

# 2010 Excensus Change Report – Washington County, MN

## ULI MN/Regional Council of Mayors – Washington County HRA

July 14, 2010

### Summary

This report spans a recent and critical period of demographic and economic changes in Washington County. The initial years, May 2004 through April 2006, show 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 some housing market recovery for some demographic segments. These economic swings have affected cities and household age groups in different ways.

Overall, Washington County has a stable household base with some diversity of housing options, particularly with respect to owner occupied housing. The County has experienced interesting changes in household characteristics related to the age of the household and the types of housing they are living in and moving to and from. The most significant trend is the drop in turnover of households, particularly for those who are over 55 and 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 county 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 are key observations in the household trends that provide a basis for Washington County Housing & Redevelopment Authority's policy discussions.

- **Household Growth.** From 2004 to 2009, the County saw its occupied housing base grow from 76,394 to 85,490 households. During this period, households under age 55 showed only modest gains (+1,600) while the most significant growth was with households ages 55 to 74 (+6,000). In 2009, thirty-six percent of the County's households were age 55 or older. Most of the gains in the age 55+ category can be attributed to households aging in place.
- **Turnover:** The housing turnover rate (the rate that the County's housing is changing hands) declined over the period and particularly in the years after the housing downturn in 2007. Turnover was significantly slower for older households age 55 to 74 (at 3.1%) than it was for households under age 35 (9.8%) and ages 35 to 54 (4.4%). In 2009, turnover for single family detached housing dropped to 2.1 percent and apartments dropped to 12.4 percent. Three-quarters of all households remained in their home throughout this five year period. While turnover is slowing across the metro area, the County's 2009 homeowner turnover rate of 2.1 percent is well below the 2.5 to 3.0 percent range reported for the other metro area counties.
- **Mix.** Between 2004 and 2009, owner-occupied housing as a percent of all housing declined from 68 to 64 percent. Single family housing as a share of the total remained relatively stable (81% in 2004 to 80 percent in 2009). The percent of single family detached homes in 2009 that were rented was a relatively low 6.9 percent. Only fifteen percent of young households (under age 35) are in rental apartments. This is low relative to other suburban counties. Half (49%) of all young households in Washington County are owners of single family detached housing.
- **Value of Housing.** Eighteen percent of the single family detached homes are valued at less than \$200,000 and of these homes 18 percent are occupied by households under age 35. Homes valued at \$300,000 or more account for 41 percent of all housing in the County. Households age 55 or older occupy 38 percent of these higher value "move-up" homes. Between 2004 and 2009, there

was a 15 percent increase in homes under \$200,000 owned by households age 55 or older.

- **Retention.** From 2004 to 2009, sixty-two percent of the Washington County households that moved within the 7-county area found another home (of any type) in the county. Single family homeowners (at 68%) are the most likely to choose another home in the County.
- **Migration.** Half of all household moves into or within the County (2004 to 2009) originated in St. Paul (12%) or in four Washington County cities (Woodbury, Cottage Grove, Oak Park Heights, and Stillwater). Half of all residents that moved from a home in Washington County chose St. Paul or a Washington County city.
- **Foreclosures.** Foreclosures increased 8-fold between 2004 and 2009. Three percent of all households under age 35 went through a Sheriff's Sale during the period compared to 1.2 percent for all other age groups. Fifty-six percent of all tracked foreclosed households found another home (of any type) in the County.
- **Washington County HRA Properties.** The HRA's apartment units serve proportionately more households age 55 or older and fewer households under the age of 35 than do non-HRA properties. HRA apartment units turned over at a rate of 15 percent per year. Sixty-two percent of these households relocated to another address in Washington County. The retention rate for the HRA apartments is higher than that of the non-HRA apartment units.

## Report Findings:

Availability of housing is just as important to a household wishing to move into the County as the home style, location, and affordability. There is a need for more housing options since much of the existing housing stock is simply not turning over. With opportunities to develop vacant land and redevelop older apartments and developments, the county is in a good position to provide these additional housing choices that can help meet the needs of new households, growing families, and other existing single family residents seeking other housing in Washington County.

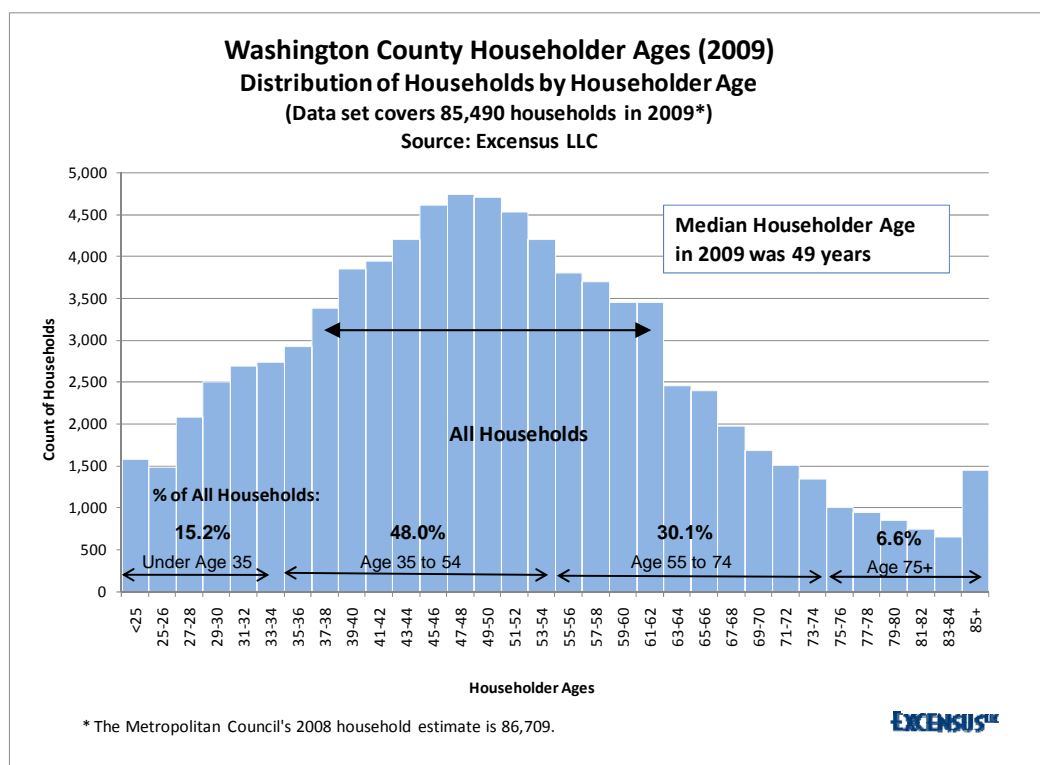
These changing housing needs are being driven by long term population aging patterns as well as the recent downturn on the economy. This report uses detailed, household-level tracking data to show how the County's household base has changed over the period from May of 2004 to May 2009. This information 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.

## Washington County Demographic and Housing Profiles (2004 to 2009)

### A. Trends in Householder Ages 2004 to 2009

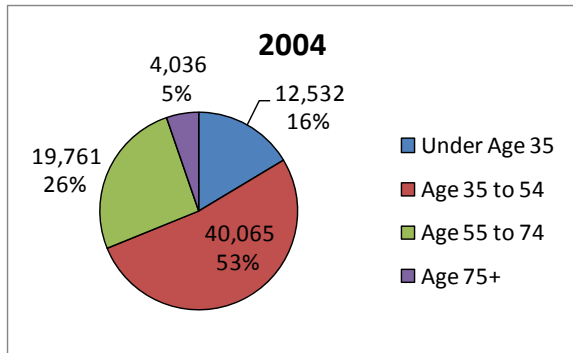
Washington County has a resident base dominated by households in the 35 to 62 age range. The large number of middle aged residents coupled with low housing turnover, is causing the county's demographic profile to age rapidly.

*Household Age Curve - Washington County Householder Ages (May, 2010)*

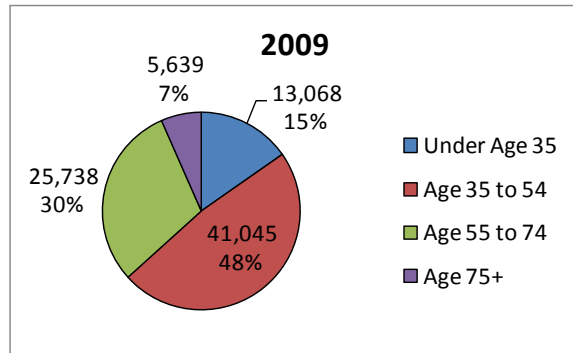


In 2009, there were 85,490 occupied housing units in Washington County. Forty-eight percent of these households had a householder between the ages of 35 and 54 and another 30 percent were between 55 and 74 years of age.

*Washington County Householder Ages (May, 2004)*

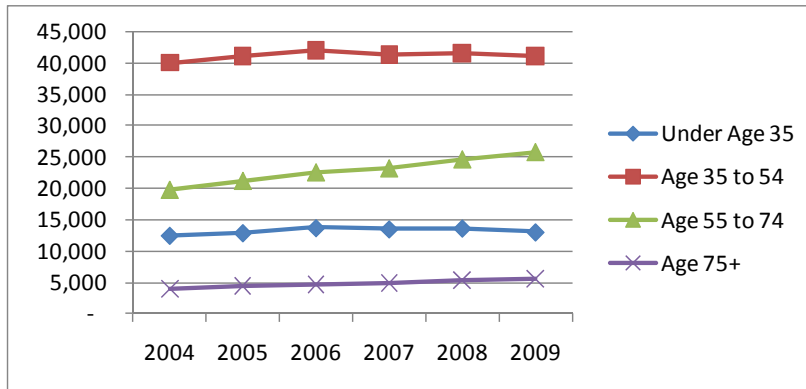


*Householder Ages (May, 2009)*



The number of households under age 55 grew by 1,516 over this period 2004 to 2009. There were some increases in younger households during the initial growth years (2004 to 2006) but most of this growth was lost in later years. Households age 55 to 74 increased significantly – growing by 5,977 households over this same period. Much of this gain in older households is due to “aging in place” which is discussed in the next section.

*Washington County Households by Age (2004 to 2009)*

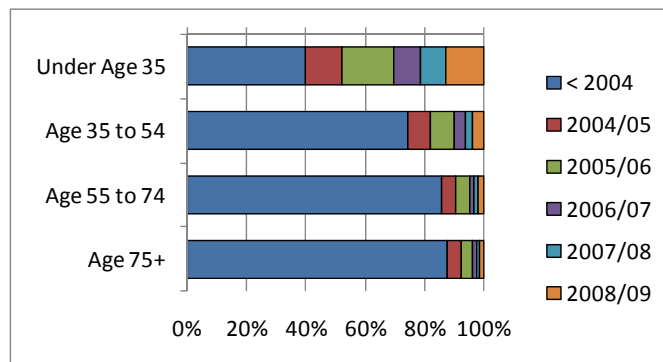


## **B. Household Aging**

There is a cost 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. Without turnover, housing availability is reduced and there are fewer opportunities to attract and retain a more balanced mix of households. Nearly three-quarters (73%) of Washington County’s households remained at their existing home through the period 2004 to 2009. For households age 55 and older, 86 percent remained in place during this period.

Washington County Households – Year Moved to Current Address



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	(1,463)	(153)	1,088	528
2005/2006	(1,396)	(369)	1,184	581
2006/2007	(1,441)	(448)	1,308	581
2007/2008	(1,332)	(487)	1,232	587
2008/2009	(1,349)	(548)	1,304	593

Source: Excensus LLC

The impact of aging in place can be mitigated through new housing construction or by leveraging turnover so that as existing households move they are replaced with younger aged households. Washington County currently needs 1,349 new households (under age 35) each year just to maintain their existing base. Conversely, 593 householders age 75 or older would need to move out of the County and be replaced by younger households each year for this age segment to keep from growing.

**C. The Demographics of Homeownership – 2004 to 2009**

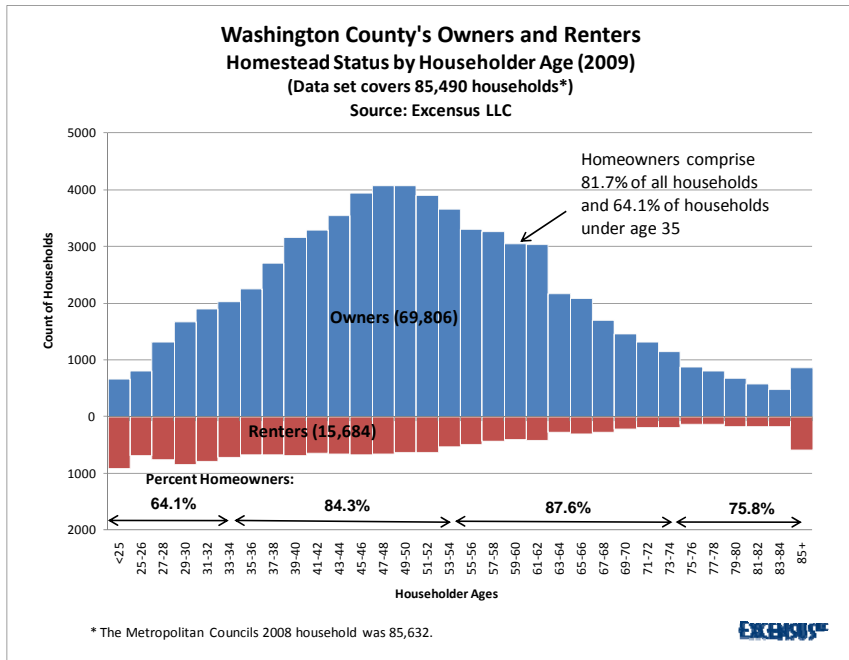
Washington County is dominated by owner-occupied housing. Overall, 81 percent of the County’s households live in owner-occupied housing. While 64 percent of households under age 35 are homeowners – a very high proportion - only a third of the county’s 15,684 occupied rental housing units are in the hands of households under the age of 35. This is a very low percentage when compared to other metro area communities and indicates that the rental housing that is available is being distributed across all age categories.

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

Householder Age	All HHs	Owners	Pct. Owners	Renters	Pct. Renters
Under Age 35	13,068	8,383	64.1%	4,685	35.9%
Age 35 to 54	41,045	34,606	84.3%	6,439	15.7%
Age 55 to 74	25,738	22,544	87.6%	3,194	12.4%
Age 75+	5,639	4,273	75.8%	1,366	24.2%
Occupied Housing Units	85,490	69,806	81.7%	15,684	18.3%

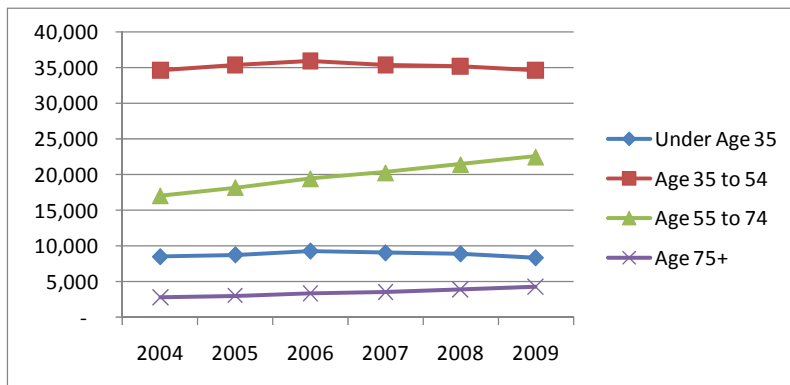
Source: Excensus LLC

Washington County Age Curve – Homeowners and Renters by Householder Age (2009)

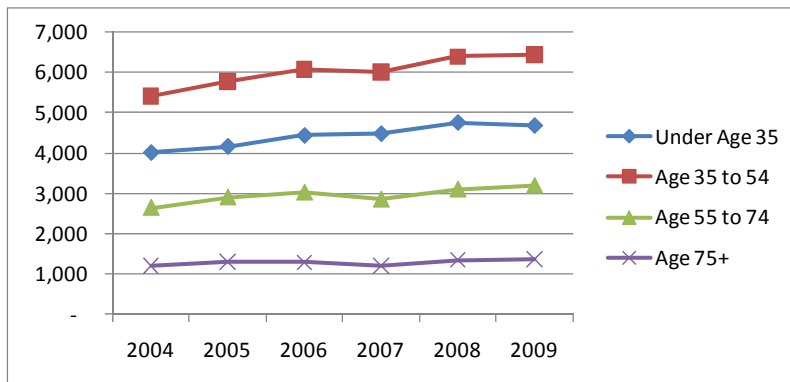


Washington County’s homeowner base is aging – with significantly more households age 55 or older. With the housing downturn beginning in 2006, homeowners under age 55 has been decreasing. The number of occupied rental units increased during this period, except for a brief time at the end of the housing market boom. Rental housing usage has increased in recent years across all age ranges. Households ages 55 to 74 have seen growing numbers in both owned and rental housing throughout the period. Again, aging in place is a key factor in this change.

Homeowners by Householder Age (2004 to 2009)



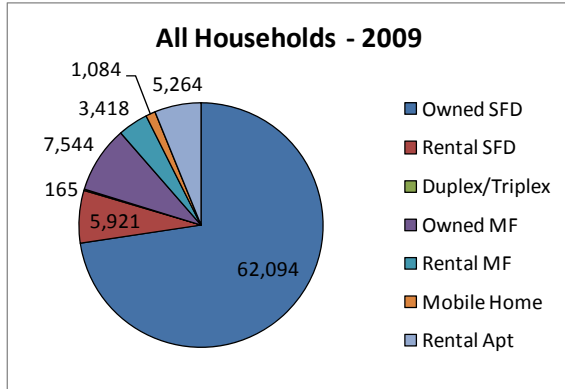
Renters by Householder Age (2004 to 2009)



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

Owner-occupied single family detaching housing dominates housing usage across all household age groups. Each age group, however, shows a significant share of other owned and rental options, particularly those households under age 35 where there is a larger share in rental single family and apartments. Currently, 3,457 households age 75 or more are living in single family housing. This is 5.5 percent of the county’s single family detached housing and indicates some likelihood that a good share of this housing may begin to turn over with an upswing in the housing market as this age group seeks other housing options.

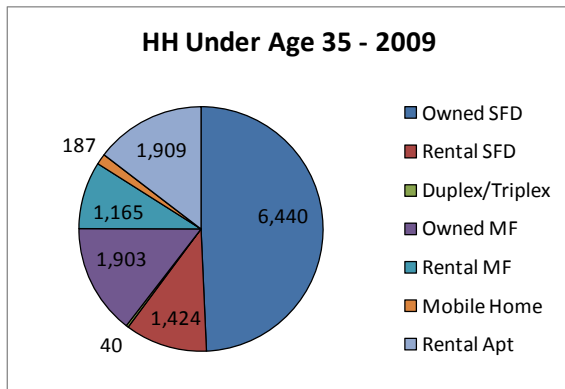
*All Households by Housing and Ownership Type (2009)*



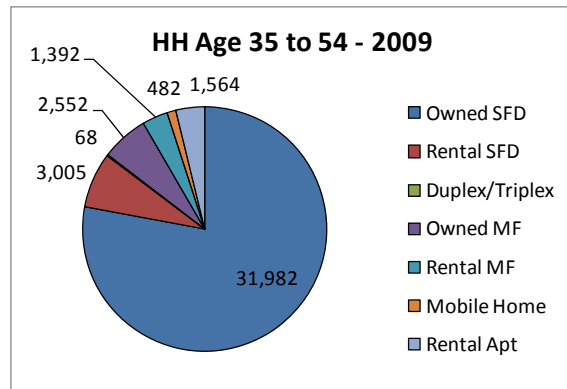
**All Households in 2009**

Housing Type	Occupied Dwellings	Percent of Total
Owned SFD	62,094	72.6%
Rental SFD	5,921	6.9%
Duplex/Triplex	165	0.2%
Owned MF	7,544	8.8%
Rental MF	3,418	4.0%
Mobile Home	1,084	1.3%
Rental Apt	5,264	6.2%
<b>All Occupied Units</b>	<b>85,490</b>	<b>100.0%</b>

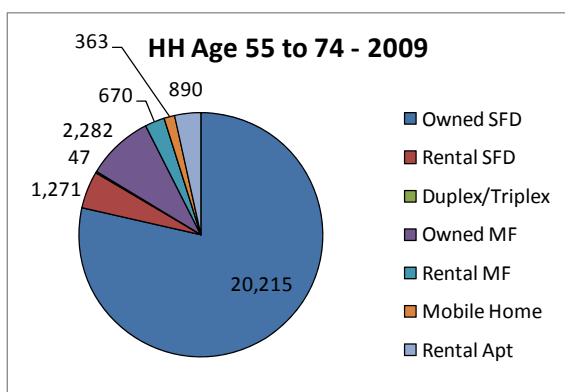
*Households Under Age 35*



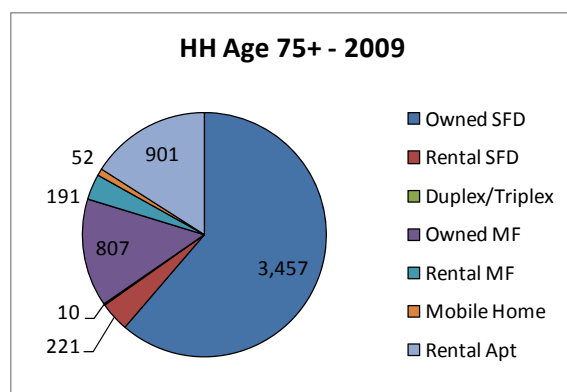
*Households Age 35 to 54*



*Households Ages 55 to 74*



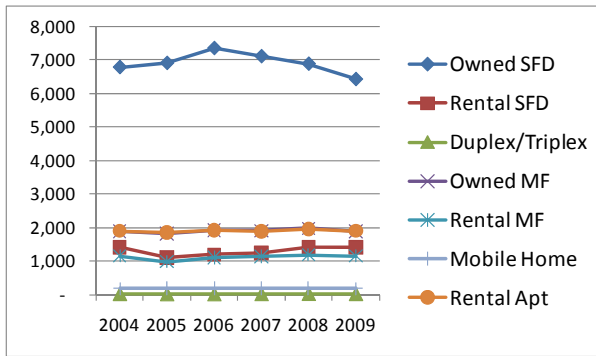
*Households Ages 75+*



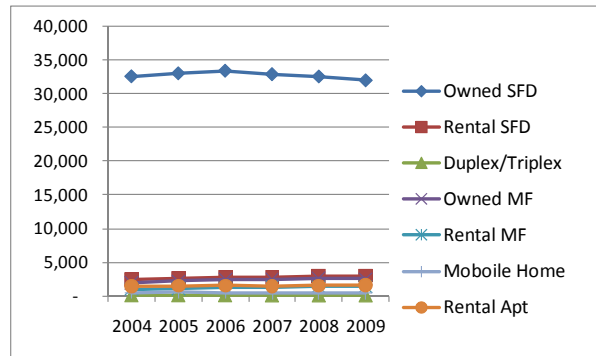
These tables show the changes in housing usage since 2004. The most significant changes are occurring in single family housing with an increasing proportion owned by households ages 55 or older and a decreasing number by younger households. As will be shown, some of this is related to increases in home foreclosures. However, a reduction in young households could change the county's ability to provide a market for future homebuyers of existing homes and may impact school enrollment levels for those communities with increased aging and fewer young households.

Housing Usage by Householder Age (2004 to 2009)

Households Under Age 35

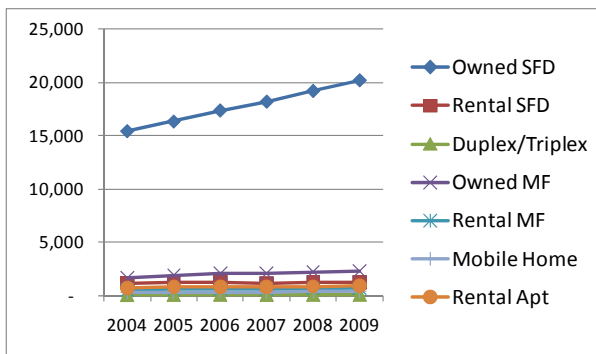


Households Age 35 to 54

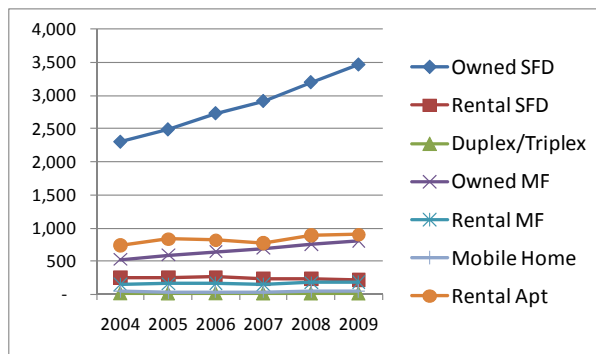


Housing Usage by Householder Age (2004 to 2009)

Households Age 55 to 74

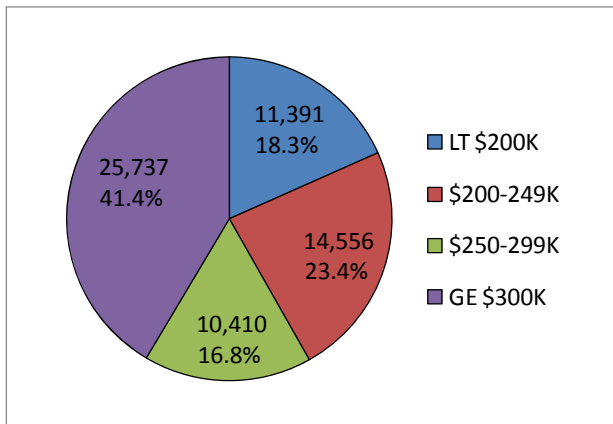


Households Ages 75+



There are affordable single family homes in the county. This analysis identified 62,094 owner-occupied single family detached homes in Washington County. Forty-one percent of these homes had a 2009 tax value under \$250,000 and 18 percent were valued at less than \$200,000.

Single Family Homeownership by Tax Value of Home (2009)

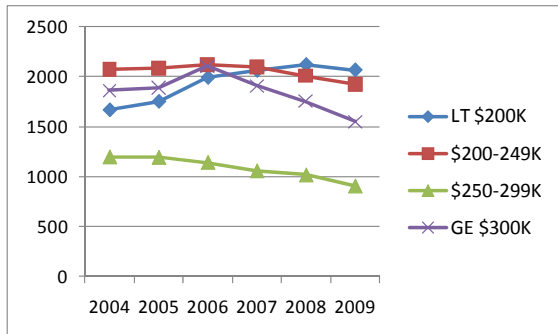




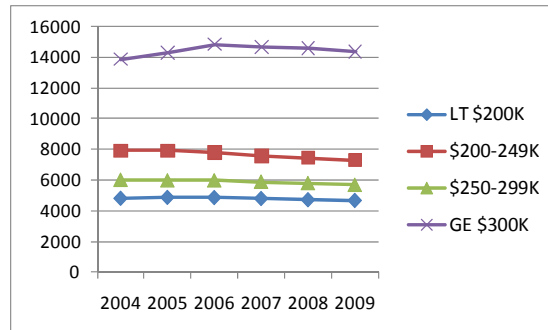
The decline in single family homeownership among households under age 35 is showing up in the higher priced single family homes – those with a value of \$250,000 or more. Households age 35 to 54 decreased in the lower priced homes. Households age 55 and older saw extended growth in all price ranges.

Single Family Homeownership by tax value (in 2009) and Householder Age

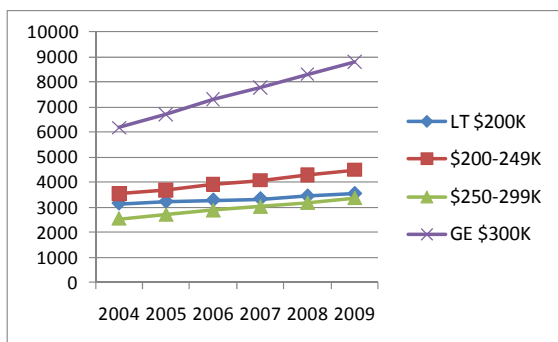
Households Under Age 35



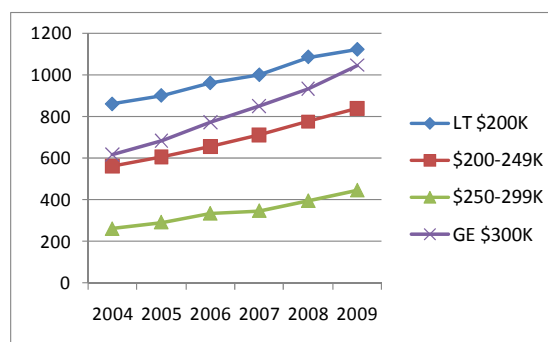
Households Age 35 to 54



Households Age 55 to 74



Households Ages 75+



**E. 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 birth in households in Washington County declined by four percent. However, there was a steady increase in rental apartment and multi-family housing usage by families with new-born children. Over the period, 25 percent of the county’s new births occurred in housing other than owner-occupied single family housing. This trend towards more families with young children living in rental housing is a metro wide trend and may raise concerns about the viability of the county’s older rental buildings in meeting the needs of families with children.

Housing Usage by Washington County New Birth Families (2004 to 2009)

NewHousType	2004	2005	2006	2007	2008	2009	Total	Pct. Of Total
Owned SFD	1,778	1,771	1,790	1,650	1,602	1,493	10,084	75.1%
Rental SFD	150	178	163	161	187	212	1,051	7.8%
Duplex/Triplex	2	2	2	3	7	2	18	0.1%
Owned MF	104	143	167	209	207	212	1,042	7.8%
Rental MF	87	74	101	96	97	106	561	4.2%
Mobile Home	22	14	16	19	14	15	100	0.7%
Rental Apt	90	90	90	112	94	104	580	4.3%
All Housing Units	2,233	2,272	2,329	2,250	2,208	2,144	13,436	100.0%

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

**F. 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. Between May, 2008 and May, 2009, the County’s households averaged 4.9 percent turnover a year. This is a very low rate – and well below historical averages. While slow turnover rates are seen across the metro area, the County’s 2009 single family homeowner turnover rate of 2.1 percent is well below the 2.5 to 3.0 percent range reported for the other metro area counties.

The turnover rate differed dramatically depending on the type of housing – ranging from two percent for moves from owner-occupied single family housing to 15 percent for moves from rental multifamily properties. The low 2.1 percent turnover for owner-occupied single family households translates into limited availability of owner-occupied housing in the County for households wishing to move into or within the County.

*Housing Turnover Trends in Washington County – 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	4.1%	3.5%	2.9%	1.6%	2.1%
Rental SFD	12.1%	14.2%	10.8%	7.3%	11.9%
Duplex/Triplex	12.1%	10.4%	8.2%	9.5%	5.5%
Owned MF	8.6%	7.1%	5.8%	3.4%	6.2%
Rental MF	20.8%	18.6%	13.6%	11.1%	15.4%
Mobile Home	9.9%	9.4%	7.9%	4.3%	5.4%
Rental Apt	18.8%	20.4%	14.1%	9.9%	12.4%
All Occupied Units	6.5%	6.2%	4.8%	3.0%	4.4%

*Source: Excensus LLC*

Turnover rates, particularly for owned single family detached homes, have been falling steadily through most of this period. Similar patterns can be seen with duplexes/triplexes, owned multi-family housing, and rental apartments. 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 county, providing transitional housing, and supporting a broader range of household types and needs.

Of the 20,141 households that moved during this five year period, 50 percent (11,092 households) were tracked to a new residential address in the 7-county metro area. Over 62 percent of these metro area moves both originated and ended in Washington County. Existing residents would primarily benefit from improved housing availability – expanding the range of their housing options.

*Turnover and Retention – All Washington County Household Moves (May, 2004 to May, 2009)*

Housing Types	All HH Ages 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Wash. Co. Retention
				7-Co. Area	Wash. Co.	
Owned SFD	299,759	8,432	2.8%	4,876	3,318	68.0%
Rental SFD	26,982	3,031	11.2%	1,608	1,020	63.4%
Duplex/Triplex	813	74	9.1%	40	27	67.5%
Owned MF	34,084	2,088	6.1%	1,078	622	57.7%
Rental MF	15,097	2,367	15.7%	1,295	771	59.5%
Mobile Home	5,383	397	7.4%	210	115	54.8%
Rental Apt	24,915	3,752	15.1%	1,985	1,061	53.5%
All Occupied Units	407,033	20,141	4.9%	11,092	6,934	62.5%

*Source: Excensus LLC*

This table shows turnover of households under age 35 from 2004 to 2009. This group had roughly twice the level of turnover across all housing types (9.8 percent) and for owner-occupied housing (5.0 percent). More than half of these younger household moves were to another residence in Washington County.

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

Housing Types	HHs <35	Moved 2004-09	Turnover Rate	Relocated in		Wash. Co. Retention
	5-year Base			7-Co. Area	Wash. Co.	
Owned SFD	35,073	1,740	5.0%	1,057	670	63.4%
Rental SFD	6,022	899	14.9%	517	305	59.0%
Duplex/Triplex	190	25	13.2%	14	11	78.6%
Owned MF	9,333	887	9.5%	468	257	54.9%
Rental MF	5,425	1,008	18.6%	588	322	54.8%
Mobile Home	1,023	132	12.9%	72	31	43.1%
Rental Apt	9,379	1,837	19.6%	1,049	518	49.4%
All Occupied Units	66,445	6,528	9.8%	3,765	2,114	56.1%

Source: Excensus LLC

Turnover drops sharply beginning with households age 35 or older. Turnover among households in the two older age groups (55 or older) are 3.1 percent overall and 2.1 percent for single family homeowners. In addition, 62 percent of the moves involving households age 55 to 74 were within Washington County. For households ages 75 or older the rate of retention was 69 percent.

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

Housing Types	HHs 35-54	Moved 2004-09	Turnover Rate	Relocated in		Wash. Co. Retention
	5-year Base			7-Co. Area	Wash. Co.	
Owned SFD	164,541	4,456	2.7%	2,690	1,920	71.4%
Rental SFD	13,651	1,485	10.9%	816	525	64.3%
Duplex/Triplex	360	36	10.0%	20	11	55.0%
Owned MF	11,576	739	6.4%	390	239	61.3%
Rental MF	5,964	921	15.4%	515	329	63.9%
Mobile Home	2,556	177	6.9%	93	52	55.9%
Rental Apt	7,497	1,164	15.5%	654	372	56.9%
All Occupied Units	206,145	8,978	4.4%	5,178	3,448	66.6%

Source: Excensus LLC

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

Housing Types	HHs 55-74	Moved 2004-09	Turnover Rate	Relocated in		Wash. Co. Retention
	5-year Base			7-Co. Area	Wash. Co.	
Owned SFD	86,530	1,800	2.1%	981	621	63.3%
Rental SFD	6,059	515	8.5%	234	158	67.5%
Duplex/Triplex	204	10	4.9%	5	4	80.0%
Owned MF	9,956	336	3.4%	170	98	57.6%
Rental MF	2,894	353	12.2%	162	101	62.3%
Mobile Home	1,589	74	4.7%	40	28	70.0%
Rental Apt	3,984	385	9.7%	206	118	57.3%
All Occupied Units	111,216	3,473	3.1%	1,798	1,128	62.7%

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		Wash. Co. Retention
				7-Co. Area	Wash. Co.	
Owned SFD	13,615	436	3.2%	148	107	72.3%
Rental SFD	1,250	132	10.6%	41	32	78.0%
Duplex/Triplex	59	3	5.1%	1	1	100.0%
Owned MF	3,219	126	3.9%	50	28	56.0%
Rental MF	814	85	10.4%	30	19	63.3%
Mobile Home	215	14	6.5%	5	4	80.0%
Rental Apt	4,055	366	9.0%	76	53	69.7%
All Occupied Units	23,227	1,162	5.0%	351	244	69.5%

Source: Excensus LLC

**G. Housing Choices – Housing Type Before and After the Move**

Choices in housing are important to Washington County residents. Between May 2004 and May 2009 a total of 15,398 households moved into Washington County from a home somewhere in the 7-county metro area. Of the 7,702 households that moved into an owner-occupied single family home, seventy-two percent previously came from another single family home. Twelve percent moved to an owned-single family home from an apartment and thirteen percent came from a condo/townhome or duplex/triplex. Similarly, of the 2,011 households entering an apartment in the county, half had previously been living in a single family home. Some portion of these moves could reflect adult children moving from a family home into an apartment of their own.

*All Households Moving Into a Home in Washington County (May, 2008 to May, 2009)*

Wash Co. Housing	Wash Co. HHs ('04-09)		Previous Housing Types for Incoming Households				
	Move-Ins	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	7,702	50.0%	72.8%	1.5%	12.8%	0.9%	12.0%
Rental SFD	1,942	12.6%	66.7%	2.7%	11.6%	1.7%	17.3%
Duplex/Triplex	46	0.3%	60.9%	8.7%	19.6%	0.0%	10.9%
Owned MF	1,935	12.6%	62.8%	1.6%	14.8%	0.7%	20.2%
Rental MF	1,517	9.9%	60.3%	2.2%	11.2%	0.9%	25.4%
Mobile Home	245	1.6%	53.9%	3.7%	6.5%	18.4%	17.6%
Rental Apt	2,011	13.1%	50.0%	1.3%	8.1%	1.9%	38.7%
Grand Total	15,398	100.0%	66.2%	1.8%	12.1%	1.4%	18.6%

Source: Excensus LLC

In looking at residents that moved out of a home in Washington County, more than seventy percent (71%) of the county's homeowners moved to another single family home and forty-three percent of those leaving an apartment moved to a single family home. The proportion moving to apartments and condo/townhomes increased with householder age. Overall, more than half of all moves ended in a single family home.

Households Moving from a Home in Washington County (2004 to 2009)

Wash Co. Housing	Wash Co. 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	4,785	44.0%	71.9%	0.7%	16.0%	0.9%	10.5%
Rental SFD	1,571	14.4%	66.8%	1.4%	15.3%	1.3%	15.1%
Duplex/Triplex	40	0.4%	62.5%	5.0%	7.5%	2.5%	22.5%
Owned MF	1,069	9.8%	68.3%	0.5%	18.1%	0.8%	12.3%
Rental MF	1,267	11.6%	58.5%	1.6%	21.2%	0.6%	18.1%
Mobile Home	205	1.9%	53.7%	1.5%	7.3%	17.6%	20.0%
Rental Apt	1,944	17.9%	43.3%	2.5%	14.4%	1.9%	37.9%
Grand Total	10,881	100.0%	63.8%	1.2%	16.2%	1.4%	17.3%

Source: Excensus LLC

Of the 10,881 Washington County moves during this five year period, a total of 6,792 households (64%) found another home in the County. Seventy-one percent of all single family homeowners found another single family home in the county and 38 percent of all apartment renters moved to another apartment in the County. Interestingly, more apartment renters moved to a single family dwelling than to another apartment.

Percent of all Washington County Moves Where the Household Relocated in Washington County (2004 to 2009)

Wash Co. Housing	In-County Moves (2004-09)		Type of Housing After the Move (2004-2009)				
	Move-Outs	Percent	Single Family	Duplex/Triplex	Condo/TH	Home	Apartment
Owned SFD	3,258	48.0%	75.3%	0.1%	15.8%	0.8%	8.0%
Rental SFD	995	14.6%	70.1%	0.0%	17.3%	1.1%	11.6%
Duplex/Triplex	27	0.4%	63.0%	3.7%	11.1%	3.7%	18.5%
Owned MF	616	9.1%	69.2%	0.0%	19.2%	1.0%	10.7%
Rental MF	751	11.1%	58.5%	0.4%	26.4%	0.3%	14.5%
Mobile Home	112	1.6%	50.0%	0.0%	8.9%	25.0%	16.1%
Rental Apt	1,033	15.2%	40.6%	0.1%	19.3%	1.7%	38.3%
Grand Total	6,792	100.0%	66.4%	0.1%	17.9%	1.4%	14.3%

Source: Excensus LLC

**H. Household Migration – Washington County’s Resident Origins and Destinations**

Between 2004 and 2009, just under half (47%) of all metro area moves into or within Washington County came from St. Paul or four communities in Washington County (Woodbury, Cottage Grove, Oak Park Heights, or Stillwater).

Top Origination Cities for Moves to Homes in Washington County (May, 2004 to May, 2009)

Wash Co. Housing	Metro Move-Ins	Top Origination Cities for Moves into or within Washington County (2004-2009)								
		Woodbury	St. Paul	Cottage Grv	Oak Prk Hts	Stillwater	Forest Lake	Maplewood	Minneapolis	White Br Lk
Owned SFD	7,702	16.7%	12.3%	8.7%	6.3%	4.8%	2.6%	4.5%	3.1%	2.4%
Rental SFD	1,942	15.7%	11.2%	7.9%	4.7%	6.1%	4.2%	4.3%	2.9%	2.8%
Duplex/Triplex	46	2.2%	4.3%	6.5%	8.7%	21.7%	10.9%	0.0%	2.2%	2.2%
Owned MF	1,935	12.0%	11.5%	6.4%	5.4%	4.1%	4.0%	4.0%	2.9%	4.3%
Rental MF	1,517	13.8%	12.9%	10.3%	7.3%	7.9%	2.6%	4.0%	3.0%	3.0%
Mobile Home	245	2.0%	16.3%	9.0%	9.0%	2.4%	4.5%	5.3%	2.9%	2.9%
Rental Apt	2,011	11.2%	14.8%	4.7%	9.5%	5.3%	8.9%	4.7%	2.5%	2.1%
Grand Total	15,398	14.7%	12.5%	7.9%	6.5%	5.3%	3.9%	4.4%	2.9%	2.7%

Source: Excensus LLC

Similarly, forty-eight percent of all metro area household moves, by a Washington County resident, ended up in one of these same five communities (Woodbury, Cottage Grove, St. Paul, Stillwater, or Oak Park Heights). There is a very strong local market for housing in Washington County.

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

Wash Co. Housing	Metro Move-Outs	Top Destination Cities for Moves out of or within Washington County (2004-2009)								
		Woodbury	Cottage Grv	St. Paul	Stillwater	Oak Prk Hts	Forest Lake	Hugo	Maplewood	Minneapolis
Owned SFD	4,785	22.0%	11.2%	4.6%	7.0%	4.4%	4.4%	2.7%	2.4%	1.9%
Rental SFD	1,571	17.6%	9.0%	6.9%	8.7%	5.5%	5.4%	2.5%	3.1%	1.6%
Duplex/Triplex	40	2.5%	0.0%	5.0%	22.5%	0.0%	10.0%	2.5%	0.0%	2.5%
Owned MF	1,069	22.4%	7.4%	6.0%	4.8%	6.5%	4.2%	4.3%	3.4%	2.2%
Rental MF	1,267	20.2%	10.1%	9.6%	9.9%	6.1%	3.2%	1.8%	2.3%	1.9%
Mobile Home	205	2.0%	5.4%	12.7%	6.3%	11.2%	5.4%	2.0%	4.4%	1.0%
Rental Apt	1,944	13.0%	4.7%	10.5%	5.8%	9.6%	9.0%	1.4%	4.4%	2.9%
Grand Total	10,881	19.1%	9.0%	6.8%	7.2%	6.0%	5.3%	2.5%	3.0%	2.0%

Source: Excensus LLC

This table shows those households that moved from a residence in Washington County to a single family home in the 7-county metro area. Forty-eight percent of these moves were to five cities (Woodbury, Cottage Grove, St. Paul, Stillwater, and Forest Lake).

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

Wash Co. Housing	Metro Move-Outs	Top Destination Cities for <b>Single Family Moves</b> out of or within Washington County (2004-2009)								
		Woodbury	Cottage Grv	St. Paul	Stillwater	Forest Lake	Oak Prk Hts	Hugo	Lake Elmo	Mahtomedi
Owned SFD	3,261	22.9%	12.0%	3.6%	5.9%	5.1%	3.3%	2.3%	2.6%	1.9%
Rental SFD	980	16.1%	11.0%	6.7%	7.8%	5.4%	4.1%	2.2%	2.0%	1.6%
Duplex/Triplex	22	4.5%	0.0%	9.1%	22.7%	9.1%	0.0%	0.0%	0.0%	4.5%
Owned MF	709	21.4%	9.9%	4.7%	3.5%	5.4%	5.6%	3.4%	0.8%	1.3%
Rental MF	706	18.0%	12.7%	11.2%	6.9%	3.7%	4.2%	2.1%	0.8%	1.0%
Mobile Home	102	1.0%	6.9%	18.6%	2.9%	3.9%	12.7%	2.0%	2.0%	2.0%
Rental Apt	799	9.5%	7.4%	13.0%	4.8%	8.4%	5.5%	0.9%	1.0%	0.6%
Grand Total	6,579	19.2%	11.0%	6.4%	5.9%	5.4%	4.2%	2.2%	1.9%	1.6%

Source: Excensus LLC

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

Sheriff's sale home foreclosures increased eight-fold from 2004 to 2009 (151 foreclosed homes in 2004 to 1,236 homes in 2009). While just over half of these sales involved resident households between the ages of 35 and 54, an increasing share of these sales involve households under age 35.

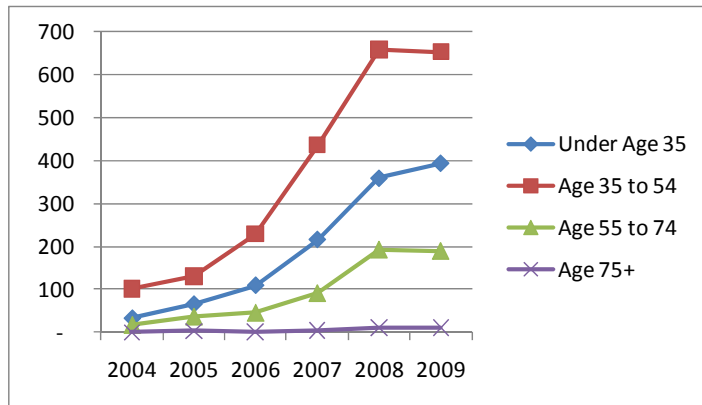
Washington County Sheriff's Sale Foreclosures by Resident Householder Age (2004 to 2009)

Washington County Foreclosure Trends (2004-09)						
Householder Age	2004	2005	2006	2007	2008	2009
Under Age 35	32	65	109	216	359	394
Age 35 to 54	101	131	229	436	657	653
Age 55 to 74	18	37	46	91	191	188
Age 75+	-	3	2	4	11	11
Foreclosed Total	151	236	386	747	1,218	1,246

Source: Excensus LLC

On a proportionate basis, household under the age of 35 have been hardest hit. Three percent of all households under age 35 experienced a foreclosed property in 2009; more than twice the average for all households and nearly twice the foreclosure rate for householders age 35 to 54. Additional affordable housing options are needed as these households attempt to re-enter the housing market.

Trends in Washington County Foreclosures (2004 to 2010)



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

Washington Co. Foreclosures as Pct. of All HHs (2009)			
Householder Age	HHs in Foreclosed Units		
	All HHs	Total	Percent
Under Age 35	13,068	394	3.0%
Age 35 to 54	41,045	653	1.6%
Age 55 to 74	25,738	188	0.7%
Age 75+	5,639	11	0.2%
Foreclosed Total	85,490	1,246	1.5%

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 178 that were tracked to a new dwelling in the metro area, 60 percent were living in single family housing, 23 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)

Washington Co. 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	95	53.4%	53.7%	4.2%	14.7%	1.1%	26.3%
Rental SFD	57	32.0%	61.4%	1.8%	12.3%	3.5%	21.1%
Duplex/Triplex	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Owned MF	8	4.5%	100.0%	0.0%	0.0%	0.0%	0.0%
Rental MF	18	10.1%	66.7%	0.0%	11.1%	0.0%	22.2%
Rental Apt	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Grand Total	178	100.0%	59.6%	2.8%	12.9%	1.7%	23.0%

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 Washington County Home Foreclosures (Metro Area – 2004-2008)*

Foreclosure Type	Metro Area Moves ('04-08)	County Destination following Washington Co. Sheriff's Sale						
		Washington	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott
Owned SFD	97	59.8%	7.2%	0.0%	6.2%	8.2%	17.5%	1.0%
Rental SFD	57	59.6%	3.5%	1.8%	8.8%	5.3%	17.5%	3.5%
Duplex/Triplex	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Owned MF	9	55.6%	22.2%	0.0%	0.0%	11.1%	11.1%	0.0%
Rental MF	19	31.6%	10.5%	0.0%	5.3%	21.1%	31.6%	0.0%
Rental Apt	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Grand Total	182	56.6%	7.1%	0.5%	6.6%	8.8%	18.7%	1.6%

Source: Excensus LLC

**J. Washington HRA Householder Demographics – 2009**

There were a total of 1,043 occupied Washington County HRA housing units identified as of May, 2009. The bulk of these properties (730 units) are classified as rental apartments. The apartment units represent 13 percent of the Washington County total in this category. Demographically, the HRA properties serve proportionately more households age 55 or older and fewer households under the age of 35.

*Distribution of Washington County HRA Properties by Housing Type (May 2009)*

Housing Types	HRA Properties	All Housing
Owned SFD	-	62,094
Rental SFD	28	5,921
Duplex/Triplex	-	165
Owned MF	-	7,544
Rental MF	9	3,418
Mobile Home	274	1,084
Rental Apt	688	5,264
Occupied Units	999	85,490

Source: Excensus LLC

*Age of Householders in Washington County HRA Apartment Units (May 2009)*

Household Age	HRA Apts		All Other Apts	
	Units	Percent	Units	Percent
LT Age 35	219	31.8%	2,032	34.9%
Age 35 to 54	198	28.8%	1,725	29.6%
Age 55 to 74	154	22.4%	1,038	17.8%
GE Age 75	117	17.0%	1,028	17.7%
Occupied Units	688	100.0%	5,823	100.0%

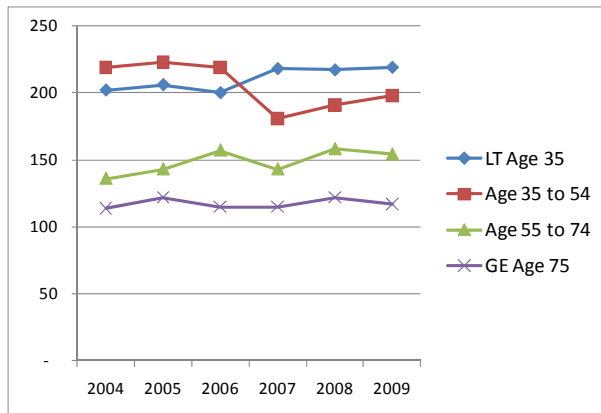
Source: Excensus LLC



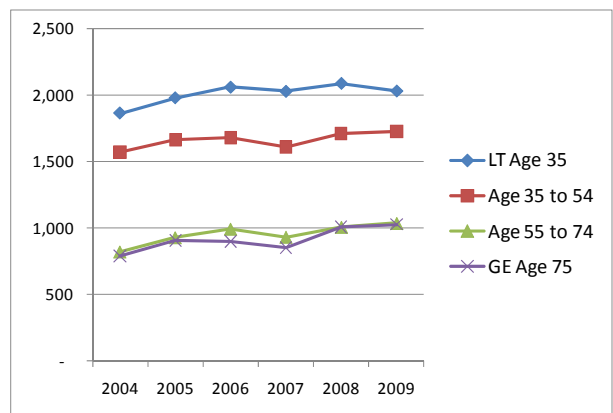
Both the HRA and non-HRA apartments saw a drop in younger households between 2006 to 2007 and some rebound in the later years. The HRA drop and recovery was more pronounced, possibly indicating greater sensitivity by HRA property residents to the economic downturn that began during that period.

Changes in the Mix of Householder Ages (2004 to 2009)

HRA Apartments Units



All Other Washington County Apartment Units



Of those households living in the HRA Apartments, there were 511 households that moved to another location during the period 2004 to 2009. This is a 15 percent annualized turnover rate which matches the average turnover rate of all non-HRA apartment units during this same period. Three-quarters (73%) of the HRA household movers were under the age of 55 compared to 79 percent for non-HRA apartment moves. Half of these moves ended up within the 7-county area and 62 percent of these households were able to relocate in Washington County. The HRA properties succeeded in retaining a larger share of the metro area moves in Washington County than did the non-HRA properties.

Turnover and Retention of HRA Apartment Households – 2004 to 2009

Household Age	All HH Ages 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Wash. Co. Retention
				7-Co. Area	Wash. Co.	
LT Age 35	1,043	197	18.9%	116	68	58.6%
Age 35 to 54	1,033	176	17.0%	92	60	65.2%
Age 55 to 74	737	78	10.6%	35	24	68.6%
GE Age 75	588	60	10.2%	16	11	68.8%
All Occupied Units	3,401	511	15.0%	259	163	62.9%

Source: Excensus LLC

Turnover and Retention of Non-HRA Apartment Households – 2004 to 2009

Household Age	All HH Ages 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Wash. Co. Retention
				7-Co. Area	Wash. Co.	
LT Age 35	10,024	1,956	19.5%	1,117	558	50.0%
Age 35 to 54	8,240	1,273	15.4%	711	406	57.1%
Age 55 to 74	4,681	455	9.7%	238	142	59.7%
GE Age 75	4,461	396	8.9%	84	60	71.4%
All Occupied Units	27,406	4,080	14.9%	2,150	1,166	54.2%

Source: Excensus LLC

Households moving from an HRA apartment were more likely to move to a single family home than to another apartment. More than half (53%) of all metro area moves were to a single family home, a condo or a townhome.

*HRA Apartment Moves - Housing Type after the Metro Area Move – 2004 to 2009*

HRA Households	Metro Moves 2004-09	Housing Type Following Move			
		SFD	Condo/TH	Mobile Home	Apartment
LT Age 35	116	49	20	1	34
Age 35 to 54	92	35	18	7	26
Age 55 to 74	35	9	3	2	19
GE Age 75	16	4	-	-	11
All Occupied Units	259	97	41	10	90

Source: Excensus LLC

**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, County 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., county 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 – Household members 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 to 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 represent 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.