

# 2010 Excensus Change Report – Scott County, MN

## ULI MN/Regional Council of Mayors – Scott County CDA

November 26, 2010

### Summary

This report spans a recent and critical period of demographic and economic changes in Scott 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, Scott County has a stable household base with some diversity of housing options, particularly in owner occupied housing. The County has experienced interesting changes in household characteristics and the types of housing they are living in. 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 Scott County Community Development Agency's policy discussions.

- **Household Growth.** From 2004 to 2009, the County saw its occupied housing base grow from 38,149 to 44,262 households. During this period, households under age 35 declined (-243) while significant increases were seen in households ages 35 to 54 (+2,882) and ages 55 to 74 (+2,878). In 2009, thirty-eight 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 steadily over the period and particularly during the housing downturn in 2007. Turnover was significantly lower for older households age 55 to 74 (at 3.4%) than it was for households under age 35 (8.7%) and ages 35 to 54 (4.4%). Turnover appears to have bottomed out in the 2007/2008 period when single family detached housing dropped to 1.9 percent and apartments dropped to 8.8 percent. In 2009, turnover rebounded to 2.6 percent for single family detached housing and 11.4 percent for apartments. Even with the rebound, housing turnover in 2009 was still well below the levels at the start of the period. Sixty-nine percent of all households remained in their home throughout this five year period.
- **Mix.** Between 2004 and 2009, owner-occupied housing as a percent of all housing declined from 78 to 74 percent. Occupied single family housing as a share of the total remained relatively stable (85% in 2004 to 84 percent in 2009). The percent of single family detached homes in 2009 that were rented was a relatively low 6.5 percent. Only ten percent of young households (under age 35) were in rental apartments. This is low relative to other suburban counties. Half (50%) of all young households in Scott County were owners of single family detached housing.
- **Value of Housing.** Ten percent of the owned single family detached homes are valued at less than \$200,000 and of these homes 24 percent are occupied by households under age 35. Homes valued at \$300,000 or more account for 45 percent of all housing in the County. Households age 55 or older occupy 26 percent of these higher value "move-up" homes. Between 2004 and 2009, there

was a 14 percent increase in homes under \$200,000 owned by households age 55 or older.

- **Retention.** From 2004 to 2009, sixty percent of the Scott County households that moved within the 7-county area ended up choosing a home in Scott County. Apartment renters (at 63%) are the most likely to choose another home in the County.
- **Migration.** Half of the household moves into the County (2004 to 2009) from another metro area county originated in five cities – Burnsville (15%), Bloomington (12%), Eden Prairie (9%), Lakeville (7%), or Minneapolis (7%). Half of all residents that moved from a home in Scott County chose a home in Burnsville (12%), Lakeville (11%), Bloomington (8%), Chaska (6%), or Apple Valley (6%).
- **Foreclosures.** Foreclosures increased 7-fold between 2004 and 2009. 2.9 percent of all homeowners under age 35 went through a Sheriff's Sale during the period compared to 1.6 percent for all other age groups. Half of all Scott County foreclosed households from 2004 to 2009 that relocated in the metro area found another home (of any type) in Scott County.

## 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 County's existing housing stock is simply not turning over. With opportunities to develop vacant land and redevelop older apartments and housing 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 existing single family residents seeking other housing in Scott County.

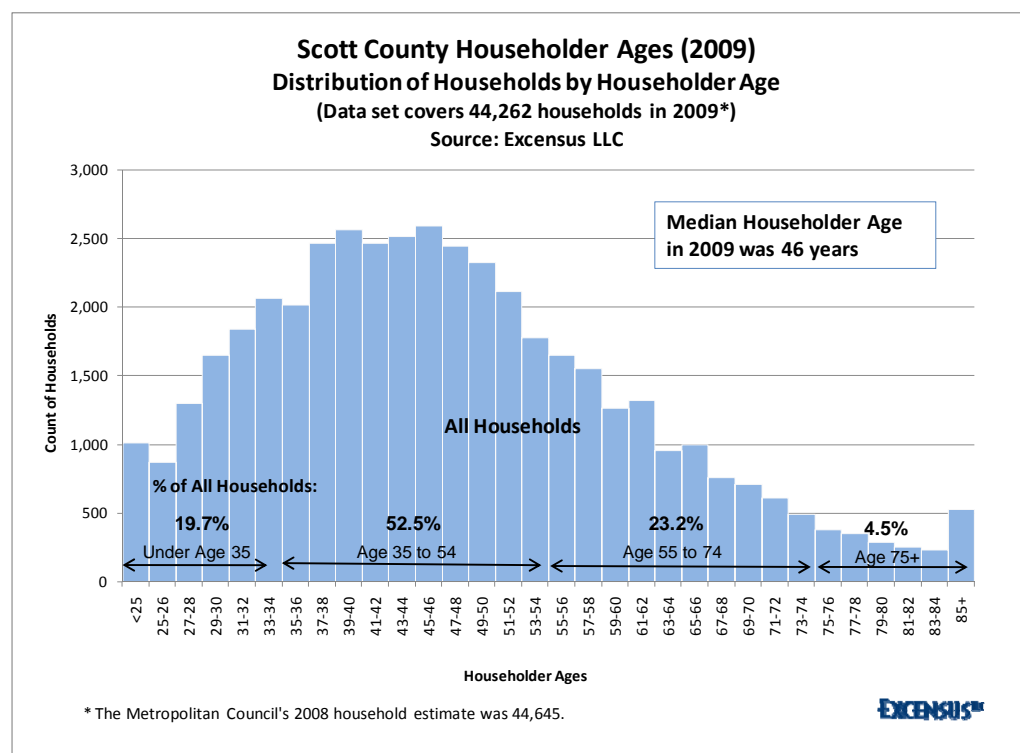
These changing housing needs are being driven by long term population aging patterns as well as the recent downturn on the economy. This report uses detailed, household-level tracking data to show how the County's household base has changed over the period from May of 2004 to May 2009. This information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

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

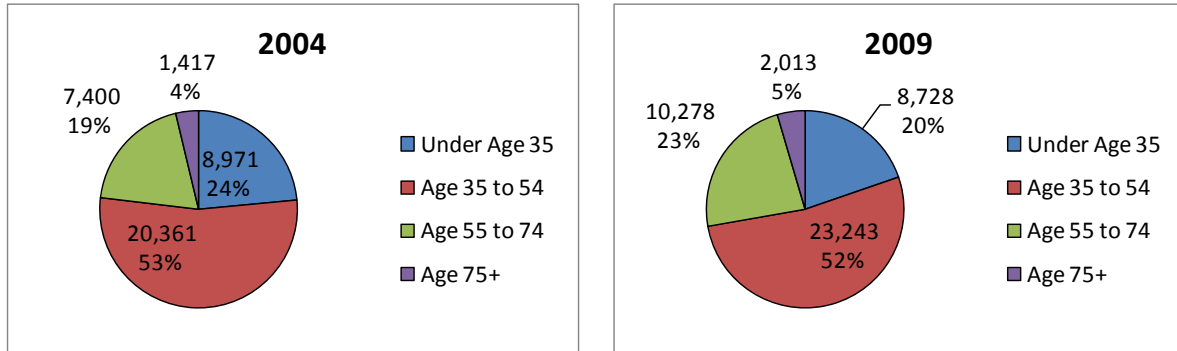
#### A. Trends in Householder Ages 2004 to 2009

Scott County has a resident base dominated by households in the 30 to 60 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 - Scott County Householder Ages (May, 2010)*

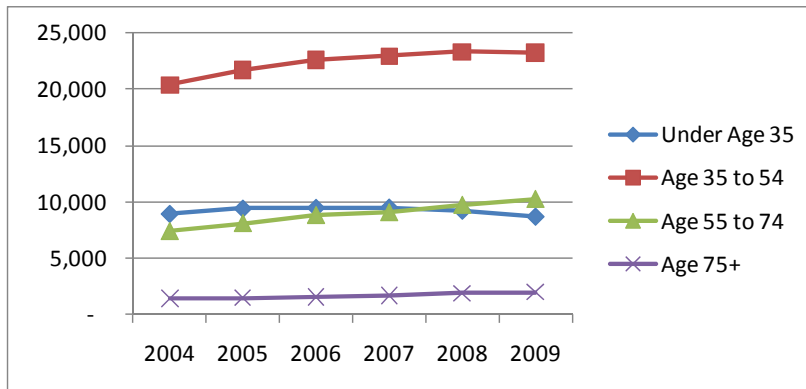


In 2009, there were 44,262 occupied housing units in Scott County. More than half (52.5%) of these households had a householder between the ages of 35 and 54 and another 23 percent were between 55 and 74 years of age.



The number of households ages 35 to 54 grew by 2,882 from 2004 to 2009. There were increases in younger households (Under age 35) 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 2,878 households over this period. Much of this gain can be attributed to “aging in place” which is discussed in the next section.

Scott County Households by Age (2004 to 2009)

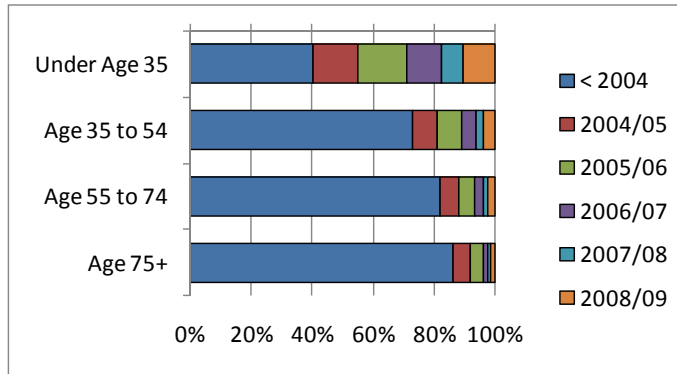


**B. Household Aging**

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. With only limited turnover, housing availability is reduced and there are fewer opportunities to attract and retain a more balanced mix of households. More than two-thirds (69%) of all Scott County’s households remained in their existing home through the period 2004 to 2009. For households age 55 and older, eighty-two percent remained in place during this period.

Scott County 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	(1,064)	477	407	180
2005/2006	(1,118)	400	519	199
2006/2007	(999)	235	511	253
2007/2008	(978)	178	573	227
2008/2009	(926)	120	579	227

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 households. Scott County currently needs 926 new households (under age 35) each year just to maintain their existing base of younger households. Conversely, 227 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**

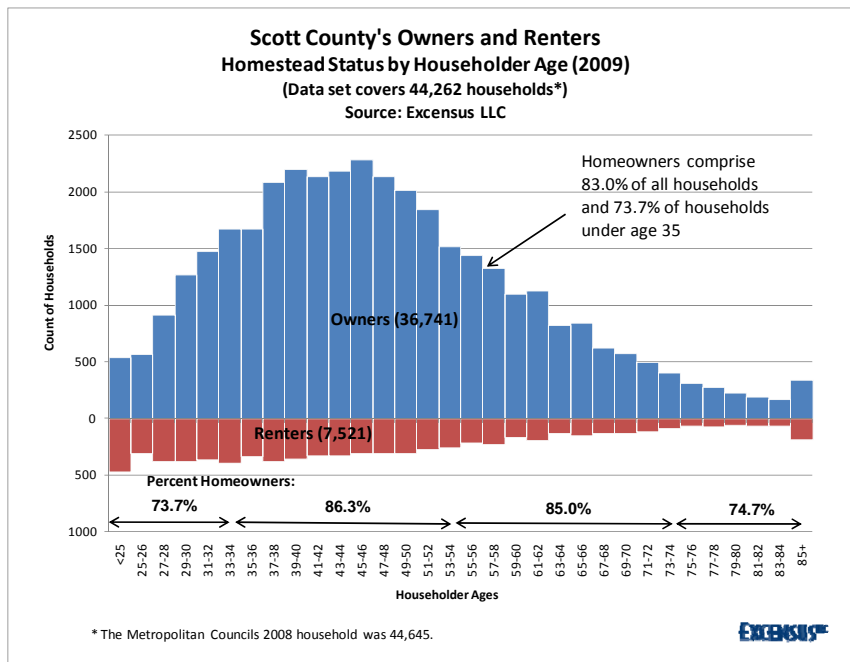
Scott County is dominated by owner-occupied housing. Overall, 83 percent of the County’s households live in owner-occupied housing. While 74 percent of households under age 35 are homeowners – a very high proportion - only 30 percent of the county’s 7,521 occupied rental housing units are in the hands of households under the age of 35. This is a low percentage when compared to other metro area communities and indicates that the rental housing that is available is being spread across a wide range of age categories.

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

Householder Age	All HHs	Owners	Pct. Owners	Renters	Pct. Renters
Under Age 35	8,728	6,436	73.7%	2,292	26.3%
Age 35 to 54	23,243	20,066	86.3%	3,177	13.7%
Age 55 to 74	10,278	8,736	85.0%	1,542	15.0%
Age 75+	2,013	1,503	74.7%	510	25.3%
Occupied Housing Units	44,262	36,741	83.0%	7,521	17.0%

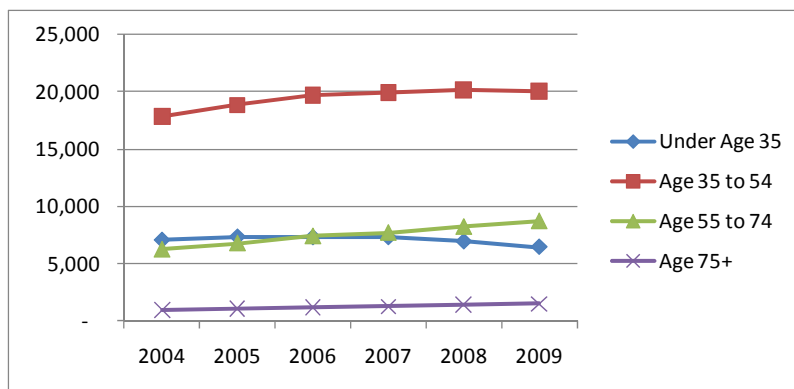
Source: Excensus LLC

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

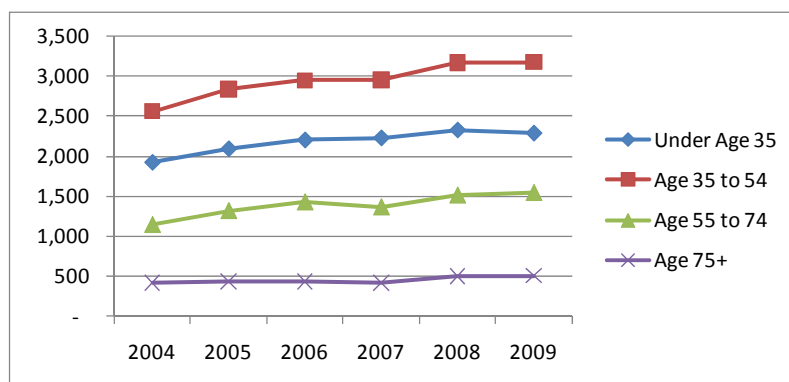


Scott County's homeowner base is aging – with significantly more households age 55 or older in 2009. With the housing downturn beginning in 2006, the number of homeowners under age 35 dropped by more than 600 households. Rental units offset up some of this loss (+366). With increasing rental housing stock, usage of rental housing increased across all household age groups. 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)



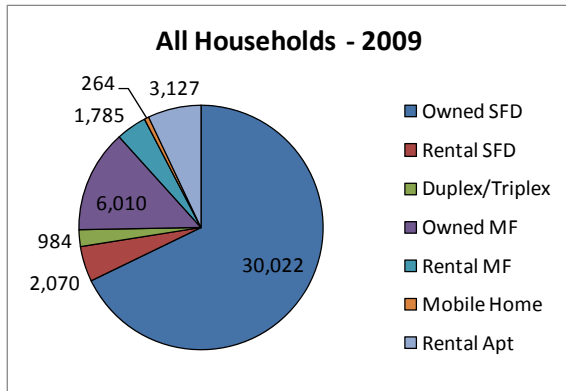
Renters by Householder Age (2004 to 2009)



**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. This is particularly true for households under age 35 where there is a large concentration in rental single family, owned and rental multi-family, and apartments. Households ages 75 or more are also making extensive use of both owned multifamily housing and apartments. Currently, 1,012 households age 75 or more are living in owned single family housing. This is three percent of the county’s single family detached housing and indicates some likelihood that a good share of this housing may turn over in the next few years as this age group actively seeks other housing options.

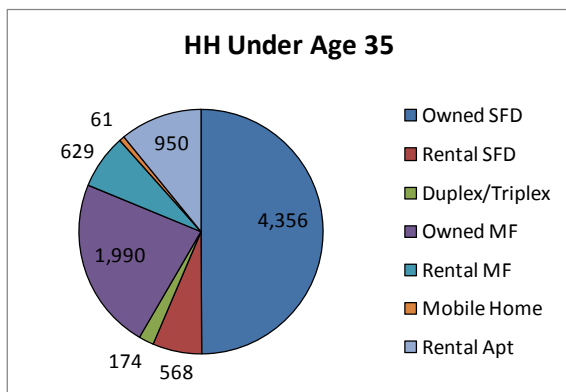
*All Households by Housing and Ownership Type (2009)*



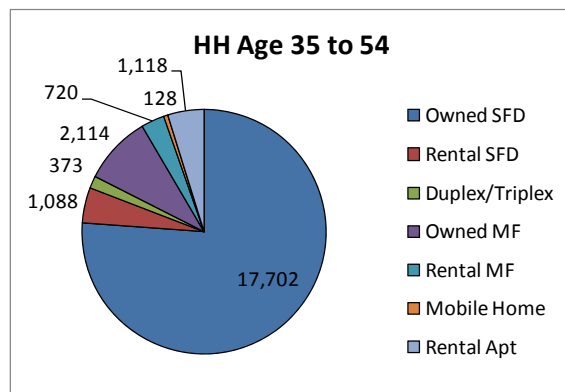
**All Households in 2009**

Housing Type	Occupied Dwellings	Percent of Total
Owned SFD	30,022	67.8%
Rental SFD	2,070	4.7%
Duplex/Triplex	984	2.2%
Owned MF	6,010	13.6%
Rental MF	1,785	4.0%
Mobile Home	264	0.6%
Rental Apt	3,127	7.1%
<b>All Occupied Units</b>	<b>44,262</b>	<b>100.0%</b>

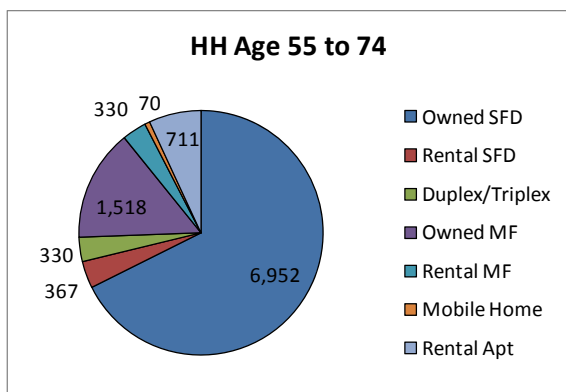
*Households Under Age 35*



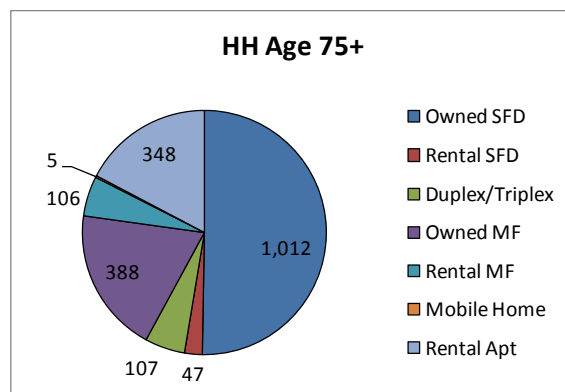
*Households Age 35 to 54*



*Households Ages 55 to 74*



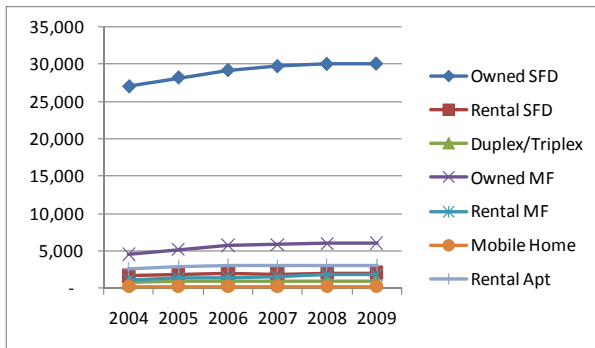
*Households Ages 75+*



These tables show the changes in housing usage since 2004. The most significant changes are in single family housing with an increasing proportion 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 county's ability to attract other young homebuyers to 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)

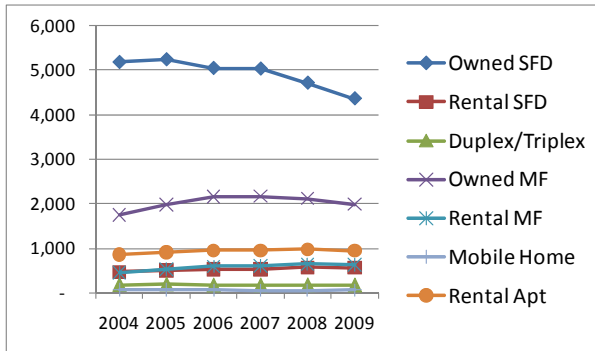
All Occupied Housing Units



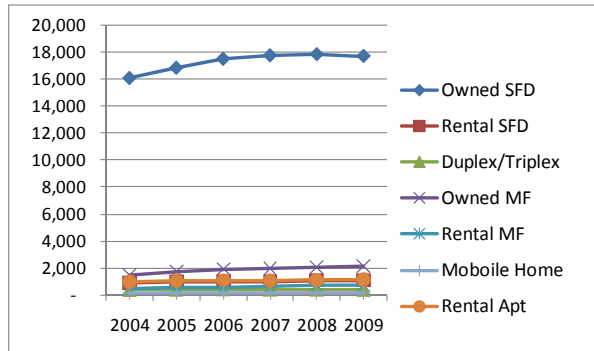
**Housing Usage - 2004 to 2009**

Housing Types	Housing Types - All Occupied Units		
	2004	2009	Chg '04-'09
Owned SFD	26,983	30,022	3,039
Rental SFD	1,754	2,070	316
Duplex/Triplex	849	984	135
Owned MF	4,519	6,010	1,491
Rental MF	1,133	1,785	652
Mobile Home	267	264	(3)
Rental Apt	2,644	3,127	483
<b>All Occupied Units</b>	<b>38,149</b>	<b>44,262</b>	<b>6,113</b>

Households Under Age 35

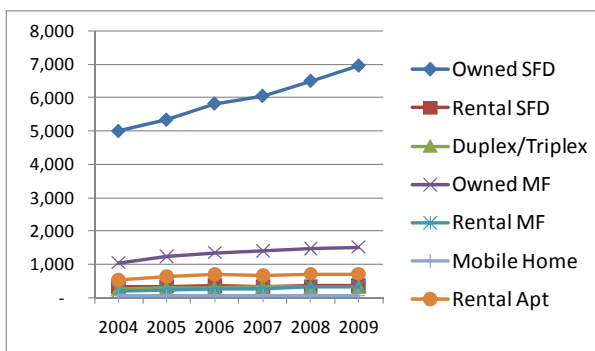


Households Age 35 to 54

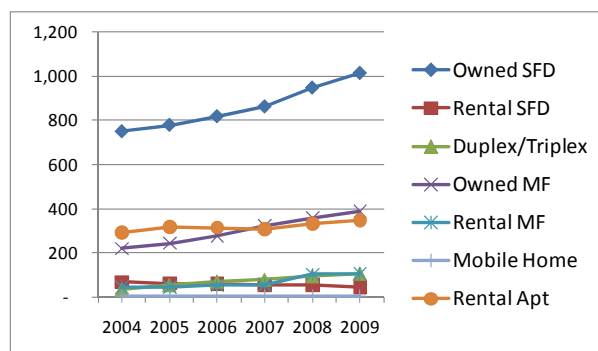


Housing Usage by Householder Age (2004 to 2009)

Households Age 55 to 74



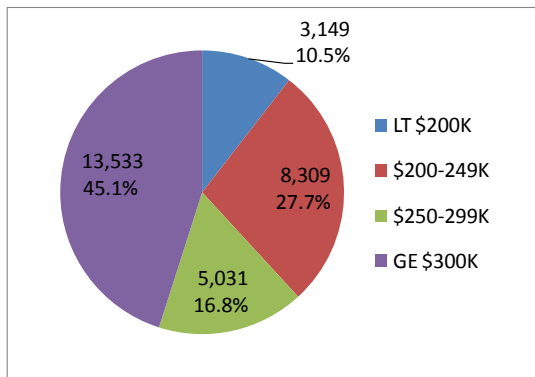
Households Ages 75+



There are affordable single family homes in the county. This analysis identified 26,983 owner-occupied single family detached homes in Scott County. Thirty-eight percent of these homes had a 2009 tax value under \$250,000 and 10 percent were valued at less than \$200,000.



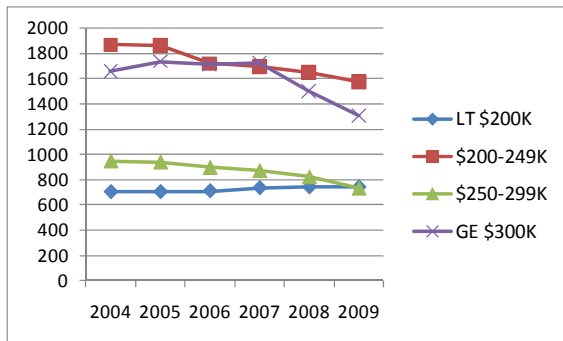
Single Family Homeownership by Tax Value of Home (2009)



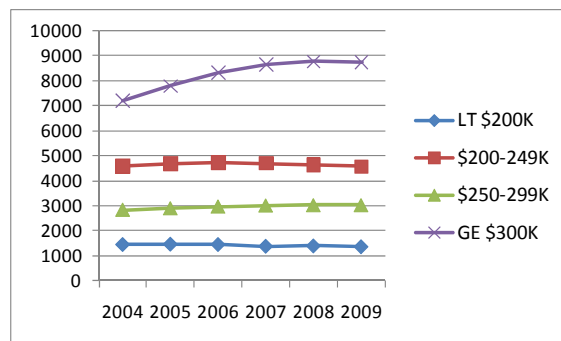
The decline in single family homeownership among households under age 35 is showing up in the higher priced single family homes – particularly those with a value of \$250,000 or more. Households age 35 to 54 gained significantly in the higher priced homes. Households age 55 to 74 saw extended growth in all price ranges and households ages 75 or more showed increases in all but the lowest priced home.

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

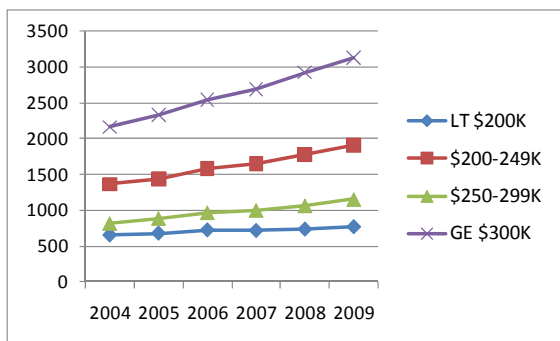
Households Under Age 35



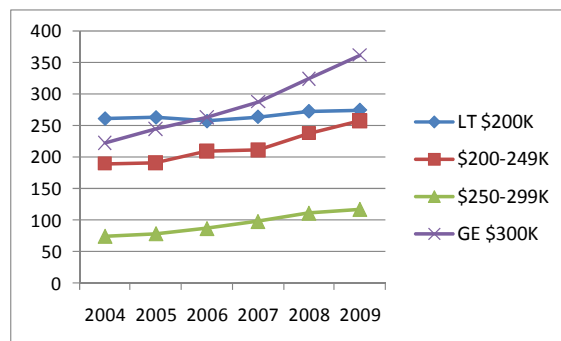
Households Age 35 to 54



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 Scott County declined by 8.7 percent. Most of this decrease is in owned single family detached housing. At the same time, there have also been steady increases in birth families living in owned multi-family housing (condos) and rental apartments. Over the period, 27 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 Scott County New Birth Families (2004 to 2009)

NewHousType	2004	2005	2006	2007	2008	2009	Total	Pct. Of Total
Owned SFD	1,407	1,427	1,347	1,372	1,217	1,133	7,903	72.6%
Rental SFD	98	80	77	75	79	100	509	4.7%
Duplex/Triplex	22	22	23	32	36	26	161	1.5%
Owned MF	177	185	219	264	268	251	1,364	12.5%
Rental MF	52	56	61	60	64	55	348	3.2%
Mobile Home	9	7	8	5	4	8	41	0.4%
Rental Apt	72	79	79	114	114	105	563	5.2%
All Housing Units	1,837	1,856	1,814	1,922	1,782	1,678	10,889	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 2008 and 2009, Scott County’s turnover rate was at 4.5 percent. This is a low rate – and well below the County’s average (6.4%) at the beginning of the period. The fact that this rate is up from the previous year, 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 County’s 2009 single family homeowner turnover rate of 2.6 percent is at the low end of the 2.5 to 3.0 percent range reported for the other metro area counties. 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 11 percent for moves from rental multifamily and apartment properties. The low 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 Scott 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	4.5%	4.1%	3.6%	1.9%	2.6%
Rental SFD	11.3%	11.9%	12.5%	8.4%	13.2%
Duplex/Triplex	10.1%	7.8%	9.3%	5.1%	7.2%
Owned MF	8.6%	8.1%	6.3%	3.8%	5.1%
Rental MF	13.1%	12.2%	10.8%	8.6%	11.3%
Mobile Home	8.2%	8.9%	10.3%	5.0%	5.3%
Rental Apt	14.5%	13.7%	14.6%	8.8%	11.4%
All Occupied Units	6.4%	6.0%	5.6%	3.3%	4.5%

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 and rental 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 households types and needs. The section of new birth families supports this point.

Of the 10,689 households that moved during this five year period, fifty-seven percent (6,083) were tracked to a new residential address in the 7-county metro area. Sixty percent of these metro moves both originated and ended in Scott County. Existing residents are the principal benefactors of improved housing availability – since this expands their range of available housing options.

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

Housing Types	All HH Ages	Moved 2004-09	Turnover Rate	Relocated in		Scott Co. Retention
	5-year Base			7-Co. Area	Scott Co.	
Owned SFD	143,975	4,768	3.3%	2,764	1,684	60.9%
Rental SFD	9,529	1,095	11.5%	590	369	62.5%
Duplex/Triplex	4,681	367	7.8%	219	129	58.9%
Owned MF	27,299	1,701	6.2%	1,012	543	53.7%
Rental MF	7,250	803	11.1%	462	248	53.7%
Mobile Home	1,334	101	7.6%	40	25	62.5%
Rental Apt	14,769	1,854	12.6%	996	628	63.1%
All Occupied Units	208,837	10,689	5.1%	6,083	3,626	59.6%

Source: Excensus LLC

This table shows turnover of households under age 35. This group had significantly higher levels of turnover across all housing types (8.7 percent) including owner-occupied housing (5.6 percent). More than half of these younger household metro area moves were to another residence in Scott 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		Scott Co. Retention
	5-year Base			7-Co. Area	Scott Co.	
Owned SFD	25,196	1,411	5.6%	853	500	58.6%
Rental SFD	2,588	360	13.9%	210	131	62.4%
Duplex/Triplex	909	129	14.2%	84	49	58.3%
Owned MF	10,186	878	8.6%	529	285	53.9%
Rental MF	2,843	393	13.8%	242	130	53.7%
Mobile Home	312	37	11.9%	16	11	68.8%
Rental Apt	4,658	832	17.9%	452	267	59.1%
All Occupied Units	46,692	4,040	8.7%	2,386	1,373	57.5%

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) was below four percent overall and at or below three percent for owned single family housing. Retention rates were comparable across all age groups.

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		Scott Co. Retention
	5-year Base			7-Co. Area	Scott Co.	
Owned SFD	85,939	2,579	3.0%	1,553	958	61.7%
Rental SFD	4,949	561	11.3%	307	192	62.5%
Duplex/Triplex	1,934	171	8.8%	99	59	59.6%
Owned MF	9,172	556	6.1%	337	184	54.6%
Rental MF	2,838	310	10.9%	171	88	51.5%
Mobile Home	703	45	6.4%	18	12	66.7%
Rental Apt	5,312	668	12.6%	382	251	65.7%
All Occupied Units	110,847	4,890	4.4%	2,867	1,744	60.8%

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		Scott Co.
	5-year Base			7-Co. Area	Scott Co.	Retention
Owned SFD	28,689	654	2.3%	324	202	62.3%
Rental SFD	1,689	144	8.5%	65	40	61.5%
Duplex/Triplex	1,502	56	3.7%	30	19	63.3%
Owned MF	6,518	235	3.6%	135	69	51.1%
Rental MF	1,266	83	6.6%	44	27	61.4%
Mobile Home	300	15	5.0%	6	2	33.3%
Rental Apt	3,231	261	8.1%	138	93	67.4%
All Occupied Units	43,195	1,448	3.4%	742	452	60.9%

Source: Excensus LLC

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

Housing Types	HHs 75+	Moved 2004-09	Turnover Rate	Relocated in		Scott Co.
	5-year Base			7-Co. Area	Scott Co.	Retention
Owned SFD	4,151	124	3.0%	34	24	70.6%
Rental SFD	303	30	9.9%	8	6	75.0%
Duplex/Triplex	336	11	3.3%	6	2	33.3%
Owned MF	1,423	32	2.2%	11	5	45.5%
Rental MF	303	17	5.6%	5	3	60.0%
Mobile Home	19	4	21.1%	-	-	0.0%
Rental Apt	1,568	93	5.9%	24	17	70.8%
All Occupied Units	8,103	311	3.8%	88	57	64.8%

Source: Excensus LLC

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

Choices in housing are important to Scott County residents. Between May 2004 and May 2009 a total of 9,651 households moved into a Scott County home from a home somewhere in the 7-county metro area. Half of these moves were to an owned single-family home in Scott County. Of these moves to single family housing, two-thirds had been previously living in a single family home. The other third came from an apartment or condo/townhome. Similarly, of the 1,148 households entering an apartment in the county, forty-three percent had previously been living in a single family home.

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

Scott Co. Housing	Scott Co. HHs ('04-09)		Previous Housing Types for Incoming Households				
	Move-Ins	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	4,773	49.5%	66.1%	1.9%	15.4%	0.6%	16.1%
Rental SFD	755	7.8%	66.6%	3.3%	12.1%	1.9%	16.2%
Duplex/Triplex	288	3.0%	57.6%	5.2%	14.2%	0.7%	22.2%
Owned MF	1,970	20.4%	51.8%	1.9%	13.4%	0.5%	32.5%
Rental MF	675	7.0%	56.3%	2.8%	12.7%	0.7%	27.4%
Mobile Home	42	0.4%	59.5%	0.0%	4.8%	14.3%	21.4%
Rental Apt	1,148	11.9%	43.4%	2.8%	9.3%	1.7%	42.9%
Grand Total	9,651	100.0%	59.5%	2.2%	13.7%	0.9%	23.6%

Source: Excensus LLC

In looking at residents that moved out of a home in Scott County, three-quarters (75%) moved to another single family home and forty 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, two-thirds of all moves ended in a single family home.

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

Scott Co. Housing	Scott 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	2,692	45.6%	74.7%	2.3%	13.2%	0.5%	9.4%
Rental SFD	570	9.7%	70.2%	4.2%	11.9%	1.1%	12.6%
Duplex/Triplex	212	3.6%	61.3%	3.3%	17.0%	1.4%	17.0%
Owned MF	984	16.7%	69.9%	1.2%	16.6%	0.3%	12.0%
Rental MF	450	7.6%	61.1%	3.1%	18.4%	0.9%	16.4%
Mobile Home	36	0.6%	58.3%	5.6%	5.6%	2.8%	27.8%
Rental Apt	956	16.2%	39.6%	3.3%	19.7%	1.6%	35.8%
Grand Total	5,900	100.0%	66.2%	2.6%	15.2%	0.8%	15.3%

Source: Excensus LLC

Of the 5,900 Scott County household moves during this five year period to another address in the 7-county area, a total of 3,520 households (60%) found another home in the County. Three-quarter (78%) of all single family homeowners found another single family home in the county and 33 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 Scott County Moves Where the Household Relocated in Scott County (2004 to 2009)

Scott Co. Housing	In-County 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	1,638	46.5%	77.8%	2.4%	14.3%	0.2%	5.2%
Rental SFD	357	10.1%	76.5%	3.9%	12.9%	0.0%	6.7%
Duplex/Triplex	126	3.6%	63.5%	4.8%	19.0%	0.0%	12.7%
Owned MF	532	15.1%	75.8%	0.8%	17.7%	0.2%	5.6%
Rental MF	239	6.8%	61.9%	4.2%	21.8%	0.4%	11.7%
Mobile Home	22	0.6%	63.6%	0.0%	9.1%	4.5%	22.7%
Rental Apt	606	17.2%	39.1%	3.6%	22.9%	0.8%	33.5%
Grand Total	3,520	100.0%	69.0%	2.7%	16.8%	0.3%	11.1%

Source: Excensus LLC

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

Between 2004 and 2009, half (51%) of all metro area moves into Scott County came from five neighboring cities (Burnsville, Bloomington, Eden Prairie, Lakeville, and Minneapolis).

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

Scott Co. Housing	Move-Ins New to Co.	Top Origination Cities for New HH Moves into Scott County (2004-2009)								
		Burnsville	Bloomington	Eden Prairie	Lakeville	Minneapolis	Apple Valley	Eagan	Chaska	St. Paul
Owned SFD	2,518	13.3%	11.9%	9.3%	9.8%	6.8%	5.6%	5.5%	3.2%	2.5%
Rental SFD	339	18.9%	8.6%	7.1%	11.2%	8.3%	4.4%	4.4%	5.9%	2.7%
Duplex/Triplex	141	20.6%	12.1%	8.5%	6.4%	5.0%	10.6%	4.3%	9.9%	0.7%
Owned MF	1,329	14.7%	16.9%	11.8%	3.1%	5.0%	5.8%	4.3%	2.6%	2.2%
Rental MF	322	14.3%	7.8%	10.9%	6.2%	8.1%	5.9%	5.6%	7.5%	1.9%
Mobile Home	14	7.1%	7.1%	7.1%	0.0%	7.1%	0.0%	7.1%	21.4%	7.1%
Rental Apt	520	20.6%	9.4%	6.0%	2.9%	8.8%	3.7%	3.3%	10.6%	3.3%
Grand Total	5,183	15.0%	12.5%	9.5%	7.2%	6.6%	5.5%	4.9%	4.5%	2.5%

Source: Excensus LLC

Of those households that moved out of Scott County, half ended up in one of these six neighboring cities: Burnsville, Lakeville, Bloomington, Chaska, Eden Prairie, and Apple Valley.

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

Scott Co. Housing	Moves out of County	Top Destination Cities for Moves out of Scott County (2004-2009)								
		Burnsville	Lakeville	Bloomington	Chaska	Eden Prairie	Apple Valley	Minneapolis	Eagan	St. Paul
Owned SFD	997	12.5%	13.9%	7.4%	5.5%	6.9%	5.8%	4.2%	4.0%	3.5%
Rental SFD	200	13.0%	10.5%	7.0%	7.5%	2.0%	8.0%	9.0%	5.0%	2.0%
Duplex/Triplex	81	12.3%	12.3%	2.5%	2.5%	11.1%	6.2%	9.9%	6.2%	2.5%
Owned MF	440	10.5%	9.8%	10.2%	5.9%	5.9%	6.6%	6.1%	4.1%	1.6%
Rental MF	197	13.7%	7.1%	11.2%	7.6%	7.1%	4.6%	4.6%	7.1%	3.0%
Mobile Home	13	7.7%	7.7%	0.0%	23.1%	0.0%	7.7%	7.7%	0.0%	0.0%
Rental Apt	339	13.9%	5.0%	7.7%	13.0%	4.7%	5.9%	7.4%	5.6%	5.9%
Grand Total	2,267	12.4%	10.8%	8.1%	7.1%	6.1%	6.1%	5.7%	4.7%	3.3%

Source: Excensus LLC

This table shows those households that specifically moved from Scott County to a single family home in one of the other six metro area counties. Forty-eight percent of these moves were to these seven cities: Lakeville, Burnsville, Bloomington, Chaska, Apple Valley, Minneapolis, and Eagan.

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

Scott Co. Housing	Moves to SF Out of County	Top Destination Cities for Moves to a Single Family Home Outside of Scott County (2004-2009)								
		Lakeville	Burnsville	Bloomington	Chaska	Apple Valley	Minneapolis	Eagan	Maple Grove	Edina
Owned SFD	648	16.0%	9.4%	7.7%	5.7%	4.9%	3.2%	3.5%	2.0%	2.8%
Rental SFD	106	14.2%	11.3%	7.5%	4.7%	7.5%	5.7%	3.8%	0.9%	2.8%
Duplex/Triplex	45	13.3%	17.8%	2.2%	0.0%	2.2%	6.7%	4.4%	2.2%	2.2%
Owned MF	252	11.5%	9.9%	9.1%	4.4%	5.2%	5.6%	3.2%	4.8%	1.2%
Rental MF	112	8.0%	9.8%	8.9%	8.9%	4.5%	5.4%	1.8%	1.8%	1.8%
Mobile Home	5	20.0%	0.0%	0.0%	0.0%	20.0%	20.0%	0.0%	0.0%	0.0%
Rental Apt	121	5.0%	6.6%	6.6%	9.9%	5.8%	9.1%	2.5%	1.7%	0.8%
Grand Total	1,289	13.2%	9.7%	7.8%	5.8%	5.2%	4.8%	3.3%	2.4%	2.2%

Source: Excensus LLC

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

Sheriff's sale home foreclosures in Scott County increased seven-fold from 2004 to 2009 (93 foreclosed homes in 2004 to 672 homes in 2009). More than half (57%) of these sales involved householders between the ages of 35 and 54.

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

Scott County Foreclosure Trends (2004-09)						
Householder Age	2004	2005	2006	2007	2008	2009
Under Age 35	22	39	90	155	235	187
Age 35 to 54	60	70	146	272	457	385
Age 55 to 74	9	16	33	59	75	95
Age 75+	2	1	1	-	4	5
Foreclosed Total	93	126	270	486	771	672

Source: Excensus LLC

On a proportionate basis, homeowners under the age of 35 have been hardest hit. In 2009, 2.9 percent of all homeowners under age 35 had a home sold through a Sheriff's sale. This is almost twice the rate for all other for all other homeowners (at 1.6%) and fifty percent higher than the rate for homeowners age 35 to 54 (1.9%). Additional affordable housing options are needed as these households attempt to re-enter the housing market.

Homeowners in Sheriff's Sale Foreclosures as a Percent of All Homeowners (2009)

Scott Co. Foreclosures as Pct. of All Homeowners (2009)			
Homeowner Age	All HHs	HHs in Foreclosed Units	
		Total	Percent
Under Age 35	6,436	187	2.9%
Age 35 to 54	20,066	385	1.9%
Age 55 to 74	8,736	95	1.1%
Age 75+	1,503	5	0.3%
Foreclosed Total	36,741	672	1.8%

Source: Excensus LLC

For households that moved as a result of a Sheriff's sale foreclosure during this period, very few have as yet shown up in new housing in the Twin Cities metro area. Many of the moves may not be showing up because the households moved in with parents or friend, left the metro area, or have not yet settled into a permanent location. Of the 129 foreclosures from 2004 to 2009 that were tracked to a new dwelling in the metro area, half had moved into single family housing (owned or rented), 21 percent into a condo or townhome, and 25 percent into an apartment.

Housing Choices after Foreclosure – Housing Type After Relocation (7-County Metro Area – 2004-2009)

Scott 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	62	48.1%	61.3%	1.6%	12.9%	0.0%	21.0%
Rental SFD	20	15.5%	65.0%	0.0%	15.0%	0.0%	20.0%
Duplex/Triplex	2	1.6%	50.0%	0.0%	50.0%	0.0%	0.0%
Owned MF	30	23.3%	33.3%	6.7%	26.7%	0.0%	33.3%
Rental MF	14	10.9%	21.4%	0.0%	50.0%	0.0%	28.6%
Rental Apt	1	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%
Grand Total	129	100.0%	50.4%	2.3%	20.9%	0.0%	24.8%

Source: Excensus LLC

Half of the tracked foreclosure households ended up in another home in Scott County with another 40 percent relocating in either Hennepin or Dakota Counties. Households leaving a foreclosed condo or townhome were least likely to relocate in Scott County.

Housing Choices – Destination Cities following Scott County Home Foreclosures (Metro Area – 2004-2009)

Foreclosure Type	Metro Area Moves ('04-08)	County Destination following Scott Co. Sheriff's Sale						
		Scott	Anoka	Carver	Dakota	Hennepin	Ramsey	Washington
Owned SFD	67	49.3%	0.0%	10.4%	14.9%	22.4%	3.0%	0.0%
Rental SFD	22	63.6%	0.0%	4.5%	18.2%	13.6%	0.0%	0.0%
Duplex/Triplex	2	0.0%	0.0%	0.0%	50.0%	50.0%	0.0%	0.0%
Owned MF	30	36.7%	0.0%	6.7%	36.7%	16.7%	0.0%	3.3%
Rental MF	14	64.3%	0.0%	0.0%	21.4%	14.3%	0.0%	0.0%
Rental Apt	1	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%
Grand Total	136	49.3%	0.0%	7.4%	21.3%	19.9%	1.5%	0.7%

Source: Excensus LLC

## **J. 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 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 are 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.