Housing Needs Analysis for East Central Regional Housing Collaborative

Prepared for:

East Central Regional Housing Collaborative

Mora, Minnesota

October 2014

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October 31, 2014

Ms. Lezlie Sauter
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C/O Lakes & Pines Community Action Council, Inc.
1700 Maple Avenue East
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Dear Ms. Sauter:

Attached is the analysis titled, "Housing Needs Analysis for the East Central Regional Collaborative". The study projects housing demand by submarkets within the region from 2014 through 2025. It also provides recommendations on the amount and types of housing that could be built to satisfy demand from current and future residents over the next decade and beyond.

The Housing Needs Analysis finds the rental market in the region is extremely tight with a vacancy rate of 2.0% and the senior market market posted a vacancy rate of only 1.1%. As a result, there is pent-up demand for general-occupancy and senior rental product across the region. The for-sale market experienced high foreclosure rates through the recession and bottomed-out in 2011; however the market is slowly recovering and new construction activity has returned to some areas of the region. The existing lot supply is sufficient in most submarkets to meet for-sale demand this decade.

The study identifies a potential demand for approximately 6,950 new housing units in the region through 2025. Demand will be spread across all product types; including 2,200 for-sale units, 1,546 general-occupancy rental units, and 2,761 senior units. Isanti County is expected to account for 34% of the new units (2,377 units) while Carlton County is projected to have the next highest demand (1,308 units, or 19%).

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

Sincerely,

MAXFIELD RESEARCH INC.

Matt Mullins
Vice President

David Sajevic
Research Analyst

Attachment

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KEY FINDINGS

1. Despite the housing slowing and ensuing Great Recession last decade, the East Central Minnesota region still grew by over 21,100 persons (+15.1%) between 2000 and 2010. Growth slowed significantly after the "housing bust" as 72% of all building permits in the region were issued between 2000 and 2005. However, even after accounting for the downturn, regional household growth was nearly as strong as growth in the 1990s.

2. Population and household growth is projected to slow substantially compared to last decade; an increase of 3,300 persons (+2.1%) between 2010 and 2020. The slowdown is attributed to a variety of factors, including: declining household sizes, aging population, higher unemployment rates, low wages, and high concentrations of lender-mediated properties in the region.

3. The aging baby boomer generation and senior cohorts are substantially impacting the composition of the region's population. Nearly all growth in the region will result from persons ages 55 and over this decade. Numerically, the strongest growth is from persons ages 54 to 64 who will be aging into their young senior years later this decade. This shift will result in demand for alternative housing products. At the same time overall household sizes are shrinking, married households with children are decreasing, and non-family households are growing. This change is expected to continue due to shifting demographics (i.e. delayed marriages, fewer children, aging of the population, etc.)

4. The East Central Minnesota region has a high homeownership rate as approximately 81% of the region's households are homeowners; compared to 73% in Minnesota. The dominate housing type is the single-family home that accounts for 79% of all housing units in the region. Only 3.4% of the region's housing stock is located in multifamily structures exceeding 20 units.

5. The region's housing stock is newer as nearly 21% of all units (13,000 units) were constructed last decade and 16% of all units (10,000 units) were constructed in the 1990s. Carlton County has the region's oldest housing stock as 20% of all units were built prior to 1940 (median year constructed was 1973). Isanti County has the newest housing stock as 43% of the county's housing was constructed since 1990 (median year built of 1984).

6. The region is a job exporter, as the number of residents leaving the region for work (outflow) exceeded the number of workers coming into the region (inflow) for employment. Although there are over 49,000 jobs in the region, the region's labor force exceeds 92,000 persons and over 35,000 workers commute outside the region for employment. The region's unemployment rate is consistently 3% to 4% higher than the state average while wages in the region are about 35% lower than the Minnesota average and 42% lower than the Twin Cities Metro Area average.

7. Renter-occupied households in the region tend to be more housing cost burdened than owner-occupied households. About 32% of owner households and 48% of renter households are estimated to be paying more than 30% of their income for housing costs. The number of cost burdened households in the region increases proportionally based on lower incomes. About 70% of renters with incomes below $35,000 are cost burdened and 51% of owners with incomes below $50,000 are cost burdened. Based on a typical entry-level priced home priced at $85,000, it is affordable to approximately 87% of all owner-occupied households in the region. Conversely, based on a typical existing one-bedroom rental unit priced at $575 per month, it is affordable to approximately 55% of all renter-occupied households. About 80% of all households in the Region could afford a one-bedroom unit priced at $575 per month.

8. The overall rental vacancy rate in the region is extremely low at 2.0%, below equilibrium (5%) for consumer choice and turnover. Rental vacancy rates are extremely low among affordable rental housing (0.6%), subsidized rental housing (1.7%), and market rate (2.7%) products. As a result, the market for rental housing is extremely tight for all incomes. Because the rental market is tight for all rental products, new product is needed for all incomes. Newer market-rate product with contemporary amenities will also free-up the existing older rental housing stock that will be affordable to low-to-moderate income households.

9. Similar to general-occupancy rental housing, the senior housing sector in the region is very tight as the overall vacancy rate is only 1%. The equilibrium for senior housing is generally considered a 5% to 7% vacancy rate due to the need for services. The growing older adult and senior population will continue to drive senior housing demand and pent-up demand exists today for senior housing products of all service levels.

10. The regional residential real estate market peaked in 2005 ($166,800 median sales price) and decreased annually until reaching the bottom in 2011 ($98,087 median sales price). The region experienced some of the highest foreclosure rates in Minnesota; however lender-mediated properties continue to wane as traditional sales are accounting for a higher market share as the housing market recovers. Transportation costs play a critical role in the region's housing market and rising gas prices have a negative effect on the health of the real estate market. There is a pricing bifurcation between existing housing and new construction; new construction in the region has an average price of $187,670 ($147 per square foot) compared the average resale value of about $133,250 ($79 per square foot).

11. Over 90 subdivisions were inventoried in the region consisting of 3,000 vacant lots; about 60% of the lots are located in Isanti County. Nearly all of the inventoried subdivisions were platted during the early to mid-2000s prior to the housing market crash. The vast majority of lot sales are previously bank-owned lots that have been discounted deeply. The average lot price among actively marketing subdivisions is $15,000 in the region; some subdivisions are marketing single-family lots for as little as $4,000. Because of the excess supply and low costs of existing platted lots; there is little demand for newly platted lots in most submarkets until the existing lot supply has been absorbed.

12. A total of 6,950 housing units are needed in the region between 2014 and 2025 to meet the projected demand. About 34% of all units in the region are in Isanti County (2,377 units). Because of the aging of the population, about 40% of all housing units will be age-restricted for older adults and seniors.

13. Although there are a variety of housing resources that vary from jurisdiction to jurisdiction, there is not a central organization that compiles housing resources and services. Maxfield Research recommends the establishment of a “one stop shop” housing resource that will assist both the public and private sectors. The central organization would help organizations navigate the processes and housing need while promoting collaboration between all sectors.

Purpose and Scope of Study

Maxfield Research Inc. was engaged by the East Central Regional Housing Collaborative to conduct a housing demand and needs assessment for East Central Minnesota region. The assessment will help decision-makers, both public and private, develop a greater understanding of the region's housing market. The comprehensive housing needs assessment calculates demand from 2014 to 2025 and provides recommendations on the amount and types of housing that should be developed in order to meet the needs of current and future households.

The housing needs assessment lays out the demographic, economic, and housing market performance of the region's submarkets for expanding housing opportunities. The analysis is the first step in addressing local housing issues and is intended to lay the groundwork for establishing housing goals, priorities, and strategies for meeting the demand. Furthermore, the analysis will assist local builders/developers and financial institutions through streamlining their respective due diligence process.

Demographic Analysis

- The population grew by 19% (22,346 people) between 1990 and 2000. Between 2000 and 2010, the population grew by another 21,120 people (15.1%).

- Between 2000 and 2010, most of the growth in East Central Minnesota can be accredited to the growth in Isanti and Carlton Counties (49%). Most of the growth occurred in the latter half of the decade.

- By 2020, we expect that the Region will add 3,412 people (2.1%) and 1,870 households (3.0%). The rate of population growth is expected to be highest in Isanti County (7.6%) and Carlton County (2.3%).

- In 2010, the largest adult cohort in the Region was 45 to 54, totaling 25,909 people (16.1% of the total population). In 2010, approximately 28% of the population was age 55+.

- In 2014, the median household income in the Region was estimated to be $50,980 and is projected to climb 11% to $56,539 by 2020. By comparison, the median household income in Minnesota was estimated to be slightly higher than East Central Minnesota in 2014, at $58,634.

- In East Central Minnesota, approximately 81% of all households owned their housing in 2010, resulting in a higher home ownership rate in comparison to Minnesota (73% owned in 2010). Within the Region, the Baldwin Township Market Area had the highest ownership rate at 93.9% while the Onamia Market Area had the highest renter rate (30.9%).

- Family households were the most common type of household in the Region, representing over 69% of all households in 2010. Married couples without children comprised 33.5% of

all households in 2000 and 34.3% in 2010. Married couple families with children comprised 24.8% of all East Central Minnesota households in 2000, dropping to 20% in 2010. Between 2000 and 2010, the most dramatic shift in household type occurred in the number of roommates which experienced a 45.4% gain (1,133 households) in the Region.

- While "Whites" has remained the largest race category in 2000, it represented a smaller proportion of total population decreasing from 95.1% in 2000 to 93.3% in 2010. "Two or More Races" experienced the largest percentage growth between 2000 and 2010, the "Two or More Races" population has more than doubled since 2000.

- Although Hispanics/Latinos comprised only 3.2% of the population in 2010, the Hispanic/Latino population has more than tripled since 2000.

Employment Trends

- Between 2000 and 2010, The Region experienced a -1.2% employment decline. Job growth occurred during the first half of the decade, gaining 1,423 jobs between 2001 and 2005, but lost 2,000 jobs between 2005 and 2010. Based on 2013 preliminary Bureau of Labor Statistics data, it appears that the Region has added approximately 1,952 jobs since 2010.

- The Region's annual unemployment rate dropped 4.7 percentage points from 13.4% in 2009 to 8.7% in 2013. The region's labor force was the highest in 2009 at 95,038 and contracted to 92,727 (-2.4%) by 2013. The higher unemployment rate coupled with a high labor force is a possible indication that employers are finding it difficult to find employees with skills needed for the jobs being offered.

- There were 49,171 jobs in the Region as of 2013, which based on the 2013 annual count of employed residents in the region (86,070 employed residents), represented a jobs to employed resident ration of 0.57. This indicates that there were more employed residents than jobs in the Region, suggesting that many residents commuted outside the area for employment.

- The Education and Health Services industry was the largest employment sector in the Region, providing 28.9% of all jobs in 2013. The Leisure and Hospitality and the Trade, Transportation and Utilities sectors were also major employers of all jobs (17.2% and 17% respectively). From 2012 to 2013, the average weekly wage in the Region increased 2.4% ($15) to $627. By comparison, wages increased 1.6% throughout Minnesota to $964. Average wages are lower in the Region than in the State in all industry sectors.

Housing Characteristics

- Between 2000 and 2013, over 14,400 building permits were issued in the East Central Region equating to 1,029 units annually. Approximately 90% of these units were single-family while the remaining 10% were in multifamily structures.

- Isanti and Aitkin Counties issued permits for the most units between 2000 and 2013 with 4,252 and 3,085 units, respectively. In Isanti County, roughly 88% of the permitted units were single-family homes, while 97% of the units in Aitkin County were single-family.

- Carlton and Mille Lacs Counties issued 2,629 and 2,145 permits for the units between 2000 and 2013. Pine and Kanabec Counties issued the least units between 2000 and 2013 with 1,406 and 894 units, respectively.

- The housing unit occupancy rate declined from 79% in 2000 to 78% in 2010, while the vacancy rate climbed 1% over the decade to 22% in 2010. The number of owner-occupied housing units increased in every county and nearly every submarket between 2000 and 2010. The Remainder of Isanti submarket experienced the largest increase, gaining 973 owner-occupied units for a 17.8% increase. Modest decreases occurred in the Isle Market Area (-72), Wahkon Market Area (-42), and Onamia Market Area (-23)

- A large change in occupancy from 2000 to 2010 occurred in the number of vacant housing units, as the East Central Region gained 3,256 vacant units for a 21% increase. The largest increases occurred in Isanti County (523 vacant units for a 63% gain) and Mille Lacs County (757 vacant units for a 41% increase).

- The age of the housing stock in East Central is characterized by a large portion of homes built during the 2000s (20.6% of all housing units) and during the 1970s (17.8%). In the East Central Region as a whole, 15.8% of the housing stock was built prior to 1940, 4.6% during the 1940s, 7.3% in the 1950s, 6.7% in the 1960s, 17.8% in the 1970s, 11% in the 1980s, 15.9% in the 1990s, 20.9% in the 2000s, and 0.2% since 2010.

- The dominant housing type throughout the East Central Region is the single-family detached home, representing 78.8% of all housing units, followed by mobile homes at 8.0%. Baldwin Township Market Area and Carlton County have the highest proportions of single-family detached housing, representing 96.4% and 93.3% of their respective housing inventories.

- The median owner-occupied home value in the East Central Region was $167,875 in 2012. Median values range from low of $151,400 in Pine County to high of $226,600 in the Baldwin Township Market Area. Among the submarkets evaluated, the Remainder of Isanti Market Area had the highest median value at $204,290. Lowest valued homes can be found in the Kettle River Market Area ($80,000).

- The largest proportion of owner-occupied housing units in the East Central Region is estimated to be valued in the $150,000 to $199,999 range with 23% of all owner-occupied units, followed closely by homes valued in the $100,000 to $149,999 range (21%). Roughly 9% of the housing units are valued in the $250,000 to $299,999 range, followed closely by homes valued in the $300,000 to $399,999 range (8.1%).

- Approximately 68% of the East Central Region's homeowners have a mortgage. Nationally, about 70% of U.S. homeowners have a mortgage on their property. The median value for homes with a mortgage for the East Central Region homeowners was approximately $171,590. The Baldwin Township Market Area had the highest median value at $220,800 and the Kettle River Market Area had the lowest at $93,300.

- The median contract rent in the East Central Region was $599. Based on a 30% allocation of income to housing, a household would need an income of about $24,000 to afford an average monthly rent of $599. Between the counties of the East Central Region, Mille Lacs County had the lowest median contract rent at $552, while Isanti County had the highest at $722.

For-Sale Housing Market Analysis

- The median resale price of homes in the Region was approximately $121,067 with resales being around 2,300 in 2013. The median resale price peaked at $166,800 while resales approached 2,500 in 2005. Regional resale pricing has increased annually since 2011 and is up +22% since 2011.

- As of June 2014, there were 1,691 homes listed for sale in the East Central Minnesota Region. The median list price is approximately $170,000. Single-Family homes accounted for 96% of all listings. Approximately 20% of the active listings were priced under $100,000.

- Based on a median list price of $170,000, the income required to afford a home at this price would be about $48,500 to $51,650, based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt). About 53% of the Region households have annual incomes at or above $48,500.

- Maxfield Research inventoried 91 subdivisions consisting of over 5,600 total lots. Approximately 3,000 vacant lots were identified resulting in a vacancy factor of 53.5% of the total lot count. Not all lots inventoried are actively marketing. There are 39 subdivisions actively marking lots and nearly 1,400 vacant single-family and multifamily lots available among these subdivisions. There are a variety of lot sizes and lot prices available; with the average lot size among actively marketing subdivision in the Region being 0.82 acres and the average lot cost being approximately $15,000.

- New home construction pricing came down after the peak of the real estate boom, in part due to the excess supply of land and the builders' ability to pass land savings along to the consumer. The average price of a new home in the region is about $187,600. New construction in the region averages $147 per square foot (PSF)

Rental Housing Market Analysis

- Maxfield Research Inc. surveyed 1,109 market rate and affordable/subsidized rental properties containing 1,425 units in the region. As of summer 2014, Maxfield Research Inc. identified 30 vacant market rate units and 20 vacant affordable/subsidized units resulting in overall vacancy rates of 2.7% and 1.4%, respectively.

- The overall market rate vacancy rate of 2.7% is lower than the industry standard of 5% vacancy for a stabilized rental market, which promotes competitive rates, ensures adequate choice, and allows for unit turnover. Typically, subsidized and affordable rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. The low vacancy rates in the market indicate pent-up demand for affordable and subsidized units and also are an indication of the current economic climate in the Region.

- *Flats at Jay Cooke*, constructed in 2014, is the newest market rate rental building in the East Central Minnesota region. Overall, the East Central Minnesota region's rental housing stock is older as the median year built for all surveyed developments is 1981. About 26% of the Region's market rate surveyed developments were constructed in the 1970s. Also, 24% of the market rate surveyed developments were built in the 2000s.

- The following is the monthly rent ranges and average rent for each unit type:
    - Efficiency units: $320 to $500 | Avg. $369
    - One-bedroom units: $400 to $750 | Avg. $581
    - Two-bedroom units: $400 to $950 | Avg. $706
    - Three-bedroom units: $675 to $1,100 | Avg. $810

Housing Affordability

- About 32% of owner households and 48% of renter householders are estimated to be paying more than 30% of their income for housing costs in the Region. Compared to the state average, the percentage of renter cost burdened households is slightly lower than the state average (48.1% vs. 49.5%). However, the number of owner cost burdened households is higher in the region than the state average (32% versus 27%).

- The number of cost burdened households in the region increases proportionally based on lower incomes. About 70% of renters with incomes below $35,000 are cost burdened and 51% of owners with incomes below $50,000 are cost burdened.

Senior Housing Market Analysis

- Maxfield Research Inc. identified and collected market information on 105 senior projects in the East Central Minnesota region for total of 2,645 senior housing units with 29 units currently vacant for an overall vacancy rate of 1.1%.

- There are 44 subsidized/affordable independent/active adult facilities in the East Central Minnesota region with a total of 1,261 units. As of summer 2014, seven units were vacant for a vacancy rate of 0.6%, which is significantly lower than the market equilibrium rate of 5.0%. The majority of the facilities were constructed and/or renovated in the 1970s and 1980s.

- There are seven market rate active adult facilities in the East Central Minnesota region with a total of 269 units. As of summer 2014, five units were vacant for a vacancy rate of 1.9%, below the market equilibrium rate of 5.0%. The majority of the facilities were constructed and/or renovated in the 2000s.

- There are eleven congregate facilities in the East Central Minnesota region with a total of 284 units. As of summer 2014, two units were vacant for a vacancy rate of 0.7%, well below market equilibrium of 5.0%. The facilities were constructed between 1988 and 2006.

- There are 30 assisted living facilities in the East Central Minnesota region with a total of 624 units. As of summer 2014, eleven units were vacant for a vacancy rate of 1.8%, which is lower the market equilibrium rate of 7.0%. The facilities were constructed between 1980 and 2011.

- There are thirteen memory care facilities in the East Central Minnesota region with a total of 207 units. As of summer 2014, five units were vacant for a vacancy rate of 2.4%, well below the market equilibrium rate of 7.0%.

Planned and Proposed Housing Projects

- There are approximately 560 housing units in the development pipeline either under construction, planned, or pending. There are an additional 219 speculative units within speculative developments in the region that may move.

- Senior housing units account for 70% of all of the units under construction or planned/proposed in the region (394 units). New for-sale housing units make-up about 25% of the product under construction or planned/proposed.

Housing Needs Analysis

- General occupancy demand is projected for an estimated 2,642 owned housing units and 1,546 rental units between 2014 and 2025 (4,188 total units).

- Approximately 63% of the general occupancy demand is projected to be for owned housing and 37% for rental housing.
  - i. 2014-2020 = 1,720 (58% owned, 42% rental)
  - ii. 2020-2025 = 2,469 (66% owned, 34% rental)

- Of the 1,546 rental units demanded by 2025, approximately 45% will be for market rate units, 26% for affordable units, and 28% for subsidized units.
  - i. Market Rate = 698 units (45%)
  - ii. Affordable = 412 units (26%)
  - iii. Subsidized = 436 units (28%)

- There is also demand for 2,761 senior housing units by 2025.
  - i. Subsidized = 8 units (0.3%)
  - ii. Affordable = 786 units (28.5%)
  - iii. Active Adult = 1,115 units (40.3%)
  - iv. Congregate = 421 units (15.2%)
  - v. Assisted Living = 161 units (5.8%)
  - vi. Memory Care = 271 units (9.8%)

- General-Occupancy rental housing demand from 2014 to 2025 by submarket:
  - i. Aitkin MA = 57 units (3.7%)
  - ii. Baldwin Twp. MA = 30 units (1.9%)
  - iii. Carlton Co. = 295 units (19.1%)
  - iv. Isanti Co. = 478 units (30.9%)
  - v. Kanabec Co. = 336 units (7.6%)
  - vi. Mille Lacs Co. = 347 units (22.4%)
  - vii. Pine Co. = 222 units (14.3%)

- For-sale housing demand from 2014 to 2025 by submarket:
  - i. Aitkin MA = 54 units (2.0%)
  - ii. Baldwin Twp. MA = 108 units (4.1%)
  - iii. Carlton Co. = 442 units (16.7%)
  - iv. Isanti Co. = 1,304 units (49.4%)
  - v. Kanabec Co. = 218 units (8.3%)
  - vi. Mille Lacs Co. = 355 units (13.4%)
  - vii. Pine Co. = 160 units (6.1%)

Study Impetus

Maxfield Research Inc. was engaged by the East Central Regional Housing Collaborative to prepare a housing demand and needs assessment for the region, including the Counties of Carlton, Kanabec, Mille Lacs, and Pine. In addition, other communities and townships in the region were included within Aitkin, Isanti, and Sherburne Counties.

The comprehensive housing needs assessment identifies current and future housing needs in the region and will help decision makers develop a greater understanding of the region's housing market. The comprehensive housing study calculates demand from 2014 to 2025 for various types of housing in the region and the participating submarkets. The study provides recommendations on the amount and types of housing concepts that should be developed in the short-term to accommodate the housing needs of new and existing households.

Scope of Work

The scope of this study includes:

- an analysis of the demographic growth trends and characteristics of the region to 2025;
- an estimate of the employment situation in the region;
- an assessment of current housing characteristics in the region;
- an analysis of the for-sale housing market in the region;
- an analysis of the rental housing market in the region;
- an analysis of the senior housing market in the region;
- an estimate of the demand for all types of housing in the region from 2014 to 2025; and
- Recommendations of appropriate housing concepts to meet current and future needs of the region's residents.

The report contains primary and secondary research. Primary research includes interviews with rental property managers and owners, developers, City staff and others involved in the housing market in the region. All of the market data on existing and 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.

Participating Entities

A total of 19 entities contributed funds to the housing study. The following organizations include:

- City of Aitkin
- Baldwin Township
- City of Barnum
- City of Braham
- Carlton County
- City of Hinckley
- City of Isanti
- Kanabec County
- City of Kettle River
- City of Milaca
- Mille Lacs County
- Pine County
- MN Housing Partnership
- City of Pine City
- City of Princeton
- GPS 45:93
- City of Wahkon
- Initiative Foundation
- First Light Health System

A map of the participating jurisdictions is located on the following page.

Maxfield Research would like to thank the elected and public officials representing their respective Cities, Townships and Counties, in addition to all the individuals and businesses who participated in the study by providing interviews, data, and time. This report would not have been possible without everybody's contributions.

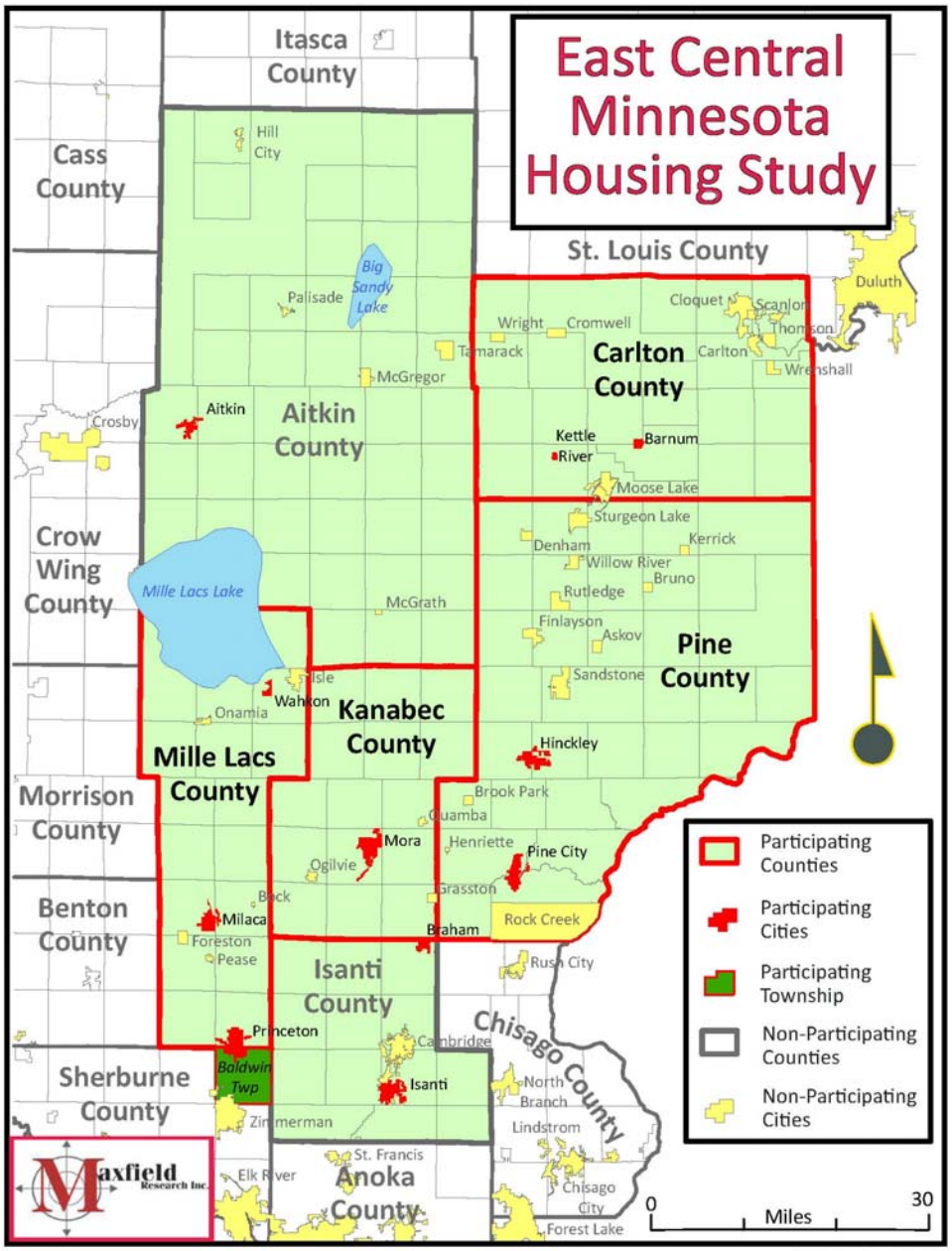
Overview of Market Areas

For purposes of the housing analysis, Maxfield Research delineated and defined submarkets (i.e. market areas or trade areas) within each county. Market areas were defined based on participating communities/counties, geographic boundaries, roadways, school district boundaries, and other factors. Data is presented at the regional, county-wide, and submarket level.

Overall, the region includes 155 total jurisdictions; summarized as follows:

- 111 townships
- 42 cities
- 4 counties; plus jurisdictions in three other counties
- 2 unincorporated territories

Participating Entities

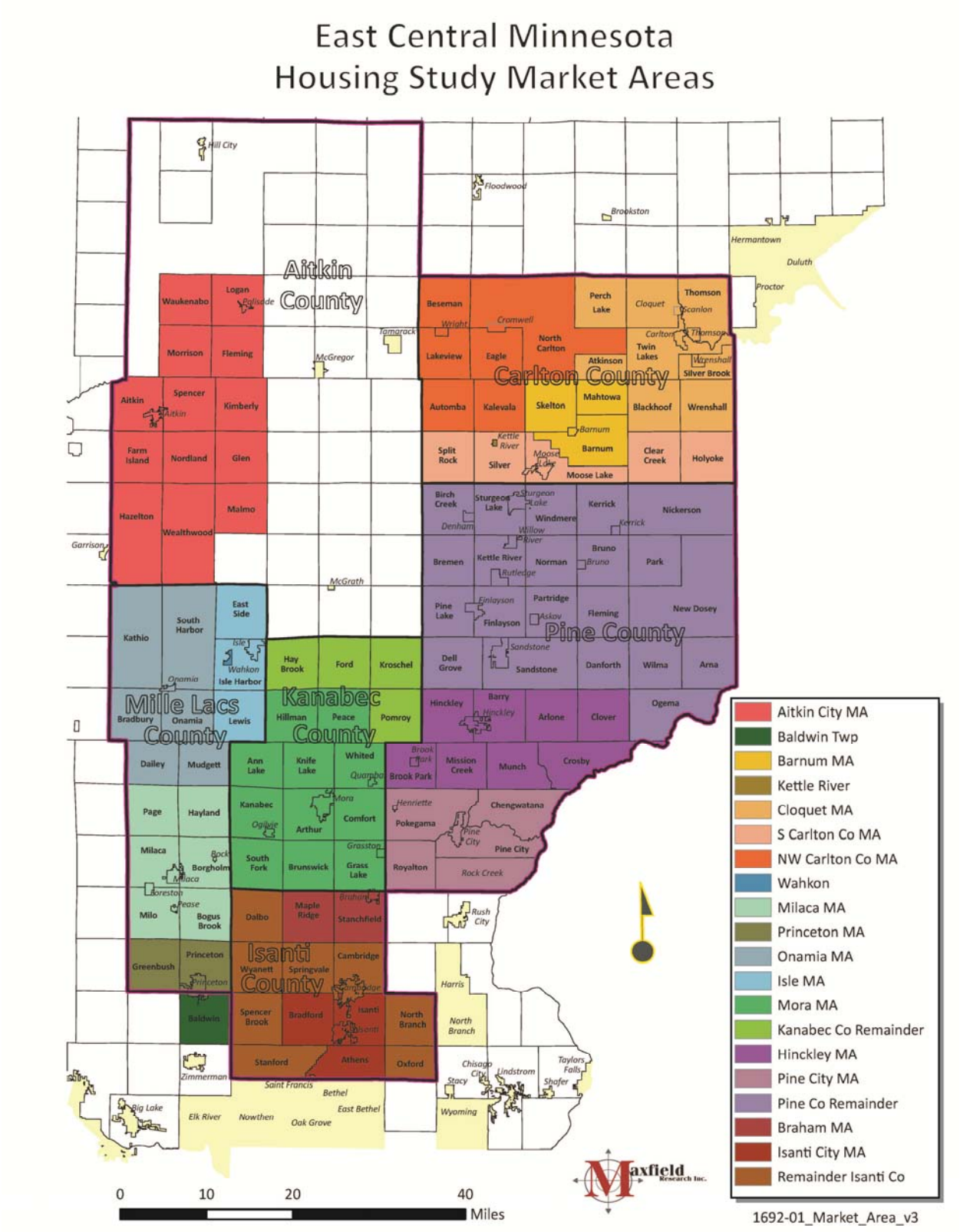


The region was divided into 20 local submarkets. Individual submarkets were based on the following parameters:

- Participating communities all have their own distinct submarket; and
- All submarkets boundaries are confined within the respective county.
- Submarkets by county are summarized as follows:
    - Aitkin County: 1
    - Sherburne County (i.e. Baldwin Township): 1
    - Carlton County: 5
    - Isanti County: 3
    - Kanabec County: 2
    - Mille Lacs County: 5
    - Pine County: 3

The maps on the following page illustrate the market areas both regionally and within each county.

Note: Because not all cities or counties in the region participated in this study, not all jurisdictions have the same level of detail.


East Central Minnesota
Housing Study Market Areas
Aitkin County
Carlton County
Pine County
Mille Lacs County
Kanabec County
Isanti County
Aitkin City MA
Baldwin Twp
Barnum MA
Kettle River
Cloquet MA
S Carlton Co MA
NW Carlton Co MA
Wahkon
Milaca MA
Princeton MA
Onamia MA
Isle MA
Mora MA
Kanabec Co Remainder
Hinckley MA
Pine City MA
Pine Co Remainder
Braham MA
Isanti City MA
Remainder Isanti Co
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10
20
40
Miles
Maxfield Research Inc.
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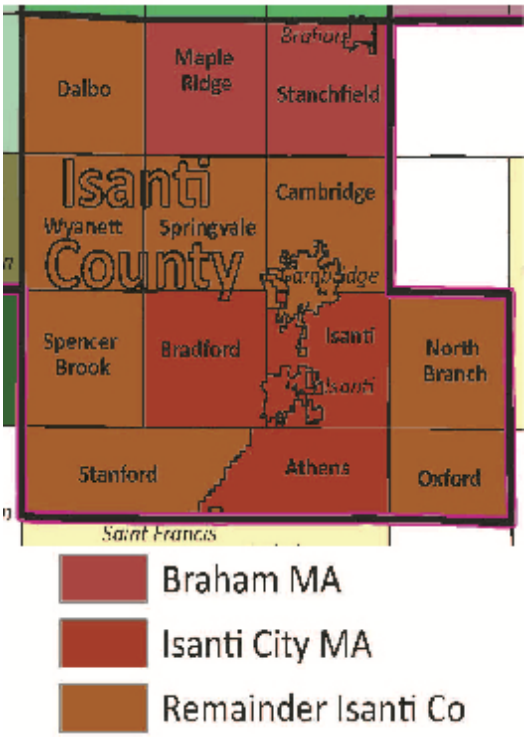
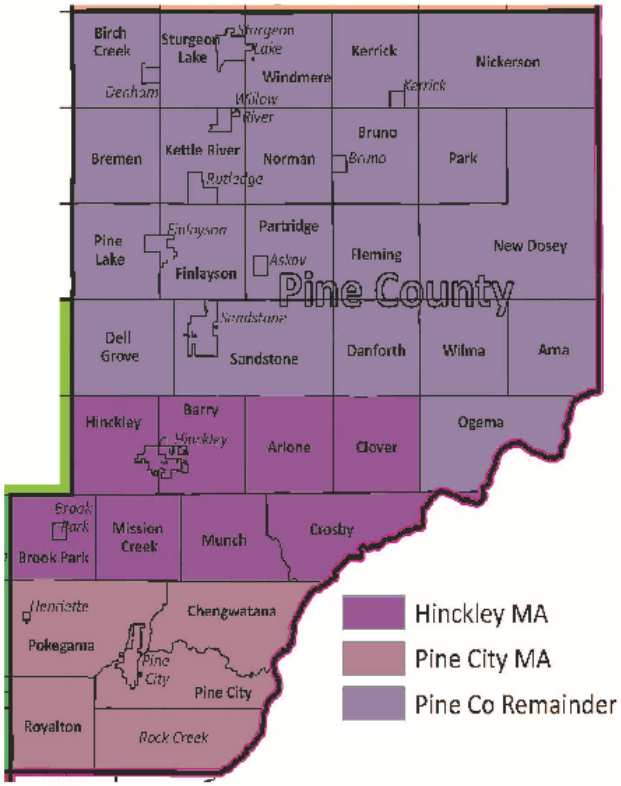
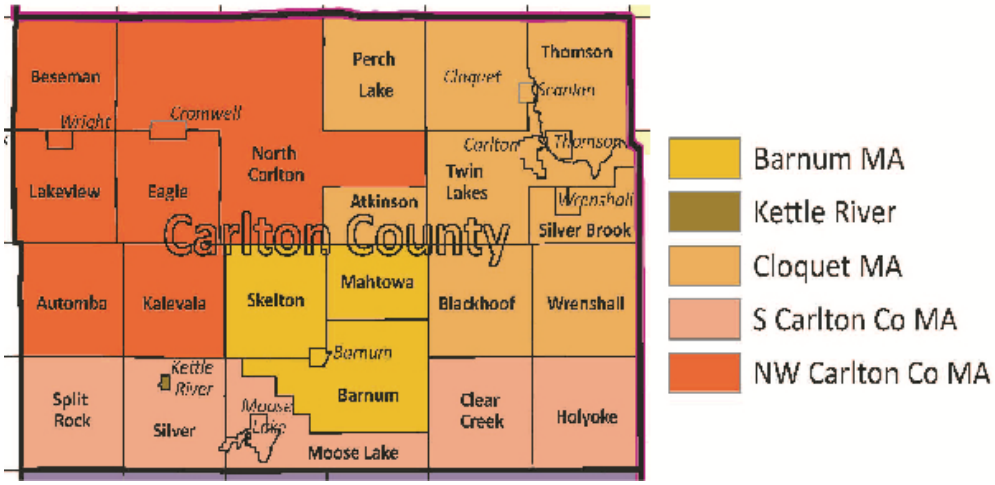
Isanti County Market Areas



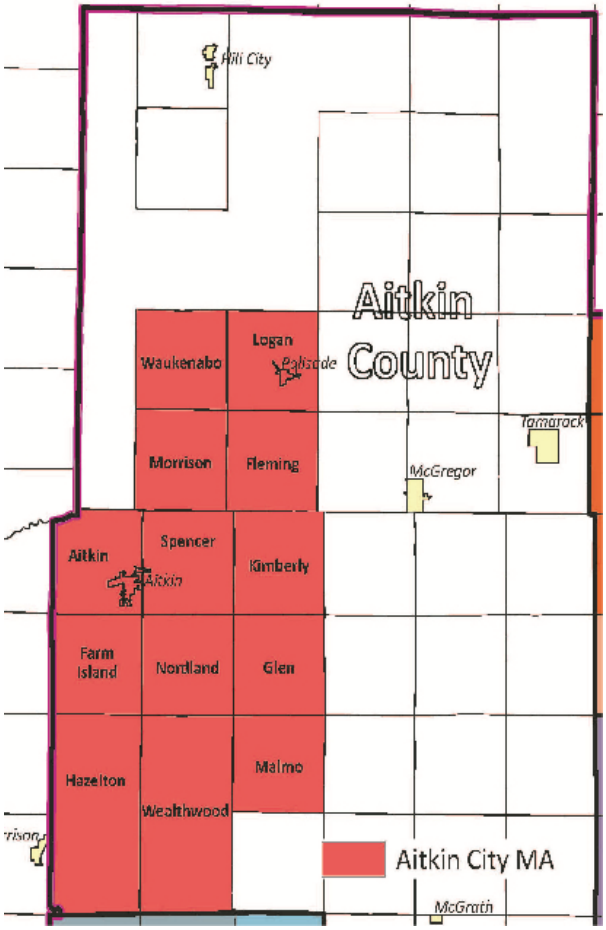
Pine County Market Areas



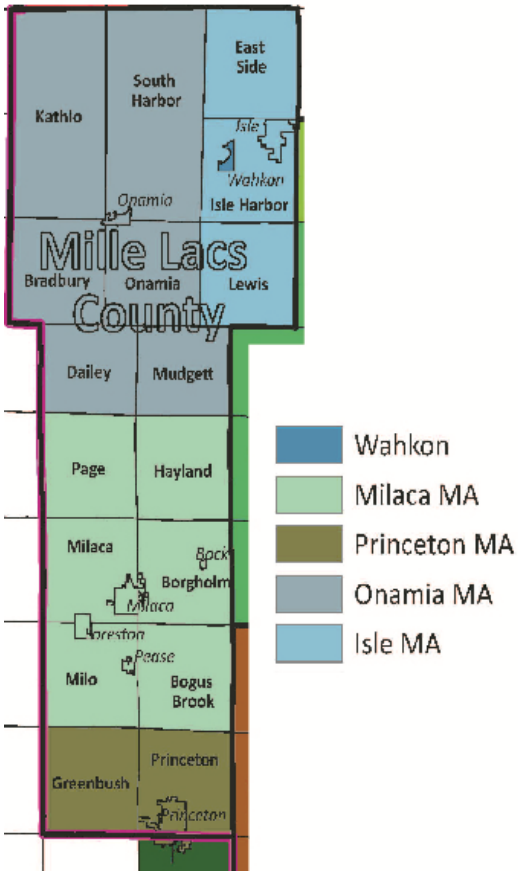
Carlton County Market Areas



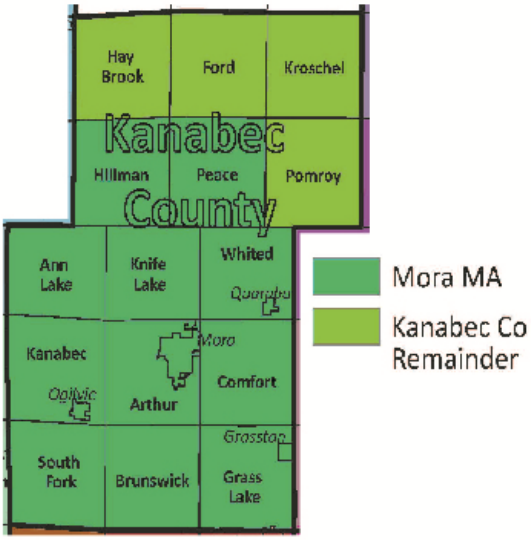
Aitkin Market Area



Mille Lacs County Market Areas



Kanabec County Market Areas



Overview

The primary objective of the housing needs assessment is to provide the East Central Regional Housing Collaborative with a market-based analysis that will identify current and future housing needs in the region and help decision makers develop a greater understanding of the region's housing market. As part of our analysis, Maxfield Research Inc. has prepared demographic and demand estimates at the regional, county, and submarket level. Maxfield Research utilized a number of sources; however adjustments were made based on local trends (building permits, impact of Great Recession, job growth, etc.)

Our methodology comments on the following: the U.S. Census, American Community Survey (ACS) data, ESRI demographic findings, and Minnesota State Demographic Center.

U.S. Census

The U.S. Census is conducted every ten years and is mandated by the U.S. Constitution. The Census counts every resident of the United States and uses the data to determine the number of seats each state has in the U.S. House of Representatives and is also used to distributed federal funds to states, counties, and cities. In addition to the public sectors, private sector business utilizes census data to plan business strategies based on local demographic and economic factors. Nearly 75% of U.S. households completed their census forms by the mail in 2010; the remaining households were counted by census workers by walking neighborhoods.

Demographic data from 2000 and 2010 is sourced to the U.S. Census Bureau.

American Community Survey (ACS) Methodology

A large portion of the housing characteristics data for the regional housing study is footnoted to the U.S. Census Bureau's American Community Survey. The American Community Survey ("ACS") is an ongoing statistical survey administered by the U.S. Census Bureau that is sent to approximately 3 million addresses annually. The survey gathers data previously contained only in the long form of the decennial census. As a result, the survey is ongoing and provides a more "up-to-date" portrait of demographic, economic, social, and household characteristics every year, not just every ten years. The most recent ACS highlights data collected between 2008 and 2012.

The Census Bureau conducts the monthly samples to about 250,000 households across the country. Although the Census Bureau collects one-year, three-year, and five-year estimates, areas with fewer than 20,000 persons require 60 months of surveys. Hence, since many of the communities in the region are smaller the data is based on 5-year ACS data that includes census tracks and block groups.

All ACS surveys are subject to sampling error and uncertainty. The ACS reports margins of errors (MOEs) with estimates for most standard census geographies. The MOE is shown by

reliability from low, medium, to high. A review of the MOE for the East Central Minnesota region shows reliability ranging from low to high depending on the variable.

We recognize that the ACS is the best source of data for those rural areas that don't have the means to collect and analyze data. However, given the margin of errors the data should be thoughtfully reviewed realizing that the sampling data could be swayed in either direction. Maxfield Research Inc. carefully analyzes the ACS data will comment on any inconsistencies.

ESRI

Maxfield Research Inc. also collected data from ESRI, a national demographic and GIS firm. ESRI provides demographic estimates from April 1, 2010 (the census base) to July 1, 2014. These estimates are populated from a variety of sources, including: U.S. Census Bureau 2010 counts and county estimates, county-to-county migration data from the Internal Revenue Service, building permits and housing starts, residential postal delivery counts, and finally local data sources that tested well against the 2010 census were also reviewed. In order to measure population and households at the block-level, ESRI uses three primary sources: Experian, the US Postal Service (USPS), and Hanley Wood Market Intelligence.

Maxfield Research Inc. compiled numerous demographic points from ESRI and finds their methodologies and projections to be rather accurate in many communities we work in. Overall, we found ESRIs population and household projections were similar to the 2013 estimates compiled by the Minnesota State Demographic Center. However, ESRI projections were lower than the high-growth projects compiled by the state demographer. Because we routinely utilize ESRI demographic data, Maxfield Research Inc. weighted the ESRI projections and applied base-level data to our adjusted projections.

Minnesota State Demographic Center ("SDC")

The Minnesota State Demographic Center (SDC) is a part of the Minnesota Department of Administration and is key provider of demographic data for the State of Minnesota. The SDC develops independent estimates and projections for Minnesota cities, townships, and counties. However, the SCS relies on previously completed data for the Twin Cities Metro Area that was compiled by the Metropolitan Council.

Maxfield Research contacted staff at the SDC to discuss population and household trends in the region and the projections established by the state demographer. After reviewing state projections and our conversations; Maxfield Research finds the projections are overly aggressive as they rely on the historic growth trends of the last decade and the housing boom. As a result, Maxfield Research has modified all projections to better reflect the slowdown from the Great Recession and current economic factors in the region.

Previous Work Completed

Over the past year, three communities in the East Central Region have completed previous housing study work. Because of the recent nature of this work, these communities have requested that previously completed work could be incorporated into the regional housing study and sourced to the original study. The following is a summary of the three completed studies:

Cambridge: Two separate studies were completed for the City of Cambridge in April 2013. One study analyzed the affordable tax credit rental market for general-occupancy housing while the other analyzed the tax credit market for senior housing. Both projects were completed by the Gill Group and they are sourced for the rental properties they surveyed.

Cloquet: A comprehensive housing study was completed for the Cities of Cloquet and Scanlon in January 2014. Multifamily rental properties surveyed in this study have been incorporated into the regional housing study and is sourced to Stantec.

Mora: The Mora Housing and Redevelopment Authority completed a comprehensive housing study in May 2014. Maxfield Research also completed this study and has incorporated findings from the Mora study into the regional housing study.

Since all three communities had different housing studies completed; the previously completed data that is incorporated into the regional housing does not always coincide with the data fields in this analysis.

Introduction

Demographic characteristics and trends are an important component in assessing housing needs in any given market area. This section of the report begins by examining the demographic and economic characteristics of East Central Minnesota region as they relate to demand for specific housing products. A review of these characteristics will provide insight into the demand for various types of housing in East Central Minnesota.

Population and Household Growth

Tables D-1 and D-2 present the population and household growth of each submarket in East Central Minnesota from 1990 to 2025. The 1990, 2000, and 2010 figures are from the U.S. Census while the estimate for 2014 is based on data from ESRI (a nationally recognized demographics firm). Maxfield Research arrived at the 2020 and 2025 projections based on a review of the MN State Demographer projections, projections provided by ESRI, comments from local officials, and local residential building permit data (where available).

Historic Population

- The strongest growth occurred between 1990 and 2000. East Central Minnesota's population grew by 22,346 people (+19.0%).

- The majority of the growth in East Central Minnesota during the 1990's can be attributed to the growth in Isanti and Pine Counties. Approximately 48% of all population growth in East Central Minnesota occurred in Isanti and Pine Counties between 1990 and 2000.

- All the counties in East Central Minnesota experienced a population increase between 1990 and 2000. In fact, all submarkets within East Central Minnesota had a population increase except for Kettle River Market Area, which experience a slight decline (-22 people).

- East Central Minnesota's population base grew from 139,840 people to 160,960 people between the years of 2000 and 2010 (21,120 people, +15.1%).

- Between 2000 and 2010, most of the growth in East Central Minnesota can be accredited to the growth in Isanti and Carlton County. About 49% of all population growth in East Central Minnesota occurred in Isanti and Carlton Counties between 2000 and 2010.

- All counties in East Central Minnesota had a population increase between 2000 and 2010. In addition, all submarkets within East Central Minnesota experienced a population increase except for the Isle Market Area (-63 people) and Wahkon Market Area (-108 people).

TABLE D-1
POPULATION GROWTH TRENDS AND PROJECTIONS
EAST CENTRAL MINNESOTA REGION
1990 to 2025

	Historic Population			Projected Population					Change							
	Census/MN Demographer			Projections					1990 - 2000		2000 - 2010		2010 - 2014		2010 - 2020	
Submarket/Geography	1990	2000	2010	2014	2015	2019	2020	2025	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Submarkets																
Aitkin MA	6,669	8,347	8,883	8,873	8,850	8,756	8,747	8,700	1,678	25.2%	536	6.4%	-10	-0.1%	-136	-1.5%
Baldwin Twp. MA	2,909	4,672	6,739	6,797	6,818	6,900	6,942	7,150	1,763	60.6%	2,067	44.2%	58	0.9%	203	3.0%
Barnum MA	2,117	2,369	2,701	2,709	2,722	2,775	2,788	2,850	252	11.9%	332	14.0%	8	0.3%	87	3.2%
Cloquet MA	21,266	22,588	25,021	25,102	25,162	25,400	25,500	26,000	1,322	6.2%	2,433	10.8%	81	0.3%	479	1.9%
Kettle River MA	190	168	180	178	179	185	186	190	-22	-11.6%	12	7.1%	-2	-1.1%	6	3.2%
Northwestern Carlton Co. MA	2,439	2,541	2,707	2,700	2,705	2,725	2,733	2,775	102	4.2%	166	6.5%	-7	-0.3%	26	1.0%
Southern Carlton Co. MA	3,247	4,005	4,777	4,875	4,895	4,975	4,988	5,055	758	23.3%	772	19.3%	98	2.1%	211	4.4%
Braham MA	2,857	3,133	3,763	3,765	3,782	3,850	3,883	4,050	276	9.7%	630	20.1%	2	0.1%	120	3.2%
Isanti MA	7,727	10,482	13,121	13,200	13,380	14,100	14,250	15,000	2,755	35.7%	2,639	25.2%	79	0.6%	1,129	8.6%
Remainder of Isanti Co. MA	15,337	17,672	20,932	21,200	21,410	22,250	22,542	24,000	2,335	15.2%	3,260	18.4%	268	1.3%	1,610	7.7%
Mora MA	11,978	13,993	15,157	15,105	15,153	15,346	15,432	15,861	2,015	16.8%	1,164	8.3%	-52	-0.3%	275	1.8%
North Kanabec MA	824	1,003	1,082	1,085	1,088	1,102	1,108	1,139	179	21.7%	79	7.9%	3	0.3%	26	2.4%
Isle MA	1,568	2,079	2,016	2,000	2,004	2,020	2,025	2,050	511	32.6%	-63	-3.0%	-16	-0.8%	9	0.4%
Milaca MA	7,449	8,771	11,212	11,202	11,207	11,225	11,229	11,250	1,322	17.7%	2,441	27.8%	-10	-0.1%	17	0.2%
Onamia MA	3,111	4,158	4,466	4,430	4,444	4,500	4,542	4,750	1,047	33.7%	308	7.4%	-36	-0.8%	76	1.7%
Princeton MA	6,345	7,015	8,247	8,220	8,256	8,400	8,450	8,700	670	10.6%	1,232	17.6%	-27	-0.3%	203	2.5%
Wahkon MA	197	314	206	200	201	205	206	210	117	59.4%	-108	-34.4%	-6	-2.9%	0	-0.1%
Hinckley MA	3,833	4,919	5,650	5,555	5,544	5,500	5,492	5,450	1,086	28.3%	731	14.9%	-95	-1.7%	-158	-2.8%
North Pine Co. MA	9,533	11,744	12,991	12,811	12,771	12,611	12,597	12,525	2,211	23.2%	1,247	10.6%	-180	-1.4%	-394	-3.0%
Pine City MA	7,898	9,867	11,109	10,900	10,870	10,750	10,733	10,650	1,969	24.9%	1,242	12.6%	-209	-1.9%	-376	-3.4%
East Region Subtotal	**117,494**	**139,840**	**160,960**	**160,907**	**161,441**	**163,575**	**164,372**	**168,355**	**22,346**	**19.0%**	**21,120**	**15.1%**	**-53**	**0.0%**	**3,412**	**2.1%**
County Totals																
Aitkin Market Area	6,669	8,347	8,883	8,873	8,850	8,756	8,747	8,700	1,678	25.2%	536	6.4%	-10	-0.1%	-136	-1.5%
Baldwin Twp. Market Area	2,909	4,672	6,739	6,797	6,818	6,900	6,942	7,150	1,763	60.6%	2,067	44.2%	58	0.9%	203	3.0%
Carlton County	29,259	31,671	35,386	35,564	35,663	36,060	36,195	36,870	2,412	8.2%	3,715	11.7%	178	0.5%	809	2.3%
Isanti County	25,921	31,287	37,816	38,165	38,572	40,200	40,675	43,050	5,366	20.7%	6,529	20.9%	349	0.9%	2,859	7.6%
Kanabec County	12,802	14,996	16,239	16,190	16,242	16,448	16,540	17,000	2,194	17.1%	1,243	8.3%	-49	-0.3%	301	1.9%
Mille Lacs County	18,670	22,337	26,147	26,052	26,112	26,350	26,452	26,960	3,667	19.6%	3,810	17.1%	-95	-0.4%	305	1.2%
Pine County	21,264	26,530	29,750	29,266	29,185	28,861	28,822	28,625	5,266	24.8%	3,220	12.1%	-484	-1.6%	-928	-3.1%
East Region Subtotal	**117,494**	**139,840**	**160,960**	**160,907**	**161,441**	**163,575**	**164,372**	**168,355**	**22,346**	**19.0%**	**21,120**	**15.1%**	**-53**	**0.0%**	**3,412**	**2.1%**

Source: U.S. Census, Minnesota Department of Administration, ESRI,Maxfield Research Inc.

TABLE D-2
HOUSEHOLD GROWTH TRENDS AND PROJECTIONS
EAST CENTRAL MINNESOTA REGION
1990 to 2025

	Historic Households			Projected Households					Change							
	Census/MN Demographer			Projections					1990 - 2000		2000 - 2010		2010 - 2014		2010 - 2020	
Submarket/Geography	1990	2000	2010	2014	2015	2019	2020	2025	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Submarkets																
Aitkin MA	2,798	3,615	3,970	4,011	4,005	3,980	3,978	3,970	817	29.2%	355	9.8%	-54	-1.4%	8	0.2%
Baldwin Twp. MA	954	1,573	2,334	2,370	2,381	2,425	2,443	2,535	619	64.9%	761	48.4%	23	1.0%	109	4.7%
Barnum MA	766	918	1,050	1,055	1,061	1,085	1,092	1,125	152	19.8%	132	14.4%	6	0.6%	42	4.0%
Cloquet MA	7,988	8,812	9,856	9,890	9,917	10,025	10,071	10,300	824	10.3%	1,044	11.8%	42	0.4%	215	2.2%
Kettle River MA	86	75	79	78	79	82	83	85	(11)	-12.8%	4	5.3%	-1	-1.3%	4	4.4%
Northwestern Carlton Co. MA	850	983	1,112	1,110	1,114	1,130	1,134	1,155	133	15.6%	129	13.1%	-4	-0.4%	22	2.0%
Southern Carlton Co. MA	1,152	1,276	1,441	1,460	1,468	1,500	1,505	1,530	124	10.8%	165	12.9%	2	0.1%	64	4.4%
Braham MA	1,051	1,197	1,447	1,447	1,455	1,485	1,503	1,590	146	13.9%	250	20.9%	27	1.9%	56	3.8%
Isanti MA	2,504	3,533	4,708	4,740	4,812	5,100	5,158	5,450	1,029	41.1%	1,175	33.3%	47	1.0%	450	9.6%
Remainder of Isanti Co. MA	5,255	6,506	7,817	7,945	8,036	8,400	8,517	9,100	1,251	23.8%	1,311	20.2%	111	1.4%	700	9.0%
Mora MA	4,446	5,368	5,977	6,045	6,066	6,151	6,186	6,362	922	20.7%	609	11.3%	-35	-0.6%	209	3.5%
North Kanabec MA	307	391	436	438	440	446	449	462	84	27.4%	45	11.5%	2	0.5%	13	2.9%
Isle MA	665	928	906	895	897	905	908	925	263	39.5%	-22	-2.4%	-11	-1.2%	2	0.3%
Milaca MA	2,684	3,279	4,269	4,270	4,273	4,285	4,290	4,315	595	22.2%	990	30.2%	1	0.0%	21	0.5%
Onamia MA	1,136	1,577	1,705	1,703	1,710	1,740	1,758	1,850	441	38.8%	128	8.1%	-2	-0.1%	53	3.1%
Princeton MA	2,330	2,708	3,222	3,195	3,211	3,275	3,300	3,425	378	16.2%	514	19.0%	-27	-0.8%	78	2.4%
Wahkon MA	96	150	100	100	101	103	104	106	54	56.3%	-50	-33.3%	0	0.0%	4	3.5%
Hinckley MA	1,437	1,907	2,265	2,255	2,251	2,235	2,234	2,230	470	32.7%	358	18.8%	-10	-0.4%	-31	-1.4%
North Pine Co. MA	3,252	4,288	4,780	4,735	4,725	4,685	4,683	4,670	1,036	31.9%	492	11.5%	-45	-0.9%	-98	-2.0%
Pine City MA	2,888	3,744	4,328	4,300	4,296	4,280	4,277	4,260	856	29.6%	584	15.6%	-28	-0.6%	-51	-1.2%
East Region Subtotal	**42,645**	**52,828**	**61,802**	**62,042**	**62,297**	**63,317**	**63,672**	**65,445**	**10,183**	**23.9%**	**8,974**	**17.0%**	**240**	**0.4%**	**1,870**	**3.0%**
County Totals																
Aitkin Market Area	2,798	3,615	3,970	4,011	4,005	3,980	3,978	3,970	817	29.2%	355	9.8%	41	1.0%	8	0.2%
Baldwin Twp. Market Area	954	1,573	2,334	2,370	2,381	2,425	2,443	2,535	619	64.9%	761	48.4%	36	1.5%	109	4.7%
Carlton County	10,842	12,064	13,538	13,593	13,639	13,822	13,884	14,195	1,222	11.3%	1,474	12.2%	55	0.4%	346	2.6%
Isanti County	8,810	11,236	13,972	14,132	14,303	14,985	15,178	16,140	2,426	27.5%	2,736	24.4%	160	1.1%	1,206	8.6%
Kanabec County	4,753	5,759	6,413	6,483	6,506	6,597	6,635	6,824	1,006	21.2%	654	11.4%	70	1.1%	222	3.5%
Mille Lacs County	6,911	8,642	10,202	10,163	10,192	10,308	10,360	10,621	1,731	25.0%	1,560	18.1%	-39	-0.4%	158	1.6%
Pine County	7,577	9,939	11,373	11,290	11,272	11,200	11,193	11,160	2,362	31.2%	1,434	14.4%	-83	-0.7%	-180	-1.6%
East Region Subtotal	**42,645**	**52,828**	**61,802**	**62,042**	**62,297**	**63,317**	**63,672**	**65,445**	**10,183**	**23.9%**	**8,974**	**17.0%**	**240**	**0.4%**	**1,870**	**3.0%**

Source: U.S. Census, Minnesota Department of Administration, ESRI,Maxfield Research Inc.

- Most of the population growth in East Central Minnesota during the last decade occurred before the housing bust and Great Recession.

- Due to the housing bust and ensuing Great Recession, growth slowed in East Central Minnesota during the second half of the 2000s and total population and household projections fell short for most communities. Indications show the housing recovery process for East Central Minnesota is occurring at a slower rate than the Twin Cities Metro Area

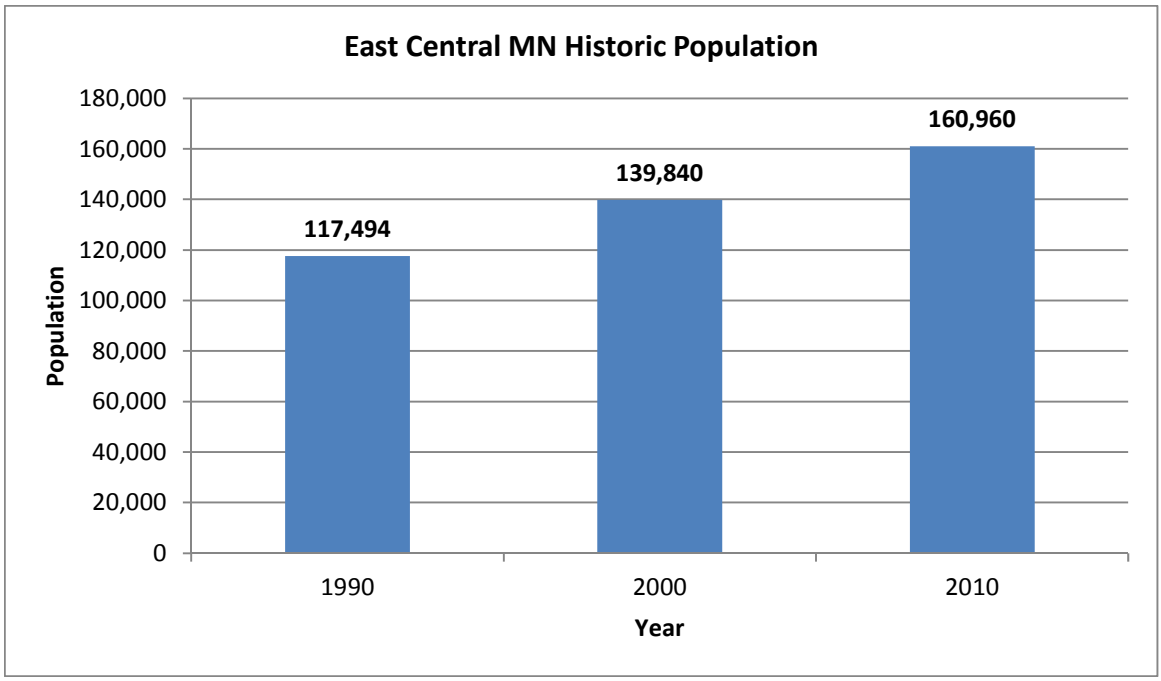
Historic Households

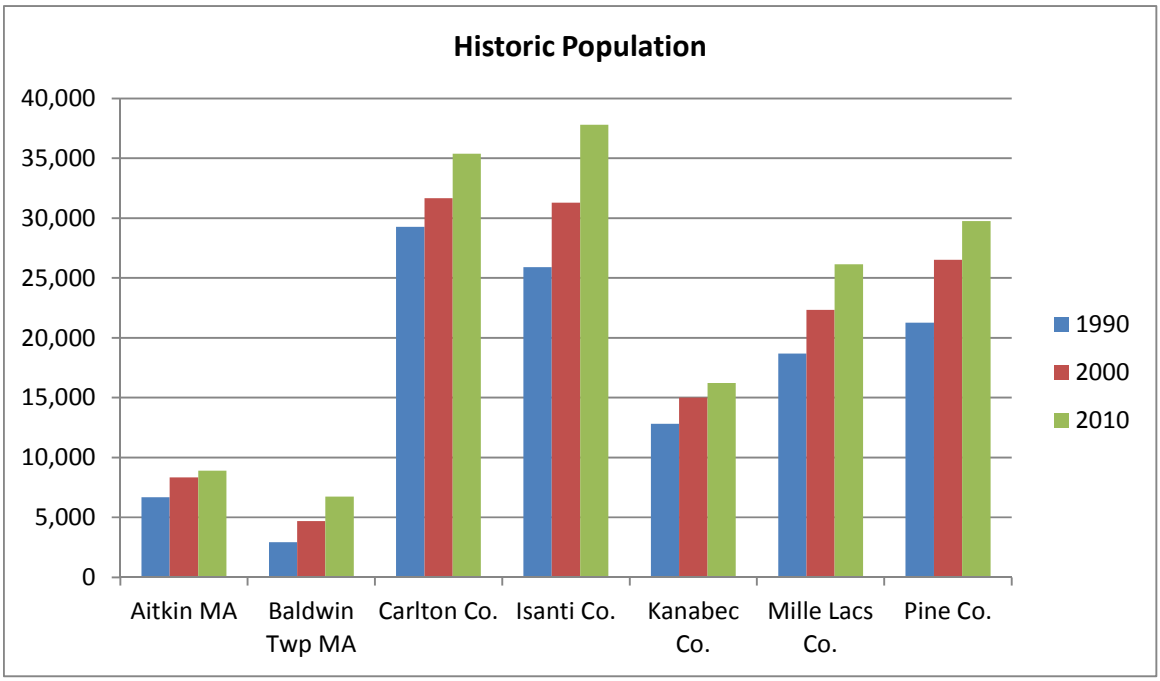
- Household growth trends are typically a more accurate indicator of housing needs than population growth since a household is, by definition, an occupied housing unit. However, additional demand can result from changing demographics of the population base, which results in demand for different housing products.

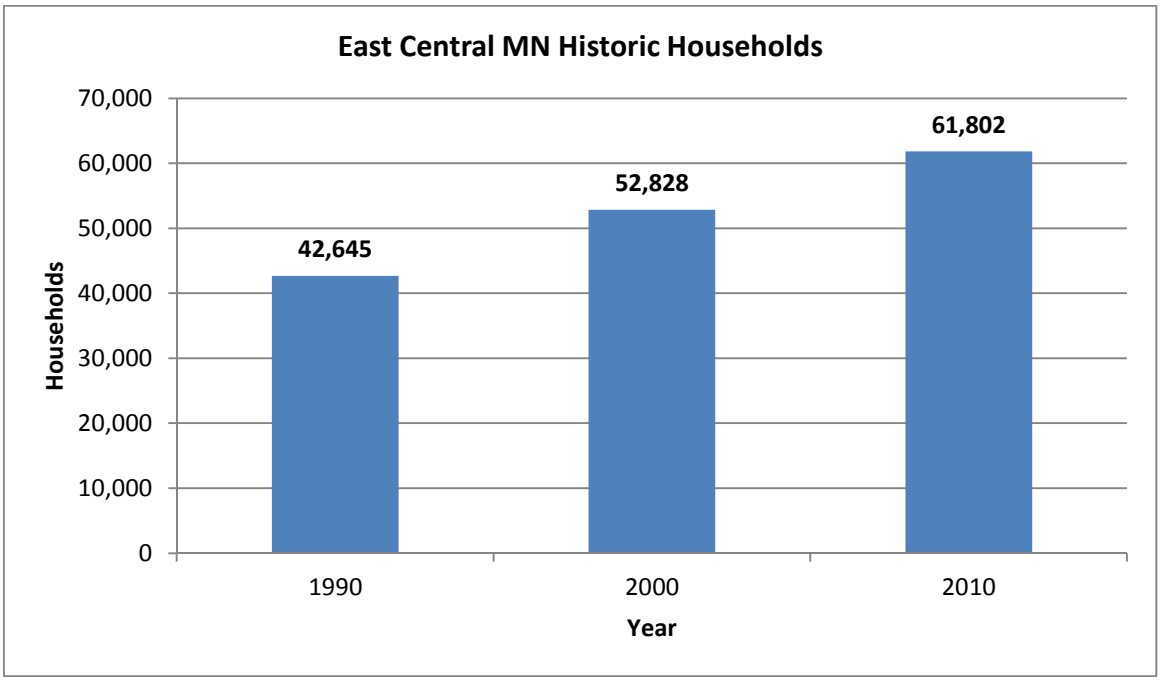
- East Central Minnesota added 10,183 households during the 1990s (+23.9%), increasing its household base to 52,828 households as of 2000. Pine and Isanti Counties experienced the largest household increases between 1990 and 2000, which accounted for 47% of all household growth from 1990 to 2000.

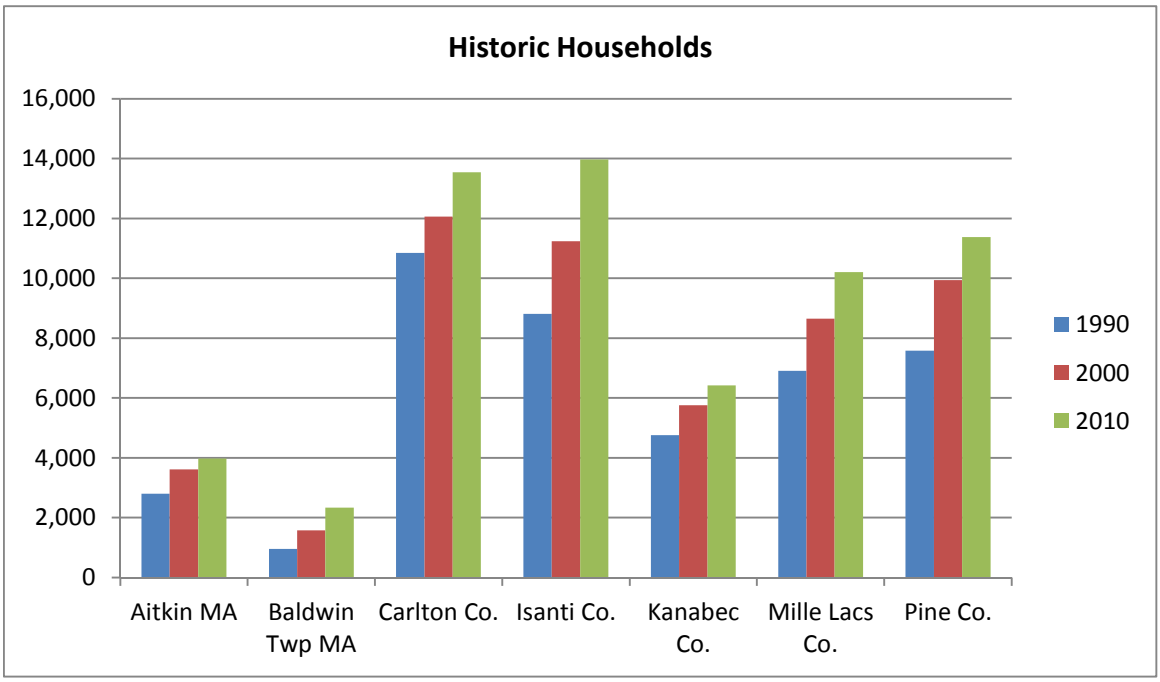
- East Central Minnesota added 8,974 households during the 2000s (+17.0%), increasing its household base to 61,802 households as of 2010. Households in the Metro Area increased 9.4% over the same time period.

- Household growth rates outpaced population growth in East Central Minnesota. East Central's population increased 15.1% compared to a 17.0% increase in households between 2000 and 2010. This is the result of fewer persons in each household, caused by demographic and social trends such as couples delaying marriage, an increasing senior base, and couples' decisions to have fewer children or no children at all.


East Central MN Historic Population
180,000
160,000
140,000
120,000
100,000
80,000
60,000
40,000
20,000
0
Population
117,494
139,840
160,960
1990
2000
2010
Year


Historic Population
40,000
35,000
30,000
25,000
20,000
15,000
10,000
5,000
0
Aitkin MA
Baldwin Twp MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
1990
2000
2010


East Central MN Historic Households
70,000
60,000
50,000
40,000
30,000
20,000
10,000
0
Households
42,645
52,828
61,802
1990
2000
2010
Year


Historic Households
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
0
Aitkin MA
Baldwin Twp MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
1990
2000
2010

Population and Household Growth Trends

- As of 2010, East Central Minnesota contained 160,960 people and 61,802 households. Within the Region, the average household size has decreased steadily over the years. In 1990, the average household size was 2.76 persons per household. This number declined to 2.65 in 2000 and 2.60 in 2010. This trend is an indication of an aging household base. Nationally, the average number of people per household has been declining for over a century; it dropped to 2.57 as of the 2000 Census. However, due to the economic recession this trend has been temporarily ceased as renters and laid-off employees "doubled-up" which increased the average U.S. household size to 2.59 as of the 2010 Census.

- As of 2010, household sizes were smallest in Kanabec County at 2.53 persons per household followed by Mille Lacs County at 2.56 and Carlton County (2.61). Household sizes were highest in Isanti County (2.71) and Pine County (2.62), suggesting that a higher proportion of households with children are living in these counties.

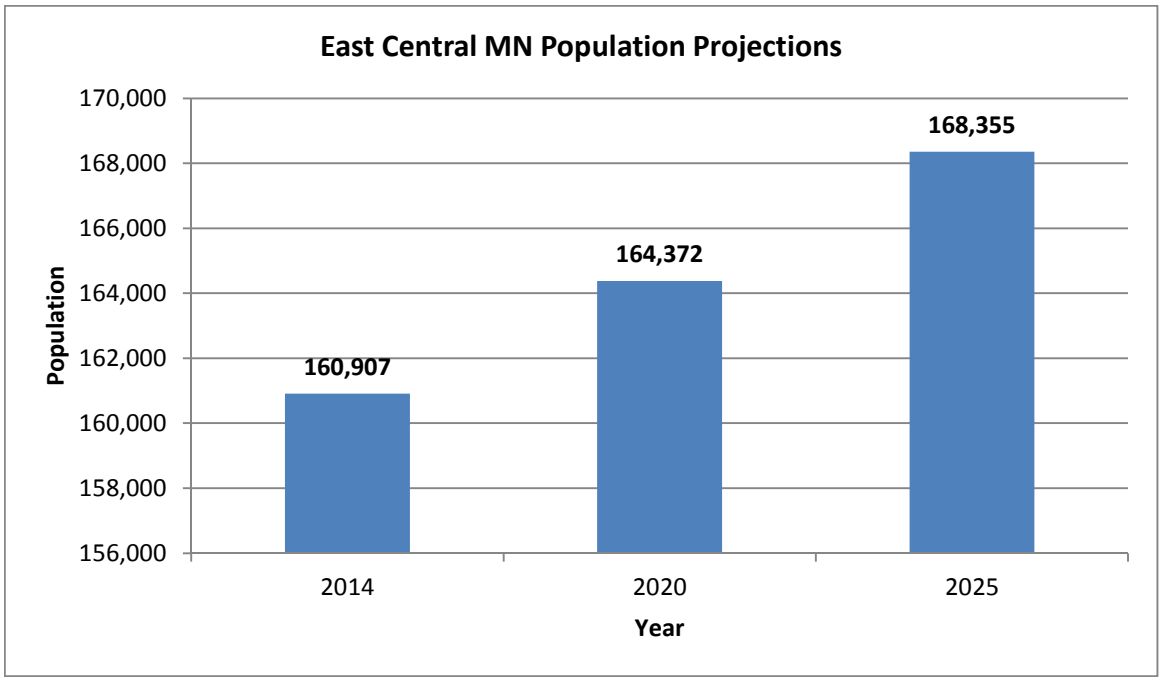
- By 2020, we expect that the region will add 3,412 people (2.1%) and 1,870 households (3.0%). The rate of population growth is expected to be highest in Isanti County (7.6%) and Carlton County (2.3%).

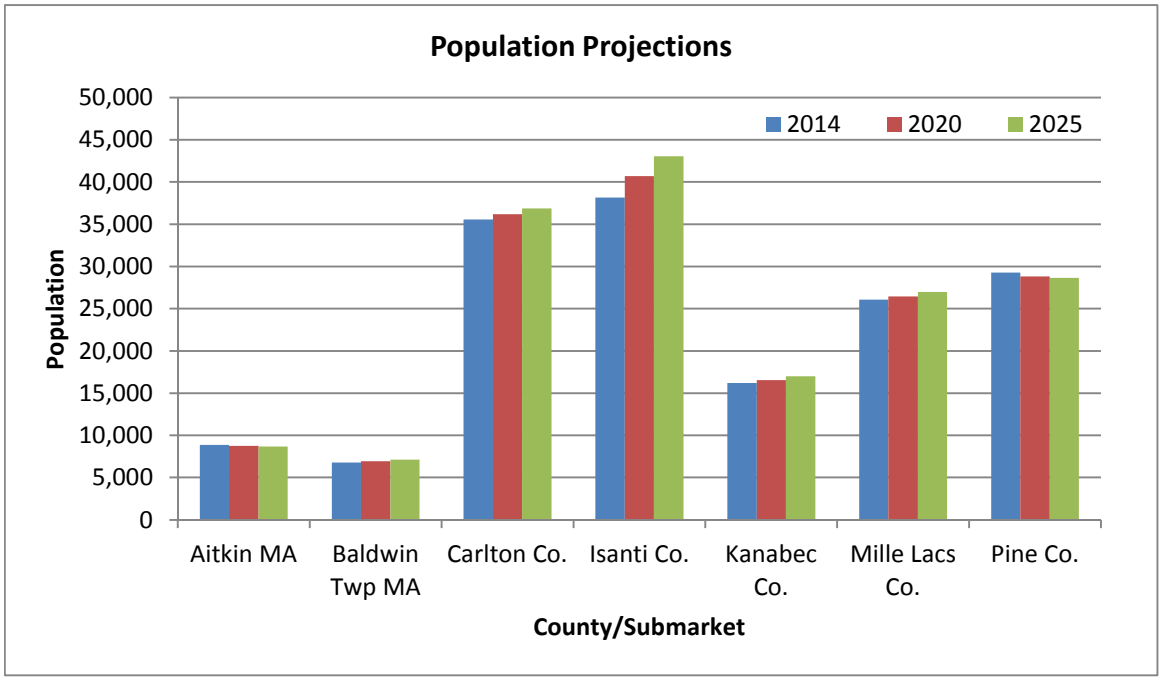
- Population growth is projected to be significantly lower than the previous two decades. While the previous two decades posted double-digit growth rates, population growth in the region this decade is estimated at only 2.1%. This slowdown is linked to the housing crash and ensuing recession that had a negative impact on many of the region's communities. Together with a higher unemployment rate and lower wages; the region lost population the latter half of last decade and is still stabilizing since the downturn.

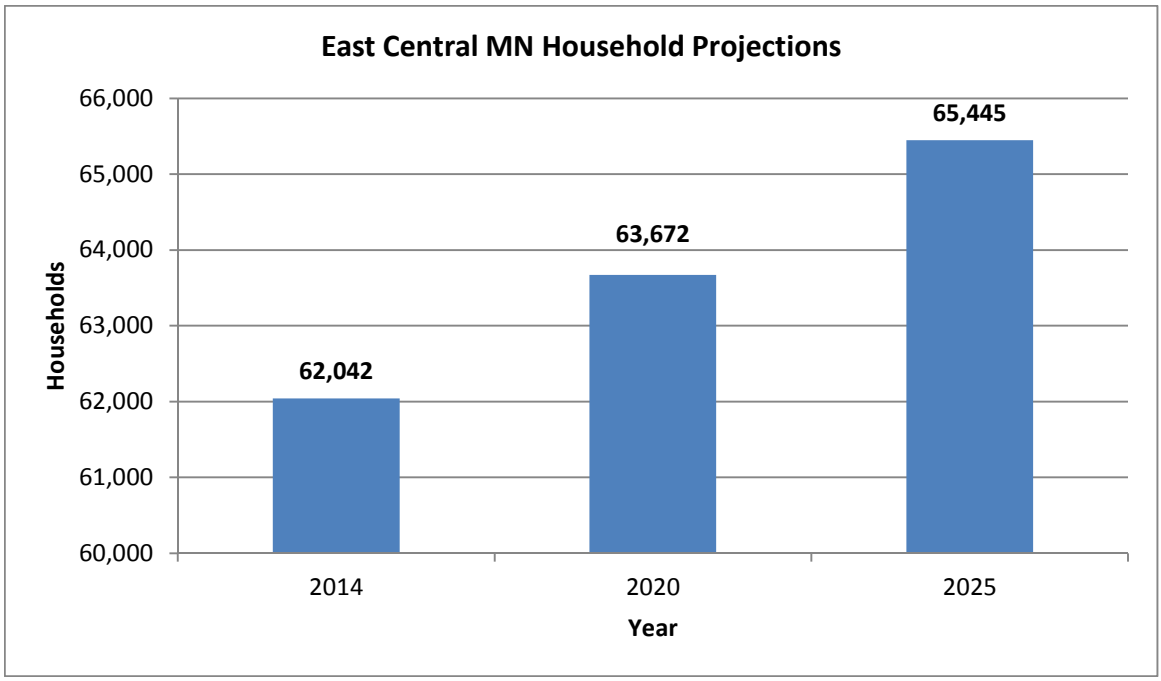
- By 2020, we expect the Isanti Market Area, Remainder of Isanti Market Area, Cloquet Market Area, and Mora Market Area to experience the largest population gains. Biggest declines are found in the North Pine County Market Area, Pine City Market Area, Hinckley Market Area, and Aitkin Market Area.

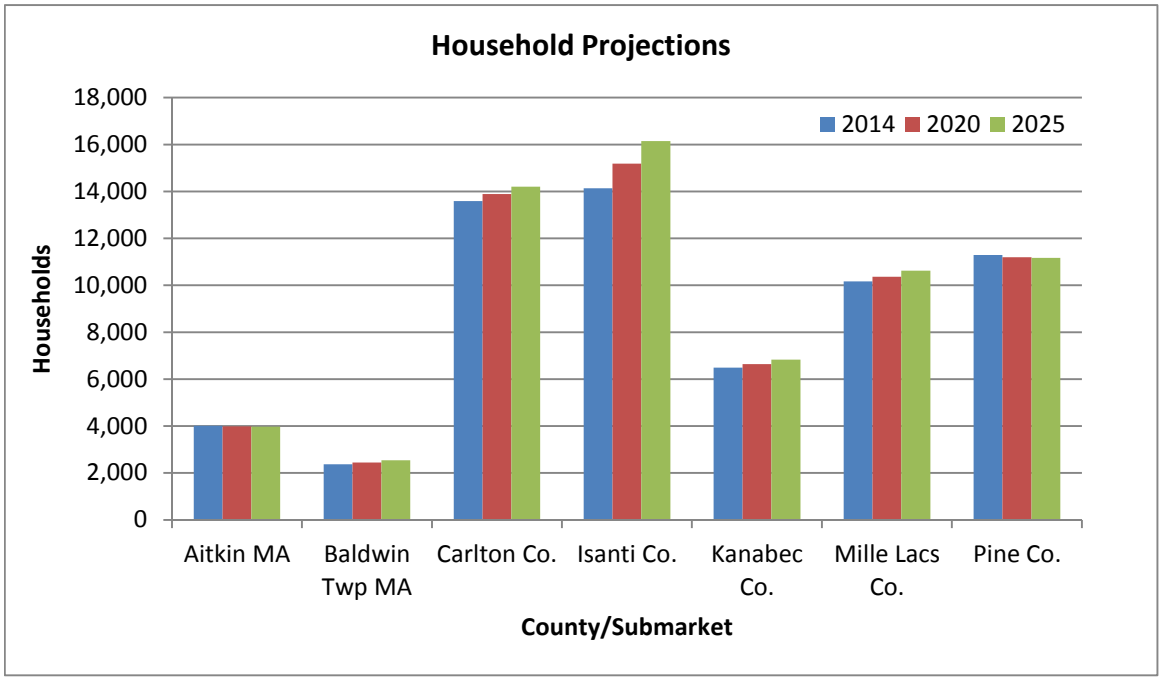
- Population projects through 2020 indicate that about 84% of the growth in the region will occur in Isanti County. Carlton County is projected to capture 24% of the region's growth this decade. However, the Aitkin Market Area and Pine County are projected to decline this decade.

- The projections assume the regional economy retains the jobs and wages that are presently established throughout the region. Should significant reductions in employment occur, the region would not likely achieve the projected 3% growth rate. Conversely, increased hiring will stimulate demand for additional housing and higher growth could be realized.


East Central MN Population Projections
170,000
168,000
166,000
164,000
162,000
160,000
158,000
156,000
Population
160,907
164,372
168,355
2014
2020
2025
Year


Population Projections
50,000
45,000
40,000
35,000
30,000
25,000
20,000
15,000
10,000
5,000
0
Population
2014
2020
2025
Aitkin MA
Baldwin Twp MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
County/Submarket


East Central MN Household Projections
66,000
65,000
64,000
63,000
62,000
61,000
60,000
Households
62,042
63,672
65,445
2014
2020
2025
Year

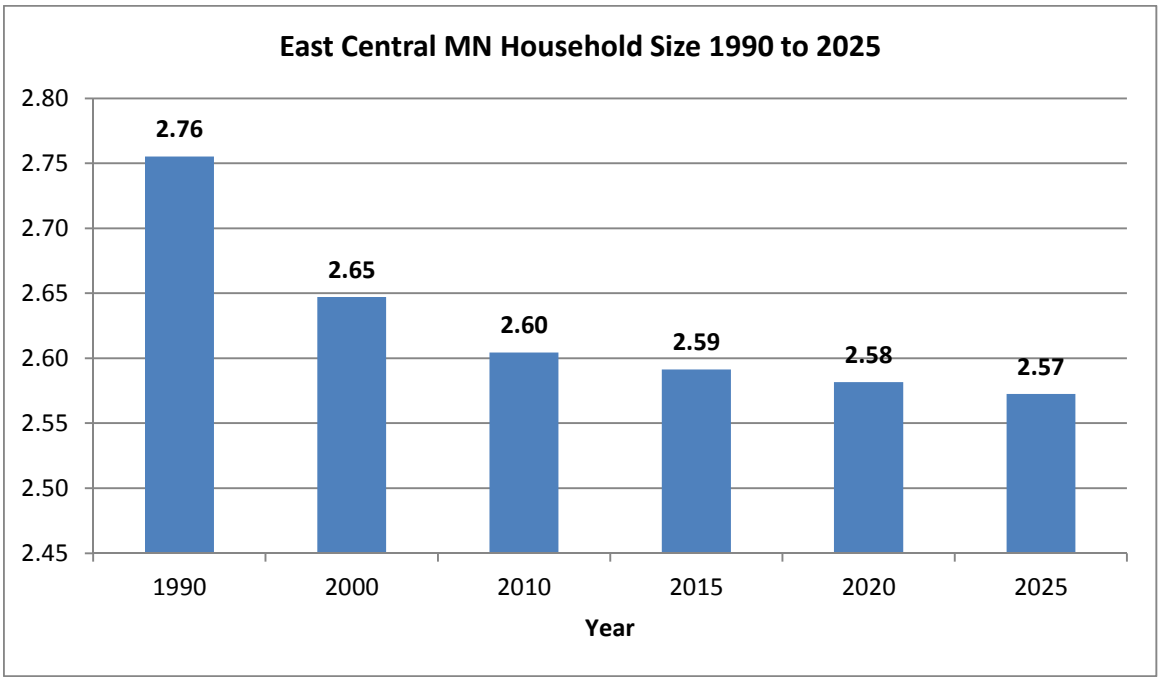

Household Projections
18,000
16,000
14,000
12,000
10,000
8,000
6,000
4,000
2,000
0
Households
2014
2020
2025
Aitkin MA
Baldwin Twp MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
County/Submarket

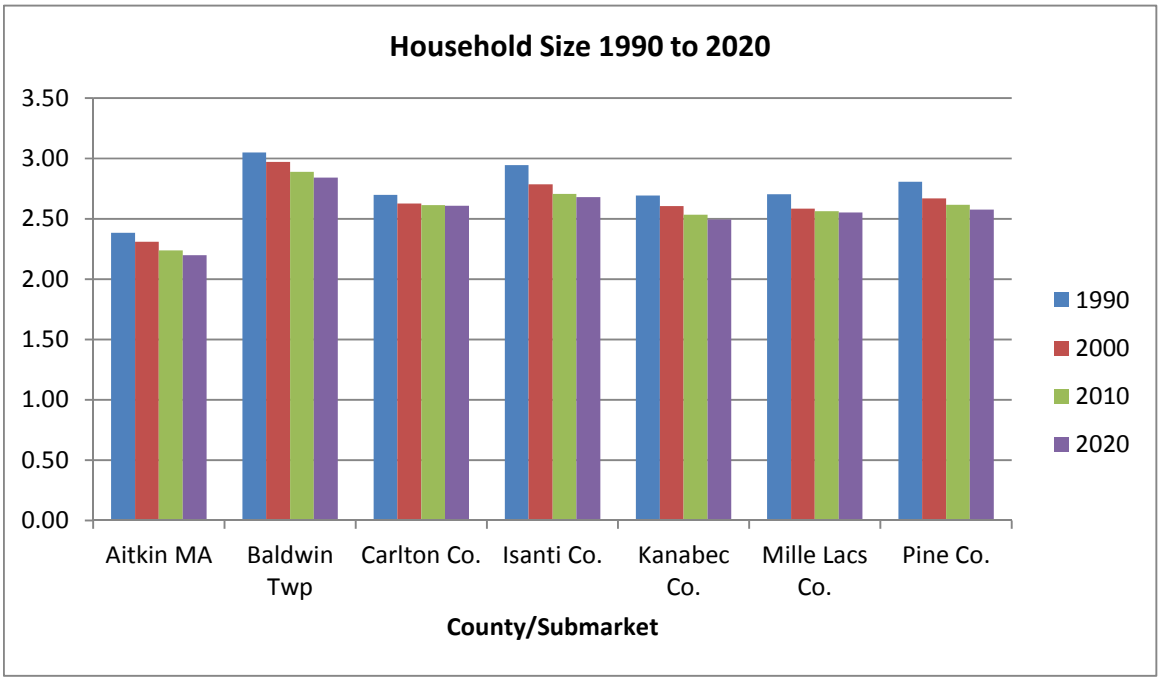
The declining household size has been caused by many factors, including: aging, higher divorce rates, smaller family sizes, demographic trends in marriage, etc. Most of these changes have resulted from shifts in societal values, the economy, and improvements in health care that have influenced how people organize their lives. Table D-3 and the following charts show household size in each submarket in the East Central Minnesota Region.

TABLE D-3
HOUSEHOLD GROWTH TRENDS AND PROJECTIONS
EAST CENTRAL MINNESOTA REGION
1990 to 2025

	Historic Population/Households			Projected Population/Households		
	Census/MN Demographer			Projections		
Submarket/Geography	**1990**	**2000**	**2010**	**2015**	**2020**	**2025**
Submarkets						
Aitkin MA	2.38	2.31	2.24	2.21	2.20	2.19
Baldwin Twp. MA	3.05	2.97	2.89	2.86	2.84	2.82
Barnum MA	2.76	2.58	2.57	2.57	2.55	2.53
Cloquet MA	2.66	2.56	2.54	2.54	2.53	2.52
Kettle River MA	2.21	2.24	2.28	2.28	2.25	2.24
Northwestern Carlton Co. MA	2.87	2.58	2.43	2.43	2.41	2.40
Southern Carlton Co. MA	2.82	3.14	3.32	3.33	3.31	3.30
Braham MA	2.72	2.62	2.60	2.60	2.58	2.55
Isanti MA	3.09	2.97	2.79	2.78	2.76	2.75
Remainder of Isanti Co. MA	2.92	2.72	2.68	2.66	2.65	2.64
Mora MA	2.69	2.61	2.54	2.50	2.49	2.49
North Kanabec MA	2.68	2.57	2.48	2.48	2.47	2.47
Isle MA	2.36	2.24	2.23	2.23	2.23	2.22
Milaca MA	2.78	2.67	2.63	2.62	2.62	2.61
Onamia MA	2.74	2.64	2.62	2.60	2.58	2.57
Princeton MA	2.72	2.59	2.56	2.57	2.56	2.54
Wahkon MA	2.05	2.09	2.06	2.00	1.99	1.98
Hinckley MA	2.67	2.58	2.49	2.46	2.46	2.44
North Pine Co. MA	2.93	2.74	2.72	2.70	2.69	2.68
Pine City MA	2.73	2.64	2.57	2.53	2.51	2.50
East Region Subtotal	**2.76**	**2.65**	**2.60**	**2.59**	**2.58**	**2.57**
County Totals						
Aitkin Market Area	2.38	2.31	2.24	2.21	2.20	2.19
Baldwin Twp. Market Area	3.05	2.97	2.89	2.86	2.84	2.82
Carlton County	2.70	2.63	2.61	2.61	2.61	2.60
Isanti County	2.94	2.78	2.71	2.70	2.68	2.67
Kanabec County	2.69	2.60	2.53	2.50	2.49	2.49
Mille Lacs County	2.70	2.58	2.56	2.56	2.55	2.54
Pine County	2.81	2.67	2.62	2.59	2.57	2.56
East Region Subtotal	**2.76**	**2.65**	**2.60**	**2.59**	**2.58**	**2.57**

Source: U.S. Census, Minnesota Department of Administration, Maxfield Research Inc.


East Central MN Household Size 1990 to 2025
2.80
2.75
2.70
2.65
2.60
2.55
2.50
2.45
2.76
2.65
2.60
2.59
2.58
2.57
1990
2000
2010
2015
2020
2025
Year

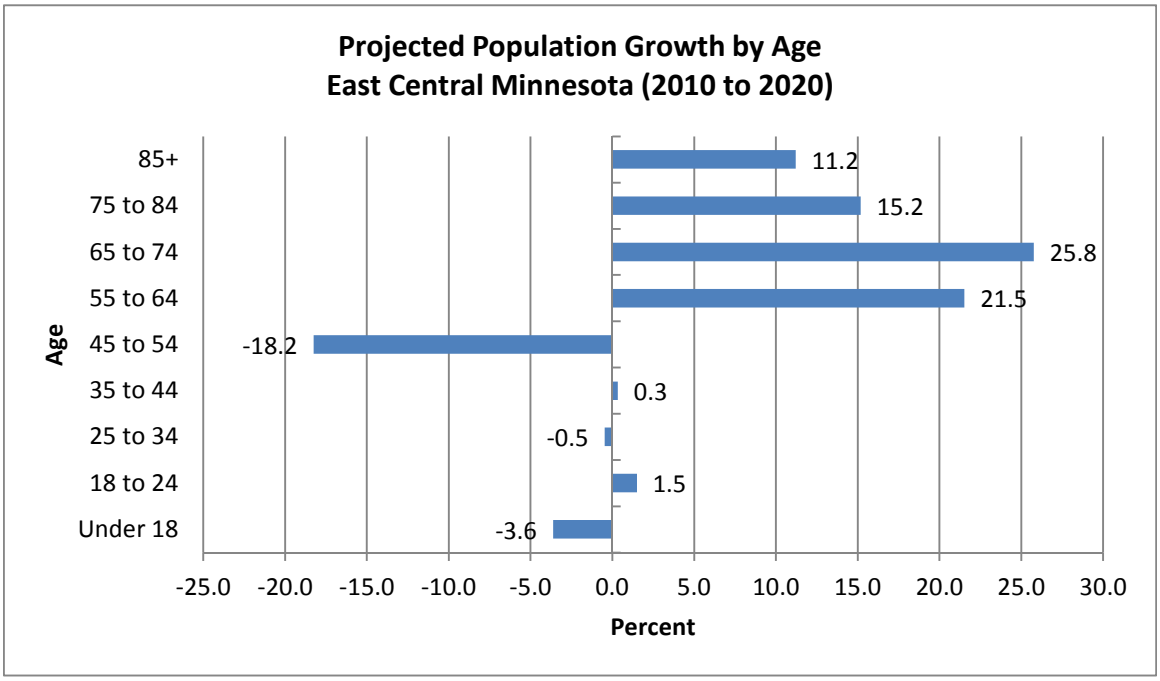

Household Size 1990 to 2020
3.50
3.00
2.50
2.00
1.50
1.00
0.50
0.00
Aitkin MA
Baldwin Twp
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
County/Submarket
1990
2000
2010
2020

Age Distribution

The age distribution of a community's population helps in assessing the type of housing needed. For example, younger and older people are more attracted to higher-density housing located near urban services and entertainment while middle-aged people (particularly those with children) traditionally prefer lower-density single-family homes. Table D-4 presents the age distribution of the region's population from 2000 to 2020. Information from 2000 and 2010 is sourced from the U.S. Census. The 2014 estimates and projections for 2020 were calculated based on information from ESRI and MN State Demographer and adjusted by Maxfield Research Inc. to reflect the most current local population estimates and projections.

- In 2010, the largest adult cohort in the region was 45 to 54, totaling 25,909 people (16.1% of the total population). The 35 to 44 age group was the second largest adult cohort with 20,441 people (12.7%). The 55 to 64 age group was the third largest adult cohort with 19,986 people (12.4%). The population in the region is aging and older age cohorts are accounting for a significant percentage of the total population. In 2010, approximately 28% of the population was age 55+.

- The greatest growth is predicted to occur among older adults in East Central Minnesota. Aging of baby boomers led to an increase of 6,180 people (44.8%) in the 55 to 64 population between 2000 and 2010. As this group ages, the 55 to 64 and 65 to 74 cohorts are expected to continue increasing, rising 21.5% and 25.8% between 2010 and 2020, respectively.



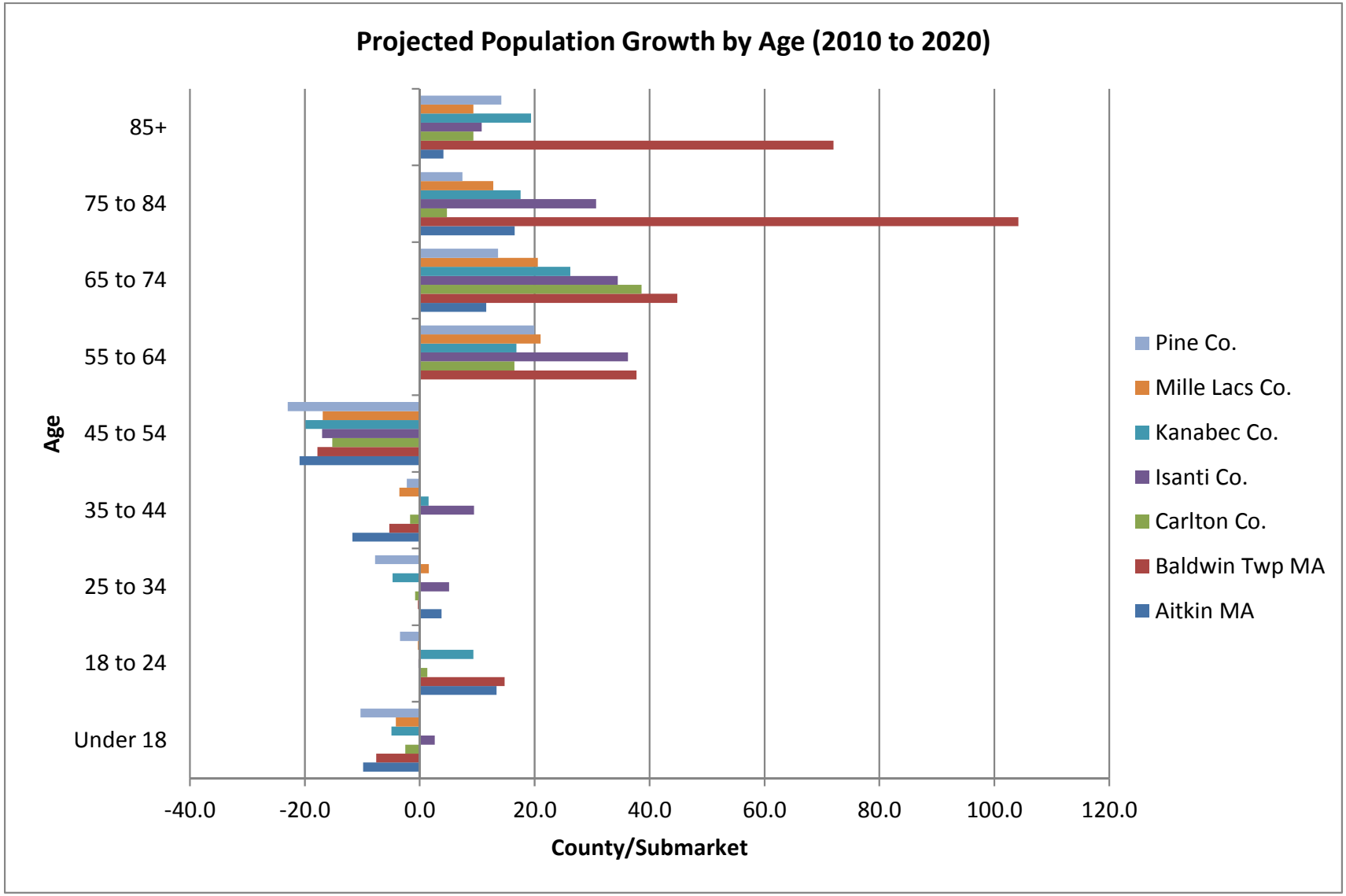

Projected Population Growth by Age (2010 to 2020)
85+
75 to 84
65 to 74
55 to 64
45 to 54
35 to 44
25 to 34
18 to 24
Under 18
Age
-40.0
-20.0
0.0
20.0
40.0
60.0
80.0
100.0
120.0
County/Submarket
Pine Co.
Mille Lacs Co.
Kanabec Co.
Isanti Co.
Carlton Co.
Baldwin Twp MA
Aitkin MA

TABLE D-4
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Aitkin MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	1,685	1,599	1,510	1,442	-86	-5.1	-157	-9.8
18 to 24	454	428	504	485	-26	-5.7	57	13.4
25 to 34	658	664	675	689	6	0.9	25	3.8
35 to 44	1,102	810	746	715	-292	-26.5	-95	-11.7
45 to 54	1,162	1,312	1,177	1,037	150	12.9	-275	-20.9
55 to 64	1,228	1,527	1,567	1,529	299	24.3	2	0.1
65 to 74	1,094	1,441	1,520	1,608	347	31.7	167	11.6
75 to 84	659	758	813	883	99	15.0	125	16.5
85+	305	344	361	358	39	12.8	14	4.1
Total	**8,347**	**8,883**	**8,873**	**8,747**	**536**	**6.4**	**-136**	**-1.5**
Baldwin Twp MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	1,510	1,906	1,790	1,762	396	26.2	-144	-7.6
18 to 24	327	479	563	550	152	46.5	71	14.8
25 to 34	737	885	866	882	148	20.1	-3	-0.3
35 to 44	920	1,076	959	1,019	156	17.0	-57	-5.3
45 to 54	583	1,208	1,165	993	625	107.2	-215	-17.8
55 to 64	362	690	810	950	328	90.6	260	37.7
65 to 74	154	365	462	529	211	137.0	164	44.8
75 to 84	69	106	152	216	37	53.6	110	104.2
85+	10	24	30	41	14	140.0	17	72.0
Total	**4,672**	**6,739**	**6,797**	**6,942**	**2,067**	**44.2**	**203**	**3.0**
Barnum MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	639	698	652	653	59	9.2	-45	-6.5
18 to 24	173	146	186	189	-27	-15.6	43	29.1
25 to 34	253	273	227	233	20	7.9	-40	-14.6
35 to 44	412	366	352	336	-46	-11.2	-30	-8.1
45 to 54	374	460	412	397	86	23.0	-63	-13.7
55 to 64	215	395	456	461	180	83.7	66	16.8
65 to 74	158	220	256	340	62	39.2	120	54.7
75 to 84	118	113	133	136	-5	-4.2	23	20.3
85+	27	30	36	43	3	11.1	13	42.2
Total	**2,369**	**2,701**	**2,709**	**2,788**	**332**	**14.0**	**87**	**3.2**
Cloquet MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	5,942	6,226	6,016	6,102	284	4.8	-124	-2.0
18 to 24	1,681	1,934	2,033	1,899	253	15.1	-35	-1.8
25 to 34	2,547	2,890	2,927	2,865	343	13.5	-25	-0.9
35 to 44	3,770	3,192	3,015	3,135	-578	-15.3	-57	-1.8
45 to 54	3,274	3,970	3,659	3,348	696	21.3	-622	-15.7
55 to 64	2,055	3,155	3,508	3,690	1,100	53.5	535	17.0
65 to 74	1,668	1,849	2,167	2,580	181	10.9	731	39.5
75 to 84	1,227	1,253	1,191	1,265	26	2.1	12	1.0
85+	424	552	586	615	128	30.2	63	11.4
Total	**22,588**	**25,021**	**25,102**	**25,500**	**2,433**	**10.8**	**479**	**1.9**

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TABLE D-4 Continued
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Kettle River MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	44	44	39	40	0	0.0	-4	-8.6
18 to 24	9	5	19	12	-4	-44.4	7	141.3
25 to 34	17	21	14	17	4	23.5	-4	-18.6
35 to 44	30	32	22	21	2	6.7	-11	-34.0
45 to 54	23	27	26	25	4	17.4	-2	-6.9
55 to 64	11	18	27	35	7	63.6	17	95.5
65 to 74	19	23	19	19	4	21.1	-4	-16.9
75 to 84	13	10	11	12	-3	-23.1	2	20.6
85+	2	0	2	4	-2	-100.0	4	0.0
Total	**168**	**180**	**178**	**186**	**12**	**7.1**	**6**	**3.3**
NW Carlton MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	660	632	602	611	-28	-4.2	-21	-3.3
18 to 24	174	174	185	161	0	0.0	-13	-7.5
25 to 34	242	288	258	262	46	19.0	-26	-9.0
35 to 44	377	302	312	318	-75	-19.9	16	5.3
45 to 54	351	418	378	347	67	19.1	-71	-17.0
55 to 64	270	401	450	439	131	48.5	38	9.5
65 to 74	245	274	304	380	29	11.8	106	38.7
75 to 84	161	151	148	162	-10	-6.2	11	7.3
85+	61	67	62	53	6	9.8	-14	-20.9
Total	**2,541**	**2,707**	**2,700**	**2,733**	**166**	**6.5**	**26**	**1.0**
South Carlton MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	747	764	753	747	17	2.3	-17	-2.3
18 to 24	389	377	424	410	-12	-3.1	33	8.7
25 to 34	613	766	791	827	153	25.0	61	7.9
35 to 44	728	712	713	716	-16	-2.2	4	0.6
45 to 54	508	823	761	714	315	62.0	-109	-13.2
55 to 64	359	560	594	650	201	56.0	90	16.1
65 to 74	302	373	416	477	71	23.5	104	27.9
75 to 84	235	251	277	287	16	6.8	36	14.5
85+	124	151	146	160	27	21.8	9	6.0
Total	**4,005**	**4,777**	**4,875**	**4,988**	**772**	**19.3**	**211**	**4.4**
Braham MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	859	1,039	1,002	1,027	180	21.0	-12	-1.1
18 to 24	288	257	297	286	-31	-10.8	29	11.4
25 to 34	403	550	503	454	147	36.5	-96	-17.5
35 to 44	539	442	452	533	-97	-18.0	91	20.5
45 to 54	397	581	520	465	184	46.3	-116	-19.9
55 to 64	272	394	485	546	122	44.9	152	38.6
65 to 74	171	284	292	325	113	66.1	41	14.4
75 to 84	154	144	153	185	-10	-6.5	41	28.1
85+	50	72	61	62	22	44.0	-10	-14.1
Total	**3,133**	**3,763**	**3,765**	**3,883**	**630**	**20.1**	**120**	**3.2**

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TABLE D-4 Continued
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Isanti MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	3,367	3,616	3,588	3,913	249	7.4	297	8.2
18 to 24	848	1,098	1,098	1,058	250	29.5	-40	-3.6
25 to 34	1,427	1,978	2,009	2,035	551	38.6	57	2.9
35 to 44	2,039	1,793	1,817	2,168	-246	-12.1	375	20.9
45 to 54	1,338	2,170	1,855	1,682	832	62.2	-488	-22.5
55 to 64	804	1,346	1,535	1,804	542	67.4	458	34.0
65 to 74	415	752	851	1,030	337	81.2	278	37.0
75 to 84	192	297	356	451	105	54.7	154	51.7
85+	52	71	91	110	19	36.5	39	54.9
Total	**10,482**	**13,121**	**13,200**	**14,250**	**2,639**	**25.2**	**1,129**	**8.6**
Remainder Isanti	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	4,744	5,150	4,906	5,121	406	8.6	-29	-0.6
18 to 24	1,311	1,663	1,734	1,667	352	26.8	4	0.2
25 to 34	2,038	2,388	2,469	2,678	350	17.2	290	12.1
35 to 44	3,078	2,750	2,590	2,755	-328	-10.7	5	0.2
45 to 54	2,491	3,432	3,279	2,985	941	37.8	-447	-13.0
55 to 64	1,652	2,489	2,907	3,412	837	50.7	923	37.1
65 to 74	1,080	1,618	1,823	2,214	538	49.8	596	36.9
75 to 84	820	930	968	1,157	110	13.4	227	24.4
85+	458	512	523	554	54	11.8	42	8.2
Total	**17,672**	**20,932**	**21,200**	**22,542**	**3,260**	**18.4**	**1,610**	**7.7**
Mora MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	3,864	3,658	3,454	3,487	-206	-5.3	-171	-4.7
18 to 24	994	1,009	1,176	1,110	15	1.5	101	10.0
25 to 34	1,583	1,683	1,590	1,591	100	6.3	-92	-5.4
35 to 44	2,284	1,815	1,789	1,857	-469	-20.5	42	2.3
45 to 54	1,891	2,467	2,164	1,973	576	30.5	-494	-20.0
55 to 64	1,416	2,039	2,271	2,383	623	44.0	344	16.9
65 to 74	1,083	1,423	1,542	1,780	340	31.4	357	25.1
75 to 84	668	780	806	915	112	16.8	135	17.2
85+	210	283	313	337	73	34.8	54	19.0
Total	**13,993**	**15,157**	**15,105**	**15,432**	**1,164**	**8.3**	**275**	**1.8**
North Kanabec	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	263	238	219	217	-25	-9.5	-21	-8.7
18 to 24	48	61	67	60	13	27.1	-1	-1.3
25 to 34	101	81	90	89	-20	-19.8	8	9.6
35 to 44	156	140	121	128	-16	-10.3	-12	-8.9
45 to 54	163	203	190	166	40	24.5	-37	-18.1
55 to 64	119	186	202	216	67	56.3	30	16.3
65 to 74	96	111	130	155	15	15.6	44	39.7
75 to 84	45	50	53	61	5	11.1	11	22.4
85+	12	12	13	15	0	0.0	3	27.5
Total	**1,003**	**1,082**	**1,085**	**1,108**	**79**	**7.9**	**26**	**2.4**

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TABLE D-4 Continued
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Isle MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	427	425	390	387	-2	-0.5	-38	-8.9
18 to 24	118	106	149	131	-12	-10.2	25	23.3
25 to 34	172	159	137	151	-13	-7.6	-8	-5.3
35 to 44	309	198	183	183	-111	-35.9	-15	-7.5
45 to 54	256	320	298	264	64	25.0	-56	-17.4
55 to 64	313	267	299	328	-46	-14.7	61	22.8
65 to 74	288	287	298	309	-1	-0.3	22	7.6
75 to 84	161	193	182	202	32	19.9	9	4.7
85+	35	61	64	70	26	74.3	9	15.3
Total	**2,079**	**2,016**	**2,000**	**2,025**	**-63**	**-3.0**	**9**	**0.4**
Milaca MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	2,493	2,972	2,767	2,701	479	19.2	-271	-9.1
18 to 24	622	832	956	892	210	33.8	60	7.3
25 to 34	994	1,433	1,403	1,435	439	44.2	2	0.1
35 to 44	1,470	1,490	1,404	1,366	20	1.4	-124	-8.3
45 to 54	1,146	1,724	1,626	1,423	578	50.4	-301	-17.5
55 to 64	759	1,218	1,375	1,498	459	60.5	280	23.0
65 to 74	632	819	910	1,057	187	29.6	238	29.0
75 to 84	459	496	506	594	37	8.1	98	19.7
85+	196	228	255	264	32	16.3	36	15.7
Total	**8,771**	**11,212**	**11,202**	**11,229**	**2,441**	**27.8**	**17**	**0.2**
Onamia MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	1,184	1,201	1,145	1,148	17	1.4	-53	-4.4
18 to 24	305	374	392	356	69	22.6	-18	-4.7
25 to 34	409	412	422	482	3	0.7	70	17.1
35 to 44	600	481	449	434	-119	-19.8	-47	-9.8
45 to 54	497	665	606	537	168	33.8	-128	-19.3
55 to 64	465	568	590	633	103	22.2	65	11.4
65 to 74	385	426	472	521	41	10.6	95	22.4
75 to 84	229	238	245	301	9	3.9	63	26.4
85+	84	101	109	129	17	20.2	28	27.8
Total	**4,158**	**4,466**	**4,430**	**4,542**	**308**	**7.4**	**76**	**1.7**
Princeton MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	1,856	1,985	1,954	2,066	129	7.0	81	4.1
18 to 24	601	684	683	611	83	13.8	-73	-10.6
25 to 34	859	1,059	1,075	1,038	200	23.3	-21	-1.9
35 to 44	1,123	1,043	1,013	1,114	-80	-7.1	71	6.8
45 to 54	893	1,221	1,159	1,051	328	36.7	-170	-13.9
55 to 64	614	913	1,022	1,130	299	48.7	217	23.8
65 to 74	465	657	683	766	192	41.3	109	16.6
75 to 84	383	434	395	435	51	13.3	1	0.3
85+	221	251	238	238	30	13.6	-13	-5.1
Total	**7,015**	**8,247**	**8,220**	**8,450**	**1,232**	**17.6**	**203**	**2.5**

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TABLE D-4 Continued
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Wahkon MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	63	32	37	37	-31	-49.2	5	16.2
18 to 24	24	15	20	13	-9	-37.5	-2	-11.0
25 to 34	26	15	16	20	-11	-42.3	5	33.5
35 to 44	34	21	20	22	-13	-38.2	1	4.5
45 to 54	43	40	31	25	-3	-7.0	-15	-38.0
55 to 64	57	34	33	42	-23	-40.4	8	23.4
65 to 74	36	34	26	27	-2	-5.6	-7	-21.5
75 to 84	21	11	14	16	-10	-47.6	5	47.4
85+	10	4	3	4	-6	-60.0	0	-4.6
Total	**314**	**206**	**200**	**206**	**-108**	**-34.4**	**0**	**0.0**
Hinckley MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	1,417	1,386	1,304	1,274	-31	-2.2	-112	-8.1
18 to 24	380	443	474	430	63	16.6	-13	-3.0
25 to 34	539	672	658	653	133	24.7	-19	-2.8
35 to 44	838	658	618	629	-180	-21.5	-29	-4.5
45 to 54	622	913	811	665	291	46.8	-248	-27.2
55 to 64	532	733	803	861	201	37.8	128	17.4
65 to 74	353	516	529	599	163	46.2	83	16.0
75 to 84	190	244	271	292	54	28.4	48	19.7
85+	48	85	86	90	37	77.1	5	6.0
Total	**4,919**	**5,650**	**5,555**	**5,492**	**731**	**14.9**	**-158**	**-2.8**
North Pine MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	2,750	2,635	2,464	2,366	-115	-4.2	-269	-10.2
18 to 24	903	890	922	869	-13	-1.4	-21	-2.4
25 to 34	1,402	1,822	1,760	1,646	420	30.0	-176	-9.7
35 to 44	1,919	1,739	1,724	1,754	-180	-9.4	15	0.9
45 to 54	1,619	2,112	1,929	1,689	493	30.5	-423	-20.0
55 to 64	1,299	1,668	1,801	1,912	369	28.4	244	14.6
65 to 74	1,008	1,260	1,323	1,435	252	25.0	175	13.9
75 to 84	617	647	659	682	30	4.9	35	5.5
85+	227	218	228	244	-9	-4.0	26	12.0
Total	**11,744**	**12,991**	**12,811**	**12,597**	**1,247**	**10.6**	**-394**	**-3.0**
Pine City MA	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	2,585	2,578	2,374	2,279	-7	-0.3	-299	-11.6
18 to 24	771	767	806	729	-4	-0.5	-38	-4.9
25 to 34	1,083	1,269	1,268	1,170	186	17.2	-99	-7.8
35 to 44	1,621	1,381	1,264	1,309	-240	-14.8	-72	-5.2
45 to 54	1,259	1,843	1,646	1,394	584	46.4	-449	-24.4
55 to 64	1,004	1,385	1,605	1,767	381	37.9	382	27.6
65 to 74	860	1,024	1,058	1,148	164	19.1	124	12.1
75 to 84	493	642	632	672	149	30.2	30	4.7
85+	191	220	247	263	29	15.2	43	19.6
Total	**9,867**	**11,109**	**10,900**	**10,733**	**1,242**	**12.6**	**-376**	**-3.4**

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TABLE D-4 Continued
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Carlton Co.	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	8,032	8,364	8,061	8,153	332	4.1	-211	-2.5
18 to 24	2,426	2,636	2,845	2,671	210	8.7	35	1.3
25 to 34	3,672	4,238	4,217	4,204	566	15.4	-34	-0.8
35 to 44	5,317	4,604	4,414	4,527	-713	-13.4	-77	-1.7
45 to 54	4,530	5,698	5,236	4,832	1,168	25.8	-866	-15.2
55 to 64	2,910	4,529	5,036	5,276	1,619	55.6	747	16.5
65 to 74	2,392	2,739	3,162	3,796	347	14.5	1,057	38.6
75 to 84	1,754	1,778	1,760	1,863	24	1.4	85	4.8
85+	638	800	832	875	162	25.4	75	9.3
Total	**31,671**	**35,386**	**35,564**	**36,195**	**3,715**	**11.7**	**809**	**2.3**
Isanti Co.	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	8,970	9,805	9,496	10,061	835	9.3	256	2.6
18 to 24	2,447	3,018	3,128	3,011	571	23.3	-7	-0.2
25 to 34	3,868	4,916	4,981	5,166	1,048	27.1	250	5.1
35 to 44	5,656	4,985	4,859	5,455	-671	-11.9	470	9.4
45 to 54	4,226	6,183	5,654	5,132	1,957	46.3	-1,051	-17.0
55 to 64	2,728	4,229	4,927	5,762	1,501	55.0	1,533	36.3
65 to 74	1,666	2,654	2,967	3,569	988	59.3	915	34.5
75 to 84	1,166	1,371	1,478	1,792	205	17.6	421	30.7
85+	560	655	675	726	95	17.0	71	10.8
Total	**31,287**	**37,816**	**38,165**	**40,675**	**6,529**	**20.9**	**2,859**	**7.6**
Kanabec Co.	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	4,127	3,896	3,673	3,704	-231	-5.6	-192	-4.9
18 to 24	1,042	1,070	1,243	1,170	28	2.7	100	9.3
25 to 34	1,684	1,764	1,680	1,680	80	4.8	-84	-4.8
35 to 44	2,440	1,955	1,910	1,984	-485	-19.9	29	1.5
45 to 54	2,054	2,670	2,355	2,139	616	30.0	-531	-19.9
55 to 64	1,535	2,225	2,473	2,599	690	45.0	374	16.8
65 to 74	1,179	1,534	1,671	1,936	355	30.1	402	26.2
75 to 84	713	830	859	976	117	16.4	146	17.6
85+	222	295	326	352	73	32.9	57	19.4
Total	**14,996**	**16,239**	**16,190**	**16,540**	**1,243**	**8.3**	**301**	**1.9**
Mille Lacs Co.	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	6,023	6,615	6,293	6,340	592	9.8	-275	-4.2
18 to 24	1,670	2,011	2,200	2,004	341	20.4	-7	-0.4
25 to 34	2,460	3,078	3,053	3,126	618	25.1	48	1.6
35 to 44	3,536	3,233	3,069	3,118	-303	-8.6	-115	-3.5
45 to 54	2,835	3,970	3,719	3,300	1,135	40.0	-670	-16.9
55 to 64	2,208	3,000	3,319	3,631	792	35.9	631	21.0
65 to 74	1,806	2,223	2,389	2,680	417	23.1	457	20.5
75 to 84	1,253	1,372	1,342	1,548	119	9.5	176	12.8
85+	546	645	668	705	99	18.1	60	9.3
Total	**22,337**	**26,147**	**26,052**	**26,452**	**3,810**	**17.1**	**305**	**1.2**

--continued--

TABLE D-4 Continued
POPULATION AGE DISTRIBUTION
EAST CENTRAL MINNESOTA
2000 to 2020

	Number of People				Change			
	U.S. Census		Estimate	Projection				
	2000	2010	2014	2020	2000-2010		2010-2020	
Pine Co.	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	6,752	6,599	6,142	5,919	-153	-2.3	-680	-10.3
18 to 24	2,054	2,100	2,202	2,028	46	2.2	-72	-3.5
25 to 34	3,024	3,763	3,686	3,469	739	24.4	-294	-7.8
35 to 44	4,378	3,778	3,606	3,692	-600	-13.7	-86	-2.3
45 to 54	3,500	4,868	4,386	3,748	1,368	39.1	-1,120	-23.0
55 to 64	2,835	3,786	4,210	4,540	951	33.5	754	19.9
65 to 74	2,221	2,800	2,910	3,182	579	26.1	382	13.6
75 to 84	1,300	1,533	1,563	1,647	233	17.9	114	7.4
85+	466	523	561	597	57	12.2	74	14.2
Total	**26,530**	**29,750**	**29,266**	**28,822**	**3,220**	**12.1**	**-928**	**-3.1**
East Central Total	**No.**	**No.**	**No.**	**No.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	37,099	38,784	36,965	37,380	1,685	4.5	-1,404	-3.6
18 to 24	10,420	11,742	12,686	11,918	1,322	12.7	176	1.5
25 to 34	16,103	19,308	19,158	19,217	3,205	19.9	-91	-0.5
35 to 44	23,349	20,441	19,564	20,511	-2,908	-12.5	70	0.3
45 to 54	18,890	25,909	23,691	21,181	7,019	37.2	-4,728	-18.2
55 to 64	13,806	19,986	22,342	24,287	6,180	44.8	4,301	21.5
65 to 74	10,512	13,756	15,082	17,299	3,244	30.9	3,543	25.8
75 to 84	6,914	7,748	7,966	8,925	834	12.1	1,177	15.2
85+	2,747	3,286	3,454	3,654	539	19.6	368	11.2
Total	**139,840**	**160,960**	**160,907**	**164,373**	**21,120**	**15.1**	**3,413**	**2.1**

Source: ESRI; MN State Demographer; Maxfield Research Inc.

- There was a large increase in the younger adult age groups (under 18 to 34) between 2000 and 2010 resulting in a gain of 6,212 people during the decade for an increase of 9.8%. By comparison, the younger adult age groups in Minnesota held steady, growing 3.0% during that same time period. East Central Minnesota is expected to experience a population decline in this age group over the next five years (-1.9%).

- The 45 to 54 age cohort is expected to experience the largest population loss in the region, declining by -18.2% (-4,728 people) between 2010 and 2020.

- Much of the population loss in these age groups can be attributed to a phenomenon known as the "baby bust" which is often referred to the generation of children born between 1965 and 1980, an era when the United States birthrate dropped sharply. Projected growth in the 25 to 34 age group is the result of the "echo boom" which was caused by an increase in birth rates through the 1980s and into the 1990s as the baby boomers had children.

Median Age

Median age is an index that summarizes the age distribution of the population. The median age divides the population into two equal groups; half of the population is younger and the other half is older. Table D-5 presents the median age in 2014 and 2019 for each submarket and county in the region.

- Like most areas across the country, the median age is gradually climbing as baby boomers age and begin to retire. As of 2014, the median age in the region is about 41 years of age; higher than the State of Minnesota (38) and the Metro Area (37).

- The Aitkin Market Area has the highest median age in the region at nearly 54 years. Many retirees are attracted the Aitkin area for retirement because of the vast number of lakes.

- The Isanti Market Area, Baldwin Township Market Area, and Braham Market Area have the youngest populations as the median ages range from 35 to 37 years of age.

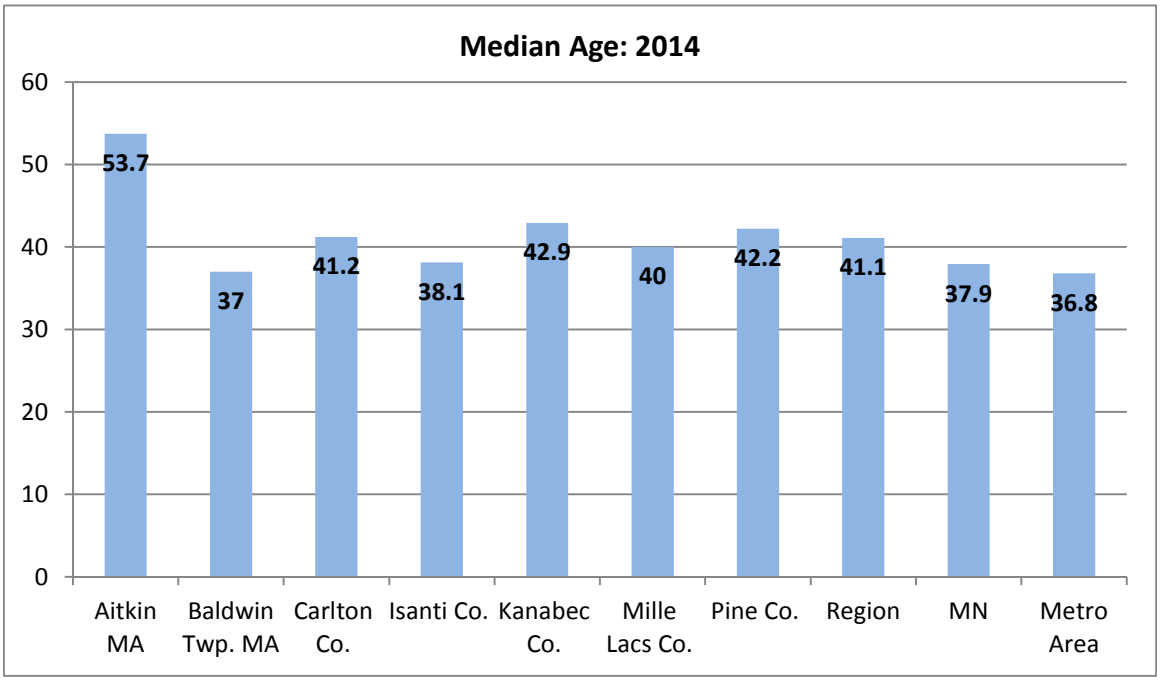


TABLE D-5
MEDIAN AGE
EAST CENTRAL MINNESOTA
2014 & 2019

	2014	2019
Aitkin MA	53.7	55
Baldwin Twp. MA	37	37.6
Barnum MA	43.4	44.6
Cloquet MA	40.4	40.8
Kettle River MA	44.2	45.6
NW Carlton Co. MA	45	45.5
So. Carlton Co. MA	41.5	42
Braham MA	36.9	37.8
Isanti MA	34.6	35.5
Rem. of Isanti Co. MA	41	41.5
Mora MA	42.6	43.2
North Kanabec Co. MA	48	49.1
Isle MA	50.4	51.4
Milaca MA	38.6	39.2
Onamia MA	41	41.7
Princeton MA	38.9	39.3
Wahkon MA	48.8	50.2
Hinckley MA	40.6	41.1
North Pine Co. MA	42.2	42.9
Pine City MA	43	44
Aitkin MA	53.7	55
Baldwin Twp. MA	37	37.6
Carlton Co. Total	41.2	41.7
Isanti Co. Total	38.1	38.5
Kanabec Co. Total	42.9	43.6
Mille Lacs Co. Total	40.0	40.5
Pine Co. Total	42.2	43.0
East Central Region	41.1	41.5
Minnesota	37.9	38.5
Metro Area	36.8	37.5

Source: Maxfield Research Inc.

Household Income

Household income data helps ascertain the demand for different types of owned and rented housing based on the size of the market at specific cost levels. In general, housing costs of up to 30% of income are considered affordable by the Department of Housing and Urban Development (HUD). Table D-6 presents data on household income by age of householder for the region in 2014 and 2020. Table D-7 presents data on household income by age of householder for all submarkets within East Central Minnesota. The data is estimated by ESRI and adjusted by Maxfield Research Inc. to reflect the most current local household estimates and projections.

- In 2014, the median household income in the region was estimated to be $50,980 and is projected to climb 11% to $56,539 by 2020. By comparison, the median household income in Minnesota was estimated to be slightly higher than East Central Minnesota in 2014 ($58,634).

- Within the region, Baldwin Township had the highest median household income in 2014, at $75,374, followed by the Isanti Market Area at $62,017. Lowest incomes were found in the Onamia Market Area ($32,437) and Isle Market Area ($37,631).

- As households age through the lifecycle, their household incomes tend to peak in their late 40s and early 50s which explains why most upscale housing is targeted to persons in this age group. However, in East Central Minnesota, the 35 to 44 age group has the highest median income in 2014, at $63,725.

- Through 2020, it is expected that the number of households between the ages of 25 and 34 and those over the age of 55 (the baby boomers) will increase substantially while the number of households between the ages of 35 and 54 declines. This observation suggests that there will be increased demand for multifamily housing in the near future as the first-time homeowners category expands and the large baby boomer cohort ages into the years when they consider downsizing or "rightsizing." Rightsizing is the concept of working with what you have by making better use of existing space.

- Based on the average rent of approximately $656 for the inventoried market rate rental housing units in the region, a household would need to have an annual income of roughly $26,240 or greater to not exceed 30% of its monthly income on rental housing costs. In 2014, approximately 47,770 region households (77% of the total) are estimated to have had incomes of at least $26,250.

- It appears that many residents in the region could afford higher rents. The average weekly wage of $627 as of 2013 (see Table EMP-3) paid by East Central Minnesota employers equates to annual income of approximately $32,600. A household with this income could afford $815 in monthly rent.

- About 7,000 households (11% of all households) in the region have household incomes below $15,000. These households would income qualify for deep-subsidized housing.

- New housing will likely have to be priced higher than the existing stock of rental housing. If a new one-bedroom apartment unit were priced at $800 per month, a household would need to have an annual income of roughly $32,000 or greater to not exceed 30% of its monthly income on rental housing costs. In 2014, approximately 44,000 regional households (70.9% of the total) are estimated to have had incomes of at least $32,000.

- A generally accepted standard for affordable owner-occupied housing is that a typical household can afford to pay 3.0 to 3.5 times their annual income on a single-family home. The median resale price of homes in the region was roughly $121,000 in 2013 (see Table FS-1). The income required to afford a home at this price would be about $34,500 to $40,300, based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt). In 2014, 68% of the region's households (about 42,360) had incomes greater than $34,500.

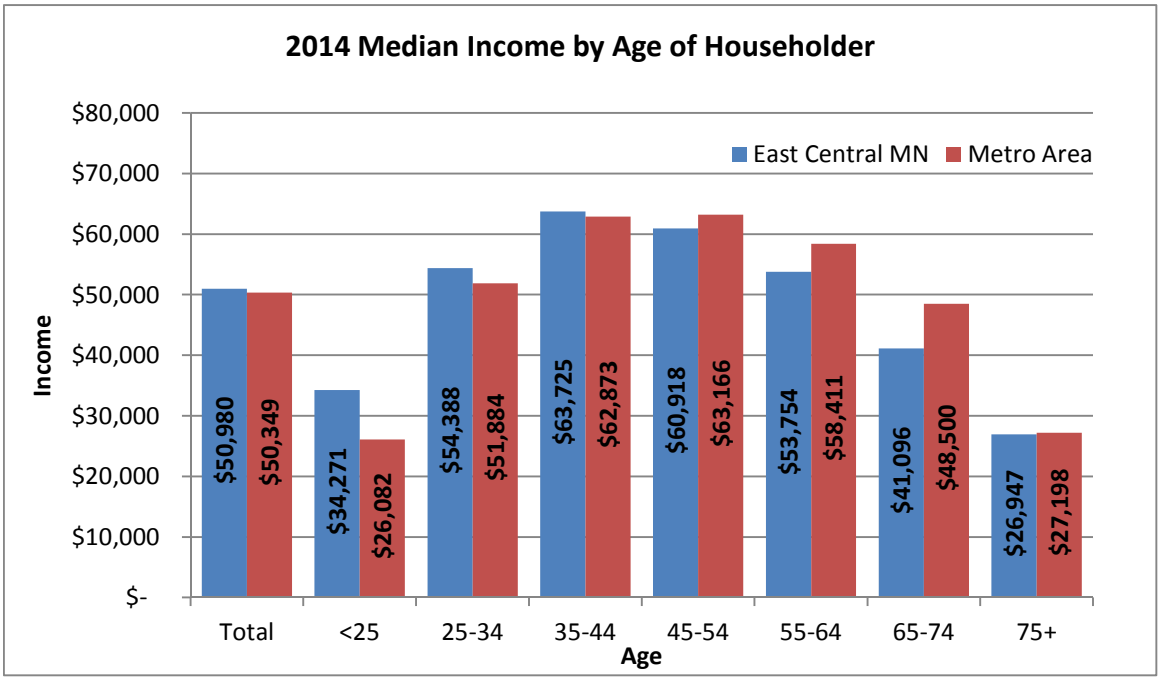


TABLE D-6
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
EAST CENTRAL MINNESOTA
2014 & 2020

		Age of Householder						
	Total	**<25**	**25-34**	**35-44**	**45-54**	**55-64**	**65 -74**	**75+**
2014								
Less than $15,000	6,998	402	798	735	1,198	1,656	1,082	1,127
$15,000 to $24,999	6,421	271	572	482	737	963	1,121	2,274
$25,000 to $34,999	6,587	212	663	685	946	1,087	1,361	1,634
$35,000 to $49,999	10,214	295	1,400	1,359	1,818	2,101	1,970	1,272
$50,000 to $74,999	13,124	347	2,163	2,552	3,139	2,736	1,608	579
$75,000 to $99,999	8,791	113	1,167	1,715	2,412	1,966	939	479
$100,000 or more	9,907	107	1,241	2,341	2,587	2,291	1,035	307
Total	**62,042**	**1,746**	**8,004**	**9,868**	**12,837**	**12,799**	**9,115**	**7,673**
Median Income	**$50,980**	**$34,271**	**$54,388**	**$63,725**	**$60,918**	**$53,754**	**$41,096**	**$26,947**
2020								
Less than $15,000	6,704	384	689	661	940	1,598	1,160	1,273
$15,000 to $24,999	5,005	196	443	371	468	708	887	1,931
$25,000 to $34,999	5,351	166	493	509	601	864	1,191	1,527
$35,000 to $49,999	9,878	276	1,245	1,238	1,403	2,033	2,109	1,574
$50,000 to $74,999	13,821	391	2,230	2,636	2,789	2,955	2,010	811
$75,000 to $99,999	10,498	136	1,343	2,034	2,409	2,487	1,354	734
$100,000 or more	12,416	137	1,483	2,806	2,735	3,103	1,625	526
Total	**63,672**	**1,685**	**7,925**	**10,256**	**11,344**	**13,749**	**10,336**	**8,377**
Median Income	**$56,539**	**$39,125**	**$59,264**	**$71,069**	**$68,446**	**$61,553**	**$48,243**	**$30,627**
Change 2014 - 2020								
Less than $15,000	-294	-18	-110	-74	-259	-57	78	146
$15,000 to $24,999	-1,416	-75	-129	-111	-268	-255	-234	-343
$25,000 to $34,999	-1,236	-46	-170	-176	-345	-223	-169	-107
$35,000 to $49,999	-337	-19	-155	-120	-416	-68	139	302
$50,000 to $74,999	697	44	67	84	-350	219	402	232
$75,000 to $99,999	1,707	23	176	320	-3	521	415	255
$100,000 or more	2,508	30	242	466	148	812	590	219
Total	**1,630**	**-61**	**-79**	**388**	**-1,493**	**950**	**1,221**	**704**
Median Income	**$5,559**	**$4,854**	**$4,876**	**$7,344**	**$7,528**	**$7,799**	**$7,147**	**$3,680**

Sources: ESRI; US Census Bureau; Maxfield Research Inc.

TABLE D-7
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
EAST CENTRAL MINNESOTA
2014 and 2020

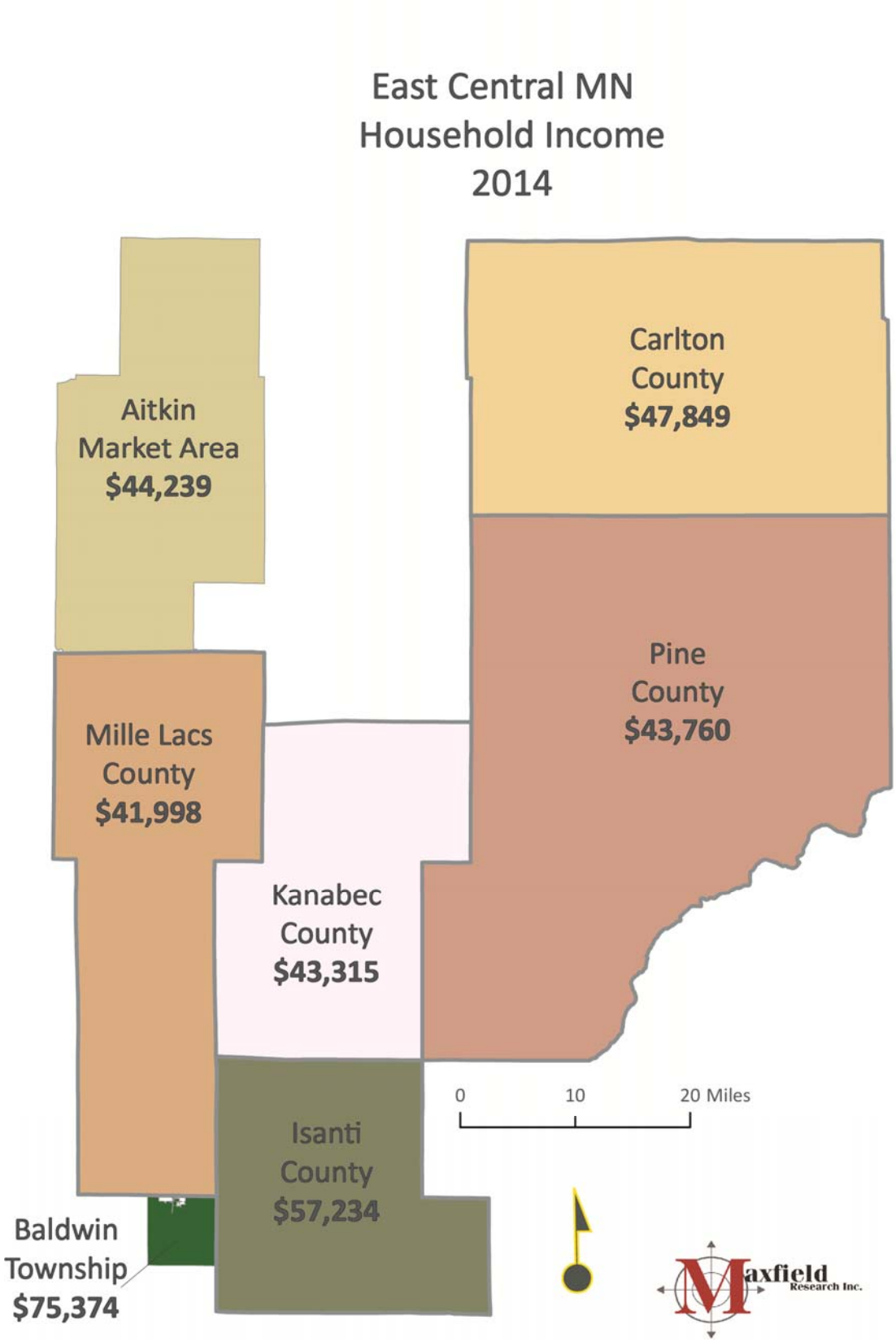
	Age of Householder															
	15-24		25-34		35-44		45-54		55-64		65 -74		75+		Total	Median HH
	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income
2014																
Aitkin MA	81	$31,285	283	$49,109	390	$54,681	658	$54,989	883	$50,408	928	$42,178	788	$27,248	4,011	$44,239
Baldwin Twp MA	45	$49,021	351	$70,733	490	$87,433	645	$81,050	470	$68,347	261	$58,422	109	$42,893	2,370	$75,374
Barnum MA	16	$35,000	103	$54,225	185	$61,246	208	$59,480	260	$59,775	163	$44,245	120	$28,600	1,055	$52,991
Cloquet MA	297	$36,930	1,344	$54,480	1,617	$69,058	2,042	$65,559	2,042	$58,218	1,327	$44,320	1,222	$27,693	9,890	$53,663
Kettle River MA	2	$25,000	7	$50,000	13	$47,769	16	$45,855	18	$40,712	13	$37,134	9	$25,000	78	$40,350
NW Carlton MA	19	$29,450	115	$53,770	161	$59,261	206	$50,348	258	$55,823	189	$40,928	162	$29,139	1,110	$49,147
South Carlton MA	37	$25,000	172	$47,877	195	$68,158	270	$56,590	275	$49,364	244	$36,796	267	$23,422	1,460	$43,094
Braham MA	48	$29,580	238	$52,558	245	$62,789	300	$57,939	273	$62,472	187	$38,225	155	$25,107	1,447	$50,927
Isanti MA	159	$50,616	910	$61,759	973	$76,038	1,021	$68,026	864	$63,999	524	$50,000	289	$35,396	4,740	$62,017
Remainder Isanti	223	$35,676	1,003	$58,950	1,346	$74,878	1,767	$75,958	1,644	$64,648	1,069	$46,289	894	$31,375	7,945	$58,758
Mora MA	125	$32,197	727	$51,305	937	$58,519	1,212	$54,286	1,339	$47,251	933	$39,151	773	$25,169	6,045	$45,473
North Kanabec MA	2	$42,500	37	$54,361	60	$53,644	100	$46,845	117	$42,001	74	$35,932	48	$25,291	438	$41,156
2020																
Aitkin MA	70	$37,272	293	$53,079	375	$57,920	574	$58,998	858	$55,450	973	$47,680	834	$33,129	3,978	$50,376
Baldwin Twp MA	42	$54,927	349	$79,813	517	$98,072	544	$85,608	545	$79,151	293	$70,482	154	$49,026	2,443	$81,001
Barnum MA	16	$36,861	101	$56,461	174	$65,589	202	$66,948	262	$66,300	214	$53,351	123	$32,306	1,092	$57,997
Cloquet MA	280	$43,233	1,302	$59,945	1,669	$75,996	1,851	$74,958	2,124	$68,176	1,562	$51,895	1,282	$31,903	10,071	$60,029
Kettle River MA	2	$25,000	10	$50,000	10	$54,545	16	$52,941	21	$44,151	13	$40,213	10	$26,079	83	$43,120
NW Carlton MA	18	$30,000	116	$56,225	163	$64,159	189	$57,898	251	$61,169	239	$46,115	158	$37,605	1,134	$54,577
South Carlton MA	37	$39,293	184	$53,503	192	$78,440	241	$64,653	297	$55,985	268	$43,789	286	$25,611	1,505	$49,965
Braham MA	49	$31,992	216	$56,481	290	$65,716	267	$65,369	305	$72,643	203	$44,955	173	$27,580	1,503	$56,774
Isanti MA	164	$54,414	906	$66,986	1,174	$80,463	926	$75,986	1,006	$74,144	626	$58,681	356	$40,223	5,158	$69,792
Remainder Isanti	228	$40,556	1,069	$65,393	1,418	$81,050	1,598	$80,802	1,908	$77,569	1,286	$58,265	1,010	$36,768	8,517	$68,625
Mora MA	119	$36,116	718	$55,091	955	$63,854	1,088	$59,239	1,387	$53,271	1,062	$44,950	856	$27,723	6,186	$51,219
North Kanabec MA	2	$42,500	34	$59,925	66	$56,972	88	$51,593	118	$48,649	83	$41,420	58	$30,348	449	$46,137

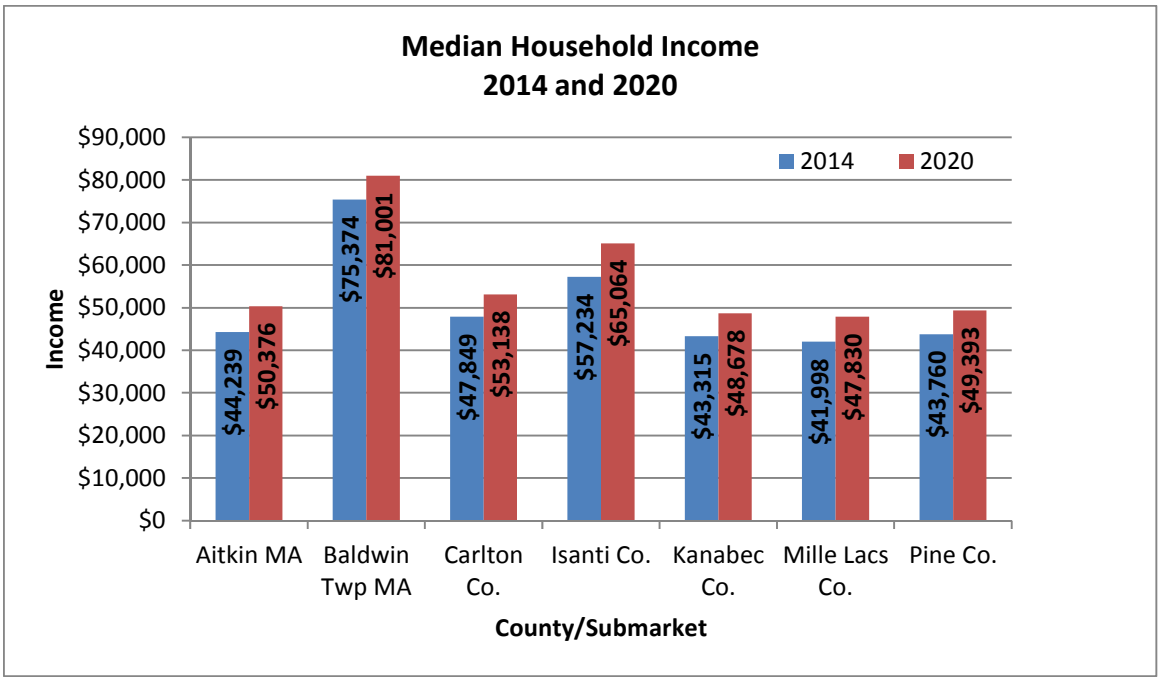
Continued

TABLE D-7 (CONTINUED)
HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER
EAST CENTRAL MINNESOTA
2014 and 2020

	Age of Householder															
	15-24		25-34		35-44		45-54		55-64		65 -74		75+		Total	Median HH Income
	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income	No.	Income	No.	
2014																
Isle MA	23	$21,565	61	$54,687	97	$54,531	179	$53,998	173	$37,403	180	$34,365	184	$24,504	895	$37,631
Milaca MA	154	$30,348	651	$51,458	738	$59,981	885	$57,299	808	$47,678	528	$38,027	505	$25,361	4,270	$47,352
Onamia MA	60	$18,144	168	$41,467	231	$42,037	345	$44,975	378	$30,664	297	$31,694	223	$20,558	1,703	$32,437
Princeton MA	127	$28,646	474	$55,191	540	$63,987	684	$61,686	575	$54,649	402	$38,437	394	$26,199	3,195	$50,862
Wahkon MA	2	$15,000	10	$75,000	13	$52,758	18	$50,000	25	$29,481	19	$36,276	13	$23,568	100	$41,710
Hinckley MA	84	$25,000	285	$41,501	338	$50,750	463	$52,025	484	$45,009	325	$35,107	276	$26,142	2,255	$40,944
North Pine MA	106	$27,820	555	$45,429	658	$52,266	956	$51,127	1,031	$43,236	809	$33,937	620	$25,178	4,735	$40,925
Pine City MA	103	$37,150	513	$54,276	645	$62,082	875	$59,677	908	$54,987	643	$42,102	612	$25,289	4,300	$49,410
Carlton County	370	$30,276	1,742	$52,070	2,171	$61,098	2,741	$55,566	2,852	$52,778	1,938	$40,685	1,779	$26,771	13,593	$47,849
Isanti County	430	$38,624	2,151	$57,756	2,564	$71,235	3,088	$67,308	2,781	$63,706	1,780	$44,838	1,338	$30,626	14,132	$57,234
Kanabec County	127	$37,349	763	$52,833	997	$56,082	1,311	$50,566	1,456	$44,626	1,007	$37,542	821	$25,230	6,483	$43,315
Mille Lacs County	366	$22,741	1,364	$55,561	1,620	$54,659	2,111	$53,592	1,958	$39,975	1,426	$35,760	1,318	$24,038	10,163	$41,998
Pine County	293	$29,990	1,353	$47,069	1,641	$55,033	2,295	$54,276	2,423	$47,744	1,777	$37,049	1,507	$25,536	11,290	$43,760
2020																
Isle MA	19	$23,938	67	$56,623	98	$59,143	157	$60,781	188	$43,574	182	$41,325	197	$27,073	908	$44,193
Milaca MA	144	$35,458	651	$55,794	708	$64,387	765	$62,714	858	$54,710	600	$42,410	564	$27,748	4,290	$52,227
Onamia MA	53	$17,621	188	$48,558	218	$47,313	305	$52,677	401	$38,239	321	$38,130	272	$22,659	1,758	$38,091
Princeton MA	120	$38,421	461	$60,168	593	$69,907	624	$68,481	631	$60,864	447	$42,669	424	$29,849	3,300	$55,892
Wahkon MA	1	$0	12	$75,000	12	$55,908	15	$56,105	30	$39,543	19	$41,005	16	$29,084	105	$48,747
Hinckley MA	83	$26,196	278	$47,862	342	$55,169	372	$57,275	508	$51,387	363	$40,839	289	$28,269	2,234	$46,800
North Pine MA	98	$37,774	519	$50,416	648	$56,693	821	$55,920	1,088	$49,233	869	$38,259	640	$27,827	4,683	$45,746
Pine City MA	89	$40,245	469	$60,121	660	$68,361	735	$68,744	988	$62,945	688	$51,427	647	$27,657	4,277	$55,633
Carlton County	353	$34,877	1,713	$55,227	2,208	$67,746	2,499	$63,480	2,955	$59,156	2,296	$47,073	1,860	$30,701	13,885	$53,138
Isanti County	441	$42,321	2,191	$62,953	2,882	$75,743	2,791	$74,052	3,219	$74,785	2,114	$53,967	1,539	$34,857	15,178	$65,064
Kanabec County	121	$39,308	752	$57,508	1,021	$60,413	1,176	$55,416	1,505	$50,960	1,145	$43,185	915	$29,036	6,635	$48,678
Mille Lacs County	337	$23,088	1,380	$59,229	1,630	$59,332	1,865	$60,152	2,108	$47,386	1,568	$41,108	1,473	$27,283	10,361	$47,830
Pine County	270	$34,738	1,265	$52,800	1,650	$60,074	1,928	$60,646	2,584	$54,522	1,921	$43,508	1,576	$27,918	11,194	$49,393

Sources: ESRI; Maxfield Research, Inc.


East Central MN
Household Income
2014
Aitkin
Market Area
$44,239
Carlton
County
$47,849
Pine
County
$43,760
Mille Lacs
County
$41,998
Kanabec
County
$43,315
Isanti
County
$57,234
Baldwin
Township
$75,374
0
10
20 Miles
Maxfield
Research Inc.



Household Tenure

Table D-8 shows household tenure for each County in East Central Minnesota during 2000 and 2010, and Table D-9 shows 2010 tenure data by age of householder for East Central Minnesota from the U.S. Census Bureau. The tables show the number and percent of renter- and owner-occupied housing units. All data excludes unoccupied units and group quarters such as nursing homes.

Household tenure information is important in understanding households' preferences to either rent or own their housing. Other factors that contribute to these proportions include mortgage interest rates, household age, and lifestyle considerations, among others. Also, many people come to the region for employment and want to test out their position before permanently settling into the community which drives demand for temporary and rental housing.

- In East Central Minnesota, approximately 81% of all households owned their housing in 2010, resulting in a higher home ownership rate in comparison to Minnesota (73% owned in 2010).

- Within the Region, Baldwin Township MA had the highest ownership rate at 93.9% while Onamia MA had the highest renter rate (30.9%).

TABLE D-8
HOUSEHOLD TENURE
EAST CENTRAL MINNESOTA
2000 and 2010

	2000					2010				
Submarket	**Owner**	**Pct.**	**Renter**	**Pct.**	**Total**	**Owner**	**Pct.**	**Renter**	**Pct.**	**Total**
Aitkin MA	3,002	83.0	613	17.0	3,615	3,284	82.7	686	17.3	3,970
Baldwin Twp MA	1,522	96.8	51	3.2	1,573	2,192	93.9	142	6.1	2,334
Barnum MA	806	87.8	112	12.2	918	918	87.4	132	12.6	1,050
Cloquet MA	7,226	82.0	1,586	18.0	8,812	7,851	79.7	2,005	20.3	9,856
Kettle River MA	56	74.7	19	25.3	75	65	82.3	14	17.7	79
NW Carlton MA	855	87.0	128	13.0	983	917	82.5	195	17.5	1,112
South Carlton MA	966	75.7	310	24.3	1,276	1,060	73.6	381	26.4	1,441
Braham MA	957	79.9	240	20.1	1,197	1,127	77.9	320	22.1	1,447
Isanti MA	3,216	91.0	317	9.0	3,533	4,022	85.4	686	14.6	4,708
Remainder Isanti	5,457	83.9	1,049	16.1	6,506	6,430	82.3	1,387	17.7	7,817
Mora MA	4,500	83.8	868	16.2	5,368	4,852	81.2	1,125	18.8	5,977
North Kanabec MA	370	94.6	21	5.4	391	399	91.5	37	8.5	436
Isle MA	794	85.6	134	14.4	928	722	79.7	184	20.3	906
Milaca MA	2,719	82.9	560	17.1	3,279	3,393	79.5	876	20.5	4,269
Onamia MA	1,201	76.2	376	23.8	1,577	1,178	69.1	527	30.9	1,705
Princeton MA	2,088	77.1	620	22.9	2,708	2,405	74.6	817	25.4	3,222
Wahkon MA	118	78.7	32	21.3	150	76	76.0	24	24.0	100
Hinckley MA	1,532	80.3	375	19.7	1,907	1,682	74.3	583	25.7	2,265
North Pine MA	3,642	84.9	646	15.1	4,288	3,943	82.5	837	17.5	4,780
Pine City MA	3,144	84.0	600	16.0	3,744	3,580	82.7	748	17.3	4,328
Carlton County	9,909	82.1	2,155	17.9	12,064	10,811	79.9	2,727	20.1	13,538
Isanti County	9,630	85.7	1,606	14.3	11,236	11,579	82.9	2,393	17.1	13,972
Kanabec County	4,870	84.6	889	15.4	5,759	5,251	81.9	1,162	18.1	6,413
Mille Lacs County	6,920	80.1	1,722	19.9	8,642	7,774	76.2	2,428	23.8	10,202
Pine County	8,318	83.7	1,621	16.3	9,939	9,205	80.9	2,168	19.1	11,373
East Central MN	**44,171**	**83.6**	**8,657**	**16.4**	**52,828**	**50,096**	**81.1**	**11,706**	**18.9**	**61,802**

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

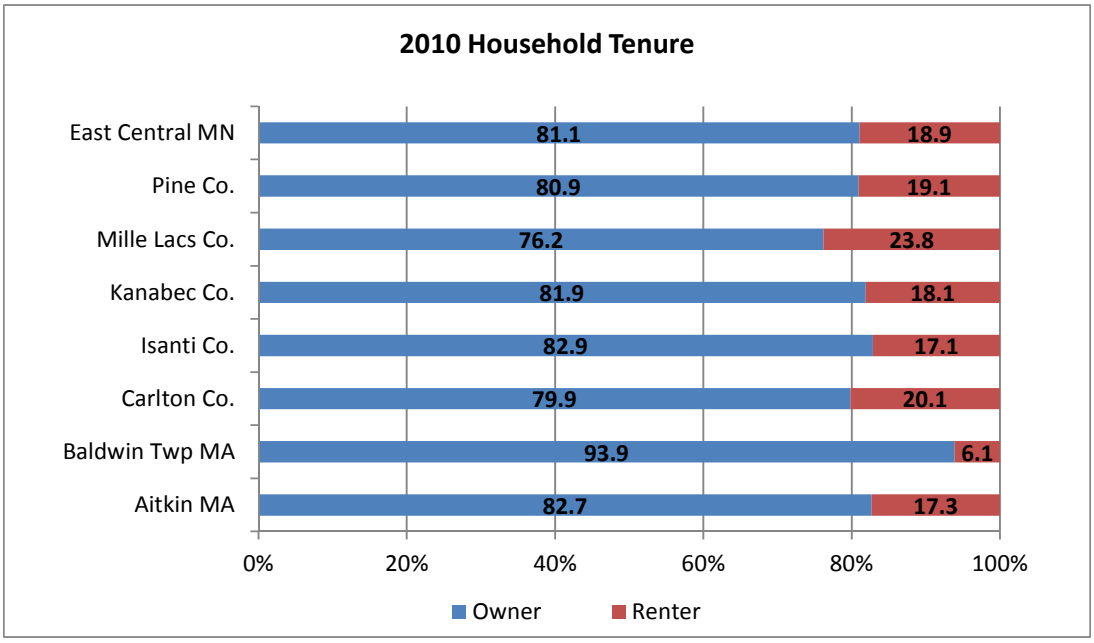
- Between 2000 and 2010, the region gained 5,925 owner households while the number of renter households increased by 3,049. However, the homeownership rate went down by 2.5% over the last decade.

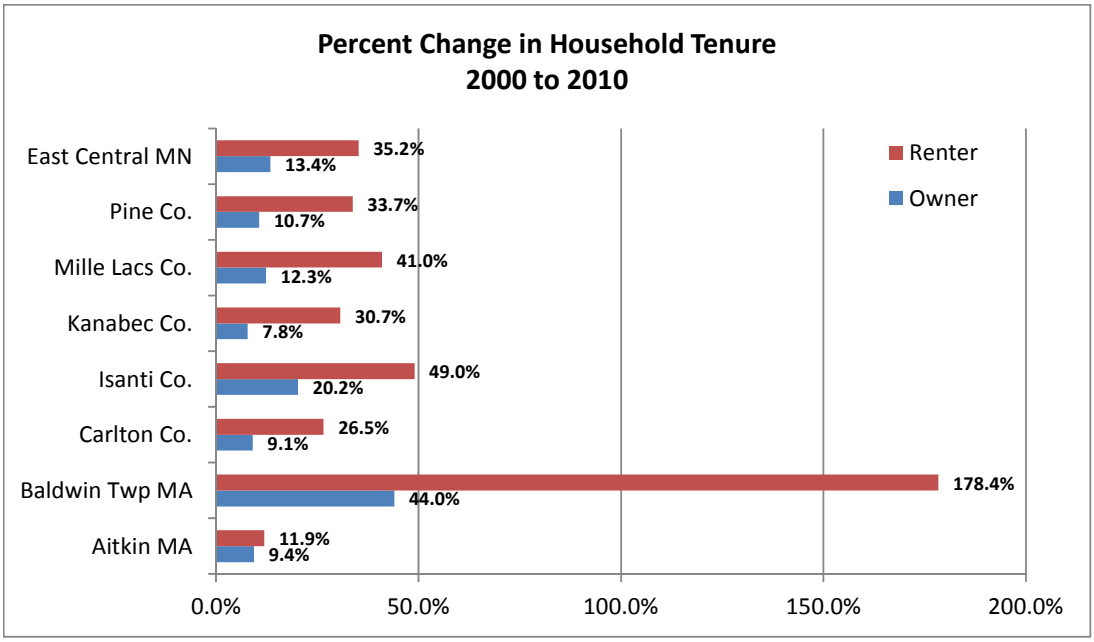
- Most communities experienced a decline in owner households during the decade while Isle MA, Onamia MA, and Wahkon MA all gained renter households. The decline in the owner households is largely attributed to the housing bust and the number of foreclosed homes.

- Typically, the youngest and oldest households rent their housing in greater proportions than middle-age households. This pattern is apparent in the region as 57% of households age 15

to 24, 29% of age 25 to 34 households, and 20% of 65 and older households rented in 2010. By comparison, only 17% of the age 35 to 64 households rented.

- In the 15 to 24 age group, the Isle Market Area had the highest percentage of renters at 80%, followed by the Onamia Market Area at 73%, and Hinckley Market Area at 72.5%. The Cloquet Market Area had the largest number of renter households in this age group with 191.





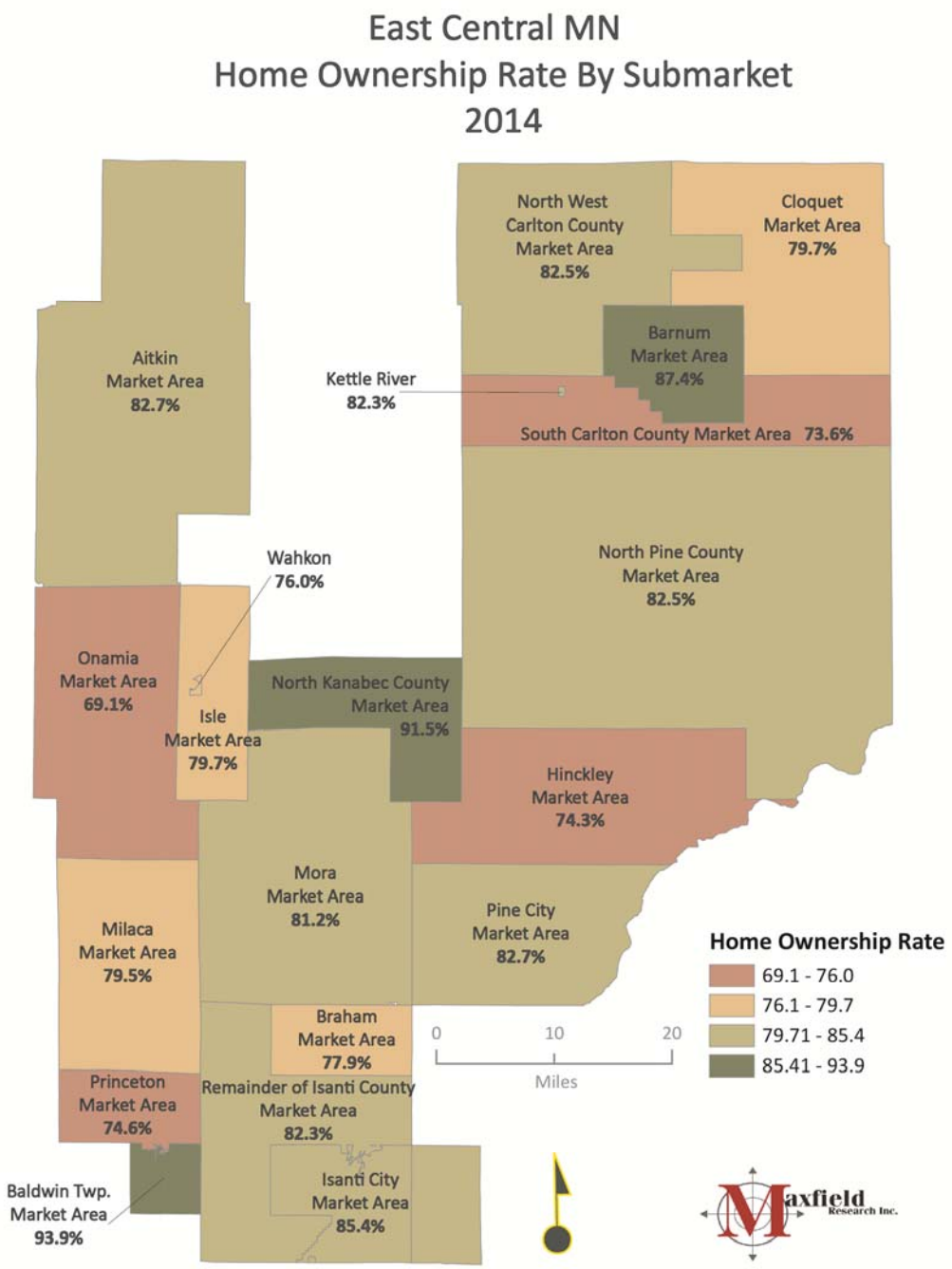

East Central MN
Home Ownership Rate By Submarket
2014
North West Carlton County Market Area 82.5%
Cloquet Market Area 79.7%
Barnum Market Area 87.4%
Aitkin Market Area 82.7%
Kettle River 82.3%
South Carlton County Market Area 73.6%
North Pine County Market Area 82.5%
Wahkon 76.0%
Onamia Market Area 69.1%
North Kanabec County Market Area 91.5%
Isle Market Area 79.7%
Hinckley Market Area 74.3%
Mora Market Area 81.2%
Pine City Market Area 82.7%
Milaca Market Area 79.5%
Braham Market Area 77.9%
Princeton Market Area 74.6%
Remainder of Isanti County Market Area 82.3%
Isanti City Market Area 85.4%
Baldwin Twp. Market Area 93.9%
0 10 20
Miles
Home Ownership Rate
69.1 - 76.0
76.1 - 79.7
79.71 - 85.4
85.41 - 93.9
Maxfield Research Inc.

TABLE D-9
TENURE BY AGE OF HOUSEHOLDER
EAST CENTRAL MINNESOTA
2010

		Aitkin		Baldwin Twp		Barnum		Cloquet		Kettler River		NW Carlton		South Carlton		Braham		Isanti		Remainder Isanti		Mora		North Kanabec		Isle	
Age		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
15-24	Own	24	30.8	37	84.1	13	76.5	125	39.6	0	0.0	12	46.2	12	30.8	19	40.4	86	57.3	99	41.9	71	49.7	4	66.7	4	20.0
	Rent	54	69.2	7	15.9	4	23.5	191	60.4	0	0.0	14	53.8	27	69.2	28	59.6	64	42.7	137	58.1	72	50.3	2	33.3	16	80.0
	Total	**78**	**100.0**	**44**	**100.0**	**17**	**100.0**	**316**	**100.0**	**0**	**100.0**	**26**	**100.0**	**39**	**100.0**	**47**	**100.0**	**150**	**100.0**	**236**	**100.0**	**143**	**100.0**	**6**	**100.0**	**20**	**100.0**
25-34	Own	178	63.1	335	91.8	97	79.5	934	70.6	8	80.0	99	76.2	99	61.1	180	70.0	699	77.4	720	72.0	512	67.5	22	71.0	47	63.5
	Rent	104	36.9	30	8.2	25	20.5	389	29.4	2	20.0	31	23.8	63	38.9	77	30.0	204	22.6	280	28.0	246	32.5	9	29.0	27	36.5
	Total	**282**	**100.0**	**365**	**100.0**	**122**	**100.0**	**1,323**	**100.0**	**10**	**100.0**	**130**	**100.0**	**162**	**100.0**	**257**	**100.0**	**903**	**100.0**	**1,000**	**100.0**	**758**	**100.0**	**31**	**100.0**	**74**	**100.0**
35-44	Own	337	78.6	517	93.3	170	85.9	1,413	82.1	12	70.6	136	85.0	151	76.6	192	79.3	824	86.3	1,172	82.1	749	80.2	63	88.7	75	72.1
	Rent	92	21.4	37	6.7	28	14.1	308	17.9	5	29.4	24	15.0	46	23.4	50	20.7	131	13.7	255	17.9	185	19.8	8	11.3	29	27.9
	Total	**429**	**100.0**	**554**	**100.0**	**198**	**100.0**	**1,721**	**100.0**	**17**	**100.0**	**160**	**100.0**	**197**	**100.0**	**242**	**100.0**	**955**	**100.0**	**1,427**	**100.0**	**934**	**100.0**	**71**	**100.0**	**104**	**100.0**
45-54	Own	626	86.7	637	93.7	213	91.0	1,925	85.7	16	84.2	199	87.3	251	82.3	282	84.2	1,092	90.4	1,664	88.1	1,190	86.9	97	91.5	160	82.1
	Rent	96	13.3	43	6.3	21	9.0	322	14.3	3	15.8	29	12.7	54	17.7	53	15.8	116	9.6	224	11.9	180	13.1	9	8.5	35	17.9
	Total	**722**	**100.0**	**680**	**100.0**	**234**	**100.0**	**2,247**	**100.0**	**19**	**100.0**	**228**	**100.0**	**305**	**100.0**	**335**	**100.0**	**1,208**	**100.0**	**1,888**	**100.0**	**1,370**	**100.0**	**106**	**100.0**	**195**	**100.0**
55-64	Own	773	91.0	391	97.0	213	92.2	1,640	88.4	10	90.9	212	90.6	223	85.8	207	92.4	704	91.1	1,284	89.7	1,078	90.7	108	97.3	138	87.3
	Rent	76	9.0	12	3.0	18	7.8	215	11.6	1	9.1	22	9.4	37	14.2	17	7.6	69	8.9	148	10.3	110	9.3	3	2.7	20	12.7
	Total	**849**	**100.0**	**403**	**100.0**	**231**	**100.0**	**1,855**	**100.0**	**11**	**100.0**	**234**	**100.0**	**260**	**100.0**	**224**	**100.0**	**773**	**100.0**	**1,432**	**100.0**	**1,188**	**100.0**	**111**	**100.0**	**158**	**100.0**
65 +	Own	1,346	83.6	275	95.5	212	85.5	1,814	75.8	19	86.4	259	77.5	324	67.8	247	72.2	617	85.8	1,491	81.3	1,252	79.0	105	94.6	298	83.9
	Rent	264	16.4	13	4.5	36	14.5	580	24.2	3	13.6	75	22.5	154	32.2	95	27.8	102	14.2	343	18.7	332	21.0	6	5.4	57	16.1
	Total	**1,610**	**100.0**	**288**	**100.0**	**248**	**100.0**	**2,394**	**100.0**	**22**	**100.0**	**334**	**100.0**	**478**	**100.0**	**342**	**100.0**	**719**	**100.0**	**1,834**	**100.0**	**1,584**	**100.0**	**111**	**100.0**	**355**	**100.0**
TOTAL	Own	3,284	82.7	2,192	93.9	918	87.4	7,851	79.7	65	82.3	917	82.5	1,060	73.6	1,127	77.9	4,022	85.4	6,430	82.3	4,852	81.2	399	91.5	722	79.7
	Rent	686	17.3	142	6.1	132	12.6	2,005	20.3	14	17.7	195	17.5	381	26.4	320	22.1	686	14.6	1,387	17.7	1,125	18.8	37	8.5	184	20.3
	Total	**3,970**	**100.0**	**2,334**	**100.0**	**1,050**	**100.0**	**9,856**	**100.0**	**79**	**100.0**	**1,112**	**100.0**	**1,441**	**100.0**	**1,447**	**100.0**	**4,708**	**100.0**	**7,817**	**100.0**	**5,977**	**100.0**	**436**	**100.0**	**906**	**100.0**

Continued

TABLE D-9 (CONTINUED)
TENURE BY AGE OF HOUSEHOLDER
EAST CENTRAL MINNESOTA
2010

		Milaca		Onamia		Princeton		Wahkon		Hinckley		North Pine		Pine City		Carlton Co		Isanti Co		Kanabec Co		Mille Lacs Co		Pine Co		East Central	
Age		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
15-24	Own	73	47.7	17	27.0	59	44.0	3	75.0	25	27.5	51	42.1	42	37.5	162	40.7	204	47.1	75	50.3	156	41.7	118	36.4	776	43.1
	Rent	80	52.3	46	73.0	75	56.0	1	25.0	66	72.5	70	57.9	70	62.5	236	59.3	229	52.9	74	49.7	218	58.3	206	63.6	1,024	56.9
	Total	**153**	**100.0**	**63**	**100.0**	**134**	**100.0**	**4**	**100.0**	**91**	**100.0**	**121**	**100.0**	**112**	**100.0**	**398**	**100.0**	**433**	**100.0**	**149**	**100.0**	**374**	**100.0**	**324**	**100.0**	**1,800**	**100.0**
25-34	Own	491	73.3	79	47.0	315	67.3	0	0.0	161	56.9	389	65.2	385	74.8	1,237	70.8	1,599	74.0	534	67.7	932	67.1	935	67.0	5,750	70.8
	Rent	179	26.7	89	53.0	153	32.7	8	100.0	122	43.1	208	34.8	130	25.2	510	29.2	561	26.0	255	32.3	456	32.9	460	33.0	2,376	29.2
	Total	**670**	**100.0**	**168**	**100.0**	**468**	**100.0**	**8**	**100.0**	**283**	**100.0**	**597**	**100.0**	**515**	**100.0**	**1,747**	**100.0**	**2,160**	**100.0**	**789**	**100.0**	**1,388**	**100.0**	**1,395**	**100.0**	**8,126**	**100.0**
35-44	Own	626	78.6	166	66.7	419	75.1	6	40.0	268	74.4	567	84.5	570	80.9	1,882	82.1	2,188	83.4	812	80.8	1,292	75.0	1,405	80.9	8,433	81.4
	Rent	170	21.4	83	33.3	139	24.9	9	60.0	92	25.6	104	15.5	135	19.1	411	17.9	436	16.6	193	19.2	430	25.0	331	19.1	1,930	18.6
	Total	**796**	**100.0**	**249**	**100.0**	**558**	**100.0**	**15**	**100.0**	**360**	**100.0**	**671**	**100.0**	**705**	**100.0**	**2,293**	**100.0**	**2,624**	**100.0**	**1,005**	**100.0**	**1,722**	**100.0**	**1,736**	**100.0**	**10,363**	**100.0**
45-54	Own	818	85.8	277	73.5	579	80.2	17	94.4	429	82.0	905	86.1	860	87.4	2,604	85.9	3,038	88.5	1,287	87.2	1,851	81.7	2,194	85.8	12,237	86.4
	Rent	135	14.2	100	26.5	143	19.8	1	5.6	94	18.0	146	13.9	124	12.6	429	14.1	393	11.5	189	12.8	414	18.3	364	14.2	1,928	13.6
	Total	**953**	**100.0**	**377**	**100.0**	**722**	**100.0**	**18**	**100.0**	**523**	**100.0**	**1,051**	**100.0**	**984**	**100.0**	**3,033**	**100.0**	**3,431**	**100.0**	**1,476**	**100.0**	**2,265**	**100.0**	**2,558**	**100.0**	**14,165**	**100.0**
55-64	Own	626	86.8	290	79.7	443	85.0	19	86.4	350	80.8	848	89.0	706	89.6	2,298	88.7	2,195	90.4	1,186	91.3	1,516	84.9	1,904	87.6	10,263	89.0
	Rent	95	13.2	74	20.3	78	15.0	3	13.6	83	19.2	105	11.0	82	10.4	293	11.3	234	9.6	113	8.7	270	15.1	270	12.4	1,268	11.0
	Total	**721**	**100.0**	**364**	**100.0**	**521**	**100.0**	**22**	**100.0**	**433**	**100.0**	**953**	**100.0**	**788**	**100.0**	**2,591**	**100.0**	**2,429**	**100.0**	**1,299**	**100.0**	**1,786**	**100.0**	**2,174**	**100.0**	**11,531**	**100.0**
65 +	Own	759	77.8	349	72.1	590	72.0	31	93.9	449	78.1	1,183	85.3	1,017	83.1	2,628	75.6	2,355	81.3	1,357	80.1	2,027	76.0	2,649	83.1	12,637	79.9
	Rent	217	22.2	135	27.9	229	28.0	2	6.1	126	21.9	204	14.7	207	16.9	848	24.4	540	18.7	338	19.9	640	24.0	537	16.9	3,180	20.1
	Total	**976**	**100.0**	**484**	**100.0**	**819**	**100.0**	**33**	**100.0**	**575**	**100.0**	**1,387**	**100.0**	**1,224**	**100.0**	**3,476**	**100.0**	**2,895**	**100.0**	**1,695**	**100.0**	**2,667**	**100.0**	**3,186**	**100.0**	**15,817**	**100.0**
TOTAL	Own	3,393	79.5	1,178	69.1	2,405	74.6	76	76.0	1,682	74.3	3,943	82.5	3,580	82.7	10,811	79.9	11,579	82.9	5,251	81.9	7,774	76.2	9,205	80.9	50,096	81.1
	Rent	876	20.5	527	30.9	817	25.4	24	24.0	583	25.7	837	17.5	748	17.3	2,727	20.1	2,393	17.1	1,162	18.1	2,428	23.8	2,168	19.1	11,706	18.9
	Total	**4,269**	**100.0**	**1,705**	**100.0**	**3,222**	**100.0**	**100**	**100.0**	**2,265**	**100.0**	**4,780**	**100.0**	**4,328**	**100.0**	**13,538**	**100.0**	**13,972**	**100.0**	**6,413**	**100.0**	**10,202**	**100.0**	**11,373**	**100.0**	**61,802**	**100.0**

Source: U.S. Census; Maxfield Research Inc.

Tenure by Household Income

Table D-10 shows household tenure by income for the East Central Minnesota region in 2012. Data is an estimate from the American Community Survey. Household tenure information is important to assess the propensity for owner-occupied or renter-occupied housing options based on household affordability. As stated earlier, the Department of Housing and Urban Development determines affordable housing as not exceeding 30% of the household's income. It is important to note that the higher the income, the lower percentage a household typically allocates to housing. Many lower income households, as well as many young and senior households, spend more than 30% of their income, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income.

- Typically, as income increases, so does the rate of homeownership. This can be seen in the East Central Minnesota region, where the homeownership rate steadily increases from 48.5% of households with incomes below $15,000 to 95.8% of households with incomes above $100,000.

- A portion of renter households that are referred to as lifestyle renters, or those who are financially-able to own but choose to rent, have household incomes above $50,000 (about 22% of the region's renters in 2012). Households with incomes below $15,000 are typically a market for deep subsidy rental housing (about 29% of the region's renters in 2012).

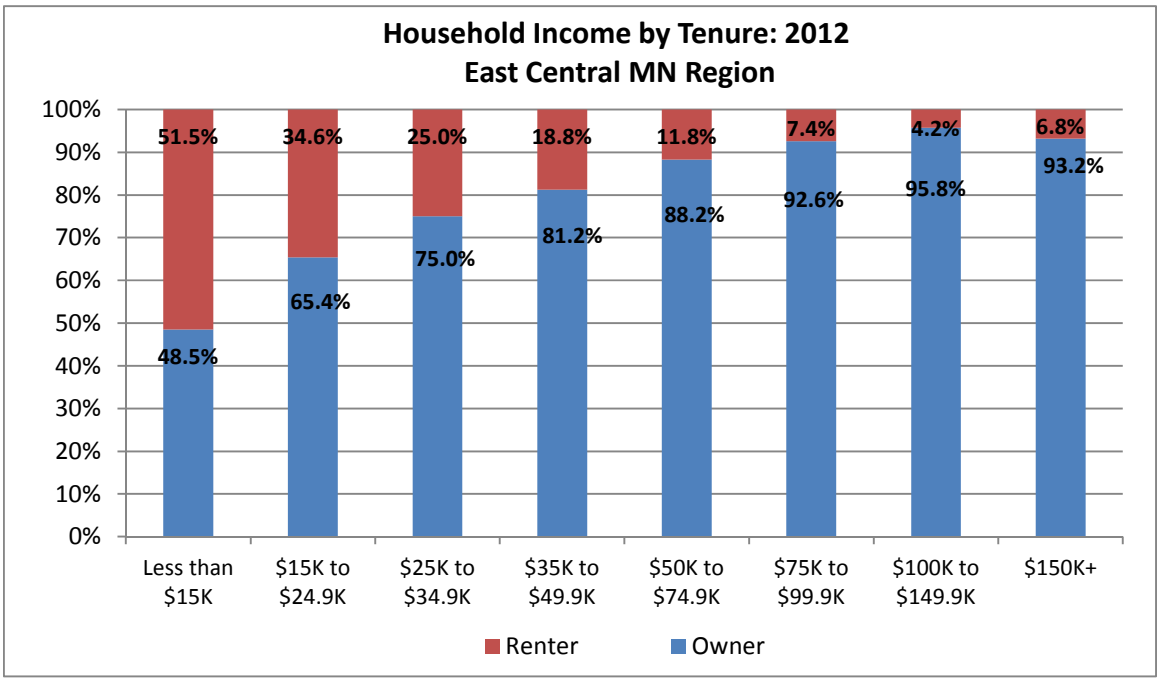


TABLE D-10
TENURE BY HOUSEHOLD INCOME
EAST CENTRAL MINNESOTA REGION
2012

	Aitkin MA				Baldwin Twp MA				Barnum MA				Cloquet MA			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	288	55.7%	229	44.3%	44	100.0%	0	0.0%	64	55.2%	52	44.8%	418	34.3%	800	65.7%
$15,000 to $24,999	426	71.1%	173	28.9%	338	95.5%	16	4.5%	83	80.6%	20	19.4%	643	60.1%	426	39.9%
$25,000 to $34,999	458	77.5%	133	22.5%	64	87.7%	9	12.3%	74	76.3%	23	23.7%	689	79.6%	177	20.4%
$35,000 to $49,999	677	77.5%	197	22.5%	328	100.0%	0	0.0%	148	79.6%	38	20.4%	1,075	81.8%	239	18.2%
$50,000 to $74,999	791	90.7%	81	9.3%	352	75.4%	115	24.6%	248	96.9%	8	3.1%	1,909	90.0%	212	10.0%
$75,000 to $99,999	375	94.2%	23	5.8%	624	100.0%	0	0.0%	191	97.9%	4	2.1%	1,337	92.6%	107	7.4%
$100,000 to $149,999	360	98%	8	2.2%	356	100.0%	0	0.0%	128	97.7%	3	2.3%	1,257	94.4%	74	5.6%
$150,000+	117	88.0%	16	12.0%	146	100.0%	0	0.0%	44	100.0%	0	0.0%	359	76.9%	108	23.1%
Total	**3,492**	**80.2%**	**860**	**19.8%**	**2,252**	**94.1%**	**140**	**5.9%**	**980**	**86.9%**	**148**	**13.1%**	**7,687**	**78.2%**	**2,143**	**21.8%**

	Kettle River MA				Northwestern Carlton MA				Southern Carlton MA				Braham MA			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	8	42.1%	11	57.9%	55	51.9%	51	48.1%	92	41.8%	128	58.2%	55	34.0%	107	66.0%
$15,000 to $24,999	4	66.7%	2	33.3%	117	76.5%	36	23.5%	119	57.2%	89	42.8%	85	64.4%	47	35.6%
$25,000 to $34,999	13	92.9%	1	7.1%	74	83.1%	15	16.9%	119	58.0%	86	42.0%	104	74.8%	35	25.2%
$35,000 to $49,999	12	75.0%	4	25.0%	183	90.1%	20	9.9%	185	62.3%	112	37.7%	229	87.4%	33	12.6%
$50,000 to $74,999	11	84.6%	2	15.4%	202	95.3%	10	4.7%	290	79.7%	74	20.3%	275	95%	16	5.5%
$75,000 to $99,999	6	100.0%	0	0.0%	149	100.0%	0	0.0%	187	90.8%	19	9.2%	178	94.7%	10	5.3%
$100,000 to $149,999	0	0.0%	0	#DIV/0!	70	95.9%	3	4.1%	130	97.0%	4	3.0%	182	92%	15	7.6%
$150,000+	0	0.0%	0	#DIV/0!	29	100.0%	0	0.0%	59	100.0%	0	0.0%	27	100%	0	0.0%
Total	**54**	**73.0%**	**20**	**27.0%**	**879**	**86.7%**	**135**	**13.3%**	**1,181**	**69.8%**	**512**	**30.2%**	**1,135**	**81.2%**	**263**	**18.8%**

CONTINUED

TABLE D-10 (Con't)
TENURE BY HOUSEHOLD INCOME
EAST CENTRAL MINNESOTA REGION
2012

	Isanti MA				Remainder of Isanti MA				Mora MA				North Kanabec MA			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	146	49.0%	152	51.0%	309	51.2%	294	48.8%	368	59.7%	248	40.3%	50	96.2%	2	3.8%
$15,000 to $24,999	227	67.6%	109	32.4%	315	52.0%	291	48.0%	478	62.1%	292	37.9%	58	87.9%	8	12.1%
$25,000 to $34,999	191	77.3%	56	22.7%	625	70.0%	268	30.0%	553	71.3%	223	28.7%	47	90.4%	5	9.6%
$35,000 to $49,999	592	78.5%	162	21.5%	932	82.6%	196	17.4%	897	86.9%	135	13.1%	72	69.9%	31	30.1%
$50,000 to $74,999	1,102	86.4%	173	13.6%	1,403	85.8%	233	14.2%	1,183	91.9%	104	8.1%	67	93.1%	5	6.9%
$75,000 to $99,999	863	91.3%	82	8.7%	1,160	92.1%	100	7.9%	681	90.8%	69	9.2%	59	93.7%	4	6.3%
$100,000 to $149,999	686	99%	10	1.4%	998	94.4%	59	5.6%	484	92.4%	40	7.6%	24	100.0%	0	0.0%
$150,000+	183	93.4%	13	6.6%	440	100.0%	0	0.0%	146	94.8%	8	5.2%	5	100.0%	0	0.0%
Total	**3,990**	**84.1%**	**757**	**15.9%**	**6,182**	**81.1%**	**1,441**	**18.9%**	**4,790**	**81.1%**	**1,119**	**18.9%**	**382**	**87.4%**	**55**	**12.6%**

	Isle MA				Milaca MA				Onamia MA				Princeton MA			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	85	49.7%	86	50.3%	231	45.7%	274	54.3%	132	41.9%	183	58.1%	134	26.5%	371	73.5%
$15,000 to $24,999	112	72.7%	42	27.3%	290	79.2%	76	20.8%	133	45.4%	160	54.6%	199	52.0%	184	48.0%
$25,000 to $34,999	106	83.5%	21	16.5%	336	74.2%	117	25.8%	194	73.5%	70	26.5%	350	72.8%	131	27.2%
$35,000 to $49,999	111	71.6%	44	28.4%	581	85.2%	101	14.8%	178	67.9%	84	32.1%	321	80.0%	80	20.0%
$50,000 to $74,999	184	95.8%	8	4.2%	781	88.4%	102	11.6%	263	84.0%	50	16.0%	686	84%	134	16.3%
$75,000 to $99,999	60	93.8%	4	6.3%	532	87.9%	73	12.1%	130	90.3%	14	9.7%	337	98.8%	4	1.2%
$100,000 to $149,999	61	100.0%	0	0.0%	496	96.9%	16	3.1%	125	91.9%	11	8.1%	396	94%	26	6.2%
$150,000+	35	100.0%	0	0.0%	155	100.0%	0	0.0%	31	91.2%	3	8.8%	68	100%	0	0.0%
Total	**754**	**78.6%**	**205**	**21.4%**	**3,402**	**81.8%**	**759**	**18.2%**	**1,186**	**67.3%**	**575**	**32.7%**	**2,491**	**72.8%**	**930**	**27.2%**

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TABLE D-10 (Con't)
TENURE BY HOUSEHOLD INCOME
EAST CENTRAL MINNESOTA
2012

	Wahkon MA				Hinckley MA				North Pine MA				Pine City MA			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	12	52.2%	11	47.8%	181	47.8%	198	52.2%	411	65.9%	213	34.1%	294	63.5%	169	36.5%
$15,000 to $24,999	17	54.8%	14	45.2%	250	62.8%	148	37.2%	506	72.0%	197	28.0%	368	65.8%	191	34.2%
$25,000 to $34,999	39	86.7%	6	13.3%	214	60.6%	139	39.4%	575	78.1%	161	21.9%	409	85.9%	67	14.1%
$35,000 to $49,999	18	81.8%	4	18.2%	344	80.2%	85	19.8%	759	85.6%	128	14.4%	569	73.6%	204	26.4%
$50,000 to $74,999	31	100.0%	0	0.0%	427	89.3%	51	10.7%	916	86.1%	148	13.9%	877	92.3%	73	7.7%
$75,000 to $99,999	6	40.0%	9	60.0%	176	85.9%	29	14.1%	511	87.8%	71	12.2%	571	95.6%	26	4.4%
$100,000 to $149,999	8	100%	0	0.0%	165	95.9%	7	4.1%	383	95.5%	18	4.5%	396	99.5%	2	0.5%
$150,000+	0	0.0%	0	0.0%	57	100.0%	0	0.0%	133	95.0%	7	5.0%	140	97.9%	3	2.1%
Total	**131**	**74.9%**	**44**	**25.1%**	**1,814**	**73.4%**	**657**	**26.6%**	**4,194**	**81.6%**	**943**	**18.4%**	**3,624**	**83.1%**	**735**	**16.9%**

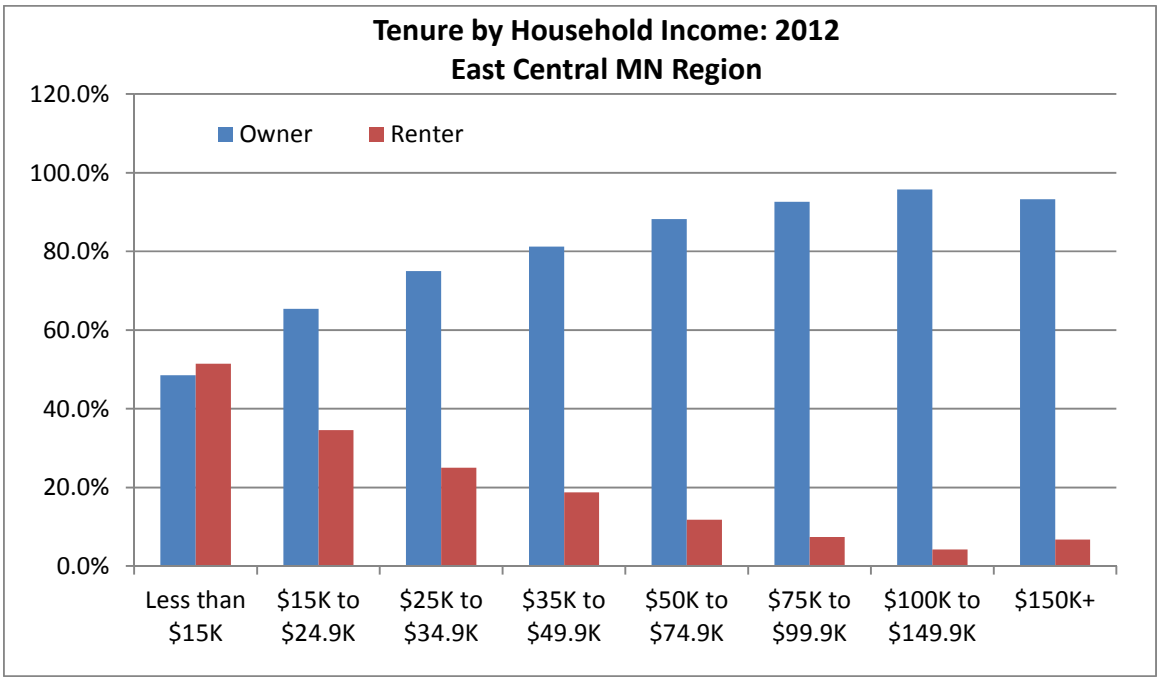
	Carlton Co				Isanti Co				Kanabec Co				Mille Lacs Co			
Income	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
Less than $15,000	637	37.9%	1,042	62.1%	510	48.0%	553	52.0%	418	62.6%	250	37.4%	594	39.1%	925	60.9%
$15,000 to $24,999	966	62.8%	573	37.2%	627	58.4%	447	41.6%	536	64.1%	300	35.9%	751	61.2%	476	38.8%
$25,000 to $34,999	969	76.2%	302	23.8%	920	71.9%	359	28.1%	600	72.5%	228	27.5%	1,025	74.8%	345	25.2%
$35,000 to $49,999	1,603	79.5%	413	20.5%	1,753	81.8%	391	18.2%	969	85.4%	166	14.6%	1,209	79.4%	313	20.6%
$50,000 to $74,999	2,660	89.7%	306	10.3%	2,780	86.8%	422	13.2%	1,250	92.0%	109	8.0%	1,945	87%	294	13.1%
$75,000 to $99,999	1,870	93.5%	130	6.5%	2,201	92.0%	192	8.0%	740	91.0%	73	9.0%	1,065	91.1%	104	8.9%
$100,000 to $149,999	1,585	95.0%	84	5.0%	1,866	95.7%	84	4.3%	508	92.7%	40	7.3%	1,086	95%	53	4.7%
$150,000+	491	82.0%	108	18.0%	650	98.0%	13	2.0%	151	95.0%	8	5.0%	289	99%	3	1.0%
Total	**10,781**	**78.5%**	**2,958**	**21.5%**	**11,307**	**82.1%**	**2,461**	**17.9%**	**5,172**	**81.5%**	**1,174**	**18.5%**	**7,964**	**76.0%**	**2,513**	**24.0%**
Median Household Income	**$60,319**		**$21,153**		**$65,441**		**$31,289**		**$50,932**		**$27,669**		**$55,208**		**$21,542**	

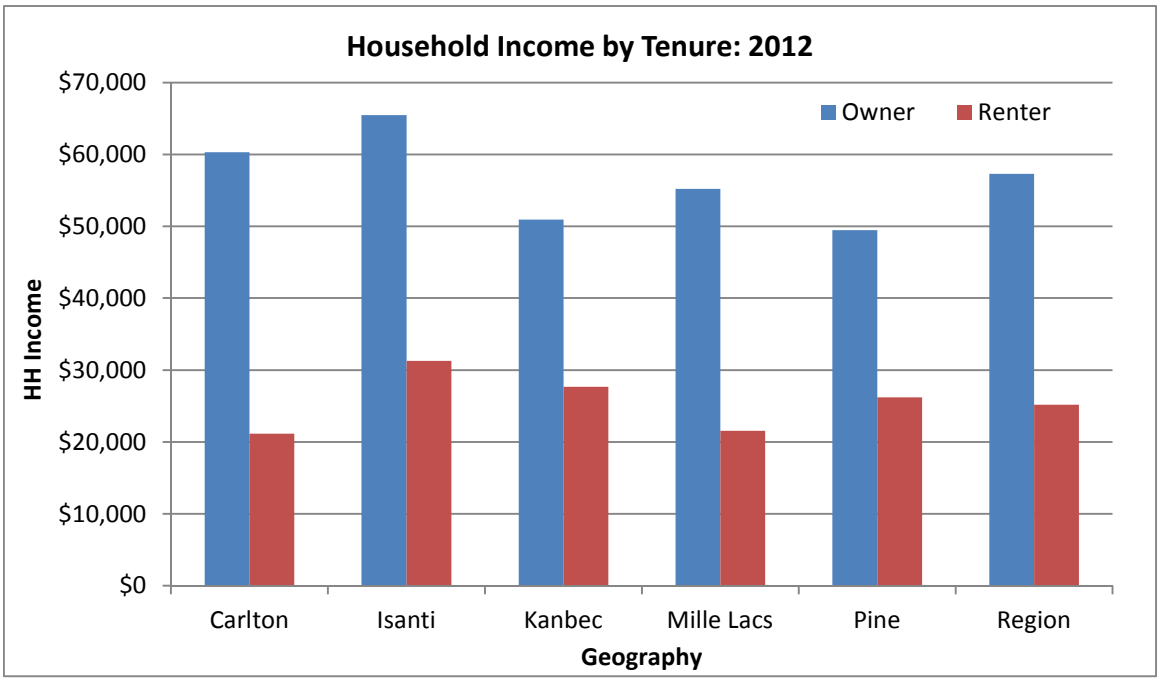
CONTINUED

TABLE D-10 (Con't)
TENURE BY HOUSEHOLD INCOME
EAST CENTRAL MINNESOTA
2012

	Pine Co				East Central MN Region			
Income	**Owner-Occupied**	**Pct.**	**Renter-Occupied**	**Pct.**	**Owner-Occupied**	**Pct.**	**Renter-Occupied**	**Pct.**
Less than $15,000	886	60.4%	580	39.6%	3,377	48.5%	3,579	51.5%
$15,000 to $24,999	1,124	67.7%	536	32.3%	4,768	65.4%	2,521	34.6%
$25,000 to $34,999	1,198	76.5%	367	23.5%	5,234	75.0%	1,743	25.0%
$35,000 to $49,999	1,672	80.0%	417	20.0%	8,211	81.2%	1,897	18.8%
$50,000 to $74,999	2,220	89.1%	272	10.9%	11,998	88.2%	1,599	11.8%
$75,000 to $99,999	1,258	90.9%	126	9.1%	8,133	92.6%	648	7.4%
$100,000 to $149,999	944	97%	27	2.8%	6,705	95.8%	296	4.2%
$150,000+	330	97.1%	10	2.9%	2,174	93.2%	158	6.8%
Total	**9,632**	**80.5%**	**2,335**	**19.5%**	**50,600**	**80.3%**	**12,441**	**19.7%**
Median Household Income	**$49,481**		**$26,192**		**$57,300**		**$25,200**	

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.


Tenure by Household Income: 2012
East Central MN Region
120.0%
100.0%
80.0%
60.0%
40.0%
20.0%
0.0%
Owner
Renter
Less than $15K
$15K to $24.9K
$25K to $34.9K
$35K to $49.9K
$50K to $74.9K
$75K to $99.9K
$100K to $149.9K
$150K+

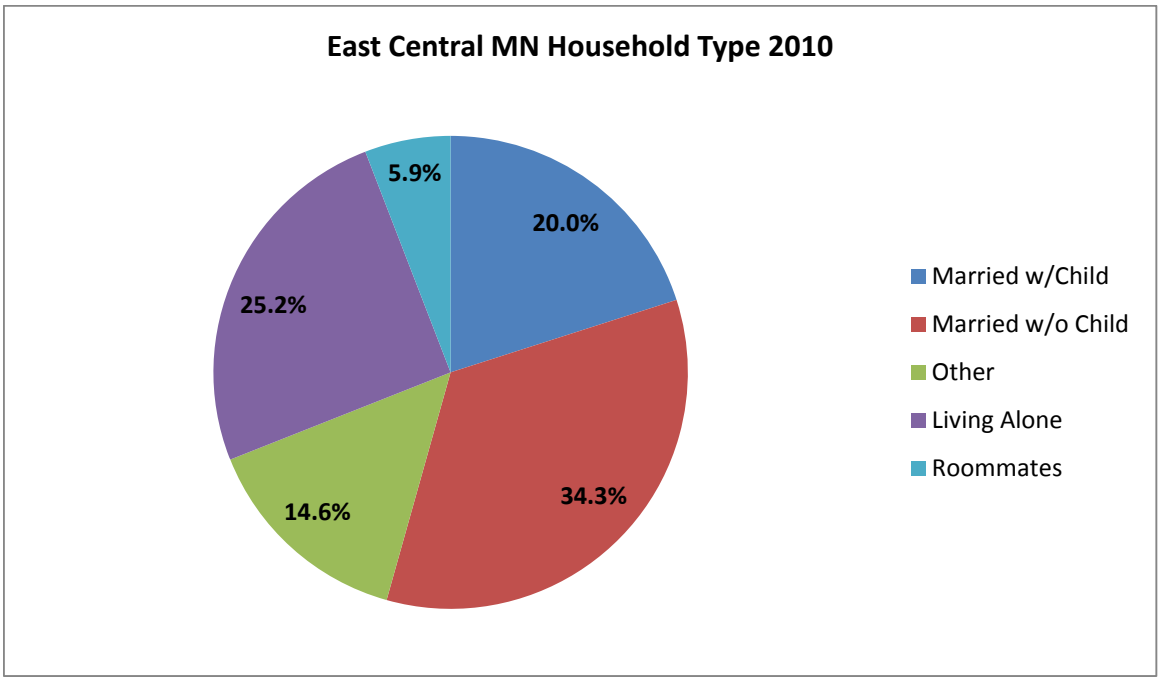

Household Income by Tenure: 2012
$70,000
$60,000
$50,000
$40,000
$30,000
$20,000
$10,000
$0
HH Income
Owner
Renter
Carlton
Isanti
Kanbec
Mille Lacs
Pine
Region
Geography

Household Type

Table D-11 on the following page shows household type trends in East Central Minnesota in 2000 and 2010. The data is collected from the U.S. Census.

- Family households were the most common type of household in the region, representing over 69% of all households in 2010. Married couples without children comprised 33.5% of all households in 2000 and 34.3% in 2010. Married couple families with children comprised 24.8% of all East Central Minnesota households in 2000, dropping to 20% in 2010.

- Non-family households made up 28.8% of all households in 2000, increasing to 31% in 2010. The percentage of people living alone increased from 24.1% in 2000 to 25.2% in 2010. Roommates and unmarried couples comprised 4.7% of East Central Minnesota households in 2000, compared to 5.9% in 2010.



- Changes in households living alone and households composed of unrelated roommates will drive a portion of the demand for rental housing in the region. Between 2000 and 2010, these household types collectively increased by 3,941 households in the region. An increase in the percentage of these household types indicates a shift in housing needs that favors rental development. However, households composed of unrelated roommates can also be unmarried couples that may choose to own.

- The percent of family households in the region increased by roughly 13.4% (5,033 households) between 2000 and 2010. However, all the growth was derived from married couples without children and other families; while married families with children decreased.

TABLE D-11
HOUSEHOLD TYPE
EAST CENTRAL MINNESOTA
2000 & 2010

			Family Households						Non-Family Households			
	Total HH's		Married w/o Child		Married w/ Child		Other *		Living Alone		Roommates	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Number of Households												
Aitkin MA	3,615	3,970	1,468	1,674	633	486	335	419	1,026	1,207	153	184
Baldwin Twp MA	1,573	2,334	503	832	609	747	156	263	213	341	92	151
Barnum MA	918	1,050	329	396	242	241	103	127	206	238	38	48
Cloquet MA	8,812	9,856	2,836	3,206	2,136	2,022	1,209	1,552	2,236	2,548	395	528
Kettle River MA	75	79	19	24	13	9	12	19	26	23	5	4
NW Carlton MA	983	1,112	351	389	226	216	128	129	245	320	33	58
South Carlton MA	1,276	1,441	397	434	264	236	141	193	431	504	43	74
Braham MA	1,197	1,447	367	439	290	312	184	243	285	368	71	85
Isanti MA	3,533	4,708	1,075	1,508	1,239	1,228	476	775	558	874	185	323
Remainder Isanti MA	6,506	7,817	2,220	2,769	1,782	1,795	787	1,057	1,410	1,758	307	438
Mora MA	5,368	5,977	1,791	2,161	1,341	1,121	723	859	1,285	1,499	228	337
North Kanabec MA	391	436	158	176	96	85	37	43	84	100	16	32
Isle MA	928	906	365	337	154	111	94	124	270	286	45	48
Percent of Total												
Aitkin MA	100%	100%	40.6%	42.2%	17.5%	12.2%	9.3%	10.6%	28.4%	30.4%	4.2%	4.6%
Baldwin Twp MA	100%	100%	32.0%	35.6%	38.7%	32.0%	9.9%	11.3%	13.5%	14.6%	5.8%	6.5%
Barnum MA	100%	100%	35.8%	37.7%	26.4%	23.0%	11.2%	12.1%	22.4%	22.7%	4.1%	4.6%
Cloquet MA	100%	100%	32.2%	32.5%	24.2%	20.5%	13.7%	15.7%	25.4%	25.9%	4.5%	5.4%
Kettle River MA	100%	100%	25.3%	30.4%	17.3%	11.4%	16.0%	24.1%	34.7%	29.1%	6.7%	5.1%
NW Carlton MA	100%	100%	35.7%	35.0%	23.0%	19.4%	13.0%	11.6%	24.9%	28.8%	3.4%	5.2%
South Carlton MA	100%	100%	31.1%	30.1%	20.7%	16.4%	11.1%	13.4%	33.8%	35.0%	3.4%	5.1%
Braham MA	100%	100%	30.7%	30.3%	24.2%	21.6%	15.4%	16.8%	23.8%	25.4%	5.9%	5.9%
Isanti MA	100%	100%	30.4%	32.0%	35.1%	26.1%	13.5%	16.5%	15.8%	18.6%	5.2%	6.9%
Remainder Isanti MA	100%	100%	34.1%	35.4%	27.4%	23.0%	12.1%	13.5%	21.7%	22.5%	4.7%	5.6%
Mora MA	100%	100%	33.4%	36.2%	25.0%	18.8%	13.5%	14.4%	23.9%	25.1%	4.2%	5.6%
North Kanabec MA	100%	100%	40.4%	40.4%	24.6%	19.5%	9.5%	9.9%	21.5%	22.9%	4.1%	7.3%
Isle MA	100%	100%	39.3%	37.2%	16.6%	12.3%	10.1%	13.7%	29.1%	31.6%	4.8%	5.3%

CONTINUED

TABLE D-11 (CONTINUED)
HOUSEHOLD TYPE
EAST CENTRAL MINNESOTA
2000 & 2010

	Total HH's		Family Households						Non-Family Households			
			Married w/o Child		Married w/ Child		Other *		Living Alone		Roommates	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Number of Households												
Milaca MA	3,279	4,269	1,058	1,392	922	1,005	380	566	798	1,055	121	251
Onamia MA	1,577	1,705	519	489	264	196	305	412	411	506	78	102
Princeton MA	2,708	3,222	828	1,029	626	631	415	527	696	842	143	193
Wahkon MA	150	100	48	29	16	7	15	16	59	36	12	12
Hinckley MA	1,907	2,265	573	697	444	345	315	423	471	627	104	173
North Pine MA	4,288	4,780	1,494	1,675	925	790	513	695	1,141	1,319	215	301
Pine City MA	3,744	4,328	1,287	1,547	897	808	470	600	886	1,094	204	279
Carlton Co	12,064	13,538	3,932	4,449	2,881	2,724	1,593	2,020	3,144	3,633	514	712
Isanti Co	11,236	13,972	3,662	4,716	3,311	3,335	1,447	2,075	2,253	3,000	563	846
Kanabec Co	5,759	6,413	1,949	2,337	1,437	1,206	760	902	1,369	1,599	244	369
Mille Lacs Co	8,642	10,202	2,818	3,276	1,982	1,950	1,209	1,645	2,234	2,725	399	606
Pine Co	9,939	11,373	3,354	3,919	2,266	1,943	1,298	1,718	2,498	3,040	523	753
East Central	52,828	61,802	17,686	21,203	13,119	12,391	6,798	9,042	12,737	15,545	2,488	3,621
Percent of Total												
Milaca MA	100%	100%	32.3%	32.6%	28.1%	23.5%	11.6%	13.3%	24.3%	24.7%	3.7%	5.9%
Onamia MA	100%	100%	32.9%	28.7%	16.7%	11.5%	19.3%	24.2%	26.1%	29.7%	4.9%	6.0%
Princeton MA	100%	100%	30.6%	31.9%	23.1%	19.6%	15.3%	16.4%	25.7%	26.1%	5.3%	6.0%
Wahkon MA	100%	100%	32.0%	29.0%	10.7%	7.0%	10.0%	16.0%	39.3%	36.0%	8.0%	12.0%
Hinckley MA	100%	100%	30.0%	30.8%	23.3%	15.2%	16.5%	18.7%	24.7%	27.7%	5.5%	7.6%
North Pine MA	100%	100%	34.8%	35.0%	21.6%	16.5%	12.0%	14.5%	26.6%	27.6%	5.0%	6.3%
Pine City MA	100%	100%	34.4%	35.7%	24.0%	18.7%	12.6%	13.9%	23.7%	25.3%	5.4%	6.4%
Carlton Co	100%	100%	32.6%	32.9%	23.9%	20.1%	13.2%	14.9%	26.1%	26.8%	4.3%	5.3%
Isanti Co	100%	100%	32.6%	33.8%	29.5%	23.9%	12.9%	14.9%	20.1%	21.5%	5.0%	6.1%
Kanabec Co	100%	100%	33.8%	36.4%	25.0%	18.8%	13.2%	14.1%	23.8%	24.9%	4.2%	5.8%
Mille Lacs Co	100%	100%	32.6%	32.1%	22.9%	19.1%	14.0%	16.1%	25.9%	26.7%	4.6%	5.9%
Pine Co	100%	100%	33.7%	34.5%	22.8%	17.1%	13.1%	15.1%	25.1%	26.7%	5.3%	6.6%
East Central	100%	100%	33.5%	34.3%	24.8%	20.0%	12.9%	14.6%	24.1%	25.2%	4.7%	5.9%

* Single-parent families, unmarried couples with children.

Sources: U.S. Census Bureau; Maxfield Research Inc.

- Married couple families without children are generally made up of younger couples that have not had children and older couples with adult children that have moved out of the home. There is also a growing national trend toward married couples choosing to delay childbirth, delaying children, or choosing not to have children entirely as birthrates have noticeably decreased. Older couples with adult children often desire multifamily housing options for convenience reasons but older couples in rural areas typically hold onto their single-family homes until they need services. Married couple families with children typically generate demand for single-family detached ownership housing. The number of married couple families with children declined in the region between 2000 and 2010, losing 728 households (-5.5%).

- Other family households, defined as a male or female householder with no spouse present (typically single-parent households), often require affordable housing. The number of other family households increased 33% (2,244 households) in the region between 2000 and 2010.

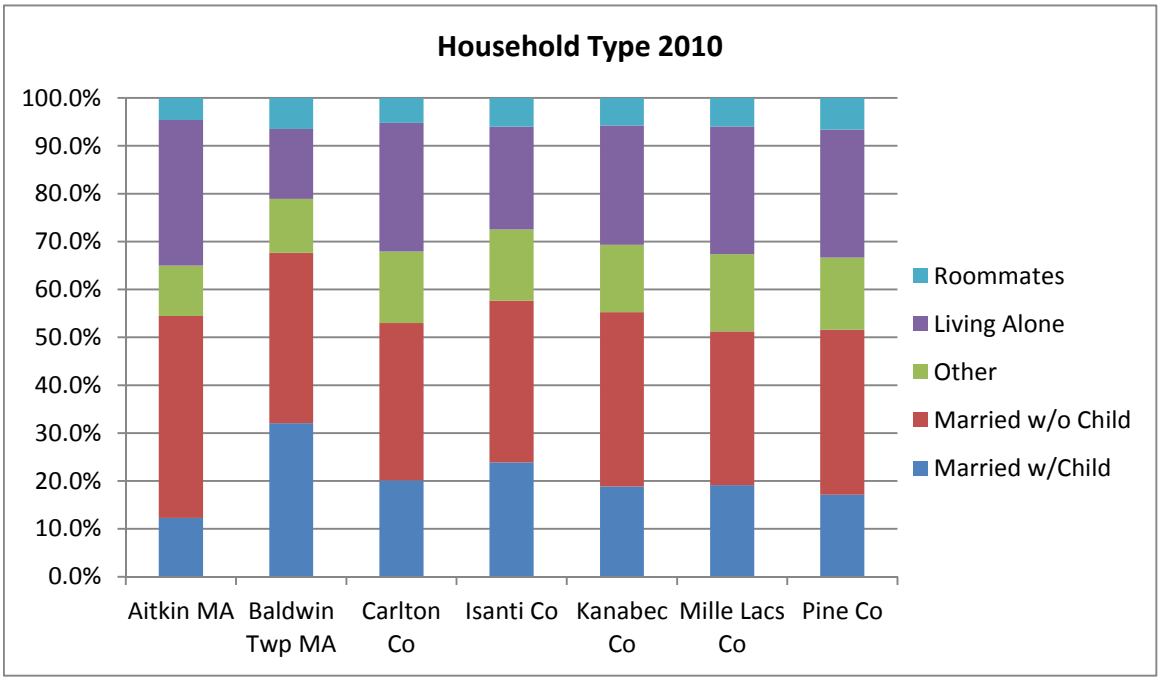
- Between 2000 and 2010, the most dramatic shift in household type occurred in the number of roommates which experienced a 45.4% gain (1,133 households) in the region. This shift is in-part attributed to the foreclosure crisis that resulted during the Great Recession when many households doubled-up to reduce housing costs.

- Within the East Central Minnesota region, the number of married couple households with children declined in all counties. On a percentage basis, Isanti County experienced the most significant increase, gaining 2,736 households (24.4%), followed by Mille Lacs County (18.1%). Kanabec County lost 231 married couple households with children, representing a 16.1% drop, and Pine County lost 323 married couple family with children households (14.3%).

- Significant growth occurred in the number of households living alone in Isanti County, which gained 747 households (33.2%). Pine County also gained 542 living alone households (21.7%).

- Major growth as a percentage occurred in the households with roommates in Mille Lacs County, which gained 207 households (51.9%). Kanabec County also gained 125 roommate households (51.2%).

- According to the 2013 National Association of Realtors (NAR) Home Buyers and Seller General Trends publication, approximately 65% of all homebuyers were married couples, 25% were single, 8% were unmarried couples, and 2% were other.



Race and Ethnicity

The race and ethnicity of the population shows the diversity for each submarket in East Central Minnesota. Tables D-12 and D-13 present race and ethnicity data in 2000 and 2010.

- In 2010, "Whites" comprise the largest proportion of the population in every submarket. The Onamia MA had the lowest percentage (67.5%) and Baldwin Township had the highest (97.8%).

- While "Whites" has remained the largest race category in 2000, it represented a smaller proportion of total population decreasing from 95.1% in 2000 to 93.3% in 2010.

- "Two or More Races" experienced the largest percentage growth between 2000 and 2010, the "Two or More Races" population has more than doubled since 2000.

- Although Hispanics/Latinos comprised only 3.2% of the population in 2010, the Hispanic/Latino population has more than tripled since 2000.

- It should be noted that one must select their race as well as whether one is of Hispanic/Latino origin. Since people self-identify their racial classification, there may be confusion on the part of some people about what category most accurately describes their race. Some people may choose to self-identify using their ethnicity as their race. The increasing diversity of the nation will likely result in some confusion over these figures for some time.

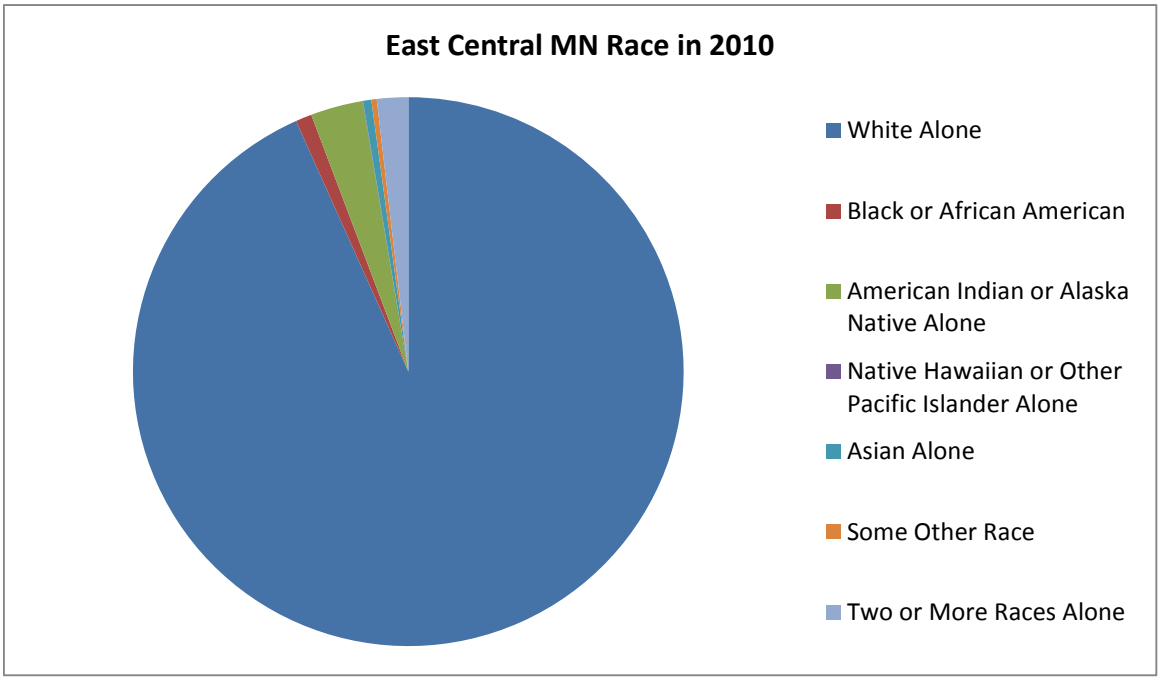


TABLE D-12
RACE
EAST CENTRAL MINNESOTA
2000 & 2010

	White Alone		Black or African American Alone		American Indian or Alaska Native Alone		Native Hawaiian or Other Pacific Islander Alone		Asian Alone		Some Other Race		Two or More Races Alone	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Number														
Aitkin MA	8,157	8,625	21	42	85	74	2	3	15	20	21	11	46	108
Baldwin Twp MA	4,596	6,591	6	7	12	23	0	0	11	26	8	14	39	78
Barnum MA	2,313	2,586	1	5	21	37	0	0	5	14	3	0	26	59
Cloquet MA	20,696	22,297	46	88	1,411	1,775	1	4	83	114	22	38	329	705
Kettle River MA	163	166	0	0	1	3	0	0	0	0	0	0	4	11
NW Carlton MA	2,358	2,504	1	4	121	161	2	0	5	6	7	1	47	31
South Carlton MA	3,527	4,174	260	401	90	110	0	0	19	26	35	17	74	49
Braham MA	3,059	3,642	8	14	25	17	0	2	7	18	9	3	25	67
Isanti MA	10,250	12,597	35	98	63	50	4	8	34	86	11	69	85	213
Remainder Isanti MA	17,242	20,080	37	133	94	107	3	9	79	205	33	62	184	336
Mora MA	13,620	14,699	24	55	110	82	5	3	62	52	25	33	147	233
North Kanabec MA	967	1,055	2	0	11	8	0	0	4	1	0	1	19	17
Isle MA	1,951	1,761	3	3	106	190	1	0	1	2	0	11	17	49
Percent of Total														
Aitkin MA	97.7%	97.1%	0.3%	0.5%	1.0%	0.8%	0.0%	0.0%	0.2%	0.2%	0.3%	0.1%	0.6%	1.2%
Baldwin Twp MA	98.4%	97.8%	0.1%	0.1%	0.3%	0.3%	0.0%	0.0%	0.2%	0.4%	0.2%	0.2%	0.8%	1.2%
Barnum MA	97.6%	95.7%	0.0%	0.2%	0.9%	1.4%	0.0%	0.0%	0.2%	0.5%	0.1%	0.0%	1.1%	2.2%
Cloquet MA	91.6%	89.1%	0.2%	0.4%	6.2%	7.1%	0.0%	0.0%	0.4%	0.5%	0.1%	0.2%	1.5%	2.8%
Kettle River MA	97.0%	92.2%	0.0%	0.0%	0.6%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%	6.1%
NW Carlton MA	92.8%	92.5%	0.0%	0.1%	4.8%	5.9%	0.1%	0.0%	0.2%	0.2%	0.3%	0.0%	1.8%	1.1%
South Carlton MA	88.1%	87.4%	6.5%	8.4%	2.2%	2.3%	0.0%	0.0%	0.5%	0.5%	0.9%	0.4%	1.8%	1.0%
Braham MA	97.6%	96.8%	0.3%	0.4%	0.8%	0.5%	0.0%	0.1%	0.2%	0.5%	0.3%	0.1%	0.8%	1.8%
Isanti MA	97.8%	96.0%	0.3%	0.7%	0.6%	0.4%	0.0%	0.1%	0.3%	0.7%	0.1%	0.5%	0.8%	1.6%
Remainder Isanti MA	97.6%	95.9%	0.2%	0.6%	0.5%	0.5%	0.0%	0.0%	0.4%	1.0%	0.2%	0.3%	1.0%	1.6%
Mora MA	97.3%	97.0%	0.2%	0.4%	0.8%	0.5%	0.0%	0.0%	0.4%	0.3%	0.2%	0.2%	1.1%	1.5%
North Kanabec MA	96.4%	97.5%	0.2%	0.0%	1.1%	0.7%	0.0%	0.0%	0.4%	0.1%	0.0%	0.1%	1.9%	1.6%
Isle MA	93.8%	87.4%	0.1%	0.1%	5.1%	9.4%	0.0%	0.0%	0.0%	0.1%	0.0%	0.5%	0.8%	2.4%

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TABLE D-12 (CONTINUED)
RACE
EAST CENTRAL MINNESOTA
2000 & 2010

	White Alone		Black or African		American Indian or		Native Hawaiian or		Asian Alone		Some Other Race		Two or More	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Number														
Milaca MA	8,580	10,894	25	28	47	84	0	2	19	29	15	21	85	154
Onamia MA	3,208	3,015	19	34	849	1,244	0	5	6	15	6	26	0	127
Princeton MA	6,866	7,962	13	32	27	48	2	0	21	36	26	20	60	149
Wahkon MA	292	196	0	0	17	5	0	0	0	1	2	0	3	4
Hinckley MA	4,606	5,042	15	42	183	350	4	2	15	32	17	30	79	152
North Pine MA	10,777	11,577	306	521	451	469	3	5	45	53	57	125	105	241
Pine City MA	9,664	10,728	20	34	79	102	1	1	20	46	14	33	69	165
Carlton Co	29,057	31,727	308	498	1,644	2,086	3	4	112	160	67	56	480	855
Isanti Co	30,551	36,319	80	245	182	174	7	19	120	309	53	134	294	616
Kanabec Co	14,587	15,754	26	55	121	90	5	3	66	53	25	34	166	250
Mille Lacs Co	20,897	23,828	60	97	1,046	1,571	3	7	47	83	49	78	165	483
Pine Co	25,047	27,347	341	597	713	921	8	8	80	131	88	188	253	558
East Central	**132,892**	**150,191**	**842**	**1,541**	**3,803**	**4,939**	**28**	**44**	**451**	**782**	**311**	**515**	**1,443**	**2,948**
Percent of Total														
Milaca MA	97.8%	97.2%	0.3%	0.2%	0.5%	0.7%	0.0%	0.0%	0.2%	0.3%	0.2%	0.2%	1.0%	1.4%
Onamia MA	78.5%	67.5%	0.5%	0.8%	20.8%	27.9%	0.0%	0.1%	0.1%	0.3%	0.1%	0.6%	0.0%	2.8%
Princeton MA	97.9%	96.5%	0.2%	0.4%	0.4%	0.6%	0.0%	0.0%	0.3%	0.4%	0.4%	0.2%	0.9%	1.8%
Wahkon MA	93.0%	95.1%	0.0%	0.0%	5.4%	2.4%	0.0%	0.0%	0.0%	0.5%	0.6%	0.0%	1.0%	1.9%
Hinckley MA	93.6%	89.2%	0.3%	0.7%	3.7%	6.2%	0.1%	0.0%	0.3%	0.6%	0.3%	0.5%	1.6%	2.7%
North Pine MA	91.8%	89.1%	2.6%	4.0%	3.8%	3.6%	0.0%	0.0%	0.4%	0.4%	0.5%	1.0%	0.9%	1.9%
Pine City MA	97.9%	96.6%	0.2%	0.3%	0.8%	0.9%	0.0%	0.0%	0.2%	0.4%	0.1%	0.3%	0.7%	1.5%
Carlton Co	91.7%	89.7%	1.0%	1.4%	5.2%	5.9%	0.0%	0.0%	0.4%	0.5%	0.2%	0.2%	1.5%	2.4%
Isanti Co	97.6%	96.0%	0.3%	0.6%	0.6%	0.5%	0.0%	0.1%	0.4%	0.8%	0.2%	0.4%	0.9%	1.6%
Kanabec Co	97.3%	97.0%	0.2%	0.3%	0.8%	0.6%	0.0%	0.0%	0.4%	0.3%	0.2%	0.2%	1.1%	1.5%
Mille Lacs Co	93.8%	91.1%	0.3%	0.4%	4.7%	6.0%	0.0%	0.0%	0.2%	0.3%	0.2%	0.3%	0.7%	1.8%
Pine Co	94.4%	91.9%	1.3%	2.0%	2.7%	3.1%	0.0%	0.0%	0.3%	0.4%	0.3%	0.6%	1.0%	1.9%
East Central	**95.1%**	**93.3%**	**0.6%**	**1.0%**	**2.7%**	**3.1%**	**0.0%**	**0.0%**	**0.3%**	**0.5%**	**0.2%**	**0.3%**	**1.0%**	**1.8%**

Sources: U.S. Census Bureau; Maxfield Research Inc.

TABLE D-13
ETHNICITY
EAST CENTRAL MINNESOTA
2000 & 2010

	Hispanic or Latino		Not Hispanic or Latino	
	2000	2010	2000	2010
Number				
Aitkin MA	42	173	8,305	8,710
Baldwin Twp MA	31	84	4,641	6,655
Barnum MA	16	76	2,353	2,625
Cloquet MA	142	945	22,446	24,076
Kettle River MA	0	12	168	168
NW Carlton MA	14	61	2,527	2,646
South Carlton MA	94	157	3,911	4,620
Braham MA	24	110	3,109	3,653
Isanti MA	91	447	10,391	12,674
Remainder Isanti MA	144	576	17,528	20,356
Mora MA	134	413	13,859	14,744
North Kanabec MA	6	25	997	1,057
Isle MA	18	76	2,061	1,940
Percent				
Aitkin MA	0.5%	1.9%	99.5%	98.1%
Baldwin Twp MA	0.7%	1.2%	99.3%	98.8%
Barnum MA	0.7%	2.8%	99.3%	97.2%
Cloquet MA	0.6%	3.8%	99.4%	96.2%
Kettle River MA	0.0%	6.7%	100.0%	93.3%
NW Carlton MA	0.6%	2.3%	99.4%	97.7%
South Carlton MA	2.3%	3.3%	97.7%	96.7%
Braham MA	0.8%	2.9%	99.2%	97.1%
Isanti MA	0.9%	3.4%	99.1%	96.6%
Remainder Isanti MA	0.8%	2.8%	99.2%	97.2%
Mora MA	1.0%	2.7%	99.0%	97.3%
North Kanabec MA	0.6%	2.3%	99.4%	97.7%
Isle MA	0.9%	3.8%	99.1%	96.2%

CONTINUED

TABLE D-13 (CONTINUED)
ETHNICITY
EAST CENTRAL MINNESOTA
2000 & 2010

	Hispanic or Latino		Not Hispanic or	
	2000	2010	2000	2010
Number				
Milaca MA	73	240	8,698	10,972
Onamia MA	47	211	4,111	4,255
Princeton MA	73	261	6,942	7,986
Wahkon MA	3	5	311	201
Hinckley MA	56	269	4,869	5,381
North Pine MA	327	651	11,417	12,340
Pine City MA	82	299	9,785	10,810
Carlton Co	266	1,251	31,405	34,135
Isanti Co	259	1,133	31,028	36,683
Kanabec Co	140	438	14,856	15,801
Mille Lacs Co	214	793	22,123	25,354
Pine Co	465	1,219	26,071	28,531
East Central	**1,417**	**5,091**	**138,429**	**155,869**
Percent				
Milaca MA	0.8%	2.1%	99.2%	97.9%
Onamia MA	1.1%	4.7%	98.9%	95.3%
Princeton MA	1.0%	3.2%	99.0%	96.8%
Wahkon MA	1.0%	2.4%	99.0%	97.6%
Hinckley MA	1.1%	4.8%	98.9%	95.2%
North Pine MA	2.8%	5.0%	97.2%	95.0%
Pine City MA	0.8%	2.7%	99.2%	97.3%
Carlton Co	0.8%	3.5%	99.2%	96.5%
Isanti Co	0.8%	3.0%	99.2%	97.0%
Kanabec Co	0.9%	2.7%	99.1%	97.3%
Mille Lacs Co	1.0%	3.0%	99.0%	97.0%
Pine Co	1.8%	4.1%	98.2%	95.9%
East Central	1.0%	3.2%	99.0%	96.8%

Sources: U.S. Census Bureau; Maxfield Research Inc.

Demographic Summary

The following are key points that emerged from our analysis of demographic trends in East Central Minnesota:

- The population increased by 19% (22,346 people) between 1990 and 2000. Between 2000 and 2010, the population grew by another 21,120 people (15.1%).

- Between 2000 and 2010, the majority of growth in East Central Minnesota can be accredited to the growth in Isanti and Carlton Counties (49%). Most of the growth occurred in the first- half of the decade prior to the housing crash and ensuing recession.

- By 2020, we expect that the region will add 3,412 people (2.1%) and 1,870 households (3.0%). The rate of population growth is expected to be highest in Isanti County (7.6%) and Carlton County (2.3%).

- In 2010, the largest adult cohort in the region was 45 to 54, totaling 25,909 people (16.1% of the total population). In 2010, approximately 28% of the population was age 55+.

- In 2014, the median household income in the region was estimated to be $50,980 and is projected to climb 11% to $56,539 by 2020. By comparison, the median household income in Minnesota was estimated to be slightly higher than East Central Minnesota in 2014, at $58,634.

- In East Central Minnesota, approximately 81% of all households owned their housing in 2010, resulting in a higher home ownership rate in comparison to Minnesota (73% owned in 2010). Within the region, the Baldwin Township Market Area had the highest ownership rate at 93.9% while the Onamia Market Area had the highest renter rate (30.9%).

- Family households were the most common type of household in the region, representing over 69% of all households in 2010. Married couples without children comprised 33.5% of all households in 2000 and 34.3% in 2010. Married couple families with children comprised 24.8% of all East Central Minnesota households in 2000, dropping to 20% in 2010. Between 2000 and 2010, the most dramatic shift in household type occurred in the number of roommates which experienced a 45.4% gain (1,133 households) in the region.

- While “Whites” has remained the largest race category in 2000, it represented a smaller proportion of total population decreasing from 95.1% in 2000 to 93.3% in 2010. “Two or More Races” experienced the largest percentage growth between 2000 and 2010, the “Two or More Races” population has more than doubled since 2000.

- Although Hispanics/Latinos comprised only 3.2% of the population in 2010, the Hispanic/Latino population has more than tripled since 2000.

Introduction

Employment characteristics are an important component in assessing housing needs in any given market area. These trends warrant consideration since employment growth generally fuels household growth. Typically, households prefer to live near work for convenience, which is a primary factor in choosing a housing location. Many households commute greater distances to work provided their housing is affordable enough to offset the additional transportations costs. Oftentimes, in less densely-populated areas, people will choose to live further from their place of work because they prefer a rural lifestyle or suitable housing may not be available in their employer's community.

Employment Forecast

The 2001, 2005 and 2010 employment data in the following table represents annual average data and is derived from the U.S. Bureau of Labor Statistics (BLS) for each of the counties in the Region, the East Central Minnesota Housing Study Area Region, and Minnesota. Sherburne County is not included in the Region calculations, but is shown in order to represent Baldwin Township. The 2013 estimate is based on preliminary data for 2013 from BLS, and the 2020 forecast is based on 2010-2013 state's expected growth in the region from the BLS data. We proportion the Region's forecasted employment growth to each County. This is the most recent employment forecast available for the State.

The following are key figures from the employment growth trends table.

- Between 2000 and 2010, the Region experienced -1.2% employment decline (-577 jobs), while the number of jobs in Minnesota declined by -2.0% (-51,359 jobs). The Region experienced job growth during the first half of the decade, as the Region gained 1,423 jobs between 2001 and 2005 and lost 2,000 jobs between 2005 and 2010.

- Two of the six counties in the Region experienced job growth during the decade, while Aitkin County (-3.5%), Carlton County (-1.9%), Kanabec County (-5.1%), and Mille Lacs County (-7.4%) experienced declining employment. The majority of the Region's job growth occurred in Isanti County which added 635 jobs (6.7%). Pine County also experienced growth, adding 66 jobs (0.8%).

- Based on preliminary 2013 data, the Region added roughly 1,952 jobs (4.1%) since 2010. Most counties in the Region experienced growth, but with an increase of 678 jobs (6.7%), Isanti County experienced the largest gain. Mille Lacs County (672 jobs for a 7.6% increase) and Carlton County (654 jobs for a 5.2% gain) have also experienced solid growth. Kanabec County also experienced a gain of 3.0% (107 jobs).

- Statewide employment growth has been much stronger, as over 133,159 jobs were added between 2010 and 2013, for a 5.2% increase.

- In 2001, the Region represented 1.83% of all jobs in Minnesota. This proportion has stayed about the same increasing from 1.86% 2005 and was at 1.85% in 2010. Because most of the State's job growth is expected to occur in closer proximity to the Twin Cities Metro Area, we anticipate that the proportion of the State's jobs located in the Region will continue to be about 1.8% of the total of all jobs in Minnesota. Based on recent hiring, the results of employer interviews, and Minnesota Department of Employment and Economic Development (DEED) anticipated projections; we expect the proportion of jobs in the Region will increase to 13.8% by 2020. To reach this percentage, approximately 6,507 jobs will need to be added.

- We project that most counties in the Region will experience some job growth during the decade, and that the majority of the job growth will occur in the counties that that have larger populations to serve, are closer to Duluth or the Twin Cities Metro area, and are served by a major transportation corridor, most notably I-35 and Highway 169. As such, we anticipate that roughly 1/3 of the Region's job growth will occur in Isanti County which is expected to gain over 2,260 jobs for a 22.4% gain and another 1/3 of the Region's job growth in Mille Lacs County with 2,240 jobs for a 25.3% increase.

EMP-1
EMPLOYMENT GROWTH TRENDS
EAST CENTRAL MN
2000 - 2020

	Annual Average			Estimate*	Forecast	Change '00 - '10		Change '10 - '20	
	2001	2005	2010	2013	2020	#	%	#	%
Aitkin Co.	3,924	4,229	3,788	3,677	3,418	-136	-3.5%	-370	-9.8%
Carlton Co.	12,928	12,963	12,688	13,342	14,868	-240	-1.9%	2,180	17.2%
Isanti Co.	9,458	10,728	10,093	10,771	12,353	635	6.7%	2,260	22.4%
Kanabec Co.	3,765	3,739	3,573	3,680	3,930	-192	-5.1%	357	10.0%
Mille Lacs Co.	9,561	9,556	8,851	9,523	11,091	-710	-7.4%	2,240	25.3%
Pine Co.	8,148	7,992	8,214	8,166	8,054	66	0.8%	-160	-1.9%
Region	47,784	49,207	47,207	49,159	53,714	-577	-1.2%	6,507	13.8%
Minnesota	2,609,669	2,640,326	2,558,310	2,691,469	3,002,173	-51,359	-2.0%	443,863	17.3%

*2013 Prliminary data from Bureau of Labor Statistics

Sources: U.S. Bureau of Labor Statistics; Maxfield Research Inc.

Resident Employment

The following tables display annual (not seasonally adjusted) data on the resident labor force and employment for the Region and each of the counties comprising the Region from 2000 through 2011, the most recent full-year data available. The information is sourced from DEED.

Resident employment data reveals the work force and number of employed people living in the area. It is important to note that not all of these individuals necessarily work in the area. Typically, households prefer to live near work for convenience, which is a primary factor in choosing a housing location. Many households commute greater distances to work provided their housing is affordable enough to offset the additional transportations costs, although in rural areas other factors such as lifestyle choice and housing availability impact this decision.

- The Region's unemployment rate dropped 4.7 percentage points from 13.4% in 2009 to 8.7% in 2013. The labor force was also the highest in 2009 at 95,038 and by 2013 had contracted by 2.4%. Even with the drop in labor force since 2009, it has increased by 7.8% since 2000. Employment has gradually increased by 2% from 2009 to 2013. The number of unemployed residents declined from 2009 to 2013 by 4,001 for a 37.5% drop.

EMP-2
RESIDENT EMPLOYMENT
EAST CENTRAL MN [1]
2000 - 2013

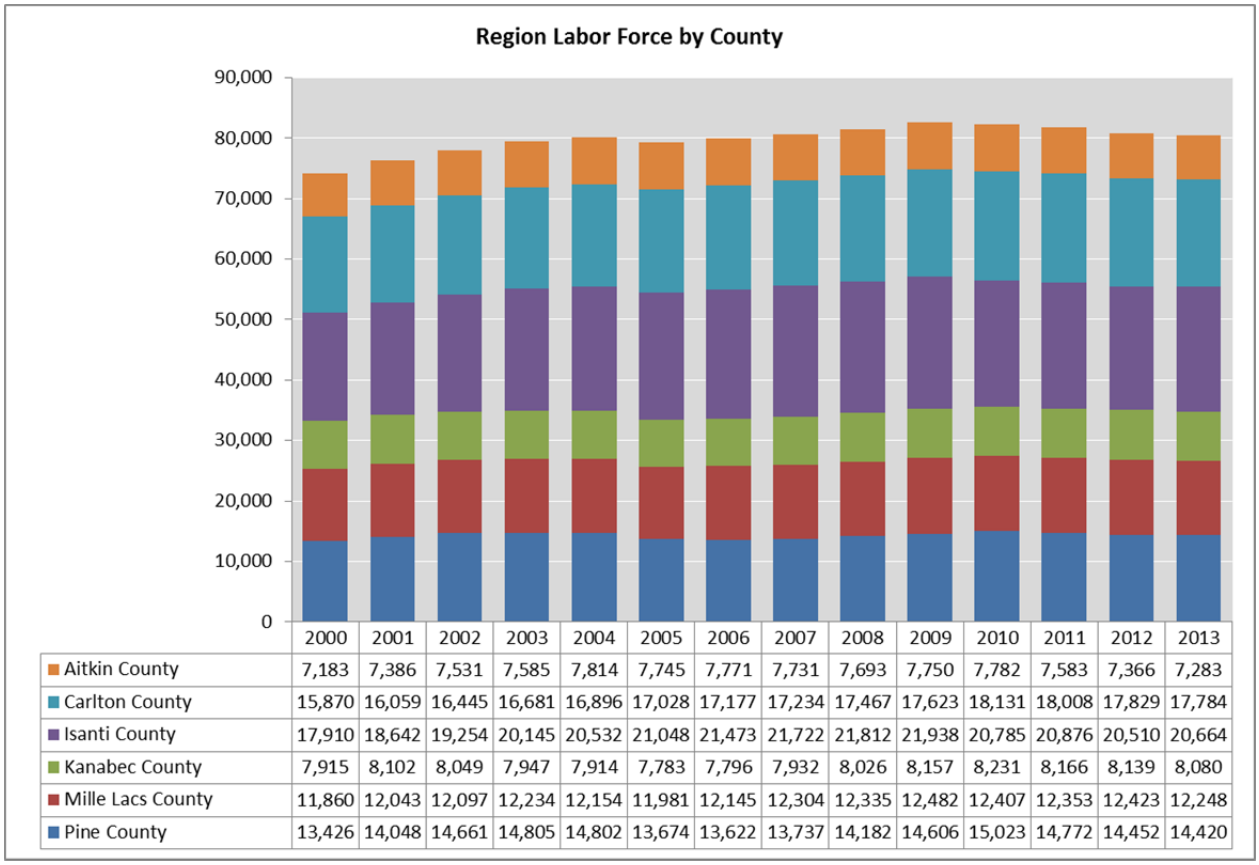
Year	Labor Force	% Change Prev Yr	Employment	% Change Prev Yr	Unemployment Rate
2013	92,727	-0.4%	86,070	0.3%	8.7%
2012	93,142	-1.0%	85,834	0.4%	9.4%
2011	94,111	-0.7%	85,527	0.7%	10.9%
2010	94,766	-0.3%	84,960	0.7%	12.3%
2009	95,038	1.3%	84,380	-2.3%	13.4%
2008	93,850	1.0%	86,329	-0.2%	9.7%
2007	92,964	0.9%	86,491	-0.1%	8.4%
2006	92,129	1.0%	86,572	1.1%	7.3%
2005	91,240	-1.1%	85,611	-0.8%	7.4%
2004	92,266	0.7%	86,270	1.0%	7.8%
2003	91,631	1.7%	85,426	1.1%	8.1%
2002	90,134	2.1%	84,482	1.3%	7.5%
2001	88,323	2.7%	83,371	1.6%	6.7%
2000	86,024	--	82,088	--	5.5%

[1] Aitkin Co., Carlton Co., Isanti Co., Kanabec Co., Mille Lacs Co., Pine Co., Does not include Baldwin Twp.

Sources: MN DEED; Maxfield Research, Inc.

- As of 2013, Isanti County residents comprised the largest proportion of the Region's labor force at 22.3% followed by Carlton County at 19.2%.

- The following chart illustrates how the size of the labor force has changed for each County in the Region between 2000 and 2013. The Region labor force increased by roughly 6,703 workers during that time period.

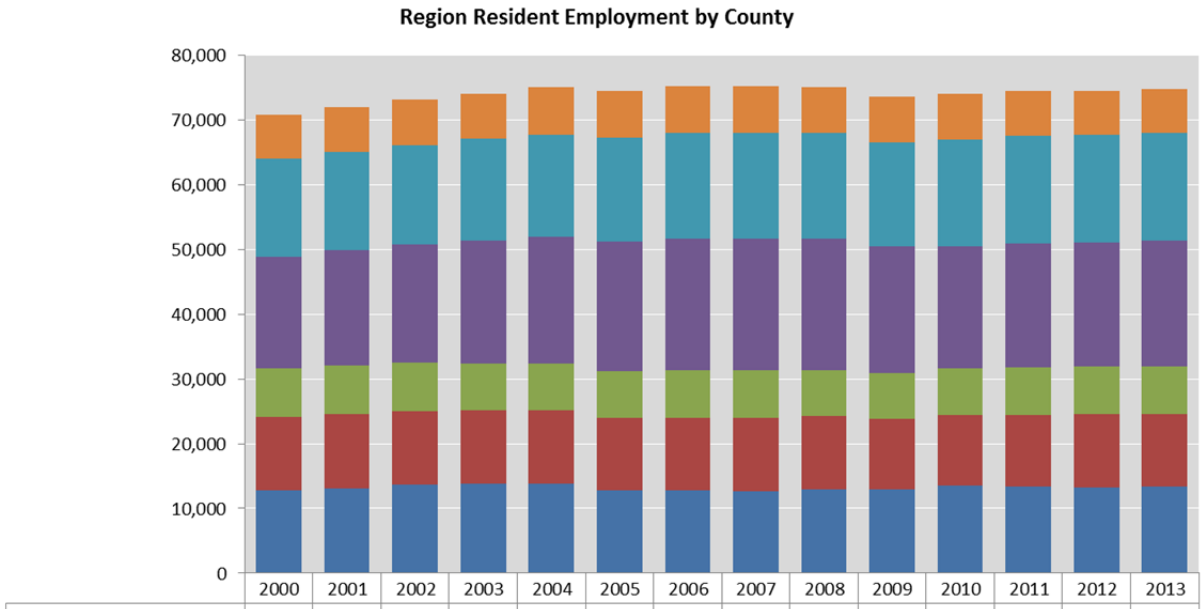


	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Aitkin County	7,183	7,386	7,531	7,585	7,814	7,745	7,771	7,731	7,693	7,750	7,782	7,583	7,366	7,283
Carlton County	15,870	16,059	16,445	16,681	16,896	17,028	17,177	17,234	17,467	17,623	18,131	18,008	17,829	17,784
Isanti County	17,910	18,642	19,254	20,145	20,532	21,048	21,473	21,722	21,812	21,938	20,785	20,876	20,510	20,664
Kanabec County	7,915	8,102	8,049	7,947	7,914	7,783	7,796	7,932	8,026	8,157	8,231	8,166	8,139	8,080
Mille Lacs County	11,860	12,043	12,097	12,234	12,154	11,981	12,145	12,304	12,335	12,482	12,407	12,353	12,423	12,248
Pine County	13,426	14,048	14,661	14,805	14,802	13,674	13,622	13,737	14,182	14,606	15,023	14,772	14,452	14,420

- Each County in the Region experienced increased labor force numbers between 2000 and 2013. On a percentage basis, Isanti County also experienced the most significant increase with a 15.4% increase in potential workers (2,754). Carlton County experienced a 12.1% increase (1,914) while the labor force in Aitkin County grew slowest at 1.4% (100).

- The number of employed residents has grown and declined throughout the Region between 2000 and 2013 and is illustrated in the chart on the following page. In total, the Region has gained nearly 3,982 employed residents during the 13-year time period (4.9%).

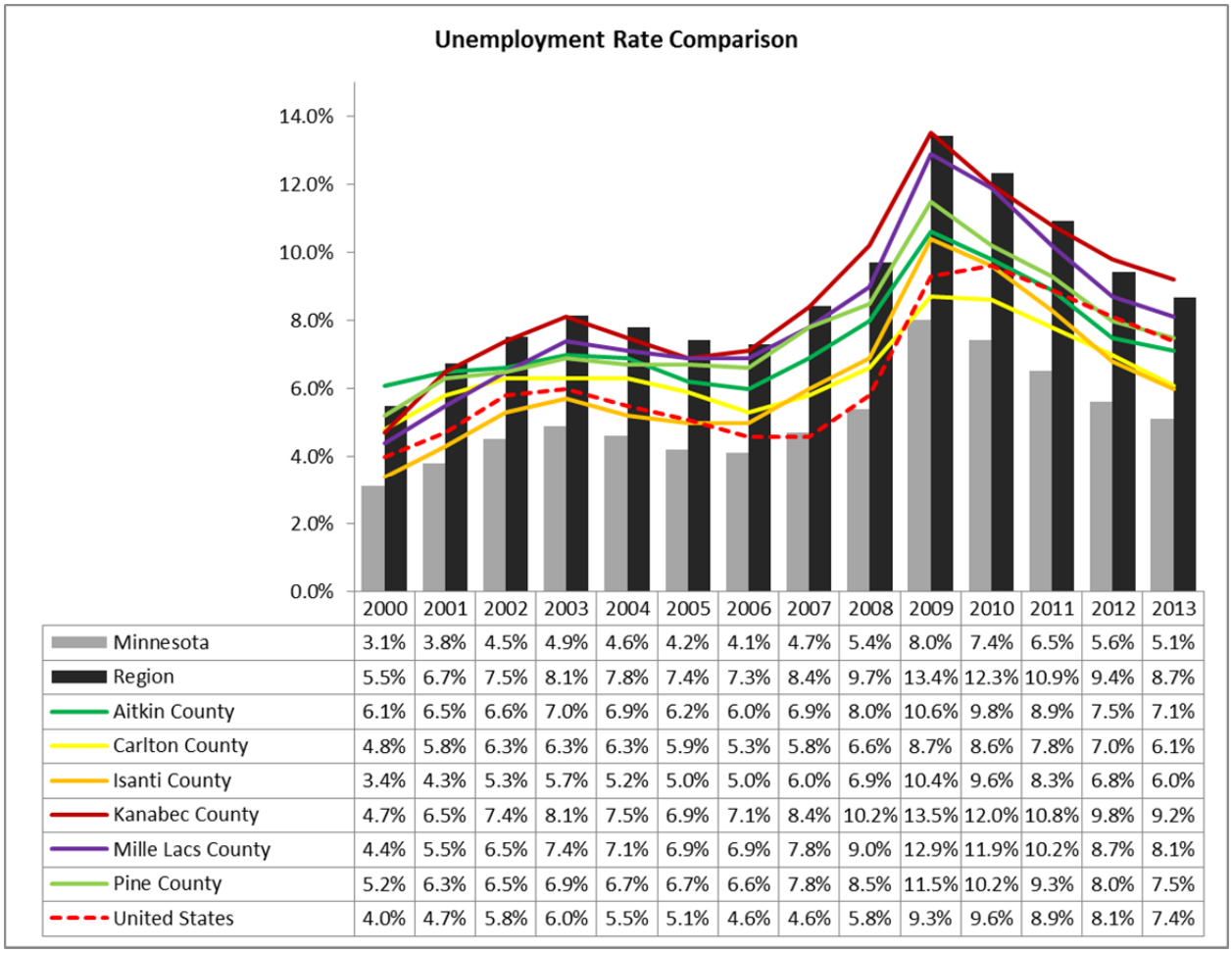
- In each County, the increases and decreases in employment are lower than the labor force increases. On a percentage basis, Kanabec County experienced the most significant decline with a 2.7% drop in employed residents (202). Mille Lacs County experienced a 0.7% decrease (80) while resident employment in Isanti County grew by 12.2% (2,112).



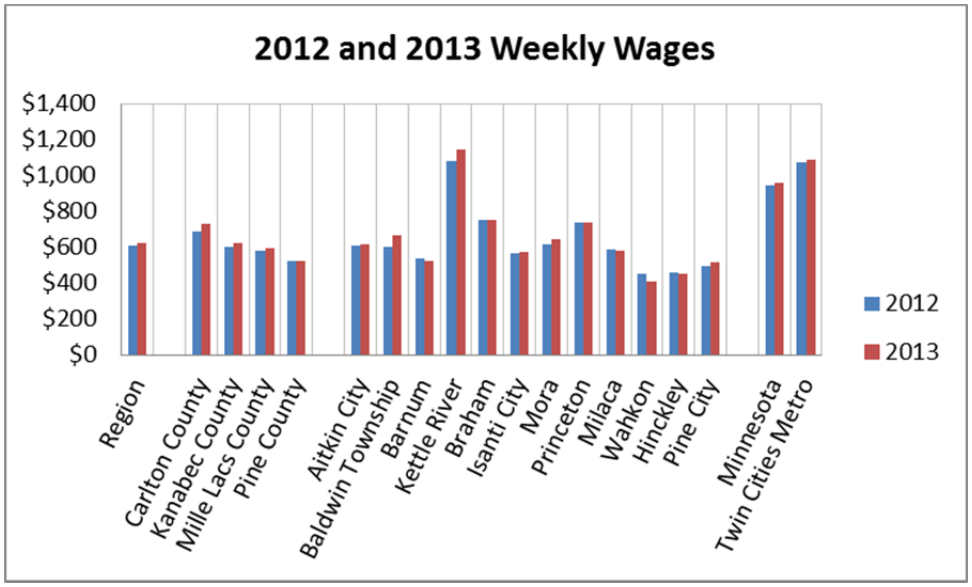
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Aitkin County	6,748	6,909	7,033	7,053	7,278	7,268	7,305	7,198	7,075	6,927	7,016	6,905	6,812	6,765
Carlton County	15,101	15,124	15,417	15,623	15,831	16,017	16,264	16,243	16,309	16,081	16,564	16,608	16,580	16,706
Isanti County	17,306	17,837	18,243	18,997	19,459	20,006	20,408	20,410	20,313	19,661	18,798	19,150	19,121	19,418
Kanabec County	7,540	7,578	7,450	7,301	7,321	7,247	7,245	7,268	7,206	7,057	7,241	7,286	7,343	7,338
Mille Lacs County	11,333	11,382	11,316	11,334	11,285	11,160	11,313	11,350	11,225	10,867	10,927	11,088	11,338	11,253
Pine County	12,727	13,159	13,707	13,784	13,811	12,753	12,724	12,672	12,976	12,920	13,487	13,402	13,302	13,337

- Low unemployment is generally viewed as a sign of a healthy economy. The chart on the following page illustrates how unemployment in most of the Region counties has consistently been similar to the rest of the country. The region has been between regularly over the U.S. unemployment rate by 1.3% to 4.1% and over Minnesota by 2.4% to 5.4%.

- Kanabec County has historically maintained the highest unemployment rate in the Region, ranging from a low of 4.7% in 2000 to a high of 13.5% in 2009.



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Minnesota	3.1%	3.8%	4.5%	4.9%	4.6%	4.2%	4.1%	4.7%	5.4%	8.0%	7.4%	6.5%	5.6%	5.1%
Region	5.5%	6.7%	7.5%	8.1%	7.8%	7.4%	7.3%	8.4%	9.7%	13.4%	12.3%	10.9%	9.4%	8.7%
Aitkin County	6.1%	6.5%	6.6%	7.0%	6.9%	6.2%	6.0%	6.9%	8.0%	10.6%	9.8%	8.9%	7.5%	7.1%
Carlton County	4.8%	5.8%	6.3%	6.3%	6.3%	5.9%	5.3%	5.8%	6.6%	8.7%	8.6%	7.8%	7.0%	6.1%
Isanti County	3.4%	4.3%	5.3%	5.7%	5.2%	5.0%	5.0%	6.0%	6.9%	10.4%	9.6%	8.3%	6.8%	6.0%
Kanabec County	4.7%	6.5%	7.4%	8.1%	7.5%	6.9%	7.1%	8.4%	10.2%	13.5%	12.0%	10.8%	9.8%	9.2%
Mille Lacs County	4.4%	5.5%	6.5%	7.4%	7.1%	6.9%	6.9%	7.8%	9.0%	12.9%	11.9%	10.2%	8.7%	8.1%
Pine County	5.2%	6.3%	6.5%	6.9%	6.7%	6.7%	6.6%	7.8%	8.5%	11.5%	10.2%	9.3%	8.0%	7.5%
United States	4.0%	4.7%	5.8%	6.0%	5.5%	5.1%	4.6%	4.6%	5.8%	9.3%	9.6%	8.9%	8.1%	7.4%



Industry Employment and Wage Data

The following tables display information on the employment and wage situation for each of the participants in the Region along with a summary for the entire Region and Minnesota. The Quarterly Census of Employment and Wages (QCEW) data is sourced from MN DEED for 2012 and 2013, the most recent data available. All establishments covered under the Unemployment Insurance (UI) Program are required to report wage and employment statistics quarterly to the State. Federal government establishments are also covered by the QCEW program.

It should be noted that certain industries in these tables might not have any information displayed which means that there is either no reported economic activity for that industry or the data has been suppressed to protect the confidentiality of cooperating employers. This generally occurs when there are too few employers or one employer comprises too much of the employment in that geography.

Region

- There were 49,171 jobs in the Region as of 2013 which, based on the 2013 annual count of employed residents, represented a job to employed resident ratio of 0.57 compared to 1.0 in the State. This ratio indicates that there were more employed residents than jobs in the Region, suggesting that many residents commuted outside the area for employment. The ratio of 1.0 for the State means that the residents are equal to the number of jobs in Minnesota.

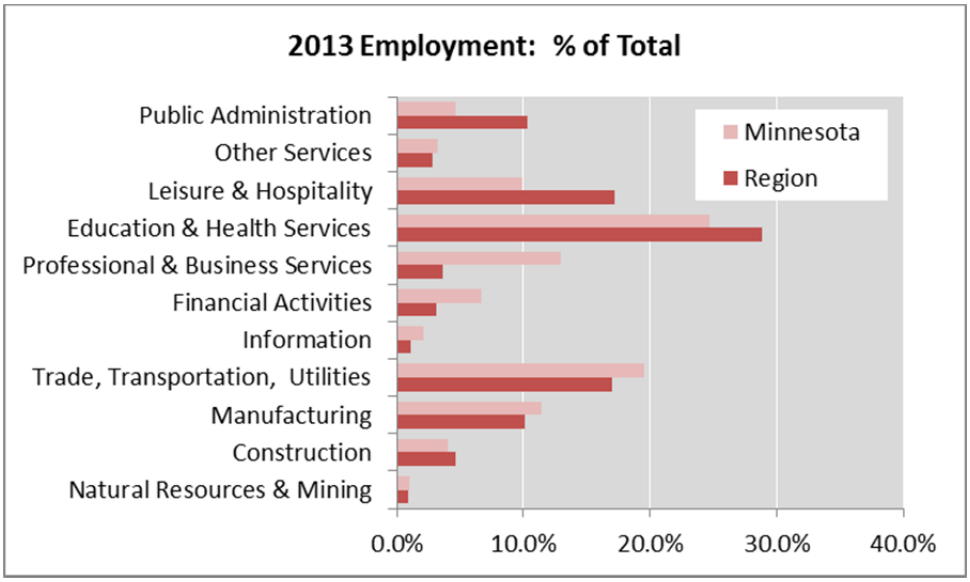
- As illustrated in the chart on the following page, the Region's employment concentrations were higher than the State in Public Administration, Leisure and Hospitality, the Education and Health Services, and Construction industries, while all other sectors had lower concentrations of employment.

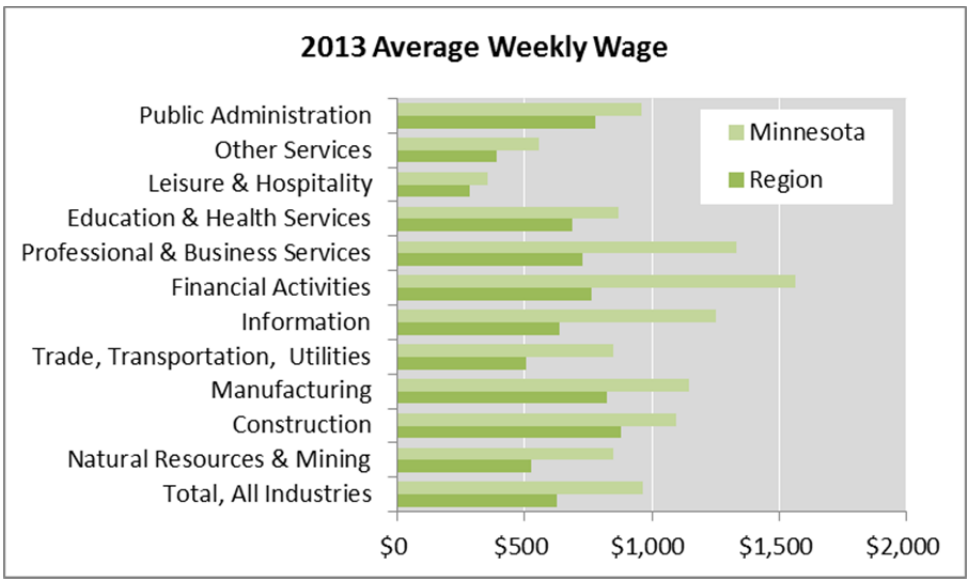
- The Education and Health Services industry was, by far, the largest employment sector in the Region, providing 14,187 jobs in 2013 (28.9% of the total). The Leisure and Hospitality and the Trade, Transportation and Utilities sectors were also major employers with 8,472 workers (17.2% of the total jobs) and 8,372 workers (17% of the total jobs) respectively.

- Between 2012 and 2013, the number of business establishments in the Region grew by 1.2%, while the number of jobs increased by 1.8%. By comparison, Minnesota gained 2,778 establishments (1.7%) and 46,846 jobs (1.8%) during the same time period.

- Within the Region, the most notable job losses occurred in the Trade, Transportation, Utilities sector (70 jobs for a 0.8% decline). The most significant hiring occurred in the Manufacturing sector (433 jobs for a 9.5% increase).

- From 2012 to 2013, the average weekly wage in the Region increased 2.4% ($15) to $627. By comparison, wages increased 1.6% throughout Minnesota to $964. Average wages were lower in the Region than in the State in all industry sectors.





EMP-3
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
REGION

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
REGION*										
Total, All Industries	3,574	48,303	$612	3,618	49,171	$627	868	1.8%	$15	2.4%
Natural Resources & Mining	50	395	$577	53	423	$529	28	7.1%	($48)	-8.4%
Construction	565	2,120	$875	554	2,302	$881	182	8.6%	$5	0.6%
Manufacturing	213	4,553	$791	214	4,986	$824	433	9.5%	$34	4.2%
Trade, Transportation, Utilities	759	8,442	$494	776	8,372	$508	-70	-0.8%	$14	2.8%
Information	21	212	$623	50	543	$637	331	156.1%	$15	2.3%
Financial Activities	247	1,529	$742	255	1,537	$765	8	0.5%	$24	3.2%
Professional & Business Services	330	1,668	$718	338	1,785	$730	117	7.0%	$12	1.6%
Education & Health Services	384	13,977	$679	404	14,187	$686	210	1.5%	$8	1.1%
Leisure & Hospitality	422	8,478	$280	425	8,472	$283	-6	-0.1%	$4	1.3%
Other Services	332	1,379	$358	341	1,399	$391	20	1.5%	$33	9.3%
Public Administration	204	5,003	$765	190	5,057	$781	54	1.1%	$16	2.1%
Seven County Minneapolis - St. Paul Metro										
Total, All Industries	78,995	1,590,991	$1,076	78,768	1,618,931	$1,088	27,940	1.8%	$12	1.1%
Natural Resources & Mining	294	3,664	$812	295	3,685	$803	21	0.6%	($9)	-1.1%
Construction	6,504	53,247	$1,179	6,380	57,382	$1,217	4,135	7.8%	$38	3.2%
Manufacturing	4,142	162,267	$1,328	4,077	162,758	$1,340	491	0.3%	$12	0.9%
Trade, Transportation, Utilities	16,224	299,974	$907	16,171	302,766	$930	2,792	0.9%	$23	2.5%
Information	1,438	40,569	$1,388	1,410	40,618	$1,393	49	0.1%	$5	0.4%
Financial Activities	8,915	135,835	$1,746	8,812	136,874	$1,728	1,039	0.8%	($18)	-1.0%
Professional & Business Services	15,628	266,545	$1,418	15,423	269,433	$1,452	2,888	1.1%	$34	2.4%
Education & Health Services	9,656	354,048	$910	9,851	366,010	$910	11,962	3.4%	$0	0.0%
Leisure & Hospitality	7,024	155,094	$409	6,970	158,973	$413	3,879	2.5%	$4	1.0%
Other Services	7,932	54,101	$600	8,387	53,947	$616	-154	-0.3%	$16	2.7%
Public Administration	1,218	65,591	$1,055	992	66,482	$1,074	891	1.4%	$19	1.8%
MINNESOTA										
Total, All Industries	162,273	2,644,917	$949	165,051	2,691,763	$964	46,846	1.8%	$15	1.6%
Natural Resources & Mining	2,664	26,386	$835	2,745	26,848	$851	462	1.8%	$16	1.9%
Construction	16,059	101,602	$1,067	16,215	107,433	$1,098	5,831	5.7%	$31	2.9%
Manufacturing	7,994	305,581	$1,130	8,079	307,159	$1,145	1,578	0.5%	$15	1.3%
Trade, Transportation, Utilities	38,152	518,687	$832	38,594	525,192	$849	6,505	1.3%	$17	2.0%
Information	3,366	57,264	$1,220	3,404	56,975	$1,253	-289	-0.5%	$33	2.7%
Financial Activities	15,492	175,979	$1,565	15,541	179,631	$1,561	3,652	2.1%	($4)	-0.3%
Professional & Business Services	27,866	339,437	$1,308	28,808	348,225	$1,332	8,788	2.6%	$24	1.8%
Education & Health Services	17,642	651,488	$861	18,149	665,295	$869	13,807	2.1%	$8	0.9%
Leisure & Hospitality	14,321	261,498	$350	14,425	265,809	$356	4,311	1.6%	$6	1.7%
Other Services	14,354	84,598	$539	15,282	85,340	$555	742	0.9%	$16	3.0%
Public Administration	4,300	122,373	$941	3,810	123,855	$961	1,482	1.2%	$20	2.1%

* Aitkin, Carlton, Isanti, Kanabec, Mille Lacs, and Pine Counties

Sources: MN DEED; Maxfield Research, Inc.

Carlton County

- There were 13,355 jobs in Carlton County as of 2013 which represented roughly 27.2% of all jobs in the Region.

- Based on the 2013 annual count of employed residents, the jobs to employed resident ratio in Carlton County was 0.75, compared to 0.57 throughout the Region and 1.00 in the State. These ratios indicate that there were more employed residents than jobs in Carlton County suggesting that many residents commuted outside the area, such as Duluth for employment.

- As illustrated in the chart, Carlton County's employment concentrations were higher than the State and Region in Public Administration, and Manufacturing while all other sectors had lower concentrations of employment.

- The Education and Health Services industry was the largest employment sector in the County, providing 3,753 jobs in 2013 (28.1% of the total). The Trade, Transportation and Utilities sector with 2,044 workers (15.3% of the total jobs) and the Leisure and Hospitality sector with 1,903 workers (14.2% of the total jobs), were the major employer sections in the County.

- Between 2012 and 2013, the number of business establishments in Carlton County grew by 3 (a 0.4% increase) while the number of businesses throughout the Region grew by 44 (a 1.2% increase). The number of employees in the County grew by 2.5% while the Region experienced a 1.8% increase in jobs. By comparison, Minnesota gained 2,778 establishments (1.7%) and 46,846 jobs (1.8%) during the same time period.

- Within Carlton County, the most notable job losses occurred in the Trade, Transportation, Utilities sector (93 jobs for an 4.4% decline), while the most significant hiring occurred in the Construction sector (90 jobs for a 6.2% increase).

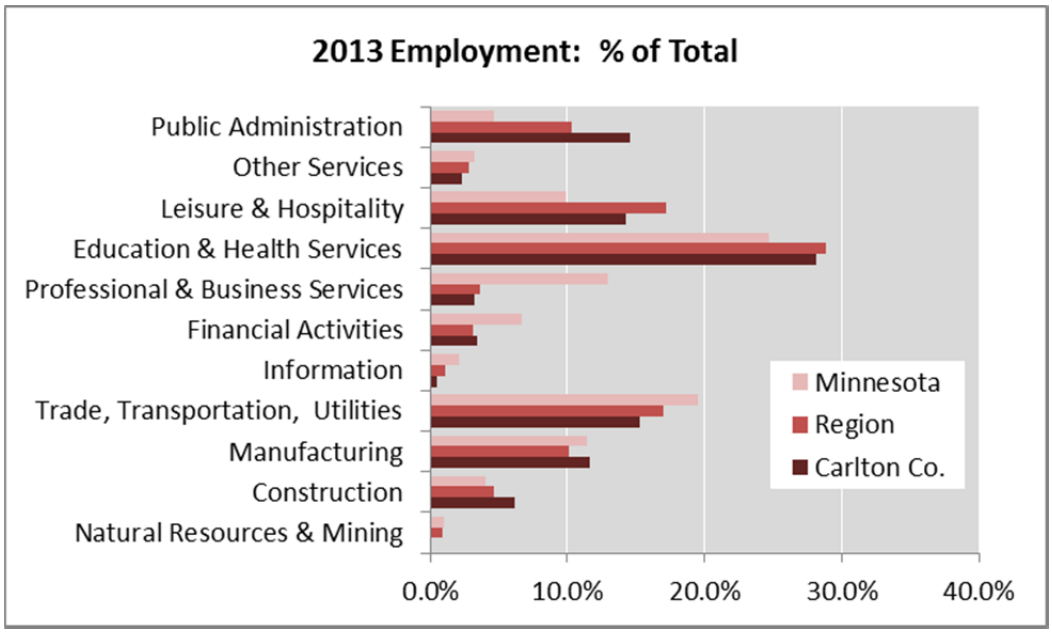
- From 2012 to 2013, the average weekly wage in Carlton County increased 6.4% ($44) to $733. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

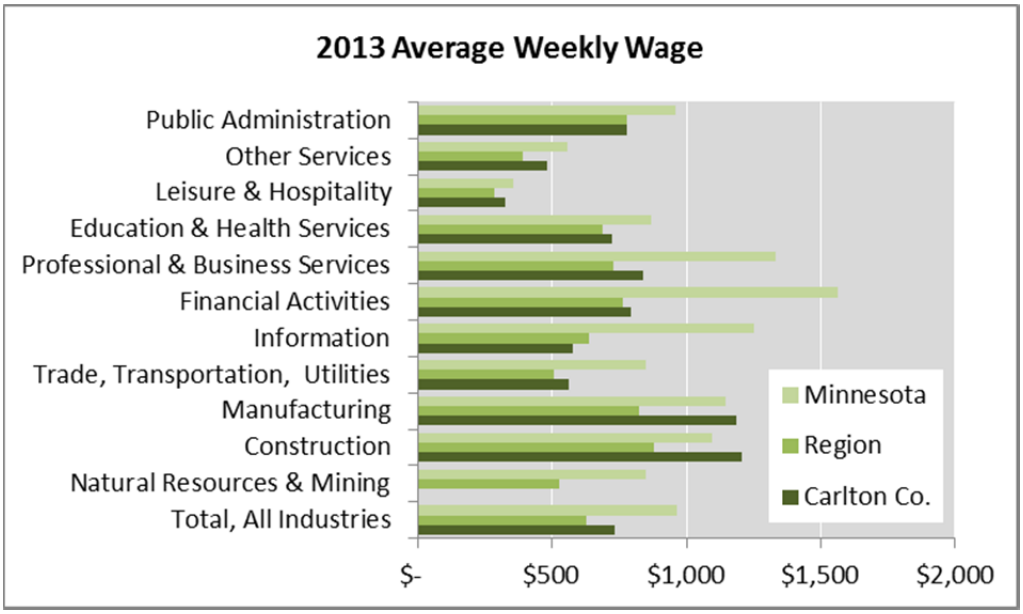
- At $733, the average weekly wage for all industries in Carlton County was higher than the Region ($627), but 24% lower than the State average of $964. Average wages were lower in the County than in the State in all industry sectors except Construction (8.8% higher) and Manufacturing (3.5% higher).

EMP-4
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
CARLTON COUNTY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
CARLTON COUNTY										
Total, All Industries	755	13,028	$689	758	13,355	$733	327	2.5%	$44	6.4%
Natural Resources & Mining										
Construction	104	693	$1,101	101	823	$1,204	130	18.8%	$103	9.4%
Manufacturing	32	1,458	$1,123	32	1,548	$1,186	90	6.2%	$63	5.6%
Trade, Transportation, Utilities	162	2,137	$562	163	2,044	$564	-93	-4.4%	$2	0.4%
Information				7	62	$578	62		$578	
Financial Activities	55	458	$773	56	463	$796	5	1.1%	$23	3.0%
Professional & Business Services	76	344	$515	76	427	$840	83	24.1%	$325	63.1%
Education & Health Services	95	3,690	$706	100	3,753	$723	63	1.7%	$17	2.4%
Leisure & Hospitality	94	1,897	$316	94	1,903	$324	6	0.3%	$8	2.5%
Other Services	76	287	$372	79	305	$483	18	6.3%	$111	29.8%
Public Administration	40	1,908	$767	36	1,943	$780	35	1.8%	$13	1.7%

Sources: MN DEED; Maxfield Research, Inc.




2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Carlton Co.

Kanabec County

- There were 3,680 jobs in Kanabec County as of 2013 which represented roughly 7.5% of all jobs in the Region.

- Based on the 2013 annual count of employed residents, the jobs to employed resident ratio in Kanabec County was 0.46, compared to 0.57 throughout the Region and 1.00 in the State. These ratios indicate that there were more employed residents than jobs in the County suggesting that many residents commuted outside the County for employment.

- As illustrated in the chart, compared to the Region, Kanabec County had a higher concentration of jobs in the following industry sectors: Natural Resources and Mining, Construction, Manufacturing, Education and Health Services, and Other Services.

- The Education and Health Services industry was the largest employment sector in the County, providing 1,167 jobs in 2013 (31.7% of the total). The Trade, Transportation and Utilities sector was also a major employer with 615 workers (16.7% of the total jobs).

- Between 2012 and 2013, the number of business establishments in Kanabec County increased by three (a 1.0% increase) while the number of businesses throughout the Region grew by 44 (a 1.2% increase). The number of employees in the County increased by 14 (0.4%) while the Region experienced a 1.8% increase in jobs. By comparison, Minnesota gained 2,778 establishments (1.7%) and 46,846 jobs (1.8%) during the same time period.

- Within Kanabec County, the most notable job loss occurred in the Trade, Transportation, Utilities sector (19 jobs for a 3.0% decline) while the most significant hiring occurred in the Manufacturing sector (25 jobs for a 5.0% increase). The Financial Activities sector also gained 11 jobs, for a 7.4% increase.

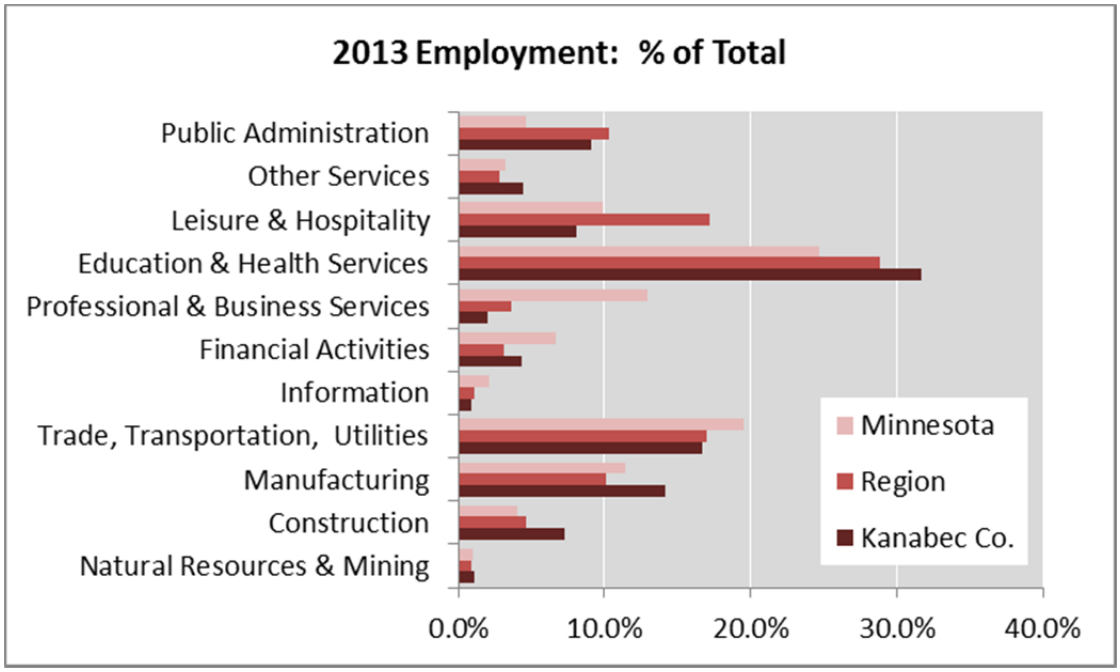
- From 2012 to 2013, the average weekly wage in Kanabec County increased 3.8% ($23) to $625. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

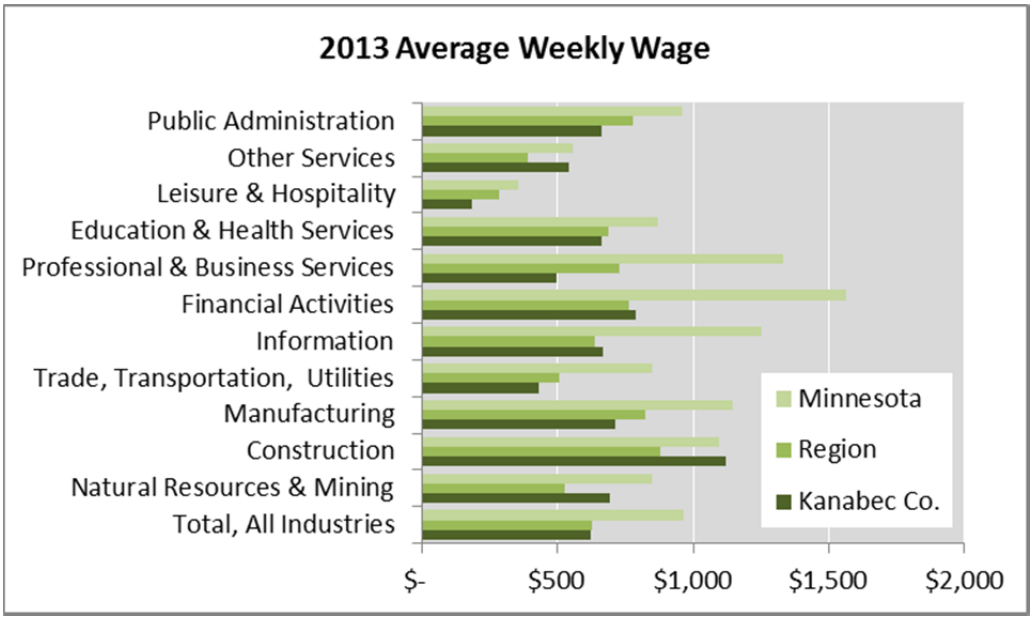
- At $625, the average weekly wage for all industries in Kanabec County was 0.3% lower than the Region ($627) and 35.2% lower than the State average of $964. Average wages were lower in the County than in the State in all industry sectors except Construction (1.9% higher).

EMP-5
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
KANABEC COUNTY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
KANABEC COUNTY										
Total, All Industries	299	3,666	$602	302	3,680	$625	14	0.4%	$23	3.8%
Natural Resources & Mining	9	36	$756	8	41	$692	5	13.9%	($64)	-8.5%
Construction	53	270	$1,130	51	266	$1,120	-4	-1.5%	($10)	-0.9%
Manufacturing	16	496	$694	16	521	$714	25	5.0%	$20	2.9%
Trade, Transportation, Utilities	63	634	$416	63	615	$430	-19	-3.0%	$14	3.4%
Information	6	33	$544	6	34	$670	1	3.0%	$126	23.2%
Financial Activities	18	149	$787	20	160	$790	11	7.4%	$3	0.4%
Professional & Business Services	20	67	$525	22	75	$497	8	11.9%	($28)	-5.3%
Education & Health Services	31	1,172	$629	35	1,167	$664	-5	-0.4%	$35	5.6%
Leisure & Hospitality	35	308	$177	34	299	$186	-9	-2.9%	$9	5.1%
Other Services	25	168	$521	25	164	$540	-4	-2.4%	$19	3.6%
Public Administration	24	330	$651	23	335	$664	5	1.5%	$13	2.0%

Sources: MN DEED; Maxfield Research, Inc.




2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
Minnesota
Region
Kanabec Co.
$-
$500
$1,000
$1,500
$2,000

Mille Lacs County

- There were 9,523 jobs in Mille Lacs County as of 2013 which represented roughly 19.4% of all jobs in the Region.

- Based on the 2013 annual count of employed residents, the jobs to employed resident ratio in Mille Lacs County was 0.78, compared to 0.57 throughout the Region and 1.00 in the State. These ratios indicate that there were more employed residents than jobs in the County suggesting that residents commuted outside the County for employment.

- As illustrated in the chart, compared to Minnesota and the Region, Mille Lacs County had a higher concentration of jobs in the following industry sectors: Education and Health services; Leisure and Hospitality; and, Public Administration.

- The Education and Health Services was the largest employment sector in the County, providing 2,804 jobs in 2013 (29.4% of the total). The Leisure and Hospitality sector was also a major employer with 2,029 workers (21.3% of total jobs).

- Between 2012 and 2013, the number of business establishments in Mille Lacs County increased by eight (a 1.1% increase) while the number of businesses throughout the Region grew by 44 (a 1.2% increase). The number of employees in the County increased by 48 (0.5%) while the Region experienced a 1.8% increase in jobs. By comparison, Minnesota gained 2,778 establishments (1.7%) and 46,846 jobs (1.8%) during the same time period.

- Within Mille Lacs County, the most notable job loss occurred in the Trade, Transportation, and Utilities sector (64 jobs for a 4.8% decline), while the most significant hiring occurred in the Manufacturing sector (153 jobs for a 21.9% increase).

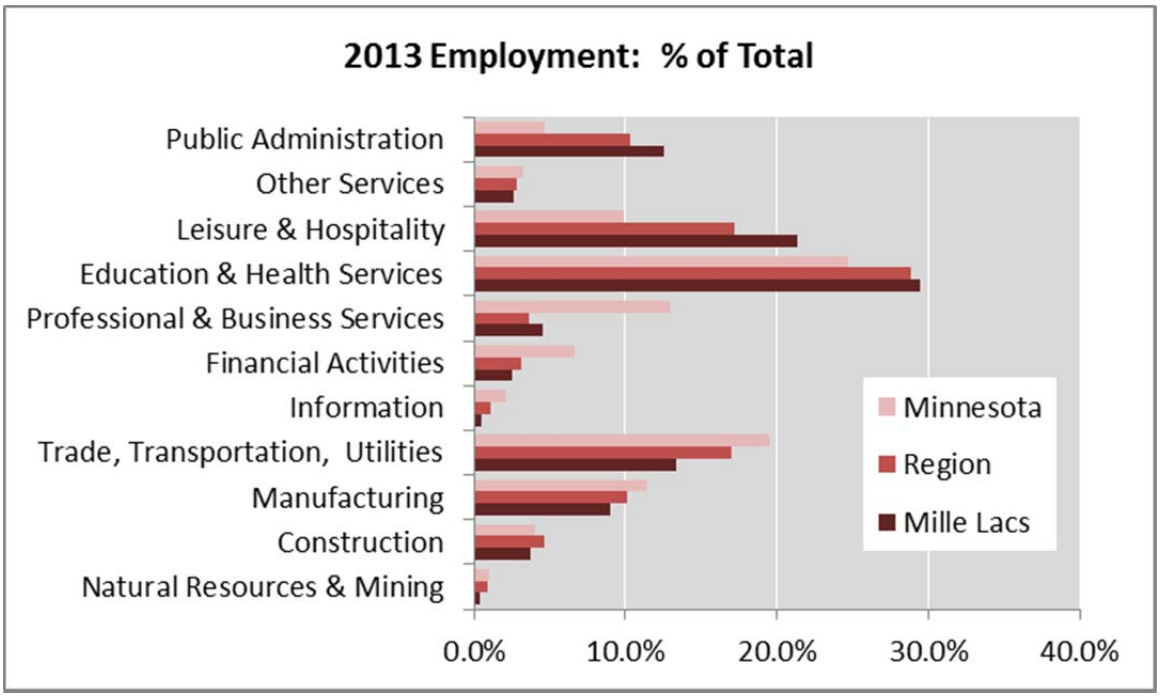
- From 2012 to 2013, the average weekly wage in Mille Lacs County increased 2.4% ($14) to $598. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

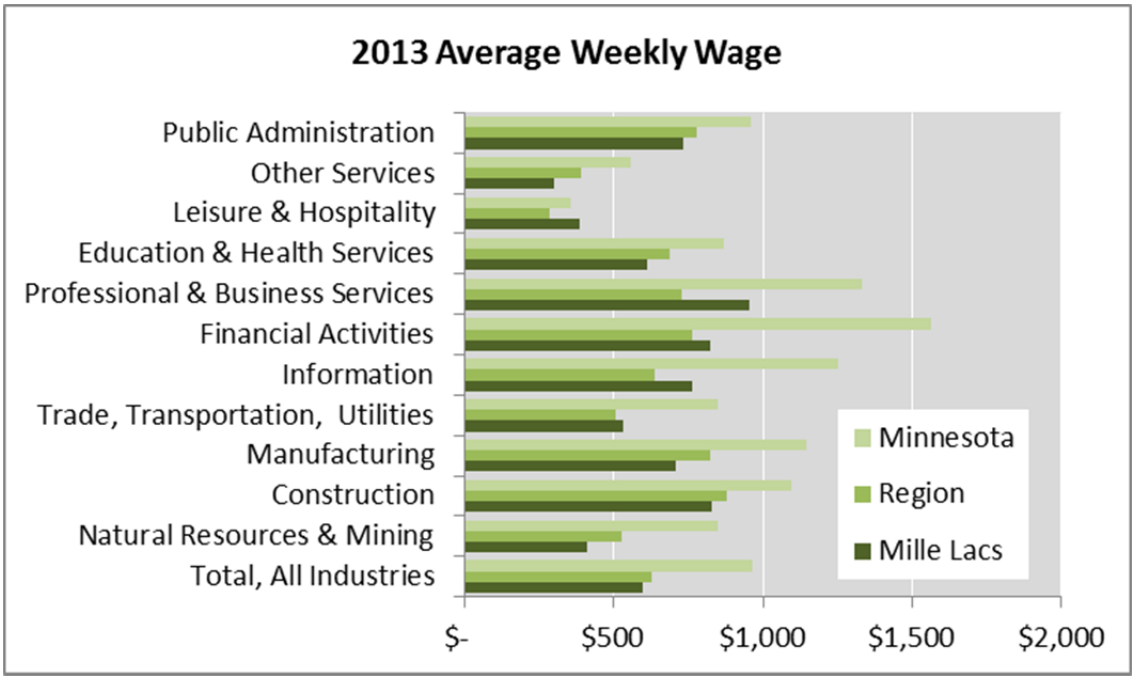
- At $598, the average weekly wage for all industries in Mille Lacs County was 4.6% lower than the Region ($627) and 38% lower than the State average of $964. Average wages were lower in the County than in the State in all industry sectors except Leisure and Hospitality which was 8.2% higher than the State.

EMP-6
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
MILLE LACS COUNTY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
MILLE LACS COUNTY										
Total, All Industries	697	9,475	$584	705	9,523	$598	48	0.5%	$14	2.4%
Natural Resources & Mining	14	39	$579	15	41	$409	2	5.1%	($170)	-29.4%
Construction	103	351	$817	102	358	$827	7	2.0%	$10	1.2%
Manufacturing	46	699	$683	47	852	$708	153	21.9%	$25	3.7%
Trade, Transportation, Utilities	149	1,332	$462	151	1,268	$533	-64	-4.8%	$71	15.4%
Information				9	45	$766	45		$766	
Financial Activities	48	238	$739	49	243	$822	5	2.1%	$83	11.2%
Professional & Business Services	64	377	$1,146	69	434	$956	57	15.1%	($190)	-16.6%
Education & Health Services	71	2,804	$606	74	2,804	$612	0	0.0%	$6	1.0%
Leisure & Hospitality	86	2,049	$387	87	2,029	$388	-20	-1.0%	$1	0.3%
Other Services	71	248	$304	72	252	$301	4	1.6%	($3)	-1.0%
Public Administration	37	1,206	$708	33	1,195	$735	-11	-0.9%	$27	3.8%

Sources: MN DEED; Maxfield Research, Inc.




2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Mille Lacs

Pine County

- There were 8,167 jobs in Pine County as of 2014 which represented roughly 16.6% of all jobs in the Region.

- Based on the 2013 annual count of employed residents, the jobs to employed resident ratio in Pine County was 0.57, compared to 0.57 throughout the Region and 1.00 in the State. These ratios indicate that there were more employed residents than jobs in the County suggesting that residents commuted outside the County for employment.

- As illustrated in the chart, compared to Minnesota and the Region, Pine County had a higher concentration of jobs in the Leisure and Hospitality sector.

- The Leisure and Hospitality industry was the largest employment sector in the County, providing 2,836 jobs in 2013 (34.7% of the total). The Education and Health Services sector as well as the Trade, Transportation, Utilities sector were also major employers with 1,683 workers (20.6% of total jobs) and 1,270 workers (15.6% of the total), respectively.

- Between 2012 and 2013, the number of business establishments in Pine County increased by eight (a 1.3% increase) while the number of businesses throughout the Region grew by 44 (a 1.2% increase). The number of employees in the County increased by 48 (0.5%) while the Region experienced a 1.8% increase in jobs. By comparison, Minnesota gained 2,778 establishments (1.7%) and 46,846 jobs (1.8%) during the same time period.

- Within Pine County, the most significant hiring occurred in the Education and Health Services industry (60 jobs for a 3.7% increase) and the Manufacturing sector (28 jobs for a 13.5% gain).

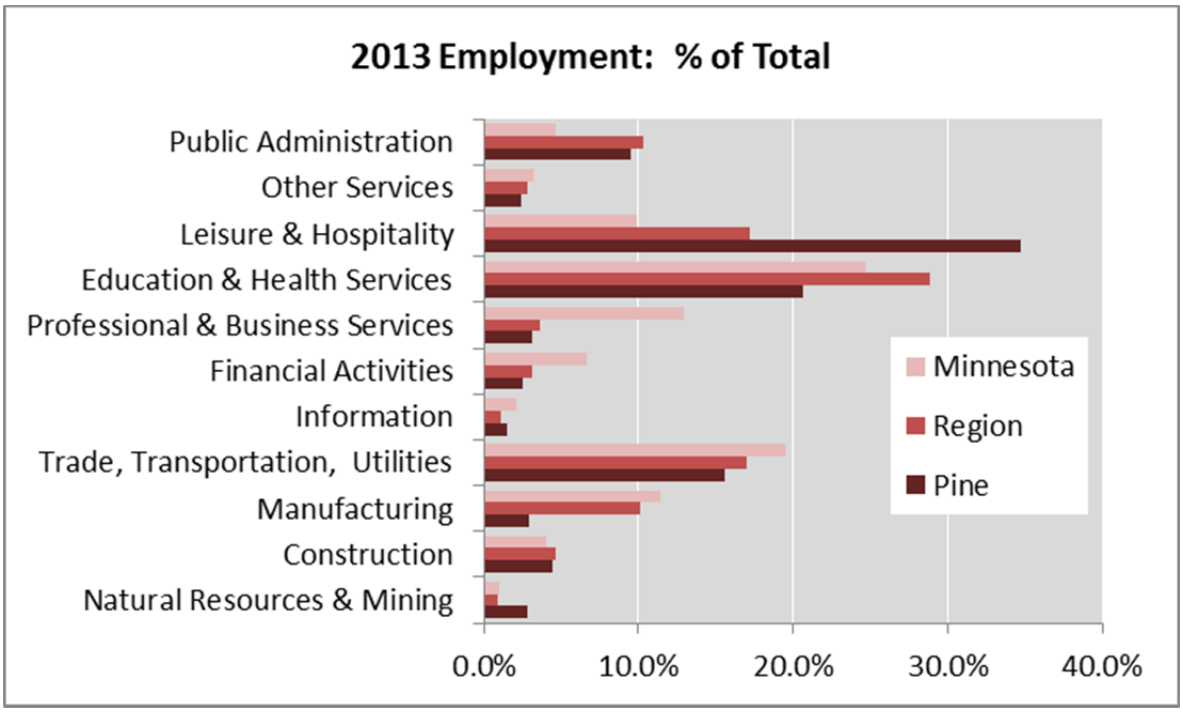
- From 2012 to 2013, the average weekly wage in Pine County stayed the same at $526. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

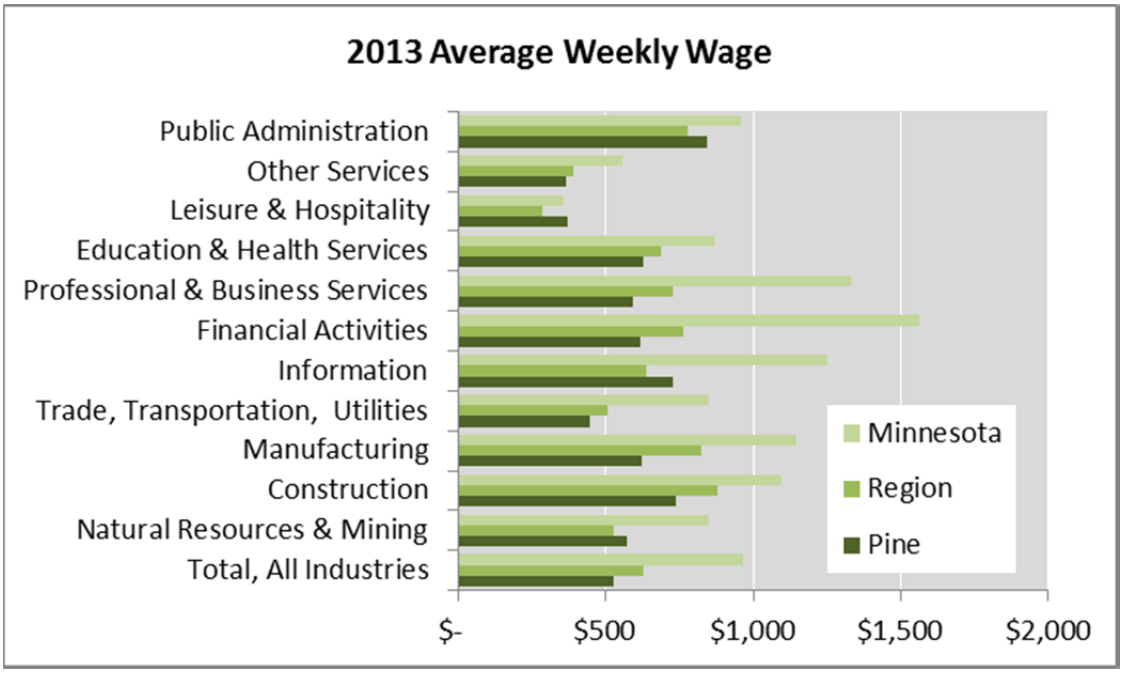
- At $526, the average weekly wage for all industries in Pine County was 16.2% lower than the Region ($627) and 45.4% lower than the State average of $964. Average wages were lower in the County than in the State in all industry sectors except Leisure and Hospitality which was 3.8% higher than the State.

EMP-7
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
PINE COUNTY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
PINE COUNTY										
Total, All Industries	625	8,143	$526	633	8,167	$526	24	0.3%	$0	0.0%
Natural Resources & Mining	20	230	$554	20	227	$572	-3	-1.3%	$18	3.2%
Construction	101	371	$759	98	362	$738	-9	-2.4%	($21)	-2.8%
Manufacturing	25	207	$588	23	235	$625	28	13.5%	$37	6.3%
Trade, Transportation, Utilities	135	1,281	$430	141	1,270	$445	-11	-0.9%	$15	3.5%
Information	7	115	$776	8	121	$729	6	5.2%	($47)	-6.1%
Financial Activities	43	222	$601	44	204	$616	-18	-8.1%	$15	2.5%
Professional & Business Services	46	304	$550	51	258	$592	-46	-15.1%	$42	7.6%
Education & Health Services	69	1,623	$647	70	1,683	$628	60	3.7%	($19)	-2.9%
Leisure & Hospitality	84	2,844	$374	85	2,836	$370	-8	-0.3%	($4)	-1.1%
Other Services	50	203	$347	50	198	$367	-5	-2.5%	$20	5.8%
Public Administration	46	741	$850	44	772	$843	31	4.2%	($7)	-0.8%

Sources: MN DEED; Maxfield Research, Inc.




2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Pine

Aitkin City

- There were 2,027 jobs in Aitkin as of 2013 which represented roughly 55.1% of all jobs in Aitkin County and 4.1% of all jobs in the Region.

- As illustrated in the chart, compared to the Region and Minnesota, Aitkin had a higher concentration of jobs in the following industry sectors: Trade, Transportation, Utilities; Education and Health Services; and Public Administration.

- The Education and Health Services was the largest employment sector in the City, providing 836 jobs in 2013 (41.2% of the total). The Trade, Transportation, Utilities sector was also a major employer with 441 workers (21.8% of total jobs).

- Between 2012 and 2013, the number of business establishments in Aitkin increased by nine (a 5.2% increase). The number of jobs in the City climbed by 67 (3.4%) while the Region experienced a 1.8% increase in jobs.

- Within Aitkin, the most significant hiring occurred in the Education and Health Services industry (41 jobs for a 5.2% increase) and the Trade, Transportation, and Utilities sector (26 jobs for a 6.3% gain).

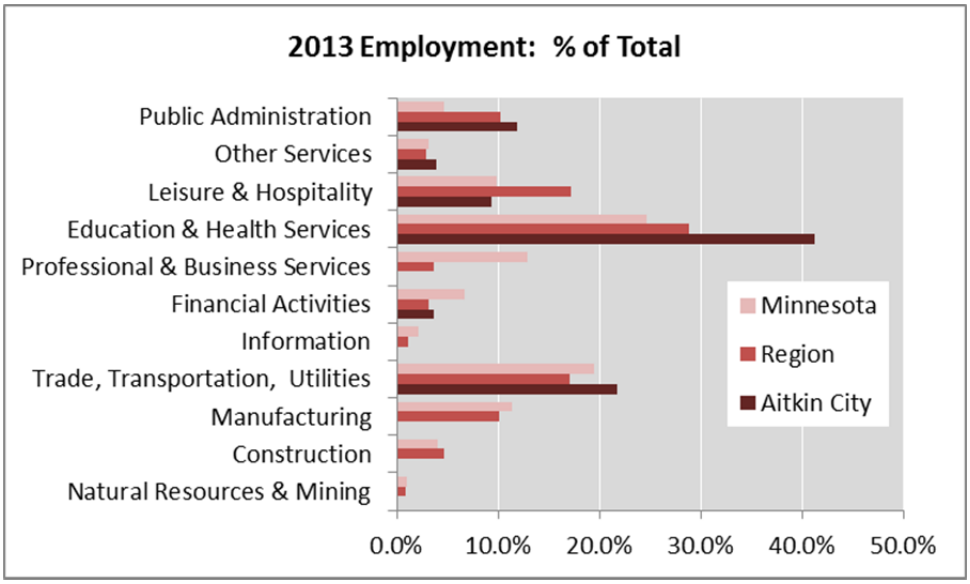
- From 2012 to 2013, the average weekly wage in Aitkin increased 1.1% ($7) to $619. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

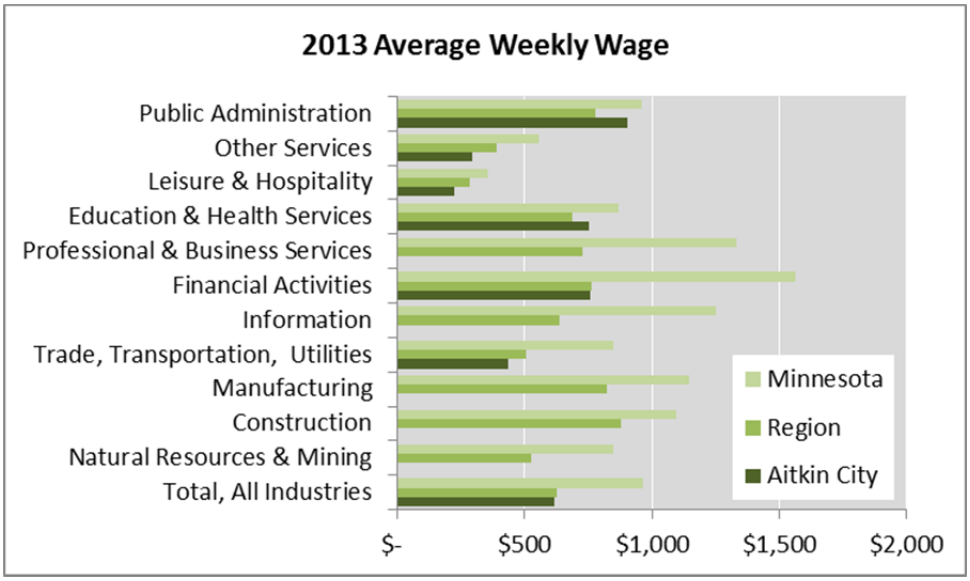
- At $619, the average weekly wage for all industries in Aitkin was 1.3% lower than the Region ($627) and 35.8% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors.

EMP-8
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
AITKIN CITY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
AITKIN CITY										
Total, All Industries	172	1,960	$612	181	2,027	$619	67	3.4%	$7	1.1%
Natural Resources & Mining										
Construction	15	35	$822							
Manufacturing	7	39	$732							
Trade, Transportation, Utilities	41	415	$431	45	441	$437	26	6.3%	$6	1.4%
Information	5	38	$346							
Financial Activities	14	73	$710	17	75	$758	2	2.7%	$48	6.8%
Professional & Business Services	18	45	$559							
Education & Health Services	22	795	$747	24	836	$753	41	5.2%	$6	0.8%
Leisure & Hospitality	22	201	$222	21	189	$226	-12	-6.0%	$4	1.8%
Other Services	15	73	$303	17	78	$295	5	6.8%	($8)	-2.6%
Public Administration	12	243	$885	12	241	$902	-2	-0.8%	$17	1.9%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
50.0%
Minnesota
Region
Aitkin City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Aitkin City

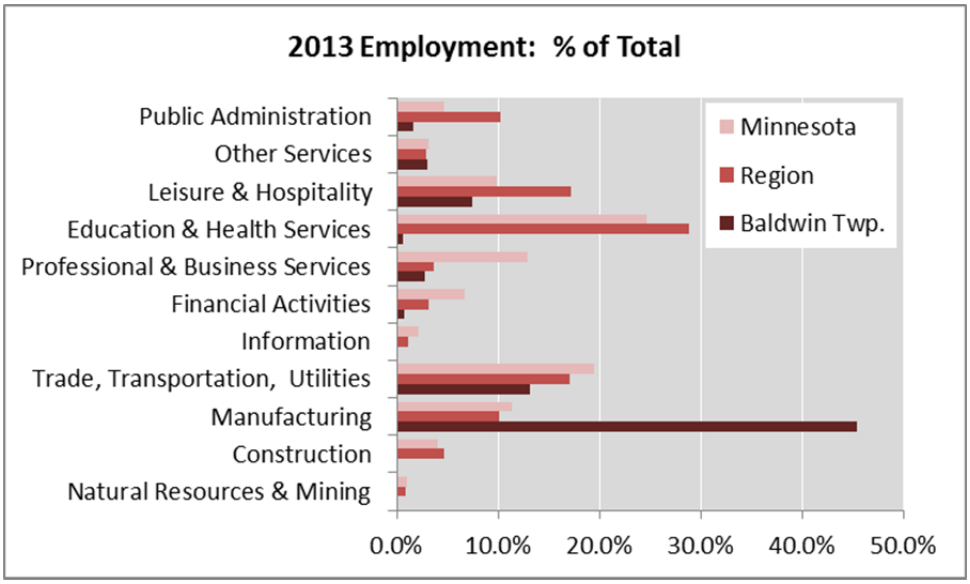
Baldwin Township

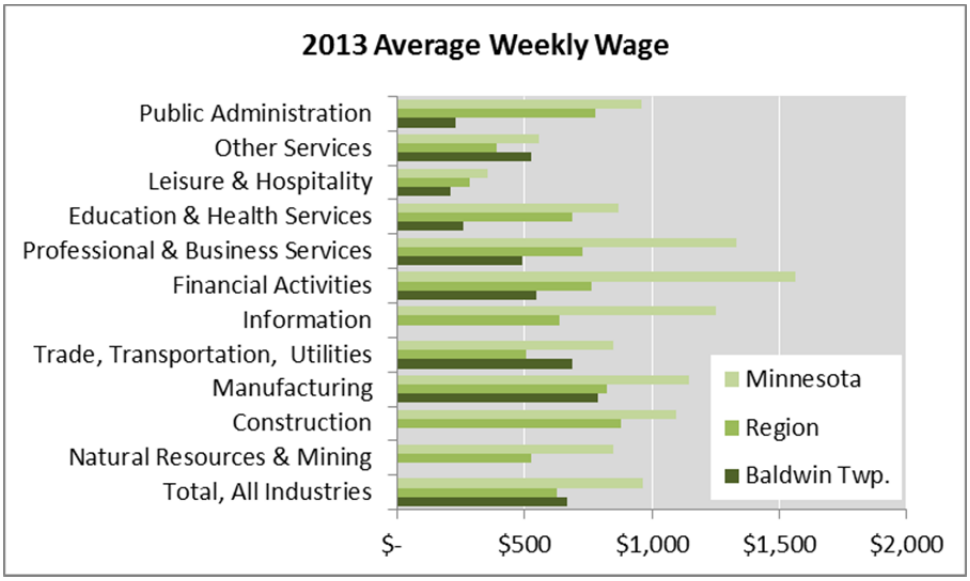
- There were 821 jobs in Baldwin Township as of 2013.
- As illustrated in the chart, compared to the Region, Baldwin Township had a higher concentration of jobs in Manufacturing.
- The Manufacturing industry was the largest employment sector in the Township, providing 373 jobs in 2013 (45.4% of the total). The Trade, Transportation, and Utilities sector was also a major employer with 108 workers (13.2% of total jobs).
- Between 2012 and 2013, the number of business establishments in Baldwin Township increased by one (a 1.0% gain). The number of jobs in the Township increased by 117 (16.6%) while the Region experienced a 1.8% increase in jobs.
- Within Baldwin Township, the greatest job increase occurred in the Manufacturing Section with an increase in 95 positions (34.2%). The greatest loss occurred in the Leisure and Hospitality Services industry which lost 6 jobs for a 9.0% decline.
- From 2012 to 2013, the average weekly wage in Baldwin Township increased 10.6% ($64) to $670. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.
- At $670, the average weekly wage for all industries in Baldwin Township was 6.5% higher than the Region ($627) and 30.5% lower than the State average of $964. Average wages were lower in the Township than in the State in all industry sectors.

EMP-9
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
BALDWIN TOWNSHIP

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
BALDWIN TOWNSHIP										
Total, All Industries	98	704	$606	99	821	$670	117	16.6%	$64	10.6%
Natural Resources & Mining	4	86	$615							
Construction	32	103	$693							
Manufacturing	8	278	$709	8	373	$790	95	34.2%	$81	11.4%
Trade, Transportation, Utilities	14	96	$685	16	108	$686	12	12.5%	$1	0.1%
Information										
Financial Activities				5	6	$548				
Professional & Business Services	15	22	$399	14	23	$494	1	4.5%	$95	23.8%
Education & Health Services				3	5	$259				
Leisure & Hospitality	5	67	$192	4	61	$212	-6	-9.0%	$20	10.4%
Other Services	11	28	$483	12	25	$529	-3	-10.7%	$46	9.5%
Public Administration	1	13	$234	1	13	$228	0	0.0%	($6)	-2.6%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
50.0%
Minnesota
Region
Baldwin Twp.


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Baldwin Twp.

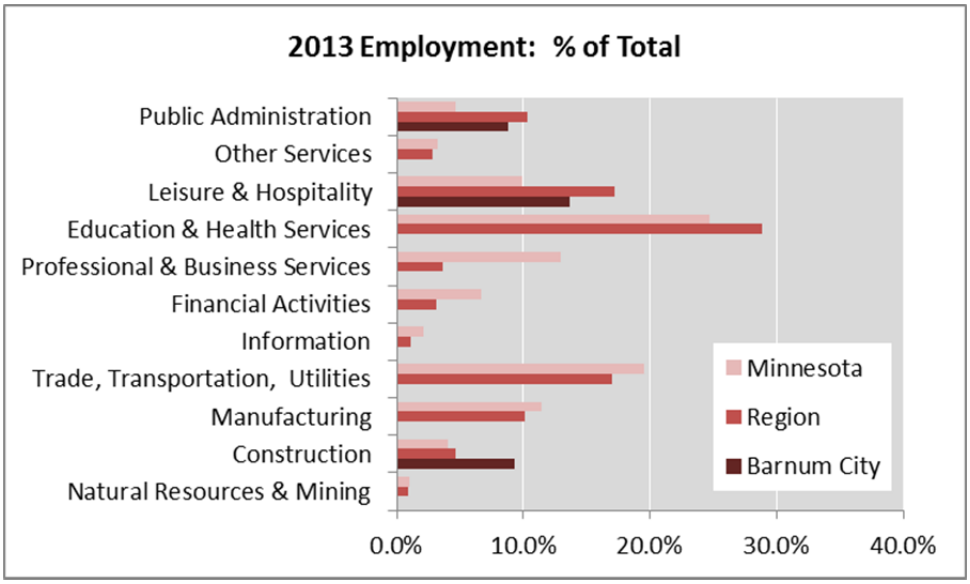
Barnum City

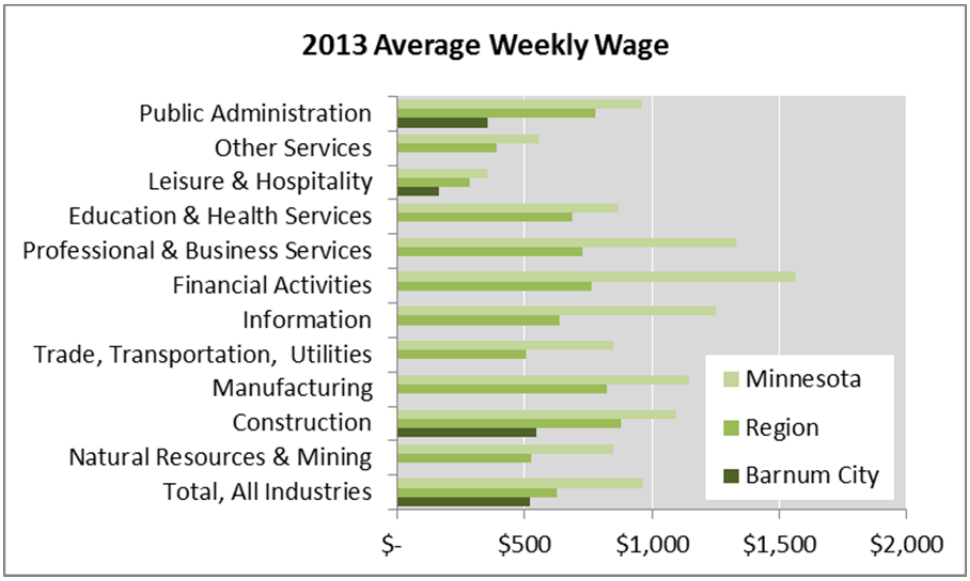
- There were 205 jobs in Barnum as of 2013 which represented just over 1.5% of all jobs in Carlton County.
- As illustrated in the chart, compared to the Region, Barnum had a higher concentration of jobs in the Construction industry sector.
- The Leisure and Hospitality sector was the largest employment sector in the City, providing 28 jobs in 2013 (13.7% of the total). The Construction sector was also a major employer with 19 workers (9.3% of total jobs).
- Between 2012 and 2013, the number of business establishments in Barnum increased by two (an 8.7% increase). The number of jobs in the City climbed by 13 (6.8%) while the Region experienced a 1.8% increase in jobs.
- Within Barnum, the most significant hiring occurred in the Leisure and Hospitality industry (7 jobs for a 33.3% increase).
- From 2012 to 2013, the average weekly wage in Barnum fell 3.2% ($17) to $522. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.
- At $522, the average weekly wage for all industries in Barnum was 16.8% lower than the Region ($627) and 45.9% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors identified.

EMP-10
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
BARNUM CITY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
BARNUM CITY										
Total, All Industries	23	192	$539	25	205	$522	13	6.8%	($17)	-3.2%
Natural Resources & Mining										
Construction				4	19	$547				
Manufacturing										
Trade, Transportation, Utilities										
Information										
Financial Activities										
Professional & Business Services										
Education & Health Services										
Leisure & Hospitality	4	21	$178	5	28	$166	7	33.3%	($12)	-6.7%
Other Services										
Public Administration	2	18	$356	2	18	$356	0	0.0%	$0	0.0%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Minnesota
Region
Barnum City
0.0%
10.0%
20.0%
30.0%
40.0%


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
Minnesota
Region
Barnum City
$-
$500
$1,000
$1,500
$2,000

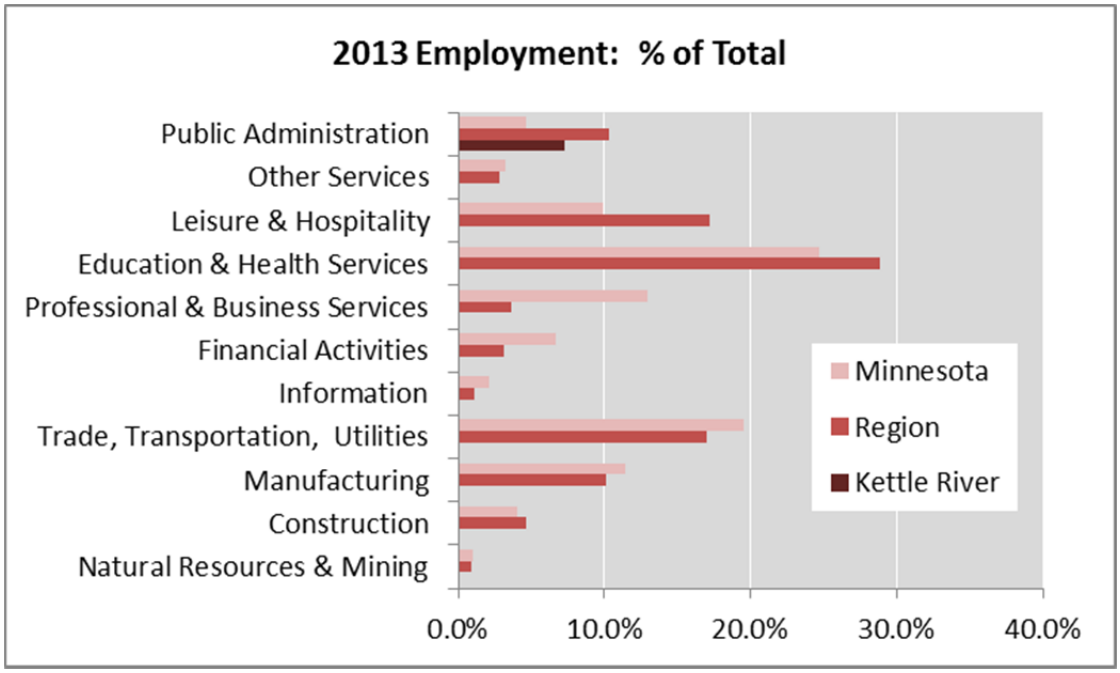
Kettle River City

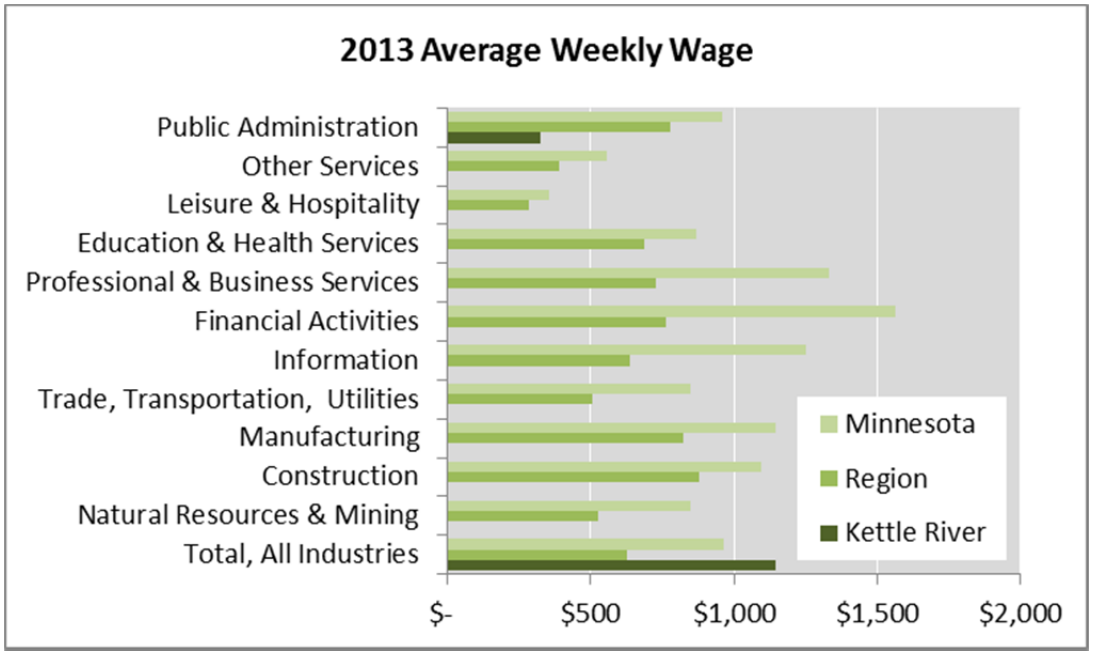
- There were 55 jobs in Kettle River as of 2013, representing 0.4% of all jobs in Carlton County.
- The Public Administration sector was the only identified employment sector in the City, providing 4 out of 55 of the jobs as of 2013 (7.2% of the total).
- Between 2012 and 2013, the number of business establishments in Kettle River decreased by two (a 25% decrease). The number of jobs in the City grew by 3 (1.9%) while the Region experienced a 1.8% increase in jobs.
- From 2012 to 2013, the average weekly wage in Kettle River is higher than the region and increased 5.8% ($63) to $1,144, but decreased 14.2% (-$54) in the Public Administration sector. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.
- At $1,144 the average weekly wage for all industries in Kettle River was 45.2% higher than the Region ($627) and 15.7% higher than the State average of $964.

EMP-11
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
KETTLE RIVER CITY

Industry	2012			2013			Change 2012 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
KETTLE RIVER CITY										
Total, All Industries	8	52	$1,081	6	55	$1,144	3	5.8%	$63	5.8%
Natural Resources & Mining										
Construction										
Manufacturing										
Trade, Transportation, Utilities										
Information										
Financial Activities										
Professional & Business Services										
Education & Health Services										
Leisure & Hospitality										
Other Services										
Public Administration	2	4	$381	1	4	$327	0	0.0%	($54)	-14.2%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
Minnesota
Region
Kettle River


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Kettle River

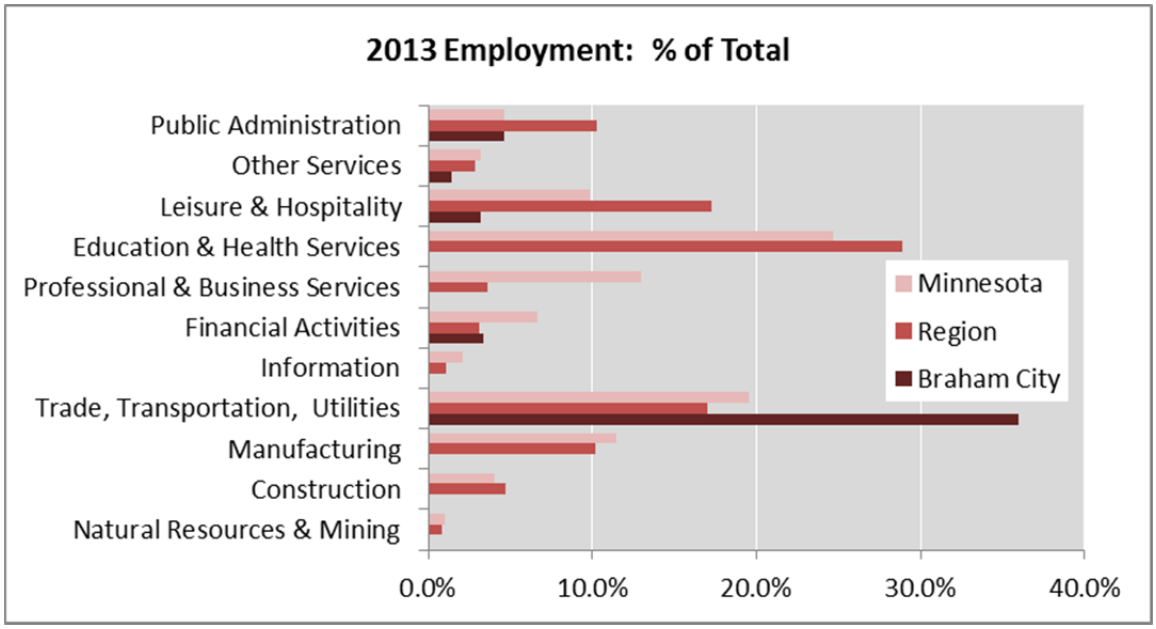
Braham City

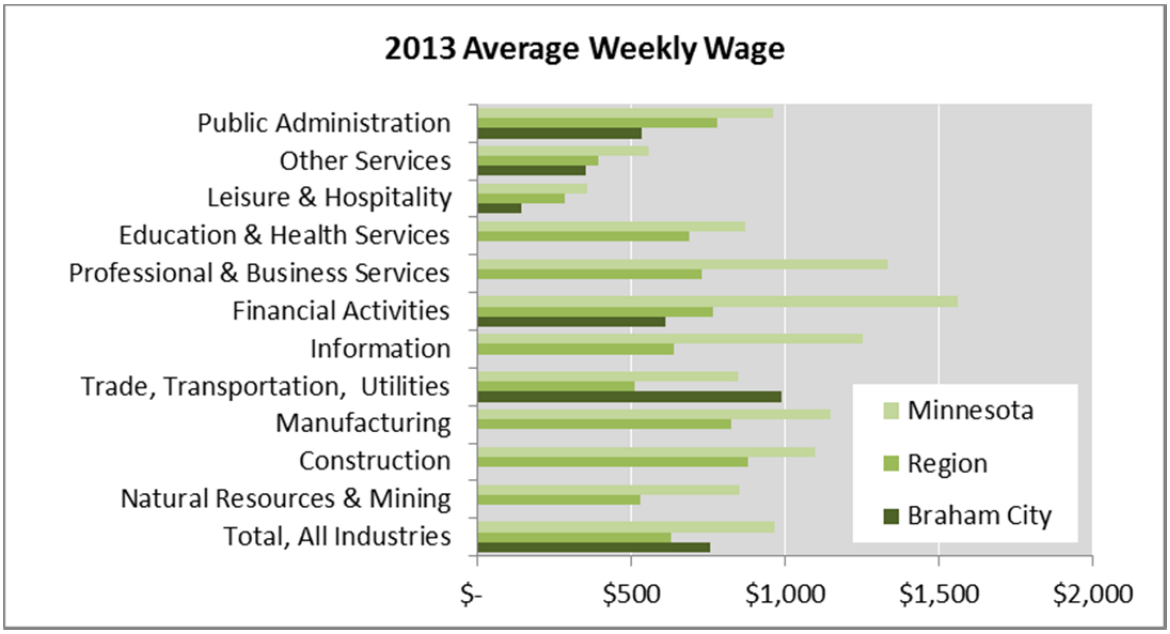
- There were 561 jobs in Braham as of 2013 which represented close to 5.2% of all jobs in Isanti County.
- As illustrated in the chart, compared to the Region, Braham had a higher concentration of jobs in the Trade, Transportation, and Utilities sector.
- The Trade, Transportation, Utilities industry was the largest employment sector in the City, providing 202 jobs in 2013 (36% of the total).
- Between 2012 and 2013, the number of business establishments in Braham increased by one (a 0.8% gain). The number of jobs in the City also grew by one (0.2%) while the Region experienced a 1.8% increase in jobs.
- Within Braham, the most significant hiring occurred in the Trade, Transportation, and Utilities sector (9 jobs for a 4.7% increase).
- From 2012 to 2013, the average weekly wage in Braham grew by 0.8% ($6) to $757. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.
- At $757, the average weekly wage for all industries in Braham was 17.2% higher than the Region ($627) and 21.5% lower than the State average of $964. Average wages were lower in the County than in the State in all industry sectors except Trade, Transportation, and Utilities where it was 14% higher.

EMP-12
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
BRAHAM CITY

Industry	2012			2013			Change 2011 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
BRAHAM CITY										
Total, All Industries	45	560	$751	46	561	$757	1	0.2%	$6	0.8%
Natural Resources & Mining										
Construction										
Manufacturing										
Trade, Transportation, Utilities	14	193	$1,003	16	202	$987	9	4.7%	($16)	-1.6%
Information										
Financial Activities	6	20	$563	6	19	$609	-1	-5.0%	$46	8.2%
Professional & Business Services	3	5	$619				-5	-100.0%	($619)	-100.0%
Education & Health Services										
Leisure & Hospitality	3	16	$157	3	18	$140	2	12.5%	($17)	-10.8%
Other Services	3	9	$356	3	8	$353	-1	-11.1%	($3)	-0.8%
Public Administration	2	24	$519	2	26	$534	2	8.3%	$15	2.9%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
Minnesota
Region
Braham City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Braham City

Isanti City

- There were 1,011 jobs in the City of Isanti as of 2013 which represented close to 9.4% of all jobs in Isanti County.

- As illustrated in the chart, compared to the Region, the City of Isanti had a higher concentration of jobs in the following industry sectors: Manufacturing; Leisure and Hospitality; and, Other Services.

- The Education and Health Services industry was the largest employment sector in the City, providing 273 jobs in 2013 (27% of the total). The Manufacturing Sector was also a major employer with 197 workers (19.5% of total jobs).

- Between 2012 and 2013, the number of business establishments in the City of Isanti held steady. The number of jobs in the City climbed by 28 (2.8%) while the Region experienced a 1.8% increase in jobs.

- Within the City of Isanti, the most significant hiring occurred in the Education and Health Services sector (14 jobs for a 5.4% increase) and the Leisure and Hospitality industry (9 jobs for a 4.7% gain).

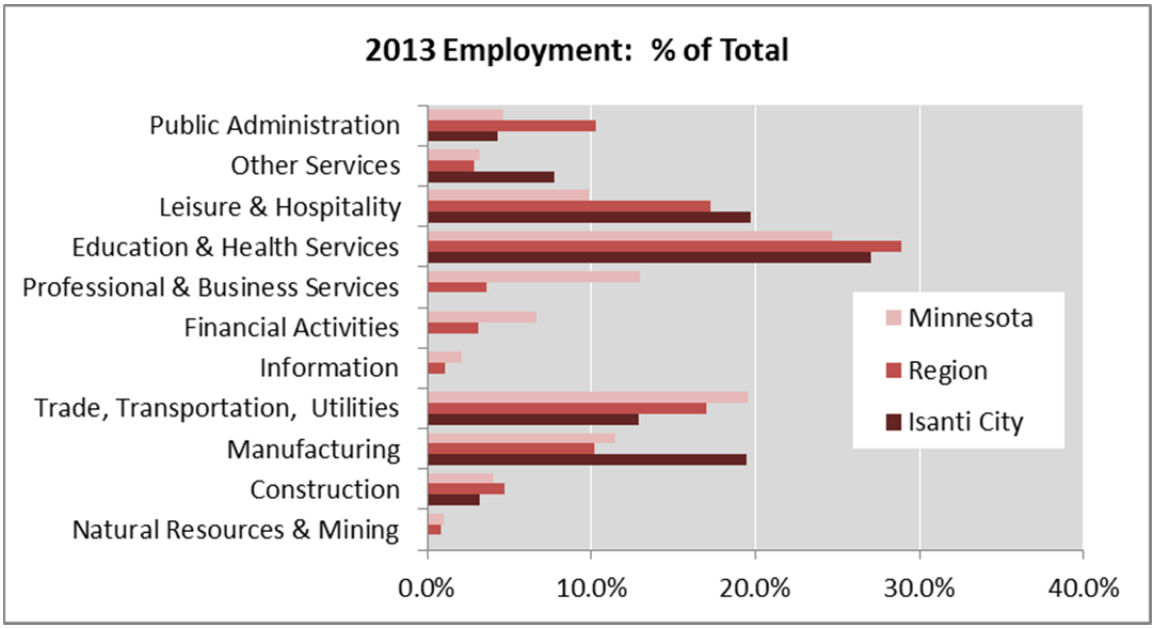
- From 2012 to 2013, the average weekly wage in the City of Isanti grew by 1.9% ($11) to $576. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

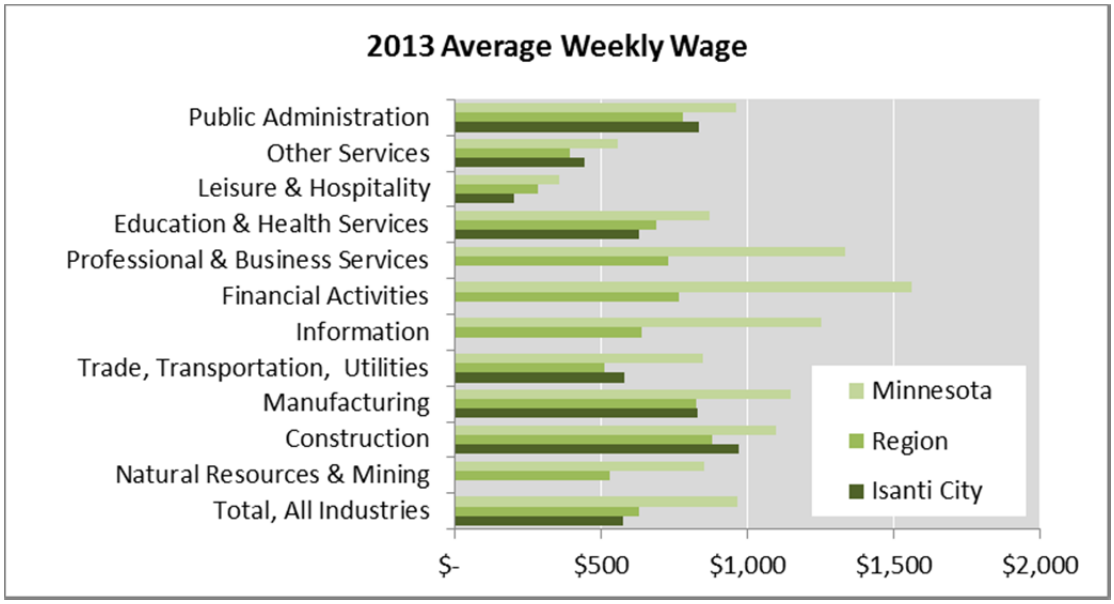
- At $576, the average weekly wage for all industries in the City of Isanti was 8.2% lower than the Region ($627) and 40.2% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors.

EMP-13
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
ISANTI CITY

Industry	2012			2013			Change 2011 - 2013			
							Employment		Wage	
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	#	%	#	%
ISANTI CITY										
Total, All Industries	113	983	$565	113	1,011	$576	28	2.8%	$11	1.9%
Natural Resources & Mining										
Construction	16	28	$986	17	32	$969	4	14.3%	($17)	-1.7%
Manufacturing	16	196	$821	16	197	$831	1	0.5%	$10	1.2%
Trade, Transportation, Utilities	21	135	$570	21	130	$579	-5	-3.7%	$9	1.6%
Information										
Financial Activities										
Professional & Business Services										
Education & Health Services	13	259	$624	14	273	$629	14	5.4%	$5	0.8%
Leisure & Hospitality	12	190	$199	14	199	$200	9	4.7%	$1	0.5%
Other Services	14	77	$336	13	78	$440	1	1.3%	$104	31.0%
Public Administration	2	41	$813	3	43	$835	2	4.9%	$22	2.7%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
Minnesota
Region
Isanti City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Isanti City

Mora City

- There were 2,878 jobs in Mora as of 2013 which represented 78.2% of all jobs in Kanabec County.

- As illustrated in the chart, compared to the Region, Mora had a higher concentration of jobs in the Education and Health Services industry sector.

- The Education and Health Services industry was the largest employment sector in the City, providing 1,011 jobs in 2013 (35.1% of the total). The Trade, Transportation, and Utilities sector was also a major employer with 508 workers (17.7% of total jobs).

- Between 2012 and 2013, the number of business establishments in Mora increased by 3 (a 1.6% gain). The number of jobs in the City declined by 52 (-1.8%) while the Region experienced a 1.8% increase in jobs.

- Within Mora, the most significant hiring occurred in the Financial Activities sector (10 jobs for a 6.9% increase) and the Public Administration sector (5 jobs for a 1.8% gain).

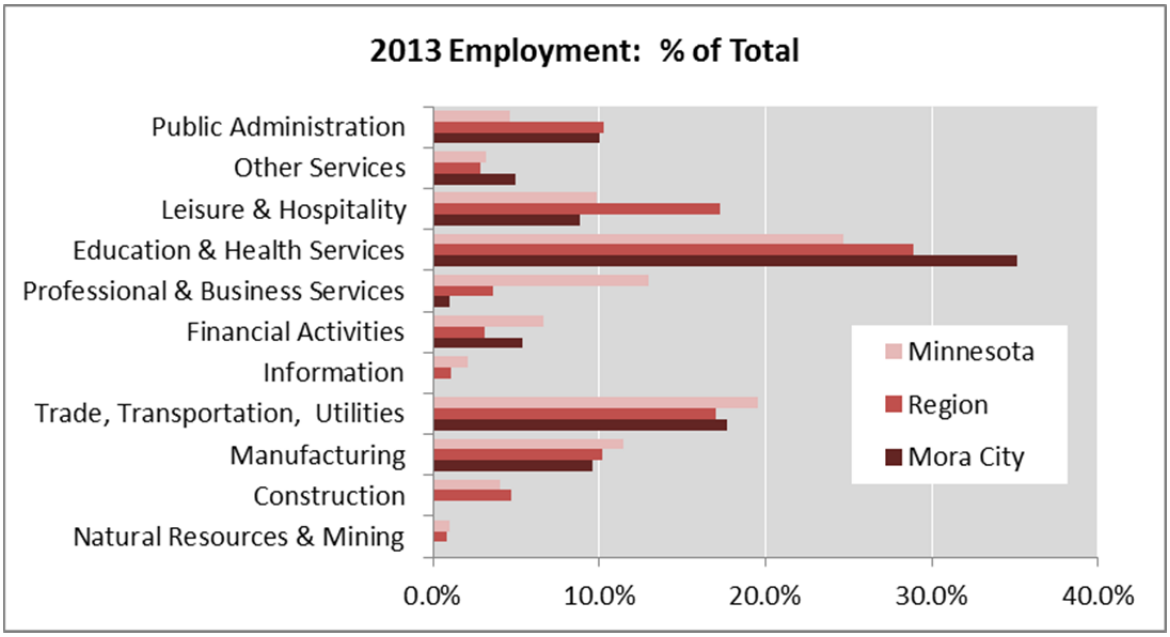
- From 2012 to 2013, the average weekly wage in Mora climbed 4.5% ($28) to $647. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

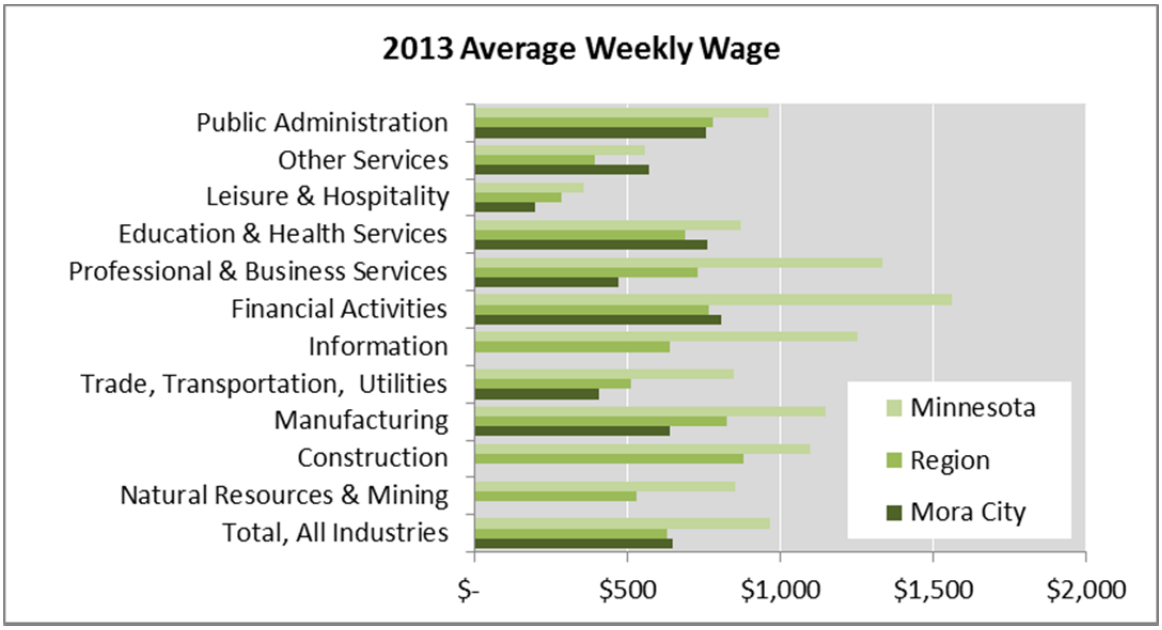
- At $647, the average weekly wage for all industries in Mora was 3.1% higher than the Region ($627) and 32.9% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors except Other Services which was 2.3% higher than Minnesota.

EMP-14
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
MORA CITY

Industry	2012			2013			Change 2011 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
MORA CITY										
Total, All Industries	190	2,930	$619	193	2,878	$647	-52	-1.8%	$28	4.5%
Natural Resources & Mining										
Construction										
Manufacturing	8	279	$638	8	275	$639	-4	-1.4%	$1	0.2%
Trade, Transportation, Utilities	45	538	$395	44	508	$406	-30	-5.6%	$11	2.8%
Information										
Financial Activities	16	145	$798	18	155	$807	10	6.9%	$9	1.1%
Professional & Business Services	12	27	$465	13	29	$469	2	7.4%	$4	0.9%
Education & Health Services	25	1,026	$714	29	1,011	$760	-15	-1.5%	$46	6.4%
Leisure & Hospitality	26	272	$181	25	255	$197	-17	-6.3%	$16	8.8%
Other Services	15	141	$551	16	143	$568	2	1.4%	$17	3.1%
Public Administration	16	284	$742	15	289	$756	5	1.8%	$14	1.9%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
Minnesota
Region
Mora City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Mora City

Princeton City

- There were 3,914 jobs in Princeton as of 2013 which represented close to 41.1% of all jobs in Mille Lacs County.

- As illustrated in the chart, compared to the Region, Princeton had a higher concentration of jobs in the following industry sectors: Manufacturing; Professional and Business Services; Financial Activities; and Education and Health Services.

- The Education and Health Services industry was the largest employment sector in the City, providing 1,621 jobs in 2013 (41.4% of the total). Manufacturing was another major employer with 740 workers (18.9% of total jobs. The Trade, Transportation, and Utilities sector was also a major employer with 665 workers (16.9% of total jobs).

- Between 2012 and 2013, the number of business establishments in Princeton increased by six (a 2.5% gain). The number of jobs in the City climbed by 167 (4.5%) while the Region experienced a 1.8% increase in jobs.

- Within Princeton, the most significant hiring occurred in the Education and Health Services sector (97 jobs for a 6.4% increase) and the Professional and Business Services industry (82 jobs for a 71.9% gain).

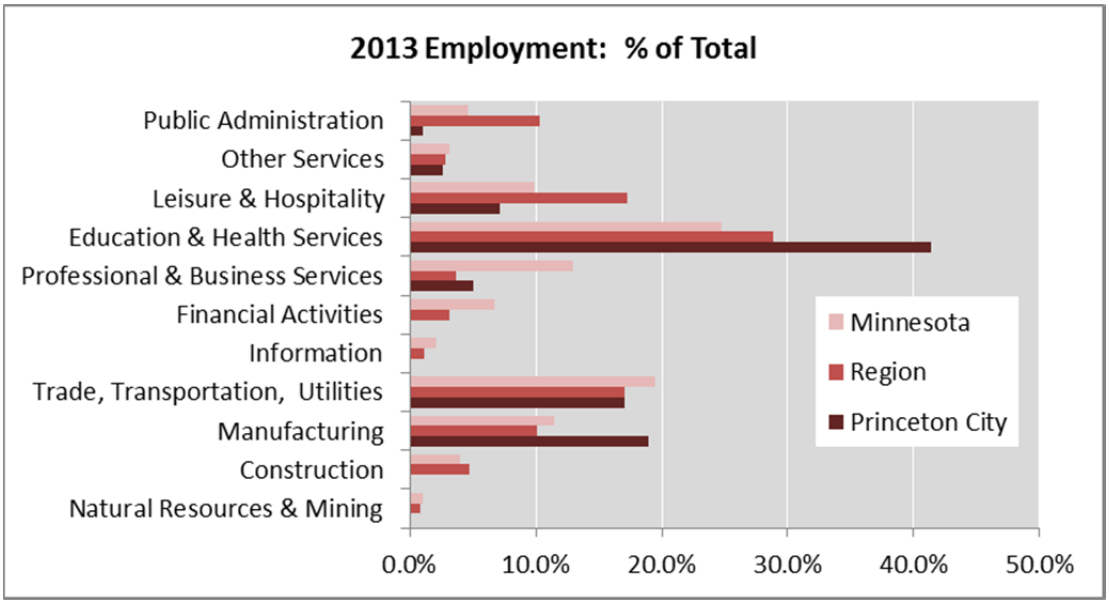
- From 2012 to 2013, the average weekly wage in Princeton dropped -0.1% (-$1) to $739. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

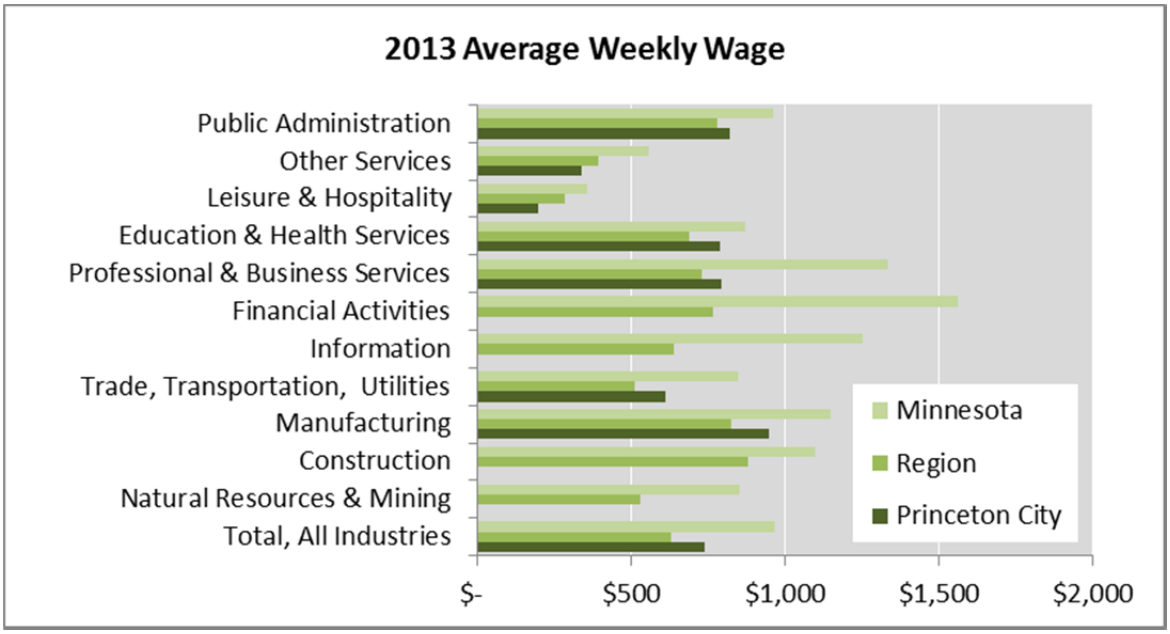
- At $739, the average weekly wage for all industries in Princeton was 15.2% higher than the Region ($627) and 23.3% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors.

EMP-15
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
PRINCETON CITY

Industry	2012			2013			Change 2011 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
PRINCETON CITY										
Total, All Industries	240	3,747	$740	246	3,914	$739	167	4.5%	($1)	-0.1%
Natural Resources & Mining										
Construction										
Manufacturing	25	684	$967	27	740	$945	56	8.2%	($22)	-2.3%
Trade, Transportation, Utilities	49	669	$506	47	665	$611	-4	-0.6%	$105	20.8%
Information										
Financial Activities										
Professional & Business Services	22	114	$1,027	26	196	$791	82	71.9%	($236)	-23.0%
Education & Health Services	37	1,524	$812	40	1,621	$786	97	6.4%	($26)	-3.2%
Leisure & Hospitality	23	276	$193	25	281	$198	5	1.8%	$5	2.6%
Other Services	26	106	$344	26	103	$336	-3	-2.8%	($8)	-2.3%
Public Administration	8	40	$772	8	39	$820	-1	-2.5%	$48	6.2%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
50.0%
Minnesota
Region
Princeton City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Princeton City

Milaca City

- There were 1,869 jobs in Milaca as of 2013 which represented close to 20% of all jobs in Mille Lacs County.

- As illustrated in the chart, compared to the Region, Milaca had a higher concentration of jobs in the following industry sectors: Trade, Transportation, and Utilities; Financial Activities; Professional and Business Services; Education and Health Services; and, Public Administration.

- The Education and Health Services industry was the largest employment sector in the City, providing 722 jobs in 2013 (38.6% of the total). The Trade, Transportation, and Utilities sector was also a major employer with 325 workers (17.4% of total jobs).

- Between 2012 and 2013, the number of business establishments in Milaca decreased by four (a -2.6% decrease). The number of jobs in the City climbed by 22 (1.2%) while the Region experienced a 1.8% increase in jobs.

- Within Milaca, the most significant hiring occurred in the Education and Health Services sector (31 jobs for a 4.5% increase) and the Manufacturing industry (22 jobs for a 15.4% gain). The Leisure and Hospitality sector lost 20 jobs (-11.2%)

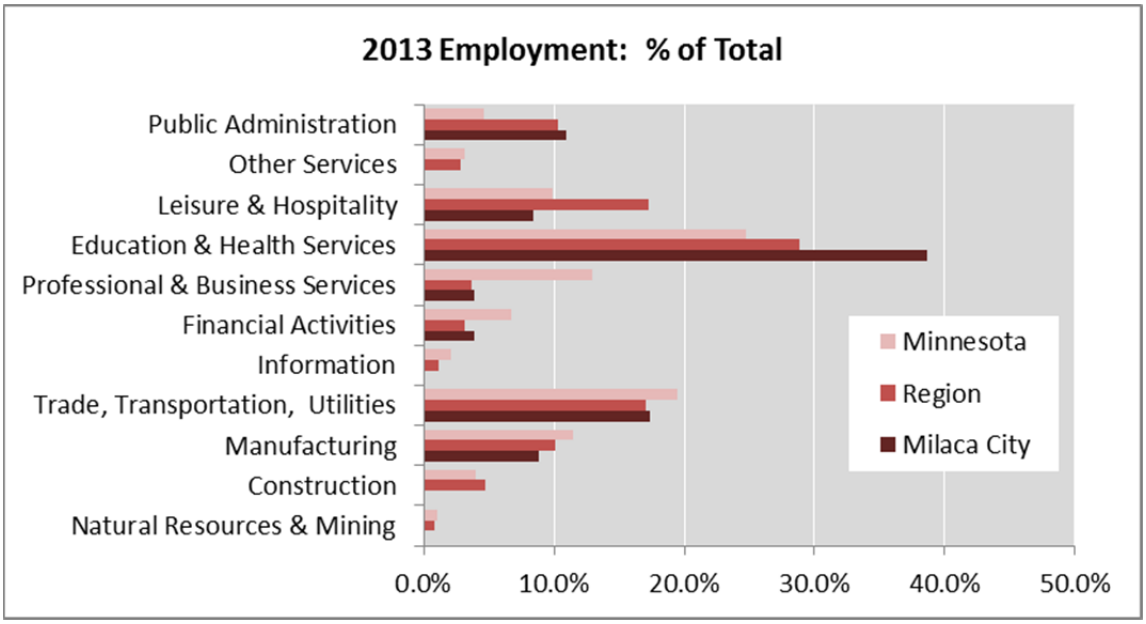
- From 2012 to 2013, the average weekly wage in Milaca declined by -1.0% (-$6) to $585. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

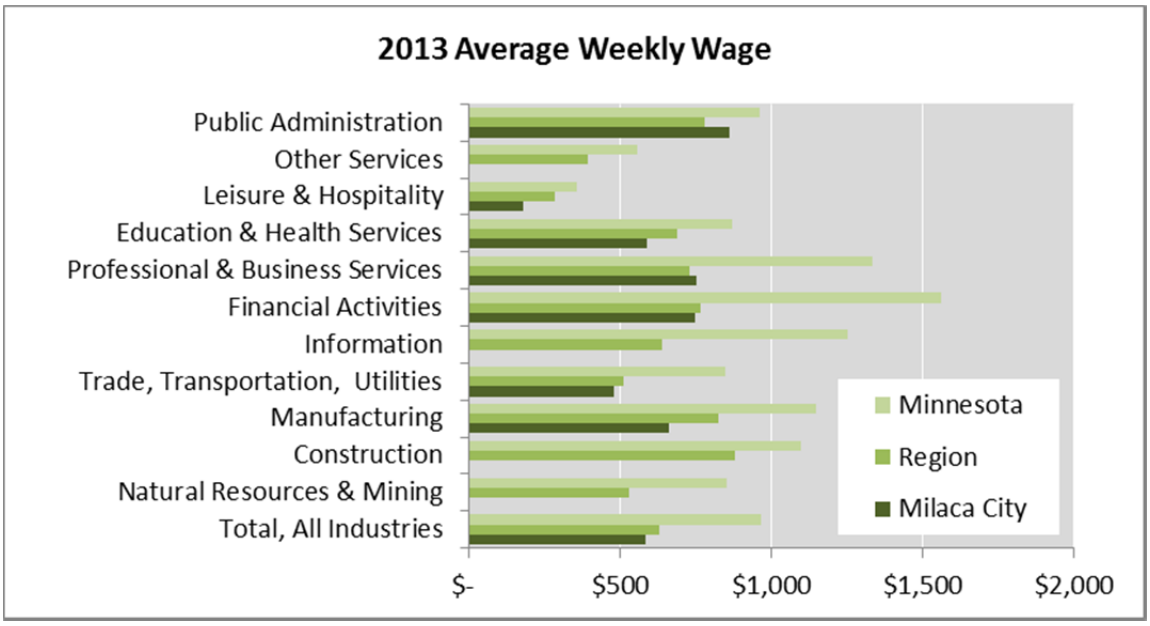
- At $585, the average weekly wage for all industries in Milaca was 6.7% lower than the Region ($627) and 39.3% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors.

EMP-16
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
MILACA CITY

Industry	2012			2013			Change 2011 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
MILACA CITY										
Total, All Industries	152	1,847	$591	148	1,869	$585	22	1.2%	($6)	-1.0%
Natural Resources & Mining										
Construction										
Manufacturing	10	143	$680	10	165	$661	22	15.4%	($19)	-2.8%
Trade, Transportation, Utilities	30	310	$506	30	325	$477	15	4.8%	($29)	-5.7%
Information										
Financial Activities	20	77	$683	20	73	$745				
Professional & Business Services	12	81	$718	12	72	$752	-9	-11.1%	$34	4.7%
Education & Health Services	19	691	$598	19	722	$587	31	4.5%	($11)	-1.8%
Leisure & Hospitality	14	178	$184	13	158	$177	-20	-11.2%	($7)	-3.8%
Other Services										
Public Administration	13	199	$845	9	205	$860	6	3.0%	$15	1.8%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
50.0%
Minnesota
Region
Milaca City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Milaca City

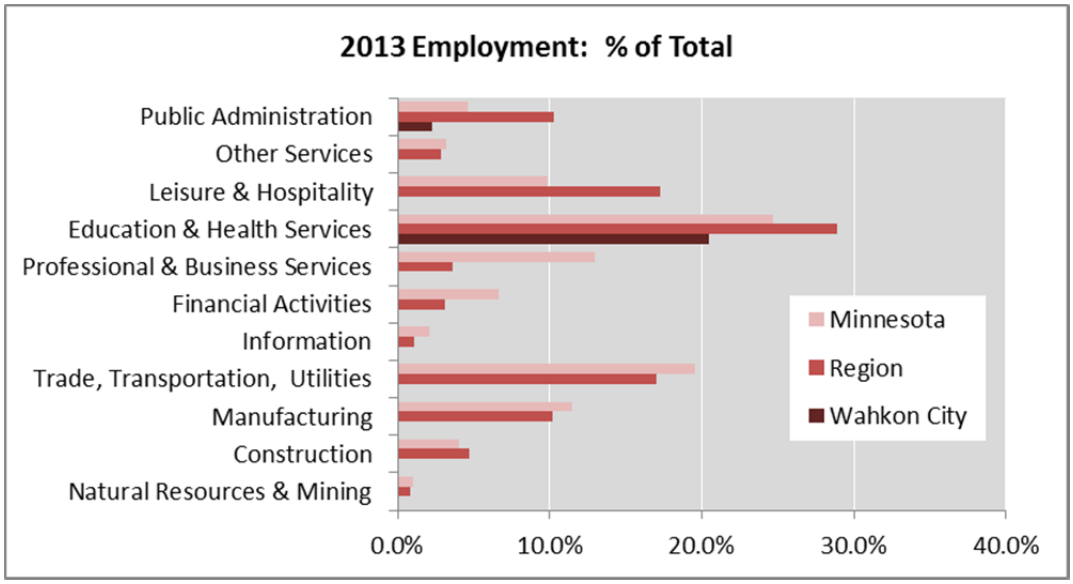
Wahkon City

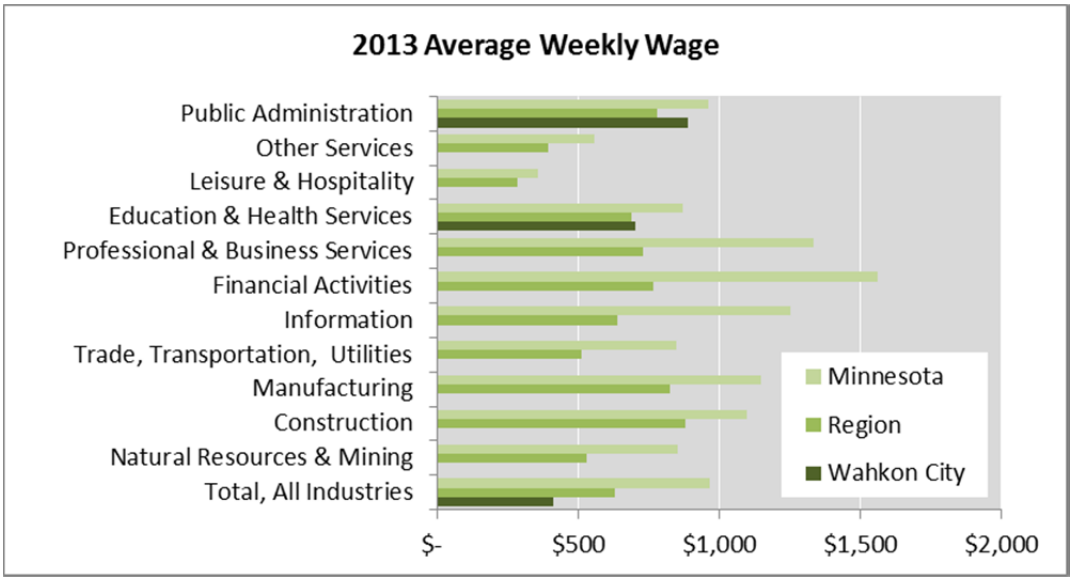
- There were 88 jobs in Wahkon as of 2013 which represented close to 0.9% of all jobs Mille Lacs County.
- As illustrated in the following chart, compared to the Region, Wahkon did not have a higher concentration of jobs in any industry sectors.
- The Education and Health Services industry was the largest employment sector in the City, providing 18 jobs in 2013 (20.5% of the total).
- Between 2012 and 2013, the number of business establishments in Wahkon did not change. The number of jobs in the City climbed by 19 (27.5%) while the Region experienced a 1.8% increase in jobs.
- From 2012 to 2013, the average weekly wage in Wahkon dropped by -9.9% (-$45) to $411. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.
- At $411, the average weekly wage for all industries in Wahkon was 34.4% lower than the Region ($627) and 57.4% lower than the State average of $964. Average wages were lower in the City than in the State in all identified industry sectors.

EMP-17
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
WAHKON CITY

Industry	2012			2013			Change 2011 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
WAHKON CITY										
Total, All Industries	11	69	$456	11	88	$411	19	27.5%	($45)	-9.9%
Natural Resources & Mining										
Construction										
Manufacturing										
Trade, Transportation, Utilities										
Information										
Financial Activities										
Professional & Business Services										
Education & Health Services	1	20	$676	1	18	$702	-2	-10.0%	$26	3.8%
Leisure & Hospitality										
Other Services										
Public Administration	1	2	$825	1	2	$887	0	0.0%	$62	7.5%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
Minnesota
Region
Wahkon City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Wahkon City

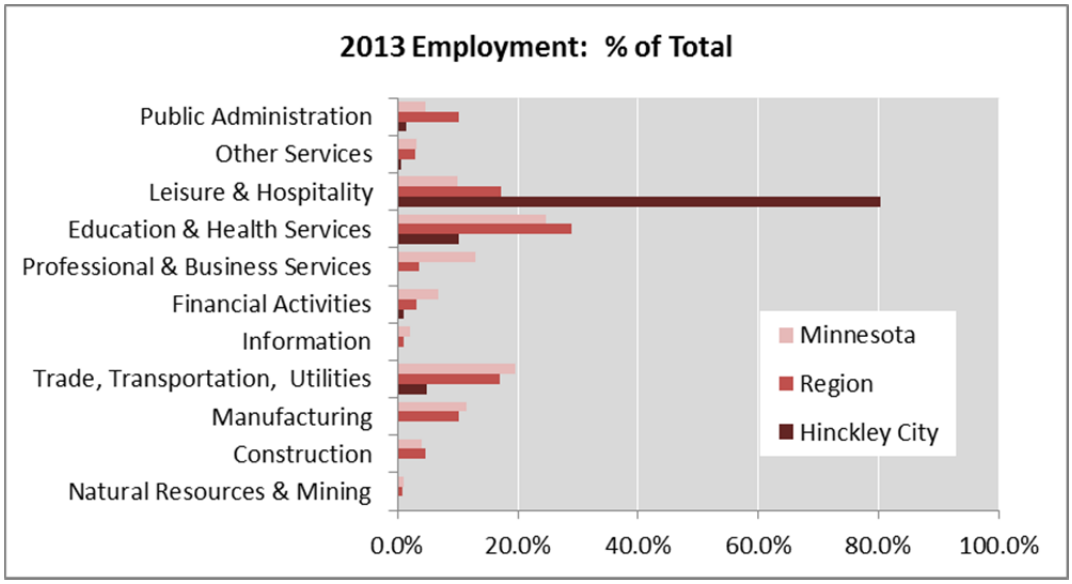
Hinckley City

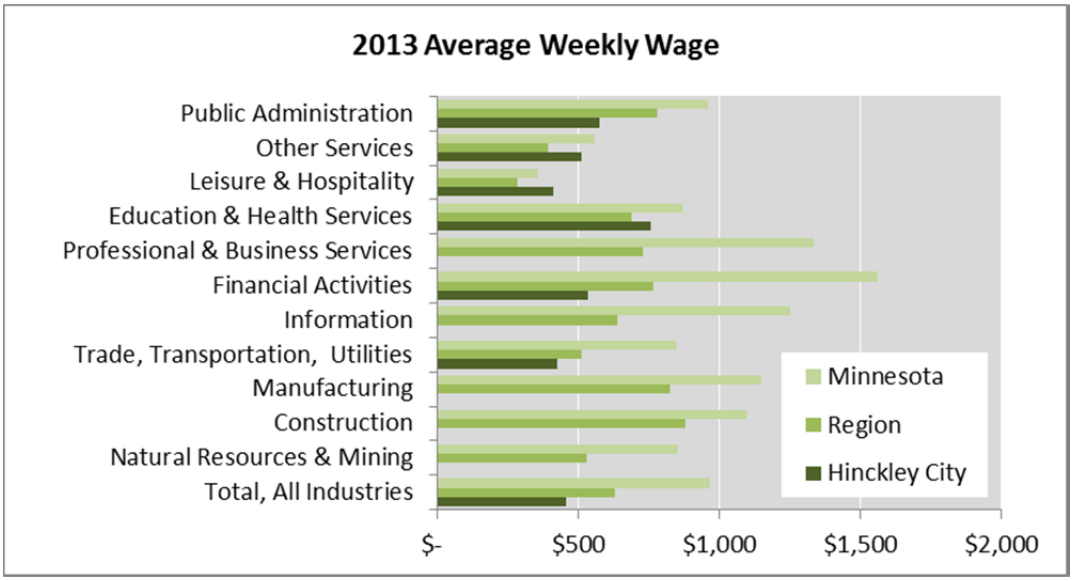
- There were 2,748 jobs in Hinckley as of 2013 which represented close to 33.6% of all jobs in Pine County.
- As illustrated in the chart, compared to the Region, Hinckley had a higher concentration of jobs in the Leisure and Hospitality industry sectors.
- The Leisure and Hospitality industry was the largest employment sector in the City, providing 2,209 jobs in 2013 (80.2% of the total). The employment in Hinckley is strongly influenced by the Grand Casino.
- Between 2012 and 2013, the number of business establishments in Hinckley increased by one (a 1.4% gain). The number of jobs in the City grew by 5 (0.2%) while the Region experienced a 1.8% increase in jobs.
- Within Hinckley, the most significant hiring occurred in the Education and Health Services sector (7 jobs for a 2.6% increase) and the Trade, Transportation, Utilities industry (5 jobs for a 3.9% gain).
- From 2012 to 2013, the average weekly wage in Hinckley dropped by -0.9% (-$4) to $456. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.
- At $456, the average weekly wage for all industries in Hinckley was 27.3% lower than the Region ($627) and 47.3% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors except the Leisure and Hospitality sector which was 13.6% higher than the Minnesota average in that sector.

EMP-18
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
HINCKLEY CITY

Industry	2012			2013			Change 2011 - 2013			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
HINCKLEY CITY										
Total, All Industries	71	2,743	$460	72	2,748	$456	5	0.2%	($4)	-0.9%
Natural Resources & Mining										
Construction										
Manufacturing										
Trade, Transportation, Utilities	17	128	$412	17	133	$426	5	3.9%	$14	3.4%
Information										
Financial Activities	7	32	$578	8	29	$532				
Professional & Business Services										
Education & Health Services	12	272	$763	12	279	$754	7	2.6%	($9)	-1.2%
Leisure & Hospitality	14	2,209	$417	14	2,205	$412	-4	-0.2%	($5)	-1.2%
Other Services	4	16	$493	4	17	$510	1	6.3%	$17	3.4%
Public Administration	5	36	$603	5	38	$574	2	5.6%	($29)	-4.8%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
20.0%
40.0%
60.0%
80.0%
100.0%
Minnesota
Region
Hinckley City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Hinckley City

Pine City

- There were 2,266 jobs in Pine City as of 2013 which represented close to 27.7% of all jobs in Pine County.

- As illustrated in the following chart, compared to the Region, Pine City had a higher concentration of jobs in the following industry sectors: Trade, Transportation, and Utilities; Professional and Business Services; and Other Services.

- The Trade, Transportation, and Utilities sector was the largest employment sector in the City, providing 603 jobs in 2012 (26.6% of the total). The Education and Health Services industry was also a major employer with 588 workers (25.9% of total jobs).

- Between 2012 and 2013, the number of business establishments in Pine City increased by two (a 1.4% gain). The number of jobs in the City climbed by 20 (0.9%) while the Region experienced a 1.8% increase in jobs.

- Within Pine City, the most significant hiring occurred in the Education and Health Services sector (67 jobs for a 12.9% increase). The Trade, Transportation Utilities sector lost 28 jobs (-4.4% loss).

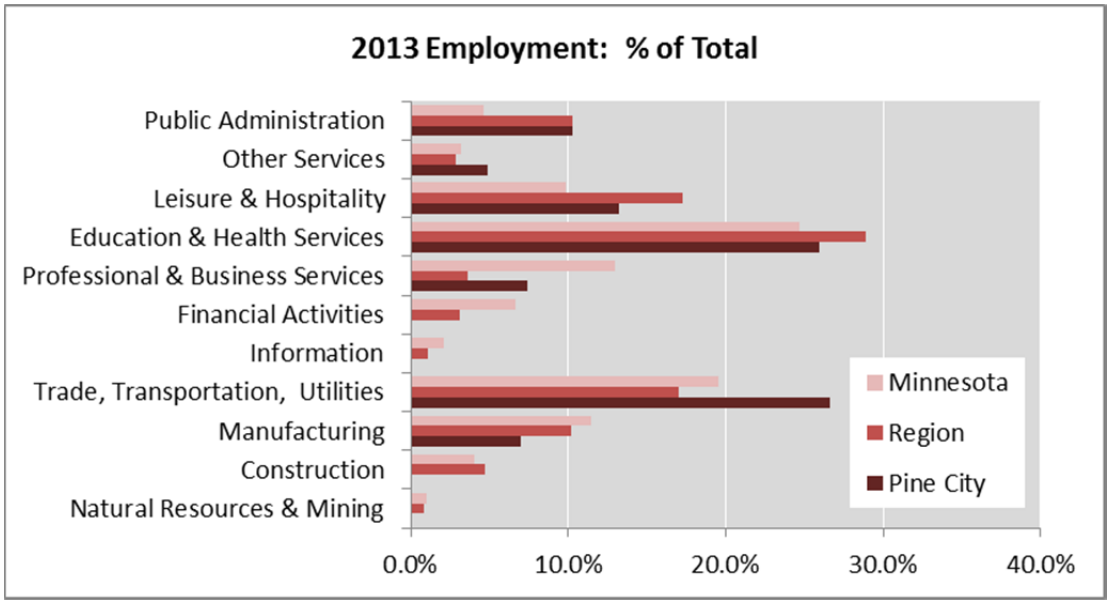
- From 2012 to 2013, the average weekly wage in Pine City climbed 3.2% ($16) to $515. By comparison, wages increased 2.4% in the Region and 1.6% throughout Minnesota.

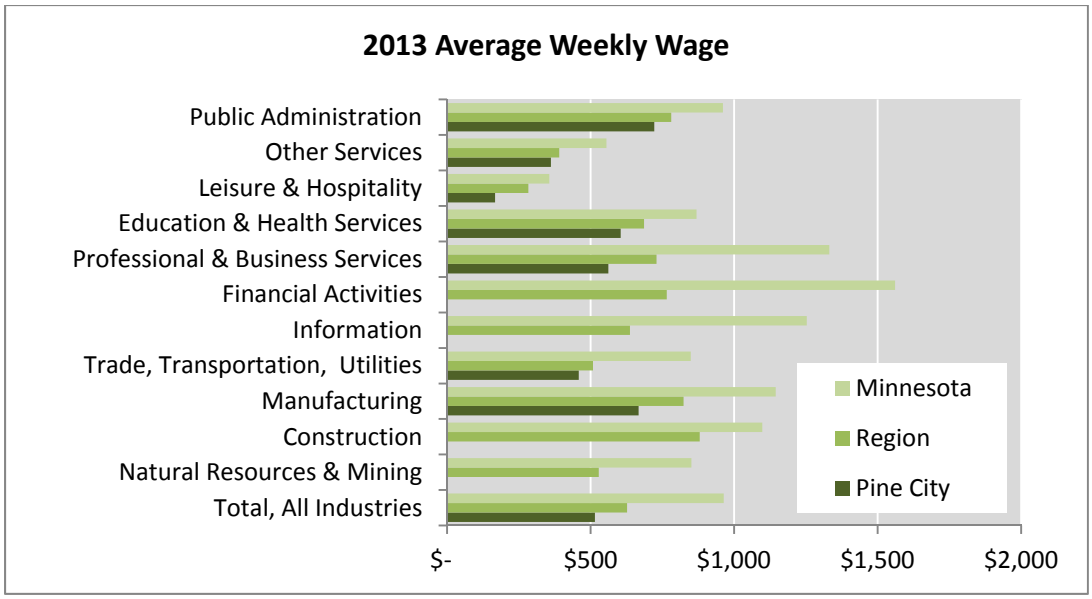
- At $515, the average weekly wage for all industries in Pine City was 17.9% lower than the Region ($627) and 46.6% lower than the State average of $964. Average wages were lower in the City than in the State in all industry sectors.

EMP-19
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
PINE CITY

Industry	2012			2013			Change 2011 - 2013			
							Employment		Wage	
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	#	%	#	%
PINE CITY										
Total, All Industries	172	2,246	$499	174	2,266	$515	20	0.9%	$16	3.2%
Natural Resources & Mining										
Construction										
Manufacturing	7	126	$637	6	158	$667	2	1.2%	$16	3.2%
Trade, Transportation, Utilities	35	631	$432	35	603	$459	-28	-4.4%	$27	6.3%
Information										
Financial Activities										
Professional & Business Services	22	225	$515	24	167	$562	2	1.2%	$16	3.2%
Education & Health Services	26	521	$623	27	588	$605	67	12.9%	($18)	-2.9%
Leisure & Hospitality	24	294	$165	24	299	$167	5	1.7%	$2	1.2%
Other Services	16	115	$347	16	111	$362	-4	-3.5%	$15	4.3%
Public Administration	15	230	$726	13	233	$722	3	1.3%	($4)	-0.6%

Sources: MN DEED; Maxfield Research, Inc.


2013 Employment: % of Total
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
0.0%
10.0%
20.0%
30.0%
40.0%
Minnesota
Region
Pine City


2013 Average Weekly Wage
Public Administration
Other Services
Leisure & Hospitality
Education & Health Services
Professional & Business Services
Financial Activities
Information
Trade, Transportation, Utilities
Manufacturing
Construction
Natural Resources & Mining
Total, All Industries
$-
$500
$1,000
$1,500
$2,000
Minnesota
Region
Pine City

Commuting Patterns of Area Workers

Proximity to employment is often a primary consideration when choosing where to live, particularly for younger and lower income households since transportation costs often account for a greater proportion of their budgets. For the purposes of this analysis, we reviewed commuting patterns in the Region as well as for each participant separately. The following tables highlight the commuting patterns of workers in the Region and participants during 2010, based on the most recent data available from the U.S. Census Bureau Longitudinal Employer-Household Dynamics program.

The Region

- As the following table illustrates, the largest community in the region is Cloquet and roughly 6.4% of the workers employed in the Region lived in Cloquet. The remaining 93.6% commuted from other areas, most notably Cambridge (3.1%), Duluth (2.4%), Mora (1.9%), and Pine City (1.6%).

EMP-20
COMMUTING PATTERNS
EAST CENTRAL MN REGION
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
All Metropolitan/Micropolitan Areas	44,921	100.0%	All Metropolitan/Micropolitan Areas	66,115	100.0%
Cloquet city, MN	2,874	6.4%	Duluth city, MN	4,189	6.3%
Cambridge city, MN	1,380	3.1%	Cloquet city, MN	4,133	6.3%
Duluth city, MN	1,073	2.4%	Cambridge city, MN	3,344	5.1%
Mora city, MN	852	1.9%	Mora city, MN	2,547	3.9%
Pine City city, MN	715	1.6%	Minneapolis city, MN	2,137	3.2%
Princeton city, MN	572	1.3%	Hinckley city, MN	2,008	3.0%
Isanti city, MN	540	1.2%	Pine City city, MN	1,725	2.6%
Hinckley city, MN	527	1.2%	Princeton city, MN	1,580	2.4%
Aitkin city, MN	505	1.1%	St. Paul city, MN	1,447	2.2%
Milaca city, MN	493	1.1%	Aitkin city, MN	1,301	2.0%
All Other Locations	35,390	78.8%	All Other Locations	41,704	63.1%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	44,921	100.0%	Total Primary Jobs	66,115	100.0%
Less than 10 miles	19,558	43.5%	Less than 10 miles	19,768	29.9%
10 to 24 miles	13,639	30.4%	10 to 24 miles	17,332	26.2%
25 to 50 miles	6,081	13.5%	25 to 50 miles	15,278	23.1%
Greater than 50 miles	5,643	12.6%	Greater than 50 miles	13,737	20.8%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Approximately 44% of the Region's workers traveled less than 10 miles to their place of residence, while over 13% had a commute distance of between 25 and 50 miles and 12.6% commuted a distance of more than 50 miles.

- Cloquet and Duluth were the top work destinations for residents of the Region with both being a 6.3% share. 5.1% of the Region resident workers commuted to Cambridge. Other major work destinations included Mora (3.9%), Minneapolis (3.2%), and Hinckley (3.0%).

The next table provides a summary of the inflow and outflow characteristics of the workers in the Region. Outflow reflects the number workers living in the Region but employed outside the Region while inflow measures the workers that are employed in the Region but live outside. Interior flow reflects the number of workers that both live and work in the Region.

- As the table shows, the Region can be considered an exporter of workers, as the number of residents leaving the Region for work (outflow) exceeded the number of workers coming into the Region (inflow) for employment. Approximately 14,419 workers came into the Region for work while 35,613 workers left, for a net difference of 21,194.

- Roughly 68% of the jobs in the Region were filled by residents of the Region while the remaining 32% were filled by workers commuting into the Region.

- Of the 66,115 workers living in the Region, approximately 46% also worked in the Region while the remaining 53.9% commuted outside the Region for work in 2011.

EMP-21
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
EAST CENTRAL MN REGION
2011

	Outflow		Inflow		Interior Flow	
Region Total	**35,613**	**100.0%**	**14,419**	**100.0%**	**30,502**	**100.0%**
By Age						
Workers Aged 29 or younger	9,056	25.4%	3,302	22.9%	6,700	22.0%
Workers Aged 30 to 54	20,309	57.0%	8,232	57.1%	16,718	54.8%
Workers Aged 55 or older	6,248	17.5%	2,885	20.0%	7,084	23.2%
By Monthly Wage						
Workers Earning $1,250 per month or less	7,596	21.3%	3,435	23.8%	8,555	28.0%
Workers Earning $1,251 to $3,333 per month	12,685	35.6%	5,742	39.8%	13,367	43.8%
Workers Earning More than $3,333 per month	15,332	43.1%	5,242	36.4%	8,580	28.1%
By Industry						
"Goods Producing"	9,098	25.5%	1,965	13.6%	4,016	13.2%
"Trade, Transportation, and Utilities"	7,343	20.6%	2,249	15.6%	5,024	16.5%
"All Other Services"	19,172	53.8%	10,205	70.8%	21,462	70.4%

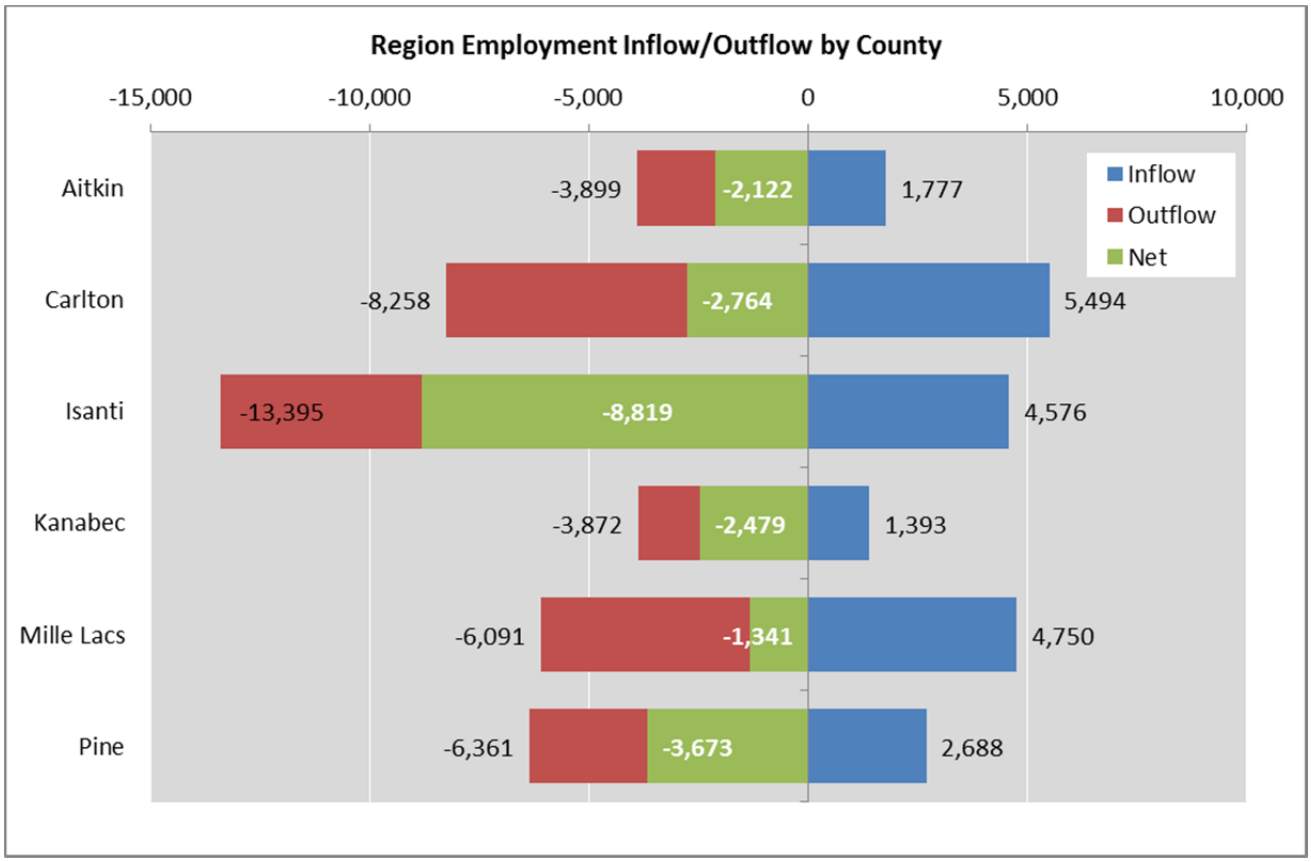
Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

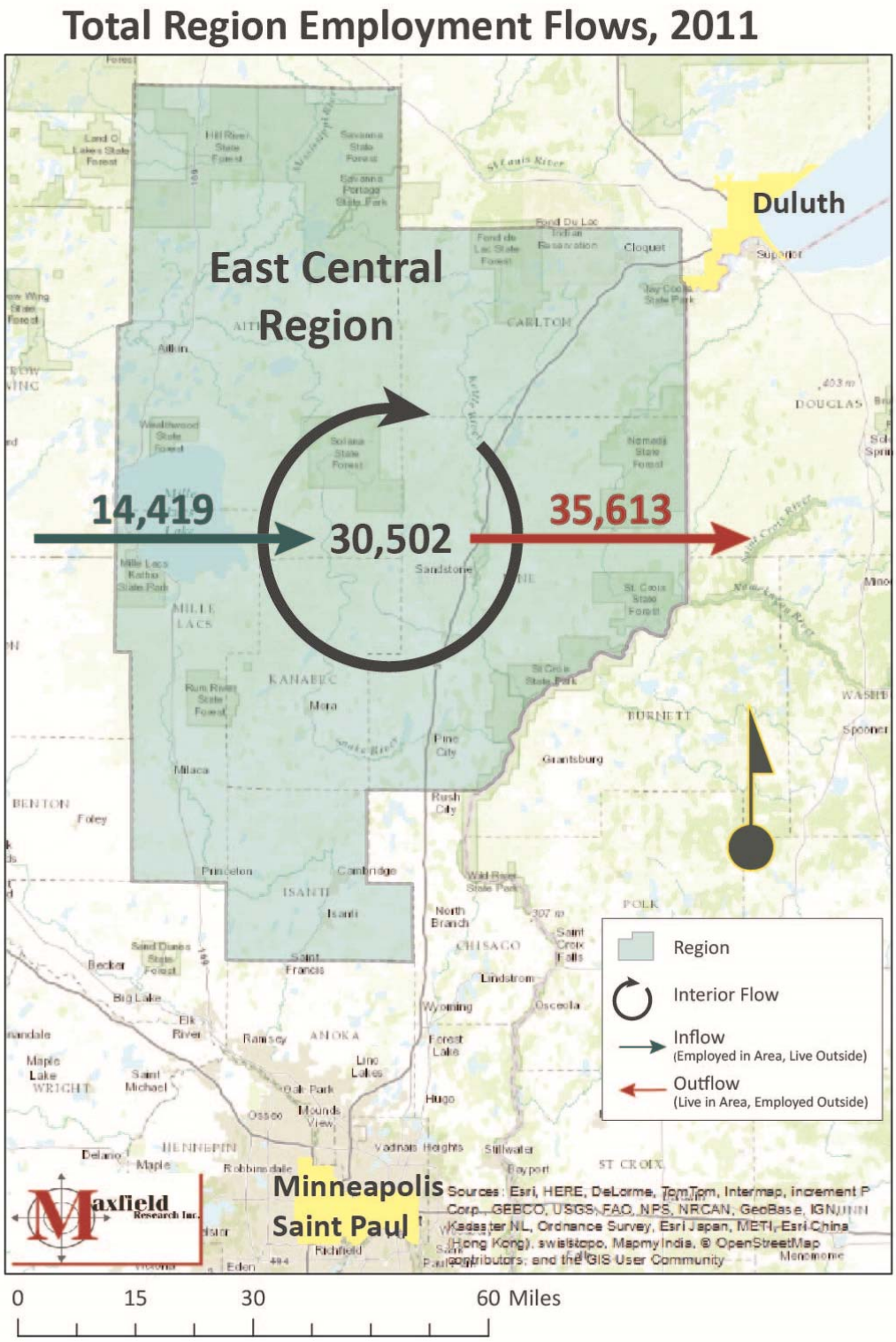
- Most of the workers leaving the Region for employment (53.9%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the Region also worked in the All Other Services group (70.8%).

- Most of the workers coming into the Region were ages 30 to 54 (57.1%) and earned between $1,251 and $3,333 per month (39.8%). Similarly, the largest proportion of workers leaving the area was also the 30 to 54 age group (57%), but with wages in the greater than $3,333 per month range (43.1%).

- Examining County-level data revealed that all counties in the Region are net exporters of workers.

- As illustrated in the following graph, the inflow/outflow difference was greatest in Isanti County (-8,819 workers), Pine County (-3,673 workers), and Carlton County (-2,764 workers). Mille Lacs County lost the least amount of workers (-1,341 workers).




Total Region Employment Flows, 2011
East Central Region
Duluth
14,419
30,502
35,613
Minneapolis
Saint Paul
Region
Interior Flow
Inflow
(Employed in Area, Live Outside)
Outflow
(Live in Area, Employed Outside)
Maxfield Research Inc.
0
15
30
60 Miles

Carlton County

- As the next table illustrates, roughly 22.2% of the workers employed in Carlton County lived in Cloquet. The remaining 77.8% commuted from other communities, most notably Duluth (7.3%), Moose Lake (3.3%), Esko CDP (2.4%), Superior (2.1%), and Scanlon (1.7%).

- Approximately 37.5% of Carlton County's workers traveled less than 10 miles to their place of residence, while over 23.3% had a commute distance of more than 50 miles.

EMP-22
COMMUTING PATTERNS
CARLTON COUNTY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Cloquet city, MN	2,796	22.2%	Cloquet city, MN	3,878	25.3%
Duluth city, MN	922	7.3%	Duluth city, MN	3,340	21.8%
Moose Lake city, MN	421	3.3%	Moose Lake city, MN	775	5.0%
Esko CDP, MN	302	2.4%	Carlton city, MN	554	3.6%
Superior city, WI	266	2.1%	Superior city, WI	413	2.7%
Scanlon city, MN	211	1.7%	Minneapolis city, MN	285	1.9%
Hermantown city, MN	186	1.5%	Hermantown city, MN	257	1.7%
Carlton city, MN	159	1.3%	Esko CDP, MN	190	1.2%
Barnum city, MN	117	0.9%	St. Paul city, MN	189	1.2%
Big Lake CDP, MN	114	0.9%	Barnum city, MN	138	0.9%
All Other Locations	7,097	56.4%	All Other Locations	5,336	34.8%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	15,355	100.0%	Total Primary Jobs	12,591	100.0%
Less than 10 miles	5,753	37.5%	Less than 10 miles	6,063	48.2%
10 to 24 miles	4,969	32.4%	10 to 24 miles	3,624	28.8%
25 to 50 miles	1,055	6.9%	25 to 50 miles	1,063	8.4%
Greater than 50 miles	3,578	23.3%	Greater than 50 miles	1,841	14.6%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Cloquet was the top work destination for residents of the County with a 25.3% share, while 21.8% of Carlton County resident workers commuted to Duluth. Other major work destinations included Moose Lake (5.0%), Carlton City (3.6%), Superior (2.7%), and Minneapolis (1.9%).

- Approximately 48.2% of the worker residents in Carlton County commuted less than 10 miles to their place of work, while nearly 14.6% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the County.

- As the table shows, Carlton County had commuting pattern of more residents leaving the County for work (outflow than the number of workers coming into the County (inflow) for employment. Approximately 5,494 workers came into the County for work while 8,258 workers left the County. On a percentage basis, 53.8% of resident workers left the County for employment while 43.6% of County jobs were filled by workers commuting in from outside the County.

- Most of the workers leaving the County for employment (61.6%) had jobs in the All Other Services industry group while the largest percentage of workers coming into the County also worked in the All Other Services sector (42.2%).

- Most of the workers coming into Carlton County were ages 30 to 54 (59.9%) and earned $1,251 to $3,333 per month (41%). Similarly, the largest proportion of workers leaving the County was also the 30 to 54 age group (56.7%), but most workers left the County for higher paying jobs, in the above $3,333 per month range (42.6%).

- Based on this information, it appeared that Carlton County imported a higher proportion of workers age 30 to 54 and workers aged 55 or older than it exported while the proportion of age 29 or younger workers leaving the County was greater than the proportion commuting into the County.

EMP-23
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
CARLTON COUNTY
2011

	Outflow		Inflow		Interior Flow	
County Total	**8,258**	**100.0%**	**5,494**	**100.0%**	**7,097**	**100.0%**
By Age						
Workers Aged 29 or younger	2,117	25.6%	1,094	19.9%	1,499	21.1%
Workers Aged 30 to 54	4,681	56.7%	3,293	59.9%	4,044	57.0%
Workers Aged 55 or older	1,460	17.7%	1,107	20.1%	1,554	21.9%
By Monthly Wage						
Workers Earning $1,250 per month or less	1,878	22.7%	997	18.1%	1,705	24.0%
Workers Earning $1,251 to $3,333 per month	2,859	34.6%	2,252	41.0%	3,016	42.5%
Workers Earning More than $3,333 per month	3,521	42.6%	2,245	40.9%	2,376	33.5%
By Industry						
"Goods Producing"	1,387	16.8%	956	17.4%	1,139	16.0%
"Trade, Transportation, and Utilities"	1,788	21.7%	651	11.8%	1,093	15.4%
"All Other Services"	5,083	61.6%	3,887	70.7%	4,865	68.6%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Kanabec County

- Most of the workers employed in Kanabec County resided primarily in Mora (15.8%). The remaining 84.2% commuted from other communities, most notably Pine City (1.3%), Ogilvie (1.2%), Braham (1.2%), and Cambridge (1.2%).

- Approximately 30.7% of Kanabec County's workers traveled less than 10 miles to their place of residence while 22.4% had a commute distance of more than 50 miles.

EMP-24
COMMUTING PATTERNS
KANABEC COUNTY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Mora city, MN	562	15.8%	Mora city, MN	1,811	30.0%
Pine City city, MN	45	1.3%	Cambridge city, MN	411	6.8%
Ogilvie city, MN	44	1.2%	Hinckley city, MN	373	6.2%
Braham city, MN	41	1.2%	Pine City city, MN	175	2.9%
Cambridge city, MN	41	1.2%	St. Cloud city, MN	120	2.0%
Hinckley city, MN	33	0.9%	Minneapolis city, MN	103	1.7%
Milaca city, MN	33	0.9%	Duluth city, MN	96	1.6%
Rock Creek city, MN	24	0.7%	St. Paul city, MN	96	1.6%
Isanti city, MN	22	0.6%	Braham city, MN	95	1.6%
Sandstone city, MN	20	0.6%	Blaine city, MN	78	1.3%
All Other Locations	2,700	75.7%	All Other Locations	2,686	44.4%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	6,044	100.0%	Total Primary Jobs	3,565	100.0%
Less than 10 miles	1,853	30.7%	Less than 10 miles	1,800	50.5%
10 to 24 miles	1,754	29.0%	10 to 24 miles	1,081	30.3%
25 to 50 miles	1,081	17.9%	25 to 50 miles	328	9.2%
Greater than 50 miles	1,356	22.4%	Greater than 50 miles	356	10.0%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Mora was the top work destination for residents of the County with a share of 30%. Other major work destinations included Cambridge (6.8%), Hinckley (6.2%), Pine City (2.9%), and St. Cloud (2.0%).

- Approximately 30.7% of the worker residents in Kanabec County commuted less than 10 miles to their place of work, while over 22% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the County.

- As the table shows, Kanabec County exported workers, as the number of residents leaving the County for work (outflow) exceeded the number of workers coming into the County (inflow) for employment. Approximately 1,393 workers came into the County for work while 3,872 workers left the County for a net difference of 2,479. On a percentage basis, 64.1% of resident workers left the County for employment while 39.1% of County jobs were filled by workers commuting in from outside the County.

- Most of the workers leaving the County for employment (58.4%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the County also worked in the All Other Services sector (68.5%).

- Most of the workers coming into Kanabec County were ages 30 to 54 (58.1%) and most had earnings between $1,251 and $3,333 per month. Similarly, the largest proportion of workers leaving the County was also the 30 to 54 age group (56.7%), but most workers left the County for wages between $1,251 and $3,333 (45.8%).

- Based on this information, it appeared that Kanabec County exported a higher proportion of younger (age 29 and younger) and older (55 or older) workers than it imported while the proportion of older workers aged 30 to 54 coming into the County was greater than the proportion commuting outside the County for work.

EMP-25
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
KANABEC COUNTY
2011

	Outflow		Inflow		Interior Flow	
County Total	**3,872**	**100.0%**	**1,393**	**100.0%**	**2,172**	**100.0%**
By Age						
Workers Aged 29 or younger	916	23.7%	325	23.3%	503	23.2%
Workers Aged 30 to 54	2,197	56.7%	809	58.1%	1,127	51.9%
Workers Aged 55 or older	759	19.6%	259	18.6%	542	25.0%
By Monthly Wage						
Workers Earning $1,250 per month or less	818	21.1%	372	26.7%	694	32.0%
Workers Earning $1,251 to $3,333 per month	1,773	45.8%	596	42.8%	885	40.7%
Workers Earning More than $3,333 per month	1,281	33.1%	425	30.5%	593	27.3%
By Industry						
"Goods Producing"	845	21.8%	249	17.9%	337	15.5%
"Trade, Transportation, and Utilities"	767	19.8%	190	13.6%	357	16.4%
"All Other Services"	2,260	58.4%	954	68.5%	1,478	68.0%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Mille Lacs County

- Most of the workers employed in Mille Lacs County resided in the Princeton (5.5%). The remaining 94.5% commuted from other communities, most notably Milaca (4.9%), Vineland CDP (2.6%), Onamia (2.2%), and Brainerd (2.0%).

- Approximately 32.6% of Mille Lacs County's workers traveled less than 10 miles to their place of residence, 27% commuted a distance of between 25 and 50 miles, and 16.6% traveled over 50 miles.

EMP-26
COMMUTING PATTERNS
MILLE LACS COUNTY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Princeton city, MN	465	5.5%	Princeton city, MN	1,206	12.3%
Milaca city, MN	419	4.9%	Milaca city, MN	948	9.7%
Vineland CDP, MN	224	2.6%	St. Cloud city, MN	536	5.5%
Onamia city, MN	189	2.2%	Elk River city, MN	418	4.3%
Brainerd city, MN	168	2.0%	Vineland CDP, MN	388	4.0%
Isle city, MN	131	1.5%	Onamia city, MN	283	2.9%
St. Cloud city, MN	119	1.4%	Anoka city, MN	226	2.3%
Elk River city, MN	82	1.0%	Minneapolis city, MN	215	2.2%
Foreston city, MN	68	0.8%	Cambridge city, MN	165	1.7%
Zimmerman city, MN	65	0.8%	Rogers city, MN	163	1.7%
All Other Locations	6,536	77.2%	All Other Locations	5,259	53.6%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	9,807	100.0%	Total Primary Jobs	8,466	100.0%
Less than 10 miles	3,194	32.6%	Less than 10 miles	3,264	38.6%
10 to 24 miles	2,345	23.9%	10 to 24 miles	2,452	29.0%
25 to 50 miles	2,643	27.0%	25 to 50 miles	1,823	21.5%
Greater than 50 miles	1,625	16.6%	Greater than 50 miles	927	10.9%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Princeton was the top work destination for residents of the County with a 12.3% share. Other major work destinations included Milaca (9.7%), St. Cloud (5.5%), Elk River (4.3%), and Vineland CDP (4.0%).

- Approximately 38.6% of the worker residents in Mille Lacs County commuted less than 10 miles to their place of work, while 10.9% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the County.

- Mille Lacs County was an exporter of workers as the number of residents leaving the County for work (outflow) exceeded the number of workers coming into the County (inflow) for employment. Approximately 4,750 workers came into the County for work while 6,091 workers left the County for a net difference of 1,341. On a percentage basis, 62.1% of resident workers left the County for employment while 56.1% of County jobs were filled by workers commuting in from outside the County.

- Most of the workers leaving the County for employment (49.0%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the County also worked in the All Other Services sector (80.4%). Most coming into Mille Lacs County were ages 30 to 54 (55.4%) with earnings in the $1,251 to $3,333 per month range (45.9%). Similarly, the largest proportion of workers leaving the County was also the 30 to 54 age group (57.5%), but a much higher proportion of workers leaving the County were leaving for higher-paying jobs. Roughly 41% of the workers leaving Mille Lacs County had jobs earning $3,333 per month or more while 29.1% of the workers coming into the County earned that amount. Most workers leaving the County earned more than $3,333 per month (41.1%).

- It appeared that Mille Lacs County exported a higher proportion of younger (age 29 and younger) and middle-age (30 to 54) workers than it imported while the proportion of older (55+) workers coming into the County was greater than the proportion commuting outside the County for work.

EMP-27
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
MILLE LACS COUNTY
2011

	Outflow		Inflow		Interior Flow	
County Total	**6,091**	**100.0%**	**4,750**	**100.0%**	**3,716**	**100.0%**
By Age						
Workers Aged 29 or younger	1,552	25.5%	1,084	22.8%	873	23.5%
Workers Aged 30 to 54	3,504	57.5%	2,631	55.4%	1,950	52.5%
Workers Aged 55 or older	1,035	17.0%	1,035	21.8%	893	24.0%
By Monthly Wage						
Workers Earning $1,250 per month or less	1,264	20.8%	1,189	25.0%	1,286	34.6%
Workers Earning $1,251 to $3,333 per month	2,325	38.2%	2,181	45.9%	1,641	44.2%
Workers Earning More than $3,333 per month	2,502	41.1%	1,380	29.1%	789	21.2%
By Industry						
"Goods Producing"	1,963	32.2%	391	8.2%	425	11.4%
"Trade, Transportation, and Utilities"	1,144	18.8%	542	11.4%	642	17.3%
"All Other Services"	2,984	49.0%	3,817	80.4%	2,649	71.3%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Pine County

- Over 24% of the workers employed in Pine County resided in the County, most notably in Pine City (7.7%), Hinckley (5.7%), Sandstone (4.8%), and Rock Creek (3.3%). The remaining 78.5% commuted from other communities, most notably Mora (2.1%), Duluth (1.2%), and North Branch (1.2%).

- Approximately 32% of Pine County's workers traveled less than 10 miles to their place of residence, 1,920 commuted a distance of between 25 and 50 miles (17.4%), and 2,865 commuted over 50 miles (25.9%).

EMP-28
COMMUTING PATTERNS
PINE COUNTY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Pine City city, MN	571	7.7%	Hinckley city, MN	1,524	13.8%
Hinckley city, MN	419	5.7%	Pine City city, MN	1424	12.9%
Sandstone city, MN	355	4.8%	Sandstone city, MN	512	4.6%
Rock Creek city, MN	242	3.3%	Moose Lake city, MN	435	3.9%
Mora city, MN	154	2.1%	Duluth city, MN	389	3.5%
Duluth city, MN	91	1.2%	Rush City city, MN	367	3.3%
North Branch city, MN	86	1.2%	Mora city, MN	333	3.0%
Finlayson city, MN	69	0.9%	Cambridge city, MN	252	2.3%
Askov city, MN	68	0.9%	Minneapolis city, MN	224	2.0%
Rush City city, MN	61	0.8%	Cloquet city, MN	179	1.6%
All Other Locations	5,254	71.3%	All Other Locations	5,404	48.9%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	11,043	100.0%	Total Primary Jobs	7,370	100.0%
Less than 10 miles	3,510	31.8%	Less than 10 miles	3,161	42.9%
10 to 24 miles	2,748	24.9%	10 to 24 miles	2,414	32.8%
25 to 50 miles	1,920	17.4%	25 to 50 miles	910	12.3%
Greater than 50 miles	2,865	25.9%	Greater than 50 miles	885	12.0%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Hinckley was the top work destination for residents of the County with a 13.8% share. Other major work destinations included Pine City (12.9%), Sandstone (4.6%), Moose Lake (3.9%), Duluth (3.5%), Rush City (3.3%), Mora (3.0%), Cambridge (2.3%), and Minneapolis (2.0%).

- Approximately 43% of the worker residents in Pine County commuted less than 10 miles to their place of work, while 12% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the County.

- Pine County was an exporter of workers as the number of residents leaving the County for work (outflow) exceeded the number of workers coming into the County (inflow) for employment. Approximately 2,688 workers came into the County for work while 6,361 workers left the County for a net difference of 3,673. On a percentage basis, 57.6% of resident workers left the County for employment while 36.5% of County jobs were filled by workers commuting in from outside the County.

- Most of the workers leaving the County for employment (60.1%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the County also worked in the All Other Services sector (79.2%). Most workers coming into Pine County were ages 30 to 54 (52.8%) with earnings in the $1,251 to $3,333 per month range (41.8%). Similarly, the largest proportion of workers leaving the County was also the 30 to 54 age group (58.2%), and a higher proportion of the workers leaving the County left for higher-paying jobs. Roughly 39% of the workers leaving Pine County had jobs earning $3,333 per month or more while 31% of the workers coming into the County earned that amount. Most workers leaving the County earned between $1,251 and $3,333 per month (39.6%).

- Based on this information, it appeared that Pine County exported a higher proportion of all age groups than it imported.

EMP-29
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
PINE COUNTY
2011

	Outflow		Inflow		Interior Flow	
County Total	**6,361**	**100.0%**	**2,688**	**100.0%**	**4,682**	**100.0%**
By Age						
Workers Aged 29 or younger	1,413	22.2%	714	26.6%	1,100	23.5%
Workers Aged 30 to 54	3,700	58.2%	1,419	52.8%	2,434	52.0%
Workers Aged 55 or older	1,248	19.6%	555	20.6%	1,148	24.5%
By Monthly Wage						
Workers Earning $1,250 per month or less	1,381	21.7%	730	27.2%	1,490	31.8%
Workers Earning $1,251 to $3,333 per month	2,520	39.6%	1,124	41.8%	2,188	46.7%
Workers Earning More than $3,333 per month	2,460	38.7%	834	31.0%	1,004	21.4%
By Industry						
"Goods Producing"	1,329	20.9%	199	7.4%	327	7.0%
"Trade, Transportation, and Utilities"	1,208	19.0%	360	13.4%	732	15.6%
"All Other Services"	3,824	60.1%	2,129	79.2%	3,623	77.4%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Aitkin City

- Roughly 15% of the workers employed in Aitkin resided in the City. The remaining 85% commuted from other communities, most notably Crosby (1.6%), Brainerd (1.5%), Rochester (1.1%), and Baxter (1.0%).

- Approximately 42% of Aitkin's workers traveled less than 10 miles to their place of residence. Almost 36% commuted a distance over 50 miles (353).

EMP-30
COMMUTING PATTERNS
AITKIN CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Aitkin city, MN	366	15.0%	Aitkin city, MN	366	37.2%
Crosby city, MN	39	1.6%	Brainerd city, MN	44	4.5%
Brainerd city, MN	37	1.5%	Crosby city, MN	29	2.9%
Rochester city, MN	26	1.1%	Minneapolis city, MN	29	2.9%
Baxter city, MN	24	1.0%	Baxter city, MN	13	1.3%
Duluth city, MN	21	0.9%	Marshall city, MN	12	1.2%
Hill City city, MN	20	0.8%	Golden Valley city, MN	10	1.0%
Emily city, MN	19	0.8%	St. Paul city, MN	10	1.0%
Mankato city, MN	17	0.7%	Fridley city, MN	9	0.9%
Grand Rapids city, MN	16	0.7%	Vineland CDP, MN	9	0.9%
All Other Locations	1,856	76.0%	All Other Locations	454	46.1%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	985	100.0%	Total Primary Jobs	2,441	100.0%
Less than 10 miles	416	42.2%	Less than 10 miles	891	36.5%
10 to 24 miles	96	9.7%	10 to 24 miles	454	18.6%
25 to 50 miles	120	12.2%	25 to 50 miles	307	12.6%
Greater than 50 miles	353	35.8%	Greater than 50 miles	789	32.3%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The City of Aitkin was the top work destination for residents of the City with a 37.2% share. Other major work destinations included Brainerd (4.5%), Crosby (2.9%), and Minneapolis (2.9%). Commuters to Minneapolis are mostly employees working remotely from a home office.

- Roughly 37% of the worker residents in Aitkin commuted less than 10 miles to their place of work, while 32.3% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Aitkin was an importer of workers as the number of residents coming into the City for work (inflow) exceeded the number of workers leaving the City (outflow) for employment. Approximately 2,075 workers came into the City for work while 619 workers left the City for a net difference of 1456. On a percentage (62.8%) of the resident workers left the City for employment while 85.0% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (59.5%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (84.4%). Most workers coming into Aitkin were ages 30 to 54 (55.6%) with earnings of either more than $3,333 per month (37.3%) or with earnings in the $1,251 to $3,333 per month range (37.3%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (51.9%), but a lower proportion of the workers leaving the City left for higher-paying jobs. Roughly 34% of the workers leaving Aitkin had jobs earning $3,333 per month or more. Most workers leaving the City earned between $1,251 and $3,333 per month (36.5%).

- Based on this information, Aitkin imported a higher proportion of middle-age (30 to 54) and older (55+) workers than it exported while the proportion of younger (age 29 and younger) workers coming into the City were lower than the proportion commuting outside the City for work.

EMP-31
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
AITKIN CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**619**	**100.0%**	**2,075**	**100.0%**	**366**	**100.0%**
By Age						
Workers Aged 29 or younger	191	30.9%	367	17.7%	92	25.1%
Workers Aged 30 to 54	321	51.9%	1,154	55.6%	161	44.0%
Workers Aged 55 or older	107	17.3%	554	26.7%	113	30.9%
By Monthly Wage						
Workers Earning $1,250 per month or less	183	29.6%	525	25.3%	126	34.4%
Workers Earning $1,251 to $3,333 per month	226	36.5%	775	37.3%	135	36.9%
Workers Earning More than $3,333 per month	210	33.9%	775	37.3%	105	28.7%
By Industry						
"Goods Producing"	121	19.5%	49	2.4%	15	4.1%
"Trade, Transportation, and Utilities"	130	21.0%	274	13.2%	87	23.8%
"All Other Services"	368	59.5%	1,752	84.4%	264	72.1%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Baldwin Township

- Roughly 12.4% of the workers employed in Baldwin Township resided in Princeton. Other notable communities where workers live but are employed in Baldwin Township, is the City of Milaca (2.8%), Zimmerman (2.3%), Elk River (1.7%), and St. Cloud (1.4%).

- Roughly 20% of Baldwin Township's workers traveled less than 10 miles to their place of residence while over 43.5% commuted a distance of 25 to 50 miles and 10.1% travel over 50 miles.

EMP-32
COMMUTING PATTERNS
BALDWIN TOWNSHIP
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Princeton city, MN	107	12.4%	Princeton city, MN	434	12.7%
Milaca city, MN	24	2.8%	Elk River city, MN	299	8.7%
Zimmerman city, MN	20	2.3%	Minneapolis city, MN	218	6.4%
Elk River city, MN	15	1.7%	Maple Grove city, MN	122	3.6%
St. Cloud city, MN	12	1.4%	Rogers city, MN	118	3.5%
Otsego city, MN	8	0.9%	Anoka city, MN	108	3.2%
Minneapolis city, MN	7	0.8%	Plymouth city, MN	95	2.8%
Foreston city, MN	6	0.7%	Zimmerman city, MN	87	2.5%
Maple Grove city, MN	6	0.7%	St. Cloud city, MN	80	2.3%
Oak Grove city, MN	5	0.6%	Golden Valley city, MN	77	2.3%
All Other Locations	651	75.6%	All Other Locations	1,781	52.1%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	3,419	100.0%	Total Primary Jobs	861	100.0%
Less than 10 miles	696	20.4%	Less than 10 miles	403	46.8%
10 to 24 miles	891	26.1%	10 to 24 miles	281	32.6%
25 to 50 miles	1,488	43.5%	25 to 50 miles	130	15.1%
Greater than 50 miles	344	10.1%	Greater than 50 miles	47	5.5%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The City of Princeton was the top work destination for residents of the Township with a 12.7% share. Other major work destinations included Elk River (8.7%), Minneapolis (6.4%), Maple Grove (3.6%), Rogers (3.5%), and Anoka (3.2%).

- Roughly 47% of the worker residents in Baldwin Township commuted less than 10 miles to their place of work, while over 5.5% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the Township.

- Baldwin Township was an exporter of workers as the number of residents leaving the Township for work (outflow) exceeded the number of workers coming into the County (inflow) for employment. Approximately 739 workers came into the Township for work while 3,297 workers left the Township for a net difference of 2,558. On a percentage basis, the majority (96.4%) of the resident workers left the Township for employment while 85.8% of Township jobs were filled by workers commuting in from outside the Township.

- Most of the workers leaving the Township for employment (53.5%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the Township worked in the Goods Producing sector (71%). Most workers coming into Baldwin Township were ages 30 to 54 (62.7%) with earnings greater than $3,333 per month range (43.2%), followed closely by those earning $1,251 to $3,333 per month (42.9%). Similarly, the largest proportion of workers leaving the Township was also the 30 to 54 age group (61.5%), and a higher proportion of the workers leaving the Township left for higher-paying jobs. Roughly 47.9% of the workers leaving Baldwin Township had jobs earning $3,333 per month or more.

- Based on this information, it appeared that Baldwin Township imported a slightly higher proportion of middle-age (30 to 54) and older (55+) workers than exported while the proportion of younger (age 29 and younger) workers coming into the County was slightly lower than the proportion commuting outside the County for work.

EMP-33
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
BALDWIN TOWNSHIP
2011

	Outflow		Inflow		Interior Flow	
Township Total	**3,297**	**100.0%**	**739**	**100.0%**	**122**	**100.0%**
By Age						
Workers Aged 29 or younger	741	22.5%	157	21.2%	20	16.4%
Workers Aged 30 to 54	2,028	61.5%	463	62.7%	84	68.9%
Workers Aged 55 or older	528	16.0%	119	16.1%	18	14.8%
By Monthly Wage						
Workers Earning $1,250 per month or less	696	21.1%	103	13.9%	26	21.3%
Workers Earning $1,251 to $3,333 per month	1,023	31.0%	317	42.9%	47	38.5%
Workers Earning More than $3,333 per month	1,578	47.9%	319	43.2%	49	40.2%
By Industry						
"Goods Producing"	854	25.9%	525	71.0%	74	60.7%
"Trade, Transportation, and Utilities"	680	20.6%	100	13.5%	21	17.2%
"All Other Services"	1,763	53.5%	114	15.4%	27	22.1%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Barnum City

- Roughly 3.4% of the workers employed in Barnum resided in the City. Most of the workers employed in Barnum resided in Moose Lake (8.6%). Other notable communities where workers live but are employed in Barnum, is Cloquet (3.8%), Duluth (2.4%), and Willow River (2.1%).

- Roughly 34% of the City's workers traveled less than 10 miles to their place of residence and 33% traveled between 10 and 24 miles, while 10% commuted a distance over 50 miles.

EMP-34
COMMUTING PATTERNS
BARNUM CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Moose Lake city, MN	25	8.6%	Cloquet city, MN	31	17.1%
Cloquet city, MN	11	3.8%	Moose Lake city, MN	30	16.6%
Barnum city, MN	10	3.4%	Duluth city, MN	23	12.7%
Duluth city, MN	7	2.4%	Barnum city, MN	10	5.5%
Willow River city, MN	6	2.1%	Carlton city, MN	10	5.5%
Mahtowa CDP, MN	5	1.7%	Hermantown city, MN	4	2.2%
Sandstone city, MN	4	1.4%	Sandstone city, MN	3	1.7%
Coon Rapids city, MN	3	1.0%	Superior city, WI	3	1.7%
Gilbert city, MN	3	1.0%	Minneapolis city, MN	2	1.1%
Hermantown city, MN	3	1.0%	Blaine city, MN	1	0.6%
All Other Locations	215	73.6%	All Other Locations	64	35.4%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	181	100.0%	Total Primary Jobs	292	100.0%
Less than 10 miles	61	33.7%	Less than 10 miles	104	35.6%
10 to 24 miles	60	33.1%	10 to 24 miles	86	29.5%
25 to 50 miles	42	23.2%	25 to 50 miles	41	14.0%
Greater than 50 miles	18	9.9%	Greater than 50 miles	61	20.9%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The City of Cloquet was the top work destination for residents of the City with a 17.1% share. Other major work destinations included Moose Lake (16.6%), Duluth (12.7%), and Carlton (5.5%).

- Approximately 36% of the worker residents in Barnum commuted less than 10 miles to their place of work and 30% traveled between 10 and 24 miles, while over 20% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Barnum was an importer of workers as the number of residents coming into the City for work (inflow) exceeded the number of workers leaving the City (outflow) for employment. Approximately 282 workers came into the City for work while 171 workers left the City for a net difference of 111. On a percentage basis, 94.5% of resident workers left Barnum for employment while 96.6% of Barnum jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (71.3%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (86.2%). Most workers coming into Barnum were ages 30 to 54 (56.1%) with earnings in the $1,251 to $3,333 per month range (40.9%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (47.9%). Most workers leaving the County also earned $1,251 to $3,333 per month, but there were a higher proportion of workers that left for earnings less than $1,250.

- Based on this information, it appeared that Barnum imported a higher proportion of Younger (age 29 and younger) workers than it exported and exported for work a higher proportion of middle-age (30 to 54) and older (55+) workers.

EMP-35
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
BARNUM CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**171**	**100.0%**	**282**	**100.0%**	**10**	**100.0%**
By Age						
Workers Aged 29 or younger	35	20.5%	111	39.4%	3	30.0%
Workers Aged 30 to 54	96	56.1%	135	47.9%	7	70.0%
Workers Aged 55 or older	40	23.4%	36	12.8%	0	0.0%
By Monthly Wage						
Workers Earning $1,250 per month or less	48	28.1%	115	40.8%	6	60.0%
Workers Earning $1,251 to $3,333 per month	70	40.9%	118	41.8%	3	30.0%
Workers Earning More than $3,333 per month	53	31.0%	49	17.4%	1	10.0%
By Industry						
"Goods Producing"	21	12.3%	16	5.7%	1	10.0%
"Trade, Transportation, and Utilities"	28	16.4%	23	8.2%	2	20.0%
"All Other Services"	122	71.3%	243	86.2%	7	70.0%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Kettle River City

- Roughly 38% of the City's workers traveled less than 24 miles to their place of residence while over 11% commuted a distance of more than 50 miles.

EMP-36
COMMUTING PATTERNS
KETTLE RIVER CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Proctor city, MN	2	8.0%	Cloquet city, MN	14	22.2%
Carlton city, MN	1	4.0%	Duluth city, MN	14	22.2%
Cloquet city, MN	1	4.0%	Moose Lake city, MN	6	9.5%
East Gull Lake city, MN	1	4.0%	Cromwell city, MN	3	4.8%
Elk River city, MN	1	4.0%	St. Cloud city, MN	2	3.2%
Esko CDP, MN	1	4.0%	Barnum city, MN	1	1.6%
Moose Lake city, MN	1	4.0%	Carlton city, MN	1	1.6%
Bruce village, WI	1	4.0%	Clarissa city, MN	1	1.6%
All Other Locations	16	64.0%	East Bethel city, MN	1	1.6%
			Grand Rapids city, MN	1	1.6%
			All Other Locations	19	30.2%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	63	100.0%	Total Primary Jobs	25	100.0%
Less than 10 miles	12	19.0%	Less than 10 miles	7	28.0%
10 to 24 miles	12	19.0%	10 to 24 miles	6	24.0%
25 to 50 miles	32	50.8%	25 to 50 miles	8	32.0%
Greater than 50 miles	7	11.1%	Greater than 50 miles	4	16.0%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The Cloquet and Duluth was the top work destination for residents of Kettle River with a 22.2% share for each work destination. Another major work destination included Moose Lake (9.5%).

- Only 28% of the worker residents in Kettle River commuted less than 10 miles to their place of work while 48% commuted a distance greater than 25 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the County.

- Kettle River was an exporter of workers as the number of residents leaving the City for work (outflow) was more than the number of workers coming into the County (inflow) for

employment. Approximately 25 workers came into the City for work while 63 workers left the City for a net difference of 38.

- Most of the workers leaving the City for employment (52.4%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (68%). Most workers coming into Kettle River were ages 30 to 54 (64%) with earnings less than $1,250 per month (48%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (54%), but a higher proportion of the workers leaving the City had wages greater than $3,333 per month (42.9%). Roughly 41% of the workers leaving Kettle River had jobs earning a salary of $2,251 to $3,333 per month. Slightly less than 16% earned less than $1,250 per month.

- Based on this information, it appeared that Kettle River imported a higher proportion of younger (age 29 and younger) and middle-age (30 to 54) workers than it exported while the proportion of older (55+) workers coming into the City is lower than the proportion commuting outside the City for work.

EMP-37
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
KETTLE RIVER CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**63**	**100.0%**	**25**	**100.0%**	**-**	**-**
By Age						
Workers Aged 29 or younger	12	19.0%	5	20.0%	-	-
Workers Aged 30 to 54	34	54.0%	16	64.0%	-	-
Workers Aged 55 or older	17	27.0%	4	16.0%	-	-
By Monthly Wage						
Workers Earning $1,250 per month or less	10	15.9%	12	48.0%	-	-
Workers Earning $1,251 to $3,333 per month	26	41.3%	6	24.0%	-	-
Workers Earning More than $3,333 per month	27	42.9%	7	28.0%	-	-
By Industry						
"Goods Producing"	18	28.6%	0	0.0%	-	-
"Trade, Transportation, and Utilities"	12	19.0%	8	32.0%	-	-
"All Other Services"	33	52.4%	17	68.0%	-	-

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Braham City

- Roughly 12% of the workers employed in Braham resided in the City. Other notable communities where workers live but are employed in Braham is the City of Cambridge (6.5%) and Mora (2.7%), North Branch (2.5%) and Rock Creek (2.5%).

- Roughly 15% of the City's workers traveled less than 10 miles to their place of residence, 33% traveled between 10 and 24 miles, 20% traveled 25 to 50 miles, and over 32% commuted a distance of more than 50 miles.

EMP-38
COMMUTING PATTERNS
BRAHAM CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Braham city, MN	54	12.1%	Cambridge city, MN	124	14.9%
Cambridge city, MN	29	6.5%	Braham city, MN	54	6.5%
Mora city, MN	12	2.7%	Minneapolis city, MN	44	5.3%
North Branch city, MN	11	2.5%	Mora city, MN	36	4.3%
Rock Creek city, MN	11	2.5%	St. Paul city, MN	33	4.0%
Milaca city, MN	4	0.9%	Duluth city, MN	19	2.3%
Pine City city, MN	4	0.9%	Coon Rapids city, MN	17	2.0%
Rochester city, MN	4	0.9%	Rush City city, MN	16	1.9%
Andover city, MN	3	0.7%	Wyoming city, MN	15	1.8%
Minneapolis city, MN	3	0.7%	Fridley city, MN	13	1.6%
All Other Locations	313	69.9%	All Other Locations	464	55.6%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	835	100.0%	Total Primary Jobs	448	100.0%
Less than 10 miles	123	14.7%	Less than 10 miles	183	40.8%
10 to 24 miles	272	32.6%	10 to 24 miles	197	44.0%
25 to 50 miles	167	20.0%	25 to 50 miles	30	6.7%
Greater than 50 miles	273	32.7%	Greater than 50 miles	38	8.5%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The City of Cambridge was the top work destination for residents of the City with a 14.9% share. Other major work destinations included Minneapolis (5.3%), Mora (4.3%), and St. Paul (4.0%).

- Close to 41% of the worker residents in Braham commuted less than 10 miles to their place of work while roughly 9% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Braham was an exporter of workers as the number of residents leaving the City for work (outflow) exceeded the number of workers coming into the City (inflow) for employment. Approximately 394 workers came into the City for work while 781 workers left the City for a net difference of 387. On a percentage basis, 93.5% of resident workers left the City for employment while 87.9% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (60.3%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (51.3%). Most workers coming into Braham were ages 30 to 54 (58%) with earnings more than $3,333 per month range (45%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (58%), but with a higher proportion of the workers leaving the City had wages in the $1,251 to $3,333 per month range (39%). Roughly 37% of the workers leaving Braham had jobs earning $3,333 per month or more while 45% of the workers coming into the City earned that amount.

- Based on this information, it appeared that Braham imported a higher proportion of older (55+) workers than it exported while the proportion of younger (age 29 and younger) and slightly more workers aged 30 to 54 coming into the City is lower than the proportion commuting outside the County for work.

EMP-39
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
BRAHAM CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**781**	**100.0%**	**394**	**100.0%**	**54**	**100.0%**
By Age						
Workers Aged 29 or younger	182	23.3%	56	14.2%	8	14.8%
Workers Aged 30 to 54	454	58.1%	228	57.9%	30	55.6%
Workers Aged 55 or older	145	18.6%	110	27.9%	16	29.6%
By Monthly Wage						
Workers Earning $1,250 per month or less	190	24.3%	75	19.0%	16	29.6%
Workers Earning $1,251 to $3,333 per month	305	39.1%	142	36.0%	21	38.9%
Workers Earning More than $3,333 per month	286	36.6%	177	44.9%	17	31.5%
By Industry						
"Goods Producing"	162	20.7%	40	10.2%	6	11.1%
"Trade, Transportation, and Utilities"	148	19.0%	152	38.6%	12	22.2%
"All Other Services"	471	60.3%	202	51.3%	36	66.7%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Isanti City

- Roughly 14% of the workers employed in the City of Isanti resided in the City. The remaining 51% commuted from other communities, such as Cambridge (11.5%), East Bethel (3.9%), and North Branch (2.6%).

- Roughly 20% of the City's workers traveled less than 10 miles to their place of residence, 24% traveled between 10 and 24 miles, 46.3% traveled 25 to 50 miles, and over 9.5% commuted a distance of more than 50 miles.

EMP-40
COMMUTING PATTERNS
ISANTI CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Isanti city, MN	97	14.2%	Cambridge city, MN	228	9.1%
Cambridge city, MN	79	11.5%	Minneapolis city, MN	179	7.1%
East Bethel city, MN	27	3.9%	St. Paul city, MN	123	4.9%
North Branch city, MN	18	2.6%	Fridley city, MN	120	4.8%
Blaine city, MN	13	1.9%	Blaine city, MN	103	4.1%
Braham city, MN	11	1.6%	Anoka city, MN	99	3.9%
Ham Lake city, MN	10	1.5%	Coon Rapids city, MN	98	3.9%
Lino Lakes city, MN	10	1.5%	Isanti city, MN	97	3.9%
Coon Rapids city, MN	9	1.3%	North Branch city, MN	57	2.3%
Andover city, MN	8	1.2%	Ham Lake city, MN	48	1.9%
All Other Locations	402	58.8%	All Other Locations	1,365	54.2%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	2,517	100.0%	Total Primary Jobs	684	100.0%
Less than 10 miles	511	20.3%	Less than 10 miles	380	55.6%
10 to 24 miles	601	23.9%	10 to 24 miles	209	30.6%
25 to 50 miles	1,166	46.3%	25 to 50 miles	65	9.5%
Greater than 50 miles	239	9.5%	Greater than 50 miles	30	4.4%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The City of Cambridge was the top work destination for residents of the City with a 9.1% share. Other major work destinations included Minneapolis (7.1%), St. Paul (4.9%), Fridley (4.8%), and Blaine (4.1%).

- Most of the worker residents in the City of Isanti (56%) commuted less than 10 miles to their place of work while over 4% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- The City of Isanti was an exporter of workers as the number of residents leaving the City for work (outflow) exceeded the number of workers coming into the City (inflow) for employment. Approximately 587 workers came into the City for work while 2,420 workers left the City for a net difference of 1,833. On a percentage basis, 96.1% of resident workers left the City for employment while 85.8% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (52.4%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (55.5%). Most workers coming into the City of Isanti were ages 30 to 54 (52.5%) with earnings in the $1,251 to $3,333 per month range (38%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (59.4%), and almost an equal proportion of the workers leaving the City had wages in the $1,251 to $3,333 per month range (38.4%). Roughly 43.6% of the workers leaving the City of Isanti had jobs earning $3,333 per month or more while 26.1% of the workers coming into the City earned that amount.

- Based on this information, it appeared that the City of Isanti imported a slightly higher proportion of younger (age 29 and younger and older (55+) workers. The City exported slightly higher middle-age (30 to 54) workers (59.4%) and older (55+) workers than it imported (52.5%).

TABLE 41
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
ISANTI CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**2,420**	**100.0%**	**587**	**100.0%**	**97**	**100.0%**
By Age						
Workers Aged 29 or younger	708	29.3%	179	30.5%	40	41.2%
Workers Aged 30 to 54	1,438	59.4%	308	52.5%	43	44.3%
Workers Aged 55 or older	274	11.3%	100	17.0%	14	14.4%
By Monthly Wage						
Workers Earning $1,250 per month or less	437	18.1%	211	35.9%	50	51.5%
Workers Earning $1,251 to $3,333 per month	929	38.4%	223	38.0%	29	29.9%
Workers Earning More than $3,333 per month	1,054	43.6%	153	26.1%	18	18.6%
By Industry						
"Goods Producing"	677	28.0%	174	29.6%	23	23.7%
"Trade, Transportation, and Utilities"	475	19.6%	87	14.8%	11	11.3%
"All Other Services"	1,268	52.4%	326	55.5%	63	64.9%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Mora City

- Roughly 17% of the workers employed in Mora resided in the City. The remaining workers commuted from other communities, such as Pine City (1.4%), Braham (1.2%), and Cambridge (1.2%).

- Roughly 43% of the City's workers traveled less than 10 miles to their place of residence, 22% traveled between 10 and 24 miles, 14% traveled 25 to 50 miles, and over 20% commuted a distance of more than 50 miles.

EMP-42
COMMUTING PATTERNS
MORA CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Mora city, MN	503	17.3%	Mora city, MN	503	39.0%
Pine City city, MN	41	1.4%	Hinckley city, MN	83	6.4%
Braham city, MN	36	1.2%	Cambridge city, MN	59	4.6%
Cambridge city, MN	36	1.2%	Pine City city, MN	46	3.6%
Ogilvie city, MN	30	1.0%	Duluth city, MN	27	2.1%
Hinckley city, MN	29	1.0%	St. Cloud city, MN	24	1.9%
Rock Creek city, MN	23	0.8%	Minneapolis city, MN	23	1.8%
Milaca city, MN	22	0.8%	Rush City city, MN	19	1.5%
Isanti city, MN	16	0.6%	St. Paul city, MN	19	1.5%
Sandstone city, MN	16	0.6%	North Branch city, MN	13	1.0%
All Other Locations	2,157	74.1%	All Other Locations	475	36.8%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	1,291	100.0%	Total Primary Jobs	2,909	100.0%
Less than 10 miles	553	42.8%	Less than 10 miles	1,532	52.7%
10 to 24 miles	288	22.3%	10 to 24 miles	870	29.9%
25 to 50 miles	186	14.4%	25 to 50 miles	251	8.6%
Greater than 50 miles	264	20.4%	Greater than 50 miles	256	8.8%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The City of Mora was the top work destination for residents of the City with a 39% share. Other major work destinations included Hinckley (6.4%), Cambridge (4.6%), Pine City (3.6%), and Duluth (2.1%).

- Almost 53% of the worker residents in the City of Mora commuted less than 10 miles to their place of work while almost 9% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- The City of Mora was a large importer of workers as the number of residents entering the City for work (inflow) significantly exceeded the number of workers leaving the City (outflow) for employment. Approximately 2,406 workers came into the City for work while 788 workers left the City for a net difference of 1,618. On a percentage basis, 61% of resident workers left the City for employment while 82.7% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (59.9%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (71.2%). Most workers coming into the City of Mora were ages 30 to 54 (55.1%) with earnings in the $1,251 to $3,333 per month range (43.6%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (54.3%), with an almost equal proportion of the workers leaving the City having wages in the $1,251 to $3,333 per month range (43.7%) as the workers coming into the City. Roughly 33% of the workers leaving the City of Mora had jobs earning $3,333 per month or more while 29% of the workers coming into the City earned that amount.

- Based on this information, it appeared that the City of Mora imported a higher proportion of middle-age (30 to 54) and older (55+) workers than it exported while the proportion of younger (age 29 and younger) workers coming into the City are lower than the proportion commuting outside the City for work.

EMP-43
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
MORA CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**788**	**100.0%**	**2,406**	**100.0%**	**503**	**100.0%**
By Age						
Workers Aged 29 or younger	219	27.8%	532	22.1%	109	21.7%
Workers Aged 30 to 54	428	54.3%	1,325	55.1%	270	53.7%
Workers Aged 55 or older	141	17.9%	549	22.8%	124	24.7%
By Monthly Wage						
Workers Earning $1,250 per month or less	182	23.1%	661	27.5%	143	28.4%
Workers Earning $1,251 to $3,333 per month	344	43.7%	1,049	43.6%	210	41.7%
Workers Earning More than $3,333 per month	262	33.2%	696	28.9%	150	29.8%
By Industry						
"Goods Producing"	179	22.7%	329	13.7%	59	11.7%
"Trade, Transportation, and Utilities"	137	17.4%	364	15.1%	78	15.5%
"All Other Services"	472	59.9%	1,713	71.2%	366	72.8%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Milaca City

- Roughly 16% of the workers employed in Milaca resided in the City. The remaining commuted from other communities, such as Princeton (2.8%), Foreston (2.1%), and St. Cloud (2.1%).

- Roughly 25% of the City's workers traveled less than 10 miles to their place of residence, 21% traveled between 10 and 24 miles, 31% traveled 25 to 50 miles, and over 23% commuted a distance of more than 50 miles.

EMP-44
COMMUTING PATTERNS
MILACA CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Milaca city, MN	243	15.9%	Milaca city, MN	243	19.7%
Princeton city, MN	42	2.8%	St. Cloud city, MN	105	8.5%
Foreston city, MN	32	2.1%	Princeton city, MN	97	7.8%
St. Cloud city, MN	32	2.1%	Elk River city, MN	41	3.3%
Foley city, MN	28	1.8%	Minneapolis city, MN	33	2.7%
Pease city, MN	12	0.8%	St. Paul city, MN	24	1.9%
Cambridge city, MN	10	0.7%	Mora city, MN	22	1.8%
Elk River city, MN	10	0.7%	Foley city, MN	21	1.7%
Sartell city, MN	10	0.7%	Rogers city, MN	17	1.4%
Mora city, MN	9	0.6%	Vineland CDP, MN	15	1.2%
All Other Locations	1,099	72.0%	All Other Locations	618	50.0%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	1,236	100.0%	Total Primary Jobs	1,527	100.0%
Less than 10 miles	312	25.2%	Less than 10 miles	800	52.4%
10 to 24 miles	253	20.5%	10 to 24 miles	404	26.5%
25 to 50 miles	385	31.1%	25 to 50 miles	227	14.9%
Greater than 50 miles	286	23.1%	Greater than 50 miles	96	6.3%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Milaca was the top work destination for residents of the City with a 19.7% share. Other major work destinations included St. Cloud (8.5%), Princeton (7.8%), Elk River (3.3%), and Minneapolis (2.7%).

- Over 52% of the worker residents in Milaca commuted less than 10 miles to their place of work while over 6% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Milaca was an importer of workers as the number of residents coming into the City for work (inflow) exceeded the number of workers leaving the City (outflow) for employment. Approximately 1,284 workers came into the City for work while 993 workers left the City for a net difference of 291. On a percentage basis, 80.3% of resident workers left the City for employment while 84.1% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (52.2%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (76.2%). Most workers coming into Milaca were ages 30 to 54 (53.6%) with earnings in the $1,251 to $3,333 per month range (34.9%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (56.2%), but a higher proportion of the workers leaving the City had wages in the $1,251 to $3,333 per month range (40.6%). Roughly 37% of the workers leaving Milaca had jobs earning $3,333 per month or more while almost 33% of the workers coming into the City earned that amount.

- Based on this information, it appeared that Milaca imported a higher proportion of older (55+) workers than it exported while the proportion of younger (age 29 and younger) and middle-age (30 to 54) workers coming into the City is lower than the proportion commuting outside the City for work.

EMP-45
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
MILACA CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**993**	**100.0%**	**1,284**	**100.0%**	**243**	**100.0%**
By Age						
Workers Aged 29 or younger	272	27.4%	322	25.1%	59	24.3%
Workers Aged 30 to 54	558	56.2%	688	53.6%	126	51.9%
Workers Aged 55 or older	163	16.4%	274	21.3%	58	23.9%
By Monthly Wage						
Workers Earning $1,250 per month or less	220	22.2%	415	32.3%	97	39.9%
Workers Earning $1,251 to $3,333 per month	403	40.6%	448	34.9%	91	37.4%
Workers Earning More than $3,333 per month	370	37.3%	421	32.8%	55	22.6%
By Industry						
"Goods Producing"	275	27.7%	141	11.0%	24	9.9%
"Trade, Transportation, and Utilities"	200	20.1%	164	12.8%	45	18.5%
"All Other Services"	518	52.2%	979	76.2%	174	71.6%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Princeton City

- Roughly 14% of the workers employed in Princeton resided in the City. The remaining commuted from other communities, such as Elk River (3.1%), Zimmerman (2.9%), and Milaca (2.9%).

- Roughly 47% of the City's workers traveled less than 10 miles to their place of residence, 26% traveled between 10 and 24 miles, 24% traveled 25 to 50 miles, and over 3% commuted a distance of more than 50 miles.

EMP-46
COMMUTING PATTERNS
PRINCETON CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Princeton city, MN	476	14.2%	Princeton city, MN	476	33.7%
Elk River city, MN	103	3.1%	Elk River city, MN	123	8.7%
Zimmerman city, MN	99	2.9%	Anoka city, MN	61	4.3%
Milaca city, MN	97	2.9%	Rogers city, MN	50	3.5%
St. Cloud city, MN	59	1.8%	Cambridge city, MN	45	3.2%
Big Lake city, MN	29	0.9%	St. Cloud city, MN	45	3.2%
Cambridge city, MN	29	0.9%	Milaca city, MN	42	3.0%
Coon Rapids city, MN	25	0.7%	Coon Rapids city, MN	30	2.1%
Otsego city, MN	24	0.7%	Zimmerman city, MN	29	2.1%
Sartell city, MN	24	0.7%	Maple Grove city, MN	19	1.3%
All Other Locations	2,392	71.3%	All Other Locations	491	34.8%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	1,411	100.0%	Total Primary Jobs	3,357	100.0%
Less than 10 miles	665	47.1%	Less than 10 miles	1,644	49.0%
10 to 24 miles	363	25.7%	10 to 24 miles	1,062	31.6%
25 to 50 miles	338	24.0%	25 to 50 miles	472	14.1%
Greater than 50 miles	45	3.2%	Greater than 50 miles	179	5.3%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Princeton was the top work destination for residents of the City with a 33.7% share. Other major work destinations included Elk River (8.7%), Anoka (4.3%), Rogers (3.5%), Cambridge (3.2%), and St. Cloud (3.2%).

- Almost half (49%) of the worker residents in Princeton commuted less than 10 miles to their place of work while over 5% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Princeton was a large importer of workers as the number of residents leaving the City for work (outflow) was less than the number of workers coming into the City (inflow) for employment. Approximately 2,881 workers came into the City for work while 935 workers left the City for a net difference of 1,946. On a percentage basis, 66.3% of resident workers left the City for employment while 85.8% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (45.8%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (65.5%). Most workers coming into Princeton were ages 30 to 54 (60.7%) earning $3,333 per month or more (39.4%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (53.9%), and a slightly smaller proportion of the workers leaving the City had wages of $3,333 or more per month (35.1%). Most of the workers (43.1%) leaving Princeton had jobs earning $1,251 to $3,333 per month $3,333 per month or more while 36.9% of the workers coming into the City earned that amount.

- Based on this information, it appeared that Princeton imported a higher proportion of middle-age (30 to 54) and older (55+) workers than it exported while the proportion of younger (age 29 and younger) workers coming into the City are lower than the proportion commuting outside the City for work.

EMP-47
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
PRINCETON CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**935**	**100.0%**	**2,881**	**100.0%**	**476**	**100.0%**
By Age						
Workers Aged 29 or younger	269	28.8%	617	21.4%	127	26.7%
Workers Aged 30 to 54	504	53.9%	1,749	60.7%	247	51.9%
Workers Aged 55 or older	162	17.3%	515	17.9%	102	21.4%
By Monthly Wage						
Workers Earning $1,250 per month or less	204	21.8%	684	23.7%	178	37.4%
Workers Earning $1,251 to $3,333 per month	403	43.1%	1,063	36.9%	194	40.8%
Workers Earning More than $3,333 per month	328	35.1%	1,134	39.4%	104	21.8%
By Industry						
"Goods Producing"	307	32.8%	598	20.8%	84	17.6%
"Trade, Transportation, and Utilities"	200	21.4%	395	13.7%	92	19.3%
"All Other Services"	428	45.8%	1,888	65.5%	300	63.0%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Wahkon City

- There is an even distribution of places where workers live, but are employed in Wahkon.
- Roughly 48% of the City's workers traveled less than 10 miles to their place of residence, 16.4% traveled between 10 and 24 miles, 13% traveled 25 to 50 miles, and 23% commuted a distance of more than 50 miles.

EMP-48
COMMUTING PATTERNS
WAHKON CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Evansville city, MN	1	6.3%	Isle city, MN	17	27.9%
St. Joseph city, MN	1	6.3%	Onamia city, MN	4	6.6%
Sartell city, MN	1	6.3%	Duluth city, MN	2	3.3%
Sauk Rapids city, MN	1	6.3%	Mora city, MN	2	3.3%
All Other Locations	12	75.0%	St. Augusta city, MN	2	3.3%
			Vineland CDP, MN	2	3.3%
			Anoka city, MN	1	1.6%
			Baxter city, MN	1	1.6%
			Bemidji city, MN	1	1.6%
			Bloomington city, MN	1	1.6%
			All Other Locations	28	45.9%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	61	100.0%	Total Primary Jobs	16	100.0%
Less than 10 miles	29	47.5%	Less than 10 miles	4	25.0%
10 to 24 miles	10	16.4%	10 to 24 miles	8	50.0%
25 to 50 miles	8	13.1%	25 to 50 miles	2	12.5%
Greater than 50 miles	14	23.0%	Greater than 50 miles	2	12.5%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Isle was the top work destination for residents of the City with a 27.9% share. Other major work destinations included Onamia (6.6%).
- Only 25% of the worker residents in Wahkon commuted less than 10 miles to their place of work while 50% commuted a distance of 10 to 24 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Wahkon was an exporter of workers as the number of residents leaving the City for work (outflow) exceeded the number of workers coming into the City (inflow) for employment. Approximately 16 workers came into the City for work while 61 workers left the City for a net difference of 45.

- Most of the workers leaving the City for employment (57.4%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (56.3%). Most workers coming into Wahkon were ages 30 to 54 (62.5%) with earnings less than $1,250 per month (87.5%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (52.5%), and the proportion of the workers leaving the City had wages more distributed. Roughly 28% of the workers leaving Wahkon had jobs earning $3,333 per month or more while only 6.3% of the workers coming into the City earned that amount.

- Based on this information, it appeared that Wahkon imported a higher proportion of younger (age 29 and younger) and middle-age (30 to 54) workers than it exported while the proportion of older (age 55 and older) workers coming into the City is lower than the proportion commuting outside the City for work.

EMP-49
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
WAHKON CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**61**	**100.0%**	**16**	**100.0%**	**-**	**-**
By Age						
Workers Aged 29 or younger	14	23.0%	5	31.3%	-	-
Workers Aged 30 to 54	32	52.5%	10	62.5%	-	-
Workers Aged 55 or older	15	24.6%	1	6.3%	-	-
By Monthly Wage						
Workers Earning $1,250 per month or less	19	31.1%	14	87.5%	-	-
Workers Earning $1,251 to $3,333 per month	25	41.0%	1	6.3%	-	-
Workers Earning More than $3,333 per month	17	27.9%	1	6.3%	-	-
By Industry						
"Goods Producing"	15	24.6%	0	0.0%	-	-
"Trade, Transportation, and Utilities"	11	18.0%	7	43.8%	-	-
"All Other Services"	35	57.4%	9	56.3%	-	-

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Hinckley City

- Roughly 10% of the workers employed in Hinckley resided in the City. The remaining commuted from other communities, such as Sandstone (7.3%), Pine City (4.5%), and Mora (3.5%).

- Roughly 47% of the City's workers traveled less than 10 miles to their place of residence, 23.2% traveled between 10 and 24 miles, 18.3% traveled 25 to 50 miles, and 11.6% commuted a distance of more than 50 miles.

EMP-50
COMMUTING PATTERNS
HINCKLEY CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Hinckley city, MN	241	10.3%	Hinckley city, MN	241	35.9%
Sandstone city, MN	172	7.3%	Pine City city, MN	69	10.3%
Pine City city, MN	105	4.5%	Sandstone city, MN	42	6.3%
Mora city, MN	83	3.5%	Mora city, MN	29	4.3%
Rock Creek city, MN	40	1.7%	Rush City city, MN	17	2.5%
Finlayson city, MN	25	1.1%	Vineland CDP, MN	15	2.2%
Brook Park city, MN	19	0.8%	Cambridge city, MN	13	1.9%
North Branch city, MN	13	0.6%	North Branch city, MN	12	1.8%
Harris city, MN	12	0.5%	Moose Lake city, MN	11	1.6%
Askov city, MN	10	0.4%	Blaine city, MN	9	1.3%
All Other Locations	1,631	69.4%	All Other Locations	213	31.7%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	671	100.0%	Total Primary Jobs	2,351	100.0%
Less than 10 miles	314	46.8%	Less than 10 miles	873	37.1%
10 to 24 miles	156	23.2%	10 to 24 miles	952	40.5%
25 to 50 miles	123	18.3%	25 to 50 miles	313	13.3%
Greater than 50 miles	78	11.6%	Greater than 50 miles	213	9.1%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- The Hinckley was the top work destination for residents of the City with a 35.9% share. Other major work destinations included Pine City (10.3%), Sandstone (6.3%), and Mora (4.3%).

- Only 37% of the worker residents in Hinckley commuted less than 10 miles to their place of work while over 9% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Hinckley was a large importer of workers as the number of residents coming into the City for work (inflow) significantly exceeded the number of workers leaving the City (outflow) for employment. Approximately 2,110 workers came into the City for work while 430 workers left the City for a net difference of 1,680. On a percentage basis, 64.1% of resident workers left the City for employment while 89.7% of City jobs were filled by workers commuting in from outside the City. Many of positions are being filled by the Grand Casino.

- Most of the workers leaving the City for employment (60.7%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (94.4%). Most workers coming into Hinckley were ages 30 to 54 (49.3%) with earnings in the $1,251 to $3,333 per month range (59.7%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (54.2%), but a lower proportion of the workers leaving the City had wages in the $1,251 to $3,333 per month range (50%). Roughly 26% of the workers leaving Hinckley had jobs earning $3,333 per month or more while 15.2% of the workers coming into the City earned that amount.

- Based on this information, it appeared that Hinckley imported a higher proportion of older (55+) workers and a slightly higher proportion of younger (age 29 and younger) workers than it exported. The proportion of middle-age (30 to 54) workers coming into the City is lower than the proportion commuting outside the City for work.

EMP-51
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
HINCKLEY CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**430**	**100.0%**	**2,110**	**100.0%**	**241**	**100.0%**
By Age						
Workers Aged 29 or younger	109	25.3%	540	25.6%	60	24.9%
Workers Aged 30 to 54	233	54.2%	1,041	49.3%	118	49.0%
Workers Aged 55 or older	88	20.5%	529	25.1%	63	26.1%
By Monthly Wage						
Workers Earning $1,250 per month or less	102	23.7%	531	25.2%	61	25.3%
Workers Earning $1,251 to $3,333 per month	215	50.0%	1,259	59.7%	139	57.7%
Workers Earning More than $3,333 per month	113	26.3%	320	15.2%	41	17.0%
By Industry						
"Goods Producing"	75	17.4%	22	1.0%	3	1.2%
"Trade, Transportation, and Utilities"	94	21.9%	96	4.5%	19	7.9%
"All Other Services"	261	60.7%	1,992	94.4%	219	90.9%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Pine City

- Roughly 18% of the workers employed in Pine City resided in the City. The remaining commuted from other communities, such as Rock Creek (6.8%), Hinckley (3.1%), and North Branch (2.4%).

- Almost 38% of the City's workers traveled less than 10 miles to their place of residence, 26.4% traveled between 10 and 24 miles, 13.8% traveled 25 to 50 miles, and over 22% commuted a distance of more than 50 miles.

EMP-52
COMMUTING PATTERNS
PINE CITY
2011

Home Destination			Work Destination		
Place of Residence	**Count**	**Share**	**Place of Employment**	**Count**	**Share**
Pine City city, MN	405	18.3%	Pine City city, MN	405	32.2%
Rock Creek city, MN	150	6.8%	Hinckley city, MN	105	8.3%
Hinckley city, MN	69	3.1%	Rush City city, MN	80	6.4%
North Branch city, MN	53	2.4%	Cambridge city, MN	45	3.6%
Mora city, MN	46	2.1%	Mora city, MN	41	3.3%
Rush City city, MN	35	1.6%	North Branch city, MN	29	2.3%
Sandstone city, MN	28	1.3%	Zimmerman city, MN	28	2.2%
Cambridge city, MN	20	0.9%	Minneapolis city, MN	25	2.0%
Braham city, MN	12	0.5%	Wyoming city, MN	20	1.6%
Isanti city, MN	11	0.5%	St. Paul city, MN	19	1.5%
All Other Locations	1,388	62.6%	All Other Locations	462	36.7%
Distance Traveled			**Distance Traveled**		
Total Primary Jobs	1,259	100.0%	Total Primary Jobs	2,217	100.0%
Less than 10 miles	472	37.5%	Less than 10 miles	1,207	54.4%
10 to 24 miles	333	26.4%	10 to 24 miles	623	28.1%
25 to 50 miles	174	13.8%	25 to 50 miles	208	9.4%
Greater than 50 miles	280	22.2%	Greater than 50 miles	179	8.1%

Home Destination = Where workers live who are employed in the selection area
Work Destination = Where workers are employed who live in the selection area

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

- Pine City was the top work destination for residents of the City with a 32.2% share. Other major work destinations included Hinckley (8.3%), Rush City (6.4%), Cambridge (3.6%), and Mora (3.3%).

- Over 54% of the worker residents in Pine City commuted less than 10 miles to their place of work while over 8% commuted a distance of more than 50 miles.

The following table provides a summary of the inflow and outflow characteristics of the workers in the City.

- Pine City was a large importer of workers as the number of residents entering the City for work (inflow) significantly exceeded the number of workers leaving the City (outflow) for employment. Approximately 1,812 workers came into the City for work while 854 workers left the City for a net difference of 958. On a percentage basis, 67.8% of resident workers left the City for employment while 81.7% of City jobs were filled by workers commuting in from outside the City.

- Most of the workers leaving the City for employment (61.9%) had jobs in the All Other Services industry group. The largest percentage of workers coming into the City also worked in the All Other Services sector (69.3%). Most workers coming into Pine City were ages 30 to 54 (51.7%) with earnings in the $1,251 to $3,333 per month range (39.3%). Similarly, the largest proportion of workers leaving the City was also the 30 to 54 age group (55.6%), and a higher proportion of the workers leaving the City had wages in the $1,251 to $3,333 per month range (55.6%). Roughly 34% of the workers leaving Pine City had jobs earning $3,333 per month or more while 25.5% of the workers coming into the City earned that amount.

- Based on this information, it appeared that Pine City imported a higher proportion of older (55+) workers than it exported while the proportion of younger (age 29 and younger) and middle-age (30 to 54) workers coming into the City was lower than the proportion commuting outside the City for work.

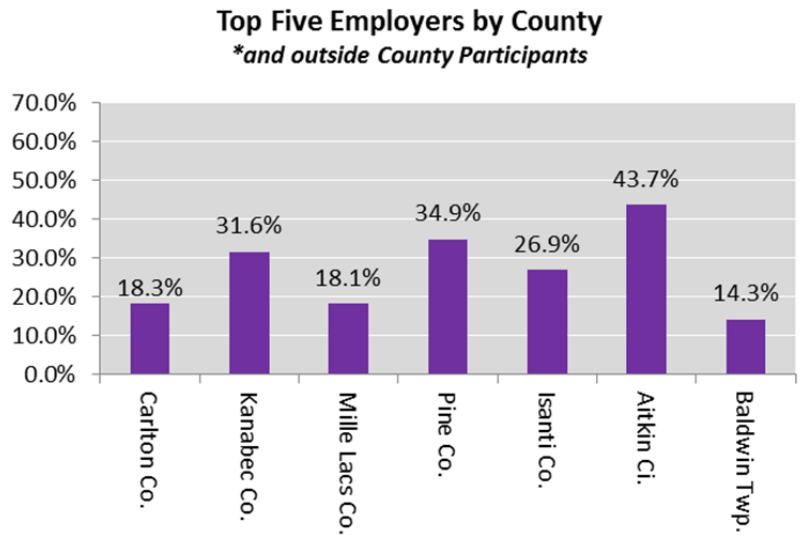
EMP-53
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
PINE CITY
2011

	Outflow		Inflow		Interior Flow	
City Total	**854**	**100.0%**	**1,812**	**100.0%**	**405**	**100.0%**
By Age						
Workers Aged 29 or younger	231	27.0%	480	26.5%	122	30.1%
Workers Aged 30 to 54	475	55.6%	937	51.7%	189	46.7%
Workers Aged 55 or older	148	17.3%	395	21.8%	94	23.2%
By Monthly Wage						
Workers Earning $1,250 per month or less	208	24.4%	637	35.2%	159	39.3%
Workers Earning $1,251 to $3,333 per month	355	41.6%	713	39.3%	162	40.0%
Workers Earning More than $3,333 per month	291	34.1%	462	25.5%	84	20.7%
By Industry						
"Goods Producing"	191	22.4%	79	4.4%	9	2.2%
"Trade, Transportation, and Utilities"	134	15.7%	477	26.3%	105	25.9%
"All Other Services"	529	61.9%	1,256	69.3%	291	71.9%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research, Inc.

Major Employers

A portion of the employment growth in the Region will be generated by the largest employers in the Region. The table on the next page lists some of the top employers in each participant along with a description of their primary industry and number of employees. The table compares employment figures from participating communities, employer interviews, GPS::45::93 and ReferenceUSA. Some employers and participating communities show a range for their employment numbers, while ReferenceUSA displays an estimated number of employees. Please note that the table is not a comprehensive list of all major employers and presents a selected list of employers as identified by ReferenceUSA and information provided by participants. The following are key points from the major employers table.



- The largest employer in the region is the Grand Casino in Hinckley (Pine County). The largest employers in the Region are concentrated in Cloquet (Carlton County), Mora (Kanabec County), Cambridge (Isanti County), and Pine City (Pine County). Approximately 29% of the Region's top employers are public agencies such as schools and local government bodies. Many of the top private employers are in the health services industry or provide care for the senior population. Hospitality is another industry that employs many workers in the Region, but most of these employees are employed within two Casinos'.

- This finding is supported by the 2013 Quarterly Census of Employment and Wages data presented earlier in this section. Based on that data, the Education and Health Services sector employs an average of 35 workers per business establishment in the Region. The Trade, Transportation, Utilities sector is another sector that employs many within region at an average of 11 workers per establishment. By comparison, the average across all industries is 14 workers per business. The State of Minnesota has similar proportions as the Education and Health Services industry has the largest employers with an average of 37

workers per business establishment, followed by Trade, Transportation, Utilities with 14 workers per business.

- Compared to the Quarterly Census of Employment and Wages data of 2013, the major employers included in the table represent roughly 3% of the Region's business establishments while they employ approximately 39% of the Region's workers. As illustrated in the following graph, is the Counties dependency on the five largest employers within their Counties or communities.

EMP-54
MAJOR EMPLOYERS
EAST CENTRAL MN
JULY 2014

Name	City	Industry/Product/Service	Total Employees[1]	
Aitkin County				
Aitkin				
Riverwood Health Center	Aitkin	Hospital, Clinic, Specialty Clinic	380	
Aitkin County	Aitkin	Government	225	
Aicota Health Care Center	Aitkin	Senior Living	125	
Lake States Lumber	Aitkin	Lumber Manufacturers / Wholesale	80	1
Aitkin Iron Works	Aitkin	Machine Shop	75	1
McDonald's Restaurant	Aitkin	Restaurant	48	1
Paulbeck's County Market	Aitkin	Grocers-Retail	32	1
Golden Horizons Assisted Living and Memory	Aitkin	Senior Living	20	1
Dairy Queen	Aitkin	Restaurant	19	1
Oakridge Homes	Aitkin	Independent Living	5	1
Baldwin Township				
Marvs True Value	Baldwin Twp. / Princeton	Hardware-Retail	35	
Finish Line Café	Baldwin Twp. / Princeton	Restaurant	30	1
Distinctive Door Designs	Baldwin Twp. / Princeton	Cabinets	26	
Oakwood Game Farm	Baldwin Twp. / Princeton	Game Birds Venison	15	1
Erickson Asphalt	Baldwin Twp. / Princeton	Parking Area/Lots Maintenance	11	1
Abra Auto Body and Glass	Baldwin Twp. / Princeton	Automobile Body-Repairing and Painting	10-19	1
Bio Matrix	Baldwin Twp. / Princeton	Feed-Wholesale	10	1
Greg Anderson Auto	Baldwin Twp. / Princeton	Automobile Parts	6	1
Precision Machine and Manufacturing	Baldwin Twp. / Princeton	Machine Shop	5-9	1
Eco Shred Confidential	Baldwin Twp. / Princeton	Paper Shredded	5-9	1
Becker Machine and Tool	Baldwin Twp. / Princeton	Machine Shop	5-9	1
Northwood Animal Hospital	Baldwin Twp. / Princeton	Veterinarian	5	1
Hertz Rent A Car	Baldwin Twp. / Princeton	Automobile Renting	5	1
Carlton County				
Sappi Fine Paper North America	Cloquet	Paper Manufacturer / Pulp Sales	750	
Black Bear Casino Resort	Carlton	Casino	523	
USG Interiors	Cloquet	Acoustical Materials	400	
Mercy Hospital	Moose Lake	Hospital	400	
Upper Lakes Foods Inc.	Cloquet	Frozen Foods-Wholesale	375	
Corrections Department	Moose Lake	State Governement	367	
Community Memorial Hospital	Cloquet	Hospital	350	
Superone Foods	Cloquet	Grocers-Retail	300	
Carlton County Courthouse	Carlton	Government	290	
Jarden Home Brands	Cloquet	Canning Equipment and Supplies	250	
Walmart Supercenter	Cloquet	Department Store	227	
Boldt Co	Cloquet	General Contractor	200	
Human Services Dept	Moose Lake	State Governement	200	
Minnesota Sex Offender Program	Moose Lake	State Governement	200	
Fond Du Lac Indian Reservation	Cloquet	Government	150	
Inter-Faith Care Center	Carlton	Nursing Care Facility	140	
Fond Du Lac Community College	Cloquet	Schools-Universities and Colleges	125	
Nels Nelson and Sons Inc.	Cloquet	General Contractor	100	

CONTINUED

EMP-54 (CONTINUED)
MAJOR EMPLOYERS
EAST CENTRAL MN
JULY 2014

Name	City	Industry/Product/Service	Total Employees[1]	
Barnum				
Barnum Public Schools ISD #91	Barnum	Public School	120	
Lighthouse of Barnum	Barnum	Senior Living	50	
Kettle River				
Kettle River Police Dept	Kettle River	Police Department	10	1
Federated Co-Ops Inc	Kettle River	Oils-Fuel (Whls)	10	
Lake Country Power	Kettle River	Electric Companies	7	1
Tower Tap & Restaurant	Kettle River	Restaurants	6	1
Woden	Kettle River	Environmental Conservation/Ecologcl Org	5	1
Isanti County				
School District No. 911	Cambridge	Public Schools	900	
Cambridge Medical Center	Cambridge	Hospital and Clinic	834 - 900	
Grace Pointe Crossing	Cambridge	Senior Living	421	
Wal-Mart	Cambridge	General Retail/Merchandise	412	
TEAM Industries	Cambridge	Machine Shop	265	
Isanti County	Cambridge	County Government	250	
City of Cambridge	Cambridge	Government	45	
Braham				
East Central Energy	Braham	Electric Utility	116	
Braham School District ISD No. 314	Braham	Public Schools	130	
Five County Mental Health Center	Braham	Specialty Outpatient Facilities	54	
Aurelius Manufacturing Co	Braham	Fluid Power Pumps and Motors	39	
Isanti				
United Parcel Service	Isanti	Delivery/Freight Transportation	90	
Rum River Ornamental	Isanti	Cement and Concrete Mfg.	68	
Spectacular Events Banquet Ctr [1]	Isanti	Banquet Rooms	55	1
Advanced Telemetry Systems	Isanti	Scientific Research and Dev.	50	
First State Tire Disposal [1]	Isanti	Tire Disposal (Whls)	50	1
City of Isanti	Isanti	Government	38	
McDonald's	Isanti	Restaurant	60	1
Metal Coatings and Manufacturing	Isanti	Manufacturing	25	1
Wintergreen's Golf and Restaurant	Isanti	Recreation / Restaurant	30	1
Granger Machine Inc.	Isanti	Machine Shop	20	1
Kanabec County				
Mora				
Kanabec County	Mora	Government	225	
FirstLight Health System / Kanebec Hospital	Mora	Hospital and Clinic	325	
Engineered Polymers Corp	Mora	Manufacturing	222	
ISD No. 332	Mora	Public Schools	210 - 220	
Coborns	Mora	Retail/Grocery	170	
St. Clare Living Community	Mora	Senior Living	147	
Olympak	Mora	Printing and Packaging	65	
Lakes and Pines CAC	Mora	Family Services	104	
Villa Health Care Center	Mora	Nursing Care Facility	85	
City of Mora	Mora	Government	85	
RJ Mechanical	Mora	Mechanical Services	50	

CONTINUED

EMP-54 (CONTINUED)
MAJOR EMPLOYERS
EAST CENTRAL MN
JULY 2014

Name	City	Industry/Product/Service	Total Employees[1]
Mille Lacs County			
Milaca			
Milaca Public School District, ISD 912 [1]	Milaca	Public Schools	250
Nortech Systems [1]	Milaca	Fabricated Wire Products-Misc (Mfrs)	210 [1]
Elim Home [1]	Milaca	Senior Living	160 [1]
Teals Food Market [1]	Milaca	Grocers-Retail	140
Central Minnesota Diagnostic [1]	Milaca	Physicians & Surgeons Equip & Supls-Whl	60 [1]
Coin-Tainer Co [1]	Milaca	Bank Equipment & Supplies (Whls)	54 [1]
Heggies Pizza LLC [1]	Milaca	Retaurant - Pizza	35 [1]
Fairview Northland Clinic [1]	Milaca	Clinics	30 [1]
Gorecki Manufacturing	Milaca	Physicians & Surgeons Equip & Supls-Whl	30 [1]
Princeton			
Fairview Northland Regional Hospital	Princeton	Hospital and Clinic	567
School District No. 477	Princeton	Education	400
Crystal Cabinet Works Inc.	Princeton	Wood Cabinets	300
Elim Retirement and Nursing Home	Princeton	Senior Living	190
United States Distilled Products	Princeton	Wines, Brandy and Brandy Spirits	150 [1]
City of Princeton	Princeton	Government	48
Automated Flight Service Station	Princeton	Airport and Terminal Services	38
Glenn Metalcraft / MN Industrial Coatings	Princeton	Metal Fabricator	33 [1]
Wahkon			
Mille Lacs Island Resort [1]	Wahkon	Resorts	12
Wahkon Inn Bar & Restaurant [1]	Wahkon	Hotels & Motels	11 [1]
Volunteers Of America [1]	Wahkon	Social Service & Welfare Organizations	9 [1]
Bela's Wine Bar & Steak House [1]	Wahkon	Restaurants	6 [1]
Spirit Lake Steakhouse [1]	Wahkon	Restaurants	6 [1]
Morning Star Market [1]	Wahkon	Grocers-Retail	5
Pine County			
Pine Medical Center	Sandstone	Hospital and Nursing Home	275
Federal Correctional Institution	Sandstone	Correctional Institution	250
Chris Food Center	Sandstone	Meat Retail	90
Carlson Timber	Sandstone	Timber Products	65
Hinckley			
Grand Casino	Hinckley	Gaming/Entertainment/Hotel	1,750
Tobies	Hinckley	Restaurant/Lounge	200
ISD # 2165	Hinckley	Public Schools	165
Cassidy's	Hinckley	Restaurant	65
City of Hinckley	Hinckley	Municipal Governement	18
TEAM Powdercoating	Hinckley	Powder Coating	12
Pine City			
Wal-Mart	Pine City	General Retail/Merchandise	250 - 300
Pine County	Pine City	County Government	275
School District No. 578	Pine City	Education	270
Lakeside Medical Center	Pine City	Medical	140
MINPACK Inc.	Pine City	Manufacturing	130
Atscott	Pine City	Metal Working	100
Community Living Options	Pine City	Group Homes	80

[1] ReferenceUSA

Please note: This table does not include all major employers in the region. Some larger employers may have not been inventoried by ReferenceUSA or by study participants

Source: Reference USA, GPS::45::93, Maxfield Research Inc.

Employer Interviews

Maxfield Research Inc. interviewed representatives from the major employers in the Region during July 2014. Interview questions covered topics such as recent trends in job growth, employee turnover, and projected job growth. In addition, representatives were asked their opinion about issues related to housing in the area. Interviews with these employer representatives will not only provide useful job growth data, but also unveil opinions regarding housing demand in the Region. The following summarizes key points derived from the interviews.

- Representatives of employers were contacted in the Region from participating communities, with responses from 30 employers. Employer representatives were questioned regarding past changes in their number of employees. Most employers interviewed replied that they had either remained stable or created modest job growth over the past five years. All interviewed Health Service Industry providers replied that they had created some job growth over the past five years.

- Generally, annual turnover varied by industry. Most of the employers said they had a low turnover ratio in regards to their full-time workforce and that most of that was due to retirement. Businesses with part-time and seasonal employees, said they have high annual turnover.

- Future job growth also varied by industry and location. Most businesses were expecting modest employment growth or to downsize as people retired. Many Education Industry providers stated that if enrollments and the economy increased, then they would increase hiring.

- There was a mixed response when employers were asked if there is a need for new rental housing. Some representatives suggested that it was easy to find housing in their community, but that it was harder to find quality rental housing. Most employers mentioned the need for quality, affordable housing and that employees searching for rentals were usually young, part-time workers, or first year employees at the business.

- The general consensus amongst major employers in the Region is that the Region lacks adequate, quality, rental housing. Employers in the City of Aitkin were the only businesses that mentioned that there were many rentals and housing conversions into rentals, but also stated that it was hard to find quality rentals. Many employer representatives concluded that the units available have limited amenities and have not been updated for many years.

- Employers were also questioned regarding the for-sale market. Many businesses stated that most of their employees owned their homes or wanted single-family housing. Businesses in the communities of Barnum, Kettle River, Mora, and Pine City, stated that

there was limited housing stock that is inhibiting housing choice, but not a shortage of homes available.

Job Openings

Table EMP-55 and the following charts display fourth quarter 2013 data on job openings in Minnesota DEED Economic Development Region (EDR) 3 and EDR 7E which contain the study area of the East Central Regional Housing Collaborative. This is the most recent data available. Data is provided by the Minnesota Department of Employment and Economic Development which prepares a biannual survey of employers that estimates job vacancy by industry and occupation. The information is obtained through a sample of about 10,000 firms throughout all Economic Development Regions in Minnesota. The survey does not include: private households, personnel service industry establishments and businesses with no employees.

- As of fourth quarter 2013, MN EDR 3 and EDR 7E had a total of 4,673 job openings, the largest proportion of which are in the Health Care and Social Assistance occupational group with 934 openings (20% of the total).

- Other occupations with a high number of job openings include: Manufacturing with 869 openings (19% of the total); Retail Trade with 577 openings (12%); Accommodation and Food Services with 513 openings (11%); and, Public Administration with 270 openings (6%).

- Compared to fourth quarter 2012, the number of job openings is down 1,994 (29.9%). The largest changes occurred in Retail Trade occupations which experienced a decrease of 1,891 openings (76.6%) and in Health Care and Social Assistance jobs which declined by 398 openings (29.9%). Notable increases occurred in the number of jobs in the Manufacturing occupational group which saw openings grow by 347 (66.5%). Job openings in the Other Services field grew by 95 (950%).

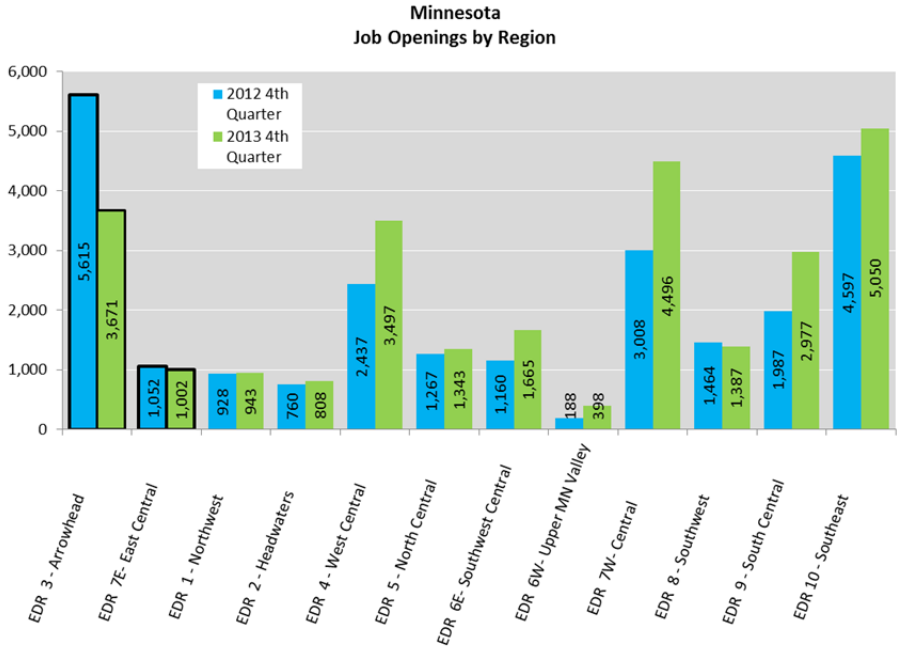
EMP-55
MN EDR 3 and EDR 7E
JOB OPENINGS
Fourth Quarter 2013

Industry Group	MN Avg. Wage*	2013 Region Avg. Wage Offered	4th Quarter 2012 No.	4th Quarter 2012 Pct.	4th Quarter 2013 Pct.	4th Quarter 2013 Pct.	Change '12 - '13 No.	Change '12 - '13 Pct.
Accommodation and Food Services	$7.70	$8.06	600	9%	513	11%	-87	-14.5%
Administrative and Waste Services	$15.50	$10.89	92	1%	35	1%	-57	-62.0%
Arts, Entertainment, and Recreation	$14.23	$8.17	209	3%	167	4%	-42	-20.1%
Educational Services	$21.43	$16.21	222	3%	214	5%	-8	-3.6%
Finance and Insurance	$42.80	$15.55	0	0%	51	1%	51	
Health Care and Social Assistance	$21.88	$18.96	1,332	20%	934	20%	-398	-29.9%
Information	$31.33	$11.43	0	0%	43	1%	43	
Management of Companies and Enterprises	$54.28	$13.49	38	1%	45	1%	7	18.4%
Manufacturing	$28.63	$13.00	522	8%	869	19%	347	66.5%
Mining	$40.55	$25.44	79	1%	37	1%	-42	-53.2%
Other Services, Ex. Public Admin	$13.88	$12.57	10	0%	105	2%	95	950.0%
Professional and Technical Services	$38.95	$24.83	335	5%	164	4%	-171	-51.0%
Public Administration	$24.03	$18.37	214	3%	270	6%	56	26.2%
Retail Trade	$12.45	$9.25	2,468	37%	577	12%	-1,891	-76.6%
Transportation and Warehousing	$23.03	$11.83	84	1%	176	4%	92	109.5%
Utilities	$45.00	$22.23	0	0%	6	0%	6	
Wholesale Trade	$36.55	$16.99	93	1%	46	1%	-47	-50.5%
TOTAL, ALL JOB OPENINGS	**$24.10**	**$13.47**	**6,667**	**100%**	**4,673**	**100%**	**-1,994**	**-29.9%**

*Annual Average hourly wage for the State of Minnesota in 2013

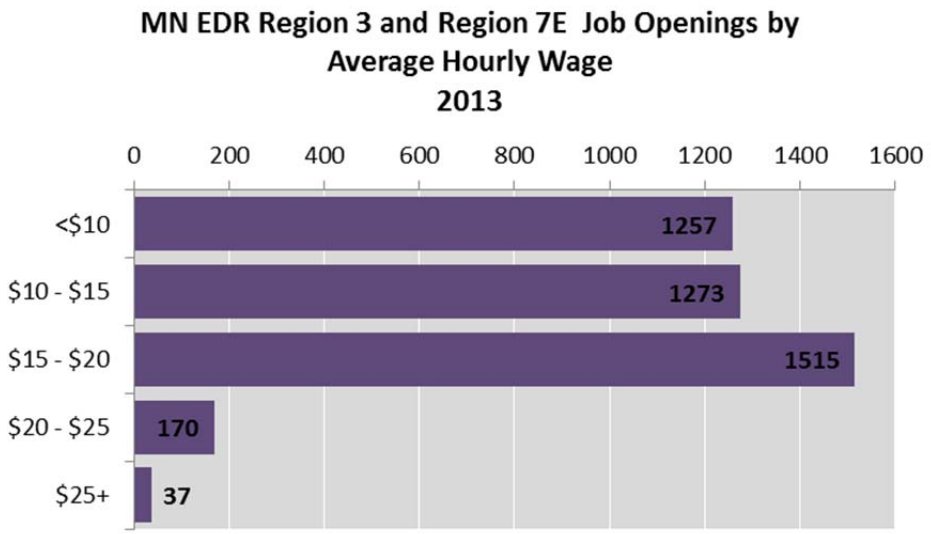
Sources: MN DEED; Maxfield Research, Inc.

- As illustrated in the following graph, most regions in Minnesota experienced an increase in the number of job openings over the past year. EDR 3 and EDR 7E both experienced a decline (-34.6% and -4.8% respectively). EDR 11, the seven County Twin Cities Metro area is not shown.



- As of fourth quarter 2013, EDR 3 and EDR 7E combined had the second highest number of job openings in the State with 4,673. EDR 3 and EDR 7E contains 9% of the job openings in the State. By comparison, EDR 10 (South East MN) had highest number of openings at 5,050 (also 9% of the State total).

- As illustrated in the following graph, it appears that most of the current openings in the Region are for mid-range-paying jobs. Approximately 36% of the openings are in occupational groups with an average hourly wage of $15.00 to $20.00 per hour, and 60% are in occupations with an average wage less than $15.00 per hour.



- As mentioned earlier, the Health Care and Social Assistance group has the highest number of openings with 934 (20% of the total). This occupational group had a statewide average hourly wage of $21.88 per hour in 2013.

- The average hourly wage data provided is sourced from the latest available information from the MN DEED. The data reflects a point-in-time snapshot of wage levels of currently employed workers across the occupational groups. The wage information does not reflect advertised wages for openings.

- Demand for permanent housing will most likely be driven by full-time employment in the higher paying occupations that have the potential to attract workers that would relocate into the Region. As of fourth quarter 2013, there were 207 openings (5% of the total) in occupation groups with an average pay of $20.00 per hour or more. There were 37 openings in the Mining Industry group which have an average wage of $25.44 per hour. There were 164 Professional and Technical Service openings with an average pay of $24.83 per hour and six openings in the Utilities Industry Group with an average hourly wage of $22.23.

The Region Employment Summary

- Between 2000 and 2010, The Region experienced -1.2% employment decline, while the number of jobs in Minnesota also declined by -2.0%. Job growth occurred during the first half of the decade, as the Region gained 1,423 jobs between 2001 and 2005 and lost 2,000 jobs between 2005 and 2010. Isanti County and Pine County experienced job growth during the past decade with an increase of 635 (6.7%) and 66 (0.8%) respectively. Based on 2013 preliminary data from the Bureau of Labor Statistics, it appears that the Region has added roughly 1,952 jobs (.04%) since 2010, but statewide employment growth has been slightly stronger, as over 133,159 jobs were added, for a .05% increase.

- We project that most counties in the Region will experience some job growth during the current decade, but the majority of the growth is expected to occur in the counties served by a major transportation corridor, most notably I-35, Highway 169, State Highway 65, and closer to Duluth or the Twin Cities Metro area. As such, we anticipate that roughly 35% of the Region's job growth will occur in Isanti County which is expected to gain over 2,260 jobs for a 22.4% gain. On a percentage basis, Mille Lacs County will likely grow the fastest, 2,240 jobs for a 25.3% increase. Carlton County is also expected to have significant job growth of 2,180 jobs for a 17.2% gain.

- The Region annual unemployment rate dropped 4.7 percentage points from 13.4% in 2009 to 8.7% in 2013. The Region's labor force was the highest in 2009 at 95,038 and contracted 2.4% by 2013. The number of unemployed residents declined by 4,001 (37.5%) from 2009 to 2013.

- While high unemployment is generally viewed as a sign of poor economy, the relatively high unemployment coupled with a high labor force in the Region could indicate that employers are finding it difficult to find employees with the skills needed for the jobs being offered.

- There were 49,171 jobs in the Region as of 2013 which, based on the 2013 annual count of employed residents, represented a jobs to employed resident ratio of 0.57 compared to 1.0 in the State. This ratio indicates that there were more employed residents than jobs in the Region, suggesting that many residents commuted outside the area for employment. The ratio of 1.0 for the State means that the employed residents are equal to the number of jobs in Minnesota.

- The Education and Health Services industry was, by far, the largest employment sector in the Region, providing 28.9% of all jobs in 2013. The Leisure and Hospitality and the Trade, Transportation and Utilities sectors were also major employers of all jobs (17.2% and 17% respectively).

- From 2012 to 2013, the average weekly wage in the Region increased 2.4% ($15) to $627. By comparison, wages increased 1.6% throughout Minnesota to $964. Average wages are lower in the Region than in the State in all industry sectors.

- The Region can be considered an exporter of workers, as the number of residents leaving the Region for work (outflow) exceeded the number of workers coming into the Region (inflow) for employment. Approximately 14,419 workers came into the Region for work while 35,613 workers left, for a net difference of 21,194. The inflow/outflow difference was greatest in Isanti County with -8,819 workers.

- The largest employer in the region is the Grand Casino in Hinckley (Pine County). The largest employers in the Region are concentrated in Cloquet (Carlton County) and Mora (Kanabec County), Cambridge (Isanti County), and Pine City (Pine County). Approximately 29% of the Region's top employers are public agencies such as schools and local government bodies. Many of the top private employers are in the health services industry or provide care for the senior population. Hospitality is another industry that employs many workers in the Region, but most of these employees are employed within two Casinos'.

- Based on interviews with representatives of these major employers, are expecting modest employment growth or to downsize as people retire. Most employers mentioned the need for quality, affordable housing. Business representatives in Barnum, Kettle River, Mora, and Pine City stated that limited for-sale housing stock was inhibiting housing choice for their employees.

- As of fourth quarter 2013, MN EDR 3 and EDR 7E had a total of 4,673 job opening, the largest proportion of which are in the Health Care and Social Assistance occupational group (20% of the total). Compared to fourth quarter 2012, the number of job openings is down 1,994 (29.9%). The Health Care and Social Assistance occupational group had an average wage offered of $18.96 per hour in 2013.

- Most (36%) of the current openings in the MN EDR Region 3 and Region 7E are for mid-range paying jobs ($15 - $20 per hour). Approximately 30% of the openings are in occupational groups with an average hourly wage of less than $10 per hour. Another 30% of the openings are in occupational groups with an average hourly wage between $10 and $15 per hour. Demand for permanent housing will most likely be driven by full-time employment in the higher paying occupations that have the potential to attract workers that would relocate into the Region. As of fourth quarter 2013, 5% of the openings are in occupational groups with an average hourly wage of more than $20.00 per hour.

Introduction

The variety and condition of the housing stock in a community provides the basis for an attractive living environment. We examined the housing supply in the East Central Minnesota region by reviewing data on residential construction activity, occupancy, age of the housing stock, housing type, mortgage status, rental rates, and home values. A housing unit is defined as a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Data excludes group quarters such as nursing homes, military barracks, and dormitories. Householder refers to the person in whose name the housing unit is owned or rented.

Residential Construction Trends

Maxfield Research obtained data on the number of building permits issued for new housing units from 2000 through 2013 from the U.S. Census Building Permits Survey (BPS) and from the individual cities and townships. The purpose of the BPS is to provide national, state, and local statistics on the new privately-owned housing units authorized by building or zoning permits in the United States. Statistics from the BPS are based on reports submitted by local permit officials and the survey covers all "permit-issuing places" which are jurisdictions that issue building or zoning permits. Areas for which no authorization is required to construct new housing units are not included in the survey.

Table HC-1 displays the number of units permitted for single-family homes and multifamily structures (includes duplexes, structures with three or four units, and structures with five or more units) from 2000 through 2013, which is the most recent full-year data available. Multifamily housing includes both for-sale and rental units, and is defined as residential buildings containing units built one on top of another and those built side-by-side which do not have a ground-to-roof wall and/or have common facilities. Single-family housing is defined as fully detached, semi-detached (semi-attached, side-by-side), row houses, and townhouses. For attached units, each unit must be separated from the adjacent unit by a ground-to-roof wall and they must not share systems or utilities to be classified as single-family. Table HC-2 shows the number of units permitted provided by city officials within the East Central Region. Data that was not provided by city officials was labeled unavailable.

The graphs and text corresponding to the East Central Region include Aitkin County since information for the Aitkin Market Area was unavailable.

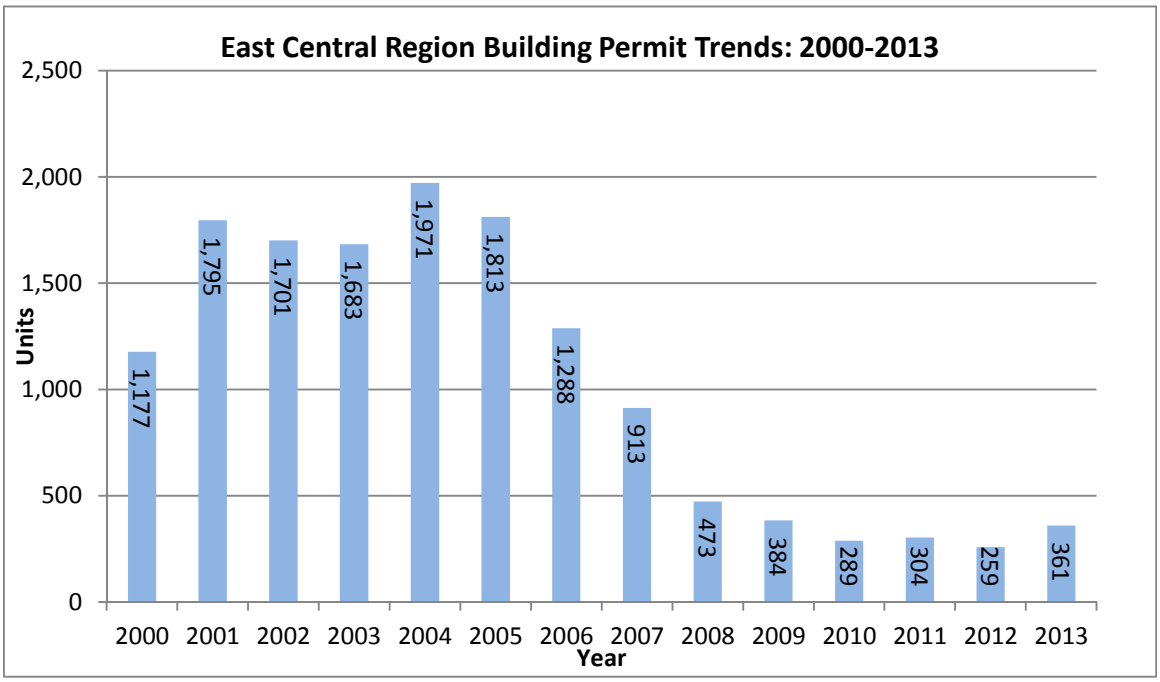
The following are key points about residential development in the East Central Region since 2000.

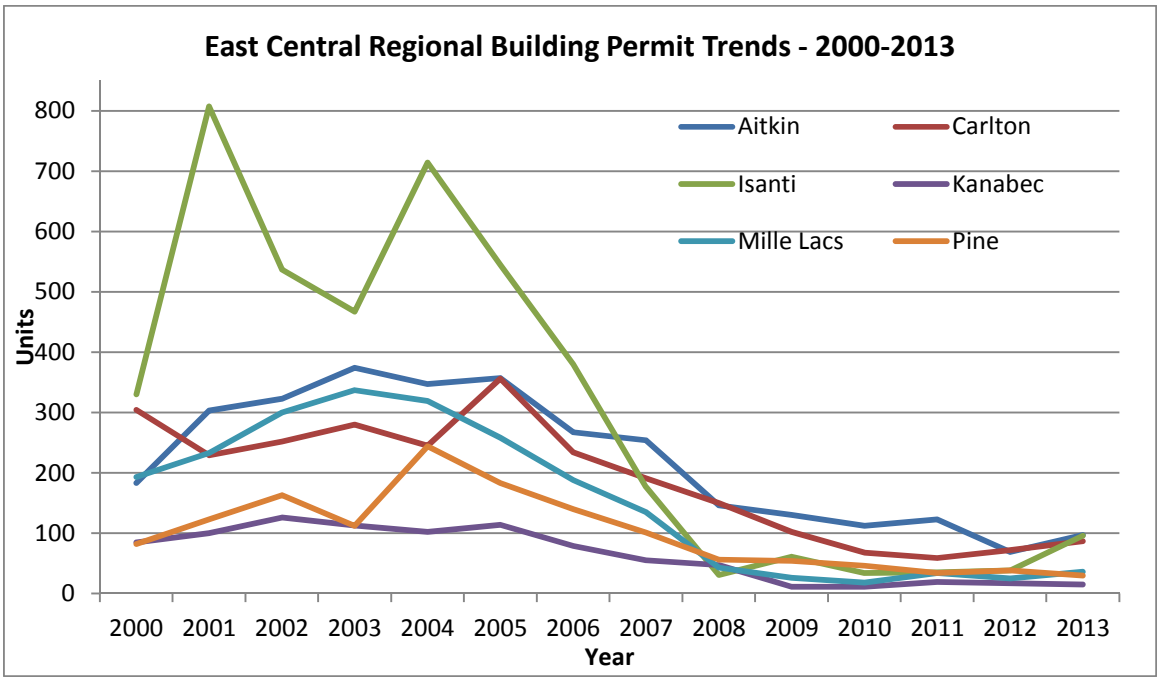
- Between 2000 and 2013, over 14,400 building permits were issued in the East Central Region equating to 1,029 units annually. Approximately 90% of these units were single-family while the remaining 10% were in multifamily structures.

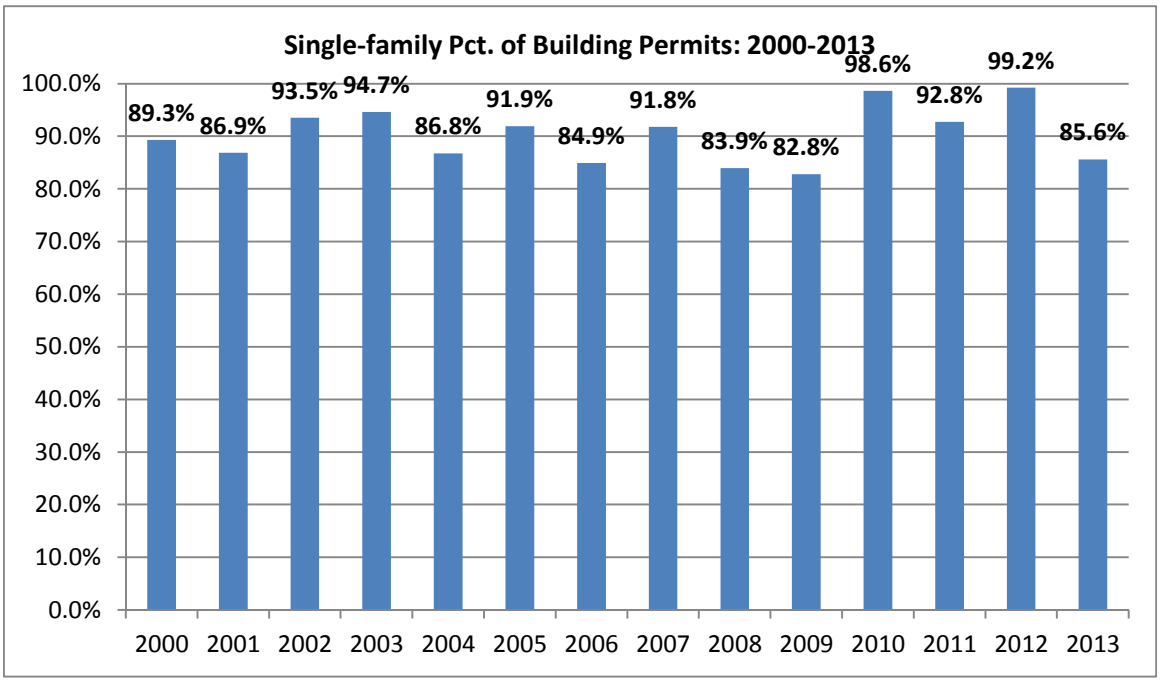
- Ninety-one percent of all residential units permitted between 2000 and 2005 were single-family homes; averaging nearly 1,700 units per year. However, after the housing market slowdown, the East Central Region has averaged 534 units annually since 2006.

- Isanti and Aitkin Counties issued permits for the most units between 2000 and 2013 with 4,252 and 3,085 units, respectively. In Isanti County, roughly 88% of the permitted units were single-family homes, while only 97% of the units in Aitkin County were single-family.

- Carlton and Mille Lacs Counties issued 2,629 and 2,145 for the units between 2000 and 2013. Pine and Kanabec Counties issued the least units between 2000 and 2013 with 1,406 and 894 units, respectively.




East Central Regional Building Permit Trends - 2000-2013
Units
800
700
600
500
400
300
200
100
0
Aitkin
Carlton
Isanti
Kanabec
Mille Lacs
Pine
2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013
Year


Single-family Pct. of Building Permits: 2000-2013
100.0%
90.0%
80.0%
70.0%
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
89.3%
86.9%
93.5%
94.7%
86.8%
91.9%
84.9%
91.8%
83.9%
82.8%
98.6%
92.8%
99.2%
85.6%
2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013

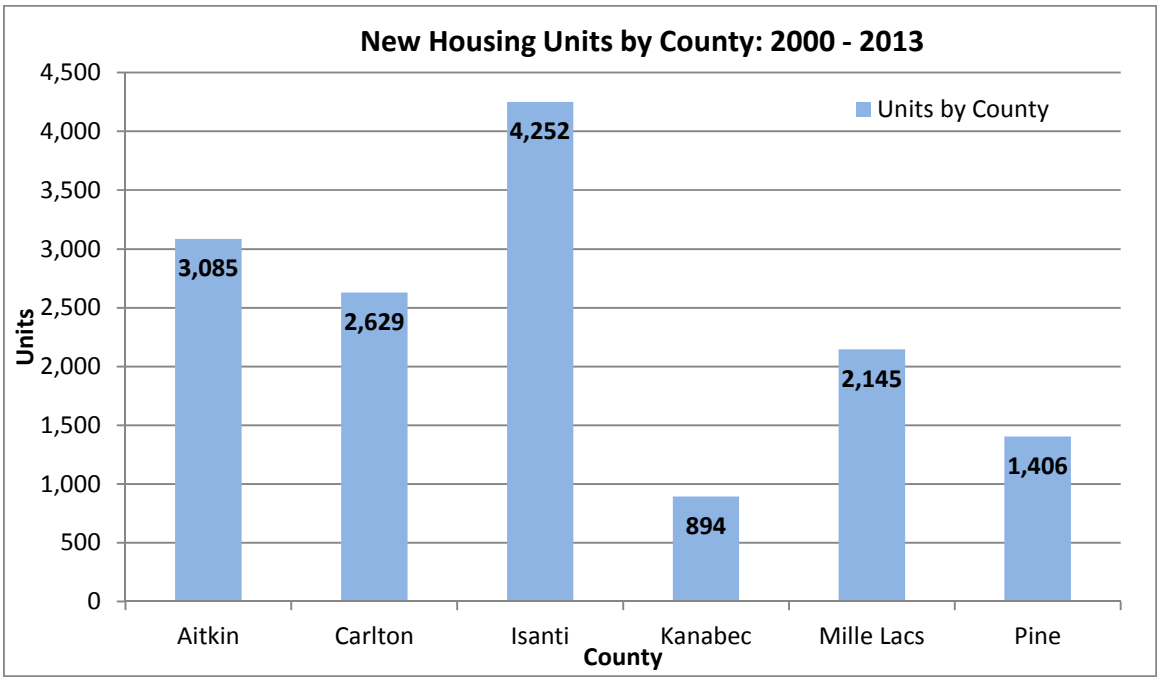

New Housing Units by County: 2000 - 2013
Units by County
Units
4,500
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
0
3,085
2,629
4,252
894
2,145
1,406
Aitkin
Carlton
Isanti
Kanabec
Mille Lacs
Pine
County

TABLE HC-1
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
EAST CENTRAL REGION
US CENSUS BUREAU
2000 to 2013

	East Central Permits					East Central Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	1,051	13	0	6	1,070	1,051	26	0	100	1,177
2001	1,559	20	1	7	1,587	1,559	40	3	193	1,795
2002	1,591	7	2	7	1,607	1,591	14	8	88	1,701
2003	1,593	16	7	5	1,621	1,593	32	28	30	1,683
2004	1,710	5	15	14	1,744	1,710	10	57	194	1,971
2005	1,666	8	8	8	1,690	1,666	16	30	101	1,813
2006	1,094	6	2	17	1,119	1,094	12	6	176	1,288
2007	838	8	2	7	855	838	16	8	51	913
2008	397	4	0	5	406	397	8	0	68	473
2009	318	2	1	9	330	318	4	4	58	384
2010	285	2	0	0	287	285	4	0	0	289
2011	282	3	1	1	287	282	6	4	12	304
2012	257	1	0	0	258	257	2	0	0	259
2013	309	1	7	1	318	309	2	28	22	361
Total	**12,950**	**96**	**46**	**87**	**13,179**	**12,950**	**192**	**176**	**1,093**	**14,411**
Avg.	**925**	**7**	**3**	**6**	**941**	**925**	**14**	**13**	**78**	**1,029**
REPORTED ONLY										
2000	937	13	0	6	956	937	26	0	100	1,063
2001	1,469	20	1	9	1,499	1,469	40	3	193	1,705
2002	1,522	7	2	7	1,538	1,522	14	8	88	1,632
2003	1,593	16	7	5	1,621	1,593	32	28	30	1,683
2004	1,645	5	15	9	1,674	1,645	10	57	169	1,881
2005	1,537	8	8	3	1,556	1,537	16	30	76	1,659
2006	984	5	2	10	1,001	984	10	6	141	1,141
2007	744	7	2	2	755	744	14	8	26	792
2008	362	4	0	2	368	362	8	0	53	423
2009	296	1	1	7	305	296	2	4	48	350
2010	265	2	0	0	267	265	4	0	0	269
2011	254	3	1	1	259	254	6	4	12	276
2012	238	1	0	0	239	238	2	0	0	240
2013	288	1	7	1	297	288	2	28	22	340
Total	**12,134**	**93**	**46**	**62**	**12,335**	**12,134**	**186**	**176**	**958**	**13,454**
Avg.	**867**	**7**	**3**	**4**	**881**	**867**	**13**	**13**	**68**	**961**

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

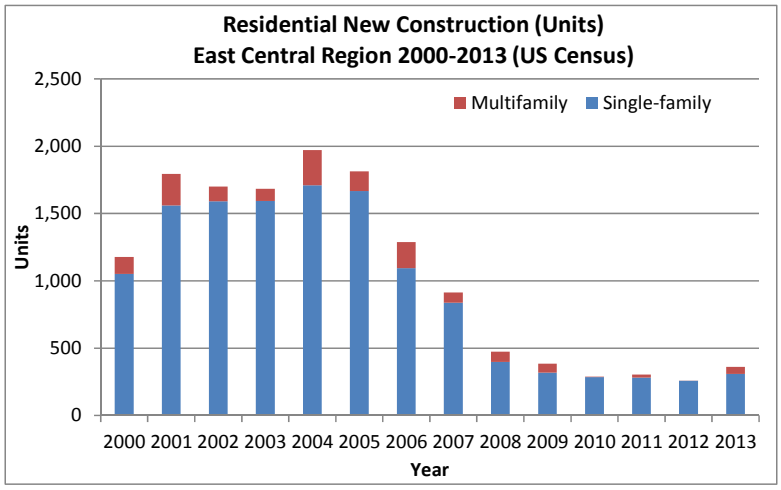


TABLE HC-1
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
AITKIN COUNTY
US CENSUS BUREAU
2000 to 2013

	Aitkin County Permits					Aitkin County Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	157	1	0	1	159	157	2	0	24	183
2001	303	0	0	0	303	303	0	0	0	303
2002	323	0	0	0	323	323	0	0	0	323
2003	322	12	7	0	341	322	24	28	0	374
2004	347	0	0	0	347	347	0	0	0	347
2005	353	0	1	0	354	353	0	4	0	357
2006	264	0	1	0	265	264	0	3	0	267
2007	250	2	0	0	252	250	4	0	0	254
2008	146	0	0	0	146	146	0	0	0	146
2009	124	1	1	0	126	124	2	4	0	130
2010	108	2	0	0	110	108	4	0	0	112
2011	123	0	0	0	123	123	0	0	0	123
2012	69	0	0	0	69	69	0	0	0	69
2013	97	0	0	0	97	97	0	0	0	97
Total	**2,986**	**18**	**10**	**1**	**3,015**	**2,986**	**36**	**39**	**24**	**3,085**
Avg.	**213**	**1**	**1**	**0**	**215**	**213**	**3**	**3**	**2**	**220**
REPORTED ONLY										
2000	157	1	0	1	159	157	2	0	24	183
2001	303	0	0	0	303	303	0	0	0	303
2002	322	0	0	0	322	322	0	0	0	322
2003	322	12	7	0	341	322	24	28	0	374
2004	346	0	0	0	346	346	0	0	0	346
2005	352	0	1	0	353	352	0	4	0	356
2006	263	0	1	0	264	263	0	3	0	266
2007	250	2	0	0	252	250	4	0	0	254
2008	146	0	0	0	146	146	0	0	0	146
2009	124	1	1	0	126	124	2	4	0	130
2010	108	2	0	0	110	108	4	0	0	112
2011	123	0	0	0	123	123	0	0	0	123
2012	69	0	0	0	69	69	0	0	0	69
2013	97	0	0	0	97	97	0	0	0	97
Total	**2,982**	**18**	**10**	**1**	**3,011**	**2,982**	**36**	**39**	**24**	**3,081**
Avg.	**213**	**1**	**1**	**0**	**215**	**213**	**3**	**3**	**2**	**220**

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

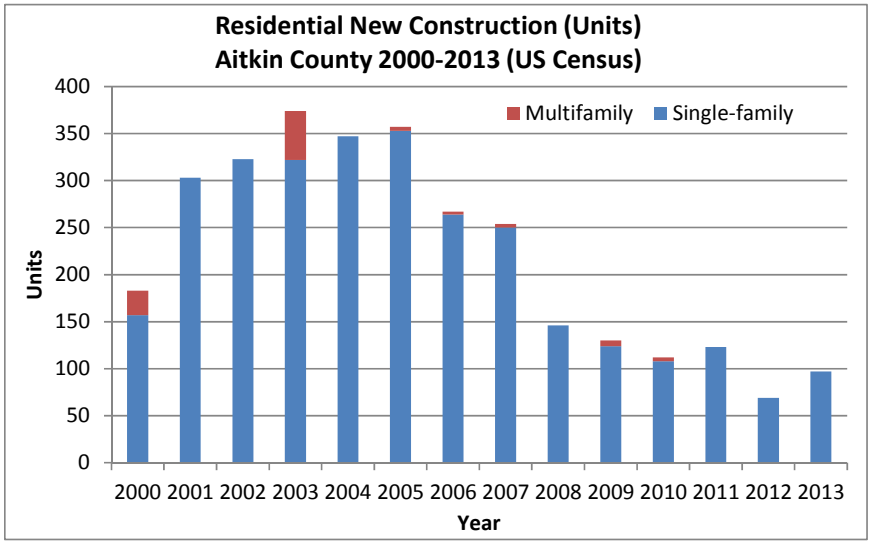


TABLE HC-1 (CONTINUED)
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
CARLTON COUNTY
US CENSUS BUREAU
2000 to 2013

	Carlton County Permits					Carlton County Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	226	1	0	5	232	226	2	0	76	304
2001	222	1	0	1	224	222	2	0	5	229
2002	217	1	0	2	220	217	2	0	33	252
2003	244	3	0	5	252	244	6	0	30	280
2004	197	3	2	6	208	197	6	7	35	245
2005	287	2	0	7	296	287	4	0	65	356
2006	180	3	1	8	192	180	6	3	45	234
2007	134	3	0	7	144	134	6	0	51	191
2008	99	3	0	4	106	99	6	0	45	150
2009	74	0	0	3	77	74	0	0	28	102
2010	68	0	0	0	68	68	0	0	0	68
2011	53	3	0	0	56	53	6	0	0	59
2012	72	0	0	0	72	72	0	0	0	72
2013	65	0	0	1	66	65	0	0	22	87
Total	**2,138**	**23**	**3**	**49**	**2,213**	**2,138**	**46**	**10**	**435**	**2,629**
Avg.	**153**	**2**	**0**	**4**	**158**	**153**	**3**	**1**	**31**	**188**
REPORTED ONLY										
2000	222	1	0	5	228	222	2	0	76	300
2001	217	1	0	1	219	217	2	0	5	224
2002	217	1	0	2	220	217	2	0	33	252
2003	244	3	0	5	252	244	6	0	30	280
2004	197	3	2	1	203	197	6	7	10	220
2005	287	2	0	2	291	287	4	0	40	331
2006	180	3	1	1	185	180	6	3	10	199
2007	134	3	0	2	139	134	6	0	26	166
2008	99	3	0	1	103	99	6	0	30	135
2009	73	0	0	1	74	73	0	0	18	91
2010	68	0	0	0	68	68	0	0	0	68
2011	53	3	0	0	56	53	6	0	0	59
2012	72	0	0	0	72	72	0	0	0	72
2013	62	0	0	1	63	62	0	0	22	84
Total	**2,125**	**23**	**3**	**22**	**2,173**	**2,125**	**46**	**10**	**300**	**2,481**
Avg.	**152**	**2**	**0**	**2**	**155**	**152**	**3**	**1**	**21**	**177**

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

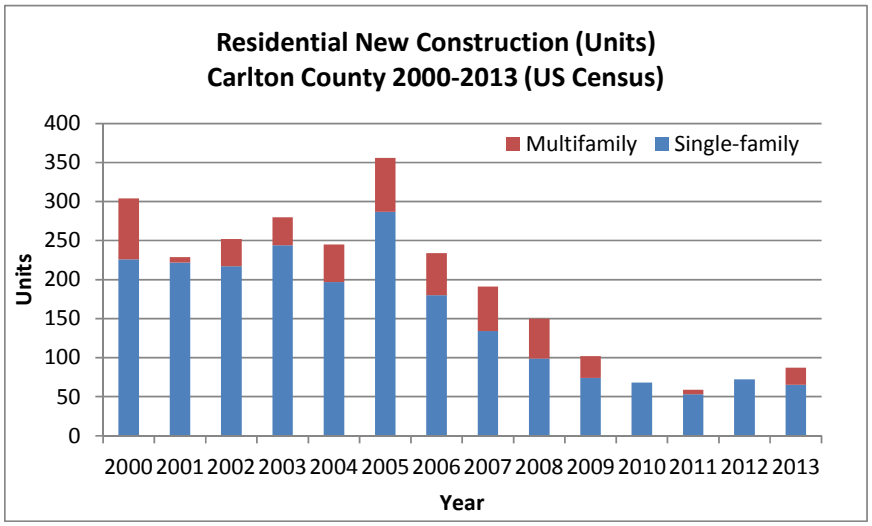


TABLE HC-1 (CONTINUED)
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
ISANTI COUNTY
US CENSUS BUREAU
2000 to 2013

	Isanti County Permits					Isanti County Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	326	2	0	0	328	326	4	0	0	330
2001	663	0	0	4	667	663	0	0	144	807
2002	529	0	0	1	530	529	0	0	8	537
2003	467	0	0	0	467	467	0	0	0	467
2004	600	1	4	4	609	600	2	14	98	714
2005	483	2	6	1	492	483	4	22	36	545
2006	249	0	0	9	258	249	0	0	131	380
2007	169	0	2	0	171	169	0	8	0	177
2008	31	0	0	0	31	31	0	0	0	31
2009	31	0	0	6	37	31	0	0	30	61
2010	34	0	0	0	34	34	0	0	0	34
2011	23	0	0	1	24	23	0	0	12	35
2012	38	0	0	0	38	38	0	0	0	38
2013	72	0	6	0	78	72	0	24	0	96
Total	**3,715**	**5**	**18**	**26**	**3,764**	**3,715**	**10**	**68**	**459**	**4,252**
Avg.	**265**	**0**	**1**	**2**	**269**	**265**	**1**	**5**	**33**	**304**
REPORTED ONLY										
2000	279	2	0	0	281	279	4	0	0	283
2001	663	0	0	4	667	663	0	0	144	807
2002	529	0	0	1	530	529	0	0	8	537
2003	467	0	0	0	467	467	0	0	0	467
2004	600	1	4	4	609	600	2	14	98	714
2005	483	2	6	1	492	483	4	22	36	545
2006	249	0	0	9	258	249	0	0	131	380
2007	169	0	2	0	171	169	0	8	0	177
2008	28	0	0	0	28	28	0	0	0	28
2009	27	0	0	6	33	27	0	0	30	57
2010	32	0	0	0	32	32	0	0	0	32
2011	19	0	0	1	20	19	0	0	12	31
2012	36	0	0	0	36	36	0	0	0	36
2013	70	0	6	0	76	70	0	24	0	94
Total	**3,651**	**5**	**18**	**26**	**3,700**	**3,651**	**10**	**68**	**459**	**4,188**
Avg.	**261**	**0**	**1**	**2**	**264**	**261**	**1**	**5**	**33**	**299**

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

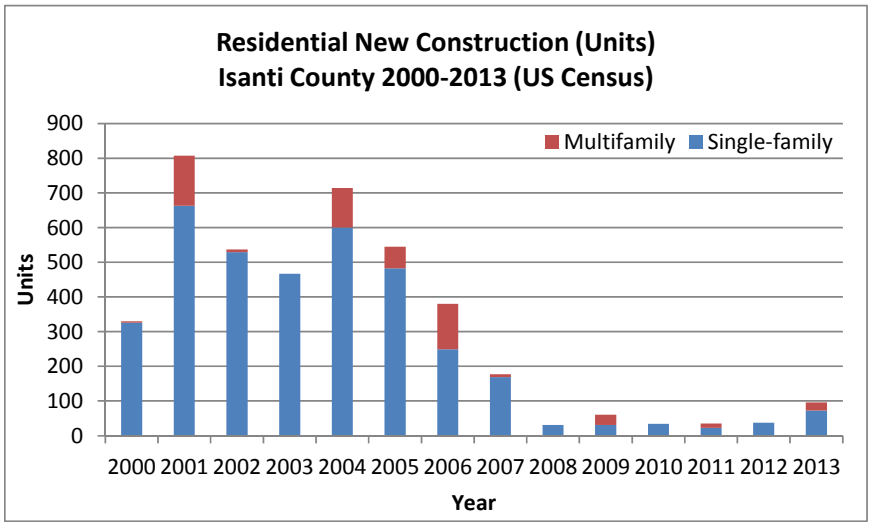


TABLE HC-1 (CONTINUED)
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
KANABEC COUNTY
US CENSUS BUREAU
2000 to 2013

	Kanabec County Permits					Kanabec County Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	83	1	0	0	84	83	2	0	0	85
2001	70	3	0	2	75	70	6	0	24	100
2002	105	0	0	1	106	105	0	0	21	126
2003	111	1	0	0	112	111	2	0	0	113
2004	100	1	0	0	101	100	2	0	0	102
2005	112	1	0	0	113	112	2	0	0	114
2006	79	0	0	0	79	79	0	0	0	79
2007	55	0	0	0	55	55	0	0	0	55
2008	24	0	0	1	25	24	0	0	23	47
2009	11	0	0	0	11	11	0	0	0	11
2010	11	0	0	0	11	11	0	0	0	11
2011	19	0	0	0	19	19	0	0	0	19
2012	17	0	0	0	17	17	0	0	0	17
2013	15	0	0	0	15	15	0	0	0	15
Total	**812**	**7**	**0**	**4**	**823**	**812**	**14**	**0**	**68**	**894**
Avg.	**58**	**1**	**0**	**0**	**59**	**58**	**1**	**0**	**5**	**64**
REPORTED ONLY										
2000	78	1	0	0	79	78	2	0	0	80
2001	51	3	0	2	56	51	6	0	24	81
2002	84	0	0	1	85	84	0	0	21	105
2003	111	1	0	0	112	111	2	0	0	113
2004	99	1	0	0	100	99	2	0	0	101
2005	96	1	0	0	97	96	2	0	0	98
2006	71	0	0	0	71	71	0	0	0	71
2007	39	0	0	0	39	39	0	0	0	39
2008	20	0	0	1	21	20	0	0	23	43
2009	7	0	0	0	7	7	0	0	0	7
2010	7	0	0	0	7	7	0	0	0	7
2011	16	0	0	0	16	16	0	0	0	16
2012	10	0	0	0	10	10	0	0	0	10
2013	11	0	0	0	11	11	0	0	0	11
Total	**700**	**7**	**0**	**4**	**711**	**700**	**14**	**0**	**68**	**782**
Avg.	**50**	**1**	**0**	**0**	**51**	**50**	**1**	**0**	**5**	**56**

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

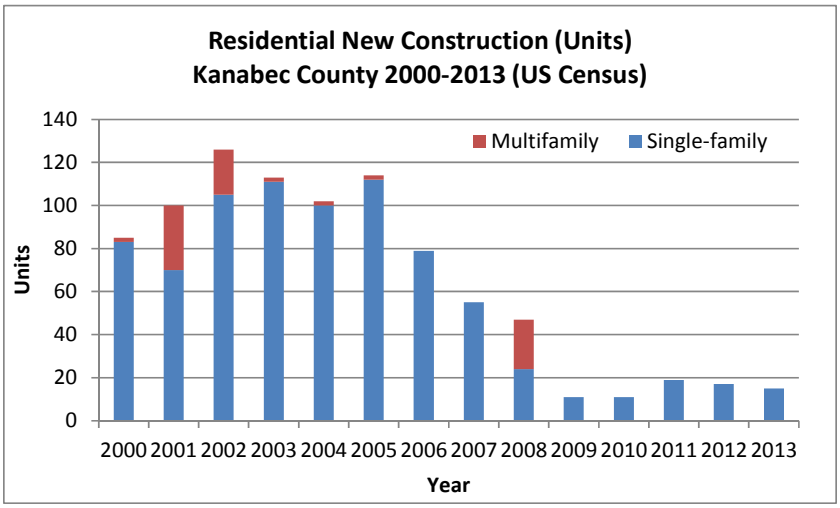


TABLE HC-1 (CONTINUED)
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
MILLE LACS COUNTY
US CENSUS BUREAU
2000 to 2013

	Mille Lacs County Permits					Mille Lacs County Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	187	3	0	0	190	187	6	0	0	193
2001	208	11	1	0	220	208	22	3	0	233
2002	282	0	1	2	285	282	0	4	14	300
2003	337	0	0	0	337	337	0	0	0	337
2004	303	0	4	0	307	303	0	16	0	319
2005	250	2	1	0	253	250	4	4	0	258
2006	186	1	0	0	187	186	2	0	0	188
2007	129	3	0	0	132	129	6	0	0	135
2008	43	0	0	0	43	43	0	0	0	43
2009	24	1	0	0	25	24	2	0	0	26
2010	18	0	0	0	18	18	0	0	0	18
2011	30	0	1	0	31	30	0	4	0	34
2012	25	0	0	0	25	25	0	0	0	25
2013	30	1	1	0	32	30	2	4	0	36
Total	**2,052**	**22**	**9**	**2**	**2,085**	**2,052**	**44**	**35**	**14**	**2,145**
Avg.	**147**	**2**	**1**	**0**	**149**	**147**	**3**	**3**	**1**	**153**
REPORTED ONLY										
2000	173	3	0	0	176	173	6	0	0	179
2001	201	11	1	0	213	201	22	3	0	226
2002	275	0	1	2	278	275	0	4	14	293
2003	337	0	0	0	337	337	0	0	0	337
2004	299	0	4	0	303	299	0	16	0	315
2005	222	2	1	0	225	222	4	4	0	230
2006	174	0	0	0	174	174	0	0	0	174
2007	120	2	0	0	122	120	4	0	0	124
2008	33	0	0	0	33	33	0	0	0	33
2009	21	0	0	0	21	21	0	0	0	21
2010	13	0	0	0	13	13	0	0	0	13
2011	27	0	1	0	28	27	0	4	0	31
2012	23	0	0	0	23	23	0	0	0	23
2013	28	1	1	0	30	28	2	4	0	34
Total	**1,946**	**19**	**9**	**2**	**1,976**	**1,946**	**38**	**35**	**14**	**2,033**
Avg.	**139**	**1**	**1**	**0**	**141**	**139**	**3**	**3**	**1**	**145**

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

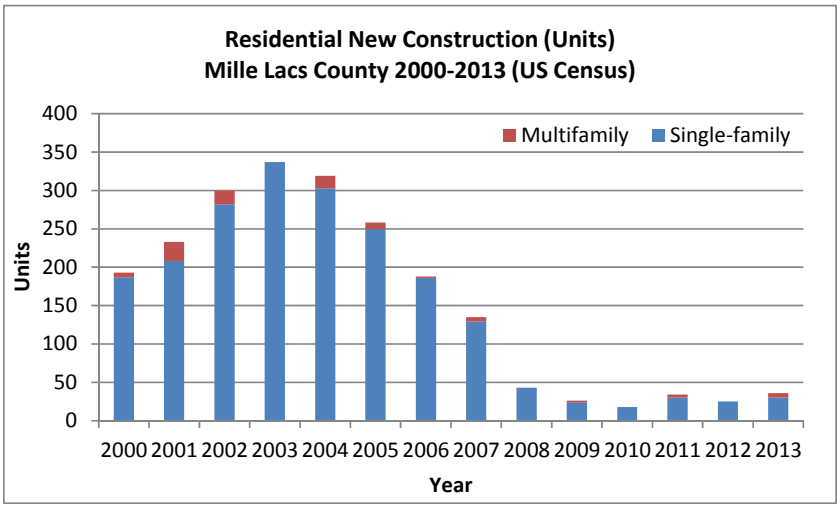


TABLE HC-1 (CONTINUED)
RESIDENTIAL CONSTRUCTION/ANNUAL BUILDING PERMITS ISSUED
PINE COUNTY
US CENSUS BUREAU
2000 to 2013

	Pine County Permits					Pine County Units				
	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Permits	Single-Family Homes	Townhome/ Twinhome	3 & 4 Unit	Multifamily (5+ units)	Total Housing Units
ESTIMATES WITH IMPUTATION										
2000	72	5	0	0	77	72	10	0	0	82
2001	93	5	0	0	98	93	10	0	20	123
2002	135	6	1	1	143	135	12	4	12	163
2003	112	0	0	0	112	112	0	0	0	112
2004	163	0	5	4	172	163	0	20	61	244
2005	181	1	0	0	182	181	2	0	0	183
2006	136	2	0	0	138	136	4	0	0	140
2007	101	0	0	0	101	101	0	0	0	101
2008	54	1	0	0	55	54	2	0	0	56
2009	54	0	0	0	54	54	0	0	0	54
2010	46	0	0	0	46	46	0	0	0	46
2011	34	0	0	0	34	34	0	0	0	34
2012	36	1	0	0	37	36	2	0	0	38
2013	30	0	0	0	30	30	0	0	0	30
Total	**1,247**	**21**	**6**	**5**	**1,279**	**1,247**	**42**	**24**	**93**	**1,406**
Avg.	**89**	**2**	**0**	**0**	**91**	**89**	**3**	**2**	**7**	**100**
REPORTED ONLY										
2000	28	5	0	0	33	28	10	0	0	38
2001	34	5	0	2	41	34	10	0	20	64
2002	95	6	1	1	103	95	12	4	12	123
2003	112	0	0	0	112	112	0	0	0	112
2004	104	0	5	4	113	104	0	20	61	185
2005	97	1	0	0	98	97	2	0	0	99
2006	47	2	0	0	49	47	4	0	0	51
2007	32	0	0	0	32	32	0	0	0	32
2008	36	1	0	0	37	36	2	0	0	38
2009	44	0	0	0	44	44	0	0	0	44
2010	37	0	0	0	37	37	0	0	0	37
2011	16	0	0	0	16	16	0	0	0	16
2012	28	1	0	0	29	28	2	0	0	30
2013	20	0	0	0	20	20	0	0	0	20
Total	**730**	**21**	**6**	**7**	**764**	**730**	**42**	**24**	**93**	**889**
Avg.	**52**	**2**	**0**	**1**	**55**	**52**	**3**	**2**	**7**	**64**

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

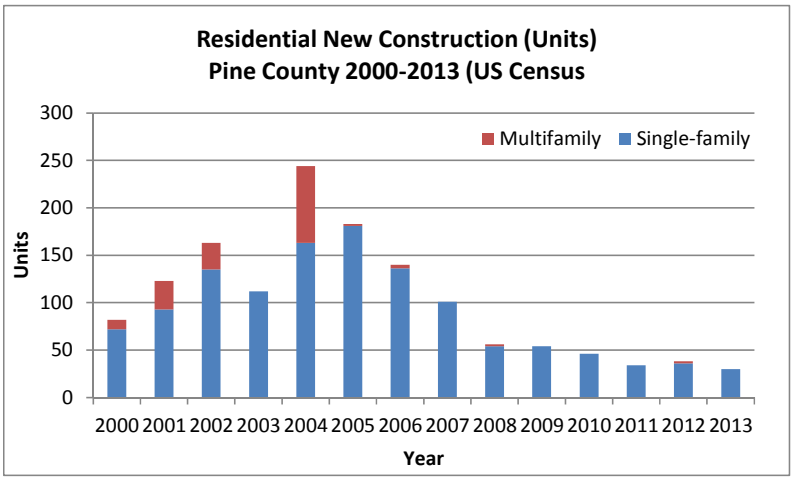


TABLE HC-2
ANNUAL RESIDENTIAL BUILDING PERMITS
COUNTIES AND SELECT CITIES FROM EAST CENTRAL MINNESOTA
2000 - 2013

	Total Permits													
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Aitkin Market Area														
City of Aitkin	6	2	3	6	6	12	4	2	0	1	0	3	1	1
City of Palisade	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Baldwin Twp.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16	23	41	75
Carlton County														
Barnum MA														
City of Barnum	5	2	5	5	1	3	2	1	0	0	0	0	0	0
Kettle River MA														
City of Kettle River [4]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1	1	0	0	0
Cloquet MA														
City of Carlton [3]	n/a	n/a	n/a	2	1	1	0	1	0	0	0	0	3	4
City of Cloquet [1]	12	18	29	32	34	97	25	42	45	24	15	6	6	10
City of Scanlon	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Thomson	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Wrenshall	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Northwestern Carlton Co. MA														
City of Cromwell	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Wright	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Southern Carlton Co. MA														
City of Moose Lake	1	1	0	2	3	0	3	3	3	1	0	1	0	1
Rural Carlton County	156	152	155	168	147	152	113	93	71	57	52	45	59	62
Mille Lacs County														
City of Wahkon	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	n/a	0	1	0	0
Milaca MA														
City of Bock	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Foreston	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Milaca	11	24	22	24	20	25	15	7	1	0	0	0	0	0
City of Pease	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Princeton MA														
City of Princeton [2]	55	58	59	89	41	23	19	13	2	0	3	0	0	2
Onamia MA														
City of Onamia	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Isle MA														
City of Isle	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rural Mille Lacs County	n/a	n/a	n/a	57*	107	152	119	95	33	13	9	23	18	20
Kanabec County														
Mora MA														
City of Mora	16	16	19	9	26	24	9	9	2	2	0	0	0	2
City of Grasston	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Ogilvie	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Quamba	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kanabec Co. Remainder	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine County														
Hinckley MA														
City of Hinckley	10	4	11	16	63	6	2	2	0	18	2	2	4	2
City of Brook Park	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine City MA														
City of Pine City	7	12	8	4	13	11	22	7	2	2	7	3	3	6
City of Henriette	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Rock Creek	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine Co. Remainder														
City of Askov	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Bruno	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Denham	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Finlayson	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Kerrick	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Rutledge	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Sandstone	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Sturgeon Lake	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Willow River	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Isanti County														
Braham MA														
City of Braham	n/a	n/a	31	32	63	34	14	6	0	0	0	0	0	0
Isanti MA														
City of Isanti	n/a	6	94	n/a	134	251	83*	28*	7	3	12	1	4	14
Remainder of Isanti Co.														
City of Cambridge	84	68	176	143	207	125	49	53	1	28	5	4	15	44
City of St. Francis (part)														
Region Total	**363**	**363**	**612**	**532**	**866**	**916**	**396**	**334**	**170**	**150**	**122**	**112**	**154**	**243**

	Single-Family Permits													
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Aitkin Market Area														
City of Aitkin	4	2	3	6	5	6	4	2	0	1	0	3	1	1
City of Palisade	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Baldwin Twp.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16	23	41	75
Carlton County														
Barnum MA														
City of Barnum	5	2	5	5	1	3	2	1	0	0	0	0	0	0
Kettle River MA														
City of Kettle River [4]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cloquet MA														
City of Carlton [3]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Cloquet [1]	11	16	27	26	26	25	18	10	9	6	3	2	6	10
City of Scanlon	DATA NOT PROVIDED													
City of Thomson	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Wrenshall	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Northwestern Carlton Co. MA														
City of Cromwell	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Wright	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Southern Carlton Co. MA														
City of Moose Lake	1	1	0	1	3	0	3	1	3	1	0	1	0	1
Rural Carlton County	156	152	155	168	147	152	113	93	71	57	52	45	59	62
Mille Lacs County														
City of Wahkon	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0	n/a	0	1	0	0
Milaca MA														
City of Bock	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Foreston	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Milaca	8	20	22	24	19	25	15	7	1	0	0	0	0	0
City of Pease	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Princeton MA														
City of Princeton [2]	26	34	28	38	15	5	1	1	0	0	2	0	0	0
Onamia MA														
City of Onamia	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Isle MA														
City of Isle	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rural Mille Lacs County	n/a	n/a	n/a	57*	106	148	119	94	33	13	9	19	18	19
Kanabec County														
Mora MA														
City of Mora	15	12	7	5	20	24	9	9	1	1	0	0	0	2
City of Grasston	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Ogilvie	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Quamba	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kanabec Co. Remainder	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine County														
Hinckley MA														
City of Hinckley	10	4	9	16	59	5	2	2	0	18	2	2	4	2
City of Brook Park	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine City MA														
City of Pine City	2	5	3	4	6	11	22	7	1	2	7	3	3	6
City of Henriette	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Rock Creek	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine Co. Remainder														
City of Askov	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Bruno	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Denham	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Finlayson	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Kerrick	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Rutledge	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Sandstone	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Sturgeon Lake	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Willow River	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Isanti County														
Braham MA														
City of Braham	n/a	n/a	31	32	63	34	14	6	0	0	0	0	0	0
Isanti MA														
City of Isanti	n/a	4	92	n/a	120	163	89	28*	6	3	12	1	4	14
Remainder of Isanti Co.														
City of Cambridge	84	68	176	143	207	125	49	53	1	4	5	3	15	20
City of St. Francis (part)														
Region Total	**322**	**320**	**558**	**468**	**797**	**726**	**460**	**286**	**126**	**106**	**108**	**103**	**151**	**212**

	Multifamily Permits													
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Aitkin Market Area														
City of Aitkin	2	0	0	0	1	6	0	0	0	0	0	0	0	0
City of Palisade	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Baldwin Twp.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Carlton County														
Barnum MA														
City of Barnum	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kettle River MA														
City of Kettle River [4]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cloquet MA														
City of Carlton [3]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Cloquet [1]	1	2	2	6	8	72	7	32	36	18	12	4	0	0
City of Scanlon	DATA NOT PROVIDED													
City of Thomson	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Wrenshall	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Northwestern Carlton Co. MA														
City of Cromwell	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Wright	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Southern Carlton Co. MA														
City of Moose Lake	0	0	0	1	0	0	0	2	0	0	0	0	0	0
Rural Carlton County	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mille Lacs County														
City of Wahkon	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3	n/a	0	0	0	0
Milaca MA														
City of Bock	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Foreston	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Milaca	3	4	0	0	1	0	0	0	0	0	0	0	0	0
City of Pease	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Princeton MA														
City of Princeton [2]	29	24	31	51	26	18	18	12	2	0	1	0	0	2
Onamia MA														
City of Onamia	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Isle MA														
City of Isle	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rural Mille Lacs County	n/a	n/a	n/a	0*	1	4	0	1	0	0	0	4	0	1
Kanabec County														
Mora MA														
City of Mora	1	4	12	4	6	0	0	0	1	1	0	0	0	0
City of Grasston	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Ogilvie	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Quamba	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kanabec Co. Remainder	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine County														
Hinckley MA														
City of Hinckley	0	0	2	0	4	1	0	0	0	0	0	0	0	0
City of Brook Park	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine City MA														
City of Pine City	5	7	5	0	7	0	0	0	1	0	0	0	0	0
City of Henriette	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Rock Creek	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Pine Co. Remainder														
City of Askov	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Bruno	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Denham	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Finlayson	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Kerrick	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Rutledge	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Sandstone	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Sturgeon Lake	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
City of Willow River	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Isanti County														
Braham MA														
City of Braham	n/a	n/a	0	0	0	0	0	0	0	0	0	0	0	0
Isanti MA														
City of Isanti	0	0	2	n/a	14	25	1	0*	1	0	0	0	0	0
Remainder of Isanti Co.														
City of Cambridge	0	0	0	0	0	0	0	0	0	24	0	1	0	24
City of St. Francis (part)														
Region Total	**41**	**41**	**54**	**62**	**68**	**126**	**26**	**47**	**44**	**43**	**13**	**9**	**0**	**27**

*n/a represents data that was not provided.
[1] In Units
[2] Twin Homes counted separate
[3] All New Building Permits Combined
[4] Estimated According to Value of Improvement
Sources: Cities and Townships within the East Central Region; Maxfield Research, Inc.

Housing Units by Occupancy Status and Tenure

Housing occupancy is a key variable used to assess neighborhood stability. Tables HC-3 and HC-4 on the following page shows the total number of housing units, as well as the occupancy status in 2000 and 2010. This data is sourced from the U.S. Census. It is important to note, that the Census' definition of a vacant housing unit includes: Units that were listed for sale or for rent at the time of the Census survey; Units that have been rented or sold, but were not yet occupied; Seasonal housing (vacation or second homes); and, "Other" vacant housing. Other vacant housing units include housing for migratory workers, housing units held for occupancy of a caretaker, and units in the foreclosure process.

- The housing unit occupancy rate declined from 79% in 2000 to 78% in 2010, while the vacancy rate climbed 1% over the decade to 22% in 2010. The number of owner-occupied housing units increased in every county and nearly every submarket between 2000 and 2010. The Remainder of Isanti submarket experienced the largest increase, gaining 973 owner-occupied units for a 17.8% increase. Modest decreases occurred in the Isle Market Area (-72), Wahkon Market Area (-42), and Onamia Market Area (-23).

- As a whole, the East Central Minnesota region gained 5,925 owner-occupied housing units over the decade for a 13.4% increase.

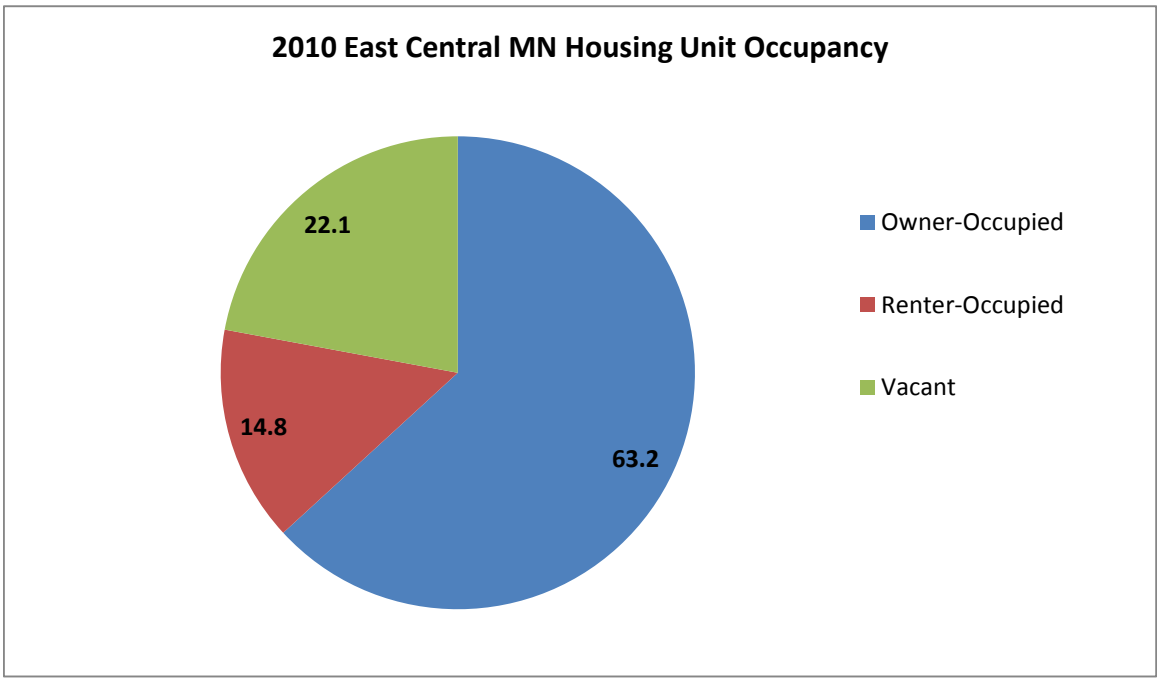


TABLE HC-3
HOUSING UNITS BY OCCUPANCY STATUS & TENURE
EAST CENTRAL MINNESOTA
2000

	Aitkin MA		Baldwin Twp MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton MA		South Carlton MA		Braham MA		Isanti MA	
Year/Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Occupied	3,002	43.0	1,522	92.2	806	67.4	7,226	77.3	56	63.6	855	58.3	966	59.7	957	74.1	3,216	86.4
Renter Occupied	613	8.8	51	3.1	112	9.4	1,586	17.0	19	21.6	128	8.7	310	19.1	240	18.6	317	8.5
Vacant	3,361	48.2	77	4.7	278	23.2	540	5.8	13	14.8	483	32.9	343	21.2	95	7.4	188	5.1
Total	**6,976**	**100.0**	**1,650**	**100.0**	**1,196**	**100.0**	**9,352**	**100.0**	**88**	**100.0**	**1,466**	**100.0**	**1,619**	**100.0**	**1,292**	**100.0**	**3,721**	**100.0**

	Remainder Isanti		Mora MA		North Kanabec		Isle MA		Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Hinckley MA	
Year/Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Occupied	5,457	77.4	4,500	72.5	370	57.9	794	49.2	2,719	78.7	1,201	50.9	2,088	75.0	118	46.1	1,532	43.9
Renter Occupied	1,049	14.9	868	14.0	21	3.3	134	8.3	560	16.2	376	15.9	620	22.3	32	12.5	375	10.7
Vacant	543	7.7	839	13.5	248	38.8	685	42.5	178	5.1	783	33.2	77	2.8	106	41.4	1,585	45.4
Total	**7,049**	**100.0**	**6,207**	**100.0**	**639**	**100.0**	**1,613**	**100.0**	**3,457**	**100.0**	**2,360**	**100.0**	**2,785**	**100.0**	**256**	**100.0**	**3,492**	**100.0**

	North Pine MA		Pine City MA		Carlton Co		Isanti Co		Kanabec Co		Mille Lacs Co		Pine Co		East Central	
Year/Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Occupied	3,642	51.3	3,144	66.1	9,909	72.2	9,630	79.8	4,870	71.1	6,920	66.1	8,318	54.2	44,171	65.8
Renter Occupied	646	9.1	600	12.6	2,155	15.7	1,606	13.3	889	13.0	1,722	16.4	1,621	10.6	8,657	12.9
Vacant	2,813	39.6	1,016	21.3	1,657	12.1	826	6.8	1,087	15.9	1,829	17.5	5,414	35.3	14,251	21.2
Total	**7,101**	**100.0**	**4,760**	**100.0**	**13,721**	**100.0**	**12,062**	**100.0**	**6,846**	**100.0**	**10,471**	**100.0**	**15,353**	**100.0**	**67,079**	**100.0**

Sources: U.S. Census Bureau; Maxfield Research Inc.

TABLE HC-4
HOUSING UNITS BY OCCUPANCY STATUS & TENURE
EAST CENTRAL MINNESOTA
2010

	Aitkin MA		Baldwin Twp MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton MA		South Carlton MA		Braham MA		Isanti MA	
Year/Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Occupied	3,284	41.6	2,192	87.1	918	67.2	7,851	74.4	65	67.7	917	51.8	1,060	56.4	1,127	72.2	4,022	78.7
Renter Occupied	686	8.7	142	5.6	132	9.7	2,005	19.0	14	14.6	195	11.0	381	20.3	320	20.5	686	13.4
Vacant	3,931	49.8	184	7.3	317	23.2	690	6.5	17	17.7	657	37.1	437	23.3	115	7.4	404	7.9
Total	**7,901**	**100.0**	**2,518**	**100.0**	**1,367**	**100.0**	**10,546**	**100.0**	**96**	**100.0**	**1,769**	**100.0**	**1,878**	**100.0**	**1,562**	**100.0**	**5,112**	**100.0**

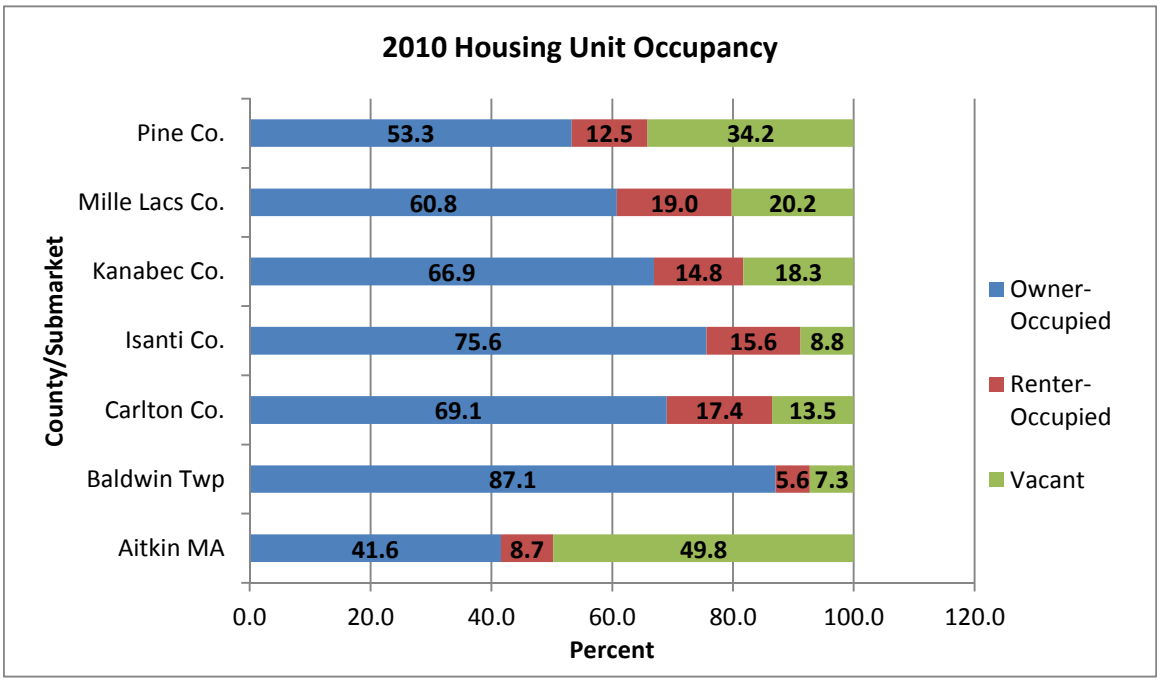
	Remainder Isanti		Mora MA		North Kanabec		Isle MA		Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Hinckley MA	
Year/Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Occupied	6,430	74.4	4,852	68.1	399	55.1	722	40.6	3,393	73.0	1,178	42.8	2,405	70.6	76	36.9	1,682	45.1
Renter Occupied	1,387	16.0	1,125	15.8	37	5.1	184	10.3	876	18.9	527	19.1	817	24.0	24	11.7	583	15.6
Vacant	830	9.6	1,148	16.1	288	39.8	874	49.1	376	8.1	1,047	38.0	183	5.4	106	51.5	1,462	39.2
Total	**8,647**	**100.0**	**7,125**	**100.0**	**724**	**100.0**	**1,780**	**100.0**	**4,645**	**100.0**	**2,752**	**100.0**	**3,405**	**100.0**	**206**	**100.0**	**3,727**	**100.0**

	North Pine MA		Pine City MA		Carlton Co		Isanti Co		Kanabec Co		Mille Lacs Co		Pine Co		East Central	
Year/Occupancy	**No.**	**Pct.**	**No.**	**Pct.**	**Pct.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Owner Occupied	3,943	49.1	3,580	64.9	10,811	69.1	11,579	75.6	5,251	66.9	7,774	60.8	9,205	53.3	50,096	63.2
Renter Occupied	837	10.4	748	13.6	2,727	17.4	2,393	15.6	1,162	14.8	2,428	19.0	2,168	12.5	11,706	14.8
Vacant	3,257	40.5	1,184	21.5	2,118	13.5	1,349	8.8	1,436	18.3	2,586	20.2	5,903	34.2	17,507	22.1
Total	**8,037**	**100.0**	**5,512**	**100.0**	**15,656**	**100.0**	**15,321**	**100.0**	**7,849**	**100.0**	**12,788**	**100.0**	**17,276**	**100.0**	**79,309**	**100.0**

Sources: U.S. Census Bureau; Maxfield Research Inc.

- The East Central Minnesota region experienced a significant growth in the number of renter-occupied units, increasing 35.2% (3,049 units) during the decade. All counties gained renter-occupied units between 2000 and 2010. The most notable percentage change occurred in Isanti County, which gained 787 renter-occupied units (49%). The smallest percentage change occurred in the Carlton County, which gained 572 renter-occupied units (26.5%).

- There was a large change in occupancy from 2000 to 2010 occurred in the number of vacant housing units, as the region gained 3,256 vacant units for a 21% increase. The largest increases occurred in Isanti County (523 vacant units for a 63% gain) and Mille Lacs County (757 vacant units for a 41% increase). Many of the vacant units were a result of the foreclosure crisis, which had a significant impact on the 2nd home buyer market and vacation homes.



- Baldwin Township had the highest percentage of owner-occupied housing units in the East Central Region at 87% as of the 2010 Census. The highest proportion of renter-occupied housing units could be found in the Princeton Market Area (24%). Vacancy rates were highest in the Aitkin Market Area as 50% of the housing stock was considered vacant. As seen in Table HC-5, between 8% and 92% of the vacant units in the submarkets within the East Central Minnesota region were considered seasonal or recreational properties.

TABLE HC-5
VACANCY STATUS
EAST CENTRAL MINNESOTA
2010

	Total Vacant	For Rent		Rented, Not Occupied		For Sale Only		Sold, Not Occupied		For Seasonal Use		For Migratory Workers		Other Vacant	
	No.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Aitkin MA	3,931	98	2%	5	0%	104	3%	15	0%	3,596	91%	-	0%	113	3%
Baldwin Twp MA	184	12	7%	1	1%	33	18%	3	2%	106	58%	-	0%	29	16%
Barnum MA	317	10	3%	2	1%	13	4%	5	2%	230	73%	-	0%	57	18%
Cloquet MA	690	131	19%	12	2%	96	14%	17	2%	268	39%	-	0%	166	24%
Kettle River MA	17	5	29%	-	0%	1	6%	-	0%	5	29%	-	0%	6	35%
NW Carlton MA	657	19	3%	2	0%	24	4%	7	1%	528	80%	1	0%	76	12%
South Carlton MA	437	41	9%	-	0%	18	4%	7	2%	338	77%	-	0%	33	8%
Braham MA	115	5	4%	1	1%	33	29%	9	8%	26	23%	-	0%	41	36%
Isanti MA	404	87	22%	5	1%	82	20%	30	7%	119	29%	-	0%	81	20%
Remainder Isanti	830	118	14%	5	1%	121	15%	43	5%	327	39%	-	0%	216	26%
Mora MA	1,148	94	8%	10	1%	134	12%	14	1%	669	58%	-	0%	227	20%
North Kanabec	288	3	1%	-	0%	10	3%	5	2%	249	86%	-	0%	21	7%
Isle MA	874	16	2%	-	0%	16	2%	2	0%	805	92%	-	0%	35	4%
Milaca MA	376	58	15%	8	2%	81	22%	18	5%	78	21%	-	0%	133	35%
Onamia MA	1,047	58	6%	2	0%	57	5%	14	1%	840	80%	-	0%	76	7%
Princeton MA	183	33	18%	2	1%	51	28%	11	6%	14	8%	-	0%	72	39%
Wahkon MA	106	8	8%	2	2%	10	9%	-	0%	84	79%	-	0%	2	2%
Hinckley MA	1,462	26	2%	1	0%	49	3%	9	1%	1,293	88%	-	0%	84	6%
North Pine MA	3,257	43	1%	6	0%	115	4%	12	0%	2,827	87%	-	0%	254	8%
Pine City MA	1,184	40	3%	1	0%	114	10%	20	2%	869	73%	-	0%	140	12%
Carlton Co	2,118	206	10%	16	1%	152	7%	36	2%	1,369	65%	1	0%	338	16%
Isanti Co	1,349	210	16%	11	1%	236	17%	82	6%	472	35%	-	0%	338	25%
Kanabec Co	1,436	97	7%	10	1%	144	10%	19	1%	918	64%	-	0%	248	17%
Mille Lacs Co	2,586	173	7%	14	1%	215	8%	45	2%	1,821	70%	-	0%	318	12%
Pine Co	5,903	109	2%	8	0%	278	5%	41	1%	4,989	85%	-	0%	478	8%
East Central	**17,507**	**905**	**5%**	**65**	**0%**	**1,162**	**7%**	**241**	**1%**	**13,271**	**76%**	**1**	**0%**	**1,862**	**11%**

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

Age of Housing Stock

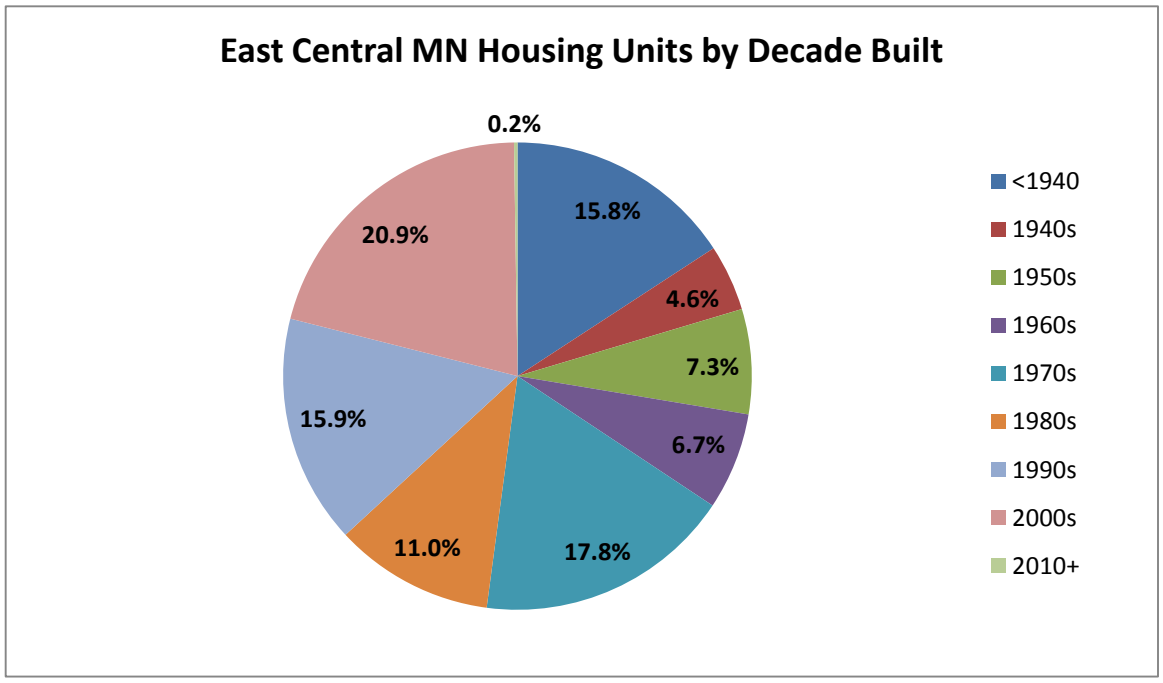
The American Community Survey ("ACS") is an ongoing statistical survey administered by the U.S. Census Bureau that is sent to approximately 3 million addresses annually. The survey gathers data previously contained only in the long form of the decennial census. As a result, the survey is ongoing and provides a more "up-to-date" portrait of demographic, economic, social, and household characteristics every year, not just every ten years. The most recent ACS highlights data collected between 2008 and 2012, the most recent data available.
The graph on the following page shows the age distribution of the housing stock in 2012 based on data from the ACS. Table HC-6 includes the number of housing units built in the Region, prior to 1940 and during each decade since. The following are key points from Table HC-6.

- The age of the housing stock in the East Central Region is characterized by a large portion of homes built during the 2000s (20.6% of all housing units) and during the 1970s (17.8%).

- While many homes built before 1940 are in good condition, a high number of housing units this age increases the potential for the housing stock to become substandard and

maintenance costs are generally higher. Older housing is common in counties where shrinking populations and slower economic activity generates less demand for new housing. Carlton County has the highest proportion of older homes as 19.6% of the housing supply was built prior to 1940, followed by Pine County (18%) and Mille Lacs County (16.5%). Isanti and Kanabec Counties have the lowest proportion of homes built prior to 1940, at 12.2% and 16.3%, respectively.

- The 2000s appear to have been the most active decade for residential construction in the East Central Region, as 13,004 housing units were constructed (20.6% of all units). However, 28.2% of the units built in the region were in Isanti County.



- Approximately 36.7% of the East Central Region's housing stock was built since 1990. Baldwin Township has the highest proportion of newer homes, as over 62% of the housing supply has been constructed since 1990, followed by Isanti County (42.9%) and Mille Lacs County (38.5%). Carlton County has the lowest percentage of homes built since 1990, at 29.7%.

- Since 2010, 147 housing units have been added to the regional housing stock, roughly 0.2% of the total. Carlton County was the leader with 44 new units (0.3%), followed by Pine County with 41 new units (0.3%).

- In the East Central Minnesota region as a whole, 15.8% of the housing stock was built prior to 1940, 4.6% during the 1940s, 7.3% in the 1950s, 6.7% in the 1960s, 17.8% in the 1970s, 11% in the 1980s, 15.9% in the 1990s, 20.9% in the 2000s, and 0.2% since 2010.

- Based on the median year built data, the oldest housing stock can be found in the Wahkon Market Area with a median year built of 1962 and Kettle River Market Area (1970), while Baldwin Township Market Area (1995) and Isanti Market Area (1993) have the newest supply of housing. By comparison, the median year built for housing units throughout the East Central Minnesota region is 1979.

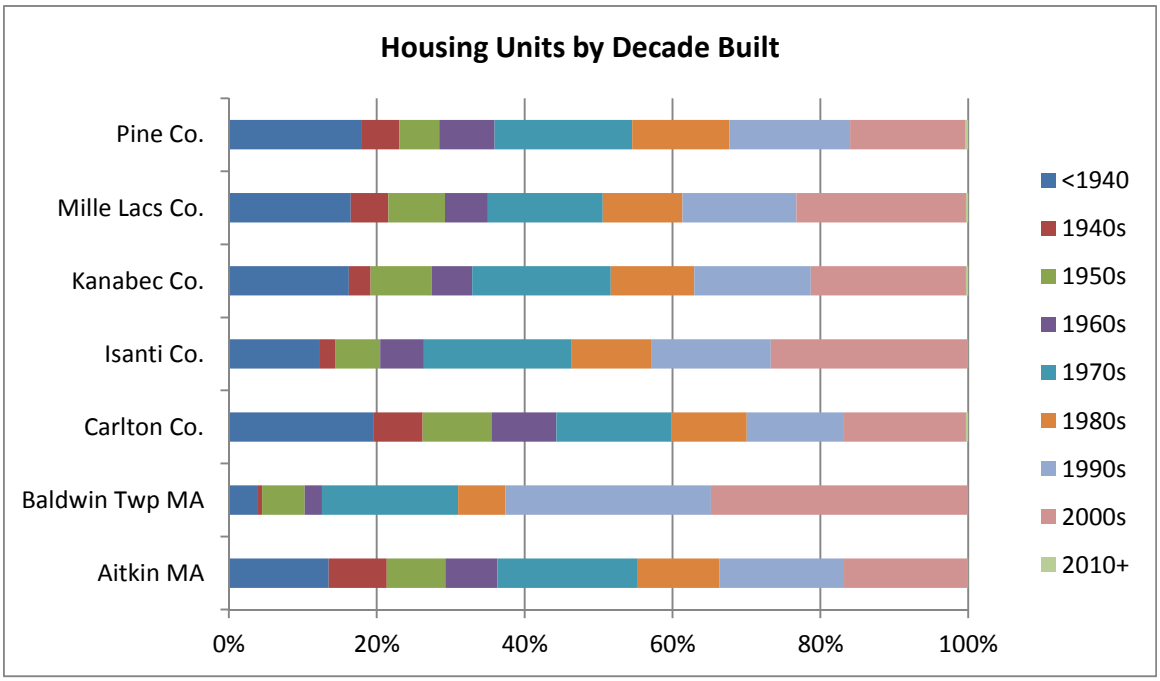


TABLE HC-6
AGE OF HOUSING STOCK (OCCUPIED HOUSING UNITS)
EAST CENTRAL MINNESOTA
2012

			Year Structure Built																	
	Total	Med. Yr.	<1940		1940s		1950s		1960s		1970s		1980s		1990s		2000 to 2009		2010 or later	
	Units	Built	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Aitkin MA	4,352	1976	588	13.5%	341	7.8%	345	7.9%	307	7.1%	822	18.9%	484	11.1%	737	16.9%	725	16.7%	3	0.1%
Baldwin Twp MA	2,392	1995	94	3.9%	13	0.5%	138	5.8%	56	2.3%	440	18.4%	153	6.4%	665	27.8%	833	34.8%	0	0.0%
Barnum MA	1,128	1982	192	17.0%	100	8.9%	56	5.0%	71	6.3%	109	9.7%	114	10.1%	222	19.7%	256	22.7%	8	0.7%
Cloquet MA	9,830	1972	1,876	19.1%	608	6.2%	1,061	10.8%	919	9.3%	1,597	16.2%	1,028	10.5%	1,233	12.5%	1,483	15.1%	25	0.3%
Kettle River MA	74	1970	18	24.3%	4	5.4%	3	4.1%	12	16.2%	12	16.2%	10	13.5%	6	8.1%	9	12.2%	0	0.0%
NW Carlton MA	1,014	1976	236	23.3%	56	5.5%	52	5.1%	61	6.0%	148	14.6%	107	10.6%	150	14.8%	193	19.0%	11	1.1%
South Carlton MA	1,693	1972	365	21.6%	151	8.9%	116	6.9%	145	8.6%	280	16.5%	145	8.6%	184	10.9%	307	18.1%	0	0.0%
Braham MA	1,398	1974	391	28.0%	81	5.8%	92	6.6%	51	3.6%	235	16.8%	121	8.7%	134	9.6%	293	21.0%	0	0.0%
Isanti MA	4,747	1993	287	6.0%	34	0.7%	268	5.6%	191	4.0%	797	16.8%	558	11.8%	857	18.1%	1,755	37.0%	0	0.0%
Remainder Isanti	7,623	1980	1,003	13.2%	182	2.4%	482	6.3%	567	7.4%	1,721	22.6%	800	10.5%	1,243	16.3%	1,619	21.2%	6	0.1%
Mora MA	5,909	1979	993	16.8%	174	2.9%	505	8.5%	312	5.3%	1,081	18.3%	686	11.6%	912	15.4%	1,227	20.8%	19	0.3%
North Kanabec MA	437	1983	41	9.4%	12	2.7%	20	4.6%	38	8.7%	110	25.2%	35	8.0%	91	20.8%	89	20.4%	1	0.2%
Isle MA	959	1979	108	11.3%	82	8.6%	88	9.2%	68	7.1%	165	17.2%	106	11.1%	137	14.3%	201	21.0%	4	0.4%
Milaca MA	4,161	1982	837	20.1%	217	5.2%	239	5.7%	203	4.9%	554	13.3%	400	9.6%	656	15.8%	1,055	25.4%	0	0.0%
Onamia MA	1,761	1981	215	12.2%	76	4.3%	138	7.8%	103	5.8%	314	17.8%	272	15.4%	302	17.1%	312	17.7%	29	1.6%
Princeton MA	3,421	1979	537	15.7%	121	3.5%	324	9.5%	229	6.7%	585	17.1%	337	9.9%	511	14.9%	777	22.7%	0	0.0%
Wahkon MA	175	1962	34	19.4%	40	22.9%	12	6.9%	9	5.1%	16	9.1%	19	10.9%	12	6.9%	33	18.9%	0	0.0%
Hinckley MA	2,471	1979	473	19.1%	102	4.1%	99	4.0%	169	6.8%	457	18.5%	336	13.6%	447	18.1%	378	15.3%	10	0.4%
North Pine MA	5,137	1976	1,006	19.6%	290	5.6%	331	6.4%	364	7.1%	945	18.4%	605	11.8%	830	16.2%	746	14.5%	20	0.4%
Pine City MA	4,359	1979	681	15.6%	212	4.9%	220	5.0%	365	8.4%	835	19.2%	638	14.6%	684	15.7%	713	16.4%	11	0.3%
Carlton Co.	13,739	1973	2,687	19.6%	919	6.7%	1,288	9.4%	1,208	8.8%	2,146	15.6%	1,404	10.2%	1,795	13.1%	2,248	16.4%	44	0.3%
Isanti Co.	13,768	1984	1,681	12.2%	297	2.2%	842	6.1%	809	5.9%	2,753	20.0%	1,479	10.7%	2,234	16.2%	3,667	26.6%	6	0.0%
Kanabec Co.	6,346	1980	1,034	16.3%	186	2.9%	525	8.3%	350	5.5%	1,191	18.8%	721	11.4%	1,003	15.8%	1,316	20.7%	20	0.3%
Mille Lacs Co.	10,477	1980	1,731	16.5%	536	5.1%	801	7.6%	612	5.8%	1,634	15.6%	1,134	10.8%	1,618	15.4%	2,378	22.7%	33	0.3%
Pine Co.	11,967	1978	2,160	18.0%	604	5.0%	650	5.4%	898	7.5%	2,237	18.7%	1,579	13.2%	1,961	16.4%	1,837	15.4%	41	0.3%
East Central	**63,041**	**1979**	**9,975**	**15.8%**	**2,896**	**4.6%**	**4,589**	**7.3%**	**4,240**	**6.7%**	**11,223**	**17.8%**	**6,954**	**11.0%**	**10,013**	**15.9%**	**13,004**	**20.6%**	**147**	**0.2%**

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

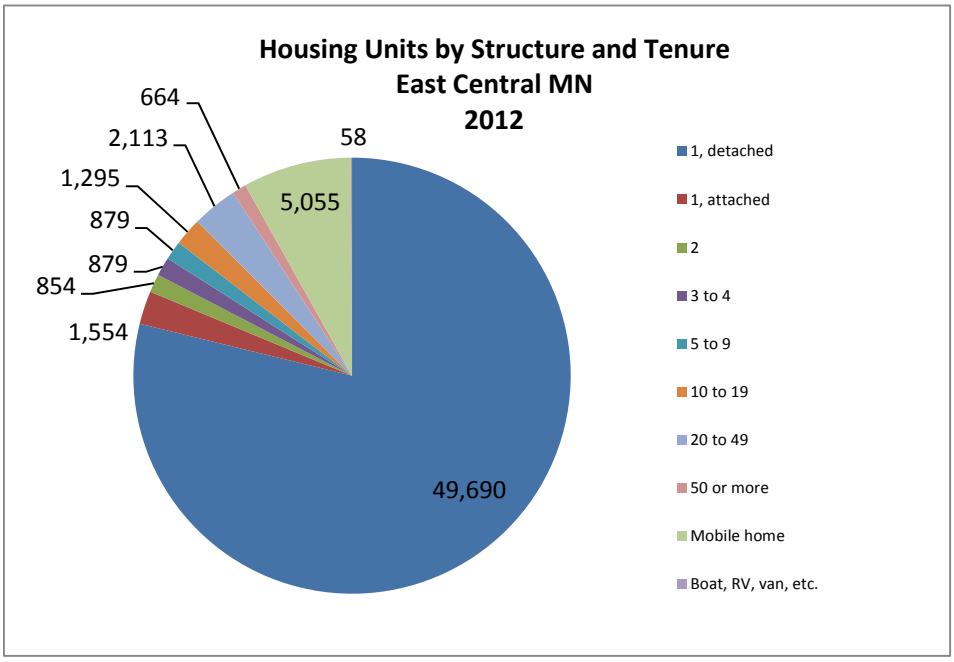
Housing Stock by Structure Type and Tenure

Table HC-7 and the following graph show the housing stock in the East Central Region by type of structure as of 2012.

- The dominant housing type throughout the East Central Region is the single-family detached home, representing 78.8% of all housing units, followed by mobile homes at 8.0%.

- The Baldwin Township Market Area and Carlton County have the highest proportions of single-family detached housing, representing 96.4% and 93.3% of their respective housing inventories.

- Boat, RV, van, etc. has the smallest presence in the East Central Region representing only 0.1% of all housing units. Second smallest percentage is found in 50+ unit structures, which accounts for 1.1% of all housing units.



- Mobile homes accounted for 8% of all housing units in the East Central Region. Counties with the highest percentage of mobile homes include Kanabec (17%), Pine (13%), and Mille Lacs (8%), respectively.

- Approximately 3.4% of the East Central Region's housing units are located in multifamily structures with 20 to 49 units. A multifamily structure is considered any structure used for the accommodation of two or more households in separate living units.

TABLE HC-7
HOUSING UNITS BY STRUCTURE & TENURE
EAST CENTRAL MINNESOTA
2012

	Aitkin MA				Baldwin Twp MA				Barnum MA				Cloquet MA				Kettle River MA			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	3,116	89.2%	332	38.6%	2,170	96.4%	118	84.3%	882	90.0%	67	45.3%	7,283	94.7%	865	40.4%	43	79.6%	6	30.0%
1, attached	14	0.4%	54	6.3%	13	0.6%	9	6.4%	7	0.7%	0	0.0%	30	0.4%	108	5.0%	0	0.0%	1	5.0%
2	46	1.3%	50	5.8%	0	0.0%	0	0.0%	0	0.0%	5	3.4%	18	0.2%	161	7.5%	0	0.0%	2	10.0%
3 to 4	0	0.0%	14	1.6%	0	0.0%	0	0.0%	0	0.0%	8	5.4%	3	0.0%	146	6.8%	0	0.0%	3	15.0%
5 to 9	0	0.0%	49	5.7%	0	0.0%	0	0.0%	0	0.0%	6	4.1%	0	0.0%	135	6.3%	0	0.0%	8	40.0%
10 to 19	3	0.1%	45	5.2%	0	0.0%	0	0.0%	0	0.0%	6	4.1%	0	0.0%	264	12.3%	0	0.0%	0	0.0%
20 to 49	14	0.4%	161	18.7%	0	0.0%	0	0.0%	0	0.0%	19	12.8%	0	0.0%	241	11.2%	0	0.0%	0	0.0%
50 or more	6	0.2%	81	9.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	168	7.8%	0	0.0%	0	0.0%
Mobile home	285	8.2%	74	8.6%	69	3.1%	13	9.3%	91	9.3%	37	25.0%	351	4.6%	55	2.6%	11	20.4%	0	0.0%
Boat, RV, van, etc.	8	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	**3,492**	**100%**	**860**	**100%**	**2,252**	**100%**	**140**	**100%**	**980**	**100%**	**148**	**100%**	**7,687**	**100%**	**2,143**	**100%**	**54**	**100%**	**20**	**100%**

	Northwestern Carlton MA				Southern Carlton MA				Braham MA				Isanti MA				Remainder Isanti MA			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	803	91.4%	93	68.9%	1,048	88.7%	204	39.8%	1,053	92.8%	82	31.2%	3,740	93.7%	204	26.9%	5,633	91.1%	336	23.3%
1, attached	3	0.3%	0	0.0%	5	0.4%	5	1.0%	20	1.8%	8	3.0%	131	3.3%	0	0.0%	221	3.6%	267	18.5%
2	0	0.0%	3	2.2%	9	0.8%	10	2.0%	3	0.3%	20	7.6%	10	0.3%	19	2.5%	27	0.4%	150	10.4%
3 to 4	0	0.0%	0	0.0%	0	0.0%	28	5.5%	0	0.0%	18	6.8%	12	0.3%	55	7.3%	35	0.6%	70	4.9%
5 to 9	0	0.0%	3	2.2%	0	0.0%	16	3.1%	0	0.0%	7	2.7%	0	0.0%	26	3.4%	0	0.0%	52	3.6%
10 to 19	0	0.0%	8	5.9%	0	0.0%	43	8.4%	0	0.0%	22	8.4%	0	0.0%	107	14.1%	29	0.5%	104	7.2%
20 to 49	0	0.0%	17	12.6%	0	0.0%	162	31.6%	0	0.0%	94	35.7%	3	0.1%	324	42.8%	22	0.4%	348	24.1%
50 or more	0	0.0%	2	1.5%	0	0.0%	4	0.8%	0	0.0%	9	3.4%	17	0.4%	13	1.7%	0	0.0%	74	5.1%
Mobile home	71	8.1%	9	6.7%	119	10.1%	40	7.8%	57	5.0%	3	1.1%	77	1.9%	9	1.2%	215	3.5%	36	2.5%
Boat, RV, van, etc.	2	0.2%	0	0.0%	0	0.0%	0	0.0%	2	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	4	0.3%
Total	**879**	**100%**	**135**	**100%**	**1,181**	**100%**	**512**	**100%**	**1,135**	**100%**	**263**	**100%**	**3,990**	**100%**	**757**	**100%**	**6,182**	**100%**	**1,441**	**100%**

	Mora MA				North Kanabec MA				Isle MA				Milaca MA				Onamia MA			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	3,851	80.4%	413	36.9%	279	73.0%	50	90.9%	678	89.9%	83	40.5%	2,969	87.3%	286	37.7%	1,024	86.3%	281	48.9%
1, attached	81	1.7%	61	5.5%	0	0.0%	0	0.0%	12	1.6%	12	5.9%	82	2.4%	19	2.5%	10	0.8%	42	7.3%
2	26	0.5%	74	6.6%	0	0.0%	0	0.0%	0	0.0%	3	1.5%	2	0.1%	0	0.0%	2	0.2%	27	4.7%
3 to 4	0	0.0%	41	3.7%	0	0.0%	0	0.0%	0	0.0%	13	6.3%	0	0.0%	89	11.7%	9	0.8%	4	0.7%
5 to 9	0	0.0%	62	5.5%	0	0.0%	0	0.0%	0	0.0%	50	24.4%	0	0.0%	103	13.6%	0	0.0%	24	4.2%
10 to 19	12	0.3%	124	11.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	56	7.4%	1	0.1%	98	17.0%
20 to 49	0	0.0%	153	13.7%	0	0.0%	0	0.0%	0	0.0%	42	20.5%	0	0.0%	36	4.7%	0	0.0%	46	8.0%
50 or more	0	0.0%	36	3.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	131	17.3%	0	0.0%	5	0.9%
Mobile home	820	17.1%	147	13.1%	103	27.0%	5	9.1%	64	8.5%	2	1.0%	347	10.2%	39	5.1%	139	11.7%	48	8.3%
Boat, RV, van, etc.	0	0.0%	8	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2	0.1%	0	0.0%	1	0.1%	0	0.0%
Total	**4,790**	**100%**	**1,119**	**100%**	**382**	**100%**	**55**	**100%**	**754**	**100%**	**205**	**100%**	**3,402**	**100%**	**759**	**100%**	**1,186**	**100%**	**575**	**100%**

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

TABLE HC-7 (CONTINUED)
HOUSING UNITS BY STRUCTURE & TENURE
EAST CENTRAL MINNESOTA
2012

	Princeton MA				Wahkon MA				Hinckley MA				North Pine MA				Pine City MA			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	2,148	86.2%	249	26.8%	114	87.0%	16	36.4%	1,573	86.7%	288	43.8%	3,595	85.7%	380	40.3%	3,033	83.7%	302	41.1%
1, attached	153	6.1%	42	4.5%	0	0.0%	0	0.0%	10	0.6%	30	4.6%	21	0.5%	17	1.8%	57	1.6%	9	1.2%
2	3	0.1%	30	3.2%	0	0.0%	0	0.0%	2	0.1%	17	2.6%	15	0.4%	98	10.4%	0	0.0%	22	3.0%
3 to 4	0	0.0%	91	9.8%	0	0.0%	0	0.0%	0	0.0%	45	6.8%	2	0.0%	106	11.2%	7	0.2%	80	10.9%
5 to 9	3	0.1%	188	20.2%	0	0.0%	0	0.0%	0	0.0%	24	3.7%	0	0.0%	21	2.2%	0	0.0%	102	13.9%
10 to 19	0	0.0%	94	10.1%	0	0.0%	6	13.6%	0	0.0%	145	22.1%	4	0.1%	60	6.4%	0	0.0%	64	8.7%
20 to 49	0	0.0%	203	21.8%	0	0.0%	19	43.2%	0	0.0%	54	8.2%	0	0.0%	89	9.4%	3	0.1%	63	8.6%
50 or more	0	0.0%	21	2.3%	0	0.0%	0	0.0%	0	0.0%	6	0.9%	2	0.0%	26	2.8%	0	0.0%	63	8.6%
Mobile home	184	7.4%	12	1.3%	17	13.0%	3	6.8%	216	11.9%	48	7.3%	550	13.1%	146	15.5%	513	14.2%	30	4.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	13	0.7%	0	0.0%	5	0.1%	0	0.0%	11	0.3%	0	0.0%
Total	**2,491**	**100%**	**930**	**100%**	**131**	**100%**	**44**	**100%**	**1,814**	**100%**	**657**	**100%**	**4,194**	**100%**	**943**	**100%**	**3,624**	**100%**	**735**	**100%**

	Carlton Co.				Isanti Co.				Kanabec Co.				Mille Lacs Co.				Pine Co.			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	10,059	93.3%	1,235	41.8%	10,426	92.2%	622	25.3%	4,130	79.9%	463	39.4%	6,933	87.1%	915	36.4%	8,201	85.1%	970	41.5%
1, attached	45	0.4%	114	3.9%	372	3.3%	275	11.2%	81	1.6%	61	5.2%	257	3.2%	115	4.6%	88	0.9%	56	2.4%
2	27	0.3%	181	6.1%	40	0.4%	189	7.7%	26	0.5%	74	6.3%	7	0.1%	60	2.4%	17	0.2%	137	5.9%
3 to 4	3	0.0%	185	6.3%	47	0.4%	143	5.8%	0	0.0%	41	3.5%	9	0.1%	197	7.8%	9	0.1%	231	9.9%
5 to 9	0	0.0%	168	5.7%	0	0.0%	85	3.5%	0	0.0%	62	5.3%	3	0.0%	365	14.5%	0	0.0%	147	6.3%
10 to 19	0	0.0%	321	10.9%	29	0.3%	233	9.5%	12	0.2%	124	10.6%	1	0.0%	254	10.1%	4	0.0%	269	11.5%
20 to 49	0	0.0%	439	14.8%	25	0.2%	766	31.1%	0	0.0%	153	13.0%	0	0.0%	346	13.8%	3	0.0%	206	8.8%
50 or more	0	0.0%	174	5.9%	17	0.2%	96	3.9%	0	0.0%	36	3.1%	0	0.0%	157	6.2%	2	0.0%	95	4.1%
Mobile home	643	6.0%	141	4.8%	349	3.1%	48	2.0%	923	17.8%	152	12.9%	751	9.4%	104	4.1%	1,279	13.3%	224	9.6%
Boat, RV, van, etc.	4	0.0%	0	0.0%	2	0.0%	4	0.2%	0	0.0%	8	0.7%	3	0.0%	0	0.0%	29	0.3%	0	0.0%
Total	**10,781**	**100%**	**2,958**	**100%**	**11,307**	**100%**	**2,461**	**100%**	**5,172**	**100%**	**1,174**	**100%**	**7,964**	**100%**	**2,513**	**100%**	**9,632**	**100%**	**2,335**	**100%**

	East Central Total			
Units in Structure	Owner-Occupied	Pct.	Renter-Occupied	Pct.
1, detached	45,035	89.0%	4,655	37.4%
1, attached	870	1.7%	684	5.5%
2	163	0.3%	691	5.6%
3 to 4	68	0.1%	811	6.5%
5 to 9	3	0.0%	876	7.0%
10 to 19	49	0.1%	1,246	10.0%
20 to 49	42	0.1%	2,071	16.6%
50 or more	25	0.0%	639	5.1%
Mobile home	4,299	8.5%	756	6.1%
Boat, RV, van, etc.	46	0.1%	12	0.1%
Total	**50,600**	**100%**	**12,441**	**100%**

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

Owner-Occupied Housing Units by Value

Table HC-8 and the following map present data on housing values summarized by nine ranges and median value. Housing value refers to the estimated price point the property would sell if the property were for sale. For single-family and townhome properties, value includes both the land and the structure. For condominium units, value refers to only the unit. The following are the main points from Table HC-8.

- The median owner-occupied home value in the East Central Region was $167,875 in 2012. Median values range from low of $151,400 in Pine County to high of $226,600 in the Baldwin Township Market Area.

- Among the submarkets evaluated, the Remainder of Isanti Market Area had the highest median value at $204,290. Lowest valued homes can be found in the Kettle River Market Area ($80,000).

- The largest proportion of owner-occupied housing units in the East Central Region is estimated to be valued in the $150,000 to $199,999 range with 23% of all owner-occupied units, followed closely by homes valued in the $100,000 to $149,999 range (21%).

- Roughly 9% of the housing units are valued in the $250,000 to $299,999 range, followed closely by homes valued in the $300,000 to $399,999 range (8.1%).

- The Aitkin Market Area contains the highest number of homes valued at $500,000 or greater with a total 239 housing units (6.8% of the total).

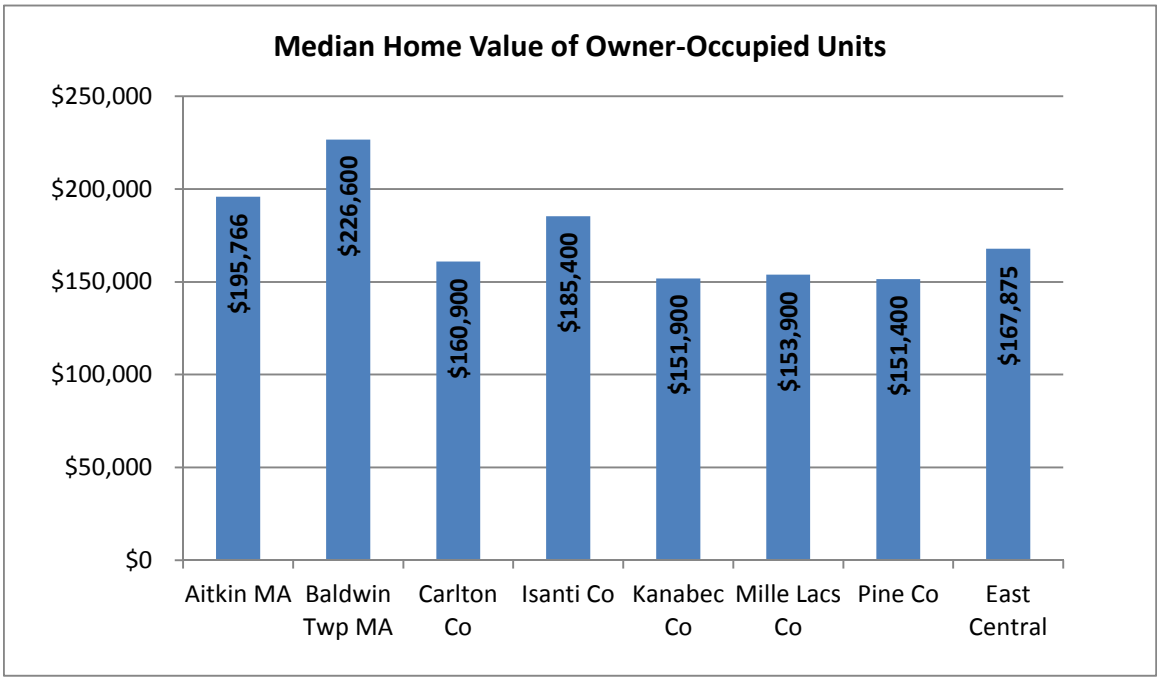


TABLE HC-8
OWNER-OCCUPIED UNITS BY VALUE
EAST CENTRAL MINNESOTA
2012

	Aitkin MA		Baldwin Twp MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton MA		South Carlton MA		Braham MA		Isanti MA		Remainder Isanti		Mora MA		North Kanabec		Isle MA	
Home Value	No.	Pct.	No.	Pct.	Pct.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	Pct.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Less than $50,000	279	8.0	141	6.3	41	4.2	405	5.3	16	29.6	68	7.7	94	8.0	70	6.2	94	2.4	311	5.0	455	9.5	25	6.5	45	6.0
$50,000-$99,999	452	12.9	63	2.8	147	15.0	852	11.1	18	33.3	141	16.0	208	17.6	186	16.4	253	6.3	423	6.8	822	17.2	68	17.8	108	14.3
$100,000-$149,999	588	16.8	217	9.6	254	25.9	1,979	25.7	12	22.2	186	21.2	265	22.4	345	30.4	697	17.5	978	15.8	1,105	23.1	57	14.9	140	18.6
$150,000-$199,999	591	16.9	515	22.9	190	19.4	2,005	26.1	4	7.4	175	19.9	227	19.2	201	17.7	1,421	35.6	1,386	22.4	1,131	23.6	84	22.0	115	15.3
$200,000-$249,999	413	11.8	357	15.9	153	15.6	1,076	14.0	4	7.4	102	11.6	150	12.7	131	11.5	544	13.6	1,064	17.2	558	11.6	51	13.4	141	18.7
$250,000-$299,999	268	7.7	518	23.0	114	11.6	632	8.2	0	0.0	98	11.1	116	9.8	70	6.2	313	7.8	850	13.7	319	6.7	39	10.2	61	8.1
$300,000-$399,999	435	12.5	234	10.4	58	5.9	477	6.2	0	0.0	68	7.7	80	6.8	95	8.4	496	12.4	667	10.8	266	5.6	30	7.9	86	11.4
$400,000-$499,999	227	6.5	167	7.4	5	0.5	97	1.3	0	0.0	16	1.8	30	2.5	27	2.4	79	2.0	285	4.6	56	1.2	18	4.7	25	3.3
Greater than $500,000	239	6.8	40	1.8	18	1.8	164	2.1	0	0.0	25	2.8	11	0.9	10	0.9	93	2.3	218	3.5	78	1.6	10	2.6	33	4.4
Total	**3,492**	**100.0**	**2,252**	**100.0**	**980**	**100.0**	**7,687**	**100.0**	**54**	**100.0**	**879**	**100.0**	**1,181**	**100.0**	**1,135**	**100.0**	**3,990**	**100.0**	**6,182**	**100.0**	**4,790**	**100.0**	**382**	**100.0**	**754**	**100.0**
Median Home Value	**$195,766**		**$226,600**		**$158,939**		**$165,704**		**$80,000**		**$163,898**		**$151,507**		**$159,671**		**$187,760**		**$204,290**		**$152,455**		**$179,285**		**$182,942**	

	Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Hinckley MA		North Pine MA		Pine City MA		Carlton Co		Isanti Co		Kanabec Co		Mille Lacs Co		Pine Co		East Central	
Home Value	No.	Pct.	No.	Pct.	Pct.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	Pct.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Less than $50,000	278	8.2	96	8.1	190	7.6	11	8.4	159	8.8	342	8.2	314	8.7	624	5.8	475	4.2	480	9.3	620	7.8	815	8.5	3,434	6.8
$50,000-$99,999	488	14.3	231	19.5	366	14.7	31	23.7	359	19.8	861	20.5	618	17.1	1,366	12.7	862	7.6	890	17.2	1,224	15.4	1,838	19.1	6,695	13.2
$100,000-$149,999	761	22.4	263	22.2	770	30.9	25	19.1	427	23.5	835	19.9	838	23.1	2,696	25.0	2,020	17.9	1,162	22.5	1,959	24.6	2,100	21.8	10,742	21.2
$150,000-$199,999	888	26.1	230	19.4	549	22.0	24	18.3	384	21.2	756	18.0	750	20.7	2,601	24.1	3,008	26.6	1,215	23.5	1,806	22.7	1,890	19.6	11,626	23.0
$200,000-$249,999	435	12.8	154	13.0	233	9.4	11	8.4	216	11.9	515	12.3	434	12.0	1,485	13.8	1,739	15.4	609	11.8	974	12.2	1,165	12.1	6,742	13.3
$250,000-$299,999	259	7.6	81	6.8	147	5.9	5	3.8	104	5.7	308	7.3	237	6.5	960	8.9	1,233	10.9	358	6.9	553	6.9	649	6.7	4,539	9.0
$300,000-$399,999	200	5.9	70	5.9	126	5.1	12	9.2	114	6.3	329	7.8	250	6.9	683	6.3	1,258	11.1	296	5.7	494	6.2	693	7.2	4,093	8.1
$400,000-$499,999	26	0.8	37	3.1	37	1.5	8	6.1	31	1.7	104	2.5	110	3.0	148	1.4	391	3.5	74	1.4	133	1.7	245	2.5	1,385	2.7
Greater than $500,000	67	2.0	24	2.0	73	2.9	4	3.1	20	1.1	144	3.4	73	2.0	218	2.0	321	2.8	88	1.7	201	2.5	237	2.5	1,344	2.7
Total	**3,402**	**100.0**	**1,186**	**100.0**	**2,491**	**100.0**	**131**	**100.0**	**1,814**	**100.0**	**4,194**	**100.0**	**3,624**	**100.0**	**10,781**	**100.0**	**11,307**	**100.0**	**5,172**	**100.0**	**7,964**	**100.0**	**9,632**	**100.0**	**50,600**	**100.0**
Median Home Value	**$155,340**		**$146,650**		**$148,611**		**$146,900**		**$146,309**		**$158,163**		**$152,059**		**$160,900**		**$185,400**		**$151,900**		**$153,900**		**$151,400**		**$167,875**	

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

Owner-Occupied Housing Units by Mortgage Status

Table HC-9 shows mortgage status and average values from the American Community Survey for 2012 (5-Year). Mortgage status provides information on the cost of homeownership when analyzed in conjunction with mortgage payment data. A mortgage refers to all forms of debt where the property is pledged as security for repayment of debt. A first mortgage has priority claim over any other mortgage or if it is the only mortgage. A second (and sometimes third) mortgage is called a "junior mortgage," a home equity line of credit (HELOC) would also fall into this category. Finally, a housing unit without a mortgage is owned free and clear and is debt free.

- Approximately 68% of the East Central Region's homeowners have a mortgage. Nationally, about 70% of U.S. homeowners have a mortgage on their property.

- The median value for homes with a mortgage for the East Central Region homeowners was approximately $171,590. The Baldwin Township Market Area had the highest median value at $220,800 and the Kettle River Market Area had the lowest at $93,300.

- The Isle Market Area had the highest percentage of homeowners without a mortgage; approximately 49%. Conversely, the Baldwin Township Market Area had the highest percentage of homeowners with a mortgage at 84%.

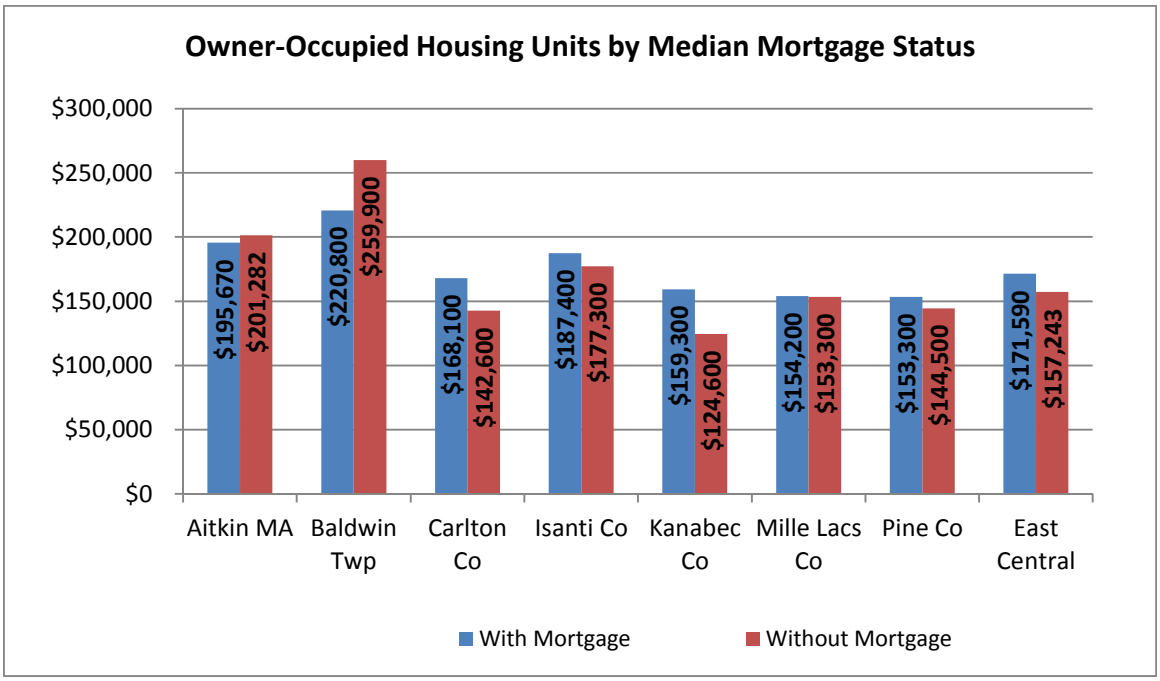


TABLE HC-9
OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS
EAST CENTRAL MINNESOTA
2012

Mortgage Status	Aitkin MA		Baldwin Twp MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton MA		South Carlton MA		Braham MA		Isanti MA		Remainder Isanti		Mora MA		North Kanabec		Isle MA	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Housing units without a mortgage	1,598	45.8	358	15.9	333	34.0	2,466	32.1	22	40.7	365	41.5	416	35.2	312	27.5	797	20.0	1,798	29.1	1,609	33.6	152	39.8	370	49.1
Housing units with a mortgage/debt	1,894	54.2	1,894	84.1	647	66.0	5,221	67.9	32	59.3	514	58.5	765	64.8	823	72.5	3,193	80.0	4,384	70.9	3,181	66.4	230	60.2	384	50.9
Second mortgage only	*130*	*3.7*	*184*	*8.2*	*10*	*1.0*	*182*	*2.4*	*0*	*0.0*	*31*	*3.5*	*28*	*2.4*	*65*	*5.7*	*334*	*8.4*	*259*	*4.2*	*216*	*4.5*	*19*	*5.0*	*22*	*2.9*
Home equity loan only	*314*	*9.0*	*352*	*15.6*	*155*	*15.8*	*1,084*	*14.1*	*0*	*0.0*	*78*	*8.9*	*137*	*11.6*	*75*	*6.6*	*576*	*14.4*	*1,046*	*16.9*	*500*	*10.4*	*54*	*14.1*	*65*	*8.6*
Both second mortgage and equity loan	*13*	*0.4*	*16*	*0.7*	*0*	*0.0*	*27*	*0.4*	*0*	*0.0*	*2*	*0.2*	*0*	*0.0*	*4*	*0.4*	*8*	*0.2*	*62*	*1.0*	*57*	*1.2*	*0*	*0.0*	*7*	*0.9*
No second mortgage or equity loan	*1,437*	*41.2*	*1,342*	*59.6*	*482*	*49.2*	*3,928*	*51.1*	*32*	*59.3*	*403*	*45.8*	*600*	*50.8*	*679*	*59.8*	*2,275*	*57.0*	*3,017*	*48.8*	*2,408*	*50.3*	*157*	*41.1*	*290*	*38.5*
Total	**3,492**	**100.0**	**2,252**	**100.0**	**980**	**100.0**	**7,687**	**100.0**	**54**	**100.0**	**879**	**100.0**	**1,181**	**100.0**	**1,135**	**100.0**	**3,990**	**100.0**	**6,182**	**100.0**	**4,790**	**100.0**	**382**	**100.0**	**754**	**100.0**
Average Value by Mortgage Status																										
Housing units with a mortgage	$195,670		$220,800		$167,757		$176,792		$93,300		$179,397		$166,606		$162,792		$189,686		$208,269		$159,129		$189,596		$192,796	
Housing units without a mortgage	$201,282		$259,900		$139,081		$140,312		$25,000		$145,812		$136,624		$156,173		$184,267		$184,162		$135,134		$155,501		$177,282	

Mortgage Status	Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Hinckley MA		North Pine MA		Pine City MA		Carlton Co		Isanti Co		Kanabec Co		Mille Lacs Co		Pine Co		East Central	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Housing units without a mortgage	995	29.2	524	44.2	677	27.2	58	44.3	689	38.0	1,610	38.4	1,221	33.7	3,602	33.4	2,907	25.7	1,761	34.0	2,624	32.9	3,520	36.5	16,370	32.4
Housing units with a mortgage/debt	2,407	70.8	662	55.8	1,814	72.8	73	55.7	1,125	62.0	2,584	61.6	2,403	66.3	*7,179*	66.6	8,400	74.3	3,411	66.0	5,340	67.1	6,112	63.5	34,230	67.6
Second mortgage only	*163*	*4.8*	*49*	*4.1*	*132*	*5.3*	*3*	*2.3*	*39*	*2.1*	*130*	*3.1*	*127*	*3.5*	*251*	*2.3*	*658*	*5.8*	*235*	*4.5*	*369*	*4.6*	*296*	*3.1*	2,123	*4.2*
Home equity loan only	*373*	*11.0*	*103*	*8.7*	*333*	*13.4*	*2*	*1.5*	*183*	*10.1*	*404*	*9.6*	*436*	*12.0*	*1,454*	*13.5*	*1,697*	*15.0*	*554*	*10.7*	*876*	*11.0*	*1,023*	*10.6*	6,270	*12.4*
Both second mortgage and equity loan	*39*	*1.1*	*20*	*1.7*	*7*	*0.3*	*7*	*5.3*	*11*	*0.6*	*41*	*1.0*	*22*	*0.6*	*29*	*0.3*	*74*	*0.7*	*57*	*1.1*	*80*	*1.0*	*74*	*0.8*	343	*0.7*
No second mortgage or equity loan	*1,832*	*53.9*	*490*	*41.3*	*1,342*	*53.9*	*61*	*46.6*	*892*	*49.2*	*2,009*	*47.9*	*1,818*	*50.2*	*5,445*	*50.5*	*5,971*	*52.8*	*2,565*	*49.6*	*4,015*	*50.4*	*4,719*	*49.0*	25,494	*50.4*
Total	**3,402**	**100.0**	**1,186**	**100.0**	**2,491**	**100.0**	**131**	**100.0**	**1,814**	**100.0**	**4,194**	**100.0**	**3,624**	**100.0**	**10,781**	**100.0**	**11,307**	**100.0**	**5,172**	**100.0**	**7,964**	**100.0**	**9,632**	**100.0**	**50,600**	**100.0**
Average Value by Mortgage Status																										
Housing units with a mortgage	$157,012		$151,672		$148,780		$139,600		$150,948		$162,272		$152,559		$168,100		$187,400		$159,300		$154,200		$153,300		$171,590	
Housing units without a mortgage	$151,563		$158,506		$141,203		$154,200		$143,479		$152,169		$148,826		$142,600		$177,300		$124,600		$153,300		$144,500		$157,243	

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

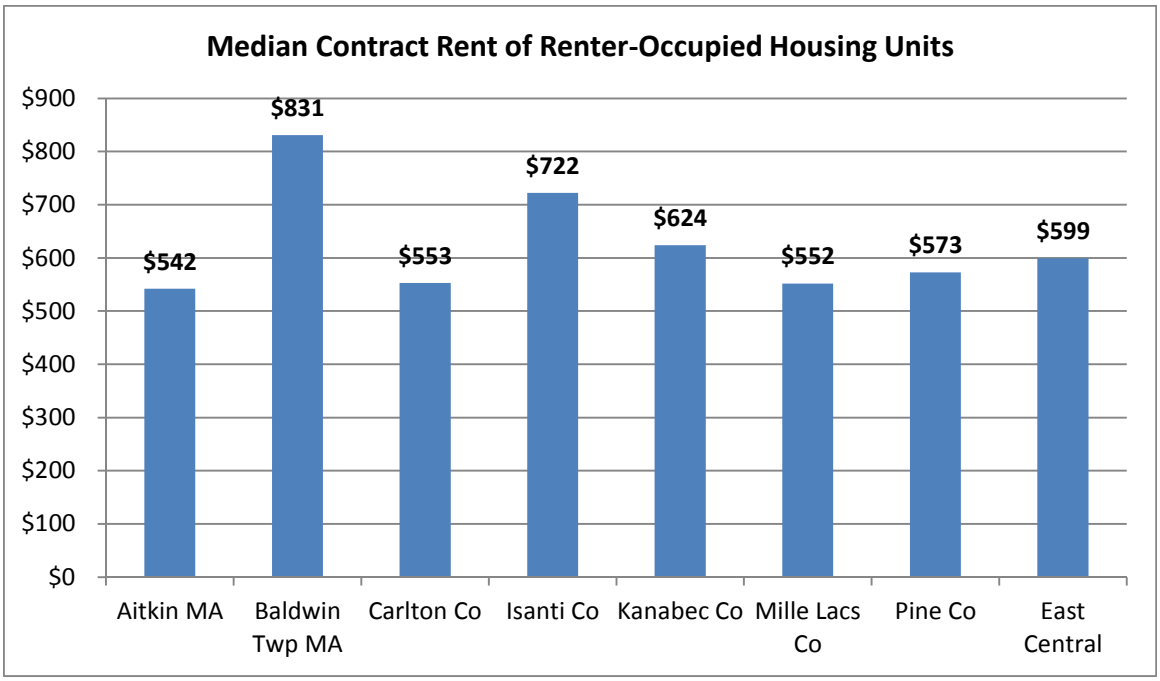
Renter-Occupied Units by Contract Rent

Table HC-10 presents information on the monthly housing costs for renters called contract rent (also known as asking rent). Contract rent is the monthly rent agreed to regardless of any utilities, furnishings, fees, or services that may be included. The following are key points from Table HC-10.

- The median contract rent in the East Central Region was $599. Based on a 30% allocation of income to housing, a household would need an income of about $24,000 to afford an average monthly rent of $599. Between the counties of the East Central Region, Mille Lacs County had the lowest median contract rent at $552, while Isanti County had the highest at $722.

- Approximately 90% of the East Central Region renters are paying cash and of that, nearly one-third (33.1% have monthly rents ranging from $500 to $749. Only 8.6% of renters have monthly rents of $1,000 or greater.

- Housing units without payment of rent ("no cash rent") comprise roughly 10% of the East Central Region renters. Typically units may be owned by a relative or friend who lives elsewhere whom allow occupancy without charge. Other sources may include caretakers or ministers who may occupy a residence without charge.



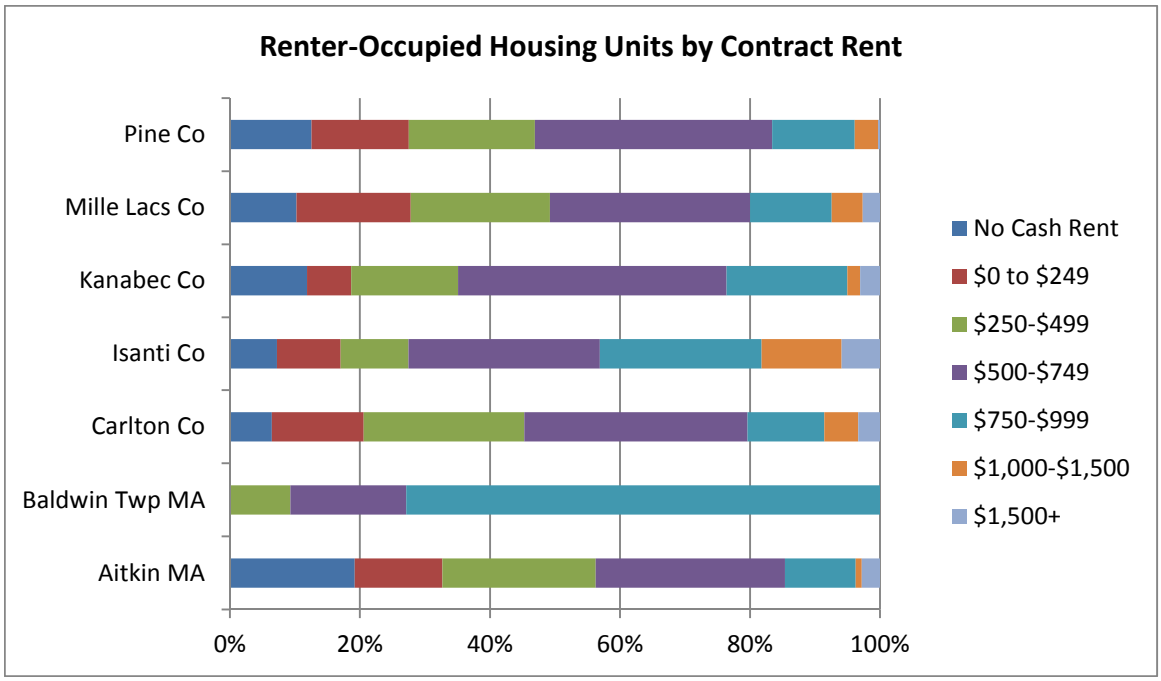

Renter-Occupied Housing Units by Contract Rent
Pine Co
Mille Lacs Co
Kanabec Co
Isanti Co
Carlton Co
Baldwin Twp MA
Aitkin MA
0%
20%
40%
60%
80%
100%
No Cash Rent
$0 to $249
$250-$499
$500-$749
$750-$999
$1,000-$1,500
$1,500+

TABLE HC-10
RENTER-OCCUPIED UNITS BY CONTRACT RENT
EAST CENTRAL MINNESOTA
2012

Contract Rent	Aitkin MA		Baldwin Twp MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton MA		South Carlton MA		Braham MA		Isanti MA		Remainder Isanti		Mora MA		North Kanabec		Isle MA	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
No Cash Rent	165	19.2	0	0.0	15	10.1	121	5.6	0	0.0	38	28.1	17	3.3	23	8.7	57	7.5	98	6.8	123	11.0	16	29.1	25	12.2
Cash Rent	695	80.8	140	100.0	133	89.9	2,022	94.4	20	100.0	97	71.9	495	96.7	240	91.3	700	92.5	1,343	93.2	996	89.0	39	70.9	180	87.8
$0 to $249	116	*13.5*	0	*0.0*	36	*24.3*	290	*13.5*	3	*15.0*	16	*11.9*	73	*14.3*	72	*27.4*	55	*7.3*	114	*7.9*	73	*6.5*	7	*12.7*	32	*15.6*
$250-$499	203	*23.6*	13	*9.3*	49	*33.1*	544	*25.4*	8	*40.0*	23	*17.0*	107	*20.9*	47	*17.9*	106	*14.0*	104	*7.2*	193	*17.2*	0	*0.0*	33	*16.1*
$500-$749	250	*29.1*	25	*17.9*	33	*22.3*	737	*34.4*	4	*20.0*	41	*30.4*	200	*39.1*	77	*29.3*	151	*19.9*	496	*34.4*	457	*40.8*	28	*50.9*	73	*35.6*
$750-$999	94	*10.9*	102	*72.9*	12	*8.1*	234	*10.9*	3	*15.0*	5	*3.7*	96	*18.8*	30	*11.4*	282	*37.3*	301	*20.9*	214	*19.1*	4	*7.3*	39	*19.0*
$1,000-$1,500	8	*0.9*	0	*0.0*	3	*2.0*	125	*5.8*	2	*10.0*	5	*3.7*	19	*3.7*	11	*4.2*	98	*12.9*	193	*13.4*	23	*2.1*	0	*0.0*	3	*1.5*
$1,500+	24	*2.8*	0	*0.0*	0	*0.0*	92	*4.3*	0	*0.0*	7	*5.2*	0	*0.0*	3	*1.1*	8	*1.1*	135	*9.4*	36	*3.2*	0	*0.0*	0	*0.0*
Total	**860**	**100.0**	**140**	**100.0**	**148**	**100.0**	**2,143**	**100.0**	**20**	**100.0**	**135**	**100.0**	**512**	**100.0**	**263**	**100.0**	**757**	**100.0**	**1,441**	**100.0**	**1,119**	**100.0**	**55**	**100.0**	**205**	**100.0**
Median Contract Rent	**$542**		**$831**		**$431**		**$555**		**$350**		**$475**		**$613**		**$454**		**$843**		**$724**		**$639**		**$595**		**$571**	

Contract Rent	Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Hinckley MA		North Pine MA		Pine City MA		Carlton Co		Isanti Co		Kanabec Co		Mille Lacs Co		Pine Co		East Central	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.																	No.	Pct.
No Cash Rent	45	5.9	112	19.5	69	7.4	6	13.6	127	19.3	113	12.0	53	7.2	191	6.5	178	7.2	139	11.8	257	10.2	293	12.5	1,223	9.8
Cash Rent	714	*94.1*	463	80.5	861	92.6	38	86.4	530	80.7	830	88.0	682	92.8	2,767	93.5	2,283	92.8	1,035	88.2	2,256	89.8	2,042	87.5	11,218	90.2
$0 to $249	108	*14.2*	126	*21.9*	176	*18.9*	0	*0.0*	147	*22.4*	120	*12.7*	82	*11.2*	418	*14.1*	241	*9.8*	80	*6.8*	442	*17.6*	349	*14.9*	1,646	*13.2*
$250-$499	224	*29.5*	133	*23.1*	143	*15.4*	5	*11.4*	91	*13.9*	214	*22.7*	148	*20.1*	731	*24.7*	257	*10.4*	193	*16.4*	538	*21.4*	453	*19.4*	2,388	*19.2*
$500-$749	191	*25.2*	110	*19.1*	383	*41.2*	16	*36.4*	228	*34.7*	313	*33.2*	311	*42.3*	1,015	*34.3*	724	*29.4*	485	*41.3*	773	*30.8*	852	*36.5*	4,124	*33.1*
$750-$999	149	*19.6*	76	*13.2*	35	*3.8*	17	*38.6*	43	*6.5*	150	*15.9*	104	*14.1*	350	*11.8*	613	*24.9*	218	*18.6*	316	*12.6*	297	*12.7*	1,990	*16.0*
$1,000-$1,500	30	*4.0*	5	*0.9*	82	*8.8*	0	*0.0*	21	*3.2*	26	*2.8*	37	*5.0*	154	*5.2*	302	*12.3*	23	*2.0*	120	*4.8*	84	*3.6*	691	*5.6*
$1,500+	12	*1.6*	13	*2.3*	42	*4.5*	0	*0.0*	0	*0.0*	7	*0.7*	0	*0.0*	99	*3.3*	146	*5.9*	36	*3.1*	67	*2.7*	7	*0.3*	379	*3.0*
Total	**759**	**100.0**	**575**	**100.0**	**930**	**100.0**	**44**	**100.0**	**657**	**100.0**	**943**	**100.0**	**735**	**100.0**	**2,958**	**100.0**	**2,461**	**100.0**	**1,174**	**100.0**	**2,513**	**100.0**	**2,335**	**100.0**	**12,441**	**100.0**
Median Contract Rent	**$535**		**$430**		**$594**		**$650**		**$511**		**$542**		**$629**		**$553**		**$722**		**$624**		**$552**		**$573**		**$599**	

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

Mobility in the Past Year

Table HC-11 shows the mobility patterns of the East Central Minnesota residents within a one-year time frame (2012 is the last year available). Table HC-12 shows mobility patterns of each county submaket within the region.

- The majority of residents in the region (88%) did not move within the last year.

- Of the remaining 12% of residents that moved within the last year, approximately 5% moved from outside of the region but within Minnesota and 5% moved to a different housing unit from within the region. About 1% of residents that moved were from outside the region.

- A greater proportion of younger age cohorts tended to move within the last year compared to older age cohorts. Approximately 25% of those age 18 to 24 moved within the last year compared to 4% of those age 75+.

- Baldwin Township had the highest percentage of people who did not move in the last year (95.4%), while Mille Lacs County had the lowest percentage (85.4%).

- Mille Lacs County had the highest mobility rate among households moving with the same county and from moving to a different county within Minnesota.

- Compared to the Metro Area, the one-year mobility rate in the region are lower (11.6% compared to 15.3%). However, mobility rates in the Metro Area are weighted heavily by Hennepin and Ramsey Counties (17.8% and 18.6% respectively). Most of the suburban Metro Area counties have mobility rates ranging from 10% to 13%.

TABLE HC-11
MOBILITY IN THE PAST YEAR BY AGE FOR CURRENT RESIDENCE
EAST CENTRAL MINNESOTA REGION
2012

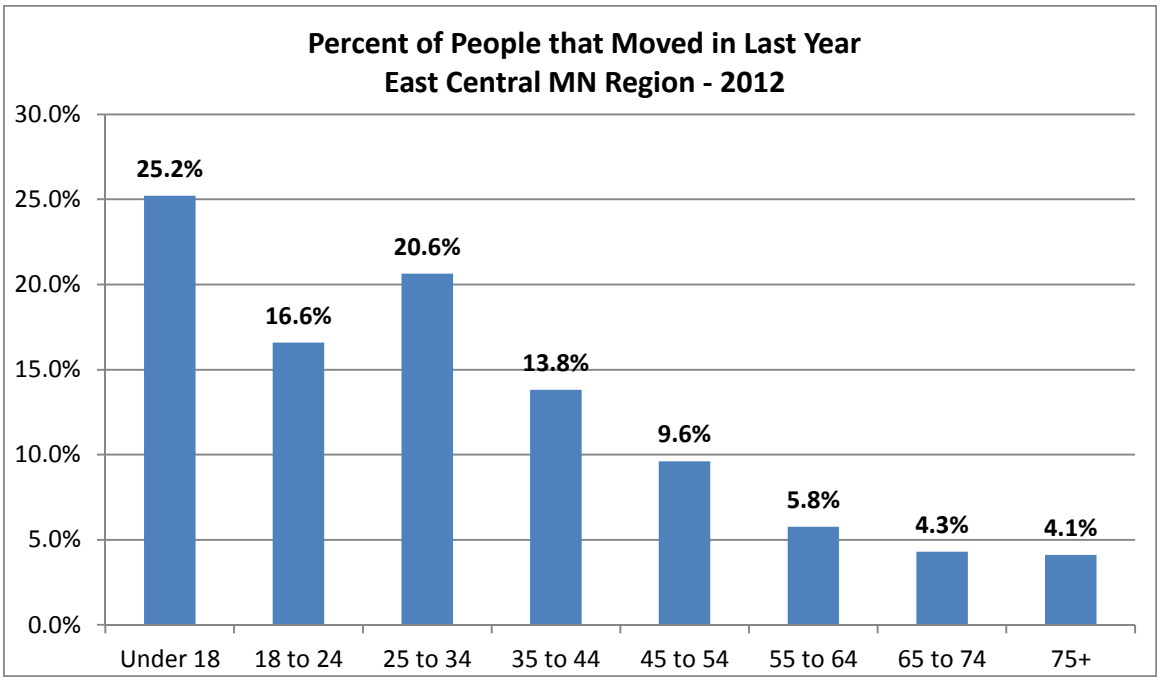
	Not Moved		Moved							
	Same House		Within Same Region		Different Region Same State		Different State		Abroad	
Age	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Under 18	32,085	87.3%	2,202	6.0%	1,930	5.3%	440	1.2%	91	0.2%
18 to 24	8,560	73.6%	1,174	10.1%	1,631	14.0%	236	2.0%	27	0.2%
25 to 34	15,404	80.1%	1,810	9.4%	1,572	8.2%	407	2.1%	27	0.1%
35 to 44	18,150	87.7%	1,038	5.0%	1,188	5.7%	269	1.3%	58	0.3%
45 to 54	24,042	93.1%	684	2.6%	835	3.2%	228	0.9%	30	0.1%
55 to 64	19,172	94.7%	314	1.6%	665	3.3%	77	0.4%	9	0.0%
65 to 74	13,174	94.3%	252	1.8%	408	2.9%	105	0.8%	29	0.2%
75+	10,329	93.1%	511	4.6%	184	1.7%	56	0.5%	9	0.1%
Total	**140,916**	**88.4%**	**7,985**	**5.0%**	**8,413**	**5.3%**	**1,818**	**1.1%**	**280**	**0.2%**

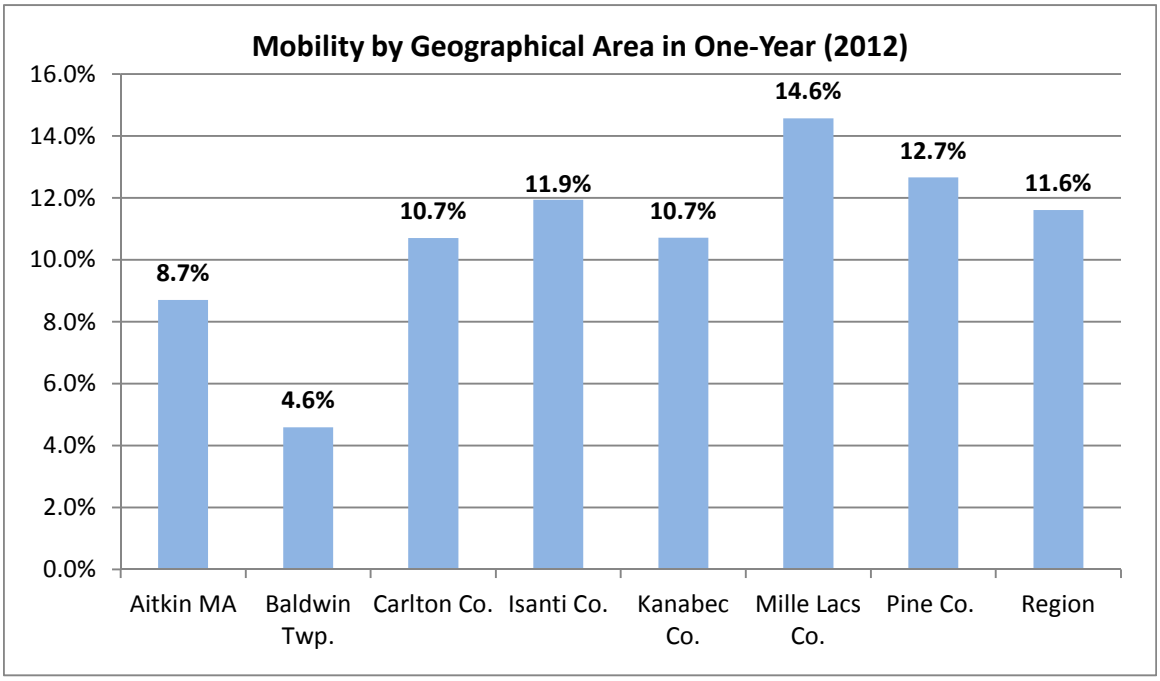
Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.

TABLE HC-12
MOBILITY IN THE PAST YEAR BY SUBMARKET FOR CURRENT RESIDENCE
EAST CENTRAL MINNESOTA REGION
2012

	Not Moved		Moved							
	Same House		Within Same County		Different County Same State		Different State		Abroad	
Submarket	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
Aitkin MA	8,454	91.3%	398	4.3%	345	3.7%	51	0.6%	12	0.1%
Baldwin Twp.	6,384	95.4%	33	0.5%	258	3.9%	16	0.2%	0	0.0%
Carlton Co.	31,197	89.3%	1,778	5.1%	1,564	4.5%	327	0.9%	70	0.2%
Isanti Co.	32,981	88.1%	1,395	3.7%	2,440	6.5%	571	1.5%	65	0.2%
Kanabec Co..	14,336	89.3%	742	4.6%	728	4.5%	226	1.4%	23	0.1%
Mille Lacs Co.	21,955	85.4%	1,791	7.0%	1,683	6.5%	245	1.0%	24	0.1%
Pine Co.	25,609	87.3%	1,848	6.3%	1,395	4.8%	382	1.3%	86	0.3%
East Central MN Region	**140,916**	88.4%	**7,985**	5.0%	**8,413**	5.3%	**1,818**	1.1%	**280**	0.2%

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research Inc.


Percent of People that Moved in Last Year
East Central MN Region - 2012
30.0%
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
25.2%
16.6%
20.6%
13.8%
9.6%
5.8%
4.3%
4.1%
Under 18
18 to 24
25 to 34
35 to 44
45 to 54
55 to 64
65 to 74
75+


Mobility by Geographical Area in One-Year (2012)
16.0%
14.0%
12.0%
10.0%
8.0%
6.0%
4.0%
2.0%
0.0%
8.7%
4.6%
10.7%
11.9%
10.7%
14.6%
12.7%
11.6%
Aitkin MA
Baldwin Twp.
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
Region

Summary of Housing Characteristics

- Between 2000 and 2013, over 14,400 building permits were issued in the East Central Region equating to 1,029 units annually. Approximately 90% of these units were single-family while the remaining 10% were in multifamily structures.

- Isanti and Aitkin Counties issued permits for the most units between 2000 and 2013 with 4,252 and 3,085 units, respectively. In Isanti County, roughly 88% of the permitted units were single-family homes, while only 97% of the units in Aitkin County were single-family.

- Carlton and Mille Lacs Counties issued 2,629 and 2,145 for the units between 2000 and 2013. Pine and Kanabec Counties issued the least units between 2000 and 2013 with 1,406 and 894 units, respectively.

- The housing unit occupancy rate declined from 79% in 2000 to 78% in 2010, while the vacancy rate climbed 1% over the decade to 22% in 2010. The number of owner-occupied housing units increased in every county and nearly every submarket between 2000 and 2010. The Remainder of Isanti submarket experienced the largest increase, gaining 973 owner-occupied units for a 17.8% increase. Modest decreases occurred in the Isle Market Area (-72), Wahkon Market Area (-42), and Onamia Market Area (-23)

- There was a large change in occupancy from 2000 to 2010 occurred in the number of vacant housing units, as the East Central Region gained 3,256 vacant units for a 21% increase. The largest increases occurred in Isanti County (523 vacant units for a 63% gain) and Mille Lacs County (757 vacant units for a 41% increase).

- The age of the housing stock in East Central is characterized by a large portion of homes built during the 2000s (20.6% of all housing units) and during the 1970s (17.8%). In the East Central Region as a whole, 15.8% of the housing stock was built prior to 1940, 4.6% during the 1940s, 7.3% in the 1950s, 6.7% in the 1960s, 17.8% in the 1970s, 11% in the 1980s, 15.9% in the 1990s, 20.9% in the 2000s, and 0.2% since 2010.

- The dominant housing type throughout the East Central Region is the single-family detached home, representing 78.8% of all housing units, followed by mobile homes at 8.0%. Baldwin Township Market Area and Carlton County have the highest proportions of single-family detached housing, representing 96.4% and 93.3% of their respective housing inventories.

- The median owner-occupied home value in the East Central Region was $167,875 in 2012. Median values range from low of $151,400 in Pine County to high of $226,600 in the Baldwin Township Market Area. Among the submarkets evaluated, the Remainder of Isanti Market Area had the highest median value at $204,290. Lowest valued homes can be found in the Kettle River Market Area ($80,000).

- The largest proportion of owner-occupied housing units in the East Central Region is estimated to be valued in the $150,000 to $199,999 range with 23% of all owner-occupied units, followed closely by homes valued in the $100,000 to $149,999 range (21%). Roughly 9% of the housing units are valued in the $250,000 to $299,999 range, followed closely by homes valued in the $300,000 to $399,999 range (8.1%).

- Approximately 68% of the East Central Region's homeowners have a mortgage. Nationally, about 70% of U.S. homeowners have a mortgage on their property. The median value for homes with a mortgage for the East Central Region homeowners was approximately $171,590. The Baldwin Township Market Area had the highest median value at $220,800 and the Kettle River Market Area had the lowest at $93,300.

- The median contract rent in the East Central Region was $599. Based on a 30% allocation of income to housing, a household would need an income of about $24,000 to afford an average monthly rent of $599. Between the counties of the East Central Region, Mille Lacs County had the lowest median contract rent at $552, while Isanti County had the highest at $722.

Introduction

Maxfield Research Inc. analyzed the for-sale housing market in the East Central Minnesota Region by analyzing data on single-family and multifamily home sales and active listings, identifying active subdivisions and pending for-sale developments; reviewing lender-mediated property data, and conducting interviews with local real estate professionals, developers and planning officials.

Home Resale Comparison

Tables FS-1 presents summary data for resales of single-family and multifamily housing units in the East Central Minnesota region between 2005 and 2013 according to the Regional Multiple Listing Service of Minnesota ("RMLS"). The RMLS includes the counties of Isanti, Kanabec, Mille Lacs, and the Cities of Aitkin and Pine City. Carlton County and most of Pine County are found in the Duluth Area Association of Realtors ("DAAR"). However, through broker reciprocity all sold data from the DAAR is available through the RMLS; hence all listed properties in the region are accounted for in the table. Data is presented at the county-level and for the participating submarkets. For comparison purposes, summary data for the Twin Cities Metro Area is also presented. The following are key points from Table FS-1.

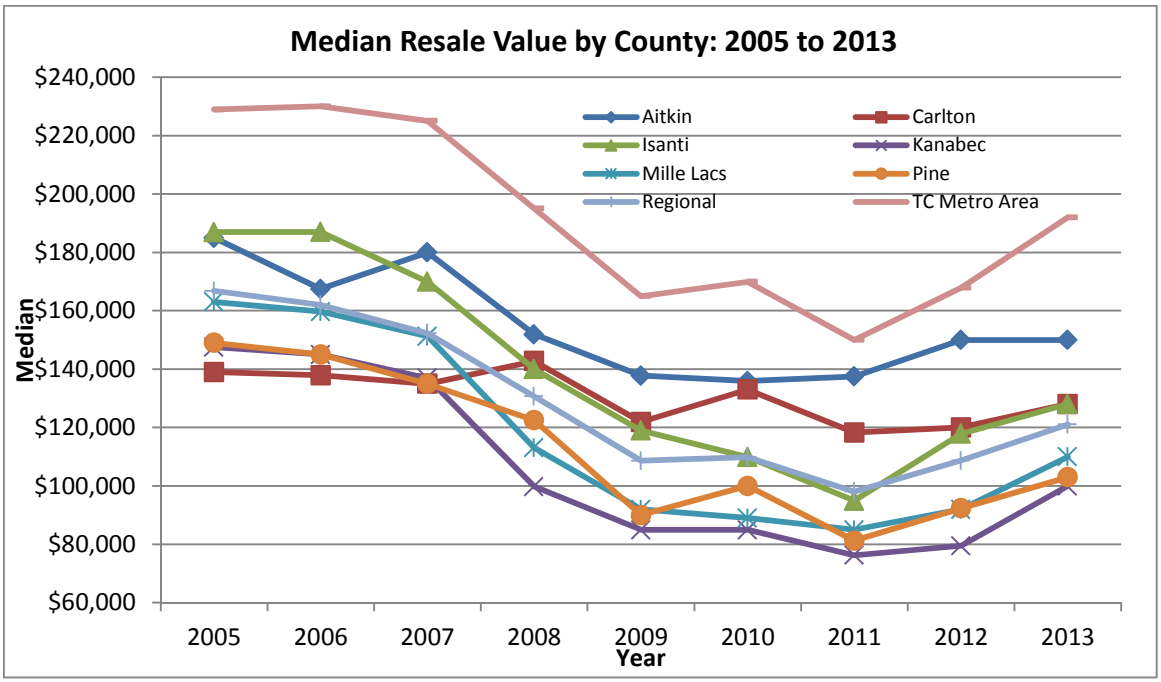
Regional/County-Level

- Similar to the national housing market, transactions and pricing peaked in 2005 in the East Central Minnesota region. The median sales price crested at $166,800 while resales approached 2,500. Although resales plummeted in 2007, transaction activity is recovering and has been strong over the past two years.

- The median resale price in the region decreased nearly every year between 2005 ($166,800) and 2011 ($98,087). There was a slight increase (1.2%) in 2010 due to the first-time home buyer tax credit program. Between 2005 and 2011 the median resale value in the region decreased by -41%. However, after bottoming out in 2011 the median resale value has increased annually and is up +22%.

- The greater Twin Cities Metro Area includes Isanti County. The Metro Area median sales price peaked in 2006 at $230,000 before sliding to $150,000 in 2011 (-35%). Over the past two years the median sales price has increased 26% to $192,000 in 2013.

- During the real estate boom, housing costs in the East Central Minnesota region were escalating, yet were approximately 30% lower than the Metro Area. Since the housing market bust and Great Recession the pricing gap between the region and the Metro Area has widened as regional housing costs are about 35% lower than the Metro Area.


Median Resale Value by County: 2005 to 2013
$240,000
$220,000
$200,000
$180,000
$160,000
$140,000
$120,000
$100,000
$80,000
$60,000
Median
Aitkin
Carlton
Isanti
Kanabec
Mille Lacs
Pine
Regional
TC Metro Area
2005
2006
2007
2008
2009
2010
2011
2012
2013
Year

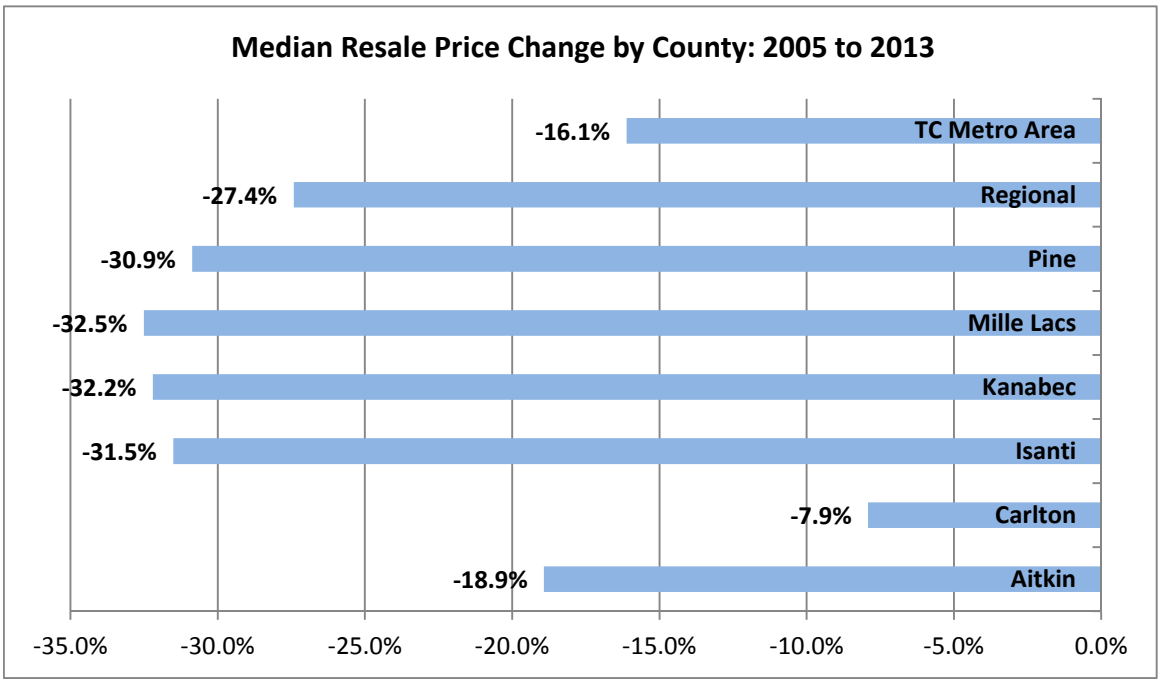

Median Resale Price Change by County: 2005 to 2013
-16.1%
TC Metro Area
-27.4%
Regional
-30.9%
Pine
-32.5%
Mille Lacs
-32.2%
Kanabec
-31.5%
Isanti
-7.9%
Carlton
-18.9%
Aitkin
-35.0%
-30.0%
-25.0%
-20.0%
-15.0%
-10.0%
-5.0%
0.0%

TABLE FS-1
RESALES COMPARISON
EAST CENTRAL MINNESOTA REGION
2005 to 2013

Year	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF
	Aitkin County					Carlton County					Isanti County				
2005	287	$185,000	$213,543	--	$138	271	$139,000	$153,821	--	$106	801	$186,958	$204,307	--	$130
2006	209	$167,450	$197,994	--	$119	215	$137,900	$156,300	--	$108	570	$187,000	$199,072	--	$135
2007	184	$180,000	$203,747	122	$118	276	$135,000	$150,025	114	$98	445	$169,900	$189,741	158	$120
2008	154	$151,900	$175,123	133	$100	421	$142,750	$153,811	118	$97	497	$140,000	$153,402	134	$98
2009	169	$137,750	$168,706	142	$101	489	$121,881	$134,766	128	$89	575	$119,000	$126,543	129	$77
2010	238	$135,900	$152,225	161	$93	423	$133,000	$150,306	136	$96	557	$109,900	$122,240	79	$70
2011	221	$137,500	$146,611	150	$97	382	$118,250	$135,334	140	$83	512	$94,950	$110,020	96	$65
2012	272	$150,000	$160,144	168	$109	379	$120,000	$128,006	129	$81	558	$117,900	$125,703	61	$69
2013	271	$150,000	$167,566	163	$103	435	$128,000	$141,465	99	$84	643	$128,050	$138,656	55	$78
	Kanabec County					Mille Lacs County					Pine County				
2005	236	$147,500	$149,542	--	$103	452	$163,000	$175,992	--	$114	423	$149,000	$175,927	--	$105
2006	188	$145,000	$150,796	--	$106	390	$159,700	$173,448	--	$111	358	$145,000	$153,966	--	$103
2007	163	$136,960	$150,254	146	$96	311	$151,250	$163,606	145	$102	307	$135,000	$140,005	142	$92
2008	137	$99,750	$116,180	148	$76	329	$113,050	$127,494	144	$79	360	$122,500	$127,215	146	$79
2009	166	$84,950	$96,320	152	$57	406	$92,000	$106,573	129	$60	358	$90,000	$109,894	122	$72
2010	179	$85,000	$101,119	114	$55	359	$89,000	$103,638	85	$65	406	$100,000	$111,727	103	$73
2011	210	$76,250	$95,515	101	$53	341	$85,000	$108,526	109	$55	342	$81,250	$101,834	124	$62
2012	249	$79,500	$91,955	113	$59	423	$92,010	$105,915	78	$59	385	$92,377	$108,829	98	$66
2013	203	$100,000	$108,008	101	$67	362	$110,000	$122,118	57	$71	391	$103,000	$114,840	76	$70
	Regional Total					Twin Cities Metro Area									
2005	2,470	$166,814	$184,567	--	$119	60,065	$228,900	$273,673	--	$138					
2006	1,930	$162,015	$175,943	--	$117	47,906	$230,000	$278,462	--	$138					
2007	1,686	$152,309	$167,073	140	$105	41,027	$225,000	$275,774	99	$132					
2008	1,898	$130,679	$143,111	135	$89	39,598	$195,000	$236,570	117	$113					
2009	2,163	$108,635	$122,873	130	$76	45,877	$165,000	$199,377	92	$98					
2010	2,162	$109,891	$124,220	108	$76	38,288	$169,900	$211,338	84	$97					
2011	2,008	$98,087	$115,698	118	$68	41,606	$150,000	$193,341	100	$86					
2012	2,266	$108,715	$119,953	100	$72	48,812	$167,900	$210,727	64	$93					
2013	2,305	$121,067	$133,249	84	$79	53,087	$192,000	$236,219	45	$106					

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TABLE FS-1 (Continued)
RESALES COMPARISON
EAST CENTRAL MINNESOTA REGION
2005 to 2013

Year	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF
	Aitkin					**Baldwin Twp.**					**Barnum**				
2005	135	$185,000	$226,320	--	$129	2	$245,600	$245,600	--	$144	28	$137,500	$148,776	--	$91
2006	117	$185,000	$226,255	--	$128	8	$194,500	$210,313	--	$151	10	$150,000	$184,090	--	$103
2007	103	$185,000	$209,549	103	$122	14	$180,000	$188,553	114	$114	22	$136,625	$148,086	114	$103
2008	80	$190,000	$181,777	128	$96	37	$165,000	$180,997	182	$109	19	$119,900	$140,692	102	$84
2009	102	$160,000	$191,495	120	$110	60	$134,500	$141,696	78	$84	21	$130,000	$139,729	86	$73
2010	105	$144,000	$169,286	172	$93	37	$138,000	$143,023	69	$78	30	$133,900	$153,005	140	$84
2011	109	$157,000	$168,457	148	$105	37	$131,500	$128,912	75	$77	44	$93,925	$109,051	92	$75
2012	107	$140,000	$161,004	182	$92	41	$140,700	$147,537	58	$77	30	$143,000	$146,929	71	$86
2013	125	$140,000	$161,789	162	$89	31	$165,214	$163,551	82	$82	38	$143,000	$164,384	27	$90
	Cloquet					**Kettle River**					**Braham**				
2005	128	$126,000	$143,609	--	$103	8	$126,500	$135,300	--	$116	89	$156,900	$167,615	--	$130
2006	120	$127,950	$140,965	--	$100	5	$118,557	$101,322	--	$103	56	$153,000	$161,517	--	$115
2007	133	$128,500	$144,673	64	$96	7	$82,000	$91,029	95	$59	49	$139,000	$140,600	141	$108
2008	214	$130,000	$139,763	73	$87	11	$122,000	$122,709	26	$86	40	$108,700	$112,025	141	$72
2009	245	$109,000	$115,856	76	$82	12	$98,900	$100,619	140	$72	40	$77,150	$81,789	100	$66
2010	191	$120,000	$139,689	50	$89	12	$127,150	$126,425	176	$100	52	$78,200	$79,633	74	$54
2011	157	$110,750	$113,105	118	$77	6	$89,000	$66,750	184	$52	44	$70,000	$79,265	106	$55
2012	195	$112,000	$118,641	92	$77	7	$52,000	$90,071	91	$48	41	$80,000	$88,240	54	$51
2013	225	$120,300	$126,768	68	$80	10	$43,950	$55,813	154	$44	49	$95,000	$89,084	56	$58
	Isanti					**Cambridge**					**Mora**				
2005	323	$192,754	$205,145	--	$141	303	$181,975	$199,983	--	$122	161	$147,900	$151,358	--	$104
2006	258	$191,130	$202,910	--	$154	206	$183,000	$192,788	--	$127	127	$142,900	$148,897	--	$106
2007	168	$172,000	$189,968	149	$124	161	$170,450	$189,674	169	$114	110	$139,475	$151,282	147	$97
2008	173	$145,000	$152,618	135	$102	187	$139,500	$142,768	139	$95	89	$119,000	$127,453	149	$87
2009	184	$120,950	$124,488	106	$83	170	$110,125	$113,700	136	$74	106	$87,700	$98,293	163	$58
2010	154	$114,114	$117,145	67	$77	196	$105,000	$123,387	76	$68	93	$79,900	$95,309	129	$57
2011	147	$91,500	$102,990	66	$68	189	$94,000	$104,709	102	$64	101	$84,400	$94,600	82	$56
2012	167	$117,000	$120,675	52	$73	182	$101,300	$108,503	47	$65	125	$86,500	$92,395	156	$62
2013	201	$125,000	$131,403	48	$77	203	$127,000	$131,368	44	$73	116	$98,000	$108,132	98	$66

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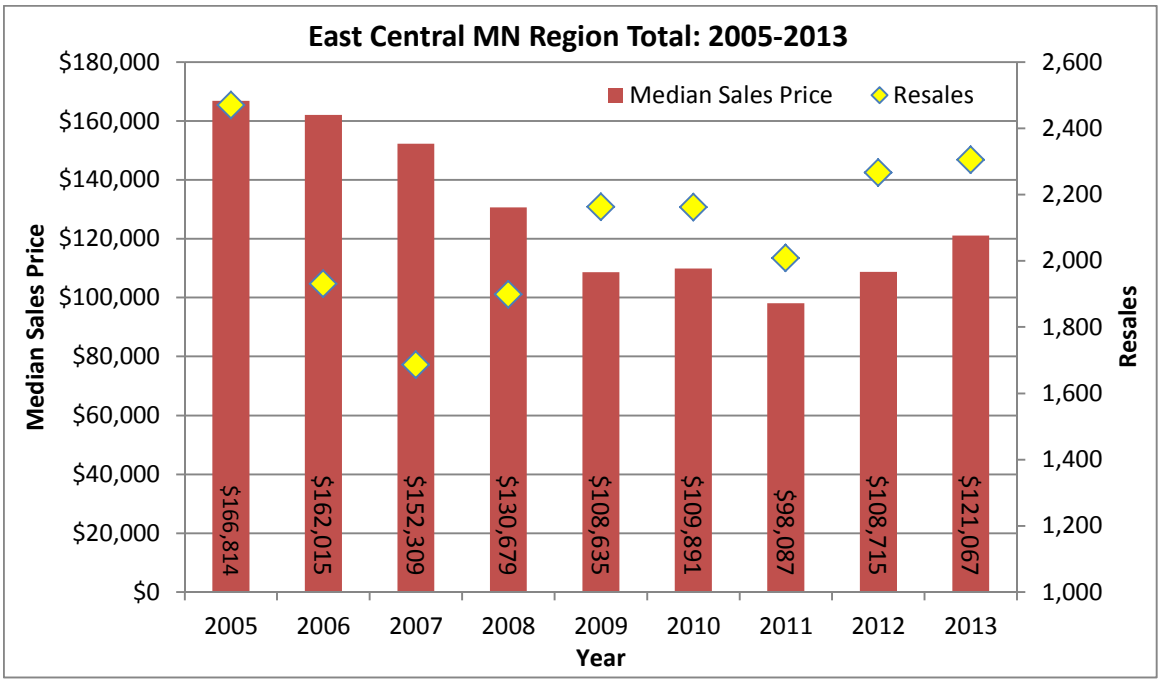
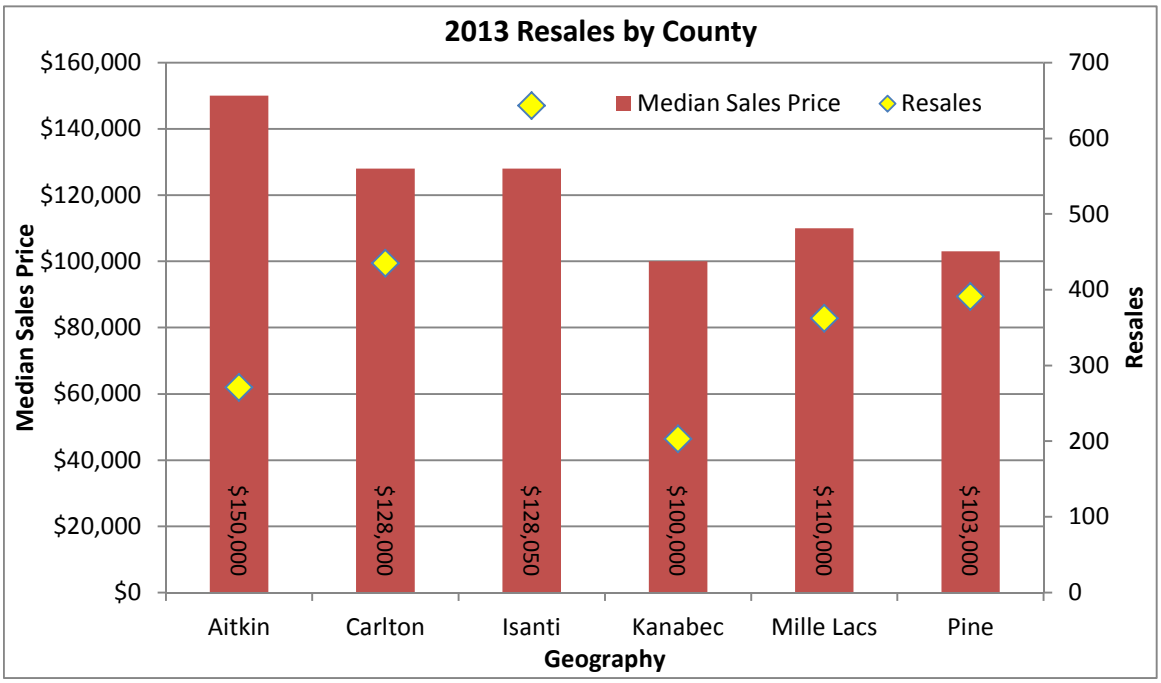
TABLE FS-1 (Continued)
RESALES COMPARISON
EAST CENTRAL MINNESOTA REGION
2005 to 2013

Year	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF	Closed Sales	Median Sales Price	Avg. Sales Price	Median DOM	Median PSF
	Milaca					Princeton					Wahkon				
2005	146	$163,450	$167,057	--	$113	327	$193,000	$209,809	--	$133	20	$147,150	$182,350	--	$114
2006	116	$155,000	$166,047	--	$107	230	$184,500	$199,235	--	$129	11	$202,000	$196,800	--	$147
2007	103	$145,000	$151,352	151	$102	200	$179,042	$195,634	144	$111	6	$275,000	$265,817	214	$141
2008	107	$124,250	$126,616	158	$78	184	$122,206	$138,562	127	$88	5	$79,000	$140,800	62	$63
2009	112	$94,000	$98,246	111	$59	199	$103,160	$117,236	123	$68	3	$152,000	$164,650	71	$61
2010	116	$86,000	$94,474	108	$63	141	$113,900	$122,864	70	$71	7	$41,500	$89,143	46	$35
2011	95	$69,531	$89,418	114	$49	153	$111,000	$111,908	80	$66	8	$139,000	$188,812	95	$90
2012	144	$89,950	$93,933	68	$58	205	$105,000	$112,349	70	$62	13	$98,000	$127,336	106	$63
2013	128	$95,250	$109,151	63	$66	207	$138,900	$154,180	52	$73	11	$120,000	$149,189	55	$79
	Hinckley					Pine City									
2005	53	$129,900	$151,331	--	$110	153	$162,000	$177,310	--	$111					
2006	62	$120,500	$137,026	--	$99	130	$164,000	$177,161	--	$110					
2007	43	$104,500	$111,758	100	$95	110	$146,000	$157,920	162	$99					
2008	33	$104,530	$108,057	168	$77	97	$125,500	$140,597	211	$95					
2009	43	$65,000	$72,602	57	$56	81	$122,500	$132,761	220	$77					
2010	34	$85,000	$84,898	98	$57	81	$100,000	$113,085	178	$84					
2011	31	$54,750	$89,976	115	$52	87	$81,500	$100,526	163	$63					
2012	47	$81,900	$98,508	154	$59	115	$105,260	$120,156	166	$70					
2013	52	$97,450	$111,442	107	$71	119	$111,275	$122,373	135	$74					

Source: Regional Multiple Listing Service of MN, Maxfield Research Inc.





- The regional median sales price was about $121,000 in 2013. However, pricing varied from $100,000 in Kanabec County to $150,000 in Aitkin County. Since 2005, Aitkin County has averaged the highest resale values in the region; followed by Isanti County.

- Isanti County historically had the highest number of resales in the region; averaging about 575 closed sales annually since 2005. Over the same time frame, Kanabec County has averaged about 192 closed sales annually.

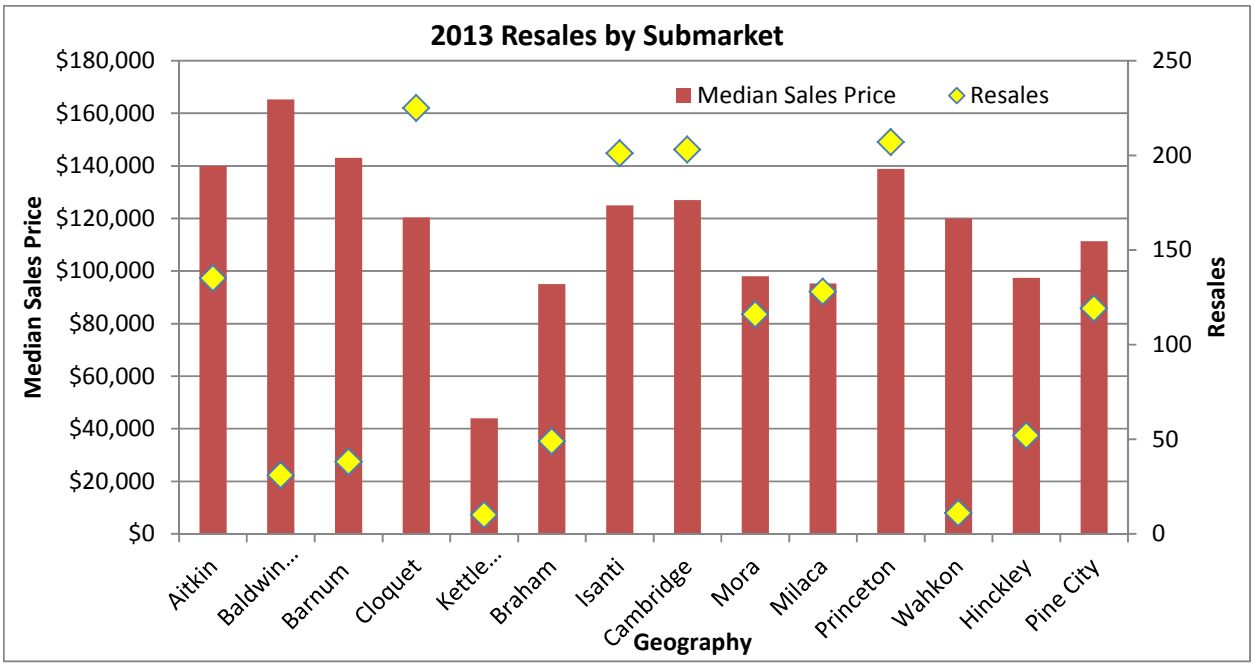
Participating Communities

- Cloquet had the highest number of resales in 2013 (225), however a number of other communities had more than 200 resales; including: Princeton (207), Cambridge (203), and Isanti (201).

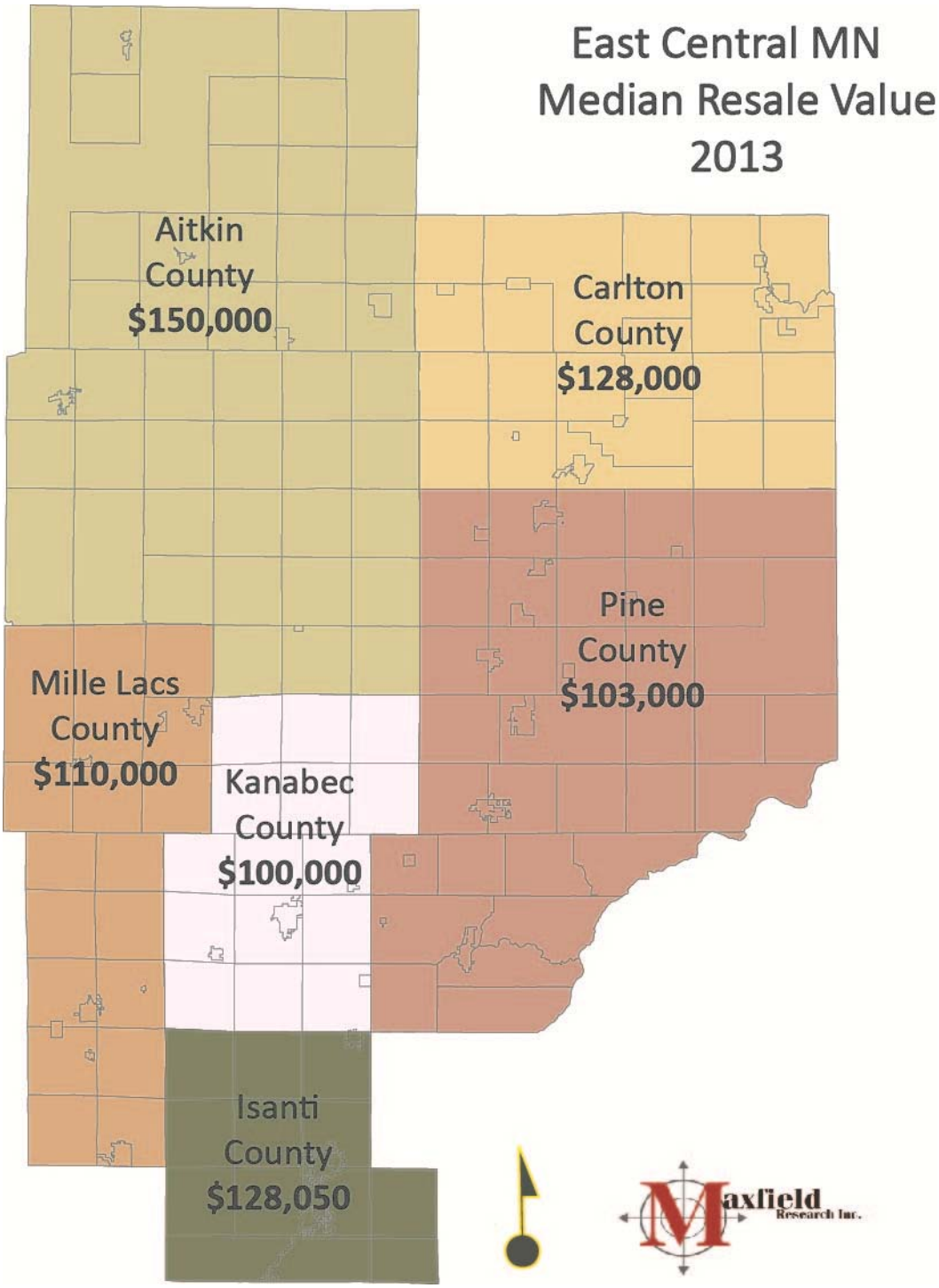
- Baldwin Township posted the highest median resale value in 2013 ($165,200). Kettle River had the lowest median sale price in the region ($43,950).

- Barnum had the highest price per square foot at $90/PSF, followed by Aitkin ($89/PSF), and Baldwin Township ($82/PSF). Comparatively, the lowest sales price per foot was located in Kettle River ($44/PSF).

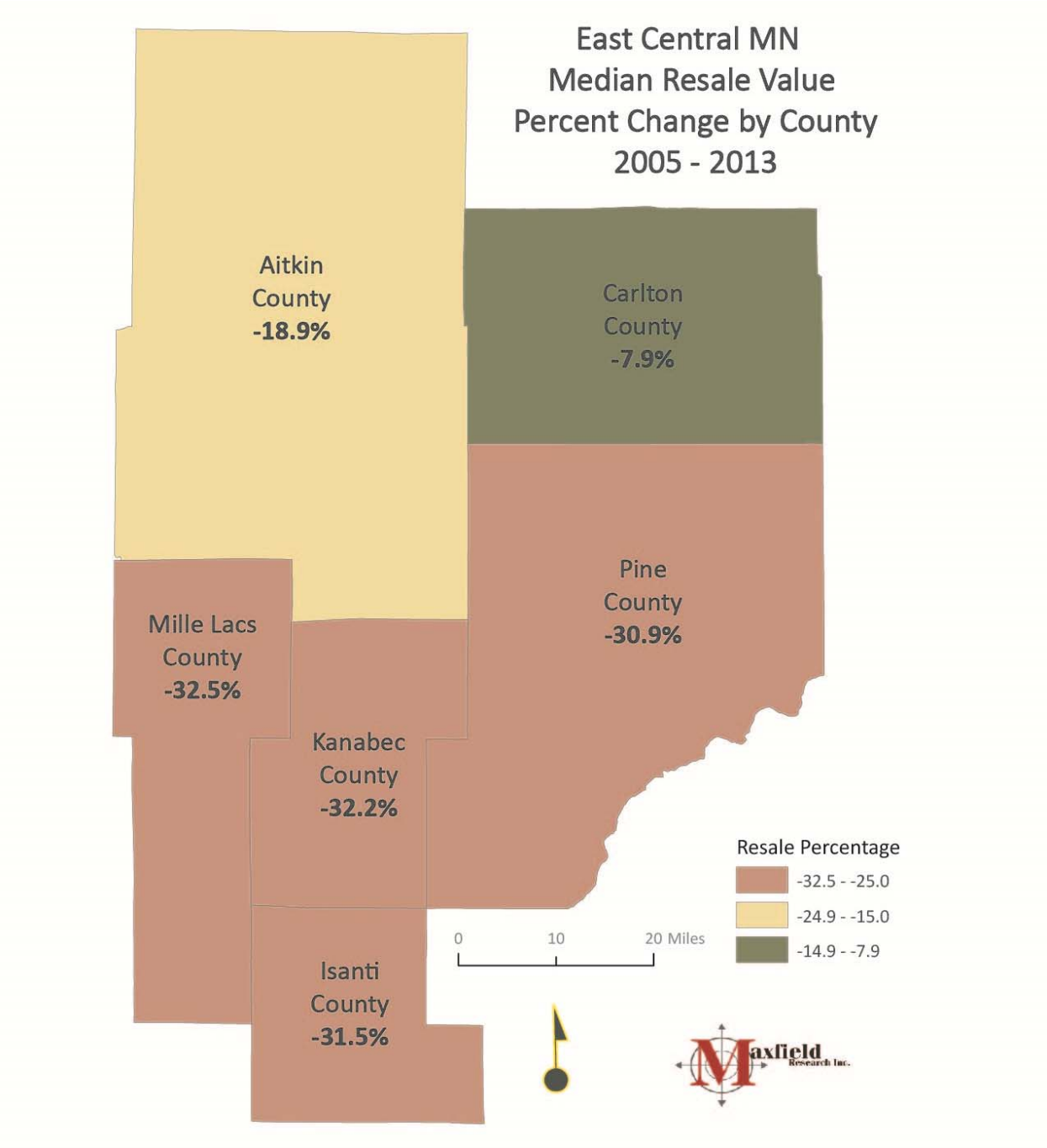
- The median days on market ("DOM") for many of the participating communities has decreased substantially over the past year. Generally, 90 days is considered a healthy equilibrium for the active supply of homes on the market. Nine of the 14 submarkets posted median DOM less than 90 days.



Median Resale Value by County - 2013



Median Resale Value by County- Percent Change 2005 to 2013



Current Supply of Homes on the Market

To more closely examine the current market for available owner-occupied housing in the East Central Minnesota area, we reviewed the current supply of homes on the market (listed for sale). Table FS-2 shows homes currently listed for sale in the six county area distributed into seven price ranges. The data was provided by the Regional Multiple Listing Services of Minnesota (RMLS) and is based on active listings in June 2014. MLS listings generally account for the vast majority of all residential sale listings in a given area. Key findings from the table follows.

Regional/County-Level

- As of June 2014, there were 1,691 homes listed for sale in the East Central Minnesota Region. Single-family homes accounted for 96% of all listings.

- The median list price in the region is approximately $170,000. The median sale price is generally a more accurate indicator of housing values in a community than the average sale price. Average sale prices can be easily skewed by a few very high-priced or low-priced home sales in any given year, whereas the median sale price better represents the pricing of a majority of homes in a given market.

- Based on a median list price in the region of $170,000, the income required to afford a home at this price would be about $48,500 to $51,650, based on the standard of 3.0 to 3.5 times the median income (and assuming these households do not have a high level of debt). A household with significantly more equity (in an existing home and/or savings) could afford a higher priced home. About 53% of region households have annual incomes at or above $48,500.

- According to Table FS-1 the median resale price in the region was $121,000 in 2013. The median resale price is substantially lower than the median list price. Although most homes sell for about 95% of the original list price, there is a wide spread between the list price and sale price in the region. Since summer is the peak selling season one possible reason for the bifurcation could be the increased supply and the marketing of new construction homes.

- Approximately 20% of the region's listings are priced under $100,000. About 43% of the listings are priced between $100,000 to $199,999. Nearly one-quarter of the listings are priced from $200,000 to $299,999, while homes priced about $300,000 represent 14% of the inventory.

TABLE FS-2
HOMES CURRENTLY LISTED FOR-SALE
EAST CENTRAL HOUSING STUDY
June 2014

	Aitkin County		Carlton County		Isanti County		Kanabec County		Mille Lacs County[1]		Pine County		Region Total	
Price Range	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
< $49,999	15	3.0%	10	4.6%	0	0.0%	7	4.1%	11	3.8%	19	6.7%	62	3.7%
$50,000 to $99,999	73	14.7%	27	12.4%	20	8.5%	34	20.0%	44	15.1%	70	24.8%	268	15.8%
$100,000 to $149,999	82	16.5%	61	28.1%	31	13.2%	40	23.5%	74	25.4%	69	24.5%	357	21.1%
$150,000 to $199,999	102	20.5%	48	22.1%	69	29.5%	38	22.4%	61	21.0%	48	17.0%	366	21.6%
$200,000 to $249,999	81	16.3%	26	12.0%	50	21.4%	20	11.8%	29	10.0%	32	11.3%	238	14.1%
$250,000 to $299,999	58	11.7%	24	11.1%	19	8.1%	17	10.0%	26	8.9%	17	6.0%	161	9.5%
$300,000 and Over	86	17.3%	21	9.7%	45	19.2%	14	8.2%	46	15.8%	27	9.6%	239	14.1%
	497	100%	217	100%	234	100%	170	100%	291	100%	282	100%	1,691	100%
Minimum	$16,000		$19,900		$52,500		$27,000		$29,900		$9,900		$9,900	
Maximum	$1,279,000		$725,000		$600,000		$550,000		$999,777		$989,900		$1,279,000	
Median	$193,500		$159,900		$198,950		$159,450		$159,900		$139,900		$169,900	
Average	$220,539		$187,620		$221,536		$176,547		$200,151		$166,444		$199,316	

PARTICIPATING COMMUNITIES/PREVIOUS WORK COMPLETED

	Aitkin		Baldwin Twp.		Barnum		Cloquet		Kettle River		Braham		Isanti	
Price Range	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
< $49,999	4	3.1%	0	0.0%	1	6.3%	2	2.7%	0	0.0%	0	0.0%	0	0.0%
$50,000 to $99,999	23	18.1%	1	5.9%	0	0.0%	16	21.9%	1	25.0%	5	41.7%	3	5.0%
$100,000 to $149,999	26	20.5%	1	5.9%	6	37.5%	25	34.2%	2	50.0%	3	25.0%	10	16.7%
$150,000 to $199,999	25	19.7%	6	35.3%	3	18.8%	18	24.7%	1	25.0%	0	0.0%	27	45.0%
$200,000 to $249,999	17	13.4%	0	0.0%	2	12.5%	5	6.8%	0	0.0%	1	8.3%	12	20.0%
$250,000 to $299,999	9	7.1%	6	35.3%	1	6.3%	4	5.5%	0	0.0%	3	25.0%	4	6.7%
$300,000 and Over	23	18.1%	3	17.6%	3	18.8%	3	4.1%	0	0.0%	0	0.0%	4	6.7%
	127	100%	17	100%	16	100%	73	100%	4	100%	12	100%	60	100%
Minimum	$29,900		$62,900		$45,900		$39,900		$58,999		$67,500		$56,700	
Maximum	$1,279,000		$999,777		$725,000		$464,000		$154,900		$289,000		$599,900	
Median	$183,500		$264,900		$182,900		$140,000		$115,500		$107,500		$184,900	
Average	$220,196		$291,517		$226,088		$155,564		$111,225		$154,183		$196,860	

CONTINUED

TABLE FS-2 (Con't)
HOMES CURRENTLY LISTED FOR-SALE
EAST CENTRAL HOUSING STUDY
June 2014

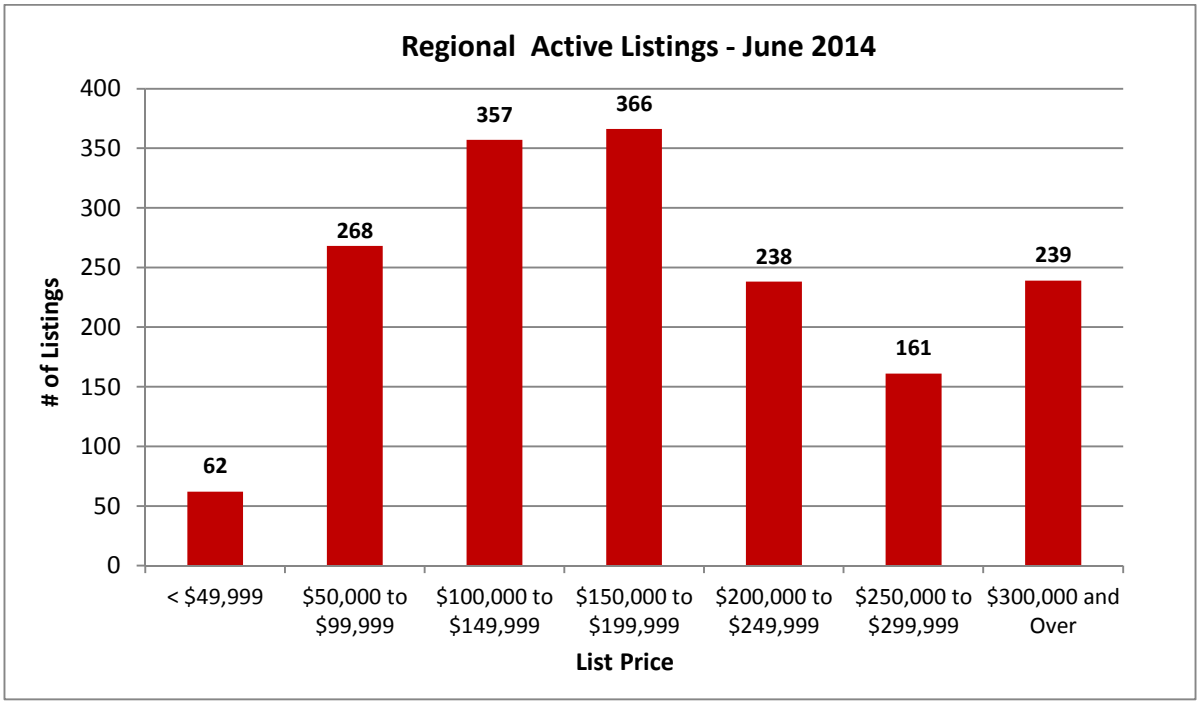
	Cambridge		Mora		Milaca		Princeton		Wahkon		Hinckley		Pince City	
Price Range	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**	**No.**	**Pct.**
< $49,999	0	0.0%	3	3.4%	1	2.2%	0	0.0%	2	7.7%	1	3.6%	2	3.3%
$50,000 to $99,999	9	10.8%	19	21.3%	12	75.0%	5	7.1%	2	7.7%	11	39.3%	18	29.5%
$100,000 to $149,999	12	14.5%	24	27.0%	7	43.8%	29	41.4%	6	23.1%	7	25.0%	18	29.5%
$150,000 to $199,999	27	32.5%	21	23.6%	13	81.3%	16	22.9%	3	11.5%	4	14.3%	8	13.1%
$200,000 to $249,999	18	21.7%	8	9.0%	4	25.0%	7	10.0%	3	11.5%	2	7.1%	8	13.1%
$250,000 to $299,999	5	6.0%	7	7.9%	4	25.0%	6	8.6%	1	3.8%	2	7.1%	4	6.6%
$300,000 and Over	12	14.5%	7	7.9%	5	31.3%	7	10.0%	9	34.6%	1	3.6%	3	4.9%
	83	100.0%	89	100.0%	46	100%	70	100.0%	26	100.0%	28	100.0%	61	100.0%
Minimum	$63,000		$27,000		$47,000		$79,000		$45,900		$48,000		$35,900	
Maximum	$489,900		$499,000		$649,900		$485,000		$450,000		$340,000		$499,000	
Median	$188,900		$149,900		$159,900		$154,950		$202,500		$124,400		$135,000	
Average	$206,518		$170,458		$185,211		$181,002		$218,211		$134,350		$154,366	

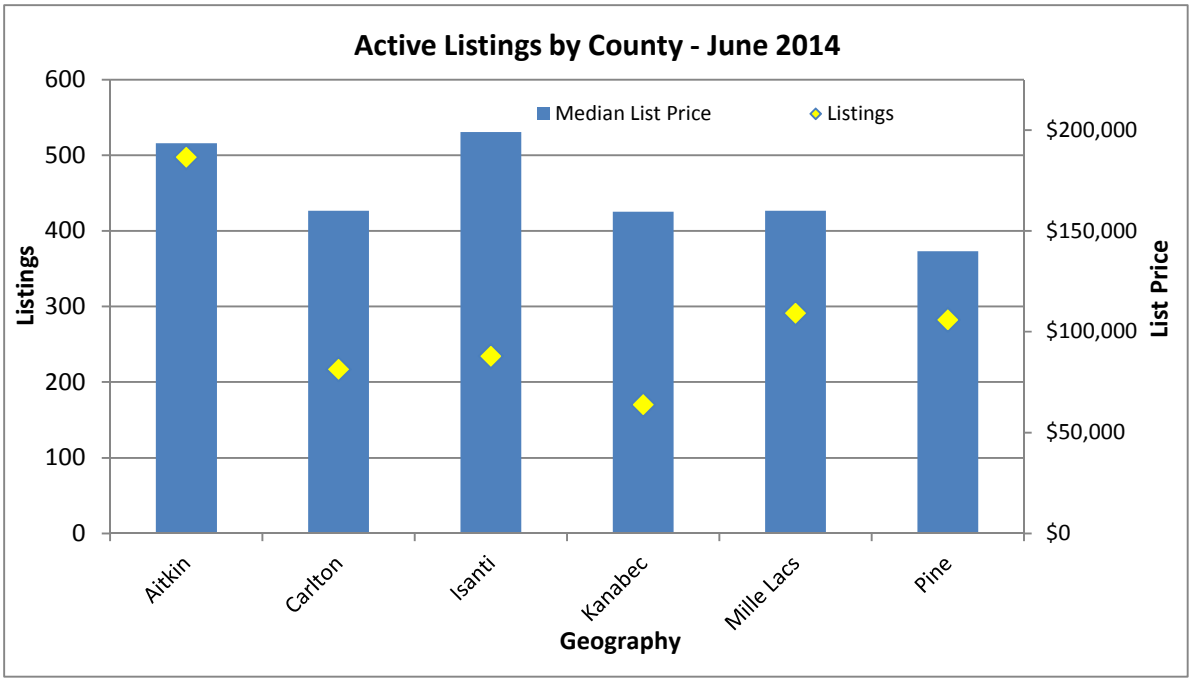
[1] Includes Baldwin Twp. located just outside of Mille Lacs County

Sources: Regional Multiple Listing Service of Minnesota (RMLS)
Maxfield Research Inc.

- Aitkin County, with nearly 500 listings, has the most properties for sale in the region (30% of total). A number of Aitkin County's listings are cabins, located on lake frontage, or include acreages. Kanabec County has the least number of listings (170 listings, 10%).

- Median list prices range from $139,900 in Pine County to $198,950 in Isanti County. Carlton County, Kanabec County, and Mille Lacs County have similar median list prices of just under $160,000.



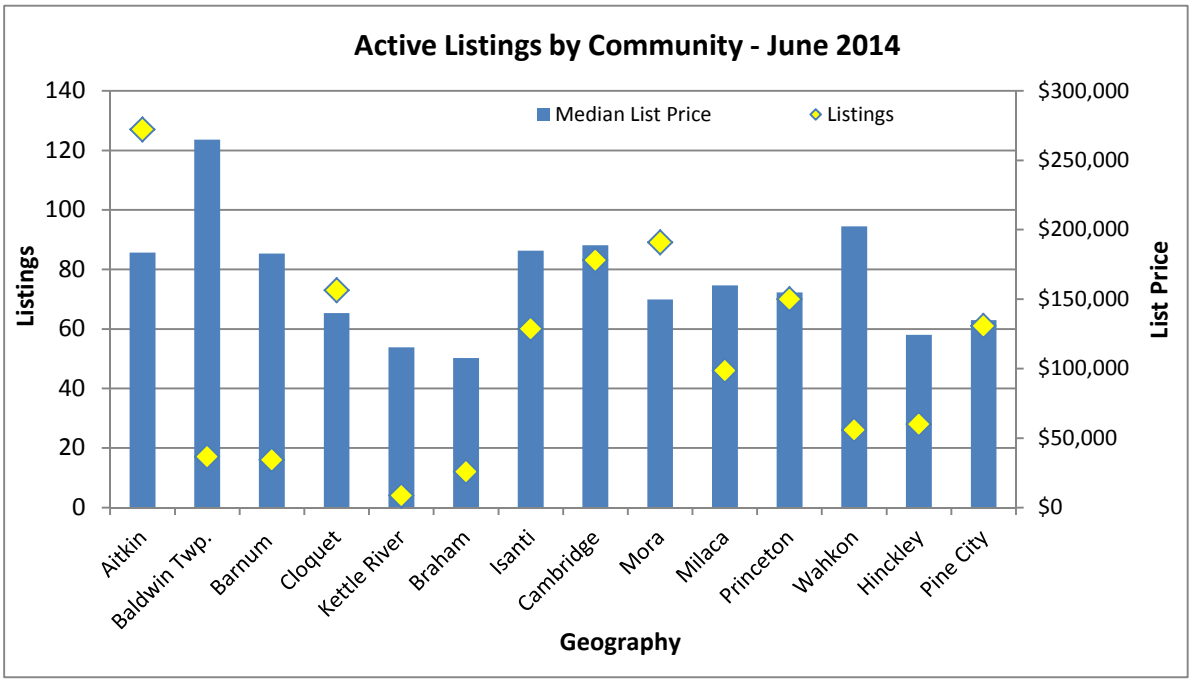


Participating Communities

- Median list prices range from $107,500 in Braham to $264,900 in Baldwin Township. Both Braham and Baldwin Townships have among the fewest listings (12 and 17 listings, respectively).

- Aitkin, Barnum, Cambridge, and Isanti all have very similar list prices; ranging from $182,900 to $188,900. Wahkon has the second highest median list price at $202,500.

- Aitkin has the most listings in the region, boasting nearly 130 active listings. The subsequent communities are Mora and Cambridge (89 and 83 listings, respectively).



Active Listings by Housing Type

- Single-family listings dominate the homes for sale in the region; accounting for 96% of the inventory. Most of the multifamily product is either townhomes or twinhomes. Mille Lacs County has the highest number of multifamily listings within the six-county regional rea.

- The median price per square foot (PSF) for active listings in the region is $113. Pricing ranges from $94/PSF in Kanabec County to $144/PSF in Aitkin County.

- At the community level, the median PSF housing cost ranges from $59/PSF in Braham to $169/PSF in Wahkon. The high costs in Wahkon are largely due to lakeshore properties driving up the cost of housing.

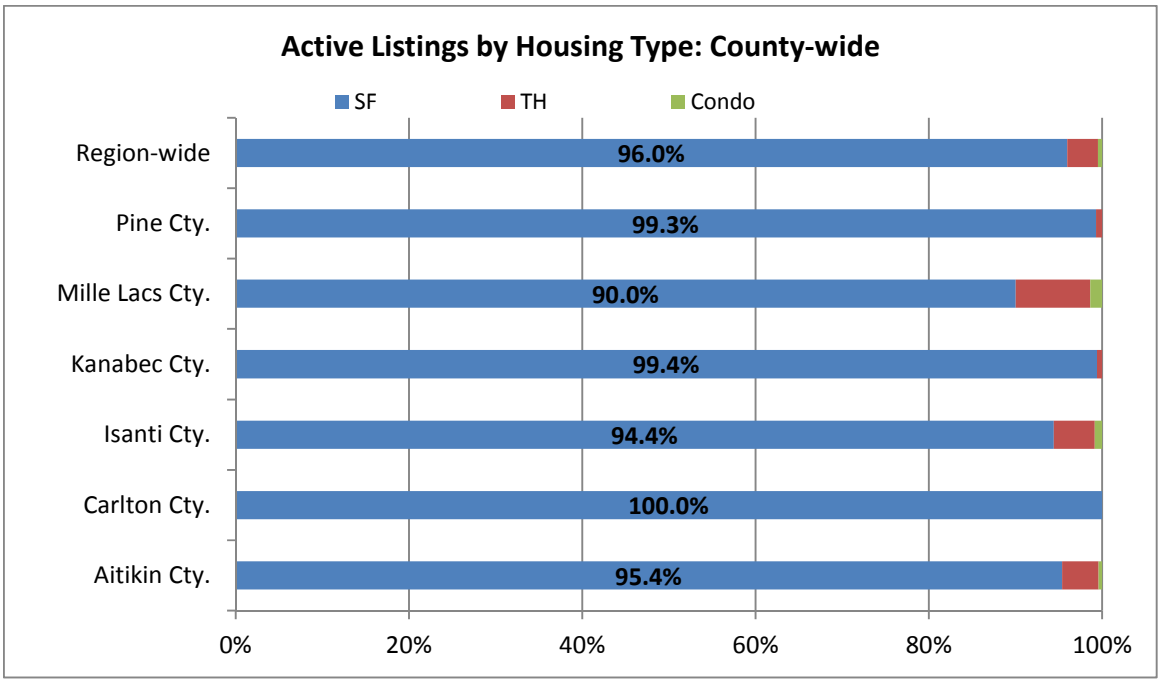
- Among the participating communities, Princeton has the most multifamily properties for-sale. Most of the multifamily homes for sale in Princeton are twinhomes.

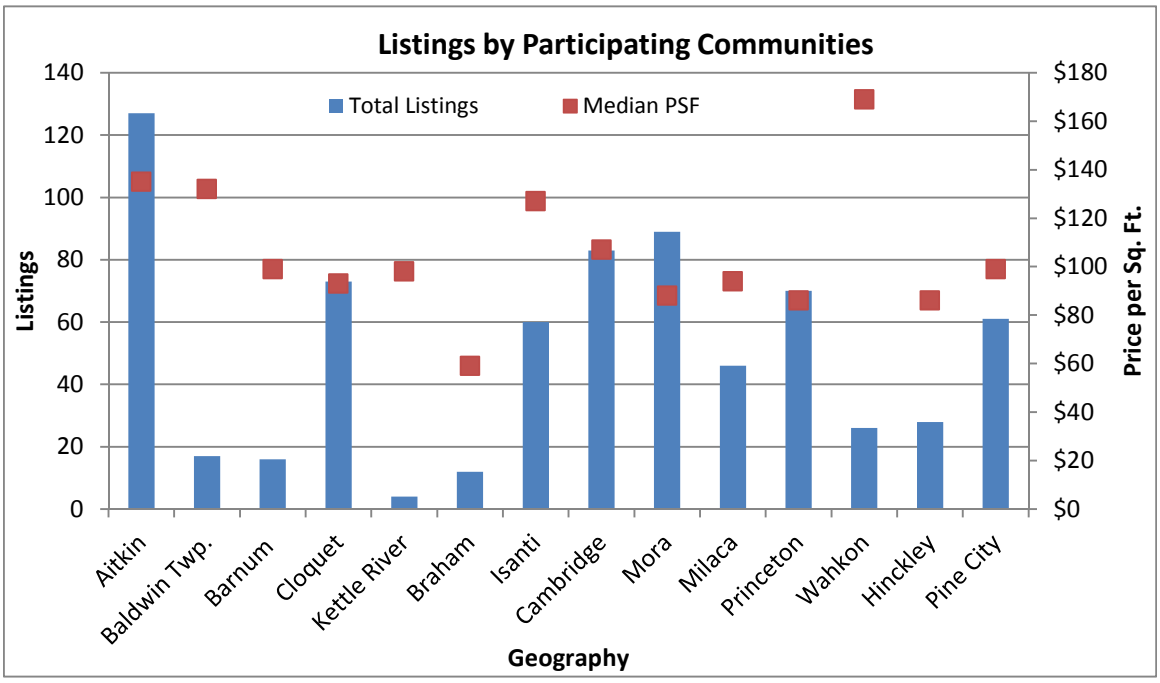
TABLE FS-3
ACTIVE LISTINGS BY HOUSING TYPE
JUNE 2014

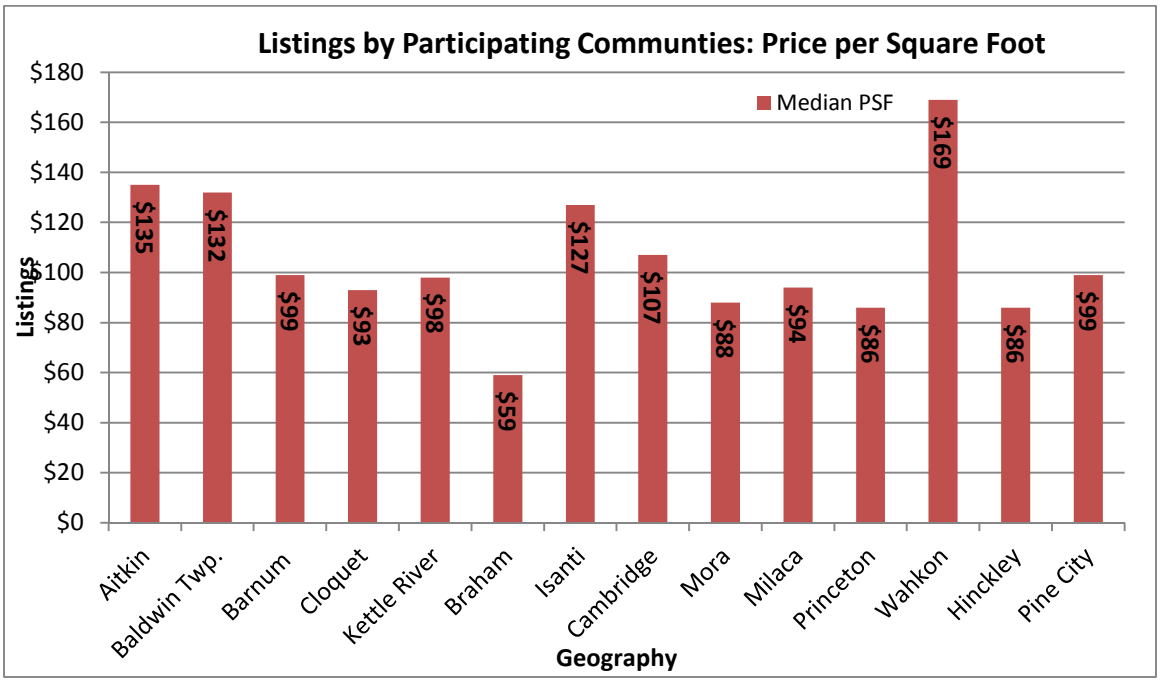
Geography	Total Listings	Median PSF	Single-Family No.	Single-Family Pct.	Townhome/Twinhome[1] No.	Townhome/Twinhome[1] Pct.	Condo/Cooperative No.	Condo/Cooperative Pct.
County-Wide								
Aitkin County	497	$144	474	95.4%	21	4.2%	2	0.4%
Carlton County	217	$98	217	100.0%	0	0.0%	0	0.0%
Isanti County	234	$111	221	94.4%	11	4.7%	2	0.9%
Kanabec County	170	$94	169	99.4%	1	0.6%	0	0.0%
Mille Lacs County	291	$100	262	90.0%	25	8.6%	4	1.4%
Pine County	282	$97	280	99.3%	2	0.7%	0	0.0%
Region-wide	**1,691**	**$113**	**1,623**	**96.0%**	**60**	**3.5%**	**8**	**0.5%**
Participating Communities/Previous Work Completed								
Aitkin	127	$135	123	96.9%	1	0.8%	3	2.4%
Baldwin Twp.	17	$132	16	94.1%	1	5.9%	0	0.0%
Barnum	16	$99	16	100.0%	0	0.0%	0	0.0%
Cloquet	73	$93	73	100.0%	0	0.0%	0	0.0%
Kettle River	4	$98	4	100.0%	0	0.0%	0	0.0%
Braham	12	$59	12	100.0%	0	0.0%	0	0.0%
Isanti	60	$127	56	93.3%	3	5.0%	1	1.7%
Cambridge	83	$107	74	89.2%	8	9.6%	1	1.2%
Mora	89	$88	88	98.9%	1	1.1%	0	0.0%
Milaca	46	$94	44	95.7%	2	4.3%	0	0.0%
Princeton	70	$86	58	82.9%	12	17.1%	0	0.0%
Wahkon	26	$169	24	92.3%	2	7.7%	0	0.0%
Hinckley	28	$86	27	96.4%	1	3.6%	0	0.0%
Pine City	61	$99	60	98.4%	1	1.6%	0	0.0%

[1] Twinhomes, townhomes, and detached townhomes

Source: Regional Multiple Listing Service of Minnesota, Maxfield Research Inc.


Active Listings by Housing Type: County-wide
SF
TH
Condo
Region-wide
Pine Cty.
Mille Lacs Cty.
Kanabec Cty.
Isanti Cty.
Carlton Cty.
Aitikin Cty.
96.0%
99.3%
90.0%
99.4%
94.4%
100.0%
95.4%
0%
20%
40%
60%
80%
100%


Listings by Participating Communities
Total Listings
Median PSF
Listings
Price per Sq. Ft.
140
120
100
80
60
40
20
0
$180
$160
$140
$120
$100
$80
$60
$40
$20
$0
Aitkin
Baldwin Twp.
Barnum
Cloquet
Kettle River
Braham
Isanti
Cambridge
Mora
Milaca
Princeton
Wahkon
Hinckley
Pine City
Geography



Months of Active Supply

Table FS-4 illustrates the historic supply of actively marketing properties in the East Central Minnesota Region and the Twin Cities Metro Area from 2008 to 2013. The table depicts the number of homes for sale at the end of each year and the months of supply. The months of supply metric calculates the number of months it would take for all the current homes for sale to sell given the monthly sales absorption. Generally a balanced supply is considered four to six months. The higher the months of supply indicates there are more sellers than buyers; and the lower the months of supply indicates there are more buyers than sellers. Key findings from Table FS-4 follow.

- The number of homes for sale in the region was highest in 2008 with over 2,300. However the supply decreased annually between 2009 and 2012, before increasing slightly in 2013. Exactly 1,500 homes were for sale at the end of 2013, a decline of 35% from the peak in 2008.

- Excluding Carlton County, all of the remaining county's posted significant improvements in the months supply between 2008 and 2013. Most of these areas observed about half of the supply in 2013 than in 2008, indicating a much healthier real estate market.

- In the region, the Isanti County had the lowest months supply in 2013 (4.1 months), indicating a seller's market given the lower home inventory. Aitkin County had the highest months supply in 2013 (17.2 months).

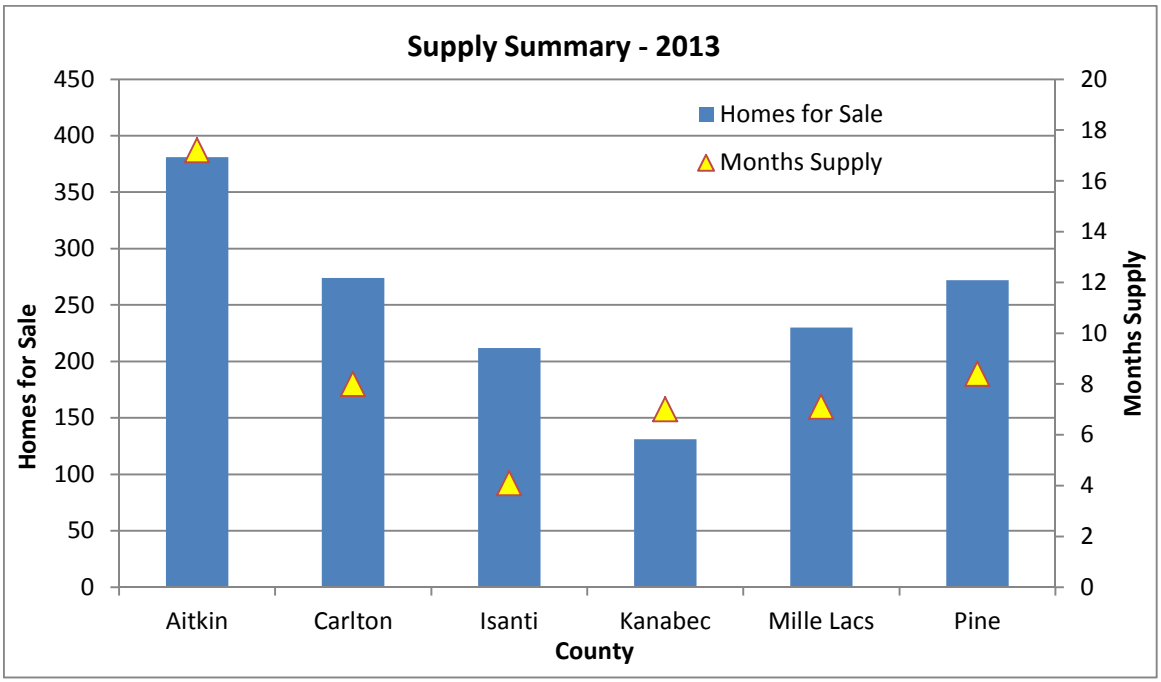
- As Tables FS-1 indicated, home values are rising throughout the region. Because of rising prices, many sellers who would have previously been underwater may consider listing their home thereby increasing the supply of homes for sale.

TABLE FS-4
ACTIVE SUPPLY OF HOMES FOR SALE
EAST CENTRAL MINNESOTA REGION
2008 to 2013

	Months Supply						
Year	Aitkin County	Carlton County	Isanti County	Kanabec County	Mille Lacs County	Pine County	Metro Area
2008	27.5	7.0	14.1	16.1	17.5	16.1	9.7
2009	32.6	5.6	9.6	15.6	12.2	12.3	7.3
2010	26.8	4.9	7.6	12	10.7	11.5	7.4
2011	22.8	4.5	7.3	11.3	10.7	10.8	7.1
2012	20.7	4.1	5.5	9.2	7.4	8.8	4.5
2013	17.2	8.0	4.1	7	7.1	8.4	3.5

	Homes for Sale						
	Aitkin County	Carlton County	Isanti County	Kanabec County	Mille Lacs County	Pine County	Metro Area
2008	438	228	542	212	456	432	31,557
2009	539	210	435	189	379	385	26,156
2010	647	186	364	188	349	372	26,487
2011	636	147	313	183	302	327	22,712
2012	384	133	250	171	239	271	17,213
2013	381	274	212	131	230	272	15,047

Source: 10K Research & Marketing, Maxfield Research Inc.



Lender-Mediated Properties

Table FS-5 summarizes sheriff sale foreclosures in the region and State of Minnesota between 2005 and 2013. The data is prepared by HousingLink with assistance from the Minnesota Housing Finance agency (MHFA), Greater Minnesota Housing Fund (GMHF), Minnesota Homeownership Center, and Family Housing Fund.

Foreclosures are properties in which the financial institutions or lender has taken possession of the home from the owner due to non-payment of mortgage obligations/default by the borrower. Lenders want to move the debt off their books and will hence discount the asking price.

Lender-mediated property information (foreclosures or short sales) is an important metric when reviewing the health of real estate markets. After the real estate bust and ensuing Great Recession, lender-mediated homes increased substantially as an overall market share of the for-sale inventory. The higher market share resulted in downward pricing on aggregate sales price figures, giving the impression that the entire housing market was losing considerable value. However, real estate sales data shows stark differences between traditional and lender-mediated transactions. Key points from Table FS-5 follow.

- The number of foreclosures in the region crested in 2008 with 1,190 properties. However, between 2008 and 2013 the number of foreclosures has been cut in half.

TABLE FS-5
SHERIFF'S SALE FORECLOSURES
2005 - 2013

	Aitkin County		Carlton County		Isanti County		Kanabec County	
Foreclosures								
	Count	% Change	Count	% Change	Count	% Change	Count	% Change
2013	45	-39.2%	76	-26.9%	170	-46.7%	63	-35.7%
2012	74	4.2%	104	-10.3%	319	0.6%	98	-13.3%
2011	71	-26.0%	116	8.4%	317	-9.2%	113	-26.1%
2010	96	1.1%	107	27.4%	349	-10.1%	153	19.5%
2009	95	66.7%	84	-32.3%	388	-15.5%	128	3.2%
2008	57	21.3%	124	57.0%	459	42.5%	124	27.8%
2007	47	34.3%	79	71.7%	322	64.3%	97	51.6%
2006	35	94.4%	46	12.2%	196	145.0%	64	82.9%
2005	18	--	41	--	80	--	35	--
Foreclosure Rate								
	Rate	% Change	Rate	% Change	Rate	% Change	Rate	% Change
2013	0.60	-39.4%	0.61	-27.4%	1.26	-46.8%	1.01	-35.7%
2012	0.99	4.2%	0.84	-10.6%	2.37	0.4%	1.57	-13.3%
2011	0.95	-25.8%	0.94	8.0%	2.36	-7.8%	1.81	-26.1%
2010	1.28	0.0%	0.87	27.9%	2.56	-10.5%	2.45	19.5%
2009	1.28	70.7%	0.68	-32.7%	2.86	-15.4%	2.05	3.5%
2008	0.75	21.0%	1.01	55.4%	3.38	40.8%	1.98	26.9%
2007	0.62	31.9%	0.65	71.1%	2.4	61.1%	1.56	50.0%
2006	0.47	95.8%	0.38	8.6%	1.49	136.5%	1.04	79.3%
2005	0.24	--	0.35	--	0.63	--	0.58	--

	Mille Lacs County		Pine County		Sherburne County		Region Total	
Foreclosures								
	Count	% Change	Count	% Change	Count	% Change	Count	% Change
2013	112	-31.3%	119	-21.7%	280	-46.8%	585	-35.7%
2012	163	-15.5%	152	-12.6%	526	-14.2%	910	-7.5%
2011	193	-14.6%	174	-22.3%	613	-26.3%	984	-14.8%
2010	226	0.4%	224	16.7%	832	18.5%	1,155	3.9%
2009	225	-8.9%	192	7.3%	702	-10.2%	1,112	-6.6%
2008	247	7.9%	179	-17.5%	782	16.2%	1,190	20.1%
2007	229	122.3%	217	87.1%	673	97.4%	991	77.0%
2006	103	68.9%	116	38.1%	341	62.4%	560	75.5%
2005	61	--	84	--	210	--	319	--
Foreclosure Rate								
	Rate	% Change	Rate	% Change	Rate	% Change		
2013	1.23	-31.7%	1.10	-21.4%	0.98	-46.7%		
2012	1.80	-14.7%	1.40	-11.9%	1.84	-14.4%		
2011	2.11	-14.6%	1.59	-22.4%	2.15	-26.6%		
2010	2.47	0.8%	2.05	16.5%	2.93	18.1%		
2009	2.45	-8.6%	1.76	7.3%	2.48	-10.1%		
2008	2.68	6.3%	1.64	-18.0%	2.76	14.5%		
2007	2.52	119.1%	2.00	85.2%	2.41	91.3%		
2006	1.15	64.3%	1.08	35.0%	1.26	55.6%		
2005	0.70	--	0.80	--	0.81	--		

CONTINUED

TABLE FS-5 (Continued)
SHERIFF'S SALE FORECLOSURES
2005 - 2013

	Greater MN		Twin Cities		Minnesota	
Foreclosures						
	Count	% Change	Count	% Change	Count	% Change
2013	5,080	-29.5%	6,754	-36.8%	11,834	-33.9%
2012	7,209	-11.2%	10,686	-18.9%	17,895	-16.0%
2011	8,117	-18.0%	13,181	-16.5%	21,298	-17.0%
2010	9,894	15.6%	15,779	9.1%	25,673	11.5%
2009	8,560	-4.8%	14,459	-16.2%	23,019	-12.3%
2008	8,987	21.0%	17,264	33.1%	26,251	28.7%
2007	7,430	55.5%	12,968	81.9%	20,398	71.3%
2006	4,777	76.5%	7,130	89.4%	11,907	84.0%
2005	2,707	--	3,765	--	6,472	--
Foreclosure Rate						
	Rate	% Change	Rate	% Change	Rate	% Change
2013	0.57	-29.6%	0.73	-37.1%	0.65	-34.3%
2012	0.81	-11.0%	1.16	-18.9%	0.99	-16.1%
2011	0.91	-18.0%	1.43	-16.9%	1.18	-16.9%
2010	1.11	14.4%	1.72	8.9%	1.42	10.9%
2009	0.97	-4.9%	1.58	-16.4%	1.28	-12.3%
2008	1.02	20.0%	1.89	31.3%	1.46	27.0%
2007	0.85	54.5%	1.44	80.0%	1.15	69.1%
2006	0.55	71.9%	0.80	86.0%	0.68	78.9%
2005	0.32	--	0.43	--	0.38	--

Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels

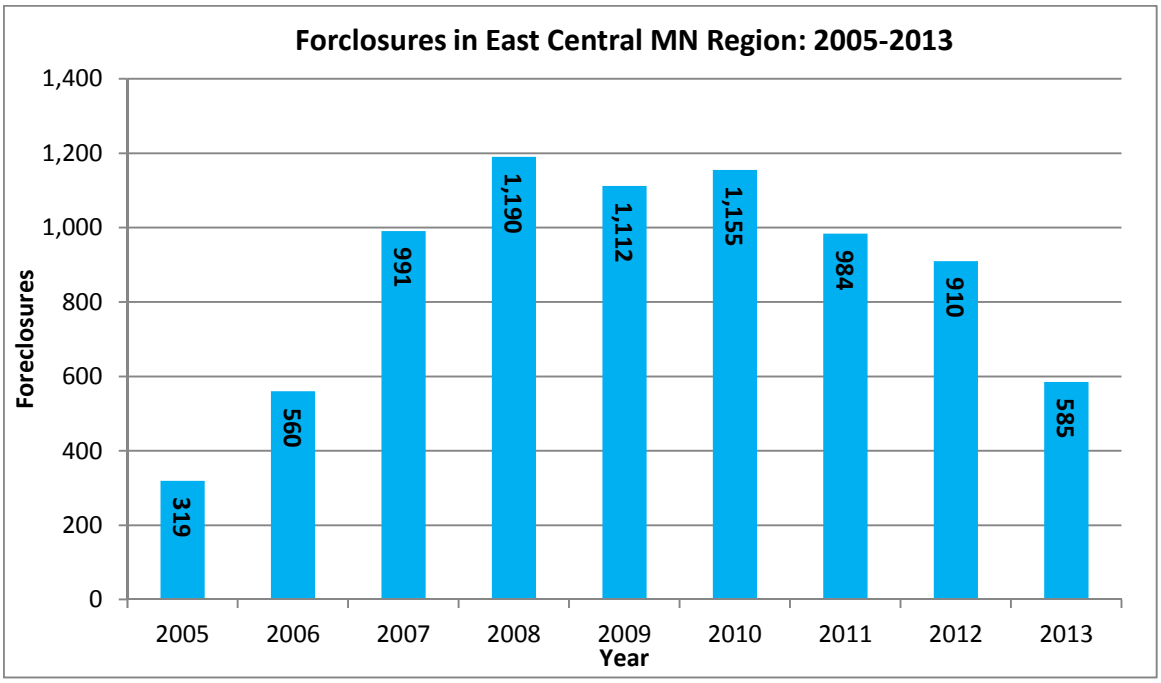
Sources: HousingLink; Maxfield Research, Inc.

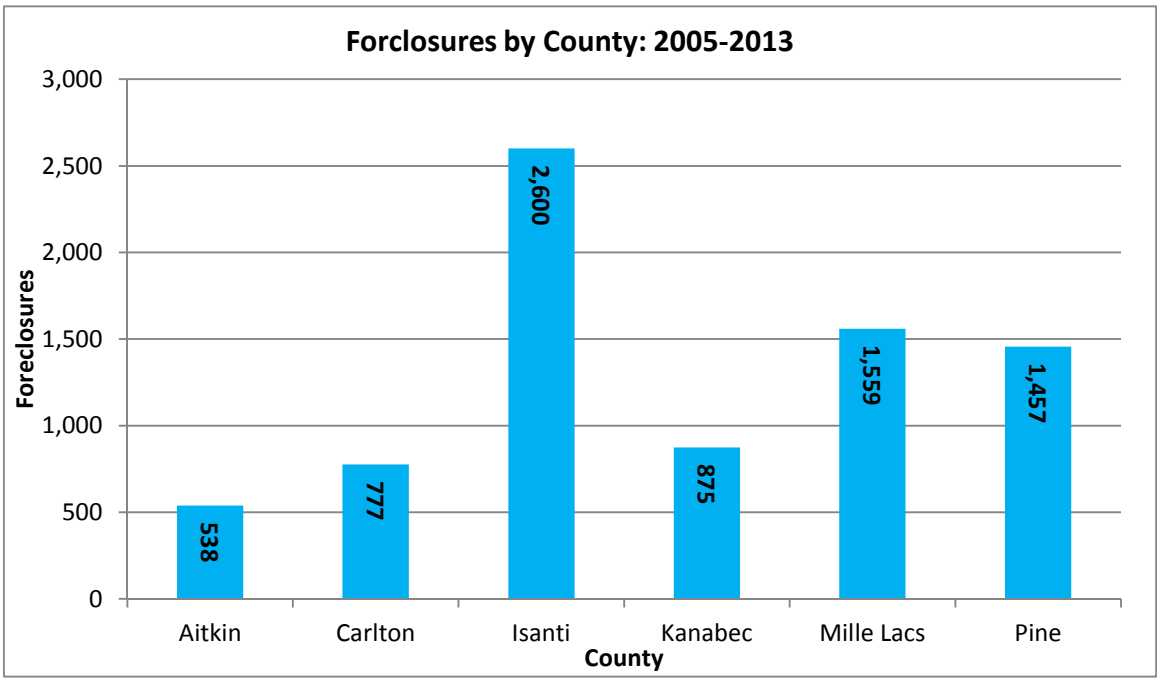
- Isanti County produced the most foreclosures in the region since 2005. Similar to the region, foreclosures peaked in 2008 in Isanti County and have declined annually since.

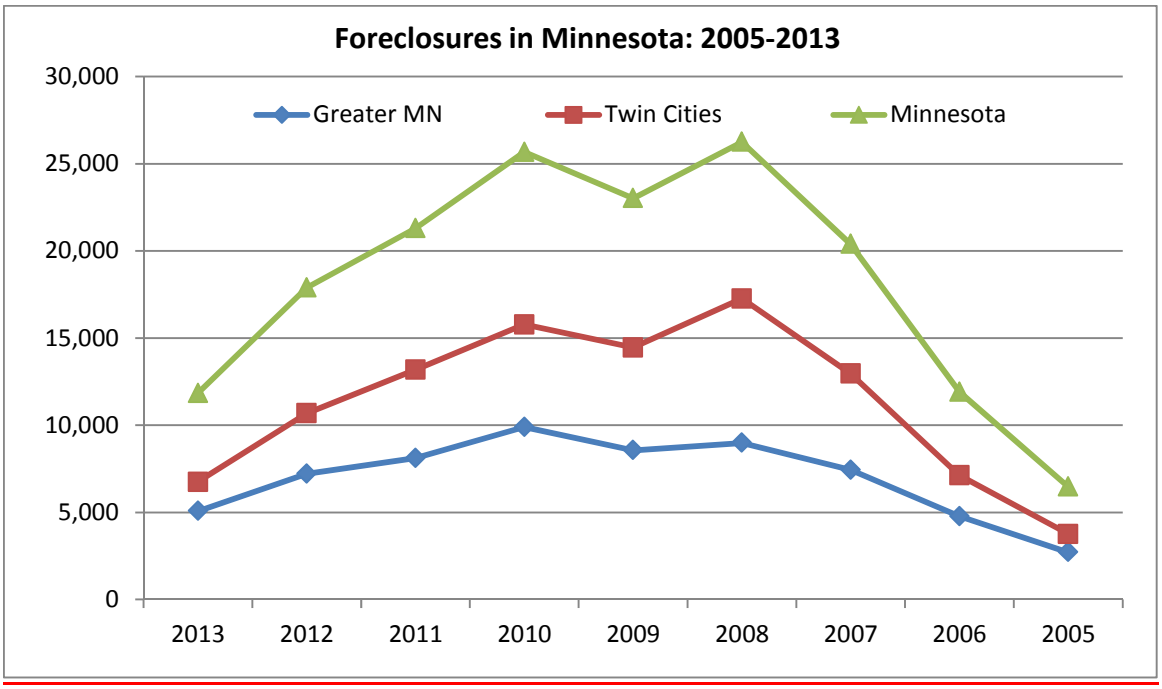
- Aitkin County had the fewest foreclosures over the nine-year time period; however Carlton County posted the lowest foreclosure rate in the region.

- As a region, the East Central Minnesota Area experienced higher foreclosure rates than Greater Minnesota. Greater Minnesota foreclosure rates have historically been lower than the Metro Area.

- As the housing market continues to rebound the number of foreclosures is projected to decline through the remainder of 2014 and beyond.


Forclosures in East Central MN Region: 2005-2013
Foreclosures
1,400
1,200
1,000
800
600
400
200
0
319
560
991
1,190
1,112
1,155
984
910
585
2005
2006
2007
2008
2009
2010
2011
2012
2013
Year


Forclosures by County: 2005-2013
Foreclosures
3,000
2,500
2,000
1,500
1,000
500
0
538
777
2,600
875
1,559
1,457
Aitkin
Carlton
Isanti
Kanabec
Mille Lacs
Pine
County



Owner-occupied Turnover

Table FS-6 illustrates existing home turnover as a percentage of owner occupied units by county in the region. Resales are based on historic transaction volume between 2005 and 2013 as listed on the Multiple Listing Service. Owner-occupied housing units are sourced to the U.S. Census as of 2012.

As displayed in the table, approximately 4% of the region's owner-occupied housing stock is sold annually. Isanti County had the highest turnover rates in the region (5.1%), while Carlton County had the lowest turnover (3.4%) in the region. Typically we find owner-occupied turnover ranges from 3% at the low-end to 8% at the high-end in many communities throughout Minnesota.

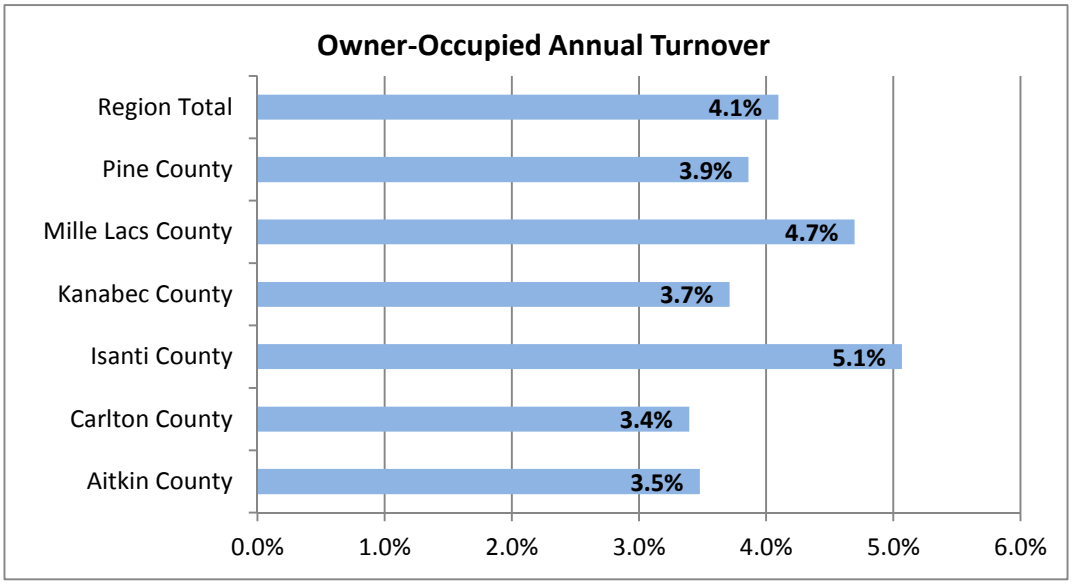
TABLE FS-6
OWNER-OCCUPIED TURNOVER
EAST CENTRAL MINNESOTA REGION

County	Owner-occupied Housing Units[1]	Resales Annual Avg.[2]	Turnover Pct.
Aitkin County	6,411	223	3.5%
Carlton County	10,781	366	3.4%
Isanti County	11,307	573	5.1%
Kanabec County	5,172	192	3.7%
Mille Lacs County	7,964	374	4.7%
Pine County	9,632	372	3.9%
Region Total	**51,267**	**2,100**	**4.1%**

[1] Owner-occupied housing units in 2012

[2] Average of MLS resales between 2005 and 2013

Source: U.S. Census Bureau, RMLS, Maxfield Research Inc.



Lot Inventory

Tables FS-7 summarizes the East Central Minnesota lot inventory as of summer 2014. The table includes platted subdivisions by submarket and dwelling type (i.e. single-family versus multifamily). The data was compiled from city and county officials, assessor databases, realtor/builder interviews, and multiple listing service data. Although the list is comprehensive, it is likely there are other subdivisions that are available that were not quantified in the table (i.e. large-lot subdivisions in townships). The subdivisions in Table FS-7 inventory newer subdivisions and does not include infill lots. The following are key points from Table FS-7.

- Maxfield Research inventoried 91 subdivisions consisting of over 5,600 totally lots. However, about 3,000 vacant lots were identified resulting in a vacancy factor of 53.5% of the total lot count.

- Approximately 70% of the available lots are single-family lots (2,124 lots) while multifamily lots account for about 31% of the inventory (942 lots).

- About 60% of the identified subdivisions in Table FS-7 are located in Isanti County. There are 2,300 vacant lots in Isanti County that comprise 75% of the region's vacant lot supply.

- Outside of Isanti County, Pine County has the second highest lot inventory with about 350 vacant lots. Pine County lots are equally distributed between the Pine City Market Area and the North Pine County Market Area. However, the Hinckley Market Area accounts for 10% of the Pine County's inventory.

- About one-half of the vacant lots in Mille Lacs County are located in the Princeton Submarket. However, the Princeton Submarket is dominated by multifamily lots and has very few available single-family lots. About one-third of Mille Lacs County lots are located in the Milaca Submarket while the Onamia Submarket accounts for 18% of the inventory.

- All of the vacant lots identified in Kanabec County are located in the Mora Submarket; which includes most of the county. About 57% of the inventory in the Mora Submarket is vacant; most of which is single-family.

- At the county-level, Carlton County has the fewest number of vacant available lots in the region. All of the lots in Carlton County are for single-family housing (64 vacant lots).

- Although most submarkets in the region have vacant single-family lots; a number of submarkets have no vacant multifamily lots (i.e. twinhomes, townhomes, condos, etc.)

TABLE FS-7
LOT INVENTORY
EAST CENTRAL MINNESOTA REGION
Summer 2014

Subdivision	Submarket	City/Twp.	No. of Units/Lots SF	MF	Total	Vacant/Avail. Lots/Units SF	MF	Total	Pct. Vacant	Notes:
AITKIN SUBMARKET										
No Active Subdivisions										
BALDWIN TOWNSHIP SUBMARKET										
Hidden Hollows	Baldwin Twp.		26		26	15		15	57.7%	
Nordwall Estates 1st & 2nd	Baldwin Twp.		57		57	48		48	84.2%	
Wolf Ridge 1st & 2nd Addition	Baldwin Twp.		11		11	5		5	45.5%	
Baldwin Townsip Subtotal			94	0	94	68	0	68	72.3%	
CARLTON COUNTY										
Jolicouer Trails Phase I[1]	Cloquet MA	Cloquet	26		26	20		20	76.9%	
Otter Creek Phase I[1]	Cloquet MA	Cloquet	25		25	13		13	52.0%	
Cloquet County Subtotal			51	0	51	33	0	33	64.7%	
Riverview Meadows	NW Carlton Co. MA	Cromwell	20		20	15		15	75.0%	
Louis 2nd Addition	Southern Carlton Co. MA	Moose Lake	21		21	16		16	76.2%	R-1 & R-2 lots
Calrton County Subtotal			**92**	**0**	**92**	**64**	**0**	**64**	**69.6%**	
ISANTI COUNTY										
Horseshoe Meadows 2nd Addition	Braham MA	Braham		16	16		6	6	37.5%	MF: Twinhomes
Horseshoe Meadows 4th Addition	Braham MA	Braham	43	18	61	32	16	48	78.7%	MF: Twinhomes
Braham MA Subtotal			43	34	77	32	22	54	70.1%	
Bayberry Shire	Remainder of Isanti Co.	Cambridge	1	18	19	0	11	11	57.9%	
Bridgewater	Remainder of Isanti Co.	Cambridge	137	278	415	28	145	173	41.7%	
Bridgewater 2nd*	Remainder of Isanti Co.	Cambridge	86		86	5		5	5.8%	
Bridgewater 3rd*	Remainder of Isanti Co.	Cambridge	79		79	59		59	74.7%	
Cambridge Trails	Remainder of Isanti Co.	Cambridge	169		169	169		169	100.0%	
East Oaks 6th Addition*	Remainder of Isanti Co.	Cambridge	7		7	4		4	57.1%	
East Oaks 7th Addition*	Remainder of Isanti Co.	Cambridge	8		8	7		7	87.5%	
Heritage Greens of Cambridge	Remainder of Isanti Co.	Cambridge	76		76	51		51	67.1%	
Heritage Greens future PUD	Remainder of Isanti Co.	Cambridge	69		69	69		69	100.0%	
Heritage Greens future PUD (senior living)	Remainder of Isanti Co.	Cambridge		50	50		50	50	100.0%	
Liberty Shores	Remainder of Isanti Co.	Cambridge	275		275	275		275	100.0%	
Maple Ridge PUD*	Remainder of Isanti Co.	Cambridge		46	46		16	16	34.8%	MF:Twinhomes & townhomes
Maple Ridge PUD 2nd	Remainder of Isanti Co.	Cambridge		52	52		52	52	100.0%	MF:Twinhomes & townhomes
Maple Ridge PUD 3rd	Remainder of Isanti Co.	Cambridge		50	50		50	50	100.0%	MF:Twinhomes & townhomes
Oak Meadows	Remainder of Isanti Co.	Cambridge		69	69		37	37	53.6%	
Oak Meadows future PUD	Remainder of Isanti Co.	Cambridge		75	75		75	75	100.0%	
Parkwood on the Lakes 2nd Addition	Remainder of Isanti Co.	Cambridge	27	14	41	17	10	27	65.9%	MF: Townhomes
Parkwood on the Lakes 3rd Addition	Remainder of Isanti Co.	Cambridge		18	18		18	18	100.0%	MF: Townhomes
Parkwood on the Lakes 4th Addition	Remainder of Isanti Co.	Cambridge		112	112		112	112	100.0%	MF: 4 to 6 plexes
Parkwood PUD Future Phase	Remainder of Isanti Co.	Cambridge	18	18	36	18	18	36	100.0%	MF: 8-plex & 10-plex
Parkwood on the Lakes Southeast	Remainder of Isanti Co.	Cambridge	121		121	89		89	73.6%	
Parkwood on the Lakes Southwest	Remainder of Isanti Co.	Cambridge	77		77	77		77	100.0%	
Preserve at Parkwood	Remainder of Isanti Co.	Cambridge	41		41	39		39	95.1%	
Preserve at Parkwood Future	Remainder of Isanti Co.	Cambridge	6		6	6		6	100.0%	
Samson Acres	Remainder of Isanti Co.	Cambridge	5		5	5		5	100.0%	
Tamarack River Ridge	Remainder of Isanti Co.	Cambridge	7		7	6		6	85.7%	
Townhouses at Joe's Lake PUD 2nd*	Remainder of Isanti Co.	Cambridge		32	32		12	12	37.5%	MF: Townhomes
Joes Lake Townhomes PUD 3rd	Remainder of Isanti Co.	Cambridge		54	54		54	54	100.0%	MF: Townhomes
Woodhaven Acres 2nd*	Remainder of Isanti Co.	Cambridge	20		20	3		3	15.0%	
Woodhaven Acres 3rd*	Remainder of Isanti Co.	Cambridge	28		28	9		9	32.1%	
Woodhaven Acres 4th	Remainder of Isanti Co.	Cambridge	8		8	8		8	100.0%	
Yerigan Farms*	Remainder of Isanti Co.	Cambridge	125		125	42		42	33.6%	
Yerigan Farms Future	Remainder of Isanti Co.	Cambridge	157		157	157		157	100.0%	
Cambridge Subtotal			1,547	886	2,433	1,143	660	1,803	74.1%	
Brookview South 6th Addition	Isanti	Isanti	2	16	18	2	16	18	100.0%	
Deer Haven	Isanti	Isanti	32	0	32	10	0	10	31.3%	
Fairway Greens	Isanti	Isanti	64	0	64	30	0	30	46.9%	
Isanti Hills 6th Addition	Isanti	Isanti	7	16	23	0	4	4	17.4%	
Isanti Hills 7th Addition	Isanti	Isanti	3	0	3	1	0	1	33.3%	
Isanti Meadows	Isanti	Isanti	88	0	88	55	0	55	62.5%	
Rum River Meadows 1st Addition	Isanti	Isanti	48	0	48	8	0	8	16.7%	
Rum River Meadows 2nd Addition	Isanti	Isanti	58	0	58	36	0	36	62.1%	
Savannah Run	Isanti	Isanti	39	0	39	30	0	30	76.9%	
Sun Prairie 1st Addition	Isanti	Isanti	49	0	49	26	0	26	53.1%	
South Park	Isanti	Isanti	25	0	25	13	0	13	52.0%	
Villages on the Rum	Isanti	Isanti	133	117	250	55	31	86	34.4%	
Villages on the Rum 2nd Addition Phase 3 (Rum River Condos)	Isanti	Isanti	0	100	100	0	50	50	50.0%	
Villages on the Rum 3rd Addition	Isanti	Isanti	84	24	108	3	6	9	8.3%	
Villages on the Rum 3 Phase 2	Isanti	Isanti	28	0	28	14	0	14	50.0%	
Villages on the Rum 3rd Addition Phase 3	Isanti	Isanti	38	0	38	20	0	20	52.6%	
Villages on the Rum 3rd Addition Phase 4	Isanti	Isanti	16	0	16	10	0	10	62.5%	
Villages on the Rum 4th Addition	Isanti	Isanti	79	12	91	1	0	1	1.1%	
Villages on the Rum 4th Addition, Ballpark View	Isanti	Isanti	21	14	35	18	0	18	51.4%	
Villages on the Rum 5th Addition	Isanti	Isanti	10	0	10	3	0	3	30.0%	
Isanti Subtotal			824	299	1,123	335	107	442	39.4%	
Isanti County Subtotal			**2,414**	**1,219**	**3,633**	**1,510**	**789**	**2,299**	**63.3%**	

CONTINUED

TABLE FS-7
LOT INVENTORY
EAST CENTRAL MINNESOTA REGION
Summer 2014

Subdivision	Submarket	City/Twp.	No. of Units/Lots SF	MF	Total	Vacant/Avail. Lots/Units SF	MF	Total	Pct. Vacant	Notes:
KANABEC COUNTY										
Beaver Lodge Estates	Mora MA	Mora	13		13	9		9	69.2%	Outside Mora city limits
Eldris	Mora MA	Mora	32		32	29		29	90.6%	Not marketing
Fox Run	Mora MA	Mora	70	18	88	25	13	38	43.2%	MF: Twin homes
Mora Subtotal			115	18	133	63	13	76	57.1%	
MILLE LACS COUNTY										
Boulder Ridge First Addition	Milaca MA	Milaca	27	18	45	12	8	20	44.4%	MF: Twinhomes/Quads
Cedar Ridge	Milaca MA	Milo Twp.	28		28	22		22	78.6%	
Fieldstone Green	Milaca MA	Milaca	35		35	17		17	48.6%	
Sorenson Grove	Milaca MA	Borgholm Twp.	14		14	10		10	71.4%	2 spec permits - July 2014
River Trails 2nd Addition	Milaca MA	Bogus Brook Twp.	29		29			0	0.0%	
Milaca Subtotal			133	18	151	61	8	69	45.7%	
Meadow View Estates 1st Addition	Princeton MA	Princeton		18	18		6	6	33.3%	MF: Six-plex Townhomes
Meadow View Estates 5th Addtion	Princeton MA	Princeton	56	10	66	6	10	16	24.2%	SF and Twinhomes
Meadow View Estates 7th Addtion	Princeton MA	Princeton		6	6		6	6	100.0%	Twinhomes
Northfield Commons	Princeton MA	Princeton		56	56		30	30	53.6%	MF: Twinhomes
Pondview Estates	Princeton MA	Princeton		55	55		28	28	50.9%	MF: Four-plex
Shady Acres	Princeton MA	Princeton		26	26		18	18	69.2%	MF: Twinhomes
Princeton Subtotal			56	171	227	6	98	104	45.8%	
Woodland Meadows	Onamia MA	Daily Twp.	37		37	37		37	100.0%	
Onamia Subtotal			37		37	37		37	100.0%	
Mille Lacs County Subtotal			**226**	**189**	**415**	**104**	**106**	**210**	**50.6%**	
PINE COUNTY										
Carriage Hills Estates	Hinckley MA	Hinckley	12		12	9		9	75.0%	
Zwingwank Oodena 2nd Addition	Hinckley MA	Hinckley	37		37	28		28	75.7%	Mille Lacs Band only
Hinckley Subtotal			49	0	49	37	0	37	75.5%	
Franta Estates	Pine City MA	Rock Creek	11		11	3		3	27.3%	
Rolling Meadows	Pine City MA	Rock Creek	36		36	25		25	69.4%	
Beaver Pond Addition	Pine City MA	Pine City		14	14		8	8	57.1%	MF: Duplex lots
Cross Lake Preserve 1st & 2nd Addition	Pine City MA	Pine City	72		72	63		63	87.5%	
Fawn Meadows 1st & 2nd Addition	Pine City MA	Pine City	49	38	87	12	26	38	43.7%	MF: Townhomes & Duplex lots
Penningtons 1st Addition	Pine City MA	Pine City	22		22	2		2	9.1%	
Princes Addition	Pine City MA	Pine City	245		245	10		10	4.1%	
Townsite of Pine City	Pine City MA	Pine City	570		570	12		12	2.1%	
Twin Pines Addition	Pine City MA	Pine City	9		9	2		2	22.2%	
Pine City MA Subtotal			1,014	52	1,066	129	34	163	15.3%	
Jamies Addition	North Pine MA	Sandstone	9		9	5		5	55.6%	
Trout River Territory One	North Pine MA	Sandstone	11		11	11		11	100.0%	
Wild Acres East	North Pine MA	Sturgeon Lake	203		203	133		133	65.5%	
Remainder of Pine Co. Subtotal			223	0	223	149	0	149	66.8%	
Pine County Subtotal			**1,286**	**52**	**1,338**	**315**	**34**	**349**	**26.1%**	
East Central Regionl Total			**4,159**	**1,478**	**5,637**	**2,071**	**942**	**3,013**	**53.5%**	

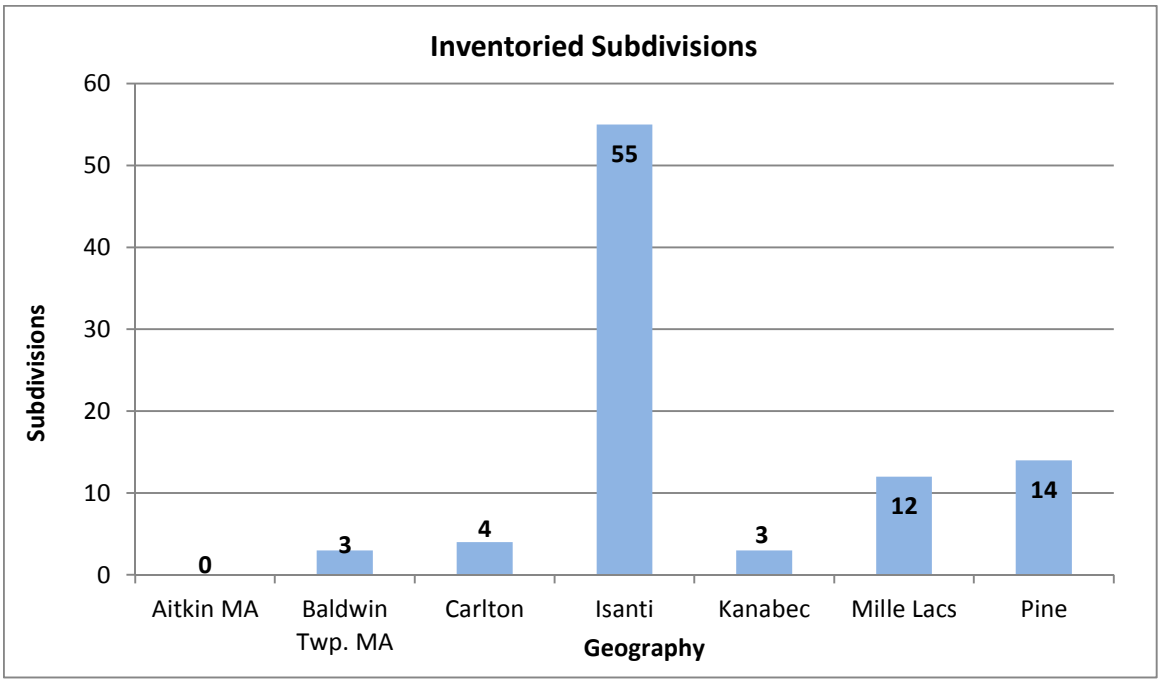
* Multifamily includes detached and attached townhomes, twinhomes, and condominiums

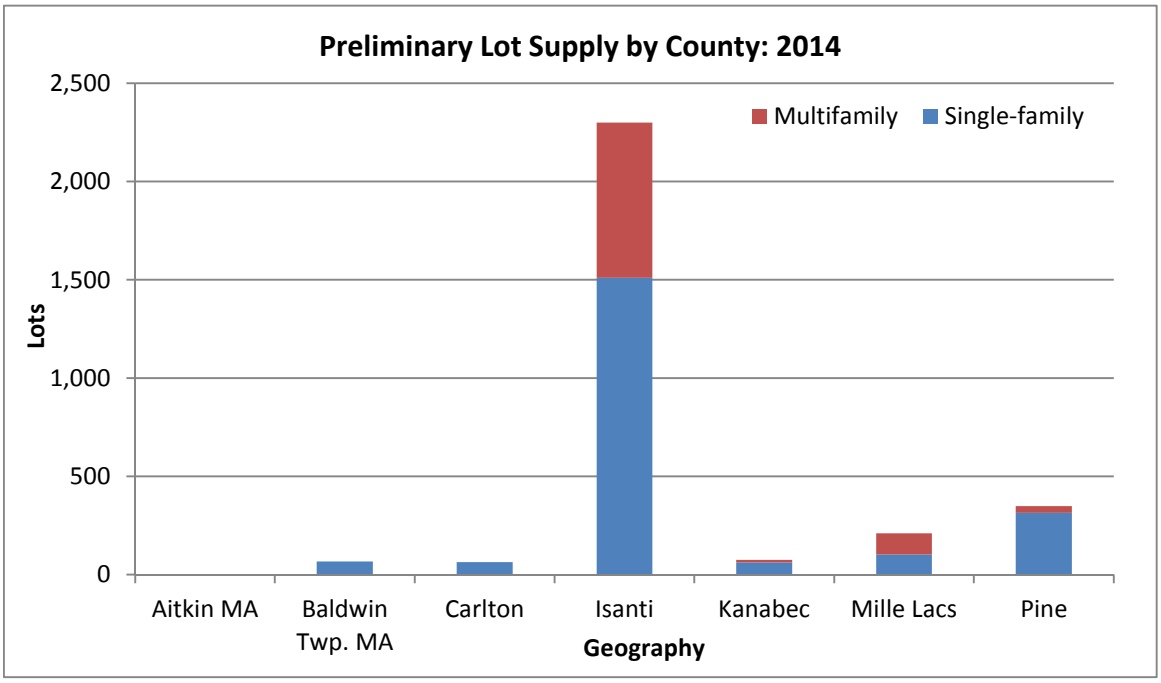
[1] Per Cloquet/Scanlon Housing Study (January 15, 2014)

Sources: Interviews with Realtors, Builders, and other housing professionals
City/County staff
Maxfield Research Inc.

- It is important to recognize that not all of the lots inventoried in the tables are actively marketing. Between scattered lots and subdivisions with multiple phases it is likely a moderate percentage of the inventory is unavailable.

- The majority of the subdivisions inventoried in Table Fs-7 were platted during the early half of the 2000s prior the housing market crash. There have been very few, if any, new subdivisions platted since the mid-2000s.


Inventoried Subdivisions
Subdivisions
60
50
40
30
20
10
0
0
3
4
55
3
12
14
Aitkin MA
Baldwin Twp. MA
Carlton
Isanti
Kanabec
Mille Lacs
Pine
Geography


Preliminary Lot Supply by County: 2014
Multifamily
Single-family
Lots
2,500
2,000
1,500
1,000
500
0
Aitkin MA
Baldwin Twp. MA
Carlton
Isanti
Kanabec
Mille Lacs
Pine
Geography

Actively Marketing Subdivisions

Maxfield Research Inc. identified single-family and multifamily developments that are currently being marketed in the East Central Minnesota region. Subdivisions are classified as active if they are marketing homes and/or lots on the Multiple Listing Service ("MLS") or marketing lots through builders or builders associations. Because not all new construction or vacant lots are listed on the MLS, it is likely there are several subdivisions that are marketing lots that are not identified in Table FS-7.

Table FS-8 identifies single-family and multifamily subdivisions and includes information on the number of total lots, vacant lots, average marketing lot costs, average marketing sales prices, average home price per square foot, and average lot sizes. Key points from the tables follow.

- There are 39 subdivisions actively marketing lots at this time. Combined, there are nearly 1,400 vacant single-family and multifamily lots available among these subdivisions.

- About 40% of the active subdivisions are located in Isanti County. Combined, these vacant lots account for 58% of the inventory in the region.

- Although there are a variety of lot sizes available, overall the average lot sizes in the region are larger. The average lot size among actively marketing subdivisions in the region is 0.82 acres. The average lot size in Isanti County is about one-third an acre compared to over three acres in Baldwin Township. The large lot sizes in the region can be attributed to the number of subdivisions located in the townships with larger lot-size minimums compared to municipal lots.

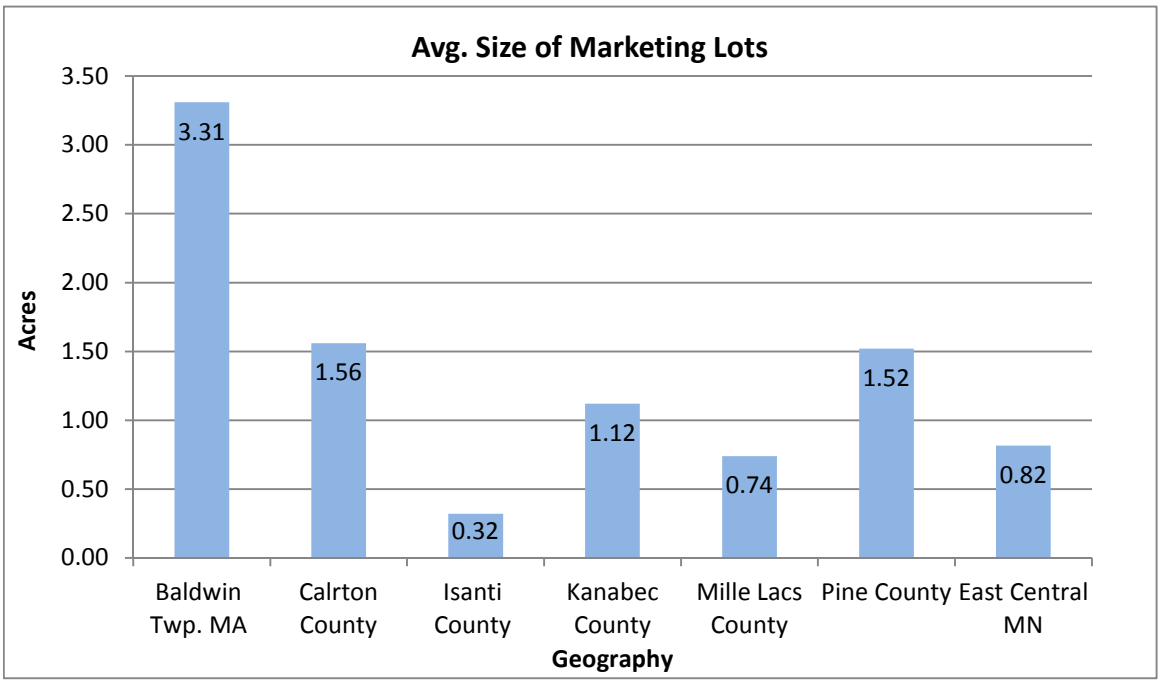
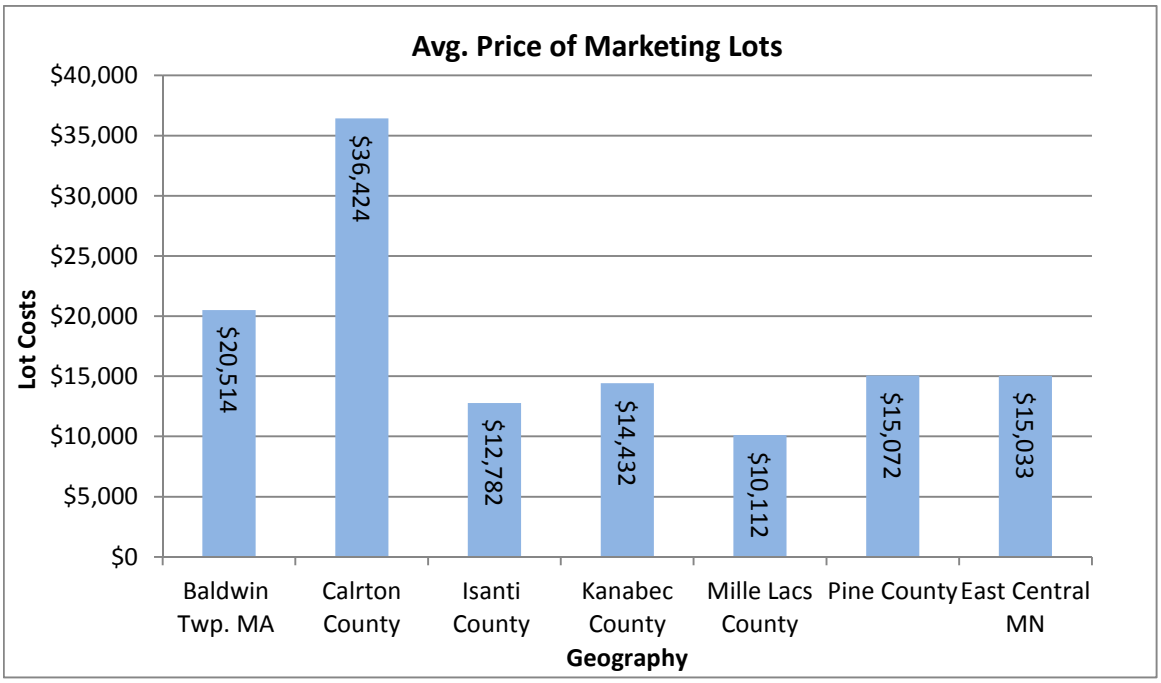


TABLE FS-8
SELECT ACTIVELY MARKETING SUBDIVISIONS
EAST CENTRAL MINNESOTA REGION
SUMMER 2014

Subdivision/Location	City/Twp.	Submarket	No. of Lots	Vacant/ Avail. Lots	Average Size of Listed Lots Min	Max	Avg.	Marketing Lot/Land Value Min	Max	Avg.	Marketing Home Value Min	Max	Avg.	Avg. PSF	Comments
Aitkin Submarket															
No Active Subdivisions															
Baldwin Township Submarket															
Hidden Hollows	Baldwin Twp.	Baldwin Twp.	26	15	2.50 -	3.00	2.75	$23,900 -	$24,900	$24,400	$219,900 -	$229,900	$225,000	$143	
Nordwall Estates 1st & 2nd	Baldwin Twp.	Baldwin Twp.	57	48	0.57 -	0.81	0.66	$17,900 -	$21,900	$19,300	Only marketing land				
Wolf Ridge 1st & 2nd Addition	Baldwin Twp.	Baldwin Twp.	11	5	2.84 -	14.18	5.00	Not marketing land			$229,900		$229,900	$181	
Subtotals/Averages			**94**	**68**			**3.31**			**$20,514**			**$226,225**	**$153**	
Carlton County															
Jolicouer Trails Phase I[1]	Cloquet	Cloquet MA	26	20	1.30 -	3.40	1.70	$45,000 -	$50,000	$47,500	Only marketing land				
Autumn Woods	Carlton	Cloquet MA	12	12	2.76 -	5.54	3.75	$29,000 -	$45,000	$38,000	Only marketing land				
Majestic Oaks	Carlton	Cloquet MA	n/a	n/a	2.50 -	4.50	3.00	$30,000 -	$44,000	$33,000	$289,439			$198	
The Preserve	Carlton	Cloquet MA	n/a	n/a	2.00 -	4.35	3.00	$45,000 -	$99,000	$72,000	Only marketing land				
Serentinty Woods	Esko	Cloquet MA	n/a	n/a	1.00 -	3.00	2.00	$15,000 -	$32,000	$22,000	Only marketing land				
River View Meadows	Cromwell	NW Carlton MA	20	15	0.40 -	1.06	0.58	$17,900 -	$31,900	$24,900	Only marketing land				
Louis 2nd Addition	Moose Lake	So. Carlton MA	21	16	0.57 -	0.72	0.65	$25,900 -	$38,500	$32,200	Only marketing land				
Subtotals/Averages			**79**	**63**		**1.56**				**$36,424**		**$289,439**		**$198**	
Isanti County															
Deer Haven	Isanti	Isanti MA	32	10	0.25 -	0.39	0.32	$9,900		$9,900	$150,900 -	$153,900	$152,400	$155	
Fairway Greens	Isanti	Isanti MA	64	30	0.24 -	0.28	0.26	$8,000 -	$8,000	$8,000	$170,000 -	$239,138	$204,569	$150	
Isanti Meadows	Isanti	Isanti MA	88	55	0.27 -	0.44	0.30	$19,900	$19,900	$19,900	$174,900 -		$174,900	$159	
Savannah Run	Isanti	Isanti MA	39	30	0.33 -		0.33	Not marketing land			$177,450 -	$243,631	$210,541	$155	
South Park	Isanti	Isanti MA	25	13	0.33 -	0.35	0.34	Not marketing land			$164,900 -	$178,248	$171,574	$130	
Sun Prairie	Isanti	Isanti MA	49	26	0.25 -	0.34	0.28	$9,000 -	$10,000	$9,500	$174,900 -	$225,000	$185,000	$145	
Villages on the Rum	Isanti	Isanti MA	676	211	0.19 -	0.52	0.25	$4,300 -	$12,500	$8,000	$139,900 -	$165,000	$150,000	$148	
Antler Ridge Estates	Isanti Twp.	Isanti MA	11	10	1.30 -	2.60	2.00	$17,900 -	$27,900	$23,000	Only marketing land				
Bayberry Shire	Cambridge	Rem. of Isanti Co.	19	11	0.11 -		0.11	Not marketing land			$179,000		$179,000	$170	Twin homes
Bayview of Bridgewater (MF)	Cambridge	Rem. of Isanti Co.	278	145	0.12 -		0.12	Not marketing land			$199,900 -	$259,500	$230,000	$135	Detached Townhomes
Bridgewater 3rd Addition (SF)	Cambridge	Rem. of Isanti Co.	79	59	0.36 -	0.45	0.42	$14,900 -	$26,900	$22,500	$175,000 -	$249,900	$201,500	$137	
East Oaks Addition	Cambridge	Rem. of Isanti Co.	15	11	0.35 -	0.65	0.42	$42,000 -	$58,900	$52,000	Only marketing land				
Maple Ridge Townhomes	Cambridge	Rem. of Isanti Co.	148	118	0.18 -	0.32	0.25	$7,000 -	$7,000	$7,000	Only marketing land				
Townhomes at Joe's Lake (MF)	Cambridge	Rem. of Isanti Co.	32	12	0.18 -	0.18	0.18	$7,500 -	$7,500	$7,500	Only marketing land				$7500/pad = $30,00/quad
Whitetail Ridge	Cambridge	Rem. of Isanti Co.	24	22	1.80 -	2.10	1.95	$30,000 -	$30,000	$30,000	$242,500 -	$269,500	$256,000	$142	
Yerigan Farms	Cambridge	Rem. of Isanti Co.	125	42	0.31 -	0.33	0.32	$7,500 -	$18,000	$16,000	$157,500 -	$172,281	$165,000	$162	
Subtotals/Averages			**1,704**	**805**		**0.32**				**$12,782**			**$186,631**	**$146**	
Kanabec county															
Eldris	Mora	Mora MA	32	29				Not actively marketing							
Fox Run (MF)	Mora	Mora MA	18	13	0.16 -	0.16	0.16	$8,500 -	$8,500	$8,500	Only marketing land				Twinhome lots - tax forfeit
Beaver Lodge Estates	Mora	Mora MA	13	9	1.03 -	4.28	2.50	$20,300 -	$31,200	$23,000	Only marketing land				
Subtotals/Averages			**63**	**51**			**1.12**			**$14,432**					
Mille Lacs															
Stone Haven	Milaca	Milaca MA		8	0.05 -	0.23	0.07	$4,000 -	$5,000	$4,500	Only marketing land				
Boulder Ridge 1st Addition	Milaca	Milaca MA	45	20	0.23	0.26	0.24	$6,000 -	$14,900	$12,500	$157,900		$157,900	$161	
Fieldstone Greene	Milaca	Milaca MA	35	17	0.25 -	0.27	0.26	$3,750 -	$45,500	$6,000	Only marketing land				15 on tax forfeit $3,750 - $7500
Cedar Ridge	Milaca	Milaca MA	28	22	2.50 -	6.57	2.98	$9,900 -	$21,500	$13,160	Only marketing land				
Meadow View Estates (MF)	Princeton	Princeton MA	34	28	0.15 -	0.22	0.18	Not marketing land			Only marketing land				
Shady Acres (MF)	Princeton	Princeton MA	26	18	0.15 -	0.25	0.20	Lots owned by builder			$222,960 -	$258,680	$235,000	$155	Twinhomes
Meshigun Point Townhomes	Wahkon	Wahkon	12	9	n/a	n/a	n/a	Lots owned by builder			$334,000 -	$349,000	$341,500	$150	Lakeside Townhomes
Subtotals/Averages			**180**	**122**			**0.74**			**$10,112**			**$222,585**	**$157**	
Pine County															
Cross Lake Preserve 2nd Addition	Pine City	Pine City MA	72	63	0.17 -	0.51	0.33	$13,900		$13,900	$145,900 -	$198,600	$172,250	$102	
Fawn Meadows	Pine City	Pine City MA	87	38	0.28 -	0.44	0.35	Not marketing land			$142,000 -	$185,000	$163,500	$136	
Franta Estates	Rock Creek	Pine City MA	11	3	3.31 -	8.12	4.50	$39,999 -	$39,999	$39,999	Only marketing land				
Rollowing Meadows	Rock Creek	Pine City MA	36	25	2.50 -	10.16	3.00	$17,999 -	$64,999	$24,999	$149,900 -	$230,000	$189,950	$112	
Trout River Territory One	Sandstone	North Pine MA	11	11	5.00 -	30.00	17.00	$13,000 -	$36,000	$24,500	Only marketing land				
Wild Acres East	Sturgeon Lake	North Pine MA	229	125	0.50 -	1.00	0.75	$9,500 -	$15,000	$12,250	Only marketing land				
Subtotals/Averages			**446**	**265**			**1.52**			**$15,072**			**$173,123**	**$114**	
East Central MN Total/Averages			**2,566**	**1,374**			**0.82**			**$15,033**			**$187,672**	**$147**	

Source: Maxfield Research Inc.

- Lot prices vary considerably based on location, acreage, views, topography, etc. The average lot cost ranges from $10,112 in Mille Lacs County to $36,424 in Carlton County. Carlton County's lot prices are driven by large-lot acreage parcels. The average marketing lot cost in the region is approximately $15,000.

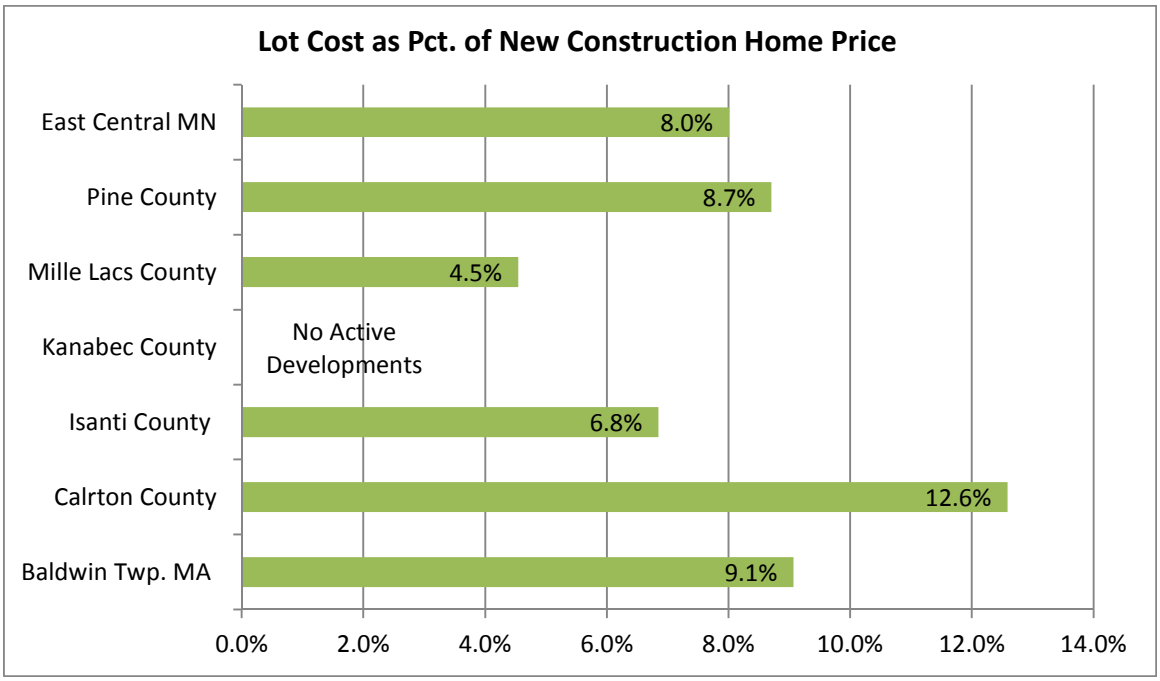


- Lot costs have been driven down substantially since last decade. The vast majority of lots being marketed today are discounted heavily and most were previously lender-owned. Numerous communities in the region are offering lots from $5,000 to $10,000 in newer subdivisions that experienced substantial foreclosures during the recession.

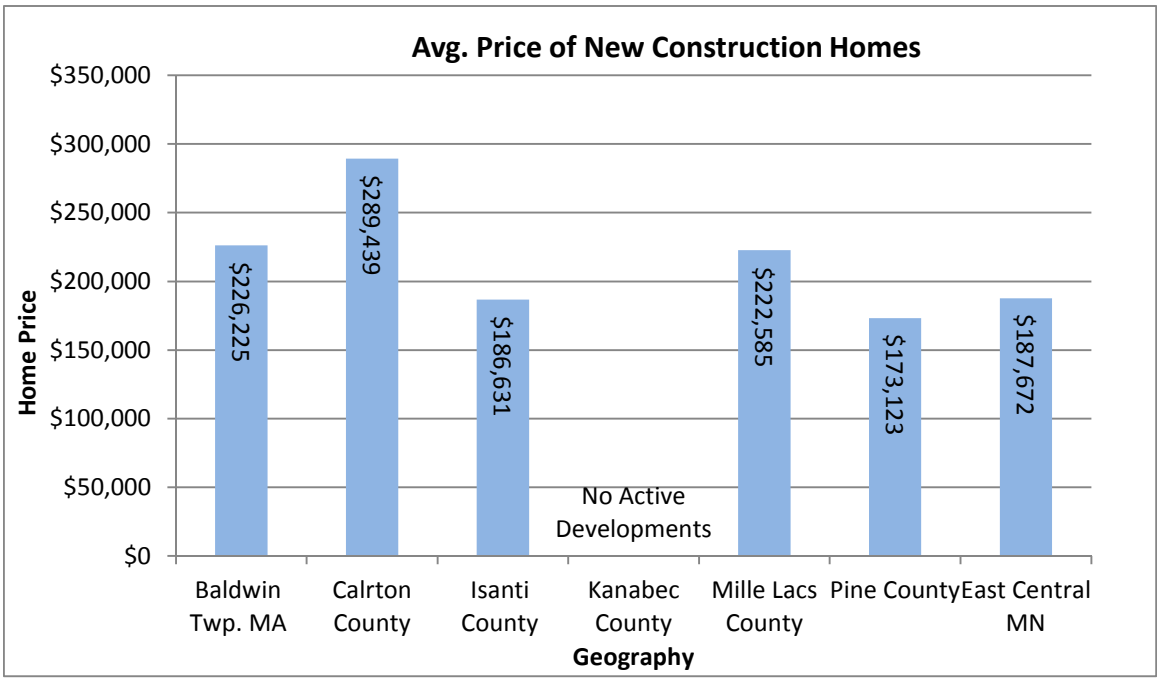
- Lot costs in the region comprise about 8% of the total new construction home price. This percentage is extremely low and is a result of lender-mediated lots that were purchased at a fraction of the costs to develop. As a result, todays' new construction home buyers are obtaining more house for the dollar versus last decade.

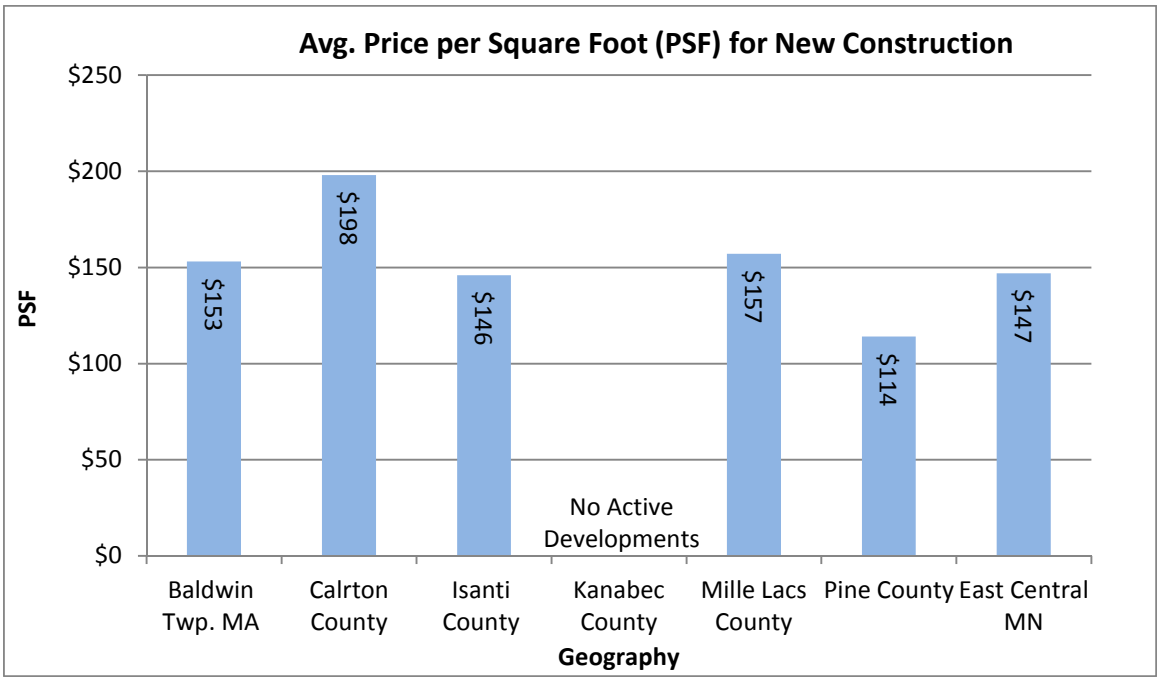
- New home construction pricing came down after the peak of the real estate boom, in part due to the excess supply of land and the builders' ability to pass land savings along to the consumer. The average price of a new home in the region is about $187,600. Excluding the one active subdivision in Carlton County, pricing ranges from $173,100 in Pine County to $226,225 in Baldwin Township.

- The price per square foot (including land) varies considerably based on design, amenities, square footage, type of lot, etc. The average actively marketing price is approximately $187,600 in the East Central Minnesota region. New construction in the region averages $147 per square foot (PSF); from $114 PSF in Pine County to $157 PSF in Mille Lacs County.



- Most of the new construction product is single-family product in a split-level format (i.e. bi-level). Split-levels typically have the lowest PSF costs of all single-family product types. Most of the split-levels have two- to three-bedrooms with about 980 to 1,200 finished square feet with an unfinished basement. There are very few one-level ramblers or two-story single-family product types actively marketing in the region.





Realtor/Builder/Developer Interviews

Maxfield Research Inc. interviewed real estate agents, home builders, and other professionals familiar with region's owner-occupied market to solicit their impressions of the for-sale housing market in each respective county/submarket. Key points are summarized by topic as follows.

Market Overview

- The overall sentiment from regional Realtors is that the market continues to improve and positive appreciation gains are occurring in most submarkets. Although the market "bottomed out" in 2011, the recovery is slow with year-over-year gains. However, home sale pricing is still lower than pre-recessionary sales prices.

- Most Realtors have had a very busy first-half of 2014 and are hopeful that positive momentum will carry into 2015. Although 2014 has been a better year than 2013, housing professionals had hoped for a stronger year. Buyer activity has been slower the second half of the year and it was a slower than expected summer for many Realtors.

- Many of the counties in the East Central Minnesota region were among the worst hit during the foreclosure crisis. Although the number of lender-mediated properties has decreased substantially and traditional sales comprise a larger market share; the real estate market is still recovering from the substantial decline in real estate values during the downturn. Housing resale values in some communities was about 50% lower than the peak due to

depressed pricing from lender-mediated properties. Foreclosures are still occurring in the region; according to some Realtors they now account for less than 20% of transactions.

- Numerous Realtors commented on the relationship between gas prices and the housing market in the region. Real estate prices tend to rise with declining gas prices and vise-versa. Generally, the real estate market suffers when gas prices exceed $3.50/gallon. When gas prices exceeded $4.00/gallon demand for real estate in the region dissolved.

- Lack of comparable sales for appraisals continues to hinder the new construction market. As a result some buyers are unable to obtain financing unless they have significant equity for the down payment.

- Many Realtors commented on the low wages and that buyers must commute outside of the area for employment to afford housing. The lack of new, higher paying jobs in the region was a concern of many Realtors.

- Interviewees stated that buyer consumer confidence is still low and many buyers are very frugal when seeking to purchase a home. Some buyers still remain "on the fence" after the housing bust and ensuing recession.

- Lender underwriting criteria continues to be difficult for many entry-level buyers. The housing market could recover at a faster pace if many first time homebuyers were able to pre-qualify for mortgages without the rigid standards enacted by lenders after the recession.

- Various Realtors commented that the low interest rates have aided the housing recovery. Should mortgage interest rates rise, some Realtors are very concerned that first time buyers would be priced out of the market.

- The proximity to the Twin Cities is a major factor for real estate in the East Central region. Although Isanti and Cambridge experienced the highs and lows last decade, these submarkets are the first to recover given the proximity to the Metro Area. Generally, these markets tend to be about two years ahead of the more outlying communities in Kanabec, Pine, and Mille Lacs Counties.

- Most new construction has not been affordable to first-time home buyers and has targeted move-up or executive-level buyers. Entry-level housing varies by submarket, but generally is defined as homes priced between $60,000 and $90,000 in many submarkets in the region.

- Various Realtors commented on the lack of quality rental housing options in the region. Many real estate offices receive rental inquiries and many communities do not have an adequate rental supply. There was also mention of strong demand for single-family rentals.

Land/Lots

- Interviewees in most submarkets indicated the supply of lots is sufficient to meet buyer demand today. Nearly all of the existing lot supply in East Central Minnesota communities was platted before the recession. However, some builders commented that the City of Princeton and Aitkin could use single-family lots.

- Builders prefer to purchase previously platted lots versus platting a new subdivision. Most of the new construction in the region is located on a previously foreclosed lot. Builders are purchasing bank-owned lots from $5,000 to $10,000/lot for today's new construction. It is not economically feasible to develop new lots today.

- Developers/builders generally thought the cost to bring a new platted lot to the market could easily exceed $25,000 to $30,000 after infrastructure costs (i.e. curb and gutter, water/sewer, etc.). As a result, most builders felt it could be years away before pricing justifies platting new subdivisions.

- Because of discounted land pricing, buyers are obtaining more house for their dollar than during the boom. Many lots account for only about 5% to 10% of the home's final purchase price. Historically, land costs generally account for about 18% to 25% of the total purchase price of the home. Builders stated that bank-owned lots are a necessity to deliver a home to the market for the price buyers are willing to pay today.

- Although many communities have infill lots, these lots are generally undesirable. Several of these lots have narrow lot widths and require the combination of multiple lots to produce a marketable lot. In addition, many of these lots may be located in neighborhoods where suburban-style new construction would not easily coincide with older homes. Realtors and builders commented on the desirability of ramblers and the difficulty to build on smaller lot widths.

- Some developers and banks continue to hold lots that were purchased or platted during the boom years. These owners are holding out for the market to further correct itself as they do not want to take a substantial financial loss on the lots.

New Construction

- Realtors and builders noted that new construction still competes against newer homes that were constructed during the real estate boom. Because of discounted pricing on the existing homes, new construction is typically a premium over the previously occupied home.

- Due the recession and housing slowdown, there are fewer builders and subcontractors in the region today than last decade. Many local builders in the region shifted their business model due the economic downturn. For those builders who weathered the housing

downturn, most focused on remodeling jobs versus new construction. As the housing market has recovered, however, builders have commented on the lack of skilled tradesman and subcontractors that relocated during the recession. Hence, some contractors have had to lengthen delivery time based on subcontractor's availability.

- Construction costs, both materials and labor, have increased over the past year (estimated at about 5%). Material costs such as concrete, gravel, drywall, lumber, and shingles have all increased and the builders must pass these along to the consumer. As a result, the overall purchase prices of homes will continue to increase with increased material costs.

- Most builders stated the average price for new construction is about $140 to $150 per square foot ("PSF"). Higher-end finishes can easily result in construction costs exceeding $175/PSF. Many new homes in the Cambridge/Isanti submarkets are two-level splits with unfinished basements that have lower construction costs ($120/PSF+).

- Nearly all of the actively marketing subdivisions are "open builder" subdivisions that allow the lot buyer to select the builder of their choice to the subdivision. However, most subdivisions have covenants and architectural guidelines that are enforced.

- Although spec housing and models are slowly returning to the market, many builders are still cautious about building and holding spec homes. However, the spec homes have been returning to the Isanti County market.

- Builders commented that the low land costs of acquiring bank-owned lots is the only way to build an affordable new construction unit for today's price conscious buyers. Builders stressed that they cannot offer a product and pay for the land costs it would require today to plat new lots. Hence, builders are focusing in on mainly previously platted subdivisions with depressed land costs.

Introduction

Maxfield Research Inc. identified and surveyed larger rental properties of 12 or more units in the East Central Minnesota region. Because many of the rental properties of less than 12 units are owned by private investors with no property management firm, many of the smaller rental properties were difficult to reach. In addition, interviews were conducted with real estate agents, developers, rental housing management firms, and others in the local communities familiar with East Central Minnesota region's rental housing stock.

For purposes of our analysis, we have classified rental projects into two groups, general occupancy and senior (age restricted). All senior projects are included in the *Senior Rental Analysis* section of this report. The general occupancy rental projects are divided into three groups, market rate (those without income restrictions), affordable, (those receiving tax credits in order to keep rents affordable), and subsidized (those with income restrictions based on 30% allocation of income to housing).

American Community Survey

Maxfield Research utilized data from the American Community Survey (ACS) to summarize rental market conditions in the East Central Minnesota region. The ACS is an ongoing survey conducted by the United States Census Bureau that provides data every year rather than every ten years as presented by the decennial census. We utilize this data because these figures are not available from the decennial census.

Table R-1 on the following page presents a breakdown of median gross rent and monthly gross rent ranges by number of bedrooms in renter-occupied housing units from the 2012 ACS in the East Central Minnesota region in comparison to Minnesota. Gross rent is defined as the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, wood, etc.) if these are paid by the renter.

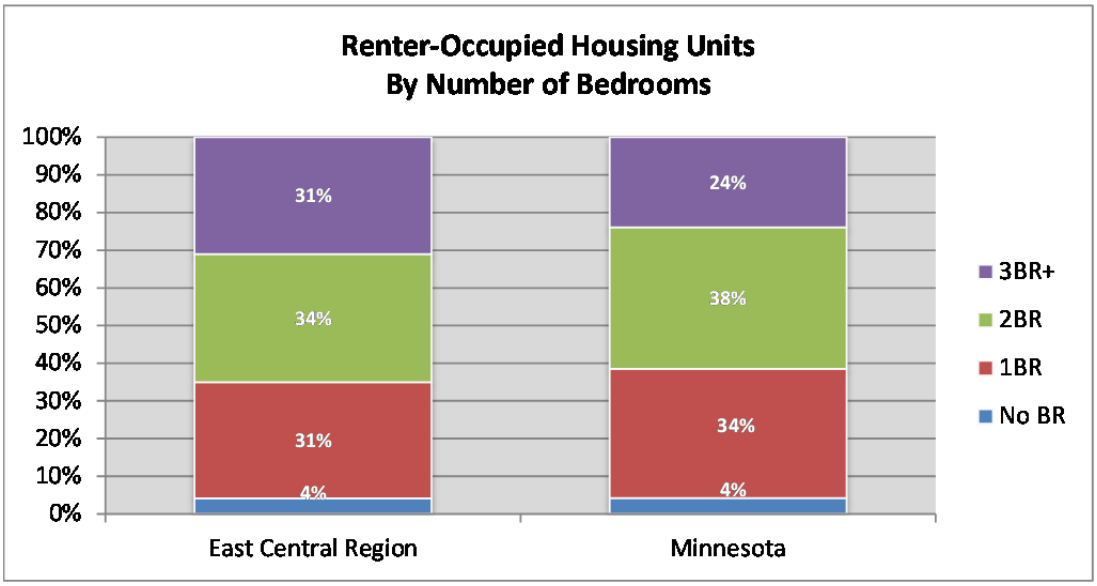
- Approximately 31% of the renter-occupied housing units in the East Central Minnesota region have three or more bedrooms compared to 24% in Minnesota. One-bedroom units comprise 31% of the East Central Minnesota region's renter-occupied housing supply, while only 4% of the renter-occupied units have no bedrooms/studio units. By comparison, roughly 34% of Minnesota's renter-occupied housing units are one-bedroom and 4% have no bedrooms/studio units.

- Roughly 34% of the renter-occupied housing units in the East Central Minnesota region are two bedrooms compared to 38% in Minnesota.

TABLE R-1
BEDROOMS BY GROSS RENT, RENTER-OCCUPIED HOUSING UNITS
EAST CENTRAL REGION
2012

	East Central Region		Minnesota	
	#	% of Total	#	% of Total
Total:	**12,441**	**100%**	**567,156**	**100%**
Median Gross Rent	**$707**		**$802**	
No Bedroom	**520**	**4%**	**24,343**	**4%**
Less than $200	34	0%	1,483	0%
$200 to $299	70	1%	1,808	0%
$300 to $499	154	1%	5,343	1%
$500 to $749	114	1%	10,209	2%
$750 to $999	35	0%	2,761	0%
$1,000 or more	99	1%	2,426	0%
No cash rent	14	0%	313	0%
1 Bedroom	**3,830**	**31%**	**194,255**	**34%**
Less than $200	303	2%	8,248	1%
$200 to $299	604	5%	18,856	3%
$300 to $499	870	7%	26,300	5%
$500 to $749	1,234	10%	64,119	11%
$750 to $999	420	3%	49,603	9%
$1,000 or more	256	2%	24,765	4%
No cash rent	143	1%	2,364	0%
2 Bedrooms	**4,230**	**34%**	**213,169**	**38%**
Less than $200	183	1%	4,467	1%
$200 to $299	99	1%	3,925	1%
$300 to $499	284	2%	13,866	2%
$500 to $749	1,204	10%	46,357	8%
$750 to $999	1,503	12%	70,726	12%
$1,000 or more	582	5%	65,972	12%
No cash rent	375	3%	7,856	1%
3 or More Bedrooms	**3,861**	**31%**	**135,389**	**24%**
Less than $200	33	0%	1,677	0%
$200 to $299	89	1%	2,454	0%
$300 to $499	257	2%	8,260	1%
$500 to $749	625	5%	17,646	3%
$750 to $999	895	7%	21,792	4%
$1,000 or more	1,271	10%	67,377	12%
No cash rent	691	6%	16,183	3%

Sources: 2008-2012 American Community Survey; Maxfield Research, Inc.



- The median gross rent in the East Central Minnesota region is $707 which is 15% lower than the median rent of $802 in Minnesota.

- The East Central Minnesota region monthly gross rents range from less than $200 to over $1,000 with over 25% renting for $500 to $749 per month. Approximately 18% have gross monthly rents $1,000 or more while 13% have rents between $300 and $499.

- By comparison, in Minnesota, about 28% of units have gross monthly rents that are $1,000 or more. Also, nearly 25% have gross monthly rents that are $500 to $749 as well. In addition, around 10% have rents between $750 and $999.

Overview of Rental Market Conditions

The following points summarize key observations for the surveyed/inventoried market rate rental properties in the East Central Minnesota region.

- In total, we obtained information for 1,109 market rate and 1,425 affordable/subsidized rental units, which totals 2,534 general occupancy units in the region. As of summer 2014, Maxfield Research Inc. identified 30 vacant market rate units and 20 vacant affordable/subsidized units resulting in overall vacancy rates of 2.7% and 1.4%, respectively.

- The overall market rate vacancy rate of 2.7% is lower than the industry standard of 5% vacancy for a stabilized rental market, which promotes competitive rates, ensures adequate choice, and allows for unit turnover. Typically, subsidized and affordable rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. The low vacancy rates in the market indicate pent-up demand for affordable and subsidized units and also are an indication of the current economic climate in the Region.

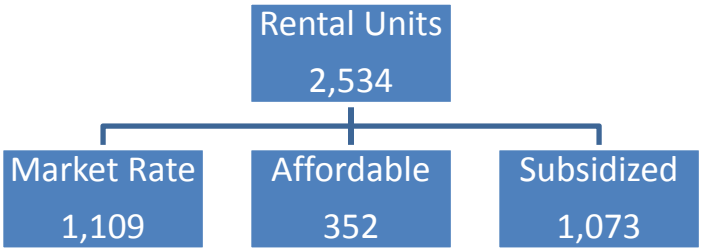
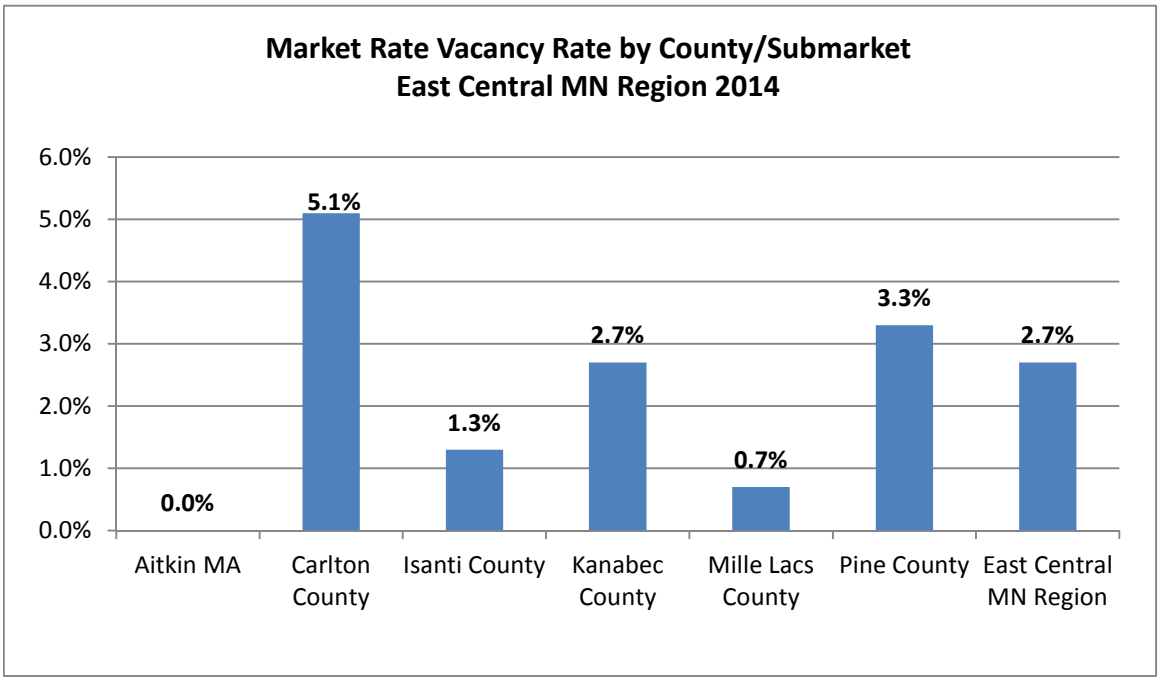


TABLE R-2
SUMMARY OF GENERAL OCCUPANCY RENTAL PROJECTS INVENTORIED BY COUNTY/SUBMARKET
SUMMER 2014

County/Submarket	Market Rate		Affordable		Subsidized		Total	
	Units	Vacancy Rate	Units	Vacancy Rate	Units	Vacancy Rate	Units	Vacancy Rate
Aitkin Market Area	42	0.0%	24	0.0%	92	6.5%	158	3.8%
Baldwin Twp.	-	-	-	-	-	-	-	-
Carlton County	315	5.1%	107	0.0%	318	0.0%	740	2.2%
Isanti County	312	1.3%	60	0.0%	264	1.9%	636	1.4%
Kanabec County	110	2.7%	36	0.0%	67	0.0%	213	1.4%
Mille Lacs County	146	0.7%	40	0.0%	199	2.5%	385	1.6%
Pine County	184	3.3%	85	2.4%	133	1.5%	402	2.5%
Total	**1,109**	**2.7%**	**352**	**0.6%**	**1,073**	**1.7%**	**2,534**	**2.0%**

Source: Maxfield Research Inc.



- *Flats at Jay Cooke*, constructed in 2014, is the newest market rate rental building in the East Central Minnesota region. Overall, the East Central Minnesota region's rental housing stock is older as the median year built for all surveyed developments is 1981. About 26% of the Region's market rate surveyed developments were constructed in the 1970s. Also, 24% of the market rate surveyed developments were built in the 2000s.

- Nearly 54% of the market rate units in the East Central Minnesota region are two-bedroom units. The unit breakout by unit type is summarized below.
    - Efficiency units: 5.1%
    - One-bedroom units: 32.8%
    - Two-bedroom units: 53.8%
    - Three-bedroom units: 8.3%

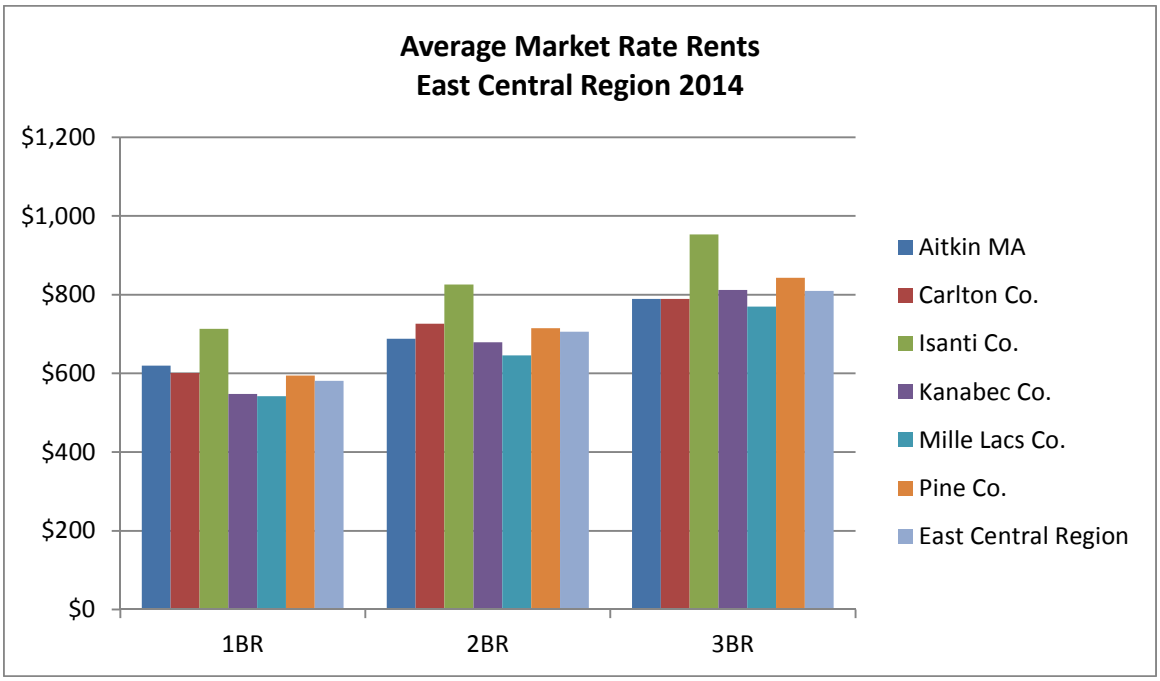
- The following is the monthly rent ranges and average rent for each unit type:
    - Efficiency units: $320 to $500 | Avg. $369
    - One-bedroom units: $400 to $750 | Avg. $581
    - Two-bedroom units: $400 to $950 | Avg. $706
    - Three-bedroom units: $675 to $1,100 | Avg. $810

- The majority of the newer properties have in-unit washer and dryers, dishwasher, and air conditioning. Many of the older properties do not have in-unit washer and dryers, but provide a coin-operated laundry area for their residents.

Table R-3
RENT SUMMARY
SURVEYED MARKET RATE RENTAL DEVELOPMENTS
EAST CENTRAL MN REGION- SUMMER 2014

	Average Rent			
City	**1BR**	**2BR**	**3BR**	**TOTAL**
Aitkin Market Area	$620	$688	$789	$675
Baldwin Township	-	-	-	-
Carlton County	$601	$726	$789	$650
Isanti County	$713	$826	$953	$830
Kanabec County	$548	$679	$812	$645
Mille Lacs County	$542	$646	$770	$653
Pine County	$595	$715	$843	$694
East Central Region Total	**$581**	**$706**	**$810**	**$656**

Source: Maxfield Research Inc.



- Based on discussions with apartment managers, leasing agents, and local officials, tenants at these projects were generally described as a mix of single-person households, roommates, single-parent households, young families and retirees.

- Tables R-4, R-5 and R-6 are shown on the following pages and separate the surveyed properties by market rate and affordable/subsidized in the East Central Minnesota region by submarket.

Affordable/Subsidized

- There are a total of 1,425 income-restricted units (affordable and subsidized) in the East Central Minnesota region. Combined, 20 units are vacant posting a vacancy rate of only 1.4%. Typically, subsidized and affordable rental properties should be able to maintain vacancy rates of 3% or less in most housing markets. The low vacancy rates in the market indicate pent-up demand for affordable and subsidized units and also are an indication of the current economic climate in the area.

- Compared to the market rate inventory, the affordable/subsidized product is newer. About 39% of the affordable/subsidized inventory was constructed in the 1980s. Also, 24% of the inventory was built in the 1990s.

- The affordable projects in the East Central Minnesota region consist of 352 units. As of summer 2014, there are 2 vacancies (0.6% vacancy rate). Affordable projects are typically financed through the Low Income Housing Tax Credit (LIHTC) program, otherwise known as

the Section 42 program. The maximum income limit for residency at these projects is established by HUD and the Minnesota Housing Finance agency (MHFA) and is based on each County's incomes (see page 273 in the Housing Affordability section).

- The subsidized projects comprise 1,073 units and eighteen vacancies (1.7% vacancy rate). The properties are a mix of Rural Development and HUD projects. Projects have rents based on 30% of a resident's adjusted gross income (AGI).

- *Heritage Townhomes* and *Normandy Townhomes* are the newest affordable/subsidized developments having been constructed in 2013 and 2010, respectively.

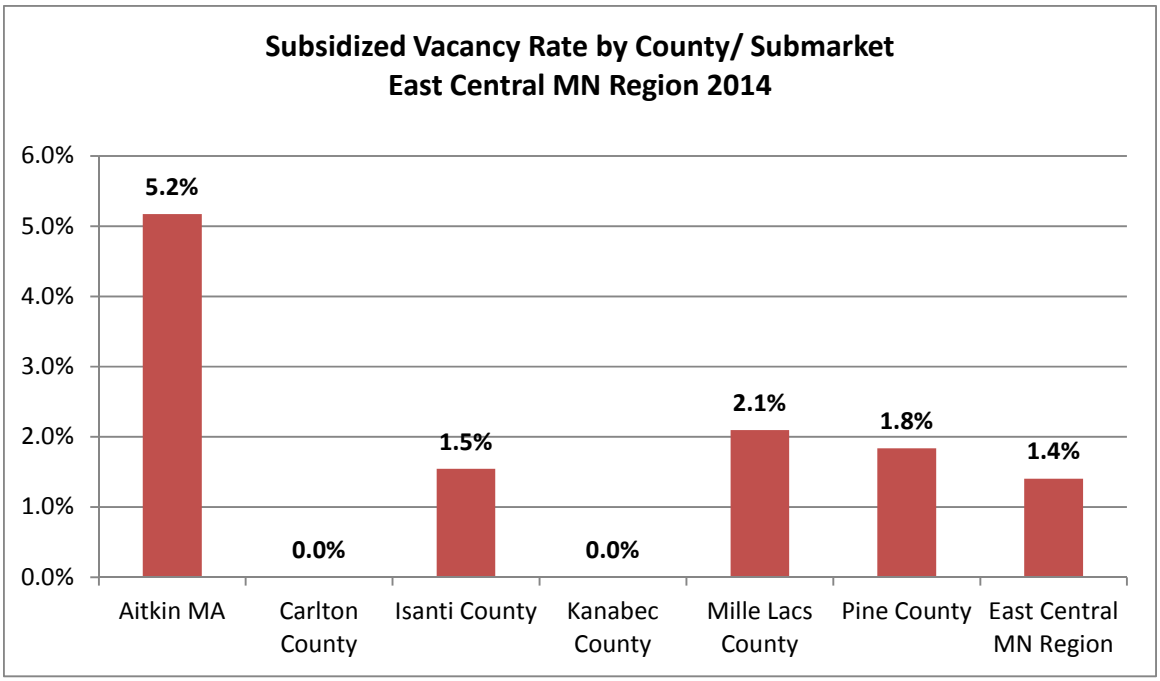


TABLE R-4
MARKET RATE GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
Summer 2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
AITKIN MARKET AREA							
River Meadows	Aitkin MA	2001	24	5 - 1BR	781	$605	
692 Air Pack Drive			0	13 - 2BR	966 - 1,064	$689	
Aitkin				6 - 3BR	1,100 - 1,200	$789	
River Place Townhomes	Aitkin MA	1999	18	12 - 1BR	n/a	$627	
404-520 6th St NW			0	6 - 2BR	n/a	$687	
Aitkin							
Total GO Units in Aitkin MA			***42***	***0***	***0%***		
Carlton County							
Flats at Jay Cooke	Cloquet MA	2014	18	4 - 1BR	n/a	$750	
94 Chestnut Ave.			4	14 - 2BR	n/a	$950	
Carlton, MN							
14th Street Apts II	Cloquet MA	2013	22	5 - Studio	n/a	$495	Stantec sourced.
2020 14th Street			0	12 - 1BR	n/a	$665	
Cloquet, MN				5 - 2BR	n/a	$865	
14th Street Apts I	Cloquet MA	2009	18	6 - 1BR	n/a	$665	Stantec sourced.
2010 14th Street			0	6 - 2BR	n/a	$865	
Cloquet, MN				6 - 3BR	n/a	$915	
Lincoln Place Apts	Cloquet MA	1995	8	1 - 1BR	n/a	$750	Stantec sourced.
2300 Lincoln Ave			0	5 - 2BR	n/a	$950	
Scanlon, MN				2 - 3BR	n/a	$1,100	
Westgate Manor	Cloquet MA	1974	24	12 - 1BR	n/a	$555	Stantec sourced.
777 Laurel St			2	12 - 2BR	n/a	$630	
Cloquet, MN							
North Road Apts	Cloquet MA	1974	12	12 - 2BR	n/a	$400	Stantec sourced.
603 North Rd			0				
Cloquet, MN							
Woodgate	Cloquet MA	1973	24	3 - 1BR	n/a	$800	Rent includes heat.
403 Doddridge Ave			3	21 - 2BR	n/a	$845	
Cloquet, MN							
Chateau Apts (I-IV)	Cloquet MA	1970s	20	6 - 1BR	n/a	$525	Stantec sourced.
820-850 Spring Lake Rd			0	14 - 2BR	n/a	$625	
Cloquet, MN							

CONTINUED

TABLE R-4 (continued)
MARKET RATE GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
Summer 2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
Carlton County (continued)							
Park Avenue Manor	Cloquet MA	1970s	12	5 - 1BR	n/a	$400	Stantec sourced.
701 Park Ave			1	7 - 2BR	n/a	$500	
Cloquet, MN							
Viking Manor I	Cloquet MA	1968	36	15 - EFF	n/a	$331	Rent doesn't include utilities
510 4th Street			4	3 - Studio	n/a	$370	
Cloquet, MN				2 - 1BR	n/a	$630	
				4 - 1BR/BALC	n/a	$715	
				12 - 2BR	n/a	$760	
Viking Manor II	Cloquet MA	1964	12	8 - 1BR	n/a	$640	Rent doesn't include utilities
518 4th Street			0	4 - 2BR	n/a	$720	
Cloquet, MN							
Vernon Apartments	Cloquet MA	1940	4	1 - EFF	n/a	$500	
208 Chestnut Ave			0	1 - 1BR	n/a	$575	
Carlton, MN				2 - 2BR	n/a	$625	
West End Apts	Cloquet MA	1920	11	4 - Studio	n/a	$320	Stantec sourced.
224 Ave A			0	7 - 1BR	n/a	$450	
Cloquet, MN							
Victory Apartments	Cloquet MA	1920	12	n/a - EFF	n/a	n/a	Typically remains 95 to 100% occupied.
17 8th St				n/a - 1BR	n/a	n/a	
Cloquet, MN				n/a - 2BR	n/a	n/a	
Oakwood Estates	Cloquet MA	n/a	30	n/a - 1BR	n/a	n/a	Unable to reach landlord.
910 S. Oak Street			n/a	n/a - 2BR	n/a	n/a	
Cloquet, MN				n/a - 3BR	n/a	n/a	
Pinehurst Chateau	Cloquet MA	n/a	8	8 - 2BR	n/a	$690	Rent includes heat.
850 Spring Lake Road			0				
Carlton, MN							
Lakeshore Manor	Southern	1977	24	8 - 1BR	575	$575	
900 Lakeshore Drive	Carlton MA		2	4 - 2BR	600	$600	
Moose Lake, MN				12 - 3BR	675	$675	
Meadows at Moose Lake	Southern	n/a	20	n/a - 1BR	n/a	$571	Rent includes heat, water and trash.
800 Lake Shore Drive	Carlton MA		n/a	n/a - 2BR	n/a	$639	
Moose Lake, mn				n/a - 3BR	n/a	$878	
Total GO Units in Carlton County			***315***	***16***	***5.1%***		

CONTINUED

TABLE R-4 (continued)
MARKET RATE GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
Summer 2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
KANABEC COUNTY							
Meadow Ridge Apartments 431 West Central Ave *Mora*	Mora MA	2002	21 1	21 - 2BR	950	$675	Controlled Access. Fire alarm system. Mixed of all types.
Whispering Pines 500 West Maple Ave. *Mora*	Mora MA	2000	18 0	6 - 1BR 10 - 2BR 2 - 3BR	687 - 761 872 - 999 1,197	$510 - $550 $675 - $700 $825	Recently updated. Secured Access. Low Turnover each year. Typically 100%
Meadow Brook Apartments 107 7th St. *Mora*	Mora MA	1975	16 2	6 - 1BR 2 - 1BR/D 8 - 2BR	n/a n/a n/a	$615 $665 $715	Utilities included except electricity and cable.
Fairview Apartments 626 McLean St *Mora*	Mora MA	1965	8 0	2 - 1BR 6 - 2BR	n/a n/a	$575 $635	Unable to reach landlord.
Dunker Apartments I 144-146 Ford St *Mora*	Mora MA	1950s	3 0	3 - 2BR	800	$675	All utilities included except for electricity and cable. Townhome
Dunker Apartments II 615 Watkins St *Mora*	Mora MA	1950s	7 0	6 - 1BR 1 - 3BR	n/a n/a	$400 - $500 $785	All utilities included except for
Dala Estates 650 South Union St. *Mora*	Mora MA	n/a	14 n/a	6 - EFF 6 - 1BR 2 - 3BR	n/a n/a n/a	n/a n/a n/a	Unable to reach landlord.
Villa View Apartments 205 North 7th St. *Mora*	Mora MA	n/a	16 n/a	n/a	n/a	n/a	Unable to reach landlord.
The Dovern Apartments 550 South Park St *Mora*	Mora MA	n/a	7 n/a	n/a	n/a	n/a	Unable to reach landlord.
Total GO Units in Kanabec County			***110***	***3***	***2.7%***		

CONTINUED

TABLE R-4 (continued)
MARKET RATE GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
Summer 2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
PINE COUNTY							
Willow Wind	Hinckley MA	1993	45	9 - 1BR	800 - 825	$525	Heat included in rent. Off street
410 7th Street E			2	33 - 2BR	850	$650	parking with some detached garages
Hinckley				3 - 3BR	925 - 1,140	$695 - $775	available for $40/month.
406-410 First Street NW	Hinckley MA	1989	12	6 1BR	700	$500 - $550	Three four-unit building, townhome
406/408/410 1st Street NW			0	6 2BR	1,100	$600 - $650	style development. Surface parking
Hinckley							with eight garage spaces available for
Highway 61 Apartments	Hinckley MA	1934	7	3 1BR	n/a	n/a	Property listed for-sale. Listing agent
103 Highway 61 S			0	4 2BR	n/a	n/a	stated that property is fully-occupied,
Hinckley							but rental rate and unit size
615 11st Street Apts	Pine City MA	2003	12	4 1BR	760	$700	Units have full size washer/dryer, full
615 11st Street SW			3	8 2BR	960	$775	packages, and wall air conditioning
Pine City							Tenant pays for electricity.
Northridge Apartments	Pine City MA	2002	24	3 - 1BR	n/a	$650 - $650	Heat, water, sewer, garbage included in
615 Northridge Dr			1	14 - 2BR	n/a	$775 - $875	rent. Units include, electric fireplace
Pine City				7 - 3BR	n/a	$875 - $875	and a balcony or patio.
Lone Oak Manor	Pine City MA	1999	8	n/a	n/a	n/a	Property contact requested that
800 2nd St NE			0				information not be published.
Pine City							
Woodhaven Apartments	Pine City MA	1989	24	n/a - 1BR	n/a	n/a	On-site laundry.
1030 Main St S				n/a - 2BR	n/a	n/a	
Pine City							
925 6th Ave Apartments	Pine City MA	n/a	8	7 - 1BR	900	$550	Water and sewer included. Full kitchen
925 6th Ave SW			0	1 - 2BR	1,000	$575	Tenants a mix of young and older
Pine City							occupancy.
Wild River Townhomes	North Pine MA	1989	36	12 - 1BR	742	$660	Heat, water, trash, and sanitation
500 Eisenhower Street			0	18 - 2BR	1,034	$760	included in rent. Two 2-story
Sandstone				6 - 3BR	1,217	$860	townhome-style buildings. Full-size
North Court Apartments	North Pine MA	1983	8	n/a	n/a	n/a	
401 Court Ave. N.							
Sandstone							
Total GO Units in Pine County			***184***	***6***	***3.3%***		

CONTINUED

TABLE R-4 (continued)
MARKET RATE GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
Summer 2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
ISANTI COUNTY							
Evergreen I Apartments	Isanti MA	2007	72	n/a - 1BR	700	$725	Typically 95-98% occupied.
401 8th Ave NE			0	n/a - 2BR	850 - 1018	$810 - $865	Tenant only pay electricity.
Isanti				n/a - 3BR	1200 - 1283	$960 - $970	
Evergreen II Apartments	Isanti MA	2007	36	n/a - 1BR	700	$725	Typically 95-98% occupied.
403 8th Ave NE			0	n/a - 2BR	850 - 1018	$810 - $865	Tenant only pay electricity.
Isanti				n/a - 3BR	1200 - 1283	$960 - $970	
Rum River Apartments	Isanti MA	2005	72	n/a - 1BR	700	$725	Typically 95-98% occupied.
603 3rd Ave North			2	n/a - 2BR	850 - 1018	$810 - $865	Tenant only pay electricity.
Isanti				n/a - 3BR	1200 - 1283	$960 - $970	
Isanti Village Apartments	Isanti MA	1990	132	n/a - 1BR	n/a	$675	Recently acquired Isanti Villa Apts;
2000 Heritage Blvd & Dahlin Ave			2	n/a - 2BR	n/a	$765 - $815	in the midst of remodeling former
Isanti				n/a - 3BR	n/a	$895 - $935	Isanti Villa. Tenant only pays elec.
Total GO Units in Isanti County			***312***	***4***	***1.3%***		

CONTINUED

TABLE R-4 (continued)
MARKET RATE GENERAL OCCUPANCY RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
Summer 2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
MILLE LACS COUNTY							
Southgate Apartments 810 Rum River Drive *Princeton*	Princeton MA	1979	17 0	17 - 2BR	800	$675	Typically full. Tunover of about 7 units
-- 702 North 3rd Street *Princeton*	Princeton MA	1970s	8	8 - 1BR	n/a	n/a	Landlord/Owner would not provide
-- 809 North 7th Avenue *Princeton*	Princeton MA	1970s	8	8 - 2BR	n/a	n/a	Landlord/Owner would not provide
Villa Manor 115 South River Drive *Princeton*	Princeton MA	1908	23 0	20 - 1BR 3 - 2BR	n/a n/a	$475 $595	Apartments above retail in Downtown
Whispering Pines 923-925 West Branch Street *Princeton*	Princeton MA	n/a	24	n/a	n/a	n/a	Unable to reach landlord.
-- 808 7th Avenue N. *Princeton*	Princeton MA	n/a	12	n/a	n/a	n/a	Unable to reach landlord.
-- 606 & 608 Rum River Drive *Princeton*	Princeton MA	n/a	12	n/a	n/a	n/a	Unable to reach landlord.
Tapestry Square Apartments 395 and 405 8th St. NE Milaca	Milaca MA	2001	18 1	n/a - 1BR n/a - 2BR n/a - 3BR	624 950 1185	$550 $685 $770	Water, sewer, and garbage included; includes AC, Dishwasther, in unit laundry and facility laundry, playground, Parking, some garages
5th St. Court Apartments 215,220,225 Fifth St NE Milaca	Milaca MA	1975	24 0	n/a - 1BR n/a - 2BR	600 900	$600 $630	Heat, Sewer, Water covered. Tenant pays for electric, phone, and cable.
Total GO Units in Mille Lacs County			***146***	***1***	***0.7%***		
Total GO Units in East Central Region			***1109***	***30***	***2.7%***		

Source: Maxfield Research Inc.

TABLE R-5
AFFORDABLE RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
Aitkin Market Area							
River Heights/Northwoods Hsg.	Aitkin MA	1991	24	6 - 1BR	624	$519	LIHTC.
1000 Minn. Ave South			0	18 - 2BR	768	$610	
Aitkin							
Total Affordable Units in Aitkin MA		**24**	**0**	**0%**			
Carlton County							
Settlers Ridge	Cloquet MA	2000	22	11 - 2BR	n/a	$590	Stantec Sourced.
92 Riva Ridge Drive			0	11 - 3BR	n/a	$645	
Cloquet							
Sahlman West THs	Cloquet MA	1997	50	12 - 1BR	n/a	$610	Stantec Sourced.
1501 Sahlman Ave				12 - 2BR	n/a	$710	
Cloquet				26 3BR	n/a	$895	
Whispering Pines Apartments	Cloquet MA	1995	35	6 - 1BR	n/a	$685	Stantec Sourced.
810 & 812 Tall Pine Ln			0	21 - 2BR	n/a	$775	
Cloquet				9 - 3BR	n/a	$845	
Total Affordable Units in Carlton County		**107**	**0**	**0%**			
Isanti County							
Normandy Townhomes	Rem. Isanti MA	2010	30	12 - 2BR	1,453	$785	Tax Credit.
800 11th Avenue SW			0	18 - 3BR	1,815	$940	
Cambridge							
Legacy Townhomes	Rem. Isanti MA	2006	30	12 - 2BR	1232	$830	Tax Credit.
1227 Garland Street			0	18 - 3BR	1,370	$940	
Cambridge							
Total Affordable Units in Isanti County		**60**	**0**	**0%**			

CONTINUED

TABLE R-6
SUBSIDIZED RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
Aitkin Market Area							
Mary Hill Manor 215 3rd St. SE *Aitkin*	Aitkin MA	1960s	60 6	60 - 1BR	n/a	30% of income	55% of units are used by seniors. HUD. All utilities included. Rent capped at $476.
Northpoint 310 County Road 54 *Aitkin*	Aitkin MA	n/a	32 n/a	n/a	n/a	30% of income	n/a
Total Subsidized Units in Aitkin Market Area			**92**	**6 6.5%**			
Carlton County							
Kettle River Apartments 3979 Main Street *Kettle River*	Kettle River MA	n/a	8 n/a	8 - 1BR	n/a	30% of income	Rur. Dev.; 8 units w/rental assistance.
Maplewood Court II* 1318 & 1322 18th Street *Cloquet*	Cloquet MA	1993	11 0	2 - 1BR 9 - 2BR	n/a	30% of income	Stantec sourced.
Maplewood Apartments 1326 18th St *Cloquet*	Cloquet MA	1988	24 0	8 - 1BR 16 - 2BR	n/a	30% of income	Stantec sourced.
Tall Pines Apartments 1514 & 1516 16th St *Cloquet*	Cloquet MA	1983	8 0	4 - 1BR 4 - 2BR	n/a	30% of income	Stantec sourced.
Sahlman East THs 1701 Sahlman Ave *Cloquet*	Cloquet MA	1980	36 0	28 - 2BR 8 - 3BR	n/a	30% of income	Stantec sourced.
1503 Tall Pine Fourplexes 1503 Tall Pine Ln *Cloquet*	Cloquet MA	1980	12 0	12 - 2BR	n/a	30% of income	Stantec sourced.
Fond du Lac Housing Scattered locations *Cloquet*	Cloquet MA	n/a	180 0	40 - 2BR 140 - 3BR	n/a	30% of income	Stantec sourced.
Hillside Manor West 708 4th St. *Moose Lake*	South Carlton MA	1970	39 0	39 - 1BR	n/a	30% of income	HUD. Waiting list
Total Subsidized Units in Carlton County			**318**	**0 0.0%**			

CONTINUED

TABLE R-6 (continued)
SUBSIDIZED RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
Mille Lacs County							
Centennial Manor	Milaca MA	1989	30	14 - 1BR	n/a	$580	Rural Development.
210 & 310 First St E			0	12 - 2BR	n/a	$640	
Milaca				4 - 3BR	n/a	$680	
						30% of Income	
Key Row Apartments	Milaca MA	1972	68	52 - 1BR	n/a	30% of income	Water, sewer, garbage, heat, electric, and basic cable included.
410 4th Ave NW			5	8 - 2BR	n/a		
Milaca				8 - 3BR	n/a		
Riverview Place North	Princeton MA	1988	24	2 - 1BR	612	$490 - $635	HUD. 15 units subsidized. Typically full w/waiting list.
1400 15th Avneue N.			0	16 - 2BR	765	$530 - $675	
Princeton				6 - 3BR	870	$560 - $720	
						30% of Income	
Riverview Place	Princeton MA	1988	24	13 - 1BR	612	$490 - $610	HUD. 13 units subsidized. Typically full w/waiting list.
1308 15th Avneue N.			0	6 - 2BR	765	$535 - $655	
Princeton				5 - 3BR	870	$565 - $700	
						30% of Income	
D&G Apartments #1	Princeton MA	1980s	8	1 - 1BR	n/a	$570 - $681	HUD. All units subsidized. Typically full w/waiting list.
805 6th Avenue N.			0	7 - 2BR	n/a	$625 - $676	
Princeton						30% of Income	
D&G Apartments #2	Princeton MA	1980s	8	1 - 1BR	n/a	$590 - $680	HUD. 7 units subsidized. Typically full w/waiting list.
807 6th Avneue N.			0	7 - 2BR	n/a	$620 - $695	
Princeton						30% of Income	
Oakwood Court	Princeton MA	1980s	20	6 - 1BR	550	$560 - $760	Rural Development. 15 units subsidized. Typically full w/waiting list.
903 & 905 Branch Street			0	12 - 2BR	625	$660 - $860	
Princeton				2 - 3BR	850	$710 - $910	
						30% of Income	
Onamia Manor	Onamia MA	n/a	17	12 - 2BR	n/a	30% of income	Rural Development.
100 Elm St S			n/a	5 - 3BR	n/a		
Onamia							
Total Subsidized Units in Mille Lacs County			**199**	**5 2.5%**			

CONTINUED

TABLE R-6 (continued)
SUBSIDIZED RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
Isanti County							
Braham Square TH	Braham MA	1999	18	12 2BR	994	$595 $695	Rural Development.
507 Third St SW			1	6 3BR	1,156	$670 $770	
Braham						30% of income	
Braham Meadows	Braham MA	n/a	42	n/a - 2BR	n/a	30% of income	HUD. Residents pay electric only.
106-108 5th Street			0	n/a - 3BR	n/a	30% of income	Contract rent: 2BR $777, 3BR
Braham							$860
Oakwood Estates	Isanti MA	1985	24	3 1BR	n/a	$510 $640	Rural Development.
831 Oakwood St			0	21 2BR	n/a	$565 $695	
Isanti						30% of income	
Elmhurst Apartments	Isanti MA	1980s	20	4 - 1BR	624	$495 - $630	Rural Development.
825 Oakwood Street			0	16 - 2BR	758	$525 - $665	
Isanti						30% of income	
Heritage Townhomes	Rem. Isanti MA	2013	24	4 1BR	1,057	$750	Rural Development.
South Fern Street			0	11 2BR	1,114	$850	
Cambridge				9 3BR	1,458	$950	
						30% of income	
Town Square East	Rem. Isanti MA	1992	40	4 1BR	588	$654	Rural Development.
409 11th Ave SE			1	28 2BR	768	$707	
Cambridge				8 3BR	1,000	$851	
						30% of income	
Dellwood South Townhomes	Rem. Isanti MA	1981	60	n/a - 2BR	890	30% of income	
222 Ashland Street N.			n/a	n/a - 3BR	1,070	30% of income	
Cambridge							
Town Square West	Rem. Isanti MA	n/a	36	2 1BR	1,000	$654	Rural Development.
409 11th Ave SE			3	26 2BR	1,092	$798	
Cambridge				8 3BR	1,092	$851	
						30% of income	
Total Subsidized Units in Isanti County			**264**	**5 1.9%**			

CONTINUED

TABLE R-6 (continued)
SUBSIDIZED RENTAL DEVELOPMENT SURVEY RESPONSES
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Property Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix	Unit Size	Monthly Rent	Comments
Kanabec County							
Mora Evergreen Apts	Mora MA	1992	24	4 - 1BR	614	30% of income	Small portion of rent is allocated toward utilites. Income restricted.
310-320 Evergreen St			0	16 - 2BR	910		
Mora				4 - 3BR	764		
North Mora Estates	Mora MA	1979	35	2 - 1BR	n/a	30% of income	
200 Fair Ave W			0	24 - 2BR	n/a		
Mora				6 - 3BR	n/a		
				2 - 4BR	n/a		
Groundhouse Apartments	Mora MA	1970s	8	8 - 2BR	850	$450 $460	Rural Development. 5 units receiving rental assistance.
403 Rutherford Street			0			30% of Income	
Ogilvie							
Total Subsidized Units in Kanabec County			**67**	**0 0.0%**			
Pine County							
Hillside Court	Pine City MA	n/a	34	20 - EFF	400 - 400	$535 - $535	Waiting list of 28 for EFF and 28 for 1BR units.
905 7th Street SW			0	14 - 1BR	600 - 600	$535 - $535	
Pine City						30% of income	
Johnson Apartments	Pine City MA	n/a	8	8 - 2BR	n/a	$450 - $526	Rural Development. Appl. pending for vacant unit.
1010 Main Street S			1			30% of income	
Pine City							
North Pine Apts	Pine City MA	n/a	27	20 - 1BR	624 - 624	$450 - $636	Rural Development. Heat, water, sewer, trash included.
815 Johnson Ave			0	7 - 2BR	750 - 750	$490 - $676	
Pine City						30% of income	
Sandy Pines Apartments	North Pine MA	1989	42	30 - 2BR	900 - 900	$677 - $677	Family low income housing units. Project-based Section 8. Tenant pays electricity.
709 Old Military Rd S			0	12 - 3BR	1,100 - 1,100	$792 - $792	
Sandstone						30% of income	
North Court Apartments	North Pine MA	1983	8	4 - 1BR	600 - 700	30% of income	Tenants pay for cable and phone. Electricity, heat, and water covered. Bldg has central air and shared laundry, Surface Parking
401 Court Ave. N.			1	4 - 2BR	800 - 1,000	30% of income	
Sandstone							
Ferndale Estates	North Pine MA	1965	14	7 - 1BR	n/a	$375	Tenants pay for water, sewer, electricity, cable, and phone. Propane heating and garbage covered. Surface Parking
6313 Pionervej Ln			0	7 - 2BR	n/a	$405	
Askov						30% of income	
Total Subsidized Units in Pine County			**133**	**2 1.5%**			
Total Subsidized Units in East Central Region			**1073**	**18 1.7%**			

Source: Maxfield Research Inc.

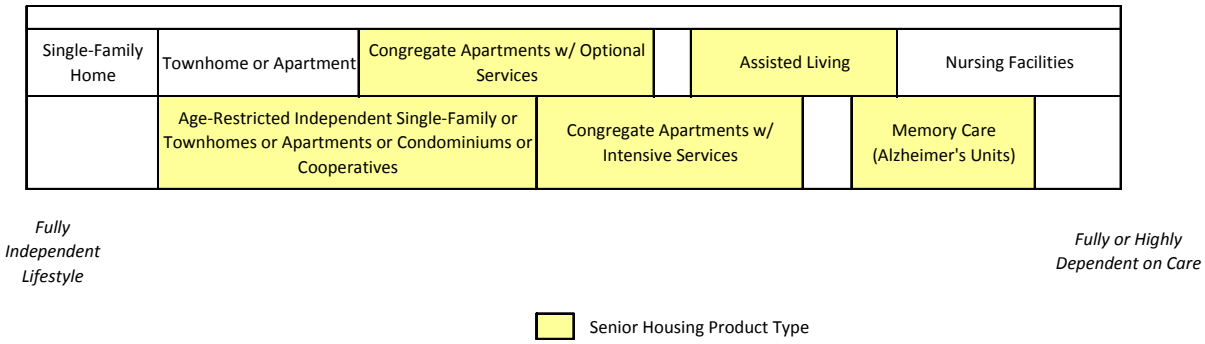
Introduction

This section provides an overview of senior housing alternatives and an assessment of the current supply of senior housing options in the East Central Minnesota region. Additionally, any planned or proposed senior housing developments are identified in the Pending Section of this report that may be developed in any of the counties in the region over the next few years.

Senior Housing Defined

Senior housing is a concept that generally refers to the integrated delivery of housing and services to seniors. However, as Figure 1 illustrates, senior housing embodies a wide variety of product types across the service-delivery spectrum. Products range from independent apartments and/or townhomes with virtually no services on one end, to highly specialized, service-intensive assisted living units or housing geared for people with dementia-related illnesses (termed "memory care") on the other end of the spectrum. In general, independent senior housing attracts people age 65 and over while assisted living typically attracts people age 80 and older who need assistance with activities of daily living (ADLs). For analytical purposes, Maxfield Research Inc. classifies market rate senior housing into five categories based on the level and type of services offered:

FIGURE 1
CONTINUUM OF HOUSING AND SERVICES FOR SENIORS



Source: Maxfield Research Inc.

- Active Adult properties (or independent living without services available) are similar to a general-occupancy building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Residents are generally age 70 or older if in an apartment-style building. Organized entertainment, activities and occasionally a transportation program represent the extent of services typically available at these properties. Because of the lack of services, active adult properties generally do not command the rent premiums of more service-enriched senior housing. Active adult properties can have a rental or owner-occupied (condominium or cooperative) format.

- Congregate properties (or independent living with services available) offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties often dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. Congregate properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings. Sponsorship by a nursing home, hospital or other health care organization is common.

- Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their particular health situation), who are in need of extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

- Memory Care properties, designed specifically for persons suffering from Alzheimer's disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which addresses housing needs almost exclusively for widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.

- Skilled Nursing Care, or long-term care facilities, provides a living arrangement that integrates shelter and food with medical, nursing, psychosocial and rehabilitation services for persons who require 24-hour nursing supervision. Residents in skilled nursing homes can be funded under Medicare, Medicaid, Veterans, HMOs and private insurance as well as use of private funds.

Supply of Senior Housing in East Central Minnesota Region

Maxfield Research Inc. identified and collected market information on 105 senior projects in the East Central Minnesota region. These developments contain a combined 2,645 units. Information regarding age of the structure, number of units, vacancies, unit mix and sizes, and monthly rents are for market rate senior developments are displayed in Table S-1, while Tables S-2 and S-3 provide information regarding subsidized and affordable senior projects. Table S-4 provides information regarding number of units and vacancy rates by service level within each county within the East Central Minnesota region.

The following discussion summarizes findings from the survey of active adult, congregate, assisted living and memory care senior housing developments in the East Central Minnesota region.

Subsidized/Affordable Independent/Active Adult Senior Housing

There are 44 subsidized/affordable independent/active adult facilities in the East Central Minnesota region with a total of 1,261 units. As of summer 2014, seven units were vacant for a vacancy rate of 0.6%, which is significantly lower than the market equilibrium rate of 5.0%. The majority of the facilities were constructed and/or renovated in the 1970s and 1980s. Of the 44 facilities, eleven are in Pine County, eleven are in Mille Lacs County, eight are in Carlton County, seven are in Isanti County, five in Kanabec County, and two in the Aitkin Market Area.

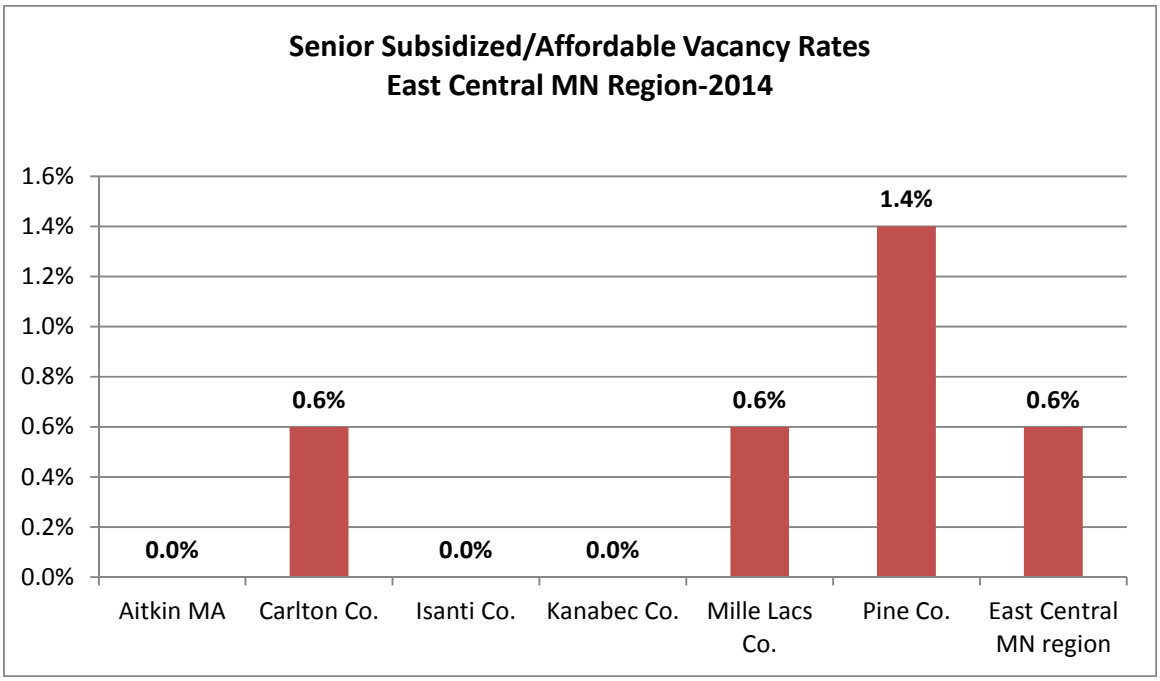
The following points summarize the subsidized/affordable independent/active adult facilities in the East Central Minnesota region.

- The average age of all subsidized/affordable independent/active adult facilities in the East Central Minnesota region is roughly 36 years, or built in 1978.

- Based on the information provided by property management, *Maplewood Court II is* the newest subsidized/affordable senior housing projected in the East Central Minnesota region, located in Cloquet, Minnesota (Carlton County).

- Most of subsidized/affordable independent/active adult projects in the East Central Minnesota region offer one- and two-bedroom units. Off-street parking, whether attached garage or a surface lot, is provided at each facility. Typically, utilities are included in the rent except for telephone and cable. Most facilities do not have a designated facility transportation option; however, local transportation is a viable option for senior residents. In addition, activities and housekeeping is usually not included nor are any health or miscellaneous services.

- Nearly all of the surveyed properties had income limits set at 30% of Adjusted Gross Income (AGI). Most facilities are affiliated with HUD or Rural Development housing programs.



Market Rate Active Adult Senior Housing

There are seven market rate active adult facilities in the East Central Minnesota region with a total of 269 units. As of summer 2014, five units were vacant for a vacancy rate of 1.9%, below the market equilibrium rate of 5.0%. The majority of the facilities were constructed and/or renovated in the 2000s.

The following points summarize the market rate active adult facilities in the East Central Minnesota region.

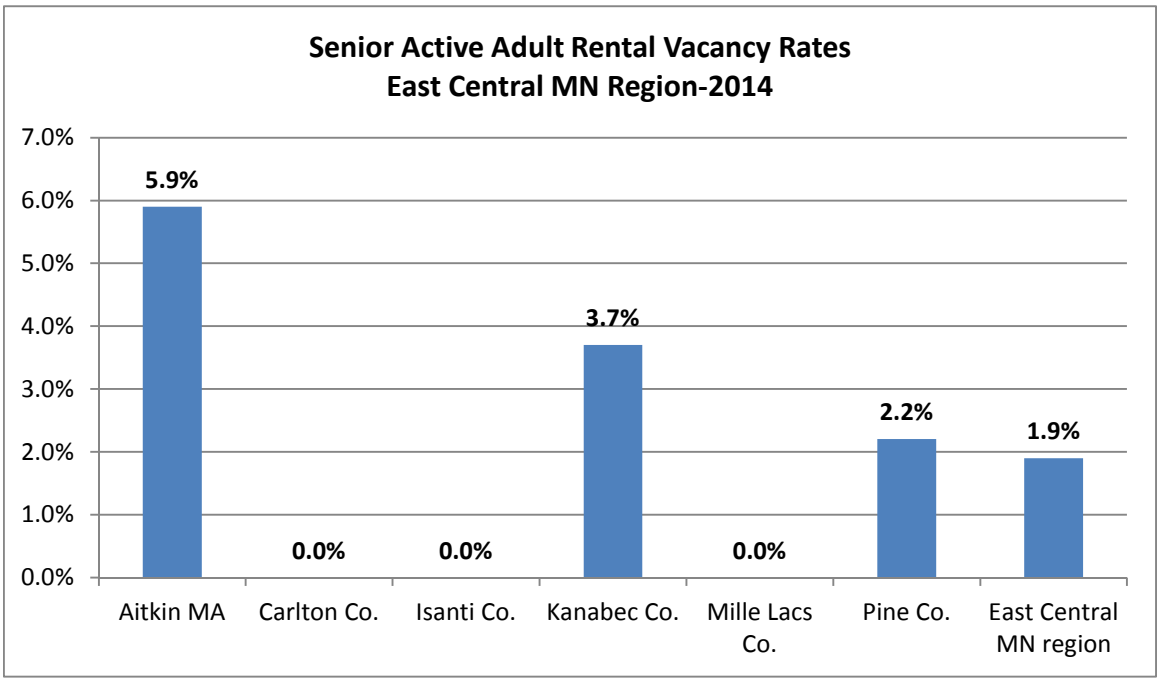
- The average age of all market rate independent/active adult facilities in the East Central Minnesota region is roughly fifteen years, or built in 1999. Average monthly rents range from $700 to $1,000 for one-bedroom units. Average monthly rents range from $800 to 1,250 for two-bedroom units.

- *East Terrace Cooperative*, in Cambridge, is the only designated senior adult-ownership facility in the East Central Minnesota region. However, *Trails Edge*, a townhome development in Cloquet, has an ownership option, but is not classified as a senior adult-ownership development. Cooperative products involve purchasing a unit (or a share) and then paying monthly fees which include all utilities, of property and commons areas, and future building maintenance.

- The largest adult rental development is *Park Forest Estates*, in Mora, which has 54 total units. *Park Forest Estates* has affordable one, two, and three bedroom units. Rents range

from $840 to $1,230 depending on the unit size. All utilities except for telephone and cable television are included in the rent.

- Most adult rental facilities have limited services available to their residents, but some provide activities, meal plans, and local transportation options.



Congregate Senior Housing

There are eleven congregate facilities in the East Central Minnesota region with a total of 284 units. As of summer 2014, two units were vacant for a vacancy rate of 0.7%, well below market equilibrium of 5.0%. The facilities were constructed between 1988 and 2006. Four facilities are located in Isanti County, three in Mille Lacs County, two in Carlton County, one in Pine County, and one in the Aitkin Market Area.

The following points summarize the congregate facilities in the East Central Minnesota region.

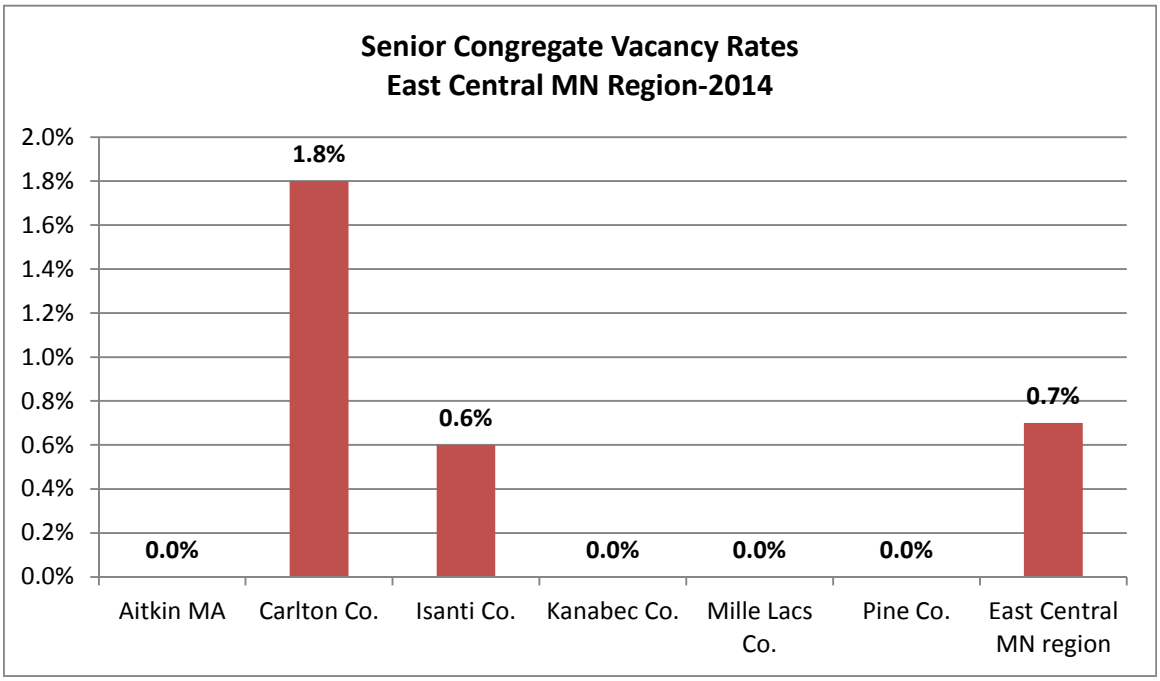
- The average age of all congregate facilities in the East Central Minnesota region is roughly 14 years, or built in 2000. Base monthly fees vary from project to project, depending largely on the personal care package and health services that are included in the monthly rent.

- The newest congregate facility in the East Central Minnesota region is *Country Meadows*, in Milaca, which was built in 2006. *Country Meadows* is a 32-unit facility with congregate and assisted living options for seniors. This facility has rents that range from $2,015 for a one-

bedroom unit to $2,575 for a two-bedroom unit. All utilities are included in the rent except for phone and cable.

- *Golden Horizons-Aitkin*, which was built in 2005, is the second newest congregate facility in the East Central Minnesota region. *Golden Horizon-Aitkin* is a 44-unit facility with congregate, assisted living, and memory care options for seniors. This facility has rents that range from $2,323 to $3,027 for a one-bedroom unit. Transportation options are available as well as planned activities and outings.

- Most congregate facilities in the East Central Minnesota region provide emergency call pendants, air-conditioning, community rooms, activities coordinated by staff, off-street parking, shuttle to local areas or transportation provided through the County, housekeeping and 24-hour on-site personnel.



Assisted Living Senior Housing

There are 30 assisted living facilities in the East Central Minnesota region with a total of 624 units. As of summer 2014, eleven units were vacant for a vacancy rate of 1.8%, which is lower the market equilibrium rate of 7.0%. The facilities were constructed between 1980 and 2011. Of the thirty assisted living facilities in the East Central Minnesota region, eleven are in Carlton County, six in Mille Lacs County, four in Isanti County, four in Pine County, three in Kanabec County, and two in the Aitkin Market Area.

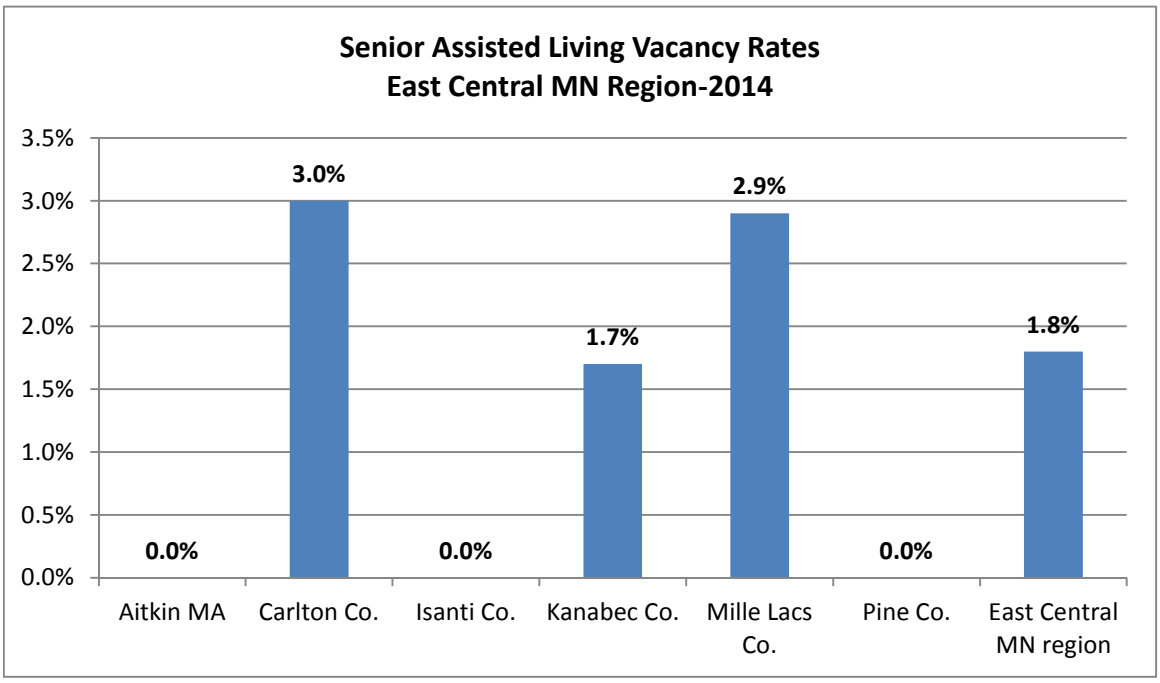
The following points summarize the assisted living facilities in the East Central Minnesota region.

- The average age of all assisted living facilities in the East Central Minnesota region is roughly 10 years, or built in 2004. Base monthly fees vary from project to project, depending largely on the personal care package and health services that are included in the monthly rent.

- The newest assisted living facility in the East Central Minnesota region is *Sterling Pointe*, in Princeton, which was built in 2011. *Sterling Pointe* is a 63-unit facility with congregate, assisted living, and memory care options for seniors. This facility has rents that range from $3,000 to $3,500 for one-bedroom units and $4,000 for two-bedroom units. All utilities except for telephone are included in the rent.

- *Eastwood Senior Living*, in Mora, which was built in 2010, is the second newest assisted living facility in the East Central Minnesota region. *Eastwood Senior Living* is a 30-unit facility that offers assisted living and memory care options for seniors. Rents range from $2,700 to $2,800 for a one-bedroom unit. All utilities are included in the rent.

- Most of the assisted living developments include scheduled activities, weekly housekeeping, laundry, 24-hour staff, and two to three meals daily. Base monthly fees vary from project to project, depending largely on the personal care package and health services that are included in the monthly rent.



Memory Care Senior Housing

There are thirteen memory care facilities in the East Central Minnesota region with a total of 207 units. As of summer 2014, five units were vacant for a vacancy rate of 2.4%, well below the market equilibrium rate of 7.0%. Of the thirteen memory care facilities, five are located in

Carlton County, two in Mille Lacs County, two in Kanabec County, two in the Aitkin Market Area, one in Pine County, and one in Isanti County.

The following points summarize the memory care facilities in East Central Minnesota region.

- The average age of all the memory care facilities in the East Central Minnesota region is roughly 8 years, or built in 2006. Base monthly fees vary from project to project, depending largely on the personal care package and health services that are included in the monthly rent.

- The newest memory care facility in the East Central Minnesota region is *Sterling Pointe*, in Princeton. *Sterling Pointe* is a 63-unit facility with congregate, assisted living, and memory care options for seniors. This facility has rents that range from $5,000 to $5,500 for one-bedroom units. All utilities except for telephone are included in the rent.

- *Eastwood Senior Living*, in Mora, is the second newest memory care facility in the East Central Minnesota region. *Eastwood Senior Living* is a 30-unit facility that offers assisted living and memory care options for seniors. Rents range from $3,700 to $3,800 for a one-bedroom unit. All utilities are included in the rent.

- Most of the memory care developments include scheduled activities, weekly housekeeping, laundry, 24-hour staff, and three meals daily. Base monthly fees vary from project to project, depending largely on the personal care package and health services that are included in the monthly rent.

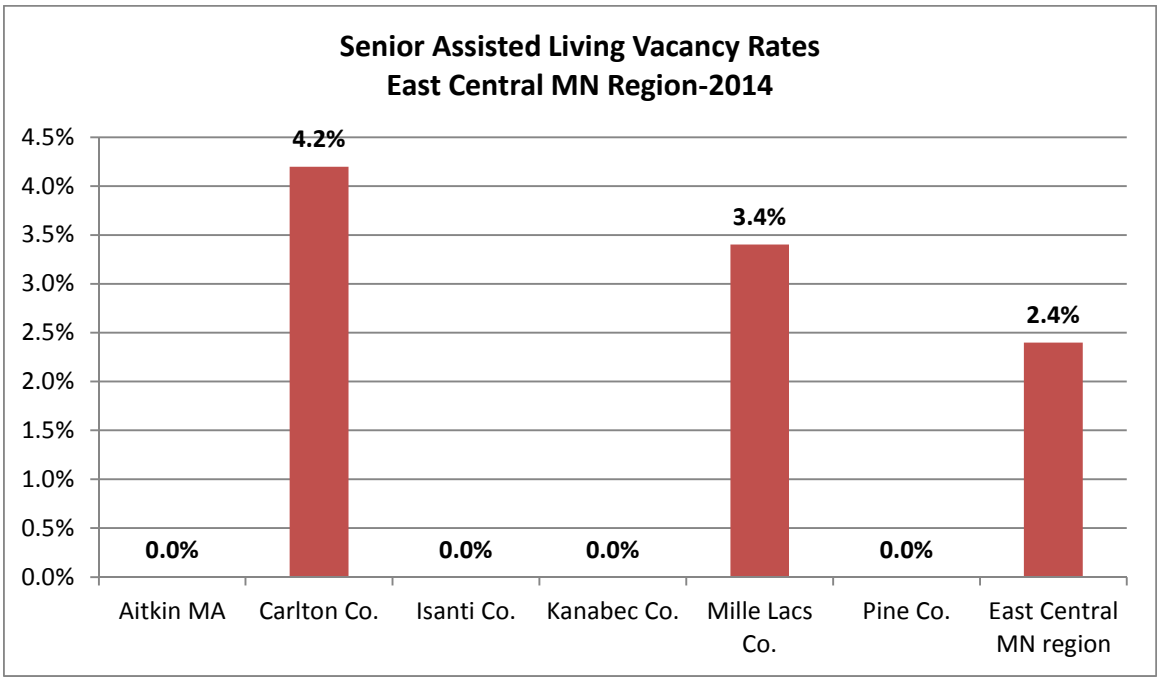


TABLE S-1
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
MARKET RATE SENIOR HOUSING DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Occp. Date	No. of Units/ Vacant	Unit Mix/Sizes/Pricing No./Type	Size (Sq. Ft.)	*Sale Price/* Monthly Rent/Fee	Comments
Adult Ownership							
East Terrace Cooperative	Rem. Isanti	2006	38	3 - 1BR	886	$1,050	Waiting List.
2155 6th Lane NE			0			*$35,777*	
Cambridge				32 - 2BR	1,150	$1,257	
						$47,943	
				3 - 2BR+Den	1,497	$1,655	
						$66,288	
Adult Rental							
Aitkin Market Area							
Blackrock Terrace Apartments	Aitkin MA	1980s	51	n/a - 1BR	562	$723	
315 1st Ave SW			3	n/a - 2BR	797	$802	
Aitkin							
Carlton County							
Trails Edge	Cloquet MA	2005	22	20 - 2BR	1,100 - 1,400	$1,225 - $1,475	Rent or own Townhomes. Common
Trail Drive			0	2 - 3BR	1,800	$1,625	
Cloquet					*Sale Price*	*$210,000 - $285,000*	
Mille Lacs County							
Crystal Court	Princeton MA	2000	44	1 - Studio	n/a	$500	Typically full with waiting list. Residents
604 South 3rd Street			0	41 - 1BR	n/a	$595 - $855	
Princeton				2 - 2BR	n/a	$940	
Kanabec County							
Park Forest Estates	Mora MA	1997	54	19 - 1BR	668 - 720	$840 - $860	
200 South Park St.			2	18 - 2BR	1,010	$960 - $1,080	
Mora				14 - 2BR	960 - 1,080	$1,040	
				3 - 3BR	1,230	$1,230	
Pine County							
Mulberry/Tamarack Estates	Hinckley MA	2002	24	n/a	n/a	n/a	
705-715 Spring Lane			n/a				
Hinckley							
Wild River Senior Apartments	North Pine	n/a	36	18 - 1BR	664	$715 - $755	
300 Commercial Ave. N.			0	18 - 2BR	987 - 1004	$790 - $840	
Sandstone							
Adult Rental Units in Aitkin MA			***51***	***3***	***5.9%***		
Adult Rental Units in Carlton Co.			***22***	***0***	***0.0%***		
Adult Rental Units in Mille Lacs Co.			***44***	***0***	***0.0%***		
Adult Rental Units in Kanabec Co.			***54***	***2***	***3.7%***		
Adult Rental Units in Pine Co.			***60***	***0***	***0.0%***		
Adult Rental Units in East Central Region			***231***	***5***	***2.2%***		

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TABLE S-1
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
MARKET RATE SENIOR HOUSING DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Occp. Date	No. of Units/ Vacant	Unit Mix/Sizes/Pricing No./Type	Size (Sq. Ft.)	*Sale Price/* Monthly Rent/Fee	Comments
Congregate							
Aitkin Market Area							
Golden Horizons Aitkin	Aitkin MA	2005	12	12 - 1BR	n/a	$2,323 - $3,027	Arrowhead transport
518 7th Ave NE			0				
Aitkin							
Carlton County							
Suncrest Senior Living	Cloquet MA	2004	45	1 - Studio	n/a	$928	
2400 Washington Avenue			1	32 - 1BR	n/a	$1,200	
Scanlon				12 - 2BR	n/a	$1,400	
Kenwood Place Apts	South Carlton	1997	11	11 - 1BR	n/a	$2,100	Waiting list
4560 County Hwy 61			0				
Moose Lake							
Mille Lacs County							
Country Meadows	Milaca MA	2006	16	4 - 1-BR	497	$2,015	Age in place, catered living; 60% IL and
740 2nd St. SE			0	10 - 1-BR	660	$2,265	40% AL; all utilities included except
Milaca				2 - 2-BR	916	$2,575	phone and cable
Heritage House	Milaca MA	2003	18	15 - 1BR	n/a	$877	
115 9th Street NW			0	3 - 2BR	n/a	$1,140	
Milaca							
Sterling Pointe	Princeton MA	n/a	6	n/a - 1BR	583 - 818	n/a	
1250 Northland Drive			n/a	n/a - 2BR	877 - 893	n/a	
Princeton							
Isanti County							
Elmhurst Commons	Braham MA	n/a	14	11 - 1BR	562 - 700	$955 - $1,170	
400 3rd St SW			n/a	3 - 2BR	828 - 941	$2,575 - $2,685	
Braham							
Gracepoint Crossing-Mill Terrace	Rem. Isanti	1999	56	26 - 1BR	634 - 740	$1,071 - $1,137	
135 Fern Road North			1	32 - 1BR+Den	742 - 838	$1,276 - $1,276	
Cambridge				11 - 2BR	898 - 898	$1,476 - $1,511	
Gracepoint Crossing-Village Homes	Rem. Isanti	1999	50	6 - 1BR	886	$1,067	
135 Fern Road North			0	20 - 1BR+Den	991	$1,192	
Cambridge				20 - 2BR	1,124	$1,349	
				2 - 2BR+Den	1,364	$1,639	
				2 - 2BR w/o	1,686 - 1,702	$1,436 - $1,719	
Riverwood Village	Rem. Isanti	1988	45	25 - 1BR	518 - 645	$921 - $1,109	
909 S. Dellwood			0	10 - 1BR+Den	845	$1,327	
Cambridge				10 - 2BR	931	$1,468 - $1,515	
Pine County							
Golden Horizons Pine City	Pine City MA	2000	11	11 - 1BR	n/a	$2,181 - $2,754	Arrowhead transport
1305 8th St SW			0				
Pine City							
Adult Congregate Units in Aitkin MA			***12***	***0***	***0.0%***		
Adult Congregate Units in Carlton Co.			***56***	***1***	***1.8%***		
Adult Congregate Units in Mille Lacs Co.			***40***	***0***	***0.0%***		
Adult Congregate Units in Isanti Co.			***165***	***1***	***0.6%***		
Adult Congregate Units in Pine Co.			***11***	***0***	***0.0%***		
Adult Congregate Units in East Central Region			***284***	***2***	***0.7%***		

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TABLE S-1
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
MARKET RATE SENIOR HOUSING DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Occp. Date	No. of Units/ Vacant	Unit Mix/Sizes/Pricing No./Type	Size (Sq. Ft.)	*Sale Price/* Monthly Rent/Fee	Comments
ASSISTED LIVING							
Aitkin Market Area							
Golden Horizons Aitkin 518 7th Ave NE *Aitkin*	Aitkin MA	2005	12 0	12 - 1BR	n/a	$2,323	
Aicota Assisted Living Apartments 850 2nd Avenue NW *Aitkin*	Aitkin MA	Early 2000s	33 0	2 - Sm. Studio 16 - Studio 15 - 1BR	300 410 550	$2,450 - $2,750	
Carlton County							
Lighthouse at Barnum 3725 Horizon Drive *Barnum*	Barnum MA	2004	20 0	10 - Studio 10 - Studio	325 - 375 325 - 375	$3,475 $3,475	
Pine Tree Assisted Living 3669 N. Carlton Street *Barnum*	Barnum MA	n/a	8 0	4 - Private Rm. 2 - Double Rm.	122 140	$2,500 - $4,500	
Garden Terrace 426 mason Drive *Wrenshall*	Cloquet MA	2006	10 0	10 - Efficiency	250	$1,700 - $5,000	Typically full with waiting list. 90% on
Barnes Care 58 West Highway 61 *Esko*	Cloquet MA	2005	24 0	24 - Suites	220 - 300	$2,200 - $5,200	Typically full with small waiting list. 50%
Evergreen Knoll 1309 14th Street *Cloquet*	Cloquet MA	2001	51 3	11 - Studio 40 - 1BR	n/a n/a	n/a $2,500 - $2,900	Stantec info.
Plainview Estates 2507 Fairview Avenue *Cloquet*	Cloquet MA	n/a	8 0	8 - EFF	450	$2,445	Base price for three meals per day
Carlton Place 810 3rd Street *Carleton*	Cloquet MA	n/a	18 1	10 - EFF 6 - 1BR 2 2BR	488 563 858	$2,500 $2,600 $2,800	Two meals per day; emergency call; extra activities, assist. with bathing,
Oakview Residential Care 500 Talbot Drive *Moose Lake*	South Carlton	2005	20 1	20 - EFF	340-360	$2,800 - $5,800	
Mercy Health Center 710 Kenwood Avenue South *Moose Lake*	South Carlton	1997	12 0	12 - Private	n/a	n/a	
Villa Court 1220 Villa Ct Dr. *Cromwell*	NW Carlton MA	n/a	10 n/a	n/a	n/a	n/a	
Cardinal Court 1220 Villa Court Drive *Cromwell*	NW Carlton	n/a	20 1	8 - Studio 10 - 1BR 2 - 2BR	535 - 549 562 - 585 810 - 836	$1,200 - $1,200 $1,350-$1,400 $1,750 - $1,800	
Mille Lacs County							
Country Meadows 740 2nd St. SE *Milaca*	Milaca MA	2006	16 0	4 - 1-BR 10 - 1-BR 2 - 2-BR	497 660 916	$2,615 $2,999 $3,470	Age in place, catered living; 60% IL and 40% AL; all utilities included except phone and cable
Heritage House 115 9th Street NW *Milaca*	Milaca MA	2003	17 1	15 - 1BR 2 - 2BR	n/a n/a	$877 $1,140	
Sterling Pointe 1250 Northland Drive *Princeton*	Princeton MA	2011	36 1	27 - 1BR 9 - 2BR	583 - 818 877 - 893	$3,000 - $3,500 $4,000	Typically full with short waiting list. 40 to
Caley House 104 S. 8th Avenue *Princeton*	Princeton MA	1997	30 0	22 - Studio 8 - 1BR	356 - 467 500	$2,090 - $2,355 $2,480	Typically full with lengthy waiting list.

CONTINUED

TABLE S-1
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
MARKET RATE SENIOR HOUSING DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Occp. Date	No. of Units/ Vacant	Unit Mix/Sizes/Pricing No./Type	Size (Sq. Ft.)	*Sale Price/* Monthly Rent/Fee	Comments
ASSISTED LIVING (continued)							
Mille Lacs County (continued)							
Lake Song Assisted Living	Onamia MA	2006	27	22 - 1BR	n/a	$2,000	
206 Elm Street			n/a	5 - 2BR	n/a		
Onamia							
Scandia House	Isle MA	n/a	10	10 - 1BR	n/a	$3,000 - $4,300	
540 East Isle Street			2				
Isle							
Kanabec County							
Eastwood Senior Living	Mora MA	2010	20	20 - Eff	n/a	$2,700 - $2,800	
170 Valhalla Circle			0				
Mora							
Scandia House of Mora	Mora MA	2009	5	5 - Eff	n/a	$3,000	typically 100% occupied
973 Maple Ave			1				
Mora							
Villages of St. Claire	Mora MA	1986	35	25 - 1BR	625	$2,200	basic utilities included in rent
101 9th St			0	10 - 2BR	840	$2,410	
Mora							
Isanti County							
Elmhurst Commons	Braham MA	n/a	22	19 - 1BR	562 - 700	2,340 - $2,485	
Braham			0	3 - 2BR	828 - 941	2,575 - $2,685	
Praire Senior Cottages	Isanti MA	n/a	20	8 - Private	n/a	$4,700 - $5,300	
706 6th Avenue NE			0	2 - Double			
Isanti							
Carsten's Harbor/Haven House	Rem. Of Isanti	2002/	47	47 - Private	180	$2,800 - $3,800	
653 Main Street North		2008	n/a				
Cambridge							
Gracepoint Crossing - Commons	Rem. Of Isanti	1999	42	17 - EFF	396-448	$2,500	
135 Fern Street North			n/a	18 - 1BR	517 - 553	$2,770	
Cambridge				4 - 1BR+Den	804-835	$3,040	
				3 - 2BR	923	$3,277	
Pine County							
Elderwood of Hinckley	Hinckley MA	n/a	20	n/a	n/a	n/a	
710 Spring Lane			n/a				
Hinckley							
Golden Horizons Pine City	Pine City MA	2000	12	12 - 1BR	n/a	$2,181	
1305 8th St SW			0				
Pine City							
Edgewater Assisted Living	Pine City MA	1980s	10	10 - 1BR	n/a	$2,690	
14856 Edgewater Rd NE			0				
Pine City							
Sophies Manor	Pine City MA	n/a	9	9 - 1BR	n/a	$3,800	
17500 Ranch Dr.			0				
Pine City							
Adult Assisted Living Units in Aitkin MA			***45***	***0***	***0.0%***		
Adult Assisted Living Units in Carlton Co.			***201***	***6***	***3.0%***		
Adult Assisted Living Units in Mille Lacs Co.			***136***	***4***	***2.9%***		
Adult Assisted Living Units in Kanabec Co.			***60***	***1***	***1.7%***		
Adult Assisted Living Units in Isanti Co.			***131***	***0***	***0.0%***		
Adult Assisted Living Units in Pine Co.			***51***	***0***	***0.0%***		
Adult Assisted Living Units in East Central Region			***624***	***11***	***1.8%***		

CONTINUED

TABLE S-1
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
MARKET RATE SENIOR HOUSING DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Occp. Date	No. of Units/ Vacant	Unit Mix/Sizes/Pricing No./Type	Size (Sq. Ft.)	*Sale Price/* Monthly Rent/Fee	Comments
MEMORY CARE							
Aitkin Market Area							
Aitkin Health Services	Aitkin MA	2010	19	19 - private	n/a	$4,950	
850 2nd Street NW		2009	0				
Aitkin							
Golden Horizons Aitkin	Aitkin MA	2005	20	20 - 1BR	n/a	3,027	
518 7th Ave NE			0				
Aitkin							
Carlton County							
Lighthouse of Barnum	Barnum MA	2001	10	10 - Studio	325 - 375	$4,575	
3725 Horizon Drive			1				
Barnum							
Lighthouse of Cloquet	Cloquet MA	2006	44	12 - Studio	300	$5,200	
1909 Tall Pine Lane			3	32 - Studio	350	$5,300	
701 Horizon Circle							
Cloquet							
Diamond Willow Assisted Living	Cloquet MA	2006	20	20 - private	n/a	$5,750	
132 West North Road			0				
Cloquet							
Barnes Care	Cloquet MA	2005	10	10 - Suites	220	$2,200 - $5,200	Typically full with small waiting list. 50%
58 West Highway 61			0				
Esko							
Villa Vista	NW Carlton MA	n/a	12	11 - Private	300	$2,500 - $3,800	
1220 Villa Vista Drive				1 - Double	350		
Cromwell							
Mille Lacs County							
Sterling Pointe	Princeton MA	2011	21	21 - Studio	341 - 524	$5,000 - $5,500	Low vacancy rate with waiting list. About 20 - 30% on Elderly Waiver.
1250 Northland Drive			1				
Princeton							
Lake Song Assisted Living	Onamia MA	2006	8	8 - Eff	n/a	$2,000	
206 Elm Street			n/a				
Onamia							
Kanabec County							
Eastwood Senior Living	Mora MA	2010	10	10 - Eff	668 - 720	$3,700 - $3,800	
170 Valhalla Circle			0				
Mora							
Scandia House of Mora	Mora MA	2009	5	5 - Eff	n/a	$3,700 - $4,300	
973 Maple Ave			0				
Mora							
Isanti County							
Gracepoint Crossing - Arbors	Rem. Isanti	1999	18	12 - EFF	396-422	$4,350	
135 Fern Street North			0	6 - 1BR	501	$4,650	
Cambridge							
Pine County							
Golden Horizons Pine City	Pine City MA	2000	10	10 - 1BR	n/a	$2,754	
1305 8th St SW			0				
Pine City							
Adult Memory Care Units in Aitkin MA			***39***	***0***	***0.0%***		
Adult Memory Care Units in Carlton Co.			***99***	***4***	***4.0%***		
Adult Memory Care Units in Mille Lacs Co.			***29***	***1***	***3.4%***		
Adult Memory Care Units in Kanabec Co.			***15***	***0***	***0.0%***		
Adult Memory Care Units in Isanti Co.			***18***	***0***	***0.0%***		
Adult Memory Care Units in Pine Co.			***10***	***0***	***0.0%***		
Adult Memory Care Units in East Central Region			***210***	***5***	***2.4%***		

Source: Maxfield Research Inc.

TABLE S-2
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
SUBSIDIZED SENIOR RENTAL DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix/	Rents	Comments/Features
Aitkin Market Area						
Aitkin Manor	Aitkin MA	1979	40	39 - 1BR	$613	Section 8.
230 1st Ave NE			0	1 - 2BR	30% of Income	
Aitkin						
Village Apartments	Aitkin MA	1979	16	2 1BR	$405 - $470	Rural Development
200-250 2nd St. SW			0	14 2BR	$425 - $510	
Aitkin					30% of Income	
Total Senior Subsidized Units in Aitkin Market Area			***56***	***0***	***0.0%***	
Carlton County						
Parkside Apartments*	Barnum MA	n/a	25	24 - 1BR	$451	Rural Development.
3720 Front Street			8	1 - 2BR	$480	
Barnum					30% of income	
Maplewood Court II	Cloquet MA	1993	11	11 - 1BR	30% of Income	Project-based Section 8.
1318 & 1322 18th Street			0			
Cloquet						
Larson Commons	Cloquet MA	1980	85	n/a - 1BR	30% of Income	Section 8.
810 Cloquet Ave			n/a	n/a - 2BR		
Carlton						
Woodland Pines	Cloquet MA	1974	19	19 - 1BR	$400 $440	HUD.
201 Spruce Ave			0		30% of Income	
Carlton						
Aspen Arms	Cloquet MA	1971	73	71 - 1BR	$400 - $440	HUD.
950 14th St			0	2 - 2BR	30% of Income	
Cloquet					$500	
					30 % of Income	
The Oaks	Cloquet MA	1970	40	39 - 1BR	$50 Min/$500 Max	Project-based Section 8.
801 3rd Street N.			0	1 - 2BR	30% of Income	
Cloquet						
Southview Apartments	NW Carlton MA	1981	16	16 - 1BR	$375	Rural Development.
1221 Highway 73			2		30% of Income	
Cromwell						
Hillside Manor East	South Carlton MA	1970s	40	40 - 1BR	30% of income	Section 8
700 4th St			0			
Moose Lake						
Total Senior Subsidized Units in Carlton County			***309***	***2***	***0.6%***	
Isanti County						
Park Manor	Braham MA	1970	32	32 - 1BR	30% of income	HUD.
409 W Central Drive			0			
Braham						
Braham Heights	Braham MA	n/a	12	12 - 2BR	$445 - $460	Rural Development.
201-215 5th St. NW			0		30% of Income	
Braham						
Meadows Edge	Isanti MA	1983	20	20 - 1BR	$450	Section 515
106 County Road 5			0		30% of income	
Isanti						
Parkview Apartments	Isanti MA	1960s	28	14 - 1BR	30% of Income	Rural Development
208 5th Ave			0	14 - 2BR		
Isanti						
Ashland Place	Rem. of Isanti Co.	1981	44	44 - 1BR	$855	
222 N Ashland St			0		30% of Income	
Cambridge						

CONTINUED

TABLE S-2
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
SUBSIDIZED SENIOR RENTAL DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Isanti County (continued)						
Tower Terrace Townhomes 1000 Tower Circle *Cambridge*	Rem. Isanti MA	n/a	32 0	22 - 1BR 10 - 2BR	30% of Income	6 months to 1 year wait list, $35 entrance fee, Independent Living
Bridge Park Apartments 121 Fern St. S *Cambridge*	Rem. Isanti MA	n/a	45 0	45 - 1BR	30% of Income	
Total Senior Subsidized Units in Isanti County			***213***	***0***	***0.0%***	
Kanabec County						
Ogilvie Square Apts 206 Oric Ave *Ogilvie*	Mora MA	1983	15 0	14 - 1BR 1 - 2BR	$405 $580 $425 $615 30% of Income	Rural Development.
Pine Crest Manor 420 Bean Ave *Mora*	Mora MA	n/a	43 0	42 - 1BR 1 - 2BR	30% of Income	HUD
Woodcrest Manor 450 Bean Ave *Mora*	Mora MA	n/a	42 0	42 - 1BR	30% of Income	HUD
Vasa House 160 Valhalla Circle *Mora*	Mora MA	n/a	23 0	23 - Eff	30% of Income	HUD
Dala House Apts 470 Bean Ave *Mora*	Mora MA	n/a	24 n/a	20 - 1BR 4 - 2BR	30% of Income	Rural Development.
Total Senior Subsidized Units in Kanabec County			***147***	***0***	***0.0%***	
Mille Lacs County						
Milaca Park Apartments 240 2nd Avenue SW *Milaca*	Milaca MA	1979	71 0	51 - 1BR 5 - 2BR 3 - 3BR	30% of Income	
Key Row Milaca 410 4th Ave NW *Milaca*	Milaca MA	1970s	68 0	52 - 1BR 8 - 2BR	30% of Income	HUD
Milaca VOA Living 15854 Docken Dr. *Milaca*	Milaca MA	n/a	8 n/a	n/a	30% of Income	
Riverside Apts 106 4th Ave S *Princeton*	Princeton MA	n/a	25 n/a	22 - 1BR 3 - 2BR	30% of Income	Rural Development.
Princeton Apts 4th Ave South *Princeton*	Princeton MA	n/a	15 0	n/a	30% of Income	
Oakwood Apartments 201 Oak St *Onamia*	Onamia MA	n/a	20 0	n/a	30% of Income	
Onamia Shores 200 N Elm St *Onamia*	Onamia MA	n/a	12 0	12 - 1BR	30% of Income	Rural Development.
Isle View Apartments 205 First Ave. N *Isle*	Isle MA	n/a	30 0	30 - 1BR	30% of Income	
Mille Lacs Manor 510 Main St W *Isle*	Isle MA	n/a	4 0	2 - 1BR 2 - 2BR	30% of Income	Rural Development.
Total Senior Subsidized Units in Mille Lacs County			***253***	***0***	***0.0%***	

CONTINUED

TABLE S-2
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
SUBSIDIZED SENIOR RENTAL DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Pine County						
Mighty Fortress Manor 206 Lawler Ave N *Hinckley*	Hinckley MA	1987	24 0	24 - 1BR	$755 - $755 30% of Income	Project-based Section 8. $755 represents max rent.
Hinckley Manor 204 Lawler Ave N *Hinckley*	Hinckley MA	1968	8 0	4 - 1BR 4 - 2BR	$395 $430 30% of Income	Rural Development.
Twin Oaks Apartments 522 Oak Ave *Hinckley*	Hinckley MA	n/a	16 2	2 - 1BR 14 - 2BR	$280 - $280 $305 - $305 30% of Income	Rural Development.
Westchester Village Apts 525 Westchester Dr NE *Pine City*	Pine City MA	n/a	60 0	57 - 1BR 3 - 2BR	$661 - $694 $856 - $856 30% of Income	Project-based Section 8.
Pine City Estates 525 9th Street SW *Pine City*	Pine City MA	n/a	9 0	3 - 1BR 6 - 2BR	$435 - $435 $475 - $475 30% of Income	Rural Development.
Vossevangen II 3520 Vossevangenvej *Askov*	North Pine	n/a	16	16 - 1BR	30% of Income	Rural Development.
Sandstone Manor 510 5th St. *Sandstone*	North Pine	n/a	16 0	16 - 1BR	30% of Income	
Finlayson Manor 5524 Broadway St. *Finlayson*	North Pine	n/a	12 1	12 - 1BR	30% of Income	
Total Senior Subsidized Units in Pine County			***161***	***3***	***1.9%***	
Total Senior Subsidized Units in East Central Region			***1,139***	***5***	***0.4%***	

**Parkside Apartments* is currently renovating due to a recent flood. Therefore, this property is excluded from the Carlton County and East Central Minnesota region vacancy totals.

Source: Maxfield Research Inc.

TABLE S-3
UNIT MIX/SIZE/COST & OCCUPANCY COMPARISON
AFFORDABLE SENIOR RENTAL DEVELOPMENTS
EAST CENTRAL REGIONAL HOUSING COLLABORATIVE
2014

Project Name/Location	Submarket	Year Built	Units/ Vacant	Unit Mix/		Rents	Comments/Features
Pine County							
Halter Pines I	Pine City MA	n/a	24	23	- 1BR	$455 - $628	Tax Credit.
910 Hillside Ave			0	1	- 2BR	$475 - $648	
Pine City							
Halter Pines II	Pine City MA	n/a	20	19	- 1BR	$455 - $628	Tax Credit.
900 Hillside Ave			0	1	- 2BR	$475 - $648	
Pine City							
Sandstone Sq Apts	North Pine MA	n/a	15	14	- 1BR	n/a	Tax Credit.
231 Minnesota St			n/a	1	- 2BR	n/a	
Sandstone							
Total Senior Affordable Units in Pine County			***59***	***0***	***0.0%***		
Mille Lacs County							
Centennial Terrace	Milaca MA	1989	24	23	1BR	$625	Tax Credit.
380 First St SE			n/a	1	2BR	$650	
Milaca							
Onamia Town Square	Onamia MA	1980s	39	14	- 1BR	n/a	
206 Railroad Drive.			2	17	- 2BR	n/a	
Onamia				8	- 3BR	n/a	
Total Senior Affordable Units in Mille Lacs County			***63***	***2***	***3.2%***		
Total Senior Affordable Units in East Central Region			***122***	***2***	***1.6%***		

Source: Maxfield Research Inc.

East Central Minnesota Region Senior Housing Summary

A summary of senior housing by service type and county/submarket is shown in Table S-4 on the following page. As of summer 2014, a total of 2,645 senior housing units were identified in the East Central Minnesota region with 29 units currently vacant for an overall vacancy rate of 1.1%.

The following points summarize findings by County in the East Central Minnesota region:

- **Aitkin Market Area** contained 51 market rate active adult units, 56 affordable/subsidized independent/active adult units, 12 congregate units, 45 assisted living units, and 39 memory care units totaling 203 senior housing units. Aitkin Market Area is home to 18.8% of the memory care units in the East Central Minnesota region. No active adult for-sale units were identified in the Aitkin Market Area.

- **Baldwin Township** does not contain any senior living developments.

- **Carlton County** contained 22 market rate active adult units, 309 affordable/subsidized rental units, 56 congregate units, 201 assisted living units, and 96 memory care units totaling 684 senior housing units. No market rate active adult for-sale units were identified in Carlton County.

- **Isanti County** contained 38 market rate active adult units, 213 affordable/subsidized rental units, 165 congregate units, 131 assisted living units, and 18 memory care units totaling 565 senior housing units. No market rate active adult rental units were identified in Isanti County.

- **Kanabec County** contained 54 market rate active adult units, 147 affordable/subsidized rental units, 60 assisted living units, and 15 memory care units totaling 276 senior housing units. No market rate active adult for-sale or congregate units were identified in Kanabec County.

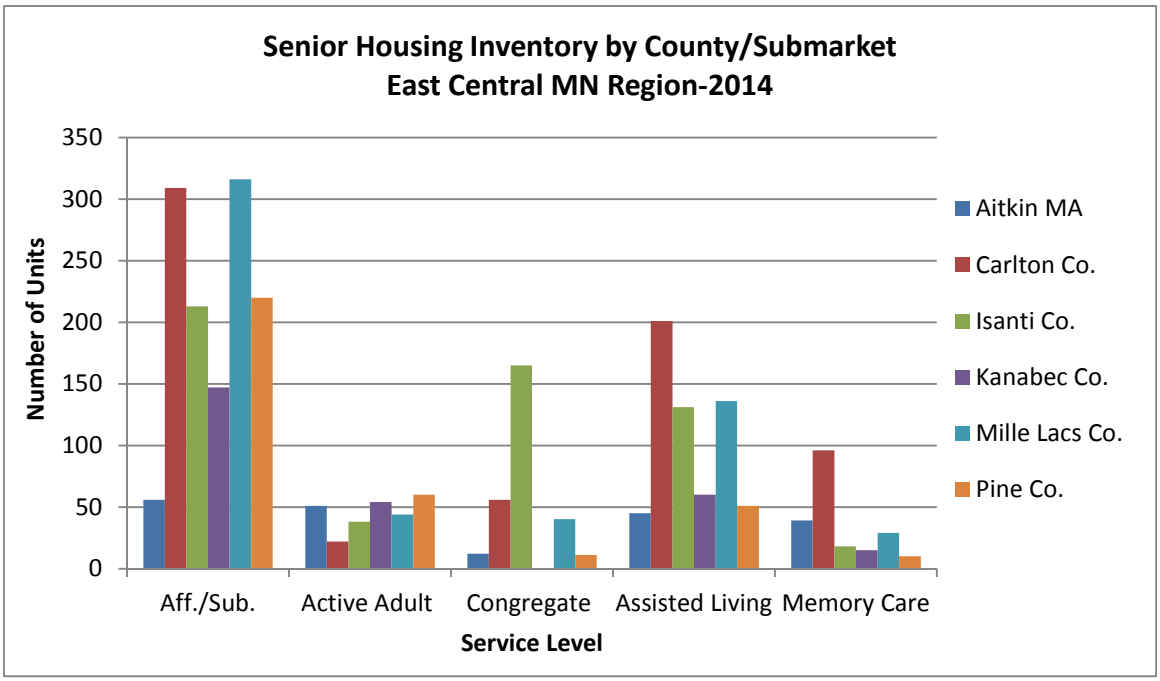
- **Mille Lacs County** contained 44 market rate active adult units, 316 affordable/subsidized rental units, 40 congregate units, 136 assisted living units, and 29 memory care units totaling 565 senior housing units. No market rate active adult for-sale units were identified in Mille Lacs County.

- **Pine County** contained 60 market rate active adult units, 220 affordable/subsidized rental units, 11 congregate units, 51 assisted living units, and 10 memory care units totaling 352 senior housing units. No market rate active adult for-sale units were identified in Pine County.

TABLE S-4
SENIOR HOUSING SUMMARY BY COUNTY/SUBMARKET IN EAST CENTRAL REGION
SUMMER 2014

Product Type	Aitkin MA	Baldwin Twp.	Carlton Co.	Isanti Co.	Kanabec Co.	Mille Lacs Co.	Pine Co.	Total
Affordable/Subsidized								
Units	56	0	309	213	147	316	220	1261
Vacancy Rate	0.0%	0.0%	0.6%	0.0%	0.0%	0.6%	1.4%	0.6%
Active Adult								
Units	51	0	22	38	54	44	60	269
Vacancy Rate	5.9%	0.0%	0.0%	0.0%	3.7%	0.0%	2.2%	1.9%
Congregate								
Units	12	0	56	165	0	40	11	284
Vacancy Rate	0.0%	0.0%	1.8%	0.6%	0.0%	0.0%	0.0%	0.7%
Assisted Living								
Units	45	0	201	131	60	136	51	624
Vacancy Rate	0.0%	0.0%	3.0%	0.0%	1.7%	2.9%	0.0%	1.8%
Memory Care								
Units	39	0	96	18	15	29	10	207
Vacancy Rate	0.0%	0.0%	4.2%	0.0%	0.0%	3.4%	0.0%	2.4%
Total								
Units	203	0	684	565	276	565	352	2,645
Vacancy Rate	1.5%	0.0%	1.9%	0.2%	1.1%	1.2%	0.9%	1.1%

Source: Maxfield Research Inc.



Introduction

Affordable housing is a term that has various definitions according to different people and is a product of supply and demand. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Generally, housing that is income-restricted to households earning at or below 80% of Area Median Income (AMI) is considered affordable. However, many individual properties have income restrictions set anywhere from 30% to 80% of AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. Moderate-income housing, often referred to as "workforce housing," refers to both rental and ownership housing. Hence the definition is broadly defined as housing that is income-restricted to households earning between 50% and 120% AMI. Figure 1 below summarizes income ranges by definition.

FIGURE 1
AREA MEDIAN INCOME (AMI) DEFINITIONS

Definition	AMI Range
Extremely Low Income	0% - 30%
Very Low Income	31% - 50%
Low Income	51% - 80%
Moderate Income | Workforce Housing	50% - 120%

Naturally-Occurring Affordable Housing (i.e. Unsubsidized Affordable)

Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are considered "naturally-occurring" or "unsubsidized affordable" units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc. Because of these factors, housing costs tend to be lower.

According to the *Joint Center for Housing Studies of Harvard University,* the privately unsubsidized housing stock supplies three times as many low-cost affordable units than assisted projects nationwide. Unlike assisted rental developments, most unsubsidized affordable units are scattered across small properties (one to four unit structures) or in older multifamily structures. Many of these older developments are vulnerable to redevelopment due to their age, modest rents, and deferred maintenance.

Because many of these housing units have affordable rents, project-based and private housing markets cannot be easily separated. Some households (typically those with household incomes of 50% to 60% AMI) income-qualify for both market rate and project-based affordable housing.

Rent and Income Limits

Tables HA-1 to HA-6 shows the maximum allowable incomes by household size to qualify for affordable housing and maximum gross rents that can be charged by bedroom size in each county. These incomes are published and revised annually by the Department of Housing and Urban Development (HUD) and also published separately by the Minnesota Housing Finance Agency (MHFA) based on the date the project was placed into service. Fair market rent is the amount needed to pay gross monthly rent at modest rental housing in a given area. These tables are used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families at financially assisted housing.

Tables HA-7 to HA-12 show the maximum rents by household size and AMI based on income limits illustrated in Tables HA-1 to HA-6. The rents on Table HA-7 to HA-12 are based on HUD's allocation that monthly rents should not exceed 30% of income. In addition, the table reflects maximum household size based on HUD guidelines of number of persons per unit. For each additional bedroom, the maximum household size increases by two persons. Table HA-13 summarizes fair market rents by county.

TABLE HA-1
HUD INCOME AND RENT LIMITS
AITKIN COUNTY- 2014

	Income Limits by Household Size							
	1 pph	2 phh	3 phh	4 phh	5 phh	6 phh	7 phh	8 phh
30% of median	$12,750	$15,730	$19,790	$23,850	$27,910	$31,970	$36,030	$40,090
50% of median	$21,250	$24,300	$27,350	$30,350	$32,800	$35,250	$37,650	$40,100
60% of median	$25,500	$29,160	$32,820	$36,420	$39,360	$42,300	$45,180	$48,120
80% of median	$34,000	$38,850	$43,700	$48,550	$52,450	$56,350	$60,250	$64,100
100% of median	$42,500	$48,600	$54,700	$60,700	$65,600	$70,500	$75,300	$80,200
120% of median	$51,000	$58,320	$65,640	$72,840	$78,720	$84,600	$90,360	$96,240

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$319	$393	$495	$596	$698
50% of median	$531	$607	$683	$758	$820
60% of median	$637	$729	$820	$910	$984
80% of median	$850	$972	$1,094	$1,214	$1,312
100% of median	$1,062	$1,215	$1,367	$1,517	$1,640
120% of median	$1,275	$1,458	$1,641	$1,821	$1,968

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$514	$595	$706	$1,040	$1,250

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-2
HUD INCOME AND RENT LIMITS
CARLTON COUNTY- 2014

	Income Limits by Household Size							
	1 pph	2 phh	3 phh	4 phh	5 phh	6 phh	7 phh	8 phh
30% of median	$13,530	$15,730	$19,790	$23,850	$27,910	$31,970	$36,030	$40,090
50% of median	$22,550	$25,750	$27,350	$32,150	$34,750	$35,250	$39,900	$40,100
60% of median	$27,060	$30,900	$34,740	$38,580	$41,700	$44,760	$47,880	$50,940
80% of median	$36,080	$38,850	$43,700	$48,550	$52,450	$56,350	$60,250	$64,100
100% of median	$45,100	$51,500	$57,900	$64,300	$69,500	$74,600	$79,800	$84,900
120% of median	$54,120	$61,800	$69,480	$77,160	$83,400	$89,520	$95,760	$101,880

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$338	$393	$495	$596	$698
50% of median	$563	$643	$723	$803	$868
60% of median	$676	$772	$868	$964	$1,042
80% of median	$902	$1,030	$1,158	$1,286	$1,390
100% of median	$1,127	$1,287	$1,447	$1,607	$1,737
120% of median	$1,353	$1,545	$1,737	$1,929	$2,085

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$438	$527	$692	$902	$1,005

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-3
HUD INCOME AND RENT LIMITS
ISANTI COUNTY- 2014

	Income Limits by Household Size							
	1 pph	2 phh	3 phh	4 phh	5 phh	6 phh	7 phh	8 phh
30% of median	$17,430	$15,730	$19,790	$23,850	$27,910	$31,970	$36,030	$40,090
50% of median	$29,050	$33,200	$27,350	$41,450	$44,800	$35,250	$51,400	$40,100
60% of median	$34,860	$39,840	$44,820	$49,740	$53,760	$57,720	$61,680	$65,700
80% of median	$46,480	$38,850	$43,700	$48,550	$52,450	$56,350	$60,250	$64,100
100% of median	$58,100	$66,400	$74,700	$82,900	$89,600	$96,200	$102,800	$109,500
120% of median	$69,720	$79,680	$89,640	$99,480	$107,520	$115,440	$123,360	$131,400

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$436	$393	$495	$596	$698
50% of median	$726	$830	$933	$1,036	$1,120
60% of median	$871	$996	$1,120	$1,243	$1,344
80% of median	$1,162	$1,328	$1,494	$1,658	$1,792
100% of median	$1,452	$1,660	$1,867	$2,072	$2,240
120% of median	$1,743	$1,992	$2,241	$2,487	$2,688

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$608	$756	$946	$1,332	$1,573

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-4
HUD INCOME AND RENT LIMITS
KANABEC COUNTY- 2014

	Income Limits by Household Size							
	1 pph	2 phh	3 phh	4 phh	5 phh	6 phh	7 phh	8 phh
30% of median	$12,750	$15,730	$19,790	$23,850	$27,910	$31,970	$36,030	$40,090
50% of median	$21,250	$24,300	$27,350	$30,350	$32,800	$35,250	$37,650	$40,100
60% of median	$25,500	$29,160	$32,820	$36,420	$39,360	$42,300	$45,180	$48,120
80% of median	$34,000	$38,850	$43,700	$48,550	$52,450	$56,350	$60,250	$64,100
100% of median	$42,500	$48,600	$54,700	$60,700	$65,600	$70,500	$75,300	$80,200
120% of median	$51,000	$58,320	$65,640	$72,840	$78,720	$84,600	$90,360	$96,240

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$319	$393	$495	$596	$698
50% of median	$531	$607	$683	$758	$820
60% of median	$637	$729	$820	$910	$984
80% of median	$850	$972	$1,094	$1,214	$1,312
100% of median	$1,062	$1,215	$1,367	$1,517	$1,640
120% of median	$1,275	$1,458	$1,641	$1,821	$1,968

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$512	$569	$770	$1,022	$1,029

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-5
HUD INCOME AND RENT LIMITS
MILLE LACS COUNTY- 2014

	Income Limits by Household Size							
	1 pph	2 phh	3 phh	4 phh	5 phh	6 phh	7 phh	8 phh
30% of median	$12,750	$15,730	$19,790	$23,850	$27,910	$31,970	$36,030	$40,090
50% of median	$21,250	$24,300	$27,350	$30,350	$32,800	$35,250	$37,650	$40,100
60% of median	$25,500	$29,160	$32,820	$36,420	$39,360	$42,300	$45,180	$48,120
80% of median	$34,000	$38,850	$43,700	$48,550	$52,450	$56,350	$60,250	$64,100
100% of median	$42,500	$48,600	$54,700	$60,700	$65,600	$70,500	$75,300	$80,200
120% of median	$51,000	$58,320	$65,640	$72,840	$78,720	$84,600	$90,360	$96,240

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$319	$393	$495	$596	$698
50% of median	$531	$607	$683	$758	$820
60% of median	$637	$729	$820	$910	$984
80% of median	$850	$972	$1,094	$1,214	$1,312
100% of median	$1,062	$1,215	$1,367	$1,517	$1,640
120% of median	$1,275	$1,458	$1,641	$1,821	$1,968

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$432	$559	$726	$904	$970

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-6
HUD INCOME AND RENT LIMITS
PINE COUNTY- 2014

	Income Limits by Household Size							
	1 pph	2 phh	3 phh	4 phh	5 phh	6 phh	7 phh	8 phh
30% of median	$12,750	$15,730	$19,790	$23,850	$27,910	$31,970	$36,030	$40,090
50% of median	$21,250	$24,300	$27,350	$30,350	$32,800	$35,250	$37,650	$40,100
60% of median	$25,500	$29,160	$32,820	$36,420	$39,360	$42,300	$45,180	$48,120
80% of median	$34,000	$38,850	$43,700	$48,550	$52,450	$56,350	$60,250	$64,100
100% of median	$42,500	$48,600	$54,700	$60,700	$65,600	$70,500	$75,300	$80,200
120% of median	$51,000	$58,320	$65,640	$72,840	$78,720	$84,600	$90,360	$96,240

	Maximum Gross Rent				
	EFF	1BR	2BR	3BR	4BR
30% of median	$319	$393	$495	$596	$698
50% of median	$531	$607	$683	$758	$820
60% of median	$637	$729	$820	$910	$984
80% of median	$850	$972	$1,094	$1,214	$1,312
100% of median	$1,062	$1,215	$1,367	$1,517	$1,640
120% of median	$1,275	$1,458	$1,641	$1,821	$1,968

	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
Fair Market Rent	$480	$561	$722	$946	$1,090

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-7
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
AITKIN COUNTY - 2014

	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$319	- $319	$531	- $531	$638	- $638	$850	- $850	$1,063	- $1,063	$1,275	- $1,275
1BR	1	2	$319	- $393	$531	- $608	$638	- $729	$850	- $971	$1,063	- $1,215	$1,275	- $1,458
2BR	2	4	$393	- $596	$608	- $759	$729	- $911	$971	- $1,214	$1,215	- $1,518	$1,458	- $1,821
3BR	3	6	$495	- $799	$684	- $881	$821	- $1,058	$1,093	- $1,409	$1,368	- $1,763	$1,641	- $2,115
4BR	4	8	$596	- $1,002	$759	- $1,003	$911	- $1,203	$1,214	- $1,603	$1,518	- $2,005	$1,821	- $2,406

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Aitkin County AMI is $60,700 (2014)

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-8
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
CARLTON COUNTY - 2014

	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$338	- $338	$564	- $564	$677	- $677	$902	- $902	$1,128	- $1,128	$1,353	- $1,353
1BR	1	2	$338	- $393	$564	- $644	$677	- $773	$902	- $971	$1,128	- $1,288	$1,353	- $1,545
2BR	2	4	$393	- $596	$644	- $804	$773	- $965	$971	- $1,214	$1,288	- $1,608	$1,545	- $1,929
3BR	3	6	$495	- $799	$684	- $881	$869	- $1,119	$1,093	- $1,409	$1,448	- $1,865	$1,737	- $2,238
4BR	4	8	$596	- $1,002	$804	- $1,003	$965	- $1,274	$1,214	- $1,603	$1,608	- $2,123	$1,929	- $2,547

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Carlton County AMI is $64,300 (2014)

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-9
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
ISANTI COUNTY - 2014

	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$436	- $436	$726	- $726	$872	- $872	$1,162	- $1,162	$1,453	- $1,453	$1,743	- $1,743
1BR	1	2	$436	- $393	$726	- $830	$872	- $996	$1,162	- $971	$1,453	- $1,660	$1,743	- $1,992
2BR	2	4	$393	- $596	$830	- $1,036	$996	- $1,244	$971	- $1,214	$1,660	- $2,073	$1,992	- $2,487
3BR	3	6	$495	- $799	$684	- $881	$1,121	- $1,443	$1,093	- $1,409	$1,868	- $2,405	$2,241	- $2,886
4BR	4	8	$596	- $1,002	$1,036	- $1,003	$1,244	- $1,643	$1,214	- $1,603	$2,073	- $2,738	$2,487	- $3,285

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Isanti County AMI is $82,900 (2014)

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-10
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
KANABEC COUNTY - 2014

	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$319	- $319	$531	- $531	$638	- $638	$850	- $850	$1,063	- $1,063	$1,275	- $1,275
1BR	1	2	$319	- $393	$531	- $608	$638	- $729	$850	- $971	$1,063	- $1,215	$1,275	- $1,458
2BR	2	4	$393	- $596	$608	- $759	$729	- $911	$971	- $1,214	$1,215	- $1,518	$1,458	- $1,821
3BR	3	6	$495	- $799	$684	- $881	$821	- $1,058	$1,093	- $1,409	$1,368	- $1,763	$1,641	- $2,115
4BR	4	8	$596	- $1,002	$759	- $1,003	$911	- $1,203	$1,214	- $1,603	$1,518	- $2,005	$1,821	- $2,406

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Kanabec County AMI is $60,700 (2014)

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-11
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
MILLE LACS COUNTY - 2014

	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$319	- $319	$531	- $531	$638	- $638	$850	- $850	$1,063	- $1,063	$1,275	- $1,275
1BR	1	2	$319	- $393	$531	- $608	$638	- $729	$850	- $971	$1,063	- $1,215	$1,275	- $1,458
2BR	2	4	$393	- $596	$608	- $759	$729	- $911	$971	- $1,214	$1,215	- $1,518	$1,458	- $1,821
3BR	3	6	$495	- $799	$684	- $881	$821	- $1,058	$1,093	- $1,409	$1,368	- $1,763	$1,641	- $2,115
4BR	4	8	$596	- $1,002	$759	- $1,003	$911	- $1,203	$1,214	- $1,603	$1,518	- $2,005	$1,821	- $2,406

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: 4-person Mille Lacs County AMI is $60,700 (2014)

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-12
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
PINE COUNTY - 2014

	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
			30%		50%		60%		80%		100%		120%	
Unit Type[1]	Min	Max	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	$319	- $319	$531	- $531	$638	- $638	$850	- $850	$1,063	- $1,063	$1,275	- $1,275
1BR	1	2	$319	- $393	$531	- $608	$638	- $729	$850	- $971	$1,063	- $1,215	$1,275	- $1,458
2BR	2	4	$393	- $596	$608	- $759	$729	- $911	$971	- $1,214	$1,215	- $1,518	$1,458	- $1,821
3BR	3	6	$495	- $799	$684	- $881	$821	- $1,058	$1,093	- $1,409	$1,368	- $1,763	$1,641	- $2,115
4BR	4	8	$596	- $1,002	$759	- $1,003	$911	- $1,203	$1,214	- $1,603	$1,518	- $2,005	$1,821	- $2,406

[1] One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

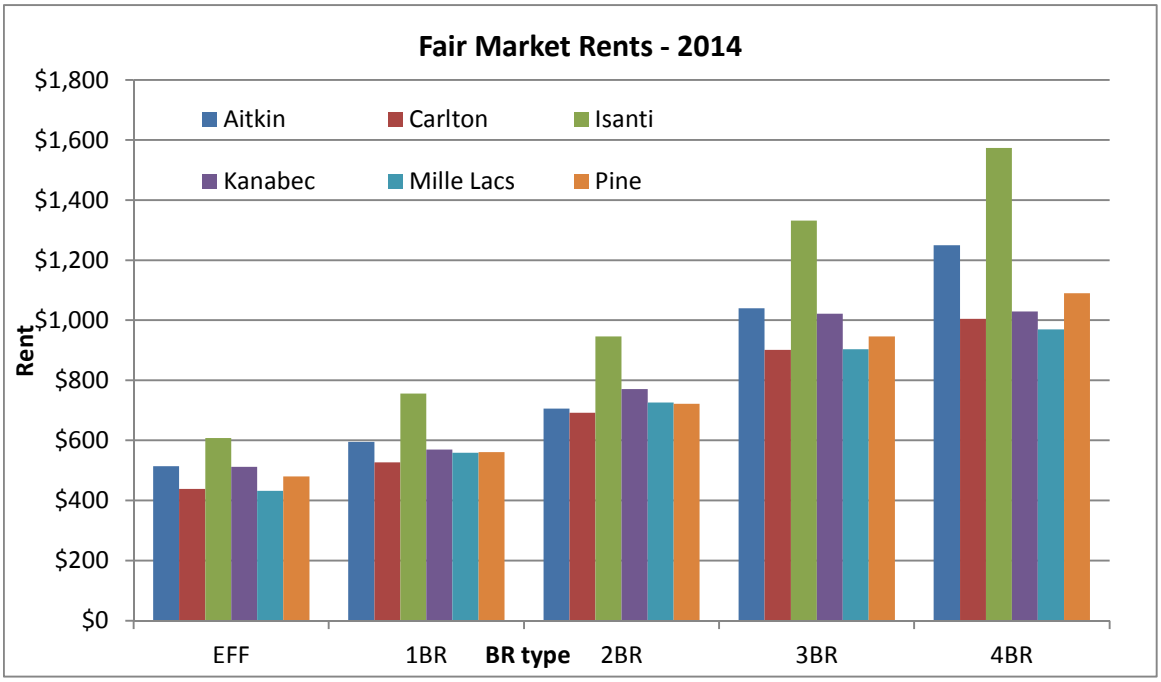
Note: 4-person Pine County AMI is $60,700 (2014)

Sources: HUD, Novogradac, Maxfield Research Inc.

TABLE HA-13
FAIR MARKET RENT COMPARISON
2014

County	EFF	1BR	2BR	3BR	4BR
Aitkin	$514	$595	$706	$1,040	$1,250
Carlton	$438	$527	$692	$902	$1,005
Isanti	$608	$756	$946	$1,332	$1,573
Kanabec	$512	$569	$770	$1,022	$1,029
Mille Lacs	$432	$559	$726	$904	$970
Pine	$480	$561	$722	$946	$1,090

Source: HUD, Novogradac, Maxfield Research Inc.



Housing Cost Burden

Table HA-14 shows the number and percentage of owner and renter households in the East Central Minnesota region that pay 30% or more of their gross income for housing. This information was compiled from the American Community Survey 2012 estimates. This information is different than the 2000 Census which separated households that paid 35% or more in housing costs. As such, the information presented in the tables 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. Moderately cost-burdened is defined as households paying between 30% and 50% of their income to housing; while severely cost-burdened is defined as households paying more than 50% of their income for housing.

Higher-income households that are cost-burdened may 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.

Key findings from Table HA-14 follow.

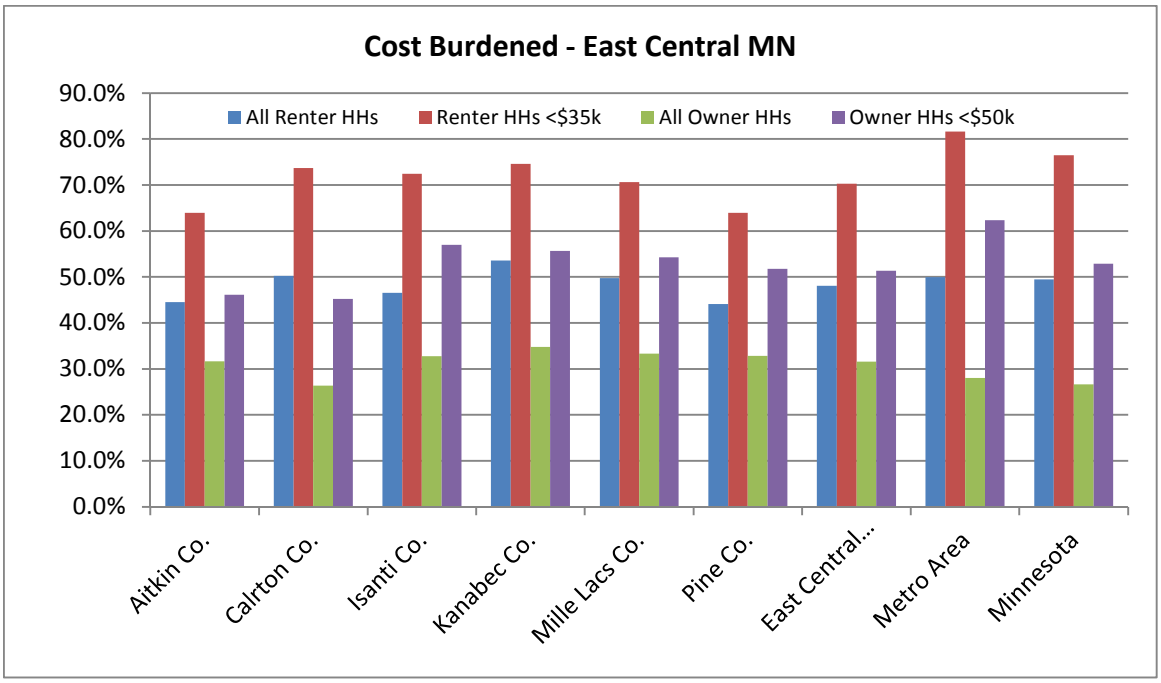
- Approximately 44% of all owner households had incomes less than $50,000, while 64% of renter households had incomes less than $35,000 in the East Central Minnesota region.

- About 32% of owner households and 48% of renter householders in the East Central region are estimated to be paying more than 30% of their income for housing costs. Compared to the state average, the percentage of renter cost burdened households is slightly lower than the state average (48.1% vs. 49.5%). However, the number of owner cost burdened households is higher in the region than the state average (32% versus 27%).

- The number of cost burdened households in the region increases proportionally based on lower incomes. About 70% of renters with incomes below $35,000 are cost burdened and 51% of owners with incomes below $50,000 are cost burdened.

- Pine County and Aitkin County had the lowest percentage of renter cost burdened households at around 44%. Kanabec County had the highest percentage of cost burdened renter households at 53.6%. Comparatively, the Metro Area and State of Minnesota average are just under 50%.

- Among owner households, Carlton County has the lowest percentage of cost burdened households at 26.4%. Kanabec County has the highest percentage at nearly 35%. Comparatively, The Metro Area average is 28% and the State of Minnesota average is 26.6%.


Cost Burdened - East Central MN
90.0%
80.0%
70.0%
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
All Renter HHs
Renter HHs <$35k
All Owner HHs
Owner HHs <$50k
Aitkin Co.
Calrton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
East Central...
Metro Area
Minnesota

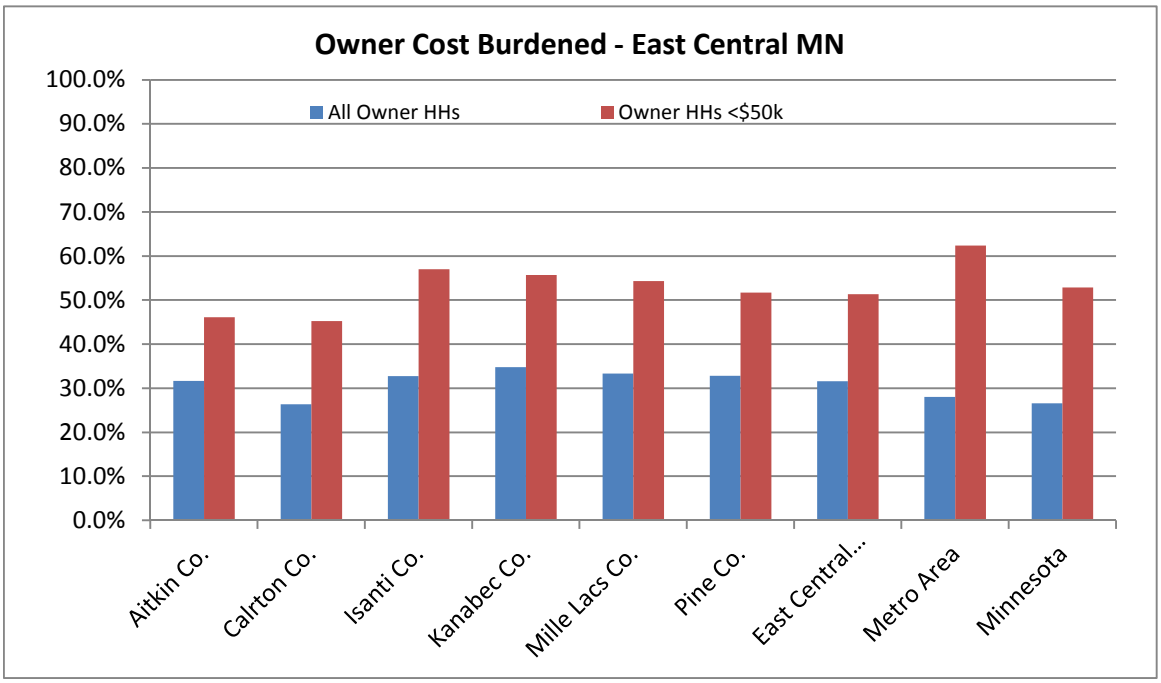

Owner Cost Burdened - East Central MN
100.0%
90.0%
80.0%
70.0%
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
All Owner HHs
Owner HHs <$50k
Aitkin Co.
Calrton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
East Central...
Metro Area
Minnesota

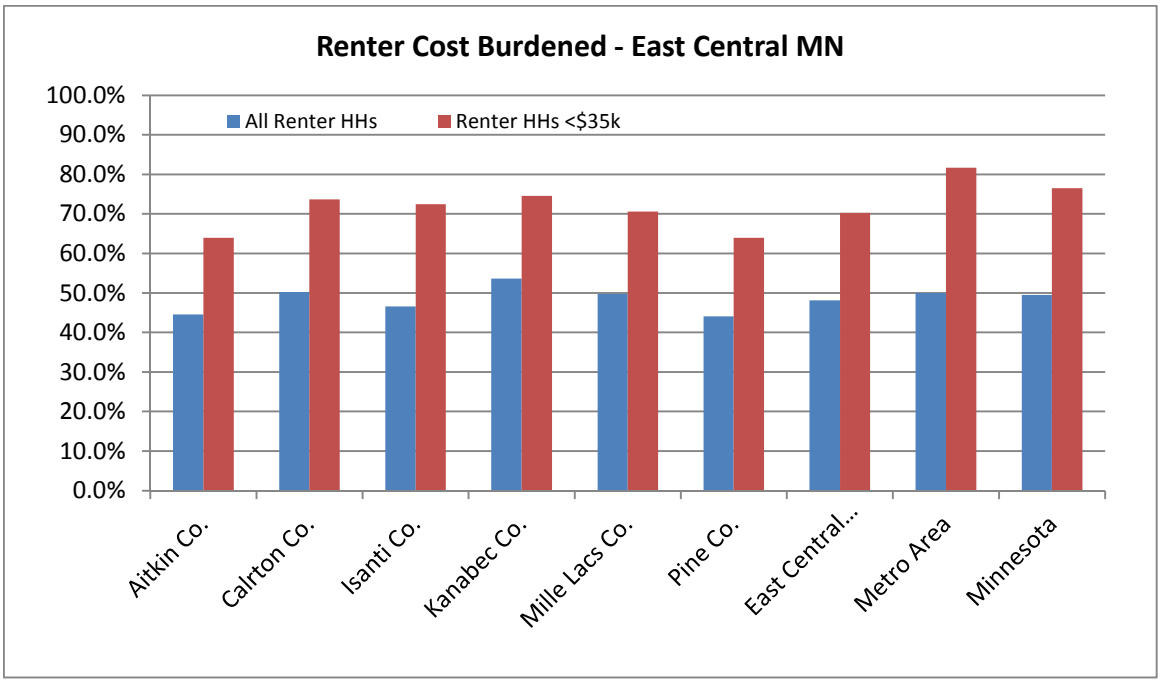
TABLE HA-14
HOUSING COST BURDEN
EAST CENTRAL MINNESOTA
2012

	Aitkin Co.		Calrton Co.		Isanti Co.		Kanabec Co.		Mille Lacs Co.		Pine Co.		East Central		Metro Area		Minnesota	
County	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Owner Households																		
All Owner Households	6,411		10,781		11,307		5,172		7,944		9,632		51,247		785,789		1,534,719	
Cost Burden 30% or greater	2,015	31.6%	2,837	26.4%	3,685	32.8%	1,788	34.8%	2,639	33.3%	3,138	32.8%	16,102	31.6%	219,350	28.0%	406,695	26.6%
Owner Households w/ incomes <$50,000	3,581		4,175		3,810		2,523		3,559		4,880		22,528		191,150		478,063	
Cost Burden 30% or greater	1,632	46.1%	1,877	45.2%	2,138	57.0%	1,387	55.7%	1,916	54.3%	2,485	51.7%	11,435	51.4%	117,193	62.3%	249,456	52.9%
Renter Households																		
All Renter Households	1,350		2,958		2,461		1,174		2,513		2,335		12,791		338,683		567,156	
Cost Burden 30% or greater	464	44.5%	1,354	50.2%	1,053	46.5%	552	53.6%	1,109	49.8%	884	44.1%	5,416	48.1%	162,565	49.9%	263,984	49.5%
Renter Households w/ incomes <$35,000	875		1,917		1,359		778		1,746		1,483		8,158		174,539		321,192	
Cost Burden 30% or greater	433	64.0%	1,261	73.7%	917	72.4%	505	74.6%	1,064	70.6%	797	64.0%	4,977	70.2%	135,227	81.7%	228,707	76.5%
Median Contract Rent[1]	$478		$553		$722		$624		$552		$573		$599		$823		$717	

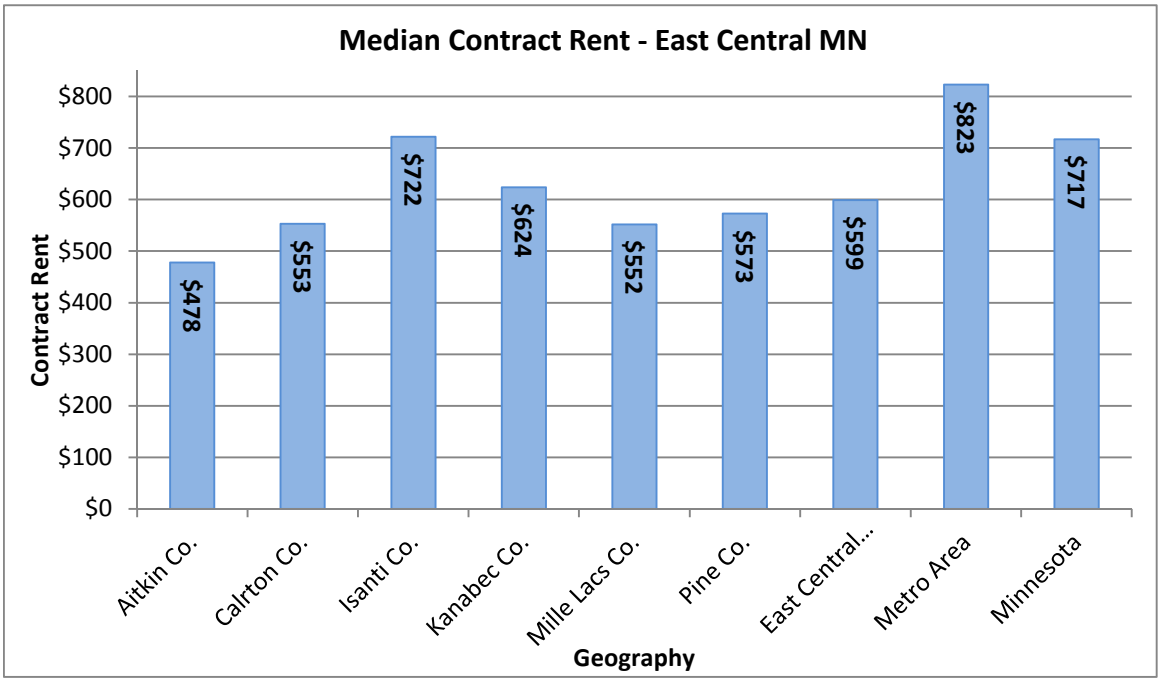
[1] Median Contract Rent 2012

Note: Calculations exclude households not computed.

Sources: American Community Survey, 2008-2012 estimates; Maxfield Research Inc.



- Table HA-14 also presented the median contract rent by county in the region. The East Central Minnesota region has a median contract rent of approximately $600; which is lower than the State of Minnesota ($717) and Metro Area ($823). Within the region, contract rents ranged from $478 in Aitkin County to $722 in Isanti County.



Housing Vouchers

In addition to subsidized apartments, "tenant-based" subsidies like *Housing Choice Vouchers,* can help lower income households afford market-rate rental housing. The tenant-based subsidy is funded by the Department of Housing and Urban Development (HUD), and is managed by the Aitkin HRA, Cambridge EDA, Cloquet HRA, and Mora HRA. Under the Housing Choice Voucher program (also referred to as Section 8) qualified households are issued a voucher that the household can take to an apartment that has rent levels with Payment Standards. The household then pays approximately 30% of their adjusted gross income for rent and utilities, and the Federal government pays the remainder of the rent to the landlord. The maximum income limit to be eligible for a Housing Choice Voucher is 50% AMI based on household size, as shown in Tables HA-1 to HA-6.

The Aitkin HRA is responsible for administering housing choice vouchers in Aitkin and Mille Lacs counties, while the Cambridge EDA administers Isanti and Chisago counties. The Mora HRA manages Kanabec and Pine counties, while the Cloquet HRA handles Carlton County.

Currently, the East Central Minnesota Region administers approximately 225 Housing Choice Vouchers in 2014. The Cloquet HRA administers nearly 45% of the total housing choice vouchers in the region.

TABLE HA-15
HOUSING VOUCHERS BY COUNTY
EAST CENTRAL REGION
2014

County	Total Vouchers
Aitkin	11
Carlton	103
Isanti	26
Kanabec	27
Mille Lacs	20
Pine	39
Total	**226**

Source: Aitkin HRA; Cambridge EDA; Cloquet HRA; Mora HRA; Maxfield Research Inc.

Housing Costs as Percentage of Household Income

Housing costs are generally considered affordable at 30% of a households' adjusted gross income. Table HA-16 on the following page illustrates key housing metrics based on housing costs and household incomes in the East Central Minnesota region. The table estimates the percentage of regional County householders that can afford rental and for-sale housing based on a 30% allocation of income to housing. Housing costs are based on the regional average.

The housing affordability calculations assume the following:

For-Sale Housing

- 10% down payment with good credit score
- Closing costs rolled into mortgage
- 30-year mortgage at 4.125% interest rate
- Private mortgage insurance (equity of less than 20%)
- Homeowners insurance for single-family homes and association dues for townhomes
- Owner household income per 2012 ACS

Rental Housing

- Background check on tenant to ensure credit history
- 30% allocation of income
- Renter household income per 2012 ACS

Because of the down payment requirement and strict underwriting criteria for a mortgage, not all households will meet the income qualifications as outlined above.

- The median income of all region households in 2014 was about $50,980. However, the median income varies by tenure. According to the 2012 American Community Survey, the median income of a homeowner is $57,300 compared to $25,200 for renters.

- Approximately 82% of all households and 87% of owner households could afford to purchase an entry-level home in the region ($85,000). When adjusting for move-up buyers ($150,000) about 63% of all households and 69% of owner households would income qualify.

- About 80% of all household can afford to rent a one-bedroom unit in the region ($575/month). However, when adjusting for renter-only households that percentage decreased to 55%. The percentage of renter income-qualified households decreases to 41% that can afford an existing three-bedroom unit ($800/month). After adjusting for new construction rental housing, the percentage of renters that are income-qualified decreases significantly. About 41% of renters can afford a new market rate one-bedroom unit while only 26% can afford a new three-bedroom unit.

TABLE HA-16
EAST CENTRAL MINNESOTA HOUSING AFFORDABILITY - BASED ON HOUSEHOLD INCOME

For-Sale (Assumes 10% down payment and good credit)

	Single-Family			Townhome/Twinhome		
	Entry-Level	Move-Up	Executive	Entry-Level	Move-Up	Executive
Price of House	$85,000	$150,000	$200,000	$70,000	$125,000	$150,000
Pct. Down Payment	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
Total Down Payment Amt.	$8,500	$15,000	$20,000	$7,000	$12,500	$15,000
Estimated Closing Costs (rolled into mortgage)	$2,550	$4,500	$6,000	$2,100	$3,750	$4,500
Cost of Loan	$79,050	$139,500	$186,000	$65,100	$116,250	$139,500
Interest Rate	4.125%	4.125%	4.125%	4.125%	4.125%	4.125%
Number of Pmts.	360	360	360	360	360	360
Monthly Payment (P & I)	-$383	-$676	-$901	-$316	-$563	-$676
(plus) Prop. Tax	-$106	-$188	-$250	-$88	-$156	-$188
(plus) HO Insurance/Assoc. Fee for TH	-$28	-$50	-$67	-$100	-$100	-$100
(plus) PMI/MIP (less than 20%)	-$34	-$60	-$81	-$28	-$50	-$60
Subtotal monthly costs	-$552	-$974	-$1,299	-$531	-$870	-$1,024
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	$22,078	$38,961	$51,949	$21,249	$34,801	$40,961
Pct. of ALL East Central MN Region HHDS who can afford[1]	**81.5%**	**63.3%**	**49.6%**	**82.5%**	**68.0%**	**60.0%**
No. of East Central MN Region MA HHDS who can afford[1]	**51,362**	**39,910**	**31,267**	**52,015**	**42,846**	**37,834**
Pct. of East Central MN Region MA owner HHDs who can afford[2]	**86.7%**	**69.2%**	**55.4%**	**87.7%**	**73.8%**	**65.9%**
No. of East Central MN Region MA owner HHDs who can afford[2]	**43,885**	**35,004**	**28,050**	**44,362**	**37,326**	**33,362**
No. of East Central MN Region MA owner HHDS who cannot afford[2]	**6,715**	**15,596**	**22,550**	**6,238**	**13,274**	**17,238**

Rental (Market Rate)

	Existing Rental			New Rental		
	1BR	2BR	3BR	1BR	2BR	3BR
Monthly Rent	$575	$700	$800	$800	$1,000	$1,150
Annual Rent	$6,900	$8,400	$9,600	$9,600	$12,000	$13,800
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	$23,000	$28,000	$32,000	$32,000	$40,000	$46,000
Pct. of ALL East Central MN Region HHDS who can afford[1]	**80.4%**	**75.2%**	**70.9%**	**70.9%**	**62.2%**	**55.7%**
No. of East Central MN Region MA HHDS who can afford[1]	**50,710**	**47,397**	**44,719**	**44,719**	**39,183**	**35,135**
Pct. of East Central MN Region MA renter HHDs who can afford[2]	**55.0%**	**46.8%**	**41.2%**	**41.2%**	**31.8%**	**25.8%**
No. of East Central MN Region MA renter HHDs who can afford[2]	**6,845**	**5,818**	**5,121**	**5,121**	**3,953**	**3,213**
No. of East Central MN Region MA. renter HHDS who cannot afford[2]	**5,596**	**6,623**	**7,320**	**7,320**	**8,488**	**9,228**

[1] Based on 2014 household income for ALL households

[2] Based on 2012 ACS household income by tenure (i.e. owner and renter incomes. Owner incomes = $57,300 vs. renter incomes = $25,200)

Source: Maxfield Research Inc.

Planned and Proposed Housing Projects

Maxfield Research contacted municipal staff members in communities throughout the East Central Minnesota region order to identify housing developments under construction, planned, or pending. Table P-1 inventories and summarizes the number of housing units by product type that are either recently completed, under construction, or are planned to move forward. In addition, we also identified other projects that are either in the concept stages or have stalled. Please note; we were unable to verify projects in all the communities in the region; mostly the smaller communities where a part-time city clerk manages the planning process. However, it is believed many of those communities do not have any pending developments in the pipeline. Table P-2 summarizes projects by submarket and county.

- There are approximately 560 housing units in the development pipeline either under construction, planned, or pending. About 30% of the units are under construction; while the remaining 70% are planned or proposed.

- Senior housing units account for 70% of all of the units under construction or planned/proposed in the region (394 units). New for-sale housing units make-up about 25% of the product under construction or planned/proposed.

- There are a number of speculative developments in the region that may move forward. Maxfield Research found 219 speculative units in the pipeline spread mostly between for-sale housing and general-occupancy rental projects.

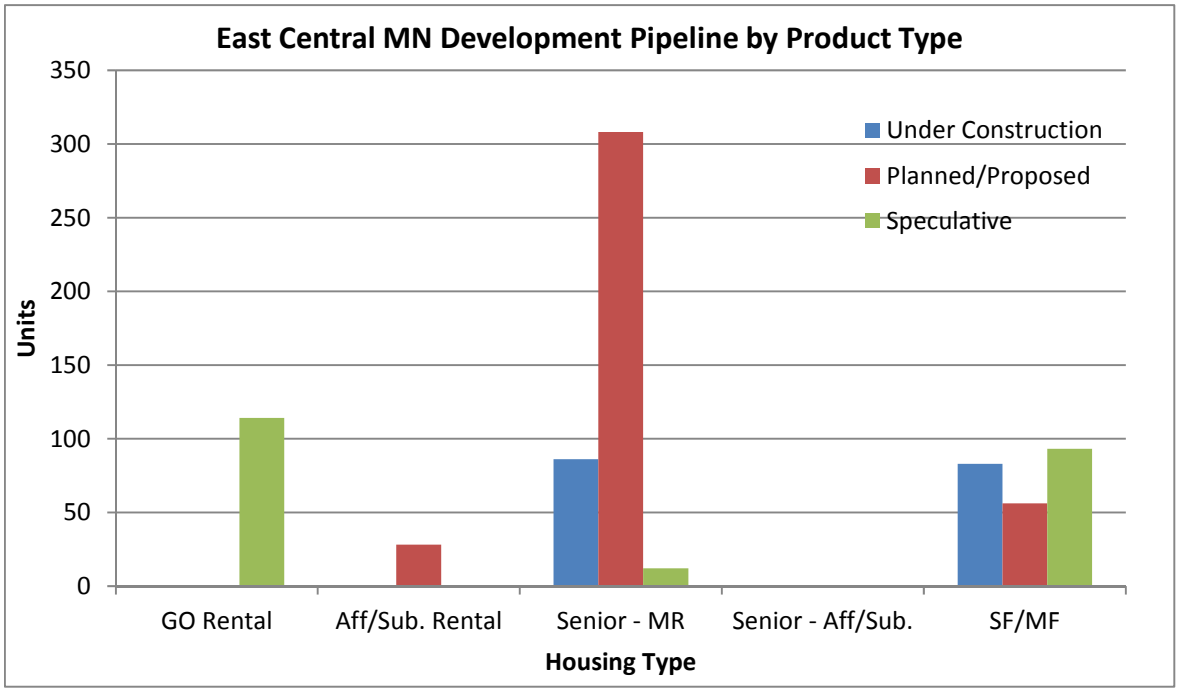


TABLE P-1
HOUSING DEVELOPMENT PIPELINE
EAST CENTRAL MINNESOTA REGIONAL HOUSING STUDY
SUMMER 2014

City	Projects (Y or N)	Location/ Address	Project Name	Developer/Applicant	Status	Project Type	Units	Comments
AITKIN COUNTY								
Aitkin	Y	24 - 5th Street SW	TBD	City of Aitkin EDA	Clearing site	Single-family lots	3 to 5 lots	City purchased property with a grant to demo and create buildable lots
Aikin	Y	Westood Drive	TBD	Terry Betley	Proposed	Single-family subdivision	31	Property is being rezoned
Aitkin	Y	Air Park Drive/ Co. Road 54	TBD	Dave Hasskamp/Jeanie Collins	Speculative	Single-family subdivision	93	Developer purchased property in 2007; no updated plans
Aitkin	Y	11 Minnesota Ave. S.	TBD	Scott Duffney	Approved	Group care faclity (Assisted Living & adult day care center)	42	Conversion of the former National Guard Armory.
Aitkin	Y	Westwood Drive	TBD	Ryan Knoll	Proposed	Single-family subdivision	20	
CARLTON COUNTY								
Barnum	N	-	-	-	-	-	-	-
Carlton	N	-	-	-	-	-	-	Discussion of attracting developer for SF homes
Cloquet	N	-	-	-	-	-	-	Two single-family homes under const.
Cromwell	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kettle River	N	-	-	-	-	-	-	-
Moose Lake	N	-	-	-	-	-	-	-
Scanlon	N	-	-	-	-	-	-	-
Thomson	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Wrenshall	N	-	-	-	-	-	-	-
Wright	N	-	-	-	-	-	-	-
ISANTI COUNTY								
Braham	N	-	-	-	-	-	-	-
Cambridge	Y	1000 Opportunity Blvd So	The Preserve of Cambridge LLC	Terry Mick	Under Const.	Single-family lots	58	Phase 1 of 2; 2nd phase expected to begin construction in 2015. Phase 2 is an additional 48 units
Cambridge	Y	11th Ave SE	TBD	Graphic Homes	Under Const.	Single-family lots	7	Developer purchased one outlot that will accommodate about 7 single-family homes
Cambridge	Y	6th Lane SE	TBD	Liu's Real Estate Development	3 Under Constr.	Single-family lots	18	3 of the 18 units are under construction available for sale or purchase
Cambridge	Y	6th Lane SE	Summit Senior Communities LLC	Summit Development	CC meeting 7/21/2014	Senior Housing	70	Developer and City are in the process of creating a TIF district. Project would likely include independent living, assisted living, and memory care.
Cambridge	Y	Western edge of Cambridge	TBD	Presbyterian Homes	Planned	Senior Housing	190	Developer is planning on building a new facilty adjcent to the site on the west side of cambridge construction must start by september 2015
Isanti	Y	Hwy. 65 N. of CSAH 5	TBD	IRET	Planned	Rental housing	72	Note: Project has not submitted application to city at time of the study
KANABEC COUNTY								
Grasston	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Mora	N	-	-	-	-	-	-	-
Ogilvie	N	-	-	-	-	-	-	-
Quamba	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a

CONTINUED

TABLE P-1 (Con't)
HOUSING DEVELOPMENT PIPELINE
EAST CENTRAL MINNESOTA REGIONAL HOUSING STUDY
SUMMER 2014

City	Projects (Y or N)	Location/ Address	Project Name	Developer/Applicant	Status	Project Type	Units	Comments
MILLE LACS COUNTY								
Bock	N	-	-	-	-	-	-	-
Foreston	N	-	-	-	-	-	-	-
Isle	N	-	-	-	-	-	-	-
Milaca	Y	Central Ave. & Hwy. 23	Phoenix Rental Housing	Phoenix Hotel	Under Const.	Senior housing	86	Owner is converting 56 units from GO rental to senior housing. In addition, the existing hotel will also be converted to senior housing. Project will have 56 independent units, 24 assisted living, and 6 short-term stay units
Milaca	Y	700 block of 2nd Ave. NE	TBD	Lugen Veurink	Proposed	Rental housing (Market Rate)	6	
Onamia	N	-	-	-	-	-	-	-
Pease	N	-	-	-	-	-	-	-
Princeton	Y	West Branch Street	West Branch Redevelopment/ Former Arcadian Homes Site	None at this time	Speculative	Potential Multifamily Housing Site	30+	City acquired and cleared site. Seeking developer and hope to issue RFP in winter of 2014-2015
Princeton	Y	West of 169 & south of 1st St./CR 31	River Town Apartments	None at this time	Speculative	Potential Multifamily Housing Site	TBD	Project approved, but stalled. Property is marketing and there is interest from other developers
Wahkon	Y	Mashigun Point Drive	Mashigun Point Properties	Mashigun Point Properties LLC	Under Const.	2 triplexes, 2 duplexes, & 2 SF homes	12	1 duplex and 1 duplex completed. Other units will be constructed as demand warrants.
PINE COUNTY								
Askov	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brook Park	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Bruno	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Denham	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Finlayson	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Henriette	N	-	-	-	-	-	-	-
Hinckely	Y	Lady Luck Drive & Morris Ave.	Lady Luck Estates	Mille Lacs Corporate Ventures	Preliminary	Tax Credit Rental	28	Project has applied for tax credits. Project does not have city approvals as of July 2014.
Kerrick	N	-	-	-	-	-	-	-
Pine City	Y	Woodpecker Ridge	n/a	n/a	Speculative	Single-family lots	6	
Pine City	Y	Woodpecker Ridge	n/a	n/a	Speculative	Single-family lots	3	
Pine City	Y	Woodpecker Ridge	n/a	n/a	Speculative	Single-family lots	4	
Pine City	Y	Woodpecker Ridge	n/a	n/a	Speculative	Single-family lots	6	
Pine City	Y	Woodpecker Ridge	n/a	n/a	Speculative	Single-family lots	3	
Pine City	Y	Hazel Park Addition	n/a	n/a	Speculative	Single-family lots	6	
Pine City	Y	Original Town Plat	n/a	n/a	Speculative	Assisted Living	12	
Pine City	Y	Brandes Addition	n/a	n/a	Speculative	Condominium	8	
Pine City	Y	Brandes Addition	n/a	n/a	Speculative	Rental housing	24	2 12-plex rentals
Pine City	Y	SW/Golf Addition	n/a	n/a	Speculative	Single-family lots	3	
Rock Creek	N	-	-	-	-	-	-	-
Rutledge	N	-	-	-	-	-	-	-
Sandstone	N	-	-	-	-	-	-	-
Sturgeon Lake	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Willow River	Not confirmed	n/a	n/a	n/a	n/a	n/a	n/a	n/a
SHERBURN COUNTY								
Baldwin Twp.	N	-	-	-	-	-	-	-

Sources: Individual city staff, Maxfield Research Inc.

- Approximately 50% of the 819 units in the pipeline are located in Isanti County (415 units). The Aitkin Market Are also had 191 units in the pipeline accounting for 23% of the region's planned/pending projects. About half of the Aitkin Market Area's product is speculative.

TABLE P-2
SUMMARY OF RESIDENTIAL DEVELOPMENT PIPELINE
EAST CENTRAL MINNESOTA REGION
SUMMER 2014

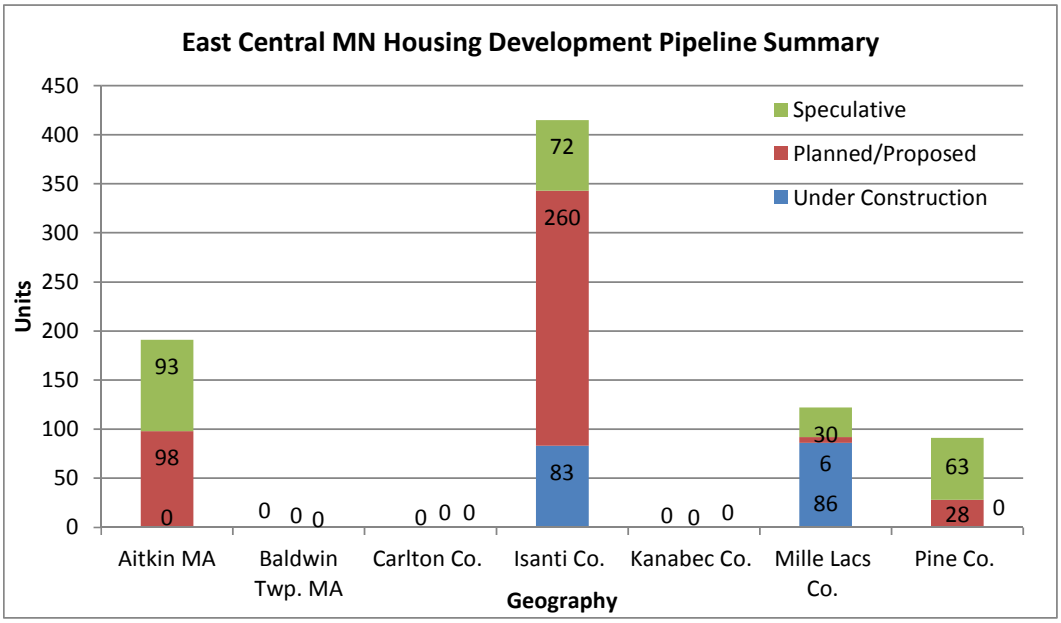
	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA	Braham MA	Isanti MA	Rem. Of Isanti Co. MA	Mora MA	No. Kanabec Co. MA	Isle MA	Milaca MA
General-Occupancy Rental														
Under Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	
Planned/Proposed	-	-	-	-	-	-	-	-	-	-	-	-	-	
Speculative	-	-	-	-	-	-	-	-	72	-	-	-	-	
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**72**	**0**	**0**	**0**	**0**	**0**
Affordable/Subsidized Rental														
Under Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Planned/Proposed	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Speculative	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Senior Housing - Market Rate														
Under Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	86
Planned/Proposed	42	-	-	-	-	-	-	-	-	260	-	-	-	6
Speculative	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**42**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**260**	**0**	**0**	**0**	**92**
Senior Housing - Aff./Subs.														
Under Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Planned/Proposed	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Speculative	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Single Family/Multifamily For-Sale Housing														
Under Construction	-	-	-	-	-	-	-	-	-	83	-	-	-	-
Planned/Proposed	56	-	-	-	-	-	-	-	-	-	-	-	-	-
Speculative	93	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**149**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**83**	**0**	**0**	**0**	**0**
Total														
Under Construction	0	0	0	0	0	0	0	0	0	83	0	0	0	86
Planned/Proposed	98	0	0	0	0	0	0	0	0	260	0	0	0	6
Speculative	93	0	0	0	0	0	0	0	72	0	0	0	0	0
Subtotal	**191**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**72**	**343**	**0**	**0**	**0**	**92**

CONTINUED

TABLE P-2 (Con't)
SUMMARY OF RESIDENTIAL DEVELOPMENT PIPELINE
EAST CENTRAL MN REGION
SUMMER 2014

	Onamia MA	Princeton MA	Wahkon MA	Hincklely MA	No. Pine Co. MA	Pine City MA	Carlton Co.	Isanti Co.	Kanabec Co.	Mille Lacs Co.	Pine Co.	Region Total		
General-Occupancy Rental														
Under Construction	-	-	-	-	-	-	0	0	0	0	0	0		
Planned/Proposed	-	-	-	-	-	-	0	0	0	0	0	0		
Speculative	-	30	-	-	-	12	0	72	0	30	12	114		
Subtotal	**0**	**30**	**0**	**0**	**0**	**12**	**0**	**72**	**0**	**30**	**12**	**114**	**0**	**0**
Affordable/Subsidized Rental														
Under Construction	-	-	-	-	-	-	0	0	0	0	0	0		
Planned/Proposed	-	-	-	28	-	-	0	0	0	0	28	28		
Speculative	-	-	-	-	-	-	0	0	0	0	0	0		
Subtotal	**0**	**0**	**0**	**28**	**0**	**0**	**0**	**0**	**0**	**0**	**28**	**28**	**0**	**0**
Senior Housing - Market Rate														
Under Construction	-	-	-	-	-	-	0	0	0	86	0	86	-	-
Planned/Proposed	-	-	-	-	-	-	0	260	0	6	0	308	-	-
Speculative	-	-	-	-	-	12	0	0	0	0	12	12	-	-
Subtotal	**0**	**0**	**0**	**0**	**0**	**12**	**0**	**260**	**0**	**92**	**12**	**406**	**0**	**0**
Senior Housing - Aff./Subs.														
Under Construction	-	-	-	-	-	-	-	-	-	-	0	0	-	-
Planned/Proposed	-	-	-	-	-	-	-	-	-	-	0	0	-	-
Speculative	-	-	-	-	-	-	-	-	-	-	0	0	-	-
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**0 0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Single Family/Multifamily For-Sale Housing														
Under Construction	-	-	-	-	-	-	-	83	-	-	-	83	-	-
Planned/Proposed	-	-	-	-	-	-	-	0	-	-	-	56	-	-
Speculative	-	-	-	-	-	39	-	0	-	-	-	93	-	-
Subtotal	**0**	**0**	**0**	**0**	**0**	**39**	**0**	**83**	**0**	**0**	**0**	**232**	**0**	**0**
Total														
Under Construction	0	0	0	0	0	0	0	83	0	86	0	169	0	0
Planned/Proposed	0	0	0	28	0	0	0	260	0	6	28	392	0	0
Speculative	0	30	0	0	0	63	0	72	0	30	24	219	0	0
Subtotal	**0**	**30**	**0**	**28**	**0**	**63**	**0**	**415**	**0**	**122**	**52**	**780**	**0**	**0**

Source: Interviews with city/county/township staff, Maxfield Research Inc.



Introduction

Previous sections of this study analyzed the existing housing supply and the growth and demographic characteristics of the population and household base in the East Central Minnesota region. In this section, we utilize findings from the economic and demographic analysis to calculate demand for new housing units in the region from 2014 to 2025.

Demographic Profile and Housing Demand

The demographic profile of a community affects housing demand and the types of housing that are needed. The housing life-cycle stages are:

1. *Entry-level householders*
   - Often prefer to rent basic, inexpensive apartments
   - Usually singles or couples in their early 20's without children
   - 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 or rent more upscale apartments
   - Usually married or cohabiting couples, in their mid-20's or 30's, some with children, but most are without children

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 but will consider renting their housing
   - Some will move to alternative lower-maintenance housing products
   - Generally couples in their 50's or 60's

5. *Younger independent seniors*
   - Prefer owning but will consider renting their housing
   - 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 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

Demand for housing can come from several sources including: household growth, changes in housing preferences, and replacement need. Household growth necessitates building new housing unless there is enough desirable vacant housing available to absorb the increase in households. Demand is also affected by shifting demographic factors such as the aging of the population, which dictates the type of housing preferred. New housing to meet replacement need is required, even in the absence of household growth, when existing units no longer meet the needs of the population and when renovation is not feasible because the structure is physically or functionally obsolete.

The graphic on the following page provides greater detail of various housing types supported within each housing life cycle. Information on square footage, average bedrooms/bathrooms, and lot size is provided on the subsequent graphic.

Housing Demand Overview

Housing markets are driven by a range of supply and demand factors that vary by location and submarket. The following points outline several of the key variables driving housing demand.

Demographics

Demographics are major influences that drive housing demand. Household growth and formations are critical (natural growth, immigration, etc.), as well as household types, size, age of householders, incomes, etc.

Economy & Job Growth

The economy and housing market are intertwined; the health of the housing market affects the broader economy and vice versa. Housing market growth depends on job growth (or the prospect of); jobs generate income growth which results in the formation of more households and can stimulate household turnover. Historically low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or diminishing household growth, which in-turn relates to reduced housing demand. Additionally, low income growth results in fewer move-up buyers which results in diminished housing turnover across all income brackets.

DEMOGRAPHICS & HOUSING DEMAND

Age Cohort	Student Housing	Rental Housing	1st-time Home Buyer	Move-up Home Buyer	2nd Home Buyer	Empty Nester/ Downsizer	Senior Housing
18-24	18 - 24	18-34	25-39	30-49	40-64	55-74	55+ & 65+
25-29							
30-34							
35-39							
40-44							
45-49							
50-54							
55-59							
60-64							
65-69		65-79					
70-74							
75-79							
80-84							
85+							

Source: Maxfield Research Inc.

TYPICAL HOUSING TYPE CHARACTERISTICS

	Housing Types	Target Market/ Demographic	Unit/Home Characteristics	Lot Sizes/ Units Per Acre
For-Sale Housing	Entry-level single-family	First-time buyers: Families, couples w/no children, some singles	1,200 to 2,200 sq. ft. 2-4 BR | 2 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Move-up single-family	Step-up buyers: Families, couples w/no children	2,000 sq. ft.+ 3-4 BR | 2-3 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Executive single-family	Step-up buyers: Families, couples w/no children	2,500 sq. ft.+ 3-4 BR | 2-3 BA	100'+ wide lot 1.5-2.0 DU/Acre
	Small-lot single-family	First-time & move-down buyers: Families, couples w/no children, empty nesters, retirees	1,700 to 2,500 sq. ft. 3-4 BR | 2-3 BA	40' to 60' wide lot 5.0-8.0 DU/Acre
	Entry-level townhomes	First-time buyers: Singles, couples,	1,200 to 1,600 sq. ft. 2-3 BR | 1.5BA+	6.0-12.0 DU/Acre
	Move-up townhomes	First-time & step-up buyers: Singles, couples, some families, empty-nesters	1,400 to 2,000 sq. ft. 2-3 BR | 2BA+	6.0-8.0. DU/Acre
	Executive townhomes/twinhomes	Step-up buyers: Empty-nesters, retirees	2,000+ sq. ft. 3 BR+ | 2BA+	4.0-6.0 DU/Acre
	Detached Townhome	Step-up buyers: Empty-nesters, retirees, some families	2,000+ sq. ft. 3 BR+ | 2BA+	4.0-6.0 DU/Acre
	Condominums	First-time & step-up buyers: Singles, couples, empty-nesters, retirees	800 to 1,700 sq. ft. 1-2 BR | 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
Rental Housing	Apartment-style rental housing	Singles, couples, single-parents, some families, seniors	675 to 1,250 sq. ft. 1-3 BR | 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
	Townhome-style rental housing	Single-parents, families w/children, empty nesters	900 to 1,700 sq. ft. 2-4 BR | 2BA	8.0-12.0 DU/Acre
	Student rental housing	College students, mostly undergraduates	550 to 1,400 sq. ft. 1-4BR | 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 50.0+ DU/Acre
Both	Senior housing	Retirees, Seniors	550 to 1,500 sq. ft. Suites - 2BR | 1-2 BA	Varies considerably based on senior product type

Source: Maxfield Research Inc.

Consumer Choice/Preferences

A variety of factors contribute to consumer choice and preferences. Many times a change in family status is the primary factor for a change in housing type (i.e. growing families, empty-nest families, etc.). However, housing demand is also generated from the turnover of existing households who decide to move for a range of reasons. Some households may want to move-up, downsize, change their tenure status (i.e. owner to renter or vice versa), or simply move to a new location.

Supply (Existing Housing Stock)

The stock of existing housing plays a crucial component in the demand for new housing. There are a variety of unique household types and styles, not all of which are desirable to today's consumers. The age of the housing stock is an important component for housing demand, as

communities with aging housing stocks have higher demand for remodeling services, replacement new construction, or new home construction as the current inventory does not provide the supply that consumers seek.

Pent-up demand may also exist if supply is unavailable as householders postpone a move until new housing product becomes available.

Housing Finance

Household income is the fundamental measure that dictates what a householder can afford to pay for housing costs. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

The ability of buyers to obtain mortgage financing has been increasingly challenging over the past few years as lenders have overcorrected from the subprime mortgage crisis. As a result, many borrowers have remained on the sidelines as lenders have enforced tight lending requirements, thereby increasing the demand for rental housing.

Mobility

It is important to note that demand is somewhat fluid between within the East Central Minnesota region and will be impacted by development activity in nearby areas, including other communities outside the region. Demand given for each county or submarket may be lower or higher if proposed and/or planned developments move forward. For example, if a senior housing project moves ahead in Princeton, a portion of Milaca's demand could be captured or vise-versa.

For-Sale Housing Market Demand Analysis

Tables DMD-1 and DMD-2 present our demand calculations for general occupancy for-sale housing in the East Central Minnesota region between 2014 and 2020 and between 2020 and 2025, respectively. This analysis identifies potential demand for general occupancy for-sale housing that is generated from both new households and turnover households. The following points summarize our findings.

- Because the 65 and older cohort is typically not a target market for new general occupancy for-sale housing, we limit demand from household growth to only those households under the age of 65. According to our projections, the region is expected to grow by about 550 households under age 65 between 2014 and 2020.

- Based on household tenure data from the U.S. Census, we expect that between 67.2% of the demand (Wahkon submarket) to 93.7% of the demand (Baldwin Township submarket) will be for owner-occupied housing units, equating to a potential for about 445 owner households from household growth.

- As of 2014, there are approximately 36,875 owner households under the age of 65 in the East Central Minnesota region. Based on household turnover data from the 2012 American Community Survey, we estimate that between 4.4% and 28.6% of these under-65 owner households will experience turnover between 2014 and 2020 (turnover rate varies by submarket). This estimate results in anticipated turnover of approximately 7,817 existing households by 2020.

- We then estimate the percent of existing owner households turning over that would prefer to purchase new housing. Throughout the United States, approximately 8% of all home sales were for new homes over the past three years while slightly over 5% of Midwest sales were for new homes. Considering the wide age-range of housing stock in the region, we estimate that 7% of the households turning over will desire new housing. This estimate results in demand from existing households for 547 new residential units in the East Central Minnesota region between 2014 and 2020.

- Total demand from household growth and existing household turnover between 2014 and 2020 equates to 992 new for-sale housing units in the region.

- Based on land available, building trends, the existing housing stock, and demographic shifts (increasing older adult population), we project 77% of the for-sale owners in the region will prefer traditional single-family product types while the remaining 23% will prefer a maintenance-free multi-family product (i.e. twin homes, townhomes, or condominiums). This results in demand for about 760 single-family units and 245 multifamily units in the region through 2020.

- Between 2020 and 2025 demand was found for another 1,227 single-family units and 412 multifamily units. Between 2014 and 2025 demand resulted for 2,642 new for-sale units in the East Central Minnesota region.

TABLE DMD-1
DEMAND FOR ADDITONAL FOR-SALE HOUSING
EAST CENTRAL MN REGION
2014 to 2020

	Aitkin MA		Baldwin Twp. MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton Co. MA		So. Carlton Co. MA	
DEMAND FROM NEW HOUSEHOLD GROWTH														
Household growth under age 65, 2014 to 2020	0		0		0		0		3		0		2	
(times) % propensity to own[1]	82.1%		93.7%		88.0%		80.9%		80.7%		84.6%		76.4%	
(Equals) Demand from new household growth	**0**		**0**		**0**		**0**		**2**		**0**		**2**	
DEMAND FROM EXISTING HOUSEHOLDS														
Total owner households under age 65, 2014	1,885		1,874		679		5,939		45		642		725	
(times) % of owner turnover 2014-2020[2]	21.0%		14.5%		17.2%		23.4%		28.6%		22.6%		28.6%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**28**		**19**		**8**		**97**		**1**		**10**		**15**	
TOTAL MARKET DEMAND														
Total demand from new HH growth and turnover	**28**		**19**		**8**		**97**		**3**		**10**		**16**	
Proportion Single-family vs. Multifamily	**75%**	**25%**	**90%**	**10%**	**80%**	**20%**	**70%**	**30%**	**85%**	**15%**	**85%**	**15%**	**85%**	**15%**
No. of Single-family vs. Multifamily Units	**21**	**7**	**17**	**2**	**7**	**2**	**68**	**29**	**3**	**0**	**9**	**2**	**14**	**2**

	Carlton Co. Total		Braham MA		Isanti MA		Rem. Of Isanti MA		Isanti Co. Total		Mora MA		No. Kanabec Co.	
DEMAND FROM NEW HOUSEHOLD GROWTH														
Household growth under age 65, 2014 to 2020	5		22		250		239		511		0		0	
(times) % propensity to own[1]	81.3%		79.6%		85.4%		82.6%		83.3%		81.9%		90.5%	
(Equals) Demand from new household growth	**4**		**18**		**214**		**197**		**426**		**0**		**0**	
DEMAND FROM EXISTING HOUSEHOLDS														
Total owner households under age 65, 2014	8,030		880		3,354		4,941		9,175		3,554		286	
(times) % of owner turnover 2014-2020[2]	23.2%		20.5%		24.4%		18.0%		20.6%		21.5%		12.6%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**130**		**13**		**57**		**62**		**132**		**53**		**3**	
TOTAL MARKET DEMAND														
Total demand from new HH growth and turnover	**134**		**30**		**271**		**260**		**558**		**53**		**3**	
Proportion Single-family vs. Multifamily	**74%**	**26%**	**80%**	**20%**	**75%**	**25%**	**75%**	**25%**	**76%**	**24%**	**75%**	**25%**	**90%**	**10%**
No. of Single-family vs. Multifamily Units	**100**	**35**	**24**	**6**	**203**	**68**	**195**	**65**	**422**	**139**	**40**	**13**	**2**	**0**

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TABLE DMD-1 (Con't)
DEMAND FOR ADDITONAL FOR-SALE HOUSING
EAST CENTRAL MN REGION
2014 to 2020

	Kanabec Co. Total		Isle MA		Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Mille Lacs Co. Total	
DEMAND FROM NEW HOUSEHOLD GROWTH														
Household growth under age 65, 2014 to 2020	0		0		0		0		30		3		33	
(times) % propensity to own[1]	82.5%		77.0%		80.0%		67.9%		75.5%		67.2%		76.3%	
(Equals) Demand from new household growth	**0**		**0**		**0**		**0**		**23**		**2**		**25**	
DEMAND FROM EXISTING HOUSEHOLDS														
Total owner households under age 65, 2014	3,840		410		2,589		803		1,811		46		5,659	
(times) % of owner turnover 2014-2020[2]	20.9%		13.1%		28.0%		21.6%		25.5%		4.4%		24.9%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**56**		**4**		**51**		**12**		**32**		**0**		**99**	
TOTAL MARKET DEMAND														
Total demand from new HH growth and turnover	**56**		**4**		**51**		**12**		**55**		**2**		**124**	
Proportion Single-family vs. Multifamily	**75%**	**25%**	**85%**	**15%**	**75%**	**25%**	**80%**	**20%**	**75%**	**25%**	**85%**	**15%**	**76%**	**24%**
No. of Single-family vs. Multifamily Units	**42**	**14**	**3**	**1**	**38**	**13**	**10**	**2**	**41**	**14**	**2**	**0**	**94**	**30**

	Hinckley MA		No. Pine Co. MA		Pine City MA		Pine Co. Total		Regional Total	
DEMAND FROM NEW HOUSEHOLD GROWTH										
Household growth under age 65, 2014 to 2020	0		0		0		0		549	
(times) % propensity to own[1]	73.0%		81.3%		82.6%		80.1%		81.0%	
(Equals) Demand from new household growth	**0**		**0**		**0**		**0**		**445**	
DEMAND FROM EXISTING HOUSEHOLDS										
Total owner households under age 65, 2014	1,207		2,689		2,515		6,411		36,874	
(times) % of owner turnover 2014-2020[2]	21.0%		20.0%		15.0%		18.3%		21.2%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**18**		**38**		**26**		**82**		**547**	
TOTAL MARKET DEMAND										
Total demand from new HH growth and turnover	**18**		**38**		**26**		**82**		**992**	
Proportion Single-family vs. Multifamily	**75%**	**25%**	**80%**	**20%**	**80%**	**20%**	**79%**	**21%**	**77%**	**23%**
No. of Single-family vs. Multifamily Units	**13**	**4**	**30**	**8**	**21**	**5**	**65**	**17**	**761**	**243**

[1] Based on percent owner households under age 65 in 2010
[2] Based on household turnover and mobility data (2012 American Community Survey, Five Year Estimates)
[3] Includes twinhomes, townhomes, condos, etc.

Source: Maxfield Research Inc.

TABLE DMD-2
DEMAND FOR ADDITONAL FOR-SALE HOUSING
EAST CENTRAL MN REGION
2020 to 2025

	Aitkin MA		Baldwin Twp. MA		Barnum MA		Cloquet MA		Kettle River MA		NW Carlton Co. MA		So. Carlton Co. MA	
DEMAND FROM NEW HOUSEHOLD GROWTH														
Household growth under age 65, 2020 to 2025	0		75		23		164		1		14		16	
(times) % propensity to own[1]	82.1%		93.7%		88.0%		80.9%		80.7%		84.6%		76.4%	
(Equals) Demand from new household growth	**0**		**70**		**20**		**133**		**1**		**12**		**12**	
DEMAND FROM EXISTING HOUSEHOLDS														
Total owner households under age 65, 2020	1,782		1,870		664		5,847		48		624		727	
(times) % of owner turnover 2020-2025[2]	21.0%		14.5%		17.2%		23.4%		28.6%		22.6%		28.6%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**26**		**19**		**8**		**96**		**1**		**10**		**15**	
TOTAL MARKET DEMAND														
Total demand from new HH growth and turnover	**26**		**89**		**28**		**228**		**2**		**22**		**27**	
Proportion Single-family vs. Multifamily	**75%**	**25%**	**90%**	**10%**	**80%**	**20%**	**70%**	**30%**	**85%**	**15%**	**80%**	**20%**	**80%**	**20%**
No. of Single-family vs. Multifamily Units	**20**	**7**	**80**	**9**	**23**	**6**	**160**	**69**	**2**	**0**	**17**	**4**	**21**	**5**

	Carlton Co. Total		Braham MA		Isanti MA		Rem. Of Isanti MA		Isanti Co. Total		Mora MA		No. Kanabec Co.	
DEMAND FROM NEW HOUSEHOLD GROWTH														
Household growth under age 65, 2020 to 2025	218		65		236		426		727		121		9	
(times) % propensity to own[1]	81.3%		79.6%		85.4%		82.6%		83.3%		81.9%		90.5%	
(Equals) Demand from new household growth	**177**		**52**		**202**		**352**		**606**		**99**		**8**	
DEMAND FROM EXISTING HOUSEHOLDS														
Total owner households under age 65, 2020	7,910		897		3,567		5,139		9,603		3,495		279	
(times) % of owner turnover 2020-2025[2]	23.2%		20.5%		24.4%		18.0%		20.6%		21.5%		12.6%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**128**		**13**		**61**		**65**		**138**		**53**		**2**	
TOTAL MARKET DEMAND														
Total demand from new HH growth and turnover	**306**		**65**		**262**		**417**		**744**		**152**		**11**	
Proportion Single-family vs. Multifamily	**73%**	**27%**	**78%**	**22%**	**75%**	**25%**	**75%**	**25%**	**75%**	**25%**	**70%**	**30%**	**90%**	**10%**
No. of Single-family vs. Multifamily Units	**223**	**84**	**50**	**14**	**197**	**66**	**312**	**104**	**560**	**184**	**106**	**46**	**10**	**1**

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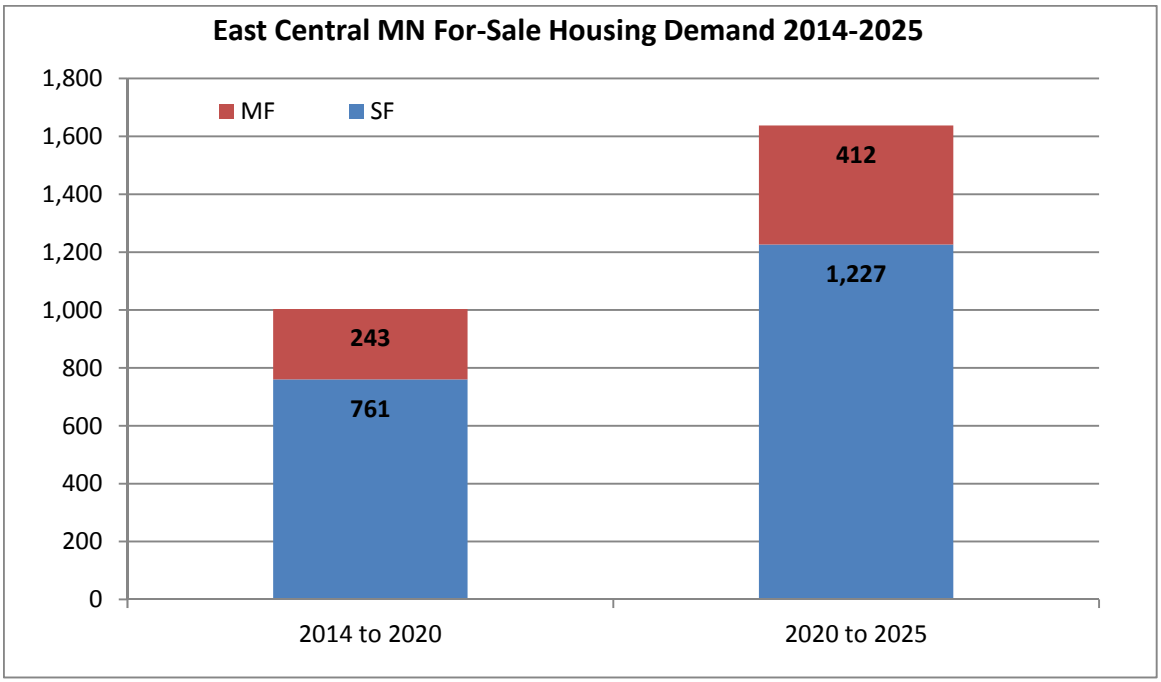
TABLE DMD-2 (Con't)
DEMAND FOR ADDITONAL FOR-SALE HOUSING
EAST CENTRAL MN REGION
2020 to 2025

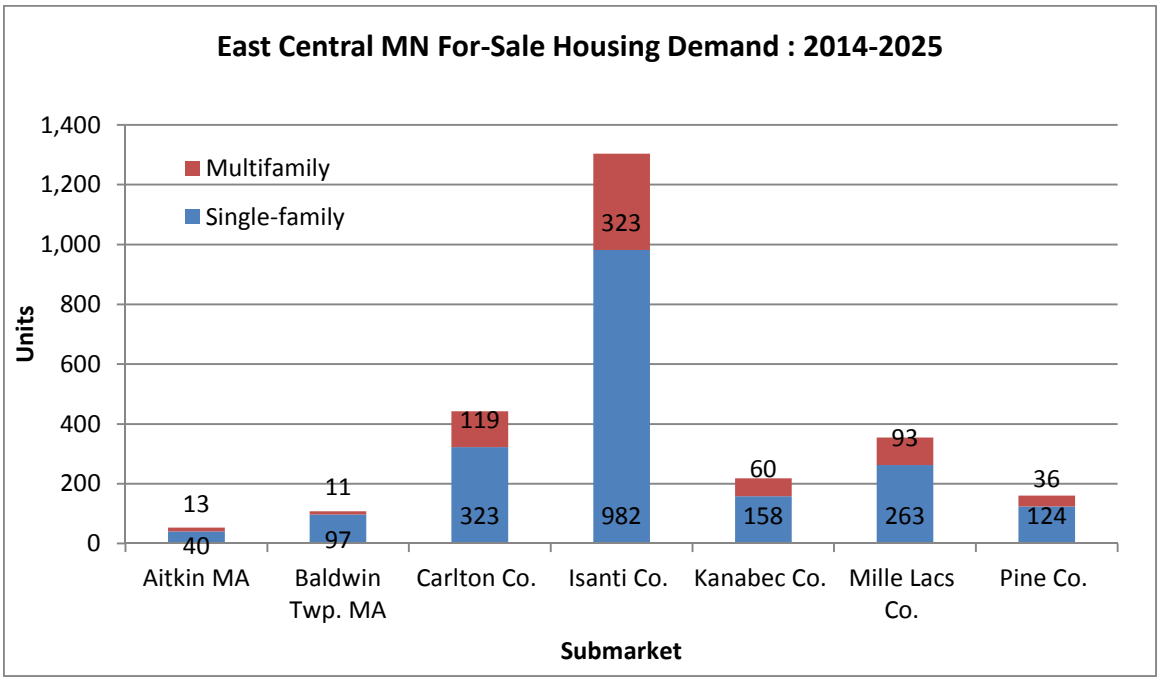
	Kanabec Co. Total		Isle MA		Milaca MA		Onamia MA		Princeton MA		Wahkon MA		Mille Lacs Co. Total	
DEMAND FROM NEW HOUSEHOLD GROWTH														
Household growth under age 65, 2020 to 2025	130		10		18		61		92		1		182	
(times) % propensity to own[1]	82.5%		77.0%		80.0%		67.9%		75.5%		67.2%		76.3%	
(Equals) Demand from new household growth	**107**		**8**		**14**		**41**		**69**		**1**		**139**	
DEMAND FROM EXISTING HOUSEHOLDS														
Total owner households under age 65, 2020	3,774		407		2,501		791		1,835		48		5,582	
(times) % of owner turnover 2020-2025[2]	20.9%		13.1%		28.0%		21.6%		25.5%		4.4%		24.9%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**55**		**4**		**49**		**12**		**33**		**0**		**97**	
TOTAL MARKET DEMAND														
Total demand from new HH growth and turnover	**162**		**11**		**63**		**53**		**102**		**1**		**236**	
Proportion Single-family vs. Multifamily	**71%**	**29%**	**80%**	**20%**	**70%**	**30%**	**80%**	**20%**	**70%**	**30%**	**85%**	**15%**	**71%**	**29%**
No. of Single-family vs. Multifamily Units	**116**	**47**	**9**	**2**	**44**	**19**	**43**	**11**	**72**	**31**	**1**	**0**	**168**	**63**

	Hinckley MA		No. Pine Co. MA		Pine City MA		Pine Co. Total		Regional Total	
DEMAND FROM NEW HOUSEHOLD GROWTH										
Household growth under age 65, 2020 to 2025	0		0		0		0		1,332	
(times) % propensity to own[1]	73.0%		81.3%		82.6%		80.1%		81.0%	
(Equals) Demand from new household growth	**0**		**0**		**0**		**0**		**1,079**	
DEMAND FROM EXISTING HOUSEHOLDS										
Total owner households under age 65, 2020	1,154		2,580		2,430		6,164		36,685	
(times) % of owner turnover 2020-2025[2]	21.0%		20.0%		15.0%		18.3%		21.2%	
(times) % desiring new owner housing	7.0%		7.0%		7.0%		7.0%		7.0%	
(Equals) Demand from existing households	**17**		**36**		**26**		**79**		**544**	
TOTAL MARKET DEMAND										
Total demand from new HH growth and turnover	**17**		**36**		**26**		**79**		**1,623**	
Proportion Single-family vs. Multifamily	**70%**	**30%**	**80%**	**20%**	**75%**	**25%**	**76%**	**24%**	**76%**	**24%**
No. of Single-family vs. Multifamily Units	**12**	**5**	**29**	**7**	**19**	**6**	**60**	**19**	**1,227**	**412**

[1] Based on percent owner households under age 65 in 2010
[2] Based on household turnover and mobility data (2011 American Community Survey, Five Year Estimates)
[3] Includes twinhomes, townhomes, condos, etc.

Source: Maxfield Research Inc.


East Central MN For-Sale Housing Demand 2014-2025
1,800
1,600
1,400
1,200
1,000
800
600
400
200
0
MF
SF
243
761
412
1,227
2014 to 2020
2020 to 2025


East Central MN For-Sale Housing Demand : 2014-2025
1,400
1,200
1,000
800
600
400
200
0
Units
Multifamily
Single-family
13
40
11
97
119
323
323
982
60
158
93
263
36
124
Aitkin MA
Baldwin Twp. MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
Submarket

Rental Housing Demand Analysis

Tables DMD-3 and DMD-4 presents our calculation of general-occupancy rental housing demand for the East Central Minnesota region. This analysis identifies potential demand for rental housing that is generated from both new households and turnover households. Market rate housing is defined as non-income restricted, affordable housing is 40% to 60% AMI, and subsidized is 30% AMI.

- According to our projections, the East Central Minnesota region is expected to grow by 550 households under age 65 between 2014 and 2020. Because the 65 and older cohort is typically not a target market for new general-occupancy market rate rental housing, we limit demand from household growth to only those households under the age of 65.

- We identify the percentage of households that are likely to rent their housing based on 2010 tenure data. The propensity to rent ranges from 6.3% (Baldwin Township) to 32.8% (Wahkon Market Area) based on the submarket. After adjusting household growth by renters, growth through 2020 is reduced to 102 new renter households in the East Central Minnesota region.

- Secondly, we calculate demand from existing households under the age of 65 in the Market Area that could be expected to turnover between 2014 and 2020. As of 2014, there are 8,843 renter households under the age of 65 in the East Central Minnesota region. Based on household turnover data from the 2012 American Community Survey, we estimate that between 44.4% (Kettle River Market Area) and 100% (Baldwin Township) of these under-65 owner households will experience turnover between 2014 and 2020 (turnover rate varies by submarket). This estimate results in anticipated turnover of approximately 6,260 existing households by 2020.

- We then estimate the percent of existing renter households turning over that would prefer to rent in a new rental development. Considering the age of the region's rental housing stock, we estimate that 10% of the households turning over in the East Central Minnesota region will desire new rental housing. This estimate results in demand from existing households for 626 new residential rental units between 2014 and 2020.

- Combining demand from household growth plus turnover results in total demand in the Market Area for 728 rental units between 2014 and 2020.

- Based on a review of renter household incomes and sizes and monthly rents at existing properties, we estimate that 30% (Northwest Carlton County) to 85% (Baldwin Township) of the total demand will be for market rate housing. Through 2020, demand exists for about 320 market rate rental units.

TABLE DMD-3
DEMAND FOR ADDITONAL RENTAL HOUSING
EAST CENTRAL MN REGION
2014 to 2020

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
DEMAND FROM NEW HOUSEHOLD GROWTH							
Household growth under age 65, 2014 to 2020	0	0	0	0	3	0	2
(times) % propensity to rent[1]	17.9%	6.3%	12.0%	19.1%	19.3%	15.4%	23.6%
(Equals) Demand from new household growth	**0**	**0**	**0**	**0**	**1**	**0**	**0**
DEMAND FROM EXISTING HOUSEHOLDS							
Total renter households under age 65, 2014	411	126	93	1,402	11	117	224
(times) % of renter turnover 2014-2020[2]	71.5%	100.0%	84.2%	65.2%	44.4%	76.3%	85.0%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**29**	**13**	**8**	**91**	**0**	**9**	**19**
TOTAL MARKET DEMAND							
Total demand from new HH growth and turnover	**29**	**13**	**8**	**91**	**1**	**9**	**20**
Percent Market Rate[3]	46%	85%	44%	39%	33%	30%	49%
Number	13	11	3	35	0	3	10
Percent Affordable[3]	28%	15%	21%	24%	13%	32%	26%
Number	8	2	2	22	0	3	5
Percent Subsidized[3]	27%	0%	35%	37%	55%	38%	25%
Number	8	0	3	34	1	3	5

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	North Kanabec Co. MA
DEMAND FROM NEW HOUSEHOLD GROWTH							
Household growth under age 65, 2014 to 2020	5	22	250	239	511	0	0
(times) % propensity to rent[1]		20.4%	14.6%	17.4%		18.1%	9.5%
(Equals) Demand from new household growth	**1**	**4**	**37**	**42**	**83**	**0**	**0**
DEMAND FROM EXISTING HOUSEHOLDS							
Total renter households under age 65, 2014	1,847	225	573	1,041	1,839	785	30
(times) % of renter turnover 2014-2020[2]	69.4%	77.3%	77.6%	68.9%	72.7%	58.6%	62.2%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**128**	**17**	**44**	**72**	**134**	**46**	**2**
TOTAL MARKET DEMAND							
Total demand from new HH growth and turnover	**129**	**22**	**81**	**113**	**216**	**46**	**2**
Percent Market Rate[3]		35%	62%	50%		42%	77%
Number	51	8	50	57	114	19	1
Percent Affordable[3]		25%	18%	30%		36%	19%
Number	32	5	15	33	53	17	0
Percent Subsidized[3]		41%	20%	20%		22%	4%
Number	46	9	16	23	48	10	0

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TABLE DMD-3 (Con't)
DEMAND FOR ADDITONAL FOR-SALE HOUSING
EAST CENTRAL MN REGION
2014 to 2020

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
DEMAND FROM NEW HOUSEHOLD GROWTH							
Household growth under age 65, 2014 to 2020	0	0	0	0	30	3	33
(times) % propensity to rent[1]	17.5%	23.0%	20.0%	32.1%	24.5%	32.8%	23.7%
(Equals) Demand from new household growth	**0**	**0**	**0**	**0**	**7**	**1**	**8**
DEMAND FROM EXISTING HOUSEHOLDS							
Total renter households under age 65, 2014	815	573	647	380	588	22	2,210
(times) % of renter turnover 2014-2020[2]	58.8%	62.9%	71.3%	80.8%	76.7%	91.3%	74.9%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**48**	**36**	**46**	**31**	**45**	**2**	**160**
TOTAL MARKET DEMAND							
Total demand from new HH growth and turnover	**48**	**36**	**46**	**31**	**52**	**3**	**168**
Percent Market Rate[3]		32%	46%	34%	33%	36%	
Number	21	12	21	11	17	1	**62**
Percent Affordable[3]		26%	18%	34%	27%	39%	
Number	17	9	8	10	14	1	**43**
Percent Subsidized[3]		42%	36%	32%	40%	25%	
Number	10	15	17	10	21	1	**63**

	Hinckley MA	North Pine Cty. MA	Pine City MA	Pine Co. Total	Regional Total
DEMAND FROM NEW HOUSEHOLD GROWTH					
Household growth under age 65, 2014 to 2020	0	0	0	0	549
(times) % propensity to rent[1]	27.0%	18.7%	17.4%		18.5%
(Equals) Demand from new household growth	**0**	**0**	**0**	**0**	**102**
DEMAND FROM EXISTING HOUSEHOLDS					
Total renter households under age 65, 2014	447	618	530	1,595	8,843
(times) % of renter turnover 2014-2020[2]	61.7%	73.1%	76.1%	76.1%	70.8%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**28**	**45**	**40**	113	**626**
TOTAL MARKET DEMAND					
Total demand from new HH growth and turnover	**28**	**45**	**40**	**113**	**728**
Percent Market Rate[3]	37%	48%	47%		44%
Number	10	22	19	51	320
Percent Affordable[3]	33%	29%	31%		27%
Number	9	13	12	35	199
Percent Subsidized[3]	30%	23%	23%		29%
Number	8	10	9	28	210

[1] Based on percent renter households under age 65 in 2010
[2] Based on household turnover and mobility data (2012 American Community Survey, Five Year Estimates)
[3] Based on the pricing of current rental product and household incomes of area renters (i.e. excludes owner incomes)

Source: Maxfield Research Inc.

TABLE DMD-4
DEMAND FOR ADDITONAL RENTAL HOUSING
EAST CENTRAL MN REGION
2020 to 2025

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
DEMAND FROM NEW HOUSEHOLD GROWTH							
Household growth under age 65, 2014 to 2020	0	75	23	164	1	14	16
(times) % propensity to rent[1]	17.9%	6.3%	12.0%	19.1%	19.3%	15.4%	23.6%
(Equals) Demand from new household growth	**0**	**5**	**3**	**31**	**0**	**2**	**4**
DEMAND FROM EXISTING HOUSEHOLDS							
Total renter households under age 65, 2014	389	126	91	1,380	11	113	224
(times) % of renter turnover 2014-2020[2]	71.5%	100.0%	84.2%	65.2%	44.4%	76.3%	85.0%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**28**	**13**	**8**	**90**	**0**	**9**	**19**
TOTAL MARKET DEMAND							
Total demand from new HH growth and turnover	**28**	**17**	**10**	**121**	**1**	**11**	**23**
Percent Market Rate[3]	46%	85%	44%	39%	33%	30%	49%
Number	13	15	5	47	0	3	11
Percent Affordable[3]	28%	15%	21%	24%	13%	32%	26%
Number	8	3	2	29	0	3	6
Percent Subsidized[3]	27%	0%	35%	37%	55%	38%	25%
Number	7	0	4	45	0	4	6

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	Rem. Of Kanabec Co.
DEMAND FROM NEW HOUSEHOLD GROWTH							
Household growth under age 65, 2014 to 2020	218	65	236	426	727	121	9
(times) % propensity to rent[1]		20.4%	14.6%	17.4%		18.1%	9.5%
(Equals) Demand from new household growth	**40**	**13**	**34**	**74**	**122**	**22**	**1**
DEMAND FROM EXISTING HOUSEHOLDS							
Total renter households under age 65, 2014	1,819	230	610	1,082	1,922	773	29
(times) % of renter turnover 2014-2020[2]	69.4%	77.3%	77.6%	68.9%	72.7%	58.6%	62.2%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**126**	**18**	**47**	**75**	**140**	**45**	**2**
TOTAL MARKET DEMAND							
Total demand from new HH growth and turnover	166	**31**	**82**	**149**	**262**	**67**	**3**
Percent Market Rate[3]		35%	62%	50%		42%	77%
Number	66	11	51	74	136	28	2
Percent Affordable[3]		25%	18%	30%		36%	19%
Number	41	8	15	44	66	24	1
Percent Subsidized[3]		41%	20%	20%		22%	4%
Number	59	13	16	30	59	15	0

CONTINUED

TABLE DMD-4 (Con't)
DEMAND FOR ADDITONAL FOR-SALE HOUSING
EAST CENTRAL MN REGION
2020 to 2025

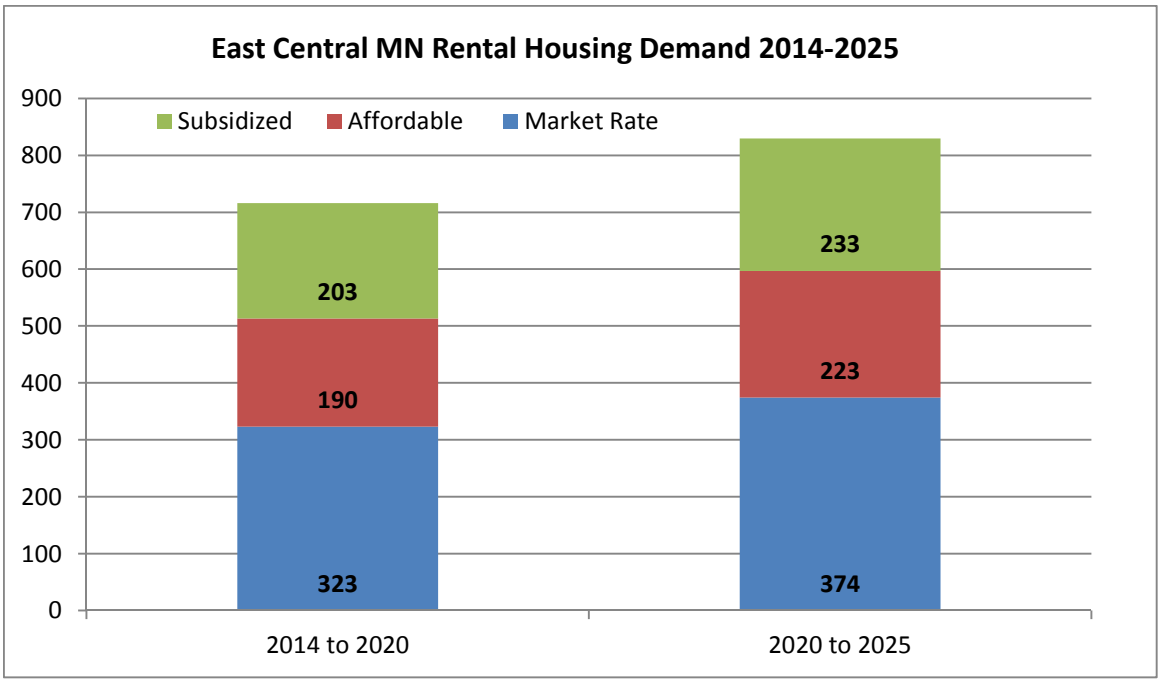
	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
DEMAND FROM NEW HOUSEHOLD GROWTH							
Household growth under age 65, 2014 to 2020	130	10	18	61	92	1	182
(times) % propensity to rent[1]		23.0%	20.0%	32.1%	24.5%	32.8%	
(Equals) Demand from new household growth	**23**	**2**	**4**	**20**	**23**	**0**	**48**
DEMAND FROM EXISTING HOUSEHOLDS							
Total renter households under age 65, 2014	802	122	625	374	595	23	1,739
(times) % of renter turnover 2014-2020[2]	58.8%	62.9%	71.3%	80.8%	76.7%	91.3%	74.9%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**47**	**8**	**45**	**30**	**46**	**2**	**130**
TOTAL MARKET DEMAND							
Total demand from new HH growth and turnover	**70**	**10**	**48**	**50**	**68**	**2**	**179**
Percent Market Rate[3]		32%	46%	34%	33%	36%	
Number	30	3	22	17	23	1	66
Percent Affordable[3]		26%	18%	34%	27%	39%	
Number	25	3	9	17	18	1	47
Percent Subsidized[3]		42%	36%	32%	40%	25%	
Number	15	4	17	16	27	1	65

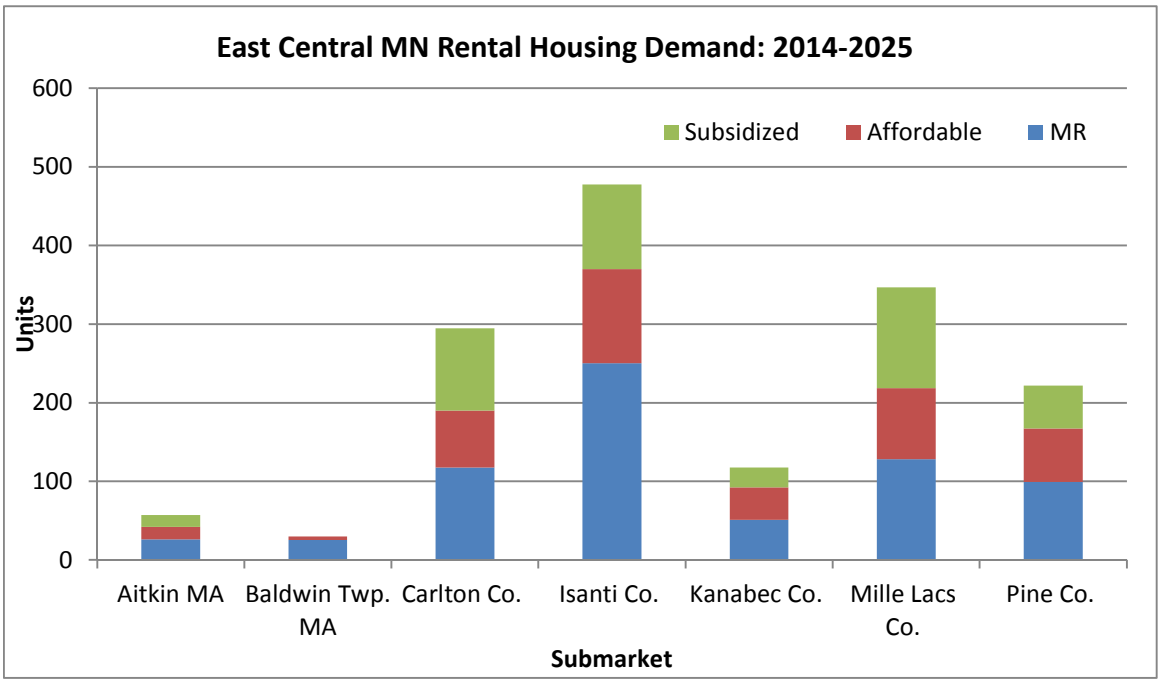
	Hinckely MA	North Pine Cty. MA	Pine City MA	Pine Co. Total	Regional Total
DEMAND FROM NEW HOUSEHOLD GROWTH					
Household growth under age 65, 2014 to 2020	0	0	0	0	1,332
(times) % propensity to rent[1]	27.0%	18.7%	17.4%	19.9%	18.5%
(Equals) Demand from new household growth	**0**	**0**	**0**	0	**246**
DEMAND FROM EXISTING HOUSEHOLDS					
Total renter households under age 65, 2014	427	594	512	1,533	8,330
(times) % of renter turnover 2014-2020[2]	61.7%	73.1%	76.1%	76.1%	70.8%
(times) % desiring new rental housing	10.0%	10.0%	10.0%	10.0%	10.0%
(Equals) Demand from existing households	**26**	**43**	**39**	**109**	**590**
TOTAL MARKET DEMAND					
Total demand from new HH growth and turnover	**26**	**43**	**39**	**109**	**836**
Percent Market Rate[3]	37%	48%	47%		44%
Number	10	21	18	49	368
Percent Affordable[3]	33%	29%	31%		27%
Number	9	13	12	33	228
Percent Subsidized[3]	30%	23%	23%		29%
Number	8	10	9	27	241

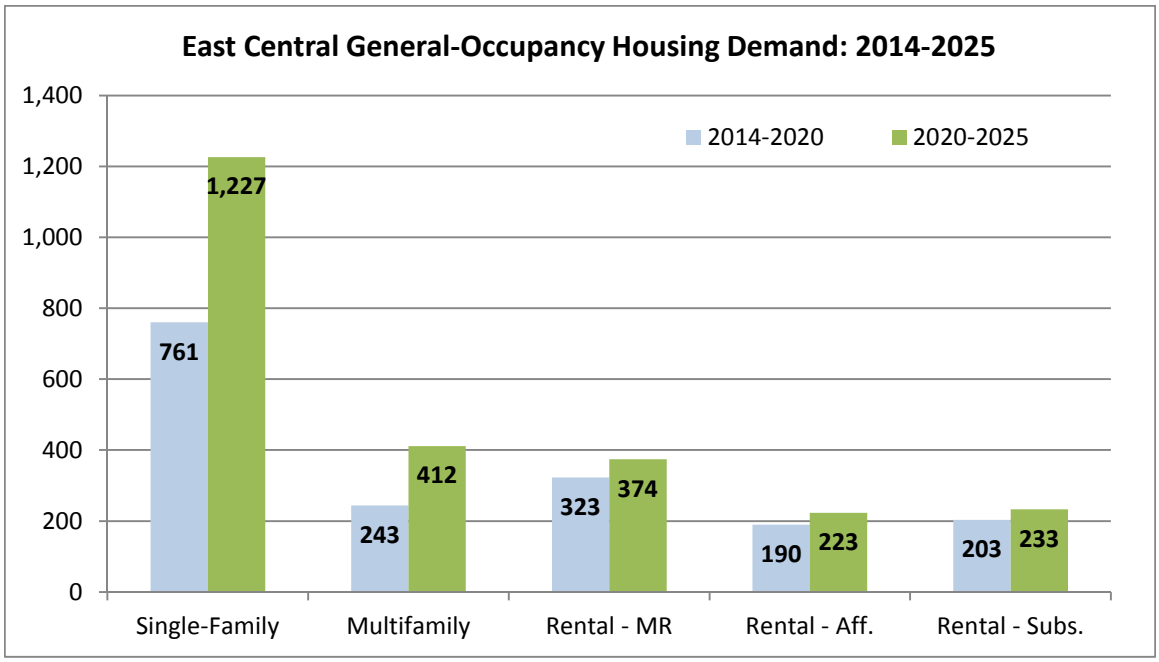
[1] Based on percent owner households under age 65 in 2010
[2] Based on household turnover and mobility data (2011 American Community Survey, Five Year Estimates)
[3] Based on the pricing of current rental product and household incomes of area renters (i.e. excludes owner incomes)

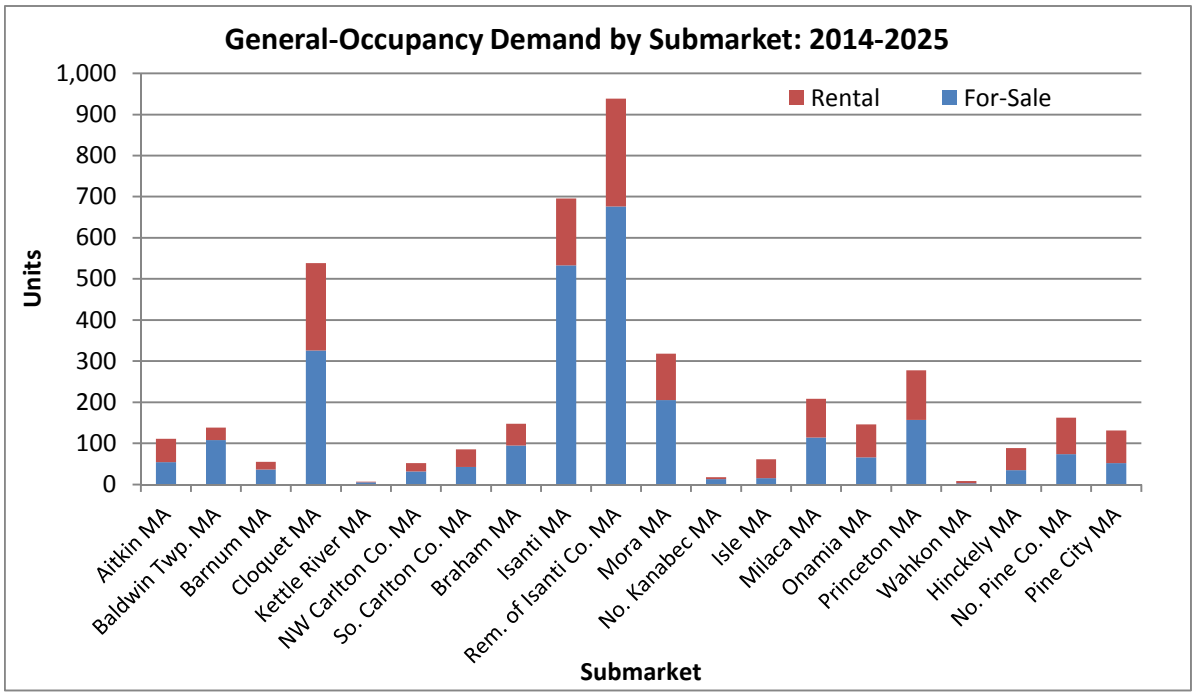
Source: Maxfield Research Inc.

- We estimate that about 27% of the total demand in the East Central Minnesota region will be for affordable housing and another 28% will be for subsidized housing.






East Central General-Occupancy Housing Demand: 2014-2025
1,400
1,200
1,000
800
600
400
200
0
2014-2020
2020-2025
761
1,227
243
412
323
374
190
223
203
233
Single-Family
Multifamily
Rental - MR
Rental - Aff.
Rental - Subs.


General-Occupancy Demand by Submarket: 2014-2025
Units
1,000
900
800
700
600
500
400
300
200
100
0
Rental
For-Sale
Aitkin MA
Baldwin Twp. MA
Barnum MA
Cloquet MA
Kettle River MA
NW Carlton Co. MA
So. Carlton Co. MA
Braham MA
Isanti MA
Rem. of Isanti Co. MA
Mora MA
No. Kanabec MA
Isle MA
Milaca MA
Onamia MA
Princeton MA
Wahkon MA
Hinckely MA
No. Pine Co. MA
Pine City MA
Submarket

Senior Housing Demand Analysis

Tables DMD-5 through DMD-11 show demand calculations for senior housing in the East Central Minnesota region by submarket in 2014, 2020 and 2025. Demand methodology employed by Maxfield Research Inc. utilizes capture and penetration rates that blend national senior housing trends with local market characteristics, preferences and patterns. Unlike demand for general occupancy housing, demand for senior housing is need driven and dependent on the capture rate of the point-in-time population versus population growth. As a result, senior demand is calculated for 2014, 2020, and 2025. Our demand calculations consider the following target market segments for each product types:

Market Rate Active Adult Rental and Ownership Housing: Target market base includes age 55+ older adult and senior households with incomes of $35,000 or more and senior homeowners with incomes between $25,000 and $34,999.

Affordable/Subsidized Independent Housing: Target market base includes age 55+ older adult and senior households with incomes of $35,000 or less.

Congregate Housing: Target market base includes age 65+ seniors who would be financially able to pay for housing and service costs associated with congregate housing. Income-ranges considered capable of paying for congregate housing are the same as for active adult housing.

Assisted Living Housing: Target market base includes older seniors (age 75+) who would be financially able to pay for private pay assisted living housing (incomes of $40,000 or more and some homeowners with incomes below $40,000). Additional demand for subsidized assisted living is not included in this demand but would result in greater demand for assisted living housing if considered.

Memory Care Housing: Target market base includes age 65+ seniors with memory impairments who would be financially able to pay for housing and service costs associated with memory care housing. Income ranges considered capable of paying for memory care housing ($60,000 or more) are higher than other service levels due to the increased cost of care.

Existing senior housing units are subtracted from overall demand for each product type. Typically most senior projects draw about 25% of residents from outside the trade area. This demand will usually consist primarily of parents of adult children living in the Market Area, individuals who live just outside of the Market Area and have an orientation to the area, as well as former residents who desire to return. However, since the East Central Minnesota region is so large, we have utilized a standard percentage of 15% for all senior housing product types.

TABLE DMD-5
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2014							
Households age 55-64	883	470	260	2,042	18	258	275
(times) % income qualified[1]	65.5%	82.1%	81.2%	75.0%	66.7%	79.1%	73.5%
(times) HO factor $25k-$35k	10.0%	5.0%	5.0%	5.0%	10.0%	6.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	88	24	13	102	2	15	22
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	3	2	1	8	0	1	1
Households age 65-74	928	261	163	1,327	13	189	244
(times) % income qualified[1]	61.9%	77.8%	65.6%	66.9%	61.5%	67.2%	53.3%
(times) HO factor $25k-$35k	15.0%	8.0%	9.0%	10.0%	13.0%	16.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	139	21	15	133	2	30	34
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	39	12	7	56	1	9	9
Households age 75+	788	109	120	1,222	9	162	267
(times) % income qualified[1]	38.5%	70.6%	35.0%	35.2%	11.1%	41.4%	25.8%
(times) HO factor $25k-$35k	12.0%	14.0%	21.0%	16.0%	39.0%	11.0%	12.0%
(plus) Homeowners w/incomes $25k-35k[2]	95	15	25	196	4	18	32
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	66	15	11	103	1	14	17
(Equals) Demand potential from Market Area Residents	**108**	**30**	**19**	**168**	**1**	**24**	**27**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**127**	**35**	**22**	**197**	**2**	**28**	**32**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	38	10	7	59	0	8	9
(minus) Existing and Pending Units[3]	0	0	0	0	0	0	0
(equals) Total Owner-Occupied Demand	***38***	***10***	***7***	***59***	***0***	***8***	***9***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*89*	*24*	*16*	*138*	*1*	*20*	*22*
(minus) Existing and Pending Units[3]	48	0	0	21	19	0	0
(equals) Total Renter-Occupied Demand	***41***	***24***	***16***	***117***	***0***	***20***	***22***

CONTINUED

TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2014 (Con't)							
Households age 55-64	2,853	273	864	1,644	2,781	1,339	117
(times) % income qualified[1]	75.7%	77.7%	84.4%	77.2%	79.5%	67.5%	61.5%
(times) HO factor $25k-$35k	6.0%	6.0%	5.0%	7.0%	7.0%	10.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	171	16	43	115	195	134	16
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	12	1	4	7	12	5	0
Households age 65-74	1,936	187	524	1,069	1,780	933	74
(times) % income qualified[1]	65.1%	57.2%	73.5%	67.8%	68.4%	57.8%	51.4%
(times) HO factor $25k-$35k	11.0%	12.0%	9.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	213	22	47	118	267	140	10
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	81	7	24	46	82	37	3
Households age 75+	1,780	155	289	894	1,338	773	48
(times) % income qualified[1]	34.2%	30.3%	51.2%	44.2%	44.1%	28.2%	27.1%
(times) HO factor $25k-$35k	15.0%	12.0%	18.0%	14.0%	15.0%	16.0%	22.0%
(plus) Homeowners w/incomes $25k-35k[2]	267	19	52	125	201	124	11
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	145	11	33	86	130	56	4
(Equals) Demand potential from Market Area Residents	**237**	**19**	**61**	**139**	**224**	**99**	**7**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**279**	**22**	**71**	**164**	**264**	**116**	**8**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	84	7	21	49	79	35	2
(minus) Existing and Pending Units[3]	0	0	0	36	36	0	0
(equals) Total Owner-Occupied Demand	***84***	***7***	***21***	***13***	***43***	***35***	***2***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*195*	*16*	*50*	*115*	*185*	*81*	*6*
(minus) Existing and Pending Units[3]	40	0	0	0	0	51	0
(equals) Total Renter-Occupied Demand	***155***	***16***	***50***	***115***	***185***	***30***	***6***

CONTINUED

TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2014 (Con't)							
Households age 55-64	1,456	173	808	378	575	25	1,959
(times) % income qualified[1]	67.0%	53.8%	62.9%	44.7%	71.0%	48.0%	60.7%
(times) HO factor $25k-$35k	10.0%	12.0%	6.0%	12.0%	6.0%	3.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	21	48	45	35	1	157
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	6	1	3	1	2	0	7
Households age 65-74	1,007	180	528	297	402	19	1,426
(times) % income qualified[1]	57.3%	49.4%	57.4%	46.1%	58.5%	52.6%	54.3%
(times) HO factor $25k-$35k	14.0%	16.0%	13.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	141	29	69	33	60	3	200
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	39	6	20	9	16	1	54
Households age 75+	821	184	505	223	394	13	1,319
(times) % income qualified[1]	28.1%	28.8%	27.1%	22.0%	33.5%	23.1%	28.4%
(times) HO factor $25k-$35k	16.0%	16.0%	16.0%	11.0%	13.0%	21.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	131	29	81	25	51	3	185
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	60	14	36	12	30	1	92
(Equals) Demand potential from Market Area Residents	**105**	**21**	**59**	**23**	**49**	**2**	**153**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**123**	**24**	**70**	**27**	**57**	**2**	**179**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	37	7	21	8	17	1	54
(minus) Existing and Pending Units[3]	0	0	0	0	0	0	0
(equals) Total Owner-Occupied Demand	***37***	***7***	***21***	***8***	***17***	***1***	***54***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*86*	*17*	*49*	*19*	*40*	*1*	*126*
(minus) Existing and Pending Units[3]	51	0	28	0	42	0	70
(equals) Total Renter-Occupied Demand	***35***	***17***	***21***	***19***	***0***	***1***	***56***

CONTINUED

TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2014 (Con't)					
Households age 55-64	484	1,031	908	2,423	12,825
(times) % income qualified[1]	64.7%	63.4%	70.0%	66.5%	71.0%
(times) HO factor $25k-$35k	10.0%	10.0%	7.0%	9.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	48	103	64	218	1,026
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	2	4	3	9	51
Households age 65-74	325	809	685	1,819	9,157
(times) % income qualified[1]	50.2%	48.5%	60.5%	53.1%	60.9%
(times) HO factor $25k-$35k	17.0%	19.0%	13.0%	16.0%	13.0%
(plus) Homeowners w/incomes $25k-35k[2]	55	154	89	291	1,190
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	12	30	28	69	372
Households age 75+	276	620	612	1,508	7,663
(times) % income qualified[1]	26.8%	29.5%	28.8%	28.7%	34.2%
(times) HO factor $25k-$35k	21.0%	17.0%	17.0%	18.0%	15.0%
(plus) Homeowners w/incomes $25k-35k[2]	58	105	104	271	1,149
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	22	48	46	116	622
(Equals) Demand potential from Market Area Residents	**36**	**81**	**77**	**194**	**1,045**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**42**	**96**	**91**	**229**	**1,229**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*
Number	13	29	27	69	369
(minus) Existing and Pending Units[3]	0	0	0	0	36
(equals) Total Owner-Occupied Demand	***13***	***29***	***27***	***69***	***333***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*29*	*67*	*64*	*160*	*861*
(minus) Existing and Pending Units[3]	23	34	0	57	266
(equals) Total Renter-Occupied Demand	***6***	***33***	***64***	***103***	***595***

[1] Based on households earning $35,000+ in 2014
[2] Estimated homeowners with incomes between $25,000 and $34,000 in 2014
[3] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-5
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2020							
Households age 55-64	858	545	270	2,124	21	251	297
(times) % income qualified[1]	65.5%	82.1%	81.2%	75.0%	66.7%	79.1%	73.5%
(times) HO factor $25k-$35k	10.0%	5.0%	5.0%	5.0%	10.0%	6.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	86	27	14	106	2	15	24
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	3	2	1	8	0	1	1
Households age 65-74	973	293	214	1,562	13	239	268
(times) % income qualified[1]	61.9%	77.8%	65.6%	66.9%	61.5%	67.2%	53.3%
(times) HO factor $25k-$35k	15.0%	8.0%	9.0%	10.0%	13.0%	16.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	23	19	156	2	38	38
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	41	14	9	66	1	11	10
Households age 75+	834	154	123	1,282	10	158	286
(times) % income qualified[1]	38.5%	70.6%	35.0%	35.2%	11.1%	41.4%	25.8%
(times) HO factor $25k-$35k	12.0%	14.0%	21.0%	16.0%	39.0%	11.0%	12.0%
(plus) Homeowners w/incomes $25k-35k[2]	100	22	26	205	4	17	34
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	69	21	11	108	1	14	18
(Equals) Demand potential from Market Area Residents	**114**	**38**	**21**	**183**	**1**	**26**	**29**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**134**	**44**	**25**	**215**	**2**	**30**	**34**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	40	13	8	65	1	9	10
(minus) Existing and Pending Units[3]	0	0	0	0	0	0	0
(equals) Total Owner-Occupied Demand	***40***	***13***	***8***	***65***	***1***	***9***	***10***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*94*	*31*	*18*	*151*	*1*	*21*	*24*
(minus) Existing and Pending Units[3]	48	0	0	21	19	0	0
(equals) Total Renter-Occupied Demand	***46***	***31***	***18***	***130***	***0***	***21***	***24***

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TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2020 (Con't)							
Households age 55-64	2,963	305	1,006	1,908	3,219	1,387	118
(times) % income qualified[1]	75.7%	77.7%	84.4%	77.2%	79.5%	67.5%	61.5%
(times) HO factor $25k-$35k	6.0%	6.0%	5.0%	7.0%	7.0%	10.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	178	18	50	134	225	139	17
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	12	1	4	8	14	5	0
Households age 65-74	2,296	203	626	1,286	2,115	1,062	83
(times) % income qualified[1]	65.1%	57.2%	73.5%	67.8%	68.4%	57.8%	51.4%
(times) HO factor $25k-$35k	11.0%	12.0%	9.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	253	24	56	141	317	159	12
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	96	8	28	56	97	43	3
Households age 75+	1,859	173	356	1,010	1,539	856	58
(times) % income qualified[1]	34.2%	30.3%	51.2%	44.2%	44.1%	28.2%	27.1%
(times) HO factor $25k-$35k	15.0%	12.0%	18.0%	14.0%	15.0%	16.0%	22.0%
(plus) Homeowners w/incomes $25k-35k[2]	279	21	64	141	231	137	13
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	151	12	41	97	150	62	5
(Equals) Demand potential from Market Area Residents	**259**	**21**	**74**	**161**	**261**	**110**	**8**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**305**	**25**	**87**	**189**	**307**	**130**	**10**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	91	7	26	57	92	39	3
(minus) Existing and Pending Units[3]	0	0	0	36	36	0	0
(equals) Total Owner-Occupied Demand	***91***	***7***	***26***	***21***	***56***	***39***	***3***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*213*	*17*	*61*	*132*	*215*	*91*	*7*
(minus) Existing and Pending Units[3]	40	0	0	0	0	51	0
(equals) Total Renter-Occupied Demand	***173***	***17***	***61***	***132***	***215***	***40***	***7***

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TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2020 (Con't)							
Households age 55-64	1,505	188	858	401	631	30	2,108
(times) % income qualified[1]	67.0%	53.8%	62.9%	44.7%	71.0%	48.0%	60.7%
(times) HO factor $25k-$35k	10.0%	12.0%	6.0%	12.0%	6.0%	3.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	151	23	51	48	38	1	169
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	6	1	3	1	2	0	7
Households age 65-74	1,145	182	600	321	447	19	1,569
(times) % income qualified[1]	57.3%	49.4%	57.4%	46.1%	58.5%	52.6%	54.3%
(times) HO factor $25k-$35k	14.0%	16.0%	13.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	160	29	78	35	67	3	220
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	45	7	23	10	18	1	59
Households age 75+	914	197	564	272	424	16	1,473
(times) % income qualified[1]	28.1%	28.8%	27.1%	22.0%	33.5%	23.1%	28.4%
(times) HO factor $25k-$35k	16.0%	16.0%	16.0%	11.0%	13.0%	21.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	32	90	30	55	3	206
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	67	15	40	15	33	1	103
(Equals) Demand potential from Market Area Residents	**117**	**22**	**66**	**26**	**53**	**2**	**169**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**138**	**26**	**78**	**31**	**62**	**2**	**199**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	41	8	23	9	19	1	60
(minus) Existing and Pending Units[3]	0	0	0	0	0	0	0
(equals) Total Owner-Occupied Demand	***41***	***8***	***23***	***9***	***19***	***1***	***60***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*97*	*18*	*55*	*21*	*44*	*2*	*139*
(minus) Existing and Pending Units[3]	51	0	28	0	42	0	70
(equals) Total Renter-Occupied Demand	***46***	***18***	***27***	***21***	***2***	***2***	***69***

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TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2020 (Con't)					
Households age 55-64	508	1,088	988	2,584	13,782
(times) % income qualified[1]	64.7%	63.4%	70.0%	66.5%	71.0%
(times) HO factor $25k-$35k	10.0%	10.0%	7.0%	9.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	51	109	69	233	1,103
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	2	4	4	10	54
Households age 65-74	363	869	688	1,920	10,311
(times) % income qualified[1]	50.2%	48.5%	60.5%	53.1%	60.9%
(times) HO factor $25k-$35k	17.0%	19.0%	13.0%	16.0%	13.0%
(plus) Homeowners w/incomes $25k-35k[2]	62	165	89	307	1,340
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	13	32	28	73	419
Households age 75+	289	640	647	1,576	8,349
(times) % income qualified[1]	26.8%	29.5%	28.8%	28.7%	34.2%
(times) HO factor $25k-$35k	21.0%	17.0%	17.0%	18.0%	15.0%
(plus) Homeowners w/incomes $25k-35k[2]	61	109	110	284	1,252
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	23	49	49	121	678
(Equals) Demand potential from Market Area Residents	**38**	**85**	**81**	**204**	**1,151**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**45**	**100**	**95**	**240**	**1,354**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*
Number	13	30	28	72	406
(minus) Existing and Pending Units[3]	0	0	0	0	36
(equals) Total Owner-Occupied Demand	***13***	***30***	***28***	***72***	***370***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*31*	*70*	*66*	*168*	*948*
(minus) Existing and Pending Units[3]	23	34	0	57	266
(equals) Total Renter-Occupied Demand	***8***	***36***	***66***	***111***	***682***

[1] Based on households earning $35,000+ in 2014
[2] Estimated homeowners with incomes between $25,000 and $34,000 in 2014
[3] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-5
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2025							
Households age 55-64	856	565	270	2,172	21	255	302
(times) % income qualified[1]	65.5%	82.1%	81.2%	75.0%	66.7%	79.1%	73.5%
(times) HO factor $25k-$35k	10.0%	5.0%	5.0%	5.0%	10.0%	6.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	86	28	14	109	2	15	24
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	3	2	1	9	0	1	1
Households age 65-74	971	304	220	1,598	14	243	273
(times) % income qualified[1]	61.9%	77.8%	65.6%	66.9%	61.5%	67.2%	53.3%
(times) HO factor $25k-$35k	15.0%	8.0%	9.0%	10.0%	13.0%	16.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	24	20	160	2	39	38
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	41	14	9	68	1	11	10
Households age 75+	832	160	127	1,311	11	161	290
(times) % income qualified[1]	38.5%	70.6%	35.0%	35.2%	11.1%	41.4%	25.8%
(times) HO factor $25k-$35k	12.0%	14.0%	21.0%	16.0%	39.0%	11.0%	12.0%
(plus) Homeowners w/incomes $25k-35k[2]	100	22	27	210	4	18	35
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	69	22	12	111	1	14	18
(Equals) Demand potential from Market Area Residents	**114**	**39**	**22**	**187**	**2**	**26**	**29**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**134**	**46**	**26**	**220**	**2**	**31**	**35**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	40	14	8	66	1	9	10
(minus) Existing and Pending Units[3]	0	0	0	0	0	0	0
(equals) Total Owner-Occupied Demand	***40***	***14***	***8***	***66***	***1***	***9***	***10***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*94*	*32*	*18*	*154*	*1*	*22*	*24*
(minus) Existing and Pending Units[3]	48	0	0	21	19	0	0
(equals) Total Renter-Occupied Demand	***46***	***32***	***18***	***133***	***0***	***22***	***24***

CONTINUED

TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2025 (Con't)							
Households age 55-64	3,020	323	1,063	2,038	3,424	1,426	121
(times) % income qualified[1]	75.7%	77.7%	84.4%	77.2%	79.5%	67.5%	61.5%
(times) HO factor $25k-$35k	6.0%	6.0%	5.0%	7.0%	7.0%	10.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	181	19	53	143	240	143	17
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	12	1	5	9	15	6	0
Households age 65-74	2,348	214	661	1,374	2,249	1,092	85
(times) % income qualified[1]	65.1%	57.2%	73.5%	67.8%	68.4%	57.8%	51.4%
(times) HO factor $25k-$35k	11.0%	12.0%	9.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	258	26	59	151	337	164	12
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	98	8	30	60	103	44	3
Households age 75+	1,900	184	376	1,080	1,640	881	60
(times) % income qualified[1]	34.2%	30.3%	51.2%	44.2%	44.1%	28.2%	27.1%
(times) HO factor $25k-$35k	15.0%	12.0%	18.0%	14.0%	15.0%	16.0%	22.0%
(plus) Homeowners w/incomes $25k-35k[2]	285	22	68	151	246	141	13
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	154	13	43	104	160	64	5
(Equals) Demand potential from Market Area Residents	**265**	**22**	**78**	**172**	**278**	**114**	**8**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**312**	**26**	**91**	**202**	**327**	**134**	**10**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	93	8	27	61	98	40	3
(minus) Existing and Pending Units[3]	0	0	0	36	36	0	0
(equals) Total Owner-Occupied Demand	***93***	***8***	***27***	***25***	***62***	***40***	***3***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*218*	*18*	*64*	*142*	*229*	*93*	*7*
(minus) Existing and Pending Units[3]	40	0	0	0	0	51	0
(equals) Total Renter-Occupied Demand	***178***	***18***	***64***	***142***	***229***	***42***	***7***

CONTINUED

TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2025 (Con't)							
Households age 55-64	1,547	191	863	421	655	31	2,161
(times) % income qualified[1]	67.0%	53.8%	62.9%	44.7%	71.0%	48.0%	60.7%
(times) HO factor $25k-$35k	10.0%	12.0%	6.0%	12.0%	6.0%	3.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	155	23	52	51	39	1	173
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	6	1	3	1	3	0	7
Households age 65-74	1,177	185	604	337	464	19	1,609
(times) % income qualified[1]	57.3%	49.4%	57.4%	46.1%	58.5%	52.6%	54.3%
(times) HO factor $25k-$35k	14.0%	16.0%	13.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	165	30	79	37	70	3	225
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	46	7	23	11	19	1	60
Households age 75+	941	201	568	287	440	16	1,512
(times) % income qualified[1]	28.1%	28.8%	27.1%	22.0%	33.5%	23.1%	28.4%
(times) HO factor $25k-$35k	16.0%	16.0%	16.0%	11.0%	13.0%	21.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	151	32	91	32	57	3	212
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	68	15	40	16	34	1	106
(Equals) Demand potential from Market Area Residents	**121**	**22**	**67**	**27**	**55**	**2**	**174**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**142**	**26**	**79**	**32**	**65**	**2**	**204**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*	*30%*
Number	43	8	24	10	19	1	61
(minus) Existing and Pending Units[3]	0	0	0	0	0	0	0
(equals) Total Owner-Occupied Demand	***43***	***8***	***24***	***10***	***19***	***1***	***61***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*99*	*18*	*55*	*23*	*45*	*2*	*143*
(minus) Existing and Pending Units[3]	51	0	28	0	42	0	70
(equals) Total Renter-Occupied Demand	***48***	***18***	***27***	***23***	***3***	***2***	***73***

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TABLE DMD-5 CONT.
DEMAND FOR MARKET RATE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2025 (Con't)					
Households age 55-64	507	1,085	984	2,576	14,149
(times) % income qualified[1]	64.7%	63.4%	70.0%	66.5%	71.0%
(times) HO factor $25k-$35k	10.0%	10.0%	7.0%	9.0%	8.0%
(plus) Homeowners w/incomes $25k-35k[2]	51	109	69	232	1,132
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%
(equals) demand potential	2	4	4	10	56
Households age 65-74	363	867	685	1,915	10,573
(times) % income qualified[1]	50.2%	48.5%	60.5%	53.1%	60.9%
(times) HO factor $25k-$35k	17.0%	19.0%	13.0%	16.0%	13.0%
(plus) Homeowners w/incomes $25k-35k[2]	62	165	89	306	1,374
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%
(equals) demand potential	13	32	28	73	430
Households age 75+	289	638	644	1,571	8,556
(times) % income qualified[1]	26.8%	29.5%	28.8%	28.7%	34.2%
(times) HO factor $25k-$35k	21.0%	17.0%	17.0%	18.0%	15.0%
(plus) Homeowners w/incomes $25k-35k[2]	61	108	109	283	1,283
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%
(equals) demand potential	23	49	49	121	695
(Equals) Demand potential from Market Area Residents	**38**	**85**	**80**	**204**	**1,180**
(plus) Demand from Outside Submarket)	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**45**	**100**	**94**	**239**	**1,388**
Percent Owner-Occupied	*30%*	*30%*	*30%*	*30%*	*30%*
Number	13	30	28	72	417
(minus) Existing and Pending Units[3]	0	0	0	0	36
(equals) Total Owner-Occupied Demand	***13***	***30***	***28***	***72***	***381***
Percent Renter-Occupied	*70%*	*70%*	*70%*	*70%*	*70%*
Number	*31*	*70*	*66*	*168*	*972*
(minus) Existing and Pending Units[3]	23	34	0	57	266
(equals) Total Renter-Occupied Demand	***8***	***36***	***66***	***111***	***706***

[1] Based on households earning $35,000+ in 2014
[2] Estimated homeowners with incomes between $25,000 and $34,000 in 2014
[3] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-6
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2014							
Households age 55-64	883	470	260	2,042	18	258	275
(times) % income qualified[1]	34.5%	17.9%	18.8%	25.0%	33.3%	20.9%	26.5%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	928	261	163	1,327	13	189	244
(times) % income qualified[1]	38.1%	22.2%	34.4%	33.1%	38.5%	32.8%	46.7%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	788	109	120	1,222	9	162	267
(times) % income qualified[1]	61.5%	29.4%	65.0%	64.8%	88.9%	58.6%	74.2%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**101**	**9**	**16**	**157**	**2**	**19**	**39**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**119**	**10**	**19**	**185**	**2**	**23**	**46**
Percent Subsidized	*32%*	*27%*	*35%*	*37%*	*26%*	*19%*	*31%*
Number	38	3	7	69	0	4	14
(minus) Existing and Pending Units[2]	54	0	24	182	0	15	19
(equals) Total Owner-Occupied Demand	***0***	***3***	***0***	***0***	***0***	***0***	***0***
Percent Affordable	*68%*	*73%*	*65%*	*63%*	*74%*	*81%*	*69%*
Number	*81*	*8*	*12*	*117*	*1*	*18*	*32*
(minus) Existing and Pending Units[2]	0	0	0	0	0	0	0
(equals) Total Renter-Occupied Demand	***81***	***8***	***12***	***117***	***1***	***18***	***32***

CONTINUED

TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2014 (Con't)							
Households age 55-64	2,853	273	864	1,644	2,781	1,339	117
(times) % income qualified[1]	24.3%	22.3%	15.6%	22.8%	20.5%	32.5%	38.5%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	1,936	187	524	1,069	1,780	933	74
(times) % income qualified[1]	34.9%	42.8%	26.5%	32.2%	31.6%	42.2%	48.6%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	1,780	155	289	894	1,338	773	48
(times) % income qualified[1]	65.8%	69.7%	48.8%	55.8%	55.9%	71.8%	42.9%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**234**	**23**	**32**	**103**	**157**	**115**	**6**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**275**	**27**	**37**	**121**	**185**	**136**	**7**
Percent Subsidized	*34%*	*35%*	*29%*	*28%*	*29%*	*28%*	*32%*
Number	94	9	11	34	54	38	2
(minus) Existing and Pending Units[2]	240	43	46	114	89	143	0
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***	***0***	***2***
Percent Affordable	*66%*	*65%*	*71%*	*72%*	*71%*	*72%*	*68%*
Number	*182*	*17*	*26*	*87*	*131*	*98*	*4*
(minus) Existing and Pending Units[2]	0	0	0	0	0	12	0
(equals) Total Renter-Occupied Demand	***182***	***17***	***26***	***87***	***131***	***86***	***4***

CONTINUED

TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2014 (Con't)							
Households age 55-64	1,456	173	808	378	575	25	1,959
(times) % income qualified[1]	33.0%	20.5%	37.1%	55.3%	29.0%	52.0%	39.3%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	1,007	180	528	297	402	19	1,426
(times) % income qualified[1]	42.7%	50.6%	42.6%	53.9%	41.5%	47.4%	45.7%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	821	184	505	223	394	13	1,319
(times) % income qualified[1]	71.9%	71.2%	72.9%	78.0%	66.5%	76.9%	71.6%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**123**	**27**	**75**	**39**	**53**	**2**	**196**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**145**	**32**	**88**	**45**	**63**	**3**	**230**
Percent Subsidized	*28%*	*38%*	*37%*	*36%*	*31%*	*41%*	*35%*
Number	41	12	32	16	19	1	81
(minus) Existing and Pending Units[2]	143	33	143	31	38	0	245
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***	***1***	***0***
Percent Affordable	*72%*	*62%*	*63%*	*64%*	*69%*	*59%*	*65%*
Number	*105*	*20*	*55*	*29*	*43*	*2*	*150*
(minus) Existing and Pending Units[2]	12	0	24	38	24	0	86
(equals) Total Renter-Occupied Demand	***93***	***20***	***31***	***0***	***19***	***2***	***64***

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TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2014

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2014 (Con't)					
Households age 55-64	484	1,031	908	2,423	12,825
(times) % income qualified[1]	35.3%	36.6%	29.0%	33.5%	29.0%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	325	809	685	1,819	9,157
(times) % income qualified[1]	49.8%	51.5%	39.5%	46.9%	39.1%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	276	620	612	1,508	7,663
(times) % income qualified[1]	73.2%	70.5%	71.2%	71.3%	65.8%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**43**	**97**	**88**	**228**	**1,047**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**51**	**114**	**104**	**269**	**1,232**
Percent Subsidized	*26%*	*30%*	*28%*	*29%*	*31%*
Number	13	34	29	78	382
(minus) Existing and Pending Units[2]	47	70	67	184	955
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***
Percent Affordable	*74%*	*70%*	*72%*	*71%*	*69%*
Number	*38*	*80*	*75*	*191*	*850*
(minus) Existing and Pending Units[2]	0	15	44	59	157
(equals) Total Renter-Occupied Demand	***38***	***65***	***31***	***132***	***693***

[1] Based on households earning $35,000 and under in 2014

[2] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-6
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2020							
Households age 55-64	858	545	270	2,124	21	251	297
(times) % income qualified[1]	34.5%	17.9%	18.8%	25.0%	33.3%	20.9%	26.5%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	973	293	214	1,562	13	239	268
(times) % income qualified[1]	38.1%	22.2%	34.4%	33.1%	38.5%	32.8%	46.7%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	834	154	123	1,282	10	158	286
(times) % income qualified[1]	61.5%	29.4%	65.0%	64.8%	88.9%	58.6%	74.2%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**106**	**12**	**17**	**168**	**2**	**20**	**42**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**125**	**14**	**21**	**198**	**2**	**23**	**50**
Percent Subsidized	*32%*	*27%*	*35%*	*37%*	*26%*	*19%*	*31%*
Number	40	4	7	73	1	4	15
(minus) Existing and Pending Units[2]	54	0	24	182	0	15	19
(equals) Total Owner-Occupied Demand	***0***	***4***	***0***	***0***	***1***	***0***	***0***
Percent Affordable	*68%*	*73%*	*65%*	*63%*	*74%*	*81%*	*69%*
Number	*85*	*10*	*13*	*125*	*2*	*19*	*34*
(minus) Existing and Pending Units[2]	0	0	0	0	0	0	0
(equals) Total Renter-Occupied Demand	***85***	***10***	***13***	***125***	***2***	***19***	***34***

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TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2020 (Con't)							
Households age 55-64	2,963	305	1,006	1,908	3,219	1,387	118
(times) % income qualified[1]	24.3%	22.3%	15.6%	22.8%	20.5%	32.5%	38.5%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	2,296	203	626	1,286	2,115	1,062	83
(times) % income qualified[1]	34.9%	42.8%	26.5%	32.2%	31.6%	42.2%	48.6%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	1,859	173	356	1,010	1,539	856	58
(times) % income qualified[1]	65.8%	69.7%	48.8%	55.8%	55.9%	71.8%	42.9%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**250**	**25**	**39**	**118**	**182**	**128**	**7**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**294**	**29**	**45**	**139**	**214**	**151**	**8**
Percent Subsidized	*34%*	*35%*	*29%*	*28%*	*29%*	*28%*	*32%*
Number	100	10	13	39	62	42	2
(minus) Existing and Pending Units[2]	240	43	46	114	89	143	0
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***	***0***	***2***
Percent Affordable	*66%*	*65%*	*71%*	*72%*	*71%*	*72%*	*68%*
Number	*194*	*19*	*32*	*100*	*152*	*109*	*5*
(minus) Existing and Pending Units[2]	0	0	0	0	0	12	0
(equals) Total Renter-Occupied Demand	***194***	***19***	***32***	***100***	***152***	***97***	***5***

CONTINUED

TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2020 (Con't)							
Households age 55-64	1,505	188	858	401	631	30	2,108
(times) % income qualified[1]	33.0%	20.5%	37.1%	55.3%	29.0%	52.0%	39.3%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	1,145	182	600	321	447	19	1,569
(times) % income qualified[1]	42.7%	50.6%	42.6%	53.9%	41.5%	47.4%	45.7%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	914	197	564	272	424	16	1,473
(times) % income qualified[1]	71.9%	71.2%	72.9%	78.0%	66.5%	76.9%	71.6%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**138**	**28**	**83**	**46**	**58**	**3**	**218**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**162**	**33**	**98**	**54**	**68**	**3**	**256**
Percent Subsidized	*28%*	*38%*	*37%*	*36%*	*31%*	*41%*	*35%*
Number	45	13	36	19	21	1	90
(minus) Existing and Pending Units[2]	143	33	143	31	38	0	245
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***	***1***	***0***
Percent Affordable	*72%*	*62%*	*63%*	*64%*	*69%*	*59%*	*65%*
Number	*117*	*21*	*62*	*34*	*47*	*2*	*166*
(minus) Existing and Pending Units[2]	12	0	24	38	24	0	86
(equals) Total Renter-Occupied Demand	***105***	***21***	***38***	***0***	***23***	***2***	***80***

CONTINUED

TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2020

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2020 (Con't)					
Households age 55-64	508	1,088	988	2,584	13,782
(times) % income qualified[1]	35.3%	36.6%	29.0%	33.5%	29.0%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	363	869	688	1,920	10,311
(times) % income qualified[1]	49.8%	51.5%	39.5%	46.9%	39.1%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	289	640	647	1,576	8,349
(times) % income qualified[1]	73.2%	70.5%	71.2%	71.3%	65.8%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**46**	**101**	**92**	**239**	**1,148**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**54**	**119**	**109**	**281**	**1,351**
Percent Subsidized	*26%*	*30%*	*28%*	*29%*	*31%*
Number	14	36	30	82	419
(minus) Existing and Pending Units[2]	47	70	67	184	955
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***
Percent Affordable	*74%*	*70%*	*72%*	*71%*	*69%*
Number	*40*	*83*	*78*	*200*	*932*
(minus) Existing and Pending Units[2]	0	15	44	59	157
(equals) Total Renter-Occupied Demand	***40***	***68***	***34***	***141***	***775***

[1] Based on households earning $35,000 and under in 2014

[2] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-6
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2025							
Households age 55-64	856	565	270	2,172	21	255	302
(times) % income qualified[1]	34.5%	17.9%	18.8%	25.0%	33.3%	20.9%	26.5%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	971	304	220	1,598	14	243	273
(times) % income qualified[1]	38.1%	22.2%	34.4%	33.1%	38.5%	32.8%	46.7%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	832	160	127	1,311	11	161	290
(times) % income qualified[1]	61.5%	29.4%	65.0%	64.8%	88.9%	58.6%	74.2%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**106**	**12**	**18**	**172**	**2**	**20**	**43**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**125**	**14**	**21**	**202**	**2**	**24**	**50**
Percent Subsidized	*32%*	*27%*	*35%*	*37%*	*26%*	*19%*	*31%*
Number	40	4	7	75	1	5	16
(minus) Existing and Pending Units[2]	54	0	24	182	0	15	19
(equals) Total Owner-Occupied Demand	***0***	***4***	***0***	***0***	***1***	***0***	***0***
Percent Affordable	*68%*	*73%*	*65%*	*63%*	*74%*	*81%*	*69%*
Number	*85*	*10*	*14*	*127*	*2*	*19*	*35*
(minus) Existing and Pending Units[2]	0	0	0	0	0	0	0
(equals) Total Renter-Occupied Demand	***85***	***10***	***14***	***127***	***2***	***19***	***35***

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TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2025 (Con't)							
Households age 55-64	3,020	323	1,063	2,038	3,424	1,426	121
(times) % income qualified[1]	24.3%	22.3%	15.6%	22.8%	20.5%	32.5%	38.5%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	2,348	214	661	1,374	2,249	1,092	85
(times) % income qualified[1]	34.9%	42.8%	26.5%	32.2%	31.6%	42.2%	48.6%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	1,900	184	376	1,080	1,640	881	60
(times) % income qualified[1]	65.8%	69.7%	48.8%	55.8%	55.9%	71.8%	42.9%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**255**	**27**	**41**	**126**	**194**	**132**	**7**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**300**	**31**	**48**	**148**	**228**	**155**	**8**
Percent Subsidized	*34%*	*35%*	*29%*	*28%*	*29%*	*28%*	*32%*
Number	102	11	14	42	66	43	3
(minus) Existing and Pending Units[2]	240	43	46	114	89	143	0
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***	***0***	***3***
Percent Affordable	*66%*	*65%*	*71%*	*72%*	*71%*	*72%*	*68%*
Number	*198*	*20*	*34*	*107*	*162*	*112*	*5*
(minus) Existing and Pending Units[2]	0	0	0	0	0	12	0
(equals) Total Renter-Occupied Demand	***198***	***20***	***34***	***107***	***162***	***100***	***5***

CONTINUED

TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2025 (Con't)							
Households age 55-64	1,547	191	863	421	655	31	2,161
(times) % income qualified[1]	33.0%	20.5%	37.1%	55.3%	29.0%	52.0%	39.3%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	1,177	185	604	337	464	19	1,609
(times) % income qualified[1]	42.7%	50.6%	42.6%	53.9%	41.5%	47.4%	45.7%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	941	201	568	287	440	16	1,512
(times) % income qualified[1]	71.9%	71.2%	72.9%	78.0%	66.5%	76.9%	71.6%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**142**	**29**	**84**	**48**	**60**	**3**	**223**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**167**	**34**	**99**	**57**	**70**	**3**	**263**
Percent Subsidized	*28%*	*38%*	*37%*	*36%*	*31%*	*41%*	*35%*
Number	47	13	37	20	22	1	92
(minus) Existing and Pending Units[2]	143	33	143	31	38	0	245
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***	***1***	***0***
Percent Affordable	*72%*	*62%*	*63%*	*64%*	*69%*	*59%*	*65%*
Number	*120*	*21*	*62*	*36*	*49*	*2*	*171*
(minus) Existing and Pending Units[2]	12	0	24	38	24	0	86
(equals) Total Renter-Occupied Demand	***108***	***21***	***38***	***0***	***25***	***2***	***85***

CONTINUED

TABLE DMD-6 CONT.
DEMAND FOR SUBSIDIZED/AFFORDABLE ACTIVE ADULT RENTAL HOUSING
EAST CENTRAL MN
2025

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2025 (Con't)					
Households age 55-64	507	1,085	984	2,576	14,149
(times) % income qualified[1]	35.3%	36.6%	29.0%	33.5%	29.0%
(times) potential capture rate	0.5%	0.5%	0.5%	0.5%	0.5%
Households age 65-74	363	867	685	1,915	10,573
(times) % income qualified[1]	49.8%	51.5%	39.5%	46.9%	39.1%
(times) potential capture rate	5.5%	5.5%	5.5%	5.5%	5.5%
Households age 75+	289	638	644	1,571	8,556
(times) % income qualified[1]	73.2%	70.5%	71.2%	71.3%	65.8%
(times) potential capture rate	16.5%	16.5%	16.5%	16.5%	16.5%
(Equals) Demand potential from Market Area Residents	**46**	**101**	**92**	**239**	**1,177**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**54**	**119**	**108**	**281**	**1,384**
Percent Subsidized	*26%*	*30%*	*28%*	*29%*	*31%*
Number	14	36	30	81	429
(minus) Existing and Pending Units[2]	47	70	67	184	955
(equals) Total Owner-Occupied Demand	***0***	***0***	***0***	***0***	***0***
Percent Affordable	*74%*	*70%*	*72%*	*71%*	*69%*
Number	*40*	*83*	*78*	*199*	*955*
(minus) Existing and Pending Units[2]	0	15	44	59	157
(equals) Total Renter-Occupied Demand	***40***	***68***	***34***	***140***	***798***

[1] Based on households earning $35,000 and under in 2014

[2] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-7
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2014

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2014							
Households age 65-74	928	261	163	1,327	13	189	244
(times) % income qualified[1]	61.9%	77.8%	65.6%	66.9%	61.5%	67.2%	53.3%
(times) HO factor $25k-$35k	15.0%	8.0%	9.0%	10.0%	13.0%	16.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	139	21	15	133	2	30	34
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	11	3	2	15	0	2	2
Households age 75+	788	109	120	1,222	9	162	267
(times) % income qualified[1]	38.5%	70.6%	35.0%	35.2%	11.1%	41.4%	25.8%
(times) HO factor $25k-$35k	12.0%	14.0%	21.0%	16.0%	39.0%	11.0%	12.0%
(plus) Homeowners w/incomes $25k-35k[2]	95	15	25	196	4	18	32
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	44	10	7	69	0	9	11
(Equals) Demand potential from Market Area Residents	**54**	**14**	**9**	**84**	**1**	**12**	**14**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**64**	**16**	**11**	**99**	**1**	**14**	**16**
(minus) Existing and Pending Units[3]	11	0	0	86	0	0	10
(equals) Total Congregate Demand	***53***	***16***	***11***	***13***	***1***	***14***	***6***

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TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2014

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2014 (Con't)							
Households age 65-74	1,936	187	524	1,069	1,780	933	74
(times) % income qualified[1]	65.1%	57.2%	73.5%	67.8%	68.4%	57.8%	51.4%
(times) HO factor $25k-$35k	11.0%	12.0%	9.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	213	22	47	118	267	140	10
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	22	2	6	13	22	10	1
Households age 75+	1,780	155	289	894	1,338	773	48
(times) % income qualified[1]	34.2%	30.3%	51.2%	44.2%	44.1%	28.2%	27.1%
(times) HO factor $25k-$35k	15.0%	12.0%	18.0%	14.0%	15.0%	16.0%	22.0%
(plus) Homeowners w/incomes $25k-35k[2]	267	19	52	125	201	124	11
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	96	7	22	57	87	38	3
(Equals) Demand potential from Market Area Residents	**118**	**9**	**28**	**70**	**109**	**48**	**3**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**139**	**11**	**34**	**82**	**129**	**56**	**4**
(minus) Existing and Pending Units[3]	96	13	0	143	156	0	0
(equals) Total Congregate Demand	***43***	***0***	***34***	***0***	***0***	***56***	***4***

TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2014

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2014 (Con't)							
Households age 65-74	1,007	180	528	297	402	19	1,426
(times) % income qualified[1]	57.3%	49.4%	57.4%	46.1%	58.5%	52.6%	54.3%
(times) HO factor $25k-$35k	14.0%	16.0%	13.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	141	29	69	33	60	3	200
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	11	2	6	3	4	0	15
Households age 75+	821	184	505	223	394	13	1,319
(times) % income qualified[1]	28.1%	28.8%	27.1%	22.0%	33.5%	23.1%	28.4%
(times) HO factor $25k-$35k	16.0%	16.0%	16.0%	11.0%	13.0%	21.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	131	29	81	25	51	3	185
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	40	9	24	8	20	1	62
(Equals) Demand potential from Market Area Residents	**51**	**11**	**30**	**11**	**25**	**1**	**76**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**60**	**13**	**35**	**13**	**29**	**1**	**90**
(minus) Existing and Pending Units[3]	0	0	32	0	6	0	38
(equals) Total Congregate Demand	***60***	***13***	***3***	***13***	***23***	***1***	***52***

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TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2014

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2014 (Con't)					
Households age 65-74	325	809	685	1,819	9,157
(times) % income qualified[1]	50.2%	48.5%	60.5%	53.1%	60.9%
(times) HO factor $25k-$35k	17.0%	19.0%	13.0%	16.0%	13.0%
(plus) Homeowners w/incomes $25k-35k[2]	55	154	89	291	1,190
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	3	8	8	19	102
Households age 75+	276	620	612	1,508	7,663
(times) % income qualified[1]	26.8%	29.5%	28.8%	28.7%	34.2%
(times) HO factor $25k-$35k	21.0%	17.0%	17.0%	18.0%	15.0%
(plus) Homeowners w/incomes $25k-35k[2]	58	105	104	271	1,149
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	15	32	31	77	415
(Equals) Demand potential from Market Area Residents	**18**	**40**	**38**	**96**	**516**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**21**	**47**	**45**	**113**	**607**
(minus) Existing and Pending Units[3]	0	0	10	10	311
(equals) Total Congregate Demand	***21***	***47***	***35***	***103***	***296***

[1] Based on households earning $35,000+ in 2014
[2] Estimated homeowners with incomes between $25,000 and $34,000 in 2014
[3] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-7
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2020

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2020							
Households age 65-74	973	293	214	1,562	13	239	268
(times) % income qualified[1]	61.9%	77.8%	65.6%	66.9%	61.5%	67.2%	53.3%
(times) HO factor $25k-$35k	15.0%	8.0%	9.0%	10.0%	13.0%	16.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	23	19	156	2	38	38
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	11	4	2	18	0	3	3
Households age 75+	834	154	123	1,282	10	158	286
(times) % income qualified[1]	38.5%	70.6%	35.0%	35.2%	11.1%	41.4%	25.8%
(times) HO factor $25k-$35k	12.0%	14.0%	21.0%	16.0%	39.0%	11.0%	12.0%
(plus) Homeowners w/incomes $25k-35k[2]	100	22	26	205	4	17	34
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	46	14	8	72	1	9	12
(Equals) Demand potential from Market Area Residents	**58**	**18**	**10**	**90**	**1**	**12**	**15**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**68**	**21**	**12**	**106**	**1**	**14**	**17**
(minus) Existing and Pending Units[3]	11	0	0	86	0	0	10
(equals) Total Congregate Demand	***57***	***21***	***12***	***20***	***1***	***14***	***7***

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TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2020

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2020 (Con't)							
Households age 65-74	2,296	203	626	1,286	2,115	1,062	83
(times) % income qualified[1]	65.1%	57.2%	73.5%	67.8%	68.4%	57.8%	51.4%
(times) HO factor $25k-$35k	11.0%	12.0%	9.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	253	24	56	141	317	159	12
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	26	2	8	15	26	12	1
Households age 75+	1,859	173	356	1,010	1,539	856	58
(times) % income qualified[1]	34.2%	30.3%	51.2%	44.2%	44.1%	28.2%	27.1%
(times) HO factor $25k-$35k	15.0%	12.0%	18.0%	14.0%	15.0%	16.0%	22.0%
(plus) Homeowners w/incomes $25k-35k[2]	279	21	64	141	231	137	13
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	101	8	27	65	100	42	3
(Equals) Demand potential from Market Area Residents	**127**	**10**	**35**	**80**	**127**	**53**	**4**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**149**	**12**	**41**	**94**	**149**	**63**	**5**
(minus) Existing and Pending Units[3]	96	13	0	143	156	0	0
(equals) Total Congregate Demand	***53***	***0***	***41***	***0***	***0***	***63***	***5***

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TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2020

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2020 (Con't)							
Households age 65-74	1,145	182	600	321	447	19	1,569
(times) % income qualified[1]	57.3%	49.4%	57.4%	46.1%	58.5%	52.6%	54.3%
(times) HO factor $25k-$35k	14.0%	16.0%	13.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	160	29	78	35	67	3	220
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	12	2	6	3	5	0	16
Households age 75+	914	197	564	272	424	16	1,473
(times) % income qualified[1]	28.1%	28.8%	27.1%	22.0%	33.5%	23.1%	28.4%
(times) HO factor $25k-$35k	16.0%	16.0%	16.0%	11.0%	13.0%	21.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	32	90	30	55	3	206
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	44	10	27	10	22	1	69
(Equals) Demand potential from Market Area Residents	**57**	**11**	**33**	**13**	**27**	**1**	**85**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**67**	**14**	**39**	**15**	**31**	**1**	**100**
(minus) Existing and Pending Units[3]	0	0	32	0	6	0	38
(equals) Total Congregate Demand	***67***	***14***	***7***	***15***	***25***	***1***	***62***

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TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2020

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2020 (Con't)					
Households age 65-74	363	869	688	1,920	10,311
(times) % income qualified[1]	50.2%	48.5%	60.5%	53.1%	60.9%
(times) HO factor $25k-$35k	17.0%	19.0%	13.0%	16.0%	13.0%
(plus) Homeowners w/incomes $25k-35k[2]	62	165	89	307	1,340
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	4	9	8	20	114
Households age 75+	289	640	647	1,576	8,349
(times) % income qualified[1]	26.8%	29.5%	28.8%	28.7%	34.2%
(times) HO factor $25k-$35k	21.0%	17.0%	17.0%	18.0%	15.0%
(plus) Homeowners w/incomes $25k-35k[2]	61	109	110	284	1,252
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	15	33	33	81	452
(Equals) Demand potential from Market Area Residents	**19**	**42**	**40**	**101**	**566**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**22**	**49**	**47**	**119**	**666**
(minus) Existing and Pending Units[3]	0	0	10	10	311
(equals) Total Congregate Demand	***22***	***49***	***37***	***109***	***355***

[1] Based on households earning $35,000+ in 2014
[2] Estimated homeowners with incomes between $25,000 and $34,000 in 2014
[3] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-7
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2025

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2025							
Households age 65-74	971	304	220	1,598	14	243	273
(times) % income qualified[1]	61.9%	77.8%	65.6%	66.9%	61.5%	67.2%	53.3%
(times) HO factor $25k-$35k	15.0%	8.0%	9.0%	10.0%	13.0%	16.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	146	24	20	160	2	39	38
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	11	4	2	18	0	3	3
Households age 75+	832	160	127	1,311	11	161	290
(times) % income qualified[1]	38.5%	70.6%	35.0%	35.2%	11.1%	41.4%	25.8%
(times) HO factor $25k-$35k	12.0%	14.0%	21.0%	16.0%	39.0%	11.0%	12.0%
(plus) Homeowners w/incomes $25k-35k[2]	100	22	27	210	4	18	35
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	46	15	8	74	1	9	12
(Equals) Demand potential from Market Area Residents	**57**	**19**	**10**	**92**	**1**	**12**	**15**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**68**	**22**	**12**	**109**	**1**	**14**	**17**
(minus) Existing and Pending Units[3]	11	0	0	86	0	0	10
(equals) Total Congregate Demand	***57***	***22***	***12***	***23***	***1***	***14***	***7***

CONTINUED

TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2025

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2025 (Con't)							
Households age 65-74	2,348	214	661	1,374	2,249	1,092	85
(times) % income qualified[1]	65.1%	57.2%	73.5%	67.8%	68.4%	57.8%	51.4%
(times) HO factor $25k-$35k	11.0%	12.0%	9.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	258	26	59	151	337	164	12
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	27	2	8	16	28	12	1
Households age 75+	1,900	184	376	1,080	1,640	881	60
(times) % income qualified[1]	34.2%	30.3%	51.2%	44.2%	44.1%	28.2%	27.1%
(times) HO factor $25k-$35k	15.0%	12.0%	18.0%	14.0%	15.0%	16.0%	22.0%
(plus) Homeowners w/incomes $25k-35k[2]	285	22	68	151	246	141	13
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	103	9	29	69	107	43	3
(Equals) Demand potential from Market Area Residents	**130**	**11**	**37**	**85**	**135**	**55**	**4**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**153**	**13**	**43**	**100**	**159**	**64**	**5**
(minus) Existing and Pending Units[3]	96	13	0	143	156	0	0
(equals) Total Congregate Demand	***57***	***0***	***43***	***0***	***3***	***64***	***5***

CONTINUED

TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2025

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2025 (Con't)							
Households age 65-74	1,177	185	604	337	464	19	1,609
(times) % income qualified[1]	57.3%	49.4%	57.4%	46.1%	58.5%	52.6%	54.3%
(times) HO factor $25k-$35k	14.0%	16.0%	13.0%	11.0%	15.0%	15.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	165	30	79	37	70	3	225
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	13	2	6	3	5	0	16
Households age 75+	941	201	568	287	440	16	1,512
(times) % income qualified[1]	28.1%	28.8%	27.1%	22.0%	33.5%	23.1%	28.4%
(times) HO factor $25k-$35k	16.0%	16.0%	16.0%	11.0%	13.0%	21.0%	14.0%
(plus) Homeowners w/incomes $25k-35k[2]	151	32	91	32	57	3	212
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	46	10	27	10	23	1	71
(Equals) Demand potential from Market Area Residents	**58**	**12**	**33**	**13**	**28**	**1**	**87**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**69**	**14**	**39**	**16**	**32**	**1**	**102**
(minus) Existing and Pending Units[3]	0	0	32	0	6	0	38
(equals) Total Congregate Demand	***69***	***14***	***7***	***16***	***26***	***1***	***64***

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TABLE DMD-7 CONT.
DEMAND FOR MARKET RATE CONGREGATE RENTAL HOUSING
EAST CENTRAL MN
2025

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2025 (Con't)					
Households age 65-74	363	867	685	1,915	10,573
(times) % income qualified[1]	50.2%	48.5%	60.5%	53.1%	60.9%
(times) HO factor $25k-$35k	17.0%	19.0%	13.0%	16.0%	13.0%
(plus) Homeowners w/incomes $25k-35k[2]	62	165	89	306	1,374
(times) potential capture rate	1.5%	1.5%	1.5%	1.5%	1.5%
(equals) demand potential	4	9	8	20	117
Households age 75+	289	638	644	1,571	8,556
(times) % income qualified[1]	26.8%	29.5%	28.8%	28.7%	34.2%
(times) HO factor $25k-$35k	21.0%	17.0%	17.0%	18.0%	15.0%
(plus) Homeowners w/incomes $25k-35k[2]	61	108	109	283	1,283
(times) potential capture rate	11.0%	11.0%	11.0%	11.0%	11.0%
(equals) demand potential	15	33	32	81	463
(Equals) Demand potential from Market Area Residents	**19**	**41**	**40**	**101**	**580**
(plus) Demand from Outside Submarket	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**22**	**49**	**47**	**118**	**683**
(minus) Existing and Pending Units[3]	0	0	10	10	311
(equals) Total Congregate Demand	***22***	***49***	***37***	***108***	***372***

[1] Based on households earning $35,000+ in 2014
[2] Estimated homeowners with incomes between $25,000 and $34,000 in 2014
[3] Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research Inc.

TABLE DMD-8
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2014

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2014							
People age 75-79	508	97	81	655	7	94	157
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	304	55	54	536	5	56	124
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	361	30	37	586	2	63	148
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**418**	**59**	**58**	**649**	**4**	**75**	**158**
(times) Percent Income-Qualified[2]	53.0%	75.0%	49.0%	49.0%	40.0%	53.0%	38.0%
(equals) Total Potential Market	222	44	28	318	2	40	60
(times) Percent Living Alone	49.1%	17.3%	43.4%	51.1%	37.5%	51.1%	59.8%
(equals) Age-Income-Qualified singles needing assistance	109	8	12	163	1	20	36
(plus) Proportion of demand from couples (12%)[3]	*15*	*1*	*2*	*22*	*0*	*3*	*5*
(equals) Total Age-Income Qualified market needing assistance	*124*	*9*	*14*	*185*	*1*	*23*	*41*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**49**	**3**	**6**	**74**	**0**	**9**	**16**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**58**	**4**	**7**	**87**	**0**	**11**	**19**
(minus) Existing and Pending Units[5]	33	0	21	83	0	22	24
(Equals) Total Assisted Living Demand	**25**	**4**	**0**	**4**	**0**	**0**	**0**

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TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2014

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2014 (Con't)							
People age 75-79	994	93	227	556	876	473	37
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	775	59	133	405	597	331	16
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	836	61	92	519	672	312	13
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**945**	**75**	**150**	**546**	**771**	**393**	**22**
(times) Percent Income-Qualified[2]	46.0%	42.0%	61.0%	54.0%	53.0%	45.0%	53.0%
(equals) Total Potential Market	435	32	92	295	408	177	11
(times) Percent Living Alone	51.8%	51.1%	39.0%	47.6%	46.3%	47.1%	37.7%
(equals) Age-Income-Qualified singles needing assistance	225	16	36	140	189	83	4
(plus) Proportion of demand from couples (12%)[3]	*31*	*2*	*5*	*19*	*26*	*11*	*1*
(equals) Total Age-Income Qualified market needing assistance	*256*	*18*	*41*	*159*	*215*	*95*	*5*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**102**	**7**	**16**	**64**	**86**	**38**	**2**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**120**	**9**	**19**	**75**	**101**	**45**	**2**
(minus) Existing and Pending Units[5]	150	16	15	66	97	45	0
(Equals) Total Assisted Living Demand	**0**	**0**	**4**	**9**	**4**	**0**	**2**

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TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2014

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2014 (Con't)							
People age 75-79	510	106	290	141	230	10	777
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	347	79	217	113	170	5	584
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	325	65	255	113	241	5	679
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**414**	**87**	**278**	**132**	**240**	**7**	**745**
(times) Percent Income-Qualified[2]	49.0%	48.0%	43.0%	41.0%	47.0%	51.0%	46.0%
(equals) Total Potential Market	203	42	120	54	113	3	343
(times) Percent Living Alone	46.5%	52.0%	51.4%	54.1%	49.9%	50.0%	51.4%
(equals) Age-Income-Qualified singles needing assistance	94	22	62	29	56	2	176
(plus) Proportion of demand from couples (12%)[3]	*13*	*3*	*8*	*4*	*8*	*0*	*24*
(equals) Total Age-Income Qualified market needing assistance	*107*	*25*	*70*	*33*	*64*	*2*	*200*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**43**	**10**	**28**	**13**	**26**	**1**	**80**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**50**	**12**	**33**	**16**	**30**	**1**	**94**
(minus) Existing and Pending Units[5]	45	7	26	20	49	0	102
(Equals) Total Assisted Living Demand	**5**	**5**	**7**	**0**	**0**	**1**	**0**

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TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2014

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2014 (Con't)					
People age 75-79	174	403	357	934	4,696
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	93	255	269	617	3,279
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	85	228	244	557	3,460
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**119**	**306**	**307**	**733**	**4,085**
(times) Percent Income-Qualified[2]	46.0%	49.0%	48.0%	48.0%	53.0%
(equals) Total Potential Market	55	150	148	352	2,165
(times) Percent Living Alone	49.3%	48.5%	47.8%	47.8%	48.8%
(equals) Age-Income-Qualified singles needing assistance	27	73	71	168	1,056
(plus) Proportion of demand from couples (12%)[3]	*4*	*10*	*10*	*23*	*144*
(equals) Total Age-Income Qualified market needing assistance	*31*	*83*	*80*	*191*	*1,200*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**12**	**33**	**32**	**76**	**480**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**14**	**39**	**38**	**90**	**565**
(minus) Existing and Pending Units[5]	15	0	24	39	466
(Equals) Total Assisted Living Demand	**0**	**39**	**14**	**51**	**99**

[1] The percentage of seniors unable to perform or having difficulting with ADLs, based on the publication Health, United States, 1999 Health and Aging Chartbook, conducted by the Centers for Disease Control and Prevention and the National Center for Health Statistics.

[2] Includes households with incomes of $40,000 or more (who could afford monthly rents of $3,000+ per month) plus 40% of the estimated owner households with incomes below $40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing).

[3] The 2009 Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted living residents are couples.

[4] We estimate that 60% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility.

[5] Existing and pending units at 93% occupancy. We exclude 15% of units to be Elderly Waiver.

Source: Maxfield Research Inc.

TABLE DMD-8
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2020

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2020							
People age 75-79	539	149	80	762	7	100	162
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	344	67	56	504	5	62	125
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	358	41	43	615	4	53	160
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**438**	**82**	**61**	**681**	**6**	**74**	**166**
(times) Percent Income-Qualified[2]	53.0%	75.0%	49.0%	49.0%	40.0%	53.0%	38.0%
(equals) Total Potential Market	232	61	30	334	2	39	63
(times) Percent Living Alone	49.1%	17.3%	43.4%	51.1%	37.5%	51.1%	59.8%
(equals) Age-Income-Qualified singles needing assistance	114	11	13	171	1	20	38
(plus) Proportion of demand from couples (12%)[3]	*16*	*1*	*2*	*23*	*0*	*3*	*5*
(equals) Total Age-Income Qualified market needing assistance	*129*	*12*	*15*	*194*	*1*	*23*	*43*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**52**	**5**	**6**	**78**	**0**	**9**	**17**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**61**	**6**	**7**	**91**	**0**	**11**	**20**
(minus) Existing and Pending Units[5]	33	0	21	83	0	22	24
(Equals) Total Assisted Living Demand	**28**	**6**	**0**	**8**	**0**	**0**	**0**

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TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2020

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2020 (Con't)							
People age 75-79	1,111	114	286	680	1,080	559	40
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	752	70	164	477	711	355	21
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	875	62	110	554	726	337	15
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**987**	**85**	**185**	**620**	**889**	**436**	**25**
(times) Percent Income-Qualified[2]	46.0%	42.0%	61.0%	54.0%	53.0%	45.0%	53.0%
(equals) Total Potential Market	454	36	113	335	471	196	13
(times) Percent Living Alone	51.8%	51.1%	39.0%	47.6%	46.3%	47.1%	37.7%
(equals) Age-Income-Qualified singles needing assistance	235	18	44	159	218	92	5
(plus) Proportion of demand from couples (12%)[3]	*32*	*2*	*6*	*22*	*30*	*13*	*1*
(equals) Total Age-Income Qualified market needing assistance	*267*	*21*	*50*	*181*	*248*	*105*	*6*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**107**	**8**	**20**	**72**	**99**	**42**	**2**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**126**	**10**	**24**	**85**	**117**	**49**	**3**
(minus) Existing and Pending Units[5]	150	16	15	66	97	45	0
(Equals) Total Assisted Living Demand	**0**	**0**	**9**	**19**	**20**	**4**	**3**

CONTINUED

TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2020

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2020 (Con't)							
People age 75-79	599	129	361	184	264	10	948
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	376	73	233	116	171	6	599
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	352	70	264	129	238	4	705
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**461**	**94**	**307**	**152**	**248**	**7**	**807**
(times) Percent Income-Qualified[2]	49.0%	48.0%	43.0%	41.0%	47.0%	51.0%	46.0%
(equals) Total Potential Market	226	45	132	63	116	3	371
(times) Percent Living Alone	46.5%	52.0%	51.4%	54.1%	49.9%	50.0%	51.4%
(equals) Age-Income-Qualified singles needing assistance	105	23	68	34	58	2	191
(plus) Proportion of demand from couples (12%)[3]	*14*	*3*	*9*	*5*	*8*	*0*	*26*
(equals) Total Age-Income Qualified market needing assistance	*119*	*27*	*77*	*38*	*66*	*2*	*217*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**48**	**11**	**31**	**15**	**26**	**1**	**87**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**56**	**12**	**36**	**18**	**31**	**1**	**102**
(minus) Existing and Pending Units[5]	45	7	26	20	49	0	102
(Equals) Total Assisted Living Demand	**11**	**5**	**10**	**0**	**0**	**1**	**0**

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TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2020

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2020 (Con't)					
People age 75-79	175	425	409	1,009	5,435
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	117	257	263	637	3,486
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	90	244	263	597	3,654
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**130**	**321**	**328**	**779**	**4,443**
(times) Percent Income-Qualified[2]	46.0%	49.0%	48.0%	48.0%	53.0%
(equals) Total Potential Market	60	157	158	374	2,355
(times) Percent Living Alone	49.3%	48.5%	47.8%	47.8%	48.8%
(equals) Age-Income-Qualified singles needing assistance	30	76	75	179	1,149
(plus) Proportion of demand from couples (12%)[3]	*4*	*10*	*10*	*24*	*157*
(equals) Total Age-Income Qualified market needing assistance	*34*	*87*	*86*	*203*	*1,306*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**13**	**35**	**34**	**81**	**522**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**16**	**41**	**40**	**96**	**614**
(minus) Existing and Pending Units[5]	15	0	24	39	466
(Equals) Total Assisted Living Demand	**1**	**41**	**16**	**57**	**148**

[1] The percentage of seniors unable to perform or having difficulting with ADLs, based on the publication Health, United States, 1999 Health and Aging Chartbook, conducted by the Centers for Disease Control and Prevention and the National Center for Health Statistics.

[2] Includes households with incomes of $40,000 or more (who could afford monthly rents of $3,000+ per month) plus 40% of the estimated owner households with incomes below $40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing).

[3] The 2009 Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted living residents are couples.

[4] We estimate that 60% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility.

[5] Existing and pending units at 93% occupancy. We exclude 15% of units to be Elderly Waiver.

Source: Maxfield Research Inc.

TABLE DMD-8
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2025

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2025							
People age 75-79	536	153	82	776	7	102	164
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	342	69	57	514	5	63	127
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	356	43	44	627	4	54	164
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**435**	**84**	**63**	**694**	**6**	**75**	**169**
(times) Percent Income-Qualified[2]	53.0%	75.0%	49.0%	49.0%	40.0%	53.0%	38.0%
(equals) Total Potential Market	231	63	31	340	2	40	64
(times) Percent Living Alone	49.1%	17.3%	43.4%	51.1%	37.5%	51.1%	59.8%
(equals) Age-Income-Qualified singles needing assistance	113	11	13	174	1	20	38
(plus) Proportion of demand from couples (12%)[3]	*15*	*1*	*2*	*24*	*0*	*3*	*5*
(equals) Total Age-Income Qualified market needing assistance	*129*	*12*	*15*	*197*	*1*	*23*	*44*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**51**	**5**	**6**	**79**	**0**	**9**	**17**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**61**	**6**	**7**	**93**	**0**	**11**	**21**
(minus) Existing and Pending Units[5]	33	0	21	83	0	22	24
(Equals) Total Assisted Living Demand	**28**	**6**	**0**	**10**	**0**	**0**	**0**

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TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2025

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2025 (Con't)							
People age 75-79	1,131	119	301	724	1,144	575	41
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	766	73	173	508	754	365	22
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	893	116	116	590	822	346	16
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**1,007**	**115**	**195**	**660**	**969**	**448**	**26**
(times) Percent Income-Qualified[2]	46.0%	42.0%	61.0%	54.0%	53.0%	45.0%	53.0%
(equals) Total Potential Market	463	48	119	356	514	202	14
(times) Percent Living Alone	51.8%	51.1%	39.0%	47.6%	46.3%	47.1%	37.7%
(equals) Age-Income-Qualified singles needing assistance	240	25	46	170	238	95	5
(plus) Proportion of demand from couples (12%)[3]	*33*	*3*	*6*	*23*	*32*	*13*	*1*
(equals) Total Age-Income Qualified market needing assistance	*273*	*28*	*53*	*193*	*270*	*108*	*6*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**109**	**11**	**21**	**77**	**108**	**43**	**2**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**128**	**13**	**25**	**91**	**127**	**51**	**3**
(minus) Existing and Pending Units[5]	150	16	15	66	97	45	0
(Equals) Total Assisted Living Demand	**0**	**0**	**10**	**25**	**30**	**6**	**3**

CONTINUED

TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2025

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2025 (Con't)							
People age 75-79	616	130	362	193	272	11	968
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	387	74	233	122	176	6	611
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	362	71	264	135	245	4	719
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**474**	**95**	**307**	**160**	**255**	**7**	**823**
(times) Percent Income-Qualified[2]	49.0%	48.0%	43.0%	41.0%	47.0%	51.0%	46.0%
(equals) Total Potential Market	232	45	132	66	120	4	379
(times) Percent Living Alone	46.5%	52.0%	51.4%	54.1%	49.9%	50.0%	51.4%
(equals) Age-Income-Qualified singles needing assistance	108	24	68	35	60	2	195
(plus) Proportion of demand from couples (12%)[3]	*15*	*3*	*9*	*5*	*8*	*0*	*27*
(equals) Total Age-Income Qualified market needing assistance	*123*	*27*	*77*	*40*	*68*	*2*	*221*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**49**	**11**	**31**	**16**	**27**	**1**	**88**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**58**	**13**	**36**	**19**	**32**	**1**	**104**
(minus) Existing and Pending Units[5]	45	7	26	20	49	0	102
(Equals) Total Assisted Living Demand	**13**	**6**	**10**	**0**	**0**	**1**	**2**

CONTINUED

TABLE DMD-8 CONT.
DEMAND FOR MARKET RATE ASSISTED LIVING RENTAL HOUSING
EAST CENTRAL MN
2025

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2025 (Con't)					
People age 75-79	174	423	406	1,003	5,551
(times) % needing assistance[1]	25.5%	25.5%	25.5%	25.5%	25.5%
People age 80-84	116	256	261	633	3,562
(times) % needing assistance[1]	33.6%	33.6%	33.6%	33.6%	33.6%
People age 85+	89	243	261	593	3,788
(times) % needing assistance[1]	51.6%	51.6%	51.6%	51.6%	51.6%
(Equals) Number needing assistance	**129**	**319**	**326**	**774**	**4,567**
(times) Percent Income-Qualified[2]	46.0%	49.0%	48.0%	48.0%	53.0%
(equals) Total Potential Market	59	156	156	372	2,420
(times) Percent Living Alone	49.3%	48.5%	47.8%	47.8%	48.8%
(equals) Age-Income-Qualified singles needing assistance	29	76	75	178	1,181
(plus) Proportion of demand from couples (12%)[3]	*4*	*10*	*10*	*24*	*161*
(equals) Total Age-Income Qualified market needing assistance	*33*	*86*	*85*	*202*	*1,342*
(times) Potential penetration rate[4]	40.0%	40.0%	40.0%	40.0%	40.0%
(Equals) Demand potential from Market Area Residents	**13**	**34**	**34**	**81**	**537**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%
(Equals) total Demand Potential	**16**	**41**	**40**	**95**	**632**
(minus) Existing and Pending Units[5]	15	0	24	39	466
(Equals) Total Assisted Living Demand	**1**	**41**	**16**	**56**	**166**

[1] The percentage of seniors unable to perform or having difficulting with ADLs, based on the publication Health, United States, 1999 Health and Aging Chartbook, conducted by the Centers for Disease Control and Prevention and the National Center for Health Statistics.

[2] Includes households with incomes of $40,000 or more (who could afford monthly rents of $3,000+ per month) plus 40% of the estimated owner households with incomes below $40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing).

[3] The 2009 Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted living residents are couples.

[4] We estimate that 60% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility.

[5] Existing and pending units at 93% occupancy. We exclude 15% of units to be Elderly Waiver.

Source: Maxfield Research Inc.

TABLE DMD-9
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2014

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2014							
People age 65-74	1,520	462	256	2,167	19	304	416
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	812	152	135	1,191	12	150	281
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	361	30	37	586	2	63	148
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**336**	**51**	**46**	**516**	**4**	**61**	**124**
(times) Percent Income-Qualified[2]	43.0%	58.0%	36.0%	37.0%	35.0%	43.0%	28.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**36**	**7**	**4**	**48**	**0**	**7**	**9**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**43**	**9**	**5**	**56**	**0**	**8**	**10**
(minus) Existing and Pending Units[3]	29	0	7	55	0	9	0
(Equals) Total Memory Care Demand	**14**	**9**	**0**	**1**	**0**	**0**	**10**

CONTINUED

TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2014

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2014 (Con't)							
People age 65-74	3,162	292	851	1,823	2,966	1,542	130
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	1,769	152	360	961	1,473	804	53
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	836	61	92	519	672	312	13
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**750**	**60**	**124**	**437**	**621**	**315**	**18**
(times) Percent Income-Qualified[2]	36.0%	31.0%	47.0%	40.0%	40.0%	37.0%	44.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**68**	**5**	**15**	**44**	**62**	**29**	**2**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**79**	**6**	**17**	**51**	**73**	**34**	**2**
(minus) Existing and Pending Units[3]	71	0	0	13	13	11	0
(Equals) Total Memory Care Demand	**8**	**6**	**17**	**38**	**60**	**23**	**2**

CONTINUED

TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2014

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2014 (Con't)							
People age 65-74	1,672	298	910	472	683	26	2,389
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	857	185	507	254	400	15	1,361
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	325	65	255	113	241	5	679
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**333**	**68**	**222**	**105**	**191**	**5**	**592**
(times) Percent Income-Qualified[2]	41.0%	41.0%	34.0%	36.0%	37.0%	49.0%	39.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**34**	**7**	**19**	**9**	**18**	**1**	**58**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**40**	**8**	**22**	**11**	**21**	**1**	**68**
(minus) Existing and Pending Units[3]	11	0	0	6	15	0	21
(Equals) Total Memory Care Demand	**29**	**8**	**22**	**5**	**6**	**1**	**47**

CONTINUED

TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2014

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2014 (Con't)					
People age 65-74	529	1,323	1,058	2,910	15,081
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	267	658	626	1,551	7,975
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	85	228	244	557	3,460
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**97**	**247**	**243**	**587**	**3,270**
(times) Percent Income-Qualified[2]	38.0%	41.0%	41.0%	40.0%	43.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**9**	**25**	**25**	**59**	**352**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**11**	**30**	**29**	**69**	**414**
(minus) Existing and Pending Units[3]	0	0	7	7	152
(Equals) Total Memory Care Demand	**11**	**30**	**22**	**62**	**262**

[1] Alzheimer's Association: Alzheimer's Disease Facts & Figures (2007)

[2] Includes seniors with income at $60,000 or above plus 25% of homeowners with incomes below this threshold (who will spend dow assets, including home-equity, in order to live in memory care housing.

[3] Existing and pending units at 93% occupancy. We exclude 15% of the units to be Elderly Waiver.

Source: Maxfield Research Inc.

TABLE DMD-9
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2020

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2020							
People age 65-74	1,608	529	340	2,580	19	380	477
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	883	216	136	1,266	12	162	287
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	358	41	43	615	4	53	160
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**350**	**69**	**51**	**550**	**4**	**61**	**131**
(times) Percent Income-Qualified[2]	43.0%	58.0%	36.0%	37.0%	35.0%	43.0%	28.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**38**	**10**	**5**	**51**	**0**	**7**	**9**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**44**	**12**	**5**	**60**	**0**	**8**	**11**
(minus) Existing and Pending Units[3]	29	0	7	55	0	9	0
(Equals) Total Memory Care Demand	**15**	**12**	**0**	**5**	**0**	**0**	**11**

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TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2020

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2020 (Con't)							
People age 65-74	3,796	325	1,030	2,214	3,569	1,780	155
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	1,863	184	450	1,157	1,791	914	61
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	875	62	110	554	726	337	15
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**797**	**68**	**152**	**497**	**717**	**351**	**21**
(times) Percent Income-Qualified[2]	36.0%	31.0%	47.0%	40.0%	40.0%	37.0%	44.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**72**	**5**	**18**	**50**	**72**	**32**	**2**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**84**	**6**	**21**	**58**	**84**	**38**	**3**
(minus) Existing and Pending Units[3]	71	0	0	13	13	11	0
(Equals) Total Memory Care Demand	**0**	**6**	**21**	**45**	**71**	**27**	**3**

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TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2020

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2020 (Con't)							
People age 65-74	1,935	309	1,057	521	766	27	2,680
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	975	202	594	300	435	16	1,547
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	352	70	264	129	238	4	705
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**372**	**74**	**245**	**122**	**198**	**5**	**644**
(times) Percent Income-Qualified[2]	41.0%	41.0%	34.0%	36.0%	37.0%	49.0%	39.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**38**	**8**	**21**	**11**	**18**	**1**	**63**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**45**	**9**	**24**	**13**	**22**	**1**	**74**
(minus) Existing and Pending Units[3]	11	0	0	6	15	0	21
(Equals) Total Memory Care Demand	**34**	**9**	**24**	**7**	**7**	**1**	**53**

CONTINUED

TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2020

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2020 (Con't)					
People age 65-74	599	1,435	1,148	3,182	17,299
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	292	682	672	1,646	8,921
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	90	244	263	597	3,654
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**105**	**261**	**261**	**627**	**3,576**
(times) Percent Income-Qualified[2]	38.0%	41.0%	41.0%	40.0%	43.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**10**	**27**	**27**	**63**	**384**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**12**	**31**	**31**	**74**	**452**
(minus) Existing and Pending Units[3]	0	0	7	7	152
(Equals) Total Memory Care Demand	**12**	**31**	**24**	**67**	**300**

[1] Alzheimer's Association: Alzheimer's Disease Facts & Figures (2007)

[2] Includes seniors with income at $60,000 or above plus 25% of homeowners with incomes below this threshold (who will spend dow assets, including home-equity, in order to live in memory care housing.

[3] Existing and pending units at 93% occupancy. We exclude 15% of the units to be Elderly Waiver.

Source: Maxfield Research Inc.

TABLE DMD-9
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2025

	Aitkin MA	Baldwin Twp. MA	Barnum MA	Cloquet MA	Kettle River MA	NW Carlton Co. MA	So. Carlton Co. MA
2025							
People age 65-74	1,599	544	348	2,630	20	386	483
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	878	222	139	1,290	12	165	291
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	634	30	37	586	2	63	148
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**465**	**66**	**49**	**544**	**4**	**66**	**127**
(times) Percent Income-Qualified[2]	43.0%	58.0%	36.0%	37.0%	35.0%	43.0%	28.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**50**	**10**	**4**	**50**	**0**	**7**	**9**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**59**	**11**	**5**	**59**	**0**	**8**	**10**
(minus) Existing and Pending Units[3]	29	0	7	55	0	9	0
(Equals) Total Memory Care Demand	**30**	**11**	**0**	**4**	**0**	**0**	**10**

CONTINUED

TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2025

	Carlton Co. Total	Braham MA	Isanti MA	Rem. Of Isanti MA	Isanti Co. Total	Mora MA	No. Kanabec Co.
2025 (Con't)							
People age 65-74	3,867	339	1,084	2,358	3,781	1,830	159
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	1,897	192	474	1,232	1,898	940	63
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	836	61	92	519	672	312	13
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**789**	**69**	**150**	**499**	**718**	**346**	**21**
(times) Percent Income-Qualified[2]	36.0%	31.0%	47.0%	40.0%	40.0%	37.0%	44.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**71**	**5**	**18**	**50**	**72**	**32**	**2**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**84**	**6**	**21**	**59**	**85**	**38**	**3**
(minus) Existing and Pending Units[3]	71	0	0	13	13	11	0
(Equals) Total Memory Care Demand	**0**	**6**	**21**	**46**	**72**	**27**	**3**

CONTINUED

TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2025

	Kanabec Co. Total	Isle MA	Milaca MA	Onamia MA	Princeton MA	Wahkon MA	Mille Lacs Co. Total
2025 (Con't)							
People age 65-74	1,989	313	1,059	545	789	27	2,733
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	1,003	204	595	315	448	17	1,579
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	325	65	255	113	241	5	679
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**367**	**72**	**241**	**118**	**202**	**6**	**640**
(times) Percent Income-Qualified[2]	41.0%	41.0%	34.0%	36.0%	37.0%	49.0%	39.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**38**	**7**	**21**	**11**	**19**	**1**	**62**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**44**	**9**	**24**	**13**	**22**	**1**	**73**
(minus) Existing and Pending Units[3]	11	0	0	6	15	0	21
(Equals) Total Memory Care Demand	**33**	**9**	**24**	**7**	**7**	**1**	**52**

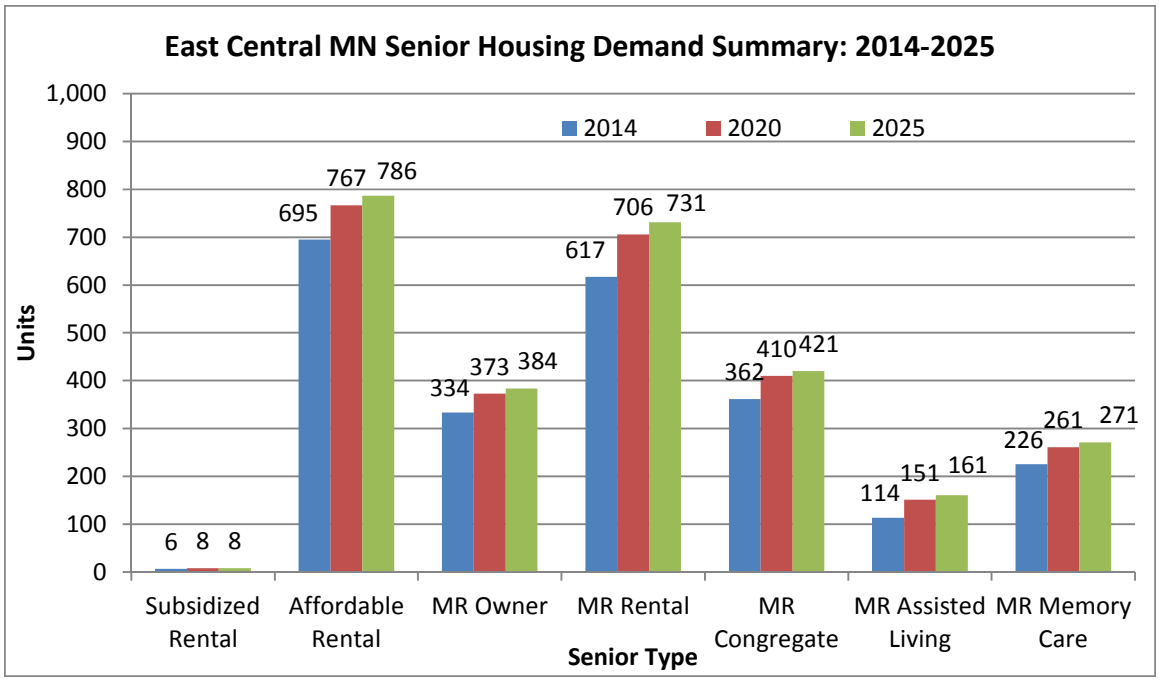
CONTINUED

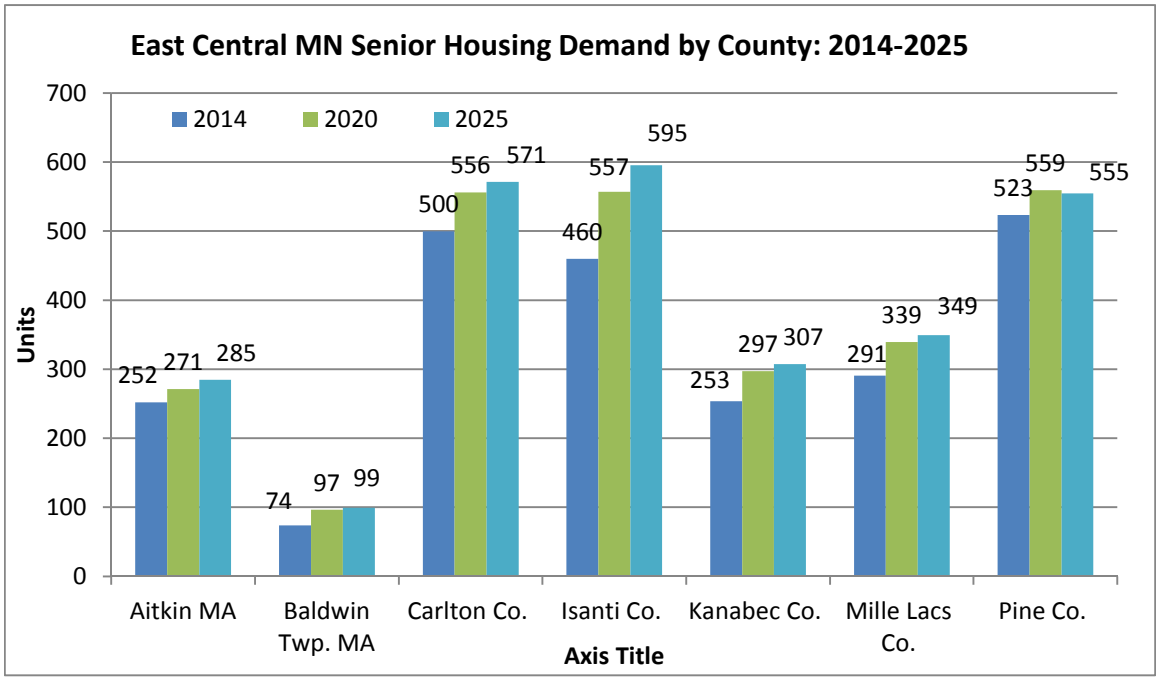
TABLE DMD-9 CONT.
DEMAND FOR MARKET RATE MEMORY CARE RENTAL HOUSING
EAST CENTRAL MN
2025

	Hinckley MA	No. Pine Co. MA	Pine City MA	Pine Co. Total	Regional Total
2025 (Con't)					
People age 65-74	594	1,427	1,139	3,160	17,673
(times) Dementia incident rate[1]	2.0%	2.0%	2.0%	2.0%	2.0%
People age 75-84	290	679	667	1,636	9,113
(times) Dementia incident rate[1]	19.0%	19.0%	19.0%	19.0%	19.0%
People age 85+	85	228	244	557	3,733
(times) Dementia incident rate[1]	42.0%	42.0%	42.0%	42.0%	42.0%
(Equals) Total senior population with dementia	**103**	**253**	**252**	**608**	**3,653**
(times) Percent Income-Qualified[2]	38.0%	41.0%	41.0%	40.0%	43.0%
(times) Potential penetration rate	25.0%	25.0%	25.0%	25.0%	25.0%
(Equals) Demand potential from Market Area Residents	**10**	**26**	**26**	**61**	**393**
(plus) Demand from Outside Market Area	15%	15%	15%	15%	15%
(Equals) Total Demand Potential	**11**	**31**	**30**	**72**	**462**
(minus) Existing and Pending Units[3]	0	0	7	7	152
(Equals) Total Memory Care Demand	**11**	**31**	**23**	**65**	**310**

[1] Alzheimer's Association: Alzheimer's Disease Facts & Figures (2007)
[2] Includes seniors with income at $60,000 or above plus 25% of homeowners with incomes below this threshold (who will spend dow assets, including home-equity, in order to live in memory care housing.
[3] Existing and pending units at 93% occupancy. We exclude 15% of the units to be Elderly Waiver.

Source: Maxfield Research Inc.


East Central MN Senior Housing Demand Summary: 2014-2025
2014
2020
2025
Units
1,000
900
800
700
600
500
400
300
200
100
0
6 8 8
695 767 786
334 373 384
617 706 731
362 410 421
114 151 161
226 261 271
Subsidized Rental
Affordable Rental
MR Owner
MR Rental
MR Congregate
MR Assisted Living
MR Memory Care
Senior Type


East Central MN Senior Housing Demand by County: 2014-2025
2014
2020
2025
Units
700
600
500
400
300
200
100
0
252 271 285
74 97 99
500 556 571
460 557 595
253 297 307
291 339 349
523 559 555
Aitkin MA
Baldwin Twp. MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
Axis Title

East Central Minnesota Region Demand Summary

The housing demand calculations in Tables DMD-1 through DMD-9 indicate that between 2014 and 2020 demand exists for approximately 4,400 housing units in the East Central Minnesota region to satisfy the housing demand for current and future residents. Demand is apportioned as follows: about 1,000 for-sale housing units, 716 rental units, and 2,676 senior units. Summary demand tables for general occupancy and senior housing are broken down by submarket in Tables DMD-10 and DMD-11.

TABLE DMD-10
GENERAL OCCUPANCY EXCESS DEMAND SUMMARY
EAST CENTRAL MINNESOTA
2014 to 2025

2014 to 2020	For-Sale Housing			Rental				Combined
Submarket	**SF**	**MF**	**Total**	**MR**	**Aff.**	**Subs.**	**Total**	**Total**
Aitkin MA	21	7	28	13	8	8	29	57
Baldwin Twp. MA	17	2	19	11	2	0	13	32
Barnum MA	7	2	8	3	2	3	8	16
Cloquet MA	68	29	97	35	22	34	91	189
Kettle River MA	3	0	3	0	0	1	1	4
NW Carlton Co. MA	9	2	10	3	3	3	9	19
So. Carlton Co. MA	14	2	16	10	5	5	20	36
Braham MA	24	6	30	8	5	9	22	52
Isanti MA	203	68	271	50	15	16	81	352
Rem. of Isanti Co. MA	195	65	260	57	33	23	113	373
Mora MA	40	13	53	19	17	10	46	100
No. Kanabec MA	2	0	3	1	0	0	2	4
Isle MA	3	1	4	12	9	15	36	40
Milaca MA	38	13	51	21	8	17	46	97
Onamia MA	10	2	12	11	10	10	31	43
Princeton MA	41	14	55	17	14	21	52	107
Wahkon MA	2	0	2	1	1	1	3	5
Hinckley MA	13	4	18	10	9	8	28	45
No. Pine Co. MA	30	8	38	22	13	10	45	83
Pine City MA	21	5	26	19	12	9	40	67
Subtotal	**761**	**243**	**1,004**	**323**	**190**	**203**	**716**	**1,720**
Aitkin MA	21	7	28	13	8	8	29	57
Baldwin Twp. MA	17	2	19	11	2	0	13	32
Carlton Co.	100	35	135	51	32	46	129	264
Isanti Co.	422	139	561	114	53	48	216	777
Kanabec Co.	42	14	56	21	17	10	48	104
Mille Lacs Co.	94	30	124	62	43	63	168	292
Pine Co.	65	17	82	51	35	28	113	195
Subtotal	**761**	**243**	**1,004**	**323**	**190**	**203**	**716**	**1,720**
Regional Total	**761**	**243**	**1,004**	**323**	**190**	**203**	**716**	**1,720**

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TABLE DMD-10
GENERAL OCCUPANCY EXCESS DEMAND SUMMARY
EAST CENTRAL MINNESOTA
2014 to 2025

2020 to 2025								
	For-Sale Housing			Rental				Combined
Submarket	**SF**	**MF**	**Total**	**MR**	**Aff.**	**Subs.**	**Total**	**Total**
Aitkin MA	20	7	26	13	8	7	28	54
Baldwin Twp. MA	80	9	89	15	3	0	17	107
Barnum MA	23	6	28	5	2	4	10	39
Cloquet MA	160	69	228	47	29	45	121	350
Kettle River MA	2	0	2	0	0	0	1	2
NW Carlton Co. MA	17	4	22	3	3	4	11	32
So. Carlton Co. MA	21	5	27	11	6	6	23	50
Braham MA	50	14	65	11	8	13	31	96
Isanti MA	197	66	262	51	15	16	82	344
Rem. of Isanti Co. MA	312	104	417	74	44	30	149	565
Mora MA	106	46	152	28	24	15	67	219
No. Kanabec MA	10	1	11	2	1	0	3	13
Isle MA	9	2	11	3	3	4	10	21
Milaca MA	44	19	63	22	9	17	48	112
Onamia MA	43	11	53	17	17	16	50	103
Princeton MA	72	31	102	23	18	27	68	170
Wahkon MA	1	0	1	1	1	1	2	3
Hinckley MA	12	5	17	10	9	8	26	43
No. Pine Co. MA	29	7	36	21	13	10	43	80
Pine City MA	19	6	26	18	12	9	39	64
Subtotal	**1,227**	**412**	**1,638**	**374**	**223**	**233**	**830**	**2,468**
Aitkin MA	20	7	26	13	8	7	28	54
Baldwin Twp. MA	80	9	89	15	3	0	17	107
Carlton Co.	223	84	307	66	41	59	166	473
Isanti Co.	560	184	744	136	66	59	262	1,005
Kanabec Co.	116	47	162	30	25	15	70	232
Mille Lacs Co.	168	63	231	66	47	65	179	410
Pine Co.	60	19	79	49	33	27	109	187
Subtotal	**1,227**	**412**	**1,638**	**374**	**223**	**233**	**830**	**2,468**
Regional Total	**1,227**	**412**	**1,638**	**374**	**223**	**233**	**830**	**2,468**

CONTINUED

TABLE DMD-10
GENERAL OCCUPANCY EXCESS DEMAND SUMMARY
EAST CENTRAL MINNESOTA
2014 to 2025

2014 to 2025								
	For-Sale Housing			Rental				Combined
Submarket	**SF**	**MF**	**Total**	**MR**	**Aff.**	**Subs.**	**Total**	**Total**
Aitkin MA	40	13	54	26	16	15	57	111
Baldwin Twp. MA	97	11	108	25	4	0	30	138
Barnum MA	29	7	36	8	4	6	18	55
Cloquet MA	228	98	326	82	51	79	213	538
Kettle River MA	4	1	5	1	0	1	2	7
NW Carlton Co. MA	26	6	32	6	6	7	20	52
So. Carlton Co. MA	35	8	43	21	11	11	42	85
Braham MA	75	20	95	18	13	22	53	148
Isanti MA	400	133	533	101	29	33	163	696
Rem. of Isanti Co. MA	507	169	676	131	77	53	262	938
Mora MA	146	59	205	47	41	25	113	318
No. Kanabec MA	12	1	13	3	1	0	5	18
Isle MA	12	3	15	15	12	19	46	61
Milaca MA	82	32	114	44	17	34	94	208
Onamia MA	52	13	66	28	27	26	81	146
Princeton MA	113	44	157	40	32	48	121	278
Wahkon MA	3	0	3	2	2	1	5	8
Hinckley MA	25	10	35	20	18	16	54	89
No. Pine Co. MA	59	15	74	43	26	20	89	162
Pine City MA	40	12	52	37	24	18	79	131
Subtotal	**1,987**	**655**	**2,642**	**698**	**412**	**436**	**1,546**	**4,188**
Aitkin MA	40	13	54	26	16	15	57	111
Baldwin Twp. MA	97	11	108	25	4	0	30	138
Carlton Co.	323	119	442	118	72	105	295	737
Isanti Co.	982	323	1,304	250	120	108	478	1,782
Kanabec Co.	158	60	218	51	42	25	118	336
Mille Lacs Co.	263	93	355	128	90	128	347	702
Pine Co.	124	36	160	99	68	54	222	382
Subtotal	**1,987**	**655**	**2,642**	**698**	**412**	**436**	**1,546**	**4,188**
Regional Total	**1,987**	**655**	**2,642**	**698**	**412**	**436**	**1,546**	**4,188**

Sources: Maxfield Research Inc.

TABLE DMD-11
SENIOR HOUSING EXCESS DEMAND SUMMARY
EAST CENTRAL MINNESOTA
2014 to 2025

2014	ACTIVE ADULT					SERVICE-ENHANCED**			
	Subsidized Rental	Affordable Rental	MR Owner	MR Rental	Total	MR Congregate	MR Assisted Living	MR Memory Care	Total
Aitkin MA	0	81	38	41	160	53	25	14	92
Baldwin Twp. MA	3	8	10	24	45	16	4	9	29
Barnum MA	0	12	7	16	35	11	0	0	11
Cloquet MA	0	117	59	117	293	13	4	1	18
Kettle River MA	0	1	0	0	2	1	0	0	1
NW Carlton Co. MA	0	18	8	20	46	14	0	0	14
So. Carlton Co. MA	0	32	9	22	63	6	0	10	16
Braham MA	0	17	7	16	40	0	0	6	6
Isanti MA	0	26	21	50	98	34	4	17	55
Rem. of Isanti Co. MA	0	87	13	115	215	0	9	38	47
Mora MA	0	86	35	30	151	56	0	23	79
No. Kanabec MA	2	4	2	6	15	4	2	2	9
Isle MA	0	20	7	17	44	13	5	8	26
Milaca MA	0	31	21	21	73	3	7	22	32
Onamia MA	0	0	8	19	27	13	0	5	18
Princeton MA	0	19	17	0	36	23	0	6	29
Wahkon MA	1	2	1	1	5	1	1	1	3
Hinckley MA	0	38	13	6	56	21	0	11	32
No. Pine Co. MA	0	65	29	33	127	47	39	30	116
Pine City MA	0	31	27	64	122	35	14	22	71
Subtotal	**6**	**695**	**334**	**617**	**1,652**	**362**	**114**	**226**	**701**
Aitkin MA	0	81	38	41	160	53	25	14	92
Baldwin Twp. MA	3	8	10	24	45	16	4	9	29
Carlton Co.	0	181	84	174	440	44	4	12	60
Isanti Co.	0	131	41	180	352	34	13	61	108
Kanabec Co.	2	90	37	36	166	60	2	26	88
Mille Lacs Co.	1	72	54	58	184	52	12	42	106
Pine Co.	0	133	69	103	305	103	53	63	219
Subtotal	**6**	**695**	**334**	**617**	**1,652**	**362**	**114**	**226**	**701**
Regional Total	**6**	**695**	**334**	**617**	**1,652**	**362**	**114**	**226**	**701**

CONTINUED

TABLE DMD-11 (Con't)
SENIOR HOUSING EXCESS DEMAND SUMMARY
EAST CENTRAL MINNESOTA
2014 to 2025

2020	ACTIVE ADULT					SERVICE-ENHANCED**			
	Subsidized Rental	Affordable Rental	MR Owner	MR Rental	Total	MR Congregate	MR Assisted Living	MR Memory Care	Total
Aitkin MA	0	85	40	46	171	57	28	15	100
Baldwin Twp. MA	4	10	13	31	58	21	6	12	39
Barnum MA	0	13	8	18	38	12	0	0	12
Cloquet MA	0	125	65	130	319	20	8	5	33
Kettle River MA	1	2	1	0	3	1	0	0	2
NW Carlton Co. MA	0	19	9	21	49	14	0	0	14
So. Carlton Co. MA	0	34	10	24	68	7	0	11	18
Braham MA	0	19	7	17	44	0	0	6	6
Isanti MA	0	32	26	61	119	41	9	21	71
Rem. of Isanti Co. MA	0	100	21	132	253	0	19	45	65
Mora MA	0	97	39	40	175	63	4	27	94
No. Kanabec MA	2	5	3	7	17	5	3	3	10
Isle MA	0	21	8	18	46	14	5	9	28
Milaca MA	0	38	23	27	88	7	10	24	42
Onamia MA	0	0	9	21	31	15	0	7	22
Princeton MA	0	23	19	2	43	25	0	7	32
Wahkon MA	1	2	1	2	5	1	1	1	3
Hinckley MA	0	40	13	8	62	22	1	12	35
No. Pine Co. MA	0	68	30	36	135	49	41	31	121
Pine City MA	0	34	28	66	129	37	16	24	78
Subtotal	**8**	**767**	**373**	**706**	**1,853**	**410**	**151**	**261**	**823**
Aitkin MA	0	85	40	46	171	57	28	15	100
Baldwin Twp. MA	4	10	13	31	58	21	6	12	39
Carlton Co.	1	193	92	192	477	54	9	16	79
Isanti Co.	0	151	54	210	416	41	28	73	141
Kanabec Co.	2	102	42	47	193	67	7	30	104
Mille Lacs Co.	1	83	60	69	213	62	17	48	126
Pine Co.	0	142	72	111	325	108	58	68	234
Subtotal	**8**	**767**	**373**	**706**	**1,853**	**410**	**151**	**261**	**823**
Regional Total	**8**	**767**	**373**	**706**	**1,853**	**410**	**151**	**261**	**823**

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TABLE DMD-11 (Con't)
SENIOR HOUSING EXCESS DEMAND SUMMARY
EAST CENTRAL MINNESOTA
2014 to 2025

2025	ACTIVE ADULT					SERVICE-ENHANCED**			
	Subsidized Rental	Affordable Rental	MR Owner	MR Rental	Total	MR Congregate	MR Assisted Living	MR Memory Care	Total
Aitkin MA	0	85	40	46	171	57	28	30	114
Baldwin Twp. MA	4	10	14	32	60	22	6	11	39
Barnum MA	0	14	8	18	40	12	0	0	12
Cloquet MA	0	127	66	133	327	23	10	4	37
Kettle River MA	1	2	1	0	3	1	0	0	2
NW Carlton Co. MA	0	19	9	22	50	14	0	0	14
So. Carlton Co. MA	0	35	10	24	69	7	0	10	18
Braham MA	0	20	8	18	47	0	0	6	6
Isanti MA	0	34	27	64	125	43	10	21	74
Rem. of Isanti Co. MA	0	107	25	142	273	0	25	46	70
Mora MA	0	100	40	42	182	64	6	27	97
No. Kanabec MA	3	5	3	7	18	5	3	3	10
Isle MA	0	21	8	18	47	14	6	9	28
Milaca MA	0	38	24	27	89	7	10	24	42
Onamia MA	0	0	10	23	32	16	0	7	22
Princeton MA	0	25	19	3	47	26	0	7	33
Wahkon MA	1	2	1	2	5	1	1	1	3
Hinckley MA	0	40	13	8	62	22	1	11	34
No. Pine Co. MA	0	68	30	36	134	49	41	31	120
Pine City MA	0	34	28	66	128	37	16	23	76
Subtotal	**8**	**786**	**384**	**731**	**1,909**	**421**	**161**	**271**	**852**
Aitkin MA	0	85	40	46	171	57	28	30	114
Baldwin Twp. MA	4	10	14	32	60	22	6	11	39
Carlton Co.	1	197	94	197	488	57	10	15	83
Isanti Co.	0	161	60	224	445	43	34	73	150
Kanabec Co.	3	105	43	49	200	69	9	29	107
Mille Lacs Co.	1	86	61	73	221	64	17	47	128
Pine Co.	0	142	72	110	324	108	57	65	231
Subtotal	**8**	**786**	**384**	**731**	**1,909**	**421**	**161**	**271**	**852**
Regional Total	**8**	**786**	**384**	**731**	**1,909**	**421**	**161**	**271**	**852**

** Service-enhanced demand is calculated for private pay seniors only; additional demand could be captured if Elderly Waiver and other sources of non-private payment sources are permitted.

Please note: Demand for each benchmark year is a "point in time demand" and not a cumulative demand for each year.

Sources: Maxfield Research Inc.

East Central Housing Recommendations

The previous demand tables illustrated that there is demand for nearly 7,000 housing units in the region between 2014 and 2020. Demand is driven by both household growth and replacement need; however the aging of the population will particularly drive the need for mainetance-free housing types in the future. Although demand exists for a variety of product types across the region, it is importat to note that not all housing types will supportable in the respective submarkets due to a variety of factors (i.e economies of scale, infrastuructre capacity, land availability, etc.).

Table DMD-12 summarizes housing type priorties by submarket by "near term – between 2014 and 2020" and "long-term – between 2020 and 2025." Maxfield Research identified the housing products in highest need for each submarket in the region based on demand, economies of scale, etc.

We recommend maintaining a single-family lot supply of at least three years to provide adequate consumer choice but not prolonged developer carrying costs. With an average of about 530 new single-family homes built annually between 2006 and 2013, this equates to a minimum lot supply of about 1,600 lots. According to Table FS-7, there are about 2,070 vacant single-famly lots in the East Central Minnesota region within active subdivisions in 2014. This equates to a four year lot supply based on an average absorption of 530 new homes per year. However, since 2011 the region has averaged just over 300 new units per year which equals a seven year lot supply. Hence, most of the submarkets have an adequate single-family lot supply in the short-term.

Overall, the rental market is very tight as the general-occupancy rental vacacny rate is just 2%. The rental market has been the lowest among affordable product averaging less than a 1% vacancy rate. With a strong rental market with little availability, we find that new units will need to be added in the short-term to satisfy potential household growth.

Vacancy rates for senior housing product are even lower in the region than the general-occupancy product. Our inventory of senior housing projects found an overall vacancy rate of just 1.1%, indicating strong demand for new senior housing product that will be needed to meet the growing senior population.

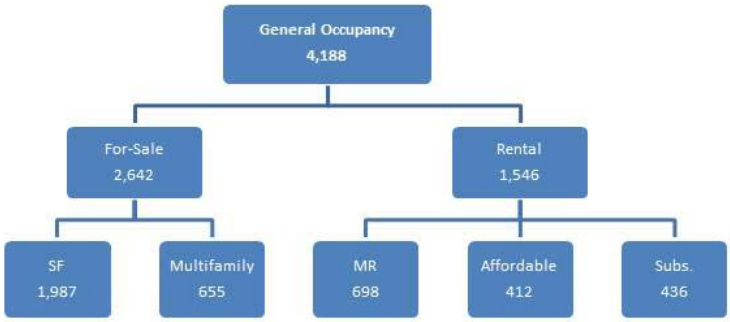
TABLE DMD-12
RECOMMENDATIONS BY COUNTY & SUBMARKET
EAST CENTRAL MINNESOTA REGION
2014 to 2025

	For-Sale Housing		Rental Housing			Senior Housing					
Geography	**SF Lots**	**MF**	**MR**	**Aff.**	**Subs.**	**Aff**	**Subs.**	**AA**	**Ind.**	**AL**	**MC**
Aitkin County											
Aitkin MA	NT	LT	LT	LT	LT	NT		NT	NT	NT	NT
Baldwin Twp.											
Baldwin Twp. MA	LT										
Carlton County											
Barnum MA	LT										
Cloquet MA	NT	NT	NT	NT	NT	NT		NT	LT		
Kettle River MA											
NW Carlton Co. MA	LT					LT			LT		
So. Carlton Co. MA	LT					LT					LT
Isanti County											
Braham MA	NT		LT			LT					
Isanti MA	LT	LT	NT			LT		NT	NT		NT
Remainder of Isanti Co. MA	LT	LT	NT	ST		NT		NT		NT	NT
Kanabec County											
Mora MA	LT	LT	NT			NT		NT	NT		NT
Northern Kanabec Co. MA											
Mille Lacs County											
Isle MA			NT								
Milaca MA	LT	LT	NT		LT	NT		NT			NT
Princeton MA	NT		NT	LT				LT	NT		
Onamia MA	LT		LT	LT				LT	LT		
Wahkon MA											
Pine County											
Hinckley MA			LT	LT		NT			NT		LT
Northern Pine Co. MA	LT	LT	LT	LT		NT		NT	NT	NT	NT
Pine City MA	LT		LT	LT		NT		NT	NT		NT

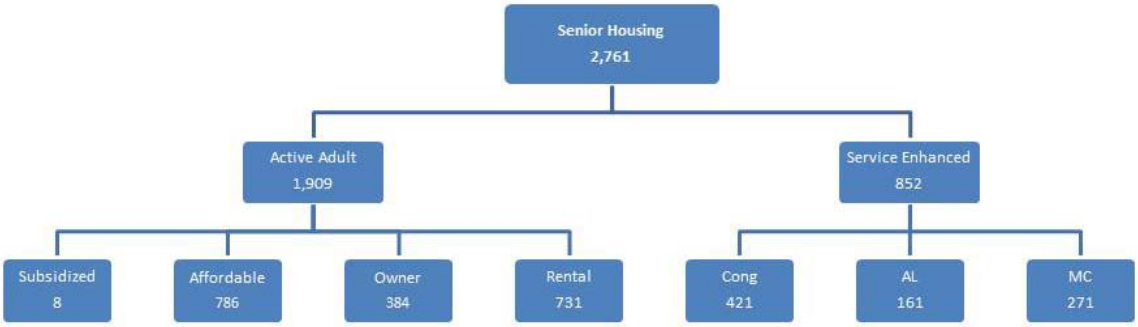
Key: NT = Short term (2014-2020); LT = Long term (2020-2025);

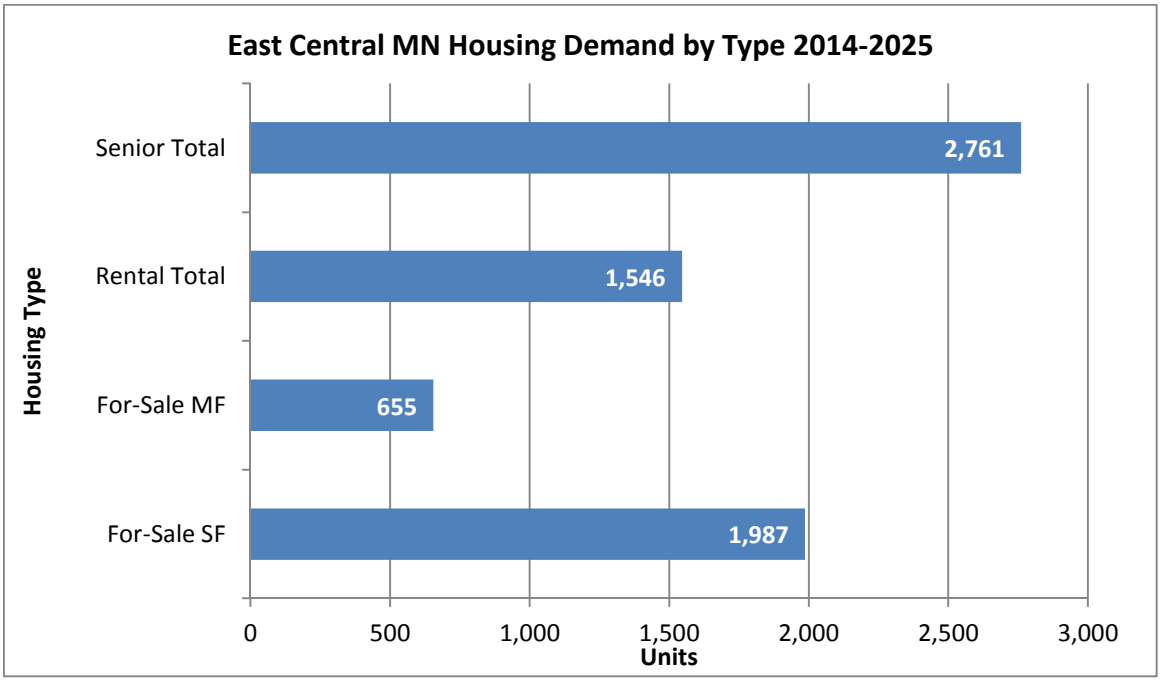
Source: Maxfield Research Inc.

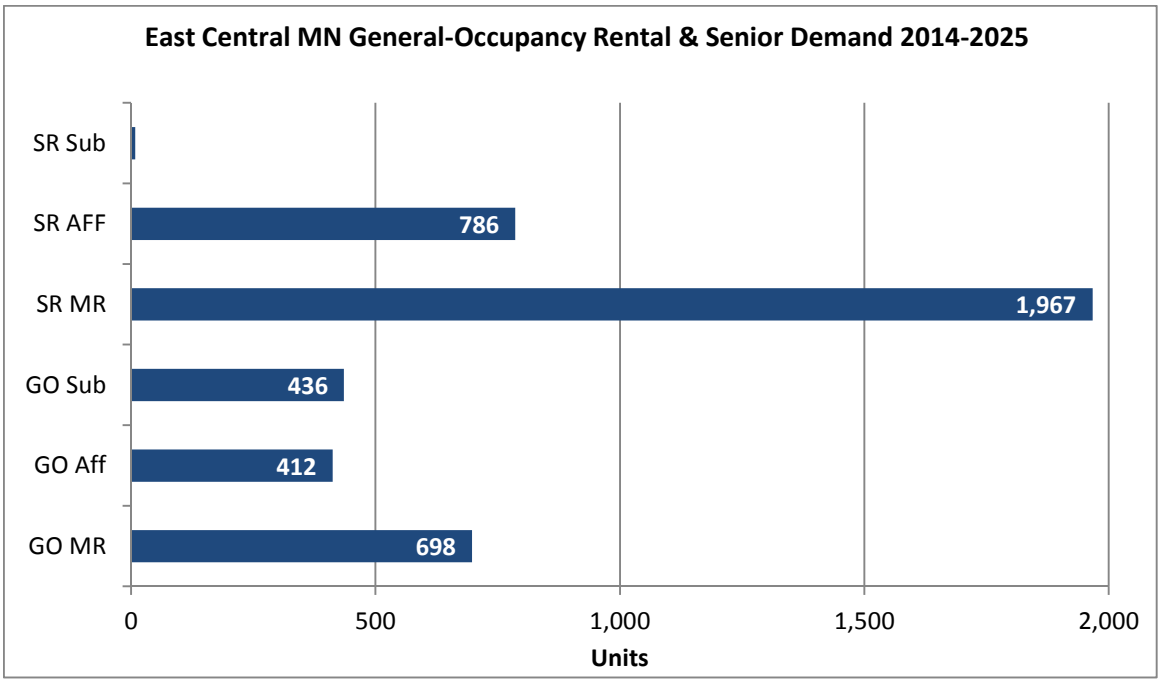
East Central Minnesota Region Projected General Occupancy Demand, 2014 – 2025

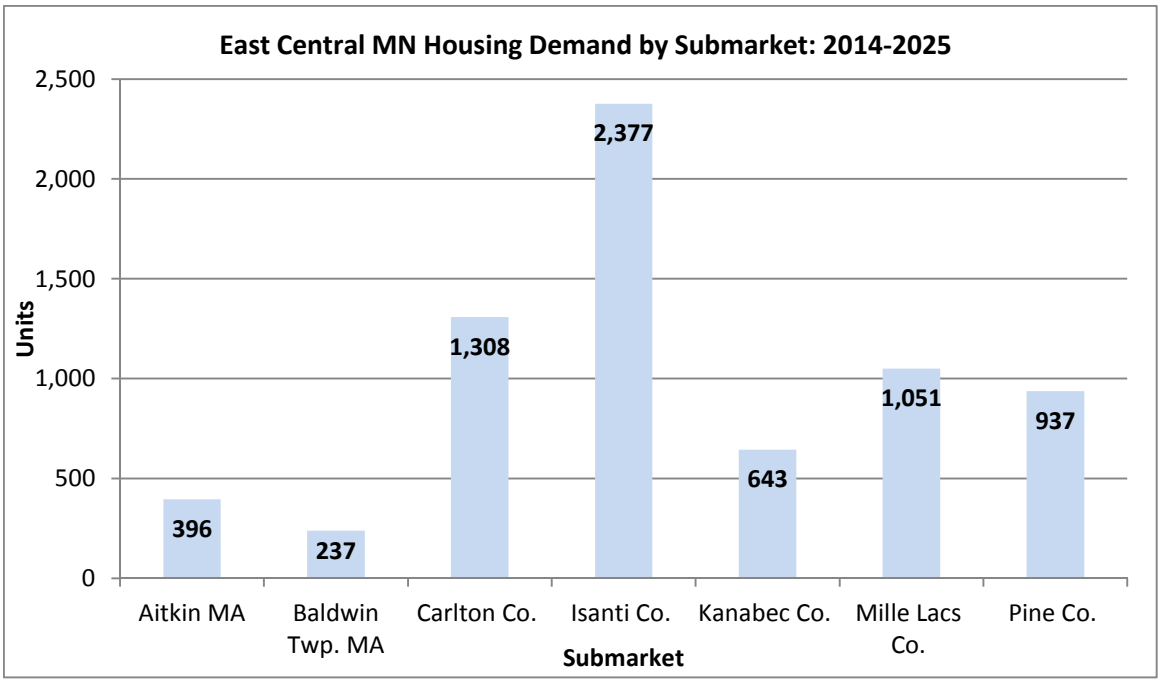


East Central Minnesota region Projected Senior Demand, 2014 – 2025






East Central MN General-Occupancy Rental & Senior Demand 2014-2025
SR Sub
SR AFF
786
SR MR
1,967
GO Sub
436
GO Aff
412
GO MR
698
0
500
1,000
1,500
2,000
Units


East Central MN Housing Demand by Submarket: 2014-2025
2,500
2,000
1,500
1,000
500
0
Units
396
237
1,308
2,377
643
1,051
937
Aitkin MA
Baldwin Twp. MA
Carlton Co.
Isanti Co.
Kanabec Co.
Mille Lacs Co.
Pine Co.
Submarket

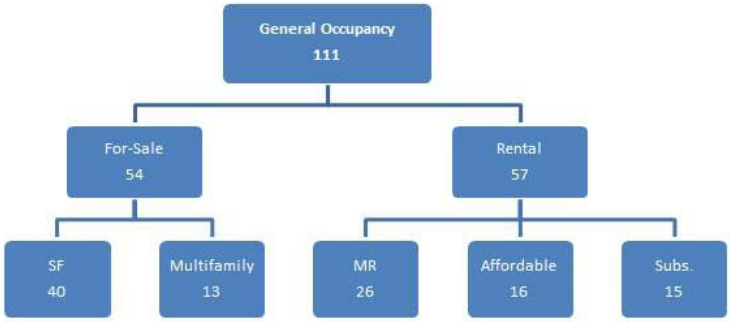
Aitkin Market Area – Summary of Demographic and Housing Condition Findings

Key demographic and housing market findings for the Aitkin submarket from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

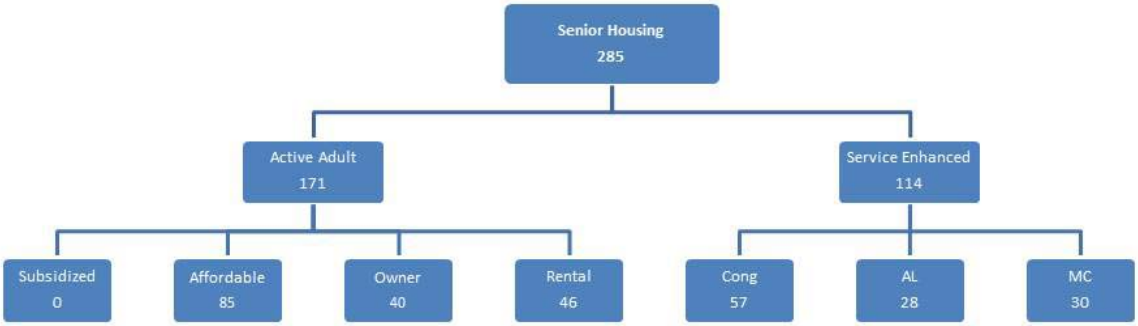
Demographic and Housing Characteristics Summary

	Aitkin MA		East Central Region	
Demographics				
Population (2010 & 2020)	8,883	8,747	160,960	164,372
Households (2010 & 2020)	3,970	3,978	61,802	63,672
Household Growth (2010 & 2020)	8		1,870	
Median Household Income (2014)	$44,239		$56,539	
Homeownership Rate (2010)	82.7%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	3,970	50%	61,802	78%
Vacant Housing Units (2010)	3,931	50%	17,507	22%
Number of housing units permitted (2000-2005)	n/a		10,140	
Number of housing units permitted (2006-2013)	n/a		4,271	
Median age of housing stock (2012)	1976		1979	
Median home value of owner-occupied units (2012)	$195,766		$167,875	
Median contract rent for renter-occupied units (2012)	$542		$599	
Employment				
Unemployment Rate (2013)	7.1%		8.7%	
Total Establishments (2013)	181		3,618	
Total Employees (2013)	2,027		49,171	
Average Annual Wage (2013)	$32,188		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$140,000		$121,067	
Median list price of actively marketing homes (June 2014)	$193,500		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	42	26.6%	1,109	43.8%
Affordable/Subsidized	116	73.4%	1,425	56.2%
Average rent for market rate unit				
1BR	$620		$581	
2BR	$688		$706	
3BR	$789		$810	
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	56 /	27.6%	1,261 /	47.7%
Market Rate Active Adult	51 /	25.1%	269 /	10.2%
Congregate	12 /	5.9%	284 /	10.7%
Assisted Living	45 /	22.2%	624 /	23.6%
Memory Care	39 /	19.2%	207 /	7.8%

Aitkin Market Area Projected General Occupancy Demand, 2014 – 2025



Aitkin Market Area Projected Senior Demand, 2014 - 2025



Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

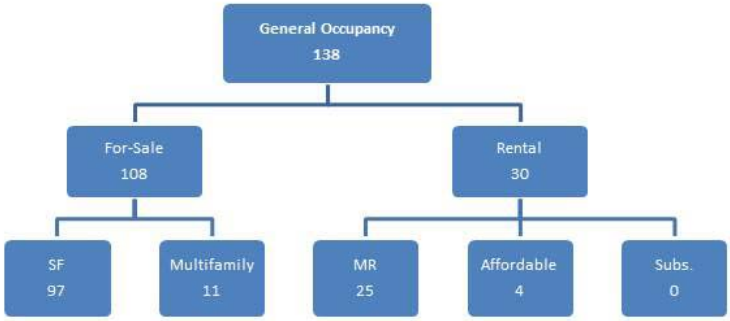
Baldwin Township – Summary of Demographic and Housing Condition Findings

Key demographic and housing market findings for the Baldwin Township submarket from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

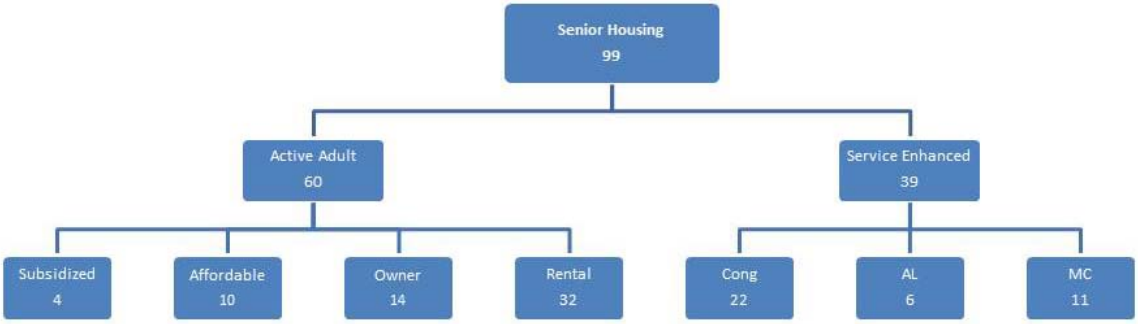
Demographic and Housing Characteristics Summary

	Baldwin Twp MA		East Central Region	
Demographics				
Population (2010 & 2020)	6,739	6,942	160,960	164,372
Households (2010 & 2020)	2,334	2,443	61,802	63,672
Household Growth (2010 & 2020)	109		1,870	
Median Household Income (2014)	$75,374		$56,539	
Homeownership Rate (2010)	93.9%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	2,334	93%	61,802	78%
Vacant Housing Units (2010)	184	7%	17,507	22%
Number of housing units permitted (2000-2005)	n/a		10,140	
Number of housing units permitted (2006-2013)	n/a		4,271	
Median age of housing stock (2012)	1995		1979	
Median home value of owner-occupied units (2012)	$226,600		$167,875	
Median contract rent for renter-occupied units (2012)	$831		$599	
Employment				
Unemployment Rate (2013)	n/a		8.7%	
Total Establishments (2013)	99		3,618	
Total Employees (2013)	821		49,171	
Average Annual Wage (2013)	$34,840		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$165,214		$121,067	
Median list price of actively marketing homes (June 2014)	$264,900		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	n/a			
Affordable/Subsidized	n/a			
Average rent for market rate unit				
1BR	n/a			
2BR	n/a			
3BR	n/a			
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	0 / 0.0%		1,261 / 47.7%	
Market Rate Active Adult	0 / 0.0%		269 / 10.2%	
Congregate	0 / 0.0%		284 / 10.7%	
Assisted Living	0 / 0.0%		624 / 23.6%	
Memory Care	0 / 0.0%		207 / 7.8%	

Baldwin Township Market Area Projected General Occupancy Demand, 2014 – 2025



Baldwin Township Market Area Projected Senior Demand, 2014 - 2025



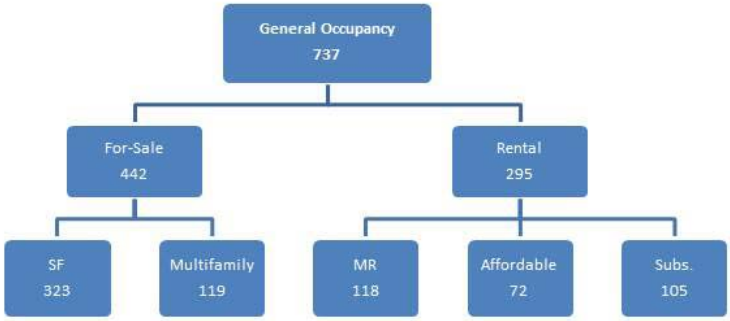
Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

Carlton County – Summary of Demographic and Housing Condition Findings

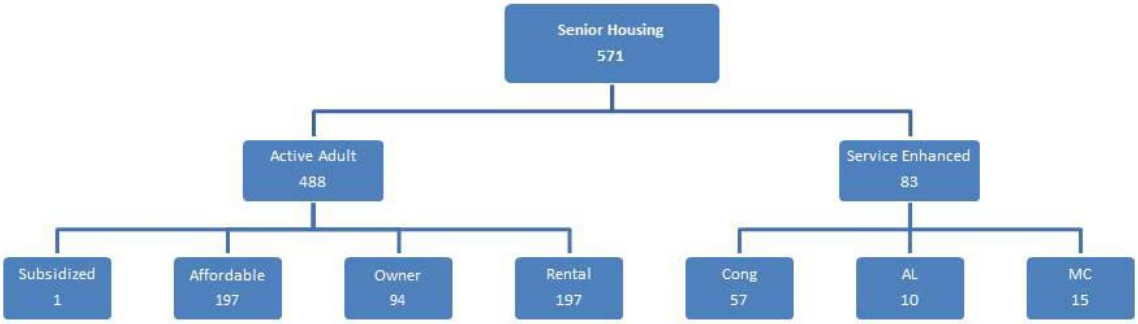
Key demographic and housing market findings for Carlton County from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

Demographic and Housing Characteristics Summary	Carlton County		East Central Region	
Demographics				
Population (2010 & 2020)	35,386	36,195	160,960	164,372
Households (2010 & 2020)	13,538	13,884	61,802	63,672
Household Growth (2010 & 2020)	346		1,870	
Median Household Income (2014)	$47,849		$56,539	
Homeownership Rate (2010)	79.9%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	13,538	86%	61,802	78%
Vacant Housing Units (2010)	2,118	14%	17,507	22%
Number of housing units permitted (2000-2005)	1,666		10,140	
Number of housing units permitted (2006-2013)	963		4,271	
Median age of housing stock (2012)	1973		1979	
Median home value of owner-occupied units (2012)	$160,900		$167,875	
Median contract rent for renter-occupied units (2012)	$553		$599	
Employment				
Unemployment Rate (2013)	6.1%		8.7%	
Total Establishments (2013)	758		3,618	
Total Employees (2013)	13,355		49,171	
Average Annual Wage (2013)	$38,116		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$128,000		$121,067	
Median list price of actively marketing homes (June 2014)	$159,900		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	315	42.6%	1,109	43.8%
Affordable/Subsidized	425	57.4%	1,425	56.2%
Average rent for market rate unit				
1BR	$601		$581	
2BR	$726		$706	
3BR	$790		$810	
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	309 /	45.2%	1,261 /	47.7%
Market Rate Active Adult	22 /	3.2%	269 /	10.2%
Congregate	56 /	8.2%	284 /	10.7%
Assisted Living	201 /	29.4%	624 /	23.6%
Memory Care	96 /	14.0%	207 /	7.8%

Carlton County Projected General Occupancy Demand, 2014 – 2025



Carlton County Projected Senior Demand, 2014 - 2025



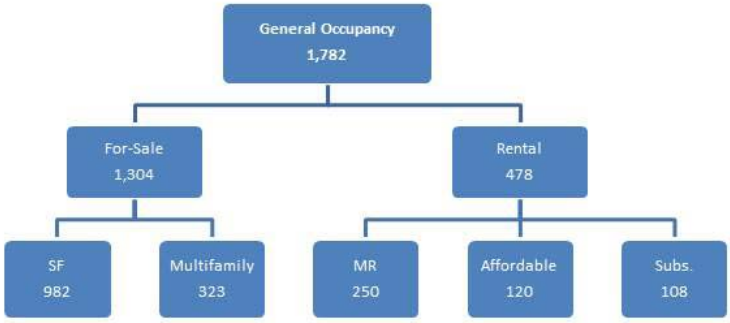
Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

Isanti County – Summary of Demographic and Housing Condition Findings

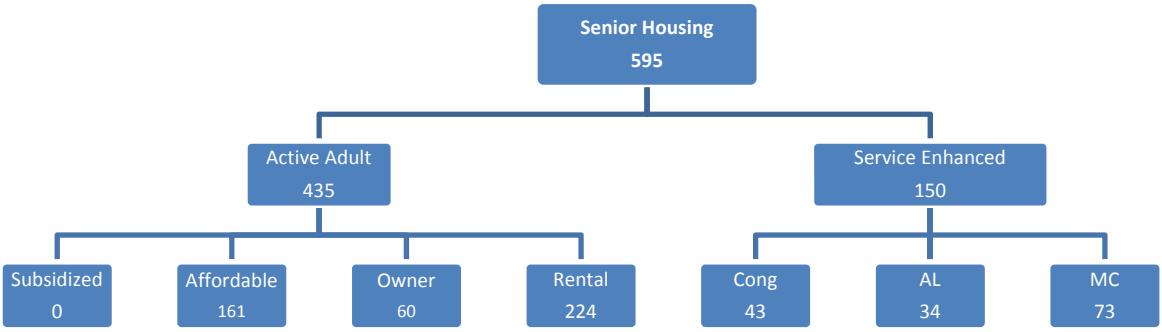
Key demographic and housing market findings for Isanti County from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

Demographic and Housing Characteristics Summary	Isanti County		East Central Region	
Demographics				
Population (2010 & 2020)	37,816	40,675	160,960	164,372
Households (2010 & 2020)	13,972	15,178	61,802	63,672
Household Growth (2010 & 2020)	1,206		1,870	
Median Household Income (2014)	$57,234		$56,539	
Homeownership Rate (2010)	82.9%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	13,972	91%	61,802	78%
Vacant Housing Units (2010)	1,349	9%	17,507	22%
Number of housing units permitted (2000-2005)	3,400		10,140	
Number of housing units permitted (2006-2013)	852		4,271	
Median age of housing stock (2012)	1984		1979	
Median home value of owner-occupied units (2012)	$185,400		$167,875	
Median contract rent for renter-occupied units (2012)	$722		$599	
Employment				
Unemployment Rate (2013)	6.0%		8.7%	
Total Establishments (2013)	758		3,618	
Total Employees (2013)	10,763.00		49,171	
Average Annual Wage (2013)	$36,088		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$128,050		$121,067	
Median list price of actively marketing homes (June 2014)	$198,950		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	312	49.1%	1,109	43.8%
Affordable/Subsidized	324	50.9%	1,425	56.2%
Average rent for market rate unit				
1BR	$713		$581	
2BR	$826		$706	
3BR	$953		$810	
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	213 /	37.7%	1,261 /	47.7%
Market Rate Active Adult	38 /	6.7%	269 /	10.2%
Congregate	165 /	29.2%	284 /	10.7%
Assisted Living	131 /	23.2%	624 /	23.6%
Memory Care	18 /	3.2%	207 /	7.8%

Isanti County Projected General Occupancy Demand, 2014 – 2025



Isanti County Projected Senior Demand, 2014 - 2025



Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

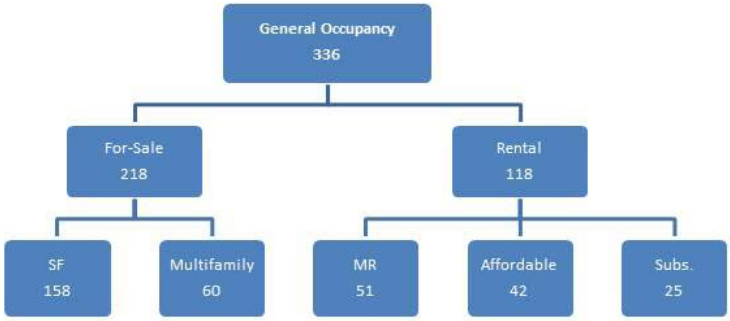
Kanabec County – Summary of Demographic and Housing Condition Findings

Key demographic and housing market findings for Kanabec County from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

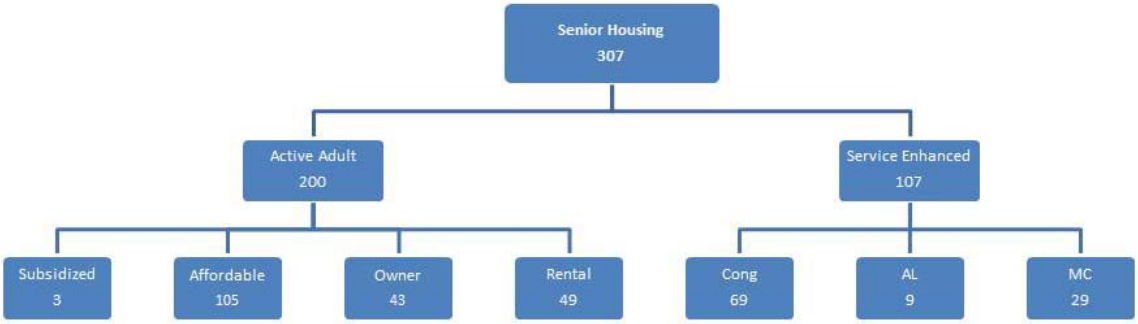
Demographic and Housing Characteristics Summary

	Kanabec County		East Central Region	
Demographics				
Population (2010 & 2020)	16,239	16,540	160,960	164,372
Households (2010 & 2020)	6,413	6,635	61,802	63,672
Household Growth (2010 & 2020)	222		1,870	
Median Household Income (2014)	$43,315		$56,539	
Homeownership Rate (2010)	81.9%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	6,413	82%	61,802	78%
Vacant Housing Units (2010)	1,436	18%	17,507	22%
Number of housing units permitted (2000-2005)	640		10,140	
Number of housing units permitted (2006-2013)	254		4,271	
Median age of housing stock (2012)	1980		1979	
Median home value of owner-occupied units (2012)	$151,900		$167,875	
Median contract rent for renter-occupied units (2012)	$624		$599	
Employment				
Unemployment Rate (2013)	9.2%		8.7%	
Total Establishments (2013)	302		3,618	
Total Employees (2013)	3,680		49,171	
Average Annual Wage (2013)	$32,500		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$100,000		$121,067	
Median list price of actively marketing homes (June 2014)	$159,450		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	110	51.6%	1,109	43.8%
Affordable/Subsidized	103	48.4%	1,425	56.2%
Average rent for market rate unit				
1BR	$548		$581	
2BR	$679		$706	
3BR	$812		$810	
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	147 /	53.3%	1,261 /	47.7%
Market Rate Active Adult	54 /	19.6%	269 /	10.2%
Congregate	0 /	0.0%	284 /	10.7%
Assisted Living	60 /	21.7%	624 /	23.6%
Memory Care	15 /	5.4%	207 /	7.8%

Kanabec County Projected General Occupancy Demand, 2014 – 2025



Kanabec County Projected Senior Demand, 2014 - 2025



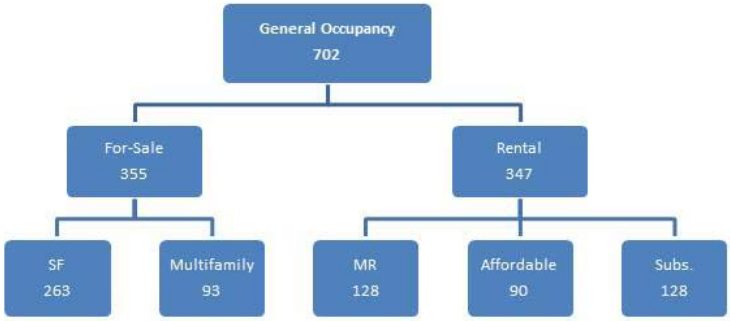
Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

Mille Lacs County – Summary of Demographic and Housing Condition Findings

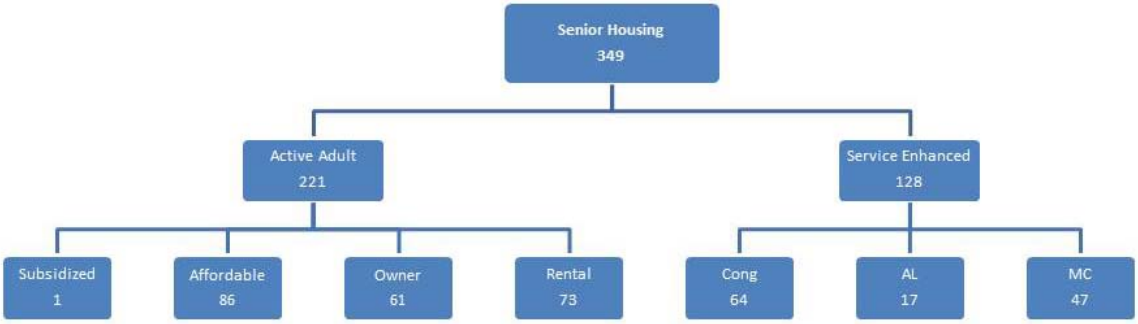
Key demographic and housing market findings for Kanabec County from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

Demographic and Housing Characteristics Summary	Mille Lacs County		East Central Region	
Demographics				
Population (2010 & 2020)	26,147	26,452	160,960	164,372
Households (2010 & 2020)	10,202	10,360	61,802	63,672
Household Growth (2010 & 2020)	158		1,870	
Median Household Income (2014)	$41,998		$56,539	
Homeownership Rate (2010)	76.2%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	10,202	80%	61,802	78%
Vacant Housing Units (2010)	2,586	20%	17,507	22%
Number of housing units permitted (2000-2005)	1,640		10,140	
Number of housing units permitted (2006-2013)	505		4,271	
Median age of housing stock (2012)	1980		1979	
Median home value of owner-occupied units (2012)	$153,900		$167,875	
Median contract rent for renter-occupied units (2012)	$552		$599	
Employment				
Unemployment Rate (2013)	8.1%		8.7%	
Total Establishments (2013)	705		3,618	
Total Employees (2013)	9,523		49,171	
Average Annual Wage (2013)	$31,096		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$110,000		$121,067	
Median list price of actively marketing homes (June 2014)	$159,900		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	146	37.9%	1,109	43.8%
Affordable/Subsidized	239	62.1%	1,425	56.2%
Average rent for market rate unit				
1BR	$542		$581	
2BR	$646		$706	
3BR	$770		$810	
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	316 / 55.9%		1,261 / 47.7%	
Market Rate Active Adult	44 / 7.8%		269 / 10.2%	
Congregate	40 / 7.1%		284 / 10.7%	
Assisted Living	136 / 24.1%		624 / 23.6%	
Memory Care	29 / 5.1%		207 / 7.8%	

Mille Lacs County Projected General Occupancy Demand, 2014 – 2025



Mille Lacs County Projected Senior Demand, 2014 - 2025



Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

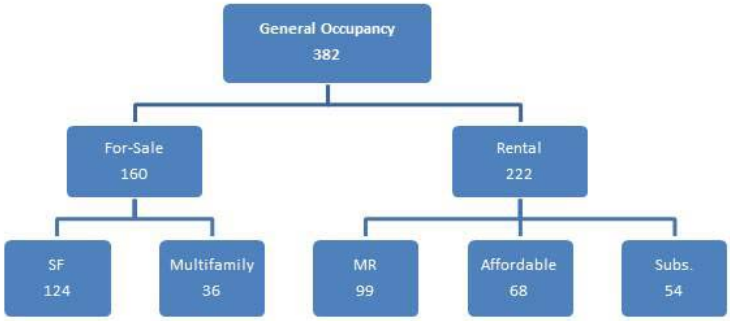
Pine County – Summary of Demographic and Housing Condition Findings

Key demographic and housing market findings for Pine County from the housing study are highlighted below. For a comparison, figures for East Central Minnesota region are shown as well.

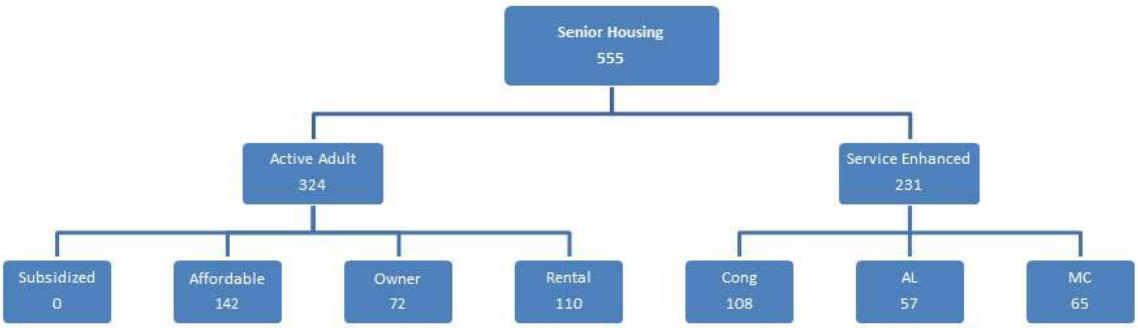
Demographic and Housing Characteristics Summary

	Pine County		East Central Region	
Demographics				
Population (2010 & 2020)	29,750	28,822	160,960	164,372
Households (2010 & 2020)	11,373	11,193	61,802	63,672
Household Growth (2010 & 2020)	-180		1,870	
Median Household Income (2014)	$43,760		$56,539	
Homeownership Rate (2010)	80.9%		81.1%	
Housing Characteristics				
Occupied Housing Units (2010)	11,373	66%	61,802	78%
Vacant Housing Units (2010)	5,903	34%	17,507	22%
Number of housing units permitted (2000-2005)	907		10,140	
Number of housing units permitted (2006-2013)	499		4,271	
Median age of housing stock (2012)	1978		1979	
Median home value of owner-occupied units (2012)	$151,400		$167,875	
Median contract rent for renter-occupied units (2012)	$573		$599	
Employment				
Unemployment Rate (2013)	7.5%		8.7%	
Total Establishments (2013)	633		3,618	
Total Employees (2013)	8,167		49,171	
Average Annual Wage (2013)	$27,352		$32,604	
For-Sale Housing				
Median resale price of existing homes (2013)	$103,000		$121,067	
Median list price of actively marketing homes (June 2014)	$139,900		$169,900	
General Occupancy Rental Housing				
Distribution of rental units by type				
Market rate	184	45.8%	1,109	43.8%
Affordable/Subsidized	218	54.2%	1,425	56.2%
Average rent for market rate unit				
1BR	$595		$581	
2BR	$715		$706	
3BR	$843		$810	
Senior Housing				
Distribution of senior housing by type				
Affordable/Subsidized Active Adult	220 /	62.5%	1,261 /	47.7%
Market Rate Active Adult	60 /	17.0%	269 /	10.2%
Congregate	11 /	3.1%	284 /	10.7%
Assisted Living	51 /	14.5%	624 /	23.6%
Memory Care	10 /	2.8%	207 /	7.8%

Pine County Projected General Occupancy Demand, 2014 – 2025



Pine County Projected Senior Demand, 2014 - 2025



Note: Because households are mobile and are willing to seek out various housing products in adjacent communities, these demand figures may experience fluctuations.

The following were identified as the greatest challenges and opportunities for housing in the East Central Minnesota region.

- **Aging Baby Boomers.** The aging of the baby boom generation will increase the need for maintenance-free housing in the region as housing preferences change as their life cycle evolves. As illustrated in Table D-4, there is significant growth in East Central Minnesota region in the older adult and senior population, especially among seniors ages 65 to 74. Nearly all of the population growth in the region through 2020 will be among persons 55 and over. As of 2014, there are nearly 45,000 persons ages 55 and over accounting for 30% of the East Central Minnesota region population. In 2014, baby boomers are ages 50 to 68, and as they age over the next 15 years, they will cause a significant increase in the empty-nester and young senior age groups.

  Table D-8 shows homeownership rates among seniors 65+ is approximately 81%. High homeownership rates among seniors indicate there could be a lack of senior housing options, or simply that many seniors prefer to live in their home and age in place. Aging in place tends to be higher in rural vs. urban settings as many rural seniors do not view senior housing as an alternative retirement destination but a supportive living option only when they can no longer live independently.

  Although the majority of these people will prefer to stay in their single-family homes, others will prefer to relocate to maintenance-free housing. In addition, baby boomers have created demand for new housing products as they have aged through every part of their life-cycles. It is anticipated that baby boomers may not act in the same manner as did their parents when consider 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 traditional products of the past.

- **Affordable Housing.** Tables HA-1 and HA-6 identified income and rent limits by area median income (AMI) and unit type for each county in the region. As illustrated in the tables, fair market rents for affordable housing are higher than most existing market rate rental developments throughout the region (the average market rate rent is $656). Because of this, the majority of rental housing units in the region are considered affordable and are mostly fulfilled by the existing older product in the marketplace. However, many of the existing rental builders lack today's amenities households desire. First-time home buyers are able to purchase entry-level homes, and many rental developments have rents that are considered affordable when applying HUD's guidelines. Housing developers looking to capitalize on tax credit housing programs would likely have rents above those found in market rate rental properties in the region. At the same time, a new tax credit project would include amenities that most of the market rate projects do not offer (i.e. in-unit washer and dryer, covered parking, walk-in closets, etc.).

- **Appraisals.** An appraisal is the process of valuing real property to determine a property's market value. The housing downturn resulted in the tightening of lender credit and a

stricter appraisal process. Because of falling home prices, many transactions between buyers and sellers have been cancelled due to the lack of comparable homes sales that can support the purchase agreement's price and loan-to-value ratio. This has especially been true in the new construction market where appraisals have not supported the value of the new home price. As a result, many home buyers are required to bring additional equity to the closing table. Realtors and builders from throughout the region commented on low appraisals resulting in sales falling through.

- **Building Codes/Code Enforcement.** Most local governments have housing codes to ensure safe and habitable housing within their community. Building permits track housing starts and the number of housing units authorized to be built by the local governing authority. Most jurisdictions require building permits for new construction, major renovations, as well as other building improvements. Building permits ensure that all the work meets applicable building and safety rules and is typically required to be completed by a licensed professional. Once the building is complete and meets the inspector's satisfaction, the jurisdiction will issue a "CO" or "Certificate of Occupancy." Building permits are also a key barometer for the health of the housing market and are often a leading indicator in the rest of the economy as it has a major impact on consumer spending.

  Maxfield Research had mixed-results when collecting building permit data for the region; especially in the smaller communities in the region. We recommend East Central Minnesota jurisdictions implement building code compliancy if not already undertaking. Because of the rural nature of the region, it may be possible to outsource inspections to a third party. In addition, building permit compliancy generates revenue for local jurisdictions. Finally, compiling and tracking building permit trends will assist local jurisdictions with planning efforts. We also recommend that all jurisdictions in the region maintain building permit records electronically so data may be uploaded as needed (i.e. GIS, assessor data, etc.)

  Code enforcement is important as it protects the safety and welfare of residents, maintains/increases property values, reduces vandalism, and increases the overall attractiveness of the community, which should result in continued reinvestment and development in the community. Most residents support code compliance as a means to protect their home investment and their property value.
  Examples of exterior deferred maintenance may include peeling paint, broken windows, damaged siding or chimneys, poor foundation, or other signs of negligence. Interior conditions may include plumbing and heating problems, electrical issues, damaged walls or flooring, unsanitary conditions, among others. In addition to deferred maintenance issues, nuisance concerns include tall grass and weeds, rubbish and garbage, junk cars, or other items not suitable for outdoor use.

  Maxfield Research conducted windshield surveys among the participating communities and found deferred maintenance in many communities. We recommend East Central Minnesota communities take a more active role in code enforcement activity. Communities

should proactively review neighborhoods annually to ensure all homes are being property maintained. Action should be taken on those properties where there are clear violations. If a particular community does not have a property maintenance component in the zoning ordinance, we recommend implementing a new section addressing code compliance.

Communities may also want to consider property acquisition within redevelopment areas in the jurisdictions where dilapidated housing units exist. Many cities acquire abandoned, tax delinquent, and vacant problem properties and make them available to not-for-profit and for profit developers. Through this effort properties are returned to tax producing properties while improving neighborhood aesthetics and assisting in community economic development efforts.

- **Collaboration.** Since most housing challenges do not stop at municipal or county boundaries, there may be opportunities to increase collaboration among communities while realizing efficiencies. By addressing housing concerns at the region level, jurisdictions can work together by pooling resources and creating economies of scale. A "one-stop-shop" could be created bringing together the public and the private sector to help navigate the housing development process while addressing common goals and housing issues that will enhance the entire East Central Minnesota region.

- **Economies of Scale**. Economies of scale refers to the increase in efficiency of production as the number of goods being produced is increased. Typically, companies or organizations achieving economies of scale lower the average cost per unit through increased production since fixed costs are shared over an increased number of goods. In the housing development industry, generally the more units that are constructed the greater the efficiency. For example, larger homebuilders negotiate volume discounts in materials and subcontractors, are more efficient in the land entitlement process, leverage the power of technology, and have greater access and lower costs of capital. Because of this, construction costs in the northern Metro Area or in Isanti County will be lower than other counties in the region producing fewer housing units.

  The same principle applies to jurisdictions in the East Central Minnesota region; larger communities will more easily attract and support larger housing developments than more rural areas. Lesser populated communities throughout region will face more challenges than the larger jurisdictions.

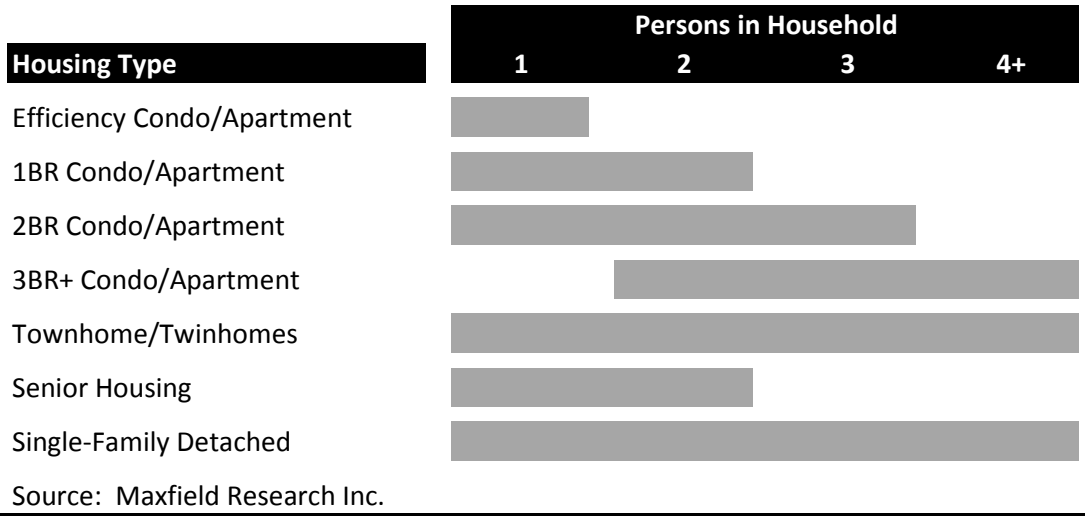
- **Gas Prices.** Historically, economic theory has held that the price of housing declines from the distance from the denser, city center (i.e. Twin Cities). Many people who work in the northern Metro Area have been attracted to East Central region for its lower housing costs. However, many exurban communities that had been attractive to commuters were hit especially hard by the economic downturn when gas prices escalated. Numerous Realtor's commented on how the gas prices indirectly affected housing activity in region once gas prices started to exceed $3.50/gallon and especially once gas prices hit $4.00/gallon. Studies have found that increases in gas prices have reduced new home construction in

locations with longer commute times. Falling gas prices will increase the demand for housing in the region; however rising gas and transportation prices above $3.50/gallon will slow household growth in the region.

- **Household Size.** Table D-3 in the *Demographic Analysis* section of the report illustrated the declining household sizes of the East Central Minnesota region. The average household size in the East Central Minnesota region in 1990 was 2.76 persons per household and decreased to 2.60 as of the 2010 Census. Future projections show the trend continuing over the next two decades declining to 2.57 persons per household by 2030. Table D-9 (*Household Type*) showed that while married couple households are the largest household type in the region, married couple households with children are decreasing while other family households and living alone households are growing.

  Because of the changing household type dynamics, future housing types will need to accommodate the shift to smaller household sizes. The following chart illustrates the type of housing product typically demanded based on the size of the household.

MATRIX OF HOUSING TYPES BY HOUSEHOLD SIZE



Source: Maxfield Research Inc.

Although the overall household size will continue to decline in the region, demand for larger household and family types will remain, especially families seeking housing outside the Metro Area for affordability and school district reasons.

- **Housing Programs.** Many communities and local Housing and Redevelopment Authorities (HRAs) offer programs to promote and preserve the existing housing stock. In addition, there are various regional and state organizations that assist local communities enhance their housing stock. Although about 37% of the region's housing stock has been constructed since the 1990s, about 16% of the housing stock was built prior to 1940. Many of the housing units 30 years or older become "affordable" through a combination of factors such age of structure, condition, square footage, functionally obsolete, etc. Housing

units that are older with low rents or low market values are considered "naturally occurring affordable housing" as the property values on these units are low.

Today's housing consumers are more sophisticated than previous generations and seek more amenities in their housing options; thereby increasing the demand for remodeling or replacement housing. Many consumers seeking updated amenities will demand new construction if the existing product does not meet their needs. Therefore, we encourage housing programs that will enhance the existing housing stock. The following section outlines selected housing programs that are available and could be explored in the region.

State/Regional Resources:

Central Minnesota Housing Partnership ("CMHP") - The Central Minnesota Housing Partnership was founded in 1993 with the mission to preserve, improve, and increase the affordable housing stock in central Minnesota. The organization provides numerous programs targeting low and moderate income households. A sampling of programs include homebuyer education and counsel, homebuyer programs, rehab programs, rental properties, homelessness assistance, land trust, among others. The CMHP covers a total of 16 counties; including: Aitkin, Benton, Carlton, Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Sherburne, Stearns, Todd, Wright and Wadena.
http://www.cmhp.net/

Greater Minnesota Housing Fund – The Greater Minnesota Housing Fund ("GMHF") supports, preserves, and creates affordable housing in the 80 counties outside the core Twin Cities Metro Area. The GMHF provides numerous programs, financing mechanisms, technical support, and research to support production of affordable housing across Greater Minnesota.
http://www.gmhf.com

Iron Range Resources and Rehabilitation Board (IRRRB) - The IRRB is a development agency that promotes and invests in businesses, communities, and workforce development in northeastern Minnesota. The organizations principal strategy is to create jobs, prepare for growth and change, and invest in the workforce. The IRRB provides funding, low-interest loans, grants, etc. for businesses relocating or expanding in the region. The organization also provides numerous grants to local governments to improve the infrastructure; including housing related programs.
http://mn.gov/irrrb/

Lakes and Pines Community Action Council – Lakes and Pines CAC is a non-profit organization serving the counties of Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs, and Pine. The organization provides numerous programs and services to assist local residents and communities; from transportation programs, health care assistance, child care development, etc. In addition, the organization offers several housing related programs and services. Programs include: energy assistance programs, weatherization, emergency

housing assistance, housing rehab loans, rental rehab loans, and home improvement programs.
http://www.lakesandpines.org/

Minnesota Housing Finance Agency ("Minnesota Housing") – Minnesota Housing is a housing finance agency whose mission is to finance affordable housing for low- and moderate-income households across Minnesota. Minnesota Housing partners with for-profit, non-profit, and governmental sectors to help develop and preserve affordable housing. The organization provides numerous products and services for both the single-family and multifamily housing sectors. The organizations five strategic priorities are as follows:

- Preserve federally-subsidized rental housing;
- Promote and support successful homeownership;
- Address specific and critical needs in rental housing markets;
- Prevent and end homelessness, and;
- Prevent foreclosure and support community recovery.

http://www.mnhousing.gov/

One Roof Community Housing- One Roof Community Housing is a non-profit entity that provides housing services for persons located in the Duluth area. The organization promotes affordable housing and offers affordable homeownership opportunities, education and counselling, rehab loans, and down payment assistance. The organization also invests in land trusts.
http://www.1roofhousing.org/

Salvation Army the Salvation Army has 50 emergency, transitional, and permanent housing options in Minnesota and North Dakota.
http://salvationarmynorth.org/programs-that-help/housing/

USDA Rural Development – Housing support is available through the "Housing and Community Assistance" program that is part of USDA Rural Development. The program is designed to improve housing options in rural communities and operates a variety of programs including: homeownership assistance, housing rehabilitation and preservation, rental assistance, loan administration, energy efficiency, etc.
http://www.rurdev.usda.gov/hsf_sfh.html

Local Resources:

In addition to the resources available at the state and regional-level, the jurisdictions and or HRA's across the region can explore a toolbox of housing programs that would aid in the enhancement of the housing stock. The following bullet points outline a variety of resources available that could be explored:

- Construction Management Services – Assist homeowners regarding local building codes, reviewing contractor bids, etc. Typically provided as a service by the building department. This type of service could also be rolled into various remodeling related programs.

- Density Bonuses – Since the cost of land is a significant barrier to housing affordability, increasing densities can result in lower housing costs by reducing the land costs per unit. Communities can offer density bonuses as a way to encourage higher density residential development while also promoting an affordable housing component.

- Home-Building Trades Partnerships – Partnership is with local Technical Colleges that offer building trades programs. Affordability is gained through reduced labor costs provided by the school. New housing production serves as the "classroom" for future trades people to gain experience in the construction industry. This program is contingent on proximity to these programs.

- Home Sale Point of Sale - City ordinance requiring an inspection prior to the sale or transfer of residential real estate. The inspection is intended to prevent adverse conditions and meet minimum building codes. Sellers are responsible for incurring any costs for the inspection. Depending on the community, evaluations are completed by city inspectors or 3rd party licensed inspectors.

- Housing Fair - Free seminars and advice for homeowners related to remodeling and home improvements. Most housing fairs offer educational seminars and "ask the expert" consulting services. Exhibitors include architects, landscapers, building contractors, home products, city inspectors, financial services, among others.

- Home Energy Loans – Offer low interest home energy loans to make energy improvements in their homes.

- Home Improvement Area (HIA) - HIAs allow a townhome or condo association low interest loans to finance improvements to common areas. Unit owners repay the loan through fees imposed on the property, usually through property taxes. Typically a "last resort" financing tool when associations are unable to obtain traditional financing due to the loss of equity from the real estate market or deferred maintenance on older properties.

- Household and Outside Maintenance for the Elderly (H.O.M.E.) Program – Persons 60 and over receive homemaker and maintenance services. Typical services include house cleaning, grocery shopping, yard work/lawn care, and other miscellaneous maintenance requests.

- Inclusionary Housing – Inclusionary housing policies and programs rely on private sector housing developers to create affordable housing as they develop market rate projects.

Inclusionary zoning encourages or mandates the inclusion of a set proportion of affordable housing units in each new market rate housing development above a certain size. These programs are popular approaches for local and state governments to encourage the development of affordable housing.

- Infill Lots – The City or HRA purchase blighted or substandard housing units from willing sellers. After the home has been removed, the vacant land is placed into the program for future housing redevelopment. Future purchasers can be builders or the future owner-occupant who has a contract with a builder. Typically all construction must be completed within an allocated time-frame (one year in most cases).

- Land Banking – Land Banking is a program of acquiring land with the purpose of developing at a later date. After a holding period, the land can be sold to a developer (often at a price lower than market) with the purpose of developing affordable housing.

- Land Trust - Utilizing a long-term 99-year ground lease, housing is affordable as the land is owned by a non-profit organization. Subject to income limits and targeted to workforce families with low-to-moderate incomes. If the family chooses to sell their home, the selling price is lower as land is excluded.

- Live Where You Work - Program designed to promote homeownership in the same community where employees work. City provides a grant to eligible employees to purchase a home near their workplace. Employers can also contribute or match the city's contribution. Participants must obtain a first mortgage through participating lenders. The grant can be allocated towards down payment assistance, closing costs, and gap financing. Some restrictions apply (i.e. length of employment, income, home buyer education, etc.)

- Mobile Home Improvements – Offer low or no-interest loans to mobile home owners for rehabilitation. Establish income-guidelines based on family size and annual gross incomes.

- Realtor Forum - Typically administered by local governments with partnership by local school board. Inform local Realtors about school district news, current development projects, and other marketing factors related to real estate in the community. In addition, Realtors usually receive CE credits.

- Rental Collaboration – Local government organizes regular meetings with owners, property managers, and other stakeholders operating in the rental housing industry. Collaborative, informational meetings that includes city staff, updates on economic development and real estate development, and updates from the local police, fire department, and building inspection departments.

- Rental License – Licensing rental properties in the communities. Designed to ensure all rental properties meet local building and safety codes. Typically enforced by the fire marshal or building inspection department. Should require annual license renewal.

- Rent to Own - Income-eligible families rent for a specified length of time with the end-goal of buying a home. The HRA saves a portion of the monthly rent that will be allocated for a down payment on a future house.

- Senior Housing Regeneration Program - Partnership between multiple organizations that assists seniors transitioning to alternative housing options such as senior housing, condominiums, townhomes, etc.

- Shallow Rent Subsidy: The HRA funds a shallow rent subsidy program to provide program participants living in market rate rentals a rent subsidy (typically about $100 to $300 per month).

- Tax Abatement: Reduction or emption from taxes granted by a government for a specific period to encourage housing development. Many programs last five to ten years and property taxes are frozen at the value of the property before any improvements.

- Tax Increment Financing (TIF): Program that offers communities a flexible financing tool to assist housing projects and related infrastructure. TIF enables communities to dedicate the incremental tax revenues from new housing development to help make the housing more affordable or pay for related costs. TIF funds can be used to provide a direct subsidy to a particular housing project or they can also be used to promote affordable housing by setting aside a portion of TIF proceeds into a dedicated fund from other developments receiving TIF.

- Transfer of Development Rights – Transfer of Development Rights (TDR) is a program that shifts the development potential of one site to another site or different location, even a different community. TDR programs allow landowners to sever development rights from properties in government-designated low-density areas, and sell them to purchasers who want to increase the density of development in areas that local governments have selected as higher density areas.

- Waiver or Reduction of Development Fees – There are several fees developers must pay including impact fees, utility and connection fees, park land dedication fees, etc. To help facilitate affordable housing, some fees could be waived or reduced to pass the cost savings onto the housing consumer.

- **Infill Lots.** Infill refers to a parcel(s) of land which is surrounded by land that has already been developed. Infill development is new construction located on underutilized or vacant lots usually located in established neighborhoods of a community. Infill development can

be challenging as enough parcels of land that are permissible land uses are typically required to be assembled to allow for a feasible building. Typically the challenge is assembling all of the parcel owners to agree to sell and in a time frame that makes economic sense to the buyer. Many East Central Minnesota communities have a number of infill lots available; however, many have lot widths as small as 40 feet wide which require lot combinations in order to achieve a buildable lot. A 40-foot wide usually requires the acquisition of at least two lots to make a buildable lot for today's housing type. Many new construction buyers are seeking one-level living rambler housing types that require a wider lot.

Historically, infill lots in the region were nearly always priced lower than land marketing in new subdivisions. However, since the housing slowdown lots in new subdivisions have been discounted substantially and are being sold for even lower prices than infill lots. Because there is little, if any, gap between newly platted lots and existing infill lots; infill lots will be challenging to develop especially if multiple lots are required to accommodate new housing.

Many communities have infill programs that are designed to enhance older neighborhoods or provide affordable homes for low- and moderate-income households**.** Infill programs are designed to facilitate the development of vacant lots in older neighborhoods that suit the character of the neighborhood. Some cities provide pre-approved floor plans that meet building criteria on smaller lots sizes. Other communities have infill programs that provide incentives to encourage developers to build affordable housing within targeted neighborhoods. Such incentives include free land for qualified builders/developers, deferred or waived impact fees, and funding assistance.

- **Job Growth/Employment & Wages.** Historically, low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or diminishing household growth, which in-turn relates to reduced housing demand. Table EMP-2 and the following charts showed the East Central Region has a higher unemployment rate than the State of Minnesota. Today's unemployment rate of 8.7% has come down from the high of 13.4% during the Great Recession (2009). However, the current unemployment rate is high as full employment is generally considered to in the 4% to 5% range. Additional job creation in the region will result in household growth that could exceed projections in Tables D-1 and D-2.

  The region is also a major exporter of workers as about 54% of the workforce commutes to jobs outside of the region. The large outflow of jobs parallels the low wages in the region that are about 35% lower than the State of Minnesota average and 42% lower than the Metro Area average. Although the lower wages can be attractive to some companies looking to expand in the region; the lower wages do not support new housing development as employees earning the average wage in the region cannot afford the housing costs that would be necessitated for new construction.

- **Land Banking/Land Acquisition.** Land banking is a program of acquiring land with the purpose of developing at a later date. After a holding period, the land can be sold to a developer (often at a price lower than market) with the purpose of developing housing. Given the number of parcels that are bank owned and have lower land cost, communities in the region should consider establishing a land bank to which private land may be donated and public property may be held for future housing development.
  Similarly, land acquisition is a tool used by many governmental authorities to set aside land for a variety of public purposes; including new development/redevelopment, infrastructure projects, recreation, conservation, etc. Many local governments consider land acquisition and land banking as a strategy for stimulating private sector development.

- **Land Costs/Developer's Carrying Costs.** Table FS-8 showed that the average marketing lot cost in the region is approximately $15,000. A large percentage of lots in the region that were platted in the 2000s were lender-mediated and has driven lot cost down significantly. Because of depressed lot costs, it is difficult to develop new single-family lots where the developer can make a profit on the land. Developing land has historically been a profitable side of the housing business, yet is also risky if the lot inventory goes unsold and there are carrying costs. Due to raw land costs, entitlements, and the cost to develop infrastructure, developers will not pursue new platted subdivisions as today's lot costs do not sustain new development. Maxfield Research's interviews with builders and developers found that lot costs generally need to sell for $30,000 or more to sustain new lots.

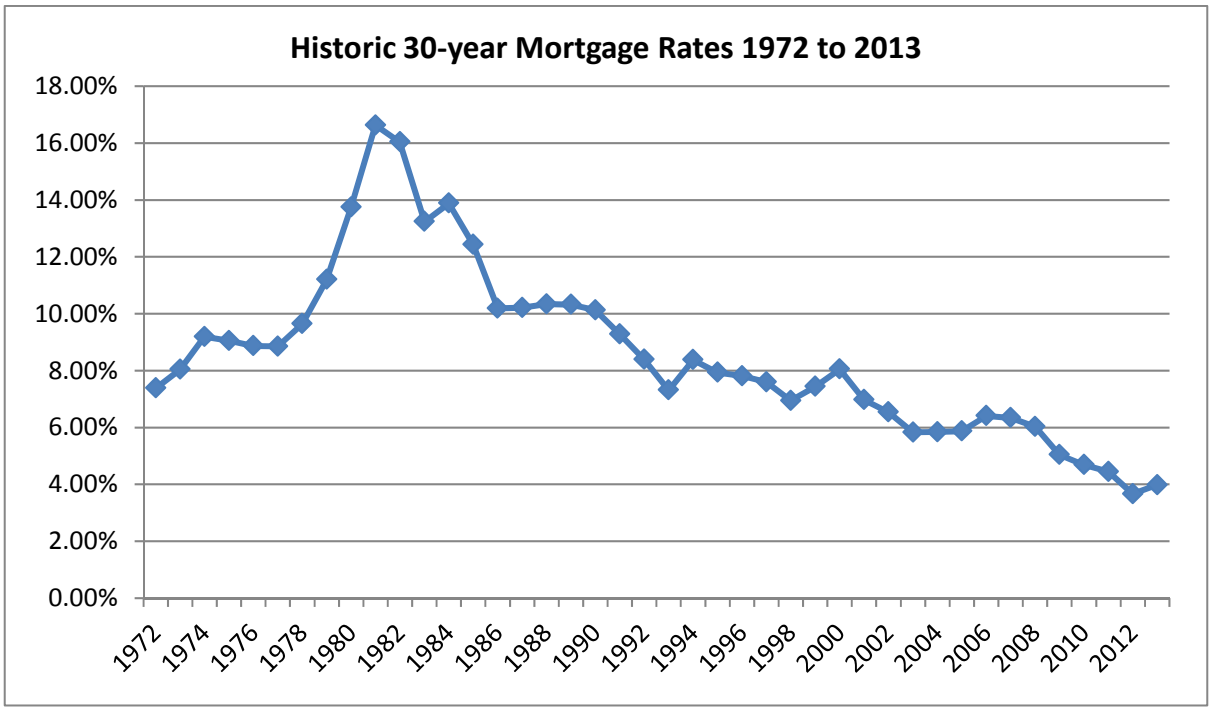
  The value of building lots is often benchmarked against the value of the completed retail housing package (i.e. sales price). Target ratios for builders show that the cost of sales should be held to 70% of the purchase price – 50% for construction hard costs and 20% for the land (raw land, improvements, financing costs, etc.). However, these ratios vary considerably based on builder, product, topography, lot type, access to capital, existing lot supply, etc. An improved single-family lot should generally cost from 18% to 25% of the projected retail price of the home.

  Based on the minimum average lot costs to develop of $30,000 or more in the newer subdivisions, the retail price for a new single-family home would be approximately $150,000+ based on a 20% lot-to-home ratio. However, our inventory of lot costs to the purchase price found an average lot-to-home ration of about 8% in the region. As a result, new home buyers in the region are receiving more home for their dollar as land cost ratios are substantially lower than national and Metro Area averages. Due to the lot sale prices today and the absorption of lots since the recession, developers would have prolonged carrying costs and cannot sell lots for the costs to develop. Therefore, new platted subdivisions will not be developed until all of the existing bank-owned lot inventory has been absorbed and until lot costs have increased to justify new development. Because of the high carrying costs for lots in many of the smaller communities in the region, a private-public partnership may be required to alleviate carrying costs while offering lots for prospective buyers.

- **Lot Supply.** A three- to five-year supply of lots is an appropriate balance between providing adequate consumer choice and minimizing developers' carrying costs. Table FS-7 identified over 3,000 vacant lots in the region among the newer subdivisions. Although the region has averaged over 1,000 new housing units per year since 2000; the region is averaging about 300 new units per year since 2010. Based on the current lot absorption since the recession, the East Central Minnesota region has an ample lot supply to accommodate future growth for most of this decade.

- **Lender-Mediated Properties.** Table FS-5 illustrated the number of foreclosures in the region between 2005 and 2013. Compared to the state average, the region experienced a higher share of foreclosures and was one of the hardest hit areas in the state. Foreclosures peaked in 2008 and have been steady between 2007 and 2012, before declining significantly in 2013. According to our Realtor interviews, the number of foreclosures continues to decline but still accounts for about 20% of transactions throughout the region. As the number of lender-mediated properties declines in 2014 and beyond, home values across the region should continue to increase as the market stabilizes.

- **Mortgage Interest Rates.** Mortgage interest rates are near their lowest level since the 1970s. As of late summer 2014, the average 30-year fixed rate mortgage rates was just above 4% in the Twin Cities Metro Area. Numerous Realtors commented on the low rates and the need for the rates to remain low to heal the housing market. Although the federal government has announced the scaling back of the Quantitative Easing bond buy-back program, mortgage rates remain extremely low; the slow economic recovery has kept mortgage rates in check. Low rates and declining housing prices have increased affordability over the past five years resulting in one of the best opportunities for homeownership for householders who desire to own and are credit-worthy. However, the housing market is recovering and it is estimated that mortgage rates will start to increase soon. Rising interest rates result in decreased affordability which could hinder the recovery in the East Central Minnesota region.



- **Multifamily Development Costs.** Similar to single-family development, it will be difficult to construct new multifamily product given achievable rents and development costs. According to Maxfield Research, the average construction costs in the Twin Cities Metro Area is about $195,000 per unit. New rental product in the suburbs is generally about $125,000 to $150,000 per unit. In outstate Minnesota, development costs per unit generally start at about $100,000 or more per unit. Based on the average cost to develop a unit in outstate Minnesota, rents will likely require rents per square foot of at least $1.10 in order to cash flow. Based on the average rents in the region, these rents would be significantly higher than existing product.

  Based on these costs, it will be extremely difficult to develop stand-alone multifamily housing structures by the private sector based on achievable rents. As a result, a private-public partnership or other financing programs will likely be required to spur development.

- **Rental Housing Listings.** Maxfield Research found few communities in the region maintain a rental resource guide for prospective renters. Those communities or organizations that did maintain a rental housing list were often outdated (i.e. phone number no longer working, property changed hands, etc.) and had little information for the potential renter. We recommend that each community and/or organization maintain an apartment list that can be shared electronically on a community website or in print form. At a minimum, the properties should include:

  - Name of property and property type (i.e. market rate, affordable, handicap accessible, accepts vouchers, single-family rental, etc.)
  - Property address
  - Contact information (phone, email, and website if available)

Rental property information should be updated periodically to reflect the most up-to-date contact information.

- **Shadow Rental Inventory ("Single-Family Rentals").** Shadow rentals are generally considered non-traditional rentals that were previously owner-occupied single-family homes, townhomes, condominiums, etc. The shadow market has been particularly fueled by homeowners who lost their home to foreclosure who opt to not rent in a traditional rental complex. Typically, short sales and foreclosures have resulted in substantial price reductions which have allowed buyers or investors to charge rents below market while still maintaining a profit. Although the shadow market rentals tend to be more affordable, renters run the risk of evictions if the owner does not pay the mortgage.

  In many areas in the region, a large percentage of renters have sought out single-family homes versus traditional multifamily rental developments. Based on housing unit data outlined in Table HC-7, about 49% of the region's rental product inventory is single-family, townhome, or duplex housing types. It is believed these units have increased the overall rental housing supply in the region.
  According to our Realtor interviews, a number of previously owner-occupied homes in the region changed tenure status during the Great Recession when foreclosed homes were acquired for substantial discounts. It is believed that many of these units resulted from a previous foreclosure, short sale, or the homeowner was upside down on the mortgage and elected to rent the property versus selling. As the housing market continues to rebound, many of these properties will likely transition back to the for-sale market. However, the communities should monitor the shadow market to mitigate any problem properties and improve the overall rental housing stock.

  Because many of the single-family rentals are unregulated in most of the region's communities, deferred maintenance is evident in some properties. We recommend the jurisdictions consider having a policy to license single-family rental units to keep track of rental properties and help maintain and preserve the market value of the property and neighborhood. We recommend requiring an application and nominal fee in return for educating property owners in regards to their role as a landlord and having a tenant in their property. Owners should be presented with materials on nuisance and code ordinances that could potentially occur on a property. Finally, jurisdictions should more actively follow-up with those single-family rental properties with nuisance and code compliance issues.

APPENDIX

Definitions

Absorption Period – The period of time necessary for newly constructed or renovated properties to achieve the stabilized level of occupancy. The absorption period begins when the first certificate of occupancy is issued and ends when the last unit to reach the stabilized level of occupancy has signed a lease.

Absorption Rate – The average number of units rented each month during the absorption period.

Active adult (or independent living without services available) – Active Adult properties are similar to a general-occupancy apartment building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Organized activities and occasionally a transportation program are usually all that are available at these properties. Because of the lack of services, active adult properties typically do not command the rent premiums of more service-enriched senior housing.

Adjusted Gross Income "AGI" – Income from taxable sources (including wages, interest, capital gains, income from retirement accounts, etc.) adjusted to account for specific deductions (i.e. contributions to retirement accounts, unreimbursed business and medical expenses, alimony, etc.).

Affordable housing – The general definition of affordability is for a household to pay no more than 30% of their income for housing. For purposes of this study we define affordable housing that is income-restricted to households earning at or below 80% AMI, though individual properties can have income-restrictions set at 40%, 50%, 60% or 80% AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. It is essentially housing affordable to low or very low-income tenants.

Amenity – Tangible or intangible benefits offered to a tenant in the form of common area amenities or in-unit amenities. Typical in-unit amenities include dishwashers, washer/dryers, walk-in showers and closets and upgraded kitchen finishes. Typical common area amenities include detached or attached garage parking, community room, fitness center and an outdoor patio or grill/picnic area.

Area Median Income "AMI" – AMI is the midpoint in the income distribution within a specific geographic area. By definition, 50% of households earn less than the median income and 50% earn more. The U.S. Department of Housing and Urban Development (HUD) calculates AMI annually and adjustments are made for family size.

Assisted Living – Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much

younger, depending on their particular health situation), who are in need of extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

Building Permit – Building permits track housing starts and the number of housing units authorized to be built by the local governing authority. Most jurisdictions require building permits for new construction, major renovations, as well as other building improvements. Building permits ensure that all the work meets applicable building and safety rules and is typically required to be completed by a licensed professional. Once the building is complete and meets the inspector's satisfaction, the jurisdiction will issue a "CO" or "Certificate of Occupancy." Building permits are a key barometer for the health of the housing market and are often a leading indicator in the rest of the economy as it has a major impact on consumer spending.

Capture Rate – The percentage of age, size, and income-qualified renter households in a given area or "Market Area" that the property must capture to fill the units. The capture rate is calculated by dividing the total number of units at the property by the total number of age, size and income-qualified renter households in the designated area.

Comparable Property – A property that is representative of the rental housing choices of the designated area or "Market Area" that is similar in construction, size, amenities, location and/or age.

Concession – Discount or incentives given to a prospective tenant to induce signature of a lease. Concessions typically are in the form of reduced rent or free rent for a specific lease term, or free amenities, which are normally charged separately, such as parking.

Congregate (or independent living with services available) – Congregate properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties typically dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. Congregate properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings, even excluding the services.

Contract Rent – The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease.

Demand – The total number of households that would potentially move into a proposed new or renovated housing project. These households must be of appropriate age, income, tenure and

size for a specific proposed development. Components vary and can include, but are not limited to: turnover, people living in substandard conditions, rent over-burdened households, income-qualified households and age of householder. Demand is project specific.

Detached housing – a freestanding dwelling unit, most often single-family homes, situated on its own lot.

Effective Rents – Contract rent less applicable concessions.

Elderly or Senior Housing – Housing where all the units in the property are restricted for occupancy by persons age 62 years or better, or at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or better and the housing is designed with amenities, facilities and services to meet the needs of senior citizens.

Extremely low-income – person or household with incomes below 30% of Area Median Income, adjusted for respective household size.

Fair Market Rent – Estimates established by HUD of the Gross Rents needed to obtain modest rental units in acceptable conditions in a specific geographic area. The amount of rental income a given property would command if it were open for leasing at any given moment and/or the amount derived based on market conditions that is needed to pay gross monthly rent at modest rental housing in a given area. This figure is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families on at financially assisted housing.

Foreclosure – A legal process in which a lender or financial institute attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender by using the sale of the house as collateral for the loan.

Great Recession – Global economic decline beginning in December 2007 and ended in June 2009 with the official recovery beginning shortly thereafter. The Great Recession was initially sparked by the collapse of the United States housing bubble, which caused the values of securities tied to United States real estate pricing to plummet, damaging financial institutions globally. The Great Recession lead to worldwide austerity, high levels of household debt, trade imbalances, high unemployment and limited prospects for global growth.

Gross Rent – The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease, plus the estimated cost of all utilities paid by tenants.

Household – All persons who occupy a housing unit, including occupants of a single-family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household Trends – Changes in the number of households for any particular areas over a measurable period of time, which is a function of hew households formations, changes in average household size, and met migration.

Housing Choice Voucher Program – The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Housing choice vouchers are administered locally by public housing agencies. They receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Housing unit – House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Project-Based Section 8 – A federal government program that provides rental housing for very low-income families, the elderly, and the disabled in privately owned and managed rental units. The owner reserves some or all of the units in a building in return for a Federal government guarantee to make up the difference between the tenant's contribution and the rent. A tenant who leaves a subsidized project will lose access to the project-based subsidy.

HUD Section 202 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by elder household who have incomes not exceeding 50% of Area Median Income.

HUD Section 811 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy of persons with disabilities who have incomes not exceeding 50% Area Median Income.

HUD Section 236 Program – Federal program that provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% Area Median Income who pay rent equal to the greater or market rate or 30% of their adjusted income.

Income limits – Maximum households income by a designed geographic area, adjusted for household size and expressed as a percentage of the Area Median Income, for the purpose of establishing an upper limit for eligibility for a specific housing program. See Income-qualifications.

Inflow/Outflow – The Inflow/Outflow Analysis generates results showing the count and characteristics of worker flows in to, out of, and within the defined geographic area.

Low-Income – Person or household with gross household incomes below 80% of Area Median Income, adjusted for household size.

Low-Income Housing Tax Credit – A program aimed to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60% or less of Area Median Income, and rents on these units be restricted accordingly.

Market analysis – The study of real estate market conditions for a specific type of property, geographic area or proposed (re)development.

Market rent – The rent that an apartment, without rent or income restrictions or rent subsidies, would command in a given area or "Market Area" considering its location, features and amenities.

Market study – A comprehensive study of a specific proposal including a review of the housing market in a defined market or geography. Project specific market studies are often used by developers, property managers or government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what house needs, if any, existing within a specific geography.

Market rate rental housing – Housing that does not have any income-restrictions. Some properties will have income guidelines, which are minimum annual incomes required in order to reside at the property.

Median Rent/Home Price – The median refers to the price point where half of the rents/homes are priced above the point, and half are priced below it. The median is a more accurate gauge of housing costs as averages tend to skew prices at the high and low end of the market.

Memory Care – Memory Care properties, designed specifically for persons suffering from Alzheimer's disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which deals almost exclusively with widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.

Migration – The movement of households and/or people into or out of an area.

Mixed-income property – An apartment property contained either both income-restricted and unrestricted units or units restricted at two or more income limits.

Mobility – The ease at which people move from one location to another.

Moderate Income – Person or household with gross household income between 80% and 120% of the Area Median Income, adjusted for household size.

Multifamily – Properties and structures that contain more than two housing units.

Naturally Occurring Affordable Housing – Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are considered "naturally-occurring" or "unsubsidized affordable" units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc.

Net Income – Income earned after payroll withholdings such as state and federal income taxes, social security, as well as retirement savings and health insurance.

Net Worth – The difference between assets and liabilities, or the total value of assets after the debt is subtracted.

Pent-up demand – A market in which there is a scarcity of supply and as such, vacancy rates are very low or non-existent.

Population – All people living in a geographic area.

Population Density – The population of an area divided by the number of square miles of land area.

Population Trends – Changes in population levels for a particular geographic area over a specific period of time – a function of the level of births, deaths, and in/out migration.

Project-Based rent assistance – Rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Redevelopment – The redesign, rehabilitation or expansion of existing properties.

Rent burden – gross rent divided by adjusted monthly household income.

Restricted rent – The rent charged under the restriction of a specific housing program or subsidy.

Saturation – The point at which there is no longer demand to support additional market rate, affordable/subsidized, rental, for-sale, or senior housing units. Saturation usually refers to a particular segment of a specific market.

Senior Housing – 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. Maxfield Research Inc. classifies senior housing into four categories based on the level of support services. The four categories are: Active Adult, Congregate, Assisted Living and Memory Care.

Short Sale – A sale of real estate in which the net proceeds from selling the property do not cover the sellers' mortgage obligations. The difference is forgiven by the lender, or other arrangements are made with the lender to settle the remainder of the debt.

Single-family home – A dwelling unit, either attached or detached, designed for use by one household and with direct street access. It does not share heating facilities or other essential electrical, mechanical or building facilities with another dwelling.

Stabilized level of occupancy – The underwritten or actual number of occupied units that a property is expected to maintain after the initial lease-up period.

Subsidized housing – Housing that is income-restricted to households earning at or below 30% AMI. Rent is generally based on income, with the household contributing 30% of their adjusted gross income toward rent. Also referred to as extremely low income housing.

Subsidy – Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract/market rate rent and the amount paid by the tenant toward rent.

Substandard conditions – Housing conditions that are conventionally considered unacceptable and can be defined in terms of lacking plumbing facilities, one or more major mechanical or electrical system malfunctions, or overcrowded conditions.

Target population – The market segment or segments of the given population a development would appeal or cater to.

Tenant – One who rents real property from another individual or rental company.

Tenant-paid utilities – The cost of utilities, excluding cable, telephone, or internet necessary for the habitation of a dwelling unit, which are paid by said tenant.

Tenure – The distinction between owner-occupied and renter-occupied housing units.

Turnover – A measure of movement of residents into and out of a geographic location.

Turnover period – An estimate of the number of housing units in a geographic location as a percentage of the total house units that will likely change occupants in any one year.

Unrestricted units – Units that are not subject to any income or rent restrictions.

Vacancy period – The amount of time an apartment remains vacant and is available on the market for rent.

Workforce housing – Housing that is income-restricted to households earning between 50% and 120% AMI. Also referred to as moderate-income housing.

Zoning – Classification and regulation of land use by local governments according to use categories (zones); often also includes density designations and limitations.