



CITY OF DULUTH 2017 HOUSING INDICATOR REPORT

December 2018

Prepared by: Community Planning Division
Duluth, MN

<http://www.duluthmn.gov/community-planning/planning-library/>



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Executive Summary

Each year, the City of Duluth produces a Housing Indicator Report to track data from year to year from sources that include the U.S. Census, American Community Survey, St. Louis County, Minnesota Department of Employment Economic Development, Duluth Area Realtor's Association, and City of Duluth. This report is in its 15th iteration. Trends from 2017 continue to show growth in housing sales and annual median income, in addition to a widening gap for Duluth residents facing cost-burdens due to increasing rents. This report provides information regarding market trends and demand, details regarding market fluctuation during the past year, and details to allow housing partners to better understand new construction and rehabilitation needs in Duluth.

Key Findings

Duluth single-family home sales continue to be driven by a “seller’s market” during 2017. The average median single-family home sale price was \$191,568 in 2017. This was less than a one percent increase from the 2016 price. The total number of homes sold in 2017 was 1,228, up from 1,153 in 2016.

Average market rent increased in every unit size. Three-bedroom units saw an 11% increase in average market rent. In 2017, average market rent remained unaffordable and posed a cost burden to over 34% of Duluth’s population. While Duluth’s population increased by approximately 700 people from 2016, the city gained 167 more units.

Without the assistance of the City’s partners, this report would not be possible. This report continues to provide an important basis for evaluation between the City of Duluth and St. Louis County when considering housing trends and the needs for new and rehabilitated housing for all citizens, regardless of income.



I. DEMOGRAPHICS

Household Trends

Duluth's population is estimated to be 86,859, an increase of approximately 600 residents from 2016, when the last American Community Survey was conducted.

Table 1: Historical Population

	1950	1960	1970	1980	1990	2000	2010	2014	2017
Population	104,511	106,884	100,578	92,811	85,493	86,319	86,265	86,239	86,859
Households	30,873	34,491	33,384	35,363	34,646	35,500	37,705	35,548	35,729

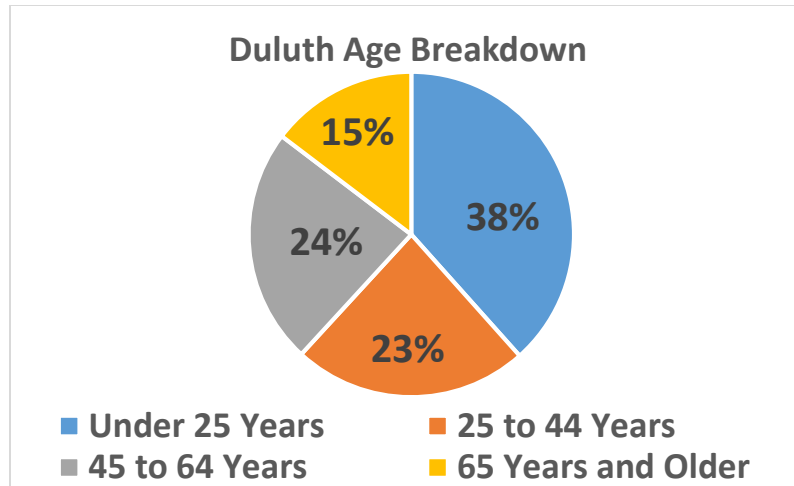
Source: U.S. Census Bureau Decennial Census, based on estimates from the *2012-2016 American Community Survey*

Table 2: Demographic Shifts in the City of Duluth

	1980	1990	2000	2010	2014	2017
Population	92,811	85,493	86,319	86,265	86,239	86,174
Persons >65	14,367	18,504	13,147	11,866	12,333	12,638
Number of Households	35,363	34,646	35,500	37,705	38,150	35,729
Average Household Size	2.51	2.36	2.26	2.23	2.24	2.23
Number of Housing Units	37,090	36,022	36,994	38,208	38,150	38,262
Owner Occupied Units	22,816	22,275	22,773	21,569	21,255	21,484
For Sale Only	N/A	N/A	230	424	258	1,255
Renter Occupied Units	12,547	12,228	12,727	14,136	14,293	14,245
For Rent	N/A	N/A	454	896	580	630
Occupied Housing Units	35,636	34,563	35,500	35,705	38,150	35,729

Source: U.S. Census Bureau Decennial Census, based on estimates from the *2012-2016 American Community Survey*

The median age of Duluth residents is 33.5 years, according to the American Community Survey, with more females (50.6%) than males. Duluth's median age of 33.5 years is lower overall than both Minnesota (36.9 years) and the U.S. (37.8 years).



Source: American Community Survey

There are 35,729 households in Duluth, with an average of 2.23 persons living in each home. According to the American Community Survey (ACS) (2012-2016) 76.8% of Duluthians lived in the same place for over one year. The owner-occupied housing unit rate was 60%.

Poverty

Poverty in Duluth has remained consistent since 2010. In 2017, 21% of people in Duluth lived below the poverty level. Additionally, 39% of Duluthians lived below 200% of the poverty level.. Sixteen percent of adults between ages 25-34 fell below federal poverty guidelines in 2017, and 15% of 35-44 year-olds fell below the same line.

In 2017, 39.3% of Duluthians made less than \$35,000 annually. The median household income in Duluth was \$45,950. This is an increase of \$916 (2%) since 2016.

Duluth Public Schools reported that 7,405 students in pre-kindergarten to 12th grade were eligible for free or reduced price lunches in 2017. Free and reduced lunch is a program that is households qualify for based on income qualification. To be eligible for free lunches, households must earn less than 30% of the annual median income; for reduced prices lunch, households live up to 200% of the poverty level. Approximately 42% of all Duluth Public Schools students are eligible for free or reduced price lunch. Forty-three percent of pre-kindergarten students were enrolled in free or reduced price lunch. In the last three years, the school district has seen an annual one-percent increase among students that enroll in free and reduced price lunches.

Table 3: 2017 Duluth Household Income

Income	Total Households: 35,729	Percentage 100%
Less than \$35,000	14,055	39%
\$35,000- \$49,999	5,000	14%
\$50,000 – \$74,999	5,000	18%
\$75,000- \$99,999	6,539	11%
\$100,000 or more	3,924	17%
Median Household Income	\$45,950	

Source: American Community Survey 2012-2016

Homelessness

The City of Duluth manages federal funds that are awarded to local non-profit organizations for assisting the homeless population. One such funding source, the Emergency Solutions Grant program, provides funding for shelter operations and emergency assistance funds for individuals and families facing eviction, in need of assistance paying a rental deposit, accessing housing, or staying in their homes. The goal of the emergency assistance funds in 2017 was to assist 50 individuals or families, and within the last program year that number was doubled by serving 106 people.

Duluth’s three emergency shelters provided over 1,829 clients with a bed in 2017. For the third year in a row, shelter usage has exceeded established service goals, including in 2017, where the goal had been to serve only 1,735 clients. This outcome indicates that emergency shelter is still a critical need within our Duluth. These programs continue to address the need for emergency shelter, and help to serve those in the community with nowhere else to go.

Duluth has two street outreach programs to connect social workers with homeless youth and adults. Staff from CHUM and Life House look throughout Duluth for clients who may be sleeping under bridges, in wooded areas, in abandoned buildings or homes, or other places not meant for habitation. In 2017, these two programs identified and assisted over 900 homeless youth or adults and engaged them with services. Though the numbers of homeless clients has decreased since 2013, the total number of homeless clients who are connecting with homeless case managers has increased over the past two years. Life House has experienced a 17% increase in total clients served between 2016 and 2017.

Duluth Public Schools began tracking homeless students in 2010 as a part of Minnesota Department of Education requirements, and for services that are provided through the McKinney Vento Act. In 2016, there were 446 students that were identified as being homeless within the district. In 2017, this number dropped by 8% to 395 students (MARSS 2017 data).

Table 4: Homeless Sheltered in Duluth

	2009	2010	2011	2012	2013	2014	2015	2016	2017
Emergency Shelters	1,847	1,835	1,788	2,137	2,137	1,551	1,482	1,856	1,829
Transitional Housing	349	363	299	338	355	473	420	379	330
Totals	2,196	2,198	2,087	2,475	2,492	2,024	1,902	2,235	2,159

Source: 2017 City of Duluth Consolidated Annual Performance and Evaluation Report

Role of Coordinated Entry

Coordinated Entry (CE) is a process for assessing the needs of persons experiencing a housing crisis, and connecting them to local resources. This process is required for communities who receive Continuum of Care (CoC) grants through the U.S. Department of Housing and Urban Development. The St. Louis County CoC, which includes Duluth, receives on average \$3.2 million from this federal grant annually. Under the St. Louis County CoC, individuals or families who are experiencing a housing crisis begin the process of obtaining services by calling 2-1-1, where they are connected with a case manager at a contracted service provider agency and complete an assessment. The assessment includes an evaluation of their particular situation, and looks at potential outcomes because of what they are experiencing. At the end of this process, clients are added to a prioritized waiting list in order to be referred to open housing units.

In 2016, there were 877 households assessed for having a housing crisis in Duluth in 2016. In 2017, the total number of those experiencing a housing crisis increased to 1,394. The largest trend between 2016 and 2017 was in the number of households with evaluation scores in a range that could require permanent supportive housing. In 2016, the number of households that scored in this range was 390, and in 2017, this number jumped to 826. According to the 2017 CoC Housing Inventory Count, Duluth had 494 units of permanent supportive housing.

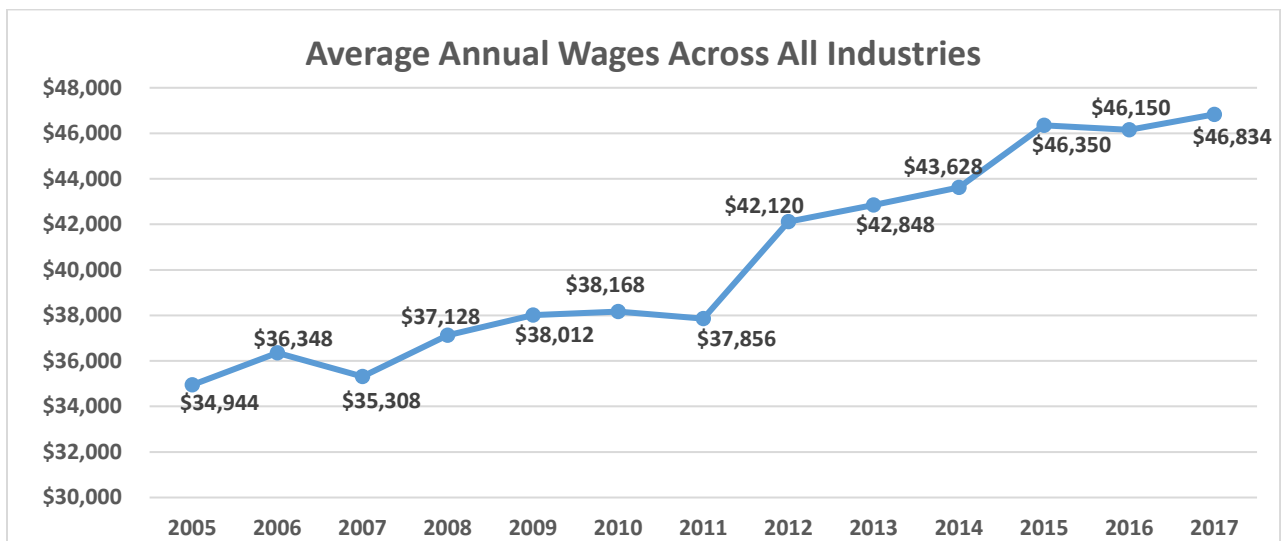
Of the 2,271 households on the Coordinated Entry waiting list for housing, many are also on two other local housing waiting lists. The Public Housing waiting list, maintained by the Duluth Housing and Redevelopment Authority (HRA), has 1,646 households on the list, and estimates that it is approximately 12 months before families or individuals were placed in housing. The HRA's Housing Choice Voucher waiting list includes 2,705 households, with an estimated wait time of 14 months for families or individuals to be placed. There are undoubtedly many people in Duluth in search of affordable housing. It remains a challenge that there is not enough affordable housing even as demand has increased.

II. EMPLOYMENT TRENDS

Wages

The average annual wage of workers in Duluth has steadily increased over the last decade. Between 2005 and 2017 the average wage increased by 30.1% rising from \$35,308 to \$46,834. For 2017, this comes to about \$22.51 an hour. Average wages in Duluth are at an all-time high in wages reflected in the chart below. Average wage in Duluth increased by \$684 since 2016.

Table 5: Average Wages Across All Industries



Source: Minnesota Department of Employment and Economics Development (DEED), Annual Wages

Duluth has experienced an approximate 18% gain in its average annual wage in the past seven years. Notably, the U.S. inflation rate has kept pace since 2007. Duluth's average annual wage is above average in comparison to other large cities in Minnesota. Only the St. Paul, Rochester and Minneapolis had higher average annual wages than Duluth. Statewide, the average wage was \$65,599 in 2017.

Table 6: Average Wage Gains for Other Locations

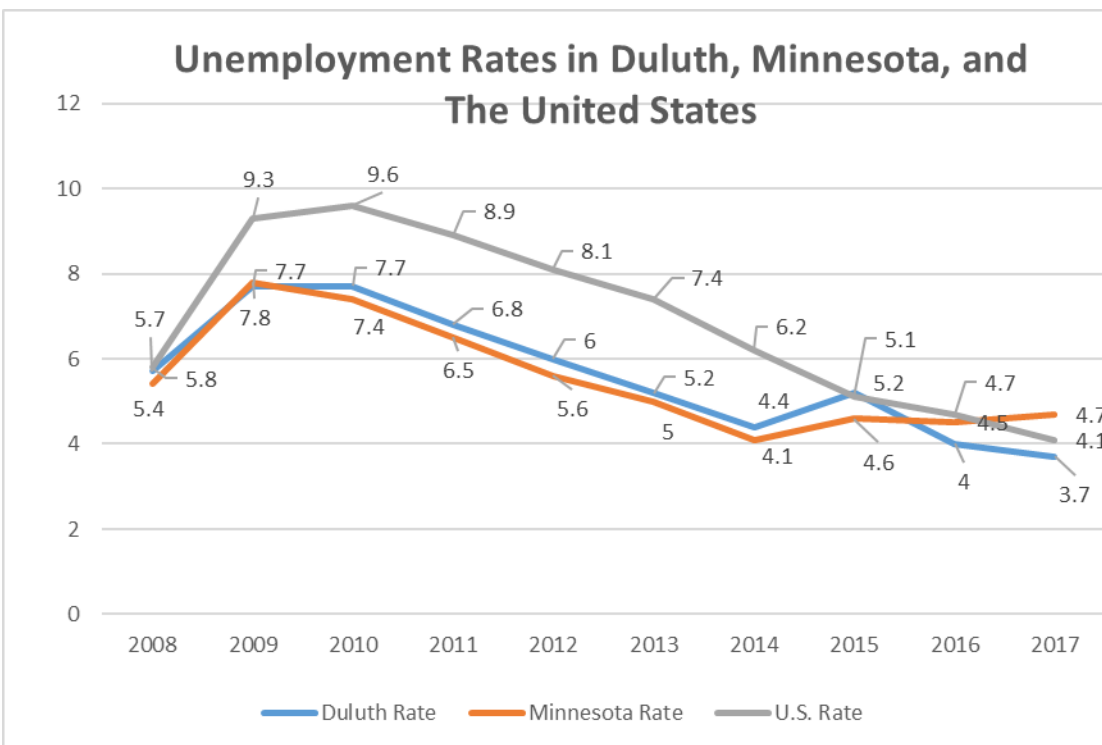
Annual Average Wage	2010	2017	Change
Duluth	\$38,168	\$46,834	11.80%
St. Louis County	\$44,941	\$47,076	11.60%
Minneapolis	\$46,075	\$52,611	14.20%
St. Paul	\$45,439	\$50,820	11.80%
St. Cloud	\$39,149	\$45,223	15.50%
City of Mankato	\$40,190	\$43,808	9.00%
State of Minnesota	\$57,243	\$65,599	14.60%
United States	\$51,941	\$55,322	6.50%

Source: ACS 2012 - 2017

Labor Force and Unemployment

In 2017, Duluth had a historically low unemployment rate of 3.7%, the lowest level in nearly two decades. In 2016, the rate was 4%. Duluth’s unemployment rate is higher than the Twin Cities Metro Area (3.3%), but is lower than the Duluth- Superior Metro Area (4.8%) as well as the State of Minnesota (4.7%) and the national average (4.1%).

According to Minnesota Department of Employment and Economic Development, Duluth’s labor force has remained consistent over the last decade with over 44,000 workers. The last time Duluth has over 46,000 workers was in 2010. The U.S. suffered a high unemployment rate in 2009 (9.3%) as a result of the national recession, it has since dropped and the United States has seen a 5.2% decrease of unemployment since then.



Source: Minnesota Department of Employment and Economic Development

Table 7. Duluth Labor Force and Unemployment 2007-2017 Comparisons (Averages)

Year	Duluth Labor Force	Duluth Unemployment	Duluth Rate	Duluth Superior MSA Unemployment Rate	Twin Cities Metro Unemployment Rate	Minnesota Unemployment Rate	U.S. Unemployment Rate
2017	44,529	2,040	3.7	4.8	3.3	4.7	4.1
2016	44,389	1,764	4	5.7	3.6	4.5	4.7
2015	45,459	2364	5.2	7.1	4	4.6	5.1
2014	45,607	2,004	4.4	5.2	3.9	4.1	6.2

2013	45,804	2,393	5.2	6.1	4.8	5	7.4
2012	45,758	2,733	6	6.6	5.5	5.6	8.1
2011	45,936	3,137	6.8	7.4	6.3	6.5	8.9
2010	46,522	3,563	7.7	8.2	7.3	7.4	9.6
2009	45,514	3,492	7.7	8.9	7.7	7.8	9.3
2008	45,572	2,611	5.7	6.2	5.2	5.4	5.8
2007	45,180	2,229	4.9	5.5	4.3	4.6	4.6

Source: Minnesota Department of Employment and Economic Development, Local Area Unemployment Statistics

In 2017, the City of Duluth saw growth in its employment base with a total increase of 681 jobs. Of those, 417 were in education and health services, and 264 were in leisure and hospitality.

The level of wages is crucial for maintaining a healthy economy. According to the Department of Housing and Urban Development (HUD), the reasonable amount paid for living accommodations should not exceed 30% of a household's gross income. The following tables summarize Duluth's current wage levels by all sector occupation classification from the last five years.

Table 8. All Industry Employment in Duluth

Industry	2013	2014	2015	2016	2017
Construction	2,024	2,235	2,407	1,972	1,896
Manufacturing	2,606	2,587	2,761	2,804	2,895
Trade, Transportation and Utilities	9,672	9,817	9,827	9,432	9,492
Financial Activities	2,826	2,960	2,706	2,679	2,659
Information	1,042	978	971	946	842
Professional and Business Services	5,111	5,264	5,102	4,895	4,692
Education and Health Services	22,766	22,876	23,124	23,455	23,872
Natural Resources and Mining	39	30	33	27	26
Leisure and Hospitality	7,191	7,226	6,890	6,785	7,049
Other Services	2,018	2,043	2,087	2,101	2,097
Public Administration	3,685	3,667	3,657	3,505	3,582
Total, All Industries	58,980	59,683	59,565	58,601	59,102

Source: Minnesota Department of Employment and Economic Development, Labor Market

Table 9. Annual Wages by Industry in Duluth

Industry	2013	2014	2015	2016	2017
Construction	\$55,685	\$57,301	\$63,245	\$62,689	\$62,011
Manufacturing	\$52,244	\$56,519	\$56,050	\$57,823	\$58,188
Trade, Transportation and Utilities	\$35,768	\$37,123	\$38,010	\$38,844	\$38,948
Financial Activities	\$46,143	\$43,224	\$50,680	\$50,419	\$54,225
Information	\$50,888	\$50,367	\$49,585	\$49,950	\$51,618
Professional and Business Services	\$51,566	\$52,452	\$55,633	\$55,320	\$57,041
Education and Health Services	\$48,907	\$50,210	\$53,443	\$52,400	\$53,078
Natural Resources and Mining	\$38,062	\$40,460	\$43,224	\$44,249	\$49,063
Leisure and Hospitality	\$14,390	\$15,068	\$16,371	\$17,571	\$17,779
Other Services	\$21,325	\$22,003	\$22,524	\$22,576	\$24,714
Public Administration	\$57,771	\$59,995	\$61,003	\$61,629	\$62,463
Total, All Industries	\$42,650	\$43,745	\$46,456	\$46,352	\$47,030

Source: Minnesota Department of Employment and Economic Development, Labor Market

The four largest industries in Duluth continue to be health care, educational services, retail trade and accommodation, and food service. Essentia Health and St. Luke’s employ approximately 13,000 staff, making Duluth the largest medical hub in Northern Minnesota. Only eight of the eleven industries in Duluth offer annual wages above the estimated cost of living for an average family in the region. Trade, transportation and utilities, leisure & hospitality, and other services continue to offer wages below the estimated cost of living.

Table 10. Largest Duluth Employers

Name of Employer	Function	Number of Employees
Essentia Health	Health Care and Social Assistance	6,569
St. Luke's	Health Care and Social Assistance	2,051
St. Louis County	Public Administration	1,956
University of Minnesota Duluth	Educational Services	1,635
Duluth Public Schools	Educational Services	1,426
ALLETE	Utilities	1,314
Duluth Air National Guard Base	Public Administration	1,068
Cirrus Aircraft	Manufacturing	1,000

Source: Northlandconnections.com

III. HOMEOWNERSHIP TRENDS

According to the American Community Survey, in 2016 there were a total of 21,484 (60.1%) homesteaded and 14,245 (39.9%) non-homesteaded units in Duluth, for a total of 38,262 units. Of those units, 2,533 units, or 6.6%, were vacant. Homestead status continues to be in flux due to homeowners deciding to rent their properties. The data below shows a snapshot of trends with housing and homeownership within Duluth.

Table 11. Number of Owner and Renter Occupied Units

	2010	2011	2012	2013	2014	2015	2016	2017
Total Owner Occupied	22,788	22,511	22,616	22,155	22,600	21,320	21,246	21,484
Total Renter Occupied	15,073	15,073	15,280	15,855	15,956	14,090	14,164	14,245
Total Owner and Renter Occupied Units	37,861	37,787	37,896	38,010	38,556	35,410	38,146	38,262

Source: ACS

Home Foreclosure in Duluth

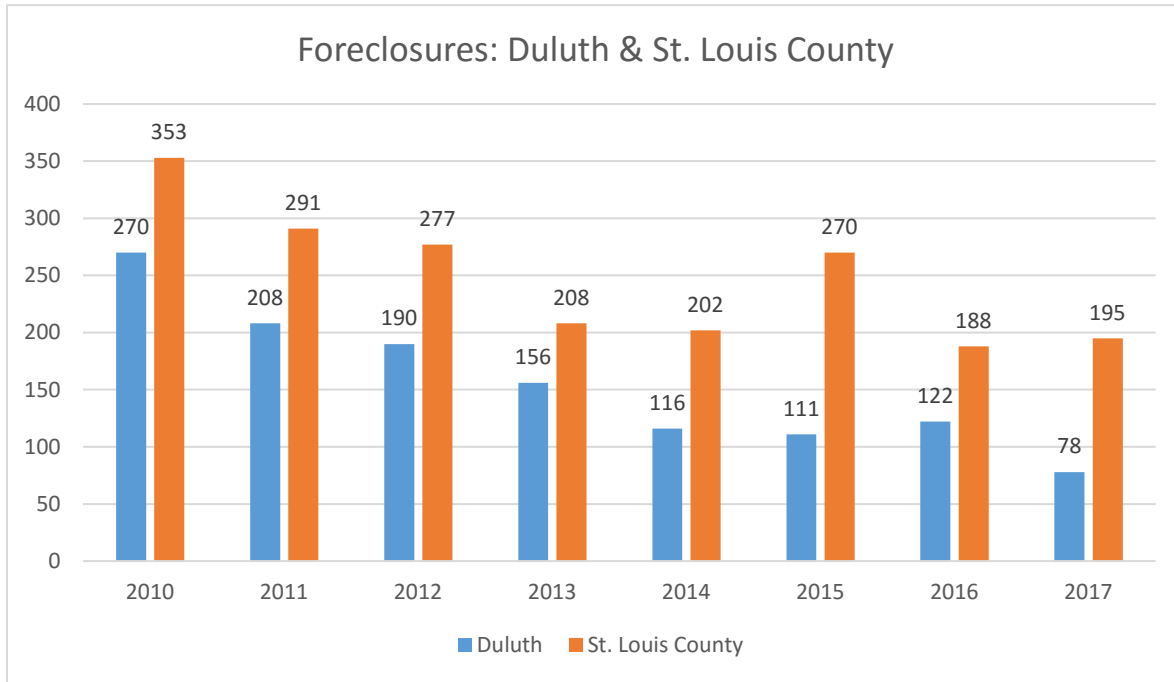
In 2017, Duluth had only 78 foreclosures, the lowest total number of foreclosures in a decade. This follows statewide trends, with foreclosures at the lowest numbers in a decade at just 0.2 percent of all Minnesota homeowners impacted by foreclosure in 2017, according to CoreLogic

In 2017, Minnesota homeowners continue a trend of stability, with only 2.9 percent of mortgage holders more than 30 days late on payments. The national average of homeowners over 30 days late on payments is over 5%.

According to the American Community Survey, 19.4% of Duluth homeowners are cost-burdened, compared to 55.3% of renters.

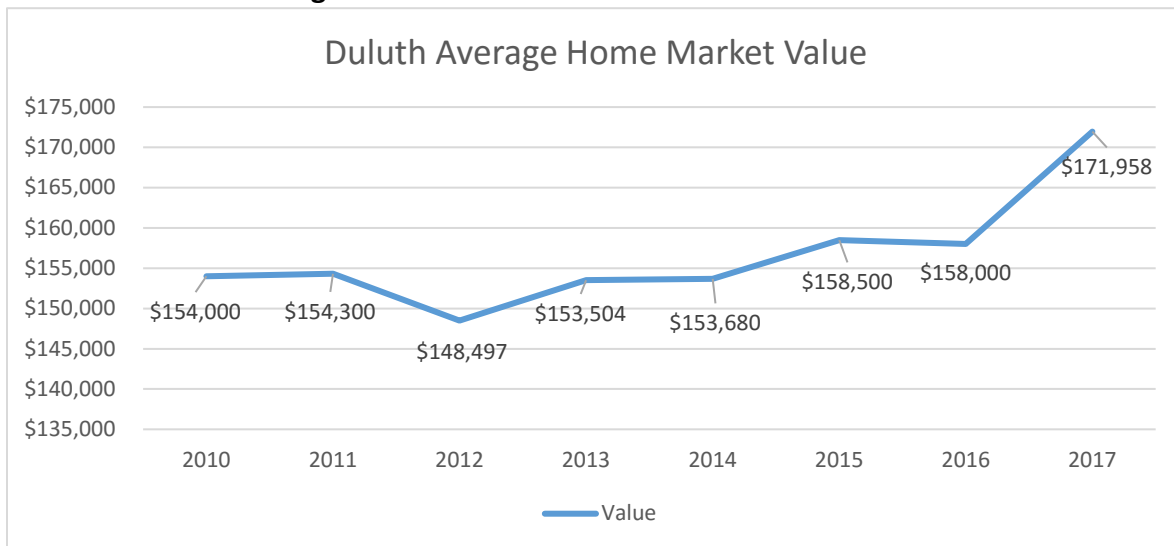


Table 12: Foreclosures in Duluth & St. Louis County



Source: St. Louis County Assessor's Office

Table 13: Duluth Average Home Market Value



Source: St. Louis County Assessor's Office

Single Family Home Sales in Duluth

From 2010 to 2017, the median sales price rose by approximately 24%: from \$137,850 to \$171,958. The total number of valid sales leveled off from 2016 to 2017 at 1,155 homes, the highest total number of single-family homes sold in a single year during that seven year period. The average price

of single family homes increased by \$5,000 between 2016 to 2017. The median price increased by \$13,200 from 2016 to 2017.

The number of single-family homes that sold in 2017 is consistent with sale trends in 2016. The low supply of homes on the market caused the greatest impact to average and median prices. The market continues to favor the seller with limited inventory causing an impact to home values and sales prices.

Table 14: Single Family Home Sales of Homestead Properties

Single Family Home Sales	2010	2011	2012	2013	2014	2015	2016	2017
No. Valid Sales	642	536	763	920	915	918	1,153	1,155
Average Price	\$160,863	\$164,276	\$172,846	\$177,726	\$174,078	\$189,646	\$191,562	\$196,476
Median Price	\$137,850	\$140,000	\$144,950	\$147,700	\$149,900	\$158,500	\$158,000	\$171,200

Source: St. Louis County Assessor's Office

*Data collected during the calendar year does not include reject sales with extenuating circumstances (e.g. family sales, short sales, forced sales and gift sales)

Lake Superior Area Realtors Numbers

The Lake Superior Area Realtors Association (LSAR) tracks sales and statistics for Duluth. According to LSAR, the number of days that properties are on the market helps to illustrate the story of the market in each community. In 2017, the average days on the market for properties in Duluth was 68 days. This was an increase of 20 days from 2016; however, the total number of home sales increased by 102. LSAR reported that with the increase of total homes on the market in 2017, homes that were over \$250,000 were on the market longer than properties that were sold for under \$200,000.

Duluth has followed the national trend of increasing home sale prices. In 2017, the median sales price of a single family home increased to \$155,000 which is a \$5,000 increase from 2016 according to LSAR. The median sales price for a triplex also increased to \$181,000. There were 1,180 single family sales in 2017, 52 duplex sales, and 23 triplex sales. The average days on the market was 68 days for a single family, 110 for duplexes and 43 days for triplexes.

The number of home sales continued to increase in 2017. In 2016, there was a total of 1,153 which was an increase of 235 sales from 2015. In 2017, there was a total of 1,255 which is an increase of 0.9 percent. With the increase in sales, it is interesting to note that the median days on the market also increased from 48 days in 2016 to 68 days in 2017.

LSAR reported that homes that ended up in a bidding war were typically in the \$100,000 - \$225,000 range. With bidding wars and the lower total number of homes on the market in 2017, this typically

indicates a sellers’ market, as has been the situation in Duluth for the past three years. LSAR’s representatives indicated that many homes sold within days of being listed, particularly when priced appropriately and in good condition. Even homes labeled as “fixer-uppers” are frequently selling quickly because of the opportunity to flip homes resell at a profit.

Table 15: 2017 Home Sales & Days on the Market

	2010	2014	2015	2016	2017
Home Sales	642	915	918	1,153	1,255
Days on Market	73	82	55	48	68

Source: LSAR, 2017

*The data from LSAR is based upon information reported by its members who are relators in the area.

IV. RENTAL HOUSING INDICATORS

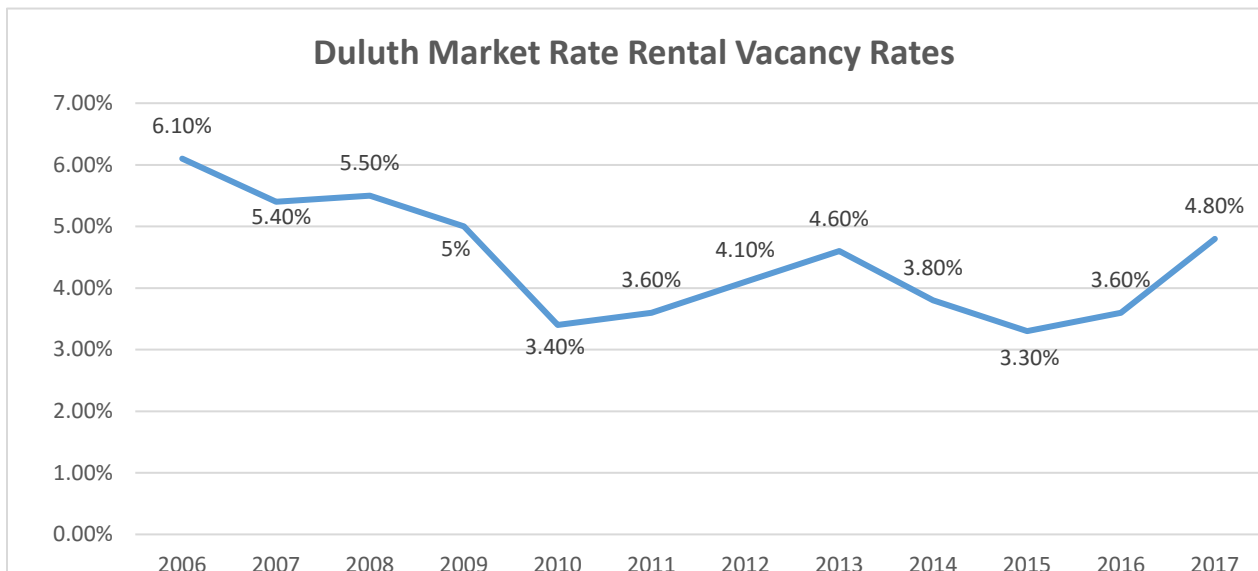
Rental Vacancy Rate

According to the 2017 Duluth Rental Survey the overall rental vacancy rate in the City of Duluth is 4.8%. This is the highest rate the city has seen since 2009 (5.0%). It represents a steady increase in vacancy rates since the low rate of 3.3% experienced in 2015.

Table 16: Change in Housing from 2000 to 2016

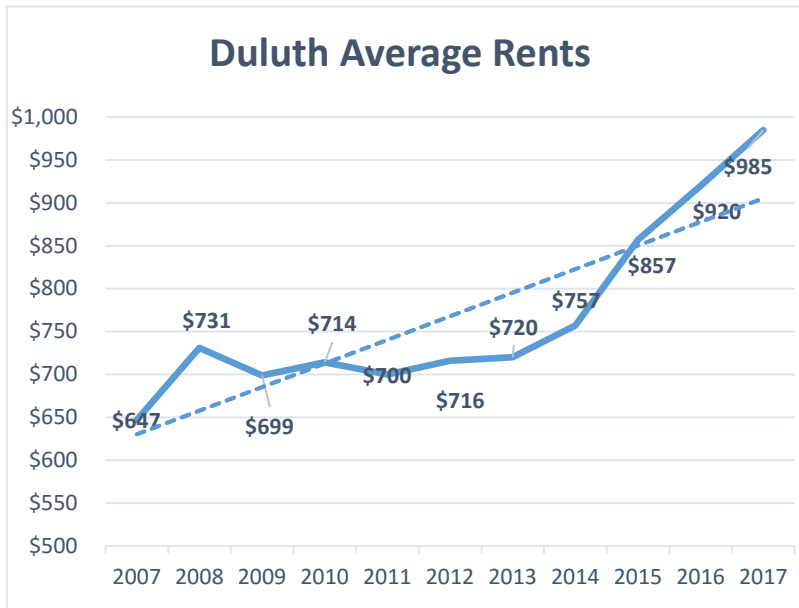
	2000 Census	2012 American Community Survey	2016 American Community Survey
Total Rental Housing Units	13,181	14,761	14,164
Renter-Occupied Housing Units	12,727	14,163	14,090
For Rent	454	598	612
Average Household Size of Renter-Occupied Units	1.91	1.99	2.02

Source: U.S. Census & ACS



Market Rate Rental Survey

The City of Duluth conducts an annual market rate rental survey. This survey is gathered from property managers and rental properties within Duluth. These owners and managers are asked a series of questions about rental and vacancy rates. The data is aggregated and the results are



calculated by bedroom type, rent range, and neighborhood location. There were over 1,500 responses in the 2017 survey, or approximately 11% of the total market rental units in Duluth.

The survey provides data on all ten of Duluth’s neighborhood planning districts. Types of rentals include information on studio apartments, one-bedroom, two-bedroom, three-bedroom, four-bedroom, as well as other rental types. In addition to information on total rents, the data

includes information about total price per square foot.

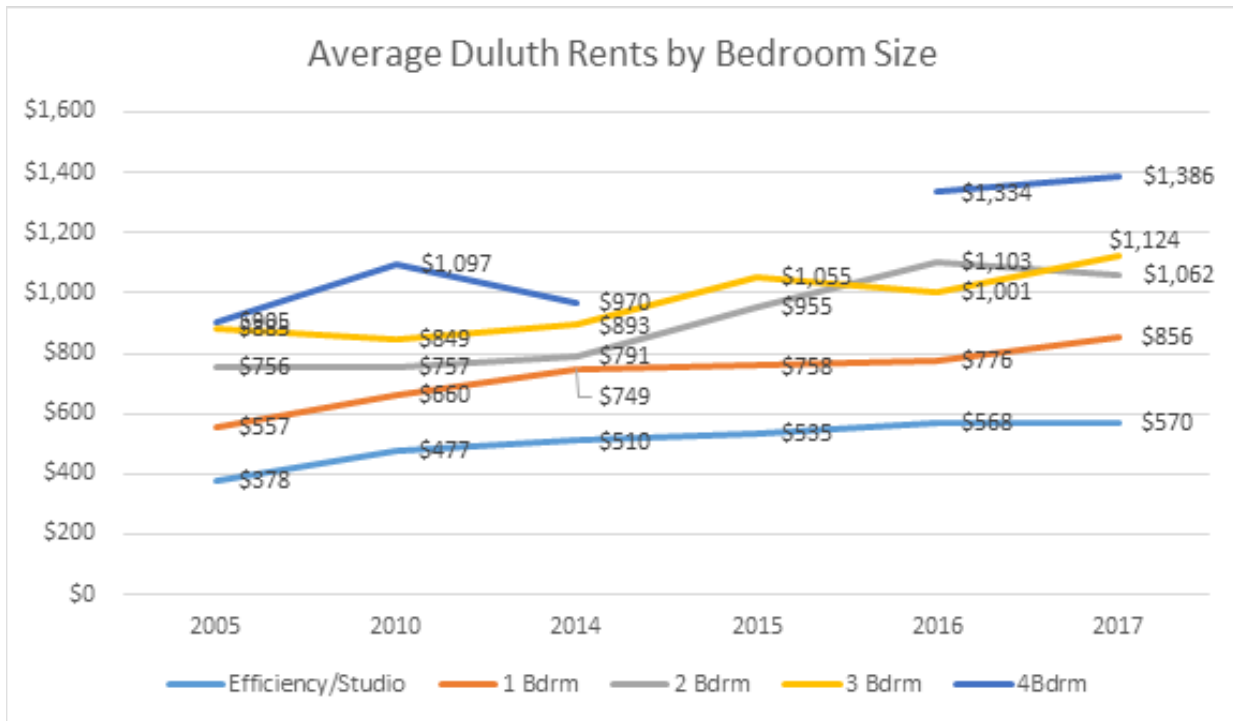
The graph above represents the average rental vacancy rates over the last 11 years. In 2017 there were 1,583 units surveyed and 76 of those units were reported vacant, which is a 4.8% vacancy rate.

The average monthly rent in 2017 for private residential housing units was \$985 per month. This represents a 7% increase from 2016, when the average rent was of \$920 per month. This continues an upward trend, as the average rental price per month has risen a total of 52% over the past decade.

This data breaks down the average rent based on the number of bedrooms and changes over the past 11 years. The average price for a two-bedroom rental decreased over the last year by \$41, while the average price for a one-bedroom unit has increased by an average of \$80 per month. The month rent in all types of rental units has increased significantly since 2005. Three-bedroom rental units also increased but at the slowest rate, only increasing by 27% over the selected time period.



Table 17. Rent and Number of Bedrooms



Source: 2017 City of Duluth Rental Survey

*Note, in 2014, the survey asked for homeowner information not four bedrooms which is why this information is missing

According to data from the US Department of Housing and Urban Development (HUD), a household should pay no more than 30% of its gross income on housing. Over half of Duluth’s renters have reported being cost burdened, which has not changed from past years. While new housing continues to be built each year, the majority of recent construction has been for market rate development and has not favored those that are making less than \$46,834, Duluth’s average annual wage in 2017.

Table 18. Cost of Housing

	Studio Apartment	1 Bedroom Apartment	2 Bedroom Apartment	3 Bedroom Apartment
Avg. Monthly Costs	\$570	\$856	\$1,062	\$1,124
Income to Afford	\$22,800	\$34,240	\$42,480	\$44,960
Hourly Wage to Afford (40 hours/ week)	\$11	\$16	\$20	\$22
Hours/ Week at Minimum Wage (\$9.65)	45	68	85	90
Hours/ Week at Minimum Wage (\$7.87)	56	84	104	110

Source: 2017 City of Duluth Rental Survey

Table 19: Rent by who pays utilities

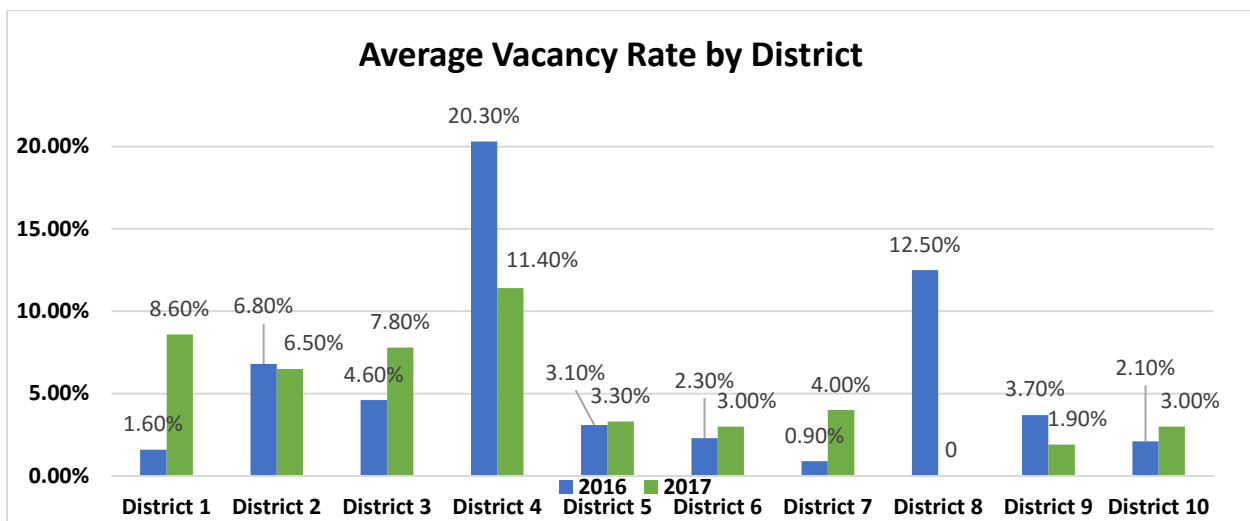
Unit Type	Utilities Paid By	Total Units	Average Rent	Vacancy Rate	Difference in Owner vs. Renter Paid Utilities
Studio/ Efficiency	Owner Paid Utilities	71	\$541	1.40%	*
	Renter Paid Utilities	*	*	*	
1 Bedroom	Owner Paid Utilities	497	\$888	4.80%	\$140
	Renter Paid Utilities	147	\$748	3.40%	
2 Bedroom	Owner Paid Utilities	336	\$1,147	5.10%	\$206
	Renter Paid Utilities	124	\$941	6.70%	
3 Bedroom	Owner Paid Utilities	65	\$1,226	10.80%	\$155
	Renter Paid Utilities	124	\$1,071	3.20%	
4 Bedroom	Owner Paid Utilities	*	*	*	*
	Renter Paid Utilities	50	\$1,299	2.00%	

Source: 2017 City of Duluth Rental Survey

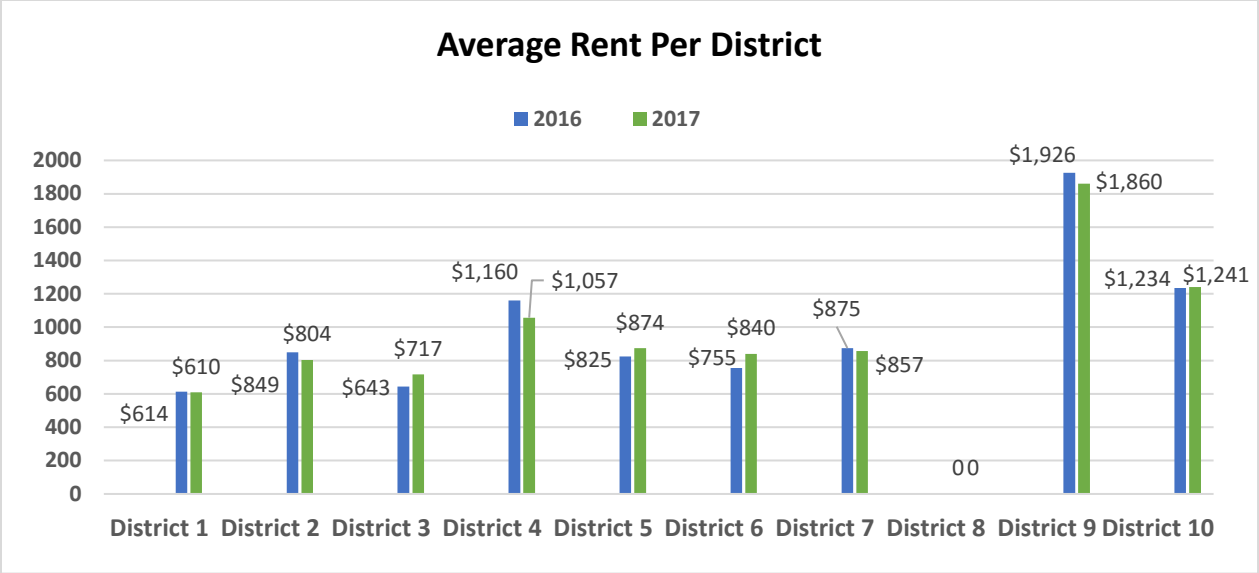
Neighborhood Analysis

Although the citywide 2017 market rate rental average was \$985 a month and the vacancy rate was 4.8%, this number varies across the city. According to the 2017 City of Duluth Rental Survey, the lowest rent paid was District 1 (Morgan Park, Gary New Duluth, Fond du Lac, Smithsville, Riverside & Norton Park) with an average rent of \$610 per month. In contrast, the highest average rent cost was District 9. at \$1,860 per month.

District 9 (Lakeside, Lester & North Shore) had the lowest vacancy rate in 2017, at 1.9%. This may correspond to a change in pricing within District 9 from 2016 to 2017, where it had the highest average rental cost as owners and landlords increased pricing due to market demand and low vacancy rates. District 4 (Piedmont Heights & Duluth Heights) had the highest vacancy rate in 2017 at 11.4%, but District 4 featured a significantly decrease, since its much higher 2016 vacancy rate of 20.3%. A list of each neighborhood district along with average pricing can be found in the appendix.



Source: 2017 City of Duluth Rental Survey



Source: 2017 City of Duluth Rental Survey

*No rental information was obtained for District 8

Student Enrollment and Trends

In the fall of 2017, Duluth had 18,460 undergraduate college students studying at the University of Minnesota Duluth (UMD), St. Scholastica (CSS), and Lake Superior College (LSC). Of those 18,460 students, only 21% live on campus in student housing, therefore there remains consistent demand for rental housing for students. New, large rental properties near UMD, LSC, and CSS (Blue Stone Lofts and Flats, Boulder Ridge Apartments, Campus Park Apartments, Kenwood Village Apartments) typically provide convenient locations for students to live, but also have low vacancy rates and higher rent compared to the rest of the rental housing market.

Table 20: Student Enrollment in Duluth

Name of School	Student Enrollment Undergraduate	Number of Students Living on Campus	Students Living Off Campus
University of Minnesota Duluth	9,199	2,938	6,261
College of St. Scholastica	5,171	922	4,249
Lake Superior College	4,090	0	4,090
Total:	18,460	3,860	14,600

Source: The University of Minnesota Duluth, Lake Superior College, and The College of St. Scholastica



Public Housing and Housing Choice Voucher Trends

The Housing and Redevelopment Authority of Duluth (HRA) owns and manages a total of 1,154 public housing units. Public housing was created under President Roosevelt’s New Deal as a part of the United States Housing Act of 1937. It wasn’t until the 1970s when Section 8, now called the Housing Choice Voucher (HCV) Program was created as an additional resource to house those in need of low-income housing. The HCV Program allows for both project-based and tenant-based vouchers. With project-based vouchers, the affordability remains with the housing unit. For tenant-based vouchers, tenants directly receive a rent voucher that can be used at any available rental unit found in the private housing market.

Since the creation of the HCV Program, waitlists and the total amount of time to wait for a unit to become available can be lengthy. Duluth has been consistent in having a 1-3% vacancy rate for public housing units. In the past seven years, the vacancy rate has hovered between one and two percent.

The HCV Program generally has a higher number of households on the waiting list due to the program’s ability to allow people to choose a home and neighborhood. In 2017, the number of households on the waiting list grew by 885 or 67% from 2016. According to the HRA, this could be due to a variety of factors, higher rent, and lower paying jobs, or an increase of households moving into the area that are currently living “doubled up” with friends or family members.

Table 21: Public Housing Waiting Lists & Vacancy Rates

	2010	2011	2012	2013	2014	2015	2016	2017
Public Housing Vacancy %	1.30%	1.00%	3.00%	2.00%	2.00%	1.60%	2.20%	3.16%
Public Housing Avg. Waiting List	153	974	1,014	802	635	995	1,155	1,646
Housing Choice Voucher (unused)	0%	1.00%	1.00%	2.00%	7.00%	0%	1.90%	2.46%
Housing Choice Voucher Avg. Waiting List	1,623	1,800	2,376	1,477	1,464	1,320	1,820	2,705

Source: Duluth Housing and Redevelopment Authority

When looking at other public housing programs across Minnesota, a 2% vacancy rate is consistent. It is also consistent within other Housing Authorities to have a large wait list with a year or more time frame of being moved into a unit. Many cities like Duluth are dealing with an affordable housing shortage, in addition to having an older housing stock that require units to be improved and brought up to building code.

Table 22. HUD's Housing Choice Voucher Program

	2010	2011	2012	2013	2014	2015	2016	2017
By Bedroom Size								
Efficiency/Studio	\$433	\$433	\$504	\$481	\$481	\$536	\$543	\$543
1 Bedrooms	\$528	\$528	\$607	\$579	\$579	\$627	\$627	\$627
2 Bedrooms	\$666	\$666	\$725	\$725	\$725	\$755	\$792	\$792
3 Bedrooms	\$836	\$836	\$945	\$945	\$945	\$984	\$1,020	\$1,020
4 Bedrooms	\$1,064	\$1,064	\$1,099	\$1,099	\$1,099	\$1,099	\$1,180	\$1,229
5 Bedrooms	\$1,224	\$1,224	\$1,264	\$1,264	\$1,264	\$1,264	\$1,356	\$1,413

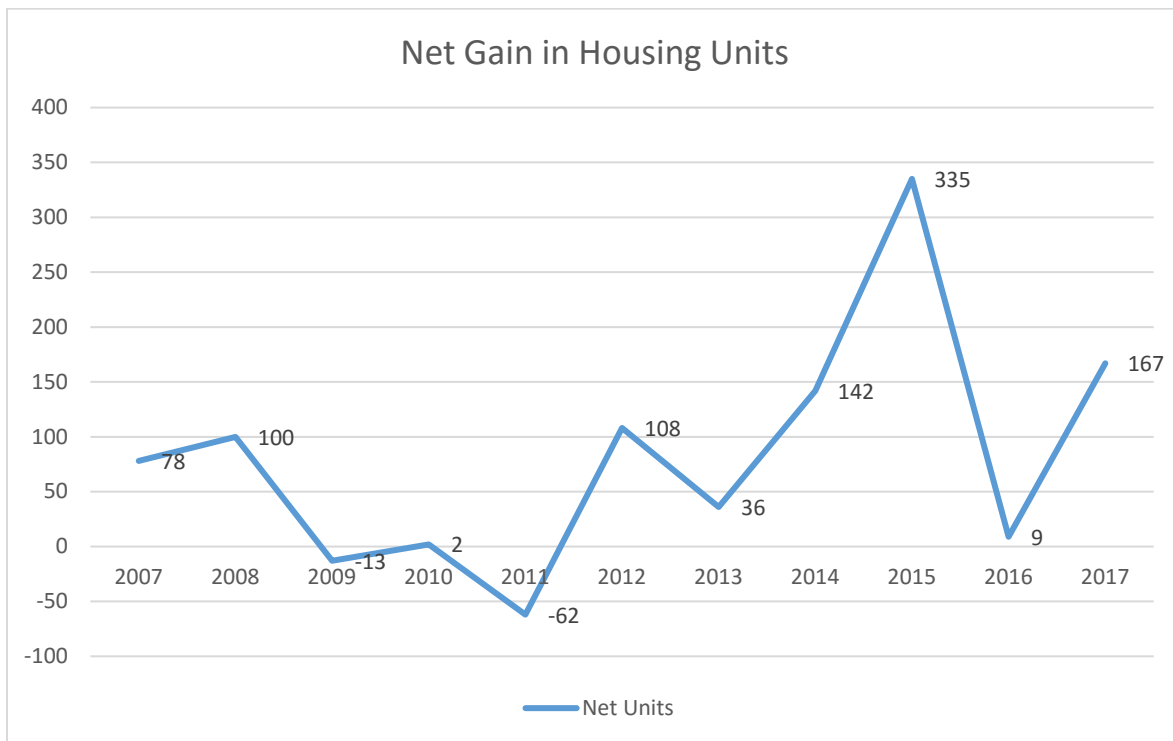
Source: Duluth Housing and Redevelopment Authority



V. HOUSING PRODUCTION

Housing Unit Analysis

According to HUD, without significant annual maintenance the average lifespan of a single family home is 40-50 years. In the American Community Survey (2012-2016), of the 38,262 total housing units in Duluth, 44% of Duluth's units were built before 1940. Minnesota collectively has 20% of its total housing stock that was built before 1940 compared to 15% nationally.

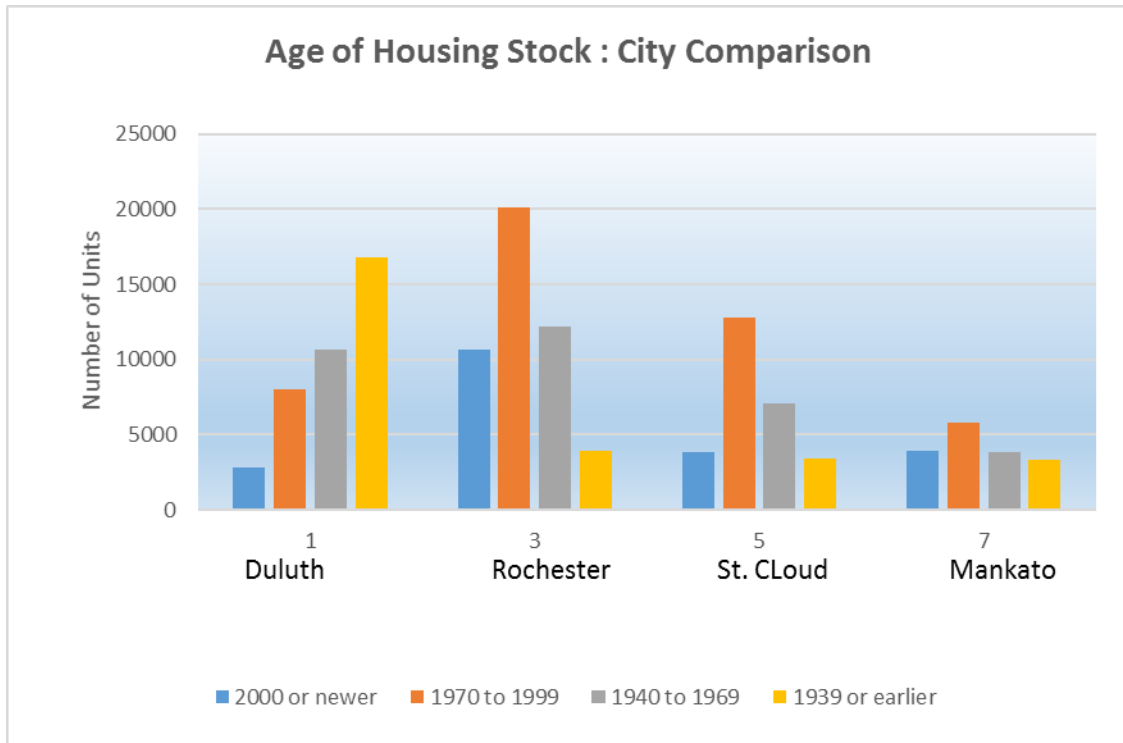


Source: City of Duluth Construction Services

Age of Housing Stock

Duluth is similar to many other Minnesota cities with a large percent of its housing stock over 50 years old. Duluth's oldest housing stock is located in the older, core neighborhoods where 100 year-old homes are very common. With so many hundred year-old homes still in existence, the question remains of quality habitability. With industry standards changing, and the cost to have old homes meet those standards increasing, lack of upkeep and significant annual maintenance continues to decrease according to the U.S. Homebuilders Association. Housing rehabilitation issues and repair that are not addressed can lead to more condemned housing units that are unsafe for habitation.

In 2017, there was a large increase of residential building permits. A total of 199 new single family housing units were applied for, while 32 homes were demolished. This created a net gain of 147 housing units, which is an increase of 18.5 times the amount of last year. Duluth has seen an increase in the total net gain of housing units since 2012 when the city experienced a major flood. The total amount in 2016, has been the smallest gain since 2011 when there was a -62 decrease in units.



The graph above shows the large differences of aging homes in Duluth compared to other cities in Minnesota. The percentage of homes built prior to 1940 is more than four times higher than St. Cloud, Rochester and Mankato. While 44% of Duluth’s (16,821 housing units) were built before 1940, over 71% of Duluth’s homes are over 50 years old.

Alteration Permits

Alteration permits constructs or changes the use of a building, with most permits being used to renovate an old home, or create an addition to the original structure. Alteration permit trends often reflect the economy among other influences. In 2016 and 2017, alteration permits have significantly decreased from 2012-2015 when permits ranged from 1,037-1,794. Regardless, in order for almost half of the housing units in Duluth to remain habitable, these properties need to be properly maintained to stay habitable.

Table 23: Residential Housing Permits

New Residential Permits	2010	2011	2012	2013	2014	2015	2016	2017
New permits (residential)	55	25	35	41	58	32	44	49
Units of 1 family dwellings	36	21	33	39	44	29	40	46
Units of 2 family dwellings	17	4	2	2	4	0	1	0
Units of 3 or 4 family dwellings	2	0	0	0	16	0	1	0
Units of 5 or more family dwellings	0	16	106	60	126	381	2	3
Number of Units Created	57	41	141	101	190	410	104	199
Alterations and Additions								
Alteration permits (residential)	855	471	1,794	1,514	1,436	1,037	248	258
Addition permits (residential)	65	55	54	38	40	48	30	51
Demolitions								
Single family demolitions	45	32	31	52	44	45	39	24
Multi-family units demolished	8	71	0	11	4	29	0	8
Number of Units Demolished	53	103	31	63	48	74	39	32
Net Gain								
Net Gain Single Family	-9	-11	2	-13	0	-17	5	22
Net Production Multi-family Units	11	-51	106	49	142	352	4	145
Net Gain Units (Total)	2	-62	108	36	142	335	9	167

VI. HOUSING AFFORDABILITY ANALYSIS

Rent and Homeownership Analysis

The demographics of those who own or rent their homes may help us to better understand the barriers to affordable housing in Duluth. The gap between homeowners' incomes and renters' income appears to be increasing. While homeowners' incomes have steadily increased, renter' incomes have remained stagnant. According to the U.S. Department of Housing and Urban Development (HUD), affordable housing is attained when no more than 30% of a household's gross income is used for housing. A household in Duluth would need to make \$43,981 annually to afford a \$148,900 home- the 2017 average home value of an owner occupied single family home in Duluth.

In 2017, the median selling price for a single family home in Duluth was \$155,000, which equates to an approximate \$785 monthly payment. This mortgage payment in this example is based on a 30-year mortgage with 5% down, 4.5% interest rate, taxes and estimated insurance. According to the chart above, only a family with a low-moderate median income of 80% could afford to buy a home at this price.

In the rental market, an individual must earn \$42,480 to afford the average two-bedroom apartment at \$1,062 per month. To afford an average three-bedroom apartment at \$1,124, a household would need to earn \$44,960. In this example alone, in one year a three-bedroom apartment saw an 11% increase from 2016 when a three-bedroom apartment cost \$1,001 a month. For the three-bedroom apartment to be considered affordable the household would require an income of \$45,000, which is \$900 less than the median household income.

Another example of housing affordability in Duluth can be based on the area median income that is calculated and updated annually by HUD for the City of Duluth. The Duluth area median income for a family of four in 2017 was \$53,750. The median divides the household income distribution into two equal parts: one-half falling below the median household income and one-half falling above the median income. According to HUD, an income that is 60% of the Section 8 very low-income standard is considered to be extremely low-income, an income that is 30-50% of the median income is considered to be very low-income, and 50-80% of the median income is considered to be low-income.

In the table below, the median income for a family of four persons is listed in each income category, from the extremely low-income category to the low-income category. The affordable housing payment has then been compared to the actual cost a household could expect to pay for an average two or three-bedroom apartment, in addition to a mortgage payment. The table indicates that households that are at the top end of the low-income (50-80% of the median income) would be able to afford housing, but that household in the two brackets below that would not be able to afford any standard housing. With 33% of Duluth households being recognized as cost burdened by the American Community Survey, we know that a large portion of Duluth's households like in 2016, are not able to afford market rate housing.

Table 24: Affordability Based on Duluth’s 2017 Median Income

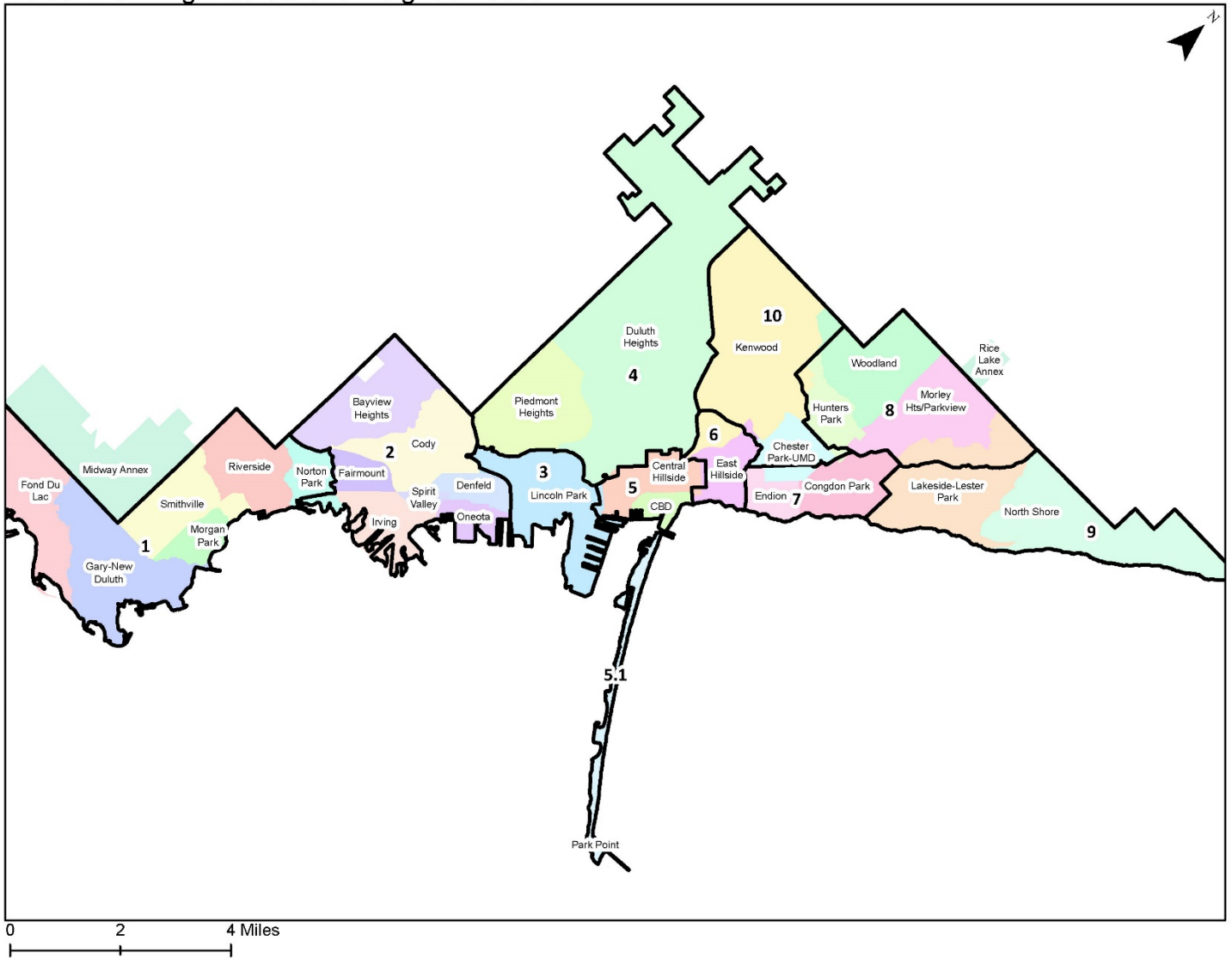
2017 HUD Income Definitions	Maximum Affordable Housing Payment	Average Rent 2/Bedroom	Average Rent 3/Bedroom	Payment for Median Cost of a Home	Affordability GAP*
Extremely Low 60% of the Sect 8 very low income \$24,600	\$615	\$1,062	\$1,124	\$1,224	At least \$447
Low 50% of Median Income \$33,600	\$840	\$1,062	\$1,124	\$1,224	At least \$222
Low- Moderate 80% of Median Income \$53,750	\$1,344	\$1,062	\$1,124	\$1,224	No gap

*Affordability Gap is measured by taking the highest income level of each category, its equivalent maximum affordable housing payment (30% of income), and then comparing that to the expected housing payment

Source: City of Duluth Median Family Income based on a family of 4, HUD Guidelines and St. Louis County

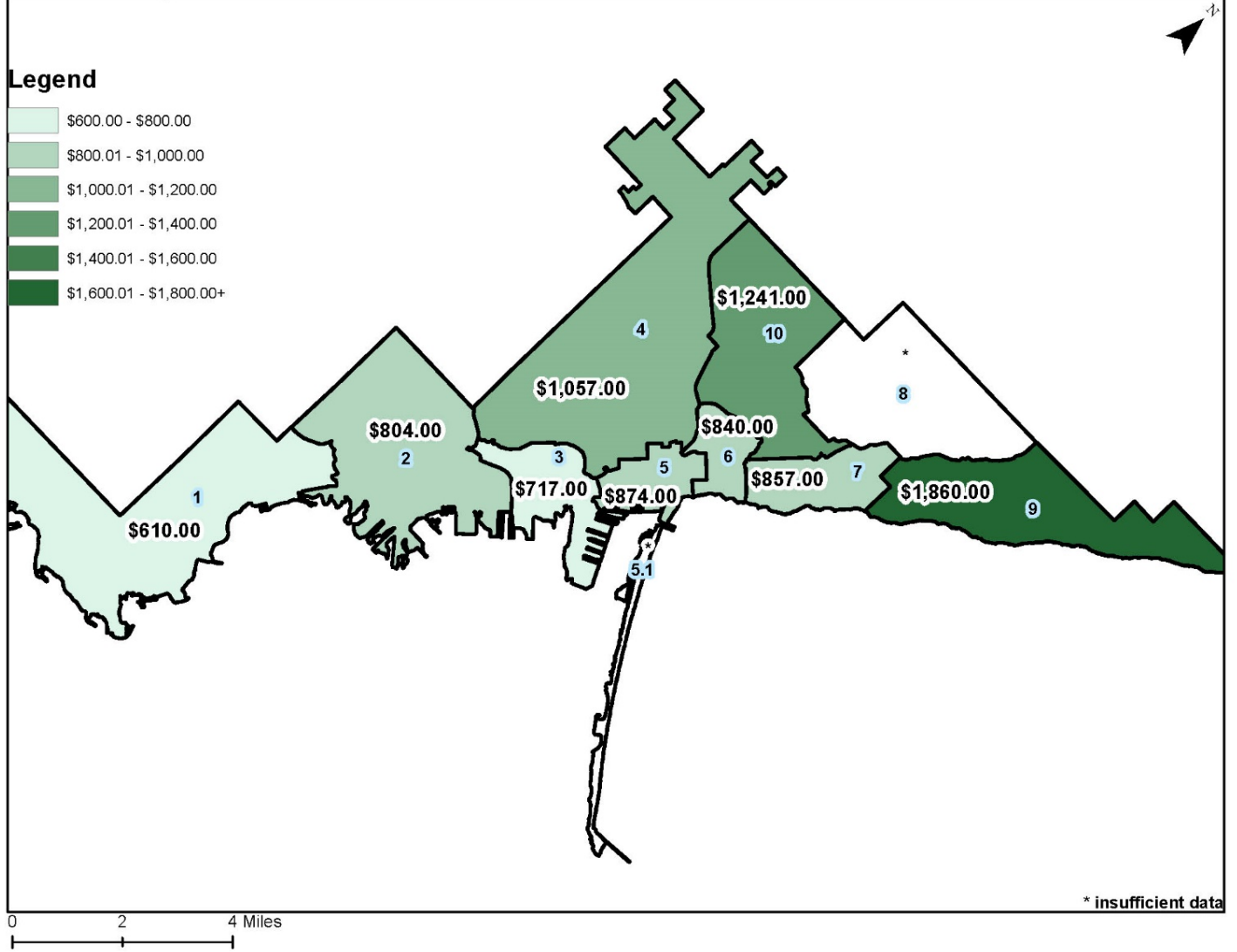
VII. APPENDIX

Duluth Planning Districts and Neighborhoods



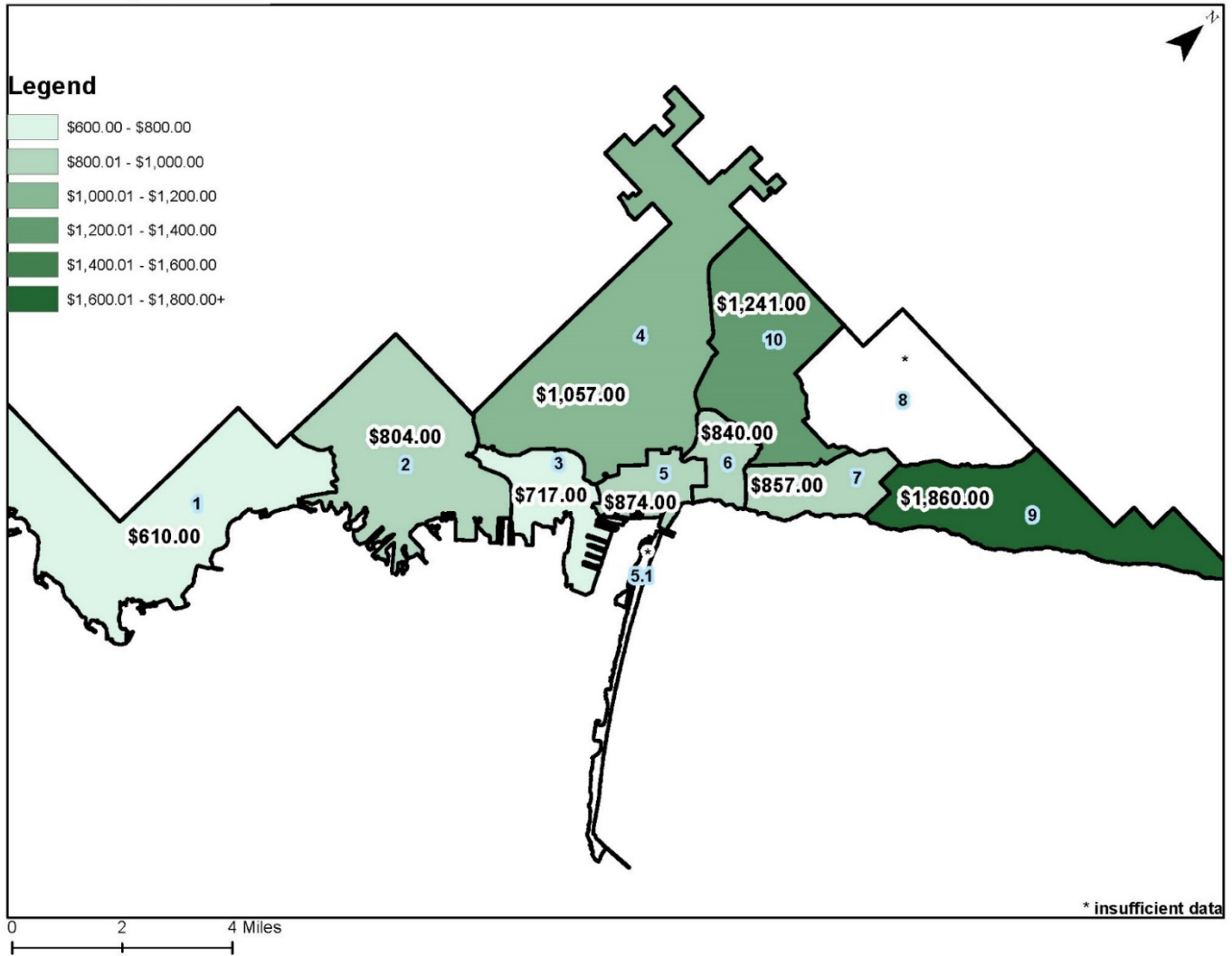
Map: City of Duluth Neighborhood Districts

2017 Vacancy Rate



Map: City of Duluth Vacancy Rate 2017

2017 Average Rent



Map: City of Duluth Average Rent 2017

Average Rent by Neighborhood and Year

Neighborhood District	Rent in 2010	Rent in 2013	Rent in 2016	Rent in 2017
1	\$597	\$622	\$614	\$610
2	\$580	\$593	\$849	\$804
3	\$589	\$584	\$643	\$717
4	\$797	\$828	\$1,160	\$1,057
5	\$678	\$683	\$825	\$874
6	\$714	\$701	\$755	\$840
7	\$685	\$693	\$875	\$857
8	*	*	*	*
9	*	*	\$1,926	\$1,860
10	\$829	*	\$1,234	\$1,241

* Less than 50 responses

Vacancy Rate by Neighborhood and Year

Neighborhood District	Vacancies in 2010	Vacancies in 2013	Vacancies in 2016	Vacancies in 2017
1	6.00%	3.90%	1.60%	8.60%
2	7.90%	8.70%	6.80%	6.50%
3	7.10%	9.10%	4.60%	7.80%
4	4.60%	1.90%	20.30%	11.40%
5	2.40%	6.40%	3.10%	3.30%
6	3.00%	4.90%	2.30%	3.00%
7	2.70%	4.20%	0.90%	4.00%
8	*	*	*	*
9	*	*	3.70%	1.90%
10	1.70%	*	2.10%	3.00%

* Less than 50 responses

Duluth Market Rental Survey Results- 2017

The City of Duluth				
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	88	1.10%	\$570	\$2.03
Owner Paid	71	1.40%	\$541	\$1.60
Renter Paid	17	*	*	*
1 Bedroom	644	4.50%	\$856	\$2.51
Owner Paid	497	4.80%	\$888	\$2.36
Renter Paid	147	3.40%	\$748	\$3.37
2 Bedroom	575	5.70%	\$1,062	\$1.67
Owner Paid	336	5.10%	\$1,147	\$1.45
Renter Paid	239	6.70%	\$941	\$2.26
3 Bedroom	189	5.80%	\$1,124	\$1.16
Owner Paid	65	10.80%	\$1,226	\$1.35
Renter Paid	124	3.20%	\$1,071	\$1.08
4 Bedroom	62	3.20%	\$1,386	\$1.12
Owner Paid	12	*	*	*
Renter Paid	50	2.00%	\$1,299	\$1.07
Other	25	*	*	*
Owner Paid	12	*	*	*
Renter Paid	13	*	*	*
Total:	1,583	4.80%	\$985	\$1.72

Source: City of Duluth Rental Survey 2017

*Insufficient data

Survey Conducted by: City of Duluth

How Survey was Conducted: The survey was conducted from the private rental market of rental structures with 1-3 units and 4 + units. All public housing units and subsidized units (such as public tax credits, mortgage credits, and other units using public funds to limit rental rates) are excluded from the survey. Units accepting housing vouchers, which are used in the private market, are included in the survey.

Definitions:

Rental Vacancies: Rental vacancies are the number of rental units that are currently vacant and for rent, or do not have a signed lease to be rented in January.

Owner Paid Utilities (Majority): This means that the owner pays the majority of the utility costs associated with heat, water, sewer, electric, and garbage, and these costs are included in the contract rent paid by tenants. This could mean that the tenant pays electric and garbage, but the owner pays a majority of the total costs of utilities for heat, water, sewer, and others.

Renter Paid Utilities (Majority): This means that the renter pays the majority of the utility costs associated with heat, water, sewer, electric, and garbage, and these costs are not included in the contract rent paid by tenants. This could mean that the tenants pay for the majority of utility costs such as heat and electric, while the owner pays minority cost share of utilities such as water, sewer, and others.

Additional Information Contact: Kate Van Daele, Community Planning Division, 332 City Hall, Duluth, MN 55802-1197. Phone: 218-730-5301. Email: kvandaele@DuluthMN.gov

Duluth Rates by Type and Planning District –

District 1 Morgan Park, Gary New Duluth, Fond du Lac, Smithville, Riverside, Norton Park				
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	26	*	*	*
Owner Paid	7	*	*	*
Renter Paid	19	*	*	*
2 Bedroom	47	*	*	*
Owner Paid	5	*	*	*
Renter Paid	42	*	*	*
3 Bedroom	11	*	*	*
Owner Paid	3	*	*	*
Renter Paid	8	*	*	*
4 Bedroom	9	*	*	*
Owner Paid	0	*	*	*
Renter Paid	9	*	*	*
Other	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
Total:	93	8.60%	\$610	\$1.23

District 2 Bayview Heights, Cody, Fairmont, Spirit Valley, Irving, Denfeld, Oneota				
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	14	*	*	*
Owner Paid	12	*	*	*
Renter Paid	2	*	*	*
1 Bedroom	19	*	*	*
Owner Paid	8	*	*	*
Renter Paid	11	*	*	*
2 Bedroom	60	5.00%	\$864	\$2.19
Owner Paid	10	*	*	*
Renter Paid	41	*	*	*
3 Bedroom	30	*	*	*
Owner Paid	7	*	*	*
Renter Paid	23	*	*	*
4 Bedroom	1	*	*	*
Owner Paid	0	*	*	*
Renter Paid	1	*	*	*
Other	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
Total:	124	6.50%	\$804	\$1.86

Duluth Rates by Type and Planning District –

District 3		Lincoln Park		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	7	*	*	*
Owner Paid	6	*	*	*
Renter Paid	1	*	*	*
1 Bedroom	46	*	*	*
Owner Paid	33	*	*	*
Renter Paid	13	*	*	*
2 Bedroom	108	5.60%	\$721	\$1.35
Owner Paid	78	7.70%	\$749	\$1.62
Renter Paid	30	*	*	*
3 Bedroom	31	*	*	*
Owner Paid	15	*	*	*
Renter Paid	16	*	*	*
4 Bedroom	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
Other	1	*	*	*
Owner Paid	0	*	*	*
Renter Paid	1	*	*	*
District 4		Piedmont Heights, Duluth Heights		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	1	*	*	*
Owner Paid	1	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	23	*	*	*
Owner Paid	23	*	*	*
Renter Paid	0	*	*	*
2 Bedroom	56	14.30%	\$1,053	\$2.99
Owner Paid	17	*	*	*
Renter Paid	39	*	*	*
3 Bedroom	5	*	*	*
Owner Paid	2	*	*	*
Renter Paid	3	*	*	*
4 Bedroom	2	*	*	*
Owner Paid	1	*	*	*
Renter Paid	1	*	*	*
Other	1	*	*	*
Owner Paid	0	*	*	*
Renter Paid	1	*	*	*
Total:	88	11.40%	\$1,057	\$2.89

District 5		Central Hillside, Observation, Downtown		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	12	*	*	*
Owner Paid	12	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	255	3.10%	\$897	\$3.78
Owner Paid	236	3.40%	\$923	\$4.37
Renter Paid	19	*	*	*
2 Bedroom	64	4.70%	\$749	\$0.98
Owner Paid	44	*	*	*
Renter Paid	20	*	*	*
3 Bedroom	24	*	*	*
Owner Paid	8	*	*	*
Renter Paid	16	*	*	*
4 Bedroom	4	*	*	*
Owner Paid	0	*	*	*
Renter Paid	4	*	*	*
Other	5	*	*	*
Owner Paid	5	*	*	*
Renter Paid	0	*	*	*
Total:	364	3.30%	\$874	\$2.12

District 5.1		Park Point		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	6	*	*	*
Owner Paid	6	*	*	*
Renter Paid	0	*	*	*
2 Bedroom	4	*	*	*
Owner Paid	3	*	*	*
Renter Paid	1	*	*	*
3 Bedroom	3	*	*	*
Owner Paid	3	*	*	*
Renter Paid	0	*	*	*
4 Bedroom	1	*	*	*
Owner Paid	1	*	*	*
Renter Paid	0	*	*	*
Other	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
Total:	14	*	*	*

Duluth Rates by Type and Planning District –

District 6		East Hillside		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	8	*	*	*
Owner Paid	8	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	64	4.70%	\$685	\$1.19
Owner Paid	62	4.80%	\$684	\$1.20
Renter Paid	2	*	*	*
2 Bedroom	54	3.70%	\$813	\$0.99
Owner Paid	33	*	*	*
Renter Paid	21	*	*	*
3 Bedroom	28	*	*	*
Owner Paid	14	*	*	*
Renter Paid	14	*	*	*
4 Bedroom	9	*	*	*
Owner Paid	2	*	*	*
Renter Paid	7	*	*	*
Other	3	*	*	*
Owner Paid	1	*	*	*
Renter Paid	2	*	*	*
Total:	166	3.00%	\$840	\$1.08

District 7		Endion, Congdon Park		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	25	*	*	*
Owner Paid	25	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	65	6.20%	\$706	\$1.26
Owner Paid	64	6.30%	\$709	\$1.27
Renter Paid	1	*	*	*
2 Bedroom	54	1.90%	\$842	\$1.09
Owner Paid	45	*	*	*
Renter Paid	9	*	*	*
3 Bedroom	14	*	*	*
Owner Paid	9	*	*	*
Renter Paid	5	*	*	*
4 Bedroom	12	*	*	*
Owner Paid	4	*	*	*
Renter Paid	8	*	*	*
Other	5	*	*	*
Owner Paid	1	*	*	*
Renter Paid	4	*	*	*
Total:	175	4.00%	\$857	\$1.12

Duluth Rates by Type and Planning District –

District 8		Woodland, Hunters Park, Morley Heights		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
1 Bedroom	2	*	*	*
Owner Paid	2	*	*	*
Renter Paid	0	*	*	*
2 Bedroom	8	*	*	*
Owner Paid	7	*	*	*
Renter Paid	1	*	*	*
3 Bedroom	10	*	*	*
Owner Paid	1	*	*	*
Renter Paid	9	*	*	*
4 Bedroom	4	*	*	*
Owner Paid	0	*	*	*
Renter Paid	4	*	*	*
Other	0	*	*	*
Owner Paid	0	*	*	*
Renter Paid	0	*	*	*
Total:	24	*	*	*

District 9		Lakeside, Lester Park, North Shore		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	5	*	*	*
Owner Paid	4	*	*	*
Renter Paid	1	*	*	*
1 Bedroom	53	0.00%	\$1,487	\$1.97
Owner Paid	47	*	*	*
Renter Paid	6	*	*	*
2 Bedroom	85	2.40%	\$2,177	\$2.07
Owner Paid	81	1.20%	\$2,248	\$2.05
Renter Paid	4	*	*	*
3 Bedroom	10	*	*	*
Owner Paid	2	*	*	*
Renter Paid	8	*	*	*
4 Bedroom	4	*	*	*
Owner Paid	0	*	*	*
Renter Paid	4	*	*	*
Other	1	*	*	*
Owner Paid	0	*	*	*
Renter Paid	1	*	*	*
Total:	158	1.90%	\$1,860	\$1.93

Duluth Rates by Type and Planning District –

District 10		Kenwood, Chester Park		
Unit Type	Units Surveyed	Vacancy Rate	Average Rent	Average Rent / Sq Ft.
Studio/Efficiency	16	*	*	*
Owner Paid	3	*	*	*
Renter Paid	13	*	*	*
1 Bedroom	79	1.30%	\$927	\$31.44
Owner Paid	3	*	*	*
Renter Paid	76	1.30%	\$930	N/A
2 Bedroom	28	*	*	*
Owner Paid	0	*	*	*
Renter Paid	28	*	*	*
3 Bedroom	21	*	*	*
Owner Paid	1	*	*	*
Renter Paid	20	*	*	*
4 Bedroom	15	*	*	*
Owner Paid	3	*	*	*
Renter Paid	12	*	*	*
Other	9	*	*	*
Owner Paid	5	*	*	*
Renter Paid	4	*	*	*
Total:	168	3.00%	\$1,241	\$3.70