

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In an effort to provide current data on the housing market, the City's Community Development division tracks housing data and compiles it in the Housing Indicator Report. A survey of the rental market was conducted and data was collected on 2,195 units in the City of Duluth. The data was aggregated and the results calculated by bedroom type, rent charged, and geographic location. The American Community Survey, St. Louis County Assessor's Office, City of Duluth, and other data sources are tracked annually to determine significant shifts in the housing market and to assist housing providers and developers. Key findings in this report include

- -The number of foreclosures in Duluth decreased from 189 in 2012, to 154 in 2013. This is a decrease of 18%.
- -The percentage of Homesteaded properties in Duluth decreased slightly and is now at 58.3%, continuing a downward trend over the last several years.
- -The median sales price of a single family home in Duluth increased 1.9% from \$145,000 in 2012 to \$147,700 in 2013.
- -The number of standard (does not include family sales, short sales, forced sales, etc.) home sales jumped from 730 in 2012, to 920 in 2013, about a 26% increase.
- -Over 65% of homes in Duluth are over 50 years old.
- -The overall rental vacancy rate for the city is 3.7%, which is generally considered low.
- -The market-rate vacancy rate was 4.6% which included non-subsidized units. The vacancy rate
- - From 2012 to 2013, the average rent in Duluth increased slightly from \$716 to \$720.
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MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Based on the 2006-2010 ACS data, there were 38,990 housing units in Duluth, of which 22,029 units (56%) were owner occupied and 14,453 units (44%) were renter occupied.

The 2008-2012 American Community Survey estimates Duluth's rental vacancy rate at 3.7%.

The number of housing units has remained relatively consistent since the 1980's. While there was a slight dip in the 1990 census of 990 units from the previous decade, there has been a slight increase over the past 20 years. In 2010 there were an estimated 38,990 housing units, up from the 1990 count of 34,646 and 2000 count of 35,500. The increase in units despite stagnant population is due to the reduction in household size. In 2000, Duluth's average household size was 2.26 and in 2012 it was estimated at 2.22.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,584	63%
1-unit, attached structure	1,070	3%
2-4 units	4,522	12%
5-19 units	2,779	7%
20 or more units	5,105	13%
Mobile Home, boat, RV, van, etc	930	2%
Total	38,990	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	9	0%	872	6%
1 bedroom	479	2%	5,324	37%
2 bedrooms	6,308	29%	4,957	34%
3 or more bedrooms	15,233	69%	3,300	23%
Total	22,029	100%	14,453	100%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Property Name	Address	Units	Restriction Expires
Duluth	1404 E 3rd St	5	7/12/2015

Norman Apartments	4 N 18th Ave W	8	12/31/2015
John Norman Apartments	1316 E 3rd St	4	12/31/2015
West Duluth Townhomes	6600 Cody St	28	12/31/2016
Harbor View Phase I	101 W Harbor Highlands Dr	44	12/31/2020
Village Place	602 E 5th St	55	12/31/2020
Windwood Townhomes	805 Upham Rd.	70	12/31/2016
	Total	214	

Table 29 - Expiring Affordability Periods

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Currently, the Duluth HRA owns and manages 1,152 public housing units, including six high-rise housing developments (TriTowers, Grandview Manor, King Manor, Ramsey Manor, Midtowne Manor I, and Midtowne Manor II) as well as scattered site properties located throughout the city. The HRA also owns public housing units located within its three HOPE VI mixed income developments (Harbor Highlands (Phases I, II, and III), Village Place, and The Village at Matterhorn).

The HRA also provides HUD funded rental assistance to 1,472 participating households under the Section 8 Housing Choice Voucher program. Participants select privately-owned housing in the jurisdiction that meets the program’s payment standards, housing quality standards, and other eligibility factors.

For a number of years, the City has awarded HOME funds to the HRA for tenant-based rental assistance. This program provides housing vouchers for homeless families and individuals that would otherwise be on the Section 8 waiting list. It allows households that do not currently qualify for HRA’s programs to receive a rental voucher, and then work to address their ineligibility issues, such as past unpaid rent or a too recent criminal conviction. The City intends to continue to set aside HOME funding for tenant-based rental assistance.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Among the subsidized housing units in Duluth, 214 are currently at risk of losing their affordability status before 2020. This risk is the result of projects that receive Low Income Tax Credit assistance reaching the end of the 15 year compliance period. However, due to 15 year extended affordability agreements with the Minnesota Housing Agency, they are under legal obligation to continue as affordable units for 30 years. Harbor View Phase I was constructed as part of a HOPE VI project, and those 44 units are not at risk of conversion to market rate. The remaining properties were assisted with Low Income Housing Tax Credits, and are covered by restrictive covenants to maintain affordability for a minimum of an additional 15 years. There is presently no reliable information available for expiration of Section 8

contracts in Duluth. Please see the chart identifying affordability periods that will expire within the five-year Consolidated Plan period.

Does the availability of housing units meet the needs of the population?

According to the 2006-2010 ACS there are 26,010 bedrooms available for rent. According the 2013 Duluth Housing Indicator Report the rental market has about a 3.7% vacancy rate which is strained. This vacancy rate is driven by the lack of affordable housing units for low to moderate income residents. More rental units are required for all income groups to help free supply.

The student population from University of Minnesota Duluth, College of St. Scholastica, and Lake Superior College, has risen from 19,090 in 2008 to 24,463 in 2013. With that growth, students require more on campus and off campus housing. The University of Minnesota Duluth has indicated that they will no longer be supporting on campus living environments directly. This will push more students into the rental market. In response a new project, Blue Stone Apartments, has emerged. This project has built houses primarily for students. Phase I was completed in 2013 while Phase II and III are currently being constructed. This project is in line with the City of Duluth's Higher Education Small Area Plan. However, the project will not create enough units to absorb the entire student population. Furthermore, Duluth citizens reported in the 2013 Community Needs Survey conducted by the Community Development Division that students tend to be first in line for affordable and decent housing forcing families to find more expensive or substandard housing units. For example, a landlord can charge \$400 per bedroom, therefore receive \$1600 a month for a 4 bedroom house. A family would expect to pay \$750 for that same 4 bedroom house.

The average lifespan of a house, according to HUD, is 40 to 50 years with significant annual maintenance. Duluth was reported to have 45.9% of its units built before 1940. This indicates that most of Duluth's housing stock is beyond its average lifespan. According to a market study conducted by Maxfield Research Inc. in 2014 for the Duluth Economic Development Authority and Duluth Housing and Redevelopment Authority, the City of Duluth needs to add 4,400 units to accommodate population growth.

Describe the need for specific types of housing:

Most of Duluth's housing stock requires significant upgrades. As Duluth grows economically, attracting jobs in airplane manufacturing and engineering, population is also projected to grow. A study conducted by Maxfield Research Inc. found that the current housing stock cannot accommodate the growth in population. Issues that were highlighted by the study were the lack of larger and upscale rental units, the underutilization of financing tools to expand housing supply, and the age and maintenance requirements of the existing housing stock. An example of the limitations of an old housing stock was explained to the Community Development staff at an open house in the Lincoln Park Neighborhood. A

young couple explained their experience looking to purchase a house in the neighborhood. Most of the houses were built before the 1950's and required many substantial upgrades. Upgrades include weatherization, lead paint mitigation, installation of modern appliances, and general maintenance requirements. While most of the homes were affordable even with the upgrades, they could not secure a loan from the bank. The value of the upgrades would not have been reflected in the houses market value thus creating a value gap at which a commercial bank would not support.

With the need for 4,400 new housing units by 2019 the City of Duluth believes that an "all of the above" approach to new housing is necessary. There needs to be an increase in supply of all types of housing units including rental, owner occupied, affordable, and market rate.

Discussion

The housing market analysis shows the following:

- Public and housing choice voucher programs can not meet the demand for affordable housing.
- Duluth has a low 3.7% vacancy rate.
- Students drive up the cost of rental units and compete with families for single family houses.
- Given the age of Duluth's housing stock, rehab will continue to be a focus so as to preserve existing homes.
- New construction will be needed to increase the supply of all types of housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Current housing market data is taken from the "City of Duluth 2013 Housing Indicator Report - Released May 23, 2014." This report is published annually, and is available on the City of Duluth's website at <http://www.duluthmn.gov/media/211764/2013Housing-Indicator-Report-Final.pdf>.

- Households that are in the Extremely Low Income (30% or less of area median income) bracket, based on paying 30% of income towards housing, cannot afford anything other than an efficiency unit in Duluth.

- Households that are at or below 50% of area median income cannot afford a 2+ bedroom house to purchase but can afford a 2 bedroom unit to rent.

- Households that are near the 80% of area median income can afford to purchase or rent 2 and 3 bedroom homes in Duluth.

- While there is increase need for affordable housing for extremely low income residents, using federal assistance has helped St. Louis County provide at least some relief to about half of those who need it.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	80,700	151,300	87%
Median Contract Rent	413	624	51%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,757	32.9%
\$500-999	7,908	54.7%
\$1,000-1,499	1,149	8.0%
\$1,500-1,999	341	2.4%
\$2,000 or more	298	2.1%
Total	14,453	100.0%

Table 31 - Rent Paid

Data Source: 2006-2010 ACS

Affordability Based On Duluth's 2013 Median Income

2013 HUD Income Definitions	Maximum Affordable Housing Payment (30% of Income)	Average Rent 2/Bedroom	Payment Average 2/Bedroom House (\$140,353)	Average Rent 3/Bedroom	Payment Average 3/Bedroom House (\$169,021)	Affordability GAP*
Extremely Low 30% of Median Income \$19,300	\$483	\$778	\$967	\$907	\$1,180	All standard housing unaffordable.
Low 50% of Median Income \$32,150	\$804	\$778	\$967	\$907	\$1,180	Could only afford a 2 bedroom rental unit.
Low-Moderate 80% of Median Income \$51,450	\$1,286	\$778	\$967	\$907	\$1,180	Could afford several housing options.

*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.

Affordability Based on Duluth's 2013 Median Income

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,235	No Data
50% HAMFI	4,040	1,255
80% HAMFI	10,190	4,480
100% HAMFI	No Data	7,190
Total	15,465	12,925

Table 32 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	459	552	725	945	1,052
High HOME Rent	459	552	725	945	1,052
Low HOME Rent	459	552	701	810	903

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The Urban Institute, a nonpartisan economic and social policy research group, has developed a database for all counties in the United States that determines the affordability gap. As part of their Housing Assistance Matters Initiative the Urban Institute compiled American Community Survey Data and HUD data to determine the lack of affordable housing for extremely low income households (HUD provided guidelines) for the years 2000, 2006 and 2012. Nationwide they found in 2012 that there were 11.5 million extremely low-income renter households but only 3.3 million affordable and available rental units. The discrepancy translates into 29 affordable and available units for every 100 extremely low-income renter households. These numbers include federally assisted housing. When the federal housing assistance is taken out of the comparison there are only 111,318 units that are affordable and available. This results in only 1 unit per 100 households nationwide that are affordable and available.

Duluth's population makes up approximately half of St. Louis County, and countywide data is reflective of numbers in the city. St. Louis County is similar to the nation when federally assisted housing is taken out of the analysis. St. Louis County has only 83 units available that are affordable to the 7,430 extremely low income households or 1 per 100 households. However, when federally assisted housing is included there are estimated 3,753 affordable and available units. This equates to 51 units of affordable housing for 100 extremely low income households in St. Louis County. CHAS data shows Duluth with 4,980 extremely low income households, with 1,235 units available, or a gap of 3,745 households unable to find affordable rental units.

There was not a huge fluctuation in affordable housing in St. Louis County between 2000 to 2006 to 2012. With federally assisted housing removed there were 0 units that were affordable to extremely low income residents in both 2000 and 2006. With federally assisted housing there were 2,775 affordable units or 50 units per 100 households units in 2000, and 3,214 affordable units or 56 units per 100 households in 2006. The biggest contrast is the rise in extremely low income population. From 2000 to 2006 to 2012 the extremely low population in St. Louis County increased from 5,560 to 5,761 to 7,430 respectively. A key take away is St. Louis County's ability to leverage federal funds to increase affordable housing units when the need has increased.

How is affordability of housing likely to change considering changes to home values and/or rents?

A household in Duluth paying 30% of their income for housing would need to earn \$42,120 annually to afford a \$153,680 home – the 2013 average value of an owner occupied single family home in Duluth. The average wage in Duluth for 2013 was \$40,196, which would equate to a \$146,270 dwelling unit. The average selling price for a two-bedroom home in Duluth in 2013 was \$146,270, which equates to an approximate \$1,005 monthly payment. For a three-bedroom home, the average 2013 price was \$169,021, which would have an approximate monthly payment of \$1,180. The mortgage payments in

these examples assume a 30-year mortgage, 5% down, 4.5% interest rate, taxes, and estimated insurance. Homeownership has become somewhat more affordable than in years past due to the current lower interest rates.

In the rental market an individual must earn an income of \$28,800 to afford the average market rate rent of \$720 per month. To afford an average two bedroom rent of \$778 the household would need to earn \$31,160. The average rent for a 3 bedroom apartment in 2013 was about \$907 a month. For the apartment to be considered affordable the household would require an income of \$36,280, which is about \$1,000 more than in 2012.

In the affordability figures listed, the median income for a family of four persons is listed for each income category, from the extremely low-income category to the moderate income category. The affordable housing payment has then been compared to the actual cost a household could expect to pay for average rent for two- and three-bedroom apartments and mortgage payments for two- and three-bedroom homes. The table indicates that households that are at the top end of low-moderate income (50% to 80% of the median income) would be able to afford housing, but households with either extremely low income or low income would have a significant affordability gap to overcome.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The City of Duluth conducts an annual market rate rental survey. A database is created with information on property managers and rental properties. Property owners and managers are surveyed on rental rates and vacancy rates. The data is aggregated and the results are calculated by bedroom type, rent range, and geographic location. In 2013, the responses included 2,195 units which account for approximately 15.1% of the total market rate rental units in Duluth. Of the returned responses 50% were for units located in buildings with 25 or more units, 23% were for units in buildings with 10 to 24 units, 15% were for units located in buildings with 4 to 9 units, and 11% were for triplexes. Subsidized and income restricted rental units are not surveyed so that we can determine the unrestricted market rate price per unit size. The responses include information on studio apartments (231 units), one-bedroom (970 units), two-bedroom (839 units), three-bedroom (125 units), four-bedroom (23 units), and other unit types (7 units).

HOME / Fair Market Rents are calculated based on the Duluth/Superior Metropolitan Statistical Area (MSA), which includes Duluth and St. Louis County, as well as the City of Superior and Douglas County in Wisconsin. The MSA encompasses large rural areas that have significantly lower rents than the urban areas. Therefore, HOME / Fair Market Rents are skewed below the actual market rents. The average market rents from the Housing Indicator Report survey showed gaps for all rental unit sizes in comparison to the published HOME rents. For efficiency units, the shortfall is \$18, one-bedroom \$150, two-bedroom \$69, three-bedroom \$32, and four-bedroom \$226 per month.

The Duluth HRA conducted a local survey in a successful effort to increase Housing Voucher rent limits to more closely match actual market conditions in Duluth. Therefore, the HRA's "exception rents" are higher than the published FMRs. For HOME funded rental projects, owners can't accept the full Housing Voucher payment, only that amount under the HOME rent limit. Tenants are unaffected, as their portion of the rent is based solely on a percentage of their income. This is a disincentive to housing developers to participate in the HOME Program due to the reduction in operating income. To date, only non-profit housing developers have utilized HOME funding for the creation of affordable rental units.

Discussion

-Households that are in the Extremely Low Income (30% or less of area median income) bracket, based on paying 30% of income towards housing, cannot afford anything other than an efficiency unit in Duluth.

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Households that are at or below 50% of area median income cannot afford a 2+ bedroom house to purchase but can afford a 2 bedroom unit to rent.

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Households that are near the 80% of area median income can afford to purchase or rent 2 and 3 bedroom homes in Duluth.

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While there is increase need for affordable housing for extremely low income residents, using federal assistance has helped St. Louis County provide at least some relief to about half of those who need it.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The average lifespan of a house, according to HUD, is 40 to 50 years, without significant annual maintenance. According to the most recent American Community Survey (2008-2012), about half of Duluth’s units were built before 1940. This is significantly higher than Minnesota, where the percent of housing units built before 1940 in the state is 18.1%, and 13.9% for the nation. Properties built prior to 1979 are at risk of containing lead-based paint. In Duluth, 85% of the owner-occupied housing stock, and 81% of the rental stock, were built before 1980. The table below shows about a quarter of owner-occupied homes, and over half of rental units, have at least one housing condition.

Definitions

Duluth’s definitions follow:

Standard Housing Condition Housing which in initial construction quality and current condition is safe, fit for human occupancy, and is structurally sound according to Section 108 of *Duluth Housing Maintenance Code, Chapter 29A*.

Substandard Housing Condition but Suitable for Rehabilitation Any housing unit which does not meet the definition for standard housing condition, or contains lead paint, or could be on the City of Duluth Condemned for Human Habitation, but is not on the City of Duluth Condemned for Demolition list.

Substandard Housing Condition Any housing units that are listed on the City of Duluth Condemned for Demolition list.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,258	24%	7,465	52%
With two selected Conditions	63	0%	365	3%
With three selected Conditions	0	0%	38	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,708	76%	6,585	46%
Total	22,029	100%	14,453	101%

Table 34 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,212	6%	1,103	8%
1980-1999	1,968	9%	1,730	12%
1950-1979	6,937	31%	4,706	33%
Before 1950	11,912	54%	6,914	48%
Total	22,029	100%	14,453	101%

Table 35 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,849	86%	11,620	80%
Housing Units build before 1980 with children present	405	2%	7,860	54%

Table 36 – Risk of Lead-Based Paint

Alternate Data Source Name:

2008 - 2012 American Community Survey

Data Source Comments:

Age of Duluth's Housing Stock and Predicted Occurrence of Lead-Based Paint			
Year Built	Number of Units	Percentage of Units with Lead-Based Paint	Number of Lead-Based Paint Units
Post 1980	6,304	0%	0
1960 - 1979	6,634	62%	4,113
1940 - 1959	7,723	80%	6,178
1939 or Earlier	17,529	90%	15,776
Total	38,190		26,068

Sources: U.S. Census Bureau, 2008 – 2012 American Community Survey

Lead-Based Paint by Age of House

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	198	15	213
Abandoned Vacant Units	14	0	14

Of the 26,068 homes with lead-based paint, approximately 10,427 are occupied by low- to moderate-income households, including 3,645 households at or below poverty level. The default data that populated the “Risk of Lead-Based Paint Hazard” table is incorrect for the owner-occupied housing units built before 1980 with children present.

Discussion

While the housing stock in Duluth is livable it is old and in need to renovation. While most homes have access to complete plumbing facilities and kitchen facilities there is still a risk of Lead Paint Based Hazards. In many neighborhoods, houses are in need of repair but ability to obtain loans for renovation from commercial banks is limited.

While the housing stock in Duluth is livable it is old and in need to renovation. While most homes have access to complete plumbing facilities and kitchen facilities there is still a risk of Lead Paint Based Hazards. In many neighborhoods, houses are in need of repair but ability to obtain loans for renovation from commercial banks is limited. HOME Program after rehab value limits are not adjusted to the size of single family homes. Therefore it is difficult to use HOME funds to rehab three or more bedroom homes to accommodate families.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The supply of public housing units is adequate. There is continually a waiting list for public housing but not at a list that is neither unmanageable nor unordinary. The Housing and Redevelopment Authority manages the public housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	24	1,152	1,467	77	1,390	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The public housing units in Duluth are in good condition. In 2011 Harbor Highlands replaced a large run down public housing complex. The new public housing units are in a new urbanist style design and offer a variety of housing options.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Most of the HRA's public housing units are older, but the HRA is utilizing various resources to keep the units in good repair through its wise use of its annual HUD Capital Fund grant, occasional use of energy performance contracting, and use of general obligation bond funded loans provided by the Minnesota Housing Finance Agency, when appropriated by the state legislature. The HRA has also used its local levy resources to augment such funds when needed. The HRA also intends to submit an application for the Rental Housing Assistance Demonstration (RAD) program for some selected public housing units, which would provide additional funding for public housing capital improvements.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The HRA has no plans to demolish any public housing units or properties in the coming year. It does expect to add an additional scattered site unit under the acquisition and rehab development method in the coming year with HUD Replacement Housing Funding.

The agency is also currently undertaking many capital improvements of its public housing properties, including energy-related improvements, at both its high rises and scattered site properties.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

As the largest metropolitan city in St. Louis County, Duluth has a proportionally larger population of homeless individuals and families than the other parts of St. Louis County. As such, Duluth has developed a strong network of housing and programs that serve the homeless. The City is just beginning to implement Coordinated Access and Assessment (CA) into their current system of ‘No Wrong Door’. With the implementation of CA, entry into the homeless system will be facilitated by a pre-screening process through a 211 referral and access and assessment through multiple doors—CHUM Emergency Shelter, the American Indian Community Housing Organization’s Dabinoo’lgan (DV) Shelter or their American Indian Housing Resource Center, the Safe Haven (DV) Shelter, The Salvation Army (supportive service program) or the Life House Center (Youth).

Prevention and diversion, and access to transitional housing, permanent supportive housing, Tenant-Based Rental Assistance Vouchers, and other HUD supported housing will be facilitated through the Coordinated Access and Assessment System and directed to the appropriate type of housing based on their assessment scores. Data in table MA-19 reflects the numbers of beds available for homeless populations in Duluth and the number of beds for targeted populations.

Individual and families who are homeless or at-risk of homelessness can access the programs and supportive services described above at the CHUM shelter, located in the Central Hillside CDBG Target neighborhood or the American Indian Community Housing Organization, also located in the Central Hillside neighborhood. People can access the same types of services at the Salvation Army, located in the Lincoln Park CDBG neighborhood located in the western part of the city. Homeless and at-risk youth can access similar programs and services tailored to the unique needs of youth at the Life House Center in the Central Hillside neighborhood.

Housing and supportive services tailored specifically for veterans and their families who are homeless or at risk of homelessness are available through the Minnesota Assistance Council for Veterans (MACV), a statewide veterans’ service agency with offices and housing facilities in Duluth.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	52	0	126	270	44
Households with Only Adults	78	32	14	131	0
Chronically Homeless Households	0	0	0	33	0
Veterans	0	0	9	17	0
Unaccompanied Youth	0	0	22	0	7

Table 40 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:
 Saint Louis County Continuum of Care
Data Source Comments:

Additional Text Related to Facilities

The facilities identified above provide a wide range of supportive services to homeless persons and those at-risk of becoming homeless. In addition to the emergency night-shelter, the CHUM congregate facility operates as a day-shelter where people can access additional support services such as hot meals, shower and laundry facilities, nursing services and health education, case management and housing search assistance, employment assistance and social security advocacy. In addition, CHUM provides street outreach and coordinates efforts with the Duluth Police Department,

St. Louis County Health and Human Services, called ‘Assertive Community Treatment’ (ACT), provides outreach to people with mental illness and substance abuse and those identified as long-term and chronically homeless using a ‘harm reduction’ engagement model.

Life House and Lutheran Social Services (LSS) provide street outreach to homeless and at-risk youth and coordinate a similar outreach program called T-ACT (‘Teen- Assertive Community Treatment’). Life House operates a Drop-In Center that provides supportive services for homeless and

at-risk youth, including meals, education and employment assistance, mental health assistance, housing search assistance and case management.

Duluth has 49 shelter beds targeted for women fleeing domestic violence, and their children. Of those, ten (10) are prioritize for Native American women. The 'Duluth Model': a Coordinated Community Response to Domestic Violence, was developed in Duluth. It is a partnership between Domestic Abuse Intervention Program (DAIAP), and criminal justice agencies in the City of Duluth and St. Louis County. The 'Duluth Model' recently won an international prize—the 2014 Future Policy Award for Ending Violence against Women and Girls (the Gold Award). It is the first humanitarian policy to be honored in the history of this award. The 'Duluth Model' won the award for because the program prioritizes the safety and autonomy of survivors while holding the perpetrators accountable through community-wide coordinated response, that includes the unique partnership between non-profit and government agencies. This approach as inspired violence protection law implementation and the creation of batterer intervention programs across the United States and throughout the world.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The City of Duluth supports a wide array of mainstream services. The City of Duluth supports the Duluth at Work program through its CDBG funding. This is an employment program to help those facing barriers to employment. The Duluth at Work program mostly targets extremely low income individuals who are often not deemed to be work ready by the workforce center. The Duluth at Work program brings together several organizations who share best practices in job training, employer relationship building, and screening. The participants in the Duluth at Work program often cannot find assistance through the more traditional workforce center. These two programs work together to help low income individuals gain job readiness skills and job training. They help connect participants to employers. The Duluth at Work program uses benchmarks to reward agencies whose participants remain employed for 2 years, gain a 25% increase in wages, and are employed full time. These 3 goals help the participant gain the necessary experience to obtain a higher paying job in the future.

The City of Duluth also supports several food access programs through its CDBG program. The Duluth Hunger project is a group consisting of the Salvation Army, Damiano Center, and Churches United in Ministry. These three organizations work to provide meals and operate food shelves. They coordinate with Second Harvest food pantry. Meals are served in a manner to prevent overlap and in geographically dispersed areas in order to provide greater access. There is also a medical food shelf for those individuals with dietary restrictions.

Access to health care is something that is evolving in Duluth. The CDBG program has funded for many years the Lake Superior Community Health Center. This facility has both doctors and dentists. The affordable health care act has helped many low income residents obtain access to health care. Lake Superior Community Health Center and several other partners set up navigators to help low income individuals and households gain access to no cost/ low cost health insurance. Other health agencies that help connect individuals to health care include St. Louis County's Health and Human Services department, Lutheran Social Services, and Community Action Duluth. Furthermore, mental health services are provided by the Human Development Center and Saint Louis County Health and Human Services. Case Management and help with benefits applications, crisis assistance, day treatment, employability, and medication monitor are a few of the services that are available.

The Minnesota Assistance Council for Veterans provides services for veterans. It helps veterans to stabilize living through rent/mortgage assistance and temporary housing, sustainable, living wage employment through training and placement, referral and resolution to civil legal issues, life skills education, money management skills training and financial plan development.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The agencies that provide housing and support services targeted to homeless individuals and families in Duluth include:

Emergency Shelter

- CHUM Emergency Shelter--44 congregate bed-facility for single men and women and 4 off-site family units
- Safe Haven Shelter for Battered Women--39 beds for single women and women-headed households fleeing domestic violence
- American Indian Community Housing Organization--10 beds for single women/ women-headed families fleeing domestic violence (Native American preference)
- Union Gospel Mission—11 units for single adults who are chronically homeless
- Loaves & Fishes' –8 units for singles and families

Transitional Housing

- American Indian Community Housing Organization-5 units for women-headed families and single women (Native American preference)
- Center City Housing Corporation-21 units for families and single adults and 7 units targeted for youth (services for youth provided by Life House)
- Life House- 4 housing vouchers targeted for homeless youth
- Lutheran Social Services—6 units for homeless youth
- The Duluth Veterans' Place—9 units for homeless veterans
- The Salvation Army –16 units for families

Permanent Supportive Housing

- American Indian Community Housing Organization—29 units for families and 20 vouchers for long-term homeless families (Native American preference)
- Center City Housing Corporation—16 units for families and single women, 6 vouchers for long-term homeless families, and 44 new PSH units for families (will be operating by January 2015).
- MACV—12 units for homeless veterans and 5 VASH vouchers.
- YWCA—7 units for homeless youth families (single mothers with children)
- Lutheran Social Services—5 units of permanent supportive housing are currently under development (expected to be operating in 2016 or 2017)
- The Housing and Redevelopment Authority (HRA) of Duluth provides 49 Shelter+ Care vouchers—CHUM and the Human Development Center provide the services.

Permanent Housing

- The HRA provides 111 Single-Room-Occupancy (SRO) vouchers for chronic and hardest to house single adults in facilities owned by Center City Housing and the Union Gospel Mission.
- CHUM—5 units of Supportive Housing operated by funds provided by the Duluth ‘Churches United in Ministry’.

One of the objectives in the SLC Continuum of Care Plan is to increase progress towards ending chronic homelessness. The Plan established a baseline in 2013 of 399 permanent supports beds not dedicated for use by the chronically homeless, but available for occupancy (all of SLC) and a total of 114 beds dedicated for the chronically homeless. With a focus on ending chronic homelessness over the next few years, homeless PSH providers in Duluth and SLC have set an intentional goal to prioritize 95% of the PSH beds not dedicated for use by chronically homeless, but available through annual turnover, for use by the chronically homeless.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Special needs individuals have many options in Duluth for services. Many service providers have leveraged funding sources to create a robust network of resources. The City of Duluth has categorized many of these services as medium or low priority for CDBG funding due to the availability of other funding sources.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The elderly population in Duluth makes up about 14% of the total population according to the 2007 to 2012 American Community Survey (ACS). As a percentage this has declined since the 2006 to 2008 ACS. However, as a total population, in the 2006 to 2008 ACS persons 65 years and over were at 11,349 compared to 11,985 in the 2007 to 2011 ACS. Frail elderly or persons 85 or older have also increased from 2,056 persons in the 2006 to 2008 ACS to 2,333 persons in the 2007 to 2011 ACS.

Special needs also include persons with severe mental illness. Within Duluth, the Human Development Center (HDC) is one organization that provided psychiatric and psychological services to nearly 1,500 adults with serious mental illness in the last year. Persons with mental health continue to be problem in the homeless population. Many service providers who work with homeless continually report working with those experience extreme mental illness.

There are an estimated 11,570 persons with a disability in Duluth according to the 2007 to 2012 ACS. This is about 13.7% of Duluth's population. Of that, 5,644 are estimated to have a cognitive disability. The disabled population has decreased by 1,000 people from the 2006 to 2008 ACS.

In 2013, the City of Duluth Police Department made 264 arrests for driving under the influence and 745 arrests for narcotics. In 2013, the City of Duluth and the Justice Department were successful in closing down a head shop which sold synthetic drugs. The CHUM Homeless shelter enforces a no drug policy for emergency shelter stays and reported having to remove men and woman from the shelter for synthetic drug use in the shelter. While no quantitative data was readily available drug and alcohol use does appear to be a problem in Duluth.

Safe Haven, a battered woman's shelter in Duluth, served 501 new person/ 137 families in 2013 according to the final report for CDBG/ESG funds submitted to the Community Development Division.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

One of the goals outlined in Heading Home St Louis County, the Ten-Year Plan to End Homelessness was to establish uniform discharge protocols and procedures that prevent people being released from county institutions from being discharged into homelessness. The Adult Protocol Business Plan, or *Discharge Plan*, was completed in 2008. It outlines the transition process steps, based on an evidence-based model called Critical Time Intervention. A standardized assessment tool was developed and is being used by discharging entities in Duluth and throughout St. Louis County upon client admission to identify those at risk of homelessness, specific services to be offered to all clients and additional services offered to at-risk clients. The Plan also outlines collaborative partner roles and responsibilities, including coordination and information sharing. Monthly meetings are held to discuss discharge issues; those attending are County staff, persons representing veterans, corrections, prison ministry, homeless housing and services agencies, hospital emergency staff and staff for the Community Offender Re-Entry Program (CORP). CORP staff assist ex-offenders in their transition from incarceration to the community through support, employment services, mentoring housing search and assistance and case management.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Esmond Building in Lincoln Park is currently home to many people in need of permanent supportive housing. The City of Duluth is working with Center City Housing Corporation to find a location for a new permanent supportive housing facility. This will prevent the individuals from becoming homeless and provide the proper services that the population needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Esmond Building in Lincoln Park is currently home to many people in need of permanent supportive housing. The City of Duluth is working with Center City Housing Corporation to find a location for a new permanent supportive housing facility. This will prevent the individuals from becoming homeless and provide the proper services that the population needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

- Lack of annual budgeted funding to demolish or repair buildings condemned for demolition or human habitation, allowing blight to persist in LMI neighborhoods.
- The City requires assessments placed on vacant lots where structures have been demolished be paid by any new owner, rendering otherwise buildable infill sites financially infeasible for redevelopment.
- “One-for-one” replacement requirements when structures are demolished on 25 front foot unbuildable lots.
- Sewer utility fees and other utility hook-up fees increase the cost of construction of affordable single-family homes.
- Limited Minnesota Housing funding for rehab of aging single-family structures occupied by LMI households, which leads to higher maintenance costs.
- Lack of a policy to require improvements to foreclosed properties in LMI neighborhoods that are on the vacant property register.
- Inflexible policies related to Comfort System’s energy improvement programs that limit access to loans by LMI households, including refusal to subordinate when first mortgages are refinanced.
- Minnesota State Historic Preservation Office policies that create additional rehab costs, such as wooden windows and doors repaired rather than replaced by new historically designed materials.
- Outdated historic property references that trigger SHPO review of affordable housing rehab projects on buildings not eligible for listing, which increases costs and delays.
- Lack of direction from City Administration to enforce existing rental license program.
- No education requirement for owners and/or managers to secure a rental license.
- Lack of direction from City Administration to enforce housing maintenance code.
- Lack of energy standards for existing housing stock that result in higher costs for LMI households living in older homes that are energy inefficient.
- Housing & Redevelopment Authority policies that prevent LMI households with poor rental histories or criminal backgrounds from securing assisted housing.

- HUD HOME Program after-rehab value limit based on 95% of median sales price from the extensive Duluth/Superior metropolitan statistical area, and the value limit not adjusted for homes with three or more bedrooms occupied by larger families.
- HUD HOME Program ruling that disallows use of local exception rents in favor of fair market rents in HOME assisted affordable rental housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	100	19	0	0	0
Arts, Entertainment, Accommodations	4,077	5,573	15	12	-3
Construction	1,032	1,643	4	3	-1
Education and Health Care Services	9,378	16,919	34	36	2
Finance, Insurance, and Real Estate	1,951	2,396	7	5	-2
Information	475	759	2	2	0
Manufacturing	1,565	2,588	6	5	-1
Other Services	1,413	1,957	5	4	-1
Professional, Scientific, Management Services	1,829	2,761	7	6	-1
Public Administration	36	19	0	0	0
Retail Trade	4,039	5,141	15	11	-4
Transportation and Warehousing	894	6,361	3	13	10
Wholesale Trade	866	1,366	3	3	0
Total	27,655	47,502	--	--	--

Table 41 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	46,415
Civilian Employed Population 16 years and over	42,629
Unemployment Rate	8.16
Unemployment Rate for Ages 16-24	27.52
Unemployment Rate for Ages 25-65	4.16

Table 42 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	9,575
Farming, fisheries and forestry occupations	1,819
Service	6,137
Sales and office	6,468
Construction, extraction, maintenance and repair	2,956
Production, transportation and material moving	1,647

Table 43 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	36,039	90%
30-59 Minutes	3,209	8%
60 or More Minutes	1,000	2%
Total	40,248	100%

Table 44 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	899	156	850
High school graduate (includes equivalency)	6,211	569	3,067
Some college or Associate's degree	10,885	700	2,784

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	11,942	248	1,866

Table 45 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	21	86	134	292	658
9th to 12th grade, no diploma	1,302	280	279	834	1,381
High school graduate, GED, or alternative	3,389	2,512	1,972	5,363	4,223
Some college, no degree	10,117	2,755	2,364	4,934	2,338
Associate's degree	1,185	1,346	955	2,035	415
Bachelor's degree	1,734	3,022	1,958	4,493	1,548
Graduate or professional degree	72	791	1,203	2,647	935

Table 46 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,997
High school graduate (includes equivalency)	23,636
Some college or Associate's degree	30,408
Bachelor's degree	40,432
Graduate or professional degree	54,952

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major industries in Duluth are Arts, Entertainment, Accommodations, Education and Health Care Services, Retail Trade. They provide for 63% of all workers employment. This data is several years old, but these industries continue to have a large impact. Airplane manufacturing and repair has been booming in the last 3 years which is not reflected in data from 2010. In 2014, the construction industry was hiring. There are several large scale commercial construction projects that have put pressure on the demand for skilled laborers.

Describe the workforce and infrastructure needs of the business community:

Education and certifications are the key to employment in emerging fields. Apprenticeships related to construction trades and airplane manufacturing and repair are necessary to support the growing industries. The city will also continue to work with the School District, Universities, and Hospitals to advise and support development efforts. The City has completed a Higher Education Small Area Plan and is currently helping to create a hospital district plan.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

As mentioned, skilled construction contractors are needed. With large scale commercial projects and a housing deficit the need for skilled labor is high. Construction wages are very high in Duluth partly due to the lack of skilled labor. The City of Duluth is working with it's workforce development center to create and connect low income residents with apprenticeships. It is also using its knowledge to guide the Duluth at Work collaborative program (a CDBG recipient) to move to emerging industries.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Duluth is growing in the 20 to 35 age group. Most of this growth is due to employment in engineering firms. The education obtainment is not lacking in Duluth. There is, however, a mismatch among those with high school and some college education. These groups tend be less connected to the growing fields. This is something that the city and workforce development center have been working to influence.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

A new facility operated by Lake Superior College has opened up in the downtown to support training for trades industries. It is much more accessible to low income residents in its new location. It is a much

larger facility than the previous facility which will allow for the program to expand its enrollment. We will work with our Duluth at Work collaborative to do a better job matching participants with emerging fields. The Duluth at Work system has benchmarks that require achieving items such as gaining employment and keeping employment for 2 years. Another benchmark is increasing the participants' income by 25% at the end of 2 years.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

The City of Duluth, Local Initiative Support Corporation, Work Force Development Center, SOAR Career Solutions, Churches United in Ministries, Life House, Neighborhood Youth Services, and Community Action Duluth participate in Duluth at Work. The Duluth at Work program provides assistance to for profit businesses by training participants for employment. The Duluth at Work program has a goal for each participant to gain employment, remain employed for 2 years, and receive a 25% increase in income in hopes to reduce dependence on public benefits programs. To do this agencies are reimbursed based on benchmark completion. Most participants in the Duluth at Work program have multiple barriers to employment. Agencies not only provide training but continue working with employers and participants to ensure success in the job placement. Agencies have worked closely with employers in growth industries such as health care. The past 2 years there has been a high demand for skilled construction workers. The Duluth at Work agencies have worked diligently to connect with employers and develop training programs that leave participants with appropriate skills and certifications such as commercial welding. The strong work history and continued support from the Duluth at Work agencies allows participants to grow in their career.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Duluth does not have a problem with multiple housing problems being concentrated in an area. There are areas where housing cost burden is a problem but the other housing problems such as substandard housing and overcrowding are not significant for LMI households. Of extremely low income residents in Census tract 3, 19% experience overcrowding and 71% are experiencing a severe cost burden.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Yes. In the Hillside and Lincoln Park Neighborhoods there is a concentration of racial minorities. The City as a whole has about 10% minority population. According to the 2007 - 2012 ACS, over 52% of the City's minority population lives in the Central Hillside and Lincoln Park neighborhoods. However, only 21% of the City's total population lives in these census tracts. Furthermore, the concentration of minority population is increasing. In 2010 ACS only 44% of the City's minority population lived in the same area while there was still 21% of the city's population living in these neighborhoods.

Another issue of concern is the concentration of poverty in these neighborhoods. These census tracts make a large portion of CDBG eligible block groups. The block groups are clustered together in these areas. These are both issues the Community Development staff and Community Development Committee are aware of when awarding subgrantee contracts.

What are the characteristics of the market in these areas/neighborhoods?

According to the 2010 Census:

Lincoln Park: 6,504 residents; 52% make less than \$25,000; 26% of the population make 25 to \$50,000, while the remaining make over \$50,000. In 2010, the unemployment rate was 11% (while it was 5% for the City), it is expected that this rate has decreased, along with the rest of the City.

Central Hillside: 6,665 residents; 55% make less than \$25,000; 31% make 25 to \$50,000, while the remaining make less than \$75,000. In 2010, the unemployment rate was 11%, it is assumed that it is higher now.

Are there any community assets in these areas/neighborhoods?

Lincoln Park-close to the interstate, new businesses are opening, Wade Stadium, new middle school, located on the St. Louis River Corridor. In addition there is Community Action Financial Opportunity Center.

Central Hillside-located in the core of the Duluth, includes downtown (with theaters, hospitals, and the skywalk system) and has multiple parks.Has many active community groups and new developments being built. In addition there is the Housing Resource Connection, the Damino Center, and the proposed location of the Housing Access Center.

Are there other strategic opportunities in any of these areas?

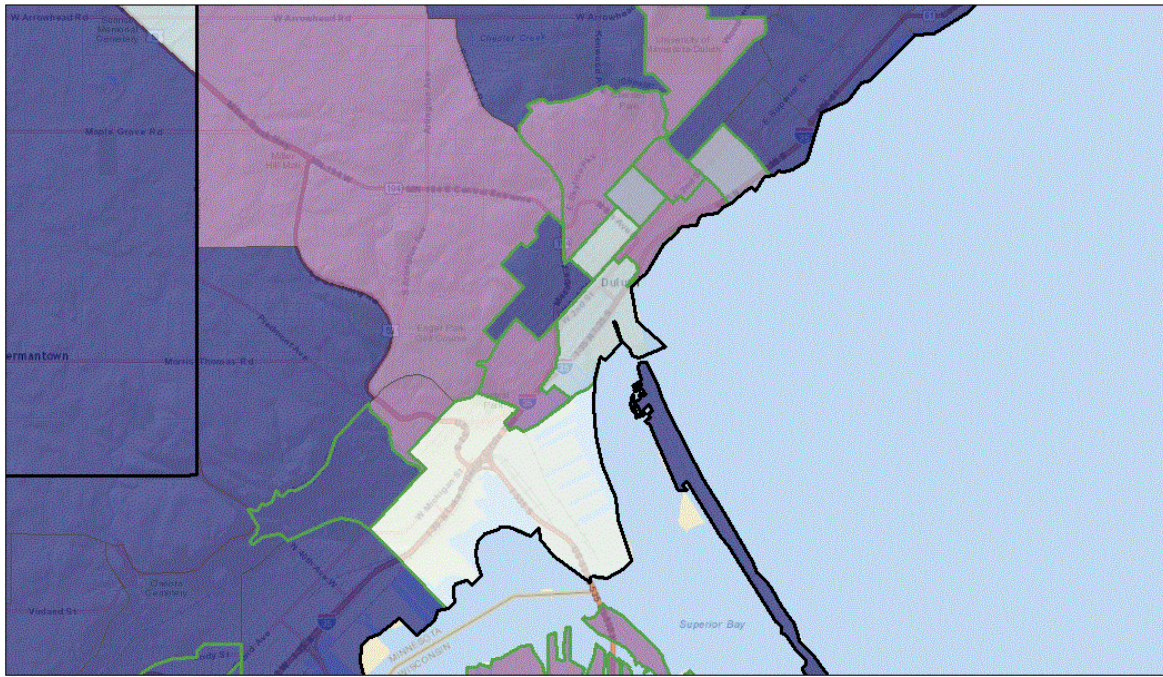
Lincoln Park- in 2014 the City of Duluth will be updating the Small Area Land Use Plan and the City will be developing an economic/tourist oriented plan for the St. Louis River Corridor.

Central Hillside- residential developments (Build-Up Duluth); commerical structures (including a 14 story office building and a transit center)

Existing plans: www.duluthmn.gov/media/121776/HillsideRevitalizationPlan.pdf

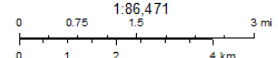
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Race - Lincoln Park and Central Hillside



October 30, 2014

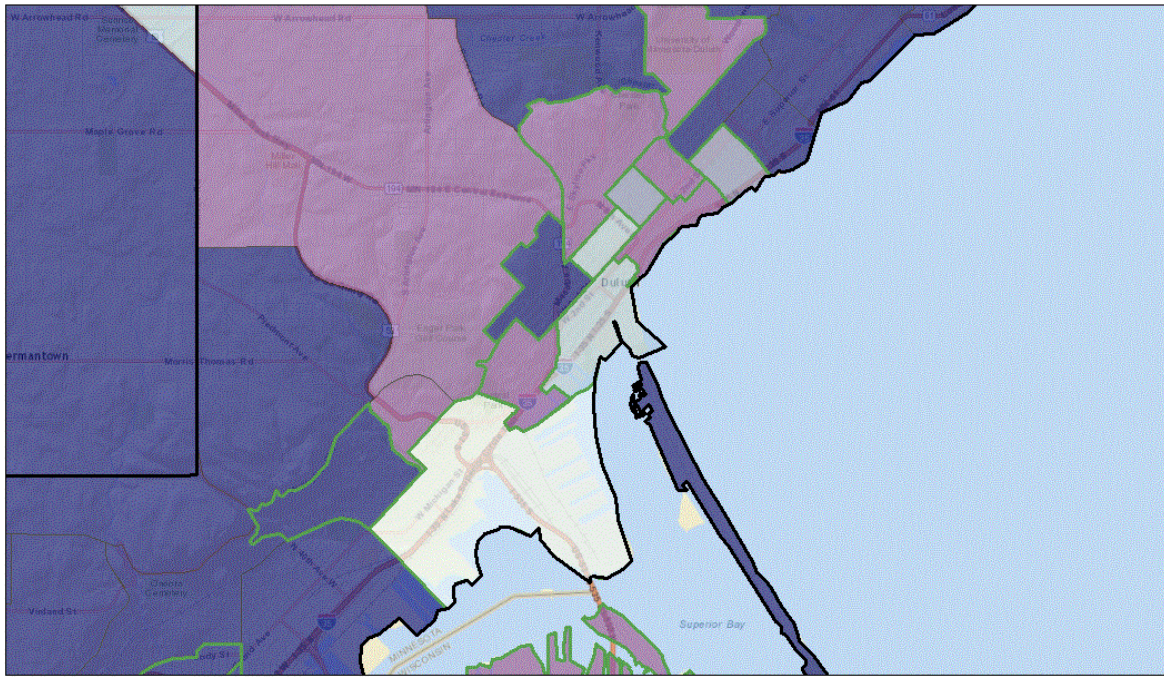
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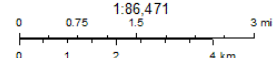
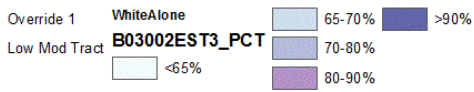
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Household Median Income - Lincoln Park and Central Hillside

Race - Lincoln Park and Central Hillside



October 30, 2014



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