

2010 Excensus Change Report – Eagan, MN

ULI MN/Regional Council of Mayors – Opportunity City

September 7, 2010

Summary

This report spans a recent and critical period of demographic and economic changes in the City of Eagan. The initial years, May 2004 through April 2006, reflect an expanding housing market with increasing housing availability and demographic gains in all age categories. The second phase, from May, 2006 through April, 2008, shows a reversal in the region's housing market with dramatically reduced resident turnover. In the final year, May of 2008 through April of 2009, there are initial signs of a housing market recovery for some demographic segments. These economic swings have affected communities and household age groups in different ways.

Overall, Eagan has a stable household base with some diversity of housing options, in both owner and renter-occupied housing. The City has experienced interesting changes in household characteristics including the types of housing that residents are living in. The most significant trend is the drop in turnover of households, particularly for those 55 and over living in single family homes. While low turnover indicates that residents may be happy with their housing choice, turnover that is too low could reduce opportunities for younger households to locate in the City or could indicate that older residents are not able to move due to underwater mortgages, loss of jobs or lack of downsizing options. The following observations are intended to provide a basis for Eagan's policy discussions as part of the Opportunity City Program.

- **Household Growth.** From 2004 to 2009, the City saw its occupied housing base grow from 24,752 to 25,588 households. There was a net loss of households under age 55 (-1,313) while significant increases were seen in households ages 55 or more (+2,149). In 2009, twenty-five percent of the City's households were age 55 or older. Much of the gain in the age 55+ category can be attributed to "aging in place".
- **Turnover:** The housing turnover rate (the rate that the City's housing is changing hands) declined steadily over the period and particularly during the housing downturn beginning in 2007. Average turnover (2004-09) was significantly lower for older households age 55 to 74 (at 3.8%) than it was for households under age 35 (14.8%) and ages 35 to 54 (5.5%). Turnover appears to have bottomed out in the 2007/2008 period when single family detached housing dropped to 1.8 percent and apartments dropped to 12.6 percent. In 2009, turnover rebounded to 2.1 percent for single family detached housing and 15.1 percent for apartments. Even with the rebound, housing turnover in 2009 was still well below the levels at the start of the period. Seventy percent of all households did not move during this five year period.
- **Mix.** Between 2004 and 2009, owner-occupied housing dropped only marginally as a percent of all housing from 74.1 to 73.7 percent. Occupied single family housing dropped from 60 to 58 percent of all housing in Eagan. The percent of single family detached homes in 2009 that were rented was a relatively low 1.8 percent. Nearly half (47.8%) of the City's young households (under age 35) were in rental apartments. This percentage is high relative to the 33.6 percent for Dakota County as a whole. Nineteen percent of the young households in Eagan were owners of single family detached housing and 20.9 percent were owners of a multi-family unit.
- **Value of Housing.** A very small percent (3%) of the owned single family detached homes in 2009 were valued at less than \$200,000 of which 14 percent were occupied by households under age 35. Homes valued at \$300,000 or more accounted for 47 percent of all housing in the City. Households

age 55 or older occupied 33 percent of these higher value “move-up” homes. Between 2004 and 2009, there was a 12 percent increase in homes under \$200,000 owned by households age 55 or older.

- **Age of Single Family Housing.** Two-thirds of the City’s owned single family detached housing was built between 1980 and 1999 and approximately 3,650 housing units were built before 1980. With low turnover and aging in place, two hundred of these older homes are now occupied by households ages 75 or older.
- **Retention.** From 2004 to 2009, twenty-eight percent of the Eagan households that moved within the 7-county area ended up choosing another home in Eagan. Households in either owned single family housing or rental apartments are the most likely to choose another home in the City.
- **Migration.** Half of the household moves into the City (2004 to 2009) from within the metro area came from St. Paul, Minneapolis, or Bloomington. Half of all residents that moved from Eagan chose a home in St. Paul, Minneapolis, Bloomington, Woodbury, Richfield, Eden Prairie, or Savage.
- **Foreclosures.** Sheriff’s sale home foreclosures increased more than four-fold from 2004 to 2008 (49 foreclosed homes in 2004 to 220 homes in 2009). Just over half (56%) of these foreclosures involved resident households between the ages of 35 and 54. The trends were sharply up between 2004 and 2008, but down in 2009.

Report Findings:

Availability of housing is just as important to a household wishing to move into the City as home style, location, and affordability. Eagan has a mix of housing that is helping to ensure that housing options remain available even during a slowdown in the housing market. This mix is important since much of the City's single family housing stock has not been turning over fast enough to ensure that incoming households have sufficient housing choices. With opportunities to develop vacant land and redevelop older apartments and housing developments, the City remains in a good position to once again provide housing choices that can meet the needs of new households, growing families, and existing single family residents seeking other housing in Eagan.

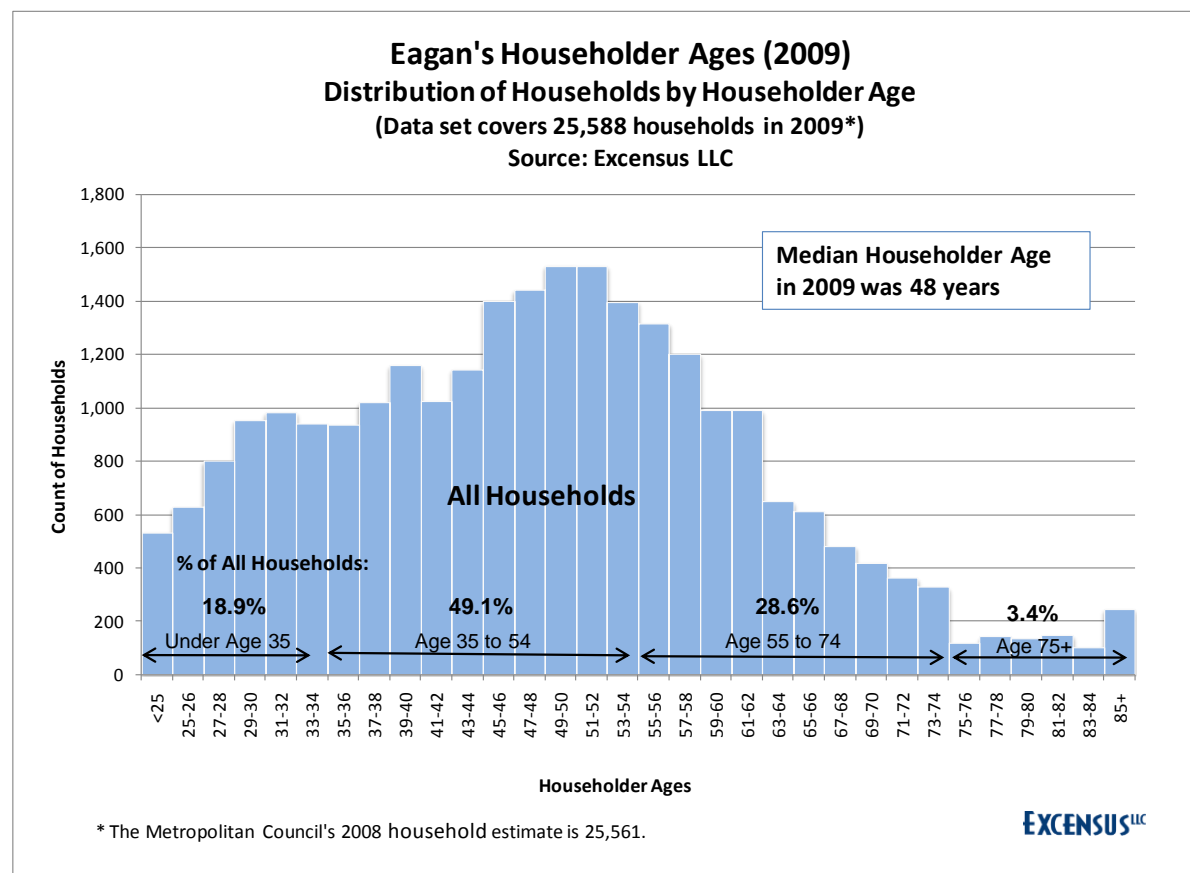
Housing needs are changing. These changes are being driven by long term population aging patterns as well as the recent downturn on the economy. This report uses detailed, household-level tracking data based on actual counts to show how the City's household base has changed over the period from May of 2004 to May 2009. This information was developed by Excensus LLC using data shared for research purposes by state and local governmental units. Definitions and a description of the methodology used in developing this data set are provided at the end of this report.

Eagan Demographic and Housing Profiles (2004 to 2009)

A. Trends in Householder Ages 2004 to 2009

Eagan has a resident base dominated by households ages 35 to 54. The large number of middle aged residents coupled with low housing turnover, is causing the City's demographic profile to age rapidly.

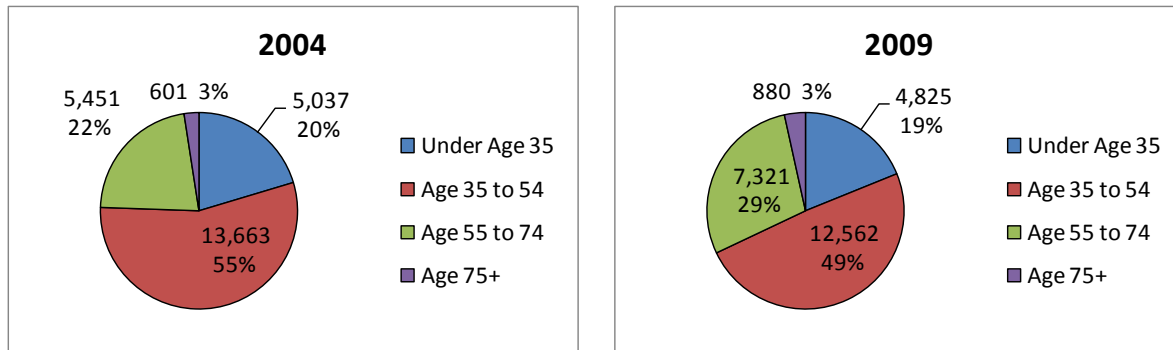
Household Age Curve - Eagan Householder Ages (May, 2010)



In 2009, there were 25,588 occupied housing units in Eagan. Nearly half (49.1%) of all head-of-households were between the ages of 35 and 54 and another 29 percent were between 55 and 74 years of age. One third were age 55 or older.

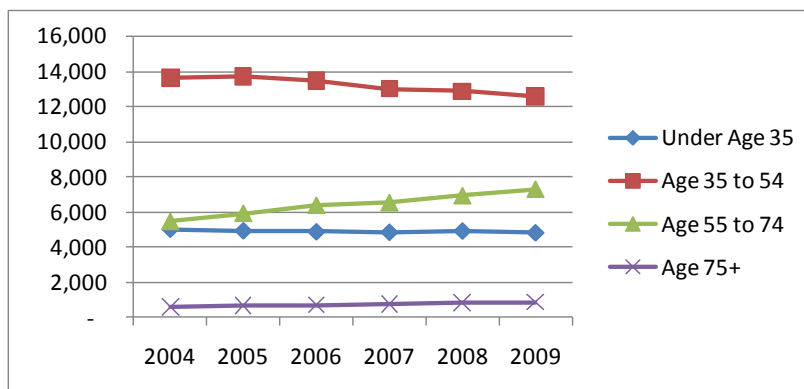
Eagan Householder Ages (May, 2004)

Householder Ages (May, 2009)



There were 1,313 fewer householders under age 55 in 2009 than in 2004. The number of households under age 55 increased during the years of the expanding housing market (2004 to 2006) but all of this growth was lost in the later years with the downturn in the housing market. Households age 55 to 74 increased significantly – growing by 1,870 households. The number of older households (ages 75 or more) increased by 279 during this same period. Much of the gains in both groups can be attributed to “aging in place.”

Eagan Households by Age (2004 to 2009)

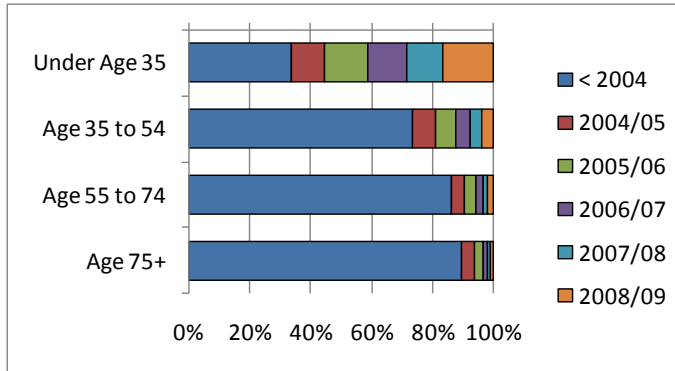


B. Household Aging

There are costs to an aging household base. Local commercial areas, built on an expectation of young families or workers, may become less viable in the face of an aging community. Community services may have to retool to meet the changing needs of an aging community. And, as workers age, employers may feel the need to relocate in order to find the workforce they need. For local workers, commuting distances to work may increase. Furthermore, there is an impact to local schools as families with children age and leave the community and are not replaced.

The primary cause of community aging is “aging in place.” Households that would otherwise move to accommodate a growing family or to meet the needs of a changing lifestyle choose instead to remain in their existing homes. With only limited turnover, housing availability is reduced and there are fewer opportunities to attract and retain a more balanced mix of households. Seventy percent of all Eagan’s households remained in their existing home through the period 2004 to 2009. For households age 55 and older, eighty-seven percent remained in place through this period.

Eagan Households – Year Moved into Current Dwelling



Net # of Householders that Aged into (+) or Aged out of (-) an Age Category by Year

	Under Age 35	Age 35 to 54	Age 55 to 74	Age 75+
2004/2005	(491)	(36)	388	139
2005/2006	(449)	(140)	445	144
2006/2007	(448)	(190)	489	149
2007/2008	(411)	(228)	500	139
2008/2009	(428)	(218)	490	156

Source: Excensus LLC

Eagan currently needs 428 new households (under age 35) each year (9% of total) just to maintain its existing base of younger households. Conversely, 156 householders age 75 or older (18% of their total) would need to move out of the City and be replaced by younger households each year for this age segment to keep from growing. The impact of aging in place can be mitigated over time through new housing construction or by leveraging turnover so that as existing households move they are replaced with younger households.

C. The Demographics of Homeownership – 2004 to 2009

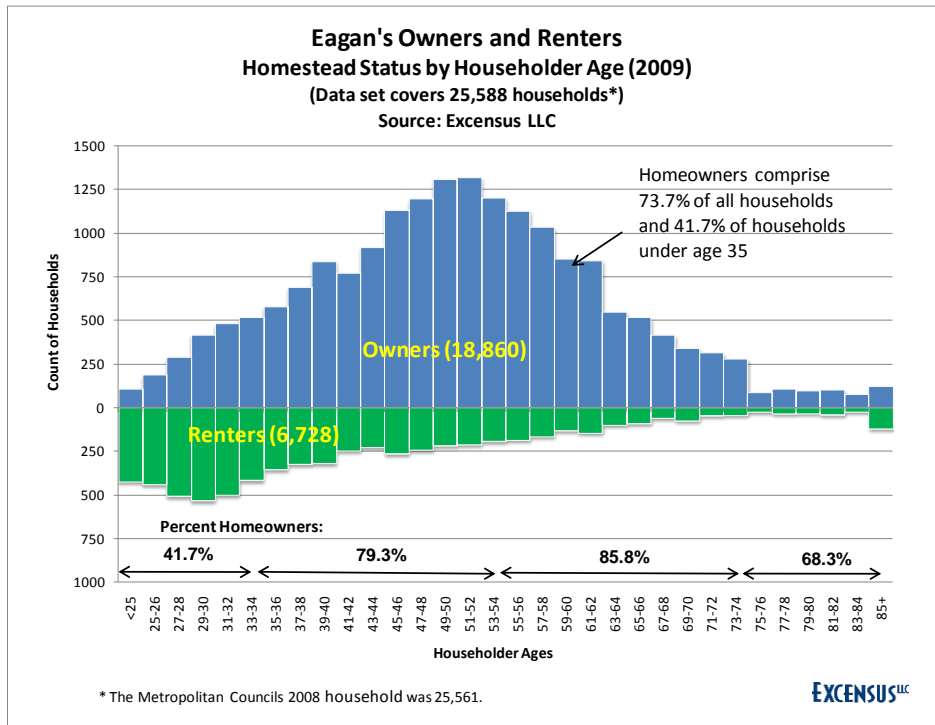
Overall, 73.7 percent of the City’s households live in owner-occupied housing. Owner-occupied single family housing accounts for about half (51.8%) of the City’s housing stock. Forty-two percent of all households under age 35 are homeowners. These households are using a wide variety of owned and renter-occupied housing. Forty-one percent of the City’s 6,728 rental units are in the hands of households under the age of 35. This is higher than Dakota County’s average of 34.7 percent indicating that younger households in Eagan are more dependent on rental housing options. (Note that nursing homes are not included in this analysis.)

Eagan Homeowners and Renters – Percent by Householder Age Group (2009)

Householder Age	All HHs	Owners	Pct. Owners	Renters	Pct. Renters
Under Age 35	4,825	2,010	41.7%	2,815	58.3%
Age 35 to 54	12,562	9,965	79.3%	2,597	20.7%
Age 55 to 74	7,321	6,284	85.8%	1,037	14.2%
Age 75+	880	601	68.3%	279	31.7%
Occupied Housing Units	25,588	18,860	73.7%	6,728	26.3%

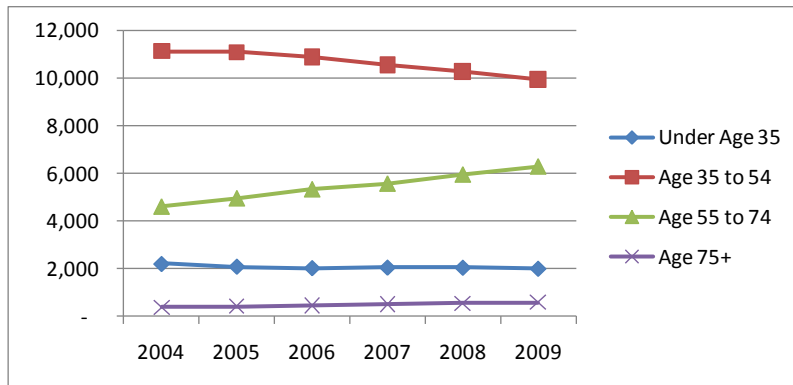
Source: Excensus LLC

Eagan Age Curve – Homeowners and Renters by Householder Age (2009)

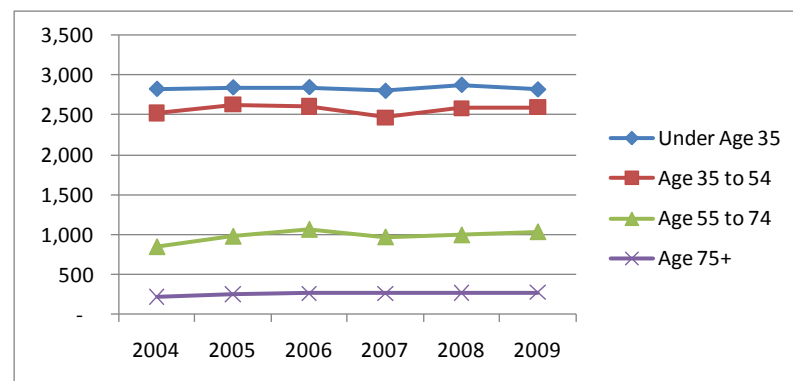


Eagan’s homeowner base is aging – with significantly more households age 55 or older in 2009 than at the start of the period. The number of homeowners under age 35 dropped by 205 and homeowners between 35 and 54 dropped by 1,171. Usage of rental housing increased for households age 55 to 74 but was relatively stable for all other groups.

Homeowners by Householder Age (2004 to 2009)



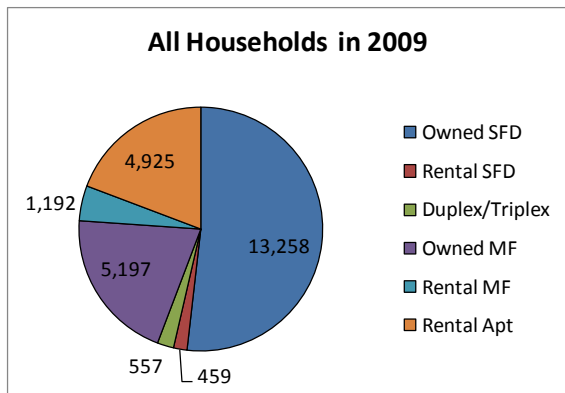
Renters by Householder Age (2004 to 2009)



D. Housing Usage and Home Tax Values – 2004 to 2009

Owner-occupied single family detaching housing dominates housing usage for the two middle age categories. Each age group, however, shows a significant share of other owned and rental options. This is particularly true for households under age 35 and those ages 75 or more where there is a large concentration in owned single family, owned and rental multi-family, and apartments. Currently, 252 households age 75 or more are living in owned single family housing. This is a relatively small (2%) portion of the City’s single family detached housing.

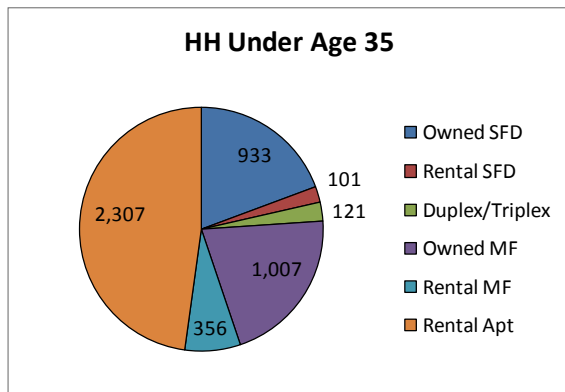
All Households by Housing and Ownership Type (2009)



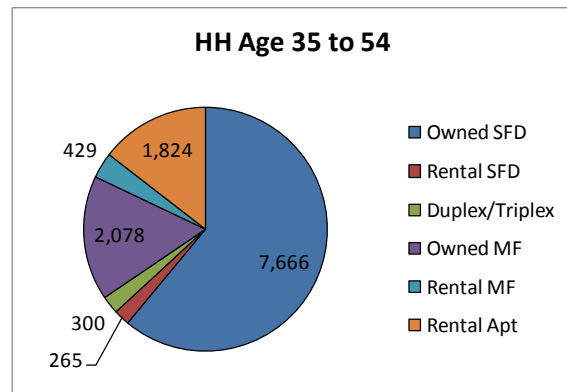
All Households in 2009

Housing Type	Occupied Dwellings	Percent of Total
Owned SFD	13,258	51.8%
Rental SFD	459	1.8%
Duplex/Triplex	557	2.2%
Owned MF	5,197	20.3%
Rental MF	1,192	4.7%
Rental Apt	4,925	19.2%
All Occupied Units	25,588	100.0%

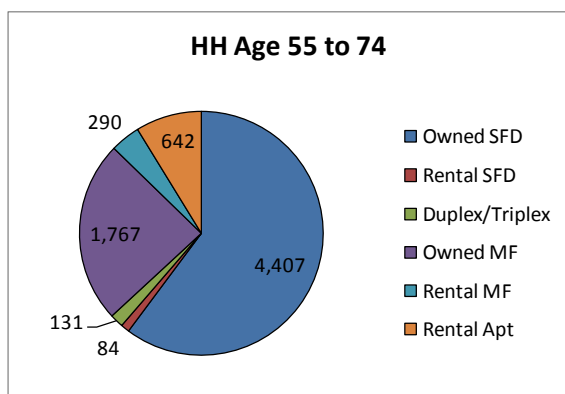
Households Under Age 35



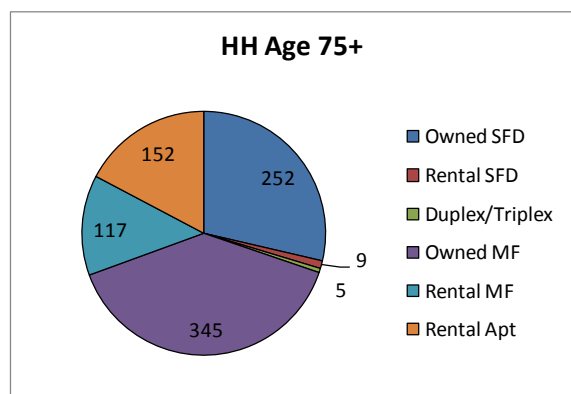
Households Age 35 to 54



Households Ages 55 to 74



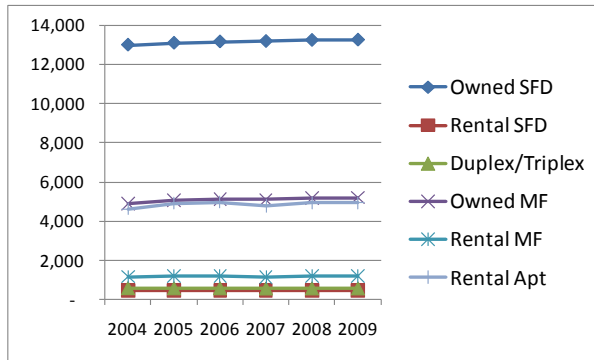
Households Ages 75+



The tables below show the changes in housing usage since 2004. The most significant changes are in single family housing and owned multifamily housing. An increasing proportion of this housing is owned by households ages 55 or older and a decreasing share by younger households. Some of this may be related to increases in home foreclosures in recent years. A reduction in the base of young households could also affect the City's ability to attract other young homebuyers to existing homes and may impact school enrollment levels for those neighborhoods with increased aging and fewer young households.

Housing Usage Trends by Householder Age (2004 to 2009)

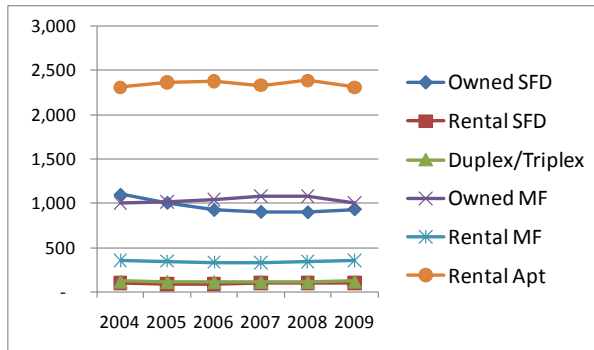
All Occupied Housing Units



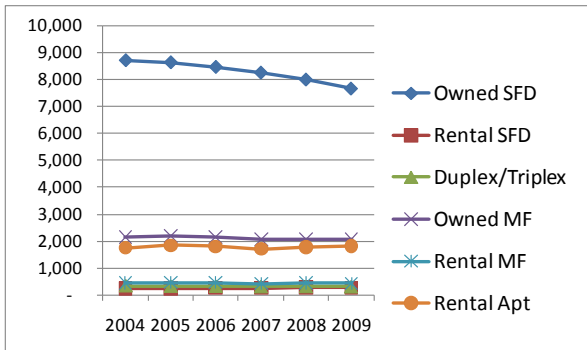
Housing Usage - 2004 to 2009

Housing Types	Housing Types - All Occupied Units		
	2004	2,009	Chg '04-'09
Owned SFD	12,997	13,258	261
Rental SFD	454	459	5
Duplex/Triplex	567	557	(10)
Owned MF	4,892	5,197	305
Rental MF	1,161	1,192	31
Rental Apt	4,635	4,925	290
All Occupied Units	24,706	25,588	882

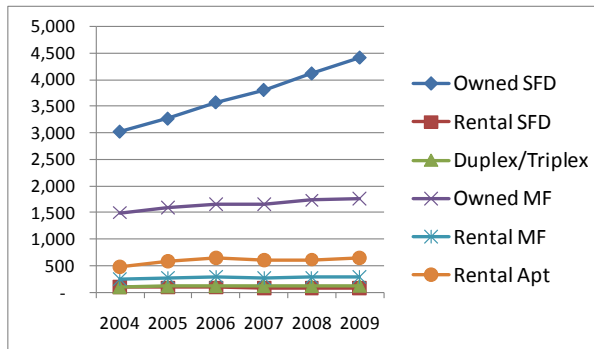
Households Under Age 35



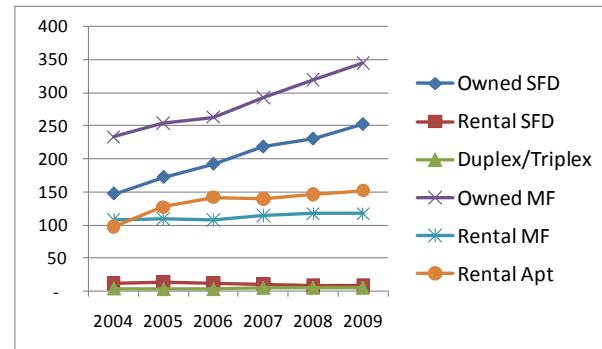
Households Age 35 to 54



Households Age 55 to 74

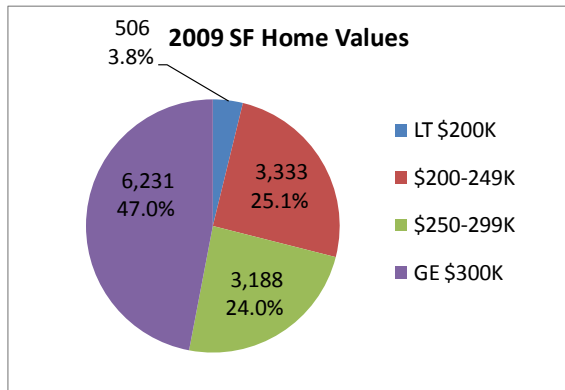


Households Ages 75+



The City has a relatively small base of affordable single family homes. This study identified 13,258 owner-occupied single family detached homes in Egan. Twenty-nine percent had a tax value in 2009 under \$250,000 and just four percent were valued at less than \$200,000.

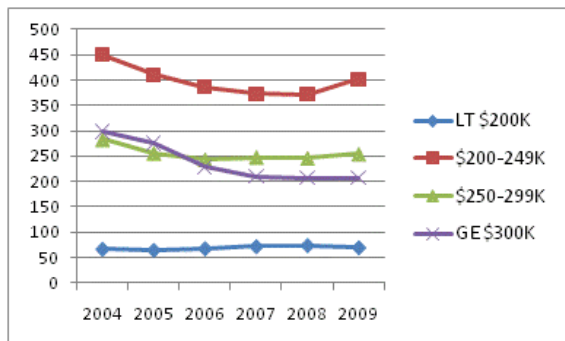
Single Family Homeownership by Tax Value of Home (2009)



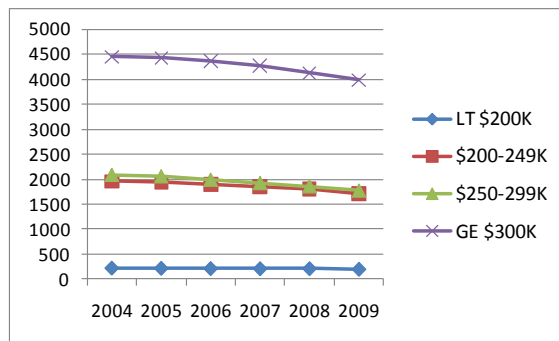
Households under the age of 35, apart from an apparent resurgence in 2009, have been moving away from the higher priced single family homes. Households age 35 to 54 also declined in all but the lowest price range. Rather than young households leaving Egan, this pattern suggests that there are not enough new homeowners coming into the City to overcome the inertia of households aging in place.

Mix of Owned Single Family Homes by Tax Value (2009) and Age of Householder

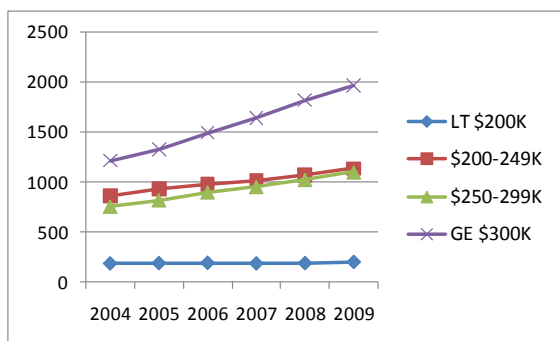
Households Under Age 35



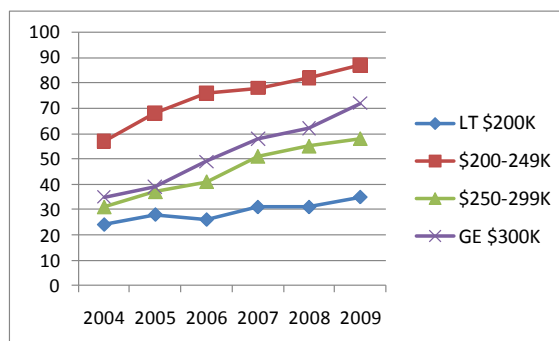
Households Age 35 to 54



Households Age 55 to 74



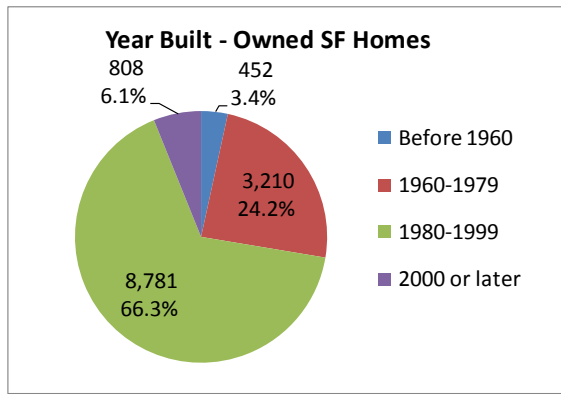
Households Ages 75+



E. Usage and Age of Owned Single Family Detached Homes

The City's owned single family detached housing is aging. Just over a quarter of these homes (3,450 units) were built before 1980 and half of all owned single family homes were built before 1986. As these homes age, maintenance becomes increasingly more important.

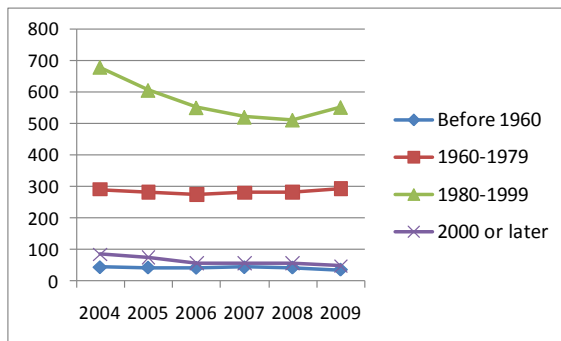
Age of Owned Single Family detached Housing in Eagan (2009)



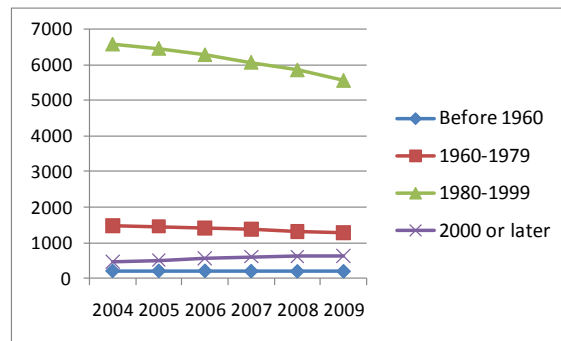
As indicated earlier, the share of younger households in owned single family housing has been decreasing. Most of this decline is seen in homes built between 1980 and 1999. Due to slow turnover and aging in place, a growing proportion of the homes built before 1980 are in the hands of households ages 55 and older. Two hundred of these homes are occupied by households ages 75 or older. The city can expect this trend to continue and the need for housing maintenance services to increase with it.

Mix of Owned Single Family Homes by Year Built and Age of Householder

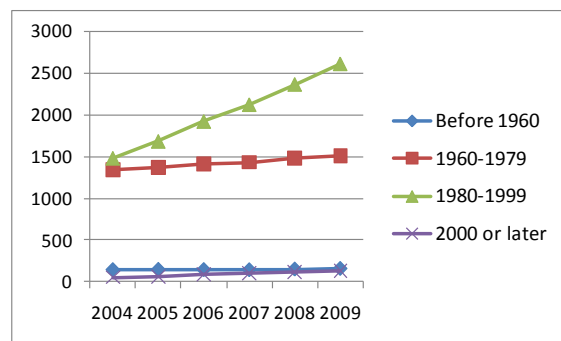
Households Under Age 35



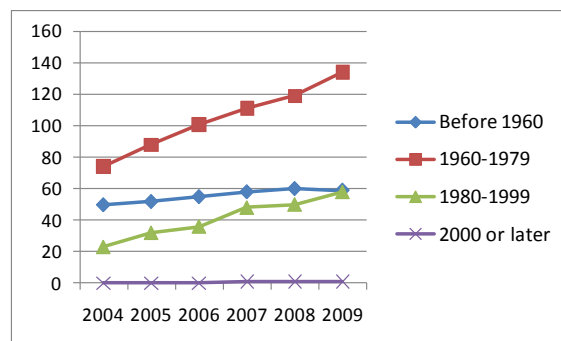
Households Age 35 to 54



Households Age 55 to 74



Households Ages 75+



F. Housing Usage and New Birth Families – 2004 to 2009

The number of new births in the metro area tends to remain relatively stable year to year. Between 2004 and 2009, the number of Eagan households with new births increased by 2.9 percent. Births by households in owned single family housing, however, decreased by 15 percent.

There were steady increases in birth families living in both multi-family units and apartments. Over the period, forty-five percent of the City's new births occurred in housing other than an owner-occupied single family home. Sixteen percent of these non-traditional housing units had a birth reported during the period 2004 to 2009. This trend towards more families with young children living in non-traditional

housing is a metro wide trend and points up the changing expectations for rental and multifamily housing.

Housing Usage by Eagan New Birth Families (2004 to 2009)

NewHousType	2004	2005	2006	2007	2008	2009	Total	Pct. Of Total
Owned SFD	422	426	410	412	364	359	2,393	54.8%
Rental SFD	27	21	21	20	16	24	129	3.0%
Duplex/Triplex	19	21	26	25	16	25	132	3.0%
Owned MF	102	113	96	110	121	127	669	15.3%
Rental MF	25	24	20	25	36	42	172	3.9%
Rental Apt	140	122	139	146	149	179	875	20.0%
All Housing Units	735	727	712	738	702	756	4,370	100.0%

Sources : MN Dept of Health, Public Birth Records; Excensus LLC

G. Housing Turnover and Retention – 2004 to 2009

Household turnover is a measure of mobility and an important indicator of housing availability. Turnover is defined as the percentage of all households that moved from their home in a given year. In 2009, Eagan’s turnover rate was at 5.7 percent. This is a moderate rate, but well below the City’s 8.7 percent rate at the beginning of the period. The fact that this rate is up from 2008, shows some increasing housing market activity – a positive outcome following the housing downturn in 2007/2008.

While slow turnover rates are seen across the metro area, the City’s 2009 single family homeowner turnover rate of 2.1 percent is at the low end of the 2.5 to 3.0 percent range seen in other metro area communities. This rate is also up from the rate in 2007/2008.

The turnover rate differs dramatically depending on type of housing – ranging from two percent for moves from owner-occupied single family housing to 15 percent for moves from rental apartment units. The low turnover for owner-occupied single family households translates into limited availability of owner-occupied housing in the City for new households wishing to move into the City and for existing households looking to move within the City.

Housing Turnover Trends in Eagan – May 2004 through April 2009

Housing Types	Percent of All HHs that Moved				
	2004/05	2005/06	2006/07	2007/08	2008/09
Owned SFD	3.8%	3.4%	2.7%	1.8%	2.1%
Rental SFD	13.8%	11.9%	11.6%	7.0%	9.8%
Duplex/Triplex	13.1%	7.8%	8.3%	7.2%	7.0%
Owned MF	8.8%	7.3%	6.4%	3.9%	4.4%
Rental MF	14.5%	14.1%	13.4%	8.1%	10.2%
Rental Apt	20.1%	18.9%	16.9%	12.6%	15.1%
All Occupied Units	8.7%	8.0%	7.0%	4.8%	5.7%

Source: Excensus LLC

Turnover rates, particularly for owned single family detached homes, have been falling steadily through most of this period. Turnover dropped in other types of housing as well, but not to the same degree. As single family turnover has decreased, rental apartments and multi-family properties have been taking on a more significant role providing a foothold for new households wishing to find a home in the City, providing transitional housing, and supporting a broader range of households types and needs. The section of new birth families supports this point.

Of the 8,608 households that moved from a home in Eagan during this five year period, fifty-seven percent (4,978) were tracked to a new residential address in the 7-county metro area. Twenty-eight of these moves both originated and ended in Eagan. Existing Eagan households represent a substantial share of the market for housing in Eagan.

Turnover and Retention – All Eagan Household Moves (May, 2004 to May, 2009)

Housing Types	All HH Ages 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Eagan Retention
				7-Co. Area	Eagan	
Owned SFD	65,688	1,805	2.7%	1,147	328	28.6%
Rental SFD	2,223	240	10.8%	139	32	23.0%
Duplex/Triplex	2,793	243	8.7%	154	37	24.0%
Owned MF	25,388	1,550	6.1%	858	221	25.8%
Rental MF	5,881	712	12.1%	415	118	28.4%
Rental Apt	24,274	4,058	16.7%	2,265	660	29.1%
All Occupied Units	126,247	8,608	6.8%	4,978	1,396	28.0%

Source: Excensus LLC

This next table shows turnover of households under age 35. This group had higher levels of turnover across all housing types (14.8 percent) including owner-occupied housing (7.2 percent). Twenty-three percent of these younger Eagan households were able to find another residence in Eagan.

Turnover and Retention – Moves by Households under Age 35 (May, 2004 to May, 2009)

Housing Types	HHs <35 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Eagan Retention
				7-Co. Area	Eagan	
Owned SFD	4,833	347	7.2%	242	56	23.1%
Rental SFD	450	72	16.0%	44	9	20.5%
Duplex/Triplex	578	79	13.7%	51	9	17.6%
Owned MF	5,263	557	10.6%	314	59	18.8%
Rental MF	1,705	286	16.8%	175	38	21.7%
Rental Apt	11,814	2,299	19.5%	1,322	340	25.7%
All Occupied Units	24,643	3,640	14.8%	2,148	511	23.8%

Source: Excensus LLC

Turnover drops sharply starting with households age 35 to 54. Turnover among households age 55 to 74 age groups (55 or older) was the lowest overall at 3.8 percent and for owned single family housing at two percent. Retention rates were highest for households age 35 to 54.

Turnover and Retention – Moves by Households Age 35 to 54 (May, 2004 to May, 2009)

Housing Types	HHs 35-54 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Eagan Retention
				7-Co. Area	Eagan	
Owned SFD	42,115	1,078	2.6%	696	226	32.5%
Rental SFD	1,266	126	10.0%	74	19	25.7%
Duplex/Triplex	1,603	134	8.4%	86	24	27.9%
Owned MF	10,636	641	6.0%	375	119	31.7%
Rental MF	2,241	281	12.5%	161	55	34.2%
Rental Apt	8,886	1,390	15.6%	760	257	33.8%
All Occupied Units	66,747	3,650	5.5%	2,152	700	32.5%

Source: Excensus LLC

Turnover and Retention – Moves by Households Age 55 to 74 (May, 2004 to May, 2009)

Housing Types	HHs 55-74 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Eagan Retention
				7-Co. Area	Eagan	
Owned SFD	17,781	349	2.0%	197	43	21.8%
Rental SFD	449	39	8.7%	20	4	20.0%
Duplex/Triplex	592	28	4.7%	15	3	20.0%
Owned MF	8,127	301	3.7%	142	38	26.8%
Rental MF	1,379	122	8.8%	69	22	31.9%
Rental Apt	2,923	337	11.5%	172	61	35.5%
All Occupied Units	31,251	1,176	3.8%	615	171	27.8%

Source: Excensus LLC

Turnover and Retention – Moves by Households Age 75 or more (May, 2004 to May, 2009)

Housing Types	HHs 75+ 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Eagan Retention
				7-Co. Area	Eagan	
Owned SFD	959	31	3.2%	12	3	25.0%
Rental SFD	58	3	5.2%	1	-	0.0%
Duplex/Triplex	20	2	10.0%	2	1	50.0%
Owned MF	1,362	51	3.7%	27	5	18.5%
Rental MF	556	23	4.1%	10	3	30.0%
Rental Apt	651	32	4.9%	11	2	18.2%
All Occupied Units	3,606	142	3.9%	63	14	22.2%

Source: Excensus LLC

H. Housing Choices – Housing Type Before and After the Move

Choices in housing are important to Eagan residents. Between May 2004 and May 2009 a total of 4,689 households moved into an Eagan home from a home either in Eagan or elsewhere in the 7-county metro area. A quarter of these moves were to an owned single-family. Of these moves to single family housing, two-thirds (771 households) had come from another single family home. Most of the remaining third came from an apartment or condo/townhome. Of the 1,931 households entering an apartment in the City, forty-two percent had been previously living in a single family home and 44 percent had come from another apartment.

All Households Moving Into a Home in Eagan (May, 2008 to May, 2009)

Eagan Housing	Eagan HHs ('04-09)		Previous Housing Types for Incoming Households				
	Move-Ins	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	1,158	24.7%	66.6%	3.2%	13.4%	0.8%	16.1%
Rental SFD	131	2.8%	61.1%	3.8%	13.0%	0.0%	22.1%
Duplex/Triplex	134	2.9%	36.6%	7.5%	7.5%	3.0%	45.5%
Owned MF	980	20.9%	50.7%	3.1%	12.0%	0.8%	33.4%
Rental MF	355	7.6%	47.3%	3.9%	13.5%	1.4%	33.8%
Rental Apt	1,931	41.2%	42.2%	3.3%	8.9%	1.2%	44.4%
Grand Total	4,689	100.0%	50.8%	3.4%	11.1%	1.0%	33.7%

Source: Excensus LLC

In looking at single family residents that moved out of a home in Eagan, nearly three-quarters (73%) moved to another single family home and 44 percent of those leaving an apartment moved to a single family home. Overall, fifty-seven percent of all moves ended in a single family home.

Households Moving from a Home in Eagan (2004 to 2009)

Eagan Housing	Eagan HHs ('04-09)		Distribution of Destination Housing Types for Move-out Households				
	Move-Outs	Percent	Single Family	Duplex/Triplex	Condo/TH mobile Home	Apartment	
Owned SFD	1,054	24.7%	73.4%	1.8%	18.0%	0.4%	6.4%
Rental SFD	132	3.1%	74.2%	0.8%	14.4%	1.5%	9.1%
Duplex/Triplex	137	3.2%	65.7%	5.8%	12.4%	2.2%	13.9%
Owned MF	745	17.4%	60.9%	2.4%	22.0%	0.8%	13.8%
Rental MF	342	8.0%	55.0%	4.4%	20.2%	0.3%	20.2%
Rental Apt	1,864	43.6%	44.8%	3.5%	17.5%	1.1%	33.0%
Grand Total	4,274	100.0%	57.1%	3.0%	18.4%	0.9%	20.7%

Source: Excensus LLC

A total of 1,479 Eagan households moved to another home in the City over the five year period. Seventy-three percent of all single family homeowners found another single family home in the City and about half (47.2%) of all apartment renters moved to another apartment in the City. Twenty-eight percent of apartment renters moved to a single family dwelling. This compares to 35.7 percent for Dakota County as a whole.

Housing Choices for Eagan Moves that began and ended in Eagan (2004 to 2009)

Eagan Housing	In-City Moves (2004-09)		Type of Housing After the Move (2004-2009)			
	Move-Outs	Percent	Single Family	Duplex/Triplex	Condo/TH mobile Home	Apartment
Owned SFD	415	28.1%	73.7%	1.9%	17.8%	6.3%
Rental SFD	46	3.1%	73.9%	0.0%	17.4%	6.5%
Duplex/Triplex	41	2.8%	61.0%	12.2%	9.8%	17.1%
Owned MF	246	16.6%	58.9%	1.6%	25.6%	13.4%
Rental MF	113	7.6%	46.9%	3.5%	27.4%	22.1%
Rental Apt	618	41.8%	28.0%	5.5%	18.6%	47.2%
Grand Total	1,479	100.0%	49.8%	3.7%	19.9%	26.1%

Source: Excensus LLC

I. Household Migration – Eagan’s Resident Origins and Destinations

Between 2004 and 2009, half (51%) of all metro area moves into Eagan came from three cities (St. Paul, Minneapolis, and Bloomington).

Top Metro Area Origination Cities for Moves into Eagan (May, 2004 to May, 2009)

Eagan Housing	Move-Ins New to Co.	Top Origination Cities for New HH Moves into Eagan (2004-2009)								
		St. Paul	Minneapolis	Bloomington	Richfield	Woodbury	Eden Prairie	St. Louis Park	Savage	Cottage Grove
Owned SFD	519	113	105	56	35	19	21	17	11	4
Rental SFD	59	17	15	7	1	-	1	3	-	1
Duplex/Triplex	42	9	12	5	4	-	2	1	-	2
Owned MF	518	118	82	67	26	14	22	17	10	5
Rental MF	151	25	35	15	8	9	3	4	2	4
Rental Apt	898	176	164	90	32	36	18	20	25	24
Grand Total	2,187	458	413	240	106	78	67	62	48	40

Source: Excensus LLC

Of those households that moved out of Eagan, half ended up in one of these seven neighboring cities: St. Paul, Minneapolis, Bloomington, Woodbury, Richfield, Eden Prairie, or Savage.

Top Destination Cities for Moves from Homes in Eagan (May, 2004 to May, 2009)

Eagan Housing	Move out of City	Top Destination Cities for Moves out of Eagan (2004-2009)								
		St. Paul	Minneapolis	Bloomington	Woodbury	Richfield	Eden Prairie	Savage	Cottage Grove	Edina
Owned SFD	302	44	29	13	27	6	15	10	8	8
Rental SFD	43	9	2	3	-	2	-	1	2	-
Duplex/Triplex	42	2	9	6	2	2	1	2	2	-
Owned MF	323	35	37	28	16	15	6	15	9	11
Rental MF	151	28	22	13	6	3	5	3	1	2
Rental Apt	822	133	106	82	38	35	34	29	28	15
Grand Total	1,683	251	205	145	89	63	61	60	50	36

Source: Excensus LLC

The table below shows those households that moved from Eagan to a single family home in one of the other six metro area counties. Half of these moves were to these seven cities: Minneapolis, St. Paul, Woodbury, Bloomington, Cottage Grove, Savage, and Shakopee.

Top Destination Cities for Eagan Household Moves to a Single Family Dwelling (2004-2008)

Eagan Housing	Moves to SF Outside of City	Top Destination Cities for Moves to a Single Family Home Outside of Eagan (2004-2009)								
		Minneapolis	St. Paul	Woodbury	Bloomington	Cottage Grove	Savage	Shakopee	Blaine	Brooklyn Park
Owned SFD	204	14	24	25	9	7	4	6	6	2
Rental SFD	32	2	3	-	3	2	1	1	1	2
Duplex/Triplex	30	8	-	2	5	2	1	1	-	2
Owned MF	184	25	16	13	9	9	10	5	2	7
Rental MF	86	14	14	4	5	-	3	1	2	1
Rental Apt	418	67	68	24	33	17	12	14	11	7
Grand Total	954	130	125	68	64	37	31	28	22	21

Source: Excensus LLC

J. Home Foreclosure (Sheriff's Sale) Demographics – 2004 to 2009

Sheriff's sale home foreclosures increased more than four-fold from 2004 to 2008 (49 foreclosed homes in 2004 to 220 homes in 2009). Just over half (56%) of these foreclosures involved resident households between the ages of 35 and 54. The trends were sharply up between 2004 and 2008, but down in 2009.

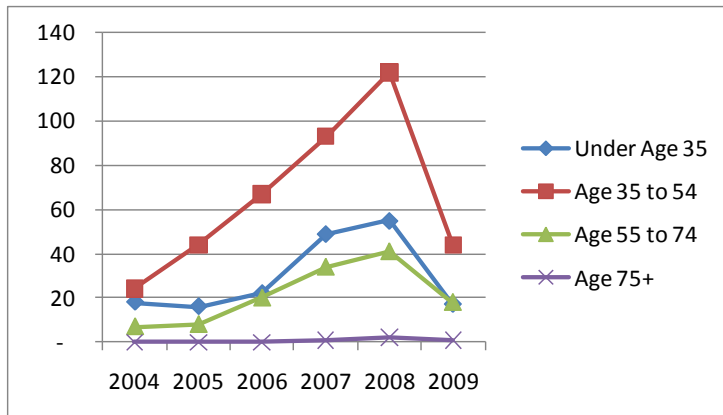
Washington County Sheriff's Sale Foreclosures by Resident Householder Age (2004 to 2009)

Eagan Foreclosure Trends (2004-09)						
Householder Age	2004	2005	2006	2007	2008	2009
Under Age 35	18	16	22	49	55	17
Age 35 to 54	24	44	67	93	122	44
Age 55 to 74	7	8	20	34	41	18
Age 75+	-	-	-	1	2	1
Foreclosed Total	49	68	109	177	220	80

Source: Excensus LLC

On a proportionate basis, household under the age of 35 and ages 35 to 54 have been equally hard hit. Overall, less than one percent (0.35%) of households under age 54 had a foreclosed property in 2009.

Trends in Eagan Foreclosures (2004 to 2009)



Resident Householders in Foreclosed Homes as a Percent of All Households (2009)

Eagan Foreclosures as Pct. of All HHs (2009)			
Householder Age	HHs in Foreclosed Units		
	All HHs	Total	Percent
Under Age 35	4,825	17	0.35%
Age 35 to 54	12,562	44	0.35%
Age 55 to 74	7,321	18	0.25%
Age 75+	880	1	0.11%
Foreclosed Total	25,588	80	0.31%

Source: Excensus LLC

For households that went through a sheriff's sale foreclosure, very few have as yet shown up in new housing in the Twin Cities metro area. Some of this may be because those households moved in with parents or a roommate, left the metro area, or have not yet settled into a new home. Of the 48 that were tracked to a new dwelling in the metro area, 29 percent were living in single family housing, 31 percent in an apartment, and 13 percent in a condo or townhome. These choices did not seem to vary much based on the type of foreclosure housing.

Housing Choices after Foreclosure – Housing Type After Relocation (7-County Metro Area – 2004-2008)

Eagan Foreclosed Dwellings	Metro Area Moves ('04-08)		Housing Type Chosen Following 7-County Metro Area Move				
	Move-Outs	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	12	25.0%	25.0%	16.7%	25.0%	8.3%	8.3%
Rental SFD	5	10.4%	40.0%	20.0%	20.0%	0.0%	20.0%
Duplex/Triplex	2	4.2%	50.0%	0.0%	0.0%	0.0%	50.0%
Owned MF	12	25.0%	33.3%	0.0%	16.7%	0.0%	41.7%
Rental MF	10	20.8%	20.0%	10.0%	0.0%	0.0%	30.0%
Rental Apt	7	14.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Grand Total	48	100.0%	29.2%	8.3%	12.5%	2.1%	31.3%

Source: Excensus LLC

More than half (56%) of the tracked foreclosure households ended up in another home in Washington County. Housing type does not appear to be a factor in determining the likelihood of foreclosed households finding another residence in Washington County.

Housing Choices – Destination Cities following Eagan Home Foreclosures (Metro Area – 2004-2008)

Foreclosure Type	Metro Area Moves ('04-08)	County Destination following Eagan Sheriff's Sale						
		Dakota	Washington	Anoka	Carver	Hennepin	Ramsey	Scott
Owned SFD	12	41.7%	8.3%	0.0%	0.0%	25.0%	25.0%	0.0%
Rental SFD	5	40.0%	0.0%	0.0%	0.0%	20.0%	40.0%	0.0%
Duplex/Triplex	2	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Owned MF	12	75.0%	0.0%	0.0%	0.0%	16.7%	8.3%	0.0%
Rental MF	10	70.0%	0.0%	0.0%	0.0%	10.0%	10.0%	10.0%
Rental Apt	7	28.6%	0.0%	0.0%	14.3%	57.1%	0.0%	0.0%
Grand Total	48	56.3%	2.1%	0.0%	2.1%	22.9%	14.6%	2.1%

Source: Excensus LLC

K. Data Description and Definition of Terms

The information presented in this report is based on household-level profiles and tracking data developed and maintained by Excensus LLC. All rights to this information remain the property of Excensus LLC.

Data Sources

The demographic profiles have been created by Excensus from administrative data sets shared for research and planning purposes by Federal, State, and local government sources. Principal data sets include the US Postal Service resident file, the Minnesota Department of Public Safety driver's license and vehicle registration files, the Minnesota Department of Health Live Birth data, City foreclosure data, and the MetroGIS parcel and property ownership files. All private and confidential information on individuals and households is protected by non-disclosure agreements, usage licenses, and/or Minnesota privacy statutes and may not be released by Excensus.

Methodology

All charts and tables used in this report refer to actual household counts. The 7-County metro area data set consists of more than 1 million households and their occupied housing units. Each household record is linked to its individual property parcel using GIS. This helps provide address verification and permits household and housing attributes to be mapped and linked by means of a relational database. This is a longitudinal data set. All householders and other adults in these households are assigned a unique identifier which permits the tracking of householders as they move from location to location within the 7-county metro area.

Definitions of Terms

Household – For purposes of this analysis, a household is equivalent to an “occupied housing unit.” Note that households may be created or lost as members of a single household relocate to separate dwellings or where separate households come together into a single housing unit. This differs from the definition used by the Census Bureau which permits multiple households (unrelated individuals or families) to occupy a single housing unit.

Householder – This is the oldest adult living in an occupied housing unit. Note that the householder may change from year to year as the members of the household change. In the Excensus system, the householder in each dwelling is updated annually.

Turnover – The base consists of household moves from an existing home. A move is indicated when the household is no longer residing at a particular address. The turnover rate is the percent of all households that moved and is computed as an average annual rate.

Retention – Moves within the 7-county metro area where the householder relocated in the same geographic area (i.e., City for purposes of this report). The retention rate is the proportion of all moves that are retained in the same geographic area.

Move-up Housing – Typically a larger, more expensive home that a homeowner buys in response to an expanding household or increasing income.

Aging in Place – Householders that remain in their current home rather than moving. Household members age during that period. A community that is aging-in-place may appear to be unchanged, but the needs of the residents change due of aging.

Housing Choices – These are the housing options (type, style, price and location) available to a household looking for new owned or rental housing. This analysis shows “choice” based on actual market behavior – that is, what different groups of households are buying or renting.

Single Family Housing – Generally, this is a dwelling with a separate, private entrance. A single family detached (SFD) home is a dwelling that is not attached to another dwelling unit. A single family attached (SFA) home is a dwelling that is physically attached to at least one other dwelling unit. Examples of single family attached homes include townhomes, duplexes, triplexes and quad homes. Mobile homes are also considered single family attached dwellings for purposes of this research.

Multi-Family Housing – Generally, this is a group of attached dwelling units with a common entrance. Examples of a multi-family home would include most condominiums and apartments.

Lifecycle Segments – These are groupings of householders by age that a representative of different stages in the life of a household – “forming households” (under age 35), “growing households” (ages 35 to 54), “mature households” (ages 55 to 74), and “aging households” (ages 75+). This typology is useful for describing underlying household needs and housing requirements.