

2010 Excensus Change Report – Suburban Ramsey County, MN

ULI MN/Regional Council of Mayors – Ramsey County CED

September 27, 2010

Summary

This report spans a recent and critical period of demographic and economic changes in Suburban Ramsey County. The initial years, May 2004 through April 2006, reflect an expanding housing market with increasing housing availability. 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 communities and household age groups in different ways.

Overall, Suburban Ramsey County has a stable household base with a diversity of housing options, in both owner and renter-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 Ramsey County CED's policy discussions.

- **Household Growth.** From 2004 to 2009, Suburban Ramsey County saw its occupied housing base grow by four percent from 87,619 to 91,242 households. There was a net loss of householders between ages 35 and 54 (-3,097) while significant increases were seen in households ages 55 to 74 (+4,362) and in households ages 75+ (+2,205). In 2009, forty-four percent of the County'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 County's housing is changing hands) declined steadily over the period and particularly during the housing downturn beginning in 2007. Average turnover over the period 2004 to 2009 was significantly lower for older households age 55 to 74 (at 3.2%) than it was for households under age 35 (13.0%) and ages 35 to 54 (5.1%). Turnover bottomed out in the 2007/2008 period when single family detached housing dropped to 1.8 percent and apartments dropped to 9.6 percent. In 2009, turnover rebounded to 2.3 percent for single family detached housing and 13.9 percent for apartments. Even with the rebound, housing turnover in 2009 was still well below the levels at the start of the period. Seventy-three percent of all households did not move during this five year period.
- **Mix.** Between 2004 and 2009, owner-occupied housing showed a modest decrease as a percent of all housing. The percent of single family detached homes in 2009 that were reported as rented was a relatively low 2.5 percent. Nearly half (47%) of young households (under age 35) were in rental apartments. This is high relative to other suburban counties. Thirty-three percent of all young households in Suburban Ramsey County were owners of single family detached housing.
- **Value of Housing.** Fifteen percent of Suburban Ramsey County's owned single family detached homes are valued at less than \$200,000 and of these homes 17 percent are occupied by households under age 35. Homes valued at \$300,000 or more account for 27 percent of all housing in Suburban Ramsey County. Households age 55 or older occupy 49 percent of these higher value "move-up"

homes. Between 2004 and 2009, there was an eight percent increase in homes under \$200,000 owned by households age 55 or older.

- **Retention.** From 2004 to 2009, half of the Suburban Ramsey County households that moved somewhere within the 7-county area ended up finding a home in Suburban Ramsey County. Households in rental single family housing (at 56%) are the most likely to choose another home in the County.
- **Migration.** Half of all household moves into Suburban Ramsey County (2004 to 2009) from somewhere else the metro area originated in one of three cities – St. Paul, Minneapolis, and Oakdale. Half of all residents that moved out of Suburban Ramsey County chose a home in St. Paul, Minneapolis, Blaine, Woodbury, Oakdale, Hugo, or Coon Rapids.

Report Findings:

Availability of housing is just as important to a household wishing to move into Suburban Ramsey County as home style, location, and affordability. Suburban Ramsey County 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 county's single family housing stock has not been turning over fast enough to maintain a stable demographic base. With opportunities to develop vacant land and redevelop older apartments and housing developments, the county remains in a good position to continue providing housing choices that can meet the needs of new households, growing families, and existing single family residents seeking other housing in Suburban Ramsey County.

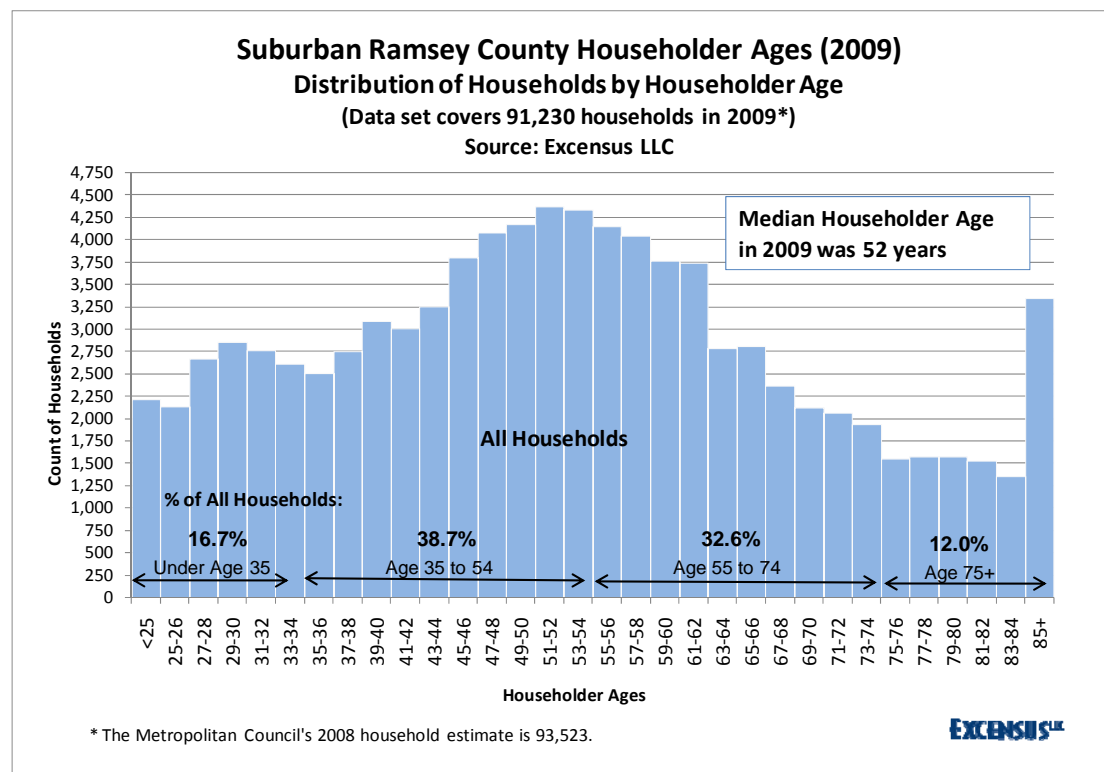
Housing needs are changing. These changes are being driven by long term population aging patterns as well as the recent downturn on the economy. This report uses detailed, household-level tracking data to show how the County's household base has changed over the period from May of 2004 to May 2009. This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

Suburban Ramsey County Demographic and Housing Profiles (2004 to 2009)

A. Trends in Householder Ages 2004 to 2009

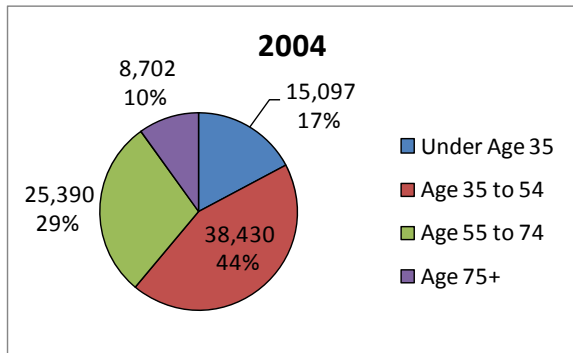
Suburban Ramsey County has a resident base dominated by households ages 45 to 62. The large number of middle aged residents coupled with low housing turnover, is causing the county's demographic profile to age rapidly.

Household Age Curve - Suburban Ramsey County Householder Ages (May, 2010)

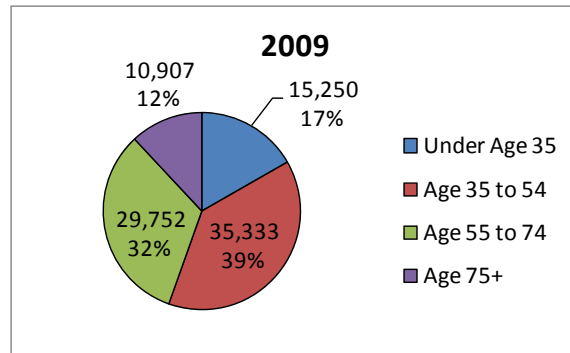


In 2009, there were 91,230 occupied housing units in Suburban Ramsey County. Thirty-nine percent of these households had a householder between the ages of 35 and 54 and another 33 percent were between 55 and 74 years of age.

Suburban Ramsey County Householder Ages (May, 2004)

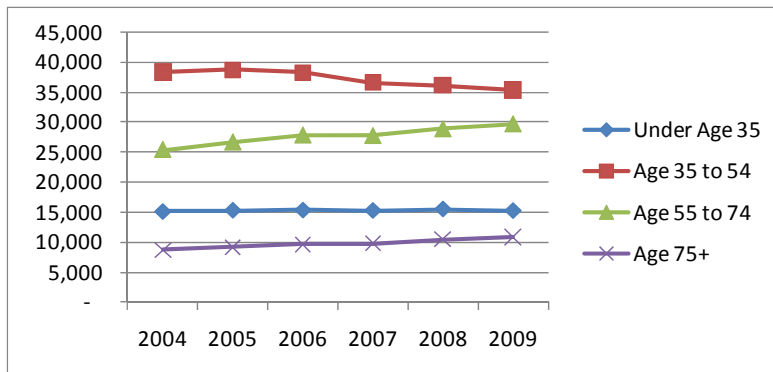


Householder Ages (May, 2009)



There were 2,944 fewer householders under age 55 in 2009 than in 2004 with all of this decrease occurring in the 35 to 54 age group. The number of households ages 35 to 54 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 4,362 households. The number of older households (ages 75 or more) increased by 2,205 during this same period. Much of the gains in both groups can be attributed to “aging in place.”

Suburban Ramsey County Households by Age (2004 to 2009)

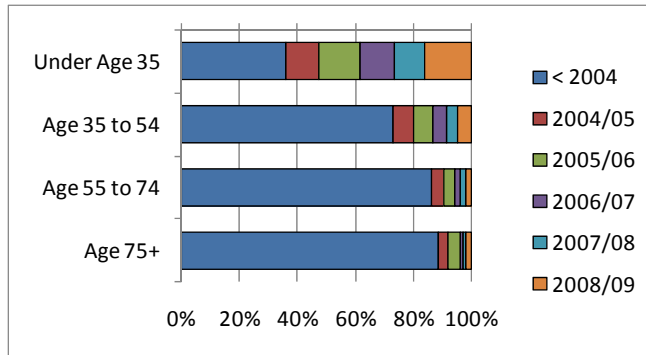


B. Household Aging

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. Seventy-three percent of all Suburban Ramsey County’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 during this period.

Suburban Ramsey 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	(1,304)	(543)	831	1,016
2005/2006	(1,258)	(783)	1,093	948
2006/2007	(1,105)	(907)	1,048	964
2007/2008	(1,161)	(878)	1,056	983
2008/2009	(1,116)	(916)	1,082	950

Source: Excensus LLC

Suburban Ramsey County currently needs 1,116 new households (under age 35) or seven percent of the total households in this group each year just to maintain their existing base of younger households. Conversely, 950 householders age 75 or older (9 percent of the current total) would need to move out of the County 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

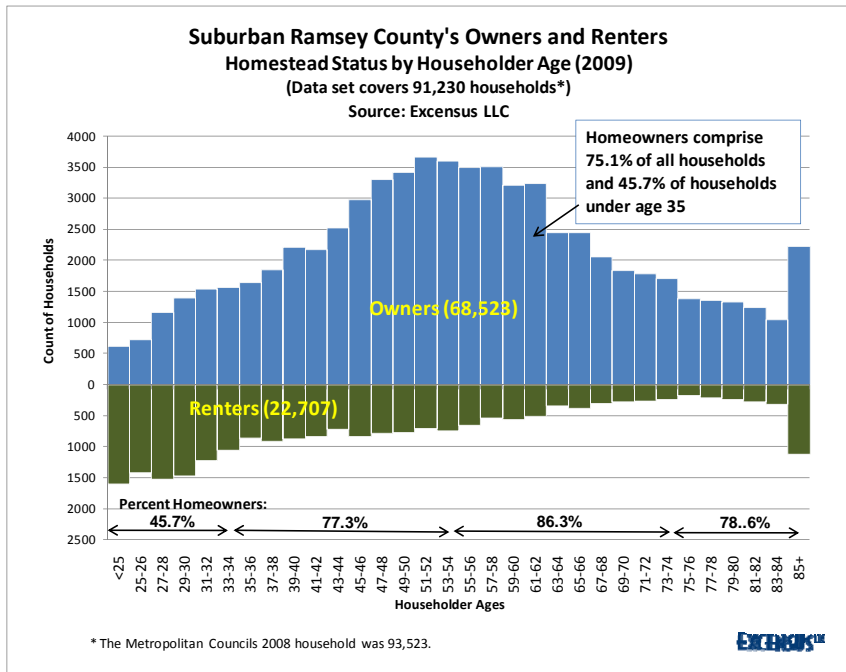
Overall, 75 percent of the County’s households live in owner-occupied housing. Owner-occupied single family housing accounts for 58 percent of the County’s housing stock. Less than half (46%) of all households under age 35 are homeowners. These households are using a wide variety of owned and renter-occupied housing. Just over a third of the Counties 22,707 rental units are in the hands of households under the age of 35. This percentage is consistent with the rate reported in other metro area counties and shows that rental housing is being used by households in all age categories.

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

Householder Age	All HHs	Owners	Pct. Owners	Renters	Pct. Renters
Under Age 35	15,242	6,969	45.7%	8,273	54.3%
Age 35 to 54	35,330	27,315	77.3%	8,015	22.7%
Age 55 to 74	29,751	25,671	86.3%	4,080	13.7%
Age 75+	10,907	8,568	78.6%	2,339	21.4%
Occupied Housing Units	91,230	68,523	75.1%	22,707	24.9%

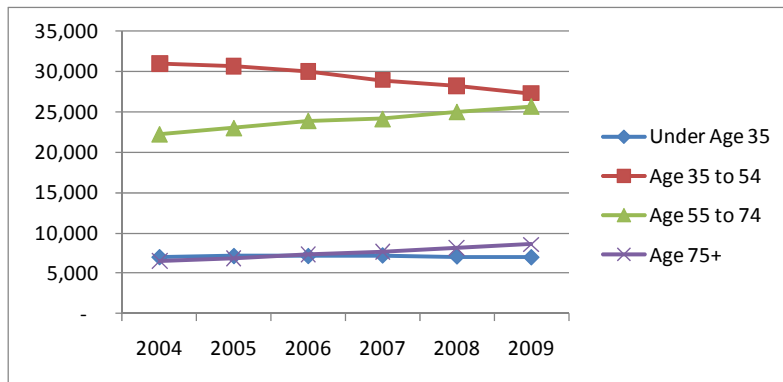
Source: Excensus LLC

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

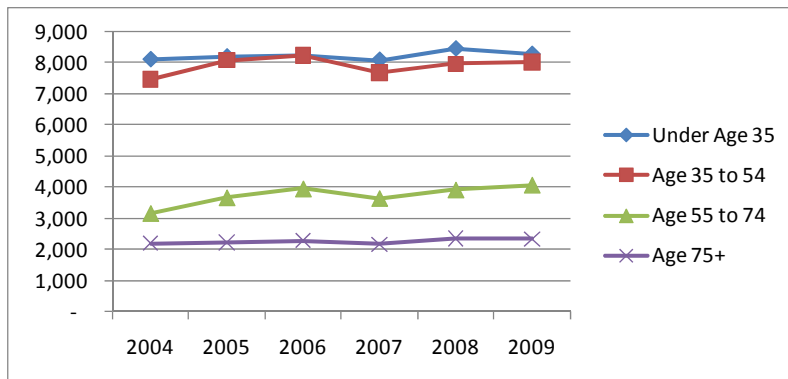


Suburban Ramsey County’s homeowner base is aging – with significantly more households age 55 or older in 2009 than at the start of the period. The number of homeowners under age 35 increased during the early housing growth period, but all the gains were lost in succeeding years. With increasing rental housing stock, usage of rental housing increased across all household age groups.

Homeowners by Householder Age (2004 to 2009)



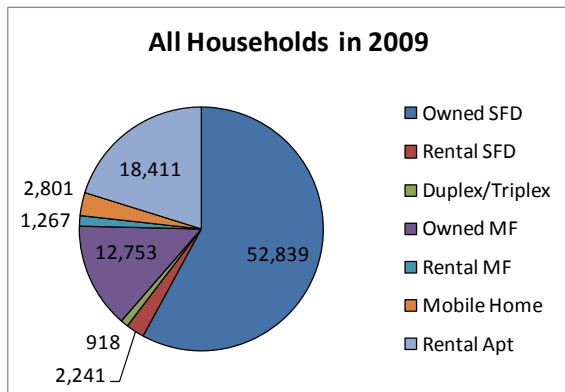
Renters by Householder Age (2004 to 2009)



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 for those ages 75 or more where there is a large concentration in owned single family, owned and rental multi-family, and apartments. Currently, half of households age 75 or more (5,485) are living in owned single family detached housing. This is ten percent of Suburban Ramsey County’s single family detached housing and a significant share of this housing can be expected to turn over in the next 5 to 10 years as this age group actively seeks other housing options.

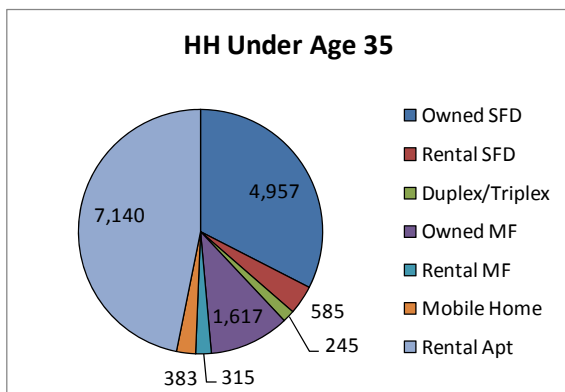
All Households by Housing and Ownership Type (2009)



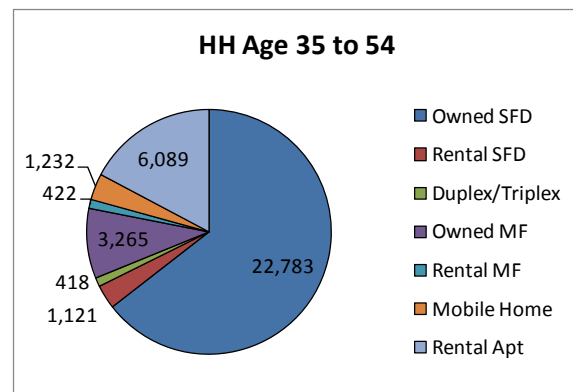
All Households in 2009

Housing Type	Occupied Dwellings	Percent of Total
Owned SFD	52,839	57.9%
Rental SFD	2,241	2.5%
Duplex/Triplex	918	1.0%
Owned MF	12,753	14.0%
Rental MF	1,267	1.4%
Mobile Home	2,801	3.1%
Rental Apt	18,411	20.2%
All Occupied Units	91,230	100.0%

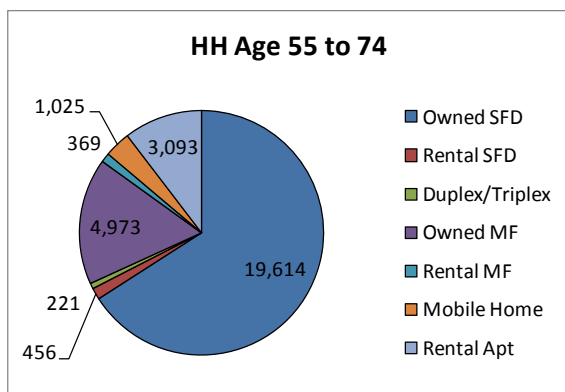
Households Under Age 35



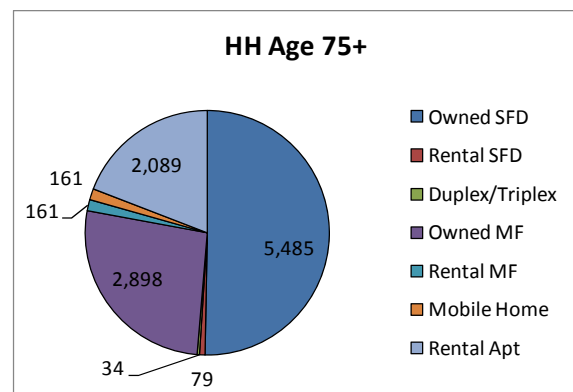
Households Age 35 to 54



Households Ages 55 to 74



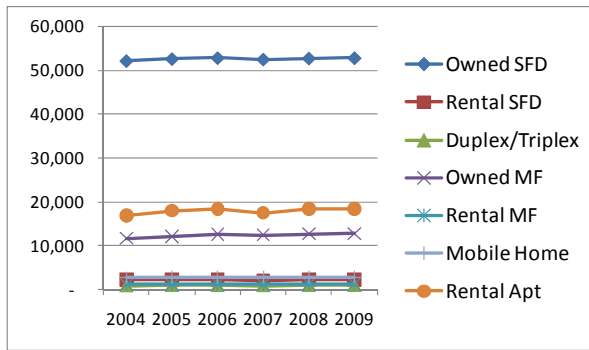
Households Ages 75+



These tables show the changes in housing usage since 2004. The most significant changes are in single family housing and owned multifamily housing. An increasing proportion of this housing is owned by households ages 55 or older and a decreasing share by households age 35 to 54. Some of this may be related to increases in home foreclosures in recent years but most is due to aging in place. This decrease in the base of younger households may already be affecting the suburban county's ability to attract new young homebuyers and families to existing homes.

Housing Usage Trends by Householder Age (2004 to 2009)

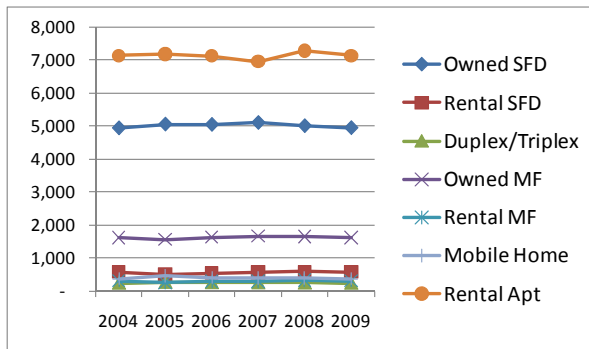
All Occupied Housing Units



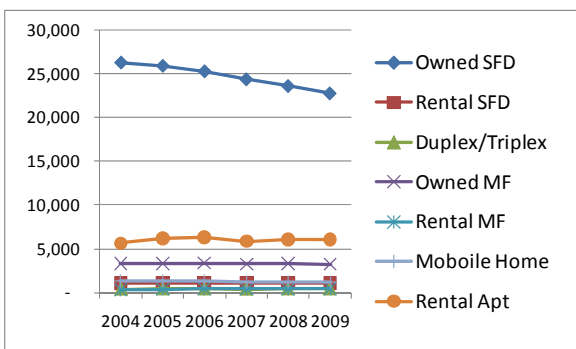
Housing Usage - 2004 to 2009

Housing Types	Housing Types - All Occupied Units		
	2004	2,009	Chg '04-'09
Owned SFD	52,163	52,839	676
Rental SFD	2,250	2,241	(9)
Duplex/Triplex	854	918	64
Owned MF	11,702	12,753	1,051
Rental MF	1,171	1,267	96
Mobile Home	2,679	2,801	122
Rental Apt	16,933	18,411	1,478
All Occupied Units	87,752	91,230	3,478

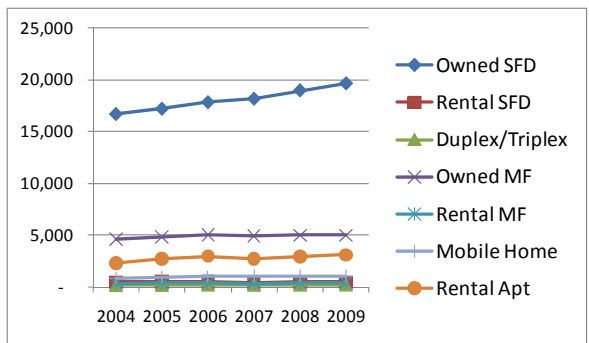
Households Under Age 35



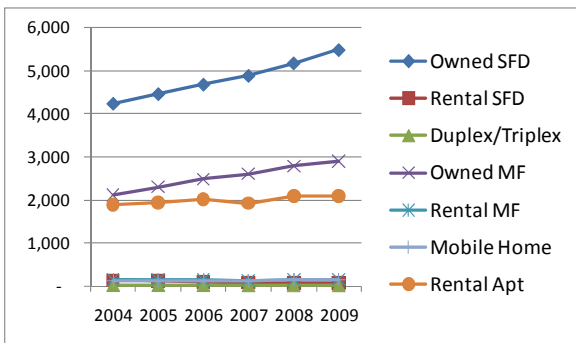
Households Age 35 to 54



Households Age 55 to 74

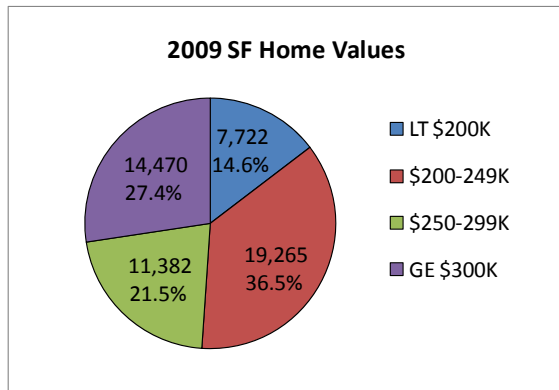


Households Ages 75+



There are affordable single family homes in the county. This study identified 52,839 owner-occupied single family detached homes in Suburban Ramsey County. Fifty-one percent of these homes had a 2009 tax value under \$250,000 and 15 percent were valued at less than \$200,000.

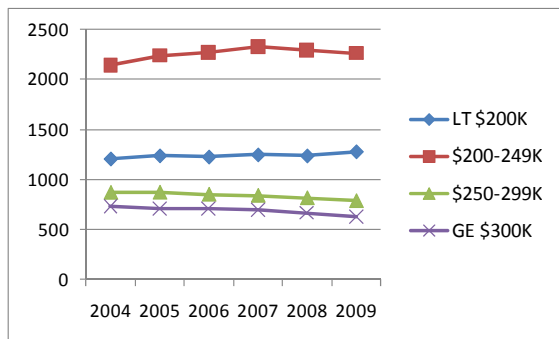
Single Family Homeownership by Tax Value of Home (2009)



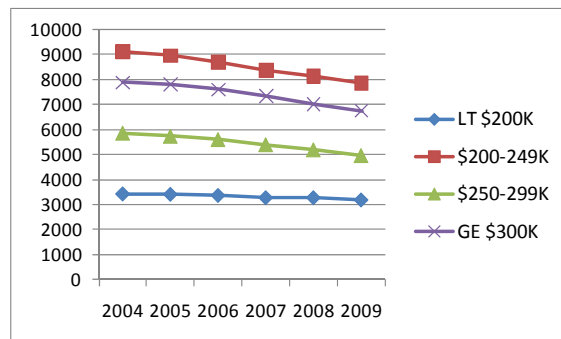
Households under the age of 35 experienced a slow increase in ownership of lower priced homes during the period and their share of the higher priced single family detached homes has been eroding. Households age 35 to 54 saw declines across all price categories while households age 55 or older saw extended growth in all price ranges.

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

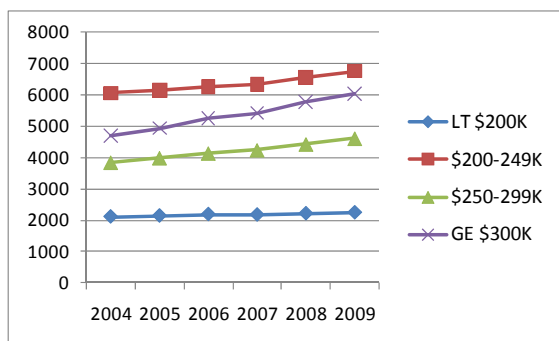
Households Under Age 35



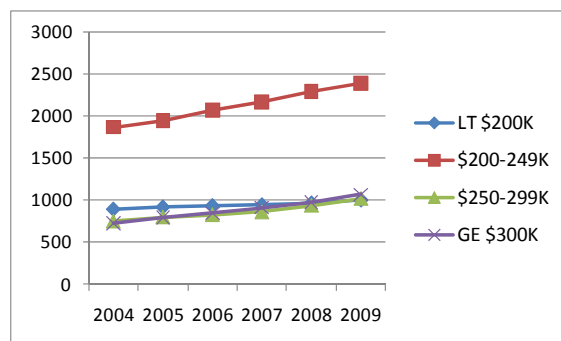
Households Age 35 to 54



Households Age 55 to 74



Households Ages 75+



E. 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 Suburban Ramsey County households with new births increased by five percent. Births by households in owned single family housing, however, decreased steadily over the period. Significant increases in birth families living in rental apartments (+38%) and owned-multifamily dwellings (+49%). Over the period, 35 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

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

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

NewHousType	2004	2005	2006	2007	2008	2009	Total	Pct. Of Total
Owned SFD	1,215	1,172	1,214	1,194	1,172	1,163	7,130	65.0%
Rental SFD	68	61	60	68	65	66	388	3.5%
Duplex/Triplex	28	23	25	25	28	28	157	1.4%
Owned MF	103	110	128	146	151	153	791	7.2%
Rental MF	24	12	15	19	13	20	103	0.9%
Mobile Home	48	34	43	52	33	40	250	2.3%
Rental Apt	295	346	366	330	404	406	2,147	19.6%
All Housing Units	1,781	1,758	1,851	1,834	1,866	1,876	10,966	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 rate is defined as the percentage of all households that moved from their home in a given year. In 2009, Suburban Ramsey County’s turnover rate was at 5.4 percent. This is a moderate rate, but well below the County’s 6.9 percent rate at the beginning of the period. The fact that this rate is up from 3.8 Percent in 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 County’s 2009 single family homeowner turnover rate of 2.3 percent is at the low to moderate range when compared to 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 14 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 County for new households wishing to move into the County and for existing households looking to move within the County.

Housing Turnover Trends in Suburban Ramsey 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	3.6%	3.1%	3.1%	1.8%	2.3%
Rental SFD	13.5%	13.5%	13.7%	6.9%	9.3%
Duplex/Triplex	13.2%	13.5%	12.2%	8.6%	9.6%
Owned MF	6.2%	5.6%	4.6%	3.0%	4.7%
Rental MF	11.6%	12.3%	13.5%	6.1%	7.9%
Mobile Home	6.5%	6.9%	6.4%	3.5%	5.9%
Rental Apt	16.3%	16.4%	14.8%	9.6%	13.9%
All Occupied Units	6.9%	6.7%	6.3%	3.8%	5.4%

Source: Excensus LLC

Turnover rates dropped across a range of housing types in Suburban Ramsey County, not just in owned single family housing. In all cases, turnover showed a turnaround in 2009 but not yet back to the rates in 2004. 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 26,051 households that moved during this five year period, fifty-four percent (14,172) were tracked to a new residential address in the 7-county metro area. Half (52%) of the households that moved were able to find another home in Suburban Ramsey County. Existing Suburban Ramsey County households represent the largest market for housing in Suburban Ramsey County.

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

Housing Types	All HH Ages		Turnover Rate	Relocated in		Sub. Ramsey Retention
	5-year Base	Moved 2004-09		7-Co. Area	Sub. Ram.	
Owned SFD	262,916	7,232	2.8%	4,165	2,083	50.0%
Rental SFD	10,937	1,247	11.4%	689	388	56.3%
Duplex/Triplex	4,576	523	11.4%	272	152	55.9%
Owned MF	61,415	2,944	4.8%	1,481	736	49.7%
Rental MF	5,936	609	10.3%	312	151	48.4%
Mobile Home	14,015	818	5.8%	413	203	49.2%
Rental Apt	89,264	12,678	14.2%	6,840	3,632	53.1%
All Occupied Units	449,059	26,051	5.8%	14,172	7,345	51.8%

Source: Excensus LLC

The table below shows turnover of households under age 35. This group had higher levels of turnover across all housing types (13.0 percent) including owner-occupied housing (5.7 percent). Nearly half (46%) percent of these younger Suburban Ramsey County households were able to find another residence in Suburban Ramsey County.

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

Housing Types	HHs <35		Turnover Rate	Relocated in		Sub. Ramsey Retention
	5-year Base	Moved 2004-09		7-Co. Area	Sub. Ram.	
Owned SFD	25,187	1,436	5.7%	837	334	39.9%
Rental SFD	2,671	378	14.2%	224	127	56.7%
Duplex/Triplex	1,336	236	17.7%	131	68	51.9%
Owned MF	8,057	834	10.4%	437	157	35.9%
Rental MF	1,435	197	13.7%	109	45	41.3%
Mobile Home	2,183	227	10.4%	136	60	44.1%
Rental Apt	35,705	6,618	18.5%	3,707	1,801	48.6%
All Occupied Units	76,574	9,926	13.0%	5,581	2,592	46.4%

Source: Excensus LLC

Turnover drops sharply starting with households between 35 and 54 years of age. Turnover among households age 55 to 74 was the lowest overall at 3.2 percent (2.0% for owned single family housing). Retention rates increased with householders 75 or more.

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

Housing Types	HHs 35-54		Turnover Rate	Relocated in		Sub. Ramsey Retention
	5-year Base	Moved 2004-09		7-Co. Area	Sub. Ram.	
Owned SFD	125,507	3,291	2.6%	2,013	1,017	50.5%
Rental SFD	5,414	542	10.0%	313	170	54.3%
Duplex/Triplex	2,055	206	10.0%	105	63	60.0%
Owned MF	16,669	942	5.7%	525	264	50.3%
Rental MF	2,021	213	10.5%	125	62	49.6%
Mobile Home	6,395	373	5.8%	195	100	51.3%
Rental Apt	30,108	4,117	13.7%	2,247	1,237	55.1%
All Occupied Units	188,169	9,684	5.1%	5,523	2,913	52.7%

Source: Excensus LLC

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

Housing Types	HHs 55-74	Moved	Turnover	Relocated in		Sub. Ramsey
	5-year Base	2004-09	Rate	7-Co. Area	Sub. Ram.	Retention
Owned SFD	88,782	1,812	2.0%	1,079	556	51.5%
Rental SFD	2,317	244	10.5%	125	68	54.4%
Duplex/Triplex	1,004	71	7.1%	35	20	57.1%
Owned MF	24,380	715	2.9%	392	219	55.9%
Rental MF	1,729	135	7.8%	61	31	50.8%
Mobile Home	4,772	168	3.5%	71	35	49.3%
Rental Apt	13,580	1,262	9.3%	685	441	64.4%
All Occupied Units	136,564	4,407	3.2%	2,448	1,370	56.0%

Source: Excensus LLC

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

Housing Types	HHs 75+	Moved	Turnover	Relocated in		Sub. Ramsey
	5-year Base	2004-09	Rate	7-Co. Area	Sub. Ram.	Retention
Owned SFD	23,440	693	3.0%	236	176	74.6%
Rental SFD	535	83	15.5%	27	23	85.2%
Duplex/Triplex	181	10	5.5%	1	1	100.0%
Owned MF	12,309	453	3.7%	127	96	75.6%
Rental MF	751	64	8.5%	17	13	76.5%
Mobile Home	665	50	7.5%	11	8	72.7%
Rental Apt	9,871	681	6.9%	201	153	76.1%
All Occupied Units	47,752	2,034	4.3%	620	470	75.8%

Source: Excensus LLC

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

Choices in housing are important to Suburban Ramsey County residents. Between May 2004 and May 2009 a total of 17,430 households moved into a Suburban Ramsey County home from a home either in Suburban Ramsey County or elsewhere in the 7-county metro area. Thirty percent of these moves were to an owned single-family. Of these moves to single family housing, 68 percent moved from another single family home. Most of the remaining 32 percent came from an apartment or condo/townhome. Similarly, of the 7,603 households entering an apartment in the county, 45 percent had previously been living in a single family home.

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

SR Co. Housing	Sub. Ram. HHs ('04-09)		Previous Housing Types for Incoming Households				
	Move-Ins	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	5,291	30.4%	68.0%	3.6%	7.5%	1.1%	19.8%
Rental SFD	751	4.3%	64.4%	5.2%	6.3%	1.5%	22.6%
Duplex/Triplex	330	1.9%	50.9%	9.4%	4.2%	1.5%	33.9%
Owned MF	2,519	14.5%	58.6%	2.7%	13.3%	0.6%	24.8%
Rental MF	402	2.3%	55.2%	3.2%	11.9%	1.2%	28.4%
Mobile Home	534	3.1%	51.7%	4.7%	4.1%	13.9%	25.7%
Rental Apt	7,603	43.6%	44.5%	3.7%	5.2%	1.7%	44.8%
Grand Total	17,430	100.0%	55.1%	3.7%	7.2%	1.7%	32.2%

Source: Excensus LLC

In looking at single family residents that moved out of a home in Suburban Ramsey County, more than two-thirds (68%) moved to another single family home and 44 percent of those leaving an apartment moved to a single family home. Overall, fifty-five percent of all moves ended in a single family home.

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

SR Co. Housing	Sub. Ramsey 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	4,202	29.3%	68.5%	1.5%	15.6%	1.0%	13.5%
Rental SFD	693	4.8%	68.4%	3.0%	10.0%	1.3%	17.3%
Duplex/Triplex	278	1.9%	59.4%	8.6%	7.6%	1.4%	23.0%
Owned MF	1,491	10.4%	58.3%	1.9%	20.3%	0.7%	18.8%
Rental MF	320	2.2%	58.1%	3.1%	17.5%	1.6%	19.7%
Mobile Home	417	2.9%	54.7%	3.4%	5.0%	12.9%	24.0%
Rental Apt	6,928	48.3%	44.0%	3.5%	9.5%	1.8%	41.1%
Grand Total	14,329	100.0%	54.8%	2.8%	12.4%	1.8%	28.2%

Source: Excensus LLC

A total of 7,425 Suburban Ramsey County households moved to another home in the County over the five year period. Sixty percent of all single family homeowners found another single family home in the county and half of all apartment renters moved to another apartment in the County. A third of those moving from an apartment found a single family dwelling rather than to another apartment.

Housing Choices for Moves that began and ended in Suburban Ramsey County (2004 to 2009)

Sub. Ramsey 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	2,104	28.3%	59.6%	1.6%	22.0%	1.3%	15.5%
Rental SFD	391	5.3%	61.6%	4.1%	13.3%	1.3%	19.7%
Duplex/Triplex	153	2.1%	56.2%	9.2%	9.8%	0.7%	24.2%
Owned MF	742	10.0%	46.9%	1.9%	28.0%	1.2%	22.0%
Rental MF	153	2.1%	51.6%	2.6%	24.2%	0.7%	20.9%
Mobile Home	207	2.8%	44.4%	2.4%	6.3%	20.8%	26.1%
Rental Apt	3,675	49.5%	34.4%	3.6%	10.1%	1.9%	49.9%
Grand Total	7,425	100.0%	45.3%	3.0%	15.6%	2.1%	34.0%

Source: Excensus LLC

H. Household Migration – Suburban Ramsey County’s Resident Origins and Destinations

Between 2004 and 2009, half (49%) of all metro area moves into Suburban Ramsey County came from three cities (St. Paul, Minneapolis, and Oakdale).

Top Metro Area Origination Cities for Moves into Suburban Ramsey County (May, 2004 to May, 2009)

SR Co Housing	Move-Ins New to Co.	Top Origination Cities for Moves into Suburban Ramsey County (2004-2009)								
		St. Paul	Minneapolis	Oakdale	Blaine	Fridley	Woodbury	Coon Rapids	Brooklyn Prk	Columbia Hts
Owned SFD	2,855	35.0%	13.9%	4.3%	2.9%	2.1%	3.7%	1.5%	1.9%	1.6%
Rental SFD	439	34.6%	10.5%	5.5%	3.0%	2.3%	3.9%	1.8%	1.8%	1.1%
Duplex/Triplex	192	32.3%	10.9%	4.7%	5.7%	6.8%	1.0%	1.6%	2.6%	1.0%
Owned MF	1,207	29.4%	12.9%	3.4%	4.1%	3.8%	4.5%	2.6%	1.7%	3.1%
Rental MF	233	26.2%	13.7%	5.2%	3.9%	4.3%	4.3%	3.0%	2.6%	0.9%
Mobile Home	304	30.9%	10.9%	4.6%	3.6%	4.6%	1.3%	7.2%	1.6%	3.0%
Rental Apt	4,402	30.5%	13.5%	4.0%	4.3%	4.0%	2.1%	3.3%	2.7%	2.7%
Grand Total	9,632	31.8%	13.3%	4.2%	3.8%	3.4%	3.0%	2.7%	2.3%	2.3%

Source: Excensus LLC

Of those households that moved out of Suburban Ramsey County, half ended up in one of these seven neighboring cities: St. Paul, Minneapolis, Blaine, Woodbury, Oakdale, Hugo, and Coon Rapids.

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

SR Co. Housing	Moves Out of SR Co.	Top Destination Cities for Moves out of Sub. Ramsey County (2004-2009)								
		St. Paul	Minneapolis	Blaine	Woodbury	Oakdale	Hugo	Coon Rapids	Lino Lakes	Fridley
Owned SFD	2,395	10.9%	5.4%	7.6%	7.2%	5.3%	8.1%	2.7%	5.2%	1.2%
Rental SFD	387	20.9%	4.7%	3.9%	6.7%	4.1%	3.1%	2.3%	4.7%	2.3%
Duplex/Triplex	167	22.2%	7.8%	4.8%	2.4%	4.2%	4.8%	8.4%	0.6%	4.2%
Owned MF	872	12.5%	9.7%	8.8%	7.5%	2.2%	5.0%	2.8%	4.2%	2.4%
Rental MF	203	16.3%	6.4%	9.4%	7.9%	2.0%	3.9%	3.9%	1.5%	3.4%
Mobile Home	251	15.1%	3.6%	10.8%	2.0%	7.2%	2.0%	6.0%	3.2%	5.2%
Rental Apt	4,181	20.9%	9.0%	5.8%	4.5%	5.0%	2.9%	4.4%	1.4%	3.1%
Grand Total	8,456	17.0%	7.6%	6.8%	5.7%	4.7%	4.6%	3.7%	3.0%	2.6%

Source: Excensus LLC

This table shows those households that moved from Suburban Ramsey County to a single family home in one of the other six metro area counties. Forty-nine percent of these moves were to these seven cities: St. Paul, Blaine, Woodbury, Minneapolis, Hugo, Lino Lakes, and Oakdale.

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

Sub. Ramsey Co Ho	Moves Out of SR Co.	Top Destination Cities for Single Family Moves Out of Sub. Ramsey County (2004-2009)								
		St. Paul	Blaine	Woodbury	Minneapolis	Hugo	Lino Lakes	Oakdale	Coon Rapids	Forest Lake
Owned SFD	1,602	8.0%	8.8%	7.6%	3.1%	9.0%	6.6%	4.9%	2.4%	4.6%
Rental SFD	232	18.3%	3.9%	5.6%	4.6%	3.5%	4.9%	4.9%	2.5%	3.9%
Duplex/Triplex	76	21.6%	5.2%	1.0%	7.2%	5.2%	1.0%	5.2%	10.3%	4.1%
Owned MF	514	9.5%	11.8%	8.5%	6.9%	4.9%	6.5%	1.8%	3.0%	2.3%
Rental MF	104	15.4%	13.8%	8.1%	4.1%	4.1%	2.4%	1.6%	4.9%	3.3%
Mobile Home	134	14.6%	12.1%	1.3%	3.8%	2.5%	5.1%	8.3%	6.4%	1.3%
Rental Apt	1,749	19.4%	8.8%	4.5%	7.3%	2.4%	2.5%	4.5%	5.8%	2.3%
Grand Total	4,411	14.2%	9.0%	6.0%	5.5%	5.1%	4.5%	4.4%	4.2%	3.2%

Source: Excensus LLC

I. 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, 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 – 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.