

Comprehensive Housing Needs Assessment For Dakota County, Minnesota

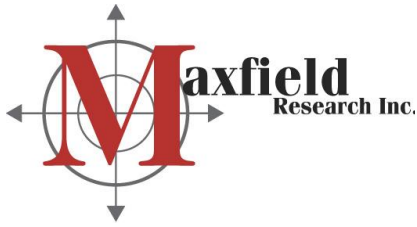
Prepared for:

Dakota County Community Development Agency
Eagan, Minnesota

September 2013



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January 3, 2014

Ms. Andrea Brennan
Community and Economic Development
Dakota County Community Development Agency
1228 Town Centre Drive
Eagan, MN 55123

Dear Ms. Brennan:

Attached is the study *Comprehensive Housing Needs Assessment for Dakota County, Minnesota* conducted by Maxfield Research Inc. The study projects housing demand for each community and township in Dakota County from 2010 through 2030 and provides recommendations on the amount and types of housing that could be built to satisfy demand from current and future residents.

The Comprehensive Housing Needs Assessment finds that the current rental market in Dakota County and the Twin Cities Metro Area is tight and that for-sale market activity is increasing signaling a gradual recovery in this segment. Job growth is also increasing and housing demand is returning with it. The tight rental market has created an increased demand and need for rental options for low and moderate income householders. Due to a variety of situations, many low and moderate income households, singles and families, are experiencing barriers to finding suitable housing. Assistance by the Dakota County Community Development Agency and other government agencies will be necessary to ensure that the housing needs of these low and moderate income households is provided. Detailed information regarding housing demand by community and recommended housing types can be found in the *Conclusions and Recommendations* section at the beginning of the report.

We have enjoyed the opportunity to be able to assist you as you consider housing needs and specific initiatives for Dakota County. If you need additional information, please contact us.

Sincerely,

MAXFIELD RESEARCH INC.

A handwritten signature in black ink that reads 'Mary C. Bufo'. The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Mary Bufo
President

Attachment

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Introduction and Comparison of Key Findings

This section highlights the key findings from the Comprehensive Housing Needs Assessment completed for the Dakota County Community Development Agency. Calculations of projected housing demand are provided through 2030 and recommendations for housing products to meet demand over the short-term are found in the Conclusions and Recommendations section of the report.

COMPARISON OF FINDINGS-OVERALL CONDITIONS DAKOTA COUNTY HOUSING NEEDS ASSESSMENT	
2005	2013
US and State economies on upward growth trajectory Owned housing demand very strong with rapidly rising prices Mortgage credit plentiful Rental housing stable, but demonstrated higher vacancy rates as a number of renter households transitioned to owner households Owned housing products of all types proliferated (single-family, townhomes, condominiums, twinhomes)	US and State Economy recovering from Recession of 2007 to 2010 Owned housing experienced price deflation as housing bubble burst Home foreclosures rose dramatically between 2005 and 2007; began to decrease again in 2011 Rental vacancy rates are very low as households moved to renting from owning Mortgage approvals still difficult for many people Resales of owned housing are on the rise

Key Findings

1. Growth slowed in Dakota County during the latter half of the 2000s and total population and household projections fell short of their original totals for most communities by approximately 3%. Since 2010, an overall recovery in the regional economy has resulted in renewed growth, in part from pent-up demand. Although growth has not fully recovered, indications are that the housing recovery is taking hold in Dakota County and across the Twin Cities Metro Area.
2. One challenge to the housing recovery is that demand is now outpacing supply in some housing categories, most notably apartment rentals. Rental vacancy rates have hit new lows in some communities and the tightening vacancies and increasing rents have resulted in low- and moderate-income households experiencing much greater challenges to secure affordable housing. For some individuals and households that face significant barriers to finding suitable housing, the housing situation is at a critical level.
3. The number of foreclosures in Dakota County experienced two peaks, one in 2008 and one in 2010. Since 2010, foreclosures have decreased and are expected to continue to decrease to more reasonable levels. However, any substantial increase in regional unemployment or a backsliding into a second recession could cause an increase in foreclosures. Although we do not anticipate another recession, job growth remains somewhat

lackluster throughout the Region and in the Nation. Sustained growth in the housing market will eventually require higher levels of job growth.

4. Long wait lists for Public Housing and Housing Choice Vouchers and low vacancy rates in the private market have placed additional stress on individuals and households that need housing assistance for a variety of reasons. An insufficient supply of affordable housing and particularly, housing affordable to households at the lowest income levels (less than 50% of Area Median Family Income), are creating significant barriers to assisting individuals and families in need to help them to become more independent and reduce the risk of these households becoming homeless.
5. Dakota County has developed over 2,100 units of affordable housing and is, in fact, the forerunner in the Region, in providing housing that is affordable to moderate income households. The Senior Housing Program and the Workforce Townhome Program have been highly successful and future developments are planned. Significant stress however, has been placed on the deep-subsidy market and many of the units that are affordable to the lowest income households have extensive waiting lists and are nearing an age where they will require significant rehabilitation.
6. Development of an enhancement of public transportation systems in Dakota County are in process. However, households that are currently experiencing barriers to finding affordable housing are also experiencing greater difficulty in finding housing that is close to job opportunities and close to public transit. Improving accessibility to affordable housing should be paired with enhanced development of public transit systems.
7. Development of market rate rental housing has been inhibited recently in suburban locations as the recovery has ensued. Developers have recently focused on inner-city and urban core locations where households have been willing to pay higher rents for new apartments, \$1.80 to \$2.50 per square foot. New rental housing during the 2000s was developed in Apple Valley, Inver Grove Heights, Lakeville, Rosemount and Eagan, but the current low vacancy rates (about 2.0%) show that pent-up demand remains for additional market rate rental units. New market rate apartments are needed for those higher income renters to move up, opening up more lower-rent units to low- and moderate-income households.
8. According to the Minneapolis Area Association of Realtors which monitors the majority of home sales in the Region, from August 2012 through July 2013, the number of months of supply of homes on the market in Dakota County dropped to a low of only 3.1 months. A balanced market is generally five to six months of supply of homes available. The average sales price in the County over the past 12 months was \$211,351, up 15% from the previous 12 month period. The median sales price was \$189,700, up nearly 19% from the previous 12 month period. Current home prices reflect pricing levels that were in place as of 2000.

9. Interviews with County service providers identified pronounced needs for:
- a. Affordable Housing for extremely low (less than 30% of Area Median Income), very low (less than 50% of Area Median Income) and low-income households (less than 80% of Area Median Income);
 - b. Affordable housing to meet the needs of primarily single-person households that have additional barriers to entry into the private housing market. These individuals or households include those that have a felony charge including sex offenders, unlawful detainer, or eviction on their records. It was mentioned that ex-offenders typically face a higher barrier to finding housing because of the criminal record than others that have eviction or unlawful detainers.
 - c. Transitional supportive housing for those with multiple barriers to finding housing in the private market including minor parents and youth with and without mental health challenges.
 - d. Transitional housing supports for individuals and families that are homeless or at-risk of becoming homeless.
 - e. Additional needs, but less critical include increased funding needs for staff to assist Veterans with accessing benefits through the State and Federal system and emergency housing needs such as short-term payments for rent and mortgages until Veterans can access other benefits.
10. Housing Demand
- a. Demand is projected for an estimated 34,425 owned housing units and 15,100 rental units between 2010 and 2030.
 - b. Approximately 70% of the demand is projected to be for owned housing and 30% for rental housing. This is an increase from the 2005 study when only 23% of the demand was anticipated to be for rental housing (including senior products that would have a rental format).
 - i. 2010-2020 = 20,710 (64% owned, 36% rental)
 - ii. 2020-2030 = 28,815 (73% owned, 27% rental)
 - c. Total Housing demand from 2010 to 2030 by submarket:
 - i. Developed = 13,013 units
 - ii. Growth = 34,754 units
 - iii. Rural = 1,758 units

- d. Rental Housing demand from 2010 to 2030 by submarket:
 - i. Developed = 5,177 units
 - ii. Growth = 9,658 units
 - iii. Rural = 265 units

- e. For-sale Housing demand from 2010 to 2030 by submarket:
 - i. Developed = 7,836 units
 - ii. Growth = 25,096 units
 - iii. Rural = 1,493 units

Study Impetus

Maxfield Research Inc. was engaged by the Dakota County Community Development Agency (Dakota County CDA) to conduct an update of an original comprehensive housing needs assessment for Dakota County that was completed in 2005. The update analysis was completed from January through August 2013.

The comprehensive housing needs assessment calculates housing demand to 2030 for various types of housing in each community and township in the County. The study provides recommendations on the amount and types of housing products that should be developed over the next 17 years. The report also discusses the need for shallow-subsidy and deep-subsidy units to meet the needs of moderate and low-income households. A section on special needs housing is provided to identify housing for households that have areas of need that may create challenges to finding suitable housing in the traditional private market.

Scope of Work

The scope of this study includes:

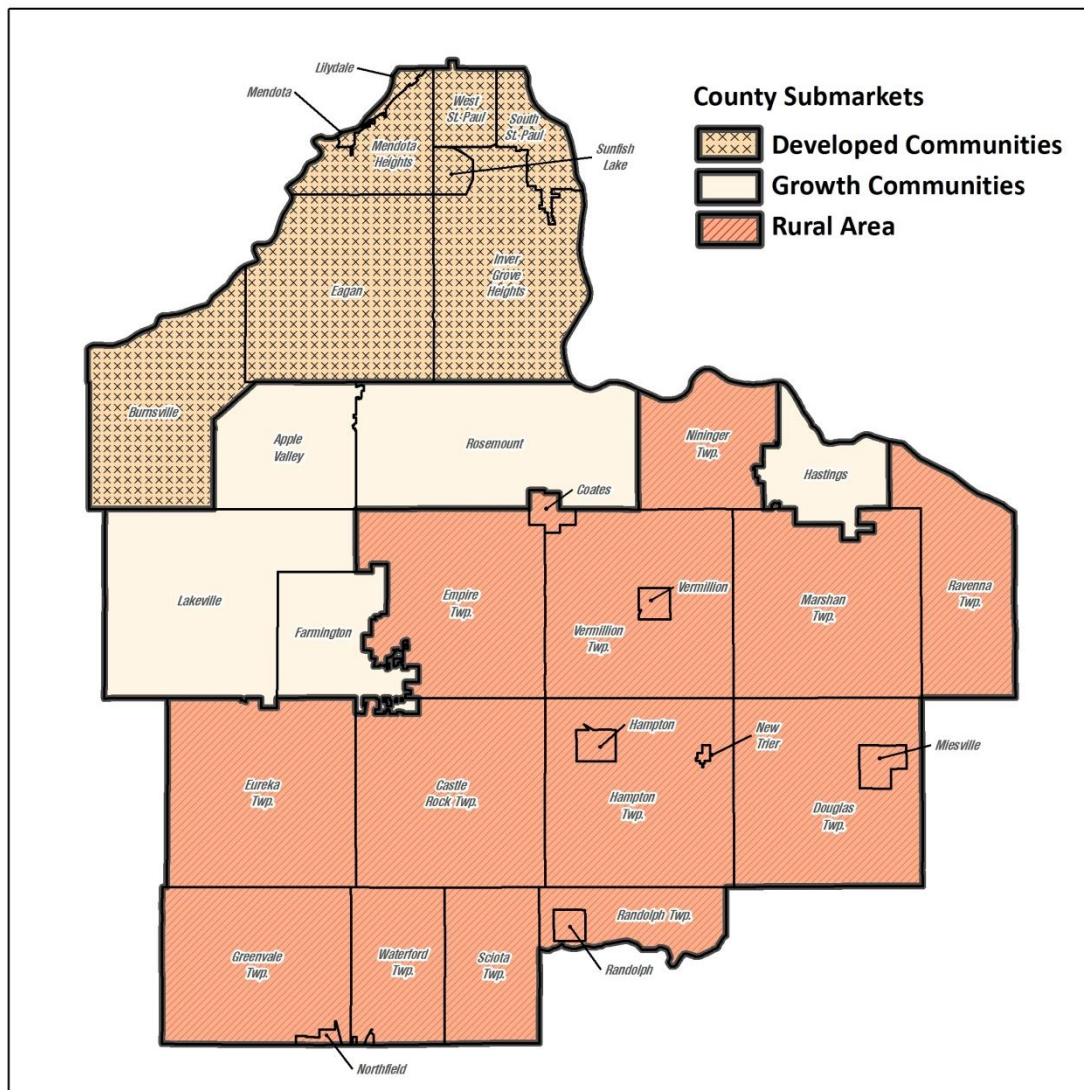
- ▶ an analysis of the demographic growth trends and characteristics of the County to 2030;
- ▶ an assessment of current housing characteristics in the County;
- ▶ an analysis of the for-sale housing market in the County;
- ▶ an analysis of the rental housing market in the County;
- ▶ an analysis of the senior housing market in the County;
- ▶ an analysis of special needs housing in the County;
- ▶ an estimate of the demand for various housing product types in the County through 2030;
- ▶ recommendations of appropriate housing concepts to meet current and future needs of County residents; and

The report contains primary and secondary research. Primary research includes interviews with rental property managers/owners, builders/developers, City staff, CDA staff, Dakota County Community Services staff and others involved in the housing market in Dakota County. All of the market data on existing/pending housing developments was collected by Maxfield Research Inc. and is accurate to the best of our knowledge. Secondary data, such as U.S. Census, is credited to the source, and is used as a basis for analysis.

For analysis purposes, communities and townships are grouped into three submarkets within the County – **Developed Communities**, **Growth Communities**, and **Rural Area**. Data collected are presented for each of these submarkets and where data is available, for each community within the submarket. The City of Apple Valley remains in the Growth Communities category because of the significant amount of land that is currently still being mined for gravel, however we consider it on the border between developed and growth. By 2020, gravel mining in the

community is expected to be consolidated into a smaller area and these parcels will open up for commercial and residential development. Communities that have less land available for new development can increase their housing stock through redevelopment of lower-density sites. The map below identifies the submarkets.

Map 1
DAKOTA COUNTY SUBMARKETS



Conclusions and Recommendations

Introduction

This section of the report presents calculations of demand for various types of housing in Dakota County through 2030, and provides recommendations for types of housing that could be supported in the short-term. The demand calculations and housing recommendations are made based on the analysis of data presented in this report, including the following:

- ▶ demographic growth trends and projections as well as characteristics of the population and household base,
- ▶ housing stock characteristics, including age and condition,
- ▶ general-occupancy rental market conditions,
- ▶ senior housing market conditions,
- ▶ for-sale housing market conditions, and
- ▶ housing for special needs populations.

Demographic Profile and Housing Demand

The demographic profile in Dakota County affects housing demand and the types of housing that are needed. The various household types are:

1. *Entry-level householders*
 - Often prefer to rent basic apartments
 - Usually singles or couples without children in their early 20's; may be still attending a post-secondary educational institution
 - Will often “double-up” with roommates in apartment setting
2. *First-time homebuyers and move-up renters*
 - Often prefer to purchase modestly-priced single-family homes and townhomes or rent upscale apartments
 - Includes singles or married or cohabiting couples, some with children, in their mid-20's or 30's
3. *Move-up homebuyers*
 - Typically prefer to purchase newer, larger, and therefore more expensive single-family homes
 - Typically families with children where householders are in their late 30's to 40's
4. *Empty-nesters (persons whose children have grown and left home) and never-nesters (persons who never have children)*
 - Prefer owning and some will move to alternative lower-maintenance housing products
 - Generally couples in their 50's or 60's
5. *Younger independent seniors*
 - Prefer to own but may consider renting their housing
 - Some will move to alternative lower-maintenance housing products
 - Will often move (at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for upkeep and maintenance
 - Generally in their late 60's or 70's
6. *Older seniors*
 - May need to or choose to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance
 - Generally single females (widows) in their mid-70's or older

Key Points about Housing Demand Calculations

Demand for additional housing in Dakota County over the next 20 years will be generated primarily by overall economic conditions, job growth, household turnover and changes in housing preferences. Total housing demand includes the need to replace some housing units because the housing product may be blighted (this is not common in Dakota County) or may be functionally or physically obsolete. New housing products or larger redevelopment areas may replace some of the older housing stock. Removal and redevelopment of older housing stock has and continues to occur in predominantly urbanized communities in Dakota County that have, the highest proportion of homes built prior to 1940. South St. Paul and West St. Paul are currently undertaking housing replacement programs (Rediscover South St. Paul and Housing Replacement Program – West St. Paul) to replace some housing that is functionally or physically obsolete.

The following factors were taken into consideration in developing the housing demand calculations.

1. Dakota County's growth is partially tied to the Twin Cities Metropolitan Area's overall growth.

Dakota County is the third largest county in the seven-county Twin Cities Metropolitan Area. While Dakota County has its own employment base that drives housing demand, its housing growth is tied to the health of the Twin Cities Metro Area as a whole. Although population and household growth have slowed in the Region since 2000, the Upper Midwest and Minnesota specifically have led the recovery in terms of steady growth in jobs and economic expansion. Since 2010, the 7-County Twin Cities Region has experienced gross employment gains of about 135,000 new jobs in each of the past three years, pushing the Metro Area's unemployment rate down to 4.7%, considered nearly full employment. Dakota County's job base was more resilient during the recession compared to other counties in the Region, but its housing market experienced a downturn similar to that of the Metro Area as a whole. The Twin Cities remain in the midst of an economic recovery that has been somewhat slower than expected, but in comparison to many other areas of the US, is proceeding more rapidly. The Metropolitan Council originally projected job growth for the 7-County area at 209,737 jobs. Instead, the Twin Cities Metro lost jobs between 2000 and 2010, a loss of 63,708 jobs. Dakota County was originally projected to gain 38,028 jobs during the 2000s, but job growth was instead 15,464 jobs.

Metropolitan Council projects that between 2010 and 2030, the Twin Cities seven-county area is forecast to grow by 597,000 people and 346,000 households (to totals of 3.44 million people and 1.46 million households). Over the next three decades to 2040, the Twin Cities Metro Area is projected to grow by 893,000 people and 458,000 households. Dakota County is projected to experience more rapid growth in population and slightly slower growth in households than the Metro Area in this decade 2010 to 2020 (11% and 14% versus 10% and 16% for the Metro Area), but is expected to experience more rapid growth than the Metro

Area from 2020 to 2030 (14% and 17% versus 11% and 13% for the Metro Area). A modest uptick in growth is projected for the following decade, 2020 to 2030 as additional growth is projected to occur among households over the age of 20. Sustaining higher growth rates over the long-term would likely require increased density and/or more rapid development in the rural communities.

2. Continued employment growth in Dakota County will create demand for housing.

Data from the Minnesota Department of Employment and Economic Development (DEED) for year-end 2012 show that the Twin Cities Metro Area's total covered employment had nearly reached the level of the year 2000. From 2000 through 2012, Dakota County added 19,693 jobs. When many other areas of the Twin Cities were losing jobs, Dakota County's job losses remained relatively modest. From the end of 2010 through 2nd Quarter 2013, the industry sectors that experienced the greatest job growth in Dakota County were: Construction (up 1,043 jobs-14%), Manufacturing (up 1,771 jobs-10%), Retail Trade (up 1,085 jobs-5.2%), Finance and Insurance (up 1,132 jobs-11.7%) and Health Care and Social Assistance (up 2,744 jobs-15.5%). Except for Retail Trade, which has lower wages than jobs in the other industry sectors pay above living wages. Those working in Retail Trade and in the Hospitality sectors as their primary source of income would have a more difficult time finding affordable housing while those obtaining positions in higher paying sectors would generally be able to afford market rate housing. Since households generally prefer to live close to where they work, sustained job growth in Dakota County is expected to generate additional demand for housing. The dearth of new housing development that occurred during the recession caused pent-up demand for housing in many areas of the Twin Cities and in Dakota County. Demand is strongest in the rental market at this time, however the for-sale market is accelerating. Resales of existing homes have been strong, but there is currently a preference towards rentals due to increased mobility households' preferences to reduce investment risk and uncertainty.

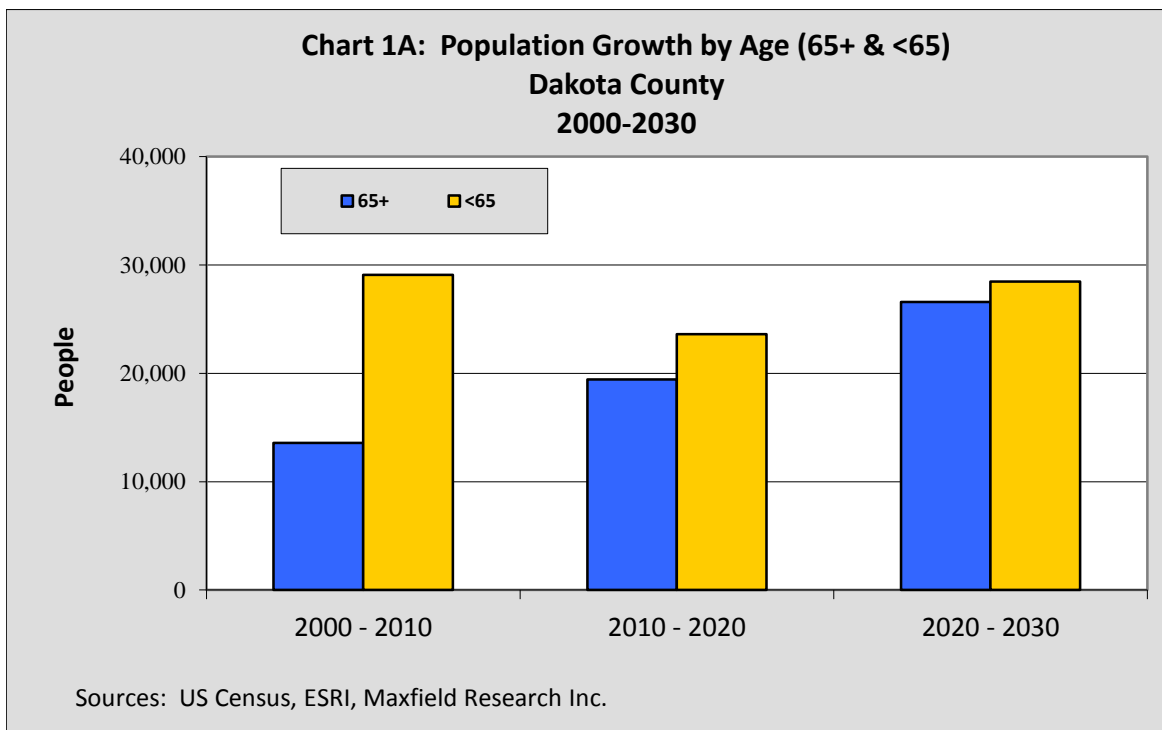
3. Two demographic groups, Millennials and Baby Boomers, are increasing the need for maintenance-free housing in Dakota County.

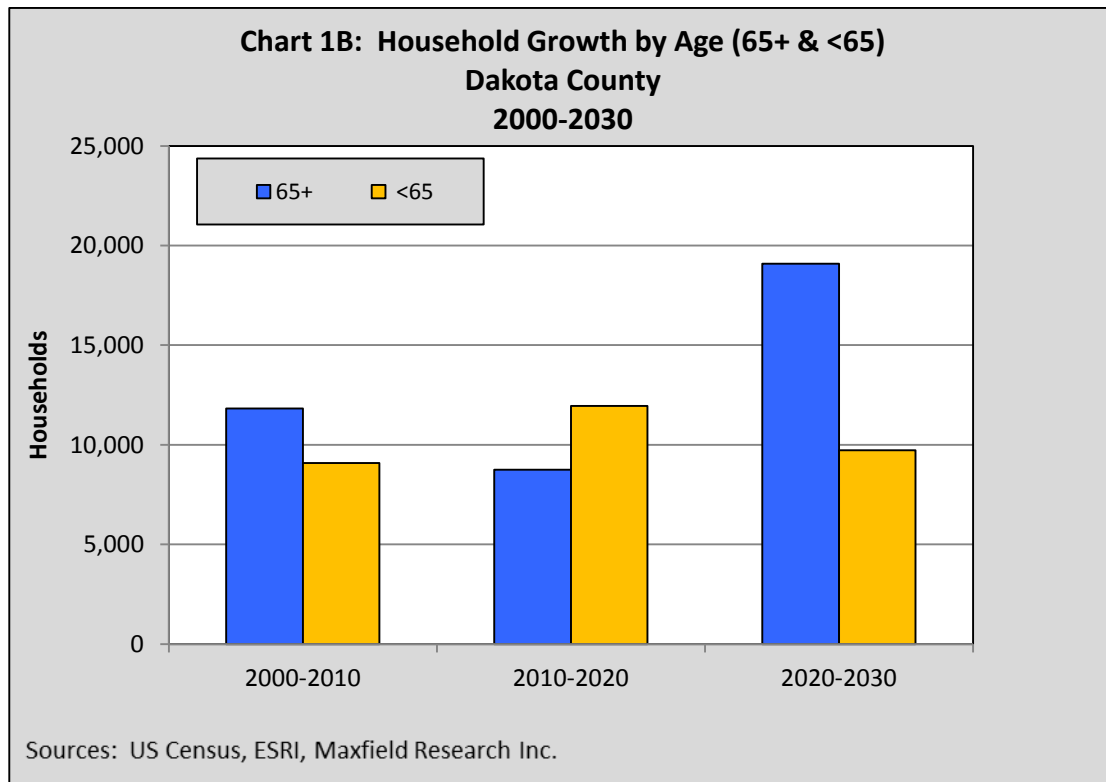
People's housing preferences change over their life-cycle. As of 2013, Millennials are generally ages 13 to 33 and Baby Boomers are ages 49 to 67; the size of these two generations are roughly the same in the US (about 80 million each). It is acknowledged that the Baby Boomers have affected every housing segment as they have aged through their lifecycle. They were responsible for the significant apartment development boom of the late 1960s and 1970s. Similarly, the Millennials are now affecting the current rental market boom. The Baby Boomers were largely responsible for the development of the move-up housing market of the 1990s and early 2000s. While the majority of the baby boomers will prefer to stay in their single-family homes, a portion will prefer to relocate to maintenance-free housing. It is unclear at this time if Millennials will choose to follow their parents into the traditional for-sale market or whether they will exhibit a greater preference for urban environments and maintenance-free housing products, opting to pursue interests other than own-

ing and maintaining a single-family home. Also, it is anticipated that Baby Boomers may not act in the same manner as did their parents when considering housing products for their senior years. Although maintenance-free housing products are likely to increase in popularity, the type of housing product selected may not be the current traditional products of the past.

4. Growth in the senior population after 2020 will impact the housing products needed through 2030.

Major shifts in housing preferences are expected to occur in Dakota County by 2030 as a larger proportion of the population moves into their senior years (65+). In 2000, 7% of Dakota County's population was over the age of 65. This percentage increased to 10% in 2010 and is projected to increase to 13% in 2020 and 17% in 2030. This trend mirrors growth trends in the 7-County Metro Area, where seniors are projected to increase from 11% of the total population in 2010 to 19% by 2030. Chart 1 below shows that between 2010 and 2030, the senior population in Dakota County is projected to grow by about 56,000 people. Over this same period, the population under age 65 is projected to grow by 52,092. Seniors seeking a variety of housing products ranging from condominiums to assisted living housing will account for a larger share of demand for new multifamily housing.





5. The current low rental vacancy rate coupled with modest job growth and slow income growth for renter households has resulted in a higher demand for affordable rental housing to serve low and moderate-income households.

From 2003 through 2006, many households moved into the for-sale market because they were able to easily obtain mortgage financing to purchase housing. The economic recession, bursting of the housing bubble and ensuing high foreclosure rate pushed many households back into the rental market. In 2005, the vacancy rate in Dakota County was 7.6% among market rate properties. As of 1st Quarter 2013, the overall vacancy rate was just 2.2%. The number of vacant rental units dropped from 1,556 in 2005 to 427 in 2013. From 1st Quarter 2012 to 1st Quarter 2013, the number of vacant units in Dakota County dropped by 214 to 427, a decrease of 50%. As vacancies have dropped, rents have increased, further tightening the rental housing market. Rents increased 2.7% from 2012 to 2013 and increased 14% since 2005. Median renter household income increased from \$34,651 in 2005 to \$38,876 in 2012, an increase of 12.2%.

Rental housing at all income levels is needed to provide for the increased rental demand. However, new market rate rental housing is needed to increase movement in the overall market and encourage those most able to afford to move up to do so. Developers are expressing difficulty in finding sites in the more developed communities and are concerned that the rent levels needed to support new market rate housing may be difficult to support. Some developers have indicated that the minimum rent levels needed to support development costs and profit for new construction range from about \$1.45 to \$1.55 per square

foot. This equates to monthly rents of \$1,051 to \$1,124 for a one-bedroom unit at an average unit size of 725 square feet and \$1,378 to \$1,472 for a two-bedroom unit at an average unit size of 950 square feet. Other developers have stated that their threshold is higher, at about \$1.70 per square foot, meaning that rents could be approximately \$1,233 for a one-bedroom unit and \$1,615 for a two-bedroom unit using the same unit sizes mentioned previously. Recently, developers have been decreasing average unit sizes in order to reach the per square foot threshold that they need for financial feasibility and smaller unit sizes have been accepted by prospective renters who have been focused on the amenity package.

Although rent levels are increasing, many private developers are cautious about putting a new development into Dakota County even at these rent levels. At this time, there are three new market rate rental developments currently proposed in the County, one in Apple Valley and two in Eagan. Parkside Village in Apple Valley, is planned to have 322 units with 20% of the units as affordable for low and moderate-income households. TIF financing has been allocated to this property to support the low and moderate-income units. The overall per square foot rent is estimated at \$1.44 in 2013 dollars. The Flats at Cedar Grove in Eagan, (190 units) is planned to come in at \$1.45 to \$1.50 per square foot for their new development at Cedar Grove. A third project, proposed by Gratus Development, has a site on Yankee Doodle Road where it would develop approximately 250 market rate rental units.

It is our opinion that new rental housing is needed in several communities to support current demand and provide more rental opportunities for renters at all income levels.

6. Low mortgage interest rates are supporting renewed demand for for-sale housing.

The current low mortgage interest rates have created one of the best opportunities for households that are capable of and desire to own a home to purchase one. Mortgage interest rates are at their lowest level since the 1970s. Housing values dropped because of the recession and for-sale housing is more affordable than ever from a pure dollar standpoint. In 2011 and 2012, home prices started to increase, albeit slowly. Because of the limited number of homes on the market and the lack of new homebuilding during the recession, market activity (sales) of existing homes increased rapidly over the past 12 to 18 months. However, while interest rates remain low, qualifying for a mortgage remains difficult as lenders remain tight on credit for home mortgages. The supply of homes on the market in Dakota County has dropped to only three months as some sellers continue to sit on the sidelines, waiting for higher price increases before placing their homes on the market. The lack of existing product on the market has caused new construction to increase modestly. During the last half of the decade, the national economic recession and high unemployment rate caused home prices to deflate.

Because of their unpredictability, the demand calculations in Tables 1 through 4 do not factor in changes in interest rates that may occur in the future.

7. Land Availability.

The availability of land for residential development is taken into consideration by the Metropolitan Council in their overall household projections for each community. In addition, land availability, along with existing housing mix, also influence the types of housing needs identified for each community. In the Developed Communities, particularly Burnsville and Eagan, demand exceeds the development capacity for most types of new housing. Thus, the types and amount of housing identified in the demand calculations reflect a balance between satisfying the greatest housing needs as well as providing a balanced mix of housing options for each individual community's current and future residents. South St. Paul, has, for a number of years, been promoting a new construction in-fill program, Rediscover South St. Paul, that removes older homes that are less desirable and replaces them with new construction homes that have the features and amenities desired by today's buyers. West St. Paul also has a similar program that provides for removal and replacement of homes that are older. Targeted removal and replacement of housing has been accomplished in other Metro Area communities such as Richfield and Minnetonka.

8. Household Mobility.

While housing demand at opposite geographic ends of the County may be mutually exclusive, demand between adjacent communities is not. Households are more likely to seek out various housing products in adjacent communities rather than outside of the County. The demand figures shown on pages 17 to 21 are somewhat fluid between adjacent communities.

Revised Household Projections

According to forecasts compiled by the Metropolitan Council, Dakota County's population and household figures as of 2010 were about 6% less than had been projected by the Metropolitan Council mid-decade. This was similar to other counties in the Region. The Metropolitan Council has prepared Region-wide projections for the 7-County Region to 2040, but has not updated individual county or municipality forecasts to 2020 or 2030. The 2040 Region forecasts were lower than those completed in 2000 and reflect more modest growth for Dakota County and the Region than was previously anticipated back in 2000.

For this report, Maxfield Research Inc. reviewed each community's previous 2010 forecast figures for population and households against the Census 2010 figures, reviewed residential building permits issued for each community since 2010, analyzed growth in covered employment, considered current economic conditions and the rate of growth for each community. Based on the above factors, Maxfield Research Inc. anticipates that the Metropolitan Council forecasts (not updated) remain somewhat high for most of the Growth Communities. We prepared forecasts for each community for 2020 based on a slower rate of growth for most of the Growth Communities, but slightly higher rates of growth for the Developed Communities.

For 2030 projections, Maxfield Research Inc. anticipates that growth will accelerate moderately between 2020 and 2030 and our projections reflect this factor.

Chart 2: DAKOTA COUNTY HOUSEHOLD PROJECTIONS				
	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2030</u>
Current Census and Metropolitan Council Projections				
Developed Communities	80,254	84,737	91,580	97,750
Growth Communities	45,504	60,946	74,200	95,700
Rural Area	5,393	6,377	6,990	8,135
Total	131,151	152,060	172,770	201,585
2005 Projections Maxfield Research Inc.				
Developed Communities	80,254	90,000	98,000	102,300
Growth Communities	45,504	67,000	89,000	101,800
Rural Area	5,393	6,600	8,350	9,300
Total	131,151	163,600	195,350	213,400
Sources: US Census; Metropolitan Council; Maxfield Research Inc.				

The development of new construction single-family and duplex homes in the County dropped off in 2005. Although resale activity of existing homes has increased since 2010, new construction began to increase again in 2012. According to interviews with community development staff, local communities started to experience greater residential construction activity (owned homes) in 2012, higher than in the four previous years. Multifamily for-sale development, primarily townhomes and townhome-style units, continues to remain very sluggish or non-existent. Condominium developments (elevator-style buildings) have also disappeared from the scene except in the two central cities of Minneapolis and St. Paul, where there has been some discussion about new condominium development and there is one condominium project currently under construction in Downtown Minneapolis. Senior cooperatives and senior housing continued to be developed during the recession, but the pace of new product being brought to market slowed after 2005. These products are experiencing some renewed interest, primarily from the development community.

Rental Housing Demand

Table 1 on page 18 shows rental demand calculations for the Developed and Growth Communities and the Rural Areas from 2010 to 2030. The table displays demand for general-occupancy housing by “deep subsidy” (affordable to households with incomes at or below 50% of Average Family Median Income (AMFI), “shallow subsidy” (affordable to households with incomes between 50% and 80% of AMFI), and “market rate” (affordable to households earning more than 80% AMFI). Senior housing is also displayed by shallow- and deep-subsidy; market rate senior housing is displayed by service level. Senior households that can afford market rate senior housing typically have income and assets of at least \$35,000 or more depending on the hous-

ing's service level. Since the median household income in Dakota County is current estimated at \$71,361 (referenced on page 55), there is some overlap between senior households that qualify for affordable senior housing and those that qualify for market rate. Active adult rental developments available in Dakota County have been almost entirely developed by the CDA. These developments offer seniors affordable rentals. For those whose incomes exceed the maximum income thresholds, they may elect to pay the market rent.

The demand calculations are conservative for deep-subsidy housing. Wait lists are long and many households are unable to apply for deep-subsidy housing because the wait list is closed. Producing this type of housing however, is costly and challenging in light of reductions in public and private resources to support its development. We understand that there is likely more demand for this housing than will be able to be satisfied.

Table 2 on page 19 displays rental demand for each community in the Developed Communities and Growth Communities through 2030. Since rental demand is limited in the Rural Area, it is not shown by community/township. The demand figures in Table 2 are shown by market rate, deep-subsidy, shallow-subsidy and senior.

The housing demand projections presented in Tables 1 and 2 (and also by community in Tables 3 and 4) are based on demand for various types of housing and consider increased density on some land sites. Providing a balanced mix of housing options for each community's current and future residents is also factored into the figures.

The following are key points from Tables 1 and 2.

- ▶ Overall, a higher proportion of the housing demand in Dakota County during the 2010s and during the 2020s will be for rental housing, or an estimated demand for 7,431 rental units from 2010 to 2020 and approximately 7,669 rental units between 2020 and 2030. We estimate that there will be greater demand for rental housing from 2020 to 2030 because of a high projected level of growth among the senior age cohorts and a large proportion of households ages 25 to 34. Senior housing products that are almost entirely rental includes congregate (independent living with optional services), assisted living and memory care. Active adult (independent living with few or no services) often includes some ownership options in addition to rental options.
- ▶ Rental demand is expected to be greater in the Growth Communities than the Developed Communities from 2010 to 2020 (3,172 units vs. 4,135 units) and from 2020 to 2030 (2,005 units vs. 5,523 units). The existing housing stock in the Developed Communities is more balanced, with about 32% of the households renting their housing in 2010. In comparison, only about 15% of the households rented their housing in the Growth Communities in 2010, and most of the housing added between 2010 and 2013 has been for-sale. There has however, been some conversion of for-sale units into rentals (single-family, condominium and townhomes), causing the overall proportion of renters in Dakota County to increase slightly.

- ▶ If all of the rental housing demand identified in Table 1 is satisfied through development, the overall proportion of renters in the Developed Communities would increase slightly by 2030. A similar situation would occur in the Growth Communities if all of the rental housing demand identified were to be satisfied between 2020 and 2030.
- ▶ If all of the senior housing demand identified in Table 1 were to be accommodated by the development of senior housing products, the overall percentage of the senior (65+) population residing in senior housing or (“age-restricted” developments) in both the Developed and Growth communities through 2030 would be about 7%. In the Twin Cities Metro Area, the current market penetration rate for all market rate and “shallow-subsidy” senior housing is approximately 18% of the 65+ population.
- ▶ Although the Federal Government allows private market senior housing to be restricted to people age 55 or older, the majority of senior housing product is occupied by people that are age 65 or older. Maxfield Research has been tracking the average age of residents in senior housing facilities in the Twin Cities for more than ten years. The average age of residents in adult, few services properties is approximately 75 years and the average age of seniors in assisted living facilities is now 82. The research among senior housing communities in the Twin Cities notes an increase over the past 15 years in the average age across all product service levels from adult, few services properties to assisted living.
- ▶ As the Growth Communities mature over the next two decades and their employment bases increase, there will be a greater need for rental housing for younger households, workers with modest incomes, transferees to the area, and senior citizens. About 4,130 rental units are anticipated to be needed in the Growth Communities between 2010 and 2020 and about 5,500 rental units between 2020 and 2030.
- ▶ Since 2000, there have been 1,431 new private market rate apartments constructed in Dakota County. A portion of those built have been mixed income properties including Grande Market Place and Dakota Station in Burnsville, Cedar Villas in Eagan, Hearthstone in Apple Valley and Blackberry Pointe in Inver Grove Heights. There are three larger rental developments proposed, one in Apple Valley (Parkside Apartments-322 units) and two in Eagan (The Flats at Cedar Grove-190 units and a 240-unit property proposed by Gratus Development). Additional market rental developments will be needed in these and other Growth Communities to satisfy demand.
- ▶ Because the Developed Communities have higher proportions of older residents, an estimated 40% of the rental demand between 2010 and 2020 is allocated to senior housing (1,269 units). In the Growth Communities, which have younger populations, 35% of the rental demand is expected to be for senior housing over the same period (1,447 units).

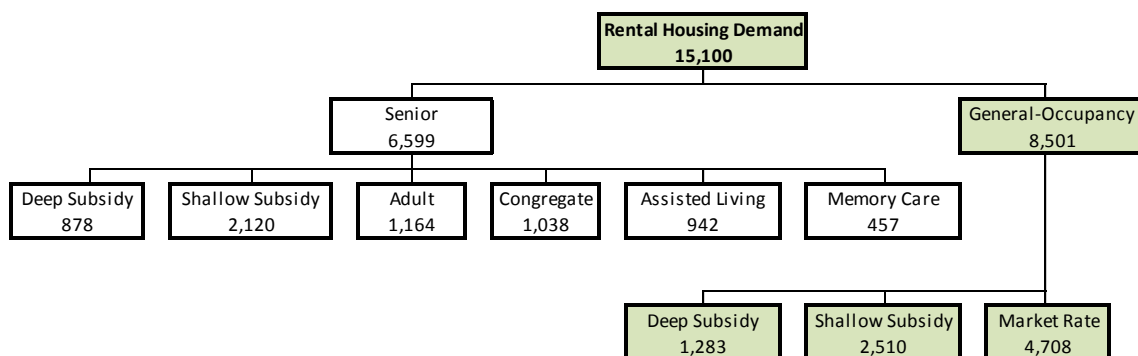
TABLE 1 SUMMARY OF DEMAND FOR ADDITIONAL RENTAL HOUSING DAKOTA COUNTY 2000 to 2030						
	2010 - 2020			2020 - 2030		
	Developed Communities	Growth Communities	Rural Areas	Developed Communities	Growth Communities	Rural Areas
Projected Household Growth*	6,843	13,254	613	6,170	21,500	1,145
Percent renters**	46%	31%	20%	33%	26%	12%
Total New Renters	3,172	4,135	124	2,005	5,523	141
Proportion General-Occupancy/Senior**	60% / 40%	65% / 35%	60% / 40%	50% / 50%	50% / 50%	50% / 50%
No. of Units (G-O/Senior)	1,903 / 1,269	2,688 / 1,447	74 / 50	1,003 / 1,002	2,762 / 2,761	71 / 70
General Occupancy						
Percent Subsidized	50%	35%	49%	50%	48%	51%
Shallow Subsidy (50% to 80% of Median)	587	659	18	326	884	36
Deep Subsidy (50% of Median)	365	282	18	176	442	0
Number (total)	952	941	36	502	1,326	36
Percent Market Rate	50%	65%	51%	50%	52%	49%
Number	951	1,747	38	501	1,436	35
Senior Rental Housing						
Percent Subsidized	36%	46%	40%	50%	48%	50%
Shallow Subsidy (50% to 80% of Median)	320	528	20	334	883	35
Deep Subsidy (50% of Median)	137	132	0	167	442	0
Number	457	660	20	501	1,325	35
Percent Market Rate (excluding owned products)	64%	54%	60%	50%	52%	50%
Adult	305	137	20	164	503	35
Congregate	240	300	0	110	388	0
Assisted Living	187	250	5	142	358	0
Memory Care	80	100	5	85	187	0
Number (total)	812	787	30	501	1,436	35
* Household growth projections are made by Maxfield Research based on a review of Metropolitan Council projections, current estimates, and residential building permit activity; consideration is also given to other factors such as redevelopment activity and land available for new housing development.						
** These proportions reflect demand as calculated for the various rental product types.						
Source: Maxfield Research Inc.						

- ▶ After 2020, projections show less demand for additional market rate units in the Developed Communities, but some renovation and rehabilitation is expected to occur. The younger population in these communities is forecast to remain fairly stable, while the senior population is expected to increase.
- ▶ Rental housing projections were based on household growth and the potential amount of housing that we estimate could be accommodated in Dakota County among each of the categories given current market conditions and potential economic resources. Demand for deep-subsidy and shallow-subsidy housing also takes into account a proportion of the existing housing stock that is considered to be naturally occurring affordable primarily due to its age.

TABLE 2 SUMMARY OF ADDITIONAL RENTAL HOUSING DEMAND BY COMMUNITY DAKOTA COUNTY 2010 - 2030								
	2010 to 2020				2020 to 2030			
	General Occupancy		Senior		General Occupancy		Senior	
	Market Rate	Affordable/ Subsidized	Affordable/ Subsidized	Market Rate	Market Rate	Affordable/ Subsidized	Affordable/ Subsidized	Market Rate
Developed Communities								
Burnsville	185 - 200	120 - 125	70 - 75	125 - 130	80 - 85	80 - 86	90 - 95	80 - 85
Eagan	340 - 350	240 - 250	110 - 112	240 - 257	130 - 136	130 - 136	115 - 118	118 - 121
Inver Grove Heights	240 - 249	215 - 222	90 - 100	125 - 135	55 - 60	60 - 65	75 - 80	60 - 65
Lilydale	20 - 25	20 - 25	40 - 45	60 - 80	45 - 50	45 - 50	0 - 0	30 - 35
Mendota	0 - 0	10 - 15	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0
Mendota Heights	60 - 66	75 - 80	35 - 40	90 - 110	55 - 60	50 - 55	55 - 60	55 - 60
South St. Paul	20 - 21	80 - 85	35 - 40	45 - 50	55 - 55	55 - 55	55 - 59	55 - 60
Sunfish Lake	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0	0 - 0
West St. Paul	35 - 40	140 - 150	40 - 45	45 - 50	55 - 55	55 - 55	85 - 89	70 - 75
Subtotal	900 - 951	900 - 952	420 - 457	730 - 812	475 - 501	475 - 502	475 - 501	468 - 501
Growth Communities								
Apple Valley	590 - 610	200 - 275	100 - 115	155 - 162	290 - 309	260 - 280	270 - 290	260 - 270
Farmington	185 - 200	80 - 85	80 - 100	125 - 135	175 - 225	180 - 206	150 - 170	220 - 225
Hastings	225 - 252	60 - 80	80 - 100	135 - 140	150 - 180	180 - 210	175 - 185	150 - 160
Lakeville	400 - 425	300 - 321	150 - 185	210 - 225	520 - 540	425 - 450	425 - 455	525 - 550
Rosemount	250 - 260	150 - 180	140 - 160	120 - 125	175 - 182	175 - 180	190 - 225	220 - 231
Subtotal	1,650 - 1,747	790 - 941	550 - 660	745 - 787	1,310 - 1,436	1,220 - 1,326	1,210 - 1,325	1,375 - 1,436
Rural Areas								
Subtotal	36 - 38	34 - 36	20 - 20	25 - 30	30 - 35	30 - 36	30 - 35	30 - 35
Dakota County Total	2,586 - 2,736	1,724 - 1,929	990 - 1,137	1,500 - 1,629	1,815 - 1,972	1,725 - 1,864	1,715 - 1,861	1,873 - 1,972
Source: Maxfield Research Inc.								

Chart 3 below displays a flow chart summary of the demand calculations for various rental products in Dakota County from 2010 to 2030.

Chart 3: Dakota County Rental Housing Demand Summary – 2010 to 2030



Source: Maxfield Research Inc.

For-Sale Housing Demand

Table 3, found on page 21, shows for-sale demand calculations for Developed, Growth and Rural Area communities in Dakota County from 2010 to 2030. The table displays for-sale demand by single-family and multifamily (primarily townhome and detached products) housing and owned senior housing. Single-family demand is calculated for entry level (less than \$250,000), move-up homes (Less than \$500,000) and executive homes (\$500,000+). Multifamily housing is calculated for modest homes (<\$250,000) and move-up homes (\$250,000+). The price ranges for these housing products are quoted in 2013 dollars.

Table 4, found on page 22, displays overall demand for single-family and owned multifamily (all ages and senior) in each community through 2030.

The following are key points from Tables 3 and 4.

- ▶ Overall, we anticipate that about 70% of the housing demand in Dakota County during the decade and also between 2020 and 2030 will be for for-sale housing, or about 34,425 units.
- ▶ The amount of land available for new housing development, primarily among the Developed Communities and some of the Growth Communities is diminishing. Much of the land that is available in the Developed Communities consists of smaller parcels, many of which are zoned multifamily. However, we anticipate that other communities may develop in-fill programs and/or redevelop other parcels that will allow single-family homes to be built on existing or subdivided lots, thereby increasing the amount of single-family development in these communities.
- ▶ Most of the Growth Communities have larger parcels of land available to accommodate single-family homes. From 2010 to 2020, single-family homes are expected to dominate the housing market with a gradual increase toward more and different multifamily products later in the decade. Continued low mortgage interest rates have made owning a single-family home affordable for a higher number of households. As interest rates rise, a proportion of households will be excluded from the for-sale market because they will not meet the threshold criteria to afford to purchase.
- ▶ Of the 16 owner-occupied senior projects in Dakota County, all but one were built after 1990, including 10 built after 2000. For-sale senior housing includes condominiums, cooperatives, townhomes and single-family product types. Cooperatives are the most common for-sale senior product in Dakota County; senior condominiums have virtually disappeared from the senior housing spectrum across the Twin Cities Region. The senior projections in Table 3 are based on maintaining penetration rate of at least 5% of the senior (65+) population. While these projects are available to people age 55+ and age 62+, most residents are over age 65 and even over age 70.

TABLE 3
SUMMARY OF DEMAND FOR ADDITIONAL FOR-SALE HOUSING
DAKOTA COUNTY
2010 to 2030

	2010 - 2020			2020 - 2030		
	Developed Communities	Growth Communities	Rural Areas	Developed Communities	Growth Communities	Rural Areas
Projected Household Growth*	6,843	13,254	613	6,170	21,500	1,145
Homeownership Rate	54%	69%	80%	68%	74%	88%
Total New Homeowners	3,671	9,119	489	4,165	15,977	1,004
Proportion Single-Family/Multifamily	40% / 60%	60% / 40%	90% / 10%	25% / 75%	70% / 30%	85% / 15%
No. of Units (Single-Family/Multifamily)	1,468 / 2,203	5,471 / 3,648	440 / 49	1,041 / 3,124	11,184 / 4,793	853 / 151
Single-Family						
Percent Modest (Less than \$250,000)	10%	15%	10%	10%	15%	10%
Number	147	821	44	104	1,678	85
Percent Move-up (\$250,000 and \$499,999)	60%	60%	50%	70%	60%	60%
Number	881	3,283	220	729	6,710	512
Percent Executive (\$500,000+)	30%	25%	40%	20%	25%	30%
Number	440	1,367	176	208	2,796	256
Multifamily - General-Occupancy						
Percent Modest (<\$250,000)	63%	60%	49%	45%	55%	50%
Number	1,402	2,176	24	1,412	2,636	75
Percent Move-Up (\$250,000+)	27%	32%	27%	45%	37%	32%
Number	601	1,172	14	1,412	1,757	50
Multifamily - Senior (<\$275,000)						
Percent Modest (<\$275,000)	10%	8%	24%	10%	8%	18%
Number	200	300	11	300	400	26

Note: Some numbers may not add to totals due to rounding.

Source: Maxfield Research Inc.

- ▶ Demand for for-sale multifamily housing is expected to increase gradually as the population ages and as home appreciation resumes and mortgage interest rates rise during the economic recovery. In the short-term however, demand for and development of multifamily for-sale housing is expected to remain sluggish through about 2018.
- ▶ Most of the demand for new single-family homes in Dakota County through 2030 is projected to be for move-up homes (greater than \$250,000, but less than \$500,000) or executive homes (\$500,000+). Mortgage interest rates are expected to remain low at least through 2014; however, increases in mortgage rates are likely to place some downward pressure on pricing. Economists fear that increases in mortgage interest rates could also dampen the housing recovery and reduce economic growth as the US home market is a key component of the Nation's economy. Because of the lack of new for-sale product on the market in recent years, buyers had primarily turned to existing homes. However, new construction will always be preferred over existing homes, all other factors being equal. The high cost of a new construction home is primarily what keeps buyers selecting existing homes.

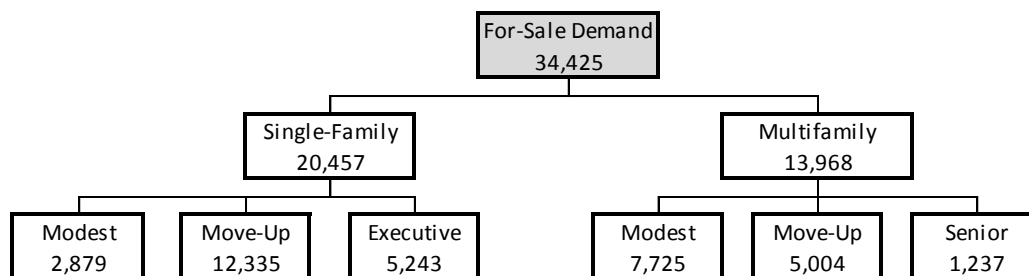
TABLE 4 SUMMARY OF ADDITIONAL FOR-SALE HOUSING DEMAND BY COMMUNITY DAKOTA COUNTY 2010- 2030						
	2010 to 2020			2020 to 2030		
	Single-Family	Multi-Family	Senior	Single-Family	Multi-Family	Senior
Developed Communities						
Burnsville	115 - 125	270 - 280	30 - 35	45 - 55	540 - 550	50 - 55
Eagan	425 - 438	540 - 550	40 - 45	380 - 400	720 - 724	100 - 105
Inver Grove Heights	620 - 625	590 - 600	30 - 30	425 - 450	690 - 700	50 - 55
Lilydale	2 - 2	115 - 125	0 - 0	0 - 0	100 - 120	0 - 0
Mendota	4 - 5	8 - 10	0 - 0	5 - 5	45 - 50	0 - 0
Mendota Heights	125 - 135	120 - 128	30 - 30	40 - 50	270 - 280	30 - 30
South St. Paul	40 - 45	90 - 100	25 - 30	20 - 26	170 - 180	20 - 20
Sunfish Lake	7 - 8	0 - 0	0 - 0	5 - 5	0 - 0	0 - 0
West St. Paul	80 - 85	200 - 210	25 - 30	40 - 50	210 - 220	30 - 35
Subtotal	1,418 - 1,468	1,933 - 2,003	180 - 200	960 - 1,041	2,745 - 2,824	280 - 300
Growth Communities						
Apple Valley	725 - 750	540 - 550	100 - 105	625 - 636	550 - 560	50 - 50
Farmington	525 - 550	340 - 350	30 - 35	715 - 747	370 - 380	50 - 50
Hastings	525 - 550	340 - 350	30 - 35	715 - 727	370 - 383	50 - 50
Lakeville	2,250 - 2,320	1,240 - 1,250	80 - 90	4,400 - 4,547	2,325 - 2,350	140 - 150
Rosemount	1,280 - 1,301	835 - 848	30 - 35	4,400 - 4,527	700 - 720	80 - 100
Subtotal	5,305 - 5,471	3,295 - 3,348	270 - 300	10,855 - 11,184	4,315 - 4,393	370 - 400
Rural Areas						
Castle Rock Twp.	38 - 40	0 - 0	0 - 0	48 - 50	0 - 0	0 - 0
Coates	8 - 10	0 - 0	0 - 0	12 - 15	0 - 0	0 - 0
Douglas Twp.	12 - 15	0 - 0	0 - 0	20 - 20	0 - 0	0 - 0
Empire Twp.	82 - 85	18 - 21	0 - 0	140 - 143	55 - 65	10 - 10
Eureka Twp.	32 - 35	10 - 12	0 - 0	65 - 65	0 - 0	0 - 0
Greenvale Twp.	10 - 10	0 - 0	0 - 0	40 - 40	0 - 0	0 - 0
Hampton	12 - 15	0 - 0	0 - 0	12 - 15	0 - 0	0 - 0
Hampton Twp.	10 - 10	0 - 0	0 - 0	45 - 45	0 - 0	0 - 0
Marshan Twp.	10 - 10	0 - 0	0 - 0	30 - 30	0 - 0	0 - 0
Miesville	0 - 5	0 - 0	0 - 0	0 - 5	0 - 0	0 - 0
New Trier	0 - 5	0 - 0	0 - 0	0 - 5	0 - 0	0 - 0
Nininger Twp.	15 - 15	0 - 0	0 - 0	32 - 35	0 - 0	0 - 0
Northfield (pt.)	77 - 80	5 - 5	10 - 11	93 - 95	55 - 60	10 - 16
Randolph	16 - 20	0 - 0	0 - 0	45 - 45	0 - 0	0 - 0
Randolph Twp.	15 - 15	0 - 0	0 - 0	20 - 20	0 - 0	0 - 0
Ravenna Twp.	15 - 15	0 - 0	0 - 0	78 - 80	0 - 0	0 - 0
Sciota Twp.	5 - 10	0 - 0	0 - 0	30 - 30	0 - 0	0 - 0
Vermillion	12 - 15	0 - 0	0 - 0	55 - 55	0 - 0	0 - 0
Vermillion Twp.	12 - 15	0 - 0	0 - 0	45 - 45	0 - 0	0 - 0
Waterford Twp.	12 - 15	0 - 0	0 - 0	12 - 15	0 - 0	0 - 0
Subtotal	393 - 440	33 - 38	10 - 11	822 - 853	110 - 125	20 - 26
Dakota County Total	7,116 - 7,379	5,261 - 5,389	460 - 511	12,637 - 13,078	7,170 - 7,342	670 - 726
Source: Maxfield Research Inc.						

- ▶ The housing demand figures in Tables 1 through 4 are based on household growth projections and do not factor in replacement demand. Some communities, such as South St. Paul and West St. Paul, which have older housing stocks, will see some new single-family homes developed to replace obsolete housing that is demolished. South St. Paul, through its Discover South St. Paul Program, has been replacing an average of about 7 older single-family homes annually for the past few years.
- ▶ Demand for multifamily units will be limited in the Rural Area, as most multifamily buyers are convenience-oriented and prefer locations near shopping and services. In addition, zoning and infrastructure requirements generally preclude the development of multifamily housing in most of the Rural Area.
- ▶ Demand for senior for-sale housing includes townhomes, condominiums and cooperatives that are age-restricted.

Chart 4 below displays a summary of for-sale housing demand in Dakota County from 2010 to 2030.

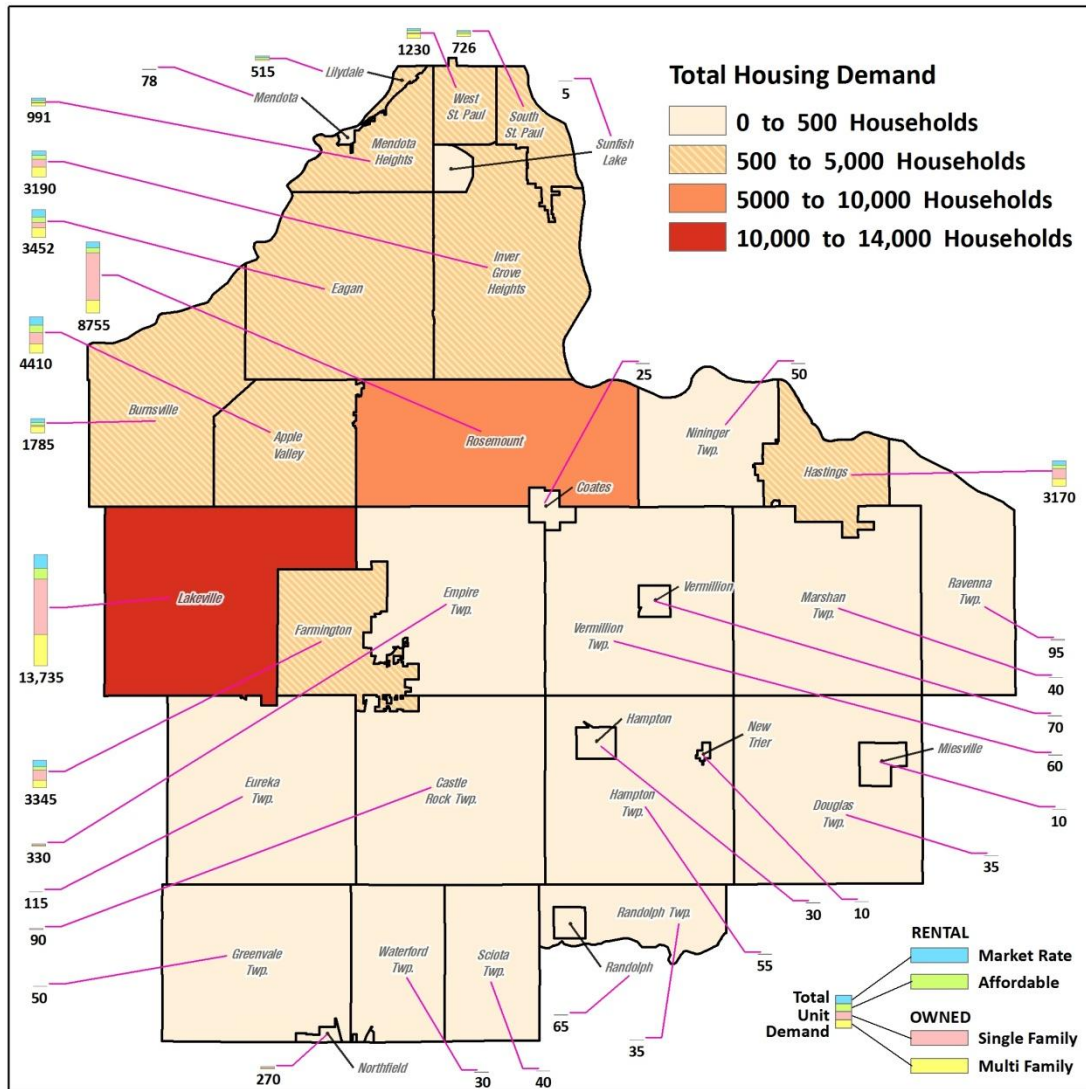
Although demand for single-family homes will continue to exceed demand for multifamily units overall, demand for multifamily in the Developed Communities will exceed demand for single-family units in each of the next decades (2010 to 2020 and 2020 to 2030). Of the multifamily demand, the greatest proportion will be for modestly priced units (<\$250,000) including starter townhomes and a limited number of condominiums. Modestly-priced units will accommodate demand from younger households and first-time homebuyers, many of whom may prefer single-family homes but cannot afford the higher prices, as well as empty-nesters and seniors who are rightsizing and downsizing from their single-family homes.

Chart 4: Dakota County For-Sale Housing Demand Summary – 2010 to 2030



Source: Maxfield Research Inc.

Map 2 HOUSING DEMAND DAKOTA COUNTY 2010-2030



Housing Recommendations

The housing demand calculations in Tables 1 through 4 indicate that over the next 20 years, 34,425 for-sale housing units and 15,100 rental units will be needed in Dakota County to satisfy the housing demand of current and future residents. Private developers may also need some assistance to meet demand for market rate rental housing from renters for new product as development costs (plus profit) exceed the market rents supportable at this time.

There is, however, projected demand for an estimated 7,725 entry-level multifamily for-sale homes, 2,510 shallow-subsidy and 1,283 deep-subsidy rental units and about 3,000 deep-subsidy and shallow-subsidy senior rental units (826 and 2,162 units, respectively). For housing units developed where the rents and/or pricing is less than market rate, various types of assistance or subsidies are likely to be needed to support their development to satisfy the demand identified. Below are recommendations for housing products that the Dakota County CDA and other government agencies can assist over the short-term (next five to seven years) to satisfy demand.

Deep-Subsidy and Shallow-Subsidy Rental Housing

1. Promote mixed-income rental buildings.

Demand for deep-subsidy and shallow subsidy rental housing will be in locations where there is also demand for market rate units. We recommend the continued promotion of mixed-use apartment buildings (combining market rate and subsidized/affordable in the same building) as a means of increasing the amount of affordable rental housing in the County. We project demand for about 4,400 market rate units over the next 20 years. If mixed-use apartment buildings are developed with an 80/20 ratio (80% market rate and 20% low-moderate income), approximately 880 affordable units (deep-subsidy and shallow subsidy) could be added. These units would accommodate about 25% of the demand over the period. However, accommodating this type of mix within private market buildings is often difficult and would require a higher level of cooperation among the private market. It should be noted that affordable rental units (deep-subsidy and shallow-subsidy) could also be accommodated in a mixed-use building with retail/office space in locations that are suitable for both land-use types. However, financing these types of developments, again, is extremely challenging.

We recommend promoting mixed-income rental buildings because rental housing sites will be at a premium in Dakota County and general occupancy rentals are experiencing greater competition from senior developments than in the past.

2. Promote affordable rental housing in transit-oriented developments.

We recommend that communities adopt land-use plans that promote transit-oriented developments. After housing, transportation is one of the largest expenses for families. The need to own one or more cars, combined with housing costs, can place a heavy financial burden on many low and moderate income families. Thus, locations that link housing to convenient access to transit, as well as retail and services within the transit-oriented development, should be identified as key locations to add affordable housing (both rental and for-sale).

The METRO Red Line (Cedar Avenue Corridor Transitway) is now open from Mall of America to the Apple Valley Transit Station. Access to public transit is one of the key barriers that low income households face when trying to stabilize their employment and housing situations. The METRO Red Line connects the Mall of America/Hiawatha Light Rail Transit with several transit stations along Cedar Avenue. Eventually the Red Line will extend south to 215th Street in Lakeville. Land adjacent to these transit stations in the Cedar Avenue Corridor should be targeted for transit-oriented developments containing affordable rental housing, as well as modestly priced for-sale multifamily housing.

3. Expand the Workforce Townhome Program

The Workforce Townhome Program has been very successful and there continues to be a waiting list for these units, signifying strong demand. Based on demographic growth projections, demand for the program will continue to grow as well. We recommend adding about 10 more developments to the Workforce Townhome Program through 2020, or promoting similar developments by other agencies/firms. With each new development containing about 40 units, approximately 400 units would be added, thereby accommodating a good share of the demand through 2020. The demand figures for 2020 exclude Northwood Townhomes (Eagan), Inver Hills Townhomes (Inver Grove Heights) and Riverview Ridge Townhomes (Eagan).

Overall, we find that demand for affordable townhomes will be similar between the Developed Communities and Growth Communities. The Developed Communities have a greater supply of older rental housing that is affordable to moderate-income households, but they also have greater job growth creating additional demand. The Growth Communities have less job growth, but relatively low supplies of affordable rental housing to accommodate demand. While each community could support a new Workforce Townhome Project, we recommend the following communities for development of additional units: up to 2020, properties for 1. Lakeville, 2. Apple Valley, 3. Eagan, 4. Rosemount, 5. Inver Grove Heights and 6. West St. Paul. From 2020 to 2030, we recommend development of additional projects in 1. Lakeville, 2. Apple Valley, 3. Eagan, 4. Rosemount, 5. Hastings, 6. Farmington, and 7. Eagan. Some cities appear twice as demand for affordable product in those communities tends to be higher because of the greater access to goods and services.

4. Continue to support rental housing assistance programs and explore ways to expand these programs to assist households in need.

Demand for deep-subsidy units continues and waiting lists remain long (2,500+ households as of July 2013). The funds for the Housing Voucher program were recently cut back and there is uncertainty regarding any future increases in funding for this program and potentially further reductions. New sources of funding should be sought to fill gaps in this funding source.

Affordable Senior Rental Housing

We recommend expanding the supply of affordable senior rental housing for active seniors (no services) in Dakota County over the next 10 years. The Dakota County CDA currently has 26 affordable senior rental buildings that contain 1,543 units. Additional senior shallow-subsidy projects are proposed for development in Inver Grove Heights and Rosemount between 2014 and 2015. These developments have been very successful; they are fully-occupied with a waiting list of about 1,500 households according to Dakota County CDA. With the growing senior population, demand was calculated for another 920 units of shallow subsidy senior housing from 2010 to 2020. The demand figures shown on Table 2 do not include the two senior housing developments planned but not yet underway. Demand calculations factor in a proportion of seniors that will move to be near their adult children.

We recommend that the CDA (or another agency/firm) continue to pursue development of affordable senior housing in the County. While current demand is greater in the Developed Communities than in the Growth Communities, demand is expected to shift somewhat over the next ten to 20 years as more people in the Growth Communities age into their senior years. We recommend development of affordable senior housing (between 50 to 60 units each) through 2020 in the following communities: 1) Apple Valley, 2) Eagan, 3) Lakeville and 4) West St. Paul in addition to those already proposed/planned for Inver Grove Heights and Rosemount. From 2020 to 2030, we recommend developments in the following communities: 1) Lakeville, 2) Apple Valley, 3) Rosemount, 4) Hastings, 5) Farmington, 6) Eagan and 7) Burnsville. Depending on the development timing, you may want to shift a second project for Lakeville to come on-line at least three to four years after a new development this decade to allow for an appropriate absorption period. Demand in some communities such as Lilydale and Mendota may not be able to be satisfied because of the lack of available development sites. Because these developments provide affordable housing, prospects are often likely to be more mobile in terms of location when seeking this type of housing. Therefore, demand in individual communities is not necessarily finite.

Modest For-Sale Housing

With rising land, labor, and material costs, and strong demand for move-up housing, there are virtually no modest single-family homes (less than \$250,000) being built in the County. Most of the demand for housing priced less than \$250,000 is anticipated to be satisfied by existing

homes, rather than by new construction and the County currently supports programs that provide for rehabilitation, remodeling and weatherization of existing single-family homes in the County for households that meet income and credit requirements. The County could also perhaps encourage the development of single-family homes on in-fill sites where it has parcels that have been land-banked or on other appropriately located parcels it owns in the County. Housing products could include smaller size homes on smaller in-fill lots (less than 0.25 acres). Buyers of these units would be primarily young to mid-age singles and couples with and without children, as well as some older buyers with moderate incomes.

We recommend that communities encourage variations in for-sale housing products, as it provides opportunities for owned housing that is more affordable to median income households. For lower and median income households seeking single-family homes, potential choices will consist primarily of existing older homes. We recommend that the Dakota County CDA expand the promotion of its homebuyer programs, as they will become more valuable to lower and moderate income households as single-family home prices rise.

Building Quality

The Dakota County Assessor's department provides a building quality rating for all residential and commercial properties in the County. An analysis of residential properties revealed that there has been a decrease in the lowest quality residential properties (rating of "1" or "2") in the Developed Communities (1,218 in 2005 vs. 759 in 2013), roughly stable in the Growth Communities (1,175 in 2005 vs. 1,168 in 2013), but an increase in the number of these properties in the Rural Areas (440 in 2005 vs. 748 in 2013). Although growth will be greater in the Developed and Growth Communities over the next 20 years, we recommend encouraging rural cities and townships to consider promoting efforts to reduce blight and deterioration of the housing stock in their respective communities.

Rehab Loan Program

Many properties may benefit from the existing rehab program; demand for this program remains high and there is a waiting list of 52 names as of June 2013. Recently, there have been some functional challenges with approving loans because of credit issues and a lack of equity for households with qualified incomes. This reduces the number of loans that can be funded. In addition, staff reductions have also affected the number of loans that could be handled through the program.

Housing price deflation and deficient credit are a result of the financial crisis and the recession. As the economy recovers, and property values rise, we anticipate these challenges will gradually decrease. In the short-term, financing is likely to remain difficult for many low and moderate income homeowners to obtain.

Although we do not anticipate a second recession, Congress continues to battle against government spending and raising the debt ceiling which affects the government's over ability to

borrow money and pay its debts. If Congress elects to not raise the debt ceiling and a down-grade occurs, this could cause additional disruption in the recovery that may affect interest rates overall, economic growth and the recovery.

Homelessness

According to Point-in Time counts completed by Dakota County Continuum of Care services just over 1,000 people in the County were identified as homeless as of the end of January 2013. These figures are shown on Table 36 in the Special Needs section of the report. Unfortunately, this number has grown over the past seven years, exacerbated by the recession. However, these individuals are the ones that are able to be counted. Other individuals and households that experience homelessness or are at risk of becoming homeless are not counted through this system and efforts to estimate this population are limited and challenging. Conversations with various service providers in Dakota County identified the following needs with regards to households that are homeless or at risk of homelessness:

- ▶ A centralized in-take system for Dakota County Community Services that better identifies and tracks when an applicant comes into the system, which areas are assisting the client and if the applicant cannot be served, the reasons for being turned away. Currently, clients enter the system at eight different points. This creates difficulties in identifying the total number of clients being served, those that are not being served and coordination in delivery of services across service sectors.
- ▶ Emergency shelter housing or drop-in shelter for households that find themselves in a housing crisis situation. At this time, households that would arrive at the door of a Dakota County shelter must fill out an application to be entered into the assistance system. Utilization of existing shelter facilities in Dakota County is very high and it is unlikely that a bed would be available to households in crisis.
- ▶ An increase in funding for housing assistance to provide at-risk individuals and families with affordable housing. Perhaps the greatest challenge exists in stabilizing households' housing situations (finding and retaining affordable housing) so that other service needs can be addressed.

Special Needs Housing

Additional housing needs were identified for groups with specialized situations. Recommendations are:

Minor Parents with Children

- ▶ Development of a small transitional housing facility with 12 to 15 apartment units to target minor parents with children. Experience has shown that this group typically has challenges to obtaining and retaining affordable housing and also may require supportive services that

would assist with job training skills, independent living skills, and parenting skills. Many minor parent households (nearly all of them headed by women) face significant challenges to securing housing, effectively raising their children and moving toward a greater degree of personal and household independence. A transitional housing facility that offers housing and living supports could assist a greater proportion of these women toward more healthy lifestyles for themselves and their children. The Jeremiah Program, a nationally-recognized program headquartered in the Twin Cities, provides access to housing and education for single mothers and their children in two residences in the Metro Area, one in Downtown Minneapolis adjacent to the Minneapolis Community and Technical College and one in the Rondo neighborhood in St. Paul adjacent to Concordia College. Additional residences are under construction and in planning for Fargo/Moorhead and in Austin, Texas. Their website is www.jeremiahprogram.org.

General At Risk Youth Population

- A transitional housing facility or additional housing assistance for 15 single individuals to serve youth ages 16 to 22, that do not have mental or physical limitations, but may have limited life skills, criminal records or other life situations where finding housing is challenging. Lincoln Place, because of its funding, has a limited ability to serve youth that do not have mental or physical limitations, yet there is a need to stabilize the living situations of youth to ensure that they do not become homeless and can move themselves forward. Cochran House in Hastings, is a temporary shelter facility, primarily for older adult men and is not considered to be a stabilizing environment for young men.

Ex-Offenders

- ▶ Development of housing options to serve ex-offenders and Level III sex offenders that have been released from prison. Currently, interviews have identified an immediate need for approximately 15 to 20 beds predominantly for men. Individuals with felony conviction records face high barriers to finding housing and often need additional supports to stabilize their housing and employment situations. Some progress has been through County services by reaching out to private landlords in Dakota County to rent housing to individuals with criminal records. Outreach should focus on private market options and non-profits that are in close proximity to other needed services such as transit and employment opportunities.

Individuals with Physical and/or Cognitive Limitations

- ▶ Providing for the housing needs of people with physical or cognitive is connected to the efforts of ending homelessness, since many people with these limitations have difficulty maintaining permanent housing, particularly those with mental illness and/or chemical dependency.

- ▶ A state-wide initiative is underway to reduce the number of corporate foster care beds in the State. Because of this initiative, Dakota County Community Services has stepped up efforts to shift higher functioning clients toward non-licensed, private market options and to delivery services on-site or through other contact options. Thus far, the use of non-licensed private facilities has been promising. Community services anticipates that over the next ten years, approximately 1,000 beds will be needed in the County to account for reduction in licensed beds and growth in the population to serve the needs. With the current tight rental market, the ability to serve this group is likely to become more difficult. Access to employment options and transit options is also important for this group to be able to function as independently as possible. A portion of these individuals could be served through the development of studio or one-bedroom units through the CDA's workforce housing program and/or through privately developed mixed-income properties.

Housing Assistance for Veterans

- ▶ In calendar year 2012, the Dakota County Veterans Services division received calls from more than 13,000 individuals and completed just over 2,500 intake interviews with applicants for various types of services. Veteran Services provides assistance to veterans, military members, and their families with connection to veteran resources. Their primary charge is assisting clients in applying for benefits that they (clients) are eligible to receive based on their service in the military. This includes health care, disability compensation benefits, pension benefits, education benefits, housing resources, state veteran benefit programs.
- ▶ Assistance to Veterans and their families as related to housing most often involves the need for rental assistance, mortgage assistance and down payment assistance to purchase a home. At this time, the Division has identified a pressing need among their clients for short-term (one to three months) of assistance with monthly rent or mortgage to get them through a difficult period or until they can get caught up their financial obligations. In years past, funds were available for this type of assistance, but are no longer available.
- In May 2013, the Dakota County CDA was awarded 25 Veterans Affairs Supporting Housing (VASH) vouchers to assist veterans in need of housing assistance connected to support services offered through the VA Hospital. The CDA coordinates the distribution of the vouchers with the Minneapolis VA hospital.
- ▶ Staffing for the Division was recently increased by one person that will assist in handling call requests and in-take interviews.
- ▶ We recommend enhancing connections to services and benefits for this group and also greater access to affordable housing for those that require it; additional services such as job training and/or access to health care services for this population may require added coordination, but the delivery of these services is usually provided through Federal and/or State programs.

Demographic Analysis

Introduction

This section of the report examines factors related to the current and future demand for housing in Dakota County, Minnesota. Included in this section are analyses of:

- ▶ population and household growth trends and projections,
- ▶ employment growth trends and projections,
- ▶ age distribution growth trends and projections,
- ▶ population growth trends by race/ethnicity,
- ▶ people with disabilities,
- ▶ household income distribution
- ▶ household type, and
- ▶ household tenure (owner/renters).

This section of the report includes summary totals for each of the three subgroups with the County (Developed, Growth and Rural). More detailed information regarding each community's demographic characteristics is located in Appendix A. The data accounts for those portions of Hastings and Northfield that are located in Dakota County.

Following is a comparison of findings from the 2005 analysis as compared to the 2013 assessment.

COMPARISON OF FINDINGS-DEMOGRAPHIC ANALYSIS DAKOTA COUNTY HOUSING NEEDS ASSESSMENT	
2005	2013
Focus on growth of 55+ Acknowledged growing group of Millennials (25-34) Increase in proportion of those owning versus renting Incomes were expected to rise at 2.1% annually less than the rate of inflation A shift toward more people living alone and fewer households with children Projected moderate increase in racial diversity Projected strong employment growth	Focus on growth of Millennials and Baby Boomers jointly (nearly equal in size in the US) Greater increase in renting vs. owning due to the Recession Incomes are currently projected to rise at 2.8% annually, above the rate of inflation Continued shift toward households living alone and fewer households with children There was a stronger than projected increase in racial diversity during the 2000s Employment losses but less employment loss in Dakota Cty. than in other areas of the Region

Population, Household and Employment Growth Trends and Projections

Table 5 found on page 35, presents population, household and employment growth trends for Dakota County from 2000 to 2030. The data from 2000 and 2010 is from the U.S. Census, while the 2020 and 2030 projections were compiled using base data from the Metropolitan Council with adjustments by Maxfield Research Inc. to reflect the most recent growth trends for communities in the County.

Key findings of Table 5 are:

- ▶ Dakota County added 20,909 households from 2000 to 2010 despite the housing downturn, and is projected to add 20,820 households between 2010 and 2020. Since households represent occupied housing units, this growth translates into the need for about 21,000 new housing units in the County to 2020. Another 28,000 housing units would be needed between 2020 and 2030 to meet household projections. A slightly more rapid rate of growth between 2020 and 2030 represents more robust development as the economy is expected to have fully recovered by the latter half of this decade.
- ▶ The higher rate of household growth compared to population growth in the County can be attributed to decreasing household sizes (2.80 people per household in 1990, to 2.71 in 2000 and 2.62 in 2010). Projections show household sizes continuing to decrease in Dakota County to 2.56 in 2020 and 2.50 in 2030. Household sizes are decreasing because of several factors, including the aging of the population, couples' decisions to have fewer children than their parents, or no children at all, as well as an increase in single-person households.
- ▶ In 2010, 210,500 of the County's 398,552 people lived in the Developed Communities category which includes Burnsville, Eagan, Inver Grove Heights, Lilydale, Mendota, Mendota Heights, South St. Paul, Sunfish Lake and West St. Paul. Because these areas are essentially fully-developed, new growth is generally limited to in-fill and redevelopment at higher densities. The population is projected to grow by 9,555 people from 2010 to 2020 and by 12,390 people from 2020 to 2030, an increase of 6%. Growth in the Developed Communities will occur primarily because of redevelopment and in-fill.
- ▶ The Growth Communities Submarket ("Growth Communities") includes Lakeville, Farmington, Apple Valley, Rosemount, and Hastings. Apple Valley is on the borderline between growth and developed. As the larger gravel pits transition over and are developed to residential or commercial uses, there will be little land remaining for new development in Apple Valley. The Growth Communities submarket grew by 44,360 people during the 2000s (+33%) and is projected to grow by another 46,500 people from 2010 to 2020 (+26%). Overall, the Growth Communities accounted for 85% of the County's growth during the 2000s. This decade, this group is projected to account for 74% of the County's growth.

The Rural Area Submarket ("Rural Area") had a population of 16,277 in 2000 and 17,877 in 2010. This area represented 4.5% of the County's overall population in 2010, despite the fact that it contains over 60% of the County's land. Most of the Rural Area's land is designated as permanent agriculture. New developments will be limited and will likely be developed on large lots or through cluster development which would provide for additional public open space within a rural development framework. Overall density is expected to remain low even though cluster development would increase density within smaller subdivision locations. Between 2010 and 2020, the Rural Area is projected to add about 1,608 people and another 2,005 people between 2020 and 2030.

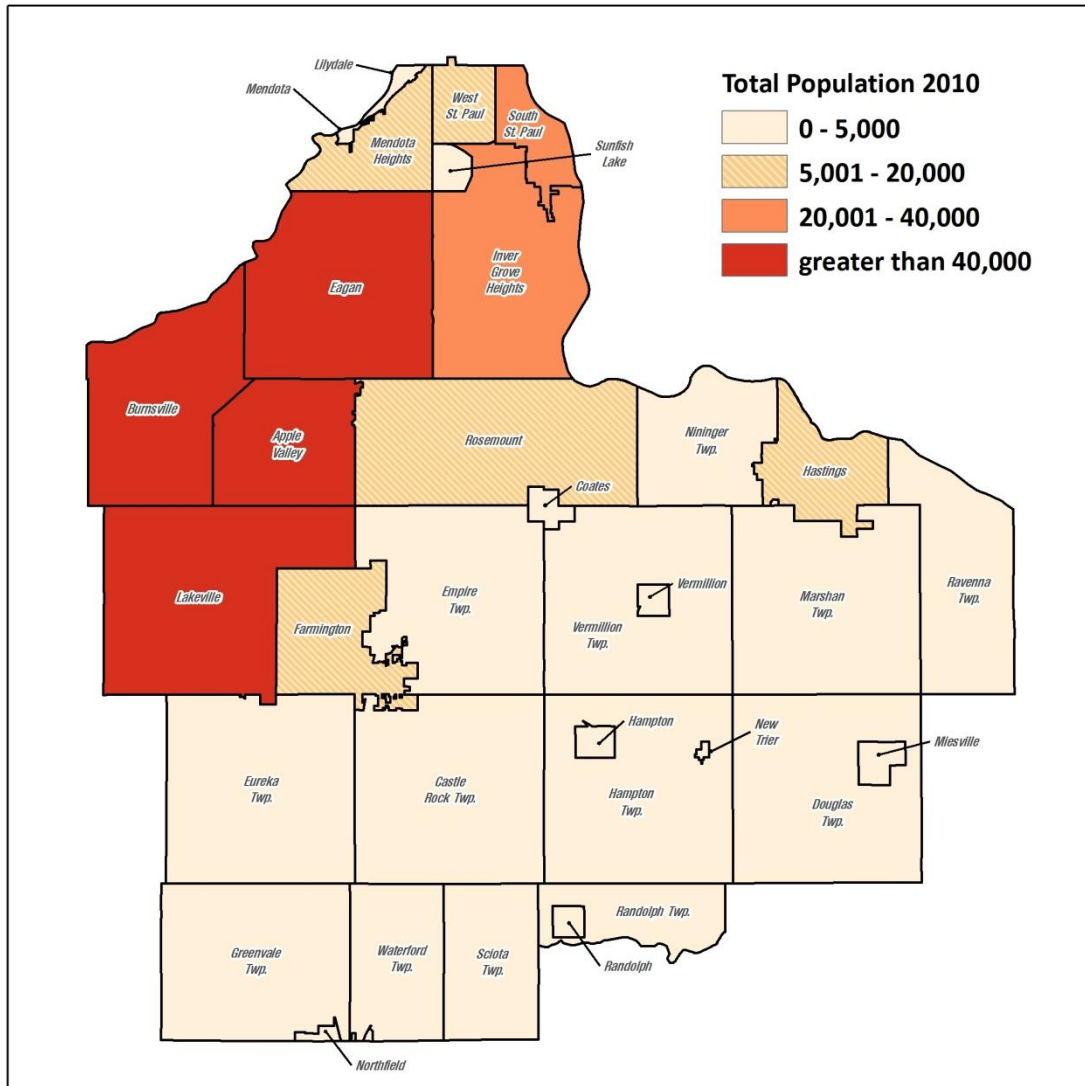
- ▶ Since employment growth generally fuels household growth, employment trends are a reliable indicator of housing demand. Typically, households prefer to live near work for convenience. Despite limited potential for new housing growth, the Developed Communities are expected to lead the County in job creation to 2020, after which, the Growth Communities are expected to catch up. As of 2010, the Developed Communities continued to account for over 70% of the County's jobs, the same proportion as 2000. The majority of the demand for multifamily housing and specifically for low- and moderate-income households will be in the Developed Communities, where the majority of jobs are located and where access to public transportation options is greatest.

TABLE 5
POPULATION, HOUSEHOLD & EMPLOYMENT GROWTH AND PROJECTIONS
DAKOTA COUNTY
2000 - 2030

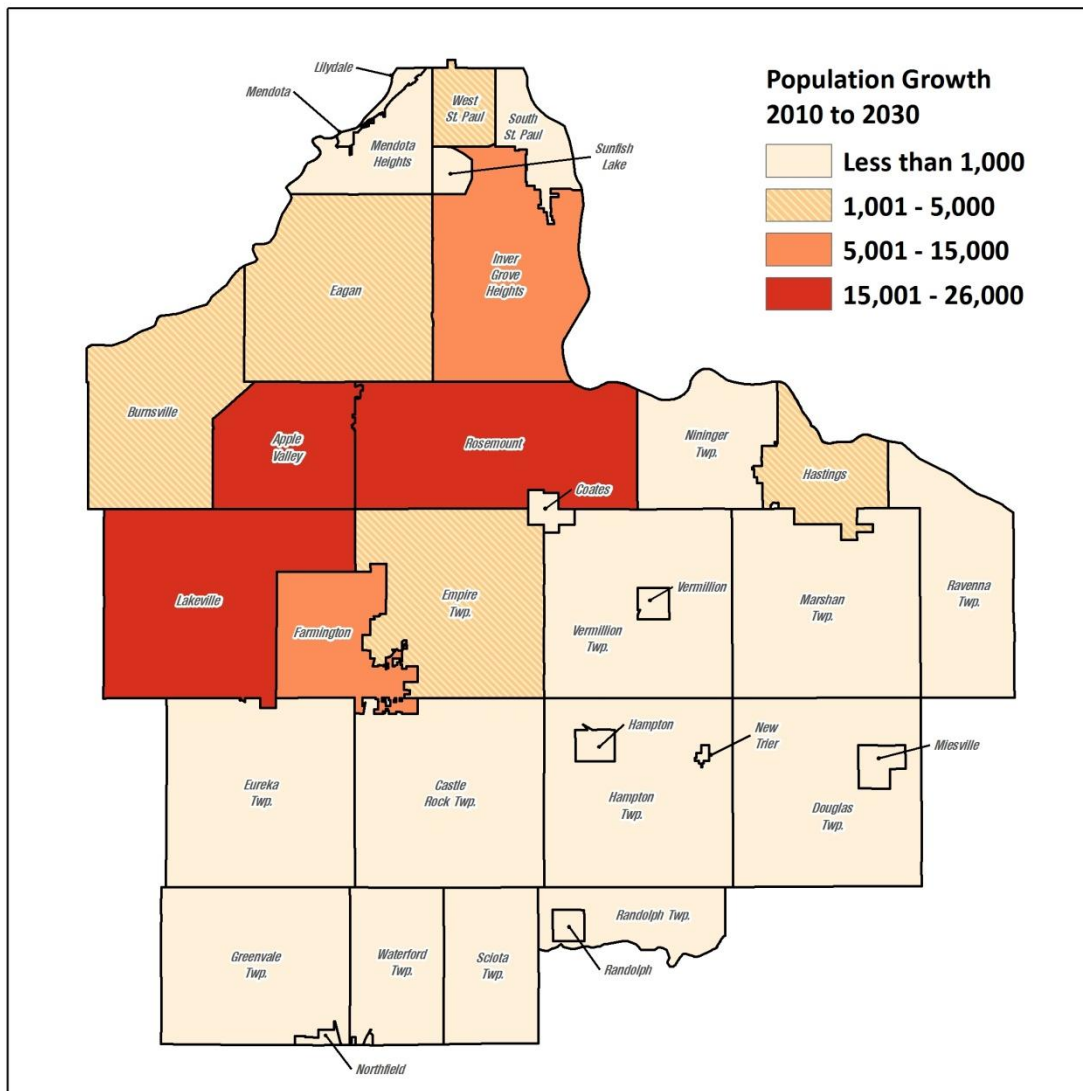
	Census		Metro Council		Change					
					2000-2010		2010-2020		2020-2030	
	2000	2010	2020	2030	No.	Pct.	No.	Pct.	No.	Pct.
POPULATION										
Developed Communities	205,787	210,505	220,060	232,450	4,718	2%	9,555	5%	12,390	6%
Growth Communities	133,840	170,170	202,000	242,700	36,330	27%	31,830	19%	40,700	20%
Rural Area	16,277	17,877	19,485	21,490	1,600	10%	1,608	9%	2,005	10%
Dakota County	355,904	398,552	441,545	496,640	42,648	12%	42,993	11%	55,095	12%
<i>Metro Area</i>	<i>2,642,062</i>	<i>2,849,567</i>	<i>3,144,000</i>	<i>3,447,000</i>	<i>207,505</i>	<i>8%</i>	<i>294,433</i>	<i>10%</i>	<i>303,000</i>	<i>10%</i>
HOUSEHOLDS										
Developed Communities	80,254	84,737	91,580	97,750	4,483	6%	6,843	8%	6,170	7%
Growth Communities	45,504	60,946	74,200	95,700	15,442	34%	13,254	22%	21,500	29%
Rural Area	5,393	6,377	6,990	8,135	984	18%	613	10%	1,145	16%
Dakota County	131,151	152,060	172,770	201,585	20,909	16%	20,710	14%	28,815	17%
<i>Metro Area</i>	<i>1,021,456</i>	<i>1,117,749</i>	<i>1,293,000</i>	<i>1,464,000</i>	<i>96,293</i>	<i>9%</i>	<i>175,251</i>	<i>16%</i>	<i>171,000</i>	<i>13%</i>
EMPLOYMENT										
Developed Communities	106,108	130,449	152,255	172,420	24,341	23%	21,806	17%	20,165	13%
Growth Communities	39,374	51,520	69,300	80,900	12,146	31%	17,780	35%	11,600	17%
Rural Area	3,479	3,292	3,968	4,372	-187	-5%	676	21%	404	10%
Dakota County	148,961	185,261	219,600	257,692	36,300	24%	34,339	19%	38,092	17%
<i>Metro Area</i>	<i>1,563,245</i>	<i>1,690,757</i>	<i>1,743,000</i>	<i>1,943,000</i>	<i>127,512</i>	<i>8%</i>	<i>52,243</i>	<i>3%</i>	<i>200,000</i>	<i>11%</i>

Sources: U.S. Census, Metropolitan Council, Maxfield Research Inc.

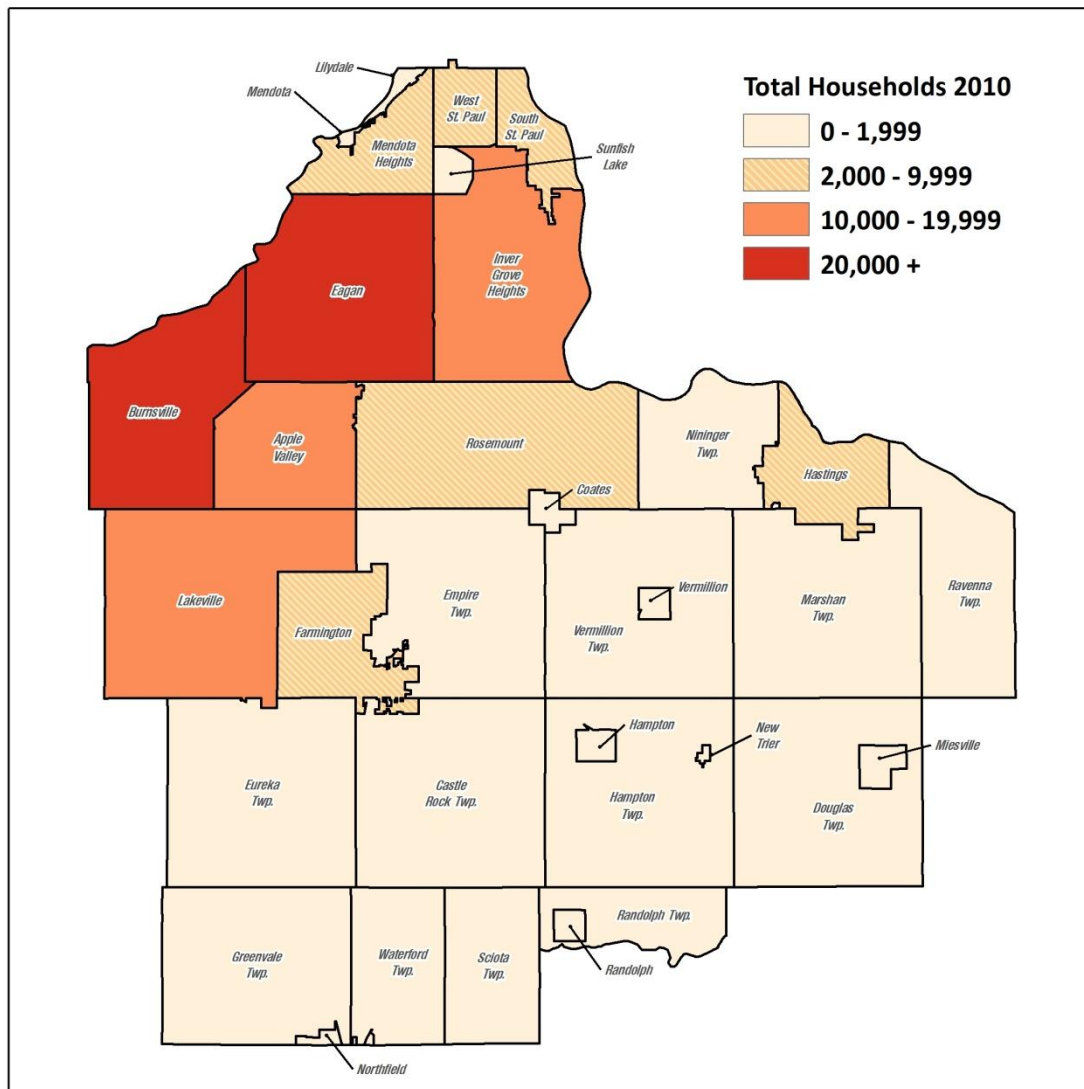
Map 3 TOTAL POPULATION DAKOTA COUNTY 2010



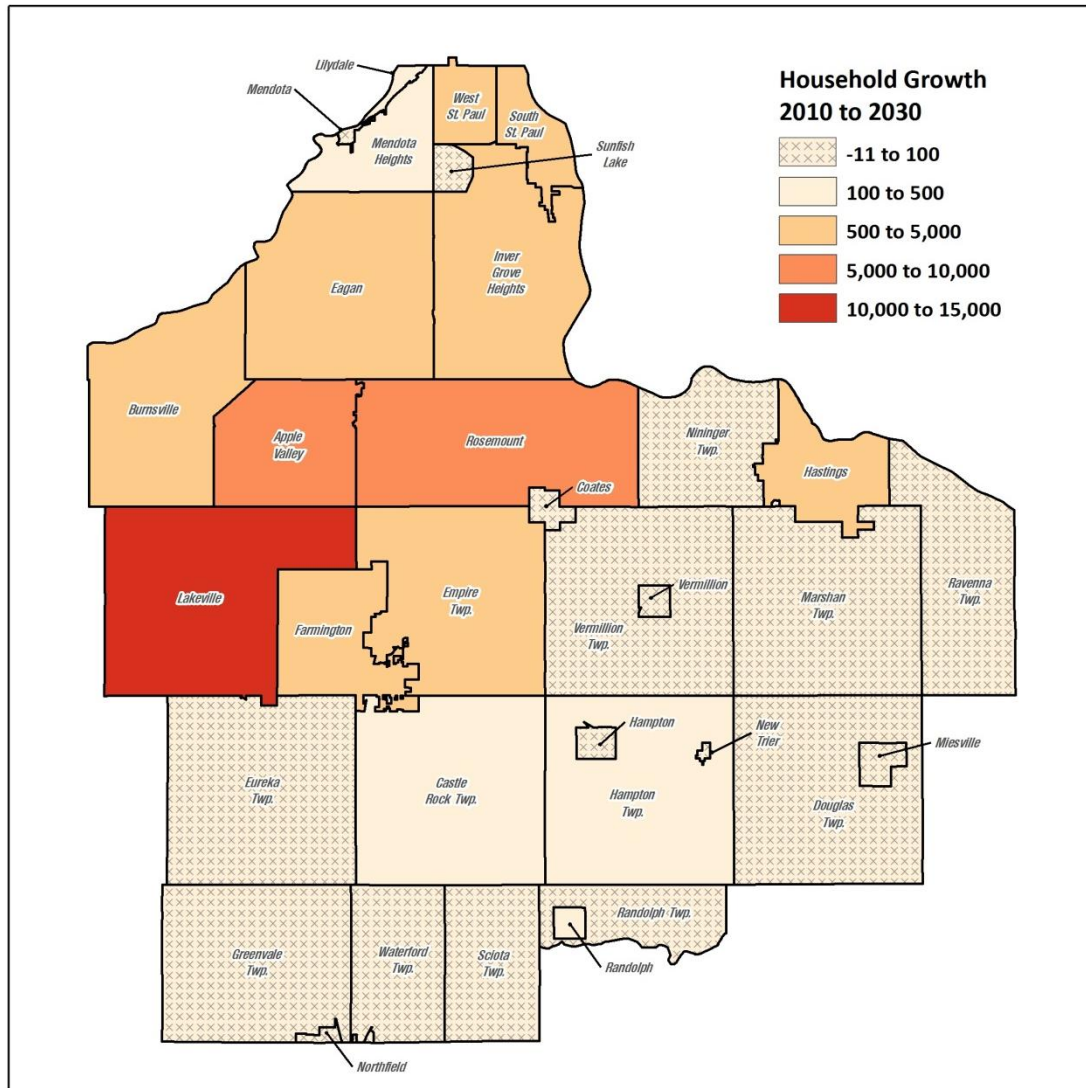
Map 4 POPULATION GROWTH PROJECTIONS DAKOTA COUNTY 2010 TO 2030



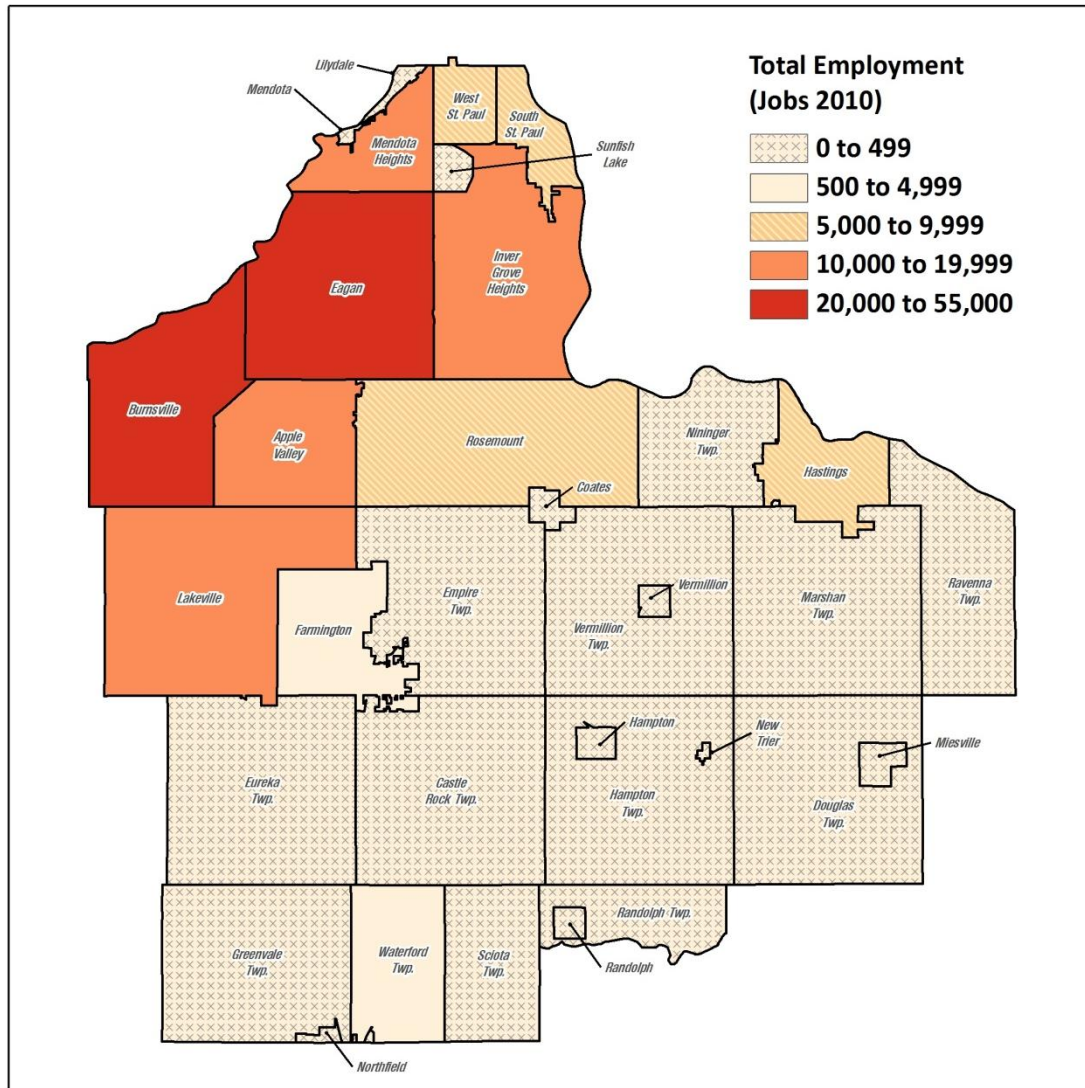
Map 5 TOTAL HOUSEHOLDS DAKOTA COUNTY 2010



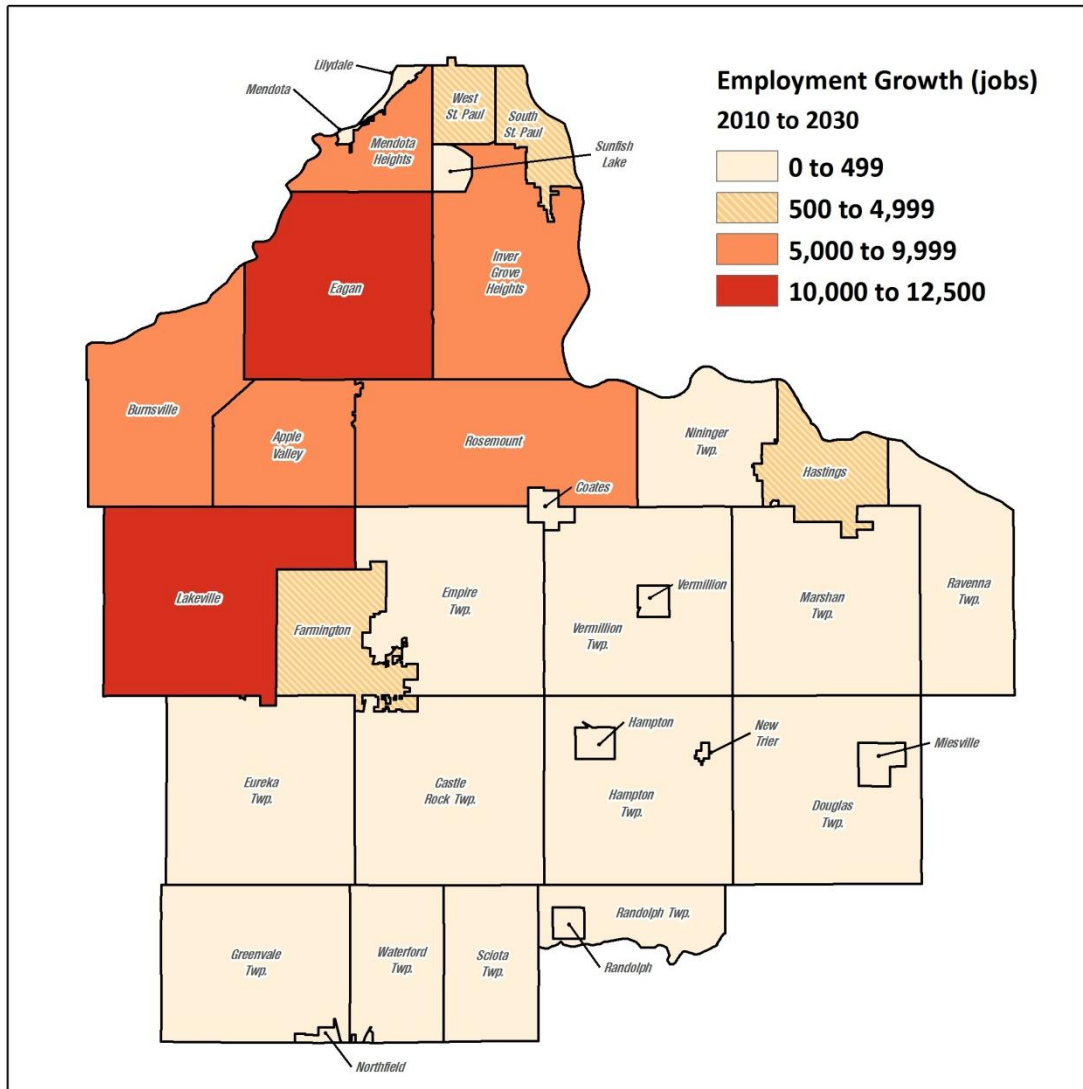
Map 6 HOUSEHOLD GROWTH PROJECTIONS DAKOTA COUNTY 2010 TO 2030



Map 7 TOTAL EMPLOYMENT DAKOTA COUNTY 2010



Map 8 EMPLOYMENT GROWTH PROJECTIONS DAKOTA COUNTY 2010 TO 2030



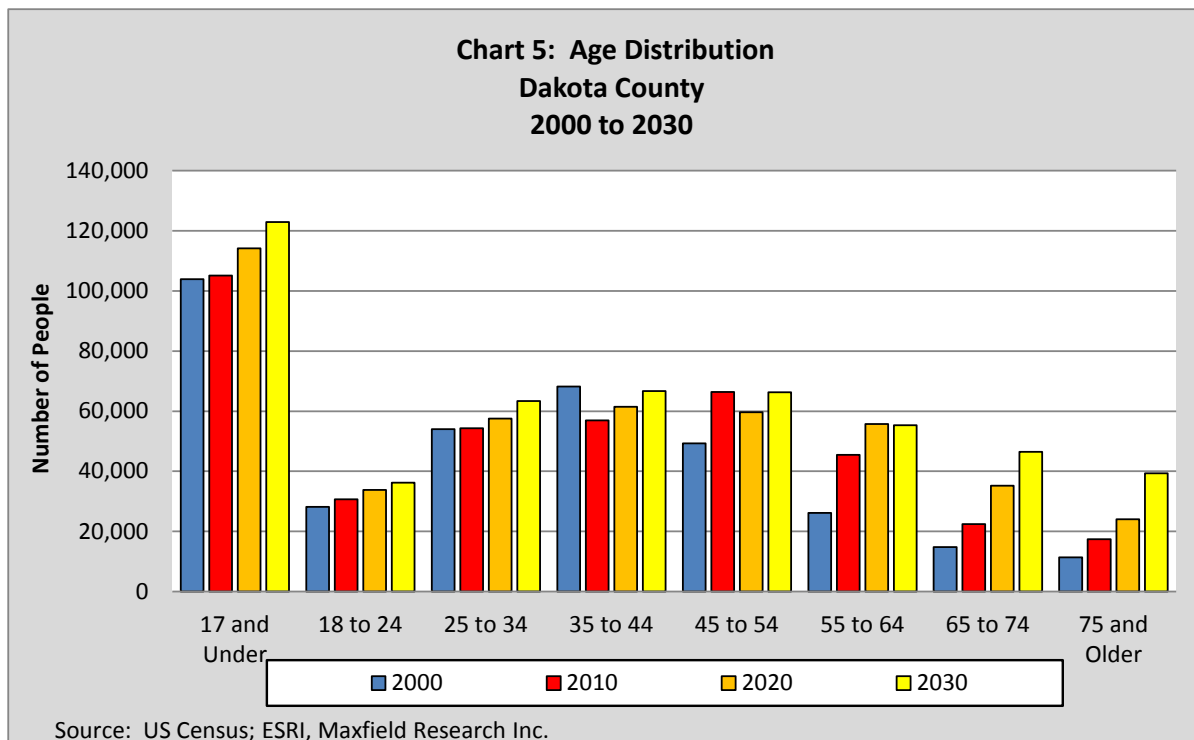
Population Age Distribution Trends

Table 6, found on 42, shows the age distribution of the Dakota County population in 2000 and 2010 with projections for 2020 and 2030. The 2000 and 2010 distributions are from the U.S. Census, while the projections are made by Maxfield Research Inc. based on data from ESRI, a national demographics forecasting company and the Minnesota State Demographer.

The following are key trends noted in the age distribution of Dakota County's population:

- ▶ With the aging of the baby boom generation, the greatest growth in Dakota County over this decade will occur in the 65+ age cohort (+49%). As the baby boom generation continues to age, the 65+ age group is projected to grow by 45% from 2020 to 2030. This growth will create additional demand for low-maintenance housing products and some additional demand for senior housing through 2030.
- ▶ Although the aging of the baby boom generation will increase the senior population over the next few decades, an influx of young and middle-aged households to the County will also cause steady growth of the 25 to 54 population (from 177,534 people in 2010 to 196,257 people in 2030 – or 11% growth). This growth will support continued demand for single-family homes in addition to other types of housing, depending on affordability and specific product types.

Chart 5 highlights the aging of Dakota County's population.



- ▶ There will be increased demand for housing products designed to meet the needs of the aging baby boom generation. Single-level living in products such as rambler-style single-family homes, small lot single-family homes, detached townhomes, twinhomes, condominiums and other low maintenance and association-maintained home products are likely to increase in the private market over the next two decades.

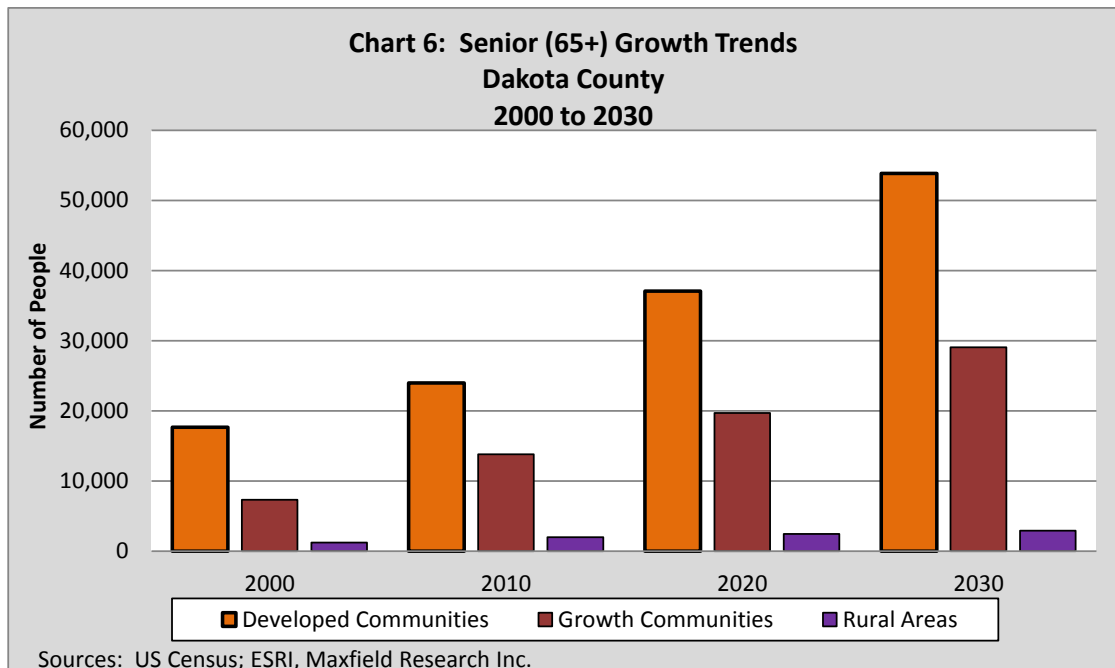
TABLE 6
SUMMARY OF AGE DISTRIBUTION TRENDS AND PROJECTIONS
DAKOTA COUNTY
1990 - 2030

Age	Developed Communities				Growth Communities			
	2000	2010	2020	2030	2000	2010	2020	2030
17 & Under	55,475	51,056	51,182	53,701	43,399	49,489	57,865	63,645
18 - 24	17,920	17,440	19,142	18,693	9,152	11,948	13,338	16,140
25 - 34	31,921	29,829	27,802	28,655	20,430	22,662	27,910	32,681
35 - 44	38,004	27,475	28,408	28,011	26,999	26,994	30,743	36,215
45 - 54	28,905	35,076	26,368	26,093	17,765	27,885	29,849	36,470
55 - 64	15,930	25,635	30,073	23,472	8,759	17,360	22,593	28,474
65 - 74	9,830	12,757	20,951	25,930	4,214	8,437	12,918	18,966
75+	7,802	11,237	16,134	27,895	3,122	5,395	6,784	10,109
Total	205,787	210,505	220,060	232,450	133,840	170,170	202,000	242,700

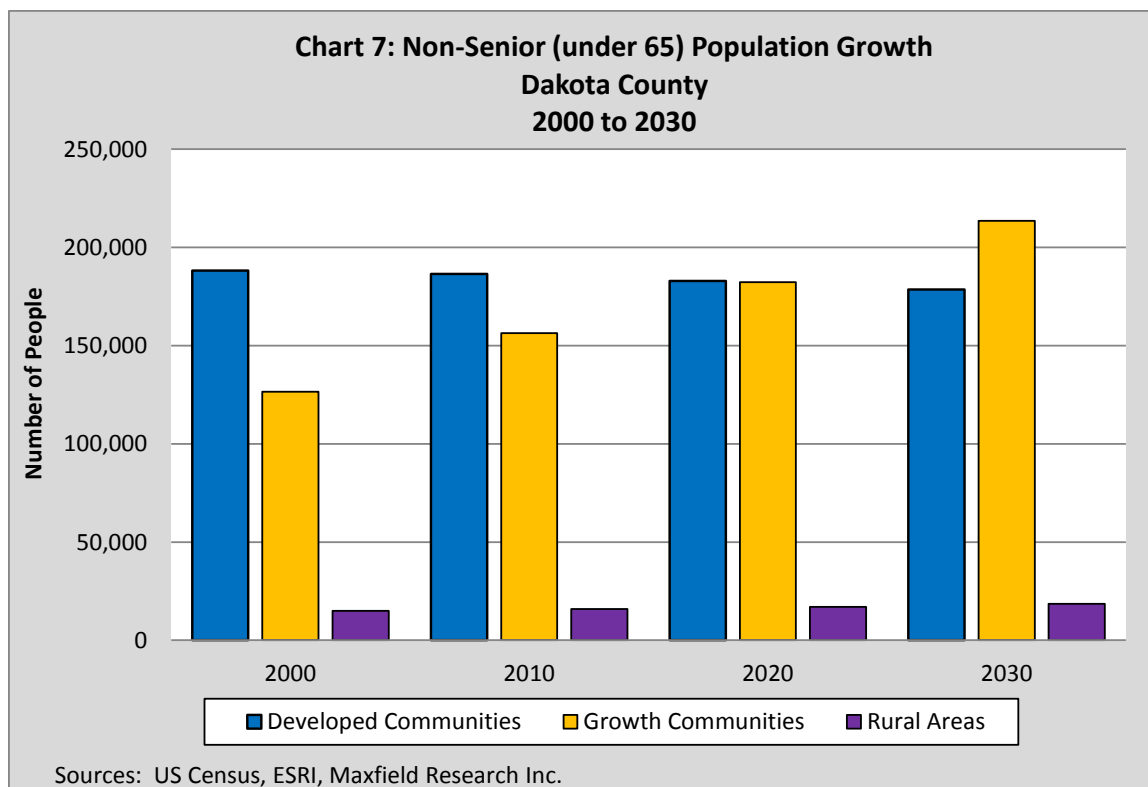
Age	Rural Areas				Total Dakota County			
	2000	2010	2020	2030	2000	2010	2020	2030
17 & Under	4,982	4,515	5,080	5,587	103,856	105,060	114,127	122,933
18 - 24	1,114	1,303	1,328	1,420	28,186	30,691	33,808	36,253
25 - 34	1,679	1,788	1,807	1,986	54,030	54,279	57,525	63,322
35 - 44	3,191	2,443	2,390	2,431	68,194	56,912	61,506	66,657
45 - 54	2,580	3,382	3,428	3,715	49,250	66,343	59,612	66,278
55 - 64	1,449	2,456	3,025	3,419	26,138	45,451	55,705	55,365
65 - 74	799	1,239	1,322	1,566	14,843	22,433	35,197	46,462
75+	483	751	1,145	1,366	11,407	17,383	24,065	39,370
Total	16,277	17,877	19,525	21,490	355,904	398,552	441,545	496,640

Sources: U.S. Census, Maxfield Research Inc.

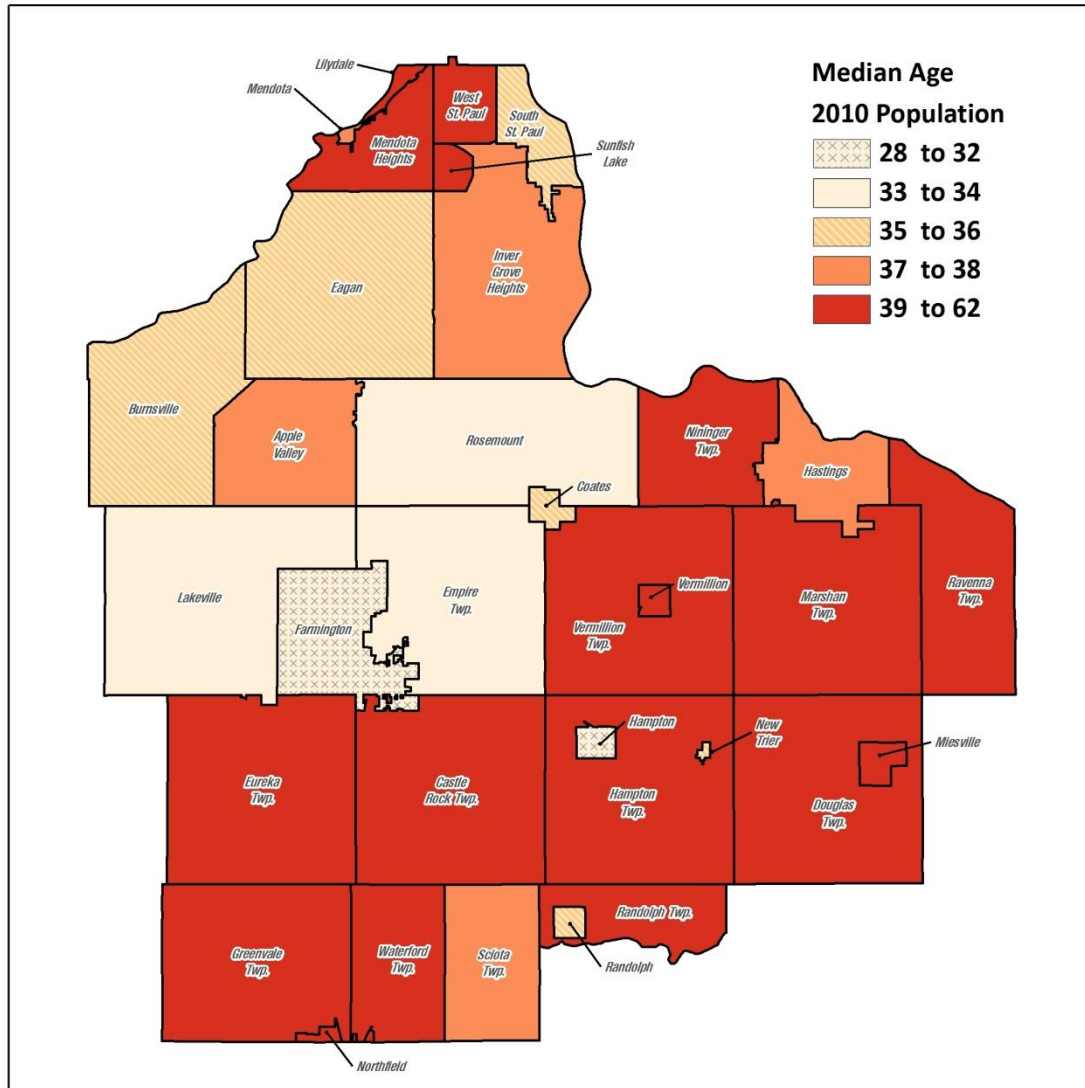
- ▶ Chart 6 on the following page shows that the senior population (age 65+) is projected to double in the Developed Communities, increase by almost five times in the Growth Communities, and increase by three times in the Rural Areas by 2030 from 2000 levels.
- ▶ Although the senior population in Dakota County will experience strong growth throughout the County, the non-senior population will experience differences in numbers and rates of growth between the Developed Communities and the Growth Communities. Chart 7 on the following page shows the projected growth between 2010 and 2030 for the non-senior population.



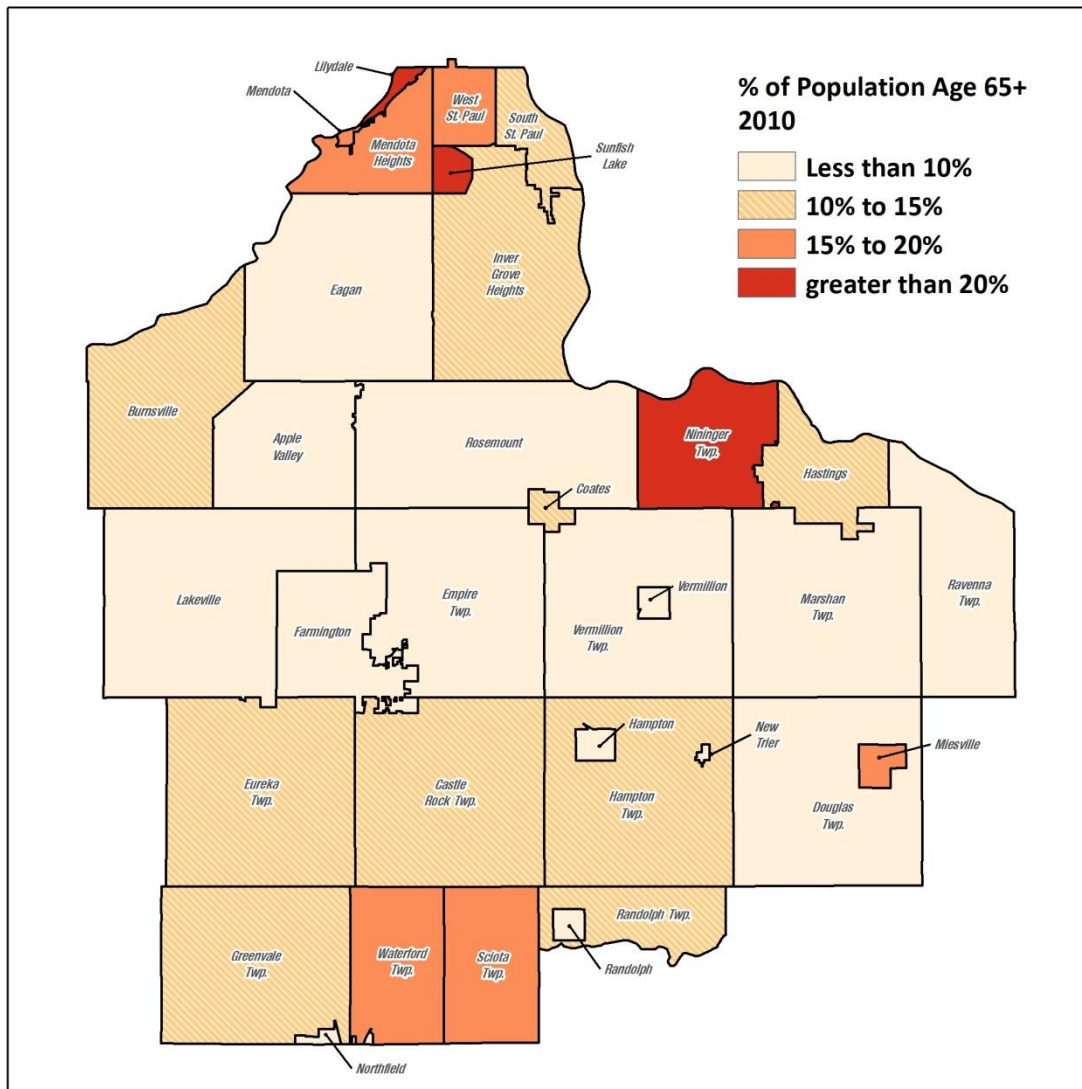
- ▶ As shown on Chart 7, the non-senior population in the Growth Communities will equal that of the Growth Communities by 2020 and then exceed it by 2030 as the non-senior population in the Developed Communities decreases modestly between 2020 and 2030.



Map 9 MEDIAN AGE OF THE POPULATION DAKOTA COUNTY 2010



Map 10
PERCENT OF POPULATION AGE 65+
DAKOTA COUNTY
2010



Dakota County Minority Population

Table 7 shows 2000 and 2010 Census figures of the Dakota County population by race/ethnicity with projections to 2030, while Table 8 on the following page shows the total minority population for Dakota County communities in 2000 and 2010. The tables combine figures for the predominant race categories: White, Black, Asian, American Indian, Native Hawaiian, Pacific Islander and Hispanic origin. With the 2010 Census, an increasing number of people are self-identifying as multiple races, including two races or three or more.

- ▶ Between 2000 and 2010, the proportion of minority populations in Dakota County rose from 11.6% to 20.8%. This includes people of Hispanic Origin who may be of any race. This decade (2010-2020), the Non-Hispanic minority population in Dakota County is projected to grow by 49% (+28,731 people) and by 23% between 2020 and 2030 (+20,539 people). With this growth, the Non-Hispanic minority population will increase its overall portion of the population from 14.8% in 2010 to 21.8% by 2030.
- ▶ Persons of Hispanic Origin are shown separately on the table as these individuals may be of any race. Those of Hispanic Origin are projected to increase by 30,141 people between 2000 and 2030. Including those of Hispanic Origin, the proportion of minority population is projected to increase to 30% by 2030.

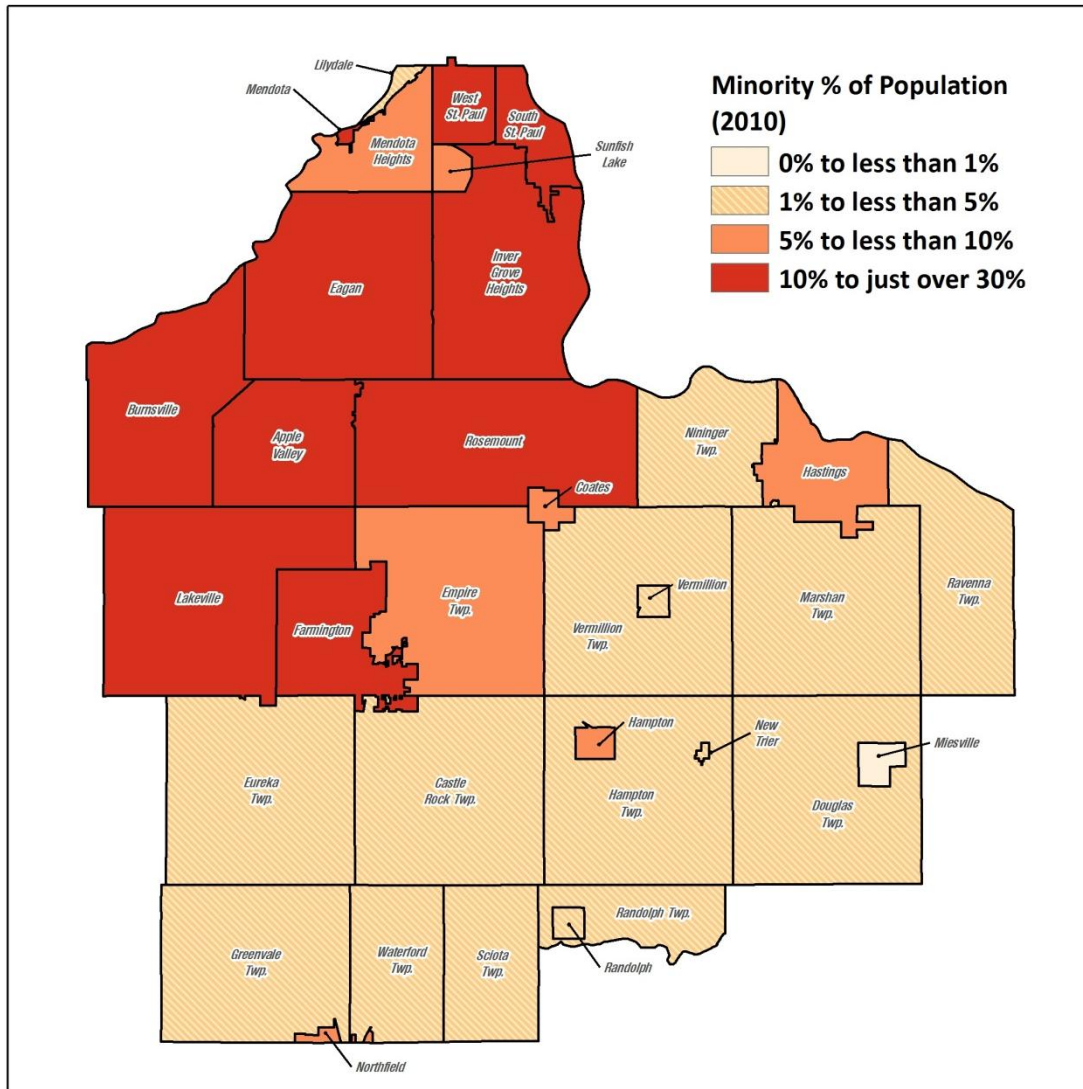
TABLE 7 PROJECTED POPULATION GROWTH BY RACE/ETHNICITY DAKOTA COUNTY 2000 - 2030				
	Census		Projection	
	2000	2010	2020	2030
<i>Non-Hispanic</i>				
White	325,166	339,499	353,761	388,317
Black or African American	8,091	18,709	30,285	36,625
American Indian and Alaska Native	1,347	1,647	1,623	2,003
Asian, Native Hawaiian and Other Pacific Islander	10,450	17,667	26,092	34,790
Some other race or two or more races	10,850	21,030	29,785	34,905
Subtotal	355,904	398,552	441,545	496,640
Hispanic Origin	10,459	23,966	31,680	40,600
Dakota County	355,904	398,552	441,545	496,640
Percent Minority	11.6%	20.8%	27.1%	30.0%
Sources: US Census; Minnesota State Demographic Center; Maxfield Research Inc.				

- ▶ Between 2000 and 2030, the largest percent increases in Dakota County are projected to be among people identifying themselves as Black or African American (352.7%), Hispanic Origin

(288.2%), Asian, Native Hawaiian and Other Pacific Islander (232.9%) and Some other race or two or more races (122.8%). Most East African households are likely to be included under the “Black” race category, although their cultural backgrounds are most often very different from those of African Americans.

TABLE 8 POPULATION BY RACE/ETHNICITY DAKOTA COUNTY 2000 - 2010										
	2000			2010			Change, 2000 - 2010			
	White Alone*	Total Minority*	Pct.	White Alone*	Total Minority*	Pct.	White Alone		Minority	
	No.	No.		No.	No.		No.	Pct.	No.	Pct.
Developed Communities										
Burnsville	51,952	8,268	13.7	44,563	15,743	26.1	-7,389	-14.2	7,475	90.4
Eagan	61,056	8,338	13.1	50,866	13,340	20.8	-10,190	-16.7	5,002	60.0
Inver Grove Heights	26,727	3,024	10.2	27,551	6,329	18.7	824	3.1	3,305	109.3
Lilydale	519	33	6.0	593	30	4.8	74	14.3	-3	-9.1
Mendota	182	15	7.6	175	23	11.6	-7	-3.8	8	53.3
Mendota Heights	10,816	618	5.4	10,173	898	8.1	-643	-5.9	280	45.3
South St. Paul	18,089	2,078	10.3	16,101	4,059	20.1	-1,988	-11.0	1,981	95.3
Sunfish Lake	474	30	6.0	472	49	9.4	-2	-0.4	19	63.3
West St. Paul	16,144	3,261	16.8	13,658	5,882	30.1	-2,486	-15.4	2,621	80.4
Subtotal	180,122	25,665	12.5	164,152	46,353	22.0	-21,807	-12.1	20,688	80.6
Growth Communities										
Apple Valley	41,372	4,155	9.1	39,962	9,122	18.6	-1,410	-3.4	4,967	119.5
Farmington	11,986	688	5.6	18,560	2,526	12.0	6,574	54.8	1,838	267.2
Hastings	17,567	634	3.5	20,555	1,617	7.3	2,988	17.0	983	155.0
Lakeville	40,226	2,902	6.7	48,857	7,097	12.7	8,631	21.5	4,195	144.6
Rosemount	13,429	1,190	8.1	18,713	3,161	14.5	5,284	39.3	1,971	165.6
Subtotal	124,271	9,569	7.1	146,647	23,523	13.8	22,067	17.8	13,954	145.8
Rural Areas										
Castle Rock Twp.	1,462	33	2.2	1,277	65	4.8	-185	-12.7	32	97.0
Coates	154	9	5.5	151	10	6.2	-3	-1.9	1	11.1
Douglas Twp.	737	23	3.0	691	25	3.5	-46	-6.2	2	8.7
Empire Twp.	1,578	60	3.7	2,284	160	6.5	706	44.7	100	166.7
Eureka Twp.	1,451	39	2.6	1,383	43	3.0	-68	-4.7	4	10.3
Greenvale Twp.	670	14	2.0	791	12	1.5	121	18.1	-2	-14.3
Hampton	426	8	1.8	653	36	5.2	227	53.3	28	350.0
Hampton Twp.	974	12	1.2	870	33	3.7	-104	-10.7	21	175.0
Marshan Twp.	1,241	22	1.7	1,063	43	3.9	-178	-14.3	21	95.5
Miesville	135	0	0.0	125	0	0.0	-10	-7.4	0	0.0
New Trier	110	6	5.2	109	3	2.7	-1	-0.9	-3	-50.0
Nininger Twp.	848	17	2.0	927	23	2.4	79	9.3	6	35.3
Northfield (pt.)	536	21	3.8	1,087	60	5.2	551	102.8	39	185.7
Randolph	310	8	2.5	421	15	3.4	111	35.8	7	87.5
Randolph Twp.	521	15	2.8	645	14	2.1	124	23.8	-1	-6.7
Ravenna Twp.	2,273	82	3.5	2,268	68	2.9	-5	-0.2	-14	-17.1
Sciota Twp.	278	7	2.5	399	15	3.6	121	43.5	8	114.3
Vermillion	421	16	3.7	403	16	3.8	-18	-4.3	0	0.0
Vermillion Twp.	1,212	31	2.5	1,139	53	4.4	-73	-6.0	22	71.0
Waterford Twp.	512	5	1.0	477	20	4.0	-35	-6.8	15	300.0
Subtotal	15,849	428	2.6	17,163	714	4.0	1,314	8.3	286	66.8
Dakota County Total	320,242	35,662	10.0	327,962	70,590	17.7	1,574	0.5	34,928	97.9
* White alone excludes persons of Hispanic origin, while Total Minorities includes non-whites as well as all persons of Hispanic origin.										
Sources: U.S. Census; Maxfield Research Inc.										

Map 11
PERCENT OF MINORITY POPULATION
DAKOTA COUNTY
2010



People with Limitations/Disabilities

The 2000 Census provided very robust information on the number of people with disabilities. Disability categories were expanded in the 2000 Census and included several categories. This robust data gathering was not available for the 2010 Census and information obtained through the American Community Survey provides only limited information for selected larger communities. HUD Consolidated Planning division has compiled specific tabulations of households with various types of disabilities to address this issue. The special tabulations were developed using information specifically provided to HUD by the Census Bureau using an average of three years between 2008 and 2010. The Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition lasting six months or more. A benefit of the data provided by HUD is that it compiles information by owner and renter households and by income level. This enables an assessment by type of disability and income level. The total is more than the total households for Dakota County as of the Census due to the average from survey data over the three-year period. In addition, some households may report more than one limitation.

Table 9, on page 51, summarizes the number of households in Dakota County that have identified some physical or mental limitation or no limitations. Disabilities represented on the table include: hearing or vision impairment, ambulatory limitation (a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching lifting, or carrying), cognitive (difficulty learning, remembering, or concentrating) and self-care or independent living limitation (household requires assistance with activities of daily living such as bathing, dressing, grooming). A household may have more than one member with these limitations and an individual may have more than one limitation.

The following are key points from Table 9.

- ▶ A higher number of renter households (5,985 households or 40% of all renter households) with incomes of 30% or less of AMFI indicated some type of limitation either vision/hearing, ambulatory, cognitive, or self-care. Also relatively high are households with incomes of between 30% and 50% AMFI within these same limitations. The lowest figures are for households with incomes between 50% and 80% of AMFI.
- ▶ A higher proportion of owner households with limitations have household incomes of 80% or higher of the AMFI (12%). Households that own their housing are more likely to have higher incomes than are renter households. As identified on the table, approximately 15,000 owner households with incomes of 80% or higher of the AMFI or 9% of all households have some type of limitation.
- ▶ Comparatively, 27,210 owner households indicated some type of limitation versus 14,930 renter households. Owner households with limitations are more likely to have higher incomes than are renter households with limitations. The data does not however, identify the severity of the limitation other than the disability or limitation must last six months or more.

TABLE 9
ESTIMATES OF DISABILITY BY INCOME LEVEL
DAKOTA COUNTY
2008-2010 (Three Year Average)

Type of Limitation and Income Category	Total HHs		Owner HHs		Renter HHs	
	No.	Pct.	No.	Pct.	No.	Pct.
Households w/Incomes at or less than 30% AMI						
With a hearing or vision impairment	1,565	0.9%	630	0.5%	935	2.3%
With an ambulatory limitation	2,505	1.5%	775	0.6%	1,730	4.3%
With a cognitive limitation	2,055	1.2%	380	0.3%	1,675	4.1%
With a self-care or independent living limitation	2,270	1.3%	625	0.5%	1,645	4.0%
With no limitations	7,480	4.4%	2,830	2.2%	4,650	11.4%
Households w/Incomes greater than 30% but 50% or less of AMI						
With a hearing or vision impairment	1,800	1.1%	1,120	0.9%	680	1.7%
With an ambulatory limitation	1,770	1.0%	935	0.7%	835	2.1%
With a cognitive limitation	1,890	1.1%	855	0.7%	1,035	2.5%
With a self-care or independent living limitation	1,795	1.1%	935	0.7%	860	2.1%
With no limitations	9,615	5.7%	5,405	4.2%	4,210	10.3%
Households w/Incomes greater than 50% but 80% or less of AMI						
With a hearing or vision impairment	1,825	1.1%	1,270	1.0%	555	1.4%
With an ambulatory limitation	2,210	1.3%	1,555	1.2%	655	1.6%
With a cognitive limitation	1,625	1.0%	955	0.7%	670	1.6%
With a self-care or independent living limitation	1,890	1.1%	1,245	1.0%	645	1.6%
With no limitations	18,835	11.2%	12,290	9.6%	6,545	16.1%
Households w/Incomes greater than 80% of AMI						
With a hearing or vision impairment	5,830	3.5%	5,035	3.9%	795	2.0%
With an ambulatory limitation	4,630	2.7%	3,750	2.9%	880	2.2%
With a cognitive limitation	4,295	2.5%	3,730	2.9%	565	1.4%
With a self-care or independent living limitation	4,185	2.5%	3,415	2.7%	770	1.9%
With no limitations	90,705	53.7%	80,350	62.7%	10,355	25.4%
Total	168,775	100.0%	128,085	100.0%	40,690	100.0%
Proportion Owner vs. Renter			75.9%		24.1%	
Note: Totals exceed total Dakota County household count for 2010 as some households have multiple limitations						
Source: HUD CHAS 2008-2010 (Three-year average)						

Table 10 shows data from the American Community Survey estimates for 2011 for selected communities in Dakota County (not all communities have tabulations) and is separated by age and type of limitation. This data cannot be directly compared to data shown in Table 9 which is households. Data in Table 10 is individuals. This offers some indication of the proportion of those under and over age 65+ with limitations.

- ▶ As shown on the table 50% of those identified as having a disability were identified within the Developed Communities compared to 35% of those residing in the Growth Communities.
- ▶ While this reflects the older population in the Developed Communities, the proportions have become more equally distributed over the decade.

TABLE 10 TYPE OF DISABILITY BY AGE OF NON-INSTITUTIONALIZED PEOPLE DAKOTA COUNTY 2011			
	Developed Communities	Growth Communities	Dakota County
Age 5 to 17 years			
Sensory disability	499	383	944
Physical disability	129	115	293
Mental disability	1,206	1,150	2,516
Subtotal	1,834	1,648	3,753
<i>Self-care disability</i>	491	292	841
Age 18 to 64 years			
Sensory disability	2,758	2,230	5,584
Physical disability	3,612	2,177	6,654
Mental disability	3,491	2,812	7,439
Subtotal	9,861	7,219	19,677
<i>Self-care disability</i>	1,383	1,000	2,778
<i>Go-outside-home disability</i>	2,926	2,461	6,281
<i>Employed with a disability</i>	4,011	2,407	7,251
<i>Unemployed with a disability</i>	880	585	1,609
<i>Not in labor force with a disability</i>	3,386	3,047	7,506
Age 65 years and over			
Sensory disability	3,243	2,095	6,739
Physical disability	3,069	1,883	6,228
Mental disability	1,572	762	2,793
Subtotal	7,884	4,740	15,760
<i>Self-care disability</i>	1,671	703	2,822
<i>Go-outside-home disability</i>	2,566	1,320	4,903
Total Disabilities	19,579	13,607	39,190
<i>Pct. of Noninstitutionalized Pop.</i>	11.0%	8.0%	9.8%
	178,552	170,170	398,552
Sources: American Community Survey Estimates; Maxfield Research Inc.			

- The most prevalent type of disability among children (67%) was mental disability. Among people age 16 to 64, mental disability is the most common (38%), followed by physical disability (34%). Among seniors, the most common disability is sensory (43%) and the least common is mental disability (18%).

- ▶ An estimated 15,760 seniors in the County, or 43% of all seniors, have a disability. Of those, 2,822 seniors have a self-care disability or 7.7% of all seniors. There are somewhat fewer people age 18 to 64 with a self-care disability (2,778 people). These individuals represent less than 1% of the total 18 to 64 population.
- ▶ In total, 8,860 people age 18 to 64 in the County are either employed with a disability or unemployed with a disability; this is an estimated 2% of the population. Because of their employment disability, a portion of these people may be in need of affordable or subsidized housing.
- ▶ Another 2% of the population is not in the labor force, but has a disability. These individuals may have more severe disabilities which may prevent them from working. As such, assistance with housing is likely to be a significant need among this population.

Household Income

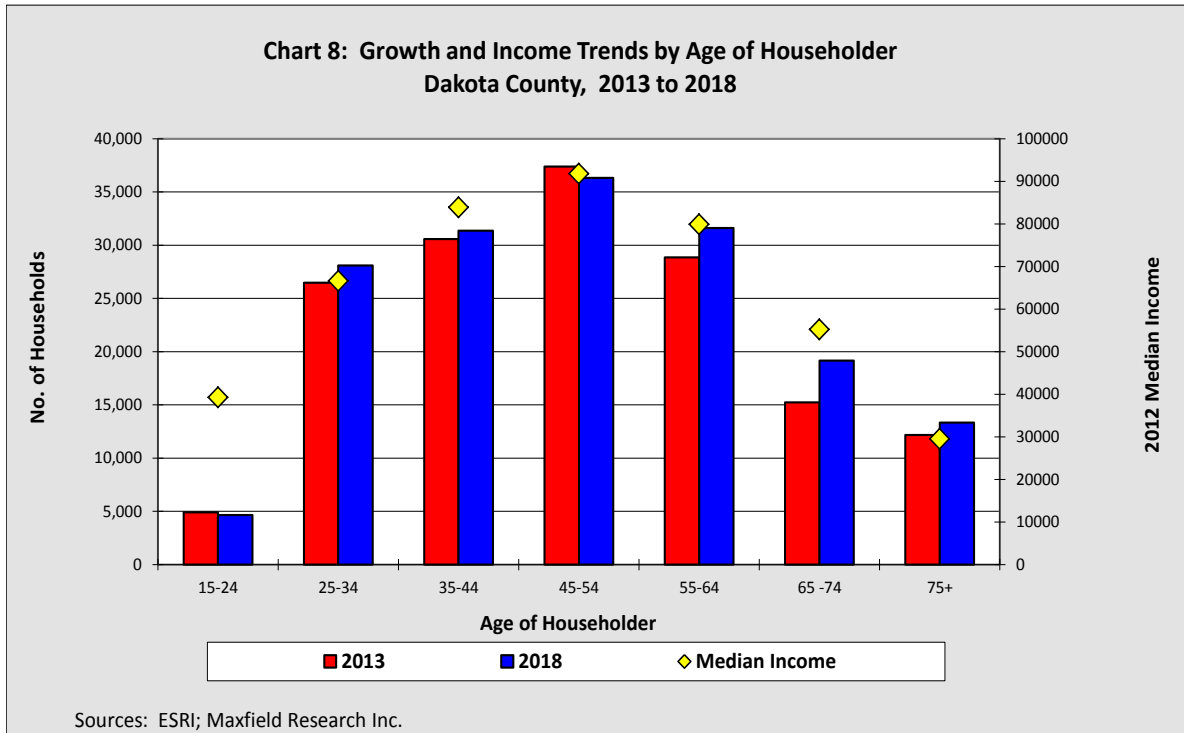
The estimated distribution of household incomes in Dakota County for 2013 and 2018 is shown in Table 11 on page 55. The data was estimated by Maxfield Research and is based on income trends provided by ESRI Inc., a national demographics firm. The data helps ascertain the demand for different housing products based on the size of the market at specific cost levels.

The Department of Housing and Urban Development defines affordable housing costs as 30% of a household's adjusted gross income. Maxfield Research Inc. uses a figure of 25% to 30% for younger households and 40% or more for seniors, since seniors generally have lower living expenses and can often sell their homes and use the proceeds toward rent payments.

The following are key points from Table 11:

- ▶ The overall median household income was estimated at \$71,361 in 2013. This is higher than the Twin Cities Metro Area (7 county) median household income of \$63,542. It should be noted that the Metro Area median *family* income as of 2013 was \$82,300, higher than the median household income because families exclude single-person households. HUD uses income limits for its programs based on the median *family* household income in an area.

- ▶ Median income peaks in the 45 to 54 age group at \$91,812, as these householders are generally at the highest earning capacity. Seniors over age 75 had the lowest median income at \$29,522. While their incomes are lower, most seniors also have fewer expenses and often own their homes free and clear of a mortgage.



It is important to note that the median income differs greatly between each of the Dakota County submarkets and communities. The map on page 56 shows that the lowest median household incomes are in West St. Paul and South St. Paul – two communities with an older, modest housing stock, and an ample supply of affordable rental housing. The highest incomes are found in Mendota Heights, Sunfish Lake, and some of the townships such as Eureka and Waterford. High incomes in these communities are due, in part, to the low supply of rental housing in those communities and higher proportions of move-up and executive homes.

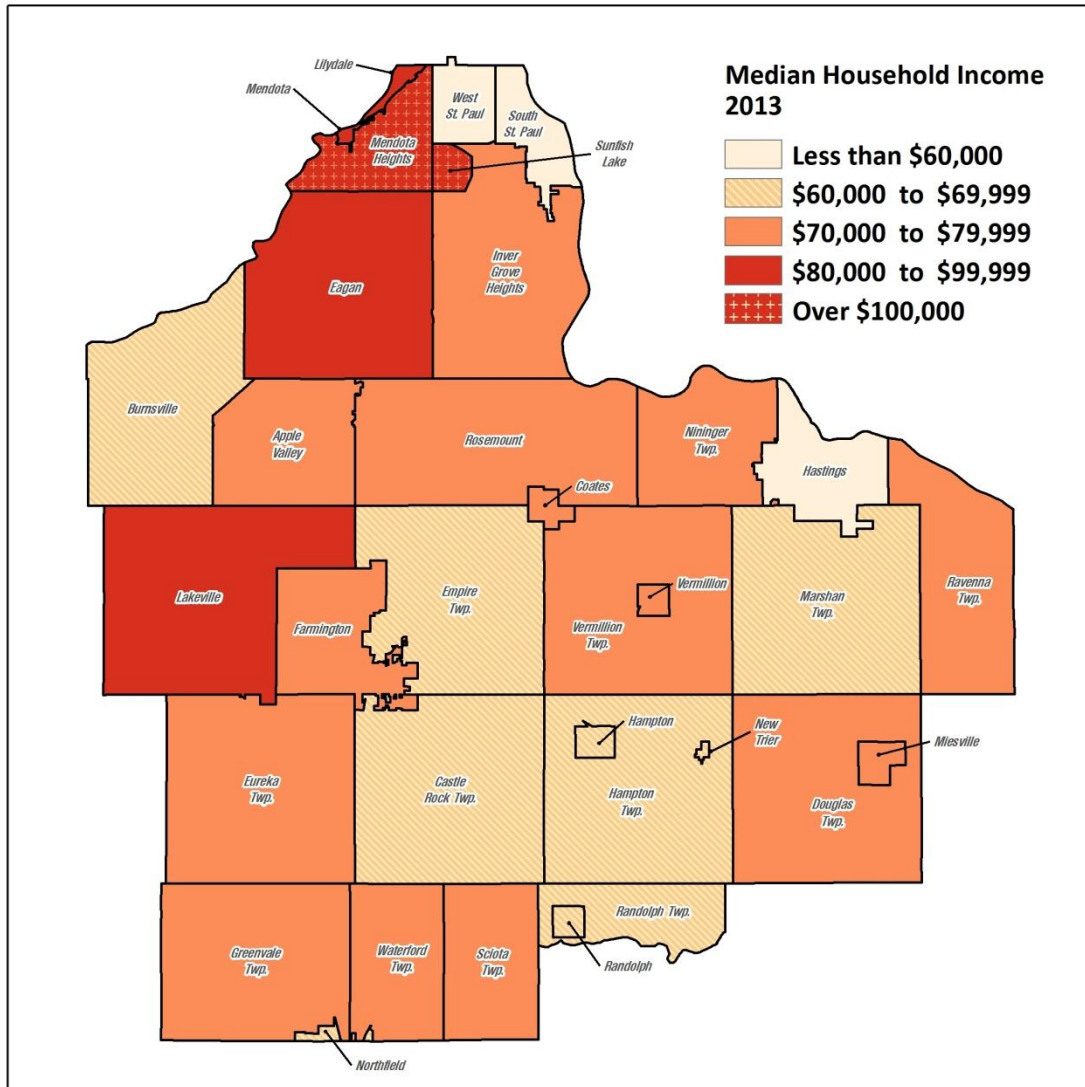
The maps on pages 57 and 58 show the distribution of owner households in Dakota County with incomes below \$50,000 and renter households with incomes below \$35,000. These income thresholds were determined based on increased affordability in the for-sale housing market since the downturn and a significant tightening of the rental market throughout the Twin Cities Metro Area over the past 24 months. The maps highlight concentrations of low and moderate income households in West St. Paul and South St. Paul where housing is most affordable, as well as portions of Eagan and Burnsville.

Median incomes by age of household for each community are found on tables located in the Appendix.

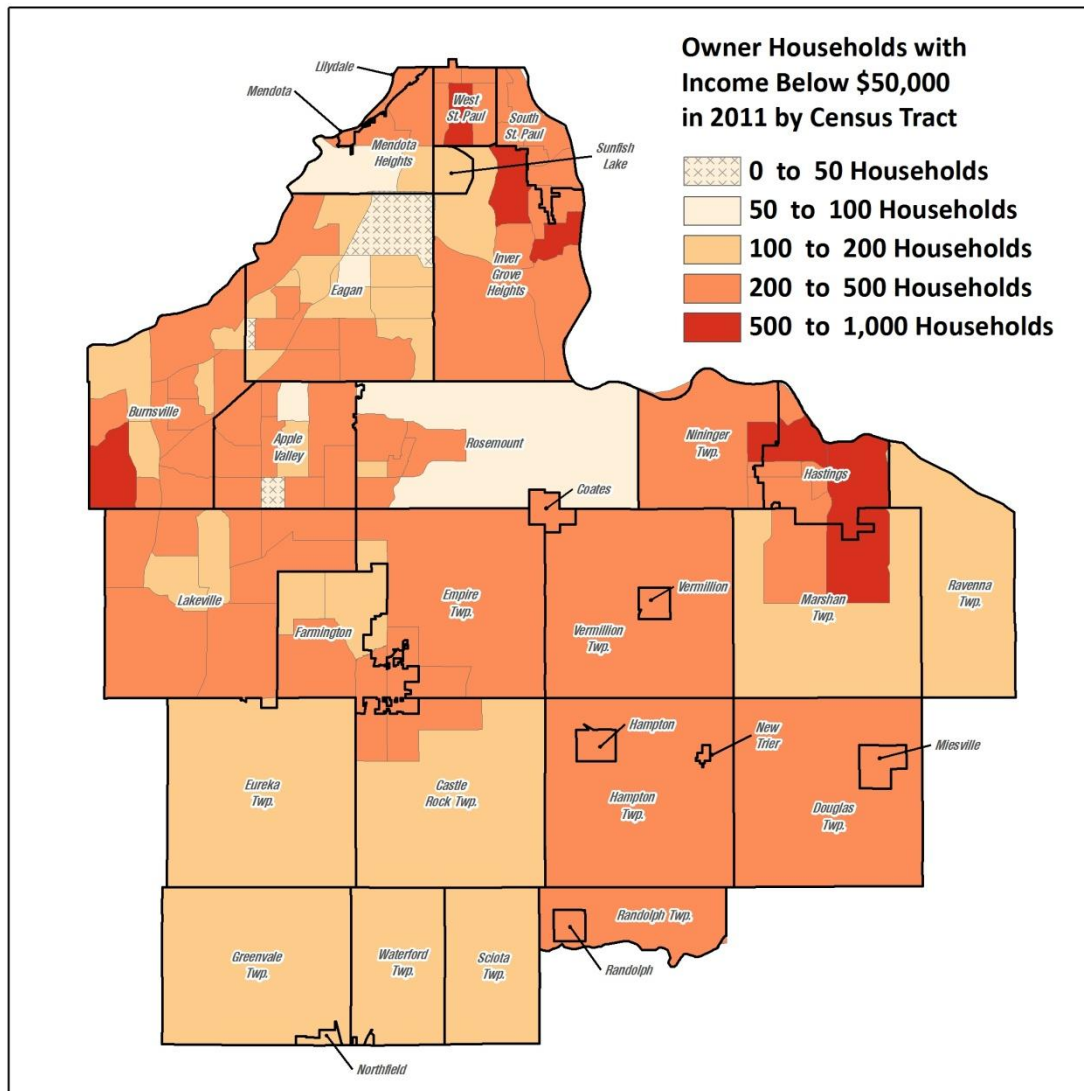
TABLE 11 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER DAKOTA COUNTY (Number of Households) 2013 and 2018								
	Total	Age of Householder						
		15-24	25-34	35-44	45-54	55-64	65 -74	75+
2013								
Less than \$15,000	9,575	691	1,085	886	1,159	1,904	1,403	2,447
\$15,000 to \$24,999	9,196	689	1,084	795	1,009	1,154	1,860	2,605
\$25,000 to \$34,999	11,979	779	1,985	1,712	1,906	1,933	1,509	2,155
\$35,000 to \$49,999	19,779	931	4,156	3,393	3,252	3,433	2,180	2,434
\$50,000 to \$74,999	31,901	1,069	7,278	6,450	6,989	5,337	3,415	1,363
\$75,000 to \$99,999	24,810	367	5,081	5,808	6,541	4,587	1,951	475
\$100,000 or more	48,335	372	5796	11,523	16,521	10,501	2,928	694
Total	155,575	4,898	26,465	30,567	37,377	28,849	15,246	12,173
<\$25,000	18,771	1,380	2,169	1,681	2,168	3,058	3,263	5,052
<\$35,000	30,750	2,159	4,154	3,393	4,074	4,991	4,772	7,207
\$50,000+	105,046	1,808	18,155	23,781	30,051	20,425	8,294	2,532
Median Income	\$71,361	\$ 39,259	\$ 66,625	\$ 83,856	\$ 91,812	\$ 79,892	\$ 55,205	\$ 29,522
Twin Cities Median Income	\$63,542	\$ 30,430	\$ 57,996	\$ 77,929	\$ 82,897	\$ 73,694	\$ 53,640	\$ 30,410
2018								
Less than \$15,000	9,568	662	1,012	690	944	1,770	1,687	2,803
\$15,000 to \$24,999	7,159	555	787	408	581	727	1,725	2,376
\$25,000 to \$34,999	9,064	620	1,434	1,035	1,162	1,359	1,438	2,016
\$35,000 to \$49,999	17,291	853	3,541	2,634	2,362	2,939	2,319	2,643
\$50,000 to \$74,999	29,518	1,007	6,801	5,519	5,558	5,025	4,007	1,601
\$75,000 to \$99,999	33,344	508	7,054	7,400	7,738	6,384	3,432	828
\$100,000 or more	58,662	458	7,475	13,670	17,981	13,433	4,563	1,082
Total	164,606	4,663	28,104	31,356	36,326	31,637	19,171	13,349
<\$25,000	16,727	1,217	1,799	1,098	1,525	2,497	3,412	5,179
<\$35,000	25,791	1,837	3,233	2,133	2,687	3,856	4,850	7,195
\$50,000+	121,524	1,973	21,330	26,589	31,277	24,842	12,002	3,511
Median Income	\$79,593	\$ 43,103	\$ 78,417	\$ 93,032	\$ 101,043	\$ 90,755	\$ 64,510	\$ 32,313
Twin Cities Median Income	\$76,840	\$32,834	\$67,031	\$87,466	\$92,163	\$85,668	\$61,671	\$33,539
Sources: ESRI Inc.; Ribbon Demographics; Maxfield Research Inc.								

Sources: ESRI Inc.; Ribbon Demographics; Maxfield Research Inc.

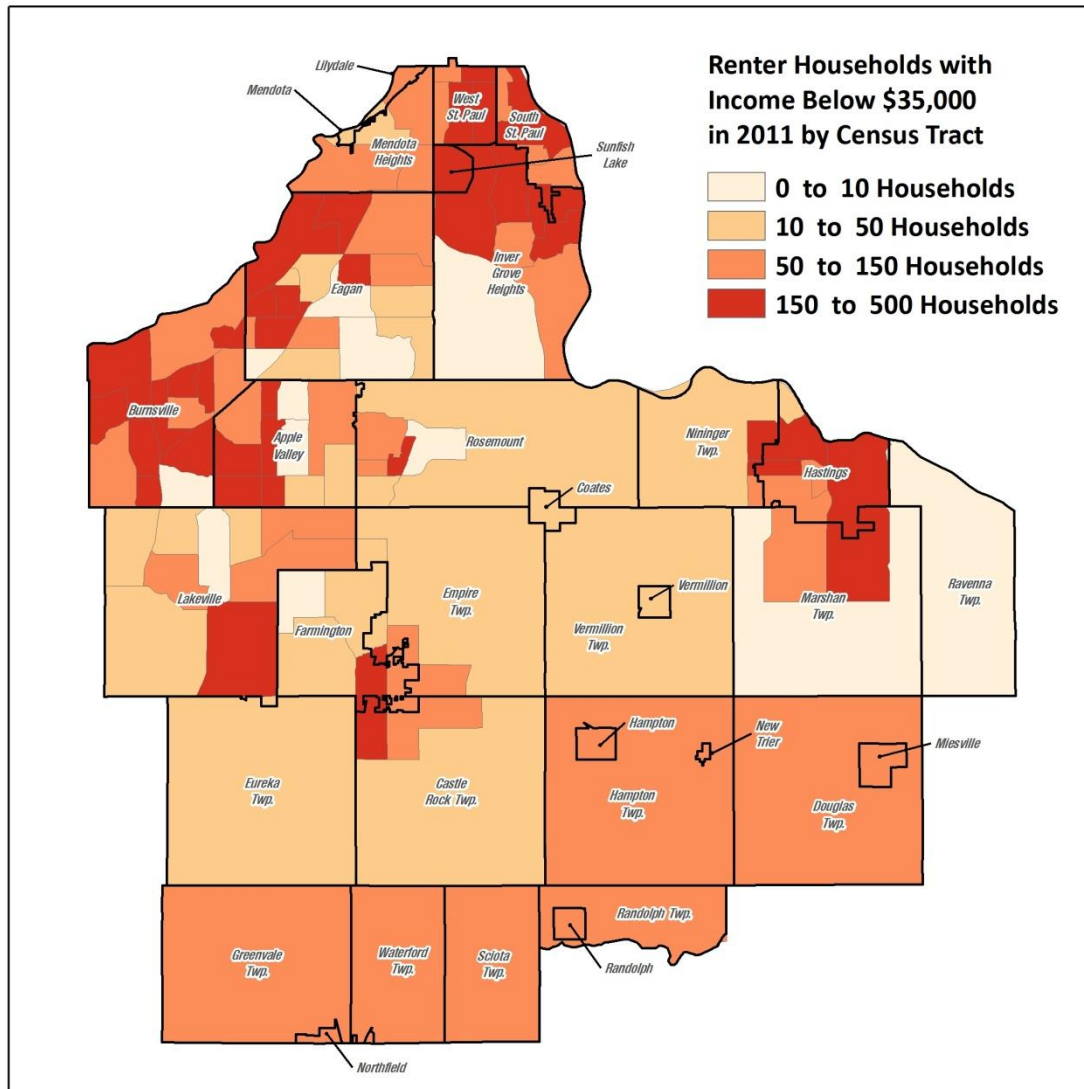
Map 12
MEDIAN HOUSEHOLD INCOME
DAKOTA COUNTY
2013



Map 13
OWNER HOUSEHOLDS WITH INCOME LESS THAN \$50,000 BY CENSUS TRACT
DAKOTA COUNTY
2011



Map 14
RENTER HOUSEHOLDS WITH INCOMES LESS THAN \$35,000 BY CENSUS TRACT
DAKOTA COUNTY
2011



Household Tenure

Table 12 on page 60, shows the number of owner and renter households in the Dakota County community categories from 2000 to 2030. The 2000 and 2010 figures are from the Census Bureau, while the 2020 and 2030 figures were compiled by Maxfield Research Inc. Key points derived from the table are:

- ▶ In 2000, 80% of all households in Dakota County owned their housing. By 2010, that percentage decreased to 78%, as the housing market downturn caused an increase in the number of households occupying rental units. Although the aging of the baby boomers contributed significantly to homeownership in the early 2000s, the housing market downturn resulted in an increase in the total number of households that owned homes across all age groups. With the economic recession, many households lost jobs and consequently lost their homes to foreclosure.
- ▶ Foreclosure rates are now declining again; however, young households that would typically have moved into the for-sale market have delayed purchasing homes because of concern over long-term employment opportunities and long-term home value appreciation. Mortgage interest rates continue to remain low and although credit restrictions have tightened significantly, affordability has increased bringing more people into the prospect group. We expect that this decade, the proportion of renter-occupied households will continue to remain about the same, but move again slightly toward homeownership. After 2020, we estimate that homeownership trends will remain similar to what they have in the past, between 78% and 80%.
- ▶ As households progress through their life cycle, housing needs change. The charts on page 61 show that the proportion of renter households decreases significantly as households age out of their young-adult years. By the time households reach their senior years, rental housing often becomes a more viable option than homeownership, as households can reduce their responsibilities primarily for exterior home maintenance and upkeep and the financial commitment that accompanies homeownership.
- ▶ Many homeowners have been able to use the value of their homes to afford care and services that they may need if they decide to move into senior housing. If a higher proportion of renter households occurs over the next several decades, the ability of older households to fund housing for their retirement years, especially service-intensive housing may be at risk.
- ▶ In 2000, the homeownership rate peaked in the 55 to 64 age cohort (89%) and then declined gradually the older the household. While a similar proportion of householders age 75+ and 25 to 34 rented their housing in 2000 (about one-third), the number of young adult renters (9,100) far outnumbered the older adult renters (2,400). By 2010, homeownership peaked again in the 55 to 64 age cohort (87%), but the homeownership rate for households

age 45 to 54 was also very similar (86%), indicating that households age 55 and older are opting to renter in slightly higher proportions than in previous decades.

- Table 12 shows that renters in Dakota County are concentrated in the Developed Communities. In 2000, the Developed Communities contained 78% of the County's 28,530 renters. In 2010, the Developed Communities contained 71% of the County's 35,750 renters as Growth Communities attracted a higher proportion of new renters in the County. The Developed Communities are projected to continue to attract the majority of renters in the County, since renters generally prefer to live close to work and services work and the Developed Communities have infrastructure to support high-density housing. As the County continues to develop, Apple Valley and Lakeville are at the forefront of diversifying their housing stocks and improving access to their communities through the new METRO Red Line BRT. Access to public transit, especially for low- and moderate income households is important, especially to support access to employment opportunities.

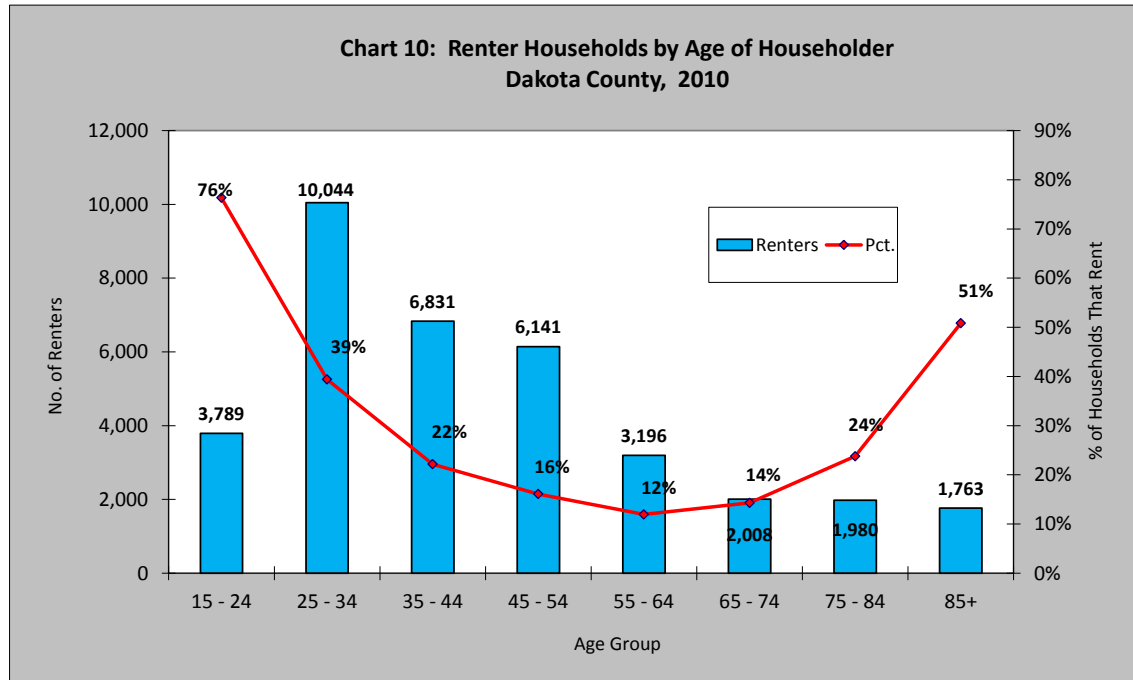
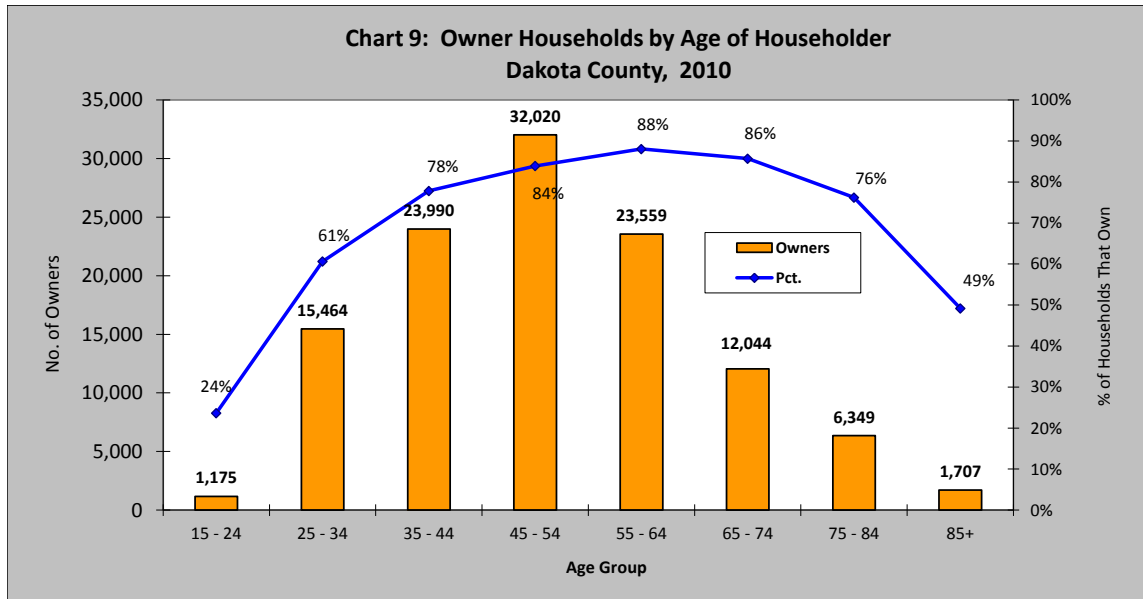
TABLE 12 PROJECTED GROWTH BY OWNER AND RENTER HOUSEHOLDS DAKOTA COUNTY 2000 - 2030										
	Developed Communities			Growth Communities			Rural Areas		Dakota County	
	Owner	Renter		Owner	Renter		Owner	Renter	Owner	Renter
Households										
2000	57,894	22,360		39,806	5,698		4,921	472	102,621	28,530
2010	59,398	25,339		51,178	9,768		5,732	645	116,308	35,752
2020	62,060	29,520		60,252	13,948		6,221	769	128,534	44,236
2030	64,619	33,131		76,352	19,348		7,225	910	148,195	53,390
Change										
2000-2010	1,504	2,979		11,372	4,070		811	173	13,687	7,222
2010-2020	2,662	4,181		9,074	4,180		489	124	12,226	8,484
2020-2030	2,558	3,612		16,099	5,401		1,004	141	19,662	9,153
2000-2030	6,725	10,771		36,546	13,650		2,304	438	45,574	24,860
Sources: U.S. Census, Maxfield Research Inc.										

Sources: U.S. Census, Maxfield Research Inc.

- The Developed Communities, in general, have little land remaining available to accommodate new single-family development and in some, even multifamily land is also limited. City Councils in some of the Developed Communities have been opposed to additional rental housing in their cities. More communities are increasing efforts to monitor the existing rental stock with formal rental licensing and inspection programs. The City of Inver Grove Heights recently implemented new rental licensing standards and Burnsville recently expanded their rental licensing requirements to include all properties being rented including single-family and townhomes. Growth Communities are expected to have to accommodate much of the new owned housing development over the next 20 years. We anticipate that

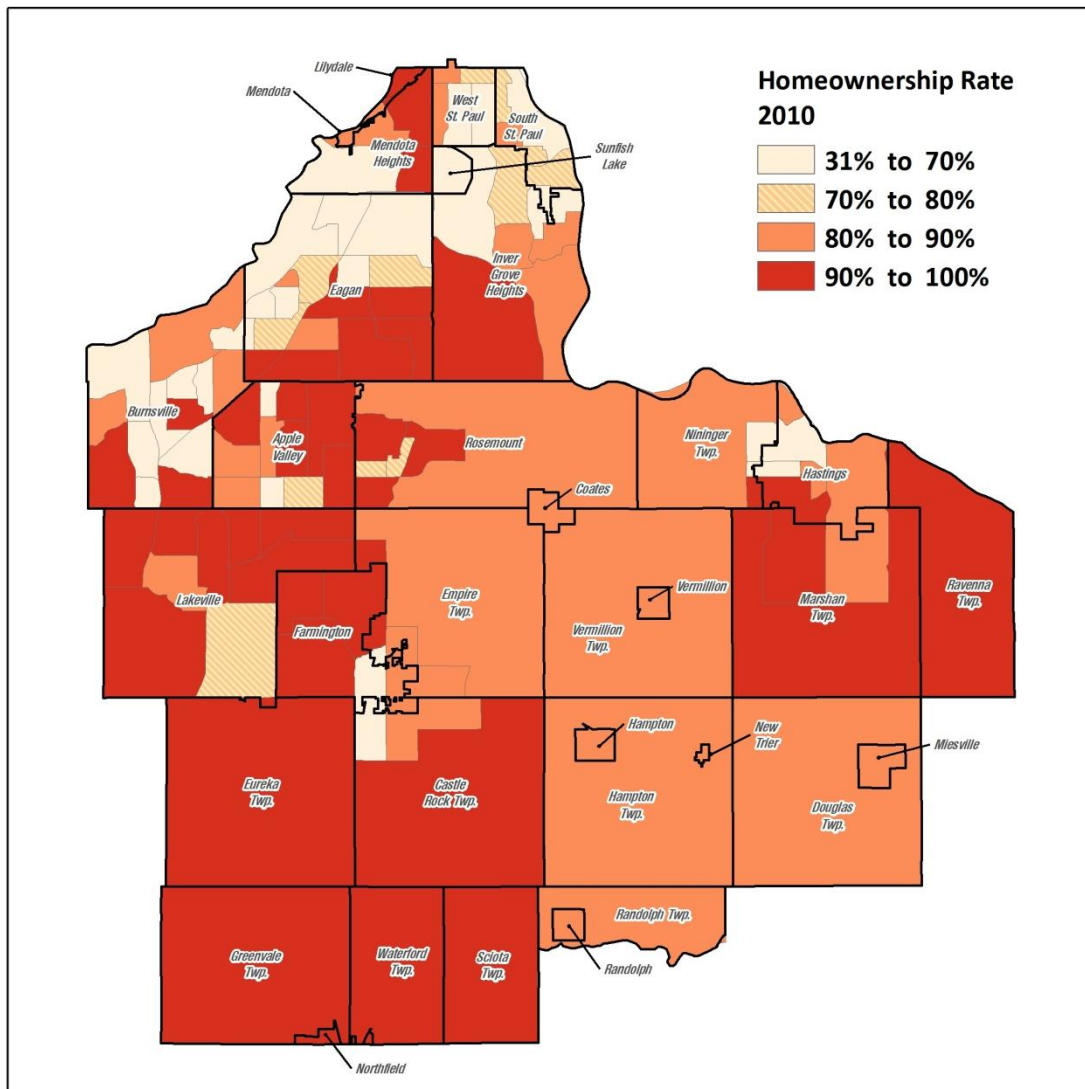
single-family homes will remain popular although low maintenance alternatives are also expected to increase.

Charts 9 and 10 show the distribution of owner and renter households by age of householder in Dakota County from the US Census.

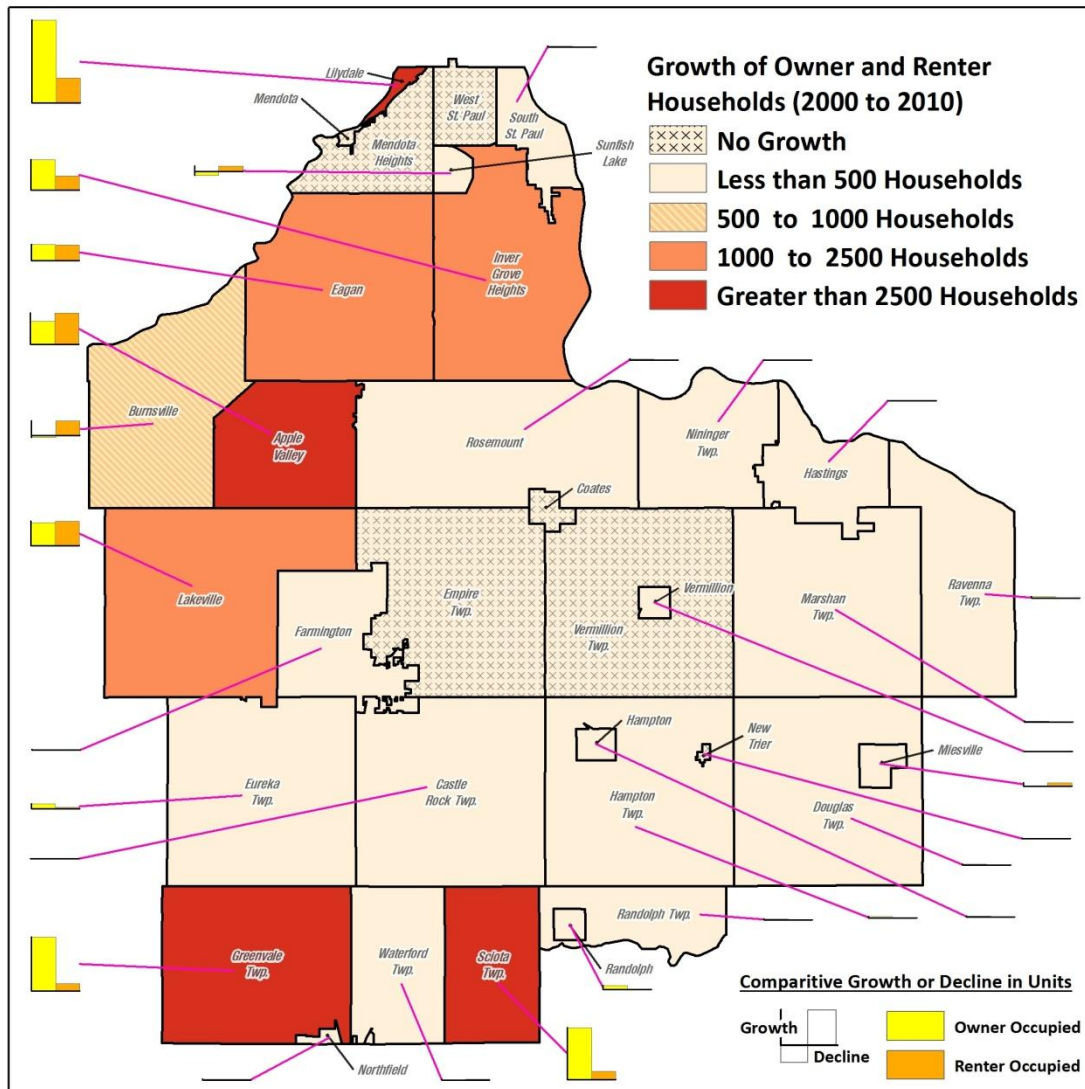


- We project limited demand for condominiums primarily due to homeowner association litigation against developers and contractors which has caused a higher proportion of developers to shy away from condominium development, especially elevator-style buildings.

Map 15
HOMEOWNERSHIP RATE BY CENSUS TRACT
DAKOTA COUNTY
2010



Map 16
GROWTH OF OWNER AND RENTER HOUSEHOLDS BY COMMUNITY
DAKOTA COUNTY
2000-2010



Household Type

Table 13 shows household type in Dakota County in 2000 and 2010 from the US Census. This information is important to housing needs because it provides insight into the types of housing products that may be desired by different household types.

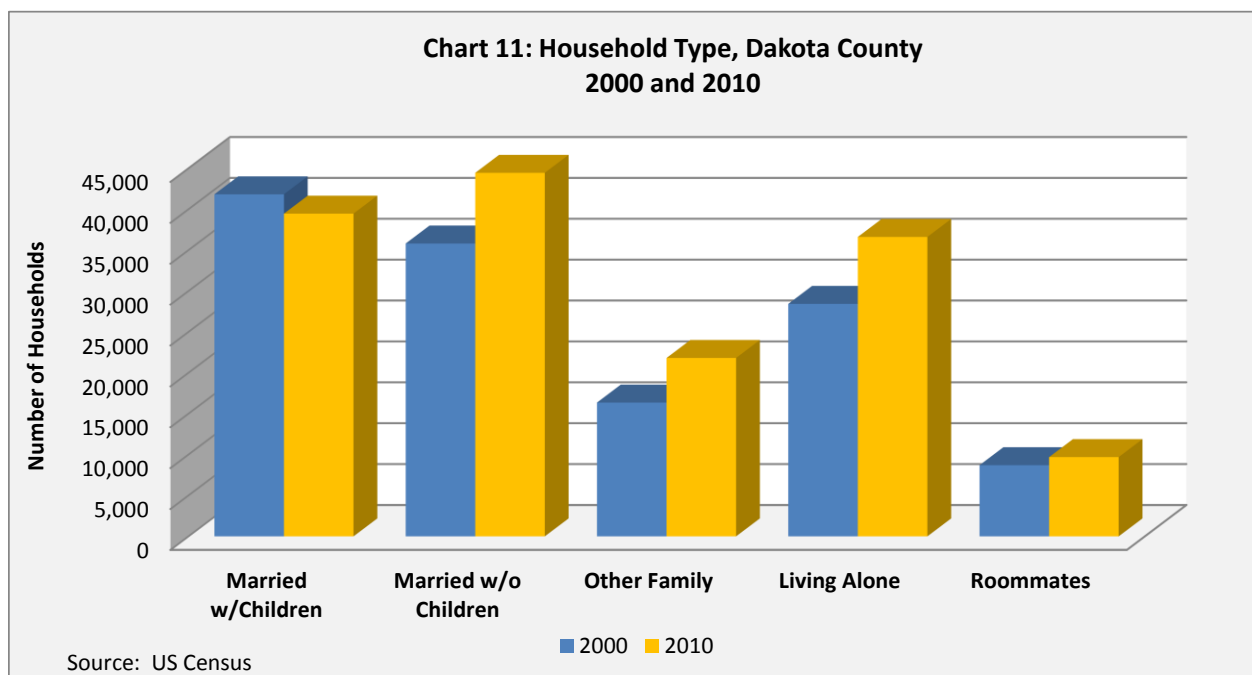
Singles living alone are often convenience-oriented and are more likely to prefer housing options that have lower maintenance or may wish to divest themselves of maintenance responsibilities. A similar situation occurs as seniors age.

Married couple families with children often prefer the added space that a single-family home or townhome can provide.

The table shows that significant growth occurred among the Growth communities in the number of people living alone. This group rose from 7,435 households in 2000 to 11,995 households in 2010, an increase of 4,560 households over the period. A growing number of people, if they can afford to, prefer to live alone, if they are not with a partner.

TABLE 13 HOUSEHOLD TYPE DAKOTA COUNTY 2000 & 2010												
No. of Households	Total HH's		Family Households						Non-Family Households			
			Married w/ Child		Married w/o Child		Other *		Living Alone		Roommates **	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Developed	80,169	84,737	21,843	18,352	21,375	23,953	10,416	12,682	20,309	23,640	6,226	6,110
Growth	45,504	61,178	17,911	19,327	12,421	17,836	5,505	8,523	7,435	11,995	2,232	3,497
Rural	5,478	6,145	2,079	1,793	2,019	2,669	442	613	689	985	249	85
Dakota County	131,151	152,060	41,833	39,472	35,815	44,458	16,363	21,818	28,433	36,620	8,707	9,692
Metro Area	1,021,454	1,117,749	256,655	244,687	263,626	298,723	137,878	164,086	281,086	319,030	82,209	91,223
Percent of Total												
Developed	100.0	100.0	27.2	21.7	26.7	28.3	13.0	15.0	25.3	27.9	7.8	7.2
Growth	100.0	100.0	39.4	31.6	27.3	29.2	6.9	13.9	9.3	19.6	4.9	5.7
Rural	100.0	100.0	38.0	29.2	36.9	43.4	0.6	10.0	0.9	16.0	4.5	1.4
Dakota County	100.0	100.0	31.9	26.0	27.3	29.2	12.5	14.3	21.7	24.1	6.6	6.4
Metro Area	100.0	100.0	25.1	21.9	25.8	26.7	13.5	14.7	27.5	28.5	8.0	8.2
	Change 2000-2010											
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Developed	4,568	5.4%	-3,491	-19.0%	2,578	10.8%	2,266	17.9%	3,331	14.1%	-116	-1.9%
Growth	15,674	25.6%	1,416	7.3%	5,415	30.4%	3,018	35.4%	4,560	38.0%	1,265	36.2%
Rural	667	10.9%	-286	-16.0%	650	24.4%	171	27.9%	296	30.1%	-164	-192.9%
Dakota County	20,909	13.8%	-2,361	-6.0%	8,643	19.4%	5,455	25.0%	8,187	22.4%	985	10.2%
Metro Area	96,295	9.4%	-11,968	-4.7%	35,097	13.3%	26,208	19.0%	37,944	13.5%	9,014	11.0%
* Single-parents and unmarried couples with children												
** Includes unmarried couples without children and group quarters												
Sources: U. S. Census; Maxfield Research Inc.												

- ▶ Married Couples Without Children grew during the period, increasing by 2,578 households in the Developing Communities and by 5,435 households in the Growth Communities. Conversely, married couple families with children decreased in the Developed Communities and in the Rural Areas, largely due to an aging population group.
- ▶ Non-Family (roommate) households increased by 1,265 households in the Growth Communities. Many of these households are most likely unmarried partners.
- ▶ From 2010 to 2020, we anticipate that these trends will continue to impact Dakota County's housing market.



Housing Characteristics

Introduction

The variety and condition of the housing stock provides the basis for an attractive living environment. Housing is the primary building block of neighborhoods, supporting goods and services.

This section examines the housing characteristics in Dakota County by examining data on:

- ▶ the age of the existing housing in Dakota County from the 2010 Census,
- ▶ residential building trends from 2000 through 2012,
- ▶ housing stock by structure type from the 2010 Census,
- ▶ housing cost burdens for owner and renter households from the HUD Chas Data, and
- ▶ the condition of the County's housing stock based on data from the 2010 Census and the Dakota County Assessors' Office.

This section of the report includes summary totals for each of the three submarkets within the County. More detailed information regarding each community/townships housing characteristics is located in Appendix B.

COMPARISON OF FINDINGS-HOUSING CHARACTERISTICS DAKOTA COUNTY HOUSING NEEDS ASSESSMENT	
2005	2013
<p>From 2000-2005, permits were issued for 18,097 new residential units</p> <p>Projected strong demand for housing rehab loan program</p> <p>Single-family rentals accounted for 3.4% of all units</p> <p>Limited replacement of functionally obsolete homes</p> <p>Rapid expansion of new home construction to Farmington, Hastings, Lakeville and several of the rural townships</p>	<p>From 2005-2013, permits were issued for 9,377 new residential units</p> <p>Staff cuts, tightening of credit and low appraisal values caused a drop in no. of closed rehab loans</p> <p>Single-family rentals accounted for about 5.7% of all units</p> <p>Burnsville expanded its rental licensing program to include single-family rentals while Inver Grove Heights implemented a rental licensing program</p> <p>More builders and developers are considering locations with developed infrastructure and demand segments</p>

Age of Housing Stock

Table 14 shows the age distribution of Dakota County's housing stock in 2010, based on data from the U.S. Census. The Table includes the number of housing units built in each submarket prior to 1950 and during the three periods since – the 1950s and 1960s, the 1970s and 1980s, and during the 1990s.

Key points derived from Table 14 are:

- ▶ Overall, the County's housing stock is relatively new. Only 5.3% of the owned homes and 1.8% of the rental units were built before 1950. In addition, only about 21% of the owned homes and 7% of the rental housing were built prior to 1970.
- ▶ Housing development accelerated in all areas of the County between 1970 and 1990. During this period, about 38,200 homes were added in the Developed Communities and another 19,700 were added in the Growth Communities.
- ▶ The amount of development slowed in the Developed Communities significantly after the 1990s. Meanwhile development accelerated in the Growth Communities, more than doubling the amount of owner-occupied housing added. New construction from 2010 through 2012 was greater in the Growth Communities than in the Developed Communities, although the development of multifamily housing in some of the Developed Communities resulted in totals for 2011 that were nearly equal.
- ▶ Simply because of their age, older homes are more likely to need repairs or rehab, such as new roofs, windows, and siding, than newer homes. As Table 14 and the following maps show, the Developed Communities have the highest proportion of older homes in the County, and therefore, are likely to have a higher need for rehabilitation.

TABLE 14 AGE OF HOUSING STOCK DAKOTA COUNTY 2010										
	Owner Occupied					Renter Occupied				
	Before 1950	1950-1969	1970-1989	1990-2000	2000+	Before 1950	1950-1969	1970-1989	1990-2000	2000+
Developed Communities	4,782	13,611	25,793	13,701	5,087	1,109	4,048	13,214	3,990	2,596
<i>Pct. of Housing Stock</i>	5.8%	15.5%	29.3%	15.6%	5.8%	1.3%	4.6%	15.0%	4.5%	3.0%
Growth Communities	1,593	5,275	16,882	16,002	13,227	503	996	2,834	1,436	2,239
<i>Pct. of Housing Stock</i>	3.3%	8.6%	27.7%	26.2%	21.7%	0.8%	1.6%	4.6%	2.4%	3.7%
Rural Area	838	934	1,878	1,260	970	191	119	150	12	112
<i>Pct. of Housing Stock</i>	15.3%	14.4%	29.1%	19.5%	15.0%	3.0%	1.8%	2.3%	0.2%	1.7%
Dakota County Total	7,213	19,820	44,553	30,963	19,284	1,803	5,163	16,198	5,438	4,947
<i>Pct. of Housing Stock</i>	5.3%	12.8%	28.7%	19.9%	12.4%	1.2%	3.3%	10.4%	3.5%	3.2%

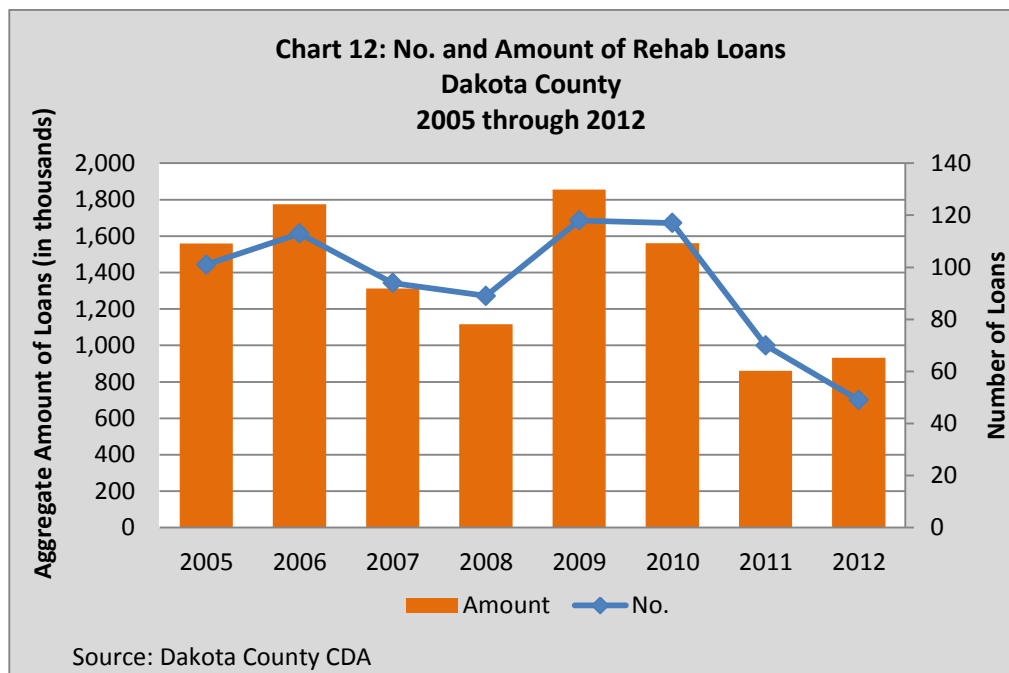
Sources: U.S. Census, Maxfield Research Inc.

Housing Rehabilitation Loans

Table 15 and Chart 12 show the historical number of loans and total aggregate loan value for the County's home rehabilitation loan program. Data is provided from 2005 through 2012.

TABLE 15 DAKOTA COUNTY HOME REHABILITATION LOANS 2005 through 2012		
	Loans	
	No.	Aggregate Amount
2005	101	\$1,559,598
2006	113	\$1,774,623
2007	94	\$1,312,675
2008	89	\$1,115,697
2009	118	\$1,856,194
2010	117	\$1,560,936
2011	70	\$859,942
2012	49	\$932,244
Total	751	\$10,971,909
Average Annual	94	\$1,371,489

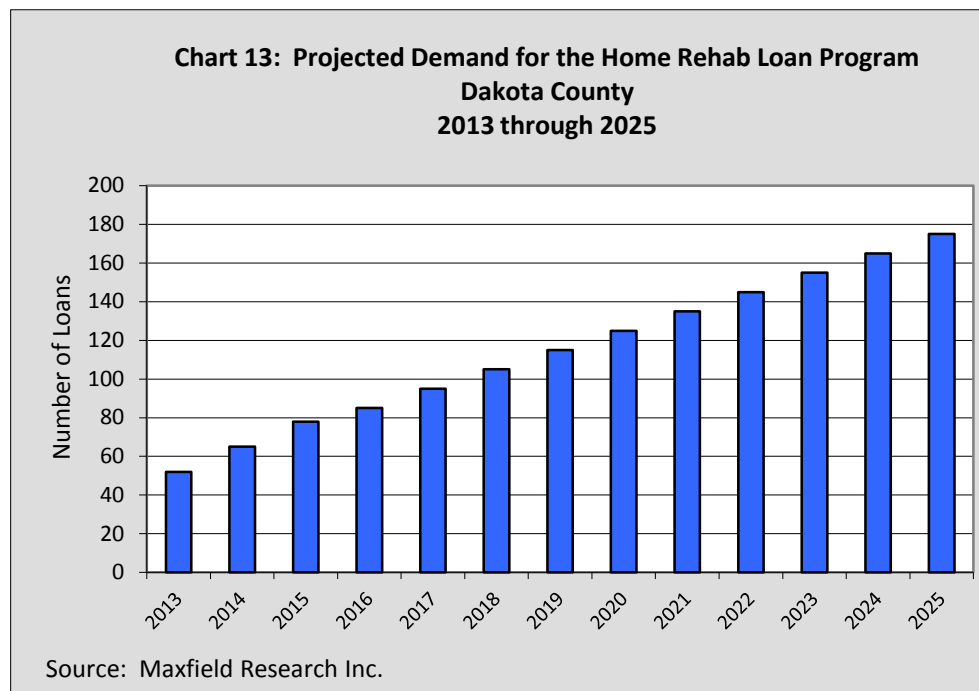
Source: Dakota County CDA



In the 2005 study, it was projected that because of the aging housing stock in some communities that demand for housing rehabilitation loans would spike in the 2010s as households in these older homes undertook rehabilitation. Rehab loans were projected to increase gradually through 2019. Actual data reveals that the number of closed rehab loans fluctuated moderately from 2005 through 2010, but then dropped significantly in 2011 and in 2012.

Decreases in the number of closed rehabilitation loans were due primarily to a cut in staffing in the department that processes these loans, not because of a lack of demand. Other factors however, also caused a decrease in the number of loans approved for this program including homeowners' financial stability and credit and a lack of equity in the home, which were reduced during the recession and are expected to continue to experience challenges over the next three to five years. Many properties may benefit from the existing rehab program; demand for this program remains high and as of June 2013, there was a waiting list of 52 names.

Chart 13 below shows projections of demand for rehab loans in Dakota County through 2025. As the economy recovers and property values rise, we anticipate that the current challenges will gradually decrease. This is likely to take approximately three to five years to occur. In the short-term, financing is likely to remain difficult for many low and moderate income homeowners to obtain. As mortgage interest rates increase in the private market, more households are likely to take advantage of affordable home rehab loans through Dakota County. This is expected to occur sometime in late 2014 into 2015 depending on the Federal Reserve's continued easing programs.

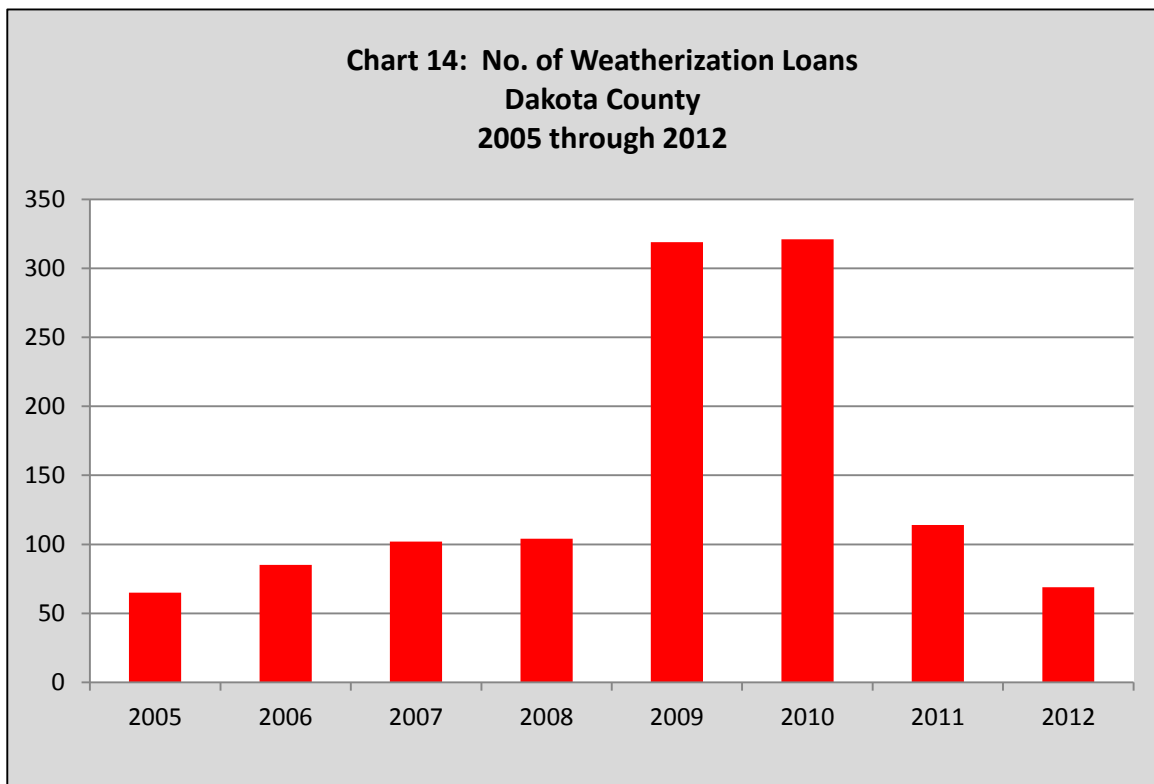


Weatherization Program

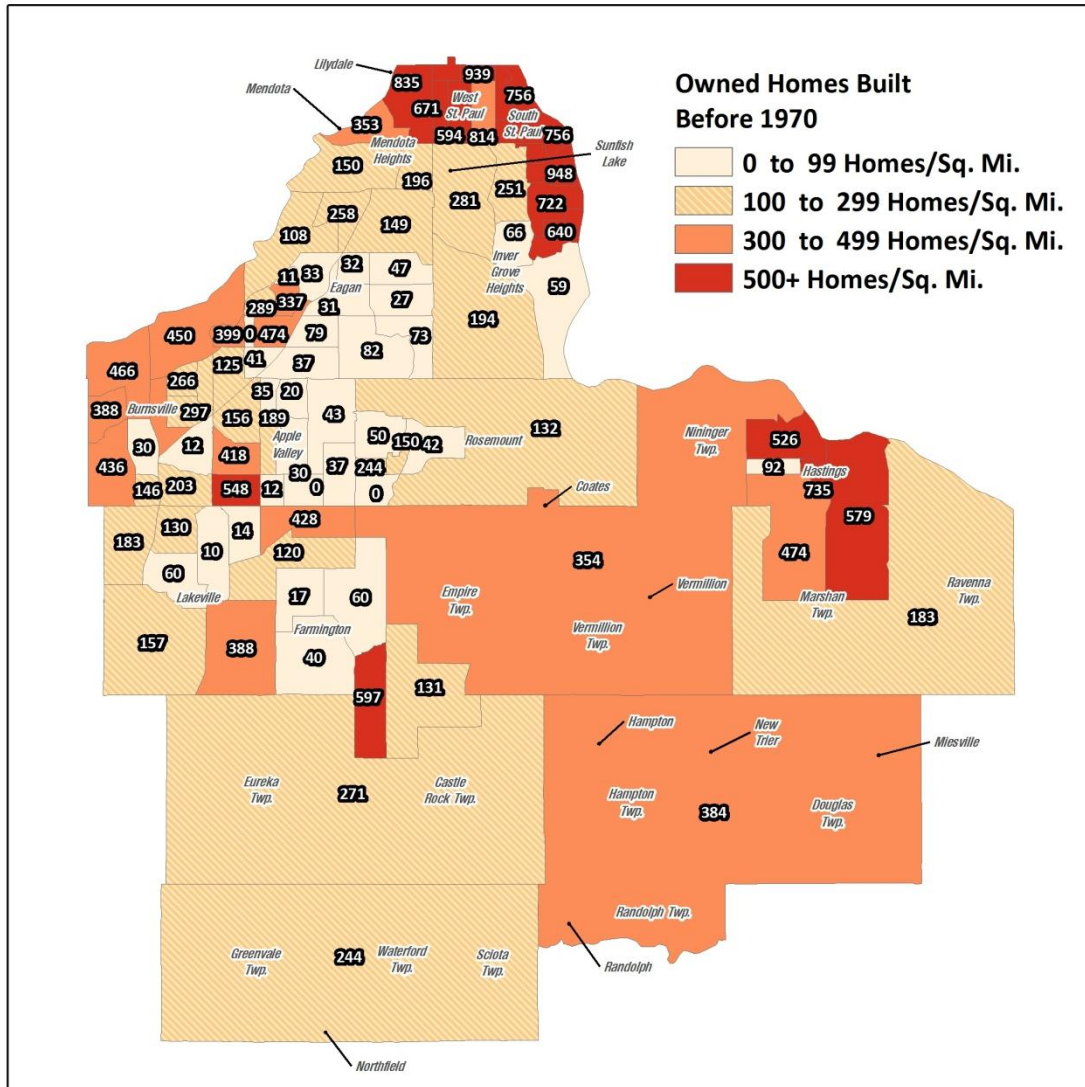
Chart 14 shows the number of closed weatherization grants in Dakota County from 2005 through 2012. The Weatherization program is funded through grants from the Federal government and funding in conjunction with the Energy Assistance program. Secondary funding was made available in 2009 and 2010, during the time of the federal stimulus, which increased the number of weatherization grants that were closed in those years. Also, some communities promoted the program more heavily to their residents also increasing the activity.

The weatherization program is strategically not marketed or advertised. Demand for the program has been sufficiently strong without these efforts and marketing the program would likely cause an increase in demand that could not be satisfied by the available resources, funds and staff. In response, Dakota County CDA has piloted the weatherization plus program, which utilizes a different federal funding source and closely mirrors the housing rehab program. Assistance provided through weatherization plus does come in the form of a loan and currently only available to Egan and Rosemount residents.

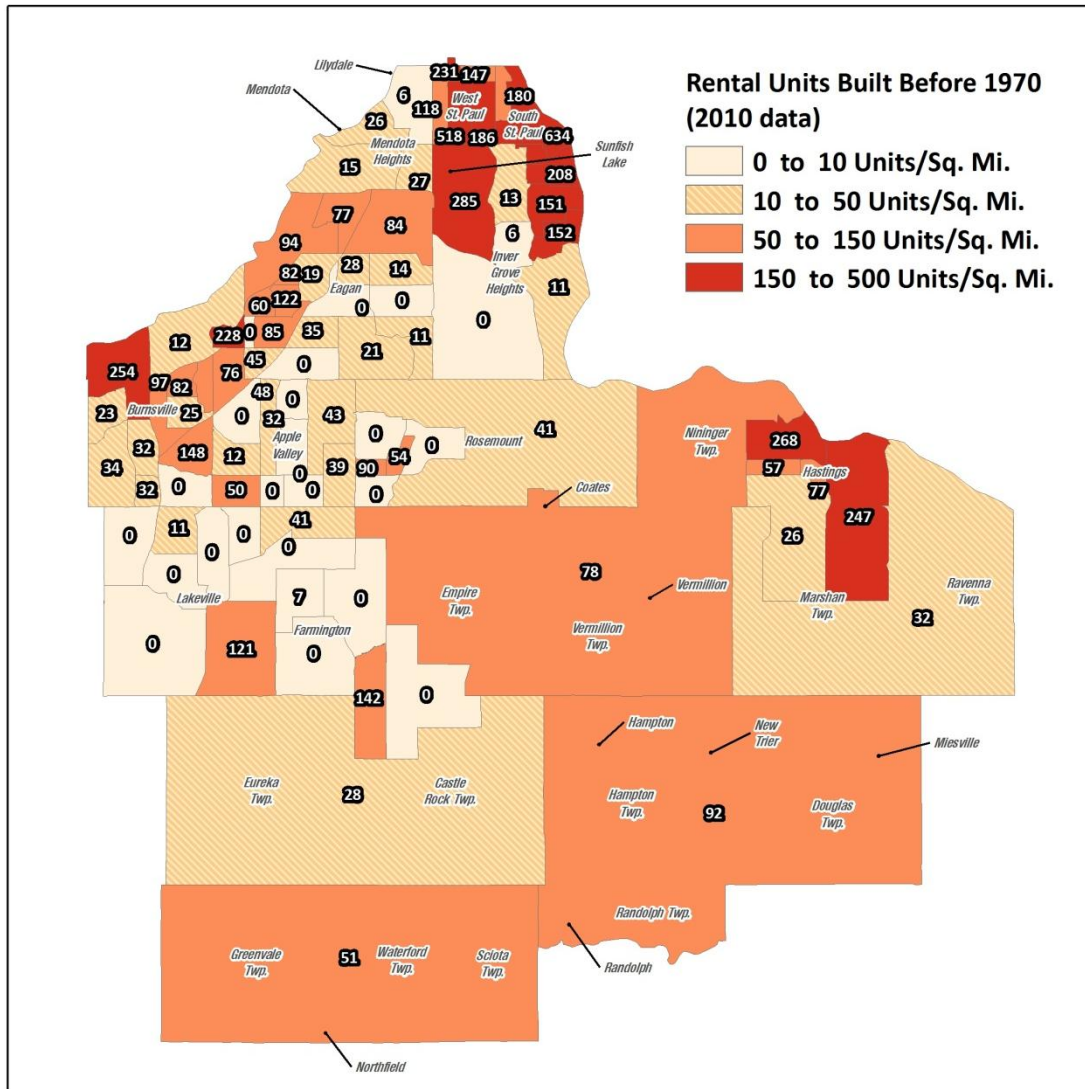
With limited funding and staff resources available to manage this program, we do not anticipate that significant growth in the program would occur. However, if additional resources were made available and additional promotion of the program occurred, the number of closed weatherization grants would rise. Again, the number of grants available to be closed is directly related to the amount of funding allocated by the Federal Government usually through Energy Assistance. Households must income-qualify to receive these grants.



Map 17
OWNER OCCUPIED HOMES BUILT BEFORE 1970
DAKOTA COUNTY
2010



Map 18 RENTER-OCCUPIED HOMES BUILT BEFORE 1970 DAKOTA COUNTY 2010



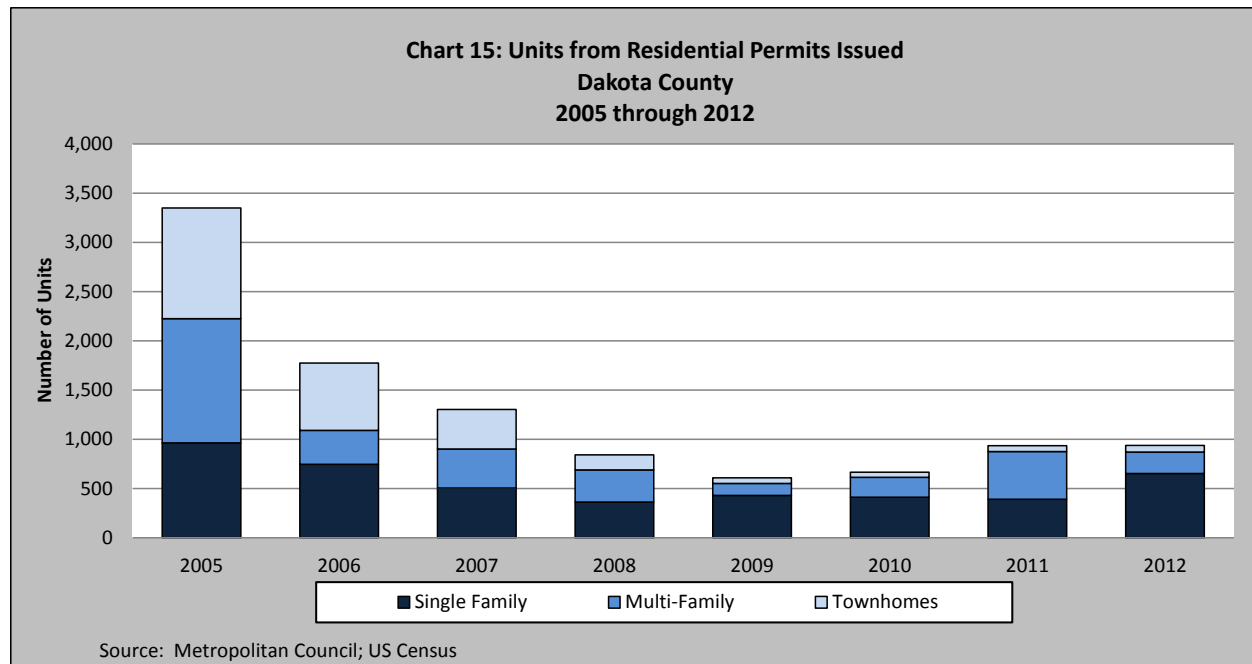
Residential Construction Trends 2005 through 2012

Data on the number of housing units approved through a review of building permits issued for new residential construction obtained from the Metropolitan Council is presented in Table 16.

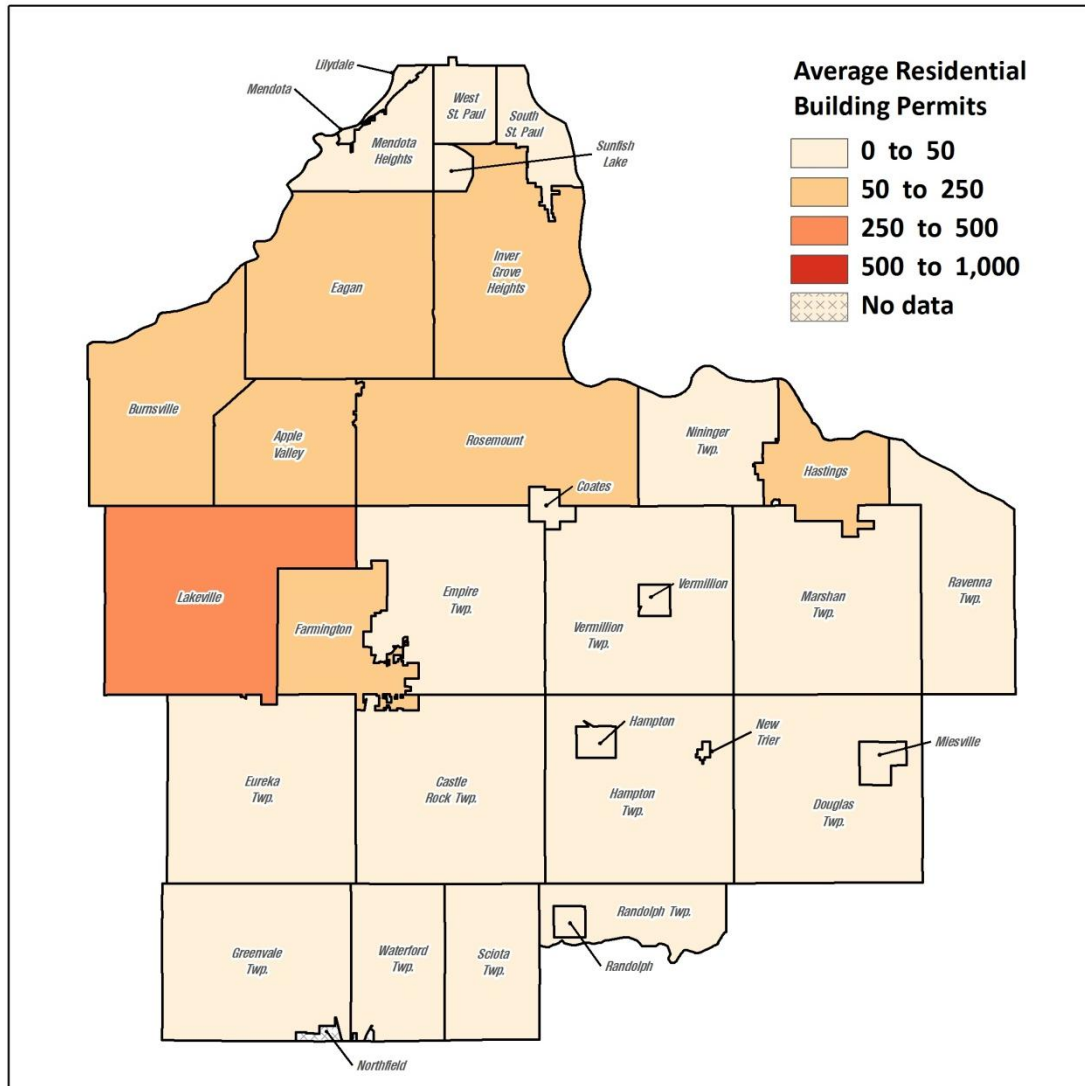
- ▶ Dakota County communities issued permits for the construction of nearly 18,000 new residential units from 2000 through 2004, for an average of about 3,600 new units annually. From 2005 through 2009, permits were issued for the construction of 7,877 new residential units, less than half the number from the 2000 to 2004 period. From 2010 through 2012, permits were issued for a total of 2,540 units over a three-year period, reflecting the earlier housing market slowdown.

TABLE 16 RESIDENTIAL UNITS FROM BUILDING PERMITS ISSUED DAKOTA COUNTY 2005 through 2012				
	Single-Family	Multi-Family	Town-homes	Total
Developed Communities	808	1,358	392	2,558
Growth Communities	3,265	1,988	2,153	7,406
Rural Area	386	11	56	453
Dakota County Total	4,459	3,357	2,601	10,417
Sources: Metropolitan Council, Maxfield Research Inc.				

- ▶ About 71% of the building permits issued from 2005 through 2012 were issued in the Growth Communities; the Developed Communities accounted for about 25% of the permits and the Rural Area for 4%.
- ▶ The level of building permit activity through 2012 indicates that the County is beginning to recover from the recession and that residential building activity is increasing, but is still at levels that are far below what was experienced from 2000 through 2004. As the economy strengthens, we anticipate that housing construction will accelerate, with housing development in the last half of the decade higher than the first half.
- ▶ Permits issued for multifamily units accounted for 32% of the units developed during this period. Single-family accounted for 43% of the permits issued for new construction during the period. For-sale townhomes accounted for 25%, compared to 22% of new permits in the previous study. Once the recession took hold (2008 to 2010) and pricing of single-family homes decreased and became more affordable, households were more likely to select a single-family product over a townhome. Multifamily units include general-occupancy rental, senior housing, and condominiums. There have been very few condominiums developed during this period. The majority of the development has been apartments and senior housing.



Map 19
AVERAGE NUMBER OF RESIDENTIAL UNITS BUILT
FROM BUILDING PERMITS ISSUED
DAKOTA COUNTY
2005 through 2012



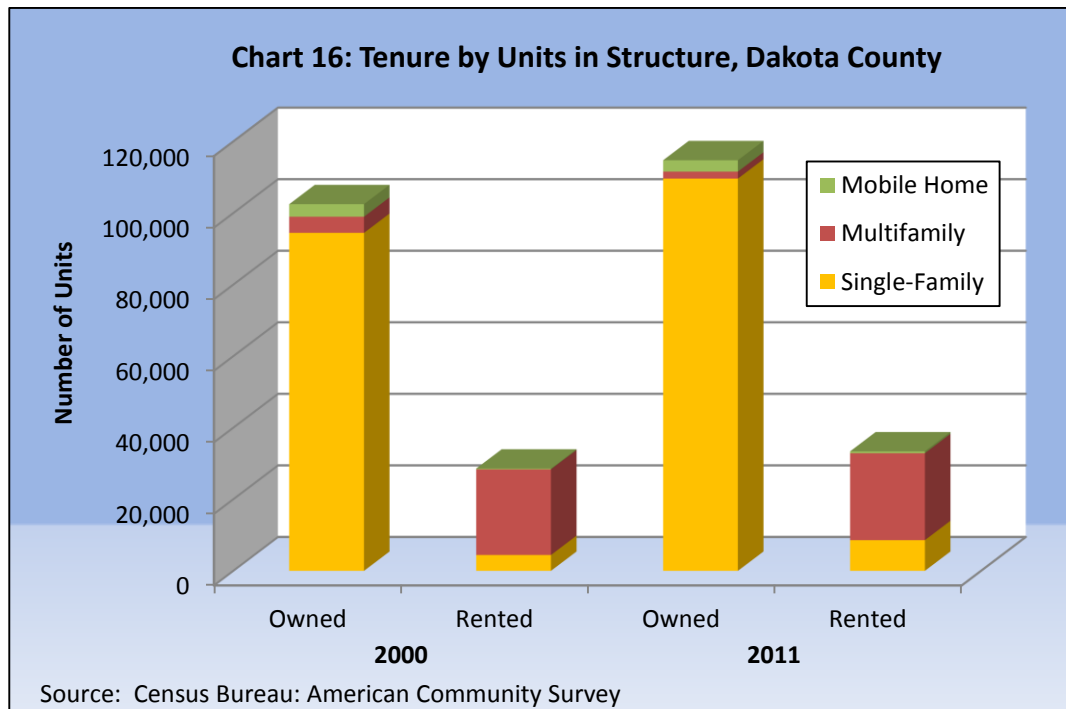
Housing Stock by Structure Type

Table 17 shows the housing stock in Dakota County by type of structure and tenure as of 2010. The data is from the American Community Survey, 2010 Estimates published by the Census Bureau.

Table 17 and the accompanying chart highlight the continued dominance of single-family homes as the primary housing stock in the County. In 2000, 75% of the homes owned in Dakota County were single-family homes. As of 2010, this proportion decreased slightly to 72%. Early in the 2000s, townhomes experienced a significant surge in popularity. As home prices rose dramatically from 2003 to 2005, townhomes became an entry-level option for a number of households prior to purchasing a single-family home.

As the housing bubble burst and home values declined substantially in many areas, the popularity of the townhome subsided and many buyers turned back to the single-family home as their preferred product. Townhomes remain a viable housing product, particularly in areas where there is limited land available for development and in cases where there is generally an older demographic that prefers the greater convenience of owning a townhome. Multifamily housing increased primarily as Dakota County continued its development program for these types of units including family units, general occupancy rentals and senior housing. Communities with limited land available have generally been able to accommodate multifamily with its higher densities.

TABLE 17 TENURE BY UNITS IN STRUCTURE DAKOTA COUNTY 2011								
	Owned				Rented			
	Single-Family	2 to 9	10+	Mobile Home	Single-Family	2 to 9	10+	Mobile Home
Developed Communities	55,428	1,399	2,658	1,372	4,724	2,942	16,528	314
<i>Pct.</i>	64.9%	1.6%	8.9%	1.6%	5.5%	3.4%	19.4%	0.4%
Growth Communities	48,665	526	851	1,745	3,458	1,273	3,338	206
<i>Pct.</i>	81.0%	0.9%	7.5%	2.9%	5.8%	2.1%	5.6%	0.3%
Rural Area	5,560	26	9	51	403	133	81	0
<i>Pct.</i>	88.8%	0.4%	1.3%	0.8%	6.4%	2.1%	1.3%	0.0%
Dakota County Total	109,653	1,951	3,518	3,168	8,585	4,348	19,947	520
<i>Pct.</i>	72.3%	1.3%	8.4%	2.1%	5.7%	2.9%	13.1%	0.3%
Sources: American Community Survey (2011 Estimates); Maxfield Research Inc.								



Housing Cost Burden

Table 18 shows the number and percentage of owner and renter households in Dakota County that pay 30% or more of their gross income for housing. This information was compiled from the American Community Survey 2010 estimates. This information is different than what was originally provided in the 2000 Census which separated households that paid 35% or more in housing costs. As such, the information presented in the table below may be overstated in terms of households that may be “cost burdened.” The Federal standard for affordability is 30% of income for housing costs. Without a separate break out for households that pay 35% or more, there are likely a number of households that elect to pay slightly more than 30% of their gross income to select the housing that they choose.

Additional data is presented in this section from the HUD Comprehensive Housing Affordability Strategy (CHAS) which estimates the number of households that have housing problems and those that are moderately cost-burdened (pay between 30% and 50% of their income for housing) or severely cost burdened (pay 50% or more of their income for housing).

Higher-income households that are cost-burdened usually have the option of moving to lower priced housing, but lower-income households often do not. The figures focus on owner households with incomes below \$50,000 and renter households with incomes below \$35,000.

TABLE 18 HOUSING COST BURDEN DAKOTA COUNTY 2011						
	Developed Communities		Growth Communities		Rural Areas	
Owner Households						
All Owner Households	60,862	100%	51,787	100%	5,681	100%
Cost Burden 35% or greater	11,790	19.4%	10,420	20.1%	1,217	21.4%
Owner Households w/ incomes <\$50,000	14,522	100%	9,763	100%	1,141	100%
Cost Burden 35% or greater	8,937	61.5%	6,424	65.8%	725	63.5%
Renter Households						
All Renter Households	24,523	100%	8,275	100%	635	100%
Cost Burden 30% to 34.9%	2,017	8.2%	875	10.6%	47	7.4%
Cost Burden 35% to 49.9%	3,266	13.3%	1,275	15.4%	96	15.1%
Cost Burden 50% or greater	5,129	20.9%	1,806	21.8%	93	14.6%
Renter Households w/ incomes <\$35,000	12,710	100%	3,605	100%	219	100%
Cost Burden 35% or greater	7,624	60.0%	2,670	74.1%	124	56.6%
Sources: American Community Survey, 2011 estimates; Maxfield Research Inc.						

Table 18 shows that:

- ▶ 19% of all owner households in the Developed Communities and 20% in the Growth Communities paid 35% or more of their gross income for housing; this proportion was slightly higher for the Rural Areas at 21%;
- ▶ 62% of owner households in the Developed Communities and 66% of owner households in the Growth Communities with incomes below \$50,000 paid 30% or more of their gross income for housing; the proportion in the Rural Areas is estimated at 64%;
- ▶ 42% of all renter households in the Developed Communities and 48% of all households in the Growth Communities paid 30% or more of their gross income for housing; this proportion was lower in the Rural Areas at 35%;
- ▶ However, 21% of renter households in the Developed Communities, 22% of renter households in the Growth Communities and 15% of households in the Rural Areas paid 50% or more of their gross income for housing;
- ▶ 60% of renter households in the Developed Communities and 74% of households in the Growth Communities with incomes below \$35,000 paid 35% or more of their gross income for housing; this proportion is lower in the Rural Areas at 57%;

The maps on pages 83 to 86 highlight the concentration of households in Dakota County, owner and renter that pay 35% or more of their gross income for housing. Again, between 2000 and 2011, the proportion of households paying 35% or more of their housing may be overstated in 2011 based on the survey estimates and margins of error.

Cost Burdens and Housing Problems

Information on Tables 19 and 20 (pages 81 and 82) were compiled with information obtained from HUD CHAS information. This information is compiled for HUD through special tabulations prepared by the Census Bureau. The most recent information available is five-year average (2006-2010). Information is for Dakota County as a whole. Tabulations by community are provided in the Appendix.

The information identifies owner and renter households with housing problems and with no housing problems by percent of Household Area Family Median Income (HAMFI). Also identified are households with severe housing problems which are identified more than one housing problem within the categories of housing problems.

Housing problems from the CHAS database are defined as follows:

- ▶ Lacking complete kitchen facilities
- ▶ Lacking complete plumbing facilities
- ▶ Overcrowding and
- ▶ Cost Burden

A household is said to have a housing “problem” if they have one or more of these situations present. “Severe” housing problems are defined as a household 1) lacking complete kitchen or plumbing facilities, 2) severe overcrowding and/or 3) severe cost burden. If a household has one or more of these housing issues, they are said to have a “severe” housing problem.

The HUD CHAS database further identifies additional breakdowns within the four housing problem areas. Additional data is provided for:

- ▶ Moderate overcrowding (More than 1.0 person per room, but less than 1.5 people per room)
- ▶ Severe overcrowding (More than 1.5 people per room)
- ▶ Moderate cost burden (Pay more than 30%, but less than 50% for housing costs) and
- ▶ Severe cost burden (Pay 50% or more for housing costs)

Table 19 shows households in Dakota County with housing problems (one of the four housing problems) and those with no housing problems (none of the housing problems) for owner households and renter households by income level.

TABLE 19
HOUSEHOLDS WITH HOUSING PROBLEMS BY TYPE OF PROBLEM
DAKOTA COUNTY
2006-2010 (Average)

	All	Housing Problems				
		Median Income				
		30% or Less	30.1%-50%	50.1%-80%	80.1%-100%	100% or more
Owner Households						
All	118,255	4,425	6,970	14,835	13,515	78,510
Lacks Complete Plumbing or Kitchen Facilities	234	4	15	40	20	155
With More than 1.5 people/room	90	10	0	25	0	55
With more than 1.0 people/room, but less than 1.5 people/room	680	40	70	155	90	325
With housing cost burden greater than 50%	10,175	2,875	2,940	2,780	940	640
With housing cost burden greater than 30%, but less than 50%	20,540	750	1,475	5,680	4,710	7,925
No Housing Problems	86,165	380	2,470	6,155	7,750	69,410
Not Computed	371	n/a	n/a	n/a	n/a	n/a
Percent of Households with Housing Problems	27%	83%	65%	59%	43%	12%
Renter Households						
All	32,865	7,490	5,655	7,460	4,830	7,430
Lacks Complete Plumbing or Kitchen Facilities	400	210	175	0	15	0
With More than 1.5 people/room	345	40	135	120	50	0
With more than 1.0 people/room, but less than 1.5 people/room	1,020	330	265	190	95	140
With housing cost burden greater than 50%	6,305	4,560	1,375	215	80	75
With housing cost burden greater than 30%, but less than 50%	6,420	975	2,765	2,230	345	105
No Housing Problems	18,025	1,090	945	4,700	4,240	7,050
Not Computed	350	n/a	n/a	n/a	n/a	n/a
Percent of Households with Housing Problems	44%	82%	83%	37%	12%	4%
Note: Special Census Tabulations obtained by HUD for the period 2006-2010;						
Sources: HUD: Community Housing Affordability Strategy Data; Maxfield Research Inc.						

The table shows that 27% of owner households and 44% of renter households in Dakota County were estimated to have housing problems. This is consistent with the higher proportion of renter households that have lower incomes versus owner households. Although a growing proportion of renter households choose to rent their housing, a high proportion of renter households rent their housing due to economic necessity.

The highest proportion of owner households with incomes of less than 30% of HAMFI also have one or more housing problems (83%). The second highest housing problem was owner households with a cost burden of more than 50% (30.4% of those with housing problems). Overcrowding and substandard housing problems were much lower proportions.

A similar situation is present among renter households, however the proportions of those that are moderately cost-burdened (30%, but less than 50%) was 42%. The proportion of renters that are severely cost burdened (more than 50%) was also 42%.

Housing Problems by Income and Ethnicity

Table 20 shows the number of households at various income levels with one or more of the four housing problems and with no housing problems. The breakdown is by race/ethnicity.

The table shows that overall, households with lower incomes (less than 50% of HAMFI) tend to have more housing problems than those at higher incomes.

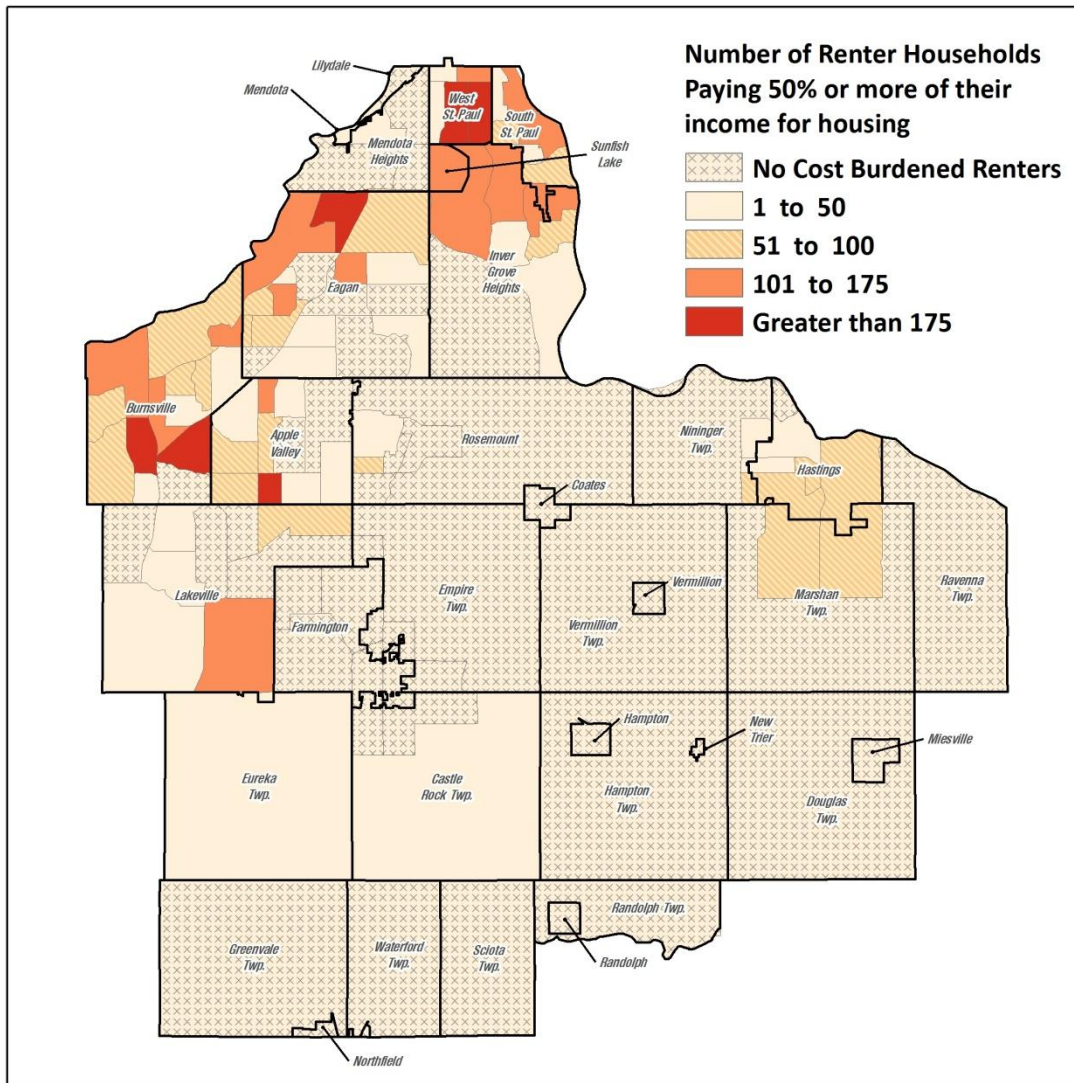
TABLE 20 HOUSEHOLDS WITH ONE OR MORE HOUSING PROBLEMS BY RACE/ETHNICITY DAKOTA COUNTY 2006-2010 (Average)												
	Housing Problems						No Housing Problems					
	Median Income						Median Income					
	All	30% or Less	30.1%-50%	50.1%-80%	80.1%-100%	100%+	All	30% or Less	30.1%-50%	50.1%-80%	80.1%-100%	100%+
Owner Households												
All	11,185	2,935	3,025	3,000	1,050	1,180	106,710	1,130	3,945	11,835	12,465	77,335
White		2,450	2,455	2,520	835	885		1,055	3,695	10,465	11,430	71,850
Black		90	135	80	30	75		35	10	260	250	1,260
Asian		190	160	180	90	115		0	65	415	380	2,255
Am. Indian		10	0	30	0	0		4	0	15	25	95
Pacific Islander		0	0	0	0	0		0	0	0	0	60
Hispanic		280	175	165	90	80		25	160	515	280	1,165
Other		15	95	25	10	25		10	15	165	190	645
Renter Households												
All	8,125	5,140	1,940	525	240	275	24,455	2,070	3,710	6,935	4,590	7,155
White		3,155	1,455	255	95	155		1,600	2,805	5,560	3,840	5,850
Black		985	150	25	0	35		260	340	340	375	465
Asian		120	75	55	0	25		30	50	260	140	285
Am. Indian		15	40	10	65	25		20	30	70	10	10
Pacific Islander		55	0	0	0	0		0	0	0	0	0
Hispanic		735	155	155	85	50		135	445	545	180	435
Other		80	60	30	0	0		25	45	155	40	110

Note: Special Census Tabulations obtained by HUD for the period 2006-2010;

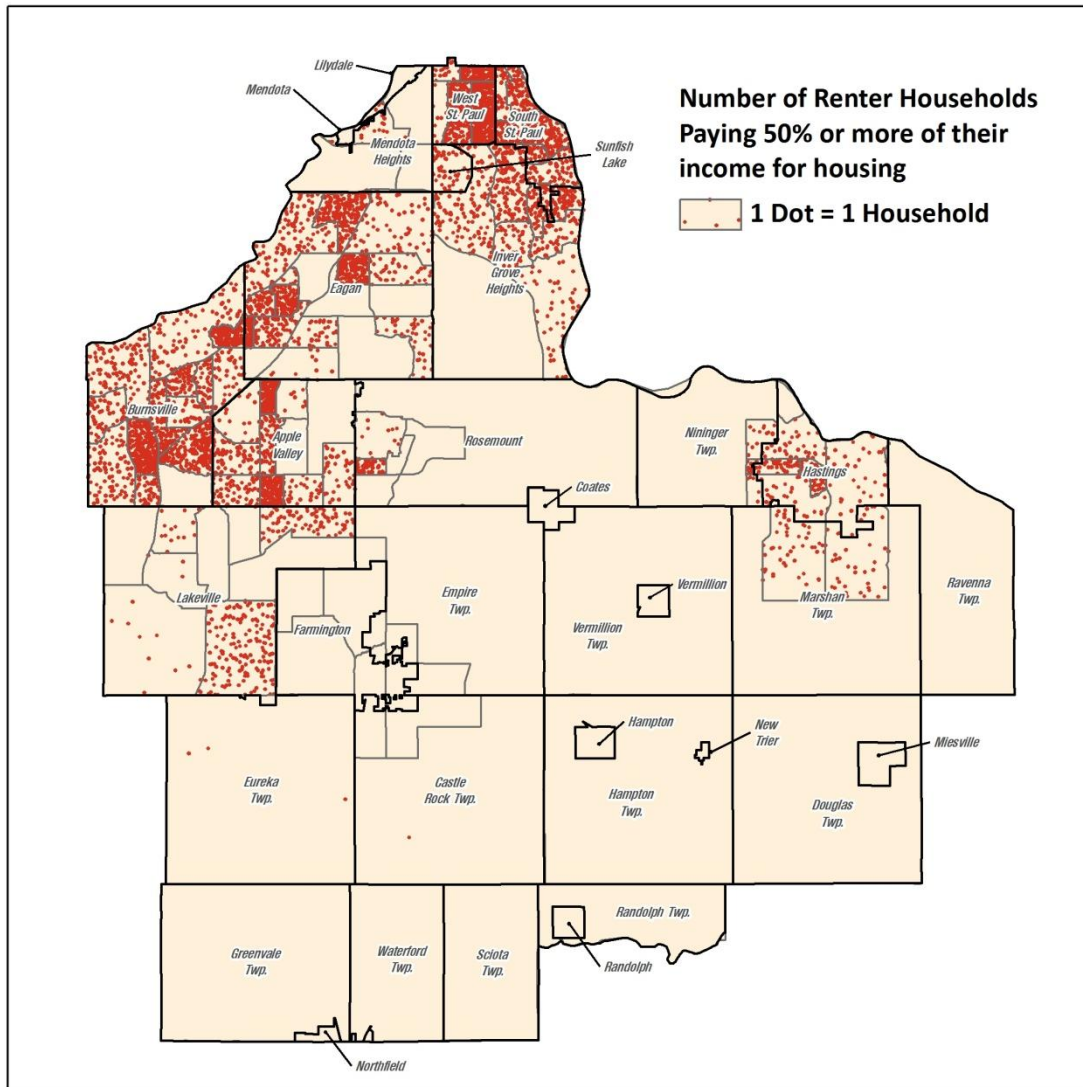
Sources: HUD Community Housing Affordability Strategy; Maxfield Research Inc.

Again, the data highlights that those that rent primarily for economic reasons are more likely to experience cost burdens with regards to their housing costs. Households need a place to live. Those that have fewer housing options depending on their situation may, out of necessity, elect to spend more on their housing than is prudent, just to be able to have housing. When households are severely cost-burdened, other modest changes in their economic situations can place these households at risk of becoming homeless. As rental vacancies decrease and rents increase, more renter households are likely to become severely cost-burdened.

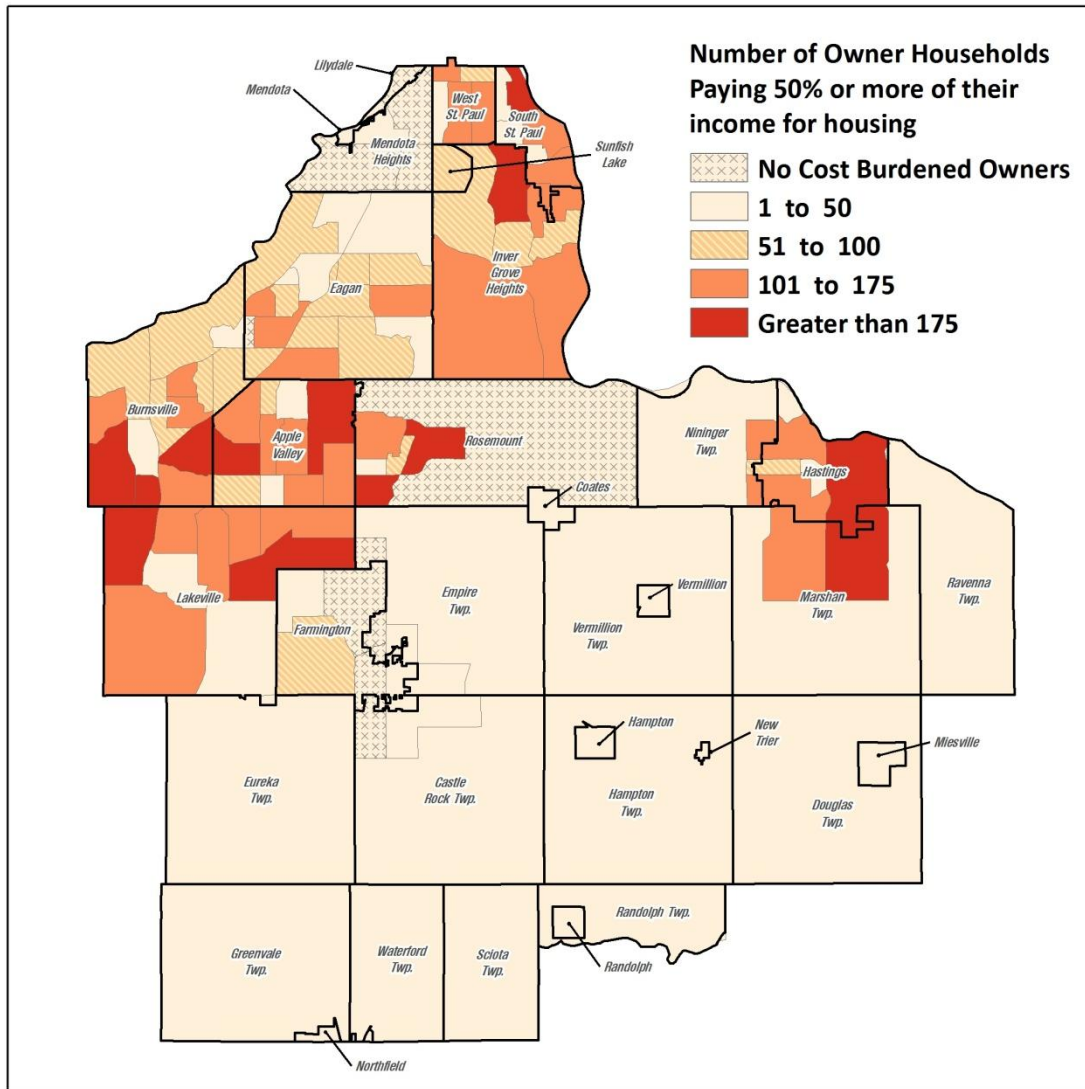
Map 20
NUMBER OF RENTERS PAYING 50% OR MORE OF INCOME FOR RENT
DAKOTA COUNTY
2011



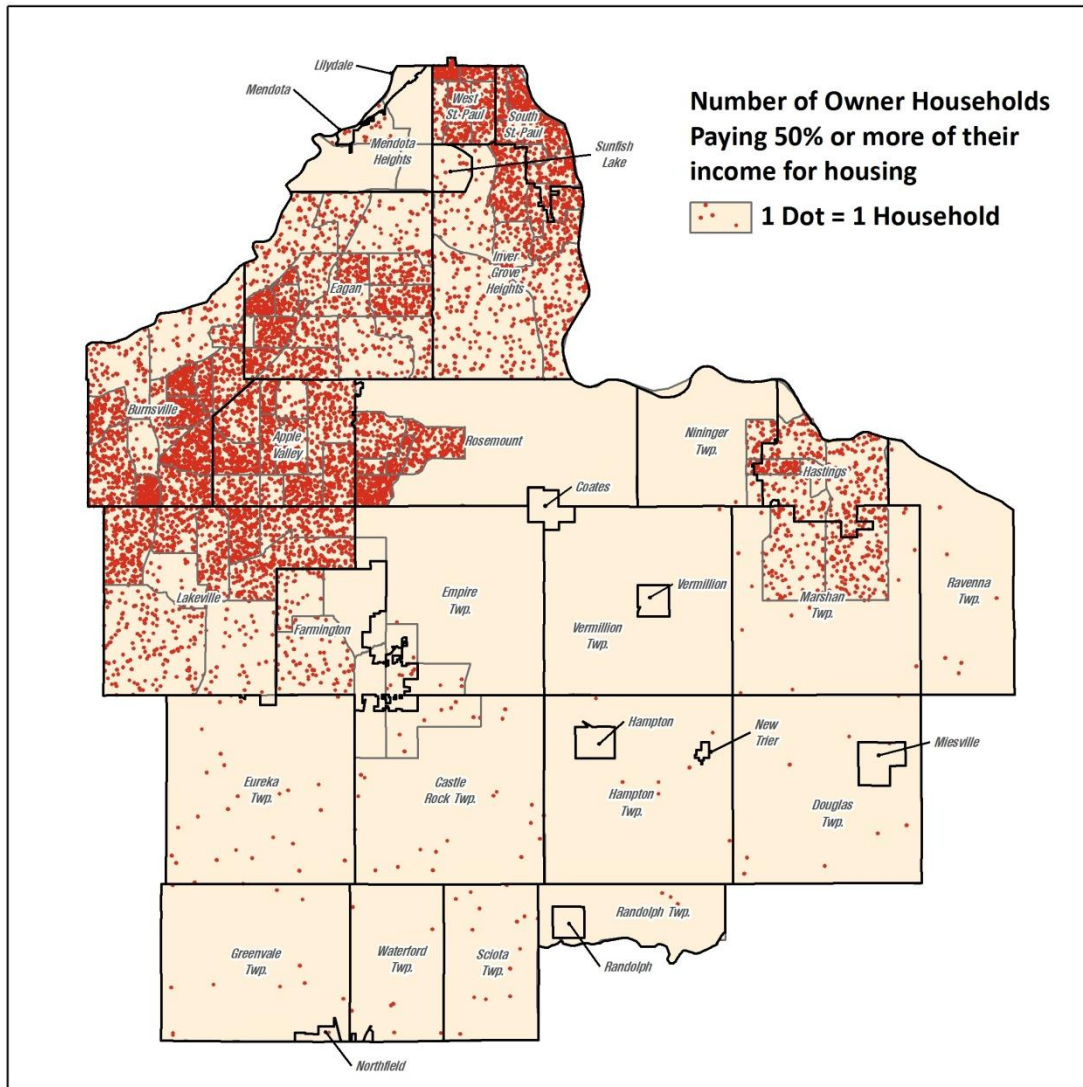
Map 21
DISTRIBUTION OF RENTERS WHO ARE COST-BURDENED
DAKOTA COUNTY
2011



Map 22 NUMBER OF OWNERS PAYING 50% OR MORE OF INCOME FOR HOUSING DAKOTA COUNTY 2011



Map 23
DISTRIBUTION OF OWNERS WHO ARE COST-BURDENED
DAKOTA COUNTY
2011



Housing Condition

The quality of a neighborhood's housing stock is a direct indication of the vitality of a community. Overall, Dakota County's housing stock continues to be well-maintained. The oldest housing in the County by virtue of its age generally requires more upkeep and maintenance than the newest housing. Ongoing rehabilitation of older housing stock, for-sale and rental, becomes more important to ensure that the housing stock remains in good condition.

The previous section discussed the number of households in Dakota County that are cost burdened, households (either owner or renter) that pay more than 30% of their income for housing costs. Cost-burdened households, depending on their income level, may need assistance in order to either remain in their owned homes or find rental housing that they can afford.

Some lower income seniors have full equity in their homes and therefore, are not cost-burdened. A portion however, may not have the financial means to provide necessary maintenance to their homes or upgrades if they want to relocate to alternative housing. Housing rehabilitation and weatherization programs can assist these households to complete needed upgrades and repairs to their dwelling units.

Another factor that continues to impact housing conditions in the County is the aging of the housing stock. Most homes, regardless of the quality of their construction, will need some home improvements after 30 years, such as replacement of roofs, siding, and windows. Improvements in building materials have increased the life span of many of these items requiring less maintenance over longer periods of time. The newest housing is likely to require less maintenance within the same time period than housing built prior to 1980.

As shown below, the number of single-family homes in Dakota County over 30 years of age increased from 26,100 in 2000 to 42,195 in 2010. This is an increase of 62% over the decade. By 2020, it is projected that 65,390 single-family homes will fall into this category. This is an increase of 2.5 times over 2000. In the Developed Communities, an additional 43,512 single-family homes are estimated to age in this group between 2010 and 2020, as will 35,238 homes in the Growth Communities and 5,742 in the Rural Area.

TABLE 21 NUMBER OF SINGLE-FAMILY HOMES OVER 40 YEARS OF AGE DAKOTA COUNTY			
Year	Developed Communities	Growth Communities	Rural Areas
In 2000	17,830	6,600	1,670
In 2010	25,993	13,427	2,775
In 2020	40,070	21,720	3,600
In 2030	69,505	48,665	8,517
Source: American Community Survey: 2010 Estimates			

Building Quality Assessment

The Dakota County Department of Assessing Services assigns a building quality rating to structures in the County. The rating is on a scale of one to seven, with one being the lowest and seven being the highest quality condition. Single-family homes rated one are very small homes in poor physical condition that potentially should be removed. Homes rated two are typically modest homes built before the 1960s that have not been updated and are potential candidates for rehabilitation. Homes rated three and four are typically split-level homes built during the 1970s and 1980s. They are generally in good condition, but because of their age, modest size, and building-style, are usually modestly priced and purchased as starter homes. Homes rated five and higher are generally those built since the 1990s, are in very good condition and are typically higher priced move-up and executive homes.

Table 22 shows the number of homes in the County by type of residential housing product with the quality of homes. The table shows that of the total residential buildings in the County, only 2,675 primary residential structures (2.1%) had a quality rating of one or two.

TABLE 22 BUILDING QUALITY RATING RESIDENTIAL STRUCTURES IN DAKOTA COUNTY 2013				
Housing Product	BUILDING QUALITY RATING			
	1	2	3-4	5-7
Single-Family	196	2,298	74,292	14,264
Townhome	0	17	24,081	2,794
Triplex	1	26	56	0
Twinhome	0	1	1,893	25
Condominium	0	0	5,993	0
Duplex	5	129	690	0
Apartment	1	1	355	158
Assisted Living	0	0	4	32
Total	203	2,472	107,364	17,273
Percent of Total	0.16%	1.94%	84.33%	13.57%
Sources: Dakota County GIS; Assessing Services Department				

Table 23 shows a summary of the building quality rating for single-family homes in the County with information on average year built, average finished square feet and average number of bedrooms. The data essentially demonstrates that homes with quality ratings of one or two are much older in age, have less square footage and fewer bedrooms. In general, these properties may have deteriorated because of functional and/or physical obsolescence and a reduced demand from the private market due to less desirability.

TABLE 23 SUMMARY OF BUILDING QUALITY SINGLE-FAMILY HOMES DAKOTA COUNTY 2013				
Single-Family Only	Building Quality Rating			
	1	2	3-4	5-7
Totals	196	2,298	74,292	14,264
Avg. Year Built	1914	1916	1976	1997
Avg. Square Feet	1,141	1,356	2,119	3,560
Avg. No. of Bedrooms	2	3	4	4
Pct. Of County Total	0.2%	2.5%	81.6%	15.7%
Sources: Dakota County: Assessor's Department; GIS Department				

Table 24 shows a detailed summary of the building quality rating for all types of residential buildings by community. While the overall proportion of structures rated as one or two has remained consistent from 2005 to 2013, the proportion of these structures located in the Rural Area has increased while the proportion located in the Developed and Growth Communities has decreased. As shown on the following table, 28 structures in the Developed Communities were rated as “1,” in 2013, down from 41 in 2005. Among the Growth Communities, 72 structures were rated as “1,” down from 97 in 2005. In the Rural Areas, 103 structures were rated as “1,” up from 58 structures in 2005, almost double.

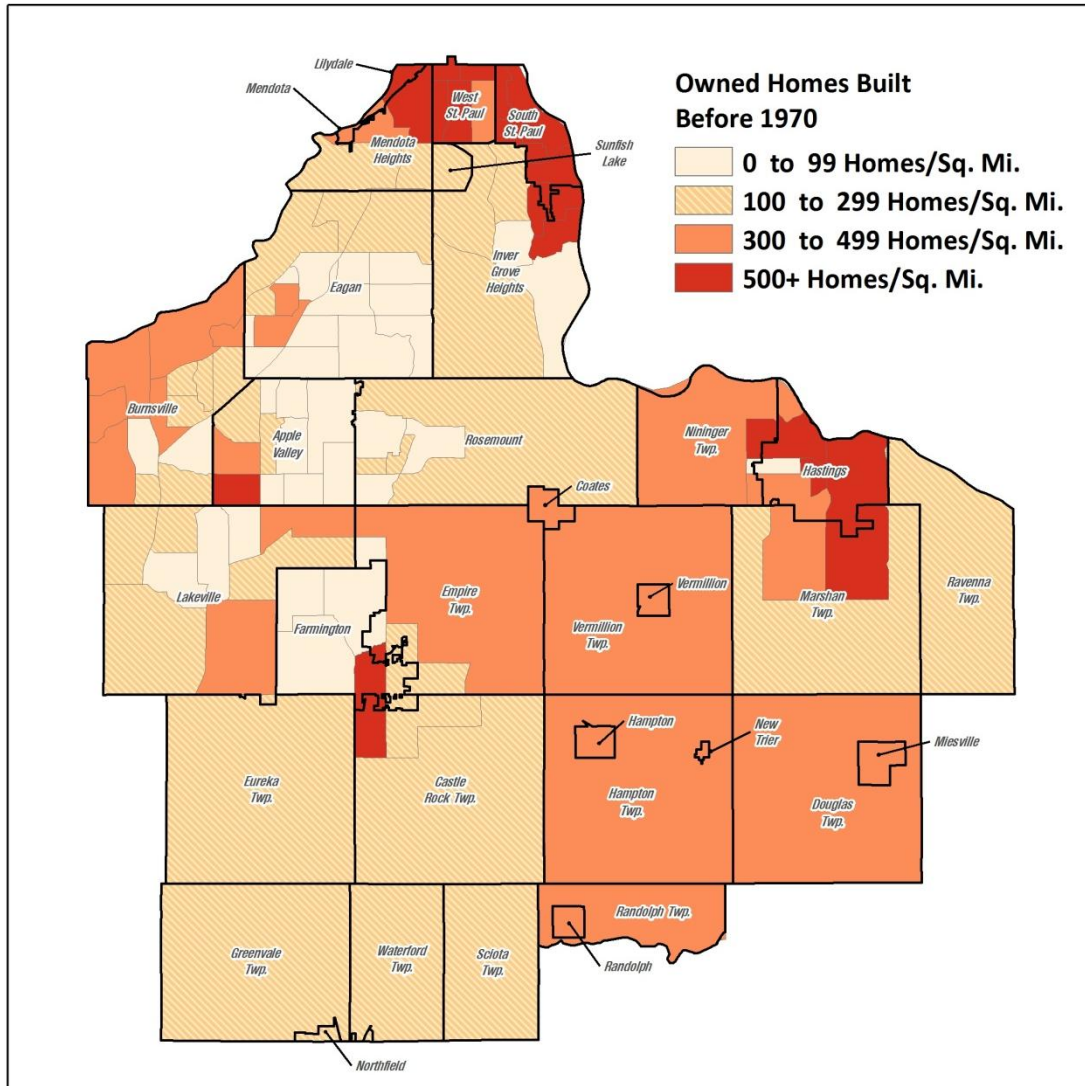
For buildings that have a rating quality of “2,” the Developed Communities experienced a decrease of 446 structures from 1,177 in 2005 to 731 structures in 2013. Among the Growth Communities, the number of structures ranked “2” remained relatively stable (1,078 in 2005 and 1,096 in 2013). Among the Rural Areas, the number of structures rated “2” again almost doubled from 382 in 2005 to 645 structures in 2013.

Although not confirmed, it appears as though redevelopment in the Developed Communities has resulted in progress made regarding reducing the number of structures with low quality ratings. Efforts could be targeted toward the Rural Areas to assist them in improving the quality of structures that have low ratings or removing these structures and redeveloping with newer product where it may be prudent and applicable.

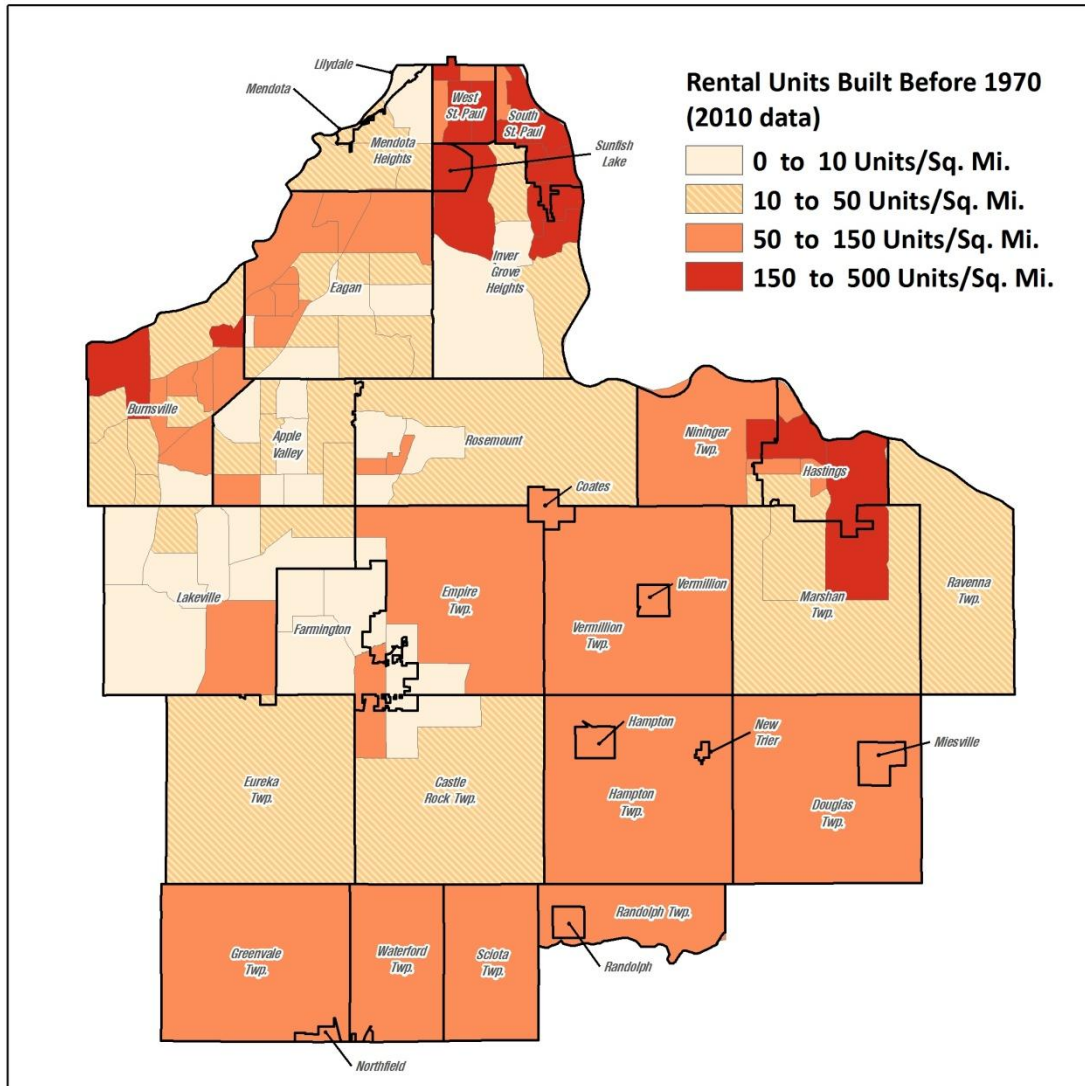
TABLE 24
BUILDING QUALITY RATING
DAKOTA COUNTY CITIES AND TOWNSHIPS
2013

	Building Quality Rating						
	1	2	3	4	5	6	7
Developed Communities							
Burnsville	3	30	10,670	5,206	1,194	233	35
Eagan	3	37	11,619	6,513	1,851	775	63
Inver Grove Heights	8	139	5,134	3,711	904	303	77
Lilydale	0	2	225	12	82	46	0
Mendota	6	20	27	5	1	0	11
Mendota Heights	1	51	1,488	1,740	726	161	32
South St. Paul	3	107	5,877	551	48	3	0
Sunfish Lake	1	4	17	36	77	39	17
West St. Paul	3	341	4,187	979	88	20	14
Sub-Total	28	731	39,244	18,753	4,971	1,580	249
Pct. Of County Total	13.8%	29.6%	60.8%	42.9%	36.3%	49.3%	69.9%
Growth Communities							
Apple Valley	1	3	8,203	5,337	2,878	494	34
Farmington	15	287	2,412	3,650	655	5	0
Hastings	39	597	3,780	2,235	387	27	5
Lakeville	13	138	5,507	7,842	3,451	815	36
Rosemount	4	71	2,473	3,812	817	209	23
Sub-Total	72	1,096	22,375	22,876	8,188	1,550	98
Pct. Of County Total	35.5%	44.3%	34.7%	52.3%	59.7%	48.3%	27.5%
Rural Areas							
Castle Rock Twp.	15	96	243	106	19	6	0
Coates	1	8	38	5	1	0	0
Douglas Twp.	6	45	108	82	19	2	0
Empire Twp.	4	30	317	390	115	6	0
Eureka Twp.	11	51	258	144	48	12	2
Greenvale Twp.	7	62	107	71	34	4	0
Hampton	3	22	149	44	1	0	0
Hampton Twp.	6	45	146	96	23	5	3
Marshan Twp.	2	42	200	136	25	0	1
Miesville	1	2	32	15	3	0	0
New Trier	3	7	20	1	2	0	0
Nininger Twp.	7	22	152	81	48	9	1
Northfield (part)	0	1	44	336	68	3	0
Randolph	1	23	80	47	1	0	0
Randolph Twp.	2	27	101	74	40	10	2
Ravenna Twp.	6	34	420	274	59	6	0
Sciota Twp.	11	27	49	48	11	3	0
Vermillion	1	15	118	20	1	6	0
Vermillion Twp.	11	33	245	109	25	1	0
Waterford Twp.	5	53	101	31	9	3	0
Sub-Total	103	645	2,928	2,110	552	76	9
Pct. Of County Total	50.7%	26.1%	4.5%	4.8%	4.0%	2.4%	2.5%
Totals	203	2,472	64,547	43,739	13,711	3,206	356
Pct. Of County Total	0.2%	1.9%	50.3%	34.1%	10.7%	2.5%	0.3%
Note: Structures include: single-family, townhome, twinhome, duplex, tri-plex, apartment, assisted living; condominium, cooperative and multi-residential Data represent the number of structures, not number of dwelling units. Sources: Dakota County Assessor's Office; GIS Department							

Map 24
OWNER HOUSEHOLDS RESIDING IN HOMES
BUILT BEFORE 1970
DAKOTA COUNTY
2010



Map 25
RENTER HOUSEHOLDS RESIDING IN HOMES
BUILT PRIOR TO 1970
DAKOTA COUNTY
2010



Market Conditions

General-Occupancy

Rental Housing

Introduction

This section summarizes the current supply of general occupancy rental housing options in Dakota County, with the remaining rental options (age-restricted and special needs rental housing) summarized in following sections.

This section looks at the market conditions for general-occupancy rental housing in Dakota County by examining data on:

- ▶ performance of market rate rental developments from the 2013 Rental Market Survey conducted by the Dakota County CDA and from Maxfield Research Inc.'s survey of rental properties in February and March 2013;
- ▶ performance of subsidized rental developments from a survey of property managers and owners,
- ▶ usage trends of Housing Choice Vouchers in Dakota County,
- ▶ planned and proposed rental housing projects from City staff, and
- ▶ interviews with housing professionals in Dakota County familiar with the rental market.

This section of the report includes summary totals for each of the three submarkets in the County. More detailed information regarding each community/townships rental housing stock is located in Appendix C.

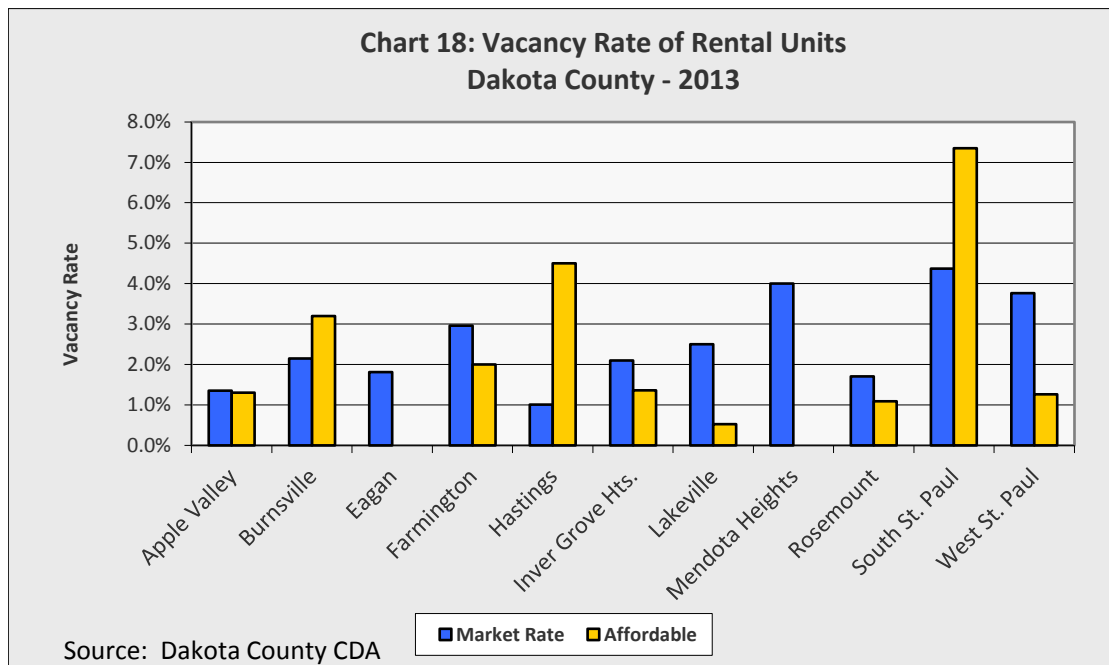
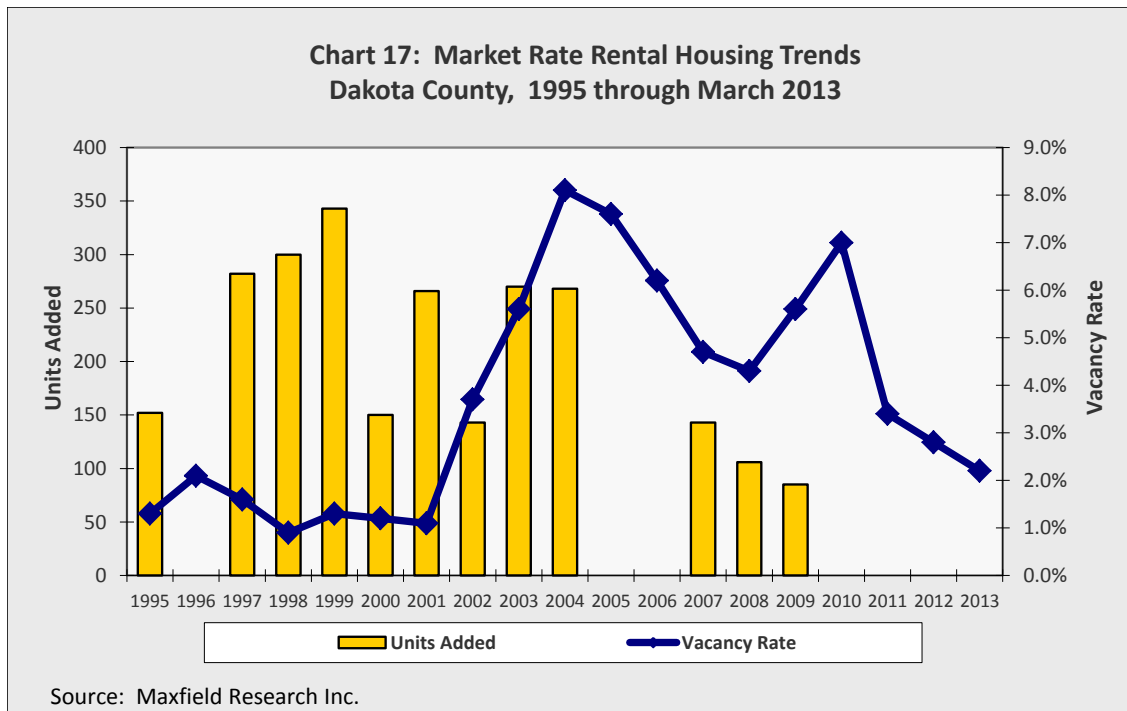
COMPARISON OF FINDINGS-MARKET CONDITIONS GENERAL OCCUPANCY RENTAL HOUSING DAKOTA COUNTY HOUSING NEEDS ASSESSMENT	
2005	2013
Vacancy rates generally at or above market equilibrium (5%) Limited new rental construction because of emphasis on for-sale housing Rental rates stable with limited increases Better able to house households with more barriers because of greater availability of units in the market	Vacancy rates at their lowest point in ten years Shift of households into the rental market is causing greater challenges to house those with housing barriers Limited development of market rate rentals because rental rates are too low to support the desired profit margins of private developers

Market Rate Rental Housing

The results of the Dakota County 2013 Rental Market Survey were analyzed to gauge the market conditions for market rate rental housing in the County. The survey was conducted in the 1st Quarter of 2013 and encompasses buildings with four or more units. A total of 19,031 market rate units were surveyed, including 15,874 units in the Developed Communities (83% of the market rate units) and 3,157 units in the Growth Communities (17% of the units). A summary of the survey findings is shown in Table 23 on page 96.

The following are key points about market rate rental conditions in the County.

- ▶ Market rate rental units are concentrated in Burnsville and Eagan, which together account for 10,852 units or 57% of all market rate units in the County.
- ▶ The vacancy rate for market rate rental units as of 1st Quarter 2013 was 2.24% among all of the properties surveyed. The overall vacancy rate among the Developed Communities was 2.4% and was 1.6% among the Growth Communities. These findings are generally consistent with rental surveying completed by Maxfield Research during this same time period. This was also evident in the interviews conducted with Social Services staff at Dakota County who identified significant difficulties in trying to place their clients into the private housing market. The overall vacancy rate in 2012 was 2.8% decreasing in 2013 to 2.24%. These rates are lower than the stabilized vacancy rate of 5.0%, reflecting a tight rental market. Interviews reveal that rental demand is strong, rents are increasing and the number of vacancies in Dakota County among rental properties continues to decrease.
- ▶ In addition, there have been some recent acquisitions of larger rental properties, primarily in Burnsville, where new owners are renovating the property to increase rents. This situation is occurring in other areas of the Twin Cities including Minnetonka, Woodbury and Bloomington.
- ▶ Chart 17 on the following page, shows the vacancy rate in Dakota County was at very low levels from 1995 through 2001, after which time, the vacancy rate increased to about 8.0% in 2004. The overall vacancy rate dropped after that time between 2005 and 2008 and then rose again toward the end of the decade. Since 2010, the vacancy rate has continued to decline the mid-1990s through 2012. Since 2005, the development of market rate rental units in Dakota County has been low. As more households have moved over into the rental market, the dearth of new market rate multifamily construction has resulted in a significant decrease in vacancy rates.



- ▶ Since 2000, 13 projects with a total of 1,888 market rate units have been built in Dakota County. Between 2000 and 2005, Apple Valley led the way by adding 789 units, followed by Burnsville (425 units), Inver Grove Heights (267 units), and Eagan (195 units). Since 2005, a limited number of market rate units have been added in Lakeville (77) and Rosemount (83). There are currently two market rate rental developments proposed in Dakota County, one in Apple Valley (Parkside Village – 322 units with 20% affordable) and Flats at Cedar Grove

(190 units with no affordable, but 12,000 to 14,000 square feet of commercial space). The affordable units at Parkside Village would target households at 60% or less of Area Median Family Income.

TABLE 25 RENT SUMMARY DAKOTA COUNTY RENTAL PROJECTS June 2013										
City	Market Rate					Affordable				
	Total	Average Rent				Total	Average Rent			
	Units	0BR	1BR	2BR	3BR	Units	0BR	1BR	2BR	3BR
Developed Communities										
Burnsville	5,763	\$690	\$817	\$993	\$1,244	223	\$595	\$739	\$749	\$797
Eagan	5,089	\$676	\$824	\$1,009	\$1,335	144	---	\$585	\$646	\$700
Inver Grove Heights	1,956	\$626	\$797	\$941	\$1,254	141	---	\$751	\$818	\$749
Lilydale	133	\$1,045	\$1,240	\$1,565	\$3,195	0	---	---	---	---
Mendota Heights	225	---	\$943	\$1,060	---	24	---	\$585	\$645	\$700
South St. Paul	503	\$529	\$649	\$813	\$1,217	68	---	---	\$772	\$1,190
West St. Paul	2,205	\$633	\$712	\$872	\$978	160	---	\$600	\$750	---
Subtotal	15,874	\$658	\$802	\$975	\$1,253	760	\$595	\$672	\$741	\$803
Growth Communities										
Apple Valley	1,552	\$592	\$832	\$1,084	\$1,305	153	---	\$711	\$698	\$729
Farmington	135	\$505	\$653	\$758	\$920	73	---	---	\$648	\$738
Hastings	690	\$544	\$679	\$792	\$999	110	\$628	\$659	\$686	\$742
Lakeville	600	---	\$865	\$1,049	\$1,295	191	---	\$585	\$700	\$852
Rosemount	176	\$545	\$645	\$820	\$1,051	127	---	\$691	\$698	\$758
Subtotal	3,153	\$571	\$787	\$985	\$1,205	654	\$628	\$655	\$691	\$774
Source: Dakota County CDA, Maxfield Research Inc.										

- ▶ As of March 2013, average monthly rents for market rate units in Dakota County ranged from a low of \$505 for a studio unit in Farmington to a high of \$3,195 per month for a three-bedroom unit in Lilydale. Average monthly rents by bedroom type were:

Developed Communities

Studio - \$658

1BR - \$802

2BR - \$975

3BR - \$1,253

Growth Communities

Studio - \$571

1BR - \$787

2BR - \$985

3BR - \$1,205

- ▶ Communities with the rents at the lower end of the range were West St. Paul, South St. Paul, Farmington and Hastings. The properties in these communities tend to be older than properties in the communities with the highest overall rents.

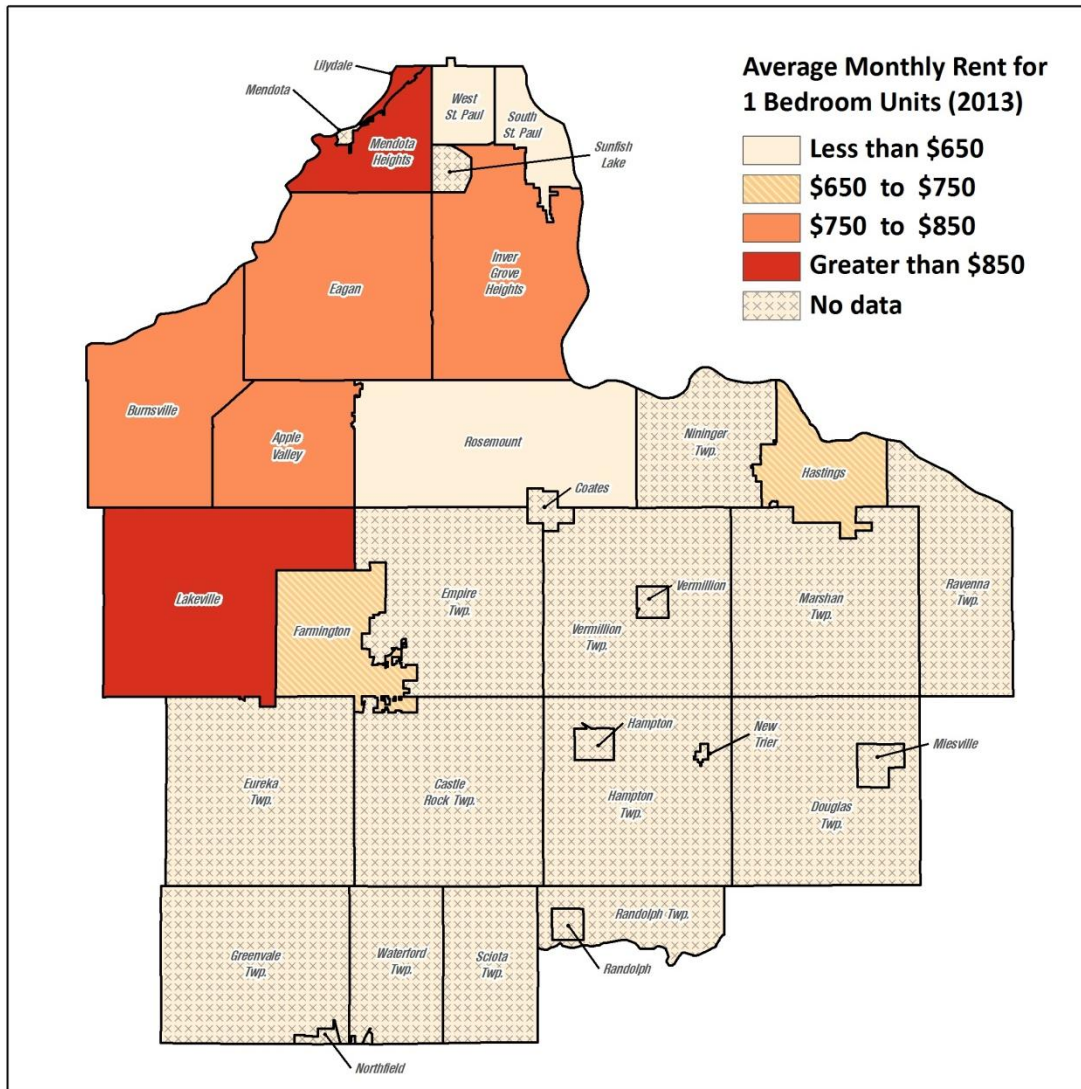
- ▶ From 2012 to 2013, market rate two-bedroom units had the highest rent increase at 3.34%, followed by 1BR units at 2.51% and efficiencies at 2.44%. Three-bedroom units had the lowest increase at 0.94%.
- ▶ Average market rate rents in Dakota County as of March 2013 were: \$639 per month for a studio unit, \$796 per month for a one-bedroom unit, \$976 per month for a two-bedroom unit and \$1,275 per month for a three-bedroom unit.
- ▶ Average vacancy rates for market rate units fell between 2012 and 2013. As of March 2013, the vacancy rates by unit type were: Studio – 1.93%, 1BR – 2.08%, 2BR – 2.52% and 3BR – 1.36%. The percent decrease in the overall vacancy rate from 2012 to 2013 was 23% or 214 more units occupied in 2013 than in 2012.

Market Rate Units Affordable to Rent-Assisted Households

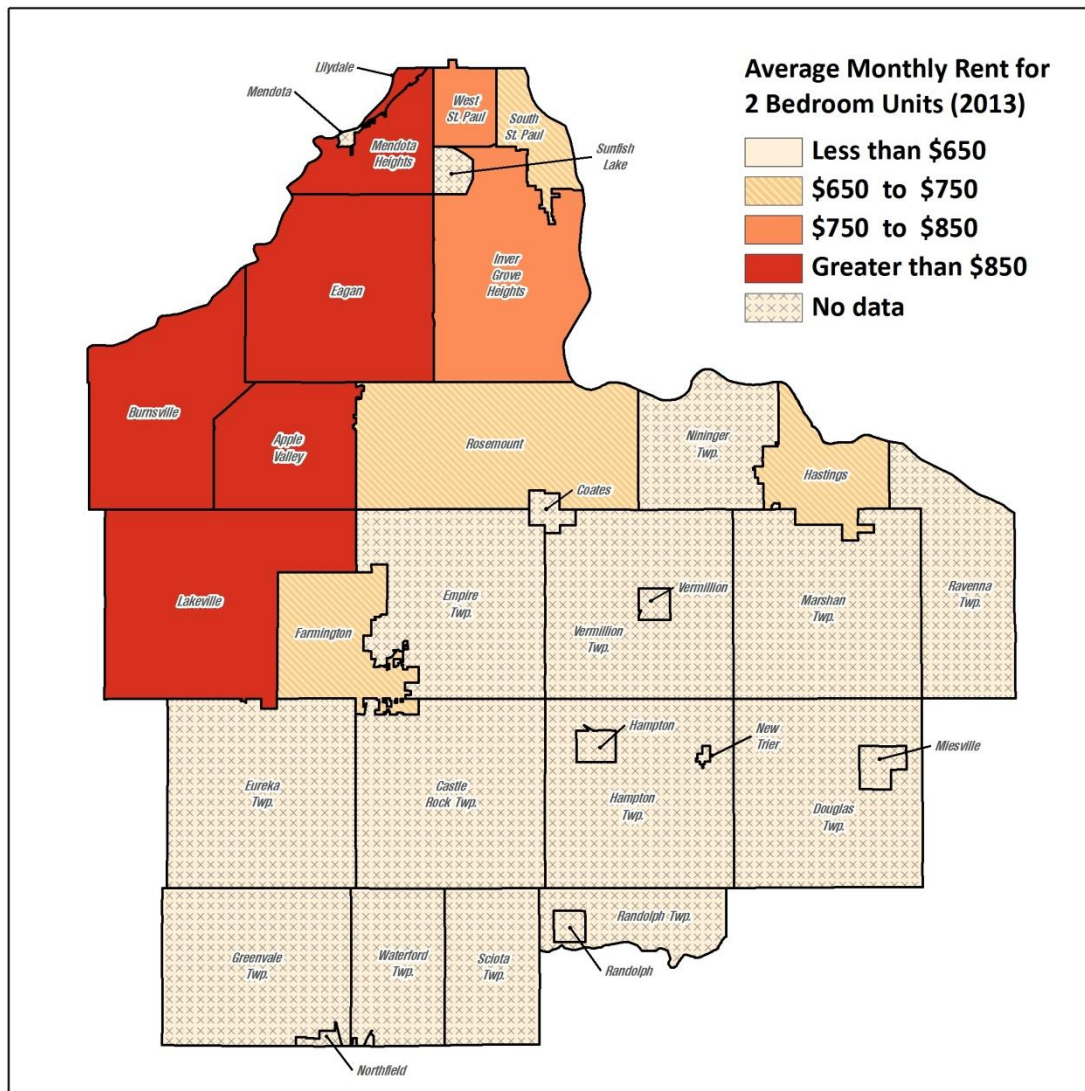
- ▶ As of March 2013, an estimated 37% of the market rate units in Region 1 and 89% of the units in Region 2 had rents at or below the current Section 8 Voucher Payment Standards.
- ▶ Region 1 communities generally have newer rental product and because of the greater diversity of their rental stocks (older and newer units), tend to have higher rents. Region 2 communities tend to have a higher proportion of rental units that meet the payment standards, primarily because, on average, rent levels are lower and the rental product is somewhat older. Larger communities in Regions 1 and 2 offer prospective residents employment opportunities, access to public transit systems and transit connections to facilitate access to employment and goods and services. Households that have portable Housing Choice Vouchers are likely to seek out housing that provides them with strong connections to jobs, public transit, and retail goods and services. Better access to transit corridors and job growth throughout Dakota County enhances opportunities for rent-assisted households to stabilize their living situations and to become more self-sufficient.

The maps on pages 98 to 101 display average rents and total vacancies for market rate projects in 2013, based on data from the Dakota County CDA's 2013 Rental Market Survey.

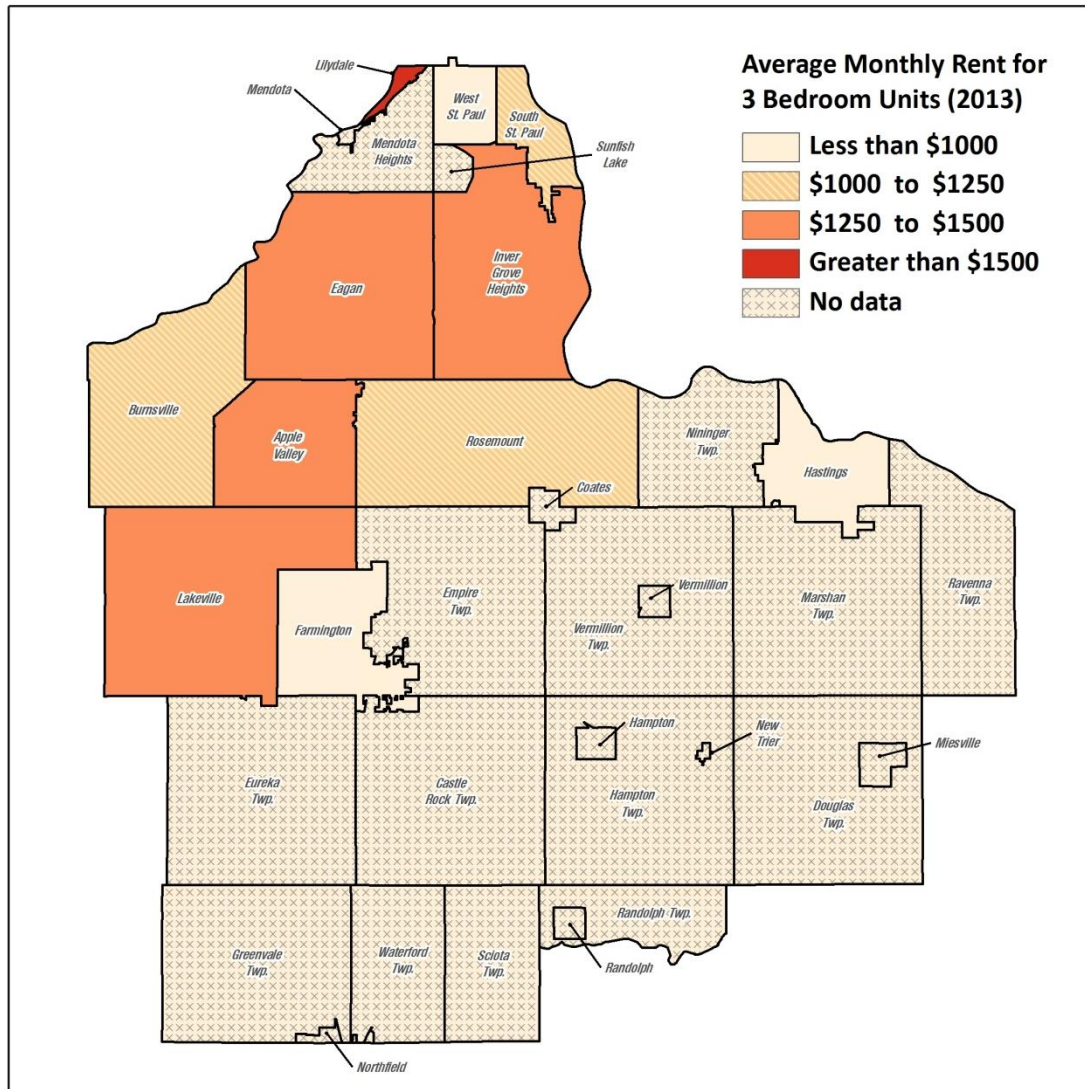
Map 26
AVERAGE MONTHLY RENT FOR ONE-BEDROOM UNITS
DAKOTA COUNTY COMMUNITIES
2013



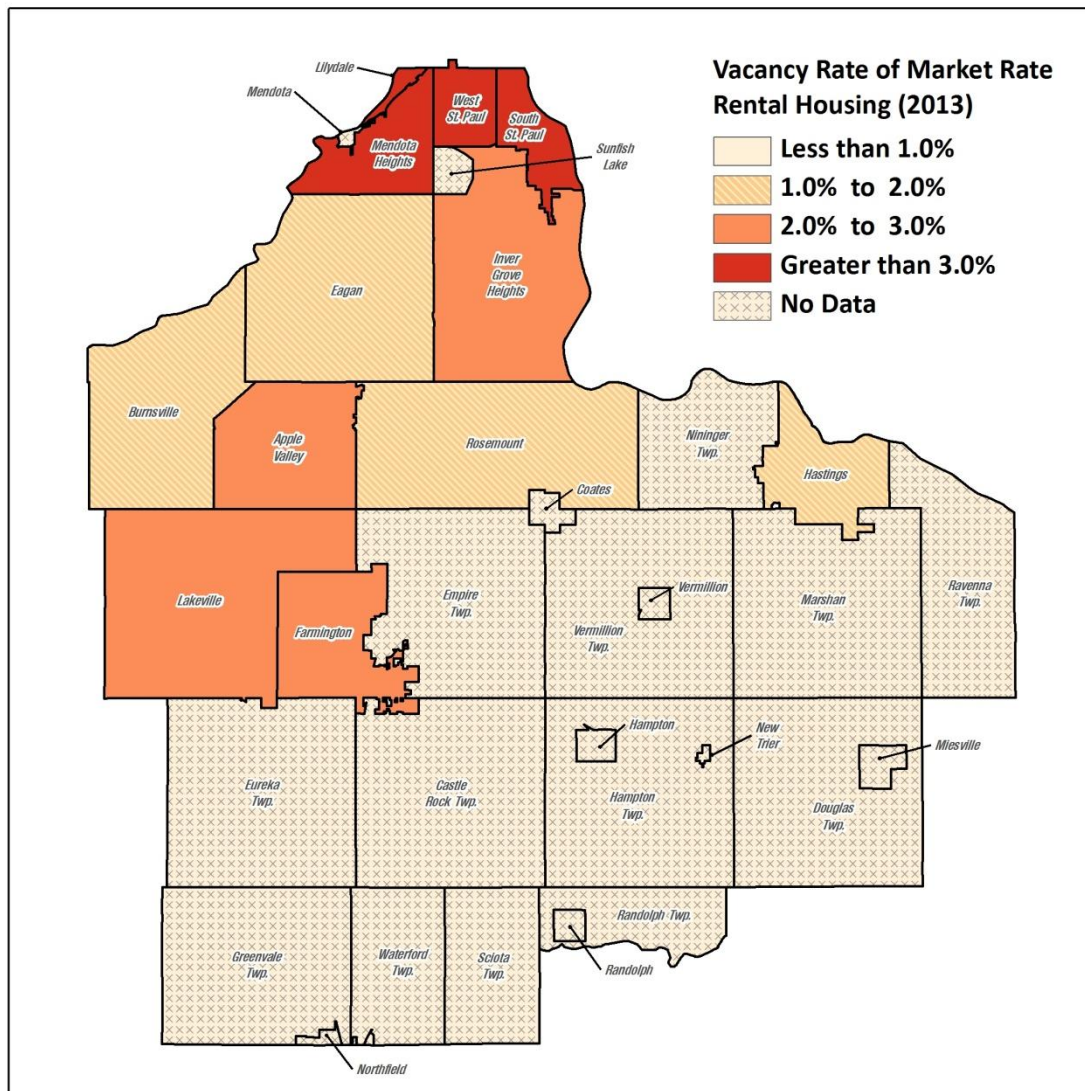
Map 27
AVERAGE MONTHLY RENT FOR TWO-BEDROOM UNITS
DAKOTA COUNTY
2013



Map 28
AVERAGE MONTHLY RENT FOR THREE-BEDROOM UNITS
DAKOTA COUNTY
2013



Map 29 AVERAGE VACANCY RATES BY COMMUNITY DAKOTA COUNTY 2013



Shallow-Subsidy Rental Housing

Maxfield Research Inc. identified a total of 1,414 general-occupancy rental units in Dakota County that have a “shallow-subsidy” or are affordable to households with low or moderate incomes where household incomes are typically between 40% and 60% of the HAMFI. Income-qualified households pay rent that is reduced and at a level that is affordable to their income. Households must qualify based on their income to reside at these properties.

Most of the shallow-subsidy units in Dakota County have been developed through the Low-Income Housing Tax Credit (LIHTC) program, and are restricted to households with incomes at or below 60% of median income, although an increased proportion of units are also affordable to households with incomes at or below 50% of median income.

For Dakota County, the 2013 income limits for households to reside at a shallow-subsidy property are shown on Table 26 below.

TABLE 26 INCOME LIMITS BY HOUSEHOLD SIZE SHALLOW SUBSIDY RENTALS-DAKOTA COUNTY 2013						
Income Limits	Household Size					
	1PP	2PP	3PP	4PP	5PP	6PP
MN Housing - 50% of HAMFI*	\$28,850	\$32,950	\$37,050	\$41,150	\$44,450	\$47,750
MN Housing - 60% of HAMFI*	\$34,620	\$39,540	\$44,460	\$49,380	\$53,340	\$57,300
Dakota County CDA-Workforce Program (Preference)						
Most	\$29,400	\$33,600	\$37,800	\$42,000	\$45,400	\$48,750
Quarryview & Twin Ponds II	\$29,400	\$33,600	\$37,800	\$41,950	\$45,350	\$48,750
Northwoods	\$28,850	\$32,950	\$37,050	\$41,150	\$44,450	\$47,750
Dakota County CDA - Workforce Program (Maximum)						
Most	\$35,280	\$40,320	\$45,360	\$50,400	\$54,480	\$58,500
Quarryview & Twin Ponds II	\$35,280	\$40,320	\$45,360	\$50,340	\$54,420	\$58,440
Northwoods	\$34,620	\$39,540	\$44,460	\$49,380	\$53,340	\$57,300
Dakota County CDA - Workforce Minimum Income**						
1BR	\$15,480					
2BR	\$17,520					
3BR	\$19,344					
Note: PP=People per Household * = placed in service after 01/01/2013 ** = not tied solely to household size Sources: MN Housing; Dakota County CDA						

Table 25 on page 96 shows the average monthly rents at affordable properties. The average rents include all shallow-subsidy properties where rent levels are typically at a level affordable to households with incomes between 50% and 60% of HAMFI. Dakota County sets rents for the workforce housing units each year for the units that are owned and managed by the CDA. As of January 2013, rents for shallow subsidy units were:

CDA Workforce Housing		All Shallow-Subsidy
0BR	n/a	0BR-\$610
1BR	\$585	1BR-\$664
2BR	\$645	2BR-\$718
3BR	\$700	3BR-\$790

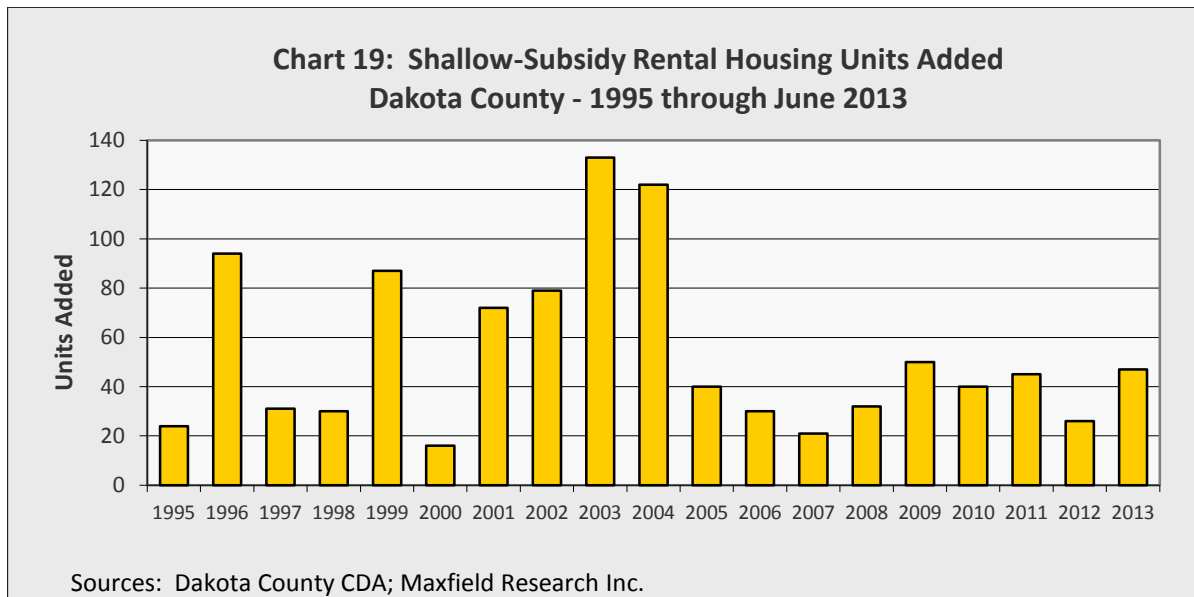
Households qualifying to reside in affordable properties must meet income requirements. The income requirements may vary from County to County depending on the income levels set for each County by Minnesota Housing Finance Agency. Because of compliance requirements for properties and changing rents, properties placed in service in a specific year may have slightly different income requirements for their tenants.

From 2005 to 2013, rents at shallow subsidy properties have increased by the following percentages:

Developed Communities		Growth Communities	
1BR	-8.0%	1BR	8.5%
2BR	7.0%	2BR	6.8%
3BR	9.0%	3BR	3.1%

Private market tax credit developments have typically brought on units at or near the maximum allowable rents through the Minnesota Housing Finance Agency (MHFA). As these rents increase, the income-eligible market narrows and it becomes more difficult to place those whose incomes are not sufficient to support the monthly rent. Dakota County's program has enabled rents to remain modest with a higher proportion of units targeted to households that earn 50% or less of the Household Area Median Income Family Income (HAMFI). According to interviews with staff at Dakota County CDA, keeping rents moderate has been important to be able to assist the maximum number of clients.

Affordable developments continue to perform very well. Chart 19 on page 104 shows the number of affordable general occupancy units added in Dakota County since the program's inception. As of April 2013, the overall vacancy rate for these developments was 1.5%, indicating pent-up demand for additional workforce housing units in the County. Most often vacancies are limited to one or two units and are usually open because tenants are in transition as units turn over and new households move in to occupy the units.



While existing developments are performing well, an overall vacancy rate of 1.5% indicates that units at these properties are in high demand. Dakota County's ability to bring these units to market at rents that are affordable to households with incomes of 60% or less than the HAMFI has resulted in very high occupancies for these properties. It is more challenging for private market developers to compete in this area because in order to achieve the desired level of economic return, for-profit developers usually have higher proportions of rents set at the higher income level (60% of HAMFI) in order to achieve the desired profit level.

A few properties in Dakota County are mixed-income and offer only a portion of their units for low/moderate income households. These developments include Blackberry Pointe in Inver Grove Heights, Grande Market Place in Burnsville, Waterford Commons in Rosemount and Hearthstone in Apple Valley. These developments add more shallow-subsidy units to the market, increasing the affordable housing stock.

Dakota County CDA Workforce Housing Program

The Dakota County CDA currently has 20 townhome developments with a total of 670 units in its Workforce Housing Program. These townhomes are designed for singles and moderate-income families with children under the age of 18 years. Applicants must meet eligibility requirements prior to becoming a resident of the program, including having household incomes at or below 60% of median. However, priority is given to households earning between the minimum income (based on unit size) and the preference income, which is 50% of AMFI. The minimum income levels for these properties by unit type are:

1BR	\$15,480
2BR	\$17,520
3BR	\$19,344

- ▶ As of March 2013, the minimum monthly rent is \$585 for one-bedroom townhomes, \$645 for two-bedroom townhomes, and \$700 for three-bedroom townhomes.
- ▶ As of 2005, the CDA townhome properties had 11 vacancies, for a vacancy rate of 2.7%, below the stabilized occupancy rate of 5%. As of April 2013, however, the townhome projects had 8 vacant units (623 total) for a vacancy rate of 1.3%. Vacant units in these developments are primarily due to normal turnover, which is about 20% annually. Vacant units are filled from the wait list. As of May 2013, there were 2,053 unduplicated names on the wait list and the wait list is currently open.
- ▶ The workforce townhome developments were introduced into the County in 1992 with the development of Parkside Townhomes in Burnsville (the oldest of the developments). The total number of units is smaller than typical new market rate developments, ranging in size from 22 to 47 units.
- ▶ In June 2013, another 47 units were added with Northwood Townhomes; additional townhome developments are planned for Lakeville, Inver Grove Heights and Eagan in 2014/2015.

Deep-Subsidy Family Rental Housing

A total of 13 larger (24 units or larger) developments in Dakota County were identified that offer “deep” subsidies in which the monthly rents are based on 30% of a qualified household’s adjusted Area Median Family Income. Three of the properties, Grande Market Place in Burnsville, Hidden Ponds in Apple Valley and Cedar Villas in Eagan, are privately owned and market rate; however, Dakota County CDA manages a project-based rental assistance contract for residents at these properties. Among the remaining properties, all except for Westview Apartments in Farmington, operate under a project-based Section 8 contract. Westview Apartments is funded through the Rural Development program, and its maximum income limit ranges from \$46,100 for one-person households to \$63,500 for two-person households (in 2013).

Households must earn no more than 50% of HAMFI to qualify to reside at these properties. Once qualified, a household pays 30% of their adjusted income toward the rent. The remaining rent is paid in the form of a rent assistance subsidy.

- ▶ The 13 deep-subsidy projects combine for a total of 614 units. Burnsville has four projects that combine for 312 units, or 51% of the County’s total. This is a slight decrease from 2005 when these units accounted for 60% of the total.
- ▶ The deep-subsidy developments are generally older than those with shallow subsidies. Whereas the vast majority of the subsidized projects were built in the 1970s and 1980s, due to a restructuring of the manner in which Section 8 programs are administered (moving from project-based to portable vouchers), the number of project-based subsidies are now limited. Conversely, the development of shallow-subsidy “affordable” developments has

increased over the past 15 years with most of these properties having been built since the 1990s.

- ▶ Five units were identified as vacant among the deep-subsidy properties, for an overall vacancy rate of 0.1%. Wait lists tend to be long at most properties. Vacancies are almost always filled from the wait list. Prospective residents must fill out an application to be placed on the wait list.
- ▶ Strong demand remains for deep-subsidy properties, although there is a preference among many prospects for units at newer developments. Wait lists vary among each of the properties. For some, the wait may only be a few months whereas others, especially the new properties, may be one year or more. As of June 2013, the wait list for Hidden Ponds had 538 on the wait list for a two-bedroom unit and 326 on the wait list for a three-bedroom unit. As of June 2013, the wait list for Cedar Villas had 680 on the wait list for a two-bedroom unit and 333 on the wait list for a three-bedroom unit. Wait lists for Hidden Ponds and Cedar Villas have been closed since March 2009. The wait list for Grande Market Place is open and as of June 2013 had 137 on the list for a two-bedroom unit.
- ▶ Among the 13 properties identified, the overall unit mix is weighted more heavily toward larger size units. The proportional breakdown is: 28.5% one-bedroom units, 42%, two-bedroom units and 29.5%, three-bedroom units.

Scattered Site Public Housing

The CDA's *Scattered Site Public Housing Program* is designed to provide affordable housing to both individuals and families with low- and moderate-incomes. The Scattered Site Housing includes 243 single family homes, duplexes, four-plexes and townhomes and an 80-unit apartment building, Colleen Loney Manor (West St. Paul) located throughout the County. In addition to the CDA, South St. Paul operates 298 units of public housing in two apartment buildings. Eligible families pay 30% of their adjusted monthly income toward rent.

Applicants must meet eligibility requirements prior to becoming qualified for the program. The maximum income allowable is based on 30% of the area median income (i.e., minimum is a two-person household with a maximum preference income of \$19,800; maximum preference income for a four person household is \$24,700); maximum incomes for these same household sizes are \$51,550 for a two-person household and \$64,400 for a four-person household.

Most residents earn incomes at or below the preference income as demonstrated by the average rent paid. The average rent paid per household for the public housing program excluding Colleen Loney Manor is \$530 per month, which equates to a monthly household income of \$21,200. Average rent paid at Colleen Loney Manor is \$273 per month, which equates to a monthly household income of \$10,920.

Demand remains very strong for the public housing program. For the Dakota County CDA owned and managed units, the non-resident, non-preference wait list is currently closed. Residents that meet preference income guidelines may continue to apply to be placed on the wait list. Wait list by bedroom size is shown below:

1BR	366
2BR	1,723
3BR	1,196
4BR	265
5BR	58

The Dakota County CDA administers project-based assistance for units in Grande Market Place, Hidden Ponds and Cedar Villas, a total of 54 units among the three, all two- and three-bedroom units. Assisted units are leased to households with incomes at or below 30% of HAMFI. The average rent paid by households leasing at Grande Market Place is \$240 per month (\$9,600 annually estimated). The average rent paid by households leasing at Hidden Ponds is \$256 per month (\$10,240 annually estimated) and the average rent paid by households leasing units at Cedar Villas is \$369 per month (\$14,760 annually estimated). Additional publicly assisted units are scattered throughout Dakota County among smaller buildings in the private market. The number and average rent paid for these units was unavailable.

Housing Choice Voucher Program

The Housing Choice Voucher Program (also known as Section 8) utilizes the existing private rental market in Dakota County to provide decent, safe and sanitary housing opportunities for low-income families, elderly, handicapped and disabled persons at an affordable cost. The CDA administers this federal program for all jurisdictions in Dakota County except South St. Paul (the South St. Paul HRA administers the program for that city). The CDA assists over 2,300 households through this program. South St. Paul HRA has its own voucher allocation and assists another 302 households through its program.

- ▶ Program participants pay a minimum of 30% of their monthly adjusted income toward rent (and may not pay more than 40% of monthly adjusted income when initially leasing a unit with voucher assistance). The program provides rental assistance which is the difference between the participants rent portion and the contract rent. To be eligible, households must have incomes at or below 50% of median. Because of strong need from very low-income households, the CDA requires that 75% of the Vouchers assist households with incomes below 30% of HAMFI.
- ▶ Households that need rental assistance can be housed in private market apartments using a Housing Choice Voucher through the Section 8 Housing Program. The Voucher is portable and remains with the household.

- ▶ Landlords may agree to accept tenants with Housing Choice Vouchers. A landlord is advised that prior to applying to accept Section 8 tenants, that they assess what rents are being charged in their geographic area for similar types of units. The maximum assistance that a household is allowed under the Voucher program is the difference between 30% of the tenant's payment and the monthly payment standard by unit size as identified by the CDA or HRA. The tenant is required to pay the difference between the allowable subsidy, their income and the rent being charged. If the rent charged, exceeds the payment standards, it may be difficult for the tenant to afford to pay the rent based on their income and the assistance they receive.
- ▶ Program income limits for the Housing Choice Voucher Program for South St. Paul HRA and for Dakota County CDA are as follows:

1PP	\$28,850
2PP	\$32,950
3PP	\$37,050
4PP	\$41,150
5PP	\$44,450
6PP	\$47,750
7PP	\$51,050
8PP	\$54,350

- ▶ The Voucher Payment Standards are divided into regions. Region 1 includes the Cities of Apple Valley, Burnsville, Eagan, Inver Grove Heights, Mendota Heights and Lakeville. Region 2 includes the Cities of Farmington, Hastings, Rosemount and West St. Paul.

The payment standards for Dakota County CDA as of October 2012 were:

Region 1		Region 2	
○ OBR	\$651	OBR	\$581
○ 1BR	\$790	1BR	\$706
○ 2BR	\$975	2BR	\$903
○ 3BR	\$1,294	3BR	\$1,221
○ 4BR	\$1,412	4BR	\$1,376
○ 5BR	\$1,624	5BR	\$1,582
○ MH	\$390	MH	\$390

Payment Standards for South St. Paul HRA as of December 2012 were:

South St. Paul	
○ OBR	\$618
○ 1BR	\$736
○ 2BR	\$928
○ 3BR	\$1,296

- 4BR \$1,529

The payment standards for South St. Paul HRA are somewhat lower for efficiency, one-bedroom and two-bedroom units, essentially equal for three-bedroom, but higher for four-bedroom units.

As of June 2013, there were 2,406 names on the wait list in Dakota County for the Section 8 Voucher Program. The wait lists for Dakota County and for South St. Paul HRA for this program are currently closed. In early 2013, the County received 100 Vouchers specifically for the Family Unification Program. Those vouchers have all been utilized. The average annual turnover of Section 8 Vouchers is about 132 per year. The wait list has been closed since March 2010 and for some households, the wait may be as long as seven to ten years.

There is high demand for Housing Choice Vouchers, not only in Dakota County but throughout the Twin Cities Metro Area. There is more demand than can be filled with the current number of Vouchers that are available. Funding to the Section 8 Voucher Program was reduced in 2013. Dakota County had some funds in reserve which enabled the program to be able to continue to serve its current participants. Funding allocations for 2014 are uncertain at this time. Money has been allocated in the President's budget, but the recent difficulties of passing any funding legislation through the US Congress indicates that there may continue to be reduced funding for this program in the future. If allocations remain at the 2013 level or are reduced further, there is concern that the County will not be able to serve as many people through this program as it has in the past, especially if new funds cannot be found or cannot be shifted to the Voucher program from other programs. With reduced funding, it is likely that wait lists will increase and households with very low incomes and other barriers to finding affordable housing may be at risk of losing their housing or becoming homeless.

Market Conditions

Senior Housing

Introduction

This section of the report summarizes the current supply of senior housing options in Dakota County.

This section evaluates the market conditions for senior housing in Dakota County by examining data on:

- ▶ performance of market rate and subsidized senior housing developments collected by Maxfield Research Inc.,
- ▶ planned and proposed senior housing projects in the County from City staff, and
- ▶ interviews with housing professionals in Dakota County familiar with senior housing trends.

This section of the report includes summary totals for each of the three submarkets in the County. More detailed information regarding each community/townships senior housing stock is located in Appendix D.

COMPARISON OF FINDINGS-MARKET CONDITIONS SENIOR HOUSING DAKOTA COUNTY HOUSING NEEDS ASSESSMENT	
2005	2013
<p>By 2005, Dakota County had 2,050 market rate senior units across all service levels, but about 50% were independent. Increased development of assisted living and memory care housing occurred as the private market expanded to meet the needs for higher acuity care in residential settings. The overall vacancy rate for market rate senior housing with services was 5.7%.</p> <p>By 2005, the CDA had already developed 19 shallow-subsidy independent senior properties with a total of 1,040 units.</p>	<p>By 2013, Dakota County had 4,019 market rate senior units across all service levels; about 40% were independent. The overall vacancy rate among market rate senior housing with services was 5.2%.</p> <p>From 2008-2010, seniors relocating to senior housing slowed because of decreasing home values and concerns about the ability to afford the rising cost of senior hsg/care. Development of service-enriched senior housing has continued because the private market sees higher returns for service-enriched housing versus independent living.</p> <p>By 2013, Dakota County had developed 26 shallow-subsidy independent senior properties with a total of 1,543 units.</p>

Senior Housing Defined

The term “senior housing” refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives, which occasionally overlap, thus making the differences somewhat ambiguous. However, the level of support services offered best distinguishes them. Maxfield Research Inc. classifies senior housing projects into four categories based on the level of support services offered:

Adult/Few Services; where few, if any, support services are provided;

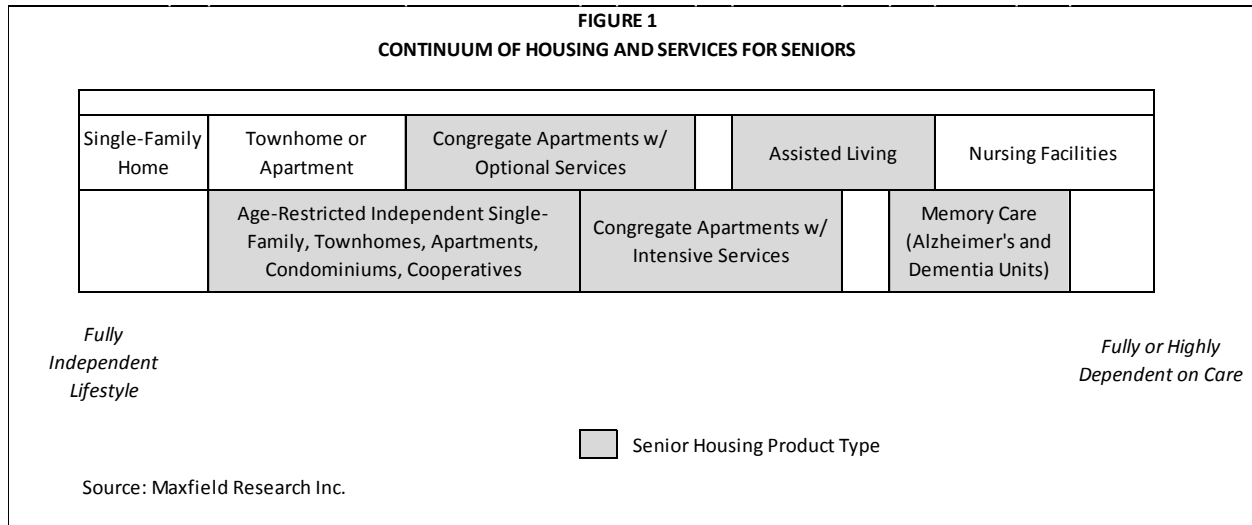
Congregate; where support services such as meals and light housekeeping are provided, either on an optional basis for an additional fee (optional-service) or included in the monthly fee (service-intensive);

Assisted Living; where two or three daily meals as well as basic support services such as transportation, housekeeping and/or linen changes are included in the fees. Personal care services such as assistance with bathing, grooming and dressing is included in the fees or is available either for an additional fee or included in the rents.

Memory Care; where more rigorous and service-intensive personal care is required for people with dementia and Alzheimer’s disease. Typically, support services and meal plans are similar to those found at Assisted Living facilities, but the heightened levels of personalized care demand more staffing and higher rental fees.

These four senior housing products tend to share several characteristics. First, they usually offer individual living apartments with living areas, bathrooms, and kitchens or kitchenettes. Second, they generally have an emergency response system with pull-cords or pendants to promote security. Third, they often have a community room and other common space to encourage socialization. Finally, they are age-restricted and offer conveniences desired by seniors, although assisted living projects sometimes serve non-elderly people with special health considerations.

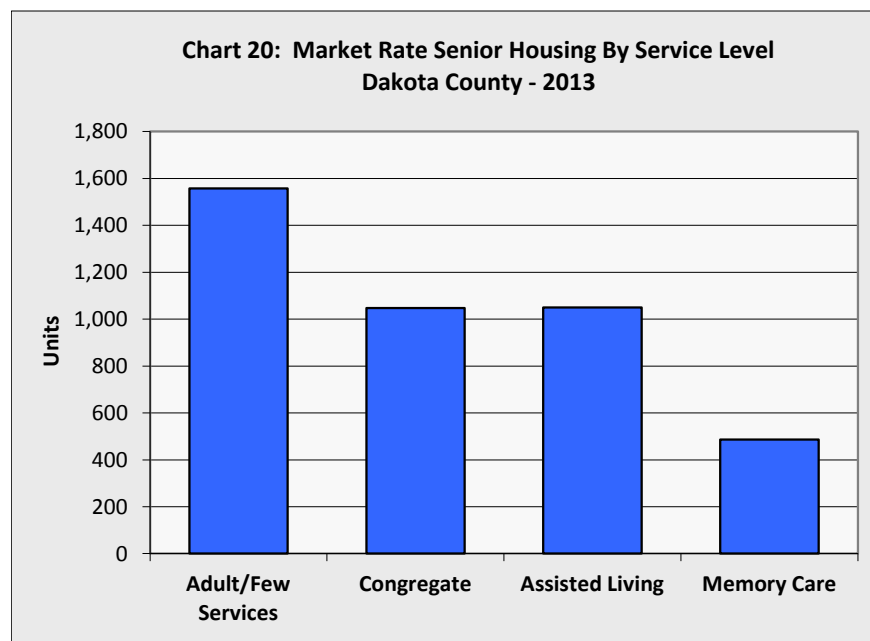
The four senior housing products offered today form a continuum of care (see Figure 1), from a low level to a fairly intensive one; often the service offerings at one type overlap with those at another. In general, however, Adult/Few Services projects tend to attract younger, more independent seniors, while assisted living and memory care projects tend to attract older, frailer seniors.



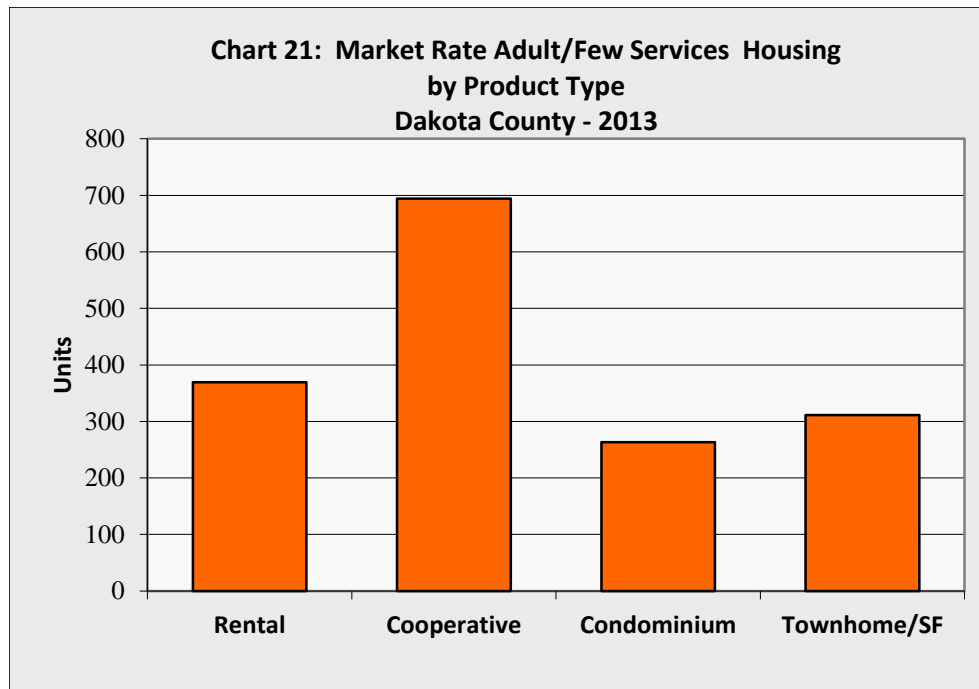
Market Rate Senior Developments

Tables 27 and 28 on pages 116 and 117, summarize the inventory of market rate senior housing in Dakota County by service-level in 2013. The following are key points about the market rate senior housing conditions.

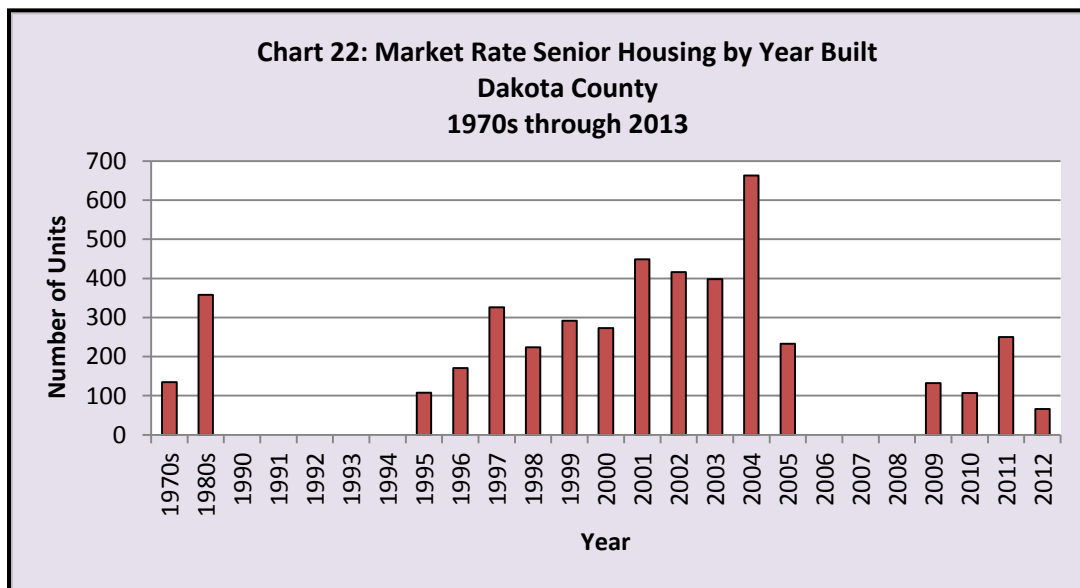
- ▶ As of 2013, there are 4,316 market rate senior housing units in Dakota County. This is an increase of 2,266 units since 2005 when the total was 2,050. Of these, 37% are adult, few services units; the remaining units provide residents with services, either optional or included in the monthly fee or service package. Over the past seven years, more market rate service-based senior housing has been added to Dakota County.



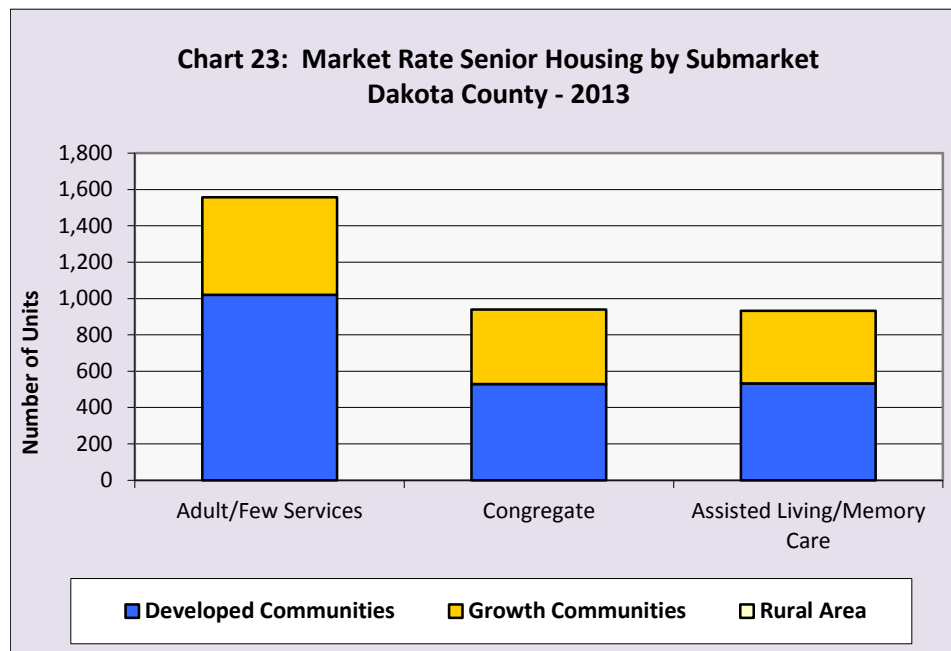
- ▶ Increases in the amount and type of senior housing developed across the Twin Cities Metro Area have been generated by the following factors:
 - A high level of media publicity regarding the aging of the Baby Boom generation;
 - Greater market penetration among the senior population and their children who had become more familiar with the offerings of this segment;
 - Proliferation of various different models of senior housing products to serve specific senior care needs such as assisted living and persons with dementia or Alzheimer's disease.
 - Increased availability of financial capital deployed to this sector from other real estate sectors as the commercial and lodging markets in the US deteriorated.
 - Expansion of national providers to other geographic locations in the US.
- ▶ Although a number of developments that had been in the planning stages prior to the recession stopped mid-stream, a number of these projects were resurrected as the economy has improved and are now proceeding. Also, new projects have been proposed, primarily in the independent living categories as younger healthy seniors choose to relocate from their single-family homes to a more convenient living environment. These products include ownership (cooperatives) and rental formats.
- ▶ Adult, few services senior housing includes rental developments as well as ownership products such as townhomes, condominiums, cooperatives and single-family homes. Development of senior ownership products, other than cooperative developments decreased, in part, due to the housing market slowdown, but primarily because many seniors prefer to rent rather than continue to own their housing. As the housing market improves, development of ownership properties is expected to increase. As the baby boom generation moves more fully into their young senior years and are looking for options to their single-family homes, the popularity of ownership age-restricted developments may increase.
- ▶ As of 2013, nearly all of the ownership projects are now at least ten years old. Ownership units currently account for 77% of the adult few services units, whereas in 2005, they accounted for 70%. United Properties recently announced a proposal to develop a small age-restricted cooperative property in Burnsville in the Heart of the City (52 units). Presales will be required prior beginning construction. A developer from Omaha is also exploring the potential to develop an age-restricted senior cooperative in Eagan, but the concept is not yet fully developed. Kingsley Shores, a rental continuum of care development with 101 units in Lakeville, opened for occupancy in September 2013.



- Market rate senior housing is a fully-established housing product segment in Dakota County. Prior to 1995, just over 500 market rate senior units were located in the County. Now, there are more than 4,100 of these units. This is more than a 700% increase over the 18-year period.



- ▶ The overall senior housing market in Dakota County is near equilibrium with a vacancy rate of 4.2%. Continuum of care (independent living, assisted living and memory care) properties recently opened in Lilydale (Lilydale Senior Living) and Lakeville (Fountains at Hosanna! and Kingsley Shores). Westwood Ridge in West St. Paul added care suites and memory care units to its campus in 2012. Villa Oaks Senior Living (adult/few services) opened in Lilydale in June 2013. The following properties are considered to be in their initial lease-up periods and are excluded from vacancy calculations: Lilydale Senior Living (129 units), Kingsley Shores (101 units) and Villa Oaks Senior Living (47 units). For assisted living and memory care housing, a vacancy rate of 7% or less is considered balanced (this is higher than for general-occupancy rental housing, because of higher turnover rates). Currently, the overall vacancy rate for senior housing with services in Dakota County is 5.4%, which excludes properties still in their initial lease-up periods. Vacancy rates were highest for assisted living (6.3%) and memory care (9.0%) senior housing.



- ▶ Chart 23 shows that the majority of market rate senior housing is located in the Developed Communities (65%), although the Growth Communities (35%) have also added a number of senior developments over the past seven years. Because they were developed earlier, the Developed Communities have an older population. As senior populations in the Growth Communities increase over the coming decades, we anticipate that additional senior housing will be developed to meet the growing needs.
- ▶ Over at least the next five years, we find limited demand for additional market rate senior housing in Dakota County.

TABLE 27
MARKET RATE SENIOR HOUSING UNITS BY COMMUNITY
DAKOTA COUNTY
March 2013

City	Adult/Few-Services		Congregate		Assisted Living		Memory Care	
	Total Units	Vacant	Total Units	Vacant	Total Units	Vacant	Total Units	Vacant
Developed Communities								
Burnsville	433	12	200	4	279	9	84	24
Eagan	121	6	112	3	117	7	96	5
Inver Grove Heights	265	5	90	0	148	6	62	1
Lilydale	-	-	-	-	-	-	-	-
Mendota Heights	-	-	-	-	-	-	-	-
South St. Paul	-	-	-	-	44	4	16	2
West St. Paul	202	2	128	5	62	7	52	5
<i>Subtotal</i>	<i>1,021</i>	<i>25</i>	<i>530</i>	<i>12</i>	<i>650</i>	<i>33</i>	<i>310</i>	<i>37</i>
Growth Communities								
Apple Valley	176	2	136	3	151	20	28	1
Farmington	84	1	55	5	-	-	-	-
Hastings	-	-	80	3	128	5	68	0
Lakeville	-	-	139	8	57	6	48	3
Rosemount	276	4	-	-	30	0	-	-
<i>Subtotal</i>	<i>536</i>	<i>7</i>	<i>410</i>	<i>19</i>	<i>366</i>	<i>31</i>	<i>144</i>	<i>4</i>
Total	1,557	32	940	31	1,016	64	454	41
		<i>2.1%</i>		<i>3.3%</i>		<i>6.3%</i>		<i>9.0%</i>
Note: Combined congregate and assisted living units are listed under congregate; Kingsley Shores and Lilydale Senior Living are still in their initial lease-up periods; totals exclude these properties								
Sources: Dakota County CDA, Maxfield Research Inc.								

- As highlighted on Table 28 on page 117, the average monthly rents reflect the level of services offered at the property. For one-bedroom units, the average monthly rent increases from \$992 in adult, few services buildings to \$1,210 in congregate units to \$2,685 in assisted living.

TABLE 28
RENT SUMMARY - MARKET RATE SENIOR RENTAL HOUSING
DAKOTA COUNTY
March 2013

City	Adult/Few-Services			Congregate		Assisted Living			Memory Care	
	Average Rents			Average Rents		Average Rents			Average Rents	
	1BR	2BR	3BR	1BR	2BR	0BR	1BR	2BR	0BR	1BR
Developed Communities										
Burnsville	-	\$968	-	\$2,200	\$2,770	\$2,835	\$3,490	\$3,215	\$3,900	\$4,400
Eagan	-	-	-	\$1,845	\$2,200	\$2,265	\$2,470	\$2,710	\$5,850	\$6,000
Inver Grove Heights	\$1,999	\$2,299	-	\$1,428	\$2,000	\$2,520	\$3,060	\$3,614	\$5,035	\$5,400
Lilydale	-	-	-	\$2,400	\$2,800	\$2,925	\$3,250	\$3,850	\$4,925	\$5,450
Mendota Heights	\$720	\$895	-	-	-	-	-	-	-	-
South St. Paul	\$725	\$900	-	-	-	\$2,362	\$2,749	\$3,471	\$3,680	\$4,100
West St. Paul	\$798	\$983	\$1,115	\$1,583	\$2,131	\$2,715	\$3,150	\$3,650	\$5,375	\$5,766
Growth Communities										
Apple Valley	\$1,305	\$1,295	\$1,495	\$1,708	\$2,158	-	\$3,200	\$3,800	\$4,200	\$4,500
Farmington	-	-	-	\$1,170	\$1,595	-	\$2,820	\$3,245	-	-
Hastings	\$1,211	\$1,633	-	\$1,075	\$1,275	\$2,712	\$2,802	\$3,368	\$4,225	\$4,635
Rosemount	-	-	-	-	-	-	-	-	-	-
Total	\$1,126	\$1,282	\$1,305	\$1,676	\$2,116	\$2,619	\$2,999	\$3,436	\$4,649	\$5,031

Source: Maxfield Research Inc.

- To afford the average rent for a one-bedroom market rate unit in the County, seniors would need a minimum household income of roughly \$35,000 for adult rental units, \$35,000 for congregate units, \$40,000 for assisted living units and over \$60,000 for memory care. This assumes that seniors allocate 40% of their income for adult units, 65% for congregate and 90% for assisted living and memory care. Many seniors allocate the equity from their single-family home and other savings to pay for senior housing with services. Thus, some seniors with lower incomes can often afford market rate senior housing. This is particularly true for assisted living and memory care where many seniors are willing to spend down assets to avoid placement in a nursing home.

Pending Market Rate Senior Developments

At this time, there are three market rate senior developments in Dakota County that are under construction or in the planning stages.

United Properties, a Bloomington-based developer, has proposed to develop 52 units of senior cooperative housing on a site located in Burnsville's Heart of the City. Presale requirements of at least 60% of the units must be met prior to the start of construction. These units are likely to be designed to appeal to an upper-middle income household. Prices are expected to average \$290,000 per unit for a unit size of 1,450 square feet.

Essex Senior Living of Omaha, Nebraska is considering a site for the development of market rate independent senior housing in Egan. This proposal is in the very early planning stages and no unit estimates have been provided.

A partnership including Silvercrest Properties Inc., Winkelman Construction, Frisbie Architects and Frank Schoeben, the owner of the former Chart House Restaurant have teamed together to develop **Kingsley Shores**, 101 units of service-based adjacent to the existing Chart House Restaurant and Event Center in western Lakeville. The property opened late September 2013 and provides 35 units of independent living, 34 units of assisted living and 32 units of memory care housing.

Shallow-Subsidy Senior Housing

The Dakota County CDA owns and operates 26 affordable adult few services rental properties targeted to households age 55 or older with a total of 1,543 units. The projects have all been built after 1990. Winsor Plaza in Lakeville was the first to open in 1990.

Chart 24 shows a timeline of the development of affordable senior housing in the community. A new affordable senior housing property has opened in Dakota County nearly every year since 1990. Multiple developments were opened in 1995, 1997, 2001, 2004 and 2012. No units were opened in 1996, 2000 and 2006. The larger number of units opened in 2012 includes the 60 units of service-enhanced senior housing (assisted living and memory care) which is new to the senior housing program in Dakota County.

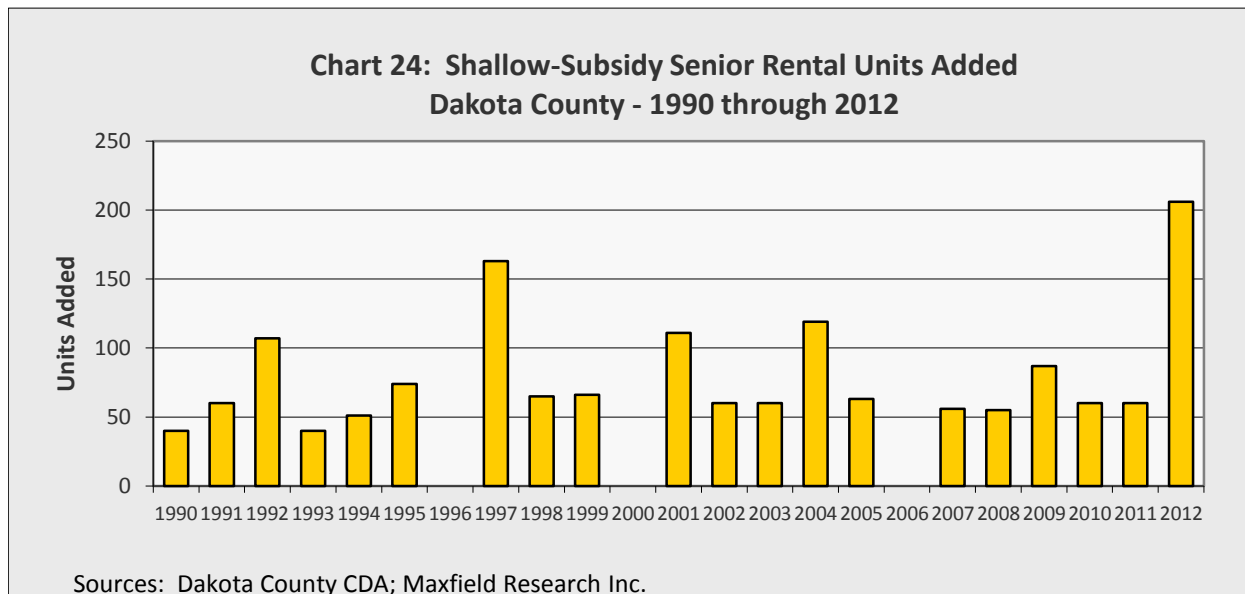


Table 29 on page 120 shows a summary of the adult affordable (“shallow-subsidy”), as well as subsidized (“deep subsidy”), senior housing projects in Dakota County. The table shows that about two-thirds of the affordable units are located in the Developed Communities, with the remainder in the Growth Communities.

To qualify for residency in the shallow-subsidy adult projects, applicants must be age 55+ and have incomes at or below 80% of median. Except for fixed rent buildings, residents of one-bedroom units pay 30% of their income for rent (between a minimum of \$378 and a maximum of \$686 in 2013). Residents of two-bedroom units pay 32% of their income for rent (between a minimum of \$556 and a maximum of \$869 in 2013). For fixed rent buildings, residents pay \$573 per month for a one-bedroom unit and \$700 per month for a two-bedroom unit. Fixed rent buildings are:

- ▶ O’Leary Manor (Eagan)
- ▶ Lakeside Pointe (Eagan)
- ▶ Crossroads Commons (Lakeville)
- ▶ Cobblestone Square (Apple Valley)
- ▶ Thompson Heights (South St. Paul)
- ▶ Vermillion River Crossing (Farmington)
- ▶ Valley Ridge (Burnsville)

Residents of the newest affordable senior property in Burnsville, Valley Ridge, pay \$593 per month for a one-bedroom unit and \$720 per month for a two-bedroom unit. Premium units are available at properties in Burnsville, Farmington, Mendota Heights and South St. Paul. Rents for premium units are \$725 per month for a one-bedroom unit and \$900 per month for a two-bedroom unit.

In addition to these independent living units, the new Valley Ridge property in Burnsville also offers 40 assisted living units and 20 memory care units. Base fees are \$2,300 per month for the assisted living units and \$4,450 for the memory care units; additional fees may be charged for higher levels of personal care depending on the residents’ needs. Compared to existing market rate service-enhanced senior properties in the County, these fees are comparable to those being charged at older properties that were built in the 1990s. New construction market rate senior housing developments typically begin base monthly fees at about \$3,000 per month for assisted living and \$5,200 per month for memory care.

The shallow-subsidy senior units have been highly successful. There are essentially no vacancies and there is a wait list of about 1,500 names overall. The wait list is currently open. The projects’ appeals derive from their recent construction and similarities to market rate projects in quality and appearance. Income limits are relatively liberal because of Dakota County’s high median household income compared to other counties in the Twin Cities Metro Area.

Deep-Subsidy Senior Housing

Currently, there are a total of 732 subsidized senior housing units in 11 developments across Dakota County. As Table 29 shows, 53% of the units are located in the Developed Communities and 47% are located in the Growth Communities. Overall, the subsidized senior projects are older than the affordable senior rental projects. Except for Ebenezer Ridge Point (built in 1995), all of the subsidized senior projects were built between 1973 and 1988.

TABLE 29 SUMMARY OF AFFORDABLE & SUBSIDIZED SENIOR HOUSING DAKOTA COUNTY March 2013				
City	Affordable		Subsidized	
	Total Units	Vacant	Total Units	Vacant
Developed Communities				
Burnsville	266	4	42	0
Eagan	245	4	-	-
Inver Grove Heights	111	2	-	-
Mendota Heights	125	0	-	-
South St. Paul	156	1	208	0
West St. Paul	101	1	140	2
Growth Communities				
Apple Valley	170	3	72	0
Farmington	66	0	97	1
Hastings	103	3	110	2
Lakeville	202	1	32	0
Rosemount	44	1	39	0
Rural Area				
None				
Total	1,589	20	740	5
Sources: Dakota County CDA, Maxfield Research Inc.				

The subsidized projects primarily differ from the affordable projects by their age limit (62+) and income limits. The subsidized projects have income limits of \$28,850 for one-person households and \$32,950 for two-person households (compared to \$45,100 and \$51,550 for one-person and two-person households for the shallow-subsidy projects in 2013). They also differ in that there is no minimum rent. Monthly rents are based solely on 30% of a qualified household's Adjusted Gross Income (AGI).

A total of five units in the subsidized senior projects were identified as vacant, or less than 1.0%. Project-based Section 8 senior housing is no longer being developed. Section 202 housing for independent seniors has brought additional deep-subsidy units to the market, but HUD has cut back on the funding for program 202 developments; the competition to obtain funding for these developments is highly competitive. Developers desiring to obtain program 202 funding must demonstrate significant need, which is often focused in urban areas with higher concentrations of seniors and higher concentrations of low-income households. The low vacancy rate demonstrates continued pent-up demand for deep subsidy senior housing.

Elderly Waivers

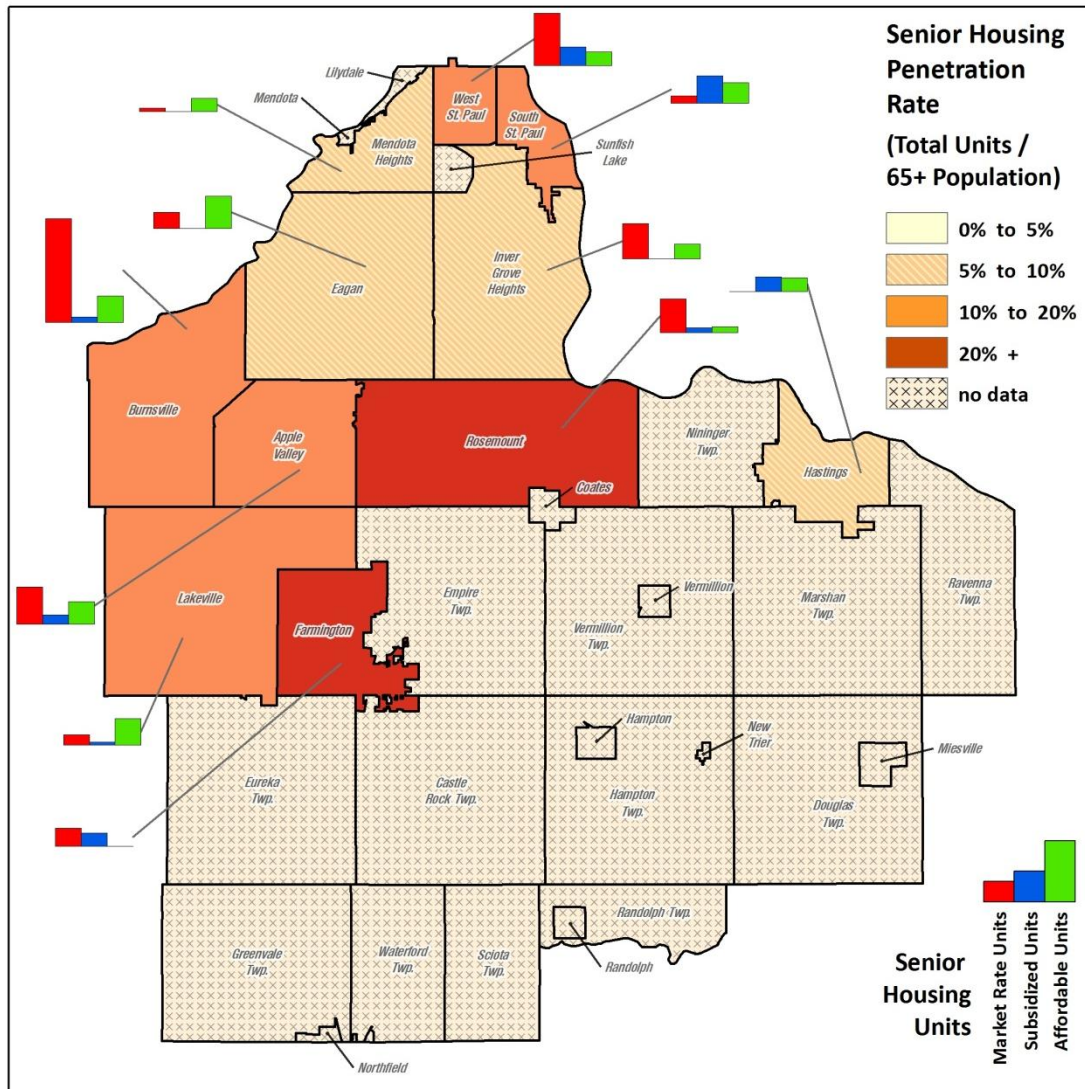
The State of Minnesota provides for low-income seniors to receive care services through the the Elderly Waiver Program for home and community-based services for individuals age 65 years or older that require the level of care provided in a nursing home, but choose to remain in the community. Seniors can qualify to receive care under the program if they are qualified to receive Medical Assistance payment for Long-Term care services. The asset limit for those eligible for Elderly Waivers is \$3,000 with an income limit of approximately \$10,000 or less annually. The calculation of qualified income is complicated and is based on a number of factors that may or may not be specific to the individual. Elderly Waivers are available to assist seniors with cares that would typically be available in assisted living and memory care facilities. Limited services such as meals, housekeeping and transportation do not qualify for the Elderly Waiver program.

In Dakota County, all private pay assisted living and memory care facilities accept some Elderly Waiver clients. Nearly all facilities limit the number of Elderly Waiver clients they will accept. Most have a cap of between 5% and 10% of units at the property. Some properties have agreed to accept higher proportions of Elderly Waiver clients due to a specific community mission (non-profit) or other situation. Demand for EW assistance is generally high and many smaller facilities have waiting lists of 12 months or more to be able to utilize EW. Some facilities restrict EW only to existing residents after they have depleted their assets, yet may still require care.

Private pay facilities limit EW assistance because the costs to provide care are usually higher than the reimbursements received from the State. This means that revenues from the private side must add support to subsidies received from EW to break even.

Maxfield Research Inc. surveyed market rate service-enriched senior housing properties in Dakota County and identified 250 Elderly Waivers currently being used in community-based facilities. This excludes any Elderly Waivers that may be used for home-based services.

MAP 30 SENIOR HOUSING UNITS BY COMMUNITY AND PENETRATION RATES DAKOTA COUNTY 2013



Market Conditions

For-Sale Housing

Introduction

This section of the report summarizes recent trends and the current supply of for-sale housing in Dakota County, including single-family and townhomes/condominiums.

This section examines the market conditions for for-sale housing in Dakota County by examining data on:

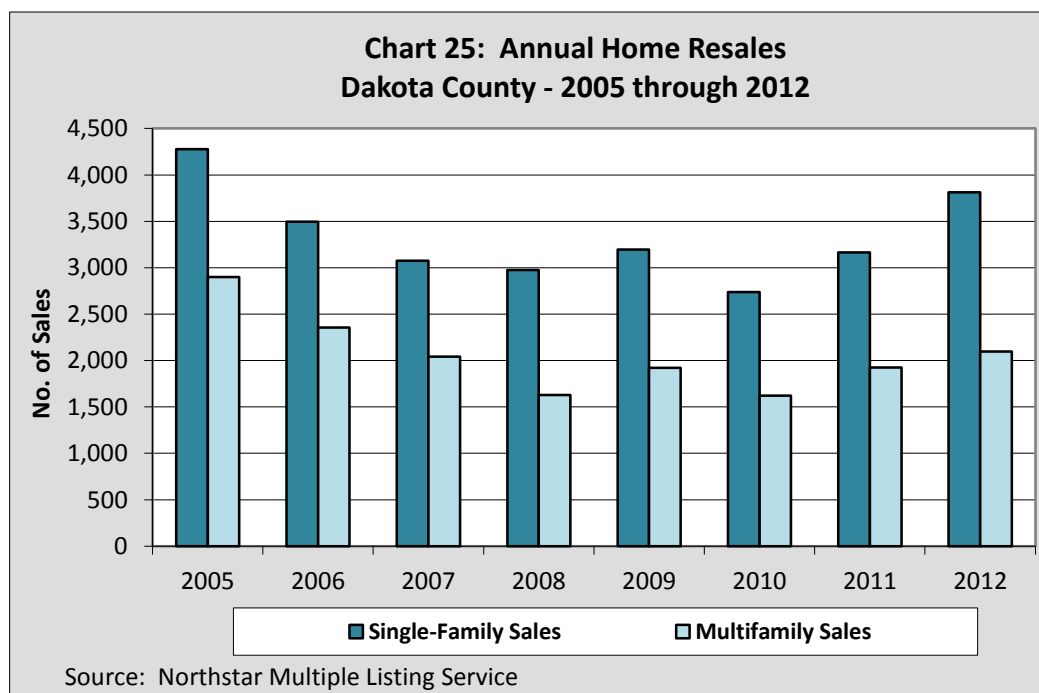
- ▶ home resale value trends since 2005 from the Regional Multiple Listing Service,
- ▶ pricing and trends of new housing based on a survey of actively marketing single-family subdivisions and for-sale multifamily projects,
- ▶ planned and proposed for-sale housing projects in the County from City staff, and
- ▶ interviews with housing professionals in Dakota County familiar with for-sale housing trends.

COMPARISON OF FINDINGS-MARKET CONDITIONS FOR-SALE HOUSING DAKOTA COUNTY HOUSING NEEDS ASSESSMENT	
2005	2013
<p>From 2000 through 2004, 18,100 new housing units were added to Dakota County, the majority of which were owned</p> <p>Home prices rose rapidly after 2001 as the economy strengthened and mortgage credit was plentiful</p> <p>Credit was also plentiful for land development by private builders and developers</p> <p>Rapid price escalation pushed a portion of households out of the for-sale market because of affordability</p> <p>Banks responded with sub-prime lending to make housing more available to households with limited financial resources</p> <p>Foreclosures were generally unusual with numbers of less than 200 in a given year</p>	<p>From 2005 through 2012, 9,637 new housing units were added to Dakota County, most of which were owned</p> <p>Home price deflation occurred from 2007 to 2010, a factor unprecedented since the for-sale housing boom began in the 1950s</p> <p>With a reduction in new home construction, the available housing supply tightened; households under water on existing mortgages are essentially staying put</p> <p>Although low mortgage rates continue, mortgage credit has tightened reducing the number of households that can qualify to purchase</p> <p>Foreclosures peaked in 2007 and 2009 at over 2,000 in each of those years</p>

Single-Family and Condominium/Townhome Resales

Tables 30 and 31 (on pages 125 and 126, respectively) and Charts 25 and 26 (on pages 124 and 127, respectively) show trends in average resale price of single-family homes and townhome/condominiums in the County from 2005 through March 2013. The resale data is from the *Regional Multiple Listing Service*. The following are key findings about the resale housing market.

- ▶ There were 4,300 single-family home resales in Dakota County in 2005 and 2,900 resales of townhomes/condominiums. Beginning in 2006, market activity fluctuated between 2006 and 2010, but decreased overall during the period. The lowest number of single-family resales occurred in 2010 at about 2,600. In 2011 and 2012, single-family sales rose again to about 3,800 sales, signaling a gradual recovery in the for-sale housing market yet still about 500 sales lower than in 2005.
- ▶ Resales of townhomes and condominiums decreased more rapidly than resales for single-family homes. Sales dropped from 2,900 in 2005 to about 1,600 in 2008. As of 2012, resales of multifamily units had increased to 2,000.



- ▶ The average resale price of single-family homes sold in the County as of the end of 2012 was \$244,752 according to the Regional Multiple Listing Service for the Twin Cities. The Regional Multiple Listing Service typically carries 95% of all homes sold in the Metro Area. This average price compares to \$344,900 in 2005, a decrease of 41% over the period. Home resale prices were generally the highest in the developed communities with resales of executive homes topping the market in Mendota Heights and Sunfish Lake. As of the end of 2012,

the average resale price was \$318,864 in the Developed Communities, \$227,662 in the Growth Communities and \$210,820 in the Rural Areas. If Sunfish Lake is excluded from the Developed Communities, the average falls to \$216,826, which is lower than the Growth Communities.

TABLE 30 SINGLE-FAMILY HOME AVERAGE RESALE PRICE DAKOTA COUNTY AREA 2005-2013*									
	Average Resale Price								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Developed Communities									
Burnsville	\$ 307,802	\$ 304,156	\$ 296,031	\$ 260,804	\$ 235,056	\$ 231,329	\$ 208,764	\$ 217,576	\$ 210,436
Eagan	\$ 331,671	\$ 335,006	\$ 328,495	\$ 304,499	\$ 267,376	\$ 272,554	\$ 255,282	\$ 277,421	\$ 277,606
Inver Grove Heights	\$ 349,623	\$ 354,867	\$ 350,446	\$ 283,813	\$ 270,837	\$ 251,812	\$ 246,960	\$ 250,116	\$ 282,925
Lilydale	-	-	-	-	-	-	-	-	\$ 275,000
Mendota	\$ 993,279	\$ 1,237,000	\$ 1,515,000	\$ 1,000,000	-	\$ 493,500	\$ 80,000	\$ 154,500	-
Mendota Heights	\$ 422,747	\$ 429,056	\$ 404,663	\$ 338,236	\$ 340,698	\$ 356,451	\$ 357,913	\$ 356,536	\$ 335,232
South St. Paul	\$ 205,825	\$ 200,199	\$ 191,185	\$ 155,929	\$ 131,217	\$ 129,006	\$ 114,462	\$ 115,104	\$ 119,630
Sunfish Lake	\$ 822,500	\$ 670,750	\$ 1,114,667	\$ 1,260,625	\$ 610,000	\$ 415,500	\$ 542,440	\$ 1,033,129	\$ 1,076,000
West St. Paul	\$ 227,780	\$ 224,857	\$ 204,773	\$ 179,643	\$ 144,799	\$ 151,601	\$ 148,863	\$ 146,530	\$ 114,541
Subtotal/Average	\$457,653	\$469,486	\$550,657	\$472,943	\$285,712	\$287,719	\$244,336	\$318,864	\$336,421
Growth Communities									
Apple Valley	\$ 319,945	\$ 321,927	\$ 299,707	\$ 284,674	\$ 250,020	\$ 256,584	\$ 227,577	\$ 244,322	\$ 253,661
Farmington	\$ 263,995	\$ 271,887	\$ 262,376	\$ 232,458	\$ 201,810	\$ 207,917	\$ 176,898	\$ 191,899	\$ 192,071
Hastings	\$ 265,406	\$ 259,255	\$ 262,464	\$ 221,707	\$ 190,916	\$ 195,247	\$ 174,647	\$ 178,139	\$ 192,164
Lakeville	\$ 355,721	\$ 362,387	\$ 349,917	\$ 308,773	\$ 269,469	\$ 286,267	\$ 256,580	\$ 272,654	\$ 266,475
Rosemount	\$ 297,400	\$ 321,572	\$ 316,066	\$ 282,834	\$ 258,767	\$ 266,767	\$ 254,624	\$ 251,296	\$ 268,812
Subtotal	\$300,494	\$307,406	\$298,106	\$266,089	\$234,196	\$242,556	\$218,065	\$227,662	\$234,637
Rural Area									
Castle Rock Twp.	-	-	-	\$ 259,667	\$ 184,600	\$ 159,783	\$ 166,200	\$ 256,250	\$ 276,500
Coates	-	\$ 125,000	-	-	-	-	-	-	-
Douglas Twp.	-	-	-	-	-	-	-	-	-
Empire Twp.	-	\$ 211,050	\$ 455,000	\$ 287,900	\$ 200,479	\$ 225,675	\$ 203,790	\$ 219,136	-
Eureka Twp.	\$ 158,400	\$ 211,600	\$ 187,613	\$ 178,003	\$ 135,179	\$ 145,250	\$ 178,134	\$ 142,314	\$ 232,500
Greenvale Twp.	-	-	-	-	\$ 351,707	-	-	\$ 150,000	\$ 220,000
Hampton	\$ 299,952	\$ 244,400	\$ 251,183	\$ 237,985	\$ 160,058	\$ 216,025	\$ 174,173	\$ 190,750	\$ 168,000
Hampton Twp.	-	-	-	-	\$ 257,500	\$ 215,264	\$ 150,000	\$ 302,750	-
Marshan Twp.	-	-	-	-	\$ 309,500	\$ 269,500	\$ 255,700	\$ 205,000	-
Miesville	\$ 175,000	\$ 214,450	\$ 316,408	-	-	\$ 165,350	-	\$ 140,000	-
New Trier	\$ 188,500	\$ 199,500	-	\$ 207,110	-	\$ 149,900	-	\$ 136,667	-
Nininger Twp.	\$ 838,000	-	-	-	-	\$ 272,450	-	\$ 354,250	\$ 245,000
Northfield (pt.)	\$ 352,564	\$ 332,504	\$ 322,410	\$ 292,225	\$ 235,000	\$ 234,875	\$ 251,233	\$ 209,275	-
Randolph	\$ 284,526	\$ 265,967	\$ 216,718	\$ 202,571	\$ 187,933	\$ 183,600	\$ 184,634	\$ 141,875	\$ 107,333
Randolph Twp.	-	\$ 390,000	-	\$ 243,500	\$ 335,000	\$ 350,000	-	-	-
Ravenna Twp.	\$ 250,000	\$ 273,980	\$ 429,950	\$ 198,500	\$ 189,833	\$ 239,571	\$ 241,686	\$ 220,805	\$ 236,900
Sciota Twp.	-	-	-	-	\$ 197,724	\$ 348,800	\$ 323,850	\$ 245,000	-
Vermillion	\$ 214,600	\$ 197,667	\$ 202,859	\$ 175,000	\$ 180,717	\$ 145,013	\$ 137,740	\$ 179,167	-
Vermillion Twp.	\$ 235,000	-	-	-	\$ 255,500	\$ 162,500	-	\$ 279,875	-
Waterford Twp.	\$ 125,000	-	-	-	-	-	-	-	-
Subtotal	\$283,777	\$242,374	\$297,768	\$228,246	\$227,195	\$217,722	\$206,104	\$210,820	\$212,319
*Through March									
Dakota County Total	\$345,218	\$331,627	\$394,187	\$321,585	\$244,296	\$241,314	\$221,340	\$243,529	\$267,539
Sources: Regional Multiple Listing Service, Maxfield Research Inc.									

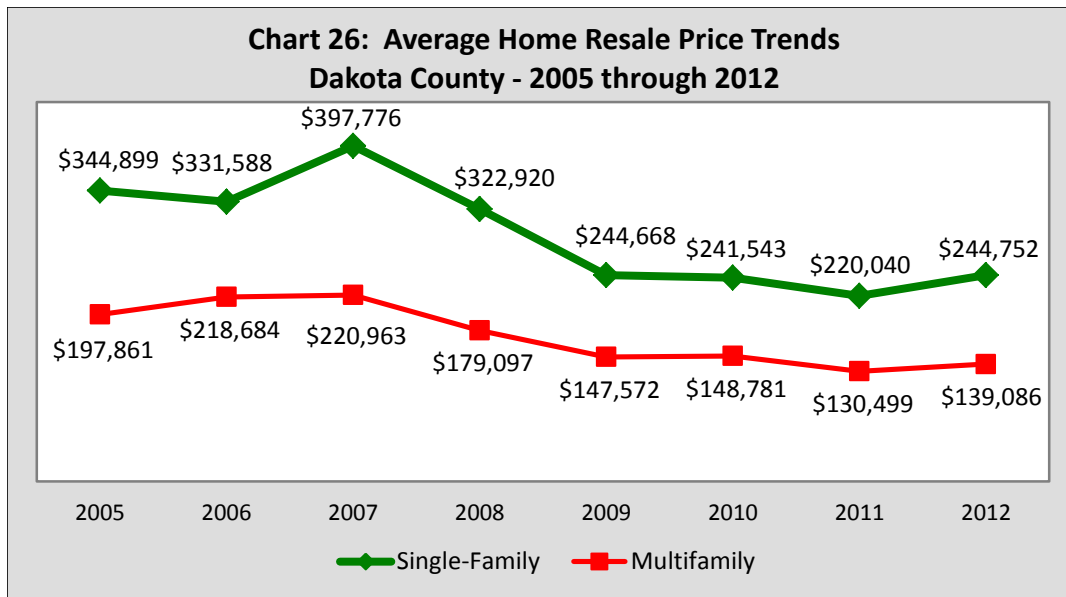
- The average resale price of single-family homes in Dakota County increased by 8.5% annually from 2000 to 2004. Conversely, the average resale price of single-family homes from 2005 through 2012 decreased by an average of 4.8%. The average price dropped the most

in the Developed Communities (-5.0%), followed by the Rural Areas (-4.2%) and the Growth Communities (-3.9%).

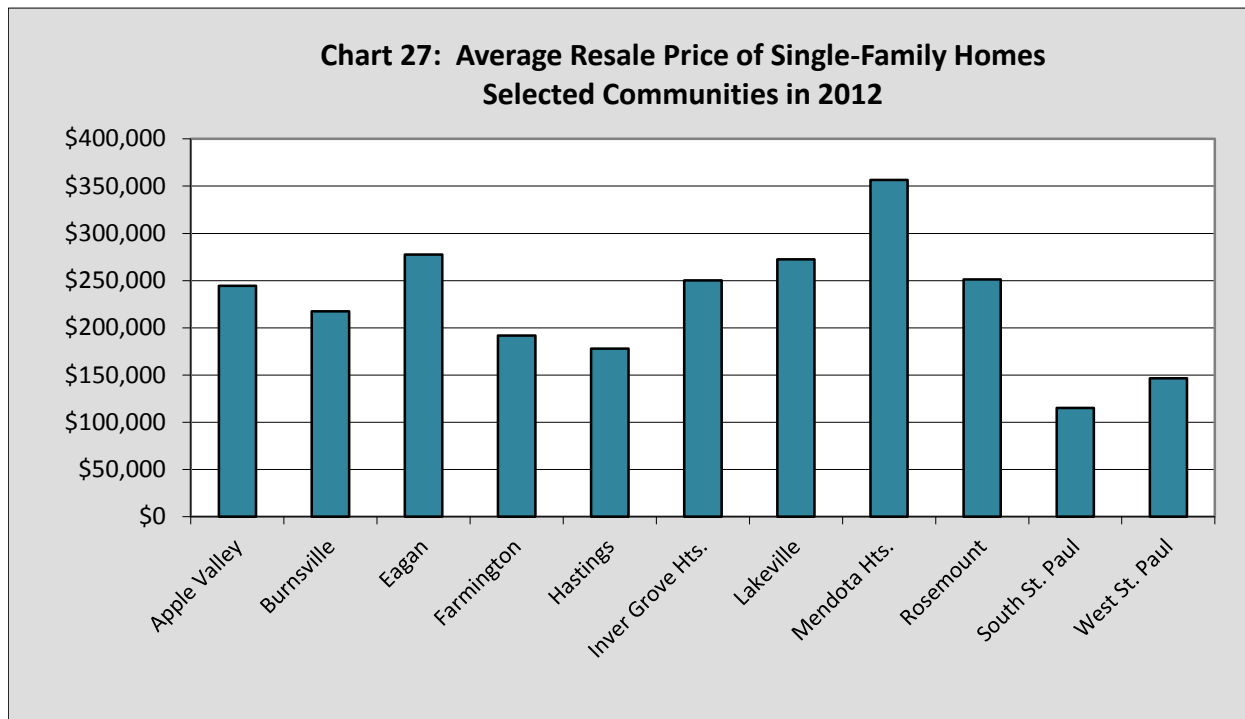
- ▶ The average resale price of condo/townhomes in Dakota County increased from \$136,600 in 2000 to \$185,000 in 2004, or by an average of 7.8% annually; from 2005 through 2012, the average resale price of multifamily units dropped from a peak in 2007 of \$220,963 to \$130,500 as of the end of 2012, a decrease of 41% over the five-year period or an average annual decrease of 10%.
- ▶ At the end of 2012, the average resale price of condo/townhomes was more than \$100,000 lower than for single-family homes. Although townhomes provide an affordable option for households in the County, especially first-time homebuyers, the increased affordability of single-family homes has caused a portion of buyers to bypass the townhome product and move straight into the single-family market.

TABLE 31 MULTIFAMILY HOME AVERAGE RESALE PRICE DAKOTA COUNTY 2005 - 2013*									
	Average Sale Price								
	2005	2006	2007	2008	2009	2010	2011	2012	2013
Developed Communities									
Burnsville	\$ 181,707	\$ 175,761	\$ 166,708	\$ 144,384	\$ 123,997	\$ 121,179	\$ 97,936	\$ 108,102	\$ 117,573
Eagan	\$ 179,668	\$ 183,512	\$ 182,639	\$ 154,327	\$ 130,218	\$ 131,835	\$ 111,090	\$ 127,110	\$ 125,266
Inver Grove Heights	\$ 130,974	\$ 188,066	\$ 183,966	\$ 162,791	\$ 143,844	\$ 131,572	\$ 118,110	\$ 118,877	\$ 127,675
Lilydale	\$ 391,744	\$ 415,875	\$ 364,373	\$ 287,000	\$ 181,052	\$ 239,199	\$ 228,446	\$ 259,729	\$ 218,600
Mendota	-	-	-	-	-	-	-	-	-
Mendota Heights	\$ 282,488	\$ 325,712	\$ 485,876	\$ 299,761	\$ 260,639	\$ 266,129	\$ 254,847	\$ 226,507	\$ 212,543
South St. Paul	\$ 150,138	\$ 192,442	\$ 169,571	\$ 160,079	\$ 104,759	\$ 94,234	\$ 91,924	\$ 107,581	\$ 107,437
Sunfish Lake	-	-	-	-	-	-	-	-	-
West St. Paul	\$ 72,851	\$ 159,662	\$ 128,995	\$ 94,856	\$ 97,843	\$ 98,248	\$ 79,906	\$ 81,685	\$ 89,665
Subtotal/Average	\$198,510	\$234,433	\$240,304	\$186,171	\$148,908	\$154,628	\$140,323	\$147,084	\$142,680
Growth Communities									
Apple Valley	\$ 192,159	\$ 194,844	\$ 190,111	\$ 169,046	\$ 140,653	\$ 144,155	\$ 116,863	\$ 127,579	\$ 142,256
Farmington	\$ 176,369	\$ 172,588	\$ 169,078	\$ 143,395	\$ 126,581	\$ 108,206	\$ 94,712	\$ 108,441	\$ 112,178
Hastings	\$ 178,561	\$ 182,352	\$ 176,773	\$ 147,017	\$ 132,024	\$ 131,289	\$ 101,094	\$ 104,914	\$ 109,622
Lakeville	\$ 226,277	\$ 222,723	\$ 217,308	\$ 206,202	\$ 169,256	\$ 162,307	\$ 141,755	\$ 156,358	\$ 153,567
Rosemount	\$ 211,398	\$ 210,674	\$ 216,165	\$ 180,306	\$ 159,998	\$ 157,016	\$ 129,301	\$ 142,155	\$ 141,508
Subtotal/Average	\$196,953	\$196,636	\$193,887	\$169,193	\$145,702	\$140,595	\$116,745	\$127,889	\$131,826
*Through March									
Dakota County Total	\$197,861	\$218,684	\$220,963	\$179,097	\$147,572	\$148,781	\$130,499	\$139,086	\$138,157
Sources: Regional Multiple Listing Service, Maxfield Research Inc.									

- ▶ As of 2013, housing affordability has increased across the product spectrum. The median household income as of 2012 was estimated at \$71,379. This would allow a household to afford a home priced at roughly \$214,000 to \$249,800 at 3.0 to 3.5 times income. Very low mortgage interest rates are currently enabling many buyers, especially those with equity in their current home to purchase or trade-up.



- ▶ While there generally are pockets of entry-level and move-up homes in each of the communities in Dakota County, the communities with the most affordable single-family housing stock overall continue to be South St. Paul and West St. Paul in the Developed Communities and Farmington and Hastings in the Growth Communities. These communities have, on average, the oldest housing stocks in the County. Farmington and Hastings have continued to experience growth of new housing; South St. Paul established a new construction in-fill program in 1997 similar to the Richfield Rediscovered program that was developed several years ago. This allows households to in-fill new construction on existing smaller lots.

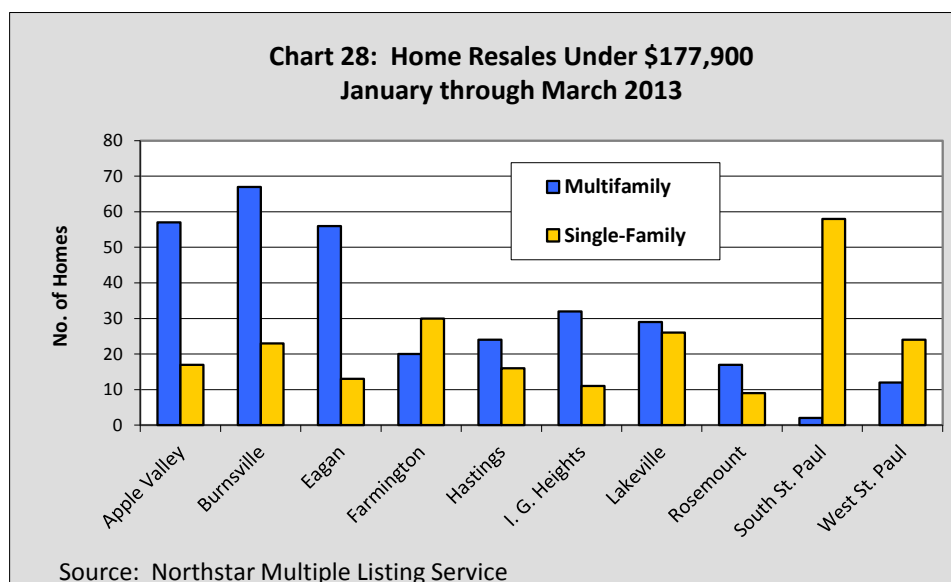


- ▶ To qualify for the CDA's *First Time Homebuyer Loan Program*, homes must be priced equal to or less than \$271,590 as of 2013. As Tables 28 and 29 indicate, the number of single-family homes that qualify in a number of communities is much greater now than back in 2005. Nearly all townhomes would qualify based on price.
- ▶ For purposes of the Livable Communities programs, the Metropolitan Council defined affordable ownership housing as housing that is affordable to buyers earning 80% of the area median income, or a home priced at \$193,700 in 2005. As of 2013, the Metropolitan Council has redefined affordable ownership housing for households earning 60% or less of the area median family income. For 2013, that figure is \$177,900.
- ▶ Resale data from the Multiple Listing Services reveals that between January and March 2013, 227 single-family homes sold in Dakota County for under \$177,900, or 37% of all single-family resales. There were also 316 condo/townhomes resales with prices below \$177,900 (85% of all condo/townhome sales). In effect, condominiums and townhomes are becoming the affordable homeownership option for lower and moderate income households in Dakota County.

Dakota County Home Resales - Jan. - March 2013

	<u><\$177,900</u>	<u>\$177,900+</u>
Single-Family	227	388
Condo/Townhomes	316	54

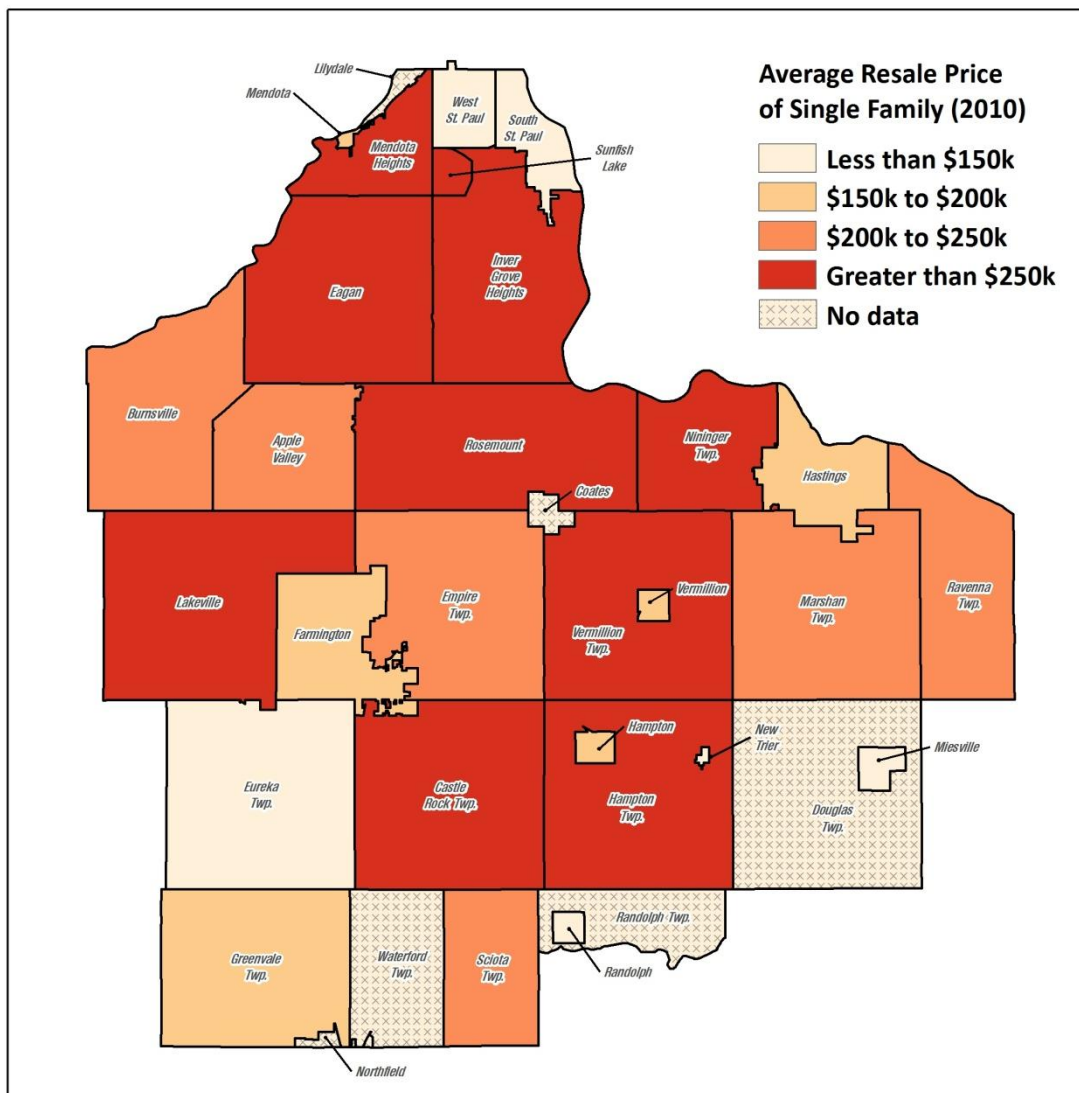
Chart 28 shows the distribution of affordable home resales in the County from January through March 2013.



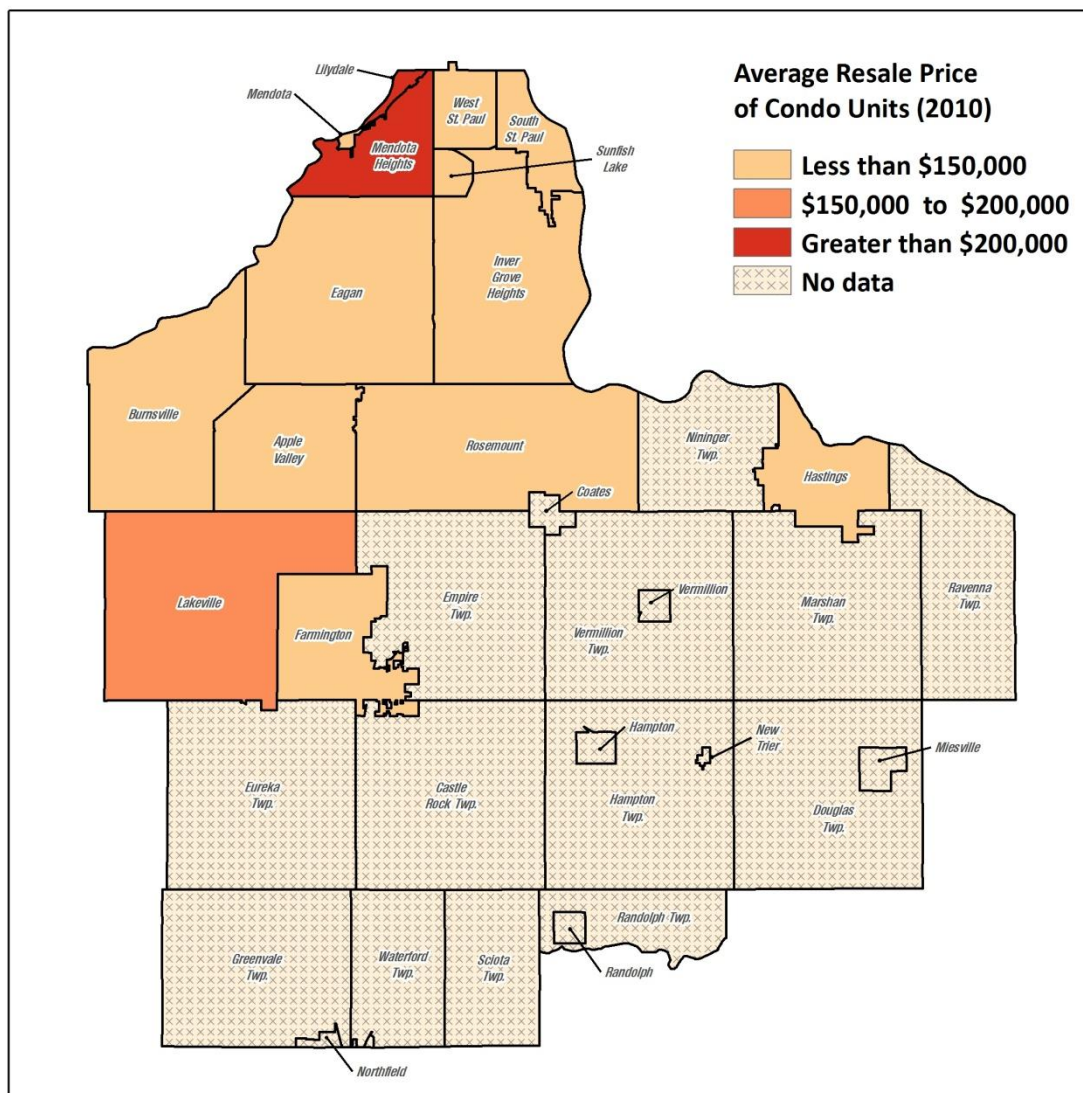
Affordable single-family home resales are mostly limited to communities with older housing stocks – such as South St. Paul, West St. Paul, and Farmington. Communities with a greater supply of townhomes comprise the bulk of affordable homes, led by Burnsville, Apple Valley, and Eagan.

The significant declines in the pricing for condominiums and townhomes have made these products more affordable than ever before. Households seeking to enter the for-sale housing market have more products to choose from with lower price points. However, caution must still be exercised as many homes priced excessively low may be foreclosures. Buyers must understand what they are potentially purchasing if they are looking at a home that is priced considerably below the rest of the market.

MAP 31
AVERAGE RESALE PRICE OF SINGLE-FAMILY HOMES
DAKOTA COUNTY
Year-End 2012



MAP 32 AVERAGE RESALE PRICE OF TOWNHOMES/CONDOMINIUMS DAKOTA COUNTY Year-End 2012



New For-Sale Housing Development

Maxfield Research Inc. reviewed new construction building permits in Dakota County for the years 2005 to 2013. Table 32 on page 133 shows the average annual starts for single-family construction by community and Table 33 on page 134 shows the average annual starts for multifamily construction by community. The tables include the estimated average price and distribution by price in current dollars. The price estimates were made based on recent listing of newly constructed homes in the Regional Multiple Listing Service as well as pricing data from development marketing materials. Key points from Tables 32 and 33 follow.

Single-Family New Construction

- ▶ Between 2005 and 2013, Dakota County averaged 726 new single-family starts, down from 1,500 in 2000 to 2004. Of these, almost three-quarters were in Growth Communities, and about 23% were in Developed Communities. The Rural Areas had 2%.
- ▶ Over the period, Lakeville had the largest number of new single-family homes, averaging about 224 per year, down from 388 per year in 2000 to 2004. Other communities that had reasonably high numbers of new single-family home starts include Farmington (134 per year) and Rosemount (102 per year). Eagan, which had an average of 178 per year from 2000 to 2004, dropped to 54 from 2005 to 2013, equal to Burnsville.
- ▶ Mentioned previously, to qualify for the CDA's *First Time Homebuyer Loan Program*, homes must be priced below \$271,590. In addition, the Metropolitan Council and the Minnesota Housing Finance Agency define housing as affordable if it can be purchased by buyers at 60% of area median income. In the Metro Area in 2013, this income could afford a home priced at or below \$177,900.
- ▶ Based on our estimates of pricing, very few newly-constructed single-family homes qualify as affordable. The estimated average price for newly-constructed single-family homes is \$488,445 in Dakota County. At this time, approximately 33% of new homes are priced at \$300,000 or less. This is a significant increase from before, when only 15% of new homes were priced at that level.

Multifamily New Construction

- ▶ Table 33 shows that between 2005 and 2013 Dakota County averaged about 97 newly-constructed multifamily units per year, a fraction of the construction that occurred early in the 2000s when the average was 850. About two-thirds were built in the Growth Communities and the remainder in the Developed Communities.
- ▶ Lakeville had the largest number of multifamily units built at 19 units per year, but was very close to several of the other communities such as Rosemount at 15 units and Burnsville and Hastings at 12 units each.

TABLE 32
SINGLE-FAMILY CONSTRUCTION TRENDS
DAKOTA COUNTY
2005-2013

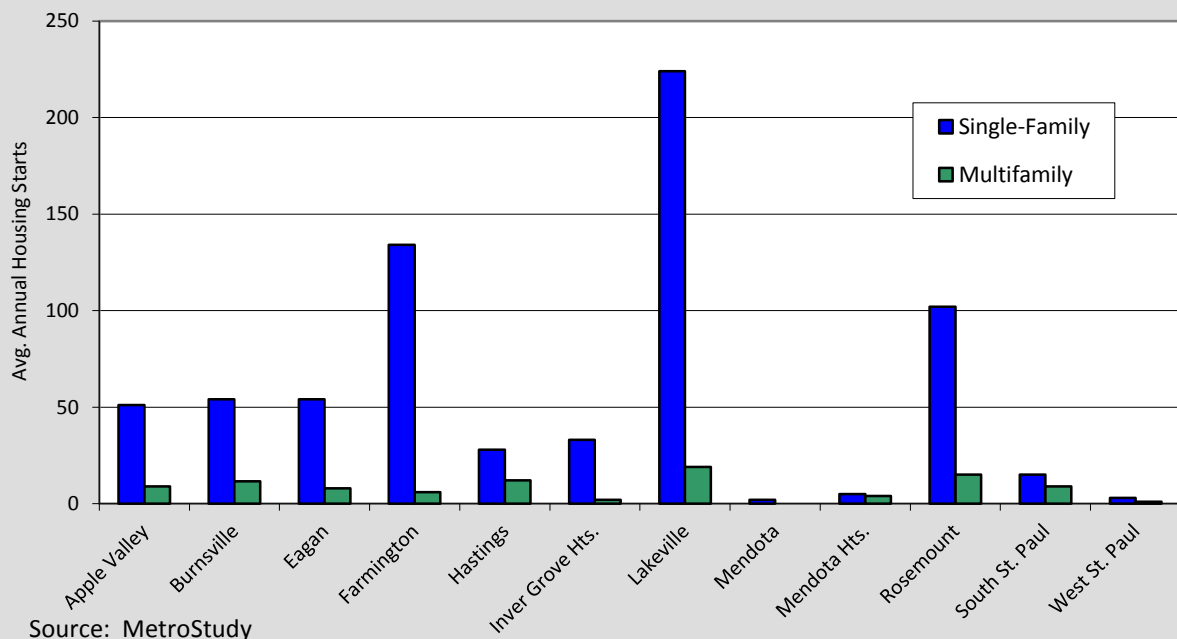
	Avg. Home Starts/Year	New Home Prices*			Average Price
		< \$300K	\$300-500K	\$500K+	
Developed Communities					
Burnsville	54	6%	33%	60%	\$603,003
Eagan	54	6%	42%	52%	\$529,107
Inver Grove Heights	33	5%	40%	55%	\$605,486
Lilydale	N/A	-	-	-	N/A
Mendota	2	0%	0%	100%	\$1,228,823
Mendota Heights	5	2%	10%	88%	\$1,340,207
South St. Paul	15	85%	15%	0%	\$245,479
Sunfish Lake	0	0%	100%	0%	\$395,000
West St. Paul	3	79%	21%	0%	\$239,853
Subtotal	166	23%	33%	44%	\$648,370
Growth Communities					
Apple Valley	51	12%	62%	26%	\$448,118
Farmington	134	52%	46%	2%	\$316,799
Hastings	28	67%	22%	11%	\$308,104
Lakeville	224	17%	60%	23%	\$435,071
Rosemount	102	19%	75%	6%	\$376,596
Subtotal	539	33%	53%	14%	\$376,937
Rural Area					
Castle Rock Twp.	1	0%	40%	60%	\$633,900
Coates	N/A	-	-	-	N/A
Douglas Twp.	N/A	-	-	-	N/A
Empire Twp.	11	69%	28%	3%	\$287,978
Eureka Twp.	3	92%	8%	0%	\$225,820
Greenvale Twp.	N/A	-	-	-	N/A
Hampton	1	86%	14%	0%	\$287,567
Hampton Twp.	N/A	-	-	-	N/A
Marshan Twp.	N/A	-	-	-	N/A
Miesville	1	33%	66%	0%	\$321,240
New Trier	N/A	-	-	-	N/A
Nininger Twp.	0	0%	0%	100%	\$799,900
Northfield (pt.)	N/A	-	-	-	N/A
Randolph	4	78%	16%	6%	\$279,796
Randolph Twp.	N/A	-	-	-	N/A
Ravenna Twp.	N/A	-	-	-	N/A
Sciota Twp.	N/A	-	-	-	N/A
Vermillion	0	0%	100%	0%	\$445,000
Vermillion Twp.	0	25%	75%	0%	\$392,950
Waterford Twp.	N/A	-	-	-	N/A
Subtotal	21	43%	39%	19%	\$408,239
Dakota County Total	726	33%	40%	27%	\$488,445
* 2013 Pricing. Based on listed properties built after 2012.					
Source: Maxfield Research Inc.					

TABLE 33
FOR-SALE MULTIFAMILY CONSTRUCTION TRENDS
DAKOTA COUNTY
2005-2013

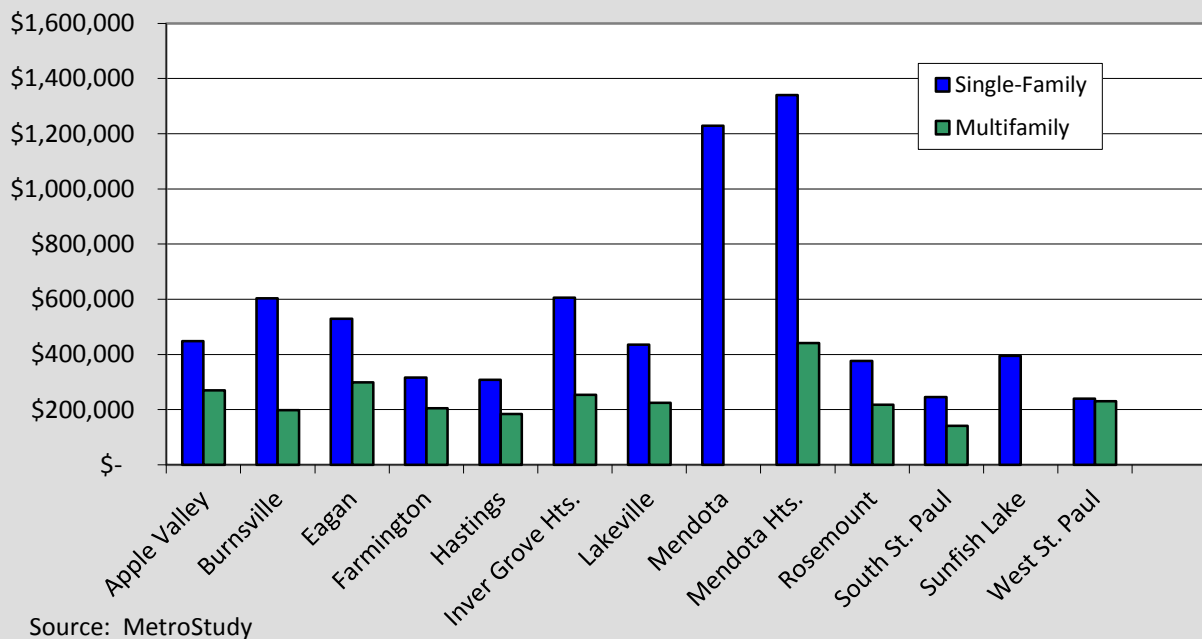
	Avg. Home Starts/Year	New Home Prices*			Average Price
		< \$250K	\$250-400K	\$400K+	
Developed Communities					
Burnsville	12	89%	11%	0%	\$198,061
Eagan	8	29%	57%	14%	\$299,018
Inver Grove Heights	2	62%	31%	8%	\$253,790
Lilydale	0	0%	0%	100%	\$518,500
Mendota	N/A	-	-	-	N/A
Mendota Heights	4	16%	23%	61%	\$441,570
South St. Paul	9	96%	4%	0%	\$141,169
Sunfish Lake	N/A	-	-	-	N/A
West St. Paul	1	66%	33%	0%	\$230,721
Subtotal	36	50%	40%	10%	\$297,547
Growth Communities					
Apple Valley	9	69%	20%	11%	\$269,499
Farmington	6	91%	9%	0%	\$204,784
Hastings	12	86%	14%	0%	\$183,652
Lakeville	19	70%	27%	3%	\$224,613
Rosemount	15	77%	23%	0%	\$217,350
Subtotal	61	75%	20%	5%	\$219,980
Dakota County Total	97	62%	21%	16%	\$265,227
* 2013 Pricing. Based on listed properties built after 2012.					
Source: Maxfield Research Inc.					

- ▶ Most newly-constructed affordable housing built in Dakota County is multifamily housing. The estimated average price of new multifamily units is \$265,227. We estimate that 62% of new multifamily housing is priced below \$250,000 and that an estimated 50% is priced at levels considered affordable by the Metropolitan Council (\$177,900). In 2005, only 10% of new multifamily housing was priced at a level considered affordable.

**Chart 29: Average Annual Housing Starts
Selected Communities, 2005 through April 2013**



**Chart 30: Estimated Average Pricing of New Housing
Selected Communities, April 2013**



Condominium Housing

Since the housing market downturn, condominium development (elevator-style buildings) has all but disappeared from the new construction market. Condominium resales continue, but prices at many developments are significantly reduced. During the downturn, some developments that had started construction sat unfinished for months. A number of those developments in the Twin Cities were repurposed to rental apartments. At this time, the only condominium developments that are currently in the planning process are located in Minneapolis and Downtown Wayzata.

We anticipate that as the economy and housing market continue to strengthen that some limited condominium development is likely to return. At this time, we do not see this occurring until later this decade.

Land Bank Properties

The Dakota County CDA acquired a total of 31 properties using funds that were obtained through HUD and MHFA under the Neighborhood Stabilization Program (NSP). Eighteen of these properties were acquired for land bank and demolished with the intent to rebuild on these sites in the future. Another 13 properties were acquired and have been or will be rehabbed. Five of the properties that were acquired for rehab are being completed by Habitat for Humanity. The remaining eight are owned by the CDA. The properties that were removed are slated to be replaced with new construction single-family homes. Table 34 on page 137 lists these properties. New construction for-sale homes on the CDA will be valued higher than the surrounding properties, but would be offered in the marketplace as “affordable” for low and/or moderate-income households.

We understand that according to the requirements as outlined in the Acquisition/Rehab Manual at least 25% of the NSP award must be directed toward rehabbing or developing units that are either for-sale or rental targeted to households earning at or below 50% of the area median household income. Including the Habitat for Humanity homes, there would be an additional three housing units that would have to be developed under this requirement.

Excluding homes that are being rehabbed by Habitat for Humanity, other homes acquired by the CDA for rehabilitation could qualify as rental units under the set-aside requirement and/or as affordable rental units under the HOME program limits.

A separate set of 12 properties was acquired by the CDA using funds other than NSP funds. Six of these properties are located in South St. Paul, adjacent to the existing Thompson Heights senior building owned and operated by the CDA. Two of the lots in South St. Paul on 15th Avenue North are contiguous while the other four lots on 13th Avenue North are contiguous. The two lots offer a total size of .44 acres. The four lots offer a total size of 0.85 acres. The current

TABLE 34
LAND BANK AND ACQUISITION-REHAB PROPERTIES
DAKOTA COUNTY CDA
NSP AND NON-NSP FUNDING
January 2013

Funding Sources:			MHFA 1	HUD	MHFA 2
City	Address	Housing Units	Funding Source	Owner/ Developer	
LAND BANKING & DEMOLITION					
1	Farmington	401 Main Street	1	HUD	CDA
2	Farmington	617 Third Street	1	HUD	CDA
3	Farmington	4940 204th Street	1	HUD	CDA
4	Farmington	621 Elm Street	1	HUD	CDA
5	Hastings	415 Fifth Street W.	1	HUD	CDA
6	Northfield	805 First Street W.	1	HUD	CDA
7	South St. Paul	745 5th Avenue S.	1	HUD	CDA
8	South St. Paul	431 7th Avenue S.	1	HUD	CDA
9	South St. Paul	135 9th Avenue N.	1	HUD	CDA
10	South St. Paul	145 MacArthur Street W.	1	HUD	CDA
11	South St. Paul	1410 Evans Avenue	1	HUD	CDA
12	West St. Paul	941 Gorman Avenue	1	MHFA	CDA
13	West St. Paul	966 Gorman Avenue	1	HUD	CDA
14	West St. Paul	1065 Gorman Avenue	1	HUD	CDA
15	West St. Paul	1081 Gorman Avenue	1	MHFA	CDA
16	West St. Paul	1069 Humboldt Avenue	1	MHFA	CDA
17	West St. Paul	1079 Humboldt Avenue	1	MHFA	CDA
18	West St. Paul	214 Winona Street W.	1	HUD	CDA
			18		
ACQUISITION & REHAB					
1	Apple Valley	14353 Hayes Road	4	HUD	CDA
2	Lakeville	17150 Hemlock Court	1	HUD	CDA
3	West St. Paul	1114 Livingston Avenue	1	MHFA	Habitat
4	West St. Paul	836 Deppe Street	1	MHFA	Habitat
5	West St. Paul	1064 Gorman Avenue	1	MHFA	Habitat
6	West St. Paul	1008 Livingston Avenue	1	MHFA	CDA
7	West St. Paul	283 Hurley	1	MHFA	CDA
8	West St. Paul	888 Stryker	1	MHFA	Habitat
9	West St. Paul	268 Annapolis	1	MHFA	Habitat
10	West St. Paul	170 Annapolis	1	MHFA	CDA
			13		
ADDITIONAL DEVELOPMENT LOTS					
1	South St. Paul	703 13th Avenue N	0	N/A	CDA
2	South St. Paul	711 13th Avenue N	0	N/A	CDA
3	South St. Paul	719 13th Avenue N	0	N/A	CDA
4	South St. Paul	725 13th Avenue N	0	N/A	CDA
5	South St. Paul	708 15th Avenue N	0	N/A	CDA
6	South St. Paul	712 15th Avenue N	0	N/A	CDA
7	Farmington	22370 Carver Ln	0	N/A	CDA
8	Farmington	3332 223rd Street W	0	N/A	CDA
9	Farmington	3324 223rd Street W	0	N/A	CDA
10	Farmington	3316 223rd Street W	0	N/A	CDA
11	Farmington	3308 223rd Street W	0	N/a	CDA
12	Farmington	3300 223rd Street W	0	N/A	CDA
			0		
Source: Dakota County CDA					

Source: Dakota County CDA

estimated market value of each lot according to assessor's records is listed at \$43,100. The lots are generally rectangular in shape with between 70 and 80 feet of frontage and would be appropriate for single-family homes, twinhomes or townhomes. Surrounding homes are older with most having been built prior to 1930. Current estimated market values for homes in the neighborhood range from about the low \$100s to the mid-\$100s. This information was obtained from the Dakota County Assessor's Department.

The six lots in Farmington are located south of the existing Twin Ponds workforce townhome property, again owned and operated by the CDA. Redevelopment of these properties has more flexibility than those that were purchased with NSP funds. These lots are all contiguous and range in size from 0.23 acres to 0.35 acres. All of these lots are generally rectangular in size and have approximately 100 feet of frontage, roughly a standard size suburban single-family lot. The current estimated market value of each lot is listed at \$36,600. Vacant lots located south of the CDA lots in the Executive Estates subdivision are currently owned by Roundbank. These lots may have been taken back by the bank in a foreclosure situation, but that has not been verified. Existing homes located in the Executive Estates subdivision when built from 2008 to 2010 ranged in price from about \$182,000 to \$250,000, depending on the size of the lot and the home. Existing homes on lots in the Executive Estates subdivision are considered to be move-up homes.

Table 35 on page 139 shows our recommended tenure and development timeframe of units to be developed on the CDA owned properties. Development timeframe is separated between NSP and non-NSP funded properties as well as between those acquired for rehabilitation and those acquired for new construction or which were vacant on acquisition and are assumed to be available for new construction.

Lot pricing in today's dollars was developed by considering the following factors:

- Estimated lot value of the subject properties according to assessor's records (2013);
- Estimated lot values of adjacent and nearby properties according to assessor's records (2013);
- Recent sales of vacant lots in the communities in which the CDA owned lots are located (from Multiple Listing Service records, 2011 to 2013);
- Adjacent and surrounding land uses and the tenure and windshield condition of adjacent and nearby properties;
- Competition in the community in which the properties are located.

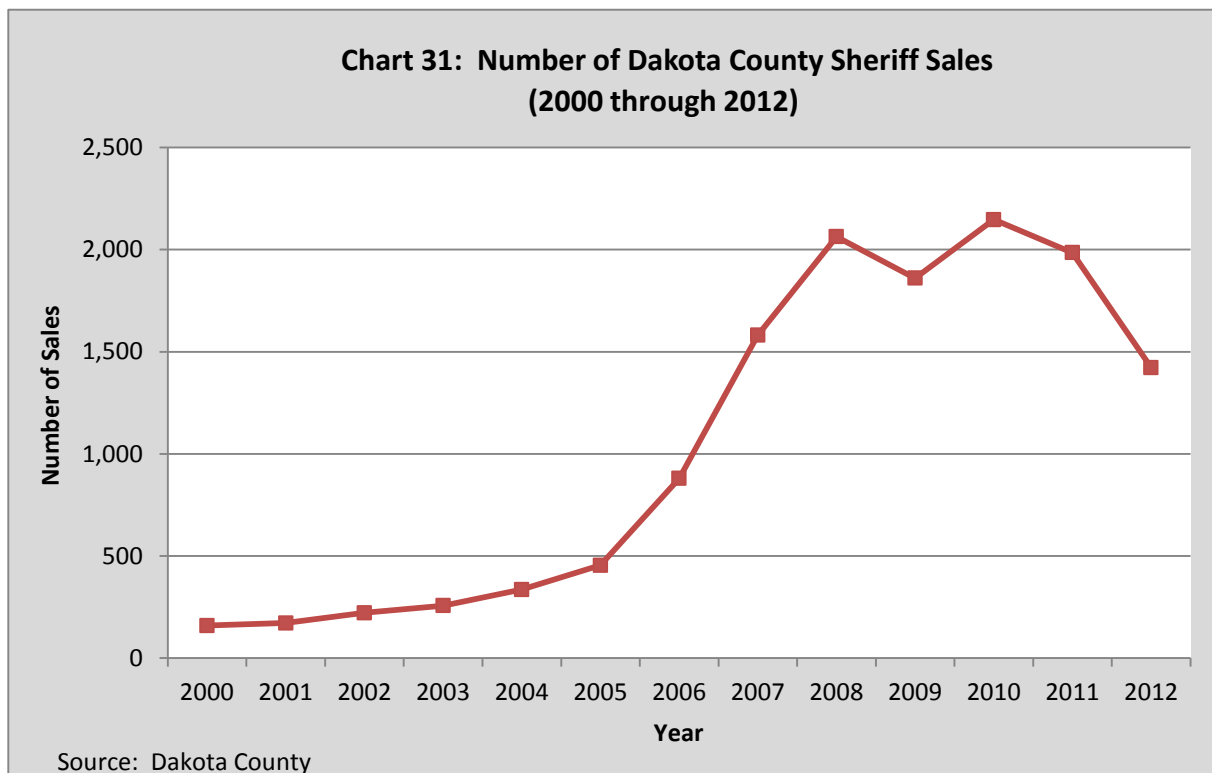
TABLE 35 SUGGESTED DEVELOPMENT TIMEFRAME CDA OWNED PROPERTIES July 2013						
City	Address	No. of Units	Parcel Size	Tenure	Estimated Land Value*	Estimated Timeframe
NSP FUNDS - ACQUISITION AND REHAB						
Apple Valley	14353 Hayes Road	4	0.53	Rental	\$60,000	2014
Lakeville	17150 Hemlock Court	1	0.33	For-Sale	\$50,000	2015
West St. Paul	1008 Livingston Avenue	1	0.15	For-Sale	\$31,000	2015
West St. Paul	283 Hurley	1	0.11	For-Sale	\$31,000	2015
West St. Paul	170 Annapolis	1	0.11	For-Sale	\$31,000	2015
NSP FUNDS - ACQUISITION/DEMOLITION/NEW CONSTRUCTION						
Farmington	401 Main Street	1	0.22	For-Sale	\$36,000	2016
Farmington	617 Third Street	1	0.23	For-Sale	\$36,000	2016
Farmington	4940 204th Street	1	0.39	For-Sale	\$45,000	2015-2016
Farmington	621 Elm Street	1	0.27	For-Sale	\$38,000	2016
Hastings	415 Fifth Street W.	1	0.21	For-Sale	\$42,000	2015
Northfield	805 First Street W.	1	0.23	For-Sale	\$52,000	2015
South St. Paul	745 5th Avenue S.	1	0.11	For-Sale	\$21,900	2018
South St. Paul	431 7th Avenue S.	1	0.17	For-Sale	\$24,900	2018
South St. Paul	135 9th Avenue N.	1	0.12	For-Sale	\$23,900	2018
South St. Paul	145 MacArthur Street W.	1	0.18	For-Sale	\$27,900	2018
South St. Paul	1410 Evans Avenue	1	0.18	For-Sale	\$21,900	2018
West St. Paul	941 Gorman Avenue	1	0.13	For-Sale	\$22,900	2017
West St. Paul	966 Gorman Avenue	1	0.16	For-Sale	\$23,900	2016
West St. Paul	1065 Gorman Avenue	1	0.26	For-Sale	\$29,900	2017
West St. Paul	1081 Gorman Avenue	1	0.13	For-Sale	\$22,900	2017
West St. Paul	1069 Humboldt Avenue	1	0.17	For-Sale	\$23,900	2018
West St. Paul	1079 Humboldt Avenue	1	0.17	For-Sale	\$23,900	2018
West St. Paul	214 Winona Street W.	1	0.14	For-Sale	\$23,900	2018
NON-NSP FUNDS - NEW CONSTRUCTION						
South St. Paul	703 13th Avenue N	0	0.22	For-Sale	\$35,900	2016
South St. Paul	711 13th Avenue N	0	0.21	For-Sale	\$35,900	2016
South St. Paul	719 13th Avenue N	0	0.21	For-Sale	\$35,900	2016
South St. Paul	725 13th Avenue N	0	0.21	For-Sale	\$35,900	2016
South St. Paul	708 15th Avenue N	0	0.22	For-Sale	\$35,900	2016
South St. Paul	712 15th Avenue N	0	0.22	For-Sale	\$35,900	2016
Farmington	22370 Carver Ln	0	0.24	For-Sale	\$41,900	2016
Farmington	3332 223rd Street W	0	0.23	For-Sale	\$41,900	2016
Farmington	3324 223rd Street W	0	0.23	For-Sale	\$41,900	2016
Farmington	3316 223rd Street W	0	0.26	For-Sale	\$43,900	2016
Farmington	3308 223rd Street W	0	0.32	For-Sale	\$46,900	2016
Farmington	3300 223rd Street W	0	0.35	For-Sale	\$47,900	2016
* Note: Land value estimated in 2013 dollars; value could be increased by 2.5% annually to sale date. Sources: Dakota County CDA; Maxfield Research Inc.						

Foreclosures

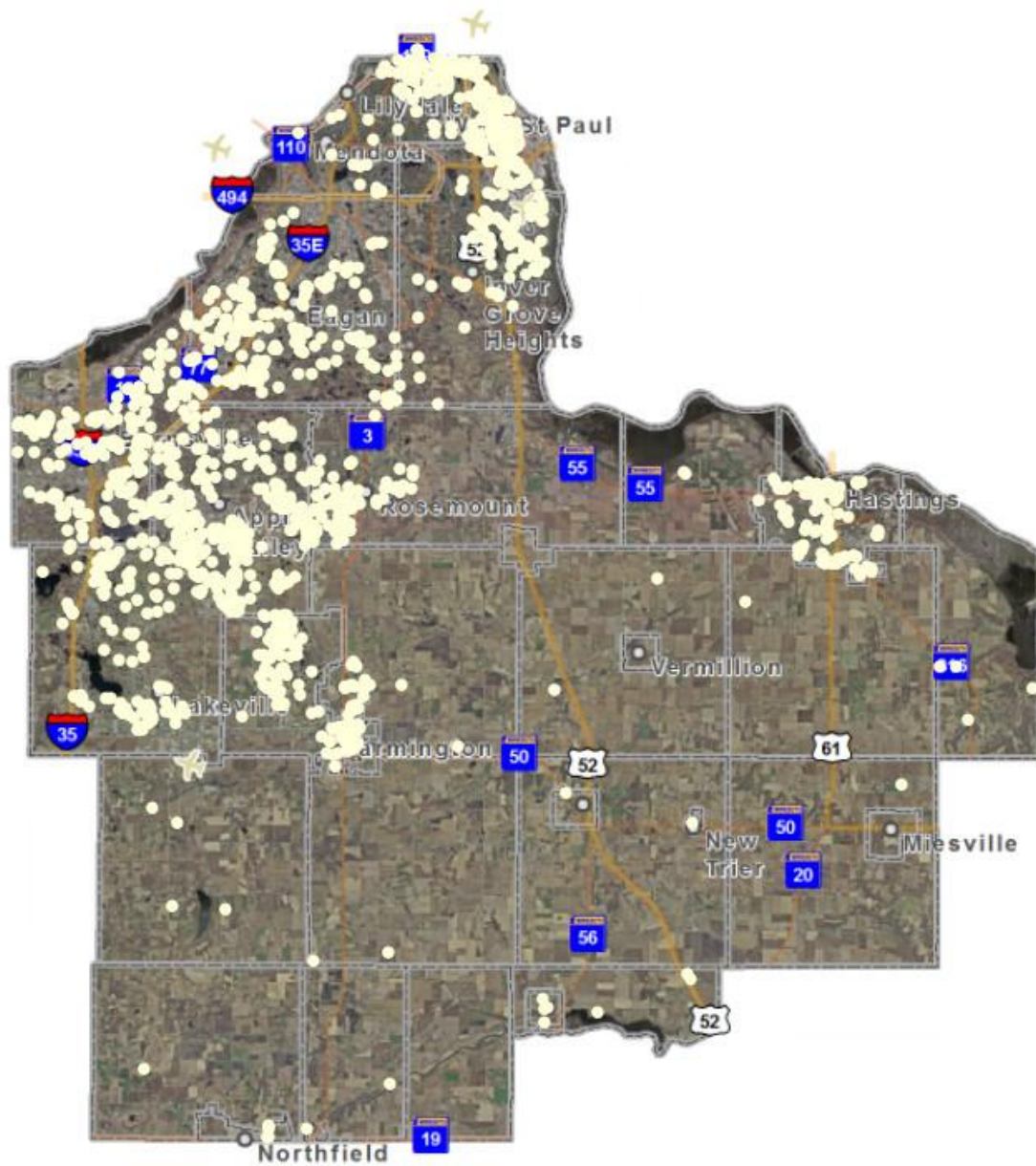
Foreclosures reached their highest points between 2007 and 2010 when the housing market bubble had burst, but foreclosures started to rise beginning in 2003 and rose dramatically between 2005 and 2007. Easy credit, the expectation of a high level of annual appreciation led many lenders and enthusiastic buyers to cash in on what many saw as a golden opportunity to own a home and potentially make some money.

Home foreclosures are now beginning to decrease and we anticipate that the Twin Cities Metro Area will reach more normal levels of foreclosures within the next 18 to 24 months as the number of new foreclosures continues to decrease and existing foreclosures are sold back into the general market, albeit usually at reduced prices.

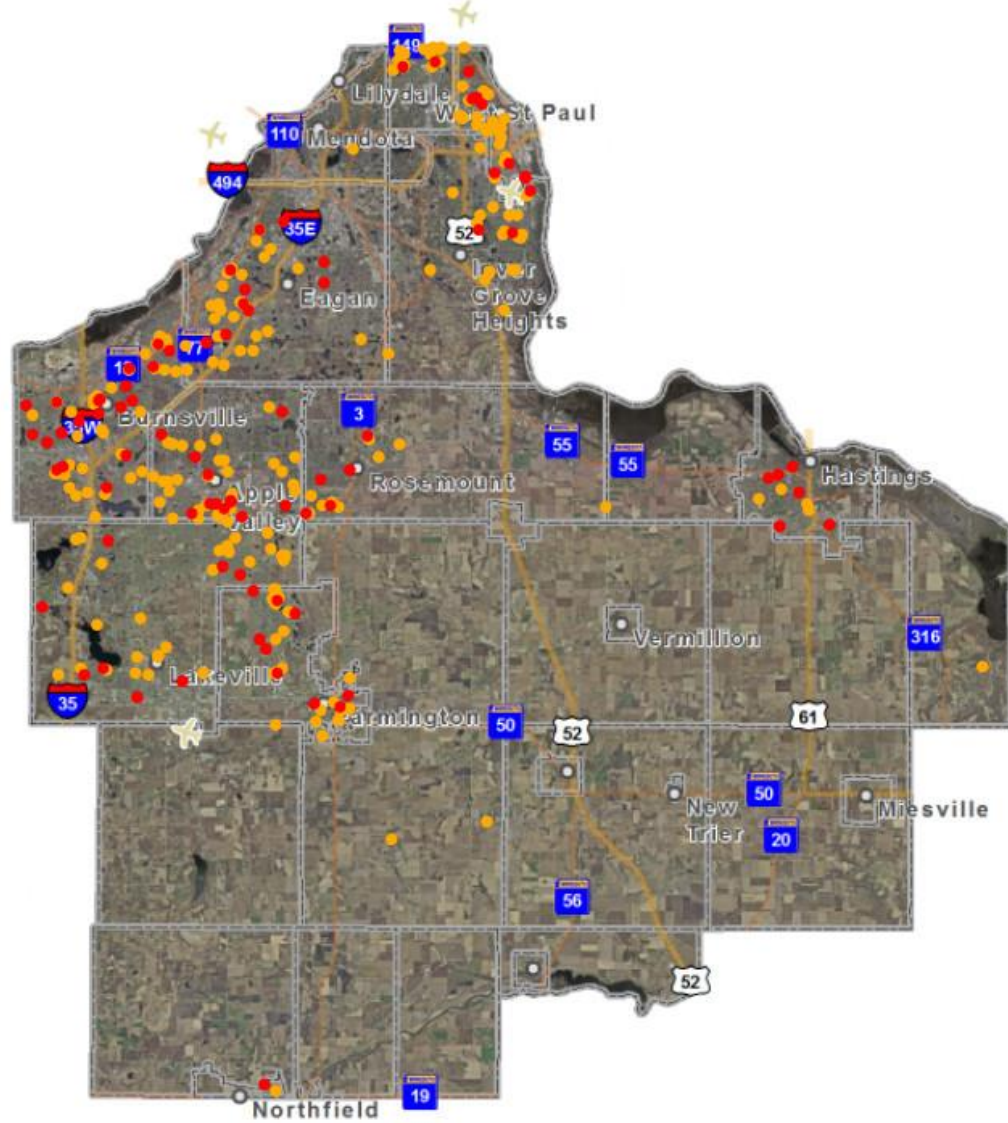
Chart 31 shows a graphic representation of home foreclosures in Dakota County from 2000 through 2012. The data shows that home foreclosures rose during the same period that the housing market was slowing down. Home foreclosures in Dakota County rose rapidly in 2007, then fluctuated somewhat between 2007 and 2010 when they peaked at 2,147. Foreclosures have since decreased in 2011 and 2012, but the level remains far above the levels of the early 2000s when foreclosures totaled 150 to 200 annually.



MAP 33
HOME FORECLOSURES
DAKOTA COUNTY
2007



MAP 34
HOME FORECLOSURES
DAKOTA COUNTY
2013



Analysis of Special Needs Housing

Introduction

This section of the report examines the potential for additional special needs housing in Dakota County by examining the following data:

- ▶ point-in-time counts from Dakota County Community Services Division as of 2012;
- ▶ homeless needs report conducted by Dakota County Community Services Division in January 2012;
- ▶ Minnesota legislative report on foster care beds in the State;
- ▶ analysis of need for Veterans services conducted by Dakota County
- ▶ inventory of shelter beds and transitional housing beds in Dakota County;
- ▶ homeless needs report conducted by the Dakota County Community Services Division in 2005,
- ▶ inventory of housing for persons and households with physical and cognitive limitations in Dakota County from the Minnesota Department of Human Services, and
- ▶ interviews with and a survey conducted among County staff involved with providing housing to special needs populations within the County, including adult foster care facilities, adult and youth corrections, homeless and at-risk of becoming homeless, youth (primarily aging out of foster care), domestic abuse victims and minor parents with children.

Dakota County Community Services

Dakota County Community Services provides a variety of programs and support services to residents that have broad ranging needs. This section identifies and discusses the major programs and target populations served in Dakota County and identifies potential needs in the County based Census data, interviews with staff, surveys of Community Services staff, numbers of people served, unmet needs and other factors identified during the course of the research. Many of the services provided through Dakota County are interrelated with households' housing needs. A stable housing situation often serves as a base platform from which the individual or family can be provided with other support services to assist them. Not all households served through Dakota County Community Services also need housing assistance, but very often households that require supportive services may have barriers or challenges to finding suitable, safe housing that meets their financial and other lifestyle needs.

This section is intended to identify potential unmet housing needs whereby the CDA (or another agency/firm) may be able to find additional resources or use existing resources to help close or bridge some of these gaps. The development of Lincoln Place, a supportive youth living facility, was developed based on the findings of the 2005 study.

Dakota County Community Services and Dakota County CDA combine together to provide shelter and services to resident individuals and households. Dakota County Community Services provides the following major programs through its division:

- ▶ Homeless and Continuum of Care Needs
- ▶ Homeless and At-Risk Families
- ▶ Homeless Prevention and Outreach
- ▶ Adult Corrections and Re-Entry Assistance
- ▶ Juvenile Corrections
- ▶ Veteran's Services
- ▶ Public Health Clients including WIC and Family Home Visits
- ▶ Dakota County Aging Initiative
- ▶ Service for Persons with Disabilities
- ▶ Group Residential Housing Services
- ▶ Adult Foster Care
- ▶ Youth Foster Care
- ▶ Child Welfare Families
- ▶ Ex-Offenders
- ▶ Drug Court Program
- ▶ Emergency Shelters
- ▶ Food Shelf and Economic Assistance
- ▶ Domestic Violence Services

Services and Shelter provided by Dakota County CDA includes the following programs:

- ▶ Bridges
- ▶ Family Unification Program
- ▶ Housing Choice Voucher (Section 8) Program
- ▶ Project-Based Voucher Program
- ▶ Public Housing
- ▶ Family Unification Program
- ▶ Shelter Plus Care Program
- ▶ Veterans Affairs Supportive Housing (VASH) Voucher Program

The CDA administers a variety of other housing-related programs including first-time homebuyer's program, home rehabilitation/weatherization loans, property acquisition and land banking, and the development of affordable housing for seniors and non-senior households.

This section discusses the following broad categories:

- ▶ Homelessness and Homeless Prevention
- ▶ Adult Foster Care
- ▶ Youth Housing and Supportive Youth Living
- ▶ Adult Corrections and Ex-Offenders
- ▶ Domestic Violence
- ▶ Veteran's Services
- ▶ Affordable Housing and Service Needs

Homelessness and Homeless Prevention

Point-In-Time Counts-Dakota County

Table 36 on the following page shows a year over year summary comparison from 2011 through 2013 of those that were counted as homeless in Dakota County from the point-in-time counts. The Point-In-Time (PIT) count is a count of sheltered (emergency shelters, transitional housing and safe havens) and unsheltered homeless persons on a single night in January. The PIT count is Dakota County's opportunity to obtain a snapshot of the homeless population. Each Continuum of Care across the nation is required to conduct the annual count on the same single night. The following are key points from Table 36.

In 2011, 841 people were counted as homeless. In 2012, Dakota County saw a 20% increase to 1,013 people and in 2013, essentially remained stable at 1,004 people. The total number of people counted as homeless (excluding new categories that were added in 2012) was 841 in 2011 (the base year), 915 people in 2012 and 917 people in 2013.

The total number of homeless counted according to HUD's definition rose from 302 in 2011 to 420 in 2012 and to 498 in 2013.

HUD defines "homeless" as a household that meets the following categories:

- 1) Individuals and families who lack a fixed, regular, and adequate nighttime residence, meaning that their primary nighttime residence is a public or private place not meant for human habitation; a household that is residing in a publicly or privately operated shelter designated to provide temporary living arrangements such as an emergency shelter, transitional housing and/or hotels/motels; a household who is exiting an institution where, prior to entrance, the household was residing in an emergency shelter or a place not fit or meant for human habitation.
- 2) Individuals and families who will imminently lose their primary nighttime residence.
- 3) Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition.
- 4) Individuals and families who are fleeing or who are attempting to flee domestic violence, dating violence, sexual assault, stalking or other dangerous or life-threatening conditions that relate to violence against a family member.

TABLE 36 DAKOTA COUNTY HOMELESS COMPARISON BY YEAR						
Year	Total Persons, broad definition	% increase, (decrease)	Total persons excluding new 2012 categories	% increase (decrease)	Total persons homeless by HUD Definition	% increase, (decrease)
2013	1,004	-0.9%	917	0.2%	498	19.4%
2012	1,013	20%	915	9%	420 (1)	39% (1)
2011	841		841		302	
(1) Includes shelter residents residing outside of Dakota County, but receiving County services or K-12 education and 1 jail resident who was documented have been unsheltered the night before.						
Note: 2011 considered the base year for comparison.						
Source: Dakota County Community Services						

The recession and subsequent consequences of high unemployment, tighter credit restrictions, low housing vacancy rates and other factors that restrict or create additional barriers to obtain-

ing housing have resulted in an increase in the number of homeless in Dakota County and in the Metro Region.

Expanded Point-In-Time Count Information

Table 37 on page 148 shows an expanded comparison by type of residential situation from the PIT counts for 2012 and 2013. The table breaks down the number of homeless by individuals, families and unaccompanied youth and identifies their locations when they were counted as homeless. In 2012, additional categories were added to the Point In Time counts including utilities shut-off, vehicle/outside/other and jail. Youth singles are shown separately as are youth-headed families.

- ▶ The point-in-time count as of January 25, 2012 identified a total of 1,013 people in Dakota County on that night identified as having homeless status. These individuals comprised a total of 485 households. In 2012, three categories were added to the PIT count which were repeated in 2013 including living in a place not fit for human habitation (58 people), in a treatment facility or hospital (32 people) or in a home with utilities shut off (8 people).
- ▶ Of the 485 households described as homeless, 272 or 56% were families; 194 or 40% were singles and 9 or 2% were households of unaccompanied youth under age 18. Eight households (2%) failed to provide an indication of household type.
- ▶ Of the single households, 69 (36%) were unaccompanied youth age 24 or younger, with no children.
- ▶ Of the 485 homeless households, 48 reported domestic violence; 40 a mental illness; 21 chronic substance abuse and 8 were veterans. (Figures are for heads of households only.)
- ▶ Of the 485 homeless households, 118 were reported as long-term homeless or 24% of total households.
- ▶ A total of 75 households reported having at least one felon/ex-offender household member, including 9 registered sex offenders. January 2012 is the first year that past felon status was collected as part of the count.
- ▶ Between 2012 and 2013, higher counts were noted for the following locations:
 - Emergency shelter
 - Motel
 - Living in vehicle/outdoors/other location
 - Utilities had been shut off
 - Those in treatment (single households)
- ▶ Lower counts were noted for the following groups:

- Youth headed households and youth headed singles
- Those in treatment (family households)
- Doubled Up
- Those in jail

TABLE 37 POINT IN TIME COUNTS DAKOTA COUNTY 2012 & 2013		
Total	2013 1,004 individuals	2012 1,013 individuals
Families	791 individuals	789 individuals
	320 doubled-up	393 doubled-up
	144 emergency shelter	118 emergency shelter
	141 transitional housing	146 transitional housing
	97 utilities shut-off	63 utilities shut-off
	69 motel	61 motel
	10 vehicle/outside/other	3 vehicle/outside/other
	7 treatment	12 treatment
	24 youth-headed households (ages 18-24)	46 youth-headed families (ages 18-24)
Singles	201 individuals	215 individuals
	86 doubled-up	75 doubled-up
	48 emergency shelter	53 emergency shelter
	13 transitional housing	15 transitional housing
	23 treatment	23 treatment
	5 jail	12 jail
	28 motel	11 motel
	9 vehicle/outside/other	13 vehicle/outside/other
	49 youth singles (ages 18-24)	67 youth singles (ages 18-24)
Unaccompanied Youth	12 individuals	9 individuals
	11 doubled-up	5 doubled up
	1 emergency shelter	2 emergency shelter

Source: Dakota County Continuum of Care

It should be noted that the PIT counts reflect counts of those who are homeless as of one night in January and differences between annual point in time counts may be affected by a number of factors. Between 2012 and 2013, more people including singles and youth were doubled up with others. More families were listed as currently residing in a vehicle, outside or in another location and more individuals were in motels.

Homeless Residing in Dakota County Shelter and Transitional Housing Beds

As of October 25, 2012, the Wilder Homeless Survey documented the number of homeless families and individuals residing in emergency shelters, battered women's shelters and transitional housing in Dakota County and those residing in non-shelter situations.

Following are the results of the 2012 survey:

Emergency Shelters: 7 people residing in emergency shelters

Domestic Violence Shelters: 55 people residing in domestic violence shelters

Transitional Housing: 223 people residing in transitional housing

Total Persons Counted as Homeless but not residing in shelters: 39 people

Overall, from fiscal year 2003 through 2012, lengths of stay increased in emergency shelters primarily due to a lack of affordable housing.

Turn Aways – November 2011

In November 2011, Dakota County Social Services undertook a month-long effort to better understand and track the reasons why households with housing needs who encounter Dakota County agencies' intake processes are turned away without being served.

For this data collection, 52 staff employees from 13 units and five agencies reported on a total of 357 households who reached out to them for some type of housing service. The resulting housing data found that 342 households were confirmed as being turned away for services during November 2011.

Single households were more likely to be turned away due to:

Household Composition (5.0%)

Age Limits (5.6%)

Non-Emergency (7.6%)

Family households were more likely to be turned away due to:

Need not Severe Enough (15.8%)

Residency (12.0%)

Non-Emergency (9.6%)

Special Populations (including undocumented, criminal history, Veteran, or unknown)

Non-Emergency (5.8%)

Disability Status***Disabled***

Need Not Severe Enough (3.8%)

Age Limits (3.5%)

Need Not Severe Enough (3.2%)

Not Disabled

Need Not Severe Enough (12.6%)

Residency (9.6%)

Non-Emergency (5.8%)

Household Composition (3.5%)

According to the report, the likelihood of being turned away due to household composition is sixteen times greater for single adults than for families. People without disabilities were turned away more than twice as often as those with a disability. Families were turned away primarily due to residency requirements or their present needs were not sufficiently severe or emergent.

Barriers to Finding Stable Housing

According to Heading Home Dakota's A 10-Year Plan to End Homelessness, the following barriers to finding stable housing were most often listed by homeless survey participants. While barriers to finding stable housing are significant for the homeless, barriers to finding housing affect a diverse number of populations.

51%	Lack of income
43%	Lack of affordable housing
16%	Criminal Record (primarily felonies)
16%	Credit problems
9%	Court eviction or bad rental history, labeled as "unrentable."

(Source of data is Wilder Homeless Survey)

In Dakota County, other barriers to finding stable housing also include financial, legal, social and domestic problems. Common legal issues include having been evicted or receiving an unlawful detainer, cited at a substantially higher level in Dakota County than statewide.

Many homeless people in Dakota County are already on the Housing Choice Voucher (Section 8) waiting list either in Dakota County or elsewhere and may have been for an extended period of time. Others are unable to apply to a waiting list due to closure. All of the agencies in the Metro Area who administer the Housing Choice Voucher Program have closed their waiting lists to future applications as a result of the large number of applicants that are currently waiting for assistance. The Housing Choice Voucher wait list is around 2,300 as of June 2013. Dakota County CDA closed their preference waiting list in March 2010, after being open for more than two years; other Metro Agencies have opened for application to the waiting list for only a few days up to two months. This is significant, not as a representation to the volume of need in Dakota County, as households steadily applied to the list throughout that timeframe, rather the emphasis Dakota County placed on serving its residents.

Despite how many housing agencies across the Metro and across the nation that have long waiting list for assistance, HUD is not increasing the allocation of total vouchers for housing authorities. In fact, in 2013, HUD reduced funding for the Housing Choice Voucher program, but did not decrease the number of vouchers allocated to Dakota County. The cost of providing Housing Assistance Payments (HAP) has steadily increased over the years as monthly rents have increased and as vacancy rates have decreased.

Dakota County had reserves to help offset the drop in funding in 2013, but if reductions to Housing Choice Voucher funding continue to persist, fewer families will be served now and in the future. Some families on the waiting list may have to wait up to ten years to be able to obtain a Voucher. For those that have significant housing needs and where affordable housing is in short supply, there are more people at-risk of becoming homeless in the near-term while waiting to obtain the affordable housing that they need.

69% reported being on a Section 8 waiting list for subsidized housing
39% reported being on a Section 8 waiting list for more than one year
18% reported not being on a Section 8 waiting list due to list closure

(Source of data is Wilder Homeless Survey)

Discharge from Correctional Facilities

26% had been held as juveniles
32% had been held as adults

(Source of data is Wilder Homeless Survey)

Risks for Becoming Homeless

Cost-Burdened Households

Cost-Burdened Households contribute 30% or more of their gross monthly income to housing including rent, mortgage, taxes, utilities and fees. Those paying between 30% and 35% of their gross income for housing are considered to be moderately cost-burdened while those paying more than 35% are considered to be severely cost-burdened. CHAS data, provided through a special aggregation of data for HUD from the American Community Survey data was utilized to identify the number of households in Dakota County that have severe cost burdens, meaning that they pay 50% or more of their income for housing. Also identified through the CHAS data are households experiencing other problems such as overcrowding and substandard living conditions, although these conditions are generally limited.

The current low rental vacancy rates in Dakota County (3.0% as of 1st Quarter 2013) and increasing rents currently require a household to have an annual income of

\$33,400 for a one-bedroom unit,
\$40,240 for a two-bedroom unit and
\$51,400 for a three-bedroom unit

With low vacancy rates and limited new rental construction occurring in Dakota County communities, rents are expected to continue to increase and vacancies decrease overall. This will continue to reduce availability for households that need affordable housing and especially for households that require deep-subsidy housing (50% or less of AMI and paying no more than 30% of income for housing costs).

Many of those interviewed that work with households that need affordable housing have noted that with vacancy rates low and rising rental rates, many more households are experiencing significant challenges when trying to find affordable housing.

Unemployment

Although unemployment rates over all have decreased over the past couple of years and are now at more reasonable levels, job growth has remained moderate. In addition, unemployment rates for unskilled labor remain higher than the overall level and job opportunities while increased are still not plentiful. It is critical that households trying to stabilize their housing situation be able to find suitable employment to be able to fund their housing costs.

Foreclosures

Foreclosures increased dramatically across the state during the housing crisis. While foreclosure rates have decreased substantially, they still remain above the long-term average levels. Home foreclosures contribute to housing instability and households at-risk of becoming homeless and requiring affordable housing.

Housing Wait Lists

Housing wait lists remain significantly high despite the development of a significant number of affordable housing units in Dakota County. Many of these households are on the wait list however for deep-subsidy housing that requires that a household pay no more than 30% of their income for housing with an income of 50% or less than AMI. Most of the affordable housing units are affordable to households earning between 40% and 60% of AMI. Those that earn less than 40% of AMI and those that are extremely low income have the most difficult challenges in finding affordable housing. Although housing wait lists have decreased slightly in Dakota County in the 1st Quarter of 2013, reduced funding for the Section 8 program and closed wait lists at the most affordable developments will result in fewer households (those most in need) being served.

Following are the current caseloads for programs administered by the Dakota County CDA. The availability of affordable housing, according to those interviewed, remains a critical need in providing supports to households that often have other significant barriers to independence and a stable living situation.

Bridges	38
Shelter Plus Care	28
Section 8 Voucher	1,923
Project-Based Voucher	52
Family Unification Program	67
Port Out (outside of the County)	208
FUP Port Out (outside of the County)	23
Port In (coming into the County)	<u>387</u>
Total	<u>2,726</u>

Homeless Outreach Services

The following tables identify the number of clients served through Path and Homeless Outreach Services in Dakota County from January 1, 2012 through June 30, 2013.

	<u>Clients Served</u>	<u>Attained Housing</u>	<u>Clients Not Admitted but Provided Information & Referrals</u>
KCQ PATH			
January 1-December 31, 2012	87	54	150
January 1-June 30, 2013	41	32	20
Of those served, 5 chose to stay in hotels or with friends; 4 still open			
Source: Dakota County Community Services			

	<u>Clients Served</u>	<u>Attained Housing</u>	<u>Clients Not Admitted but Provided Information & Referrals</u>
Homeless Outreach Services			
June 11-December 31, 2012	130	101	149
Of those served, 20 were still open at the end of 2012			
Services Provided: Assisted with housing searches/landlords: 95			
Assisted with roommate searching: 1			
Deposits: 3			
Rent Assistance: 8			
Application Fees: 0			
Source: Dakota County Community Services			

Emergency Shelters Serving Homeless in Dakota County

There are two emergency shelters that currently serve homeless individuals and families in Dakota County. Cochran House is located in Hastings and serves single men who are homeless. Dakota Woodlands is located in Eagan and serves single females, couples and families with children.

The following tables show the number of people served, average length of stay and general outcomes for the populations in each facility. Outcomes were not available for the population served at Cochran House. Outcomes listed at Dakota Woodlands show that of the 50% of persons housed that stay in touch with the facility, 89% have found stable housing within 18 months of exiting the facility.

	<u>Clients Housed</u>	<u>Avg. Length of Stay</u>	<u>Exited into Housing</u>
Dakota County Receiving Center			
Cochran House			
January 1-December 31, 2012	187	70.6	n/a
January 1-June 30, 2013	77	47.9	55
Outcomes: None listed			
Source: Dakota County Community Services			

	Clients Housed	Avg. Length of Stay	Singles Served	Families Served	Adults in Families	Children in Families
Dakota Woodlands						
January 1-December 31, 2012	257	56.6	54	87	97	160
January 1-June 30, 2013	246	66	19	49	87	159
Outcomes: 74% stay less than two months, 3% stay seven months or longer						
70% exit into permanent, stable housing						
3% move into sober housing, domestic violence shelters, psychiatric hospitals						
3% go to jail or prison						
Of the 50% who stay in contact after leaving, 89% are housed after 18 months						
Source: Dakota County Community Services						

Exiting Youth Foster Care

Among the people experiencing homelessness, an estimated 25 to 40 percent have lived in foster care or other out-of-home placement. The largest longitudinal national study of youth leaving foster care is the Midwest Study on the Functioning of Former Foster Youth published by the University of Chicago (2010). The study followed former foster youth up to age 26 and noted these outcomes for their population:

14.0%:	Living with a non-parent relative
7.0%:	In jail (16% for males)
6.5%:	Living with friends
4.0%:	<u>Homeless at the time of the study</u>
31.5%:	Not residing in a permanent stable residence

The report notes: "Although less than 1% of young adults with a foster care history were homeless at the point of interview, 24% had been homeless and 28% had couch-surfed since exiting care. Because there was overlap between the two groups, 37% of the sample had been homeless or had couch-surfed.

The Urban Institute suggests that up to 40% of youth aging out of foster care experience homelessness within two years of exiting the system. Wilder Research prepared a study on youth homelessness in 2003, documenting the following homelessness survey statistics among former foster youth.

	<u>1997</u>	<u>2000</u>	<u>2003</u>
Homeless individuals with a history of foster care:	38%	41%	53%

On average 15-20 youth age out of foster care each year in Dakota County. Many more (300+) are part of a foster care experience at some point in their lives, often short-term, without termination of parental rights.

Interviews with social services staff and supervisors in Dakota County that work with youth identified that youth exiting foster care are often at significant risk of becoming homeless, especially if youth have other issues such as mental, emotional or physical disabilities. Even if there are no disabilities, many youth are unprepared at age 18 to move into an independent living situation if they have limited skills and are unprepared to navigate rental situations in the private market. Interviewees noted that many youth exiting foster care just need some temporary supports while they stabilize their living situations, gain some additional life skills and are able to obtain education and information about living independently on their own. Also, a number of youth prefer initially not to live alone, but want to live with friends, older adults or their peers where they have a stronger connection to community.

While Lincoln Place provides shelter for youth in Dakota County, there are a number of youth that do not qualify to reside at Lincoln Place because of the criteria in place directly related to the funding to construct and maintain operation of the facility.

As a result, a number of youth that apply to and want to live at Lincoln Place are turned away because they do not qualify. Estimates range from approximately 12 to 20 youth annually would be candidates for a mildly supportive communal housing arrangement that would provide them with safe, affordable housing and limited supports to live independently to enable them to stabilize their living situations before relocating to a fully independent living situation. These figures are consistent with the number of male youth that are temporarily lodged at Cochran House in Hastings. Discussions with the on-site manager at Cochran revealed that of the number of individuals served at Cochran House over the past three years, 60 of those people were youth between the ages of 16 and about 24.

Information on clients housed, turnover and average age on entry for Lincoln Place is provided below from January 1, 2012 through June 30, 2013.

	<u>Clients Housed</u>	<u>New Enrollees</u>	<u>Exits</u>	<u>Avg. Age on Entry</u>
<i>The Link</i>				
Lincoln Place				
January 1-December 31, 2012	32	8	12	19.4
Outcomes: 87% pay rent on time, 80% decrease in high risk behavior, 71% access secure housing on exit.				
January 1-June 30, 2013	27	5	5	20
Outcomes: 92% pay rent on time, 92% decrease in high risk behavior, 100% access secure housing on exit.				
Source: Dakota County Community Services				

Housing Facilities for Persons with Physical or Cognitive Limitations

Dakota County has 331 facilities with a total of more than 1,400 licensed beds/units that serve persons with disabilities and are licensed with the Minnesota Department of Human Services (DHS) in 2013. These facilities are summarized in Table 38 by the type of program. The table also provides a program description. The following are key points from Table 38.

- ▶ Adult foster care provides the greatest amount of housing for persons with cognitive and/or physical limitations in Dakota County. There are 331 licensed facilities in the County with a capacity for about 1,400 people. The majority of the facilities are licensed adult foster care homes that serve persons with cognitive limitations. A smaller portion is licensed to serve other populations such as persons with traumatic brain injury or the elderly.
- ▶ Semi-Independent Living Services and Residential Services combine to provide housing to 158 persons in the County with developmental disabilities.
- ▶ About 60% beds in the licensed housing facilities are located in the Developed Communities, with Burnsville and Eagan containing the most, largely because of they contain more adult foster care beds. Residential Mental Illness and Residential Services facilities are spread throughout other communities, including Inver Grove Heights, Mendota Heights, South St. Paul, and West St. Paul. Adult foster care is the primary housing type of persons with disabilities in the Growth Communities, with Apple Valley containing the most beds at 130, followed by Hastings with 78 beds.
- ▶ Changes in the delivery of services by the Minnesota Department of Human Services in Spring 2005 has resulted in Residential Mental Illness facilities becoming more short-term, intensive treatment facilities designed to stabilize persons with a mental illness before moving the patients to more long-term housing. Prior to 2005, these facilities were more long-term housing solutions for persons with a mental illness.

In a landmark Minneapolis case, *Hollman vs. Cisneros*, the Minneapolis Public Housing Authority and the US Housing and Urban Redevelopment Division were mandated to decentralize concentrations of poverty that existed on a site in North Minneapolis. The Section 8 Voucher Program was essentially born out of this consent decree and reverberations from this decree have had far-reaching effects, namely concentrations of individuals with physical and cognitive limitations housed in specialized residences may also be considered to be counter to the *Hollman* decree.

TABLE 38 INVENTORY OF LICENSED HOUSING FOR PERSONS WITH COGNITIVE AND/OR PHYSICAL LIMITATIONS DAKOTA COUNTY April 2013			
	Total Facilities	Total Beds/Units	Program Description
Adult Foster Care	258	992	A living arrangement that provides food, lodging, supervision, and household services. They may also provide personal care and medication assistance. Adult foster care providers may be licensed to serve up to four adults and costs for room and board are met with client income such as Social Security Income and Group Residential Housing (GRH).
Board and Care	1	200	Veterans Home in Hastings that provides care and services to Veterans; may not be disabled, but may be only aged and/or infirm.
Waiver Services	45	N/A	Home and community-based services for people who would otherwise require the level of care provided in a nursing facility. Waiver services may be provided in a private home, foster care home, board & lodging facility or assisted living
Semi-Independent Living Services (SILS)	10	40	Includes training and assistance to persons in managing money, preparing meals, shopping, personal appearance, hygiene and other activities needed to maintain and improve the capacity of a person with a diagnosis of mental
Residential Mental Illness	2	23	Intensive Residential Treatment Services (IRTS) facility designed to enhance psychiatric stability and personal and emotional adjustment.
Residential Services	15	120	Licensed residential service providers for persons with developmental disabilities or related conditions.
Total	331	1,437	
Sources: MN Dept. of Human Services; Maxfield Research Inc.			

Adult Foster Care in Dakota County

Adult foster care in Dakota County currently utilizes about 1,000 beds. Of those, 750 to 800 of those beds are operated by corporate vendors that are licensed through DHS. Dakota County has increased the number of clients being assisted in non-licensed family-owned foster care beds because they have shifted those that they can over to the family owned foster care or private market apartments and utilize off-site support such as telephone support coupled with on-site support visits to bridge the gap between entirely supervised living and more independent living arrangements.

In 2012, the Minnesota State Legislature mandated that the Commissioner of the Department of Human Services (DHS) develop and conduct an annual needs determination and present a report to the legislature by February 1st of each year.

The report is intended to inform various governmental jurisdictions about the current need status and use of long-term residential and support services. If necessary, this information is to be used to develop a capacity reduction plan for the de-licensing of foster care beds (i.e. corporate foster care) where the license holder does not reside in the residence which will be managed at the state level rather than at the county level as it is currently.

Dakota County responded to a survey that was administered by DHS to gather information from counties that are considering implementing a reduction plan. According to Dakota County Community Services, DHS has not identified the level of reduction that will be required by the County as yet. They expect that specific reduction goals may be requested by sometime in 2014.

Although staff has indicated that they could use more options for housing providers, transitioning people to non-licensed facilities has not been a significant problem to date. Depending on the level of reduction eventually requested by the State, and the availability of affordable and accessible private housing options for Dakota County Community Services clients, there may be a gap in the amount of housing in the future to serve these clients.

Dakota County anticipates that it will require another 200 non-licensed beds per year over the next ten years in order to meet demand from a growing market, including a reduction in existing corporate foster care beds.

Funding housing for adult foster care is a significant challenge. Although GRH funding is usable for apartments, the manner in which GRH is allocated and how it works with the client can be difficult.

Haralson Apartments is a 17-unit apartment building that houses individuals with cognitive and physical limitations. Haralson is always fully occupied and the following table shows outcomes for some of the residents that currently reside at Haralson.

	<u>Clients Housed</u>	<u>New Enrollees</u>	<u>Exits</u>	<u>Avg. Age on Entry</u>
<i>Mental Health Resources</i>				
Haralson Apartments	17	n/a	n/a	n/a
17 clients served each year				
Outcomes: 6 Long-Term Homeless clients in stable housing for 2+ years				
9 clients have worked in the past year, 1 attending school				
All receive SSI or are in the process of applying to receive SSI				
Source: Dakota County Community Services				

Corporate Foster Care in Minnesota

It is estimated that current corporate foster care stock will be decreased by perhaps 100 to 200 beds although these numbers are preliminary at this time because no specific reduction requirements have been issued by the State.

In order to facilitate this transition, the regulations on Home and Community-Based Services (HCBS) waivers are being amended to allow Medical Assistance reimbursement for HCBS waiver services in the non-corporate foster care settings.

Findings of a statewide survey administered to county service providers in 2012 identified the following:

The top four support services needed to expand independent community living according to the majority of survey respondents are:

- 1) Independent Living Skills Training (ILS)
- 2) Transportation
- 3) Housing Access Services/Coordination
- 4) 24-Hour Emergency Assistance

According to survey respondents, the potential barriers to being able to achieve successful transition to a higher level of independent living among clients are:

- 1) Lack of available accessible housing (94%)
- 2) Lack of other less restrictive, alternative residential service providers (87%)
- 3) Lack of support from the person, family and/or guardian (82%)
- 4) Lack of residential support service providers for consumers (73%)
- 5) Lack of transportation (70%)
- 6) Lack of funds (61%)
- 7) Nearby employment (57%)
- 8) Foster Care Provider issues (resistance, financial insolvency forcing premature closure) (46%)
- 9) Administrative Appeals (37%)
- 10) DHS Licensing or MDH Certification Issues (27%)
- 11) County-Provider Service Contract Disputes (24%)

We recommend that the CDA work more closely with the adult foster care division as they transition in this process to understand the level of need that may arise from corporate foster care closures and the current moratorium on additional foster care licensed beds. At this time, there is limited rental availability in the private market to accommodate new individuals and most of those served would need studio or one-bedroom apartment units. Dakota County CDA's workforce townhome program could provide smaller unit types in new communities or could perhaps develop alternate product types that would combine townhomes with some

smaller apartment-style properties to meet the needs of diverse populations, singles as well as families.

Housing Ex-Offenders

Dakota County Department of Corrections currently works with a variety of ex-offenders that have been convicted of misdemeanors and felonies. Individuals that have served prison sentences are released into several types of programs that include various levels of supervised release and/or independent release. These also include other programs such as the Drug Court program, which provides more intense oversight to individuals that have been sentenced for drug possession and/or selling violations.

Felony convictions include burglaries, aggravated robberies, murders, robberies where a weapon is involved, sex crimes, among others.

Any individual that has a felony conviction on their record faces significant challenges to finding housing. Most landlords currently require background checks and many Dakota County CDA properties also screen tenants for these items. As a result, individuals that have felony convictions are usually automatically excluded from consideration for a rental apartment.

Those convicted of sex crimes (Levels 1 through 3) usually face the greatest challenges in finding housing. Integrating these individuals back into the community is difficult, but is almost impossible for Level III sex offenders. There are currently three transitional housing facilities in Dakota County (one in Lakeville and two in Apple Valley) operated by different groups that will house sex offenders. Level III sex offenders cannot be housed at any of the facilities. Level I sex offenders can be housed at the Life Rebuilders facilities in Lakeville and Apple Valley, but not at Jeremiah House (in Apple Valley). The emergency shelter, Cochran House, will take Level III sex offenders, but this is considered an emergency shelter, not a transitional housing situation. If Level III sex offenders are ready to be released from prison, but do not have housing to go to, the Department of Corrections will not release a Level III sex offender that will be homeless. In this instance, they are returned to prison until they can be housed upon release. Each of the three private facilities has a waiting list for entry. The wait time could be as long as six months or longer.

Jeremiah House in Apple Valley is a transitional housing facility that provides a faith-based recovery program for single men. It houses up to 12 individuals at one time. Jeremiah House will not accept any individuals that have been convicted of sex crimes into their program.

Life ReBuilders' facilities provide transitional housing for individuals with addictions, coming out of prisons or jails or homeless. Their facilities will accept Level I sex offenders but will not accept Levels II or III sex offenders. They have two facilities of six beds each. According to Life Rebuilders, the need is great in Dakota County. The Program Director stated that that they project they would be able to support 36 beds south of the River, which is 24 more beds in addition

to the 12 beds that they already operate. The number of beds estimated by Life Rebuilders was confirmed through discussions with Dakota County corrections staff.

There are no facilities in Dakota County currently that accept Level II or Level III sex offenders except for Cochran House, the emergency shelter in Hastings. Level II and Level III sex offenders face substantial challenges to finding housing and Level III sex offenders will be sent back to prison if they are deemed to be homeless upon release from prison.

According to our interviews with Dakota County Corrections staff, housing ex-offenders in Dakota County has reached crisis proportions and there are very few landlords that will accept these individuals in mainstream housing products. Even supervised housing situations such as Jeremiah House and Life Builders' facilities also have some restrictions and there are too few beds to accommodate the need.

These individuals are residents of Dakota County and most often prefer to remain in Dakota County once released. If they are on probation and must meet certain mandatory supervisory requirements, then remaining in Dakota County near to services is reasonable.

Corrections Services also stated that it is important that housing be located near to employment opportunities and public transportation. Dakota County services works to assist ex-offenders with rehabilitation and to re-integrate these individuals back into the community. Individuals may require mental health treatment, employment assistance, chemical dependency treatment, job skills assistance, in addition to housing. If housing is provided, but it is isolated from public transit and employment opportunities, successful re-integration is challenging and is likely to fail.

Table 39 shows the various types of correctional program categories in Dakota County along with some population characteristics for the program and the acuity of those in the program with housing issues.

As shown on the table, there are approximately 3,530 individuals in various programs that have a high acuity regarding housing and finding suitable affordable housing. The individuals in the high acuity programs experience significant challenges to finding suitable and affordable housing. For some correctional programs, the situation is nearly impossible and according to interviews, housing is at a "crisis" level for correctional programs. With the tightening rental market and limited job opportunities (although increasing somewhat) those coming out of correctional facilities or who are in correctional programs are experiencing even greater difficulties in finding suitable housing.

TABLE 39
ESTIMATED HOUSING ACUITY BY PRIORITY CLASSIFICATION
DAKOTA COUNTY CORRECTIONAL PROGRAMS

Type of Correctional Program	Population Characteristics	Estimated Size of	Housing Issue Acuity
		Population	
Jail Re-Entry Assistance Program (RAP)	Voluntary participants in re-entry assistance	20	High
Probation	Low-risk offenders (no history, no person offences)	5000	Low
Probation	High-risk (person offenses and/or criminal history)	900	High
Jail		17,000	High for est. 15% (2,550)
Supervised Release	Low-risk (60% CD, 10-20% MI)	100	Medium
Supervised Release	High-risk (criminal history; may be on "enhanced" SR)	20	High
Intensive Supervised Release	High-risk (person offenses and/or criminal history, 80-90% predatory offenders)	35	High
Intensive Supervised Release	Level 3 sex offenders	5	High
Specialized Caseloads*			
Mental Health	Often can access existing specialized housing options	40	Low
Chemical health/drug court		45	Medium
Sex offenders		340	Low
Domestic Abuse	Supervised	300	Medium
Domestic Abuse	Group supervision/low risk/90% reunite with family	300	Low
Totals		3,530	High
		445	Medium
		20,130	Low
* Specialized caseloads overlap with other program categories; the additional of these categories is subjective, not scientific.			
Source: Dakota County Corrections			

Despite assisting these individuals with stabilizing their living situations, the felony conviction remains a barrier to securing alternate housing in the future. Therefore, once these individuals are prepared to transition out of a supervised or supportive living environment, they continue to face a barrier to securing independent housing in the private market. Life Rebuilders is working with a small number of private landlords to accept these individuals once they have completed the Life Rebuilders program. However, those not going through a supportive transition program or are only on intensive supervisory release or limited supervisory release need housing while they are in their release programs. Again, Dakota County Corrections has also been working with a few private landlords to house these individuals in generally small buildings (i.e. four-plex, duplex, single-family homes) rather than large apartment buildings.

Greatest needs in order of priority:

- ▶ Transitional Housing for Level III sex offenders 5
- ▶ Jail re-entry Assistance Program (RAP) 20
- ▶ Housing for ex-offenders on supervisory release (high-risk) 20
- ▶ High-risk probation offenders 900
- ▶ Private market affordable housing for ex-offenders 2,550
 - with felony convictions

As much as possible, it is important that housing is located near to job opportunities and public transportation. Housing that is isolated from these additional critical features would result in less than optimum results for satisfactory outcomes for residents and would be more likely to result in repeat offences, repeat incarcerations or homelessness and longer lengths of stay in transitional housing facilities.

Recommendations

- ▶ Work with local providers to increase the number of beds and locations available for their specific programs (i.e. Jeremiah House and Life Rebuilders and other reputable providers that would want to locate facilities in Dakota County). We recommend that the County facilitate the ability of providers to locate in key locations in the County and to provide political assistance rather than funding assistance to these groups. Existing successful programs should be emphasized.
- ▶ Key priorities are for those in the Re-entry Assistance Program and Level III Sex Offenders; the difficulties associated with housing Level III Sex Offenders remains significant and it is potentially best to serve this group through working with private landlords that have one or two-unit properties.
- ▶ For the Re-entry Assistance Program and the High Risk release program, we recommend a transitional housing facility with some case management oversight and a higher level of supervision that would provide an environment where they can improve skills sets, stabilize their housing situation, obtain a job and work to gradually move themselves to greater independence. LifeRebuilders and Jeremiah House currently offer these types of programs.
- ▶ Encourage select private market landlords to take ex-offenders into private apartments where the offender would not require a supportive living environment. These individuals are most likely being relocated from some type of transitional housing. The incentive could be a modest subsidy and some oversight (case management) should be provided for a required time period to ensure that there are supports for effective transition. This would aid ex-offenders reintegrating into the community. We recommend these housing units be duplex style. While the need is great, we recommend trying to accommodate up to 20 beds of housing for this situation.
- ▶ Recommend that housing options be located near education facilities, employment opportunities and public transportation.
- ▶ Some key requirements of a facility should include the following:
 - ▶ Small size (12 beds or fewer)
 - ▶ More than one location and locations should be located close to job opportunities (including low-skilled opportunities) and public transit;

- ▶ Operator should maintain a high level of communication with local law enforcement officials and with Dakota County services to ensure that public safety needs are being met and that the individuals are supervised to some degree (some individuals will already be supervised through Dakota County, based on the type of probation program they have been assigned to).
- ▶ Work closely with local governments to respond to questions and concerns and to ensure that the oversight of the facility and its residents will be sufficient to address safety issues; most communities would resist having this type of facility in their cities.
- ▶ Additional services could be offered on-site for those that require them (counseling, chemical dependency treatment, mental health treatment, etc.).
- ▶ The goal is to provide safe, secure housing for these individuals and assist them in returning to stability.

Veterans Services

Housing Available for Veterans

Hastings Veterans Home has 199 licensed beds, but only 180 beds are in active service. Of the 180 active beds, there are 20 beds available so current occupancy was 160 beds (89%). According to the Admissions Coordinator, Veterans typically do not select the Veterans Home as their first choice of residence. Veterans must demonstrate a medical or clinical need for admission. Types of care and services provided through the Veteran's home include skilled nursing care, Alzheimer's and dementia care, domiciliary care, rehabilitation services, recreational therapy and work therapy.

Residents pay 30% of their income for housing, but must have income and/or assets of \$3,000 or less. If their assets are above the \$3,000 limit, they are required to pay the monthly cost of care (\$2,702.22) until their assets have been depleted below the \$3,000 limit. Many Veterans at the board and care facility elect to try to relocate over to the Minneapolis campus because of its close proximity to the Hiawatha Light Rail line or they prefer to try to obtain a Housing Choice Voucher in order to be able to select their own housing. Most often, housing at the Veteran's home is a short-term housing solution unless the Veteran is older and has long-term health care needs.

In Dakota County, the ability to obtain a Housing Choice Voucher was recently reduced due to funding cutbacks by HUD, fortunately Dakota County CDA was awarded 25 VA Supportive Housing (VASH) Vouchers in 2013. This is a joint effort between HUD and the VA, so eligible Veterans must work with the VA to be referred to the program; Dakota County CDA will administer the program. Eligibility will depend on current housing status as well as need for supportive services. Other Veterans who are either not presently homeless or do not need supportive ser-

vices are likely to have to move outside of Dakota County to obtain housing assistance, unless another program can be found to provide additional housing supports and assistance to this group.

Dakota County Veterans Services

A recent analysis prepared by the Dakota County Office of Planning and Analysis examined Veterans Services in Dakota County. Findings of the report were published November 2012.

Key findings include:

- ▶ A current caseload of approximately 3,000 active cases in Dakota County
- ▶ Cases are distributed according to where the client resides, but are not distributed evenly among staff.
- ▶ New caseload rebalancing scenarios were presented for consideration and periodic review of case rebalancing to accommodate fluctuations and shifts in caseload distribution.
- ▶ Staff reductions have created greater inefficiencies in assisting clients that call into the Department's main telephone line for initial inquiries. However, one new staff member was recently allocated to the Department to assist with fielding calls and client in-take.

Dakota County currently has three VSO (Veterans Service Officers). Two VSO officers currently work out of the Northern Services Center and handle claims and clients from Eagan, Inver Grove Heights, West St. Paul, South St. Paul, Mendota, Mendota Heights, Lilydale and Rosemount. A third VSO working with the Western Services Officers handle claims and clients from Apple Valley, Lakeville, Burnsville, Hastings, Farmington and the rural townships.

Veterans Services Officers (VSOs) assist veterans with information and referrals and with filing claims for veteran benefits available from the federal and state governments. The Department also liaises with external resources, government agencies and other internal departments at Dakota County, if clients require other types of support (including Social Services, Public Health, Employment and Economic Assistance, etc.)

A fourth VSO position was recently added to the Department. As mentioned previously, caseloads are unevenly distributed among VSOs because they are distributed by geography. Current caseload among three VSOs is 820; if a fourth VSO is added, caseload would be reduced to about 615 per person. Caseloads are highest in Eagan, Inver Grove Heights, Burnsville, Apple Valley and Lakeville.

Rebalancing the caseloads and improving systems for documenting calls and services

A new call-tracking system was put in place to identify and collect data about callers, their needs and how calls are resolved.

A categorization of calls received from mid-October to mid-November 2011 showed that most calls received to the Department were categorized as:

Benefits Questions	59 calls
New Client/Appointment	62 calls
Medical Questions	66 calls
Transportation/Ride	35 calls
Miscellaneous	55 calls
Home loan/housing	8 calls

Aside from psychological, mental health issues and chemical dependency issues that may be faced by Veterans, issues associated with finding housing are similar to other groups. There is a shortage of deep subsidy affordable housing for those that need it with smaller units (i.e. studios or small one-bedroom units) to serve those that are trying to stabilize their lives, trying to find employment. Many do not want to locate in Hastings because transportation is difficult. There is no public transportation and while the Veteran's Home will transport residents to medical appointments, they do not provide transportation to job interviews, work or other transportation needs that residents may have.

There is a similar issue with residents located at Cochran House. In order to move these people to the next level, they need to be able to receive supportive services, find employment that will pay them a living wage and obtain housing at an affordable rate. Transportation is very difficult from Hastings and many of these individuals do not have a car. The lack of transportation is a significant barrier to finding employment and limits their ability to find housing.

Based on information gathered and interviews with people involved in Veterans needs and services, we believe there is a similar issue in Dakota County and in the Twin Cities Metro Area. Additional issues in Dakota County mirror those with other special groups in that housing is not always located near to employment opportunities and good public transportation. Additional supports for those that are seeking to stabilize their lives are critical when considering a holistic approach to aiding those that have special needs.

According to staff at the Veterans Services Department, the greatest need at this time is for limited short-term housing support assistance in the form of one to three month payments of rent or mortgage assistance for Veteran households that are trying to get caught up or are awaiting other benefits to begin. Funds used to be available for this type of short-term assistance, but they were eliminated a few years ago. With an increase in Veterans returning to the US from duty abroad, the needs for this temporary housing assistance has increased.

At-Risk Groups

Heading Home Dakota's 2011 analysis (updated January 2012) identified a number of needs and barriers to filling the needs. Needs were identified among youth, adults and families. Many of the needs identified in the special needs analysis were further reinforced by those interviewed for the housing needs assessment.

Housing that is affordable to households earning less than 50% of the Area Median Household Income is a significant need. Wait lists for deep subsidy housing are high. Between public housing and Housing Choice Vouchers (Section 8), more than 5,000 households are seeking deep subsidy housing. Further reductions to aid for the Housing Choice Voucher program post 2013 will extend the length of time before a household is assisted. For some, the wait is likely to be years.

Groups that are at high risk include:

- Youth exiting foster care
- Families with significant barriers to finding suitable housing;
- Ex-offenders with felonies and/or level III sex offenders;
- Those exiting jail or prison;
- Those with multiple barriers to finding suitable housing (i.e. low income, mental health, chronic health problem, lack of education, lack of job training, language barriers, etc.)

Many in these groups require a pool of resources including housing to support stability. While housing is a critical component to effect stability in the lives of those most in need, the ability to enhance quality of life over the long-term often requires the implementation of a series of services designed to provide the care and tools necessary for households to live independently and care for themselves. For some, housing and care may be required permanently if the individual is not high-functioning or is not able to manage on their own.

For many households however, a temporary pool of services and stable, affordable housing can enable the individual and household to move forward, to acquire more skills, obtain and retain employment and find and retain their own housing.

The difficulty in achieving this goal is that the need for deep-subsidy housing is very high and the available funds to provide this housing are limited and are in jeopardy of being reduced further. All of the existing housing programs administered by Dakota County CDA are important in assisting households with this critical component. Needs have increased more rapidly than the availability of Vouchers and with current reductions and the potential for further reductions on the horizon, people that need this type of housing assistance may not be served or may be required to wait longer to be served, exacerbating other problems.

Recommendations

We recommend the following for Dakota County as it relates to serving the needs of special populations:

- ▶ Continue to work closely with private market landlords in Dakota County to accept tenants that may have somewhat negative rental history (i.e. evictions, poor credit, criminal backgrounds); perhaps an incentive program can be developed for landlords to participate in accepting a limited number of these tenants in their properties to provide stable housing.
- ▶ Continue the development of affordable housing units with greater consideration given to housing households and/or individuals that have difficult rental history or significant barriers to securing rental housing in the private market. Consider the development of alternate products such the renovation of small rental buildings or the development of a pool of smaller buildings with units designed to assist individuals as well as families.

Specific facilities that we recommend be developed in the short-term include:

- ▶ Work with existing local providers to expand their bed capacities that will serve ex-offenders, but not Level III sex offenders. We recommend up to 24 beds of transitional housing total in two or more locations in the County located close to public transportation and close to job opportunities. This housing would be targeted to individuals.
- ▶ 6 beds of housing targeted to serving level III sex offenders; these beds should be scattered throughout the County in private market facilities such as rental single-family homes and/or duplex units; support services such as transportation and access to employment should be coupled with the housing support to further transition after incarceration.
- ▶ 15 to 20 beds of transitional housing targeted to youth (homeless or at-risk of being homeless) primarily age 16 to 22; this facility would provide limited support services (primarily counseling and assistance) and would offer a safe community environment for youth to increase their skill sets and prepare themselves to live independently. Youth would not be required to meet disability criteria. This is to target youth that generally need some basic guidance and support, but do not need significant case management or have long-term disabilities or health problems. This facility could also serve youth exiting jail or prison or juvenile detention. The focus would be on increasing education, building life and job skill sets and preparing youth to live on their own.
- ▶ 15 to 20 units of transitional housing targeted to minor parents or young adult parents with children; this facility would provide a supportive living environment for minor parents and their children to increase their life skills and prepare them to live independently. Education, child care, early childhood learning, life skills and parenting skills would

be part of the program. The Jeremiah Program currently exists as a model in the Twin Cities for this type of program.

- ▶ Increasing the number of deep-subsidy units available to family households with children that have incomes at or below 50% of the area AMI where the household is eligible to pay only 30% of their income for housing costs. These units could be integrated with other affordable units being developed in the County where households are qualified at 60% of income.
- ▶ Continue to identify private market housing that will accept high functioning households with a diagnosis of physical or cognitive limitations that can generally live independently but still need limited life supports. There is an annual need for approximately 200 beds over the next ten years. A portion of these individuals could be served through CDA developed units at existing and future developments. The number of smaller unit types would need to be increased to support this group. These individuals can be integrated more fully into private market units, but will need some supports and continued on- and off-site case management to navigate the system.

Other Recommendations

Although a survey was distributed to service providers in Dakota County, historical information was spotty or not recorded. Our conversations with staff during individual interviews also revealed that tracking of applicants and various levels of needed services was also limited. This makes it very difficult to accurately determine needs and which of those needs is highest priority.

We understand that there are currently eight points at which clients enter the Community Services division and there is not a central reporting function that tracks these individuals whether served or not served. Caseloads are monitored for clients that are in the system, but those that are not accepted into the system are not.

Efforts are also underway between various divisions and service providers to better coordinate and work together to solve specific issues related to various groups including those with youth, Veterans and ex-offenders. These efforts should be enhanced. However, in order to best increase these efforts, a strong tracking and reporting system is needed that will identify the needs of people entering the system, how they are being served and how departments cross-function to provide multiple supports to individuals and households.

A strong tracking and reporting system can also identify where service gaps are greatest at any given time. It would enable County Services to monitor applicants to the system, whether served now or later or not at all and better quantify and qualify the needs that exist over time. This would also assist in better allocating future funding requests and preparing specific goals based on documented need.

APPENDIX A

Demographic Analysis

A - 1 POPULATION GROWTH TRENDS AND PROJECTIONS DAKOTA COUNTY 2000 - 2030										
	Population				Change					
	Census		Projection		2000-2010		2010-2020		2020-2030	
	2000	2010	2020	2030	No.	Pct.	No.	Pct.	No.	Pct.
Developed Communities										
Burnsville	60,220	60,306	62,000	65,000	86	0%	1,694	3%	3,000	5%
Eagan	63,557	64,206	66,000	69,000	649	1%	1,794	3%	3,000	5%
Inver Grove Heights	29,751	33,880	38,000	42,500	4,129	14%	4,120	12%	4,500	12%
Lilydale	552	623	800	830	71	13%	177	28%	30	4%
Mendota	197	198	230	270	1	1%	32	16%	40	17%
Mendota Heights	11,434	11,071	11,400	11,600	-363	-3%	329	3%	200	2%
South St. Paul	20,167	20,160	20,100	21,000	-7	0%	-60	0%	900	4%
Sunfish Lake	504	521	530	550	17	3%	9	2%	20	4%
West St. Paul	19,405	19,540	21,000	21,700	135	1%	1,460	7%	700	3%
Subtotal	205,787	210,505	220,060	232,450	4,718	2%	9,555	5%	12,390	6%
Growth Communities										
Apple Valley	45,527	49,084	58,000	68,000	3,557	8%	8,916	18%	10,000	17%
Farmington	12,365	21,086	25,500	30,000	8,721	71%	4,414	21%	4,500	18%
Hastings	18,201	22,172	23,000	24,700	3,971	22%	828	4%	1,700	7%
Lakeville	43,128	55,954	67,000	82,000	12,826	30%	11,046	20%	15,000	22%
Rosemount	14,619	21,874	28,500	38,000	7,255	50%	6,626	30%	9,500	33%
Subtotal	133,840	170,170	202,000	242,700	36,330	27%	31,830	19%	40,700	20%
Rural Area										
Castle Rock Twp.	1,495	1,342	1,400	1,550	-153	-10%	58	4%	150	11%
Coates	163	161	170	185	-2	-1%	9	6%	15	9%
Douglas Twp.	760	716	740	780	-44	-6%	24	3%	40	5%
Empire Twp.	1,638	2,444	3,200	4,000	806	49%	756	31%	800	25%
Eureka Twp.	1,490	1,426	1,500	1,600	-64	-4%	74	5%	100	7%
Greenvale Twp.	684	803	840	900	119	17%	37	5%	60	7%
Hampton	434	689	750	850	255	59%	61	9%	100	13%
Hampton Twp.	986	903	1,025	1,100	-297	-30%	336	37%	75	7%
Marshan Twp.	1,263	1,106	1,200	1,300	-157	-12%	94	8%	100	8%
Miesville	135	125	150	160	-10	-7%	25	20%	10	7%
New Trier	116	112	120	120	-4	-3%	8	7%	0	0%
Nininger Twp.	865	950	950	980	85	10%	0	0%	30	3%
Northfield (pt.)	557	1,147	1,225	1,350	590	106%	78	7%	125	10%
Randolph	318	436	450	500	118	37%	14	3%	50	11%
Randolph Twp.	536	659	700	735	123	23%	41	6%	35	5%
Ravenna Twp.	2,355	2,336	2,400	2,600	-19	-1%	64	3%	200	8%
Sciota Twp.	285	414	450	500	129	45%	36	9%	50	11%
Vermillion	437	419	450	440	-18	-4%	31	7%	-10	-2%
Vermillion Twp.	1,243	1,192	1,240	1,260	-51	-4%	48	4%	20	2%
Waterford Twp.	517	497	525	580	-20	-4%	28	6%	55	10%
Subtotal	16,277	17,877	19,485	21,490	1,600	10%	1,608	9%	2,005	10%
Dakota County Total	355,904	398,552	441,545	496,640	42,648	12%	42,993	11%	55,095	14%
Metro Area Total	2,642,062	2,849,567	3,144,000	3,447,000	207,505	8%	294,433	10%	303,000	11%
Sources: U.S. Census, Metropolitan Council, Maxfield Research Inc.										

A - 2 HOUSEHOLD GROWTH TRENDS AND PROJECTIONS DAKOTA COUNTY 2000 - 2030										
	Households				Change					
	Census		Projection		2000 - 2010		2010 - 2020		2020-2030	
	2000	2010	2020	2030	No.	Pct.	No.	Pct.	No.	Pct.
Developed Communities										
Burnsville	23,687	24,283	25,800	27,500	596	3%	1,517	6%	1,700	7%
Eagan	23,773	25,249	27,000	28,500	1,476	6%	1,751	7%	1,500	6%
Inver Grove Heights	11,257	13,476	15,700	17,700	2,219	20%	2,224	17%	2,000	13%
Lilydale	338	375	490	520	37	11%	115	31%	30	6%
Mendota	80	78	100	120	-2	-3%	22	28%	20	20%
Mendota Heights	4,178	4,378	4,500	4,600	200	5%	122	3%	100	2%
South St. Paul	8,123	8,186	8,600	9,000	63	1%	414	5%	400	5%
Sunfish Lake	173	183	190	210	10	6%	7	4%	20	11%
West St. Paul	8,645	8,529	9,200	9,600	-116	-1%	671	8%	400	4%
Subtotal	80,254	84,737	91,580	97,750	4,483	6%	6,843	8%	6,170	7%
Growth Communities										
Apple Valley	16,344	18,875	23,000	28,400	2,531	15%	4,125	22%	5,400	23%
Farmington	4,169	7,066	9,000	11,500	2,897	69%	1,934	27%	2,500	28%
Hastings	6,640	8,735	9,200	10,500	2,095	32%	465	5%	1,300	14%
Lakeville	13,609	18,683	23,000	29,800	5,074	37%	4,317	23%	6,800	30%
Rosemount	4,742	7,587	10,000	15,500	2,845	60%	2,413	32%	5,500	55%
Subtotal	45,504	60,946	74,200	95,700	15,442	34%	13,254	22%	21,500	29%
Rural Areas										
Castle Rock Twp.	514	504	550	610	-10	-2%	46	9%	60	11%
Coates	64	66	70	80	2	3%	4	6%	10	14%
Douglas Twp.	235	259	270	290	24	10%	11	4%	20	7%
Empire Twp.	515	792	1,000	1,500	277	54%	208	26%	500	50%
Eureka Twp.	496	518	560	610	22	4%	42	8%	50	9%
Greenville Twp.	227	275	290	330	48	21%	15	5%	40	14%
Hampton	156	245	275	320	89	57%	30	12%	45	16%
Hampton Twp.	320	329	380	430	9	3%	51	16%	50	13%
Marshan Twp.	404	403	440	480	-1	0%	37	9%	40	9%
Miesville	52	52	60	65	0	0%	8	15%	5	8%
New Trier	31	41	30	30	10	32%	-11	-27%	0	0%
Nininger Twp.	280	372	380	400	92	33%	8	2%	20	5%
Northfield (pt.)	216	414	450	500	198	92%	36	9%	50	11%
Randolph	117	168	180	260	51	44%	12	7%	80	44%
Randolph Twp.	192	246	260	280	54	28%	14	6%	20	8%
Ravenna Twp.	734	780	800	850	46	6%	20	3%	50	6%
Sciota Twp.	92	140	160	190	48	52%	20	14%	30	19%
Vermillion	160	156	170	190	-4	-3%	14	9%	20	12%
Vermillion Twp.	395	424	455	480	29	7%	31	7%	25	5%
Waterford Twp.	193	193	210	240	0	0%	17	9%	30	14%
Subtotal	5,393	6,377	6,990	8,135	984	18%	613	10%	1,145	16%
Dakota County Total	131,151	152,060	172,770	201,585	20,909	16%	20,710	14%	28,815	17%
Metro Area Total	1,021,456	1,117,749	1,293,000	1,464,000	96,293	9%	175,251	16%	171,000	13%
Sources: U.S. Census, Metropolitan Council, Maxfield Research Inc.										

A - 3 EMPLOYMENT GROWTH TRENDS AND PROJECTIONS DAKOTA COUNTY 2000 - 2030										
	Employment				Change					
	Metropolitan Council				2000-2010		2010-2020		2020-2030	
	2000	2010	2020	2030	No.	Pct.	No.	Pct.	No.	Pct.
Developed Communities										
Burnsville	31,765	34,680	41,200	43,300	2,915	9.2	6,520	18.8	2,100	5.1
Eagan	42,750	54,725	58,550	65,350	11,975	28.0	3,825	7.0	6,800	11.6
Inver Grove Heights	8,168	10,274	14,700	17,900	2,106	25.8	4,426	43.1	3,200	21.8
Lilydale	354	387	500	550	33	9.3	113	29.2	50	10.0
Mendota	266	299	305	320	33	12.4	6	2.0	15	4.9
Mendota Heights	8,549	12,519	15,000	20,000	3,970	46.4	2,481	19.8	5,000	33.3
South St. Paul	7,697	9,253	10,000	12,000	1,556	20.2	747	8.1	2,000	20.0
Sunfish Lake	23	0	0	0	-23	-	0	-	0	-
West St. Paul	8,905	8,312	12,000	13,000	-593	-6.7	3,688	44.4	1,000	8.3
Subtotal	108,477	130,449	152,255	172,420	21,972	20.3	21,806	16.7	20,165	13.2
Growth Communities										
Apple Valley	12,106	15,259	20,100	22,000	3,153	26.0	4,841	31.7	1,900	9.5
Farmington	3,986	4,865	6,000	8,500	879	22.1	1,135	23.3	2,500	41.7
Hastings	8,872	9,156	10,200	10,500	284	3.2	1,044	11.4	300	2.9
Lakeville	10,966	14,908	22,900	27,400	3,942	35.9	7,992	53.6	4,500	19.7
Rosemount	6,356	7,332	10,100	12,500	976	15.4	2,768	37.8	2,400	23.8
Subtotal	42,286	51,520	69,300	80,900	9,234	21.8	17,780	34.5	11,600	16.7
Rural Area										
Castle Rock Twp.	344	415	420	430	71	20.6	5	1.2	10	2.4
Coates	252	118	320	340	-134	-53.2	202	171.2	20	6.3
Douglas Twp.	96	81	90	100	-15	-15.6	9	11.1	10	11.1
Empire Twp.	217	268	390	480	51	23.5	122	45.5	90	23.1
Eureka Twp.	196	409	425	450	213	108.7	16	3.9	25	5.9
Greenvale Twp.	68	56	60	70	-12	-17.6	4	7.1	10	16.7
Hampton	178	98	250	300	-80	-44.9	152	155.1	50	20.0
Hampton Twp.	186	136	136	140	-50	-26.9	0	0.0	4	2.9
Marshan Twp.	220	116	120	150	-104	-47.3	4	3.4	30	25.0
Miesville	97	132	140	160	35	36.1	8	6.1	20	14.3
New Trier	30	50	50	50	20	66.7	0	0.0	0	0.0
Nininger Twp.	165	147	155	170	-18	-10.9	8	5.4	15	9.7
Northfield (pt.)	79	0	0	0	-79	-	0	-	0	-
Randolph	123	134	150	170	11	8.9	16	11.9	20	13.3
Randolph Twp.	130	116	125	145	-14	-10.8	9	7.8	20	16.0
Ravenna Twp.	115	42	42	42	-73	-63.5	0	0.0	0	0.0
Sciota Twp.	21	35	70	80	14	66.7	35	100.0	10	14.3
Vermillion	221	113	125	135	-108	-48.9	12	10.6	10	8.0
Vermillion Twp.	280	96	100	110	-184	-65.7	4	4.2	10	10.0
Waterford Twp.	461	730	800	850	269	58.4	70	9.6	50	6.3
Subtotal	3,479	3,292	3,968	4,372	-187	-5.4	676	20.5	404	10.2
Dakota County Total	154,242	185,261	225,523	257,692	31,019	20.1	40,262	21.7	32,169	14.3
Metro Area Total	1,563,245	1,690,757	1,743,000	1,943,000	127,512	8.2	52,243	3.0	200,000	68.9
Sources: Metropolitan Council; Maxfield Research Inc.										

TABLE A-4 AGE DISTRIBUTION DAKOTA COUNTY 1990 - 2030															
	Age 17 & Under					Age 18 - 24					Age 25-34				
	Persons					Persons					Persons				
	1990	2000	2010	2020	2030	1990	2000	2010	2020	2030	1990	2000	2010	2020	2030
Developed Communities															
Burnsville	14,404	15,766	14,431	14,228	15,217	5,741	6,103	5,857	6,192	5,698	11,406	10,165	8,950	8,132	8,391
Eagan	14,097	19,056	17,116	16,845	17,834	4,340	4,700	5,387	5,204	4,713	13,530	10,583	9,204	9,247	9,506
Inver Grove Heights	6,737	8,125	8,168	8,421	8,949	2,281	2,745	3,268	3,620	3,317	4,712	4,588	4,276	4,188	4,635
Lilydale	24	33	106	84	100	16	21	72	24	28	79	38	81	51	56
Mendota	42	51	38	26	42	12	14	6	6	11	21	31	17	16	21
Mendota Heights	2,482	3,152	2,626	2,428	3,067	687	658	749	750	645	1,072	785	610	734	643
Sunfish Lake	103	151	127	130	145	36	22	25	33	35	44	23	10	19	21
South St. Paul	5,250	5,126	4,936	4,676	5,402	1,820	1,825	1,594	1,706	1,135	3,802	3,001	3,518	2,953	2,949
West St. Paul	3,952	4,095	4,183	4,344	5,045	1,755	1,733	1,679	1,607	1,011	3,119	2,643	2,638	2,462	2,433
Subtotal	47,091	55,555	51,731	51,182	55,801	16,688	17,821	18,637	19,142	16,593	37,785	31,857	29,304	27,802	28,655
Growth Communities															
Apple Valley	11,984	13,529	12,779	14,414	15,664	2,719	3,289	4,031	4,554	4,795	6,352	6,351	6,804	8,328	9,578
Farmington	1,887	4,208	6,586	8,494	9,183	510	801	1,221	1,575	1,984	1,328	2,769	3,176	4,400	4,961
Hastings	4,484	4,971	5,659	5,922	6,107	1,464	1,617	1,782	1,714	1,957	2,860	2,501	2,783	3,269	3,481
Lakeville	8,840	15,560	17,756	20,639	22,514	1,883	2,531	3,171	3,743	4,609	6,118	6,554	6,935	8,101	9,976
Rosemount	2,965	5,131	6,523	8,396	8,647	808	914	1,295	1,752	2,525	1,881	2,255	2,668	3,812	5,885
Subtotal	30,160	43,399	49,303	57,865	62,115	7,384	9,152	11,500	13,338	15,870	18,539	20,430	22,366	27,910	33,881
Rural Area															
Castle Rock Twp.	502	409	227	294	336	111	120	92	100	96	238	132	143	142	152
Coates	57	43	49	50	52	16	22	24	22	20	44	21	10	10	12
Douglas Twp.	266	257	207	165	175	50	55	93	53	64	107	63	47	68	72
Empire Twp.	449	549	666	953	1,153	120	119	144	183	217	233	247	334	347	437
Eureka Twp.	440	449	353	330	365	109	94	118	125	120	226	122	82	121	145
Greenville Twp.	212	208	227	225	254	54	49	22	38	46	91	73	85	84	90
Hampton	128	146	244	211	223	32	30	46	59	75	75	79	182	107	115
Hampton Twp.	277	317	214	256	272	93	71	88	80	84	165	98	62	85	92
Marshan Twp.	435	378	180	285	297	128	95	61	69	73	197	132	111	156	163
Miesville	30	28	21	27	29	15	9	8	10	11	11	19	16	11	11
New Trier	33	45	25	33	29	14	8	4	6	8	21	18	19	16	18
Nininger Twp.	271	241	210	228	242	73	84	38	67	69	107	89	60	94	98
Northfield (pt.)	61	138	316	375	439	5	19	52	68	69	39	60	42	55	56
Randolph	104	92	81	100	120	28	21	29	37	45	62	49	59	66	72
Randolph Twp.	129	135	139	142	158	35	44	30	58	62	70	58	49	55	59
Ravenna Twp.	696	744	706	607	633	152	160	222	200	202	305	237	238	143	144
Sciota Twp.	75	90	95	135	151	19	14	18	18	21	50	38	24	25	28
Vermillion	178	111	70	120	118	49	42	47	31	28	102	59	49	55	52
Vermillion Twp.	428	395	305	384	374	91	119	124	89	94	234	99	93	125	128
Waterford Twp.	124	133	114	160	166	24	38	9	15	17	85	50	80	42	45
Subtotal	4,895	4,908	4,449	5,080	5,586	1,218	1,213	1,269	1,328	1,421	2,462	1,743	1,785	1,807	1,989
Dakota County Total	82,146	103,862	105,483	114,127	123,502	25,290	28,186	31,406	33,808	33,884	58,786	54,030	53,455	57,519	64,525
Sources: US Census, ESRI, Metropolitan Council, Minnesota State Planning Office; Maxfield Research Inc.															

TABLE A-4
AGE DISTRIBUTION
DAKOTA COUNTY
1990 - 2030

(continued)																	
	Age 35-44					Age 45-54					Age 55-64						
	Persons					Persons					Persons						
	1990	2000	2010	2020	2030	1990	2000	2010	2020	2030	1990	2000	2010	2020	2030		
Developed Communities																	
Burnsville	8,779	10,302	8,478	8,507	8,456	5,949	8,274	9,625	6,915	6,987	3,028	5,252	6,910	8,229	7,247		
Eagan	8,824	13,715	9,546	9,850	9,901	3,919	9,023	11,991	8,957	9,029	1,711	3,806	7,018	8,839	7,857		
Inver Grove Heights	3,659	5,511	4,803	4,301	4,540	2,278	4,137	5,451	4,694	4,950	1,522	2,313	3,770	4,886	4,092		
Lilydale	39	42	47	47	51	59	73	84	70	72	97	90	154	142	140		
Mendota	28	34	26	14	19	17	27	18	10	15	15	20	24	45	50		
Mendota Heights	1,691	1,809	1,419	1,031	732	1,285	2,161	2,053	1,221	943	1,088	1,213	1,786	2,457	1,125		
Sunfish Lake	72	74	32	38	41	61	96	110	80	80	42	66	126	145	146		
South St. Paul	2,837	3,586	2,959	2,480	2,268	1,765	2,531	3,005	2,052	1,864	1,845	1,524	2,059	2,643	1,398		
West St. Paul	2,617	2,925	2,605	2,140	2,003	1,874	2,622	2,844	2,369	2,153	1,953	1,665	2,194	2,687	1,417		
Subtotal	28,546	37,998	29,915	28,408	28,011	17,207	28,944	35,181	26,368	26,093	11,301	15,949	24,041	30,073	23,472		
Growth Communities																	
Apple Valley	7,367	8,723	6,732	7,745	8,995	4,050	7,413	8,188	8,546	9,796	1,229	3,716	5,699	7,939	9,189		
Farmington	867	2,364	4,362	4,654	5,245	456	1,005	2,282	3,091	3,935	308	525	949	1,826	2,388		
Hastings	2,339	3,078	3,012	3,004	3,216	1,509	2,456	3,177	3,214	3,426	1,266	1,451	2,370	2,556	2,768		
Lakeville	4,389	9,757	9,711	10,896	13,220	2,181	5,215	9,323	10,874	14,551	852	2,285	4,357	7,243	9,118		
Rosemount	1,385	3,077	3,730	4,444	6,639	737	1,676	3,163	4,124	4,862	493	782	1,829	3,029	4,711		
Subtotal	16,347	26,999	27,547	30,743	37,315	8,933	17,765	26,133	29,849	36,570	4,148	8,759	15,204	22,593	28,174		
Rural Area																	
Castle Rock Twp.	257	291	142	183	206	165	265	327	292	258	107	159	206	237	308		
Coates	26	29	25	23	26	20	20	30	35	36	10	18	4	10	12		
Douglas Twp.	106	157	118	66	68	48	119	224	165	164	41	44	80	130	128		
Empire Twp.	202	322	409	343	355	158	189	379	505	756	97	114	145	515	590		
Eureka Twp.	262	313	208	166	152	189	268	299	326	321	70	141	247	248	292		
Greenvale Twp.	112	123	128	128	125	87	123	118	124	120	40	55	133	132	130		
Hampton	46	77	120	118	119	28	37	68	111	136	27	23	65	97	108		
Hampton Twp.	138	203	141	126	128	95	127	150	164	168	59	91	107	130	138		
Marshan Twp.	225	244	140	139	137	147	201	221	182	191	86	120	200	204	242		
Miesville	20	14	13	13	14	27	15	13	22	23	11	21	14	32	33		
New Trier	8	21	19	16	17	6	10	14	19	17	10	8	9	17	14		
Nininger Twp.	147	160	134	117	112	109	139	139	150	146	54	81	149	152	167		
Northfield (pt.)	22	107	172	179	182	13	96	135	186	197	9	53	181	214	236		
Randolph	49	56	52	60	65	30	42	66	73	62	22	23	54	61	65		
Randolph Twp.	70	92	65	90	95	48	97	115	110	97	55	49	97	106	115		
Ravenna Twp.	366	489	355	311	304	277	414	476	492	581	81	226	321	338	402		
Sciota Twp.	37	57	62	50	56	30	39	60	80	79	23	27	36	53	58		
Vermillion	65	79	50	59	57	36	55	97	67	63	34	38	44	64	65		
Vermillion Twp.	181	268	133	153	158	112	188	245	200	206	74	96	173	195	203		
Waterford Twp.	72	95	63	50	56	54	96	80	85	96	48	42	87	90	110		
Subtotal	2,411	3,197	2,549	2,390	2,432	1,679	2,540	3,256	3,388	3,717	958	1,429	2,352	3,025	3,416		
Dakota County Total	47,304	68,194	60,011	61,541	67,758	27,819	49,249	64,570	59,605	66,380	16,407	26,137	41,597	55,691	55,062		

Sources: US Census, ESRI, Metropolitan Council, Minnesota State Planning Office; Maxfield Research Inc.

TABLE A-4 AGE DISTRIBUTION DAKOTA COUNTY 1990 - 2030															
(continued)															
	Age 65-74					Age 75+					Total				
	Persons					Persons					Persons				
	1990	2000	2010	2020	2030	1990	2000	2010	2020	2030	1990	2000	2010	2020	2030
Developed Communities															
Burnsville	1,361	2,648	3,484	5,379	6,466	620	1,710	2,958	4,418	6,538	51,288	60,220	60,693	62,000	65,000
Eagan	730	1,739	2,454	4,630	5,665	258	935	1,778	2,428	4,495	47,409	63,557	64,494	66,000	69,000
Inver Grove Heights	767	1,412	2,148	4,354	5,506	521	920	1,469	3,536	6,511	22,477	29,751	33,353	38,000	42,500
Lilydale	133	105	135	188	190	59	150	194	194	193	506	552	873	800	830
Mendota	18	11	19	65	65	11	9	8	48	47	164	197	156	230	270
Mendota Heights	822	947	931	1,614	2,027	304	709	1,046	1,165	2,418	9,431	11,434	11,220	11,400	11,600
Sunfish Lake	43	42	85	60	55	12	30	62	25	27	413	504	577	530	550
South St. Paul	1,617	1,314	1,220	2,136	2,822	1,261	1,260	995	1,454	3,162	20,197	20,167	20,286	20,100	21,000
West St. Paul	2,082	1,613	1,423	2,525	3,134	1,896	2,109	2,074	2,866	4,504	19,248	19,405	19,640	21,000	21,700
Subtotal	7,573	9,831	11,899	20,951	25,930	4,942	7,832	10,584	16,134	27,895	171,133	205,787	211,292	220,060	232,450
Growth Communities															
Apple Valley	541	1,491	2,674	4,263	5,913	356	1,015	1,844	2,211	4,070	34,598	45,527	48,751	58,000	68,000
Farmington	290	291	695	1,035	1,597	294	402	388	425	707	5,940	12,365	19,659	25,500	30,000
Hastings	793	1,087	1,456	1,872	2,084	725	1,040	1,352	1,449	1,661	15,440	18,201	21,591	23,000	24,700
Lakeville	374	838	1,737	3,872	5,747	217	388	994	1,632	2,265	24,854	43,128	53,984	67,000	82,000
Rosemount	224	507	863	1,876	3,325	129	277	637	1,067	1,406	8,622	14,619	20,708	28,500	38,000
Subtotal	2,222	4,214	7,425	12,918	18,666	1,721	3,122	5,215	6,784	10,109	89,454	133,840	164,693	202,000	242,700
Rural Area															
Castle Rock Twp.	60	78	100	100	120	40	41	51	52	74	1,480	1,495	1,288	1,400	1,550
Coates	8	4	14	12	15	5	6	4	8	12	186	163	160	170	185
Douglas Twp.	33	41	31	52	58	19	24	30	41	51	670	760	830	740	780
Empire Twp.	41	64	73	152	235	40	34	71	202	257	1,340	1,638	2,221	3,200	4,000
Eureka Twp.	74	55	122	134	142	35	48	38	50	63	1,405	1,490	1,467	1,500	1,600
Greenvale Twp.	55	24	53	57	64	34	29	49	52	71	685	684	815	840	900
Hampton	13	31	12	25	42	14	11	19	22	32	363	434	756	750	850
Hampton Twp.	18	60	82	89	108	21	19	51	95	110	866	986	895	1,025	1,100
Marshan Twp.	49	65	81	113	121	19	28	20	52	76	1,286	1,263	1,014	1,200	1,300
Miesville	12	14	8	10	12	9	15	13	25	27	135	135	106	150	160
New Trier	2	5	0	8	10	2	1	7	5	7	96	116	97	120	120
Nininger Twp.	23	50	118	94	94	21	21	74	48	52	805	865	922	950	980
Northfield (pt.)	14	50	43	55	68	7	34	50	93	103	170	557	991	1,225	1,350
Randolph	21	16	10	29	39	15	19	5	24	32	331	318	356	450	500
Randolph Twp.	22	49	35	99	100	19	12	33	40	49	448	536	563	700	735
Ravenna Twp.	32	62	156	164	189	17	23	42	145	145	1,926	2,355	2,516	2,400	2,600
Sciota Twp.	10	18	24	33	44	8	2	32	56	63	252	285	351	450	500
Vermillion	27	30	26	36	37	19	23	7	18	20	510	437	390	450	440
Vermillion Twp.	51	51	60	38	39	30	27	13	56	58	1,201	1,243	1,146	1,240	1,260
Waterford Twp.	46	30	32	22	28	32	33	46	61	62	485	517	511	525	580
Subtotal	611	797	1,080	1,322	1,565	406	450	655	1,145	1,364	14,640	16,277	17,395	19,485	21,490
Dakota County Tot	10,406	14,842	20,404	35,191	46,161	7,069	11,404	16,454	24,063	39,368	275,227	355,904	393,380	441,545	496,640
Sources: US Census, ESRI, Metropolitan Council, Minnesota State Planning Office; Maxfield Research Inc.															

A - 5 HOUSEHOLDS BY MEDIAN HOUSEHOLD INCOME DAKOTA COUNTY 2013								
City	Ages 15 - 24	Ages 25 - 34	Ages 35 - 44	Ages 45 - 54	Ages 55 - 64	Ages 65 - 74	Ages 75+	Total
Developed Communities								
Burnsville	\$30,258	\$55,096	\$68,710	\$80,945	\$76,352	\$50,981	\$29,205	\$55,096
Eagan	\$36,280	\$62,095	\$82,211	\$98,975	\$93,790	\$49,457	\$29,508	\$62,095
Inver Grove Heights	\$38,446	\$59,985	\$76,139	\$81,238	\$76,152	\$54,489	\$36,552	\$66,874
Lilydale	\$62,500	\$76,786	\$89,583	\$101,786	\$99,167	\$77,083	\$44,625	\$65,756
Mendota	\$62,500	\$50,000	\$112,500	\$100,000	\$100,000	\$83,333	\$33,416	\$51,500
Mendota Heights	\$43,333	\$74,826	\$106,849	\$107,036	\$106,461	\$61,900	\$49,764	\$88,936
South St. Paul	\$25,313	\$52,769	\$61,021	\$61,820	\$57,453	\$40,865	\$26,316	\$49,890
Sunfish Lake	\$112,500	\$175,000	\$162,500	\$155,000	\$150,000	\$70,313	\$48,333	\$130,357
West St. Paul	\$30,797	\$48,648	\$59,418	\$66,134	\$61,496	\$35,087	\$24,047	\$43,553
Subtotal	\$38,446	\$59,985	\$82,211	\$98,975	\$93,790	\$54,489	\$33,416	\$62,095
Growth Communities								
Apple Valley	\$39,116	\$62,500	\$77,907	\$89,448	\$87,617	\$55,875	\$31,169	\$62,500
Farmington	\$55,645	\$79,912	\$90,098	\$80,635	\$76,533	\$56,042	\$34,725	\$76,533
Hastings	\$28,144	\$65,660	\$76,228	\$72,769	\$69,089	\$40,737	\$45,642	\$65,660
Lakeville	\$41,486	\$75,889	\$94,717	\$97,376	\$94,278	\$54,550	\$62,439	\$75,889
Rosemount	\$54,009	\$77,178	\$91,986	\$94,351	\$92,275	\$60,587	\$31,197	\$77,178
Subtotal	\$41,486	\$75,889	\$90,098	\$89,448	\$87,617	\$55,875	\$34,725	\$75,889
Rural Area								
Castle Rock township	\$62,500	\$74,219	\$81,500	\$76,293	\$72,500	\$54,167	\$31,875	\$72,500
Coates	\$62,500	\$62,500	\$70,833	\$87,500	\$87,500	\$46,250	\$42,500	\$62,500
Douglas township	\$0	\$79,167	\$92,857	\$95,000	\$90,625	\$45,500	\$26,875	\$79,167
Empire township	\$55,357	\$71,111	\$80,147	\$75,852	\$72,581	\$54,348	\$35,625	\$71,111
Eureka township	\$112,500	\$85,227	\$101,786	\$93,548	\$91,000	\$55,882	\$31,875	\$91,000
Greenville township	\$62,500	\$69,643	\$93,056	\$87,500	\$81,944	\$51,389	\$30,313	\$69,643
Hampton	\$42,500	\$73,611	\$84,375	\$82,500	\$78,125	\$48,929	\$34,375	\$73,611
Hampton township	\$46,250	\$76,923	\$83,594	\$78,125	\$75,735	\$46,667	\$44,643	\$75,735
Marshan township	\$62,500	\$71,875	\$81,250	\$72,783	\$72,619	\$45,625	\$27,750	\$71,875
Miesville	\$0	\$62,500	\$30,000	\$87,500	\$95,833	\$87,500	\$42,500	\$62,500
New Trier	\$30,000	\$62,500	\$87,500	\$68,750	\$81,250	\$75,000	\$14,999	\$68,750
Nininger township	\$42,500	\$75,000	\$85,000	\$85,000	\$80,769	\$43,036	\$25,000	\$75,000
Northfield	\$70,833	\$73,750	\$91,071	\$86,806	\$83,333	\$49,063	\$26,500	\$73,750
Randolph	\$25,000	\$75,000	\$82,143	\$81,944	\$76,563	\$50,000	\$77,500	\$76,563
Randolph township	\$35,000	\$80,682	\$84,615	\$79,412	\$73,750	\$46,250	\$33,250	\$73,750
Ravenna township	\$83,333	\$81,250	\$91,554	\$95,109	\$91,554	\$65,948	\$49,028	\$83,333
Sciota township	\$62,500	\$65,625	\$100,000	\$90,000	\$82,500	\$55,000	\$30,625	\$65,625
Vermillion	\$75,000	\$75,000	\$85,417	\$76,786	\$73,438	\$59,375	\$75,000	\$75,000
Vermillion township	\$66,667	\$74,219	\$83,824	\$82,065	\$78,289	\$60,119	\$42,875	\$74,219
Waterford township	\$175,000	\$71,875	\$87,500	\$84,375	\$87,500	\$51,786	\$23,750	\$84,375
Subtotal	\$62,500	\$73,985	\$84,808	\$83,438	\$81,010	\$51,588	\$32,563	\$73,750
Total	\$39,259	\$66,625	\$83,856	\$91,812	\$79,892	\$55,205	\$29,522	\$71,361
Sources: Ribbon Demographics, Maxfield Research Inc.								

A - 6 HOUSEHOLDS BY MEDIAN HOUSEHOLD INCOME DAKOTA COUNTY 2018								
City	Ages 15 - 25	Ages 25 - 35	Ages 35 - 45	Ages 45 - 55	Ages 55 - 65	Ages 65 - 75	Ages 75+	Total
Developed Communities								
Burnsville	\$31,526	\$56,216	\$69,332	\$82,625	\$79,382	\$53,610	\$30,369	\$56,216
Eagan	\$38,672	\$65,417	\$81,466	\$104,012	\$99,840	\$54,266	\$32,113	\$65,417
Inver Grove Heights	\$38,402	\$62,494	\$75,090	\$84,346	\$80,217	\$57,162	\$37,890	\$62,494
Lilydale	\$75,000	\$81,250	\$100,000	\$110,417	\$106,818	\$80,357	\$45,875	\$81,250
Mendota	\$75,000	\$87,500	\$100,000	\$100,000	\$106,250	\$75,000	\$31,042	\$87,500
Mendota Heights	\$47,237	\$86,089	\$110,887	\$113,655	\$113,018	\$66,694	\$36,839	\$86,089
South St. Paul	\$26,176	\$54,182	\$62,900	\$63,446	\$59,157	\$42,178	\$27,006	\$54,182
Sunfish Lake	\$112,500	\$175,000	\$200,000	\$175,000	\$178,571	\$72,500	\$46,250	\$175,000
West St. Paul	\$31,972	\$50,365	\$61,202	\$67,240	\$63,928	\$36,715	\$24,704	\$50,365
Subtotal	\$38,672	\$65,417	\$81,466	\$100,000	\$99,840	\$57,162	\$32,113	\$79,835
Growth Communities								
Apple Valley	\$40,337	\$65,525	\$78,823	\$91,465	\$91,494	\$59,282	\$34,129	\$65,525
Farmington	\$58,036	\$81,510	\$91,807	\$83,176	\$79,470	\$58,403	\$41,280	\$79,470
Hastings	\$30,213	\$67,647	\$78,031	\$75,139	\$71,512	\$42,261	\$24,438	\$67,647
Lakeville	\$43,631	\$81,583	\$97,623	\$101,386	\$99,327	\$58,708	\$35,326	\$81,583
Rosemount	\$40,682	\$77,475	\$88,092	\$94,878	\$85,723	\$50,169	\$34,796	\$77,475
Subtotal	\$40,682	\$77,475	\$88,092	\$91,465	\$85,723	\$58,403	\$34,796	\$74,340
Rural Area								
Castle Rock township	\$55,000	\$74,219	\$84,239	\$79,000	\$76,500	\$57,895	\$42,500	\$74,219
Coates	\$112,500	\$68,750	\$68,750	\$112,500	\$95,833	\$47,500	\$38,750	\$68,750
Douglas township	\$14,999	\$83,333	\$95,833	\$100,000	\$92,188	\$44,643	\$43,750	\$83,333
Empire township	\$60,000	\$73,355	\$80,882	\$77,394	\$76,042	\$57,661	\$43,750	\$73,355
Eureka township	\$62,500	\$87,500	\$104,167	\$97,396	\$96,000	\$65,132	\$36,250	\$87,500
Greenvale township	\$66,667	\$82,500	\$96,429	\$96,250	\$91,250	\$52,083	\$31,250	\$82,500
Hampton	\$42,500	\$73,611	\$88,462	\$82,692	\$81,667	\$50,000	\$29,375	\$73,611
Hampton township	\$46,250	\$79,808	\$86,765	\$81,250	\$78,947	\$50,962	\$29,375	\$78,947
Marshan township	\$42,500	\$73,077	\$87,500	\$77,344	\$74,375	\$49,423	\$40,625	\$73,077
Miesville	\$0	\$125,000	\$112,500	\$100,000	\$95,833	\$42,500	\$36,250	\$95,833
New Trier	\$20,000	\$75,000	\$62,500	\$81,250	\$79,167	\$75,000	\$31,250	\$75,000
Nininger township	\$42,500	\$75,000	\$90,278	\$93,750	\$86,667	\$45,000	\$27,250	\$75,000
Northfield	\$62,500	\$79,688	\$101,042	\$94,853	\$86,765	\$54,375	\$27,500	\$79,688
Randolph	\$30,000	\$81,250	\$90,625	\$78,125	\$79,167	\$53,571	\$31,250	\$78,125
Randolph township	\$50,000	\$78,409	\$88,393	\$80,833	\$79,688	\$48,500	\$30,000	\$78,409
Ravenna township	\$85,417	\$85,227	\$94,500	\$99,128	\$95,427	\$69,595	\$50,834	\$85,417
Sciota township	\$87,500	\$70,833	\$100,000	\$100,000	\$95,000	\$57,143	\$23,750	\$87,500
Vermillion	\$87,500	\$72,917	\$89,583	\$83,333	\$84,375	\$63,750	\$38,750	\$83,333
Vermillion township	\$54,167	\$77,500	\$88,281	\$86,875	\$82,955	\$62,069	\$49,375	\$77,500
Waterford township	\$68,750	\$78,125	\$97,500	\$94,643	\$93,750	\$54,167	\$26,250	\$78,125
Subtotal	\$54,584	\$77,813	\$89,931	\$90,313	\$85,521	\$53,869	\$33,750	\$79,461
Total	\$43,103	\$78,417	\$93,032	\$101,043	\$90,755	\$64,510	\$32,313	\$79,593
Sources: Ribbon Demographics, Maxfield Research Inc.								

TABLE A-7 HOUSEHOLD TENURE TRENDS AND PROJECTIONS DAKOTA COUNTY 2000 - 2030														
	Tenure								Change, 2000 to 2030					
	1990		2000		2010		2020		2030		Own		Rent	
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	No.	Pct.	No.	Pct.
Developed Communities														
Burnsville	12,421	6,706	16,142	7,545	17,290	8,010	18,590	8,510	19,620	8,880	3,478	21.5	1,335	17.7
Eagan	11,996	5,431	17,839	5,934	19,960	6,540	21,130	6,870	21,930	7,070	4,091	22.9	1,136	19.1
Inver Grove Heights	5,824	1,979	8,724	2,533	10,680	3,320	12,840	4,160	13,570	4,430	4,846	55.5	1,897	74.9
Lilydale	152	145	221	117	365	115	375	115	375	115	154	69.7	-2	-1.7
Mendota	52	17	56	24	65	25	75	25	90	30	34	60.7	6	25.0
Mendota Heights	2,994	308	3,843	335	4,210	390	4,380	420	4,550	450	707	18.4	115	34.3
South St. Paul	5,708	2,206	5,852	2,271	5,980	2,320	6,210	2,390	6,520	2,480	668	11.4	209	9.2
Sunfish Lake	127	11	163	10	180	10	190	10	195	15	32	19.6	5	50.0
West St. Paul	4,865	3,576	5,054	3,591	5,250	3,650	5,570	3,730	5,810	3,790	756	15.0	199	5.5
Subtotal	44,139	20,379	57,894	22,360	63,980	24,380	69,360	26,230	72,660	27,260	14,766	25.5	4,900	21.9
Growth Communities														
Apple Valley	9,739	1,406	14,390	1,954	17,860	3,140	23,110	3,890	23,370	4,020	8,980	62.4	2,066	105.7
Farmington	1,586	478	3,647	522	6,820	680	9,700	800	11,640	860	7,993	219.2	338	64.8
Hastings	3,907	1,494	5,094	1,546	6,940	1,860	8,850	2,150	10,160	2,340	5,066	99.5	794	51.4
Lakeville	6,958	893	12,487	1,122	18,850	1,350	26,070	1,930	31,320	2,180	18,833	150.8	1,058	94.3
Rosemount	2,243	536	4,188	554	7,400	600	10,450	750	12,760	850	8,572	204.7	296	53.4
Subtotal	24,433	4,807	39,806	5,698	57,870	7,630	78,180	9,520	89,250	10,250	49,444	124.2	4,552	79.9
Rural Area														
Castle Rock Twp.	405	55	455	59	490	60	530	70	575	75	120	26.4	16	27.1
Coates	47	19	43	21	50	20	60	20	65	25	22	51.2	4	19.0
Douglas Twp.	174	18	216	19	250	20	275	25	290	30	74	34.3	11	57.9
Empire Twp.	382	44	479	36	665	35	1,520	80	1,700	100	1,221	254.9	64	177.8
Eureka Twp.	403	44	455	41	510	40	580	50	635	65	180	39.6	24	58.5
Greenville Twp.	198	30	207	20	240	20	275	25	310	30	103	49.8	10	50.0
Hampton	92	26	132	24	260	20	270	20	275	25	143	108.3	1	4.2
Hampton Twp.	231	29	288	32	330	30	365	35	410	40	122	42.4	8	25.0
Marshan Twp.	316	57	359	45	410	40	445	45	470	50	111	30.9	5	11.1
Miesville	40	7	40	12	50	10	50	10	50	10	10	25.0	-2	-16.7
New Trier	22	7	24	7	25	5	25	5	25	5	1	4.2	-2	-28.6
Nininger Twp.	213	28	254	26	305	25	340	30	365	35	111	43.7	9	34.6
Northfield (pt.)	54	0	213	3	295	5	390	10	480	20	267	125.4	17	566.7
Randolph	92	19	100	17	145	15	190	20	230	30	130	130.0	13	76.5
Randolph Twp.	146	12	178	14	225	15	245	15	260	20	82	46.1	6	42.9
Ravenna Twp.	531	15	722	12	830	10	905	15	980	20	258	35.7	8	66.7
Sciota Twp.	69	17	80	12	120	10	145	15	170	20	90	112.5	8	66.7
Vermillion	138	19	146	14	190	10	225	15	275	25	129	88.4	11	78.6
Vermillion Twp.	314	40	360	35	395	35	455	45	500	50	140	38.9	15	42.9
Waterford Twp.	159	23	170	23	190	20	205	25	210	30	40	23.5	7	30.4
Subtotal	4,026	509	4,921	472	5,975	445	7,495	575	8,275	705	3,354	68.2	233	49.4
Dakota County Total	72,598	25,695	102,621	28,530	127,825	32,455	155,035	36,325	170,185	38,215	67,564	65.8	9,685	33.9
Sources: U.S. Census; Minnesota Demographic Center; ESRI; Maxfield Research Inc.														

APPENDIX B

Housing Characteristics

B - 1 AGE OF HOUSING STOCK DAKOTA COUNTY 2010										
	Owner Occupied					Renter Occupied				
	Before 1950	1950-1969	1970-1989	1990-2000	2000+	Before 1950	1950-1969	1970-1989	1990-2000	2000+
Developed Communities										
Burnsville	114	3,895	8,760	3,418	1,037	91	964	4,807	1,635	675
Eagan	103	1,838	10,125	5,719	1,579	35	374	4,310	1,272	752
Inver Grove Heights	323	1,904	3,253	3,228	1,645	70	322	1,544	611	737
Lilydale	16	37	164	19	79	0	7	78	44	0
Mendota	34	19	3	0	2	0	9	4	0	2
Mendota Heights	340	1,085	1,580	836	250	16	21	202	76	61
South St. Paul	2,303	2,773	572	207	300	572	790	716	192	107
Sunfish Lake	26	49	59	30	13	3	2	2	2	0
West St. Paul	1,523	2,011	1,277	244	182	322	1,559	1,551	158	262
Subtotal	4,782	13,611	25,793	13,701	5,087	1,109	4,048	13,214	3,990	2,596
<i>Pct. of Housing Stock</i>	5%	15%	29%	16%	6%	1%	5%	15%	5%	3%
Growth Communities										
Apple Valley	86	1,770	7,624	4,888	2,118	62	135	1,158	621	939
Farmington	275	362	995	2,053	2,432	64	105	251	87	268
Hastings	833	1,495	1,468	1,287	1,646	282	493	602	179	423
Lakeville	256	1,060	5,271	5,857	4,608	75	124	564	402	435
Rosemount	143	588	1,524	1,917	2,423	20	139	259	147	174
Subtotal	1,593	5,275	16,882	16,002	13,227	503	996	2,834	1,436	2,239
<i>Pct. of Housing Stock</i>	3%	9%	28%	26%	22%	1%	2%	5%	2%	4%
Rural Areas										
Coates	18	12	8	2	0	6	12	5	0	0
Hampton	52	24	16	41	77	19	0	7	0	13
Miesville	6	21	7	2	3	6	0	2	0	0
New Trier	14	11	5	0	5	2	2	0	0	0
Randolph	49	18	11	17	16	6	2	6	0	7
Vermillion	25	45	72	2	0	3	2	12	0	0
Castle Rock Twp.	67	193	97	96	21	20	11	18	2	0
Douglas Twp.	60	31	60	66	45	8	0	14	0	0
Empire Twp.	44	124	117	173	251	5	16	26	0	25
Eureka Twp.	87	74	208	95	19	19	7	6	2	0
Greenvale Twp.	71	24	52	61	73	12	4	1	0	0
Hampton Twp.	60	33	111	72	24	16	8	8	2	0
Marshan Twp.	29	57	181	90	29	10	24	15	0	0
Nininger Twp.	20	69	132	46	49	8	8	4	0	63
Northfield (pt.)	2	0	72	141	192	0	0	2	2	0
Randolph Twp.	43	42	71	38	26	6	6	2	0	0
Ravenna Twp.	27	56	433	205	63	6	0	6	0	0
Sciota Twp.	25	4	30	33	30	7	2	2	2	0
Vermillion Twp.	83	57	159	55	41	21	7	12	0	4
Waterford Twp.	56	39	36	25	6	11	8	2	2	0
Subtotal	838	934	1,878	1,260	970	191	119	150	12	112
<i>Pct. of Housing Stock</i>	16%	14%	29%	19%	15%	3%	2%	2%	0%	2%
Dakota County Total	7,213	19,820	44,553	30,963	19,284	1,803	5,163	16,198	5,438	4,947
<i>Pct. of Housing Stock</i>	5%	13%	29%	20%	12%	1%	3%	10%	3%	3%
Sources: US Census; American Community Survey, 2010 Estimates, Maxfield Research Inc.										

TABLE B-2 RESIDENTIAL BUILDING PERMIT TRENDS DAKOTA COUNTY 2010 through 2012																
	Single-Family								Multifamily							
	2005	2006	2007	2008	2009	2010	2011	2012	2005	2006	2007	2008	2009	2010	2011	2012
Developed Communities																
Burnsville	28	11	10	12	5	4	10	5	161	0	0	0	109	0	140	66
Eagan	61	82	43	24	13	24	50	64	59	29	18	0	0	0	13	0
Inver Grove Heights	53	40	20	15	15	13	20	38	130	40	63	0	0	0	0	0
Lilydale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	128	47
Mendota	0	2	1	1	1	2	1	0	0	0	0	0	0	0	0	0
Mendota Heights	15	5	3	6	0	3	0	4	0	78	0	0	0	0	0	0
South St. Paul	27	19	10	7	3	5	3	4	0	56	57	0	0	60	0	0
Sunfish Lake	2	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0
West St. Paul	3	5	0	1	1	1	5	5	35	35	0	0	0	0	34	0
Subtotal	189	164	89	67	38	52	89	120	385	238	138	0	109	60	315	113
Growth Communities																
Apple Valley	37	32	41	21	31	49	31	37	147	27	40	0	0	134	0	0
Farmington	109	118	72	74	77	94	52	68	47	0	0	0	0	0	65	0
Hastings	45	17	9	8	12	4	21	38	92	0	66	36	0	0	2	0
Lakeville	286	230	184	129	174	138	122	279	379	0	76	155	0	0	93	105
Rosemount	189	94	63	43	74	54	45	64	210	79	77	128	14	8	8	0
Subtotal	666	491	369	275	368	339	271	486	875	106	259	319	14	142	168	105
Rural Areas																
Castle Rock Twp.	3	1	3	2	0	0	2	1	0	0	0	0	0	0	0	0
Coates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Douglas Twp.	5	1	3	1	3	1	0	1	0	0	0	0	0	0	0	0
Empire Twp.	27	19	7	8	3	7	17	30	0	0	0	0	0	0	0	0
Eureka Twp.	3	3	6	2	0	0	1	1	0	0	0	0	0	0	0	0
Greenvale Twp.	4	4	0	1	1	1	0	0	0	0	0	0	0	0	0	0
Hampton	1	2	3	0	0	0	0	1	3	0	0	8	0	0	0	0
Hampton Twp.	1	4	0	3	2	1	3	0	0	0	0	0	0	0	0	0
Marshan Twp.	4	0	2	2	0	3	0	2	0	0	0	0	0	0	0	0
Miesville	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New Trier	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nininger Twp.	3	3	0	0	0	0	1	1	0	0	0	0	0	0	0	0
Northfield	22	21	6	0	12	0	0	0	0	0	0	0	0	0	0	0
Randolph	6	6	3	0	0	0	2	1	0	0	0	0	0	0	0	0
Randolph Twp.	8	7	3	0	0	2	0	0	0	0	0	0	0	0	0	0
Ravenna Twp.	7	7	1	0	1	1	0	3	0	0	0	0	0	0	0	0
Sciota Twp.	4	6	2	1	1	1	0	2	0	0	0	0	0	0	0	0
Vermillion	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Vermillion Twp.	6	4	3	0	0	2	2	3	0	0	0	0	0	0	0	0
Waterford Twp.	2	1	2	0	0	1	4	0	0	0	0	0	0	0	0	0
Subtotal	108	91	46	20	23	20	32	46	3	0	0	8	0	0	0	0
Dakota County Total	963	746	504	362	429	411	392	652	1,263	344	397	327	123	202	483	218
Sources: Metropolitan Council, Maxfield Research Inc.																

TABLE B-2 RESIDENTIAL BUILDING PERMIT TRENDS DAKOTA COUNTY 2010 through 2012																
	Townhomes								Total							
	2005	2006	2007	2008	2009	2010	2011	2012	2005	2006	2007	2008	2009	2010	2011	2012
Developed Communities																
Burnsville	25	9	16	12	11	1	14	6	214	20	26	24	125	5	164	77
Eagan	5	9	2	2	0	4	0	37	125	120	63	26	13	28	63	101
Inver Grove Heights	184	0	0	0	0	0	0	0	367	80	83	15	15	13	20	38
Lilydale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	128	47
Mendota	0	0	0	0	0	0	0	0	0	2	1	1	1	2	1	0
Mendota Heights	0	1	0	0	0	0	0	0	15	84	3	6	0	3	0	4
South St. Paul	21	4	7	4	0	0	0	3	48	79	74	11	3	65	3	7
Sunfish Lake	0	0	0	0	0	0	0	0	2	0	2	1	0	0	0	0
West St. Paul	0	1	14	0	0	0	0	0	38	41	14	1	1	1	39	5
Subtotal	235	24	39	18	11	5	14	46	809	426	266	85	158	117	418	279
Growth Communities																
Apple Valley	5	0	2	0	0	0	0	10	189	59	83	21	31	183	31	47
Farmington	65	64	79	0	0	0	26	0	221	182	151	74	77	94	143	68
Hastings	132	178	50	15	9	2	3	0	269	195	125	59	21	6	26	38
Lakeville	434	261	144	44	11	7	4	11	1,099	491	404	328	185	145	219	395
Rosemount	228	145	77	68	25	40	14	0	627	318	217	239	113	102	67	64
Subtotal	864	648	352	127	45	49	47	21	2,405	1,245	980	721	427	530	486	612
Rural Areas																
Castle Rock Twp.	0	0	0	0	0	0	0	0	3	1	3	2	0	0	2	1
Coates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Douglas Twp.	0	0	0	0	0	0	0	0	5	1	3	1	3	1	0	1
Empire Twp.	0	0	10	8	0	0	0	0	27	19	17	16	3	7	17	30
Eureka Twp.	0	0	0	0	0	0	0	0	3	3	6	2	0	0	1	1
Greenvale Twp.	0	0	0	0	0	0	0	0	4	4	0	1	1	1	0	0
Hampton	0	0	0	0	0	0	0	0	4	2	3	8	0	0	0	1
Hampton Twp.	0	0	0	0	0	0	0	0	1	4	0	3	2	1	3	0
Marshan Twp.	0	0	0	0	0	0	0	0	4	0	2	2	0	3	0	2
Miesville	0	0	0	0	0	0	0	0	1	2	0	0	0	0	0	0
New Trier	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Nininger Twp.	0	0	0	0	0	0	0	0	3	3	0	0	0	0	1	1
Northfield	23	13	2	0	0	0	0	0	45	34	8	0	12	0	0	0
Randolph	0	0	0	0	0	0	0	0	6	6	3	0	0	0	2	1
Randolph Twp.	0	0	0	0	0	0	0	0	8	7	3	0	0	2	0	0
Ravenna Twp.	0	0	0	0	0	0	0	0	7	7	1	0	1	1	0	3
Sciota Twp.	0	0	0	0	0	0	0	0	4	6	2	1	1	1	0	2
Vermillion	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0
Vermillion Twp.	0	0	0	0	0	0	0	0	6	4	3	0	0	2	2	3
Waterford Twp.	0	0	0	0	0	0	0	0	2	1	2	0	0	1	4	0
Subtotal	23	13	12	8	0	0	0	0	134	104	58	36	23	20	32	46
Dakota County Total	1,122	685	403	153	56	54	61	67	3,348	1,775	1,304	842	608	667	936	937
Sources: Metropolitan Council, Maxfield Research Inc.																

B - 3 TENURE BY UNITS IN STRUCTURE DAKOTA COUNTY 2011							
	Owned			Rented			
	Single-Family	2+	Mobile Home	Single-Family	2 to 9	10+	Mobile Home
Developed Communities							
Burnsville	14,898	1,253	543	1,279	696	5,714	93
Eagan	17,508	1,173	21	1,548	701	4,327	42
Inver Grove Heights	8,871	334	759	813	312	2,173	92
Lilydale	127	168	0	9	0	142	0
Mendota	34	3	6	15	12	0	2
Mendota Heights	3,746	258	10	183	21	241	0
South St. Paul	5,477	233	33	545	823	1,160	19
Sunfish Lake	207	0	0	4	0	0	0
West St. Paul	4,560	635	0	328	377	2,771	66
Subtotal	55,428	4,057	1,372	4,724	2,942	16,528	314
Growth Communities							
Apple Valley	14,755	648	414	1,081	171	1,891	80
Farmington	5,967	111	12	447	128	225	0
Hastings	6,118	228	301	520	544	729	14
Lakeville	15,778	145	807	819	372	326	97
Rosemount	6,047	245	211	591	58	167	15
Subtotal	48,665	1,377	1,745	3,458	1,273	3,338	206
Rural Area							
Castle Rock Twp.	436	0	9	28	9	0	0
Coates	37	0	0	12	5	0	0
Douglas Twp.	254	0	9	16	0	0	0
Empire Twp.	660	10	3	52	4	0	0
Eureka Twp.	494	7	3	25	0	0	0
Greenvale Twp.	270	0	7	25	0	0	0
Hampton	211	0	3	22	37	0	0
Hampton Twp.	277	0	0	18	12	0	0
Marshan Twp.	373	0	0	15	25	0	0
Miesville	43	0	0	9	6	0	0
New Trier	28	0	0	3	6	0	0
Nininger Twp.	301	0	0	9	11	77	0
Northfield (pt.)	333	9	0	0	0	0	0
Randolph	115	0	2	26	3	0	0
Randolph Twp.	206	0	0	15	3	0	0
Ravenna Twp.	755	0	3	41	0	0	0
Sciota Twp.	105	0	6	7	0	0	0
Vermillion	132	0	0	26	2	0	0
Vermillion Twp.	352	0	6	21	10	4	0
Waterford Twp.	178	0	0	33	0	0	0
Subtotal	5,560	26	51	403	133	81	0
Dakota County Total	109,653	5,460	3,168	8,585	4,348	19,947	520
Sources: U.S. Census; Maxfield Research Inc.							

APPENDIX C

General Occupancy Rental Housing

TABLE C-1 LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS April 2013						
Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
APPLE VALLEY						
Apple Villa 7800 Whitney Drive	1972	48	24 - 1BR 24 - 2BR	1	2.1%	\$670 - \$695 \$770 - \$795
Apple Woods Apartments 14191 Pennock Avenue	1985	51	21 - 1BR 30 - 2BR	0	0.0%	\$725 \$825 - \$885
Boulder Ridge 12685 Germane Ave.	2001	112	16 - 1BR 48 - 2BR 48 - 3BR	0	0.0%	\$900 - \$950 \$1,100 - \$1,200 \$1,425 - \$1,625
Briar Pond 7425 123rd Street West	1974	24	6 - Studio 18 - 1BR	2	8.3%	\$495 \$595 - \$620
Cedar Pond Apartments 7455 123rd Street West	1974	24	6 - Studio 18 - 1BR	2	8.3%	\$495 \$595
Cedar Valley Apartments 7430-7465 128th Street West	1975	120	48 - Studio 68 - 1BR 4 - 2BR	0	0.0%	\$520 - \$540 \$610 - \$640 \$720 - \$740
Chasewood Townhomes 7260-7310 155th Street W						
Hearthstone 6583 158th Stree West	2003	178	63 - 1BR 75 - 2BR 32 - 3BR 8 - 3BR+D	2	1.1%	\$899 - \$975 \$1,199 - \$1,499 \$1,399 - \$1,699 \$1,899
Hidden Ponds 12733 Germane Ave.	2002	84	10 - 1BR 64 - 2BR 10 - 3BR	0	0.0%	\$810 \$930 - \$960 \$1,125
Majestic Cove 7472 157th Street W.	1994	192	36 - 1BR 124 - 2BR 32 - 3BR	0	0.0%	\$740 - \$775 \$825 - \$960 \$1,100 - \$1,135
Mayfield Place I 12800 & 12810 Germane Ave.	1974	90	42 - Studio 44 - 1BR 4 - 2BR	2	2.2%	\$495 \$595 \$675
Mayfield Place II 7475 123rd Street	n/a	30				
Nordic Townhomes 6875 132nd Street Ct.	n/a	8				
Palomino East Apartments 12555 Pennock Ave.	2004	72	3 - 1BR 6 - 1BR/D 57 - 2BR 6 - 3BR	0	0.0%	\$855 - \$875 \$935 - \$955 \$1,155 - \$1,195 \$1,395 - \$1,415
South Cedar Knolls 12770 &12790 Germane Ave.	1974	72	14 - 1BR 34 - 2BR 24 - 3BR	0	0.0%	\$610 - \$625 \$700 \$840
The Kingston Green 15600 Galaxie Drive	2000	343	50 - 1BR 226 - 2BR	0	0.0%	\$905 - \$940 \$1,065 - \$1,320
Valley Pond 5520 142nd Street	1988	66	12 - 1BR 42 - 2BR 12 - 3BR	2	3.0%	\$795 \$915 - \$930 \$1,010 - \$1,020
Whitney Pines 7750 Whitney Drive	1986	72	36 - 1BR 36 - 2BR	0	0.0%	\$660 - \$680 \$820 - \$940
	Subtotal	1,586		11	0.7%	

TABLE C-1 LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS April 2013 (Continued)						
Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
BURNSVILLE						
Atrium Apartments 1311 W. 143rd Street	1988	348	Studio 1BR 2BR	3	1.7%	\$680 - \$840 \$735 - \$1,075 \$920 - \$1,400
Berkshire of Burnsville 13901 Echo Park Circle	1987	206	18 - Studio 34 - 1BR 120 - 2BR 34 - 3BR	2	1.0%	\$709 - \$739 \$839 - \$849 \$999 - \$1,049 \$1,199 - \$1,299
Bridgeway Apartments 1000-1020 W. Burnsville Parkway	1969	216	90 - 1BR 126 - 2BR	3	1.4%	\$705 - \$760 \$805 - \$900
Burncliff Apartments 12312 & 12316 Parkwood Drive	1968	128	8 - Studio 60 - 1BR 60 - 2BR	3	2.3%	\$570 - \$610 \$610 - \$629 \$739 - \$765
Burningham Apartments 1501-1513 E. Burnsville Parkway	1971	322	6 - Studio 126 - 1BR 185 - 2BR 5 - 3BR	5	1.6%	\$550 - \$640 \$650 - \$800 \$710 - \$900 \$1,190
Burnsville Parkway Apts. 1701 & 1721 W. Burnsville Pkwy	1972	108	72 - 1BR 36 - 2BR	1	0.9%	\$720 \$850 - \$860
Carrington Court Apts. 720-800 Evergreen Drive	1993	192	36 - 1BR 124 - 2BR 32 - 3BR	2	1.0%	\$740 - \$775 \$825 - \$960 \$1,100 - \$1,135
Charleswood Apartments 12901-12933 County Road 5	1969	114	2 - Studio 51 - 1BR 50 - 2BR 11 - 3BR	2	1.8%	\$495 - \$595 \$595 - \$665 \$695 - \$775 \$945
Cliff House Apartments 3000 Cliff Road E.	1973	41	7 - Studio 34 - 1BR	1	2.4%	\$535 - \$545 \$595 - \$605
Cliffview Estates 2751 Selkirk Drive	1972	45	41 - 1BR 4 - 2BR	2	4.4%	\$565 \$665
Colonial Terrace 13701-13733 Wentworth Ave.	1969	58	2 - Studio 24 - 1BR 32 - 2BR	5	8.6%	\$510 \$570 - \$605 \$670 - \$705
Colonial Villa 12025 Co. Rd 11/2000 121st St. E	1973	240	12 - Studio 157 - 1BR 70 - 2BR 1 - 3BR	2	0.8%	\$529 \$599 - \$679 \$689 \$729
Court Place 13229 Court Place	1988	40	40 - 3BR	0	0.0%	\$1,120 - \$1,165
Coventry Court 14661 Chicago Ave. S.	1987	192	48 - 1BR 144 - 2BR	2	1.0%	\$874 - \$934 \$964 - \$994
Dahcotah View Apartments 1605 E. Cliff Road	1979	168	12 - Studio 60 - 1BR 72 - 2BR 24 - 3BR	0	0.0%	\$490 - \$575 \$550 - \$650 \$650 - \$790 \$815 - \$970
Dakota Station Apartments 124 East Highway 13	2000	159	60 - 1BR 6 - 1BR/D 66 - 2BR 9 - 2BR/D 18 - 3BR	2	1.3%	\$920 - \$940 \$1,095 - \$1,115 \$1,180 - \$1,200 \$1,385 - \$1,405 \$1,340 - \$1,370

TABLE C-1
LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS
April 2013
(Continued)

Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
Grande Market Place 12700 Nicollet Avenue	2003	72	11 - Studio 15 - 1BR 46 - 2BR	0	0.0%	\$495 - \$595 \$606 - \$795 \$945 - \$1,295
Greenwood Apartments 12751-12771 Greenwood Drive	1984	24	8 - 1BR 16 - 2BR	7	29.2%	\$700 - \$725 \$800 - \$835
Nicollet Ridge 51 McAndrews Rd West	1988	339	15 - Studio 112 - 1BR 182 - 2BR 30 - 3BR	6	1.8%	\$699 \$650 - \$750 \$850 - \$1,025 \$1,250 - \$1,410
Oak Leaf 12213 A 17th Ave. S	1987	150	47 - 1BR 50 - 2BR 53 - 3BR	7	4.7%	\$750 - \$790 \$825 - \$870 \$975 - \$1,055
Park Place 301 & 501 E. Burnsville Parkway	1987	171	54 - 1BR 111 - 2BR 6 - 3BR	5	2.9%	\$660 \$735 - \$855 \$1,015
Parkwood Heights Apartments 13301-13333 Parkwood Drive	1984	40	40 - 2BR	3	7.5%	\$895 - \$995
Provence 1711 143rd St. West	2001	154	2 - Studio 52 - 1BR 9 - 1BR/D 75 - 2BR 16 - 2BR/D	2	1.3%	\$675 - \$825 \$820 - \$1,030 \$1,015 - \$1,200 \$1,170 - \$1,400 \$1,535 - \$1,605
Raven Hills 13000-13150 Harriet Ave S	1971	304	6 - Studio 132 - 1BR 166 - 2BR	2	0.7%	\$689 - \$699 \$749 - \$779 \$889 - \$1,019
Shalimar Estates 13300-44 Parkwood Drive	1987	48	48 - 3BR	3	6.3%	\$885 - \$950
Southcross Village Townhomes 14800-14816 County Rd 5	1986	60	24 - 1BR 36 - 2BR	2	3.3%	\$889 - \$899 \$989 - \$1,019
Southwind Apartments 15001-15300 Greenhaven Ste.	1989	320	15 - Studio 129 - 1BR 132 - 2BR 44 - 3BR	1	0.3%	\$799 \$929 - \$969 \$1,059 - \$1,179 \$1,439 - \$1,539
Stone Grove Apartments 12901 Upton Ave, 12900 Penn Ave, 2525 Williams Dr	1973	228	76 - 1BR 93 - 2BR 59 - 3BR	3	1.3%	\$699 \$800 \$950
Summit Park Apartments 12501-12521 Portland Ave	1986	336	112 - 1BR 208 - 2BR 16 - 3BR	2	0.6%	\$735 - \$785 \$845 - \$905 \$1,150 - \$1,200
Summit Townhomes 1500 McAndrews Rd W.	1998	114	8 - 2BR 7 - 3BR 99 - 4BR	0	0.0%	\$1,450 \$1,500 \$1,645 - \$1,745
The Atrium 1301-1441 W. 143rd Street	1987	348	16 - Studio 264 - 1BR 68 - 2BR	0	0.0%	\$500 - \$735 \$599 - \$980 \$749 - \$1,170
The Bluffs of Burnsville 2700 & 2800 Selkirk Drive	1972	132	54 - 1BR 78 - 2BR	2	1.5%	\$655 - \$700 \$765 - \$835
The Observatory I & II 15101-15151 Greenhaven Drive	1986	231	85 - 1BR 146 - 2BR	0	0.0%	\$690 - \$760 \$775 - \$905

TABLE C-1
LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS
April 2013
(Continued)

Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
Trailway Pond Apartments 421 E Travelers Tr. 12550 & 70 Portland Ave	1988	240	78 - 1BR 160 - 2BR 2 - 3BR	3	1.3%	\$719 - \$800 \$809 - \$965 \$1,299 - \$1,350
Whispering Oaks Apartments 1600 W. 143rd Street	1981	72	6 - 1BR 60 - 2BR 6 - 3BR	3	4.2%	\$750 - \$770 \$880 - \$950 \$1,070 - \$1,090
Whispering Pines 13720-13809 Vincent Ave	1964	40	11 - 1BR 29 - 2BR	1	2.5%	\$645 \$675 - \$725
Willow Pond 11701, 11751 W. River Hills Dr & 2100, 2150 E Cliff Rd	1976	300	16 - Studio 114 - 1BR 122 - 2BR 48 - 3BR	2	0.7%	\$545 - \$575 \$625 - \$635 \$725 - \$735 \$905 - \$915
Willoway Apartments 13401 Morgan Ave S	1972	108	48 - 1BR 60 - 2BR	3	2.8%	\$781 \$925 - \$935
Woods of Brunsville 14601 Portland Ave S	1984	400	7 - Studio 169 - 1BR 189 - 2BR 35 - 3BR	4	1.0%	\$619 - \$666 \$679 - \$809 \$799 - \$909 \$962 - \$1,209
Wyngate Townhomes 1180 McAndrews Road	2003	40	40 - 3BR	2	5.0%	\$1,345 - \$1,450
<i>Subtotal</i>		<i>6,848</i>		<i>98</i>	<i>1.4%</i>	
EAGAN						
Alden Ponds Townhomes 3100-3362 Alden Pond Lane	1989	213	149 - 2BR 64 - 3BR	0	0.0%	\$1,135 - \$1,255 \$1,360 - \$1,485
Aspenwood of Eagan 1105 & 1125 Duckwood Trails	1987	162	68 - 1BR 94 - 2BR	2	1.2%	\$719 - \$800 \$819 - \$970
Avalon at Town Centre 3460-3480 Golfview Drive	1987	248	104 - 1BR 111 - 2BR 33 - 3BR	2		\$799 - \$911 \$950 - \$1,134 \$1,267 - \$1,490
Ballantrae Apartments 3800 Ballantrae Road	1972	204	6 - Studio 96 - 1BR 86 - 2BR 16 - 3BR	7	3.4%	\$550 - \$600 \$625 - \$675 \$730 - \$780 \$900 - \$950
Bayberry Palce 3395 & 3396 Yankee Doodle Ln	1969	120	68 - 1BR 52 - 2BR	2	1.7%	\$650 - \$700 \$750 - \$800
Cedar Villas 4542 Villa Pkwy	2004	83	48 - 2BR 35 - 3BR	2	2.4%	\$1,125 - \$1,240 \$1,390 - \$1,440
Cedarvale 3908 Cedar Grove Pkwy	1975	108	72 - Studio 36 - 1BR	0	0.0%	\$569 - \$589 \$669 - \$689
Cinnamon Ridge Apartments 4598 Slater Road	1987	264	90 - 1BR 174 - 2BR	2	0.8%	\$880 - \$920 \$1,020 - \$1,100
Colonial Village LLC 1919-1965 Silver Bell Road	1972	188	72 - 1BR 116 - 2BR	2	1.1%	\$625 - \$675 \$730 - \$815
Crossroads of Eagan 3604-3619 Crossroad Circle; 1252-1276 Duckwood Drive	1985	32	32 - 3BR	0	0.0%	\$1,289
Duckwood Trails Apartments 3575 South Lexington Ave	1981	162	52 - 1BR 110 - 2BR	2	1.2%	\$765 \$865

TABLE C-1
LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS
April 2013
(Continued)

Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
Forest Ridge Apartments 1272 Birch Point	1986	252	63 - 1BR 189 - 2BR	4	1.6%	\$839 - \$934 \$929 - \$994
Foxridge Apartments 3367 Coachman Road	1972	144	66 - 1BR 78 - 2BR	1	0.7%	\$560 \$660
Glen Pond Estates 1364 High Site Drive	1973	300	6 - Studio 180 - 1BR 114 - 2BR	3	1.0%	\$515 \$675 - \$700 \$775 - \$880
Glen Pond Estates (Phase II) 1340 High Site Drive	2002	112	18 - Studio 35 - 1BR 49 - 2BR 10 - 3BR	2	1.8%	\$615 - \$630 \$759 - \$794 \$919 - \$1,013 \$960 - \$970
Jade Lane Estates 1930 & 1950 Jade Lane	1970	90	52 - 1BR 38 - 2BR	3	3.3%	\$615 - \$670 \$775 - \$825
Laurel Ridge	1986	35	10 - 2BR 25 - 3BR	0	0.0%	\$1,000 - \$1,100 \$1,050 - \$1,200
Lemay Lake 3005 Eagandale Place	1986	282	123 - 1BR 159 - 2BR	1	0.4%	\$844 - \$919 \$989 - \$1,029
Lexington Hills 4100-4160 Lexington Ave So.	1988	168	14 - Studio 98 - 1BR 56 - 2BR	0	0.0%	\$649 \$715 - \$740 \$850 - \$875
Parkside Townhomes 3500 Lexington Ave So.	1988	64	16 - Studio 48 - 1BR	2	3.1%	\$729 - \$749 \$844 - \$869
Promenade Oaks 1160 Northwood Drive	1997	282	87 - 1BR 110 - 2BR 85 - 3BR	2	0.7%	\$799 \$999 \$1,199 - \$1,612
Remada Court Apartments 4182 Rahn Road	1979	115	55 - 1BR 60 - 2BR	0	0.0%	\$649 \$749
Royal Oaks Circle of Eagan 3515 Federal Drive	1987	231	84 - 1BR 147 - 2BR	0	0.0%	\$764 - \$794 \$869 - \$1,059
Silver Bell Apartments 2091 & 2095 Silver Bell Road	1973	96	42 - 1BR 54 - 2BR	2	2.1%	\$600 - \$670 \$700 - \$770
Surrey Gardens 3410 Surrey Heights Drive & 3415 Federal Drive	1985	88	38 - 1BR 50 - 2BR	1	1.1%	\$670 - \$774 \$719 - \$869
Thomas Lake Pointe 1500-40 Thomas Lake Pointe Rd	1987	216	72 - 1BR 120 - 2BR 24 - 3BR	4	1.9%	\$850 - \$990 \$1,110 - \$1,220 \$1,220 - \$1,520
View Pointe Apts 3901-47 S Valley View & 3900-15 N Valley View	1970	327	18 - Studio 134 - 1BR 175 - 2BR	2	0.6%	\$500 - \$525 \$550 - \$595 \$650 - \$695
Walnut Trails 1813 Trailway Drive	1986	168	42 - 1BR 126 - 2BR	2	1.2%	\$759 - \$779 \$869 - \$954
Waterford Place 1130 Town Centre Drive	1991	122	24 - 1BR 86 - 2BR 12 - 3BR	2	1.6%	\$785 \$1,085 - \$1,145 \$1,225
Woodridge Apartments 3255 & 3301 Coachman Road	1986	200	73 - 1BR 112 - 2BR 15 - 3BR	1	0.5%	\$710 \$799 - \$1,030 \$1,222 - \$1,365
<i>Subtotal</i>		<i>5,076</i>		<i>53</i>	<i>1.0%</i>	

TABLE C-1 LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS April 2013 (Continued)						
Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
FARMINGTON						
Centennial Apartments 1321 & 1337 Centennial Drive	1971	36	2 - Studio 6 - 1BR 28 - 2BR	1	2.8%	\$495 \$575 \$650 - \$695
Farmington Estates LLP 1320 & 1330 Centennial Drive	1974	32	16 - 1BR 16 - 2BR	2	6.3%	\$575 \$675 - \$695
Towerview Apartments 18 Walnut Strret	1971	27	15 - 1BR 12 - 2BR	0	0.0%	\$625 \$775
	Subtotal	95		3	3.2%	
HASTINGS						
Crestwood Estates 600 & 620 Westview Drive	1979	48	2 - 1BR 46 - 2BR	0	0.0%	\$590 \$650 - \$690
Hidden Valley 531-561 Westview Drive	1977	138	69 - 1BR 69 - 2BR	1	0.7%	\$600 - \$630 \$700 - \$730
Valley Manor Apartments 1110-1130 Bahls Drive; 1001 & 1021 Lyn Way	1969	171	7 - Studio 37 - 1BR 127 - 2BR	3	1.8%	\$495 - \$505 \$605 \$695 - \$700
Westview Village Apartments 501-521 Westview Drive	1974	108	54 - 1BR 54 - 2BR	2	1.9%	\$590 \$690
	Subtotal	465		6	1.3%	
INVER GROVE HEIGHTS						
Blackberry Pointe Apartments 5470 & 5480 Blackberry Trail	2004	131	41 - 1BR 78 - 2BR 12 - 3BR	0	0.0%	\$883 - \$964 \$1,070 - \$1,325 \$1,419 - \$1,517
Bridgewood Apartments 3100-3122 East 65th Street	1973	159	18 - Studio 90 - 1BR 51 - 2BR	2	1.3%	\$475 - \$550 \$575 - \$750 \$687 - \$850
Greystone Heights 5220 Greystone Drive	1995	100	100 - 3BR	1	1.0%	\$1,235 - \$1,265
Lake Cove Apartments 5285-5450 Audobon Ave	1975	486	151 - 1BR 314 - 2BR 21 - 3BR	3	0.6%	\$719 \$769 \$964
Monument Ridge Apartments 8851 & 8891 Broderick Blvd	2004	136	61 - 1BR 63 - 2BR 12 - 3BR	4	2.9%	\$865 - \$985 \$1,165 - \$1,215 \$1,370 - \$1,445
Parkview Manor Townhomes 6043 Candace Ave	1993	108	108 - 2BR	2	1.9%	\$899
Pearlwood Estates 1860-1910 52nd Street	1989	240	75 - 1BR 125 - 2BR 40 - 3BR	2	0.8%	\$730 - \$765 \$800 - \$945 \$1,080 - \$1,115
Salem Green 1405-1475 Upper 55th Street E.	1974	320	13 - Studio 137 - 1BR 150 - 2BR 20 - 3BR	3	0.9%	\$715 - \$750 \$800 - \$835 \$885 - \$970 \$1,090 - \$1,130

TABLE C-1
LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS
April 2013
(Continued)

Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
South Grove Apartments 7071 & 7125 Concord	1968	34	10 - 1BR 24 - 2BR	0	0.0%	\$525 - \$575 \$625 - \$700
Southview Gables 4895 Ashley Lane	1987	415	150 - 1BR 265 - 2BR	3	0.7%	\$840 - \$1,066 \$976 - \$1,179
Southview Greens Apartments 4865 Babcock Trail	1989	54	54 - 2BR -	2	3.7%	\$675 - \$900 -
The Hills Apartments 8213 College Trail	1987	60	12 - 2BR 3 - 3BR 45 - 4BR	1	1.7%	\$790 - \$810 \$960 - \$1,060 \$1,050 - \$1,110
<i>Subtotal</i>		<i>2,243</i>		<i>23</i>	<i>1.0%</i>	
LAKEVILLE						
Lakevillage Apartments 8510-72 210th Street W.	1991	70	8 - 1BR 50 - 2BR 12 - 3BR	2	2.9%	\$700 - \$775 \$750 - \$895 \$930 - \$1,100
Lakeville Center 8550-8590 208th Street	1985	24	6 - 1BR 18 - 2BR	2	8.3%	\$550 - \$600 \$650 - \$750
Lamplighter Village 20452-20464 Iberia Ave	1974	106	57 - 1BR 49 - 2BR	2	1.9%	\$645 - \$720 \$880
Southfork I 10829A-18001 Jubille Way	1989	200	50 - 1BR 100 - 2BR 50 - 3BR	2	1.0%	\$939 \$1,119 - \$1,129 \$1,319
Southfork II 10701-17774 Jubille Way	1992	72	18 - 1BR 36 - 2BR 18 - 3BR	1	1.4%	\$989 \$1,165 - \$1,179 \$1,369
Village Dweller 20988 Holt Ave	1984	44	20 - 1BR 24 - 2BR	1	2.3%	\$600 - \$700 \$675 - \$790
<i>Subtotal</i>		<i>516</i>		<i>10</i>	<i>1.9%</i>	
MENDOTA HEIGHTS / ROSEMOUNT / LILYDALE						
Lexington Heights 2300-2370 Lexington Ave S <i>Mendota Heights</i>	1985	225	90 - 1BR 135 - 2BR	2	0.9%	\$885 - \$965 \$975 - \$1,025
Limerick Way/Shannon Park 14600-14630 Shannon Parkway <i>Rosemount</i>	1989	96	4 - 1BR 82 - 2BR 10 - 3BR	4	4.2%	\$750 - \$775 \$825 - \$895 \$950 - \$995
Rosemount Court 3710 145th Street West <i>Rosemount</i>	1973	30	15 - 1BR 15 - 2BR	1	3.3%	\$600 - \$650 \$700 - \$750
Riverwood Apartments 1015 Sibley Memorial Highway <i>Lilydale</i>	1988	133	1 - Studio 39 - 1BR 88 - 2BR 5 - 3BR	7	5.3%	\$810 \$890 - \$1,270 \$1,175 - \$1,415 \$2,490 - \$2,995
<i>Subtotal</i>		<i>484</i>		<i>14</i>	<i>2.9%</i>	

TABLE C-1 LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS June 2005 (Continued)						
Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
SOUTH ST. PAUL						
Bryant Oaks Apartments 1230-1250 Bryant Ave	1970	66	2 - Studio 46 - 1BR 18 - 2BR	6	9.1%	\$550 \$650 \$750
Elorese Court Apartments 1532 Elorese Court	1970	24	1 - Studio 6 - 1BR 17 - 2BR	1	4.2%	\$480 \$580 \$640
Elorese Manor 1549 Elorese Court	1976	24	6 - 1BR 18 - 2BR	0	0.0%	\$550 - \$590 \$675 - \$690
Fourth Street Apartments 2008 4th Street S.	1976	24	12 - 1BR 12 - 2BR	0	0.0%	\$520 - \$600 \$625 - \$650
Waterford Green 2200 Southview Blvd	1990	130	10 - Studio 33 - 1BR 79 - 2BR 8 - 3BR	3	2.3%	\$550 - \$600 \$650 - \$740 \$750 - \$1,150 \$1,200
Subtotal		268		10	3.7%	
WEST ST. PAUL						
Carousel Apartments 1335 Oakdale Ave	1970	58	38 - 1BR 20 - 2BR	1	1.7%	\$650 - \$700 \$750 - \$825
Cedarwood 222 West Wentworth	1969	36	6 - 1BR 30 - 2BR	2	5.6%	\$600 - \$650 \$770 - \$810
Charlton West 430 West Mendota Road	1972	77	1 - Studio 30 - 1BR 36 - 2BR 10 - 3BR	0	0.0%	\$460 - \$595 \$595 - \$665 \$695 - \$755 \$795 - \$855
Chateau Carmel 1555 Bellows Street	1969	38	14 - 1BR 24 - 2BR	1	2.6%	\$690 - \$700 \$740 - \$925
Colonial Court Apartments 1313-1333 Kruse Street	1966	45	3 - Studio 37 - 1BR 5 - 2BR	2	4.4%	\$428 - \$452 \$558 - \$591 \$663 - \$683
Covington Court 354-396 Marie Ave	1962	160	100 - 1BR 60 - 2BR	4	2.5%	\$525 - \$565 \$715
Dodd Apartments 845 & 848 Dodd Road	1965	33	33 - 1BR	1	3.0%	\$550 - \$600
Heatherwood 85 West Thompson; 100 West Emerson	1969	108	54 - 1BR 54 - 2BR	2	1.9%	\$634 - \$654 \$740 - \$760
Hillside Terrace 171-191 E. Thompson	1966	132	66 - 1BR 66 - 2BR	7	5.3%	\$565 - \$665 \$760 - \$795
Holiday Acres 1762-1812 Oakdale Ave	1969	188	20 - Studio 99 - 1BR 69 - 2BR	8	4.3%	\$500 - \$550 \$625 - \$650 \$725 - \$800
Imperial Valley 85 East Emerson; 1339 South Robert	1965	46	23 - 1BR 23 - 2BR	2	4.3%	\$550 - \$600 \$650 - \$725
Oakdale Terrace 1910-1940 Oakdale Ave	1969	170	2 - Studio 120 - 1BR 48 - 2BR	4	2.4%	\$575 - \$630 \$595 - \$730 \$760 - \$899

TABLE C-1
LARGER (24+ UNITS) MARKET-RATE RENTAL PROJECTS
April 2013
(Continued)

Project Name/ Location	Occp. Date	Units			Vac. Rate	Monthly Rent
		No.	Mix	Vacant		
River West 1073 & 1075 Waterloo	1963	36	12 - 1BR 24 - 2BR	2	5.6%	\$655 - \$675 \$755 - \$775
Somerset Grn & Sandlewood Pl 1520-1552 Charlton; 1525 Allen Ave	1965	168	96 - 1BR 72 - 2BR	3	1.8%	\$645 - \$660 \$750 - \$760
Stone Ridge 2060 Charlton Ave	1986	60	2 - Studio 15 - 1BR 43 - 2BR	6	10.0%	\$521 - \$625 \$725 - \$770 \$856
Sunfish Lake Apartments 2050 Delaware	1971	56	18 - 1BR 32 - 2BR 6 - 3BR	4	7.1%	\$795 \$895 - \$995 \$1,200
The Ridge 1380 Bidwell	1986	44	2 - 1BR 42 - 2BR	2	4.5%	\$799 \$949 - \$999
The Wentworth 205 West Wentworth	1968	46	27 - 1BR 19 - 2BR	2	4.3%	\$620 - \$650 \$750 - \$900
Westview Park Apartments 273-330 Westview; 264-88 E. Maire; 1867-91 Scott L	1970	298	1 - Studio 171 - 1BR 122 - 2BR 4 - 3BR	12	4.0%	\$470 \$585 - \$625 \$680 - \$780 \$940
Westwood 1972-2045 Christensen	1972	216	84 - 1BR 132 - 2BR	8	3.7%	\$605 - \$665 \$785 - \$980
White Oaks 425-455 East Arion Street	1973	80	32 - 1BR 48 - 2BR	1	1.3%	\$625 \$725
<i>Subtotal</i>		<i>2,095</i>		<i>74</i>	<i>3.5%</i>	
Dakota County Total		19,676		302	1.5%	

TABLE C-2 AFFORDABLE RENTAL PROJECTS DAKOTA COUNTY April 2013					
Project Name/ Location	Occp. Date	Units			Monthly Rent
		No.	Mix	Vacant	
APPLE VALLEY					
Hearthstone Apartments 6583 158th Street West	2003	42	25 - 1BR 21 - 2BR 4 - 3BR	0 0.0%	\$684 - \$749 \$811 - \$900 \$920 - \$1,223
Chasewood Townhomes 7260-7310 155th Street West	1999	27	14 - 2BR 13 - 3BR	1 3.7%	\$575 \$625
Glenbrook Place Townhomes 12525-12639 Glenbrook Way	1994	39	17 - 2BR 22 - 3BR	2 5.1%	\$575 \$625
Subtotal		108		3	
BURNSVILLE					
Grande Market Place 12700 Nicollet Avenue	2003	29	6 - Studio 21 - 1BR 2 - 2BR	7 24.1%	\$595 \$683 - \$795 \$810 - \$1,095
Andrews Pointe Townhomes 2136-C 117th Street East	1993	57	28 - 2BR 29 - 3BR	0 0.0%	\$825 \$935
Heart of the City Townhomes East Travelers Trail	2003	34	24 - 2BR 10 - 3BR	0 0.0%	\$575 - \$595 \$645
Parkside Townhomes 1401-1441 122nd Street West	1992	22	4 - 2BR 18 - 3BR	2 9.1%	\$575 \$625
Subtotal		142		9	
EAGAN					
Erin Place Townhomes 4551 Villa Parkway	2004	34	24 - 2BR 10 - 3BR	0 0.0%	\$580 \$630
Oak Ridge Townhomes 1613-1671 Oak Ridge Circle	1996	42	20 - 2BR 22 - 3BR	0 0.0%	\$575 \$625
Cedar Villas 4542 Villa Way	2003	10	5 - 2BR 5 - 3BR	0 0.0%	
		23	15 - 2BR 8 - 3BR	0 0.0%	
Subtotal		109		0	
FARMINGTON					
Farmington Townhomes 804 Larch Street, 709 9th Street, 712-724 9th Street	2000	16	1 - 2BR 15 - 3BR	1 6.3%	\$745 \$795

TABLE C-2 AFFORDABLE RENTAL PROJECTS DAKOTA COUNTY April 2013 (Continued)					
Project Name/ Location	Occp. Date	Units			Monthly Rent
		No.	Mix	Vacant	
HASTINGS					
Guardian Angels Apts. & TH's 208 East 4th Street	2002	30	3 - Studio	2	\$520
			3 - 1BR	6.7%	\$570
			16 - 2BR		\$375 - \$770
			8 - 3BR		\$820
Marketplace Townhomes 1602-1699 Frontage Road South	2002	28	1 - 1BR	0	\$535
			14 - 2BR	0.0%	\$575
			13 - 3BR		\$625
Pleasant Ridge Townhomes 1324-1348 North Frontage Road	1997	31	16 - 2BR	2	\$575
			15 - 3BR	6.5%	\$625 - \$635
Subtotal		89	4		
INVER GROVE HEIGHTS					
Blackberry Pointe Apartments 5470 & 5480 Blackberry Trail	2004	87	29 - 1BR	0	\$678 - \$823
			52 - 2BR	0.0%	\$802 - \$975
			6 - 3BR		\$921 - \$1,121
Spruce Pointe Townhomes 7801-7873 Chandler Lane	1995	24	5 - 2BR	2	\$575
			19 - 3BR	8.3%	\$625
Subtotal		111	2		
LAKEVILLE					
Cedar Valley Townhomes 17326-17382 Glacier Way	1998	30	1 - 1BR	0	\$535
			14 - 2BR	0.0%	\$575
			15 - 3BR		\$625
Country Lane Townhomes 7754-7870 210 Street West	2001	29	1 - 1BR	1	\$535
			14 - 2BR	3.4%	\$575
			14 - 3BR		\$625
Lakeville Court 20390 Dodd Boulevard	1996	52	20 - 2BR	0	\$900
			32 - 3BR	0.0%	\$1,132
Prairie Crossing Townhomes 20340-20484 Icefall Trail	2005	40	20 - 2BR	0	\$575
			20 - 3BR	0.0%	\$625
Subtotal		151	1		
MENDOTA HEIGHTS					
Hillside Gables Townhomes 2400-2448 Lexington Avenue	2001	24	1 - 1BR	1	\$535
			17 - 2BR	4.2%	\$575
			6 - 3BR		\$625

TABLE C-2 AFFORDABLE RENTAL PROJECTS DAKOTA COUNTY April 2013 (Continued)					
Project Name/ Location	Occp. Date	Units			Monthly Rent
		No.	Mix	Vacant	
ROSEMOUNT					
Kidder Park Townhomes 14500 Cimarron Avenue	1992	36	36 - 3BR	8 22.2%	\$750 - \$815
SOUTH ST. PAUL					
Kaposia Terrace Townhomes 1011-1031 9th Avenue South/ 1020-1036 8th Avenue South	2003	20	10 - 2BR 10 - 3BR	0 0.0%	\$365 - \$920 \$365 - \$1,070
Rose Apartments 1028 8th Avenue South	1965	48	48 - 2BR	5 10.4%	\$699 - \$775
Subtotal		68		5	
Total		854		34	
Vacancy Rate				4.0%	
Source: Maxfield Research Inc.					

TABLE C-3 SUBSIDIZED GENERAL-OCCUPANCY RENTAL PROJECTS DAKOTA COUNTY April 2013				
Project Name/ Location	Occp. Date	Units		
		No.	Mix	Vacant
APPLE VALLEY				
Oaks of Apple Valley	1980	54	4 - 1BR	0
7698 Whitney Dr			28 - 2BR	
			18 - 3BR	
			4 - 4BR	
BURNSVILLE				
Chancellor Manor	1972	200	60 - 1BR	0
14250 Irving Avenue South			80 - 2BR	
			60 - 3BR	
Chowen Bend Townhomes	1980	32	16 - 2BR	0
12601 Chowen Avenue South			16 - 3BR	
Cliff Hill Townhouses	NA	32	26 - 2BR	0
2064 E 117th St			6 - 3BR	
Horizon Heights	late-'70s	25	19 - 3BR	0
18 Horizon Heights			6 - 4BR	
FARMINGTON				
Westview Apartments	1983	24	18 - 1BR	0
4345-4355 220th St W			6 - 2BR	
INVER GROVE HEIGHTS				
Prairie Estates	late-'70s	40	14 - 2BR	0
6153 1/2 East Carmen			22 - 3BR	
			4 - 4BR	
ROSEMOUNT				
Rosemount Greens	1979	27	5 - 2BR	0
3810 West 145th Street			20 - 3BR	
			2 - 4BR	
SOUTH ST. PAUL				
Camber Hill Townhomes	late-'80s	44	32 - 2BR	1
Camber and Fifth Street			12 - 3BR	
Total		478		1
			Vacancy Rate	0.21%

APPENDIX D

Senior Housing

TABLE D-1 MARKET-RATE ADULT SENIOR PROJECTS DAKOTA COUNTY March 2013						
Project Name/Location/Format	Occp. Date	Units			Unit Sizes	Sales Price/ Monthly Fee
		No.	Mix	Vacant	Square Feet	
APPLE VALLEY						
Summerhill of Apple Valley	2003	70	3 - 1BR	0	1,190	\$30,000 - \$55,000
14055 Granite Avenue						\$1,073 - \$1,631
Cooperative			30 - 2BR	0	1,205 - 1,464	\$27,500 - \$56,000
						\$1,087 - \$1,104
			37 - 2BR/D	0	1,575 - 1,800	\$23,000 - \$40,000
						\$1,320
The Timbers	2003	106	34 - 1BR	1	722	\$1,290
14018 Pennock Avenue			64 - 2BR	1	828 - 1,013	\$1,490 - \$1,690
Rental			8 - 3BR	0	1,291	\$1,890 - \$2,290
Subtotal		176		2		
BURNSVILLE						
Arbors at Ridges	2002	5	0 - Studio	0		
13810 Community Dr.			5 - 1BR	0	638 - 670	\$1,450 - \$2,150
Rental			0 - 2BR	0		
Gramercy Park of Burnsville	2005	126	6 - 1BR	1	976	\$712
150th St. & Burnhaven Dr.			56 - 2BR	0	1,060 - 1,332	\$795 - \$1,000
Cooperative			56 - 2BR/D	1	1,269 - 1,776	\$961 - \$1,332
			9 - 3BR	0	1,895	\$1,172 - \$1,422
Meadowood Village	1998	75	50 - 1BR/D	0	1,340 - 1,570	\$161,000 - \$175,200
388-409 Meadowood Drive			15 - 2BR	1	1,670	\$179,000 - \$229,500
Owned Detached Townhomes			10 - 3BR	0	1,520	\$189,000 - \$295,000
Parkway Cooperative	1997	102	21 - 1BR	2	687 - 796	\$22,000 - \$26,000
115 Burnsville Parkway						\$566 - \$667
Cooperative			81 - 2BR	2	1,013 - 1,515	\$29,000 - \$45,000
						\$711 - \$1,116
Realife Cooperative	1996	119	28 - 1BR	2	670 - 1,026	\$18,000 - \$23,356
12575 Pleasant Ave. S.						\$551 - \$681
Cooperative			91 - 2BR	2	985 - 1,440	\$30,000 - \$40,000
						\$705 - \$1,157
Valley Ridge	2012	6	6 - 2BR	1	940 - 1,035	\$900 - \$1,035
1909 W Burnsville Parkway						
Subtotal		433		12		
EAGAN						
Gramercy Park of Eagan	2001	69	9 - 1BR	1	683 - 915	\$32,335 - \$42,536
1669 Yankee Doodle Rd.						\$679 - \$905
Cooperative			48 - 2BR	4	992 - 1,237	\$45,819 - \$56,869
						\$988 - \$1,231
			9 - 2BR/D	0	1,546 - 1,708	\$72,783 - \$76,819
						\$1,541 - \$1,651
			3 - 3BR	0	1,778	\$82,660
						\$1,761
Timberwood Village	1996	52	52 - 2BR	1		\$138,900 - \$230,000
Pilot Knob & Lone Oak Roads						HOA \$239
Townhome						
Subtotal		121		6		
FARMINGTON						
Cameron Woods I & II	2000	84	5 - 1BR	0		\$77,000
18300 Euclid Street						\$200 - \$375
Condominium			79 - 2BR	1		\$65,000 - \$98,000
INVER GROVE HEIGHTS						
Black Hawk Trail	2002	32	32 - 2BR	0	1,338 - 1,660	\$164,000 - \$185,000
6842-6876 Black Hawk Trail						HOA \$220-\$260
Townhome						
Gramercy Park of IGH	1997	111	16 - 1BR	1	683 - 780	\$22,000
5688 Brent Avenue						\$561 - \$648
Cooperative			95 - 2BR	4	992 - 1,360	\$35,000 - \$45,000
						\$789 - \$1,111
Inverness Village	1997	55	55 - 2BR	0	1,170 - 1,708	\$159,900
70th & Babcock Trail						HOA - \$250
Townhome						
Timber Hills of IGH	2004	67	67 - 2BR	0	1,238 - 2,465	\$51,000 - \$99,000
6307 Burnham Circle						\$1,999 - \$2,669
Rental						
Subtotal		265		5		
(continued)						

TABLE D-1 MARKET-RATE ADULT SENIOR PROJECTS DAKOTA COUNTY March 2013						
Project Name/Location	Occp. Date	Units		Unit Sizes		Monthly Rent/ Sale Price
		No.	Mix	Vacant		
ROSEMOUNT						
Rosemount Plaza	2002	21	9 - 1BR	0	740 - 800	\$32,000 - \$54,300
14575 Burma Avenue			12 - 2BR	0	1,158 - 1,270	n/a - n/a
Condominium						
Bard's Crossing	2004	110	13 - 1BR	1	812 - 851	\$40,500 - \$50,000
13635-13670 Carrach Ave.						\$270 - \$295
Condominium			97 - 2BR	1	1,095 - 1,534	\$100,000 - \$140,000
						\$330 - \$400
Crosscroft of Evermoor	2004	97	97 - 2BR	0	1,576 - 2,094	\$229,000 - \$295,000
13597 Crosscliff Place						\$245
Detached Townhome						
Wachter Lake	2003	48	7 - 1BR	0	804 - 1,095	\$40,500 - \$50,000
15400 Chippendale Ave.						\$215 - \$255
Condominium			41 - 2BR	2	980 - 1,301	\$64,900 - \$125,000
						\$250 - \$320
Subtotal		276		4		
WEST ST. PAUL						
Country Club Manor	1970	105	42 - 1BR	0	850	\$775 - \$820
1945 Oakdale Avenue			36 - 2BR	0	1,165	\$955 - \$1,010
Rental			12 - 2BR/D	0	1,195	\$1,005
			12 - 3BR	0	1,275	\$1,225
			3 - 4BR	0	1,700	\$1,325
Realife Cooperative of West St. Paul	2001	97	49 - 1BR/D	2	995 - 1,083	\$32,000 - \$35,000
1545 Livingston Ave. S.						\$805 - \$944
Cooperative			48 - 2BR	0	1,130 1,409	\$37,000 - \$42,000
						\$944 - \$1,143
Subtotal		202		2		
TOTAL		1,557		32		
Vacancy Rate				2.1%		
Source: Maxfield Research Inc.						

TABLE D-2 CONGREGATE, ASSISTED LIVING AND MEMORY CARE PROJECTS DAKOTA COUNTY April 2013								
Project Name/Location	Project Type	Occp. Date	Units			Monthly Base Fees		
			No.	Mix	Vacant	Low	High	AVG
APPLE VALLEY								
Apple Valley Villa 14610 Garrett Avenue	Congregate	1986	136	179 - 1BR 23 - 2BR 6 - 3BR	3 0 0	\$1,165 \$1,416 \$2,190	\$2,034	\$1,165 \$1,725 \$2,190
Centennial House of Apple Valley 14615 Pennock Avenue	Assisted Living	1998	45	45 - Studio	3	\$3,530	\$4,035	\$3,783
	Memory Care		14	14 - Studio	0	\$5,900		\$5,900
The Seasons 15359 Founders Lane	Assisted Living	2011	106	52 - 1BR 54 - 2BR	4 13	\$1,925 \$3,800	\$2,750 \$2,925	\$2,338 \$3,363
	Memory Care	2011	14	9 - Studio 5 - 1BR	1 0	\$5,800 \$6,000		\$5,800 \$6,000
BURNSVILLE								
The Arbors at Ridges 13810 Community Drive	Assisted Living	2002	45	15 - Studio 28 - 1BR 2 - 2BR	0 0 0	\$2,720 \$2,870 \$3,520	\$3,120	\$2,720 \$2,995 \$3,640
Agustana Regent 14500 Regent Lane	Congregate	2004	80	43 - 1BR 6 - 1BR/D 31 - 2BR	1 0 1	\$1,900 \$2,190 \$3,085	\$2,490 \$2,285 \$3,345	\$2,195 \$2,238 \$3,215
	Assisted Living	2004	44	11 - Studio 25 - 1BR 8 - 2BR	0 1 0	\$2,715 \$3,280 \$4,135	\$2,955 \$3,700 \$4,655	\$2,835 \$3,490 \$4,395
	Memory Care	2004	4	4 - Studio	0	\$4,120	\$4,195	\$4,158
Carefree Living 600 Nicollet Boulevard	Assisted Living	1987	94	84 - Studio 10 - 1BR	2 1	\$1,700 \$2,075		\$1,700 \$2,075
Emerald Crest of Burnsville 453 Travelers Trail East	Memory Care	1999	60	60 - Studio	6	\$4,765	\$5,410	\$5,088
The Rivers 11111 River Hills Drive	Congregate	2001	120	34 - 1BR 12 - 1BR/D 74 - 2BR	2 0 0	\$1,565 \$1,980 \$1,929	\$2,600	\$1,565 \$1,980 \$2,265
	Assisted Living	1999	56	11 - Studio 38 - 1BR 7 - 2BR	0 1 2	\$2,449 \$3,128 \$3,890	\$2,454 \$3,281 \$4,130	\$2,452 \$3,205 \$4,010
Valley Ridge 1909 W Burnsville Pkwy	Assisted Living	2012	40	32 - Studio 8 - 1BR	0 2	\$2,011 \$2,481		\$2,011 \$2,481
	Memory Care	2012	20	16 - Studio 4 - 1BR	16 0	\$2,411 \$2,881		\$2,411 \$2,881
EAGAN								
Commons on Marice 1380 Marice Drive	Assisted Living	2001	117	45 - Studio 57 - 1BR 15 - 2BR/3BR	1 3 3	\$2,860 \$3,605 \$4,715	\$3,000 \$4,000 \$5,000	\$2,930 \$3,803 \$4,858
	Memory Care	2001	28	17 - Studio 9 - 1BR 2 - 2BR	3 0 0	\$5,500 \$6,245 \$7,355		\$5,500 \$6,245 \$7,355
Clarebridge of Eagan 1365 Crestridge Lane	Memory Care	1998	52	52 - Studio	1	\$4,235	\$5,995	\$5,115
Keystone of Eagan 3810 Alder Lane	Congregate & Assisted Living	2004	112	68 - 1BR 44 - 2BR/3BR	0 3	\$1,950 \$2,280	\$2,280 \$2,640	\$2,115 \$2,460
	Memory Care	2004	16	6 - Studio 10 - 1BR	1 0	\$5,100 \$5,700	\$6,600 \$7,350	\$5,850 \$6,525
FARMINGTON								
Trinity Terrace 3330 213th St. W	Congregate	1995	55	34 - 1BR 6 - 1BR/D 15 - 2BR	1 1 2	\$1,020 \$1,405 \$1,570	\$1,735	\$1,378 \$1,405 \$1,653
HASTINGS								
Oak Ridge Assisted Living 1199 Bahl's Drive	Assisted Living	2002	47	29 - Studio 18 - 1BR	0 0	\$2,880 \$3,160	\$3,505 \$3,785	\$3,193 \$3,473
	Memory Care	2002	20	20 - Studio	0	\$3,378	\$4,012	\$3,695
Park Ridge 901 West 16th St.	Congregate	2002	80	38 - 1BR 17 - 1BR/D 25 - 2BR	0 1 2	\$1,026 \$1,473 \$1,544	\$1,280 \$1,544 \$1,823	\$1,153 \$1,509 \$1,684
Regina Residence 1008 First Street West	Assisted Living	2000	81	27 - Studio 33 - 1BR 10 - 2BR	3 0 2	\$2,500 \$2,680 \$3,100	\$2,925 \$2,925 \$3,635	\$2,713 \$2,803 \$3,368
	Memory Care	2000	48	16 - Studio 27 - 1BR 5 - 2BR	0 0 0	\$4,500 \$4,600 \$4,750	\$4,700	\$4,600 \$4,600 \$4,750
(continued)								

TABLE D-2 CONGREGATE, ASSISTED LIVING AND MEMORY CARE PROJECTS DAKOTA COUNTY April 2013									
Project Name/Location	Project Type	Occp. Date	Units			Monthly Base Fees			
			No.	Mix	Vacant	Low	High	AVG	
INVER GROVE HEIGHTS									
Presbyterian Homes of IGH 6307 Burnham Circle	Congregate	2003	90	36 - 1BR	0	\$1,223	\$1,942	\$1,583	
				48 - 2BR	0	\$1,739	\$2,669	\$2,204	
				6 - 2BR+D	0				
	Asisted Living	2003	66	2 - Studio	0	\$2,408		\$2,408	
				53 - 1BR	1	\$2,863	\$3,229	\$3,046	
				11 - 2BR	0	\$3,504	\$3,961	\$3,733	
	Memory Care	2003	18	2 - Studio	0	\$2,734		\$2,734	
				15 - 1BR	0	\$3,182	\$3,390	\$3,286	
				1 - 2BR	0	\$3,812		\$3,812	
Sterling House of IGH 5891 Carmen Avenue	Assisted Living	1997	19	19 - Studio	2	\$2,695	\$4,195	\$3,445	
White Pines	Memory Care	2010	44	44 - Studio	1	\$4,950		\$4,950	
9056 Buchanan Trail	Assisted Living	2010	63	17 - Studio	1	\$1,925		\$1,925	
				44 - 1BR	2	\$2,325		\$2,325	
				3 - 2BR	0	\$2,825		\$2,825	
LAKEVILLE									
Highview Hills 20150 Highview Avenue	Housing w/Services	2009	119	5 - Studio	0	\$1,655	\$1,655	\$1,655	
				46 - 1BR	1	\$1,970	\$1,970	\$1,970	
				6 - 1BR+Den	0	\$2,200	\$2,210	\$2,200	
				52 - 2BR	2	\$2,315	\$2,315	\$2,315	
				10 - 2BR+Den	0	\$2,890	\$2,890	\$2,890	
	Care Suites	2009	10	10 - Studio	1	\$1,590	\$1,590	\$1,590	
	Memory Care	2009	24	24 - Studio	1	\$5,875	\$5,875	\$5,875	
	Fountains at Hosanna	Congregate	2012	20	16 - 1BR	5	\$1,360	\$2,245	\$1,803
					4 - 2BR	0	\$2,265	\$2,745	\$2,505
Assisted Living		2012	47	41 - 1BR	4	\$3,060	\$3,945	\$3,503	
				6 - 2BR	1	\$3,965	\$4,445	\$4,205	
Memory Care		2012	24	20 - Studio	2	\$3,465	\$3,740	\$3,603	
			4 - 1BR	0	\$3,900		\$3,900		
Kingsley Shores	Congregate	2013	35	8 - Studio	2	\$1,295	\$1,400	\$1,348	
				21 - 1BR	7	\$1,750	\$1,850	\$1,800	
				6 - 2BR	2	\$2,200	\$2,600	\$2,400	
	Assisted Living	2013	34	8 - Studio	1	\$3,000	\$3,050	\$3,025	
				26 - 1BR	0	\$3,300	\$3,450	\$3,375	
	Memory Care	2013	32	32 - Studio	25	\$2,600	\$3,100	\$2,850	
ROSEMOUNT									
Rosemount Court 3710 145th Street West	Assisted Living	1973	30	15 - 1BR	0	\$640	\$660	\$650	
				15 - 2BR	0	\$740	\$770	\$755	
SOUTH ST. PAUL									
Vista Prairie at River Heights 744 19th Ave. N.	Assisted Living	2000	44	28 - Studio	1	\$2,500		\$2,500	
				12 - 1BR	2	\$2,550	\$2,930	\$2,740	
				4 - 2BR	1	\$3,650		\$3,650	
	Memory Care	2000	16	14 - Studio	1	\$5,088	\$6,688	\$5,888	
				2 - 1BR	1	\$5,383	\$7,183	\$6,283	
WEST ST. PAUL									
Clarebridge Cottages of WSP 315 East Thompson Avenue	Memory Care	1998	19	19 - Studio	0	\$4,235	\$5,995	\$5,115	
Sterling House of WSP 305 East Thompson Avenue	Assisted Living	1998	19	19 - Studio	2	\$3,195	\$4,695	\$3,945	
Southview Senior Living 1984 Oakdale Ave	Assisted Living	2005	33	18 - Studio	1	\$2,955	\$3,002	\$2,979	
				12 - 1BR	2	\$3,374	\$3,411	\$3,393	
				3 - 2BR	2	\$3,811	\$4,078	\$3,945	
	Memory Care	2005	9	9 - Studio	0	\$2,955	\$3,002	\$2,979	
Walker at Westwood Ridge 1 West Thompson	Congregate	1988	128	73 - 1BR	2	\$1,548	\$1,682	\$1,615	
				25 - 1BR/D	2	\$1,872	\$1,998	\$1,935	
				30 - 2BR	1	\$2,078	\$2,384	\$2,231	
	Enhanced Care Suites	2012	10	10 - Studio	0	\$7,780	\$7,780	\$7,780	
	Memory Care	2012	24	4 - Studio	0	\$5,390	\$5,390	\$5,390	
				20 - 1BR	0	\$5,690	\$5,690	\$5,690	
	Congregate			995	3.02%	30			
Assisted Living			1,050	6.38%	67				
Memory Care			486	7.00%	34				
Note: Vacancy Rates exclude Kingsley Shores which opened October 2013.									
Source: Maxfield Research Inc.									

TABLE D-3 AFFORDABLE SENIOR RENTAL PROJECTS DAKOTA COUNTY April 2013					
Project Name/Location	Occp. Date	Units			Monthly Rents
		No.	Mix	Vacant	
APPLE VALLEY					
Cobblestone Square	2010	60	30 - 1BR	0	\$725
15848 Emperor Ave.			30 - 2BR	0	\$900
Cortland Square	2001	60	41 - 1BR	1	\$725
7385 157th Stree West			19 - 2BR	1	\$900
Orchard Square	1995	50	32 - 1BR	1	\$725
7375 157th Street West			18 - 2BR	0	\$900
Subtotal		170		3	
BURNSVILLE					
Eagle Ridge Place	1991	60	37 - 1BR	1	\$725
12600 Eagle Ridge Drive			23 - 2BR	1	\$900
Park Ridge Place	1999	66	46 - 1BR	0	\$725
330 East Burnsville Parkway			20 - 2BR	0	\$900
Valley Ridge	2012	74	39 - 1BR	2	\$586
1909 W Burnsville Pkwy			41 - 2BR	2	\$711
Subtotal		200		6	
EAGAN					
Lakeside Pointe	2004	60	30 - 1BR	0	\$566
1200 Town Centre Drive			30 - 2BR	0	\$691
Oakwoods East of Eagan	2008	55	29 - 1BR	1	\$725
2061 Park Center Drive			26 - 2BR	0	\$900
Oakwoods of Eagan	1992	65	44 - 1BR	1	\$725
2065 Park Center Drive			21 - 2BR	1	\$900
O'Leary Manor	1998	65	37 - 1BR	1	\$566
1220 Town Centre Drive			28 - 2BR	0	\$691
Subtotal		245		4	
FARMINGTON					
Vermillion River Crossing	2012	66	32 - 1BR	0	\$725
21400 Dushane Parkway			34 - 2BR	0	\$900
HASTINGS					
Mississippi Terrace	1993	40	27 - 1BR	0	\$725
301 Ramsey Street			13 - 2BR	2	\$900
Rivertown Court	2005	63	36 - 1BR	1	\$725
1791 South Frontage Road			27 - 2BR	0	\$900
Subtotal		103		3	
INVER GROVE HEIGHTS					
Cahill Commons	2002	60	38 - 1BR	1	\$725
5840 Cahill Avenue			22 - 2BR	0	\$900
Carmen Court	1994	51	33 - 1BR	0	\$725
5825 Carmen Avenue			18 - 2BR	0	\$900
Subtotal		111		1	

TABLE D-3 AFFORDABLE SENIOR RENTAL PROJECTS DAKOTA COUNTY April 2013					
Project Name/Location	Occp. Date	Units			Monthly Rents
		No.	Mix	Vacant	
LAKEVILLE					
Crossroad Commons	2009	87	45 - 1BR	0	\$725
17725 Glasgow Avenue			42 - 2BR	0	\$900
Main Street Manor	2001	51	34 - 1BR	0	\$725
8725 209th Street West			17 - 2BR	0	\$900
Windsor Plaza	1990	64	44 - 1BR	0	\$725
20827 Howland Avenue			20 - 2BR	0	\$900
Subtotal		202		0	
MENDOTA HEIGHTS					
Parkview Plaza	1997	40	28 - 1BR	0	\$725
730 South Plaza Drive			12 - 2BR	0	\$900
Village Commons	2003	60	40 - 1BR	0	\$725
720 Linden Street			20 - 2BR	0	\$900
Subtotal		100		0	
ROSEMOUNT					
Cameo Place	1997	44	30 - 1BR	1	\$725
3101 Lower 147th Street			14 - 2BR	1	\$900
SOUTH ST. PAUL					
Dakota Heights	2007	56	31 - 1BR	0	\$725
337 15th Ave N.			25 - 2BR	0	\$900
River Heights Terrace	1997	40	28 - 1BR	0	\$725
1720 Thompson Avenue			12 - 2BR	0	\$900
Thompson Heights	2011	60	30 - 1BR	0	\$725
1400 Thompson Ave			30 - 2BR	0	\$900
Subtotal		156		0	
WEST ST. PAUL					
The Dakotah	2004	59	30 - 1BR	0	\$725
900 South Robert			29 - 2BR	0	\$900
Haskell Court	1992	42	27 - 1BR	1	\$725
140 East Haskell			15 - 2BR	0	\$900
Subtotal		101		1	
Total		1,432		19	
Source: Maxfield Research Inc.					

TABLE D-4 SUBSIDIZED SENIOR RENTAL PROJECTS DAKOTA COUNTY April 2013					
Project Name/Location	Occp. Date	Units			Monthly Rent
		No.	Mix	Vacant	
APPLE VALLEY					
Apple Valley Villa 14610 Garrett Ave	1986	72	72 - 1BR	0	30% of AGI
BURNSVILLE					
Ebenezer Ridge Point 13800 Community Drive	1995	42	42 - 1BR	0	30% of AGI
FARMINGTON					
Red Oak Manor 315 Spruce St.	1985	37	36 - 1BR 1 - 2BR	0 0	30% of AGI
Spruce Place 300 Spruce St.	1979	60	54 - 1BR 6 - 2BR	0 0	30% of AGI
HASTINGS					
Oak Ridge Manor	1978	110	110 - 1BR	0	30% of AGI
INVER GROVE HEIGHTS					
Prairie View Heights 8121 College Trail	2006	39	39 - 1BR	0	30% of AGI
LAKEVILLE					
Fairfield Terrace 20720 Holt Avenue	1985	24	23 - 1BR 1 - 2BR	0 0	30% of AGI
ROSEMOUNT					
Rosemount Plaza 2900 145th St. W	1985	39	38 - 1BR 1 - 2BR	0 0	30% of AGI
SOUTH ST. PAUL					
John E. Carroll 300 Grand Avenue W.	1973	116	116 - 1BR	0	30% of AGI
Nan McKay Building 200 Marie Avenue S.	1975	92	92 - 1BR	0	30% of AGI
WEST ST. PAUL					
Colleen Loney Manor 1675 Livingston Avenue	1980	80	77 - 1BR 3 - 2BR	0 0	30% of AGI
Mount Carmel Manor 1560 Bellows St.	1988	60	60 - 1BR	2	30% of AGI
Total		771		2	
Vacancy Rate				0.30%	
Source: Maxfield Research Inc.					