

**1: Key Conditions and Trends in the Regional Housing Market****Growth**

Annual % Change in Population, 1990-2000 1.3

**Income and Employment**

Median Household Income, 1998

Annual % Change in Income, 1993-1998

Unemployment Rate, 1997 3.1

**Racial & Ethnic Diversity**

Minority % of Population, 2000 19.0

Black % of Population, 2000

Hispanic % of Population, 2000

Asian % of Population, 2000

**Housing Affordability**

House Price Growth Rate, 1995-2000 7.2

Rental Affordability Ratio, 1999 0.7

**Worst Case Needs**

% of Renters with Priority Housing Needs 11.0

**HUD Assistance**

HUD Assistance per Low-Income Renter, 1996 25.0

**2: Housing Problems by Income Category**

	Minneapolis		St. Paul		Dakota Cnty Consortium		Hennepin Cnty Consortium	
	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98
	<b>Very Low Income</b>	<b>46801</b>		<b>24959</b>		<b>34730</b>		<b>26370</b>
Excess Cost Burden	14105	1.86%	8576	-0.16%	8999	5.05%	6387	0.32%
Severe Cost Burden	18762	3.57%	9257	8.64%	14457	13.43%	12594	9.66%
Moderately Deficient	1360	8.10%	952	-11.56%	648	-2.95%	164	10.57%
Severely Deficient	3422	8.21%	865	21.96%	371	45.66%	669	20.69%
Overcrowded	329	53.01%	300	31.49%	287	24.05%	170	-100.00%
One or More Problems	34546	2.85%	18639	4.59%	23456	10.80%	19290	6.76%
<b>Low Income</b>	<b>27690</b>		<b>18960</b>		<b>33496</b>		<b>29431</b>	
Excess Cost Burden	8621	2.91%	5595	-1.41%	13991	5.11%	11530	5.08%
Severe Cost Burden	1246	15.32%	1844	-13.52%	2929	1.99%	2283	16.49%
Moderately Deficient	905	-6.78%	470	-10.96%	348	-2.99%	0	#DIV/0!
Severely Deficient	1490	21.22%	607	25.65%	769	17.07%	1149	11.32%
Overcrowded	303	35.26%	147	14.56%	169	37.35%	162	10.26%
One or More Problems	10863	7.72%	8171	-1.01%	17388	4.87%	14479	8.05%
<b>Moderate Income</b>	<b>29561</b>		<b>28907</b>		<b>74006</b>		<b>57421</b>	
Excess Cost Burden	4428	11.91%	5607	-11.83%	12526	-0.08%	9000	6.29%
Severe Cost Burden	0	#DIV/0!	297	-0.07%	1106	-12.91%	236	19.41%
Moderately Deficient	157	49.49%	935	-100.00%	1107	-14.22%	513	10.99%
Severely Deficient	335	39.20%	312	-2.35%	827	18.36%	1286	4.57%
Overcrowded	383	17.61%	314	-100.00%	897	-9.95%	0	#DIV/0!
One or More Problems	5304	15.03%	7157	-13.04%	16330	-1.07%	10722	6.58%

3: Affordability								
	Minneapolis		St. Paul		Dakota Cnty Consortium		Hennepin Cnty Consortium	
	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98
<b>Rental Unit Affordability</b>								
- < 30% area median	18305	-0.44%	9468	9.24%	8462	2.42%	6148	-1.90%
- 30-50% area median	35014	2.76%	25062	-0.97%	26748	4.91%	19051	4.57%
- 50-80% area median	25759	-4.96%	18562	-10.23%	39142	-4.45%	44685	-4.78%
- 80-95% area median	665	32.60%	1411	-100.00%	2073	-16.39%	3438	2.01%
- > 95% area median	325	-100.00%	0	#DIV/0!	0	#DIV/0!	260	31.62%
<b>Homeowner Unit Affordability</b>								
- < 30% area median	4075	7.00%	2792	-2.35%	17458	0.09%	4859	-10.83%
- 30-50% area median	17486	3.85%	17727	1.97%	10131	11.22%	9162	4.61%
- 50-80% area median	42405	-2.67%	28597	-2.21%	125365	-0.02%	86044	-0.22%
- 80-95% area median	3399	17.83%	4457	6.62%	45372	8.11%	30752	6.04%
- > 95% area median	17867	-4.90%	9537	-1.64%	70319	4.42%	78060	0.68%

4: Household Characteristics								
	Minneapolis		St. Paul		Dakota Cnty Consortium		Hennepin Cnty Consortium	
	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98	1993	Annual % Change 1993-98
<b>Household Size</b>								
- one person	60661	2.88%	33402	3.33%	64734	4.25%	66115	0.72%
- two people	49145	-1.07%	35964	-1.13%	113865	2.62%	98207	0.74%
- three people	19248	2.52%	20104	-4.05%	57582	1.00%	41155	1.23%
- four people	14204	0.08%	11812	0.12%	68298	0.79%	44833	-0.24%
- five or more people	10222	4.68%	9441	-0.78%	32009	7.68%	24121	3.76%
<b>Household Type</b>								
- elderly	35188	-3.74%	21564	-1.49%	50635	5.24%	56587	-1.23%
- small related	51642	0.23%	50261	-2.00%	188358	1.60%	135033	0.95%
- large related	9335	5.02%	9441	-0.78%	32009	7.68%	23969	3.70%
- other	57313	4.71%	29457	4.15%	65487	1.78%	58840	1.69%
<b>Household Race/Ethnicity</b>								
- non-Hispanic white	128561	-0.75%	93018	-0.38%	324166	2.25%	260564	0.47%
- non-Hispanic black	16179	7.68%	8347	0.11%	2726	16.67%	5608	5.71%
- Hispanic	1824	27.09%	2906	-0.59%	3825	6.40%	3050	6.14%
- Asian	3117	21.96%	5254	0.45%	4709	11.67%	4082	12.28%
- other	3799	-0.49%	1198	18.33%	1062	39.31%	1126	11.85%
<b>Household Income</b>								
- < 30% area median	46801	1.22%	24959	5.50%	34730	8.07%	26370	6.60%
- 30-50% area median	27690	5.34%	18960	2.01%	33496	8.91%	29431	6.17%
- 50-80% area median	29561	3.37%	28907	-4.58%	74006	0.42%	57421	-1.70%
- 80-95% area median	11551	0.44%	7524	-4.30%	38945	-1.12%	27745	-1.90%
- > 95% area median	37876	-2.67%	30373	-1.50%	155312	2.09%	133463	0.01%

## 5: Minneapolis Local Assessment for the 1990s

### Housing Market

- In 1990, residential property was Minneapolis' largest fixed asset. There were 102,000 single family and duplex units and approximately 77,600 apartment units making the city's total inventory 177,634 units. At that time however, there appeared to be a striking negative trend in property values in some of the city's neighborhoods. Properties were losing value for three reasons: physical deterioration, functional obsolescence, and economic obsolescence.
- In 1994, of the 177,634 units 78.8% were owner occupied, and 10% of all units were rated as below average. About 41% of the units had been built before 1920, and 48% of residential buildings had been constructed between 1920 and 1959. Only 10% of the 1994 housing stock had been constructed after 1960.
- The median sale price of homes increase steadily in the first few years of the 1990's from \$67,560 in 1990 to \$77,150 in 1994. Rents also increased from \$375 in 1990 to \$440 in 1994, and in the mid-1990's the vacancy rate for apartments hovered around 10 percent.
- About 10% of all the city's housing was considered to be below average or substandard. Of this 10%, slightly over 20% of these units were apartments in large buildings.
- The 1990 census revealed that during the 1980's, the poverty rate for all city residents increased from 13.5% to 18.5%. Poverty rates for families also rose from 9% to 14%. As in the past, children were more likely to live in poverty than adults and the city's poverty rate was almost twice that of the entire metropolitan region. Whites continued to have the lowest rate of poverty and Native Americans had the proportion of residents living in poverty.
- Of the 160,531 households in Minneapolis, 20% had extremely low incomes, 15% were of low income, and 20% were of moderate income. The 1990 census data revealed that almost one third of all renters were of extremely low income and that this group also experienced the greatest housing shortage at 9,729 units.
- Though the census data revealed that there were 45,032 affordable units for the 15% (23,473) who have low incomes, the surplus is misleading since often affordable units are occupied by high income households.
- In the low income category (30-50% MFI) 75.5% of renters and 35.1% of owners had some kind of housing problem including, cost burden, overcrowding, or substandard housing.
- Persons of color are disproportionately represented in these income and housing categories. Native Americans have the highest proportion of persons living in poverty.
- Across all categories, elderly do worse than others in terms of cost burden.

### Demographics

- Poverty rates for AA, API, and Native Americans have increased by 5% over the decade from 13.5% to 18.5% from 1979-89, while poverty rates for whites and Hispanics have remained relatively stable increasing less than 15 percent.
- Poverty for families also rose from 9% to 14%. Overall, this increase in poverty has resulted in middle income neighborhoods slipping and becoming low and very low income neighborhood.

### **Special Populations**

- Minneapolis is home to almost one third of the state's special needs population including the mentally ill, developmentally disabled, physically disabled, addictions.
- Estimates that 3000 persons living with HIV/AIDS are in the 7 county metro area. Most have other problems in addition to HIV/AIDS. 76% were receiving some form of govt. assistance in paying medical bills and 46% had incomes less than \$600/mo. 58% had history of substance abuse and 42% had current diagnosis for depression, anxiety or mental illness.
- Estimates of 12,000 homeless persons of which 64.3% w/o children, 23.3% children, and 12.4% adults with children. 57% are AA, 24% whites, 9% Native American

### 6: Minneapolis Local Priorities and Strategies

Minneapolis did not create a clear five year strategy plan- the needs and strategies are broadly outlined in the text and the details of activities and targets are in the appendix as part of the 72 page HUD form identifying each program that will be funded.

<b>MINNEAPOLIS</b>			
<b>PRIORITIES</b>	<b>STRATEGIES</b>	<b>ACTIVITIES and FIVE YEAR TARGET</b>	
Extremely low, low, low and moderate income households	<ul style="list-style-type: none"> <li>▪ Rental Rehabilitation</li> <li>▪ Rental Conversion and New Construction</li> <li>▪ Code Enforcement</li> <li>▪ Replacement Housing</li> <li>▪ In-fill Housing</li> <li>▪ Homeownership Incentive</li> <li>▪ Rehabilitation Loans and Grants</li> <li>▪ Public Infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>▪ 154 small related renter households through rehab</li> <li>▪ 19 small related renter households through new construction</li> <li>▪ 448 large related households through rehab</li> <li>▪ 99 large related households through new construction</li> <li>▪ 29 elderly households through rehab</li> <li>▪ 5 elderly households through new construction</li> <li>▪ 1236 owners through rehab</li> <li>▪ 182 homeowners through new construction</li> </ul>	
Homeless and Near-homeless	<ul style="list-style-type: none"> <li>▪ Homeless Prevention</li> <li>▪ Acquisition and Rehabilitation</li> <li>▪ Operating and services support to transition to permanent housing and independent living</li> <li>▪ Emergency shelter and Transitional Housing</li> </ul>	<ul style="list-style-type: none"> <li>▪ Expand the number and capacity of longer term emergency shelter, and transitional housing opportunities.</li> <li>▪ Assist shelter facilities to obtain adequate resources for operation and maintenance, and for the necessary support services and referrals.</li> </ul>	Total of 243 new units created
Special Populations including: Mentally Ill Developmentally Disabled, and Persons Living With AIDS		<ul style="list-style-type: none"> <li>▪ Continue to support organizations which provide services to special needs populations</li> </ul>	40 units for frail elderly through PHA

## 5: St. Paul Local Assessment for the 1990s

Note: The St. Paul plan was poorly written (thus the complaints from advocates) and lacked what I thought was some critical information relating to context. For example, nowhere does the plan give an introduction to the community for the reader. I, for example, do not know what the size of the population is, the main industry, the state of the economy, breakdown of minorities (I finally found some percentages on minority breakdown buried in the homeless section), etc... The plan only responds to the basic requirements of the regulation. This of course reflects the feelings of the PED staff which were that the plan was a waste of time and they had little interest in completing it.

### Housing Market

- In 1994, the Metropolitan Council released a report summarizing the nature of St. Paul's housing market. It stated that demand for total housing was near its peak, demand for rental housing would decrease causing lower rents and increased vacancy rates, the region would see an increase in rental units overall, older housing was at serious risk of become severely deteriorated, new construction would be needed to meet the needs of the special needs population, and housing affordability would be a growing concern.
- In 1990, the St. Paul housing stock was old but generally in good condition. The majority of homes, about 56%, was more than 50 years old, and 70% had been built before 1960.
- Though the housing stock was older and in generally good condition, its value had decrease over the 1980's and into the early 1990's. Up until 1994, only one portion of the city experienced a net gain in property values, and four areas had a net loss in property value than the city as a whole.
- In 1994, it appeared that the demand for affordable housing units could be met comfortably with the existing stock. There were 52, 095 affordable units for the 49,632 renter households. Thus, the city's housing policy was to use the existing housing stock to meet affordability needs rather than new construction or substantial rehabilitation. The one area where new construction was or rehabilitation and conversion was used, was to meet the housing needs of special needs populations.
- One are where there was tremendous demand pressure was in the large family low-income demographic. There was little housing available to low-income large families, and these families were not able to participate in the owner market because of obvious financial deficiencies.
- According to the 1990 census the median family income for the Minneapolis/St. Paul Metropolitan area was \$43,251, and the median for St. Paul was \$33, 818 or 78% of the median for the Metro area. Thus, the city as a whole could be defined as of moderate income or below 80% of are median. Of all families living up to 95% of MFI, over one quarter (26%) were considered to be moderate income, and 15% were considered to be of extremely low income.
- On average, in 1990, 47.3% of renters and 18.3% of owners spent more than 30% of their income on housing.
- Sub-standard housing tended to be concentrated in African American small and large household renters in the extremely low and



low income groups, Hispanic and elderly renters in the low income category. In addition, Native Americans and Asian/Pacific Islander also experienced sub-standard housing.

### **Demographics**

- The 1990 census revealed that 19.6% of St. Paul's population belonged to a minority group. The areas of minority concentration are also the areas of high poverty concentration.
- In 1990, 87% of the St. Paul population was White, 6% was African American, 2.4% was Hispanic, and .01% Native American, and 3.5% Asian/Pacific Islander.

### **Special Populations**

- In 1994, a point in time homeless count was conducted which revealed that 288 persons were served in emergency shelters and 234 were homeless and unsheltered for a total of 522 homeless persons. Of the 288 persons being served in emergency shelters, 107 were men, 65 were women and 116 were children. The Con Plan cites an Urban Institute report which states that the unsheltered population ranges between 20-40 percent of the sheltered population.
- In 1993 shelter records revealed that 5,227 persons used emergency shelters in all of Ramsey county (St. Paul and suburbs), 500 fewer people than in the previous year. Of this group, almost half (48%) were from outside Minnesota. In addition, there was a rise in the number of shelter users who lacked a high school education at forty-seven percent.
- African Americans made up 42% of the adult shelter population, 36% were White, 16% Hispanic, and 4% were Native Americans.
- In shelters for battered women, African Americans made up 50.5% of the population, Whites were 24.7% of the population, 12.3% were Native Americans, 5.5% Hispanic, and 4% were Asian/Pacific Islanders.
- The 1990 census and additional local data from 1993 revealed that there were approximately 10,000 frail elderly persons living in St. Paul, 5,750 persons with a severe mental illness, 4,630 persons were developmentally disabled, 17,970 persons suffering from addictions, and 800 persons with AIDS and possibly 2,106 persons with HIV.
- Because of the active participation of churches, St. Paul is a major destination for refugees. In 1993 there were approximately 28,500 refugees living in St. Paul of which, 18,000 were Hmong, 6,000 were Vietnamese, and 4,000 were Cambodian. The rest of the refugee population was made up of Laotians and persons from the former Soviet Union.

## 6: Saint Paul Local Priorities and Strategies

<b>SAINT PAUL</b>			
<b>PRIORITIES</b>	<b>STRATEGIES</b>	<b>ACTIVITIES</b>	<b>FIVE YEAR TARGET</b>
Helping low income families to avoid becoming homeless.	<ul style="list-style-type: none"> <li>▪ Use emergency mortgage and rental assistance programs to assist families who cannot make their payments.</li> <li>▪ Assist families in making emergency repairs and redress code violations that would avoid displacement.</li> </ul>		
Reaching out to and addressing the needs of the homeless.	<ul style="list-style-type: none"> <li>▪ Continue to provide case management services.</li> <li>▪ Continue to work with service providers and Task Force on Homelessness.</li> <li>▪ Continue to staff Overnight Shelter Board.</li> </ul>		
<b>NON-HOUSING COMMUNITY DEVELOPMENT NEEDS</b>			
Infrastructure improvements	<ul style="list-style-type: none"> <li>▪ Continue sewer, street, lighting, and bridges improvements.</li> </ul>		
Public serve needs.	<ul style="list-style-type: none"> <li>▪ Continue efforts around employment training, crime prevention, fair housing counseling, and child care.</li> </ul>		
Economic development needs	Continue activities to attract and keep businesses including infrastructure improvements, pollution abatement, rehabilitation assistance, and micro-business loans.		

## 5: Dakota County Consortium Local Assessment for the 1990s

The Dakota County Consortium includes the counties of Anoka, Dakota, Washington, and Urban Ramsey (area outside of St. Paul). As a consortium all of the information is pulled together in to one document, thus, the following covers the consortium area and not any specific jurisdiction.

### Housing Market

- The Dakota County Consortium (DCC) includes the counties of Anoka, Dakota, Washington, and Urban Ramsey (the area outside of St. Paul). The communities within this jurisdiction range from inner-ring suburbs to rapidly developing agricultural areas. The population for all the consortium jurisdictions combined is 878,294.
- The DCC is diversified with first through fourth ring suburbs, older core communities, and agricultural and rural areas. The first ring suburbs consist of older Minneapolis and St. Paul suburbs and are thus faced with an aging housing stock.
- According to the 1990 census, DCC had a total of 323,307 units with a 4% vacancy rate. Based on 1990 census data, the rental vacancy rate for the entire DCC was 8.29%. For owner units, the vacancy rate was 1.25%.
- The DCC had 239,643 owner occupied units and 70,253 rental units.
- Affordability is an issue for families requiring large units of three or more bedrooms.
- In 1990 one of the issue which faced the DCC was the threat of closing manufactured (trailer) home parks. There were approximately 50,000 people residing in the 91 parks in the area, of which 60 parks and 15,000 people were in the DCC.
- Of those living in Manufactured Home Parks, 80% were low income, of which half were of extremely low income. The biggest threat to Manufactured Home Parks was developers buying land to develop single family homes as the Twin Cities suburbs expand.

### Demographics

- The DCC has a relatively low level of racial and ethnic diversity as compared to the Twin Cities. Each of the counties in the DCC has a minority concentration of less than 4% ranging from Anoka county at 1.9% to Ramsey county at 3.8%. Though this is relatively low, there was an increase in the minority population in the 1980's.
- In particular, there has been an increase in the API and Hispanic population and these populations are in greatest need of rent subsidies.

### Special Populations

- There is a need for units for frail elderly, persons with disabilities, and units for large families. Beyond a brief discussion in the plan, however, numbers are not provided to estimate the level of need.

**6: Dakota County Consortium Local Priorities and Strategies**

<b>DAKOTA COUNTY CONSORTIUM</b>				
<b>PRIORITIES</b>	<b>STRATEGIES</b>	<b>ACTIVITIES</b>	<b>FIVE YEAR TARGET</b>	
Needs of extremely low income owner and renters	<ul style="list-style-type: none"> <li>▪ Weatherization and energy efficiency upgrade programs and owner-occupied rehab programs</li> <li>▪ Continue to provide rental assistance, production of new rental units, rehabilitation of old units, conversion of existing structures for supportive housing, and weatherization to help housing become more cost effective.</li> </ul>			
Needs of low income renters and owners	<ul style="list-style-type: none"> <li>▪ Weatherization and energy efficiency programs and owner-occupied rehabilitation programs.</li> </ul>			
Other people with special needs.	<ul style="list-style-type: none"> <li>▪ Enhance existing owner-occupied rehab program.</li> <li>▪ Encourage development of programs that serve the mentally ill.</li> <li>▪ Assist in acquisition of vacant land or existing buildings for development of small group home facilities.</li> <li>▪ Encourage the development and use of a clearinghouse for information about handicap accessible spaces that are available.</li> </ul>			
<b>Non-Housing Community Development Priorities</b>				
	<ul style="list-style-type: none"> <li>▪</li> </ul>			

## 5: Hennepin County Local Assessment for the 1990s

### Housing Market

- During the 1980's the twin cities region was them fastest growing metropolitan region in the Midwest growing by 15.3 percent.
- Hennepin county, which includes the city of Minneapolis, was the largest county in the metro area and grew by 10 percent. By 1990, suburban Hennepin county's population was 664,048.
- Over the past 30 years the population of Hennepin county has aged and by the 1980's there was significant turnover of homes from elderly residents to young families with children.
- In 1990 it was expected that the population would grow by 8.5% between 1990-2010. As in the past, this growth was expected to occur in the fast growing suburbs.
- In 1990 the median household income for Hennepin county was \$35,659, though in the newer second ring suburb it was \$50,611.
- In 1990, 13% of households in suburban Hennepin county had incomes below 50 of MFI, and of those, 44% had incomes below 30% of MFI. Fifteen percent had incomes between 51-80 percent of MFI and 72% had incomes above 80% of MFI.
- In 1990 there were 270,917 housing units of which 71% were owner occupied and 29% were rentals. At that time, there was an 8.8% vacancy rate for rental units and 1.3% vacancy rate for owner units.
- According to the Metropolitan Council, the 1990 census overestimated the vacancy rate for rental units and there study showed a vacancy rate closer to 3.1% in1994.
- There was a shortage of affordable rental units for low and moderate-income persons. Persons living at 30% of the MFI were those experiencing the greatest impact.
- The majority of the housing stock (over 50%) was built between 1960 and 1980 and by 1990 was beginning to age. It was determined that 3% of the owner stock and 10% of the rental stock was substandard. Almost of this substandard housing is suitable for rehabilitation.
- In 1990 3% of all renters lived in overcrowded conditions as compared to 1% of owners.

### Demographics

- The 1980's brought significant diversity to Hennepin cities. The suburban portions continued to have relatively low non-white representation. Despite some rather large changes in suburban Hennepin county's non-white population, the non-white population of all the suburbs combined comprised only 3.6% of the population. In fact, suburban Hennepin county had no

census tracts that met the definition of minority concentration.

- The greatest increase between 1980 and 1990 occurred in the API and African American populations.
- The incidence of lower income households was significantly higher for minority households- 30% of African American households, 19% of Hispanic households, and 17% of Native American Households were considered low income. However, 94% of all low income households in Hennepin county are white.

### **Special Populations**

- In 1990, Hennepin county was home to 101,984 people between the ages of 65 and 84, and 14,973 people over the age of 84 (frail elderly). Though most of the frail elderly population was in the city of Minneapolis, it was expected that over the 1990's the population of frail elderly in the county would increase. Only 10.9 % of those between the ages of 65-84 lived in Minneapolis, the rest were in the county.
- In 1993 it was estimated that there were at least 68,000 people 14 years or older experiencing problems directly related to substance abuse. In 1992 the county provided direct substance abuse services to 7000 residents.
- In 1992 it was estimated that 1% (7,936) of the county's population suffered from serious mental illness of which only 1,941 received services.
- In 1991, the county estimated that 4000 persons were developmentally disabled and unable to provide for their own care. In addition, 167,527 persons live with some kind of physical disability.
- In 1995, the Department of Health estimated that 1,600 persons with HIV/AIDS lived in Hennepin county.

## 6: Local Priorities and Strategies- Hennepin County

Hennepin county, like Minneapolis, did not create a clear five year strategy plan- the needs and strategies are broadly outlined in the text and the details of activities and targets are in the appendix as part of the 52 page HUD form identifying each program that will be funded. More importantly however, the bulk of this narrative (about 40 pages) is missing from the plan.

<b>HENNEPIN COUNTY</b>				
<b>PRIORITIES</b>	<b>STRATEGIES</b>	<b>ACTIVITIES</b>	<b>FIVE YEAR TARGET</b>	
		▪		
	▪	▪		
	▪	▪		
<b>Non-Housing Community Development Priorities</b>				
	▪			







### 7: Allocation of Housing Expenditures - Dakota County, MN



