

2009 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

FAIR HOUSING IMPLEMENTATION COUNCIL TWIN CITIES METRO REGION

VOLUME II: TECHNICAL APPENDIX



FINAL REPORT

OCTOBER 27, 2009

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Twin Cities Metro Region

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APPENDIX A. CENSUS DATA

Table A.1								
Intercensal Population Estimates by Age								
Anoka County								
2000 - 2007 Intercensal Estimates								
Age	2000	2001	2002	2003	2004	2005	2006	2007
Under 14 years	72,123	72,631	72,373	71,799	71,778	71,135	70,866	70,391
15 to 24 years	38,845	40,386	41,645	42,620	43,106	43,488	43,484	42,954
25 to 44 years	101,633	101,461	100,679	99,611	99,757	99,254	98,744	98,154
45 to 54 years	40,813	43,358	44,273	45,501	47,308	49,258	51,261	52,918
55 to 64 years	23,588	24,862	26,924	28,517	30,159	31,686	33,112	34,572
65 & over	21,082	22,286	23,172	24,174	25,178	25,805	26,487	27,263
Total	298,084	304,984	309,066	312,222	317,286	320,626	323,954	326,252

Table A.2								
Intercensal Population Estimates by Age								
Carver County								
2000 - 2007 Intercensal Estimates								
Age	2000	2001	2002	2003	2004	2005	2006	2007
Under 14 years	18,804	19,236	19,597	19,982	20,276	20,651	20,860	21,054
15 to 24 years	8,104	8,866	9,488	10,134	10,745	11,444	11,776	11,714
25 to 44 years	24,364	24,717	25,008	25,334	25,745	26,136	26,583	26,945
45 to 54 years	9,178	10,034	10,658	11,313	11,993	12,721	13,491	14,207
55 to 64 years	4,509	4,851	5,340	5,751	6,229	6,725	7,141	7,660
65 & over	5,246	5,403	5,602	5,896	6,065	6,318	6,587	6,879
Total	70,205	73,107	75,693	78,410	81,053	83,995	86,438	88,459

Table A.3								
Intercensal Population Estimates by Age								
Dakota County								
2000 - 2007 Intercensal Estimates								
Age	2000	2001	2002	2003	2004	2005	2006	2007
Under 14 years	87,181	87,726	87,532	87,201	86,986	86,412	86,201	86,139
15 to 24 years	44,867	46,417	47,405	48,309	49,708	50,736	51,433	51,593
25 to 44 years	122,224	122,116	121,086	119,541	118,196	117,120	115,826	115,267
45 to 54 years	49,249	52,361	53,897	55,942	58,089	60,343	62,511	64,540
55 to 64 years	26,137	27,772	30,253	32,194	34,261	36,409	38,368	40,450
65 & over	26,246	27,218	28,102	28,913	29,769	30,588	31,488	32,489
Total	355,904	363,610	368,275	372,100	377,009	381,608	385,827	390,478

Table A.4								
Intercensal Population Estimates by Age								
Hennepin County								
2000 - 2007 Intercensal Estimates								
Age	2000	2001	2002	2003	2004	2005	2006	2007
Under 14 years	224,150	226,033	224,539	223,117	222,806	221,483	221,488	222,381
15 to 24 years	152,119	149,858	146,549	145,644	144,693	144,019	145,167	146,318
25 to 44 years	375,732	373,940	368,865	361,711	354,493	346,430	338,552	333,669
45 to 54 years	156,068	164,039	166,335	169,858	173,393	176,659	180,340	183,525
55 to 64 years	85,773	89,688	96,701	102,311	108,197	114,287	120,798	127,423
65 & over	122,358	122,052	121,712	121,753	121,933	122,055	122,453	123,283
Total	1,116,200	1,125,610	1,124,701	1,124,394	1,125,515	1,124,933	1,128,798	1,136,599

Table A.5								
Intercensal Population Estimates by Age								
Ramsey County								
2000 - 2007 Intercensal Estimates								
Age	2000	2001	2002	2003	2004	2005	2006	2007
Under 14 years	108,943	108,835	107,491	105,518	103,586	101,532	100,382	99,705
15 to 24 years	79,739	78,410	76,623	74,569	73,102	71,970	72,038	72,648
25 to 44 years	156,909	155,549	153,094	149,185	144,499	140,041	136,105	133,845
45 to 54 years	67,314	70,470	71,153	72,021	73,200	74,092	74,938	75,263
55 to 64 years	38,628	40,117	42,758	44,891	46,862	49,290	51,981	54,896
65 & over	59,502	59,875	60,080	60,273	60,640	61,444	62,371	63,534
Total	511,035	513,256	511,199	506,457	501,889	498,369	497,815	499,891

Table A.6								
Intercensal Population Estimates by Age								
Washington County								
2000 - 2007 Intercensal Estimates								
Age	2000	2001	2002	2003	2004	2005	2006	2007
Under 14 years	49,329	49,706	49,429	49,330	48,831	48,739	48,816	49,150
15 to 24 years	23,622	25,281	26,303	27,454	28,274	29,187	30,397	30,795
25 to 44 years	66,218	66,121	65,051	64,056	62,627	62,474	62,538	63,374
45 to 54 years	30,210	31,911	32,510	33,485	34,507	35,679	36,931	37,791
55 to 64 years	16,484	17,662	19,410	20,743	21,969	23,169	24,392	25,783
65 & over	15,267	15,992	16,560	17,357	17,822	18,361	18,935	19,582
Total	201,130	206,673	209,263	212,425	214,030	217,609	222,009	226,475

Table A.7				
Population by Ethnicity				
Fair Housing Implementation Council Region				
2000 Census SF1 Data				
Entitlements	Hispanic	Non-Hispanic	Total Population	Percent Hispanic
Cities				
Bloomington	2,290	82,882	85,172	2.7%
Eden Prairie	862	54,039	54,901	1.6%
Minneapolis	29,175	353,443	382,618	7.6%
Minnetonka	657	50,644	51,301	1.3%
Plymouth	1,079	64,815	65,894	1.6%
St. Paul	22,715	264,436	287,151	7.9%
Woodbury	996	45,467	46,463	2.1%
Remainder of Counties				
Anoka	4,961	293,123	298,084	1.7%
Carver	1,791	68,414	70,205	2.6%
Dakota	10,459	345,445	355,904	2.9%
Hennepin	11,376	464,938	476,314	2.4%
Ramsey	4,264	219,620	223,884	1.9%
Washington	2,896	151,771	154,667	1.9%
Regional Total	93,521	2,459,037	2,552,558	3.7%

Table A.8									
Intercensal Population Estimates by Race									
Anoka County									
2000 - 2007 Intercensal Estimates									
Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	281,777	286,638	288,475	289,676	292,416	293,235	294,225	294,504	4.5%
Black	4,945	5,841	6,998	7,710	8,481	9,422	10,485	11,576	134.1%
American Indian	2,115	2,166	2,220	2,285	2,318	2,335	2,381	2,433	15.0%
Asian	5,167	6,069	6,888	7,838	9,077	10,331	11,349	11,997	132.2%
Native Hawaiian/Pacific Islander	68	67	66	67	69	70	76	78	14.7%
Two or More Races	4,012	4,203	4,419	4,646	4,925	5,233	5,438	5,664	41.2%
Total	298,084	304,984	309,066	312,222	317,286	320,626	323,954	326,252	9.4%
Hispanic	4,961	5,550	5,980	6,479	7,101	7,710	8,185	8,589	73.1%

Table A.9
Intercensal Population Estimates by Race
 Carver County
 2000 - 2007 Intercensal Estimates

Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	68,070	70,632	72,923	75,246	77,623	80,216	82,224	84,080	23.5%
Black	459	631	777	877	964	1,066	1,230	1,278	178.4%
American Indian	129	143	142	165	170	191	236	241	86.8%
Asian	1,124	1,233	1,356	1,556	1,676	1,837	1,991	2,076	84.7%
Native Hawaiian/Pacific Islander	12	12	12	12	12	12	12	12	0.0%
Two or More Races	411	456	483	554	608	673	745	772	87.8%
Total	70,205	73,107	75,693	78,410	81,053	83,995	86,438	88,459	26.0%
Hispanic	1,791	2,047	2,250	2,395	2,649	2,922	3,084	3,202	78.8%

Table A.10
Intercensal Population Estimates by Race
 Dakota County
 2000 - 2007 Intercensal Estimates

Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	330,562	335,611	338,091	339,756	342,375	344,630	346,514	349,203	5.6%
Black	8,473	9,684	10,724	11,678	12,783	13,898	15,050	16,027	89.2%
American Indian	1,408	1,555	1,628	1,680	1,727	1,810	1,875	1,924	36.6%
Asian	10,576	11,390	12,101	12,958	13,702	14,488	15,197	15,815	49.5%
Native Hawaiian/Pacific Islander	197	201	210	211	214	218	226	233	18.3%
Two or More Races	4,688	5,169	5,521	5,817	6,208	6,564	6,965	7,276	55.2%
Total	355,904	363,610	368,275	372,100	377,009	381,608	385,827	390,478	9.7%
Hispanic	10,459	11,296	12,292	13,187	14,141	15,138	16,242	17,059	63.1%

Table A.11
Intercensal Population Estimates by Race
 Hennepin County
 2000 - 2007 Intercensal Estimates

Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	923,977	927,818	924,058	920,323	916,876	912,425	911,535	915,474	-0.9%
Black	104,725	107,469	108,509	110,730	113,483	115,675	118,142	120,099	14.7%
American Indian	11,604	11,680	11,670	11,614	11,773	11,998	12,085	12,152	4.7%
Asian	54,986	56,717	57,996	58,750	59,642	60,147	61,533	62,858	14.3%
Native Hawaiian/Pacific Islander	625	682	732	770	810	847	895	932	49.1%
Two or More Races	20,283	21,244	21,736	22,207	22,931	23,841	24,608	25,084	23.7%
Total	1,116,200	1,125,610	1,124,701	1,124,394	1,125,515	1,124,933	1,128,798	1,136,599	1.8%
Hispanic	45,439	50,213	53,662	57,048	59,999	63,054	66,205	69,519	53.0%

Table A.12
Intercensal Population Estimates by Race
 Ramsey County
 2000 - 2007 Intercensal Estimates

Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	409,502	409,219	405,443	400,110	395,311	391,689	390,894	392,062	-4.3%
Black	40,550	42,196	43,837	44,876	45,496	46,163	46,961	47,829	18.0%
American Indian	4,430	4,485	4,450	4,457	4,415	4,344	4,264	4,273	-3.5%
Asian	45,795	46,434	46,382	45,751	45,130	44,403	43,760	43,636	-4.7%
Native Hawaiian/Pacific Islander	368	375	390	401	418	472	482	496	34.8%
Two or More Races	10,390	10,547	10,697	10,862	11,119	11,298	11,454	11,595	11.6%
Total	511,035	513,256	511,199	506,457	501,889	498,369	497,815	499,891	-2.2%
Hispanic	26,979	28,144	29,067	29,472	29,984	30,312	30,715	31,407	16.4%

Table A.13
Intercensal Population Estimates by Race
 Washington County
 2000 - 2007 Intercensal Estimates

Race	2000	2001	2002	2003	2004	2005	2006	2007	Percent Change 00 -07
White	189,897	193,970	195,482	197,033	197,454	199,251	201,742	204,532	7.7%
Black	3,801	4,371	4,635	5,175	5,619	6,149	6,589	6,967	83.3%
American Indian	817	884	893	956	981	996	1,058	1,077	31.8%
Asian	4,362	5,027	5,728	6,562	7,140	8,216	9,392	10,433	139.2%
Native Hawaiian/Pacific Islander	68	68	69	70	71	73	75	77	13.2%
Two or More Races	2,185	2,353	2,456	2,629	2,765	2,924	3,153	3,389	55.1%
Total	201,130	206,673	209,263	212,425	214,030	217,609	222,009	226,475	12.6%
Hispanic	3,892	4,337	4,452	4,684	4,927	5,370	5,804	6,092	56.5%

Table A.14
Group Quarters Population
Fair Housing Implementation Council Region
2000 Census SF1 Data

Entitlements	Institutionalized				Noninstitutionalized				Total Population in Group Quarters
	Correction Institutions	Nursing Homes	Other Institutions	Total Institutionalized Population	College Dormitories	Military Quarters	Other Noninstitutional Group Quarters	Total Noninstitutional Population	
Cities									
Bloomington	.	665	62	727	116	.	483	599	1,326
Eden Prairie	.	77	.	77	.	.	97	97	174
Minneapolis	790	4,199	712	5,701	7,523	.	4,840	12,363	18,064
Minnetonka	0	212	133	345	.	.	290	290	635
Plymouth	792	97	46	935	136	.	379	515	1,450
St. Paul	537	2,352	351	3,240	5,269	.	2,687	7,956	11,196
Woodbury	.	359	.	359	.	.	81	81	440
Remainder of Counties									
Anoka	1,511	410	364	2,285	.	.	693	693	2,978
Carver	82	240	17	339	471	.	209	680	1,019
Dakota	147	708	215	1,070	.	.	1,251	1,251	2,321
Hennepin	14	4,092	115	4,221	.	.	2,346	2,346	6,567
Ramsey	53	1,968	9	2,030	3,084	.	1,216	4,300	6,330
Washington	1,924	294	8	2,226	49	.	476	525	2,751
Regional Total	5,850	15,673	2,032	23,555	16,648	.	15,048	31,696	55,251

Table A.15
Household Size in Occupied Housing Units
Fair Housing Implementation Council Region
Census 2000 SF3 Data

Entitlements	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Persons and Above	Total
Cities								
Bloomington	10,793	13,924	5,084	4,291	1,637	454	213	36,396
Eden Prairie	4,502	6,474	3,427	3,945	1,684	357	68	20,457
Minneapolis	65,599	49,107	20,147	13,995	6,634	3,204	3,677	162,363
Minnetonka	5,840	8,101	3,063	2,927	1,179	208	74	21,392
Plymouth	5,408	8,777	4,034	4,420	1,687	352	144	24,822
St. Paul	40,236	32,620	15,282	11,629	5,832	2,796	3,714	112,109
Woodbury	3,136	5,500	2,854	3,368	1,338	347	133	16,676
Remainder of Counties								
Anoka	20,535	34,273	19,281	19,805	8,804	2,576	1,154	106,428
Carver	4,430	7,539	4,260	5,028	2,315	591	193	24,356
Dakota	28,433	42,015	22,372	23,923	10,435	2,845	1,128	131,151
Hennepin	52,974	64,946	29,102	27,424	11,327	3,307	1,619	190,699
Ramsey	24,118	31,628	13,782	12,509	5,167	1,414	509	89,127
Washington	10,240	18,015	9,546	10,625	4,632	1,271	457	54,786
Regional Total	276,244	322,919	152,234	143,889	62,671	19,722	13,083	990,762

Table A.16
Families by Income

Fair Housing Implementation Council Region
Census 2000 SF3 Data

Entitlements	Under 15,000	15,000 - 19,999	20,000 - 24,999	25,000 - 34,999	35,000 - 49,999	50,000 - 74,999	75,000 - 99,999	100,000 and above	Total
Cities									
Bloomington	683	547	795	1,896	3,232	6,303	4,015	5,493	22,964
Eden Prairie	418	201	205	505	1,119	2,807	2,724	6,649	14,628
Minneapolis	8,883	3,916	4,160	9,105	12,254	15,931	8,948	11,346	74,543
Minnetonka	248	163	280	825	1,681	2,680	2,722	5,602	14,201
Plymouth	353	160	345	851	1,632	3,186	3,601	7,552	17,680
St. Paul	6,944	2,968	3,554	7,436	10,514	14,665	7,460	8,021	61,562
Woodbury	126	89	111	563	1,081	3,062	3,015	4,638	12,685
Remainder of Counties									
Anoka	2,569	1,930	2,151	6,186	12,341	24,952	16,584	13,208	79,921
Carver	569	287	523	1,213	2,200	4,846	3,717	5,451	18,806
Dakota	2,633	1,678	2,400	6,743	11,994	25,805	19,738	23,738	94,729
Hennepin	3,937	2,498	3,946	9,813	17,652	32,712	23,430	31,108	125,096
Ramsey	2,110	1,512	1,763	4,679	8,488	15,522	11,000	14,257	59,331
Washington	1,121	915	1,056	2,933	5,384	11,308	9,020	10,675	42,412
Regional Total	30,594	16,864	21,289	52,748	89,572	163,779	115,974	147,738	638,558

Table A.17				
Renter-Occupied Overcrowding and Severe Overcrowding				
Fair Housing Implementation Council Region				
Census 2000 SF3 Data				
Entitlements	No Overcrowding	Overcrowding	Severe Overcrowding	Total
Cities				
Bloomington	10,086	228	365	10,679
Eden Prairie	4,015	202	207	4,424
Minneapolis	70,639	3,214	5,088	78,941
Minnnetonka	5,038	68	96	5,202
Plymouth	5,451	209	157	5,817
St. Paul	45,359	2,547	2,766	50,672
Woodbury	2,368	77	12	2,457
Remainder of Counties				
Anoka	16,409	700	543	17,652
Carver	3,833	91	105	4,029
Dakota	26,931	720	951	28,602
Hennepin	45,543	1,908	1,780	49,231
Ramsey	21,706	608	547	22,861
Washington	7,379	191	99	7,669
Regional Total	264,757	10,763	12,716	288,236

Table A.18				
Owner-Occupied Overcrowding and Severe Overcrowding				
Fair Housing Implementation Council Region				
Census 2000 SF3 Data				
Entitlements	No Overcrowding	Overcrowding	Severe Overcrowding	Total
Cities				
Bloomington	25,371	241	105	25,717
Eden Prairie	15,930	54	49	16,033
Minneapolis	80,562	1,491	1,369	83,422
Minnnetonka	16,081	98	11	16,190
Plymouth	18,938	47	20	19,005
St. Paul	58,451	1,477	1,509	61,437
Woodbury	14,089	103	27	14,219
Remainder of Counties				
Anoka	87,535	932	309	88,776
Carver	20,088	171	68	20,327
Dakota	101,404	870	275	102,549
Hennepin	139,641	1,249	578	141,468
Ramsey	65,598	497	171	66,266
Washington	46,571	367	179	47,117
Regional Total	690,259	7,597	4,670	702,526

Table A.19					
Specified Renter-Occupied Housing Units:					
Percent of Income Spent on Housing					
Fair Housing Implementation Council Region					
Census 2000 SF3 Data					
Entitlements	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Cities					
Bloomington	6,352	2,483	1,507	318	10,660
Eden Prairie	3,014	805	503	79	4,401
Minneapolis	46,053	15,937	13,873	2,997	78,860
Minnetonka	3,319	1,089	646	113	5,167
Plymouth	4,053	1,090	504	170	5,817
St. Paul	29,436	10,483	9,089	1,635	50,643
Woodbury	1,486	542	299	73	2,400
Remainder of Counties					
Anoka	10,610	3,657	2,691	594	17,552
Carver	2,418	793	503	163	3,877
Dakota	18,078	5,935	3,536	816	28,365
Hennepin	29,376	10,096	7,878	1,667	49,017
Ramsey	14,125	4,273	3,795	640	22,833
Washington	4,400	1,727	1,099	323	7,549
Regional Total	172,720	58,910	45,923	9,588	287,141

Table A.20					
Specified Owner-Occupied Housing Units with a Mortgage:					
Percent of Income Spent on Housing					
Fair Housing Implementation Council Region					
Census 2000 SF3 Data					
Entitlements	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Cities					
Bloomington	13,461	2,237	968	29	16,695
Eden Prairie	10,843	1,809	605	41	13,298
Minneapolis	41,214	8,712	4,250	203	54,379
Minnetonka	8,777	1,564	618	23	10,982
Plymouth	12,086	1,879	583	7	14,555
St. Paul	31,297	6,188	2,907	102	40,494
Woodbury	9,773	1,807	428	0	12,008
Remainder of Counties					
Anoka	53,831	9,394	2,897	76	66,198
Carver	11,161	2,216	885	24	14,286
Dakota	62,715	10,962	3,393	138	77,208
Hennepin	79,715	15,065	5,735	109	100,624
Ramsey	35,616	6,019	1,935	138	43,708
Washington	26,984	5,441	1,857	51	34,333
Regional Total	397,473	73,293	27,061	941	498,768

Table A.21
Specified Owner-Occupied Housing Units without a Mortgage:
Percent of Income Spent on Housing
Fair Housing Implementation Council Region
Census 2000 SF3 Data

Entitlements	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Cities					
Bloomington	5,520	204	107	44	5,875
Eden Prairie	1,301	58	38	0	1,397
Minneapolis	12,946	1,019	533	131	14,629
Minnetonka	2,649	118	41	33	2,841
Plymouth	2,205	60	56	10	2,331
St. Paul	11,662	781	431	55	12,929
Woodbury	1,271	31	9	19	1,330
Remainder of Counties					
Anoka	10,798	404	144	94	11,440
Carver	2,342	181	92	28	2,643
Dakota	12,033	398	271	84	12,786
Hennepin	23,668	1,114	664	201	25,647
Ramsey	13,282	637	340	47	14,306
Washington	6,132	283	131	18	6,564
Regional Total	105,809	5,288	2,857	764	114,718

Table A.22
Population Demographics by Census Tract
Fair Housing Implementation Council Region
2000 Census SF1 and SF3

County	Census Tract	Total Population	Percent Asian	Percent Black	Percent Hispanic	Percent Poverty	Percent Disabled
Anoka County	Census Tract 501.07	2,270	0.22	0.35	0.79	7.66	13.35
	Census Tract 501.08	3,083	1.91	0.13	1.20	3.01	17.37
	Census Tract 501.09	4,834	0.29	0.31	1.16	3.43	12.29
	Census Tract 501.10	2,709	0.33	0.04	1.00	5.15	15.35
	Census Tract 501.11	3,398	0.77	0.15	0.62	3.23	22.50
	Census Tract 501.12	3,480	0.14	0.37	1.29	1.83	12.85
	Census Tract 501.13	1,188	0.76	0.08	0.93	8.07	16.72
	Census Tract 501.14	2,617	0.53	0.92	0.53	1.16	6.45
	Census Tract 501.15	4,286	0.44	0.26	0.63	1.68	8.34
	Census Tract 501.16	3,557	0.17	0.20	0.59	4.63	7.15
	Census Tract 502.08	3,303	1.27	0.42	0.82	0.49	8.68
	Census Tract 502.10	3,957	0.56	0.18	0.58	3.78	13.56
	Census Tract 502.15	3,526	0.91	0.48	1.36	1.62	9.19
	Census Tract 502.16	3,729	0.83	0.62	1.10	1.34	9.10
	Census Tract 502.17	2,572	0.86	0.19	1.13	1.88	9.82
	Census Tract 502.18	3,165	0.47	0.66	0.85	3.48	9.67
	Census Tract 502.19	3,298	1.15	0.67	1.36	1.21	11.80
	Census Tract 502.20	5,676	0.86	0.58	1.11	2.58	12.87
	Census Tract 502.21	3,549	0.68	0.31	1.13	2.54	8.09
	Census Tract 502.22	5,025	1.91	0.74	0.94	1.61	5.49
	Census Tract 502.23	2,505	0.52	0.24	0.84	0.00	10.45
	Census Tract 502.24	2,716	0.37	0.22	1.03	0.74	9.47
	Census Tract 502.25	3,812	1.00	0.24	0.89	0.77	12.60

Census Tract 502.26	2,521	1.15	0.36	0.71	4.53	6.31	
Census Tract 502.27	3,497	1.94	0.23	1.32	2.63	9.50	
Census Tract 502.28	3,459	0.78	0.58	2.14	1.13	11.03	
Census Tract 502.29	5,022	1.23	7.47	3.13	2.79	14.53	
Census Tract 502.30	1,529	2.35	0.59	1.05	5.00	7.32	
Census Tract 502.31	7,961	1.06	0.31	0.73	3.23	7.24	
Census Tract 502.32	3,200	0.72	0.25	1.44	2.35	8.93	
Census Tract 502.33	2,281	0.44	0.35	1.23	1.57	13.87	
Census Tract 502.34	2,694	0.71	0.52	0.85	2.35	11.28	
Census Tract 502.35	2,761	0.51	0.36	1.20	3.50	12.49	
Census Tract 504	6,961	1.03	3.62	1.90	9.17	15.97	
Census Tract 505.01	3,381	0.41	2.37	2.40	6.42	24.05	
Census Tract 505.04	2,552	1.06	0.90	1.57	6.61	21.96	
Census Tract 505.05	5,182	1.06	1.76	1.85	3.79	16.30	
Census Tract 506.02	2,637	0.19	6.79	2.01	8.50	20.94	
Census Tract 506.05	5,747	1.46	1.51	1.79	6.12	15.84	
Census Tract 506.06	2,110	1.28	1.80	2.32	17.90	13.12	
Census Tract 506.07	4,459	1.08	0.99	1.37	4.06	14.57	
Census Tract 506.08	4,921	1.83	2.32	1.75	6.22	16.73	
Census Tract 506.09	3,880	1.37	0.62	1.42	3.21	11.04	
Census Tract 506.10	6,658	2.31	2.19	1.26	3.97	13.52	
Census Tract 507.02	3,152	0.95	1.21	1.97	3.92	11.32	
Census Tract 507.04	4,773	1.76	2.12	1.32	5.47	14.17	
Census Tract 507.06	3,171	1.42	3.28	1.86	4.85	14.12	
Census Tract 507.07	4,495	1.71	0.73	0.98	1.05	7.64	
Census Tract 507.09	2,540	2.60	0.39	0.94	2.73	8.92	
Census Tract 507.10	3,556	1.55	5.17	1.94	6.15	12.55	
Census Tract 507.11	5,148	1.55	1.86	1.26	2.08	8.99	
Census Tract 507.12	4,360	1.97	3.39	1.28	3.40	15.59	
Census Tract 508.05	6,476	1.87	1.24	1.31	2.79	12.06	
Census Tract 508.06	5,765	2.17	0.57	1.61	2.76	15.30	
Census Tract 508.07	3,964	0.83	0.50	2.75	4.84	16.11	
Census Tract 508.08	2,379	0.55	0.76	1.39	2.66	17.66	
Census Tract 508.09	4,419	4.55	0.95	1.29	2.60	13.78	
Census Tract 508.10	4,330	3.00	0.60	2.19	2.80	13.23	
Census Tract 508.11	3,050	1.38	0.49	0.82	1.19	14.83	
Census Tract 508.13	6,001	4.58	1.27	3.15	4.92	16.67	
Census Tract 508.14	2,856	3.50	1.47	1.26	3.56	9.43	
Census Tract 508.15	5,774	1.77	0.61	0.95	1.55	10.98	
Census Tract 509.01	2,142	1.40	1.54	2.43	11.07	12.41	
Census Tract 509.02	4,663	1.74	0.24	0.97	2.27	10.57	
Census Tract 510.01	2,598	4.04	1.19	2.62	9.30	19.33	
Census Tract 510.02	4,069	2.41	1.35	3.93	2.53	16.42	
Census Tract 511.01	5,063	3.22	2.41	2.25	6.28	13.68	
Census Tract 511.02	4,543	1.89	1.61	3.06	7.95	16.69	
Census Tract 511.03	3,360	3.24	6.07	1.99	4.32	14.87	
Census Tract 512.01	3,676	2.50	6.47	4.62	11.88	17.94	
Census Tract 512.02	2,998	2.17	2.67	1.30	8.89	22.35	
Census Tract 512.03	5,429	3.92	2.76	2.17	5.09	13.28	
Census Tract 512.06	2,380	2.77	3.03	2.39	8.99	19.05	
Census Tract 513.02	4,028	2.51	4.64	3.90	6.63	21.09	
Census Tract 513.04	2,311	2.99	3.33	2.16	5.68	17.77	
Census Tract 513.05	2,955	4.87	3.45	3.11	7.93	21.16	
Census Tract 514	4,331	3.26	3.14	4.27	6.43	19.93	
Census Tract 515.01	2,794	4.19	5.62	2.00	9.44	23.43	
Census Tract 515.02	2,867	3.28	2.20	2.93	6.14	20.88	
Carver County	Census Tract 901	4,463	0.54	0.31	1.17	6.30	16.08
	Census Tract 902	2,937	0.48	0.44	0.44	4.17	13.94
	Census Tract 903.01	5,750	0.30	0.37	0.96	3.87	14.72

	Census Tract 903.02	2,366	1.27	0.08	1.56	3.06	7.22
	Census Tract 904.01	3,155	1.36	0.48	1.14	2.02	8.68
	Census Tract 904.02	3,201	1.03	0.34	0.78	2.23	10.90
	Census Tract 905.01	2,196	0.77	0.50	0.87	2.54	7.08
	Census Tract 905.02	1,340	2.69	0.75	0.67	6.44	2.46
	Census Tract 905.03	2,321	1.46	0.65	1.08	1.36	8.07
	Census Tract 906	7,406	3.54	0.47	1.86	1.49	11.71
	Census Tract 907.01	5,784	3.48	1.38	3.37	1.35	7.59
	Census Tract 907.02	1,268	2.05	0.08	1.26	1.60	4.08
	Census Tract 908	6,930	1.66	0.92	2.22	2.96	8.10
	Census Tract 909	5,079	1.83	0.39	1.79	4.50	7.42
	Census Tract 910	5,600	1.48	1.68	13.71	7.12	16.94
	Census Tract 911	3,607	0.33	0.08	0.91	1.84	9.65
	Census Tract 912.01	4,484	0.58	0.18	2.32	5.11	14.70
	Census Tract 912.02	2,318	1.29	0.00	0.91	3.33	13.84
Dakota	Census Tract 601.01	3,617	2.27	2.32	11.72	6.70	16.26
County	Census Tract 601.02	2,831	1.24	1.59	10.67	4.03	16.56
	Census Tract 601.03	2,805	1.32	1.43	4.39	2.67	15.99
	Census Tract 601.04	5,290	1.80	1.55	5.61	4.60	22.50
	Census Tract 601.05	4,862	2.43	6.13	16.27	9.81	25.52
	Census Tract 602.01	2,598	0.65	1.58	5.00	1.62	17.00
	Census Tract 602.02	3,354	1.19	0.45	6.17	4.93	16.14
	Census Tract 603.01	4,367	0.46	1.47	7.14	10.36	19.64
	Census Tract 603.02	3,577	1.01	1.82	6.01	6.35	16.45
	Census Tract 604.01	2,437	0.82	1.07	4.68	6.11	20.10
	Census Tract 604.02	3,563	0.79	0.98	7.44	4.13	20.39
	Census Tract 605.02	4,527	1.13	2.54	6.14	7.69	16.50
	Census Tract 605.03	5,483	0.78	2.33	6.02	6.64	12.46
	Census Tract 605.05	5,119	3.16	4.88	4.71	4.83	12.04
	Census Tract 605.06	3,380	1.83	0.89	3.82	2.16	15.12
	Census Tract 605.07	3,425	2.13	1.08	2.92	2.39	8.35
	Census Tract 605.08	4,531	3.35	0.68	2.38	2.09	14.75
	Census Tract 605.09	4,061	1.75	1.13	3.35	2.09	10.19
	Census Tract 606.03	4,126	1.16	0.32	2.33	1.07	9.94
	Census Tract 606.04	3,335	1.02	0.69	1.56	2.55	12.77
	Census Tract 606.05	1,476	2.57	2.37	2.51	3.36	8.34
	Census Tract 606.06	3,246	2.93	1.14	0.92	1.73	10.28
	Census Tract 607.02	7,037	5.16	3.17	1.86	5.49	16.71
	Census Tract 607.09	5,922	5.67	6.32	2.80	3.63	13.77
	Census Tract 607.10	4,203	5.19	5.12	8.90	11.61	17.46
	Census Tract 607.11	4,214	2.25	4.03	2.75	7.86	24.37
	Census Tract 607.13	3,113	1.67	2.54	1.32	3.65	11.72
	Census Tract 607.14	5,019	4.94	3.93	2.11	4.42	11.20
	Census Tract 607.16	3,518	7.87	3.24	2.08	1.26	5.98
	Census Tract 607.17	1,954	4.66	2.87	3.53	2.39	10.96
	Census Tract 607.21	2,143	5.93	3.55	3.17	4.57	13.44
	Census Tract 607.22	5,670	6.91	5.22	3.51	5.43	14.26
	Census Tract 607.25	3,606	5.10	5.96	3.58	5.65	13.70
	Census Tract 607.26	2,328	9.49	3.14	3.44	5.58	8.08
	Census Tract 607.27	3,082	5.74	6.04	2.50	6.39	12.88
	Census Tract 607.28	4,769	3.59	6.50	2.05	5.62	9.55
	Census Tract 607.29	3,421	4.50	1.49	1.11	0.06	8.43
	Census Tract 607.30	6,481	4.57	1.33	1.60	1.13	3.99
	Census Tract 607.31	4,772	2.83	2.12	2.31	2.24	6.03
	Census Tract 607.32	5,688	3.13	1.76	1.56	0.00	7.79
	Census Tract 607.33	3,910	3.81	2.58	1.69	2.61	14.51
	Census Tract 607.34	4,651	4.54	2.47	1.72	3.07	9.18
	Census Tract 607.35	4,549	8.11	3.19	1.78	1.87	10.51
	Census Tract 607.36	3,015	7.96	4.68	2.09	1.43	10.88

Census Tract 607.37	4,213	3.49	4.63	2.18	3.42	18.11	
Census Tract 607.38	3,544	4.68	6.32	2.71	4.16	10.43	
Census Tract 607.39	5,180	4.11	1.70	4.07	2.58	13.81	
Census Tract 607.40	7,009	5.15	5.28	3.10	8.40	15.05	
Census Tract 607.41	6,544	2.72	3.91	2.00	3.15	10.22	
Census Tract 607.42	4,222	1.87	1.44	1.04	2.06	8.28	
Census Tract 608.05	2,841	4.44	4.01	11.44	7.37	19.15	
Census Tract 608.06	5,695	2.37	1.93	1.53	1.66	11.65	
Census Tract 608.11	5,326	3.29	2.31	2.07	2.44	12.46	
Census Tract 608.12	6,244	3.16	1.86	1.19	2.32	12.24	
Census Tract 608.13	3,004	1.03	0.57	2.86	2.04	10.79	
Census Tract 608.14	6,013	1.96	1.06	1.38	0.82	10.66	
Census Tract 608.15	2,815	1.81	1.63	3.20	1.06	7.84	
Census Tract 608.16	4,702	2.21	1.40	1.77	0.98	6.41	
Census Tract 608.17	6,321	2.56	1.95	1.88	2.77	11.56	
Census Tract 608.18	4,959	3.31	1.13	1.61	3.22	16.01	
Census Tract 608.19	5,873	2.04	1.41	1.24	0.95	8.35	
Census Tract 608.20	5,594	1.25	0.50	0.95	0.29	8.65	
Census Tract 608.21	3,847	1.25	1.82	4.37	6.95	16.49	
Census Tract 608.22	1,532	2.09	0.98	1.44	0.45	2.82	
Census Tract 608.23	4,051	6.94	1.58	1.04	1.01	8.63	
Census Tract 608.24	3,614	2.19	2.30	1.19	1.65	12.41	
Census Tract 608.25	7,462	2.13	1.15	0.83	2.00	7.68	
Census Tract 608.26	5,890	3.02	1.77	1.43	1.41	11.55	
Census Tract 608.27	2,872	6.27	1.92	2.19	1.69	7.76	
Census Tract 609.01	7,206	1.92	0.97	1.87	1.66	8.73	
Census Tract 609.02	603	1.66	0.00	1.16	1.58	14.81	
Census Tract 609.03	6,157	0.91	0.42	1.51	3.61	13.81	
Census Tract 610.01	3,135	0.67	0.19	1.34	3.97	16.94	
Census Tract 610.03	1,491	0.87	0.13	0.87	4.32	8.08	
Census Tract 610.04	3,541	3.02	1.04	1.75	1.35	6.64	
Census Tract 610.05	2,711	2.29	5.90	3.36	3.93	18.35	
Census Tract 610.06	2,284	1.75	1.40	2.06	4.94	17.59	
Census Tract 610.07	4,592	1.94	1.44	1.20	3.41	10.70	
Census Tract 611.02	4,288	0.61	0.79	2.05	7.05	19.57	
Census Tract 611.05	2,394	1.13	0.08	0.79	5.29	18.34	
Census Tract 611.06	2,206	0.63	0.32	0.73	4.45	12.87	
Census Tract 611.07	4,770	0.55	0.19	0.78	1.48	8.85	
Census Tract 611.08	5,062	0.49	0.53	1.05	6.43	19.18	
Census Tract 614.01	3,156	0.22	0.76	0.76	2.92	9.90	
Census Tract 614.02	3,285	0.24	0.12	0.94	3.76	12.63	
Census Tract 615.01	2,538	0.24	0.04	0.95	3.70	11.54	
Census Tract 615.02	2,043	0.73	0.15	0.44	2.74	9.62	
Hennepin County	Census Tract 1.01	3,170	17.32	18.49	4.23	15.67	18.89
	Census Tract 1.02	4,448	11.62	17.49	5.22	13.36	18.47
	Census Tract 3	3,491	4.70	15.55	1.95	4.77	16.73
	Census Tract 6.01	4,837	4.13	6.16	5.27	10.63	17.91
	Census Tract 6.03	2,788	3.05	1.87	2.26	1.97	17.52
	Census Tract 11	2,175	2.48	5.56	10.25	9.67	16.71
	Census Tract 17	2,030	3.79	6.31	11.38	12.58	25.25
	Census Tract 22	1,724	17.69	53.02	5.57	40.85	23.48
	Census Tract 24	2,005	3.49	4.79	13.07	24.18	21.00
	Census Tract 27	2,822	16.27	66.80	3.30	31.23	24.50
	Census Tract 32	1,935	10.44	66.25	1.45	17.41	23.10
	Census Tract 33	2,587	17.16	66.80	2.09	37.58	18.47
	Census Tract 35.01	716	2.23	46.93	10.47	36.58	42.11
	Census Tract 35.02	799	3.00	5.13	2.63	2.06	5.24
	Census Tract 38	4,173	13.06	2.90	5.87	41.09	10.35
	Census Tract 59.01	3,060	3.73	31.90	9.67	36.25	37.96

Census Tract 59.02	3,307	3.24	36.29	25.46	42.04	21.72
Census Tract 68	4,463	3.59	16.60	12.88	18.97	18.65
Census Tract 73.01	1,815	3.42	21.60	17.47	42.48	13.88
Census Tract 73.02	2,332	10.21	24.66	34.48	26.86	22.87
Census Tract 77	2,048	1.86	25.15	20.26	22.09	21.17
Census Tract 78.01	1,813	12.30	29.51	22.23	30.93	23.38
Census Tract 78.02	2,050	6.59	29.71	24.73	30.58	25.73
Census Tract 79	1,604	9.16	22.26	29.49	28.82	16.00
Census Tract 81	3,503	3.25	4.11	2.94	7.13	9.10
Census Tract 82	4,597	4.31	21.95	26.17	30.00	20.13
Census Tract 83	2,364	12.90	31.77	22.25	38.61	30.52
Census Tract 84	2,760	9.24	36.52	22.07	27.08	18.75
Census Tract 85	4,501	5.35	23.84	27.84	26.47	16.10
Census Tract 95	3,113	4.53	40.89	20.98	21.11	18.74
Census Tract 96	3,575	3.30	22.01	9.59	15.25	16.14
Census Tract 106	2,692	2.45	0.74	1.34	3.19	8.86
Census Tract 107	2,416	1.03	1.86	1.70	2.25	7.37
Census Tract 110	3,500	3.11	9.60	5.43	5.59	10.88
Census Tract 117.03	4,031	2.33	3.70	1.61	0.75	10.55
Census Tract 117.04	2,993	2.87	6.11	1.94	2.89	14.15
Census Tract 118	4,524	1.59	3.60	3.01	3.26	12.18
Census Tract 119.98	4,058	1.38	5.57	3.06	4.26	19.15
Census Tract 120.01	5,741	2.51	2.87	2.21	2.37	16.29
Census Tract 120.03	4,948	2.38	18.73	5.58	8.71	17.48
Census Tract 121.01	3,076	3.64	16.42	12.22	14.35	18.69
Census Tract 121.02	2,984	4.26	5.93	3.05	3.80	16.20
Census Tract 201.01	3,470	3.43	1.01	1.21	3.89	12.51
Census Tract 201.02	2,194	3.78	1.14	1.19	4.98	21.55
Census Tract 202	7,249	9.33	19.88	3.89	11.94	20.57
Census Tract 203.01	2,480	4.60	9.60	1.25	4.06	16.83
Census Tract 203.02	2,407	6.65	21.56	1.62	9.80	25.28
Census Tract 203.03	3,554	12.38	9.85	2.64	1.88	15.39
Census Tract 203.04	3,268	11.32	19.09	3.15	9.07	14.94
Census Tract 204	4,558	8.18	10.00	2.65	5.72	18.89
Census Tract 205	3,652	7.61	10.21	2.74	7.12	16.55
Census Tract 206	2,004	7.68	5.44	2.64	4.29	15.52
Census Tract 207	4,340	4.06	3.99	3.09	7.99	17.20
Census Tract 208.01	2,177	1.52	4.32	1.79	0.76	16.96
Census Tract 208.04	2,887	5.51	5.65	3.74	3.34	19.19
Census Tract 209.02	2,193	3.06	1.60	1.09	5.63	15.13
Census Tract 209.03	3,034	1.91	2.27	2.67	2.98	13.66
Census Tract 210.01	5,905	2.93	4.86	1.64	4.53	15.47
Census Tract 210.02	1,891	5.76	6.82	4.12	1.76	13.57
Census Tract 211	1,869	3.10	4.28	1.98	2.26	15.19
Census Tract 212	4,613	1.32	4.31	1.93	2.85	14.45
Census Tract 213	4,310	1.81	8.00	1.83	5.96	27.06
Census Tract 214	3,331	2.88	5.61	2.31	7.11	14.23
Census Tract 215.01	4,154	2.12	6.09	5.56	8.06	24.45
Census Tract 215.02	3,264	2.60	11.95	5.73	12.80	21.73
Census Tract 215.03	5,139	3.72	4.67	2.39	6.34	14.20
Census Tract 215.04	3,812	3.20	2.62	1.68	3.70	13.35
Census Tract 215.05	4,756	3.95	4.77	2.63	4.03	14.48
Census Tract 216.01	3,945	4.51	3.02	1.93	1.80	11.17
Census Tract 216.02	5,722	1.73	4.54	2.20	4.51	15.27
Census Tract 217	5,059	2.79	3.38	1.46	3.06	11.56
Census Tract 218	2,128	3.62	2.82	1.22	1.37	8.34
Census Tract 219	3,446	2.52	3.42	1.60	3.03	15.90
Census Tract 220	1,376	3.49	3.13	2.25	1.93	10.96
Census Tract 221.01	2,731	6.04	7.76	4.87	7.78	14.29

Census Tract 221.02	2,687	2.98	3.20	1.38	6.77	22.77
Census Tract 222	4,806	3.97	4.27	5.29	6.64	10.78
Census Tract 223.01	2,058	0.97	1.75	0.53	3.56	20.57
Census Tract 223.02	3,172	3.69	6.15	5.52	8.14	16.82
Census Tract 224	3,903	2.79	5.35	1.72	3.79	15.06
Census Tract 227	3,553	3.43	5.63	1.72	3.10	13.79
Census Tract 228.01	2,148	1.82	0.61	1.07	1.39	12.24
Census Tract 228.02	3,057	3.21	2.39	1.60	7.21	18.22
Census Tract 229.01	3,798	3.11	4.50	1.95	4.93	14.70
Census Tract 229.02	1,732	1.56	1.56	0.92	1.53	10.25
Census Tract 230	3,629	3.03	7.36	6.42	7.02	11.75
Census Tract 231	1,792	2.18	0.50	0.84	1.33	6.92
Census Tract 232	5,642	10.10	5.64	4.27	10.13	18.73
Census Tract 233	5,497	2.69	4.28	6.79	8.88	18.98
Census Tract 234	6,011	4.94	5.61	5.57	9.04	16.89
Census Tract 235.01	3,700	2.16	0.51	1.27	1.41	11.47
Census Tract 235.02	5,828	1.96	1.10	1.13	4.02	8.92
Census Tract 236	3,753	1.52	0.24	1.09	1.95	4.48
Census Tract 237	4,617	1.99	0.45	0.95	1.08	9.22
Census Tract 238.01	4,913	1.73	0.73	1.65	2.02	11.15
Census Tract 238.02	2,623	3.74	0.53	0.72	3.39	14.07
Census Tract 239.01	3,622	2.68	1.19	1.24	2.02	5.21
Census Tract 239.02	1,901	2.37	1.05	1.16	2.15	8.13
Census Tract 239.03	3,355	3.55	1.04	0.63	4.86	9.30
Census Tract 240.01	3,418	2.28	0.99	0.64	4.78	20.54
Census Tract 240.03	4,227	9.72	2.27	2.01	4.61	13.16
Census Tract 240.04	3,671	2.81	3.98	0.84	9.13	33.38
Census Tract 241	3,559	4.13	2.73	2.50	6.28	17.74
Census Tract 242	3,248	2.59	1.63	2.49	1.36	14.01
Census Tract 243	4,532	7.11	10.02	12.91	8.79	17.29
Census Tract 244	3,070	3.00	6.61	5.77	8.89	23.91
Census Tract 245	2,473	3.68	2.22	1.66	3.28	13.82
Census Tract 246	3,385	4.31	5.20	5.73	5.15	21.46
Census Tract 247	3,192	5.08	3.23	1.85	2.51	21.37
Census Tract 248.01	2,288	5.64	7.12	4.37	4.25	20.25
Census Tract 248.02	2,787	7.71	17.51	8.68	11.44	19.95
Census Tract 249.01	1,390	5.68	6.83	4.53	11.81	11.24
Census Tract 249.02	2,335	8.18	8.44	6.51	4.82	18.49
Census Tract 249.03	2,180	7.71	9.40	17.20	9.16	16.57
Census Tract 250	442	0.00	3.62	0.45	0.00	0.00
Census Tract 251	2,415	6.79	8.78	5.22	5.10	17.50
Census Tract 252.01	4,664	9.61	12.18	12.03	7.71	19.42
Census Tract 252.05	5,036	5.74	4.45	4.33	5.59	14.16
Census Tract 253.01	3,100	3.06	1.48	1.55	5.30	14.96
Census Tract 253.02	4,326	7.54	5.34	1.78	9.55	20.79
Census Tract 254.01	3,944	6.69	3.19	4.59	8.72	19.64
Census Tract 254.03	3,631	5.26	4.63	2.62	2.85	15.78
Census Tract 256.01	2,304	4.08	2.30	2.04	6.56	15.48
Census Tract 256.03	3,783	3.17	2.33	1.08	2.36	14.59
Census Tract 256.05	3,631	5.95	2.84	5.65	4.90	18.92
Census Tract 257.01	6,792	5.21	2.49	1.41	4.77	17.12
Census Tract 257.02	4,876	2.54	3.92	2.32	4.44	16.09
Census Tract 258.01	2,954	7.08	3.32	1.73	2.33	12.70
Census Tract 258.02	2,417	2.07	1.24	0.70	0.47	13.22
Census Tract 258.03	3,108	3.64	2.77	2.38	1.81	12.05
Census Tract 258.05	3,228	1.77	0.90	1.27	1.20	11.93
Census Tract 259.03	6,398	4.44	2.16	0.84	1.53	7.16
Census Tract 259.05	4,019	3.48	0.72	0.67	0.61	15.73
Census Tract 259.06	6,389	4.59	2.65	1.44	2.50	12.90

Census Tract 259.07	4,931	4.42	1.14	0.85	0.71	9.82
Census Tract 260.05	4,074	3.29	2.63	0.86	6.60	14.35
Census Tract 260.06	3,008	3.69	1.96	2.33	2.26	17.62
Census Tract 260.07	4,411	4.92	3.90	2.24	6.02	7.33
Census Tract 260.08	6,939	7.85	6.49	3.60	9.06	10.73
Census Tract 260.13	4,955	3.69	0.97	1.01	1.25	6.28
Census Tract 260.14	5,643	4.39	1.54	0.80	2.01	10.19
Census Tract 260.15	5,591	4.81	1.32	0.97	1.66	7.50
Census Tract 260.16	6,584	3.92	1.96	1.34	2.12	7.22
Census Tract 260.17	8,038	5.27	1.01	1.06	2.03	6.26
Census Tract 260.18	5,658	4.51	0.81	1.52	2.12	5.36
Census Tract 261.01	3,282	1.55	1.61	1.19	3.58	13.54
Census Tract 261.02	6,761	3.06	2.13	1.69	4.85	11.96
Census Tract 262.01	3,221	2.20	0.47	0.81	3.06	11.03
Census Tract 262.02	2,960	1.62	0.47	0.71	0.74	15.19
Census Tract 262.05	3,375	1.78	0.68	1.48	0.12	6.21
Census Tract 262.06	3,423	0.99	0.26	1.11	2.35	16.48
Census Tract 262.07	4,205	2.88	1.45	1.78	3.71	11.27
Census Tract 262.08	3,247	1.45	2.37	0.89	0.52	7.32
Census Tract 263.01	3,358	2.95	0.95	1.52	0.84	8.46
Census Tract 263.02	3,398	2.00	0.15	0.68	1.38	9.95
Census Tract 264.02	5,873	3.34	2.28	1.35	5.02	14.88
Census Tract 264.03	2,716	2.17	4.68	1.91	2.65	22.36
Census Tract 264.04	5,480	2.06	1.33	1.09	1.40	10.98
Census Tract 265.05	3,780	3.33	2.57	1.32	0.58	10.84
Census Tract 265.07	4,249	3.34	2.28	2.59	5.45	12.17
Census Tract 265.08	4,669	3.86	1.95	1.22	1.35	10.34
Census Tract 265.09	5,069	3.41	1.48	1.58	0.57	6.20
Census Tract 265.10	3,279	4.57	1.62	0.88	2.51	10.45
Census Tract 265.11	3,677	3.59	4.41	3.05	3.73	9.46
Census Tract 265.12	6,135	3.78	3.06	1.48	6.27	10.96
Census Tract 265.14	4,240	5.90	2.90	1.93	3.41	12.98
Census Tract 266.03	9,700	5.47	1.77	1.70	1.00	7.26
Census Tract 266.05	3,209	5.14	0.50	1.71	0.56	5.72
Census Tract 266.06	5,173	2.36	1.59	1.88	3.27	10.12
Census Tract 266.09	3,003	1.37	0.50	0.70	1.86	12.37
Census Tract 266.10	5,384	1.97	6.67	1.10	3.23	10.25
Census Tract 266.11	4,695	3.28	5.43	1.62	2.56	9.62
Census Tract 267.02	2,434	1.07	1.23	0.82	2.59	19.20
Census Tract 267.06	3,870	1.73	0.72	0.78	0.34	9.04
Census Tract 267.07	5,524	2.05	0.78	1.32	1.56	10.73
Census Tract 267.08	5,895	2.41	1.17	0.56	1.14	8.48
Census Tract 267.10	6,755	2.58	1.05	1.63	0.31	8.30
Census Tract 267.11	3,114	1.16	1.38	1.19	1.67	9.37
Census Tract 267.12	3,104	2.45	1.61	1.39	2.92	10.10
Census Tract 267.13	4,587	3.07	0.92	1.13	1.57	8.46
Census Tract 267.14	5,643	3.49	0.87	1.08	1.78	6.72
Census Tract 267.15	6,208	3.14	1.16	0.58	2.17	5.20
Census Tract 267.16	5,623	2.24	1.08	1.05	1.07	5.24
Census Tract 268.07	5,715	3.99	7.44	5.16	6.80	15.30
Census Tract 268.09	4,396	8.87	36.69	7.73	14.49	14.69
Census Tract 268.10	6,467	9.14	29.43	5.33	9.65	18.28
Census Tract 268.11	5,737	8.89	12.65	1.67	4.97	14.10
Census Tract 268.12	4,066	12.00	4.25	1.21	1.60	8.61
Census Tract 268.14	6,494	12.26	11.23	1.76	3.07	13.90
Census Tract 268.15	5,342	12.41	7.69	1.25	1.43	11.74
Census Tract 268.16	6,244	7.88	15.09	2.07	3.20	14.11
Census Tract 268.18	4,594	11.23	15.89	2.96	6.47	18.73
Census Tract 268.19	3,721	7.71	32.76	4.43	11.08	19.98

Census Tract 268.20	4,592	11.02	3.81	1.31	1.12	10.39
Census Tract 268.21	10,020	7.46	6.12	1.48	2.03	7.64
Census Tract 269.03	4,033	0.84	1.69	0.89	3.76	12.55
Census Tract 269.06	6,938	1.51	0.85	1.05	1.33	10.16
Census Tract 269.07	4,340	2.51	2.88	1.08	4.77	8.95
Census Tract 269.08	6,882	1.73	0.90	1.37	1.61	7.68
Census Tract 269.09	6,383	0.52	0.33	0.78	1.35	9.10
Census Tract 269.10	4,686	0.81	0.64	2.75	2.72	10.25
Census Tract 270.01	2,688	0.60	0.37	0.89	2.36	8.32
Census Tract 270.02	5,324	0.88	0.24	0.88	2.48	10.64
Census Tract 271.01	4,575	1.05	0.42	0.74	1.31	6.12
Census Tract 271.02	5,672	1.75	0.19	0.86	0.92	5.58
Census Tract 272.01	6,083	0.97	0.30	0.77	0.61	8.01
Census Tract 272.02	1,842	0.49	1.30	1.14	6.81	11.85
Census Tract 272.03	3,786	0.85	0.69	0.85	5.63	17.11
Census Tract 273	4,113	1.34	0.41	1.41	2.34	14.33
Census Tract 274	4,335	0.67	0.25	0.92	2.80	6.99
Census Tract 275.01	4,698	1.34	0.53	2.45	3.71	11.55
Census Tract 275.03	4,088	0.71	0.49	0.86	3.11	6.19
Census Tract 275.04	3,283	1.13	0.27	0.79	0.00	8.28
Census Tract 276.01	3,626	0.91	0.83	1.02	2.87	15.14
Census Tract 276.02	5,809	1.55	0.52	0.93	2.59	9.05
Census Tract 277	6,231	1.30	0.29	1.00	2.91	7.32
Census Tract 1002	3,798	7.93	21.46	3.21	14.06	25.09
Census Tract 1004	3,362	14.75	32.27	5.47	21.12	13.98
Census Tract 1005	1,949	4.16	6.62	6.72	13.80	22.54
Census Tract 1007	3,440	10.09	30.41	3.17	16.93	14.67
Census Tract 1008	4,386	13.82	36.43	3.83	14.43	17.38
Census Tract 1009	5,603	13.35	44.96	3.25	24.72	20.01
Census Tract 1012	4,730	2.73	4.59	2.39	6.25	15.39
Census Tract 1013	1,876	12.63	50.53	3.84	26.36	16.22
Census Tract 1014	2,393	19.89	45.55	4.60	31.13	20.93
Census Tract 1015	2,289	16.73	46.35	6.38	31.24	23.79
Census Tract 1016	3,168	15.47	50.66	3.63	43.91	24.23
Census Tract 1018	3,605	4.52	8.99	9.38	21.75	24.87
Census Tract 1019	2,944	3.67	7.95	7.34	15.37	24.19
Census Tract 1020	2,531	10.90	53.81	3.16	26.32	21.85
Census Tract 1021	3,064	18.28	53.85	2.94	27.15	21.02
Census Tract 1023	1,595	15.67	54.42	6.65	40.31	28.27
Census Tract 1025	2,920	2.64	8.66	8.15	17.30	20.20
Census Tract 1026	2,159	7.18	11.26	10.10	27.78	22.70
Census Tract 1028	2,989	11.14	65.98	4.55	37.14	18.87
Census Tract 1029	1,466	17.87	51.16	3.21	26.08	14.96
Census Tract 1030	1,801	3.11	5.22	10.44	22.03	25.92
Census Tract 1031	2,148	3.40	7.68	7.54	17.09	30.03
Census Tract 1034	1,381	9.78	47.36	33.09	45.24	31.88
Census Tract 1036	1,650	4.36	3.64	4.36	9.53	14.38
Census Tract 1037	3,204	8.61	8.46	5.02	26.54	17.65
Census Tract 1039	1,632	16.79	2.88	2.94	48.86	6.07
Census Tract 1040	5,706	9.48	5.56	2.94	24.22	9.77
Census Tract 1041	4,156	26.80	38.72	5.13	37.30	22.59
Census Tract 1044	1,499	5.87	25.28	4.54	27.08	17.16
Census Tract 1046	3,082	4.25	21.67	2.30	15.73	30.25
Census Tract 1047	128	2.34	25.00	9.38	51.85	15.74
Census Tract 1048	7,534	15.69	32.23	5.65	41.97	20.98
Census Tract 1049	8,036	9.40	6.89	2.48	46.30	8.47
Census Tract 1050	2,327	3.70	2.45	2.32	13.20	9.54
Census Tract 1051	2,662	2.37	2.63	1.65	2.29	13.92
Census Tract 1052	4,721	3.86	9.68	5.21	17.28	20.42

Census Tract 1054	3,416	2.69	31.06	5.97	40.09	21.12	
Census Tract 1055	3,967	1.97	2.34	1.79	8.27	10.31	
Census Tract 1056	3,851	3.17	10.46	4.60	14.36	20.44	
Census Tract 1057	2,877	3.16	19.26	14.36	24.60	20.95	
Census Tract 1060	3,462	5.46	32.12	13.08	34.01	34.70	
Census Tract 1062	3,356	5.60	29.32	3.28	23.30	21.85	
Census Tract 1064	1,799	2.72	18.18	1.95	17.73	21.31	
Census Tract 1065	4,837	2.58	2.09	1.45	5.63	6.56	
Census Tract 1066	2,368	1.77	1.48	2.28	7.60	9.04	
Census Tract 1067	5,224	2.64	6.26	3.75	13.75	7.58	
Census Tract 1069	3,121	4.01	17.59	17.49	21.86	14.81	
Census Tract 1070	4,490	6.57	17.37	30.76	19.89	14.64	
Census Tract 1071	2,721	3.68	35.72	14.59	39.52	31.55	
Census Tract 1072	2,514	8.51	24.18	23.55	27.31	26.54	
Census Tract 1074	1,713	3.39	13.13	11.38	11.03	19.43	
Census Tract 1075	2,019	3.02	6.44	3.37	11.04	15.28	
Census Tract 1076	3,448	2.18	3.74	3.68	4.50	11.53	
Census Tract 1080	3,517	3.84	2.25	2.19	4.44	7.68	
Census Tract 1086	3,087	6.25	20.41	23.00	15.85	22.48	
Census Tract 1087	3,550	3.32	11.86	14.99	14.82	20.70	
Census Tract 1088	3,813	3.07	15.00	12.51	12.68	20.13	
Census Tract 1089	2,430	3.95	4.65	3.83	6.25	15.72	
Census Tract 1090	1,831	1.42	2.79	3.82	2.19	10.34	
Census Tract 1091	3,866	2.48	1.42	1.53	4.01	14.40	
Census Tract 1092	3,916	2.17	5.82	2.12	5.31	16.95	
Census Tract 1093	4,218	3.63	13.04	12.99	8.84	15.49	
Census Tract 1094	2,022	6.53	50.15	25.42	26.92	27.22	
Census Tract 1097	2,247	4.01	14.82	15.62	12.71	13.72	
Census Tract 1098	3,854	2.31	1.63	2.02	3.54	10.30	
Census Tract 1099	3,923	1.66	7.26	4.03	4.63	13.98	
Census Tract 1100	1,573	5.34	60.78	17.04	16.73	21.35	
Census Tract 1101	2,945	4.69	10.53	9.64	8.24	17.87	
Census Tract 1102	3,518	2.76	7.25	6.45	6.60	12.16	
Census Tract 1104	2,929	2.56	9.53	5.02	4.49	16.91	
Census Tract 1105	4,438	1.37	4.12	2.41	3.93	15.45	
Census Tract 1108	4,250	2.09	7.79	3.36	5.48	13.02	
Census Tract 1109	3,647	5.54	40.91	6.53	4.82	17.87	
Census Tract 1111	3,149	2.29	6.67	5.72	5.79	17.54	
Census Tract 1112	2,726	1.72	1.03	1.47	2.97	7.29	
Census Tract 1113	4,468	1.77	1.52	1.32	1.30	8.77	
Census Tract 1114	3,770	2.47	1.33	1.03	2.28	9.26	
Census Tract 1115	5,196	1.92	3.39	2.46	2.36	11.39	
Census Tract 1116	3,050	1.84	10.33	1.44	4.23	16.69	
Census Tract 1225	3,233	2.81	3.50	2.91	5.44	16.09	
Census Tract 1226	2,243	3.66	3.57	1.60	2.60	11.87	
Census Tract 1255	3,226	8.99	3.19	2.60	3.69	16.33	
Ramsey County	Census Tract 301	4,660	9.53	2.70	2.27	12.89	11.09
	Census Tract 302	7,718	4.72	6.04	2.75	11.18	14.51
	Census Tract 303	5,692	3.13	2.27	1.88	2.69	11.71
	Census Tract 304	5,188	7.42	20.97	5.92	12.66	15.44
	Census Tract 305	5,581	36.80	18.08	6.07	43.38	22.46
	Census Tract 306.01	5,134	28.71	13.21	16.07	21.89	19.78
	Census Tract 306.02	3,865	11.88	4.79	5.33	11.54	20.30
	Census Tract 307.02	4,650	9.12	3.40	3.78	1.62	17.59
	Census Tract 307.03	3,298	17.77	2.27	5.97	7.08	19.14
	Census Tract 307.04	3,915	18.65	14.51	6.69	18.57	19.58
	Census Tract 308	4,738	17.62	10.83	7.66	12.59	19.13
	Census Tract 309	3,791	25.88	13.45	11.16	23.02	14.34
	Census Tract 310	4,872	27.13	11.99	10.61	19.63	20.13

Census Tract 311	3,946	16.02	4.71	5.93	11.18	13.99
Census Tract 312	2,996	6.91	10.78	4.94	9.62	16.61
Census Tract 313	2,363	17.18	14.09	10.71	24.26	30.66
Census Tract 314	2,787	15.43	14.03	12.34	25.80	20.95
Census Tract 315	3,467	27.43	18.29	12.03	24.35	24.52
Census Tract 316	4,260	22.77	10.19	11.60	18.22	23.81
Census Tract 317	9,221	28.17	15.90	18.33	26.71	25.12
Census Tract 318.01	4,759	14.58	12.21	8.80	18.00	17.71
Census Tract 318.02	3,760	5.61	5.27	3.64	10.67	17.39
Census Tract 319	1,331	8.41	13.00	4.66	20.30	22.28
Census Tract 320	2,856	2.56	12.92	4.69	15.22	13.55
Census Tract 321	3,132	3.70	11.94	4.50	16.65	14.60
Census Tract 322	2,413	4.31	13.22	3.94	12.65	22.69
Census Tract 323	3,410	6.98	13.87	4.49	7.71	16.40
Census Tract 324	3,170	21.45	29.46	5.02	19.44	22.48
Census Tract 325	4,886	40.77	22.82	8.19	30.09	23.04
Census Tract 326	3,768	42.36	18.37	11.41	27.03	21.35
Census Tract 327	2,985	40.47	22.88	9.28	35.58	23.62
Census Tract 328	698	11.89	11.75	21.92	26.43	10.59
Census Tract 329	1,918	56.05	20.39	4.95	54.05	29.47
Census Tract 330	2,239	26.66	19.03	9.74	27.85	35.11
Census Tract 331	1,775	21.86	17.13	7.77	28.81	23.08
Census Tract 332	1,888	3.87	9.96	7.89	13.20	16.74
Census Tract 333	3,228	2.14	3.47	3.04	10.06	13.82
Census Tract 334	3,330	7.87	28.62	4.02	32.26	18.12
Census Tract 335	3,286	14.79	67.10	4.17	20.67	24.21
Census Tract 336	1,595	30.03	55.36	4.39	29.43	25.76
Census Tract 337	1,635	27.58	29.91	13.27	40.82	32.89
Census Tract 338	1,965	6.72	57.76	3.51	15.56	14.81
Census Tract 339	1,418	9.80	37.66	2.75	20.73	18.04
Census Tract 340	1,608	2.24	19.96	4.04	17.45	16.99
Census Tract 342	5,609	4.80	18.36	6.40	22.26	29.99
Census Tract 344	2,501	13.27	15.15	14.15	29.47	25.46
Census Tract 345	4,484	20.96	11.49	11.42	19.49	16.72
Census Tract 346.01	4,523	16.23	8.67	8.69	8.96	25.11
Census Tract 346.02	3,806	19.76	8.12	9.33	12.76	21.38
Census Tract 347.01	3,842	12.21	11.14	7.42	10.50	20.97
Census Tract 347.02	3,808	7.51	10.58	6.80	10.78	16.15
Census Tract 348	2,205	1.77	1.50	1.41	3.29	11.63
Census Tract 349	4,954	2.50	1.29	1.64	16.08	6.16
Census Tract 350	2,732	2.27	1.87	1.98	9.73	12.48
Census Tract 351	3,410	4.66	3.31	2.58	8.40	8.98
Census Tract 352	3,361	1.64	2.05	2.29	9.38	10.73
Census Tract 353	3,951	2.48	12.58	2.73	8.75	11.84
Census Tract 354	2,436	3.74	26.07	4.02	22.75	12.59
Census Tract 355	2,514	3.46	10.78	4.61	12.72	22.12
Census Tract 356	1,602	2.50	2.00	2.43	4.74	10.96
Census Tract 357	2,577	0.78	1.59	1.67	3.28	10.94
Census Tract 358	3,142	1.97	2.83	2.29	6.59	12.23
Census Tract 359	1,201	2.91	11.24	8.91	21.15	33.33
Census Tract 360	1,262	2.38	10.62	10.86	15.22	24.56
Census Tract 361	1,807	26.73	10.79	41.51	27.81	19.69
Census Tract 362	4,470	2.46	1.57	1.92	3.33	12.88
Census Tract 363	3,832	3.13	2.09	1.62	5.44	9.93
Census Tract 364	3,915	2.04	1.28	1.74	1.95	8.78
Census Tract 365	3,760	1.52	1.46	2.10	4.37	12.22
Census Tract 366	4,203	2.36	1.38	1.78	5.30	13.78
Census Tract 367	4,372	2.52	3.71	6.38	4.88	18.63
Census Tract 368	2,431	3.00	4.11	7.20	12.70	19.12

Census Tract 369	1,920	3.49	4.38	7.03	10.94	16.08
Census Tract 370	2,995	2.97	3.91	16.36	6.81	10.41
Census Tract 371	5,155	8.40	6.71	28.96	18.81	19.97
Census Tract 372	6,176	4.68	6.95	41.01	14.81	15.66
Census Tract 374.02	3,604	7.10	7.60	4.02	2.50	20.09
Census Tract 374.03	6,398	4.24	21.65	4.45	19.64	13.32
Census Tract 374.04	0	.	.	.	.	.
Census Tract 375	4,859	2.74	2.49	2.39	3.88	8.15
Census Tract 376.01	4,189	4.08	3.01	2.98	10.11	18.95
Census Tract 376.02	3,950	6.05	14.56	16.25	15.97	22.89
Census Tract 401	7,307	1.01	0.27	1.26	3.18	8.88
Census Tract 402	1,905	0.16	0.26	1.63	3.23	21.87
Census Tract 403.01	1,864	0.80	0.43	1.39	3.46	9.51
Census Tract 403.02	5,516	1.50	1.02	2.03	2.53	14.60
Census Tract 404.01	3,518	1.34	0.34	1.39	2.19	12.65
Census Tract 404.02	5,113	3.11	2.27	1.60	7.82	13.52
Census Tract 405.02	2,701	0.37	0.78	1.63	3.52	17.11
Census Tract 405.03	3,423	1.90	1.11	0.96	4.91	10.62
Census Tract 405.04	4,106	1.46	0.78	2.12	3.75	12.00
Census Tract 406.01	4,123	4.41	0.41	1.16	1.82	7.91
Census Tract 406.03	5,746	4.12	1.39	1.11	0.24	10.68
Census Tract 406.04	7,316	4.85	1.56	2.00	5.50	11.61
Census Tract 407.03	6,720	3.18	0.71	1.67	2.73	11.56
Census Tract 407.04	5,580	3.69	1.99	1.52	4.32	11.96
Census Tract 407.05	3,959	4.04	1.04	1.06	1.55	8.21
Census Tract 407.06	5,355	4.37	0.90	1.31	0.11	7.47
Census Tract 407.07	4,310	3.06	0.30	0.86	1.16	8.54
Census Tract 408.01	3,179	4.18	1.04	1.64	5.09	11.29
Census Tract 408.02	1,794	2.84	2.68	1.45	21.25	4.01
Census Tract 408.03	4,679	3.57	0.98	1.13	2.11	10.97
Census Tract 409.01	2,241	2.95	0.54	3.26	2.12	18.97
Census Tract 409.02	4,212	2.35	3.58	3.73	9.70	17.87
Census Tract 410.01	3,439	3.02	2.76	1.42	5.92	15.54
Census Tract 410.02	2,951	4.64	1.63	1.90	3.27	13.43
Census Tract 411.03	2,348	6.77	4.47	2.73	7.08	17.74
Census Tract 411.04	3,094	6.37	0.84	1.00	0.70	11.13
Census Tract 411.05	5,222	3.70	1.34	0.73	3.14	12.36
Census Tract 411.06	4,033	5.21	3.74	1.69	5.01	9.00
Census Tract 411.07	5,767	4.70	2.57	3.14	4.35	13.28
Census Tract 412	4,090	2.47	8.39	1.83	10.43	19.04
Census Tract 413.01	3,395	9.84	3.09	2.03	4.13	12.96
Census Tract 413.02	3,956	4.63	1.16	1.31	2.40	15.46
Census Tract 414	5,108	3.90	2.15	2.62	7.05	16.50
Census Tract 415	4,995	2.84	1.24	0.86	1.87	13.47
Census Tract 416.01	6,303	5.19	4.19	1.86	2.76	11.82
Census Tract 416.02	3,299	5.91	6.21	3.06	4.93	13.91
Census Tract 417	2,730	2.86	2.27	2.78	5.46	20.32
Census Tract 418	3,904	4.82	2.33	1.84	5.76	11.85
Census Tract 419	3,138	5.39	1.34	0.92	2.18	10.51
Census Tract 420.01	2,434	27.28	5.96	5.88	21.68	9.69
Census Tract 420.02	2,364	12.90	4.91	2.58	9.33	9.60
Census Tract 421.01	5,094	5.28	3.83	2.53	5.68	18.51
Census Tract 421.02	4,677	8.21	4.60	2.03	5.37	10.52
Census Tract 422.01	1,363	6.82	3.67	3.96	3.56	14.61
Census Tract 422.02	4,658	8.16	4.25	2.43	6.26	18.96
Census Tract 423.01	2,688	7.03	1.34	1.00	2.34	13.40
Census Tract 423.02	4,567	3.70	2.52	2.67	4.40	13.49
Census Tract 424.01	4,488	4.19	3.28	1.38	3.48	20.53
Census Tract 424.02	5,635	2.98	3.28	2.36	7.90	17.63

	Census Tract 425.01	4,888	2.93	3.81	2.64	5.74	23.65
	Census Tract 425.02	6,508	3.84	4.24	2.11	3.17	10.02
	Census Tract 426.01	4,452	1.66	4.22	2.52	6.69	14.87
	Census Tract 426.02	2,250	0.98	0.62	1.96	2.66	21.44
	Census Tract 427	5,379	2.06	2.86	2.36	2.73	13.11
Washington County	Census Tract 701.03	4,136	0.73	0.58	1.09	8.01	11.92
	Census Tract 701.04	2,718	0.37	0.15	0.70	3.92	14.18
	Census Tract 701.05	4,308	0.46	0.28	0.60	3.07	10.10
	Census Tract 701.06	3,278	0.70	0.06	1.49	1.25	6.13
	Census Tract 702.03	3,375	1.81	0.24	1.57	1.11	14.71
	Census Tract 702.04	2,988	1.00	0.17	1.10	2.01	7.50
	Census Tract 702.05	3,692	0.57	0.24	0.76	2.34	16.11
	Census Tract 702.06	3,530	0.65	0.14	1.08	2.19	10.16
	Census Tract 703.01	1,581	1.14	0.63	1.27	1.78	6.48
	Census Tract 703.03	4,587	0.96	0.78	1.16	1.11	9.16
	Census Tract 703.04	4,901	0.33	0.78	1.00	4.32	14.37
	Census Tract 704.03	3,842	0.83	0.10	1.09	1.64	8.03
	Census Tract 704.04	2,263	1.15	0.13	0.49	0.00	7.90
	Census Tract 704.05	3,124	2.02	0.13	0.67	3.36	6.80
	Census Tract 704.06	3,739	1.52	0.59	1.85	10.64	13.50
	Census Tract 705.01	3,549	0.59	0.17	0.82	2.15	6.85
	Census Tract 705.02	3,986	0.53	0.33	0.65	4.84	17.28
	Census Tract 706.01	4,877	0.78	0.43	0.90	4.20	9.92
	Census Tract 706.02	2,965	0.30	0.10	1.75	5.40	10.71
	Census Tract 707.01	5,348	1.42	0.43	1.40	1.10	6.12
	Census Tract 707.03	3,415	1.29	2.02	1.64	4.56	18.81
	Census Tract 707.04	1,746	0.46	0.11	0.40	3.68	16.93
	Census Tract 708.01	1,422	0.98	39.87	6.61	.	.
	Census Tract 708.02	324	0.31	33.02	6.79	.	.
	Census Tract 709.06	5,210	2.76	1.96	2.40	1.36	9.94
	Census Tract 709.07	4,673	1.65	2.33	2.29	7.01	15.55
	Census Tract 709.08	7,178	2.26	3.66	3.80	5.93	12.55
	Census Tract 709.09	5,722	3.15	1.43	1.96	0.93	9.44
	Census Tract 709.10	4,570	2.25	1.27	3.26	4.46	18.70
	Census Tract 710.01	4,660	4.18	4.44	3.24	4.89	10.28
	Census Tract 710.03	3,715	1.48	1.70	4.25	3.72	13.41
	Census Tract 710.06	3,532	5.75	2.97	1.93	1.22	7.22
	Census Tract 710.10	5,542	5.47	1.82	1.84	1.34	7.62
	Census Tract 710.11	3,224	3.82	1.99	1.61	1.00	5.90
Census Tract 710.12	4,274	3.39	3.84	2.55	1.10	15.48	
Census Tract 710.13	5,406	4.20	2.00	1.83	1.29	16.43	
Census Tract 710.14	3,515	5.46	3.07	1.85	0.48	5.79	
Census Tract 710.15	6,297	5.70	1.86	1.95	0.65	7.85	
Census Tract 710.16	3,657	7.52	2.49	2.71	0.00	7.84	
Census Tract 710.17	1,941	5.51	2.32	1.85	0.71	9.15	
Census Tract 710.18	4,415	4.53	1.31	2.08	4.81	7.60	
Census Tract 711.01	3,756	0.45	0.11	1.25	3.69	11.69	
Census Tract 711.02	4,190	0.74	0.17	1.03	1.29	10.16	
Census Tract 712.02	5,401	1.04	0.89	2.52	2.44	14.61	
Census Tract 712.03	1,199	0.50	0.83	1.00	2.53	13.80	
Census Tract 712.06	5,705	1.37	5.84	3.01	6.31	12.55	
Census Tract 712.07	7,319	1.60	1.52	2.35	0.51	8.25	
Census Tract 712.08	5,373	1.60	2.05	2.44	1.02	14.15	
Census Tract 712.09	5,892	1.60	1.85	2.66	1.53	6.48	
Census Tract 713	5,070	1.10	2.27	2.78	5.53	16.39	

APPENDIX B. BUREAU OF LABOR FORCE STATISTICS DATA

Table B.1				
Labor Force Statistics				
Anoka County				
Bureau of Labor Statistics				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	144,621	138,098	6,523	4.5
1991	148,700	141,222	7,478	5.0
1992	152,858	145,551	7,307	4.8
1993	156,542	149,246	7,296	4.7
1994	162,840	157,139	5,701	3.5
1995	167,891	162,715	5,176	3.1
1996	171,741	166,242	5,499	3.2
1997	174,833	170,197	4,636	2.7
1998	179,183	175,442	3,741	2.1
1999	183,742	179,695	4,047	2.2
2000	178,990	174,185	4,805	2.7
2001	183,326	176,721	6,605	3.6
2002	184,935	176,702	8,233	4.5
2003	187,044	178,107	8,937	4.8
2004	189,389	180,940	8,449	4.5
2005	190,607	183,101	7,506	3.9
2006	191,825	184,295	7,530	3.9
2007	193,784	185,076	8,708	4.5

Table B.2				
Labor Force Statistics				
Carver County				
Bureau of Labor Statistics				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	28,160	27,136	1,024	3.6
1991	29,160	27,982	1,178	4.0
1992	30,303	29,120	1,183	3.9
1993	31,648	30,544	1,104	3.5
1994	33,751	32,813	938	2.8
1995	35,534	34,680	854	2.4
1996	37,092	36,197	895	2.4
1997	38,122	37,331	791	2.1
1998	39,542	38,768	774	2.0
1999	41,009	40,146	863	2.1
2000	41,004	40,023	981	2.4
2001	42,613	41,204	1,409	3.3
2002	43,925	42,127	1,798	4.1
2003	45,527	43,569	1,958	4.3
2004	46,876	45,050	1,826	3.9
2005	48,292	46,616	1,676	3.5
2006	49,601	47,957	1,644	3.3
2007	50,142	48,161	1,981	4.0

Table B.3				
Labor Force Statistics				
Dakota County				
Bureau of Labor Statistics				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	165,843	159,828	6,015	3.6
1991	171,145	163,901	7,244	4.2
1992	177,343	170,179	7,164	4.0
1993	182,783	176,182	6,601	3.6
1994	188,785	183,296	5,489	2.9
1995	195,741	190,817	4,924	2.5
1996	202,647	197,472	5,175	2.6
1997	207,432	203,259	4,173	2.0
1998	213,987	209,853	4,134	1.9
1999	218,540	214,524	4,016	1.8
2000	216,804	211,589	5,215	2.4
2001	221,094	214,131	6,963	3.1
2002	222,653	213,795	8,858	4.0
2003	224,928	215,361	9,567	4.3
2004	227,130	218,021	9,109	4.0
2005	229,021	220,614	8,407	3.7
2006	230,745	222,538	8,207	3.6
2007	232,871	223,481	9,390	4.0

Table B.4				
Labor Force Statistics				
Hennepin County				
Bureau of Labor Statistics				
Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	614,639	590,188	24,451	4.0
1991	616,369	589,272	27,097	4.4
1992	620,914	594,026	26,888	4.3
1993	626,283	600,456	25,827	4.1
1994	639,272	618,668	20,604	3.2
1995	648,600	630,201	18,399	2.8
1996	649,891	630,896	18,995	2.9
1997	651,618	635,827	15,791	2.4
1998	658,175	644,563	13,612	2.1
1999	663,340	648,901	14,439	2.2
2000	665,428	647,710	17,718	2.7
2001	671,841	648,062	23,779	3.5
2002	666,287	636,638	29,649	4.4
2003	664,358	633,533	30,825	4.6
2004	661,281	632,567	28,714	4.3
2005	655,661	631,049	24,612	3.8
2006	654,390	630,854	23,536	3.6
2007	660,262	633,526	26,736	4.0

Table B.5
Labor Force Statistics
 Ramsey County
 Bureau of Labor Statistics

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	270,985	260,231	10,754	4.0
1991	270,643	258,609	12,034	4.4
1992	272,368	260,484	11,884	4.4
1993	272,165	261,212	10,953	4.0
1994	275,945	266,882	9,063	3.3
1995	279,713	271,493	8,220	2.9
1996	280,248	271,410	8,838	3.2
1997	281,457	273,905	7,552	2.7
1998	283,703	277,400	6,303	2.2
1999	284,715	278,142	6,573	2.3
2000	286,136	278,034	8,102	2.8
2001	287,460	277,222	10,238	3.6
2002	284,132	271,602	12,530	4.4
2003	281,260	267,741	13,519	4.8
2004	277,315	264,559	12,756	4.6
2005	272,655	261,775	10,880	4.0
2006	270,754	260,158	10,596	3.9
2007	273,155	261,260	11,895	4.4

Table B.6
Labor Force Statistics
 Washington County
 Bureau of Labor Statistics

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	82,781	79,691	3,090	3.7
1991	85,754	82,060	3,694	4.3
1992	89,338	85,667	3,671	4.1
1993	94,072	90,530	3,542	3.8
1994	100,114	97,260	2,854	2.9
1995	104,642	101,893	2,749	2.6
1996	109,089	106,222	2,867	2.6
1997	112,048	109,687	2,361	2.1
1998	115,751	113,668	2,083	1.8
1999	119,440	117,276	2,164	1.8
2000	117,885	115,006	2,879	2.4
2001	120,837	117,138	3,699	3.1
2002	121,811	117,081	4,730	3.9
2003	123,692	118,533	5,159	4.2
2004	124,533	119,561	4,972	4.0
2005	126,180	121,686	4,494	3.6
2006	128,470	123,871	4,599	3.6
2007	129,549	124,396	5,153	4.0

Table B.7				
Monthly Labor Force				
Fair Housing Implementation Council Region				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	1,500,272	1,509,280	1,528,682	1,529,117
February	1,498,868	1,509,144	1,524,098	1,526,735
March	1,503,170	1,511,702	1,525,501	1,535,044
April	1,526,691	1,514,983	1,528,454	1,542,101
May	1,523,515	1,513,579	1,532,089	1,546,191
June	1,524,973	1,535,309	1,549,897	1,552,004
July	1,538,102	1,544,098	1,562,937	1,558,938
August	1,532,552	1,534,454	1,550,265	1,555,527
September	1,527,789	1,525,734	1,545,133	1,541,141
October	1,536,151	1,534,019	1,542,281	1,541,159
November	1,532,329	1,538,958	1,547,603	1,537,176
December	1,524,581	1,538,172	1,540,188	1,527,920
Annual	1,522,416	1,525,785	1,539,763	.

Table B.8				
Monthly Employment				
Fair Housing Implementation Council Region				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	1,435,323	1,447,048	1,461,108	1,461,108
February	1,437,577	1,448,593	1,461,324	1,461,753
March	1,440,363	1,452,872	1,462,818	1,465,316
April	1,470,298	1,461,984	1,467,514	1,476,718
May	1,469,468	1,465,118	1,472,809	1,473,924
June	1,465,690	1,478,874	1,482,903	1,472,964
July	1,483,324	1,487,934	1,497,392	1,473,928
August	1,479,362	1,480,456	1,486,316	1,466,859
September	1,467,368	1,466,605	1,475,211	1,452,589
October	1,483,067	1,481,608	1,481,666	1,459,886
November	1,476,789	1,483,913	1,488,111	1,449,683
December	1,469,466	1,481,085	1,473,607	1,433,307
Annual	1,464,841	1,469,673	1,475,900	.

Table B.9 Monthly Unemployment Fair Housing Implementation Council Region Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	64,949	62,232	67,574	68,009
February	61,291	60,551	62,774	64,982
March	62,807	58,830	62,683	69,728
April	56,393	52,999	60,940	65,383
May	54,047	48,461	59,280	72,267
June	59,283	56,435	66,994	79,040
July	54,778	56,164	65,545	85,010
August	53,190	53,998	63,949	88,668
September	60,421	59,129	69,922	88,552
October	53,084	52,411	60,615	81,273
November	55,540	55,045	59,492	87,493
December	55,115	57,087	66,581	94,613
Annual	57,575	56,112	63,863	.

Table B.10 Monthly Unemployment Rate Fair Housing Implementation Council Region Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.3	4.1	4.4	4.4
February	4.1	4.0	4.1	4.3
March	4.2	3.9	4.1	4.5
April	3.7	3.5	4.0	4.2
May	3.5	3.2	3.9	4.7
June	3.9	3.7	4.3	5.1
July	3.6	3.6	4.2	5.5
August	3.5	3.5	4.1	5.7
September	4.0	3.9	4.5	5.7
October	3.5	3.4	3.9	5.3
November	3.6	3.6	3.8	5.7
December	3.6	3.7	4.3	6.2
Annual	3.8	3.7	4.1	.

Table B.11				
Monthly Labor Force				
Anoka County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	188,370	190,192	192,994	192,842
February	188,235	190,203	192,573	192,739
March	188,723	190,494	192,617	193,701
April	191,397	190,553	192,769	194,510
May	190,508	190,043	192,711	194,601
June	190,573	192,617	194,673	195,101
July	192,226	193,660	196,224	195,764
August	191,504	192,414	194,509	195,235
September	190,793	191,640	194,081	193,534
October	192,094	192,704	193,690	193,686
November	191,734	193,577	194,510	193,609
December	191,124	193,806	194,049	193,055
Annual	190,607	191,825	193,784	.

Table B.12				
Monthly Employment				
Anoka County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	179,411	181,458	183,221	183,221
February	179,692	181,652	183,248	183,302
March	180,041	182,188	183,435	183,749
April	183,783	183,331	184,024	185,178
May	183,679	183,724	184,688	184,828
June	183,207	185,449	185,954	184,708
July	185,411	186,585	187,771	184,829
August	184,916	185,647	186,382	183,942
September	183,416	183,910	184,990	182,153
October	185,379	185,792	185,799	183,068
November	184,595	186,081	186,607	181,788
December	183,679	185,726	184,788	179,735
Annual	183,101	184,295	185,076	.

Table B.13				
Monthly Unemployment				
Anoka County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	8,959	8,734	9,773	9,621
February	8,543	8,551	9,325	9,437
March	8,682	8,306	9,182	9,952
April	7,614	7,222	8,745	9,332
May	6,829	6,319	8,023	9,773
June	7,366	7,168	8,719	10,393
July	6,815	7,075	8,453	10,935
August	6,588	6,767	8,127	11,293
September	7,377	7,730	9,091	11,381
October	6,715	6,912	7,891	10,618
November	7,139	7,496	7,903	11,821
December	7,445	8,080	9,261	13,320
Annual	7,506	7,530	8,708	.

Table B.14				
Monthly Unemployment Rate				
Anoka County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.8	4.6	5.1	5.0
February	4.5	4.5	4.8	4.9
March	4.6	4.4	4.8	5.1
April	4.0	3.8	4.5	4.8
May	3.6	3.3	4.2	5.0
June	3.9	3.7	4.5	5.3
July	3.5	3.7	4.3	5.6
August	3.4	3.5	4.2	5.8
September	3.9	4.0	4.7	5.9
October	3.5	3.6	4.1	5.5
November	3.7	3.9	4.1	6.1
December	3.9	4.2	4.8	6.9
Annual	3.9	3.9	4.5	.

Table B.15				
Monthly Labor Force				
Carver County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	47,814	49,140	49,954	50,067
February	47,785	49,195	49,783	49,964
March	47,886	49,359	49,812	50,171
April	48,531	49,337	49,842	50,431
May	48,280	49,163	49,810	50,319
June	48,274	49,841	50,273	50,439
July	48,694	50,100	50,694	50,700
August	48,574	49,779	50,398	50,584
September	48,318	49,454	50,225	50,059
October	48,529	49,760	50,172	50,046
November	48,467	49,961	50,396	50,034
December	48,358	50,124	50,344	49,923
Annual	48,292	49,601	50,142	.

Table B.16				
Monthly Employment				
Carver County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	45,677	47,219	47,678	47,678
February	45,749	47,269	47,685	47,699
March	45,837	47,409	47,734	47,815
April	46,790	47,706	47,887	48,187
May	46,764	47,809	48,060	48,096
June	46,643	48,257	48,389	48,065
July	47,205	48,553	48,862	48,096
August	47,078	48,309	48,500	47,865
September	46,697	47,857	48,138	47,400
October	47,197	48,347	48,349	47,638
November	46,996	48,422	48,559	47,305
December	46,764	48,330	48,086	46,771
Annual	46,616	47,957	48,161	.

Table B.17				
Monthly Unemployment				
Carver County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	2,137	1,921	2,276	2,389
February	2,036	1,926	2,098	2,265
March	2,049	1,950	2,078	2,356
April	1,741	1,631	1,955	2,244
May	1,516	1,354	1,750	2,223
June	1,631	1,584	1,884	2,374
July	1,489	1,547	1,832	2,604
August	1,496	1,470	1,898	2,719
September	1,621	1,597	2,087	2,659
October	1,332	1,413	1,823	2,408
November	1,471	1,539	1,837	2,729
December	1,594	1,794	2,258	3,152
Annual	1,676	1,644	1,981	.

Table B.18				
Monthly Unemployment Rate				
Carver County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.5	3.9	4.6	4.8
February	4.3	3.9	4.2	4.5
March	4.3	4.0	4.2	4.7
April	3.6	3.3	3.9	4.4
May	3.1	2.8	3.5	4.4
June	3.4	3.2	3.7	4.7
July	3.1	3.1	3.6	5.1
August	3.1	3.0	3.8	5.4
September	3.4	3.2	4.2	5.3
October	2.7	2.8	3.6	4.8
November	3.0	3.1	3.6	5.5
December	3.3	3.6	4.5	6.3
Annual	3.5	3.3	4.0	.

Table B.19				
Monthly Labor Force				
Dakota County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	225,727	228,482	231,681	231,845
February	225,576	228,545	230,990	231,428
March	226,235	228,806	231,086	232,584
April	229,592	229,091	231,271	233,418
May	228,914	228,711	231,487	233,678
June	228,898	231,835	234,083	234,427
July	230,908	233,209	236,032	235,383
August	230,130	231,762	234,211	234,592
September	230,392	230,698	233,336	232,519
October	231,471	232,013	232,972	232,563
November	230,672	232,881	234,033	232,030
December	229,736	232,907	233,267	231,136
Annual	229,021	230,745	232,871	.

Table B.20				
Monthly Employment				
Dakota County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	216,168	219,112	221,241	221,241
February	216,508	219,346	221,274	221,339
March	216,928	219,994	221,500	221,878
April	221,436	221,374	222,211	223,605
May	221,311	221,848	223,013	223,182
June	220,742	223,931	224,541	223,036
July	223,398	225,303	226,735	223,182
August	222,801	224,171	225,058	222,112
September	220,995	222,073	223,376	219,951
October	223,359	224,345	224,354	221,056
November	222,413	224,694	225,330	219,511
December	221,311	224,266	223,134	217,031
Annual	220,614	222,538	223,481	.

Table B.21				
Monthly Unemployment				
Dakota County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	9,559	9,370	10,440	10,604
February	9,068	9,199	9,716	10,089
March	9,307	8,812	9,586	10,706
April	8,156	7,717	9,060	9,813
May	7,603	6,863	8,474	10,496
June	8,156	7,904	9,542	11,391
July	7,510	7,906	9,297	12,201
August	7,329	7,591	9,153	12,480
September	9,397	8,625	9,960	12,568
October	8,112	7,668	8,618	11,507
November	8,259	8,187	8,703	12,519
December	8,425	8,641	10,133	14,105
Annual	8,407	8,207	9,390	.

Table B.22				
Monthly Unemployment Rate				
Dakota County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.2	4.1	4.5	4.6
February	4.0	4.0	4.2	4.4
March	4.1	3.9	4.1	4.6
April	3.6	3.4	3.9	4.2
May	3.3	3.0	3.7	4.5
June	3.6	3.4	4.1	4.9
July	3.3	3.4	3.9	5.2
August	3.2	3.3	3.9	5.3
September	4.1	3.7	4.3	5.4
October	3.5	3.3	3.7	4.9
November	3.6	3.5	3.7	5.4
December	3.7	3.7	4.3	6.1
Annual	3.7	3.6	4.0	.

Table B.23				
Monthly Labor Force				
Hennepin County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	645,468	646,402	654,345	654,517
February	644,773	646,175	652,246	653,230
March	646,554	647,353	652,979	656,885
April	656,865	649,501	654,696	660,195
May	656,656	649,651	657,179	662,958
June	657,640	659,263	665,167	665,947
July	663,204	663,064	671,043	669,182
August	661,007	659,118	665,766	668,138
September	658,299	654,550	663,254	661,821
October	661,730	658,390	662,156	661,707
November	659,902	659,867	664,141	659,398
December	655,825	659,341	660,165	654,016
Annual	655,661	654,390	660,262	.

Table B.24				
Monthly Employment				
Hennepin County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	618,333	621,142	627,177	627,177
February	619,303	621,805	627,270	627,454
March	620,504	623,642	627,911	628,983
April	633,399	627,553	629,927	633,878
May	633,041	628,898	632,200	632,678
June	631,414	634,803	636,533	632,266
July	639,011	638,692	642,752	632,680
August	637,304	635,482	637,998	629,646
September	632,138	629,537	633,231	623,520
October	638,900	635,976	636,001	626,652
November	636,196	636,966	638,768	622,273
December	633,041	635,752	632,542	615,243
Annual	631,049	630,854	633,526	.

Table B.25				
Monthly Unemployment				
Hennepin County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	27,135	25,260	27,168	27,340
February	25,470	24,370	24,976	25,776
March	26,050	23,711	25,068	27,902
April	23,466	21,948	24,769	26,317
May	23,615	20,753	24,979	30,280
June	26,226	24,460	28,634	33,681
July	24,193	24,372	28,291	36,502
August	23,703	23,636	27,768	38,492
September	26,161	25,013	30,023	38,301
October	22,830	22,414	26,155	35,055
November	23,706	22,901	25,373	37,125
December	22,784	23,589	27,623	38,773
Annual	24,612	23,536	26,736	.

Table B.26				
Monthly Unemployment Rate				
Hennepin County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.2	3.9	4.2	4.2
February	4.0	3.8	3.8	3.9
March	4.0	3.7	3.8	4.2
April	3.6	3.4	3.8	4.0
May	3.6	3.2	3.8	4.6
June	4.0	3.7	4.3	5.1
July	3.6	3.7	4.2	5.5
August	3.6	3.6	4.2	5.8
September	4.0	3.8	4.5	5.8
October	3.5	3.4	3.9	5.3
November	3.6	3.5	3.8	5.6
December	3.5	3.6	4.2	5.9
Annual	3.8	3.6	4.0	.

Table B.27				
Monthly Labor Force				
Ramsey County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	268,597	267,824	270,895	270,942
February	268,149	267,742	270,064	270,439
March	268,983	268,178	270,442	272,071
April	273,525	268,846	271,057	273,283
May	272,980	268,641	271,974	274,366
June	273,425	272,645	275,444	275,514
July	275,720	274,236	277,711	276,784
August	274,546	272,359	275,152	276,220
September	273,445	270,923	274,375	273,591
October	275,029	272,151	273,561	273,553
November	274,483	273,013	274,410	272,724
December	272,978	272,497	272,774	270,861
Annual	272,655	270,754	273,155	.

Table B.28				
Monthly Employment				
Ramsey County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	256,500	256,153	258,642	258,642
February	256,903	256,427	258,680	258,756
March	257,400	257,184	258,945	259,387
April	262,750	258,797	259,776	261,405
May	262,602	259,352	260,713	260,911
June	261,927	261,787	262,500	260,741
July	265,078	263,391	265,065	260,911
August	264,370	262,067	263,104	259,660
September	262,226	259,615	261,138	257,134
October	265,032	262,271	262,281	258,426
November	263,910	262,679	263,422	256,620
December	262,601	262,178	260,854	253,721
Annual	261,775	260,158	261,260	.

Table B.29				
Monthly Unemployment				
Ramsey County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	12,097	11,671	12,253	12,300
February	11,246	11,315	11,384	11,683
March	11,583	10,994	11,497	12,684
April	10,775	10,049	11,281	11,878
May	10,378	9,289	11,261	13,455
June	11,498	10,858	12,944	14,773
July	10,642	10,845	12,646	15,873
August	10,176	10,292	12,048	16,560
September	11,219	11,308	13,237	16,457
October	9,997	9,880	11,280	15,127
November	10,573	10,334	10,988	16,104
December	10,377	10,319	11,920	17,140
Annual	10,880	10,596	11,895	.

Table B.30				
Monthly Unemployment Rate				
Ramsey County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.5	4.4	4.5	4.5
February	4.2	4.2	4.2	4.3
March	4.3	4.1	4.3	4.7
April	3.9	3.7	4.2	4.3
May	3.8	3.5	4.1	4.9
June	4.2	4.0	4.7	5.4
July	3.9	4.0	4.6	5.7
August	3.7	3.8	4.4	6.0
September	4.1	4.2	4.8	6.0
October	3.6	3.6	4.1	5.5
November	3.9	3.8	4.0	5.9
December	3.8	3.8	4.4	6.3
Annual	4.0	3.9	4.4	.

Table B.31				
Monthly Labor Force				
Washington County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	124,296	127,240	128,813	128,904
February	124,350	127,284	128,442	128,935
March	124,789	127,512	128,565	129,632
April	126,781	127,655	128,819	130,264
May	126,177	127,370	128,928	130,269
June	126,163	129,108	130,257	130,576
July	127,350	129,829	131,233	131,125
August	126,791	129,022	130,229	130,758
September	126,542	128,469	129,862	129,617
October	127,298	129,001	129,730	129,604
November	127,071	129,659	130,113	129,381
December	126,560	129,497	129,589	128,929
Annual	126,180	128,470	129,549	.

Table B.32				
Monthly Employment				
Washington County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	119,234	121,964	123,149	123,149
February	119,422	122,094	123,167	123,203
March	119,653	122,455	123,293	123,504
April	122,140	123,223	123,689	124,465
May	122,071	123,487	124,135	124,229
June	121,757	124,647	124,986	124,148
July	123,221	125,410	126,207	124,230
August	122,893	124,780	125,274	123,634
September	121,896	123,613	124,338	122,431
October	123,200	124,877	124,882	123,046
November	122,679	125,071	125,425	122,186
December	122,070	124,833	124,203	120,806
Annual	121,686	123,871	124,396	.

Table B.33				
Monthly Unemployment				
Washington County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	5,062	5,276	5,664	5,755
February	4,928	5,190	5,275	5,732
March	5,136	5,057	5,272	6,128
April	4,641	4,432	5,130	5,799
May	4,106	3,883	4,793	6,040
June	4,406	4,461	5,271	6,428
July	4,129	4,419	5,026	6,895
August	3,898	4,242	4,955	7,124
September	4,646	4,856	5,524	7,186
October	4,098	4,124	4,848	6,558
November	4,392	4,588	4,688	7,195
December	4,490	4,664	5,386	8,123
Annual	4,494	4,599	5,153	.

Table B.34				
Monthly Unemployment Rate				
Washington County				
Bureau of Labor Statistics				
Month	2005	2006	2007	2008
January	4.1	4.1	4.4	4.5
February	4.0	4.1	4.1	4.4
March	4.1	4.0	4.1	4.7
April	3.7	3.5	4.0	4.5
May	3.3	3.0	3.7	4.6
June	3.5	3.5	4.0	4.9
July	3.2	3.4	3.8	5.3
August	3.1	3.3	3.8	5.4
September	3.7	3.8	4.3	5.5
October	3.2	3.2	3.7	5.1
November	3.5	3.5	3.6	5.6
December	3.5	3.6	4.2	6.3
Annual	3.6	3.6	4.0	.

Table B.35						
Number of Establishments						
Anoka County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	6,914	6,977	6,990	6,991	6,968	.
2002	6,999	7,134	7,147	7,146	7,107	1.99
2003	7,310	7,378	7,419	7,379	7,372	3.73
2004	7,217	7,387	7,510	7,578	7,423	0.69
2005	7,423	7,695	7,888	8,072	7,770	4.67
2006	7,986	7,962	7,867	7,992	7,952	2.34
2007	7,624	7,711	7,792	7,868	7,749	-2.55
2008p	7,848	7,877	.	.	.	.

Table B.36						
Total Wages						
Anoka County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	913,862	954,851	911,509	1,007,594	3,787,816	.
2002	928,808	994,500	960,975	1,054,805	3,939,087	3.99
2003	963,337	1,047,417	1,000,895	1,098,416	4,110,065	4.34
2004	998,790	1,068,424	1,065,673	1,208,600	4,341,487	5.63
2005	1,039,301	1,162,051	1,131,963	1,171,840	4,505,156	3.77
2006	1,114,711	1,225,970	1,125,491	1,223,949	4,690,121	4.11
2007	1,145,658	1,263,540	1,163,088	1,276,174	4,848,458	3.38
2008p	1,162,070	1,253,157	.	.	.	.

Table B.37						
Average Weekly Wages						
Anoka County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	644	662	652	701	665	.
2002	668	697	686	737	697	4.81
2003	690	724	700	752	717	2.87
2004	711	724	734	811	746	4.04
2005	720	776	751	774	756	1.34
2006	757	808	746	811	781	3.31
2007	776	834	769	832	803	2.82
2008p	796	840	.	.	.	.

Table B.38						
Number of Establishments						
Carver County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,843	1,867	1,861	1,866	1,859	.
2002	1,892	1,918	1,926	1,932	1,917	3.12
2003	2,005	2,006	2,024	2,007	2,011	4.90
2004	2,011	2,063	2,141	2,157	2,093	4.08
2005	2,133	2,211	2,278	2,345	2,242	7.12
2006	2,326	2,326	2,332	2,377	2,340	4.37
2007	2,310	2,363	2,386	2,420	2,370	1.28
2008p	2,435	2,441	.	.	.	.

Table B.39						
Total Wages						
Carver County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	256,704	256,974	254,926	298,528	1,067,132	.
2002	268,417	268,381	264,411	290,986	1,092,195	2.35
2003	269,243	277,414	282,133	309,252	1,138,043	4.20
2004	286,086	292,704	303,104	350,789	1,232,683	8.32
2005	288,312	298,440	328,634	343,047	1,258,433	2.09
2006	323,435	331,945	330,512	363,682	1,349,573	7.24
2007	343,564	339,598	342,008	369,994	1,395,164	3.38
2008p	355,284	357,502	.	.	.	.

Table B.40						
Average Weekly Wages						
Carver County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	680	657	657	781	694	.
2002	710	679	664	735	697	0.43
2003	682	683	704	776	711	2.01
2004	732	716	729	842	755	6.19
2005	729	722	782	809	761	0.79
2006	774	754	756	834	780	2.50
2007	826	787	804	871	822	5.38
2008p	844	824	.	.	.	.

Table B.41						
Number of Establishments						
Dakota County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	9,218	9,292	9,300	9,291	9,275	.
2002	9,283	9,422	9,453	9,414	9,393	1.27
2003	9,591	9,645	9,692	9,611	9,635	2.58
2004	9,381	9,594	9,788	9,893	9,664	0.30
2005	9,740	10,089	10,397	10,645	10,218	5.73
2006	10,548	10,527	10,408	10,563	10,512	2.88
2007	10,214	10,362	10,482	10,641	10,425	-0.83
2008p	10,604	10,661	.	.	.	.

Table B.42						
Total Wages						
Dakota County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,373,735	1,369,619	1,346,837	1,464,317	5,554,508	.
2002	1,437,812	1,456,438	1,436,802	1,571,623	5,902,675	6.27
2003	1,533,090	1,543,559	1,528,773	1,655,011	6,260,433	6.06
2004	1,589,475	1,622,259	1,611,618	1,829,217	6,652,568	6.26
2005	1,621,607	1,692,679	1,724,699	1,835,108	6,874,092	3.33
2006	1,797,454	1,811,727	1,706,379	1,903,011	7,218,571	5.01
2007	1,882,897	1,902,823	1,785,195	2,040,472	7,611,386	5.44
2008p	1,945,642	1,937,407	.	.	.	.

Table B.43						
Average Weekly Wages						
Dakota County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	694	671	668	712	686	.
2002	713	698	691	739	710	3.50
2003	734	713	718	761	732	3.10
2004	753	735	742	822	763	4.23
2005	753	757	775	807	774	1.44
2006	811	790	755	833	797	2.97
2007	842	821	776	885	831	4.27
2008p	870	847	.	.	.	.

Table B.44						
Number of Establishments						
Hennepin County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	41,825	41,935	41,938	41,950	41,912	.
2002	41,077	41,401	41,468	41,443	41,347	-1.35
2003	41,265	41,348	41,396	41,078	41,272	-0.18
2004	39,463	40,203	40,781	41,145	40,398	-2.12
2005	40,042	41,301	42,396	43,237	41,744	3.33
2006	42,523	42,386	42,013	42,673	42,399	1.57
2007	40,910	41,542	42,005	42,636	41,773	-1.48
2008p	42,519	42,789	.	.	.	.

Table B.45						
Total Wages						
Hennepin County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	10,268,939	9,618,617	9,298,365	10,107,237	39,293,158	.
2002	9,832,761	9,391,238	9,300,732	10,063,546	38,588,276	-1.79
2003	9,775,094	9,531,875	9,662,222	10,291,651	39,260,842	1.74
2004	10,309,225	9,847,067	9,998,805	11,415,403	41,570,500	5.88
2005	10,588,720	10,204,439	10,757,005	11,152,712	42,702,877	2.72
2006	11,351,588	10,749,256	10,800,381	11,614,604	44,515,829	4.25
2007	12,251,443	11,729,121	11,534,214	12,444,914	47,959,692	7.74
2008p	12,928,524	11,762,084	.	.	.	.

Table B.46						
Average Weekly Wages						
Hennepin County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	913	849	832	906	875	.
2002	913	864	863	921	890	1.71
2003	923	890	910	958	920	3.37
2004	984	914	933	1,049	970	5.43
2005	998	939	990	1,011	985	1.55
2006	1,053	980	989	1,051	1,018	3.35
2007	1,128	1,062	1,046	1,116	1,088	6.88
2008p	1,187	1,069	.	.	.	.

Table B.47						
Number of Establishments						
Ramsey County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	14,739	14,817	14,852	14,820	14,807	.
2002	14,603	14,707	14,695	14,661	14,667	-0.95
2003	14,628	15,150	15,160	15,046	14,996	2.24
2004	14,544	14,797	14,945	15,026	14,828	-1.12
2005	14,739	15,278	15,638	15,895	15,388	3.78
2006	15,716	15,644	15,464	15,644	15,617	1.49
2007	14,994	15,157	15,278	15,453	15,221	-2.54
2008p	15,368	15,448	.	.	.	.

Table B.48						
Total Wages						
Ramsey County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	3,374,692	3,377,474	3,220,928	3,495,403	13,468,498	.
2002	3,395,017	3,370,719	3,285,225	3,598,284	13,649,245	1.34
2003	3,467,985	3,464,577	3,346,223	3,704,961	13,983,746	2.45
2004	3,657,728	3,614,558	3,463,788	3,935,555	14,671,629	4.92
2005	3,653,496	3,635,337	3,711,880	3,835,907	14,836,620	1.12
2006	3,937,997	3,793,428	3,668,317	3,927,077	15,326,820	3.30
2007	4,166,360	3,915,747	3,874,279	4,138,088	16,094,473	5.01
2008p	4,272,683	3,982,244	.	.	.	.

Table B.49						
Average Weekly Wages						
Ramsey County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	784	774	749	801	777	.
2002	801	787	774	838	800	2.96
2003	830	812	795	873	827	3.37
2004	881	848	819	917	867	4.84
2005	874	851	862	882	867	0.00
2006	929	878	850	907	891	2.77
2007	981	906	898	954	934	4.83
2008p	1,004	920	.	.	.	.

Table B.50						
Number of Establishments						
Washington County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	4,807	4,850	4,860	4,854	4,843	.
2002	4,899	4,996	5,004	4,985	4,971	2.64
2003	5,089	5,119	5,175	5,137	5,130	3.20
2004	4,992	5,096	5,181	5,244	5,128	-0.04
2005	5,156	5,351	5,522	5,663	5,423	5.75
2006	5,615	5,595	5,559	5,655	5,606	3.37
2007	5,414	5,492	5,565	5,661	5,533	-1.30
2008p	5,689	5,719	.	.	.	.

Table B.51						
Total Wages						
Washington County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	546,994	583,802	551,580	641,503	2,323,880	.
2002	569,054	576,881	571,206	628,422	2,345,562	0.93
2003	633,731	607,216	600,916	646,658	2,488,521	6.09
2004	648,959	636,245	632,640	699,813	2,617,658	5.19
2005	664,218	650,984	667,183	698,906	2,681,290	2.43
2006	757,109	691,050	642,551	712,514	2,803,224	4.55
2007	745,358	706,005	669,514	731,597	2,852,475	1.76
2008p	746,903	711,403	.	.	.	.

Table B.52						
Average Weekly Wages						
Washington County						
BLS Quarterly Census of Employment and Wages						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	619	642	616	706	646	.
2002	652	639	636	693	655	1.39
2003	713	654	658	695	680	3.82
2004	723	675	675	738	703	3.38
2005	725	674	694	714	701	-0.28
2006	796	704	669	741	727	3.71
2007	795	720	691	754	739	1.65
2008p	792	739	.	.	.	.

APPENDIX C. BUREAU OF ECONOMIC ANALYSIS DATA

Table C.1
Total Employment and Real Personal Income
 Fair Housing Implementation Council Region
 BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	34,105,752	2,396,235	-1,234,356	4,993,798	2,589,964	38,058,923	21,041	920,567	37,049
1970	34,536,368	2,386,241	-1,196,440	5,105,825	2,938,434	38,997,945	21,136	922,487	37,438
1971	34,736,454	2,483,554	-1,232,496	5,222,669	3,278,263	39,521,336	21,282	917,446	37,862
1972	35,850,191	2,693,460	-1,305,528	5,285,428	3,470,301	40,606,932	21,930	950,342	37,723
1973	38,050,626	3,291,918	-1,423,508	5,552,716	3,899,638	42,787,554	22,988	1,004,276	37,889
1974	38,229,605	3,411,116	-1,474,496	5,863,932	4,119,342	43,327,267	23,120	1,027,883	37,193
1975	37,102,099	3,231,075	-1,457,598	5,806,864	4,568,766	42,789,056	22,819	1,017,428	36,467
1976	39,114,236	3,487,202	-1,605,085	5,916,267	4,713,326	44,651,541	23,698	1,045,434	37,414
1977	41,486,822	3,685,218	-1,780,376	6,202,197	4,536,688	46,760,113	24,752	1,090,921	38,029
1978	44,086,559	4,046,049	-1,977,134	6,525,596	4,526,388	49,115,360	25,831	1,145,064	38,501
1979	46,798,115	4,473,913	-2,252,235	6,869,765	4,621,172	51,562,904	26,886	1,212,206	38,606
1980	47,485,884	4,539,915	-2,410,763	7,787,441	4,990,514	53,313,161	27,351	1,241,615	38,245
1981	47,248,119	4,835,330	-2,423,602	8,973,444	5,231,208	54,193,840	27,467	1,241,022	38,072
1982	47,131,192	4,916,592	-2,416,140	10,098,767	5,482,101	55,379,329	27,764	1,221,860	38,573
1983	48,894,408	5,182,794	-2,509,937	10,315,342	5,678,176	57,195,196	28,481	1,238,870	39,467
1984	53,476,630	5,806,374	-2,754,093	11,294,480	5,736,766	61,947,409	30,553	1,323,067	40,419
1985	56,337,749	6,211,003	-2,899,506	11,879,334	5,991,272	65,097,845	31,616	1,372,445	41,049
1986	58,751,433	6,605,700	-3,008,253	12,506,507	6,195,120	67,839,107	32,422	1,404,898	41,819
1987	61,928,392	6,921,532	-3,187,631	12,805,311	6,279,049	70,903,590	33,347	1,470,166	42,123
1988	64,773,676	7,493,803	-3,379,754	13,345,130	6,517,202	73,762,450	33,968	1,517,776	42,677
1989	66,343,124	7,682,162	-3,357,826	14,684,413	6,827,448	76,814,998	34,859	1,549,817	42,807
1990	67,490,457	7,885,680	-3,337,090	15,492,242	7,132,615	78,892,544	35,218	1,576,893	42,800
1991	67,718,494	8,051,267	-3,387,011	15,218,090	7,483,929	78,982,235	34,755	1,577,973	42,915
1992	71,843,733	8,482,778	-3,621,209	14,775,091	7,954,466	82,469,302	35,760	1,598,812	44,936
1993	72,930,249	8,698,324	-3,790,756	14,644,821	8,269,563	83,355,552	35,613	1,630,643	44,725
1994	75,469,175	9,146,825	-4,037,564	16,137,404	8,542,969	86,965,159	36,653	1,679,412	44,938
1995	78,457,729	9,488,452	-4,300,558	17,521,586	8,899,032	91,089,337	37,892	1,730,280	45,344
1996	82,163,448	9,916,927	-4,727,111	18,666,733	9,139,594	95,325,736	39,156	1,763,941	46,579
1997	86,493,210	10,397,792	-5,229,974	20,305,555	9,161,798	100,332,798	40,736	1,795,425	48,174
1998	93,600,396	11,101,052	-5,709,869	21,974,997	9,335,772	108,100,244	43,334	1,845,332	50,723
1999	99,233,509	11,721,207	-6,263,371	21,823,281	9,604,147	112,676,358	44,563	1,886,503	52,602
2000	105,616,384	12,324,373	-6,926,156	23,040,303	10,107,146	119,513,303	46,666	1,927,725	54,788
2001	106,769,166	12,541,580	-7,352,749	21,807,339	11,005,583	119,687,760	46,261	1,934,887	55,181
2002	107,018,618	12,491,114	-7,350,264	21,081,262	11,785,667	120,044,169	46,203	1,915,791	55,861
2003	108,050,720	12,684,122	-7,412,863	21,310,523	12,077,875	121,342,134	46,562	1,920,881	56,251
2004	111,801,466	13,078,571	-7,642,058	22,409,544	12,227,072	125,717,454	48,043	1,950,726	57,313
2005	111,820,625	13,148,586	-7,870,392	23,782,954	12,296,599	126,881,200	48,296	1,989,585	56,203
2006	112,530,971	13,287,459	-8,122,895	24,985,316	13,097,136	129,203,070	48,851	2,025,436	55,559

Table C.2
Total Employment and Real Personal Income

Anoka County
BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	1,171,476	79,346	1,199,467	188,021	84,736	2,564,355	18,188	33,838	34,620
1970	1,242,101	82,567	1,078,985	194,676	108,283	2,541,479	16,300	35,574	34,916
1971	1,322,354	91,513	1,014,330	203,141	133,598	2,581,910	16,235	37,306	35,446
1972	1,469,156	107,540	1,001,359	206,177	148,754	2,717,906	16,561	41,805	35,143
1973	1,586,484	133,214	1,073,345	220,611	169,396	2,916,621	17,096	46,275	34,284
1974	1,563,650	137,156	1,127,414	238,097	195,831	2,987,836	17,082	48,591	32,180
1975	1,564,886	135,616	1,074,788	251,865	237,515	2,993,438	16,826	49,593	31,555
1976	1,716,587	151,433	1,163,746	262,409	244,897	3,236,205	17,917	52,585	32,644
1977	1,907,509	168,664	1,266,964	275,758	231,403	3,512,970	19,296	57,081	33,418
1978	2,188,090	202,416	1,338,250	294,962	230,897	3,849,784	20,617	62,738	34,877
1979	2,426,952	234,051	1,465,990	319,275	245,233	4,223,398	22,028	69,191	35,076
1980	2,519,343	242,719	1,523,122	382,779	281,734	4,464,259	22,668	71,250	35,359
1981	2,489,988	256,699	1,524,637	439,129	297,006	4,494,061	22,446	71,162	34,990
1982	2,542,032	265,766	1,491,171	498,670	313,012	4,579,120	22,536	71,292	35,657
1983	2,681,489	286,530	1,530,462	551,743	322,485	4,799,647	23,371	74,117	36,179
1984	2,952,329	322,460	1,676,957	607,117	308,015	5,221,959	24,999	80,808	36,535
1985	3,018,885	334,557	1,822,641	642,781	336,247	5,485,997	25,713	83,765	36,040
1986	3,105,464	350,168	1,937,618	687,360	356,568	5,736,841	26,278	86,853	35,755
1987	3,243,255	364,876	2,049,627	703,193	362,721	5,993,920	26,659	92,616	35,018
1988	3,428,603	402,436	2,101,607	717,373	391,871	6,237,018	26,841	97,741	35,078
1989	3,560,918	420,024	2,158,909	807,549	410,906	6,518,258	27,407	101,414	35,113
1990	3,675,266	438,444	2,172,689	801,171	454,392	6,665,073	27,177	104,479	35,177
1991	3,812,480	462,025	2,127,334	798,763	498,287	6,774,840	26,931	107,472	35,474
1992	4,136,035	495,691	2,189,824	768,708	561,835	7,160,711	27,835	109,571	37,748
1993	4,241,851	514,536	2,354,518	803,041	602,401	7,487,275	28,606	112,016	37,868
1994	4,448,451	548,900	2,449,221	955,063	636,941	7,940,777	29,599	116,186	38,287
1995	4,577,178	565,059	2,556,478	1,033,807	681,775	8,284,180	30,320	120,102	38,111
1996	4,782,333	590,396	2,666,778	1,149,074	724,347	8,732,136	31,381	123,382	38,760
1997	4,966,509	613,461	2,823,007	1,264,914	741,404	9,182,373	32,449	125,877	39,455
1998	5,471,780	663,882	2,934,203	1,402,611	778,804	9,923,515	34,446	130,644	41,883
1999	5,772,720	699,576	3,213,458	1,425,553	824,751	10,536,906	35,889	139,474	41,389
2000	6,223,575	739,959	3,400,261	1,518,777	885,592	11,288,246	37,658	144,501	43,069
2001	6,184,738	743,450	3,494,966	1,426,449	985,847	11,348,551	37,211	149,589	41,345
2002	6,449,385	768,627	3,379,522	1,453,171	1,101,105	11,614,555	37,580	149,633	43,101
2003	6,637,377	797,144	3,356,094	1,439,023	1,158,677	11,794,027	37,774	152,965	43,391
2004	6,826,646	820,492	3,483,260	1,375,844	1,175,843	12,041,100	37,951	157,055	43,467
2005	6,902,415	834,236	3,367,779	1,364,214	1,213,115	12,013,288	37,468	161,903	42,633
2006	6,962,065	842,708	3,299,869	1,393,818	1,294,802	12,107,846	37,375	165,173	42,150

Table C.3
Total Employment and Real Personal Income
 Carver County
 BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	228,777	12,292	187,440	61,602	30,462	495,988	18,216	8,262	27,690
1970	240,732	12,927	183,891	65,565	34,240	511,501	17,966	8,479	28,392
1971	248,709	14,292	178,281	68,574	40,032	521,305	17,906	8,819	28,202
1972	280,854	17,401	186,614	71,655	41,121	562,844	18,155	10,134	27,714
1973	323,394	22,352	194,648	79,967	47,058	622,715	19,174	11,088	29,166
1974	341,927	24,559	191,088	86,240	51,593	646,288	19,715	11,590	29,502
1975	320,040	23,887	193,774	86,711	57,267	633,905	18,639	11,742	27,256
1976	324,294	26,200	192,780	87,914	60,177	638,965	18,562	12,327	26,308
1977	384,478	29,167	208,690	93,754	58,531	716,286	20,269	12,996	29,584
1978	410,324	33,600	234,173	98,475	60,289	769,662	21,256	13,836	29,656
1979	431,615	37,541	278,691	118,090	63,265	854,121	23,196	14,640	29,482
1980	425,128	38,220	308,031	131,685	71,902	898,527	24,124	15,375	27,651
1981	438,125	41,671	306,483	147,472	73,993	924,403	24,352	15,860	27,625
1982	415,174	40,611	317,891	169,963	74,065	936,482	24,315	15,540	26,716
1983	411,683	42,068	335,776	178,080	75,210	958,681	24,709	15,820	26,023
1984	480,814	47,527	371,629	187,412	76,673	1,069,001	27,172	16,400	29,318
1985	552,949	55,875	382,167	190,673	79,547	1,149,460	28,588	17,772	31,113
1986	587,873	60,279	408,760	201,064	81,602	1,219,021	29,543	17,955	32,741
1987	651,976	66,606	432,315	206,183	82,037	1,305,905	30,554	19,427	33,560
1988	691,126	75,486	448,720	213,207	84,703	1,362,271	30,466	20,399	33,880
1989	781,494	84,474	449,593	260,145	94,173	1,500,931	32,415	21,904	35,678
1990	872,535	97,002	425,103	266,706	102,149	1,569,491	32,421	24,435	35,708
1991	896,625	103,838	446,724	262,578	108,658	1,610,748	32,054	25,900	34,619
1992	1,027,341	117,992	460,498	260,388	118,143	1,748,379	33,565	28,192	36,441
1993	1,134,892	133,604	468,526	270,841	125,477	1,866,132	34,281	30,810	36,835
1994	1,233,413	147,207	503,901	293,150	133,312	2,016,569	35,418	32,959	37,423
1995	1,330,055	159,428	565,899	320,772	142,110	2,199,408	36,876	35,477	37,491
1996	1,374,163	163,920	651,945	382,051	148,561	2,392,800	38,472	36,117	38,048
1997	1,486,227	176,698	694,691	425,063	151,003	2,580,286	40,355	37,155	40,001
1998	1,515,204	176,971	882,250	482,479	159,862	2,862,824	43,483	39,013	38,838
1999	1,554,770	181,543	1,042,331	490,998	167,483	3,074,039	45,087	39,878	38,988
2000	1,694,780	195,290	1,171,649	523,577	179,958	3,374,673	47,623	41,954	40,396
2001	1,853,923	212,184	1,129,373	559,998	202,701	3,533,811	48,337	43,660	42,463
2002	1,930,078	218,069	1,128,816	560,185	223,740	3,624,751	47,887	45,119	42,778
2003	1,990,163	226,184	1,121,684	560,425	232,412	3,678,500	46,914	46,126	43,146
2004	2,116,497	239,099	1,220,139	542,050	236,285	3,875,872	47,819	47,710	44,362
2005	2,115,752	240,090	1,336,526	656,463	245,383	4,114,034	48,980	49,337	42,884
2006	2,194,867	250,067	1,400,943	686,524	268,288	4,300,556	49,753	51,726	42,433

Table C.4
Total Employment and Real Personal Income

Dakota County
BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	1,323,560	89,677	1,028,278	300,144	105,591	2,667,896	20,734	36,583	36,180
1970	1,386,668	91,926	960,867	316,158	125,690	2,697,458	19,157	38,088	36,407
1971	1,446,310	99,055	991,451	331,317	143,374	2,813,398	19,510	40,426	35,777
1972	1,536,423	110,898	1,061,143	342,081	158,505	2,987,253	19,859	44,275	34,702
1973	1,730,547	143,080	1,146,285	373,260	190,533	3,297,546	20,746	49,149	35,210
1974	1,828,361	159,062	1,154,694	403,960	213,488	3,441,440	20,740	53,131	34,412
1975	1,905,526	162,523	1,103,988	411,159	254,112	3,512,263	21,044	56,291	33,851
1976	2,015,804	178,181	1,228,450	428,320	271,666	3,766,058	21,427	57,849	34,846
1977	2,262,835	193,999	1,303,063	455,376	257,879	4,085,153	22,710	63,110	35,855
1978	2,451,846	218,770	1,428,275	482,989	266,189	4,410,529	23,901	68,629	35,726
1979	2,619,210	246,092	1,614,619	521,645	275,106	4,784,488	25,105	73,601	35,587
1980	2,588,662	246,206	1,761,365	608,126	311,239	5,023,187	25,688	76,173	33,984
1981	2,582,033	260,032	1,835,490	716,991	331,475	5,205,956	26,014	76,664	33,680
1982	2,612,491	267,254	1,877,694	809,662	354,085	5,386,679	26,301	76,468	34,165
1983	2,703,282	282,858	2,021,824	854,945	366,084	5,663,277	27,276	79,088	34,181
1984	3,151,797	335,353	2,185,342	953,272	363,418	6,318,477	29,526	88,692	35,536
1985	3,376,130	366,925	2,356,390	1,025,850	392,749	6,784,194	30,664	95,754	35,258
1986	3,517,186	388,638	2,541,263	1,051,260	411,971	7,133,042	31,153	100,331	35,056
1987	3,854,085	424,660	2,712,296	1,117,610	423,116	7,682,447	31,841	110,435	34,899
1988	4,310,271	492,687	2,792,489	1,214,487	459,493	8,284,053	32,483	121,207	35,561
1989	4,590,462	523,391	2,923,931	1,415,163	493,521	8,899,687	33,510	127,684	35,952
1990	4,761,826	550,807	3,047,876	1,438,252	539,481	9,236,626	33,241	133,888	35,566
1991	4,848,504	574,774	3,112,943	1,435,288	590,717	9,412,678	32,806	137,606	35,235
1992	5,397,854	637,161	3,189,489	1,465,376	651,183	10,066,740	33,930	143,206	37,693
1993	5,622,675	672,669	3,250,858	1,486,110	693,187	10,380,160	33,938	147,745	38,057
1994	5,923,485	720,816	3,369,266	1,726,284	727,521	11,025,740	35,452	155,510	38,091
1995	6,185,255	754,471	3,457,419	1,938,905	772,243	11,599,351	36,337	163,862	37,747
1996	6,676,856	811,643	3,584,492	2,138,499	809,733	12,397,938	37,781	170,393	39,185
1997	6,950,135	841,228	3,983,916	2,307,532	829,174	13,229,529	39,415	174,971	39,722
1998	7,644,904	909,069	4,259,325	2,609,094	866,185	14,470,439	42,160	181,302	42,167
1999	8,273,876	979,127	4,405,951	2,537,396	910,181	15,148,277	43,217	192,330	43,019
2000	8,744,059	1,025,238	4,638,461	2,680,059	979,159	16,016,501	44,755	199,367	43,859
2001	9,029,678	1,067,714	4,360,186	2,568,185	1,088,821	15,979,156	43,946	205,024	44,042
2002	9,621,720	1,127,468	4,053,991	2,506,370	1,203,624	16,258,237	44,147	211,387	45,517
2003	10,041,005	1,185,826	3,953,711	2,551,164	1,265,920	16,625,973	44,682	218,313	45,994
2004	10,463,616	1,229,019	3,941,805	2,622,901	1,288,415	17,087,718	45,325	224,025	46,707
2005	10,541,373	1,244,337	3,772,499	2,825,287	1,333,045	17,227,866	45,146	229,914	45,849
2006	10,649,543	1,262,459	3,684,913	2,927,797	1,437,067	17,436,861	45,193	235,730	45,177

Table C.5
Total Employment and Real Personal Income
Hennepin County
BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	20,337,999	1,422,933	-2,142,471	2,915,030	1,515,778	21,203,403	21,908	546,582	37,209
1970	20,606,543	1,417,722	-2,047,082	2,972,012	1,701,795	21,815,546	22,721	549,089	37,529
1971	20,610,736	1,468,834	-2,094,247	3,030,061	1,917,316	21,995,032	22,828	543,645	37,912
1972	21,089,827	1,581,304	-2,223,254	3,055,761	2,017,106	22,358,136	23,554	562,086	37,521
1973	22,422,695	1,937,850	-2,519,143	3,220,729	2,247,694	23,434,126	24,987	593,736	37,765
1974	22,716,566	2,022,014	-2,753,179	3,415,422	2,329,815	23,686,610	25,197	606,330	37,466
1975	21,959,131	1,907,603	-2,709,122	3,387,066	2,514,211	23,243,683	24,902	597,544	36,749
1976	23,037,185	2,052,627	-2,977,799	3,437,968	2,590,906	24,035,632	25,844	612,940	37,585
1977	24,390,917	2,168,989	-3,332,442	3,600,299	2,516,822	25,006,606	26,943	639,964	38,113
1978	25,625,289	2,350,277	-3,570,005	3,785,585	2,508,365	25,998,957	27,963	663,285	38,634
1979	27,600,053	2,637,955	-4,309,049	3,964,258	2,550,487	27,167,793	29,157	704,613	39,171
1980	28,437,197	2,715,088	-4,872,794	4,453,312	2,733,612	28,036,240	29,689	726,794	39,127
1981	28,127,540	2,874,159	-4,852,969	5,116,093	2,856,083	28,372,587	29,752	726,485	38,717
1982	27,991,147	2,914,594	-4,878,458	5,741,192	2,991,056	28,930,342	30,091	713,831	39,213
1983	29,050,401	3,065,615	-5,134,566	5,777,413	3,093,607	29,721,241	30,740	720,189	40,337
1984	31,685,669	3,428,604	-5,633,529	6,286,052	3,145,936	32,055,523	32,950	767,297	41,295
1985	33,552,437	3,685,301	-6,073,818	6,600,428	3,262,953	33,656,698	34,148	796,146	42,144
1986	35,129,516	3,936,078	-6,446,182	6,938,459	3,370,158	35,055,873	35,146	815,034	43,102
1987	37,159,224	4,139,874	-6,954,410	7,059,067	3,428,475	36,552,482	36,346	850,058	43,714
1988	38,715,141	4,453,414	-7,286,897	7,448,762	3,543,028	37,966,620	37,264	872,162	44,390
1989	39,843,180	4,583,265	-7,689,225	8,236,668	3,700,670	39,508,028	38,481	889,872	44,774
1990	40,505,150	4,696,796	-7,932,184	8,625,776	3,838,124	40,340,070	38,972	901,274	44,942
1991	40,529,351	4,778,542	-8,116,296	8,388,099	4,001,392	40,024,004	38,366	893,801	45,345
1992	43,083,301	5,045,938	-8,695,134	8,093,694	4,199,761	41,635,683	39,645	902,511	47,737
1993	43,568,427	5,146,347	-9,123,238	7,962,537	4,326,613	41,587,993	39,248	919,139	47,401
1994	44,996,519	5,397,897	-9,616,301	8,549,151	4,446,207	42,977,678	40,202	941,673	47,784
1995	46,968,610	5,614,969	-10,199,817	9,336,970	4,597,552	45,088,346	41,867	966,633	48,590
1996	49,135,877	5,870,609	-11,016,371	9,882,037	4,680,747	46,811,681	43,194	983,582	49,956
1997	52,198,565	6,205,714	-12,033,880	10,993,262	4,636,349	49,588,582	45,507	996,767	52,368
1998	56,909,094	6,673,654	-13,149,523	11,514,496	4,691,527	53,291,940	48,492	1,023,599	55,597
1999	60,333,519	7,035,583	-14,016,076	11,533,167	4,784,613	55,599,641	50,107	1,038,891	58,075
2000	64,351,906	7,424,439	-15,187,429	12,179,849	4,986,485	58,906,371	52,671	1,057,734	60,839
2001	64,588,310	7,495,443	-15,471,391	11,403,490	5,417,877	58,442,843	51,921	1,046,186	61,737
2002	63,399,507	7,324,335	-14,953,414	10,950,752	5,690,181	57,762,692	51,359	1,022,064	62,031
2003	63,295,013	7,352,747	-14,687,088	11,348,170	5,762,457	58,365,805	51,909	1,014,417	62,395
2004	65,613,742	7,601,826	-15,232,914	11,844,215	5,817,007	60,440,223	53,700	1,027,266	63,872
2005	65,882,439	7,669,531	-15,394,282	12,800,291	5,768,270	61,387,186	54,570	1,045,476	63,017
2006	66,334,405	7,752,433	-15,600,401	13,537,129	6,108,176	62,626,876	55,481	1,063,321	62,384

Table C.6
Total Employment and Real Personal Income

Ramsey County

BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	10,391,787	749,041	-2,127,769	1,334,360	776,232	9,625,569	20,640	276,349	37,604
1970	10,369,869	735,902	-1,963,782	1,361,303	880,069	9,911,557	20,828	271,521	38,192
1971	10,363,732	758,189	-1,893,721	1,391,182	942,992	10,045,996	21,161	265,988	38,963
1972	10,660,922	816,473	-1,924,594	1,409,061	995,811	10,324,727	22,073	269,015	39,629
1973	11,083,337	980,604	-1,965,104	1,454,473	1,123,134	10,715,237	22,882	278,743	39,762
1974	10,897,828	992,232	-1,891,951	1,512,953	1,192,538	10,719,136	23,122	281,931	38,654
1975	10,466,292	926,580	-1,828,668	1,460,537	1,348,290	10,519,872	22,722	274,852	38,080
1976	11,018,906	992,621	-1,922,392	1,475,918	1,380,945	10,960,756	23,795	280,247	39,319
1977	11,469,695	1,033,463	-2,061,861	1,535,825	1,313,503	11,223,699	24,482	286,653	40,012
1978	12,216,219	1,134,764	-2,368,491	1,606,621	1,300,516	11,620,102	25,484	302,513	40,382
1979	12,469,647	1,201,663	-2,391,750	1,672,141	1,321,151	11,869,525	26,048	314,028	39,709
1980	12,295,849	1,183,245	-2,318,272	1,885,289	1,408,171	12,087,793	26,222	315,451	38,979
1981	12,366,381	1,277,305	-2,472,243	2,166,025	1,477,767	12,260,625	26,386	312,531	39,568
1982	12,321,459	1,301,253	-2,497,738	2,430,719	1,538,584	12,491,771	26,703	306,446	40,208
1983	12,713,922	1,366,953	-2,587,700	2,468,117	1,600,671	12,828,056	27,338	308,835	41,167
1984	13,724,556	1,515,633	-2,826,773	2,709,404	1,624,018	13,715,571	29,190	326,963	41,976
1985	14,269,486	1,599,141	-2,962,957	2,813,300	1,687,648	14,208,336	29,985	333,929	42,732
1986	14,688,109	1,679,659	-3,061,522	2,966,574	1,740,497	14,654,000	30,602	337,165	43,564
1987	15,112,405	1,713,730	-3,080,407	3,001,086	1,748,356	15,067,711	31,352	345,939	43,685
1988	15,379,638	1,815,807	-2,990,970	3,021,337	1,796,384	15,390,582	31,833	352,956	43,574
1989	15,480,821	1,829,907	-2,973,912	3,186,772	1,867,873	15,731,647	32,394	354,128	43,715
1990	15,616,636	1,861,029	-2,926,705	3,459,998	1,919,760	16,208,660	33,315	356,281	43,832
1991	15,601,753	1,888,332	-2,999,766	3,456,865	1,986,338	16,156,858	33,090	355,350	43,905
1992	16,084,266	1,933,156	-3,113,832	3,299,108	2,095,596	16,431,982	33,432	356,107	45,167
1993	16,161,672	1,966,086	-3,242,089	3,206,254	2,172,171	16,331,922	33,175	359,840	44,913
1994	16,520,426	2,043,584	-3,359,716	3,498,184	2,227,416	16,842,727	34,121	366,900	45,027
1995	17,011,768	2,101,003	-3,515,583	3,724,080	2,303,614	17,422,876	35,137	375,292	45,329
1996	17,573,346	2,160,162	-3,532,747	3,904,975	2,356,898	18,142,309	36,406	377,989	46,492
1997	17,970,277	2,206,936	-3,668,480	4,012,046	2,372,712	18,479,619	36,775	383,013	46,918
1998	18,915,985	2,298,888	-3,822,700	4,444,692	2,384,077	19,623,166	38,775	390,128	48,487
1999	19,915,238	2,419,738	-4,301,375	4,281,445	2,433,264	19,908,835	39,101	393,937	50,554
2000	20,979,599	2,509,125	-4,594,688	4,475,462	2,542,670	20,893,919	40,838	398,286	52,675
2001	21,374,117	2,577,165	-4,605,925	4,190,428	2,727,931	21,109,386	41,129	401,445	53,243
2002	21,820,045	2,603,414	-4,772,057	4,039,608	2,917,996	21,402,179	41,866	398,008	54,823
2003	22,119,777	2,649,872	-4,947,640	3,762,119	2,974,281	21,258,664	41,975	397,044	55,711
2004	22,697,197	2,703,913	-5,001,578	4,133,499	3,012,309	22,137,514	44,109	400,767	56,634
2005	22,281,778	2,674,052	-4,902,009	4,301,776	3,004,744	22,012,237	44,168	406,265	54,845
2006	22,260,627	2,687,853	-4,947,106	4,516,344	3,201,042	22,343,055	44,882	411,180	54,138

Table C.7
Total Employment and Real Personal Income
Washington County
BEA Data 1969 - 2006, 2008 Dollars

Year	1,000s of 2008 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residence Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	652,153	42,946	620,699	194,642	77,165	1,501,712	19,321	18,953	34,409
1970	690,454	45,198	590,681	196,112	88,357	1,520,406	18,140	19,736	34,985
1971	744,612	51,671	571,410	198,393	100,951	1,563,695	18,093	21,262	35,021
1972	813,009	59,844	593,204	200,693	109,004	1,656,066	18,565	23,027	35,307
1973	904,168	74,819	646,461	203,676	121,823	1,801,309	19,343	25,285	35,759
1974	881,273	76,092	697,437	207,262	136,078	1,845,958	19,077	26,310	33,496
1975	886,224	74,866	707,640	209,525	157,372	1,885,895	18,868	27,406	32,337
1976	1,001,461	86,139	710,131	223,738	164,736	2,013,926	19,619	29,486	33,964
1977	1,071,388	90,935	835,211	241,185	158,550	2,215,400	21,047	31,117	34,431
1978	1,194,789	106,222	960,664	256,964	160,131	2,466,326	22,786	34,063	35,076
1979	1,250,638	116,611	1,089,263	274,357	165,931	2,663,579	23,949	36,133	34,612
1980	1,219,703	114,437	1,187,784	326,250	183,856	2,803,156	24,545	36,572	33,351
1981	1,244,051	125,464	1,235,001	387,735	194,885	2,936,208	25,207	38,320	32,465
1982	1,248,890	127,115	1,273,300	448,562	211,299	3,054,936	25,702	38,283	32,623
1983	1,333,633	138,770	1,324,267	485,045	220,120	3,224,294	26,814	40,821	32,670
1984	1,481,465	156,797	1,472,281	551,222	218,707	3,566,878	29,107	42,907	34,527
1985	1,567,863	169,204	1,576,071	606,302	232,128	3,813,160	30,564	45,079	34,780
1986	1,723,286	190,879	1,611,810	661,789	234,323	4,040,329	31,684	47,560	36,234
1987	1,907,448	211,784	1,652,948	718,171	234,343	4,301,125	32,791	51,691	36,901
1988	2,248,896	253,973	1,555,297	729,963	241,724	4,521,907	32,986	53,311	42,184
1989	2,086,249	241,102	1,772,879	778,116	260,305	4,656,447	32,899	54,815	38,060
1990	2,059,044	241,601	1,876,131	900,340	278,710	4,872,623	33,160	56,536	36,420
1991	2,029,780	243,756	2,042,049	876,496	298,538	5,003,106	32,842	57,844	35,091
1992	2,114,935	252,840	2,347,947	887,817	327,948	5,425,808	34,256	59,225	35,710
1993	2,200,731	265,082	2,500,669	916,038	349,714	5,702,071	34,211	61,093	36,023
1994	2,346,880	288,421	2,616,065	1,115,570	371,573	6,161,668	35,454	66,184	35,460
1995	2,384,863	293,522	2,835,046	1,167,052	401,738	6,495,177	36,273	68,914	34,606
1996	2,620,872	320,197	2,918,792	1,210,097	419,309	6,848,872	37,258	72,478	36,161
1997	2,921,496	353,755	2,970,773	1,302,738	431,157	7,272,409	38,641	77,642	37,628
1998	3,143,429	378,587	3,186,576	1,521,626	455,317	7,928,360	41,220	80,646	38,978
1999	3,383,385	405,642	3,392,340	1,554,722	483,856	8,408,661	42,599	81,993	41,264
2000	3,622,465	430,322	3,645,590	1,662,580	533,282	9,033,594	44,603	85,883	42,179
2001	3,738,400	445,624	3,740,041	1,658,790	582,406	9,274,013	44,873	88,983	42,013
2002	3,797,882	449,201	3,812,878	1,571,175	649,020	9,381,754	44,833	89,580	42,397
2003	3,967,386	472,348	3,790,376	1,649,623	684,128	9,619,165	45,283	92,016	43,116
2004	4,083,769	484,221	3,947,230	1,891,036	697,213	10,135,027	47,354	93,903	43,489
2005	4,096,869	486,341	3,949,096	1,834,922	732,042	10,126,588	46,536	96,690	42,371
2006	4,129,464	491,940	4,038,886	1,923,705	787,762	10,387,877	46,790	98,306	42,006

Table C.8
Employment by Industry

Anoka County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm employment	780	774	784	773	779	742	-4.9
Forestry, fishing, related activities, and other	255	(D)	(D)	(D)	(D)	(D)	.
Mining	63	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	.
Construction	13,679	13,662	14,318	15,170	15,535	15,454	13.0
Manufacturing	25,310	23,297	23,050	23,115	23,662	23,739	-6.2
Wholesale trade	5,744	6,253	6,345	6,458	6,253	6,613	15.1
Retail trade	19,686	20,256	20,530	20,916	22,021	21,925	11.4
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	(D)	.
Information	1,570	1,452	1,441	1,315	1,490	1,525	-2.9
Finance and insurance	3,994	4,200	4,402	4,519	4,799	4,950	23.9
Real estate and rental and leasing	5,261	5,503	6,052	6,821	7,138	7,797	48.2
Professional and technical services	6,394	6,336	6,694	7,024	7,228	7,303	14.2
Management of companies and enterprises	558	437	588	602	665	709	27.1
Administrative and waste services	7,929	7,555	8,221	8,925	9,114	9,407	18.6
Educational services	1,822	2,068	1,992	2,057	2,139	2,239	22.9
Health care and social assistance	14,249	14,396	14,697	14,919	15,396	15,847	11.2
Arts, entertainment, and recreation	3,183	3,432	3,595	3,648	3,593	3,809	19.7
Accommodation and food services	8,434	8,872	9,164	9,472	9,842	9,898	17.4
Other services, except public administration	9,375	9,734	9,976	9,948	9,902	10,357	10.5
Government and government enterprises	15,341	15,215	15,265	15,527	16,160	16,456	7.3
Total	149,589	149,633	152,965	157,055	161,903	165,173	10.4

Table C.9
Earnings by Industry

Anoka County
BEA Data: Select Years 2001-2006

NAICS Categories	1000s of 2008 dollars						% Change 01-06
	2001	2002	2003	2004	2005	2006	
Farm Earnings	2,110	3,120	3,585	6,240	7,603	6,832	223.8
Forestry, fishing, related activities, and other	3,981	(D)	(D)	(D)	(D)	(D)	.
Mining	208	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	.
Construction	720,630	763,410	798,945	829,358	816,388	777,578	7.9
Manufacturing	1,811,850	1,842,962	1,882,990	1,943,590	1,956,898	1,947,981	7.5
Wholesale trade	384,417	441,575	449,539	451,042	451,528	525,060	36.6
Retail trade	495,861	517,844	527,092	515,803	513,900	496,994	0.2
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	(D)	.
Information	52,835	58,113	48,900	50,160	50,856	52,836	0.0
Finance and insurance	144,692	156,828	159,317	163,076	169,892	174,823	20.8
Real estate and rental and leasing	97,201	113,510	123,593	132,919	121,128	112,814	16.1
Professional and technical services	220,338	230,769	242,874	262,328	268,505	278,417	26.4
Management of companies and enterprises	36,734	30,278	39,077	40,439	46,209	44,377	20.8
Administrative and waste services	180,502	184,060	195,478	206,634	235,524	208,586	15.6
Educational services	38,992	45,773	45,362	45,208	45,435	48,039	23.2
Health care and social assistance	559,017	595,104	619,947	651,448	657,092	687,209	22.9
Arts, entertainment, and recreation	37,038	42,160	43,646	43,557	41,656	44,210	19.4
Accommodation and food services	127,774	135,392	138,494	144,542	148,011	150,445	17.7
Other services, except public administration	216,383	229,824	230,883	230,211	225,843	233,788	8.0
Government and government enterprises	766,959	782,450	817,631	842,926	866,948	887,840	15.8
Total	6,184,738	6,449,385	6,637,377	6,826,646	6,902,415	6,962,065	12.6

Table C.10
Earnings per Job by Industry

Anoka County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm Earnings	2,705	4,031	4,573	8,072	9,760	9,208	240.4
Forestry, fishing, related activities, and other	15,613	(D)	(D)	(D)	(D)	(D)	.
Mining	3,300	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	.
Construction	52,681	55,878	55,800	54,671	52,552	50,316	-4.5
Manufacturing	71,586	79,107	81,692	84,083	82,702	82,058	14.6
Wholesale trade	66,925	70,618	70,849	69,842	72,210	79,398	18.6
Retail trade	25,189	25,565	25,674	24,661	23,337	22,668	-10.0
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	(D)	.
Information	33,653	40,023	33,934	38,145	34,132	34,647	3.0
Finance and insurance	36,227	37,340	36,192	36,087	35,402	35,318	-2.5
Real estate and rental and leasing	18,476	20,627	20,422	19,487	16,970	14,469	-21.7
Professional and technical services	34,460	36,422	36,282	37,347	37,148	38,124	10.6
Management of companies and enterprises	65,831	69,287	66,457	67,174	69,487	62,592	-4.9
Administrative and waste services	22,765	24,363	23,778	23,152	25,842	22,173	-2.6
Educational services	21,401	22,134	22,772	21,978	21,241	21,456	0.3
Health care and social assistance	39,232	41,338	42,182	43,666	42,679	43,365	10.5
Arts, entertainment, and recreation	11,636	12,284	12,141	11,940	11,594	11,607	-0.3
Accommodation and food services	15,150	15,261	15,113	15,260	15,039	15,200	0.3
Other services, except public administration	23,081	23,610	23,144	23,141	22,808	22,573	-2.2
Government and government enterprises	49,994	51,426	53,562	54,288	53,648	53,952	7.9
Average	41,345	43,101	43,391	43,467	42,633	42,150	1.9

**Table C.11
Employment by Industry**

Carver County

BEA Data: Select Years 2000-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm employment	1,163	1,165	1,157	1,142	1,153	1,116	-4.0
Forestry, fishing, related activities, and other	(D)	(D)	(D)	(D)	(D)	(D)	.
Mining	(D)	(D)	45	41	48	45	.
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	.
Construction	2,851	2,899	3,216	3,548	3,583	3,700	29.8
Manufacturing	9,955	9,535	9,365	9,537	9,759	10,380	4.3
Wholesale trade	1,383	1,416	1,382	1,579	1,514	1,679	21.4
Retail trade	3,986	4,467	4,247	4,187	4,303	4,436	11.3
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	792	.
Information	668	653	751	722	642	606	-9.3
Finance and insurance	1,848	1,951	1,969	2,057	2,065	2,172	17.5
Real estate and rental and leasing	1,565	1,808	2,008	2,283	2,506	2,744	75.3
Professional and technical services	2,784	2,899	2,926	3,159	3,345	3,382	21.5
Management of companies and enterprises	285	139	122	136	220	248	-13.0
Administrative and waste services	2,131	2,084	2,715	2,750	2,789	2,938	37.9
Educational services	907	1,034	972	865	997	1,173	29.3
Health care and social assistance	3,805	3,856	3,860	3,989	4,172	4,469	17.5
Arts, entertainment, and recreation	1,186	1,294	1,303	1,292	1,412	1,500	26.5
Accommodation and food services	1,786	1,992	2,124	2,212	2,364	2,530	41.7
Other services, except public administration	2,433	2,782	2,845	2,986	3,034	2,932	20.5
Government and government enterprises	4,073	4,315	4,321	4,387	4,531	4,729	16.1
Total	43,660	45,119	46,126	47,710	49,337	51,726	18.5

Table C.12
Earnings by Industry

Carver County
BEA Data: Select Years 2001-2006

NAICS Categories	1000s of 2008 dollars						% Change 01-06
	2001	2002	2003	2004	2005	2006	
Farm Earnings	5,279	2,627	6,310	13,988	13,089	6,827	29.3
Forestry, fishing, related activities, and other	(D)	(D)	(D)	(D)	(D)	(D)	.
Mining	(D)	(D)	63	(L)	(L)	(L)	.
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	.
Construction	152,267	162,404	173,218	190,682	181,350	179,724	18.0
Manufacturing	657,367	644,045	663,297	712,460	703,791	737,973	12.3
Wholesale trade	117,304	124,000	106,394	124,802	131,226	147,768	26.0
Retail trade	97,222	100,553	100,366	105,362	104,546	106,758	9.8
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	16,718	.
Information	33,768	33,578	38,746	44,416	27,210	28,256	-16.3
Finance and insurance	60,189	68,604	71,767	68,479	73,071	79,087	31.4
Real estate and rental and leasing	36,306	52,930	66,628	59,031	62,017	71,268	96.3
Professional and technical services	143,264	148,424	140,207	148,934	156,359	152,402	6.4
Management of companies and enterprises	9,852	8,781	8,751	8,965	16,103	17,747	80.1
Administrative and waste services	63,430	64,570	76,309	76,916	68,636	71,868	13.3
Educational services	19,588	22,198	19,487	18,388	21,060	24,840	26.8
Health care and social assistance	148,633	158,688	163,948	179,784	185,875	196,842	32.4
Arts, entertainment, and recreation	17,495	18,929	18,587	19,301	19,229	20,584	17.7
Accommodation and food services	25,847	29,682	31,991	33,655	34,117	36,118	39.7
Other services, except public administration	56,198	66,309	66,903	68,139	64,889	57,523	2.4
Government and government enterprises	184,363	200,920	213,948	220,391	231,845	236,837	28.5
Total	1,853,923	1,930,078	1,990,163	2,116,497	2,115,752	2,194,867	18.4

Table C.13
Earnings per Job by Industry

Carver County
BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm Earnings	4,539	2,255	5,453	12,249	11,352	6,117	34.8
Forestry, fishing, related activities, and other	(D)	(D)	(D)	(D)	(D)	(D)	.
Mining	(D)	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	(D)	.
Construction	53,408	56,021	53,861	53,743	50,614	48,574	-9.1
Manufacturing	66,034	67,545	70,827	74,705	72,117	71,096	7.7
Wholesale trade	84,818	87,571	76,985	79,038	86,675	88,009	3.8
Retail trade	24,391	22,510	23,632	25,164	24,296	24,066	-1.3
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	21,109	.
Information	50,551	51,422	51,592	61,518	42,384	46,627	-7.8
Finance and insurance	32,570	35,163	36,448	33,291	35,385	36,412	11.8
Real estate and rental and leasing	23,199	29,276	33,181	25,857	24,748	25,972	12.0
Professional and technical services	51,460	51,198	47,918	47,146	46,744	45,063	-12.4
Management of companies and enterprises	34,568	63,172	71,729	65,918	73,195	71,560	107.0
Administrative and waste services	29,766	30,983	28,107	27,969	24,609	24,461	-17.8
Educational services	21,597	21,469	20,048	21,258	21,123	21,177	-1.9
Health care and social assistance	39,063	41,154	42,473	45,070	44,553	44,046	12.8
Arts, entertainment, and recreation	14,751	14,628	14,265	14,939	13,618	13,722	-7.0
Accommodation and food services	14,472	14,900	15,062	15,215	14,432	14,276	-1.4
Other services, except public administration	23,098	23,835	23,516	22,820	21,387	19,619	-15.1
Government and government enterprises	45,265	46,563	49,513	50,237	51,169	50,082	10.6
Average	42,463	42,778	43,146	44,362	42,884	42,433	-0.1

Table C.14
Employment by Industry

Dakota County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 00-06
Farm employment	1,280	1,280	1,275	1,259	1,270	1,228	-4.1
Forestry, fishing, related activities, and other	365	371	351	376	399	376	3.0
Mining	227	250	270	249	209	228	0.4
Utilities	434	438	429	432	432	437	0.7
Construction	13,548	14,422	14,811	15,764	16,826	16,802	24.0
Manufacturing	21,485	20,020	20,138	20,359	20,254	20,377	-5.2
Wholesale trade	11,861	11,790	11,340	11,451	12,086	12,240	3.2
Retail trade	27,155	27,846	28,703	27,475	27,730	28,208	3.9
Transportation and warehousing	9,530	9,843	10,645	11,506	11,990	12,493	31.1
Information	9,131	9,008	9,155	9,107	9,285	9,643	5.6
Finance and insurance	11,100	12,349	12,739	13,432	13,653	14,131	27.3
Real estate and rental and leasing	6,788	6,855	7,787	8,906	9,588	10,220	50.6
Professional and technical services	12,484	12,625	13,129	13,933	14,315	15,075	20.8
Management of companies and enterprises	1,663	1,892	2,248	2,317	2,326	2,555	53.6
Administrative and waste services	9,437	9,902	10,853	11,121	11,001	10,905	15.6
Educational services	3,267	3,711	4,011	4,352	5,011	5,383	64.8
Health care and social assistance	15,043	16,109	17,541	18,184	18,703	19,454	29.3
Arts, entertainment, and recreation	4,715	5,010	5,136	5,386	5,564	5,610	19.0
Accommodation and food services	12,847	13,388	13,434	14,073	14,536	15,046	17.1
Other services, except public administration	13,750	14,777	14,692	14,669	14,669	14,905	8.4
Government and government enterprises	18,914	19,501	19,626	19,674	20,067	20,414	7.9
Total	205,024	211,387	218,313	224,025	229,914	235,730	15.0

Table C.15
Earnings by Industry

Dakota County
BEA Data: Select Years 2001-2006

NAICS Categories	1000s of 2008 dollars						% Change 01-06
	2001	2002	2003	2004	2005	2006	
Farm Earnings	4,038	8,105	12,604	17,087	17,214	12,599	212.0
Forestry, fishing, related activities, and other	23,706	18,296	20,897	16,872	17,411	18,113	-23.6
Mining	18,976	20,554	20,914	20,610	17,333	18,162	-4.3
Utilities	39,686	43,601	43,681	48,783	48,496	49,684	25.2
Construction	839,456	910,675	930,336	993,125	991,023	958,818	14.2
Manufacturing	1,341,208	1,331,420	1,370,868	1,456,151	1,405,892	1,428,613	6.5
Wholesale trade	838,358	859,610	843,614	834,721	923,821	898,782	7.2
Retail trade	759,598	781,839	792,791	774,187	749,705	769,339	1.3
Transportation and warehousing	442,872	497,118	537,730	603,420	615,539	631,967	42.7
Information	643,210	661,838	691,364	685,031	727,619	720,948	12.1
Finance and insurance	579,770	694,223	752,682	798,448	798,621	835,415	44.1
Real estate and rental and leasing	126,506	144,631	167,404	186,869	189,107	165,080	30.5
Professional and technical services	690,637	740,567	769,806	811,756	809,105	866,448	25.5
Management of companies and enterprises	114,975	132,217	156,339	173,245	181,038	192,413	67.4
Administrative and waste services	253,673	277,194	311,311	335,422	326,819	323,131	27.4
Educational services	69,021	77,962	91,649	98,335	109,464	115,252	67.0
Health care and social assistance	537,515	591,226	646,016	681,036	690,267	690,371	28.4
Arts, entertainment, and recreation	62,423	65,233	64,322	66,050	70,465	73,355	17.5
Accommodation and food services	220,319	233,773	237,174	249,278	249,845	261,556	18.7
Other services, except public administration	403,284	434,652	440,148	438,494	418,907	420,960	4.4
Government and government enterprises	1,020,447	1,096,986	1,139,356	1,174,695	1,183,684	1,198,538	17.5
Total	9,029,678	9,621,720	10,041,005	10,463,616	10,541,373	10,649,543	17.9

Table C.16
Earnings per Job by Industry

Dakota County
BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm Earnings	3,154	6,332	9,886	13,572	13,554	10,260	225.3
Forestry, fishing, related activities, and other	64,947	49,315	59,534	44,873	43,636	48,173	-25.8
Mining	83,596	82,217	77,458	82,771	82,931	79,659	-4.7
Utilities	91,443	99,545	101,821	112,924	112,260	113,693	24.3
Construction	61,962	63,145	62,814	63,000	58,898	57,066	-7.9
Manufacturing	62,425	66,504	68,074	71,524	69,413	70,109	12.3
Wholesale trade	70,682	72,910	74,393	72,895	76,437	73,430	3.9
Retail trade	27,973	28,077	27,620	28,178	27,036	27,274	-2.5
Transportation and warehousing	46,471	50,505	50,515	52,444	51,338	50,586	8.9
Information	70,442	73,472	75,518	75,220	78,365	74,764	6.1
Finance and insurance	52,232	56,217	59,085	59,444	58,494	59,119	13.2
Real estate and rental and leasing	18,637	21,099	21,498	20,982	19,723	16,153	-13.3
Professional and technical services	55,322	58,659	58,634	58,261	56,521	57,476	3.9
Management of companies and enterprises	69,137	69,882	69,546	74,771	77,832	75,308	8.9
Administrative and waste services	26,881	27,994	28,684	30,161	29,708	29,631	10.2
Educational services	21,127	21,008	22,849	22,595	21,845	21,410	1.3
Health care and social assistance	35,732	36,702	36,829	37,453	36,907	35,487	-0.7
Arts, entertainment, and recreation	13,239	13,021	12,524	12,263	12,664	13,076	-1.2
Accommodation and food services	17,149	17,461	17,655	17,713	17,188	17,384	1.4
Other services, except public administration	29,330	29,414	29,958	29,893	28,557	28,243	-3.7
Government and government enterprises	53,952	56,253	58,053	59,708	58,987	58,712	8.8
Average	44,042	45,517	45,994	46,707	45,849	45,177	2.6

Table C.17
Employment by Industry

Hennepin County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 00-06
Farm employment	1,017	1,008	1,024	1,009	1,018	967	-4.9
Forestry, fishing, related activities, and other	517	571	(D)	(D)	515	582	12.6
Mining	571	497	(D)	(D)	607	550	-3.7
Utilities	4,147	3,777	3,545	3,541	3,450	3,278	-21.0
Construction	41,718	39,787	39,461	40,331	42,189	41,882	0.4
Manufacturing	100,715	94,350	90,268	88,223	89,317	88,872	-11.8
Wholesale trade	59,883	56,985	54,353	54,647	56,123	56,827	-5.1
Retail trade	98,743	95,858	95,492	97,229	98,155	97,121	-1.6
Transportation and warehousing	44,134	37,824	36,708	37,642	38,815	35,980	-18.5
Information	31,443	28,656	26,562	25,424	25,750	25,115	-20.1
Finance and insurance	83,724	83,937	84,987	84,768	85,614	87,278	4.2
Real estate and rental and leasing	33,894	34,369	36,636	39,781	42,220	44,886	32.4
Professional and technical services	97,042	94,478	93,593	94,552	96,382	100,907	4.0
Management of companies and enterprises	37,701	35,253	34,405	37,850	37,477	38,067	1.0
Administrative and waste services	65,737	63,224	60,987	62,225	63,597	67,344	2.4
Educational services	17,329	17,922	18,391	19,104	20,222	22,440	29.5
Health care and social assistance	96,024	100,765	103,504	104,683	106,944	111,198	15.8
Arts, entertainment, and recreation	22,522	23,627	24,237	24,443	24,815	25,599	13.7
Accommodation and food services	59,472	58,816	59,094	61,387	63,223	63,023	6.0
Other services, except public administration	49,642	50,982	50,900	50,625	49,684	50,367	1.5
Government and government enterprises	100,211	99,378	99,176	98,708	99,359	101,038	0.8
Total	1,046,186	1,022,064	1,014,417	1,027,266	1,045,476	1,063,321	1.6

Table C.18
Earnings by Industry

Hennepin County
BEA Data: Select Years 2001-2006

NAICS Categories	1000s of 2008 dollars						% Change 01-06
	2001	2002	2003	2004	2005	2006	
Farm Earnings	11,800	10,310	13,774	14,773	15,039	12,495	5.9
Forestry, fishing, related activities, and other	10,844	21,105	(D)	(D)	22,982	28,083	159.0
Mining	12,256	14,543	(D)	(D)	24,952	30,503	148.9
Utilities	691,280	571,631	513,990	557,924	535,214	523,896	-24.2
Construction	2,841,423	2,707,683	2,639,322	2,668,663	2,664,150	2,600,743	-8.5
Manufacturing	7,563,632	7,510,122	7,627,194	7,822,986	7,778,261	7,657,109	1.2
Wholesale trade	5,233,359	5,023,316	4,815,820	4,944,930	5,044,104	5,185,459	-0.9
Retail trade	3,434,513	3,363,841	3,288,367	3,358,565	3,243,686	3,112,267	-9.4
Transportation and warehousing	3,145,145	2,782,521	2,695,609	2,832,630	2,716,216	2,161,367	-31.3
Information	2,434,719	2,253,741	2,140,562	2,156,329	2,082,913	2,021,292	-17.0
Finance and insurance	7,989,602	7,952,828	8,345,072	8,788,431	8,754,100	8,869,337	11.0
Real estate and rental and leasing	1,794,253	1,889,982	1,890,805	1,889,270	1,946,920	1,914,758	6.7
Professional and technical services	8,229,670	7,801,885	7,596,043	7,771,497	8,109,476	8,567,919	4.1
Management of companies and enterprises	4,277,767	3,959,815	3,816,835	4,574,528	4,589,663	4,553,116	6.4
Administrative and waste services	2,375,370	2,327,403	2,283,535	2,294,477	2,398,146	2,466,712	3.8
Educational services	448,264	456,343	469,087	494,224	529,054	582,186	29.9
Health care and social assistance	4,601,711	4,952,143	5,130,781	5,310,047	5,355,809	5,698,992	23.8
Arts, entertainment, and recreation	724,288	763,300	803,221	816,018	779,017	895,145	23.6
Accommodation and food services	1,307,692	1,299,899	1,351,930	1,394,044	1,395,112	1,420,380	8.6
Other services, except public administration	1,540,163	1,594,444	1,585,083	1,597,976	1,566,325	1,554,609	0.9
Government and government enterprises	5,920,561	6,142,653	6,245,721	6,281,711	6,331,300	6,478,038	9.4
Total	64,588,310	63,399,507	63,295,013	65,613,742	65,882,439	66,334,405	2.7

Table C.19
Earnings per Job by Industry

Hennepin County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm Earnings	11,602	10,228	13,451	14,641	14,773	12,922	11.4
Forestry, fishing, related activities, and other	20,974	36,962	(D)	(D)	44,625	48,252	130.1
Mining	21,464	29,261	(D)	(D)	41,107	55,460	158.4
Utilities	166,694	151,345	144,990	157,561	155,134	159,822	-4.1
Construction	68,110	68,054	66,884	66,169	63,148	62,097	-8.8
Manufacturing	75,099	79,599	84,495	88,673	87,086	86,159	14.7
Wholesale trade	87,393	88,152	88,603	90,489	89,876	91,250	4.4
Retail trade	34,782	35,092	34,436	34,543	33,047	32,045	-7.9
Transportation and warehousing	71,264	73,565	73,434	75,252	69,979	60,071	-15.7
Information	77,433	78,648	80,587	84,815	80,890	80,481	3.9
Finance and insurance	95,428	94,748	98,192	103,676	102,251	101,622	6.5
Real estate and rental and leasing	52,937	54,991	51,611	47,492	46,114	42,658	-19.4
Professional and technical services	84,805	82,579	81,160	82,193	84,139	84,909	0.1
Management of companies and enterprises	113,466	112,326	110,938	120,859	122,466	119,608	5.4
Administrative and waste services	36,134	36,812	37,443	36,874	37,708	36,629	1.4
Educational services	25,868	25,463	25,506	25,870	26,162	25,944	0.3
Health care and social assistance	47,923	49,145	49,571	50,725	50,081	51,251	6.9
Arts, entertainment, and recreation	32,159	32,306	33,140	33,385	31,393	34,968	8.7
Accommodation and food services	21,988	22,101	22,878	22,709	22,067	22,537	2.5
Other services, except public administration	31,025	31,275	31,141	31,565	31,526	30,866	-0.5
Government and government enterprises	59,081	61,811	62,976	63,639	63,721	64,115	8.5
Average	61,737	62,031	62,395	63,872	63,017	62,384	1.0

Table C.20
Employment by Industry

Ramsey County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 00-06
Farm employment	152	147	156	153	153	141	-7.2
Forestry, fishing, related activities, and other	(D)	(D)	(D)	(D)	(D)	(D)	.
Mining	(D)	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	862	.
Construction	16,866	16,185	15,713	16,042	16,814	16,690	-1.0
Manufacturing	37,825	36,034	34,684	33,082	33,120	32,337	-14.5
Wholesale trade	16,133	15,966	17,263	17,917	18,131	18,559	15.0
Retail trade	39,983	38,897	38,185	37,916	38,208	37,918	-5.2
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	9,660	.
Information	12,768	12,301	10,290	10,185	9,866	9,709	-24.0
Finance and insurance	21,441	21,211	22,660	22,893	23,764	23,665	10.4
Real estate and rental and leasing	9,298	9,683	10,682	11,194	12,183	12,851	38.2
Professional and technical services	23,482	22,785	22,478	23,523	22,508	23,003	-2.0
Management of companies and enterprises	18,985	18,070	16,401	16,828	16,172	17,063	-10.1
Administrative and waste services	22,607	22,256	22,479	23,674	25,095	24,695	9.2
Educational services	14,996	16,310	16,667	17,144	17,310	17,851	19.0
Health care and social assistance	45,813	46,966	48,242	48,961	49,472	52,543	14.7
Arts, entertainment, and recreation	8,471	8,842	8,879	8,951	9,393	9,769	15.3
Accommodation and food services	22,856	22,921	23,157	23,278	23,416	23,488	2.8
Other services, except public administration	20,688	21,002	20,571	20,570	20,635	20,838	0.7
Government and government enterprises	58,243	57,804	58,541	58,305	59,499	59,215	1.7
Total	401,445	398,008	397,044	400,767	406,265	411,180	2.4

Table C.21
Earnings by Industry

Ramsey County
BEA Data: Select Years 2001-2006

NAICS Categories	1000s of 2008 dollars						% Change 01-06
	2001	2002	2003	2004	2005	2006	
Farm Earnings	2,973	3,280	3,622	3,189	3,113	2,671	-10.2
Forestry, fishing, related activities, and other	(D)	(D)	(D)	(D)	(D)	(D)	.
Mining	(D)	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	91,395	.
Construction	1,139,131	1,100,122	1,036,563	1,049,313	1,040,187	1,013,589	-11.0
Manufacturing	2,900,680	3,027,044	3,233,135	3,361,576	3,019,994	2,996,975	3.3
Wholesale trade	1,273,700	1,292,722	1,530,808	1,651,247	1,695,714	1,707,099	34.0
Retail trade	1,191,750	1,202,203	1,154,444	1,101,013	1,055,128	1,013,637	-14.9
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	460,703	.
Information	881,980	864,693	750,121	729,713	736,228	680,253	-22.9
Finance and insurance	1,551,106	1,539,879	1,680,402	1,721,072	1,781,798	1,755,679	13.2
Real estate and rental and leasing	329,233	366,026	392,517	375,907	379,031	361,306	9.7
Professional and technical services	1,562,370	1,521,919	1,476,136	1,534,990	1,444,285	1,443,700	-7.6
Management of companies and enterprises	2,185,742	2,171,683	1,985,016	2,177,521	2,138,104	2,076,213	-5.0
Administrative and waste services	664,473	653,354	644,435	638,034	658,109	646,415	-2.7
Educational services	464,674	497,060	518,893	528,034	513,742	528,024	13.6
Health care and social assistance	2,014,232	2,160,179	2,239,425	2,308,275	2,287,000	2,464,692	22.4
Arts, entertainment, and recreation	188,528	214,925	222,118	195,251	186,487	189,038	0.3
Accommodation and food services	429,045	439,524	448,499	447,330	433,816	447,936	4.4
Other services, except public administration	573,835	609,261	593,184	605,086	616,148	608,512	6.0
Government and government enterprises	3,471,088	3,603,781	3,689,833	3,719,457	3,747,301	3,766,679	8.5
Total	21,374,117	21,820,045	22,119,777	22,697,197	22,281,778	22,260,627	4.1

Table C.22
Earnings per Job by Industry

Ramsey County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm Earnings	19,559	22,314	23,220	20,844	20,348	18,943	-3.1
Forestry, fishing, related activities, and other	(D)	(D)	(D)	(D)	(D)	(D)	.
Mining	(D)	(D)	(D)	(D)	(D)	(D)	.
Utilities	(D)	(D)	(D)	(D)	(D)	106,027	.
Construction	67,540	67,972	65,968	65,410	61,864	60,730	-10.1
Manufacturing	76,687	84,005	93,217	101,613	91,183	92,679	20.9
Wholesale trade	78,950	80,967	88,676	92,161	93,526	91,982	16.5
Retail trade	29,806	30,907	30,233	29,038	27,615	26,732	-10.3
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	47,692	.
Information	69,077	70,295	72,898	71,646	74,623	70,064	1.4
Finance and insurance	72,343	72,598	74,157	75,179	74,979	74,189	2.6
Real estate and rental and leasing	35,409	37,801	36,746	33,581	31,111	28,115	-20.6
Professional and technical services	66,535	66,795	65,670	65,255	64,168	62,761	-5.7
Management of companies and enterprises	115,130	120,182	121,030	129,399	132,210	121,679	5.7
Administrative and waste services	29,392	29,356	28,668	26,951	26,225	26,176	-10.9
Educational services	30,987	30,476	31,133	30,800	29,679	29,580	-4.5
Health care and social assistance	43,966	45,995	46,421	47,145	46,228	46,908	6.7
Arts, entertainment, and recreation	22,256	24,307	25,016	21,813	19,854	19,351	-13.1
Accommodation and food services	18,772	19,176	19,368	19,217	18,526	19,071	1.6
Other services, except public administration	27,738	29,010	28,836	29,416	29,859	29,202	5.3
Government and government enterprises	59,597	62,345	63,030	63,793	62,981	63,610	6.7
Average	53,243	54,823	55,711	56,634	54,845	54,138	1.7

**Table C.23
Employment by Industry**

Washington County

BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm employment	912	911	908	898	905	875	-4.1
Forestry, fishing, related activities, and other	302	311	314	321	336	345	14.2
Mining	139	121	138	141	134	124	-10.8
Utilities	(D)	(D)	(D)	(D)	(D)	229	
Construction	5,383	5,322	5,587	6,097	6,462	6,085	13.0
Manufacturing	11,986	11,477	11,783	11,661	11,683	11,084	-7.5
Wholesale trade	2,042	2,182	2,228	2,271	2,492	2,481	21.5
Retail trade	13,614	13,492	13,714	13,587	13,835	14,398	5.8
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	1,645	.
Information	941	926	950	905	959	965	2.6
Finance and insurance	5,648	5,950	6,222	5,834	5,715	5,563	-1.5
Real estate and rental and leasing	2,661	2,870	3,187	3,639	3,902	4,196	57.7
Professional and technical services	3,951	4,184	4,509	4,983	5,360	5,416	37.1
Management of companies and enterprises	1,558	1,322	919	941	742	788	-49.4
Administrative and waste services	3,326	3,371	3,661	3,737	3,746	4,221	26.9
Educational services	1,178	1,263	1,387	1,606	1,623	1,666	41.4
Health care and social assistance	7,390	7,868	8,167	8,458	8,841	9,138	23.7
Arts, entertainment, and recreation	2,932	3,135	3,282	3,282	3,648	3,818	30.2
Accommodation and food services	7,625	7,540	7,665	7,809	8,162	8,671	13.7
Other services, except public administration	5,630	5,723	5,778	5,748	5,705	5,768	2.5
Government and government enterprises	10,017	10,107	10,055	10,319	10,635	10,830	8.1
Total	88,983	89,580	92,016	93,903	96,690	98,306	10.5

Table C.24
Earnings by Industry

Washington County
BEA Data: Select Years 2001-2006

NAICS Categories	1000s of 2008 dollars						% Change 01-06
	2001	2002	2003	2004	2005	2006	
Farm Earnings	19,328	23,531	24,375	24,385	23,119	20,808	7.7
Forestry, fishing, related activities, and other	4,655	4,668	4,674	4,995	4,828	4,535	-2.6
Mining	6,654	6,272	6,893	7,012	4,800	4,078	-38.7
Utilities	(D)	(D)	(D)	(D)	(D)	28,119	.
Construction	298,601	304,776	313,159	343,671	350,958	321,043	7.5
Manufacturing	886,401	875,855	943,881	956,043	935,293	922,965	4.1
Wholesale trade	135,647	143,924	155,535	161,649	167,508	170,848	26.0
Retail trade	357,678	356,998	364,807	369,765	361,414	360,507	0.8
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	64,321	.
Information	32,266	33,971	32,742	34,960	34,897	35,049	8.6
Finance and insurance	298,537	307,439	347,338	330,128	329,607	320,238	7.3
Real estate and rental and leasing	47,245	57,987	67,197	62,680	77,850	70,831	49.9
Professional and technical services	174,564	180,127	192,453	205,547	230,275	239,579	37.2
Management of companies and enterprises	170,491	149,105	108,070	113,742	97,880	109,529	-35.8
Administrative and waste services	85,611	87,091	95,218	105,484	95,318	103,706	21.1
Educational services	21,911	24,142	26,730	31,968	29,242	30,143	37.6
Health care and social assistance	298,273	332,964	361,427	377,668	384,400	412,414	38.3
Arts, entertainment, and recreation	47,203	51,123	54,401	54,996	60,791	66,897	41.7
Accommodation and food services	122,340	123,077	124,880	127,254	131,390	141,293	15.5
Other services, except public administration	130,297	134,627	132,652	133,415	130,325	133,573	2.5
Government and government enterprises	512,009	524,383	536,667	549,587	559,458	568,988	11.1
Total	3,738,400	3,797,882	3,967,386	4,083,769	4,096,869	4,129,464	10.5

Table C.25
Earnings per Job by Industry

Washington County
BEA Data: Select Years 2001-2006, 2008 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	% Change 01-06
Farm Earnings	21,193	25,830	26,845	27,155	25,545	23,781	12.2
Forestry, fishing, related activities, and other	15,415	15,010	14,887	15,562	14,369	13,144	-14.7
Mining	47,874	51,839	49,947	49,730	35,819	32,890	-31.3
Utilities	(D)	(D)	(D)	(D)	(D)	122,788	.
Construction	55,471	57,267	56,051	56,367	54,311	52,760	-4.9
Manufacturing	73,953	76,314	80,105	81,986	80,056	83,270	12.6
Wholesale trade	66,428	65,960	69,809	71,180	67,218	68,863	3.7
Retail trade	26,273	26,460	26,601	27,215	26,123	25,039	-4.7
Transportation and warehousing	(D)	(D)	(D)	(D)	(D)	39,101	.
Information	34,289	36,685	34,465	38,630	36,389	36,321	5.9
Finance and insurance	52,857	51,670	55,824	56,587	57,674	57,566	8.9
Real estate and rental and leasing	17,755	20,205	21,085	17,224	19,951	16,881	-4.9
Professional and technical services	44,182	43,051	42,682	41,250	42,962	44,235	0.1
Management of companies and enterprises	109,430	112,788	117,596	120,874	131,914	138,997	27.0
Administrative and waste services	25,740	25,835	26,009	28,227	25,445	24,569	-4.5
Educational services	18,600	19,115	19,272	19,905	18,017	18,093	-2.7
Health care and social assistance	40,362	42,319	44,255	44,652	43,479	45,132	11.8
Arts, entertainment, and recreation	16,099	16,307	16,576	16,757	16,664	17,521	8.8
Accommodation and food services	16,045	16,323	16,292	16,296	16,098	16,295	1.6
Other services, except public administration	23,143	23,524	22,958	23,211	22,844	23,158	0.1
Government and government enterprises	51,114	51,883	53,373	53,260	52,605	52,538	2.8
Average	42,013	42,397	43,116	43,489	42,371	42,006	0.0

Table C.26
Average Number of Employees by Industry

Bloomington City

Minnesota Department of Employment and Economic Development

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Manufacturing	9,972	9,409	8,665	9,964	8,652	8,709	8,938	8,837	-11.4
Wholesale Trade	7,775	7,897	7,251	7,146	7,188	7,641	8,129	8,255	6.2
Retail Trade	13,152	12,888	11,915	12,338	12,659	13,243	12,896	12,730	-3.2
Transportation and Warehousing	.	.	1,692	1,872	1,714	1,847	1,983	.	.
Information	5,280	5,062	4,397	4,097	3,870	3,316	3,269	3,676	-30.4
Finance and Insurance	13,290	12,182	12,206	13,477	13,496	13,462	10,529	9,960	-25.1
Real Estate and Rental and Leasing	1,847	1,971	1,759	2,159	2,310	2,395	2,202	2,842	53.9
Professional and Technical Services	7,436	7,393	6,610	7,099	7,067	7,064	7,769	7,483	0.6
Management of Companies and Enterprises	3,644	2,826	2,522	1,503	2,581	2,705	2,232	2,424	-33.5
Administrative and Waste Services	12,641	10,721	.	8,710	.	.	.	9,183	-27.4
Educational Services	3,698	3,618	3,455	3,250	3,272	2,948	2,985	3,017	-18.4
Health Care and Social Assistance	4,607	4,766	5,291	5,728	5,532	5,612	5,731	5,536	20.2
Arts, Entertainment, and Recreation	1,282	1,206	1,273	1,289	1,294	1,327	1,386	1,297	1.2
Accommodation and Food Services	9,041	8,469	7,897	8,548	8,889	8,617	7,684	7,928	-12.3
Other Services, Ex. Public Admin	2,960	3,034	3,050	3,028	2,886	2,756	2,672	2,620	-11.5
Public Administration	2,045	1,432	1,627	1,433	1,354	1,486	1,392	1,363	-33.3
Not Classified	4,555	4,334	10,590	2,256	11,057	11,043	11,726	4,036	-11.4
Total	103,225	97,208	90,200	93,897	93,821	94,171	91,523	91,187	-11.7

Table C.27
Total Wages by Industry

Bloomington City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Manufacturing	742,020	613,406	595,835	800,686	666,988	704,207	708,326	683,189	-7.9
Wholesale Trade	657,153	652,560	611,641	607,656	636,614	667,484	702,809	695,787	5.9
Retail Trade	344,930	342,344	326,757	347,918	360,672	353,913	362,053	332,276	-3.7
Transportation and Warehousing	.	.	91,651	96,831	92,083	92,971	106,086	.	.
Information	415,888	379,118	319,499	299,088	306,192	246,470	223,738	259,642	-37.6
Finance and Insurance	926,346	923,722	1,002,855	1,144,669	1,148,944	1,174,351	815,284	823,502	-11.1
Real Estate and Rental and Leasing	102,534	98,694	96,154	106,532	129,580	142,610	126,645	165,995	61.9
Professional and Technical Services	605,099	596,038	537,899	611,682	592,184	620,576	701,861	738,560	22.1
Management of Companies and Enterprises	308,959	230,084	216,680	151,046	242,192	255,329	199,259	219,474	-29.0
Administrative and Waste Services	355,337	318,380	.	269,848	.	.	.	274,390	-22.8
Educational Services	173,520	156,047	144,816	134,034	135,473	126,824	127,355	127,914	-26.3
Health Care and Social Assistance	184,406	195,422	218,899	225,319	222,448	222,036	210,076	205,335	11.3
Arts, Entertainment, and Recreation	25,241	23,270	25,505	25,347	24,380	23,943	26,248	24,625	-2.4
Accommodation and Food Services	177,173	166,399	156,404	167,481	171,860	157,895	146,484	154,309	-12.9
Other Services, Ex. Public Admin	88,890	91,354	93,107	94,645	92,913	90,804	83,108	83,760	-5.8
Public Administration	85,372	73,288	89,639	79,092	78,119	81,188	65,136	71,113	-16.7
Not Classified	248,238	239,043	410,277	142,962	406,657	425,445	423,354	232,631	-6.3
Total	5,441,107	5,099,169	4,937,618	5,304,834	5,307,300	5,386,047	5,027,821	5,092,501	-6.4

Table C.28
Average Earnings per Job by Industry

Bloomington City
 Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Manufacturing	74,410	65,194	68,763	80,358	77,091	80,860	79,249	77,310	3.9
Wholesale Trade	84,521	82,634	84,353	85,034	88,566	87,356	86,457	84,287	-0.3
Retail Trade	26,226	26,563	27,424	28,199	28,491	26,725	28,075	26,102	-0.5
Transportation and Warehousing	.	.	54,168	51,726	53,724	50,336	53,498	.	.
Information	78,767	74,895	72,663	73,002	79,119	74,327	68,442	70,632	-10.3
Finance and Insurance	69,703	75,827	82,161	84,935	85,132	87,235	77,432	82,681	18.6
Real Estate and Rental and Leasing	55,514	50,073	54,664	49,343	56,095	59,545	57,514	58,408	5.2
Professional and Technical Services	81,374	80,622	81,377	86,164	83,796	87,850	90,341	98,698	21.3
Management of Companies and Enterprises	84,786	81,417	85,916	100,497	93,837	94,392	89,274	90,542	6.8
Administrative and Waste Services	28,110	29,697	.	30,981	.	.	.	29,880	6.3
Educational Services	46,923	43,131	41,915	41,241	41,404	43,020	42,665	42,398	-9.6
Health Care and Social Assistance	40,027	41,003	41,372	39,336	40,211	39,564	36,656	37,091	-7.3
Arts, Entertainment, and Recreation	19,689	19,295	20,036	19,664	18,841	18,043	18,938	18,986	-3.6
Accommodation and Food Services	19,597	19,648	19,805	19,593	19,334	18,324	19,064	19,464	-0.7
Other Services, Ex. Public Admin	30,030	30,110	30,527	31,257	32,194	32,948	31,103	31,969	6.5
Public Administration	41,747	51,179	55,095	55,193	57,695	54,636	46,793	52,174	25.0
Not Classified	54,498	55,155	38,742	63,370	36,778	38,526	36,104	57,639	5.8
Total	52,711	52,456	54,741	56,496	56,568	57,194	54,935	55,847	5.9

Table C.29
Average Number of Employees by Industry

Eden Prairie City
 Minnesota Department of Employment and Economic Development

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Agriculture, Forestry, Fishing & Hunting	12	10	9	11	12	16	18	21	75.0
Construction	1,855	2,071	1,844	1,691	1,626	1,732	1,580	1,564	-15.7
Manufacturing	10,118	9,285	8,975	8,609	8,277	8,578	7,907	8,378	-17.2
Wholesale Trade	4,720	4,498	4,280	4,189	4,271	4,290	4,661	4,899	3.8
Retail Trade	5,051	5,401	5,556	5,377	5,417	5,314	5,429	5,839	15.6
Transportation and Warehousing	.	.	924	888	807	.	.	.	.
Information	1,882	1,746	1,623	1,712	1,989	2,082	2,279	2,378	26.4
Finance and Insurance	2,089	2,686	3,035	3,383	2,916	2,883	3,064	3,565	70.7
Real Estate and Rental and Leasing	1,815	1,726	1,569	1,472	1,482	1,529	1,557	1,550	-14.6
Professional and Technical Services	4,365	4,366	3,864	3,956	4,115	4,361	5,072	5,015	14.9
Management of Companies and Enterprises	6,952	7,543	8,036	4,271	4,274	3,815	4,725	4,862	-30.1
Administrative and Waste Services	2,100	2,452	2,582	2,456	2,875	2,503	2,430	2,402	14.4
Educational Services	2,456	2,383	2,272	2,368	2,411	2,452	2,419	2,605	6.1
Health Care and Social Assistance	1,331	1,360	1,293	1,491	1,825	1,951	1,975	2,093	57.3
Arts, Entertainment, and Recreation	892	820	787	775	784	813	903	1,059	18.7
Accommodation and Food Services	2,089	2,217	2,566	2,538	2,775	2,814	3,050	3,114	49.1
Other Services, Ex. Public Admin	1,291	1,176	1,223	1,293	1,304	1,281	1,241	1,287	-0.3
Public Administration	455	440	437	426	436	441	453	471	3.5
Not Classified	915	893	1	2	3	791	904	1,053	15.1
Total	50,388	51,073	50,876	46,908	47,599	47,646	49,667	52,155	3.5

Table C.30
Total Wages by Industry

Eden Prairie City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Agriculture, Forestry, Fishing & Hunting	188	160	165	172	431	349	434	460	144.7
Construction	132,397	144,182	129,800	112,007	107,770	105,406	105,312	106,687	-19.4
Manufacturing	618,537	586,296	574,338	547,949	580,017	552,641	506,998	558,779	-9.7
Wholesale Trade	358,639	351,079	334,479	334,302	353,153	342,257	391,924	413,850	15.4
Retail Trade	212,038	220,173	207,016	189,180	224,668	195,746	184,400	219,950	3.7
Transportation and Warehousing	.	.	42,602	42,201	41,810	.	.	.	.
Information	122,117	123,304	129,499	152,635	216,329	195,531	191,771	221,247	81.2
Finance and Insurance	125,651	156,559	178,754	198,983	191,607	176,592	192,338	229,990	83.0
Real Estate and Rental and Leasing	103,287	97,028	91,230	83,815	91,156	92,767	99,095	99,580	-3.6
Professional and Technical Services	351,876	324,250	292,587	296,738	310,145	318,596	399,583	403,098	14.6
Management of Companies and Enterprises	719,760	720,269	768,755	356,267	391,624	363,159	409,342	476,923	-33.7
Administrative and Waste Services	73,097	83,916	83,608	83,216	100,283	76,479	72,331	77,090	5.5
Educational Services	118,096	102,425	97,701	99,051	100,212	99,545	99,805	107,023	-9.4
Health Care and Social Assistance	52,156	58,088	59,644	69,381	76,137	78,624	89,315	118,894	128.0
Arts, Entertainment, and Recreation	133,894	110,580	96,466	111,342	109,237	115,409	142,398	150,760	12.6
Accommodation and Food Services	35,908	39,209	49,804	68,141	50,198	51,734	55,871	55,332	54.1
Other Services, Ex. Public Admin	39,893	35,977	36,211	38,956	36,938	35,790	48,723	60,568	51.8
Public Administration	17,566	18,626	18,149	18,471	19,578	18,938	21,046	21,600	23.0
Not Classified	41,503	41,154	0	0	0	42,810	43,805	52,055	25.4
Total	3,256,604	3,213,275	3,190,810	2,802,808	3,001,293	2,862,373	3,054,490	3,373,884	3.6

Table C.31
Average Earnings per Job by Industry

Eden Prairie City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Agriculture, Forestry, Fishing & Hunting	15,654	15,966	18,288	15,657	35,938	21,818	24,083	21,887	39.8
Construction	71,373	69,620	70,391	66,237	66,279	60,858	66,653	68,214	-4.4
Manufacturing	61,132	63,144	63,993	63,648	70,076	64,425	64,120	66,696	9.1
Wholesale Trade	75,983	78,052	78,149	79,805	82,686	79,780	84,086	84,476	11.2
Retail Trade	41,979	40,765	37,260	35,183	41,475	36,836	33,966	37,669	-10.3
Transportation and Warehousing	.	.	46,106	47,524	51,809	.	.	.	.
Information	64,887	70,621	79,790	89,156	108,763	93,915	84,147	93,039	43.4
Finance and Insurance	60,149	58,287	58,898	58,819	65,709	61,253	62,773	64,513	7.3
Real Estate and Rental and Leasing	56,907	56,215	58,145	56,940	61,509	60,672	63,645	64,245	12.9
Professional and Technical Services	80,613	74,267	75,721	75,010	75,369	73,056	78,782	80,378	-0.3
Management of Companies and Enterprises	103,533	95,488	95,664	83,415	91,629	95,192	86,633	98,092	-5.3
Administrative and Waste Services	34,808	34,223	32,381	33,883	34,881	30,555	29,766	32,094	-7.8
Educational Services	48,085	42,982	43,002	41,829	41,565	40,598	41,259	41,084	-14.6
Health Care and Social Assistance	39,185	42,712	46,129	46,533	41,719	40,299	45,223	56,805	45.0
Arts, Entertainment, and Recreation	150,106	134,853	122,574	143,667	139,333	141,955	157,694	142,361	-5.2
Accommodation and Food Services	17,189	17,686	19,409	26,848	18,089	18,385	18,318	17,769	3.4
Other Services, Ex. Public Admin	30,901	30,593	29,609	30,129	28,326	27,939	39,261	47,061	52.3
Public Administration	38,607	42,331	41,532	43,359	44,904	42,943	46,459	45,859	18.8
Not Classified	45,358	46,085	.	.	.	54,122	48,456	49,435	9.0
Total	64,631	62,915	62,717	59,751	63,054	60,076	61,499	64,690	0.1

Table C.32
Average Number of Employees by Industry

Minneapolis City
 Minnesota Department of Employment and Economic Development

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Agriculture, Forestry, Fishing & Hunting	.	.	68	.	.	.	.	.	.
Construction	.	.	7,342	.	.	.	.	.	.
Manufacturing	22,744	21,314	18,879	17,291	16,546	16,606	16,550	16,385	-28.0
Utilities	4,514	.	.	.	.	.	.	.	.
Wholesale Trade	12,341	12,019	11,384	10,872	10,785	9,632	9,666	9,728	-21.2
Retail Trade	18,969	18,129	17,052	16,404	16,593	16,649	15,095	14,923	-21.3
Transportation and Warehousing	11,918	.	.	.	.	.	.	.	.
Information	16,357	15,105	13,761	12,542	11,548	11,494	11,055	10,844	-33.7
Finance and Insurance	29,826	.	.	.	.	.	.	.	.
Real Estate and Rental and Leasing	4,596	5,217	5,275	5,265	5,928	6,272	6,233	6,263	36.3
Professional and Technical Services	32,358	.	.	28,827	.	.	.	.	.
Management of Companies and Enterprises	13,864	13,833	12,729	13,470	14,201	14,857	15,886	16,215	17.0
Administrative and Waste Services	18,428	.	.	14,077	.	.	.	.	.
Educational Services	25,387	26,338	26,546	25,882	26,719	26,965	28,299	27,822	9.6
Health Care and Social Assistance	39,708	40,916	42,053	42,209	42,156	42,329	44,012	45,997	15.8
Arts, Entertainment, and Recreation	4,606	.	.	.	.	.	.	.	.
Accommodation and Food Services	21,051	20,685	20,653	20,386	21,522	22,015	22,797	23,540	11.8
Other Services, Ex. Public Admin	11,192	.	.	.	.	10,560	.	.	.
Public Administration	13,272	13,384	13,509	13,260	12,840	12,969	12,673	12,929	-2.6
Not Classified	8,221	119,774	106,420	65,512	106,095	96,716	110,039	107,538	1208.1
Total	309,352	306,714	295,671	285,997	284,933	287,064	292,305	292,184	-5.5

Table C.33
Total Wages by Industry
Minneapolis City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Agriculture, Forestry, Fishing & Hunting	.	.	2,803	.	.	.	.	.	.
Construction	.	.	447,753	.	.	.	.	.	.
Manufacturing	1,206,550	1,113,140	1,017,463	941,438	929,916	904,004	896,510	915,117	-24.2
Utilities	368,159	.	.	.	.	.	.	.	.
Wholesale Trade	789,454	776,092	712,358	687,148	708,047	594,726	585,584	627,250	-20.5
Retail Trade	617,233	578,255	529,309	506,350	568,601	547,085	424,998	424,313	-31.3
Transportation and Warehousing	548,041	.	.	.	.	.	.	.	.
Information	1,026,491	876,077	807,471	739,075	734,625	705,275	678,857	713,322	-30.5
Finance and Insurance	2,966,375	.	.	.	.	.	.	.	.
Real Estate and Rental and Leasing	207,259	256,109	271,640	287,240	261,304	368,087	449,375	393,928	90.1
Professional and Technical Services	2,532,967	.	.	2,289,312	.	.	.	.	.
Management of Companies and Enterprises	1,208,680	1,307,387	1,110,541	1,096,866	1,283,694	1,326,900	1,400,298	1,598,948	32.3
Administrative and Waste Services	528,945	.	.	436,334	.	.	.	.	.
Educational Services	1,331,797	1,410,669	1,445,762	1,403,330	1,400,997	1,418,163	1,464,953	1,490,421	11.9
Health Care and Social Assistance	1,741,120	1,844,348	1,936,725	1,978,901	2,020,301	2,021,385	2,210,192	2,289,805	31.5
Arts, Entertainment, and Recreation	221,882	.	.	.	.	.	.	.	.
Accommodation and Food Services	389,308	387,723	385,313	382,943	407,854	408,234	426,958	443,254	13.9
Other Services, Ex. Public Admin	352,041	.	.	.	.	317,742	.	.	.
Public Administration	689,463	719,914	749,985	758,885	746,685	732,241	732,387	727,812	5.6
Not Classified	495,410	8,149,237	7,125,000	4,543,805	7,374,527	7,047,146	7,650,303	7,690,915	1452.4
Total	17,221,174	17,418,951	16,542,123	16,051,626	16,436,552	16,390,988	16,920,415	17,315,086	0.5

Table C.34
Average Earnings per Job by Industry

Minneapolis City
 Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Agriculture, Forestry, Fishing & Hunting	.	.	41,225	.	.	.	.	.	.
Construction	.	.	60,985	.	.	.	.	.	.
Manufacturing	53,049	52,226	53,894	54,447	56,202	54,438	54,170	55,851	5.3
Utilities	81,559	.	.	.	.	.	.	.	.
Wholesale Trade	63,970	64,572	62,575	63,203	65,651	61,745	60,582	64,479	0.8
Retail Trade	32,539	31,897	31,041	30,867	34,268	32,860	28,155	28,433	-12.6
Transportation and Warehousing	45,984	.	.	.	.	.	.	.	.
Information	62,755	57,999	58,678	58,928	63,615	61,360	61,407	65,780	4.8
Finance and Insurance	99,456	.	.	.	.	.	.	.	.
Real Estate and Rental and Leasing	45,095	49,091	51,496	54,557	44,080	58,687	72,096	62,898	39.5
Professional and Technical Services	78,279	.	.	79,416	.	.	.	.	.
Management of Companies and Enterprises	87,181	94,512	87,245	81,430	90,395	89,311	88,147	98,609	13.1
Administrative and Waste Services	28,703	.	.	30,996	.	.	.	.	.
Educational Services	52,460	53,560	54,463	54,220	52,434	52,593	51,767	53,570	2.1
Health Care and Social Assistance	43,848	45,076	46,054	46,883	47,924	47,754	50,218	49,782	13.5
Arts, Entertainment, and Recreation	48,172	.	.	.	.	.	.	.	.
Accommodation and Food Services	18,494	18,744	18,656	18,785	18,951	18,543	18,729	18,830	1.8
Other Services, Ex. Public Admin	31,455	.	.	.	.	.	.	.	.
Public Administration	51,949	53,789	55,517	57,231	58,153	56,461	57,791	56,293	8.4
Not Classified	60,261	68,038	66,952	69,358	69,509	72,864	69,524	71,518	18.7
Total	55,669	56,792	55,948	56,125	57,686	57,099	57,886	59,261	6.5

Table C.35
Average Number of Employees by Industry

Minnetonka City
 Minnesota Department of Employment and Economic Development

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	1,735	.	1,748	1,550	1,563	.	.	.	.
Manufacturing	8,350	7,218	5,911	5,376	5,314	5,171	5,021	5,286	-36.7
Wholesale Trade	2,509	2,496	2,861	2,875	2,990	3,197	3,069	3,210	27.9
Retail Trade	8,133	7,973	7,591	7,269	7,324	7,069	7,346	6,893	-15.2
Transportation and Warehousing	107	.	.	.	.	.	.	.	.
Information	1,745	1,918	1,843	1,745	1,546	1,651	1,108	1,055	-39.5
Finance and Insurance	4,084	4,676	4,853	4,828	5,055	4,495	4,831	5,175	26.7
Real Estate and Rental and Leasing	914	1,041	1,203	1,194	1,326	1,177	1,203	1,170	28.0
Professional and Technical Services	4,039	3,863	4,116	3,792	3,048	3,156	3,393	4,564	13.0
Management of Companies and Enterprises	6,133	5,836	2,131	3,546	4,996	5,452	3,828	3,216	-47.6
Administrative and Waste Services	2,361	.	1,996	1,863	1,782	1,902	1,883	2,099	-11.1
Educational Services	2,199	2,184	2,110	2,117	2,107	2,071	2,835	2,929	33.2
Health Care and Social Assistance	3,149	3,509	3,696	3,962	4,012	3,740	4,300	4,346	38.0
Arts, Entertainment, and Recreation	451	518	572	601	560	531	526	535	18.6
Accommodation and Food Services	3,632	3,211	3,241	3,155	2,603	2,825	2,642	2,548	-29.8
Other Services, Ex. Public Admin	1,289	1,299	1,187	1,202	1,445	1,498	1,581	1,575	22.2
Public Administration	370	376	381	388	363	371	380	401	8.4
Not Classified	6	4,123	120	109	451	2,107	1,957	1,903	31,616.7
Total	51,206	50,241	45,560	45,572	46,485	46,413	45,903	46,905	-8.4

Table C.36
Total Wages by Industry

Minnetonka City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	110,298	.	118,473	112,924	115,437	.	.	.	.
Manufacturing	498,097	446,784	357,006	326,555	372,553	359,544	341,073	352,485	-29.2
Wholesale Trade	220,336	205,028	244,609	246,717	257,007	264,282	293,338	325,306	47.6
Retail Trade	235,888	230,888	212,039	206,847	211,655	185,514	202,867	185,455	-21.4
Transportation and Warehousing	4,196	.	.	.	.	.	.	.	.
Information	123,253	127,640	114,725	120,799	117,426	114,658	117,214	73,110	-40.7
Finance and Insurance	348,328	480,864	475,412	525,637	592,304	578,982	613,804	916,740	163.2
Real Estate and Rental and Leasing	50,222	58,544	71,046	71,360	83,838	69,455	75,435	81,527	62.3
Professional and Technical Services	323,628	273,981	298,499	284,855	251,239	273,757	307,071	450,126	39.1
Management of Companies and Enterprises	751,630	663,535	278,767	542,451	781,124	758,631	563,387	750,232	-0.2
Administrative and Waste Services	107,397	0	106,830	108,429	108,882	120,922	113,719	123,128	14.6
Educational Services	88,924	81,940	79,388	80,458	80,034	78,023	116,474	120,848	35.9
Health Care and Social Assistance	122,449	160,110	170,356	197,296	177,957	147,385	157,265	151,822	24.0
Arts, Entertainment, and Recreation	7,480	9,079	9,657	10,271	10,132	9,096	8,876	8,615	15.2
Accommodation and Food Services	68,889	59,686	58,725	59,472	47,689	50,810	47,624	46,928	-31.9
Other Services, Ex. Public Admin	43,705	43,302	42,889	45,542	68,136	74,518	82,518	89,437	104.6
Public Administration	17,636	18,559	18,761	18,771	18,106	18,096	18,333	18,730	6.2
Not Classified	318	240,821	5,738	6,104	33,811	154,609	142,969	125,924	39506.8
Total	3,122,674	3,100,764	2,662,920	2,964,487	3,327,331	3,258,282	3,201,966	3,820,413	22.3

Table C.37
Average Earnings per Job by Industry

Minnetonka City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	63,573	.	67,776	72,854	73,856	.	.	.	.
Manufacturing	59,652	61,899	60,397	60,743	70,108	69,531	67,929	66,683	11.8
Wholesale Trade	87,818	82,143	85,498	85,815	85,956	82,666	95,581	101,341	15.4
Retail Trade	29,004	28,959	27,933	28,456	28,899	26,243	27,616	26,905	-7.2
Transportation and Warehousing	39,218	.	.	.	.	.	.	.	.
Information	70,632	66,548	62,249	69,226	75,955	69,448	105,789	69,299	-1.9
Finance and Insurance	85,291	102,837	97,962	108,873	117,172	128,806	127,055	177,148	107.7
Real Estate and Rental and Leasing	54,947	56,239	59,057	59,766	63,226	59,010	62,706	69,681	26.8
Professional and Technical Services	80,126	70,924	72,522	75,120	82,427	86,742	90,501	98,625	23.1
Management of Companies and Enterprises	122,555	113,697	130,815	152,976	156,350	139,147	147,175	233,281	90.3
Administrative and Waste Services	45,488	.	53,522	58,201	61,101	63,576	60,393	58,660	29.0
Educational Services	40,438	37,518	37,625	38,006	37,985	37,674	41,084	41,259	2.0
Health Care and Social Assistance	38,885	45,628	46,092	49,797	44,356	39,408	36,573	34,934	-10.2
Arts, Entertainment, and Recreation	16,585	17,528	16,883	17,090	18,092	17,131	16,874	16,103	-2.9
Accommodation and Food Services	18,967	18,588	18,120	18,850	18,321	17,986	18,026	18,418	-2.9
Other Services, Ex. Public Admin	33,906	33,335	36,132	37,889	47,153	49,745	52,194	56,785	67.5
Public Administration	47,665	49,360	49,242	48,378	49,880	48,777	48,244	46,708	-2.0
Not Classified	52,989	58,409	47,817	56,003	74,970	73,379	73,055	66,171	24.9
Total	60,983	61,718	58,449	65,051	71,579	70,202	69,755	81,450	33.6

Table C.38
Average Number of Employees by Industry

Plymouth City
 Minnesota Department of Employment and Economic Development

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	.	.	.	.	2,081	2,055	1,999	.	.
Manufacturing	15,041	14,593	14,004	13,577	11,918	12,324	12,114	11,456	-23.8
Wholesale Trade	7,052	6,605	5,882	5,524	5,636	5,736	5,470	5,386	-23.6
Retail Trade	4,120	4,107	4,004	4,019	3,906	4,053	4,059	4,112	-0.2
Transportation and Warehousing	220	367	.	.	.	.	.	.	.
Information	1,506	1,396	1,360	1,073	1,048	1,105	1,076	1,377	-8.6
Finance and Insurance	3,941	3,534	3,047	2,867	3,242	3,525	3,740	3,727	-5.4
Real Estate and Rental and Leasing	736	796	808	882	950	971	916	782	6.3
Professional and Technical Services	3,283	3,467	3,383	3,066	3,097	3,378	3,555	4,226	28.7
Management of Companies and Enterprises	1,937	1,392	1,409	1,481	1,613	1,583	1,508	1,595	-17.7
Administrative and Waste Services	4,814	4,458	3,942	3,725	3,378	4,076	4,797	4,878	1.3
Educational Services	1,705	2,385	2,278	2,258	2,265	2,494	2,469	2,375	39.3
Health Care and Social Assistance	2,252	2,209	2,435	2,478	2,262	2,477	2,738	2,665	18.3
Arts, Entertainment, and Recreation	97	93	93	84	107	114	126	154	58.8
Accommodation and Food Services	2,229	2,390	2,551	2,570	2,586	2,805	2,697	2,652	19.0
Other Services, Ex. Public Admin	1,012	1,016	1,007	969	973	1,037	1,022	1,025	1.3
Public Administration	990	1,053	1,089	1,091	1,125	1,273	1,275	1,349	36.3
Not Classified	2,537	2,624	2,726	2,481	832	758	773	2,897	14.2
Total	53,472	52,485	50,018	48,145	47,019	49,764	50,334	50,656	-5.3

Table C.39
Total Wages by Industry
Plymouth City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	.	.	.	.	124,809	117,153	115,473	.	.
Manufacturing	865,076	855,412	872,555	904,470	738,580	747,765	715,902	703,443	-18.7
Wholesale Trade	452,578	427,390	364,523	355,016	377,638	387,050	377,838	368,701	-18.5
Retail Trade	154,132	148,702	153,306	152,933	148,567	141,544	166,391	162,128	5.2
Transportation and Warehousing	9,257	11,626	.	.	.	.	.	.	.
Information	105,518	90,693	88,193	69,440	71,686	84,097	78,339	111,243	5.4
Finance and Insurance	235,031	218,756	207,056	203,010	266,835	292,201	303,273	350,613	49.2
Real Estate and Rental and Leasing	36,241	40,506	40,715	45,172	45,886	47,797	45,456	37,542	3.6
Professional and Technical Services	230,674	246,698	241,142	212,877	212,288	227,737	249,693	303,056	31.4
Management of Companies and Enterprises	127,590	129,050	140,716	133,170	137,528	147,500	145,681	175,197	37.3
Administrative and Waste Services	230,785	214,286	202,761	190,900	180,692	187,033	219,658	235,261	1.9
Educational Services	68,431	92,024	93,322	91,476	91,587	97,896	99,428	99,591	45.5
Health Care and Social Assistance	103,530	100,324	111,020	111,735	113,199	120,958	125,654	108,561	4.9
Arts, Entertainment, and Recreation	3,254	2,541	2,490	1,793	2,219	2,192	2,690	3,210	-1.3
Accommodation and Food Services	33,200	35,794	37,802	37,225	38,212	39,540	38,167	37,743	13.7
Other Services, Ex. Public Admin	41,407	42,629	43,225	41,137	34,658	35,432	36,807	36,585	-11.6
Public Administration	31,237	32,555	35,381	36,951	37,621	38,257	38,895	40,340	29.1
Not Classified	150,822	152,107	153,600	142,300	29,710	24,563	26,769	148,494	-1.5
Total	2,878,760	2,841,092	2,787,807	2,729,606	2,651,716	2,738,714	2,786,115	2,921,705	1.5

Table C.40
Average Earnings per Job by Industry

Plymouth City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	.	.	.	.	59,976	57,009	57,765	.	.
Manufacturing	57,515	58,618	62,308	66,618	61,972	60,675	59,097	61,404	6.8
Wholesale Trade	64,177	64,707	61,973	64,268	67,005	67,477	69,075	68,455	6.7
Retail Trade	37,411	36,207	38,288	38,052	38,036	34,923	40,993	39,428	5.4
Transportation and Warehousing	42,077	31,677	.	.	.	.	.	.	.
Information	70,065	64,966	64,848	64,716	68,403	76,106	72,806	80,787	15.3
Finance and Insurance	59,637	61,900	67,954	70,809	82,306	82,894	81,089	94,074	57.7
Real Estate and Rental and Leasing	49,240	50,887	50,389	51,216	48,301	49,224	49,625	48,007	-2.5
Professional and Technical Services	70,263	71,156	71,281	69,432	68,546	67,418	70,237	71,712	2.1
Management of Companies and Enterprises	65,870	92,708	99,870	89,919	85,263	93,177	96,605	109,841	66.8
Administrative and Waste Services	47,940	48,068	51,436	51,248	53,491	45,886	45,791	48,229	0.6
Educational Services	40,135	38,584	40,967	40,512	40,436	39,253	40,271	41,933	4.5
Health Care and Social Assistance	45,972	45,416	45,593	45,091	50,044	48,833	45,893	40,736	-11.4
Arts, Entertainment, and Recreation	33,545	27,318	26,778	21,341	20,739	19,227	21,345	20,845	-37.9
Accommodation and Food Services	14,894	14,977	14,819	14,485	14,776	14,096	14,152	14,232	-4.4
Other Services, Ex. Public Admin	40,916	41,957	42,924	42,453	35,619	34,168	36,015	35,692	-12.8
Public Administration	31,552	30,916	32,489	33,869	33,441	30,053	30,506	29,904	-5.2
Not Classified	59,449	57,968	56,346	57,356	35,709	32,405	34,630	51,258	-13.8
Total	53,837	54,132	55,736	56,696	56,397	55,034	55,353	57,677	7.1

Table C.41
Total Wages by Industry

St. Paul City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Manufacturing	852,910	760,454	739,601	712,128	669,306	632,660	596,433	632,742	-25.8
Utilities	.	.	.	.	.	.	.	58,654	.
Wholesale Trade	374,718	356,321	343,085	347,762	353,069	340,263	351,546	336,355	-10.2
Retail Trade	334,091	311,974	306,264	295,185	282,811	272,208	263,266	249,714	-25.3
Transportation and Warehousing	.	.	.	.	.	.	.	207,811	.
Information	450,284	.	.	.	.	.	.	.	.
Finance and Insurance	1,075,270	.	.	.	.	.	.	.	.
Real Estate and Rental and Leasing	94,356	108,935	120,525	127,415	116,740	113,184	121,081	132,930	40.9
Management of Companies and Enterprises	.	.	.	326,350	330,467	344,546	363,896	415,523	.
Administrative and Waste Services	301,995	.	.	.	.	.	.	.	.
Educational Services	640,870	700,495	721,776	729,319	720,533	725,350	737,192	741,811	15.8
Health Care and Social Assistance	1,272,671	1,354,832	1,441,613	1,476,573	1,519,078	1,490,783	1,616,397	1,649,575	29.6
Arts, Entertainment, and Recreation	112,908	.	.	.	.	.	.	.	.
Accommodation and Food Services	179,775	190,264	194,950	192,860	179,193	175,890	180,758	179,364	-0.2
Other Services, Ex. Public Admin	231,244	.	.	.	.	249,789	247,029	252,612	9.2
Public Administration	1,131,293	1,111,615	1,160,756	1,225,658	1,217,890	1,202,138	1,222,377	1,249,403	10.4
Not Classified	3,039,297	5,251,179	5,071,696	3,302,507	3,312,754	2,986,827	2,984,776	2,772,456	-8.8
Total	10,091,681	10,146,071	10,100,267	8,735,758	8,701,840	8,533,637	8,684,752	8,878,949	-12.0

Table C.42
Average Earnings per Job by Industry

St. Paul City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Manufacturing	55,359	53,614	54,838	58,611	58,814	56,925	57,677	67,220	21.4
Utilities	0	0	0	0	0	0	0	81,577	0.0
Wholesale Trade	54,872	54,971	55,605	55,447	55,963	55,854	56,500	57,077	4.0
Retail Trade	27,142	26,334	27,067	27,312	27,102	25,962	25,458	24,327	-10.4
Transportation and Warehousing	0	0	0	0	0	0	0	47,543	0.0
Information	53,453	0	0	0	0	0	0	0	0.0
Finance and Insurance	73,942	0	0	0	0	0	0	0	0.0
Real Estate and Rental and Leasing	38,047	42,820	43,106	42,191	40,619	38,709	40,645	42,388	11.4
Management of Companies and Enterprises	0	0	0	80,800	83,493	84,282	87,098	89,341	0.0
Administrative and Waste Services	25,341	0	0	0	0	0	0	0	0.0
Educational Services	43,455	45,892	46,369	47,331	47,014	44,711	45,517	47,412	9.1
Health Care and Social Assistance	42,507	43,656	44,359	44,580	45,424	44,373	46,197	45,986	8.2
Arts, Entertainment, and Recreation	30,799	0	0	0	0	0	0	0	0.0
Accommodation and Food Services	16,795	16,639	17,025	16,734	16,222	16,211	16,801	16,818	0.1
Other Services, Ex. Public Admin	30,960	0	0	0	0	33,751	34,054	34,519	11.5
Public Administration	55,570	55,964	59,084	58,207	57,486	56,407	55,832	55,792	0.4
Not Classified	76,703	61,660	62,565	53,162	53,028	53,907	53,698	55,416	-27.8
Total	50,861	51,290	52,065	48,661	48,769	47,543	48,052	49,226	-3.2

Table C.43
Average Number of Employees by Industry

Woodbury City
 Minnesota Department of Employment and Economic Development

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	291	.	.	.	.	.	.	.	.
Manufacturing	1,191	1,193	1,207	1,192	1,152	1,070	1,148	1,176	-1.3
Wholesale Trade	183	170	167	168	196	180	168	121	-33.9
Retail Trade	4,734	4,563	4,091	3,765	3,751	3,663	3,911	3,747	-20.8
Transportation and Warehousing	134	44	46	44	60	58	65	37	-72.4
Information	.	.	.	.	.	351	352	212	.
Finance and Insurance	2,410	2,573	2,823	3,070	3,420	3,221	3,116	3,050	26.6
Real Estate and Rental and Leasing	214	231	260	261	203	208	199	172	-19.6
Professional and Technical Services	.	819	745	.	705	605	560	506	.
Management of Companies and Enterprises	.	54	23	.	133	485	494	.	.
Administrative and Waste Services	931	999	766	761	732	590	498	.	.
Educational Services	1,246	1,220	1,198	1,040	896	932	933	932	-25.2
Health Care and Social Assistance	2,728	2,662	2,419	2,281	2,177	1,961	1,720	1,291	-52.7
Arts, Entertainment, and Recreation	.	.	.	693	.	.	.	.	.
Accommodation and Food Services	.	.	.	2,231	.	.	.	.	.
Other Services, Ex. Public Admin	782	701	707	783	757	754	859	705	-9.8
Public Administration	.	.	.	.	.	341	337	295	.
Not Classified	5,538	4,632	4,180	1,920	3,793	2,857	2,797	3,835	-30.8
Total	20,382	19,861	18,632	18,209	17,975	17,276	17,157	16,079	-21.1

Table C.44
Total Wages by Industry

Woodbury City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	17,716	.	.	.	.	.	.	.	.
Manufacturing	80,176	76,325	73,908	72,837	69,318	54,719	54,595	53,362	-33.4
Wholesale Trade	13,260	11,178	10,293	10,377	11,002	8,867	7,666	5,836	-56.0
Retail Trade	118,913	109,116	97,107	88,537	82,141	72,784	73,309	63,477	-46.6
Transportation and Warehousing	7,891	2,474	2,500	2,468	2,850	2,738	3,322	1,917	-75.7
Information	.	.	.	.	.	15,220	12,693	5,066	.
Finance and Insurance	183,328	185,919	187,504	183,399	190,653	159,025	155,599	132,088	-28.0
Real Estate and Rental and Leasing	8,462	7,673	7,434	7,821	6,105	5,263	4,990	4,192	-50.5
Professional and Technical Services	.	67,318	54,452	.	43,535	33,054	30,528	25,421	.
Management of Companies and Enterprises	.	5,920	2,277	.	4,635	31,636	40,053	.	.
Administrative and Waste Services	31,076	31,410	24,675	23,288	19,762	15,774	13,607	.	.
Educational Services	60,201	55,575	49,825	40,953	37,127	34,912	32,737	30,542	-49.3
Health Care and Social Assistance	147,529	136,776	113,466	103,885	94,631	73,777	57,503	38,921	-73.6
Arts, Entertainment, and Recreation	.	.	.	13,855	.	.	.	.	.
Accommodation and Food Services	.	.	.	31,758	.	.	.	.	.
Other Services, Ex. Public Admin	18,194	15,729	14,197	16,760	16,054	15,238	16,331	12,960	-28.8
Public Administration	.	.	.	.	.	11,904	10,277	9,233	.
Not Classified	192,361	126,264	111,091	109,002	87,294	49,584	43,921	92,544	-51.9
Total	879,106	831,677	748,729	704,941	665,106	584,495	557,131	475,557	-45.9

Table C.45
Average Earnings per Job by Industry

Woodbury City

Minnesota Department of Employment and Economic Development: \$1,000's of Real 2008 Dollars

Industry	2000	2001	2002	2003	2004	2005	2006	2007	% Change 00 - 07
Construction	60,880	.	.	.	.	.	.	.	.
Manufacturing	67,318	63,978	61,233	61,105	60,172	51,140	47,557	45,376	-32.6
Wholesale Trade	72,461	65,756	61,636	61,769	56,130	49,260	45,631	48,229	-33.4
Retail Trade	25,119	23,913	23,737	23,516	21,898	19,870	18,744	16,941	-32.6
Transportation and Warehousing	58,885	56,216	54,356	56,101	47,496	47,204	51,104	51,815	-12.0
Information	.	.	.	.	.	43,363	36,061	23,898	.
Finance and Insurance	76,070	72,258	66,420	59,739	55,747	49,371	49,935	43,307	-43.1
Real Estate and Rental and Leasing	39,543	33,216	28,592	29,967	30,075	25,303	25,073	24,372	-38.4
Professional and Technical Services	.	82,196	73,089	.	61,752	54,634	54,514	50,239	.
Management of Companies and Enterprises	.	109,622	99,000	.	34,850	65,228	81,080	.	.
Administrative and Waste Services	33,379	31,442	32,213	30,602	26,998	26,736	27,323	.	.
Educational Services	48,315	45,553	41,590	39,377	41,436	37,459	35,088	32,770	-32.2
Health Care and Social Assistance	54,079	51,381	46,906	45,544	43,468	37,622	33,432	30,148	-44.3
Arts, Entertainment, and Recreation	.	.	.	19,993	.	.	.	.	.
Accommodation and Food Services	.	.	.	14,235	.	.	.	.	.
Other Services, Ex. Public Admin	23,266	22,438	20,080	21,405	21,207	20,209	19,012	18,382	-21.0
Public Administration	.	.	.	.	.	34,910	30,495	31,298	.
Not Classified	34,735	27,259	26,577	56,772	23,014	17,355	15,703	24,131	-30.5
Total	43,131	41,875	40,185	38,714	37,002	33,833	32,473	29,576	-31.4

APPENDIX D. HOME MORTGAGE DISCLOSURE ACT DATA

Table D.1					
Purpose of Loan by Year					
Bloomington City HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	2,691	3,151	2,983	1,715	10,540
Home Improvement	481	499	462	466	1,908
Refinancing	5,154	4,704	4,006	3,223	17,087
Total	8,326	8,354	7,451	5,404	29,535

Table D.2					
Purpose of Loan by Year					
Eden Prairie City HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	2,884	3,218	3,140	2,180	11,422
Home Improvement	295	324	341	307	1,267
Refinancing	3,857	3,316	2,836	2,276	12,285
Total	7,036	6,858	6,317	4,763	24,974

Table D.3					
Purpose of Loan by Year					
Minneapolis City HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	17,306	23,160	20,793	13,270	74,529
Home Improvement	2,894	2,835	2,572	2,302	10,603
Refinancing	26,190	24,457	20,115	14,846	85,608
Total	46,390	50,452	43,480	30,418	170,740

Table D.4					
Purpose of Loan by Year					
Minnetonka City HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	1,742	1,790	1,899	1,435	6,866
Home Improvement	260	350	307	281	1,198
Refinancing	3,122	2,803	2,242	1,863	10,030
Total	5,124	4,943	4,448	3,579	18,094

Table D.5					
Purpose of Loan by Year					
Plymouth City					
HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	2,757	2,970	2,580	1,982	10,289
Home Improvement	360	381	397	386	1,524
Refinancing	4,037	3,340	2,727	2,352	12,456
Total	7,154	6,691	5,704	4,720	24,269

Table D.6					
Purpose of Loan by Year					
St. Paul City					
HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	11,303	14,363	13,004	7,349	46,019
Home Improvement	2,372	2,404	2,280	1,784	8,840
Refinancing	19,026	18,520	15,162	10,997	63,705
Total	32,701	35,287	30,446	20,130	118,564

Table D.7					
Purpose of Loan by Year					
Woodbury City					
HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	3,254	4,291	4,107	2,889	14,541
Home Improvement	401	436	458	377	1,672
Refinancing	3,734	3,714	3,033	2,509	12,990
Total	7,389	8,441	7,598	5,775	29,203

Table D.8					
Purpose of Loan by Year					
Anoka County					
HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	16,361	19,669	15,575	9,174	60,779
Home Improvement	3,151	3,105	2,971	2,533	11,760
Refinancing	28,137	28,425	24,281	18,407	99,250
Total	47,649	51,199	42,827	30,114	171,789

Table D.9					
Purpose of Loan by Year					
Carver County					
HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	4,577	5,281	4,803	3,255	17,916
Home Improvement	537	577	558	504	2,176
Refinancing	6,216	5,943	5,362	4,356	21,877
Total	11,330	11,801	10,723	8,115	41,969

Table D.10					
Purpose of Loan by Year					
Dakota County HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	20,089	21,996	18,796	12,711	73,592
Home Improvement	3,020	3,073	2,991	2,548	11,632
Refinancing	28,703	28,603	23,913	18,819	100,038
Total	51,812	53,672	45,700	34,078	185,262

Table D.11					
Purpose of Loan by Year					
Hennepin County HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	23,070	27,664	24,962	15,963	91,659
Home Improvement	3,889	4,021	3,894	3,608	15,412
Refinancing	38,022	36,132	31,260	23,897	129,311
Total	64,981	67,817	60,116	43,468	236,382

Table D.12					
Purpose of Loan by Year					
Ramsey County HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	6,884	8,320	7,660	5,108	27,972
Home Improvement	1,631	1,589	1,613	1,324	6,157
Refinancing	12,771	12,582	10,158	7,945	43,456
Total	21,286	22,491	19,431	14,377	77,585

Table D.13					
Purpose of Loan by Year					
Washington County HMDA Data 2004 - 2007					
Purpose	2004	2005	2006	2007	Total
Home Purchase	7,477	9,124	8,463	5,076	30,140
Home Improvement	1,513	1,528	1,489	1,307	5,837
Refinancing	13,432	13,441	11,233	8,867	46,973
Total	22,422	24,093	21,185	15,250	82,950

Table D.14					
Owner Occupancy Status for Home Purchase Loan Application					
Bloomington City HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	2,478	2,847	2,669	1,543	9,537
Not Owner-Occupied	199	296	309	167	971
Not Applicable	14	8	5	5	32
Total	2,691	3,151	2,983	1,715	10,540

Table D.15					
Owner Occupancy Status for Home Purchase Loan Application					
Eden Prairie City HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	2,750	3,021	2,850	2,092	10,713
Not Owner-Occupied	124	192	284	87	687
Not Applicable	10	5	6	1	22
Total	2,884	3,218	3,140	2,180	11,422

Table D.16					
Owner Occupancy Status for Home Purchase Loan Application					
Minneapolis City HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	14,128	18,632	16,991	10,833	60,584
Not Owner-Occupied	2,917	4,305	3,700	2,337	13,259
Not Applicable	261	223	102	100	686
Total	17,306	23,160	20,793	13,270	74,529

Table D.17					
Owner Occupancy Status for Home Purchase Loan Application					
Minnetonka City HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	1,660	1,661	1,732	1,289	6,342
Not Owner-Occupied	77	126	162	144	509
Not Applicable	5	3	5	2	15
Total	1,742	1,790	1,899	1,435	6,866

Table D.18					
Owner Occupancy Status for Home Purchase Loan Application					
Plymouth City HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	2,560	2,800	2,374	1,856	9,590
Not Owner-Occupied	182	164	197	125	668
Not Applicable	15	6	9	1	31
Total	2,757	2,970	2,580	1,982	10,289

Table D.19					
Owner Occupancy Status for Home Purchase Loan Application					
St. Paul City					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	9,161	11,578	10,593	5,994	37,326
Not Owner-Occupied	1,983	2,686	2,341	1,296	8,306
Not Applicable	159	99	70	59	387
Total	11,303	14,363	13,004	7,349	46,019

Table D.20					
Owner Occupancy Status for Home Purchase Loan Application					
Woodbury City					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	3,101	3,993	3,732	2,637	13,463
Not Owner-Occupied	145	282	369	249	1,045
Not Applicable	8	16	6	3	33
Total	3,254	4,291	4,107	2,889	14,541

Table D.21					
Owner Occupancy Status for Home Purchase Loan Application					
Anoka County					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	15,174	18,022	14,012	8,274	55,482
Not Owner-Occupied	1,088	1,560	1,538	879	5,065
Not Applicable	99	87	25	21	232
Total	16,361	19,669	15,575	9,174	60,779

Table D.22					
Owner Occupancy Status for Home Purchase Loan Application					
Carver County					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	4,320	4,924	4,435	3,015	16,694
Not Owner-Occupied	242	339	357	239	1,177
Not Applicable	15	18	11	1	45
Total	4,577	5,281	4,803	3,255	17,916

Table D.23					
Owner Occupancy Status for Home Purchase Loan Application					
Dakota County					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	18,712	20,258	17,277	11,618	67,865
Not Owner-Occupied	1,233	1,659	1,499	1,077	5,468
Not Applicable	144	79	20	16	259
Total	20,089	21,996	18,796	12,711	73,592

Table D.24					
Owner Occupancy Status for Home Purchase Loan Application					
Hennepin County					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	21,032	24,959	22,639	14,625	83,255
Not Owner-Occupied	1,868	2,595	2,259	1,313	8,035
Not Applicable	170	110	64	25	369
Total	23,070	27,664	24,962	15,963	91,659

Table D.25					
Owner Occupancy Status for Home Purchase Loan Application					
Ramsey County					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	6,329	7,569	6,991	4,722	25,611
Not Owner-Occupied	513	715	651	375	2,254
Not Applicable	42	36	18	11	107
Total	6,884	8,320	7,660	5,108	27,972

Table D.26					
Owner Occupancy Status for Home Purchase Loan Application					
Washington County					
HMDA Data 2004 - 2007					
Status	2004	2005	2006	2007	Total
Owner-Occupied	6,968	8,410	7,419	4,579	27,376
Not Owner-Occupied	466	691	1,030	494	2,681
Not Applicable	43	23	14	3	83
Total	7,477	9,124	8,463	5,076	30,140

Table D.27
Owner-Occupied Home Purchase Loan Applications by Loan Type

Bloomington City
HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	2,317	2,727	2,581	1,475	9,100
FHA - Insured	138	108	73	50	369
VA - Guaranteed	23	12	15	18	68
Total	2,478	2,847	2,669	1,543	9,537

Table D.28
Owner-Occupied Home Purchase Loan Applications by Loan Type

Eden Prairie City
HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	2,631	2,960	2,790	2,049	10,430
FHA - Insured	107	53	47	36	243
VA - Guaranteed	12	8	13	7	40
Total	2,750	3,021	2,850	2,092	10,713

Table D.29
Owner-Occupied Home Purchase Loan Applications by Loan Type

Minneapolis City
HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	13,323	17,997	16,505	10,419	58,244
FHA - Insured	742	583	448	363	2,136
VA - Guaranteed	63	49	38	51	201
Rural Housing Service or Farm Service Agency	0	3	0	0	3
Total	14,128	18,632	16,991	10,833	60,584

Table D.30
Owner-Occupied Home Purchase Loan Applications by Loan Type

Plymouth City
HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	2,465	2,725	2,320	1,813	9,323
FHA - Insured	86	58	48	33	225
VA - Guaranteed	9	17	6	10	42
Total	2,560	2,800	2,374	1,856	9,590

Table D.31
Owner-Occupied Home Purchase Loan Applications by Loan Type
 St. Paul City
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	8,514	11,125	10,224	5,670	35,533
FHA - Insured	594	410	323	279	1,606
VA - Guaranteed	52	43	45	44	184
Rural Housing Service or Farm Service Agency	1	0	1	1	3
Total	9,161	11,578	10,593	5,994	37,326

Table D.32
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Woodbury City
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	2,963	3,840	3,574	2,528	12,905
FHA - Insured	127	125	141	75	468
VA - Guaranteed	11	28	17	34	90
Total	3,101	3,993	3,732	2,637	13,463

Table D.33
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Anoka County
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	13,988	17,194	13,371	7,754	52,307
FHA - Insured	1,045	706	517	395	2,663
VA - Guaranteed	141	121	123	123	508
Rural Housing Service or Farm Service Agency	0	1	1	2	4
Total	15,174	18,022	14,012	8,274	55,482

Table D.34
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Carver County
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	4,074	4,707	4,268	2,882	15,931
FHA - Insured	207	168	124	87	586
VA - Guaranteed	32	33	22	29	116
Rural Housing Service or Farm Service Agency	7	16	21	17	61
Total	4,320	4,924	4,435	3,015	16,694

Table D.35
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Dakota County
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	17,072	19,111	16,175	10,651	63,009
FHA - Insured	1,470	978	898	759	4,105
VA - Guaranteed	168	166	203	208	745
Rural Housing Service or Farm Service Agency	2	3	1	0	6
Total	18,712	20,258	17,277	11,618	67,865

Table D.36
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Hennepin County
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	19,661	24,123	21,987	13,970	79,741
FHA - Insured	1,255	731	560	527	3,073
VA - Guaranteed	116	104	91	126	437
Rural Housing Service or Farm Service Agency	0	1	1	2	4
Total	21,032	24,959	22,639	14,625	83,255

Table D.37
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Ramsey County
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	5,957	7,293	6,775	4,497	24,522
FHA - Insured	311	233	175	167	886
VA - Guaranteed	61	43	41	58	203
Total	6,329	7,569	6,991	4,722	25,611

Table D.38
Owner-Occupied Home Purchase Loan Applications by Loan Type
 Washington County
 HMDA Data 2004 - 2007

Loan Type	2004	2005	2006	2007	Total
Conventional	6,536	8,012	6,930	4,251	25,729
FHA - Insured	370	355	437	268	1,430
VA - Guaranteed	62	43	50	60	215
Rural Housing Service or Farm Service Agency	0	0	2	0	2
Total	6,968	8,410	7,419	4,579	27,376

Table D.39
Owner-Occupied Home Purchase Loan Applications by Action Taken

Bloomington City
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	1,341	1,443	1,347	834	4,965
Application Approved but not Accepted	190	169	141	67	567
Application Denied	195	288	252	146	881
Application Withdrawn by Applicant	131	217	146	73	567
File Closed for Incompleteness	32	47	36	20	135
Loan Purchased by the Institution	589	682	746	403	2,420
Preapproval Request Denied	0	1	0	0	1
Preapproval Request Approved but not Accepted	0	0	1	0	1
Total	2,478	2,847	2,669	1,543	9,537
Denial Rate	12.7%	16.6%	15.8%	14.9%	15.1%

Table D.40
Owner-Occupied Home Purchase Loan Applications by Action Taken

Eden Prairie City
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	1,609	1,690	1,520	1,086	5,905
Application Approved But Not Accepted	144	148	178	103	573
Application Denied	133	162	180	125	600
Application Withdrawn By Applicant	181	196	169	128	674
File Closed for Incompleteness	18	51	16	29	114
Loan Purchased by the Institution	665	773	787	621	2,846
Preapproval Request Denied	0	1	0	0	1
Total	2,750	3,021	2,850	2,092	10,713
Denial Rate	7.6%	8.7%	10.6%	10.3%	9.2%

Table D.41
Owner-Occupied Home Purchase Loan Applications by Action Taken

Minneapolis City
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	7,304	8,934	7,714	5,213	29,165
Application Approved but not Accepted	1,029	1,273	1,325	645	4,272
Application Denied	1,486	2,362	2,557	1,377	7,782
Application Withdrawn by Applicant	901	1,537	1,181	637	4,256
File Closed for Incompleteness	198	347	322	219	1,086
Loan Purchased by the Institution	3,210	4,138	3,890	2,742	13,980
Preapproval Request Denied	0	41	1	0	42
Preapproval Request Approved but not Accepted	0	0	1	0	1
Total	14,128	18,632	16,991	10,833	60,584
Denial Rate	16.9%	20.9%	24.9%	20.9%	21.1%

Table D.42
Owner-Occupied Home Purchase Loan Applications by Action Taken
 Minnetonka City
 HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	980	929	934	649	3,492
Application Approved But Not Accepted	59	107	102	88	356
Application Denied	82	93	156	144	475
Application Withdrawn By Applicant	105	99	73	68	345
File Closed for Incompleteness	27	32	23	17	99
Loan Purchased by the Institution	407	399	444	323	1,573
Preapproval Request Denied	0	2	0	0	2
Total	1,660	1,661	1,732	1,289	6,342
Denial Rate	7.7%	9.1%	14.3%	18.2%	12.0%

Table D.43
Owner-Occupied Home Purchase Loan Applications by Action Taken
 Plymouth City
 HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	1,517	1,556	1,281	954	5,308
Application Approved But Not Accepted	120	119	112	96	447
Application Denied	131	196	155	102	584
Application Withdrawn By Applicant	116	175	124	78	493
File Closed for Incompleteness	29	40	33	24	126
Loan Purchased by the Institution	647	713	669	601	2,630
Preapproval Request Denied	0	1	0	1	2
Total	2,560	2,800	2,374	1,856	9,590
Denial Rate	7.9%	11.2%	10.8%	9.7%	9.9%

Table D.44
Owner-Occupied Home Purchase Loan Applications by Action Taken
 St. Paul City
 HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	4,762	5,519	4,795	2,802	17,878
Application Approved but not Accepted	597	771	850	323	2,541
Application Denied	948	1,448	1,416	893	4,705
Application Withdrawn by Applicant	592	869	729	309	2,499
File Closed for Incompleteness	116	222	213	117	668
Loan Purchased by the Institution	2,146	2,726	2,584	1,548	9,004
Preapproval Request Denied	0	23	4	2	29
Preapproval Request Approved but not Accepted	0	0	2	0	2
Total	9,161	11,578	10,593	5,994	37,326
Denial Rate	16.6%	20.8%	22.8%	24.2%	20.8%

Table D.45
Owner Occupied Home Purchase Loan Applications by Action Taken

Woodbury City
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	1,903	2,184	1,861	1,285	7,233
Application Approved but not Accepted	180	244	259	128	811
Application Denied	167	271	239	205	882
Application Withdrawn by Applicant	165	258	241	144	808
File Closed for Incompleteness	29	61	42	33	165
Loan Purchased by the Institution	657	971	1,090	842	3,560
Preapproval Request Denied	0	3	0	0	3
Preapproval Request Approved but not Accepted	0	1	0	0	1
Total	3,101	3,993	3,732	2,637	13,463
Denial Rate	8.1%	11.0%	11.4%	13.8%	10.9%

Table D.46
Owner-Occupied Home Purchase Loan Applications by Action Taken

Anoka County
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	8,364	8,940	6,782	4,097	28,183
Application Approved but not Accepted	840	1,130	980	501	3,451
Application Denied	1,374	1,824	1,604	1,057	5,859
Application Withdrawn by Applicant	766	1,383	734	389	3,272
File Closed for Incompleteness	181	341	207	124	853
Loan Purchased by the Institution	3,649	4,374	3,701	2,103	13,827
Preapproval Request Denied	0	30	3	3	36
Preapproval Request Approved but not Accepted	0	0	1	0	1
Total	15,174	18,022	14,012	8,274	55,482
Denial Rate	14.1%	16.9%	19.1%	20.5%	17.2%

Table D.47
Owner-Occupied Home Purchase Loan Applications by Action Taken

Carver County
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	2,520	2,689	2,319	1,494	9,022
Application Approved But Not Accepted	218	260	217	171	866
Application Denied	254	311	343	246	1,154
Application Withdrawn By Applicant	230	271	280	165	946
File Closed for Incompleteness	50	74	62	31	217
Loan Purchased by the Institution	1,048	1,317	1,213	908	4,486
Preapproval Request Denied	0	2	1	0	3
Total	4,320	4,924	4,435	3,015	16,694
Denial Rate	9.2%	10.4%	12.9%	14.1%	11.3%

Table D.48
Owner-Occupied Home Purchase Loan Applications by Action Taken

Dakota County
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	10,906	10,713	8,803	5,848	36,270
Application Approved But Not Accepted	963	1,163	990	586	3,702
Application Denied	1,224	1,694	1,470	911	5,299
Application Withdrawn By Applicant	934	1,141	895	471	3,441
File Closed for Incompleteness	201	329	249	116	895
Loan Purchased by the Institution	4,484	5,192	4,870	3,686	18,232
Preapproval Request Denied	0	25	0	0	25
Preapproval Request Approved but not Accepted	0	1	0	0	1
Total	18,712	20,258	17,277	11,618	67,865
Denial Rate	10.1%	13.7%	14.3%	13.5%	12.7%

Table D.49
Owner-Occupied Home Purchase Loan Applications by Action Taken

Hennepin County
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	11,634	12,674	10,966	7,136	42,410
Application Approved but not Accepted	1,223	1,462	1,544	864	5,093
Application Denied	1,649	2,402	2,584	1,674	8,309
Application Withdrawn by Applicant	1,217	1,687	1,360	790	5,054
File Closed for Incompleteness	285	557	417	248	1,507
Loan Purchased by the Institution	5,024	6,135	5,767	3,913	20,839
Preapproval Request Denied	0	42	0	0	42
Preapproval Request Approved but not Accepted	0	0	1	0	1
Total	21,032	24,959	22,639	14,625	83,255
Denial Rate	12.4%	15.9%	19.1%	19.0%	16.4%

Table D.50
Owner-Occupied Home Purchase Loan Applications by Action Taken

Ramsey County
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	3,646	3,899	3,524	2,450	13,519
Application Approved but not Accepted	330	490	479	271	1,570
Application Denied	466	747	684	470	2,367
Application Withdrawn by Applicant	335	561	413	274	1,583
File Closed for Incompleteness	87	135	108	58	388
Loan Purchased by the Institution	1,465	1,724	1,780	1,195	6,164
Preapproval Request Denied	0	12	0	4	16
Preapproval Request Approved but not Accepted	0	1	3	0	4
Total	6,329	7,569	6,991	4,722	25,611
Denial Rate	11.3%	16.1%	16.3%	16.1%	14.9%

Table D.51
Owner-Occupied Home Purchase Loan Applications by Action Taken

Washington County
HMDA Data 2004 - 2007

Action	2004	2005	2006	2007	Total
Loan Originated	3,993	4,387	3,663	2,306	14,349
Application Approved but not Accepted	368	569	516	317	1,770
Application Denied	482	729	637	391	2,239
Application Withdrawn by Applicant	409	472	506	282	1,669
File Closed for Incompleteness	87	146	132	55	420
Loan Purchased by the Institution	1,629	2,097	1,964	1,227	6,917
Preapproval Request Denied	0	10	0	1	11
Preapproval Request Approved but not Accepted	0	0	1	0	1
Total	6,968	8,410	7,419	4,579	27,376
Denial Rate	10.8%	14.2%	14.8%	14.5%	13.5%

Table D.52
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Bloomington City
HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	34	42	36	20	132
Employment History	3	11	3	1	18
Credit History	41	46	35	37	159
Collateral	7	8	13	10	38
Insufficient Cash	1	2	2	2	7
Unverifiable Information	5	17	21	10	53
Credit Application Incomplete	18	32	29	20	99
Other	57	68	46	20	191
Missing	29	62	67	26	184
Total	195	288	252	146	881

Table D.53
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Eden Prairie
HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	16	24	17	24	81
Employment History	3	1	2	4	10
Credit History	15	31	31	20	97
Collateral	17	7	7	9	40
Insufficient Cash	1	4	5	6	16
Unverifiable Information	3	6	14	9	32
Credit Application Incomplete	18	22	27	15	82
Mortgage Insurance Denied	0	0	0	1	1
Other	43	39	29	11	122
Missing	17	28	48	26	119
Total	133	162	180	125	600

Table D.54
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Minneapolis City
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	201	230	213	182	826
Employment History	38	46	46	23	153
Credit History	255	442	436	197	1,330
Collateral	121	225	212	154	712
Insufficient Cash	22	32	32	17	103
Unverifiable Information	83	147	224	113	567
Credit Application Incomplete	114	200	260	203	777
Mortgage Insurance Denied	0	1	2	1	4
Other	356	544	423	203	1,526
Missing	296	495	709	284	1,784
Total	1,486	2,362	2,557	1,377	7,782

Table D.55
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Minnetonka City
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	17	10	21	19	67
Employment History	4	5	0	1	10
Credit History	7	13	23	14	57
Collateral	9	3	10	16	38
Insufficient Cash	1	2	0	1	4
Unverifiable Information	3	9	13	13	38
Credit Application Incomplete	11	12	16	26	65
Other	17	22	22	28	89
Missing	13	17	51	26	107
Total	82	93	156	144	475

Table D.56
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Plymouth City
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	13	32	12	18	75
Employment History	0	5	2	4	11
Credit History	26	31	24	10	91
Collateral	15	11	9	10	45
Insufficient Cash	1	4	5	0	10
Unverifiable Information	8	13	12	10	43
Credit Application Incomplete	10	12	16	15	53
Other	34	41	26	19	120
Missing	24	47	49	16	136
Total	131	196	155	102	584

Table D.57
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 St. Paul City
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	122	136	117	105	480
Employment History	23	37	23	11	94
Credit History	149	285	223	191	848
Collateral	74	92	116	65	347
Insufficient Cash	25	9	24	23	81
Unverifiable Information	38	102	132	70	342
Credit Application Incomplete	77	121	142	127	467
Mortgage Insurance Denied	0	0	1	2	3
Other	229	318	219	114	880
Missing	211	348	419	185	1,163
Total	948	1,448	1,416	893	4,705

Table D.58
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Woodbury City
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	31	32	24	29	116
Employment History	2	5	7	5	19
Credit History	18	56	36	22	132
Collateral	4	16	18	20	58
Insufficient Cash	6	2	3	5	16
Unverifiable Information	8	12	8	19	47
Credit Application Incomplete	24	30	52	34	140
Other	41	54	54	35	184
Missing	33	64	37	36	170
Total	167	271	239	205	882

Table D.59
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Anoka County
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	217	182	168	144	711
Employment History	30	33	29	12	104
Credit History	253	332	247	200	1,032
Collateral	79	103	97	71	350
Insufficient Cash	22	21	13	22	78
Unverifiable Information	41	100	138	82	361
Credit Application Incomplete	115	137	183	112	547
Mortgage Insurance Denied	0	1	0	1	2
Other	270	350	213	137	970
Missing	347	565	516	276	1,704
Total	1,374	1,824	1,604	1,057	5,859

Table D.60
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Carver County
HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	32	36	45	41	154
Employment History	9	5	8	4	26
Credit History	61	63	47	34	205
Collateral	18	18	26	20	82
Insufficient Cash	4	5	4	2	15
Unverifiable Information	11	28	33	13	85
Credit Application Incomplete	32	33	32	40	137
Other	36	59	56	35	186
Missing	51	64	92	57	264
Total	254	311	343	246	1,154

Table D.61
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Dakota County
HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	186	194	163	164	707
Employment History	36	45	48	9	138
Credit History	209	317	266	164	956
Collateral	76	100	94	51	321
Insufficient Cash	24	33	24	13	94
Unverifiable Information	52	77	106	47	282
Credit Application Incomplete	114	165	166	120	565
Mortgage Insurance Denied	1	1	0	1	3
Other	280	365	227	140	1,012
Missing	246	397	376	202	1,221
Total	1,224	1,694	1,470	911	5,299

Table D.62
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Hennepin County
HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	266	309	265	249	1,089
Employment History	34	45	69	37	185
Credit History	285	444	394	280	1,403
Collateral	100	114	138	121	473
Insufficient Cash	22	30	39	21	112
Unverifiable Information	86	183	246	134	649
Credit Application Incomplete	161	246	286	251	944
Mortgage Insurance Denied	3	1	1	2	7
Other	410	519	374	261	1,564
Missing	282	511	772	318	1,883
Total	1,649	2,402	2,584	1,674	8,309

Table D.63
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Ramsey County
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	67	89	61	51	268
Employment History	13	10	16	6	45
Credit History	78	132	106	92	408
Collateral	14	46	38	36	134
Insufficient Cash	10	7	11	11	39
Unverifiable Information	22	51	54	38	165
Credit Application Incomplete	27	56	70	50	203
Other	112	139	121	65	437
Missing	123	217	207	121	668
Total	466	747	684	470	2,367

Table D.64
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Washington County
 HMDA Data 2004 - 2007

Denial Reason	2004	2005	2006	2007	Total
Debt-to-income Ratio	89	89	71	57	306
Employment History	5	12	10	14	41
Credit History	81	115	86	69	351
Collateral	28	52	48	36	164
Insufficient Cash	6	11	18	3	38
Unverifiable Information	27	45	36	35	143
Credit Application Incomplete	44	75	71	36	226
Mortgage Insurance Denied	0	1	0	1	2
Other	95	146	109	47	397
Missing	107	183	188	93	571
Total	482	729	637	391	2,239

Table D.65
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Bloomington City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	11.1%	57.1%	66.7%	20.0%	33.3%
Asian or Pacific Islander	17.9%	25.0%	24.6%	14.3%	21.9%
Black	33.9%	42.0%	36.3%	25.0%	36.1%
White	10.5%	12.6%	11.5%	13.2%	11.9%
Not Provided by Applicant	20.1%	29.8%	32.8%	27.8%	27.5%
Not Applicable	.	.	.	.	.
Total	12.7%	16.6%	15.8%	14.9%	15.1%
Hispanic (Ethnicity)	15.6%	27.7%	32.8%	53.4%	29.7%

Table D.66
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Eden Prairie City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	0.0%	0.0%	20.0%	80.0%	26.3%
Asian or Pacific Islander	7.9%	5.2%	12.9%	8.5%	8.9%
Black	16.7%	25.6%	23.6%	35.9%	24.7%
White	6.9%	7.4%	8.0%	8.2%	7.6%
Not Provided by Applicant	11.4%	15.3%	19.0%	15.6%	15.4%
Not Applicable	11.4%	15.3%	19.0%	15.6%	15.4%
Total	7.6%	8.7%	10.6%	10.3%	9.2%
Hispanic (Ethnicity)	17.6%	10.4%	28.6%	24.1%	20.0%

Table D.67
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Minneapolis City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	24.4%	34.2%	36.2%	45.2%	32.9%
Asian or Pacific Islander	25.2%	25.0%	33.0%	38.4%	29.8%
Black	31.9%	36.9%	46.8%	51.3%	41.2%
White	12.4%	15.5%	18.6%	14.2%	15.3%
Not Provided by Applicant	28.8%	31.6%	30.6%	28.8%	30.2%
Not Applicable	30.4%	.	0.0%	0.0%	28.0%
Total	16.9%	20.9%	24.9%	20.9%	21.1%
Hispanic (Ethnicity)	27.2%	33.8%	39.5%	42.8%	35.5%

Table D.68
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Minnetonka City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	42.9%	33.3%	33.3%	0.0%	33.3%
Asian or Pacific Islander	0.0%	38.5%	39.6%	38.0%	33.7%
Black	18.2%	16.0%	56.7%	46.4%	36.2%
White	7.2%	7.3%	10.3%	14.1%	9.3%
Not Provided by Applicant	10.4%	20.0%	26.0%	23.9%	20.3%
Not Applicable	0.0%	.	.	.	0.0%
Total	7.7%	9.1%	14.3%	18.2%	12.0%
Hispanic (Ethnicity)	4.8%	5.3%	52.9%	37.5%	24.7%

Table D.69
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Plymouth City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	16.7%	0.0%	40.0%	50.0%	26.3%
Asian or Pacific Islander	15.1%	12.5%	14.1%	18.8%	15.0%
Black	17.5%	13.3%	23.5%	20.0%	18.4%
White	6.2%	10.2%	9.3%	7.5%	8.4%
Not Provided by Applicant	15.9%	20.1%	15.7%	14.3%	16.7%
Not Applicable	0.0%	.	.	0.0%	0.0%
Total	7.9%	11.2%	10.8%	9.7%	9.9%
Hispanic (Ethnicity)	12.0%	36.8%	16.1%	18.8%	22.2%

Table D.70
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 St. Paul City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	34.9%	15.2%	6.5%	22.2%	20.3%
Asian or Pacific Islander	28.2%	33.7%	33.4%	40.8%	33.4%
Black	28.3%	31.0%	37.6%	49.1%	35.2%
White	11.7%	14.9%	17.0%	17.2%	15.0%
Not Provided by Applicant	28.0%	28.8%	29.3%	34.4%	29.6%
Not Applicable	21.1%	.	.	.	21.1%
Total	16.6%	20.8%	22.8%	24.2%	20.8%
Hispanic (Ethnicity)	25.0%	27.8%	33.4%	43.7%	31.1%

Table D.71
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Woodbury City
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	33.3%	0.0%	0.0%	37.5%	18.9%
Asian or Pacific Islander	12.4%	17.6%	13.3%	23.3%	16.2%
Black	18.9%	30.0%	26.5%	31.7%	26.7%
White	5.9%	7.8%	8.9%	10.6%	8.1%
Not Provided by Applicant	14.2%	17.3%	16.0%	22.8%	16.8%
Not Applicable	0.0%	.	.	.	0.0%
Total	8.1%	11.0%	11.4%	13.8%	10.9%
Hispanic (Ethnicity)	22.0%	18.6%	32.6%	36.6%	27.4%

Table D.72
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Anoka County
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	20.3%	26.6%	20.5%	29.3%	24.0%
Asian or Pacific Islander	18.6%	25.6%	28.3%	32.8%	25.3%
Black	22.8%	27.4%	33.7%	40.8%	30.6%
White	12.4%	14.3%	16.3%	17.5%	14.7%
Not Provided by Applicant	22.2%	25.5%	25.8%	28.8%	25.0%
Not Applicable	33.3%	.	0.0%	.	30.0%
Total	14.1%	16.9%	19.1%	20.5%	17.2%
Hispanic (Ethnicity)	22.8%	25.6%	37.3%	39.5%	30.7%

Table D.73
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Carver County
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	12.5%	25.0%	44.4%	66.7%	37.0%
Asian or Pacific Islander	10.7%	17.5%	34.0%	41.8%	25.4%
Black	21.4%	35.9%	35.3%	28.6%	31.7%
White	8.0%	9.0%	10.5%	12.1%	9.6%
Not Provided by Applicant	18.3%	17.2%	22.2%	14.9%	18.3%
Not Applicable	33.3%	.	.	100.0%	40.0%
Total	9.2%	10.4%	12.9%	14.1%	11.3%
Hispanic (Ethnicity)	19.4%	39.5%	50.0%	28.6%	37.2%

Table D.74
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Dakota County
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	10.5%	17.5%	28.0%	25.0%	19.4%
Asian or Pacific Islander	13.6%	16.4%	20.3%	18.7%	17.1%
Black	18.1%	27.4%	32.1%	37.5%	28.0%
White	8.4%	11.5%	11.8%	11.0%	10.6%
Not Provided by Applicant	20.8%	23.6%	22.2%	23.9%	22.5%
Not Applicable	17.6%	0.0%	0.0%	33.3%	16.3%
Total	10.1%	13.7%	14.3%	13.5%	12.7%
Hispanic (Ethnicity)	15.5%	27.7%	29.6%	33.8%	26.0%

Table D.75
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Hennepin County
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	16.4%	26.2%	13.7%	23.1%	19.6%
Asian or Pacific Islander	18.0%	22.9%	28.6%	29.8%	24.2%
Black	23.2%	29.9%	39.0%	46.4%	34.5%
White	9.7%	11.2%	12.8%	12.9%	11.5%
Not Provided by Applicant	20.0%	26.9%	26.9%	23.9%	24.5%
Not Applicable	30.0%	0.0%	0.0%	.	20.7%
Total	12.4%	15.9%	19.1%	19.0%	16.4%
Hispanic (Ethnicity)	24.0%	26.5%	34.1%	41.0%	30.1%

Table D.76
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Ramsey County
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	10.0%	18.2%	31.0%	38.5%	25.7%
Asian or Pacific Islander	14.9%	25.8%	24.9%	26.3%	22.9%
Black	21.8%	24.4%	28.2%	37.2%	27.5%
White	9.2%	12.7%	13.4%	12.8%	12.0%
Not Provided by Applicant	24.5%	28.9%	23.4%	26.4%	26.0%
Not Applicable	14.3%	0.0%	0.0%	.	9.1%
Total	11.3%	16.1%	16.3%	16.1%	14.9%
Hispanic (Ethnicity)	28.9%	29.6%	35.4%	41.7%	33.4%

Table D.77
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race
 Washington County
 HMDA Data 2004 - 2007

Race	2004	2005	2006	2007	Total
American Indian or Alaskan Native	23.8%	17.6%	7.7%	41.7%	19.7%
Asian or Pacific Islander	17.2%	27.4%	29.6%	36.9%	27.1%
Black	11.8%	22.5%	26.7%	37.5%	23.9%
White	9.3%	11.8%	12.0%	10.9%	11.0%
Not Provided by Applicant	20.2%	24.3%	20.9%	23.8%	22.3%
Not Applicable	0.0%	0.0%	33.3%	0.0%	5.0%
Total	10.8%	14.2%	14.8%	14.5%	14.4%
Hispanic (Ethnicity)	20.0%	26.1%	20.1%	37.1%	24.4%

Table D.78						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Fair Housing Implementation Council Region						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	312	313	249	145	1,019
	Denied	82	103	74	71	330
	Denial Rate %	20.8%	24.8%	22.9%	32.9%	24.5%
Asian or Pacific Islander	Originated	3,613	4,359	3,759	2,066	13,797
	Denied	832	1,421	1,427	891	4,571
	Denial Rate %	18.7%	24.6%	27.5%	30.1%	24.9%
Black	Originated	2,811	4,348	3,858	1,660	12,677
	Denied	924	1,942	2,377	1,345	6,588
	Denial Rate %	24.7%	30.9%	38.1%	44.8%	34.2%
White	Originated	48,756	51,295	43,125	29,465	172,641
	Denied	5,350	7,218	6,858	4,479	23,905
	Denial Rate %	9.9%	12.3%	13.7%	13.2%	12.2%
Not Provided by Applicant	Originated	4,872	5,231	4,499	2,803	17,405
	Denied	1,373	1,843	1,540	952	5,708
	Denial Rate %	22.0%	26.1%	25.5%	25.4%	24.7%
Not Applicable	Originated	115	11	19	15	160
	Denied	30	0	1	3	34
	Denial Rate %	20.7%	0.0%	5.0%	16.7%	17.5%
Total	Originated	60,479	65,557	55,509	36,154	217,699
	Denied	8,591	12,527	12,277	7,741	41,136
	Denial Rate %	12.4%	16.0%	18.1%	17.6%	15.9%
Hispanic (Ethnicity)	Originated	2,315	3,126	2,509	1,221	9,171
	Denied	677	1,252	1,333	814	4,076
	Denial Rate %	22.6%	28.6%	34.7%	40.0%	30.8%

Table D.79						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Bloomington City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	8	3	1	4	16
	Denied	1	4	2	1	8
	Denial Rate %	11.1%	57.1%	66.7%	20.0%	33.3%
Asian or Pacific Islander	Originated	69	90	86	36	281
	Denied	15	30	28	6	79
	Denial Rate %	17.9%	25.0%	24.6%	14.3%	21.9%
Black	Originated	39	51	58	27	175
	Denied	20	37	33	9	99
	Denial Rate %	33.9%	42.0%	36.3%	25.0%	36.1%
White	Originated	1,100	1,192	1,111	710	4,113
	Denied	129	172	145	108	554
	Denial Rate %	10.5%	12.6%	11.5%	13.2%	11.9%
Not Provided by Applicant	Originated	119	106	90	57	372
	Denied	30	45	44	22	141
	Denial Rate %	20.1%	29.8%	32.8%	27.8%	27.5%
Not Applicable	Originated	6	1	1	0	8
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	.	0.0%
Total	Originated	1,341	1,443	1,347	834	4,965
	Denied	195	288	252	146	881
	Denial Rate %	12.7%	16.6%	15.8%	14.9%	15.1%
Hispanic (Ethnicity)	Originated	103	141	86	34	364
	Denied	19	54	42	39	154
	Denial Rate %	15.6%	27.7%	32.8%	53.4%	29.7%

Table D.80						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Eden Prairie City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	3	6	4	1	14
	Denied	0	0	1	4	5
	Denial Rate %	0.0%	0.0%	20.0%	80.0%	26.3%
Asian or Pacific Islander	Originated	116	110	128	130	484
	Denied	10	6	19	12	47
	Denial Rate %	7.9%	5.2%	12.9%	8.5%	8.9%
Black	Originated	40	58	84	25	207
	Denied	8	20	26	14	68
	Denial Rate %	16.7%	25.6%	23.6%	35.9%	24.7%
White	Originated	1,307	1,372	1,161	815	4,655
	Denied	97	110	101	73	381
	Denial Rate %	6.9%	7.4%	8.0%	8.2%	7.6%
Not Provided by Applicant	Originated	140	144	141	114	539
	Denied	18	26	33	21	98
	Denial Rate %	11.4%	15.3%	19.0%	15.6%	15.4%
Not Applicable	Originated	3	0	2	1	6
	Denied	0	0	0	1	1
	Denial Rate %	0.0%	#DIV/0!	0.0%	50.0%	14.3%
Total	Originated	1,609	1,690	1,520	1,086	5,905
	Denied	133	162	180	125	600
	Denial Rate %	7.6%	8.7%	10.6%	10.3%	9.2%
Hispanic (Ethnicity)	Originated	28	43	35	22	128
	Denied	6	5	14	7	32
	Denial Rate %	17.6%	10.4%	28.6%	24.1%	20.0%

Table D.81						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Minneapolis City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	65	77	37	17	196
	Denied	21	40	21	14	96
	Denial Rate %	24.4%	34.2%	36.2%	45.2%	32.9%
Asian or Pacific Islander	Originated	312	453	440	199	1,404
	Denied	105	151	217	124	597
	Denial Rate %	25.2%	25.0%	33.0%	38.4%	29.8%
Black	Originated	639	1,014	787	351	2,791
	Denied	299	592	692	369	1,952
	Denial Rate %	31.9%	36.9%	46.8%	51.3%	41.2%
White	Originated	5,643	6,600	5,715	4,219	22,177
	Denied	799	1,214	1,304	698	4,015
	Denial Rate %	12.4%	15.5%	18.6%	14.2%	15.3%
Not Provided by Applicant	Originated	629	790	734	426	2,579
	Denied	255	365	323	172	1,115
	Denial Rate %	28.8%	31.6%	30.6%	28.8%	30.2%
Not Applicable	Originated	16	0	1	1	18
	Denied	7	0	0	0	7
	Denial Rate %	30.4%	.	0.0%	0.0%	28.0%
Total	Originated	7,304	8,934	7,714	5,213	29,165
	Denied	1,486	2,362	2,557	1,377	7,782
	Denial Rate %	16.9%	20.9%	24.9%	20.9%	21.1%
Hispanic (Ethnicity)	Originated	461	647	544	271	1,923
	Denied	172	330	355	203	1,060
	Denial Rate %	27.2%	33.8%	39.5%	42.8%	35.5%

Table D.82						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Minnetonka City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	4	2	2	2	10
	Denied	3	1	1	0	5
	Denial Rate %	42.9%	33.3%	33.3%	0.0%	33.3%
Asian or Pacific Islander	Originated	21	16	29	44	110
	Denied	0	10	19	27	56
	Denial Rate %	0.0%	38.5%	39.6%	38.0%	33.7%
Black	Originated	18	21	13	15	67
	Denied	4	4	17	13	38
	Denial Rate %	18.2%	16.0%	56.7%	46.4%	36.2%
White	Originated	866	842	819	537	3,064
	Denied	67	66	94	88	315
	Denial Rate %	7.2%	7.3%	10.3%	14.1%	9.3%
Not Provided by Applicant	Originated	69	48	71	51	239
	Denied	8	12	25	16	61
	Denial Rate %	10.4%	20.0%	26.0%	23.9%	20.3%
Not Applicable	Originated	2	0	0	0	2
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	.	.	.	0.0%
Total	Originated	980	929	934	649	3,492
	Denied	82	93	156	144	475
	Denial Rate %	7.7%	9.1%	14.3%	18.2%	12.0%
Hispanic (Ethnicity)	Originated	20	18	8	15	61
	Denied	1	1	9	9	20
	Denial Rate %	4.8%	5.3%	52.9%	37.5%	24.7%

Table D.83						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Plymouth City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	5	4	3	2	14
	Denied	1	0	2	2	5
	Denial Rate %	16.7%	0.0%	40.0%	50.0%	26.3%
Asian or Pacific Islander	Originated	90	84	85	69	328
	Denied	16	12	14	16	58
	Denial Rate %	15.1%	12.5%	14.1%	18.8%	15.0%
Black	Originated	33	52	39	36	160
	Denied	7	8	12	9	36
	Denial Rate %	17.5%	13.3%	23.5%	20.0%	18.4%
White	Originated	1,265	1,309	1,047	768	4,389
	Denied	84	149	107	62	402
	Denial Rate %	6.2%	10.2%	9.3%	7.5%	8.4%
Not Provided by Applicant	Originated	122	107	107	78	414
	Denied	23	27	20	13	83
	Denial Rate %	15.9%	20.1%	15.7%	14.3%	16.7%
Not Applicable	Originated	2	0	0	1	3
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	.	.	0.0%	0.0%
Total	Originated	1,517	1,556	1,281	954	5,308
	Denied	131	196	155	102	584
	Denial Rate %	7.9%	11.2%	10.8%	9.7%	9.9%
Hispanic (Ethnicity)	Originated	22	24	26	26	98
	Denied	3	14	5	6	28
	Denial Rate %	12.0%	36.8%	16.1%	18.8%	22.2%

Table D.84						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
St. Paul City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	28	39	29	14	110
	Denied	15	7	2	4	28
	Denial Rate %	34.9%	15.2%	6.5%	22.2%	20.3%
Asian or Pacific Islander	Originated	509	727	623	270	2,129
	Denied	200	370	313	186	1,069
	Denial Rate %	28.2%	33.7%	33.4%	40.8%	33.4%
Black	Originated	274	512	428	147	1,361
	Denied	108	230	258	142	738
	Denial Rate %	28.3%	31.0%	37.6%	49.1%	35.2%
White	Originated	3,542	3,801	3,331	2,159	12,833
	Denied	468	663	684	450	2,265
	Denial Rate %	11.7%	14.9%	17.0%	17.2%	15.0%
Not Provided by Applicant	Originated	394	440	384	212	1,430
	Denied	153	178	159	111	601
	Denial Rate %	28.0%	28.8%	29.3%	34.4%	29.6%
Not Applicable	Originated	15	0	0	0	15
	Denied	4	0	0	0	4
	Denial Rate %	21.1%	.	.	.	21.1%
Total	Originated	4,762	5,519	4,795	2,802	17,878
	Denied	948	1,448	1,416	893	4,705
	Denial Rate %	16.6%	20.8%	22.8%	24.2%	20.8%
Hispanic (Ethnicity)	Originated	321	452	381	151	1,305
	Denied	107	174	191	117	589
	Denial Rate %	25.0%	27.8%	33.4%	43.7%	31.1%

Table D.85						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Woodbury City						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	8	8	9	5	30
	Denied	4	0	0	3	7
	Denial Rate %	33.3%	0.0%	0.0%	37.5%	18.9%
Asian or Pacific Islander	Originated	156	192	216	122	686
	Denied	22	41	33	37	133
	Denial Rate %	12.4%	17.6%	13.3%	23.3%	16.2%
Black	Originated	90	119	111	43	363
	Denied	21	51	40	20	132
	Denial Rate %	18.9%	30.0%	26.5%	31.7%	26.7%
White	Originated	1,479	1,688	1,341	1,044	5,552
	Denied	93	142	131	124	490
	Denial Rate %	5.9%	7.8%	8.9%	10.6%	8.1%
Not Provided by Applicant	Originated	163	177	184	71	595
	Denied	27	37	35	21	120
	Denial Rate %	14.2%	17.3%	16.0%	22.8%	16.8%
Not Applicable	Originated	7	0	0	0	7
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	.	.	.	0.0%
Total	Originated	1,903	2,184	1,861	1,285	7,233
	Denied	167	271	239	205	882
	Denial Rate %	8.1%	11.0%	11.4%	13.8%	10.9%
Hispanic (Ethnicity)	Originated	46	48	60	26	180
	Denied	13	11	29	15	68
	Denial Rate %	22.0%	18.6%	32.6%	36.6%	27.4%

Table D.86						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Anoka County						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	47	47	35	29	158
	Denied	12	17	9	12	50
	Denial Rate %	20.3%	26.6%	20.5%	29.3%	24.0%
Asian or Pacific Islander	Originated	480	522	352	197	1,551
	Denied	110	180	139	96	525
	Denial Rate %	18.6%	25.6%	28.3%	32.8%	25.3%
Black	Originated	277	443	439	157	1,316
	Denied	82	167	223	108	580
	Denial Rate %	22.8%	27.4%	33.7%	40.8%	30.6%
White	Originated	6,884	7,138	5,451	3,432	22,905
	Denied	976	1,190	1,058	727	3,951
	Denial Rate %	12.4%	14.3%	16.3%	17.5%	14.7%
Not Provided by Applicant	Originated	670	790	504	282	2,246
	Denied	191	270	175	114	750
	Denial Rate %	22.2%	25.5%	25.8%	28.8%	25.0%
Not Applicable	Originated	6	0	1	0	7
	Denied	3	0	0	0	3
	Denial Rate %	33.3%	.	0.0%	.	30.0%
Total	Originated	8,364	8,940	6,782	4,097	28,183
	Denied	1,374	1,824	1,604	1,057	5,859
	Denial Rate %	14.1%	16.9%	19.1%	20.5%	17.2%
Hispanic (Ethnicity)	Originated	233	351	244	150	978
	Denied	69	121	145	98	433
	Denial Rate %	22.8%	25.6%	37.3%	39.5%	30.7%

Table D.87						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Carver County						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	7	3	5	2	17
	Denied	1	1	4	4	10
	Denial Rate %	12.5%	25.0%	44.4%	66.7%	37.0%
Asian or Pacific Islander	Originated	67	104	62	46	279
	Denied	8	22	32	33	95
	Denial Rate %	10.7%	17.5%	34.0%	41.8%	25.4%
Black	Originated	22	25	33	15	95
	Denied	6	14	18	6	44
	Denial Rate %	21.4%	35.9%	35.3%	28.6%	31.7%
White	Originated	2,240	2,360	2,054	1,288	7,942
	Denied	196	233	242	177	848
	Denial Rate %	8.0%	9.0%	10.5%	12.1%	9.6%
Not Provided by Applicant	Originated	178	197	165	143	683
	Denied	40	41	47	25	153
	Denial Rate %	18.3%	17.2%	22.2%	14.9%	18.3%
Not Applicable	Originated	6	0	0	0	6
	Denied	3	0	0	1	4
	Denial Rate %	33.3%	.	.	100.0%	40.0%
Total	Originated	2,520	2,689	2,319	1,494	9,022
	Denied	254	311	343	246	1,154
	Denial Rate %	9.2%	10.4%	12.9%	14.1%	11.3%
Hispanic (Ethnicity)	Originated	54	69	53	35	211
	Denied	13	45	53	14	125
	Denial Rate %	19.4%	39.5%	50.0%	28.6%	37.2%

Table D.88						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Dakota County						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	51	47	36	24	158
	Denied	6	10	14	8	38
	Denial Rate %	10.5%	17.5%	28.0%	25.0%	19.4%
Asian or Pacific Islander	Originated	514	508	460	278	1,760
	Denied	81	100	117	64	362
	Denial Rate %	13.6%	16.4%	20.3%	18.7%	17.1%
Black	Originated	357	437	368	157	1,319
	Denied	79	165	174	94	512
	Denial Rate %	18.1%	27.4%	32.1%	37.5%	28.0%
White	Originated	9,115	8,878	7,262	4,964	30,219
	Denied	831	1,159	973	611	3,574
	Denial Rate %	8.4%	11.5%	11.8%	11.0%	10.6%
Not Provided by Applicant	Originated	841	842	672	423	2,778
	Denied	221	260	192	133	806
	Denial Rate %	20.8%	23.6%	22.2%	23.9%	22.5%
Not Applicable	Originated	28	1	5	2	36
	Denied	6	0	0	1	7
	Denial Rate %	17.6%	0.0%	0.0%	33.3%	16.3%
Total	Originated	10,906	10,713	8,803	5,848	36,270
	Denied	1,224	1,694	1,470	911	5,299
	Denial Rate %	10.1%	13.7%	14.3%	13.5%	12.7%
Hispanic (Ethnicity)	Originated	403	460	381	176	1,420
	Denied	74	176	160	90	500
	Denial Rate %	15.5%	27.7%	29.6%	33.8%	26.0%

Table D.89						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Hennepin County						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	61	45	44	30	180
	Denied	12	16	7	9	44
	Denial Rate %	16.4%	26.2%	13.7%	23.1%	19.6%
Asian or Pacific Islander	Originated	755	959	713	394	2,821
	Denied	166	285	285	167	903
	Denial Rate %	18.0%	22.9%	28.6%	29.8%	24.2%
Black	Originated	839	1,330	1,219	566	3,954
	Denied	253	566	778	489	2,086
	Denial Rate %	23.2%	29.9%	39.0%	46.4%	34.5%
White	Originated	8,968	9,376	8,084	5,556	31,984
	Denied	963	1,182	1,183	824	4,152
	Denial Rate %	9.7%	11.2%	12.8%	12.9%	11.5%
Not Provided by Applicant	Originated	997	961	900	590	3,448
	Denied	249	353	331	185	1,118
	Denial Rate %	20.0%	26.9%	26.9%	23.9%	24.5%
Not Applicable	Originated	14	3	6	0	23
	Denied	6	0	0	0	6
	Denial Rate %	30.0%	0.0%	0.0%	.	20.7%
Total	Originated	11,634	12,674	10,966	7,136	42,410
	Denied	1,649	2,402	2,584	1,674	8,309
	Denial Rate %	12.4%	15.9%	19.1%	19.0%	16.4%
Hispanic (Ethnicity)	Originated	457	640	448	220	1,765
	Denied	144	231	232	153	760
	Denial Rate %	24.0%	26.5%	34.1%	41.0%	30.1%

Table D.90						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Ramsey County						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	9	18	20	8	55
	Denied	1	4	9	5	19
	Denial Rate %	10.0%	18.2%	31.0%	38.5%	25.7%
Asian or Pacific Islander	Originated	303	334	299	182	1,118
	Denied	53	116	99	65	333
	Denial Rate %	14.9%	25.8%	24.9%	26.3%	22.9%
Black	Originated	86	152	158	71	467
	Denied	24	49	62	42	177
	Denial Rate %	21.8%	24.4%	28.2%	37.2%	27.5%
White	Originated	2,980	3,075	2,775	2,019	10,849
	Denied	302	449	431	297	1,479
	Denial Rate %	9.2%	12.7%	13.4%	12.8%	12.0%
Not Provided by Applicant	Originated	262	317	271	170	1,020
	Denied	85	129	83	61	358
	Denial Rate %	24.5%	28.9%	23.4%	26.4%	26.0%
Not Applicable	Originated	6	3	1	0	10
	Denied	1	0	0	0	1
	Denial Rate %	14.3%	0.0%	0.0%	.	9.1%
Total	Originated	3,646	3,899	3,524	2,450	13,519
	Denied	466	747	684	470	2,367
	Denial Rate %	11.3%	16.1%	16.3%	16.1%	14.9%
Hispanic (Ethnicity)	Originated	91	114	124	56	385
	Denied	37	48	68	40	193
	Denial Rate %	28.9%	29.6%	35.4%	41.7%	33.4%

Table D.91						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Race						
Washington County						
HMDA Data 2004 - 2007						
Race		2004	2005	2006	2007	Total
American Indian or Alaskan Native	Originated	16	14	24	7	61
	Denied	5	3	2	5	15
	Denial Rate %	23.8%	17.6%	7.7%	41.7%	19.7%
Asian or Pacific Islander	Originated	221	260	266	99	846
	Denied	46	98	112	58	314
	Denial Rate %	17.2%	27.4%	29.6%	36.9%	27.1%
Black	Originated	97	134	121	50	402
	Denied	13	39	44	30	126
	Denial Rate %	11.8%	22.5%	26.7%	37.5%	23.9%
White	Originated	3,367	3,664	2,974	1,954	11,959
	Denied	345	489	405	240	1,479
	Denial Rate %	9.3%	11.8%	12.0%	10.9%	11.0%
Not Provided by Applicant	Originated	288	312	276	186	1
	Denied	73	100	73	58	304
	Denial Rate %	20.2%	24.3%	20.9%	23.8%	99.7%
Not Applicable	Originated	4	3	2	10	19
	Denied	0	0	1	0	1
	Denial Rate %	0.0%	0.0%	33.3%	0.0%	5.0%
Total	Originated	3,993	4,387	3,663	2,306	13,288
	Denied	482	729	637	391	2,239
	Denial Rate %	10.8%	14.2%	14.8%	14.5%	14.4%
Hispanic (Ethnicity)	Originated	76	119	119	39	353
	Denied	19	42	30	23	114
	Denial Rate %	20.0%	26.1%	20.1%	37.1%	24.4%

Table D.92
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender
 Fair Housing Implementation Council Region
 HMDA Data 2004 - 2007

Gender		2004	2005	2006	2007	Total
Male	Originated	39,023	41,161	34,287	22,938	137,409
	Denied	5,083	7,318	7,177	4,657	24,235
	Denial Rate %	11.5%	15.1%	17.3%	16.9%	15.0%
Female	Originated	19,526	22,097	19,005	11,684	72,312
	Denied	2,946	4,463	4,419	2,612	14,440
	Denial Rate %	13.1%	16.8%	18.9%	18.3%	16.6%
Not Provided by Applicant	Originated	1,919	2,286	2,197	1,512	7,914
	Denied	562	741	680	467	2,450
	Denial Rate %	22.7%	24.5%	23.6%	23.6%	23.6%
Not Applicable	Originated	11	13	20	20	64
	Denied	0	5	1	5	11
	Denial Rate %	0.0%	27.8%	4.8%	20.0%	14.7%
Total	Originated	60,479	65,557	55,509	36,154	217,699
	Denied	8,591	12,527	12,277	7,741	41,136
	Denial Rate %	12.4%	16.0%	18.1%	17.6%	15.9%

Table D.93
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender
 Bloomington City
 HMDA Data 2004 - 2007

Gender		2004	2005	2006	2007	Total
Male	Originated	807	896	827	537	3,067
	Denied	107	178	138	90	513
	Denial Rate %	11.7%	16.6%	14.3%	14.4%	14.3%
Female	Originated	485	499	471	260	1,715
	Denied	72	91	102	45	310
	Denial Rate %	12.9%	15.4%	17.8%	14.8%	15.3%
Not Provided by Applicant	Originated	47	47	48	37	179
	Denied	16	19	12	11	58
	Denial Rate %	25.4%	28.8%	20.0%	22.9%	24.5%
Not Applicable	Originated	2	1	1	0	4
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	#DIV/0!	0.0%
Total	Originated	1,341	1,443	1,347	834	4,965
	Denied	195	288	252	146	881
	Denial Rate %	12.7%	16.6%	15.8%	14.9%	15.1%

Table D.94						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Eden Prairie						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	1,028	1,042	966	704	3,740
	Denied	68	90	93	77	328
	Denial Rate %	6.2%	8.0%	8.8%	9.9%	8.1%
Female	Originated	535	568	484	320	1,907
	Denied	55	59	70	33	217
	Denial Rate %	9.3%	9.4%	12.6%	9.3%	10.2%
Not Provided by Applicant	Originated	46	80	68	61	255
	Denied	10	13	17	14	54
	Denial Rate %	17.9%	14.0%	20.0%	18.7%	17.5%
Not Applicable	Originated	0	0	2	1	3
	Denied	0	0	0	1	1
	Denial Rate %	.	.	0.0%	50.0%	25.0%
Total	Originated	1,609	1,690	1,520	1,086	5,905
	Denied	133	162	180	125	600
	Denial Rate %	7.6%	8.7%	10.6%	10.3%	9.2%

Table D.95						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Minneapolis City						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	4,446	5,189	4,390	3,062	17,087
	Denied	851	1,398	1,525	832	4,606
	Denial Rate %	16.1%	21.2%	25.8%	21.4%	21.2%
Female	Originated	2,620	3,385	2,968	1,908	10,881
	Denied	541	829	878	458	2,706
	Denial Rate %	17.1%	19.7%	22.8%	19.4%	19.9%
Not Provided by Applicant	Originated	238	358	355	242	1,193
	Denied	94	133	154	86	467
	Denial Rate %	28.3%	27.1%	30.3%	26.2%	28.1%
Not Applicable	Originated	0	2	1	1	4
	Denied	0	2	0	1	3
	Denial Rate %	.	50.0%	0.0%	50.0%	42.9%
Total	Originated	7,304	8,934	7,714	5,213	29,165
	Denied	1,486	2,362	2,557	1,377	7,782
	Denial Rate %	16.9%	20.9%	24.9%	20.9%	21.1%

Table D.96						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Minnetonka City						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	637	576	537	383	2,133
	Denied	53	58	87	88	286
	Denial Rate %	7.7%	9.1%	13.9%	18.7%	11.8%
Female	Originated	299	330	358	239	1,226
	Denied	24	32	60	53	169
	Denial Rate %	7.4%	8.8%	14.4%	18.2%	12.1%
Not Provided by Applicant	Originated	44	23	39	27	133
	Denied	5	3	9	3	20
	Denial Rate %	10.2%	11.5%	18.8%	10.0%	13.1%
Not Applicable	Originated	0	0	0	0	0
	Denied	0	0	0	0	0
	Denial Rate %	.	.	.	.	.
Total	Originated	980	929	934	649	3,492
	Denied	82	93	156	144	475
	Denial Rate %	7.7%	9.1%	14.3%	18.2%	12.0%

Table D.97						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Plymouth City						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	957	945	818	605	3,325
	Denied	71	92	93	51	307
	Denial Rate %	6.9%	8.9%	10.2%	7.8%	8.5%
Female	Originated	503	559	412	313	1,787
	Denied	49	88	56	44	237
	Denial Rate %	8.9%	13.6%	12.0%	12.3%	11.7%
Not Provided by Applicant	Originated	57	52	51	35	195
	Denied	11	16	6	7	40
	Denial Rate %	16.2%	23.5%	10.5%	16.7%	17.0%
Not Applicable	Originated	0	0	0	1	1
	Denied	0	0	0	0	0
	Denial Rate %	.	.	.	.	.
Total	Originated	1,517	1,556	1,281	954	5,308
	Denied	131	196	155	102	584
	Denial Rate %	7.9%	11.2%	10.8%	9.7%	9.9%

Table D.98						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
St. Paul City						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	2,933	3,261	2,829	1,671	10,694
	Denied	564	831	776	532	2,703
	Denial Rate %	16.1%	20.3%	21.5%	24.1%	20.2%
Female	Originated	1,694	2,069	1,783	1,009	6,555
	Denied	335	539	565	300	1,739
	Denial Rate %	16.5%	20.7%	24.1%	22.9%	21.0%
Not Provided by Applicant	Originated	134	189	183	122	628
	Denied	49	78	75	61	263
	Denial Rate %	26.8%	29.2%	29.1%	33.3%	29.5%
Not Applicable	Originated	1	0	0	0	1
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	.	.	.	0.0%
Total	Originated	4,762	5,519	4,795	2,802	17,878
	Denied	948	1,448	1,416	893	4,705
	Denial Rate %	16.6%	20.8%	22.8%	24.2%	20.8%

Table D.99						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Woodbury City						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	1,245	1,360	1,203	864	4,672
	Denied	108	136	145	124	513
	Denial Rate %	8.0%	9.1%	10.8%	12.6%	9.9%
Female	Originated	597	755	588	389	2,329
	Denied	47	119	90	67	323
	Denial Rate %	7.3%	13.6%	13.3%	14.7%	12.2%
Not Provided by Applicant	Originated	60	69	70	32	231
	Denied	12	16	4	14	46
	Denial Rate %	16.7%	18.8%	5.4%	30.4%	16.6%
Not Applicable	Originated	1	0	0	0	1
	Denied	0	0	0	0	0
	Denial Rate %	0.0%	.	.	.	0.0%
Total	Originated	1,903	2,184	1,861	1,285	7,233
	Denied	167	271	239	205	882
	Denial Rate %	8.1%	11.0%	11.4%	13.8%	10.9%

Table D.100
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender

Anoka County
HMDA Data 2004 - 2007

Gender		2004	2005	2006	2007	Total
Male	Originated	5,565	5,911	4,266	2,664	18,406
	Denied	827	1,112	1,010	653	3,602
	Denial Rate %	12.9%	15.8%	19.1%	19.7%	16.4%
Female	Originated	2,514	2,708	2,263	1,254	8,739
	Denied	462	624	517	349	1,952
	Denial Rate %	15.5%	18.7%	18.6%	21.8%	18.3%
Not Provided by Applicant	Originated	285	321	252	179	1,037
	Denied	85	88	77	55	305
	Denial Rate %	23.0%	21.5%	23.4%	23.5%	22.7%
Not Applicable	Originated	0	0	1	0	1
	Denied	0	0	0	0	0
	Denial Rate %	.	.	.	.	.
Total	Originated	8,364	8,940	6,782	4,097	28,183
	Denied	1,374	1,824	1,604	1,057	5,859
	Denial Rate %	14.1%	16.9%	19.1%	20.5%	17.2%

Table D.101
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender

Carver County
HMDA Data 2004 - 2007

Gender		2004	2005	2006	2007	Total
Male	Originated	1,801	1,886	1,629	1,053	6,369
	Denied	135	189	192	149	665
	Denial Rate %	7.0%	9.1%	10.5%	12.4%	9.5%
Female	Originated	645	717	612	367	2,341
	Denied	99	96	132	86	413
	Denial Rate %	13.3%	11.8%	17.7%	19.0%	15.0%
Not Provided by Applicant	Originated	72	86	78	74	310
	Denied	20	26	19	10	75
	Denial Rate %	21.7%	23.2%	19.6%	11.9%	19.5%
Not Applicable	Originated	2	0	0	0	2
	Denied	0	0	0	1	1
	Denial Rate %	0.0%	.	.	100.0%	33.3%
Total	Originated	2,520	2,689	2,319	1,494	9,022
	Denied	254	311	343	246	1,154
	Denial Rate %	9.2%	10.4%	12.9%	14.1%	11.3%

Table D.102
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender

Dakota County
HMDA Data 2004 - 2007

Gender		2004	2005	2006	2007	Total
Male	Originated	7,085	6,742	5,461	3,762	23,050
	Denied	721	1,014	825	512	3,072
	Denial Rate %	9.2%	13.1%	13.1%	12.0%	11.8%
Female	Originated	3,480	3,624	2,999	1,851	11,954
	Denied	405	575	575	334	1,889
	Denial Rate %	10.4%	13.7%	16.1%	15.3%	13.6%
Not Provided by Applicant	Originated	339	346	337	232	1,254
	Denied	98	105	70	63	336
	Denial Rate %	22.4%	23.3%	17.2%	21.4%	21.1%
Not Applicable	Originated	2	1	6	3	12
	Denied	0	0	0	2	2
	Denial Rate %	0.0%	0.0%	0.0%	40.0%	14.3%
Total	Originated	10,906	10,713	8,803	5,848	36,270
	Denied	1,224	1,694	1,470	911	5,299
	Denial Rate %	10.1%	13.7%	14.3%	13.5%	12.7%

Table D.103
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender

Hennepin County
HMDA Data 2004 - 2007

Gender		2004	2005	2006	2007	Total
Male	Originated	7,485	7,986	6,748	4,586	26,805
	Denied	1,008	1,383	1,515	1,024	4,930
	Denial Rate %	11.9%	14.8%	18.3%	18.3%	15.5%
Female	Originated	3,780	4,253	3,758	2,252	14,043
	Denied	537	881	916	562	2,896
	Denial Rate %	12.4%	17.2%	19.6%	20.0%	17.1%
Not Provided by Applicant	Originated	368	432	454	296	1,550
	Denied	104	135	153	88	480
	Denial Rate %	22.0%	23.8%	25.2%	22.9%	23.6%
Not Applicable	Originated	1	3	6	2	12
	Denied	0	3	0	0	3
	Denial Rate %	0.0%	50.0%	0.0%	0.0%	20.0%
Total	Originated	11,634	12,674	10,966	7,136	42,410
	Denied	1,649	2,402	2,584	1,674	8,309
	Denial Rate %	12.4%	15.9%	19.1%	19.0%	16.4%

Table D.104						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Ramsey County						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	2,326	2,459	2,165	1,559	8,509
	Denied	259	426	393	293	1,371
	Denial Rate %	10.0%	14.8%	15.4%	15.8%	13.9%
Female	Originated	1,228	1,294	1,223	832	4,577
	Denied	177	260	243	144	824
	Denial Rate %	12.6%	16.7%	16.6%	14.8%	15.3%
Not Provided by Applicant	Originated	90	143	135	57	425
	Denied	30	61	48	33	172
	Denial Rate %	25.0%	29.9%	26.2%	36.7%	28.8%
Not Applicable	Originated	2	3	1	2	8
	Denied	0	0	0	0	0
	Denial Rate %	.	.	.	.	.
Total	Originated	3,646	3,899	3,524	2,450	13,519
	Denied	466	747	684	470	2,367
	Denial Rate %	11.3%	16.1%	16.3%	16.1%	14.9%

Table D.105						
Owner-Occupied Home Purchase Loan Applications by Selected Action Taken by Gender						
Washington County						
HMDA Data 2004 - 2007						
Gender		2004	2005	2006	2007	Total
Male	Originated	2,708	2,908	2,448	1,488	9,552
	Denied	311	411	385	232	1,339
	Denial Rate %	10.3%	12.4%	13.6%	13.5%	12.3%
Female	Originated	1,146	1,336	1,086	690	4,258
	Denied	143	270	215	137	765
	Denial Rate %	11.1%	16.8%	16.5%	16.6%	15.2%
Not Provided by Applicant	Originated	139	140	127	118	524
	Denied	28	48	36	22	134
	Denial Rate %	16.8%	25.5%	22.1%	15.7%	20.4%
Not Applicable	Originated	0	3	2	10	15
	Denied	0	0	1	0	1
	Denial Rate %	.	0.0%	33.3%	0.0%	6.3%
Total	Originated	3,993	4,387	3,663	2,306	14,349
	Denied	482	729	637	391	2,239
	Denial Rate %	10.8%	14.2%	14.8%	14.5%	13.5%

Table D.106
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Bloomington City
 HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	2	18	19	69	24	0	132	18
Employment History	0	4	1	9	4	0	18	0
Credit History	2	12	18	110	17	0	159	31
Collateral	1	3	5	23	6	0	38	6
Insufficient Cash	0	1	0	4	2	0	7	1
Unverifiable Information	0	8	5	33	7	0	53	9
Credit Application Incomplete	3	9	5	70	12	0	99	19
Other	0	14	23	128	26	0	191	38
Missing	0	10	23	108	43	0	184	32
Total	8	79	99	554	141	0	881	154
% Missing	0.0%	12.7%	23.2%	19.5%	30.5%	.	20.9%	20.8%

Table D.107
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Eden Prairie City
 HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	1	7	1	61	11	0	81	3
Employment History	0	1	0	9	0	0	10	1
Credit History	1	5	14	62	15	0	97	4
Collateral	0	2	4	28	5	1	40	2
Insufficient Cash	0	4	1	6	5	0	16	2
Unverifiable Information	0	3	5	20	4	0	32	3
Credit Application Incomplete	3	4	9	57	9	0	82	12
Mortgage Insurance Denied	0	0	1	0	0	0	1	0
Other	0	9	19	78	16	0	122	3
Missing	0	12	14	60	33	0	119	2
Total	5	47	68	381	98	1	600	32
% Missing	0.0%	25.5%	20.6%	15.7%	33.7%	0.0%	19.8%	6.3%

Table D.108
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Minneapolis City
 HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	21	45	187	473	99	1	826	113
Employment History	2	9	23	96	23	0	153	15
Credit History	21	93	422	627	165	2	1,330	192
Collateral	3	51	165	411	81	1	712	79
Insufficient Cash	3	11	21	52	16	0	103	17
Unverifiable Information	8	50	121	309	79	0	567	120
Credit Application Incomplete	9	63	125	488	91	1	777	153
Mortgage Insurance Denied	0	0	1	3	0	0	4	3
Other	16	131	374	774	229	2	1,526	171
Missing	13	144	513	782	332	0	1,784	197
Total	96	597	1,952	4,015	1,115	7	7,782	1,060
% Missing	13.5%	24.1%	26.3%	19.5%	29.8%	0.0%	22.9%	18.6%

Table D.109
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Minnetonka City
 HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	0	4	3	46	14	0	67	1
Employment History	0	1	0	9	0	0	10	0
Credit History	1	6	6	41	3	0	57	2
Collateral	0	3	5	27	3	0	38	2
Insufficient Cash	1	0	0	3	0	0	4	1
Unverifiable Information	0	6	4	21	7	0	38	4
Credit Application Incomplete	1	3	8	44	9	0	65	3
Other	0	14	3	64	8	0	89	6
Missing	2	19	9	60	17	0	107	1
Total	5	56	38	315	61	0	475	20
% Missing	40.0%	33.9%	23.7%	19.0%	27.9%	#DIV/0!	22.5%	5.0%

Table D.110
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
Plymouth City
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	0	3	4	56	12	0	75	2
Employment History	0	2	0	8	1	0	11	1
Credit History	1	10	8	59	13	0	91	2
Collateral	0	5	3	32	5	0	45	6
Insufficient Cash	0	0	1	8	1	0	10	0
Unverifiable Information	0	9	0	30	4	0	43	0
Credit Application Incomplete	0	7	2	38	6	0	53	2
Other	2	11	7	84	16	0	120	10
Missing	2	11	11	87	25	0	136	5
Total	5	58	36	402	83	0	584	28
% Missing	40.0%	19.0%	30.6%	21.6%	30.1%	#DIV/0!	23.3%	17.9%

Table D.111
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
St. Paul City
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	3	92	59	270	54	2	480	56
Employment History	1	30	10	47	6	0	94	8
Credit History	6	190	159	388	103	2	848	111
Collateral	2	76	54	185	30	0	347	31
Insufficient Cash	2	20	10	38	11	0	81	6
Unverifiable Information	1	104	47	151	39	0	342	51
Credit Application Incomplete	3	118	53	253	40	0	467	64
Mortgage Insurance Denied	0	0	0	1	2	0	3	0
Other	5	190	138	422	125	0	880	115
Missing	5	249	208	510	191	0	1,163	147
Total	28	1,069	738	2,265	601	4	4,705	589
% Missing	17.9%	23.3%	28.2%	22.5%	31.8%	0.0%	24.7%	25.0%

Table D.112
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Woodbury City
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	0	21	16	65	14	0	116	3
Employment History	0	1	2	13	3	0	19	2
Credit History	3	12	20	83	14	0	132	9
Collateral	0	12	6	32	8	0	58	3
Insufficient Cash	1	1	2	10	2	0	16	2
Unverifiable Information	0	6	5	32	4	0	47	4
Credit Application Incomplete	1	28	16	76	19	0	140	16
Other	1	17	38	100	28	0	184	17
Missing	1	35	27	79	28	0	170	12
Total	7	133	132	490	120	0	882	68
% Missing	14.3%	26.3%	20.5%	16.1%	23.3%	#DIV/0!	19.3%	17.6%

Table D.113
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Anoka County
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	4	74	68	486	79	0	711	46
Employment History	2	14	6	73	9	0	104	6
Credit History	7	84	109	723	109	0	1,032	76
Collateral	3	42	36	224	44	1	350	16
Insufficient Cash	0	7	10	49	12	0	78	7
Unverifiable Information	4	65	38	226	27	1	361	33
Credit Application Incomplete	4	56	63	368	56	0	547	50
Mortgage Insurance Denied	0	0	1	1	0	0	2	1
Other	6	89	89	650	135	1	970	78
Missing	20	94	160	1,151	279	0	1,704	120
Total	50	525	580	3,951	750	3	5,859	433
% Missing	40.0%	17.9%	27.6%	29.1%	37.2%	0.0%	29.1%	27.7%

Table D.114
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Carver County
 HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	1	9	3	123	17	1	154	15
Employment History	0	3	2	17	4	0	26	3
Credit History	5	10	9	146	34	1	205	21
Collateral	0	6	3	65	8	0	82	6
Insufficient Cash	0	0	0	15	0	0	15	0
Unverifiable Information	2	16	1	59	6	1	85	9
Credit Application Incomplete	1	14	6	99	17	0	137	17
Other	0	15	14	129	27	1	186	18
Missing	1	22	6	195	40	0	264	36
Total	10	95	44	848	153	4	1,154	125
% Missing	10.0%	23.2%	13.6%	23.0%	26.1%	0.0%	22.9%	28.8%

Table D.115
Owner-Occupied Home Purchase Loan Applications by Reason for Denial
 Dakota County
 HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	3	60	59	488	96	1	707	53
Employment History	0	10	10	98	20	0	138	16
Credit History	12	59	119	625	140	1	956	81
Collateral	0	20	26	243	32	0	321	19
Insufficient Cash	0	6	6	66	16	0	94	8
Unverifiable Information	1	38	37	173	33	0	282	35
Credit Application Incomplete	6	39	40	409	68	3	565	68
Mortgage Insurance Denied	0	0	0	3	0	0	3	2
Other	7	56	97	689	162	1	1,012	66
Missing	9	74	118	780	239	1	1,221	152
Total	38	362	512	3,574	806	7	5,299	500
% Missing	23.7%	20.4%	23.0%	21.8%	29.7%	14.3%	23.0%	30.4%

Table D.116
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Hennepin County
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	4	127	261	576	121	0	1,089	84
Employment History	1	34	35	89	26	0	185	13
Credit History	12	142	432	653	163	1	1,403	166
Collateral	4	53	75	296	45	0	473	36
Insufficient Cash	1	11	20	66	14	0	112	11
Unverifiable Information	2	67	160	333	85	2	649	89
Credit Application Incomplete	6	122	216	504	95	1	944	122
Mortgage Insurance Denied	0	0	2	4	1	0	7	0
Other	6	175	322	800	259	2	1,564	126
Missing	8	172	563	831	309	0	1,883	113
Total	44	903	2,086	4,152	1,118	6	8,309	760
% Missing	18.2%	19.0%	27.0%	20.0%	27.6%	0.0%	22.7%	14.9%

Table D.117
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Ramsey County
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	2	40	14	188	24	0	268	11
Employment History	0	16	6	21	2	0	45	5
Credit History	3	36	29	275	64	1	408	43
Collateral	1	17	11	81	24	0	134	4
Insufficient Cash	2	4	1	22	10	0	39	2
Unverifiable Information	2	34	12	101	16	0	165	14
Credit Application Incomplete	0	38	14	111	40	0	203	13
Other	3	66	43	249	76	0	437	45
Missing	6	82	47	431	102	0	668	56
Total	19	333	177	1,479	358	1	2,367	193
% Missing	31.6%	24.6%	26.6%	29.1%	28.5%	0.0%	28.2%	29.0%

Table D.118
Owner-Occupied Home Purchase Loan Applications by Reason for Denial

Washington County
HMDA Data 2004 - 2007

Denial Reason	American Indian or Alaskan Native	Asian or Pacific Islander	Black	White	Not Provided by Applicant	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-income Ratio	1	40	20	216	29	0	306	12
Employment History	0	11	4	19	7	0	41	3
Credit History	3	35	25	237	50	1	351	19
Collateral	2	30	1	116	15	0	164	2
Insufficient Cash	0	2	2	30	4	0	38	0
Unverifiable Information	1	35	12	83	12	0	143	8
Credit Application Incomplete	0	36	13	152	25	0	226	17
Mortgage Insurance Denied	0	0	1	1	0	0	2	1
Other	3	65	13	269	47	0	397	14
Missing	5	60	35	356	115	0	571	38
Total	15	314	126	1,479	304	1	2,239	114
% Missing	33.3%	19.1%	27.8%	24.1%	37.8%	0.0%	25.5%	33.3%

Table D.119
Percent Denial Rates by Income

Bloomington City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	100.0%	100.0%	0.0%	100.0%	66.7%
\$15K - \$30K	18.1%	40.4%	27.3%	54.5%	30.1%
\$30K - \$45K	15.1%	22.4%	15.1%	12.2%	17.0%
\$45K - \$60K	15.1%	17.1%	17.7%	22.3%	17.5%
\$60K - \$75K	8.7%	11.9%	14.7%	11.7%	12.1%
Above \$75K	8.5%	12.5%	13.3%	10.2%	11.4%
Data Missing	18.6%	23.2%	27.8%	20.0%	23.0%
Total	12.7%	16.6%	15.8%	14.9%	15.1%

Table D.120
Percent Denial Rates by Income by White Applicants

Bloomington City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	100.0%	100.0%	0.0%	100.0%	83.3%
\$15K - \$30K	17.6%	28.2%	18.2%	54.5%	25.3%
\$30K - \$45K	13.5%	18.4%	12.1%	10.1%	14.2%
\$45K - \$60K	11.7%	14.6%	13.2%	20.5%	14.3%
\$60K - \$75K	7.2%	6.0%	10.3%	11.3%	8.5%
Above \$75K	6.6%	9.7%	9.6%	8.8%	8.8%
Data Missing	14.0%	15.8%	21.8%	7.7%	16.0%
Total	10.5%	12.6%	11.5%	13.2%	11.9%

Table D.121					
Percent Denial Rates by Income by Black Applicants					
Bloomington City					
HMDA Data 2004 - 2007					
Income	2004	2005	2006	2007	Total
<= \$15K	.	.	.	.	.
\$15K - \$30K	33.3%	66.7%	.	.	58.3%
\$30K - \$45K	35.7%	44.4%	44.4%	40.0%	40.5%
\$45K - \$60K	35.0%	15.0%	31.0%	40.0%	29.8%
\$60K - \$75K	33.3%	46.2%	17.6%	0.0%	31.5%
Above \$75K	31.3%	52.4%	43.3%	9.1%	38.5%
Data Missing	33.9%	33.3%	66.7%	.	55.6%
Total	100.0%	42.0%	36.3%	25.0%	36.1%

Table D.122					
Percent Denial Rates by Income					
Eden Prairie City					
HMDA Data 2004 - 2007					
Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	33.3%	0.0%	0.0%	12.5%
\$15K - \$30K	10.7%	20.7%	35.7%	18.2%	19.5%
\$30K - \$45K	9.1%	12.0%	12.0%	9.9%	10.7%
\$45K - \$60K	8.7%	12.0%	11.2%	10.1%	10.6%
\$60K - \$75K	8.9%	8.5%	15.3%	13.4%	11.3%
Above \$75K	6.0%	6.2%	8.2%	9.3%	7.4%
Data Missing	14.8%	23.2%	18.3%	26.9%	19.1%
Total	7.6%	8.7%	10.6%	10.3%	9.2%

Table D.123					
Percent Denial Rates by Income by White Applicants					
Eden Prairie City					
HMDA Data 2004 - 2007					
Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	0.0%	0.0%	0.0%	0.0%
\$15K - \$30K	8.3%	14.8%	36.4%	18.2%	16.4%
\$30K - \$45K	8.1%	11.4%	9.3%	9.6%	9.6%
\$45K - \$60K	8.4%	12.6%	7.1%	8.8%	9.4%
\$60K - \$75K	4.6%	7.4%	12.1%	6.4%	7.9%
Above \$75K	5.9%	4.4%	6.2%	7.6%	5.9%
Data Missing	14.3%	19.5%	14.8%	20.0%	16.1%
Total	6.9%	7.4%	8.0%	8.2%	7.6%

Table D.124					
Percent Denial Rates by Income by Black Applicants					
Eden Prairie City					
HMDA Data 2004 - 2007					
Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	0.0%	.	.	0.0%
\$15K - \$30K	.	100.0%	.	.	100.0%
\$30K - \$45K	16.7%	100.0%	75.0%	0.0%	38.5%
\$45K - \$60K	0.0%	30.0%	44.4%	40.0%	34.9%
\$60K - \$75K	66.7%	30.8%	36.0%	100.0%	48.1%
Above \$75K	7.4%	21.2%	10.0%	5.9%	12.8%
Data Missing	33.3%	.	0.0%	50.0%	25.0%
Total	16.7%	25.6%	23.6%	35.9%	24.7%

Table D.125
Percent Denial Rates by Income

Minneapolis City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	28.6%	64.9%	20.0%	68.8%	41.9%
\$15K - \$30K	29.3%	35.6%	42.8%	30.5%	34.0%
\$30K - \$45K	18.8%	24.8%	26.2%	20.1%	22.6%
\$45K - \$60K	18.5%	22.7%	26.6%	25.0%	23.1%
\$60K - \$75K	14.0%	19.5%	24.6%	23.8%	20.6%
Above \$75K	12.6%	16.6%	21.9%	16.8%	17.4%
Data Missing	27.9%	19.6%	31.8%	24.8%	26.3%
Total	16.9%	20.9%	24.9%	20.9%	21.1%

Table D.126
Percent Denial Rates by Income by White Applicants

Minneapolis City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	22.2%	47.1%	33.3%	66.7%	42.6%
\$15K - \$30K	18.7%	24.2%	33.1%	22.9%	23.9%
\$30K - \$45K	14.3%	19.3%	18.8%	13.7%	16.8%
\$45K - \$60K	13.2%	17.0%	21.0%	18.4%	17.3%
\$60K - \$75K	10.5%	14.9%	17.7%	14.8%	14.6%
Above \$75K	9.7%	12.4%	16.3%	11.2%	12.7%
Data Missing	21.8%	14.7%	22.7%	18.1%	19.4%
Total	12.4%	15.5%	18.6%	14.2%	15.3%

Table D.127
Percent Denial Rates by Income by Black Applicants

Minneapolis City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	100.0%	50.0%	40.0%	100.0%	56.3%
\$15K - \$30K	44.7%	69.1%	68.1%	51.1%	57.0%
\$30K - \$45K	29.5%	37.4%	48.3%	42.0%	38.7%
\$45K - \$60K	30.5%	35.5%	40.7%	50.0%	38.1%
\$60K - \$75K	26.4%	34.7%	47.0%	54.7%	41.5%
Above \$75K	33.8%	34.0%	46.6%	55.3%	41.7%
Data Missing	37.5%	54.2%	72.5%	60.0%	58.1%
Total	31.9%	36.9%	46.8%	51.3%	41.2%

Table D.128
Percent Denial Rates by Income

Minnetonka City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	0.0%	0.0%	0.0%	0.0%
\$15K - \$30K	25.0%	33.3%	28.6%	9.8%	23.4%
\$30K - \$45K	7.0%	9.6%	9.1%	15.7%	8.7%
\$45K - \$60K	9.6%	6.3%	10.9%	12.3%	10.1%
\$60K - \$75K	5.7%	13.2%	15.5%	19.2%	11.8%
Above \$75K	6.4%	8.4%	14.6%	50.0%	11.9%
Data Missing	16.7%	2.9%	22.9%	18.2%	22.6%
Total	7.7%	9.1%	14.3%	25.0%	12.0%

Table D.129
Percent Denial Rates by Income by White Applicants

Minnetonka City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	.	.	0.0%	.	0.0%
\$15K - \$30K	25.9%	33.3%	25.0%	0.0%	22.4%
\$30K - \$45K	7.1%	8.8%	6.3%	8.9%	7.6%
\$45K - \$60K	8.6%	5.1%	8.0%	15.7%	8.7%
\$60K - \$75K	4.9%	12.6%	15.0%	7.4%	10.3%
Above \$75K	5.6%	6.0%	9.7%	13.5%	8.4%
Data Missing	17.1%	0.0%	11.4%	57.7%	19.8%
Total	7.2%	7.3%	10.3%	14.1%	9.3%

Table D.130
Percent Denial Rates by Income by Black Applicants

Minnetonka City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	.	.	0.0%	.	0.0%
\$15K - \$30K	.	0.0%	0.0%	.	0.0%
\$30K - \$45K	0.0%	0.0%	.	50.0%	9.1%
\$45K - \$60K	33.3%	100.0%	100.0%	.	60.0%
\$60K - \$75K	0.0%	0.0%	0.0%	40.0%	14.3%
Above \$75K	25.0%	25.0%	60.0%	47.6%	43.1%
Data Missing	18.2%	0.0%	80.0%	.	66.7%
Total	25.9%	16.0%	56.7%	46.4%	36.2%

Table D.131
Percent Denial Rates by Income

Plymouth City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	25.0%	60.0%	0.0%	100.0%	43.8%
\$15K - \$30K	16.0%	27.3%	23.5%	18.2%	21.1%
\$30K - \$45K	11.1%	12.4%	16.8%	8.2%	12.0%
\$45K - \$60K	5.5%	13.8%	9.3%	9.4%	9.5%
\$60K - \$75K	8.3%	12.7%	11.9%	8.1%	10.6%
Above \$75K	7.1%	8.5%	9.8%	9.6%	8.7%
Data Missing	8.6%	15.0%	12.8%	11.1%	11.8%
Total	7.9%	11.2%	10.8%	9.7%	9.9%

Table D.132
Percent Denial Rates by Income by White Applicants

Plymouth City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	25.0%	60.0%	0.0%	100.0%	40.0%
\$15K - \$30K	7.0%	21.6%	23.5%	15.0%	15.4%
\$30K - \$45K	10.7%	9.7%	17.8%	6.7%	11.0%
\$45K - \$60K	3.4%	13.1%	7.0%	7.3%	7.9%
\$60K - \$75K	7.5%	13.2%	7.4%	9.4%	9.7%
Above \$75K	5.3%	7.9%	8.8%	6.8%	7.3%
Data Missing	5.6%	9.6%	8.1%	4.5%	7.3%
Total	6.2%	10.2%	9.3%	7.5%	8.4%

Table D.133
Percent Denial Rates by Income by Black Applicants

Plymouth City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	.	.	.	100.0%	100.0%
\$15K - \$30K	66.7%	.	.	0.0%	50.0%
\$30K - \$45K	42.9%	100.0%	0.0%	0.0%	28.6%
\$45K - \$60K	0.0%	25.0%	16.7%	15.4%	18.2%
\$60K - \$75K	16.7%	0.0%	75.0%	11.1%	21.1%
Above \$75K	5.0%	12.5%	13.3%	27.8%	14.0%
Data Missing	0.0%	.	25.0%	.	16.7%
Total	17.5%	13.3%	23.5%	20.0%	18.4%

Table D.134
Percent Denial Rates by Income

St. Paul City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	50.0%	57.1%	21.6%	75.0%	42.9%
\$15K - \$30K	30.2%	35.3%	34.9%	41.3%	34.5%
\$30K - \$45K	15.8%	23.4%	24.1%	24.7%	21.4%
\$45K - \$60K	18.2%	19.6%	23.5%	26.5%	21.3%
\$60K - \$75K	14.6%	18.9%	23.3%	22.6%	20.0%
Above \$75K	10.8%	17.8%	19.2%	18.5%	16.9%
Data Missing	26.1%	25.9%	27.5%	34.2%	27.7%
Total	16.6%	20.8%	22.8%	24.2%	20.8%

Table D.135
Percent Denial Rates by Income by White Applicants

St. Paul City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	60.0%	30.8%	30.0%	57.1%	42.5%
\$15K - \$30K	22.7%	30.3%	26.9%	33.1%	27.4%
\$30K - \$45K	11.6%	18.5%	21.2%	20.9%	17.3%
\$45K - \$60K	11.8%	14.1%	16.8%	19.8%	15.1%
\$60K - \$75K	9.6%	13.2%	15.7%	14.7%	13.4%
Above \$75K	8.7%	10.7%	13.6%	11.7%	11.2%
Data Missing	19.1%	19.1%	22.9%	21.7%	20.6%
Total	11.7%	14.9%	17.0%	17.2%	15.0%

Table D.136
Percent Denial Rates by Income by Black Applicants

St. Paul City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	100.0%	100.0%	50.0%	100.0%	88.9%
\$15K - \$30K	46.2%	44.1%	58.1%	54.5%	50.0%
\$30K - \$45K	30.7%	38.3%	30.5%	43.3%	35.1%
\$45K - \$60K	22.8%	24.4%	38.3%	45.1%	30.5%
\$60K - \$75K	24.2%	22.4%	34.6%	38.8%	30.0%
Above \$75K	24.4%	36.0%	40.0%	60.5%	40.5%
Data Missing	14.3%	16.7%	32.0%	60.0%	31.5%
Total	28.3%	31.0%	37.6%	49.1%	35.2%

Table D.137
Percent Denial Rates by Income

Woodbury City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	35.3%	.	0.0%	.	26.1%
\$15K - \$30K	10.3%	17.1%	4.3%	15.0%	12.2%
\$30K - \$45K	8.9%	13.3%	9.5%	11.2%	10.7%
\$45K - \$60K	10.6%	15.1%	15.7%	8.5%	12.9%
\$60K - \$75K	7.2%	11.2%	12.8%	15.1%	11.1%
Above \$75K	6.2%	8.7%	10.3%	14.5%	9.8%
Data Missing	14.5%	16.7%	11.7%	29.7%	16.0%
Total	8.1%	11.0%	11.4%	13.8%	10.9%

Table D.138
Percent Denial Rates by Income by White Applicants

Woodbury City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	30.0%	.	0.0%	.	23.1%
\$15K - \$30K	8.8%	15.2%	4.3%	7.7%	9.7%
\$30K - \$45K	6.6%	9.7%	6.8%	9.6%	8.1%
\$45K - \$60K	6.4%	11.5%	13.1%	6.6%	9.5%
\$60K - \$75K	6.4%	7.4%	10.2%	9.2%	8.1%
Above \$75K	4.6%	5.6%	7.9%	11.7%	7.3%
Data Missing	10.9%	15.4%	9.6%	29.4%	13.3%
Total	5.9%	7.8%	8.9%	10.6%	8.1%

Table D.139
Percent Denial Rates by Income by Black Applicants

Woodbury City
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	50.0%	.	.	.	50.0%
\$15K - \$30K	50.0%	33.3%	.	7.7%	50.0%
\$30K - \$45K	23.1%	35.0%	25.0%	9.6%	27.1%
\$45K - \$60K	26.3%	33.3%	27.6%	6.6%	28.4%
\$60K - \$75K	3.7%	25.0%	15.4%	9.2%	20.4%
Above \$75K	17.4%	27.3%	31.0%	11.7%	27.6%
Data Missing	100.0%	66.7%	0.0%	29.4%	30.8%
Total	18.9%	30.0%	26.5%	10.6%	26.7%

Table D.140
Percent Denial Rates by Income

Anoka County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	46.2%	77.4%	42.3%	54.5%	55.1%
\$15K - \$30K	37.7%	47.0%	44.1%	49.1%	43.7%
\$30K - \$45K	17.0%	19.4%	22.0%	21.6%	19.4%
\$45K - \$60K	14.5%	17.4%	16.8%	18.7%	16.6%
\$60K - \$75K	9.7%	12.8%	19.5%	16.4%	14.2%
Above \$75K	9.9%	13.7%	16.9%	18.7%	14.5%
Data Missing	17.3%	18.7%	23.0%	29.7%	20.9%
Total	14.1%	16.9%	19.1%	20.5%	17.2%

Table D.141
Percent Denial Rates by Income by White Applicants

Anoka County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	43.3%	75.0%	63.6%	60.0%	58.7%
\$15K - \$30K	34.0%	45.1%	38.1%	48.8%	40.8%
\$30K - \$45K	15.3%	17.4%	19.5%	19.1%	17.4%
\$45K - \$60K	13.2%	15.2%	14.4%	17.7%	14.8%
\$60K - \$75K	8.6%	10.3%	17.6%	13.5%	12.1%
Above \$75K	8.2%	10.3%	13.6%	13.4%	11.2%
Data Missing	10.0%	13.6%	17.5%	22.9%	14.8%
Total	12.4%	14.3%	16.3%	17.5%	14.7%

Table D.142
Percent Denial Rates by Income by Black Applicants

Anoka County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	.	100.0%	0.0%	0.0%	20.0%
\$15K - \$30K	88.9%	41.7%	66.7%	33.3%	61.9%
\$30K - \$45K	27.4%	31.1%	45.0%	36.0%	34.2%
\$45K - \$60K	22.6%	24.1%	31.6%	30.9%	26.9%
\$60K - \$75K	10.8%	20.2%	25.2%	37.9%	23.2%
Above \$75K	19.4%	32.9%	36.8%	52.6%	36.2%
Data Missing	38.9%	33.3%	30.4%	28.6%	33.3%
Total	22.8%	27.4%	33.7%	40.8%	30.6%

Table D.143
Percent Denial Rates by Income

Carver County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	40.0%	50.0%	100.0%	37.5%
\$15K - \$30K	28.0%	35.9%	30.8%	25.0%	30.7%
\$30K - \$45K	13.8%	14.6%	19.3%	18.1%	15.9%
\$45K - \$60K	11.3%	10.8%	11.5%	16.2%	11.8%
\$60K - \$75K	7.4%	11.2%	10.1%	13.0%	10.2%
Above \$75K	5.7%	7.0%	11.6%	11.8%	9.0%
Data Missing	15.9%	13.2%	17.8%	34.8%	18.2%
Total	9.2%	10.4%	12.9%	14.1%	11.3%

Table D.144
Percent Denial Rates by Income by White Applicants

Carver County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	25.0%	50.0%	100.0%	30.8%
\$15K - \$30K	26.1%	31.9%	23.9%	25.8%	27.4%
\$30K - \$45K	12.5%	12.7%	16.7%	17.6%	14.2%
\$45K - \$60K	10.7%	8.9%	10.3%	15.3%	10.6%
\$60K - \$75K	5.0%	8.6%	8.5%	13.2%	8.4%
Above \$75K	5.4%	6.6%	9.1%	8.7%	7.4%
Data Missing	8.9%	11.4%	13.3%	26.3%	13.1%
Total	8.0%	9.0%	10.5%	12.1%	9.6%

Table D.145
Percent Denial Rates by Income by Black Applicants

Carver County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	.	.	.	.	.
\$15K - \$30K	0.0%	.	0.0%	.	0.0%
\$30K - \$45K	0.0%	.	100.0%	0.0%	20.0%
\$45K - \$60K	11.1%	31.3%	20.0%	50.0%	26.5%
\$60K - \$75K	50.0%	50.0%	0.0%	28.6%	42.9%
Above \$75K	18.2%	35.3%	40.0%	.	34.1%
Data Missing	21.4%	.	0.0%	.	0.0%
Total	0.0%	35.9%	35.3%	28.6%	31.7%

Table D.146
Percent Denial Rates by Income

Dakota County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	39.4%	50.0%	25.0%	30.8%	36.0%
\$15K - \$30K	22.2%	36.3%	26.3%	26.5%	27.8%
\$30K - \$45K	12.0%	17.3%	16.1%	16.0%	15.1%
\$45K - \$60K	10.7%	14.8%	15.2%	14.2%	13.5%
\$60K - \$75K	8.9%	10.5%	14.3%	12.1%	11.2%
Above \$75K	7.7%	10.5%	12.3%	11.4%	10.4%
Data Missing	12.3%	18.8%	18.5%	21.6%	17.2%
Total	10.1%	13.7%	14.3%	13.5%	12.7%

Table D.147
Percent Denial Rates by Income by White Applicants

Dakota County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K		47.4%	38.1%	27.3%	38.7%
\$15K - \$30K	57.1%	30.0%	25.9%	22.7%	23.8%
\$30K - \$45K	30.2%	15.1%	13.7%	14.9%	12.9%
\$45K - \$60K	27.1%	12.5%	11.6%	11.4%	11.0%
\$60K - \$75K	34.6%	8.6%	12.6%	9.4%	9.2%
Above \$75K	21.9%	8.7%	9.8%	8.8%	8.5%
Data Missing	14.3%	18.5%	14.9%	16.3%	14.6%
Total	27.4%	11.5%	11.8%	11.0%	10.6%

Table D.148
Percent Denial Rates by Income by Black Applicants

Dakota County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	50.0%	.	100.0%	50.0%	60.0%
\$15K - \$30K	66.7%	57.1%	14.3%	28.6%	45.9%
\$30K - \$45K	18.2%	30.2%	37.5%	38.5%	28.9%
\$45K - \$60K	17.7%	27.1%	32.0%	31.9%	27.1%
\$60K - \$75K	21.1%	34.6%	26.0%	43.8%	29.8%
Above \$75K	14.3%	21.9%	34.6%	38.7%	26.6%
Data Missing	0.0%	14.3%	28.0%	33.3%	20.8%
Total	18.1%	27.4%	32.1%	37.5%	28.0%

Table D.149
Percent Denial Rates by Income

Hennepin County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	28.0%	50.0%	16.4%	55.6%	28.6%
\$15K - \$30K	24.6%	36.1%	33.6%	39.7%	32.1%
\$30K - \$45K	15.8%	19.7%	20.8%	19.5%	18.6%
\$45K - \$60K	13.5%	17.5%	22.0%	20.1%	18.0%
\$60K - \$75K	11.4%	15.3%	20.4%	20.0%	16.5%
Above \$75K	8.9%	12.0%	15.5%	16.8%	13.2%
Data Missing	16.8%	20.1%	25.9%	23.6%	21.5%
Total	12.4%	15.9%	19.1%	19.0%	16.4%

Table D.150
Percent Denial Rates by Income by White Applicants

Hennepin County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	26.7%	37.5%	26.1%	33.3%	30.0%
\$15K - \$30K	21.7%	26.2%	20.1%	34.0%	24.6%
\$30K - \$45K	12.2%	14.7%	14.5%	15.2%	13.9%
\$45K - \$60K	10.6%	12.3%	14.8%	14.0%	12.7%
\$60K - \$75K	9.2%	9.7%	13.0%	13.1%	11.0%
Above \$75K	6.9%	8.6%	10.3%	10.5%	9.0%
Data Missing	12.2%	15.5%	21.4%	18.1%	16.6%
Total	9.7%	11.2%	12.8%	12.9%	11.5%

Table D.151
Percent Denial Rates by Income by Black Applicants

Hennepin County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	100.0%	.	50.0%	.	57.1%
\$15K - \$30K	42.9%	65.9%	69.2%	61.9%	60.3%
\$30K - \$45K	25.8%	33.3%	41.8%	39.9%	34.5%
\$45K - \$60K	20.9%	28.4%	39.1%	43.7%	32.7%
\$60K - \$75K	18.1%	29.2%	35.6%	43.0%	32.1%
Above \$75K	24.5%	27.1%	38.5%	51.7%	36.1%
Data Missing	28.1%	31.0%	39.0%	62.5%	36.7%
Total	23.2%	29.9%	39.0%	46.4%	34.5%

Table D.152
Percent Denial Rates by Income

Ramsey County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	41.2%	50.0%	28.6%	85.7%	48.8%
\$15K - \$30K	23.8%	51.2%	34.7%	46.2%	38.2%
\$30K - \$45K	16.8%	19.5%	15.5%	18.6%	17.6%
\$45K - \$60K	10.2%	15.8%	18.4%	17.4%	15.2%
\$60K - \$75K	9.5%	14.2%	13.8%	11.7%	12.5%
Above \$75K	6.7%	11.0%	14.2%	13.7%	11.5%
Data Missing	16.3%	13.5%	24.7%	15.5%	18.3%
Total	11.3%	16.1%	16.3%	16.1%	14.9%

Table D.153
Percent Denial Rates by Income by White Applicants

Ramsey County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	42.9%	71.4%	33.3%	100.0%	57.6%
\$15K - \$30K	21.7%	45.5%	32.4%	44.9%	34.5%
\$30K - \$45K	14.2%	15.4%	15.1%	17.0%	15.2%
\$45K - \$60K	7.2%	12.0%	15.5%	15.4%	12.2%
\$60K - \$75K	7.2%	12.1%	10.0%	7.5%	9.3%
Above \$75K	5.5%	8.2%	10.8%	9.0%	8.4%
Data Missing	12.4%	6.9%	19.8%	13.0%	13.2%
Total	9.2%	12.7%	13.4%	12.8%	12.0%

Table D.154
Percent Denial Rates by Income by Black Applicants

Ramsey County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	.	100.0%	.	.	100.0%
\$15K - \$30K	50.0%	83.3%	71.4%	66.7%	61.1%
\$30K - \$45K	50.0%	23.5%	45.5%	17.6%	25.9%
\$45K - \$60K	7.9%	30.0%	15.4%	14.7%	25.5%
\$60K - \$75K	15.4%	13.2%	12.0%	33.3%	25.4%
Above \$75K	18.2%	19.1%	12.1%	73.5%	29.6%
Data Missing	50.0%	0.0%	8.2%	0.0%	14.3%
Total	21.8%	24.4%	6.9%	37.2%	27.5%

Table D.155
Percent Denial Rates by Income

Washington County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	25.0%	40.0%	14.3%	71.4%	31.4%
\$15K - \$30K	30.4%	40.7%	26.5%	27.6%	32.1%
\$30K - \$45K	12.8%	17.8%	14.6%	13.4%	14.9%
\$45K - \$60K	10.6%	14.5%	14.8%	16.3%	13.7%
\$60K - \$75K	9.6%	14.0%	15.1%	11.1%	12.7%
Above \$75K	7.2%	11.0%	13.1%	13.3%	11.1%
Data Missing	24.2%	13.9%	25.2%	24.8%	22.1%
Total	10.8%	14.2%	14.8%	14.5%	13.5%

Table D.156
Percent Denial Rates by Income by White Applicants

Washington County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	30.8%	37.5%	20.0%	60.0%	33.3%
\$15K - \$30K	29.9%	34.2%	25.6%	28.4%	30.0%
\$30K - \$45K	12.2%	15.5%	11.7%	12.0%	13.1%
\$45K - \$60K	9.6%	12.2%	12.3%	13.5%	11.7%
\$60K - \$75K	7.6%	11.5%	14.3%	6.1%	10.3%
Above \$75K	5.7%	8.7%	10.0%	9.3%	8.4%
Data Missing	19.6%	10.5%	14.4%	18.3%	15.4%
Total	9.3%	11.8%	12.0%	10.9%	11.0%

Table D.157
Percent Denial Rates by Income by Black Applicants

Washington County
HMDA Data 2004 - 2007

Income	2004	2005	2006	2007	Total
<= \$15K	0.0%	.	.	.	0.0%
\$15K - \$30K	57.1%	100.0%	0.0%	100.0%	50.0%
\$30K - \$45K	15.4%	25.9%	16.7%	25.0%	21.0%
\$45K - \$60K	3.7%	21.7%	25.9%	44.4%	22.6%
\$60K - \$75K	6.3%	21.7%	33.3%	18.8%	22.8%
Above \$75K	11.6%	18.9%	26.5%	42.5%	24.9%
Data Missing	0.0%	0.0%	50.0%	0.0%	22.2%
Total	11.8%	22.5%	26.7%	37.5%	23.9%

Table D.158
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Fair Housing Implementation Council
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	125	75	201	30	431
	Application Denied	72	104	56	50	282
	Denial Rate %	36.5%	58.1%	21.8%	62.5%	39.6%
More than \$15,000 up to \$30,000	Loan Originated	2,059	1,492	1,038	894	5,483
	Application Denied	780	942	548	507	2,777
	Denial Rate %	27.5%	38.7%	34.6%	36.2%	33.6%
More than \$30,000 up to \$45,000	Loan Originated	10,855	9,930	6,695	4,912	32,392
	Application Denied	1,938	2,461	1,687	1,128	7,214
	Denial Rate %	15.1%	19.9%	20.1%	18.7%	18.2%
More than \$45,000 up to \$60,000	Loan Originated	13,516	14,900	11,391	6,710	46,517
	Application Denied	2,117	3,121	2,767	1,608	9,613
	Denial Rate %	13.5%	17.3%	19.5%	19.3%	17.1%
More than \$60,000 up to \$75,000	Loan Originated	9,682	10,962	9,425	5,805	35,874
	Application Denied	1,132	1,832	2,144	1,173	6,281
	Denial Rate %	10.5%	14.3%	18.5%	16.8%	14.9%
More than \$75,000	Loan Originated	22,160	26,145	24,659	16,851	89,815
	Application Denied	2,078	3,594	4,415	2,944	13,031
	Denial Rate %	8.6%	12.1%	15.2%	14.9%	12.7%
Data Missing	Loan Originated	2,082	2,053	2,100	952	7,187
	Application Denied	474	473	660	331	1,938
	Denial Rate %	18.5%	18.7%	23.9%	25.8%	21.2%
Total	Loan Originated	60,479	65,557	55,509	36,154	217,699
	Application Denied	8,591	12,527	12,277	7,741	41,136
	Denial Rate %	12.4%	16.0%	18.1%	17.6%	15.9%

Table D.159
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Bloomington City
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	0	0	3	0	3
	Application Denied	3	2	0	1	6
	Denial Rate %	100.0%	100.0%	0.0%	100.0%	66.7%
More than \$15,000 up to \$30,000	Loan Originated	68	34	32	10	144
	Application Denied	15	23	12	12	62
	Denial Rate %	18.1%	40.4%	27.3%	54.5%	30.1%
More than \$30,000 up to \$45,000	Loan Originated	253	222	152	122	749
	Application Denied	45	64	27	17	153
	Denial Rate %	15.1%	22.4%	15.1%	12.2%	17.0%
More than \$45,000 up to \$60,000	Loan Originated	354	358	289	171	1,172
	Application Denied	63	74	62	49	248
	Denial Rate %	15.1%	17.1%	17.7%	22.3%	17.5%
More than \$60,000 up to \$75,000	Loan Originated	200	258	279	143	880
	Application Denied	19	35	48	19	121
	Denial Rate %	8.7%	11.9%	14.7%	11.7%	12.1%
More than \$75,000	Loan Originated	418	518	540	360	1,836
	Application Denied	39	74	83	41	237
	Denial Rate %	8.5%	12.5%	13.3%	10.2%	11.4%
Data Missing	Loan Originated	48	53	52	28	181
	Application Denied	11	16	20	7	54
	Denial Rate %	18.6%	23.2%	27.8%	20.0%	23.0%
Total	Loan Originated	1,341	1,443	1,347	834	4,965
	Application Denied	195	288	252	146	881
	Denial Rate %	12.7%	16.6%	15.8%	14.9%	15.1%

Table D.160
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied
 Eden Prairie City
 HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	2	2	2	1	7
	Application Denied	0	1	0	0	1
	Denial Rate %	0.0%	33.3%	0.0%	0.0%	12.5%
More than \$15,000 up to \$30,000	Loan Originated	25	23	9	9	66
	Application Denied	3	6	5	2	16
	Denial Rate %	10.7%	20.7%	35.7%	18.2%	19.5%
More than \$30,000 up to \$45,000	Loan Originated	199	161	95	73	528
	Application Denied	20	22	13	8	63
	Denial Rate %	9.1%	12.0%	12.0%	9.9%	10.7%
More than \$45,000 up to \$60,000	Loan Originated	221	243	221	142	827
	Application Denied	21	33	28	16	98
	Denial Rate %	8.7%	12.0%	11.2%	10.1%	10.6%
More than \$60,000 up to \$75,000	Loan Originated	185	238	211	110	744
	Application Denied	18	22	38	17	95
	Denial Rate %	8.9%	8.5%	15.3%	13.4%	11.3%
More than \$75,000	Loan Originated	902	980	924	732	3,538
	Application Denied	58	65	83	75	281
	Denial Rate %	6.0%	6.2%	8.2%	9.3%	7.4%
Data Missing	Loan Originated	75	43	58	19	195
	Application Denied	13	13	13	7	46
	Denial Rate %	14.8%	23.2%	18.3%	26.9%	19.1%
Total	Loan Originated	1,609	1,690	1,520	1,086	5,905
	Application Denied	133	162	180	125	600
	Denial Rate %	7.6%	8.7%	10.6%	10.3%	9.2%

Table D.161
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied
 Minneapolis City
 HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	10	13	40	5	68
	Application Denied	4	24	10	11	49
	Denial Rate %	28.6%	64.9%	20.0%	68.8%	41.9%
More than \$15,000 up to \$30,000	Loan Originated	306	253	143	162	864
	Application Denied	127	140	107	71	445
	Denial Rate %	29.3%	35.6%	42.8%	30.5%	34.0%
More than \$30,000 up to \$45,000	Loan Originated	1,490	1,488	1,068	757	4,803
	Application Denied	345	491	379	190	1,405
	Denial Rate %	18.8%	24.8%	26.2%	20.1%	22.6%
More than \$45,000 up to \$60,000	Loan Originated	1,657	2,123	1,668	997	6,445
	Application Denied	375	623	605	333	1,936
	Denial Rate %	18.5%	22.7%	26.6%	25.0%	23.1%
More than \$60,000 up to \$75,000	Loan Originated	1,130	1,462	1,345	796	4,733
	Application Denied	184	355	439	248	1,226
	Denial Rate %	14.0%	19.5%	24.6%	23.8%	20.6%
More than \$75,000	Loan Originated	2,465	3,316	3,195	2,338	11,314
	Application Denied	356	661	898	472	2,387
	Denial Rate %	12.6%	16.6%	21.9%	16.8%	17.4%
Data Missing	Loan Originated	246	279	255	158	938
	Application Denied	95	68	119	52	334
	Denial Rate %	27.9%	19.6%	31.8%	24.8%	26.3%
Total	Loan Originated	7,304	8,934	7,714	5,213	29,165
	Application Denied	1,486	2,362	2,557	1,377	7,782
	Denial Rate %	16.9%	20.9%	24.9%	20.9%	21.1%

Table D.162
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Minnetonka City
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	1	1	4	0	6
	Application Denied	0	0	0	0	0
	Denial Rate %	0.0%	0.0%	0.0%	.	0.0%
More than \$15,000 up to \$30,000	Loan Originated	21	10	15	13	59
	Application Denied	7	5	6	0	18
	Denial Rate %	25.0%	33.3%	28.6%	0.0%	23.4%
More than \$30,000 up to \$45,000	Loan Originated	119	113	100	46	378
	Application Denied	9	12	10	5	36
	Denial Rate %	7.0%	9.6%	9.1%	9.8%	8.7%
More than \$45,000 up to \$60,000	Loan Originated	122	118	115	70	425
	Application Denied	13	8	14	13	48
	Denial Rate %	9.6%	6.3%	10.9%	15.7%	10.1%
More than \$60,000 up to \$75,000	Loan Originated	132	118	136	107	493
	Application Denied	8	18	25	15	66
	Denial Rate %	5.7%	13.2%	15.5%	12.3%	11.8%
More than \$75,000	Loan Originated	545	536	527	396	2,004
	Application Denied	37	49	90	94	270
	Denial Rate %	6.4%	8.4%	14.6%	19.2%	11.9%
Data Missing	Loan Originated	40	33	37	17	127
	Application Denied	8	1	11	17	37
	Denial Rate %	16.7%	2.9%	22.9%	50.0%	22.6%
Total	Loan Originated	980	929	934	649	3,492
	Application Denied	82	93	156	144	475
	Denial Rate %	7.7%	9.1%	14.3%	18.2%	12.0%

Table D.163
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Plymouth City
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	6	2	1	0	9
	Application Denied	2	3	0	2	7
	Denial Rate %	25.0%	60.0%	0.0%	100.0%	43.8%
More than \$15,000 up to \$30,000	Loan Originated	42	32	13	18	105
	Application Denied	8	12	4	4	28
	Denial Rate %	16.0%	27.3%	23.5%	18.2%	21.1%
More than \$30,000 up to \$45,000	Loan Originated	201	156	84	78	519
	Application Denied	25	22	17	7	71
	Denial Rate %	11.1%	12.4%	16.8%	8.2%	12.0%
More than \$45,000 up to \$60,000	Loan Originated	259	238	166	126	789
	Application Denied	15	38	17	13	83
	Denial Rate %	5.5%	13.8%	9.3%	9.4%	9.5%
More than \$60,000 up to \$75,000	Loan Originated	187	226	185	125	723
	Application Denied	17	33	25	11	86
	Denial Rate %	8.3%	12.7%	11.9%	8.1%	10.6%
More than \$75,000	Loan Originated	758	851	791	583	2,983
	Application Denied	58	79	86	62	285
	Denial Rate %	7.1%	8.5%	9.8%	9.6%	8.7%
Data Missing	Loan Originated	64	51	41	24	180
	Application Denied	6	9	6	3	24
	Denial Rate %	8.6%	15.0%	12.8%	11.1%	11.8%
Total	Loan Originated	1,517	1,556	1,281	954	5,308
	Application Denied	131	196	155	102	584
	Denial Rate %	7.9%	11.2%	10.8%	9.7%	9.9%

Table D.164
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

St. Paul City
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	7	9	29	3	48
	Application Denied	7	12	8	9	36
	Denial Rate %	50.0%	57.1%	21.6%	75.0%	42.9%
More than \$15,000 up to \$30,000	Loan Originated	278	180	153	125	736
	Application Denied	120	98	82	88	388
	Denial Rate %	30.2%	35.3%	34.9%	41.3%	34.5%
More than \$30,000 up to \$45,000	Loan Originated	1,244	1,170	801	515	3,730
	Application Denied	234	357	254	169	1,014
	Denial Rate %	15.8%	23.4%	24.1%	24.7%	21.4%
More than \$45,000 up to \$60,000	Loan Originated	1,224	1,655	1,263	633	4,775
	Application Denied	273	404	387	228	1,292
	Denial Rate %	18.2%	19.6%	23.5%	26.5%	21.3%
More than \$60,000 up to \$75,000	Loan Originated	668	823	832	480	2,803
	Application Denied	114	192	253	140	699
	Denial Rate %	14.6%	18.9%	23.3%	22.6%	20.0%
More than \$75,000	Loan Originated	1,177	1,533	1,546	971	5,227
	Application Denied	142	333	367	220	1,062
	Denial Rate %	10.8%	17.8%	19.2%	18.5%	16.9%
Data Missing	Loan Originated	164	149	171	75	559
	Application Denied	58	52	65	39	214
	Denial Rate %	26.1%	25.9%	27.5%	34.2%	27.7%
Total	Loan Originated	4,762	5,519	4,795	2,802	17,878
	Application Denied	948	1,448	1,416	893	4,705
	Denial Rate %	16.6%	20.8%	22.8%	24.2%	20.8%

Table D.165
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Woodbury City
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	11	0	6	0	17
	Application Denied	6	0	0	0	6
	Denial Rate %	35.3%	.	0.0%	.	26.1%
More than \$15,000 up to \$30,000	Loan Originated	35	34	22	17	108
	Application Denied	4	7	1	3	15
	Denial Rate %	10.3%	17.1%	4.3%	15.0%	12.2%
More than \$30,000 up to \$45,000	Loan Originated	246	216	153	127	742
	Application Denied	24	33	16	16	89
	Denial Rate %	8.9%	13.3%	9.5%	11.2%	10.7%
More than \$45,000 up to \$60,000	Loan Originated	319	337	268	204	1,128
	Application Denied	38	60	50	19	167
	Denial Rate %	10.6%	15.1%	15.7%	8.5%	12.9%
More than \$60,000 up to \$75,000	Loan Originated	285	348	246	157	1,036
	Application Denied	22	44	36	28	130
	Denial Rate %	7.2%	11.2%	12.8%	15.1%	11.1%
More than \$75,000	Loan Originated	942	1,179	1,075	754	3,950
	Application Denied	62	113	124	128	427
	Denial Rate %	6.2%	8.7%	10.3%	14.5%	9.8%
Data Missing	Loan Originated	65	70	91	26	252
	Application Denied	11	14	12	11	48
	Denial Rate %	14.5%	16.7%	11.7%	29.7%	16.0%
Total	Loan Originated	1,903	2,184	1,861	1,285	7,233
	Application Denied	167	271	239	205	882
	Denial Rate %	8.1%	11.0%	11.4%	13.8%	10.9%

Table D.166
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Anoka County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	21	7	15	5	48
	Application Denied	18	24	11	6	59
	Denial Rate %	46.2%	77.4%	42.3%	54.5%	55.1%
More than \$15,000 up to \$30,000	Loan Originated	276	205	128	116	725
	Application Denied	167	182	101	112	562
	Denial Rate %	37.7%	47.0%	44.1%	49.1%	43.7%
More than \$30,000 up to \$45,000	Loan Originated	1,646	1,479	894	654	4,673
	Application Denied	336	355	252	180	1,123
	Denial Rate %	17.0%	19.4%	22.0%	21.6%	19.4%
More than \$45,000 up to \$60,000	Loan Originated	2,038	2,176	1,555	913	6,682
	Application Denied	347	458	315	210	1,330
	Denial Rate %	14.5%	17.4%	16.8%	18.7%	16.6%
More than \$60,000 up to \$75,000	Loan Originated	1,542	1,670	1,248	749	5,209
	Application Denied	166	246	303	147	862
	Denial Rate %	9.7%	12.8%	19.5%	16.4%	14.2%
More than \$75,000	Loan Originated	2,568	3,111	2,694	1,556	9,929
	Application Denied	283	492	548	358	1,681
	Denial Rate %	9.9%	13.7%	16.9%	18.7%	14.5%
Data Missing	Loan Originated	273	292	248	104	917
	Application Denied	57	67	74	44	242
	Denial Rate %	17.3%	18.7%	23.0%	29.7%	20.9%
Total	Loan Originated	8,364	8,940	6,782	4,097	28,183
	Application Denied	1,374	1,824	1,604	1,057	5,859
	Denial Rate %	14.1%	16.9%	19.1%	20.5%	17.2%

Table D.167
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Carver County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	4	3	3	0	10
	Application Denied	0	2	3	1	6
	Denial Rate %	0.0%	40.0%	50.0%	100.0%	37.5%
More than \$15,000 up to \$30,000	Loan Originated	54	50	36	27	167
	Application Denied	21	28	16	9	74
	Denial Rate %	28.0%	35.9%	30.8%	25.0%	30.7%
More than \$30,000 up to \$45,000	Loan Originated	344	299	217	158	1,018
	Application Denied	55	51	52	35	193
	Denial Rate %	13.8%	14.6%	19.3%	18.1%	15.9%
More than \$45,000 up to \$60,000	Loan Originated	463	528	355	186	1,532
	Application Denied	59	64	46	36	205
	Denial Rate %	11.3%	10.8%	11.5%	16.2%	11.8%
More than \$60,000 up to \$75,000	Loan Originated	365	451	329	207	1,352
	Application Denied	29	57	37	31	154
	Denial Rate %	7.4%	11.2%	10.1%	13.0%	10.2%
More than \$75,000	Loan Originated	1,200	1,279	1,291	886	4,656
	Application Denied	73	97	170	118	458
	Denial Rate %	5.7%	7.0%	11.6%	11.8%	9.0%
Data Missing	Loan Originated	90	79	88	30	287
	Application Denied	17	12	19	16	64
	Denial Rate %	15.9%	13.2%	17.8%	34.8%	18.2%
Total	Loan Originated	2,520	2,689	2,319	1,494	9,022
	Application Denied	254	311	343	246	1,154
	Denial Rate %	9.2%	10.4%	12.9%	14.1%	11.3%

Table D.168
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Dakota County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	20	14	30	9	73
	Application Denied	13	14	10	4	41
	Denial Rate %	39.4%	50.0%	25.0%	30.8%	36.0%
More than \$15,000 up to \$30,000	Loan Originated	319	221	157	169	866
	Application Denied	91	126	56	61	334
	Denial Rate %	22.2%	36.3%	26.3%	26.5%	27.8%
More than \$30,000 up to \$45,000	Loan Originated	1,899	1,664	1,072	811	5,446
	Application Denied	259	347	205	154	965
	Denial Rate %	12.0%	17.3%	16.1%	16.0%	15.1%
More than \$45,000 up to \$60,000	Loan Originated	2,491	2,364	1,814	1,052	7,721
	Application Denied	300	410	325	174	1,209
	Denial Rate %	10.7%	14.8%	15.2%	14.2%	13.5%
More than \$60,000 up to \$75,000	Loan Originated	1,882	1,827	1,525	1,007	6,241
	Application Denied	184	214	254	139	791
	Denial Rate %	8.9%	10.5%	14.3%	12.1%	11.2%
More than \$75,000	Loan Originated	3,932	4,277	3,847	2,662	14,718
	Application Denied	326	503	539	341	1,709
	Denial Rate %	7.7%	10.5%	12.3%	11.4%	10.4%
Data Missing	Loan Originated	363	346	358	138	1,205
	Application Denied	51	80	81	38	250
	Denial Rate %	12.3%	18.8%	18.5%	21.6%	17.2%
Total	Loan Originated	10,906	10,713	8,803	5,848	36,270
	Application Denied	1,224	1,694	1,470	911	5,299
	Denial Rate %	10.1%	13.7%	14.3%	13.5%	12.7%

Table D.169
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Hennepin County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	18	12	51	4	85
	Application Denied	7	12	10	5	34
	Denial Rate %	28.0%	50.0%	16.4%	55.6%	28.6%
More than \$15,000 up to \$30,000	Loan Originated	362	265	174	123	924
	Application Denied	118	150	88	81	437
	Denial Rate %	24.6%	36.1%	33.6%	39.7%	32.1%
More than \$30,000 up to \$45,000	Loan Originated	1,914	1,717	1,149	866	5,646
	Application Denied	358	421	301	210	1,290
	Denial Rate %	15.8%	19.7%	20.8%	19.5%	18.6%
More than \$45,000 up to \$60,000	Loan Originated	2,643	2,902	2,227	1,357	9,129
	Application Denied	413	617	629	342	2,001
	Denial Rate %	13.5%	17.5%	22.0%	20.1%	18.0%
More than \$60,000 up to \$75,000	Loan Originated	1,879	2,149	1,879	1,071	6,978
	Application Denied	241	387	482	268	1,378
	Denial Rate %	11.4%	15.3%	20.4%	20.0%	16.5%
More than \$75,000	Loan Originated	4,417	5,235	5,073	3,527	18,252
	Application Denied	431	716	930	710	2,787
	Denial Rate %	8.9%	12.0%	15.5%	16.8%	13.2%
Data Missing	Loan Originated	401	394	413	188	1,396
	Application Denied	81	99	144	58	382
	Denial Rate %	16.8%	20.1%	25.9%	23.6%	21.5%
Total	Loan Originated	11,634	12,674	10,966	7,136	42,410
	Application Denied	1,649	2,402	2,584	1,674	8,309
	Denial Rate %	12.4%	15.9%	19.1%	19.0%	16.4%

Table D.170
Action of Owner-Occupied Home Purchase Loan Applications by Income:
Originated and Denied

Ramsey County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	10	6	5	1	22
	Application Denied	7	6	2	6	21
	Denial Rate %	41.2%	50.0%	28.6%	85.7%	48.8%
More than \$15,000 up to \$30,000	Loan Originated	163	105	81	50	399
	Application Denied	51	110	43	43	247
	Denial Rate %	23.8%	51.2%	34.7%	46.2%	38.2%
More than \$30,000 up to \$45,000	Loan Originated	672	619	476	376	2,143
	Application Denied	136	150	87	86	459
	Denial Rate %	16.8%	19.5%	15.5%	18.6%	17.6%
More than \$45,000 up to \$60,000	Loan Originated	864	918	734	478	2,994
	Application Denied	98	172	165	101	536
	Denial Rate %	10.2%	15.8%	18.4%	17.4%	15.2%
More than \$60,000 up to \$75,000	Loan Originated	589	638	623	484	2,334
	Application Denied	62	106	100	64	332
	Denial Rate %	9.5%	14.2%	13.8%	11.7%	12.5%
More than \$75,000	Loan Originated	1,230	1,485	1,468	1,001	5,184
	Application Denied	89	183	242	159	673
	Denial Rate %	6.7%	11.0%	14.2%	13.7%	11.5%
Data Missing	Loan Originated	118	128	137	60	443
	Application Denied	23	20	45	11	99
	Denial Rate %	16.3%	13.5%	24.7%	15.5%	18.3%
Total	Loan Originated	3,646	3,899	3,524	2,450	13,519
	Application Denied	466	747	684	470	2,367
	Denial Rate %	11.3%	16.1%	16.3%	16.1%	14.9%

Table D.171						
Action of Owner-Occupied Home Purchase Loan Applications by Income: Originated and Denied						
Washington County HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Loan Originated	15	6	12	2	35
	Application Denied	5	4	2	5	16
	Denial Rate %	25.0%	40.0%	14.3%	71.4%	31.4%
More than \$15,000 up to \$30,000	Loan Originated	110	80	75	55	320
	Application Denied	48	55	27	21	151
	Denial Rate %	30.4%	40.7%	26.5%	27.6%	32.1%
More than \$30,000 up to \$45,000	Loan Originated	628	626	434	329	2,017
	Application Denied	92	136	74	51	353
	Denial Rate %	12.8%	17.8%	14.6%	13.4%	14.9%
More than \$45,000 up to \$60,000	Loan Originated	861	940	716	381	2,898
	Application Denied	102	160	124	74	460
	Denial Rate %	10.6%	14.5%	14.8%	16.3%	13.7%
More than \$60,000 up to \$75,000	Loan Originated	638	754	587	369	2,348
	Application Denied	68	123	104	46	341
	Denial Rate %	9.6%	14.0%	15.1%	11.1%	12.7%
More than \$75,000	Loan Originated	1,606	1,845	1,688	1,085	6,224
	Application Denied	124	229	255	166	774
	Denial Rate %	7.2%	11.0%	13.1%	13.3%	11.1%
Data Missing	Loan Originated	135	136	151	85	507
	Application Denied	43	22	51	28	144
	Denial Rate %	24.2%	13.9%	25.2%	24.8%	22.1%
Total	Loan Originated	3,993	4,387	3,663	2,306	14,349
	Application Denied	482	729	637	391	2,239
	Denial Rate %	10.8%	14.2%	14.8%	14.5%	13.5%

Table D.172								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Bloomington City HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	.	0.0%	50.0%	40.0%	0.0%	50.0%	33.3%
Asian or Pacific Islander	100.0%	33.3%	26.5%	29.2%	10.4%	17.0%	25.0%	21.9%
Black	.	58.3%	40.5%	29.8%	31.5%	38.5%	55.6%	36.1%
White	83.3%	25.3%	14.2%	14.3%	8.5%	8.8%	16.0%	11.9%
Not Provided by Applicant	0.0%	56.3%	28.8%	23.7%	31.1%	21.4%	57.7%	27.5%
Not Applicable	.	0.0%	.	0.0%	0.0%	0.0%	0.0%	0.0%
Total	66.7%	30.1%	17.0%	17.5%	12.1%	11.4%	23.0%	15.1%
Hispanic (Ethnicity)	100.0%	61.5%	42.7%	29.7%	22.0%	22.7%	7.1%	29.7%

Table D.173								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Eden Prairie City HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	.	0.0%	0.0%	0.0%	50.0%	.	26.3%
Asian or Pacific Islander	.	33.3%	10.7%	7.0%	11.5%	8.7%	0.0%	8.9%
Black	0.0%	100.0%	38.5%	34.9%	48.1%	12.8%	25.0%	24.7%
White	0.0%	16.4%	9.6%	9.4%	7.9%	5.9%	16.1%	7.6%
Not Provided by Applicant	50.0%	40.0%	16.7%	11.8%	14.6%	13.7%	42.9%	15.4%
Not Applicable	.	.	0.0%	.	.	0.0%	33.3%	14.3%
Total	12.5%	19.5%	10.7%	10.6%	11.3%	7.4%	19.1%	9.2%
Hispanic (Ethnicity)	.	.	18.8%	22.2%	25.0%	18.5%	0.0%	20.0%

Table D.174								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Minneapolis City HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	33.3%	35.3%	35.6%	29.0%	45.7%	25.0%	57.1%	32.9%
Asian or Pacific Islander	66.7%	44.6%	31.2%	31.2%	25.8%	27.4%	40.7%	29.8%
Black	56.3%	57.0%	38.7%	38.1%	41.5%	41.7%	58.1%	41.2%
White	42.6%	23.9%	16.8%	17.3%	14.6%	12.7%	19.4%	15.3%
Not Provided by Applicant	33.3%	52.0%	32.5%	35.1%	26.4%	24.6%	41.7%	30.2%
Not Applicable	.	66.7%	33.3%	33.3%	0.0%	0.0%	0.0%	28.0%
Total	41.9%	34.0%	22.6%	23.1%	20.6%	17.4%	26.3%	21.1%
Hispanic (Ethnicity)	33.3%	53.5%	36.0%	34.6%	37.3%	31.5%	37.2%	35.5%

Table D.175								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Minnetonka City HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	100.0%	.	20.0%	.	33.3%	.	33.3%
Asian or Pacific Islander	.	.	0.0%	8.3%	21.4%	42.7%	29.4%	33.7%
Black	0.0%	0.0%	9.1%	60.0%	14.3%	43.1%	66.7%	36.2%
White	0.0%	22.4%	7.6%	8.7%	10.3%	8.4%	19.8%	9.3%
Not Provided by Applicant	0.0%	33.3%	23.3%	19.4%	22.0%	19.5%	20.0%	20.3%
Not Applicable	.	.	.	.	.	0.0%	.	0.0%
Total	0.0%	23.4%	8.7%	10.1%	11.8%	11.9%	22.6%	12.0%
Hispanic (Ethnicity)	.	0.0%	0.0%	13.3%	33.3%	23.1%	66.7%	24.7%

Table D.176								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Plymouth City								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	100.0%	0.0%	22.2%	.	28.6%	.	26.3%
Asian or Pacific Islander	.	100.0%	5.6%	18.4%	7.1%	16.7%	21.4%	15.0%
Black	100.0%	50.0%	28.6%	18.2%	21.1%	14.0%	16.7%	18.4%
White	40.0%	15.4%	11.0%	7.9%	9.7%	7.3%	7.3%	8.4%
Not Provided by Applicant	.	60.0%	22.5%	14.7%	17.6%	13.0%	42.1%	16.7%
Not Applicable	.	.	.	.	0.0%	0.0%	.	0.0%
Total	43.8%	21.1%	12.0%	9.5%	10.6%	8.7%	11.8%	9.9%
Hispanic (Ethnicity)	.	50.0%	37.5%	39.1%	6.3%	15.0%	14.3%	22.2%

Table D.177								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
St. Paul City								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	11.1%	20.0%	22.9%	40.0%	4.2%	0.0%	20.3%
Asian or Pacific Islander	40.0%	45.3%	29.0%	33.0%	35.0%	33.8%	36.0%	33.4%
Black	88.9%	50.0%	35.1%	30.5%	30.0%	40.5%	31.5%	35.2%
White	42.5%	27.4%	17.3%	15.1%	13.4%	11.2%	20.6%	15.0%
Not Provided by Applicant	30.0%	50.9%	28.0%	28.5%	27.2%	24.8%	57.3%	29.6%
Not Applicable	.	44.4%	0.0%	0.0%	0.0%	.	.	21.1%
Total	42.9%	34.5%	21.4%	21.3%	20.0%	16.9%	27.7%	20.8%
Hispanic (Ethnicity)	100.0%	42.5%	30.4%	30.3%	33.0%	25.0%	33.3%	31.1%

Table D.178								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Woodbury City								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	100.0%	50.0%	0.0%	100.0%	17.4%	0.0%	18.9%
Asian or Pacific Islander	50.0%	0.0%	16.7%	17.2%	21.8%	14.1%	20.5%	16.2%
Black	50.0%	50.0%	27.1%	28.4%	20.4%	27.6%	30.8%	26.7%
White	23.1%	9.7%	8.1%	9.5%	8.1%	7.3%	13.3%	8.1%
Not Provided by Applicant	0.0%	20.0%	21.0%	22.9%	12.1%	14.7%	25.9%	16.8%
Not Applicable	.	.	0.0%	.	.	0.0%	0.0%	0.0%
Total	26.1%	12.2%	10.7%	12.9%	11.1%	9.8%	16.0%	10.9%
Hispanic (Ethnicity)	0.0%	33.3%	34.3%	26.4%	17.1%	30.1%	12.5%	27.4%

Table D.179								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Anoka County								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	69.2%	29.3%	18.8%	21.1%	12.2%	50.0%	24.0%
Asian or Pacific Islander	66.7%	39.5%	28.4%	20.3%	19.8%	28.3%	30.6%	25.3%
Black	20.0%	61.9%	34.2%	26.9%	23.2%	36.2%	33.3%	30.6%
White	58.7%	40.8%	17.4%	14.8%	12.1%	11.2%	14.8%	14.7%
Not Provided by Applicant	50.0%	61.7%	27.2%	21.7%	21.1%	20.7%	48.3%	25.0%
Not Applicable	.	.	0.0%	50.0%	50.0%	20.0%	.	30.0%
Total	55.1%	43.7%	19.4%	16.6%	14.2%	14.5%	20.9%	17.2%
Hispanic (Ethnicity)	100.0%	69.8%	34.4%	25.8%	33.0%	28.2%	26.1%	30.7%

Table D.180								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Carver County								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	100.0%	50.0%	0.0%	16.7%	40.0%	50.0%	37.0%
Asian or Pacific Islander	.	50.0%	20.5%	20.0%	15.5%	29.3%	50.0%	25.4%
Black	.	0.0%	20.0%	26.5%	42.9%	34.1%	0.0%	31.7%
White	30.8%	27.4%	14.2%	10.6%	8.4%	7.4%	13.1%	9.6%
Not Provided by Applicant	66.7%	63.2%	32.1%	15.8%	21.9%	10.4%	47.1%	18.3%
Not Applicable	.	.	0.0%	100.0%	0.0%	0.0%	50.0%	40.0%
Total	37.5%	30.7%	15.9%	11.8%	10.2%	9.0%	18.2%	11.3%
Hispanic (Ethnicity)	.	68.4%	47.1%	38.1%	32.1%	26.5%	56.3%	37.2%

Table D.181								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Dakota County								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	0.0%	28.6%	9.4%	25.0%	16.7%	19.8%	33.3%	19.4%
Asian or Pacific Islander	.	28.6%	17.7%	17.3%	14.2%	17.5%	15.7%	17.1%
Black	60.0%	45.9%	28.9%	27.1%	29.8%	26.6%	20.8%	28.0%
White	38.7%	23.8%	12.9%	11.0%	9.2%	8.5%	14.6%	10.6%
Not Provided by Applicant	28.1%	59.4%	27.3%	25.4%	19.0%	16.2%	38.0%	22.5%
Not Applicable	.	100.0%	25.0%	14.3%	0.0%	20.0%	9.1%	16.3%
Total	36.0%	27.8%	15.1%	13.5%	11.2%	10.4%	17.2%	12.7%
Hispanic (Ethnicity)	50.0%	58.5%	31.8%	22.7%	23.6%	21.4%	36.5%	26.0%

Table D.182								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Hennepin County								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	0.0%	50.0%	20.8%	14.0%	15.6%	18.8%	33.3%	19.6%
Asian or Pacific Islander	40.0%	41.1%	26.0%	23.6%	22.9%	23.8%	24.0%	24.2%
Black	57.1%	60.3%	34.5%	32.7%	32.1%	36.1%	36.7%	34.5%
White	30.0%	24.6%	13.9%	12.7%	11.0%	9.0%	16.6%	11.5%
Not Provided by Applicant	21.7%	55.5%	28.3%	27.0%	23.2%	19.7%	39.0%	24.5%
Not Applicable	.	.	.	20.0%	0.0%	26.7%	16.7%	20.7%
Total	28.6%	32.1%	18.6%	18.0%	16.5%	13.2%	21.5%	16.4%
Hispanic (Ethnicity)	75.0%	58.6%	36.1%	30.3%	27.1%	24.9%	21.2%	30.1%

Table D.183								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Ramsey County								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	.	50.0%	28.6%	20.0%	20.0%	33.3%	0.0%	25.7%
Asian or Pacific Islander	0.0%	40.6%	23.6%	22.1%	19.7%	23.7%	28.1%	22.9%
Black	100.0%	61.1%	25.9%	25.5%	25.4%	29.6%	14.3%	27.5%
White	57.6%	34.5%	15.2%	12.2%	9.3%	8.4%	13.2%	12.0%
Not Provided by Applicant	14.3%	65.5%	32.9%	26.7%	23.2%	17.7%	46.6%	26.0%
Not Applicable	.	.	50.0%	.	0.0%	0.0%	0.0%	9.1%
Total	48.8%	38.2%	17.6%	15.2%	12.5%	11.5%	18.3%	14.9%
Hispanic (Ethnicity)	.	92.3%	37.9%	28.3%	28.0%	36.4%	28.6%	33.4%

Table D.184								
Percent Denial Rates of Owner-Occupied Home Purchase Loans by Race by Income								
Washington County								
HMDA Data 2004 - 2007								
Race	<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	Above \$75K	Data Missing	Total
American Indian or Alaskan Native	100.0%	0.0%	41.7%	16.7%	11.1%	10.7%	50.0%	19.7%
Asian or Pacific Islander	0.0%	25.0%	19.0%	22.8%	23.1%	29.1%	43.8%	27.1%
Black	0.0%	50.0%	21.0%	22.6%	22.8%	24.9%	22.2%	23.9%
White	33.3%	30.0%	13.1%	11.7%	10.3%	8.4%	15.4%	11.0%
Not Provided by Applicant	30.0%	48.9%	28.5%	20.6%	21.9%	16.0%	45.1%	22.3%
Not Applicable	.	.	0.0%	.	0.0%	25.0%	0.0%	5.0%
Total	31.4%	32.1%	14.9%	13.7%	12.7%	11.1%	22.1%	13.5%
Hispanic (Ethnicity)	100.0%	35.7%	28.8%	19.8%	35.4%	16.8%	22.2%	24.4%

Table D.185
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Fair Housing Implementation Council Region
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	5	38	200	288	149	310	29	1,019
	Application Denied	2	28	71	83	51	78	17	330
	Denial Rate %	28.6%	42.4%	26.2%	22.4%	25.5%	20.1%	37.0%	24.5%
Asian or Pacific Islander	Loan Originated	16	279	1,599	3,300	2,589	5,420	594	13,797
	Application Denied	13	186	554	1,118	758	1,696	246	4,571
	Denial Rate %	44.8%	40.0%	25.7%	25.3%	22.6%	23.8%	29.3%	24.9%
Black	Loan Originated	22	278	2,067	3,735	2,581	3,670	324	12,677
	Application Denied	28	346	1,099	1,739	1,227	1,961	188	6,588
	Denial Rate %	56.0%	55.4%	34.7%	31.8%	32.2%	34.8%	36.7%	34.2%
White	Loan Originated	242	4,542	26,137	35,636	27,686	72,720	5,678	172,641
	Application Denied	177	1,783	4,533	5,415	3,418	7,498	1,081	23,905
	Denial Rate %	42.2%	28.2%	14.8%	13.2%	11.0%	9.3%	16.0%	12.2%
Not Provided by Applicant	Loan Originated	146	339	2,368	3,538	2,849	7,643	522	17,405
	Application Denied	62	426	953	1,250	826	1,790	401	5,708
	Denial Rate %	29.8%	55.7%	28.7%	26.1%	22.5%	19.0%	43.4%	24.7%
Not Applicable	Loan Originated	0	7	21	20	20	52	40	160
	Application Denied	0	8	4	8	1	8	5	34
	Denial Rate %	.	53.3%	16.0%	28.6%	4.8%	13.3%	11.1%	17.5%
Total	Loan Originated	431	5,483	32,392	46,517	35,874	89,815	7,187	217,699
	Application Denied	282	2,777	7,214	9,613	6,281	13,031	1,938	41,136
	Denial Rate %	39.6%	33.6%	18.2%	17.1%	14.9%	12.7%	21.2%	15.9%
Hispanic (Ethnic)	Loan Originated	7	213	1,657	3,260	1,724	2,040	270	9,171
	Application Denied	14	255	863	1,354	749	723	118	4,076
	Denial Rate %	66.7%	54.5%	34.2%	29.3%	30.3%	26.2%	30.4%	30.8%

Table D.186
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Bloomington City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	0	4	5	3	3	1	16
	Application Denied	0	0	0	5	2	0	1	8
	Denial Rate %	.	.	0.0%	50.0%	40.0%	0.0%	50.0%	33.3%
Asian or Pacific Islander	Loan Originated	0	10	36	75	60	88	12	281
	Application Denied	1	5	13	31	7	18	4	79
	Denial Rate %	100.0%	33.3%	26.5%	29.2%	10.4%	17.0%	25.0%	21.9%
Black	Loan Originated	0	5	22	59	37	48	4	175
	Application Denied	0	7	15	25	17	30	5	99
	Denial Rate %	.	58.3%	40.5%	29.8%	31.5%	38.5%	55.6%	36.1%
White	Loan Originated	1	121	640	932	717	1,550	152	4,113
	Application Denied	5	41	106	156	67	150	29	554
	Denial Rate %	83.3%	25.3%	14.2%	14.3%	8.5%	8.8%	16.0%	11.9%
Not Provided by Applicant	Loan Originated	2	7	47	100	62	143	11	372
	Application Denied	0	9	19	31	28	39	15	141
	Denial Rate %	0.0%	56.3%	28.8%	23.7%	31.1%	21.4%	57.7%	27.5%
Not Applicable	Loan Originated	0	1	0	1	1	4	1	8
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	0.0%	#DIV/0!	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Loan Originated	3	144	749	1,172	880	1,836	181	4,965
	Application Denied	6	62	153	248	121	237	54	881
	Denial Rate %	66.7%	30.1%	17.0%	17.5%	12.1%	11.4%	23.0%	15.1%
Hispanic (Ethnic)	Loan Originated	0	5	47	163	78	58	13	364
	Application Denied	2	8	35	69	22	17	1	154
	Denial Rate %	100.0%	61.5%	42.7%	29.7%	22.0%	22.7%	7.1%	29.7%

Table D.187
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Eden Prairie City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	0	2	2	5	5	0	14
	Application Denied	0	0	0	0	0	5	0	5
	Denial Rate %	.	.	0.0%	0.0%	0.0%	50.0%	.	26.3%
Asian or Pacific Islander	Loan Originated	0	2	25	66	54	327	10	484
	Application Denied	0	1	3	5	7	31	0	47
	Denial Rate %	.	33.3%	10.7%	7.0%	11.5%	8.7%	0.0%	8.9%
Black	Loan Originated	2	0	8	28	27	136	6	207
	Application Denied	0	1	5	15	25	20	2	68
	Denial Rate %	0.0%	100.0%	38.5%	34.9%	48.1%	12.8%	25.0%	24.7%
White	Loan Originated	4	61	462	664	582	2,721	161	4,655
	Application Denied	0	12	49	69	50	170	31	381
	Denial Rate %	0.0%	16.4%	9.6%	9.4%	7.9%	5.9%	16.1%	7.6%
Not Provided by Applicant	Loan Originated	1	3	30	67	76	346	16	539
	Application Denied	1	2	6	9	13	55	12	98
	Denial Rate %	50.0%	40.0%	16.7%	11.8%	14.6%	13.7%	42.9%	15.4%
Not Applicable	Loan Originated	0	0	1	0	0	3	2	6
	Application Denied	0	0	0	0	0	0	1	1
	Denial Rate %	.	.	0.0%	.	.	0.0%	33.3%	14.3%
Total	Loan Originated	7	66	528	827	744	3,538	195	5,905
	Application Denied	1	16	63	98	95	281	46	600
	Denial Rate %	12.5%	19.5%	10.7%	10.6%	11.3%	7.4%	19.1%	9.2%
Hispanic (Ethnic)	Loan Originated	0	0	13	21	24	66	4	128
	Application Denied	0	0	3	6	8	15	0	32
	Denial Rate %	.	.	18.8%	22.2%	25.0%	18.5%	0.0%	20.0%

Table D.188
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Minneapolis City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	2	11	47	66	19	48	3	196
	Application Denied	1	6	26	27	16	16	4	96
	Denial Rate %	33.3%	35.3%	35.6%	29.0%	45.7%	25.0%	57.1%	32.9%
Asian or Pacific Islander	Loan Originated	2	36	205	329	256	525	51	1,404
	Application Denied	4	29	93	149	89	198	35	597
	Denial Rate %	66.7%	44.6%	31.2%	31.2%	25.8%	27.4%	40.7%	29.8%
Black	Loan Originated	7	96	606	788	524	731	39	2,791
	Application Denied	9	127	383	485	371	523	54	1,952
	Denial Rate %	56.3%	57.0%	38.7%	38.1%	41.5%	41.7%	58.1%	41.2%
White	Loan Originated	27	648	3,557	4,746	3,517	8,920	762	22,177
	Application Denied	20	203	716	996	601	1,296	183	4,015
	Denial Rate %	42.6%	23.9%	16.8%	17.3%	14.6%	12.7%	19.4%	15.3%
Not Provided by Applicant	Loan Originated	30	72	384	510	416	1,086	81	2,579
	Application Denied	15	78	185	276	149	354	58	1,115
	Denial Rate %	33.3%	52.0%	32.5%	35.1%	26.4%	24.6%	41.7%	30.2%
Not Applicable	Loan Originated	0	1	4	6	1	4	2	18
	Application Denied	0	2	2	3	0	0	0	7
	Denial Rate %	#DIV/0!	66.7%	33.3%	33.3%	0.0%	0.0%	0.0%	28.0%
Total	Loan Originated	68	864	4,803	6,445	4,733	11,314	938	29,165
	Application Denied	49	445	1,405	1,936	1,226	2,387	334	7,782
	Denial Rate %	41.9%	34.0%	22.6%	23.1%	20.6%	17.4%	26.3%	21.1%
Hispanic (Ethnic)	Loan Originated	2	53	368	670	362	419	49	1,923
	Application Denied	1	61	207	354	215	193	29	1,060
	Denial Rate %	33.3%	53.5%	36.0%	34.6%	37.3%	31.5%	37.2%	35.5%

Table D.189
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Minnetonka City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	0	0	4	0	6	0	10
	Application Denied	0	1	0	1	0	3	0	5
	Denial Rate %	.	100.0%	.	20.0%	.	33.3%	.	33.3%
Asian or Pacific Islander	Loan Originated	0	0	6	11	22	59	12	110
	Application Denied	0	0	0	1	6	44	5	56
	Denial Rate %	.	.	0.0%	8.3%	21.4%	42.7%	29.4%	33.7%
Black	Loan Originated	1	3	10	2	12	37	2	67
	Application Denied	0	0	1	3	2	28	4	38
	Denial Rate %	0.0%	0.0%	9.1%	60.0%	14.3%	43.1%	66.7%	36.2%
White	Loan Originated	2	52	339	379	427	1,760	105	3,064
	Application Denied	0	15	28	36	49	161	26	315
	Denial Rate %	0.0%	22.4%	7.6%	8.7%	10.3%	8.4%	19.8%	9.3%
Not Provided by Applicant	Loan Originated	3	4	23	29	32	140	8	239
	Application Denied	0	2	7	7	9	34	2	61
	Denial Rate %	0.0%	33.3%	23.3%	19.4%	22.0%	19.5%	20.0%	20.3%
Not Applicable	Loan Originated	0	0	0	0	0	2	0	2
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	.	.	.	.	0.0%	.	0.0%
Total	Loan Originated	6	59	378	425	493	2,004	127	3,492
	Application Denied	0	18	36	48	66	270	37	475
	Denial Rate %	0.0%	23.4%	8.7%	10.1%	11.8%	11.9%	22.6%	12.0%
Hispanic (Ethnic)	Loan Originated	0	2	4	13	10	30	2	61
	Application Denied	0	0	0	2	5	9	4	20
	Denial Rate %	.	0.0%	0.0%	13.3%	33.3%	23.1%	66.7%	24.7%

Table D.190
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Plymouth City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	0	2	7	0	5	0	14
	Application Denied	0	1	0	2	0	2	0	5
	Denial Rate %	.	100.0%	0.0%	22.2%	.	28.6%	.	26.3%
Asian or Pacific Islander	Loan Originated	0	0	17	40	65	195	11	328
	Application Denied	0	1	1	9	5	39	3	58
	Denial Rate %	.	100.0%	5.6%	18.4%	7.1%	16.7%	21.4%	15.0%
Black	Loan Originated	0	2	10	27	30	86	5	160
	Application Denied	1	2	4	6	8	14	1	36
	Denial Rate %	100.0%	50.0%	28.6%	18.2%	21.1%	14.0%	16.7%	18.4%
White	Loan Originated	9	99	459	657	571	2,441	153	4,389
	Application Denied	6	18	57	56	61	192	12	402
	Denial Rate %	40.0%	15.4%	11.0%	7.9%	9.7%	7.3%	7.3%	8.4%
Not Provided by Applicant	Loan Originated	0	4	31	58	56	254	11	414
	Application Denied	0	6	9	10	12	38	8	83
	Denial Rate %	.	60.0%	22.5%	14.7%	17.6%	13.0%	42.1%	16.7%
Not Applicable	Loan Originated	0	0	0	0	1	2	0	3
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	.	.	.	0.0%	0.0%	.	0.0%
Total	Loan Originated	9	105	519	789	723	2,983	180	5,308
	Application Denied	7	28	71	83	86	285	24	584
	Denial Rate %	43.8%	21.1%	12.0%	9.5%	10.6%	8.7%	11.8%	9.9%
Hispanic (Ethnic)	Loan Originated	0	2	10	14	15	51	6	98
	Application Denied	0	2	6	9	1	9	1	28
	Denial Rate %	#DIV/0!	50.0%	37.5%	39.1%	6.3%	15.0%	14.3%	22.2%

Table D.191
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

St. Paul City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	8	28	37	12	23	2	110
	Application Denied	0	1	7	11	8	1	0	28
	Denial Rate %	.	11.1%	20.0%	22.9%	40.0%	4.2%	0.0%	20.3%
Asian or Pacific Islander	Loan Originated	3	76	424	765	370	411	80	2,129
	Application Denied	2	63	173	377	199	210	45	1,069
	Denial Rate %	40.0%	45.3%	29.0%	33.0%	35.0%	33.8%	36.0%	33.4%
Black	Loan Originated	1	63	303	419	254	284	37	1,361
	Application Denied	8	63	164	184	109	193	17	738
	Denial Rate %	88.9%	50.0%	35.1%	30.5%	30.0%	40.5%	31.5%	35.2%
White	Loan Originated	23	529	2,693	3,159	1,946	4,078	405	12,833
	Application Denied	17	200	563	563	301	516	105	2,265
	Denial Rate %	42.5%	27.4%	17.3%	15.1%	13.4%	11.2%	20.6%	15.0%
Not Provided by Applicant	Loan Originated	21	55	275	393	220	431	35	1,430
	Application Denied	9	57	107	157	82	142	47	601
	Denial Rate %	30.0%	50.9%	28.0%	28.5%	27.2%	24.8%	57.3%	29.6%
Not Applicable	Loan Originated	0	5	7	2	1	0	0	15
	Application Denied	0	4	0	0	0	0	0	4
	Denial Rate %	.	44.4%	0.0%	0.0%	0.0%	.	.	21.1%
Total	Loan Originated	48	736	3,730	4,775	2,803	5,227	559	17,878
	Application Denied	36	388	1,014	1,292	699	1,062	214	4,705
	Denial Rate %	42.9%	34.5%	21.4%	21.3%	20.0%	16.9%	27.7%	20.8%
Hispanic (Ethnic)	Loan Originated	0	69	361	499	191	153	32	1,305
	Application Denied	2	51	158	217	94	51	16	589
	Denial Rate %	100.0%	42.5%	30.4%	30.3%	33.0%	25.0%	33.3%	31.1%

Table D.192
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Woodbury City
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	0	1	5	0	19	5	30
	Application Denied	0	1	1	0	1	4	0	7
	Denial Rate %	.	100.0%	50.0%	0.0%	100.0%	17.4%	0.0%	18.9%
Asian or Pacific Islander	Loan Originated	2	8	40	77	104	420	35	686
	Application Denied	2	0	8	16	29	69	9	133
	Denial Rate %	50.0%	0.0%	16.7%	17.2%	21.8%	14.1%	20.5%	16.2%
Black	Loan Originated	1	3	35	73	82	160	9	363
	Application Denied	1	3	13	29	21	61	4	132
	Denial Rate %	50.0%	50.0%	27.1%	28.4%	20.4%	27.6%	30.8%	26.7%
White	Loan Originated	10	93	616	872	763	3,016	182	5,552
	Application Denied	3	10	54	92	67	236	28	490
	Denial Rate %	23.1%	9.7%	8.1%	9.5%	8.1%	7.3%	13.3%	8.1%
Not Provided by Applicant	Loan Originated	4	4	49	101	87	330	20	595
	Application Denied	0	1	13	30	12	57	7	120
	Denial Rate %	0.0%	20.0%	21.0%	22.9%	12.1%	14.7%	25.9%	16.8%
Not Applicable	Loan Originated	0	0	1	0	0	5	1	7
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate %	.	.	0.0%	.	.	0.0%	0.0%	0.0%
Total	Loan Originated	17	108	742	1,128	1,036	3,950	252	7,233
	Application Denied	6	15	89	167	130	427	48	882
	Denial Rate %	26.1%	12.2%	10.7%	12.9%	11.1%	9.8%	16.0%	10.9%
Hispanic (Ethnic)	Loan Originated	1	2	23	39	29	79	7	180
	Application Denied	0	1	12	14	6	34	1	68
	Denial Rate %	0.0%	33.3%	34.3%	26.4%	17.1%	30.1%	12.5%	27.4%

Table D.193
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Anoka County
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	4	29	56	30	36	3	158
	Application Denied	0	9	12	13	8	5	3	50
	Denial Rate %	.	69.2%	29.3%	18.8%	21.1%	12.2%	50.0%	24.0%
Asian or Pacific Islander	Loan Originated	1	26	156	369	324	607	68	1,551
	Application Denied	2	17	62	94	80	240	30	525
	Denial Rate %	66.7%	39.5%	28.4%	20.3%	19.8%	28.3%	30.6%	25.3%
Black	Loan Originated	4	16	156	438	317	339	46	1,316
	Application Denied	1	26	81	161	96	192	23	580
	Denial Rate %	20.0%	61.9%	34.2%	26.9%	23.2%	36.2%	33.3%	30.6%
White	Loan Originated	31	633	3,972	5,305	4,137	8,089	738	22,905
	Application Denied	44	436	834	919	570	1,020	128	3,951
	Denial Rate %	58.7%	40.8%	17.4%	14.8%	12.1%	11.2%	14.8%	14.7%
Not Provided by Applicant	Loan Originated	12	46	359	513	400	854	62	2,246
	Application Denied	12	74	134	142	107	223	58	750
	Denial Rate %	50.0%	61.7%	27.2%	21.7%	21.1%	20.7%	48.3%	25.0%
Not Applicable	Loan Originated	0	0	1	1	1	4	0	7
	Application Denied	0	0	0	1	1	1	0	3
	Denial Rate %	.	.	0.0%	50.0%	50.0%	20.0%	.	30.0%
Total	Loan Originated	48	725	4,673	6,682	5,209	9,929	917	28,183
	Application Denied	59	562	1,123	1,330	862	1,681	242	5,859
	Denial Rate %	55.1%	43.7%	19.4%	16.6%	14.2%	14.5%	20.9%	17.2%
Hispanic (Ethnic)	Loan Originated	0	13	164	379	189	199	34	978
	Application Denied	2	30	86	132	93	78	12	433
	Denial Rate %	100.0%	69.8%	34.4%	25.8%	33.0%	28.2%	26.1%	30.7%

Table D.194
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Carver County
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	0	4	3	5	3	2	17
	Application Denied	0	1	4	0	1	2	2	10
	Denial Rate %	.	100.0%	50.0%	0.0%	16.7%	40.0%	50.0%	37.0%
Asian or Pacific Islander	Loan Originated	0	2	31	52	49	140	5	279
	Application Denied	0	2	8	13	9	58	5	95
	Denial Rate %	.	50.0%	20.5%	20.0%	15.5%	29.3%	50.0%	25.4%
Black	Loan Originated	0	2	4	25	8	54	2	95
	Application Denied	0	0	1	9	6	28	0	44
	Denial Rate %	.	0.0%	20.0%	26.5%	42.9%	34.1%	0.0%	31.7%
White	Loan Originated	9	156	921	1,329	1,182	4,087	258	7,942
	Application Denied	4	59	153	158	108	327	39	848
	Denial Rate %	30.8%	27.4%	14.2%	10.6%	8.4%	7.4%	13.1%	9.6%
Not Provided by Applicant	Loan Originated	1	7	57	123	107	370	18	683
	Application Denied	2	12	27	23	30	43	16	153
	Denial Rate %	66.7%	63.2%	32.1%	15.8%	21.9%	10.4%	47.1%	18.3%
Not Applicable	Loan Originated	0	0	1	0	1	2	2	6
	Application Denied	0	0	0	2	0	0	2	4
	Denial Rate %	.	.	0.0%	100.0%	0.0%	0.0%	50.0%	40.0%
Total	Loan Originated	10	167	1,018	1,532	1,352	4,656	287	9,022
	Application Denied	6	74	193	205	154	458	64	1,154
	Denial Rate %	37.5%	30.7%	15.9%	11.8%	10.2%	9.0%	18.2%	11.3%
Hispanic (Ethnic)	Loan Originated	0	6	27	52	36	83	7	211
	Application Denied	0	13	24	32	17	30	9	125
	Denial Rate %	.	68.4%	47.1%	38.1%	32.1%	26.5%	56.3%	37.2%

Table D.195
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Dakota County
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	2	5	29	33	20	65	4	158
	Application Denied	0	2	3	11	4	16	2	38
	Denial Rate %	0.0%	28.6%	9.4%	25.0%	16.7%	19.8%	33.3%	19.4%
Asian or Pacific Islander	Loan Originated	0	35	191	359	320	764	91	1,760
	Application Denied	0	14	41	75	53	162	17	362
	Denial Rate %	.	28.6%	17.7%	17.3%	14.2%	17.5%	15.7%	17.1%
Black	Loan Originated	2	20	209	376	217	453	42	1,319
	Application Denied	3	17	85	140	92	164	11	512
	Denial Rate %	60.0%	45.9%	28.9%	27.1%	29.8%	26.6%	20.8%	28.0%
White	Loan Originated	46	765	4,619	6,372	5,180	12,264	973	30,219
	Application Denied	29	239	687	786	526	1,140	167	3,574
	Denial Rate %	38.7%	23.8%	12.9%	11.0%	9.2%	8.5%	14.6%	10.6%
Not Provided by Applicant	Loan Originated	23	41	395	575	495	1,164	85	2,778
	Application Denied	9	60	148	196	116	225	52	806
	Denial Rate %	28.1%	59.4%	27.3%	25.4%	19.0%	16.2%	38.0%	22.5%
Not Applicable	Loan Originated	0	0	3	6	9	8	10	36
	Application Denied	0	2	1	1	0	2	1	7
	Denial Rate %	.	100.0%	25.0%	14.3%	0.0%	20.0%	9.1%	16.3%
Total	Loan Originated	73	866	5,446	7,721	6,241	14,718	1,205	36,270
	Application Denied	41	334	965	1,209	791	1,709	250	5,299
	Denial Rate %	36.0%	27.8%	15.1%	13.5%	11.2%	10.4%	17.2%	12.7%
Hispanic (Ethnic)	Loan Originated	3	27	244	487	288	331	40	1,420
	Application Denied	3	38	114	143	89	90	23	500
	Denial Rate %	50.0%	58.5%	31.8%	22.7%	23.6%	21.4%	36.5%	26.0%

Table D.196
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Hennepin County
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	1	5	42	43	27	56	6	180
	Application Denied	0	5	11	7	5	13	3	44
	Denial Rate %	0.0%	50.0%	20.8%	14.0%	15.6%	18.8%	33.3%	19.6%
Asian or Pacific Islander	Loan Originated	3	53	287	716	560	1,069	133	2,821
	Application Denied	2	37	101	221	166	334	42	903
	Denial Rate %	40.0%	41.1%	26.0%	23.6%	22.9%	23.8%	24.0%	24.2%
Black	Loan Originated	3	54	592	1,219	897	1,082	107	3,954
	Application Denied	4	82	312	592	424	610	62	2,086
	Denial Rate %	57.1%	60.3%	34.5%	32.7%	32.1%	36.1%	36.7%	34.5%
White	Loan Originated	42	759	4,289	6,520	4,909	14,425	1,040	31,984
	Application Denied	18	247	694	948	607	1,431	207	4,152
	Denial Rate %	30.0%	24.6%	13.9%	12.7%	11.0%	9.0%	16.6%	11.5%
Not Provided by Applicant	Loan Originated	36	53	436	627	582	1,609	105	3,448
	Application Denied	10	66	172	232	176	395	67	1,118
	Denial Rate %	21.7%	55.5%	28.3%	27.0%	23.2%	19.7%	39.0%	24.5%
Not Applicable	Loan Originated	0	0	0	4	3	11	5	23
	Application Denied	0	0	0	1	0	4	1	6
	Denial Rate %	.	.	.	20.0%	0.0%	26.7%	16.7%	20.7%
Total	Loan Originated	85	924	5,646	9,129	6,978	18,252	1,396	42,410
	Application Denied	34	437	1,290	2,001	1,378	2,787	382	8,309
	Denial Rate %	28.6%	32.1%	18.6%	18.0%	16.5%	13.2%	21.5%	16.4%
Hispanic (Ethnic)	Loan Originated	1	24	280	684	353	371	52	1,765
	Application Denied	3	34	158	297	131	123	14	760
	Denial Rate %	75.0%	58.6%	36.1%	30.3%	27.1%	24.9%	21.2%	30.1%

Table D.197
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Ramsey County
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	1	5	12	20	16	1	55
	Application Denied	0	1	2	3	5	8	0	19
	Denial Rate %	.	50.0%	28.6%	20.0%	20.0%	33.3%	0.0%	25.7%
Asian or Pacific Islander	Loan Originated	2	19	113	275	252	416	41	1,118
	Application Denied	0	13	35	78	62	129	16	333
	Denial Rate %	0.0%	40.6%	23.6%	22.1%	19.7%	23.7%	28.1%	22.9%
Black	Loan Originated	0	7	63	158	88	133	18	467
	Application Denied	1	11	22	54	30	56	3	177
	Denial Rate %	100.0%	61.1%	25.9%	25.5%	25.4%	29.6%	14.3%	27.5%
White	Loan Originated	14	353	1,812	2,335	1,814	4,173	348	10,849
	Application Denied	19	186	326	323	187	385	53	1,479
	Denial Rate %	57.6%	34.5%	15.2%	12.2%	9.3%	8.4%	13.2%	12.0%
Not Provided by Applicant	Loan Originated	6	19	149	214	159	442	31	1,020
	Application Denied	1	36	73	78	48	95	27	358
	Denial Rate %	14.3%	65.5%	32.9%	26.7%	23.2%	17.7%	46.6%	26.0%
Not Applicable	Loan Originated	0	0	1	0	1	4	4	10
	Application Denied	0	0	1	0	0	0	0	1
	Denial Rate %	.	.	50.0%	.	0.0%	0.0%	0.0%	9.1%
Total	Loan Originated	22	399	2,143	2,994	2,334	5,184	443	13,519
	Application Denied	21	247	459	536	332	673	99	2,367
	Denial Rate %	48.8%	38.2%	17.6%	15.2%	12.5%	11.5%	18.3%	14.9%
Hispanic (Ethnic)	Loan Originated	0	1	64	134	85	91	10	385
	Application Denied	0	12	39	53	33	52	4	193
	Denial Rate %	.	92.3%	37.9%	28.3%	28.0%	36.4%	28.6%	33.4%

Table D.198
Action of Owner-Occupied Home Purchase Loan Applications by Income By Race:
Originated and Denied

Washington County
HMDA Data 2004 - 2007

Race		<= \$15K	\$15K - \$30K	\$30K - \$45K	\$45K - \$60K	\$60K - \$75K	> \$75K	Data Missing	Total
American Indian or Alaskan Native	Loan Originated	0	4	7	15	8	25	2	61
	Application Denied	1	0	5	3	1	3	2	15
	Denial Rate %	100.0%	0.0%	41.7%	16.7%	11.1%	10.7%	50.0%	19.7%
Asian or Pacific Islander	Loan Originated	3	12	68	166	153	399	45	846
	Application Denied	0	4	16	49	46	164	35	314
	Denial Rate %	0.0%	25.0%	19.0%	22.8%	23.1%	29.1%	43.8%	27.1%
Black	Loan Originated	1	7	49	123	88	127	7	402
	Application Denied	0	7	13	36	26	42	2	126
	Denial Rate %	0.0%	50.0%	21.0%	22.6%	22.8%	24.9%	22.2%	23.9%
White	Loan Originated	24	273	1,758	2,366	1,941	5,196	401	11,959
	Application Denied	12	117	266	313	224	474	73	1,479
	Denial Rate %	33.3%	30.0%	13.1%	11.7%	10.3%	8.4%	15.4%	11.0%
Not Provided by Applicant	Loan Originated	7	24	133	228	157	474	39	1,062
	Application Denied	3	23	53	59	44	90	32	304
	Denial Rate %	30.0%	48.9%	28.5%	20.6%	21.9%	16.0%	45.1%	22.3%
Not Applicable	Loan Originated	0	0	2	0	1	3	13	19
	Application Denied	0	0	0	0	0	1	0	1
	Denial Rate %	.	.	0.0%	.	0.0%	25.0%	0.0%	5.0%
Total	Loan Originated	35	320	2,017	2,898	2,348	6,224	507	14,349
	Application Denied	16	151	353	460	341	774	144	2,239
	Denial Rate %	31.4%	32.1%	14.9%	13.7%	12.7%	11.1%	22.1%	13.5%
Hispanic (Ethnic)	Loan Originated	0	9	52	105	64	109	14	353
	Application Denied	1	5	21	26	35	22	4	114
	Denial Rate %	100.0%	35.7%	28.8%	19.8%	35.4%	16.8%	22.2%	24.4%

Table D.199
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
 Bloomington City
 HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	1,212	1,086	1,085	794	4,177
	High APR Loan	129	357	262	40	788
	Percent High APR	9.6%	24.7%	19.5%	4.8%	15.9%
Home Improvement	Other Originated	203	176	181	184	744
	High APR Loan	24	34	24	20	102
	Percent High APR	10.6%	16.2%	11.7%	9.8%	12.1%
Refinancing	Other Originated	2,034	1,565	1,085	950	5,634
	High APR Loan	209	367	362	166	1,104
	Percent High APR	9.3%	19.0%	25.0%	14.9%	16.4%
Total	Other Originated	3,449	2,827	2,351	1,928	10,555
	High APR Loan	362	758	648	226	1,994
	Percent High APR	9.5%	21.1%	21.6%	10.5%	15.9%

Table D.200
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
 Eden Prairie City
 HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	1,523	1,460	1,324	1,039	5,346
	High APR Loan	86	230	196	47	559
	Percent High APR	5.3%	13.6%	12.9%	4.3%	9.5%
Home Improvement	Other Originated	114	134	158	129	535
	High APR Loan	19	14	15	11	59
	Percent High APR	14.3%	9.5%	8.7%	7.9%	9.9%
Refinancing	Other Originated	1,717	1,218	850	780	4,565
	High APR Loan	120	205	197	88	610
	Percent High APR	6.5%	14.4%	18.8%	10.1%	11.8%
Total	Other Originated	3,354	2,812	2,332	1,948	10,446
	High APR Loan	225	449	408	146	1,228
	Percent High APR	6.3%	13.8%	14.9%	7.0%	10.5%

Table D.201
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
 Minneapolis City
 HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	6,302	6,357	5,510	4,647	22,816
	High APR Loan	1,002	2,577	2,204	566	6,349
	Percent High APR	13.7%	28.8%	28.6%	10.9%	21.8%
Home Improvement	Other Originated	1,007	904	938	890	3,739
	High APR Loan	174	160	159	106	599
	Percent High APR	14.7%	15.0%	14.5%	10.6%	13.8%
Refinancing	Other Originated	7,891	5,752	4,084	3,463	21,190
	High APR Loan	1,638	2,471	1,926	864	6,899
	Percent High APR	17.2%	30.0%	32.0%	20.0%	24.6%
Total	Other Originated	15,200	13,013	10,532	9,000	47,745
	High APR Loan	2,814	5,208	4,289	1,536	13,847
	Percent High APR	15.6%	28.6%	28.9%	14.6%	22.5%

Table D.202
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status

Minnetonka City
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	942	811	820	591	3,164
	High APR Loan	38	118	114	58	328
	Percent High APR	3.9%	12.7%	12.2%	8.9%	9.4%
Home Improvement	Other Originated	121	150	138	126	535
	High APR Loan	9	14	11	15	49
	Percent High APR	6.9%	8.5%	7.4%	10.6%	8.4%
Refinancing	Other Originated	1,402	1,081	702	663	3,848
	High APR Loan	98	166	157	83	504
	Percent High APR	6.5%	13.3%	18.3%	11.1%	11.6%
Total	Other Originated	2,465	2,042	1,660	1,380	7,547
	High APR Loan	145	298	282	156	881
	Percent High APR	5.6%	12.7%	14.5%	10.2%	10.5%

Table D.203
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status

Plymouth City
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	1,435	1,380	1,133	901	4,849
	High APR Loan	82	176	148	53	459
	Percent High APR	5.4%	11.3%	11.6%	5.6%	8.6%
Home Improvement	Other Originated	170	184	181	190	725
	High APR Loan	16	18	26	14	74
	Percent High APR	8.6%	8.9%	12.6%	6.9%	9.3%
Refinancing	Other Originated	1,850	1,257	918	838	4,863
	High APR Loan	124	218	194	124	660
	Percent High APR	6.3%	14.8%	17.4%	12.9%	12.0%
Total	Other Originated	3,455	2,821	2,232	1,929	10,437
	High APR Loan	222	412	368	191	1,193
	Percent High APR	6.0%	12.7%	14.2%	9.0%	10.3%

Table D.204
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status

St. Paul City
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	4,101	3,630	3,148	2,427	13,306
	High APR Loan	661	1,889	1,647	375	4,572
	Percent High APR	13.9%	34.2%	34.3%	13.4%	25.6%
Home Improvement	Other Originated	956	855	931	756	3,498
	High APR Loan	127	155	174	112	568
	Percent High APR	11.7%	15.3%	15.7%	12.9%	14.0%
Refinancing	Other Originated	5,815	4,251	2,773	2,487	15,326
	High APR Loan	1,195	1,920	1,599	727	5,441
	Percent High APR	17.0%	31.1%	36.6%	22.6%	26.2%
Total	Other Originated	10,872	8,736	6,852	5,670	32,130
	High APR Loan	1,983	3,964	3,420	1,214	10,581
	Percent High APR	15.4%	31.2%	33.3%	17.6%	24.8%

Table D.205
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
Woodbury City
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	1,783	1,854	1,569	1,208	6,414
	High APR Loan	120	330	292	77	819
	Percent High APR	6.3%	15.1%	15.7%	6.0%	11.3%
Home Improvement	Other Originated	206	210	226	197	839
	High APR Loan	12	14	25	13	64
	Percent High APR	5.5%	6.3%	10.0%	6.2%	7.1%
Refinancing	Other Originated	1,644	1,221	850	770	4,485
	High APR Loan	141	280	238	114	773
	Percent High APR	7.9%	18.7%	21.9%	12.9%	14.7%
Total	Other Originated	3,633	3,285	2,645	2,175	11,738
	High APR Loan	273	624	555	204	1,656
	Percent High APR	7.0%	16.0%	17.3%	8.6%	12.4%

Table D.206
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
Anoka County
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	7,403	6,433	4,899	3,605	22,340
	High APR Loan	961	2,507	1,883	492	5,843
	Percent High APR	11.5%	28.0%	27.8%	12.0%	20.7%
Home Improvement	Other Originated	1,361	1,290	1,296	1,088	5,035
	High APR Loan	158	165	199	137	659
	Percent High APR	10.4%	11.3%	13.3%	11.2%	11.6%
Refinancing	Other Originated	10,306	8,076	5,928	5,067	29,377
	High APR Loan	1,683	2,722	2,496	1,135	8,036
	Percent High APR	14.0%	25.2%	29.6%	18.3%	21.5%
Total	Other Originated	19,070	15,799	12,123	9,760	56,752
	High APR Loan	2,802	5,394	4,578	1,764	14,538
	Percent High APR	12.8%	25.5%	27.4%	15.3%	20.4%

Table D.207
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
Carver County
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	2,358	2,292	1,953	1,412	8,015
	High APR Loan	162	397	366	82	1,007
	Percent High APR	6.4%	14.8%	15.8%	5.5%	11.2%
Home Improvement	Other Originated	209	239	246	209	903
	High APR Loan	30	33	28	30	121
	Percent High APR	12.6%	12.1%	10.2%	12.6%	11.8%
Refinancing	Other Originated	2,455	1,919	1,536	1,268	7,178
	High APR Loan	272	484	472	215	1,443
	Percent High APR	10.0%	20.1%	23.5%	14.5%	16.7%
Total	Other Originated	5,022	4,450	3,735	2,889	16,096
	High APR Loan	464	914	866	327	2,571
	Percent High APR	8.5%	17.0%	18.8%	10.2%	13.8%

Table D.208
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
Dakota County
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	9,934	8,319	7,035	5,375	30,663
	High APR Loan	972	2,394	1,768	473	5,607
	Percent High APR	8.9%	22.3%	20.1%	8.1%	15.5%
Home Improvement	Other Originated	1,313	1,279	1,311	1,184	5,087
	High APR Loan	163	199	189	125	676
	Percent High APR	11.0%	13.5%	12.6%	9.5%	11.7%
Refinancing	Other Originated	11,194	8,890	6,132	5,489	31,705
	High APR Loan	1,418	2,544	2,303	1,080	7,345
	Percent High APR	11.2%	22.2%	27.3%	16.4%	18.8%
Total	Other Originated	22,441	18,488	14,478	12,048	67,455
	High APR Loan	2,553	5,137	4,260	1,678	13,628
	Percent High APR	10.2%	21.7%	22.7%	12.2%	16.8%

Table D.209
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
Hennepin County
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	10,421	9,460	8,295	6,399	34,575
	High APR Loan	1,213	3,214	2,671	737	7,835
	Percent High APR	10.4%	25.4%	24.4%	10.3%	18.5%
Home Improvement	Other Originated	1,570	1,522	1,610	1,453	6,155
	High APR Loan	191	222	223	186	822
	Percent High APR	10.8%	12.7%	12.2%	11.3%	11.8%
Refinancing	Other Originated	14,227	10,644	7,711	6,898	39,480
	High APR Loan	1,984	3,191	2,980	1,357	9,512
	Percent High APR	12.2%	23.1%	27.9%	16.4%	19.4%
Total	Other Originated	26,218	21,626	17,616	14,750	80,210
	High APR Loan	3,388	6,627	5,874	2,280	18,169
	Percent High APR	11.4%	23.5%	25.0%	13.4%	18.5%

Table D.210
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status
Ramsey County
HMDA 2004 - 2007

Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	3,318	3,054	2,883	2,272	11,527
	High APR Loan	328	845	641	178	1,992
	Percent High APR	9.0%	21.7%	18.2%	7.3%	14.7%
Home Improvement	Other Originated	827	747	811	690	3,075
	High APR Loan	87	94	109	57	347
	Percent High APR	9.5%	11.2%	11.8%	7.6%	10.1%
Refinancing	Other Originated	5,187	4,182	2,807	2,551	14,727
	High APR Loan	642	1,021	942	478	3,083
	Percent High APR	11.0%	19.6%	25.1%	15.8%	17.3%
Total	Other Originated	9,332	7,983	6,501	5,513	29,329
	High APR Loan	1,057	1,960	1,692	713	5,422
	Percent High APR	10.2%	19.7%	20.7%	11.5%	15.6%

Table D.211						
Originated Owner-Occupied Loans by Loan Purpose by Predatory Status						
Washington County HMDA 2004 - 2007						
Loan Purpose		2004	2005	2006	2007	Total
Home Purchase	Other Originated	3,649	3,443	2,873	2,127	12,092
	High APR Loan	344	944	790	179	2,257
	Percent High APR	8.6%	21.5%	21.6%	7.8%	15.7%
Home Improvement	Other Originated	770	695	725	622	2,812
	High APR Loan	78	83	98	74	333
	Percent High APR	9.2%	10.7%	11.9%	10.6%	10.6%
Refinancing	Other Originated	5,319	4,244	3,003	2,649	15,215
	High APR Loan	662	1,182	1,060	494	3,398
	Percent High APR	11.1%	21.8%	26.1%	15.7%	18.3%
Total	Other Originated	9,738	8,382	6,601	5,398	30,119
	High APR Loan	1,084	2,209	1,948	747	5,988
	Percent High APR	10.0%	20.9%	22.8%	12.2%	16.6%

Table D.212						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Bloomington City HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	5	2	1	2	10
	High APR Loan	3	1	0	2	6
	Percent High APR	37.5%	33.3%	0.0%	50.0%	37.5%
Asian	Other Originated	59	61	63	34	217
	High APR Loan	10	29	23	2	64
	Percent High APR	14.5%	32.2%	26.7%	5.6%	22.8%
Black or African American	Other Originated	31	27	30	24	112
	High APR Loan	8	24	28	3	63
	Percent High APR	20.5%	47.1%	48.3%	11.1%	36.0%
White	Other Originated	1,006	928	921	678	3,533
	High APR Loan	94	264	190	32	580
	Percent High APR	8.5%	22.1%	17.1%	4.5%	14.1%
Not Provided by Applicant	Other Originated	105	67	70	56	298
	High APR Loan	14	39	20	1	74
	Percent High APR	11.8%	36.8%	22.2%	1.8%	19.9%
Not Applicable	Other Originated	6	1	0	0	7
	High APR Loan	0	0	1	0	1
	Percent High APR	0.0%	0.0%	100.0%	.	12.5%
Total	Other Originated	1,212	1,086	1,085	794	4,177
	High APR Loan	129	357	262	40	788
	Percent High APR	9.6%	24.7%	19.5%	4.8%	15.9%
Hispanic	Other Originated	75	55	44	26	200
	High APR Loan	28	86	42	8	164
	Percent High APR	27.2%	61.0%	48.8%	23.5%	45.1%

Table D.213						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Eden Prairie City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	3	4	3	1	11
	High APR Loan	0	2	1	0	3
	Percent High APR	0.0%	33.3%	25.0%	0.0%	21.4%
Asian	Other Originated	113	95	116	123	447
	High APR Loan	3	15	12	7	37
	Percent High APR	2.6%	13.6%	9.4%	5.4%	7.6%
Black or African American	Other Originated	36	35	45	23	139
	High APR Loan	4	23	39	2	68
	Percent High APR	10.0%	39.7%	46.4%	8.0%	32.9%
White	Other Originated	1,241	1,205	1,037	782	4,265
	High APR Loan	66	167	124	33	390
	Percent High APR	5.0%	12.2%	10.7%	4.0%	8.4%
Not Provided by Applicant	Other Originated	127	121	121	109	478
	High APR Loan	13	23	20	5	61
	Percent High APR	9.3%	16.0%	14.2%	4.4%	11.3%
Not Applicable	Other Originated	3	0	2	1	6
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	0.0%	0.0%	0.0%
Total	Other Originated	1,523	1,460	1,324	1,039	5,346
	High APR Loan	86	230	196	47	559
	Percent High APR	5.3%	13.6%	12.9%	4.3%	9.5%
Hispanic	Other Originated	23	32	24	21	100
	High APR Loan	5	11	11	1	28
	Percent High APR	17.9%	25.6%	31.4%	4.5%	21.9%

Table D.214						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Minneapolis City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	39	34	20	15	108
	High APR Loan	26	43	17	2	88
	Percent High APR	40.0%	55.8%	45.9%	11.8%	44.9%
Asian	Other Originated	257	242	227	167	893
	High APR Loan	55	211	213	32	511
	Percent High APR	17.6%	46.6%	48.4%	16.1%	36.4%
Black or African American	Other Originated	374	285	229	192	1,080
	High APR Loan	265	729	558	159	1,711
	Percent High APR	41.5%	71.9%	70.9%	45.3%	61.3%
White	Other Originated	5,106	5,336	4,534	3,894	18,870
	High APR Loan	537	1,264	1,181	325	3,307
	Percent High APR	9.5%	19.2%	20.7%	7.7%	14.9%
Not Provided by Applicant	Other Originated	511	460	499	378	1,848
	High APR Loan	118	330	235	48	731
	Percent High APR	18.8%	41.8%	32.0%	11.3%	28.3%
Not Applicable	Other Originated	15	0	1	1	17
	High APR Loan	1	0	0	0	1
	Percent High APR	6.3%	.	0.0%	0.0%	5.6%
Total	Other Originated	6,302	6,357	5,510	4,647	22,816
	High APR Loan	1,002	2,577	2,204	566	6,349
	Percent High APR	13.7%	28.8%	28.6%	10.9%	21.8%
Hispanic	Other Originated	353	311	224	181	1,069
	High APR Loan	108	336	320	90	854
	Percent High APR	23.4%	51.9%	58.8%	33.2%	44.4%

Table D.215						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Minnetonka City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	3	1	1	2	7
	High APR Loan	1	1	1	0	3
	Percent High APR	25.0%	50.0%	50.0%	0.0%	30.0%
Asian	Other Originated	21	13	21	25	80
	High APR Loan	0	3	8	19	30
	Percent High APR	0.0%	18.8%	27.6%	43.2%	27.3%
Black or African American	Other Originated	15	11	7	12	45
	High APR Loan	3	10	6	3	22
	Percent High APR	16.7%	47.6%	46.2%	20.0%	32.8%
White	Other Originated	834	747	728	507	2,816
	High APR Loan	32	95	91	30	248
	Percent High APR	3.7%	11.3%	11.1%	5.6%	8.1%
Not Provided by Applicant	Other Originated	67	39	63	45	214
	High APR Loan	2	9	8	6	25
	Percent High APR	2.9%	18.8%	11.3%	11.8%	10.5%
Not Applicable	Other Originated	2	0	0	0	2
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	0.0%
Total	Other Originated	942	811	820	591	3,164
	High APR Loan	38	118	114	58	328
	Percent High APR	3.9%	12.7%	12.2%	8.9%	9.4%
Hispanic	Other Originated	19	16	7	14	56
	High APR Loan	1	2	1	1	5
	Percent High APR	5.0%	11.1%	12.5%	6.7%	8.2%

Table D.216						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Plymouth City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	3	4	3	1	11
	High APR Loan	2	0	0	1	3
	Percent High APR	40.0%	0.0%	0.0%	50.0%	21.4%
Asian	Other Originated	84	73	83	65	305
	High APR Loan	6	11	2	4	23
	Percent High APR	6.7%	13.1%	2.4%	5.8%	7.0%
Black or African American	Other Originated	21	30	26	28	105
	High APR Loan	12	22	13	8	55
	Percent High APR	36.4%	42.3%	33.3%	22.2%	34.4%
White	Other Originated	1,213	1,181	932	730	4,056
	High APR Loan	52	128	115	38	333
	Percent High APR	4.1%	9.8%	11.0%	4.9%	7.6%
Not Provided by Applicant	Other Originated	112	92	89	76	369
	High APR Loan	10	15	18	2	45
	Percent High APR	8.2%	14.0%	16.8%	2.6%	10.9%
Not Applicable	Other Originated	2	0	0	1	3
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	0.0%	0.0%
Total	Other Originated	1,435	1,380	1,133	901	4,849
	High APR Loan	82	176	148	53	459
	Percent High APR	5.4%	11.3%	11.6%	5.6%	8.6%
Hispanic	Other Originated	18	15	24	22	79
	High APR Loan	4	9	2	4	19
	Percent High APR	18.2%	37.5%	7.7%	15.4%	19.4%

Table D.217						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
St. Paul City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	15	18	12	10	55
	High APR Loan	13	21	17	4	55
	Percent High APR	46.4%	53.8%	58.6%	28.6%	50.0%
Asian	Other Originated	394	342	272	190	1,198
	High APR Loan	115	385	351	80	931
	Percent High APR	22.6%	53.0%	56.3%	29.6%	43.7%
Black or African American	Other Originated	174	161	119	86	540
	High APR Loan	100	351	309	61	821
	Percent High APR	36.5%	68.6%	72.2%	41.5%	60.3%
White	Other Originated	3,179	2,871	2,498	1,965	10,513
	High APR Loan	363	930	833	194	2,320
	Percent High APR	10.2%	24.5%	25.0%	9.0%	18.1%
Not Provided by Applicant	Other Originated	325	238	247	176	986
	High APR Loan	69	202	137	36	444
	Percent High APR	17.5%	45.9%	35.7%	17.0%	31.0%
Not Applicable	Other Originated	14	0	0	0	14
	High APR Loan	1	0	0	0	1
	Percent High APR	6.7%	.	.	.	6.7%
Total	Other Originated	4,101	3,630	3,148	2,427	13,306
	High APR Loan	661	1,889	1,647	375	4,572
	Percent High APR	13.9%	34.2%	34.3%	13.4%	25.6%
Hispanic	Other Originated	233	217	137	102	689
	High APR Loan	88	235	244	49	616
	Percent High APR	27.4%	52.0%	64.0%	32.5%	47.2%

Table D.218						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Woodbury City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	7	7	8	3	25
	High APR Loan	1	1	1	2	5
	Percent High APR	12.5%	12.5%	11.1%	40.0%	16.7%
Asian	Other Originated	142	148	160	107	557
	High APR Loan	14	44	56	15	129
	Percent High APR	9.0%	22.9%	25.9%	12.3%	18.8%
Black or African American	Other Originated	72	72	82	34	260
	High APR Loan	18	47	29	9	103
	Percent High APR	20.0%	39.5%	26.1%	20.9%	28.4%
White	Other Originated	1,406	1,479	1,174	998	5,057
	High APR Loan	73	209	167	46	495
	Percent High APR	4.9%	12.4%	12.5%	4.4%	8.9%
Not Provided by Applicant	Other Originated	149	148	145	66	508
	High APR Loan	14	29	39	5	87
	Percent High APR	8.6%	16.4%	21.2%	7.0%	14.6%
Not Applicable	Other Originated	7	0	0	0	7
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	0.0%
Total	Other Originated	1,783	1,854	1,569	1,208	6,414
	High APR Loan	120	330	292	77	819
	Percent High APR	6.3%	15.1%	15.7%	6.0%	11.3%
Hispanic	Other Originated	41	33	37	24	135
	High APR Loan	5	15	23	2	45
	Percent High APR	10.9%	31.3%	38.3%	7.7%	25.0%

Table D.219						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Anoka County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	39	22	22	26	109
	High APR Loan	8	25	13	3	49
	Percent High APR	17.0%	53.2%	37.1%	10.3%	31.0%
Asian	Other Originated	406	344	241	163	1,154
	High APR Loan	74	178	111	34	397
	Percent High APR	15.4%	34.1%	31.5%	17.3%	25.6%
Black or African American	Other Originated	212	190	178	115	695
	High APR Loan	65	253	261	42	621
	Percent High APR	23.5%	57.1%	59.5%	26.8%	47.2%
White	Other Originated	6,148	5,448	4,134	3,052	18,782
	High APR Loan	736	1,690	1,317	380	4,123
	Percent High APR	10.7%	23.7%	24.2%	11.1%	18.0%
Not Provided by Applicant	Other Originated	593	429	323	249	1,594
	High APR Loan	77	361	181	33	652
	Percent High APR	11.5%	45.7%	35.9%	11.7%	29.0%
Not Applicable	Other Originated	5	0	1	0	6
	High APR Loan	1	0	0	0	1
	Percent High APR	16.7%	.	0.0%	.	14.3%
Total	Other Originated	7,403	6,433	4,899	3,605	22,340
	High APR Loan	961	2,507	1,883	492	5,843
	Percent High APR	11.5%	28.0%	27.8%	12.0%	20.7%
Hispanic	Other Originated	178	178	92	109	557
	High APR Loan	55	173	152	41	421
	Percent High APR	23.6%	49.3%	62.3%	27.3%	43.0%

Table D.220						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Carver County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	6	3	2	2	13
	High APR Loan	1	0	3	0	4
	Percent High APR	14.3%	0.0%	60.0%	0.0%	23.5%
Asian	Other Originated	61	85	43	42	231
	High APR Loan	6	19	19	4	48
	Percent High APR	9.0%	18.3%	30.6%	8.7%	17.2%
Black or African American	Other Originated	17	17	16	12	62
	High APR Loan	5	8	17	3	33
	Percent High APR	22.7%	32.0%	51.5%	20.0%	34.7%
White	Other Originated	2,102	2,051	1,764	1,222	7,139
	High APR Loan	138	309	290	66	803
	Percent High APR	6.2%	13.1%	14.1%	5.1%	10.1%
Not Provided by Applicant	Other Originated	166	136	128	134	564
	High APR Loan	12	61	37	9	119
	Percent High APR	6.7%	31.0%	22.4%	6.3%	17.4%
Not Applicable	Other Originated	6	0	0	0	6
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	0.0%
Total	Other Originated	2,358	2,292	1,953	1,412	8,015
	High APR Loan	162	397	366	82	1,007
	Percent High APR	6.4%	14.8%	15.8%	5.5%	11.2%
Hispanic	Other Originated	43	48	18	27	136
	High APR Loan	11	21	35	8	75
	Percent High APR	20.4%	30.4%	66.0%	22.9%	35.5%

Table D.221						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Dakota County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	41	26	20	20	107
	High APR Loan	10	21	16	4	51
	Percent High APR	19.6%	44.7%	44.4%	16.7%	32.3%
Asian	Other Originated	465	377	330	247	1,419
	High APR Loan	49	131	130	31	341
	Percent High APR	9.5%	25.8%	28.3%	11.2%	19.4%
Black or African American	Other Originated	275	220	161	122	778
	High APR Loan	82	217	207	35	541
	Percent High APR	23.0%	49.7%	56.3%	22.3%	41.0%
White	Other Originated	8,377	7,136	6,000	4,589	26,102
	High APR Loan	738	1,742	1,262	375	4,117
	Percent High APR	8.1%	19.6%	17.4%	7.6%	13.6%
Not Provided by Applicant	Other Originated	750	559	520	396	2,225
	High APR Loan	91	283	152	27	553
	Percent High APR	10.8%	33.6%	22.6%	6.4%	19.9%
Not Applicable	Other Originated	26	1	4	1	32
	High APR Loan	2	0	1	1	4
	Percent High APR	7.1%	0.0%	20.0%	50.0%	11.1%
Total	Other Originated	9,934	8,319	7,035	5,375	30,663
	High APR Loan	972	2,394	1,768	473	5,607
	Percent High APR	8.9%	22.3%	20.1%	8.1%	15.5%
Hispanic	Other Originated	304	245	194	128	871
	High APR Loan	99	215	187	48	549
	Percent High APR	24.6%	46.7%	49.1%	27.3%	38.7%

Table D.222						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Hennepin County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	42	21	23	25	111
	High APR Loan	19	24	21	5	69
	Percent High APR	31.1%	53.3%	47.7%	16.7%	38.3%
Asian	Other Originated	675	610	462	323	2,070
	High APR Loan	80	349	251	71	751
	Percent High APR	10.6%	36.4%	35.2%	18.0%	26.6%
Black or African American	Other Originated	609	478	427	306	1,820
	High APR Loan	230	852	792	260	2,134
	Percent High APR	27.4%	64.1%	65.0%	45.9%	54.0%
White	Other Originated	8,242	7,707	6,729	5,199	27,877
	High APR Loan	726	1,669	1,355	357	4,107
	Percent High APR	8.1%	17.8%	16.8%	6.4%	12.8%
Not Provided by Applicant	Other Originated	841	641	648	546	2,676
	High APR Loan	156	320	252	44	772
	Percent High APR	15.6%	33.3%	28.0%	7.5%	22.4%
Not Applicable	Other Originated	12	3	6	0	21
	High APR Loan	2	0	0	0	2
	Percent High APR	14.3%	0.0%	0.0%	.	8.7%
Total	Other Originated	10,421	9,460	8,295	737	34,575
	High APR Loan	1,213	3,214	2,671	737	7,835
	Percent High APR	10.4%	25.4%	24.4%	100.0%	18.5%
Hispanic	Other Originated	346	323	216	161	1,046
	High APR Loan	111	317	232	59	719
	Percent High APR	24.3%	49.5%	51.8%	26.8%	40.7%

Table D.223						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Ramsey County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	7	10	9	6	32
	High APR Loan	2	8	11	2	23
	Percent High APR	22.2%	44.4%	55.0%	25.0%	41.8%
Asian	Other Originated	280	231	211	162	884
	High APR Loan	23	103	88	20	234
	Percent High APR	7.6%	30.8%	29.4%	11.0%	20.9%
Black or African American	Other Originated	61	86	79	62	288
	High APR Loan	25	66	79	9	179
	Percent High APR	29.1%	43.4%	50.0%	12.7%	38.3%
White	Other Originated	2,733	2,515	2,363	1,879	9,490
	High APR Loan	247	560	412	140	1,359
	Percent High APR	8.3%	18.2%	14.8%	6.9%	12.5%
Not Provided by Applicant	Other Originated	232	210	220	163	825
	High APR Loan	30	107	51	7	195
	Percent High APR	11.5%	33.8%	18.8%	4.1%	19.1%
Not Applicable	Other Originated	5	2	1	0	8
	High APR Loan	1	1	0	0	2
	Percent High APR	16.7%	33.3%	0.0%	.	20.0%
Total	Other Originated	3,318	3,054	2,883	2,272	11,527
	High APR Loan	328	845	641	178	1,992
	Percent High APR	9.0%	21.7%	18.2%	7.3%	14.7%
Hispanic	Other Originated	75	75	66	33	249
	High APR Loan	16	39	58	23	136
	Percent High APR	17.6%	34.2%	46.8%	41.1%	35.3%

Table D.224						
Originated Owner-Occupied Home Purchase Loans by Race by Predatory Status						
Washington County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	13	7	12	7	39
	High APR Loan	3	7	12	0	22
	Percent High APR	18.8%	50.0%	50.0%	0.0%	36.1%
Asian	Other Originated	195	177	174	84	630
	High APR Loan	26	83	92	15	216
	Percent High APR	11.8%	31.9%	34.6%	15.2%	25.5%
Black or African American	Other Originated	78	54	54	37	223
	High APR Loan	19	80	67	13	179
	Percent High APR	19.6%	59.7%	55.4%	26.0%	44.5%
White	Other Originated	3,107	3,003	2,433	1,817	10,360
	High APR Loan	260	661	541	137	1,599
	Percent High APR	7.7%	18.0%	18.2%	7.0%	13.4%
Not Provided by Applicant	Other Originated	252	200	198	172	822
	High APR Loan	36	112	78	14	240
	Percent High APR	12.5%	35.9%	28.3%	7.5%	22.6%
Not Applicable	Other Originated	4	2	2	10	18
	High APR Loan	0	1	0	0	1
	Percent High APR	0.0%	33.3%	0.0%	0.0%	5.3%
Total	Other Originated	3,649	3,443	2,873	2,127	12,092
	High APR Loan	344	944	790	179	2,257
	Percent High APR	8.6%	21.5%	21.6%	7.8%	15.7%
Hispanic	Other Originated	52	61	58	28	199
	High APR Loan	24	58	61	11	154
	Percent High APR	31.6%	48.7%	51.3%	28.2%	43.6%

Table D.225						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Fair Housing Implementation Council HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	39	35	38	36	148
	High APR Loan	6	13	10	18	47
	Percent High APR	13.3%	27.1%	20.8%	33.3%	24.1%
Asian	Other Originated	300	243	300	237	1,080
	High APR Loan	37	41	54	33	165
	Percent High APR	11.0%	14.4%	15.3%	12.2%	13.3%
Black or African American	Other Originated	257	211	189	175	832
	High APR Loan	86	97	93	54	330
	Percent High APR	25.1%	31.5%	33.0%	23.6%	28.4%
White	Other Originated	6,869	6,613	6,977	6,176	26,635
	High APR Loan	844	903	1,006	698	3,451
	Percent High APR	10.9%	12.0%	12.6%	10.2%	11.5%
Not Provided by Applicant	Other Originated	1,351	1,282	1,245	1,091	4,969
	High APR Loan	115	151	117	95	478
	Percent High APR	7.8%	10.5%	8.6%	8.0%	8.8%
Not Applicable	Other Originated	11	1	3	3	18
	High APR Loan	0	0	0	2	2
	Percent High APR	0.0%	0.0%	0.0%	40.0%	10.0%
Total	Other Originated	8,827	8,385	8,752	7,718	33,682
	High APR Loan	1,088	1,205	1,280	900	4,473
	Percent High APR	11.0%	12.6%	12.8%	10.4%	11.7%
Hispanic	Other Originated	176	150	173	141	640
	High APR Loan	44	46	44	38	172
	Percent High APR	20.0%	23.5%	20.3%	21.2%	21.2%

Table D.226						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Bloomington City HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	1	2	0	0	3
	High APR Loan	1	0	1	1	3
	Percent High APR	50.0%	0.0%	100.0%	100.0%	50.0%
Asian	Other Originated	9	2	4	6	21
	High APR Loan	0	1	2	0	3
	Percent High APR	0.0%	33.3%	33.3%	0.0%	12.5%
Black or African American	Other Originated	10	4	5	2	21
	High APR Loan	1	1	3	2	7
	Percent High APR	9.1%	20.0%	37.5%	50.0%	25.0%
White	Other Originated	158	138	141	151	588
	High APR Loan	20	28	15	16	79
	Percent High APR	11.2%	16.9%	9.6%	9.6%	11.8%
Not Provided by Applicant	Other Originated	25	30	31	25	111
	High APR Loan	2	4	3	1	10
	Percent High APR	7.4%	11.8%	8.8%	3.8%	8.3%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Total	Other Originated	203	176	181	184	744
	High APR Loan	24	34	24	20	102
	Percent High APR	10.6%	16.2%	11.7%	9.8%	12.1%
Hispanic	Other Originated	6	4	4	0	14
	High APR Loan	1	1	2	1	5
	Percent High APR	14.3%	20.0%	33.3%	100.0%	26.3%

Table D.227						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Eden Prairie City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	0	1	1	0	2
	High APR Loan	0	0	0	1	1
	Percent High APR	.	0.0%	0.0%	100.0%	33.3%
Asian	Other Originated	4	0	3	5	12
	High APR Loan	1	0	0	0	1
	Percent High APR	20.0%	#DIV/0!	0.0%	0.0%	7.7%
Black or African American	Other Originated	0	2	2	3	7
	High APR Loan	2	1	0	1	4
	Percent High APR	100.0%	33.3%	0.0%	25.0%	36.4%
White	Other Originated	89	107	129	93	418
	High APR Loan	13	11	13	7	44
	Percent High APR	12.7%	9.3%	9.2%	7.0%	9.5%
Not Provided by Applicant	Other Originated	21	24	23	28	96
	High APR Loan	3	2	2	2	9
	Percent High APR	12.5%	7.7%	8.0%	6.7%	8.6%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Total	Other Originated	114	134	158	129	535
	High APR Loan	19	14	15	11	59
	Percent High APR	14.3%	9.5%	8.7%	7.9%	9.9%
Hispanic	Other Originated	3	2	1	2	8
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%

Table D.228						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Minneapolis City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	12	6	4	9	31
	High APR Loan	2	0	3	5	10
	Percent High APR	14.3%	0.0%	42.9%	35.7%	24.4%
Asian	Other Originated	35	26	35	26	122
	High APR Loan	5	11	5	4	25
	Percent High APR	12.5%	29.7%	12.5%	13.3%	17.0%
Black or African American	Other Originated	79	57	50	41	227
	High APR Loan	31	27	33	15	106
	Percent High APR	28.2%	32.1%	39.8%	26.8%	31.8%
White	Other Originated	737	648	713	675	2,773
	High APR Loan	121	94	105	67	387
	Percent High APR	14.1%	12.7%	12.8%	9.0%	12.2%
Not Provided by Applicant	Other Originated	140	167	136	139	582
	High APR Loan	15	28	13	15	71
	Percent High APR	9.7%	14.4%	8.7%	9.7%	10.9%
Not Applicable	Other Originated	4	0	0	0	4
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	0.0%
Total	Other Originated	1,007	904	938	890	3,739
	High APR Loan	174	160	159	106	599
	Percent High APR	14.7%	15.0%	14.5%	10.6%	13.8%
Hispanic	Other Originated	25	27	26	27	105
	High APR Loan	12	13	11	5	41
	Percent High APR	32.4%	32.5%	29.7%	15.6%	28.1%

Table D.229						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Minnetonka City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Asian	Other Originated	0	2	2	0	4
	High APR Loan	0	0	0	0	0
	Percent High APR	.	0.0%	0.0%	.	0.0%
Black or African American	Other Originated	1	4	2	1	8
	High APR Loan	1	1	0	1	3
	Percent High APR	50.0%	20.0%	0.0%	50.0%	27.3%
White	Other Originated	101	126	107	109	443
	High APR Loan	7	13	10	13	43
	Percent High APR	6.5%	9.4%	8.5%	10.7%	8.8%
Not Provided by Applicant	Other Originated	19	18	27	16	80
	High APR Loan	1	0	1	1	3
	Percent High APR	5.0%	0.0%	3.6%	5.9%	3.6%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Total	Other Originated	121	150	138	126	535
	High APR Loan	9	14	11	15	49
	Percent High APR	6.9%	8.5%	7.4%	10.6%	8.4%
Hispanic	Other Originated	1	1	1	3	6
	High APR Loan	0	0	0	1	1
	Percent High APR	0.0%	0.0%	0.0%	25.0%	14.3%

Table D.230						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Plymouth City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	2	1	1	0	4
	High APR Loan	0	1	1	0	2
	Percent High APR	0.0%	50.0%	50.0%	.	33.3%
Asian	Other Originated	3	4	4	3	14
	High APR Loan	0	0	1	1	2
	Percent High APR	0.0%	0.0%	20.0%	25.0%	12.5%
Black or African American	Other Originated	6	3	4	1	14
	High APR Loan	0	1	0	0	1
	Percent High APR	0.0%	25.0%	0.0%	0.0%	6.7%
White	Other Originated	140	145	148	153	586
	High APR Loan	13	11	20	11	55
	Percent High APR	8.5%	7.1%	11.9%	6.7%	8.6%
Not Provided by Applicant	Other Originated	19	31	24	33	107
	High APR Loan	3	5	4	2	14
	Percent High APR	13.6%	13.9%	14.3%	5.7%	11.6%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Total	Other Originated	170	184	181	190	725
	High APR Loan	16	18	26	14	74
	Percent High APR	8.6%	8.9%	12.6%	6.9%	9.3%
Hispanic	Other Originated	2	2	2	1	7
	High APR Loan	0	0	1	0	1
	Percent High APR	0.0%	0.0%	33.3%	0.0%	12.5%

Table D.231						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
St. Paul City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	6	6	6	7	25
	High APR Loan	1	4	1	4	10
	Percent High APR	14.3%	40.0%	14.3%	36.4%	28.6%
Asian	Other Originated	64	58	65	55	242
	High APR Loan	11	8	17	11	47
	Percent High APR	14.7%	12.1%	20.7%	16.7%	16.3%
Black or African American	Other Originated	49	38	35	40	162
	High APR Loan	18	30	25	13	86
	Percent High APR	26.9%	44.1%	41.7%	24.5%	34.7%
White	Other Originated	667	628	681	568	2,544
	High APR Loan	79	91	112	75	357
	Percent High APR	10.6%	12.7%	14.1%	11.7%	12.3%
Not Provided by Applicant	Other Originated	168	125	144	85	522
	High APR Loan	18	22	19	9	68
	Percent High APR	9.7%	15.0%	11.7%	9.6%	11.5%
Not Applicable	Other Originated	2	0	0	1	3
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	0.0%	0.0%
Total	Other Originated	956	855	931	756	3,498
	High APR Loan	127	155	174	112	568
	Percent High APR	11.7%	15.3%	15.7%	12.9%	14.0%
Hispanic	Other Originated	34	23	36	23	116
	High APR Loan	10	9	9	7	35
	Percent High APR	22.7%	28.1%	20.0%	23.3%	23.2%

Table D.232						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Woodbury City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	1	1
	Percent High APR	.	.	.	100.0%	100.0%
Asian	Other Originated	8	6	15	10	39
	High APR Loan	2	0	0	2	4
	Percent High APR	20.0%	0.0%	0.0%	16.7%	9.3%
Black or African American	Other Originated	6	6	6	8	26
	High APR Loan	1	1	1	0	3
	Percent High APR	14.3%	14.3%	14.3%	0.0%	10.3%
White	Other Originated	155	155	167	148	625
	High APR Loan	7	12	22	7	48
	Percent High APR	4.3%	7.2%	11.6%	4.5%	7.1%
Not Provided by Applicant	Other Originated	37	43	37	31	148
	High APR Loan	2	1	2	3	8
	Percent High APR	5.1%	2.3%	5.1%	8.8%	5.1%
Not Applicable	Other Originated	0	0	1	0	1
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	0.0%	.	0.0%
Total	Other Originated	206	210	226	197	839
	High APR Loan	12	14	25	13	64
	Percent High APR	5.5%	6.3%	10.0%	6.2%	7.1%
Hispanic	Other Originated	5	3	1	2	11
	High APR Loan	0	0	1	0	1
	Percent High APR	0.0%	0.0%	50.0%	0.0%	8.3%

Table D.233						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Anoka County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	3	2	3	7	15
	High APR Loan	0	1	1	1	3
	Percent High APR	0.0%	33.3%	25.0%	12.5%	16.7%
Asian	Other Originated	29	24	35	23	111
	High APR Loan	2	4	9	0	15
	Percent High APR	6.5%	14.3%	20.5%	0.0%	11.9%
Black or African American	Other Originated	11	13	9	10	43
	High APR Loan	4	3	4	2	13
	Percent High APR	26.7%	18.8%	30.8%	16.7%	23.2%
White	Other Originated	1,106	1,078	1,067	913	4,164
	High APR Loan	140	138	166	118	562
	Percent High APR	11.2%	11.3%	13.5%	11.4%	11.9%
Not Provided by Applicant	Other Originated	212	173	182	135	702
	High APR Loan	12	19	19	16	66
	Percent High APR	5.4%	9.9%	9.5%	10.6%	8.6%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Total	Other Originated	1,361	1,290	1,296	1,088	5,035
	High APR Loan	158	165	199	137	659
	Percent High APR	10.4%	11.3%	13.3%	11.2%	11.6%
Hispanic	Other Originated	19	15	17	12	63
	High APR Loan	5	0	0	5	10
	Percent High APR	20.8%	0.0%	0.0%	29.4%	13.7%

Table D.234						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Carver County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Asian	Other Originated	2	6	5	1	14
	High APR Loan	2	2	1	0	5
	Percent High APR	50.0%	25.0%	16.7%	0.0%	26.3%
Black or African American	Other Originated	0	1	1	0	2
	High APR Loan	1	0	0	0	1
	Percent High APR	100.0%	0.0%	0.0%	.	33.3%
White	Other Originated	181	201	205	177	764
	High APR Loan	23	28	24	30	105
	Percent High APR	11.3%	12.2%	10.5%	14.5%	12.1%
Not Provided by Applicant	Other Originated	26	31	35	31	123
	High APR Loan	4	3	3	0	10
	Percent High APR	13.3%	8.8%	7.9%	0.0%	7.5%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	.	.	.
Total	Other Originated	209	239	246	209	903
	High APR Loan	30	33	28	30	121
	Percent High APR	12.6%	12.1%	10.2%	12.6%	11.8%
Hispanic	Other Originated	3	4	3	3	13
	High APR Loan	0	0	0	1	1
	Percent High APR	0.0%	0.0%	0.0%	25.0%	7.1%

Table D.235						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Dakota County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	4	2	9	7	22
	High APR Loan	1	1	1	3	6
	Percent High APR	20.0%	33.3%	10.0%	30.0%	21.4%
Asian	Other Originated	34	30	30	39	133
	High APR Loan	7	4	2	5	18
	Percent High APR	17.1%	11.8%	6.3%	11.4%	11.9%
Black or African American	Other Originated	13	17	16	23	69
	High APR Loan	6	7	4	4	21
	Percent High APR	31.6%	29.2%	20.0%	14.8%	23.3%
White	Other Originated	1,075	1,027	1,095	933	4,130
	High APR Loan	133	165	170	101	569
	Percent High APR	11.0%	13.8%	13.4%	9.8%	12.1%
Not Provided by Applicant	Other Originated	184	203	161	181	729
	High APR Loan	16	22	12	12	62
	Percent High APR	8.0%	9.8%	6.9%	6.2%	7.8%
Not Applicable	Other Originated	3	0	0	1	4
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	0.0%	0.0%
Total	Other Originated	1,313	1,279	1,311	1,184	5,087
	High APR Loan	163	199	189	125	676
	Percent High APR	11.0%	13.5%	12.6%	9.5%	11.7%
Hispanic	Other Originated	27	31	25	23	106
	High APR Loan	11	9	8	7	35
	Percent High APR	28.9%	22.5%	24.2%	23.3%	24.8%

Table D.236						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Hennepin County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	7	10	11	4	32
	High APR Loan	1	2	1	1	5
	Percent High APR	12.5%	16.7%	8.3%	20.0%	13.5%
Asian	Other Originated	75	51	64	39	229
	High APR Loan	5	5	10	8	28
	Percent High APR	6.3%	8.9%	13.5%	17.0%	10.9%
Black or African American	Other Originated	63	51	43	34	191
	High APR Loan	17	20	15	12	64
	Percent High APR	21.3%	28.2%	25.9%	26.1%	25.1%
White	Other Originated	1,217	1,187	1,247	1,164	4,815
	High APR Loan	152	171	173	144	640
	Percent High APR	11.1%	12.6%	12.2%	11.0%	11.7%
Not Provided by Applicant	Other Originated	208	222	244	211	885
	High APR Loan	16	24	24	21	85
	Percent High APR	7.1%	9.8%	9.0%	9.1%	8.8%
Not Applicable	Other Originated	0	1	1	1	3
	High APR Loan	0	0	0	0	0
	Percent High APR	.	0.0%	0.0%	.	0.0%
Total	Other Originated	1,570	1,522	1,610	1,453	6,155
	High APR Loan	191	222	223	186	822
	Percent High APR	10.8%	12.7%	12.2%	11.3%	11.8%
Hispanic	Other Originated	33	23	32	27	115
	High APR Loan	2	10	7	10	29
	Percent High APR	5.7%	30.3%	17.9%	27.0%	20.1%

Table D.237						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Ramsey County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	1	2	1	2	6
	High APR Loan	0	2	0	1	3
	Percent High APR	0.0%	50.0%	0.0%	33.3%	33.3%
Asian	Other Originated	30	26	26	19	101
	High APR Loan	1	5	4	1	11
	Percent High APR	3.2%	16.1%	13.3%	5.0%	9.8%
Black or African American	Other Originated	14	10	12	7	43
	High APR Loan	1	4	7	2	14
	Percent High APR	6.7%	28.6%	36.8%	22.2%	24.6%
White	Other Originated	623	593	671	569	2,456
	High APR Loan	74	71	90	47	282
	Percent High APR	10.6%	10.7%	11.8%	7.6%	10.3%
Not Provided by Applicant	Other Originated	157	116	100	93	466
	High APR Loan	11	12	8	6	37
	Percent High APR	6.5%	9.4%	7.4%	6.1%	7.4%
Not Applicable	Other Originated	2	0	1	0	3
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	0.0%	.	0.0%
Total	Other Originated	827	747	811	690	3,075
	High APR Loan	87	94	109	57	347
	Percent High APR	9.5%	11.2%	11.8%	7.6%	10.1%
Hispanic	Other Originated	12	13	10	11	46
	High APR Loan	1	1	0	1	3
	Percent High APR	7.7%	7.1%	0.0%	8.3%	6.1%

Table D.238						
Originated Owner-Occupied Home Improvement Loans by Race by Predatory Status						
Washington County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	3	3	2	0	8
	High APR Loan	0	2	1	0	3
	Percent High APR	0.0%	40.0%	33.3%	.	27.3%
Asian	Other Originated	7	8	12	11	38
	High APR Loan	1	1	3	1	6
	Percent High APR	12.5%	11.1%	20.0%	8.3%	13.6%
Black or African American	Other Originated	5	5	4	5	19
	High APR Loan	3	1	1	2	7
	Percent High APR	37.5%	16.7%	20.0%	28.6%	26.9%
White	Other Originated	620	580	606	523	2,329
	High APR Loan	62	70	86	62	280
	Percent High APR	9.1%	10.8%	12.4%	10.6%	10.7%
Not Provided by Applicant	Other Originated	135	99	101	83	418
	High APR Loan	12	9	7	7	35
	Percent High APR	8.2%	8.3%	6.5%	7.8%	7.7%
Not Applicable	Other Originated	0	0	0	0	0
	High APR Loan	0	0	0	2	2
	Percent High APR	.	.	.	100.0%	100.0%
Total	Other Originated	770	695	725	622	2,812
	High APR Loan	78	83	98	74	333
	Percent High APR	9.2%	10.7%	11.9%	10.6%	10.6%
Hispanic	Other Originated	6	2	15	7	30
	High APR Loan	2	3	5	0	10
	Percent High APR	25.0%	60.0%	25.0%	0.0%	25.0%

Table D.239						
Originated Owner-Occupied Refinance Loans by Race by Predatory Status						
Fair Housing Implementation Council						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	273	182	126	95	676
	High APR Loan	102	131	97	38	368
	Percent High APR	27.2%	41.9%	43.5%	28.6%	35.2%
Asian	Other Originated	2,436	1,757	1,311	1,149	6,653
	High APR Loan	339	643	655	299	1,936
	Percent High APR	12.2%	26.8%	33.3%	20.6%	22.5%
Black or African American	Other Originated	2,188	1,366	1,117	964	5,635
	High APR Loan	896	1,520	1,290	483	4,189
	Percent High APR	29.1%	52.7%	53.6%	33.4%	42.6%
White	Other Originated	58,139	45,643	31,143	27,568	162,493
	High APR Loan	7,108	12,349	10,975	5,278	35,710
	Percent High APR	10.9%	21.3%	26.1%	16.1%	18.0%
Not Provided by Applicant	Other Originated	7,878	5,321	4,657	4,083	21,939
	High APR Loan	1,717	2,127	1,907	825	6,576
	Percent High APR	17.9%	28.6%	29.1%	16.8%	23.1%
Not Applicable	Other Originated	127	31	25	14	197
	High APR Loan	24	1	2	2	29
	Percent High APR	15.9%	3.1%	7.4%	12.5%	12.8%
Total	Other Originated	71,041	54,300	38,379	33,873	197,593
	High APR Loan	10,186	16,771	14,926	6,925	48,808
	Percent High APR	12.5%	23.6%	28.0%	17.0%	19.8%
Hispanic	Other Originated	1,692	1,244	926	891	4,753
	High APR Loan	436	953	931	398	2,718
	Percent High APR	20.5%	43.4%	50.1%	30.9%	36.4%

Table D.240						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Bloomington City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	7	7	1	5	20
	High APR Loan	0	6	2	1	9
	Percent High APR	0.0%	46.2%	66.7%	16.7%	31.0%
Asian	Other Originated	100	57	44	36	237
	High APR Loan	13	14	14	5	46
	Percent High APR	11.5%	19.7%	24.1%	12.2%	16.3%
Black or African American	Other Originated	41	34	23	26	124
	High APR Loan	7	22	22	6	57
	Percent High APR	14.6%	39.3%	48.9%	18.8%	31.5%
White	Other Originated	1,670	1,318	857	761	4,606
	High APR Loan	150	289	280	136	855
	Percent High APR	8.2%	18.0%	24.6%	15.2%	15.7%
Not Provided by Applicant	Other Originated	209	149	158	122	638
	High APR Loan	39	36	44	18	137
	Percent High APR	15.7%	19.5%	21.8%	12.9%	17.7%
Not Applicable	Other Originated	7	0	2	0	9
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	0.0%	.	0.0%
Total	Other Originated	2,034	1,565	1,085	950	5,634
	High APR Loan	209	367	362	166	1,104
	Percent High APR	9.3%	19.0%	25.0%	14.9%	16.4%
Hispanic	Other Originated	68	31	38	34	171
	High APR Loan	16	34	33	14	97
	Percent High APR	19.0%	52.3%	46.5%	29.2%	36.2%

Table D.241						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Eden Prairie City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	2	2	1	2	7
	High APR Loan	2	0	0	0	2
	Percent High APR	50.0%	0.0%	0.0%	0.0%	22.2%
Asian	Other Originated	64	49	30	32	175
	High APR Loan	5	9	4	5	23
	Percent High APR	7.2%	15.5%	11.8%	13.5%	11.6%
Black or African American	Other Originated	22	20	12	11	65
	High APR Loan	4	6	7	4	21
	Percent High APR	15.4%	23.1%	36.8%	26.7%	24.4%
White	Other Originated	1,427	1,029	697	634	3,787
	High APR Loan	85	167	156	71	479
	Percent High APR	5.6%	14.0%	18.3%	10.1%	11.2%
Not Provided by Applicant	Other Originated	201	118	108	101	528
	High APR Loan	24	23	30	8	85
	Percent High APR	10.7%	16.3%	21.7%	7.3%	13.9%
Not Applicable	Other Originated	1	0	2	0	3
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	0.0%	.	0.0%
Total	Other Originated	1,717	1,218	850	780	4,565
	High APR Loan	120	205	197	88	610
	Percent High APR	6.5%	14.4%	18.8%	10.1%	11.8%
Hispanic	Other Originated	22	13	11	12	58
	High APR Loan	5	5	7	3	20
	Percent High APR	18.5%	27.8%	38.9%	20.0%	25.6%

Table D.242						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Minneapolis City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	65	34	29	24	152
	High APR Loan	25	46	22	6	99
	Percent High APR	27.8%	57.5%	43.1%	20.0%	39.4%
Asian	Other Originated	255	166	124	92	637
	High APR Loan	42	90	85	29	246
	Percent High APR	14.1%	35.2%	40.7%	24.0%	27.9%
Black or African American	Other Originated	731	448	333	227	1,739
	High APR Loan	413	584	428	138	1,563
	Percent High APR	36.1%	56.6%	56.2%	37.8%	47.3%
White	Other Originated	5,855	4,511	3,016	2,649	16,031
	High APR Loan	870	1,393	1,136	557	3,956
	Percent High APR	12.9%	23.6%	27.4%	17.4%	19.8%
Not Provided by Applicant	Other Originated	962	592	582	468	2,604
	High APR Loan	282	358	254	133	1,027
	Percent High APR	22.7%	37.7%	30.4%	22.1%	28.3%
Not Applicable	Other Originated	23	1	0	3	27
	High APR Loan	6	0	1	1	8
	Percent High APR	20.7%	0.0%	100.0%	25.0%	22.9%
Total	Other Originated	7,891	5,752	4,084	3,463	21,190
	High APR Loan	1,638	2,471	1,926	864	6,899
	Percent High APR	17.2%	30.0%	32.0%	20.0%	24.6%
Hispanic	Other Originated	353	244	184	166	947
	High APR Loan	118	254	242	94	708
	Percent High APR	25.1%	51.0%	56.8%	36.2%	42.8%

Table D.243						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Minnetonka City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	3	2	0	2	7
	High APR Loan	1	1	0	0	2
	Percent High APR	25.0%	33.3%	.	0.0%	22.2%
Asian	Other Originated	22	9	5	9	45
	High APR Loan	0	3	3	2	8
	Percent High APR	0.0%	25.0%	37.5%	18.2%	15.1%
Black or African American	Other Originated	11	5	7	9	32
	High APR Loan	1	3	3	0	7
	Percent High APR	8.3%	37.5%	30.0%	0.0%	17.9%
White	Other Originated	1,215	969	590	553	3,327
	High APR Loan	75	137	126	69	407
	Percent High APR	5.8%	12.4%	17.6%	11.1%	10.9%
Not Provided by Applicant	Other Originated	148	95	100	90	433
	High APR Loan	20	22	25	12	79
	Percent High APR	11.9%	18.8%	20.0%	11.8%	15.4%
Not Applicable	Other Originated	3	1	0	0	4
	High APR Loan	1	0	0	0	1
	Percent High APR	25.0%	0.0%	.	.	20.0%
Total	Other Originated	1,402	1,081	702	663	3,848
	High APR Loan	98	166	157	83	504
	Percent High APR	6.5%	13.3%	18.3%	11.1%	11.6%
Hispanic	Other Originated	22	9	12	6	49
	High APR Loan	1	6	2	1	10
	Percent High APR	4.3%	40.0%	14.3%	14.3%	16.9%

Table D.244						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Plymouth City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	1	2	2	1	6
	High APR Loan	0	0	3	1	4
	Percent High APR	0.0%	0.0%	60.0%	50.0%	40.0%
Asian	Other Originated	61	45	27	36	169
	High APR Loan	2	3	3	3	11
	Percent High APR	3.2%	6.3%	10.0%	7.7%	6.1%
Black or African American	Other Originated	25	11	14	8	58
	High APR Loan	7	6	6	5	24
	Percent High APR	21.9%	35.3%	30.0%	38.5%	29.3%
White	Other Originated	1,540	1,056	735	686	4,017
	High APR Loan	100	180	162	102	544
	Percent High APR	6.1%	14.6%	18.1%	12.9%	11.9%
Not Provided by Applicant	Other Originated	221	140	140	106	607
	High APR Loan	15	29	20	13	77
	Percent High APR	6.4%	17.2%	12.5%	10.9%	11.3%
Not Applicable	Other Originated	2	3	0	1	6
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	.	0.0%	0.0%
Total	Other Originated	1,850	1,257	918	838	4,863
	High APR Loan	124	218	194	124	660
	Percent High APR	6.3%	14.8%	17.4%	12.9%	12.0%
Hispanic	Other Originated	17	19	9	6	51
	High APR Loan	2	3	9	1	15
	Percent High APR	10.5%	13.6%	50.0%	14.3%	22.7%

Table D.245						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
St. Paul City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	33	25	14	12	84
	High APR Loan	17	17	25	5	64
	Percent High APR	34.0%	40.5%	64.1%	29.4%	43.2%
Asian	Other Originated	469	309	241	156	1,175
	High APR Loan	77	167	161	69	474
	Percent High APR	14.1%	35.1%	40.0%	30.7%	28.7%
Black or African American	Other Originated	334	187	150	121	792
	High APR Loan	140	235	216	82	673
	Percent High APR	29.5%	55.7%	59.0%	40.4%	45.9%
White	Other Originated	4,220	3,268	2,044	1,894	11,426
	High APR Loan	730	1,219	951	479	3,379
	Percent High APR	14.7%	27.2%	31.8%	20.2%	22.8%
Not Provided by Applicant	Other Originated	745	459	324	304	1,832
	High APR Loan	228	282	245	92	847
	Percent High APR	23.4%	38.1%	43.1%	23.2%	31.6%
Not Applicable	Other Originated	14	3	0	0	17
	High APR Loan	3	0	1	0	4
	Percent High APR	17.6%	.	100.0%	.	19.0%
Total	Other Originated	5,815	4,251	2,773	2,487	15,326
	High APR Loan	1,195	1,920	1,599	727	5,441
	Percent High APR	17.0%	31.1%	36.6%	22.6%	26.2%
Hispanic	Other Originated	305	216	149	156	826
	High APR Loan	92	195	175	72	534
	Percent High APR	23.2%	47.4%	54.0%	31.6%	39.3%

Table D.246						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Woodbury City						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	4	6	0	0	10
	High APR Loan	0	1	2	0	3
	Percent High APR	0.0%	14.3%	100.0%	.	23.1%
Asian	Other Originated	92	47	42	33	214
	High APR Loan	5	9	10	9	33
	Percent High APR	5.2%	16.1%	19.2%	21.4%	13.4%
Black or African American	Other Originated	63	36	33	29	161
	High APR Loan	6	24	14	9	53
	Percent High APR	8.7%	40.0%	29.8%	23.7%	24.8%
White	Other Originated	1,295	1,011	669	610	3,585
	High APR Loan	108	206	185	83	582
	Percent High APR	7.7%	16.9%	21.7%	12.0%	14.0%
Not Provided by Applicant	Other Originated	190	120	104	98	512
	High APR Loan	22	40	27	13	102
	Percent High APR	10.4%	25.0%	20.6%	11.7%	16.6%
Not Applicable	Other Originated	0	1	2	0	3
	High APR Loan	0	0	0	0	0
	Percent High APR	.	0.0%	0.0%	.	0.0%
Total	Other Originated	1,644	1,221	850	770	4,485
	High APR Loan	141	280	238	114	773
	Percent High APR	7.9%	18.7%	21.9%	12.9%	14.7%
Hispanic	Other Originated	25	19	13	13	70
	High APR Loan	2	3	5	3	13
	Percent High APR	7.4%	13.6%	27.8%	18.8%	15.7%

Table D.247						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Anoka County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	28	27	22	13	90
	High APR Loan	14	20	9	3	46
	Percent High APR	33.3%	42.6%	29.0%	18.8%	33.8%
Asian	Other Originated	206	159	132	108	605
	High APR Loan	34	46	74	26	180
	Percent High APR	14.2%	22.4%	35.9%	19.4%	22.9%
Black or African American	Other Originated	120	78	67	81	346
	High APR Loan	41	83	90	23	237
	Percent High APR	25.5%	51.6%	57.3%	22.1%	40.7%
White	Other Originated	8,884	7,100	5,044	4,268	25,296
	High APR Loan	1,298	2,252	2,000	951	6,501
	Percent High APR	12.7%	24.1%	28.4%	18.2%	20.4%
Not Provided by Applicant	Other Originated	1,055	709	662	595	3,021
	High APR Loan	292	321	323	132	1,068
	Percent High APR	21.7%	31.2%	32.8%	18.2%	26.1%
Not Applicable	Other Originated	13	3	1	2	19
	High APR Loan	4	0	0	0	4
	Percent High APR	23.5%	0.0%	0.0%	0.0%	17.4%
Total	Other Originated	10,306	8,076	5,928	5,067	29,377
	High APR Loan	1,683	2,722	2,496	1,135	8,036
	Percent High APR	14.0%	25.2%	29.6%	18.3%	21.5%
Hispanic	Other Originated	169	142	91	85	487
	High APR Loan	40	88	95	33	256
	Percent High APR	19.1%	38.3%	51.1%	28.0%	34.5%

Table D.248						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Carver County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	5	2	3	0	10
	High APR Loan	1	0	1	0	2
	Percent High APR	16.7%	0.0%	25.0%	.	16.7%
Asian	Other Originated	32	18	21	14	85
	High APR Loan	4	6	15	3	28
	Percent High APR	11.1%	25.0%	41.7%	17.6%	24.8%
Black or African American	Other Originated	13	7	9	6	35
	High APR Loan	2	3	5	1	11
	Percent High APR	13.3%	30.0%	35.7%	14.3%	23.9%
White	Other Originated	2,162	1,712	1,309	1,092	6,275
	High APR Loan	231	411	384	186	1,212
	Percent High APR	9.7%	19.4%	22.7%	14.6%	16.2%
Not Provided by Applicant	Other Originated	242	179	192	155	768
	High APR Loan	33	64	67	25	189
	Percent High APR	12.0%	26.3%	25.9%	13.9%	19.7%
Not Applicable	Other Originated	1	1	2	1	5
	High APR Loan	1	0	0	0	1
	Percent High APR	50.0%	0.0%	0.0%	0.0%	16.7%
Total	Other Originated	2,455	1,919	1,536	1,268	7,178
	High APR Loan	272	484	472	215	1,443
	Percent High APR	10.0%	20.1%	23.5%	14.5%	16.7%
Hispanic	Other Originated	39	20	17	12	88
	High APR Loan	5	11	15	11	42
	Percent High APR	11.4%	35.5%	46.9%	47.8%	32.3%

Table D.249						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Dakota County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	35	21	18	11	85
	High APR Loan	15	16	11	2	44
	Percent High APR	30.0%	43.2%	37.9%	15.4%	34.1%
Asian	Other Originated	315	234	144	152	845
	High APR Loan	44	92	83	37	256
	Percent High APR	12.3%	28.2%	36.6%	19.6%	23.3%
Black or African American	Other Originated	197	127	111	105	540
	High APR Loan	55	108	78	47	288
	Percent High APR	21.8%	46.0%	41.3%	30.9%	34.8%
White	Other Originated	9,403	7,588	5,152	4,573	26,716
	High APR Loan	1,045	2,032	1,863	872	5,812
	Percent High APR	10.0%	21.1%	26.6%	16.0%	17.9%
Not Provided by Applicant	Other Originated	1,228	919	703	644	3,494
	High APR Loan	257	296	268	121	942
	Percent High APR	17.3%	24.4%	27.6%	15.8%	21.2%
Not Applicable	Other Originated	16	1	4	4	25
	High APR Loan	2	0	0	1	3
	Percent High APR	11.1%	0.0%	0.0%	20.0%	10.7%
Total	Other Originated	11,194	8,890	6,132	5,489	31,705
	High APR Loan	1,418	2,544	2,303	1,080	7,345
	Percent High APR	11.2%	22.2%	27.3%	16.4%	18.8%
Hispanic	Other Originated	237	172	145	135	689
	High APR Loan	54	108	110	61	333
	Percent High APR	18.6%	38.6%	43.1%	31.1%	32.6%

Table D.250						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Hennepin County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	58	37	20	14	129
	High APR Loan	21	12	16	10	59
	Percent High APR	26.6%	24.5%	44.4%	41.7%	31.4%
Asian	Other Originated	525	394	303	327	1,549
	High APR Loan	84	139	137	67	427
	Percent High APR	13.8%	26.1%	31.1%	17.0%	21.6%
Black or African American	Other Originated	497	320	293	253	1,363
	High APR Loan	175	371	343	141	1,030
	Percent High APR	26.0%	53.7%	53.9%	35.8%	43.0%
White	Other Originated	11,560	8,831	6,136	5,504	32,031
	High APR Loan	1,385	2,280	2,113	996	6,774
	Percent High APR	10.7%	20.5%	25.6%	15.3%	17.5%
Not Provided by Applicant	Other Originated	1,552	1,049	955	798	4,354
	High APR Loan	315	389	371	143	1,218
	Percent High APR	16.9%	27.1%	28.0%	15.2%	21.9%
Not Applicable	Other Originated	35	13	4	2	54
	High APR Loan	4	0	0	0	4
	Percent High APR	10.3%	0.0%	0.0%	0.0%	6.9%
Total	Other Originated	14,227	10,644	7,711	6,898	39,480
	High APR Loan	1,984	3,191	2,980	1,357	9,512
	Percent High APR	12.2%	23.1%	27.9%	16.4%	19.4%
Hispanic	Other Originated	283	227	168	174	852
	High APR Loan	72	180	168	84	504
	Percent High APR	20.3%	44.2%	50.0%	32.6%	37.2%

Table D.251						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Ramsey County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	20	9	9	5	43
	High APR Loan	0	5	2	5	12
	Percent High APR	0.0%	35.7%	18.2%	50.0%	21.8%
Asian	Other Originated	196	163	112	89	560
	High APR Loan	16	36	46	20	118
	Percent High APR	7.5%	18.1%	29.1%	18.3%	17.4%
Black or African American	Other Originated	77	57	35	50	219
	High APR Loan	29	41	40	17	127
	Percent High APR	27.4%	41.8%	53.3%	25.4%	36.7%
White	Other Originated	4,315	3,542	2,326	2,077	12,260
	High APR Loan	503	826	740	380	2,449
	Percent High APR	10.4%	18.9%	24.1%	15.5%	16.6%
Not Provided by Applicant	Other Originated	571	408	323	329	1,631
	High APR Loan	93	113	114	56	376
	Percent High APR	14.0%	21.7%	26.1%	14.5%	18.7%
Not Applicable	Other Originated	8	3	2	1	14
	High APR Loan	1	0	0	0	1
	Percent High APR	11.1%	0.0%	0.0%	0.0%	6.7%
Total	Other Originated	5,187	4,182	2,807	2,551	14,727
	High APR Loan	642	1,021	942	478	3,083
	Percent High APR	11.0%	19.6%	25.1%	15.8%	17.3%
Hispanic	Other Originated	70	59	42	46	217
	High APR Loan	17	37	40	11	105
	Percent High APR	19.5%	38.5%	48.8%	19.3%	32.6%

Table D.252						
Originated Owner-Occupied Refinanced Loans by Race by Predatory Status						
Washington County						
HMDA Data 2004 - 2007						
Race	Loan Type	2004	2005	2006	2007	Total
American Indian	Other Originated	12	8	7	6	33
	High APR Loan	6	7	4	5	22
	Percent High APR	33.3%	46.7%	36.4%	45.5%	40.0%
Asian	Other Originated	99	107	86	65	357
	High APR Loan	13	29	20	24	86
	Percent High APR	11.6%	21.3%	18.9%	27.0%	19.4%
Black or African American	Other Originated	57	36	30	38	161
	High APR Loan	16	34	38	10	98
	Percent High APR	21.9%	48.6%	55.9%	20.8%	37.8%
White	Other Originated	4,593	3,708	2,568	2,267	13,136
	High APR Loan	528	957	879	396	2,760
	Percent High APR	10.3%	20.5%	25.5%	14.9%	17.4%
Not Provided by Applicant	Other Originated	554	384	306	273	1,517
	High APR Loan	97	154	119	59	429
	Percent High APR	14.9%	28.6%	28.0%	17.8%	22.0%
Not Applicable	Other Originated	4	1	6	0	11
	High APR Loan	2	1	0	0	3
	Percent High APR	33.3%	50.0%	0.0%	.	21.4%
Total	Other Originated	5,319	4,244	3,003	2,649	15,215
	High APR Loan	662	1,182	1,060	494	3,398
	Percent High APR	11.1%	21.8%	26.1%	15.7%	18.3%
Hispanic	Other Originated	82	73	47	46	248
	High APR Loan	12	29	30	10	81
	Percent High APR	12.8%	28.4%	39.0%	17.9%	24.6%

Table D.253						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Fair Housing Implementation Council						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	118	68	197	28	411
	High APR Loan	7	7	4	2	20
	Percent High APR	5.6%	9.3%	2.0%	6.7%	4.6%
More than \$15,000 up to \$30,000	Other Originated	1,883	1,197	859	796	4,735
	High APR Loan	176	295	179	98	748
	Percent High APR	8.5%	19.8%	17.2%	11.0%	13.6%
More than \$30,000 up to \$45,000	Other Originated	9,680	7,165	5,292	4,471	26,608
	High APR Loan	1,175	2,765	1,403	441	5,784
	Percent High APR	10.8%	27.8%	21.0%	9.0%	17.9%
More than \$45,000 up to \$60,000	Other Originated	11,663	9,944	8,103	5,977	35,687
	High APR Loan	1,853	4,956	3,288	733	10,830
	Percent High APR	13.7%	33.3%	28.9%	10.9%	23.3%
More than \$60,000 up to \$75,000	Other Originated	8,476	7,888	6,790	5,205	28,359
	High APR Loan	1,206	3,074	2,635	600	7,515
	Percent High APR	12.5%	28.0%	28.0%	10.3%	20.9%
More than \$75,000	Other Originated	20,605	21,604	19,938	15,600	77,747
	High APR Loan	1,555	4,541	4,721	1,251	12,068
	Percent High APR	7.0%	17.4%	19.1%	7.4%	13.4%
Data Missing	Other Originated	1,956	1,713	1,348	720	5,737
	High APR Loan	126	340	752	232	1,450
	Percent High APR	6.1%	16.6%	35.8%	24.4%	20.2%
Total	Other Originated	54,381	49,579	42,527	32,797	179,284
	High APR Loan	6,098	15,978	12,982	3,357	38,415
	Percent High APR	10.1%	24.4%	23.4%	9.3%	17.6%

Table D.254						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Bloomington City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	0	0	3	0	3
	High APR Loan	0	0	0	0	0
	Percent High APR	.	.	0.0%	.	0.0%
More than \$15,000 up to \$30,000	Other Originated	67	27	30	10	134
	High APR Loan	1	7	2	0	10
	Percent High APR	1.5%	20.6%	6.3%	0.0%	6.9%
More than \$30,000 up to \$45,000	Other Originated	226	163	129	118	636
	High APR Loan	27	59	23	4	113
	Percent High APR	10.7%	26.6%	15.1%	3.3%	15.1%
More than \$45,000 up to \$60,000	Other Originated	304	228	228	159	919
	High APR Loan	50	130	61	12	253
	Percent High APR	14.1%	36.3%	21.1%	7.0%	21.6%
More than \$60,000 up to \$75,000	Other Originated	176	189	222	136	723
	High APR Loan	24	69	57	7	157
	Percent High APR	12.0%	26.7%	20.4%	4.9%	17.8%
More than \$75,000	Other Originated	396	434	440	349	1,619
	High APR Loan	22	84	100	11	217
	Percent High APR	5.3%	16.2%	18.5%	3.1%	11.8%
Data Missing	Other Originated	43	45	33	22	143
	High APR Loan	5	8	19	6	38
	Percent High APR	10.4%	15.1%	36.5%	21.4%	21.0%
Total	Other Originated	1,212	1,086	1,085	794	4,177
	High APR Loan	129	357	262	40	788
	Percent High APR	9.6%	24.7%	19.5%	4.8%	15.9%

Table D.255						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Eden Prairie City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	2	2	2	1	7
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	24	21	7	9	61
	High APR Loan	1	2	2	0	5
	Percent High APR	4.0%	8.7%	22.2%	0.0%	7.6%
More than \$30,000 up to \$45,000	Other Originated	184	138	86	72	480
	High APR Loan	15	23	9	1	48
	Percent High APR	7.5%	14.3%	9.5%	1.4%	9.1%
More than \$45,000 up to \$60,000	Other Originated	206	197	191	133	727
	High APR Loan	15	46	30	9	100
	Percent High APR	6.8%	18.9%	13.6%	6.3%	12.1%
More than \$60,000 up to \$75,000	Other Originated	170	197	174	103	644
	High APR Loan	15	41	37	7	100
	Percent High APR	8.1%	17.2%	17.5%	6.4%	13.4%
More than \$75,000	Other Originated	864	867	820	704	3,255
	High APR Loan	38	113	104	28	283
	Percent High APR	4.2%	11.5%	11.3%	3.8%	8.0%
Data Missing	Other Originated	73	38	44	17	172
	High APR Loan	2	5	14	2	23
	Percent High APR	2.7%	11.6%	24.1%	10.5%	11.8%
Total	Other Originated	1,523	1,460	1,324	1,039	5,346
	High APR Loan	86	230	196	47	559
	Percent High APR	5.3%	13.6%	12.9%	4.3%	9.5%

Table D.256						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Minneapolis City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	10	10	40	5	65
	High APR Loan	0	3	0	0	3
	Percent High APR	0.0%	23.1%	0.0%	0.0%	4.4%
More than \$15,000 up to \$30,000	Other Originated	268	192	112	137	709
	High APR Loan	38	61	31	25	155
	Percent High APR	12.4%	24.1%	21.7%	15.4%	17.9%
More than \$30,000 up to \$45,000	Other Originated	1,263	977	829	672	3,741
	High APR Loan	227	511	239	85	1,062
	Percent High APR	15.2%	34.3%	22.4%	11.2%	22.1%
More than \$45,000 up to \$60,000	Other Originated	1,383	1,387	1,083	847	4,700
	High APR Loan	274	736	585	150	1,745
	Percent High APR	16.5%	34.7%	35.1%	15.0%	27.1%
More than \$60,000 up to \$75,000	Other Originated	950	964	859	699	3,472
	High APR Loan	180	498	486	97	1,261
	Percent High APR	15.9%	34.1%	36.1%	12.2%	26.6%
More than \$75,000	Other Originated	2,207	2,589	2,423	2,163	9,382
	High APR Loan	258	727	772	175	1,932
	Percent High APR	10.5%	21.9%	24.2%	7.5%	17.1%
Data Missing	Other Originated	221	238	164	124	747
	High APR Loan	25	41	91	34	191
	Percent High APR	10.2%	14.7%	35.7%	21.5%	20.4%
Total	Other Originated	6,302	6,357	5,510	4,647	22,816
	High APR Loan	1,002	2,577	2,204	566	6,349
	Percent High APR	13.7%	28.8%	28.6%	10.9%	21.8%

Table D.257						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Minnetonka City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	1	1	3	0	5
	High APR Loan	0	0	1	0	1
	Percent High APR	0.0%	0.0%	25.0%	.	16.7%
More than \$15,000 up to \$30,000	Other Originated	21	10	13	13	57
	High APR Loan	0	0	2	0	2
	Percent High APR	0.0%	0.0%	13.3%	0.0%	3.4%
More than \$30,000 up to \$45,000	Other Originated	116	94	96	44	350
	High APR Loan	3	19	4	2	28
	Percent High APR	2.5%	16.8%	4.0%	4.3%	7.4%
More than \$45,000 up to \$60,000	Other Originated	116	104	103	66	389
	High APR Loan	6	14	12	4	36
	Percent High APR	4.9%	11.9%	10.4%	5.7%	8.5%
More than \$60,000 up to \$75,000	Other Originated	123	92	118	96	429
	High APR Loan	9	26	18	11	64
	Percent High APR	6.8%	22.0%	13.2%	10.3%	13.0%
More than \$75,000	Other Originated	526	484	459	360	1,829
	High APR Loan	19	52	68	36	175
	Percent High APR	3.5%	9.7%	12.9%	9.1%	8.7%
Data Missing	Other Originated	39	26	28	12	105
	High APR Loan	1	7	9	5	22
	Percent High APR	2.5%	21.2%	24.3%	29.4%	17.3%
Total	Other Originated	942	811	820	591	3,164
	High APR Loan	38	118	114	58	328
	Percent High APR	3.9%	12.7%	12.2%	8.9%	9.4%

Table D.258						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Plymouth City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	6	2	1	0	9
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	.	0.0%
More than \$15,000 up to \$30,000	Other Originated	40	29	12	18	99
	High APR Loan	2	3	1	0	6
	Percent High APR	4.8%	9.4%	7.7%	0.0%	5.7%
More than \$30,000 up to \$45,000	Other Originated	189	140	78	77	484
	High APR Loan	12	16	6	1	35
	Percent High APR	6.0%	10.3%	7.1%	1.3%	6.7%
More than \$45,000 up to \$60,000	Other Originated	240	202	140	117	699
	High APR Loan	19	36	26	9	90
	Percent High APR	7.3%	15.1%	15.7%	7.1%	11.4%
More than \$60,000 up to \$75,000	Other Originated	178	187	156	115	636
	High APR Loan	9	39	29	10	87
	Percent High APR	4.8%	17.3%	15.7%	8.0%	12.0%
More than \$75,000	Other Originated	719	774	720	554	2,767
	High APR Loan	39	77	71	29	216
	Percent High APR	5.1%	9.0%	9.0%	5.0%	7.2%
Data Missing	Other Originated	63	46	26	20	155
	High APR Loan	1	5	15	4	25
	Percent High APR	1.6%	9.8%	36.6%	16.7%	13.9%
Total	Other Originated	1,435	1,380	1,133	901	4,849
	High APR Loan	82	176	148	53	459
	Percent High APR	5.4%	11.3%	11.6%	5.6%	8.6%

Table D.259						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
St. Paul City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	6	9	28	3	46
	High APR Loan	1	0	1	0	2
	Percent High APR	14.3%	0.0%	3.4%	0.0%	4.2%
More than \$15,000 up to \$30,000	Other Originated	244	123	120	112	599
	High APR Loan	34	57	33	13	137
	Percent High APR	12.2%	31.7%	21.6%	10.4%	18.6%
More than \$30,000 up to \$45,000	Other Originated	1,066	744	549	456	2,815
	High APR Loan	178	426	252	59	915
	Percent High APR	14.3%	36.4%	31.5%	11.5%	24.5%
More than \$45,000 up to \$60,000	Other Originated	1,007	928	724	539	3,198
	High APR Loan	217	727	539	94	1,577
	Percent High APR	17.7%	43.9%	42.7%	14.8%	33.0%
More than \$60,000 up to \$75,000	Other Originated	551	531	525	403	2,010
	High APR Loan	117	292	307	77	793
	Percent High APR	17.5%	35.5%	36.9%	16.0%	28.3%
More than \$75,000	Other Originated	1,085	1,173	1,095	866	4,219
	High APR Loan	92	360	451	105	1,008
	Percent High APR	7.8%	23.5%	29.2%	10.8%	19.3%
Data Missing	Other Originated	142	122	107	48	419
	High APR Loan	22	27	64	27	140
	Percent High APR	13.4%	18.1%	37.4%	36.0%	25.0%
Total	Other Originated	4,101	3,630	3,148	2,427	13,306
	High APR Loan	661	1,889	1,647	375	4,572
	Percent High APR	13.9%	34.2%	34.3%	13.4%	25.6%

Table D.260						
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status						
Woodbury City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	10	0	6	0	16
	High APR Loan	1	0	0	0	1
	Percent High APR	9.1%	.	0.0%	.	5.9%
More than \$15,000 up to \$30,000	Other Originated	33	30	22	16	101
	High APR Loan	2	4	0	1	7
	Percent High APR	5.7%	11.8%	0.0%	5.9%	6.5%
More than \$30,000 up to \$45,000	Other Originated	239	183	134	120	676
	High APR Loan	7	33	19	7	66
	Percent High APR	2.8%	15.3%	12.4%	5.5%	8.9%
More than \$45,000 up to \$60,000	Other Originated	287	266	224	197	974
	High APR Loan	32	71	44	7	154
	Percent High APR	10.0%	21.1%	16.4%	3.4%	13.7%
More than \$60,000 up to \$75,000	Other Originated	252	288	216	148	904
	High APR Loan	33	60	30	9	132
	Percent High APR	11.6%	17.2%	12.2%	5.7%	12.7%
More than \$75,000	Other Originated	900	1,028	905	710	3,543
	High APR Loan	42	151	170	44	407
	Percent High APR	4.5%	12.8%	15.8%	5.8%	10.3%
Data Missing	Other Originated	62	59	62	17	200
	High APR Loan	3	11	29	9	52
	Percent High APR	4.6%	15.7%	31.9%	34.6%	20.6%
Total	Other Originated	1,783	1,854	1,569	1,208	6,414
	High APR Loan	120	330	292	77	819
	Percent High APR	6.3%	15.1%	15.7%	6.0%	11.3%

Table D.261
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status

Anoka County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	19	6	14	3	42
	High APR Loan	2	1	1	2	6
	Percent High APR	9.5%	14.3%	6.7%	40.0%	12.5%
More than \$15,000 up to \$30,000	Other Originated	245	161	98	89	593
	High APR Loan	31	44	30	27	132
	Percent High APR	11.2%	21.5%	23.4%	23.3%	18.2%
More than \$30,000 up to \$45,000	Other Originated	1,461	1,006	659	568	3,694
	High APR Loan	185	473	235	86	979
	Percent High APR	11.2%	32.0%	26.3%	13.1%	21.0%
More than \$45,000 up to \$60,000	Other Originated	1,751	1,427	1,063	814	5,055
	High APR Loan	287	749	492	99	1,627
	Percent High APR	14.1%	34.4%	31.6%	10.8%	24.3%
More than \$60,000 up to \$75,000	Other Originated	1,347	1,149	872	663	4,031
	High APR Loan	195	521	376	86	1,178
	Percent High APR	12.6%	31.2%	30.1%	11.5%	22.6%
More than \$75,000	Other Originated	2,330	2,452	2,041	1,399	8,222
	High APR Loan	238	659	653	157	1,707
	Percent High APR	9.3%	21.2%	24.2%	10.1%	17.2%
Data Missing	Other Originated	250	232	152	69	703
	High APR Loan	23	60	96	35	214
	Percent High APR	8.4%	20.5%	38.7%	33.7%	23.3%
Total	Other Originated	7,403	6,433	4,899	3,605	22,340
	High APR Loan	961	2,507	1,883	492	5,843
	Percent High APR	11.5%	28.0%	27.8%	12.0%	20.7%

Table D.262
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status

Carver County
HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	4	3	3	0	10
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	.	0.0%
More than \$15,000 up to \$30,000	Other Originated	50	42	30	24	146
	High APR Loan	4	8	6	3	21
	Percent High APR	7.4%	16.0%	16.7%	11.1%	12.6%
More than \$30,000 up to \$45,000	Other Originated	308	257	165	144	874
	High APR Loan	36	42	52	14	144
	Percent High APR	10.5%	14.0%	24.0%	8.9%	14.1%
More than \$45,000 up to \$60,000	Other Originated	407	404	298	177	1,286
	High APR Loan	56	124	57	9	246
	Percent High APR	12.1%	23.5%	16.1%	4.8%	16.1%
More than \$60,000 up to \$75,000	Other Originated	340	373	262	193	1,168
	High APR Loan	25	78	67	14	184
	Percent High APR	6.8%	17.3%	20.4%	6.8%	13.6%
More than \$75,000	Other Originated	1,160	1,144	1,129	847	4,280
	High APR Loan	40	135	162	39	376
	Percent High APR	3.3%	10.6%	12.5%	4.4%	8.1%
Data Missing	Other Originated	89	69	66	27	251
	High APR Loan	1	10	22	3	36
	Percent High APR	1.1%	12.7%	25.0%	10.0%	12.5%
Total	Other Originated	2,358	2,292	1,953	1,412	8,015
	High APR Loan	162	397	366	82	1,007
	Percent High APR	6.4%	14.8%	15.8%	5.5%	11.2%

Table D.263
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status
 Dakota County
 HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	19	12	29	9	69
	High APR Loan	1	2	1	0	4
	Percent High APR	5.0%	14.3%	3.3%	0.0%	5.5%
More than \$15,000 up to \$30,000	Other Originated	300	186	142	162	790
	High APR Loan	19	35	15	7	76
	Percent High APR	6.0%	15.8%	9.6%	4.1%	8.8%
More than \$30,000 up to \$45,000	Other Originated	1,721	1,268	896	766	4,651
	High APR Loan	178	396	176	45	795
	Percent High APR	9.4%	23.8%	16.4%	5.5%	14.6%
More than \$45,000 up to \$60,000	Other Originated	2,182	1,634	1,389	956	6,161
	High APR Loan	309	730	425	96	1,560
	Percent High APR	12.4%	30.9%	23.4%	9.1%	20.2%
More than \$60,000 up to \$75,000	Other Originated	1,682	1,369	1,177	912	5,140
	High APR Loan	200	458	348	95	1,101
	Percent High APR	10.6%	25.1%	22.8%	9.4%	17.6%
More than \$75,000	Other Originated	3,676	3,554	3,192	2,467	12,889
	High APR Loan	256	723	655	195	1,829
	Percent High APR	6.5%	16.9%	17.0%	7.3%	12.4%
Data Missing	Other Originated	354	296	210	103	963
	High APR Loan	9	50	148	35	242
	Percent High APR	2.5%	14.5%	41.3%	25.4%	20.1%
Total	Other Originated	9,934	8,319	7,035	5,375	30,663
	High APR Loan	972	2,394	1,768	473	5,607
	Percent High APR	8.9%	22.3%	20.1%	8.1%	15.5%

Table D.264
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status
 Hennepin County
 HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	16	11	51	4	82
	High APR Loan	2	1	0	0	3
	Percent High APR	11.1%	8.3%	0.0%	0.0%	3.5%
More than \$15,000 up to \$30,000	Other Originated	337	220	145	116	818
	High APR Loan	25	45	29	7	106
	Percent High APR	6.9%	17.0%	16.7%	5.7%	11.5%
More than \$30,000 up to \$45,000	Other Originated	1,724	1,242	913	777	4,656
	High APR Loan	190	475	236	89	990
	Percent High APR	9.9%	27.7%	20.5%	10.3%	17.5%
More than \$45,000 up to \$60,000	Other Originated	2,265	1,857	1,531	1,179	6,832
	High APR Loan	378	1,045	696	178	2,297
	Percent High APR	14.3%	36.0%	31.3%	13.1%	25.2%
More than \$60,000 up to \$75,000	Other Originated	1,612	1,493	1,284	947	5,336
	High APR Loan	267	656	595	124	1,642
	Percent High APR	14.2%	30.5%	31.7%	11.6%	23.5%
More than \$75,000	Other Originated	4,085	4,317	4,104	3,231	15,737
	High APR Loan	332	918	969	296	2,515
	Percent High APR	7.5%	17.5%	19.1%	8.4%	13.8%
Data Missing	Other Originated	382	320	267	145	1,114
	High APR Loan	19	74	146	43	282
	Percent High APR	4.7%	18.8%	35.4%	22.9%	20.2%
Total	Other Originated	10,421	9,460	8,295	6,399	34,575
	High APR Loan	1,213	3,214	2,671	737	7,835
	Percent High APR	10.4%	25.4%	24.4%	10.3%	18.5%

Table D.265
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status
 Ramsey County
 HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	10	6	5	1	22
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	149	87	65	39	340
	High APR Loan	14	18	16	11	59
	Percent High APR	8.6%	17.1%	19.8%	22.0%	14.8%
More than \$30,000 up to \$45,000	Other Originated	612	480	397	345	1,834
	High APR Loan	60	139	79	31	309
	Percent High APR	8.9%	22.5%	16.6%	8.2%	14.4%
More than \$45,000 up to \$60,000	Other Originated	758	636	578	439	2,411
	High APR Loan	106	282	156	39	583
	Percent High APR	12.3%	30.7%	21.3%	8.2%	19.5%
More than \$60,000 up to \$75,000	Other Originated	528	492	489	451	1,960
	High APR Loan	61	146	134	33	374
	Percent High APR	10.4%	22.9%	21.5%	6.8%	16.0%
More than \$75,000	Other Originated	1,149	1,249	1,257	945	4,600
	High APR Loan	81	236	211	56	584
	Percent High APR	6.6%	15.9%	14.4%	5.6%	11.3%
Data Missing	Other Originated	112	104	92	52	360
	High APR Loan	6	24	45	8	83
	Percent High APR	5.1%	18.8%	32.8%	13.3%	18.7%
Total	Other Originated	3,318	3,054	2,883	2,272	11,527
	High APR Loan	328	845	641	178	1,992
	Percent High APR	9.0%	21.7%	18.2%	7.3%	14.7%

Table D.266
Originated Owner-Occupied Home Purchase Loans by Income by Predatory Status
 Washington County
 HMDA Data 2004 - 2007

Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	15	6	12	2	35
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	105	69	63	51	288
	High APR Loan	5	11	12	4	32
	Percent High APR	4.5%	13.8%	16.0%	7.3%	10.0%
More than \$30,000 up to \$45,000	Other Originated	571	473	361	312	1,717
	High APR Loan	57	153	73	17	300
	Percent High APR	9.1%	24.4%	16.8%	5.2%	14.9%
More than \$45,000 up to \$60,000	Other Originated	757	674	551	354	2,336
	High APR Loan	104	266	165	27	562
	Percent High APR	12.1%	28.3%	23.0%	7.1%	19.4%
More than \$60,000 up to \$75,000	Other Originated	567	564	436	339	1,906
	High APR Loan	71	190	151	30	442
	Percent High APR	11.1%	25.2%	25.7%	8.1%	18.8%
More than \$75,000	Other Originated	1,508	1,539	1,353	1,005	5,405
	High APR Loan	98	306	335	80	819
	Percent High APR	6.1%	16.6%	19.8%	7.4%	13.2%
Data Missing	Other Originated	126	118	97	64	405
	High APR Loan	9	18	54	21	102
	Percent High APR	6.7%	13.2%	35.8%	24.7%	20.1%
Total	Other Originated	3,649	3,443	2,873	2,127	12,092
	High APR Loan	344	944	790	179	2,257
	Percent High APR	8.6%	21.5%	21.6%	7.8%	15.7%

Table D.267						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Fair Housing Implementation Council						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	49	41	34	28	152
	High APR Loan	4	5	5	6	20
	Percent High APR	7.5%	10.9%	12.8%	17.6%	11.6%
More than \$15,000 up to \$30,000	Other Originated	404	305	355	224	1,288
	High APR Loan	72	72	84	42	270
	Percent High APR	15.1%	19.1%	19.1%	15.8%	17.3%
More than \$30,000 up to \$45,000	Other Originated	1,315	998	1,012	762	4,087
	High APR Loan	256	264	215	125	860
	Percent High APR	16.3%	20.9%	17.5%	14.1%	17.4%
More than \$45,000 up to \$60,000	Other Originated	1,669	1,406	1,439	1,121	5,635
	High APR Loan	288	264	266	203	1,021
	Percent High APR	14.7%	15.8%	15.6%	15.3%	15.3%
More than \$60,000 up to \$75,000	Other Originated	1,527	1,360	1,357	1,119	5,363
	High APR Loan	164	226	230	154	774
	Percent High APR	9.7%	14.2%	14.5%	12.1%	12.6%
More than \$75,000	Other Originated	3,742	4,122	4,396	4,324	16,584
	High APR Loan	301	369	467	361	1,498
	Percent High APR	7.4%	8.2%	9.6%	7.7%	8.3%
Data Missing	Other Originated	121	153	159	140	573
	High APR Loan	3	5	13	9	30
	Percent High APR	2.4%	3.2%	7.6%	6.0%	5.0%
Total	Other Originated	8,827	8,385	8,752	7,718	33,682
	High APR Loan	1,088	1,205	1,280	900	4,473
	Percent High APR	11.0%	12.6%	12.8%	10.4%	11.7%

Table D.268						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Bloomington City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	2	1	1	0	4
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	#DIV/0!	0.0%
More than \$15,000 up to \$30,000	Other Originated	6	11	5	1	23
	High APR Loan	2	0	2	0	4
	Percent High APR	25.0%	0.0%	28.6%	0.0%	14.8%
More than \$30,000 up to \$45,000	Other Originated	35	15	27	11	88
	High APR Loan	6	8	1	5	20
	Percent High APR	14.6%	34.8%	3.6%	31.3%	18.5%
More than \$45,000 up to \$60,000	Other Originated	29	33	31	24	117
	High APR Loan	2	12	6	6	26
	Percent High APR	6.5%	26.7%	16.2%	20.0%	18.2%
More than \$60,000 up to \$75,000	Other Originated	39	24	32	38	133
	High APR Loan	3	3	1	2	9
	Percent High APR	7.1%	11.1%	3.0%	5.0%	6.3%
More than \$75,000	Other Originated	88	87	82	107	364
	High APR Loan	11	11	14	7	43
	Percent High APR	11.1%	11.2%	14.6%	6.1%	10.6%
Data Missing	Other Originated	4	5	3	3	15
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Other Originated	203	176	181	184	744
	High APR Loan	24	34	24	20	102
	Percent High APR	10.6%	16.2%	11.7%	9.8%	12.1%

Table D.269						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Eden Prairie City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	0	1	0	0	1
	High APR Loan	0	0	0	0	0
	Percent High APR	.	0.0%	.	.	0.0%
More than \$15,000 up to \$30,000	Other Originated	2	1	2	1	6
	High APR Loan	1	0	0	0	1
	Percent High APR	33.3%	0.0%	0.0%	0.0%	14.3%
More than \$30,000 up to \$45,000	Other Originated	6	4	7	9	26
	High APR Loan	5	2	1	0	8
	Percent High APR	45.5%	33.3%	12.5%	0.0%	23.5%
More than \$45,000 up to \$60,000	Other Originated	10	16	15	8	49
	High APR Loan	4	2	6	0	12
	Percent High APR	28.6%	11.1%	28.6%	0.0%	19.7%
More than \$60,000 up to \$75,000	Other Originated	20	15	8	12	55
	High APR Loan	3	3	2	1	9
	Percent High APR	13.0%	16.7%	20.0%	7.7%	14.1%
More than \$75,000	Other Originated	74	93	120	97	384
	High APR Loan	6	7	6	10	29
	Percent High APR	7.5%	7.0%	4.8%	9.3%	7.0%
Data Missing	Other Originated	2	4	6	2	14
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Other Originated	114	134	158	129	535
	High APR Loan	19	14	15	11	59
	Percent High APR	14.3%	9.5%	8.7%	7.9%	9.9%

Table D.270						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Minneapolis City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	8	9	3	4	24
	High APR Loan	1	0	0	1	2
	Percent High APR	11.1%	0.0%	0.0%	20.0%	7.7%
More than \$15,000 up to \$30,000	Other Originated	68	60	61	40	229
	High APR Loan	19	19	16	11	65
	Percent High APR	21.8%	24.1%	20.8%	21.6%	22.1%
More than \$30,000 up to \$45,000	Other Originated	215	155	157	111	638
	High APR Loan	55	48	41	20	164
	Percent High APR	20.4%	23.6%	20.7%	15.3%	20.4%
More than \$45,000 up to \$60,000	Other Originated	226	190	155	159	730
	High APR Loan	56	34	31	29	150
	Percent High APR	19.9%	15.2%	16.7%	15.4%	17.0%
More than \$60,000 up to \$75,000	Other Originated	157	138	156	144	595
	High APR Loan	12	29	32	16	89
	Percent High APR	7.1%	17.4%	17.0%	10.0%	13.0%
More than \$75,000	Other Originated	316	334	381	414	1,445
	High APR Loan	30	30	37	29	126
	Percent High APR	8.7%	8.2%	8.9%	6.5%	8.0%
Data Missing	Other Originated	17	18	25	18	78
	High APR Loan	1	0	2	0	3
	Percent High APR	5.6%	0.0%	7.4%	0.0%	3.7%
Total	Other Originated	1,007	904	938	890	3,739
	High APR Loan	174	160	159	106	599
	Percent High APR	14.7%	15.0%	14.5%	10.6%	13.8%

Table D.271						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Minnetonka City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	1	0	1	0	2
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	0.0%	.	0.0%
More than \$15,000 up to \$30,000	Other Originated	2	5	5	3	15
	High APR Loan	1	1	0	1	3
	Percent High APR	33.3%	16.7%	0.0%	25.0%	16.7%
More than \$30,000 up to \$45,000	Other Originated	12	11	7	3	33
	High APR Loan	1	2	1	2	6
	Percent High APR	7.7%	15.4%	12.5%	40.0%	15.4%
More than \$45,000 up to \$60,000	Other Originated	8	15	12	14	49
	High APR Loan	1	3	2	1	7
	Percent High APR	11.1%	16.7%	14.3%	6.7%	12.5%
More than \$60,000 up to \$75,000	Other Originated	24	18	19	15	76
	High APR Loan	2	2	2	2	8
	Percent High APR	7.7%	10.0%	9.5%	11.8%	9.5%
More than \$75,000	Other Originated	73	98	93	91	355
	High APR Loan	4	5	6	9	24
	Percent High APR	5.2%	4.9%	6.1%	9.0%	6.3%
Data Missing	Other Originated	1	3	1	0	5
	High APR Loan	0	1	0	0	1
	Percent High APR	0.0%	25.0%	0.0%	.	16.7%
Total	Other Originated	121	150	138	126	535
	High APR Loan	9	14	11	15	49
	Percent High APR	6.9%	8.5%	7.4%	10.6%	8.4%

Table D.272						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Plymouth City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	3	0	0	0	3
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	0.0%
More than \$15,000 up to \$30,000	Other Originated	4	4	3	3	14
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
More than \$30,000 up to \$45,000	Other Originated	15	9	7	6	37
	High APR Loan	4	0	2	1	7
	Percent High APR	21.1%	0.0%	22.2%	14.3%	15.9%
More than \$45,000 up to \$60,000	Other Originated	23	18	22	16	79
	High APR Loan	3	6	6	3	18
	Percent High APR	11.5%	25.0%	21.4%	15.8%	18.6%
More than \$60,000 up to \$75,000	Other Originated	23	27	14	26	90
	High APR Loan	5	2	4	1	12
	Percent High APR	17.9%	6.9%	22.2%	3.7%	11.8%
More than \$75,000	Other Originated	99	124	132	132	487
	High APR Loan	4	10	14	9	37
	Percent High APR	3.9%	7.5%	9.6%	6.4%	7.1%
Data Missing	Other Originated	3	2	3	7	15
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Other Originated	170	184	181	190	725
	High APR Loan	16	18	26	14	74
	Percent High APR	8.6%	8.9%	12.6%	6.9%	9.3%

Table D.273						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
St. Paul City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	6	5	5	8	24
	High APR Loan	1	1	0	1	3
	Percent High APR	14.3%	16.7%	0.0%	11.1%	11.1%
More than \$15,000 up to \$30,000	Other Originated	83	59	62	49	253
	High APR Loan	13	18	17	5	53
	Percent High APR	13.5%	23.4%	21.5%	9.3%	17.3%
More than \$30,000 up to \$45,000	Other Originated	224	165	166	112	667
	High APR Loan	35	48	38	26	147
	Percent High APR	13.5%	22.5%	18.6%	18.8%	18.1%
More than \$45,000 up to \$60,000	Other Originated	184	167	195	166	712
	High APR Loan	48	42	48	28	166
	Percent High APR	20.7%	20.1%	19.8%	14.4%	18.9%
More than \$60,000 up to \$75,000	Other Originated	167	141	160	98	566
	High APR Loan	10	25	27	21	83
	Percent High APR	5.6%	15.1%	14.4%	17.6%	12.8%
More than \$75,000	Other Originated	283	306	336	309	1,234
	High APR Loan	20	20	43	29	112
	Percent High APR	6.6%	6.1%	11.3%	8.6%	8.3%
Data Missing	Other Originated	9	12	7	14	42
	High APR Loan	0	1	1	2	4
	Percent High APR	0.0%	7.7%	12.5%	12.5%	8.7%
Total	Other Originated	956	855	931	756	3,498
	High APR Loan	127	155	174	112	568
	Percent High APR	11.7%	15.3%	15.7%	12.9%	14.0%

Table D.274						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Woodbury City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	2	0	0	1	3
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	.	.	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	5	5	9	3	22
	High APR Loan	0	0	1	2	3
	Percent High APR	0.0%	0.0%	10.0%	40.0%	12.0%
More than \$30,000 up to \$45,000	Other Originated	24	19	17	10	70
	High APR Loan	0	2	2	1	5
	Percent High APR	0.0%	9.5%	10.5%	9.1%	6.7%
More than \$45,000 up to \$60,000	Other Originated	22	29	25	15	91
	High APR Loan	2	0	5	1	8
	Percent High APR	8.3%	0.0%	16.7%	6.3%	8.1%
More than \$60,000 up to \$75,000	Other Originated	34	31	29	22	116
	High APR Loan	2	3	4	3	12
	Percent High APR	5.6%	8.8%	12.1%	12.0%	9.4%
More than \$75,000	Other Originated	115	122	143	144	524
	High APR Loan	8	9	13	6	36
	Percent High APR	6.5%	6.9%	8.3%	4.0%	6.4%
Data Missing	Other Originated	4	4	3	2	13
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Other Originated	206	210	226	197	839
	High APR Loan	12	14	25	13	64
	Percent High APR	5.5%	6.3%	10.0%	6.2%	7.1%

Table D.275						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Anoka County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	4	5	5	4	18
	High APR Loan	0	1	1	3	5
	Percent High APR	0.0%	16.7%	16.7%	42.9%	21.7%
More than \$15,000 up to \$30,000	Other Originated	59	48	43	29	179
	High APR Loan	8	6	8	7	29
	Percent High APR	11.9%	11.1%	15.7%	19.4%	13.9%
More than \$30,000 up to \$45,000	Other Originated	202	152	154	113	621
	High APR Loan	31	34	34	21	120
	Percent High APR	13.3%	18.3%	18.1%	15.7%	16.2%
More than \$45,000 up to \$60,000	Other Originated	276	224	225	153	878
	High APR Loan	41	28	37	26	132
	Percent High APR	12.9%	11.1%	14.1%	14.5%	13.1%
More than \$60,000 up to \$75,000	Other Originated	247	239	217	208	911
	High APR Loan	35	38	44	31	148
	Percent High APR	12.4%	13.7%	16.9%	13.0%	14.0%
More than \$75,000	Other Originated	551	603	630	560	2,344
	High APR Loan	43	58	75	47	223
	Percent High APR	7.2%	8.8%	10.6%	7.7%	8.7%
Data Missing	Other Originated	22	19	22	21	84
	High APR Loan	0	0	0	2	2
	Percent High APR	0.0%	0.0%	0.0%	8.7%	2.3%
Total	Other Originated	1,361	1,290	1,296	1,088	5,035
	High APR Loan	158	165	199	137	659
	Percent High APR	10.4%	11.3%	13.3%	11.2%	11.6%

Table D.276						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Carver County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	0	0	0	0	0
	High APR Loan	0	1	0	0	1
	Percent High APR	.	100.0%	.	.	100.0%
More than \$15,000 up to \$30,000	Other Originated	1	6	8	5	20
	High APR Loan	2	3	1	1	7
	Percent High APR	66.7%	33.3%	11.1%	16.7%	25.9%
More than \$30,000 up to \$45,000	Other Originated	19	15	13	15	62
	High APR Loan	5	3	0	2	10
	Percent High APR	20.8%	16.7%	0.0%	11.8%	13.9%
More than \$45,000 up to \$60,000	Other Originated	41	37	28	21	127
	High APR Loan	2	6	6	5	19
	Percent High APR	4.7%	14.0%	17.6%	19.2%	13.0%
More than \$60,000 up to \$75,000	Other Originated	33	33	36	20	122
	High APR Loan	9	8	2	6	25
	Percent High APR	21.4%	19.5%	5.3%	23.1%	17.0%
More than \$75,000	Other Originated	110	144	159	148	561
	High APR Loan	11	12	17	16	56
	Percent High APR	9.1%	7.7%	9.7%	9.8%	9.1%
Data Missing	Other Originated	5	4	2	0	11
	High APR Loan	1	0	2	0	3
	Percent High APR	16.7%	0.0%	50.0%	.	21.4%
Total	Other Originated	209	239	246	209	903
	High APR Loan	30	33	28	30	121
	Percent High APR	12.6%	12.1%	10.2%	12.6%	11.8%

Table D.277						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Dakota County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	10	7	6	1	24
	High APR Loan	2	0	3	0	5
	Percent High APR	16.7%	0.0%	33.3%	0.0%	17.2%
More than \$15,000 up to \$30,000	Other Originated	51	32	42	27	152
	High APR Loan	6	5	15	5	31
	Percent High APR	10.5%	13.5%	26.3%	15.6%	16.9%
More than \$30,000 up to \$45,000	Other Originated	164	114	120	103	501
	High APR Loan	35	35	25	18	113
	Percent High APR	17.6%	23.5%	17.2%	14.9%	18.4%
More than \$45,000 up to \$60,000	Other Originated	231	197	220	126	774
	High APR Loan	36	41	37	26	140
	Percent High APR	13.5%	17.2%	14.4%	17.1%	15.3%
More than \$60,000 up to \$75,000	Other Originated	205	216	224	179	824
	High APR Loan	26	37	30	16	109
	Percent High APR	11.3%	14.6%	11.8%	8.2%	11.7%
More than \$75,000	Other Originated	640	697	669	724	2,730
	High APR Loan	57	79	78	59	273
	Percent High APR	8.2%	10.2%	10.4%	7.5%	9.1%
Data Missing	Other Originated	12	16	30	24	82
	High APR Loan	1	2	1	1	5
	Percent High APR	7.7%	11.1%	3.2%	4.0%	5.7%
Total	Other Originated	1,313	1,279	1,311	1,184	5,087
	High APR Loan	163	199	189	125	676
	Percent High APR	11.0%	13.5%	12.6%	9.5%	11.7%

Table D.278						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Hennepin County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	5	7	7	8	27
	High APR Loan	0	1	0	0	1
	Percent High APR	0.0%	12.5%	0.0%	0.0%	3.6%
More than \$15,000 up to \$30,000	Other Originated	65	39	53	29	186
	High APR Loan	8	9	11	7	35
	Percent High APR	11.0%	18.8%	17.2%	19.4%	15.8%
More than \$30,000 up to \$45,000	Other Originated	190	181	148	142	661
	High APR Loan	39	42	32	16	129
	Percent High APR	17.0%	18.8%	17.8%	10.1%	16.3%
More than \$45,000 up to \$60,000	Other Originated	313	265	247	217	1,042
	High APR Loan	44	44	44	50	182
	Percent High APR	12.3%	14.2%	15.1%	18.7%	14.9%
More than \$60,000 up to \$75,000	Other Originated	303	247	226	182	958
	High APR Loan	39	49	46	32	166
	Percent High APR	11.4%	16.6%	16.9%	15.0%	14.8%
More than \$75,000	Other Originated	673	746	896	848	3,163
	High APR Loan	61	76	85	78	300
	Percent High APR	8.3%	9.2%	8.7%	8.4%	8.7%
Data Missing	Other Originated	21	37	33	27	118
	High APR Loan	0	1	5	3	9
	Percent High APR	0.0%	2.6%	13.2%	10.0%	7.1%
Total	Other Originated	1,570	1,522	1,610	1,453	6,155
	High APR Loan	191	222	223	186	822
	Percent High APR	10.8%	12.7%	12.2%	11.3%	11.8%

Table D.279						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Ramsey County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	3	5	4	1	13
	High APR Loan	0	1	1	0	2
	Percent High APR	0.0%	16.7%	20.0%	0.0%	13.3%
More than \$15,000 up to \$30,000	Other Originated	30	24	36	24	114
	High APR Loan	5	4	10	2	21
	Percent High APR	14.3%	14.3%	21.7%	7.7%	15.6%
More than \$30,000 up to \$45,000	Other Originated	121	100	111	68	400
	High APR Loan	18	21	23	4	66
	Percent High APR	12.9%	17.4%	17.2%	5.6%	14.2%
More than \$45,000 up to \$60,000	Other Originated	174	113	150	111	548
	High APR Loan	30	20	20	13	83
	Percent High APR	14.7%	15.0%	11.8%	10.5%	13.2%
More than \$60,000 up to \$75,000	Other Originated	147	119	130	89	485
	High APR Loan	13	16	17	11	57
	Percent High APR	8.1%	11.9%	11.6%	11.0%	10.5%
More than \$75,000	Other Originated	344	371	365	385	1,465
	High APR Loan	21	32	37	27	117
	Percent High APR	5.8%	7.9%	9.2%	6.6%	7.4%
Data Missing	Other Originated	8	15	15	12	50
	High APR Loan	0	0	1	0	1
	Percent High APR	0.0%	0.0%	6.3%	0.0%	2.0%
Total	Other Originated	827	747	811	690	3,075
	High APR Loan	87	94	109	57	347
	Percent High APR	9.5%	11.2%	11.8%	7.6%	10.1%

Table D.280						
Originated Owner-Occupied Home Improvement Loans by Income by Predatory Status						
Washington County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	5	1	2	1	9
	High APR Loan	0	0	0	1	1
	Percent High APR	0.0%	0.0%	0.0%	50.0%	10.0%
More than \$15,000 up to \$30,000	Other Originated	28	11	26	10	75
	High APR Loan	7	7	3	1	18
	Percent High APR	20.0%	38.9%	10.3%	9.1%	19.4%
More than \$30,000 up to \$45,000	Other Originated	88	58	78	59	283
	High APR Loan	22	19	15	9	65
	Percent High APR	20.0%	24.7%	16.1%	13.2%	18.7%
More than \$45,000 up to \$60,000	Other Originated	132	102	114	91	439
	High APR Loan	19	26	18	15	78
	Percent High APR	12.6%	20.3%	13.6%	14.2%	15.1%
More than \$60,000 up to \$75,000	Other Originated	128	112	106	86	432
	High APR Loan	5	11	19	12	47
	Percent High APR	3.8%	8.9%	15.2%	12.2%	9.8%
More than \$75,000	Other Originated	376	397	390	365	1,528
	High APR Loan	25	20	42	35	122
	Percent High APR	6.2%	4.8%	9.7%	8.8%	7.4%
Data Missing	Other Originated	13	14	9	10	46
	High APR Loan	0	0	1	1	2
	Percent High APR	0.0%	0.0%	10.0%	9.1%	4.2%
Total	Other Originated	770	695	725	622	2,812
	High APR Loan	78	83	98	74	333
	Percent High APR	9.2%	10.7%	11.9%	10.6%	10.6%

Table D.281						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Fair Housing Implementation Council						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	178	113	82	68	441
	High APR Loan	26	27	23	8	84
	Percent High APR	12.7%	19.3%	21.9%	10.5%	16.0%
More than \$15,000 up to \$30,000	Other Originated	3,303	1,918	1,048	891	7,160
	High APR Loan	587	657	342	200	1,786
	Percent High APR	15.1%	25.5%	24.6%	18.3%	20.0%
More than \$30,000 up to \$45,000	Other Originated	11,069	7,219	4,450	3,664	26,402
	High APR Loan	2,357	3,210	1,939	807	8,313
	Percent High APR	17.6%	30.8%	30.3%	18.0%	23.9%
More than \$45,000 up to \$60,000	Other Originated	12,904	9,467	6,663	5,893	34,927
	High APR Loan	2,503	4,236	3,295	1,435	11,469
	Percent High APR	16.2%	30.9%	33.1%	19.6%	24.7%
More than \$60,000 up to \$75,000	Other Originated	10,691	8,464	6,143	5,194	30,492
	High APR Loan	1,761	3,147	2,939	1,280	9,127
	Percent High APR	14.1%	27.1%	32.4%	19.8%	23.0%
More than \$75,000	Other Originated	26,564	23,296	18,387	16,981	85,228
	High APR Loan	2,833	5,313	5,898	2,971	17,015
	Percent High APR	9.6%	18.6%	24.3%	14.9%	16.6%
Data Missing	Other Originated	6,332	3,823	1,606	1,182	12,943
	High APR Loan	119	181	490	224	1,014
	Percent High APR	1.8%	4.5%	23.4%	15.9%	7.3%
Total	Other Originated	71,041	54,300	38,379	33,873	197,593
	High APR Loan	10,186	16,771	14,926	6,925	48,808
	Percent High APR	12.5%	23.6%	28.0%	17.0%	19.8%

Table D.282						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Bloomington City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	2	1	1	1	5
	High APR Loan	1	1	0	0	2
	Percent High APR	33.3%	50.0%	0.0%	0.0%	28.6%
More than \$15,000 up to \$30,000	Other Originated	94	66	29	21	210
	High APR Loan	8	9	8	5	30
	Percent High APR	7.8%	12.0%	21.6%	19.2%	12.5%
More than \$30,000 up to \$45,000	Other Originated	340	244	131	124	839
	High APR Loan	34	66	47	26	173
	Percent High APR	9.1%	21.3%	26.4%	17.3%	17.1%
More than \$45,000 up to \$60,000	Other Originated	410	298	220	175	1,103
	High APR Loan	59	101	80	38	278
	Percent High APR	12.6%	25.3%	26.7%	17.8%	20.1%
More than \$60,000 up to \$75,000	Other Originated	284	239	176	163	862
	High APR Loan	45	62	80	37	224
	Percent High APR	13.7%	20.6%	31.3%	18.5%	20.6%
More than \$75,000	Other Originated	710	596	482	437	2,225
	High APR Loan	60	124	128	53	365
	Percent High APR	7.8%	17.2%	21.0%	10.8%	14.1%
Data Missing	Other Originated	194	121	46	29	390
	High APR Loan	2	4	19	7	32
	Percent High APR	1.0%	3.2%	29.2%	19.4%	7.6%
Total	Other Originated	2,034	1,565	1,085	950	5,634
	High APR Loan	209	367	362	166	1,104
	Percent High APR	9.3%	19.0%	25.0%	14.9%	16.4%

Table D.283						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Eden Prairie City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	5	1	1	1	8
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	37	12	8	6	63
	High APR Loan	2	3	2	0	7
	Percent High APR	5.1%	20.0%	20.0%	0.0%	10.0%
More than \$30,000 up to \$45,000	Other Originated	134	91	38	44	307
	High APR Loan	12	13	14	7	46
	Percent High APR	8.2%	12.5%	26.9%	13.7%	13.0%
More than \$45,000 up to \$60,000	Other Originated	206	123	99	89	517
	High APR Loan	21	34	23	14	92
	Percent High APR	9.3%	21.7%	18.9%	13.6%	15.1%
More than \$60,000 up to \$75,000	Other Originated	197	160	92	87	536
	High APR Loan	26	35	27	8	96
	Percent High APR	11.7%	17.9%	22.7%	8.4%	15.2%
More than \$75,000	Other Originated	936	741	577	515	2,769
	High APR Loan	58	120	125	55	358
	Percent High APR	5.8%	13.9%	17.8%	9.6%	11.4%
Data Missing	Other Originated	202	90	35	38	365
	High APR Loan	1	0	6	4	11
	Percent High APR	0.5%	0.0%	14.6%	9.5%	2.9%
Total	Other Originated	1,717	1,218	850	780	4,565
	High APR Loan	120	205	197	88	610
	Percent High APR	6.5%	14.4%	18.8%	10.1%	11.8%

Table D.284						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Minneapolis City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	40	24	6	14	84
	High APR Loan	7	7	5	4	23
	Percent High APR	14.9%	22.6%	45.5%	22.2%	21.5%
More than \$15,000 up to \$30,000	Other Originated	709	376	211	167	1,463
	High APR Loan	182	203	82	43	510
	Percent High APR	20.4%	35.1%	28.0%	20.5%	25.8%
More than \$30,000 up to \$45,000	Other Originated	1,763	1,076	697	500	4,036
	High APR Loan	540	724	430	170	1,864
	Percent High APR	23.4%	40.2%	38.2%	25.4%	31.6%
More than \$45,000 up to \$60,000	Other Originated	1,550	1,159	781	697	4,187
	High APR Loan	402	711	483	213	1,809
	Percent High APR	20.6%	38.0%	38.2%	23.4%	30.2%
More than \$60,000 up to \$75,000	Other Originated	1,043	809	648	516	3,016
	High APR Loan	219	354	343	153	1,069
	Percent High APR	17.4%	30.4%	34.6%	22.9%	26.2%
More than \$75,000	Other Originated	2,085	1,858	1,513	1,427	6,883
	High APR Loan	266	448	516	253	1,483
	Percent High APR	11.3%	19.4%	25.4%	15.1%	17.7%
Data Missing	Other Originated	701	450	228	142	1,521
	High APR Loan	22	24	67	28	141
	Percent High APR	3.0%	5.1%	22.7%	16.5%	8.5%
Total	Other Originated	7,891	5,752	4,084	3,463	21,190
	High APR Loan	1,638	2,471	1,926	864	6,899
	Percent High APR	17.2%	30.0%	32.0%	20.0%	24.6%

Table D.285						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Minnetonka City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	3	1	2	1	7
	High APR Loan	0	0	1	0	1
	Percent High APR	0.0%	0.0%	33.3%	.	12.5%
More than \$15,000 up to \$30,000	Other Originated	36	24	14	9	83
	High APR Loan	4	5	1	1	11
	Percent High APR	10.0%	17.2%	6.7%	10.0%	11.7%
More than \$30,000 up to \$45,000	Other Originated	126	86	46	52	310
	High APR Loan	11	20	8	5	44
	Percent High APR	8.0%	18.9%	14.8%	8.8%	12.4%
More than \$45,000 up to \$60,000	Other Originated	183	130	83	74	470
	High APR Loan	11	23	24	13	71
	Percent High APR	5.7%	15.0%	22.4%	14.9%	13.1%
More than \$60,000 up to \$75,000	Other Originated	176	140	57	78	451
	High APR Loan	16	26	22	7	71
	Percent High APR	8.3%	15.7%	27.8%	8.2%	13.6%
More than \$75,000	Other Originated	733	596	470	416	2,215
	High APR Loan	56	89	94	53	292
	Percent High APR	7.1%	13.0%	16.7%	11.3%	11.6%
Data Missing	Other Originated	145	104	30	33	312
	High APR Loan	0	3	7	4	14
	Percent High APR	0.0%	2.8%	18.9%	10.8%	4.3%
Total	Other Originated	1,402	1,081	702	663	3,848
	High APR Loan	98	166	157	83	504
	Percent High APR	6.5%	13.3%	18.3%	11.1%	11.6%

Table D.286						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Plymouth City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	2	1	1	3	7
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	39	27	10	11	87
	High APR Loan	5	4	3	0	12
	Percent High APR	11.4%	12.9%	23.1%	0.0%	12.1%
More than \$30,000 up to \$45,000	Other Originated	155	97	69	56	377
	High APR Loan	12	21	7	9	49
	Percent High APR	7.2%	17.8%	9.2%	13.8%	11.5%
More than \$45,000 up to \$60,000	Other Originated	218	134	76	74	502
	High APR Loan	20	39	29	18	106
	Percent High APR	8.4%	22.5%	27.6%	19.6%	17.4%
More than \$60,000 up to \$75,000	Other Originated	221	159	109	95	584
	High APR Loan	25	31	32	8	96
	Percent High APR	10.2%	16.3%	22.7%	7.8%	14.1%
More than \$75,000	Other Originated	1,002	740	614	566	2,922
	High APR Loan	62	119	112	86	379
	Percent High APR	5.8%	13.9%	15.4%	13.2%	11.5%
Data Missing	Other Originated	213	99	39	33	384
	High APR Loan	0	4	11	3	18
	Percent High APR	0.0%	3.9%	22.0%	8.3%	4.5%
Total	Other Originated	1,850	1,257	918	838	4,863
	High APR Loan	124	218	194	124	660
	Percent High APR	6.3%	14.8%	17.4%	12.9%	12.0%

Table D.287						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
St. Paul City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	32	20	14	12	78
	High APR Loan	6	5	4	1	16
	Percent High APR	15.8%	20.0%	22.2%	7.7%	17.0%
More than \$15,000 up to \$30,000	Other Originated	571	317	159	139	1,186
	High APR Loan	143	159	75	35	412
	Percent High APR	20.0%	33.4%	32.1%	20.1%	25.8%
More than \$30,000 up to \$45,000	Other Originated	1,383	893	556	479	3,311
	High APR Loan	385	583	379	121	1,468
	Percent High APR	21.8%	39.5%	40.5%	20.2%	30.7%
More than \$45,000 up to \$60,000	Other Originated	1,222	864	646	553	3,285
	High APR Loan	312	528	453	209	1,502
	Percent High APR	20.3%	37.9%	41.2%	27.4%	31.4%
More than \$60,000 up to \$75,000	Other Originated	780	653	436	391	2,260
	High APR Loan	165	273	280	135	853
	Percent High APR	17.5%	29.5%	39.1%	25.7%	27.4%
More than \$75,000	Other Originated	1,379	1,243	840	828	4,290
	High APR Loan	172	349	357	195	1,073
	Percent High APR	11.1%	21.9%	29.8%	19.1%	20.0%
Data Missing	Other Originated	448	261	122	85	916
	High APR Loan	12	23	51	31	117
	Percent High APR	2.6%	8.1%	29.5%	26.7%	11.3%
Total	Other Originated	5,815	4,251	2,773	2,487	15,326
	High APR Loan	1,195	1,920	1,599	727	5,441
	Percent High APR	17.0%	31.1%	36.6%	22.6%	26.2%

Table D.288						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Woodbury City						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	3	2	0	2	7
	High APR Loan	0	0	0	0	0
	Percent High APR	0.0%	0.0%	.	0.0%	0.0%
More than \$15,000 up to \$30,000	Other Originated	34	23	15	12	84
	High APR Loan	2	4	0	2	8
	Percent High APR	5.6%	14.8%	0.0%	14.3%	8.7%
More than \$30,000 up to \$45,000	Other Originated	160	113	65	54	392
	High APR Loan	20	37	15	8	80
	Percent High APR	11.1%	24.7%	18.8%	12.9%	16.9%
More than \$45,000 up to \$60,000	Other Originated	229	153	96	96	574
	High APR Loan	26	40	35	19	120
	Percent High APR	10.2%	20.7%	26.7%	16.5%	17.3%
More than \$60,000 up to \$75,000	Other Originated	231	179	102	118	630
	High APR Loan	26	56	37	15	134
	Percent High APR	10.1%	23.8%	26.6%	11.3%	17.5%
More than \$75,000	Other Originated	833	672	538	469	2,512
	High APR Loan	64	141	142	69	416
	Percent High APR	7.1%	17.3%	20.9%	12.8%	14.2%
Data Missing	Other Originated	154	79	34	19	286
	High APR Loan	3	2	9	1	15
	Percent High APR	1.9%	2.5%	20.9%	5.0%	5.0%
Total	Other Originated	1,644	1,221	850	770	4,485
	High APR Loan	141	280	238	114	773
	Percent High APR	7.9%	18.7%	21.9%	12.9%	14.7%

Table D.289						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Anoka County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	13	13	11	5	42
	High APR Loan	2	5	5	2	14
	Percent High APR	13.3%	27.8%	31.3%	28.6%	25.0%
More than \$15,000 up to \$30,000	Other Originated	409	253	120	123	905
	High APR Loan	63	71	56	29	219
	Percent High APR	13.3%	21.9%	31.8%	19.1%	19.5%
More than \$30,000 up to \$45,000	Other Originated	1,730	1,134	724	559	4,147
	High APR Loan	367	475	299	114	1,255
	Percent High APR	17.5%	29.5%	29.2%	16.9%	23.2%
More than \$45,000 up to \$60,000	Other Originated	2,113	1,554	1,101	1,032	5,800
	High APR Loan	467	693	528	201	1,889
	Percent High APR	18.1%	30.8%	32.4%	16.3%	24.6%
More than \$60,000 up to \$75,000	Other Originated	1,750	1,446	1,041	845	5,082
	High APR Loan	297	547	550	240	1,634
	Percent High APR	14.5%	27.4%	34.6%	22.1%	24.3%
More than \$75,000	Other Originated	3,461	3,135	2,705	2,340	11,641
	High APR Loan	468	908	983	513	2,872
	Percent High APR	11.9%	22.5%	26.7%	18.0%	19.8%
Data Missing	Other Originated	830	541	226	163	1,760
	High APR Loan	19	23	75	36	153
	Percent High APR	2.2%	4.1%	24.9%	18.1%	8.0%
Total	Other Originated	10,306	8,076	5,928	5,067	29,377
	High APR Loan	1,683	2,722	2,496	1,135	8,036
	Percent High APR	14.0%	25.2%	29.6%	18.3%	21.5%

Table D.290						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Carver County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	3	1	2	2	8
	High APR Loan	2	2	0	0	4
	Percent High APR	40.0%	66.7%	0.0%	0.0%	33.3%
More than \$15,000 up to \$30,000	Other Originated	60	40	30	24	154
	High APR Loan	12	12	5	8	37
	Percent High APR	16.7%	23.1%	14.3%	25.0%	19.4%
More than \$30,000 up to \$45,000	Other Originated	253	165	122	96	636
	High APR Loan	42	52	40	17	151
	Percent High APR	14.2%	24.0%	24.7%	15.0%	19.2%
More than \$45,000 up to \$60,000	Other Originated	344	256	209	174	983
	High APR Loan	56	100	68	35	259
	Percent High APR	14.0%	28.1%	24.5%	16.7%	20.9%
More than \$60,000 up to \$75,000	Other Originated	412	287	223	178	1,100
	High APR Loan	46	109	94	34	283
	Percent High APR	10.0%	27.5%	29.7%	16.0%	20.5%
More than \$75,000	Other Originated	1,170	1,040	900	750	3,860
	High APR Loan	111	205	244	116	676
	Percent High APR	8.7%	16.5%	21.3%	13.4%	14.9%
Data Missing	Other Originated	213	130	50	44	437
	High APR Loan	3	4	21	5	33
	Percent High APR	1.4%	3.0%	29.6%	10.2%	7.0%
Total	Other Originated	2,455	1,919	1,536	1,268	7,178
	High APR Loan	272	484	472	215	1,443
	Percent High APR	10.0%	20.1%	23.5%	14.5%	16.7%

Table D.291						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Dakota County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	20	16	11	2	49
	High APR Loan	5	2	4	0	11
	Percent High APR	20.0%	11.1%	26.7%	0.0%	18.3%
More than \$15,000 up to \$30,000	Other Originated	345	221	107	114	787
	High APR Loan	43	53	40	24	160
	Percent High APR	11.1%	19.3%	27.2%	17.4%	16.9%
More than \$30,000 up to \$45,000	Other Originated	1,493	995	596	513	3,597
	High APR Loan	278	319	202	93	892
	Percent High APR	15.7%	24.3%	25.3%	15.3%	19.9%
More than \$45,000 up to \$60,000	Other Originated	1,982	1,435	1,057	910	5,384
	High APR Loan	325	588	451	200	1,564
	Percent High APR	14.1%	29.1%	29.9%	18.0%	22.5%
More than \$60,000 up to \$75,000	Other Originated	1,808	1,463	1,043	836	5,150
	High APR Loan	292	573	486	211	1,562
	Percent High APR	13.9%	28.1%	31.8%	20.2%	23.3%
More than \$75,000	Other Originated	4,571	4,166	3,072	2,915	14,724
	High APR Loan	454	982	1,046	526	3,008
	Percent High APR	9.0%	19.1%	25.4%	15.3%	17.0%
Data Missing	Other Originated	975	594	246	199	2,014
	High APR Loan	21	27	74	26	148
	Percent High APR	2.1%	4.3%	23.1%	11.6%	6.8%
Total	Other Originated	11,194	8,890	6,132	5,489	31,705
	High APR Loan	1,418	2,544	2,303	1,080	7,345
	Percent High APR	11.2%	22.2%	27.3%	16.4%	18.8%

Table D.292						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Hennepin County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	29	16	21	15	81
	High APR Loan	3	1	3	0	7
	Percent High APR	9.4%	5.9%	12.5%	0.0%	8.0%
More than \$15,000 up to \$30,000	Other Originated	557	322	172	148	1,199
	High APR Loan	85	80	38	27	230
	Percent High APR	13.2%	19.9%	18.1%	15.4%	16.1%
More than \$30,000 up to \$45,000	Other Originated	2,059	1,285	788	674	4,806
	High APR Loan	399	540	292	144	1,375
	Percent High APR	16.2%	29.6%	27.0%	17.6%	22.2%
More than \$45,000 up to \$60,000	Other Originated	2,555	1,869	1,318	1,143	6,885
	High APR Loan	489	845	694	284	2,312
	Percent High APR	16.1%	31.1%	34.5%	19.9%	25.1%
More than \$60,000 up to \$75,000	Other Originated	2,106	1,576	1,211	1,034	5,927
	High APR Loan	360	604	589	246	1,799
	Percent High APR	14.6%	27.7%	32.7%	19.2%	23.3%
More than \$75,000	Other Originated	5,619	4,819	3,882	3,641	17,961
	High APR Loan	625	1,079	1,284	604	3,592
	Percent High APR	10.0%	18.3%	24.9%	14.2%	16.7%
Data Missing	Other Originated	1,302	757	319	243	2,621
	High APR Loan	23	42	80	52	197
	Percent High APR	1.7%	5.3%	20.1%	17.6%	7.0%
Total	Other Originated	14,227	10,644	7,711	6,898	39,480
	High APR Loan	1,984	3,191	2,980	1,357	9,512
	Percent High APR	12.2%	23.1%	27.9%	16.4%	19.4%

Table D.293						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Ramsey County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	13	11	4	5	33
	High APR Loan	0	2	0	1	3
	Percent High APR	0.0%	15.4%	0.0%	16.7%	8.3%
More than \$15,000 up to \$30,000	Other Originated	237	150	98	72	557
	High APR Loan	22	26	19	15	82
	Percent High APR	8.5%	14.8%	16.2%	17.2%	12.8%
More than \$30,000 up to \$45,000	Other Originated	786	557	340	288	1,971
	High APR Loan	143	172	100	51	466
	Percent High APR	15.4%	23.6%	22.7%	15.0%	19.1%
More than \$45,000 up to \$60,000	Other Originated	957	783	493	487	2,720
	High APR Loan	164	258	223	92	737
	Percent High APR	14.6%	24.8%	31.1%	15.9%	21.3%
More than \$60,000 up to \$75,000	Other Originated	810	672	492	421	2,395
	High APR Loan	101	207	169	104	581
	Percent High APR	11.1%	23.5%	25.6%	19.8%	19.5%
More than \$75,000	Other Originated	1,895	1,678	1,266	1,205	6,044
	High APR Loan	208	342	401	209	1,160
	Percent High APR	9.9%	16.9%	24.1%	14.8%	16.1%
Data Missing	Other Originated	489	331	114	73	1,007
	High APR Loan	4	14	30	6	54
	Percent High APR	0.8%	4.1%	20.8%	7.6%	5.1%
Total	Other Originated	5,187	4,182	2,807	2,551	14,727
	High APR Loan	642	1,021	942	478	3,083
	Percent High APR	11.0%	19.6%	25.1%	15.8%	17.3%

Table D.294						
Originated Owner-Occupied Refinance Loans by Income by Predatory Status						
Washington County						
HMDA Data 2004 - 2007						
Income Group		2004	2005	2006	2007	Total
\$15,000 or less	Other Originated	13	6	8	5	32
	High APR Loan	0	2	1	0	3
	Percent High APR	0.0%	25.0%	11.1%	0.0%	8.6%
More than \$15,000 up to \$30,000	Other Originated	175	87	75	45	382
	High APR Loan	16	28	13	11	68
	Percent High APR	8.4%	24.3%	14.8%	19.6%	15.1%
More than \$30,000 up to \$45,000	Other Originated	687	483	278	225	1,673
	High APR Loan	114	188	106	42	450
	Percent High APR	14.2%	28.0%	27.6%	15.7%	21.2%
More than \$45,000 up to \$60,000	Other Originated	935	709	484	389	2,517
	High APR Loan	151	276	204	99	730
	Percent High APR	13.9%	28.0%	29.7%	20.3%	22.5%
More than \$60,000 up to \$75,000	Other Originated	873	681	513	432	2,499
	High APR Loan	143	270	230	82	725
	Percent High APR	14.1%	28.4%	31.0%	16.0%	22.5%
More than \$75,000	Other Originated	2,170	2,012	1,528	1,472	7,182
	High APR Loan	229	407	466	239	1,341
	Percent High APR	9.5%	16.8%	23.4%	14.0%	15.7%
Data Missing	Other Originated	466	266	117	81	930
	High APR Loan	9	11	40	21	81
	Percent High APR	1.9%	4.0%	25.5%	20.6%	8.0%
Total	Other Originated	5,319	4,244	3,003	2,649	15,215
	High APR Loan	662	1,182	1,060	494	3,398
	Percent High APR	11.1%	21.8%	26.1%	15.7%	18.3%

APPENDIX E. COMPLAINT DATA

Table E.1
Fair Housing Complaints by Basis of Complaint

Bloomington City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	.	3	.	.	.	.	.	3
2001	.	.	1	.	.	.	.	.	.	1
2002	.	.	.	.	.	.	.	.	.	.
2003	1	.	1	.	.	2	.	.	.	4
2004	.	.	4	1	.	.	.	2	.	7
2005	.	.	2	.	.	1	.	.	.	3
2006	1	.	1	3	.	1	.	.	.	6
2007	.	.	.	1	.	.	1	.	.	2
2008	.	.	6	.	.	.	.	.	.	6
Total	2	.	15	8	.	4	1	2	.	32

Table E.2
Fair Housing Complaints by Basis of Complaint

Eden Prairie City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	1	.	.	1
2001	.	.	1	.	.	1	.	.	3	5
2002
2003	.	.	9	.	.	.	9	.	5	23
2004
2005	.	.	1	.	.	.	2	.	.	3
2006	1	.	.	.	1
2007	1	.	1	.	.	.	.	.	.	2
2008	.	.	1	.	.	1	.	.	.	2
Total	1	.	13	.	.	3	12	.	8	37

Table E.3
Fair Housing Complaints by Basis of Complaint

Minneapolis City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	1	.	12	9	.	7	2	.	.	31
2001	.	4	15	3	.	3	7	.	.	32
2002	4	2	6	7	.	3	3	.	1	26
2003	7	6	11	8	6	.	1	.	.	39
2004	2	1	17	5	.	4	4	6	1	40
2005	2	2	4	5	.	1	1	.	1	16
2006	1	1	13	9	.	1	10	1	2	38
2007	4	.	13	12	4	2	3	.	1	39
2008	.	.	4	6	1	.	1	.	.	12
Total	21	16	95	64	11	21	32	7	6	273

Table E.4
Fair Housing Complaints by Basis of Complaint

Minnetonka City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000
2001
2002
2003
2004	.	.	3	4	.	.	.	1	.	8
2005	.	.	.	2	.	.	.	.	.	2
2006	.	.	1	.	.	.	.	.	.	1
2007
2008
Total	.	.	4	6	.	.	.	1	.	11

Table E.5
Fair Housing Complaints by Basis of Complaint

Plymouth City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	2	.	.	.	.	.	.	2
2001
2002
2003	.	.	2	.	.	.	.	.	.	2
2004	.	.	1	1	.	1	.	.	.	3
2005	.	.	2	.	.	.	.	.	.	2
2006	.	.	.	2	2	.	1	.	.	5
2007
2008	2	.	.	2
Total	.	.	7	3	2	1	3	.	.	16

Table E.6
Fair Housing Complaints by Basis of Complaint

St. Paul City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	2	1	.	.	2	1	.	6
2001	.	.	2	.	.	2	1	1	.	6
2002	1	.	3	2	.	.	2	.	.	8
2003	7	8	6	11	.	2	2	.	.	36
2004	3	4	12	5	3	2	2	.	.	31
2005	2	.	2	3	.	.	2	.	1	10
2006	4	.	2	11	.	1	5	3	.	26
2007	2	.	10	3	2	.	2	.	.	19
2008	.	1	1	5	.	1	.	.	.	8
Total	19	13	40	41	5	8	18	5	1	150

Table E.7
Fair Housing Complaints by Basis of Complaint

Woodbury City
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000
2001
2002	.	.	2	.	.	.	.	.	.	2
2003
2004
2005
2006
2007	.	.	1	.	.	.	.	.	.	1
2008
Total	.	.	3	.	.	.	.	.	.	3

Table E.8
Fair Housing Complaints by Basis of Complaint

Remainder of Anoka County
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	.	1	.	.	.	.	.	1
2001
2002	.	.	.	1	.	.	.	.	.	1
2003	1	.	.	.	1
2004	.	.	.	1	.	.	.	.	.	1
2005	.	.	2	7	.	2	.	.	.	11
2006	.	.	3	4	1	1	2	.	.	11
2007
2008	.	.	3	1	.	1	.	.	.	5
Total	.	.	8	15	1	5	2	.	.	31

Table E.9
Fair Housing Complaints by Basis of Complaint

Remainder of Carver County
HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	2	.	.	.	.	.	.	2
2001
2002
2003
2004
2005
2006	2	.	.	.	2
2007	.	.	2	.	.	.	.	.	.	2
2008
Total	.	.	4	.	.	2	.	.	.	6

Table E.10
Fair Housing Complaints by Basis of Complaint
 Remainder of Dakota County
 HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	11	2	.	10	.	.	.	23
2001	.	.	.	1	.	.	.	.	.	1
2002	.	.	.	.	.	.	.	.	.	.
2003	.	2	3	2	.	1	.	.	.	8
2004	.	1	.	.	.	.	.	.	.	1
2005	.	.	4	4	.	3	3	.	.	14
2006	1	.	4	4	.	1	1	.	.	11
2007	1	.	9	6	.	1	.	.	.	17
2008	.	.	5	4	.	.	.	.	.	9
Total	2	3	36	23	.	16	4	.	.	84

Table E.11
Fair Housing Complaints by Basis of Complaint
 Remainder of Hennepin County
 HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	1	.	.	1	.	.	.	2
2001	.	.	4	.	.	3	2	.	.	9
2002	5	1	8	7	1	5	4	1	1	33
2003	.	1	2	3	.	.	.	.	.	6
2004	.	.	5	3	.	1	.	1	.	10
2005	.	3	7	4	.	1	1	.	.	16
2006	2	2	9	3	5	.	2	1	.	24
2007	.	.	5	3	.	2	.	.	.	10
2008	.	.	3	8	.	1	.	.	.	12
Total	7	7	44	31	6	14	9	3	1	122

Table E.12
Fair Housing Complaints by Basis of Complaint
 Remainder of Ramsey County
 HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	.	.	1	1	.	5	2	.	.	9
2001	.	.	.	1	.	2	.	.	.	3
2002	.	.	8	2	.	.	1	.	.	11
2003	.	.	.	5	.	.	.	.	.	5
2004	1	1	.	2	.	1	.	.	.	5
2005	.	.	1	2	.	.	.	.	2	5
2006	.	.	8	3	.	5	.	.	.	16
2007	.	.	1	3	.	3	.	.	.	7
2008	.	.	1	8	.	.	.	.	.	9
Total	1	1	20	27	.	16	3	.	2	70

Table E.13
Fair Housing Complaints by Basis of Complaint
 Remainder of Washington County
 HUD Data, Fiscal Years 2001 - 2008

Year	Sex	Sexual Harassment	Race	Disability	Retaliation	Familial Status	National Origin	Color	Religion	Total
2000	1	1	9	4	.	.	2	.	.	17
2001
2002	.	.	.	7	.	.	.	.	.	7
2003	.	.	1	.	.	.	.	.	.	1
2004	.	.	12	2	9	12	.	.	.	35
2005	.	.	.	1	.	.	.	.	.	1
2006	.	.	2	1	.	.	.	.	.	3
2007	.	.	.	3	.	.	.	.	.	3
2008	.	.	1	.	.	.	.	.	.	1
Total	1	1	25	18	9	12	2	.	.	68

Table E.14
Fair Housing Complaints by Issue
 Bloomington City
 HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	.	1	.	.	1	.	.	.	.	2
Discriminatory refusal to negotiate for rent	1	1
Discriminatory refusal to rent and negotiate for rental	1	.	.	.	.	.	.	.	.	1
Discriminatory advertising, statements and notices
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership	1	1
Discriminatory terms, conditions, privileges, or services and facilities	.	.	.	1	.	2	1	1	.	5
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	1	.	.	2	2	.	4	.	2	11
Discrimination in services and facilities relating to rental
Steering
Otherwise deny or make housing available	1	1
Other discriminatory acts
Restriction of choices relative to a sale
Restriction of choices relative to a rental	1	1
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	1	.	.	1	2	.	.	1	.	5
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation	1	.	.	1
Total	3	1	.	4	5	2	6	2	6	29

Table E.15
Fair Housing Complaints by Issue
Eden Prairie City
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	.	.	.	3	.	1	.	.	1	5
Discriminatory refusal to negotiate for rent	.	.	.	2	.	.	.	.	.	2
Discriminatory refusal to rent and negotiate for rental
Discriminatory advertising, statements and notices	.	1	.	.	.	.	.	.	1	2
Discriminatory advertisement - sale
Discriminatory advertisement - rental	.	1	.	.	.	.	.	.	.	1
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	.	.	.	4	.	.	.	1	.	5
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	1	1	.	.	2
Discrimination in services and facilities relating to rental	.	1	.	.	.	1	.	.	.	2
Steering
Otherwise deny or make housing available
Other discriminatory acts	1	.	.	.	.	.	.	1	.	2
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	.	1	.	.	.	.	.	.	.	1
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation
Total	1	4	.	9	.	3	1	2	2	22

Table E.16
Fair Housing Complaints by Issue
 Minnetonka City
 HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	1	.	.	.	.	1
Discriminatory refusal to negotiate for rent
Discriminatory refusal to rent and negotiate for rental
Discriminatory advertising, statements and notices	1	.	.	.	.	1
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental	0	.	.	.	.
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	1	.	.	1
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	2	1	.	.	.	3
Discrimination in services and facilities relating to rental
Steering	1	.	.	.	.	1
Otherwise deny or make housing available
Other discriminatory acts
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	2	.	.	.	.	2
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation	1	.	.	.	1
Total	7	2	1	.	.	10

Table E.17
Fair Housing Complaints by Issue
 Minneapolis City
 HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to negotiate for sale	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to sell and negotiate for sale	.	.	.	.	.	.	1	.	.	1
Discriminatory refusal to rent	1	1	2	1	3	2	1	4	.	15
Discriminatory refusal to negotiate for rent	1	.	3	1	1	.	.	.	.	6
Discriminatory refusal to rent and negotiate for rental	5	1	1	.	1	.	2	.	.	10
Discriminatory advertising, statements and notices	1	2	1	2	.	.	2	1	.	9
Discriminatory advertisement - sale	.	.	.	.	.	.	.	.	.	.
Discriminatory advertisement - rental	.	1	.	.	.	.	.	.	.	1
Selective use of advertisement media or content	.	.	.	.	.	.	.	.	.	.
False denial or representation of availability - rental	.	.	.	.	2	.	1	.	.	3
Discriminatory financing (includes real estate transactions)	.	.	.	.	.	.	.	1	.	1
Discrimination in making of loans	.	1	.	.	1	.	.	.	.	2
Discrimination in the terms or conditions for making loans	.	.	.	3	2	.	.	.	.	5
Discrimination in the selling of residential real property	.	.	.	.	.	.	.	.	.	.
Discriminatory brokerage service	.	.	.	.	.	.	.	.	.	.
Discrimination in terms and conditions of membership	.	.	.	.	.	.	.	.	.	.
Discriminatory terms, conditions, privileges, or services and facilities	3	4	4	2	2	1	2	4	2	24
Discrimination in terms, conditions, privileges relating to sale	.	.	.	.	.	.	.	.	.	.
Discrimination in terms, conditions, privileges relating to rental	5	8	3	3	5	2	6	6	3	41
Discrimination in services and facilities relating to rental	.	.	.	1	1	1	.	1	.	4
Steering	.	.	.	1	.	.	.	.	.	1
Otherwise deny or make housing available	.	.	.	.	.	.	1	.	.	1
Other discriminatory acts	.	1	.	2	1	.	.	.	.	4
Restriction of choices relative to a sale	.	.	.	.	.	.	.	.	.	.
Restriction of choices relative to a rental	.	.	.	.	.	.	.	.	.	.
Adverse action against an employee	.	.	.	.	.	.	.	.	.	.
Discriminatory acts under Section 818 (coercion, etc.)	3	6	3	5	6	4	9	3	2	41
Using ordinances to discriminate in zoning and land use	.	.	.	.	1	.	.	.	.	1
Discriminatory acts under Section 901 (criminal)	.	2	.	.	.	.	.	.	.	2
Failure to meet senior housing exemption criteria (55+)	.	.	.	.	.	.	.	.	.	.
Failure to make reasonable accommodation	3	1	3	.	1	1	1	4	3	17
Total	22	28	20	21	27	11	26	24	10	189

Table E.18
Fair Housing Complaints by Issue
Plymouth City
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	1	.	1	2
Discriminatory refusal to negotiate for rent	.	.	.	1	.	.	.	.	.	1
Discriminatory refusal to rent and negotiate for rental
Discriminatory advertising, statements and notices
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	1	.	.	.	.	.	.	.	.	1
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	1	.	.	1	2	1	1	.	1	7
Discrimination in services and facilities relating to rental
Steering
Otherwise deny or make housing available
Other discriminatory acts	1	.	.	.	1
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	1	.	.	1
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation
Total	2	.	.	2	2	2	3	.	2	13

Table E.19
Fair Housing Complaints by Issue
 St. Paul City
 HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	1	2	1	1	2	.	3	2	1	13
Discriminatory refusal to negotiate for rent	1	.	.	1
Discriminatory refusal to rent and negotiate for rental	1	.	1	.	.	.	.	.	.	2
Discriminatory advertising, statements and notices	1	.	.	.	1
Discriminatory advertisement - sale
Discriminatory advertisement - rental	.	.	.	1	2	.	.	.	.	3
Selective use of advertisement media or content
False denial or representation of availability - rental	1	.	.	.	.	1
Discriminatory financing (includes real estate transactions)	2	1	.	.	3
Discrimination in making of loans	1	1	.	.	.	2
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	1	.	2	9	2	.	.	.	.	14
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	.	1	1	6	7	3	7	7	2	34
Discrimination in services and facilities relating to rental	.	.	.	1	1	.	.	.	.	2
Steering
Otherwise deny or make housing available	1	.	.	.	.	1
Other discriminatory acts	.	.	.	1	.	.	.	.	.	1
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee	1	.	.	.	.	1
Discriminatory acts under Section 818 (coercion, etc.)	.	1	.	3	4	.	1	3	3	15
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation	1	.	1	4	1	.	4	1	2	14
Total	4	4	6	26	23	7	17	13	8	108

Table E.20
Fair Housing Complaints by Issue
Woodbury City
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent
Discriminatory refusal to negotiate for rent
Discriminatory refusal to rent and negotiate for rental	1	.	1
Discriminatory advertising, statements and notices
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental
Discrimination in services and facilities relating to rental
Steering
Otherwise deny or make housing available
Other discriminatory acts
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	.	.	2	.	.	.	.	.	.	2
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation
Total	.	.	2	.	.	.	.	1	.	3

Table E.21
Fair Housing Complaints by Issue
Remainder of Anoka County
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	3	1	.	1	5
Discriminatory refusal to negotiate for rent
Discriminatory refusal to rent and negotiate for rental
Discriminatory advertising, statements and notices
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	.	.	.	1	.	.	.	.	2	3
Discrimination in terms, conditions, privileges relating to sale	1	.	.	1
Discrimination in terms, conditions, privileges relating to rental	1	.	1	.	.	2	1	.	1	6
Discrimination in services and facilities relating to rental
Steering
Otherwise deny or make housing available
Other discriminatory acts
Restriction of choices relative to a sale
Restriction of choices relative to a rental	1	.	.	.	1
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	2	1	.	.	3
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation	1	1	1	.	.	3
Total	1	.	1	1	1	9	5	.	4	22

Table E.22
Fair Housing Complaints by Issue
Remainder of Carver County
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent
Discriminatory refusal to negotiate for rent
Discriminatory refusal to rent and negotiate for rental	1	.	.	1
Discriminatory advertising, statements and notices	1	.	.	1
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	1	.	.	.	.	.	.	1	.	2
Discrimination in services and facilities relating to rental
Steering
Otherwise deny or make housing available
Other discriminatory acts
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	1	.	.	.	.	.	.	1	.	2
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation
Total	2	.	.	.	.	.	2	2	.	6

Table E.23
Fair Housing Complaints by Issue
Remainder of Dakota County
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	2	3	1	1	7
Discriminatory refusal to negotiate for rent
Discriminatory refusal to rent and negotiate for rental	4	.	.	1	.	.	.	.	.	5
Discriminatory advertising, statements and notices	1	.	1
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental
Discriminatory financing (includes real estate transactions)	2	.	2
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	.	.	.	1	.	1	1	4	2	9
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	6	.	.	1	1	4	2	1	.	15
Discrimination in services and facilities relating to rental	1	.	.	1
Steering
Otherwise deny or make housing available	1	.	1
Other discriminatory acts	.	.	.	1	.	.	.	.	.	1
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee
Discriminatory acts under Section 818 (coercion, etc.)	1	.	.	.	.	2	2	.	1	6
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation	.	1	.	1	.	.	1	3	2	8
Total	11	1	.	5	1	9	10	13	6	56

Table E.24
Fair Housing Complaints by Issue
Remainder of Hennepin County
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell
Discriminatory refusal to negotiate for sale
Discriminatory refusal to sell and negotiate for sale
Discriminatory refusal to rent	.	.	5	.	1	.	1	.	1	8
Discriminatory refusal to negotiate for rent	1	1	2	.	.	.	.	.	1	5
Discriminatory refusal to rent and negotiate for rental	1	1	1	.	1	1	.	1	1	7
Discriminatory advertising, statements and notices	.	1	.	.	.	.	2	.	.	3
Discriminatory advertisement - sale
Discriminatory advertisement - rental
Selective use of advertisement media or content
False denial or representation of availability - rental	1	.	.	.	.	1
Discriminatory financing (includes real estate transactions)	1	.	.	.	.	1
Discrimination in making of loans
Discrimination in the terms or conditions for making loans
Discrimination in the selling of residential real property
Discriminatory brokerage service
Discrimination in terms and conditions of membership
Discriminatory terms, conditions, privileges, or services and facilities	.	2	6	2	.	1	1	1	1	14
Discrimination in terms, conditions, privileges relating to sale
Discrimination in terms, conditions, privileges relating to rental	.	4	3	2	.	4	5	4	2	24
Discrimination in services and facilities relating to rental	1	.	1	.	.	2
Steering	1	.	1
Otherwise deny or make housing available	1	1
Other discriminatory acts	1	.	.	.	1
Restriction of choices relative to a sale
Restriction of choices relative to a rental
Adverse action against an employee	1	.	.	.	1
Discriminatory acts under Section 818 (coercion, etc.)	.	.	4	1	1	3	3	1	.	13
Using ordinances to discriminate in zoning and land use
Discriminatory acts under Section 901 (criminal)
Failure to meet senior housing exemption criteria (55+)
Failure to make reasonable accommodation	.	.	2	1	2	1	.	2	5	13
Total	2	9	23	6	8	12	13	10	12	95

Table E.25
Fair Housing Complaints by Issue
Remainder of Ramsey County
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to negotiate for sale	.	.	1	.	.	.	.	.	.	1
Discriminatory refusal to sell and negotiate for sale	1	.	.	.	.	.	.	.	.	1
Discriminatory refusal to rent	.	1	.	.	.	1	2	3	.	7
Discriminatory refusal to negotiate for rent	.	.	.	.	1	.	.	.	.	1
Discriminatory refusal to rent and negotiate for rental	1	.	1	.	.	.	.	.	.	2
Discriminatory advertising, statements and notices	1	.	.	.	.	.	1	.	.	2
Discriminatory advertisement - sale	.	.	.	.	.	.	.	.	.	.
Discriminatory advertisement - rental	.	.	.	.	.	.	.	.	.	.
Selective use of advertisement media or content	.	.	1	.	.	.	.	.	.	1
False denial or representation of availability - rental	.	.	.	.	.	.	1	.	.	1
Discriminatory financing (includes real estate transactions)	.	.	.	.	.	.	.	.	.	.
Discrimination in making of loans	.	.	.	.	.	.	.	.	.	.
Discrimination in the terms or conditions for making loans	.	.	.	.	.	.	.	.	.	.
Discrimination in the selling of residential real property	.	.	.	.	.	.	.	.	.	.
Discriminatory brokerage service	.	.	1	.	.	.	.	.	.	1
Discrimination in terms and conditions of membership	.	.	.	.	.	.	.	.	.	.
Discriminatory terms, conditions, privileges, or services and facilities	1	.	2	.	.	.	1	2	1	7
Discrimination in terms, conditions, privileges relating to sale	.	.	.	.	.	.	.	.	.	.
Discrimination in terms, conditions, privileges relating to rental	2	2	2	2	1	1	3	1	1	15
Discrimination in services and facilities relating to rental	.	.	.	.	.	.	.	.	.	.
Steering	1	.	.	.	.	.	.	.	.	1
Otherwise deny or make housing available	.	.	.	1	.	.	.	.	.	1
Other discriminatory acts	.	.	.	.	.	.	.	.	.	.
Restriction of choices relative to a sale	.	.	1	.	.	.	.	.	.	1
Restriction of choices relative to a rental	.	.	.	.	.	.	.	.	.	.
Adverse action against an employee	.	.	.	.	.	.	.	.	.	.
Discriminatory acts under Section 818 (coercion, etc.)	2	.	1	1	.	1	2	.	1	8
Using ordinances to discriminate in zoning and land use	.	.	.	.	.	.	.	.	.	.
Discriminatory acts under Section 901 (criminal)	.	.	.	.	.	.	.	.	.	.
Failure to meet senior housing exemption criteria (55+)	.	.	.	.	.	.	.	.	.	.
Failure to make reasonable accommodation	.	.	.	1	2	2	1	1	6	13
Total	9	3	10	5	4	5	11	7	9	63

Table E.26
Fair Housing Complaints by Issue
Remainder of Washington County
HUD Data, Fiscal Years 2001 - 2008

Issue	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Discriminatory refusal to sell	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to negotiate for sale	.	.	1	.	.	.	.	.	.	1
Discriminatory refusal to sell and negotiate for sale	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to rent	.	.	.	.	.	.	.	.	.	.
Discriminatory refusal to negotiate for rent	.	.	2	.	.	.	.	.	.	2
Discriminatory refusal to rent and negotiate for rental	.	.	.	.	4	.	.	.	.	4
Discriminatory advertising, statements and notices	.	.	1	.	1	.	.	.	.	2
Discriminatory advertisement - sale	.	.	1	.	.	.	.	.	.	1
Discriminatory advertisement - rental	.	.	.	.	.	.	.	.	.	.
Selective use of advertisement media or content	.	.	.	.	.	.	.	.	.	.
False denial or representation of availability - rental	.	.	.	.	.	.	.	.	.	.
Discriminatory financing (includes real estate transactions)	2	.	.	.	.	.	.	.	.	2
Discrimination in making of loans	2	.	.	.	.	.	.	.	1	3
Discrimination in the terms or conditions for making loans	.	.	.	.	.	.	.	.	.	.
Discrimination in the selling of residential real property	.	.	1	.	.	.	.	.	.	1
Discriminatory brokerage service	.	.	.	.	.	.	.	.	.	.
Discrimination in terms and conditions of membership	.	.	.	.	1	.	.	.	.	1
Discriminatory terms, conditions, privileges, or services and facilities	.	.	.	1	5	.	1	.	.	7
Discrimination in terms, conditions, privileges relating to sale	1	.	1	.	.	.	.	.	.	2
Discrimination in terms, conditions, privileges relating to rental	1	.	.	.	.	.	.	1	.	2
Discrimination in services and facilities relating to rental	.	.	.	.	.	.	.	.	.	.
Steering	.	.	.	.	.	.	.	.	.	.
Otherwise deny or make housing available	.	.	.	.	.	.	.	.	.	.
Other discriminatory acts	1	.	.	.	4	.	.	.	.	5
Restriction of choices relative to a sale	.	.	.	.	.	.	.	.	.	.
Restriction of choices relative to a rental	.	.	.	.	.	.	.	.	.	.
Adverse action against an employee	.	.	.	.	.	.	.	.	.	.
Discriminatory acts under Section 818 (coercion, etc.)	1	.	.	.	8	1	1	.	.	11
Using ordinances to discriminate in zoning and land use	2	.	.	.	.	.	.	.	.	2
Discriminatory acts under Section 901 (criminal)	.	.	.	.	.	.	.	.	.	.
Failure to meet senior housing exemption criteria (55+)	.	.	.	.	2	.	.	.	.	2
Failure to make reasonable accommodation	.	.	.	.	.	.	1	2	.	3
Total	10	.	7	1	25	1	3	3	1	51

Table E.27
Fair Housing Complaints by Closure
 Bloomington City
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate	.	1	.	.	.	.	.	.	1	2
Complaint withdrawn by complainant after resolution
Complaint withdrawn by complainant without resolution	.	.	.	1	.	.	2	.	.	3
Conciliation/settlement successful	.	.	.	1	2	1	3	.	.	7
Dismissed for lack of jurisdiction
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	3	.	.	1	3	.	1	2	.	10
Unable to locate complainant	.	.	.	1	.	.	.	.	.	1
Untimely filed	1	.	.	.	1
Case still open
No information provided	5	5
Total	3	1	.	4	5	2	6	2	6	29

Table E.28
Fair Housing Complaints by Closure
 Eden Prairie City
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate	1	.	1	2
Complaint withdrawn by complainant after resolution	.	.	.	7	.	.	.	.	.	7
Complaint withdrawn by complainant without resolution	1	.	.	.	.	.	.	.	1	2
Conciliation/settlement successful	1	.	1
Dismissed for lack of jurisdiction	1	.	.	.	1
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	.	4	.	2	.	2	.	.	.	8
Unable to locate complainant
Untimely filed	1	.	1
Case still open
No information provided
Total	1	4	0	9	0	3	1	2	2	22

Table E.29
Fair Housing Complaints by Closure
 Minneapolis City
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun	.	.	.	.	.	.	.	.	.	.
Complainant failed to cooperate	4	5	3	.	4	4	.	2	2	24
Complaint withdrawn by complainant after resolution	4	2	.	.	2	2	2	1	1	14
Complaint withdrawn by complainant without resolution	1	1	3	.	1	.	3	.	1	10
Conciliation/settlement successful	6	12	5	10	6	2	6	4	.	51
Dismissed for lack of jurisdiction	2	.	2	.	4	.	3	3	.	14
DOJ dismissal	.	.	.	.	.	.	.	.	.	.
DOJ settlement	.	.	.	.	.	.	.	.	.	.
Election made to go to court	.	.	.	.	.	.	.	.	.	.
No cause determination	5	8	7	10	8	3	11	13	4	69
Unable to locate complainant	.	.	.	.	.	.	1	1	.	2
Untimely filed	.	.	.	1	2	.	.	.	.	3
Case still open	.	.	.	.	.	.	.	.	.	.
No information provided	.	.	.	.	.	.	.	.	2	2
Total	22	28	20	21	27	11	26	24	10	189

Table E.30
Fair Housing Complaints by Closure
 Minnetonka City
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate
Complaint withdrawn by complainant after resolution	4	.	.	.	.	4
Complaint withdrawn by complainant without resolution
Conciliation/settlement successful
Dismissed for lack of jurisdiction
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	3	.	1	.	.	4
Unable to locate complainant
Untimely filed	2	.	.	.	2
Case still open
No information provided
Total	7	2	1	.	.	10

Table E.31
Fair Housing Complaints by Closure
Plymouth City
HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate	2	2
Complaint withdrawn by complainant after resolution
Complaint withdrawn by complainant without resolution	.	.	.	1	.	.	.	.	.	1
Conciliation/settlement successful	2	.	.	2
Dismissed for lack of jurisdiction
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	2	.	.	1	2	2	1	.	.	8
Unable to locate complainant
Untimely filed
Case still open
No information provided
Total	2	.	.	2	2	2	3	.	2	13

Table E.32
Fair Housing Complaints by Closure
St. Paul City
HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate	.	.	.	1	.	.	5	2	1	9
Complaint withdrawn by complainant after resolution	.	.	.	5	7	2	3	.	3	20
Complaint withdrawn by complainant without resolution	.	.	.	1	.	4	.	.	.	5
Conciliation/settlement successful	2	.	2	2	3	.	4	1	2	16
Dismissed for lack of jurisdiction	1	.	.	1	.	2
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	2	4	3	16	12	1	4	9	2	53
Unable to locate complainant	.	.	1	1	.	.	1	.	.	3
Untimely filed
Case still open
No information provided
Total	4	4	6	26	23	7	17	13	8	108

Table E.33
Fair Housing Complaints by Closure
Woodbury City
HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate
Complaint withdrawn by complainant after resolution	.	.	1	.	.	.	.	.	.	1
Complaint withdrawn by complainant without resolution
Conciliation/settlement successful
Dismissed for lack of jurisdiction	1	.	1
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	.	.	1	.	.	.	.	.	.	1
Unable to locate complainant
Untimely filed
Case still open
No information provided
Total	.	.	2	.	.	.	.	1	.	3

Table E.34
Fair Housing Complaints by Closure
Remainder of Anoka County
HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun	1	.	.	.	.	.	.	.	.	1
Complainant failed to cooperate	2	.	.	.	2
Complaint withdrawn by complainant after resolution	1	.	1	2
Complaint withdrawn by complainant without resolution	2	.	.	2	4
Conciliation/settlement successful	1	1	1	.	.	3
Dismissed for lack of jurisdiction
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	.	.	1	1	.	4	3	.	1	10
Unable to locate complainant
Untimely filed
Case still open
No information provided
Total	1	.	1	1	1	9	5	.	4	22

Table E.35
Fair Housing Complaints by Closure
 Remainder of Carver County
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate
Complaint withdrawn by complainant after resolution
Complaint withdrawn by complainant without resolution
Conciliation/settlement successful	2	.	.	2
Dismissed for lack of jurisdiction
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	2	.	2
Unable to locate complainant	2	.	.	.	.	.	.	.	.	2
Untimely filed
Case still open
No information provided
Total	2	.	.	.	.	.	2	2	.	6

Table E.36
Fair Housing Complaints by Closure
 Remainder of Dakota County
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate	1	.	.	1
Complaint withdrawn by complainant after resolution	.	1	.	2	.	.	2	.	1	6
Complaint withdrawn by complainant without resolution	2	6	.	8
Conciliation/settlement successful	9	.	.	.	.	1	.	3	.	13
Dismissed for lack of jurisdiction	1	1	.	.	2
DOJ dismissal
DOJ settlement	1	.	.	.	.	1
Election made to go to court
No cause determination	2	.	.	3	.	6	4	3	.	18
Unable to locate complainant	1	.	.	.	1
Untimely filed	3	3
Case still open	1	.	1
No information provided	2	2
Total	11	1	.	5	1	9	10	13	6	56

Table E.37
Fair Housing Complaints by Closure
Remainder of Hennepin County
HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun
Complainant failed to cooperate	.	1	.	1	.	3	6	3	2	16
Complaint withdrawn by complainant after resolution	.	1	4	.	.	2	2	1	1	11
Complaint withdrawn by complainant without resolution	1	2	1	1	.	1	3	1	1	11
Conciliation/settlement successful	.	2	3	2	4	.	2	2	1	16
Dismissed for lack of jurisdiction	3	.	.	.	.	3
DOJ dismissal
DOJ settlement
Election made to go to court
No cause determination	1	3	15	2	.	6	.	3	5	35
Unable to locate complainant
Untimely filed	1	.	.	.	.	1
Case still open	1	1
No information provided	1	1
Total	2	9	23	6	8	12	13	10	12	95

Table E.38
Fair Housing Complaints by Closure
Remainder of Ramsey County
HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun	.	.	.	.	.	.	.	.	.	.
Complainant failed to cooperate	.	.	.	.	.	.	.	4	2	6
Complaint withdrawn by complainant after resolution	3	1	.	.	2	.	3	.	2	11
Complaint withdrawn by complainant without resolution	.	.	1	.	.	2	.	.	1	4
Conciliation/settlement successful	.	1	.	.	.	.	1	2	2	6
Dismissed for lack of jurisdiction	1	.	1	4	.	.	.	.	.	6
DOJ dismissal	.	.	.	.	.	.	.	.	.	.
DOJ settlement	.	.	.	.	.	.	.	.	.	.
Election made to go to court	.	.	.	.	.	.	.	.	.	.
No cause determination	5	1	8	1	1	3	6	1	1	27
Unable to locate complainant	.	.	.	.	.	.	1	.	.	1
Untimely filed	.	.	.	.	.	.	.	.	.	.
Case still open	.	.	.	.	.	.	.	.	1	1
No information provided	.	.	.	.	1	.	.	.	.	1
Total	9	3	10	5	4	5	11	7	9	63

Table E.39
Fair Housing Complaints by Closure
 Remainder of Washington County
 HUD Data, Fiscal Years 2001 - 2008

Closure	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Closed because trial has begun	.	.	.	1	.	.	.	.	.	1
Complainant failed to cooperate	.	.	.	.	.	.	.	.	.	.
Complaint withdrawn by complainant after resolution	.	.	.	.	.	.	.	.	.	.
Complaint withdrawn by complainant without resolution	4	.	.	.	10	.	.	.	.	14
Conciliation/settlement successful	.	.	.	.	.	1	1	1	.	3
Dismissed for lack of jurisdiction	.	.	.	.	.	.	.	.	.	.
DOJ dismissal	4	.	.	.	.	.	.	.	.	4
DOJ settlement	.	.	.	.	.	.	.	.	.	.
Election made to go to court	.	.	7	.	.	.	.	.	.	7
No cause determination	2	.	.	.	15	.	.	2	.	19
Unable to locate complainant	.	.	.	.	.	.	.	.	.	.
Untimely filed	.	.	.	.	.	.	2	.	.	2
Case still open	.	.	.	.	.	.	.	.	.	.
No information provided	.	.	.	.	.	.	.	.	1	1
Total	10	.	7	1	25	1	3	3	1	51

Table E.40
Fair Housing Complaints by Basis
 Anoka County
 Minnesota Department of Human Rights Data, 1999 - 2008

Basis	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Color	.	.	.	.	.	.	.	.	.	.	0
Disability	4	1	3	.	4	.	.	.	2	.	14
Familial Status	1	4	2	4	4	.	.	.	.	.	15
Marital Status	.	.	.	.	.	.	.	.	.	1	1
National Origin	.	.	.	2	2	.	.	.	.	.	4
Public Assistance Status	.	1	.	1	.	1	.	.	.	.	3
Race	1	7	.	2	.	.	.	1	2	.	13
Religion	.	.	.	.	.	.	.	.	.	.	0
Reprisal	.	1	.	.	.	.	.	.	.	.	1
Sex	.	.	.	.	4	.	.	1	.	.	5
Sexual Orientation	.	.	.	.	.	.	.	.	.	.	0
Total	6	14	5	9	14	1	0	2	4	1	56

Table E.41											
Fair Housing Complaints by Basis											
Carver County											
Minnesota Department of Human Rights Data, 1999 - 2008											
Basis	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Color	0
Disability	0
Familial Status	0
Marital Status	0
National Origin	1	.	.	.	1	.	.	.	.	.	2
Public Assistance Status	2	.	.	.	.	.	2
Race	5	.	.	.	.	.	5
Religion	0
Reprisal	0
Sex	0
Sexual Orientation	0
Total	1	0	0	0	8	0	0	0	0	0	9

Table E.42											
Fair Housing Complaints by Basis											
Dakota County											
Minnesota Department of Human Rights Data, 1999 - 2008											
Basis	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Color	.	.	.	.	.	.	.	.	.	.	0
Disability	.	.	4	.	2	4	2	.	.	17	29
Familial Status	1	.	.	.	.	.	3	.	2	.	6
Marital Status	.	1	.	.	.	.	3	.	.	2	6
National Origin	1	.	1	.	.	.	2	.	1	.	5
Public Assistance Status	.	.	.	.	.	.	.	1	.	.	1
Race	6	2	5	4	.	.	3	5	3	.	28
Religion	.	.	.	.	.	.	.	1	.	.	1
Reprisal	1	.	.	4	.	.	.	.	.	.	5
Sex	.	.	.	.	.	2	1	.	.	.	3
Sexual Orientation	2	.	.	.	.	.	.	.	.	.	2
Total	11	3	10	8	2	6	14	7	6	19	86

Table E.43
Fair Housing Complaints by Basis

Hennepin County
Minnesota Department of Human Rights Data, 1999 - 2008

Basis	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Color	.	.	.	.	1	2	.	.	.	.	3
Disability	11	6	5	4	2	8	6	6	5	2	55
Familial Status	.	2	1	.	.	.	.	.	.	.	3
Marital Status	.	2	2	1	.	.	1	1	.	.	7
National Origin	3	.	1	3	5	4	1	.	.	1	18
Public Assistance Status	3	.	6	3	2	2	.	4	1	.	21
Race	10	18	8	18	6	6	14	5	6	4	95
Religion	.	.	.	.	1	.	.	1	.	.	2
Reprisal	1	.	1	2	1	1	.	.	.	.	6
Sex	2	1	5	5	.	5	4	4	.	.	26
Sexual Orientation	.	12	.	3	.	2	4	.	.	1	22
Total	30	41	29	39	18	30	30	21	12	8	258

Table E.44
Fair Housing Complaints by Basis

Ramsey County
Minnesota Department of Human Rights Data, 1999 - 2008

Basis	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Color	.	.	1	.	.	.	.	.	.	.	1
Disability	.	3	2	1	8	5	7	.	6	7	39
Familial Status	1	.	2	.	2	1	.	.	.	1	7
Marital Status	.	.	5	2	1	.	.	.	.	.	8
National Origin	3	3	2	9	.	.	.	.	1	6	24
Public Assistance Status	3	4	1	.	1	.	.	1	.	6	16
Race	.	8	10	4	6	5	.	.	2	10	45
Religion	.	.	.	.	.	.	.	.	.	.	0
Reprisal	.	.	.	.	.	1	1	.	.	.	2
Sex	.	1	3	2	.	1	.	10	2	2	21
Sexual Orientation	.	.	.	.	.	1	.	.	5	.	6
Total	7	19	26	18	18	14	8	11	16	32	169

Table E.45											
Fair Housing Complaints by Basis											
Washington County											
Minnesota Department of Human Rights Data, 1999 - 2008											
Basis	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Color	0
Disability	0
Familial Status	0
Marital Status	0
National Origin	0
Public Assistance Status	1	.	.	.	.	.	1
Race	1	5	.	.	.	.	6	.	.	.	12
Religion	0
Reprisal	0
Sex	3	.	3
Sexual Orientation	0
Total	1	5	0	0	1	0	6	0	3	0	16

Table E.46											
Fair Housing Complaints by Allegation											
Anoka County											
Minnesota Department of Human Rights Data, 1999 - 2008											
Allegation	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Denial of Access	.	.	.	.	.	.	.	.	.	.	0
Differential Treatment	1	.	2	.	5	1	.	.	1	1	11
Eviction	2	2	2	2	4	.	.	1	.	.	13
Harassment	1	2	1	.	3	.	.	.	.	.	7
Improper References	.	.	.	.	.	.	.	.	.	.	0
Opposing Forbidden Practices	.	1	.	.	.	.	.	.	.	.	1
Other	.	.	.	.	.	.	.	.	.	.	0
Prohibited Medical Inquiry/Exam	.	.	.	.	.	.	.	.	.	.	0
Qualifications for Tenancy	.	.	.	2	.	.	.	.	.	.	2
Racial Harassment	.	3	.	.	.	.	.	.	.	.	3
Refusal to Lease	1	.	.	1	.	.	.	.	.	.	2
Refusal to Rent	1	4	.	4	.	.	.	.	2	.	11
Refusal to Reasonably Accommodate	.	.	.	.	2	.	.	.	1	.	3
Refusal to Sell	.	.	.	.	.	.	.	.	.	.	0
Service Animal Prohibition	.	.	.	.	.	.	.	.	.	.	0
Sexual Harassment	.	.	.	.	.	.	.	1	.	.	1
Steering	.	.	.	.	.	.	.	.	.	.	0
Unequal Terms & Conditions Association	.	2	.	.	.	.	.	.	.	.	2
Association	.	.	.	.	.	.	.	.	.	.	0
Total	6	14	5	9	14	1	0	2	4	1	56

Table E.47
Fair Housing Complaints by Allegation

Carver County
Minnesota Department of Human Rights Data, 1999 - 2008

Allegation	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Denial of Access	0
Differential Treatment	7	.	.	.	.	.	7
Eviction	0
Harassment	0
Improper References	0
Opposing Forbidden Practices	0
Other	0
Prohibited Medical Inquiry/Exam	0
Qualifications for Tenancy	0
Racial Harassment	0
Refusal to Lease	0
Refusal to Rent	0
Refusal to Reasonably Accommodate	0
Refusal to Sell	1	.	.	.	.	.	.	.	.	.	1
Service Animal Prohibition	0
Sexual Harassment	0
Steering	0
Unequal Terms & Conditions	0
Association	0
Total	1	0	0	0	7	0	0	0	0	0	8

Table E.48
Fair Housing Complaints by Allegation

Dakota County
Minnesota Department of Human Rights Data, 1999 - 2008

Allegation	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Denial of Access	.	.	.	.	.	.	.	.	.	4	4
Differential Treatment	4	2	1	3	.	.	9	2	3	5	29
Eviction	5	.	2	.	.	2	3	2	.	2	16
Harassment	.	.	3	1	1	1	2	.	2	.	10
Improper References	.	.	.	.	.	.	.	.	.	.	0
Opposing Forbidden Practices	1	.	.	2	.	.	.	.	.	.	3
Other	.	.	.	.	.	.	.	.	.	.	0
Prohibited Medical Inquiry/Exam	.	.	.	.	.	.	.	.	.	.	0
Qualifications for Tenancy	.	.	.	.	.	.	.	.	.	.	0
Racial Harassment	.	.	.	2	.	.	.	.	.	.	2
Refusal to Lease	.	.	.	.	.	.	.	.	.	.	0
Refusal to Rent	.	1	.	.	.	1	.	2	.	.	4
Refusal to Reasonably Accommodate	.	.	1	.	1	1	.	.	.	4	7
Refusal to Sell	.	.	.	.	.	.	.	.	.	.	0
Service Animal Prohibition	.	.	.	.	.	.	.	.	.	.	0
Sexual Harassment	.	.	.	.	.	1	.	.	.	.	1
Steering	.	.	1	.	.	.	.	.	.	.	1
Unequal Terms & Conditions	1	.	2	.	.	.	.	1	1	4	9
Association	.	.	.	.	.	.	.	.	.	.	0
Total	11	3	10	8	2	6	14	7	6	19	86

Table E.49
Fair Housing Complaints by Allegation

Hennepin County
Minnesota Department of Human Rights Data, 1999 - 2008

Allegation	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Denial of Access	.	.	.	.	.	.	.	.	.	.	0
Differential Treatment	9	13	12	8	8	7	12	3	2	1	75
Eviction	6	2	3	5	2	3	12	2	2	2	39
Harassment	5	4	2	7	7	3	1	3	1	1	34
Improper References	.	.	.	1	.	.	.	.	.	.	1
Opposing Forbidden Practices	.	.	.	.	.	.	.	.	.	.	0
Other	1	6	2	1	.	1	.	1	.	.	12
Prohibited Medical Inquiry/Exam	.	2	.	.	.	.	.	.	.	.	2
Qualifications for Tenancy	.	.	.	.	.	.	.	.	1	.	1
Racial Harassment	2	2	.	6	.	.	.	1	1	1	13
Refusal to Lease	.	2	2	1	.	.	.	.	.	1	6
Refusal to Rent	2	2	3	3	.	9	.	6	2	1	28
Refusal to Reasonably Accommodate	4	4	1	1	1	4	2	2	1	1	21
Refusal to Sell	.	5	1	.	.	.	2	.	.	.	8
Service Animal Prohibition	.	.	1	.	.	.	.	.	1	.	2
Sexual Harassment	2	.	2	3	.	1	1	3	.	.	12
Steering	.	.	.	.	.	.	.	.	.	.	0
Unequal Terms & Conditions	.	.	.	3	.	2	.	.	1	.	6
Association	.	.	.	.	.	.	.	.	.	.	0
Total	31	42	29	39	18	30	30	21	12	8	260

Table E.50
Fair Housing Complaints by Allegation

Ramsey County
Minnesota Department of Human Rights Data, 1999 - 2008

Allegation	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Denial of Access	1	.	.	.	.	1	.	1	.	.	3
Differential Treatment	2	7	4	4	2	4	1	.	5	10	39
Eviction	1	6	7	11	6	1	3	.	.	4	39
Harassment	1	3	5	1	3	1	1	5	4	9	33
Improper References	.	.	.	.	.	.	.	.	.	.	0
Opposing Forbidden Practices	.	.	.	.	.	.	.	.	.	.	0
Other	.	.	.	.	.	.	.	.	.	2	2
Prohibited Medical Inquiry/Exam	.	.	.	.	.	.	.	.	.	.	0
Qualifications for Tenancy	.	.	1	.	.	.	.	.	.	.	1
Racial Harassment	.	.	1	1	.	1	.	.	.	.	3
Refusal to Lease	1	.	.	.	2	.	.	.	.	.	3
Refusal to Rent	1	2	2	.	.	1	.	.	1	.	7
Refusal to Reasonably Accommodate	.	1	1	.	4	3	3	.	3	2	17
Refusal to Sell	.	.	2	.	.	.	.	.	.	.	2
Service Animal Prohibition	.	.	.	.	.	.	.	.	.	.	0
Sexual Harassment	.	.	1	1	.	1	.	5	1	2	11
Steering	.	.	.	.	.	.	.	.	.	.	0
Unequal Terms & Conditions	.	.	2	.	1	.	.	.	2	3	8
Association	.	.	.	.	.	1	.	.	.	.	1
Total	7	19	26	18	18	14	8	11	16	32	169

Table E.51
Fair Housing Complaints by Allegation

Washington County
Minnesota Department of Human Rights Data, 1999 - 2008

Allegation	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Denial of Access	1	.	.	.	1
Differential Treatment	.	2	.	.	.	.	3	.	.	.	5
Eviction	.	2	.	.	1	.	.	.	.	.	3
Harassment	1	.	1
Improper References	0
Opposing Forbidden Practices	1	.	1
Other	0
Prohibited Medical Inquiry/Exam	0
Qualifications for Tenancy	0
Racial Harassment	.	1	.	.	.	.	.	.	.	.	1
Refusal to Lease	1	.	.	.	.	.	1	.	.	.	2
Refusal to Rent	0
Refusal to Reasonably Accommodate	0
Refusal to Sell	1	.	.	.	1
Service Animal Prohibition	0
Sexual Harassment	1	.	1
Steering	0
Unequal Terms & Conditions	0
Association	0
Total	1	5	0	0	1	0	6	0	3	0	16

Table E.52
Fair Housing Complaints by Closure

Bloomington City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	4	.	.	.	.	1	2	1	.	1	9
No probable cause	.	.	.	.	.	.	.	.	.	.	0
Probable cause closed	.	.	1	.	.	.	.	.	2	.	3
Alternative dispute resolution settlement	.	.	.	.	1	.	.	.	.	.	1
Withdrawn	.	.	.	.	.	.	.	1	.	.	1
Withdrawn satisfactorily adjusted	.	.	.	.	.	.	.	.	.	.	0
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	4	0	1	0	1	1	2	2	2	1	14

Table E.53
Fair Housing Complaints by Closure

Eden Prairie City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	1	.	1	.	.	.	.	.	.	.	2
No probable cause	.	2	.	.	.	.	.	.	.	.	2
Probable cause closed	.	.	.	.	.	.	.	.	.	.	0
Alternative dispute resolution settlement	.	.	.	.	.	.	.	.	.	.	0
Withdrawn	.	.	.	.	.	.	.	.	.	.	0
Withdrawn satisfactorily adjusted	.	.	.	.	.	.	.	.	.	.	0
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	1	2	1	0	0	0	0	0	0	0	4

Table E.54
Fair Housing Complaints by Closure

Minneapolis City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	4	5	5	8	3	2	4	.	.	3	34
No probable cause	4	4	.	1	.	.	2	1	1	.	13
Probable cause closed	.	2	.	2	.	.	.	3	.	.	7
Alternative dispute resolution settlement	.	.	.	.	.	.	.	.	.	.	0
Withdrawn	.	.	.	.	1	5	.	1	.	.	7
Withdrawn satisfactorily adjusted	.	1	.	.	.	.	.	.	.	.	1
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	8	12	5	11	4	7	6	5	1	3	62

Table E.55
Fair Housing Complaints by Closure

Minnetonka City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	0
No probable cause	0
Probable cause closed	0
Alternative dispute resolution settlement	0
Withdrawn	0
Withdrawn satisfactorily adjusted	0
Predetermination settlement	0
Total	0	0	0	0	0	0	0	0	0	0	0

Table E.56
Fair Housing Complaints by Closure

Plymouth City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	.	1	.	1	1	.	.	.	.	.	3
No probable cause	0
Probable cause closed	0
Alternative dispute resolution settlement	0
Withdrawn	0
Withdrawn satisfactorily adjusted	0
Predetermination settlement	0
Total	0	1	0	1	1	0	0	0	0	0	3

Table E.57
Fair Housing Complaints by Closure

St. Paul City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	2	6	6	2	3	2	1	0	4	4	30
No probable cause	1	1	3	7	1	.	1	.	3	.	17
Probable cause closed	.	.	1	.	.	1	.	.	.	.	2
Alternative dispute resolution settlement	.	.	.	.	.	.	.	.	1	.	1
Withdrawn	.	.	.	1	.	.	.	1	.	.	2
Withdrawn satisfactorily adjusted	.	.	1	.	3	.	.	.	.	.	4
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	3	7	11	10	7	3	2	1	8	4	56

Table E.58
Fair Housing Complaints by Closure

Woodbury City
Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	2	.	.	.	2
No probable cause	0
Probable cause closed	0
Alternative dispute resolution settlement	0
Withdrawn	0
Withdrawn satisfactorily adjusted	0
Predetermination settlement	0
Total	0	0	0	0	0	0	2	0	0	0	2

Table E.59
Fair Housing Complaints by Closure
 Remainder of Anoka County
 Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	3	1	3	2	3	1	.	.	1	1	15
No probable cause	1	3	.	1	2	.	.	1	.	.	8
Probable cause closed	.	.	.	2	.	.	.	1	.	.	3
Alternative dispute resolution settlement	.	.	.	.	.	.	.	.	1	.	1
Withdrawn	.	.	.	.	.	.	.	.	.	.	0
Withdrawn satisfactorily adjusted	.	2	.	.	.	.	.	.	.	.	2
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	4	6	3	5	5	1	0	2	2	1	29

Table E.60
Fair Housing Complaints by Closure
 Remainder of Carver County
 Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	1	.	.	.	6	.	.	.	.	.	7
No probable cause	.	.	.	.	.	.	.	.	.	.	0
Probable cause closed	.	.	.	.	.	.	.	.	.	.	0
Alternative dispute resolution settlement	.	.	.	.	.	.	.	.	.	.	0
Withdrawn	.	.	.	.	.	.	.	.	.	.	0
Withdrawn satisfactorily adjusted	.	.	.	.	.	.	.	.	.	.	0
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	1	0	0	0	6	0	0	0	0	0	7

Table E.61
Fair Housing Complaints by Closure
 Remainder of Dakota County
 Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	6	2	3	3	1	1	6	1	1	5	29
No probable cause	1	.	1	.	.	.	.	1	1	.	4
Probable cause closed	.	.	.	.	.	1	.	2	.	.	3
Alternative dispute resolution settlement	1	.	.	.	.	.	.	.	.	.	1
Withdrawn	.	.	.	.	.	.	.	.	.	.	.
Withdrawn satisfactorily adjusted	.	.	.	.	.	.	.	.	.	.	.
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	.
Total	8	2	4	3	1	2	6	4	2	5	37

Table E.62
Fair Housing Complaints by Closure
 Remainder of Hennepin County
 Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	2	6	2	6	.	2	10	3	3	.	34
No probable cause	4	3	2	.	.	.	2	2	.	.	13
Probable cause closed	.	.	2	.	1	.	.	1	.	.	4
Alternative dispute resolution settlement	.	1	.	.	.	1	.	2	1	.	5
Withdrawn	.	.	.	.	.	.	.	.	.	.	0
Withdrawn satisfactorily adjusted	.	1	.	.	.	.	.	.	.	.	1
Predetermination settlement	1	.	.	.	.	.	.	.	.	.	1
Total	7	11	6	6	1	3	12	8	4	0	58

Table E.63
Fair Housing Complaints by Closure
 Remainder of Ramsey County
 Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	1	1	2	.	2	1	1	.	.	3	11
No probable cause	.	1	.	.	1	.	1	5	.	3	11
Probable cause closed	.	.	.	.	.	.	.	.	.	.	0
Alternative dispute resolution settlement	.	.	.	1	.	.	.	.	.	.	1
Withdrawn	.	.	.	.	.	.	.	.	1	1	2
Withdrawn satisfactorily adjusted	.	.	.	.	2	3	.	.	.	.	5
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	1	2	2	1	5	4	2	5	1	7	30

Table E.64
Fair Housing Complaints by Closure
 Remainder of Washington County
 Minnesota Department of Human Rights Data, 1999 - 2008

Closure	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total
Dismissed	.	2	.	.	1	.	.	.	.	.	3
No probable cause	1	.	.	.	.	.	1	.	1	.	3
Probable cause closed	.	.	.	.	.	.	.	.	.	.	0
Alternative dispute resolution settlement	.	.	.	.	.	.	.	.	.	.	0
Withdrawn	.	.	.	.	.	.	.	.	.	.	0
Withdrawn satisfactorily adjusted	.	.	.	.	.	.	.	.	.	.	0
Predetermination settlement	.	.	.	.	.	.	.	.	.	.	0
Total	1	2	0	0	1	0	1	0	1	0	6

Table E.65	
Fair Housing Complaints by County	
Anoka and Hennepin Counties Legal Aid Society of Minneapolis Data, 2004 - 2009	
County	Obs
Anoka	41
Hennepin	691
Total	732

Table E.66							
Fair Housing Complaints by County by Year							
Anoka and Hennepin Counties Legal Aid Society of Minneapolis Data, 2004 - 2009							
County	2004	2005	2006	2007	2008	2009	Total
Anoka	.	10	8	9	7	7	41
Hennepin	1	184	157	118	142	89	691
Total	1	194	165	127	149	96	732

Table E.67			
Basis of Fair Housing Complaint by County			
Anoka and Hennepin Counties Legal Aid Society of Minneapolis Data, 2004 - 2009			
Basis	Anoka	Hennepin	Total
Age	.	5	5
Disability	21	284	305
Family Status	3	69	72
Gender/Sex	3	100	103
Marital Status	.	4	4
National Origin	5	91	96
Public Assistace	4	43	47
Race/Color	9	230	239
Religion/Creed	.	12	12
Sexual Orientation	2	14	16
Missing	4	37	41
Total Basis	51	889	940
Total Complaints	41	691	732

Table E.68			
Fair Housing Complaint Discrimination Issue by Year			
Anoka and Hennepin Counties Legal Aid Society of Minneapolis Data, 2004 - 2009			
Issue	Anoka	Hennepin	Total
Obtaining Rental Housing	7	88	95
Other Denial	1	6	7
Terms/Conditions	15	332	347
Termination	8	176	184
Other	4	50	54
Missing	12	134	146
Total Issues	47	786	833
Total Complaints	41	691	732

Table E.69			
Fair Housing Complaint Outcome by County			
Anoka and Hennepin Counties			
Legal Aid Society of Minneapolis Data, 2004 - 2009			
Issue	Anoka	Hennepin	Total
Rejected	2	7	9
Advice & Council	18	346	364
No Merit	1	28	29
Pre-Litigation Settlement with Damages	1	13	14
Pre-Litigation Settlement with Non-Monetary Relief	4	142	146
Agency Conciliation with Damages	1	1	2
Agency Conciliation with Non-Monetary Relief	1	1	2
Agency Decision with Damages	.	1	1
Agency Decision with Non-Monetary	.	2	2
Agency Decision Lost	.	10	10
Settlement During Litigation with Damages	.	6	6
Settlement During Litigation with Non-Monetary Relief	1	11	12
Court Decision with Non-Monetary Relief	2	3	5
Referred to Other	4	18	22
Case Still Open	6	102	108
Total	41	691	732

Table E.70							
Basis of Fair Housing Complaint by Year							
Anoka County							
Legal Aid Society of Minneapolis Data, 2004 - 2009							
Basis	2004	2005	2006	2007	2008	2009	Total
Disability	.	5	4	3	4	5	21
Family Status	.	.	.	3	.	.	3
Gender/Sex	.	1	.	1	.	1	3
National Origin	.	1	2	.	1	1	5
Public Assistance	.	1	.	1	1	1	4
Race/Color	.	2	4	1	2	.	9
Sexual Orientation	.	1	.	.	.	1	2
Missing	.	1	1	.	1	1	4
Total Basis	.	12	11	9	9	10	51
Total Complaints	.	10	8	9	7	7	41

Table E.71							
Fair Housing Complaint Discriminatory Issue by Year							
Anoka County							
Legal Aid Society of Minneapolis Data, 2004 - 2009							
Issue	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	.	2	1	3	1	.	7
Other Denial	.	.	.	1	.	.	1
Terms/Conditions	.	3	4	2	2	4	15
Termination	.	3	2	.	2	1	8
Other	.	.	2	1	1	.	4
Missing	.	2	1	2	4	3	12
Total Issues	.	10	10	9	10	8	47
Total Basis	.	10	8	9	7	7	41

Table E.72							
Fair Housing Complaint Outcome by Year							
Anoka County							
Legal Aid Society of Minneapolis Data, 2004 - 2009							
Outcome	2004	2005	2006	2007	2008	2009	Total
Rejected	.	1	.	1	.	.	2
Advice & Council	.	5	2	2	6	3	18
No Merit	.	1	.	.	.	.	1
Pre-Litigation Settlement with Damages	.	.	.	1	.	.	1
Pre-Litigation Settlement with Non-Monetary Relief	.	.	3	1	.	.	4
Agency Conciliation with Damages	.	1	.	.	.	.	1
Agency Conciliation with Non-Monetary Relief	.	.	.	1	.	.	1
Settlement During Litigation with Non-Monetary Relief	.	.	.	1	.	.	1
Court Decision with Non-Monetary Relief	.	.	2	.	.	.	2
Referred to Other	.	1	.	1	.	2	4
Case Still Open	.	1	1	1	1	2	6
Total	.	10	8	9	7	7	41

Table E.73							
Basis of Fair Housing Complaint by Year							
Hennepin County							
Legal Aid Society of Minneapolis Data, 2004 - 2009							
Basis	2004	2005	2006	2007	2008	2009	Total
Age	.	2	3	.	.	.	5
Disability	.	69	54	51	72	38	284
Family Status	.	11	16	10	24	8	69
Gender/Sex	.	22	30	17	13	18	100
Marital Status	.	2	1	.	.	1	4
National Origin	.	24	20	12	27	8	91
Public Assistance	.	8	13	6	11	5	43
Race/Color	.	79	75	28	27	21	230
Religion/Creed	.	4	.	1	5	2	12
Sexual Orientation	.	4	4	1	1	4	14
Missing	1	9	8	6	5	8	37
Total Basis	1	234	224	132	185	113	889
Total Complaints	1	184	157	118	142	89	691

Table E. 74							
Fair Housing Complaint Discriminatory Issue by Year							
Hennepin County							
Legal Aid Society of Minneapolis Data, 2004 - 2009							
Issue	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	.	22	19	24	15	8	88
Other Denial	.	1	.	2	3	.	6
Terms/Conditions	.	105	93	46	50	38	332
Termination	.	32	43	24	59	18	176
Other	.	9	14	11	8	8	50
Missing	1	30	22	24	30	27	134
Total	1	199	191	131	165	99	786
Total Basis	1	184	157	118	142	89	691

Table E.75
Fair Housing Complaint Outcome by Year
Hennepin County
Legal Aid Society of Minneapolis Data, 2004 - 2009

Outcome	2004	2005	2006	2007	2008	2009	Total
Rejected	.	3	.	1	2	1	7
Advice & Council	.	116	77	52	61	40	346
No Merit	.	10	7	5	3	3	28
Pre-Litigation Settlement with Damages	.	1	8	2	1	1	13
Pre-Litigation Settlement with Non-Monetary Relief	.	20	29	23	55	15	142
Agency Conciliation with Damages	.	.	1	.	.	.	1
Agency Conciliation with Non-Monetary Relief	.	.	1	.	.	.	1
Agency Decision with Damages	.	1	.	.	.	.	1
Agency Decision with Non-Monetary	.	.	2	.	.	.	2
Agency Decision Lost	.	4	3	2	1	.	10
Settlement During Litigation with Damages	.	1	4	1	.	.	6
Settlement During Litigation with Non-Monetary Relief	.	2	4	3	1	1	11
Court Decision with Non-Monetary Relief	.	1	.	1	1	.	3
Referred to Other	.	6	5	7	.	.	18
Case Still Open	1	19	16	21	17	28	102
Total	1	184	157	118	142	89	691

Table E.76
Fair Housing Complaints by County
Fair Housing Implementation Council Region
Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	Obs
Anoka	1
Carver	13
Dakota	162
Hennepin	17
Ramsey	800
Scott	19
Washington	51
Total	1,063

Table E.77
Fair Housing Complaints by County by Year
Fair Housing Implementation Council Region
Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Anoka	.	.	.	.	.	1	.	1
Carver	.	.	1	5	2	3	2	13
Dakota	1	2	14	51	30	54	10	162
Hennepin	.	1	.	5	2	9	.	17
Ramsey	4	4	118	233	189	221	31	800
Scott	.	.	.	5	8	5	1	19
Washington	4	.	7	6	21	10	3	51
Total	9	7	140	305	252	303	47	1,063

Table E.78								
Basis of Fair Housing Complaint by County								
Fair Housing Implementation Council Region								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	Total
Age	.	.	.	.	3	.	.	3
Disability	1	9	100	6	474	8	36	634
Family Status	.	.	14	1	36	2	3	56
Gender/Sex	.	1	15	3	92	3	3	117
Marital Status	.	.	.	.	1	.	.	1
National Origin	.	1	13	4	45	.	2	65
Public Assistance	.	.	9	.	38	2	.	49
Race/Color	.	4	29	5	170	6	8	222
Religion/Creed	.	.	.	.	3	.	.	3
Sexual Orientation	.	.	.	.	9	.	.	9
Missing	.	.	.	.	3	.	.	3
Total Basis	1	15	180	19	874	21	52	1,162
Total Complaints	1	13	162	17	800	19	51	1,063

Table E.79								
Fair Housing Complaint Discrimination Issue by County								
Fair Housing Implementation Council Region								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	Total
Obtaining Rental Housing	.	1	18	4	82	7	3	115
Purchase/Finance Home	.	.	.	1	.	.	.	1
Other Denial	.	.	7	2	22	.	1	32
Terms/Conditions	1	6	43	3	256	7	10	326
Termination	.	.	51	2	236	4	19	312
Reasonable Accommodation	.	5	65	5	312	4	32	423
Other	.	1	5	1	33	.	.	40
Missing	.	.	1	.	4	.	.	5
Total Basis	1	13	190	18	945	22	65	1,254
Total Complaints	9	7	140	305	252	303	47	1,063

Table E.80
Fair Housing Complaint Outcome by County
 Fair Housing Implementation Council Region
 Southern Minnesota Regional Legal Services Data, 2003 - 2009

Outcome	Anoka	Carver	Dakota	Hennepin	Ramsey	Scott	Washington	Total
Rejected	1	.	6	1	19	.	2	29
Advice & Council	.	4	53	7	279	10	12	365
No Merit	.	.	2	.	3	.	.	5
Pre-Litigation Settlement with Damages	.	.	1	.	4	.	.	5
Pre-Litigation Settlement with Non-Monetary Relief	.	4	44	4	220	3	13	288
Agency Conciliation with Damages	1	.	.	1
Agency Conciliation with Non-Monetary Relief	.	.	7	.	13	.	1	21
Agency Decision with Non-Monetary	.	.	3	.	20	1	.	24
Agency Decision Lost	.	1	3	.	12	1	1	18
Settlement During Litigation with Damages	.	.	2	.	8	.	2	12
Settlement During Litigation with Non-Monetary Relief	.	.	1	1	45	.	3	50
Court Decision with Damages	.	.	1	.	1	.	.	2
Court Decision with Non-Monetary Relief	9	.	1	10
Court Decision Lost	.	1	.	.	2	.	1	4
Appellate Decision Won	.	.	1	.	0	.	.	1
Appealed Decision Lost	.	.	.	1	1	.	.	2
Referred to Other	.	.	2	1	8	.	1	12
Case Still Open	.	3	36	2	155	4	14	214
Total	1	13	162	17	800	19	51	1,063

Table E.81
Basis of Fair Housing Complaint by Year
 Anoka County
 Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Disability	1	.	1
Total Basis	1	.	1
Total Complaints	1	.	1

Table E.82
Fair Housing Complaint Discriminatory Issue by Year
 Anoka County
 Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Terms/Conditions	1	.	1
Total Basis	1	.	1
Total Complaints	1	.	1

Table E.83
Fair Housing Complaint Outcome by Year
 Anoka County
 Southern Minnesota Regional Legal Services Data, 2003 - 2009

Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Rejected	1	.	1
Total	1	.	1

Table E.84								
Basis of Fair Housing Complaint by Year								
Carver County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Disability	.	.	1	3	1	2	2	9
Gender/Sex	1	.	1
National Origin	.	.	.	1	.	.	.	1
Race/Color	.	.	.	3	1	.	.	4
Total Basis	.	.	1	7	2	3	2	15
Total Complaints	.	.	1	5	2	3	2	13

Table E.85								
Fair Housing Complaint Discriminatory Issue by Year								
Carver County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	1	.	1
Terms/Conditions	.	.	.	4	1	.	1	6
Reasonable Accommodation	.	.	.	1	1	2	1	5
Other	.	.	1	.	.	.	.	1
Total Basis	.	.	1	5	2	3	2	13
Total Complaints	.	.	1	5	2	3	2	13

Table E.86								
Fair Housing Complaint Outcome by Year								
Carver County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Advice & Council	.	.	.	1	1	2	.	4
Pre-Litigation Settlement with Non-Monetary Relief	.	.	1	2	.	1	.	4
Agency Decision Lost	.	.	.	1	.	.	.	1
Court Decision Lost	1	.	.	1
Case Still Open	.	.	.	1	.	.	2	3
Total	.	.	1	5	2	3	2	13

Table E.87								
Basis of Fair Housing Complaint by Year								
Dakota County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Disability	1	.	8	35	18	34	4	100
Family Status	.	.	1	3	1	8	1	14
Gender/Sex	.	1	2	2	2	6	2	15
National Origin	.	1	.	3	4	5	.	13
Public Assistance	.	.	3	4	.	.	2	9
Race/Color	1	.	3	9	9	6	1	29
Total Basis	2	2	17	56	34	59	10	180
Total Complaints	1	2	14	51	30	54	10	162

Table E.88
Fair Housing Complaint Discriminatory Issue by Year

Dakota County
Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	.	.	3	5	4	6	.	18
Other Denial	.	.	1	.	2	1	3	7
Terms/Conditions	1	2	5	12	6	15	2	43
Termination	1	.	4	17	12	14	3	51
Reasonable Accommodation	.	.	4	28	7	23	3	65
Other	.	.	1	2	.	2	.	5
Missing	.	.	.	1	.	.	.	1
Total Basis	2	2	18	65	31	61	11	190
Total Complaints	1	2	14	51	30	54	10	162

Table E.89
Fair Housing Complaint Outcome by Year

Dakota County
Southern Minnesota Regional Legal Services Data, 2003 - 2009

Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Rejected	.	.	.	2	.	4	.	6
Advice & Council	1	.	6	16	12	17	1	53
No Merit	.	.	2	.	.	.	.	2
Pre-Litigation Settlement with Damages	.	.	.	1	.	.	.	1
Pre-Litigation Settlement with Non-Monetary Relief	.	1	2	18	9	13	1	44
Agency Conciliation with Non-Monetary Relief	.	.	1	4	2	.	.	7
Agency Decision with Non-Monetary	1	1	1	3
Agency Decision Lost	.	.	.	2	.	1	.	3
Settlement During Litigation with Damages	.	1	.	1	.	.	.	2
Settlement During Litigation with Non-Monetary Relief	1	.	1
Court Decision with Damages	1	.	.	1
Appellate Decision Won	.	.	.	1	.	.	.	1
Referred to Other	.	.	1	.	.	1	.	2
Case Still Open	.	.	2	6	5	16	7	36
Total	1	2	14	51	30	54	10	162

Table E.90
Basis of Fair Housing Complaint by Year

Hennepin County
Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Disability	.	1	.	2	1	2	.	6
Gender/Sex	3	.	3
Family Status	1	.	1
National Origin	.	.	.	2	.	2	.	4
Race/Color	.	.	.	2	1	2	.	5
Total Basis	.	1	.	6	2	10	.	19
Total Complaints	.	1	.	5	2	9	.	17

Table E.91								
Fair Housing Complaint Discriminatory Issue by Year								
Hennepin County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	.	.	.	1	.	3	.	4
Purchase/Finance Home	1	.	.	1
Other Denial	2	.	2
Terms/Conditions	.	.	.	1	.	2	.	3
Termination	.	.	.	1	.	1	.	2
Reasonable Accommodation	.	1	.	2	1	1	.	5
Other	.	.	.	1	.	.	.	1
Total Basis	.	1	.	6	2	9	.	18
Total Complaints	.	1	.	5	2	9	.	17

Table E.92								
Fair Housing Complaint Outcome by Year								
Hennepin County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Rejected	1	.	1
Advice & Council	.	.	.	1	1	5	.	7
Pre-Litigation Settlement with Non-Monetary Relief	.	1	.	1	.	2	.	4
Settlement During Litigation with Non-Monetary Relief	.	.	.	1	.	.	.	1
Appealed Decision Lost	.	.	.	1	.	.	.	1
Referred to Other	1	.	.	1
Case Still Open	.	.	.	1	.	1	.	2
Total	.	1	.	5	2	9	.	17

Table E.93								
Basis of Fair Housing Complaint by Year								
Ramsey County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Age	1	.	1	.	1	.	.	3
Disability	2	2	66	152	98	135	19	474
Family Status	.	.	8	6	9	12	1	36
Gender/Sex	1	.	12	27	27	20	5	92
Marital Status	.	.	1	.	.	.	.	1
National Origin	.	.	2	10	16	15	2	45
Public Assistance	.	.	8	9	11	10	.	38
Race/Color	2	2	30	47	44	41	4	170
Religion/Creed	.	.	1	1	.	.	1	3
Sexual Orientation	.	.	3	1	1	4	.	9
Missing	.	.	.	1	2	.	.	3
Total Basis	6	4	132	254	209	237	32	874
Total Complaints	4	4	118	233	189	221	31	800

Table E.94
Fair Housing Complaint Discriminatory Issue by Year

Ramsey County
Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	1	2	13	13	28	22	3	82
Other Denial	.	.	3	6	3	8	2	22
Terms/Conditions	3	1	41	75	70	57	9	256
Termination	2	.	38	69	55	63	9	236
Reasonable Accommodation	.	2	44	97	59	98	12	312
Other	.	.	5	7	9	10	2	33
Missing	.	.	.	1	3	.	.	4
Total Basis	6	5	144	268	227	258	37	945
Total Complaints	4	4	118	233	189	221	31	800

Table E.95
Fair Housing Complaint Outcome by Year

Ramsey County
Southern Minnesota Regional Legal Services Data, 2003 - 2009

Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Rejected	.	.	.	9	3	6	1	19
Advice & Council	.	1	30	92	66	84	6	279
No Merit	.	.	2	.	1	.	.	3
Pre-Litigation Settlement with Damages	.	.	1	1	1	1	.	4
Pre-Litigation Settlement with Non-Monetary Relief	1	2	48	71	48	48	2	220
Agency Conciliation with Damages	.	.	.	.	1	.	.	1
Agency Conciliation with Non-Monetary Relief	.	.	3	4	3	3	.	13
Agency Decision with Non-Monetary	.	.	10	6	1	3	.	20
Agency Decision Lost	.	.	1	3	3	5	.	12
Settlement During Litigation with Damages	2	.	1	4	1	.	.	8
Settlement During Litigation with Non-Monetary Relief	.	.	3	11	14	15	2	45
Court Decision with Damages	.	.	.	.	1	.	.	1
Court Decision with Non-Monetary Relief	.	1	3	4	.	1	.	9
Court Decision Lost	.	.	.	.	.	2	.	2
Appealed Decision Lost	.	.	.	.	1	.	.	1
Referred to Other	1	.	3	2	2	.	.	8
Case Still Open	.	.	13	26	43	53	20	155
Total	4	4	118	233	189	221	31	800

Table E.96
Basis of Fair Housing Complaint by Year

Scott County (Not Part of FHIC)
Southern Minnesota Regional Legal Services Data, 2003 - 2009

County	2003	2004	2005	2006	2007	2008	2009	Total
Disability	.	.	.	2	5	.	1	8
Family Status	2	.	2
Gender/Sex	.	.	.	2	1	.	.	3
Public Assistance	2	.	.	2
Race/Color	.	.	.	2	1	3	.	6
Total Basis	.	.	.	6	9	5	1	21
Total Complaints	.	.	.	5	8	5	1	19

Table E.97								
Fair Housing Complaint Discriminatory Issue by Year								
Scott County (Not Part of FHIC)								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	.	.	.	1	3	2	1	7
Terms/Conditions	.	.	.	3	1	3	.	7
Termination	3	1	.	4
Reasonable Accommodation	.	.	.	2	2	.	.	4
Total Basis	.	.	.	6	9	6	1	22
Total Complaints	.	.	.	5	8	5	1	19

Table E.98								
Fair Housing Complaint Outcome by Year								
Scott County (Not Part of FHIC)								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Advice & Council	.	.	.	3	2	4	1	10
Pre-Litigation Settlement with Non-Monetary Relief	2	1	.	3
Agency Decision with Non-Monetary	1	.	.	1
Agency Decision Lost	1	.	.	1
Case Still Open	.	.	.	2	2	.	.	4
Total	.	.	.	5	8	5	1	19

Table E.99								
Basis of Fair Housing Complaint by Year								
Washington County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Disability	1	.	3	4	16	9	3	36
Family Status	2	.	.	.	.	1	.	3
Gender/Sex	.	.	2	.	1	.	.	3
National Origin	.	.	1	.	1	.	.	2
Race/Color	1	.	2	2	3	.	.	8
Total Basis	4	.	8	6	21	10	3	52
Total Complaints	4	.	7	6	21	10	3	51

Table E.100								
Fair Housing Complaint Discriminatory Issue by Year								
Washington County								
Southern Minnesota Regional Legal Services Data, 2003 - 2009								
County	2003	2004	2005	2006	2007	2008	2009	Total
Obtaining Rental Housing	.	.	1	.	1	.	1	3
Other Denial	.	.	.	.	.	1	.	1
Terms/Conditions	1	.	5	1	3	.	.	10
Termination	3	.	.	2	9	4	1	19
Reasonable Accommodation	1	.	3	3	14	8	3	32
Total Basis	5	.	9	6	27	13	5	65
Total Complaints	4	.	7	6	21	10	3	51

Table E.101
Fair Housing Complaint Outcome by Year
Washington County
Southern Minnesota Regional Legal Services Data, 2003 - 2009

Outcome	2003	2004	2005	2006	2007	2008	2009	Total
Rejected	.	.	.	1	.	.	1	2
Advice & Council	.	.	4	2	4	2	.	12
Pre-Litigation Settlement with Non-Monetary Relief	.	.	1	2	7	3	.	13
Agency Conciliation with Non-Monetary Relief	.	.	.	.	1	.	.	1
Agency Decision Lost	.	.	.	.	.	1	.	1
Settlement During Litigation with Damages	2	.	.	.	.	.	.	2
Settlement During Litigation with Non-Monetary Relief	1	.	.	1	1	.	.	3
Court Decision with Non-Monetary Relief	.	.	.	.	1	.	.	1
Court Decision Lost	1	.	.	.	.	.	.	1
Referred to Other	.	.	1	.	.	.	.	1
Case Still Open	.	.	1	.	7	4	2	14
Total	4	.	7	6	21	10	3	51

APPENDIX F. 2009 FAIR HOUSING SURVEY DATA

Table F.1				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Questions	Responses			
	Yes	No	Don't Know	Total
Federal, State and Local Fair Housing Law				
Do these laws serve a useful purpose?	214	20	66	300
Are these laws difficult to understand or follow?	86	146	68	300
Is there a specific training process to learn about fair housing law?	119	57	124	300
Fair Housing in Your Community				
Do you have concerns about fair housing in your community?	105	108	23	236
Do you see barriers to affirmatively furthering fair housing in your community?	104	95	37	236
Are there areas in your community that have fair housing problems?	74	64	98	236
If there are areas with fair housing problems, can you cite specific instances?	53	81	69	203
Local Government Policies and Activities Related to Fair Housing				
Has local government taken actions which adversely affected fair housing choice?	35	80	80	195
Are there fair housing non-compliance issues with any public housing authorities?	12	123	60	195
Are there codes or regulations that represent barriers to fair housing choice?	31	94	70	195
Are there any public administrative policies that represent barriers to fair housing choice?	23	90	82	195
Fair Housing Activities in Your Community				
Are you aware of any fair housing testing in your community?	26	97	29	152
Are you aware of a fair housing plan in your community?	48	78	26	152
Do fair housing laws need to be strengthened?	42	51	59	152
Outreach and Education in Your Community				
Is there sufficient outreach and education regarding affirmatively further fair housing in your community?	99	50	3	152

Table F.2				
Do these laws serve a useful purpose?				
Fair Housing Implementation Council Region				
2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	1	0	1	2
Minneapolis	34	3	4	41
Minnetonka	2	0	0	2
Plymouth	16	1	3	20
St. Paul	14	2	4	20
Woodbury	9	2	3	14
Remainder of Counties				
Anoka	26	4	11	41
Carver	3	1	0	4
Dakota	10	1	5	16
Hennepin	64	3	17	84
Ramsey	19	1	8	28
Washington	16	2	10	28
Regional Total	214	20	66	300

Table F.3				
Are these laws difficult for you or people you work with to understand or follow?				
Fair Housing Implementation Council Region				
2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	0	0	2	2
Minneapolis	14	22	5	41
Minnetonka	1	0	1	2
Plymouth	2	15	3	20
St. Paul	7	10	3	20
Woodbury	5	6	3	14
Remainder of Counties				
Anoka	15	21	5	41
Carver	1	1	2	4
Dakota	4	10	2	16
Hennepin	25	40	19	84
Ramsey	6	9	13	28
Washington	6	12	10	28
Regional Total	86	146	68	300

Table F.4				
Is there a specific training process available to you to learn about fair housing law?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	1	0	1	2
Minneapolis	16	8	17	41
Minnetonka	1	0	1	2
Plymouth	11	3	6	20
St. Paul	8	1	11	20
Woodbury	5	2	7	14
Remainder of Counties				
Anoka	17	9	15	41
Carver	2	0	2	4
Dakota	11	2	3	16
Hennepin	31	20	33	84
Ramsey	5	7	16	28
Washington	11	5	12	28
Regional Total	119	57	124	300

Table F.5				
Do you have concerns about fair housing in your community?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	0	1	1	2
Minneapolis	20	5	1	26
Minnetonka	0	1	0	1
Plymouth	3	11	1	15
St. Paul	11	4	3	18
Woodbury	3	10	0	13
Remainder of Counties				
Anoka	7	22	4	33
Carver	0	2	1	3
Dakota	7	7	1	15
Hennepin	40	27	1	68
Ramsey	6	9	7	22
Washington	8	9	3	20
Regional Total	105	108	23	236

Table F.6				
Do you see barriers or constraints to affirmatively furthering fair housing in your community?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	1	0	1	2
Minneapolis	19	6	1	26
Minnetonka	0	1	0	1
Plymouth	5	8	2	15
St. Paul	10	5	3	18
Woodbury	2	10	1	13
Remainder of Counties				
Anoka	7	22	4	33
Carver	0	2	1	3
Dakota	8	4	3	15
Hennepin	40	22	6	68
Ramsey	5	8	9	22
Washington	7	7	6	20
Regional Total	104	95	37	236

Table F.7				
Are there areas in your community that have fair housing problems?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	0	0	2	2
Minneapolis	15	4	7	26
Minnetonka	0	1	0	1
Plymouth	2	7	6	15
St. Paul	6	2	10	18
Woodbury	1	9	3	13
Remainder of Counties				
Anoka	4	11	18	33
Carver	0	2	1	3
Dakota	3	3	9	15
Hennepin	33	18	17	68
Ramsey	6	3	13	22
Washington	4	4	12	20
Regional Total	74	64	98	236

Table F.8				
If there are areas with fair housing problems, can you cite specific instances?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	0	1	1	2
Minneapolis	8	9	5	22
Minnetonka	0	1	0	1
Plymouth	1	8	4	13
St. Paul	8	5	3	16
Woodbury	1	4	4	9
Remainder of Counties				
Anoka	3	14	12	29
Carver	0	3	0	3
Dakota	2	3	9	14
Hennepin	22	22	13	57
Ramsey	4	7	10	21
Washington	4	4	8	16
Regional Total	53	81	69	203

Table F.9				
Has local government taken actions which adversely affected fair housing choice?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	5	5	14	24
Minnetonka	0	1	0	1
Plymouth	1	8	2	11
St. Paul	4	2	9	15
Woodbury	2	5	1	8
Remainder of Counties				
Anoka	6	13	7	26
Carver	0	2	0	2
Dakota	1	4	7	12
Hennepin	12	25	22	59
Ramsey	3	7	9	19
Washington	1	8	9	18
Regional Total	35	80	80	195

Table F.10				
Are there fair housing non-compliance issues with any public housing authorities?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	1	14	9	24
Minnetonka	0	1	0	1
Plymouth	0	10	1	11
St. Paul	1	7	7	15
Woodbury	0	6	2	8
Remainder of Counties				
Anoka	1	18	7	26
Carver	0	2	0	2
Dakota	1	9	2	12
Hennepin	6	34	19	59
Ramsey	1	9	9	19
Washington	1	13	4	18
Regional Total	12	123	60	195

Table F.11				
Are there codes or regulations that represent barriers to fair housing choice?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	5	8	11	24
Minnetonka	0	1	0	1
Plymouth	1	9	1	11
St. Paul	1	7	7	15
Woodbury	1	4	3	8
Remainder of Counties				
Anoka	5	14	7	26
Carver	0	2	0	2
Dakota	1	5	6	12
Hennepin	12	24	23	59
Ramsey	3	7	9	19
Washington	2	13	3	18
Regional Total	31	94	70	195

Table F.12				
Are there any public administrative policies that represent barriers to fair housing choice?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	5	6	13	24
Minnetonka	0	1	0	1
Plymouth	1	8	2	11
St. Paul	3	4	8	15
Woodbury	0	6	2	8
Remainder of Counties				
Anoka	3	15	8	26
Carver	0	2	0	2
Dakota	1	5	6	12
Hennepin	9	25	25	59
Ramsey	0	6	13	19
Washington	1	12	5	18
Regional Total	23	90	82	195

Table F.13				
Is there sufficient outreach and education regarding affirmatively furthering fair housing?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Too Little	Just Right	Too Much	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	16	3	1	20
Minnetonka	.	.	.	.
Plymouth	3	6	0	9
St. Paul	10	2	0	12
Woodbury	2	5	0	7
Remainder of Counties				
Anoka	12	7	0	19
Carver	1	1	0	2
Dakota	7	2	0	9
Hennepin	30	15	0	45
Ramsey	10	4	1	15
Washington	8	5	1	14
Regional Total	99	50	3	152

Table F.14				
Are you aware of any fair housing testing in your community?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	6	12	2	20
Minnetonka	.	.	.	.
Plymouth	0	8	1	9
St. Paul	3	7	2	12
Woodbury	2	4	1	7
Remainder of Counties				
Anoka	2	13	4	19
Carver	0	1	1	2
Dakota	2	7	0	9
Hennepin	8	24	13	45
Ramsey	1	12	2	15
Washington	2	9	3	14
Regional Total	26	97	29	152

Table F.15				
Are you aware of a fair housing plan in your community?				
Fair Housing Implementation Council Region 2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	5	13	2	20
Minnetonka	.	.	.	.
Plymouth	4	4	1	9
St. Paul	2	7	3	12
Woodbury	6	1	0	7
Remainder of Counties				
Anoka	6	7	6	19
Carver	2	0	0	2
Dakota	1	7	1	9
Hennepin	15	23	7	45
Ramsey	1	11	3	15
Washington	6	5	3	14
Regional Total	48	78	26	152

Table F.16				
Do your fair housing laws need to be strengthened?				
Fair Housing Implementation Council Region				
2009 Regional Fair Housing Survey				
Entitlements	Yes	No	Don't Know	Total
Cities				
Bloomington	.	.	.	.
Eden Prairie	.	.	.	.
Minneapolis	8	5	7	20
Minnetonka	.	.	.	.
Plymouth	1	7	1	9
St. Paul	5	1	6	12
Woodbury	1	3	3	7
Remainder of Counties				
Anoka	4	8	7	19
Carver	0	2	0	2
Dakota	2	2	5	9
Hennepin	15	13	17	45
Ramsey	4	3	8	15
Washington	2	7	5	14
Regional Total	42	51	59	152

Table F.17
Which classes of persons are protected by federal, state or local fair housing law?
 Fair Housing Implementation Council Region
 2009 Regional Fair Housing Survey

Class	Bloomington	Eden Prairie	Minneapolis	Minnetonka	Plymouth	St. Paul	Woodbury	Anoka	Carver	Dakota	Hennepin	Ramsey	Washington	Total
Renters	.	.	18	1	6	7	3	13	1	9	41	14	11	124
Homeowners	.	.	15	1	4	8	2	10	1	9	30	12	11	103
African Americans	.	.	22	1	11	12	7	23	1	11	50	17	13	168
Women	.	1	21	1	11	12	5	16	1	8	43	15	12	146
Men	.	.	19	1	10	10	1	17	1	8	30	10	10	117
Low income persons	.	.	14	1	8	8	4	14	1	9	37	10	8	114
Single parents	.	.	18	.	8	9	2	17	1	8	38	12	10	123
Married persons	.	.	17	.	8	7	1	14	1	8	28	10	9	103
Children	.	.	19	.	7	8	4	18	1	7	39	9	7	119
Elderly persons	.	.	21	1	10	9	6	19	1	7	40	13	10	137
Homosexuals	.	.	20	1	9	10	6	20	1	8	36	16	10	137
Disabled persons	.	.	23	1	11	11	7	23	1	10	54	16	14	171
Section 8 voucher recipients	.	.	17	1	8	9	5	16	1	10	45	15	8	135
Unmarried persons	.	.	17	.	8	7	.	14	1	9	30	9	10	105
Transsexuals	.	.	18	1	9	9	5	19	1	8	32	11	11	124
Muslims	.	.	21	1	10	10	5	20	1	8	42	12	12	142
High income persons	.	.	12	.	3	6	.	9	1	6	18	6	5	66
Domestic partners	.	.	14	.	6	6	2	16	1	7	29	10	10	101
Total	0	1	326	12	147	158	65	298	18	150	662	217	181	2,235

Table F.18

Do you have concerns about fair housing in your community? If yes, please describe them below.

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

1. Lack of access to decent housing for anyone with a criminal record or negative credit history. 2. I think there is still racial discrimination in many areas of the Twin Cities.

1)Bothers me that Realtors and their various loan officers 'may' not use much common sense in underwriting; though they are improving. I've seen several small bizz owners come in w/ variable mortgages and claim they had no idea the interest rate/payments could shoot up so high {makes me think that interest rate disclosure was not clearly disclosed.} 2)Seems like underwriting is getting far away from the old HUD rule that 33-35% of net income. 3)I know land/real estate costs are high; and therefore I'd like to see development of more land-trusts; and perhaps land-trusts where the land is owned by a foundation(s). I thought Lutheran Brotherhood & Gen. Mills did this a few decades back when they developed the brownstones south of the MW Bible College on Chicago? 4) I am concerned that houses owned by poorer people, especially in N Mpls, may be lured into using a CD to 'sell' their home or buy one; and terms may not be the best, nor are the buyers that closely scrutinized.

a. There is significant racial segregation in housing patterns in the metro area. b. People with disabilities are denied equal housing opportunity because of a lack of housing that meets their needs and because others fail to make reasonable accommodations. c. People using public assistance are denied housing in 1/2 the complexes where they can, with vouchers afford to rent, and are thus relegated to places with poor conditions. d. The previous 10 years of reverse red-lining in the home loan industry has created a financial and community disaster that disproportionately affects people of color and immigrants as homeowners, renters and neighbors. Areas where African Americans, Asian Americans and Hispanic Americans live are "ground zero" for fraud and foreclosures. e. Women in the Twin Cities who rent have successfully prosecuted sexual harassment cases with a frequency exceeding any other metro area in the nation. This indicates ongoing problems. f. American Indians in the Twin Cities area were found to have encountered the highest frequency of discrimination in rentals in HUD's HDS 2000 study. Differential treatment in rental screening and loan marketing has been shown in local testing surveys. Anecdotal information and housing patterns show this is likely to be true in the sales market as well. g. HUD studies also show that there is a widespread lack of knowledge of fair housing law and low rate of reporting or complaints - something that is likely as true here as elsewhere in the nation. h. Developers of housing for people with disabilities (who are disproportionately people of color) and for the homeless (disproportionately people of color and women with children) face zoning, NIMBY and other problems and have had to engage in expensive litigation to move ahead. i. Zoning requirements, especially in the suburbs, limit multi-family and lower cost housing which typically serve protected-class persons. j. People of color, particularly African Americans with children

Ability for folks who fall below certain income levels to afford rental properties outside of specific corridors.

Affordable housing for families that are low income and are not on section 8.

Affordable Housing has such strict eligibility criteria it is hard for most families to be excepted.

Anoka, appears to be racist in their application to rent process and with accepting people of color who move out to Anoka and some grew up there whom were discriminated against.

Concentration of public resources toward the creation and preservation of owner-occupied housing - at the expense of renters - creates public subsidy to those of higher incomes. Info on the Emerging Markets Homeowners Initiative shows that fewer people of color and other minority groups are homeowners, and therefore not taking advantage of this huge public subsidy.

Concerned about if the people that need to be served are hearing about services and housing that may be available to them i.e. foreclosure services or affordable housing Concerned about the general perception that affordable housing poses negative impacts, fear of "those people", and lack of trust in housing providers

Continual need for affordable housing for minority groups

Discrimination based on race, ethnicity, criminal history.

discrimination occurs

even if all legal and practice barriers are removed, if we lack sufficient affordable housing, people are hurt; much of the affordable housing is inaccessible to persons with the very problems which cause them to need affordable housing - criminal issues, bad rental histories, odd behavior, etc.

From complaints and information that I hear from the community who need housing that if the building owner or manager can get more money for parking spaces or rental units, individuals have seen their rental contracts voided or not renewed at the renewal time. This has happened to older residents who paid for parking spaces that are more convenient due to mobility issues but had their contracts dropped without notice of renewal and sold to other residents they feel can pay more for the space. I also heard of a young woman who was slightly mentally handicapped but able to live on her own and hold a part-time job. She rented an apartment from the same facility but when her contract was ready to expire, her parents received a notice that this young woman had 60 days to move out as the apartment was being rented to someone else. My concern is that as the economy has soured, more and more of these folks will find themselves less able to retain their living arrangements due to affordability. But this is also a thinly veiled attempt by the building owners to ignore their commitment to fair and affordable housing.

From my experience, people in the community don't know about fair housing standards; many are discriminated against without knowing about it, or they think they are, but since they don't know whether they are or not, they hesitate to do anything about it.

homeownership by race is disparate white 90% owner 10% renter African American 61% owner 39% renter American Indian Alaskan native 76% owner 24% renter Asian 87% owner 13% renter native Hawaiian other pacific islander 79% owner 21% renter some other race 72% owner 28% renter two or more races 74% owner 26% renter Hispanic or Latino 78% owner 22% renter

Housing appears to be pretty clearly separated along racial lines. I'm not sure if this is primarily for economic reasons.

Housing with Services providers have difficulty understanding their roles as landlords. They are often trying to evict the tenant when the tenant needs more home care services than the license allows or they refuse to let them return from the hospital or nursing home following rehab. Additionally, they try to put limits on tenant rights, such as limit use of motorized wheelchairs, or right to privacy.

I am concerned about the homeless people who cannot locate affordable housing. These people are in need of employment so that they might feed/house themselves and their families. There doesn't appear to be anything or anyone who can help them.

I am concerned that banks are more likely to foreclose a property and evict the residents, rather than to reach a more equitable resolution that allows people to stay in their homes, renters to stay in the rental properties. Also, many immigrants will not contact housing authorities because of a perceived risk of ICE discovering them.

I am European Caucasian and I see in the American Indian community the inability to find affordable decent housing. Most of the landlords are slumlords and it is unbelievable in this day and age that such treatment exists.

I am very concerned about the presence of illegal housing discrimination in Saint Paul based on race, disability, familial status, national origin, and other legally protected characteristics. I am also concerned that new multi-family housing is being built out of compliance with federal accessibility requirements. I am dismayed that Saint Paul is highly racially segregated, and I know that one of the major causes of racial segregation is illegal housing discrimination.

I believe it is essential to healthy community

I believe that Government involvement in this issue creates problems. The market would solve these problems on its own if left alone. I'm not an advocate for market manipulation by Governmental bodies.

I believe that in our community that apartment renters are being affected by foreclosures due to the fact that many landlords have gone into foreclosure and some of the problems are being passed on to the tenants.

I don't believe they are being enforced.

I feel that the information needed for Fair Housing needs to be updated often, and easily obtained by consumers.

I have concerns that some of the neighborhoods in Dakota County are particularly racially segregated, including neighborhoods in Eagan, Rosemount, and Apple Valley.

I have seen many housing developments built in my community over the past few years that promised reservation or a percentage of their units to be affordable or available to low income families yet when they apply they do not qualify due to income restrictions or other reasons.

I hear about people being profiled based on their accent and/or ability to talk on the phone or fill out an application.

I live in north Minneapolis, in the Hawthorne neighborhood. Hawthorne has many older homes that were once large single-family homes but have now been spliced into duplexes and triplexes. One problem with this is that such buildings often have smaller or unconventional units as a result, and that dynamic makes it difficult to attract quality tenants. Also, the low cost of properties especially now, makes it easy for absentee landlords to purchase several houses at a time. Provisional rental licenses from the city allow these landlords to make minimal repairs and begin renting out substandard units before completion of all repairs. Finally, there has been a lack of positive mortgage lending activity in north Minneapolis that has contributed to these factors.

I live in the North MPLS area and there seems to be a lack of city concern for the public health safety hazards in my part of the city. I don't advocate for any students to move to my neighborhood.

I read about local housing discrimination lawsuits, receive info about housing discrimination complaints, NIMBY affect affordable hsg, and hear anecdotal info so I know discrimination is alive & well in our communities.

I see the following as barriers to obtain fair housing: Unlawful Detainers (even 1 can keep you out of the rental market), lack of rental history, mental health issues without intense social services, long term homelessness without advocacy.

I think my clients run into fair housing violations quite frequently; however when they ask for help, their situations are muddy and overlap with other issues, so they don't receive help

I used to live in a suburb where there was way too much fair housing -- 1960s vintage plywood palaces that attracted lots of crime and police calls. The city twice got the money and backbone to tear down part of this, and the "fair housing" people came in at the 11th hour and cried discrimination and it was stopped. Now I see that some of it was torn down. Best thing that could have happened in that community. Concentrating too much low income housing in one place is no good.

I work at a homeless shelter and am skeptical that there is such a thing as "fair housing." What is fair for homeless families who are searching for housing that is affordable for them?

I'm concerned about the continued racial segregation in housing patterns that contribute to economic inequities.

I'm not sure that people of color are shown all houses/ apartments available.

immigrants, disabled with companion animals, non-low income families

In a city the size of Minneapolis there are probably developers, sellers and landlords who continue to discriminate against protected classes hoping they won't complain. Many times the discrimination is subtle, hard to detect and enforce.

In South and Southwest Minneapolis

Incentives do not appear to be applicable to the working poor who struggle w/ accessing housing.

Is it fair housing to give priority to the new arrivals for the newly constructed rental units than the low income citizens of our country?

It is subtle but there. Tenants with children (especially teenagers and especially if they are African American boys) have difficulty obtaining rental housing. Large families have difficulty ... nobody wants a large family in the neighborhood.

It seems people of color within apartment complexes get targeted more via police calls. I live in a town home community, next to an apartment complex, and there was regular communication in our community newspaper and town home communication regarding the complex as more people of color moved into the community. It ended up being a landlord issue, but the people of color took the brunt of it for a long time. I think more needs to be done to address lazy landlords who don't care about their property, tenants, or the communities where their rental units reside.

lack of affordable housing options

Lack of reasonable accommodations; landlords aren't aware of requirements.

Landlords trying to charge more when they find out someone has a voucher.

Language Barriers, advertising, education and cultural differences that impact qualification, application and underwriting.

Low income renters frequently face discrimination in seeking to rent an apartment, in the terms and conditions of rental, and in being evicted from rental housing. It also appears that both low and moderate home buyers of color are treated less favorably by lenders and are more often victims of predatory lending.

Many landlords are not aware of their duty to offer reasonable accommodation, especially if a tenant has mental health behavioral problems moderate income buyers looking for homes in Plymouth still struggle with affordability issues. Recent reductions in home prices help but lending standards make it more difficult to secure financing. Lack of funds for down payment is a major hurdle since a minimum of 3-5% down payment is needed

NIMBY for supportive housing and housing for persons with disabilities. Public pressure influences elected officials

Not all companies follow fair lending laws.

Not all segments of the population are served.

Not available to enough people

Not enough awareness of laws; not enough enforcement

Not enough low/moderate income housing in suburbs - - I believe its a racism/oppression issue.

Not sure how we need to follow fair housing rules if we want to designate units for a special group, like local firefighters, so they can live in the community and get to fires.

Nursing home won't take people with dementia related behaviors Assisted living restrict admission due to disabilities

People in the market today trying to buy foreclosed properties are held hostage by the selling institutions. They make potential borrowers meet with a lender of their choice. They drag their feet on accepting offers, they do not want to turn on utilities for inspection and appraisal.

People on limited income can't find housing and people with children get turned down on housing.

Persons being screened out of rental housing because of behaviors that resulted from being disabled.

property values are too high for fair housing in our city and also our minimum lot size right now is 2 1/5 acres. An expensive 2 1/2 acres.

Racial discrimination. Tenants in foreclosed buildings

Racial steering and people of color living in segregated communities because of the lack of affordable housing. Sexual harassment in housing. Discrimination in senior housing, e.g. "independent living" requirements and assisted living facilities and nursing homes refusing to admit or evicting people because they "can't meet their needs." Also, restrictions on wheelchair use and other discriminatory acts in senior housing. Lack of understanding of reasonable accommodations and modifications. Unduly restrictive occupancy requirements. Landlords' refusal to accept Section 8.

Racism, discriminating against black men. I work primarily with men, so that is my experience.

Rental practices focusing on a ratio of income to rent as test for ability to pay rent discriminate against recipients of section 8, some landlords continue to violate fair housing laws. Most egregious and not addressed are lending patterns for home loans. Persons living in predominantly minority communities obtain less favorable interest rates.

shortage of affordable housing

SINGLE seniors don't seem to qualify for any help with low-income housing needs. If they aren't destitute or have a family, there is no program to help.

Some housing programs are specific for a particular ethnic group, single parent households or one sex only. These appear to violate civil rights laws, but the county and others continue to fund these projects without reprimanding the providers.

Some landlords do not want to work with low-income clients that are coming from shelter. I have heard some say they do not want too many children, especially male teenagers.

Some of the minority borrowers with whom I deal with seem to be turned down unfairly by the MI companies.

some suburban communities still have problems with low income families of color living in their neighborhoods. Kids have problems in school, on school buses, etc.

Stringent restrictions on access to public housing for persons with felony records even with the felony having been years ago.

Sub-standard housing available to low income people within Phillips Community New housing development in Phillips Community not available to low income people and/or very hard to obtain

Tenants have indicated it is more difficult to find housing in their community of choice, because the rental market is getting tighter. Some tenants have reported issues with particular property managers, whom have something against Section 8 tenants (whom appear to also be people of color).

That families can get decent housing. That single fathers be allowed to get housing that are taking care of their children. Single mothers with children seem to get housing easier than a father.

The ability for people from diverse communities to understand their rights

The American Indian population seems to fly beneath the radar when it comes to housing. I see African immigrant communities being housed with Sec. 8 vouchers very rapidly, whereas my native clients wait 5 years just to get on the Sec. 8 waiting list. Housing is a human right. All communities should have the same access to government funded vouchers, grant programs, etc.

The City of Plymouth recently asked for my rent roll and for me to point out which residents were not capable of self preservation. They are telling my company that we cannot rent to these people. I believe that this is against Fair Housing mandates. By law, I cannot ask people about their disability.

The facilities that are being built are too large and too expensive. Housing needs to be available but not at any costs to society.

The number of sec 8 vouchers in Washington county is less than a quarter than the population.

The population of the city is rapidly changing and becoming more diverse. My concern is that city planning activities and in particular, the Comprehensive Plan, take into account fair housing goals. Specifically, investment in transportation, commercial development, schools, employment, health clinics and other infrastructure must consider the changing needs of our increasingly diverse resident population.

the practices of some landlords who use tactics that discriminate on the basis of domestic violence victims

There are a lot of people homeless and at the same time more houses are under foreclosure. Laws need to be changed to adapt to economic situations.

There are many examples of Senior and Disabled Housing Discrimination. Nursing Homes and other providers discriminate on payer source (Medicare v Medicaid). There are also failures to make reasonable accommodations before evicting individuals with severe disabilities or mental issues such as Alzheimer's and dementia. There are also providers that accept individuals for which they are unable to provide proper care and supervision. Leaving many without housing options

There are not enough housing programs. The shelters are full. Ramsey Co. has only one shelter and one overflow site. With the growing number of families losing jobs and landlord losing their building some families are sleeping in homes that is boarded up.

There continues to be dislike for and a prejudice against rental housing, regardless of the fact that most people have rented early in their lives and may likely rent as they enter their senior years.

There is a lack of housing choices - no multi family options

There is an increase in multi-cultural households in the community and there are many times where renters within a multi-family building make comments such as: don't let "those people" cook certain foods or with spices that make the hallways smell. Handling these situations in a way that doesn't violate fair housing laws can be challenging. How can we educate the broad community about fair housing?

Too many new affordable housing opportunities are developed in areas of concentration/impaction of race and low income!

We have to have CNA's come here from Minneapolis because no one can afford to live closer. We have one aid that does live in Woodbury. She's a single mother and with her boyfriend's job they struggle paying \$1,600. a month in rent for a town house. I pay less than that monthly on my \$400,000 home. My son goes to college and works for \$10.00 an hour. Where could he possibly rent?

We hear on occasion from persons that they feel they have been treated unfairly or in a discriminatory manner by landlords. We refers these as appropriate.

We live in a NIMBY world

We still have Realtors who steer to neighborhoods, we still have landlords who won't rent. More important Mortgage Insurance companies spent the last year ensuring people could not buy in any neighborhood

We use to go through the ads in the paper and send letters to those who were advertising items that were against the law. Do you attend local landlord meetings and let them know what the laws are?

We work with primarily people of color, and there is still a lot of discrimination when it comes to housing in our community.

Whether an apartment complex can decide if it is going to accept Section 8 vouchers as opposed to mandatory acceptance.

Yes - discrimination based on a persons condition changing and being labeled a behavior - marketing for senior care yet will not provide level of care

Yes, but not in the community development arena where we work. More at the for-profit industry level. Institutional racism plays itself out in many ways in Minneapolis.

Yes, there are still significant abuses going on in the private market; and yet there are also situations where affordable housing providers are "hamstrung" with individual tenants who are aided sometimes to play out false claims of housing discrimination at expense of a good faith housing providers.

Table F.19

Do you see barriers or constraints to affirmatively furthering fair housing in your community? If yes, please describe the barriers or constraints below.

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

#1 Those with mental health issues, trying to live on their own with the mental illness and no medication or assistance with living other than social service programs. The state needs to get involved more with this issue, especially with veterans and long term mentally ill. #2 I would want to know, in all counties addressed herein, how many people of color applied for a certain apartment in a certain area and the rental rate for that apartment or area to people of color,

1. Cost. Government funding is tighter than it has ever been. 2. Education. Many people do not know their rights.

1) Wages don't support costs of housing especially in urban areas (this relates to lower education abilities and the absence of lower skilled jobs) 2) I'm leery that the larger banks (Wells, US Bank, perhaps M&I) are not making so many lower income mortgages to meet their CRA requirements; and perhaps are using their funds in credit cards (or perhaps grants) as evidence to meet CRA? 3) I ponder if more work-force housing (and company or foundation owned apartments) can be developed? 4) Somehow I sense that the pride of home ownership is not as high in some older ethnic groups as it is with some of the new immigrants; and therefore is more education both IN high school and via Cities/Counties programs might help people better understand the responsibility, pride and tax benefits of ownership. 5) Could more duplex be developed? 6) Seems to me that more investor tax credits (perhaps modeled after the New Market Tax Credits) be created to incant rehabilitation of older multi-tenant apts - with perhaps a lower tax credit when one builds newer multi-unit apartments. 7) Another concern, I'd like to see the State require higher building/ utility standards L: insulation, lower water usage, and roofs that reflect more heat in summer - and require all exterior walls have insulation. Related to this, could cities/towns invest more into wind (or wave) energy perhaps in partnership with Excel (Great Rivers etc) to hasten the use of clean alternative energy that will make homeowner's utility costs lower.

a lack of financial education amongst many people of low/moderate income.

Actually, no because housing at any cost has no barriers in our community.

Affordable workforce housing is frequently not available in suburban metropolitan communities where potential job opportunities for low income persons of color exist.

Again selling banks are unwilling to make property repairs that will allow borrowers to use affordable home loan products.

Again, my clients situations are not clear cut. What seems like a violation of fair housing to me, an advocate, is muddled by other issues that my clients face and no one will help them

age, race, income

Amount that it cost.

As a child NE barred minorities from living there, but now Anoka, Coon Rapids, and Fridley all seem to reject applications of minorities who want to live out there.

Assisted living providers and nursing don't know they need to follow fair housing, Need training given to housing and healthcare providers.

At least one city that has had a difficult time adjusting to affordable housing development (and may be related to race issue)

Better education of the consumer as to the changes the mortgage industry is going through, ie credit score requirements

Cost

cost. We need a lot and it is expensive. HUD rules that exclude certain groups (see above).

Discrimination against people based on race, gender, family status, and immigration status. Discrimination against people with section 8 vouchers.

Families having multiple unlawful detainers, old felonies still counting on criminal record and no rental history or bad rental history.

Funding is a significant barrier. Families do not have the resources to purchase, rent or otherwise live in some areas of the city

General knowledge about what is legal and illegal.

Getting the development community to change their patterns of development.

Getting the information to new rental owners, especially those currently buying foreclosed houses with the intent to rent them until the market recovers.

home mortgage loan interest rates that are higher in minority n'hoods are a significant barrier. Other barriers are local jurisdictions that give lip service to affirmatively furthering fair housing, but do not do enough to actually further it. NIMBY continues to be a significant barrier to development and siting of affordable housing.

How do landlords read the requirements for licensing? This may be a barrier.

I don't know if "fair housing" is marketable to those who own or rent the housing. It seems to be a good idea in practice, but is it of enough benefit to those housing providers that they feel they should follow the rules?

I don't think people really want to see the problem, so it's very hard to change it.

I feel that the amount of low income housing to purchase could be better

I suppose it is person by person or apartment complex by apartment complex issue, not an overall issue.

I think some "skin in the game" is fair. 3% or 3.5% down is also fair. Where I see some difficulty is that there is a case of a significant other who will contribute to household income but has had issues with credit in the past. We are not able to use put the other income on the application. Maybe a slightly higher down payment requirement for these less creditworthy co borrowers would increase the lenders comfort with this loan.

I think the biggest areas are: hidden racism, and also a great deal of "not in my back yard" belief. We have tried to site affordable housing in the past and ran up against a great deal of misconception about poor people and people of color.

I think the housing crisis has exacerbated housing discrimination. So many more immigrant families, low-income families and families of color have lost housing opportunities and are struggling in finding decent and safe housing. They probably have less housing and are paying more for it.

I'm not sure; it's not a main issue of concern for me right now.

If one does not have the money to get in a place they will not be able to rent.

lack of affordable housing constrains people's ability to use it, and makes it harder to accomplish it.

Lack of awareness in general public and denial by decision-makers.

Lack of funding for affordable housing production at state and local level, overly complicated federal funding

Lack of information for those seeking housing.

Lack of knowledge of fair housing standards.

Lack of leadership to see a vision other than just single family housing

lack of proper regulatory oversight, too easy to get a license, too expensive with lack of proper funding sources to retain seniors living in their communities

Lack of public will to recognize problems exist.

Lack of understanding of the need and the purpose, opportunity for financial gain, and uninformed/uneducated building owners.

Landlords refuse to rent to American Indian people.

Language barrier, Russian, specifically.

local elected officials, bias against families, lack of non English speaking people in the housing profession

Making sure that materials and information are language specific.

More section 8 vouchers available and through the Bridges program have more locations added to the sites that are already in place.

Negative attitudes about affordable house.

New housing/apartment originally developed for native population and recognized as native housing being utilized by non-native populations

NIMBY for supportive housing and housing for persons with disabilities. Public pressure influences elected officials

NIMBYism and "avoiding concentrations of poverty" impact the creation and preservation of housing that for populations served by fair housing.

Not enough awareness of laws

Not in my back yard attitude.

Only if the City of Plymouth continues this argument regarding who I can rent to.

Others resistance to allowing more development (reducing stereotype issues).

People are losing their homes and there doesn't appear to be an advocate for them. We live in America, we should not have squatters or homeless people!

Racial steering and people of color living in segregated communities because of the lack of affordable housing. Sexual harassment in housing.

Discrimination in senior housing, e.g. "independent living" requirements and assisted living facilities and nursing homes refusing to admit or evicting people because they "can't meet their needs." Also, restrictions on wheelchair use and other discriminatory acts in senior housing. Lack of understanding of reasonable accommodations and modifications. Unduly restrictive occupancy requirements. Landlords' refusal to accept Section 8.

Racism, old habits

Rampant NIMBYism makes it difficult to locate affordable housing developments.

regulatory requirements drive up costs; poverty limits choice

Rent is too high for people not in a higher company position and education. I see families struggle.

resistance to higher density units, elevated land prices, high property tax rate

See *6 - there is a strong desire in this community to have affordable housing designated for local firefighters, which is against fair housing laws.

See #6 above; esp. "k" plus a. Failure to acknowledge and follow through on the obligation of both the public sector (and private sector that has public sector support) to ensure integration of housing in the metro area ? this in addition to eliminating overt housing discrimination. The neglect of this duty is too often accompanied by the view that ?its an economic problem ? integration is too hard because ?people of color are poor? or ?disabled people have no savings.? Affirmative steps are, in part, ones that move beyond overt discrimination to address structural reasons for segregation and lack of equal housing opportunity. Some public officials and agencies do take steps to address this, but we lack a comprehensive and deep commitment to "AFFH" by the jurisdictions that assume this set of duties. b. Insufficient resources provided for fair housing education of consumers, providers and persons working in the housing field. This is particularly challenging for persons with disabilities and people with limited English capacity. c. Insufficient resources provided to effective public and non-profit fair housing enforcement agencies. d. Public fair housing enforcement agencies that, for whatever reasons, fail to get complaints about, detect and prosecute fair housing violations. e. Please review the 2001 Analysis of Impediments to Fair Housing and obtain an assessment of steps taken to address those. There are good things that have been done but much still remains to be accomplished. f. There remain deep-rooted prejudices in our communities that are often not acknowledged but easily-activated. g. Housing providers often do not want to make any expenditure of effort to reasonably accommodate persons with disabilities for fear of possible impact on their bottom line.

Segregated housing based on race and income; predatory lending and rising foreclosures; ongoing illegal housing discrimination.

Some barriers are homeless families are judge because they are homeless. I work with homeless families, single male/female.

Some people feel they are stuck as it is so costly to move

Tenants in housing with services setting do not know their rights. Even when they do know them, they more often than not need legal services to enforce them. Not enough legal services available.

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The "politically correct" projects appear to feel they are above affirmatively further fair housing by continuing to violate the civil rights laws of the state or federal government.

the acute lack of affordable housing makes it difficult if not impossible for low income families (even if they have a subsidy) to secure rental housing. Landlords understandably prefer to rent to applicants with better credit/rental history. Too often our clients risk losing their window of subsidy eligibility because they cannot find a landlord that is willing to take a Section 8 or other rental subsidies

The ADA standards for service animals is difficult to understand. We are very afraid to talk to anyone who has a dog in a no pet building in fear of having a complaint filed against us. Attorneys have told us to allow these animals to avoid conflict. I see too many people taking advantage of the situation and it is not fair to the remaining residents

The advent of the internet adds complexity to the ways people access housing

The changes in mortgage banking regulations impact the poor and minority communities more than other communities. This may be inevitable; but the reality is; they do. For instance, FHA's regulation now requiring 3.5% down is difficult for many people of low to moderate income to comply with, so they just stay renters.

The Dakota County CDA's Section 8 does not follow its LEP policy. Many of its staff are not properly trained in the existence and contents of the agency's LEP policy. Additionally, I am concerned that the CDA disproportionately terminates people of color and especially Somalis from its Section 8 program.

The expense of complying with all of the various federal, state, county and city requirements, permits and fees. This adds significantly to the cost of housing and therefore the ability to provide housing to many in society.

The great work that has been done to ensure renters rights in foreclosure situations doesn't address the financial constraints that frequently prevent renters from keeping utilities on.

The lots need to be smaller and watered and sewerred. Right now everything is private.

the reluctance of leadership to meaningfully address the need for affordability in new projects. this stems, I believe, from the belief that affordable housing serves an undesirable and troublesome population, which touches on the issue of fair housing in my mind.

The rental communities are using the "Crime Free Drug Free" addendums. It is common for a landlord to look at the screening report, see something on the criminal report and not look any further. Even if a case is dismissed it shows up and it automatically flags a person as a problem. Much of the information that is now available is not a fair representation of the person applying for a unit but the landlords are using it to deny a tenant.

The unfair practices are not always obvious

There are zoning barriers for special needs housing, including for those with mental or physical disabilities and people with legal/cultural issues (ex-convicts, half-way houses, alcohol or drug treatment residential facilities).

To many requirements and to complicated

Too Restrictive

Unemployment is a temporary condition and should not be the basis for people to lose housing opportunity.

Where neighborhood groups believe they exercise absolute control over land use, exclusionary policies and practices are common.

work in senior housing apartments. Often other tenants, families, emergency personnel, medical personnel feel it is allowed and OK for management to screen people for medical issues or mental capacity issues and deny housing based on this.

Yes, but I am unsure how to answer that question in a way that deviates from the points made in the previous comment section.

Table F.20

Are there areas in your community that have fair housing problems? If yes, please cite the areas.

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

55411 (zip code)

All
All areas in community
all over the County
An owner-occupant landlord who rented to me at 2218 Lyndale Ave N said to me as I was moving out that he rented to me "because you're white." He'd had negative experiences with African-American tenants and now viewed people with black skin as more problematic tenants than whites.
Anoka, Coon Rapids, and Fridley.
Apartments
As above!
Assisted living - Housing With Services, Adult Foster Care Homes, Board and Care, Senior apartment buildings with tenants whom receive in-home service
Besides some of the more affluent and white neighborhoods of Minneapolis, I think immigrant families, low-income families and families of color have lost ground in their housing opportunities in many areas of the city and especially in the high foreclosure areas.
cities and neighborhoods, both central city & suburbs, that feel they already have enough affordable housing (those people) and in areas where new develop is proposed.
Columbia Heights and Fridley. Several landlords are new Americans and operate under rules from their home country.
Cottage Grove, St Paul Park
Discrimination in rental housing exists throughout the Twin Cities metropolitan area. Potential home buyer lending discrimination appears to be more prevalent in segregated low-income communities in St. Paul and Minneapolis.
Established neighborhoods have shown neighborhood opposition to low income and racially diverse and immigrant families moving in.
Forest Lake with regard to development of affordable housing
Hennepin county nursing homes Hennepin county Assisted Living facilities
Housing with services/assisted living settings. PCA agencies who sublet apartments to their clients or place them in other rental properties or properties owned by the agency.
I am aware of problems in Minneapolis.
I believe all areas of St Paul are missing the Fair housing arena.
I believe that illegal discrimination in the housing market is a community-wide problem.
I do not understand the question. Areas = markets, neighborhoods, classes of people?
I have heard that Brooklyn Park and Brooklyn center have been especially affected by significant reductions in real estate values.
I suspect much of Minneapolis Wards 3,5, and parts of 6, and 9.
I think the whole community has problems really seeing what fair housing really is for the normal family.
I would say around the City of Maple Plain would be a great place - they have water and sewer provided by the their City.
inner city-- less favorable terms and conditions on mortgage loans. Metro wide, not enough low income housing developed and marketed to minority communities.
It is difficult to operate truly inclusionary housing in wealthier parts of the community; this is not always due to an intention to violate fair housing, but driven by economics.
lack of knowledge regarding fair housing; people don't know about fair housing
Many places, especially units with low-income residents.
Minnetonka, St Louis park, Plymouth, Eden prairie,
Moderate and higher income areas of the city.
Most neighborhoods do not support affordable housing
No problem with fair housing, but there is a perception that people that are in need of assistance or of color are somehow not going to be a productive part of the neighborhood/community as a whole.
North and South
north and south sides
North, northeast, south and southeast Minneapolis
Nursing Homes, Assisted Living Situations, Board and Lodging and other group homes
Often with landlords that are originally from another country- immigrants who have become landlords. This is true throughout the county.
People seem segregated by race.

Portland Avenue corridor, is a magnet for drug related activities, and therefore housing/rental costs decrease. These areas are then the primary location for individuals moving from homelessness to housing.

Probably areas where neighbors feel that there is already a concentration of poverty.

Rental companies and private landlords don't always know their obligations under the law

See question 6.

St. Paul, any declining market

The apartment complex mentioned above has found resolution with their problems.

The area that needs the most work is just creating better awareness within the general public of the fact that not only are there fair housing laws to protect them but we have programs and initiatives to increase homeownership that may be of benefit to them.

The concerns above are not site specific

the entire SW area of the City of Minneapolis struggles with the issues above

The rental screening reports are being used as basis to accept or deny a tenant without the landlord looking at the total person and their situation.

The whole county based on economics, zoning and distribution of opportunities.

there is a general insufficiency of affordable housing. Coupled with public transportation gaps, this places an unequal burden on people of low income, who are disproportionately persons of color, new immigrants, and disabled. Persons who are marginally or temporarily disabled, but not on SSI, are really gapped.

throughout

Throughout Minneapolis. It's subtle - from communities saying they already have enough affordable housing to policy-makers stating that low-income households are unable to be successful homeowners to lenders just not making loans to folks, but using some criteria over generously.

Throughout the county - just a general lack of compliance, not always intentional

Unfortunately, these areas are in the Ramsey County portion of our City. The shortcoming of this survey is that I cannot fully describe the housing issues of our community because we are in both Hennepin and Ramsey counties. Most of our population are located in the Hennepin County portion of the City but much of the information or complaints are from the Ramsey County area of St. Anthony.

Victims of DV

Ward 3 for exclusion, Ward 1 and 7 for substandard housing.

We have several upscale neighborhoods who have donated land on the outlots of the development. This just doesn't allow the integration of housing within the community

we just deal with them

Wescott in Eagan, around 145th Street and Dodd in Rosemount, around the manufactured home parks in Apple Valley.

West side of Bloomington

West St. Paul

While I am not familiar enough with the issues to identify areas, I can say that South Minneapolis, like other areas was resistant to the development of supportive housing units.

Within the Phillips Community the Somalie population has taken over many affordable unit/apartment, MPH units and other various low income housing originally designed for the native population

Table F.21
If there are areas with fair housing problems, what do you think causes these problems?

Fair Housing Implementation Council Region
 2009 Regional Fair Housing Survey

absent landlords, funding
 Abusive real estate practices that got the customers into homes with inflated values.
 bias
 City officials who do not know Fair Housing laws!
 Concentrations of low-income housing and bad attitudes in the community about low-income people.
 Credit & cash to close
 Cultural bias against those less fortunate
 Developers, sellers and landlords having another opportunity to take advantage of and profit from these disadvantaged groups of people.
 discrimination
 Disinterest from the community level.
 Failure to place the individuals in the right facility
 I am not aware of fair housing issues in Robbinsdale. It is a relatively diverse community (compared to MN). However, there may be issues that I am simply not aware of.
 I think economic reasons is one major cause, I am not sure what the other causes are likely to be.
 I think the biggest contributor to problem tenants in my neighborhood is the cycle of low property values combined with difficulty for owners and landlords to get good mortgage products, thus making absentee landlords with their own capital to invest as the primary entities purchasing properties.
 Ignorance - misperceptions, and values that are not rooted in the belief that we all benefit when our community is strong and responsive to the needs of its members.
 Ignorance of the law, non-compliance with the law, steering, predatory lending, inequalities in income across racial lines, confusing process for filing complaints with state and federal government, lack of funding for adequate fair housing enforcement.
 Ignorance, fear, racism
 Ignorance, Lumping one incident/experience with all
 Ignorance, racism, lack of conversation about race issues.
 Ignorant of housing issues - particularly of 'single family' settings for consumers who are capable of managing a household.
 Income restraints are too low and housing is too high
 inept asset management skills and/or ignorance
 It is credit access problem
 Lack of a single, key message focused effort Hard to gain attention when unemployment is top concern
 lack of education about rights lack of supports to enforce rights
 Lack of education supplied to the residences. advertise the Help links and phone number's a way to reach the different walks of life for housing, information for the homeless, section 8, scattered housing understand all the options. The information should be addressed for the different levels of consumer's understanding... advocates in the housing fields. Not all low income people have social workers to guide them through the system.
 Lack of information, unwillingness to make accommodations, lack of funds to make accommodations.
 Lack of knowledge
 Lack of knowledge on the part of renters in knowing their rights - seeking out the information they need.
 Lack of knowledge, lack of enforcement, lack of money
 lack of proper regulation, transparency of ownership, and accountability
 Lack of understanding about why community is segregated.
 lack of understanding and ignorance
 Lack of understanding of laws or refusal to comply with them because of discriminatory attitudes.
 Lack of understanding of what fair housing means besides the lack of serious consequences
 Landlord judge people because of one problem that they may have had with another person.
 Landlords issues with people they've had in the past that have caused problems so they're unwilling to work with certain groups of people
 Landlords who don't know or don't care to connect to the communities where their rentals are located. Misperceptions from community members.
 Race issues, language issues, play a part sometimes.
 Language and thorough understanding by tenants and landlords of specific rights
 Lax enforcement of existing laws. Lack of resources and information about the existing resources that are available to help people fight against unscrupulous landlords. Also FEAR. Nothing is worse than a U/D and they are pretty easy for a landlord to obtain.

Leadership in the community not wanting a variety of housing types
misconceptions about affordable and supportive housing
Misinformation. Lack of understanding. People taking advice from the wrong people.
Misinterpretation of rules...
Money as an exclusionary factor NIMBY and BANANA-ism
NA
Neighborhoods that secretly discriminate.
NIMBY -- local voters complain and local council members respond.
not being able to make our lots smaller - Met Council keeps our hands tied out here - where there is development in all cities around us and they all have have one sort of City infrastructure
Not sure
One possible cause appears to be insufficient resources to investigate complaints and enforce the rights of persons subjected to discrimination.
people using the laws for purposes not intended
Possibly discrimination
prejudice and misunderstanding
Price and the ability to verify steady source of income
Primarily, the economy and secondarily, the lack of enforcement of the regulations, education about the need and honest commitment to providing fair housing to everyone.
property management company changes staff so often, strict guidelines.
Racism
racism and classism
racism, cultural barriers, language, income disparity
Resistance to accommodating individuals with mental health issues.
See # 7, and absentee (slum) landlords. I'd like to see the City have more inspectors to site problems.
See #6, #7 and my q. about the meaning of q #8.
see above
See above- they are unaware of the housing act or what discrimination is. They think they can do what ever they want.
see question 7
state/city government allowing two separate cultures native & Somali to struggle for housing within a small geographical area causing conflict resulting in confrontation between the to cultures
stereotyping non-white, low-income people.
stereotyping, racism, classism
The people in charge of reselling foreclosed properties.
The way that Minneapolis is so segregated with regards to housing, apartments, neighborhoods
There appears to be lots of NIMBYism for developing affordable housing
There isn't enough housing or resources available to everyone.
Those with political power argue case-by-case, rather than the whole group. Each individual case is decided in favor of the wealthy, so while the system in theory allows fair housing creation and preservation, this doesn't end up happening in practice.
Too many people in my financial bracket or higher that have never lived with a population that works paycheck to paycheck. Biases against people that do so. Room to build and cost of land is ridiculous. An employee is a first time want to be home owner. She cannot buy because they want her to have 10% down. How is that help?
Undue concentration of units.
uninformed, opinionated individuals and prejudice on different levels
unknown
Victims don't know their rights, landlords are either ignorant or they prey on the victim's ignorance and kick them out of housing
Zoning and economics

Table F.22
If there are areas with fair housing problems, can you cite specific instances?

Fair Housing Implementation Council Region
 2009 Regional Fair Housing Survey

Already did so in a previous comment.

An apartment manager told us to our face that she wouldn't rent to us because of my husband's immigration status.

Because St. Paul is a declining market credit is tight and appraisal often derail purchase agreements

City of St. Paul has large number of low income population that gets hard hit with unemployment. Fair housing may help reduce homelessness.

clients get kicked out of housing b/c the police are called too often

communities don't want to build rentals for families, most housing is not wheelchair accessible regardless of price, or rental/sale, little understanding of the housing needs. housing culture of immigrant communities.

Como Park and Shalom Home redevelopment

Discrimination against vulnerable and infirmed

Elder housing & MPH units being completely taken over by the Somali population within Phillips Community to the extent that native population only recourse is Little Earth Community housing.

failure to provide reasonable accommodation; lack of respect for low income folks; lack of respect for people of color and their culture

Forest Lake and local developer--there was a pending lawsuit against Forest Lake. I would be interested to know more about what the FHIC has to address the recommendations of the AI regarding issues related to race.

Having eligibility criteria and then not following it.

Hundreds of complaints of potential discrimination on the basis of race, national origin, disability, familial status, and status with respect to receipt of public assistance in housing are investigated by legal services organizations serving the metropolitan area each year.

I could describe many instances in my job for each of the examples given above. For example, I have worked with people who were threatened with eviction from assisted living facilities or regular apartment buildings because they became "too disabled." I have worked with many people who were sexually harassed in housing, refused housing because they have Section 8, threatened with eviction because of restrictive occupancy requirements, etc.

I think it's evident based on the segregated nature of housing patterns in Saint Paul.

If you live in a poor area of Minneapolis you may be rented too.

Increased number of unrelated people in rental units in North Minneapolis. Increased number of code violations in rental units through out Minneapolis high percent of rental unit neighborhoods.

It takes a very long time for clients to be contacted by management regarding if they have been excepted and if they have it has taken almost a month if not longer for family to move in due to lack of organization on managements part.

Just look around at the homeless people...look at the banks who are unwilling to work with people. This is an absolute travesty!

Landlords change the locks on apartments when rent is not paid, locking the tenant out. Raising rent in the middle of a lease period because their cost increased.

Landlords making comments about people on welfare and their hesitancy to rent to them because of this. I have also heard not wanting to rent to large families or teenagers.

neighborhoods expressing concerns quite loudly that they don't want anyone in the neighborhood that doesn't fit their mold. people needing assistance are targeted as problems before anything might have even happened

Neighborhoods that have attempted to exclude affordable housing (Whittier, Venture Village)

No accommodations and harassment of those w/ multiple chemical sensitivity.

No senior housing available Police call rate is higher in some of the fair housing locations

No specific area with problems, problems in general. PHA does a fairly good job with accommodation issue-at least knowing they have to deal with them.

not ready to invest the time

Over the years I started as homeless, then onto the Bridges program, and now on section 8. I never felt like I understood what was happening. Decisions were made for me, and locations that I lived were appointed. I do understand that with certain circumstances decisions need to be made for clients, with that needs to make sure the information is given in the form Best suited for the individual. Concerns come forth of residents don't convey to the management because they don't feel heard. How many people do you know that go to the RAB, Residential Advisory Boards that are monthly? This is a Great source for the Residents!

Person being discharged from hospital and no NH home or Assisted living will take because of behaviors associated with dementia or mental illness. This happens at least once every week in Hennepin county

Selling company refuses to turn the water on. Seller states property is as is, borrowers loan hinges on inspection and possible repairs. Assistance programs are contingent to property being a foreclosure property.

Some landlords thinks because families are in shelter, they are bad people. This is not always true. It is not fair to say all people are bad people.

the "newer" areas of the county, e.g. apple valley, lakeville, have generally less affordable housing, but also less informal or "small" rental housing. Large corporate rental operations abide by the letter of the law well, but also are more likely to exclude the persons noted above, who have had infractions allowing the landlord to rule them out. In older areas of the county where there are more small arrangements - e.g. owner-occupied duplexes - people with rental history problems are more likely to find a place "outside the rules," but there are few such opportunities in Dakota County.

The recent torpedoing (is that a word?) of the RS Eden exploration of reusing Shalom Home. The City of Saint Paul targeting the vast majority of NSP resources to support homeownership only.

Unfortunately, we do not track those instances. in our client data base Our advocates would have antidotal stories

We have landlords fax applications and then deny clients once they see their minorities and even Anoka County welfare has voices complaints about moving minorities from Hennepin County to Anoka even if the clients have come from Anoka County initially.

We tried to develop a 6 to 8 unit low-income public housing town home development in Longfellow neighborhood there was significant opposition

would be the same as above. Back about 10 years ago one of our residents who own property in our City and also across the City border into Maple Plain came to both cities to see if we would-be interested in Senior Housing on their properties. Independence was ready to spade the dirt, but the Council in Maple Plain at that time, didn't want anything to do with us. That is different now, however; the male resident has since died and the female is in a nursing home and their daughter and her husband own it. Not sure if they would be willing to do that now?

Zoning fights over types of housing and projects that cater to specific religions, sexes, cultures, or marital status,

Table F.23
If a person came to you alleging that they were a victim of a fair housing violation, where would you refer them to go?

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

Refer Other	Obs
Legal Aid	13
HUD	11
Attorney General	4
legal aid	3
Commerce Department	2
don't know	2
Housing Discrimination Law Project	2
hud	2
HUD, Legal Aid	2
Legal Aid Society of Minneapolis	2
1-800-669-9777	1
a lawyer	1
A lawyer to get a free analysis on the situation or to the city to ask questions.	1
a non profit agency in Minneapolis or St Paul	1
A: for low income, elderly and disabled people: legal services offices , then see B. B: For others there are a few private lawyers who take cases on a contingency fee basis. I will also refer to HUD OFHEO and the MN Dept. of Human Rights.	1
Acorn	1
ACORN	1
AG's office	1
An attorney	1
an attorney, or legal aid	1
Anoka County	1
Anoka County Community Development Department	1
Attorney General	1
awerawe	1
CAPSH	1
City Attorney's Office or State of Minnesota	1
City Hall	1
City of Minneapolis	1
City of Minneapolis civil rights department	1
city of St Paul	1
City of St. Paul Human Rights	1
City of Woodbury's HRA	1
City Staff	1
City, State Departments of Human Rights, Legal Aid, HUD	1
City's Civil Rights Department or State's Human Rights Department	1
County of their residency or the State	1
County Services	1
Dakota County CDA	1
Department of Civil Rights, Department of Housing and Urban Development	1
Department of Housing and Urban Development Fair Housing Hotline at 1-800-669-9777 TDD 1-800-927-9275 or the Minnesota Department of Human Rights 1-800-657-3704.	1
Department of Human Rights	1
Department of Human Rights and HUD	1
Department of Human Rights and the Commerce Department	1
Depends on the nature of the complaint	1
depends on their situation generally legal aid	1

dept of commerce	1
Dept of human rights	1
Dept. of Housing and Urban Development	1
Dept. of housing and urban Development or their local HRA	1
Don't know	1
Either the State Civil Rights Commission or HUD depending upon the issue	1
Fair Housing Specialist at HUD	1
Government	1
HDLP	1
HDLP, part of MLA	1
Hennepin County Fair Housing	1
Hennepin County Fair Housing Board	1
Home Line	1
HOMELINE	1
Housing Authority	1
Housing Discrimination Law Project of LASM or State or HUD if not a resident of Henn county	1
Housinglink (for renters) Atty General	1
HRA and to their Congress contact.	1
HUD and Homeline	1
HUD AND STATE AUTHORITIES	1
hud disc form	1
HUD Fair Housing Hotline 1-800-669-9777	1
HUD Hotline for Fair Housing	1
HUD or legal aid	1
HUD or Legal Aid	1
HUD, City and Homeline	1
HUD, Mn Attorney general	1
HUD, MN Dept of Human Rights, Legal Aid's Hsg Disc Law Proj	1
HUD, state of MN, Mpls, St. Paul or Duluth HR depts.	1
HUD's web site- the forms are available	1
Human Rights Office	1
I don't have a clue!	1
I don't know; check with the Attorney General's office first?	1
I would contact the county and then the state agency	1
I would do an Internet search - I don't know	1
I would refer them to HUD's website to file a complaint or to the 800#	1
I wouldn't know	1
I'd advise them to consider a different location.	1
I'd research it and let them know what I found out.	1
Judicare	1
Judicare or an attorney. I believe I would want to hear the story first. It could just be bad communication between 2 people who don't understand each other.	1
Lawyer	1
Legal Aid	1
Legal Aid & HUD's Fair Housing Hotline	1
Legal Aid Housing Discrimination law Project	1
Legal Aid housing division	1
legal aid if low income	1
Legal Aid of MN	1
legal aid or dept of human rights	1
Legal Aid or Home Line	1
Legal Aid or HUD fair housing hotline	1
Legal Aid or Volunteer Lawyer's Network	1
Legal aid society	1
Legal Aid such as SMRLS, MMLS, etc	1
Legal Aid, HOME Line, etc.	1

Legal Aid, HUD	1
legal aid, HUD, St Paul Human Rights	1
Legal Aid, MN Dept of Human Rights	1
Legal Aid; or a private consumer attorney.	1
legal aid/Mn Dept Human Rights/MN Attorney General	1
legal aide	1
Legal Aide	1
Legal aide or disability law center	1
Legal assistance	1
legal council	1
Legal services organization, MDHR, HUD, local governmental enforcement agency, private legal counsel.	1
Local and State Human Rights Department / Legal Aid	1
Local HRA	1
local HUD Office	1
Mid-MN Legal Aid	1
Minneapolis Civil Rights Department/State of MN AG office	1
Minnesota Commerce Dept.	1
Minnesota Department of Health, Attorney General	1
Minnesota Department of Human Rights	1
Minnesota Dept of HUD? I'd have to research this....	1
Minnesota Dept of Human Rights, Minneapolis Civil Rights Dept, Legal Aid	1
Minnesota Housing	1
Minnesota Human Rights Dept.	1
mn attorney gen	1
MN Attorney General's office or State Ombudsmen	1
MN Attorney Generals office	1
MN Dept of Human Rights or HUD	1
MN Fair Housing Center or Mpls. Community Action Agency	1
MN HUD Fair Housing Dept, MN Dept of Human Rights, MN Attny General's Ofc, Legal Aid Services	1
MN Secretary of State	1
MN state	1
Mpls Housing Services or Legal Right Center of Mpls	1
My city manager	1
no idea	1
ombudsman	1
our HRA division at the City	1
Primarily legal aide or disability law center	1
public housing agency	1
Refer to housing staff	1
resources of www.minnesotahelp.info (fair housing)	1
Saint Paul Association of Realtors	1
SMERLS	1
SMRLS	1
smurls	1
social justice department of SMRLS	1
Southern Minnesota Regional Legal Services	1
St. Paul Housing Office	1
Start with the County we live in	1
State Department of Human Rights	1
State Dept of Commerce, HUD, Attorney General	1
State Human Rights Commission	1
State of Minnesota	1
state of mn	1
Tenant's Union	1
the city manager's office	1
the local Fair Housing and Equal Opportunity Office	1
the nearest HUD office	1

The Plymouth Human Rights Commission & Home Line	1
the State Attorney General's office	1
the State's and City's Human rights departments	1
To HUD	1
To my institutions Housing Office for further assistance	1
To the City Fair housing group and local HUD.	1
To the Minneapolis Housing Authority	1
U.S. Department of Housing and Urban Development Assistant Secretary for Fair Housing and Equal Opportunity, Washington D.C.	1
Washington county housing coordinator	1
Washington County HRA	1
Washington County Social Services	1
Woodbury City Hall - Housing Director	1
Total	202

Table F.24

Do you feel that your local government may have taken planning, financing or administrative actions that may have adversely affected fair housing choice? If yes, which policies do you mean?

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

As a small mortgage broker I do not have access to all the city living and similar programs. Now that the MHFA is curtailing activities we are even more restricted.

Comprehensive plan and zoning ordinance

Create barriers to affordable housing because they are susceptible to pressure from voters.

density regulations - those local laws that dictate the number of people that can live in a certain apartment.

district councils that move to block supported and low income housing-I have seen this in both Minneapolis and St. Paul.

Encouraging the growth of housing with services settings without proper oversight.

I am sure there are some

Impacted/nonimpacted housing policies in Minneapolis tend to point placement off affordable housing options in communities that are predominantly whiter communities. Pointing out preferences for higher-density housing that might not be as desirable for households with children and those most in need.

Ineffective land use planning for affordable workforce housing by many cities in the suburban metropolitan area has likely had a disproportionate adverse effect on the ability of many families of color to avail themselves of employment and educational opportunities in those communities.

it's more a matter of inaction than adverse action. We just haven't picked up the ball re how to house ex-offenders or people with bad rental histories or who are irregularly employed but not qualified for county social services casework.

Lack of affordable housing in the community, concentration of affordable housing in certain areas. Rental Licensing fees and requirements at the municipal level which may result in increased rental rates eliminating affordable housing options.

Low income housing is not well enough spread out, having a disparate impact. It will be important that post-foreclosure work keeps these and other fair housing issues in mind.

Mentioned previously - targeting the vast majority of resources, especially new stuff - only to people ready to own a home.

not locating much of the low income housing in transit corridors that assist people with getting to and from work.

Not working hard enough to affirmatively further fair housing. No requirement that developers set asides a percentage of units at affordable rents, etc.

One could argue that failure to fund housing vouchers over the years affected the ability of low-income people to access affordable housing.

People are going to make the choices they want when they rent.

Priorities of local government may not see fair and affordable housing as necessary in cutting the budget.

Restrictions on the siting of supportive housing facilities.

See answers #6 h - l; #7 a-e above

Seems to me the City Mpls cut back on the amount of housing loans and even sold off its portfolio. I'm not sure the City Council AND Mayor have done all they could to encourage foundations/corporations to partner w/ the City/County to help provide more housing. Might the Met Council become a 7 county wide low income housing department and thus, hopefully, depoliticize appropriation of funds and thereby increase affordable housing across the metro? (then omit each city's housing divs ?)

The ISP area's created by St. Paul ensure that rehab dollars are generally not available to anyone else. In addition appointing one person in charge of the NSP money creates a barrier for many people.

The letter that they put out to all multi-housing communities in Plymouth regarding not leasing to people incapable of self preservation.

THE REMOVAL OF THE DPA Down Payment Assistance Program was a great program that should have never been removed.

The way housing is developed, the laws surrounding application and tenant background checks and/or tenant selection criteria.

There's no teeth to enforcement of act committed against people.

This community is the old Edina. Money only, we don't want "rif raft." Who is going to work for us? There are many colleges around us, those kids will work and they are not "rif raft" but cannot pay rent to work and live here. Some only bus and do not drive, that is also a contribution factor.

What do you call zoning?

When the Comp Plan was redrafted, they could have went down to smaller lots, but didn't and part of that reason again is Met Council

Yes...by manipulating housing and placing low income households in higher cost of living areas, they are doing those households a disservice.

zoning, development assistance and other regulatory and financing policies that preserve the character of upper income neighborhoods in the city, including not developing low-income housing units in these neighborhoods.

Zoning for group homes or too many mentally ill people in one area

Table F.25

Are you aware of any fair housing non-compliance issues with any public housing authorities in your community? If yes, which housing authority and what is the issue?

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

Dakota CDA LEP policies, especially.

Failure to accommodate for mental illness is one about which I get calls, on average, 1 every 2 months.

if family member have criminal histories the family are asked to move and not allow that family member to live there even temporarily.

Many nursing homes and other such facilities are experts at manipulating the system to maximize the financial benefit for violation of the fair housing regulations

Minneapolis Public housing authority has discriminated from time to time. the last time involved discriminating against disabled individuals when taking applications. that was recently resolved through settlement of litigation.

Minneapolis Public Housing Authority; failure to reasonable accommodate people with disabilities, etc.

MPH, states they don't hold criminal histories over 10 years old against people who apply, yet they don't rent to any who apply after 10 years. If you make a complaint against public housing there appears to be a movement to get you out after that, for whatever reason.

Minneapolis Public Housing Authority is the agency I am most familiar with. See answers # 6 b, c, j, k and # 7 a, b, g In addition, the MPHA imposes an unauthorized "legal custody" requirement on households with children that discriminates on the basis of familial status, and appears to be applied most frequently to new immigrant families. The MPHA has refused to change this policy. The MPHA recently settled a federal suit wherein they had been refusing to accept applications from a class of disabled persons. The MPHA frequently makes unreasonable demands for disclosure of personal information of disabled people seeking reasonable accommodations. This is not a comprehensive review.

Refusal to allow accommodations.

Some policies of some housing authorities in the metropolitan area do not adequately protect the rights of limited English speaking persons and persons with disabilities when housing assistance is terminated or denied, and such failures may have an adverse discriminatory effect on participants' or applicants' ability to access safe, decent and sanitary housing because of their national origin or disability.

The MPHA seems to be run so inefficiently that it borders on or, in some cases, falls well within non-compliance with fair housing issues.

The residential eligibility criteria was evaluated and brought up to compliance by the HRA with their new property management group after being questioned.

Table F.26

Can you think of any municipal or county codes or regulations, including building, occupancy, health or safety codes, that may represent barriers to fair housing choice in your community? If yes, which code or regulation do you mean and why?

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

A lot of buildings have split entries and therefore persons with mobility issues aren't able to live in any of the units as they are not accessible without going up/down stairs.

a. See 2001 AI analysis of zoning issues - I think this is unchanged. b.. Minnesota's state building code establishes unreasonably restricted occupancy limits that can improperly exclude families with children and others from housing of their choice. c. The building code is also being used to target disabled residents in rental housing in at least one suburb (Plymouth) where property managers are being told that they must rent "only to persons capable of self-preservation." This forces owners and managers to make illegal inquiries about renters' disabilities and ignores owners', managers' and municipal duties to make reasonable accommodation and allow modifications and, for the public sector, to affirmatively integrate people with disabilities into all communities. d. We have seen incidents where local codes that penalize renters for having public safety calls to their residents are used to justify evictions and thus restrict fair housing choice. For example, a renter was evicted after making calls to emergency services that were needed because of severe disability. Other times, victims of domestic violence, almost always women, are hesitant to call for help because to do so can threaten their housing.

city rental licensing board saying all tenants should possess self preservation skills and that management should assess for this prior to renting to anyone.

Families are often doubled up in our community out of necessity. I really don't know what can be done about this without more supportive, transitional or subsidized housing options.

family members with minor or major criminal histories are given warning letters to move or have the person vacate even if no crime or lease violation has occurred.

Federal regulation regarding lead based paint abatement are unduly onerous to comply with when buying a home built before 1978. I cannot believe that compliance could be easier without endangering public health. It doesn't take a guy in a hazmat suit to scrape peeling paint off a garage and prime and paint it properly and dispose of the scraped paint.

Growth limits because the force developers to emphasize more expensive lots.

I think the 'grandfathering in' of some of the older apt buildings might make it harder for disabled people to find housing. Perhaps a tax credit for improvement/repairs is needed to induce owners of older buildings to make them more appealing to disabled - or consider MAJOR credits if an entire bldg is converted to ADA compliance. In my condo there are several disabled and they really seem to appreciate having others like them around. (Not to exclude them from 'regular' housing.)

I've been involved with Heading Home Hennepin and FHIC. Please see documents compiled for that information.

It is important that senior housing and housing with service regulations do not impede fair housing efforts. For example, there is a nursing home regulation saying that the "mentally disturbed" may be excluded by nursing homes--this does not comply with the Fair Housing Act so violates federal law.

Limits on family size per # of bedrooms in rental housing - I think this discriminates against large families, especially immigrant families who are multi-generational.

Local building codes require amenities which are not necessary, which drive up the cost of rental housing.

Occupancy restrictions that disallow larger family units to accommodate cultures with definitions/preferences of "family" or "household" being larger and broader than that of "our" definition.

Restrictions on the sitting of supportive housing facilities.

see answer above

See density comment above.

Single Family Residence zoning throughout the city

Some rental licensing ordinances require criminal background screening which has a disparate impact on African-American households which are statistically more likely to have been incarcerated.

Special or specific programs that target single fathers, African American mothers, etc

The Quarter-mile spacing rule in Minneapolis for supportive housing developments

The restrictive zoning and land use regulations and policies in many metropolitan communities likely create barriers to the development of affordable housing and to families and persons of color seeking to access housing in those communities. Further assessment of the potential adverse impact of these regulations and policies is needed.

There can't be no more than 3 un related adults living together in one house when culturally people may live together to cut expenses.

They are too strict and should go case by case. Example: an elderly person should have two hand rails to hold on to when going down stairs, but the law says only one hand rail down the stairs.

This more of a code that helps create a market in my neighborhood where it is harder to attract higher-quality renters. If a landlord could have only one provisional rental license at a time, then he or she would be less likely to attempt to rent out substandard housing, which tends to attract problem tenants, and furthers the perception that my neighborhood is not a good place to rent or own.

this survey is getting too long

To many people living in an apartment.

We have a set of high building standards which may drive cost up. We are unwilling to compromise standards or cluster affordable housing into certain areas of the community. While this may be a barrier, it also contributes overall in a positive sense to the community as it preserves value for the entire city.

Zoning Code

zoning codes, design standards, height limitations, etc. help limit the development of affordable housing.

Zoning laws, density, transportation availability

Zoning restrictions that artificially reduce density in multiple family zones that essentially prohibit a financially feasible project

Table F.27

Can you think of any public administrative actions or policies, including tax policy, that may represent barriers to fair housing choice in your community? If yes, which policy or action do you mean and why?

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

a. See answers to # 6, 7, 14, 15 b. and end with the federal and state tax "expenditures" provided to homeowners, including owners of more than one dwelling, that accrue through the deductibility of mortgage interest, points and property taxes. This is an imbalance in the allocation of tax burdens that falls on classes of people in the metro area who a disproportionately people of color, immigrants, people with disabilities. It is an example of the "retardation" of fair housing through housing and tax policies that have no negative intent but insufficient attention to the actual impact on protected class people's ability to secure housing in a more equal fashion.

As a small mortgage broker I do not have access to all the city living and similar programs. Now that the MHFA is curtailing activities we are even more restricted.

As above

Code issues described above

Community members who can afford the least being discharged from Hospitals, Treatment centers or jails are given the run around.

Federal Section 3 and minority/women owned business hiring requirements can make production of affordable housing too expensive given our model when those are treated as quotas or requirements rather than as the goals laid out in federal legislation.

Hasn't happened yet, but in the current State/County budget environment, it is likely that cuts will need to be made to the subsidies and supports needed by current groups, making it even harder to then serve the persons noted above.

I'm not sure but I think in the newer suburbs; the requirement that lot sizes be quite large seems to nicely exclude the possibility of a developer developing a multi-family bldg that could include lower/disabled people.

I'm not sure what stance the County Commissioners are now taking regarding housing, however, there is certainly some history of a sitting Commissioner that would cause me to question the support of the County for programs and public spending for the homeless.

ISP Neighborhoods, use of NSP funds, re-direction of Star funds

Lack of understanding re: persons with mental health disabilities.

Low income housing is not well enough spread out, having a disparate impact. It will be important that post-foreclosure work keeps these and other fair housing issues in mind.

Medical assistance and elderly waiver, CADI waiver services

not specifically, but excessive development regulations and building requirements generally.

Property taxes on rental housing, fees for rental property, licensing, requiring background checks, holding property owners liable for their tenants actions,

Restrictions on the siting of supportive housing facilities.

rules regarding family members with criminal histories and how the mother of this person or child could be evicted if the person visits.

see answer above. Also, real estate tax rates in general.

special homestead classification should not just be for individuals on Social Security. I should have equal opportunity to access this being a pwd, working full time, and being productive despite HUGE medical out of pocket costs.

Taxes are too high to have low-income housing

Things have gotten better with the 4D tax classification, but property tax rates on non homesteaded properties make housing these populations more expensive.

this survey is too long.

Table F.28

If you have other comments, please feel free to share them with us here.

Fair Housing Implementation Council Region
2009 Regional Fair Housing Survey

#17 needs to have don't know also Generally we do not deal with the public, only furnish through bidding process to PHA-St Paul in regards to housing, we are commercial supplier

After doing this survey, I realized that I am not as informed as I should be or I am not sure exactly what fits under the category of fair housing laws.

Al's must cover barriers presented to non low income people. do not confuse affordable housing and it's problems and barriers with barriers to fair housing choice.

Another issue we have is that with foreclosures, many renters don't know their rights in terms of how long they can stay, and what they can do to keep utilities on and protect their security deposit. Even notification of these rights is difficult to do at times.

As you can tell, fair housing issues in senior housing is an important concern for me (especially in the area of disability discrimination), and it is getting increasing attention on the national and local stage.

bring fair housing information to Indian education pow wow monthly @ St. Paul Public Schools

consider my suggestions from previous questions.

district councils need more information fair housing considerations.

Fair housing may have more to do with income than any other issue.

Fair housing policy should also encompass discriminatory lending practices. Current subprime mortgage mess has its roots in these illegal practices. This is meant to be a general comment rather than a specific comment about anything going on in the city of Plymouth.

Fair housing should be better defined. Rules that are made should be followed. When a renter decides to have his own rules and is told he needs to move; He immediately says it's because of my color or ethnicity not that I did something wrong. The landlords get to go to court to prove they are right.

Fair Housing, I believe, does not cover the rights of homosexuals and should.

I don't believe laws need to be strengthened so much as more aggressively enforced.

I hope that MN will expand fair housing law to protect Section 8 and other welfare recipients.

I know that more could probably be done but it really needs to be a collaborative effort between all governmental agencies and the private sector. A small community such as St. Anthony has very limited resources to provide all the enforcement, support, and information necessary to provide fair housing for all who need it.

I think that the City of Plymouth's official's should be reprimanded for their recent action against people with disabilities in this community!

I would advocate for single fathers to get housing just as easy as single mothers.

I'm probably the wrong person to do this survey...I don't agree with the goals of these programs.

I've been working in the field (social services) for many years, and have too many "don't know" checks above. That should tell you something about how this info isn't getting out.

If affordable housing is meant to assist the least able then let it do that by assessing who's the least able?

If you have a volunteer board available to assist people with these needs, please feel free to contact me. I am eager and willing to assist anyone that might need the help. Training would be necessary but as a business owner, I think it would be an invaluable resource to employees.

not sure if # 19 refers to AI and Action Plan from 2002?

Our agency houses a disproportionate number of minorities. Not sure if that is because of our high profile or because other housing providers will not serve them.

The laws need to be stronger for education for the residents utilizing the programs in use.

There have been reports of minorities being sold sub prime loans even when they would have qualified for prime loans. I don't know where that would fall in your survey.

This survey is what is wrong with fair housing.

This survey seems to yield questionable data given that it never clearly defines what is meant by fair housing law or affirmatively furthering housing. There are both technical and general meanings of the term which can skew data. Clarification of terms and use of definitions would be helpful to better understand questions being asked.

We never hear that landlords have been affected for discrimination of the application process or race.

Woodbury has a long way to go and needs to grow this new department working on the situation quickly.

Would like information on fair housing

APPENDIX G. 2009 LASM AND SMRLS CLIENT INTERVIEWS

Table G.1								
Statement 1: Landlords who don't work with people with disabilities								
2009 LASM/SMRLS Survey								
Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	.	.	2	.	.	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	1	.	8	4	9	.	.	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	3	.	5	2	15	2	2	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	1	.	.	1	.	.	.	2
Carver	.	.	.	.	.	.	.	.
Dakota	1	.	1	2	1	.	.	5
Hennepin	.	.	3	1	3	.	1	8
Ramsey	.	.	4	2	3	1	.	10
Washington	.	.	1	.	1	.	.	2
Other/Missing	.	.	.	.	2	1	1	4
Regional Total	7	0	22	12	36	4	4	85

Table G.2
Statement 2: Landlords who treat victims of domestic violence unfairly
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	1	.	1	.	.	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	3	1	7	3	6	.	2	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	4	2	1	3	15	3	1	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	.	.	.	1	.	.	1	2
Carver	.	.	.	.	.	.	.	.
Dakota	.	.	1	2	.	2	.	5
Hennepin	.	.	3	1	2	.	2	8
Ramsey	1	.	5	1	2	1	.	10
Washington	.	1	1	.	.	.	.	2
Other/Missing	.	.	1	.	3	.	.	4
Regional Total	9	4	20	11	29	6	6	85

Table G.3
Statement 3: Government Agencies who don't provide interpreters for important housing meetings
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	1	.	1	.	.	2
Eden Prairie	.	.	.	.	.	.	.	0
Minneapolis	4	1	5	.	10	.	2	22
Minnetonka	.	.	.	.	.	.	.	0
Plymouth	.	.	.	.	.	.	.	0
St. Paul	6	.	2	5	9	5	2	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	.	.	1	.	.	.	1	2
Carver	.	.	.	.	.	.	.	0
Dakota	.	.	.	.	1	4	.	5
Hennepin	2	.	2	1	2	.	1	8
Ramsey	2	1	1	1	2	2	1	10
Washington	1	.	1	.	.	.	.	2
Other/Missing	.	1	1	.	1	.	1	4
Regional Total	16	3	14	7	26	11	8	85

Table G.4
Statement 4: Disability housing providers who evict tenants due to the issues that surround the tenant's disability
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	1	.	1	.	.	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	3	1	7	5	6	.	.	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	4	.	7	2	13	1	2	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	1	.	1	.	.	.	.	2
Carver	.	.	.	.	.	.	.	.
Dakota	.	.	.	.	3	2	.	5
Hennepin	.	.	2	.	5	.	1	8
Ramsey	.	.	4	.	4	1	1	10
Washington	.	.	.	.	2	.	.	2
Other/Missing	.	.	.	3	1	.	.	4
Regional Total	9	1	22	10	35	4	4	85

Table G.5
Statement 5: Landlords who impose stricter rules on families with children
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	1	.	1	.	.	2
Eden Prairie	.	.	.	.	.	.	.	0
Minneapolis	2	3	4	3	8	.	2	22
Minnetonka	.	.	.	.	.	.	.	0
Plymouth	.	.	.	.	.	.	.	0
St. Paul	1	.	2	7	16	2	1	29
Woodbury	.	.	.	.	1	.	.	1
Remainder of Counties								
Anoka	.	.	.	1	.	.	1	2
Carver	.	.	.	.	.	.	.	0
Dakota	.	.	.	.	3	2	.	5
Hennepin	1	.	.	1	4	.	2	8
Ramsey	.	.	1	4	4	1	.	10
Washington	.	.	.	.	2	.	.	2
Other/Missing	.	1	.	3	.	.	.	4
Regional Total	4	4	8	19	39	5	6	85

Table G.6
Statement 6: Not being able to live in the neighborhood I want (good jobs, transportation and safe schools) because of my race
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	.	1	1	.	.	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	3	3	5	2	7	.	2	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	2	1	3	2	18	2	1	29
Woodbury	.	.	.	1	.	.	.	1
Remainder of Counties								
Anoka	.	.	1	.	.	.	1	2
Carver	.	.	.	.	.	.	.	.
Dakota	.	.	.	1	2	1	1	5
Hennepin	.	.	2	.	4	.	2	8
Ramsey	1	.	1	1	6	1	.	10
Washington	1	.	.	.	1	.	.	2
Other/Missing	.	.	.	.	3	.	1	4
Regional Total	7	4	12	8	42	4	8	85

Table G.7
Statement 7: Government agencies which do not help me enforce housing discrimination laws
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	.	.	2	.	.	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	3	2	5	3	8	.	1	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	2	2	3	8	12	1	1	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	.	.	1	.	.	.	1	2
Carver	.	.	.	.	.	.	.	0
Dakota	.	.	.	.	4	1	.	5
Hennepin	1	.	2	.	4	.	1	8
Ramsey	.	1	2	1	5	1	.	10
Washington	.	1	.	.	1	.	.	2
Other/Missing	.	.	.	1	3	.	.	4
Regional Total	7	6	13	13	39	3	4	85

Table G.8
Statement 9: Landlords who demand sex for rent or sexually harass tenants
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	.	.	2	.	.	2
Eden Prairie	.	.	.	.	.	.	.	0
Minneapolis	3	3	5	3	6	.	2	22
Minnetonka	.	.	.	.	.	.	.	0
Plymouth	.	.	.	.	.	.	.	0
St. Paul	5	2	2	2	14	3	1	29
Woodbury	.	.	.	1	.	.	.	1
Remainder of Counties								
Anoka	1	.	.	1	.	.	.	2
Carver	.	.	.	.	.	.	.	0
Dakota	.	.	.	.	1	4	.	5
Hennepin	.	.	3	.	2	.	3	8
Ramsey	1	.	3	.	5	1	.	10
Washington	1	.	.	.	1	.	.	2
Other/Missing	.	.	.	.	2	.	2	4
Regional Total	11	5	13	7	33	8	8	85

Table G.9
Statement 10: The use of arrest (not conviction) records to deny me housing
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	1	.	.	1	.	.	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	4	1	10	2	4	.	1	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	4	.	2	4	16	3	.	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	1	.	.	1	.	.	.	2
Carver	.	.	.	.	.	.	.	.
Dakota	.	.	.	.	2	3	.	5
Hennepin	2	.	1	1	2	.	2	8
Ramsey	1	.	2	1	5	1	.	10
Washington	1	.	.	1	.	.	.	2
Other/Missing	.	.	2	1	.	.	1	4
Regional Total	14	2	17	11	30	7	4	85

Table G.10
Statement 11: Apartments with 1 or 2 bedrooms which are too small for my family
 2009 LASM/SMRLS Survey

Entitlements	This is not a problem	2	This is a problem	4	This is a big problem	N/A	Missing	Total
Cities								
Bloomington	.	.	.	.	1	.	1	2
Eden Prairie	.	.	.	.	.	.	.	.
Minneapolis	2	2	6	4	7	.	1	22
Minnetonka	.	.	.	.	.	.	.	.
Plymouth	.	.	.	.	.	.	.	.
St. Paul	2	.	8	4	13	1	1	29
Woodbury	1	.	.	.	.	.	.	1
Remainder of Counties								
Anoka	1	.	1	.	.	.	.	2
Carver	.	.	.	.	.	.	.	.
Dakota	.	1	.	.	1	3	.	5
Hennepin	1	.	1	1	5	.	.	8
Ramsey	.	.	.	.	7	3	.	10
Washington	.	.	1	.	1	.	.	2
Other/Missing	.	.	.	1	2	.	1	4
Regional Total	7	3	17	10	37	7	4	85

Table G.11
Question 12: Other Problems?
 2009 LASM/SMRLS Survey

Entitlements	Written Response
Cities	
Bloomington	<p>Landlord gets away with too much. I hope something changes down the line. Renters need more rights, land lord holds all the money and all the cards.</p>
Minneapolis	<p>Repair issues.</p> <p>Having my son sign in every time before he can come to my apartment, he is my PCA, it is hard for him to take care of me everyday.</p> <p>They have no one that I can talk to about my problem or get help, no one to interpret they talk to me in English and I don't know what they say.</p> <p>It is hard for my children and grandchildren to visit me because they check everyone that comes to my apartment. My children and grand children don't like that.</p> <p>Will give 24 hrs but more would be appreciated. We'll be there M T or Wed. Inexcusable. Should be able to tell us a day. They must think we have no lives, no jobs. Nonessential jobs. Removed radiator knob and put it back in another location.</p> <p>City has targeted areas but don't disclose that to owners/neighbors. Allows city to foreclose because of non-payment of taxes. Low income areas gentrified in redevelopment efforts.</p> <p>Big problem type of occupation, access to housing, ex. Garbage work, different treatment based on social or economic status.</p> <p>Landlords don't disclose tenant's rights, buildings not up to code, poor pest control, bed bugs.</p> <p>Landlords or people lying saying that they have house for rent but try to do other things to you and force you to have sex. Didn't know who is landlord or not landlord.</p> <p>Not having a person that speaks your language to interpret to MPHA. Very hard to communicate.</p> <p>Lack of affordable housing, housing costs are very expensive.</p> <p>Smoking should not be tolerated in any apartments or duplex where there are a lot of people living. Should be looked at by governor, no smoking in rental properties.</p> <p>They don't tell me about changes, they send letter and I don't read, they charge me when I do the same that I always do, throw trash into the wrong place and put furniture in wrong area, I have to pay.</p> <p>Racist landlord.</p>
St Paul	<p>People with felonies, even if it has been a long time since they were in trouble.</p> <p>Problems with getting approved because doesn't have a job, because she receives section 8.</p> <p>Biggest problem is that courts go with what landlord is saying and don't investigate enough.</p> <p>Landlord who discriminated against me because I was using county assistance.</p> <p>Section 8 approves damaged apt. Regular landlords get away with not complying with codes and property still passes inspection.</p> <p>Building does not spray for mice and rodents.</p> <p>Landlords who make living in their apartment difficult because of the color of ones skin but at the same time they do not do that to whites who live in the building.</p> <p>Using closet as bedroom, nobody to represent us, not even Native American organizations.</p> <p>Hard time finding money for damage deposits.</p> <p>None</p> <p>Landlords won't give people a chance with felonies, having a problem.</p> <p>Sometimes landlords don't give you enough time to pay rent.</p>
Remainder of Counties	
Anoka	<p>Landlord was abusing social services system. Respondent is disabled. Taking advantage of people.</p>
Dakota	<p>Not letting her 22 month old grandson live with her unless she had custody.</p> <p>Service dog, building didn't like it.</p> <p>Problem with CDA.</p> <p>Just ongoing issues; dad would come to visit though.</p> <p>Biggest issue is discrimination against people with Section 8 vouchers. Some people really value those vouchers and work really hard but can't live where they want. Tenant with disabilities was really harassed and there was nothing done about it.</p>

Hennepin	<p>They are prejudiced in Bloomington, my friend is leaving Minnesota going to Georgia. Her and her daughter. Color or skin. I know a lady who got evicted because she wouldn't put up with sexual advances.</p> <p>Common bond. I had a relative that used to come and help me with housekeeping. She had struggles with stonewalling in the building. Many of the tenants would ask what she was doing here and wrangle her around.</p> <p>I need a place to go. They wanted me to get rid of my service animals.</p> <p>Housing managers prevent information from reaching tenants.</p> <p>Admission process, raising rent to get you to have to leave, raising rent for some and not others, application fees are excessive.</p> <p>Client has had a good experience with HUD, no complaints.</p>
Ramsey	<p>I'm tired of renting from slum lords who don't want to fix the property up but quick to file a UD on tenants.</p> <p>Handicap accessible apartments are hard to find and don't take Section 8.</p> <p>They should help and rent to people with one (or) two UD's, no more than 3 because sometimes people get bad luck with some slum landlords and the tenants are good people with bad landlords who don't care , only for the money.</p> <p>Non workable landlords who always want rent to be paid on time but don't fix things in the apartment.</p> <p>Asthmatic child, both of her children have different needs and land lord is not willing to accommodate them. They moved to different housing authority</p> <p>In public housing at one time; son has problems, would evict for that</p>
Washington	<p>Previous landlord was really hard to deal with; rude to kids on phone; would complain about kids.</p> <p>Neighbors; if you have the money there should be no problem with you living there.</p> <p>Disrespecting, humiliating tenants.</p>
Other/Missing	<p>Landlord didn't want to work with county, treating recipients of county assistance differently, treated men and women different, also treated families with children differently.</p> <p>Not too many people (landlords) are willing to help people with UD's.</p>

Table G.12

Question 13: How has housing discrimination affected you and your family?

2009 LASM/SMRLS Survey

Entitlements	Written Response
	Cities
Bloomington	<p>Just went through this - landlord decided he wanted me to move. Made sure they moved all the black folks out.</p>
	<p>Personally affected, housing not with budget. Understanding landlord, landlord not understanding.</p>
Eden Prairie	<p>Greatly affected and upset. Family member being evicted because of disabilities. Having to deal with issue for years causes stress on family members, a lot of my time spent.</p>
Minneapolis	<p>Based on mental disability - misunderstanding what mental disability means and how to handle it. Misconceptions re: danger based on misconceptions.</p>
	<p>Cat in bldg. Landlord threatened to remove tenant or cat.</p>
	<p>Had to move family and whole life was turned upside down.</p>
	<p>Has not.</p>
	<p>I am not able to attend meetings that are important to the high rise because I don't speak or understand what they say at meetings. No interpreter at meetings. Other tenants that don't speak English feel the same.</p>
	<p>I don't go to meeting and I don't know to read letters they give me, so I stay in my room.</p>
	<p>I don't go to meetings, I don't understand what they say to me or in letter.</p>
	<p>I don't know any letter or notice that they send me to go to meeting, I just put in a big pile and throw away, no interpreter for meeting, so I don't go and don't know about changes and they charge me. MPHA.</p>
	<p>I I rent from MPA Highrise. They always want to come in - If they have 5 reasons to come in they schedule 5 visits. I like to be home. I don't want cable tv. Wish they weren't wandering around.</p>
	<p>I've experienced - Lady told me I won't rent to a black man because I don't want to see African American public hair on my toilet.</p>
	<p>Landlord should not be basing their decisions on medical status, marital status, past behavior or experience with drugs or alcohol. Creates fewer and fewer opportunity for tenants being discriminated against.</p>
	<p>Made appointment to see apartment and landlord wouldn't let her look at apartment because she was black.</p>
	<p>Made me think re: how to choose housing. My daughter now thinks everyone looks at her skin color. 6 1/2 months snooping around - interfering with guests based on skin color after he _____ my daughter.</p>
	<p>Make me more afraid and depressed, changes my life never the same before. Make me afraid of landlord or men, scared to approach people.</p>
	<p>Not able to attend meetings because no interpreter, not being able to read letters or notice from MPHA.</p>
	<p>Not able to live where they want to live, no stable housing affects family. Person had no stable housing.</p>
	<p>Reported problems by family who had Section 8 and he feels that because they were gov't funded the landlord wouldn't do anything about it.</p>
	<p>Sexual harassment. Feel house is not safe of children and me. Does not feel comfortable or safe to leave children at home by themselves. Would sleep with them at night.</p>
	<p>They should have someone to translate letter to all tenants about changes. I never know what going on at meetings and I get letters. I can not voice my concerns or put input if I am not able to talk to them.</p>
St Paul	<p>Because I have Section 8 lots of landlords have problems with that.</p>
	<p>Being hassled that someone is not supposed to be in your unit. Harassed for having that person in your unit or on the grounds.</p>
	<p>By trying to put us out for trying to get just \$300.00 left on rent. He should be ashamed of self.</p>
	<p>City condemning house because they don't like the landlord.</p>
	<p>Had to live in a lot of terrible homes.</p>
	<p>Had to move 3 times in 6 months.</p>
	<p>Harassed by previous landlord. 2 UD's, unnecessarily. No A/C provided to me, other tenants were giving A/C.</p>
	<p>Haven't been able to get an apartment with my brother and sister because of old landlord who didn't like us. Said things that didn't happen</p>
	<p>I had Section 8 move because my family downsized and I couldn't find another place in time and lost my Section 8.</p>
	<p>In the same way it's affecting everyone else. There is not enough low income housing and landlords want sex if you can't pay cash and we can't move into the nice neighborhoods with good education because of our race.</p>

It has made us skeptical about living in subsidized housing because you feel like a lot of the time landlords treat you unfairly based on your income.

It was very terrible , it caused me and my family to be homeless in the past because of a difficult landlord who enjoyed renting to minorities so she can torture them, then put them out for no apparent reason.

Landlords have talked down to me saying, you don't pay the rent, Section 8 pays it. Landlord used to make sexual advances. Felt disrespected.

Raising the rent when one of more person move out of the house. Complaining about family members making too much money.

Some apartments of 2 bedrooms are too small for my family.

Was forced to move into a neighborhood that me and my family didn't want to live in.

We are unable to live in a decent environment with big enough space for family.

We were living in a duplex and we got a letter saying house is condemned and 6 days notice to move out with knowing nothing and nobody said anything about it.

Remainder of Counties

Anoka	To me it seems harder because of my disability and there are more opportunities out there for treatment programs than for people with disabilities.
Dakota	Coon Rapids - don't accept Section 8 because higher class people don't want them to live there. Put in a 1 bedroom after re-certification when she was in a 2 bedroom. Treated like he wants special privileges. Undue financial hardships.
Hennepin	Was homeless. Now in a small townhome just trying to make ends meet. Cost me a lot of money, moving inconvenient. Hurtful to be told she can't live somewhere because of child. Very hurtful I cried for 3 or 4 days. Had to pray really hard. I hope the next person doesn't get treated that way. I couldn't have my granddaughter stay more than a couple days. I'm blind so I couldn't read the postings about rule changes and new regulations. I had the technology so they could inform me but they never bothered. They're supposed to be serving disabled and elderly population but even they don't care enough to bother. It's mentally taxing on me and upsetting, tiring mentally. I get very angry and sick and tired of having to go through this every place I go. Why should I have to explain myself just because my disability is mental not physical. My mother discriminated against based on disability. Pressure to remove her after 18 years because of dementia. No evaluation of her abilities, no specialist, just decided she had to go. If it weren't for legal aid it would be really bad. 1 year later minimal problems. Very good. She's very happy.
Ramsey	Still affected. Leary of everything. Because my neighborhood is trying to vote the renter off the street and it's all because I'm a different color. Family discrimination. I have had trouble finding affordable housing in the past in an area that I could be comfortable and safe. I haven't had a problem yet. Painful. Pretty deeply judge you on your skin color. Stigma around race; being on Section 8. Put in certain area because of race and being on Section 8 Struggle financially.
Other/Missing	It was horrible. We had to find a place to live, had no money, had to rush to move in February.

Table G.13
Question 14: What should be done about housing discrimination?
 2009 LASM/SMRLS Survey

Entitlements	Written Response
	Cities
Bloomington	<p>Need reality check. Treat people fairly. Landlord wanted me to move. I had never missed a payment, have never been late, no complaints. Should have to give a reason.</p> <p>Landlord should be sued. Landlord not willing to help or resolve issues, should consider other resolutions, right to live anywhere.</p>
Eden Prairie	<p>Having legal aid involved. Inform people that there is help for such discrimination. Helpful resources and education on discrimination and rights of individuals/tenants.</p>
Minneapolis	<p>Education surrounding how to handle - how to engage. What they need to do and not do respectively in terms of mental health. Persons a danger - how to get them out.</p> <p>More equal housing for everyone - no favoritism - figure out - look at situations where landlord discriminates when they find out.</p> <p>Stronger rules. Acknowledgement. Stricter punishments.</p> <p>More places take Section 8.</p> <p>MPHA should provide interpreter and have to not check my son everyday when he come to help me.</p> <p>Having someone working for MPHA that tenants can call to help interpret and at meetings.</p> <p>I don't know.</p> <p>Have information or someone I can call anytime to address my concern or problems, to help interpret for me.</p> <p>Some kind of tenant organization that could prevent harassment . Be more considerate. I just want to be treated like any other renter in a private rental.</p> <p>Dealt with - made to go away. Should be watch dog groups. Rout it out. Be as small a part of society as possible. Government and other organizations need to take more action.</p> <p>Go to state, federal, county, change laws to help housing discrimination. It's a nationwide issue. Stronger state laws.</p> <p>You shouldn't have license. No penalties for leaving having out of lease. Landlord should be fined.</p> <p>Something to identify landlord or not landlord for tenants. Law to help govern landlord and more strict for landlord to rent property to tenants.</p> <p>Resolve language barrier with tenants and MPHA.</p> <p>LL needs to be educated and accountable. More affordable housing would cause less issue.</p> <p>If landlord discriminates they should be fired.</p> <p>Have classes or educational classes for landlord before they get their license to rent property. Class on how to deal with tenants, education on rules and regulations for landlords. Landlords have no respect for women.</p> <p>Have more communication with other minority tenants in their language, include them into meetings and encourage ideas from them.</p> <p>Shouldn't take one person's word over another's when housing.</p>
St Paul	<p>Should be laws written about this.</p> <p>Should be fair. Even if you have lived there for a long time county wouldn't give assistance even though she terminated instead of getting a UD. I couldn't get assistance because it is not subsidized.</p> <p>Everything and anything.</p> <p>Housing for homeless vets.</p> <p>People should be more educated; more actively enforcing their rights.</p> <p>Address everybody's issues according to their situation; treat different situations differently, especially in Minneapolis.</p> <p>Lawsuits, loss of job.</p> <p>Make so people can get the house they want without being hassled by old landlords.</p> <p>More inspections that get improvements done.</p> <p>We should call Obama and Michelle.</p> <p>Those landlords should not be allowed to rent to any race at all.</p> <p>Should be enforced but is not. Nobody wants to hear it of a Tribal Member.</p> <p>Housing should be fair to all races. There should be laws against housing discrimination.</p> <p>Try to fix it.</p>

Stricter laws. Money - compensation to tenants to force landlord.
 It should be re-written and changed to environmental setting and regulations to the public, disability or no disability and affordable to all races.
 Lower application fees for renters. A citation should be sent to landlords, lose license to rent to renters.
 Landlords should listen to people; give them a chance.
 Help the people.

Remainder of Counties

Anoka	They should get their stuff together and handle it better.
Dakota	Law written that says if someone is disabled they should be able to live in PCA - solely based on the applicant. No housing discrimination; every county and every state enforcing federal laws. There should not be so much difference; more centralized decision making. Need people in government who actually care. Should be able to go above property manager to get help. Biggest problem is actual property manager. Give people a second chance.
Hennepin	Stricter enforcement of housing laws. Person should be able to live where they can afford it. My hope is that they will adopt the principles that they espouse. Sensitivity training. Should be eliminated totally. Should be illegal. I mean, I know it is illegal but it should be enforced. We need tougher regulation and enforcement. Crack down on it. Situation depends on whims of housing providers. Should be a law that fair housing information should be posted. You can't imagine how much help that would be. People who don't speak English well are cut off from help. Landlord should have a screening process. Awareness. Seminars for landlords on race bias. Client said she has not been discriminated against.
Ramsey	I think since the economy is so bad that landlords should try to be more willing to work with tenants instead of discriminating because some people does turn around so they should at lease give them the benefit of the doubt. It should be eradicated; no tolerance for it at all. A lot. Because we all should be able to live together and anywhere we choose. So yes, I think something should be done about that. Call someone when you have a problem. I think it should be abolished because some people don't have enough money or etc. Advocate number or person in public.
Washington	Tell people not to give up.
Other/missing	Landlord should be fined. I don't know what the laws are really. Tenants should have more info who receive assistance. Should receive more time to move.

APPENDIX H. GLOSSARY

Accessibility All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

Action Plan The Action Plan includes the following: An application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); Identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; Activities to be undertaken including the following; Activities to address Homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); Activities to address other Actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly; A description of the areas targeted given the rationale for the priorities for allocating investment geographically.

Affordable Housing That housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multi-family, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

Agency Any department, agency, commission, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

Brownsfield Economic Development Initiative (BEDI) Grant Program BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived environmental contamination e.g., brownfields. BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

Certification A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Community Development Block Grant Program (CDBG) A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and community development including housing construction and rehabilitation, economic

development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent needs. CDBG-R refers funds granted through the American Recovery and Reinvestment Act of 2009.

Community and Housing Development Organization (CHDO) A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

Comprehensive Grant Program (CGP) HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

Consolidated Annual Performance and Evaluation Performance Report (CAPER) The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

Consolidated Plan The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a three-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

Cost Burden The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

Economic Development Initiative (EDI) Grant Program EDI is designed to enable local governments to enhance both the security of loans guaranteed through HUD's Section 108 Loan Guarantee Program and the feasibility of the economic development and revitalization projects that Section 108 guarantees finance. EDI accomplishes this by providing grants to local governments to be used in conjunction with Section 108 loan guarantees. A locality may use the grant to provide additional security for the loan (for example, as a loss reserve), thereby reducing the exposure of its CDBG funds (which by law must be pledged as security for the loan guarantees). A locality may also use the EDI grant to pay for costs associated with the project, thereby enhancing the feasibility of the 108-assisted portion of the project. EDI-funded projects must meet one of the CDBG program's national objectives.

Elderly: The CDBG low and moderate-income limited clientele national objective at 570.208(a)(2)(i)(A) includes the elderly as a presumptive group. However, the CDBG regulations do not define the term "elderly". Therefore, a grantee can use its own definition of elderly for non-housing activities. As such, the County defines elderly as 55 years of age or older. With regard to housing activities, the Consolidated Plan requires identification of housing needs for various groups, including the elderly, which is defined

as 62 years of age or older at 24 CFR 91.5 and 24 CFR 5.100. Because of this, housing activities to be counted toward meeting a Consolidated Plan goal of housing for the elderly must use the definition in 24 CFR 5.100, 62 years or older.

Emergency Shelter Grant (ESG) Emergency Shelter Grant Program is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so that these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

Emergency Shelter Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Entitlement An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

Federal National Mortgage Association (Fannie Mae) A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by VA.

Financing Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.

First-time Homebuyer An individual or family who has not owned a home during the three-year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

Fiscal Year Any yearly accounting period, regardless of its relationship to a calendar year.

Full Time Equivalent (FTE) One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees) are paid by the appropriate categories of employees and dividing by 2,080 hours (one work-year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

Grant A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The “thing of value” is usually money, but may, depending on the program legislation, also include property or services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

HOME The Home Investment Partnership Program, which is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand the housing, for very low-income people. And, to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

HOME Funds Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

Homeless Family Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual An unaccompanied youth (18 years or younger) or an adult (18 years or older) without children who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law), including the following:

- 1) An individual who lacks a fixed, regular, and adequate nighttime residence; and
- 2) An individual who has a primary nighttime residence that is:
 - i) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - ii) An institution that provides a temporary residence for individuals intended to be institutionalized; or

A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless Subpopulation Include but are not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

HOPWA Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program

authorizes entitlement grants and competitively awarded grants for housing assistance and services.

Household Household means all the persons who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

HUD Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. The Department of Housing and Urban Development is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

HUD Income Levels Income levels serve as eligibility criteria for households participating in federally funded programs.

Extremely Low-income Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Low-income Low-income families whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle Income Family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Moderate-income Family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations

are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Jurisdiction A State or unit of general local government.

Large Family Family of five or more persons.

Lead-based paint hazards Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Letter of Credit Line of credit to a grant recipient established at a time of approval of application.

Liability Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

Neighborhood Stabilization Program (NSP) Created to aid communities affected by foreclosure and abandonment through purchase and redevelopment. NSP1 refers to grants to state and local governments given on a formula basis and authorized under Division B, Title III of the Housing and Economic Recovery Act of 2008. NSP2 refers to funds allocated to states, local governments, nonprofits and consortiums on a competitive basis through funds authorized from the American Recovery and Reinvestment Act of 2009.

Overcrowded For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

Person with a Disability A person who is determined to:

- 1) Have a physical, mental or emotional impairment that:
 - i) Is expected to be of long-continued and indefinite duration;
 - ii) Substantially impedes his or her ability to live independently; and
 - iii) Is of such a nature that the ability could be improved by more suitable housing conditions;
- Or
- 2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or
- 3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Private Non-profit Organization A secular or religious organization described in section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under

subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

Program An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

Program Income Program income is the gross income received by the recipient and its subrecipients* directly generated from the use of CDBG funds. For those program income-generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list is NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds.
- proceeds from the disposition of equipment bought with CDBG funds.
- gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income.
- payments of principal and interest on loans made using CDBG funds.
- proceeds from the sale of loans made with CDBG funds.
- proceeds from the sale of obligations secured by loans made with CDBG funds.
- any interest earned on funds held in a revolving fund account.
- any interest earned on program income pending its disposition.
- funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement.

Reference: 570.500(a)(1)

Program income does not include the following examples:

- interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury.
- proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities.
- funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement.
- proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees.
- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property.

Note: This list is not all-inclusive.

****Subrecipient** means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

Project A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

Rehabilitation Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards.

For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

Rental Assistance Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. Otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

Renovation Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

Request for Proposals (RFP) A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

Section 108 Loan Guarantee Program The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public

entities, such as the Clackamas County, to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

Senior A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and “elderly” are terms that are often interchangeable.)

Shelter Plus Care A federally funded McKinney Act Program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

SRO (Single Room Occupancy) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

State Any State of the United States and the Commonwealth of Puerto Rico.

Subsidy Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

Substantial Rehabilitation Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Supportive Housing Program (SHP) The Supportive Housing Program promotes the development of supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

Transitional Housing Is designed to provide housing and appropriate supportive services to persons, including (but not limited to) deinstitutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children. Also, it is housing with a purpose of facilitating the movement of individuals and families to independent living within a time period that is set by the County or project owner before occupancy.

