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A STUDY OF MHFA--SECTION 8 HOUSING
FOR THE
ELDERLY

MINNESOTA HOUSING FINANCE AGENCY

DECEMBER, 1977

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TABLE OF CONTENTS

	<u>PAGE</u>
SUMMARY	
INTRODUCTION	1
FINDINGS	3
1. General Demographic Statistics	3
2. Income and Housing Cost Data	4
3. Geographic Distribution of Previous Housing	5
4. Characteristics of Previous Housing	7
CONCLUSION	13
APPENDIX	15

SUMMARY

A study of the residents of twelve completed MHFA-Section 8 apartment developments for the elderly and their previous housing produced the following findings:

No minority group individuals were found among the residents of the apartment developments studied. Given the shorter longevity of men and the fact that two-thirds of the residents of the developments were seventy years of age or older, it is not surprising to discover that most resident households were headed by a woman.

Most household incomes were low enough to qualify for designation under HUD Section 8 Housing Assistance Program guidelines as "Very Low Income Families". Most residents derived their incomes from a combination of Social Security benefits and other sources of income such as assets. A majority of residents previously had spent more than 25% of their incomes for housing.

The housing these elderly individuals left behind was generally located within two miles of the development in which they are currently living. Most of these elderly residents were renters previously and had lived in multi-unit dwellings. Less than 30% had previously resided in single family homes. Regardless of the type of previous housing, it was of relatively low value and constituted a median monthly housing cost of less than one hundred dollars to the individual. Less than 30% previously lived in a two bedroom or larger dwelling unit, while only 6% resided in a three bedroom or larger unit.

The assessed value and low median monthly housing cost of this housing theoretically make it affordable to low and moderate income families. However, the low percentage of single family homes vacated as well as the limited number of bedrooms in all types of previous housing would seem to make these residences unsuitable for families. Therefore, one conclusion which may be drawn from this study is that construction of subsidized housing for the elderly fails to create substantial new housing opportunities for low and moderate income families.

INTRODUCTION

In order to achieve a better understanding of the population served through the construction of Section 8 apartment developments for the elderly, the MHFA undertook a study of its completed developments. The study seeks to identify the general characteristics of the elderly currently being served and to arrive at a more complete picture of the effects of such developments on local housing markets.

Data for the study was collected from Section 8 Housing Assistance Program Tenant Eligibility Applications, from MHFA Demographic Data Reports, and from local property assessment records. The twelve apartment developments studied were located in different municipalities, in eleven counties, and were distributed among eight development regions of the state. The developments ranged in size from twenty to one hundred and fifty-six units and are located in both small towns and large cities. The twelve developments contain seven hundred and ninety-five units. Forty-six percent of the units are found in four developments located in three different SMSA's. Approximately half the units located in SMSA's are in two Minneapolis-St. Paul area developments, representing less than one-quarter of the total units studied. Twenty units were excluded from the study because they were occupied by resident managers or were vacant.

The findings of this study are divided into four general areas:

1. General Demographic Statistics;
2. Income and Housing Cost Data;
3. Geographic Distribution of Previous Housing; and
4. Characteristics of Previous Housing.

Detailed statistical data can be found in the appendix of this report.

A list of the twelve developments for the elderly studied, their location, and the number of units in each development follows:

<u>Development Name</u>	<u>Location</u>	<u>Number of Units</u>
Centennial Apartments	Luverne, Mn.	54
Channel View Apartments	Albert Lea, Mn.	50
Centennial Plaza	LeCenter, Mn.	40
Park View Terrace Apartments	Moorhead, Mn.	121
Robbins Landing	Robbinsdale, Mn.	110
Blackduck Apartments	Blackduck, Mn.	30
Otterkill Garden Apartments	Bagley, Mn.	30
Glenview Housing	Glenwood, Mn.	48
Alice Nettell Tower	Virginia, Mn.	156
Harmony Manor	Harmony, Mn.	20
Russell Arms	Sauk Rapids, Mn.	59
Labor Retreat Apartments	Minneapolis, Mn.	<u>77</u>
	TOTAL	795

Note: All units except one in Alice Nettell Tower are subsidized under the HUD Section 8 Housing Assistance Program.

FINDINGS

1. General Demographic Statistics

There are no minority group individuals among the residents of apartment developments for the elderly studied. The significance of this finding should be further explored.

The median age for all resident heads of households is 73 years. Almost half of the heads of households are in the seventy to seventy-nine year old age group, and almost two-thirds are seventy years or older. Only 3.4% of household heads are under 62 years of age. The difference between this percentage and that of the number of units not having any elderly, 3.1%, is accounted for by cases where the head of household is under 62 but the spouse is elderly.

Eighty-two and one percent of the units had just one elderly resident, and 14.8% had two elderly residents for a total of 96.9% of the elderly units studied. The percentage of units with two elderly residents is close to the percentage having a spouse present, 16%. Developments with a high percentage of spouses present and two elderly person households closely parallels those with a high percentage of male heads of households. Twenty-seven percent of the heads of households were men and 73% were women.

The wide fluctuation among developments in the percentage of units with handicapped and disabled individuals leads to speculation that management agents are not sure of how to classify individuals when submitting demographic data reports. It is presumed that the management agents followed the instructions and guidelines for classifying handicapped and disabled individuals that are specified for Section 8 Housing Assistance Program, Tenant Eligibility and Recertification Applications. There is a possibility that these instructions are not clearly understood or followed. The overall percentage of units classified as having an handicapped individual, 2.2%, is

very close to the percentage of units not elderly. It is presumed that the difference is accounted for by the absence of demographic data reports for two developments, resulting in the inability to determine handicapped percentages for these developments. Nine and three percent of the units were classified as having disabled individuals, and .6% were shown to have residents displaced by government action.

2. Income and Housing Cost Data

Only 1.2% of all resident households are paying market rate rents. These tenants are confined to three developments and constitute nine households. Eight of the nine households pay more than 40% of their income in rent currently, four of nine pay more than 50%, and only one pays less than 25%. The remaining residents are participants in the HUD Section 8 Housing Assistance Program. Following HUD Field Office guidelines of income limits, 31.7% of these households qualify as Lower Income Families and 66.8% as Very Low Income Families.

A comparison of tenants' portion of present rent with their previous monthly housing cost shows residents' median contribution presently at \$69.79 and their median housing cost previously as \$93.25, a difference of \$23.46. The percentage of residents who paid more than twenty-five percent of their income in previous monthly housing costs was 57.4%.

The median gross annual income and adjusted annual income figures for all residents is \$3,456 and \$3,364, respectively. Examining sources of income for resident households, 4.3% were found to derive income from wages, 96.6% from social security benefits, 8% from other retirement or pension plans, .1% from unemployment benefits, 3.7% from welfare programs, and 85.2% from other sources such as assets. As is evident from these figures, almost all resident households derive some income from social security benefits and an overwhelming majority derive some income from other sources such as assets.

The percentage of all households which have two persons contributing to income is 15%. This figure is very close to the percentage of households with a spouse present. Household income patterns as would be expected, also are closely tied to the number of individuals per household. Developments with a high percentage of single person households have lower median household incomes.

3. Geographic Distribution of Previous Housing

Ninety-six percent of current residents of MHFA-Section 8 apartment developments for the elderly came from within the state. In addition to Minnesota the previous residences were dispersed among eight other states. One development, Park View Terrace, accounts for two-thirds of all residents whose previous housing was located outside the state of Minnesota. When Park View Terrace is excluded from the calculations, only 1.3% of current residents previously lived outside of the state.

The majority of residence locations outside the state were found in Fargo, North Dakota, and represent moves into the Park View Terrace development in Moorhead, Minnesota. The remaining out-of-state previous residences were dispersed among eight other states generally adjacent or west of Minnesota. Only one move was from an area east of Minnesota, the previous location being a Chicago suburb. Five of the twelve developments studied had no residents whose previous housing lay outside the state. The development with the highest percentage of out-of-state previous residences after Park View Terrace, was Centennial Apartments in Luverne, Minnesota, also located near the state border.

The developments investigated lie in eight different Minnesota Development Regions, and almost all the previous residences were in these regions. Four other regions were included in the list of previous residence locations. While only 5% of the residents of all developments studied came from regions

other than that in which their development was located, an even smaller percentage (1.7%) previously lived in regions without an MHFA development for the elderly.

The twelve developments which were studied were located in eleven different counties. While the vast majority of previous residences locations were in these counties, 10.8% of previous housing was located in thirty-five counties other than that in which the developments were located.

The previous housing units of residents of MHFA-Section 8 apartment developments for the elderly were in one hundred and nineteen different cities. While one-third of the tenants' previous residences were located in municipalities other than that in which they currently live, the majority were in the twelve municipalities among which the developments were dispersed. Thirteen of the one hundred and seven remaining municipalities were out of the state of Minnesota.

In calculating the median distance from the apartment developments to the residents' previous housing location, three developments--Blackduck Apartments, Otterkill Garden Apartments, and Harmony Manor--were excluded because street addresses were lacking or insufficient to compute local distances within the community in which these developments were found. The median distance that residents moved for the nine remaining developments was .991 miles. Five of the nine developments had median distances less than the median for all the developments considered. It is noteworthy that the median distance moved for Park View Terrace Apartments, the development with the highest percentage of residents who had previously lived out of the state, was below the median for all developments considered.

Thirty-one percent of all residents of MHFA-Section 8 apartment developments for the elderly moved .5 of a mile or less from their previous housing to their current subsidized unit. Another 30% moved from .6 to 2.0 miles, producing a cumulative total of 61% who moved two miles or less. Fifteen and five percent moved

between 2.1 and 5.0 miles. Therefore, a total of 76.5% moved five miles or less. Less than 10% moved more than twenty miles. It is uncertain whether the short distances traveled indicate an unwillingness to relocate greater distances in order to occupy subsidized housing for the elderly, or whether local needs are so great that they preempt the availability of this kind of housing to those from greater distances.

4. Characteristics of Previous Housing

In an effort to establish the kinds of housing residents occupied previous to their move into an Agency-financed apartment development, property assessment records for their previous addresses were examined. The types of previous housing were defined as follows: Single Family, Duplex, Triplex, and Multi-Unit as dwellings with 1, 2, 3 and 4 or more dwellings per structure, respectively.

The category, Single Family with Apartment, was created to distinguish a housing type that had two dwelling units but was located in a structure that is not generally considered to be a duplex, that is, both units were not of similar size or quality. The apartment in question was generally a basement, attic, or garage apartment associated with a single family structure. Since the per unit estimated market value for housing types would be calculated, the separation of these "Single Family with Apartment" structures from the Duplex category was thought to be necessary to prevent skewing the median values to be derived for the Duplex category. As was discovered upon analysis of the data, this type of housing was found to be unique to the previous housing of residents of Park View Terrace Apartments. Since this type of housing occurred in such a limited number of cases, the inclusion of its cases with the Duplex category or exclusion from the study would not significantly alter the percentage distributions of previous housing into types.

The housing types, Nursing Home and Mobile Home, are relatively self-

explanatory. The Mixed Use category was used to designate previous housing which was located in a structure that was not entirely residential. Generally, the housing in question was a dwelling unit above a commercial enterprise. The category, Rural-No Data, was used to distinguish cases where the previous housing was located outside the corporate boundaries of a municipality, creating inaccessibility of assessment data needed to establish housing type.

The category, Not in Residential Use, designated cases where the property at the previous housing address was no longer classified as residential. This category was not used to indicate whether the previous housing unit was currently occupied. No determination was made as to occupancy of previous housing in this study. Rather the study sought to establish if housing units still existed at the previous residence address and what their type was. The category, Other, was used to classify cases where the previous housing did not conform to any of the previously discussed housing categories. Generally, the cases in the "Other" category were residential hotels or rooming houses.

Data on type of housing was not available for 37.3% of the cases in the study due to a lack of complete addresses or the inability to access assessment data from an address alone. Most of the missing data was accounted for by smaller developments located in smaller communities which did not cross-tabulate property records by address. Data was fairly complete for five developments, Channel View Apartments, Park View Terrace Apartments, Alice Nettell Tower, Robbins Landing, and Labor Retreat, which accounted for 86.7% of the cases for which data was available and 50% of all cases in the study.

The most prevalent type of previous housing for residents of MHFA-Section 8 apartment developments for the elderly was Multi-Unit housing (four or more units) which accounts for 40.9% of the total, followed by Single Family housing with 29.9%. Together these two categories comprise 70.8% of all previous housing. Dwelling structures with two or three units (Single Family with Apartment, Duplex, and Triplex) account for another 15.7%, bringing

the cumulative total for these five categories to 86.7%.

The remaining 13.3% is distributed into the following categories: Mixed Use - 7.1%, Mobile Home - 1.9%, Other - 1.9%, Nursing Home - 1.2%, Rural-No Data - 1.2%, and Not in Residential Use - .2%. Categories that generally characterize a sleeping room, that is, Mixed Use, Nursing Home, and Other accounted for 10.2% of all types of previous housing. The percentage (7.1) for Mixed Use, representing structures which house both dwelling units and non-residential uses, appears relatively large.

A majority (56.6%) of residents previously inhabited housing structures with two or more units. Less than a third (29.9%) previously lived in a single family home, and about a seventh (12.5%) resided in non-traditional types of housing.

Data was sparse or nonexistent for the seven developments not presented individually in Table VIII of the Appendix. When this data was included with that of the five developments presented, it did not significantly alter the percentage distributions of previous housing into types, as a comparison of the percentage breakdowns shows.

In an effort to assess the quality of housing which residents vacated in order to move into an Agency financed development, current estimated market values for each type of housing were obtained from local assessment records. It is recognized that property values and assessment practices may vary from area to area, and that for some types of housing only limited number of cases were available, resulting in median values per dwelling unit which may be less than totally representative. The values presented are not meant to be definitive, but they are suggestive of the quality of previous housing inhabited by current residents of Agency financed developments.

Per unit values were derived by dividing the total estimated market value by the number of units in the dwelling structure. Results are presented only

for the more common types of previous housing, recognizing both limited sample size and the inability in such categories as Mixed Use to accurately reflect values for residential uses alone.

The median values per unit for the Single Family and Multi-Unit previous housing types were based on a larger number of cases and should be more reflective of actual median values for these housing types than those values presented for the Duplex and Triplex categories. Median per unit value was \$20,000 for Single Family previous housing and \$8,636 for Multi-Unit dwellings. It is interesting to note that median per unit values are lower for owners than for renters, implying that individuals were able to rent higher quality dwellings than they were able to own.

Comparable figures for individual developments should be qualified somewhat. Median per unit values for Multi-Unit housing are based on somewhat smaller samples for Channel View Apartments and Russell Arms and are thus to be considered less reliable than the median values for other developments. The per unit median values for Duplex and Triplex housing for Alice Nettell Tower residents are to be considered more representative of actual market values than those for the residents of other developments because data was available in the majority of relevant cases. The fact that per unit median values were approximately fifty percent higher for the Single Family with Apartment category than for Duplexes confirms the wisdom of the decision discussed earlier to separate these two types of housing.

The relatively low median values for previous housing, especially in the Single Family category, suggests that the housing which was vacated by residents of MHFA apartment developments for the elderly was of relatively low quality. Table IX of the Appendix presents a more detailed breakdown of median values by type of housing, development, and ownership status.

The median size for Multi-Unit previous housing was approximately sixteen units, indicating that residents who previously lived in Multi-Unit

housing generally came from smaller apartment buildings. The median size of Multi-Unit previous housing was lower for residents of developments located out of the Twin Cities Area and higher for those living in Twin Cities Area developments.

Approximately 79% of the current residents of MHFA apartment developments for the elderly rented their previous housing. The overall percentage of those previously living in publicly owned housing was 3.1%. It was 3.8% when the developments with incomplete data were excluded. Public ownership of previous housing does not measure the percentage of residents who may have been living in some form of subsidized or rental assistance housing. It simply reflects whether the residents' previous housing was shown by property records as being publicly owned.

About 70% of the residents of MHFA apartment developments for the elderly had one bedroom or less in their previous residence, and 20.7% had two bedrooms or more. Only 20% of those who previously lived in a two bedroom or larger dwelling unit (only 6% of all current residents for whom information was available) previously resided in a three bedroom or larger housing unit.

Distribution of resident households by Renter/Owner and Type of Previous Housing reflects slightly different percentages in the cross-tabulations than in the individual tables for these variables due to cases where the data exists for one variable but not the other. As would be expected, the percentage of residents who had previously lived in structures with two or more dwelling units and owned these structures is small. Of the residents who had previously lived in single family homes, 54% had been renters and 46% had been owners. Residents who previously lived in mobile homes included similar percentages of renters and owners.

Residents who previously lived in Multi-Unit dwellings included a high percentage (86.3%) of individuals who had occupied one bedroom or smaller units. Only one-third of the residents who previously lived in a single

family house had occupied a two bedroom or larger house. Only 9% of previous single family dwellers had occupied a three bedroom or larger house, compared to 6% for residents of all housing types. While these percentages indicate that single family dwellers were more likely than residents of other previous housing types to have a three bedroom or larger previous residence, the percentage of single family dwellers from three bedroom or larger homes constitutes only 3% of all types of previous housing for which data was available.

CONCLUSION

The population served by MHFA-Section 8 apartment developments for the elderly was shown to be mostly female and seventy years of age or older. These figures suggest that supportive services are going to become increasingly important as residents age and become more frail. The lack of minorities in Agency developments should be further explored.

The low adjusted incomes of the elderly residents together with the fact that two-thirds qualified as Very Low Income Families under HUD Section 8 Housing Assistance Program guidelines would seem to indicate that the population served is relatively poor. This relative poverty is especially noteworthy because resident incomes usually were a combination of Social Security benefits and some other source of income such as assets. Assets must be limited if their proportional inclusion under Section 8 guidelines for determining total family income failed to raise their income level above the income limit for Very Low Income Families. On the other hand it is noteworthy that very few households were receiving any form of welfare assistance.

As pointed out earlier in this report, it is inconclusive whether the short distances moved from a previous housing location to an Agency financed development indicates an unwillingness to relocate greater distances in order to occupy subsidized housing for the elderly or whether local needs are so great that they preempt the availability of this kind of housing to those from greater distances. In either case, the market for subsidized housing for the elderly appears to be a localized one.

As shown by the findings of this report, the construction of subsidized housing for the elderly fails to create new housing opportunities for low and moderate income families. Most of the units vacated by elderly in order to move into an Agency financed development had only one bedroom or less, and few had three bedrooms or more. Less than 30% of the previous housing of

current residents of apartment developments for the elderly studied consisted of single family homes. The majority previously lived in multi-unit dwellings with limited space. If assessed value is any indication, most elderly previously lived in housing of relatively poor quality.

A recent study was performed by the Moorhead City Department of Community Development, based on a sample of the previous housing of residents of the MHFA financed Park View Terrace apartment development for the elderly in Moorhead, indicated that only 23% of these previous dwelling units were currently occupied by two person or larger households. Almost half of these (only 11% of the total) were childless couples, and the remainder was equally divided between single mothers receiving public assistance and families with one child. The Moorhead study would seem to support one of the conclusions of this report that construction of housing for the elderly does not create new housing opportunities for low and moderate income families.

A 1973 report by the Center for Urban and Regional Affairs at the University of Minnesota also confirms the findings of this study. The Center report found that housing used by the poor typically consisted of "small apartments, sometimes only one room, of poor quality, rapidly approaching the end of their life in the filter down process and ready for removal and replacement". The Center report further notes, "When the elderly poor move into public high rise apartments, the vacated housing is unattractive to families who can afford better housing. Presumably, there are few families who are worse off financially than the elderly poor who qualify for publicly assisted housing. There are few people therefore who could 'move up' to the newly evacuated housing." The Center report concludes that, "the major consequence then where new housing units are built is that the average quality of housing occupied by the elderly poor rises dramatically. This alone is a worthy goal. We should not be dismayed by the lack of important second round effects."

APPENDIX

TABLE OF CONTENTS

GENERAL DEMOGRAPHIC STATISTICS	<u>PAGE</u>
TABLE I : MEDIAN AGE, AGE DISTRIBUTION, AND SEX OF HEAD OF HOUSEHOLD AND PERCENT OF UNITS WITH SPOUSE PRESENT	16
TABLE II: NUMBER OF ELDERLY PER UNIT AND PERCENT OF UNITS WITH HANDICAPPED, DISABLED, AND DISPLACED	17
INCOME AND HOUSING COST DATA	
TABLE III: RENTAL PROGRAM, MEDIAN MONTHLY HOUSING COST, PERCENT SPENDING OVER 25% OF INCOME PREVIOUSLY, AND MEDIAN ANNUAL INCOME	18
TABLE IV:: SOURCES OF INCOME AND PERCENT OF HOUSEHOLDS WITH TWO PERSONS CONTRIBUTING TO INCOME	19
GEOGRAPHIC DISTRIBUTION OF PREVIOUS HOUSING	
TABLE V : DISTRIBUTION OF PREVIOUS RESIDENCES BY JURISDICTION	20
TABLE VI : MEDIAN DISTANCE IN MILES TO PREVIOUS RESIDENCE BY DEVELOPMENT	23
TABLE VII: INCREMENTAL DISTANCE IN MILES TO PREVIOUS RESIDENCE FOR ALL DEVELOPMENTS	23
CHARACTERISTICS OF PREVIOUS HOUSING	
TABLE VIII: TYPE OF PREVIOUS HOUSING BY DEVELOPMENT	24
TABLE IX : MEDIAN VALUE PER DWELLING UNIT FOR TYPE OF PREVIOUS HOUSING BY DEVELOPMENT AND BY RENTER/OWNER BY DEVELOPMENT	25
TABLE X : HOUSING STATUS, PUBLIC OWNERSHIP OF, AND NUMBER OF BEDROOMS IN PREVIOUS HOUSING	26
TABLE XI : CROSS-TABULATION OF TYPE OF PREVIOUS HOUSING BY HOUSING STATUS AND NUMBER OF BEDROOMS PREVIOUSLY	27

GENERAL DEMOGRAPHIC STATISTICS

TABLE I

MEDIAN AGE, AGE DISTRIBUTION, AND SEX OF HEAD OF HOUSEHOLD AND
PERCENT OF UNITS WITH SPOUSE PRESENT

Name of Development	Median Age Head of Household	Head of Household Age Distribution-Percentage					Sex of Head of Household		Percent of Units Spouse Present
		Under 62	62-69	70-79	80-89	90 +	Percent Male Female		
Centennial Apts.	75.0	0.0	22.6	60.4	15.1	1.9	20.8	79.2	9.4
Channel View	72.0	6.7	42.2	35.6	13.3	2.2	24.4	75.6	8.9
Centennial Plaza	77.4	0.0	17.9	46.2	33.3	2.6	35.9	64.1	17.9
Park View Terrace	73.6	4.2	21.7	51.7	21.7	.8	24.2	75.8	16.7
Robbins Landing	72.2	2.8	34.9	45.9	15.6	.9	22.0	78.0	20.0
Blackduck Apts.	71.8	10.3	27.6	41.4	17.2	3.4	48.3	51.7	27.6
Butterkill Garden	73.3	0.0	37.9	44.8	13.8	3.4	34.5	65.5	24.1
Glennview Housing	74.2	6.5	23.9	39.1	28.3	2.2	32.6	67.4	17.4
Police Nettell	71.6	3.3	35.1	45.7	15.9	0.0	20.5	79.5	9.3
Harmony Manor	75.5	0.0	10.0	55.0	35.0	0.0	20.0	80.0	15.0
Russell Arms	72.3	1.7	29.3	53.4	15.5	0.0	22.4	77.6	13.8
Labor Retreat	71.2	3.9	38.2	48.7	9.2	0.0	43.4	56.6	25.0
11	72.9	3.4	30.1	47.6	17.9	1.0	27.0	73.0	16.1

GENERAL DEMOGRAPHIC STATISTICS

TABLE II

NUMBER OF ELDERLY PER UNIT AND PERCENT OF UNITS WITH
HANDICAPPED, DISABLED, AND DISPLACED

Name of Development	Number of Elderly Per Unit			Percent of Units With Handicapped Disabled Displaced		
	Percent None	Percent One	Percent Two			
Centennial Apartments	0.0	96.6	3.4	1.9	0.0	0.0
Channel View	4.4	88.9	6.7	2.2	13.3	6.7
Centennial Plaza	0.0	82.1	17.9	0.0	0.0	0.0
Park View Terrace	4.2	80.8	15.0	0.8	4.2	0.0
Robbins Building	2.8	77.9	19.3	1.8	26.6	0.9
Blackduck Apartments	6.9	72.4	20.7	0.0	6.9	0.0
Otterkill Garden	0.0	82.8	17.2	3.4	0.0	0.0
Glenview Housing	6.5	78.8	15.2	2.2	0.0	0.0
Alice Nettall	3.3	86.8	9.9	2.0	17.9	0.7
Harmony Manor	0.0	85.0	15.0	10.0	0.0	0.0
Russell Arms	1.7	86.2	12.1	3.4	0.0	0.0
Labor Retreat Retreat	3.9	72.4	23.7	3.9	3.9	0.0
All	3.1	82.1	14.8	2.2	9.3	0.6

INCOME AND HOUSING COST DATA

TABLE III

RENTAL CATEGORY, MEDIAN MONTHLY HOUSING COST, PERCENT SPENDING OVER 25%
OF INCOME FOR HOUSING PREVIOUSLY, AND MEDIAN ANNUAL INCOME

Name of Development	Rental Category Percent			Median Monthly Housing Cost Dollars		Percent Who Spent Over 25% of Income for Previous Housing	Median Estimated Annual Income Dollars	
	Market Rate	Section 8		Present	Previous		Gross	Adjusted
		Low	Very Low					
Centennial Apartments	11.3	49.1	39.6	\$ 74.00	\$ _____	_____	\$ 3,900	\$ 3,536
Channel View	0.0	22.2	77.8	50.44	83.75	64.4	2,721	2,594
Centennial Plaza	0.0	35.9	64.1	63.00	57.25	33.3	3,128	3,013
Park View Terrace	0.0	21.7	78.3	71.00	120.50	75.0	3,447	3,
Robbins Landing	0.0	21.1	78.9	82.75	114.00	56.9	4,030	3,965
Blackduck Apartments	3.4	41.4	51.7	65.75	85.00	62.1	3,145	3,053
Otterkill Garden	0.0	58.6	37.9	60.00	105.00	96.6	3,023	2,859
Glenview Housing	4.3	26.1	69.6	54.00	_____	_____	2,621	2,588
Alice Nettell	0.0	41.1	58.9	71.63	110.25	74.8	3,504	3,439
Harmony Manor	0.0	30.0	70.0	60.50	86.00	80.0	2,937	2,804
Russell Arms	0.0	39.7	60.3	68.50	90.00	53.8	3,354	3,256
Labor Retreat	0.0	19.7	80.3	90.50	110.17	50.0	4,309	4,309
All	1.2	31.7	66.8	69.79	93.25	57.4	3,456	3,361

Note: Blanks indicate missing data.

INCOME AND HOUSING COST DATA

TABLE IV

SOURCES OF INCOME AND PERCENT OF HOUSEHOLDS WITH TWO PERSONS CONTRIBUTING

Name of Developments	Sources of Income-Percent Receiving From:							Percent of Persons Contributing
	Wages	Social Security	Other Retirement	Disability	Unemployment	Welfare	Other Sources (Assets)	
Centennial Apartments	13.2	96.2	13.2	0.0	0.0	7.5	96.2	11.3
Channel View	4.4	93.3	0.0	0.0	0.0	17.8	68.9	6.7
Centennial Plaza	0.0	100.0	0.0	0.0	0.0	0.0	87.2	15.4
Park View Terrace	5.8	97.5	0.0	0.0	0.0	2.5	87.5	5
Remains Landing	0.9	97.2	0.9	0.0	0.0	0.0	94.5	20.2
Blackduck Apartments	0.0	96.6	3.4	0.0	0.0	0.0	93.1	27.6
Cotterkill Garden	3.4	96.6	0.0	0.0	0.0	0.0	79.3	17.2
Glenview Housing	2.2	100.0	19.6	0.0	0.0	2.2	56.5	13.0
Alice Nettell	7.3	96.0	28.5	0.7	0.7	8.6	84.8	9.3
Harmony Manor	0.0	95.0	0.0	0.0	0.0	0.0	95.0	15.0
Russell	0.0	94.8	1.7	0.0	0.0	0.0	94.8	13.8
Labor Retreat	3.9	96.1	0.0	0.0	0.0	0.0	76.3	19.7
All	4.3	96.6	8.0	0.1	0.1	3.7	85.2	15.0

GEOGRAPHIC DISTRIBUTION OF PREVIOUS HOUSING

TABLE V

DISTRIBUTION OF PREVIOUS RESIDENCES BY JURISDICTION

Name of Development and Type of Jurisdiction	Development Location by Type of Jurisdiction	Distribution of Previous Residences by Jurisdiction - Percent Previous Residences			Number of Distinct Previous Residence Locations by Type of Jurisdiction
		Within Same Jurisdiction	Outside Same Jurisdiction	Data Missing by Jurisdiction	
Centennial Apartments					
City	Luverne	79.2	20.8	0.0	10
County	Rock	83.0	9.5	7.5	3
Region	Eight	92.5	0.0	7.5	1
State	Minnesota	92.5	7.5	0.0	4
Channel View					
City	Albert Lea	80.0	13.3	6.7	6
County	Freeborn	80.0	13.3	6.7	6
Region	Ten	86.7	6.6	6.7	3
State	Minnesota	93.3	2.3	4.4	2
Centennial Plaza					
City	LeCenter	66.7	33.3	0.0	10
County	LeSueur	92.3	7.7	0.0	4
Region	Nine	97.4	2.6	0.0	2
State	Minnesota	100.0	0.0	0.0	1
Park View Terrace					
City	Moorhead	68.3	20.9	.8	16
County	Clay	75.8	5.9	18.3	7
Region	Four	77.5	5.0	17.5	4
State	Minnesota	82.5	16.7	.8	3
Robbins Landing					
City	Robbinsdale	38.5	57.8	3.7	13
County	Hennepin	91.7	4.6	3.7	5
Region	Eleven	92.7	3.6	3.7	4
State	Minnesota	96.3	0.0	3.7	1

TABLE V (CONT.)

Development and Type of Jurisdiction	Development Location by Type of Jurisdiction	Distribution of Previous Residences by Jurisdiction - Percent Previous Residences			Number of Distinct Previous Residence Locations by Type of Jurisdiction
		Within Same Jurisdiction	Outside Same Jurisdiction	Data Missing by Jurisdiction	
Blackduck Apartments					
City	Blackduck	65.5	24.2	10.3	6
County	Beltrami	72.4	13.8	13.8	3
Region	Two	72.4	13.8	13.8	3
State	Minnesota	86.3	3.4	10.3	2
Otterkill Garden					
City	Bagley	72.4	27.6	0.0	6
County	Clearwater	89.7	10.3	0.0	4
Region	Two	93.1	6.9	0.0	3
State	Minnesota	100.0	0.0	0.0	1
Glenview Housing					
City	Glenwood	50.0	47.8	2.2	11
County	Pope	82.6	13.1	4.3	5
Region	Four	84.8	10.9	4.3	4
State	Minnesota	95.7	4.3	0.0	3
Alice Netteli					
City	Virginia	75.5	24.5	0.0	15
County	St. Louis	98.7	1.3	0.0	3
Region	Three	100.0	0.0	0.0	1
State	Minnesota	100.0	0.0	0.0	1
Harmony Manor					
City	Harmony	90.0	10.0	0.0	3
County	Fillmore	95.0	5.0	0.0	2
Region	Ten	100.0	0.0	0.0	1
State	Minnesota	100.0	0.0	0.0	1

TABLE V (CONT.)

Development and Type of Jurisdiction	Development Location by Type of Jurisdiction	Distribution of Previous Residences by Jurisdiction - Percent Previous Residences			Number of Distinct Previous Residence Locations by Type of Jurisdiction
		Within Same Jurisdiction	Outside Same Jurisdiction	Data Missing by Jurisdiction	
Russell Arms					
City	Sauk Rapids	32.8	55.1	12.1	17
County	Benton	39.7	46.5	13.8	10
Region	Seven West	74.1	12.1	13.8	5
State	Minnesota	86.2	1.7	12.1	2
Labor Retreat					
City	Minneapolis	76.3	15.8	7.9	13
County	Hennepin	80.3	11.8	7.9	8
Region	Eleven	86.8	5.3	7.9	5
State	Minnesota	92.1	1.3	6.6	2
All					
City		64.5	32.3	3.2	119
County		83.1	10.1	6.8	46
Region		88.7	4.6	6.7	12
State	Minnesota	93.3	3.9	2.8	9
All (Adjusted for Missing Data)					
City		66.7	33.3		
County		89.2	10.8		
Region		95.0	5.0		
State	Minnesota	96.0	4.0		

GEOGRAPHIC DISTRIBUTION OF PREVIOUS HOUSING

TABLE VI

MEDIAN DISTANCE IN MILES TO PREVIOUS RESIDENCE BY DEVELOPMENT

<u>Development Name</u>	<u>Median Distance in Miles</u>
Centennial Apartments	.470
Channel View Apartments	.488
Centennial Plaza	.350
Park View Terrace Apartments	.845
Robbins Landing	2.600
Glenview Housing	7.973
Alice Nettell Tower	.624
Russell Arms	2.880
Labor Retreat	<u>3.325</u>
All	.991

GEOGRAPHIC DISTRIBUTION OF PREVIOUS HOUSING

TABLE VII

INCREMENTAL DISTANCE IN MILES TO PREVIOUS RESIDENCE FOR ALL DEVELOPMENTS

<u>Distance in Miles</u>	<u>Relative Frequency Percent</u>	<u>Adjusted Frequency Percent</u>	<u>Cumulative Frequency Percent</u>
.5 or less	28.4	31.0	31.0
.6- 2.0	27.5	30.0	61.0
2.1- 5.0	14.2	15.5	76.5
5.1- 10.0	7.9	8.6	85.1
10.1- 20.0	5.2	5.6	90.8
20.1-100.0	6.3	6.9	97.7
100.1-500.0	1.4	1.6	99.2
500.1 and over	.7	.8	100.0
Missing	8.3	Missing	

CHARACTERISTICS OF PREVIOUS HOUSING

TABLE VIII

TYPE OF PREVIOUS HOUSING BY DEVELOPMENT

Type of Housing	Type of Development						
	Channel View	Park View Terrace	Alice Nettell	Robbins Landing	Labor Retreat	Five Projects Total	All Projects Total
Single Family	22.9	26.8	20.0	50.0	26.6	29.9	28.4
Duplex	5.7	0.0	24.0	4.0	4.7	9.3	8.0
Triplex	8.6	1.0	10.4	0.0	1.6	4.3	3.7
Multi-Unit	31.4	47.4	29.6	41.0	57.8	40.9	40.5
Single Family With Apart.	0.0	9.3	0.0	0.0	0.0	2.1	1.9
Nursing Home	5.7	2.1	0.0	0.0	1.6	1.2	2.1
Mobile Home	0.0	5.2	0.0	1.0	3.1	1.9	2.5
Mixed Use	14.3	2.1	13.6	3.0	4.7	7.1	6.2
Rural-No Data	2.9	4.1	0.0	0.0	0.0	1.2	4.5
Not in Residential Use	0.0	0.0	0.0	1.0	0.0	.2	.2
Other	8.6	2.1	2.4	0.0	0.0	1.9	2.1

CHARACTERISTICS OF PREVIOUS HOUSING

TABLE IX

MEDIAN VALUE (DOLLARS) PER DWELLING UNIT FOR TYPE OF PREVIOUS
HOUSING BY DEVELOPMENT AND BY RENTER/OWNER BY DEVELOPMENT

Type of Housing	Name of Development						
	Channel View	Park View Terrace	Robbins Landing	Alice Nettell	Russell Arms	Labor Retreat	All
Single Family							
All	\$18,000	\$23,800	\$25,250	\$13,150	\$18,500	\$21,800	\$20,000
Renter	\$18,550	\$24,600	\$28,950	\$14,430	\$19,000	\$19,400	\$23,925
Owner	\$13,600	\$12,050	\$19,200	\$12,485	\$18,000	\$21,800	\$16,615
Duplex							
All	\$18,500		\$ 7,500	\$ 7,914		\$13,950	\$ 8,700
Renter	\$18,500		\$ 7,500	\$ 8,666		\$16,475	\$ 8,789
Owner				\$ 5,950		\$11,650	\$ 6,050
Triplex							
All	\$ 9,397	\$ 8,200		\$ 7,190		\$ 8,800	\$ 7,569
Renter	\$ 9,397	\$ 8,200		\$ 7,190		\$ 8,800	\$ 7,569
Owner							
Multi-Unit							
All	\$ 7,069	\$ 8,106	\$10,833	\$ 4,170	\$ 8,517	\$10,335	\$ 8,636
Renter	\$ 7,069	\$ 8,106	\$10,993	\$ 4,170	\$ 8,517	\$10,335	\$ 8,617
Owner			\$ 7,750				\$ 7,750
Single Family With Apart.							
All		\$12,350					\$12,350
Renter		\$12,350					\$12,350
Owner							

CHARACTERISTICS OF PREVIOUS HOUSING

TABLE X

HOUSING STATUS, PUBLIC OWNERSHIP OF, AND
NUMBER OF BEDROOMS IN PREVIOUS HOUSING

Name of Development	Previous Housing Status-Percent		Percent Public Ownership Previous Residence	Number of Bedrooms Previous Residence	
	Renter	Owner		Percent One or Less	Percent Two or More
Centennial Apartments	¹				
Channel View	91.1	8.9	2.2	80.0	20.0
Centennial Plaza	53.3	46.7		48.4	51.6
Park View Terrace	89.4	10.6	0.0	80.5	19.5
Robbins Landing	75.0	25.0	8.3	84.4	15.6
Blackduck Apartments	82.8	17.2		79.3	20.7
Otterkill Garden	89.3	10.7		93.1	6.9
Glenview Housing			6.5		
Alice Nettell	76.5	23.5	1.3	60.5	39.5
Harmony Manor	63.2	36.8		35.0	65.0
Russell Arms	61.4	38.6	1.7	47.4	52.6
Labor Retreat	87.5	12.5	10.5	70.6	29.4
All	78.5	21.5	3.1 ²	70.3	29.7

¹Blanks indicate missing data.

²When only those developments with fairly complete data are considered the percentage for overall public ownership of previous residence is 3.8%.

CHARACTERISTICS OF PREVIOUS HOUSING

TABLE XI

CROSS-TABULATION OF TYPE OF PREVIOUS HOUSING BY HOUSING STATUS AND
NUMBER OF BEDROOMS PREVIOUSLY

Type of Previous Housing	Cross-Tabulation of Type of Previous Housing by Previous Housing Status			Cross-Tabulation of Type of Previous Housing by Number of Bedrooms Previously		
	Renter % Row % Column % Total	Owner % Row % Column % Total	Total % Column	One Bedroom or Less % Row % Column % Total	Two Bedrooms or More % Row % Column % Total	Total % Column
Single Family	54.0 19.0 15.5	46.0 72.5 13.2	28.8	66.4 27.2 20.0	33.6 38.5 10.1	30.2
Duplex	89.5 9.5 7.7	10.5 5.0 .9	8.7	63.2 7.3 5.4	36.8 12.0 3.2	8.6
Triplex	100.0 5.0 4.1	0.0 0.0 0.0	4.1	70.6 3.7 2.7	29.4 4.3 1.1	3.8
Multi-Unit	98.9 49.7 40.6	1.1 2.5 .4	41.1	86.3 46.2 34.0	13.7 20.5 5.4	39.4
Single Family with Apart.	100.0 2.5 2.1	0.0 0.0 0.0	2.1	77.8 2.1 1.1	22.2 1.7 .5	2.0
Nursing Home	71.5 1.4 1.1	28.5 2.5 .4	1.6	71.4 1.5 1.1	28.6 1.7 .5	1.6
Mobile Home	55.6 1.4 1.1	44.4 5.0 .9	2.1	11.1 .3 .2	88.9 7.0 1.8	2.0
Mixed Use	96.5 7.8 6.4	3.5 1.3 .2	6.6	76.7 7.0 5.2	23.3 6.0 1.6	6.8
Rural - No Data on Type	33.3 1.1 .9	66.7 10.0 1.8	2.7	40.0 1.8 1.4	60.0 8.0 2.0	3.4
Not in Resi- dential Use	100.0 .2 .2	0.0 0.0 0.0	.2	100.0 .3 .2	0.0 0.0 0.0	.2
Other	88.9 2.2 1.8	11.1 1.3 .2	2.1	88.9 2.4 1.8	11.1 .9 .2	2.0