

2007

MINNESOTA BASELINE HOUSING MEASURES

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THE MCKNIGHT FOUNDATION

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About The McKnight Foundation

The McKnight Foundation, a Minnesota-based private philanthropic organization, seeks to improve the quality of life for present and future generations. Through grantmaking, coalition-building, and encouragement of strategic policy reform, we use our resources to attend, unite, and empower those we serve. Learn more at www.mcknight.org.

About HousingLink

HousingLink is an independent, nonprofit organization that distributes affordable housing information to service agencies, housing providers, and policymakers in the Twin Cities seven-county metropolitan area. Learn more at www.housinglink.org.

Special Thanks to Contributing Project Partners

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2007

MINNESOTA BASELINE HOUSING MEASURES

Affordable Housing Opportunities

Rental

New Subsidized Affordable Units: **1,044**
 Preserved Subsidized Affordable Units: **1,070**
 New Tenant-based Vouchers Allocated: **370**

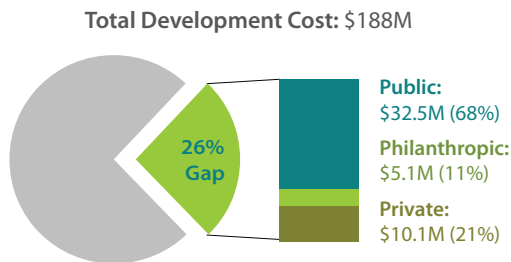
Homeownership

New Perpetually Affordable Units: **210**
CLT units (FY'07) & Habitat units (CY'07)
 Downpayment / Affordability Assistance: **1,529**

All counts are reflective of FY 2007 (Oct 1, 2006 - Sept 30, 2007) activity, unless noted differently.

Gap Financing

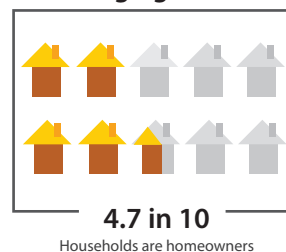
Needed for the 1,044 New Subsidized Affordable Rental Units



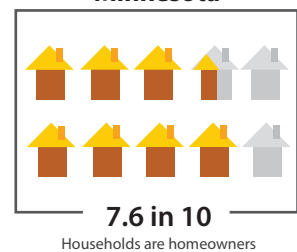
Gap financing = [All funding] - [1st mortgage + tax credits] to make a project viable

Emerging Market Homeownership

Emerging Market



Minnesota



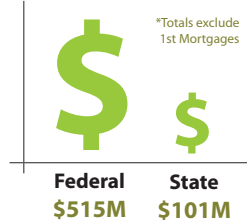
97,736 emerging market households are homeowners

US Census, ACS 2006

Dollars Allocated to Housing

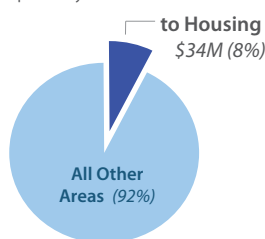
FY 2007 Public Funding

Allocated for capital & operating expenses



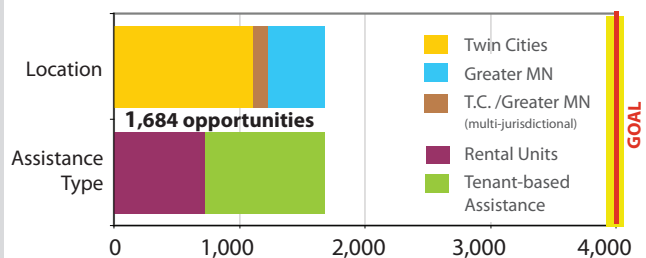
2006 Foundation Grants

Reported by MN Council on Foundations

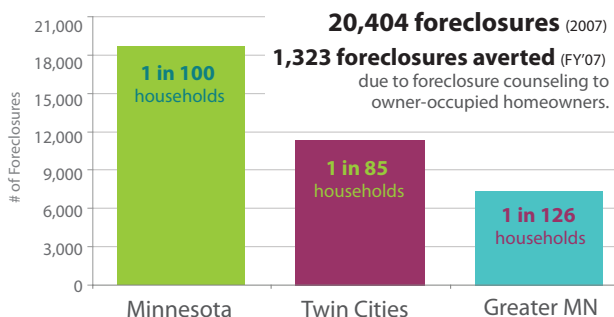


Ending Long-term Homelessness

42% of the ELTH 2010 Goal was achieved by FY'07.



Foreclosures



Green Housing

44% of new subsidized affordable rental units that closed in FY 2007 met green standards.

Twin Cities
324 units
Greater MN
139 units



Regional Perspective 2007

MINNESOTA BASELINE HOUSING MEASURES

Greater Minnesota

Affordable Units

New Rental: 356
Preserved: 388
New Homeownership: 909

Emerging Market (EM) (2006)

EM Homeowners: 24,846
(represents 3.3% all homeowners)

ELTH 2010 Goal

Opportunities: 1,141

Foreclosures

Sheriff's Sales: 7,350

Twin Cities Metro

Affordable Units

New Rental: 688 Total Units: 61,402
Preserved: 682
New Homeownership: 830

Emerging Market (EM) (2006)

EM Homeowners: 72,890
(represents 9.1% all homeowners)

ELTH 2010 Goal

Opportunities: 473

Foreclosures

Sheriff's Sales: 11,355

Region 1

New Rental: 7
Preserved Rental: 134

Region 2

New Rental: 60
Preserved Rental: 7

Region 3

New Rental: 20
Preserved Rental: 0

Region 4

New Rental: 165
Preserved Rental: 36

Region 5

New Rental: 0
Preserved Rental: 40

Region 6

New Rental: 104
Preserved Rental: 171

Anoka

New Rental: 0
Preserved Rental: 0
EM Homeowners: 6,571

Hennepin (suburban)

New Rental: 56
Preserved Rental: 80
EM Homeowners: 18,980

Ramsey (suburban)

New Rental: 47
Preserved Rental: 0
EM Homeowners: 4,741

Washington

New Rental: 79
Preserved Rental: 96
EM Homeowners: 5,853

Minneapolis

New Rental: 168
Preserved: 143
EM Homeowners: 12,210

St Paul

New Rental: 182
Preserved Rental: 335
EM Homeowners: 10,399

Carver

New Rental: 59
Preserved Rental: 0
EM Homeowners: 1,063

Scott

New Rental: 44
Preserved Rental: 0
EM Homeowners: 3,515

Dakota

New Rental: 53
Preserved Rental: 28
EM Homeowners: 9,558

Region 1: Beltami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake Roseau. Region 2: Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, St. Louis. Region 3: Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin. Region 4: Benton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wadena, Wright. Region 5: Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine. Region 6: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, LeSueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, Winona

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Affordable Housing Opportunities

GOAL 1: Public Will

Rental

New Subsidized Affordable Units: **1,044**
 Preserved Subsidized Affordable Units: **1,070**
 New Tenant-based Vouchers Allocated: **370**

Homeownership

New Perpetually Affordable Units: **210**
 Downpayment / Affordability Assistance: **1,529**

Key Definitions

- **Affordable unit:** Rental units affordable to households earning 60% Area Median Income or below. Homeownership units affordable to households earning 80% Area Median Income or below. Greater Minnesota affordable unit standards are based on statewide median income, rather than Area Median Income.
- **New subsidized affordable rental unit:** New construction and rehab units that have public investment for the first time whose financing closed in FY'07.
- **Preserved subsidized affordable rental unit:** A previously subsidized affordable rental unit that was provided new funding to maintain the unit's affordability.
- **New Tenant-based Vouchers Allocated:** Total number of new vouchers available to an issuing agency for distribution from the previous year.
- **Perpetually affordable homeownership:** Affordability stays with the property independent of ownership.
- **Downpayment / Affordability assistance:** Includes grants and deferred loans that make a purchase of a home affordable.

Rental – New and Preserved Subsidized Affordable Units

Financing closed in FY 2007 (Oct 1, 2006 – Sept 30, 2007)

Location	New Subsidized Affordable Units*	Preserved Subsidized Affordable Units	Total Subsidized Affordable Units (Existing & Planned)**
Twin Cities	688	682	61,252
Anoka	0	0	2,538
Carver	59	0	1,132
Dakota	53	28	4,291
Hennepin (suburban part only)	56	80	9,283
Minneapolis	168	143	21,286
Ramsey (suburban part only)	47	0	3,372
St Paul	182	335	14,678
Scott	44	0	1,101
Washington	79	96	3,571
Greater MN	356	388	
Region 1	7	134	
Region 2	60	7	
Region 3	20	0	
Region 4	165	36	
Region 5	0	40	
Region 6	104	171	
Total in MN	1,044	1,070	

Source: Minnesota Housing Finance Agency (MN Housing), Family Housing Fund, Greater Minnesota Housing Fund and HousingLink's Inventory of Assisted Rental Housing.

Notes: *Although "new" rental units may have been previously market rate affordable, they are counted as new units because a first time public commitment has been made to ensure the unit(s) remain affordable in the community over time.

**Unit counts reflect activity as of Dec 31, 2007. As of the date of this report, a count of total affordable subsidized rental units for Greater MN have not been compiled.

Rental – New Tenant-based Vouchers Allocated

FY 2006 (Oct 1, 2005 – Sept 30, 2006) and FY 2007 (Oct 1, 2006 – Sept 30, 2007)

Program	Vouchers Allocated FY'06	Vouchers Allocated FY'07	New Vouchers Opportunities FY'07
Allocated Section 8 Vouchers	31,102	31,179	77
Housing Trust Fund (HTF)	700	961	261
Bridges	497	593	96
Housing Opportunities for Persons with AIDS (HOPWA)	120	125	5
Rental Assistance for Family Stabilization (RAFS)	82	13	-69
Total in Minnesota	32,501	32,871	370

Source: US Department of Housing and Urban Development (HUD) and MN Housing.**Notes:** While this report aims to capture the vast majority of affordable housing opportunities available to Minnesota households, it is recognized that it does not capture all tenant-based voucher programs.**Homeownership – New Opportunities**

FY 2007 (Oct 1, 2006 – Sept 30, 2007)*

	New Perpetually Affordable Units	Downpayment / Affordability Assistance
Twin Cities	87	743
Greater MN	123	786
Minnesota	210	1,529

Source: Perpetually Affordable - Minnesota Community Land Trust Coalition and Habitat for Humanity Minnesota

Downpayment / Affordability Assistance - MN Housing, Family Housing Fund and Greater Minnesota Housing Fund

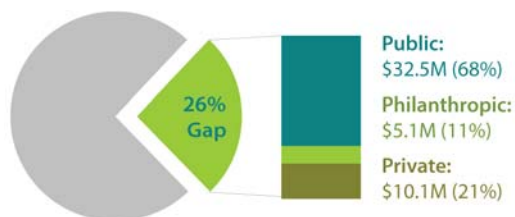
Notes: *All counts are reflective of the FY 2007 time period except Habitat for Humanity units which are based on calendar year 2007.

**There is potential for overlap within the “New Perpetually Affordable Units” and “Downpayment / Affordability Assistance” categories since downpayment/affordability assistance may have also been given to these units. Furthermore, while this report aims to capture the vast majority of affordable single-family homeownership opportunities created during this time period, it does not capture all local efforts.

Gap Financing

GOAL 3: Increased Production & Preservation

Total Development Cost: \$188M



Key Definitions

- **Gap financing:** All funding needed beyond the first mortgage and tax credits to make a project viable.
- **New subsidized affordable rental unit:** New construction and rehab units that have public investment for the first time whose funding closed in FY'07.
- **Gap financing by Sector:** Represents the point at which funding was utilized.
- **Total Development Cost:** All funding needed to meet project costs.

New Subsidized Affordable Rental Units – Gap Financing by Sector

Financing closed in FY 2007 (Oct 1, 2006 – Sept 30, 2007)

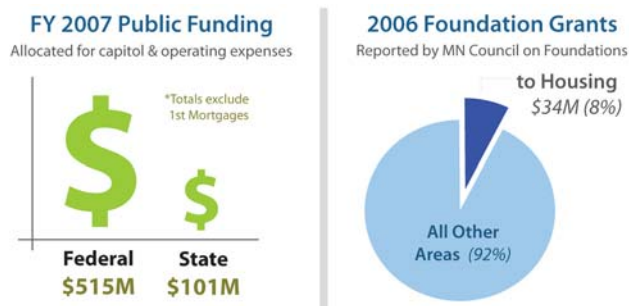
	Twin Cities		Greater MN		Minnesota	
	Gap \$s	% of Gap	Gap \$s	% of Gap	Gap \$s	% of Gap
Public	\$27,987,511	74%	\$4,534,222	46%	\$32,521,733	68%
Local	\$18,028,760	48%	\$2,069,270	21%	\$20,098,030	42%
State	\$9,069,345	24%	\$2,090,697	21%	\$11,160,042	23%
Federal	\$889,406	2%	\$374,255	4%	\$1,263,661	3%
Philanthropic	\$1,526,000	4%	3,581,462	36%	\$5,107,462	11%
Private	\$8,271,310	22%	1,831,977	18%	\$10,103,287	21%
Total Gap Dollars	\$37,784,821		\$9,947,661		\$47,732,482	
% of TDC that is Gap	28.5%		18.1%		25.5%	
Total Development Cost	\$132,673,738		\$54,865,900		\$187,539,638	

Source: MN Housing, Family Housing Fund, Greater Minnesota Housing Fund, and HousingLink's Inventory of Assisted Rental Housing.

Note: Total gap need may vary by targeted AMI level of the units. For example, units targeted at lower income households may require more gap funding. Total development costs also may vary by location.

Dollars Allocated to Housing

GOAL 3: Increase Production & Preservation



Key Definitions

- Dollars allocated to housing:** Reflects funding at the point of origination and tracks State, Federal and Philanthropic (MN Foundations) dollars. It does not specifically track local and private housing investment. The type of housing investment and the time period of investment included in each total varies based on data availability.

Federal

FY 2007 (Oct 1, 2006 – Sept 30, 2007)

Program	Funding Allocation
CDBG % to Housing (25%)*	\$ 14,663,255
HOME Rental Rehabilitation Program (HOME)	\$ 21,355,945
American Dream Downpayment Initiative (ADDI)	\$ 371,583
Emergency Shelter Grants (ESG)	\$ 2,524,477
Housing Opportunities for Persons with AIDS (HOPWA)	\$ 947,000
Public Housing - Capital Fund	\$ 38,936,000
Public Housing - Operating Fund	\$ 48,320,000
Section 8 (Tenant-based)	\$ 212,643,000
Section 8 (Unit-based)	\$ 165,471,646
Housing Tax Credits	\$ 8,320,016
Section 236	\$ 1,504,281
Total	\$ 515,057,203

Source: For CBDG, HOME, ADDI, ESG, and HOPWA: US Department of Housing & Urban Development (HUD), Community Planning & Development Program Formula Allocations for FY 2007. Online at:

<http://www.hud.gov/offices/cpd/about/budget/budget07/index.cfm>

For Public Housing and Section 8 funding allocation: Budget of the United States Government Fiscal Year 2009. Tables 8-28, 8-29, and 8-30. Dollars as reported in the "FY 2007 Actual" column. Found online at: <http://www.whitehouse.gov/omb/budget/fy2009/bis.html>

For Section 8 (Unit-based), Housing Tax Credits and Section 236 funding: Reported by MN Housing. Housing Assistance in Minnesota - Program Assessment: October 1, 2006 - September 30, 2007. Online at:

http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa_006695.pdf

Notes: *Funding totals assume 25% of CBDG funding goes towards housing based national CBDG report average expenditures. Online at: <http://www.hud.gov/offices/cpd/communitydevelopment/budget/disbursementreports/index.cfm>. Neither State nor Federal mortgage program dollars are included in "Dollars Allocated to Housing" dashboard totals.

State

FY 2007 (Oct 1, 2006 – Sept 30, 2007)

Program	Assistance
Affordable Rental Investment Fund-Minnesota Families (MARIF)	\$ 880,000
Affordable Rental Investment Fund-Preservation (PARIF)	\$ 10,483,882
Bridges	\$ 1,540,110
Bruce Vento Affordable Housing	\$ 1,303,654
Community Fix-Up Fund (CFUF)	\$ 4,300,197
Community Revitalization Fund (CRV)	\$ 8,851,842
Economic Dev. & Hsg Challenge Fund	\$ 4,229,597
ELHIF	\$ 1,983,237
Entry Cost Homeownership Opportunity (ECHO)	\$ 492,865
Family Homeless Prevention & Assistance Program (FHPAP)	\$ 3,843,287
Fix-up Fund (FUF)	\$ 19,432,452
Habitat Next 1000 Homes	\$ 2,009,269
Homeownership Assistance Fund (HAF, second mortgage amt shown)	\$ 4,791,271
Homeownership Education, Counseling, and Training (HECAT)	\$ 1,726,979
Housing Trust Fund (HTF)	\$ 983,230
Housing Trust Fund Rental Assistance (HTF RA)	\$ 3,771,300
Housing Trust Fund Transitional	\$ 195,000
Low and Moderate Income Rental Program (LMIR)	\$ 23,822,258
Minnesota Urban & Rural Homesteading Program (MURL)	\$ 608,653
Organizational Support Program (OSP)	\$ 619,258
Rehabilitation Loan Program	\$ 4,149,993
Rental Assistance for Family Stabilization (RAFS)	\$ 15,500
Rental Rehabilitation Loan Program	\$ 871,342
Total	\$ 100,905,176

First Mortgage Programs for Homebuyers

Minnesota Mortgage Program (MMP)	\$ 298,621,927
Community Activity Set-Aside (CASA)	\$ 159,969,941
Total	\$ 458,591,868

Source: MN Housing. Housing Assistance in Minnesota, Program Assessment: October 1, 2006-September 30, 2007. Table 3. Online at: http://www.mnhousing.gov/idc/groups/public/documents/document/mhfa_006695.pdf

Note: Neither State nor Federal mortgage program dollars are included in "Dollars Allocated to Housing" dashboard totals.

Philanthropic (2006)

Figure A: Top MN Foundations Contributing to Housing in 2006

Rank						
Rank	Fig B	Foundation	\$ to Hsg	% Hsg Tot.	Total Grants	% to Hsg
1	1	The McKnight Foundation	\$ 15,040,000	44.4%	\$ 64,578,974	23%
2	5	Otto Bremer Foundation	\$ 3,351,566	9.9%	\$ 19,550,214	17%
3	3	The Minneapolis Foundation	\$ 2,749,532	8.1%	\$ 26,398,335	10%
4	4	Bush Foundation	\$ 2,335,000	6.9%	\$ 25,113,596	9%
5	10	Target	\$ 1,740,000	5.1%	\$ 10,300,000	17%
6	2	The Saint Paul Foundation	\$ 1,519,812	4.5%	\$ 31,966,068	5%
7	6	Blandin Foundation	\$ 1,140,000	3.4%	\$ 17,072,212	7%
8	14	Wells Fargo Foundation Minnesota	\$ 1,121,427	3.3%	\$ 7,305,988	15%
9	28	Hugh J. Andersen Foundation	\$ 474,500	1.4%	\$ 2,869,911	17%
10	13	Travelers Corporation and Travelers Foundation	\$ 425,000	1.3%	\$ 7,561,880	6%
11	8	Fred C. and Katherine B. Andersen Foundation	\$ 417,500	1.2%	\$ 14,307,767	3%
12	23	The Jay and Rose Phillips Family Foundation	\$ 393,500	1.2%	\$ 4,515,370	9%
13	19	F.R. Bigelow Foundation	\$ 272,500	0.8%	\$ 5,791,837	5%
14	30	Patrick and Aimee Butler Family Foundation	\$ 245,000	0.7%	\$ 2,695,000	9%
15	41	Xcel Energy Foundation/Corporate Citizenship	\$ 200,000	0.6%	\$ 1,899,200	11%
16	9	General Mills Community Action	\$ 195,000	0.6%	\$ 12,120,989	2%
17	18	Thrivent Financial for Lutherans Foundation	\$ 164,500	0.5%	\$ 5,826,082	3%
18	36	Cloverfields Foundation	\$ 150,000	0.4%	\$ 2,108,688	7%
19	53	The Pentair Foundation	\$ 148,000	0.4%	\$ 1,453,250	10%
20	20	Carl and Eloise Pohlrad Family Foundation	\$ 132,500	0.4%	\$ 5,655,915	2%
		All Other	\$ 1,693,769	5.0%	\$ 156,221,740	1%
		Total (All grants to housing)	\$ 33,909,106	100.0%	\$ 425,313,016	8.0%

Figure B: Highest Grantmaking Foundations in MN in 2006 - Contribution to Housing

Rank						
Rank	Fig A	Foundation	\$ to Hsg	% Hsg Tot.	Total Grants	% to Hsg
1	1	The McKnight Foundation	\$ 15,040,000	44.4%	\$ 64,578,974	23%
2	6	The Saint Paul Foundation	\$ 1,519,812	4.5%	\$ 31,966,068	5%
3	3	The Minneapolis Foundation	\$ 2,749,532	8.1%	\$ 26,398,335	10%
4	4	Bush Foundation	\$ 2,335,000	6.9%	\$ 25,113,596	9%
5	2	Otto Bremer Foundation	\$ 3,351,566	9.9%	\$ 19,550,214	17%
6	7	Blandin Foundation	\$ 1,140,000	3.4%	\$ 17,072,212	7%
7	30	3M/3M Foundation	\$ 64,500	0.2%	\$ 14,930,397	0%
8	11	Fred C. and Katherine B. Andersen Foundation	\$ 417,500	1.2%	\$ 14,307,767	3%
9	16	General Mills Community Action	\$ 195,000	0.6%	\$ 12,120,989	2%
10	5	Target	\$ 1,740,000	5.1%	\$ 10,300,000	17%
11	51	Minnesota Community Foundation	\$ 12,300	0.0%	\$ 10,022,054	0%
12	N/A	The Medtronic Foundation	\$ -	0.0%	\$ 8,036,947	0%
13	10	Travelers Corporation and Travelers Foundation	\$ 425,000	1.3%	\$ 7,561,880	6%
14	8	Wells Fargo Foundation Minnesota	\$ 1,121,427	3.3%	\$ 7,305,988	15%
15	28	Cargill Foundation	\$ 81,500	0.2%	\$ 6,849,623	1%
16	49	Shakopee Mdewakanton Sioux Community	\$ 15,000	0.0%	\$ 6,523,250	0%
17	N/A	William W. and Nadine M. McGuire Family Foundation	\$ -	0.0%	\$ 6,020,000	0%
18	17	Thrivent Financial for Lutherans Foundation	\$ 164,500	0.5%	\$ 5,826,082	3%
19	13	F.R. Bigelow Foundation	\$ 272,500	0.8%	\$ 5,791,837	5%
20	20	Carl and Eloise Pohlrad Family Foundation	\$ 132,500	0.4%	\$ 5,655,915	2%
		All Other	\$ 3,131,469	9.2%	\$ 119,380,888	3%
		Total (All grants to housing)	\$ 33,909,106	100.0%	\$ 425,313,016	8.0%

Source: Minnesota Council on Foundations, 2006 MN grants. Includes grants categorized by MN Council on Foundation as grants to housing.

Emerging Market Homeownership

GOAL 1: Public Will



97,736 emerging market households are homeowners

Key Definitions

- **Emerging market:** Minnesota minority households.
- **Home ownership rate:** Total number of homeowner households / Total number of households.

Home Ownership Rate (2006)

	Emerging Market Households (HH)			MN Households (HH)		
	Owner Occupied HH	Total Occupied HH	Home Ownership Rate / 10 HHs	Owner Occupied	Total Occupied HH	Home Ownership Rate/ 10 HHs
Twin Cities	72,890	163,410	4.5	801,346	1,082,368	7.4
Anoka	6,571	9,682	6.8	99,453	117,643	8.5
Carver	1,063	1,398	7.6	26,627	31,228	8.5
Dakota	9,558	16,245	5.9	118,361	148,617	8.0
Hennepin (suburban part only)	18,980	41,284	4.6	229,582	304,765	7.5
Minneapolis	12,210	45,133	2.7	84,156	155,646	5.4
Ramsey (suburban part only)	4,741	8,905	5.3	69,312	90,728	7.6
St Paul	10,399	29,284	3.6	63,756	108,084	5.9
Scott	3,515	4,357	8.1	37,450	42,046	8.9
Washington	5,853	7,122	8.2	72,649	83,611	8.7
Greater MN	24,846	46,732	5.3	756,860	959,929	7.9
Minnesota	97,736	210,142	4.7	1,558,206	2,042,297	7.6

Home Ownership Rate (2006)

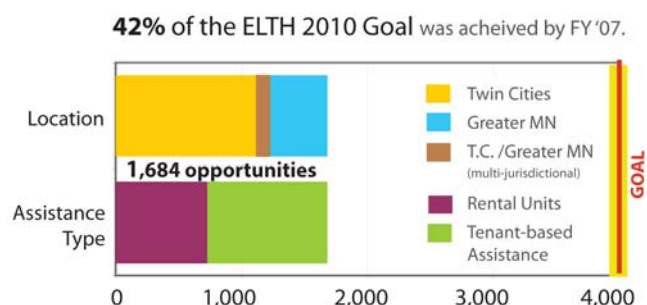
	Emerging Market Homeowners	Total Homeowners	% Emerging Market Homeowners
Twin Cities	72,890	801,346	9.1%
Anoka	6,571	99,453	6.6%
Carver	1,063	26,627	4.0%
Dakota	9,558	118,361	8.1%
Hennepin (suburban part only)	18,980	229,582	8.3%
Minneapolis	12,210	84,156	14.5%
Ramsey (suburban part only)	4,741	69,312	6.8%
St Paul	10,399	63,756	16.3%
Scott	3,515	37,450	9.4%
Washington	5,853	72,649	8.1%
Greater MN	24,846	756,860	3.3%
Minnesota	97,736	1,558,206	6.3%

Source: US Census American Community Survey 2006. Table B25003

Notes: Since US Census American Community Survey data does not provide detailed information for Greater MN, the number of Greater MN emerging market households was derived by taking the total emerging market population in Minnesota and subtracting out the total number of emerging market households in the seven-county metro. The same methodology was used to calculate all emerging market totals for Greater MN.

Ending Long-term Homelessness

GOAL 2: Innovation & Design



Key Definitions

- **ELTH:** Ending Long-term Homelessness
- **ELTH 2010 Goal:** To create 4,000 additional housing opportunities with support services for long-term homeless MN individuals and families. (Goal initiated in 2004)
- **Opportunities:** Rental housing targeted at households making <30% AMI and where support services are available to residents. (Includes units and tenant-based assistance)
- **Long-term homelessness:** a person not having a permanent place to live continuously for a year or more, or four times in the last three years. (MN Housing definition)

ELTH Opportunities (Opportunities towards the ELTH Goal as of Sept 30, 2007)

Location	Rental Units	Tenant-based Assistance	Totals
Twin Cities	534	607	1,141
Anoka	0	--	--
Carver	6	--	--
Dakota	13	--	--
Hennepin	191	--	--
Ramsey	170	--	--
Scott	0	--	--
Washington	4	--	--
Greater MN	192	281	473
Region 1	16	--	--
Region 2	63	--	--
Region 3	24	--	--
Region 4	22	--	--
Region 5	16	--	--
Region 6	51	--	--
Multi-Jurisdictional (TC & Greater MN)	70	70	--
Total in Minnesota	726	958	1,684

Total Opportunities toward the Goal

2010 ELTH Initiative Goal	4,000
Total Opportunities (Capitol + Rental Assistance)	1,684
Percent Opportunities Toward 2010 Goal	42%

Source: Minnesota Housing. Heading Home 2010 Report, Ending Long-term Homelessness Progress Report. Dec. 15, 2007.

Notes: There is potential for double counting a new opportunity that is a ELTH rental unit that also uses a ELTH tenant-based voucher.

Foreclosures

GOAL 3: Increased Production & Preservation



Key Definitions

- **Foreclosure:** A mortgage sheriff's sale.
- **Foreclosure rate:** Number of foreclosures per 100 households.

Minnesota Foreclosures (2007)

	Sheriff's Sales	Foreclosure Rate	
Twin Cities	12,974	1.18	1 in 85 households
Anoka	1,680	1.43	
Carver	287	0.94	
Dakota	1,610	1.10	
Hennepin	5,561	1.17	
Ramsey	2,352	1.14	
Scott	606	1.47	
Washington	878	1.08	
Greater MN	7,430	0.79	1 in 126 households
Region 1	254	0.38	
Region 2	610	0.45	
Region 3	354	0.41	
Region 4	3,657	1.41	
Region 5	639	0.56	
Region 6	1,916	0.69	
Minnesota	20,404	1.00	1 in 100 households

Source: Foreclosures in Minnesota, A Report Based on County Sheriff's Sale Data. April 29, 2008. Published by: Greater Minnesota Housing Fund, Family Housing Fund, Minnesota Home Ownership Center, and MN Housing. Data compiled by HousingLink.

Minnesota Foreclosures (Oct 1, 2006 – Sept 30, 2007)

Households Served

Level 1 (Information & Referral)	4,202
Level 2 (Phone Counseling)	2,202
Level 3 (Counseling Appointment)	2,265
Total Served	8,669

Household Foreclosure Prevention Results

Results Pending / Outcome Unknown	896
Foreclosures Not Prevented	543
Foreclosures Prevented	1,323

Source: Minnesota Home Ownership Center Notes: MN Home Ownership Center provides counseling to owner-occupied homeowners.

Green Housing

GOAL 2: Innovation & Design

44% of new subsidized rental units
that closed in FY 2007 met green standards.

Twin Cities
324 units

Greater MN
139 units



Key Definitions

- **Green Communities Initiative:** A collaboration of the Greater Minnesota Housing Fund, the Family Housing Fund, and Enterprise Foundation designed to foster the creation of affordable, healthier, and more energy efficient housing throughout Minnesota.
- **Green units:** Multi-family units that meet one or both of these criteria: funding committed by MN Housing after Feb 2007 and/or are part of the MN Green Communities initiative.
- **New subsidized affordable rental unit:** New construction and rehab units that have public investment for the first time whose financing closed in FY'07.

New Affordable Rental Units

Financing closed in FY 2007 (Oct 1, 2006 – Sept 30, 2007)

Location	New Subsidized Affordable Rental Units	Green Units	% Meet Green Standard
Twin Cities	688	324	47%
Greater MN	356	139	39%
Total in MN	1,044	463	44%

Source: MN Housing, Family Housing Fund, Greater Minnesota Housing Fund

Notes: Minnesota Housing's multi-family green housing policy adopted in Feb 2007.

Appendix

McKnight Housing Vision

Highlights the data points within the context of the McKnight Housing Evaluation Framework

The Data Point Measurements

More information about what each data point measures

Glossary of Key Terms

A compilation of all key terms defined within the data point fact sheets

McKnight Initiative Regions

Regions by Greater Minnesota Counties

Cost-burdened Households

Information about households paying more than 30% of their income to housing costs

McKnight Housing Vision:

Increase Family Stability and Link Families to Greater Opportunity in our Communities

(Highlighted baseline measures are included in the dashboard)

Goal 1	Objective	Baseline Measures As of 1/2008	Indicator or Evidence	Annual Outputs compared with 1/2008 baseline	Short-term Outcomes (2 years as of 1/2010)	Long-term Outcomes (5 years as of 1/2013)
Public Will- Increase public acceptance for affordable housing as a fundamental characteristic of healthy communities	(1) To increase the public acceptance of affordable housing as a community asset	(1) Survey data and poll tracking documenting support for affordable housing as a community asset, particularly among influential stakeholders, elected officials, and community leaders	(1) Public opinion and specific public policies describing affordable housing included in the mix of community housing choices as community asset (2) Public housing comprehensive plans, or other local housing action plans and policies, include specific measures to produce a full range of housing choices and produce progress toward slated goals	(1) Increase in the public recognition of affordable housing as community asset and/or contributor to community economic development (2) Increase in the number of housing units produced in communities throughout Minnesota toward goals established in housing plans for affordable housing.	(1) New and/or expanding organized partnerships among business, public, philanthropic, and community leaders are increasingly effective advocates for affordable housing in all communities (2) New and/or more effective public policies, ordinances, and zoning supporting affordable housing are adopted and are being implemented	(1) The inclusion of affordable housing is a priority of state, regional, and local community development strategies and is supported by business, public, philanthropic, and community leaders (2) State, regional, and local public policies, ordinances, and zoning regulation are increasingly supportive of widely disbursed affordable housing as an essential element of healthy community development
	(2) To advocate for affordable housing options as an essential component of healthy communities	(1) Number and location of MN affordable housing units (2) % of emerging market homeownership in Greater MN	(1) Disbursement of affordable housing without contributing to a concentration of poverty (2) Communities requesting affordable housing as a key component of healthy communities	(1) Increase in % of units produced in communities and high opportunity areas to increase housing choice (2) Increase in the number of housing developments in communities with mixed-income units (3) Increased support for affordable housing within mixed income housing developments by public bodies and officials such as the Met Council, Regional Council of Mayors, and Greater state elected representatives	(1) Increased affordable housing is available in higher opportunity communities (2) Reduced racial segregation based on housing location (3) Increased low-income and minority homeownership	(3) Lending, realtor, affordable housing, and philanthropic organizations actively and effectively work together to increase homeownership by people of color, thereby reducing the gap in homeownership rates between majority and minority communities

Goal 2	Objective	Baseline Measures As of 1/2008	Indicator or Evidence	Annual Outputs compared with 1/2008 baseline	Short-term Outcomes (2 years as of 1/2010)	Long-term Outcomes (5 years as of 1/2013)
Innovation & Design- To promote innovation and quality affordable housing design good for people, families, communities, and the environment with access to good schools, employment, transportation, and community amenities	(1) To encourage continual internal and external affordable housing placement and design innovation and improvements	(1) Assessment of support and resources for innovative affordable housing design and placement	(1) Affordable housing units developed in direct relationship to TOD plan, workforce housing plan, or built in opportunity communities (2) The aesthetic appearance of affordable housing sets a high bar for design and attracts industry attention	(1) Increase in the number of transit oriented development (TOD) affordable housing units produced (2) Increase in workforce affordable housing units built in opportunity communities. (3) Increase in percent of affordable housing units that reflect "state-of-the-art" design excellence	(1) Growth in professional and community resources supporting innovative design (2) Public recognition for excellence in innovative design (3) Affordable housing sets standards for design excellence and integrates TOD plans and workforce needs	(1) Affordable housing increasingly is built near good schools, employment, public transportation, and community amenities and results in healthy outcomes for families (2) Improved housing design and construction increases community acceptance of affordable housing as a community asset
	(2) to Increase the number of low-income people and families living in high quality, energy and cost efficient affordable housing	(1) Percentage of affordable housing that meets green standards	(1) Multi-family and single-family affordable housing meets "Green" criteria accepted by the affordable housing field in Minnesota	(1) Increase in the number of low-income families living in affordable housing meeting MFHA "Green" criteria	(1) All new and preserved affordable housing meets "Green" standard	(3) Innovative affordable housing design and production reduces costs for housing residents and contributes to better environmental stewardship
	(3) To promote supportive housing with holistic, integrated services and opportunities for healthy family development	(1) Units required to meet 2010 goals. (2) Affordable housing family outcome data/studies	(1) Units developed towards the 2010 goal to end long-term homelessness. (2) Families housed in affordable units have better life opportunities and outcomes than families without affordable housing	(1) Increase in the number of supportive housing units meeting 2010 goals (2) Improvements in the amount and quality of family life opportunities and outcomes for families in affordable housing	(1) 2010 MN ending homelessness and supportive housing goals are met (2) Affordable supportive housing improves the quality of family outcomes in a holistic manner	

Goal 3	Objective	Baseline Measures As of 1/2008	Indicator or Evidence	Annual Outputs compared with 1/2008 baseline	Short-term Outcomes (2 years as of 1/2010)	Long-term Outcomes (5 years as of 1/2013)
Increased Production & Preservation- To increase the pace of affordable housing production, preservation, and permanency	(1) To encourage the testing and application of new strategies and innovative financing tools for increased production, preservation, or permanency of affordable housing	(1) Existing quality of strategies, financing, and tools (2) Data on foreclosure in the Metro area and in Greater MN	(1) Quality improvement of innovative strategies, financing, or partnerships that explore new ways to expand availability of affordable housing. (2) Refinements & Improvements in the Super RFP Process (3) Innovative financing tools that help financially stressed homeowners stay in their homes through negotiated solutions with lenders.	(1) Demonstration of the linkage of new strategies and financing tools to an increased pace of affordable housing production, preservation, and permanency (2) Increase in the number of financially stressed homeowners who retain their homes	(1) New, more effective financing models are tested and refined that contribute to an increase in the pace of affordable housing production (2) Increased public investment in resources to resolve problems associated with vacant homes	(1) New, more effective financing models for converting market rate housing, preserving existing housing, and increasing permanency are developed, implemented, and evaluated (2) Significant improvements in housing production and preservation practices of affordable housing organizations are achieved, documented, and refined for further application
	(2) To increase production by enhancing the capacity of nonprofit developers and community partnerships to produce affordable housing.	(1) Current quality and priorities for capacity building determined by consultant review and analysis	(1) Capacity of nonprofit developers, public entities and community partnership with for-profit developers to produce affordable housing	(1) Increase in operating effectiveness of nonprofit affordable housing developers and partnerships (2) Increase in nonprofit and for-profit production	(1) Effective capacity building strategies are identified and adopted by nonprofits and partnerships with for-profit developers	(3) Increases in public subsidies and private investment significantly contribute to annual increases in affordable housing production and preservation (including reductions in vacant homes)
	(3) To increase the pace of production by advocating for and securing greater public and private resources for affordable housing.	(1) Amount of public and private investment in affordable housing (2) Available gap funding	(1) Private investment and public funding for affordable housing, e.g., local bonding and state and local appropriations. (2) Innovative gap financing mechanisms that provide the basis for long-term affordability	(1) Increase in total affordable housing investment (2) Increase in gap financing (3) Increase in the number of gap financed units that are affordable long-term	(1) Increased public funding, private investment, and philanthropic grant making for affordable housing (2) Gap financing is more effective and sustainable	

The Data Point Measurements

(Within the Context of the McKnight Housing Evaluation Framework)

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	What does it measure?
1. Public Will Increase public acceptance for affordable housing as a fundamental characteristic of healthy communities	<p><i>Objective 2.</i> To advocate for affordable housing options as an essential component of healthy communities</p> <p><i>Baseline 1.</i> Number and location of MN affordable housing units</p>	<p>1. Number and location of MN affordable housing opportunities</p> <ul style="list-style-type: none"> Count of new affordable rental units closed in 2007 Count of new perpetually affordable home ownership units closed in 2007 Count of 2007 Section 8 tenant-based vouchers allocated Number of households served through down payment assistance for affordable home ownership opportunities Number of cost-burdened renter and homeowner households in Minnesota 	<ul style="list-style-type: none"> HousingLink tracks rental units that have “public assistance” in their financing. This is a subset of all affordable rental units. HousingLink tracks perpetually affordable home ownership units as reported by land trusts across the state of Minnesota as well as Habitat for Humanity units tracked by MN Housing. HousingLink includes the annual federal Section 8 tenant-based voucher allocations as reported by HUD and all voucher allocations as reported by Minnesota Housing as a way to track direct support for affordable housing to households. Down Payment / Affordability Assistance. Details include: <ul style="list-style-type: none"> Public and private sources invest a significant amount annually into down payment or a deferred loan that make purchasing a home more affordable. Although it is a one-time investment, it is broadly recognized as having a long-term community impact. HousingLink counts the households served, versus the financial investment into down payment and affordability assistance, since households served is more consistent with the measures of the other sub-points in this item. Using data from Minnesota Housing, Family Housing Fund and Greater Minnesota Housing Fund, HousingLink is confident that it captures the vast majority, but not all, households served through down payment or other affordability assistance is counted. HousingLink considers down payment / affordability assistance as a subsidy directed to households versus a subsidy that is tied to a physical housing unit. HousingLink tracks investment into the preservation and/or stabilization of affordable rental housing units because it is also a significant measure of “public will”. Community partners expressed concern that if preservation/stabilization was omitted, community effort would be misrepresented. For example, if market conditions preclude the development of new rental units and investment is made to preserve and/or stabilize existing units instead, this effort would not be appropriately represented. HousingLink recognizes that this measure does not incorporate any demand data into the measure as it is presented on the dashboard, but HousingLink includes counts of cost-burdened households in Minnesota in the report appendix.

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	What does it measure?
1. Public Will Increase public acceptance for affordable housing as a fundamental characteristic of healthy communities	<i>Objective 2.</i> To advocate for affordable housing options as an essential component of healthy communities <i>Baseline 2.</i> % of emerging market homeownership in Greater MN	2. Minority Homeownership: <ul style="list-style-type: none"> Percent and number of total 2007 home ownership that is minority owned for Twin Cities counties and Greater Minnesota Rate of minority homeownership expressed as percent of total minority population in 2007 in the Twin Cities counties and Greater Minnesota 	<ul style="list-style-type: none"> HousingLink uses US Census American Community Survey Data (ACS), the same data EMHI uses, to track minority percent of total annual home ownership and number of home owners over time. A known limitation of that data is that its release date is September of the following year. Consideration was given to using Home Mortgage Disclosure Act data to provide the Foundation with other useful information like loan applications, denials, and closings for emerging market households. Due to limited space to represent the varying measuring within the dashboard, HousingLink recommends using ACS data only. In an effort to account for fluctuations in the state's minority population over time, HousingLink calculates a minority homeownership rate. This rate equals the number of minority homeowners divided by the total number of minorities in the state.
2. Innovation & Design To promote innovation and quality affordable housing design good for people, families, communities, and the environment with access to good schools, employment, transportation, and community amenities.	<i>Objective 2.</i> To increase the number of low-income people and families living in high quality, energy and cost-efficient, affordable housing <i>Baseline 1.</i> Percentage of affordable housing that meets green standards	3. Percent and number of total affordable rental units closed in 2007 that meet the green standard for Twin Cities and Greater Minnesota	<ul style="list-style-type: none"> HousingLink recognizes that the Foundation would like to see the total percent of the affordable housing stock that is green over time. This measure is difficult to obtain because historical data on compliance to a green standard for multi-family housing built pre-October 2007 and single family housing built pre-October 2008 is nearly impossible to obtain without first determining a standard and then reviewing construction documents for compliance. Details include: <ul style="list-style-type: none"> In February 2007, the Minnesota Housing Board approved a mandatory green housing standard for all new construction multi-family development funding applications. Exceptions to this mandatory requirement include developments only funded with housing tax credits or developments funded with general obligation bonds, or projects that can represent a tangible hardship for compliance. This represents the start of a clearly accepted standard and a clear tracking mechanism for compliance with the standard. In 2008 Minnesota Housing will introduce a green standard and mechanism for tracking compliance in single family homes. Prior to these dates, many developers were introducing energy efficient measures and techniques, making incremental steps toward green housing, but without a broadly accepted standard and without a mechanism for compliance. Therefore, any attempt to quantify the total number of green housing units in the affordable housing system will most likely under-represent the historical efforts. This position has been confirmed by Center for Sustainable Development. Affordable green units that are not funded through Minnesota Housing are not being included in the counts HousingLink provides. The definition of "green housing" is subject to change on an annual basis. The implication is that a green housing unit this year may not qualify as green next year, when standards change. However, even as standards change, there will be presumably be one broadly accepted standard – the one set by Minnesota Housing.

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	What does it measure?
2. Innovation & Design To promote innovation and quality affordable housing design good for people, families, communities, and the environment with access to good schools, employment, transportation, and community amenities.	<p><i>Objective 3.</i> To promote supportive housing with holistic, integrated services and opportunities for healthy family development</p> <p><i>Baseline 1.</i> Units required to meet 2010 goal to end long-term homelessness</p>	<p>4. Percent of opportunities required to be in service by 2010 to meet Governor's initiative to End Long-Term Homelessness (ELTH) that were in service at the end of 2007 in the Twin Cities and Greater Minnesota</p>	<ul style="list-style-type: none"> • Data is readily available from MN Housing. • HousingLink represents the ELTH cumulative progress to-date since the start of the initiative, rather than annual progress against annual goals. • HousingLink counts new opportunities using the same methodology as the MN Housing report.
3. Increased Production & Preservation To increase the pace of affordable housing production, preservation, and permanency	<p><i>Objective 1:</i> To encourage the testing and application of new strategies and innovative financing tools for increased production, preservation or permanency of affordable housing</p> <p><i>Baseline 2.</i> Data on foreclosures in Metro area and Greater MN</p>	<p>5. Foreclosure:</p> <ul style="list-style-type: none"> • 2007 foreclosure counts and rates for Twin Cities and Greater Minnesota • Foreclosures averted in 2007 through efforts tracked by the Minnesota Home Ownership Center 	<ul style="list-style-type: none"> • HousingLink foreclosure counts and rates are based on sheriff's sale data collected and calculated for the <i>Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data</i>. • HousingLink includes data on foreclosures averted through Home Ownership Center's efforts to represent the potential volume of foreclosures if counseling assistance had not been available to Minnesota households. It is not intended to be a complete count of all foreclosures that may have potentially been averted.

McKnight's Goal Number & Name	McKnight's Objective and Baseline (Number & Description)	HousingLink's Data Points (by HousingLink baseline reference number)	What does it measure?
<p>3. Increased Production & Preservation</p> <p>To increase the pace of affordable housing production, preservation, and permanency</p>	<p><i>Objective 3.</i> To increase the pace of production by advocating for and securing greater public and private resources for affordable housing</p> <p><i>Baseline 1.</i> Amount of public and private investment in affordable housing</p>	<p>6. Total dollar amount of public and philanthropic investment made into affordable housing in FY 2007</p> <ul style="list-style-type: none"> • Public: Total Federal and State investment • Philanthropic: Percent and total amount of grants towards housing by top 20 MN foundations • Philanthropic: Percent and total amount of grants toward housing by top 20 MN philanthropic investors in housing 	<ul style="list-style-type: none"> • HousingLink tracks financial investments for the state, but does not distinguish between investments made in the metro area and Greater MN. • HousingLink tracks funding based on its source at point of origin versus its source at point of use. Tracking the point of origin allows the Foundation to see the financial sources for affordable housing allocations. • HousingLink understands the Foundation's interest in having a macro-level perspective on the amount of investment into affordable housing over time. The Foundation has an interest in understanding the public investment at a federal, state and local level. Details include: <ul style="list-style-type: none"> ◦ Federal investment in affordable housing in Minnesota is measured using federal allocations made to Minnesota Housing and the state's entitlement communities in addition to federally-funded tenant-based Section 8 assistance and capital and operating funding for public housing. The source of this data is HUD's CAPER report, Section 8 voucher information, and federal budget program expenditures. Data is being reported for the Federal Fiscal Year, starting with FY 2007, which runs October 1 – September 30. ◦ CAPER reports do include CDBG funding, but HousingLink recognizes that all CDBG funding is not directly invested in housing. Therefore, a percentage of 25%, derived from national CDBG housing expenditure averages, is applied to CDBG funding to more accurately reflect investment in housing. ◦ State investment in affordable housing is measured using Minnesota Housing's annual report. Data is reported for the State's Fiscal Year, starting with FY 2007, which runs October 1 – September 30. Minnesota Housing first mortgages are not included in State funding counts since comparable Federal first mortgage figures are not known to be readily available at this time. ◦ HousingLink's opinion is that tracking funding that originates at the local level is not sustainable over time. By its nature local sources of funding are decentralized. HousingLink has learned that even within an individual jurisdiction there is not a single reliable data source for all locally originated affordable-housing funding. • HousingLink examines two measures related to philanthropic investment in housing: <ul style="list-style-type: none"> ◦ Proportion of dollars invested in housing by the state's largest Foundations (largest Foundations defined by net assets). ◦ Proportion of dollars invested in housing by the state's largest philanthropic investors in housing (largest investors defined by those giving the most toward housing). • Philanthropic investment in housing is measured using Minnesota Council on Foundations' data. Known limitations with this data include: <ul style="list-style-type: none"> ◦ The philanthropic investment is <i>not</i> limited to affordable housing, but includes all housing investments. ◦ It is based on voluntary self-reporting by Foundations. ◦ The data has a very late annual release. As of this writing, 2006 data is the most current available data. ◦ Individual grants under \$1,000 are not tracked.

McKnight's Goal Number & Name	McKnight's Objective and Baseline <i>(Number & Description)</i>	HousingLink's Data Points <i>(by HousingLink baseline reference number)</i>	What does it measure?
3. Increased Production & Preservation To increase the pace of affordable housing production, preservation, and permanency	3. To increase the pace of production by advocating for and securing greater public and private resources for affordable housing 2. Available gap financing	7. Gap financing into units: Gap financing as a percentage of total investment into new affordable rental units closed in 2007 in the Twin Cities and Greater MN by public, philanthropic and other sources	<ul style="list-style-type: none"> HousingLink uses the following definition for gap financing: all funding needed beyond the first mortgage and tax credits to make a project viable Primarily data source is MN Housing. Gap financing is broken into the categories of public (with sub-set of federal, state and local), philanthropic and private based on source at point of use. This allows the Foundation to see which entities are using their funding allocations for gap financing.

Glossary of Key Terms

Affordable housing: Rental units affordable to households earning 60% Area Median Income or below. Homeownership units affordable to households earning 80% Area Median Income or below.

Affordable unit: Rental units affordable to households earning 60% Area Median Income or below. Homeownership units affordable to households earning 80% Area Median Income or below. Greater Minnesota affordable unit standards are based on statewide median income, rather than Area Median Income.

Allocated Tenant-based Vouchers: Total number of vouchers available to an issuing agency for distribution.

Dollars allocated to housing: Reflects funding at the point of origination and tracks State, Federal and Philanthropic (MN Foundations) dollars. It does not specifically track local and private housing investment. The type of housing investment and the time period of investment included in each total varies based on data availability.

Downpayment assistance: Includes grants and deferred loans to homebuyers at zero percent interest to make a purchase of a home affordable

ELTH: Ending Long-term Homelessness

ELTH 2010 Goal: To create 4,000 additional housing opportunities with support services for long-term homeless MN individuals and families. (Goal initiated in 2004)

Emerging market: Minnesota minority households.

Foreclosure: A mortgage sheriff's sale.

Foreclosure rate: Number of foreclosures per 100 households.

Gap financing: All funding needed beyond the first mortgage and tax credits to make a project viable.

Gap financing by Sector: Represents the point at which funding was utilized.

Green Communities Initiative: A collaboration of the Greater Minnesota Housing Fund, the Family Housing Fund, and Enterprise Foundation designed to foster the creation of affordable, healthier, and more energy efficient housing throughout Minnesota.

Green units: Multi-family units that meet one or both of these criteria: funding committed by MN Housing after Feb 2007 and/or are part of the MN Green Communities initiative.

Home ownership rate: Total number of homeowner households / Total number of households.

Long-term homelessness: a person not having a permanent place to live continuously for a year or more, or four times in the last three years. (MN Housing definition)

New subsidized affordable rental unit: New construction and rehab units that have public investment for the first time whose financing closed in FY'07.

Opportunities: Rental housing targeted at households making <30% AMI and where support services are available to residents. (Includes units and tenant-based assistance)

Perpetually affordable homeownership: Affordability stays with the property independent of ownership.

Preserved subsidized affordable rental unit: A previously subsidized affordable rental unit that was provided new funding to maintain the unit's affordability.

Total Development Cost: All funding needed to meet project costs.

McKnight Initiative Regions

(Includes Greater Minnesota Counties Only)

Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Beltami	Aitkin	Becker	Benton	Big Stone	Blue Earth
Clearwater	Carlton	Clay	Cass	Chippewa	Brown
Hubbard	Cook	Douglas	Chisago	Cottonwood	Dodge
Kittson	Itasca	Grant	Crow Wing	Jackson	Faribault
Lake of the Woods	Koochiching	Otter Tail	Isanti	Kandiyohi	Fillmore
Mahnomen	Lake	Pope	Kanabec	Lac Qui Parle	Freeborn
Marshall	St. Louis	Stevens	Mille Lacs	Lincoln	Goodhue
Norman		Traverse	Morrison	Lyon	Houston
Pennington		Wilkin	Pine	McLeod	LeSueur
Polk			Sherburne	Meeker	Martin
Red Lake			Stearns	Murray	Mower
Roseau			Todd	Nobles	Nicollet
			Wadena	Pipestone	Olmsted
			Wright	Redwood	Rice
				Renville	Sibley
				Rock	Steele
				Swift	Wabasha
				Yellow Medicine	Waseca
					Watonwan
					Winona

Cost-burdened Households

Households paying more than 30% of their income to housing costs

Renter-Occupied Households (2006)

At All Income Levels				That Earn Less than \$20,000		
	Renter-Occupied Households	Cost-Burdened Households	% Cost Burdened	Renter-Occupied Households	Cost-Burdened Households	% Cost Burdened
Twin Cities	281,022	134,164	48%	87,982	75,263	86%
Anoka	18,190	8,021	44%	5,129	4,532	88%
Carver	4,601	2,329	51%	1,255	1,120	89%
Dakota	30,256	14,213	47%	7,592	6,733	89%
Hennepin (suburban)	75,183	32,274	43%	17,385	14,595	84%
Minneapolis	71,490	37,403	52%	28,713	24,568	86%
Ramsey (Suburban)	21,416	10,136	47%	6,041	5,309	88%
St. Paul	44,328	23,564	53%	18,434	15,590	85%
Scott	4,596	1,604	35%	999	782	78%
Washington	10,962	4,620	42%	2,434	2,034	84%
Greater MN	203,069	81,506	40%	79,581	60,262	76%
<i>Select Greater Minnesota Counties</i>						
Olmsted	12,141	3,815	31%	2,904	2,027	70%
St. Louis	19,091	8,608	45%	8,564	6,722	78%
Sherburne	4,141	2,141	52%	1,258	987	78%
Stearns	14,182	6,797	48%	5,971	5,403	90%
Wright	6,061	2,716	45%	1,967	1,526	78%
Minnesota	484,091	215,670	45%	167,563	135,525	81%

Owner-Occupied Households (2006)

At All Income Levels				That Earn Less than \$50,000		
	Owner-Occupied Households	Cost-Burdened Households	% Cost Burdened	Owner-Occupied Households	Cost-Burdened Households	% Cost Burdened
Twin Cities	801,346	246,920	31%	272,378	169,110	62%
Anoka	99,453	30,972	31%	26,097	15,495	59%
Carver	26,627	8,774	33%	5,628	3,895	69%
Dakota	118,361	33,986	29%	27,424	16,999	62%
Hennepin (suburban)	229,582	68,948	30%	88,453	55,299	63%
Minneapolis	84,156	28,963	34%	31,007	19,748	64%
Ramsey (Suburban)	69,312	19,560	28%	45,276	26,967	60%
St. Paul	63,756	21,327	33%	24,398	15,614	64%
Scott	37,450	11,709	31%	7,510	4,577	61%
Washington	72,649	22,681	31%	16,585	10,516	63%
Greater MN	756,860	192,552	25%	280,001	110,123	39%
<i>Select Greater Minnesota Counties (all available Greater MN areas reported)</i>						
Olmsted	42,368	9,057	21%	12,174	6,223	51%
St. Louis	62,962	15,446	25%	30,621	12,104	40%
Sherburne	24,810	7,683	31%	6,348	4,405	69%
Stearns	41,044	10,051	24%	16,203	7,750	48%
Wright	36,976	12,509	34%	10,710	6,267	59%
Minnesota	1,558,206	439,472	28%	552,379	279,233	51%

Source: US Census American Community Survey 2006, Table B25106

Notes: Affordable Housing Demand is included to help provide context to the community need for affordable housing.