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Home: A place families can afford

Workforce Housing Assessment



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Executive Summary

Northfield currently has the need and opportunity to increase their current stock of affordable workforce housing inventory. The purpose of this project is to provide primary and secondary based research on housing data and policy for the city of Northfield, Minnesota. During a four-month period, from May to August 2017, Master of Public Affairs (MPA) students of the Humphrey School of Public Affairs consulted with the City Planner's office and the Housing & Redevelopment Authority (HRA) department of Northfield, Minnesota.

The opportunity is that there is currently a lack of affordable workforce housing in Northfield. The lack of workforce housing seems to be at the forefront of the minds of the city planner, housing coordinator, HRA board, city council members and the local businesses. The acknowledgment of the issue by key stakeholders and Northfield's desire for economic growth, as shown in the city's strategic plan, makes it an ideal time to create change.

The literature review looks at the local and national affordable housing shortage, the affordability of commuting and the benefits of a workforce living in its community. It also reviews the idea of moving from a Not in My Backyard (NIMBY) to a Yes in My Backyard (YIMBY) culture and how a shift in terminology can change public perception. It ends with looking at the intersection of affordable housing and an ageing community. All of these topics together create a snapshot of the complex nature of affordable housing

The research conducted used a mixed data approach by gathering qualitative and quantitative data to determine if there is a lack of affordable workforce housing in Northfield. Four research questions were used to gather data to demonstrate if there is a need.

1. What percent of affordable housing units exist in Northfield?
2. What is the income demographic of Northfield?
3. What is the percent of the workforce that commutes to Northfield?
4. How does affordable housing in other communities compare to Northfield?

In addition to the Literature review, qualitative data was obtained by interviewing local employers in Northfield by way of a survey that assessed how local employers viewed the relationship between affordable workforce housing and employment. Thirteen Northfield employers representing manufacturing, healthcare, education and hospitality were contacted. The employer survey had a 38% response rate with five employers responding. Collectively the five employers have 2780 employees, which is a little over 20% of the workforce in Northfield. Quantitative data was obtained from the American Community Survey (ACS), Housing and Urban Development (HUD), Zillow, Longitudinal Employer and Household Dynamics (LEHD) database, Minnesota Department of Employment and Economic Development (DEED) and Valassis Lists.

After analyzing the research findings two recommendations were developed. The criteria of equity, political will and economic feasibility were applied to each of the following recommendations:

1. Create Constituency Building Opportunities
 - a. Building Key Stakeholder Relationships (non-traditional)
 - b. Creating a Yes In My Back Yard (YIMBY) Atmosphere
 - c. Multimedia Platform for Information Sharing

2. Build Workforce Housing
 - a. Multi-use & Multi-Income Buildings
 - b. One and two Family Houses
 - c. All Affordable Rental Buildings

In conclusion, Northfield has the opportunity to make workforce housing a priority for the city, its residents and its non-resident workforce. It starts with building support and educating the community on affordable workforce housing. Then it requires taking action to build the housing.

Methodology

The current research used three approaches to gather data: literature review, survey and publicly available quantitative data. The information gathered were used to address the research opportunity statement that there is a lack of affordable housing in Northfield. Four research questions were used ascertain if there is a need for affordable housing in Northfield.

Four Research Questions

1. What percent of affordable housing units exist in Northfield?
2. What is the income demographic of Northfield?
3. What is the percent of the workforce that commutes to Northfield?
4. How does affordable housing in other communities compare to Northfield?

Literature Review

A review of literature was conducted to explore the themes of affordable housing including availability, housing burden, rural communities, and workforce housing. Central to the findings was the verbiage surrounding affordable housing and the stigma it can create. NIMBY (Not In My Back Yard) has led researchers to use new language when referring to affordable housing and created new advocacy groups to begin creating YIMBY (Yes In My Back Yard) housing builds. Understanding housing burden and the decisions around cost and transportation that a member of the workforce would have to make on a daily basis led to research on commuting and its effect on employee decisions.

Survey

The second research approach gathered qualitative local data through a survey of Northfield employers and informal key informant interviews. The survey assessed how local employers viewed the relationship between housing and employment, to better understand the effects lack of affordable housing may have on employers' ability to staff open positions. The survey was emailed to employers and completed by either written response or by telephone. The research team constructed a questionnaire and contacted the Northfield Chamber of Commerce who provided the team a list of local employers. Thirteen Northfield employers representing manufacturing, healthcare, education and hospitality were contacted and five responded. The employer survey had a 38% response rate with five employers responding who collectively employ over 2780 employees, which is a little over 20% of the Northfield workforce.

The questionnaire asked the following questions:

1. What do you see as the opportunities for having your workforce based in the City of Northfield?
2. What do you see as the barriers to having your workforce based in the City of Northfield?
3. How do you think housing availability in Northfield factors into your company's ability to fill open positions?
4. Do you think the availability of housing in the City of Northfield matches the people

that want to live and/or work in Northfield? Why or why not?

5. Do you see any opportunities and/or barriers for housing development in the City of Northfield?

The informal key informant interviews were conducted during an affordable housing bus tour organized by the Housing Redevelopment Authority. Probing open ended questions were used to identify areas of opportunity in the implementation of affordable housing development. One key theme uncovered in discussion with several participants was a need for more understanding of how to formalize constituency building.

Data Collection

The third approach collected data from publicly available data sources, which included.

- *American Community Survey (ACS)*: We used the most recent data available in ACS 2011-2015 to provide a robust description of Northfield population demographics, housing stock characteristics, housing burden, housing stock and income levels.
- *Housing and Urban Development (HUD)*: We used HUD data to determine the Area Median Family Income (AMFI) to further narrow our income description of Northfield. We used the 2015 data to accurately compare to the income data harvested from ACS.
- *Zillow*: We explored the use of Multiple Listing Service to describe the housing sales and trends. We quickly learned that this data set was proprietary and unavailable to non-realtors for subscription. As an alternative, we used the data sets provide free to the public on Zillow. Zillow gave us housing market rate sales trends through the fourth quarter of 2016.
- *Longitudinal Employer and Household Dynamics (LEHD) database*: The Census Bureau has a product that queries employers regarding the types and numbers of jobs they provide in a location as well as an extensive amount of information regarding their employees. This data was used to compare commuter trends for Northfield. The most recent data from this source is from the year 2014.
- *Minnesota Department of Employment and Economic Development (DEED)*: We used DEED data to describe the cost of living in Rice County for a family of four.
- *Valassis Lists*: ACS describes vacancy in a community over a five-year period. We used Valassis lists to refine the data on housing vacancy rates since this was integral to our understanding of the question of availability of housing in Northfield. This data is available through a subscription through the online service PolicyMap. These lists are compiled for use by direct mailing companies. They are more recent than ACS data with data through the fourth quarter of 2016. They are also more specific to reduce costs to those that purchase the subscription.
- *Comparison cities*: We chose 12 comparison cities; 6 from within Minnesota and 6 from out of state. The cities were based on the following criteria: of micropolitan size and the presence of a post-secondary educational institution (see Figures F1-3). Then we conducted bivariate comparisons of variables harvested from ACS, HUD, LEHD, Zillow and Valassis for each city.

The following cities and the college are indicated in parenthesis:

- Faribault, Minnesota (South Central College)
- Moorhead, Minnesota (MSUM)
- Marshall, Minnesota (SMSU)
- Albert Lea, Minnesota (Riverland Community College)
- Bemidji, Minnesota (BSU)
- St. Peter, Minnesota (Gustavus Adolphus College)
- Middlebury, Vermont (Middlebury College)
- Brunswick, Maine (Bowdoin College)
- Davidson, North Carolina (Davidson College)
- Waterville, Maine (Colby College)
- Hamilton, New York (Colgate University)
- Grinnell, Iowa (Grinnell College)

Literature Review

Affordable Housing Shortage – Nationally and Locally

The lack of available units, increases in population, increasing workforce numbers and current housing burdens attribute to the need for additional workforce housing. Housing and Urban Development (HUD) has defined a household as experiencing housing cost burden if the household “pays more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50 percent of one’s income on rent (Rental Burdens, n.d.). According to Mapping America’s Rental Housing Crisis website, as of April 2017, there are currently 59 Units for every 100 Extremely Low Income or ELI (at or below 30 percent of the area median income) households within Rice County. Additionally, it is noted that there are 1536 ELI households within Rice County (Poethig et al., 2017).

Stating a mismatch of supply and demand, the Harvard’s Joint Center for Housing Studies in their most recent report on the State of the Nation’s Housing 2017 noted that vacancy rates were at a 30 year low in 2016 of 6.9%. This low vacancy rate has driven up the cost of rental units, therefore, reducing the number of affordable units and increasing the rent burden for residents. Researchers have also found that households, where women are considered the head of household and have children have a higher and more severe rate of rent burden (Colburn & Allen, 2016, p.7). This is significant in Northfield where there is an above average number of female led households with related children (Rice County Housing Study, 2012, NF14).

Affordability of Commuting

When the cost of transportation and housing burden is added together it amplifies the burden that families are experiencing. Tools such as the Center for Neighborhoods Technology map of housing and transportation costs provide policymakers with the necessary information needed to address this issue by using the following formula:

$$H + T \text{ Index} = \frac{\text{Housing Costs} + \text{Transportation Costs}}{\text{Income}}$$

Though based on an aggregate score, researchers Guerra and Kirschen (2016) found that “What matters is not the median income or housing price, but the distribution of income and housing prices along with ability to match houses and apartments to those that can afford them. By lumping all incomes and housing costs into a single median measure, the index fails to account for this important component of affordability” (p. 13). Albouy, Ehrlich, and Liu (2016) have found that as rental housing costs have risen and the rise in income is not at the same rate for those in the lowest income brackets. This inequality adds to the housing and transportation burdens.

Communities Benefit from Workforce Living in the Community or Nearby

As communities are creating housing policies, researchers have found several factors to consider concerning commuters and proximity to work. In their study on commuting distance, Kneebone and Holmes (2015) found that close proximity to employment benefitted the worker as well had a positive local economic impact. Benner and Karner (2015) have determined that affordable housing policy should be based on a formula where the sum of the low wage positions within a community is divided by the number of affordable housing units in the same residential area. This formula was shown to better understand commuting times for low wage earners as the formula can be based on smaller localities and neighborhoods. They defined jobs-housing fit as “the extent to which the character and affordability of housing units in a particular area are well matched to the quality of locally available jobs” (p.884). Providing housing near jobs can also have additional benefits as Stoker and Ewing (2014) noted: “When people live close to their work, there is potential for positive effects, including improved well-being, convenience, accessibility, air quality, and sustainability” (p.494).

Affordable Housing: Moving from NIMBY to YIMBY

Communities seeking to provide affordable housing can be met with challenges that go beyond the funding of the project. These challenges can be the community perceptions portrayed in the media around the project, the views and values of the current residents and other personal connections to the projects. Researchers have found that “individuals often do not think about housing issues unless they are personally affected by them. Which means when affordable housing is proposed in a community, those with a personal stake in the matter will have strong opinions, while those not affected by the proposal will not” (Tighe, 2010, p.5). These opinions are formed by stereotypes, values and beliefs where neighbors are opposed to proposed housing projects. This is commonly referred to as Not in My Back Yard (NIMBY). Tighe (2010) also found that “among all groups, stereotyping presented the strongest statistical case for why Americans segregate themselves” (p.9) and that, “Constant opposition or fear of opposition can also result in developers preemptively proposing more “acceptable” types of housing perceived to have fewer negative impacts, such as single-family homes, housing for elderly populations, or housing for higher income residents” (p.12). Understanding that many of the detractors of affordable housing focus on the negative outcomes and failures of public outcomes, researchers Scally and Koenig alleviate NIMBY fears of potential negative effects of affordable housing development on the fiscal, social, economic and environmental sustainability of the community” (p. 33).

One common negative perception community residents have of affordable housing is the effect on property values. Researchers have found that there are several factors to consider when determining if affordable housing reduces property values. Several elements focus on the structure of the housing unit. If the housing structure is new and resembles the housing stock of the neighborhood and is well managed and maintained property values do not decrease (Nguyen, 2005, p. 9). Additionally, if the housing is rehabilitated it can raise values as it decreases the issues of housing neglect and deterioration. Nguyen (2005) also found that changes made to existing structures that become affordable housing are often not detected as there isn't a

noticeable change to the outside appearance. However, he concluded that reviewing of the host neighborhood as one of the most important factors. “If there are large differences in value between affordable housing and neighboring homes, it may not be wise to site affordable housing in areas where there are wide discrepancies in property values between existing housing and the newly constructed affordable housing” (Nguyen, 2005, p.10).

In recent years, there has been a pro-development movement YIMBY (Yes in My Backyard) of affordable housing in contrast and opposition to the NIMBY. New groups such as the organizers of the YIMBYtown conference are bringing together “grassroots community organizers, political leaders, educators, housing developers, and everyday people, with the aim to identify problems, create solutions, share resources on the issues that impact housing on local, state, and national levels” (YIMBYtown 2017 – Oakland, CA. n.d.). Now working with developers instead of against them, this group of housing advocates is moving beyond thinking about affordable housing, but viewing housing as an issue of equity. Semuels (2017) noted in her article, “Taking pressure off of housing prices by building more units is one way to open up cities’ economies to more people”.

Changing Public Image with Terminology

Recognizing that NIMBY assumes that all community outcomes are negative, researchers have suggested that reframing affordable housing through the outcomes of household, project and community and modifying the words can change the outcome (Goetz, 2008; Nguyen, Basolo, & Tiwari, 2013; Scally & Koenig, 2012). Planners who had stopped using public or subsidized housing due to negative connotations are now also finding that “affordable housing” can have the same negative reaction. Workforce housing is a term that is often used because “It is attractive because it connects the issue of affordable housing to the health of the local economy” (Goetz, 2008, p.2). Another term, lifecycle housing has also been introduced by Goetz (2008), “when referring to the housing stock that is affordable and appropriate to people of lower incomes. This is an attempt to change the public image of affordable housing by acknowledging that people’s housing needs, and their abilities to meet those needs, change as they make their way through the lifecycle” (p.2). Research has determined that words matter within communities and lifecycle housing had fewer negative reactions compared to affordable housing.

Affordable Housing within Aging Communities

As the population of Northfield continues to increase in age, the health of the community is important for both the residents and future growth. Minnesota Compass states that the retirement to working age ratio for Rice county is 23.8% (Minnesota Compass, 2016). Vega and Wallace (2016) found, “The most “upstream” approach to improving health equity among older adults is improving the economic status of all low-income families because that would assist both current and future generations of older adults” (p. 636). Corrie and Radosevich (2013) compared only the elderly (age 65 and older) to the working age population (age 25-54) and found Minnesota’s dependency ratio will rise from 0.25 in 1990 to an estimated 0.39 in 2030. In other words, while Minnesota used to have four working adults to support each elderly member of society, the state will soon have only two and a half. Similarly, Johnson (2000), Kovner, Mezey & Harrington (2002) found that as the population ages, there is a decrease in the per

capita numbers to care for our elderly and was directly correlated to a growth in lower wage service industry jobs. Researchers Smith and Baughman (2007) found the following statistics:

- “about one-fifth of direct-care workers live in poverty and just under half live in low-income families” (p.22)
- “Nursing home aides and home health aides are approximately twice as likely to live in poverty as hospital aides and about 50 percent more likely to live in a low-income family.” (p.22)

Northfield's Opportunity for Workforce Housing for Families

To illustrate the burden that is placed on a family whose income is above the poverty line we constructed a fictional family. The Bridgewater's income represents 80% of the Area Median Family Income, which in turn is representative of 45.2% of the Northfield community. The Bridgewater family works in Northfield but cannot afford to live there with their two children ages 3 and 6. Mrs. Bridgewater works as a Certified Nursing Assistant (CNA) at a Northfield long term-care facility making \$12.00 an hour and works 40 hours a week. Mr. Bridgewater works as a material handling specialist with a Northfield manufacturing firm making \$17.00 an hour. Their youngest child attends daycare and the oldest is in first grade.

The Bridgewater's monthly income is \$5,026. We used the average monthly living costs for Rice County to depict what the Bridgewater's will expect in monthly costs. Once the family considers the cost of taxes, child care, food, healthcare and transportation they are left with \$914 for housing. At their current wages, the Bridgewater's annual income as a family is \$60,312. They are currently making what is considered a living wage. It's important to note that the Bridgewater's are not spending 30% of their gross income on housing due to other expenses. They are unable to find affordable housing that meets their budget in Northfield. The current example of the Bridgewater family helps to explain the lack of affordable housing that currently exist in Northfield for hard working families.

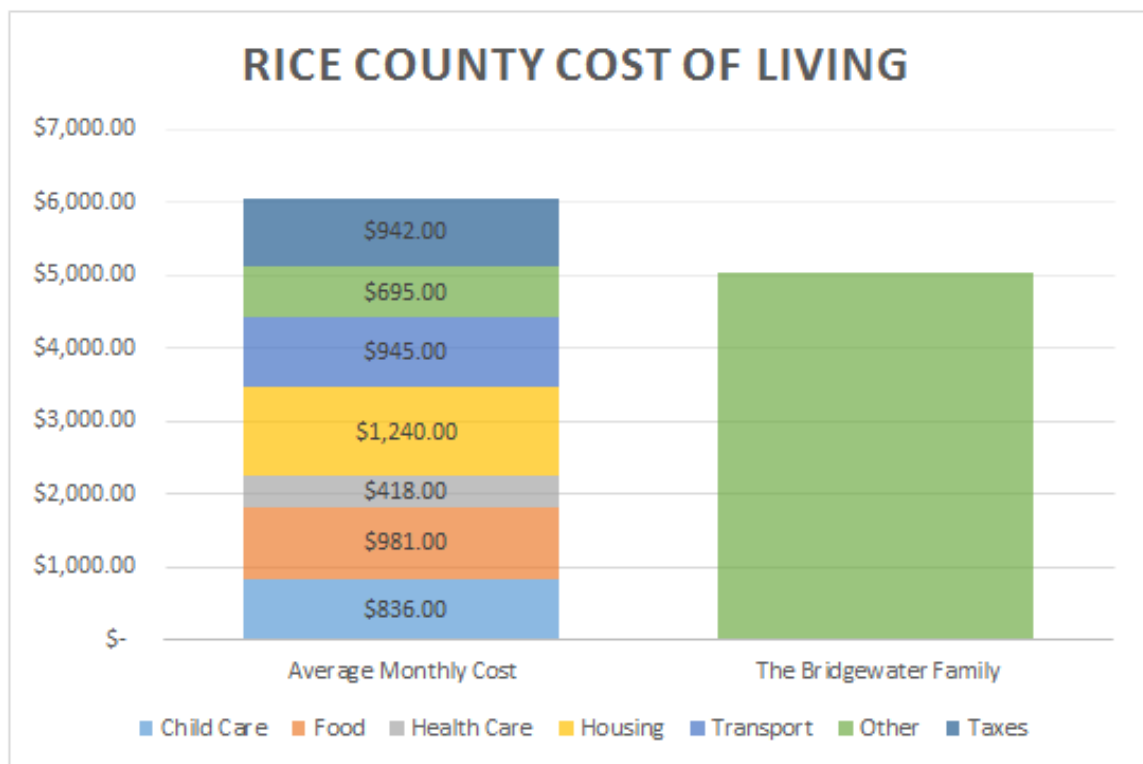


Figure 1: Cost of living for a Rice County family of four with two working adults and two children per the Minnesota Department of Employment and Economic Development (DEED) vs the 80% AMFI the Bridgwaters represent

Data and Findings

Research Question 1: What percent of affordable housing units exist in Northfield?

The current percent of affordable housing units for a family of four making 80% of the Area Median Family Income (AMFI) in Northfield is approximately 2,302, or 55% of total owner-occupied homes. In order to answer this question, we gathered data from publicly available data source in our third research approach. Data from the American Community Survey (ACS) revealed there was a total of 6,792 housing units in Northfield. The homeowner vacancy rate was 2.7% during the same period. The data in ACS estimates that during the period between 2011 to 2015 only 59 housing structures were built which is less than .01% of the total housing stock.

The average house value in Northfield is listed in ACS as \$197,900 between 2011 and 2015. Zillow reports the average home sale at \$201,738 for 2015-2016. Monthly average sales trends have steadily increased since 2011 as seen in Figure F-4. While a variety of factors may be at play, the diminishing supply of housing stock, as evidenced by low construction rates and vacancy rates have contributed to increasing home sales price. Higher home values make the market less accessible.

Local Northfield employers indicated through the survey there is shortage of workforce housing in Northfield, to purchase and to rent. This causes potential employees to factor in commute times and wages before accepting a position in Northfield. All the employers saw a connection between workforce housing and their business, with one employer saying, "Housing is much more affordable in nearby towns, such as Faribault, where a lot of our workforce lives." (See Appendix B)

It has been estimated that 23% of renters living in Northfield are severely burdened by housing in comparison to 7.91% homeowners who are housing burdened. While families like the Bridgewaters could technically afford a house in the average home sale range if they spent 30% of their income on housing, cost of living reports indicate that they actually only have approximately 20% of their income to spend on housing after they pay for necessities like food, childcare, taxes, healthcare and transportation. Based on Rice County cost of living estimates, only 17% or 697 housing units would be affordable to families like the Bridgewaters.

Research Question 2: What is the income demographic of Northfield?

Using data from publicly available data sources it was revealed that the median income for families living in Northfield is \$73,628 according to ACS data. Using the data from ACS and the HUD definition of Area Median Family Income, approximately 45.2% households are living below the 80% AMFI \$60,240; with 7.25% of families living in poverty (FPL) and 4.66% living in deep poverty in Northfield.

Northfield workforce is made up of 55% of females with an individual median income of \$42,074 in comparison to 45% males with an individual median income of \$52,025. (Data USA, n.d.). Data USA also reports that in 2015 44.9% of the residents were employed in the

educational services, 9.6% and 9.5% healthcare/social assistance and manufacturing industries, respectively. However, the highest paying jobs can be found in the Finance & Insurance; Transportation & Warehousing; and Professional, Scientific, Tech Services industries (Data USA, n.d.) It's important to note that Northfield residents who are employed in the lowest earning industries such as health care and manufacturing may find it challenging like the Bridgewater to live in Northfield.

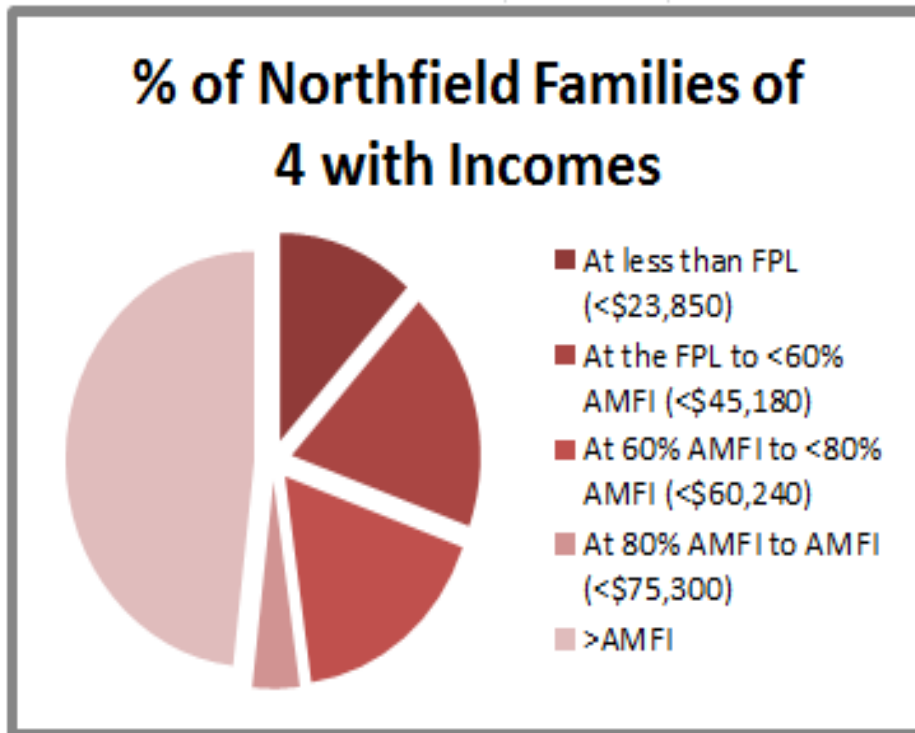


Figure 2: Estimate using American Community Survey and US Department of Housing and Urban Development

The above figure shows an estimate of the percentage of Northfield families of four living at the Federal Poverty Level (FPL), 60 percent of the Area Median Family Income (AMFI), 80 percent of the AMFI and above the AMFI. Over 45% of the families in Northfield have incomes less than \$75,300. Data was adapted using the US Department of Housing and Urban Development determination of AMFI for Rice County and 2011-2015 Northfield family incomes per ACS.

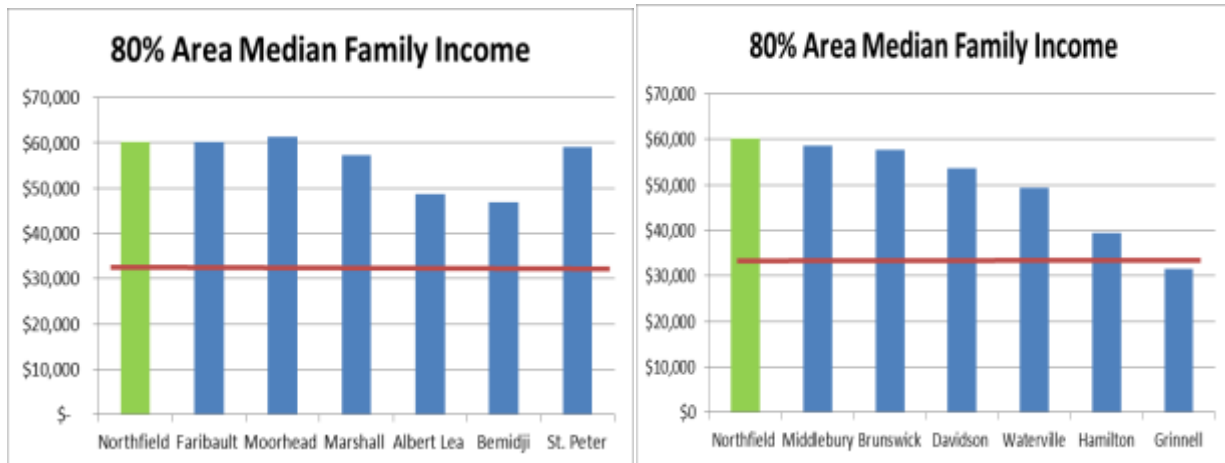


Figure 3: 80% AMFI in Northfield and comparison communities using HUD 2015 data. Note: red line denotes Federal Poverty level at 23,850 for a family of 4 in 2015.

When compared to other matched communities, Northfield residents demonstrate an average to above average area median family income. (Figure 3) All communities except Grinnell, Iowa have an 80% AMFI that exceeds the Federal Poverty Level (FPL).

DEED estimates the cost of living for an average Rice County family of four with two children and two working adults at \$6057.00 a month, for a total family income of \$72,684 a year. (See Figure 1) This cost is over a thousand dollars a month more than a family of four with two working adults makes when their income is at 80 percent of the area median family income. This deficit prompts the family to make difficult decisions regarding paying for basic needs such as healthcare, food and commuting in order to find more affordable housing.

When looking at income employers saw a connection between wages and housing. Employers indicated that employees and potential employees had to decide if a positions wages would support them. Finding housing while working at a position for \$15-\$20 an hour is challenging for employees. At local senior care center, a human resources position was created to focus on employee retention, which includes helping employees with transportation, child care and housing issues. As one employer summed up the issue “many of our employees work in jobs with pay that makes it hard to afford to live within the community.” (See Appendix B)

Research Question 3: What is the percent of workforce that commutes to Northfield?

Based on the data from Longitudinal Employer-Household Dynamics (LEHD) survey, 66 % of Northfield's workforce commutes into Northfield to work. After reviewing this data, the research team noted that there is a reciprocal relationship between the 5,507 Northfield residents who work outside of Northfield and the 6,640 non-residents who work in Northfield but live elsewhere; this results in a net influx of over 1,133 commuters filling vacant Northfield jobs (as seen in Figure 4). It may be inferred that residents living in Northfield can't afford to work in Northfield, while non-residents work in Northfield but can't afford to live in Northfield. With Northfield's close proximity to other cities and the Twin Cities metro area it is not surprising that you would see high commuting numbers, but as the literature shows living closer to work benefits both the employee and local economic growth.

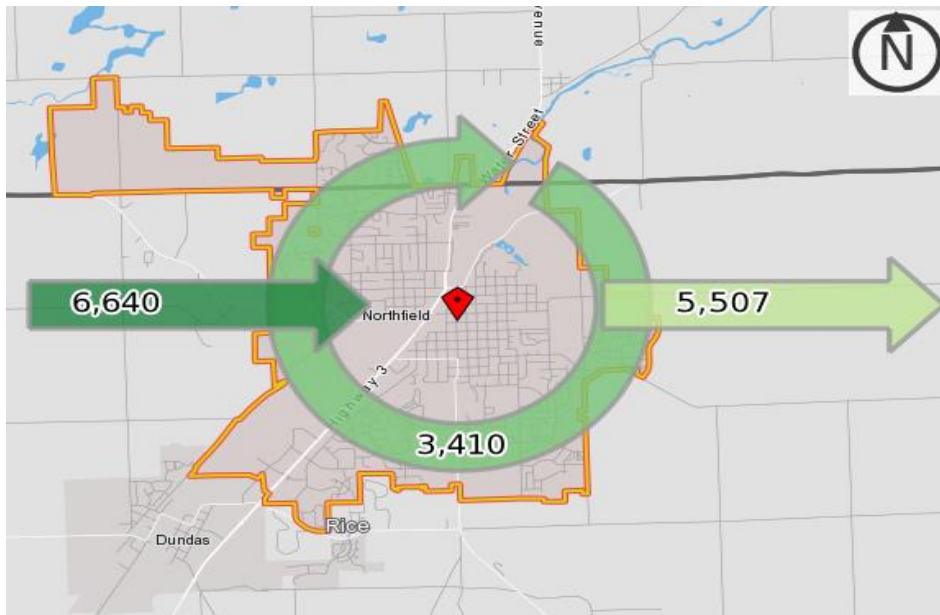


Figure 4: Commuter flow data for Northfield, MN.

Figure 4 shows a map of Northfield quantifying the most recent commuter data (2014) provided in the LEHD survey. It indicates that there is net inflow of 1,133 workers. Over 78% of the workforce living or working in Northfield commutes in or out of the city.

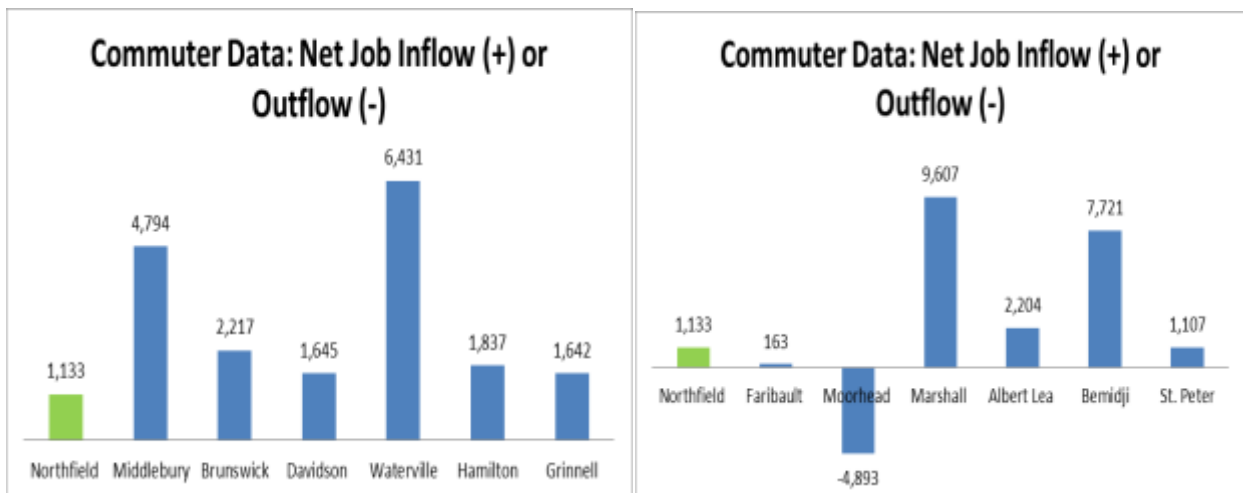


Figure 5: Net flow of commuters in Northfield and comparison communities using LEHD 2014.

LEHD quantifies the flow of workforce in Northfield and all the matched communities. (Figure 5) Northfield represents the median value of the in-state cohort. An outflow of workers from Moorhead, MN is easily explained due to its proximity to larger community of Fargo, ND. Additionally, all the matched out of state communities have a significantly larger deficit of workers, demonstrating that many micropolitan college towns import workers. (See Appendix E for individual comparable city commuter inflow/outflow graphs.)

Within the employer survey it was also found that employees and potential employees must decide on their preferable commute time. Employers said that if a potential employee lived outside Northfield they may not want to commute 30 – 60 mins into Northfield or they may not have available transportation. There is also the flip side that employees will commute outside of Northfield for better wages. One employer said “When the economy is doing really well, we have a hard time finding good workers for our lowest level positions in Northfield. A lot of Northfield locals commute to the metro for their jobs rather than work in Northfield.” (See Appendix B)

Research Question 4: How does affordable housing in other communities compare to Northfield?

In order to answer this question, the research relied on data from publicly available data source from the third research approach to actually provide an answer. Cities with similar population and demographics are facing the same issue of affordable housing as Northfield. As seen in the below Figure 6 Northfield has the second highest percentage of its home owning population (22.8%) experiencing housing burden within the Minnesota matched communities (PolicyMap, n.d.). As stated before, housing burden is defined by spending 30% or more of their income on housing. Housing burden often results in an inability to cover other basic necessities. Renters are more likely to experience housing burden than homeowners. Over 46% of renters in Northfield experience housing burden (see Figure 7 below). Only three of the twelve comparison cities Moorhead, Waterville and Middlebury have higher levels of housing burden among renters.

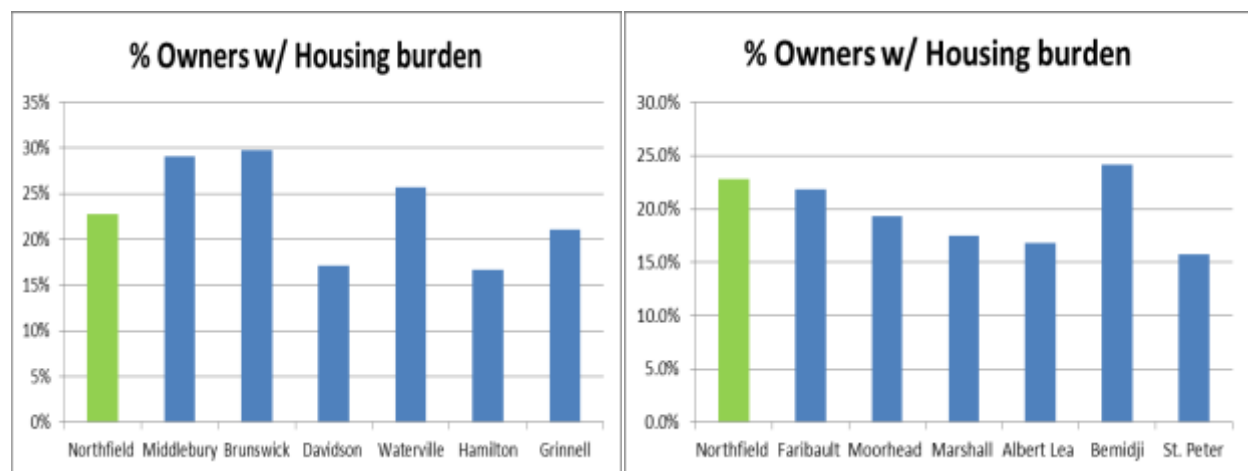


Figure 6: Percent of residents spending more than 30% of income on housing in Northfield and comparison communities using data from ACS 2011-2015 Pulled from www.PolicyMap.com July 2017

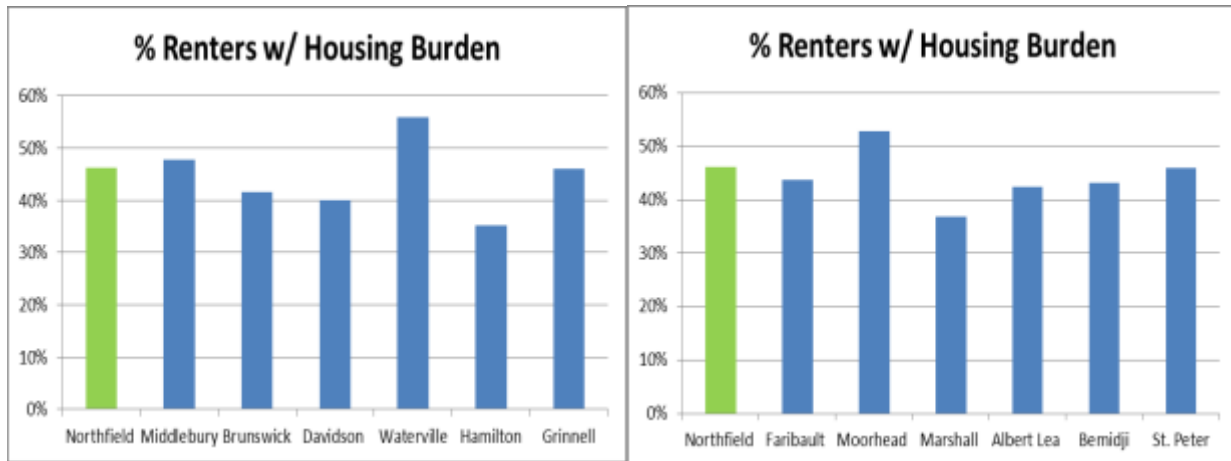


Figure 7: Percent of residents spending more than 30% of income on housing in Northfield and comparison communities using data from ACS 2011-2015. Pulled from www.PolicyMap.com July 2017

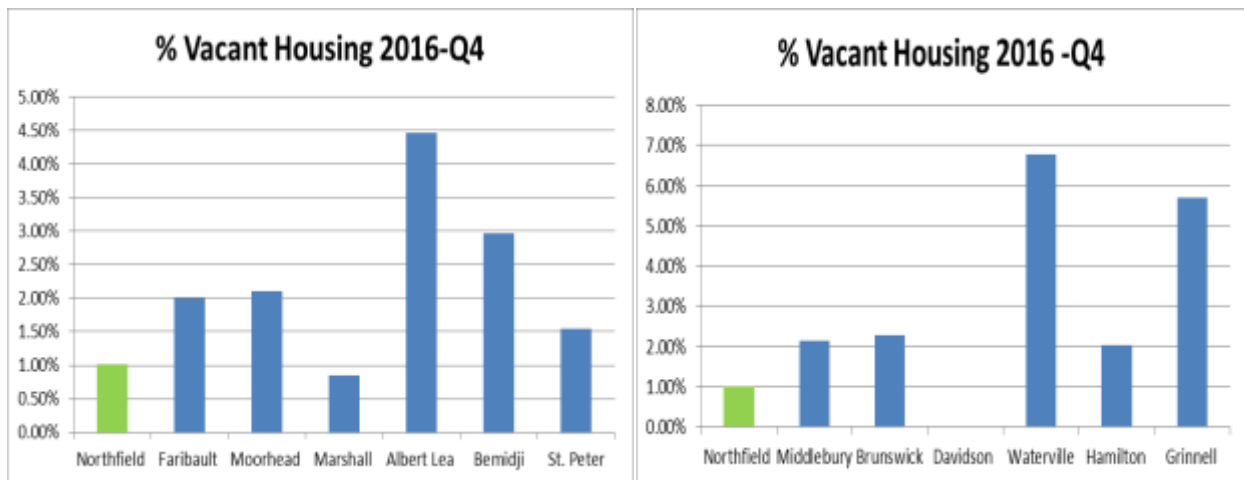


Figure 8: Percent of vacant housing in Northfield and comparison communities using data from Valassis Lists. Pulled from www.PolicyMap.com July 2017

Northfield has an incredibly low vacancy rate at 1.01%, as described by the company Valassis (Figure 8 above). Valassis compiles and sells the list of vacant properties to direct mailers. It is more recent and precise than the ACS 2011-15 estimate. A low vacancy rate infers that there is not only a shortage of affordable workforce housing in Northfield but a shortage of housing in general.

Northfield's comparable cities are facing similar affordable workforce housing issues and looking for ways to move forward. In Waterville, Maine, they have a much higher vacancy rate than in Northfield, as demonstrated in figure 8, but with projected population and economic growth they are also worried about a shortage of housing and high housing prices. (St. Amour, 2017). The Mayor of Bemidji, Rita Albrecht, has indicated she is a proponent of setting affordable housing expectations. "One of the things the city could do is set a goal that of the new housing in our community, we'd like to see 'x' percent be affordable," Albrecht said. "We've never done that, we haven't had that discussion, and I think it's long overdue" (Liedke, 2016). Many cities have begun discussing implementing required affordable housing percentages but few have.

Examples of Affordable Housing Projects and Policies in Other Cities

There are cities throughout the United States working on creating new affordable housing and protecting naturally occurring affordable housing (NOAH). No two cities are alike and the following examples of options come from varying city sizes and locations. This is not an extensive list but Northfield should look at a broad range of options.

Charleston, South Carolina. Areas zoned Mixed-Use Workforce Housing offer developers the opportunity to build unlimited residential density with reduced parking requirements but requires builders to provide 15% “workforce” housing. The program identifies workforce housing as 80% of the Area Median Income (AMI) and the units must be below market rate for at least 10 years. The program, however, is expanding to a required 20% affordable housing and 25 years below market rate or the developers can opt out for a per square foot fee that goes into a Workforce-affordable housing fund (Waters, 2017).

Rochester, Minnesota. Gage East Apartments is an example of mixed income housing. It is 55 housing units with on-site case managers to assist families and young people in addressing barriers that had resulted in homelessness. The \$11 million project was led by Center City Housing Corp. with financial support from The Minnesota Housing Finance Agency, private partners and a service agreement with Olmsted County. The apartment complex is split into two sides, essentially two buildings under one roof, Cashman said. On the family side, there are 10 three-bedroom units and 20 two-bedroom units. The youth side of the building features 25 efficiency-style apartments for people 16 to 21 years old. Rent is set at 30 percent of the residents' income making it affordable across income levels (Setterholm, 2015).

Minneapolis, Minnesota. In Minneapolis, Minnesota their City Council is working on a policy that would require owners who want to sell naturally occurring affordable housing (NOAH) properties to give advance notice to allow housing groups the opportunity to bid on the property. Setting up a law or policy like this would address an issue that recently occurred in neighboring Richfield. Recently in Richfield, a NOAH property was placed on the market for sale, Concierge (formerly Crossroads). The owner was accused of forcing low-income residents out in order to make a higher profit. In contrast, Seasons Park in Richfield, had an alternative fate because Aeon, an affordable housing developer, was contacted quickly and able to make an offer on the property when it was placed on the market for sale (Callaghan, 2017).

Albert Lea, Minnesota. The city of Albert Lea in Minnesota is using the recently published 2017 *Southeastern Minnesota Workforce Housing Tool Kit* to assist them in their housing policies. The *Tool Kit* provides tools for rental, acquisition, development and rehabilitation projects. It also provides additional funding recommendations like housing revenue bonds, foundation support, community land trusts, city negotiated partial or full reduction of fees to developers and public infrastructure cost-share or deferral (Albert Lea, 2017).

The Funding Barrier of Affordable Housing in Northfield

A common barrier across all affordable housing projects is funding. In interviews with Professor Goetz, University of Minnesota, and Brendt Rusten, VP at Dominion, they both identified that an affordable housing project will have between 3-20 funding sources. There are various for-profit businesses and nonprofit organizations that can assist a city in putting together an affordable housing development package. Here are simply two examples, as funding sources was not an extensive part of the research.

On the for-profit side, private law firms will offer fee based services that utilize their attorneys with knowledge of real estate, tax, banking and public finance laws to help client's advance affordable housing projects. On the nonprofit side, there are organizations that are certified by the Department of Treasury as a Community Development Financial Institution (CDFI). One example in Minnesota is the Greater MN Housing Fund (GMHF) where they help developers and communities meet local and regional affordable housing and community development needs. GMHF can help with navigating funding options and working with community partners to help expand the local housing available to all. Olmsted County worked with GMHF on a project that included an increase in the HRA levy, an inclusionary housing requirement and contributions from employers/philanthropist. GMHF started the Build Better Neighborhoods program in the early 2000's to help stabilize and revitalize traditional mixed-income neighborhoods and the program continues today.

Northfield is very familiar with housing partnerships. Within its existing affordable housing there are partnerships with Three Rivers Community Action, Common Bond and Dominion. It's recommended that Northfield evaluate the current affordable housing, using the findings to inform their future housing projects.

Recommendations

Northfield HRA has the opportunity to make a change for their community. Seeking economic growth and continuing to create a community that cares for others is a high priority. Using the analysis of the data, findings in the literature, research of comparable cities and criteria of equity, political will and economic feasibility the following recommendations are provided: Create Constituency Building and Build Workforce Housing. One alternative to these recommendations is to keep the status quo. Northfield HRA could choose to not continue building any further affordable housing. This could cause stagnant growth to the workforce and keep the issues of affordable housing prevalent within the community.

Recommendation 1: Create Constituency Building

Based on the research of Blumenthal, McGinty, & Pendall (2016) who found that “building on existing coalitions to include voices and needs not currently being served, but other vehicles would likely be needed. It also requires new ways of engagement that allow community involvement beyond attending community and planning board meetings” (p.24) as well as the research on communities where NIMBY has shifted to YIMBY we recommend creating constituency building in three areas: building key stakeholder relationships (nontraditional), creating a YIMBY atmosphere and creating a multimedia platform for information sharing. Research has also shown that inclusive planning is necessary to reduce marginalization and discrimination (Miraftab & McConnell, 2008). Code for America, a company that “uses the principles and practices of the digital age to improve how government serves the American public, and how the public improves government” found that a community has a successful communication plan when “You are engaging with your residents using online and in-person channels. You understand which channels your residents use, and meet them on those channels. The kinds of feedback from online and in-person channels is consistent and can be compared.” (“Engage the community to shape a new affordable housing strategy”, n.d.). Northfield can build relationships through effective communications and understanding the needs of all stakeholders.

Building Key Stakeholder Relationships. To understand the living experience of all residents and build stakeholder relationships there is a need to create a series of community meetings. By engaging the entire community in decisions, it creates a renewed sense of commitment to the issues of the community. Building non-traditional stakeholders also includes working with fellow Northfield boards and committees. The HRA can demonstrate how affordable housing impacts all scopes of city affairs, including but not limited to, economic growth.

An example. Northfield creates a series of listening sessions inviting the community and target population. This meeting would be hosted after the work day in accessible public spaces and in providing a pizza meal and child care recognizes the needs of families. After these listening sessions, have been completed, Northfield HRA can create a focus group to test their initiative. Workgroups could then be created using a multi sector approach including local

business leaders, housing officials, residents, and employees of Northfield who want to live there but do not have the option available.

Creating a YIMBY atmosphere. Communicating all initiatives via the city website, social media and local media outlets will begin to develop a YIMBY (Yes In My Back Yard) atmosphere with residents and community leaders. Communities that are adapting this idea are beginning to create an understanding of housing costs and the lack of vacancy. New movements such as YIMBY are creating advocates within the housing departments as well as the community and therefore zoning changes have occurred to create more affordable units.

An example. Night to Unite is a successful event in Northfield. Create another night to #meetyourneighbors within the areas where Northfield already has affordable housing. This creates a true sense of community and will increase the opportunity for future developments.

Multimedia platform for information sharing. Using a consistent multimedia communication message will allow the Northfield community to grow the workforce housing and economic strength.

An example: Northfield creates a channel on CivicMedia that has the focus on housing. Short videos can inform the public about the various projects that are already underway and new developments. Using the city's Instagram account, photos of housing can be shown to demonstrate the variety of housing within the city. Using Facebook, Northfield HRA can invite the community to the listening sessions, post photos, provide updates, encourage the community to become involved.

Recommendation 2: Build Workforce Housing

Based on the literature which found that low vacancy rates drive up the costs for rental units while reducing the number of affordable units, in conjunction with the data collected on Northfield's low vacancy rates, we recommend that Northfield create more affordable housing within the city limits. The Greater MN Housing Fund provides resources stating that are multiple options for building some examples of affordable housing: Multi-use & multi-income buildings, one and two family houses, and affordable rental buildings (Building Better Neighborhoods, 2016).

Examples:

Multi-use and Multi-income building

A multi storied building would be constructed to include business space and 2-4 bedroom apartments on the upper levels. In creating a building that has business or retail space as well as housing, the structure provides affordable housing and revenue for the city. Additionally, it can provide needed wrap around services for the community such as a grocery store, co-op, child care center, etc. Multi-income housing provides market rate units in conjunction with affordable pricing units.

One and Two family homes

Using the Habitat for Humanity model homes or duplexes could be constructed for families.

Affordable Rental building

An apartment building would be constructed with 2-4 bedroom apartments. All rental units would be lower than current market rate.

Limitations and Suggestions for Further Research

Affordable housing is considered to be a wicked problem, defined by Rittel and Webber (1973) as a complex problem without a simple solution. Communities such as Northfield, the comparable cities and matched communities within this report all continue to struggle to provide adequate affordable/workforce housing. The solutions will take time, however, the research provided intends to give Northfield a baseline to develop future housing projects.

It is important for the reader to understand the time constraint and limitations of this document. The research, presentation and paper were completed during the months of May to August. The shorter timeframe for research limited the number of stakeholders within the Northfield area that could be contacted. The timeframe also limited the number of research questions that could be answered. This study was conducted through the use of publicly available data. Information such as MLS (multiple listing service) was not available to the students without cost and professional vendor rights.

Within the comparable cities research, it was determined that several communities are beginning to adopt new housing policies that include an affordable housing quota, also called inclusionary housing. These policies help determine the number of below market rate units are built in conjunction with market rate homes. Northfield has the opportunity to further research this type of housing policy.

Northfield's strategic plan has included job growth as well as affordable workforce housing as important issues for economic growth for the community. The research team believes that these two areas are intrinsically linked and recommend that this connection is further studied by the Northfield HRA.

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Appendices

- A. Employer Key Informant Survey Tool
- B. Aggregate Data from Key Informant Interviews
- C. 2011-2015 ACS Data for Northfield
- D. 2014 LEHD Data for Northfield
- E. Individual Comparable Cities Graphs on Commuter Inflow and Outflow
- F. Miscellaneous Data Graphs for Reference

Appendix A Employer Key Informant Survey Tool

Key Informant Interview Questions - Northfield Employers

Intro: My name is Nicole Smiley and I am part of a team of Master’s Degree students from the Humphrey School of Public Affairs at the University of Minnesota working with the City of Northfield to better understand the workforce housing need of the community. You can reach me at 612-388-6609 or smil0025@umn.edu

General Information:

1. Interviewee Name:
2. Job Title:
3. Company Name:
4. Business Type:
5. Number of people employed at the company:

Respondent Perspectives

1. What do you see as the opportunities for having your workforce based in the City of Northfield?

2. What do you see as the barriers to having your workforce based in the City of Northfield?

3. How do you think housing availability in Northfield factors into your companies’ ability to fill open positions?

4. Do you think the availability of housing in the City of Northfield matches the people that want to live and/or work in Northfield? Why or why not?

5. Do you see any opportunities and/or barriers for housing development in the City of Northfield?

6. Is there anything else you would like to share?

Appendix B: Aggregate Data from Key Informant Interviews

Figure B-1

Business Type	Manufacturing	Education	Healthcare	Senior Care
# of Employees	200	590	840	350
Written or Phone	Written	Written	Written	Phone
1. What do you see as the opportunities for having your workforce based in the City of Northfield?	We are fairly close to the metro area, so we have a large portion of our workforce commuting to Northfield from either the metro or from south of Northfield. There are also two colleges in Northfield that provide us with the opportunity to hire college students for part time work. It's a very nice town and we are able to use this in our recruitment marketing	The Northfield community offers many opportunities for individuals and families. It is a unique place to live due to the two colleges located here. While we are considered a rural farming community, Northfield doesn't really function as such. The opportunity for live music, theater/performing arts, athletic events and many other things is abundant in Northfield.	Local employee base supports the community and businesses. Convenience getting to and from work. Bring more diverse population into the community.	
2. What do you see as the barriers to having your workforce based in the City of Northfield?	Our location, although it does present us with opportunities like I mentioned above, is also a big barrier. There are several people we have interviewed that would be excellent additions to All Flex, but they did not think that the long commute to Northfield was worth it. Northfield is also a very small town with a not very big low income population, so it is hard to find people from Northfield for unskilled labor positions.	Northfield does tend to be a more expensive community to live in. Many of our employees work in jobs with pay that makes it hard to afford to live within the community. If they are the sole support for either themselves or a family and are the sole support of the family, it is hard to make ends meet here. Most of our positions pay enough to make living here an option, but some would be harder.	Limited housing available for sale and rent. Minimal diversity within local population.	

<p>How do you think housing availability in Northfield factors into your companies' ability to fill open positions?</p>	<p>I don't think this affects our ability to fill open positions. There are so many towns that are very close to Northfield that several of our employees live in. Even if employees have a difficult time finding housing, they still work here. Housing is much more affordable in nearby towns, such as Faribault, where a lot of our workforce lives.</p>	<p>Whether you are buying or renting housing in Northfield, the prices are higher. A small two bedroom townhome rents for over \$1,400.00/month in Northfield and rental property is not easy to come by. Many have a hard time finding available, affordable housing within Northfield.</p>	<p>Job candidates have to determine whether they are willing to drive 30-60 minutes from the Twin Cities or neighboring communities to work at firm.</p>	
<p>4. Do you think the availability of housing in the City of Northfield matches the people that want to live and/or work in Northfield? Why or why not?</p>	<p>I have heard from a few newer employees recently that they had a difficult time finding homes to buy in Northfield so they had to buy in a nearby town instead. I think this is because of the housing market and the fact that Northfield is a very desirable place to live, causing homes to sell faster and at higher prices. I do not know how much an average apartment in Northfield costs, however, or what kind of availability they have.</p>	<p>I don't believe it always does match the people that would like to live and/or work here. Again, it depends on your income and Northfield has a wide spectrum of salary base. However, finding housing to rent is hard enough for an individual that makes \$15-\$20/hour but being able to afford to buy anything is even harder.</p>	<p>No. There is a shortage of housing (sale & rent) for people with lower level incomes.</p>	<p>More people would live here if there was availability</p>

<p>5. Do you see any opportunities and/or barriers for housing development in the City of Northfield?</p>	<p>I am not totally sure about this question. I know that a lot of locals feel the town is getting too big, but from an HR viewpoint at [firm], I don't have an answer.</p>	<p>I'm certainly not an expert in this area, but I believe that developers would hesitate to build affordable housing here due to the tax base Northfield residents and land owners face. It is the third city I have lived in within Minnesota and by far the highest taxes. However, we had many services in other communities with much lower tax base that are not offered here. Composting, curbside leaf pickup (you rake your leaves to the street on certain days and a large machine comes by and sucks them all up) twice per year curb side pickup of unwanted household items, year round ability to dispose of unused paint/chemicals, etc. These are all things in place within the city of Hutchinson, Minnesota, yet their taxes are much lower. They also have much better street clearing after snow fall than we do here. However, my family and I love living in Northfield and these are not factors for us, but we have a multiple income family and can afford to live here, not everyone can.</p>	<p>Yes. More housing options support business interest in attracting people to Northfield.</p>	
<p>6. Is there anything else you would like to share?</p>	<p>Northfield is a very unique town; our own VP describes it as a "utopia" or somewhat of a bubble. When the economy is doing really well, we have a hard time finding good workers for our lowest level positions in Northfield. A lot of Northfield locals commute to the metro for their jobs rather than</p>	<p>Northfield is an excellent community to live in. We have a wonderful school system, are located not too far from the metro area, and have wonderful local opportunities for music, theater, etc. It really is a great place.</p>		<p>*Spoke with two respondents from this employer who had read through the survey via email and preferred to give a viewpoint with minimal promoting - Respondent 1: Overall industry issues in senior care – they rely on a pool of people in a 15 mile radius of Northfield (with a few being from further away). It's not</p>

	<p>work in Northfield. Half of our workforce works in our [metro area] facility, and the answers to these questions would be very different for that location.</p>			<p>Northfield itself. There are higher wages in other areas. They are at a disadvantage because they are non-profit and they don't charge residents as much as other places. People can go to Farmington and make a higher wage. They (their employer) have looked at purchasing housing for employees to make it more affordable but have not done so. Challenging for anyone to work and survive on a minimum wage anywhere. They see it as a wage issue too not inclusively a housing issue. Respondent 2: Their position was created to help workforce with barriers to work. they stated they are "losing people because of everyday practical things" their employees have issues with access to child care, reliable vehicles and public transit. Recruiting has become tighter and they ae working on increasing retention.</p>
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Appendix C 2011-2015 ACS data for Northfield

DP03: SELECTED ECONOMIC CHARACTERISTICS
 2011-2015 American Community Survey 5-Year Estimates

Subject	Northfield city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	17,078	+/-261	17,078	(X)
In labor force	11,878	+/-397	69.6%	+/-1.8
Civilian labor force	11,878	+/-397	69.6%	+/-1.8
Employed	11,244	+/-445	65.8%	+/-2.1
Unemployed	634	+/-158	3.7%	+/-0.9
Armed Forces	0	+/-16	0.0%	+/-0.1
Not in labor force	5,200	+/-290	30.4%	+/-1.8
Civilian labor force	11,878	+/-397	11,878	(X)
Unemployment Rate	(X)	(X)	5.3%	+/-1.4
Females 16 years and over	9,044	+/-245	9,044	(X)
In labor force	5,991	+/-343	66.2%	+/-2.9
Civilian labor force	5,991	+/-343	66.2%	+/-2.9
Employed	5,621	+/-355	62.2%	+/-3.1
Own children of the householder under 6 years	1,218	+/-207	1,218	(X)
All parents in family in labor force	850	+/-165	69.8%	+/-11.7
Own children of the householder 6 to 17 years	2,262	+/-205	2,262	(X)
All parents in family in labor force	1,860	+/-227	82.2%	+/-5.8
COMMUTING TO WORK				
Workers 16 years and over	11,068	+/-446	11,068	(X)
Car, truck, or van -- drove alone	5,654	+/-374	51.1%	+/-2.6
Car, truck, or van -- carpooled	634	+/-150	5.7%	+/-1.3
Public transportation (excluding taxicab)	78	+/-40	0.7%	+/-0.4
Walked	958	+/-229	8.7%	+/-2.0
Other means	261	+/-77	2.4%	+/-0.7
Worked at home	3,483	+/-309	31.5%	+/-2.7
Mean travel time to work (minutes)	19.8	+/-1.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	11,244	+/-445	11,244	(X)
Management, business, science, and arts occupations	5,003	+/-342	44.5%	+/-2.8
Service occupations	2,234	+/-278	19.9%	+/-2.3
Sales and office occupations	2,482	+/-248	22.1%	+/-1.9
Natural resources, construction, and maintenance occupations	620	+/-123	5.5%	+/-1.1

Production, transportation, and material moving occupations	905	+/-175	8.0%	+/-1.5
INDUSTRY				
Civilian employed population 16 years and over	11,244	+/-445	11,244	(X)
Agriculture, forestry, fishing and hunting, and mining	41	+/-32	0.4%	+/-0.3
Construction	389	+/-117	3.5%	+/-1.0
Manufacturing	1,073	+/-193	9.5%	+/-1.6
Wholesale trade	211	+/-82	1.9%	+/-0.7
Retail trade	592	+/-109	5.3%	+/-1.0
Transportation and warehousing, and utilities	212	+/-63	1.9%	+/-0.6
Information	153	+/-64	1.4%	+/-0.6
Finance and insurance, and real estate and rental and leasing	633	+/-163	5.6%	+/-1.4
Professional, scientific, and management, and administrative and waste management services	599	+/-127	5.3%	+/-1.1
Educational services, and health care and social assistance	6,122	+/-350	54.4%	+/-2.8
Arts, entertainment, and recreation, and accommodation and food services	657	+/-170	5.8%	+/-1.5
Other services, except public administration	385	+/-121	3.4%	+/-1.1
Public administration	177	+/-60	1.6%	+/-0.5
CLASS OF WORKER				
Civilian employed population 16 years and over	11,244	+/-445	11,244	(X)
Private wage and salary workers	9,753	+/-387	86.7%	+/-1.6
Government workers	914	+/-150	8.1%	+/-1.3
Self-employed in own not incorporated business workers	562	+/-123	5.0%	+/-1.0
Unpaid family workers	15	+/-16	0.1%	+/-0.1
INCOME AND BENEFITS (IN 2015 INFLATION-ADJUSTED DOLLARS)				
Total households	6,287	+/-286	6,287	(X)
Less than \$10,000	442	+/-139	7.0%	+/-2.1
\$10,000 to \$14,999	207	+/-102	3.3%	+/-1.6
\$15,000 to \$24,999	746	+/-171	11.9%	+/-2.6
\$25,000 to \$34,999	640	+/-120	10.2%	+/-1.8
\$35,000 to \$49,999	806	+/-145	12.8%	+/-2.2
\$50,000 to \$74,999	1,097	+/-176	17.4%	+/-2.6
\$75,000 to \$99,999	884	+/-151	14.1%	+/-2.5
\$100,000 to \$149,999	863	+/-137	13.7%	+/-2.1
\$150,000 to \$199,999	319	+/-78	5.1%	+/-1.2
\$200,000 or more	283	+/-71	4.5%	+/-1.1
Median household income (dollars)	57,866	+/-6,149	(X)	(X)
Mean household income (dollars)	73,217	+/-3,916	(X)	(X)
With earnings	4,838	+/-255	77.0%	+/-2.9
Mean earnings (dollars)	73,417	+/-4,384	(X)	(X)
With Social Security	1,987	+/-191	31.6%	+/-2.6
Mean Social Security income (dollars)	20,027	+/-1,019	(X)	(X)
With retirement income	1,238	+/-186	19.7%	+/-2.8
Mean retirement income (dollars)	19,695	+/-2,592	(X)	(X)

With Supplemental Security Income	262	+/-97	4.2%	+/-1.5
Mean Supplemental Security Income (dollars)	8,561	+/-1,469	(X)	(X)
With cash public assistance income	148	+/-60	2.4%	+/-0.9
Mean cash public assistance income (dollars)	6,494	+/-5,825	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	499	+/-131	7.9%	+/-2.1
Families	4,054	+/-197	4,054	(X)
Less than \$10,000	166	+/-93	4.10%	+/-2.2
\$10,000 to \$14,999	77	+/-74	1.90%	+/-1.8
\$15,000 to \$24,999	233	+/-107	5.70%	+/-2.6
\$25,000 to \$34,999	294	+/-83	7.30%	+/-2.0
\$35,000 to \$49,999	519	+/-128	12.80%	+/-3.1
\$50,000 to \$74,999	811	+/-137	20.00%	+/-3.2
\$75,000 to \$99,999	665	+/-119	16.40%	+/-3.0
\$100,000 to \$149,999	769	+/-117	19.00%	+/-2.8
\$150,000 to \$199,999	276	+/-67	6.80%	+/-1.6
\$200,000 or more	244	+/-64	6.00%	+/-1.6
Median family income (dollars)	73,628	+/-3,304	(X)	(X)
Mean family income (dollars)	88,031	+/-5,259	(X)	(X)
Per capita income (dollars)	24,035	+/-1,432	(X)	(X)
Nonfamily households	2,233	+/-234	2,233	(X)
Median nonfamily income (dollars)	29,639	+/-3,551	(X)	(X)
Mean nonfamily income (dollars)	44,200	+/-5,617	(X)	(X)
Median earnings for workers (dollars)	9,793	+/-1,643	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	52,025	+/-4,187	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	42,074	+/-5,881	(X)	(X)
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	20,130	+/-205	20,130	(X)
With health insurance coverage	19,113	+/-310	94.9%	+/-1.3
With private health insurance	16,879	+/-495	83.8%	+/-2.2
With public coverage	4,569	+/-437	22.7%	+/-2.2
No health insurance coverage	1,017	+/-252	5.1%	+/-1.3
Civilian noninstitutionalized population under 18 years	3,568	+/-237	3,568	(X)
No health insurance coverage	401	+/-186	11.2%	+/-4.9
Civilian noninstitutionalized population 18 to 64 years	13,974	+/-301	13,974	(X)
In labor force:	11,205	+/-387	11,205	(X)
Employed:	10,605	+/-422	10,605	(X)
With health insurance coverage	10,151	+/-386	95.7%	+/-1.2
With private health insurance	9,666	+/-379	91.1%	+/-1.9
With public coverage	626	+/-183	5.9%	+/-1.7
No health insurance coverage	454	+/-135	4.3%	+/-1.2
Unemployed:	600	+/-154	600	(X)
With health insurance coverage	566	+/-151	94.3%	+/-4.3
With private health insurance	308	+/-101	51.3%	+/-15.6

With public coverage	267	+/-135	44.5%	+/-16.2
No health insurance coverage	34	+/-26	5.7%	+/-4.3
Not in labor force:	2,769	+/-283	2,769	(X)
With health insurance coverage	2,681	+/-280	96.8%	+/-1.9
With private health insurance	2,274	+/-266	82.1%	+/-5.4
With public coverage	444	+/-151	16.0%	+/-5.1
No health insurance coverage	88	+/-54	3.2%	+/-1.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	(X)	7.3%	+/-2.6
With related children of the householder under 18 years	(X)	(X)	13.3%	+/-5.5
With related children of the householder under 5 years only	(X)	(X)	12.6%	+/-14.3
Married couple families	(X)	(X)	3.1%	+/-2.5
With related children of the householder under 18 years	(X)	(X)	6.8%	+/-6.1
With related children of the householder under 5 years only	(X)	(X)	0.0%	+/-11.8
Families with female householder, no husband present	(X)	(X)	27.5%	+/-11.5
With related children of the householder under 18 years	(X)	(X)	34.1%	+/-15.0
With related children of the householder under 5 years only	(X)	(X)	26.4%	+/-30.5
All people	(X)	(X)	10.1%	+/-2.3
Under 18 years	(X)	(X)	10.2%	+/-4.2
Related children of the householder under 18 years	(X)	(X)	9.9%	+/-4.2
Related children of the householder under 5 years	(X)	(X)	16.8%	+/-9.7
Related children of the householder 5 to 17 years	(X)	(X)	7.5%	+/-3.3
18 years and over	(X)	(X)	10.0%	+/-2.2
18 to 64 years	(X)	(X)	10.8%	+/-2.5
65 years and over	(X)	(X)	7.7%	+/-3.7
People in families	(X)	(X)	6.7%	+/-2.5
Unrelated individuals 15 years and over	(X)	(X)	23.3%	+/-4.8

DP04: SELECTED HOUSING CHARACTERISTICS
2011-2015 American Community Survey 5-Year Estimates

Subject	Northfield city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
HOUSING OCCUPANCY				
Total housing units	6,792	+/-284	6,792	(X)
Occupied housing units	6,287	+/-286	92.6%	+/-2.4
Vacant housing units	505	+/-167	7.4%	+/-2.4
Homeowner vacancy rate	2.7	+/-1.9	(X)	(X)
Rental vacancy rate	6.3	+/-4.0	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	6,792	+/-284	6,792	(X)
1-unit, detached	3,706	+/-257	54.6%	+/-2.9

1-unit, attached	1,037	+/-130	15.3%	+/-1.9
2 units	139	+/-75	2.0%	+/-1.1
3 or 4 units	232	+/-103	3.4%	+/-1.5
5 to 9 units	184	+/-78	2.7%	+/-1.2
10 to 19 units	586	+/-114	8.6%	+/-1.7
20 or more units	820	+/-152	12.1%	+/-2.0
Mobile home	88	+/-57	1.3%	+/-0.8
Boat, RV, van, etc.	0	+/-16	0.0%	+/-0.3
YEAR STRUCTURE BUILT				
Total housing units	6,792	+/-284	6,792	(X)
Built 2014 or later	0	+/-16	0.0%	+/-0.3
Built 2010 to 2013	59	+/-42	0.9%	+/-0.6
Built 2000 to 2009	1,568	+/-168	23.1%	+/-2.3
Built 1990 to 1999	929	+/-136	13.7%	+/-2.0
Built 1980 to 1989	1,021	+/-170	15.0%	+/-2.4
Built 1970 to 1979	1,035	+/-176	15.2%	+/-2.5
Built 1960 to 1969	389	+/-113	5.7%	+/-1.6
Built 1950 to 1959	639	+/-143	9.4%	+/-2.1
Built 1940 to 1949	131	+/-63	1.9%	+/-0.9
Built 1939 or earlier	1,021	+/-138	15.0%	+/-1.9
ROOMS				
Total housing units	6,792	+/-284	6,792	(X)
1 room	103	+/-74	1.5%	+/-1.1
2 rooms	246	+/-84	3.6%	+/-1.2
3 rooms	773	+/-159	11.4%	+/-2.3
4 rooms	1,046	+/-193	15.4%	+/-2.7
5 rooms	807	+/-157	11.9%	+/-2.3
6 rooms	586	+/-138	8.6%	+/-2.0
7 rooms	871	+/-175	12.8%	+/-2.5
8 rooms	739	+/-143	10.9%	+/-2.0
9 rooms or more	1,621	+/-191	23.9%	+/-2.7
Median rooms	6.2	+/-0.4	(X)	(X)
BEDROOMS				
Total housing units	6,792	+/-284	6,792	(X)
No bedroom	124	+/-77	1.8%	+/-1.1
1 bedroom	919	+/-162	13.5%	+/-2.3
2 bedrooms	1,902	+/-244	28.0%	+/-3.3
3 bedrooms	1,999	+/-227	29.4%	+/-2.9
4 bedrooms	1,442	+/-164	21.2%	+/-2.3
5 or more bedrooms	406	+/-91	6.0%	+/-1.3
HOUSING TENURE				
Occupied housing units	6,287	+/-286	6,287	(X)
Owner-occupied	4,224	+/-234	67.2%	+/-2.9
Renter-occupied	2,063	+/-219	32.8%	+/-2.9
Average household size of owner-occupied unit				
Average household size of owner-occupied unit	2.49	+/-0.12	(X)	(X)
Average household size of renter-occupied unit				
Average household size of renter-occupied unit	1.99	+/-0.13	(X)	(X)

YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	6,287	+/-286	6,287	(X)
Moved in 2015 or later	121	+/-56	1.9%	+/-0.9
Moved in 2010 to 2014	1,996	+/-235	31.7%	+/-3.4
Moved in 2000 to 2009	2,384	+/-245	37.9%	+/-3.6
Moved in 1990 to 1999	947	+/-140	15.1%	+/-2.1
Moved in 1980 to 1989	492	+/-116	7.8%	+/-1.7
Moved in 1979 and earlier	347	+/-83	5.5%	+/-1.4
VEHICLES AVAILABLE				
Occupied housing units	6,287	+/-286	6,287	(X)
No vehicles available	448	+/-136	7.1%	+/-2.1
1 vehicle available	2,324	+/-240	37.0%	+/-3.1
2 vehicles available	2,695	+/-211	42.9%	+/-3.3
3 or more vehicles available	820	+/-125	13.0%	+/-1.9
HOUSE HEATING FUEL				
Occupied housing units	6,287	+/-286	6,287	(X)
Utility gas	4,808	+/-255	76.5%	+/-2.8
Bottled, tank, or LP gas	70	+/-58	1.1%	+/-0.9
Electricity	1,267	+/-189	20.2%	+/-2.7
Fuel oil, kerosene, etc.	42	+/-25	0.7%	+/-0.4
Coal or coke	7	+/-11	0.1%	+/-0.2
Wood	17	+/-18	0.3%	+/-0.3
Solar energy	0	+/-16	0.0%	+/-0.3
Other fuel	33	+/-28	0.5%	+/-0.4
No fuel used	43	+/-30	0.7%	+/-0.5
SELECTED CHARACTERISTICS				
Occupied housing units	6,287	+/-286	6,287	(X)
Lacking complete plumbing facilities	0	+/-16	0.0%	+/-0.3
Lacking complete kitchen facilities	108	+/-73	1.7%	+/-1.2
No telephone service available	115	+/-59	1.8%	+/-0.9
OCCUPANTS PER ROOM				
Occupied housing units	6,287	+/-286	6,287	(X)
1.00 or less	6,199	+/-288	98.6%	+/-0.8
1.01 to 1.50	38	+/-34	0.6%	+/-0.5
1.51 or more	50	+/-42	0.8%	+/-0.7
VALUE				
Owner-occupied units	4,224	+/-234	4,224	(X)
Less than \$50,000	155	+/-60	3.7%	+/-1.4
\$50,000 to \$99,999	219	+/-78	5.2%	+/-1.8
\$100,000 to \$149,999	647	+/-113	15.3%	+/-2.4
\$150,000 to \$199,999	1,140	+/-152	27.0%	+/-3.3
\$200,000 to \$299,999	1,413	+/-158	33.5%	+/-3.4
\$300,000 to \$499,999	599	+/-98	14.2%	+/-2.1
\$500,000 to \$999,999	44	+/-27	1.0%	+/-0.6
\$1,000,000 or more	7	+/-13	0.2%	+/-0.3

Median (dollars)	197,900	+/-6,614	(X)	(X)
MORTGAGE STATUS				
Owner-occupied units	4,224	+/-234	4,224	(X)
Housing units with a mortgage	2,916	+/-230	69.0%	+/-3.7
Housing units without a mortgage	1,308	+/-169	31.0%	+/-3.7
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage	2,916	+/-230	2,916	(X)
Less than \$500	44	+/-37	1.5%	+/-1.2
\$500 to \$999	342	+/-79	11.7%	+/-2.5
\$1,000 to \$1,499	1,135	+/-171	38.9%	+/-4.5
\$1,500 to \$1,999	731	+/-106	25.1%	+/-3.5
\$2,000 to \$2,499	444	+/-99	15.2%	+/-3.2
\$2,500 to \$2,999	161	+/-60	5.5%	+/-2.0
\$3,000 or more	59	+/-31	2.0%	+/-1.0
Median (dollars)	1,477	+/-50	(X)	(X)
Housing units without a mortgage				
Less than \$250	36	+/-28	2.8%	+/-2.1
\$250 to \$399	237	+/-72	18.1%	+/-5.3
\$400 to \$599	481	+/-109	36.8%	+/-7.1
\$600 to \$799	358	+/-106	27.4%	+/-6.7
\$800 to \$999	122	+/-52	9.3%	+/-3.8
\$1,000 or more	74	+/-40	5.7%	+/-3.0
Median (dollars)	544	+/-49	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2,871	+/-224	2,871	(X)
Less than 20.0 percent	1,025	+/-142	35.7%	+/-4.6
20.0 to 24.9 percent	597	+/-120	20.8%	+/-3.9
25.0 to 29.9 percent	362	+/-94	12.6%	+/-3.1
30.0 to 34.9 percent	253	+/-95	8.8%	+/-3.1
35.0 percent or more	634	+/-115	22.1%	+/-3.5
Not computed				
45	+/-65	(X)	(X)	
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)				
Less than 10.0 percent	561	+/-114	44.4%	+/-6.9
10.0 to 14.9 percent	300	+/-93	23.7%	+/-6.4
15.0 to 19.9 percent	166	+/-63	13.1%	+/-4.8
20.0 to 24.9 percent	91	+/-45	7.2%	+/-3.3
25.0 to 29.9 percent	71	+/-40	5.6%	+/-3.1
30.0 to 34.9 percent	15	+/-15	1.2%	+/-1.2
35.0 percent or more	60	+/-41	4.7%	+/-3.2
Not computed				
44	+/-37	(X)	(X)	
GROSS RENT				

Occupied units paying rent	2,002	+/-221	2,002	(X)
Less than \$500	371	+/-132	18.50%	+/-5.7
\$500 to \$999	1,222	+/-162	61.00%	+/-6.8
\$1,000 to \$1,499	204	+/-61	10.20%	+/-3.0
\$1,500 to \$1,999	167	+/-101	8.30%	+/-4.9
\$2,000 to \$2,499	38	+/-31	1.90%	+/-1.5
\$2,500 to \$2,999	0	+/-16	0.00%	+/-0.9
\$3,000 or more	0	+/-16	0.00%	+/-0.9
Median (dollars)	737	+/-61	(X)	(X)
No rent paid	61	+/-41	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	1,986	+/-223	1,986	(X)
Less than 15.0 percent	258	+/-101	13.0%	+/-4.8
15.0 to 19.9 percent	190	+/-68	9.6%	+/-3.3
20.0 to 24.9 percent	294	+/-106	14.8%	+/-5.0
25.0 to 29.9 percent	291	+/-98	14.7%	+/-4.9
30.0 to 34.9 percent	134	+/-62	6.7%	+/-3.0
35.0 percent or more	819	+/-179	41.2%	+/-7.7
Not computed	77	+/-48	(X)	(X)

DP05: ACS DEMOGRAPHIC AND HOUSING ESTIMATES
2011-2015 American Community Survey 5-Year Estimates

Subject	Northfield city, Minnesota			
	Estimate	Margin of Error	Percent	Percent Margin of Error
SEX AND AGE				
Total population	20,309	+/-176	20,309	(X)
Male	9,662	+/-239	47.6%	+/-1.2
Female	10,647	+/-270	52.4%	+/-1.2
Under 5 years	912	+/-167	5%	+/-0.8
5 to 9 years	1,087	+/-178	5%	+/-0.9
10 to 14 years	1,016	+/-171	5%	+/-0.8
15 to 19 years	3,042	+/-279	15%	+/-1.4
20 to 24 years	3,871	+/-331	19%	+/-1.7
25 to 34 years	1,434	+/-179	7%	+/-0.9
35 to 44 years	2,089	+/-196	10%	+/-0.9
45 to 54 years	2,282	+/-236	11%	+/-1.1
55 to 59 years	886	+/-148	4%	+/-0.7
60 to 64 years	941	+/-187	5%	+/-0.9
65 to 74 years	1,300	+/-179	6%	+/-0.9
75 to 84 years	929	+/-145	5%	+/-0.7
85 years and over	520	+/-147	3%	+/-0.7
Median age (years)	26.6	+/-2.4	(X)	(X)

18 years and over	16,741	+/-246	82.4%	+/-1.1
21 years and over	12,790	+/-374	63.0%	+/-1.7
62 years and over	3,360	+/-254	16.5%	+/-1.3
65 years and over	2,749	+/-197	13.5%	+/-1.0
18 years and over	16,741	+/-246	16,741	(X)
Male	7,878	+/-237	47.1%	+/-1.2
Female	8,863	+/-240	52.9%	+/-1.2
65 years and over	2,749	+/-197	2,749	(X)
Male	1,148	+/-133	41.8%	+/-3.2
Female	1,601	+/-130	58.2%	+/-3.2
RACE				
Total population	20,309	+/-176	20,309	(X)
One race	19,900	+/-230	98.0%	+/-0.7
Two or more races	409	+/-138	2.0%	+/-0.7
One race	19,900	+/-230	98.0%	+/-0.7
White	17,750	+/-567	87.4%	+/-2.7
Black or African American	521	+/-258	2.6%	+/-1.3
American Indian and Alaska Native	56	+/-46	0.3%	+/-0.2
Cherokee tribal grouping	0	+/-16	0.0%	+/-0.1
Chippewa tribal grouping	12	+/-18	0.1%	+/-0.1
Navajo tribal grouping	0	+/-16	0.0%	+/-0.1
Sioux tribal grouping	0	+/-16	0.0%	+/-0.1
Asian	912	+/-164	4.5%	+/-0.8
Asian Indian	32	+/-26	0.2%	+/-0.1
Chinese	413	+/-100	2.0%	+/-0.5
Filipino	6	+/-8	0.0%	+/-0.1
Japanese	19	+/-25	0.1%	+/-0.1
Korean	161	+/-82	0.8%	+/-0.4
Vietnamese	122	+/-88	0.6%	+/-0.4
Other Asian	159	+/-66	0.8%	+/-0.3
Native Hawaiian and Other Pacific Islander	15	+/-19	0.1%	+/-0.1
Native Hawaiian	3	+/-6	0.0%	+/-0.1
Guamanian or Chamorro	12	+/-18	0.1%	+/-0.1
Samoan	0	+/-16	0.0%	+/-0.1
Other Pacific Islander	0	+/-16	0.0%	+/-0.1
Some other race	646	+/-418	3.2%	+/-2.1
Two or more races	409	+/-138	2.0%	+/-0.7
White and Black or African American	155	+/-103	0.8%	+/-0.5
White and American Indian and Alaska Native	12	+/-12	0.1%	+/-0.1
White and Asian	176	+/-78	0.9%	+/-0.4
Black or African American and American Indian and Alaska Native	8	+/-15	0.0%	+/-0.1
Race alone or in combination with one or more other races				
Total population	20,309	+/-176	20,309	(X)
White	18,108	+/-550	89.2%	+/-2.6
Black or African American	684	+/-270	3.4%	+/-1.3

American Indian and Alaska Native	98	+/-53	0.5%	+/-0.3
Asian	1,131	+/-189	5.6%	+/-0.9
Native Hawaiian and Other Pacific Islander	15	+/-19	0.1%	+/-0.1
Some other race	682	+/-415	3.4%	+/-2.0
HISPANIC OR LATINO AND RACE				
Total population	20,309	+/-176	20,309	(X)
Hispanic or Latino (of any race)	1,460	+/-370	7.2%	+/-1.8
Mexican	1,089	+/-394	5.4%	+/-1.9
Puerto Rican	165	+/-102	0.8%	+/-0.5
Cuban	24	+/-23	0.1%	+/-0.1
Other Hispanic or Latino	182	+/-99	0.9%	+/-0.5
Not Hispanic or Latino	18,849	+/-402	92.8%	+/-1.8
White alone	16,951	+/-487	83.5%	+/-2.3
Black or African American alone	521	+/-258	2.6%	+/-1.3
American Indian and Alaska Native alone	56	+/-46	0.3%	+/-0.2
Asian alone	912	+/-164	4.5%	+/-0.8
Native Hawaiian and Other Pacific Islander alone	15	+/-19	0.1%	+/-0.1
Some other race alone	21	+/-31	0.1%	+/-0.2
Two or more races	373	+/-131	1.8%	+/-0.6
Two races including Some other race	0	+/-16	0.0%	+/-0.1
Two races excluding Some other race, and Three or more races	373	+/-131	1.8%	+/-0.6
Total housing units	6,792	+/-284	(X)	(X)
CITIZEN, VOTING AGE POPULATION				
Citizen, 18 and over population	15,638	+/-377	15,638	(X)
Male	7,273	+/-266	46.5%	+/-1.2
Female	8,365	+/-261	53.5%	+/-1.2

Appendix D: Northfield Inflow/Outflow Analysis

Figure D-1. Northfield Inflow/Outflow Analysis

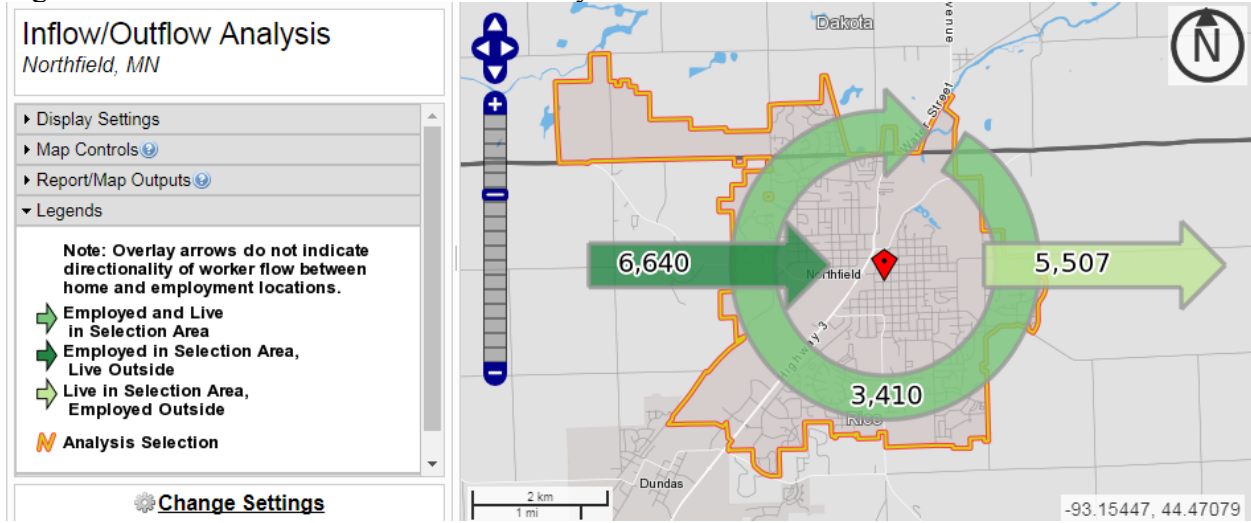
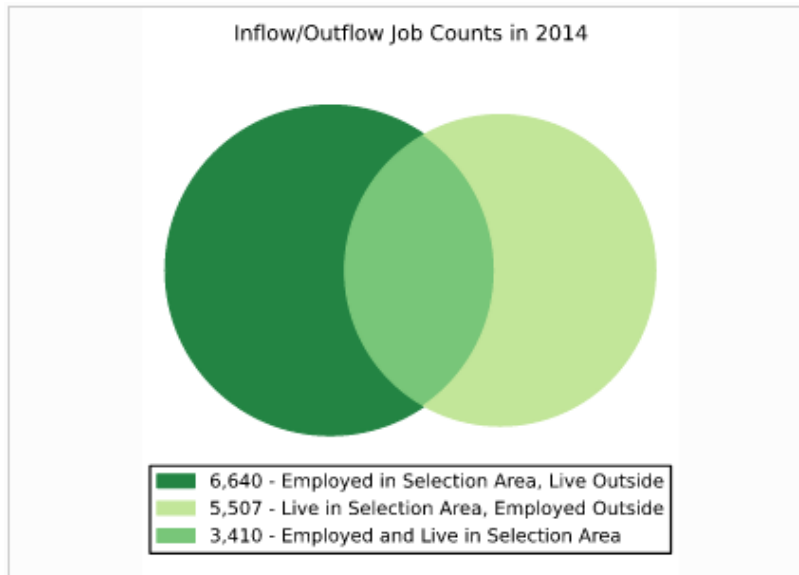


Figure D-2. Northfield Job Counts



Inflow/Outflow Job Counts (All Jobs)

	2014	
	Count	Share
Employed in the Selection Area	10,050	100.0%
Employed in the Selection Area but Living Outside	6,640	66.1%
Employed and Living in the Selection Area	3,410	33.9%
Living in the Selection Area	8,917	100.0%
Living in the Selection Area but Employed Outside	5,507	61.8%
Living and Employed in the Selection Area	3,410	38.2%

[Reset Highlighting](#)

Inflow/Outflow Report

Selection Area Labor Market Size (All Jobs)

	2014	
	Count	Share
Employed in the Selection Area	10,050	100.0%
Living in the Selection Area	8,917	88.7%
Net Job Inflow (+) or Outflow (-)	1,133	-

In-Area Labor Force Efficiency (All Jobs)

	2014	
	Count	Share
Living in the Selection Area	8,917	100.0%
Living and Employed in the Selection Area	3,410	38.2%
Living in the Selection Area but Employed Outside	5,507	61.8%

In-Area Employment Efficiency (All Jobs)

	2014	
	Count	Share
Employed in the Selection Area	10,050	100.0%
Employed and Living in the Selection Area	3,410	33.9%
Employed in the Selection Area but Living Outside	6,640	66.1%

Outflow Job Characteristics (All Jobs)

	2014	
	Count	Share
External Jobs Filled by Residents	5,507	100.0%
Workers Aged 29 or younger	1,324	24.0%
Workers Aged 30 to 54	3,030	55.0%
Workers Aged 55 or older	1,153	20.9%
Workers Earning \$1,250 per month or less	1,440	26.1%
Workers Earning \$1,251 to \$3,333 per month	1,493	27.1%
Workers Earning More than \$3,333 per month	2,574	46.7%
Workers in the "Goods Producing" Industry Class	1,024	18.6%
Workers in the "Trade, Transportation, and Utilities" Industry Class	1,135	20.6%
Workers in the "All Other Services" Industry Class	3,348	60.8%

Inflow Job Characteristics (All Jobs)

	2014	
	Count	Share
Internal Jobs Filled by Outside Workers	6,640	100.0%
Workers Aged 29 or younger	1,286	19.4%
Workers Aged 30 to 54	3,765	56.7%
Workers Aged 55 or older	1,589	23.9%
Workers Earning \$1,250 per month or less	1,287	19.4%
Workers Earning \$1,251 to \$3,333 per month	1,863	28.1%
Workers Earning More than \$3,333 per month	3,490	52.6%

Workers in the "Goods Producing" Industry Class	1,607	24.2%
Workers in the "Trade, Transportation, and Utilities" Industry Class	1,100	16.6%
Workers in the "All Other Services" Industry Class	3,933	59.2%

Interior Flow Job Characteristics (All Jobs)

	2014	
	Count	Share
Internal Jobs Filled by Residents	3,410	100.0%
Workers Aged 29 or younger	639	18.7%
Workers Aged 30 to 54	1,759	51.6%
Workers Aged 55 or older	1,012	29.7%
Workers Earning \$1,250 per month or less	970	28.4%
Workers Earning \$1,251 to \$3,333 per month	898	26.3%
Workers Earning More than \$3,333 per month	1,542	45.2%
Workers in the "Goods Producing" Industry Class	391	11.5%
Workers in the "Trade, Transportation, and Utilities" Industry Class	370	10.9%
Workers in the "All Other Services" Industry Class	2,649	77.7%

Appendix E: Individual Comparable City Commuter Inflow/Outflow Map based LEHD data representation is listed below for all comparison communities. The

legend in figure F-1 applies to all subsequent figures. This data was retrieved from

<https://onthemap.ces.census.gov/>.

Figure E-1. On the Map Legend for the below analysis maps

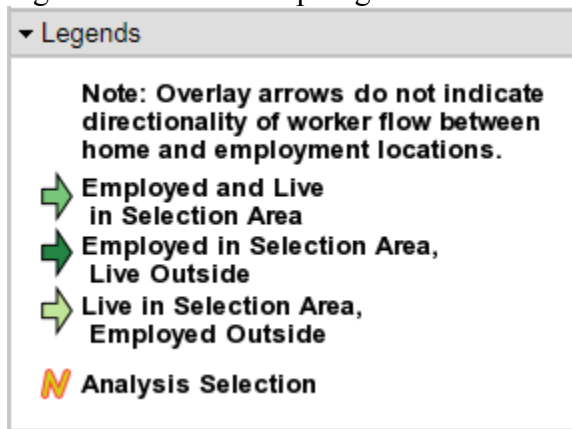


Figure E-2. Faribault, MN Commuter Inflow/Outflow Analysis

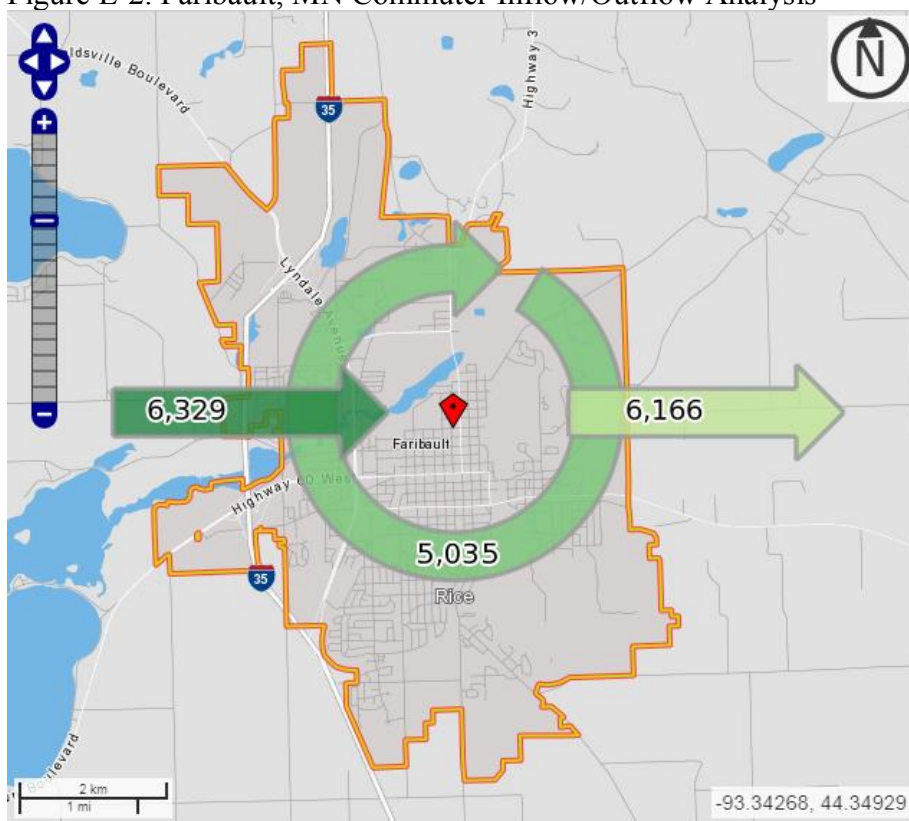


Figure E-3. Moorhead, MN Commuter Inflow/Outflow Analysis

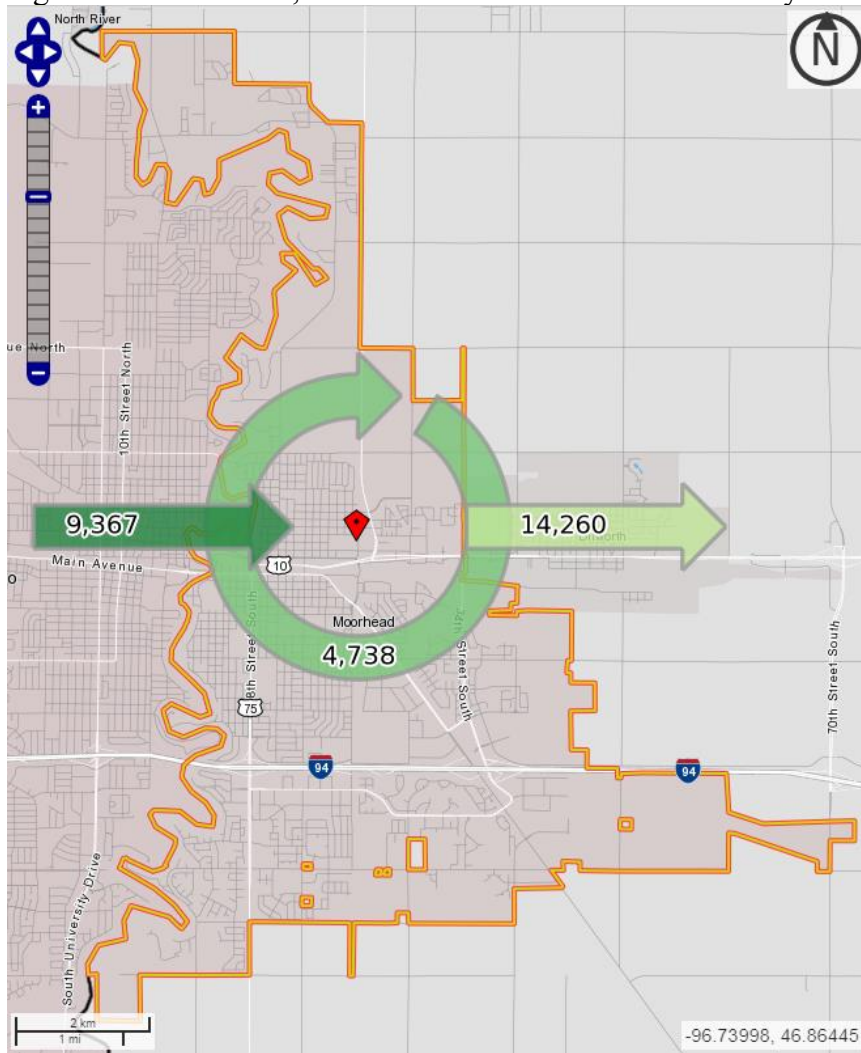


Figure E-4. Marshall, MN Commuter Inflow/Outflow Analysis

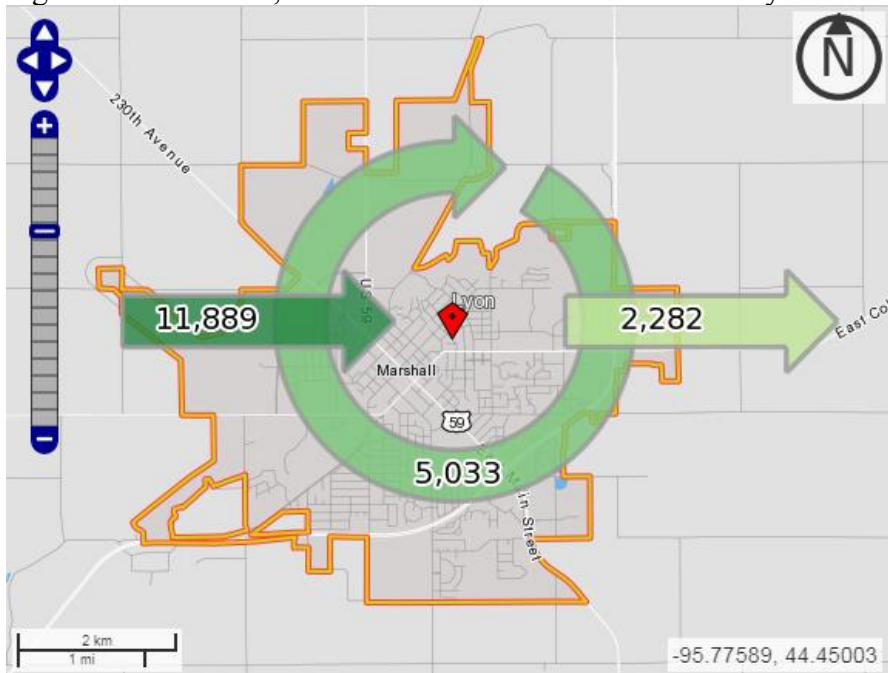


Figure E-5. Albert Lea, MN Commuter Inflow/Outflow Analysis

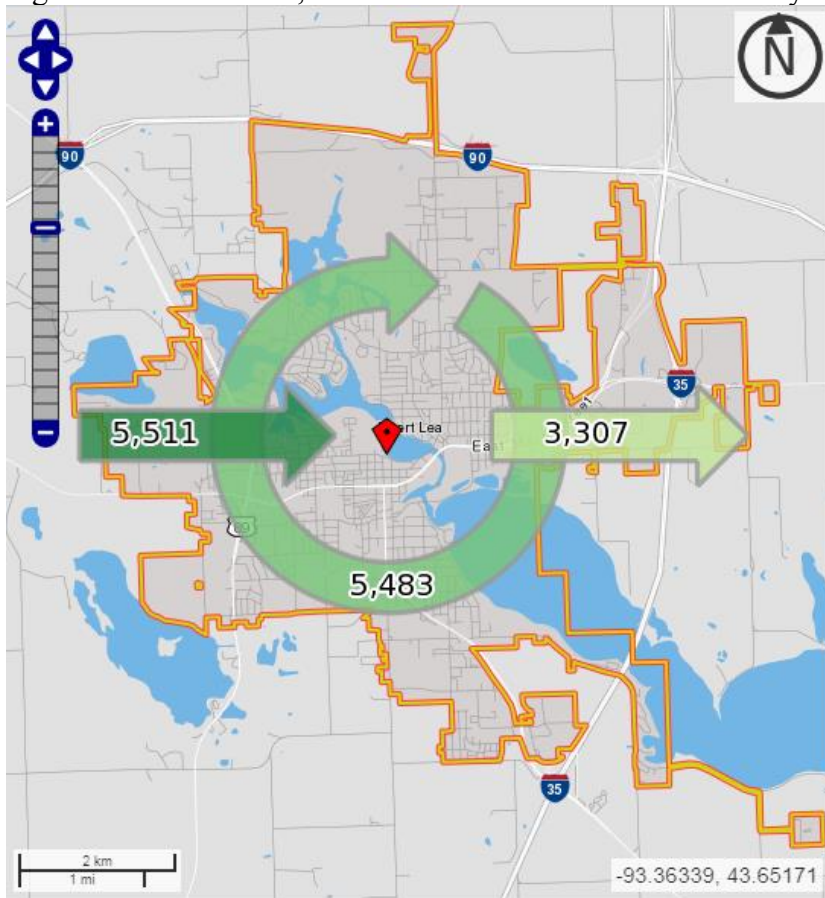


Figure E-6. Bemidji, MN Commuter Inflow/Outflow Analysis

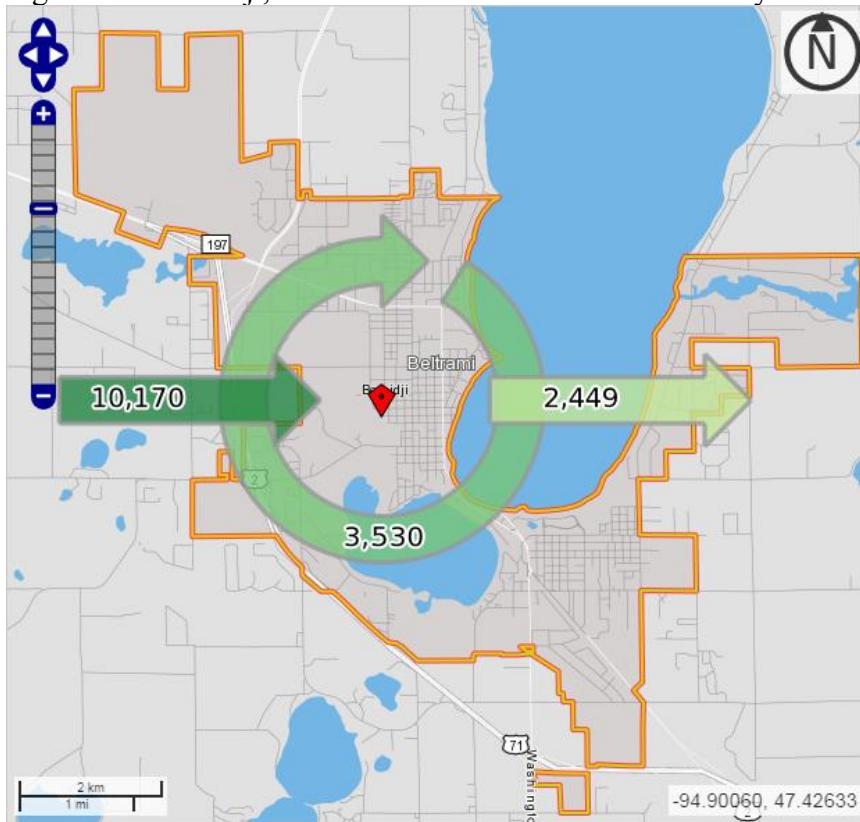


Figure E-7. St. Peter, MN Commuter Inflow/Outflow Analysis

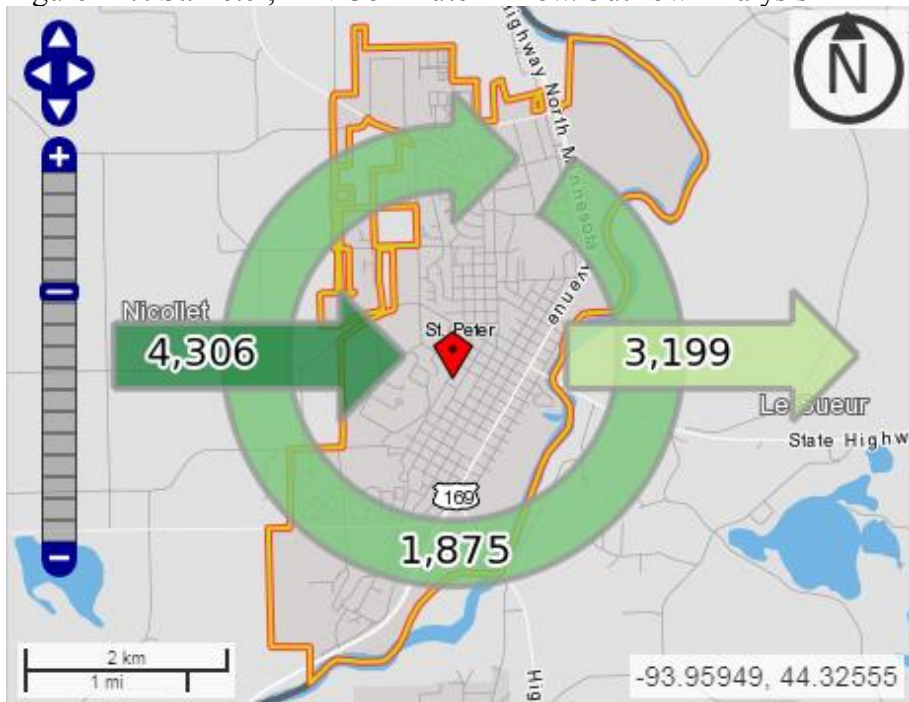


Figure E-8. Middlebury, VT (Middlebury College) Commuter Inflow/Outflow Analysis

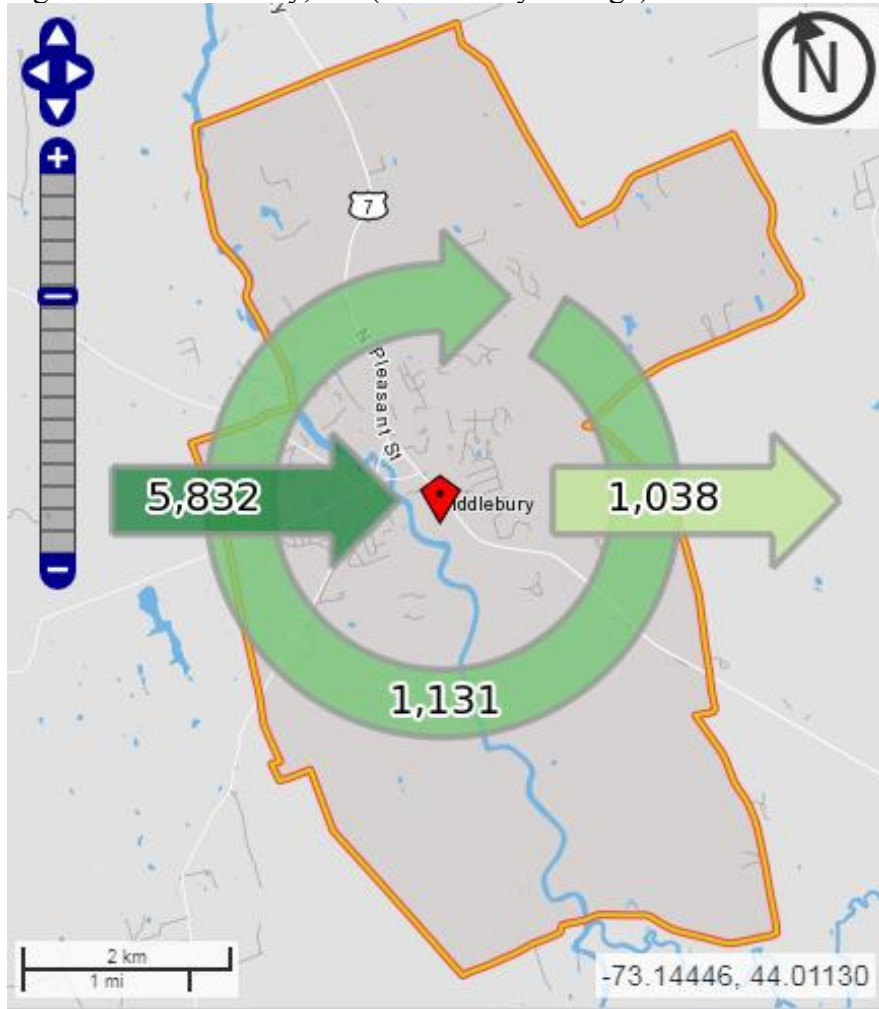


Figure E-9. Brunswick, ME (Bowdoin University) Commuter Inflow/Outflow Analysis

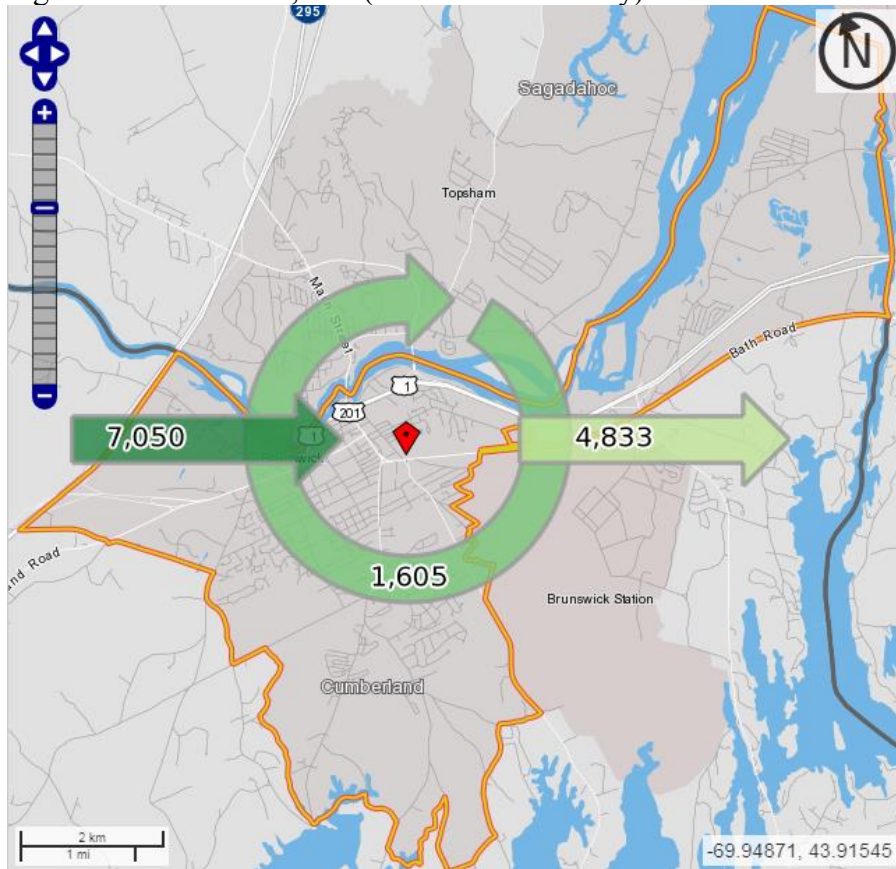


Figure E-10. Davidson, NC (Davidson College) Commuter Inflow/Outflow Analysis

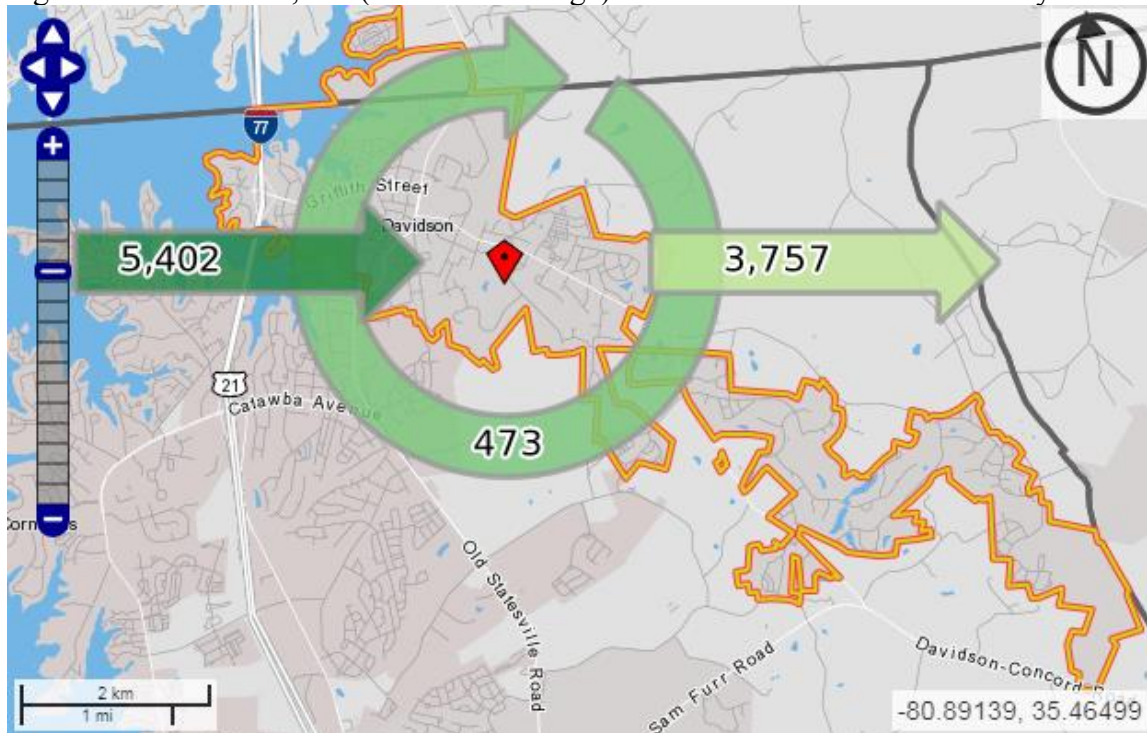


Figure E-11. Waterville ME (Colby College) Commuter Inflow/Outflow Analysis

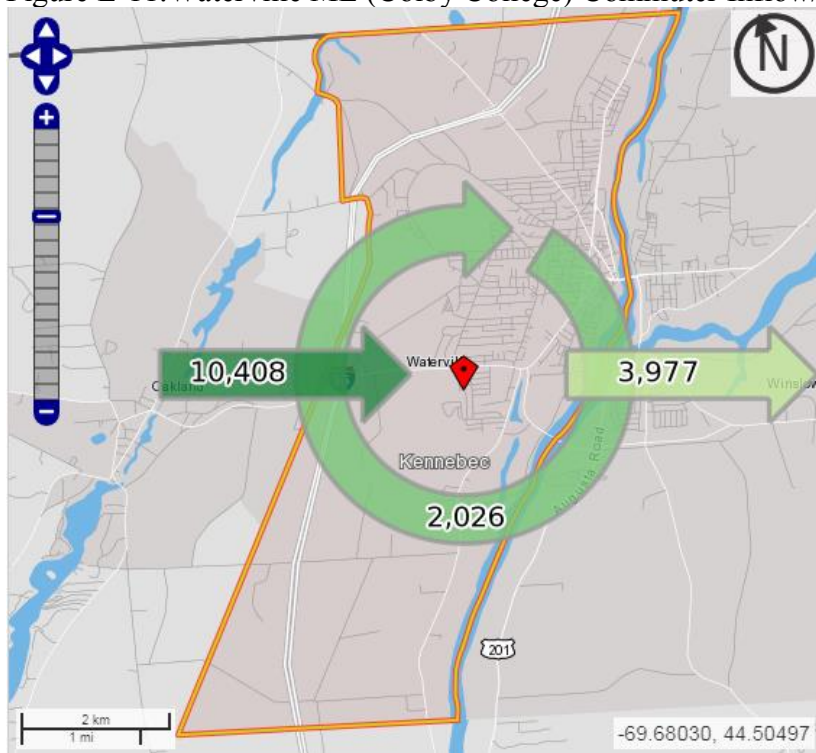
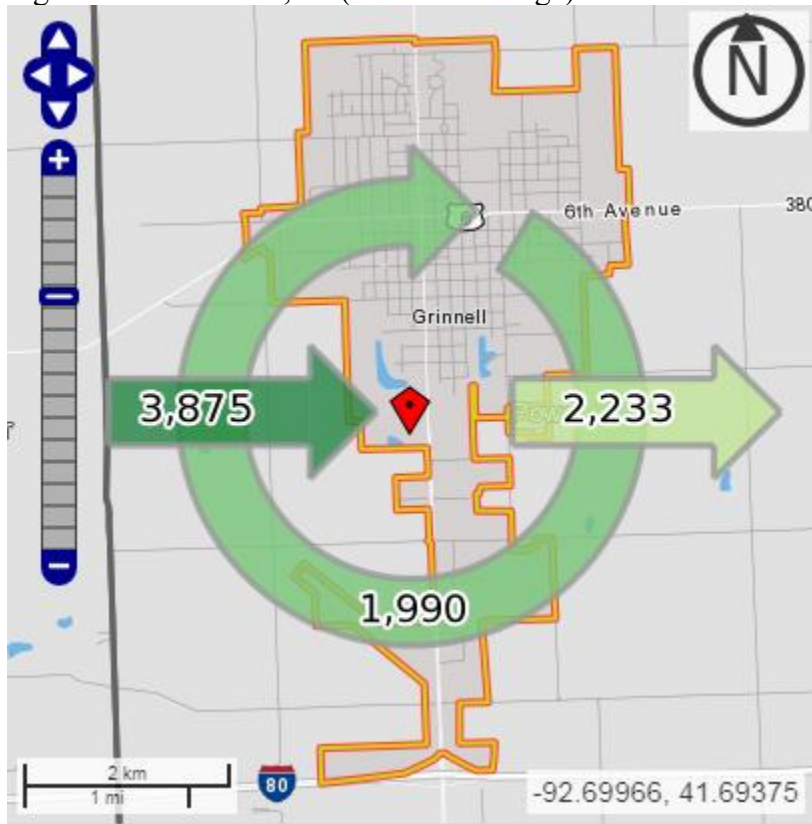


Figure E-12. Hamilton, NY (Colgate College) Commuter Inflow/Outflow Analysis



Figure E-13. Grinnell, IA (Grinnell College) Commuter Inflow/Outflow Analysis



Appendix F: Miscellaneous Data Graphs

Data in the graphs and figures below visually represent sources listed above in the body of the paper. Sources for the data in each figure are listed in the title.

Figure F-1: Total population of Northfield and comparison communities using data from ACS 2011-2015

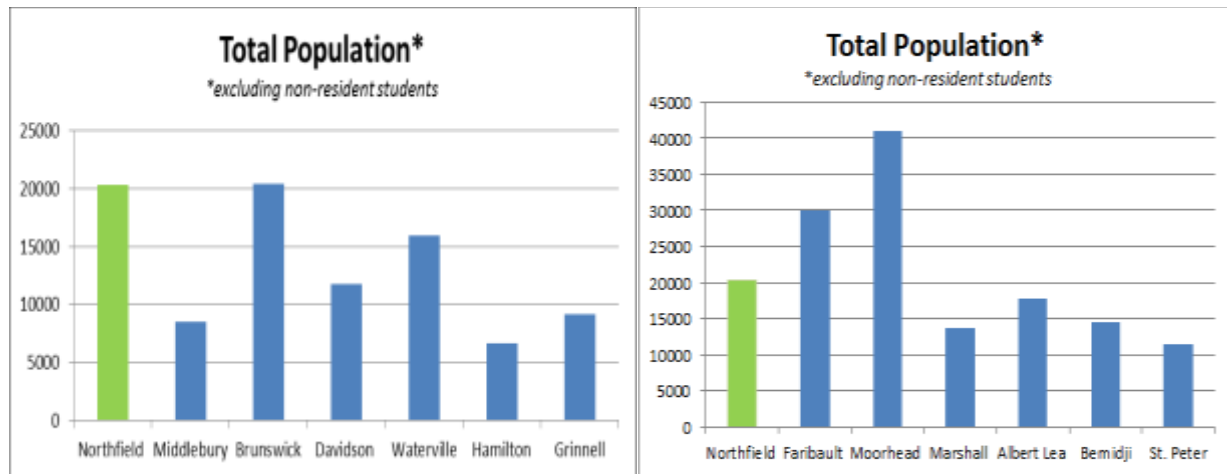


Figure F-2: Collegiate Student population as a percentage of the total population of Northfield and comparison communities using data from ACS 2011-2015 and individual college enrollment data

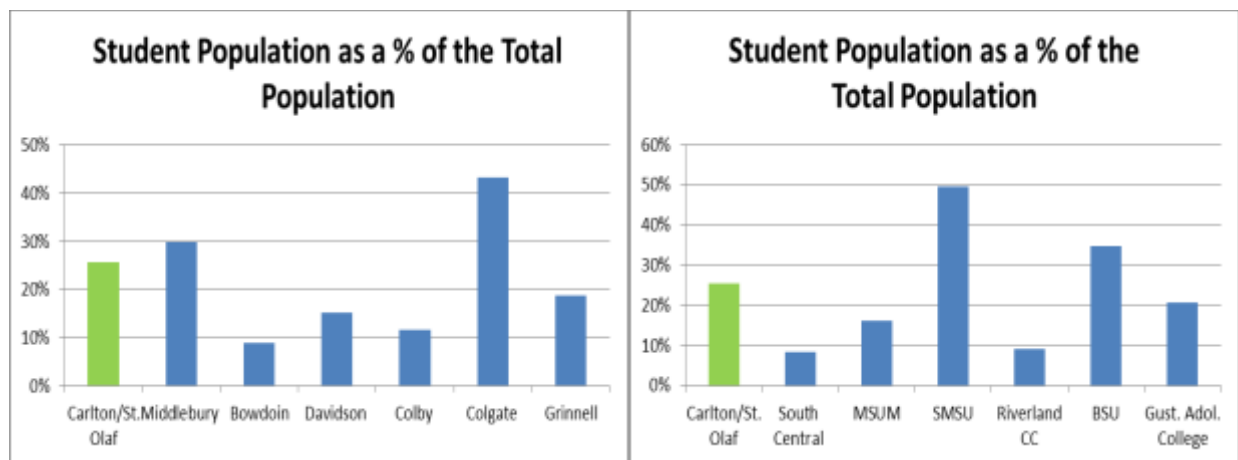


Figure F-3: Median age of Northfield and comparison communities using data from ACS 2011-2015.

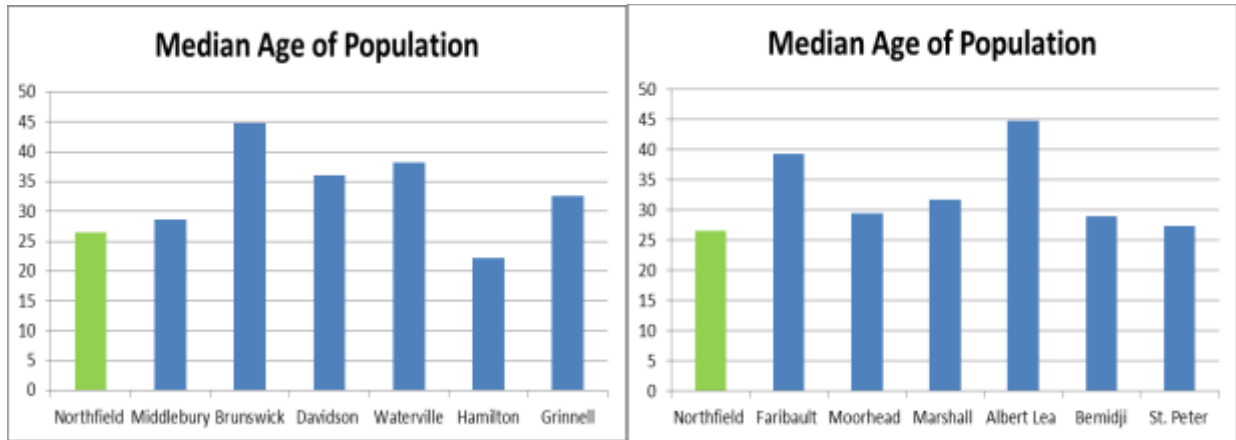


Figure F-4: Monthly median home sale price per Zillow. Note: months with no data were omitted.

