



GOODHUE COUNTY MINNESOTA

TO EFFECTIVELY PROMOTE THE SAFETY, HEALTH, AND WELL-BEING OF OUR RESIDENTS

BOARD OF COMMISSIONERS AGENDA

**COUNTY BOARD ROOM
GOVERNMENT CENTER, RED WING**

**AUGUST 18, 2020
9:00 A.M.**

VIRTUAL MEETING NOTICE

“Due to concerns surrounding the spread of COVID-19, it has been determined that in-person meetings or meetings conducted under Minn. Stat. 13D.02 are not practical or prudent. Therefore, meetings that are governed by the Open Meeting Law will temporarily be conducted by telephone or other electronic means pursuant to Minn. Stat. 13D.021.”

“The Goodhue County Board of Commissioners will be conducting a Committee of the Whole Meeting pursuant to this section on August 18, 2020 at 9:00 a.m. in the County Board Room. The County Administrator and/or County Attorney will be present at the meeting location. All County Commissioners attending will appear by telephone or other electronic means. The public may monitor the meeting from a remote site by logging into <https://global.gotomeeting.com/join/323786589> or calling [1 866 899 4679](tel:18668994679) any time during the meeting.” Access Code: **323-786-589**

Pledge of Allegiance

Disclosures of Interest

Review and approve the previous board meeting minutes.

Documents:

[Aug 4, 2020.pdf](#)

Review and approve the county board agenda

Review and approve the following items on the consent agenda:

1. Approve Tuition Reimbursement for Kristen Johnson, HHS.

Documents:

[K. Johnson Tuition Reimbursement.pdf](#)

2. Approve the Advanced Correctional Healthcare, Inc. contract with the ADC starting September 1, 2020.

Documents:

[Advanced Correctional Healthcare.pdf](#)

3. Approve Award of 2020 Box Culvert Contract SAP 025-599-107 & CP 025-027-002.

Documents:

[Award 2020 Box Culvert Contract.pdf](#)

4. Approve Access Construction Agreement with Zumbrota Golf Course Properties, LLC.

Documents:

[Access Construction Agreement with ZGCP.pdf](#)

5. Approve the amendment for the 2019 Federal Boating Safety Equipment Grant.

Documents:

[2019 Federal Boating Safety Supplemental Equipment Grant Amendment.pdf](#)

County Administrator's Report

1. Goodhue County Housing Study Report.

Documents:

[Housing Study Report.pdf](#)

Public Works Director's Report

1. Public Hearing- Solid Waste Designation Ordinance Reconsideration, Adoption, and Implementation.

Documents:

[Solid Waste Designation Ordinance.pdf](#)

Finance Director's Report

1. 2nd Quarter Financial Report

Documents:

[2nd Quarter Report 2020 FINAL.pdf](#)

2. 2020 1st Half Investment Program Report and Outlook

Documents:

[2020 1st Half Investment Program Report and Outlook.pdf](#)

3. Accepting Credit Cards - Update

4. Cares Act Update

Land Use Management Director's Report

1. Property Abatement Costs

Documents:

[CBAbatement2020.pdf](#)

For Your Information

1. Project Status Report.

Documents:

[Project Status Report 18Aug20.pdf](#)

County Board Committee Reports

New and Old Business

Review & Approve County Claims

Documents:

[County Claims 8-18-20.pdf](#)

adjourn

**BOARD OF COMMISSIONERS' PROCEEDINGS, GOODHUE COUNTY, MN
AUGUST 4, 2020**

The Goodhue County Board of Commissioners met on Tuesday, August 4, 2020, at 9:00 a.m. by virtual meeting with the County Administrator appearing from the County Board Room of the Government Center, Red Wing, MN with Commissioners Anderson, Majerus, Nesseth, Drotos and Flanders all present and appearing by virtual meeting.

C/Drotos asked if there were any disclosures of interest. There were none.

- ¹ Moved by C/Anderson, seconded by C/Nesseth, and carried to approve the July 21, 2020, County Board Minutes.
- ² Moved by C/Nesseth, seconded by C/Anderson, and carried to approve the August 4, 2020, County Board Agenda as amended.
- ³ Moved by C/Anderson, seconded by C/Nesseth, and carried to approve the following items on the consent agenda:

1. Approve 3.2% Malt Liquor Licenses (New and Renewal) 2020-2021
2. Approve Liquor License Applications (New and Renewal) 2019-2020
3. Approve Letter of Support for NUVERA Broadband Grant Applications

LAND USE MANAGEMENT DIRECTOR'S REPORT

Conditional Use Permit Request to Elevate a Dwelling within a Floodplain by Means Other than Fill. Request for CUP, submitted by Barbara Haroldson (Owner) to elevate a proposed dwelling addition above the base flood elevation of a Floodplain area by means of piers. Parcel 43.230.0010. 30029 Lakeview Avenue, Red Wing, MN 55066. Lot 001 Block 001 of Wacouta Point. R-1 Zoned District.

The Planning Commission recommended approval with conditions.

- ⁴ Moved by C/Anderson, seconded by C/Flanders, and carried to approve the Planning Commission recommendation to adopt the staff report into the record; adopt the findings of fact; accept the application, testimony, exhibits, and other evidence presented into the record; and APPROVE the request submitted by Barbara Haroldson to amend CUP 93-C007 to elevate a proposed dwelling addition above the base flood elevation of a Floodplain area by means of piers. Subject to the following conditions:
 1. Activities shall be conducted according to submitted plans, specifications, and narrative unless modified by a condition of this CUP;
 2. Applicant shall work with the Goodhue County Environmental Health Department to achieve compliance with the SSTS Ordinance;
 3. Applicant shall provide an as-built Elevation Certificate verifying the first-floor elevation and all electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities meet or exceed the regulatory flood protection elevation (RFPE) of 683 feet mean sea level;
 4. Compliance with Goodhue County Zoning Ordinance including, but not limited to, Article 24 (Suburban Residence District), Article 31 (Shoreland Regulations), and Article 32 (Floodplain District).

Planning Advisory Appointments. Sarah Pettit is resigning her position on the Planning Advisory Commission for District 2. C/Anderson recommended appointing Chris Buck to fill the vacant position effective immediately.

- ⁵ Moved by C/Flanders, seconded by C/Anderson, and carried to approve the appointment of Chris Buck to the open Commissioner District 2 PAC vacancy and finish the previous member's appointment for 2020 and begin his first three year term January 1, 2021.

FINANCE DIRECTOR'S REPORT

CARES Act Funding Distribution Program. Finance Director, Brian Anderson, reviewed the proposed CARES Act funding distribution program staff put together for the board's consideration. Staff recommended approval of the proposed funding program including the contract for services with SEMMCHRA and CEDA. Mr. Anderson added that he would request that SEMMCHRA and CEDA both retain their records for 7 years and the county received a copy of their records in the event the county gets audited.

**BOARD OF COMMISSIONERS' PROCEEDINGS, GOODHUE COUNTY, MN
AUGUST 4, 2020**

C/Anderson made a motion to approve the CARES Act Funding Distribution Program as presented. C/Drotos seconded the motion.

C/Nesseth did not like the percentages and wanted to see more dollars go to business and agriculture and less to county government. He offered a friendly amendment to increase the percentages for business and agriculture from 31 to 50% and to take those dollars from HHS and housing. C/Anderson did not agree to the amendment. He suggested the numbers be looked at down the road when the applications started coming in and adjustments be made at the time if needed.

Administrator Arneson clarified that the county would continue to follow the purchasing policy, so if any of the items required board approval, they would come back to the board. Items such as buying a car does not require board approval, so would not come back to the board.

- 6 Moved by C/Anderson, seconded by C/Drotos, and carried (3-2-0) with C/Nesseth and C/Majerus dissenting to approve the CARES Act Funding Disbursement Program.
- 7 Moved by C/Anderson, seconded by C/Flanders, and carried with to approve the administration contract with South Eastern Minnesota Multi County Housing and Redevelopment Authority (SEMMCHRA).
- 8 Moved by C/Anderson, seconded by C/Drotos, and carried with to approve the administration contract with Community and Economic Development Associates (CEDA).

COMMITTEE REPORTS:

C/Drotos	•
C/Nesseth	•
C/Anderson	• South Country Health Alliance Update.
C/Majerus	•
C/Flanders	• Technology Committee Update.
Administrator Arneson	•

Review and Approve the County Claims

- 9 Moved by C/Nesseth, seconded by C/Flanders, and carried to approve to pay the County claims in the amount of 01-General Revenue \$773,565.72, 03-Public Works \$686,970.02, 11- Human Service Fund \$129,737.11, 21-ISTS \$00, 25- EDA \$5,000, 30-Capital Improvement \$00, 31-Capital Equipment \$00, 34-Capital Equipment \$122,574.06, 35-Debt Services \$226,323.75, 40-County Ditch \$00, 61-Waste Management \$24,913.90, 62-Recycling Center \$00, 63-HHW \$00, 72-Other Agency Funds \$97,818.18, 81-Settlement \$1,129.93, in the total amount of \$2,068,032.67.

Adjourn

- 10 Moved by C/Flanders, seconded by C/Anderson, and carried to approve to adjourn the August 4, 2020, County Board Meeting.

**BOARD OF COMMISSIONERS' PROCEEDINGS, GOODHUE COUNTY, MN
AUGUST 4, 2020**

SCOTT O. ARNESON
COUNTY ADMINISTRATOR

PAUL DROTOS, CHAIRMAN
BOARD OF COUNTY COMMISSIONERS

MINUTE

1. Approved the July 21, 2020 County Board Meeting Minutes. (Motion carried 5-0)
2. Approve the August 4, 2020 County Board Meeting Agenda. (Motion carried 5-0)
3. Approved the Consent Agenda as amended. (Motion carried 5-0)
4. Approved a conditional use permit for Barbara Haroldson to elevate a dwelling within a floodplain, Wacouta township. (Motion carried 5-0)
5. Approved the appointment of Chris Buck to the Planning Commission. (Motion carried 5-0)
6. Approved the CARES Act Funding program. (Motion carried 3-2-0)
7. Approved the contract with SEMMCHRA for the CARES Act Funding Program. (Motion carried 5-0)
8. Approved the contract with CEDA for the CARES Act Funding Program. (Motion carried 5-0)
9. Approved the county claims. (Motion carried 5-0)
10. Approved to adjourn the August 4, 2020 County Board Meeting. (Motion carried 5-0)

DRAFT



Print Form

GOODHUE COUNTY APPLICATION FOR TUITION REIMBURSEMENT

(completed by employee)

This application must be filed with your Department Head prior to the start of the class.

Name	Kris Johnson		
Address			
City	State	Zip Code	
Department	GCHHS		
Job Title	Social Services Supervisor	Course Title	Adv Gen Practice-Communities, Adv
School	UND	Course begins	Jan 2020 ends May 2020
Tuition Cost \$	3,603		

Explain nature or content of course:

Adv Gen Practice with Communities involved exploring theories of community involvement and engagement, strategies to engage with community members, and projects to directly engage communities.
Ad Gen Practice with Organizations involved leadership, organizational structure, budgeting, and special topics in organizational leadership and management.
Clinical Diagnosis involved learning specific diagnostic criteria for mental health disorders and creating treatment plans.

This application is submitted for approval of tuition reimbursement for the above in accordance with the provisions and conditions of the Tuition Reimbursement Policy. My enrollment in this course is voluntary and I understand that my time spent taking the course will not be considered as time worked for Goodhue County. I understand the required vesting period as stated in the Tuition Reimbursement Policy and elect to reimburse the County if the vesting period requirement is not met.

Employee Signature: *Kris Johnson*

DEPARTMENT HEAD/SUPERVISOR APPROVAL

I believe this course Will Will not benefit this employee in his/her present capacity.

Department Head Signature: *[Signature]*

Date 7-28-2020

NOTICE OF COMPLETION AND APPLICATION FOR REFUND

The employee named on this application has satisfactorily completed the course described in this application. The completed records of completion and the receipt of payment are attached.

Please refund employee \$ _____ in accordance with the provisions of the Tuition Reimbursement Program.

Department of Human Resources Signature: _____

Date _____



Marty Kelly
Goodhue County Sheriff

430 West 6th Street
Red Wing, MN 55066
Office (651) 267.2600
Dispatch (651) 385.3155

TO: Goodhue County Commissioners

FROM: Sheriff Marty Kelly

DATE: August 10, 2020

SUBJECT: Agreement for the provision of Inmate Health Services

In March of this year we decided that it was in our best interest to begin the process of closing a housing unit due to a declining Adult Detention Center population and reduction of staffing. As part of that process, we have been negotiating our current contract with Advanced Correctional Healthcare Inc. (ACH) who provides health services to the detainees.

Our current contract was based on an average daily population of 135 detainees at a cost of \$449,342.87. Our current daily population is 53 with 5 returning to Department of Corrections this month and 7 returning to the Department of Corrections in December bringing our population down to approximately 41. This is a little low due to COVID and we have estimated that our average daily population in 2021 will be approximately 55. ACH has submitted an agreement providing the inmate health services for 55 detainees at a cost of \$244,888.11 for 2021. ACH has indicated this agreement would be prorated for the remainder of 2020. If this agreement is approved and implemented by September 1, 2020 it would result in a savings of approximately \$68,151.60 for the remainder of 2020 and would decrease our 2021 budget by approximately \$204,454.76. Our preliminary 2021 budget reflects the decrease to the contract agreement.

Recommendation:

Approve the new contract agreement with Advanced Correctional Healthcare Inc.

OFFICE OF THE GOODHUE COUNTY SHERIFF

ADULT DETENTION
CENTER
651.267.2804

CIVIL DIVISION
651.267.2601

RECORDS DIVISION
651-267-2600

EMERGENCY
MANAGEMENT
651.267.2639

EMERGENCY
COMMUNICATIONS
651.385.3155

An Equal Opportunity Employer

**AGREEMENT FOR THE PROVISION OF HEALTH CARE
TO INCARCERATED PATIENTS
GOODHUE COUNTY, MINNESOTA**

This agreement, effective as of the date of the last signature hereto, entered into by and between the County of Goodhue, located in the State of Minnesota, through the Goodhue County Sheriff in their official capacity (hereinafter referred to as "county"), and Advanced Correctional Healthcare, Inc. (hereinafter referred to as "ACH"), an Illinois corporation.

DEFINITIONS

COUNTY PATIENTS – Patients booked into the custody of the county and presently incarcerated in the facility, but not to include non-county patients.

NON-COUNTY PATIENTS – Patients who are covered by a government health program for American Indians; work release patients while on work release; patients during transport to/from outside facilities; and patients housed in the facility for other counties, State Department of Corrections, U.S. Immigration and Customs Enforcement (ICE), U.S. Marshals, and/or other federal agencies.

SPECIFIED MEDICATIONS – Medications and/or testing related to the treatment and/or diagnosis of AIDS, active tuberculosis, cancer, cystic fibrosis, hepatitis, HIV, HIV/AIDS related diseases, multiple sclerosis, and medications listed as anti-rejection and/or biological drugs. Medications related to these treatments will be defined in accordance with medical literature.

**ARTICLE 1:
ACH**

- 1.1 BIOMEDICAL WASTE DISPOSAL. Cap money will pay for biomedical waste disposal services at the facility. Typical biomedical waste expected in the medical unit would be bandages, dressings, gloves, hypodermic needles, laboratory containers, sharps, and syringes.
- 1.2 CAP. The county will have a cap of \$4,000 per month (hereinafter referred to as the "cap"). The cap money will be spent as indicated in this agreement. Certain non-county patient costs may not be paid for with cap money.
 - 1.2.1 The date of service for outpatient care, or date of admission for hospitalization, or date of the prescription, will be used to determine the calendar month in which the expenses are to be applied toward the pool. Any costs exceeding the cap will be paid by the county at the time the costs exceed the cap, or monthly, as needed.
 - 1.2.2 All monies remaining in the cap after receipt of invoices will be retained by ACH. Invoices received more than 90 days after the close of the 1-month cap will be forwarded to the county for payment.
 - 1.2.3 In the event this agreement is terminated prior to a 1-month term in which the cap applies, any remaining cap monies will be prorated for the portion of the 1-month term elapsed. Costs exceeding the prorated amount will be paid by the county.
- 1.3 DENTAL CARE. ACH will provide dental triage screenings. Pool money will pay for all costs associated with dental care.
- 1.4 ECTOPARASITES. For patients presenting with symptoms of ectoparasitic infection (as determined by the ACH prescriber), ACH will provide and pay for medically indicated treatment. For patients

without symptoms of ectoparasitic infection, ACH will provide treatment at the county's request, and the county will be responsible for the cost of the treatment. ACH will not be responsible for facility cleaning for ectoparasites.

- 1.5 ELECTIVE CARE. Elective care is defined as care which, if not provided, would not, in the opinion of ACH's prescriber, cause the patient's health to deteriorate. ACH will not pay for elective care for patients.
- 1.6 LABOR. Incarcerated patients will not be employed or otherwise utilized by ACH.
- 1.7 MEDICAL CLAIMS RE-PRICING. ACH will re-price medical claims. Once claims are received, ACH will calculate the applicable discount (if any) and confirm the integrity of the claim prior to payment.
- 1.8 MEDICAL SUPPLIES (DISPOSABLE). ACH will pay for disposable medical supplies intended for one-time use, not to include durable or reusable medical supplies. Typical disposable medical supplies expected in a medical unit would be alcohol preps, ammonia ampules, bandages, blood sugar strips, cotton-tip applicators, gauze pads, gloves **for the medical team**, lancets, med cups, medical tape, O2 tubing, peak flow mouth pieces, PPE (personal protective equipment) **for the medical team**, pregnancy tests, saline, sterile water, syringes, tongue blades, and urine test strips. ACH will have the final say of what is a disposable medical supply.
- 1.9 MOBILE SERVICES. Mobile services are defined as laboratory services that are drawn on-site and sent off-site for testing, and any ancillary medical services in which a provider comes on-site to perform work using the provider's equipment and/or staff, including, but not limited to X-ray services. Cap money will pay for all costs associated with mobile services.
- 1.10 OFF-SITE SERVICES. Off-site services are defined as medical services including, but not limited to, consultation services, dental care not performed on-site, diagnostic testing (including but not limited to COVID testing), hospital services, medically-indicated emergency ground ambulance transportation, mental health services not performed on-site, laboratory services that are drawn off-site, and specialty services. It is the policy of ACH to provide our health care professionals the freedom to provide care without limitation by approval process for outside care, etc. Each situation should be addressed on a case-by-case basis. ACH does not have standing orders. Cap money will pay for any costs associated with off-site services.
- 1.11 OTHER SERVICES AND EXPENSES. ACH may not provide and will not pay for any services, supplies and/or equipment which are not specifically contained in this agreement.
- 1.12 PHARMACEUTICALS. Pool money will pay for all pharmaceuticals, with the following exception: cap money will pay for specified medications. The county agrees to allow home medications in the facility when they are able to be properly verified. It is the policy of ACH to provide our health care professionals the freedom to provide care without limitation by prescription formulary, corporate approval for expensive medication, etc. Each situation should be addressed on a case-by-case basis. ACH does not have standing orders. ACH does not have a formulary.
 - 1.12.1 DISCHARGE PLANNING – MEDICATION. Prescribing decisions are made on a patient-specific, case-by-case basis by the prescriber. As a general rule, ACH's prescriber will (1) call in a prescription to a local pharmacy for the patient to pick up, (2) discharge the patient with an appropriate amount of medication so the patient may bridge to a community provider (generally, no more than 14 days), or (3) decide not to prescribe medication (as appropriate). The county agrees to pay for all discharge medication.

1.13 POOL. The county will have a pool of \$16,000 to be used every 12 months (hereinafter referred to as the "pool"). The pool money will be spent as indicated in this agreement.

1.13.1 The date of the prescription will be used to determine the calendar month in which the expenses are to be applied toward the pool. Any costs exceeding the pool will be paid by the county at the time the costs exceed the pool, or monthly, as needed.

1.13.2 Any monies remaining in the pool after receipt of invoices will be shared with the county at a rate of 90% to the county / 10% to ACH within 90 days after the 12-month term. Invoices received more than 90 days after the close of the 12-month term will be forwarded to the county for payment.

1.13.3 In the event this agreement is terminated prior to the 12-month term in which the pool applies, any remaining pool monies will be prorated for the portion of the 12-month term elapsed. Costs exceeding the prorated amount will be paid by the county.

1.14 STAFFING.

1.14.1 MEAL BREAKS. It is understood and agreed that during unpaid meal break(s), ACH employees are (1) allowed to leave their duty post and (2) completely relieved from all duties. If the facility requires the ACH employee to be "on call" during meal break(s) so that they may respond to an emergency, then the ACH employee is considered to be "on duty" and the meal break(s) will be paid for by the county.

1.14.2 MEDICAL PRESCRIBER. A prescriber will visit the facility weekly (or as otherwise agreed by the county and ACH) and will stay until their work is completed. A prescriber will be available by telephone to the facility and medical staff on an on-call basis, 7 days per week, 24 hours per day. For scheduled visits that fall on holidays, coverage will be provided by telephone only.

1.14.3 NURSING. ACH will provide on-site RN nursing coverage for 36 hours per week on a schedule approved by the county. The county agrees to pay, on a monthly basis, for extra hours worked (at the prevailing wage and benefit rate of the particular employee). For hours of absence due to holidays, paid time off, or sick time, the hours will not be replaced or credited. For other absences, ACH endeavors to provide replacement coverage, and if it is unable to do so, ACH and the county or designee will negotiate a mutually agreeable remedy.

1.14.4 QUALIFIED MENTAL HEALTH PROFESSIONAL (QMHP). ACH will provide an on-site QMHP for 6 hours every other week on a schedule approved by the county. The county agrees to pay, on a monthly basis, for extra hours worked (at the prevailing wage and benefit rate of the particular employee). For hours of absence due to holidays, paid time off, or sick time, the hours will not be replaced or credited. For other absences, ACH endeavors to provide replacement coverage, and if it is unable to do so, ACH and the county or designee will negotiate a mutually agreeable remedy.

1.15 TUBERCULOSIS (TB) TESTING.

1.15.1 OFFICERS. ACH will perform TB skin tests as directed by the county. The county will pay for the TB serum and related supplies. Upon the county's request, ACH will secure the serum and related supplies through the correctional pharmacy, then bill the county for those costs, and the county agrees to pay.

- 1.15.2 PATIENTS. ACH will provide TB skin tests as directed by the county. ACH will pay for the TB serum and related supplies.

ARTICLE 2:
THE COUNTY

- 2.1 AUTOMATED EXTERNAL DEFIBRILLATORS (AEDs). The duty to purchase, provide, inspect, and maintain the facility's AEDs is, and always will be, vested in the county. This agreement does not result in the assumption of those duties by ACH or its people. While ACH and its people may assist the county, ultimately the county specifically retains the duties and obligations with respect to AEDs. ACH and its people will assume no responsibility for and will not be liable for the facility's lack of AED(s) and/or defective and/or non-working AEDs in the facility.
- 2.2 CO-PAY. The county agrees to the use of a co-pay system, as permitted by law, for patient medical requests. The county will be responsible for determining the legality and structure of the co-pay system.
- 2.3 COUNTY'S ILLNESS REPORTS, POLICIES, PROCEDURES. All illness reports, policies, and procedures will at all times remain the property of the county and will remain at the facility. ACH may make recommendations to the county's health care policies, procedures, and illness reports. Those recommendations are made for the county's consideration. ACH operates within the county's policies, procedures, and illness reports. It is the policy of ACH to provide our health care professionals the freedom to provide care without limitation by prescription formulary, approval process for outside care, etc. The materials in this section are for general information purposes only. That information should be treated as guidelines, not rules. The information is not intended to establish a standard of medical care and is not a substitute for common sense. The information is not legal advice, is not to be acted on as such, may not be current, and is subject to change without notice. Each situation should be addressed on a case-by-case basis. ACH does not have standing orders. ACH does not have a formulary.
- 2.4 CPR CARDS. ACH will not pay for CPR cards for county employees.
- 2.5 DECLINING APPLICANTS FROM ACH SO THE COUNTY MAY EMPLOY THEM DIRECTLY. ACH makes a significant investment in the recruiting of new applicants and acknowledges the county has final approval of who may enter the facility. As a result, ACH does not expect the county to deny approval of an applicant presented to them in order for the county to employ that person directly. If, during the term of this agreement or within 1 year after this agreement's termination, the county should hire an applicant who was presented to them by ACH and denied approval by the county, the county agrees to pay ACH 30% of the applicant's first year's salary/compensation as a recruiting fee for each applicant.
- 2.6 DUTY TO PROTECT PATIENTS. The non-delegable duty to protect patients is, and always will be, vested in the county. This agreement does not result in the assumption of a non-delegable duty by ACH. As such, the county specifically retains the duty and obligation for security of the patients. This duty extends to the control of patient movement. ACH and its personnel will assume no responsibility for the movement of patients and assume no responsibility for patient protection at any time.
- 2.7 ELECTRONIC COMMUNICATIONS. The county agrees to provide to ACH copies of any electronic communications between ACH and ACH's employees and independent contractors in the county's possession (including stored on the county's email servers) as requested by ACH. The county agrees to treat electronic communications between ACH and its employees and independent contractors as confidential and agrees not to share those communications with any third party unless required by law.
- 2.8 EMPLOYEE RAIDING (ANTI-POACHING / NON-SOLICITATION AGREEMENT). ACH makes a significant investment in the training and professional development of our employees and independent

contractors. As a result, ACH does not expect the county to offer employment to or otherwise “poach” or solicit ACH employees or independent contractors **and the county is specifically prohibited from doing the same**. If the county should hire any ACH employee or independent contractor during this agreement’s term or within 1 year after this agreement’s termination, the county agrees to pay ACH a professional replacement fee of \$10,000 or 10% of this contract price, whichever is greater, for each employee or independent contractor, with the following exception: this does not apply to any person who was employed by the county prior to this agreement. It is expressly agreed by ACH and the county that the payment under this provision does not constitute a penalty and that the parties, having negotiated in good faith and having agreed that the payment is a reasonable estimate of damages in light of the anticipated harm caused by the breach related thereto and the difficulties of proof of loss and inconvenience or nonfeasibility of obtaining any adequate remedy, are estopped from contesting the validity or enforceability of such payment.

- 2.9 MEDICAL AND MENTAL HEALTH RECORDS. Patient medical and mental health records will always be the property of the county and will remain in the facility. The county agrees to provide copies of those records to ACH when requested.
- 2.10 MEDICAL EQUIPMENT (DURABLE). Medical equipment remains the responsibility of the county. At the county’s request, ACH may assist the county in securing the equipment at cost-effective pricing. Typical durable medical equipment expected in a medical unit would be: exam table, exam stool, ophthalmic / otoscope, peak flow meter, digital thermometer, stethoscope, X-large and large blood pressure cuffs, refrigerator (small), and scales. Upon termination of this agreement, the medical equipment will be in good working order, with allowances made for reasonable wear and tear.
- 2.11 NON-MEDICAL CARE OF PATIENTS. The county will provide and pay for non-medical needs of the patients while in the facility, including, but not limited to: daily housekeeping services; dietary services, including special supplements, liquid diets, or other dietary needs; building maintenance services; personal hygiene supplies and services; clothing; and linen supplies.
- 2.12 NURSING LICENSURE. ACH’s preference is to run a health care program using RNs. Ultimately, the level of nursing licensure ACH provides at the facility is the county’s decision (RN vs. LPN).
- 2.13 OFFICE EQUIPMENT (DURABLE). The county will provide use of county-owned office equipment and utilities in place at the facility’s health care unit. Typical office equipment expected in a medical unit would be a locking file (recommended four-drawer); paper punch; staple remover; stapler; cabinet for storing medical supplies such as Band-Aids, gauze, etc.; computer; fax machine; copier / printer; and toner. Upon termination of this agreement, the office equipment will be in good working order, with allowances made for reasonable wear and tear.
- 2.14 OFFICE SUPPLIES (DISPOSABLE). The county will provide disposable office supplies, such as medical charts, paper, pens, staples, and Post-It notes which are required for the provision of patient health care services.
- 2.15 OFFICER TRAINING. The duty to train the officer(s) is and always remains vested in the county. Upon request of the county, ACH may assist in training for officer(s) on certain topics as determined by the county. The county is solely responsible for overall operation of the facility, including medical care. The county maintains ultimate responsibility for training and supervising its correctional officers, including but not limited to emergency procedures, ensuring sick calls are passed along to the medical team, and properly distributing medications (where appropriate).
- 2.16 PREVENTATIVE SERVICES. If the county requests preventative services (such as flu shots, COVID vaccinations, etc.) for incarcerated patients or county employees, the county will pay for it. ACH may provide, but will not pay for, preventative services. Upon the county’s request, ACH will secure the

vaccination (for example) and related supplies (if applicable) through the correctional pharmacy or health department, then bill the county for any costs, and the county agrees to pay.

- 2.17 SECURITY. The county will maintain responsibility for the physical security of the facility and the continuing security of the patients. The county understands that adequate security services are necessary for the safety of the agents, employees, and subcontractors of ACH, as well as for the security of patients and officer(s), consistent with the correctional setting. The county will provide security sufficient to enable ACH and its personnel to safely provide the health care services described in this agreement. The county will screen ACH's proposed staff to ensure that they will not constitute a security risk. The county will have final approval of ACH's employees and independent contractors regarding security/background clearance. Should the facility unreasonably withhold security clearance and/or withhold security clearance on an unreasonably high quantity of proposed staff, it places an excessive burden on ACH to staff the facility. In that case, ACH may hire Agency worker(s) to temporarily staff the facility, and the county agrees to pay the difference between the Agency rate(s) and ACH rate(s).

ARTICLE 3:
COMPENSATION/ADJUSTMENTS

- 3.1 ANNUAL AMOUNT/MONTHLY PAYMENTS. The county agrees to pay \$244,888.11 per year to ACH under this agreement. To do so, the county agrees to make monthly payments of \$20,407.34 to ACH during the term of this agreement. ACH will bill the county approximately 30 days prior to the month in which services are to be rendered. The county agrees to pay ACH within 30 days of receipt of the bill. If the invoice is not paid within 30 days, the county agrees to pay a 1.5% per month finance charge.
- 3.1.1 ANNUAL AMOUNT UPON RENEWAL. Upon the annual anniversary of the commencement of services under this agreement, the annualized amount of increase for compensation will be the 12-Month Consumer Price Index (CPI) for hospital and related services – medical care or zero percent (0%), whichever is higher. The CPI will be calculated from the most recent CPI data as published by the Bureau of Labor Statistics.
- 3.2 FUNDING THE FACILITY'S HEALTH CARE PROGRAM. It is ultimately the responsibility of the county to appropriately fund the facility's health care program. As a result, ACH's health care program at the facility (staffing, etc.) is customized and approved by the county.
- 3.3 QUARTERLY ADJUSTMENTS.
- 3.3.1 AVERAGE DAILY POPULATION (ADP). ADP for a given quarter will be determined from the facility census records. For billing purposes, the county patient ADP will be 55 and the non-county patient ADP will be 0. Patients who are not presently incarcerated in the facility (i.e., persons on electronic monitoring or probation, or who are hospitalized, or in halfway housing or early release housing) should not be counted in either ADP reported to ACH by the county. The ADPs reported to ACH should only include those patients presently incarcerated in the facility.
- 3.3.2 PER DIEM.
- 3.3.2.1 COUNTY PATIENTS. When the ADP exceeds or falls below the contracted rate in any calendar quarter, the compensation variance will be figured on the average number of county patients above or below the contracted ADP for that quarter multiplied by the per diem rate of \$0.40 per patient per day. (Example: If the ADP for a quarter is 10 above the contracted ADP, additional compensation due will be calculated as follows: 10 x \$0.40 x 91)

- 3.3.2.2 NON-COUNTY PATIENTS. A separate per diem rate of \$0.40 per patient per day will be assessed for each non-county patient housed in the facility in excess of the contracted non-county patient ADP.
- 3.3.3 ARREARS. Any contract amount in arrears will be settled through reconciliation and adjusted accordingly. Adjustments will be made to the first monthly invoice prepared after reconciliation between ACH and the county. Payment of the adjusted amount will be due upon receipt of said invoice.

ARTICLE 4:
TERM AND TERMINATION

- 4.1 TERM. The term of this agreement will begin on September 1, 2020 at 12:01 A.M. and will continue in full force and effect until December 31, 2021 at 11:59 P.M., unless earlier terminated, extended, or renewed pursuant to this agreement. This agreement will automatically renew for successive 1-year periods unless either party gives 30 days' written notice prior to the end of a term.
- 4.2 TERMINATION.
- 4.2.1 TERMINATION FOR LACK OF APPROPRIATIONS. It is understood and agreed that this agreement will be subject to annual appropriations by the county. If funds are not appropriated for this agreement, then upon exhaustion of such funding, the county will be entitled to immediately terminate this agreement. Recognizing that such termination may entail substantial costs for ACH, the county will act in good faith and make every effort to give ACH reasonable advance notice of any potential problem with funding or appropriations. The county agrees to pay for services rendered up to the point of termination.
- 4.2.2 30-DAY OUT CLAUSE. Notwithstanding anything to the contrary contained in this agreement, the county or ACH may, without prejudice to any other rights they may have, terminate this agreement by giving 30 days' advance written notice to the other party. If the county gives ACH less than 30 days' advance written notice, the county agrees to pay to ACH 1-month's contract price as an early termination fee.

ARTICLE 5:
GENERAL TERMS AND CONDITIONS

- 5.1 ADVICE OF COUNSEL. Each of the parties (a) has had the opportunity to seek counsel, legal or otherwise, prior to entering into this agreement, (b) is freely entering into this agreement of his/her or its own volition, and (c) understands and agrees that this agreement will be construed as if drafted by both parties and not by one party solely.
- 5.2 ASSIGNMENT. ACH may not assign this agreement or any rights hereunder in whole or in part. Subject to the foregoing, this agreement will inure to the benefit of and be binding upon each of the heirs, permitted assigns, and successors of the respective parties. Any assignment in violation of this section will be null and void.
- 5.3 ATTORNEY FEES AND COSTS. In the event a lawsuit, arbitration, or mediation is initiated by either party, the party against whom a judgment or award is entered will also be liable for costs of suit and reasonable attorneys' fees as set by the court or arbitrator.
- 5.4 AUTHORITY. The persons signing below represent that they have the right and authority to execute this agreement for their respective entities and no further approvals are necessary to create a binding agreement.

- 5.5 COMPLIANCE WITH FEDERAL, STATE AND LOCAL LAWS. The county and ACH agree that no party will require performance of any ACH or county employee, agent or independent contractor that would violate federal, state and/or local laws, ordinances, rules and/or regulations. If the county elects not to follow any federal, state, or local law, the parties agree the county will be responsible for all costs associated with noncompliance. The county will be responsible for any additional services required at the facility as the result of governmental (including, but not limited to, the Department of Justice, Immigration and Customs Enforcement, Department of Corrections, Federal Bureau of Prisons, or United States Marshals Service) investigation, mandate, memorandum, or order. Should new legislation require substantial new medical treatment, the county will pay for it, unless specifically agreed upon in writing between ACH and the county.
- 5.6 COUNTERPARTS; HEADINGS. This agreement may be executed in counterparts, each of which will be an original and all of which will constitute one agreement. The headings contained in this agreement are for reference purposes only and will not affect in any way the meaning or interpretation of this agreement. The term "patient" includes incarcerated detainees and inmates.
- 5.7 ENTIRE AGREEMENT; AMENDMENT. This agreement represents the entire understanding of the parties with respect to the subject matter hereof, supersedes and cancels all prior agreements, understandings, arrangements, or representations between the parties with respect to such subject matter, and may only be amended by written agreement of both parties. The parties agree that their performances hereunder do not obligate either party to enter into any further agreement or business arrangement.
- 5.8 EQUAL EMPLOYMENT OPPORTUNITY. It is the policy of ACH to provide equal employment opportunities to all employees and applicants for employment without regard to race, color, religion, sex, national origin, disability, age, or genetics. This policy applies to all terms and conditions of employment including, but not limited to, recruitment, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, benefit plans, all forms of compensation, and training.
- 5.9 EXCUSED PERFORMANCE. In case performance of any terms or parts hereof will be delayed or prevented because of compliance with any law, decree, or order of any governmental agency or authority of local, state, or federal governments or because of riots, public disturbances, strikes, lockouts, differences with workers, fires, floods, Acts of God, pandemics, or any other reason whatsoever which is not within the control of the parties whose performance is interfered with and which, by the exercise of reasonable diligence, said party is unable to prevent, the party so suffering may at its option, suspend, without liability, the performance of its obligations hereunder during the period such cause continues.
- 5.10 FILMING. ACH does not consent to the filming of its employees for any commercial purpose including, but not limited to, documentaries, docuseries (including, but not limited to, "60 Days In"), etcetera. If the facility and/or county decide to engage in such a project, they agree to notify ACH's legal department at least 90 days prior to filming, at 309-692-8100; facsimile: 309-214-9977; or email: Contracts@advancedch.com. ACH reserves the right to terminate the agreement prior to the beginning of the filming of such a project. ACH will have no obligation under this agreement to maintain insurance coverage against any loss or damage caused or necessitated by the filming of such a project. The county agrees to hold harmless and indemnify ACH and its employees against any loss or damage, including reasonable attorneys' fees and other costs of litigation, caused or necessitated by the filming of such a project.
- 5.11 FURTHER ACTS. The parties agree to perform any further acts and execute and deliver any further documents that may be reasonably necessary to carry out the provisions of this agreement.
- 5.12 GOVERNING LAW. This agreement will be governed by the laws of the State of Minnesota (without reference to conflicts of laws principles).

- 5.13 INDEPENDENT CONTRACTORS. ACH may engage certain health care professionals as independent contractors rather than employees. The county understands and acknowledges that some physicians, advanced practice providers, nurses, mental health workers, consultants, specialists, and other allied health professionals practicing with ACH (“health care team members”) are not employees or associates of ACH; and that ACH is not responsible for their opinions, decisions or medical procedures performed.
- 5.14 NO GRANT OF RIGHTS. Each of the parties understands and agrees that no grant or license of a party’s rights in any patent, trademark, trade secret, copyright and/or other intellectual property right is made hereby, expressly or by implication.
- 5.15 NO RELATIONSHIP OR AUTHORITY. The parties agree that ACH will at all times be an independent contractor in the performance of the services hereunder, and that nothing in this agreement will be construed as or have the effect of constituting any relationship of employer/employee, partnership, or joint venture between the county and ACH. ACH does not have the power or authority to bind the county or to assume or create any obligation or responsibility on the county’s behalf or in the county’s name, except as otherwise explicitly detailed in this agreement, and ACH will not represent to any person or entity that ACH has such power or authority. ACH will not act as an agent nor will ACH be deemed to be an employee of the county for the purposes of any employee benefit program.
- 5.16 NOTICE. Any notice required or permitted to be given hereunder will be in writing and delivered to the respective addresses in this section or such other addresses as may be designated in writing by the applicable party from time to time and will be deemed to have been given when sent. To the county: Goodhue County Jail, 430 West 6th Street, Red Wing, MN 55066; facsimile: 651-267-2728; email: gwen.frazier@co.goodhue.mn.us, marty.kelly@co.goodhue.mn.us, Jeremy.lerfald@co.goodhue.mn.us, mark.agre@co.goodhue.mn.us, mark.bolster@co.goodhue.mn.us, cory.gagnon@co.goodhue.mn.us. To ACH: Advanced Correctional Healthcare, Inc., Attn: Associate General Counsel, 3922 West Baring Trace, Peoria, IL 61615; facsimile: 309.214.9977; email: Contracts@advancedch.com.
- 5.17 OTHER CONTRACTS AND THIRD PARTY BENEFICIARIES. The parties acknowledge that ACH is not bound by or aware of any other existing contracts to which the county is a party and which relate to the provision of health care to patients at the facility. The parties agree that they have not entered into this agreement for the benefit of any third person(s) and it is their express intention that this agreement is intended to be for their respective benefits only and not for the benefits of others who might otherwise be deemed to constitute third party beneficiaries thereof.
- 5.18 SEVERABILITY. If any provision of this agreement, or any portion thereof, is found to be invalid, unlawful, or unenforceable to any extent, such provision will be enforced to the maximum extent permissible so as to effect the intent of the parties, and the remainder of this agreement will continue unaffected in full force and effect. The parties will negotiate in good faith an enforceable substitute provision for such invalid provision that most nearly achieves the same intent and economic effect.
- 5.19 SUBCONTRACTING. ACH may subcontract services including, but not limited to, biomedical waste disposal, electronic medical records, mobile services, pharmaceutical services, staffing, and training.
- 5.20 TRAINING MATERIAL. Information in any training material should be treated as guidelines, not rules. The information presented is not intended to establish a standard of medical care and is not a substitute for common sense. The information presented is not legal advice, is not to be acted on as such, may not be current, and is subject to change without notice. Each situation should be addressed on a case-by-case basis.
- 5.21 USE BY OTHER PUBLIC AGENCIES (PIGGYBACK). ACH agrees to allow the county to authorize other public agencies in the county to purchase the proposed items by issuance of a purchase order at

the same terms and conditions as this agreement, and to make payments directly to ACH during the period of time that this agreement is in effect.

- 5.22 WAIVER. Any waiver of the provisions of this agreement or of a party's rights or remedies under this agreement must be in writing to be effective. Failure, neglect, or delay by a party to enforce the provisions hereof or its rights or remedies at any time, will not be construed as a waiver of such party's rights or remedies hereunder and will not in any way affect the validity of this agreement or prejudice such party's right to take subsequent action.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals the date and year written below.

ADVANCED CORRECTIONAL HEALTHCARE, INC.

Jessica Young, President

Date

COUNTY OF GOODHUE, MINNESOTA



Marty Kelly, Sheriff

8-7-20

Date

Please complete and return via email to Contracts@advancedch.com.

If this contract is not returned to ACH by 8/30/20, the price may be subject to increase.



Jess Greenwood, P.E.
Deputy Director – Assistant Engineer
Goodhue County Public Works Department

2140 Pioneer Road
Red Wing, MN 55066
Office (651) 385-3025

TO: Honorable County Commissioners
Scott Arneson, County Administrator

FROM: Jess Greenwood, Deputy Director / Assistant Engineer

RE: 18 Aug 2020 County Board Meeting – CONSENT AGENDA
Award 2020 Box Culvert Construction Contract – S.A.P. 025-599-107, etc.

Date: 10 Aug 2020

Summary

It is requested that the County Board award the 2020 box culvert construction contract to the lowest responsible bidder.

Background

Bids for the box culvert projects were opened Tuesday, August 4, 2020. The contract consists of the installation of one box culvert and the extension of two culverts:

Replace L0623 in Leon Township with 25K01
Extend 95618 & 93615 on CSAH 27

Seven bids were received and read aloud with two of those bids containing irregularities requiring them to be rejected. In all, five bids were considered responsible and are being reported.

Alternatives

- Award the work to the lowest responsible bidder.
- Award to another bidder.
- Reject all bids.

Recommendations

It is the recommendation of staff to award the 2020 Box Culvert Construction Contract to Fitzgerald Excavating & Trucking, Inc. with the lowest responsible bid of \$484,103.00; additionally, staff is requesting change order authority not to exceed 10% of the approved bid.

Abstract of Base Bids

<u>Company</u>	<u>Bid Amount</u>	<u>%over/under estimate</u>	
Fitzgerald Excavating & Trucking, Inc.	\$484,103.00	23.42%	Under
Minnowa Construction, Inc.	\$679,565.85	7.51%	Over
Landwehr Construction, Inc.	\$723,215.11	14.41%	Over
Schumacher Excavating, Inc.	\$1,111,357.00	75.82%	Over
Carl Bolander & Sons Co.	\$1,256,513.80	98.78%	Over

**BOARD OF COUNTY COMMISSIONERS
GOODHUE COUNTY, MINNESOTA**

Date: 18 Aug 2020

Moved by _____, seconded by _____ and carried to approve the award of bid for 2020 Box Culvert Construction Contract SAP 025-599-107, etc. to Fitzgerald Excavating & Trucking of Goodhue, MN, with the lowest responsible bid of \$484,103.00 based on staff reports and findings of fact; and to allow staff change order authority not to exceed 10% of the approved bid.

State of Minnesota
County of Goodhue

Flanders	Yes	___	No	___
Anderson	Yes	___	No	___
Majerus	Yes	___	No	___
Drotos	Yes	___	No	___
Nesseth	Yes	___	No	___

I, Scott Arneson, duly appointed, qualified and County Administrator of the County of Goodhue, State of Minnesota, do hereby certify that I have compared the foregoing copy of a resolution with the original minutes of the proceedings of the Board of County Commissioners, Goodhue County, Minnesota at their session held on the 18th day of August 2020, now on file in my office, and have found the same to be a true and correct copy thereof.

Witness my hand and official seal at Red Wing, Minnesota, this 18th day of August 2020.

Scott Arneson
County Administrator



Greg Isakson, P.E.
Public Works Director/County Engineer
Goodhue County Public Works Department

2140 Pioneer Road, Red Wing, MN 55066
Office (651) 385-3025

TO: Honorable County Commissioners
Scott Arneson, County Administrator

FROM: Greg Isakson, Public Works Director

RE: 18 Aug 20 County Board Meeting- **CONSENT AGENDA**
Approve Access Construction Agreement with Zumbrota Golf
Course Properties, LLC

Date: 12 Aug 20

Summary

It is requested that the County Board approve the attached CSAH 6 access construction agreement with Zumbrota Golf Course Properties, LLC.

Background

Zumbrota Golf Course Properties, LLC (ZGCP) plans to construct the next phase of the Highlands of Zumbrota development. As part of its planning, ZGCP requested a residential subdivision access to CSAH 6 in north Zumbrota. The County will begin reconstructing CSAH 6 in the area this month (SAP 025-606-020), and we plan to pave it in 2021 (SAP 025-606-021). Staff met with ZGCP and its engineering firm, and it was agreed that joint construction of both the development's new access and its future pavement surface would be mutually beneficial.

The attached agreement details the items necessary to construct and pave the access to the new subdivision, and includes an estimate for the work. All costs associated with the access construction will be borne solely by ZGCP and no public funds are proposed.

Alternatives

- Approve the proposed access construction agreement with ZGCP.
- Take no action.

Recommendations

It is the recommendation of staff that the Board approve the attached agreement with Zumbrota Golf Course Properties, LLC.

**ACCESS CONSTRUCTION AGREEMENT
BY AND BETWEEN**

COUNTY OF GOODHUE

AND

ZUMBROTA GOLF COURSE PROPERTIES, LLC

THIS ACCESS CONSTRUCTION AGREEMENT (this "Agreement") is made and entered into this _____ day of _____, 20____ by and between Goodhue County, a municipal corporation of the State of Minnesota (the "County"), and Zumbrota Golf Course Properties, LLC a limited liability corporation under the laws of the State of Minnesota (the "Developer").

RECITALS

WHEREAS, the Developer has made application to the County for approval to construct an access on to County State Aid Highway No. 6 (CSAH 6) from a proposed residential Subdivision which is to be located on a parcel number 72.724.0600 in the County; and

WHEREAS, in recognition of the fact that the County Board is the road authority, that the CSAH 6 access to the Developer's proposed Subdivision shall be regulated by the terms and conditions of the County ordinances, standards, and policies, and such other laws or ordinances as may apply; and

WHEREAS, in 2020 the County intends to improve by reconstruction and new pavement surfacing the segment of CSAH 6 adjacent to the Developer's parcel under State Aid Projects 025-606-020 and 025-606-021 (SAP 025-606-020 and SAP 025-606-021); and

WHEREAS, it is agreed by the County and the Developer that it would be mutually beneficial to construct the Developer's access into the proposed residential Subdivision at the same time CSAH 6 is being reconstructed; and

WHEREAS, the cost of construction of the Developer's access to CSAH 6 must be borne solely by the Developer and not paid for by public funds through either SAP 025-606-020, SAP 025-606-021, or by the County.

NOW THEREFORE, in consideration of the mutual promises and conditions herein after contained, the County and the Developer, hereby agree as follows:

AGREEMENT

ARTICLE I REPRESENTATIONS AND RIGHT TO PROCEED

- 1.1. **Developer's Representations and Warranties.** The Developer hereby makes the following representations and warranties to the County as inducement to it entering into this Agreement:
- a. The Developer is the fee owner of parcel number 72.724.0600 in the County;
 - b. The Developer has the right, power and authority to execute, deliver and perform its obligations under this Agreement;
 - c. The Developer is not aware of any violation, default, breach, suit, action, or proceeding which may interfere with its ability to fully perform its obligations under this Agreement;
 - d. None of the representations and warranties made by the Developer, or made in any exhibit hereto or memorandum or writing furnished or to be furnished by the Developer or on its behalf, contains or will contain any untrue statement of material fact or admits any material fact, the omission of which would be misleading; and
 - e. The Developer has sufficient funds or has obtained a commitment for financing in an amount adequate to finance construction of the improvements.

ARTICLE II IMPROVEMENTS AND PLANS

- 2.1. **Obligations and Conditions.** The County agrees to, at its own cost, develop the necessary plans and specifications related to all improvements required for the Developer's Subdivision access to CSAH 6. These improvements in the area of the parcel access are those made necessary by the Subdivision access, are detailed in the plans included in Exhibit A, and in addition to those required by SAP 015-606-020 & SAP 025-606-021 project work.
- 2.2. **Developer Cost.** The Developer shall, at its own cost, pay the County for all work necessary to construct and install the access improvements. A schedule for such payment is detailed in Exhibit B and Exhibit C.
- 2.3. **Service to be Performed by the County.** The County will perform the construction engineering and inspection necessary for the access improvement. It is acknowledged that the cost to the Developer for those services is included in the Exhibit B and Exhibit C pay items.
- 2.4. **Construction of the Improvements.** The construction, installation, materials, and equipment used related to the Improvements shall be in accordance with the approved Plans and as may otherwise be required in the County's engineering standards and requirements.
- 2.5. **Supervision.** All of the work on the Improvements shall be under and subject to supervision of the County Engineer and any other governmental agency that has jurisdiction over the work.

- 2.6. **Right of Entry.** The Developer hereby grants an irrevocable right of entry and right of construction to the County, its employees, agents, contractors, and consultants to enter the Property as needed to inspect and perform any work required of the County by this Agreement.

ARTICLE III SECURITY AND BREACH

- 3.1. **Security.** To secure performance of the Developer's obligations under this Agreement, and to protect the County and its taxpayers from financial loss related to a breach by the Developer, the Developer shall provide the County security in accordance with this Section (collectively, the "Security").
- a. The Developer shall furnish the County security in the form of cash or a bank letter of credit to secure the proper construction and completion of the Improvements as required by this Agreement (the "Improvement Security"). The amount of the required Improvement Security includes the signage costs and an amount equal to at least one hundred and twenty five percent of the total estimated construction costs as indicated on the attached **Exhibit B and Exhibit C.** A letter of credit shall not be used as Improvement Security unless it is in a form acceptable to the County, is issued by a bank doing business in Minnesota that is acceptable to the County, it is drafted so as to remain in effect through 2022, and allows the County to draw upon it, in whole or in part, as needed to complete the construction of any or all of the Improvements as determined by the County.
 - b. The Improvement Security is for the purpose of ensuring that the County is fully reimbursed its costs. The County undertakes no obligation to utilize any of its funds to complete the Improvements. The Improvement Security shall be utilized by the County as needed to complete the Improvements and to reimburse the County for any and all costs related to completion of said Improvements, including any and all additional costs incurred in the event that construction of Improvements must be done as a public improvement project. The County undertakes no responsibility to pay from the Improvement Security or otherwise any of the contractors, subcontractors, material suppliers, or any other person the Developer contracted with to perform any work, or to supply any materials, to the construction of the Improvements.
 - c. The amount of the Security is subject to review and adjustment by the County Board in order to maintain 1.25 times the Total Estimated Cost of Improvements and shall consider variables such as weather, inflation, and other unforeseen changes in original estimates of cost. This review and adjustment shall include any increase or decrease in the estimated amount of any of the other costs that make up the Total Estimated Costs.
- 3.2. **Release of Security.** After completion by the County the Improvements, the Developer may submit a written request to the County for a release of the Security.

3.3. **Violation of Agreement.**

- a. **Events of Default.** One or more of the following shall constitute an event of default ("Event of Default") by the Developer:
 1. Failure by Developer to maintain the required Security with the County; or
 2. Failure by Developer to substantially observe or perform any material covenant, condition, obligation or agreement on its part to be observed or performed under this Agreement, as reasonably determined by the County, within fourteen (14) days after notice thereof by the County to the Developer, or such longer period of time as may reasonably be required to cure such default provided the Developer is proceeding with diligence to do so.
- b. **Notice of Default.** Except as otherwise provided in this Agreement, upon the occurrence of any Event of Default by Developer, its successors or assigns, the County shall give the Developer fourteen (14) days mailed notice thereof (via certified and regular US mail). The fourteen (14) day notice period shall be deemed to run from the date of deposit in the United States mail. If the Developer fails to cure such Event of Default within said fourteen (14) day period, or any other time period as determined at the sole discretion of the County, the County is hereby granted the right and the privilege to pursue any remedy provided herein or as may otherwise be available to the County under law immediately and without further notice or consent of the Developer.

3.4. **Remedies on Default.** Whenever an Event of Default occurs, the County may take any one or more of the following actions:

- a. The County may suspend its performance under this Agreement until it receives assurances from the Developer, deemed adequate by the County, that the Developer will cure its default and continue its performance under the Agreement;
- b. The County may initiate such action, including legal or administrative action, whether in law or in equity, as is necessary for the County to secure performance of any provision of this Agreement or recover any amounts due under this Agreement from the Developer or recover any damages sustained by the County as a result of the Developer's default;
- c. The County may immediately draw on the Security as needed to complete the Improvements and to reimburse itself for all actual costs and expenses, plus all costs and attorney's fees incurred in enforcing this Agreement;

ARTICLE IV GENERAL PROVISIONS

- 4.1. **Indemnification.** The Developer shall indemnify and hold the County, its officers, employees, agents, and consultants harmless from claims made by it and third parties for damages sustained or costs incurred resulting from or arising out of any work

required by this Agreement or development of the Property. The Developer shall fully indemnify the County, its Board members, officers, employees, agents and consultants for all costs, damages and expenses which the County may pay or incur in consequence of such claims, including reasonable attorney's fees, costs, disbursements, and all other costs. Nothing herein shall require the Developer to indemnify the County, its Board members, officers, employees, agents and consultants from the consequences of their own negligence. Also, nothing herein shall constitute a waiver by the County of any exemptions from, or limits on, liability available to it under Minnesota Statutes, or other law.

ARTICLE V MISCELLANEOUS PROVISIONS

- 5.1. **Binding Effect.** The terms and provisions hereof shall be binding upon and inure to the benefit of the heirs, representative, successors and assigns of the parties hereto and shall be binding upon all future owners of all or any part of the Subdivision. References herein to the Developer, if there be more than one, shall mean each and all of them.
- 5.2. **Notices.** Whenever, in this Agreement, it shall be required or permitted that a notice or demand be given or served, such notice or demand shall be delivered personally or mailed by United States Mail to addresses hereinafter set forth. Such notice or demand shall be deemed timely given when delivered personally or when deposited in the mail as set forth herein.

Notice to Developer shall be addressed as follows:

Zumbrota Golf Course Properties, LLC
4057 28th Street NW
Rochester, MN 55901

Notice to County shall be addressed as follows:

County Engineer
Goodhue County
2140 Pioneer Road
Red Wing, MN 55066

- 5.3. **Choice of Law and Venue.** This Agreement shall be governed in accordance with the laws of the State of Minnesota. Any disputes, controversies, or claims arising out of this Agreement shall be heard in the state or federal courts of Minnesota, and all parties to this Agreement waive any objection to the jurisdiction of these courts, whether based on convenience or otherwise.
- 5.4. **Assignment.** The Developer may not assign this Agreement without the written permission of the County. An approved assignee assumes all obligations under this Agreement and must provide the County the required Security.
- 5.5. **Non-waiver.** Each right, power or remedy conferred upon the County by this Agreement is cumulative and in addition to every other right, power or remedy, express or implied, now or hereafter arising, or available to the County at law or in equity, or under any other

agreement. Each and every right, power and remedy herein set forth or otherwise so existing may be exercised from time to time as often and in such order as may be deemed expedient by the County and shall not be a waiver of the right to exercise at any time thereafter any other right, power or remedy. If either party waives in writing any default or nonperformance by the other party, such waiver shall be deemed to apply only to such event and shall not waive any other prior or subsequent default.

- 5.6. **License**. The Developer hereby grants the County, its agents, employees, officers and contractors a license to enter the Subdivision to perform all work and inspections deemed appropriate by the County in conjunction with development of the Subdivision.
- 5.7. **References**. The listing of examples, or a description of the types of items included in a reference, contained in this Agreement are intended to be illustrative without intending to limit the reference to the examples or descriptions provided. All such lists or descriptions shall be interpreted as being preceded by the phrase "including, but not limited to".
- 5.8. **Incorporation by Reference**. All recitals, exhibits attached hereto, and all plans, special provisions, proposals, specifications and contracts for the Improvements furnished and let pursuant to the Agreement shall be and are hereby incorporated by reference and made a part of this Agreement as fully as if set forth herein.
- 5.9. **Separability**. In case of any one or more of the provisions contained in this Agreement shall be invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions contained herein and any application thereof shall not in any way be affected or impaired thereby.
- 5.10. **Counterparts**. This Agreement may be executed in any number of counterparts, each of which will constitute one and the same instrument.
- 5.11. **Enforcement**. The County may take any action or any combination of actions set forth in the Agreement to enforce its terms and conditions, including use of the Security as needed to correct any Event of Default. In addition, the County may pursue any and all legal or equitable actions available to it in order to enforce the terms and conditions of this Agreement. In every case the County shall be entitled to reimburse itself for its enforcement costs, including attorneys' fees and court costs, from the Security and, if the Security is not sufficient, by placing the costs against the lots in the Subdivision.

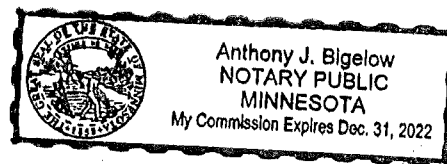
IN WITNESS WHEREOF, the County and The Developer have caused this Agreement to be duly executed on the day and year first above written.

Zumbrota Golf Course Properties, LLC (DEVELOPER)

By Joel Bigelow
(Joel Bigelow as Chief Manager)

Joel Bigelow
(Signature)

STATE OF MINNESOTA)
)ss.
COUNTY OF GOODHUE)



Subscribed and sworn to before me this 10th day of August, 2020 by
Developer on behalf of Zumbrota Golf Course Properties, LLC a Minnesota Limited
Liability Company, with authority.

Anthony J. Bigelow
Notary Public

GOODHUE COUNTY (COUNTY)

Approved by the County Board on the _____ day of _____, 20__.

By: _____
County Chairperson

By: _____
County Administrator

STATE OF MINNESOTA)
)ss.
COUNTY OF GOODHUE)

Subscribed and sworn to before me this _____ day of _____, 20__ by
_____ and _____, the County Chairperson and the
County Administrator, respectively, on behalf of Goodhue County.

Notary Public

EXHIBIT A
Zumbrota Golf Adjustment Plans and Cross-Sections

PATH & FILENAME: P:\CO.ROADS\6CSAH\606-020\Estimated Quantities.dgn MODEL 1-Est Quan PLOTTED/REVISED: 20-JUL-2020 12:43

STATEMENT OF ESTIMATED QUANTITIES

Table with columns: TAB, ITEM NOTES, ITEMS NO., ITEMS, UNITS, MUNICIPAL (GRADING SAP, STORM SEWER SAP), RURAL (GRADING SAP, STORM SEWER SAP), ZUMBROTA UTILITIES, BIGELOW TURN LANES, TOTAL QUANTITY. Rows include items like MOBILIZATION, CLEARING, GRUBBING, etc.

ITEM NOTES

- 1. INCLUDES APRON/END SECTION REMOVAL.
2. THE SURFACING REMOVED MAY BE RECYCLED FOR USE ON THIS PROJECT...
3. INCLUDES 7,110 CY OF TOPSOIL. TOPSOIL IS NOT LISTED IN EXCAVATION VOLUME OR FILL VOLUMES ON CROSS SECTION SHEETS...
18. ALL INFORMATION FOR ZUMBROTA UTILITES SHALL BE FOUND UNDER PLAN SHEETS U1-U17

CONSTRUCTION NOTES

THE DENSITY OF THE EMBANKMENT AND THE AGGREGATE SURFACE SHALL BE THAT ATTAINED BY THE METHOD OF QUALITY COMPACTION IN ACCORDANCE WITH THE REQUIREMENTS OF 2105.3. WHEN THE WORD INCIDENTAL IS USED IN THIS PLAN IT MEANS NO DIRECT PAYMENT SHALL BE MADE. SELECT GRADING MATERIALS SHALL BE USED FOR ALL EMBANKMENT CONSTRUCTION AND SHALL CONSIST OF ALL SOILS ENCOUNTERED EXCEPT TOPSOILS, HIGHLY ORGANIC SOILS, DEBRIS, AND OTHER UNSUITABLE MATERIALS.

STATEMENT OF ESTIMATED QUANTITIES CONTINUED ON NEXT PAGE.

Exhibit A - Zumbrota Golf Adjustment

I HEREBY CERTIFY THAT THIS PLAN SHEET WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.

DATE LIC. NO. 49150 ENGINEER

GOODHUE COUNTY DEPARTMENT OF PUBLIC WORKS

ESTIMATED QUANTITIES, AND NOTES

S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

SHEET NO. 2 OF 41 SHEETS

STATEMENT OF ESTIMATED QUANTITIES											
TAB	ITEM NOTES	ITEMS NO.	ITEMS	UNITS	MUNICIPAL		RURAL		ZUMBROTA UTILITIES	BIGELOW TURN LANES	TOTAL QUANTITY
					GRADING SAP 025-606-020	STORM SEWER SAP 025-606-020	GRADING SAP 025-606-020	STORM SEWER SAP 025-606-020			
	18	2503.603	6" PVC SANITARY SERVICE PIPE	LF					170		170
	18	2503.603	TELEWISE SANITARY SEWER	LF					1150		1150
	18	2504.602	RELOCATE HYDRANT	EA					1		1
	18	2504.602	ADJUST VALVE BOX-WATER	EA					19		19
	18	2504.602	RELOCATE GATE VALVE	EA					1		1
	18	2504.602	F&I 6" HYDRANT - 8' BURY	EA					1		1
	18	2504.602	F&I 6" HYDRANT - 9' BURY	EA					1		1
	18	2504.602	F&I 6" HYDRANT - 10.5' BURY	EA					2		2
	18	2504.602	F&I 6" HYDRANT - 11' BURY	EA					1		1
	18	2504.602	F&I 24" HYDRANT EXTENSION	EA					1		1
	18	2504.602	F&I 30" HYDRANT EXTENSION	EA					2		2
	18	2504.602	F&I 42" HYDRANT EXTENSION	EA					1		1
	18	2504.602	1" CORPORATION STOP	EA					2		2
	18	2504.602	1" CURB STOP & BOX	EA					2		2
	18	2504.602	12"X6" WET TAP	EA					1		1
	18	2504.602	1-INCH COMPRESSION FITTING	EA					6		6
	18	2504.603	1" TYPE K COPPER PIPE	LF					185		185
	18	2504.603	6" PVC WATERMAIN	LF					15		15
	18	2504.603	8" PVC WATERMAIN	LF					6		6
	18	2506.502	ADJUST FRAME & RING CASTING	EA					1		1
30A, 5G		2506.502	CASTING ASSEMBLY	EA	1	21		13			35
30A		2506.503	CONSTRUCT DRAINAGE STRUCTURE DESIGN H	LF				3			16
30A, 5G		2506.503	CONSTRUCT DRAINAGE STRUCTURE DES 48-4020	LF	9	80		32			121
30A		2506.503	CONSTRUCT DRAINAGE STRUCTURE DES 60-4020	LF				9			9
30A		2506.503	CONSTRUCT DRAINAGE STRUCTURE DES 66-4020	LF		6		6			12
	18	2506.602	F&I ECCENTRIC SANITARY MANHOLE CONE	EA					2		2
	18	2506.602	F&I 1' BARREL SECTION & ADJUST CASTING	EA					1		1
	18	2506.602	F&I 1.5' BARREL SECTION & ADJUST CASTING	EA					2		2
	18	2506.602	F&I 2' BARREL SECTION & ADJUST CASTING	EA					1		1
	18	2506.602	F&I 2.5' BARREL SECTION & ADJUST CASTING	EA					1		1
	18	2506.602	F&I 3' BARREL SECTION & ADJUST CASTING	EA					2		2
	18	2506.602	F&I 3.5' BARREL SECTION & ADJUST CASTING	EA					1		1
	18	2506.602	F&I 4' BARREL SECTION & ADJUST CASTING	EA					2		2
	18	2506.602	SUPPLY FRAME & RING CASTING	EA					2		2
	18	2506.602	SANITARY MANHOLE TYPE 3	EA					3		3
	18	2506.602	SANITARY MANHOLE TYPE 3A	EA					1		1
5G	7	2511.507	RANDOM RIPRAP CL III	CY	19			19			38
	18	2521.518	4" CONCRTE WALK	SF					99		99
	16, 18	2531.503	CONCRETE CURB & GUTTER DESIGN B618	LF	225				100		325
	17, 18	2563.601	TRAFFIC CONTROL	LS	0.3	0.14	0.36	0.08	0.12		1
	18	2573.501	STABILIZED CONSTRUCTION EXIT	LS	0.3	0.14	0.36	0.08	0.12		1
30A, 5G	14	2573.502	STORM DRAIN INLET PROTECTION	EA	1	19		13			33
5J	8	2573.503	SEDIMENT CONTROL LOG, TYPE WOOD FIBER	LF	96		256				352
5H	8	2573.503	SILT FENCE, TYPE MS	LF	330		2205				2535
	16, 18	2574.507	COMMON TOPSOIL BORROW	CY	50				50		100
	9	2574.508	FERTILIZER TYPE 3	LB	1400		2000				3400
30A, 5G, 5I	13, 15	2575.504	EROSION CONTROL BLANKET CATEGORY 3N	SY	108	1258	248	390		60	2064
	16, 18	2575.504	SODDING TYPE LAWN	SY	100				350		450
		2575.505	DISK ANCHORING	ACRE	7		10				17
		2575.505	SEEDING	ACRE	7		10				17
	10	2575.508	SEED MIXTURE 25-141	LB	413		590				1003
	10	2575.509	MULCH MATERIAL, TYPE 1	TON	22		32				54
	5	2575.523	RAPID STABILIZATION METHOD 3	MGAL	5		10				15

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DATE _____ LIC. NO. 49150 ENGINEER _____

GOODHUE COUNTY
DEPARTMENT OF PUBLIC WORKS

ESTIMATED QUANTITIES CONTINUED.
S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

24-JUL-2020 09:28

PLOTTED/REVISED:

MODEL 3-schedules

P:\CO.ROADS\6CSAH\606-020\Estimated Quantities.dgn

PATH & FILENAME:

5G CENTERLINE PIPE												
STATION	DESCRIPTION AND LENGTH		APRON		DRAINAGE STRU. DESIGN 48-2040		FINE AGGREGATE BEDDING		EROSION CONTROL BLANKET (SY) ①		RIP RAP CLASS III	
	MUNICIPAL	RURAL	MUNICIPAL	RURAL	MUNICIPAL (LF)	RURAL (LF)	MUNICIPAL (CY)	RURAL (CY)	MUNICIPAL (SY)	RURAL (SY)	MUNICIPAL (CY)	RURAL (CY)
1+75.00 (WALNUT ST)	22" SPAN RC PIPE- ARCH CL IA 40LF		2-STANDARD			#	33		12		N/A	
54+67.00	42" R C PIPE CLASS II 32LF	42" R C PIPE CLASS II 32LF	1 - SAFETY APRON & GRATE DES 3132				76	76	26	26	13	13
66+48.00	24" R C PIPE CLASS II 45LF	24" R C PIPE CLASS II 45LF	1-STANDARD			8.5	45	45	9	9	6	6
TOTAL						# 8.5	154	121	47	35	19	19

DRAINAGE STRUCTURE REQUIRES A A-4D CASTING ASSEMBLY CONSISTING OF A 700-4 RING/FRAME CASTING AND 715 COVER CASTING (MnDOT STANDARD PLATE 4101, 4110)

5H SILT FENCE TYPE MS		
STATION RANGE	MUNICIPAL (LF)	RURAL (LF)
10+50 TO 12+00 RT	150	
29+00 TO 30+40 RT		140
31+00 TO 34+00 LT		300
36+00 TO 38+15 LT		215
38+95 TO 40+75 LT	180	
46+50 TO 55+50 RT		900
60+50 TO 67+00 RT		650
TOTAL		330

5I ROAD, DRIVEWAY & FIELD ENTRANCE								
STATION	ENTRANCE TYPE	CULVERT DESCRIPTION	LENGTH		SAFETY APRONS		EROSION CONTROL BLANKET ①	
			MUNICIPAL (LF)	RURAL (LF)	MUNICIPAL (EACH)	RURAL (EACH)	MUNICIPAL (SY)	RURAL (SY)
11+84 RT	CUL-DE-SAC ENTRANCE	CURB & GUTTER	N/A		N/A		N/A	
12+65 LT	AQAU DRIVE	CURB & GUTTER	N/A		N/A		N/A	
13+55 RT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
14+88 LT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
15+35 LT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
15+75 RT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
16+60 LT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
17+05 LT	OVERLOOK CIRCLE	CURB & GUTTER	N/A		N/A		N/A	
17+20 RT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
2+48 LT	* DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
22+00 LT	DRIVEWAY	CURB & GUTTER	N/A		N/A		N/A	
27+19 LT	DRIVEWAY	24" CSP		46				43
31+00 LT	DRIVEWAY	CURB & GUTTER		N/A		2		43
31+00 RT	COMMERCIAL ENTRANCE	24" CSP		66		2		43
33+55 RT	COMMERCIAL ENTRANCE	24" CSP		62		2		43
34+45 LT	COMMERCIAL ENTRANCE	CURB & GUTTER		N/A		N/A		N/A
35+40 LT	COMMERCIAL ENTRANCE	CURB & GUTTER		N/A		N/A		N/A
37+20 RT	DRIVEWAY	24" CSP		46		2		43
38+50 LT	SUGARLOAF PKWY	CURB & GUTTER		N/A		N/A		N/A
39+74 RT	FIELD ENTRANCE	24" CSP		54		2		43
45+50 LT	GOLF LINKS DRIVE	CURB & GUTTER	N/A		N/A		N/A	
45+87 LT	GOLF LINKS DRIVE	CURB & GUTTER	N/A		N/A		N/A	
50+55 RT	DBL FIELD ENTRANCE	24" CSP		52		2		54
52+70 LT	DRIVEWAY	30" CSP	46		2		61	
② 56+97 LT	FUTURE DEVELOPMENT ENT.	24" RCP		116		4		60
58+47 RT	DBL FIELD ENTRANCE	24" CSP		52		2		43
66+25 LT	DRIVEWAY	DRY	N/A		N/A		N/A	
67+20 RT	FIELD ENTRANCE	DRY		N/A		N/A		N/A

5J SEDIMENT CONTROL LOG TYPE WOOD FIBER			
STATION	LT/RT	MUNICIPAL (LF)	RURAL (LF)
31+50	RT		16
32+25	RT		16
33+00	RT		16
34+00	RT		16
35+00	RT		16
36+00	RT		16
36+75	RT		16
37+00	RT		16
38+50	RT		16
40+50	RT		16
41+00	LT	16	
41+50	RT		16
42+00	LT	16	
42+50	RT		16
43+00	LT	16	
43+50	RT		16
44+50	RT		16
45+50	RT		16
45+50	RT		16
47+00	LT	16	
48+00	LT	16	
49+00	LT	16	
TOTAL		96	256

NOTE:
 ALL APPROACHES AND ENTRANCES SHALL BE BUILT IN ACCORDANCE OF MnDOT STANDARD PLATE 9000E "APPROACHES AND ENTRANCES (RECOMMENDED STANDARDS)"
 CORRUGATED STEEL SPIRAL PIPE AND CORRUGATED STEEL SPIRAL APRONS ARE NOT ALLOWED.
 SAFETY APRON SHALL BE 6:1 PER STANDARD PLATE 3148A

* WALNUT STREET STATIONING

① SEE STANDARD PLAN SHEET "PERMANENT EROSION CONTROL - TURF ESTABLISHMENT DETAIL AT CULVERT ENDS" FOR DETAIL ON PLACEMENT OF EROSION CONTROL BLANKET, PAGE 28 THIS PLAN.

② THIS DOUBLE LINE 24" RCP AND APRONS REQUIRES 100 CY OF FINE AGGREGATE BEDDING.

5K SUBSURFACE DRAINAGE						
STATION	4" PE PIPE DRAIN		4" TP PIPE DRAIN		4" PRECAST CONCRETE HEADWALL	
	MUNICIPAL (LF)	RURAL (LF)	MUNICIPAL (LF)	RURAL (LF)	MUNICIPAL (EACH)	RURAL (EACH)
12+02 - 18+92 (RT)	690					
12+38 - 19+92 (LT)	654					
18+92 - 48+46 (RT & LT)	3944	1964				
48+46 - 75+00 (RT & LT)	2654	2654	80	80	5	5
TOTALS		7942	4618	80	80	5

Exhibit A - Zumbrotta Golf Adjustment

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GOODHUE COUNTY
DEPARTMENT OF PUBLIC WORKS

CENTERLINE PIPE, SILT FENCE, SUBSURFACE DRAINAGE, SEDIMENT CONTROL LOG, & ENTRANCE SCHEDULES

S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

SHEET NO. 5 OF 41 SHEETS

DATE _____ LIC. NO. 49150 ENGINEER _____

PATH & FILENAME: P:\CO.ROADS\6CSAH\606-020\Estimated Quantities.dgn MODEL 5-Earthwork PLOTTED/REVISED: 16-JUL-2020 08:34

6L

EARTHWORK TABULATIONS

	RURAL	MUNICIPAL					
	C.S.A.H. 6	C.S.A.H. 6	WALNUT ST.	445TH ST.	BIGELOW	Total	Notes
EXCAVATION (CUT)							
EXCAVATION (CY)	26054	24583	1046	396	2309	54388	(B)
TOPSOIL EXCAVATION (6") (CY)	4163	2858	37	52	511	7621	(A)
EXCAVATION + TOPSOIL EXCAVATION = TOTAL EXCAVATION SPECIAL (CY) (P)	30217	27441	1083	448	2820	62009	(F)
EMBANKMENT (FILL)							
EMBANKMENT REQUIRED (CY)	25992	17856	620	292	3618	48378	
EMBANKMENT REQUIRED X 1.35 COMPACTION FACTOR = COMPACTED EMBANKMENT (CY)	35088	24105	836	394	4884	65307	(B)(C)
TOPSOIL EMBANKMENT (6") (CY)	4163	2858	37	52	511	7621	(A)
COMPACTED EMBANKMENT + TOPSOIL EMBANKMENT = TOTAL EMBANKMENT (CY)	39251	26963	873	444	5395	72928	(B)
TOTAL EMBANKMENT - TOTAL UNCLASSIFIED EXCAVATION = COMMON BORROW (EV)	9034	(478) (E)	(210) (E)	0	2575	10921	(G)
SELECT GRANULAR BORROW							
REQUIRED: (CY) (CV) (P)	5374	4462	170	N/A	605	10611	(H)(D)
AGGREGATE BASE CLASS 5							
REQUIRED: (CY) (CV) (P)	4179	3419	84	64	478	8224	(I)

- (A) NO SHRINKAGE OR SWELL FACTORS WERE APPLIED TO TOPSOIL EXCAVATION OR EMBANKMENT. TOPSOIL IS NOT LISTED IN EXCAVATION OR FILL VOLUMES ON CROSS SECTION SHEETS. ALL TOPSOIL SHALL BE STOCKPILED ON THE PROPERTY IT WAS REMOVED FROM AND SHALL NOT BE MIXED WITH TOPSOIL FROM OTHER PROPERTIES. THE CONTRACTOR SHALL PLACE/SPREAD TOPSOIL ON SLOPES AS SOON AS COMPLETED OR AS LARGE FILLS ARE BROUGHT UP IN STAGES. THE CONTRACTOR SHALL COMPACT TOPSOIL SLOPES WITH BULLDOZER TRACKS/IMPRINTS PERPENDICULAR TO THE SLOPE TO PREVENT EROSION AS A BEST MANAGEMENT PRACTICE WITH NO ADDITIONAL COMPENSATION.
- (B) IT SHALL BE UNDERSTOOD THAT NO WARRANTY IS MADE OR IMPLIED AS TO THE ACCURACY, SUFFICIENCY, OR RELIABILITY OF THE SHRINKAGE AND SWELL FACTORS OR THE ACTUAL AMOUNT OF SUITABLE AND UNSUITABLE MATERIAL FROM EXCAVATION OPERATIONS THAT WILL BE ENCOUNTERED/AVAILABLE FOR EMBANKMENT.
- (C) 35% SHRINKAGE FACTOR USED FROM EXCAVATED VOLUME (EV) TO COMPACTED VOLUME (CV).
- (D) FURNISHING, PLACEMENT, COMPACTION, AND FINISHING TO BE PROVIDED BY THE CONTRACTOR.
- (E) NUMBER SHOWN HERE IN PARENTHESES IS EXCESS EXCAVATION MATERIAL (CUT).

- (F) PAY ITEM NUMBER 2105.607 "EXCAVATION SPECIAL (CV) (P)".
- (G) PAY ITEM NUMBER 2105.507 "COMMON BORROW (EV)".
- (H) PAY ITEM NUMBER 2105.507 "SELECT GRANULAR BORROW (CV) (P)".
- (I) PAY ITEM NUMBER 2211.507 "AGGREGATE BASE (CV) CLASS 5 (P)".

Exhibit A - Zumbrota Golf Adjustment

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DATE _____ LIC. NO. 49150 ENGINEER _____

GOODHUE COUNTY
DEPARTMENT OF PUBLIC WORKS

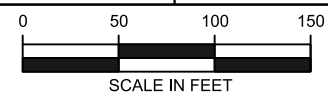
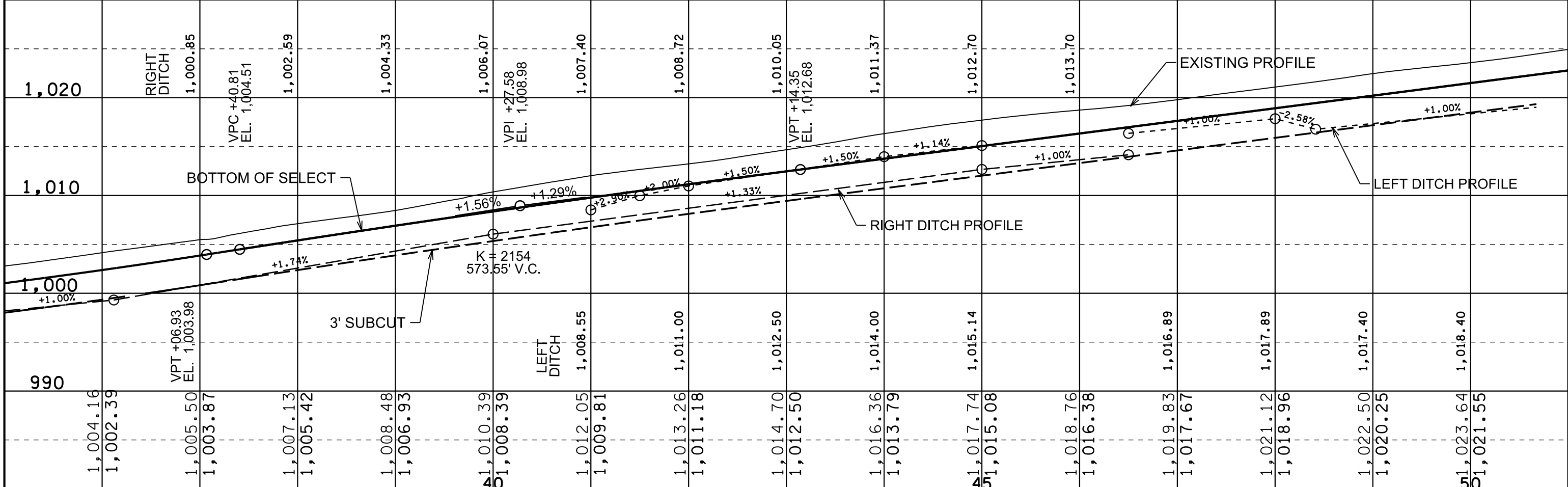
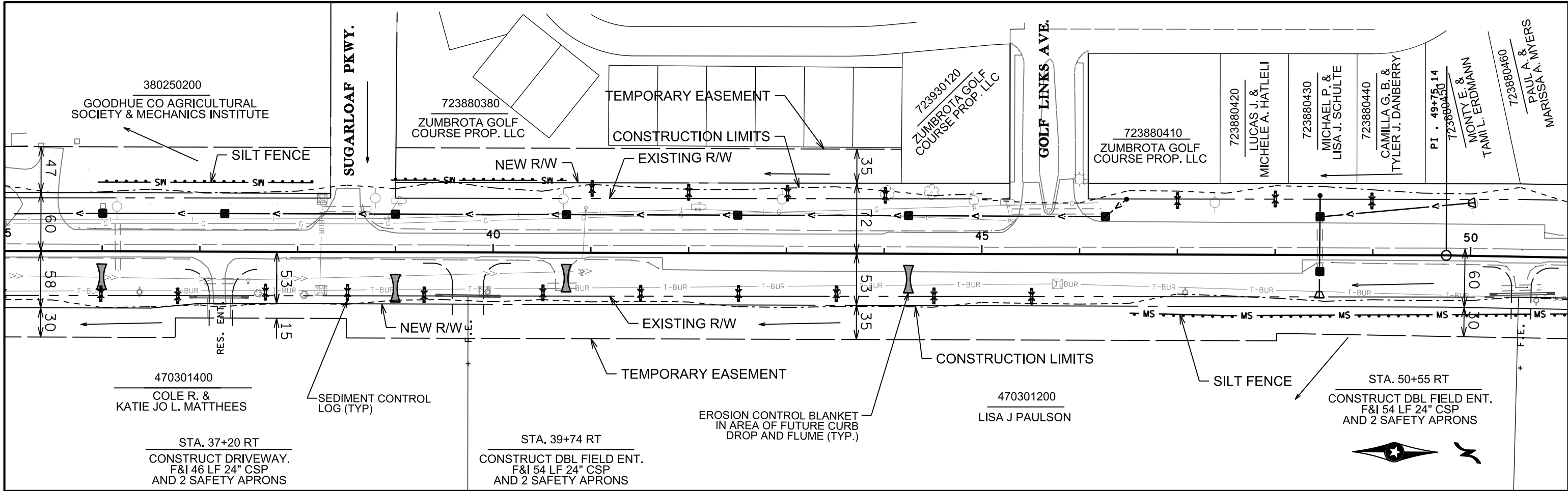
EARTHWORK TABULATION

S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

SHEET NO. 6 OF 41 SHEETS

PLOTTED/REVISED: 06-AUG-2020 13:58

PATH & FILENAME: P:\CO_ROADS\6CSAH\606-020\plan_pro.dgn MODEL P+P 3



I HEREBY CERTIFY THAT THIS PLAN SHEET WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.
 DATE _____ LIC. NO. 49150 ENGINEER _____

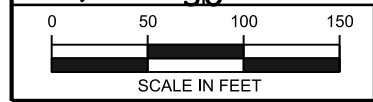
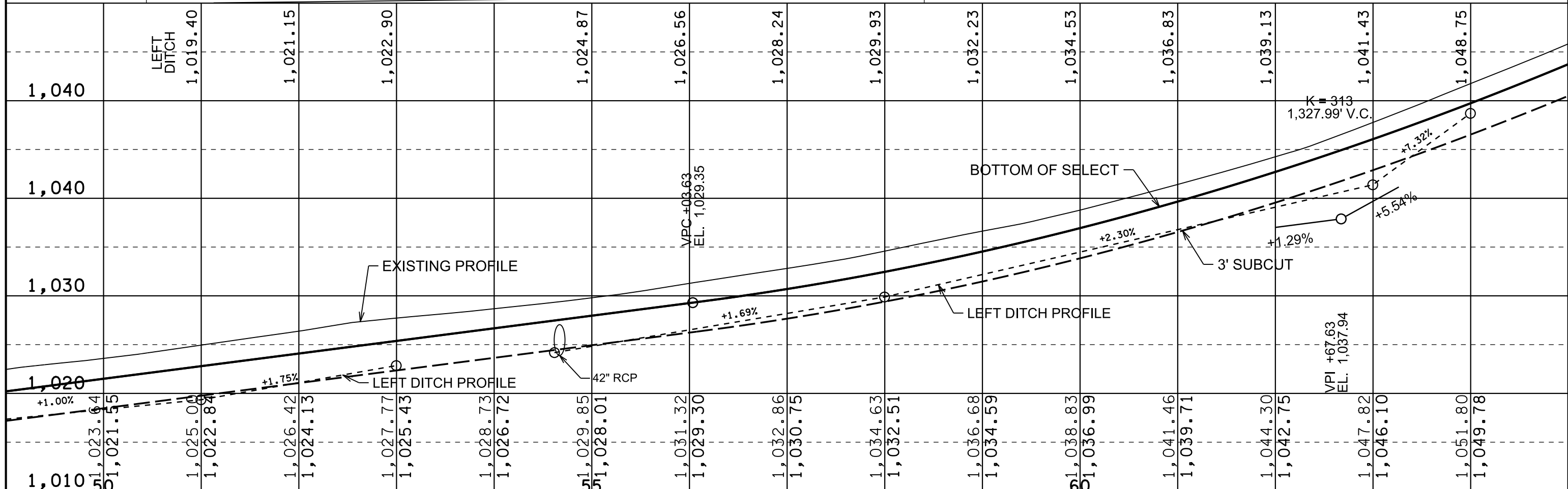
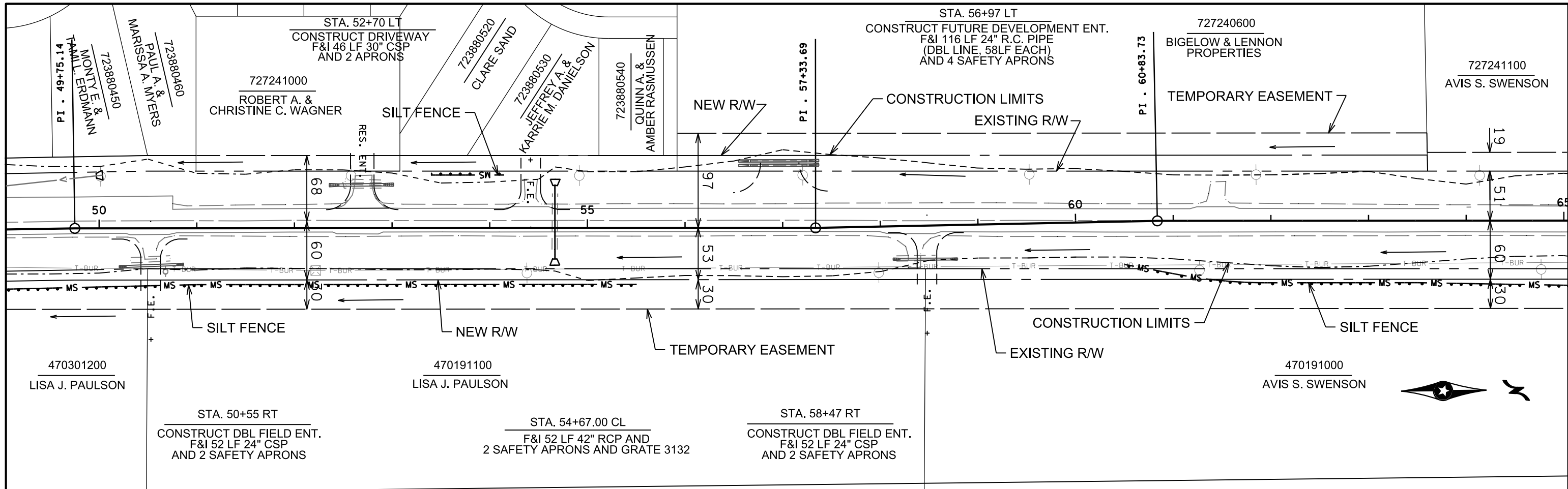
GOODHUE COUNTY
 DEPARTMENT OF PUBLIC WORKS

PLAN AND PROFILE STA 36+00 TO 50+00
 S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

Exhibit A - Zumbrota Golf Adjustment
 SHEET NO. 15 OF 41 SHEETS

PLOTTED/REVISED: 06-AUG-2020 13:59

PATH & FILENAME: P:\CO_ROADS\6CSAH\606-020\plan_pro.dgn MODEL P-P 4



I HEREBY CERTIFY THAT THIS PLAN SHEET WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.
 DATE _____ LIC. NO. 49150 ENGINEER _____

GOODHUE COUNTY
 DEPARTMENT OF PUBLIC WORKS

PLAN AND PROFILE STA. 50+00 TO STA. 64+00
 S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

Exhibit A - Zumbrota Golf Adjustment
 SHEET NO. 16 OF 41 SHEETS

PLOTTED/REVISED: 16-JUL-2020 08:41

6-Drainage Tab

MODEL 6-Drainage Tab P:\CO_ROADS\6CSAH\606-020\Estimated Quantities.dgn

30A

STORM TABULATION, ZUMBROTA C.S.A.H. 6

Table with columns: STR. OR APRON INLET, POINT NO., STATION, OFFSET FT., TYPE, DESIGN/PAY HEIGHT (H L.F., 48-4020 L.F., 60-4020 L.F., 66-4020 L.F.), CASTING ASSEMBLY TYPE, STEPS REQ'D, BOTTOM OF CASTING ELEV., FLOWS FROM STRUCT., FLOWS TO STRUCT. OR APRON OUTLET, ANGLE (DEG.), 18" RC PIPE (DESIGN 3006) CL II, 30" RC PIPE (DESIGN 3001) CL II, FINE AGG. BEDDING, INVERT ELEV. UPSTRM., INVERT ELEV. DNSTRM., SLOPE %, EROSION CONTROL BLANKET CATEGORY 3N.

STORM TABULATION NOTES ARE ON NEXT PAGE

Exhibit A - Zumbrota Golf Adjustment

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DATE LIC. NO. 49150 ENGINEER

GOODHUE COUNTY DEPARTMENT OF PUBLIC WORKS

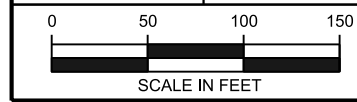
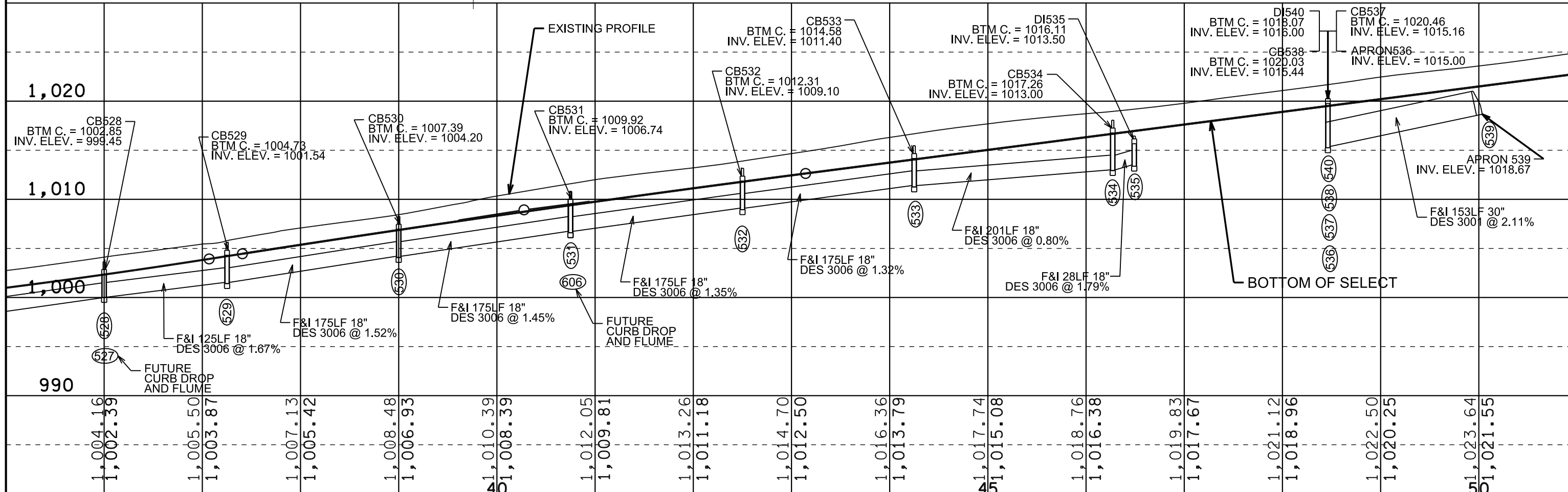
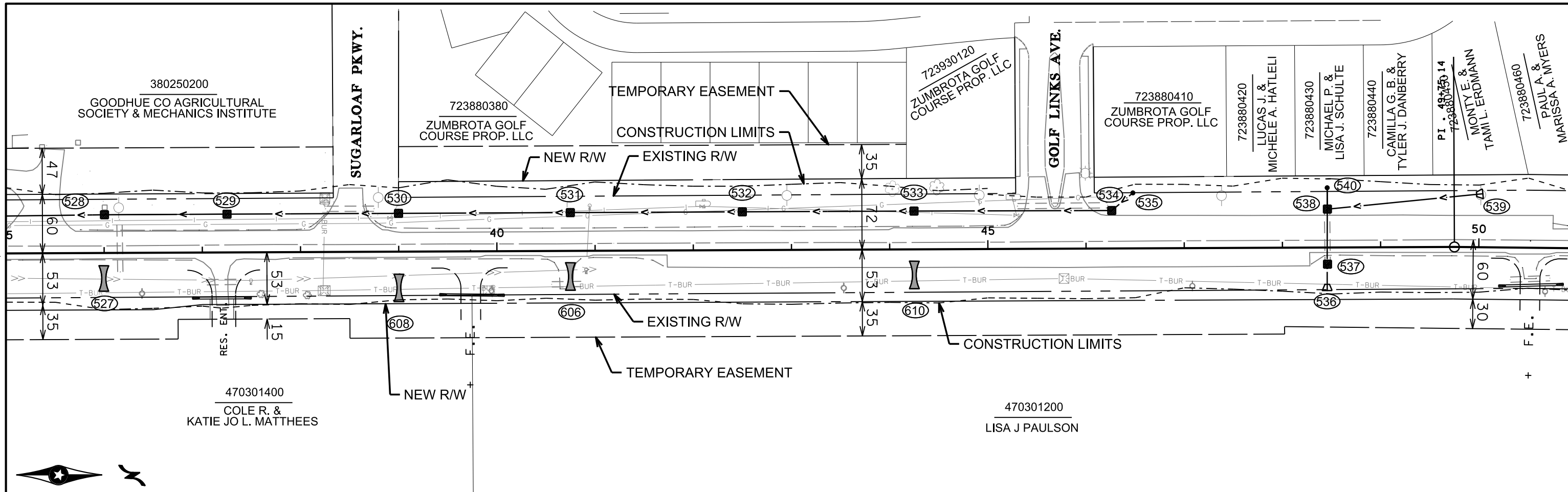
STORM SEWER TABULATIONS

S.A.P. NUMBER 025-606-020 (C.S.A.H. 6)

SHEET NO. 30 OF 41 SHEETS

PLOTTED/REVISED: 06-AUG-2020 13:59

PATH & FILENAME: P:\CO_ROADS\6CSAH\606-020\plan_pro_sewer.dgn MODEL P+P 3



I HEREBY CERTIFY THAT THIS PLAN SHEET WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.

DATE _____ LIC. NO. 49150 ENGINEER _____

GOODHUE COUNTY
DEPARTMENT OF PUBLIC WORKS

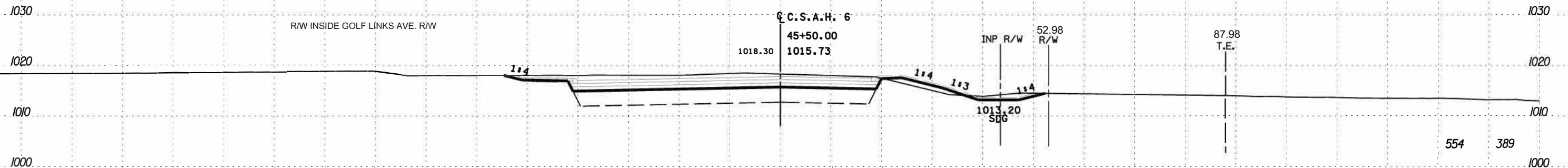
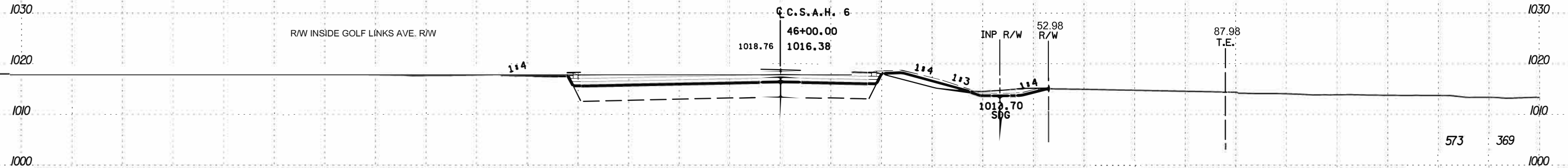
STORM SEWER PLAN AND PROFILE STA. 36+00 - 50+00 Exhibit A - Zumbrota Golf Adjustment
S.A.P. NUMBER 025-606-020 (C.S.A.H. 6) SHEET NO. 34 OF 41 SHEETS

PLOTTED/REVISED: 17-JUL-2020 10:20

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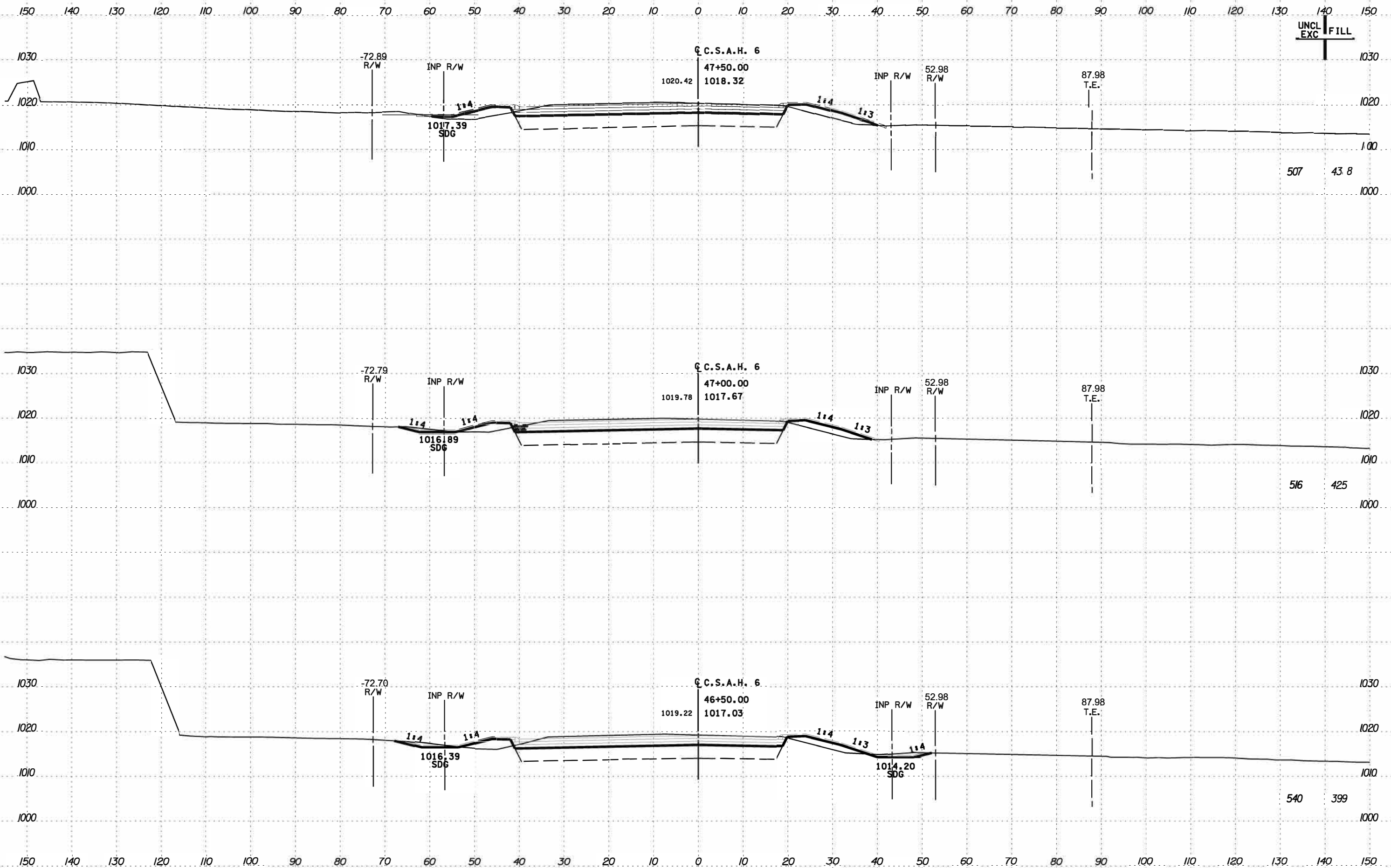
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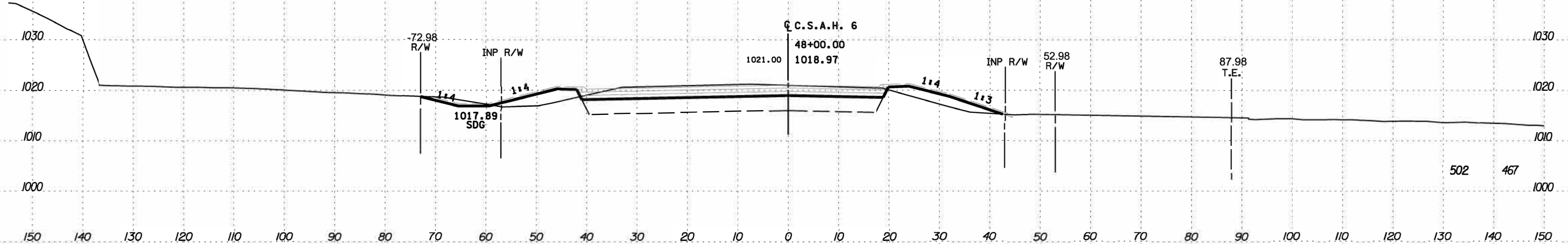
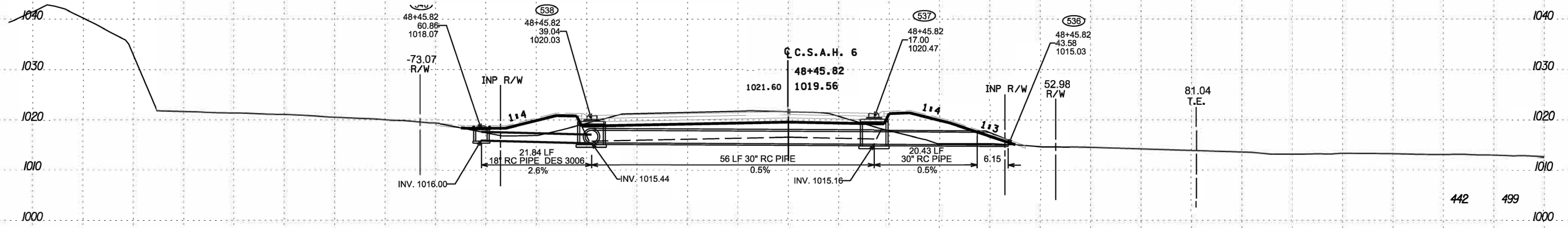


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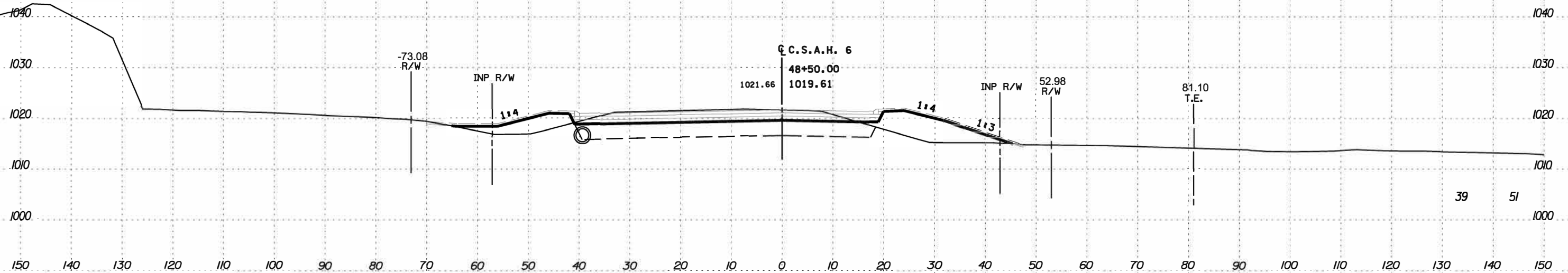
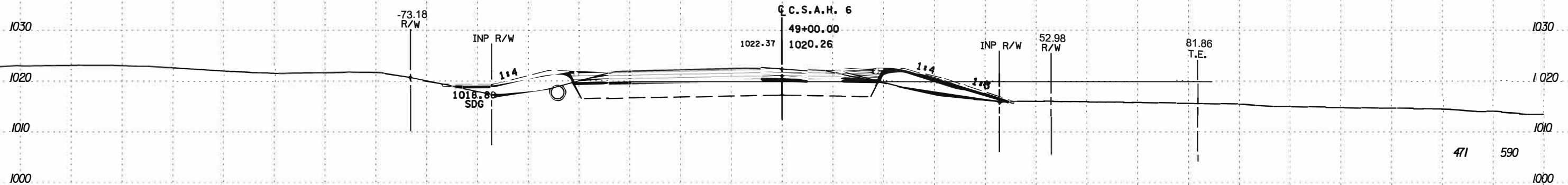


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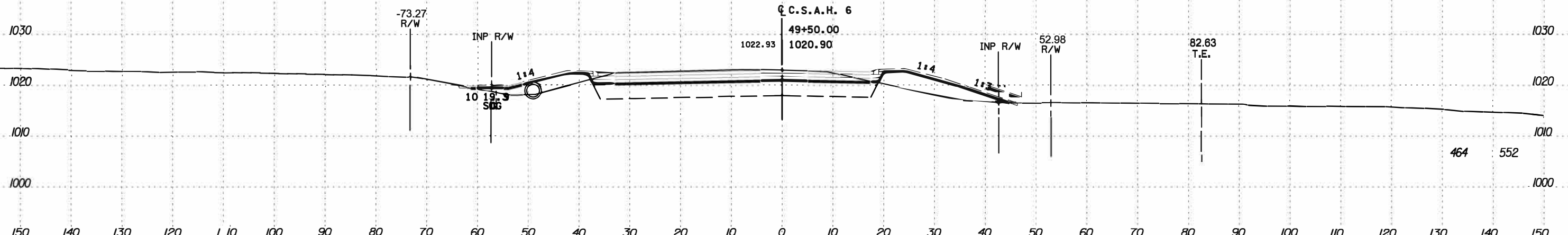
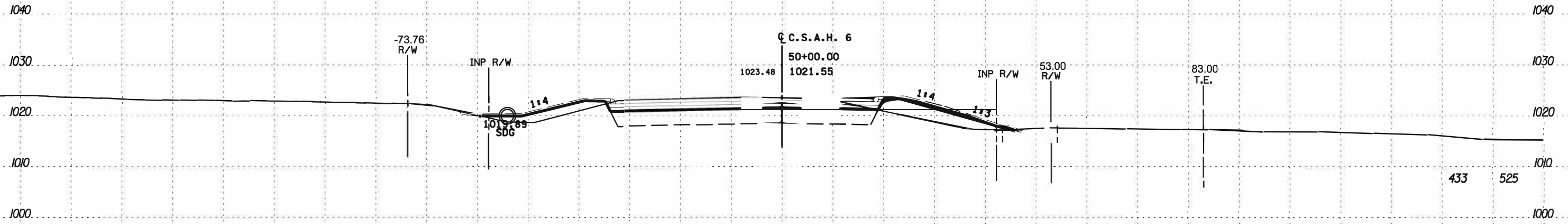


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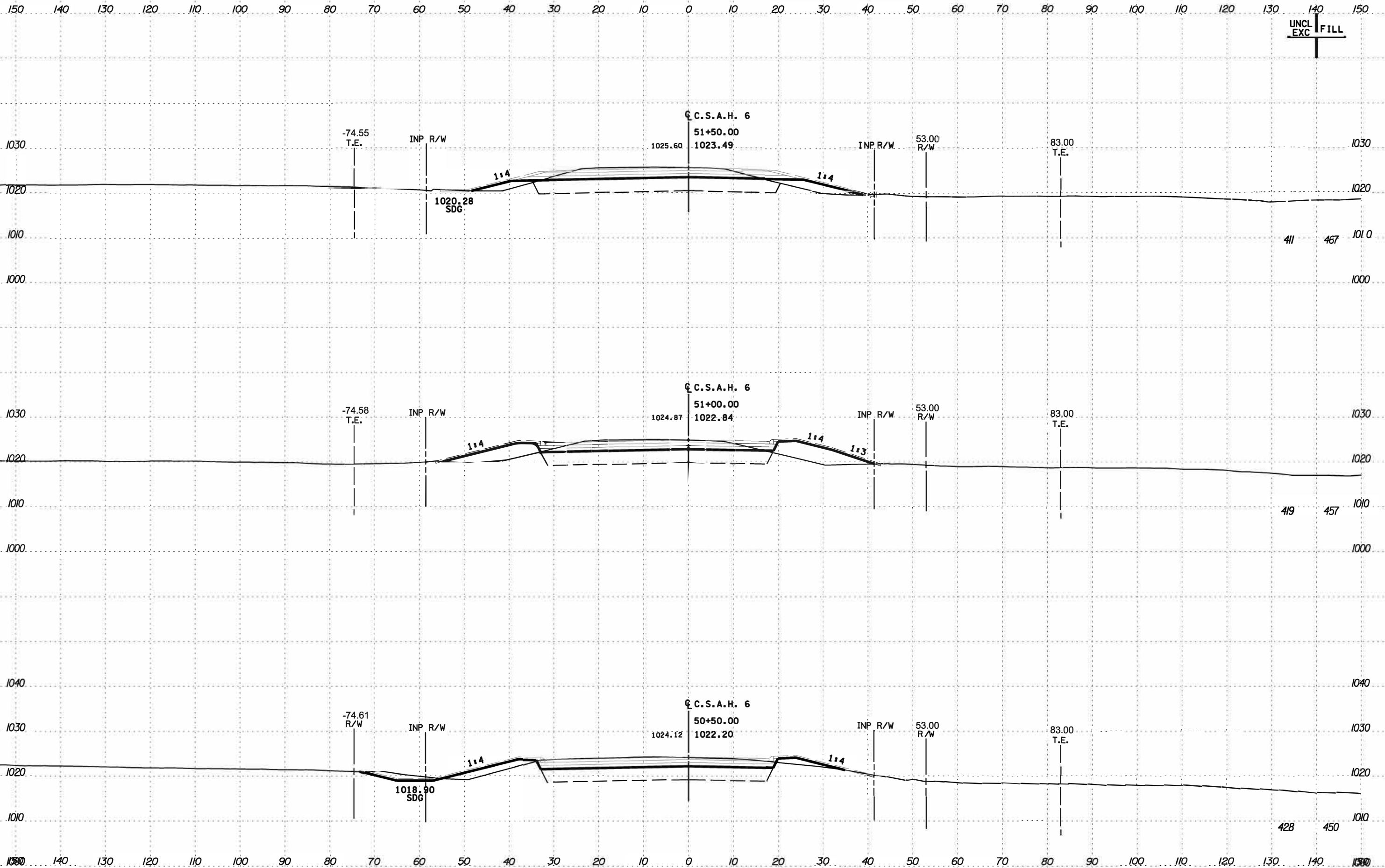
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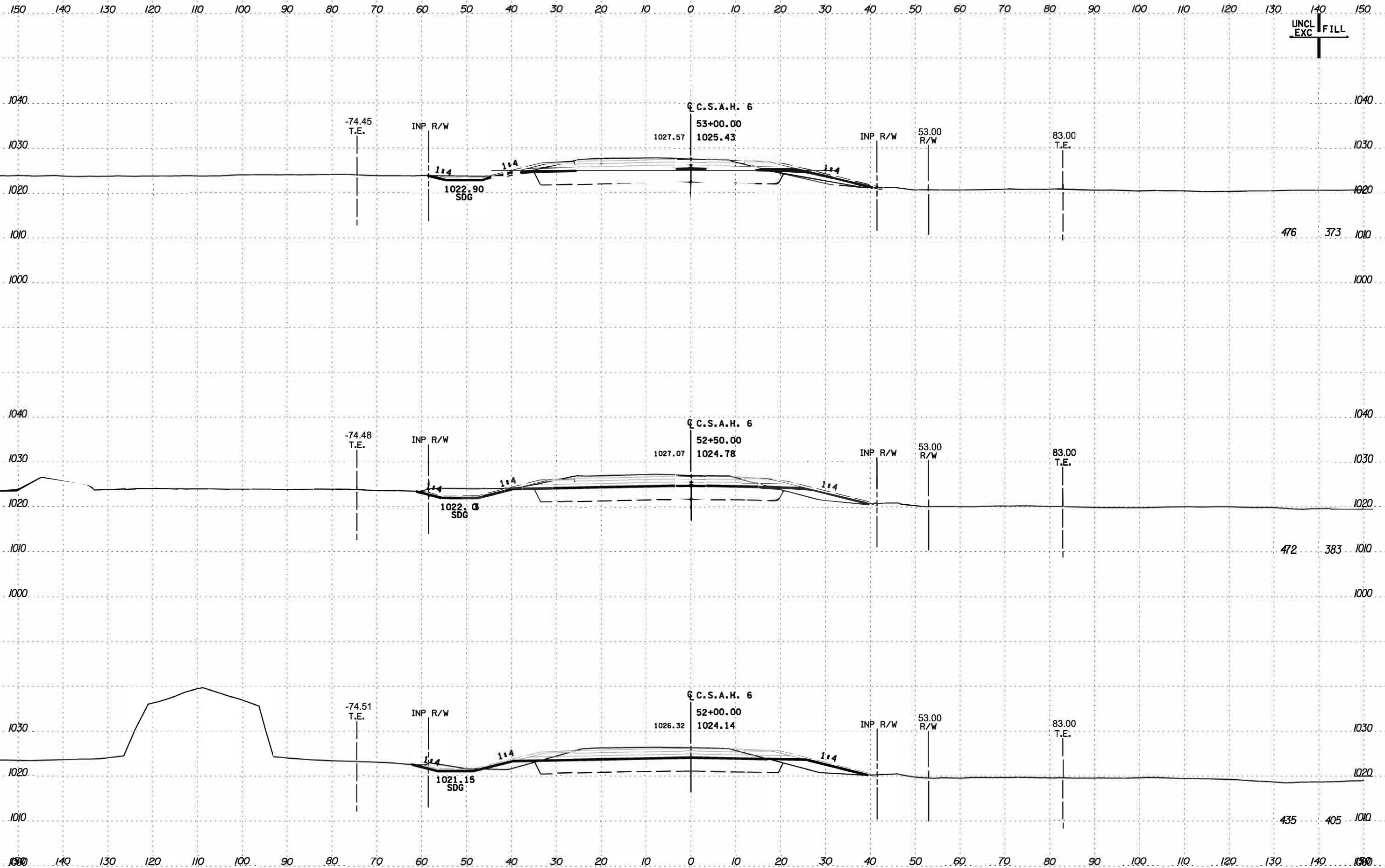
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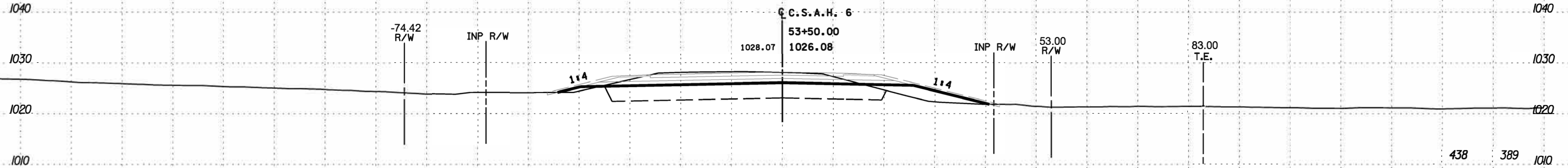
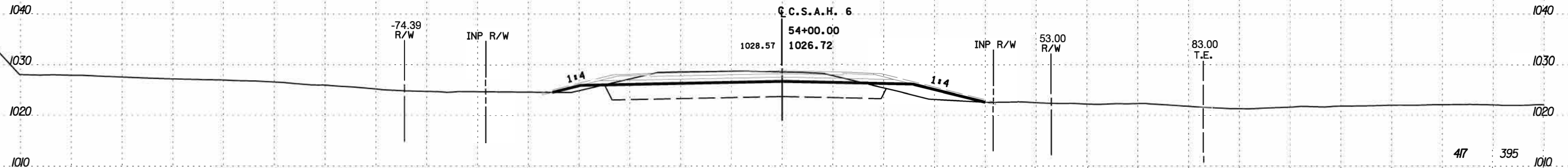
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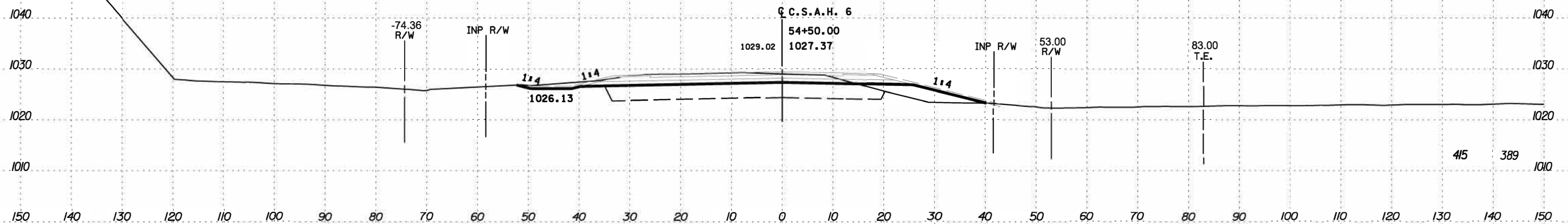
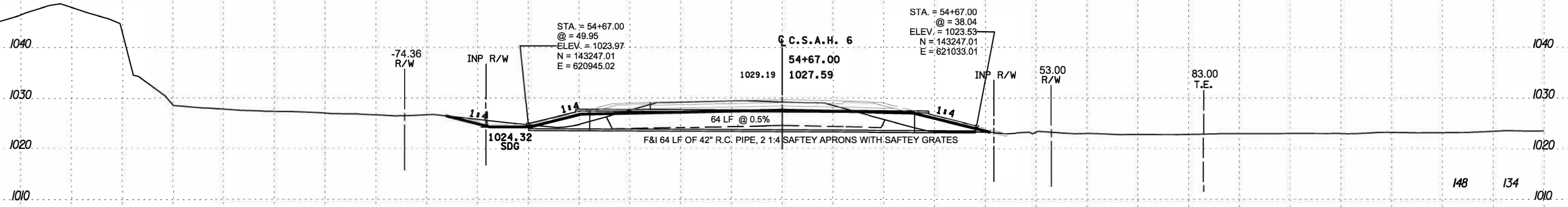
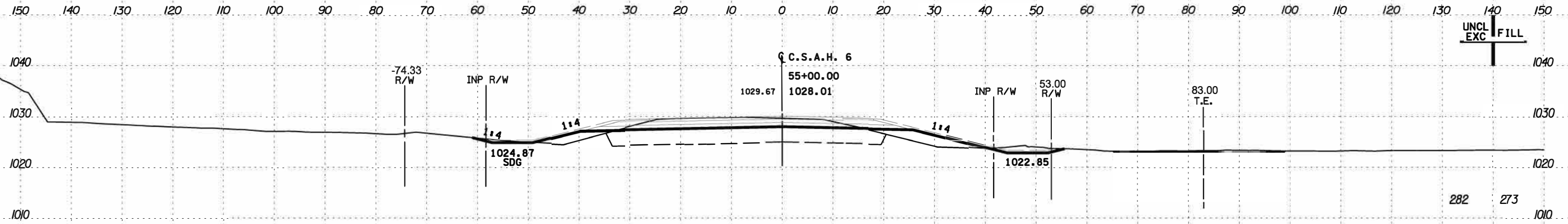
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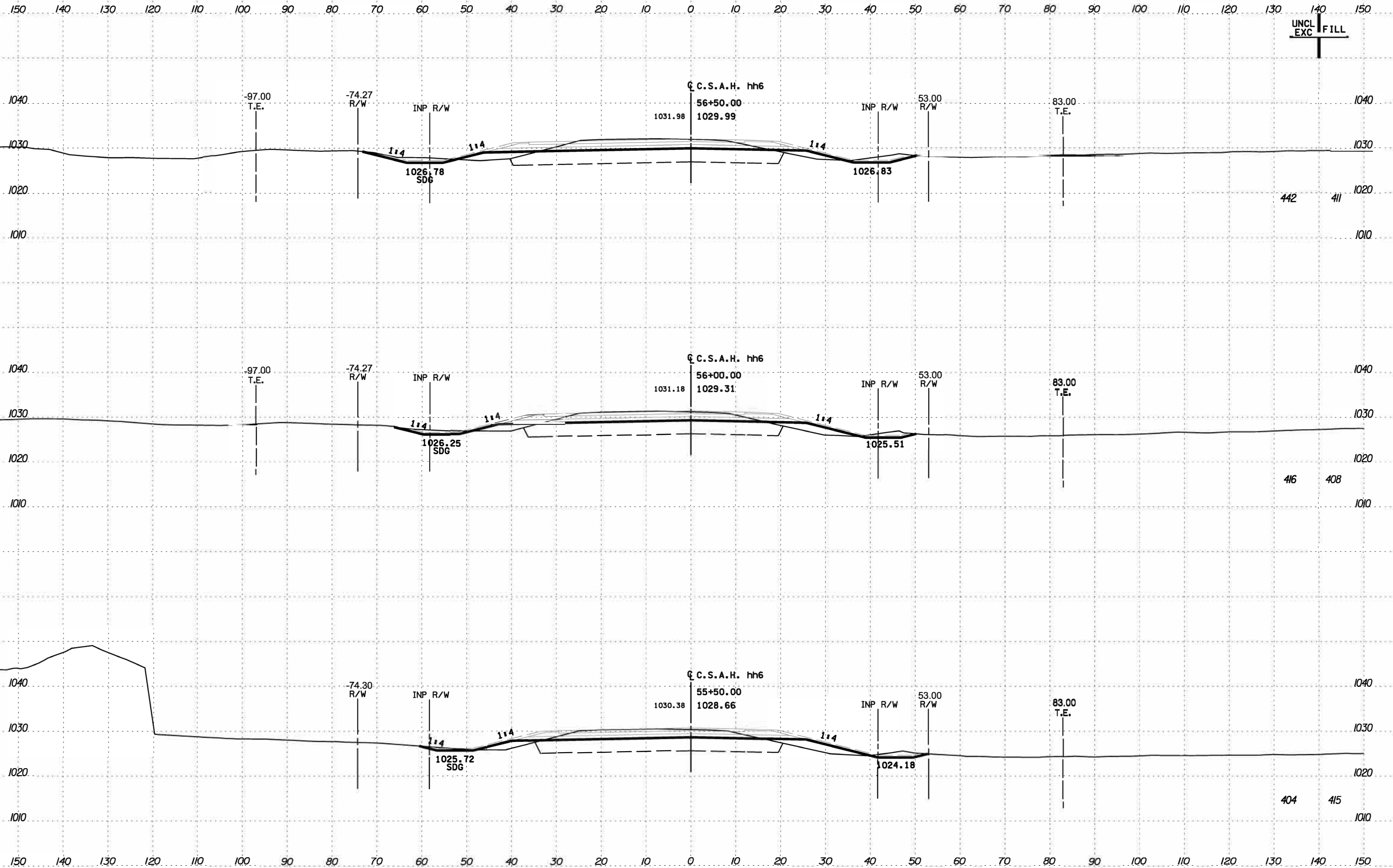
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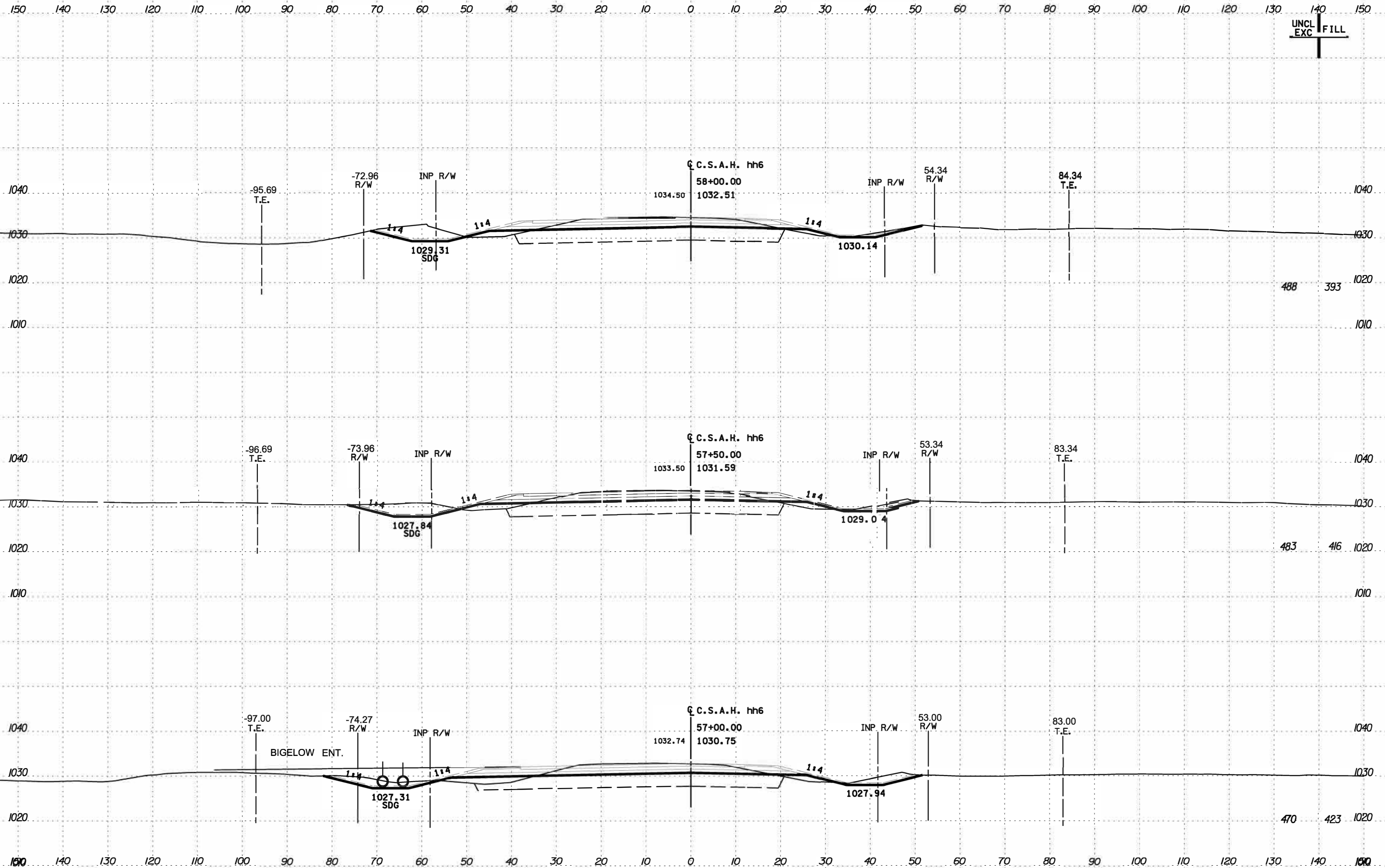
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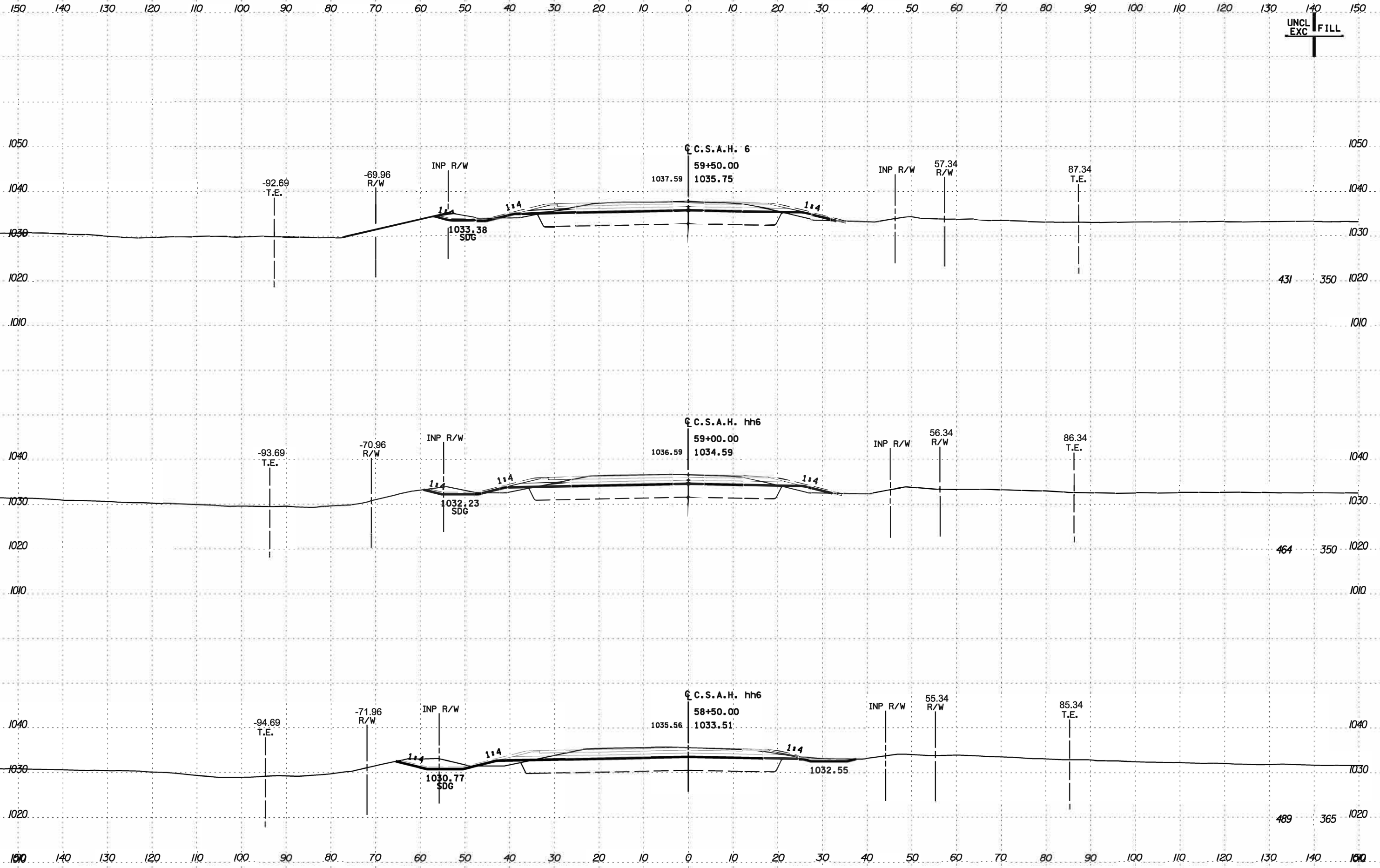
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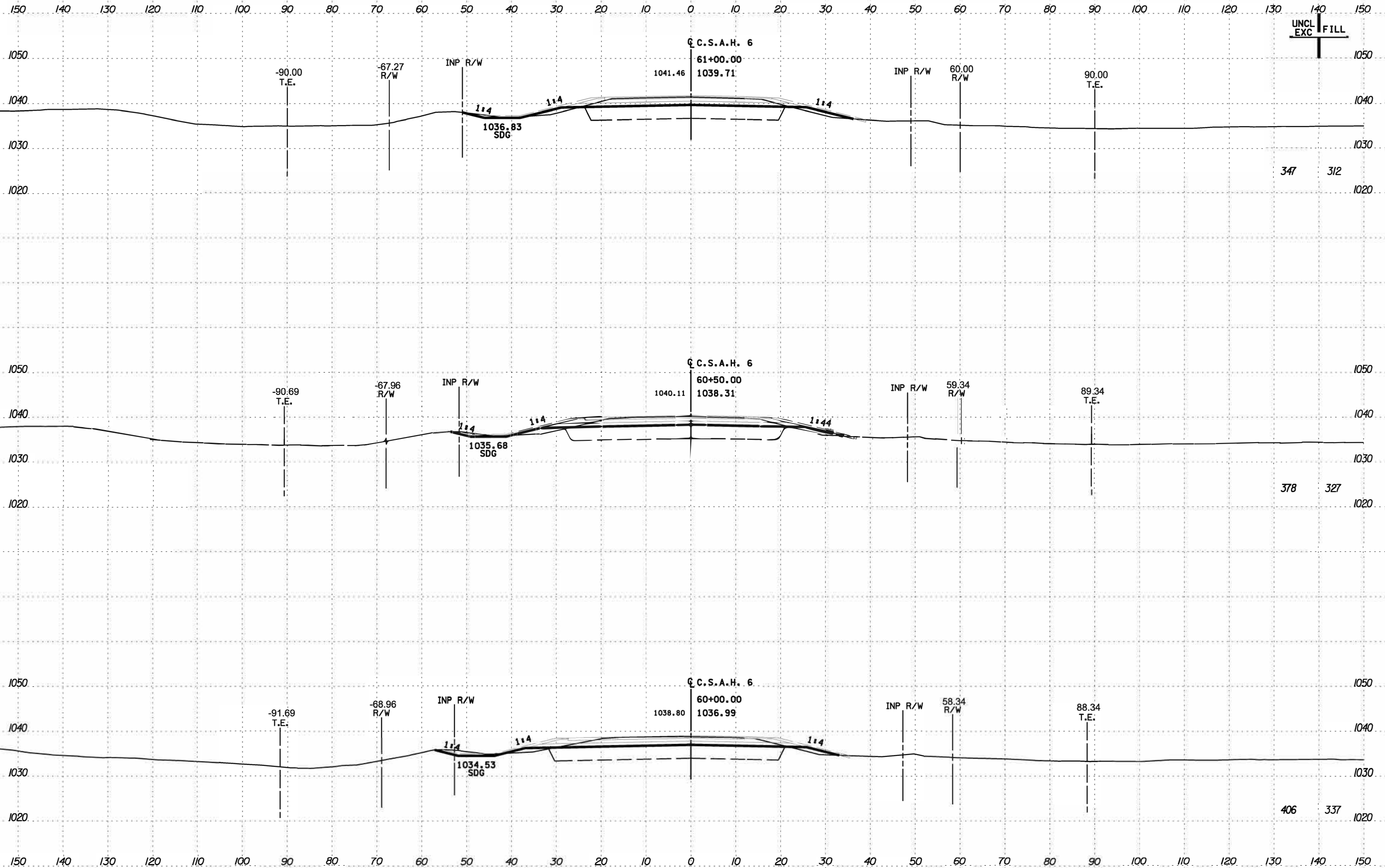
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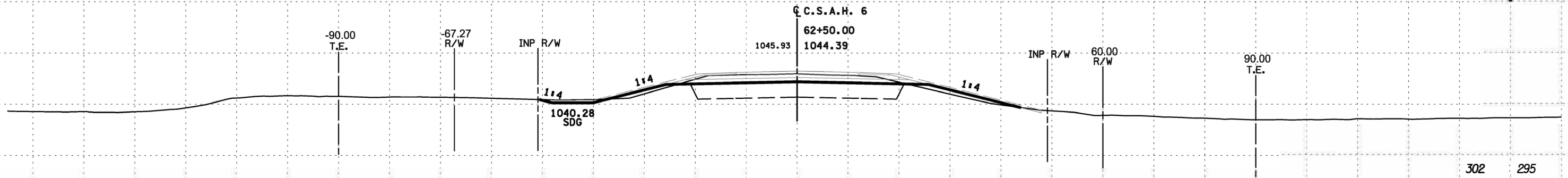
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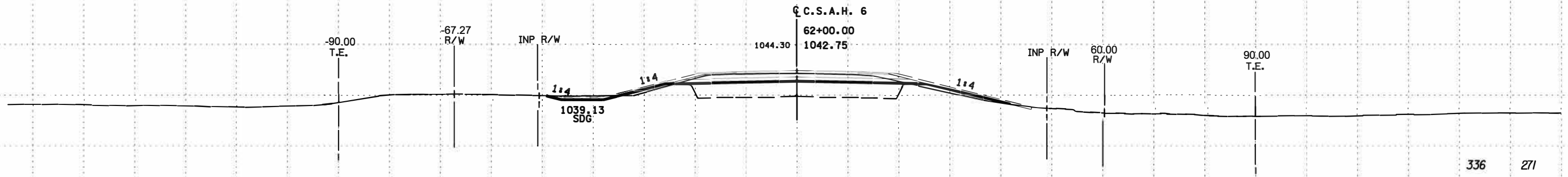
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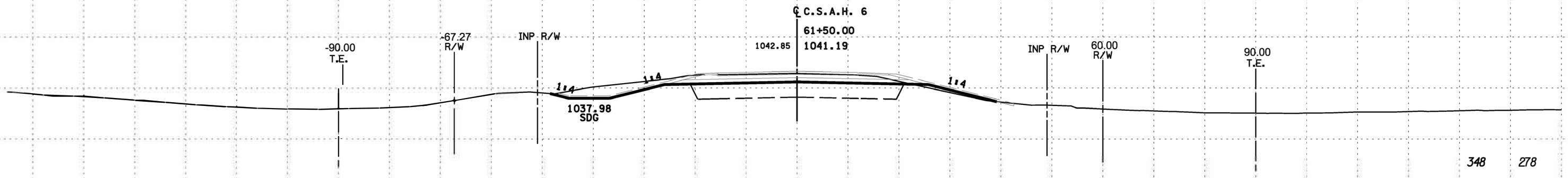
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302 295



336 271



348 278

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LEGEND

ROAD AND ROADWAY FEATURES

- PROJECTED ROAD
- PRIMITIVE ROAD
- UNIMPROVED ROAD
- GRADED AND DRAINED ROAD
- SOIL SURFACE ROAD
- GRAVEL OR STONE ROAD
- BITUMINOUS ROAD
- PAVED ROAD
- DIVIDED ROAD

ROAD SYSTEM DESIGNATIONS

- INTERSTATE TRUNK HIGHWAY
- U.S. NUMBERED TRUNK HIGHWAY
- STATE NUMBERED TRUNK HIGHWAY
- COUNTY STATE AID HIGHWAY
- COUNTY ROAD
- COUNTY STATE AID IN ADJOINING COUNTY
- TERMINATION OF DESIGNATED ROUTE

- INTERSTATE EXIT
- GREAT RIVER ROAD
- FEDERAL AID INTERSTATE SYSTEM
- NATIONAL FOREST HIGHWAY
- NATIONAL FOREST DEVELOPMENT
- INDIAN SERVICE ROAD
- STATE FOREST ROAD
- STATE PARK ROAD

STRUCTURES

General Symbols (over 20' span)

- HIGHWAY BRIDGE
- SMALL BRIDGES CLOSELY SPACED
- DRAWBRIDGE

DRAINAGE

- INTERMITTENT STREAM
- NARROW STREAM
- WIDE STREAMS
- MARSH OR SWAMP LAND
- DRAINAGE DITCH
- LAKE OR POND

BOUNDARIES

- NATIONAL OR STATE COUNTY
- CIVIL TOWNSHIP
- CONGRESSIONAL TOWNSHIP (U.S. LAND)
- CORPORATE LINE
- SECTION LINE
- CONGESTED AREA
- NATIONAL OR STATE PARK
- NATIONAL OR STATE FOREST
- INDIAN RESERVATION
- GAME REFUGE
- AIRPORT
- WILDLIFE MANAGEMENT AREA (STATE) OR WATERFOWL AREA (FEDERAL)
- MATCH LINE BETWEEN ADJOINING SHEETS OF THE SAME COUNTY

UTILITY

- UNDERGROUND CABLE PEDESTAL
- BURIED ELECTRIC CABLE
- BURIED TELEPHONE CABLE
- BURIED FIBER OPTIC CABLE
- GAS LINE
- WATER LINE
- VALVE
- FIRE HYDRANT
- MANHOLE

FOR MORE PLANS AND UTILITIES SYMBOLS SEE TECHNICAL MANUAL

DESIGN DESIGNATION

FUNCTIONAL CLASS	MAJOR COLLECTOR
SHOULDER WIDTH	6'
R-VALUE	12
ADT (CURRENT YEAR)	2021 = 3100
ADT (FUTURE YEAR)	2056 = 3100
D (DIRECTIONAL DISTR.)	= 50/50 %
T (HEAVY COMMERCIAL)	= 5 %
DESIGN SPEED NOT ACHIEVED AT:	N/A
Σ N18	669,000 (35 YEAR DESIGN)

GROSS LENGTH	6,650	FEET	1,259	MILES
BRIDGES-LENGTH	0	FEET	0.000	MILES
EXCEPTIONS-LENGTH	0	FEET	0.000	MILES
NET LENGTH	6,650	FEET	1,259	MILES

CONSTRUCTION PLAN FOR CONC. SURFACING, BIT. SHOULDERING, AGG. SHOULDERING, CURB & GUTTER AND SIDEWALK

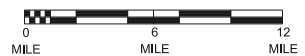
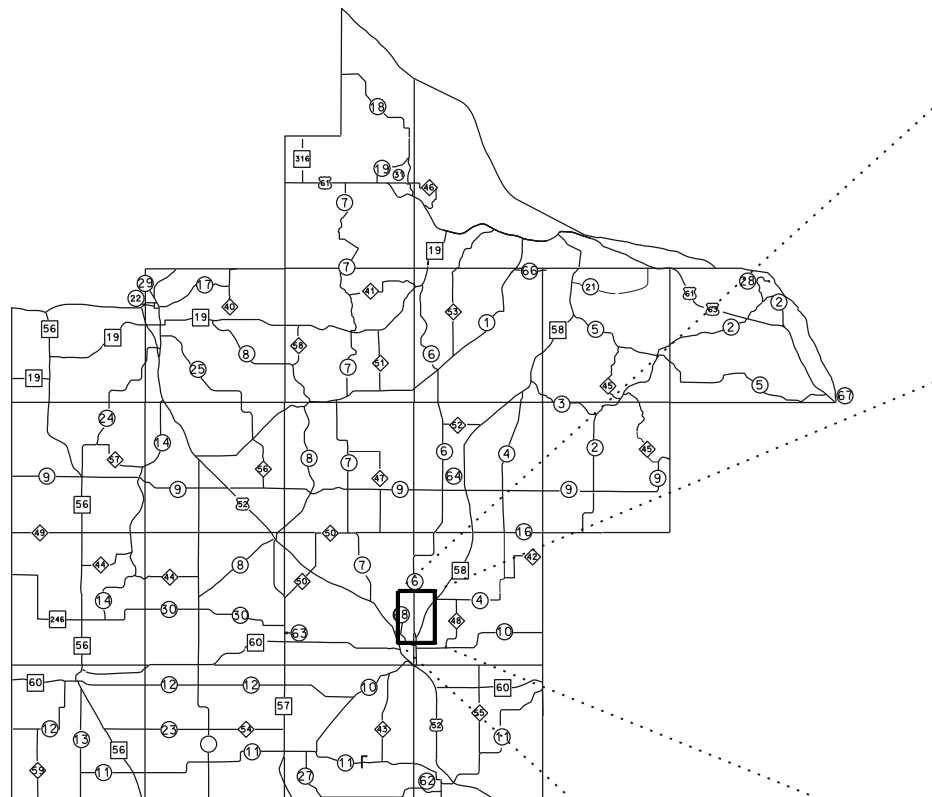
LOCATED ON C.S.A.H. 6 BETWEEN T.H. 58 AND 435TH ST

GOODHUE CO. PROJ. NO. S.A.P. 025-606-021

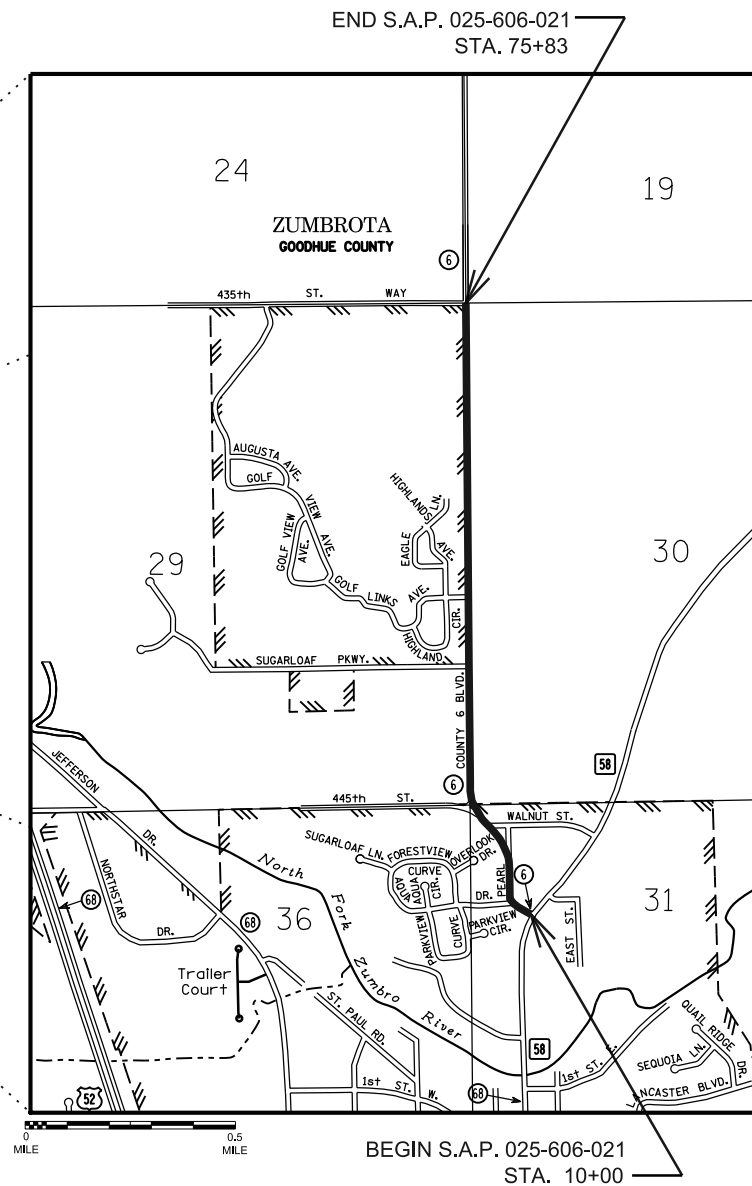
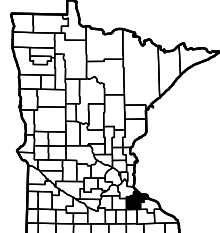
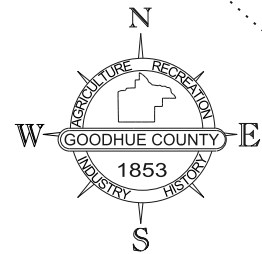
Legal Description

FROM: A POINT 575' EAST AND 1495 NORTH OF THE SOUTHWEST CORNER OF SECTION 30, T 110 N, R 15 W

TO: TO THE EAST QUARTER CORNER OF SECTION 24 T 110 N, R 16 W



- U.S. HIGHWAY
- COUNTY STATE AID HIGHWAY
- STATE HIGHWAY
- COUNTY ROAD



FOR PLANS AND UTILITIES SYMBOLS SEE TECHNICAL MANUAL

STATE PROJ. NO. _____ CHARGE IDENTIFIER _____

PROJECT LOCATION _____ SCALES _____

COUNTY : GOODHUE PLAN 100'
 DISTRICT : 6 PROFILE 100' HORIZ. 10' VERT.

PLAN REVISIONS		
DATE	SHEET NO.	APPROVED BY

S.A.P. NUMBER 025-606-021 (C.S.A.H. 6) SHEET NO. 1 OF 35 SHEETS

GOVERNING SPECIFICATIONS

THE 2018 EDITION OF THE MINNESOTA DEPARTMENT OF TRANSPORTATION "STANDARD SPECIFICATIONS" FOR CONSTRUCTION SHALL GOVERN

INDEX

1. TITLE SHEET
2. ESTIMATED QUANTITIES, NOTES AND UTILITY INFORMATION
3. STANDARD PLATES, SCHEDULES AND CONCRETE FLUME DETAIL
- 4-6. TYPICAL SECTIONS
- 7-9. CONCRETE PAVING PLAN
- 10-11. CONCRETE MAINLINE PAVEMENT 15 FOOT PANEL
- 12-13. PAVEMENT JOINTS (STANDARD PLAN SHEETS)
- 14-17. ADA CONSTRUCTION PLAN
- 18-23. PEDESTRIAN CURB RAMP DETAILS (STANDARD PLAN SHEETS)
- 24-27. DRIVEWAY AND SIDEWALK DETAILS (STANDARD PLAN SHEETS)
28. PAVEMENT MARKING LAYOUT
- 29-30. PAVEMENT MARKING NOTES AND DETAILS
31. PERMANENT EROSION CONTROL (STANDARD PLAN SHEET)
32. TEMPORARY EROSION CONTROL (STANDARD PLAN SHEET)
- 33-35. TRAFFIC CONTROL

THIS PLAN CONTAINS 35 SHEETS

JESS L. GREENWOOD

DESIGN ENGINEER: I HEREBY CERTIFY THAT THIS PLAN WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.

LICENSE NUMBER 49150 DATE _____

APPROVED: COUNTY ENGINEER DATE _____

DISTRICT STATE AID ENGINEER: REVIEWED FOR COMPLIANCE WITH STATE-AID RULES/POLICIES DATE _____

APPROVED FOR STATE AID FUNDING: STATE AID ENGINEER DATE _____

I HEREBY CERTIFY THAT THE FINAL FIELD REVISIONS, IF ANY, OF THIS PLAN WERE MADE BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.

DATE _____ LIC. NO. _____

ESTIMATED QUANTITIES

TABS	NOTES	ITEM NO.	ITEM	UNIT	PARTICIPATING		NON-PARTICIPATING	TOTAL QUANTITY
					RURAL	MUNICIPAL		
		2011.601	CONSTRUCTION SURVEYING	LS	0.5	0.5		1
		2021.501	MOBILIZATION	LS	0.5	0.5		1
	1	2104.503	SAWING BITUMINOUS PAVEMENT	LF	36	270		306
	3	2112.519	SUBGRADE PREPARATION	ROAD STA	33.1	32.5		65.6
	2	2123.510	DOZER	HR	10	10		20
	2	2123.510	MOTOR GRADER	HR	5	5		10
	4	2221.509	SHOULDER BASE AGGREGATE	TON	482	565	50	1097
		2301.502	DOWEL BAR	EA	6324	6179	660	13163
		2301.503	INTEGRANT CURB, DESIGN S5	LF	4145	4030		8175
	5	2301.504	CONCRETE PAVEMENT 7.0" (P)	SY	14740	14268	2540	31548
3B		2301.508	SUPPLEMENTAL PAVEMENT REINFORCEMENT	LB	1623	1500		3123
		2301.602	COARSE AGGREGATE QUALITY INCENTIVE	EA	3010	3124		6143
		2301.602	WELL GRADED AGGREGATE INCENTIVE	EA	6020	6248		12268
		2301.602	WATER/CEMENT INCENTIVE	EA	9030	9399		18429
	6	2360.509	TYPE SP 12.5 WEARING COURSE MIXTURE (2,B)	TON	595	579		1174
3D		2506.502	CASTING ASSEMBLY	EA	13	15		28
	7,8	2521.518	4" CONCRETE WALK	SF	6250	8015		14265
	7,9	2521.518	6" CONCRETE WALK	SF	1188	2318		3506
	10	2521.618	CONCRETE WALK SPECIAL	SF	156	332		488
		2531.503	CONCRETE CURB & GUTTER DESIGN S518	LF	99	569		668
		2531.618	TRUNCATED DOMES	SF	18	90		108
		2360.601	TRAFFIC CONTROL	LS	0.5	0.5		1
		2574.507	COMMON TOPSOIL BORROW	CY	362	341		703
		2573.502	STORM DRAIN INLET PROTECTION	EA	13	15		28
	11	2575.504	SOD, TYPE LAWN	SY	7708	15924		23632
	12	2575.523	RAPID STABILIZATION METHOD 3	MGAL	1.2			1.2
		2582.503	4" SOLID LINE MULTI COMP GR IN	LF	1541	14041		15582
		2582.503	6" SOLID LINE MULTI COMP GR IN	LF	6206	8191		14397
		2582.503	24" SOLID LINE MULTI COMP GR IN	LF	74	74		148
		2582.602	PAVT MSSG MULTI COMP GR IN (LEFT ARROW)	EA	6	14		20
		2582.602	PAVT MSSG MULTI COMP GR IN (RIGHT ARROW)	EA	5	6		11

NOTES:

1. ALL INPLACE PAVEMENT SHALL BE SAWCUT TO PROVIDE A CLEAN STRAIGHT JOINT PRIOR TO PAVING (CONCRETE OR BITUMINOUS).
2. TO BE USED AT THE DISCRETION OF THE ENGINEER TO STABILIZE THE SUBGRADE IF IT IS DETERMINED BY THE ENGINEER THAT THE FAILURE IS NOT DUE TO CONTRACTOR OPERATIONS.
3. INCLUDES ALL COSTS ASSOCIATED WITH SUBGRADE PREPARATION PRIOR TO SIDEWALK CONSTRUCTION.
4. THIS QUANTITY INCLUDES MATERIAL TO MATCH NEW CONSTRUCTION INTO EXIST CONDITIONS AS WELL AS AGGREGATE BASE FOR PLACEMENT UNDER BITUMINOUS PLACED IN APPROACHES. THE SPECIAL PROVISIONS AFFORD THE CONTRACTOR THE OPTION OF PROVIDING EITHER CLASS 1 OR CLASS AGGREGATE SHOULDERING MATERIAL. SEE SPECIAL FOR MORE INFORMATION. INCLUDES 50 TON FOR FUTURE ENTRANCE AT STA. 57+00.
5. INCLUDES PERMANENT HEADERS; SEE SHEET JOINT LAYOUT SHEETS 15 - 18 FOR LOCATIONS.
6. INCLUDES BITUMINOUS MATERIAL FOR TACK COAT AND ALL NECESSARY BUTT JOINTS, AS WELL AS MATERIAL FOR TOWNSHIP ROADS AND DRIVEWAYS. TRACKING OF TACK COAT ONTO THE CONCRETE SHALL BE MINIMIZED AS MUCH AS POSSIBLE. BITUMINOUS SHOULDER PAVING SHALL COMMENCE AFTER THE CONCRETE PAVING IS COMPLETE, BUT BEFORE PAVEMENT MARKINGS.
7. INCLUDES ANY #4 REINFORCEMENT BARS AND EXPANSION JOINT MATERIALS REQUIRED BY THE STANDARD PLANS INCLUDED IN THIS PLAN OR BY THE ENGINEER IN THE FIELD.
8. SHALL BE USED FOR ALL SIDEWALK NOT INCLUDED IN THE 6" CONCRETE WALK PAY ITEM.
9. SHALL BE USED FOR ALL DRIVEWAYS, PEDESTRIAN RAMPS AND PEDESTRIAN LANDINGS.
10. SEE SHEET 3 OF THIS PLAN FOR MORE INFORMATION.
11. ALL AREAS TO BE SODDED, INCLUDING AREAS WITH EXISTING VEGETATION, SHALL BE PREPARED IN ACCORDANCE WITH MN/DOT SPEC. 2575. ALL PREPARATION TO PLACE SOD SHALL BE INCIDENTAL TO ITEM 2575.504 SODDING TYPE LAWN. LOCATION OF SOD TO BE DETERMINED BY THE ENGINEER IN THE FIELD.
12. PLACED AT A RATE OF 6 MGAL PER ACRE. TO BE PLACED IN THE RIGHT BOULEVARD BETWEEN STA. 39+00 AND STA. 50+25.
13. LINE PAVEMENT MARKINGS WILL BE MEASURED SEPARATELY BY LENGTH OF EACH TYPE PLACED AS DETERMINED BY THE ENGINEER IN THE FIELD. 4" SOLID LINE = YELLOW, 6" SOLID LINE = WHITE AND 24" SOLID LINE = YELLOW.
14. LEFT, RIGHT, AND THRU ARROWS TO BE PLACED AS DETAILED ON PAVEMENT MARKING DETAIL SHEET, PAGE 30 OF THIS PLAN. ALL TURN LANES SHALL UTILIZE THE DOTTED LINE EXTENSIONS. DOTTED LINE EXTENSIONS TO BE PAID FOR USING - 2582.503 6" SOLID LINE MULTI COMP GR IN.

UTILITY INFORMATION

THE SUBSURFACE UTILITY INFORMATION IN THIS PLAN IS UTILITY QUALITY LEVEL D. THIS QUALITY LEVEL WAS DETERMINED ACCORDING TO THE GUIDELINES OF CI/ASCE 38-2, ENTITLED "STANDARD GUIDELINES FOR THE COLLECTION AND DEPICTION OF EXISTING SUBSURFACE UTILITY DATA".

BASIS FOR BITUMINOUS ESTIMATED QUANTITIES:

BITUMINOUS MATERIAL FOR TACK COAT (INCIDENTAL) .08 GAL / SQ. YD.
WEARING COURSE MIXTURE 110LB / SQ.YD. / IN

I HEREBY CERTIFY THAT THIS PLAN SHEET WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.

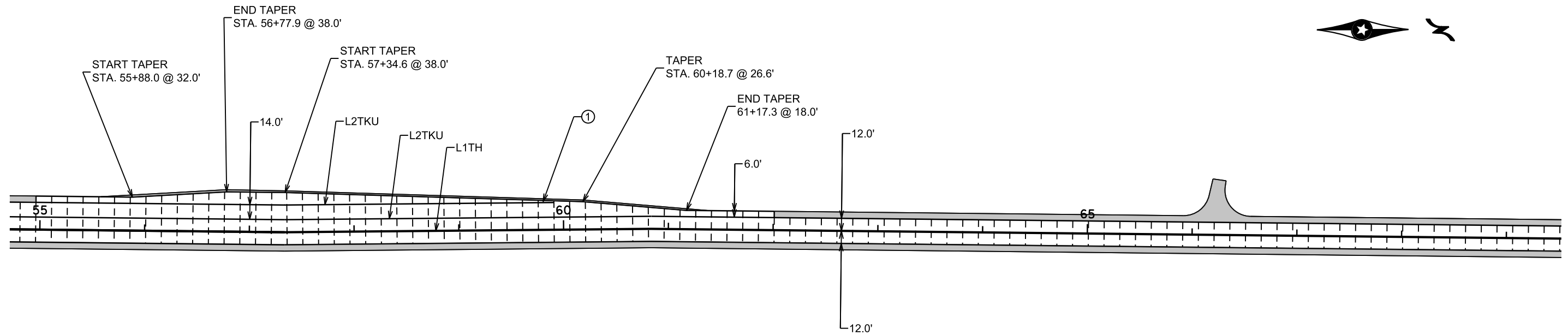
DATE _____ LIC. NO. 49150 ENGINEER _____

GOODHUE COUNTY
DEPARTMENT OF PUBLIC WORKS

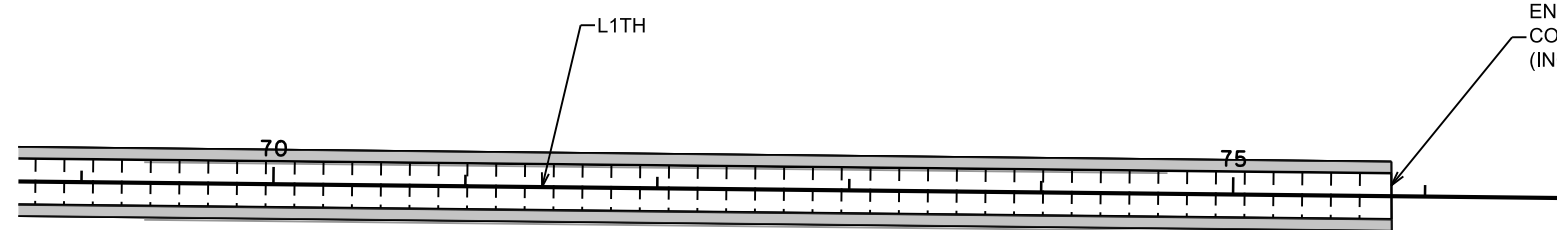
ESTIMATED QUANTITIES, NOTES AND UTILITY INFORMATION

S.A.P. NUMBER 025-606-021 (C.S.A.H. 6) SHEET NO. 2 OF 35 SHEETS

PLOTTED/REVISED: 05-MAY-2020 07:35



PATH & FILENAME: P:\CO_ROADS\6CSA\1606-021\paving plan.dgn MODEL 3-joint



PAVING NOTES:

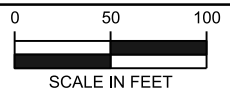
PANEL LAYOUT AND JOINT TYPE IN THIS PLAN MAY BE CHANGED WITH THE APPROVAL OF THE ENGINEER IN THE FIELD.

7" NON-REINFORCED PAVEMENT

15' UNIFORM PANELS

1" EPOXY DOWEL BARS

- ① IN TAPERS 6 FEET WIDE OR LESS, PLACE 6' LONG NO. 4 REINFORCEMENT BARS 4 INCHES FROM AND ALONG EACH SIDE.
- ② PLACE TWO NO. 4 X 18" REINFORCING BARS AT THE END OF LONGITUDINAL JOINTS, SPACED 4" AND 18" FROM JOINT.



I HEREBY CERTIFY THAT THIS PLAN SHEET WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED PROFESSIONAL ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.

DATE _____ LIC. NO. 49150 ENGINEER _____

GOODHUE COUNTY
DEPARTMENT OF PUBLIC WORKS

CONCRETE PAVING PLAN STA. 56+00 TO STA. 75+83

S.A.P. NUMBER 025-606-021 (C.S.A.H. 6) SHEET NO. 9 OF 35 SHEETS

EXHIBIT B

Zumbrota Golf Adjustment – Engineer's Estimate of Cost
SAP 025-606-020 Grading & Base 2020

Exhibit B
Zumbrota Golf Adjustment - Engineer's Estimate of
Cost SAP 025-606-020 Grading & Base 2020

7/16/2020

Item No.	Item	Unit	Quantity	Unit Cost	Total Cost
2105.507	SELECT GRANULAR BORROW (CV)	C Y	605	\$16.00	\$9,680.00
2105.507	COMMON BORROW (EV)	C Y	2575	\$5.00	\$12,875.00
2105.607	EXCAVATION SPECIAL	C Y	2820	\$4.30	\$12,126.00
2211.507	AGGREGATE BASE (CV) CLASS 5	C Y	478	\$26.00	\$12,428.00
2211.509	AGGREGATE BASE CLASS 5	TON	75	\$15.00	\$1,125.00
2451.507	FINE AGGREGATE BEDDING (CV)	C Y	68	\$20.00	\$1,360.00
2501.502	24" RC SAFETY APRON & GRATE DES 3022	EACH	4	\$2,500.00	\$10,000.00
2501.503	24" RC PIPE CULVERT CLASS II	L F	116	\$56.00	\$6,496.00
2501.503	30" RC PIPE CULVERT CLASS II	L F	10	\$72.00	\$720.00
2501.503	42" RC PIPE CULVERT CLASS II	L F	12	\$135.00	\$1,620.00
2575.504	EROSION CONTROL BLANKETS CATEGORY 3N	S Y	60	\$1.50	\$90.00
				Total:	\$68,520.00

EXHIBIT C

Zumbrota Golf Adjustment – Engineer’s Estimate of Cost
SAP 025-606-021 Concrete Paving 2021

Exhibit C
Zumbrota Golf Adjustment - Engineer's Estimate of
Cost SAP 025-606-021 Concrete Paving 2021

7/21/2020

Item No.	Item	Unit	Quantity	Unit Cost	Total Cost
2221.509	SHOULDER BASE AGGREGATE	TON	50	\$20.00	\$1,000.00
2301.502	DOWEL BARS	EA	660	\$8.00	\$5,280.00
2301.504	CONCRETE PAVEMENT 7.0" (P)	SY	2540	\$38.00	\$96,520.00
				Total:	\$102,800.00



Goodhue County Grant Form

Grant Information

Grant Award: \$33,239

**Name of Grant: 2019 Federal Boating Safety Supplemental Equipment Grant
Amendment**

Sponsoring Agency: Minnesota Department of Natural Resources

Grant Period: ~~02/02/2020-08/14/2020~~ 02/02/2020-10/31/2020

Department Information

Department: Sheriff's Office

Primary Contact Person: Sergeant Jordan Winberg

Phone number: 651-267-2852

Purpose:

This grant was already approved by the Goodhue County Board of Commissioners on 2/18/20. This is a grant amendment to change the end date of the grant period. The Gator Tail boat was ordered, but has not been delivered yet due to COVID-19. We have requested to extend the end date of the grant period to 10/31/20 to give us time for delivery of the boat, payment and to install graphics onto the boat.

In December, 2019, the Sheriff's Office applied for the annual federal supplement grant for boating safety equipment and supplies. This grant will pay for the following items – boats, motors and trailers used for boating safety work; buoys, signs, lights and other aids to navigation boaters; and equipment used for boating safety enforcement, search & rescue and boating safety education.

The Sheriff's Office applied for funds to pay for 15 new Mustang Survival's Auto Hydrostatic Inflatable PFD's. The new PFD's will replace our old PFD's that have been used for many years by our deputies patrolling waterways in our county and are in need of replacing.

The Sheriff's Office also applied for funds to pay for an 18 foot Gator Tail 40 H.P. steering drive boat. This boat will allow us to patrol certain waterways that are hard to get to in traditional boats. Along with patrolling waterways it would give us

another asset when it comes to water based rescues. This new boat will replace the Lowe boat.

On February 13, 2020 the MN Department of Natural Resources approved the purchase of these items.

Restrictions:

Items approved must be used specifically for recreational boating safety. No purchases may be made before the grant has been fully executed and invoices must be sent to MN DNR no later than 08/14/2020.

X Reimbursement Payment up front Match (\$ or in-kind)

Website Address: www.dnr.state.mn.us

CFDA # (if Federal Grant): 97.012

Date sent to Administration: 2/13/20

Board Approval Date (for office use only): _____

Amendment # 1 for Grant Contract Agreement # 172131

Grant Contract Agreement Start Date:	<u>March 2, 2020</u>	Total Grant Contract Agreement Amount:	<u>\$ 33,239.00</u>
Original Grant Contract Agreement Expiration Date:	<u>August 14, 2020</u>	Original Grant Contract Agreement Amount:	<u>\$ 33,239.00</u>
Current Grant Contract Agreement Expiration Date:	<u>August 14, 2020</u>	Previous Amendment(s) Total:	<u>\$ NA</u>
Requested Grant Contract Agreement Expiration Date:	<u>October 31, 2020</u>	This Amendment:	<u>\$ NA</u>

This amendment is by and between the State of Minnesota, through its Commissioner of Natural Resources, Enforcement Division ("State") and Goodhue County Sheriff's Office, 430 W Sixth Street, Red Wing, MN 55066 (DUNS 051690642) ("Grantee"). The payment address for this grant agreement is Goodhue Co. Treasurer, 509 W. 5th St., Red Wing, MN 55066.

Recitals

1. The State has a grant contract agreement with the Grantee identified as CFMS Contract Number 172131. Under Minnesota Statutes §84.026, §86B.101 and Department of Homeland Security (FAIN 3319FAS190127, Effective 10/01/18-01/28/22) – through the Recreational Boating Safety Financial Assistance program to states, commonwealth and territories (CFDA number 97.012) in U.S. C. 13101-13110 the State is empowered to enter into this grant. This is a non-research grant agreement. The State will make available supplementary funding in the amount noted in this agreement to cover the cost of the specific items for recreational boating safety. The Grantee represents that it is duly qualified and agrees to perform all services described in this grant agreement to the satisfaction of the State.
2. This grant contract is being amended to ensure the Grantee has sufficient time to purchase, receive delivery and request reimbursement from the State.
3. The State and the Grantee are willing to amend the Original Grant Contract Agreement as stated below.

Grant Contract Agreement Amendment

REVISION 1. Clause 1. “**Term of Grant Contract Agreement**” is amended as follows:

- 1.1 **Effective date:** March 2, 2020, or the date the State obtains all required signatures under [Minn. Stat. §16B.98](#), Subd. 5. Per [Minn. Stat. §16B.98](#) Subd. 7, no payments will be made to the Grantee until this grant contract is fully executed. The Grantee must not begin work under this grant contract agreement until this grant contract agreement is fully executed and the Grantee has been notified by the State’s Authorized Representative to begin the work. Reimbursements will only be made for expenditures made according to the terms of this grant contract agreement.
- 1.2 **Expiration date:** ~~August 14, 2020~~, October 31, 2020, or until obligations have been satisfactorily fulfilled, whichever occurs first. The Grantee shall submit a final invoice billing within 30 days of the expiration of the grant as specified herein.
- 1.3 **Survival of Terms.** The following clauses survive the expiration or cancellation of this grant agreement: 8. Liability; 9. State Audits; 10. Government Data Practices and Intellectual Property; 12. Publicity and Endorsement; 13. Governing Law, Jurisdiction, and Venue; and 15. Data Disclosure.

Except as amended herein, the terms and conditions of the Original Grant Agreement and all previous amendments remain in full force and effect.

1. STATE ENCUMBRANCE VERIFICATION

Individual certifies that funds have been encumbered as required by Minn. Stat. 16A.15

Signed: _____

SWIFT Contract/PO No(s) 172131 / 3000166270

3. STATE AGENCY

By: _____

2. GRANTEE

The Grantee certifies that the appropriate person(s) have executed the grant contract on behalf of the Grantee as required by applicable articles, bylaws, resolutions, or ordinances.

By: _____

Title: County Sheriff

Date: _____

By: _____

Title: Chairperson of County Board

Date: _____

By: _____

Title: County Auditor or Administrator

Date: _____

Distribution:

Agency

Grantee

State's Authorized Representative


**DEPARTMENT OF
NATURAL RESOURCES**

**2019 STATE OF MINNESOTA FEDERAL BOATING SAFETY
SUPPLEMENTAL EQUIPMENT GRANT AGREEMENT**

ENCUMBRANCE WORKSHEET

Contract #: 172131

PO #: 3-166870

State Accounting Information

Dept. ID R29	PC Bus. Unit R2901	Fiscal Year 2020	Source Type REIMB	Vendor Number 0000197327-001
Total Amount \$33,239	Project ID R29G70CGFFY18	Billing Location R297000221	DUNS 051690642	

Accounting Distribution

Fund	Fin. Dept. ID	Approp. ID	Category	Account	Amount	Activity
3000	R2937715	R297227	84101501	441302	\$33,239	A4CG002
3000	R2937715	R297227	84101501	441302	\$0	A4CG004

Grant Begin Date March 2, 2020	Grant End Date August 14, 2020
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Grantee Name and Address:

Goodhue County Sheriff's Office
430 W Sixth Street
Red Wing, MN 55066

Payment Address:

(where DNR sends the check)

Goodhue Co. Treasurer
509 W. 5th St.
Red Wing, MN 55066

**MN DNR
FEB 21 2020
ENFORCEMENT**

**2019 STATE OF MINNESOTA
FEDERAL BOATING SAFETY SUPPLEMENTAL EQUIPMENT
GRANT AGREEMENT**

This grant agreement is between the State of Minnesota, acting through its Commissioner of Natural Resources, Enforcement Division ("State") and Goodhue County Sheriff's Office, 430 W Sixth Street, Red Wing, MN 55066 (DUNS 051690642) ("Grantee"). The payment address for this grant agreement is Goodhue Co. Treasurer, 509 W. 5th St., Red Wing, MN 55066.

Recitals

1. Under Minnesota Statute §84.026, §86B.101 and Department of Homeland Security (FAIN 3319FAS190127, Effective 10/01/18-01/28/22) – through the Recreational Boating Safety Financial Assistance program to states, commonwealth and territories (CFDA number 97.012) in U.S.C. 13101-13110 the State is empowered to enter into this grant. This is a non-research grant agreement.
2. The State will make available supplementary funding in the amount noted in this agreement to cover the cost of the specific items for recreational boating safety.
3. The Grantee represents that it is duly qualified and agrees to perform all services described in this grant agreement to the satisfaction of the State.

Grant Agreement

1 Term of Grant Agreement

- 1.1 **Effective date:** March 2, 2020 or the date the State obtains all required signatures under Minnesota Statutes § 16B.98, Subdivision 5, whichever is later. Reimbursements will only be made for expenditures made according to the terms of this grant agreement.
- 1.2 **Expiration date:** August 14, 2020. The Grantee shall submit a final billing invoice within 30 days of the expiration of the grant as specified herein.
- 1.3 **Survival of Terms.** The following clauses survive the expiration or cancellation of this grant agreement: 8. Liability; 9. State Audits; 10. Government Data Practices and Intellectual Property; 12. Publicity and Endorsement; 13. Governing Law, Jurisdiction, and Venue; and 15. Data Disclosure.

2 Grantee's Duties

The Grantee, who is not a state employee, will be reimbursed, as specified in Exhibit A, for the purchase of the items noted there. The Grantee will submit to the State the required documents noted in Exhibit A. The State will make available supplementary funding in the amount noted in this agreement to cover the cost of the specific items for recreational boating safety noted in Exhibit "A." See Exhibit "A" which is attached and incorporated into this agreement for life jacket wear policy requirement and allowable expenditures specific to this grant. See Exhibit "B" for specific federal requirements that affect this grant. The Grantee is responsible for maintaining an adequate conflict of interest policy throughout the term of this grant contract. The Grantee shall monitor and report any actual, potential or perceived conflicts of interest to the State's Authorized Representative.

Reporting Requirements: The Grantee is bound to financial and performance requirements as noted in this grant agreement and Exhibit A which is attached and incorporated into this grant agreement.

3 Time

The Grantee must comply with all the time requirements described in this grant agreement. In the performance of this grant agreement, time is of the essence.

4 Consideration and Payment

- 4.1 **Consideration.** The State will pay for all services performed by the Grantee under this grant agreement as follows:
 - (a) **Compensation.** The Grantee will be paid for all boat and water safety activities performed by the Grantee during the term of the grant up to Thirty-three thousand two hundred thirty-nine dollars (\$33,239).
 - (b) **Total Obligation.** The total obligation of the State for all compensation and reimbursements to the Grantee under this grant agreement will not exceed Thirty-three thousand two hundred thirty-nine dollars (\$33,239).
- 4.2 **Payment**
 - (a) **Invoices.** The State will promptly pay the Grantee after the Grantee presents an itemized invoice for the services actually performed and the State's Authorized Representative accepts the invoiced services. Invoices shall be submitted in a form prescribed by the State within the dates previously noted in "Term of Grant Agreement" in this contract. Invoice procedures are specified in Exhibit "A".
 - (b) **Federal funds.** Payments under this grant agreement will be made from federal funds obtained by the State through the U.S. Coast Guard, Department of Homeland Security – through the Recreational Boating Safety Financial Assistance program to states, commonwealth and territories (CFDA number 97.012) in U.S.C. 13101-13110. Exhibit "B" is attached and incorporated into this grant agreement. The Grantee is responsible for compliance with all federal requirements imposed on these funds and accepts full financial responsibility for any requirements imposed by the Grantee's failure to comply with federal requirements.

4.3 Contracting and Bidding Requirements per Minn. Stat. §471.345, grantees that are municipalities as defined in Subd. 1 just do the following if contracting funds from this grant contract agreement for any supplies, materials, equipment or the rental thereof, or the construction, alteration, repair or maintenance of real or personal property:

- (a) If the amount of the contract is estimated to exceed \$100,000, a formal notice and bidding process must be conducted which sealed bids shall be solicited by public notice. Municipalities may, as a best value alternative, award a contract for construction, alteration, repair, or maintenance work to the vendor or contractor offering the best value under a request for proposals as described in Minn. Stat. §16C.28, Subd. 1, paragraph (a), clause (2).
- (b) If the amount of the contract is estimated to exceed \$25,000 but not \$100,000, the contract may be made either upon sealed bids or by direct negotiation, by obtaining two or more quotations for the purchase or sale when possible, and without advertising for bids or otherwise complying with the requirements of competitive bidding. All quotations obtained shall be kept on file for a period of at least one year after receipt thereof. Municipalities may, as a best value alternative, award a contract for construction, alteration, repair, or maintenance work to the vendor or contractor offering the best value under a request for proposals as described in Minn. Stat. §16C.28, Subd. 1, paragraph (a), clause (2) and paragraph (c).
- (c) If the amount of the contract is estimated to be \$25,000 or less, the contract may be made either upon quotation or in the open market, in the discretion of the governing body. If the contract is made upon quotation it shall be based, so far as practicable, on at least two quotations which shall be kept on file for a period of at least one year after their receipt. Alternatively, municipalities may award a contract for construction, alteration, repair, or maintenance work to the vendor or contractor offering the best value under a request for proposals as described in Minn. Stat. §16C.28, Subd. 1, paragraph (a), clause (2).
- (d) Support documentation of the bidding process utilized to contract services must be included in the grantee's financial records, including support documentation justifying a single/sole source bid, if applicable.
- (e) For projects that include construction work of \$25,000 or more, prevailing wage rules apply per; Minn. Stat. §§177.41 through 177.44 consequently, the bid request must state the project is subject to prevailing wage. These rules require that the wages of laborers and workers should be comparable to wages paid for similar work in the community as a whole. A prevailing wage form should accompany these bid submittals.

5 **Conditions of Payment**

All services provided by the Grantee under this grant contract must be performed to the State's satisfaction, as determined at the sole discretion of the State's Authorized Representative and in accordance with all applicable federal, state, and local laws, ordinances, rules, and regulations. The Grantee will not receive payment for work found by the State to be unsatisfactory or performed in violation of federal, state, or local law.

6 **Authorized Representative**

The State's Authorized Representative is Rodmen Smith, Director, Enforcement Division – Central Office, Minnesota Department of Natural Resources (DNR), 500 Lafayette Rd., St. Paul, MN 55155-4047, (651) 259-5361, rodmen.smith@state.mn.us or his/her successor, and has the responsibility to monitor the Grantee's performance and the authority to accept the services provided under this grant agreement. If the services are satisfactory, the State's Authorized Representative will certify acceptance on each invoice submitted for payment.

The Grantee's Authorized Representative is Sheriff Marty Kelly, Goodhue County Sheriff's Office, 430 W Sixth Street, Red Wing, MN 55066 or his/her successor. If the Grantee's Authorized Representative changes at any time during this grant agreement, the Grantee must immediately notify the State.

7 **Assignment, Amendments, Waiver, and Grant Agreement Complete**

- 7.1 **Assignment.** The Grantee shall neither assign nor transfer any rights or obligations under this grant agreement without the prior written consent of the State, approved by the same parties who executed and approved this grant agreement, or their successors in office.
- 7.2 **Amendments.** Any amendments to this grant agreement must be in writing and will not be effective until it has been executed and approved by the same parties who executed and approved the original grant agreement, or their successors in office.
- 7.3 **Waiver.** If the State fails to enforce any provision of this grant agreement, that failure does not waive the provision or the State's right to enforce it.
- 7.4 **Grant Agreement Complete.** This grant agreement, including Exhibits "A" and "B," contains all negotiations and agreements between the State and the Grantee. No other understanding regarding this grant agreement, whether written or oral, may be used to bind either party.

8 **Liability**

The Grantee must indemnify, save, and hold the State, its agents, and employees harmless from any claims or causes of action, including attorney's fees incurred by the State, arising from the performance of this grant agreement by the Grantee or the Grantee's agents or employees. This clause will not be construed to bar any legal remedies the Grantee may have for the State's failure to fulfill its obligations under this grant agreement.

9 **Audits (State and Single)**

Under Minn. Stat. §16B.98, subd. 8 and 2 CFR 200.331, the Grantee books, records, documents, and accounting procedures and practices relevant to this grant agreement are subject to examination by the State and/or the State Auditor or Legislative Auditor, as appropriate, for a minimum of six years from the end of this grant agreement.

All state and local governments, colleges and universities, and non-profit organizations that expend \$750,000 or more of Federal awards in a fiscal year must have a single audit according to the OMB Uniform Guidance: Cost Principles, Audit, and Administrative Awards Requirements for Federal Awards. This is \$750,000 total Federal awards received from all sources. If an audit is completed, forward a copy of the report to both the State's Authorized Representative and the State Auditor.

10 **Government Data Practices and Intellectual Property**

10.1 **Government Data Practices.** The Grantee and State must comply with the Minnesota Government Data Practices Act, Minnesota Statute § 13, as it applies to all data provided by the State under this grant agreement, and as it applies to all data created, collected, received, stored, used, maintained, or disseminated by the Grantee under this grant agreement. The civil remedies of Minnesota Statute § 13.08 apply to the release of the data referred to in this clause by either the Grantee or the State.

If the Grantee receives a request to release the data referred to in this Clause, the Grantee must immediately notify the State. The State will give the Grantee instructions concerning the release of the data to the requesting party before the data is released. The Grantee's response to the request shall comply with applicable law.

11 **Workers' Compensation**

The Grantee certifies that it is in compliance with Minnesota Statute § 176.181, Subdivision 2, pertaining to workers' compensation insurance coverage. The Grantee's employees and agents will not be considered State employees. Any claims that may arise under the Minnesota Workers' Compensation Act on behalf of these employees and any claims made by any third party as a consequence of any act or omission on the part of these employees are in no way the State's obligation or responsibility.

12 **Publicity and Endorsement**

12.1 **Publicity.** Any publicity regarding the subject matter of this grant agreement must identify the State as the sponsoring agency and must not be released without prior written approval from the State's Authorized Representative. For purposes of this provision, publicity includes notices, informational pamphlets, press releases, research, reports, signs, and similar public notices prepared by or for the Grantee individually or jointly with others, or any subcontractors with respect to the program, publications, or services provided resulting from this grant agreement.

12.2 **Endorsement.** The Grantee must not claim that the State endorses its products or services.

13 **Governing Law, Jurisdiction, and Venue**

Minnesota law, without regard to its choice-of-law provisions, governs this grant agreement. Venue for all legal proceedings out of this grant agreement, or its breach, must be in the appropriate state or federal court with competent jurisdiction in Ramsey County, Minnesota.

14 **Termination**

14.1 **Termination by the State.** The State may immediately terminate this grant agreement with or without cause, upon 30 days' written notice to the Grantee. Upon termination, the Grantee will be entitled to payment, determined on a pro rata basis, for services satisfactorily performed.

14.2 **Termination for Cause.** The State may immediately terminate this grant contract if the State finds that there has been a failure to comply with the provisions of this grant contract, that reasonable progress has not been made or that the purposes for which the funds were granted have not been or will not be fulfilled. The State may take action to protect the interests of the State of Minnesota, including the refusal to disburse additional funds and requiring the return of all or part of the funds already disbursed.

14.3 **Termination for Insufficient Funding.** The State may immediately terminate this grant contract if:

(a) It does not obtain funding from the Minnesota Legislature

(b) Or, if funding cannot be continued at a level sufficient to allow for the payment of the services covered here. Termination must be by written or fax notice to the Grantee. The State is not obligated to pay for any services that are provided after notice and effective date of termination. However, the Grantee will be entitled to payment, determined on a pro rata basis, for services satisfactorily performed to the extent that funds are available. The State will not be assessed any penalty if the contract is terminated because of the decision of the Minnesota Legislature, or other funding source, not to appropriate funds. The State must provide the Grantee notice of the lack of funding within a reasonable time of the State's receiving that notice.

15 **Data Disclosure**

Under Minnesota Statute § 270C.65, Subdivision 3, and other applicable law, the Grantee consents to disclosure of its social security number, federal employer tax identification number, and/or Minnesota tax identification number, already provided to the State, to federal and state tax agencies and state personnel involved in the payment of state obligations. These identification numbers may be used in the enforcement of federal and state tax laws which could result in action requiring the Grantee to file state tax returns and pay delinquent state tax liabilities, if any.

- 16 **American Disabilities Act**
The Grantee must comply with the 2010 American Disabilities Act Standards for Accessible Design.

17 **Invasive Species Prevention**

WORK SITES WITH KNOWN AQUATIC INVASIVE SPECIES INFESTATIONS

Grantees and subcontractors must follow Minnesota DNR's Operational Order 113, which requires preventing or limiting the introduction, establishment and spread of invasive species during activities on public waters and DNR-administered lands. This applies to all activities performed on all lands under this grant agreement and is not limited to lands under DNR control or public waters. Operational Order 113 is incorporated into this grant agreement by reference and may be found at http://files.dnr.state.mn.us/assistance/grants/habitat/heritage/oporder_113.pdf. Duties are listed in Op Order 113 under Sections II and III (p. 5-8).

The grantee shall be responsible for becoming familiar with the location of any known infestations of aquatic pests. The DNR Infested Waters list is found at <https://www.dnr.state.mn.us/invasives/ais/infested.html>. The grantee shall prevent invasive species from entering into or spreading within a project site by cleaning equipment and clothing prior to arriving at the project site.

The grantee shall ensure that all equipment and clothing used for work in infested waters has been adequately decontaminated for (ex. zebra mussels) invasive species prior to being used in non-infested waters. All equipment and clothing including but not limited to waders, tracked vehicles, barges, boats, turbidity curtain, sheet pile, and pumps that comes in contact with any infested waters must be thoroughly decontaminated. The grantee shall use the following inspection and removal procedures for decontamination prior to entering and when leaving the water body:

- (a) Prior to leaving the waterbody, drain all water from equipment, boats, trailers, bilges, live wells, coolers, bait buckets, engine compartments and any other areas where water may be trapped or contained. Immediately after leaving the water body, drain water from transom wells onto dry land.
- (b) Inspect boat hulls, propellers, trailers and other surfaces, scrape off any attached mussels, remove any aquatic plant material (fragments, stems, leaves, or roots) and dispose of removed mussels and plants in a garbage can prior to transporting any equipment on public roads.
- (c) Flush boats (inside and outside) and all other equipment with hot water of 105 - 110 degrees F for a period of 30 minutes or 140 degrees F for a period of 5 minutes; or, instead of flushing equipment, leave the equipment in a location so that it dries completely for a minimum of at least 5 consecutive full days. A car wash can be used for cleaning.
- (d) If equipment or clothing arrives at the project site with soil, aggregate material, mulch, vegetation (including seeds) or animals, it shall be cleaned by grantee furnished tool or equipment (brush/broom, compressed air or pressure washer) at the staging area. The grantee shall dispose of material cleaned from equipment and clothing at a location determined by the DNR Grant Administrator or their representative. If the material cannot be disposed of onsite, secure material prior to transport (sealed container, covered truck, or wrap with tarp) and legally dispose of offsite.
- (e) Before reuse, aquatic equipment used in invertebrate infested waters shall be dried, rinsed with hot water or power washed to remove invertebrates. Aquatic equipment used in pathogen infested water(s) shall be disinfected, according to Appendix A, immediately after exiting water.

18 **Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transactions**

- 18.1 The prospective lower tier participant certifies, by submission of this agreement, that neither it nor its principals is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
- 18.2 Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this agreement.

19 **Whistleblower Protection Rights**

41 USC §4712, Enhancement of Recipient and Subrecipient Employee Whistleblower Protection

- (a) This award and employees working on this financial assistance agreement will be subject to the whistleblower rights and remedies in the pilot program on Award Recipient employee whistleblower protections established at 41 U.S.C. 4712 by section 828 of the National Defense Authorization Act for Fiscal Year 2013 (Pub.L. 112-239).
- (b) Recipients, their subrecipients, and their contractors awarded contracts over the simplified acquisition threshold related to this award, shall inform their employees in writing, in the predominant language of the workforce, of the employee whistleblower rights and protections under 41 USC 4712.
- (c) The recipient shall insert this clause, including this paragraph (c), in all subawards and in contracts over the simplified acquisition threshold related to this award.

IN WITNESS WHEREOF, the parties have caused this Grant Agreement to be duly executed intending to be bound thereby.

1. STATE ENCUMBRANCE VERIFICATION

Individual certifies that funds have been encumbered as required by Minnesota Statutes § 16A.15 and 16C.05.

Signed: [Signature]

Date: 1/30/20

SWIFT Contract # 172131

Purchase Order # 3-166270

2. GRANTEE

The Grantee certifies that the appropriate person(s) have executed the grant agreement on behalf of the Grantee as required by applicable articles, bylaws, resolutions, or ordinances.

By: [Signature]

Title: County Sheriff

Date: 2-21-20

By: [Signature]

Title: Chairperson of County Board

Date: 2/18/2020

By: [Signature]

Title: County Auditor or Administrator

Date: 2/18/2020

3. STATE AGENCY: NATURAL RESOURCES

By: [Signature]
(With delegated authority)

Title: Director, Enforcement Division - Central Office

Date: 2/26/2020

Attachments: Exhibits "A" & "B"

Distribution:

- 1. DNR - OMBS
- 2. Grantee
- 3. State's Authorized Representative

**2019 STATE OF MINNESOTA FEDERAL BOATING SAFETY
SUPPLEMENTAL EQUIPMENT GRANT AGREEMENT
(CFDA #97.012)**

1. The purpose of this grant is to provide supplementary funding to the Grantee, not exceeding the amount specified in Clause 4 of the Grant Agreement, to purchase the following specific equipment or other items that will be used for recreational boating safety activities:
 - 18' patrol boat, 40hp motor, trailer
 - 15 - life jackets

** means trade-in or cost share by county*
*** means 25% county dive equipment cost share requirement*
2. The program shall begin on March 2, 2020 or date grant is fully executed (whichever is later). The purchase, delivery and payment of approved items must be completed by August 14, 2020. An extension beyond that date for purchase, delivery and payment may be granted, if requested by the Grantee in writing to the State's representative. If approved by the State's representative, an amendment form is created which requires signatures by Grantee and State's representative. Requests submitted after August 14, 2020, that have not been granted an extension from the State, are not eligible for reimbursement and will become the Grantee's sole responsibility. The Grantee shall submit a final billing invoice within 30 days of the expiration of the grant.
3. The Grantee must first purchase the item as specified in this grant, follow any specific county purchasing procedures and pay for it from the Grantee's funds. The Grantee must then submit the following for reimbursement by the deadline noted in #2 above:
 - a. An invoice from the Grantee, dated no earlier than March 2, 2020 or date grant is fully executed and not later than August 14, 2020, with a description of all the item(s) being requested for reimbursement. The purchase/invoice deadline may be modified if an extension, as noted in clause #2 above, is granted and approved by the State's representative.
 - b. A copy of the invoice(s) from the vendor(s) showing the amount the Grantee actually paid, including shipping, sales tax and any setup costs.
 - c. If the item is valued over \$5,000, the Grantee's asset number(s) & equipment serial number(s) must also be included on the invoice.
 - d. All reimbursement requests must be sent or delivered to:

Email: deb.ethier@state.mn.us or

Attn: Boat & Water
MN DNR - Enforcement Div.
500 Lafayette Road
St. Paul, MN 55155-4047
4. County life jacket wear policy required for personnel working in boat and water. Policy must be submitted to State before DNR grant approval.
5. Aids to navigation purchased through this grant must comply with the requirements in Minnesota Rule 6110.1500. Watercraft purchased through this grant must be registered with the State and display registration numbers and validation decals as noted in Minnesota Rule 6110.0100 - .0900.

6. **Invasive Species Prevention.** Grantees and subcontractors must follow Minnesota DNR's Operational Order 113, which requires preventing or limiting the introduction, establishment and spread of invasive species during activities on public waters and DNR administered lands. This applies to all activities performed on all lands under this grant agreement and is not limited to lands under DNR control or public waters. Duties are listed under Sections II and III (pp. 5-8) of Operational Order 113 which may be found at http://files.dnr.state.mn.us/assistance/grants/habita/heritage/oporder_113.pdf.
7. The Grantee agrees that, when requested by the State, they will promptly complete an inventory on items purchased at a cost of more than \$5,000 and forward it to the State's representative.
8. The State will supply a special label that will need to be applied to each item of equipment that exceeds \$5,000. This label indicates that federal boating safety funds were used for all or a portion of the purchase.
9. Items purchased under this grant may not be sold, traded or disposed of without prior written permission and instructions from the State as to the disposition of the item(s), and any funds derived from their sale or trade. The Grantee must promptly notify the State's representative if any item over \$5,000 purchased through this grant is lost or stolen.
10. By accepting this grant, the Grantee agrees, when requested, to accurately & promptly complete and return to the state any reports required by the State or the cognizant federal agency regarding activities, expenditures or accomplishments for the recreational boating safety program.
11. In any reference to this grant, it should be referred to as: "A federal boating safety sub grant through the Minnesota Department of Natural Resources."

**2019 FEDERAL ASSURANCES
NON-CONSTRUCTION PROGRAMS**

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§ 1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. § 794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et sq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation purchases.

8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction sub-agreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§ 1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§ 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§ 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
14. Will comply with P.L. 93-248 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments and Non-Profit Organizations." *(see below).
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

**If the COUNTY (as defined on page 1 of this grant) expends more than \$500,000 in federal assistance per year, it agrees to have a program-specific or single audit made in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133 - "Audits of States, Local Governments and Non-Profit Organizations." Copies of the audit report are required to be sent to the following: 1) Office of the State Auditor - Single Audit Division, Suite 500, 525 Park Street, St. Paul, MN 55103, 2) Minnesota Department of Natural Resources, Internal Audit Section - Office of Management & Budget Services 500 Lafayette Road, St. Paul, MN 55155 and 3) The Federal Single Audit Clearinghouse located at: Bureau of the Census, Data Preparation Division, 1201 East 10th Street, Jeffersonville, IN 47132.*

**BOARD OF COUNTY COMMISSIONERS
GOODHUE COUNTY, MINNESOTA**

February 18, 2020

Moved by C/Majerus, seconded by C/Anderson, and carried to approve the following items on the consent agenda:


- | |
|--|
| <p>* 1. Approve CSAH 6 No Parking Zone.
2. Approve Final of 2019 Bituminous Paving Contract.
3. Approve Final of CSAH 27 Reconstruction Contract.
4. Approve the 2019 Federal Boating Safety Supplemental Equipment Grant.</p> |
|--|

State of Minnesota
County of Goodhue

Majerus	Yes	<u>X</u>	No	___
Drotos	Yes	<u>X</u>	No	___
Nesseth	Yes	<u>X</u>	No	___
Anderson	Yes	<u>X</u>	No	___
Flanders	Yes	<u>X</u>	No	___

I, Scott O. Arneson, duly appointed, County Administrator of the County of Goodhue, State of Minnesota, do hereby certify that I have compared the foregoing copy of a resolution with the original minutes of the proceedings of the Board of County Commissioners, Goodhue County, Minnesota at their session held on the 18th day of February, 2020, now on file in my office, and have found the same to be a true and correct copy thereof.

Witness my hand and official seal at Red Wing, Minnesota, this 18th day of February, 2020.



Scott O. Arneson
County Administrator



Minnesota Department of Natural Resources

Conflict of Interest Disclosure

Conflict of Interest:

A conflict of interest (actual, potential, or perceived) occurs when a person has actual or apparent duty or loyalty to more than one organization and the competing duties or loyalties may result in actions which are adverse to one or both parties. A conflict of interest exists even if no unethical, improper, or illegal act results from it.

Actual Conflict of Interest:

An actual conflict of interest occurs when a decision or action would compromise a duty to a party without taking immediate appropriate action to eliminate the conflict. Examples include, but are not limited to:

- One party uses his or her position to obtain special advantage, benefit, or access to the other party's time, services, facilities, equipment, supplies, badge, uniform, prestige, or influence.
- One party receives or accepts money (or anything else of value) from another party or has equity or a financial interest in or partial or whole ownership of the other party's organization.
- One party is an employee, board member or family member of the other party.

Potential Conflict of Interest:

A potential conflict of interest may exist if one party has a relationship, affiliation, or other interest that could create an inappropriate influence if the person is called on to make a decision or recommendation that would affect one or more of those relationships, affiliations, or interests. For example, when one party serves in a volunteer capacity for another party, it has the potential to, but does not necessarily, create a conflict of interest, depending on the nature of the relationship between the two parties. A disclosed potential conflict of interest warrants additional discussion in order to identify the nature of the relationship, affiliation, or other interest and take action to mitigate any potential conflicts.

Perceived Conflict of Interest:

A perceived conflict of interest is any situation in which a reasonable third party would conclude that conflicting duties or loyalties exist. A disclosed perceived conflict of interest warrants additional discussion in order to identify the nature of the relationship, affiliation, or other interest and take action to mitigate any potential conflicts.

Organizational Conflict of Interest:

A conflict of interest can also occur with an organization that is a grant applicant or grantee of a state agency. Organizational conflicts of interest occur when:

- A grantee is unable or potentially unable to render impartial assistance or advice to the State due to competing duties or loyalties
- A grantee's objectivity in carrying out the grant is or might be otherwise impaired due to competing duties or loyalties
- A grantee or potential grantee has an unfair competitive advantage through being furnished unauthorized proprietary information or source selection information that is not available to all competitors.

This section to be completed by Grantee's Authorized Representative (AR):

I certify that we will maintain an adequate Conflict of Interest Policy and throughout the term of our agreement we will monitor and report any actual, potential, or perceived conflicts of interest to the State's Authorized Representative.

I also certify that I have read and understand the description of conflict of interest above and as of this date (check one of the two boxes below):

- I do not have any conflicts of interest relating to this project.
- I have an actual, potential, perceived, or organizational (*circle*) conflict of interest. The nature of the conflict is as follows:

If at any time during the grant project I discover a conflict of interest, I will disclose that conflict immediately to the State's Authorized Representative.

Grantee AR's Printed Name: Marty Kelly

Date: 2/21/20

Grantee AR's Signature: 

Organization Name: Goodhue County Sheriff's Office

Project Name: **2019 Federal Boating Safety Supplemental Equipment Grant**

State AR's Printed Name: Raina Smith

Date: 2/26/2020

State AR's Signature: 

Policy Title Life Jackets

712.1 SECTION TITLE

A. All watercraft used by county employees in the course of their work shall be equipped with life jackets as required by Minnesota law and federal regulations.

B. Employees working over or near water, where the danger of drowning exists, or in any county watercraft shall wear a provided life jacket, float coat, survival suit, or buoyant work vest. Any passenger on a county owned watercraft who is not an employee shall abide by the same life jacket requirements as is required of the employee.

C. Floatation equipment shall be inspected before and after each use for defects that would impair buoyance and strength. Damaged and defective life jackets shall be removed from service.

An Executive Summary of the
Comprehensive Housing Needs Analysis for
Goodhue County, Minnesota

Prepared for:

Goodhue County Economic Development Authority
Red Wing, MN

March 2020



Maxfield
Research & Consulting

7575 Golden Valley Road
Suite 385
Golden Valley, MN 55427
612.338.0012
www.maxfieldresearch.com



Maxfield
Research & Consulting

March 5, 2020

Mr. Ron Ziegler
CEO/President
Community and Economic Development Associates
PO Box 483
Chatfield, MN 55923

Dear Mr. Ziegler:

Attached is the analysis titled, "A Comprehensive Housing Needs Analysis for Goodhue County, Minnesota." The Needs Analysis examines current housing market conditions and determines the market potential for developing different types of owned and rented housing to 2030 in the County.

The scope of this study includes: an analysis of the demographic and economic characteristics of the communities and submarkets comprising the County; a review of existing housing stock characteristics; an analysis of the for-sale housing market; an evaluation of rental market conditions in the County; a senior housing supply and demand analysis; an evaluation of special needs housing demand; and an assessment of housing affordability in Goodhue County. Recommendations on the number and types of housing products that should be considered in each community are also supplied.

Please contact us if you have questions or require additional information.

Sincerely,

MAXFIELD RESEARCH AND CONSULTING, LLC

Joe Hollman
Senior Associate

Mary C. Bujold
President

Attachment

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Purpose and Scope of Study

Maxfield Research and Consulting, LLC was engaged by the Goodhue County Economic Development Authority to prepare a Comprehensive Housing Needs Analysis for the County. The Housing Needs Analysis considers demographic, economic and market trends and provides recommendations on the amount and types of housing that may be developed to meet the needs of current and future households residing in the County. Housing demand is generated by household growth and turnover of existing households in these submarkets. Additional demand for housing will come from households moving into the County from outside the area.

For the purpose of this housing analysis, Goodhue County was divided into six submarkets, each comprised of county subdivisions in the County with the following exceptions: the Northwest Submarket also includes the portion of Dennison in Rice County; the Northeast Submarket includes the portion of Lake City in Wabasha County and the Southeast Submarket includes the portion of Pine Island in Olmsted County.

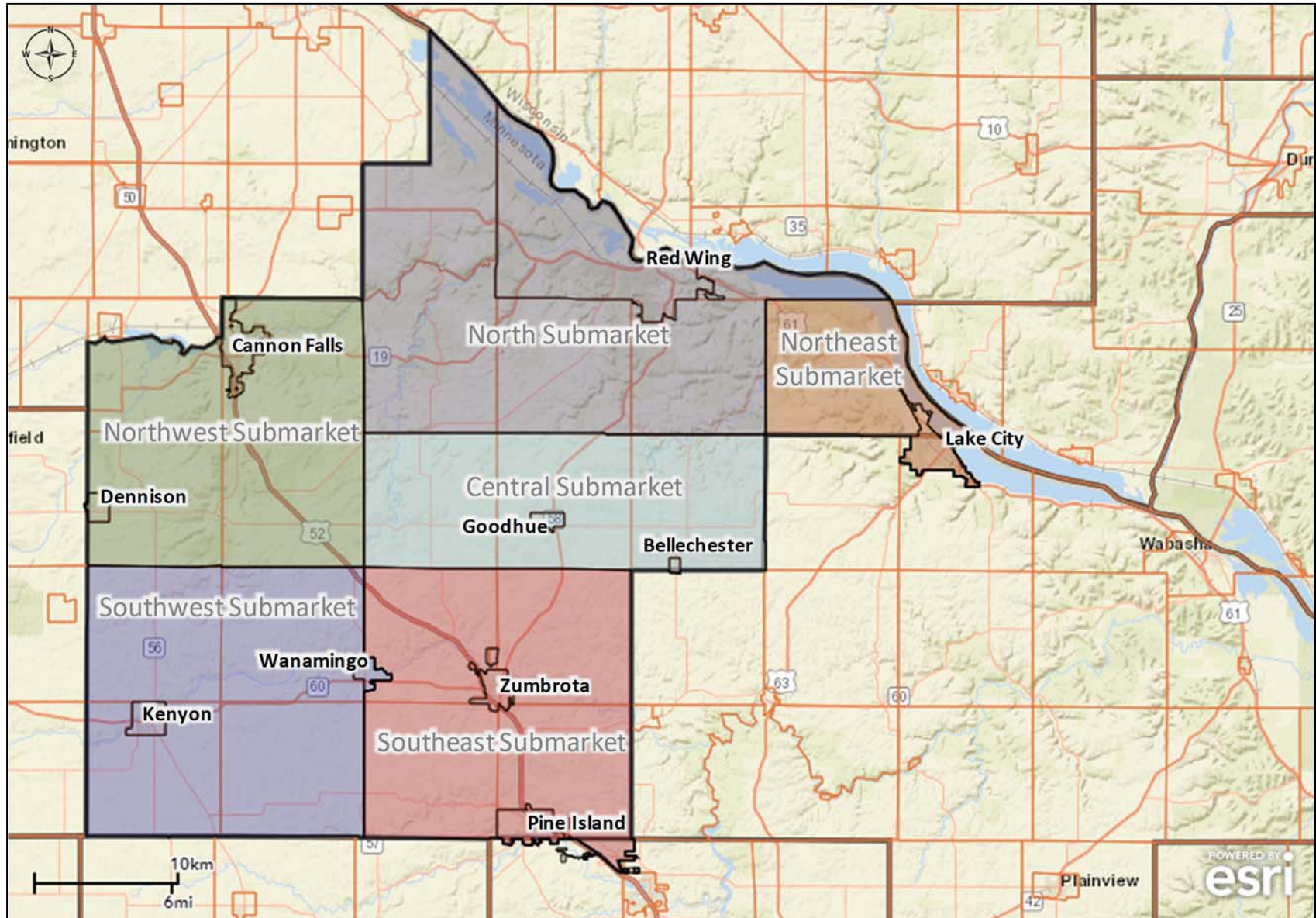
The scope of this study includes: an analysis of the demographic and economic characteristics of the communities and submarkets in Goodhue County; a review of existing housing stock characteristics; an analysis of the for-sale, rental and senior housing market conditions; an evaluation of conditions for those that have special needs or are “hard to house” and an assessment of housing affordability. Detailed recommendations are provided for the housing types identified as being needed to 2030.

Goodhue County Submarket Definitions

Based on conversations with local officials and a review of geographic and man-made boundaries, commuting patterns, and community orientation, Goodhue County was divided into six submarkets for the purpose of the housing needs analysis. Each submarket is comprised of county subdivisions (cities and townships) as summarized below.

Goodhue County Housing Submarket Definitions		
North Submarket	Northwest Submarket	Northeast Submarket
Red Wing city	Cannon Falls city	Lake City city (Goodhue Co.)
Featherstone township	Dennison city (Goodhue Co.)	Lake City city (Wabasha Co.)
Hay Creek township	Dennison city (Rice Co.)	Florence township
Vasa township	Cannon Falls township	
Wacouta township	Leon township	
Welch township	Stanton township	
	Warsaw township	
Central Submarket	Southwest Submarket	Southeast Submarket
Goodhue city	Kenyon city	Pine Island city (Goodhue Co.)
Bellechester city (Goodhue Co.)	Wanamingo city	Pine Island city (Olmsted Co.)
Belle Creek township	Cherry Grove township	Zumbrota city
Belvidere township	Holden township	Minneola township
Goodhue township	Kenyon township	Pine Island township
	Wanamingo township	Roscoe township
		Zumbrota township

• Goodhue County Submarkets



EXECUTIVE SUMMARY

- Housing demand in the County will be generated by household growth and turnover of existing households in these submarkets. Additional demand for housing will come from households moving into the County from outside the area.
- Comparisons are made to Minnesota and the eight-county Southeast Minnesota Region as defined in the “Southeast Minnesota Regional Economic Study” prepared for the Southeast Minnesota League of Municipalities (SEMLM) and Community and Economic Development Associates (CEDA) in 2018.

Demographic Analysis

- Between 2000 and 2010, Goodhue County’s population increased by 2,056 people (4.7%) while the number of households expanded 10.3% (1,747 households). We estimate that the County population expanded 2.9% (1,340 people) between 2010 and 2019 to 47,523, while the number of households increased 3.3% (623) to 19,711.
- Due to projected job growth in the Region related to the Rochester Destination Medical Center (DMC) expansion initiative, we expect that the rate of population growth in Goodhue County will accelerate over the next 20 years, climbing 11.2% to 52,824 in 2040.
- We anticipate that growth will be strongest in the submarkets located along the major transportation corridors in the County, notably Highway 52, particularly in the communities that are closest to Rochester.
- In 2019, the largest adult cohort by age in Goodhue County is 55 to 64 (15.5% of the population) followed by the 45 to 54 age group (12.3% of the population).
- The most rapid growth is expected to occur among older adults in the Market Area. As the baby boom population ages, the 65 and older age cohorts are expected to experience increases over the next ten years, particularly the 75 and older age group.
- The County is also expected to experience growth in the 35 to 44 age group between 2019 and 2030 as the peak of the “echo boom” moves into this cohort
- In 2019, the median household income is estimated to be \$65,587 in Goodhue County; roughly -6% lower than the \$69,559 income in Minnesota. Median household incomes are highest in the Central (\$80,635) and Northwest (\$70,387) Submarkets and lowest in the Northeast (\$58,821) and Southwest (\$59,552) Submarkets.
- Typically, as income increases, so does the rate of homeownership. This can be seen in Goodhue County, where the homeownership rate increases from 41% of households with incomes below \$15,000 to 93% of households with incomes above \$100,000.

EXECUTIVE SUMMARY

- In Goodhue County, 75% of all households own, giving it a home ownership rate that is modestly higher than Minnesota (71% of households owned). The number of owner households residing in Goodhue County expanded 0.4% between 2010 and 2019, while the number of renter-occupied households expanded 13.3%.
- Among the Goodhue County submarkets, the strongest growth in owner households occurred in the Northwest and Central Submarkets. The Southeast Submarket experienced the strongest renter household growth, followed closely by the Southwest.
- Married couples without children are the most common household type in Goodhue County (33.4% of all households) followed by single-person households (26.2%). The County experienced a 2.7% increase in married couples with children households between 2010 and 2019, while the number of married couples without children held steady and other family households expanded 10.0%. Non-family households increased 4.4%, as the number of roommate households expanded 29.0% while single-person households decreased -0.2%.
- As of 2019, “White Alone” comprised the largest proportion of the County population, at 93%. An estimated 76% of “White Alone” households in Goodhue County own their housing while the remaining 24% rent. The home ownership rate drops to 41% for all other races in the County.

Employment Analysis

- In 2019, Goodhue County had a labor force of 27,294 with 26,445 employed residents, which equates to a 3.1% unemployment rate. By comparison, 2019 unemployment rates were at 3.0% in Southeast Minnesota and 3.3% in Minnesota.
- The County’s labor force expanded at an average annual rate of 0.6% from 2000 through 2010. However, has been relatively flat since 2010, increasing from 26,734 in 2010 to 27,294 in 2019 (annual growth rate of 0.2%). Resident employment in the County increased at a 0.2% annual rate from 2000 through 2010 but has since expanded at an average annual rate of 0.7%.
- Goodhue County is an exporter of workers as a higher number of residents leave the County for work than nonresidents commute into the County for work.
- Approximately 10,868 workers come into Goodhue County for employment (inflow) daily, while 14,547 resident workers commute out of the County (outflow). An estimated 10,764 people both live and work in the County (interior flow). Except for the North Submarket (which is dominated by Red Wing), the five other submarkets export more workers than they import.

EXECUTIVE SUMMARY

- With 10,868 workers commuting into the County daily for employment, with over 12% (2,638) coming from over 50 miles, there appears to be an opportunity to provide housing for a portion of these workers. Inflow is strongest in the North and Northeast Submarkets.
- Modest job growth is expected in the Market Area between 2019 and 2024, climbing 1.9% between 2019 and 2024 and 4.4% between 2024 and 2040.
- The pace of job growth is expected to be constrained in the County due to potential labor force shortages and a surge in retirements.
- In Goodhue County, job growth is likely to be focused along the major transportation corridors where there are concentrations of existing businesses, convenient highway access and the potential to develop housing for a growing population.
- Manufacturing is the largest employment sector in the County providing 4,715 jobs (21.6% of total jobs) followed by Education and Health Services with 4,496 jobs (20.6%). The higher proportion of Manufacturing jobs is a
- Average weekly wages in Goodhue County (\$938) are -15% lower than Minnesota (\$1,100) and -4% lower than Southeast Minnesota (\$977).
- A household earning the average weekly wage in the County would be able to afford an apartment renting for an estimated \$1,219 per month to not exceed 30% of its monthly income on housing costs, much higher than the median asking rent for renter-occupied housing units in the County (\$684).
- Assuming that a potential home buyer has good credit and makes a 10% down payment, a household earning the average weekly wage in the County would be able to afford to purchase a home priced at an estimated \$194,000 or lower to not be cost-burdened (paying more than 30% of their income for housing). By comparison, the median sale price for detached single-family homes was \$215,000 through the first three quarters of 2019, while new construction homes are being sold at an average price of over \$287,000.

Housing Characteristics

- Over 27% of the County's housing units were built prior to 1940, compared to 17% of all homes in Minnesota. Among the Goodhue County submarkets, Southwest has the highest concentration of homes built prior to 1940 (41%) followed by the Central at 30%.
- Aside from the number of homes built prior to 1940, the 2000s was the most active decade in the County in terms of residential construction activity. Nearly 16% of Goodhue County's housing stock was built from 2000 to 2009.

EXECUTIVE SUMMARY

- Residential construction activity dropped substantially in the County when the “housing bubble” burst in 2006. An average of 396 new housing units was permitted annually in the County from 2000 through 2006. Permitting activity declined to an annual average of 79 units from 2006 through 2012. Housing development has increased in the County since the recession, averaging 167 new units per year between 2013 and 2019, although residential construction activity has not achieved the pre-recession highs of the early 2000s.
- An estimated 70% of all residential units permitted in Goodhue County since 2000 were single-family homes. The remaining 30% were multifamily units. By comparison, 29% of the housing units permitted in Minnesota since 2000 were multifamily units.
- Housing construction has been most active in Red Wing since 2000, followed by Pine Island, Lake City and Zumbrota.
- The estimated median value of owned homes is \$212,977 in Goodhue County, about 12% lower than the median value of \$240,868 in Minnesota but 10% higher than Greater Minnesota (\$194,505). The median asking rent in Goodhue County of \$684 is an estimated 16% lower than the median of \$816 in Minnesota but 9% higher than Greater Minnesota (\$626).

For-Sale Housing Market Analysis

- The median resale price for single-family homes through the first nine months of 2019 in Goodhue County is \$215,000, -27% lower than the Minneapolis-St. Paul MSA median sales price of \$295,051. The multifamily median sale price in the County (\$194,500) is -7% lower than the MSA median of \$209,828.
- Multifamily housing represents a modest share of Goodhue County’s for-sale housing market, comprising 12% of all closed resales from 2010 through the third quarter of 2019. The remaining 88% were single-family home resales. By comparison, 24% of all closed resale transactions in the Minneapolis-Saint Paul MSA were multifamily sales.
- Since 2017, Goodhue County has averaged 59.8 home sales per month. Based on the supply of available for-sale housing in the County (as of October 2019), there is a 3.8-month supply of homes available for sale on the market. Equilibrium in the for-sale housing market is generally considered to be a six-month supply of homes on the market. As such, it appears that the inventory of available for-sale housing in the County is undersupplied.
- There are an estimated 107 active subdivisions with 1,336 vacant residential lots in the Cities of Goodhue County including 997 single-family lots (75% of all vacant lots) and 339 multifamily lots (25%). On average, the single-family subdivisions have absorbed lots at a rate of 1.1 lots per year (total annual lot absorption of 87.5), while the multifamily subdivisions have absorbed lots at a rate of 1.2 lots per year (total of 28.1 lots per year).

EXECUTIVE SUMMARY

- The average retail sale price for new construction single-family homes in these subdivisions is \$287,308 (\$168 per square foot), while the average sale price for new construction multifamily units is \$288,680 (\$175 per square foot). New construction multifamily pricing essentially equals detached single-family new construction pricing indicating that builders are bringing detached villas into the market at price points equal to single-family homes.

Rental Housing Market Analysis

- Maxfield Research compiled detailed information for a select group of rental housing properties with five or more units in Goodhue County, including 33 general occupancy market rate apartment properties, 18 shallow-subsidy Low Income Housing Tax Credit (LIHTC) and Section 515 (United States Department of Agriculture Rural Development) properties targeting family households, and ten deep-subsidy (project-based Section 8 and public housing properties). Rural Development properties also provide rent assistance, making a portion of their units deep-subsidy.
- These properties contain 386 shallow-subsidy units, 316 deep-subsidy units and 675 market rate units.
- The inventory of rental properties in Goodhue County was 2.5% vacant, including a 1.4% vacancy rate among the affordable/subsidized properties and a 3.6% vacancy rate in the market rate properties.
- The equilibrium vacancy rate for rental housing is considered to be 5.0%, which allows for normal turnover and an adequate supply of alternatives for prospective renters. In effect, the supply of general occupancy rental housing in the County is below the level adequate to meet demand.
- The average rental rate across all market rate general occupancy properties is \$787 per month, similar to the base market rate rent in the affordable properties (\$727 per month). On a per square-foot basis, market rate rental properties in Goodhue County rent for \$0.87 per square foot, on average.

Senior Housing Market Analysis

- Maxfield Research identified 29 senior housing properties in Goodhue County. Combined, these developments contain a total of 1,142 senior housing units. Eighteen of the senior housing facilities are market rate, totaling 716 units and there are 11 affordable/subsidized senior housing projects, totaling 426 units. Of the 1,142 units, 42% provide service-enhanced senior housing for a total of 485 units.

EXECUTIVE SUMMARY

- At the time of the survey, 63 senior housing units were vacant, representing a 5.5% vacancy rate. There were 43 vacant service-enhanced units (8.9% vacancy rate) and the active adult units were 3.0% vacant (20 vacancies).
- Among the service-enhanced properties, we identified 39 independent living with services (congregate) units, 120 assisted living units, 104 memory care units and 222 units considered to be catered living. Catered living offers a flexible living arrangement where residents can live independently and purchase assisted living services as needed without relocating to a different unit. Independent living units were fully-occupied, assisted living units were 4.2% vacant, catered living properties were 10.8% vacant and the memory care units were 13.5% vacant. Much of the catered living vacancy is in a recently completed project that is still in initial lease-up. Stabilized catered living facilities are 5.4% vacant.
- A 93% occupancy rate is generally considered equilibrium in assisted living and memory care senior housing, while 95% occupancy is considered equilibrium in independent living and active adult. As such, the current supply of memory care units appears to be slightly oversupplied, while the active adult, independent living, assisted living, and stabilized catered living facilities are below equilibrium.

Housing Affordability

- An estimated 20% of all owner households in Goodhue County are considered cost burdened (paying 30% or more of their gross income for housing), while 41% of the existing renter households in the County are considered cost burdened. By comparison, 20% of owner households and 44% of renter households are cost burdened in Minnesota.
- An estimated 81% of owner households could afford to buy a moderately-priced entry-level single-family home (\$150,000) in the County. The proportion of income-qualified households declines as the sale price increases, and 61% of owner households could afford to purchase a move-up single-family home priced at \$250,000. The proportion able to afford an executive home priced at \$375,000 decreases to 39% of existing owner households.
- An estimated 56% of existing renter households can afford to rent a one-bedroom unit in Goodhue County at the average rent of \$686 per month, but the percentage drops to 40% of renters who could afford a one-bedroom apartment in new construction with an estimated rent of \$950 per month.

Hard to House and Homelessness

Among the River Valleys region, the annual Point in Time counts identified about 500 unduplicated people experiencing homelessness on any given night in the Region. Using CoC's Coordinated Entry system, at least 2,000 households representing an estimated 4,800 people experience homelessness in the region over the course of a year.

About half (48%) of the 497 people counted during the Point in Time counts were in transitional housing and were seeking permanent housing. Another 38% were in emergency shelters, including motel voucher stays and domestic violence shelters. An estimated 13% are considered unsheltered and are staying outside or in locations such as stairwells, cars, tents, sheds and transit facilities.

Due to consistent (and not increasing) capacity of emergency shelter and transitional housing in the region, the proportion of people in unsheltered locations has been increasing over the past several years. Outreach to households already in Coordinated Entry (which began in 2017) also appear to increase the unsheltered total.

Although the need for permanent supportive housing with intensive services is concentrated in Olmsted County according to the data, Goodhue County also ranked high with households needing PSH with intensive services. Goodhue County data indicated priority need for programs that serve single adults compared to other household types.

In addition to the general category, Goodhue County also identified more than ten households that were chronically homeless and could benefit from a permanent supportive housing facility.

In the River Valleys Continuum of Care Region, Rochester/Olmsted County had the highest needs identified for homelessness and people at-risk of becoming homeless. This is followed by Mankato/Blue Earth County. However, Steele, Rice and Goodhue Counties (in that order) also exhibit need.

The overwhelming community/system barrier for homeless households or at-risk of becoming homeless is the lack of housing that is affordable, particularly to households with very low incomes. A single emergency or medical issue can create homelessness. The need for affordable housing is considered a national crisis and households that may already have one or more personal barriers (i.e. mental health, chronic health situation, physical disability) are at even greater risk for becoming homeless.

Many factors have contributed to the severe shortage of affordable housing in our communities and financial tools and resources to develop new affordable housing are insufficient to meet the demand.

EXECUTIVE SUMMARY

Housing Demand Analysis

A migration of households out of the Rochester area is expected to stimulate housing demand in Goodhue County over the next several years. Possible factors driving this trend include a housing shortage in Rochester, affordability, school district preferences, and lifestyle preferences. Additionally, housing demand in the County will be impacted by development activity in nearby areas, notably in communities in the southeast portion of the Metro Area (i.e. Dakota County).

Demand is somewhat fluid between submarkets and communities in Goodhue County, and satisfying the anticipated demand will be highly dependent on the availability of suitable housing options in the various communities in the County.

- Based on our calculations, we find demand to support 2,208 general occupancy housing units between 2020 and 2030, including 1,450 for-sale units and 758 rental units.

----- General Occupancy Housing Demand (units) by Submarket 2020 - 2030 -----						
Product Type	North	Northwest	Northeast	Central	Southwest	Southeast
For-Sale Single-Family	213	181	107	62	95	248
Multifamily	260	60	88	21	32	83
Market Rate Rental	103	57	80	18	46	99
Shallow-Subsidy Rental	15	16	12	3	13	27
Deep-Subsidy Rental	121	31	31	7	25	54
Total:	712	345	318	111	211	511

- In addition, we find demand for multiple senior housing product types. As of 2025, demand in Goodhue County for senior housing is projected as follows:

----- Senior Housing Demand (units) by Submarket 2025 -----						
Product Type	North	Northwest	Northeast	Central	Southwest	Southeast
Active Adult Rental	50	58	32	18	22	80
Active Adult Owner	40	29	39	8	16	34
Independent Living	159	39	84	18	26	52
Assisted Living	45	5	41	9	23	47
Memory Care	61	10	31	8	16	37
Shallow-Subsidy Rental	203	68	83	13	44	86
Deep-Subsidy Rental	30	0	28	2	23	26
Total:	588	209	338	76	170	362

EXECUTIVE SUMMARY

Conclusions and Recommendations

Based on the finding of the analysis, the following charts provide a summary of the recommended development concepts by product type for Goodhue County to 2030.

These proposed development concepts are intended to act as a development guide to meet the housing needs of existing and future households in the County. Detailed findings are described in the *Conclusions & Recommendations* section of this report.

- There is a strong need in the County for entry-level housing and “affordably-price” move-up homes. The economic feasibility of development new entry-level housing is challenging, and one way to provide entry-level for-sale housing is to generate household turnover by increasing the supply of move-up and executive housing. Entry-level home demand will primarily be satisfied by existing single-family homes as residents of existing homes move into move-up and executive housing products built in the community.

GENERAL OCCUPANCY FOR-SALE HOUSING PRICING BREAKDOWN GOODHUE COUNTY January 2020								
			----- Submarkets -----					
	Purchase Price ¹	Pct.	North	Northwest	Northeast	Central	Southwest	Southeast
Detached Single-Family								
Entry-level	Less than \$150,000	20%	43	36	21	12	19	50
Move-up	\$175,000 - \$300,000	65%	138	118	70	40	62	161
Executive	\$350,000+	15%	32	27	16	9	14	37
Submarket Total:		100%	213	181	107	62	95	248
Multifamily (i.e. townhomes, twin homes)								
Entry-level	Less than \$150,000	40%	104	24	35	8	13	33
Move-up	\$175,000 - \$300,000	60%	156	36	53	13	19	50
Submarket Total:		100%	260	60	88	21	32	83

¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.

Source: Maxfield Research & Consulting, LLC

- We identified 107 active subdivisions in the nine Goodhue County cities, containing 1,336 vacant lots, including 997 detached single-family lots and 339 multifamily (i.e. townhome, twin home) lots. Based on the for-sale housing demand calculations, it appears that the existing supply of vacant lots is sufficient to satisfy demand in the short-term, but additional lots will be needed by 2030.
- Projected demand exceeds lot supply in Red Wing, Cannon Falls, Dennison, Goodhue, Kenyon, and Pine Island suggesting that additional lots will be needed in these communities by 2030. Existing lot supply exceeds projected housing demand in Lake City, Wanamingo, and Zumbrota.

EXECUTIVE SUMMARY

RECOMMENDED RENTAL HOUSING DEVELOPMENT GOODHUE COUNTY BY SUBMARKET January 2020			
	Monthly Rent Range ¹	No. of Units	City
North Submarket			
Market Rate Apartments	\$950/1BR - \$1,200/2BR	50 - 60	Red Wing
Market Rate Townhomes	\$1,250/2BR - \$1,550/3BR	24 - 32	Red Wing
Shallow-Subsidy Project	Moderate Income ²	24 - 30	Red Wing
Northwest Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24 - 26	Cannon Falls
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	12 - 14	Cannon Falls
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4 - 6	Dennison
Shallow-Subsidy Project	Moderate Income ²	16 - 20	Cannon Falls
Northeast Submarket			
Market Rate Apartments	\$850/1BR - \$1,050/2BR	30 - 36	Lake City
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	14 - 18	Lake City
Shallow-Subsidy Project	Moderate Income ²	10 - 16	Lake City
Central Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	10 - 12	Goodhue
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4 - 6	Goodhue
Shallow-Subsidy Project	Moderate Income ²	NA - NA	--
Southwest Submarket			
Market Rate Apartments	\$850/1BR - \$1,050/2BR	10 - 14	Kenyon <u>and</u> Wanamingo
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	8 - 10	Kenyon <u>and</u> Wanamingo
Shallow-Subsidy Project	Moderate Income ²	10 - 16	Kenyon <u>or</u> Wanamingo
Southeast Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24 - 30	Pine Island <u>and</u> Zumbrota
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	10 - 12	Pine Island <u>and</u> Zumbrota
Shallow-Subsidy Project	Moderate Income ²	18 - 20	Pine Island <u>or</u> Zumbrota
¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.			
² Affordability subject to income guidelines per US Department of Housing and Urban Development (HUD)			
Note - Recommended development concepts represent a hypothetical potential project and do not reflect total calculated demand.			
Source: Maxfield Research & Consulting, LLC			

- The strongest sources of demand for new rental housing will likely be young singles or couples without children in their mid-20s to early-30s who work in Goodhue County, Rochester, or other nearby communities. Mid-age and older households could also account for a portion of demand for new rental housing. A rental townhome development could attract family households as well as empty-nesters, and shallow-subsidy rental housing will draw from a wide variety of population segments. Due to the limited supply of available rental housing units in the County along with our discussions with area employers and real

EXECUTIVE SUMMARY

estate professionals, there appears to be an immediate need for new rental housing in the County.

- While we find senior housing demand in all six submarkets, overall senior demand is expected to be strongest in the North, Southeast, and Northeast Submarkets. Due to the need for services (public infrastructure, medical, religious, retail, etc.) we expect that the cities will capture all the excess demand potential in the County, so we do not anticipate any senior housing development in the townships.
- The development of additional senior housing serves a two-fold purpose in meeting the housing needs in the County: 1) older adult and senior residents are able to relocate to new age-restricted housing, and 2) existing homes and rental units that were occupied by seniors become available to other new households.

SENIOR RENTAL HOUSING DEVELOPMENTS GOODHUE COUNTY BY SUBMARKET & CITY January 2020					
Monthly Rent Range ¹		Active Adult Rental ²		Service-Enhanced	
		Market Rate	Shallow-Subsidy	Catered Living ³	Memory Care ⁴
		\$1,000/1BR - \$1,300/2BR	Moderate Income	\$1,650 - \$4,500	\$4,500 - \$5,500
		Project Size			
Submarket	City	Market Rate	Shallow-Subsidy	Catered Living ³	Memory Care ⁴
North	Red Wing	24-30	30-40	40-50	18-24
Northwest	Cannon Falls	24-30	20-24	20-30	8-10
Northeast	Lake City	20-24	30-40	40-50	16-20
Central	Goodhue	10-12	10-12	16-20	6-8
Southwest	Kenyon <u>or</u> Wanamingo	14-16	16-18	20-30	10-12
Southeast	Pine Island <u>or</u> Zumbrota	24-30	20-24	40-50	16-20

¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.

² Alternative development concept is to combine active adult affordable and market rate active adult into mixed-income senior community

³ Catered living is a hybrid concept of independent and assisted living service levels.

⁴ Memory care housing could be a component of an assisted-living or service-intensive building.

Note - Recommended development concepts represent a hypothetical potential project and do not reflect total calculated demand.

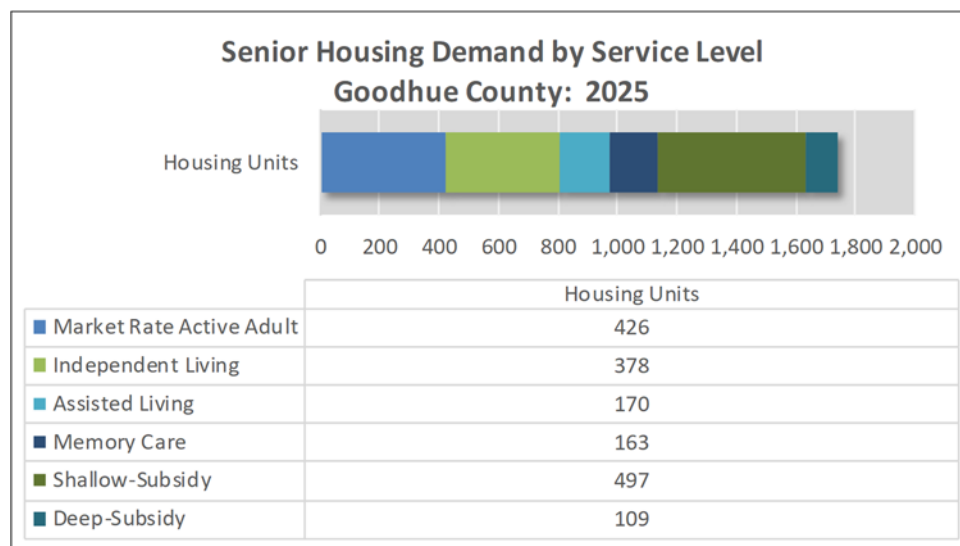
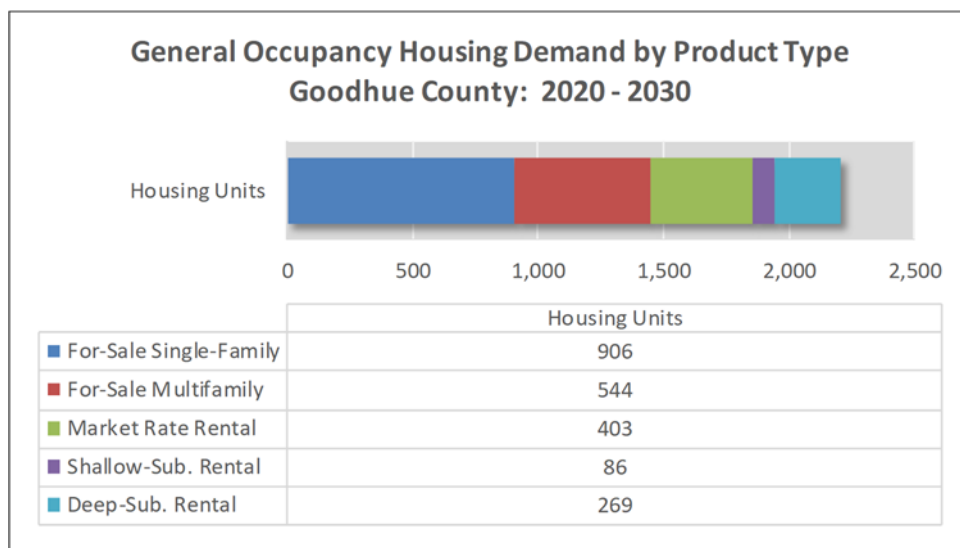
Source: Maxfield Research & Consulting, LLC

APPENDIX

Housing Demand Summary

The table on the following page and related charts illustrate demand calculated by housing product type and submarket in Goodhue County (including the portions of Dennison, Lake City, and Pine Island that are outside the County).

Housing demand is somewhat fluid between submarkets and communities in Goodhue County, and satisfying the anticipated demand will be highly dependent on the availability of suitable housing options in the various communities in the County. Additionally, housing demand in the County will be impacted by development activity in nearby areas, notably in communities surrounding Rochester in Olmsted County as well as the southeast portion of the Twin Cities Metro Area.



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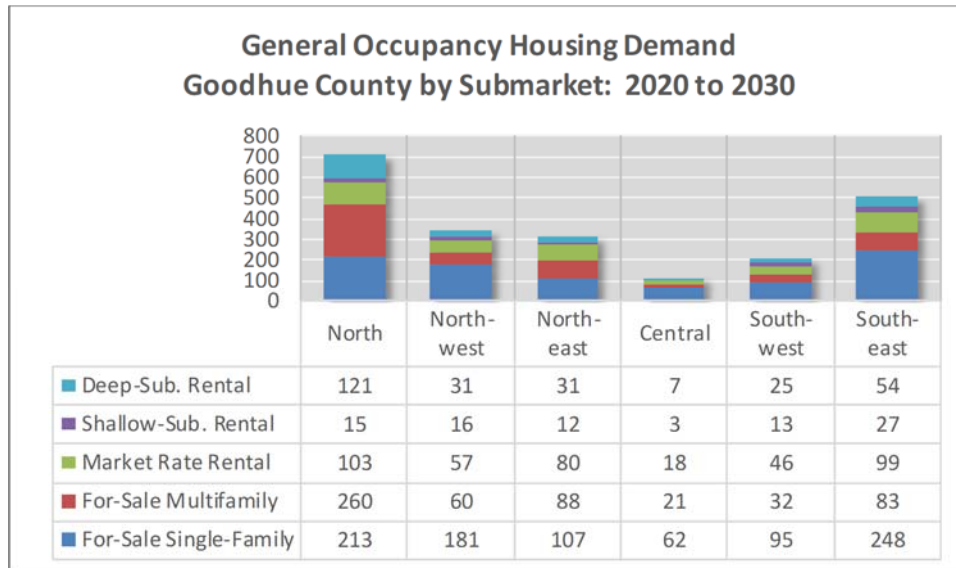
**CONCLUSIONS & RECOMMENDATIONS TABLE 1
SUMMARY OF HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
January 2020**

	North		Northwest		Northeast		Central		Southwest		Southeast	
General Occupancy Housing (2020-2030)												
For-Sale Units	473		241		195		83		127		331	
Single-Family	213		181		107		62		95		248	
Multifamily	260		60		88		21		32		83	
Rental Units	239		104		123		28		84		180	
Market Rate	103		57		80		18		46		99	
Shallow-Subsidy	15		16		12		3		13		27	
Deep-Subsidy	121		31		31		7		25		54	
Total General Occupancy Housing Units	712		345		318		111		211		511	
Senior Housing (2020 & 2025)												
	2020	2025	2020	2025	2020	2025	2020	2025	2020	2025	2020	2025
Market Rate Active Adult Units	117	90	79	87	66	71	26	26	39	38	103	114
Renter-Occupied	83	50	52	58	29	32	18	18	23	22	72	80
Owner-Occupied	34	40	27	29	37	39	8	8	16	16	31	34
Market Rate Service-Enhanced Units	225	265	37	54	136	156	33	35	64	65	116	136
Independent Living (Congregate)	144	159	31	39	78	84	17	18	26	26	41	52
Assisted Living	32	45	1	5	33	41	9	9	23	23	42	47
Memory Care	49	61	5	10	25	31	7	8	15	16	33	37
Subsidized Senior Housing Units	292	233	68	68	123	111	17	15	73	67	124	112
Shallow-Subsidy	247	203	68	68	90	83	15	13	48	44	93	86
Deep-Subsidy	45	30	0	0	33	28	2	2	25	23	31	26
Total Senior Housing Units	634	588	184	209	325	338	76	76	176	170	343	362

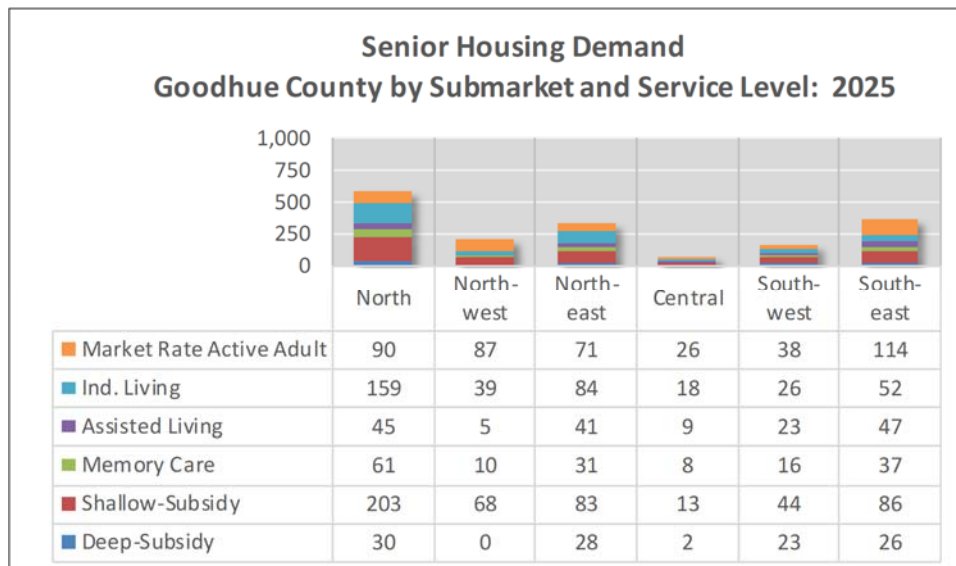
Source: Maxfield Research & Consulting, LLC

APPENDIX

In total, we find demand for 2,208 general occupancy housing units between 2020 and 2030, including 1,450 for-sale units and 758 rental units. General occupancy demand is expected to be strongest in the North (712 units) and Southeast (511 units) Submarkets.



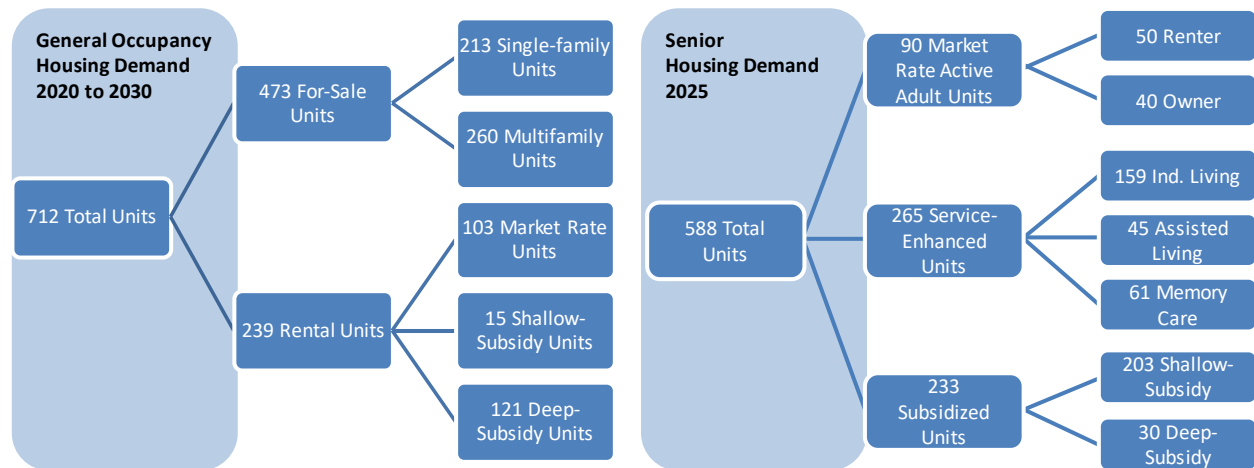
We find excess demand for a total of 1,743 senior housing units in 2025. Of these senior units, roughly 35% would be shallow- or deep-subsidy active adult housing (606 units), while 24% would market rate active adult housing (426 units) and the remaining 41% would be market rate service-enhanced housing (711 units). Senior housing demand is projected to be strongest in the North (588 units), Southeast (362 units) and Northeast (338 units) Submarkets.



A summary of demand by submarket is provided on the following pages.

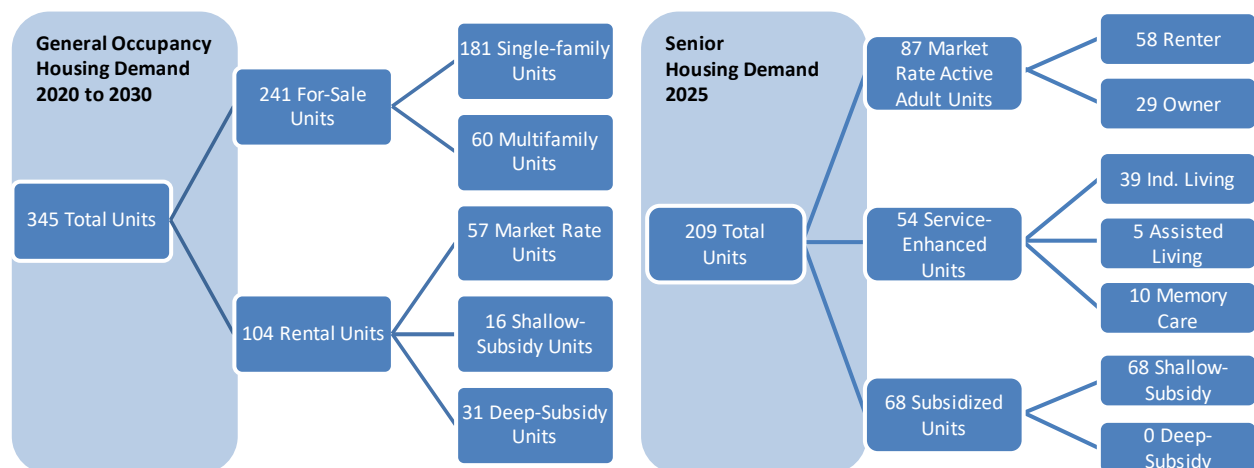
North Submarket

The North Submarket consists of the City of Red Wing along with the Townships of Featherstone, Hay Creek, Vasa, Wacouta and Welch. As depicted below, we find demand for 712 general occupancy housing units between 2020 and 2030, including 473 for-sale units and 238 rental units. We also find demand for 588 senior housing units, including 90 market rate active adult units, 265 service-enhanced units and 233 subsidized units.



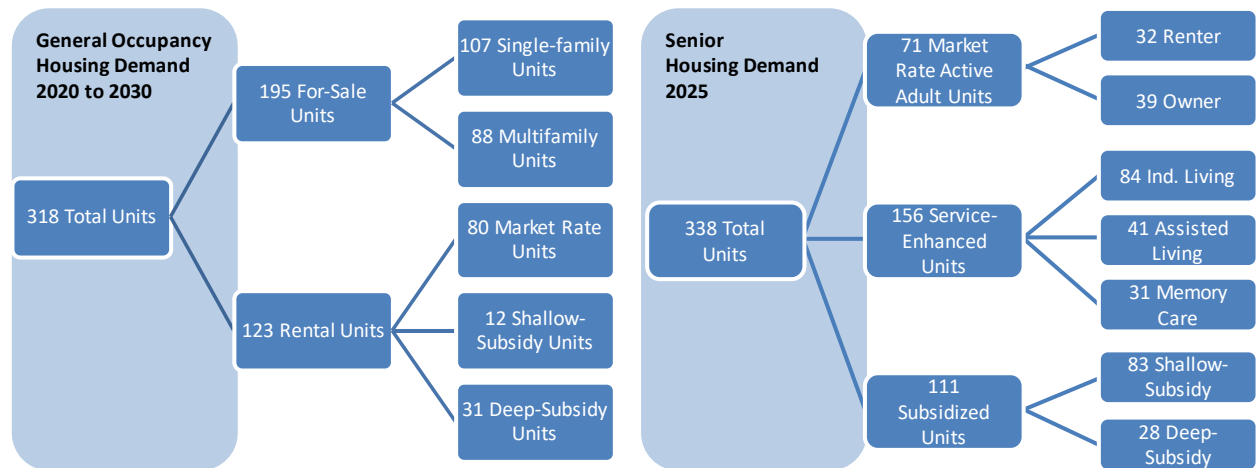
Northwest Submarket

The Northwest Submarket consists of the Cities of Cannon Falls and Dennison (including the portion of Dennison in Rice County) along with the Townships of Cannon Falls, Leon, Stanton, and Warsaw. As depicted below, we find demand for 345 general occupancy housing units between 2020 and 2030, including 241 for-sale units and 104 rental units. We also find demand for 209 senior housing units in 2025, including 87 market rate active adult units, 54 service-enhanced units, and 68 subsidized units.



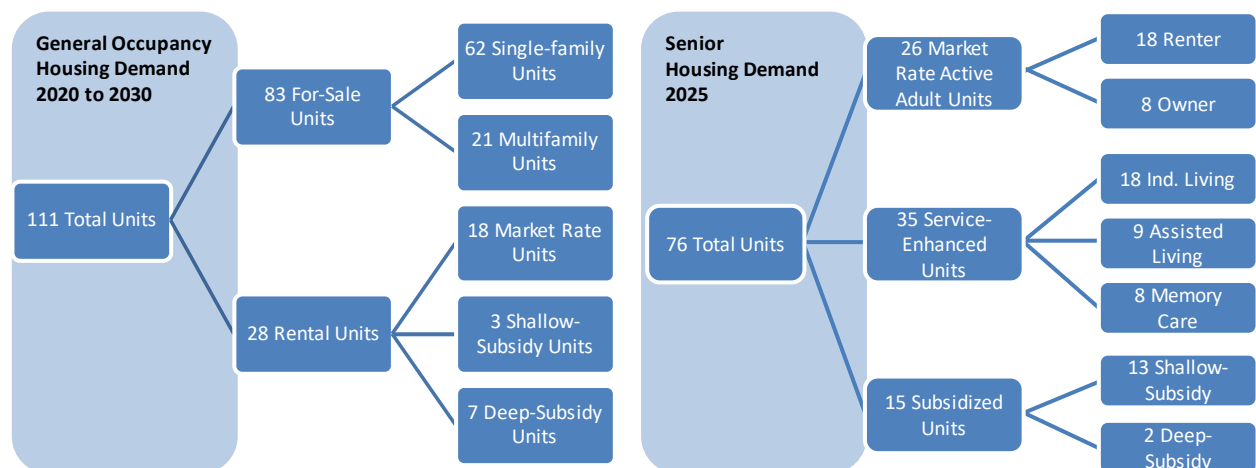
Northeast Submarket

The Northeast Submarket consists of the City of Lake City (including the portion of Lake City in Wabasha County) and Florence Township. As depicted below, we find demand for 318 general occupancy housing units between 2020 and 2030, including 195 for-sale units and 123 rental units. We also find demand for 338 senior housing units in 2025, including 71 market rate active adult units, 156 service-enhanced units, and 111 subsidized units.



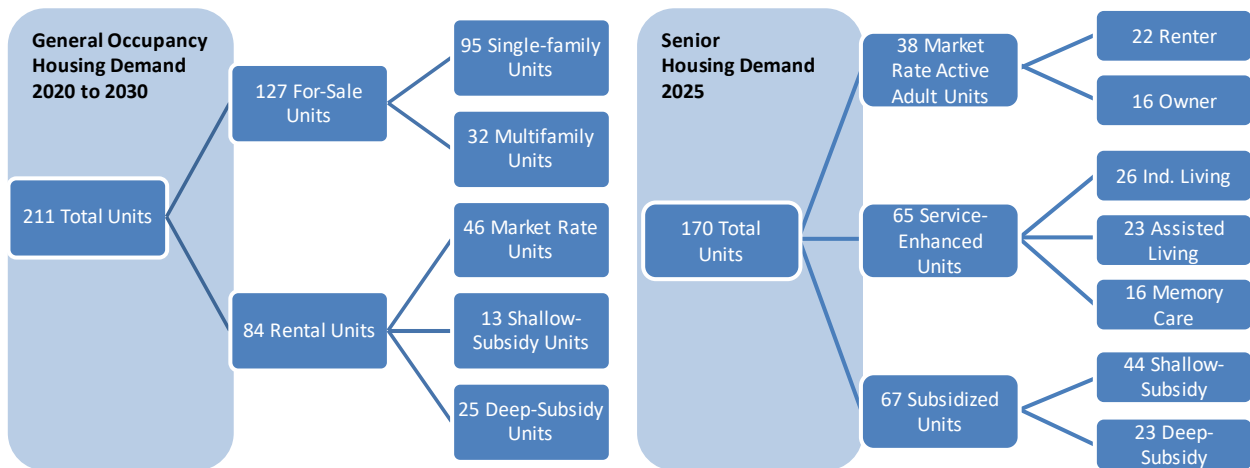
Central Submarket

The Central Submarket consists of the City of Goodhue, the portion of the City of Bellechester in Goodhue County, along with the Townships of Belle Creek, Belvidere, and Goodhue. As depicted below, we find demand for 111 general occupancy housing units between 2020 and 2030, including 83 for-sale units and 28 rental units. We also find demand for 76 senior housing units in 2025, including 26 market rate active adult units, 35 service-enhanced units, and 15 subsidized units.



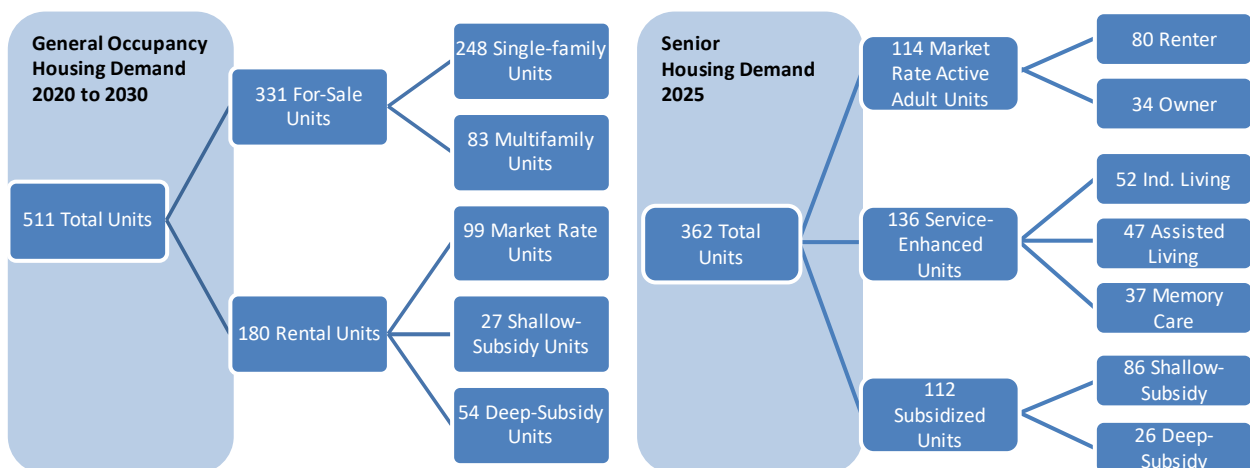
Southwest Submarket

The Southwest Submarket consists of the Cities of Kenyon and Wanamingo along with the Townships of Cherry Grove, Holden, Kenyon, and Wanamingo. As depicted below, we find demand for 211 general occupancy housing units between 2020 and 2030, including 127 for-sale units and 84 rental units. We also find demand for 170 senior housing units in 2025, including 38 market rate active adult units, 65 service-enhanced units and 67 subsidized units.



Southeast Submarket

The Southeast Submarket consists of the Cities of Pine Island (including the portion of Pine Island in Olmsted County) and Zumbrota along with the Townships of Minneola, Pine Island, Roscoe, and Zumbrota. As depicted below, we find demand for 511 general occupancy housing units between 2020 and 2030, including 331 for-sale units and 180 rental units. We also find demand for 362 senior housing units in 2025, including 114 market rate active adult units, 136 service-enhanced units, and 112 subsidized units.



A Comprehensive Housing Needs Analysis for Goodhue County, Minnesota

Prepared for:

Goodhue County Economic Development Authority
Red Wing, MN

March 2020



Maxfield

Research & Consulting

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March 5, 2020

Mr. Ron Ziegler
CEO/President
Community and Economic Development Associates
PO Box 483
Chatfield, MN 55923

Dear Mr. Ziegler:

Attached is the analysis titled, "*A Comprehensive Housing Needs Analysis for Goodhue County, Minnesota.*" The Needs Analysis examines current housing market conditions and determines the market potential for developing different types of owned and rented housing to 2030 in the County.

The scope of this study includes: an analysis of the demographic and economic characteristics of the communities and submarkets comprising the County; a review of existing housing stock characteristics; an analysis of the for-sale housing market; an evaluation of rental market conditions in the County; a senior housing supply and demand analysis; an evaluation of special needs housing demand; and an assessment of housing affordability in Goodhue County. Recommendations on the number and types of housing products that should be considered in each community are also supplied.

Please contact us if you have questions or require additional information.

Sincerely,

MAXFIELD RESEARCH AND CONSULTING, LLC

A handwritten signature in blue ink that reads "Joe R. Hollman".

Joe Hollman
Senior Associate

A handwritten signature in blue ink that reads "Mary C. Bujold".

Mary C. Bujold
President

Attachment

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Purpose and Scope of Study

Maxfield Research and Consulting, LLC was engaged by the Goodhue County Economic Development Authority to prepare a Comprehensive Housing Needs Analysis for the County. The Housing Needs Analysis considers demographic, economic and market trends and provides recommendations on the amount and types of housing that may be developed to meet the needs of current and future households residing in the County. Housing demand is generated by household growth and turnover of existing households in these submarkets. Additional demand for housing will come from households moving into the County from outside the area.

For the purpose of this housing analysis, Goodhue County was divided into six submarkets, each comprised of county subdivisions in the County with the following exceptions: the Northwest Submarket also includes the portion of Dennison in Rice County; the Northeast Submarket includes the portion of Lake City in Wabasha County and the Southeast Submarket includes the portion of Pine Island in Olmsted County.

The scope of this study includes: an analysis of the demographic and economic characteristics of the communities and submarkets in Goodhue County; a review of existing housing stock characteristics; an analysis of the for-sale, rental and senior housing market conditions; an evaluation of conditions for those that have special needs or are “hard to house” and an assessment of housing affordability. Detailed recommendations are provided for the housing types identified as being needed to 2030.

Demographic Analysis

- Between 2000 and 2010, Goodhue County’s population increased by 2,056 people (4.7%) while the number of households expanded 10.3% (1,747 households). We estimate that the County population expanded 2.9% (1,340 people) between 2010 and 2019 to 47,523, while the number of households increased 3.3% (623) to 19,711.
- Due to projected job growth in the Region related to the Rochester Destination Medical Center (DMC) expansion initiative, we expect that the rate of population growth in Goodhue County will accelerate over the next 20 years, climbing 11.2% to 52,824 in 2040.
- We anticipate that growth will be strongest in the submarkets located along the major transportation corridors in the County, notably Highway 52, particularly in the communities that are closest to Rochester.
- In 2019, the largest adult cohort by age in Goodhue County is 55 to 64 (15.5% of the population) followed by the 45 to 54 age group (12.3% of the population).
- The most rapid growth is expected to occur among older adults in the Market Area. As the baby boom population ages, the 65 and older age cohorts are expected to experience increases over the next ten years, particularly the 75 and older age group.

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- The County is also expected to experience growth in the 35 to 44 age group between 2019 and 2030 as the “echo boom” moves into this cohort
- In 2019, the median household income is estimated to be \$65,587 in Goodhue County; roughly -6% lower than the \$69,559 income in Minnesota. Median household incomes are highest in the Central (\$80,635) and Northwest (\$70,387) Submarkets and lowest in the Northeast (\$58,821) and Southwest (\$59,552) Submarkets.
- Typically, as income increases, so does the rate of homeownership. This can be seen in Goodhue County, where the homeownership rate increases from 41% of households with incomes below \$15,000 to 93% of households with incomes above \$100,000.
- In Goodhue County, 75% of all households own, giving it a home ownership rate that is modestly higher than Minnesota (71% of households owned). The number of owner households residing in Goodhue County expanded 0.4% between 2010 and 2019, while the number of renter-occupied households expanded 13.3%.
- Among the Goodhue County submarkets, the strongest growth in owner households occurred in the Northwest and Central Submarkets. The Southeast Submarket experienced the strongest renter household growth, followed closely by the Southwest.
- Married couples without children are the most common household type in Goodhue County (33.4% of all households) followed by single-person households (26.2%). The County experienced a 2.7% increase in married couples with children households between 2010 and 2019, while the number of married couples without children held steady and other family households expanded 10.0%. Non-family households increased 4.4%, as the number of roommate households expanded 29.0% while single-person households decreased -0.2%.
- As of 2019, “White Alone” comprised the largest proportion of the County population, at 93%. An estimated 76% of “White Alone” households in Goodhue County own their housing while the remaining 24% rent. The home ownership rate drops to 41% for all other races in the County.

Employment Analysis

- In 2019, Goodhue County had a labor force of 27,294 with 26,445 employed residents, which equates to a 3.1% unemployment rate. By comparison, 2019 unemployment rates were at 3.0% in Southeast Minnesota and 3.3% in Minnesota.
- The County’s labor force expanded at an average annual rate of 0.6% from 2000 through 2010. However, has been relatively flat since 2010, increasing from 26,734 in 2010 to 27,294 in 2019 (annual growth rate of 0.2%). Resident employment in the County increased at a 0.2% annual rate from 2000 through 2010 but has since expanded at an average annual rate of 0.7%.

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- Goodhue County is an exporter of workers as a higher number of residents leave the County for work than nonresidents commute into the County for work.
- Approximately 10,868 workers come into Goodhue County for employment (inflow) daily, while 14,547 resident workers commute out of the County (outflow). An estimated 10,764 people both live and work in the County (interior flow). Except for the North Submarket (which is dominated by Red Wing), the five other submarkets export more workers than they import.
- With 10,868 workers commuting into the County daily for employment, with over 12% (2,638) coming from over 50 miles, there appears to be an opportunity to provide housing for a portion of these workers. Inflow is strongest in the North and Northeast Submarkets.
- Modest job growth is expected in the Market Area between 2019 and 2024, climbing 1.9% between 2019 and 2024 and 4.4% between 2024 and 2040.
- The pace of job growth is expected to be constrained in the County due to potential labor force shortages and a surge in retirements.
- In Goodhue County, job growth is likely to be focused along the major transportation corridors where there are concentrations of existing businesses, convenient highway access and the potential to develop housing for a growing population.
- Manufacturing is the largest employment sector in the County providing 4,715 jobs (21.6% of total jobs) followed by Education and Health Services with 4,496 jobs (20.6%). The higher proportion of Manufacturing jobs is a
- Average weekly wages in Goodhue County (\$938) are -15% lower than Minnesota (\$1,100) and -4% lower than Southeast Minnesota (\$977).
- A household earning the average weekly wage in the County would be able to afford an apartment renting for an estimated \$1,219 per month to not exceed 30% of its monthly income on housing costs, much higher than the median asking rent for renter-occupied housing units in the County (\$684).
- Assuming that a potential home buyer has good credit and makes a 10% down payment, a household earning the average weekly wage in the County would be able to afford to purchase a home priced at an estimated \$194,000 or lower to not be cost-burdened (paying more than 30% of their income for housing). By comparison, the median sale price for detached single-family homes was \$215,000 through the first three quarters of 2019, while new construction homes are being sold at an average price of over \$287,000.

Housing Characteristics

- Over 27% of the County's housing units were built prior to 1940, compared to 17% of all homes in Minnesota. Among the Goodhue County submarkets, Southwest has the highest concentration of homes built prior to 1940 (41%) followed by the Central at 30%.
- Aside from the number of homes built prior to 1940, the 2000s was the most active decade in the County in terms of residential construction activity. Nearly 16% of Goodhue County's housing stock was built from 2000 to 2009.
- Residential construction activity dropped substantially in the County when the "housing bubble" burst in 2006. An average of 396 new housing units was permitted annually in the County from 2000 through 2006. Permitting activity declined to an annual average of 79 units from 2006 through 2012. Housing development has increased in the County since the recession, averaging 167 new units per year between 2013 and 2019, although residential construction activity has not achieved the pre-recession highs of the early 2000s.
- An estimated 70% of all residential units permitted in Goodhue County since 2000 were single-family homes. The remaining 30% were multifamily units. By comparison, 29% of the housing units permitted in Minnesota since 2000 were multifamily units.
- Housing construction has been most active in Red Wing since 2000, followed by Pine Island, Lake City and Zumbrota.
- The estimated median value of owned homes is \$212,977 in Goodhue County, about 12% lower than the median value of \$240,868 in Minnesota but 10% higher than Greater Minnesota (\$194,505). The median asking rent in Goodhue County of \$684 is an estimated 16% lower than the median of \$816 in Minnesota but 9% higher than Greater Minnesota (\$626).

For-Sale Housing Market Analysis

- The median resale price for single-family homes through the first nine months of 2019 in Goodhue County is \$215,000, -27% lower than the Minneapolis-St. Paul MSA median sales price of \$295,051. The multifamily median sale price in the County (\$194,500) is -7% lower than the MSA median of \$209,828.
- Multifamily housing represents a modest share of Goodhue County's for-sale housing market, comprising 12% of all closed resales from 2010 through the third quarter of 2019. The remaining 88% were single-family home resales. By comparison, 24% of all closed resale transactions in the Minneapolis-Saint Paul MSA were multifamily sales.

EXECUTIVE SUMMARY

- Since 2017, Goodhue County has averaged 59.8 home sales per month. Based on the supply of available for-sale housing in the County (as of October 2019), there is a 3.8-month supply of homes available for sale on the market. Equilibrium in the for-sale housing market is generally considered to be a six-month supply of homes on the market. As such, it appears that the inventory of available for-sale housing in the County is undersupplied.
- There are an estimated 107 active subdivisions with 1,336 vacant residential lots in the Cities of Goodhue County including 997 single-family lots (75% of all vacant lots) and 339 multifamily lots (25%). On average, the single-family subdivisions have absorbed lots at a rate of 1.1 lots per year (total annual lot absorption of 87.5), while the multifamily subdivisions have absorbed lots at a rate of 1.2 lots per year (total of 28.1 lots per year).
- The average retail sale price for new construction single-family homes in these subdivisions is \$287,308 (\$168 per square foot), while the average sale price for new construction multifamily units is \$288,680 (\$175 per square foot). New construction multifamily pricing essentially equals detached single-family new construction pricing indicating that builders are bringing detached villas into the market at price points equal to single-family homes.

Rental Housing Market Analysis

- Maxfield Research compiled detailed information for a select group of rental housing properties with five or more units in Goodhue County, including 33 general occupancy market rate apartment properties, 18 shallow-subsidy Low Income Housing Tax Credit (LIHTC) and Section 515 (United States Department of Agriculture Rural Development) properties targeting family households, and ten deep-subsidy (project-based Section 8 and public housing properties). Rural Development properties also provide rent assistance, making a portion of their units deep-subsidy.
- These properties contain 386 shallow-subsidy units, 316 deep-subsidy units and 675 market rate units.
- The inventory of rental properties in Goodhue County was 2.5% vacant, including a 1.4% vacancy rate among the affordable/subsidized properties and a 3.6% vacancy rate in the market rate properties.
- The equilibrium vacancy rate for rental housing is considered to be 5.0%, which allows for normal turnover and an adequate supply of alternatives for prospective renters. In effect, the supply of general occupancy rental housing in the County is below the level adequate to meet demand.
- The average rental rate across all market rate general occupancy properties is \$787 per month, similar to the base market rate rent in the affordable properties (\$727 per month). On a per square-foot basis, market rate rental properties in Goodhue County rent for \$0.87 per square foot, on average.

Senior Housing Market Analysis

- Maxfield Research identified 29 senior housing properties in Goodhue County. Combined, these developments contain a total of 1,142 senior housing units. Eighteen of the senior housing facilities are market rate, totaling 716 units and there are 11 affordable/subsidized senior housing projects, totaling 426 units. Of the 1,142 units, 42% provide service-enhanced senior housing for a total of 485 units.
- At the time of the survey, 63 senior housing units were vacant, representing a 5.5% vacancy rate. There were 43 vacant service-enhanced units (8.9% vacancy rate) and the active adult units were 3.0% vacant (20 vacancies).
- Among the service-enhanced properties, we identified 39 independent living with services (congregate) units, 120 assisted living units, 104 memory care units and 222 units considered to be catered living. Catered living offers a flexible living arrangement where residents can live independently and purchase assisted living services as needed without relocating to a different unit. Independent living units were fully occupied, assisted living units were 4.2% vacant, catered living properties were 10.8% vacant and the memory care units were 13.5% vacant. Most of the catered living vacancy is in a recently completed project that is still in its initial lease-up period. Stabilized catered living facilities had an overall vacancy rate of 5.4%, essentially at market equilibrium.
- A 93% occupancy rate is generally considered equilibrium in assisted living and memory care senior housing, while 95% occupancy is considered equilibrium in independent living and active adult. As such, the current supply of memory care units appears to be slightly oversupplied, while the active adult, independent living, assisted living, and stabilized catered living facilities are below equilibrium.

Housing Affordability

- An estimated 20% of all owner households in Goodhue County are considered cost burdened (paying 30% or more of their gross income for housing), while 41% of the existing renter households in the County are considered cost burdened. By comparison, 20% of owner households and 44% of renter households are cost burdened in Minnesota.
- An estimated 81% of owner households could afford to buy a moderately-priced entry-level single-family home (\$150,000) in the County. The proportion of income-qualified households declines as the sale price increases, and 61% of owner households could afford to purchase a move-up single-family home priced at \$250,000. The proportion able to afford an executive home priced at \$375,000 decreases to 39% of existing owner households.
- An estimated 56% of existing renter households can afford to rent a one-bedroom unit in Goodhue County at the average rent of \$686 per month, but the percentage drops to 40%

EXECUTIVE SUMMARY

of renters who could afford a one-bedroom apartment in new construction with an estimated rent of \$950 per month.

Housing Demand Analysis

A migration of households out of the Rochester area is expected to stimulate housing demand in Goodhue County over the next several years. Possible factors driving this trend include a housing shortage in Rochester, affordability, school district preferences, and lifestyle preferences. Additionally, housing demand in the County will be impacted by development activity in nearby areas, notably in communities in the southeast portion of the Metro Area (i.e. Dakota County).

Demand is somewhat fluid between submarkets and communities in Goodhue County, and satisfying the anticipated demand will be highly dependent on the availability of suitable housing options in the various communities in the County.

- Based on our calculations, we find demand to support 2,208 general occupancy housing units between 2020 and 2030, including 1,450 for-sale units and 758 rental units.

----- General Occupancy Housing Demand (units) by Submarket 2020 - 2030 -----						
Product Type	North	Northwest	Northeast	Central	Southwest	Southeast
For-Sale Single-Family	213	181	107	62	95	248
Multifamily	260	60	88	21	32	83
Market Rate Rental	103	57	80	18	46	99
Shallow-Subsidy Rental	15	16	12	3	13	27
Deep-Subsidy Rental	121	31	31	7	25	54
Total:	712	345	318	111	211	511

- In addition, we find demand for multiple senior housing product types. As of 2025, demand in Goodhue County for senior housing is projected as follows:

----- Senior Housing Demand (units) by Submarket 2025 -----						
Product Type	North	Northwest	Northeast	Central	Southwest	Southeast
Active Adult Rental	50	58	32	18	22	80
Active Adult Owner	40	29	39	8	16	34
Independent Living	159	39	84	18	26	52
Assisted Living	45	5	41	9	23	47
Memory Care	61	10	31	8	16	37
Shallow-Subsidy Rental	203	68	83	13	44	86
Deep-Subsidy Rental	30	0	28	2	23	26
Total:	588	209	338	76	170	362

EXECUTIVE SUMMARY

Conclusions and Recommendations

Based on the finding of the analysis, the following charts provide a summary of the recommended development concepts by product type for Goodhue County to 2030.

These proposed development concepts are intended to act as a development guide to meet the housing needs of existing and future households in the County. Detailed findings are described in the *Conclusions & Recommendations* section of this report.

- There is a strong need in the County for entry-level housing and “affordably-price” move-up homes. The economic feasibility of development new entry-level housing is challenging, and one way to provide entry-level for-sale housing is to generate household turnover by increasing the supply of move-up and executive housing. Entry-level home demand will primarily be satisfied by existing single-family homes as residents of existing homes move into move-up and executive housing products built in the community.

GENERAL OCCUPANCY FOR-SALE HOUSING PRICING BREAKDOWN								
GOODHUE COUNTY								
January 2020								
		----- Submarkets -----						
	Purchase Price ¹	Pct.	North	Northwest	Northeast	Central	Southwest	Southeast
Detached Single-Family								
Entry-level	Less than \$150,000	20%	43	36	21	12	19	50
Move-up	\$175,000 - \$300,000	65%	138	118	70	40	62	161
Executive	\$350,000+	15%	32	27	16	9	14	37
Submarket Total:		100%	213	181	107	62	95	248
Multifamily (i.e. townhomes, twin homes)								
Entry-level	Less than \$150,000	40%	104	24	35	8	13	33
Move-up	\$175,000 - \$300,000	60%	156	36	53	13	19	50
Submarket Total:		100%	260	60	88	21	32	83

¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.

Source: Maxfield Research & Consulting, LLC

- We identified 107 active subdivisions in the nine Goodhue County cities, containing 1,336 vacant lots, including 997 detached single-family lots and 339 multifamily (i.e. townhome, twin home) lots. Based on the for-sale housing demand calculations, it appears that the existing supply of vacant lots is sufficient to satisfy demand in the short-term, but additional lots will be needed by 2030.
- Projected demand exceeds lot supply in Red Wing, Cannon Falls, Dennison, Goodhue, Kenyon, and Pine Island suggesting that additional lots will be needed in these communities by 2030. Existing lot supply exceeds projected housing demand in Lake City, Wanamingo, and Zumbrota.

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- The strongest sources of demand for new rental housing will likely be young singles or couples without children in their mid-20s to early-30s who work in Goodhue County, Rochester, or other nearby communities. Mid-age and older households could also account for a portion of demand for new rental housing. A rental townhome development could attract family households as well as empty-nesters, and shallow-subsidy rental housing will draw from a wide variety of population segments. Due to the limited supply of available rental housing units in the County along with our discussions with area employers and real estate professionals, there appears to be an immediate need for new rental housing in the County.

RECOMMENDED RENTAL HOUSING DEVELOPMENT GOODHUE COUNTY BY SUBMARKET January 2020			
	Monthly Rent Range ¹	No. of Units	City
North Submarket			
Market Rate Apartments	\$950/1BR - \$1,200/2BR	50 - 60	Red Wing
Market Rate Townhomes	\$1,250/2BR - \$1,550/3BR	24 - 32	Red Wing
Shallow-Subsidy Project	Moderate Income ²	24 - 30	Red Wing
Northwest Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24 - 26	Cannon Falls
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	12 - 14	Cannon Falls
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4 - 6	Dennison
Shallow-Subsidy Project	Moderate Income ²	16 - 20	Cannon Falls
Northeast Submarket			
Market Rate Apartments	\$850/1BR - \$1,050/2BR	30 - 36	Lake City
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	14 - 18	Lake City
Shallow-Subsidy Project	Moderate Income ²	10 - 16	Lake City
Central Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	10 - 12	Goodhue
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4 - 6	Goodhue
Shallow-Subsidy Project	Moderate Income ²	NA - NA	--
Southwest Submarket			
Market Rate Apartments	\$850/1BR - \$1,050/2BR	10 - 14	Kenyon <u>and</u> Wanamingo
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	8 - 10	Kenyon <u>and</u> Wanamingo
Shallow-Subsidy Project	Moderate Income ²	10 - 16	Kenyon <u>or</u> Wanamingo
Southeast Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24 - 30	Pine Island <u>and</u> Zumbrota
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	10 - 12	Pine Island <u>and</u> Zumbrota
Shallow-Subsidy Project	Moderate Income ²	18 - 20	Pine Island <u>or</u> Zumbrota
¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.			
² Affordability subject to income guidelines per US Department of Housing and Urban Development (HUD)			
Note - Recommended development concepts represent a hypothetical potential project and do not reflect total calculated demand.			
Source: Maxfield Research & Consulting, LLC			

EXECUTIVE SUMMARY

- While we find senior housing demand in all six submarkets, overall senior demand is expected to be strongest in the North, Southeast, and Northeast Submarkets. Due to the need for services in proximity (public infrastructure, medical, religious, retail, etc.), we expect that the cities will capture all the excess demand potential in the County. Therefore, we do not anticipate any senior housing development will occur in the townships.
- The development of additional senior housing serves a two-fold purpose in meeting the housing needs in the County: 1) older adult and senior residents are able to relocate to new age-restricted housing, and 2) existing homes and rental units that were occupied by seniors become available to other new households.

SENIOR RENTAL HOUSING DEVELOPMENTS GOODHUE COUNTY BY SUBMARKET & CITY January 2020					
Monthly Rent Range ¹		Active Adult Rental ²		Service-Enhanced	
		Market Rate	Shallow-Subsidy	Catered Living ³	Memory Care ⁴
		\$1,000/1BR - \$1,300/2BR	Moderate Income	\$1,650 - \$4,500	\$4,500 - \$5,500
		Project Size			
Submarket	City	Market Rate	Shallow-Subsidy	Catered Living ³	Memory Care ⁴
North	Red Wing	24-30	30-40	40-50	18-24
Northwest	Cannon Falls	24-30	20-24	20-30	8-10
Northeast	Lake City	20-24	30-40	40-50	16-20
Central	Goodhue	10-12	10-12	16-20	6-8
Southwest	Kenyon <u>or</u> Wanamingo	14-16	16-18	20-30	10-12
Southeast	Pine Island <u>or</u> Zumbrota	24-30	20-24	40-50	16-20

¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.

² Alternative development concept is to combine active adult affordable and market rate active adult into mixed-income senior community

³ Catered living is a hybrid concept of independent and assisted living service levels.

⁴ Memory care housing could be a component of an assisted-living or service-intensive building.

Note - Recommended development concepts represent a hypothetical potential project and do not reflect total calculated demand.

Source: Maxfield Research & Consulting, LLC

Purpose and Scope of Study

Maxfield Research and Consulting, LLC was engaged by the Goodhue County Economic Development Authority to prepare a Comprehensive Housing Needs Analysis for the County. The Housing Needs Analysis examines demographic, economic and market trends and provides recommendations on the amount and types of housing that may be developed to meet the needs of current and future households residing in the County.

The scope of this study includes: an analysis of the demographic and economic characteristics of the communities and submarkets in Goodhue County; a review of existing housing stock characteristics; an analysis of the for-sale housing market; an evaluation of rental market conditions; a senior housing supply and demand analysis and an assessment of housing affordability in the County.

Detailed recommendations are provided for the housing types identified as being needed in Goodhue County communities to 2030. An assessment of challenges and opportunities associated with housing development in the County is also provided.

Introduction

Demographic characteristics and trends are important factors when evaluating housing needs in any given market. This section of the report begins by delineating various submarkets for housing products in Goodhue County and examines the demographic and economic characteristics of the Market Area. A review of these characteristics provides insight into the demand for various types and styles of owned and rented housing in the County.

Goodhue County Submarket Definitions

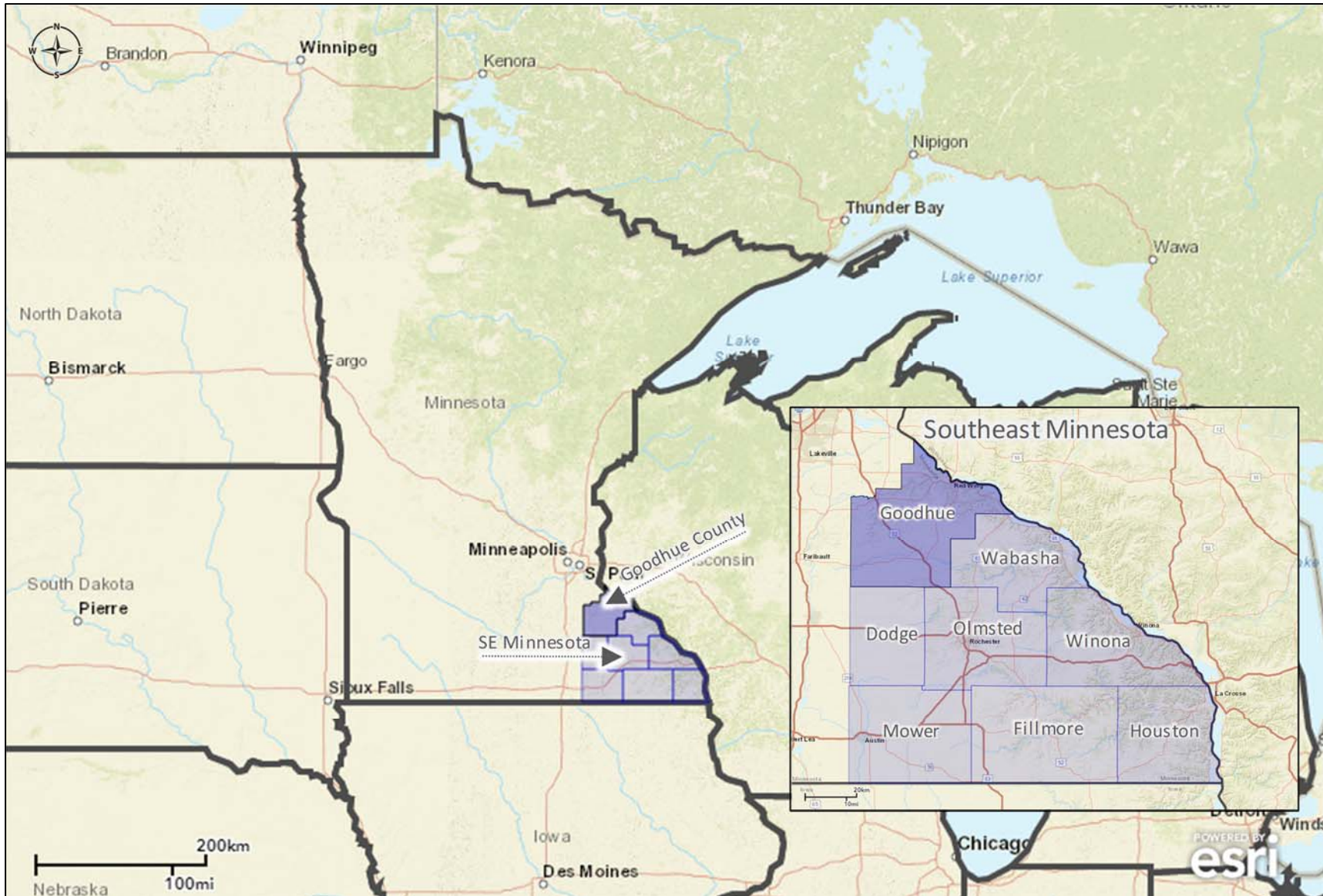
Based on conversations with local officials and a review of geographic and man-made boundaries, commuting patterns, and community orientation, Goodhue County was divided into six submarkets for the purpose of the housing needs analysis. Each submarket is comprised of county subdivisions (cities and townships) as summarized below.

Goodhue County Housing Submarket Definitions		
North Submarket	Northwest Submarket	Northeast Submarket
Red Wing city	Cannon Falls city	Lake City city (Goodhue Co.)
Featherstone township	Dennison city (Goodhue Co.)	Lake City city (Wabasha Co.)
Hay Creek township	Dennison city (Rice Co.)	Florence township
Vasa township	Cannon Falls township	
Wacouta township	Leon township	
Welch township	Stanton township	
	Warsaw township	
Central Submarket	Southwest Submarket	Southeast Submarket
Goodhue city	Kenyon city	Pine Island city (Goodhue Co.)
Bellechester city (Goodhue Co.)	Wanamingo city	Pine Island city (Olmsted Co.)
Belle Creek township	Cherry Grove township	Zumbrota city
Belvidere township	Holden township	Minneola township
Goodhue township	Kenyon township	Pine Island township
	Wanamingo township	Roscoe township
		Zumbrota township

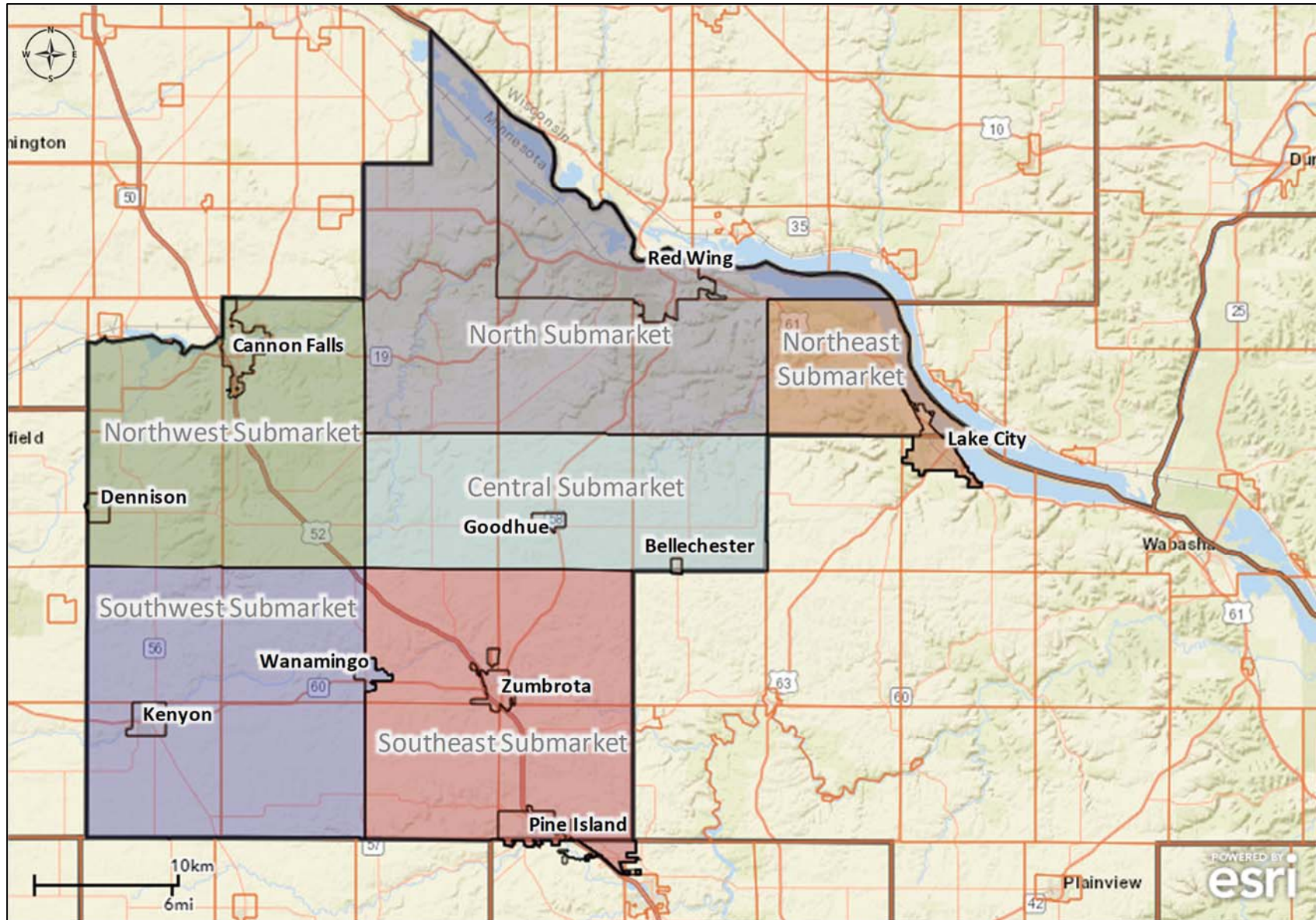
Housing demand in the County will be generated by household growth and turnover of existing households in these submarkets. Additional demand for housing will come from households moving into the County from outside the area.

Comparisons are made to Minnesota and the eight-county Southeast Minnesota Region as defined in the “Southeast Minnesota Regional Economic Study” prepared for the Southeast Minnesota League of Municipalities (SEMLM) and Community and Economic Development Associates (CEDA) in 2018. The maps on the following pages illustrate the location of Goodhue County in the region as well as the submarket boundaries.

Regional Location



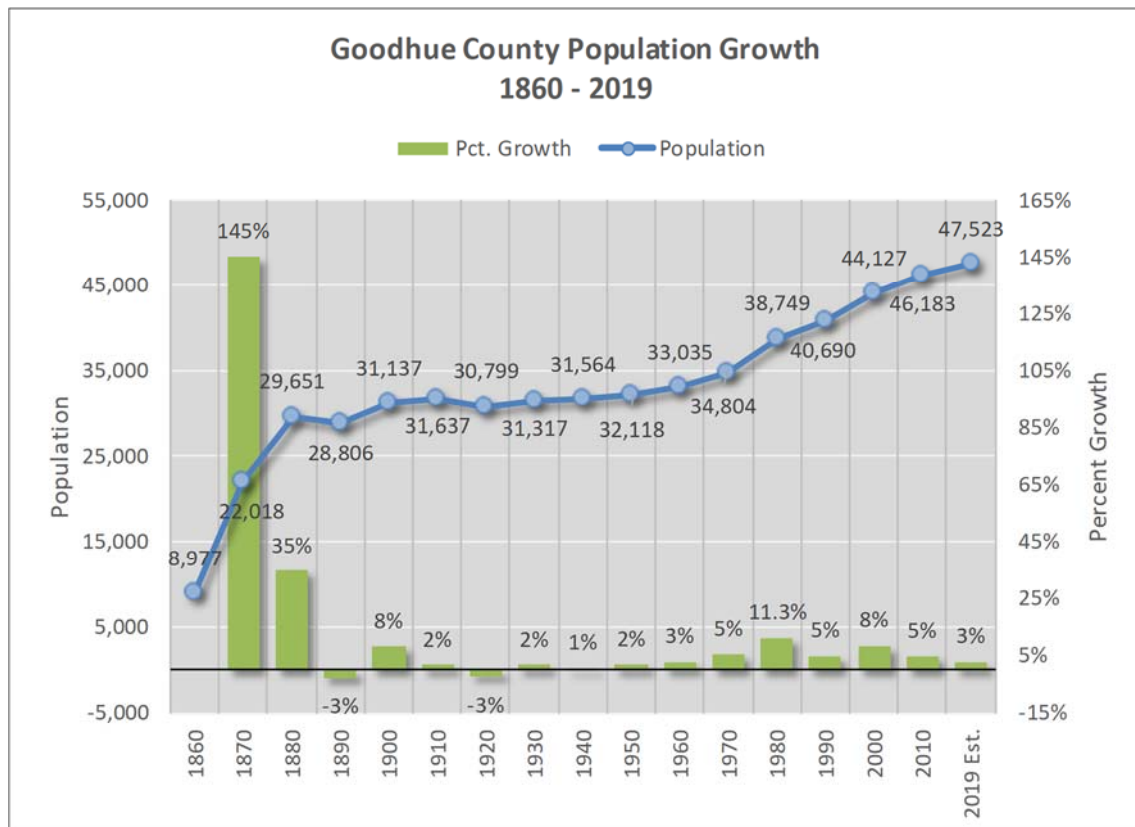
Goodhue County Submarkets



Population and Household Growth Trends

The following graph depicts changes to the population in Goodhue County from 1860 to 2019. Data from 1860 to 2010 is sourced from the United States Census Bureau Decennial Census. The estimate for 2019 is provided by Maxfield Research & Consulting, LLC based on estimates provided by ESRI (a nationally recognized demographics firm).

- Goodhue County was established in 1853 and its population quickly rose from 8,977 in 1860 to 22,018 in 1870.
- The County population held fairly steady from 1900 (population of 31,137) to 1950 (population of 32,188), with most decades experiencing modest population growth averaging 0.6% growth per decade.
- The rate of population growth began accelerating in the 1950s, climbing from 32,188 in 1950 to 46,183 in 2010, averaging 5.6% growth per decade.
- We estimate that the Goodhue County population increased 2.9% from 46,183 in 2010 to 47,523 in 2019.



DEMOGRAPHIC ANALYSIS

Demographic Analysis Tables 1 and 2 on the following pages present population (Table 1) and household (Table 2) growth trends in the Market Area from 2000 to 2040. The 2000 and 2010 figures are from the U.S. Census while estimates for 2019 and forecasts for 2024 are based on information provided by ESRI (a nationally recognized demographics firm).

Minnesota's population projections for 2030 and 2040 are sourced from the Minnesota State Demographic Center. Goodhue County and Southeast Minnesota projections for 2040 are based on baseline population forecasts from the October 2018 report titled "Southeast Minnesota Regional Economic Study" prepared for the Southeast Minnesota League of Municipalities (SEMLM) and Community and Economic Development Associates (CEDA). Maxfield Research applied the projected annual rate of growth for the eight-county Southeast Minnesota Region (Counties of Dodge, Fillmore, Goodhue, Houston, Mower, Olmsted, Wabasha, and Winona) to the 2024 forecast to arrive at the 2030 and 2040 projections for Southeast Minnesota.

Goodhue County population projections for 2030 and 2040 are based on the projected proportion of the Region's population in the County from the regional economic study. We then projected population growth for the submarkets and cities based on a review of residential building permit trends and recent changes to the proportion of the County's growth that has occurred in each geography. Household projections are based on household size trends.

- Population and household growth in the various Goodhue County communities will be determined, in large part, by increased or decreased hiring by employers in the County and surrounding area (i.e. Rochester and the southeast Twin Cities Metro Area). Additionally, growth in the County is anticipated to be directly correlated to the availability of suitable housing options.
- As of 2010, Goodhue County contained 46,183 people and 18,730 households. Between 2000 and 2010, the population increased by 2,056 people (4.7%) while the number of households expanded 10.3% (1,747 households).
- The rate of household growth was high relative to population growth suggesting a trend toward shrinking household sizes in the County, as the average household size decreased from 2.60 in 2000 to 2.47 in 2010.
- The trend toward declining household sizes indicates an aging household base and reflects a general shift in demographic factors that favor smaller households, such as a declining proportion of married couple households with children.
- Based on population and household estimates provided by ESRI, we estimate that the County population expanded 2.9% between 2010 and 2019 to 47,523, while the number of households increased 3.3% to 19,711.

DEMOGRAPHIC ANALYSIS

DEMOGRAPHIC ANALYSIS TABLE 1 POPULATION GROWTH TRENDS AND PROJECTIONS GOODHUE COUNTY MARKET AREA 2000 - 2040														
							Change							
	Census		Estimate	Forecast			2000-2010		2010-2019		2019-2024		2024-2030	
	2000	2010	2019	2024	2030	2040	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Goodhue County*	44,127	46,183	47,523	48,326	50,140	52,824	2,056	4.7%	1,340	2.9%	803	1.7%	1,814	3.8%
North	19,742	20,173	20,491	20,741	21,269	21,968	431	2.2%	318	1.6%	250	1.2%	528	2.5%
Red Wing	16,116	16,459	16,655	16,840	17,249	17,794	343	2.1%	196	1.2%	185	1.1%	409	2.4%
Remainder	3,626	3,714	3,836	3,901	4,020	4,174	88	2.4%	122	3.3%	65	1.7%	119	3.0%
Northwest^	7,824	7,987	8,215	8,340	8,633	9,080	163	2.1%	228	2.9%	125	1.5%	293	3.5%
Cannon Falls	3,795	4,083	4,216	4,302	4,459	4,704	288	7.6%	133	3.3%	86	2.0%	157	3.6%
Dennison^	168	212	215	217	224	236	44	26.2%	3	1.4%	2	0.9%	7	3.4%
Remainder	3,861	3,692	3,784	3,821	3,949	4,141	-169	-4.4%	92	2.5%	37	1.0%	128	3.4%
Northeast^	6,400	6,644	6,880	7,020	7,312	7,733	244	3.8%	236	3.6%	140	2.0%	292	4.2%
Lake City^	4,950	5,063	5,215	5,284	5,491	5,800	113	2.3%	152	3.0%	69	1.3%	207	3.9%
Remainder	1,450	1,581	1,665	1,736	1,821	1,933	131	9.0%	84	5.3%	71	4.3%	85	4.9%
Central	2,336	2,797	2,890	2,944	3,069	3,251	461	19.7%	93	3.3%	54	1.9%	125	4.3%
Goodhue	778	1,176	1,222	1,248	1,308	1,392	398	51.2%	46	3.9%	26	2.1%	60	4.8%
Remainder	1,558	1,621	1,668	1,696	1,762	1,860	63	4.0%	47	2.9%	28	1.7%	66	3.9%
Southwest	4,496	4,601	4,650	4,699	4,838	5,038	105	2.3%	49	1.1%	49	1.1%	139	3.0%
Kenyon	1,661	1,815	1,872	1,904	1,969	2,066	154	9.3%	57	3.1%	32	1.7%	65	3.4%
Wanamingo	1,007	1,086	1,167	1,207	1,272	1,350	79	7.8%	81	7.5%	40	3.4%	65	5.4%
Remainder	1,828	1,700	1,611	1,588	1,596	1,622	-128	-7.0%	-23	-1.4%	-23	-1.4%	8	0.5%
Southeast^	7,786	9,013	9,579	9,878	10,509	11,482	1,227	15.8%	566	6.3%	299	3.1%	631	6.4%
Pine Island^	2,337	3,263	3,529	3,663	3,941	4,363	926	39.6%	266	8.2%	134	3.8%	278	7.6%
Zumbrota	2,789	3,252	3,342	3,405	3,605	3,904	463	16.6%	90	2.8%	63	1.9%	200	5.9%
Remainder	2,660	2,498	2,708	2,810	2,964	3,215	-162	-6.1%	210	8.4%	102	3.8%	154	5.5%
Southeast Minnesota	337,173	362,711	388,141	403,284	409,305	419,240	25,538	7.6%	25,430	7.0%	15,143	3.9%	6,021	1.5%
Minnesota	4,919,492	5,303,925	5,715,341	5,956,951	5,974,304	6,189,207	384,433	7.8%	411,416	7.8%	241,610	4.2%	17,353	0.3%

*Goodhue County total excludes portions of Dennison, Lake City, and Pine Island located outside the County
^Dennison (Northwest), Lake City (Northeast), and Pine Island (Southeast) include portions of the Cities located outside Goodhue County
Sources: US Census Bureau; MN State Demographic Center; ESRI; SEMLM; CEDA; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

**DEMOGRAPHIC ANALYSIS TABLE 2
HOUSEHOLD GROWTH TRENDS AND PROJECTIONS
GOODHUE COUNTY
2000 - 2040**

	Census		Estimate	Forecast			Change							
	2000	2010	2019	2024	2030	2040	2000-2010		2010-2019		2019-2024		2024-2030	
	No.	Pct.	No.	No.	No.	No.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Goodhue County*	16,983	18,730	19,353	19,711	20,467	21,828	1,747	10.3%	623	3.3%	358	1.8%	756	3.8%
North	7,807	8,403	8,566	8,675	8,898	9,309	596	7.6%	163	1.9%	109	1.3%	223	2.6%
Red Wing	6,554	7,016	7,126	7,210	7,388	7,737	462	7.0%	110	1.6%	84	1.2%	178	2.5%
Remainder	1,253	1,387	1,440	1,465	1,510	1,572	134	10.7%	53	3.8%	25	1.7%	45	3.1%
Northwest^	2,935	3,172	3,281	3,342	3,465	3,691	237	8.1%	109	3.4%	61	1.9%	123	3.7%
Cannon Falls	1,587	1,696	1,777	1,820	1,890	2,019	109	6.9%	81	4.8%	43	2.4%	70	3.8%
Dennison^	67	77	78	79	82	87	10	14.9%	1	1.3%	1	1.3%	3	3.6%
Remainder	1,281	1,399	1,426	1,443	1,493	1,585	118	9.2%	27	1.9%	17	1.2%	50	3.5%
Northeast^	2,659	2,885	2,999	3,063	3,192	3,422	226	8.5%	114	4.0%	64	2.1%	129	4.2%
Lake City^	2,110	2,239	2,319	2,353	2,447	2,612	129	6.1%	80	3.6%	34	1.5%	94	4.0%
Remainder	549	646	680	710	745	809	97	17.7%	34	5.3%	30	4.4%	35	4.9%
Central	849	996	1,034	1,056	1,102	1,182	147	17.3%	38	3.8%	22	2.1%	46	4.4%
Goodhue	339	415	433	443	464	501	76	22.4%	18	4.3%	10	2.3%	21	4.9%
Remainder	510	581	601	613	638	682	71	13.9%	20	3.4%	12	2.0%	25	4.0%
Southwest	1,712	1,845	1,879	1,907	1,967	2,073	133	7.8%	34	1.8%	28	1.5%	60	3.2%
Kenyon	682	755	783	799	828	879	73	10.7%	28	3.7%	16	2.0%	29	3.6%
Wanamingo	412	461	498	516	544	585	49	11.9%	37	8.0%	18	3.6%	28	5.5%
Remainder	618	629	598	592	595	610	11	1.8%	-6	-1.0%	-6	-1.0%	3	0.6%
Southeast^	3,059	3,582	3,808	3,925	4,175	4,630	523	17.1%	226	6.3%	117	3.1%	250	6.4%
Pine Island^	1,033	1,296	1,395	1,445	1,553	1,745	263	25.5%	99	7.6%	50	3.6%	108	7.5%
Zumbrota	1,177	1,346	1,389	1,416	1,499	1,647	169	14.4%	43	3.2%	27	1.9%	83	5.9%
Remainder	849	940	1,024	1,064	1,122	1,237	91	10.7%	84	8.9%	40	3.9%	58	5.5%
Southeast Minnesota	129,674	143,868	153,780	159,641	161,958	167,696	14,194	10.9%	9,912	6.9%	5,861	3.8%	2,317	1.5%
Minnesota	1,647,974	1,895,133	2,239,335	2,330,022	2,334,938	2,446,327	247,159	15.0%	344,202	18.2%	90,687	4.0%	4,916	0.2%

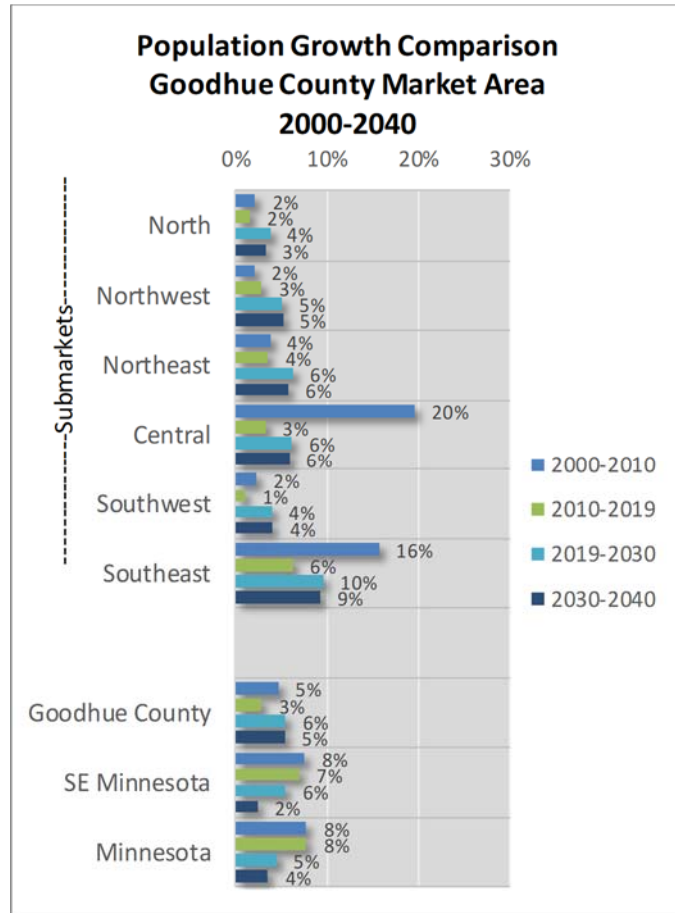
*Goodhue County total excludes portions of Dennison, Lake City, and Pine Island located outside the County

^Dennison (Northwest), Lake City (Northeast), and Pine Island (Southeast) include portions of the Cities located outside Goodhue County

Sources: US Census Bureau; MN State Demographic Center; ESRI; SEMLM; CEDA; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

- From 2010 to 2019, estimated population growth was strongest in the Southeast Submarket, adding 566 people (6.3%), as Pine Island’s population increased 8.2% (266 people) and Zumbrota added 90 people (2.8%).
- All submarkets experienced growth between 2010 and 2019, although communities in the Southwest Submarket experienced more modest growth (1.1% growth in population).
- Due, in large part, to projected job growth in the Region related to the Rochester Destination Medical Center (DMC) expansion, we expect that the rate of growth in Goodhue County will accelerate over the next several years, climbing 11.2% to 52,824 between 2019 and 2040, adding 2,617 people from 2019 to 2030 (5.5%) and 2,684 people from 2030 to 2040 (5.4%).

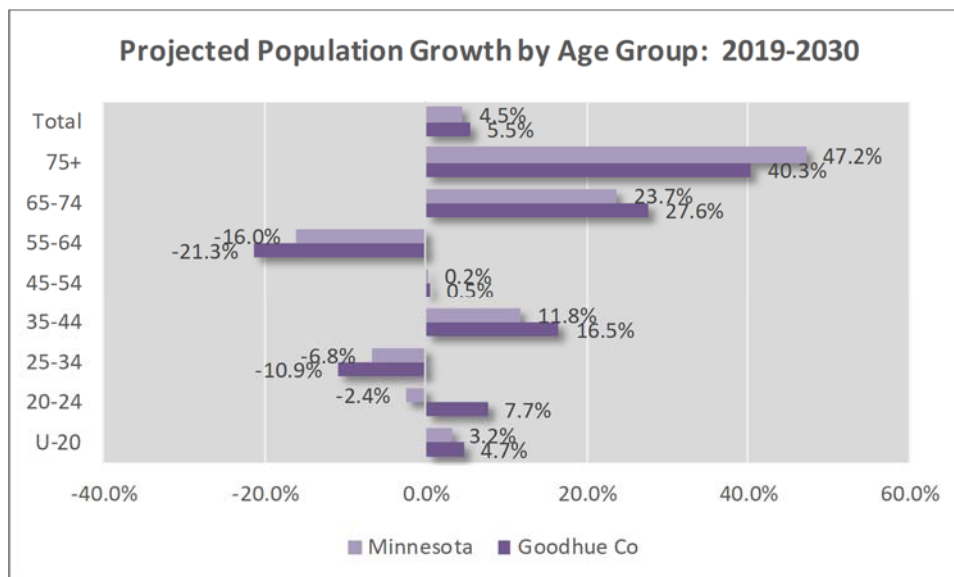


- We anticipate that growth will be strongest in the submarkets located along the major transportation corridors in the County, notably Highway 52, particularly in the communities that are closest to Rochester. Communities that are slightly more isolated in the western portion of the County (i.e. Kenyon and Dennison) are expected to experience slower growth.
- Led by growth in Pine Island, the Southeast Submarket is projected to experience the fastest growth between 2019 and 2040, adding 930 people (9.7%) from 2019 to 2030 and 973 people (9.3%) between 2030 and 2040.
- Much of the expected growth in Southeast Minnesota (5.5% population growth between 2019 and 2030 and 2.4% growth from 2030 to 2040) will be concentrated in Rochester and nearby communities in Olmsted County, although the rate of growth in Goodhue County is forecast to exceed the pace of growth elsewhere in the Region.
- Due to its location between Rochester and the Twin Cities Metro Area, we anticipate that Goodhue County has the potential to capture population and household growth generated by the DMC expansion and from households commuting to the southeastern Twin Cities Metro Area for employment.

Age Distribution

The age distribution of a community’s population helps in assessing the type of housing needed. For example, younger and older people are more attracted to higher-density housing located near urban services and entertainment while middle-aged people (particularly those with children) traditionally prefer lower-density single-family homes. Demographic Analysis Table 3 presents the age distribution of the Market Area population from 2000 to 2030. Information from 2000 and 2010 is sourced from the U.S. Census. The 2019 estimates and projections for 2024 were provided by ESRI, while the projections for 2030 were derived by Maxfield Research based on age distribution trend data provided by ESRI and the Minnesota State Demographic Center.

- In 2019, the largest adult cohort by age in Goodhue County is 55 to 64, totaling an estimated 7,370 people (15.5% of the population), followed by the 45 to 54 age group with an estimated 5,859 people (12.3%). By comparison, the 25 to 34 cohort is the largest age group in Minnesota representing 13.6% of the population, followed closely by the 55 to 64 cohort.
- The most rapid growth is expected to occur among older adults in the Market Area. Aging of baby boomers led to an increase of 1,184 people (19%) in the 55 to 64 population in the County between 2010 and 2019. As this group ages, the 65 and older age cohorts are expected to experience increases in the next several years, particularly the 75 and older age group which is projected to grow 40% in the County between 2019 and 2030 while the 65 to 74 age group expands 28%.



- Goodhue County is also expected to experience growth in the 35 to 44 age group, expanding nearly 17% between 2019 and 2030, as the peak of the “echo boom” moves into this cohort.

DEMOGRAPHIC ANALYSIS

DEMOGRAPHIC ANALYSIS TABLE 3											
AGE DISTRIBUTION											
GOODHUE COUNTY MARKET AREA											
2000 - 2030											
Age						Change					
	Census		Estimate	Projection		2010-2019		2019-2024		2024-2030	
	2000	2010	2019	2024	2030	No.	Pct.	No.	Pct.	No.	Pct.
Goodhue County	Median Age: 43.0										
Under-20	12,938	11,936	11,331	11,655	11,865	-605	-5.1	324	2.9	210	1.8
20 to 24	2,047	2,231	2,318	2,143	2,496	87	3.9	-175	-7.5	353	16.5
25 to 34	4,918	5,288	5,611	5,433	4,998	323	6.1	-178	-3.2	-435	-8.0
35 to 44	7,372	5,463	5,556	6,059	6,473	93	1.7	503	9.1	414	6.8
45 to 54	6,296	7,485	5,859	5,464	5,887	-1,626	-21.7	-395	-6.7	423	7.7
55 to 64	3,952	6,186	7,370	6,758	5,797	1,184	19.1	-612	-8.3	-961	-14.2
65 to 74	3,136	3,723	5,301	6,102	6,763	1,578	42.4	801	15.1	661	10.8
75+	3,468	3,871	4,177	4,712	5,861	306	7.9	535	12.8	1,149	24.4
Total	44,127	46,183	47,523	48,326	50,140	1,340	2.9	803	1.7	1,814	3.8
North Submarket	Median Age: 43.4										
Under-20	5,550	5,011	4,795	4,928	4,951	-539	-9.7	133	2.8	23	0.5
20 to 24	993	1,061	984	929	1,072	68	6.8	-55	-5.6	143	15.3
25 to 34	2,240	2,322	2,469	2,284	2,045	82	3.7	-184	-7.5	-239	-10.5
35 to 44	3,196	2,359	2,374	2,561	2,662	-837	-26.2	188	7.9	101	3.9
45 to 54	2,941	3,166	2,468	2,341	2,488	225	7.7	-126	-5.1	146	6.3
55 to 64	1,772	2,800	3,129	2,848	2,491	1,028	58.0	-281	-9.0	-357	-12.5
65 to 74	1,455	1,659	2,337	2,697	2,905	204	14.0	361	15.4	208	7.7
75+	1,595	1,795	1,936	2,152	2,655	200	12.5	216	11.1	503	23.4
Subtotal	19,742	20,173	20,491	20,741	21,269	431	2.2	250	1.2	528	2.5
Northwest Submarket	Median Age: 44.0										
Under-20	2,376	2,051	1,889	1,884	1,890	-325	-13.7	-5	-0.3	7	0.3
20 to 24	350	368	418	380	415	18	5.1	-37	-8.9	35	9.1
25 to 34	870	843	959	988	934	-27	-3.1	29	3.1	-53	-5.4
35 to 44	1,395	967	932	1,037	1,162	-428	-30.7	105	11.3	125	12.1
45 to 54	1,107	1,474	1,052	930	1,006	367	33.2	-122	-11.6	76	8.2
55 to 64	738	1,068	1,402	1,284	1,011	330	44.7	-118	-8.4	-273	-21.3
65 to 74	507	635	906	1,062	1,248	128	25.2	156	17.3	186	17.6
75+	481	581	658	775	966	100	20.8	117	17.7	191	24.6
Subtotal	7,824	7,987	8,215	8,340	8,633	163	2.1	125	1.5	293	3.5
Northeast Submarket	Median Age: 49.0										
Under-20	1,594	1,472	1,452	1,484	1,512	-20	-1.3	31	2.2	28	1.9
20 to 24	260	297	295	303	333	-2	-0.7	8	2.7	31	10.1
25 to 34	710	631	685	672	646	54	8.5	-13	-1.9	-26	-3.9
35 to 44	936	756	673	718	801	-83	-11.0	45	6.7	83	11.5
45 to 54	939	958	878	811	787	-80	-8.3	-68	-7.7	-23	-2.9
55 to 64	712	1,060	1,093	1,028	971	33	3.1	-66	-6.0	-57	-5.5
65 to 74	582	751	995	1,071	1,115	244	32.5	75	7.6	44	4.1
75+	667	719	809	935	1,147	90	12.5	126	15.6	212	22.7
Subtotal	6,400	6,644	6,880	7,020	7,312	236	3.6	140	2.0	292	4.2

Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting, LLC

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DEMOGRAPHIC ANALYSIS

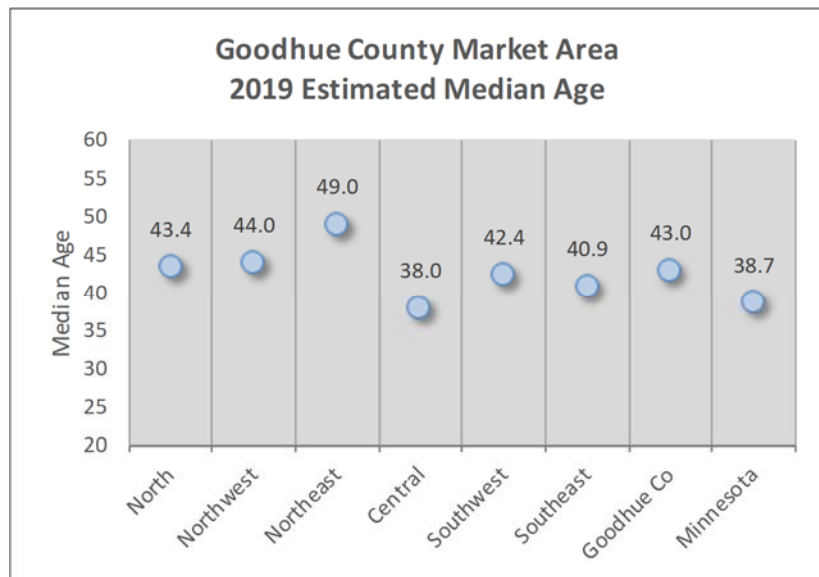
DEMOGRAPHIC ANALYSIS TABLE 3 continued											
AGE DISTRIBUTION											
GOODHUE COUNTY MARKET AREA											
2000 - 2030											
Age	Census		Estimate	Projection		Change					
	2000	2010	2019	2024	2030	2010-2019		2019-2024		2024-2030	
	No.	No.	No.	No.	No.	No.	Pct.	No.	Pct.	No.	Pct.
Central Submarket	Median Age:		38.0								
Under-20	793	920	802	854	901	-118	-12.8	52	6.5	47	5.5
20 to 24	130	133	151	124	162	18	13.3	-26	-17.5	38	30.5
25 to 34	292	391	371	377	324	-20	-5.1	6	1.6	-52	-13.9
35 to 44	382	361	388	406	448	27	7.5	18	4.6	42	10.4
45 to 54	288	409	336	336	379	-73	-17.8	0	-0.1	43	12.7
55 to 64	173	284	416	353	286	132	46.5	-63	-15.2	-67	-18.9
65 to 74	160	151	270	317	338	119	79.0	46	17.2	21	6.6
75+	118	148	156	177	231	8	5.2	22	14.0	54	30.4
Subtotal	2,336	2,797	2,890	2,944	3,069	93	3.3	54	1.9	125	4.2
Southwest Submarket	Median Age:		42.4								
Under-20	1,336	1,193	1,108	1,141	1,174	-143	-10.7	33	3.0	33	2.9
20 to 24	193	231	235	217	243	38	19.7	-19	-7.9	26	12.1
25 to 34	525	498	586	583	530	-27	-5.1	-3	-0.6	-53	-9.1
35 to 44	742	598	528	598	682	-144	-19.4	71	13.4	84	14.0
45 to 54	560	698	631	545	539	138	24.6	-86	-13.7	-5	-0.9
55 to 64	401	546	636	634	594	145	36.2	-1	-0.2	-40	-6.3
65 to 74	329	391	478	508	552	62	18.8	30	6.2	44	8.7
75+	410	446	449	474	524	36	8.8	25	5.6	50	10.6
Subtotal	4,496	4,601	4,650	4,699	4,838	105	2.3	49	1.1	139	3.0
Southeast Submarket	Median Age:		40.9								
Under-20	2,407	2,519	2,440	2,576	2,685	112	4.7	136	5.6	109	4.2
20 to 24	327	398	461	433	551	71	21.7	-28	-6.0	118	27.2
25 to 34	827	1,195	1,124	1,087	1,048	368	44.5	-37	-3.3	-39	-3.6
35 to 44	1,376	1,059	1,232	1,349	1,390	-317	-23.0	117	9.5	41	3.0
45 to 54	1,084	1,457	1,145	1,120	1,313	373	34.4	-25	-2.2	193	17.2
55 to 64	628	1,108	1,450	1,324	1,105	480	76.4	-126	-8.7	-219	-16.5
65 to 74	502	617	979	1,144	1,325	115	22.9	165	16.8	181	15.9
75+	635	660	747	845	1,093	25	3.9	98	13.2	248	29.3
Subtotal	7,786	9,013	9,579	9,878	10,509	1,227	15.8	299	3.1	631	6.4
Minnesota	Median Age:		38.7								
Under-20	1,434,845	1,431,211	1,431,561	1,480,616	1,477,985	350	0.0	49,055	3.4	-2,631	-0.2
20 to 24	322,483	355,651	371,515	365,047	362,447	15,864	4.5	-6,468	-1.7	-2,600	-0.7
25 to 34	673,138	715,586	775,837	788,106	723,261	60,251	8.4	12,269	1.6	-64,845	-8.2
35 to 44	824,182	681,094	722,223	784,782	807,364	41,129	6.0	62,559	8.7	22,582	2.9
45 to 54	665,696	807,898	711,535	691,747	713,132	-96,363	-11.9	-19,788	-2.8	21,385	3.1
55 to 64	404,869	629,364	773,595	744,222	649,566	144,231	22.9	-29,373	-3.8	-94,656	-12.7
65 to 74	295,825	354,427	540,542	633,980	668,711	186,115	52.5	93,438	17.3	34,731	5.5
75+	298,441	328,694	388,533	468,451	571,837	59,839	18.2	79,918	20.6	103,386	22.1
Total	4,919,479	5,303,925	5,715,341	5,956,951	5,974,304	411,416	7.8	241,610	4.2	17,353	0.3

Sources: U.S. Census Bureau; ESRI; MN State Demographic Center; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

- The County is expected to experience a decline in the middle age cohorts between 2019 and 2030, as the 54 to 64 age group is projected to contract -21% and the 45 to 54 age group holds steady.
- The loss projected for the middle age cohorts is a result of the comparatively small number of people who will move into this age group between 2019 and 2030, a phenomenon known as the “baby bust.” The “baby bust” is often referred to the generation of children born between 1965 and 1980, an era when the United States birthrate dropped sharply.
- Contraction is forecast for the younger adult age groups in the County between 2019 and 2024, as the 20 to 24 cohort is projected to decline -7.5% and the 25 to 34 age group is expected to decrease -3.2%. The 20 to 24 age group is projected to expand 17% from 2024 to 2030, while the 25 to 34 age group contracts -8%.

- As depicted in the adjacent chart, with a median age of 43.0, Goodhue County’s population is notably older than Minnesota’s population (38.7).



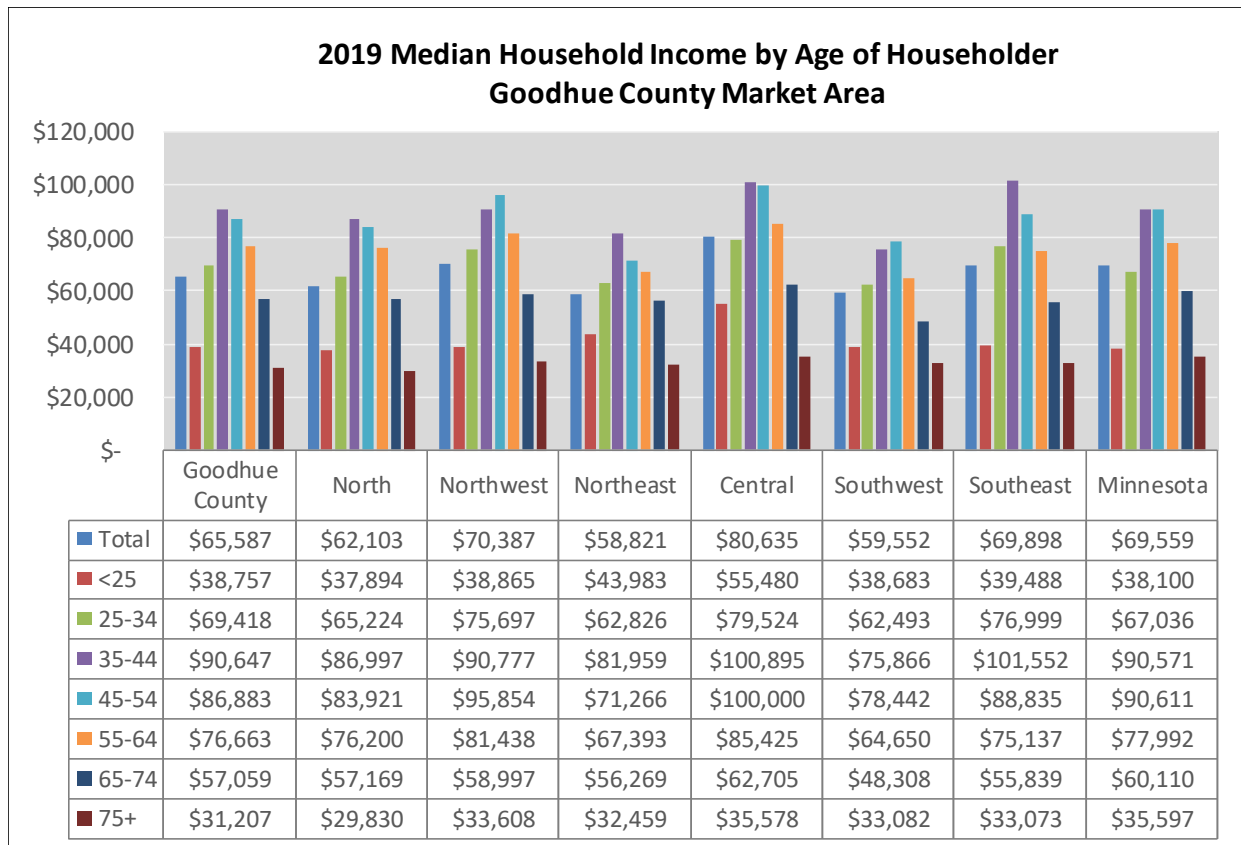
- Among the County submarkets, Northeast has the oldest population with a median age of 49.0, while the Central Submarket has the youngest population (median age of 38.0).

- Based on age distribution projections for the County, it appears there will be growing demand for housing catering to the senior population as well as move-up ownership housing. Demand for other housing products will likely be generated by turnover as opposed to household growth.
- Typical housing products sought by households in various age groups include:
 - Rental housing and entry-level ownership housing targeting the young adult (25 to 34) age group;
 - Maintenance-free, single-level housing (ownership or rental) targeting the empty nester population (55 to 74 age group);
 - Move-up ownership housing for family households (age 35 to 54); and,
 - Age-restricted active adult or service-enhanced (i.e. assisted living) housing for seniors.

Household Income

Household income data helps ascertain the demand for different types of owned and rented housing based on the size of the market at specific cost levels. In general, housing costs of up to 30% of income are considered affordable by the Department of Housing and Urban Development (HUD). Demographic Analysis Tables 4 through 10 present data on household income by age of householder for Goodhue County as well as for the six separate submarkets in 2019 and 2024. The information is estimated by ESRI.

- In 2019, the median household income is estimated to be \$65,587 in Goodhue County; roughly -6% lower than \$69,559 in Minnesota.
- By 2024, the median household income is projected to climb 17.2% to \$76,836 in Goodhue County, compared to 13.4% growth in Minnesota. The average annual increase of 3.4% in the County will greatly exceed the historical annual inflation rate of 1.7% over the past ten years.
- As households age through the lifecycle, their household incomes tend to peak in their mid-40s to mid-50s. This trend is evident in the County as the age 35 to 44 and 45 to 54 cohorts have the highest estimated income at \$90,647 and \$86,883, respectively, in Goodhue County and \$90,571 and \$90,611, respectively, in Minnesota.



DEMOGRAPHIC ANALYSIS

- HUD defines affordable housing cost as less than 30% of a household's adjusted gross income. Generally, housing that is income-restricted to households earning at or below 80% of Area Median Income (AMI) is considered affordable. Individual properties however, may have income restrictions set anywhere from 30% to 80% of AMI.
- Rental housing often targets younger renter households. The median household income in Goodhue County is \$38,757 for the under-25 age group and \$69,418 for the 25 to 34 age group. Households earning the median income for these age groups could afford monthly housing costs estimated at \$969 and \$1,735, respectively. Households in the 35 to 44 age group that may delay buying a home could afford a \$2,266 monthly rent, based on the median household income of \$90,647.
- Based on the median asking rent of \$684 for renter-occupied housing units in the County, a household would need to have an annual income of \$27,360 or greater to not exceed 30% of its monthly income on rental housing costs. In 2019, an estimated 15,700 households in the County (81% of the total) are estimated to have incomes of at least \$27,360.
- New rental housing will likely have to be priced higher than the existing stock of rental housing. If a new apartment unit was priced at \$900 per month, a household would need to have an annual income of roughly \$36,000 or greater to not exceed 30% of its monthly income on rental housing costs. In 2019, an estimated 14,256 County households (74% of the total) are estimated to have incomes of at least \$36,000.
- The median sale price for a home in Goodhue County was \$215,000 through the first nine months of 2019. Assuming a potential home buyer has good credit and makes a 10% down payment, a household would need to have a minimum annual income of roughly \$53,851 to be income-qualified for a home purchased at the median price in the County. In 2019, an estimated 59% of County households (11,488) had incomes of \$53,851 or higher.
- The data indicates that the existing housing stock, particularly rental housing, in Goodhue County is relatively affordable proportionate to household incomes in the County.
- There appears to be growing demand for housing from age 65 and older and age 35 to 44 households. Housing demand could be generated by existing households seeking alternatives to their current housing situation (i.e. young family households looking to move to a larger home, renters seeking to purchase a home, empty-nesters that want to downsize).
- A migration of households out of the Twin Cities Metro Area or the Rochester area could also stimulate housing demand in Goodhue County. Several factors could drive this trend, including a housing shortage in Rochester and the Twin Cities, affordability, school district and/or lifestyle preferences. Although, the tight supply of available housing in the County will restrain the potential in-migration of households, particularly from those looking for affordable housing options.

DEMOGRAPHIC ANALYSIS

Goodhue County

- Goodhue County is expected to experience household contraction in most age groups between 2019 and 2024, although the senior cohorts are expected to expand. The 65 to 74 age group is projected to increase over 14%, adding 459 households, while the 75 and older age group increases 12% (321 households).
- The 35 to 44 age group is also projected to experience household growth in the County, climbing 9%, adding 249 households.

	Age of Householder							
	Total	<25	25-34	35-44	45-54	55-64	65 -74	75+
2019								
Less than \$15,000	1,703	110	180	156	185	324	317	431
\$15,000 to \$24,999	1,555	81	129	103	128	266	306	542
\$25,000 to \$34,999	1,675	72	192	147	165	251	291	557
\$35,000 to \$49,999	2,442	130	366	284	299	395	454	514
\$50,000 to \$74,999	3,270	93	507	448	528	778	605	311
\$75,000 to \$99,999	2,597	37	365	445	534	703	404	109
\$100,000 to \$199,999	5,217	85	733	1,169	1,168	1,190	640	232
\$200,000 or more	894	5	109	139	193	249	168	31
Total	19,353	613	2,581	2,891	3,200	4,156	3,185	2,727
Median Income	\$65,587	\$38,757	\$69,418	\$90,647	\$86,883	\$76,663	\$57,059	\$31,207
2024								
Less than \$15,000	1,516	107	151	139	145	241	310	423
\$15,000 to \$24,999	1,374	70	102	88	95	196	292	531
\$25,000 to \$34,999	1,441	53	146	121	114	175	272	560
\$35,000 to \$49,999	2,217	117	316	251	225	301	444	563
\$50,000 to \$74,999	3,063	94	451	424	411	637	665	381
\$75,000 to \$99,999	2,554	38	340	452	477	628	476	143
\$100,000 to \$199,999	6,554	120	896	1,513	1,300	1,359	965	401
\$200,000 or more	992	6	111	152	205	252	220	46
Total	19,711	605	2,513	3,140	2,972	3,789	3,644	3,048
Median Income	\$76,836	\$42,960	\$80,340	\$101,957	\$100,570	\$86,791	\$67,094	\$35,179
Change 2019 - 2024								
Less than \$15,000	-187	-3	-29	-17	-40	-83	-7	-8
\$15,000 to \$24,999	-181	-11	-27	-15	-33	-70	-14	-11
\$25,000 to \$34,999	-234	-19	-46	-26	-51	-76	-19	3
\$35,000 to \$49,999	-225	-13	-50	-33	-74	-94	-10	49
\$50,000 to \$74,999	-207	1	-56	-24	-117	-141	60	70
\$75,000 to \$99,999	-43	1	-25	7	-57	-75	72	34
\$100,000 to \$199,999	1,337	35	163	344	132	169	325	169
\$200,000 or more	98	1	2	13	12	3	52	15
Total	358	-8	-68	249	-228	-367	459	321
Median Income	\$11,249	\$4,203	\$10,922	\$11,310	\$13,687	\$10,128	\$10,035	\$3,972

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

North Submarket

- The North Submarket is projected to experience household growth in the 65 to 74 (15.4%), 75 and older (9.5%), and 35 to 44 (7.8%) age groups, while contraction is expected among all other age groups between 2019 and 2024.
- The median household income is projected to increase 16.9% over the next five years in the Submarket from \$62,103 in 2019 to \$72,583 in 2024, with growth occurring among the upper-income brackets. Contraction is expected among all income brackets below \$100,000.

	Age of Householder							
	Total	<25	25-34	35-44	45-54	55-64	65 -74	75+
2019								
Less than \$15,000	771	52	75	68	73	137	133	233
\$15,000 to \$24,999	734	44	62	47	60	117	148	256
\$25,000 to \$34,999	839	39	100	74	80	118	132	296
\$35,000 to \$49,999	1,097	64	176	137	142	178	189	211
\$50,000 to \$74,999	1,456	44	233	191	229	326	272	161
\$75,000 to \$99,999	1,119	18	145	182	214	302	198	60
\$100,000 to \$199,999	2,221	42	320	482	486	521	277	92
\$200,000 or more	328	1	40	54	68	93	60	12
Total	8,566	304	1,151	1,235	1,352	1,792	1,409	1,321
Median Income	\$62,103	\$37,894	\$65,224	\$86,997	\$83,921	\$76,200	\$57,169	\$29,830
2024								
Less than \$15,000	676	50	58	59	60	101	132	216
\$15,000 to \$24,999	643	38	47	40	45	85	144	244
\$25,000 to \$34,999	727	31	75	62	58	80	128	293
\$35,000 to \$49,999	1,007	58	146	125	113	140	190	235
\$50,000 to \$74,999	1,377	45	203	181	183	264	306	195
\$75,000 to \$99,999	1,106	18	126	185	197	267	231	82
\$100,000 to \$199,999	2,772	62	368	621	551	590	415	164
\$200,000 or more	366	1	39	58	74	97	80	17
Total	8,675	303	1,062	1,331	1,281	1,624	1,626	1,446
Median Income	\$72,583	\$42,031	\$75,301	\$100,631	\$97,461	\$86,375	\$65,825	\$33,613
Change 2019 - 2024								
Less than \$15,000	-95	-2	-17	-9	-13	-36	-1	-17
\$15,000 to \$24,999	-91	-6	-15	-7	-15	-32	-4	-12
\$25,000 to \$34,999	-112	-8	-25	-12	-22	-38	-4	-3
\$35,000 to \$49,999	-90	-6	-30	-12	-29	-38	1	24
\$50,000 to \$74,999	-79	1	-30	-10	-46	-62	34	34
\$75,000 to \$99,999	-13	-0	-19	3	-17	-35	33	22
\$100,000 to \$199,999	551	20	48	139	65	69	138	72
\$200,000 or more	38	-0	-1	4	6	4	20	5
Total	109	-1	-89	96	-71	-168	217	125
Median Income	\$10,480	\$4,137	\$10,077	\$13,634	\$13,540	\$10,175	\$8,656	\$3,783

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

Northwest Submarket

- The Northwest Submarket is projected to experience 1.9% household growth between 2019 and 2024, with the greatest growth occurring in the 75 and older (16.2%) and 65 to 74 (15.9%) age groups. The 35 to 44 (9.7% growth) and 25 to 34 (4.6% growth) are also projected to expand, while contraction is expected among all other age groups.
- The median household income is projected to increase 13.6% over the next five years, with all the growth occurring among the upper-income brackets.

	Age of Householder							
	Total	<25	25-34	35-44	45-54	55-64	65-74	75+
2019								
Less than \$15,000	271	14	32	27	32	56	52	57
\$15,000 to \$24,999	245	14	17	16	16	41	49	91
\$25,000 to \$34,999	221	11	23	26	24	34	37	66
\$35,000 to \$49,999	439	19	63	56	53	67	83	97
\$50,000 to \$74,999	535	14	70	68	83	156	104	39
\$75,000 to \$99,999	400	4	54	65	80	123	63	10
\$100,000 to \$199,999	1,002	15	133	193	223	264	126	47
\$200,000 or more	168	0	22	25	44	47	23	7
Total	3,281	91	415	477	556	789	538	415
Median Income	\$70,387	\$38,865	\$75,697	\$90,777	\$95,854	\$81,438	\$58,997	\$33,608
2024								
Less than \$15,000	256	13	33	25	24	42	54	64
\$15,000 to \$24,999	228	11	15	15	13	31	51	91
\$25,000 to \$34,999	196	7	20	21	15	23	34	75
\$35,000 to \$49,999	401	16	59	48	38	52	81	106
\$50,000 to \$74,999	495	14	63	67	61	126	114	49
\$75,000 to \$99,999	379	4	50	67	66	105	72	14
\$100,000 to \$199,999	1,207	18	168	253	225	282	188	74
\$200,000 or more	180	0	25	27	43	48	29	8
Total	3,342	83	434	523	485	710	624	482
Median Income	\$79,962	\$43,559	\$86,633	\$102,751	\$104,598	\$92,675	\$68,311	\$35,986
Change 2019 - 2024								
Less than \$15,000	-15	-1	1	-2	-8	-14	2	7
\$15,000 to \$24,999	-17	-3	-2	-1	-3	-10	2	0
\$25,000 to \$34,999	-26	-4	-3	-5	-9	-11	-3	9
\$35,000 to \$49,999	-38	-3	-4	-8	-15	-15	-2	9
\$50,000 to \$74,999	-40	0	-7	-1	-22	-30	10	10
\$75,000 to \$99,999	-21	0	-4	2	-14	-18	9	4
\$100,000 to \$199,999	205	3	35	59	1	18	61	27
\$200,000 or more	12	0	3	2	-1	1	6	1
Total	61	-8	19	46	-71	-79	86	67
Median Income	\$9,575	\$4,694	\$10,936	\$11,974	\$8,744	\$11,237	\$9,314	\$2,378

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

Northeast Submarket

- Among the six submarkets, median household incomes are lowest in the Northeast Submarket at \$58,821, and income growth is expected to be slowest, climbing 11.3% over the next five years to \$65,481.
- The Northeast Submarket is projected to experience household growth in the 75 and older (15.0%), under-25 (7.5%), 35 to 44 (7.3%), and 65 to 74 (6.9%) age groups between 2019 and 2024.

	Age of Householder							
	Total	<25	25-34	35-44	45-54	55-64	65-74	75+
2019								
Less than \$15,000	219	10	20	14	23	49	41	62
\$15,000 to \$24,999	208	8	14	15	18	31	43	79
\$25,000 to \$34,999	347	12	22	17	31	42	73	150
\$35,000 to \$49,999	427	14	54	38	51	74	102	94
\$50,000 to \$74,999	657	20	88	79	132	140	133	65
\$75,000 to \$99,999	328	3	38	54	69	87	60	17
\$100,000 to \$199,999	650	10	78	123	130	144	114	51
\$200,000 or more	164	2	16	23	29	42	43	9
Total	2,999	79	330	363	483	609	609	527
Median Income	\$58,821	\$43,983	\$62,826	\$81,959	\$71,266	\$67,393	\$56,269	\$32,459
2024								
Less than \$15,000	178	12	15	12	13	31	34	61
\$15,000 to \$24,999	179	8	11	13	13	22	34	78
\$25,000 to \$34,999	312	10	17	15	23	31	60	157
\$35,000 to \$49,999	394	13	48	34	41	58	93	108
\$50,000 to \$74,999	666	23	88	79	119	130	146	82
\$75,000 to \$99,999	340	3	37	56	65	85	71	24
\$100,000 to \$199,999	817	14	94	155	141	170	163	81
\$200,000 or more	177	2	15	26	26	41	51	16
Total	3,063	85	324	389	440	567	651	606
Median Income	\$65,481	\$49,223	\$68,406	\$92,357	\$78,412	\$77,685	\$65,741	\$35,722
Change 2019 - 2024								
Less than \$15,000	-41	2	-5	-2	-10	-18	-7	-1
\$15,000 to \$24,999	-29	-0	-3	-2	-5	-9	-9	-1
\$25,000 to \$34,999	-34	-2	-5	-2	-8	-11	-13	7
\$35,000 to \$49,999	-33	-1	-6	-4	-10	-16	-9	14
\$50,000 to \$74,999	9	3	-0	-0	-13	-10	13	17
\$75,000 to \$99,999	13	-0	-1	2	-4	-2	11	7
\$100,000 to \$199,999	167	4	16	32	11	26	49	30
\$200,000 or more	13	-0	-1	3	-3	-1	8	7
Total	64	6	-5	26	-43	-42	42	79
Median Income	\$6,660	\$5,240	\$5,580	\$10,398	\$7,146	\$10,292	\$9,472	\$3,263

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

Central Submarket

- At \$80,635, the median household income is highest in the Central Submarket, roughly 23% higher than the Goodhue County median.
- Household growth is projected between 2019 and 2024 in most age groups in the Submarket, including 65 to 74 (16.6%), age 75 and older (14.6%), 35 to 44 (4.9%), 45 to 54 (2.4%), and 25 to 34 (2.1%). The under-25 and 55 to 64 age groups are projected to contract.

	Total	Age of Householder						
		<25	25-34	35-44	45-54	55-64	65 -74	75+
2019								
Less than \$15,000	40	1	5	2	4	10	12	6
\$15,000 to \$24,999	58	4	7	5	5	11	11	15
\$25,000 to \$34,999	83	1	8	7	7	12	16	32
\$35,000 to \$49,999	106	5	16	13	12	16	20	25
\$50,000 to \$74,999	183	5	34	28	31	41	29	16
\$75,000 to \$99,999	171	4	31	39	32	42	20	4
\$100,000 to \$199,999	328	5	48	92	73	69	32	10
\$200,000 or more	66	0	6	7	18	21	13	1
Total	1,034	25	154	193	181	221	152	108
Median Income	\$80,635	\$55,480	\$79,524	\$100,895	\$100,000	\$85,425	\$62,705	\$35,578
2024								
Less than \$15,000	34	1	3	3	4	6	11	6
\$15,000 to \$24,999	52	3	7	4	4	6	10	18
\$25,000 to \$34,999	66	1	6	4	5	6	13	31
\$35,000 to \$49,999	97	5	15	11	11	9	18	28
\$50,000 to \$74,999	164	5	28	25	25	31	32	18
\$75,000 to \$99,999	162	4	30	36	30	33	25	4
\$100,000 to \$199,999	410	5	62	112	88	74	50	18
\$200,000 or more	70	0	6	7	18	20	18	1
Total	1,056	24	157	202	185	185	177	124
Median Income	\$91,739	\$57,598	\$89,312	\$105,193	\$108,295	\$100,863	\$78,497	\$37,662
Change 2019 - 2024								
Less than \$15,000	-6	0	-2	1	0	-4	-1	0
\$15,000 to \$24,999	-6	-1	0	-1	-1	-5	-1	3
\$25,000 to \$34,999	-16	0	-2	-3	-2	-6	-3	-1
\$35,000 to \$49,999	-9	0	-1	-2	-1	-7	-2	3
\$50,000 to \$74,999	-19	0	-6	-3	-6	-10	3	2
\$75,000 to \$99,999	-9	0	-1	-3	-2	-9	5	0
\$100,000 to \$199,999	82	0	14	20	16	6	18	8
\$200,000 or more	5	0	0	0	0	-1	5	0
Total	22	-1	3	10	4	-35	25	16
Median Income	\$11,104	\$2,118	\$9,788	\$4,298	\$8,295	\$15,438	\$15,792	\$2,084

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

Southwest Submarket

- The median household income is projected to increase a modest 11.7% over the next five years in the Southwest Submarket, with growth occurring among the upper-income (\$100,000 and higher) as well as the middle-income (\$75,000 to \$99,999) brackets.
- Modest household growth is projected among most age groups in the Submarket, with the strongest growth occurring in the 35 to 44 cohort (13.5%) while the 45 to 54 age group contracts -12.4%.

	Age of Householder							
	Total	<25	25-34	35-44	45-54	55-64	65-74	75+
2019								
Less than \$15,000	191	16	25	17	22	34	42	35
\$15,000 to \$24,999	146	4	14	9	14	25	22	59
\$25,000 to \$34,999	205	9	25	21	23	30	35	62
\$35,000 to \$49,999	221	11	32	24	28	29	40	57
\$50,000 to \$74,999	385	9	68	65	79	81	54	30
\$75,000 to \$99,999	272	8	43	50	64	63	30	14
\$100,000 to \$199,999	404	7	62	81	109	70	41	34
\$200,000 or more	55	1	5	9	15	16	7	3
Total	1,879	64	273	274	352	348	272	295
Median Income	\$59,552	\$38,683	\$62,493	\$75,866	\$78,442	\$64,650	\$48,308	\$33,082
2024								
Less than \$15,000	176	18	21	18	18	29	38	36
\$15,000 to \$24,999	131	4	12	10	10	20	19	57
\$25,000 to \$34,999	177	6	22	18	17	24	32	59
\$35,000 to \$49,999	202	9	28	22	23	25	40	56
\$50,000 to \$74,999	369	8	64	67	62	76	58	33
\$75,000 to \$99,999	275	9	46	55	54	64	32	14
\$100,000 to \$199,999	514	9	83	111	110	92	58	51
\$200,000 or more	63	2	4	11	15	18	9	5
Total	1,907	64	280	311	308	347	285	311
Median Income	\$66,542	\$41,318	\$71,448	\$82,732	\$84,398	\$75,133	\$54,525	\$35,634
Change 2019 - 2024								
Less than \$15,000	-15	2	-4	1	-4	-6	-5	0
\$15,000 to \$24,999	-14	0	-2	1	-4	-5	-3	-2
\$25,000 to \$34,999	-28	-3	-3	-3	-6	-7	-4	-3
\$35,000 to \$49,999	-20	-2	-5	-2	-5	-5	-1	-1
\$50,000 to \$74,999	-17	-1	-4	2	-16	-5	4	2
\$75,000 to \$99,999	2	1	3	5	-10	1	1	0
\$100,000 to \$199,999	110	2	21	30	1	22	17	17
\$200,000 or more	8	1	-1	2	0	2	2	2
Total	28	0	6	37	-44	-1	12	16
Median Income	\$6,990	\$2,635	\$8,955	\$6,866	\$5,956	\$10,483	\$6,217	\$2,552

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

Southeast Submarket

- Among the six submarkets, the pace of household growth is projected to be fastest in the Southeast Submarket between 2019 and 2024, climbing 3.1%. Growth is projected for the 65 to 74 (15.7%), 75 and older (14.3%), 35 to 44 (9.5%), and under-25 (1.5%) age groups.
- The median household income is expected to increase 18.3% over the next five years (the strongest growth among the six submarkets), from \$69,898 in 2019 to \$82,662 in 2024, with all the growth occurring among the upper-income brackets.

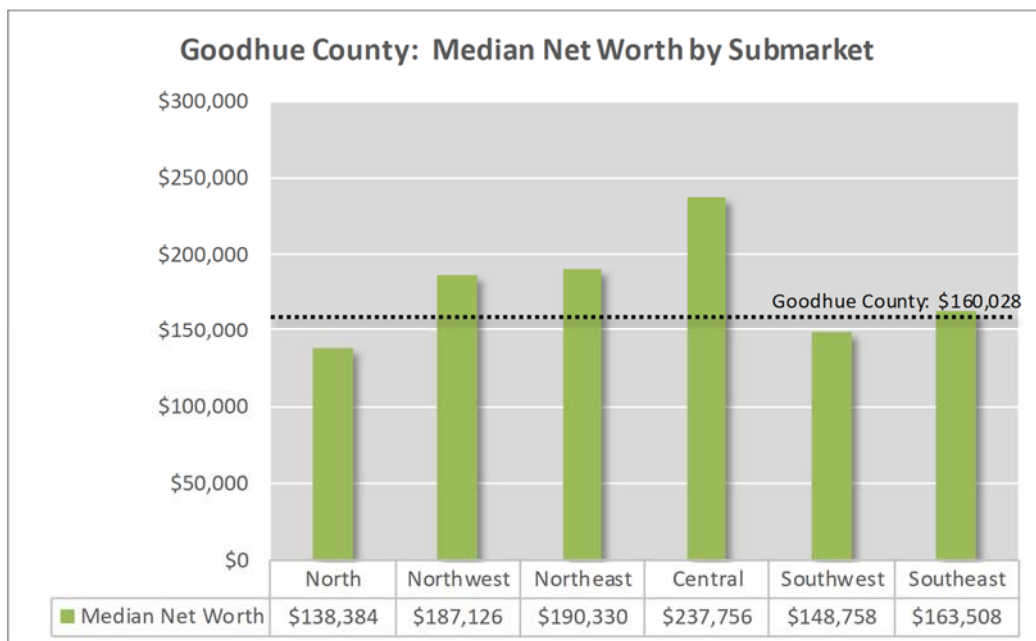
	Age of Householder							
	Total	<25	25-34	35-44	45-54	55-64	65 -74	75+
2019								
Less than \$15,000	346	24	39	39	45	67	62	70
\$15,000 to \$24,999	315	14	27	24	31	61	60	98
\$25,000 to \$34,999	264	10	31	22	28	47	52	74
\$35,000 to \$49,999	463	30	64	48	53	82	87	99
\$50,000 to \$74,999	615	21	98	86	88	149	117	56
\$75,000 to \$99,999	508	3	84	90	112	131	70	18
\$100,000 to \$199,999	1,086	16	161	302	233	226	109	40
\$200,000 or more	212	2	32	40	41	51	39	7
Total	3,808	120	536	651	631	814	596	462
Median Income	\$69,898	\$39,488	\$76,999	\$101,552	\$88,835	\$75,137	\$55,839	\$33,073
2024								
Less than \$15,000	302	22	32	32	38	48	58	73
\$15,000 to \$24,999	273	12	21	20	23	47	54	97
\$25,000 to \$34,999	220	8	22	16	19	35	48	73
\$35,000 to \$49,999	417	27	58	41	39	60	84	109
\$50,000 to \$74,999	571	21	84	79	71	119	128	70
\$75,000 to \$99,999	499	3	79	88	103	115	86	26
\$100,000 to \$199,999	1,397	27	198	392	271	261	179	69
\$200,000 or more	245	2	33	45	49	51	54	12
Total	3,925	122	527	712	612	735	689	528
Median Income	\$82,662	\$44,267	\$88,087	\$106,702	\$102,038	\$86,065	\$68,141	\$37,093
Change 2019 - 2024								
Less than \$15,000	-44	-2	-7	-7	-7	-19	-4	3
\$15,000 to \$24,999	-42	-2	-6	-4	-8	-14	-6	-1
\$25,000 to \$34,999	-43	-2	-9	-6	-9	-12	-4	-1
\$35,000 to \$49,999	-46	-3	-6	-7	-14	-22	-3	10
\$50,000 to \$74,999	-44	-0	-14	-7	-17	-30	11	14
\$75,000 to \$99,999	-9	-0	-5	-2	-9	-16	16	8
\$100,000 to \$199,999	311	11	38	90	38	35	70	29
\$200,000 or more	33	-0	1	5	8	-0	15	5
Total	117	2	-9	62	-18	-78	94	66
Median Income	\$12,764	\$4,779	\$11,088	\$5,150	\$13,203	\$10,928	\$12,302	\$4,020

Sources: ESRI; US Census Bureau; Maxfield Research & Consulting, LLC

Net Worth

Demographic Analysis Table 11 shows the estimated net worth by age of household in Goodhue County and the respective submarkets compared to Minnesota in 2019. Household net worth data was estimated by ESRI based on the Federal Reserve Board “Survey of Consumer Finances”.

- In 2019, the median net worth for households in Goodhue County is estimated to be \$160,028 compared to \$173,414 in Minnesota.
- In the County, median net worth was highest for households in the age 65 to 74 cohort at \$294,447, followed by the 55 to 64 age group at \$270,449.
- The net worth distribution of households in Goodhue County shows concentrations of net worth at the low and high ends of the spectrum. The largest concentration (24%) of households has an estimated net worth of \$500,000 or more, while 19% of households have a net worth of less than \$15,000.
- By comparison 27% of households in Minnesota have a net worth of \$500,000 or more, while 19% have an estimated net worth of less than \$15,000.
- The following graph depicts the median net worth of households in Goodhue County by submarket. As shown, the median net worth is highest for households in the Central, Northeast, and Northwest submarkets and lowest in the North, Southwest, and Southeast Submarkets.



DEMOGRAPHIC ANALYSIS

DEMOGRAPHIC ANALYSIS TABLE 11									
ESTIMATED NET WORTH BY AGE OF HOUSEHOLDER									
GOODHUE COUNTY MARKET AREA									
2019									
	Total	% of Total	Age of Householder						
			<25	25-34	35-44	45-54	55-64	65 -74	75+
GOODHUE COUNTY									
Less than \$15,000	3,594	18.6%	357	867	632	525	541	363	309
\$15,000 to \$34,999	1,292	6.7%	112	273	242	211	191	158	105
\$35,000 to \$49,999	703	3.6%	36	147	129	95	137	94	65
\$50,000 to \$74,999	1,123	5.8%	23	283	216	115	127	138	221
\$75,000 to \$99,999	1,083	5.6%	26	218	239	194	147	107	152
\$100,000 to \$149,999	1,549	8.0%	31	249	278	261	346	210	174
\$150,000 to \$249,999	2,343	12.1%	22	249	386	465	504	388	329
\$250,000 to \$499,999	3,034	15.7%	4	207	524	606	644	502	547
\$500,000 or more	4,632	23.9%	2	88	245	728	1,519	1,225	825
Total	19,353	100%	613	2,581	2,891	3,200	4,156	3,185	2,727
Median Net Worth	\$160,028		\$12,878	\$50,223	\$98,393	\$183,255	\$270,449	\$294,447	\$252,126
NORTH SUBMARKET									
Less than \$15,000	1,764	20.6%	201	445	295	228	242	164	189
\$15,000 to \$34,999	627	7.3%	52	134	119	99	93	68	62
\$35,000 to \$49,999	339	4.0%	16	73	61	45	61	45	38
\$50,000 to \$74,999	519	6.1%	7	121	100	57	61	56	117
\$75,000 to \$99,999	472	5.5%	10	83	106	89	66	50	68
\$100,000 to \$149,999	685	8.0%	12	89	113	125	160	104	82
\$150,000 to \$249,999	1,015	11.8%	7	96	146	202	230	175	159
\$250,000 to \$499,999	1,256	14.7%	1	80	207	240	264	223	241
\$500,000 or more	1,884	22.0%	0	29	90	264	615	523	363
Total	8,566	100%	306	1,150	1,237	1,349	1,792	1,408	1,319
Median Net Worth	\$138,384		\$11,418	\$34,032	\$83,893	\$160,744	\$239,694	\$279,935	\$206,293
NORTHWEST SUBMARKET									
Less than \$15,000	554	16.9%	49	127	99	89	93	61	36
\$15,000 to \$34,999	196	6.0%	17	35	39	33	31	27	14
\$35,000 to \$49,999	102	3.1%	6	22	18	13	23	12	8
\$50,000 to \$74,999	183	5.6%	3	52	33	16	21	25	33
\$75,000 to \$99,999	174	5.3%	4	32	40	29	23	16	30
\$100,000 to \$149,999	250	7.6%	6	39	52	41	55	32	25
\$150,000 to \$249,999	383	11.7%	5	42	63	81	88	58	46
\$250,000 to \$499,999	538	16.4%	1	45	83	101	127	94	87
\$500,000 or more	891	27.2%	0	17	45	152	321	219	137
Total	3,281	100%	91	411	472	555	782	544	416
Median Net Worth	\$187,126		\$13,929	\$58,387	\$105,045	\$210,917	\$331,765	\$328,311	\$277,532
NORTHEAST SUBMARKET									
Less than \$15,000	425	14.2%	39	104	65	65	80	39	33
\$15,000 to \$34,999	171	5.7%	19	35	30	32	23	19	13
\$35,000 to \$49,999	106	3.5%	6	19	20	16	23	13	9
\$50,000 to \$74,999	166	5.5%	5	40	27	18	21	21	34
\$75,000 to \$99,999	167	5.6%	3	41	31	31	21	16	24
\$100,000 to \$149,999	235	7.8%	3	34	44	41	49	32	32
\$150,000 to \$249,999	458	15.3%	2	30	63	92	88	103	80
\$250,000 to \$499,999	520	17.3%	1	16	53	96	106	119	129
\$500,000 or more	755	25.2%	1	14	32	90	202	246	170
Total	2,999	100%	79	333	365	481	613	608	524
Median Net Worth	\$190,330		\$15,250	\$54,045	\$108,226	\$180,336	\$252,014	\$344,714	\$294,013
Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Detail may not sum to totals due to rounding.									
Sources: ESRI; Maxfield Research & Consulting, LLC									

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DEMOGRAPHIC ANALYSIS

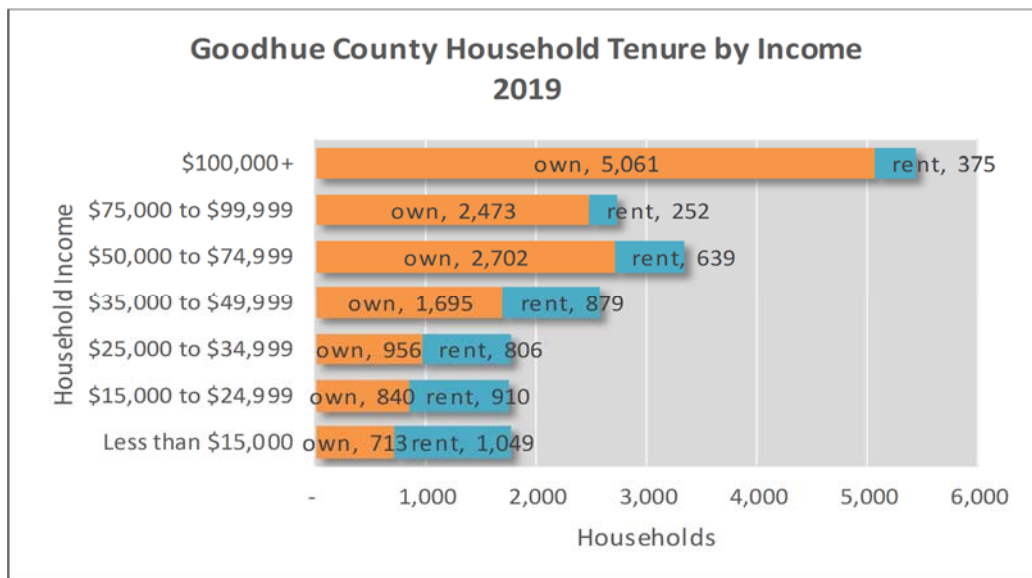
DEMOGRAPHIC ANALYSIS TABLE 11 continued									
ESTIMATED NET WORTH BY AGE OF HOUSEHOLDER									
GOODHUE COUNTY MARKET AREA									
2019									
	Total	% of Total	Age of Householder						
			<25	25-34	35-44	45-54	55-64	65 -74	75+
CENTRAL SUBMARKET									
Less than \$15,000	97	9.4%	11	31	18	13	14	9	1
\$15,000 to \$34,999	51	4.9%	5	18	11	6	5	5	1
\$35,000 to \$49,999	31	3.0%	2	9	8	5	3	3	1
\$50,000 to \$74,999	55	5.3%	3	17	16	6	5	5	3
\$75,000 to \$99,999	57	5.5%	1	17	17	11	6	4	1
\$100,000 to \$149,999	87	8.4%	1	23	19	14	16	8	6
\$150,000 to \$249,999	153	14.8%	1	20	35	31	23	24	19
\$250,000 to \$499,999	199	19.2%	0	16	50	40	38	23	32
\$500,000 or more	300	29.0%	0	5	18	57	111	72	37
Total	1,034	100%	24	156	192	183	221	153	101
Median Net Worth	\$237,756		\$17,249	\$78,538	\$163,567	\$269,768	\$504,007	\$429,671	\$353,765
SOUTHWEST SUBMARKET									
Less than \$15,000	351	18.7%	27	90	63	57	51	43	20
\$15,000 to \$34,999	136	7.2%	13	34	24	26	15	18	6
\$35,000 to \$49,999	82	4.4%	4	15	15	15	14	13	6
\$50,000 to \$74,999	117	6.2%	4	27	21	15	12	16	22
\$75,000 to \$99,999	120	6.4%	5	34	19	23	14	10	15
\$100,000 to \$149,999	163	8.7%	4	34	29	26	35	14	21
\$150,000 to \$249,999	251	13.4%	1	25	49	58	39	40	39
\$250,000 to \$499,999	308	16.4%	1	16	39	74	70	43	65
\$500,000 or more	380	20.2%	1	4	15	67	105	77	111
Total	1,879	100%	60	279	274	361	355	274	305
Median Net Worth	\$148,758		\$17,625	\$50,340	\$92,355	\$173,348	\$241,156	\$197,592	\$310,124
SOUTHEAST SUBMARKET									
Less than \$15,000	697	18.3%	58	146	145	119	108	73	48
\$15,000 to \$34,999	243	6.4%	23	49	42	39	37	33	20
\$35,000 to \$49,999	133	3.5%	9	27	25	15	28	19	10
\$50,000 to \$74,999	216	5.7%	5	57	41	22	26	28	37
\$75,000 to \$99,999	220	5.8%	5	50	50	34	30	22	29
\$100,000 to \$149,999	309	8.1%	7	62	54	46	66	42	32
\$150,000 to \$249,999	451	11.8%	7	67	86	77	98	66	50
\$250,000 to \$499,999	619	16.3%	1	49	141	124	122	90	92
\$500,000 or more	915	24.0%	1	29	73	153	295	221	143
Total	3,808	100%	116	536	657	629	810	594	461
Median Net Worth	\$163,508		\$15,000	\$68,900	\$120,098	\$191,912	\$265,055	\$274,490	\$256,837
MINNESOTA									
Less than \$15,000	432,927	19.3%	61,895	127,801	78,038	56,111	53,049	31,039	24,994
\$15,000 to \$34,999	146,027	6.5%	12,643	38,606	30,410	24,018	17,229	14,031	9,090
\$35,000 to \$49,999	74,445	3.3%	4,303	17,246	16,301	11,083	12,713	7,908	4,891
\$50,000 to \$74,999	111,427	5.0%	3,219	33,249	22,746	13,222	12,240	12,136	14,615
\$75,000 to \$99,999	112,839	5.0%	4,178	30,759	23,588	19,210	13,511	10,755	10,838
\$100,000 to \$149,999	163,639	7.3%	2,935	35,521	34,141	24,887	29,726	20,024	16,405
\$150,000 to \$249,999	253,954	11.3%	2,077	32,105	51,318	53,767	47,595	37,939	29,153
\$250,000 to \$499,999	335,147	15.0%	551	26,889	63,007	70,086	71,934	54,944	47,736
\$500,000 or more	608,921	27.2%	722	14,058	60,337	118,125	183,269	135,119	97,291
Total	2,239,335	100%	92,523	356,234	379,886	390,509	441,266	323,895	255,013
Median Net Worth	\$173,414		\$11,211	\$44,424	\$123,985	\$232,008	\$339,061	\$346,080	\$312,627
Data Note: Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Detail may not sum to totals due to rounding.									
Sources: ESR; Maxfield Research & Consulting, LLC									

Household Tenure by Income

Demographic Analysis Table 12 shows estimated household tenure by income in 2019. Data is based on information from the 2013-2017 American Community Survey, the most recent data available, and adjusted by Maxfield Research to reflect current year estimates.

As stated earlier, the HUD determines affordable housing as not exceeding 30% of the household’s income. The higher the income, the lower the percentage a household typically allocates to housing. Many lower income households, as well as many young and senior households, spend more than 30% of their income on housing, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income to housing.

- Typically, as income increases, so does the rate of homeownership. This can be seen in Goodhue County, where the homeownership rate increases from 41% of households with incomes below \$15,000 to 93% of households with incomes above \$100,000.



- A portion of renter households that are referred to as lifestyle renters (those who are financially able to own but choose to rent) often have household incomes of \$50,000 or higher and rent newer apartments, although lifestyle renters could also have lower incomes and be living in older apartments.
- An estimated 26% of renter households in the County have incomes of \$50,000 or more compared to 35% of households in Minnesota. This data suggests that the proportion of lifestyle renters residing in Goodhue County is somewhat low relative to the State, likely due, in part, to a limited supply of modern rental housing units in the County.
- An estimated 1,049 renter households have incomes less than \$15,000, which represents roughly 21% of all renter households in the County compared to 20% in Minnesota.

DEMOGRAPHIC ANALYSIS

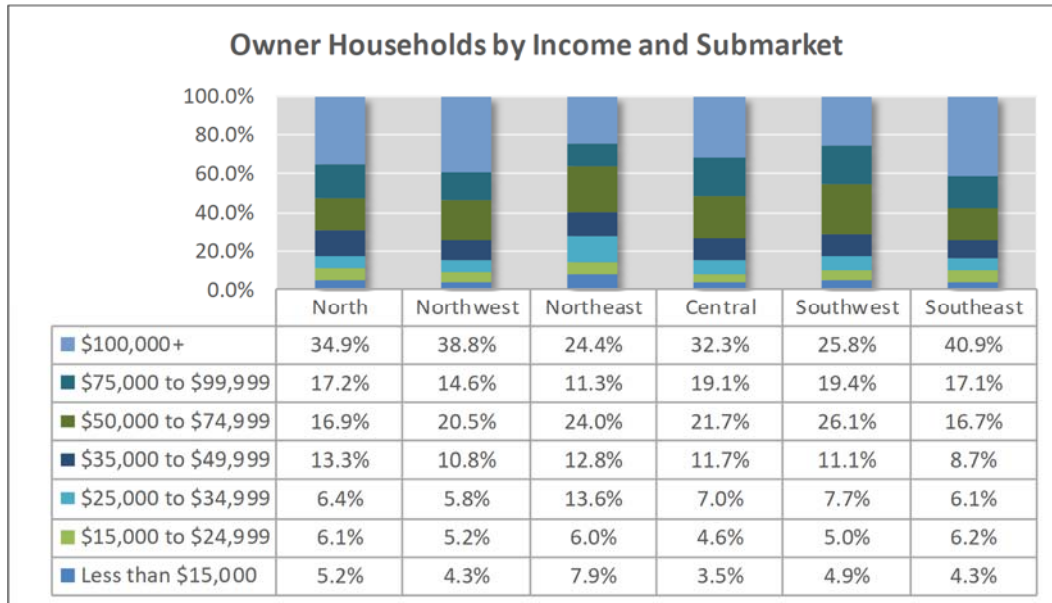
**DEMOGRAPHIC ANALYSIS TABLE 12
TENURE BY HOUSEHOLD INCOME
GOODHUE COUNTY MARKET AREA
2019**

	----- Goodhue County Submarkets -----															
	Goodhue Co.		North		Northwest		Northeast		Central		Southwest		Southeast		Minnesota	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Owner Households																
Less than \$15,000	713	40.5	312	33.5	113	51.2	187	64.4	31	61.5	71	43.2	122	39.6	68,087	34.8
\$15,000 to \$24,999	840	48.0	363	44.8	136	51.4	143	51.4	40	51.2	72	47.1	177	49.5	87,724	47.0
\$25,000 to \$34,999	956	54.3	381	45.2	153	63.8	322	88.3	61	76.2	111	57.9	172	54.7	105,240	56.0
\$35,000 to \$49,999	1,695	65.8	791	62.9	285	72.8	303	71.8	101	86.9	159	73.2	246	53.4	176,074	63.4
\$50,000 to \$74,999	2,702	80.9	1,011	73.9	537	85.7	568	81.5	189	84.2	376	85.2	473	79.6	303,784	73.4
\$75,000 to \$99,999	2,473	90.7	1,024	89.2	384	93.5	266	86.7	167	92.1	279	91.1	486	88.1	257,286	82.1
\$100,000+	5,061	93.1	2,084	94.3	1,018	90.3	576	89.8	281	92.7	372	91.4	1,159	94.8	605,531	91.2
<i>Subtotal:</i>	14,441	74.6	5,966	69.6	2,626	80.0	2,364	78.8	870	84.2	1,439	76.6	2,834	74.4	1,603,726	71.6
Renter Households																
Less than \$15,000	1,049	59.5	619	66.5	108	48.8	103	35.6	19	38.5	93	56.8	186	60.4	127,648	65.2
\$15,000 to \$24,999	910	52.0	446	55.2	129	48.6	135	48.6	38	48.8	81	52.9	181	50.5	98,918	53.0
\$25,000 to \$34,999	806	45.7	463	54.8	87	36.2	43	11.7	19	23.8	81	42.1	143	45.3	82,817	44.0
\$35,000 to \$49,999	879	34.2	466	37.1	106	27.2	119	28.2	15	13.1	58	26.8	214	46.6	101,815	36.6
\$50,000 to \$74,999	639	19.1	357	26.1	90	14.3	129	18.5	35	15.8	65	14.8	121	20.4	109,902	26.6
\$75,000 to \$99,999	252	9.3	124	10.8	27	6.5	41	13.3	14	7.9	27	8.9	66	11.9	56,035	17.9
\$100,000+	375	6.9	125	5.7	109	9.7	66	10.2	22	7.3	35	8.6	64	5.2	58,473	8.8
<i>Subtotal:</i>	4,912	25.4	2,600	30.4	655	20.0	635	21.2	164	15.8	440	23.4	974	25.6	635,609	28.4
Total Households	19,353	100	8,566	100	3,281	100	2,999	100	1,034	100	1,879	100	3,808	100	2,239,335	100

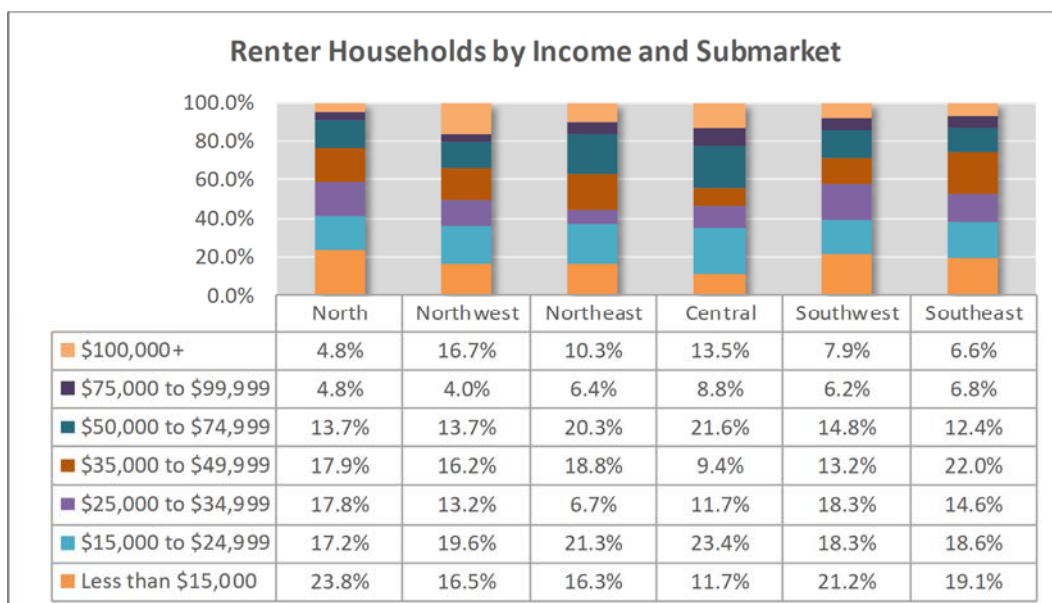
Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

- The following graphs depict the proportion of owner and renter households by income range for each submarket in Goodhue County.
- The Southeast Submarket has the highest proportion of owner households with incomes of \$100,000 or more (40.9% of all owner households), while the Northeast Submarket has the lowest proportion (24.4%).



- Most submarkets have relatively high proportions of renter households with incomes below \$15,000, ranging from 12% of all renter households in the Central Submarket to 24% of all renter households in the North. The Central Submarket has the highest proportion of life-style renters, at 44%, followed by the Northeast at 37%.

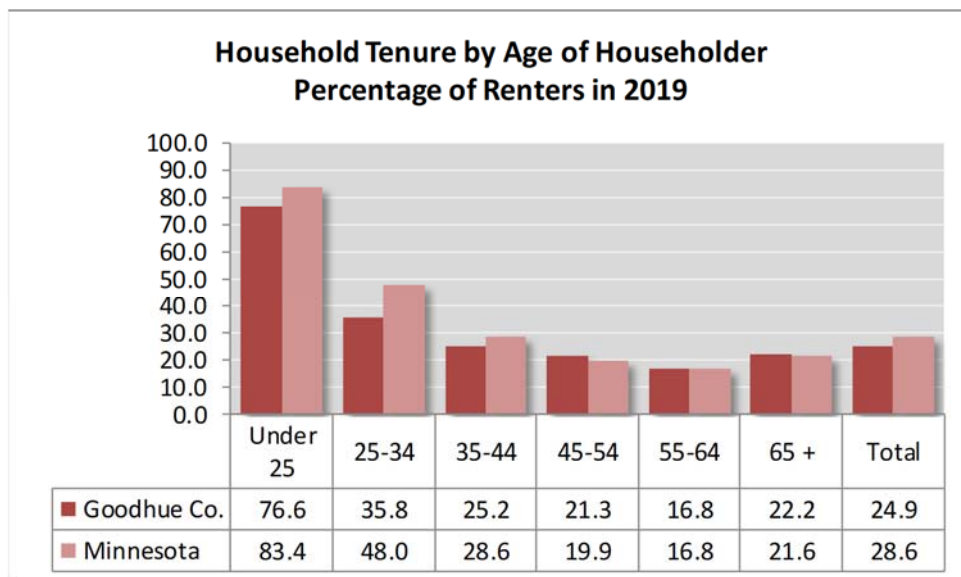


Household Tenure by Age

Demographic Analysis Table 13 shows household tenure by age of householder for the Goodhue County Market Area in 2010 and 2019. Data for 2010 is obtained from the Decennial Census, while the 2019 information is sourced from the 2013-2017 American Community Survey and adjusted by Maxfield Research to reflect current year data. The table shows the number and percent of renter- and owner-occupied housing units in the County. All data excludes unoccupied units and group quarters such as dormitories and nursing homes.

Household tenure information is important in understanding households’ preferences to rent or own their housing. In addition to preferences, factors that contribute to these proportions include mortgage interest rates, household age, and lifestyle considerations, among others.

- In Goodhue County, 25% of all households rent in 2019, giving it a rental rate that was lower than Minnesota (29% of households rent).
- Within the prime ownership years (35 to 64), 79% of households in Goodhue County own in 2019, equal to the 79% home ownership rate in Minnesota.
- Typically, the youngest and oldest households rent their housing in greater proportions than middle-age households. This pattern is apparent among the younger households as 44% of the population under the age of 35 rents in Goodhue County compared to 55% of Minnesota householders under the age of 35.



- Roughly 77% of households under age 25 rent in Goodhue County in 2019, slightly lower than Minnesota (83%). An estimated 36% of County households age 25 to 34 rent in 2019.

DEMOGRAPHIC ANALYSIS

**DEMOGRAPHIC ANALYSIS TABLE 13
TENURE BY AGE OF HOUSEHOLDER
GOODHUE COUNTY MARKET AREA
2010 & 2019**

Age		----- Goodhue County Submarkets -----															
		Goodhue County				North Submarket				Northwest Submarket				Northeast Submarket			
		2010		2019		2010		2019		2010		2019		2010		2019	
		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 25	Own	228	34.7	144	23.4	86	25.1	49	16.1	38	40.9	43	47.0	34	37.8	39	48.8
	Rent	429	65.3	469	76.6	256	74.9	255	83.9	55	59.1	48	53.0	56	62.2	40	51.2
	Total	657	100.0	613	100.0	342	100.0	304	100.0	93	100.0	91	100.0	90	100.0	79	100.0
25-34	Own	1,613	64.6	1,658	64.2	618	56.0	789	68.5	261	69.0	249	60.1	203	65.9	146	44.2
	Rent	884	35.4	923	35.8	486	44.0	362	31.5	117	31.0	166	39.9	105	34.1	184	55.8
	Total	2,497	100.0	2,581	100.0	1,104	100.0	1,151	100.0	378	100.0	415	100.0	308	100.0	330	100.0
35-44	Own	2,236	77.0	2,163	74.8	897	71.8	826	66.9	408	80.3	404	84.7	309	75.2	267	73.6
	Rent	669	23.0	728	25.2	353	28.2	409	33.1	100	19.7	73	15.3	102	24.8	96	26.4
	Total	2,905	100.0	2,891	100.0	1,250	100.0	1,235	100.0	508	100.0	477	100.0	411	100.0	363	100.0
45-54	Own	3,557	84.9	2,520	78.7	1,438	81.2	1,085	80.3	712	88.4	456	82.1	445	83.5	377	78.0
	Rent	631	15.1	680	21.3	332	18.8	267	19.7	93	11.6	100	17.9	88	16.5	106	22.0
	Total	4,188	100.0	3,200	100.0	1,770	100.0	1,352	100.0	805	100.0	556	100.0	533	100.0	483	100.0
55-64	Own	3,084	85.9	3,456	83.2	1,368	83.1	1,330	74.2	542	87.7	732	92.8	516	86.0	526	86.4
	Rent	507	14.1	700	16.8	279	16.9	462	25.8	76	12.3	57	7.2	84	14.0	83	13.6
	Total	3,591	100.0	4,156	100.0	1,647	100.0	1,792	100.0	618	100.0	789	100.0	600	100.0	609	100.0
65 +	Own	3,761	76.9	4,597	77.8	1,646	71.9	2,010	73.6	619	80.4	772	81.0	781	82.8	982	86.5
	Rent	1,131	23.1	1,315	22.2	644	28.1	722	26.4	151	19.6	181	19.0	162	17.2	153	13.5
	Total	4,892	100.0	5,912	100.0	2,290	100.0	2,732	100.0	770	100.0	953	100.0	943	100.0	1,135	100.0
TOTAL	Own	14,479	77.3	14,538	75.1	6,053	72.0	6,090	71.1	2,580	81.3	2,657	81.0	2,288	79.3	2,337	77.9
	Rent	4,251	22.7	4,815	24.9	2,350	28.0	2,476	28.9	592	18.7	624	19.0	597	20.7	662	22.1
	Total	18,730	100.0	19,353	100.0	8,403	100.0	8,566	100.0	3,172	100.0	3,281	100.0	2,885	100.0	2,999	100.0

Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting, LLC

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DEMOGRAPHIC ANALYSIS

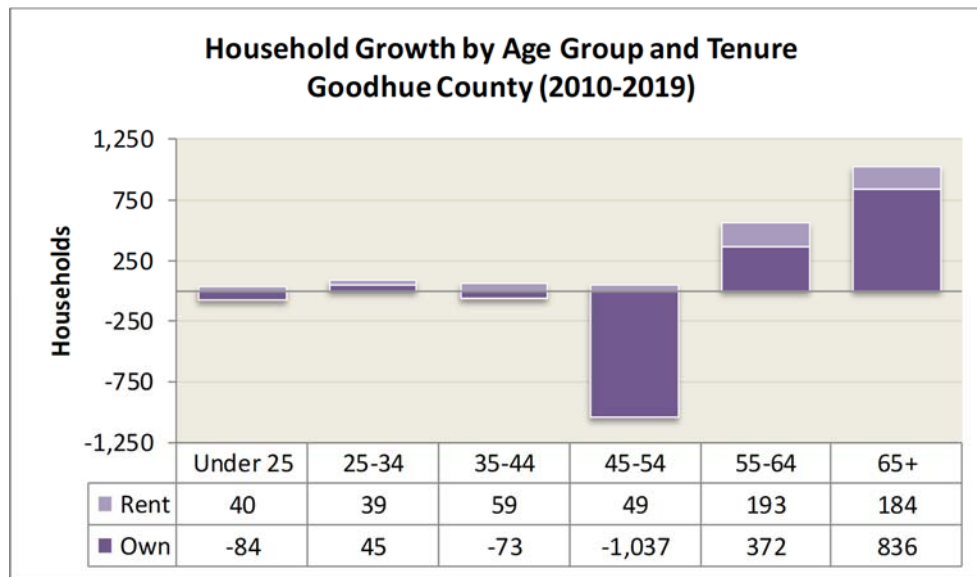
**DEMOGRAPHIC ANALYSIS TABLE 13 continued
TENURE BY AGE OF HOUSEHOLDER
GOODHUE COUNTY MARKET AREA
2010 & 2019**

		----- Goodhue County Submarkets -----															
		Central Submarket				Southwest Submarket				Southeast Submarket				Minnesota			
		2010		2019		2010		2019		2010		2019		2010		2019	
Age		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 25	Own	19	55.9	18	70.0	34	52.3	11	17.1	52	44.8	27	22.5	19,639	19.8	15,370	16.6
	Rent	15	44.1	8	30.0	31	47.7	53	82.9	64	55.2	93	77.5	79,588	80.2	77,153	83.4
	Total	34	100.0	25	100.0	65	100.0	64	100.0	116	100.0	120	100.0	99,227	100.0	92,523	100.0
25-34	Own	126	73.3	109	71.1	170	72.0	153	56.0	432	73.1	362	67.5	192,401	56.1	185,405	52.0
	Rent	46	26.7	45	28.9	66	28.0	120	44.0	159	26.9	174	32.5	150,477	43.9	170,830	48.0
	Total	172	100.0	154	100.0	236	100.0	273	100.0	591	100.0	536	100.0	342,878	100.0	356,235	100.0
35-44	Own	168	84.8	159	82.5	250	80.4	203	74.3	473	81.1	495	76.0	276,241	75.0	271,129	71.4
	Rent	30	15.2	34	17.5	61	19.6	71	25.7	110	18.9	156	24.0	91,851	25.0	108,759	28.6
	Total	198	100.0	193	100.0	311	100.0	274	100.0	583	100.0	651	100.0	368,092	100.0	379,888	100.0
45-54	Own	210	87.1	166	91.8	351	87.8	268	76.1	718	86.5	446	70.7	374,959	81.7	312,758	80.1
	Rent	31	12.9	15	8.2	49	12.3	84	23.9	112	13.5	185	29.3	83,878	18.3	77,753	19.9
	Total	241	100.0	181	100.0	400	100.0	352	100.0	830	100.0	631	100.0	458,837	100.0	390,511	100.0
55-64	Own	140	87.5	203	91.8	283	91.3	328	94.3	557	86.5	702	86.2	317,264	84.7	367,022	83.2
	Rent	20	12.5	18	8.2	27	8.7	20	5.7	87	13.5	112	13.8	57,304	15.3	74,246	16.8
	Total	160	100.0	221	100.0	310	100.0	348	100.0	644	100.0	814	100.0	374,568	100.0	441,268	100.0
65 +	Own	169	88.5	226	87.0	431	82.4	458	80.7	633	77.4	814	77.1	343,355	77.4	453,678	78.4
	Rent	22	11.5	34	13.0	92	17.6	110	19.3	185	22.6	242	22.9	100,270	22.6	125,232	21.6
	Total	191	100.0	260	100.0	523	100.0	568	100.0	818	100.0	1,056	100.0	443,625	100.0	578,910	100.0
TOTAL	Own	832	83.5	882	85.3	1,519	82.3	1,422	75.7	2,865	80.0	2,846	74.7	1,523,859	73.0	1,605,362	71.7
	Rent	164	16.5	152	14.7	326	17.7	457	24.3	717	20.0	962	25.3	563,368	27.0	633,973	28.3
	Total	996	100.0	1,034	100.0	1,845	100.0	1,879	100.0	3,582	100.0	3,808	100.0	2,087,227	100.0	2,239,335	100.0

Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

- The total number of renter households residing in Goodhue County grew by 564 households between 2010 and 2019, an increase of 13.3%, while the number of owner-occupied households expanded by 59 (0.4%).
- As depicted in the following chart, the largest overall increases occurred in the 65 and older age group in Goodhue County between 2010 and 2019, as 184 renter households were added (16% increase) while 836 owner households were added (22%). The 55 to 64 age group added 372 owner households (12% growth) while 193 renter households were added (38%).



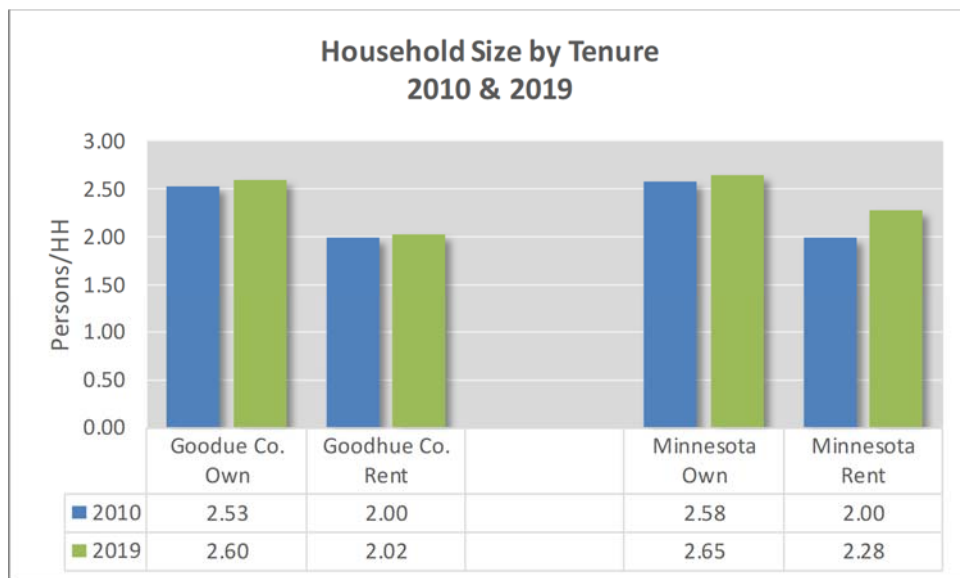
- Renter household growth occurred in all age groups in Goodhue County. Owner household growth occurred in the oldest cohorts, as the 55 to 64 age group experienced 12% growth in owner households and the 65 and older age group expanded 22%. The 25 to 34 age group also experienced modest growth in owner households, expanding 3%.
- Among the Goodhue County submarkets, the strongest owner household growth occurred in the Northwest Submarket with an increase of 77 households (3.0% growth) and the Central Submarket, adding 50 households (6.0% growth).
- The Southeast Submarket experienced the strongest renter household growth, adding 245 households for a 34.2% gain, followed by the North Submarket which added 126 households (5.4% increase) and the Southwest, adding 131 households (40.2% growth).

Tenure by Household Size

Demographic Analysis Table 14 shows household tenure by size of household in the Market Area during 2010 and 2019 from the U.S. Census and American Community Survey, with adjustments made by Maxfield Research to reflect current year data. The tables show the number and percent of renter- and owner-occupied housing units. All data excludes unoccupied units and group quarters such as nursing homes.

Household size for renters tends to be smaller than for owners. This is a result of the typical market segments for rental housing, including households that are younger and less likely to be married with children, as well as older adults and seniors who choose to downsize from their single-family homes.

- In 2010, the average renter household in Goodhue County contained two people, while the average owner household included 2.53 people. By 2019, average owner household sizes increased to 2.60 people while average renter household sizes increased to 2.02.
- As depicted in the following chart, average household sizes in Goodhue County are smaller than in Minnesota, as the average size of owner households is 2.65 compared to 2.28 for renter households in Minnesota.



- The number of one- and three-person households in Goodhue County contracted while the largest growth occurred in the number of two-person households.
- In 2019, 26% of households in Goodhue County are single-person households while 38% are comprised of two people. An estimated 13% are three-person households, another 13% of the households consist of four people and 6% have five people. Six- and seven-person households represent 2% and 1%, respectively of all households in the County.

DEMOGRAPHIC ANALYSIS

**DEMOGRAPHIC ANALYSIS TABLE 14
TENURE BY HOUSEHOLD SIZE
GOODHUE COUNTY MARKET AREA
2010 & 2019**

HH Size		----- Goodhue County Submarkets -----															
		Goodhue County				North				Northwest				Northeast			
		2010		2019		2010		2019		2010		2019		2010		2019	
		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
1-Person	Own	2,959	58.2	2,715	53.6	1,284	51.5	1,063	46.0	480	62.0	400	55.3	532	65.5	658	72.4
	Rent	2,121	41.8	2,354	46.4	1,207	48.5	1,248	54.0	294	38.0	324	44.7	280	34.5	251	27.6
	Total	5,080	100	5,069	100	2,491	100	2,310	100	774	100	724	100	812	100	909	100
2-Person	Own	6,001	85.8	6,086	82.5	2,564	82.1	2,534	77.3	1,073	88.2	1,287	91.2	1,084	86.6	1,151	84.5
	Rent	997	14.2	1,287	17.5	559	17.9	744	22.7	143	11.8	124	8.8	168	13.4	210	15.5
	Total	6,998	100	7,372	100	3,123	100	3,278	100	1,216	100	1,411	100	1,252	100	1,361	100
3-Person	Own	2,198	80.7	2,005	77.0	924	77.1	847	80.7	398	84.1	316	69.4	293	82.3	262	87.7
	Rent	526	19.3	599	23.0	275	22.9	202	19.3	75	15.9	140	30.6	63	17.7	37	12.3
	Total	2,724	100	2,604	100	1,199	100	1,049	100	473	100	456	100	356	100	299	100
4-Person	Own	2,024	84.9	2,193	85.4	797	81.7	910	80.6	383	88.5	408	98.3	235	83.0	182	69.3
	Rent	360	15.1	375	14.6	178	18.3	220	19.4	50	11.5	7	1.7	48	17.0	80	30.7
	Total	2,384	100	2,568	100	975	100	1,130	100	433	100	415	100	283	100	262	100
5-Person	Own	892	85.4	966	87.5	340	80.8	413	82.7	153	87.9	139	82.9	94	79.7	78	58.1
	Rent	153	14.6	138	12.5	81	19.2	86	17.3	21	12.1	29	17.1	24	20.3	57	41.9
	Total	1,045	100	1,104	100	421	100	499	100	174	100	167	100	118	100	135	100
6-Person	Own	287	84.9	346	78.6	91	79.1	131	72.9	73	96.1	64	67.7	39	83.0	33	100.0
	Rent	51	15.1	94	21.4	24	20.9	49	27.1	3	3.9	31	32.3	8	17.0	0	0.0
	Total	338	100	440	100	115	100	180	100	76	100	95	100	47	100	33	100
7-Person	Own	118	73.3	130	0.0	53	67.1	68	57.3	20	76.9	10	83.3	11	64.7	0	0.0
	Rent	43	26.7	65	0.0	26	32.9	51	42.7	6	23.1	2	16.7	6	35.3	0	0.0
	Total	161	100	195	0	79	100	119	100	26	100	12	100	17	100	0	--
TOTAL	Own	14,479	77.3	14,441	74.6	6,053	72.0	5,966	69.6	2,580	81.3	2,626	80.0	2,288	79.3	2,364	78.8
	Rent	4,251	22.7	4,912	25.4	2,350	28.0	2,600	30.4	592	18.7	655	20.0	597	20.7	635	21.2
	Total	18,730	100	19,353	100	8,403	100	8,566	100	3,172	100	3,281	100	2,885	100	2,999	100
Avg. HH Size	Own	2.53		2.60		2.48		2.62		2.59		2.56		2.32		2.14	
	Rent	2.00		2.02		1.95		2.04		1.98		2.07		2.02		2.18	

Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting, LLC

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DEMOGRAPHIC ANALYSIS

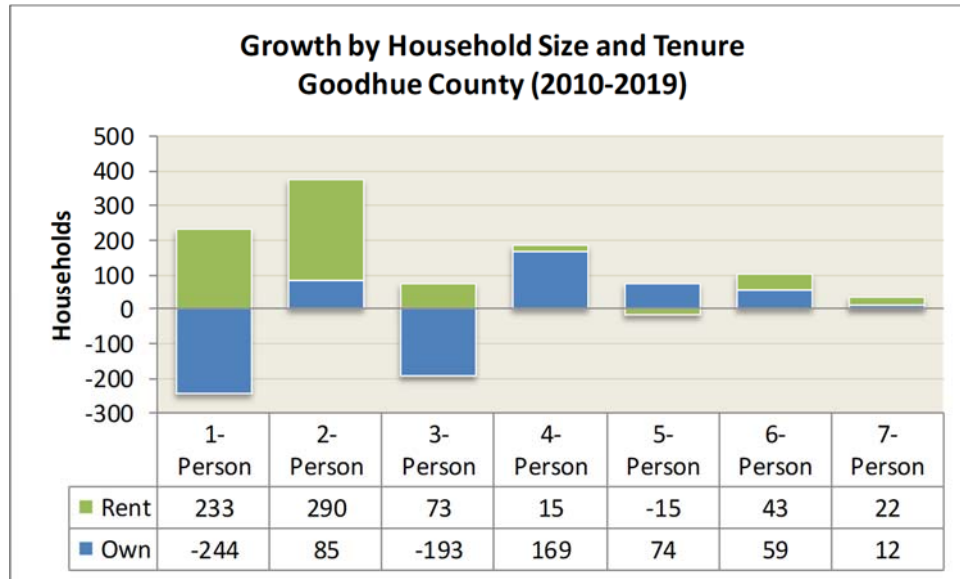
**DEMOGRAPHIC ANALYSIS TABLE 14 continued
TENURE BY HOUSEHOLD SIZE
GOODHUE COUNTY MARKET AREA
2010 & 2019**

HH Size		----- Goodhue County Submarkets -----															
		Central				Southwest				Southeast				Minnesota			
		2010		2019		2010		2019		2010		2019		2010		2019	
		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
1-Person	Own	147	72.4	173	75.1	342	69.1	315	63.7	556	61.2	536	52.7	329,955	56.5	352,560	55.6
	Rent	56	27.6	57	24.9	153	30.9	180	36.3	353	38.8	482	47.3	254,053	43.5	281,173	44.4
	Total	203	100	231	100	495	100	494	100	909	100	1,017	100	584,008	100	633,733	100
2-Person	Own	293	89.1	287	85.7	604	89.3	580	83.5	1,125	87.0	1,006	80.6	581,481	80.3	630,217	79.0
	Rent	36	10.9	48	14.3	72	10.7	115	16.5	168	13.0	242	19.4	142,905	19.7	167,543	21.0
	Total	329	100	335	100	676	100	694	100	1,293	100	1,247	100	724,386	100	797,761	100
3-Person	Own	122	81.9	133	81.8	226	85.0	186	72.7	459	83.5	462	77.9	236,596	76.9	238,263	75.0
	Rent	27	18.1	30	18.2	40	15.0	70	27.3	91	16.5	131	22.1	71,198	23.1	79,236	25.0
	Total	149	100	163	100	266	100	256	100	550	100	593	100	307,794	100	317,499	100
4-Person	Own	153	86.4	154	86.6	193	82.8	194	77.5	456	87.7	542	86.0	224,564	81.8	229,923	79.9
	Rent	24	13.6	24	13.4	40	17.2	56	22.5	64	12.3	88	14.0	50,057	18.2	57,940	20.1
	Total	177	100	178	100	233	100	251	100	520	100	630	100	274,621	100	287,862	100
5-Person	Own	71	85.5	71	98.7	111	89.5	101	92.0	197	89.1	200	91.9	98,018	79.7	100,070	78.0
	Rent	12	14.5	1	1.3	13	10.5	9	8.0	24	10.9	18	8.1	24,984	20.3	28,296	22.0
	Total	83	100	72	100	124	100	110	100	221	100	217	100	123,002	100	128,366	100
6-Person	Own	33	91.7	38	90.9	32	84.2	38	81.3	52	77.6	69	95.9	33,229	75.1	33,519	72.3
	Rent	3	8.3	4	9.1	6	15.8	9	18.8	15	22.4	3	4.1	11,029	24.9	12,823	27.7
	Total	36	100	42	100	38	100	47	100	67	100	72	100	44,258	100	46,343	100
7-Person	Own	13	68.4	13	0.0	11	84.6	25	92.9	20	90.9	21	65.6	20,016	68.6	19,173	69.0
	Rent	6	31.6	0	0.0	2	15.4	2	7.1	2	9.1	11	34.4	9,142	31.4	8,598	31.0
	Total	19	100	13	0	13	100	27	100	22	100	31	100	29,158	100	27,771	100
TOTAL	Own	832	83.5	870	84.2	1,519	82.3	1,439	76.6	2,865	80.0	2,834	74.4	1,523,859	73.0	1,603,726	71.6
	Rent	164	16.5	164	15.8	326	17.7	440	23.4	717	20.0	974	25.6	563,368	27.0	635,609	28.4
	Total	996	100	1,034	100	1,845	100	1,879	100	3,582	100	3,808	100	2,087,227	100	2,239,335	100
Avg. HH Size	Own	2.83		2.81		2.52		2.58		2.60		2.70		2.58		2.55	
	Rent	2.59		2.23		2.12		2.17		2.01		1.94		2.15		2.15	

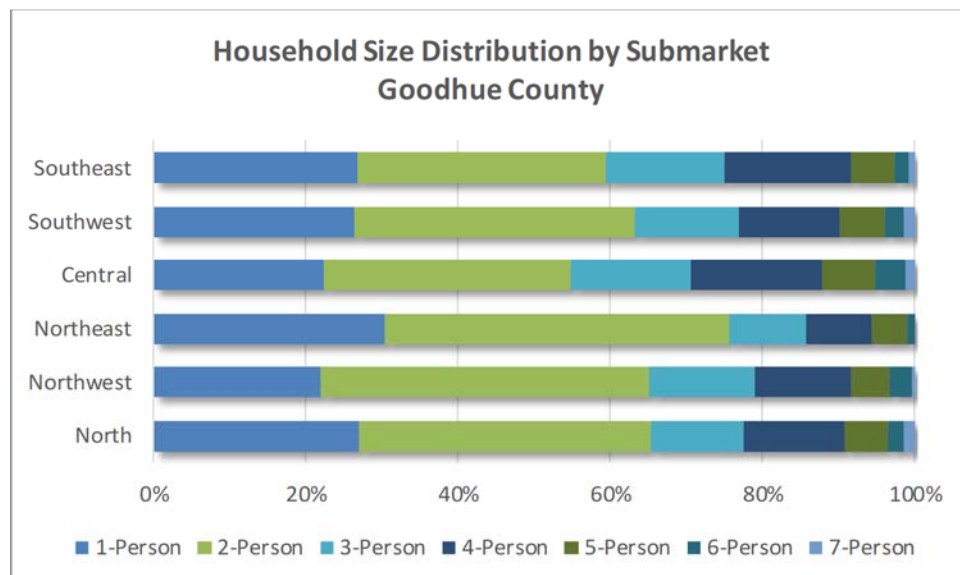
Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

- Between 2010 and 2019, the largest increase occurred in the number of two-person households in the County, climbing 5.3% with the addition of 374 households. Four-person households increased 7.7% (184 households). These gains were partially offset by a -4.4% decline in the number of three-person households (-120 households).



- Smaller households comprise the greatest proportion of renter households in the County in 2019 as 48% of the renter households are single-person households and 26% are two-person households. A similar pattern exists in Minnesota, as the proportion of one-person households is 44% and two-person households comprise 26% of renter households.
- As depicted in the following chart, two-person households were the most common household size across each submarket, followed by one-person households.

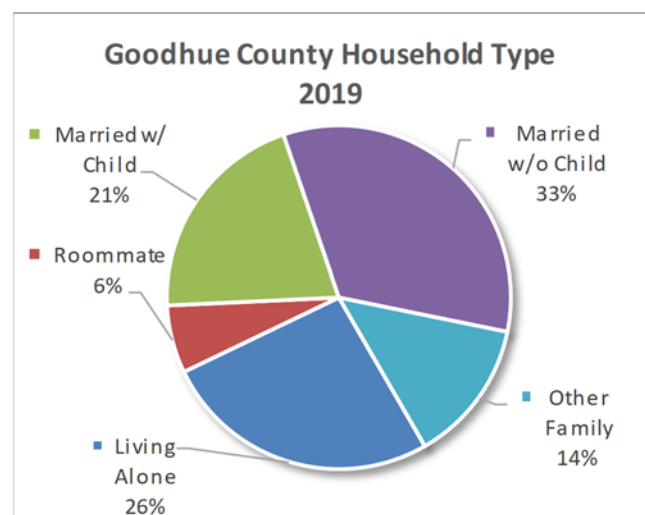


Household Type

Demographic Analysis Table 15 shows household type trends in Goodhue County and its sub-markets compared to Minnesota in 2010 and 2019. Data for 2010 is obtained from the Decennial Census, while the 2019 information is based on 2013-2017 American Community Survey data and adjusted by Maxfield Research to reflect current year estimates.

Shifting household types can stimulate demand for a variety of housing products. Married couple families typically generate demand for single-family detached ownership housing, while married couples without children often desire multifamily housing for convenience reasons. Married couple families without children are generally made up of younger couples that have not had children (and may not have children) and older couples with adult children that have moved out of the home. Other family households, defined as a male or female householder with no spouse present (typically single-parent households), often require affordable housing. Changes in non-family households (households living alone and households composed of unrelated roommates) are expected to drive demand for rental housing.

- In 2019, family households comprise 67% of all households in Goodhue County compared to 65% in Minnesota. Family households experienced modest growth between 2010 and 2019 in the County, increasing 2.8% (355 households), while the presence of family households increased 7.2% in the State.
- Goodhue County experienced a 2.7% increase in the number of married couples with children after adding 106 households between 2010 and 2019, while the number of married couples without children held relatively steady, adding 14 households (0.2%). Other family households expanded 10.0% (236 households).
- Between 2010 and 2019, non-family households increased 4.4% (268 households) in the County, compared to 7.5% growth in Minnesota. The number of single-person households decreased -0.2% (-11 households) in the County between 2010 and 2019, while the number of roommate households expanded 29.0% (279 households).
- Married couples without children are the most common household type in Goodhue County in 2019 (33.4%), followed by single-person households (26.2%).
- Married couples without children are also the most common household type in Minnesota (30.4%) in 2019, followed closely by single-person households (28.3%).



DEMOGRAPHIC ANALYSIS

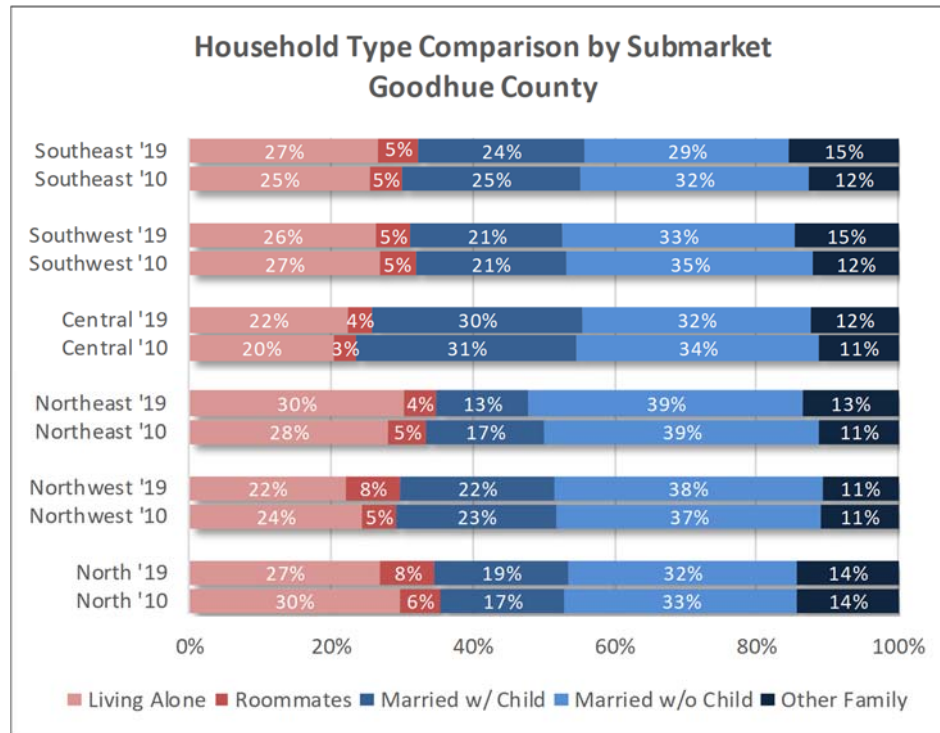
**DEMOGRAPHIC ANALYSIS TABLE 15
HOUSEHOLD TYPE
GOODHUE COUNTY MARKET AREA
2010 & 2019**

	----- Goodhue County Submarkets -----															
	Goodhue Co.		North		Northwest		Northeast		Central		Southwest		Southeast		Minnesota	
	2010	2019	2010	2019	2010	2019	2010	2019	2010	2019	2010	2019	2010	2019	2010	2019
Total Households	18,730	19,353	8,403	8,566	3,172	3,281	2,885	2,999	996	1,034	1,845	1,879	3,582	3,808	2,087,227	2,239,335
Non-Family Households	6,041	6,309	2,981	2,970	925	977	965	1,041	235	267	588	587	1,078	1,227	738,212	793,544
Living Alone	5,080	5,069	2,491	2,310	774	724	812	909	203	231	495	494	909	1,017	584,008	633,733
Other (Roommates)	961	1,240	490	660	151	253	153	132	32	36	93	93	169	209	154,204	159,811
Family Households	12,689	13,044	5,422	5,596	2,247	2,304	1,920	1,958	761	767	1,257	1,292	2,504	2,581	1,349,015	1,445,791
Married w/ Children	3,864	3,970	1,468	1,604	721	712	480	397	310	306	394	403	894	900	443,212	461,798
Married w/o Children	6,456	6,470	2,765	2,778	1,181	1,240	1,121	1,157	340	333	642	613	1,163	1,095	617,297	681,166
Other Family	2,369	2,605	1,189	1,214	345	352	319	404	111	127	221	276	447	586	288,506	302,827
Change (2010-2019)																
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Households	623	3.3%	163	1.9%	109	3.4%	114	4.0%	38	3.8%	34	1.8%	226	6.3%	152,108	7.3%
Non-Family Households	268	4.4%	-11	-0.4%	52	5.6%	76	7.9%	32	13.7%	-1	-0.1%	149	13.8%	55,332	7.5%
Living Alone	-11	-0.2%	-181	-7.3%	-50	-6.5%	97	12.0%	28	13.7%	-1	-0.1%	108	11.9%	49,725	8.5%
Other (Roommates)	279	29.0%	170	34.7%	102	67.7%	-21	-13.7%	4	13.7%	0	0.2%	40	23.9%	5,607	3.6%
Family Households	355	2.8%	174	3.2%	57	2.5%	38	2.0%	6	0.8%	35	2.7%	77	3.1%	96,776	7.2%
Married w/ Children	106	2.7%	136	9.2%	-9	-1.3%	-83	-17.3%	-4	-1.2%	9	2.3%	6	0.7%	18,586	4.2%
Married w/o Children	14	0.2%	13	0.5%	59	5.0%	36	3.2%	-7	-2.0%	-29	-4.6%	-68	-5.8%	63,869	10.3%
Other Family	236	10.0%	25	2.1%	7	2.1%	85	26.7%	16	14.7%	55	24.8%	139	31.1%	14,321	5.0%

Sources: U.S. Census; ESRI; Maxfield Research & Consulting, LLC

DEMOGRAPHIC ANALYSIS

- The following chart depicts changes in household type distribution in 2019 compared to 2010 by submarket in Goodhue County. As shown, all submarkets experienced increases in the proportion of family households between 2010 and 2019, with the fastest growth occurring in the North (3.2% growth), Southeast (3.1% growth), and Southwest (2.7% growth) Submarkets.



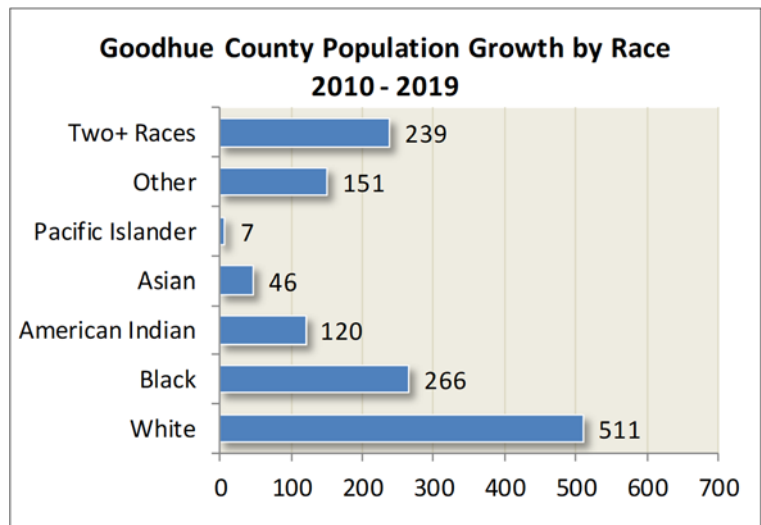
- The proportion of non-family households expanded in all but the North and Southwest Submarkets, with the Southeast (13.8%), Central (13.7%), and Northeast (7.9%) Submarkets experiencing the greatest growth.
- Married couple without children households are the most common household type in all six submarkets, particularly the Northeast (39% of all households) and Northwest (38%). Growth in the number of married couple without children households occurred in the Northwest (2.9%), Northeast (3.9%), and Central (2.4%) Submarkets. Contraction occurred in the North (-1.2%), Southwest (-1.7%), and Southeast (-4.2%) Submarkets.
- Married couples with children are the second most common household type in the Central Submarket (30%), while single-person households are the second most common in the Northeast (30%), North (27%), Southeast (27%), Southwest (26%), and Northwest (22%) Submarkets.
- The proportion of married couple with children households has the greatest variation among the six Goodhue County submarkets, ranging from a low of 13% of all households in the Northeast Submarket to 30% of all households in the Central Submarket.

Race and Ethnicity

Demographic Analysis Table 16 on the following pages displays the breakdown of the Market Area population by race and ethnicity. This data is useful in that it illustrates shifts in the demographic characteristics of the Market Area population from 2010 to 2019. Data for 2010 is obtained from the Decennial Census, while the 2019 estimate is sourced from ESRI.

Federal standards mandate that race and ethnicity are separate and distinct identities and Census results are based on self-identification. A person may be categorized as one of two ethnic categories; “Hispanic or Latino” origin or “Not Hispanic or Latino.” In addition, a person can self-identify as having one or more racial identity, including; “White,” “Black or African American,” “American Indian or Alaska Native,” “Asian,” and “Native Hawaiian or Other Pacific Islander.” Respondents could also identify as being “Some Other Race.”

- As of 2019, White people comprised the largest proportion of the Goodhue County population, at an estimated 93.0% compared to 82.2% in Minnesota. In the County, people identified as Two or More Races or Black Alone were the second and third most populous groups with 958 people (2.0%) and 711 people (1.5%), respectively.
- Based on 2013-2017 American Community Survey estimates, approximately 76% of White households in Goodhue County own while the remaining 24% rent. The home ownership rate drops to 41% for all other races in the County (59% rent).
- Based on ESRI’s estimates, all races experienced population growth between 2010 and 2019 in Goodhue County, notably the Black population which added 266 people (60%) and Two or More Races, adding 239 people (33%).
- A similar trend occurred across Minnesota, as population growth occurred among all races.
- The number of people self-identifying as being of Hispanic or Latino origin expanded in the County between 2010 and 2019, adding 371 people (28% growth).



DEMOGRAPHIC ANALYSIS

DEMOGRAPHIC ANALYSIS TABLE 16							
POPULATION DISTRIBUTION BY RACE & ETHNICITY							
GOODHUE COUNTY MARKET AREA							
	2010		2019		Change ('10 - '19)		
	No.	Pct.	No.	Pct.	No.	Pct.	
Goodhue County	Population by Race	46,183	100.0%	47,523	100.0%	1,340	2.9%
	White Alone	43,684	94.6%	44,195	93.0%	511	1.2%
	Black Alone	445	1.0%	711	1.5%	266	59.8%
	American Indian Alone	533	1.2%	653	1.4%	120	22.5%
	Asian Alone	274	0.6%	320	0.7%	46	16.8%
	Pacific Islander Alone	17	0.0%	24	0.1%	7	41.2%
	Some Other Race Alone	511	1.1%	662	1.4%	151	29.5%
	Two or More Races	719	1.6%	958	2.0%	239	33.2%
	Population by Ethnicity	46,183	100.0%	47,523	100.0%	1,340	2.9%
	Hispanic or Latino	1,342	2.9%	1,713	3.6%	371	27.6%
Not Hispanic or Latino	44,841	97.1%	45,810	96.4%	969	2.2%	
North Submarket	Population by Race	20,173	100.0%	20,491	100.0%	318	1.6%
	White Alone	18,607	92.2%	18,422	89.9%	-185	-1.0%
	Black Alone	315	1.6%	495	2.4%	180	57.1%
	American Indian Alone	448	2.2%	519	2.5%	71	15.8%
	Asian Alone	146	0.7%	169	0.8%	23	15.7%
	Pacific Islander Alone	10	0.0%	13	0.1%	3	30.0%
	Some Other Race Alone	222	1.1%	321	1.6%	99	44.6%
	Two or More Races	425	2.1%	552	2.7%	127	29.9%
	Population by Ethnicity	20,173	100.0%	20,491	100.0%	318	1.6%
	Hispanic or Latino	647	3.2%	879	4.3%	232	35.9%
Not Hispanic or Latino	19,526	96.8%	19,612	95.7%	86	0.4%	
Northwest Submarket	Population by Race	7,987	100.0%	8,215	100.0%	228	2.9%
	White Alone	7,718	96.6%	7,852	95.6%	134	1.7%
	Black Alone	36	0.5%	59	0.7%	23	63.9%
	American Indian Alone	33	0.4%	43	0.5%	10	30.3%
	Asian Alone	41	0.5%	47	0.6%	6	14.6%
	Pacific Islander Alone	1	0.0%	2	0.0%	1	100.0%
	Some Other Race Alone	52	0.7%	66	0.8%	14	26.9%
	Two or More Races	106	1.3%	146	1.8%	40	37.7%
	Population by Ethnicity	7,987	100.0%	8,215	100.0%	228	2.9%
	Hispanic or Latino	156	2.0%	199	2.4%	43	27.6%
Not Hispanic or Latino	7,831	98.0%	8,016	97.6%	185	2.4%	
Northeast Submarket	Population by Race	6,644	100.0%	6,880	100.0%	236	3.6%
	White Alone	6,382	96.1%	6,526	94.9%	144	2.3%
	Black Alone	29	0.4%	52	0.8%	23	79.3%
	American Indian Alone	16	0.2%	27	0.4%	11	68.7%
	Asian Alone	48	0.7%	65	0.9%	17	35.4%
	Pacific Islander Alone	0	0.0%	0	0.0%	0	--
	Some Other Race Alone	70	1.1%	62	0.9%	-8	-11.4%
	Two or More Races	99	1.5%	148	2.2%	49	49.5%
	Population by Ethnicity	6,644	100.0%	6,880	100.0%	236	3.6%
	Hispanic or Latino	186	2.8%	173	2.5%	-13	-7.0%
Not Hispanic or Latino	6,458	97.2%	6,707	97.5%	249	3.9%	

Sources: US Census Bureau; ESRI; Maxfield Research & Consulting, LLC

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DEMOGRAPHIC ANALYSIS

DEMOGRAPHIC ANALYSIS TABLE 16 continued							
POPULATION DISTRIBUTION BY RACE & ETHNICITY							
GOODHUE COUNTY MARKET AREA							
	2010		2019		Change ('10 - '19)		
	No.	Pct.	No.	Pct.	No.	Pct.	
Central Submarket	Population by Race	2,797	100.0%	2,890	100.0%	93	3.3%
	White Alone	2,632	94.1%	2,679	92.7%	47	1.8%
	Black Alone	4	0.1%	8	0.3%	4	100.0%
	American Indian Alone	13	0.5%	31	1.1%	18	138.5%
	Asian Alone	5	0.2%	8	0.3%	3	60.0%
	Pacific Islander Alone	4	0.1%	6	0.2%	2	50.0%
	Some Other Race Alone	118	4.2%	121	4.2%	3	2.5%
	Two or More Races	21	0.8%	37	1.3%	16	76.2%
	Population by Ethnicity	2,797	100.0%	2,890	100.0%	93	3.3%
	Hispanic or Latino	206	7.4%	217	7.5%	11	5.3%
Not Hispanic or Latino	2,591	92.6%	2,673	92.5%	82	3.2%	
Southwest Submarket	Population by Race	4,601	100.0%	4,650	100.0%	49	1.1%
	White Alone	4,452	96.8%	4,455	95.8%	3	0.1%
	Black Alone	21	0.5%	34	0.7%	13	62.0%
	American Indian Alone	4	0.1%	5	0.1%	1	25.1%
	Asian Alone	13	0.3%	13	0.3%	0	0.0%
	Pacific Islander Alone	0	0.0%	0	0.0%	0	--
	Some Other Race Alone	87	1.9%	113	2.4%	26	29.9%
	Two or More Races	24	0.5%	30	0.6%	6	25.1%
	Population by Ethnicity	4,601	100.0%	4,650	100.0%	49	1.1%
	Hispanic or Latino	186	4.0%	238	5.1%	52	28.0%
Not Hispanic or Latino	4,415	96.0%	4,412	94.9%	-3	-0.1%	
Southeast Submarket	Population by Race	9,013	100.0%	9,579	100.0%	566	6.3%
	White Alone	8,705	96.6%	9,137	95.4%	432	5.0%
	Black Alone	58	0.6%	103	1.1%	45	77.5%
	American Indian Alone	30	0.3%	45	0.5%	15	50.0%
	Asian Alone	65	0.7%	78	0.8%	13	20.0%
	Pacific Islander Alone	4	0.0%	8	0.1%	4	99.9%
	Some Other Race Alone	28	0.3%	40	0.4%	12	42.8%
	Two or More Races	123	1.4%	168	1.8%	45	36.5%
	Population by Ethnicity	9,013	100.0%	9,579	100.0%	566	6.3%
	Hispanic or Latino	136	1.5%	175	1.8%	39	28.6%
Not Hispanic or Latino	8,877	98.5%	9,404	98.2%	527	5.9%	
Minnesota	Population by Race	5,303,925	100.0%	5,715,341	100.0%	411,416	7.8%
	White Alone	4,524,062	85.3%	4,657,461	81.5%	133,399	2.9%
	Black Alone	274,412	5.2%	388,669	6.8%	114,257	41.6%
	American Indian Alone	60,916	1.1%	69,043	1.2%	8,127	13.3%
	Asian Alone	214,234	4.0%	299,826	5.2%	85,592	40.0%
	Pacific Islander Alone	2,156	0.0%	3,227	0.1%	1,071	49.7%
	Some Other Race Alone	103,000	1.9%	130,019	2.3%	27,019	26.2%
	Two or More Races	125,145	2.4%	167,096	2.9%	41,951	33.5%
	Population by Ethnicity	5,303,925	100.0%	5,715,341	100.0%	411,416	7.8%
	Hispanic or Latino	250,258	4.7%	321,362	5.6%	71,104	28.4%
Not Hispanic or Latino	5,053,667	95.3%	5,393,979	94.4%	340,312	6.7%	

Sources: US Census Bureau; ESRI; Maxfield Research & Consulting, LLC

School District Enrollment

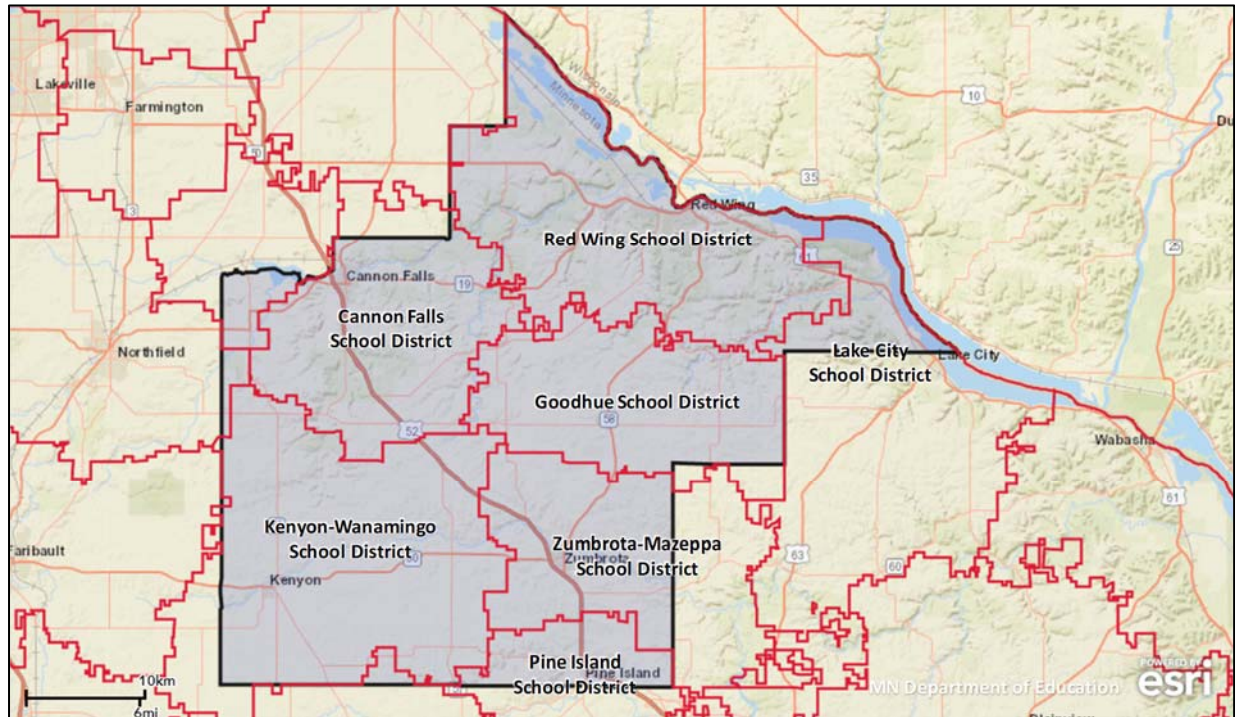
The following data summarizes enrollment in the various public school districts in Goodhue County. Data is sourced from the Minnesota Department of Education.

- As shown in the following figure, Red Wing is the largest school district in the County in the 2019-2020 school year with 2,681 students, followed by Pine Island (1,369), Zumbrota-Mazeppa (1,248), and Lake City (1,207).
- Between the 2009-2010 and 2019-2020 school years, student enrollment expanded 17% in Zumbrota-Mazeppa and 11% in Pine Island. All other school districts in Goodhue County experienced contraction between 2010 and 2020.

Goodhue County Public School District Enrollment Trends					
District Name	District #	Enrollment (all grades)			
		2019-2020	2009-2010	Change ('10-'20)	
Cannon Falls	252	1,162	1,253	-91	-7.3%
Goodhue	253	682	698	-16	-2.3%
Kenyon-Wanamingo	2172	750	852	-102	-12.0%
Lake City	813	1,207	1,304	-97	-7.4%
Pine Island	255	1,369	1,230	139	11.3%
Red Wing	256	2,681	2,840	-159	-5.6%
Zumbrota-Mazeppa	2805	1,248	1,068	180	16.9%

Sources: MN Department of Education; Maxfield Research & Consulting, LLC

Goodhue County Public School District Map



Introduction

Employment characteristics are important components in assessing housing needs in any given market area. These trends are important to consider since employment growth generally fuels household growth. Typically, households prefer to live near work for convenience, which is a primary factor in choosing a housing location. Many households commute greater distances to work provided their housing is affordable enough to offset the additional transportation costs. Often, in less densely-populated areas, people will choose to live further from their place of work because they prefer a rural lifestyle (i.e. they want to live on a wooded lot or be on a body of water) or suitable housing may not be available in their employer’s community.

Resident Employment

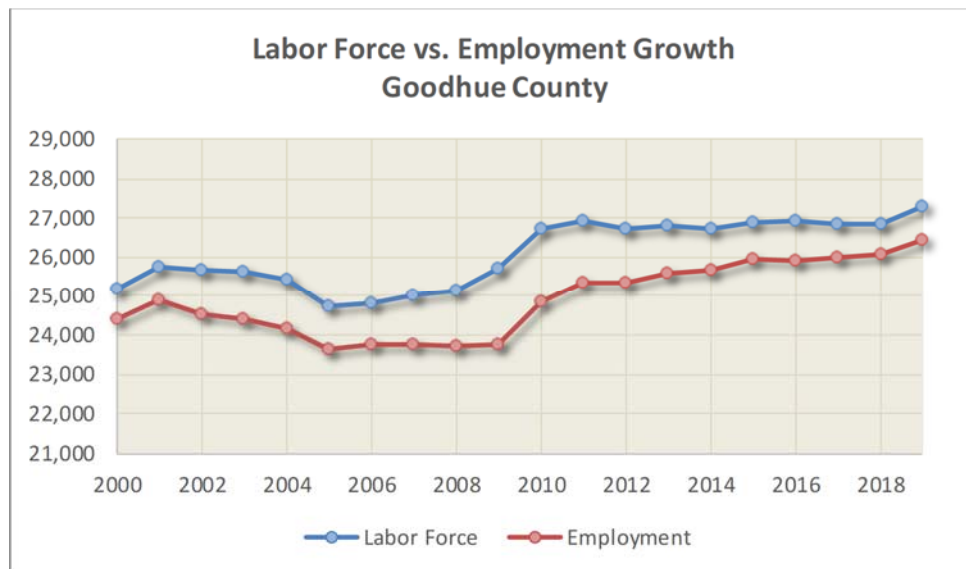
Employment Trends Table 1 shows information on the resident labor force and employment in Goodhue County compared to Southeast Minnesota Economic Development Region 10 and Minnesota. The data is sourced from the Minnesota Department of Employment and Economic Development and reveals the workforce and number of employed people living in the area. It is important to note that not all these individuals necessarily work in the area.

EMPLOYMENT TRENDS TABLE 1 LABOR FORCE AND RESIDENT EMPLOYMENT TRENDS GOODHUE COUNTY MARKET AREA 2000 through 2019									
Year	Goodhue County			Southeast Minnesota*			Minnesota		
	Labor Force	Employed Residents	UE Rate	Labor Force	Employed Residents	UE Rate	Labor Force	Employed Residents	UE Rate
2019	27,294	26,445	3.1%	288,108	279,431	3.0%	3,113,673	3,011,146	3.3%
2018	26,823	26,086	2.7%	283,416	275,864	2.7%	3,070,223	2,980,884	2.9%
2017	26,852	25,997	3.2%	282,049	273,488	3.0%	3,057,014	2,952,960	3.4%
2016	26,922	25,922	3.7%	281,883	272,251	3.4%	3,033,406	2,916,353	3.9%
2015	26,874	25,933	3.5%	278,869	269,557	3.3%	2,997,748	2,887,132	3.7%
2014	26,726	25,673	3.9%	276,399	265,774	3.8%	2,972,800	2,848,787	4.2%
2013	26,821	25,565	4.7%	277,839	265,343	4.5%	2,958,595	2,811,761	5.0%
2012	26,709	25,333	5.2%	277,984	263,876	5.1%	2,946,355	2,781,140	5.6%
2011	26,931	25,318	6.0%	276,515	260,038	6.0%	2,946,278	2,755,263	6.5%
2010	26,734	24,853	7.0%	276,681	257,676	6.9%	2,938,795	2,721,194	7.4%
2009	25,723	23,763	7.6%	273,813	253,779	7.3%	2,941,976	2,713,426	7.8%
2008	25,137	23,710	5.7%	269,365	255,673	5.1%	2,925,088	2,766,342	5.4%
2007	25,003	23,768	4.9%	268,158	256,469	4.4%	2,906,389	2,773,704	4.6%
2006	24,806	23,750	4.3%	266,081	255,825	3.9%	2,887,831	2,772,114	4.0%
2005	24,721	23,627	4.4%	265,176	254,672	4.0%	2,879,759	2,762,732	4.1%
2004	25,410	24,177	4.9%	266,647	254,599	4.5%	2,880,427	2,745,614	4.7%
2003	25,618	24,392	4.8%	266,510	254,036	4.7%	2,874,663	2,734,287	4.9%
2002	25,665	24,519	4.5%	266,774	255,588	4.2%	2,859,601	2,731,080	4.5%
2001	25,755	24,883	3.4%	264,499	255,374	3.4%	2,845,202	2,737,960	3.8%
2000	25,165	24,385	3.1%	260,735	252,839	3.0%	2,812,947	2,724,117	3.2%

*11-county Southeast Minnesota Economic Development Region 10
Sources: Minnesota DEED; Maxfield Research & Consulting, LLC

EMPLOYMENT TRENDS

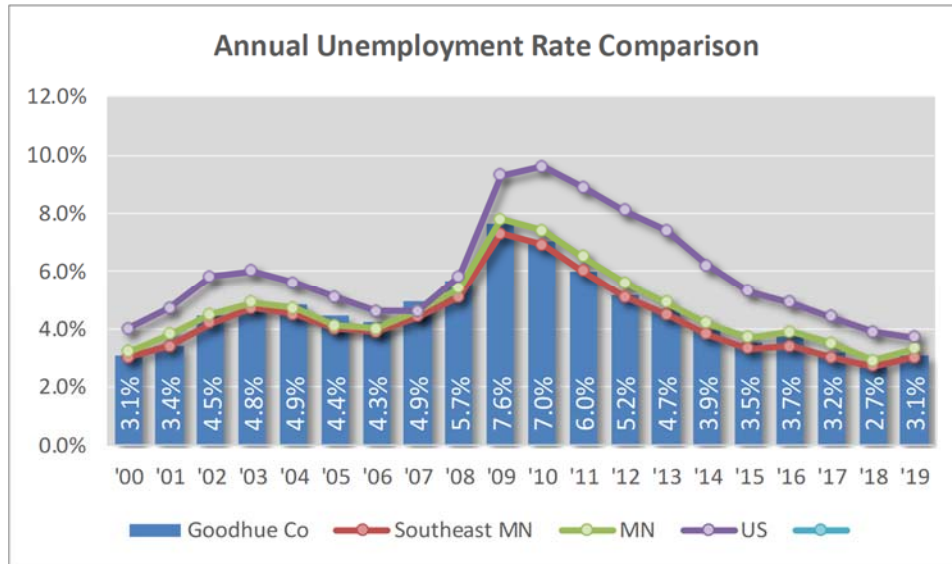
- In 2019, Goodhue County had a labor force of 27,294 with 26,445 employed residents, which equates to a 3.1% unemployment rate. By comparison, 2019 unemployment rates were at 3.0% in Southeast Minnesota and 3.3% in Minnesota.
- Goodhue County's labor force expanded 8.5% between 2000 and 2019 (2,129), while resident employment increased 8.4% (2,060). By comparison, Southeast Minnesota experienced a 10.5% increase in resident employment against labor force growth of 10.5% between 2000 and 2019.
- The County's labor force expanded at an average annual rate of 0.6% from 2000 through 2010. However, has been relatively flat since 2010, increasing from 26,734 in 2010 to 27,294 in 2019 (annual growth rate of 0.2%).
- Resident employment in the County increased at a 0.2% annual rate from 2000 through 2010 but has since expanded at an average annual rate of 0.7%.



- Since 2010, the labor force in Southeast Minnesota expanded 0.5% annually, while resident employment increased at a 0.9% average annual rate. Due to the increased hiring, the Region's unemployment rate dropped to 6.9% in 2010 to 3.0% in 2019.
- Minnesota's labor force has increased steadily since 2010, peaking at 3.11 million in 2019. Resident employment in the State also peaked in 2019, climbing to 3.01 million.
- Because resident employment growth has outpaced labor force growth, unemployment rates have been steadily declining in the Market Area since 2010.

EMPLOYMENT TRENDS

- The following chart illustrates how unemployment in the Market Area has mirrored national trends but has remained well below the national rate throughout much of the past decade. The Goodhue County unemployment rate has consistently tracked slightly lower than unemployment trends in the State of Minnesota but slightly higher than Southeast Minnesota.



Commuting Patterns

Proximity to employment is often a primary consideration when choosing where to live, particularly for younger and lower income households since transportation costs often account for a greater proportion of their budgets.

For this analysis, we reviewed commuting patterns for each submarket in Goodhue County. Employment Trends Table 2 on the following pages provides a summary of the inflow and outflow characteristics of the workers in each submarket. Outflow reflects the number of workers living in the area but employed outside the submarket, while inflow measures the number of workers that are employed in the submarket but live outside the area. Interior flow reflects the number of workers that live and work in that submarket.

- Overall, Goodhue County is an exporter of workers as a higher number of residents leave the County for work than nonresidents commute into the County for work. Approximately 10,868 workers come into Goodhue County for employment (inflow) daily, while 14,547 resident workers commute out of the County (outflow). An estimated 10,764 people both live and work in the County (interior flow).
- Of the workers leaving the County, over 11% (2,802) commute to Rochester for employment. Other key commute destinations outside the County include Saint Paul at 4% (951) and Minneapolis at 3% (821).

EMPLOYMENT TRENDS

**EMPLOYMENT TRENDS TABLE 2
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS
GOODHUE COUNTY SUBMARKETS
2017**

	Outflow		Inflow		Interior Flow	
North Submarket	5,588	100.0%	7,763	100.0%	5,029	100.0%
<u>By Age</u>						
Workers Aged 29 or younger	1,385	24.8%	1,593	20.5%	1,063	21.1%
Workers Aged 30 to 54	2,810	50.3%	4,011	51.7%	2,510	49.9%
Workers Aged 55 or older	1,393	24.9%	2,159	27.8%	1,456	29.0%
<u>By Monthly Wage</u>						
Workers Earning \$1,250 per month or less	1,334	23.9%	1,362	17.5%	1,364	27.1%
Workers Earning \$1,251 to \$3,333 per month	1,589	28.4%	2,562	33.0%	1,690	33.6%
Workers Earning More than \$3,333 per month	2,665	47.7%	3,839	49.5%	1,975	39.3%
<u>By Industry</u>						
"Goods Producing"	1,242	22.2%	1,699	21.9%	1,004	20.0%
"Trade, Transportation, and Utilities"	1,112	19.9%	1,871	24.1%	767	15.3%
"All Other Services"*	3,234	57.9%	4,193	54.0%	3,258	64.8%
Northwest Submarket	3,527	100.0%	1,951	100.0%	1,133	100.0%
<u>By Age</u>						
Workers Aged 29 or younger	779	22.1%	462	23.7%	248	21.9%
Workers Aged 30 to 54	1,863	52.8%	1,047	53.7%	508	44.8%
Workers Aged 55 or older	885	25.1%	442	22.7%	377	33.3%
<u>By Monthly Wage</u>						
Workers Earning \$1,250 per month or less	647	18.3%	409	21.0%	401	35.4%
Workers Earning \$1,251 to \$3,333 per month	842	23.9%	588	30.1%	350	30.9%
Workers Earning More than \$3,333 per month	2,038	57.8%	954	48.9%	382	33.7%
<u>By Industry</u>						
"Goods Producing"	849	24.1%	736	37.7%	347	30.6%
"Trade, Transportation, and Utilities"	701	19.9%	353	18.1%	182	16.1%
"All Other Services"*	1,977	56.1%	862	44.2%	604	53.3%
Northeast Submarket	2,067	100.0%	2,063	100.0%	1,287	100.0%
<u>By Age</u>						
Workers Aged 29 or younger	453	21.9%	490	23.8%	303	23.5%
Workers Aged 30 to 54	1,054	51.0%	963	46.7%	630	49.0%
Workers Aged 55 or older	560	27.1%	610	29.6%	354	27.5%
<u>By Monthly Wage</u>						
Workers Earning \$1,250 per month or less	443	21.4%	552	26.8%	415	32.2%
Workers Earning \$1,251 to \$3,333 per month	623	30.1%	593	28.7%	418	32.5%
Workers Earning More than \$3,333 per month	1,001	48.4%	918	44.5%	454	35.3%
<u>By Industry</u>						
"Goods Producing"	497	24.0%	765	37.1%	388	30.1%
"Trade, Transportation, and Utilities"	390	18.9%	425	20.6%	226	17.6%
"All Other Services"*	1,180	57.1%	873	42.3%	673	52.3%

*i includes the following sectors: Information, Financial Activities, Professional & Business Services, Education & Health Services, Leisure & Hospitality, Other Services, and Public Administration

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research & Consulting, LLC

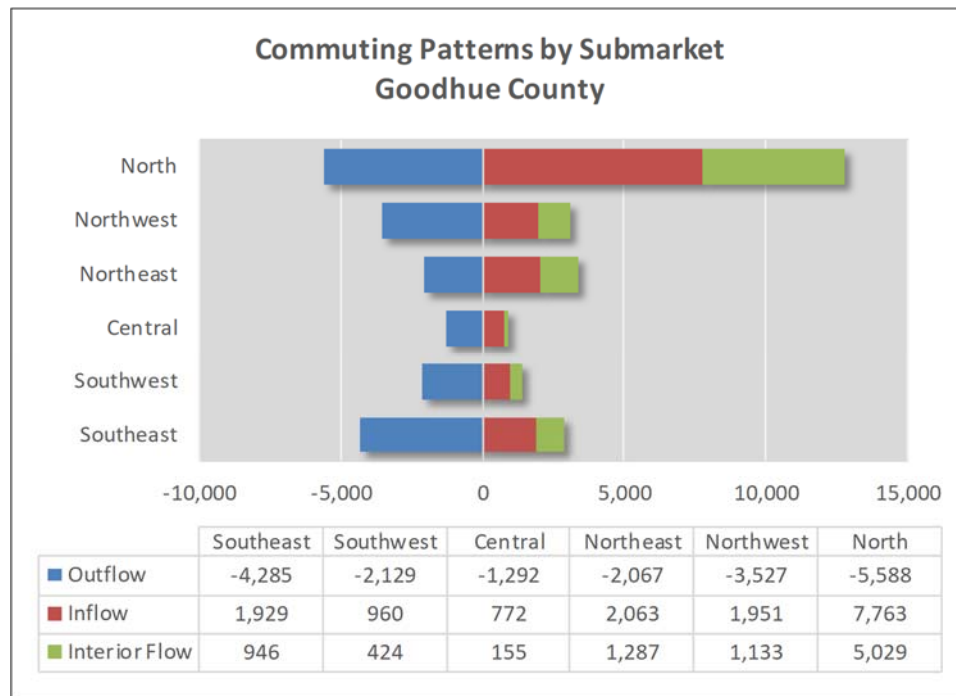
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EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 2 continued						
COMMUTING INFLOW/OUTFLOW CHARACTERISTICS						
GOODHUE COUNTY SUBMARKETS						
2017						
	Outflow		Inflow		Interior Flow	
Central Submarket	1,292	100.0%	772	100.0%	155	100.0%
<u>By Age</u>						
Workers Aged 29 or younger	292	22.6%	173	22.4%	38	24.5%
Workers Aged 30 to 54	654	50.6%	448	58.0%	89	57.4%
Workers Aged 55 or older	346	26.8%	151	19.6%	28	18.1%
<u>By Monthly Wage</u>						
Workers Earning \$1,250 per month or less	256	19.8%	146	18.9%	33	21.3%
Workers Earning \$1,251 to \$3,333 per month	347	26.9%	234	30.3%	55	35.5%
Workers Earning More than \$3,333 per month	689	53.3%	392	50.8%	67	43.2%
<u>By Industry</u>						
"Goods Producing"	306	23.7%	353	45.7%	66	42.6%
"Trade, Transportation, and Utilities"	235	18.2%	247	32.0%	50	32.3%
"All Other Services"*	751	58.1%	172	22.3%	39	25.2%
Southwest Submarket	2,129	100.0%	960	100.0%	424	100.0%
<u>By Age</u>						
Workers Aged 29 or younger	485	22.8%	225	23.4%	89	21.0%
Workers Aged 30 to 54	1,127	52.9%	516	53.8%	160	37.7%
Workers Aged 55 or older	517	24.3%	219	22.8%	175	41.3%
<u>By Monthly Wage</u>						
Workers Earning \$1,250 per month or less	489	23.0%	146	15.2%	168	39.6%
Workers Earning \$1,251 to \$3,333 per month	625	29.4%	323	33.6%	143	33.7%
Workers Earning More than \$3,333 per month	1,015	47.7%	491	51.1%	113	26.7%
<u>By Industry</u>						
"Goods Producing"	488	22.9%	452	47.1%	95	22.4%
"Trade, Transportation, and Utilities"	463	21.7%	206	21.5%	112	26.4%
"All Other Services"*	1,178	55.3%	302	31.5%	217	51.2%
Southeast Submarket	4,285	100.0%	1,929	100.0%	946	100.0%
<u>By Age</u>						
Workers Aged 29 or younger	906	21.1%	531	27.5%	289	30.5%
Workers Aged 30 to 54	2,330	54.4%	943	48.9%	389	41.1%
Workers Aged 55 or older	1,049	24.5%	455	23.6%	268	28.3%
<u>By Monthly Wage</u>						
Workers Earning \$1,250 per month or less	780	18.2%	584	30.3%	383	40.5%
Workers Earning \$1,251 to \$3,333 per month	1,157	27.0%	548	28.4%	271	28.6%
Workers Earning More than \$3,333 per month	2,348	54.8%	797	41.3%	292	30.9%
<u>By Industry</u>						
"Goods Producing"	815	19.0%	550	28.5%	139	14.7%
"Trade, Transportation, and Utilities"	794	18.5%	554	28.7%	265	28.0%
"All Other Services"*	2,676	62.5%	825	42.8%	542	57.3%
*i includes the following sectors: Information, Financial Activities, Professional & Business Services, Education & Health Services, Leisure & Hospitality, Other Services, and Public Administration						
Sources: US Census Bureau Local Employment Dynamics; Maxfield Research & Consulting, LLC						

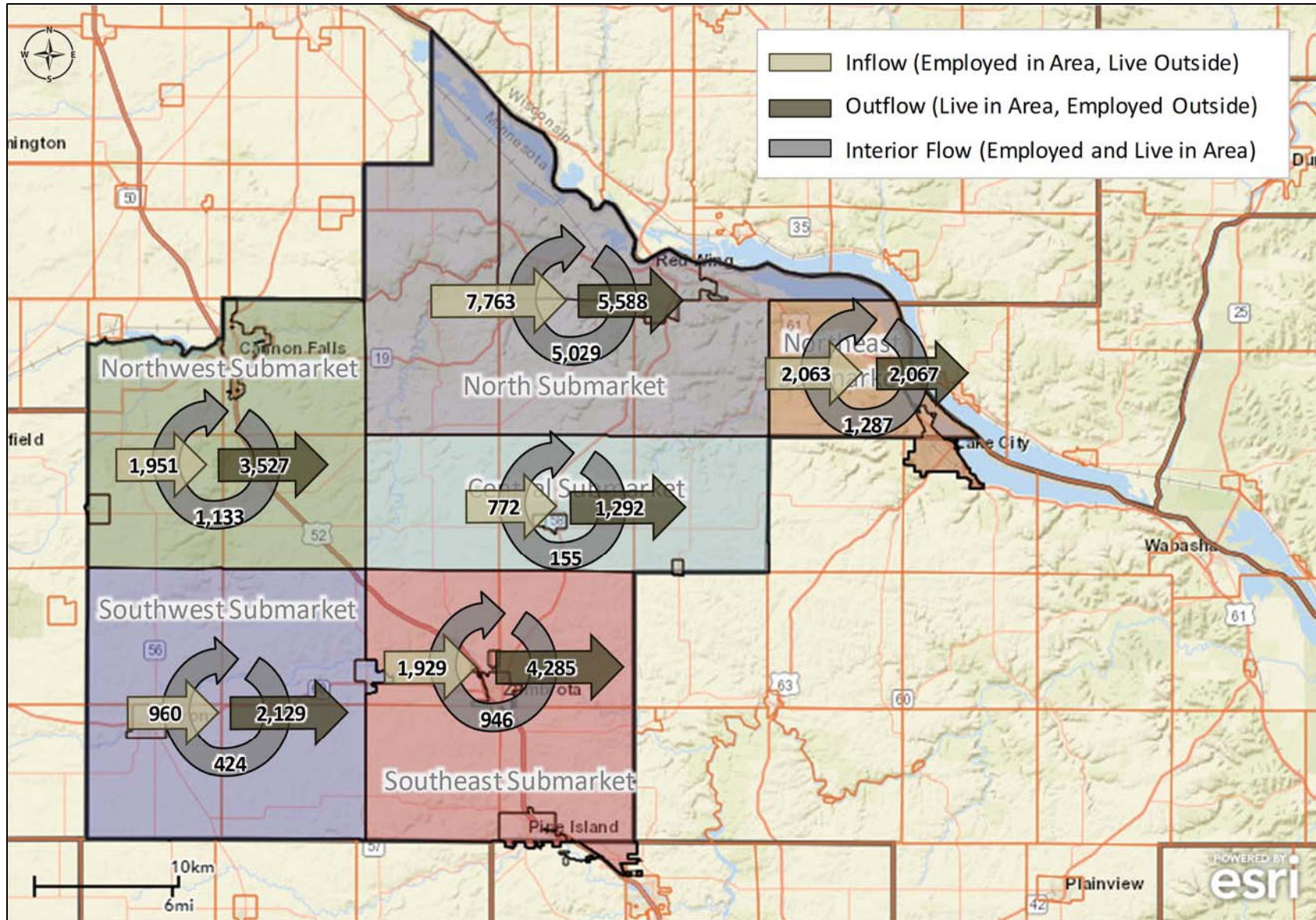
EMPLOYMENT TRENDS

- As depicted in the following graph, except for the North submarket, the remaining submarkets all export more workers (outflow) than they import (inflow).



- The North and Southeast Submarkets export the largest number of workers with outflow of 5,588 and 4,285 workers, respectively.
- With inflow of 7,763 and 2,063 workers, respectively, the North and Northeast Submarkets import the largest number of workers in the County.
- Roughly 50% of the jobs in Goodhue County are filled by workers commuting into the area. The highest proportion of workers coming into the County are aged 30 to 54 and earn more than \$3,333 per month (\$40,000 per year). The “All Other Services” sector brings in most of the employees (49%).
- With 10,868 workers commuting into Goodhue County for employment daily, many coming from over 50 miles, there appears to be an opportunity to provide housing options for a portion of these workers. The following summarizes inflow by submarket.
 - North: 61% of jobs in the submarket filled by inflow (7,763 workers)
 - Northwest: 63% of jobs filled by inflow (1,951 workers)
 - Northeast: 62% of jobs filled by inflow (2,063 workers)
 - Central: 83% of jobs filled by inflow (772 workers)
 - Southwest: 69% of jobs filled by inflow (960 workers)
 - Southeast: 67% of jobs filled by inflow (1,929 workers)

Goodhue County Commuting Patterns by Submarket



EMPLOYMENT TRENDS

Employment Trends Table 3 on the following pages highlights the commuting patterns, including distance and destination, of workers in each submarket based on data from the U.S. Census Bureau Local Employment Dynamics data for 2017, the most recent data available. Home Destination summarizes where workers live who are employed in the submarket, while Work Destination represents where workers are employed who live in the submarket.

The following figure highlights key findings:

	Key Home Destinations	Key Work Destinations
North Submarket	Red Wing (34.9%) Hastings (3.2%) Lake City (2.4%) *1,678 workers (13%) commute from >50 miles	Red Wing (46.7%) St. Paul (4.6%) Rochester (4.3%)
Northwest Submarket	Cannon Falls (22.6%) Red Wing (4.9%) Hastings (3.6%) *327 workers (11%) commute from >50 miles	Cannon Falls (19.8%) St. Paul (5.3%) Red Wing (4.8%)
Northeast Submarket	Lake City (33.3%) Red Wing (4.5%) Wabasha (3.0%) *428 workers (13%) commute from >50 miles	Lake City (37.4%) Red Wing (15.7%) Rochester (12.4%)
Central Submarket	Red Wing (9.2%) Lake City (9.0%) Goodhue (5.6%) *61 workers (7%) commute from >50 miles	Red Wing (24.8%) Rochester (7.7%) Goodhue (5.1%)
Southwest Submarket	Kenyon (14.4%) Zumbrota (9.0%) Rochester (5.1%) *110 workers (8%) commute from >50 miles	Rochester (12.3%) Kenyon (10.8%) Zumbrota (7.9%)
Southeast Submarket	Zumbrota (13.5%) Rochester (10.3%) Pine Island (9.9%) *317 workers (11%) commute from >50 miles	Rochester (36.2%) Zumbrota (10.8%) Pine Island (6.0%)

- Workers commuting into the area, particularly those commuting from more than 50 miles away, represent a potential target market for housing in that submarket.
- Red Wing and Rochester represent key commute destinations for workers residing in the County, with more workers residing in the southern submarkets commuting to Rochester while more residents in the northern submarkets work in Red Wing.

EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 3 COMMUTING PATTERNS GOODHUE COUNTY BY SUBMARKET 2017								
HOME DESTINATION (where workers live who are employed in the selection area)								
North Submarket			Northwest Submarket			Northeast Submarket		
<u>Place of Residence</u>	<u>Count</u>	<u>Share</u>	<u>Place of Residence</u>	<u>Count</u>	<u>Share</u>	<u>Place of Residence</u>	<u>Count</u>	<u>Share</u>
Red Wing city, MN	4,465	34.9%	Cannon Falls city,	696	22.6%	Lake City city, MN	1,117	33.3%
Hastings city, MN	407	3.2%	Red Wing city, MN	150	4.9%	Red Wing city, MN	152	4.5%
Lake City city, MN	304	2.4%	Hastings city, MN	110	3.6%	Wabasha city, MN	101	3.0%
Rochester city, MN	244	1.9%	Northfield city, MN	69	2.2%	Rochester city, MN	85	2.5%
St. Paul city, MN	210	1.6%	Zumbrota city, MN	51	1.7%	Elgin city, MN	67	2.0%
Ellsworth village,	189	1.5%	St. Paul city, MN	47	1.5%	Plainview city, MN	47	1.4%
Cottage Grove city,	126	1.0%	Farmington city, MN	44	1.4%	Zumbrota city, MN	44	1.3%
Cannon Falls city,	118	0.9%	Kenyon city, MN	42	1.4%	Mazeppa city, MN	35	1.0%
Minneapolis city,	107	0.8%	Lakeville city, MN	39	1.3%	Frontenac CDP, MN	30	0.9%
Zumbrota city, MN	102	0.8%	Rochester city, MN	33	1.1%	Kellogg city, MN	17	0.5%
All Other Locations	6,520	51.0%	All Other Locations	1,803	58.5%	All Other Locations	1,655	49.4%
Distance Traveled			Distance Traveled			Distance Traveled		
Total Jobs	12,792	100.0%	Total Jobs	3,084	100.0%	Total Jobs	3,350	100.0%
< 10 miles	5,597	43.8%	< 10 miles	1,349	43.7%	< 10 miles	1,432	42.7%
10 to 24 miles	3,228	25.2%	10 to 24 miles	927	30.1%	10 to 24 miles	1,159	34.6%
25 to 50 miles	2,289	17.9%	25 to 50 miles	481	15.6%	25 to 50 miles	331	9.9%
> 50 miles	1,678	13.1%	> 50 miles	327	10.6%	> 50 miles	428	12.8%
Central Submarket			Southwest Submarket			Southeast Submarket		
<u>Place of Residence</u>	<u>Count</u>	<u>Share</u>	<u>Place of Residence</u>	<u>Count</u>	<u>Share</u>	<u>Place of Residence</u>	<u>Count</u>	<u>Share</u>
Red Wing city, MN	85	9.2%	Kenyon city, MN	199	14.4%	Zumbrota city, MN	387	13.5%
Lake City city, MN	83	9.0%	Zumbrota city, MN	124	9.0%	Rochester city, MN	296	10.3%
Goodhue city, MN	52	5.6%	Rochester city, MN	71	5.1%	Pine Island city, MN	284	9.9%
Zumbrota city, MN	35	3.8%	Wanamingo city,	44	3.2%	Wanamingo city,	143	5.0%
Rochester city, MN	20	2.2%	Pine Island city, MN	42	3.0%	Kenyon city, MN	55	1.9%
Wanamingo city,	13	1.4%	Faribault city, MN	35	2.5%	Red Wing city, MN	53	1.8%
Frontenac CDP, MN	11	1.2%	Northfield city, MN	27	2.0%	Byron city, MN	41	1.4%
Pine Island city, MN	11	1.2%	Owatonna city, MN	25	1.8%	Oronoco city, MN	37	1.3%
Ellsworth village,	9	1.0%	Cannon Falls city,	14	1.0%	Kasson city, MN	23	0.8%
Bellechester city,	8	0.9%	Lakeville city, MN	13	0.9%	Lake City city, MN	23	0.8%
All Other Locations	600	64.7%	All Other Locations	790	57.1%	All Other Locations	1,533	53.3%
Distance Traveled			Distance Traveled			Distance Traveled		
Total Jobs	927	100.0%	Total Jobs	1,384	100.0%	Total Jobs	2,875	100.0%
< 10 miles	335	36.1%	< 10 miles	580	41.9%	< 10 miles	1,300	45.2%
10 to 24 miles	406	43.8%	10 to 24 miles	462	33.4%	10 to 24 miles	903	31.4%
25 to 50 miles	125	13.5%	25 to 50 miles	232	16.8%	25 to 50 miles	355	12.3%
> 50 miles	61	6.6%	> 50 miles	110	7.9%	> 50 miles	317	11.0%

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EMPLOYMENT TRENDS

**EMPLOYMENT TRENDS TABLE 3 continued
COMMUTING PATTERNS
GOODHUE COUNTY BY SUBMARKET
2017**

WORK DESTINATION (where workers are employed who live in the selection area)

North Submarket			Northwest Submarket			Northeast Submarket		
<u>Place of</u>	<u>Count</u>	<u>Share</u>	<u>Place of</u>	<u>Count</u>	<u>Share</u>	<u>Place of</u>	<u>Count</u>	<u>Share</u>
Red Wing city, MN	4,954	46.7%	Cannon Falls city,	922	19.8%	Lake City city, MN	1,255	37.4%
St. Paul city, MN	486	4.6%	St. Paul city, MN	246	5.3%	Red Wing city, MN	526	15.7%
Rochester city, MN	453	4.3%	Red Wing city, MN	225	4.8%	Rochester city, MN	415	12.4%
Minneapolis city,	340	3.2%	Minneapolis city,	220	4.7%	Wabasha city, MN	96	2.9%
Lake City city, MN	308	2.9%	Northfield city, MN	211	4.5%	Minneapolis city,	62	1.8%
Eagan city, MN	201	1.9%	Rochester city, MN	210	4.5%	St. Paul city, MN	51	1.5%
Hastings city, MN	187	1.8%	Eagan city, MN	148	3.2%	Goodhue city, MN	39	1.2%
Cannon Falls city,	177	1.7%	Burnsville city, MN	116	2.5%	Winona city, MN	39	1.2%
Bloomington city,	138	1.3%	Rosemount city, MN	99	2.1%	Bloomington city,	23	0.7%
Goodhue city, MN	126	1.2%	Bloomington city,	97	2.1%	Eagan city, MN	21	0.6%
All Other Locations	3,247	30.6%	All Other Locations	2,166	46.5%	All Other Locations	827	24.7%
Distance Traveled			Distance Traveled			Distance Traveled		
Total Jobs	10,617	100.0%	Total Jobs	4,660	100.0%	Total Jobs	3,354	100.0%
< 10 miles	5,178	48.8%	< 10 miles	1,250	26.8%	< 10 miles	1,380	41.1%
10 to 24 miles	1,355	12.8%	10 to 24 miles	1,199	25.7%	10 to 24 miles	804	24.0%
25 to 50 miles	3,015	28.4%	25 to 50 miles	1,874	40.2%	25 to 50 miles	691	20.6%
> 50 miles	1,069	10.1%	> 50 miles	337	7.2%	> 50 miles	479	14.3%
Central Submarket			Southwest Submarket			Southeast Submarket		
<u>Place of</u>	<u>Count</u>	<u>Share</u>	<u>Place of</u>	<u>Count</u>	<u>Share</u>	<u>Place of</u>	<u>Count</u>	<u>Share</u>
Red Wing city, MN	359	24.8%	Rochester city, MN	315	12.3%	Rochester city, MN	1,896	36.2%
Rochester city, MN	112	7.7%	Kenyon city, MN	276	10.8%	Zumbrotta city, MN	564	10.8%
Goodhue city, MN	74	5.1%	Zumbrotta city, MN	201	7.9%	Pine Island city, MN	314	6.0%
Lake City city, MN	73	5.0%	Faribault city, MN	170	6.7%	Wanamingo city,	185	3.5%
Cannon Falls city,	59	4.1%	Northfield city, MN	141	5.5%	Red Wing city, MN	166	3.2%
St. Paul city, MN	44	3.0%	Wanamingo city,	74	2.9%	Minneapolis city,	129	2.5%
Minneapolis city,	41	2.8%	Owatonna city, MN	66	2.6%	St. Paul city, MN	92	1.8%
Hastings city, MN	39	2.7%	Red Wing city, MN	66	2.6%	Lake City city, MN	81	1.5%
Rosemount city, MN	25	1.7%	Minneapolis city,	62	2.4%	Cannon Falls city,	71	1.4%
Zumbrotta city, MN	25	1.7%	Cannon Falls city,	60	2.4%	Bloomington city,	68	1.3%
All Other Locations	596	41.2%	All Other Locations	1,122	43.9%	All Other Locations	1,665	31.8%
Distance Traveled			Distance Traveled			Distance Traveled		
Total Jobs	1,447	100.0%	Total Jobs	2,553	100.0%	Total Jobs	5,231	100.0%
< 10 miles	277	19.1%	< 10 miles	563	22.1%	< 10 miles	1,236	23.6%
10 to 24 miles	552	38.1%	10 to 24 miles	905	35.4%	10 to 24 miles	2,518	48.1%
25 to 50 miles	396	27.4%	25 to 50 miles	726	28.4%	25 to 50 miles	580	11.1%
> 50 miles	222	15.3%	> 50 miles	359	14.1%	> 50 miles	897	17.1%

Sources: US Census Bureau Local Employment Dynamics; Maxfield Research & Consulting, LLC

Employment Growth Trends

Employment Trends Table 4 on the following page shows job growth trends and projections from 2000 to 2040 based on information from the Minnesota Department of Employment and Economic Development (DEED). Data for 2000, 2005, and 2010 represents the annual average employment for that year, while 2019 information is based on second quarter data, which is sourced from the Quarterly Census of Employment and Wages (QCEW).

All establishments covered under the Unemployment Insurance Program, including federal government establishments, are required to report wage and employment statistics quarterly to the DEED. The Unemployment Insurance Program covers roughly 97% of Minnesota employment. Workers and jobs excluded from these statistics include the self-employed, family farm workers, and those who work only on a commission basis.

Southeast Minnesota projections are based on baseline employment forecasts from the October 2018 report titled “Southeast Minnesota Regional Economic Study” prepared for the Southeast Minnesota League of Municipalities (SEMLM) and Community and Economic Development Associates (CEDA). Maxfield Research applied the projected annual rate of growth for the eight-county Southeast Minnesota Region (Counties of Dodge, Fillmore, Goodhue, Houston, Mower, Olmsted, Wabasha, and Winona) to the 2019 employment estimate to arrive at the Southeast Minnesota projections for 2024, 2030, and 2040. Statewide employment projections for 2024 and 2030 are based on 2016-2026 industry projections published for Minnesota. Maxfield Research based the 2040 employment projections for Minnesota on historical changes to the employment to population ratio in the State.

Employment projections for Goodhue County are based on changes in the proportion of the Region’s jobs located in the County from 2000 to 2019. We then projected employment growth for the submarkets and cities based on recent changes to the proportion of the County’s jobs that are in each geography as well as a review of population growth projections.

- In 2000, there were 21,723 jobs in Goodhue County and 169,306 jobs in Southeast Minnesota. Due, in part, to the economic recession, County employment contracted -3.2% (-705 jobs) by 2010. By comparison, employment in Southeast Minnesota expanded 0.6% while employment in the State of Minnesota contracted -1.7%.
- Employment in the County increased 3.8% (800 jobs) between 2010 and the second quarter of 2019, while Southeast Minnesota experienced 10.4% job growth.
- Among the Goodhue County submarkets, Southeast experienced the greatest growth, adding 643 jobs (27%) between 2010 and 2019. Northeast added 379 jobs (18% growth), Central added 346 jobs (58% growth), Northwest added 274 jobs (10% growth), and Southwest added 109 jobs (9% growth). Contraction occurred in the North Submarket, which lost -335 jobs (-2.5%) between 2010 and the second quarter of 2019.

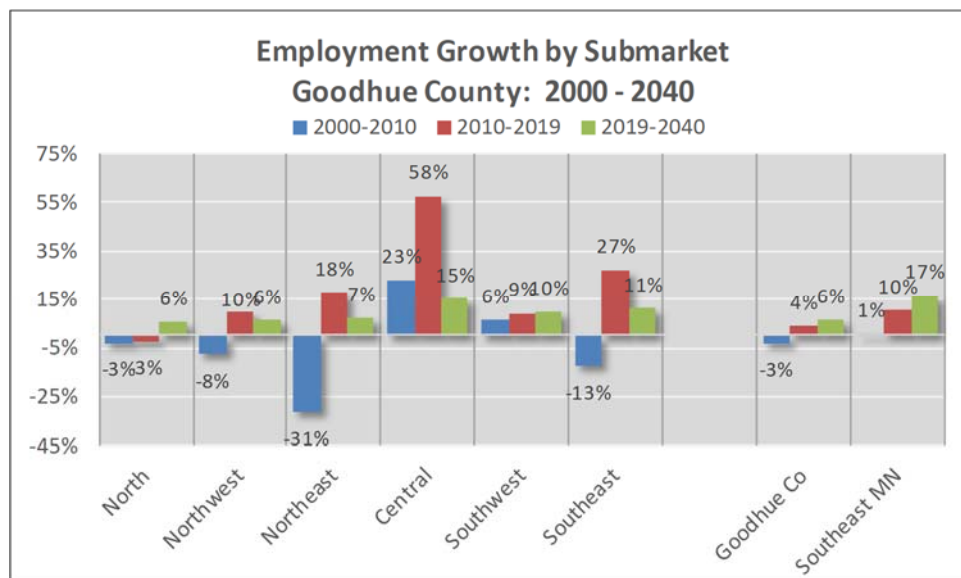
EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 4 EMPLOYMENT GROWTH TRENDS AND PROJECTIONS GOODHUE COUNTY MARKET AREA 2000 - 2040														
							Change							
	Annual		2nd Qtr.	Forecast			2000-2010		2010-2019		2019-2024		2024-2030	
	2000	2010	2019	2024	2030	2040	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Goodhue County*	21,723	21,018	21,818	22,239	22,829	23,219	-705	-3.2%	800	3.8%	421	1.9%	590	2.7%
North	13,652	13,233	12,898	13,010	13,378	13,629	-419	-3.1%	-335	-2.5%	112	0.9%	368	2.8%
Red Wing	10,649	13,049	12,685	12,815	13,191	13,466	2,400	22.5%	-364	-2.8%	130	1.0%	376	2.9%
Remainder	3,003	184	213	195	187	164	-2,819	-93.9%	29	15.8%	-18	-8.4%	-8	-4.0%
Northwest	3,122	2,877	3,151	3,202	3,287	3,344	-245	-7.8%	274	9.5%	51	1.6%	85	2.7%
Cannon Falls	2,570	2,219	2,389	2,440	2,505	2,551	-351	-13.7%	170	7.7%	51	2.1%	65	2.7%
Dennison^	30	57	91	94	99	100	27	90.0%	34	59.6%	3	3.8%	4	4.4%
Remainder	522	601	671	668	684	692	79	15.1%	70	11.6%	-3	-0.5%	16	2.4%
Northeast	3,107	2,131	2,510	2,580	2,648	2,693	-976	-31.4%	379	17.8%	70	2.8%	68	2.7%
Lake City^	2,989	2,063	2,439	2,520	2,595	2,640	-926	-31.0%	376	18.2%	81	3.3%	76	3.0%
Remainder	118	68	71	60	53	54	-50	-42.4%	3	4.4%	-11	-15.4%	-7	-11.8%
Central	489	601	947	979	1,039	1,091	112	22.9%	346	57.6%	32	3.3%	60	6.2%
Goodhue	358	303	365	387	415	437	-55	-15.4%	62	20.5%	22	5.9%	29	7.5%
Remainder	131	298	582	592	623	655	167	127.5%	284	95.3%	10	1.7%	31	5.3%
Southwest	1,108	1,179	1,288	1,334	1,393	1,416	71	6.4%	109	9.2%	46	3.6%	58	4.4%
Kenyon	728	511	443	487	501	510	-217	-29.8%	-68	-13.3%	44	9.9%	14	2.9%
Wanamingo	283	438	612	650	682	701	155	54.8%	174	39.7%	38	6.2%	33	5.0%
Remainder	97	230	233	197	209	205	133	137.1%	3	1.3%	-36	-15.2%	11	5.8%
Southeast	2,708	2,363	3,006	3,113	3,242	3,344	-345	-12.7%	643	27.2%	107	3.6%	128	4.1%
Pine Island^	1,041	946	1,157	1,214	1,329	1,438	-95	-9.1%	211	22.3%	57	4.9%	115	9.5%
Zumbrota	1,580	1,299	1,590	1,650	1,751	1,839	-281	-17.8%	291	22.4%	60	3.8%	100	6.1%
Remainder	87	118	259	249	162	67	31	35.6%	141	119.5%	-10	-3.8%	-87	-34.9%
Southeast MN	169,306	170,337	188,074	195,080	203,833	219,302	1,031	0.6%	17,737	10.4%	7,006	3.7%	8,753	4.5%
Minnesota	2,608,844	2,563,391	2,918,102	3,005,208	3,113,174	3,225,158	-45,453	-1.7%	354,711	13.8%	87,106	3.0%	107,966	3.6%

*Goodhue County total excludes portions of Dennison, Lake City, and Pine Island located outside County
^Includes portions of Dennison, Lake City, and Pine Island located outside Goodhue County
Sources: MN Department of Employment and Economic Development; Maxfield Research & Consulting, LLC

EMPLOYMENT TRENDS

- As of the second quarter of 2019, employment concentrations are largest in Red Wing (12,685 jobs), Lake City (2,439 jobs), Cannon Falls (2,389 jobs), and Zumbrota (1,590 jobs).
- Modest job growth is expected in the Market Area between 2019 and 2024, as Southeast Minnesota is projected to experience a 3.7% gain, adding 7,006 jobs.
- The proportion of Southeast Minnesota’s jobs located in Goodhue County declined from 12.83% in 2000 to 12.34% in 2010 and 11.60% in 2019. We expect this trend to continue, declining to 11.4% by 2024. Based on this projection, we anticipate that employment in Goodhue County will expand 1.9%, adding 421 jobs between 2019 and 2024.
- Southeast Minnesota employment is projected to expand another 12.4% between 2024 and 2040, including 4.4% growth in Goodhue County (980 jobs).
- The pace of job growth is expected to be restrained as the County will experience potential labor force shortages and a surge in retirements.
- Within Goodhue County, job growth will likely be focused along the major transportation corridors where there are concentrations of existing businesses, convenient highway access, and a growing population.



- Led by growth in Red Wing, the North Submarket is projected to experience the largest job growth between 2019 and 2040, expanding by 731 jobs (5.7%), followed by the Southeast Submarket, adding 338 jobs (11.2% growth).

EMPLOYMENT TRENDS

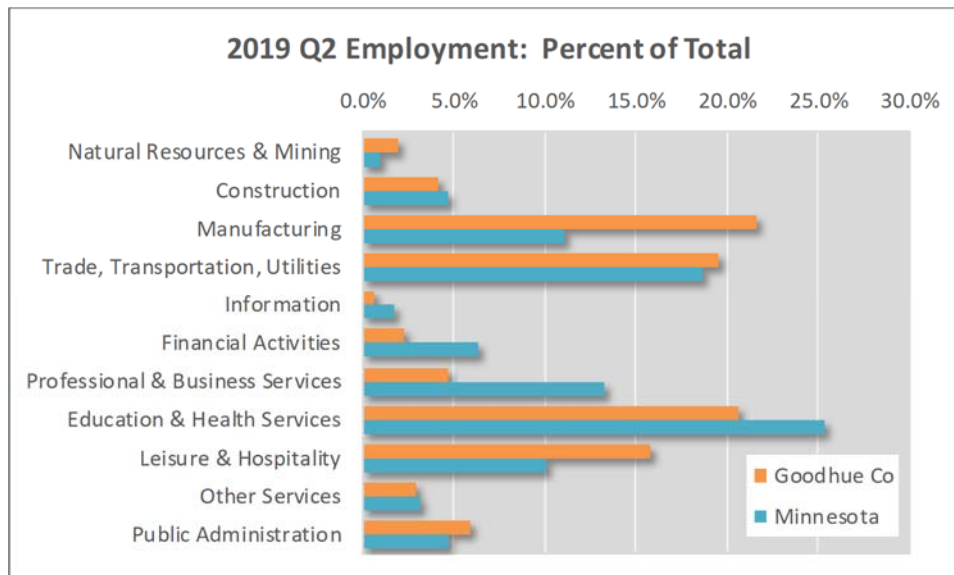
- The potential addition, or loss, of a major employer(s) would likely have a notable impact on these job growth projections in the County, particularly to the submarket projections.
- We anticipate that the addition of any new large employer would have a positive economic impact in the County. In addition to the jobs created by a new employer, there would also be temporary construction jobs as well as longer-term indirect and induced values created.
- Indirect values would include benefits to other companies needed to support the new business (i.e. the new business would require supplies, utilities, services, etc. from other business establishments). Induced benefits are the result of the additional household spending generated by the increased labor force needed to fill the new jobs.
- Additionally, we expect that the addition of a new large employer would stimulate household growth and housing demand in the County.
- Many of the new jobs however, would likely be taken by current workers that would not need to relocate (i.e. unemployed residents, nonresidents commuting into the area, current outflow commuters, existing residents entering the workforce).
- Household growth would only be generated when someone takes a job and relocates to the area.
- We would anticipate that a new employer creating 100 jobs would generate growth of approximately 20 to 25 households in the County. Our rationale is outlined below.
 - Based on commuting pattern data, it appears that the probability of living and working in Goodhue County is 46%.
 - The increase in workers residing in Goodhue County would be 46 new resident workers (100 new jobs times 46%). The remaining jobs would be filled by workers commuting into the County.
 - The estimated labor force per household ratio in Goodhue County is 1.9 (per American Community Survey data).
 - Applying this ratio to the potential new resident workers (46 divided by 1.9 workers per household) results in 24 new households in the County.
- A portion of these households would likely satisfy their housing needs by filling existing vacancies (for-sale or rental housing units). Depending on the wage structure of the new jobs, a smaller proportion would desire or be able to afford new construction housing units.

Industry Employment and Wage Data

Employment Trends Table 5 on the following pages displays information on the employment and wage situation in Goodhue County and its submarkets compared to Minnesota. The Quarterly Census of Employment and Wages (QCEW) data is sourced from DEED and represents second quarter data for 2018 compared to 2019, the most recent data available.

All establishments covered under the Unemployment Insurance (UI) Program are required to report wage and employment statistics to DEED quarterly. Certain industries in the table may not display any information which means that there is either no reported economic activity for that industry or the data has been suppressed to protect the confidentiality of cooperating employers. This generally occurs when there are too few employers or one employer comprises too much of the employment in that geography.

- Goodhue County experienced modest job growth between the second quarters of 2018 and 2019, expanding 1.6% (337 jobs). Education and Health Services and Manufacturing experienced notable gains, adding 237 jobs (5.6%) and 262 jobs (5.9%), respectively. These gains were partially offset by contraction in Trade, Transportation, and Utilities which declined by -136 jobs (-3.1%) and Professional and Business Services which lost -96 jobs (-8.6%).
- Manufacturing is the largest employment sector in the County providing 4,715 jobs (21.6% of total jobs) followed by Education and Health Services with 4,496 jobs (20.6%). Education and Health Services is the largest employment sector in Minnesota (25.4% of total employment).



- The number of business establishments in Goodhue County expanded 2.1% over the year, adding 28 businesses, with the largest growth occurring in the Education and Health Services industry sector.

EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 5										
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES										
GOODHUE COUNTY MARKET AREA										
Industry	2018 Q2			2019 Q2			Change 2018 - 2019			
	Establish- ments	Employ- ment	Weekly Wage	Establish- ments	Employ- ment	Weekly Wage	Employment		Wage	
							#	%	#	%
GOODHUE COUNTY										
Total, All Industries	1,342	21,481	\$900	1,370	21,818	\$938	337	1.6%	\$38	4.2%
Natural Resources & Mining	50	420	\$643	51	418	\$649	-2	-0.5%	\$6	0.9%
Construction	153	883	\$1,100	161	910	\$1,136	27	3.1%	\$36	3.3%
Manufacturing	97	4,453	\$994	99	4,715	\$1,169	262	5.9%	\$175	17.6%
Trade, Transportation, Utilities	341	4,396	\$1,039	340	4,260	\$1,093	-136	-3.1%	\$54	5.2%
Information	14	139	\$744	15	136	\$776	-3	-2.2%	\$32	4.3%
Financial Activities	102	514	\$1,043	102	497	\$1,055	-17	-3.3%	\$12	1.2%
Professional & Business Services	134	1,117	\$1,088	137	1,021	\$985	-96	-8.6%	(\$103)	-9.5%
Education & Health Services	165	4,259	\$911	175	4,496	\$864	237	5.6%	(\$47)	-5.2%
Leisure & Hospitality	133	3,338	\$533	140	3,443	\$533	105	3.1%	\$0	0.0%
Other Services	119	676	\$460	117	630	\$491	-46	-6.8%	\$31	6.7%
Public Administration	34	1,282	\$993	33	1,288	\$1,038	6	0.5%	\$45	4.5%
NORTH SUBMARKET										
Total, All Industries	602	12,743	\$968	614	12,898	\$1,023	155	1.2%	\$55	5.7%
Natural Resources & Mining	--	--	--	--	--	--	--	--	--	--
Construction	4	26	\$984	4	26	\$1,274	0	0.0%	\$290	29.5%
Manufacturing	32	2,621	\$1,031	33	2,819	\$1,307	198	7.6%	\$276	26.8%
Trade, Transportation, Utilities	147	2,408	\$1,175	153	2,291	\$1,265	-117	-4.9%	\$91	7.7%
Information	6	102	\$846	7	103	\$868	1	1.0%	\$22	2.6%
Financial Activities	49	242	\$1,087	50	234	\$1,096	-8	-3.3%	\$9	0.8%
Professional & Business Services	66	841	\$1,164	65	702	\$1,026	-139	-16.5%	(\$138)	-11.8%
Education & Health Services	83	2,248	\$1,000	87	2,435	\$897	187	8.3%	(\$103)	-10.3%
Leisure & Hospitality	63	2,449	\$632	66	2,506	\$628	57	2.3%	(\$4)	-0.6%
Other Services	48	389	\$367	46	350	\$399	-39	-10.0%	\$32	8.7%
Public Administration	13	998	\$1,128	12	1,001	\$1,179	3	0.3%	\$51	4.5%
NORTHWEST SUBMARKET										
Total, All Industries	251	3,030	\$842	254	3,151	\$832	121	4.0%	(\$10)	-1.2%
Natural Resources & Mining	3	20	\$628	--	--	--	--	--	--	--
Construction	5	5	\$425	--	--	--	--	--	--	--
Manufacturing	27	935	\$876	27	991	\$925	56	6.0%	\$49	5.6%
Trade, Transportation, Utilities	58	601	\$949	46	437	\$825	-164	-27.3%	(\$124)	-13.0%
Information	--	--	--	--	--	--	--	--	--	--
Financial Activities	17	96	\$1,064	16	86	\$1,108	-10	-10.4%	\$44	4.1%
Professional & Business Services	18	107	\$1,130	15	102	\$1,089	-5	-4.7%	(\$41)	-3.6%
Education & Health Services	23	522	\$887	25	554	\$855	32	6.1%	(\$32)	-3.6%
Leisure & Hospitality	12	154	\$262	14	181	\$262	27	17.5%	\$0	0.0%
Other Services	--	--	--	--	--	--	--	--	--	--
Public Administration	4	101	\$482	4	101	\$521	0	0.0%	\$39	8.2%
NORTHEAST SUBMARKET										
Total, All Industries	161	2,585	\$630	164	2,510	\$645	-75	-2.9%	\$15	2.4%
Natural Resources & Mining	4	38	\$596	4	27	\$673	-11	-28.9%	\$77	12.9%
Construction	9	34	\$636	10	29	\$692	-5	-14.7%	\$56	8.8%
Manufacturing	8	668	\$732	9	690	\$742	22	3.3%	\$10	1.4%
Trade, Transportation, Utilities	38	415	\$549	39	400	\$560	-15	-3.6%	\$10	1.9%
Information	3	15	\$2,204	3	15	\$1,814	0	0.0%	(\$390)	-17.7%
Financial Activities	10	46	\$1,061	10	47	\$1,044	1	2.2%	(\$17)	-1.6%
Professional & Business Services	11	52	\$776	9	44	\$528	-8	-15.4%	(\$248)	-32.0%
Education & Health Services	22	579	\$818	23	567	\$835	-12	-2.1%	\$17	2.1%
Leisure & Hospitality	32	517	\$282	32	465	\$301	-52	-10.1%	\$19	6.8%
Other Services	13	58	\$340	13	61	\$353	3	5.2%	\$13	3.8%
Public Administration	3	144	\$690	3	143	\$722	-1	-0.7%	\$32	4.6%

Sources: Minnesota Department of Employment and Economic Development; Maxfield Research & Consulting, LLC

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EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 5 continued										
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES										
GOODHUE COUNTY MARKET AREA										
Industry	2018 Q2			2019 Q2			Change 2018 - 2019			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment #	Employment %	Wage #	Wage %
CENTRAL SUBMARKET										
Total, All Industries	87	909	\$939	85	947	\$944	38	4.2%	\$5	0.5%
Natural Resources & Mining	13	86	\$606	13	89	\$612	3	3.5%	\$6	1.0%
Construction	7	50	\$1,147	7	59	\$1,168	9	18.0%	\$21	1.8%
Manufacturing	--	--	--	--	--	--	--	--	--	--
Trade, Transportation, Utilities	11	71	\$465	15	316	\$1,116	245	345.1%	\$651	139.9%
Information	--	--	--	--	--	--	--	--	--	--
Financial Activities	--	--	--	--	--	--	--	--	--	--
Professional & Business Services	--	--	--	4	13	\$434	--	--	--	--
Education & Health Services	--	--	--	--	--	--	--	--	--	--
Leisure & Hospitality	--	--	--	--	--	--	--	--	--	--
Other Services	3	13	\$640	4	13	\$707	0	0.0%	\$67	10.5%
Public Administration	6	37	\$681	6	35	\$678	-2	-5.4%	(\$3)	-0.4%
SOUTHWEST SUBMARKET										
Total, All Industries	125	1,299	\$808	125	1,288	\$832	-11	-0.8%	\$24	2.9%
Natural Resources & Mining	--	--	--	--	--	--	--	--	--	--
Construction	--	--	--	8	122	\$1,476	--	--	--	--
Manufacturing	4	130	\$987	--	--	--	--	--	--	--
Trade, Transportation, Utilities	24	278	\$770	19	264	\$801	-14	-5.0%	\$31	4.1%
Information	--	--	--	--	--	--	--	--	--	--
Financial Activities	4	22	\$970	4	19	\$1,097	-3	-13.6%	\$127	13.1%
Professional & Business Services	10	56	\$539	5	27	\$439	-29	-51.8%	(\$100)	-18.6%
Education & Health Services	13	190	\$873	14	189	\$895	-1	-0.5%	\$23	2.6%
Leisure & Hospitality	3	46	\$292	5	25	\$156	-21	-45.7%	(\$136)	-46.6%
Other Services	9	24	\$393	4	16	\$287	-8	-33.3%	(\$106)	-26.9%
Public Administration	7	53	\$447	7	55	\$545	2	3.8%	\$98	21.8%
SOUTHEAST SUBMARKET										
Total, All Industries	243	2,917	\$786	253	3,006	\$819	89	3.1%	\$33	4.2%
Natural Resources & Mining	--	--	--	--	--	--	--	--	--	--
Construction	11	156	\$1,251	12	198	\$1,227	42	26.9%	(\$24)	-1.9%
Manufacturing	17	525	\$1,059	18	534	\$1,057	9	1.7%	(\$2)	-0.2%
Trade, Transportation, Utilities	61	678	\$775	61	672	\$896	-6	-0.9%	\$122	15.7%
Information	--	--	--	--	--	--	--	--	--	--
Financial Activities	13	88	\$1,123	7	58	\$1,288	-30	-34.1%	\$165	14.7%
Professional & Business Services	--	--	--	8	18	\$699	--	--	--	--
Education & Health Services	21	616	\$739	24	649	\$761	33	5.4%	\$22	3.0%
Leisure & Hospitality	21	265	\$196	22	276	\$214	11	4.2%	\$18	8.9%
Other Services	29	142	\$527	28	132	\$565	-10	-7.0%	\$38	7.2%
Public Administration	3	79	\$568	3	83	\$555	4	5.1%	(\$13)	-2.3%
MINNESOTA										
Total, All Industries	173,853	2,893,868	\$1,072	181,857	2,918,102	\$1,100	24,234	0.8%	\$28	2.6%
Natural Resources & Mining	3,070	28,147	\$922	3,117	28,748	\$927	601	2.1%	\$5	0.5%
Construction	16,599	129,956	\$1,221	17,301	137,734	\$1,268	7,778	6.0%	\$47	3.8%
Manufacturing	8,467	321,082	\$1,248	8,355	323,915	\$1,261	2,833	0.9%	\$13	1.0%
Trade, Transportation, Utilities	37,901	551,004	\$924	39,037	544,985	\$949	-6,019	-1.1%	\$25	2.7%
Information	3,990	52,989	\$1,405	4,320	50,516	\$1,505	-2,473	-4.7%	\$100	7.1%
Financial Activities	15,797	179,034	\$1,606	16,158	183,945	\$1,621	4,911	2.7%	\$15	0.9%
Professional & Business Services	31,703	379,392	\$1,545	33,787	386,018	\$1,601	6,626	1.7%	\$56	3.6%
Education & Health Services	20,808	735,802	\$995	22,924	739,882	\$1,013	4,080	0.6%	\$18	1.8%
Leisure & Hospitality	15,307	290,862	\$425	15,832	294,108	\$440	3,246	1.1%	\$15	3.5%
Other Services	16,830	90,585	\$641	17,686	91,897	\$671	1,312	1.4%	\$30	4.7%
Public Administration	3,381	135,012	\$1,087	3,340	136,350	\$1,109	1,338	1.0%	\$22	2.0%

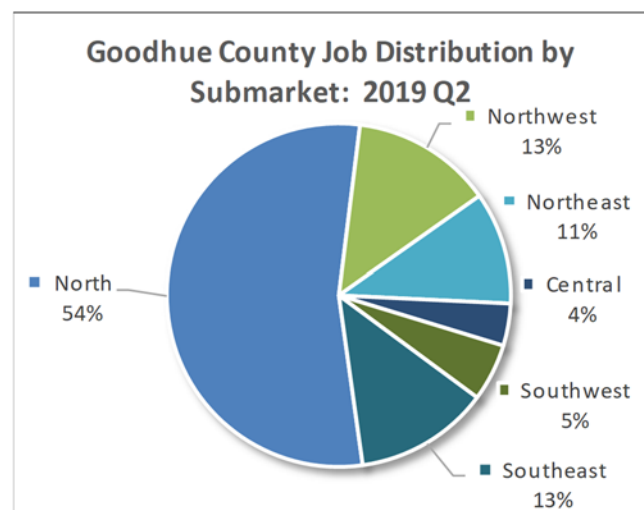
Sources: Minnesota Department of Employment and Economic Development; Maxfield Research & Consulting, LLC

EMPLOYMENT TRENDS

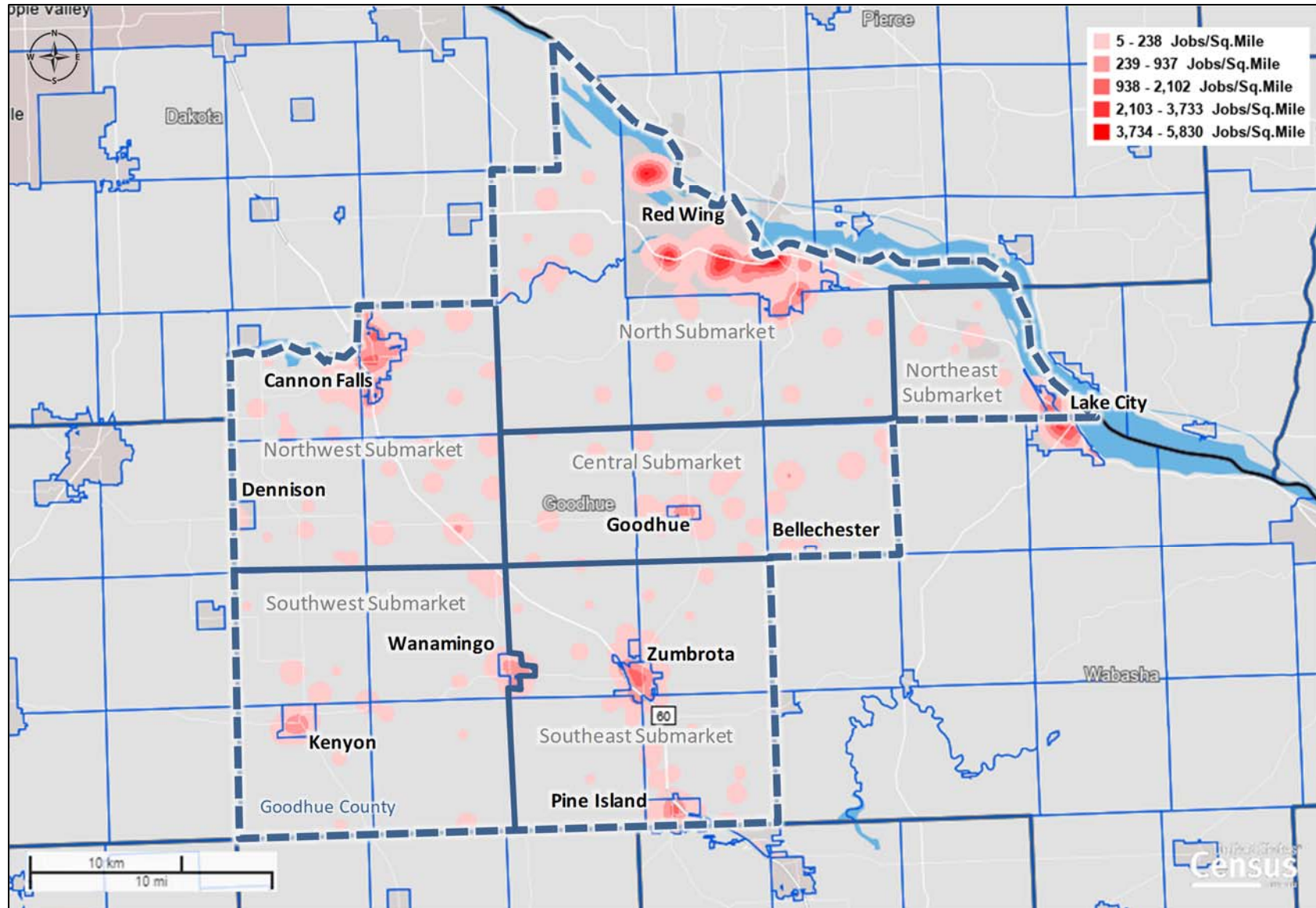
- Average weekly wages in Goodhue County (\$938) are -15% lower than Minnesota (\$1,100) and -4% lower than Southeast Minnesota (\$977). Highest average wages in Goodhue County are found in the Manufacturing (\$1,169), Construction (\$1,136), and Trade, Transportation and Utilities (\$1,093) sectors.
- A household earning the average weekly wage in the County (\$938) would be able to afford an apartment renting for \$1,219 per month to not exceed 30% of its monthly income on housing costs, much higher than the median asking rent for renter-occupied housing units in the County (\$684).
- Assuming that a potential home buyer has good credit and makes a 10% down payment, a household earning the average weekly wage in Goodhue County would be able to afford to purchase a home priced at \$194,000 or lower to not be cost-burdened (paying more than 30% of their income for housing).

	Average Weekly Wage	Affordable Monthly Rent	Affordable Home Sale Price
Goodhue County	\$938	\$1,219	\$194,000
North Submarket	\$1,023	\$1,330	\$212,000
Northwest Submarket	\$832	\$1,082	\$172,000
Northeast Submarket	\$645	\$839	\$134,000
Central Submarket	\$944	\$1,227	\$196,000
Southwest Submarket	\$832	\$1,082	\$172,000
Southeast Submarket	\$819	\$1,065	\$170,000
Minnesota	\$1,100	\$1,430	\$228,000

- The preceding figure highlights average wages by submarket in Goodhue County along with the maximum affordable rents and maximum affordable home sale prices (based on 30% of income) for each submarket.
- As depicted in the map on the following page and in the adjacent graph, the North Submarket contains the highest concentration of jobs in Goodhue County, followed by the Northwest and Southeast.
- The Central Submarket has the lowest employment concentration.
- Cities with the highest job totals include Red Wing (12,685), Lake City (2,439), and Cannon Falls (2,389).



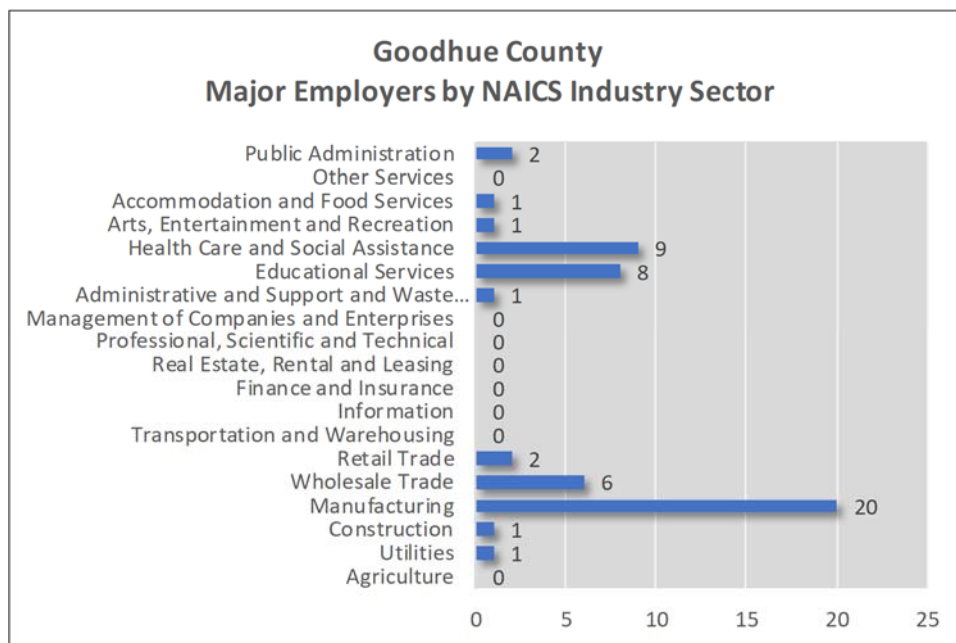
Employment Concentrations in Goodhue County



Major Employers

Employment Trends Table 6 on the following pages provides a summary of the major employers with 50 or more employees in Goodhue County (including the portions of Dennison, Lake City, and Pine Island located outside the County) by Submarket and City. The data was provided by several sources, including the City of Red Wing, the City of Wanamingo, Annual Financial Information and Operating Data Continuing Disclosure Reports from the Municipal Securities Rulemaking Board and ReferenceUSA.

- A total of 52 major employers (50 employees or more) were identified in Goodhue County.
- The North and Northwest Submarkets have the highest concentrations of major employers, with 14 and 13, respectively. There are nine major employers in the Southeast Submarket and seven each in the Northeast and Southwest. We identified two employers with 50 or more employees in the Central Submarket.
- The highest concentrations of major employers are found in the larger cities in Goodhue County, notably Red Wing with 14, Cannon Falls (12), Lake City (7), and Pine Island (5).
- Many of the major industry sectors are represented among these major employers, with the largest concentrations in Manufacturing (39%), Health Care and Social Assistance (17%), Educational Services (15%), and Wholesale Trade (12%).



- Goodhue County’s largest employers (500 or more employees) are concentrated in Red Wing (Treasure Island, Red Wing Shoe Co, Xcel Energy, Mayo Red Wing Health Center, BIC) and Lake City (Hearth and Home Technologies and Federal-Mogul).

EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 6			
MAJOR EMPLOYERS			
GOODHUE COUNTY			
2019			
Company	Industry	City	Employees
North Submarket			
Treasure Island	Casinos	Red Wing	1,550
Red Wing Shoe Co	Footwear Manufacturing	Red Wing	920
Xcel Energy	Nuclear Electric Power Generation	Red Wing	800
Mayo Red Wing Health Center	General Medical and Surgical Hospitals	Red Wing	750
BIC	Sign Manufacturing	Red Wing	525
Capital Safety	Textile Product Mills	Red Wing	475
ISD 256	Elementary and Secondary Schools	Red Wing	425
Goodhue Public Health	Home Health Care Services	Red Wing	354
St. Crispin Living Community	Nursing Care Facilities	Red Wing	189
MN Correctional Facility	Correctional Institutions	Red Wing	188
Express Services	Employment Placement Agencies	Red Wing	160
SB Foot Tanning Co	Leather and Hide Tanning and Finishing	Red Wing	157
St. James Hotel	Hotels and Motels	Red Wing	142
Prairie Island Indian Community	Tribal Government	Red Wing	125
Riedell Shoes Inc	Sporting and Athletic Goods Manufacturing	Red Wing	89
Northwest Submarket			
Cannon Equipment	Display Fixtures/Merchandising Solutions	Cannon Falls	275
ISD 252	Public elementary and secondary educations	Cannon Falls	211
Henkel Company	Manufacturing	Cannon Falls	203
Mayo Clinic Health Systems	Hospital and health care clinic	Cannon Falls	185
Gemini, Inc.	Signs and advertising displays manufacturing	Cannon Falls	175
Angels Care Center	Nursing home	Cannon Falls	115
Amesbury Group, Inc.	Plastic products manufacturing	Cannon Falls	110
Lorentz Meats	Meat processing and packaging	Cannon Falls	100
Family Fare Supermarket	Retail groceries	Cannon Falls	70
City of Cannon Falls	Government	Cannon Falls	68
Midwest-CBK	Giftware design & wholesale distribution	Cannon Falls	50
Gemstar Manufacturing, Inc.	Luggage & plastic products manufacturing	Cannon Falls	50
Syngenta	Farm Supplies Merchant Wholesalers	Dennison	80
Northeast Submarket			
Hearth and Home Technologies	Fireplace Manufacturers	Lake City	550
Federal-Mogul Corp	Other motor vehicle parts manufacturing	Lake City	500
Mayo Clinic Health System	Hospitals	Lake City	300
ISD 813	Public elementary and secondary education	Lake City	170
Valley Craft	Material Handling Equipment	Lake City	70
J&B Pallets	Wood Container & Pallet Manufacturing	Lake City	50
Pepin Heights Orchard	Fresh Fruit & Vegetable Merchant Wholesalers	Lake City	50
----- continued -----			

EMPLOYMENT TRENDS

EMPLOYMENT TRENDS TABLE 6 continued			
MAJOR EMPLOYERS			
GOODHUE COUNTY			
2019			
Central Submarket			
ISD 253	Elementary & secondary schools	Goodhue	75
Ag Partners CoOp Inc	Fertilizer Manufacturing	Goodhue	50
Southwest Submarket			
Foldcraft Co	Restaurant Equipment & Supplies	Kenyon	180
ISD 2172	Elementry & Secondary Schools	Kenyon	115
Kenyon Sunset Home	Nursing Care Facilities	Kenyon	85
Vertical Limit Holdings LLC	Radio Tower Repair/Maintenance	Wanamingo	208
Maple Island, Inc.	Dairy Products/Packaging	Wanamingo	143
ISD 2172	Public Education (Elementary School)	Wanamingo	102
Ag Partners (Cenex)	Agricultural Services	Wanamingo	54
Southeast Submarket			
ISD 255	Public education	Pine Island	203
Pine Haven Care Center	Nursing care facilities	Pine Island	100
Land O'Lakes, Inc.	Specialty foods	Pine Island	88
Farm Country Co-op	Farm products	Pine Island	70
DS Manufacturing	Coating/engraving	Pine Island	50
Dairy Farmers of America	Dairy Products Wholesaler	Zumbrota	180
Zumbrota Health Services	Nursing Care Facilities	Zumbrota	100
ISD 2805	Elementary & Secondary Schools	Zumbrota	60
Hub Food Center	Grocers - Retail	Zumbrota	50
Sources: City of Red Wing; City of Wanamingo; Municipal Securities Rulemaking Board; ReferenceUSA; Maxfield Research & Consulting, LLC			

Employer Survey

Maxfield Research surveyed representatives from a select group of the largest employers in Goodhue County and the surrounding area. Employers were asked their opinion regarding housing-related issues in the area, specifically whether the supply of suitable housing meets the needs of their workforce. The following points summarize our findings.

- Quality workforce housing, including a mix of apartments, townhomes, and smaller single-family homes is needed in the Red Wing area.
- Employees need to feel they can obtain quality housing at a reasonable price or they will continue to reside in other communities and commute to work. Sufficient affordable housing and lengthy commute times for some workers continue to be significant challenges to employers in attracting and retaining workers. All types of housing are needed including affordable single-family and owned and rented multifamily.
- In the Northwest Submarket, it can be difficult to attract workers and there is a lack of affordable housing for employees, particularly entry-level housing. Many new hires want to rent for a period before purchasing a home, but there is a lack of available rental housing.
- Several employers in the Northwest Submarket have plans to expand, but there is a labor shortage and wages are rising to compete for available labor. Housing is needed in the area to support labor force growth, particularly affordable rental housing.
- It was suggested that property taxes in Cannon Falls are too high and many builders and homebuyers end up purchasing or building new homes outside the City.
- In the Lake City area, it was suggested that there is not enough affordable rental product available for new/younger hires and lower-wage earners. New professional hires often have a difficult time finding entry-level homes to purchase.
- Much of the housing that is being built in the Lake City area seems to cater to the retirement community. There seems to be a limited supply of quality housing available to purchase or rent and housing is more affordable in other nearby communities.
- There seems to be a limited supply of existing quality housing in the Central Submarket (both rental housing and for-sale housing) and many employees end up needing to build due to the limited supply.
- The price for new construction homes is too high for many workers, particularly younger professionals with college debt. It was stated that there is a need for financing mechanisms to help buyers pay for new construction homes. Many workers have incomes high enough

EMPLOYMENT TRENDS

to pay the mortgage for a new construction home, but cash for a down payment is an issue especially for younger buyers.

- It was suggested that there is a large supply of residential lots and new housing developments available in the Southwest Submarket.
- There appears to be a shortage of mid-level rentals in the area targeting younger staff members, and these employees often end up renting older units or commuting from Rochester or other places where there are more suitable options that fit their life stage.
- Many families are drawn to the communities in the Southwest Submarket because housing is more affordable than other nearby communities.
- Many new hires in the Southeast Submarket look for places to rent, but rental rates seem to be high relative to the features and amenities offered provided in some of the older rental units. These older units however, are affordable to young moderate-wage earners.
- Established employees can typically find a home to purchase, but many have a spouse that works in Rochester and many of the cities in the area serve as a bedroom community of Rochester. Staff that have trouble finding suitable housing, will often end up buying or renting in a community outside the County.
- There appears to be a strong need for starter homes and modestly priced move-up housing. It was suggested that modestly priced move-up housing would fall in the \$180,000 to \$280,000 range.
- Most new construction homes in the area will sell for more than \$300,000 which is out of range for many young families. The Zumbrota-Mazeppa School District has a construction class that builds and sells a home each year and it is difficult from them to build any kind of new home for under \$260,000. The last few homes that they constructed were sold to older couples without children, and they're currently building a slab-on-grade home to target older buyers.
- Many employers suggested that there is a strong need for "affordable" homes for families and that providing more senior housing could stimulate turnover of the more affordable housing stock.
- It can be challenging for workers to find housing in the employer's community, but the availability of housing has not necessarily had a negative impact on the ability of employers to hire. Staff typically finds housing in another community or relocates to another community to upgrade their housing and then commutes. Labor availability is the major impediment to hiring and affordable housing (owned/rented) is needed to support labor force growth in the County.

Introduction

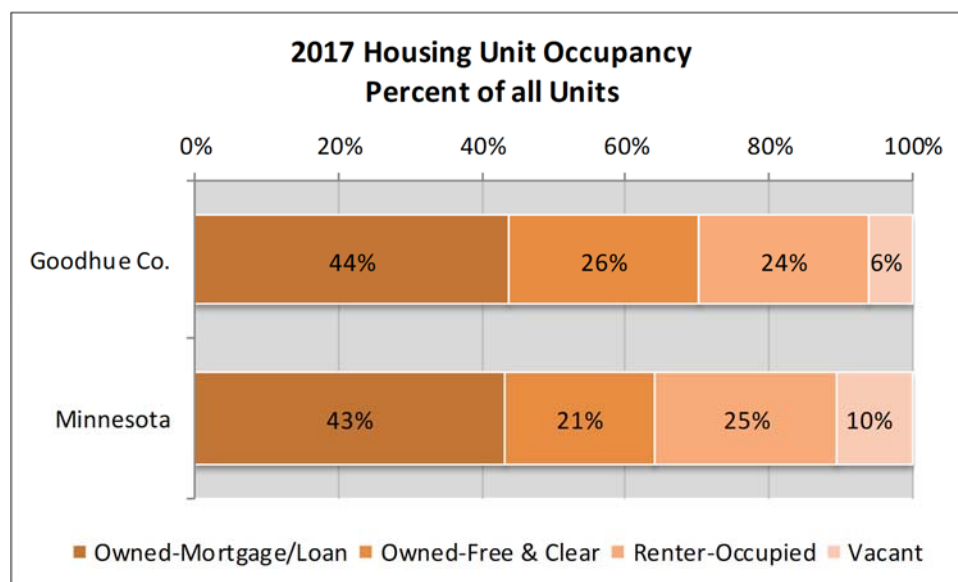
The variety and condition of housing in a community provides the basis for an attractive living environment. We examined the housing stock in Goodhue County (including the portions of Dennison, Lake City and Pine Island located outside the County) and its submarkets in comparison to Minnesota by reviewing data on the total number of housing units by occupancy status, housing type, age of the housing supply, and residential construction trends. Housing unit is defined as a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Householder refers to the person in whose name the housing unit is owned or rented.

Housing Unit Occupancy

Housing unit occupancy is a key variable used to assess neighborhood stability. Housing Characteristics Table 1 on the following pages shows the total number of housing units, as well as the occupancy status in 2010 and 2017. This data is sourced from the U.S. Census (2010) and the 2013-2017 American Community Survey (2017), the most recent data available.

The Census’ definition of a vacant housing unit includes: units that were listed for sale or for rent at the time of the Census survey; units that have been rented or sold but were not yet occupied; seasonal housing (vacation or second homes); and, “other” vacant housing. Other vacant housing units include housing for migratory workers, housing units held for occupancy of a caretaker, and units in the foreclosure process.

- As of 2017, Goodhue County contained an estimated 22,932 housing units, approximately 94.0% of which are occupied (21,548 units) and 6.0% are vacant (1,320 units). By comparison, Minnesota had an estimated occupancy rate 89.5% (10.5% vacancy rate) in 2017.



HOUSING CHARACTERISTICS

- Approximately 70% of the County’s housing units were owner-occupied in 2017, 24% were renter-occupied, and the remaining 6% were vacant. By comparison, 64% of the housing units in Minnesota were owner-occupied, 25% were renter-occupied, and 11% were vacant.
- Of the owner-occupied housing units in Goodhue County, approximately 62% were owned with a mortgage or loan (44% of all housing units) and 38% were owned free and clear (26% of all housing units). In Minnesota, 67% of the owner-occupied units were owned with a mortgage or loan and 33% were owned free and clear.
- Goodhue County occupancy rates increased from 91.6% in 2010, with renter-occupancy increasing while the percentage of owner-occupied units experienced a small decrease. In Minnesota, occupancy increased from 88.9% in 2010, with an increase occurring in the percentage of renter-occupied units (owner-occupancy declined slightly).

HOUSING CHARACTERISTICS TABLE 1									
HOUSING UNIT OCCUPANCY									
GOODHUE COUNTY MARKET AREA									
----- Goodhue County Submarkets -----									
	Goodhue Co.		North		Northwest		Northeast		
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	
2017	Total Housing Units	22,932	100%	8,912	100%	3,369	100%	3,556	100%
	Occupied Units	21,548	94.0%	8,424	94.5%	3,214	95.4%	3,021	85.0%
	Owner-Occupied	16,094	70.2%	5,867	65.8%	2,572	76.3%	2,381	67.0%
	mortgage or loan	10,036	43.8%	3,847	43.2%	1,680	49.9%	1,260	35.4%
	free and clear	6,058	26.4%	2,020	22.7%	892	26.5%	1,121	31.5%
	Renter-Occupied	5,454	23.8%	2,557	28.7%	642	19.1%	640	18.0%
	Vacant Units	1,384	6.0%	488	5.5%	155	4.6%	535	15.0%
	For Rent	200	0.9%	95	1.1%	6	0.2%	67	1.9%
	For Sale Only	263	1.1%	88	1.0%	48	1.4%	48	1.3%
	Seasonal/Recreational	533	2.3%	75	0.8%	20	0.6%	410	11.5%
Rented/Sold, Not Occupied	112	0.5%	85	1.0%	22	0.7%	0	0.0%	
Other	276	1.2%	145	1.6%	59	1.8%	10	0.3%	
2010	Total Housing Units	22,798	100%	9,030	100%	3,400	100%	3,478	100%
	Occupied Units	20,883	91.6%	8,403	93.1%	3,172	93.3%	2,885	82.9%
	Owner-Occupied	16,137	70.8%	6,053	67.0%	2,580	75.9%	2,288	65.8%
	mortgage or loan	10,909	47.9%	4,073	45.1%	1,848	54.4%	1,419	40.8%
	free and clear	5,228	22.9%	1,980	21.9%	732	21.5%	869	25.0%
	Renter-Occupied	4,746	20.8%	2,350	26.0%	592	17.4%	597	17.2%
	Vacant Units	1,915	8.4%	627	6.9%	228	6.7%	593	17.1%
	For Rent	493	2.2%	192	2.1%	105	3.1%	52	1.5%
	For Sale Only	443	1.9%	138	1.5%	43	1.3%	109	3.1%
	Seasonal/Recreational	515	2.3%	117	1.3%	27	0.8%	345	9.9%
Rented/Sold, Not Occupied	87	0.4%	41	0.5%	7	0.2%	15	0.4%	
Other	377	1.7%	139	1.5%	46	1.4%	72	2.1%	

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HOUSING CHARACTERISTICS

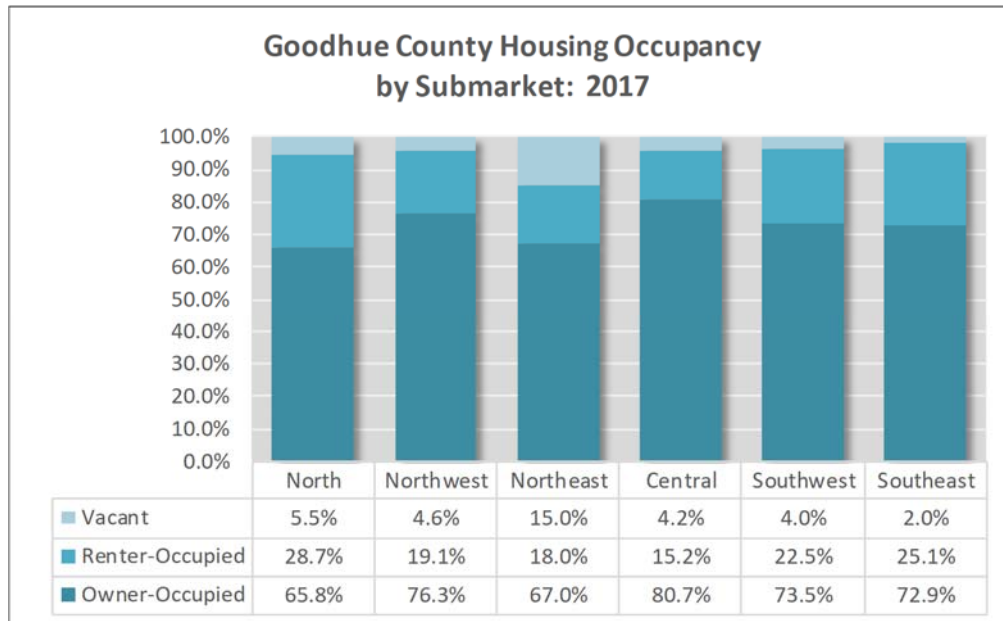
HOUSING CHARACTERISTICS TABLE 1 continued							
HOUSING UNIT OCCUPANCY							
GOODHUE COUNTY MARKET AREA							
----- Goodhue County Submarkets -----							
	Central		Southwest		Southeast		Minnesota
	No.	Pct.	No.	Pct.	No.	Pct.	Pct.
2017	Total Housing Units	1,127	100%	2,015	100%	3,953	100%
	Occupied Units	1,080	95.8%	1,935	96.0%	3,874	89.5%
	Owner-Occupied	909	80.7%	1,482	73.5%	2,883	64.1%
	mortgage or loan	566	50.2%	890	44.2%	1,793	43.0%
	free and clear	343	30.4%	592	29.4%	1,090	21.1%
	Renter-Occupied	171	15.2%	453	22.5%	991	25.4%
	Vacant Units	47	4.2%	80	4.0%	79	10.5%
	For Rent	22	2.0%	10	0.5%	0	1.1%
	For Sale Only	0	0.0%	8	0.4%	71	0.8%
	Seasonal/Recreational	5	0.4%	18	0.9%	5	5.6%
Rented/Sold, Not Occupied	0	0.0%	5	0.2%	0	0.7%	
Other	20	1.8%	39	1.9%	3	2.3%	
2010	Total Housing Units	1,054	100%	2,010	100%	3,826	100%
	Occupied Units	996	94.5%	1,845	91.8%	3,582	88.9%
	Owner-Occupied	832	78.9%	1,519	75.6%	2,865	64.9%
	mortgage or loan	555	52.7%	986	49.1%	2,028	47.3%
	free and clear	277	26.3%	533	26.5%	837	17.7%
	Renter-Occupied	164	15.6%	326	16.2%	717	24.0%
	Vacant Units	58	5.5%	165	8.2%	244	11.1%
	For Rent	11	1.0%	62	3.1%	71	2.0%
	For Sale Only	15	1.4%	44	2.2%	94	1.3%
	Seasonal/Recreational	8	0.8%	9	0.4%	9	5.6%
Rented/Sold, Not Occupied	6	0.6%	8	0.4%	10	0.4%	
Other	18	1.7%	42	2.1%	60	1.8%	

Sources: US Census; 2013-2017 American Community Survey; Maxfield Research & Consulting, LLC

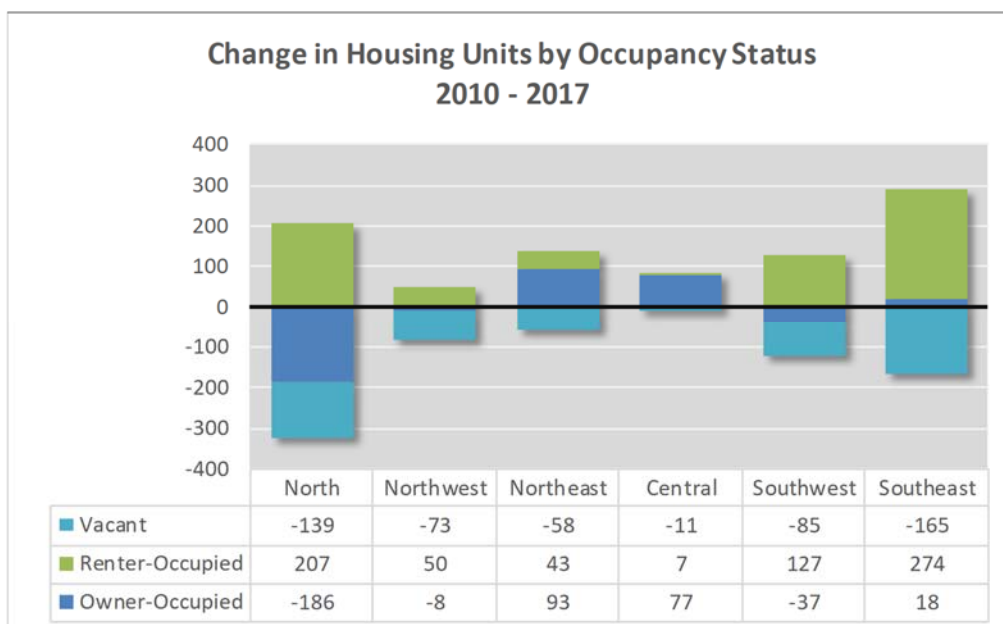
- With 6.0% of housing units vacant, Goodhue County's vacancy rate was low in 2017 relative to Minnesota which had a 10.5% housing vacancy rate.
- Among the 1,384 vacant housing units in Goodhue County, nearly 39% (533) are classified as seasonal/recreational compared to 54% of vacant units in Minnesota. Another 20% of the vacant units in the County (276) were classified as "other" compared to 22% of the vacant units in Minnesota. "Other" vacant housing units include housing for migratory workers, housing units held for occupancy of a caretaker, and units in the foreclosure process.
- Goodhue County's housing inventory expanded by an estimated 134 housing units (0.6%) between 2010 and 2017, with a 3.2% increase (665 units) in occupied housing units against a -27.7% decline (-531 units) in vacant housing units.

HOUSING CHARACTERISTICS

- As illustrated in the following graph, the Central Submarket had the highest home ownership rate in 2017, at 80.7%, while the North Submarket had the highest proportion of renter-occupied housing units (28.7%). The Northeast Submarket had the highest vacancy rate, at 15.0% of all housing units, although most of the vacant housing units in the Northeast Submarket are classified as seasonal/recreational properties.



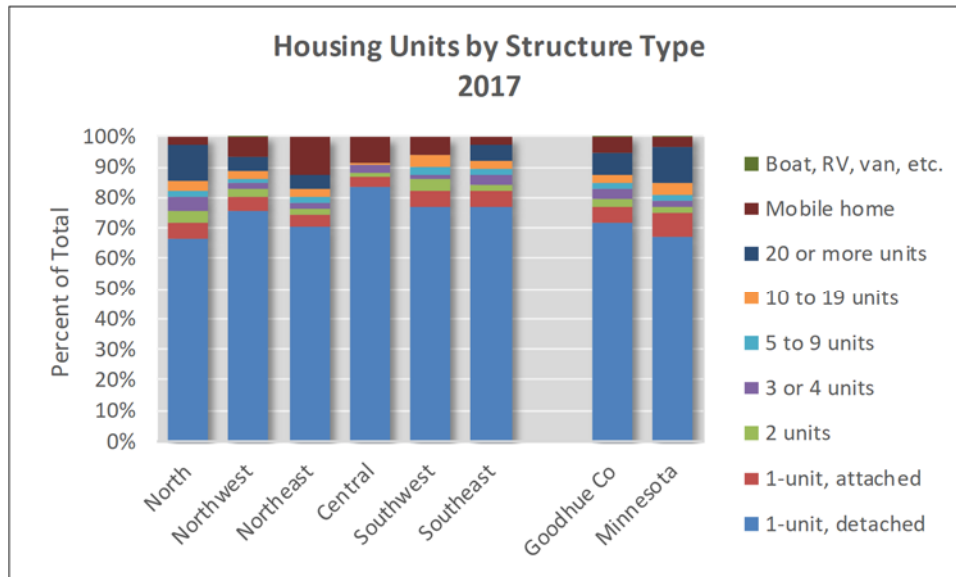
- The Southeast Submarket experienced the greatest growth in housing units between 2010 and 2017, adding 127 units with the largest growth occurring in renter-occupied units. Renter-occupied growth occurred in all six submarkets, while the Northeast and Central Submarkets experienced the greatest growth in owner-occupied housing.



Housing Stock by Structure Type

The data in Housing Characteristics Table 2 is sourced from the American Community Survey (“ACS”) which is an ongoing statistical survey administered by the U.S. Census Bureau. The current ACS highlights data collected between 2013 and 2017, the most recent data available. The following points summarize key findings.

- Single-family (one-unit) detached units are the most common housing structure type in Goodhue County, comprising 72% of all housing units, significantly higher than 67% of all housing units in Minnesota.
- The concentration of single-unit detached housing structures is highest in the Central (84%), Southeast (77%) and Southwest Submarkets (77%).



- Structures with 20 or more units contain the second highest number of housing units in the County, representing an estimated 6.9% of all housing units (1,578 units), while structures with 20 or more units contain 12.0% of all housing units in Minnesota. The North Submarket has, by far, the highest concentration of units in structures with 20 or more units in Goodhue County at 11.8% (1,049 units).
- Mobile homes represent 5.5% of the housing inventory in the County (1,266 units), with the largest concentration located in the Northeast Submarket with 437 units (12.3% of all housing units). By comparison, 3.4% of all housing units in Minnesota are mobile homes.
- An estimated 5.1% of housing units are attached single-family structures (1,80 units) in the County compared to 7.4% in Minnesota.

HOUSING CHARACTERISTICS

- Of the owner-occupied housing units in Goodhue County, roughly 87% are single-unit, detached structures (14,071 units), while 6% are in mobile homes (928) and 5% are in attached single-unit structures (757).
- Nearly 30% of the renter-occupied housing units in the County (1,620 units) are in single-unit, detached structures. Another 24% are in structures with 20 or more units and 11% are in structures with three or four units (593 units).

	----- Goodhue County Submarkets -----							
	Goodhue Co.		North		Northwest		Northeast	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total Housing Units	22,932	100%	8,912	100%	3,369	100%	3,556	100%
1-unit, detached	16,464	71.8%	5,896	66.2%	2,546	75.6%	2,497	70.2%
1-unit, attached	1,180	5.1%	510	5.7%	158	4.7%	144	4.0%
2 units	638	2.8%	342	3.8%	77	2.3%	60	1.7%
3 or 4 units	727	3.2%	398	4.5%	81	2.4%	70	2.0%
5 to 9 units	457	2.0%	179	2.0%	34	1.0%	92	2.6%
10 to 19 units	620	2.7%	275	3.1%	95	2.8%	82	2.3%
20 or more units	1,578	6.9%	1,049	11.8%	151	4.5%	174	4.9%
Mobile home	1,266	5.5%	263	3.0%	225	6.7%	437	12.3%
Boat, RV, van, etc.	2	0.0%	0	0.0%	2	0.1%	0	0.0%
Total Occupied Housing Units	21,548	100%	8,424	100%	3,214	100%	3,021	100%
Owner-Occupied	16,094	74.7%	5,867	69.6%	2,572	80.0%	2,381	78.8%
1-unit, detached	14,071	65.3%	5,051	60.0%	2,251	70.0%	1,978	65.5%
1-unit, attached	757	3.5%	419	5.0%	78	2.4%	82	2.7%
2 units	82	0.4%	39	0.5%	3	0.1%	0	0.0%
3 or 4 units	49	0.2%	17	0.2%	32	1.0%	0	0.0%
5 to 9 units	7	0.0%	7	0.1%	0	0.0%	0	0.0%
10 to 19 units	75	0.3%	46	0.5%	29	0.9%	0	0.0%
20 or more units	123	0.6%	70	0.8%	0	0.0%	53	1.8%
Mobile home	928	4.3%	218	2.6%	177	5.5%	268	8.9%
Boat, RV, van, etc.	2	0.0%	0	0.0%	2	0.1%	0	0.0%
Renter-Occupied	5,454	25.3%	2,557	30.4%	642	20.0%	640	21.2%
1-unit, detached	1,620	7.5%	640	7.6%	151	4.7%	261	8.6%
1-unit, attached	410	1.9%	83	1.0%	80	2.5%	62	2.1%
2 units	512	2.4%	267	3.2%	74	2.3%	57	1.9%
3 or 4 units	593	2.8%	306	3.6%	49	1.5%	70	2.3%
5 to 9 units	406	1.9%	172	2.0%	34	1.1%	58	1.9%
10 to 19 units	451	2.1%	179	2.1%	55	1.7%	49	1.6%
20 or more units	1,319	6.1%	894	10.6%	151	4.7%	70	2.3%
Mobile home	143	0.7%	16	0.2%	48	1.5%	13	0.4%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0	0.0%

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HOUSING CHARACTERISTICS

HOUSING CHARACTERISTICS TABLE 2 continued							
HOUSING UNITS BY STRUCTURE TYPE AND TENURE							
GOODHUE COUNTY MARKET AREA							
----- Goodhue County Submarkets -----							
	Central		Southwest		Southeast		Minnesota
	No.	Pct.	No.	Pct.	No.	Pct.	Pct.
Total Housing Units	1,127	100%	2,015	100%	3,953	100%	100%
1-unit, detached	942	83.6%	1,549	76.9%	3,034	76.8%	67.3%
1-unit, attached	38	3.4%	106	5.3%	224	5.7%	7.4%
2 units	10	0.9%	78	3.9%	71	1.8%	2.2%
3 or 4 units	34	3.0%	27	1.3%	117	3.0%	2.1%
5 to 9 units	0	0.0%	58	2.9%	94	2.4%	2.2%
10 to 19 units	7	0.6%	75	3.7%	86	2.2%	3.4%
20 or more units	0	0.0%	0	0.0%	204	5.2%	12.0%
Mobile home	96	8.5%	122	6.1%	123	3.1%	3.4%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0.0%
Total Occupied Housing Units	1,080	100%	1,935	100%	3,874	100%	100%
Owner-Occupied	909	84.2%	1,482	76.6%	2,883	74.4%	71.6%
1-unit, detached	826	76.5%	1,300	67.2%	2,665	68.8%	61.2%
1-unit, attached	18	1.7%	72	3.7%	88	2.3%	5.4%
2 units	3	0.3%	21	1.1%	16	0.4%	0.5%
3 or 4 units	0	0.0%	0	0.0%	0	0.0%	0.3%
5 to 9 units	0	0.0%	0	0.0%	0	0.0%	0.3%
10 to 19 units	0	0.0%	0	0.0%	0	0.0%	0.2%
20 or more units	0	0.0%	0	0.0%	0	0.0%	1.4%
Mobile home	62	5.7%	89	4.6%	114	2.9%	2.3%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0.0%
Renter-Occupied	171	15.8%	453	23.4%	991	25.6%	28.4%
1-unit, detached	92	8.5%	183	9.5%	293	7.6%	5.8%
1-unit, attached	15	1.4%	34	1.8%	136	3.5%	2.4%
2 units	5	0.5%	57	2.9%	52	1.3%	1.7%
3 or 4 units	24	2.2%	27	1.4%	117	3.0%	1.8%
5 to 9 units	0	0.0%	48	2.5%	94	2.4%	1.9%
10 to 19 units	7	0.6%	75	3.9%	86	2.2%	3.3%
20 or more units	0	0.0%	0	0.0%	204	5.3%	11.0%
Mobile home	28	2.6%	29	1.5%	9	0.2%	0.4%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%	0.0%

Sources: 2013-2017 American Community Survey; Maxfield Research & Consulting, LLC

- An estimated 9.8% of all detached single-unit structures are renter-occupied in Goodhue County (1,620 units) compared to 7.7% in Minnesota.
- The Southwest Submarket has the highest concentration of renter-occupied single-family homes, at 11.8% of all detached single-unit structures (183 units), followed by the North Submarket at 10.9% (640 units).

HOUSING CHARACTERISTICS

Age of Housing Stock

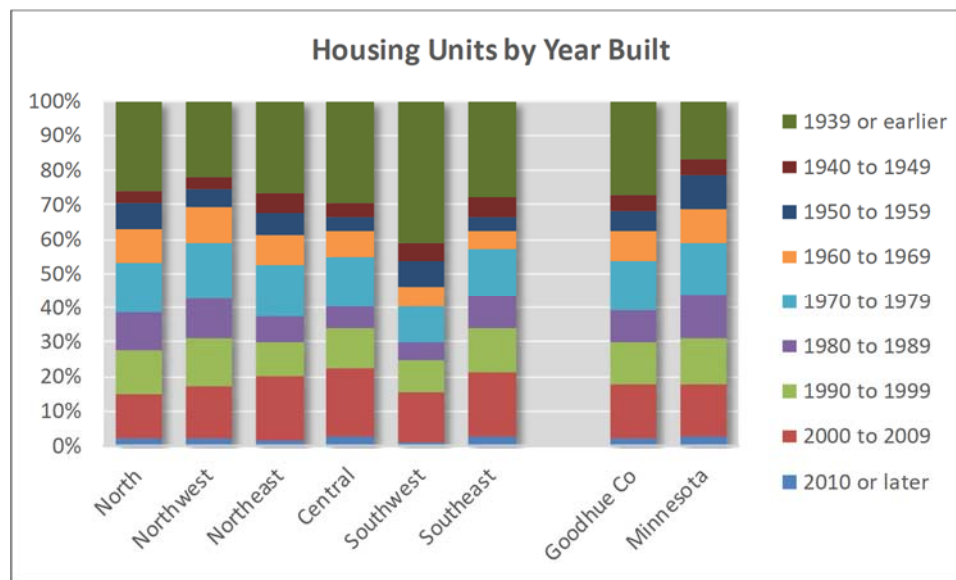
Similar to the structure type data presented in the previous table, housing age data presented in Housing Characteristics Table 3 is also sourced from the 2013-2017 American Community Survey. The table includes the number of housing units built prior to 1940 and during each subsequent decade. The Census Bureau began collecting year-built data in 1940.

- Over 27% of the County's housing units (6,246 units) were built prior to 1940, compared to 17% of all homes in Minnesota. While many homes built before 1940 may be in good condition, housing units this age are at risk of becoming substandard or functionally obsolete and maintenance costs are generally higher. Older housing is common in areas where declining populations and slower economic activity limit demand for new housing production.

HOUSING CHARACTERISTICS TABLE 3 HOUSING UNITS BY YEAR STRUCTURE BUILT GOODHUE COUNTY MARKET AREA								
----- Goodhue County Submarkets -----								
	Goodhue Co.		North		Northwest		Northeast	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total	22,932	100%	8,912	100%	3,369	100%	3,556	100%
2014 or later	96	0.4%	54	0.6%	13	0.4%	2	0.1%
2010 to 2013	334	1.5%	112	1.3%	47	1.4%	41	1.2%
2000 to 2009	3,590	15.7%	1,153	12.9%	512	15.2%	678	19.1%
1990 to 1999	2,798	12.2%	1,149	12.9%	475	14.1%	343	9.6%
1980 to 1989	2,181	9.5%	997	11.2%	387	11.5%	272	7.6%
1970 to 1979	3,269	14.3%	1,248	14.0%	545	16.2%	541	15.2%
1960 to 1969	1,991	8.7%	925	10.4%	362	10.7%	306	8.6%
1950 to 1959	1,432	6.2%	649	7.3%	180	5.3%	228	6.4%
1940 to 1949	995	4.3%	328	3.7%	100	3.0%	191	5.4%
1939 or earlier	6,246	27.2%	2,297	25.8%	748	22.2%	954	26.8%
----- Goodhue County Submarkets -----								
	Central		Southwest		Southeast		Minnesota	
	No.	Pct.	No.	Pct.	No.	Pct.	Pct.	
Total	1,127	100%	2,015	100%	3,953	100%	100%	
2014 or later	7	0.6%	0	0.0%	20	0.5%	0.8%	
2010 to 2013	25	2.2%	22	1.1%	87	2.2%	2.0%	
2000 to 2009	223	19.8%	293	14.5%	731	18.5%	14.6%	
1990 to 1999	128	11.4%	188	9.3%	515	13.0%	13.6%	
1980 to 1989	72	6.4%	98	4.9%	355	9.0%	12.9%	
1970 to 1979	162	14.4%	217	10.8%	556	14.1%	15.1%	
1960 to 1969	88	7.8%	109	5.4%	201	5.1%	9.7%	
1950 to 1959	47	4.2%	159	7.9%	169	4.3%	10.1%	
1940 to 1949	43	3.8%	103	5.1%	230	5.8%	4.6%	
1939 or earlier	332	29.5%	826	41.0%	1,089	27.5%	16.6%	
Sources: 2013-2017 American Community Survey; Maxfield Research & Consulting, LLC								

HOUSING CHARACTERISTICS

- Among the Goodhue County submarkets, Southwest has the highest concentration of homes built prior to 1940 (41% of the housing stock), followed by Central at 30%.
- Aside from the number of homes built prior to 1940, the 2000s was the most active decade in the County in terms of residential building activity. Nearly 16% of Goodhue County's housing stock was built from 2000 to 2009 (3,590 units). By comparison, 15% of Minnesota's housing stock was delivered during the 2000s.
- The Central Submarket was the most active during the 2000s, as 20% of the Submarket's housing supply was built during the decade (223 units). Over 19% of the housing units in the Northeast Submarket (678 units) were built in the 2000s.



- Housing unit production has dropped off sharply since the 2000s. An estimated 334 units were built from 2010 to 2013 in the County (1.5% of all units) and 96 units were constructed between 2014 and 2017 (0.4%).
- The North has been the most active submarket since 2010, adding 168 units (1.9% of the total), followed by the Southeast with 107 units (2.7%). Housing unit production has been slowest in the Southwest Submarket with the delivery of 22 units since 2010 (1.1%).
- An estimated 3,269 units in Goodhue County were built in the 1970s (14.3%) and 2,798 units were built in the 1990s (12.2%).
- The distribution of newer housing units (i.e. built in 1990 or more recently) in Goodhue County is very similar to Minnesota. An estimated 30% of the County's housing supply has been built since 1990 compared to 31% in Minnesota.

HOUSING CHARACTERISTICS

The following photographs represent a sample of the housing stock in Goodhue County.



Example of pre-1940's housing in Goodhue County



1960's era single-family neighborhood



Condominium project



2000s-era single-family subdivision



Former armory converted into apartment building in Zumbrota



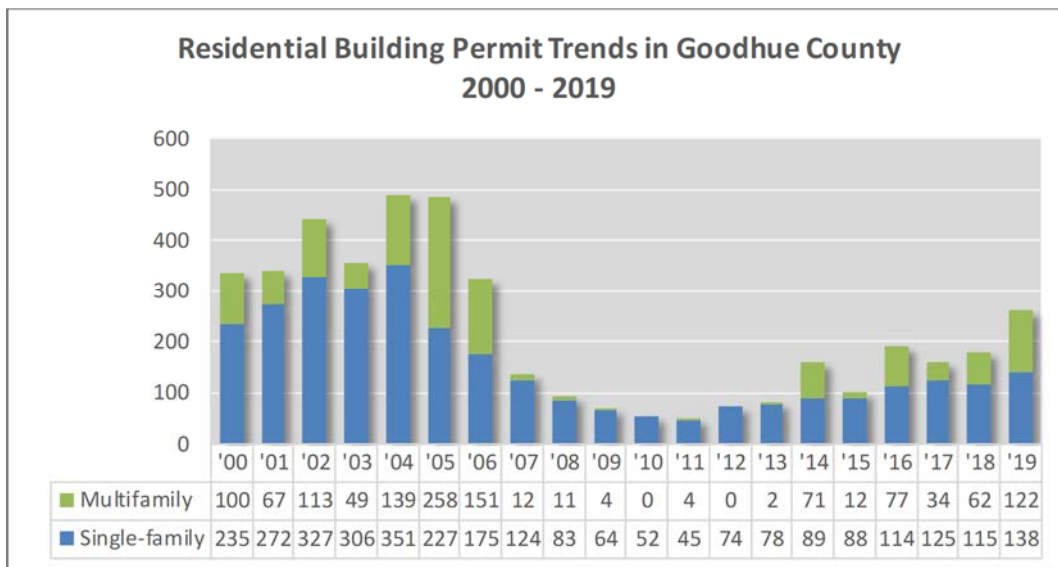
Twin home development

Residential Construction Trends

Housing Characteristics Table 4 on the following pages displays the number of units permitted for single-family homes and multifamily structures from 2000 through September 2019 in Goodhue County. Data includes the portions of Dennison, Lake City and Pine Island outside the County.

Single-family includes permits for detached single-family homes while multifamily includes for-sale attached single-family units (i.e. townhomes, twin homes), condominiums, and rental units. Building permit data was provided by the Cities of Lake City, Pine Island, Red Wing, Zumbrota and Goodhue County.

- From 2000 through September 2019, 4,370 new housing units were permitted in Goodhue County, for an average of 221 new units per year.



- An average of 396 new housing units were permitted annually in the County from 2000 through 2006.
- Residential construction activity dropped off in the County when the “housing bubble” burst in 2006, and home building activity declined to an average of 79 new units per year from 2007 through 2012.
- Housing development has increased in the County since the recession, averaging 167 new units per year between 2013 and 2019, although residential construction activity has not yet reached the pre-recession highs of the early 2000s.

HOUSING CHARACTERISTICS

**HOUSING CHARACTERISTICS TABLE 4
RESIDENTIAL BUILDING PERMIT TRENDS
GOODHUE COUNTY BY SUBMARKET AND CITY
2000 - 2019**

Year	NORTH SUBMARKET									
	Red Wing				Remainder			Submarket Total		
	SF	MF	Total		SF	MF	Total	SF	MF	Total
2000	30	20	50		18	0	18	48	20	68
2001	43	22	65		26	0	26	69	22	91
2002	36	20	56		36	0	36	72	20	92
2003	43	18	61		35	0	35	78	18	96
2004	47	75	122		32	0	32	79	75	154
2005	32	175	207		17	0	17	49	175	224
2006	29	121	150		16	0	16	45	121	166
2007	17	10	27		13	0	13	30	10	40
2008	8	9	17		13	0	13	21	9	30
2009	8	0	8		7	0	7	15	0	15
2010	11	0	11		4	0	4	15	0	15
2011	8	4	12		8	0	8	16	4	20
2012	8	0	8		8	0	8	16	0	16
2013	8	0	8		9	0	9	17	0	17
2014	17	0	17		8	0	8	25	0	25
2015	17	3	20		5	0	5	22	3	25
2016	10	64	74		9	0	9	19	64	83
2017	13	13	26		8	0	8	21	13	34
2018	10	14	24		9	0	9	19	14	33
2019 ytd	10	114	124		13	0	13	23	114	137
Annual Average	20.5	34.5	55.0		14.9	0.0	14.9	35.4	34.5	69.9

Year	NORTHWEST SUBMARKET											
	Cannon Falls			Dennison			Remainder			Submarket Total		
	SF	MF	Total	SF	MF	Total	SF	MF	Total	SF	MF	Total
2000	6	0	6	0	0	0	31	0	31	37	0	37
2001	8	0	8	2	0	2	29	0	29	39	0	39
2002	22	4	26	2	0	2	27	0	27	51	4	55
2003	0	0	0	3	0	3	33	0	33	36	0	36
2004	0	0	0	1	0	1	36	0	36	37	0	37
2005	0	0	0	2	0	2	27	0	27	29	0	29
2006	1	0	1	2	0	2	5	0	5	8	0	8
2007	0	0	0	1	0	1	11	0	11	12	0	12
2008	0	0	0	0	0	0	8	0	8	8	0	8
2009	1	0	1	0	0	0	8	0	8	9	0	9
2010	3	0	3	1	0	1	7	0	7	11	0	11
2011	0	0	0	0	0	0	2	0	2	2	0	2
2012	6	0	6	0	0	0	8	0	8	14	0	14
2013	5	2	7	0	0	0	8	0	8	13	2	15
2014	9	0	9	0	0	0	6	0	6	15	0	15
2015	3	1	4	0	0	0	10	0	10	13	1	14
2016	7	0	7	0	0	0	12	0	12	19	0	19
2017	14	3	17	0	0	0	9	0	9	23	3	26
2018	9	0	9	2	0	2	10	0	10	21	0	21
2019 ytd	12	0	12	1	0	1	11	0	11	24	0	24
Annual Average	5.4	0.5	5.9	0.9	0.0	0.9	15.1	0.0	15.1	21.3	0.5	21.8

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HOUSING CHARACTERISTICS

**HOUSING CHARACTERISTICS TABLE 4 continued
RESIDENTIAL BUILDING PERMIT TRENDS
GOODHUE COUNTY BY SUBMARKET AND CITY
2000 - 2019**

NORTHEAST SUBMARKET										
Year	Lake City				Remainder			Submarket Total		
	SF	MF	Total		SF	MF	Total	SF	MF	Total
	2000	26	14		40		8	0	8	34
2001	15	8	23		15	0	15	30	8	38
2002	36	58	94		21	0	21	57	58	115
2003	22	20	42		29	0	29	51	20	71
2004	29	38	67		37	0	37	66	38	104
2005	13	61	74		29	0	29	42	61	103
2006	19	15	34		10	0	10	29	15	44
2007	9	2	11		9	0	9	18	2	20
2008	7	0	7		7	0	7	14	0	14
2009	5	0	5		7	0	7	12	0	12
2010	6	0	6		4	0	4	10	0	10
2011	2	0	2		2	0	2	4	0	4
2012	3	0	3		6	0	6	9	0	9
2013	6	0	6		4	0	4	10	0	10
2014	4	69	73		3	0	3	7	69	76
2015	8	4	12		6	0	6	14	4	18
2016	10	6	16		7	0	7	17	6	23
2017	12	10	22		1	0	1	13	10	23
2018	10	4	14		2	0	2	12	4	16
2019 ytd	11	2	13		7	0	7	18	2	20
Annual Average	12.7	15.6	29.0		10.8	0.0	10.8	23.6	15.7	39.4

CENTRAL SUBMARKET										
Year	Goodhue				Remainder			Submarket Total		
	SF	MF	Total		SF	MF	Total	SF	MF	Total
	2000	4	0		4		9	0	9	13
2001	12	2	14		15	0	15	27	2	29
2002	25	8	33		21	0	21	46	8	54
2003	18	0	18		8	0	8	26	0	26
2004	9	4	13		34	0	34	43	4	47
2005	11	2	13		11	0	11	22	2	24
2006	8	6	14		6	0	6	14	6	20
2007	6	0	6		6	0	6	12	0	12
2008	3	0	3		5	0	5	8	0	8
2009	3	0	3		5	0	5	8	0	8
2010	3	0	3		7	0	7	10	0	10
2011	1	0	1		3	0	3	4	0	4
2012	0	0	0		0	0	0	0	0	0
2013	1	0	1		6	0	6	7	0	7
2014	1	0	1		4	0	4	5	0	5
2015	1	0	1		4	0	4	5	0	5
2016	3	0	3		6	0	6	9	0	9
2017	2	0	2		9	0	9	11	0	11
2018	5	0	5		8	0	8	13	0	13
2019 ytd	5	0	5		2	0	2	7	0	7
Annual Average	6.1	1.1	7.2		8.6	0.0	8.6	14.7	1.1	15.8

----- continued -----

HOUSING CHARACTERISTICS

HOUSING CHARACTERISTICS TABLE 4 continued
RESIDENTIAL BUILDING PERMIT TRENDS
GOODHUE COUNTY BY SUBMARKET AND CITY
2000 - 2019

Year	SOUTHWEST SUBMARKET											
	Kenyon			Wanamingo			Remainder			Submarket Total		
	SF	MF	Total	SF	MF	Total	SF	MF	Total	SF	MF	Total
2000	0	0	0	2	4	6	8	0	8	10	4	14
2001	8	5	13	0	8	8	4	0	4	12	13	25
2002	6	3	9	4	0	4	8	0	8	18	3	21
2003	10	0	10	0	0	0	13	0	13	23	0	23
2004	18	2	20	0	0	0	9	0	9	27	2	29
2005	8	10	18	0	0	0	5	0	5	13	10	23
2006	8	4	12	0	0	0	4	0	4	12	4	16
2007	6	0	6	0	0	0	3	0	3	9	0	9
2008	4	0	4	0	0	0	2	0	2	6	0	6
2009	2	0	2	0	0	0	2	0	2	4	0	4
2010	0	0	0	0	0	0	1	0	1	1	0	1
2011	0	0	0	1	0	1	1	0	1	2	0	2
2012	3	0	3	1	0	1	1	0	1	5	0	5
2013	3	0	3	1	0	1	2	0	2	6	0	6
2014	5	0	5	3	0	3	3	0	3	11	0	11
2015	2	0	2	0	0	0	2	0	2	4	0	4
2016	3	2	5	5	0	5	0	0	0	8	2	10
2017	7	0	7	6	0	6	1	0	1	14	0	14
2018	5	1	6	11	0	11	1	0	1	17	1	18
2019 ytd	6	0	6	9	0	9	0	0	0	15	0	15
Annual Average	5.3	1.4	6.6	2.2	0.6	2.8	3.5	0.0	3.5	11.0	2.0	13.0

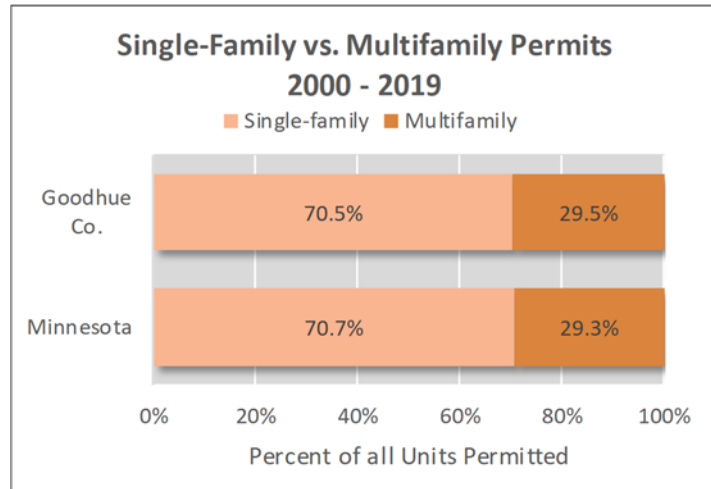
Year	SOUTHEAST SUBMARKET											
	Pine Island			Zumbrota			Remainder			Submarket Total		
	SF	MF	Total	SF	MF	Total	SF	MF	Total	SF	MF	Total
2000	36	58	94	39	4	43	18	0	18	93	62	155
2001	52	22	74	28	0	28	15	0	15	95	22	117
2002	42	14	56	21	6	27	20	0	20	83	20	103
2003	49	9	58	23	2	25	20	0	20	92	11	103
2004	34	18	52	36	2	38	29	0	29	99	20	119
2005	24	4	28	32	6	38	16	0	16	72	10	82
2006	27	1	28	26	4	30	14	0	14	67	5	72
2007	26	0	26	12	0	12	5	0	5	43	0	43
2008	10	0	10	8	2	10	8	0	8	26	2	28
2009	6	0	6	9	4	13	1	0	1	16	4	20
2010	3	0	3	0	0	0	2	0	2	5	0	5
2011	6	0	6	11	0	11	0	0	0	17	0	17
2012	7	0	7	17	0	17	6	0	6	30	0	30
2013	7	0	7	11	0	11	7	0	7	25	0	25
2014	9	0	9	10	2	12	7	0	7	26	2	28
2015	12	0	12	9	4	13	9	0	9	30	4	34
2016	16	3	19	19	2	21	7	0	7	42	5	47
2017	17	0	17	16	8	24	10	0	10	43	8	51
2018	15	38	53	13	4	17	5	1	6	33	43	76
2019 ytd	15	0	15	26	6	32	10	0	10	51	6	57
Annual Average	20.9	8.5	29.4	18.5	2.8	21.4	10.6	0.1	10.6	50.0	11.3	61.4

Notes: SF = Single Family; MF = Multifamily; 2019 data through September

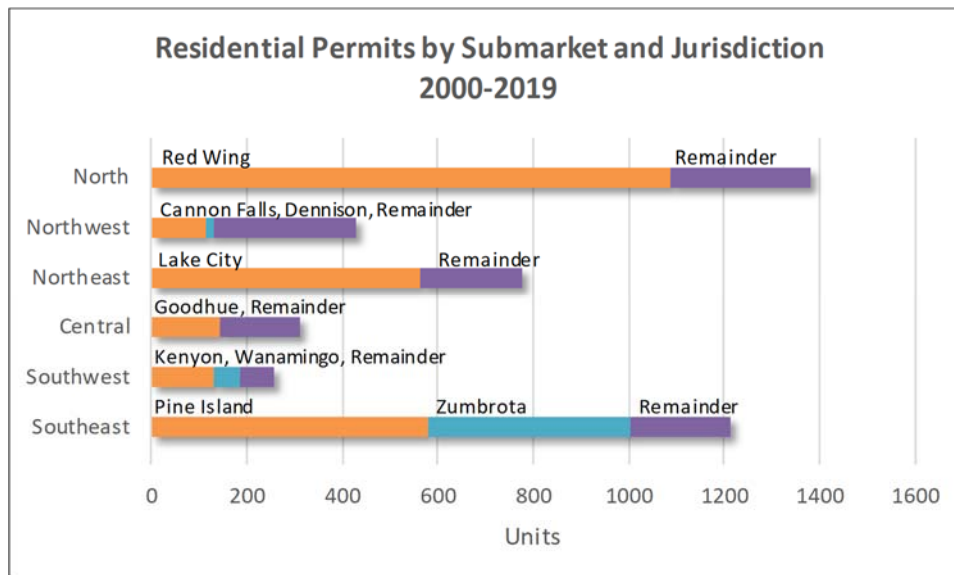
Sources: Goodhue County; Cities of Pine Island, Red Wing, and Zumbrota; HUD SOCDs; Maxfield Research & Consulting, LLC

HOUSING CHARACTERISTICS

- As illustrated in the adjacent graph, 70.5% of all residential units permitted in Goodhue County since 2000 have been single-family. The remaining 29.5% were multifamily units.
- These proportions are very similar to Minnesota, where 70.7% of the housing units permitted since 2000 were single-family and 29.3% were multifamily units.



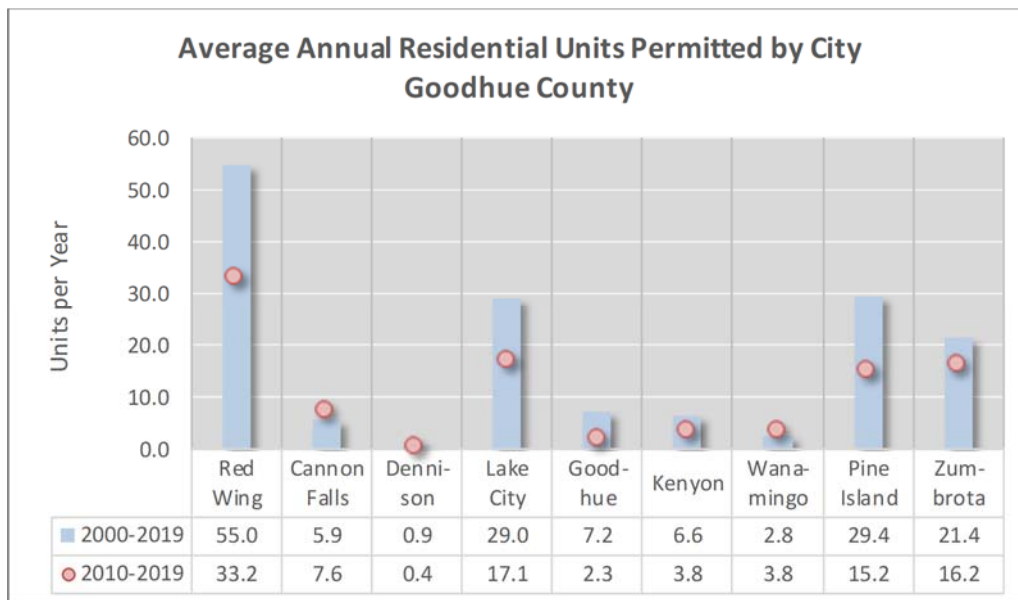
- The proportion of new multifamily units compared to detached single-family units has been climbing in recent years. From 2000 through 2012, roughly 28% of all permitted units in the County were multifamily, increasing to 34% of all permitted units since 2012. Similarly, 24% of all permitted units in Minnesota were multifamily between 2000 and 2012, compared to 43% of all new units since 2012.
- Housing construction has been most active in the North Submarket since 2000 with a total of 1,381 units permitted (1,087 in Red Wing), followed by the Southeast Submarket with 1,212 units (580 in Pine Island and 422 in Zumbrota).



- A total of 778 units was permitted in the Northeast Submarket (564 in Lake City), while there were 431 new units permitted in the Northwest (116 in Cannon Falls and 17 in Dennison). A total of 312 units were permitted in the Central Submarket (143 in Goodhue) since 2000.

HOUSING CHARACTERISTICS

- Red Wing is the development leader for multifamily units in the County, permitting an average of 34.5 units per year since 2000, followed by Lake City (15.6 units per year), and Pine Island (8.5 units per year). Pine Island is the single-family development leader, permitting an average of 20.9 new units per year since 2000, followed by Red Wing (20.5), and Zumbrota (18.5).
- The following graph illustrates the average annual number of housing units permitted for the cities in Goodhue County over the past 20 years (2000 through September 2019) compared to the recent ten-year average (2010 through September 2019).



- Over the past 20 years, permitting activity ranged from an average of 55.0 units per year in Red Wing to 0.9 units per year in Dennison.
- The pace of new residential construction activity has slowed over the past ten years in the County, ranging from 33.2 units per year in Red Wing to 0.4 units per year in Dennison from 2010 through September 2019.
- Except for Cannon Falls and Wanamingo, which experienced slight increases in new construction activity, all other cities have experienced notable decreases in the pace of new residential construction.
- Seventy-one percent of all new housing units were permitted in the various cities of Goodhue County between 2000 and 2019, while 29% were in the townships (1,239 total units), including 30% of the units from 2000 through 2010 and 25% since 2010. Among the townships, Florence Township (Northeast Submarket) had the highest new residential construction activity since 2010, with 38 permitted units, followed by Stanton Township (Northwest Submarket) with 27 and Vasa Township (North Submarket) with 25 permitted units.

Pending Residential Developments

Maxfield Research contacted City staff of the communities located in Goodhue County to identify any new residential developments that are proposed, planned or under construction that may satisfy a portion of future demand for housing in the County. The following points summarize pending housing developments in the County as of October 2019.

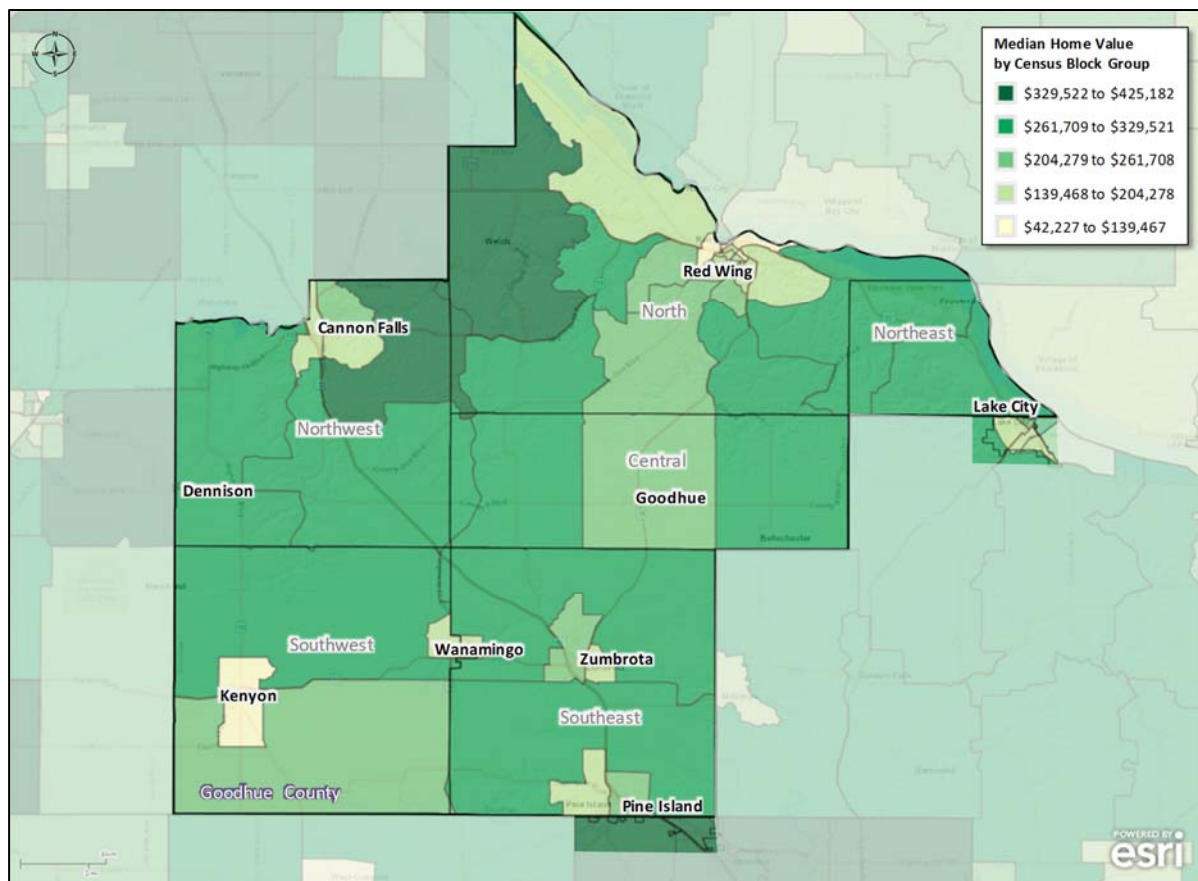
- Keller-Baartman Properties has a multi-phase residential development pending in the City of Red Wing, totaling 250 new housing units.
 - Phase I consists of Park Place Apartments, a 108-unit general occupancy apartment development, which is under construction at 540 Tyler Road with 40% of the units (43 units) affordable at 60% AMI and the remaining units (65 units) market rate.
 - The second phase will consist of 78 senior housing units, 40% of which (31 units) will be affordable at 60% AMI.
 - Additionally, there are 64 general occupancy rental townhomes planned, 40% of which (26 units) will be affordable at 60% AMI.
- The City of Lake City has approved a preliminary plat for Ponderosa Estates, a residential subdivision which will provide lots for four single-family homes off Hillwood Drive, south of County Road 5.
- The Lake City Economic Development Authority is working with Three Rivers Community Action on a possible Low-Income Housing Tax Credit rental development on the “Cemstone” Site which is situated west of Highway 63 and south of North 10th Street. At the time, this report was prepared, plans were conceptual and details such as development timing, number of units and target market (i.e. family households, elderly households) were not known.
- The Wanamingo Economic Development Authority (EDA) is considering a housing development on vacant land owned by the EDA along Mill Street, east of West Avenue. As proposed, the development would consist of five 600 to 700 square-foot slab on grade homes, which would be priced for-sale starting at approximately \$100,000. Plans were conceptual at the time this report was prepared, and the Site will need to be acquired by the developer and final plans approved prior to any development activity.
- The City of Wanamingo is also considering a proposal to rehabilitate an existing commercial building at 112 Main Street, a project that could potentially include renovating the second story into six apartment units. Plans are preliminary and the Site will need to be acquired by the developer and financing will need to be arranged prior to the start of construction.
- The Prairie Island Indian Community purchased roughly 1,200 acres of land in late 2018 at the former Elk Run bioscience park site in the Olmsted County portion of Pine Island for tribal housing. Plans are not final, but there are 150 members on the wait list for housing.

Owner-Occupied Housing Units by Value

Housing Characteristics Table 5 and the following map present data on housing values summarized in ranges and median value. Home value reflects the owner's estimate of how much the property (house and lot or condominium unit) would sell for if it were for sale. The information is estimated by ESRI.

- The estimated 2019 median owner-occupied home value is \$212,977 in Goodhue County, roughly -12% lower than the median of \$240,868 in Minnesota but 10% higher than Greater Minnesota (\$194,505).
- As illustrated on the following map, median home values are highest in the Census Block Group east of Cannon Falls with a median home value of \$358,333. The Census Block Groups encompassing the portion of Pine Island in Olmsted County have estimated median home values of \$352,907 and \$351,629.
- The lowest estimated median home value can be found in the North Submarket in the Block Group encompassing the Downtown area of Red Wing (\$80,702).

Estimated Median Home Value by Block Group



HOUSING CHARACTERISTICS

HOUSING CHARACTERISTICS TABLE 5 OWNER-OCCUPIED HOUSING UNITS BY VALUE GOODHUE COUNTY MARKET AREA 2019								
	----- Goodhue County Submarkets							
	Goodhue Co.		North		Northwest		Northeast	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Total	14,236	100%	5,806	100%	2,539	100%	2,345	100%
Less than \$50,000	640	4%	284	5%	133	5%	167	7%
\$50,000 to \$99,999	889	6%	460	8%	91	4%	118	5%
\$100,000 to \$149,999	2,272	16%	1,066	18%	248	10%	336	14%
\$150,000 to \$199,999	2,800	20%	1,321	23%	413	16%	444	19%
\$200,000 to \$249,999	1,992	14%	686	12%	348	14%	327	14%
\$250,000 to \$299,999	2,039	14%	765	13%	455	18%	277	12%
\$300,000 to \$399,999	1,637	11%	511	9%	427	17%	357	15%
\$400,000 to \$499,999	942	7%	346	6%	233	9%	97	4%
\$500,000 to \$749,999	688	5%	246	4%	145	6%	149	6%
\$750,000 to \$999,999	213	1%	74	1%	39	2%	57	2%
\$1,000,000 or more	124	1%	47	1%	7	0%	16	1%
Median Value*	\$212,977		\$191,370		\$254,011		\$216,437	
	----- Goodhue County Submarkets						State of MN	Greater MN*
	Central		Southwest		Southeast		Pct.	Pct.
	No.	Pct.	No.	Pct.	No.	Pct.		
Total	856	58%	1,474	81%	2,938	106%	100%	100%
Less than \$50,000	32	4%	83	6%	90	3%	4%	6%
\$50,000 to \$99,999	24	3%	176	12%	128	4%	7%	12%
\$100,000 to \$149,999	102	12%	375	25%	424	14%	10%	15%
\$150,000 to \$199,999	119	14%	254	17%	575	20%	17%	19%
\$200,000 to \$249,999	172	20%	193	13%	486	17%	16%	14%
\$250,000 to \$299,999	126	1%	144	2%	425	17%	14%	11%
\$300,000 to \$399,999	103	1%	149	3%	364	14%	17%	12%
\$400,000 to \$499,999	65	0%	45	1%	235	9%	8%	5%
\$500,000 to \$749,999	60	0%	28	0%	156	6%	6%	4%
\$750,000 to \$999,999	29	0%	10	0%	30	1%	1%	1%
\$1,000,000 or more	24	3%	17	1%	25	1%	1%	1%
Median Value*	\$243,895		\$170,276		\$225,926		\$240,868	\$194,504

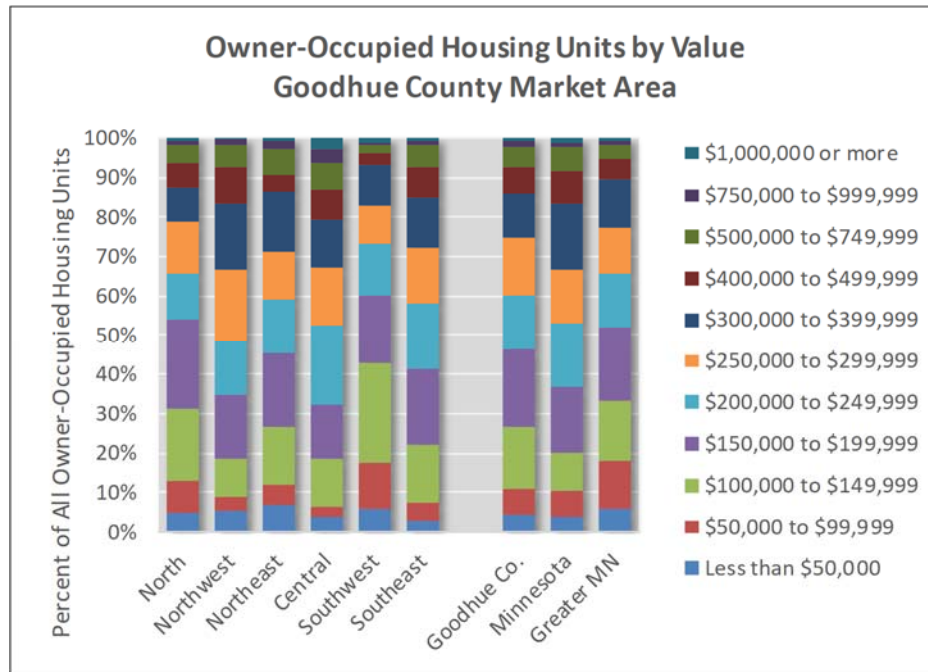
*Greater MN excludes seven Metro Area Counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington

Sources: ESRI; Maxfield Research & Consulting, LLC

- The largest proportion of owner-occupied housing units in Goodhue County is estimated to be valued in the \$150,000 to \$199,999 range with 20% of all owner-occupied units in the County, followed by homes valued in the \$100,000 to \$149,999 and \$250,000 to \$299,999 ranges (16% and 14%, respectively).
- By comparison, owner-occupied housing units valued in the \$300,000 to \$399,999 range comprise the highest proportion of homes in Minnesota (17%), while homes valued in the \$150,000 to \$199,999 make up the largest proportion in Greater Minnesota (19%).

HOUSING CHARACTERISTICS

- The Northwest Submarket has the highest distribution of higher-valued homes (units valued at \$300,000 or higher), at 34% of all owner-occupied housing units, followed by the Central and Northeast Submarkets (33% and 29%, respectively). An estimated 21% of all owner-occupied housing units in Goodhue County are valued at \$300,000 or higher, compared to 33% in Minnesota.



- The Southwest Submarket has the largest proportion of homes valued below \$100,000, at 18% of all owner-occupied housing units, followed by the North and Northeast Submarkets at 13% and 12%, respectively. An estimated 11% of all owner-occupied units in Goodhue County are valued below \$100,000, comparable to Minnesota (also 11%).
- Homes valued in the \$150,000 to \$199,999 range represent the highest proportion of homes in North (23%), Northeast (19%), and Southeast (20%) Submarkets.
- The largest distribution of homes in the Northwest Submarket are valued in the \$250,000 to \$299,999 range, while the highest proportion of homes in the Central Submarket are valued in the \$200,000 to \$249,999 range (20%).
- Owner-occupied housing units with estimated values in the \$100,000 to \$149,999 range represent the highest percentage of homes in the Southwest Submarket, at 25%.

HOUSING CHARACTERISTICS

Renter-Occupied Units by Asking Rent

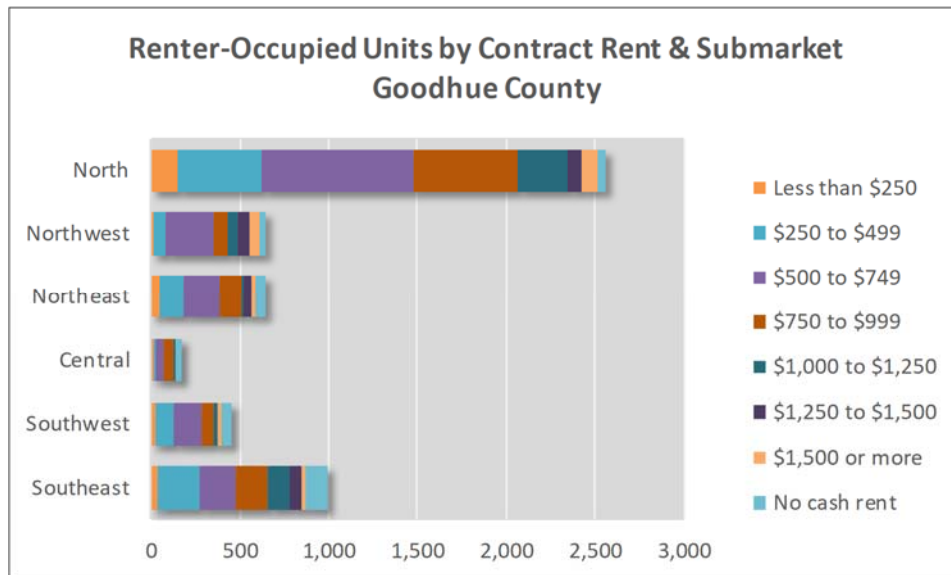
Housing Characteristics Table 6 presents information on the monthly housing costs for renters referred to as contract rent (also known as asking rent). Asking rent is the monthly rent agreed to regardless of any utilities, furnishings, fees, or services that may be included. Data is sourced from the 2013-2017 American Community Survey.

HOUSING CHARACTERISTICS TABLE 6 RENTER-OCCUPIED HOUSING UNITS BY CONTRACT RENT GOODHUE COUNTY MARKET AREA										
	----- Goodhue County Submarkets -----									
	Goodhue Co.		North		Northwest		Northeast			
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.		
Total:	5,454	100%	2,557	100%	642	100%	640	100%		
Median Asking Rent*	\$684		\$695		\$758		\$632			
Less than \$250	286	5.2%	150	5.9%	17	2.6%	47	7.3%		
\$250 to \$499	1,041	19.1%	476	18.6%	64	10.0%	141	22.0%		
\$500 to \$749	1,741	31.9%	856	33.5%	277	43.1%	199	31.1%		
\$750 to \$999	1,083	19.9%	580	22.7%	76	11.8%	129	20.2%		
\$1,000 to \$1,250	504	9.2%	282	11.0%	59	9.2%	3	0.5%		
\$1,250 to \$1,500	255	4.7%	80	3.1%	58	9.0%	50	7.8%		
\$1,500 or more	214	3.9%	92	3.6%	58	9.0%	22	3.4%		
No cash rent	330	6.1%	41	1.6%	33	5.1%	49	7.7%		
	----- Goodhue County Submarkets -----								State of MN	Greater MN^
	Central		Southwest		Southeast		Pct.	Pct.		
	No.	Pct.	No.	Pct.	No.	Pct.				
Total:	171	100%	453	100%	991	100%	100%	100%		
Median Asking Rent*	\$700		\$651		\$657		\$816	\$626		
Less than \$250	13	7.6%	24	5.3%	35	3.5%	6.1%	8.0%		
\$250 to \$499	13	7.6%	107	23.6%	240	24.2%	12.1%	21.8%		
\$500 to \$749	48	28.1%	156	34.4%	205	20.7%	22.4%	32.2%		
\$750 to \$999	54	31.6%	66	14.6%	178	18.0%	24.6%	17.3%		
\$1,000 to \$1,250	9	5.3%	27	6.0%	124	12.5%	13.8%	6.5%		
\$1,250 to \$1,500	0	0.0%	0	0.0%	67	6.8%	8.2%	3.3%		
\$1,500 or more	5	2.9%	17	3.8%	20	2.0%	8.5%	3.7%		
No cash rent	29	17.0%	56	12.4%	122	12.3%	4.3%	7.2%		
*Median contract rent for submarkets weighted by number of renter-occupied units in each county subdivision within their respective submarket; Greater MN weighted by number of units in each county										
^Excludes seven Metro Area Counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington										
Sources: 2013-2017 American Community Survey; Maxfield Research & Consulting, LLC										

- The median asking rent in Goodhue County was \$684 during the 2013-2017 ACS, approximately -16% lower than the median of \$816 in Minnesota but 9% higher than Greater Minnesota (\$626).

HOUSING CHARACTERISTICS

- Based on a 30% allocation of income to housing, a household in Goodhue County would need an income of about \$27,360 to afford the median monthly asking rent of \$684.
- Among the Goodhue County submarkets, the Northwest has the highest median asking rent at \$758 per month, followed by the Central (\$700) and North (\$695). Monthly rents are most affordable in the Northeast Submarket (\$632), followed by the Southwest (\$651), and Southeast (\$657).
- Approximately 94% of renters in the County are paying cash rent, with the highest proportion of units renting for between \$500 and \$749 per month (32%).
- Housing units without payment of rent (“no cash rent”) comprise roughly 6.1% of Goodhue County renter households compared to 4.3% in Minnesota. Typically, these units may be owned by a relative or friend who lives elsewhere whom allow occupancy without charge. Other sources may include caretakers or ministers occupying a residence without charge.
- The Southeast Submarket has the highest number of renter-occupied units without an asking rent with 122 (12% of all renter-occupied units). The Southwest has 56 units with no cash rent, representing 12% of all renter-occupied units in the Submarket.



- Units with asking rents in the \$500 to \$749 range represent the highest proportion of renter-occupied housing in the North (33.5%), Northwest (43.1%), Northeast (31.1%), and Southwest (34.4%) Submarkets.
- Renter-occupied housing units with asking rents in the \$250 to \$499 range represent the highest percentage of homes in the Southeast (24.2% of all renter-occupied units) Submarket, while units with rents in the \$750 to \$999 range represent the highest proportion of renter-occupied units in the Central Submarket (31.6%).

Introduction

Maxfield Research analyzed the for-sale housing market in Goodhue County by collecting data on home sales and home listings, the supply of residential lots in the submarkets and conducting interviews with area real estate professionals. Demand calculations for general occupancy for-sale housing in each of the six submarkets between 2019 and 2030 are provided.

This information on sales and active listings was obtained from the Minneapolis Area Association of Realtors and the Southeast Minnesota Association of Realtors and includes all transactions sold through a Realtor. Private sales (not sold on the Multiple Listing Service by a Realtor) are not included.

Home Sales

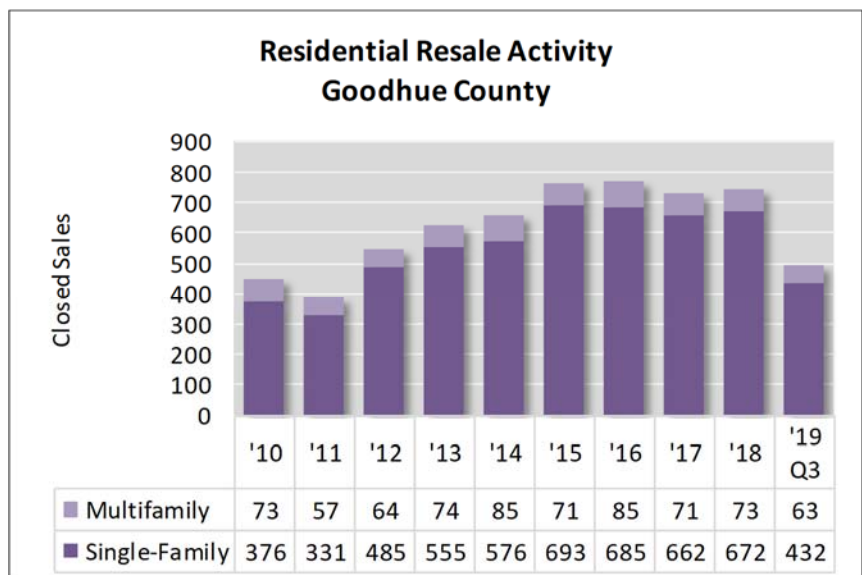
For-Sale Market Analysis Table 1 on the following page presents home resale (excludes new construction sales) data from 2010 through the third quarter of 2019 (January through September) for Goodhue County compared to the adjacent 16-County Minneapolis-Saint Paul Metropolitan Statistical Area (MSA). Data for Goodhue County includes the portions of Dennison, Lake City and Pine Island that are outside the County.

The table displays the median sale price, number of closed transactions and marketing time (average days on market) for all detached single-family residential resales (excludes new construction) and attached single-family (referred to as multifamily in this section of the report) residential resales which includes townhomes, twin homes and condominiums.

- From 2010 through the third quarter of 2019, there were 6,183 residential resales in Goodhue County. Since 2010, the County has averaged 632 resales per year.

- Residential resale activity in the County climbed steadily after dropping -14% between 2010 and 2011, peaking at 770 sales in 2016.

- Sales activity growth flattened in recent years, as 733 transactions were closed in 2017 and 745 transactions closed in 2018.

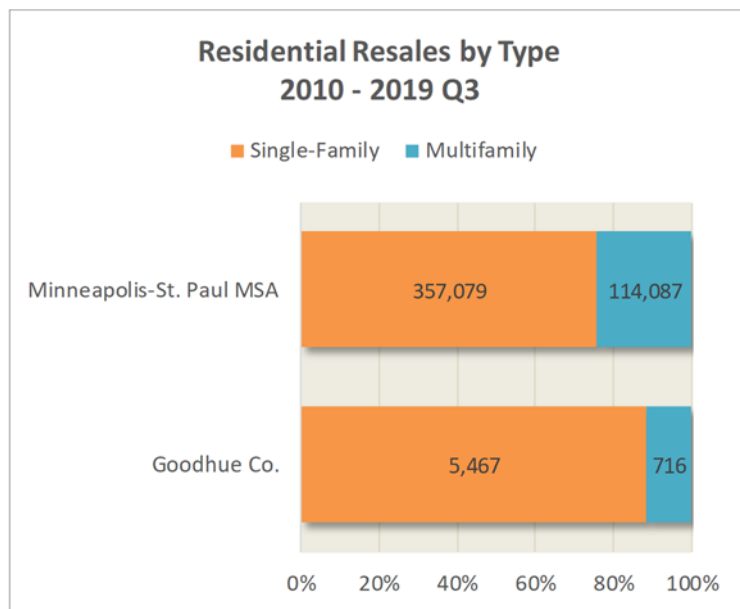


FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 1 RESIDENTIAL REALES ACTIVITY GOODHUE COUNTY MARKET AREA 2010 - 2019 Q3										
	Single-Family					Multifamily				
	Median Sale Price	% Change	Closed Sales	% Change	Avg. Days on Market	Median Sale Price	% Change	Closed Sales	% Change	Avg. Days on Market
Goodhue County										
2019 Q3	\$215,000	11.4%	432	--	74	\$194,500	12.8%	63	--	48
2018	\$192,950	2.9%	672	1.5%	70	\$172,500	1.5%	73	2.8%	74
2017	\$187,450	10.3%	662	-3.4%	84	\$169,900	4.9%	71	-16.5%	97
2016	\$170,000	2.7%	685	-1.2%	104	\$162,000	12.6%	85	19.7%	91
2015	\$165,500	10.3%	693	20.3%	110	\$143,900	15.1%	71	-16.5%	131
2014	\$150,000	3.4%	576	3.8%	135	\$125,000	-9.4%	85	14.9%	136
2013	\$145,000	8.2%	555	14.4%	140	\$138,000	9.5%	74	15.6%	174
2012	\$134,000	3.9%	485	46.5%	160	\$126,000	14.5%	64	12.3%	268
2011	\$129,000	-4.4%	331	-12.0%	193	\$110,000	-7.4%	57	-21.9%	203
2010	\$135,000	--	376	--	195	\$118,750	--	73	--	185
Minneapolis-St. Paul MSA										
2019 Q3	\$295,051	5.4%	29,980	--	48	\$209,828	7.6%	10,385	--	37
2018	\$279,900	7.7%	39,148	-5.1%	49	\$195,000	8.3%	13,770	-2.8%	36
2017	\$260,000	6.2%	41,270	-2.0%	57	\$180,000	5.9%	14,172	3.6%	44
2016	\$244,900	6.5%	42,091	4.7%	69	\$169,900	5.5%	13,678	9.1%	55
2015	\$229,900	6.9%	40,212	15.9%	81	\$161,000	4.2%	12,533	12.8%	65
2014	\$215,000	7.0%	34,701	-8.4%	84	\$154,500	8.8%	11,111	-0.7%	72
2013	\$201,000	14.7%	37,870	7.9%	85	\$142,000	18.3%	11,191	9.6%	80
2012	\$175,300	9.6%	35,106	18.3%	115	\$120,000	9.1%	10,213	11.9%	126
2011	\$160,000	-10.1%	29,683	9.9%	143	\$109,975	-14.3%	9,124	15.3%	162
2010	\$178,000	--	27,018	--	129	\$128,300	--	7,910	--	150

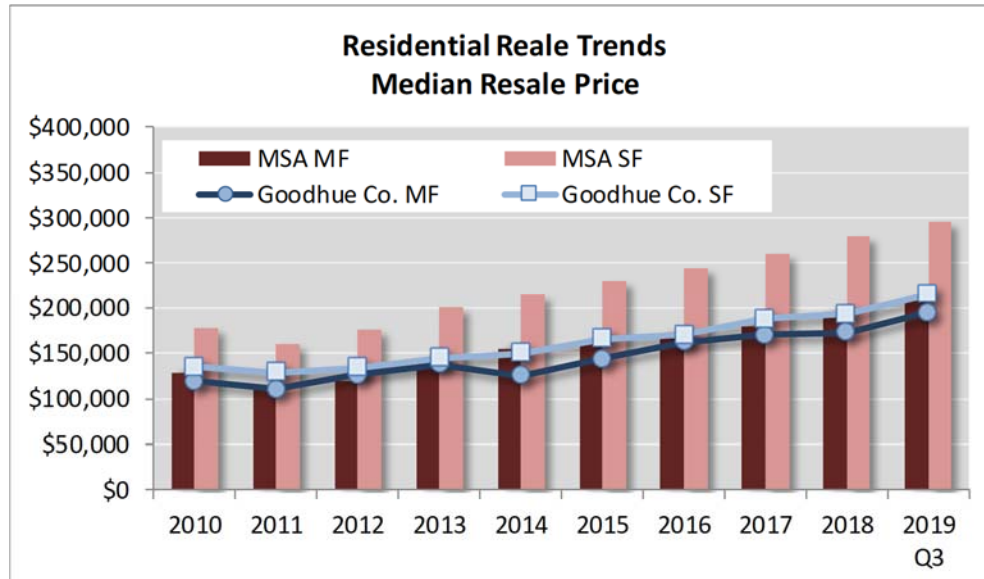
Sources: Minneapolis Area Association of Realtors; Southeast Minnesota Association of Realtors; Maxfield Research & Consulting, LLC

- As depicted in the adjacent graph, owned multifamily housing represents a modest share of Goodhue County's for-sale housing market, comprising 12% of all closed resales from 2010 through third quarter of 2019. The remaining 88% were detached single-family homes.
- By comparison, roughly 24% of all closed resale transactions in the Minneapolis-Saint Paul MSA were owned multifamily sales during the same period.



FOR-SALE MARKET ANALYSIS

- The median resale price for single-family homes through the first nine months of 2019 in Goodhue County is \$215,000, -27% lower than the Minneapolis-St. Paul MSA median sales price of \$295,051. The multifamily median sale price in the County (\$194,500) is -7% lower than the MSA median of \$209,828.



- Median resale prices for detached single-family homes have experienced steady growth in Goodhue County since dropping to \$129,000 in 2011. The median price has climbed to \$192,950 in 2018 and \$215,000 through the third quarter of 2019.
- Multifamily pricing has also experienced solid growth in the County since declining to a low of \$110,000 in 2011. With a median resale price of \$194,500 through the third quarter of 2019, owned multifamily pricing has increased nearly 77% since 2011.

For-Sale Market Analysis Table 2 on the following pages presents home sale data from 2010 through the first quarter of 2019 (January through March) for each of the six submarkets in the County. This data includes the portions of Dennison, Lake City, and Pine Island outside the County.

The table displays the median sale price, number of closed transactions and marketing time (average days on market) for all detached single-family residential resales and owned multifamily residential resales in each submarket.

- The North Submarket lead all Goodhue County submarkets in sales volume from 2010 through the third quarter of 2019 with 2,498 sales (40.4% of all sales in the County), followed by the Southeast Submarket with 1,090 closed sales (17.6%) and the Northwest Submarket with 985 sales (15.9%). There were 937 sale transactions in the Northeast Submarket (15.2%) and 514 sales in the Southwest Submarket (8.3%). Transaction volume was lowest in the Central Submarket with 159 sales (2.6%).

FOR-SALE MARKET ANALYSIS

- The North Submarket was the owned multifamily sales leader in the County from 2010 through third quarter 2019 with 307 closed sales (43% of all owned multifamily sales in the County), followed by Northeast with 181 (25%) and Northwest with 95 (13%). There were 93 owned multifamily sales in the Southeast (13%) and 33 in the Southwest (5%). The Central submarket had few owned multifamily sales, only seven, during the period.

	Single-Family					Multifamily				
	Median Sale Price	% Change	Closed Sales	% Change	Avg. Days on Market	Median Sale Price	% Change	Closed Sales	% Change	Avg. Days on Market
North Submarket										
2019 Q3	\$200,000	6.4%	177	--	71	\$150,000	8.3%	29	--	35
2018	\$188,000	7.4%	257	0.4%	74	\$138,500	6.6%	28	16.7%	28
2017	\$175,000	9.7%	256	-6.6%	81	\$129,950	-20.5%	24	-45.5%	53
2016	\$159,500	7.0%	274	5.4%	94	\$163,500	25.3%	44	22.2%	68
2015	\$149,000	-1.5%	260	23.8%	112	\$130,500	39.6%	36	-10.0%	125
2014	\$151,250	11.8%	210	-11.8%	144	\$93,500	-26.9%	40	21.2%	135
2013	\$135,250	5.7%	238	27.3%	157	\$127,900	44.5%	33	32.0%	185
2012	\$128,000	-1.5%	187	18.4%	163	\$88,500	-31.4%	25	13.6%	255
2011	\$130,000	1.0%	158	-9.2%	171	\$129,000	2.9%	22	-15.4%	206
2010	\$128,750	--	174	--	166	\$125,375	--	26	--	214
Northwest Submarket										
2019 Q3	\$274,000	11.8%	59	--	69	\$172,600	-17.2%	7	--	23
2018	\$245,000	4.3%	100	-2.9%	80	\$208,500	31.4%	10	25.0%	80
2017	\$234,900	14.0%	103	-7.2%	113	\$158,650	17.6%	8	-20.0%	82
2016	\$206,000	0.5%	111	0.9%	104	\$134,950	12.0%	10	150.0%	109
2015	\$205,000	8.0%	110	29.4%	115	\$120,450	-5.0%	4	-60.0%	48
2014	\$189,900	5.8%	85	-18.3%	156	\$126,750	4.1%	10	0.0%	115
2013	\$179,450	23.8%	104	23.8%	162	\$121,700	26.4%	10	0.0%	115
2012	\$145,000	14.9%	84	31.3%	207	\$96,250	-10.5%	10	-33.3%	372
2011	\$126,250	-20.6%	64	-8.6%	236	\$107,500	22.9%	15	36.4%	154
2010	\$159,000	--	70	--	241	\$87,500	--	11	--	252
Northeast Submarket										
2019 Q3	\$193,500	2.1%	67	--	110	\$259,900	6.5%	15	--	80
2018	\$189,450	14.8%	100	0.0%	85	\$244,000	8.4%	23	-14.8%	139
2017	\$165,000	4.8%	100	-4.8%	117	\$225,000	-5.7%	27	35.0%	151
2016	\$157,500	-6.3%	105	31.3%	141	\$238,500	26.6%	20	25.0%	154
2015	\$168,000	12.0%	80	-4.8%	133	\$188,450	5.3%	16	-11.1%	221
2014	\$150,000	6.3%	84	10.5%	142	\$179,000	-12.7%	18	20.0%	115
2013	\$141,050	-6.3%	76	-5.0%	127	\$205,000	21.3%	15	-21.1%	177
2012	\$150,500	25.4%	80	158.1%	162	\$169,000	11.4%	19	90.0%	337
2011	\$120,000	-16.1%	31	-6.1%	245	\$151,700	6.5%	10	-44.4%	306
2010	\$143,000	--	33	--	256	\$142,500	--	18	--	91

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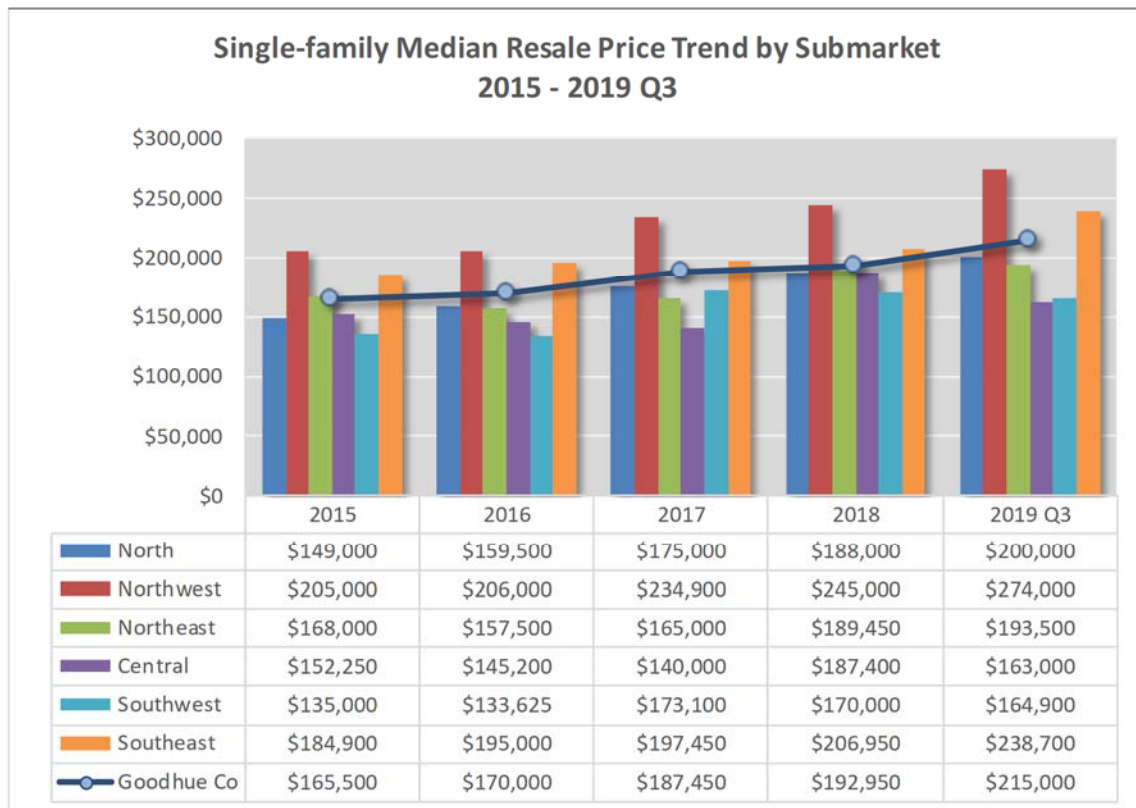
FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 2 continued										
RESIDENTIAL REALES ACTIVITY BY SUBMARKET										
GOODHUE COUNTY										
2010 - 2019 Q3										
	Single-Family					Multifamily				
	Median Sale Price	% Change	Closed Sales	% Change	Avg. Days on Market	Median Sale Price	% Change	Closed Sales	% Change	Avg. Days on Market
Central Submarket										
2019 Q3	\$163,000	-13.0%	8	--	38	\$209,000	23.9%	1	--	9
2018	\$187,400	33.9%	28	115.4%	67	\$168,750	--	2	--	195
2017	\$140,000	-3.6%	13	-40.9%	39	--	--	0	--	--
2016	\$145,200	-4.6%	22	-8.3%	76	\$182,500	--	1	--	80
2015	\$152,250	2.5%	24	20.0%	128	--	--	0	--	--
2014	\$148,500	6.1%	20	81.8%	104	--	--	0	--	--
2013	\$140,000	-17.1%	11	57.1%	165	--	--	0	--	--
2012	\$168,900	25.1%	7	-36.4%	143	\$147,500	--	2	--	29
2011	\$135,000	47.9%	11	37.5%	154	--	--	0	--	--
2010	\$91,250	--	8	--	212	\$160,000	--	1	--	321
Southwest Submarket										
2019 Q3	\$164,900	-3.0%	43	--	70	\$181,000	-22.0%	2	--	44
2018	\$170,000	-1.8%	67	19.6%	62	\$232,000	24.1%	1	-66.7%	26
2017	\$173,100	29.5%	56	16.7%	85	\$187,000	21.5%	3	0.0%	25
2016	\$133,625	-1.0%	48	-29.4%	116	\$153,900	2.6%	3	0.0%	77
2015	\$135,000	27.0%	68	13.3%	141	\$150,000	11.1%	3	-57.1%	190
2014	\$106,331	14.0%	60	100.0%	166	\$135,000	18.4%	7	40.0%	104
2013	\$93,250	2.9%	30	-34.8%	94	\$114,000	-16.8%	5	150.0%	156
2012	\$90,600	20.8%	46	58.6%	156	\$137,000	48.9%	2	-60.0%	53
2011	\$75,000	-18.9%	29	-14.7%	177	\$92,000	12.4%	5	150.0%	255
2010	\$92,500	--	34	--	173	\$81,850	--	2	--	354
Southeast Submarket										
2019 Q3	\$238,700	15.3%	78	--	59	\$195,000	26.6%	9	--	60
2018	\$206,950	4.8%	120	-10.4%	44	\$154,000	6.2%	9	0.0%	21
2017	\$197,450	1.3%	134	7.2%	48	\$145,000	25.0%	9	28.6%	89
2016	\$195,000	5.5%	125	-17.2%	92	\$116,000	7.2%	7	-41.7%	39
2015	\$184,900	23.3%	151	29.1%	73	\$108,200	2.3%	12	20.0%	34
2014	\$150,000	-3.2%	117	21.9%	86	\$105,750	14.0%	10	-9.1%	218
2013	\$154,950	17.8%	96	18.5%	93	\$92,790	2.3%	11	83.3%	200
2012	\$131,500	-13.0%	81	113.2%	104	\$90,700	4.4%	6	20.0%	82
2011	\$151,200	4.3%	38	-33.3%	169	\$86,900	0.5%	5	-66.7%	79
2010	\$145,000	--	57	--	170	\$86,500	--	15	--	79

Sources: Minneapolis Area Association of Realtors; Southeast Minnesota Association of Realtors; Maxfield Research & Consulting, LLC

FOR-SALE MARKET ANALYSIS

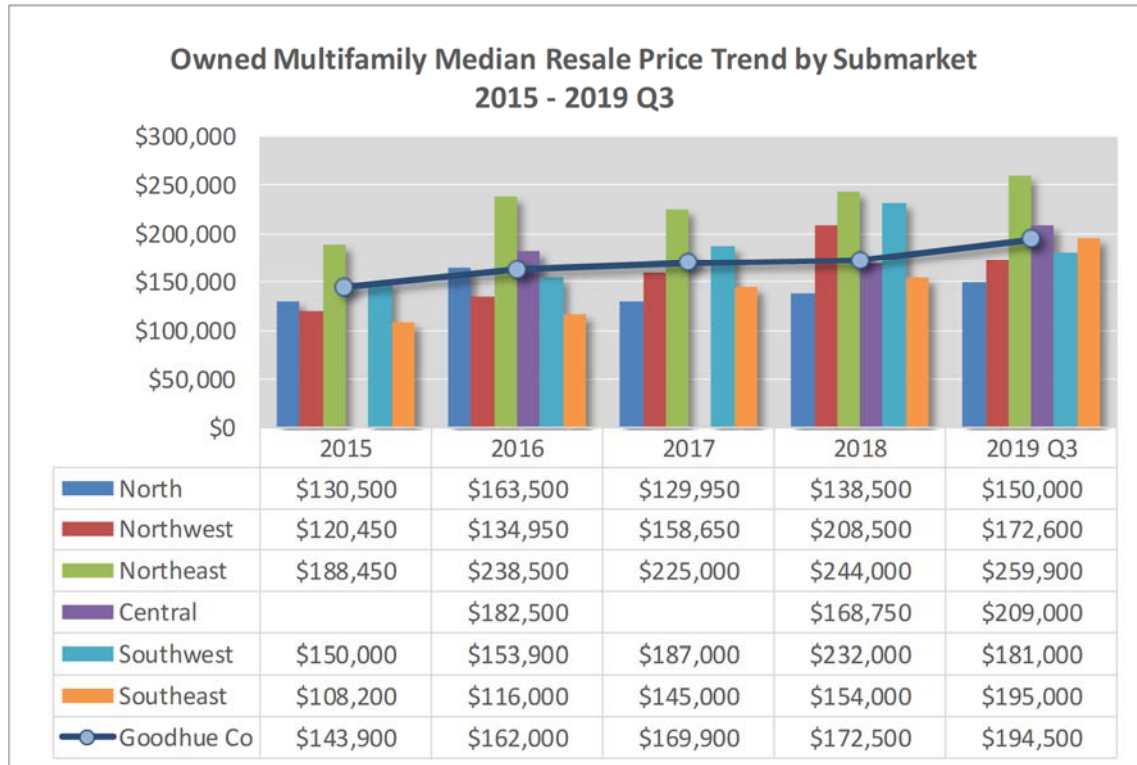
- As depicted in the following graph, median resale prices for single-family homes have consistently been highest in the Northwest and Southeast Submarkets.



- In 2019, the Northwest Submarket has the highest median resale price in the County at \$274,000 (27% higher than the countywide median), while the Southeast Submarket has a median resale price of \$238,700 (11% higher than the countywide median).
- The 2019 median resale prices for single-family homes in the North Submarket is -7% lower than the countywide median at \$200,000 while the median sale price in the Northeast Submarket is -10% lower at \$193,500. The median resale price for homes in the Central and Southwest Submarkets are -24% and -23% below the countywide median, at \$163,000 and \$164,900, respectively.
- Median resale prices have trended upwards in all six submarkets over the past several years. During the five-year period (2015 through 3Q 2019), median resale prices for single-family homes increased 30% in Goodhue County.
- The median resale price increased by 34% in the North and Northwest submarkets, while the Southeast increased 29% and the Southwest increased 22%. The Northeast and Central Submarkets had increases of 15% and 7%, respectively.

FOR-SALE MARKET ANALYSIS

- Median resale prices for owned multifamily units have also trended upwards in all six submarkets over the past several years. From 2015 through third quarter 2019, median resale prices for owned multifamily units increased 35% in Goodhue County, including increases of 80% in the Southeast, 43% in the Northwest, 38% in the Northeast, 21% in the Southwest and 15% in the North.
- Median resale prices for owned multifamily homes have consistently been highest in the Northeast, Southwest, and Central Submarkets.

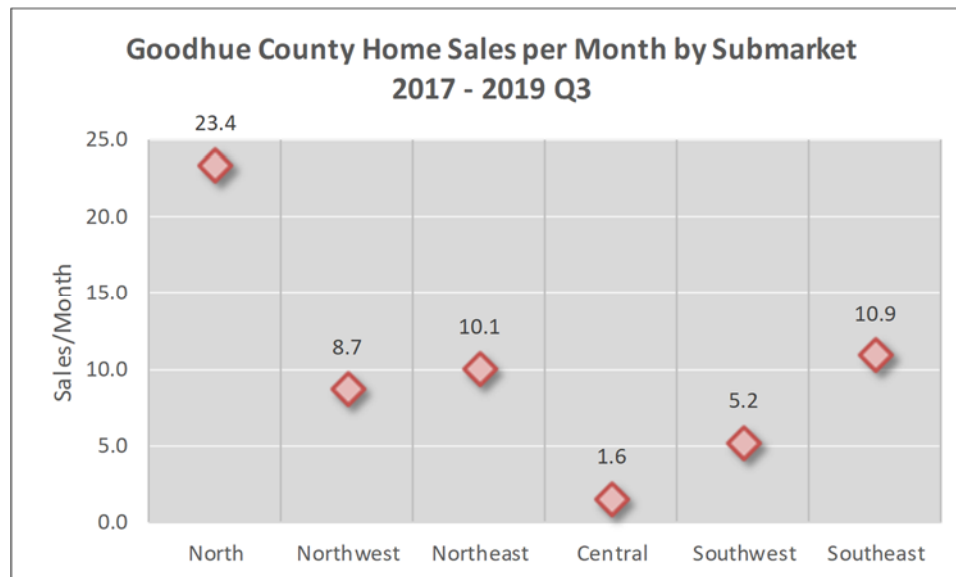


- In 2019, the Northeast Submarket has the highest median resale price in the County at \$259,900 (34% higher than the countywide median), while the Central Submarket has a median resale price of \$209,000 (8% higher than the countywide median). The Southeast Submarket median price of \$195,000 is comparable to the countywide median.
- The 2019 owned multifamily median resale prices in the Southwest Submarket is -7% lower than the countywide median at \$181,000 while the median sale price in the Northwest is -11% lower at \$172,600. The median resale price for homes in the North Submarket is -23% below the countywide median, at \$150,000.

FOR-SALE MARKET ANALYSIS

For-Sale Market Analysis Table 3 on the following page presents the price distribution for residential resales in Goodhue County by submarket from 2017 through September 2019.

- As depicted, detached single-family homes priced between \$200,000 and \$299,999 have been the most commonly purchased product in Goodhue County since 2017, representing 29% of all single-family sales. Single-family homes priced from \$150,000 to \$199,999 represented 28% of the sales, while 19% of the single-family homes were priced between \$100,000 and \$149,999.
- Single-family homes priced between \$200,000 and \$299,999 were the most commonly purchased product in the Northwest (40%) and Southeast (39%) Submarkets, while homes purchased in the \$150,000 to \$199,999 range were most common in the North (31%), Northeast (28%), and Central (49%) Submarkets. Single-family homes purchased in the \$100,000 to \$149,999 range were the most common product in the Southwest Submarket (30%).
- Of the multifamily units sold in Goodhue County since 2017, 34% were priced in the \$200,000 to \$299,999 range, while 28% were priced between \$150,000 and \$199,999 and 26% were priced from \$100,000 to \$149,999.
- Based on the 1,973 closed home sales since 2017, Goodhue County had an average of 59.8 residential resales per month, including 53.5 single-family sales per month and 6.3 owned multifamily sales per month.



- Since 2017, sales volume was most active in the North (23.4 sales per month), Southeast (10.9), Northeast (10.1), and Northwest (8.7) Submarkets. Sales volume was notably lower in the Central (1.6) and Southwest (5.2) Submarkets.

FOR-SALE MARKET ANALYSIS

**FOR-SALE MARKET ANALYSIS TABLE 3
RESIDENTIAL RESALES ACTIVITY - PRICE DISTRIBUTION
GOODHUE COUNTY
2017 - 2019 Q3**

	----- Goodhue County Submarkets -----															
	North		Northwest		Northeast		Central		Southwest		Southeast		Goodhue County			
	Closed Sales	% of Total	Closed Sales	% of Total	Closed Sales	% of Total	Closed Sales	% of Total	Closed Sales	% of Total	Closed Sales	% of Total	Closed Sales	% of Total		
Single-family																
Less than \$50,000	4	0.6%	2	0.8%	4	1.5%	0	0.0%	4	2.4%	3	0.9%	17	1.0%		
\$50,000 to \$99,999	44	6.4%	2	0.8%	15	5.6%	2	4.1%	17	10.2%	12	3.6%	92	5.2%		
\$100,000 to \$149,999	135	19.6%	17	6.5%	63	23.6%	10	20.4%	49	29.5%	55	16.6%	329	18.6%		
\$150,000 to \$199,999	215	31.2%	54	20.6%	75	28.1%	24	49.0%	42	25.3%	79	23.8%	489	27.7%		
\$200,000 to \$299,999	170	24.6%	105	40.1%	61	22.8%	9	18.4%	37	22.3%	128	38.6%	510	28.9%		
\$300,000 to \$399,999	73	10.6%	50	19.1%	32	12.0%	1	2.0%	15	9.0%	40	12.0%	211	11.9%		
\$400,000 to \$499,999	31	4.5%	25	9.5%	14	5.2%	2	4.1%	2	1.2%	13	3.9%	87	4.9%		
\$500,000 or more	18	2.6%	7	2.7%	3	1.1%	1	2.0%	0	0.0%	2	0.6%	31	1.8%		
Total	690	100%	262	100%	267	100%	49	100%	166	100%	332	100%	1,766	100%		
Multifamily																
Less than \$50,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$50,000 to \$99,999	11	13.6%	3	12.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	14	6.8%		
\$100,000 to \$149,999	38	46.9%	6	24.0%	0	0.0%	0	0.0%	0	0.0%	9	33.3%	53	25.6%		
\$150,000 to \$199,999	16	19.8%	7	28.0%	16	24.6%	2	66.7%	4	66.7%	12	44.4%	57	27.5%		
\$200,000 to \$299,999	14	17.3%	9	36.0%	39	60.0%	1	33.3%	2	33.3%	6	22.2%	71	34.3%		
\$300,000 to \$399,999	2	2.5%	0	0.0%	8	12.3%	0	0.0%	0	0.0%	0	0.0%	10	4.8%		
\$400,000 to \$499,999	0	0.0%	0	0.0%	1	1.5%	0	0.0%	0	0.0%	0	0.0%	1	0.5%		
\$500,000 or more	0	0.0%	0	0.0%	1	1.5%	0	0.0%	0	0.0%	0	0.0%	1	0.5%		
Total	81	100%	25	100%	65	100%	3	100%	6	100%	27	100%	207	100%		

*Includes resales from 2017 through the third quarter of 2019

Sources: Minneapolis Area Association of Realtors; Southeast Minnesota Association of Realtors; Maxfield Research & Consulting, LLC

Active Listings

For-Sale Market Analysis Table 4 presents a summary of detached single-family and owned multifamily homes listed for sale in Goodhue County, including the portions of Dennison, Lake City, and Pine Island outside the County. Owned multifamily includes condominiums, townhouses and twin homes.

- There were 228 homes listed for sale in Goodhue County as of October 2019. Over 86% of the for-sale listings (197 homes) were detached single-family homes and the remaining 14% (31 homes) were owned multifamily units.

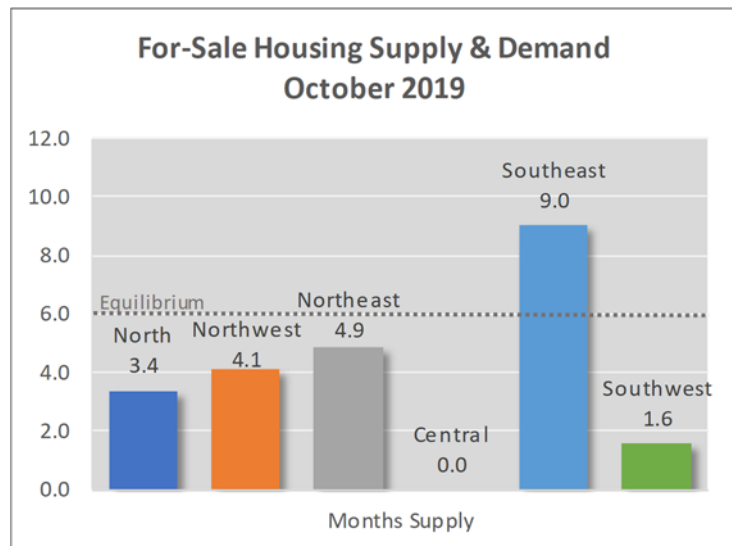
FOR-SALE MARKET ANALYSIS TABLE 4 HOMES LISTED FOR SALE GOODHUE COUNTY October 2019						
	Listings	% of Total	Median Year Built	Median Size	Median Price	Price per Sq. Ft.
Single-family Detached						
Less than \$50,000	0	0.0%	--	--	--	--
\$50,000 to \$99,999	9	3.9%	1919	853	\$89,900	\$105
\$100,000 to \$149,999	18	7.9%	1923	1,154	\$137,450	\$119
\$150,000 to \$199,999	28	12.3%	1911	1,753	\$184,700	\$105
\$200,000 to \$299,999	65	28.5%	1978	1,944	\$244,900	\$126
\$300,000 to \$399,999	46	20.2%	2001	2,393	\$350,500	\$146
\$400,000 to \$499,999	13	5.7%	1989	3,484	\$429,900	\$123
\$500,000 or more	18	7.9%	2001	4,115	\$689,750	\$168
Subtotal	197	86.4%	1973	2,027	\$259,900	\$128
Multifamily						
Less than \$50,000	0	0.0%	--	--	--	--
\$50,000 to \$99,999	0	0.0%	--	--	--	--
\$100,000 to \$149,999	5	2.2%	1984	1,005	\$130,000	\$129
\$150,000 to \$199,999	5	2.2%	2004	1,296	\$169,900	\$131
\$200,000 to \$299,999	12	5.3%	2018	1,278	\$242,450	\$190
\$300,000 to \$399,999	7	3.1%	2018	2,365	\$346,838	\$147
\$400,000 to \$499,999	0	0.0%	--	--	--	--
\$500,000 or more	2	0.9%	2001	2,889	\$623,500	\$216
Subtotal	31	13.6%	2005	1,353	\$239,900	\$177
Market Total	228	100%	1983	1,904	\$259,700	\$136

Sources: Minneapolis Area Association of Realtors; Southeast Minnesota Association of Realtors; Maxfield Research & Consulting, LLC

- The median asking price for single-family homes in the County was \$259,900, which was 21% higher than the median price of closed resales through the first nine months of 2019 (\$215,000). The median asking price for owned multifamily units is \$239,900, roughly 23% higher than the median price of closed owned multifamily resales in 2019 (\$194,500).

FOR-SALE MARKET ANALYSIS

- The median size of homes listed for sale was 1,904 square feet which equates to a median price per square foot of about \$136, based on a total median list price of \$259,700.
- With a median size of 2,027 square feet, the median price per square foot for single-family homes was \$128. Owned multifamily units are substantially smaller, at 1,353 square feet, but priced higher on a per square foot basis with a median price of \$177.
- Nearly 29% of the homes for sale in Goodhue County were built prior to 1940, with 13% of the homes being built before 1900. Another 20% of the homes were built in the year 2010 or more recently and 17% were constructed during the 2000s. Roughly 9% were built in the 1990s and 7% were built in the 1970s. An estimated 6% were built in the 1980s well as the 1960s, with 4% of the listed homes being built in the 1940s as well as the 1950s.
- Since 2017, the County has averaged 59.8 home sales per month. Based on the supply of available for-sale housing in the County (as of October 2019), there is a 3.8-month supply of homes available for sale on the market.
- Equilibrium in the for-sale housing market is generally considered to be a six-month supply of homes on the market. As such, it appears that the current inventory of available for-sale housing in Goodhue County is slightly undersupplied. By comparison, there is a 2.3-month supply of homes available across the Minneapolis-St. Paul MSA (2.5-month supply of single-family homes and 1.8-month supply of owned multifamily units).
- With 79 active listings, the North Submarket contains 35% of the homes for sale in the County, including 65 single-family home listings and 14 owned multifamily listings.
- There are 49 homes listed for sale in the Northeast Submarket (22% of the total) and 47 in the Southeast (21%). Another 36 homes are listed for sale in the Northwest Submarket (16%) and 17 listings in the Southwest (8%). There were no homes listed for sale in the Central Submarket.
- The adjacent graph illustrates the months supply of homes listed for sale by submarket. As shown, all but the Southeast Submarket have a below-equilibrium supply of homes for sale.



Vacant Residential Lots

For-Sale Market Analysis Table 5 summarizes the supply of vacant residential parcels in Goodhue County by submarket and jurisdiction. Data was provided by the City of Red Wing, the City of Wanamingo, the Goodhue County Geographic Information Systems (GIS) Office and the Goodhue County Assessor’s Office. Information for the portion of Pine Island in Olmsted County was obtained from the GIS Division of the Rochester-Olmsted Planning Department and data for the portion of Lake City in Wabasha County was obtained from the Wabasha County Assessor’s Department.

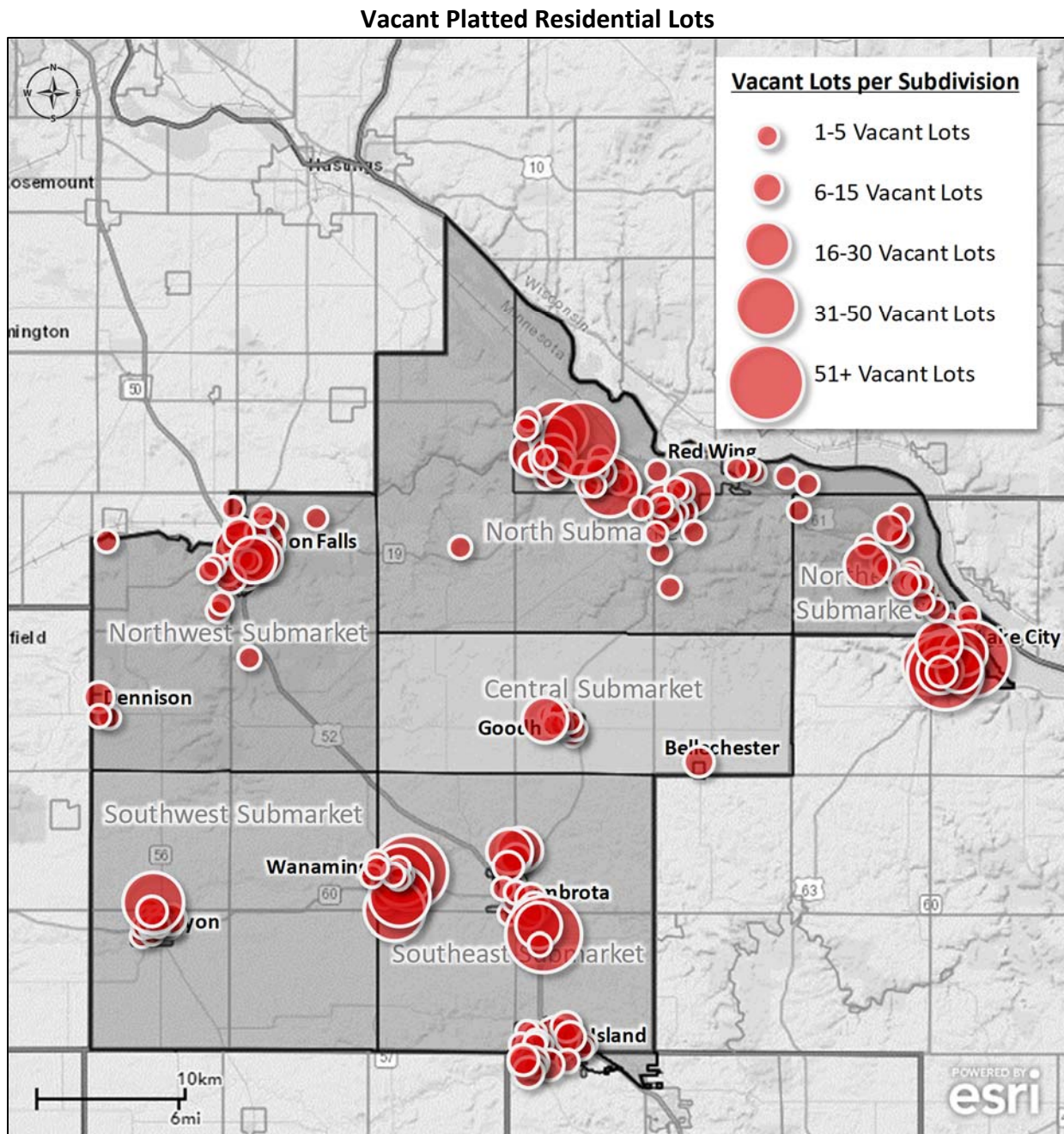
- There are currently 1,855 vacant residential lots in the area. Most of these lots are not currently being marketed for sale and may or may not be available for future development.
- As shown, the largest number of vacant lots is in the Northeast Submarket with 483 lots, including 389 in Lake City, followed by the North Submarket with 401 (340 in Red Wing), and the Southeast Submarket with 389 (230 in Zumbrota and 146 in Pine Island).

FOR-SALE MARKET ANALYSIS TABLE 5 VACANT RESIDENTIAL PARCELS GOODHUE COUNTY December 2019			
Goodhue County Total:			1,855
North Submarket	401	Central Submarket	52
Red Wing	340	Goodhue	41
<i>Remaining Jurisdictions</i>	<i>61</i>	<i>Remaining Jurisdictions</i>	<i>11</i>
Northwest Submarket	237	Southwest Submarket	293
Cannon Falls	182	Kenyon	84
Dennison^	14	Wanamingo	201
<i>Remaining Jurisdictions</i>	<i>41</i>	<i>Remaining Jurisdictions</i>	<i>8</i>
Northeast Submarket	483	Southeast Submarket	389
Lake City^	389	Pine Island^	146
<i>Remaining Jurisdictions</i>	<i>94</i>	Zumbrota	230
		<i>Remaining Jurisdictions</i>	<i>13</i>
*Goodhue County total includes portions of Pine Island and Lake City located outside County			
Sources: Goodhue County GIS Office; Goodhue County Assessor; City of Red Wing; City of Lake City; City of Wanamingo; Rochester-Olmsted Planning Department; Wabasha County Assessor; Maxfield Research & Consulting, LLC			

- The Central Submarket has the fewest vacant residential lots with 52 (41 in Goodhue), while the Northwest has 237 vacant lots (182 in Cannon Falls and 14 in Dennison) and there are 293 vacant lots in the Southwest Submarket (201 in Wanamingo and 84 in Kenyon).

FOR-SALE MARKET ANALYSIS

- The following map depicts the concentrations of vacant platted residential lots in the County by subdivision.



Residential Lot Supply

For-Sale Market Analysis Table 6 on the following pages identifies the supply of vacant residential lots in active subdivisions in each of the Cities located in Goodhue County. Single-family includes subdivisions platted for detached single-family homes while multifamily includes lots platted for attached single-family units (i.e. townhomes, twin homes).

Subdivisions are considered “active” if they currently have lots listed for sale, if there has been recent new construction activity in the subdivision, or if they have been platted since the year 2000. This data does not account for the quality and marketability of specific lots in these subdivisions. We exclude vacant lots in older subdivisions because we do not consider them as actively marketing.

This information was obtained from several sources including the City of Red Wing, the City of Lake City, the City of Wanamingo, Prairie Island Indian Community and Assessors data from Goodhue County, Olmsted County, and Wabasha County. Information in the table includes subdivision name, the year the subdivision was recorded, total number of lots, number of lots developed, the number of vacant lots, and the annual lot absorption. Annual lot absorption is determined by dividing the number of lots that have been developed by the number of years since the subdivision plat was recorded.

- There are 107 active subdivisions included in the table, totaling 3,340 residential lots. Approximately 81% of the lots are single-family (2,711) and the remaining 19% (629) are multifamily (i.e. townhome, twin home) lots. Additional single-family homes are being developed on land owned by the Prairie Island Indian Community in Welch Township. Twenty-four homes are in process scheduled for completion by end of 2021 with another 26 homes planned for completion by end of 2022. Multifamily and workforce housing is being considered for the future.
- Roughly 60% of the lots have been developed (2,004), including 1,714 single family lots (85% of the developed lots) and 290 multifamily lots (15%).
- There are also 1,336 lots that remain vacant, including 997 single-family lots (75% of all vacant lots) and 339 multifamily lots (25%).
- On average, the single-family subdivisions have absorbed lots at a rate of 1.1 lots per year (total annual lot absorption of 87.5), while the multifamily subdivisions have absorbed lots at a rate of 1.2 lots per year (total of 28.1 lots per year).
- As identified in the “Residential Lots for Sale” section of this report presented next, there are 198 lots listed for-sale in the County, as of October 2019. As such, it appears that many of these vacant lots are not being actively marketed through real estate agents, although owners and builders may be marketing lots separately.

FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 6 RESIDENTIAL LOT SUPPLY BY SUBDIVISION AND CITY GOODHUE COUNTY December 2019						
Submarket/Subdivision Name	City	Total Lots	Year Recorded	Developed Lots	Vacant Lots	Annual Lot Absorption
Goodhue County Total*				Single-family Subtotal:		997
				Multifamily Subtotal:		339
North Submarket				Single-family Subtotal:		29.6
				Multifamily Subtotal:		16.9
Anderson's Spring Creek	Red Wing	4	2006	1	3	0.1
Birchwood Village Addition	Red Wing	100	1952	98	2	1.5
Bryan Cannon View Addition	Red Wing	31	1974	10	21	0.2
Cannondale Court	Red Wing	18	2004	14	4	0.9
Charlson Crest 2nd Addition	Red Wing	32	1997	31	1	1.4
Charlson Crest 3rd Addition	Red Wing	31	2000	27	4	1.4
Charlson Crest 5th Addition	Red Wing	65	2005	48	17	3.4
Charlson Crest 7th Addition	Red Wing	12	2014	3	9	0.6
Danforth Place	Red Wing	12	2004	10	2	0.7
Gadient Estates	Red Wing	62	1986	59	3	1.8
Gadient Heights 2nd	Red Wing	13	1989	11	2	0.4
Gadient Heights 3rd	Red Wing	15	2008	14	1	1.3
Grand View Terrace Addition	Red Wing	54	1960	52	2	0.9
Hi Park Heights	Red Wing	78	1978	77	1	1.9
Hi Park Heights 2nd	Red Wing	27	1987	24	3	0.8
Hi Park Heights 4th	Red Wing	64	1992	44	20	1.6
Hi Park Hills Addition	Red Wing	34	1990	27	7	0.9
Highlands of Red Wing	Red Wing	44	2006	18	26	1.4
Homeland Addition	Red Wing	71	1926	70	1	0.8
Kull Addition	Red Wing	5	2014	2	3	0.4
L.B. Danielson Addition	Red Wing	9	1969	7	2	0.1
Mill Road Subdivision	Red Wing	5	1993	4	1	0.2
Pine Ridge Addition	Red Wing	48	1979	46	2	1.2
Pine Ridge 2nd Addition	Red Wing	36	1997	30	6	1.4
Siewerts Briarwood	Red Wing	22	2001	13	9	0.7
Sunny Meadow 3rd Addition	Red Wing	32	1995	31	1	1.3
Tyler Hills 2	Red Wing	12	1999	11	1	0.6
Tyler Hills 3	Red Wing	4	2003	3	1	0.2
Wedrickas Family Estate	Red Wing	1	2015	0	1	0.0
Westwood Hills	Red Wing	6	2002	4	2	0.2
Westwood Hills 2nd	Red Wing	27	2003	22	5	1.4
Westwood Hills 3rd	Red Wing	5	2005	3	2	0.2
Cannon River Bluffs 2nd Add - MF	Red Wing	78	2006	41	37	3.2
Cannon River Bluffs 3rd Add - MF	Red Wing	20	2007	3	17	0.3
Cannon River Bluffs 7th Add - MF	Red Wing	6	2017	3	3	1.5
Hi Park Hills Townhouses 5 - MF	Red Wing	17	1997	13	4	0.6
Hi Park Hills Townhouses 8 - MF	Red Wing	5	2006	0	5	0.0
Pine Ridge 2nd Add - MF	Red Wing	24	1997	20	4	0.9
Ridgeview Highlands - MF	Red Wing	19	2017	15	4	7.5
Ridgeview Highlands 2nd - MF	Red Wing	31	2018	0	31	0.0
Siewerts Briarwood 3rd Addition - MF	Red Wing	14	2016	9	5	3.0
Villas of River Ridge - MF	Red Wing	64	2016	0	64	0.0

continued

FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 6 continued						
RESIDENTIAL LOT SUPPLY BY SUBDIVISION AND CITY						
GOODHUE COUNTY						
December 2019						
Submarket/Subdivision Name	City	Total Lots	Year Recorded	Developed Lots	Vacant Lots	Annual Lot Absorption
Northwest Submarket				Single-family Subtotal:		69
				Multifamily Subtotal:		5
Cannon Bluffs	Cannon Falls	14	2002	13	1	0.8
Cannon Bluffs 2nd Addition	Cannon Falls	27	2004	16	11	1.1
Hardwood Estates	Cannon Falls	6	2014	1	5	0.2
Sandstone Ridge	Cannon Falls	43	2003	22	21	1.4
South Pines	Cannon Falls	30	2002	28	2	1.6
West Wood II	Cannon Falls	4	2004	3	1	0.2
Woodridge Bluffs	Cannon Falls	34	2003	16	18	1.0
Estrem First Addition	Dennison	5	2006	4	1	0.3
Estrem Hill 2nd Addition	Dennison	14	2001	5	9	0.3
West Wood II - MF	Cannon Falls	18	2004	13	5	0.9
Northeast Submarket				Single-family Subtotal:		374
				Multifamily Subtotal:		22
The Jewel 1st Addition	Lake City	46	2001	22	24	1.2
The Jewel 2nd Addition	Lake City	51	2002	12	39	0.7
The Jewel 3rd Addition	Lake City	83	2002	10	73	0.6
Champion Circle at The Jewel	Lake City	33	2003	7	26	0.4
Golf Cottages at The Jewel	Lake City	40	2003	16	24	1.0
Grand Bluffs at The Jewel	Lake City	28	2004	5	23	0.3
Lakes at The Jewel	Lake City	33	2004	9	24	0.6
Oakhurst at The Jewel	Lake City	57	2004	5	52	0.3
Three Tees at The Jewel	Lake City	10	2004	0	10	0.0
Woodland Walk at The Jewel	Lake City	57	2005	13	44	0.9
Eaglewood 5th	Lake City	22	1905	18	4	0.2
Harvest Way 2nd	Lake City	11	2004	1	10	0.1
Eagle Vista Estates	Lake City	22	2019	1	21	0.5
Crimson Courts at The Jewel - MF	Lake City	28	2003	18	10	1.1
Scottish Village at The Jewel - MF	Lake City	18	2002	6	12	0.4
Central Submarket				Single-family Subtotal:		25
				Multifamily Subtotal:		--
Holm Subdivision	Goodhue	19	2000	18	1	0.9
Swanson Heights 1st Addition	Goodhue	39	2004	37	2	2.5
Swanson Heights 2nd Addition	Goodhue	23	2017	1	22	0.5

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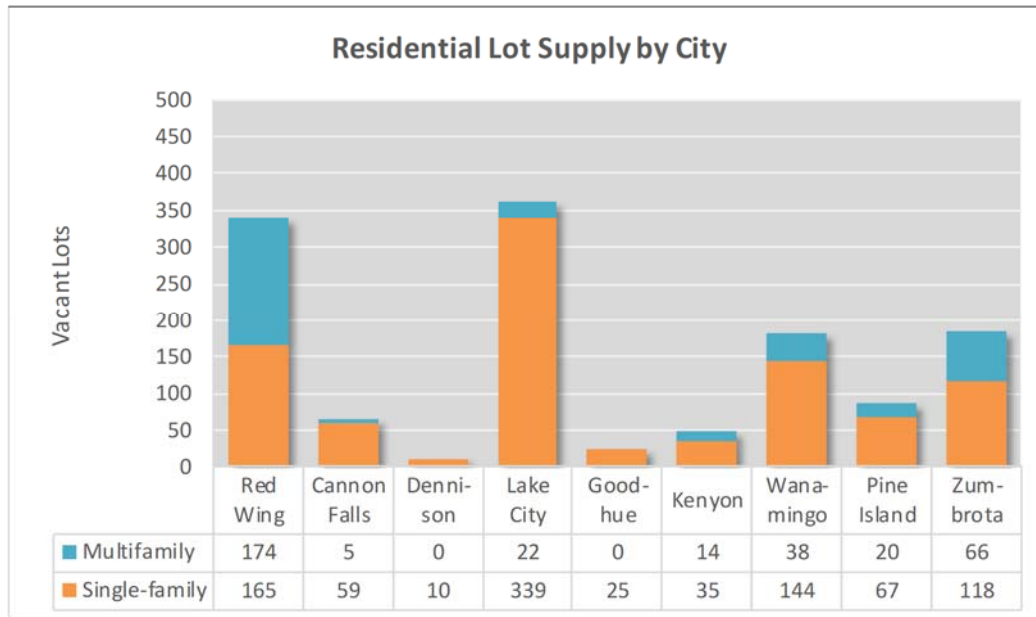
- Average annual lot absorption (average lot absorption per subdivision) is fastest in Kenyon at 1.8 lots per year, followed by Pine Island at 1.7 lots per year, Goodhue at 1.3 lots per year, and Red Wing at 1.1 lots per year.

FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 6 continued						
RESIDENTIAL LOT SUPPLY BY SUBDIVISION AND CITY						
GOODHUE COUNTY						
December 2019						
Submarket/Subdivision Name	City	Total Lots	Year Recorded	Developed Lots	Vacant Lots	Annual Lot Absorption
Southwest Submarket				Single-family Subtotal:	179	9.3
				Multifamily Subtotal:	52	1.8
Countryside Meadow	Kenyon	34	2005	31	3	2.2
Whitetail Ridge 2nd Addition	Kenyon	67	2002	35	32	2.1
Emerald Valley	Wanamingo	105	2004	54	51	3.6
Emerald Valley 2nd Addition	Wanamingo	6	2005	4	2	0.3
Emerald Valley 4th Addition	Wanamingo	40	2006	1	39	0.1
Mingo View Addition	Wanamingo	18	1978	16	2	0.4
Prairie Ridge	Wanamingo	24	2005	6	18	0.4
Prairie Ridge 4th Addition	Wanamingo	24	2019	0	24	0.0
Wanamingo SE Addition 2	Wanamingo	12	2005	4	8	0.3
Whitetail Townhomes - MF	Kenyon	30	2003	16	14	1.0
Prairie Ridge - MF	Wanamingo	23	2005	0	23	0.0
Prairie Ridge 4th Addition - MF	Wanamingo	10	2019	0	10	0.0
Willard & Carole Weeklund Sub - MF	Wanamingo	21	2000	16	5	0.8
Southeast Submarket				Single-family Subtotal:	185	30.9
				Multifamily Subtotal:	86	7.0
Greens View North	Pine Island	48	2000	46	2	2.4
Hasslers 1st Addition	Pine Island	45	2003	39	6	2.4
Kispert Farms	Pine Island	30	2000	23	7	1.2
Pine Crest	Pine Island	119	2002	100	19	5.9
Rolling Woods	Pine Island	24	2002	16	8	0.9
Trophy Lake Estates Two	Pine Island	22	2003	9	13	0.6
Champagne Hill	Pine Island	20	2004	8	12	0.5
Highlands of Zumbrota	Zumbrota	28	2003	17	11	1.1
Highlands of Zumbrota 2nd Addition	Zumbrota	36	2004	31	5	2.1
Highlands of Zumbrota 3rd Addition	Zumbrota	43	2005	35	8	2.5
Highlands of Zumbrota 4th Addition	Zumbrota	40	2013	16	24	2.7
Highlands of Zumbrota 5th Addition	Zumbrota	12	2013	4	8	0.7
Trelstad 1st Addition	Zumbrota	60	2001	47	13	2.6
Trelstad 2nd Addition	Zumbrota	16	2003	10	6	0.6
Zumbro Woodlands	Zumbrota	29	2003	23	6	1.4
Zumbro Woodlands 1st Replat	Zumbrota	33	2009	13	20	1.3
Zumbro Woodlands 2nd Addition	Zumbrota	46	2004	29	17	1.9
Greens View East - MF	Pine Island	12	2000	10	2	0.5
Kispert Farms 3rd Addition - MF	Pine Island	22	2001	21	1	1.2
Kispert Farms 4th Addition - MF	Pine Island	58	2003	43	15	2.7
Westwod Estates - MF	Pine Island	17	2000	15	2	0.8
Highlands of Zumbrota 2nd Addition - MF	Zumbrota	30	2004	14	16	0.9
Zumbro Woodlands - MF	Zumbrota	12	2003	8	4	0.5
Zumbro Woodlands 2nd Addition - MF	Zumbrota	52	2004	6	46	0.4
*Goodhue County Total includes the portions of Lake City and Pine Island located outside the County						
MF = Multifamily (i.e. townhomes, twinhomes, condominiums)						
Sources: Goodhue County Assessor; Olmsted County Assessor; Wabasha County Assessor; City of Red Wing; City of Lake City; City of Wanamingo; Maxfield Research & Consulting, LLC						

FOR-SALE MARKET ANALYSIS

- As depicted in the following graph, Lake City has the largest supply of residential lots with 361 lots available, including 339 single-family lots and 22 multifamily lots. The majority (91%) of the vacant lots in Lake City are in “The Jewel” development, which was approved and platted in the early-2000s. We identified 12 active subdivisions in “The Jewel,” totaling 484 lots, 123 of which have been developed and 361 remain vacant.



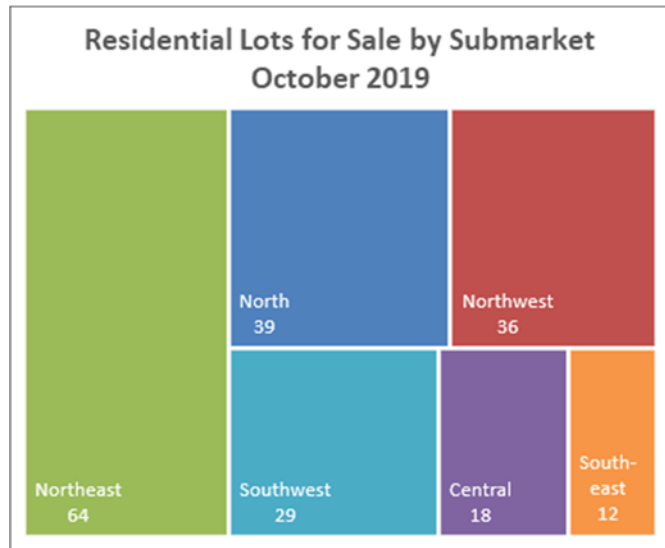
- There are 339 vacant lots in Red Wing, including 174 multifamily lots and 165 single-family lots. Red Wing is the only City in the County with more vacant multifamily lots than single-family lots. These parcels are scattered among 42 different subdivisions, and the majority are not being actively marketed through real estate agents, although builders may be marketing some lots separately. It is likely that many of the lots are owned by an adjacent property owner and may or may not be available for future development, and many of the lots may not be buildable due to a variety of factors such topography or zoning restrictions.
- The Southeast Submarket has 271 vacant lots, including 184 lots in Zumbrota (118 single-family and 66 multifamily) and 87 lots in Pine Island (67 single-family and 20 multifamily).
- There are 231 lots vacant in the Southwest Submarket, primarily in Wanamingo (144 single-family and 38 multifamily); there are also 49 lots vacant in Kenyon (35 single-family and 14 multifamily).
- There are 74 lots vacant in the Northwest Submarket, with 64 in Cannon Falls (59 single-family and five multifamily) and ten undeveloped single-family lots in Dennison.
- There are also 25 vacant single-family lots in Goodhue, 22 of which are in the Swanson Heights 2nd Addition Subdivision, which was platted in 2017.

Residential Lots for Sale

For-Sale Market Analysis Table 7 on the following pages summarizes platted residential lots listed for sale by a Realtor in Goodhue County as of October 2019. Data is sourced from the Minneapolis Area Association of Realtors and the Southeast Minnesota Association of Realtors.

- As of October 2019, there were 198 platted residential lots listed for sale in Goodhue County, including the portions of Lake City and Pine Island outside the County.

- As depicted in the adjacent graph, the Northeast Submarket had the highest number of residential lots listed for sale with 64 (32% of the total), followed by the North Submarket with 39 (20%) and the Northwest Submarket with 36 (18%).



- The supply of lots listed for sale was lowest in the Southeast Submarket with 12 (6%) lots, followed by the Central Submarket with 18 (9%) and the Southwest Submarket with 29 (15%).

- The Jewel in Lake City has, by far, the most lots listed for sale, with 62 lots available among the various additions within the development, followed by Emerald Valley in Wanamingo with 26 lots listed for sale.

- Lot prices vary depending on location, features, and community amenities. Average list prices for platted residential lots range from as low as \$0.31 per square foot for a 9-acre parcel in Poplar Ridge in Red Wing to a high of \$9.65 per square foot for 2,487 square-foot townhome lots in the Cannon River Bluffs project in Red Wing.

- The average size of lots currently listed for sale in Goodhue County is 25,602 square feet (0.6-acre), with an average list price of \$1.57 per square foot based on the average price of \$40,162.

- Lot prices are highest in the North Submarket with an average price of \$59,826, followed by the Southeast (\$44,500) and Northwest (\$43,771) Submarkets. Average lot prices are most affordable in the Southwest Submarket (\$15,900), followed by the Northeast (\$35,916) and Central (\$41,639) Submarkets. Per square foot, average lot prices are highest in the Central Submarket (\$3.52) and lowest in the North Submarket (\$0.83).

FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 7									
RESIDENTIAL LOTS FOR SALE BY SUBDIVISION AND SUBMARKET									
GOODHUE COUNTY									
October 2019									
Submarket/Subdivision Name	City	Lots for Sale	Min Size (Sq. Ft.)	Max Size (Sq. Ft.)	Avg. Size (Sq. Ft.)	Min Price	Max Price	Avg. Price	Avg. Price/ Sq.
Goodhue County Total		198	2,200 - 493,099		25,602	\$4,900 - \$179,900		\$40,162	\$1.57
North Submarket Total		39	2,200 - 493,099		72,182	\$11,900 - \$179,900		\$59,826	\$0.83
Boxrud's Addition	Red Wing	1	8,712 - 8,712		8,712	\$11,900 - \$11,900		\$11,900	\$1.37
Cannon River Bluffs 2nd Addition	Red Wing	1	5,097 - 5,097		5,097	\$19,500 - \$19,500		\$19,500	\$3.83
Cannon River Bluffs 3rd Addition	Red Wing	1	5,140 - 5,140		5,140	\$32,500 - \$32,500		\$32,500	\$6.32
Cannondale Court	Red Wing	1	37,462 - 37,462		37,462	\$57,900 - \$57,900		\$57,900	\$1.55
Charlson Crest 3rd Addition	Red Wing	1	13,939 - 13,939		13,939	\$58,000 - \$58,000		\$58,000	\$4.16
Charlson Crest 5th Addition	Red Wing	1	13,504 - 13,504		13,504	\$45,000 - \$45,000		\$45,000	\$3.33
Gadient Estates	Red Wing	1	8,276 - 8,276		8,276	\$42,000 - \$42,000		\$42,000	\$5.07
Gadient Heights 3rd Subdivision	Red Wing	1	17,076 - 17,076		17,076	\$75,000 - \$75,000		\$75,000	\$4.39
Hi Park Heights	Red Wing	6	12,197 - 76,143		33,018	\$45,000 - \$99,000		\$62,483	\$1.89
Highlands of Red Wing	Red Wing	3	8,930 - 18,034		13,257	\$28,900 - \$28,900		\$28,900	\$2.18
Kull Addition	Red Wing	1	27,443 - 27,443		27,443	\$70,000 - \$70,000		\$70,000	\$2.55
Pine Ridge 2nd Addition	Red Wing	2	14,375 - 14,810		14,593	\$40,000 - \$42,000		\$41,000	\$2.81
Poplar Ridge	Red Wing	4	98,010 - 493,099		249,381	\$73,000 - \$169,000		\$104,125	\$0.42
Sunny Meadow 3rd Addition	Red Wing	1	9,725 - 9,725		9,725	\$45,000 - \$45,000		\$45,000	\$4.63
Sweneys Addition	Red Wing	1	5,663 - 5,663		5,663	\$39,900 - \$39,900		\$39,900	\$7.05
Wedrickas Family Estate	Red Wing	1	58,370 - 58,370		58,370	\$87,500 - \$87,500		\$87,500	\$1.50
Westwood Hills	Red Wing	1	392,911 - 392,911		392,911	\$120,000 - \$120,000		\$120,000	\$0.31
Westwood Hills 2	Red Wing	2	118,483 - 402,930		260,707	\$105,000 - \$107,000		\$106,000	\$0.41
Westwood Hills III	Red Wing	2	182,952 - 209,959		196,456	\$65,000 - \$179,900		\$122,450	\$0.62
Cannon River Bluffs 2nd Add - MF	Red Wing	1	5,095 - 5,095		5,095	\$26,000 - \$26,000		\$26,000	\$5.10
Cannon River Bluffs 3rd Add - MF	Red Wing	3	4,480 - 4,800		4,693	\$26,000 - \$26,000		\$26,000	\$5.54
Cannon River Bluffs 7th Add - MF	Red Wing	2	2,200 - 2,774		2,487	\$23,999 - \$23,999		\$23,999	\$9.65
Pine Ridge 2nd Add - MF	Red Wing	1	8,712 - 8,712		8,712	\$60,000 - \$60,000		\$60,000	\$6.89

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FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 7 continued RESIDENTIAL LOTS FOR SALE BY SUBDIVISION AND SUBMARKET GOODHUE COUNTY October 2019									
Submarket/Subdivision Name	City	Lots for Sale	Min Size (Sq. Ft.)	Max Size (Sq. Ft.)	Avg. Size (Sq. Ft.)	Min Price	Max Price	Avg. Price	Avg. Price/ Sq.
Northwest Submarket Total		36	9,148 - 59,677		17,618	\$28,000 - \$62,000		\$43,771	\$2.48
Cannon Bluffs 2nd Addition	Cannon Falls	8	13,939 - 20,038		17,805	\$32,000 - \$62,000		\$43,313	\$2.43
Ellsworth & Tanners Addition	Cannon Falls	1	25,265 - 25,265		25,265	\$60,000 - \$60,000		\$60,000	\$2.37
Hardwood Estates	Cannon Falls	4	10,454 - 18,295		13,177	\$39,000 - \$43,000		\$40,750	\$3.09
Sandstone Ridge	Cannon Falls	4	10,019 - 10,454		10,346	\$42,000 - \$42,000		\$42,000	\$4.06
Woodridge Bluffs	Cannon Falls	13	16,117 - 59,677		22,551	\$28,000 - \$52,500		\$41,942	\$1.86
Original Plat	Cannon Falls	1	17,860 - 17,860		17,860	\$55,000 - \$55,000		\$55,000	\$3.08
Cannon Falls City Addition	Cannon Falls	1	9,148 - 9,148		9,148	\$39,000 - \$39,000		\$39,000	\$4.26
Estrem Hill 2nd Addition	Dennison	4	13,068 - 13,068		13,068	\$40,000 - \$53,000		\$49,750	\$3.81
Northeast Submarket Total		64	6,098 - 45,302		14,262	\$12,000 - \$79,900		\$35,916	\$2.52
The Jewel 1st Addition	Lake City	6	13,068 - 27,443		17,279	\$19,900 - \$49,900		\$40,233	\$2.33
The Jewel 2nd Addition	Lake City	4	13,068 - 26,572		17,533	\$19,900 - \$45,000		\$29,950	\$1.71
The Jewel 3rd Addition	Lake City	15	8,712 - 16,117		11,906	\$12,000 - \$54,950		\$27,577	\$2.32
Champion Circle at The Jewel	Lake City	5	8,712 - 20,909		14,810	\$26,500 - \$79,900		\$54,860	\$3.70
Golf Cottages at The Jewel	Lake City	6	6,098 - 13,068		9,148	\$19,850 - \$44,900		\$32,074	\$3.51
Grand Bluffs at The Jewel	Lake City	5	9,148 - 17,424		11,761	\$34,900 - \$79,900		\$49,160	\$4.18
Lakes at The Jewel	Lake City	6	8,712 - 17,424		12,342	\$25,000 - \$49,900		\$32,417	\$2.63
Oakhurst at The Jewel	Lake City	9	11,326 - 15,246		13,310	\$19,000 - \$59,900		\$29,167	\$2.19
Scottish Village at The Jewel	Lake City	1	9,583 - 9,583		9,583	\$59,900 - \$59,900		\$59,900	\$6.25
Woodland Walk at The Jewel	Lake City	2	12,197 - 15,464		13,830	\$17,900 - \$29,900		\$23,900	\$1.73
Eagle Vista Estates	Florence Twp	2	44,867 - 45,302		45,085	\$35,900 - \$41,900		\$38,900	\$0.86
Crimson Courts at The Jewel - MF	Lake City	1	7,841 - 7,841		7,841	\$48,900 - \$48,900		\$48,900	\$6.24
Scottish Village at The Jewel - MF	Lake City	2	21,780 - 21,780		21,780	\$59,900 - \$59,900		\$59,900	\$2.75

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FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 7 continued									
RESIDENTIAL LOTS FOR SALE BY SUBDIVISION AND SUBMARKET									
GOODHUE COUNTY									
October 2019									
Submarket/Subdivision Name	City	Lots for Sale	Min Size (Sq. Ft.)	Max Size (Sq. Ft.)	Avg. Size (Sq. Ft.)	Min Price	Max Price	Avg. Price	Avg. Price/ Sq.
Central Submarket Total		18	10,890 - 16,988		11,834	\$38,500 - \$45,000		\$41,639	\$3.52
Swanson Heights 2nd Addition	Goodhue	18	10,890 - 16,988		11,834	\$38,500 - \$45,000		\$41,639	\$3.52
Southwest Submarket Total		29	6,534 - 34,848		10,650	\$4,900 - \$49,900		\$15,900	\$1.49
Emerald Valley	Wanamingo	26	6,534 - 14,375		9,466	\$4,900 - \$34,500		\$13,585	\$1.44
Mingo View Addition	Wanamingo	1	34,848 - 34,848		34,848	\$49,900 - \$49,900		\$49,900	\$1.43
Willard & Carole Weeklund Sub - MF	Wanamingo	2	13,939 - 13,939		13,939	\$29,000 - \$29,000		\$29,000	\$2.08
Southeast Submarket Total		12	7,841 - 26,136		15,428	\$32,500 - \$52,000		\$44,500	\$2.88
Kispert Farms	Pine Island	1	10,019 - 10,019		10,019	\$32,500 - \$32,500		\$32,500	\$3.24
Highlands of Zumbrota 3rd Addition	Zumbrota	2	10,019 - 16,988		13,504	\$38,000 - \$50,000		\$44,000	\$3.26
Highlands of Zumbrota 5th Addition	Zumbrota	1	10,890 - 10,890		10,890	\$40,000 - \$40,000		\$40,000	\$3.67
Original Plat	Zumbrota	1	7,841 - 7,841		7,841	\$48,000 - \$48,000		\$48,000	\$6.12
Trelstad 1st Addition	Zumbrota	4	20,038 - 26,136		22,978	\$36,900 - \$52,000		\$46,950	\$2.04
Trelstad 2nd Addition	Zumbrota	3	12,197 - 12,632		12,487	\$45,900 - \$45,900		\$45,900	\$3.68
MF = Multifamily (i.e. townhomes, twinhomes, condominiums)									
Sources: Minneapolis Area Association of Realtors; Southeast Minnesota Association of Realtors; Maxfield Research & Consulting, LLC									

New Construction Pricing

For-Sale Market Analysis Table 8 identifies residential subdivisions in Goodhue County that have had new construction homes sold by a Realtor with either the Minneapolis Area Association of Realtors or the Southeast Minnesota Association of Realtors, which captures only a portion of new construction sales data. The table presents information on new construction homes sold from 2017 through October 2019.

Data is presented by subdivision and includes the development name, sale price ranges, number of sales per subdivision, home sizes (finished square feet of sold new construction homes), and the average price per square foot.

- According to available data, there have been 75 new construction single-family homes sold and 32 new construction owned multifamily homes have sold in the County since 2017.
- The single-family homes have an average size of 1,708 square feet, ranging from 972 finished square feet for a two-bedroom home at Whitetail Ridge in Kenyon to 3,595 square feet for a five-bedroom home at Greens View North in Pine Island.
- New construction pricing in single-family subdivisions ranges from a low of \$198,400 at Whitetail Ridge in Kenyon to a high of \$504,900 at Greens View North in Pine Island.
- The average sale price for new construction single-family homes is \$287,308. Based on the average size of 1,708 square feet, the average price for new construction single-family homes in the County equates to \$168 per square foot.
- The owned multifamily homes are slightly smaller than the single-family homes, with an average size of 1,647 finished square feet. New construction owned multifamily sizes range from 1,259 finished square feet for a two-bedroom in a side-by-side townhome at Highlands of Zumbrota Second Addition to 2,428 square feet for a three-bedroom detached townhome at Ridgeview Highlands in Red Wing.
- Pricing ranges from \$216,400 for a three-bedroom unit at Cannon River Bluffs Seventh Addition in Red Wing to \$413,072 for a 1,717 square-foot, two-bedroom detached townhome unit at Charlson Crest in Red Wing.
- The average sale price for these new construction multifamily units is \$288,680, which equates to an average price of \$175 per square foot.
- Sales volume for new construction single-family homes was highest in the Southeast Submarket with 47 sales (24 in Pine Island and 23 in Zumbrota). New construction owned multifamily sales activity was highest in the North Submarket, with 21 sales in Red Wing.

FOR-SALE MARKET ANALYSIS

**FOR-SALE MARKET ANALYSIS TABLE 8
NEW CONSTRUCTION HOME PRICING BY SUBDIVISION
GOODHUE COUNTY
October 2019**

Submarket/Subdivision Name	City	Submarket	Sales	Finished Square Feet (SF)			Sold Price Range			Price/SF
				Low	High	Average	Low	High	Average	
Detached Single-Family			75	972 - 3,595	1,708		\$198,400 - \$504,900	\$287,308	\$168	
Carlson Crest 7th Addition	Red Wing	North	1	2,584 - 2,584	2,584		\$339,500 - \$339,500	\$339,500	\$131	
Cannon Falls Central Addition	Cannon Falls	Northwest	2	1,496 - 1,496	1,496		\$236,777 - \$294,547	\$265,662	\$178	
Woodridge Bluffs	Cannon Falls	Northwest	3	1,528 - 2,048	1,784		\$263,000 - \$368,000	\$302,552	\$170	
Eaglewood Estates	Lake City	Northeast	1	2,000 - 2,000	2,000		\$254,936 - \$254,936	\$254,936	\$127	
Grand Bluffs at The Jewel	Lake City	Northeast	1	1,764 - 1,764	1,764		\$375,000 - \$375,000	\$375,000	\$213	
Lakes at The Jewel	Lake City	Northeast	2	1,744 - 3,078	2,411		\$322,000 - \$360,000	\$341,000	\$141	
The Jewel 2nd Addition	Lake City	Northeast	1	1,524 - 1,524	1,524		\$282,500 - \$282,500	\$282,500	\$185	
The Jewel 3rd Addition	Lake City	Northeast	2	3,100 - 3,396	3,248		\$395,000 - \$410,000	\$402,500	\$124	
The Jewel Champion Circle	Lake City	Northeast	1	1,613 - 1,613	1,613		\$355,000 - \$355,000	\$355,000	\$220	
Swanson Heights	Goodhue	Central	1	1,716 - 1,716	1,716		\$319,000 - \$319,000	\$319,000	\$186	
Whitetail Ridge 1st and 2nd Addition	Kenyon	Southwest	7	972 - 1,340	1,084		\$198,400 - \$250,000	\$224,686	\$207	
Emerald Valley 1st and 2nd Addition	Wanamingo	Southwest	3	1,268 - 1,700	1,448		\$217,000 - \$266,900	\$244,633	\$169	
Nelson Valley View Addition	Wanamingo	Southwest	1	1,100 - 1,100	1,100		\$251,544 - \$251,544	\$251,544	\$229	
Prairie Ridge	Wanamingo	Southwest	2	988 - 1,233	1,111		\$219,000 - \$294,800	\$256,900	\$231	
Greens View North	Pine Island	Southeast	2	2,495 - 3,595	3,045		\$475,050 - \$504,900	\$489,975	\$161	
The Hassler	Pine Island	Southeast	2	1,430 - 2,520	1,975		\$305,000 - \$315,000	\$310,000	\$157	
Pine Crest	Pine Island	Southeast	20	982 - 2,418	1,407		\$205,750 - \$338,000	\$268,835	\$191	
Highlands of Zumbrota	Zumbrota	Southeast	6	1,382 - 2,987	2,069		\$284,400 - \$391,000	\$329,652	\$159	
Highlands of Zumbrota 3rd Addition	Zumbrota	Southeast	4	2,294 - 2,822	2,606		\$295,000 - \$362,318	\$326,392	\$125	
Highlands of Zumbrota 4th Addition	Zumbrota	Southeast	2	2,803 - 3,093	2,948		\$292,000 - \$340,000	\$316,000	\$107	
Highlands of Zumbrota 5th Addition	Zumbrota	Southeast	3	1,519 - 2,088	1,868		\$265,000 - \$307,592	\$286,664	\$153	
Trelstad 1st Addition	Zumbrota	Southeast	1	1,774 - 1,774	1,774		\$349,900 - \$349,900	\$349,900	\$197	
Zumbro Woodlands	Zumbrota	Southeast	7	982 - 1,336	1,100		\$199,900 - \$240,000	\$217,443	\$198	

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FOR-SALE MARKET ANALYSIS

FOR-SALE MARKET ANALYSIS TABLE 8 continued										
NEW CONSTRUCTION HOME PRICING BY SUBDIVISION										
GOODHUE COUNTY										
October 2019										
Submarket/Subdivision Name	City	Submarket	Sales	Finished Square Feet (SF)			Sold Price Range			Price/SF
				Low	High	Average	Low	High	Average	
Multifamily			32	1,259 - 2,428	1,647		\$216,400 - \$413,072	\$288,680	\$175	
Cannon River Bluffs 7th Addition	Red Wing	North	2	1,972 - 1,972	1,972		\$216,400 - \$239,000	\$227,700	\$115	
Charlson Crest	Red Wing	North	4	1,717 - 1,717	1,717		\$344,802 - \$413,072	\$386,669	\$225	
Charlson Crest 4th Addition	Red Wing	North	7	1,544 - 1,717	1,643		\$283,173 - \$354,000	\$312,179	\$190	
Ridgeview Highlands	Red Wing	North	8	1,333 - 2,428	1,923		\$230,750 - \$365,000	\$308,178	\$160	
Wanamingo SE Addition	Wanamingo	Southwest	1	1,322 - 1,322	1,322		\$235,500 - \$235,500	\$235,500	\$178	
Highlands of Zumbrota	Zumbrota	Southeast	3	1,364 - 1,415	1,398		\$233,000 - \$238,900	\$233,933	\$167	
Highlands of Zumbrota 2nd Addition	Zumbrota	Southeast	4	1,259 - 1,415	1,332		\$219,900 - \$238,500	\$228,225	\$171	
Trelstad 2nd Addition	Zumbrota	Southeast	1	1,380 - 1,380	1,380		\$239,900 - \$239,900	\$239,900	\$174	
Zumbro Woodlands 2nd Addition	Zumbrota	Southeast	2	1,383 - 1,383	1,383		\$235,000 - \$259,900	\$247,450	\$179	

Multifamily (i.e. townhomes, twinhomes, condominiums)

Sources: Minneapolis Area Association of Realtors; Southeast Minnesota Association of Realtors; Maxfield Research & Consulting, LLC

Real Estate Agent/Builder Interviews

To gain additional insight into trends in the for-sale residential market in Goodhue County, Maxfield Research solicited input from real estate professionals active in the area. Topics addressed included issues such as the general condition of the housing stock, the types of homes being sought by buyers, and whether the existing supply of available housing in the County satisfies buyer demand. The following points summarize the findings from this process.

- Housing costs in the County can generally be defined as follows:
 - Entry-level housing priced less than \$150,000;
 - Move-up housing priced in the \$175,000 to \$300,000 range; and,
 - Executive housing priced at \$350,000 or higher.
- Entry-level homes priced below \$150,000 and move-up housing are in strong demand, and there is a definite need for move-up housing and active-adult housing for seniors.
- Quality homes sell quickly. Strongest demand seems to be for single-family homes priced between \$150,000 and \$250,000, with relatively few sales priced over \$350,000.
- There is demand for a variety of housing types, particularly for affordable entry-level homes and move-up housing. Demand for higher-priced executive homes is limited.
- Single-level townhomes in the 1,400 to 1,700 square-foot range priced below \$250,000 and quality rental products are needed, particularly in Lake City. Lake City is impacted by buyers purchasing condominiums and smaller homes for weekend or seasonal use.
- Many communities have an ample supply of residential lots, notably Lake City.
- The housing stock is aging in many communities and there are homes in need of maintenance or are becoming functionally obsolete.
- New single-family construction would be priced at roughly \$165 per square foot or higher for basic finishes and amenities, with sale prices starting in the high- \$200,000s. New construction homes with higher-end finishes would command prices of \$350,000 and higher.
- Many people would like to move to the area for the natural amenities and the school systems, but it is often difficult for potential buyers to find suitable housing. Prospective buyers include a mix of residents seeking opportunities to move-up as well as households moving into the area.
- Goodhue County has an opportunity to grow, but new housing is needed to attract new residents and the lower cost of living in the County relative to Rochester and the Twin Cities Metro Area is a draw for many potential buyers.

For-Sale Housing Market Demand Analysis

For-Sale Market Analysis Table 9 on the following page presents demand calculations for general occupancy for-sale housing in each of the six Goodhue County submarkets between 2020 and 2030. This analysis identifies potential demand for general occupancy for-sale housing that is generated from both new households and turnover households. The following analysis presents a summary of our findings.

First, we calculate potential demand from new household growth based on the propensity of households to own their housing. For the purpose of this analysis, we focus on households between the ages of 18 and 64 that will account for the vast majority of general-occupancy for-sale housing demand. We also include a portion (30%) of the demand potential generated by households age 65 and older, as a segment of this age group that is able to live independently could be drawn to a new general occupancy for-sale housing development in the County, particularly maintenance-free housing products (i.e. townhomes, twin homes, condominiums).

Next, we calculate the percentage of household growth that will likely own their housing by Submarket based on American Community Survey data. Demand for for-sale housing units in the six submarkets from household growth totals 368 units by 2030, ranging from 25 units in the Central Submarket to 111 units in the Southeast.

As of 2020, there are an estimated 10,969 owner households in the six submarkets that comprise the primary market for general occupancy for-sale housing. This estimate excludes the 75 and older age group and 70% of the 65 to 74 age group. Based on household turnover data from the American Community Survey, we estimate that 40% of these owner households will experience turnover between 2020 and 2030. This estimate results in anticipated turnover of 4,391 existing households in the six submarkets by 2030.

We then estimate the percent of existing owner households turning over that would prefer to purchase new housing. Based on new construction home sales data and residential construction trends. Considering the existing supply of available housing in Goodhue County, we estimate that 15% of the households turning over in the County will desire new housing. This estimate results in demand from existing households for 659 new owned units in the six submarkets between 2020 and 2030, ranging from 37 units in the Central Submarket to 245 units in the North Submarket.

Total demand from household growth and existing household turnover between 2020 and 2030 equates to 1,027 new for-sale housing units in the six submarkets. An additional proportion is added for households that would move into ownership housing in each submarket who currently reside outside the area, increasing total demand to 1,449 units in the six submarkets.

We estimate that the demand potential for general occupancy ownership housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 25%; Southwest, 25%; and Southeast, 30%.

FOR-SALE MARKET ANALYSIS

**FOR-SALE MARKET ANALYSIS TABLE 9
GENERAL OCCUPANCY FOR-SALE HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 to 2030**

	North	Northwest	Northeast	Central	Southwest	Southeast						
DEMAND FROM PROJECTED HOUSEHOLD GROWTH												
Projected household growth in submarket to 2030 ¹	332	184	193	68	88	367						
(times) Pct. of HH growth for general occupancy housing ²	x 37%	x 42%	x 29%	x 42%	x 65%	x 41%						
(equals) Projected demand for general occupancy units	= 123	= 77	= 57	= 29	= 57	= 150						
(times) Propensity to own ³	x 70%	x 81%	x 73%	x 85%	x 74%	x 74%						
(equals) Number of potential owner households from HH growth	= 86	= 63	= 41	= 25	= 42	= 111						
DEMAND FROM EXISTING OWNER HOUSEHOLDS												
Existing owner households under age 65 in the submarket	= 4,079	= 1,885	= 1,355	= 655	= 963	= 2,032						
(times) Estimated % of owner turnover (age 64 and younger, 2020 to 2030) ⁴	x 40%	x 42%	x 42%	x 38%	x 36%	x 39%						
(equals) Total existing households projected to turnover 2020 to 2030	= 1,632	= 792	= 569	= 249	= 350	= 801						
(times) Estimated % desiring new owner housing	x 15%	x 15%	x 15%	x 15%	x 15%	x 15%						
(equals) Demand from existing households	= 245	= 119	= 85	= 37	= 52	= 120						
Total Demand From Household Growth and Existing Households, 2020 to 2030	= 331	= 181	= 127	= 62	= 95	= 231						
(plus) Ownership demand generated from outside submarket	+ 30%	+ 25%	+ 35%	+ 25%	+ 25%	+ 30%						
(equals) Total demand potential for ownership housing in the submarket	= 472	= 242	= 195	= 82	= 126	= 331						
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
(times) Percent desiring for-sale single-family (SF) vs multifamily (MF) ⁵	x 45%	x 55%	x 75%	x 25%	x 55%	x 45%	x 75%	x 25%	x 75%	x 25%	x 75%	x 25%
(equals) Total demand potential for new for-sale housing in submarket	= 213	= 260	= 181	= 60	= 107	= 88	= 62	= 21	= 95	= 32	= 248	= 83

¹ Estimated household growth

² Pct. of household growth under age 65 plus 30% of age 65 to 74 cohort

³ Pct. Owner households under age 65 from American Community Survey

⁴ Based on household turnover and mobility data (American Community Survey)

⁵ Based on new construction sales data, construction trends, and growth projections by age group

* Multifamily demand includes demand for townhomes, twinhomes, and condominium units.

Source: Maxfield Research & Consulting, LLC

FOR-SALE MARKET ANALYSIS

Based on new construction sale trends, recent residential construction activity, and household growth projections by age group in the County, we estimate the proportion of householders seeking new housing that will desire single-family homes and multifamily homes. Our estimates range from 45% single-family (55% multifamily) in the North to 75% single-family (25% multifamily) in the Northwest, Central, Southwest, and Southeast Submarkets. We anticipate that there will be demand for a total of 906 general occupancy single-family homes and 543 multifamily units in the six submarkets between 2020 and 2030.

Based on growth trends and projections, household distribution, and residential building permit trends, we estimate the proportion of the demand that will occur in each City and the townships of the six submarkets. These estimates are summarized in the following figure.

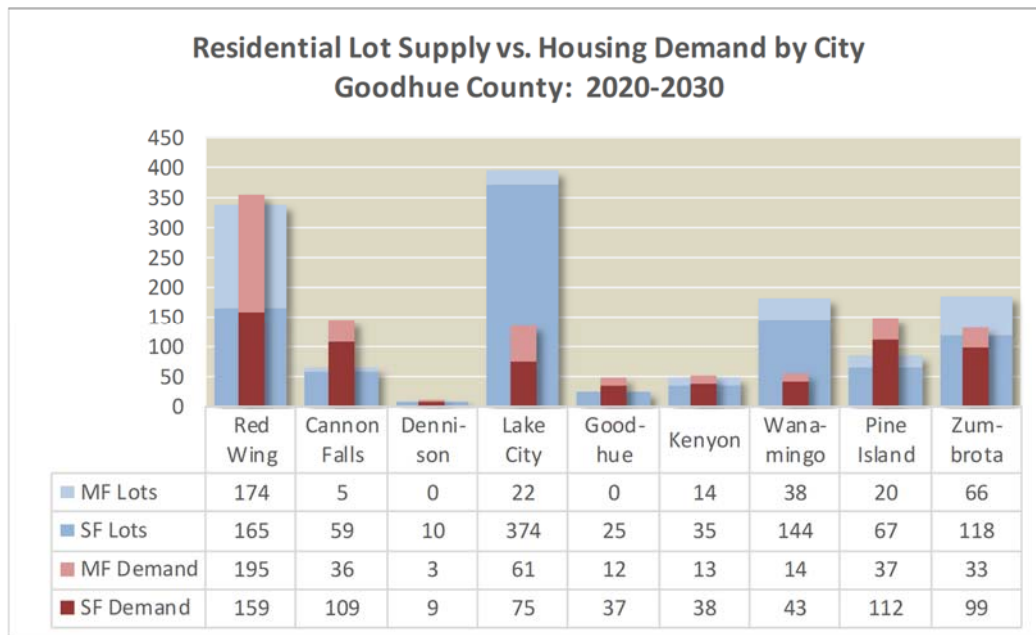
GENERAL OCCUPANCY FOR-SALE HOUSING DEMAND				
GOODHUE COUNTY SUBMARKETS BY CITY				
Product Type	Units	City		Townships
North Submarket		Red Wing	--	Townships
<u>% of Demand</u>		<u>75%</u>	--	<u>25%</u>
Single-family	213	159	--	53
Multifamily	260	195	--	65
Northwest Submarket		Cannon Falls	Dennison	Townships
<u>% of Demand</u>		<u>60%</u>	<u>5%</u>	<u>35%</u>
Single-family	181	109	9	63
Multifamily	60	36	3	21
Northeast Submarket		Lake City	--	Townships
<u>% of Demand</u>		<u>70%</u>	--	<u>30%</u>
Single-family	107	75	--	32
Multifamily	88	61	--	26
Central Submarket		Goodhue	--	Townships
<u>% of Demand</u>		<u>60%</u>	--	<u>40%</u>
Single-family	62	37	--	25
Multifamily	21	12	--	8
Southwest Submarket		Kenyon	Wanamingo	Townships
<u>% of Demand</u>		<u>40%</u>	<u>45%</u>	<u>15%</u>
Single-family	95	38	43	14
Multifamily	32	13	14	5
Southeast Submarket		Pine Island	Zumbrota	Townships
<u>% of Demand</u>		<u>45%</u>	<u>40%</u>	<u>15%</u>
Single-family	248	112	99	37
Multifamily	83	37	33	12

As shown above, for-sale housing demand is projected to be strongest in the City of Red Wing, totaling 354 units between 2020 and 2030, followed by the City of Pine Island (149 units), the City of Lake City (136 units), and the City of Zumbrota (132 units).

FOR-SALE MARKET ANALYSIS

As identified previously, there are 107 active subdivisions in the nine Goodhue County cities, containing 1,336 vacant lots, including 997 detached single-family lots and 339 multifamily lots. Based on the for-sale housing demand calculations (1,449 units needed by 2030), it appears that the existing supply of vacant lots is sufficient to satisfy demand in the short-term, but additional lots will be needed by 2030.

The following graph illustrates the existing supply of lots relative to projected for-sale housing demand by City in Goodhue County to 2030. As shown, projected demand exceeds lot supply in Red Wing, Cannon Falls, Dennison, Goodhue, Kenyon, and Pine Island. Existing lot supply exceeds projected housing demand in Lake City, Wanamingo, and Zumbrota.



Excess lot supply is determined by subtracting projected housing demand from the number of existing vacant platted lots in each City. As depicted in the following figure, excess lot supply is greatest for single-family homes in Lake City and Wanamingo, while demand for additional lots will be greatest for single-family homes in Cannon Falls and Pine Island and for multifamily homes in Cannon Falls and Red Wing.

Excess Lot Supply by City and Product Type			
	Single-family	Multifamily	Total
Red Wing	6	-21	-15
Cannon Falls	-50	-31	-81
Dennison	1	-3	-2
Lake City	299	-39	260
Goodhue	-12	-12	-24
Kenyon	-3	1	-2
Wanamingo	101	24	125
Pine Island	-45	-17	-62
Zumbrota	19	33	52

Introduction

The following section of the report analyzes current market conditions for general occupancy rental housing in Goodhue County. Topics covered include rental housing information from the American Community Survey, detailed information on individual rental developments in the County and a calculation of rental demand.

Overview of Rental Market Conditions

Maxfield Research utilized data from the American Community Survey (ACS) to summarize rental market conditions in Goodhue County. Rental Market Analysis Table 1 shows estimated rental vacancy rates and gross rental rates for Goodhue County and its cities compared to Minnesota from the 2013-2017 ACS (the most recent data available) compared to estimates from the previous four surveys.

Based on the ACS definition, a housing unit is considered vacant if no one is living in it at the time of the survey. Also, units occupied at the time of survey entirely by people who are staying two months or less and who have a more permanent residence elsewhere are considered temporarily occupied and are classified as vacant. Vacant units are excluded from the housing inventory if they are open to the elements (roof, walls, windows, and/or doors no longer protect the interior), if they have been condemned, or if they are to be demolished. Gross rent is defined as the amount of the asking rent plus the estimated average monthly cost of utilities and fuels if these are paid by the renter.

The ACS vacancy estimate is often higher than what is found in apartment buildings due to the inclusion of other types of rental situations (i.e. vacant single-family rental properties). However, as reflected in our survey of apartment buildings, the actual rental vacancy rate in the County is approximate to the ACS estimate.

- Reported vacancies in Goodhue County have consistently tracked slightly higher than Minnesota over the past five years, declining from a high of 7.0% in 2013 to 4.7% in 2016, while vacancy rates in Minnesota declined from 4.9% in 2013 to a low of 4.0% in 2016.
- In 2017, it was estimated that the rental vacancy rate in the County was 2.6%, lower than the State of Minnesota (4.1%).
- Many cities in the County reported a 0.0% rental vacancy rate. Those cities with reported vacancies have vacancy rates ranging from 3.7% in Red Wing to 18.8% in Goodhue.
- Median gross rents increased in the Market Area between the 2009-2013 ACS and the 2013-2017 ACS. The median gross rent in the County increased 14.4% to \$779 in 2017, while Minnesota experienced a 10.6% increase in the median gross rent to \$906.

RENTAL MARKET ANALYSIS

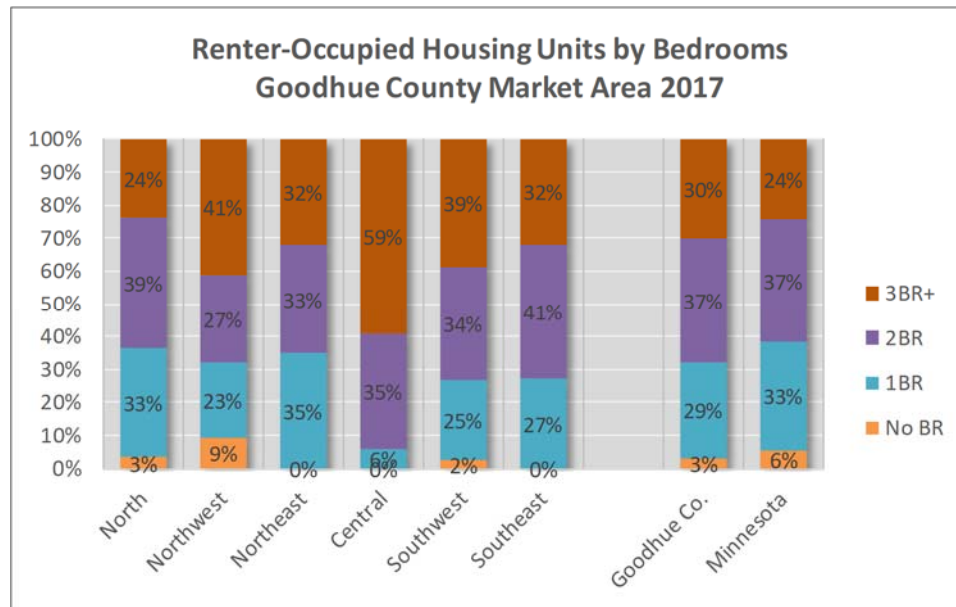
- Among the cities in Goodhue County, median gross rents range from a low of \$643 in Zumbrota to a high of \$1,094 in Dennison.
- Median rents are influenced by the type of housing units being rented. For example, the median gross rent in Dennison is high because roughly 70% of the renter-occupied units surveyed are detached single-family home rentals which typically achieve higher rents than traditional apartments. Zumbrota has a higher proportion of traditional apartments, including affordable and subsidized units, resulting in a lower median gross rent.

	2013	2014	2015	2016	2017
Vacancy					
Goodhue County	7.0%	6.2%	4.9%	4.7%	2.6%
Bellechester	0.0%	0.0%	0.0%	0.0%	0.0%
Cannon Falls	0.0%	0.0%	0.0%	8.3%	0.0%
Dennison	27.3%	26.7%	31.3%	30.8%	0.0%
Goodhue	10.1%	20.7%	18.6%	20.7%	18.8%
Kenyon	0.0%	0.0%	0.0%	0.0%	0.0%
Lake City	18.2%	13.4%	10.6%	10.0%	10.3%
Pine Island	11.8%	6.2%	0.0%	0.0%	0.0%
Red Wing	9.5%	8.7%	6.6%	6.8%	3.7%
Wanamingo	20.7%	17.9%	19.4%	16.0%	6.3%
Zumbrota	0.0%	0.0%	0.0%	0.0%	0.0%
Minnesota	4.9%	4.6%	4.3%	4.0%	4.1%
Rent					
Goodhue County	\$681	\$708	\$705	\$757	\$779
Bellechester	\$744	\$731	\$731	\$750	\$850
Cannon Falls	\$589	\$634	\$673	\$747	\$851
Dennison	\$581	\$594	\$594	--	\$1,094
Goodhue	\$744	\$819	\$881	\$1,043	\$989
Kenyon	\$675	\$772	\$760	\$751	\$765
Lake City	\$854	\$881	\$854	\$817	\$841
Pine Island	\$758	\$789	\$750	\$922	\$925
Red Wing	\$713	\$694	\$704	\$754	\$762
Wanamingo	\$514	\$538	\$495	\$567	\$679
Zumbrota	\$557	\$585	\$574	\$598	\$643
Minnesota	\$819	\$835	\$848	\$873	\$906
Note: Rent equals median gross rent					
Sources: American Community Survey 5-year Estimates; Maxfield Research & Consulting, LLC					

RENTAL MARKET ANALYSIS

Rental Market Analysis Table 2 on the following pages presents a breakdown of median gross rent and monthly gross rent ranges by number of bedrooms in renter-occupied housing units from the 2013-2017 ACS in Goodhue County and its submarkets compared to Minnesota.

- As depicted in the following chart, two-bedroom units represent the largest proportion of renter-occupied housing units in Goodhue County at 37%. Roughly 30% have three or more bedrooms, and 29% are one-bedroom units. There are relatively few (3% of the total) renter-occupied units without a bedroom (i.e. studio units).



- By comparison, Minnesota has higher proportions of one-bedroom (33%) units and units without a bedroom (6%), while 24% of the units in the State have three or more bedrooms.
- Among the six submarkets, North and Southeast have the highest number of renter-occupied housing units at 2,557 and 991 units, respectively. There are 642 units in the Northwest and 640 units in the Northeast. The presence of renter-occupied housing units is smallest in the Central (171 units) and Southwest (453 units) Submarkets.
- Two-bedroom units represent the largest proportion of renter-occupied housing units in North (39%) and Southeast (41%) Submarkets. One-bedroom units represent the largest proportion in the Northeast Submarket (35%) and units with three or more bedrooms are the predominant unit type in the Northwest (41%), Central (59%) and Southwest (39%) Submarkets.

RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 2 BEDROOMS BY GROSS RENT, RENTER-OCCUPIED HOUSING UNITS GOODHUE COUNTY MARKET AREA 2017								
----- Goodhue County Submarkets -----								
	Goodhue Co.		North		Northwest		Northeast	
	No.	% of Total	No.	% of Total	No.	% of Total	No.	% of Total
Total Units:	4,910	100%	2,557	100%	642	100%	640	100%
No Bedroom	155	3.2%	84	3.3%	60	9.3%	0	0.0%
Less than \$300	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$300 to \$499	11	0.2%	0	0.0%	0	0.0%	0	0.0%
\$500 to \$749	96	2.0%	69	2.7%	27	4.2%	0	0.0%
\$750 to \$999	17	0.3%	8	0.3%	9	1.4%	0	0.0%
\$1,000 to \$1,499	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$1,500 or more	31	0.6%	7	0.3%	24	3.7%	0	0.0%
No cash rent	0	0.0%	0	0.0%	0	0.0%	0	0.0%
1 Bedroom	1,431	29.1%	852	33.3%	145	22.6%	223	34.8%
Less than \$300	191	3.9%	105	4.1%	9	1.4%	26	4.1%
\$300 to \$499	357	7.3%	211	8.3%	16	2.5%	44	6.9%
\$500 to \$749	423	8.6%	272	10.6%	83	12.9%	58	9.1%
\$750 to \$999	221	4.5%	169	6.6%	18	2.8%	55	8.6%
\$1,000 to \$1,499	177	3.6%	73	2.9%	0	0.0%	26	4.1%
\$1,500 or more	37	0.8%	15	0.6%	17	2.6%	14	2.2%
No cash rent	25	0.5%	7	0.3%	2	0.3%	0	0.0%
2 Bedrooms	1,835	37.4%	1,009	39.5%	173	26.9%	212	33.1%
Less than \$300	34	0.7%	26	1.0%	0	0.0%	0	0.0%
\$300 to \$499	255	5.2%	156	6.1%	0	0.0%	0	0.0%
\$500 to \$749	594	12.1%	262	10.2%	42	6.5%	70	10.9%
\$750 to \$999	460	9.4%	268	10.5%	90	14.0%	95	14.8%
\$1,000 to \$1,499	323	6.6%	254	9.9%	16	2.5%	4	0.6%
\$1,500 or more	108	2.2%	42	1.6%	17	2.6%	8	1.3%
No cash rent	61	1.2%	1	0.0%	8	1.2%	35	5.5%
3 or More Bedrooms	1,489	30.3%	612	23.9%	264	41.1%	205	32.0%
Less than \$300	1	0.0%	1	0.0%	0	0.0%	0	0.0%
\$300 to \$499	66	1.3%	19	0.7%	23	3.6%	13	2.0%
\$500 to \$749	168	3.4%	74	2.9%	38	5.9%	20	3.1%
\$750 to \$999	447	9.1%	242	9.5%	68	10.6%	44	6.9%
\$1,000 to \$1,499	382	7.8%	148	5.8%	70	10.9%	90	14.1%
\$1,500 or more	212	4.3%	95	3.7%	42	6.5%	24	3.8%
No cash rent	213	4.3%	33	1.3%	23	3.6%	14	2.2%

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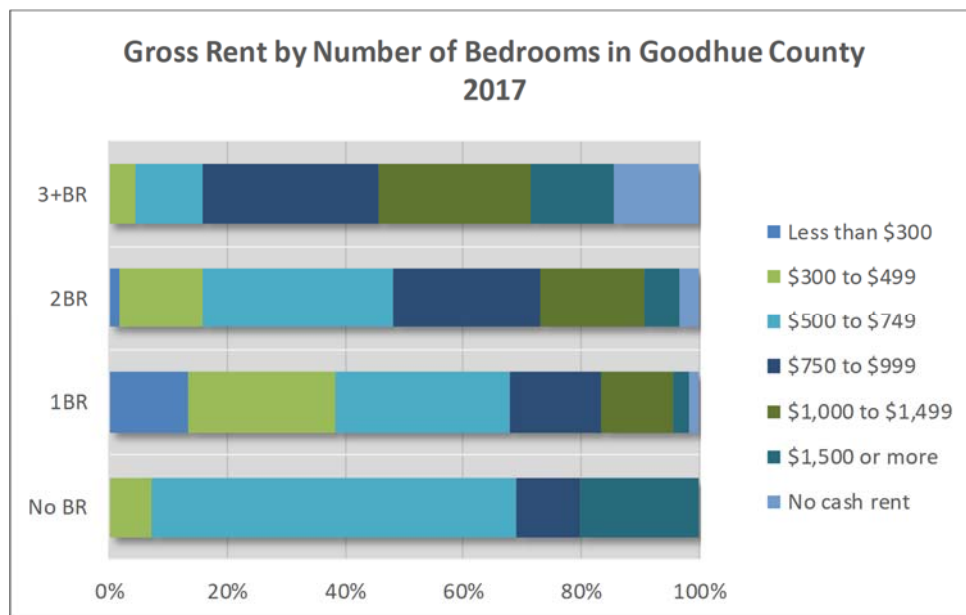
RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 2 continued BEDROOMS BY GROSS RENT, RENTER-OCCUPIED HOUSING UNITS GOODHUE COUNTY MARKET AREA 2017							
	----- Goodhue County Submarkets -----						Minnesota % of Total
	Central		Southwest		Southeast		
	No.	% of Total	No.	% of Total	No.	% of Total	
Total Units:	171	100%	453	100%	991	100%	100%
No Bedroom	0	0.0%	11	2.4%	0	0.0%	5.6%
Less than \$300	0	0.0%	0	0.0%	0	0.0%	0.6%
\$300 to \$499	0	0.0%	11	2.4%	0	0.0%	0.8%
\$500 to \$749	0	0.0%	0	0.0%	0	0.0%	1.8%
\$750 to \$999	0	0.0%	0	0.0%	0	0.0%	1.2%
\$1,000 to \$1,499	0	0.0%	0	0.0%	0	0.0%	0.7%
\$1,500 or more	0	0.0%	0	0.0%	0	0.0%	0.4%
No cash rent	0	0.0%	0	0.0%	0	0.0%	0.1%
1 Bedroom	10	5.8%	111	24.5%	268	27.0%	32.6%
Less than \$300	0	0.0%	9	2.0%	58	5.9%	3.7%
\$300 to \$499	0	0.0%	23	5.1%	98	9.9%	3.9%
\$500 to \$749	0	0.0%	37	8.2%	31	3.1%	7.3%
\$750 to \$999	6	3.5%	17	3.8%	11	1.1%	10.0%
\$1,000 to \$1,499	0	0.0%	12	2.6%	66	6.7%	5.2%
\$1,500 or more	0	0.0%	5	1.1%	0	0.0%	2.0%
No cash rent	4	2.3%	8	1.8%	4	0.4%	0.5%
2 Bedrooms	60	35.1%	155	34.2%	407	41.1%	37.5%
Less than \$300	0	0.0%	8	1.8%	0	0.0%	1.1%
\$300 to \$499	10	5.8%	26	5.7%	63	6.4%	2.0%
\$500 to \$749	21	12.3%	75	16.6%	181	18.3%	6.2%
\$750 to \$999	23	13.5%	19	4.2%	32	3.2%	10.6%
\$1,000 to \$1,499	4	2.3%	2	0.4%	80	8.1%	12.5%
\$1,500 or more	0	0.0%	8	1.8%	33	3.3%	3.7%
No cash rent	2	1.2%	17	3.8%	18	1.8%	1.3%
3 or More Bedrooms	101	59.1%	176	38.9%	316	31.9%	24.3%
Less than \$300	0	0.0%	0	0.0%	0	0.0%	0.5%
\$300 to \$499	0	0.0%	7	1.5%	17	1.7%	1.1%
\$500 to \$749	10	5.8%	14	3.1%	12	1.2%	2.5%
\$750 to \$999	24	14.0%	60	13.2%	40	4.0%	3.4%
\$1,000 to \$1,499	39	22.8%	50	11.0%	104	10.5%	7.5%
\$1,500 or more	5	2.9%	14	3.1%	43	4.3%	6.8%
No cash rent	23	13.5%	31	6.8%	100	10.1%	2.5%

Sources: 2013-2017 American Community Survey; Maxfield Research & Consulting, LLC

RENTAL MARKET ANALYSIS

- An estimated 62% of the units without a bedroom in the County rent for between \$500 and \$749 per month and 20% have gross monthly rents at \$1,500 or more. Another 11% have monthly rents of less between \$750 and \$999 per month and 7% rent from \$300 to \$499.
- Roughly 30% of the one-bedroom units in the County have gross monthly rents ranging from \$500 to \$749, and 25% rent from \$300 to \$499 per month. Units with monthly rents in the \$750 to \$999 range represent 15% of the one-bedroom units and 13% rent for less than \$300. Another 12% have monthly rents from \$1,000 to \$1,499. Approximately 3% rent for \$1,500 or more per month.



- Roughly 32% of the two-bedroom units in the County have gross monthly rents ranging from \$500 to \$749 and 25% have a rental rate ranging from \$750 to \$999. Another 18% of the two-bedroom units have monthly rents in the \$1,000 to \$1,499 range and 14% have rents \$300 to \$499. Units with rents of less than \$300 per month represent 2% of the two-bedroom units and 6% have monthly rents of \$1,500 or more.
- An estimated 30% of the units with three or more bedrooms rent for between \$750 and \$999 per month and 26% have gross monthly rents in the \$1,000 to \$1,499 range. Roughly 14% have monthly rents of \$1,500 or more and 11% rent in the \$500 to \$749 range. Another 4% have monthly rents in the \$300 to \$499 range. There are relatively few units with three or more bedrooms with gross monthly rents less than \$300.
- Roughly 6% of the renter-occupied units in Goodhue County (299 total units) were reported as having no cash rent. These units may be owned by friends or relatives who live elsewhere and who allow occupancy at no charge. Rent-free houses or apartment units may be provided to compensate caretakers, ministers, tenant farmers, or others. By comparison, 4% of the renter-occupied units in Minnesota have no cash rent.

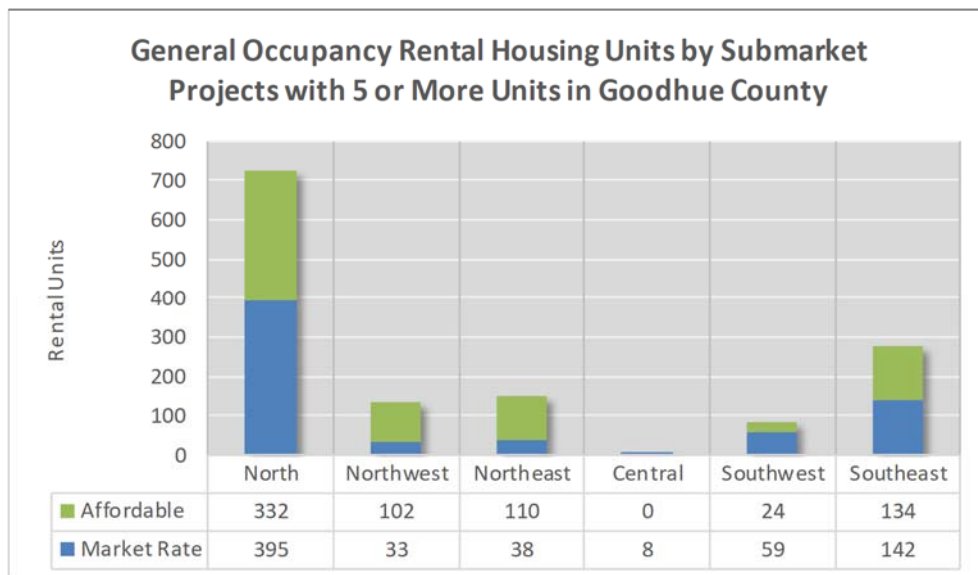
General Occupancy Rental Properties

Maxfield Research compiled detailed information for a select group of rental housing properties with five or more units in Goodhue County, including 18 shallow-subsidy Low Income Housing Tax Credit (LIHTC) and Section 515 (United States Department of Agriculture Rural Development) properties targeting family households, ten deep-subsidy (project-based Section 8 and public housing properties) and 33 general occupancy market rate apartment properties. Data for these rental properties was collected by contacting managers and owners for each of the properties in the fourth quarter of 2019 (October through December).

The rents shown represent quoted rents and have not been adjusted to reflect the inclusion or exclusion of utilities at this time. Rental Market Analysis Tables 3 through 6 on the following pages summarize property information.

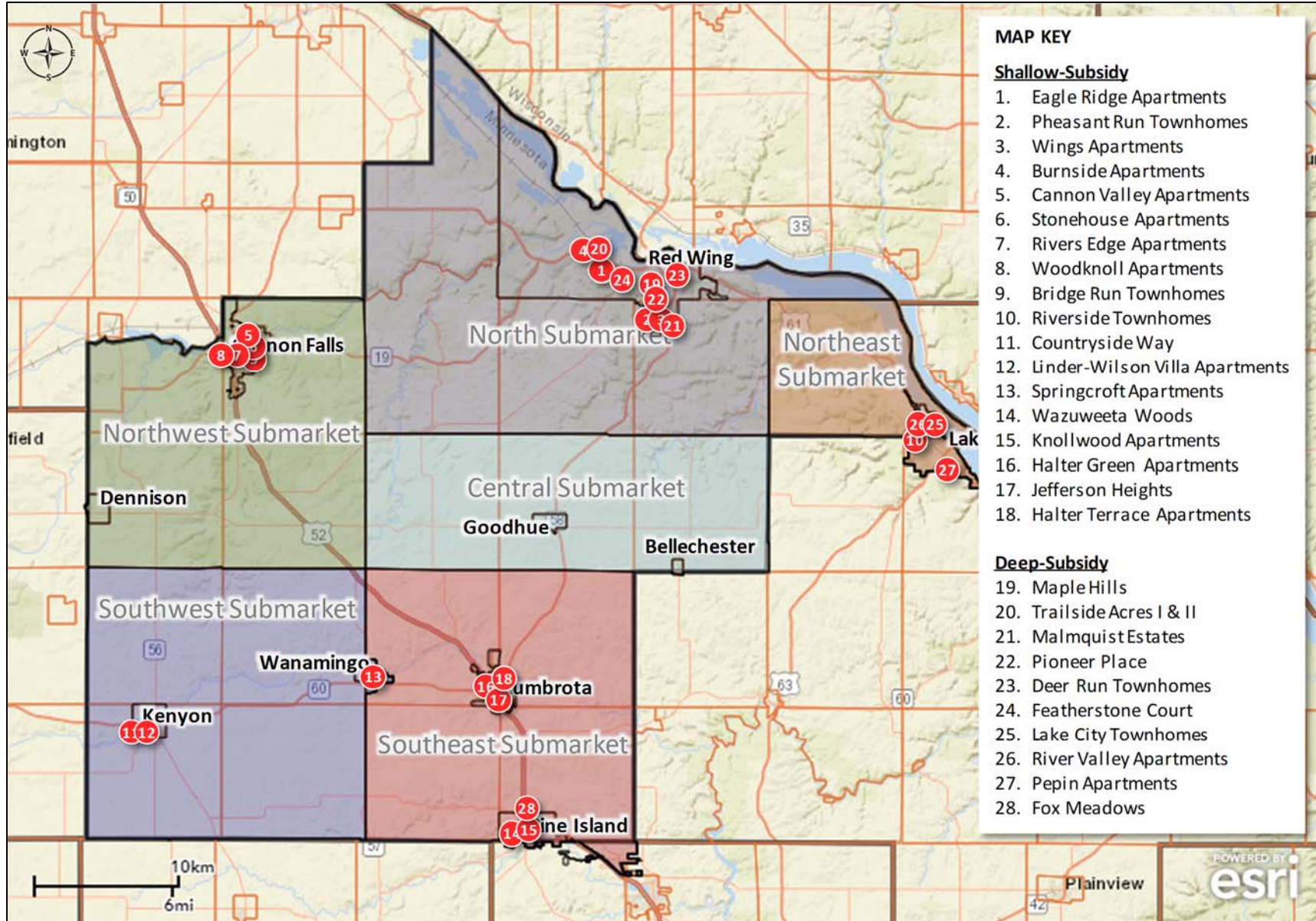
As depicted in the following graph, the North Submarket contains the highest number of general occupancy rental units (in structures with five or more units) in the County, with 727. There are 276 units in the Southeast Submarket, 148 in the Northeast Submarket, and 135 units in the Northwest Submarket.

The North Submarket has the highest number of market rate units (395), followed by the Southeast (142), Southwest (59), and Northeast (38) Submarkets. The North Submarket also has the largest number of affordable units with 332. There are 134 affordable units in the Southeast Submarket and 110 affordable units in the Northeast Submarket.

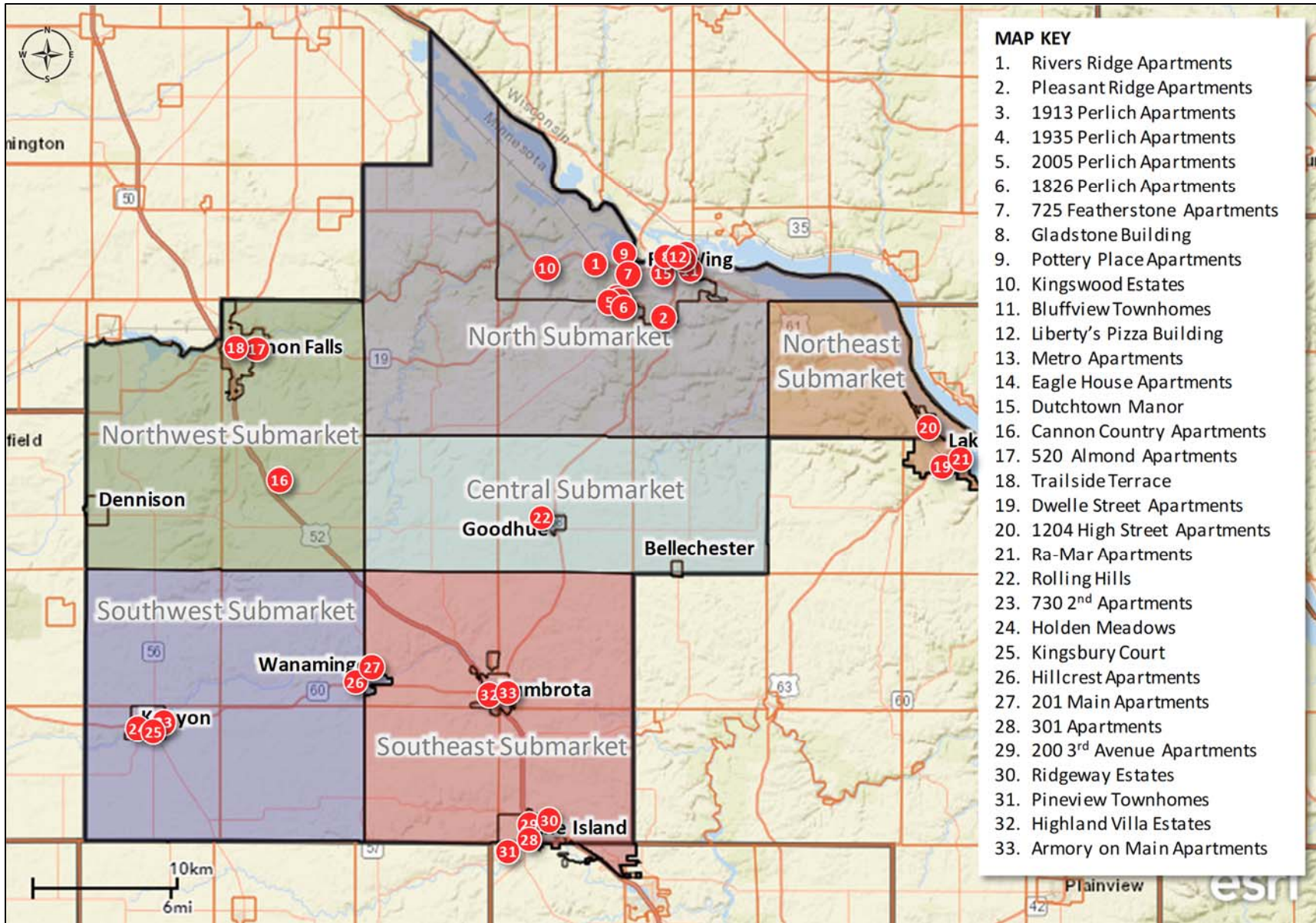


The maps on the following pages display the locations of these general occupancy rental properties in Goodhue County.

Affordable General Occupancy Rental Property Location Map



Market Rate General Occupancy Rental Property Location Map



RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 3 SELECT AFFORDABLE/SUBSIDIZED RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description			Monthly Rent		Rent/sq. ft.		
				Type	No.	Vac.	Size	Min	Max	Min	Max
----- Shallow-Subsidy Properties -----											
Eagle Ridge Apts 582 Tyler Rd S Red Wing, MN North Submarket	2005	48	0	2BR	36	0	928 - 950	\$715 - \$715	\$0.75 - \$0.77		
			vacancy rate: 0.0%	3BR	12	0	1,000 - 1,266	\$830 - \$830	\$0.66 - \$0.83		
	Notes: Tax Credit project. Two-story building. Amenities include community room, full kitchen appliance package, on-site laundry, balcony/patio, and playground. Heat, gas, water, sewer, trash removal, and single-stall garage included in rent.										
Pheasant Run Townhomes 259-298 Frenn Ave Red Wing, MN North Submarket	1995	20	0	3BR	20	0	1,201 - 1,201	\$940 - \$940	\$0.78 - \$0.78		
			vacancy rate: 0.0%								
	Notes: Tax Credit project. Two-stories. Amenities include stove/refrigerator, washer/dryer hook-ups, balcony/patio, and private entrances. Water, sewer, trash removal included in rent.										
Wings Apartments 2536 Malmquist Ave Red Wing, MN North Submarket	1983	24	0	1BR	18	0	650 - 650	\$485 - \$510	\$0.75 - \$0.78		
			vacancy rate: 0.0%	2BR	6	0	750 - 750	\$525 - \$550	\$0.70 - \$0.73		
	Notes: USDA Rural Development Section 515 project. Heat, water, sewer, and trash removal included in rent. On-site coin-operated laundry and assigned surface lot parking. Some rents based on 30% AGI. Nine units with rental assistance.										
Burnside Apartments 187 Sargent Dr Red Wing, MN North Submarket	1988	32	0	1BR	20	0	624 - 624	\$475 - \$625	\$0.76 - \$1.00		
			vacancy rate: 0.0%	2BR	12	0	768 - 768	\$510 - \$675	\$0.66 - \$0.88		
	Notes: USDA Rural Development Section 515. Heat, water, sewer, trash removal included. Amenities include on-site laundry, playground, and garage parking available for \$25/month. Some rents based on 30% AGI; 17 units with rental assistance										
Cannon Valley Apts 1215 N 1st St Cannon Falls, MN Northwest Submarket	1990	24	2	1BR	8	1	650 - 650	\$545 - \$715	\$0.84 - \$1.10		
			vacancy rate: 8.3%	2BR	12	1	800 - 800	\$570 - \$740	\$0.71 - \$0.93		
				3BR	4	0	950 - 950	\$610 - \$780	\$0.64 - \$0.82		
	Notes: USDA Rural Development Section 515 and Tax Credit property. Heat, water, sewer, trash removal included in rent. Amenities include assigned off-street parking with plug-in, on-site laundry, AC sleeves, playground. 16 units with rental assistance.										
Stonehouse Apts 101/115 W Minnesota St Cannon Falls, MN Northwest Submarket	1910	32	0	1BR	20	0	533 - 700	\$650 - \$750	\$1.07 - \$1.22		
			vacancy rate: 0.0%	2BR	12	0	780 - 906	\$780 - \$820	\$0.91 - \$1.00		
	Notes: Tax Credit property. Heat, water, sewer, trash removal included in rent. Amenities include elevator, off-street parking, community room, on-site laundry, beauty salon, craft room, library. Remodeled school.										
Rivers Edge Apts 900 Park St W Cannon Falls, MN Northwest Submarket	1982	12	0	1BR	10	0	600 - 600	\$520 - \$540	\$0.87 - \$0.90		
			vacancy rate: 0.0%	2BR	2	0	730 - 730	\$540 - \$560	\$0.74 - \$0.77		
	Notes: USDA Rural Development Section 515. Two 12-unit buildings (one reserved for age 62 and older). Heat, water, sewer, trash removal included in rent. Amenities include off-street parking, community room, on-site laundry. Some rents based on 30% AGI. Eight units with rental assistance.										

----- continued -----

RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 3 continued										
SELECT AFFORDABLE/SUBSIDIZED RENTAL HOUSING PROPERTIES										
GOODHUE COUNTY, MINNESOTA										
November 2019										
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description			Monthly Rent		Rent/sq. ft.	
				Type	No.	Vac.	Size	Min	Max	Min
Woodknoll Apts 100 9th St S Cannon Falls, MN	1984	16	0	1BR	10	0	590 - 590	\$525 - \$704	\$0.89 - \$1.19	
Northwest Submarket	<i>Notes: USDA Rural Development Section 515. Heat, water, sewer, trash removal, on-site laundry, off-street parking included. Some rents based on 30% AGI; 6 units with rental assistance.</i>									
Bridge Run Townhomes 100 E State St Cannon Falls, MN	1991	18	0	3BR	18	0	1,114 - 1,418	\$840 - \$840	\$0.59 - \$0.75	
Northwest Submarket	<i>Notes: Three Rivers Community Action Tax Credit property. Acquired and renovated in 2011. Water, sewer, and trash removal included in rent. Amenities include attached garage parking spaces, in-unit washer/dryer hook-ups, private patios, full kitchen appliance package, central AC, and playground.</i>									
Riverside Townhomes 1120-1154 N Oak St Lake City, MN	1998	18	0	2BR	1	0	1,055 - 1,055	\$595 - \$595	\$0.56 - \$0.56	
Northeast Submarket	<i>Notes: Tax Credit townhome rental property. 2BR unit for residents with a disability. Water, sewer, trash removal, included in rent. Amenities include attached one-car garage, in-unit washer/dryer, patio.</i>									
Countryside Way 301-323 5th St Kenyon, MN	2000	12	0	2BR	3	0	1,023 - 1,195	\$656 - \$656	\$0.55 - \$0.64	
Southwest Submarket	<i>Notes: Units include full kitchen appliance package, central AC, washer/dryer hook-ups, and attached one-stall garage. Rent includes water and sewer.</i>									
Linder-Wilson Villa Apts 420 Bullis St Kenyon, MN	1987	12	0	1BR	7	0	624 - 624	\$510 - \$575	\$0.82 - \$0.92	
Southwest Submarket	<i>Notes: USDA Rural Development Section 515. Heat, water, sewer, trash removal included in rent. Amenities include assigned off-street parking with plug-ins, on-site laundry, playground. Some rents based on 30% AGI.</i>									
Springcroft Apartments 629 3rd Ave Wanamingo, MN	1980	16	0	1BR	2	0	548 - 548	\$590 - \$620	\$1.08 - \$1.13	
Southwest Submarket	<i>Notes: USDA Rural Development Section 515 project. Three building, 31-unit project; 629 (15 units) building for residents age 62+ or disabled. Water, sewer, and trash removal included in rent. Amenities include assigned off-street parking with plug-ins, on-site coin operated laundry, community room with full kitchen and piano, pet-friendly. Some rents based on 30% AGI; 26 total units with rental assistance.</i>									
Wazuweeta Woods 532 6th St SW Pine Island, MN	2002	26	0	2BR	6	0	910 - 910	\$650 - \$705	\$0.71 - \$0.77	
Southeast Submarket	<i>Notes: Three Rivers Community Action property. Rent includes water, sewer, and trash removal. Amenities include community room, off-street parking, courtyard, resident controlled heat and AC, full kitchen appliance package, walk-in closets, balconies/patios, on-site laundry, playground. Garage parking available for \$30/month.</i>									

RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 3 continued SELECT AFFORDABLE/SUBSIDIZED RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019												
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description			Monthly Rent		Rent/sq. ft.			
				Type	No.	Vac.	Size	Min	Max	Min	Max	
Knollwood Apts 505 5th St SW <i>Pine Island, MN</i>	1987	24	1	1BR	6	0	600 - 600	\$495 - \$656	\$0.83 - \$1.09			
			vacancy rate: 4.2%	2BR	18	1	750 - 750	\$530 - \$696	\$0.71 - \$0.93			
Southeast Submarket	<i>Notes: USDA Rural Development Section 515 and Tax Credit property. Utilities and trash removal included in rent. Off-street parking and playground area provided. Some rents based on 30% AGI; 18 units with subsidy.</i>											
Halter Green Apts 916 Larson Dr <i>Zumbrota, MN</i>	1984	16	0	1BR	4	0	550 - 550	\$545 - \$733	\$0.99 - \$1.33			
			vacancy rate: 0.0%	2BR	10	0	628 - 628	\$565 - \$763	\$0.90 - \$1.21			
				3BR	2	0	900 - 900	\$585 - \$783	\$0.65 - \$0.87			
Southeast Submarket	<i>Notes: USDA Rural Development Section 515. Heat, water, sewer, trash removal included in rent. Amenities include on-site laundry, off-street parking with plug-ins, picnic table, and sandbox. Some rents based on 30% AGI; 4 units with rental assistance.</i>											
Jefferson Heights 1301 Jefferson Heights Dr <i>Zumbrota, MN</i>	1996	24	0	2BR	8	0	964 - 964	\$825 - \$825	\$0.86 - \$0.86			
			vacancy rate: 0.0%	3BR	16	0	1,100 - 1,100	\$875 - \$895	\$0.80 - \$0.81			
Southeast Submarket	<i>Notes: Tax Credit townhome rental property. Heat, water, sewer included in rent. Amenities include AC, private entrances, garage parking, in-unit laundry, patios, pet-friendly.</i>											
Halter Terrace Apts 15 5th St E <i>Zumbrota, MN</i>	1982	12	0	1BR	12	0	620 - 620	\$490 - \$518	\$0.79 - \$0.84			
			vacancy rate: 0.0%									
Southeast Submarket	<i>Notes: USDA Rural Development Section 515. Heat, water, sewer, trash removal included. Amenities include on-site laundry, off-street parking with plug-ins, community room. Some rents based on 30% AGI; 8 units with rental assistance.</i>											
Shallow-Subsidy Subtotal:		386	3	0.8% vacancy rate								
----- Deep-Subsidy Properties -----												
Maple Hills 521 Maple St <i>Red Wing, MN</i>	'72/'07	96	0	1BR	72	0	460 - 460	30% of AGI	NA - NA			
			vacancy rate: 0.0%	2BR	16	0	590 - 590	30% of AGI	NA - NA			
				3BR	8	0	880 - 880	30% of AGI	NA - NA			
North Submarket	<i>Notes: Four two-story buildings. Project funded with Tax Credits, HOME, Project-based Section 8, and Long-Term Homeless programs. Minimum rent is \$25 with most rents based on 30% of adjusted monthly income. Max rents of \$765 for 1BR, \$788 for 2BR, \$955 for 3BR. Amenities include community room, on-site laundry, computer lab, off-street parking, playground. Heat, water, electricity included in rent. Currently a wait list.</i>											
Trailside Acres I & II 211-219 Sargent Dr <i>Red Wing, MN</i>	1988	48	0	1BR	24	0	575 - 575	30% of AGI	NA - NA			
			vacancy rate: 0.0%	2BR	16	0	725 - 725	30% of AGI	NA - NA			
				3BR	8	0	925 - 925	30% of AGI	NA - NA			
North Submarket	<i>Notes: Southwest Minnesota Housing Partnership property. Project-based Section 8, USDA Rural Development Section 515 and Tax Credit project. Utilities included in rent. Amenities include on-site laundry, playground, and garage parking (available for additional fee). All rents based on 30% of AGI (max of \$605 for 1BR, \$844 for 2BR, \$990 for 3BR)</i>											

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RENTAL MARKET ANALYSIS

<p align="center">RENTAL MARKET ANALYSIS TABLE 3 continued SELECT AFFORDABLE/SUBSIDIZED RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019</p>											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description			Monthly Rent		Rent/sq. ft.		
				Type	No.	Vac.	Size	Min	Max	Min	Max
Malmquist Estates 2622 Malmquist Ave Red Wing, MN	1985	30	1	1BR	6	1	575 - 575	30% of AGI	NA	NA	
			vacancy rate: 3.3%	2BR	21	0	725 - 725	30% of AGI	NA	NA	
				3BR	3	0	925 - 925	30% of AGI	NA	NA	
North Submarket	<p>Notes: Southwest Minnesota Housing Partnership property. Project-based Section 8, USDA Rural Development Section 515 and Tax Credit project. Utilities included in rent. Amenities include on-site laundry, playground, and garage parking (available for additional fee). All rents based on 30% of AGI (max of \$796 for 1BR, \$875 for 2BR, \$895 for 3BR)</p>										
Pioneer Place 341 Pioneer Rd Red Wing, MN	1975	6	1	3BR	5	1	1,020 - 1,200	30% of AGI	NA	NA	
			vacancy rate: 16.7%	4BR	1	0	1,380 - 1,380	30% of AGI	NA	NA	
North Submarket	<p>Notes: Owned by Red Wing HRA; rent based on 30% of adjusted gross income. Residents pay utilities. Utility allowance of \$117. Units include kitchen appliances and washer/dryer hook-ups.</p>										
Deer Run Townhomes 613 21st St Red Wing, MN	1974	6	0	3BR	5	0	1,020 - 1,140	30% of AGI	NA	NA	
			vacancy rate: 0.0%	4BR	1	0	1,380 - 1,380	30% of AGI	NA	NA	
North Submarket	<p>Notes: Owned by Red Wing HRA; rent based on 30% of adjusted gross income. Residents pay utilities. Utility allowance of \$117. Units include kitchen appliances and washer/dryer hook-ups.</p>										
Featherstone Court 861 Featherstone Rd Red Wing, MN	1974	6	1	3BR	5	0	1,140 - 1,140	30% of AGI	NA	NA	
			vacancy rate: 16.7%	4BR	1	0	1,288 - 1,288	30% of AGI	NA	NA	
North Submarket	<p>Notes: Owned by Red Wing HRA; rent based on 30% of adjusted gross income. Residents pay utilities. Utility allowance of \$117. Units include kitchen appliances and washer/dryer hook-ups.</p>										
Lake City Townhomes 1109 N High St Lake City, MN		20	2	2BR	12	1	1,135 - 1,135	30% of AGI	NA	NA	
			vacancy rate: 10.0%	3BR	8	1	1,417 - 1,417	30% of AGI	NA	NA	
Northeast Submarket	<p>Notes: Project-based Section 8. Units feature AC, dishwasher, patio/balcony. Amenities include courtyard, community room, elevator, on-site laundry facilities, tub room. Garage parking available. Rent includes heat, water and trash removal. Property also includes 20 1BR apartment units for age 62 and older.</p>										
River Valley Apts 1001-1005 Oak Ct Lake City, MN	1981	24	0	1BR	21	0	620 - 620	30% of AGI	NA	NA	
			vacancy rate: 0.0%	2BR	3	0	720 - 720	30% of AGI	NA	NA	
Northeast Submarket	<p>Notes: SEMMCHRA property. Rent based on income. Heat, water, sewer, trash removal included in rent. Amenities include off-street parking and on-site coin-operated laundry.</p>										

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RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 3 SELECT AFFORDABLE/SUBSIDIZED RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description				Monthly Rent		Rent/sq. ft.	
				Type	No.	Vac.	Size	Min	Max	Min	Max
Pepin Apartments 1005 W Marion Ave Lake City, MN	NA	48	0	1BR	48	0	450 - 450	30% of AGI		NA - NA	
Northeast Submarket	<i>Notes: Project-based Section 8. Rent includes heat, water, sewer, electric, and trash removal. Amenities include off-street parking with plug-ins, coin-operated laundry in each building, community room with kitchen, screen house with grill and picnic tables.</i>										
Fox Meadows 600 Main St NW Pine Island, MN	1977	32	2	1BR	16	1	600 - 600	30% of AGI		NA - NA	
Southeast Submarket	<i>Notes: Project-based Section 8. Rent includes heat, water, sewer, and trash removal. Market rent of \$718 for 1BR and \$789 for 2BR. Amenities include on-site laundry in each building, off-street parking, playground.</i>										
Deep-Subsidy Subtotal:		316	7	2.2% vacancy rate							
Affordable/Subsidized Total:		702	10	1.4% vacancy rate							
Source: Maxfield Research & Consulting, LLC											

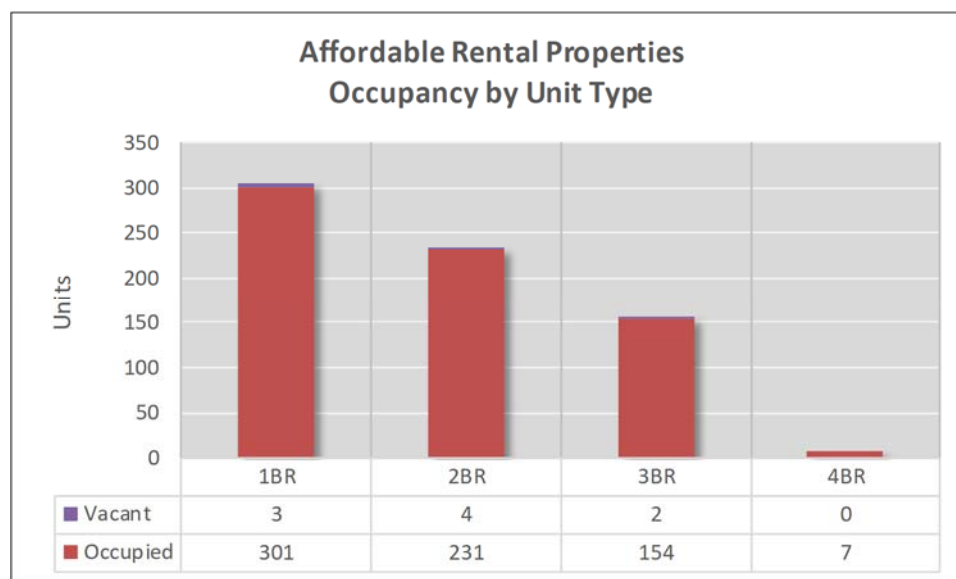
- Many of the affordable rental properties in Goodhue County are financed with Section 515 loans made by the United States Department of Agriculture's (USDA) Rural Development Housing and Community Facilities Program targeting very low-, low-, and moderate-income family households. Tenants must qualify based on their income and pay basic rent or 30% of their adjusted income, whichever is greater. Most Rural Development properties also offer rental assistance.
- One-bedroom units comprise 43% of the inventory while 33% of the units have two bedrooms. Three-bedroom units comprise 22% of the inventory and the remaining 1% of the units have four bedrooms.
- Units in these projects average 783 square feet, ranging from 549 square feet for one-bedroom units to 1,418 for four-bedroom units. Two-bedroom units average 807 square feet and three-bedroom units average 1,176 square feet.
- The weighted average market rental rate across these affordable shallow-subsidy properties is \$727 per month (\$0.93 per square foot). In the Section 515 properties, some rent is based on 30% of adjusted household income, depending on household income which may be higher than the basic rent, or lower than the basic rent if on rental assistance.
- Monthly rents range from \$626 for one-bedroom units (\$1.14 per square foot) to \$865 for four-bedroom units (\$0.61 per square foot). Two-bedroom units have an average rent of \$717 per month (\$0.89 per square foot), while three-bedroom units have an average monthly rent of \$840 (\$0.71 per square foot).

RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 4 SELECT AFFORDABLE/SUBSIDIZED RENTAL HOUSING PROPERTIES UNIT TYPE SUMMARY GOODHUE COUNTY								
Unit Type	Total Units	% of Total	Vacant Units	% Vacant	Avg. Size	Basic/Market Monthly Rents		
						Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
1BR	304	43%	3	1.0%	549	\$475 - \$750	\$626	\$1.14
2BR	235	33%	4	1.7%	807	\$510 - \$825	\$717	\$0.89
3BR	156	22%	2	1.3%	1,176	\$585 - \$940	\$840	\$0.71
4BR	7	1%	0	0.0%	1,418	\$810 - \$865	\$865	\$0.61
Total:	702	99%	9	1.3%	783	\$475 - \$940	\$727	\$0.93

Source: Maxfield Research & Consulting, LLC

- At the time of the survey of affordable and subsidized rental properties, there were nine vacant units, resulting in an overall vacancy rate of 1.3% in Goodhue County. As such, the supply of affordable/subsidized rental housing in the County is below equilibrium, generally considered to be 5.0% vacancy.
- All six submarkets had vacancy rates below equilibrium, ranging from 0.0% vacant in the Southwest Submarket (zero vacancies) to 2.2% vacant in the Southeast (three vacancies). The North Submarket was 0.9% vacant (three vacancies), the Northeast was 1.8% vacant (two vacancies), and the Northwest was 2.0% vacant (two vacancies). We did not identify any affordable and subsidized general occupancy properties in the Central Submarket.
- There were four vacant two-bedroom units (1.7% vacancy rate), three one-bedroom units vacant (1.0% vacancy rate), and two vacant three-bedroom units (1.3% vacancy rate). Four-bedroom units were fully-occupied.



RENTAL MARKET ANALYSIS

<p align="center">RENTAL MARKET ANALYSIS TABLE 5 SELECT MARKET RATE RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019</p>											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description				Monthly Rent		Rent/sq. ft.	
				Type	No.	Vac.	Size	Min	Max	Min	Max
Rivers Ridge Apartments 300 Red Wing Ave S <i>Red Wing, MN</i>	2018	61	1	1BR	19	0	766 - 994	\$925 - \$1,125	\$1.13 - \$1.21		
North Submarket	<i>vacancy rate: 1.6%</i> <i>Open February 2018. Amenities include exercise room, computer room, playground, underground parking, outdoor heated pool, grilling area, party room. Units feature balcony/patio, granite countertops, SS appliances.</i>										
Pleasant Ridge Apts 2488 Malmquist Ave <i>Red Wing, MN</i>	1995	38	0	1BR	11	0	647 - 663	\$829 - \$829	\$1.25 - \$1.28		
North Submarket	<i>vacancy rate: 0.0%</i> <i>Three-story building. Tenant pays electric, phone, cable. Heat, trash pick-up, and garage parking included in rent. Units include walk-in closets, patio/balcony, and full kitchen appliance package.</i>										
1913 Perlich Apts 1913 Perlich Ave <i>Red Wing, MN</i>	1994	36	1	1BR	6	0	715 - 715	\$750 - \$800	\$1.05 - \$1.12		
North Submarket	<i>vacancy rate: 2.8%</i> <i>Three-story building. Water, trash removal, detached garages included in rent. Units feature wall-unit AC, balcony/patio, dishwasher. Coin-operated laundry on-site.</i>										
1935 Perlich Apts 1935 Perlich Ave <i>Red Wing, MN</i>	1994	36	1	1BR	6	0	715 - 715	\$750 - \$800	\$1.05 - \$1.12		
North Submarket	<i>vacancy rate: 2.8%</i> <i>Three-story building. Water, trash removal, detached garages included in rent. Units feature wall-unit AC, balcony/patio, dishwasher. Coin-operated laundry on-site.</i>										
2005 Perlich Apts 2005 Perlich Ave <i>Red Wing, MN</i>	1989	36	2	1BR	6	0	756 - 756	\$750 - \$800	\$0.99 - \$1.06		
North Submarket	<i>vacancy rate: 5.6%</i> <i>Three-story building. Water, trash removal, detached garages included in rent. Units feature wall-unit AC, balcony/patio, dishwasher. Coin-operated laundry on-site.</i>										
1826 Pioneer Apts 1826 Pioneer Rd <i>Red Wing, MN</i>	1978	24	1	2BR	24	1	930 - 930	\$780 - \$830	\$0.84 - \$0.89		
North Submarket	<i>vacancy rate: 4.2%</i> <i>Three-story building. Water, trash removal, detached garages included in rent. Units feature wall-unit AC, balcony/patio, dishwasher. Coin-operated laundry on-site.</i>										
725 Featherstone Apts 725 Featherstone Rd <i>Red Wing, MN</i>	1972	24	2	2BR	24	2	930 - 930	\$770 - \$820	\$0.83 - \$0.88		
North Submarket	<i>vacancy rate: 8.3%</i> <i>Three-story building. Water, trash removal, detached garages included in rent. Units feature wall-unit AC, balcony/patio, dishwasher. Coin-operated laundry on-site.</i>										
Gladstone Building 309 Bush St <i>Red Wing, MN</i>	1890	28	1	Studio	15	1	NA - NA	\$580 - \$605	NA - NA		
North Submarket	<i>vacancy rate: 3.6%</i> <i>Renovated apartments in 1995. Second and third floor units above commercial space. No parking available on site. Heat, water, trash removal included in rent.</i>										

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RENTAL MARKET ANALYSIS

<p align="center">RENTAL MARKET ANALYSIS TABLE 5 continued SELECT MARKET RATE RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019</p>											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description				Monthly Rent		Rent/sq. ft.	
				Type	No.	Vac.	Size	Min	Max	Min	Max
Pottery Place Apts 2000 Old W Main St <i>Red Wing, MN</i>	1982	34	2	1BR	9	1	750 - 1,100	\$850 - \$1,125	\$1.02 - \$1.13		
North Submarket	vacancy rate: 5.9% <i>Units on second and fourth floors of historic Pottery Place Building. Ten units added in 2016. Some units include furnishings, washer/dryer hook-ups, SS appliances, granite countertops. Trash removal and garage parking included in rent. Daily and weekly rates also available.</i>										
Kingswood Estates Apts 134 Kingswood Dr <i>Red Wing, MN</i>	1978	24	0	2BR	24	0	775 - 875	\$725 - \$725	\$0.83 - \$0.94		
North Submarket	vacancy rate: 0.0% <i>Surface and garage parking available. Rent includes city services (water and sewer); tenant responsible for electric. Single-car garage parking space included in rent. Coin-operated laundry on each floor.</i>										
Bluffview Townhomes 515 E 5th Street <i>Red Wing, MN</i>	1984	12	1	2BR	12	1	1,000 - 1,000	\$777 - \$777	\$0.78 - \$0.78		
North Submarket	vacancy rate: 8.3% <i>Two-story building. Four first-floor units handicap accessible. Tenant pays electricity. Gas, sewer, water, and garbage included in rent. Surface parking. Units include stove, refrigerator, washer and dryer. Owned and managed by Red Wing HRA.</i>										
Liberty's Pizza Building 303 W 3rd St <i>Red Wing, MN</i>	1900	5	1	1BR	4	0	NA - NA	\$560 - \$635	NA - NA		
North Submarket	vacancy rate: 20.0% <i>3BR 1 1 NA - NA \$850 - \$850 NA - NA</i> <i>Apartment units above Liberty's Pizza restaurant. Rent includes heat and water. No parking available on site.</i>										
Metro Apartments 309/313 Plum Street <i>Red Wing, MN</i>	1880	13	1	1BR	10	0	500 - 500	\$695 - \$695	\$1.39 - \$1.39		
North Submarket	vacancy rate: 7.7% <i>2BR 3 1 700 - 700 \$900 - \$900 \$1.29 - \$1.29</i> <i>Apartment units in mixed-use building. Heat, water, sewer, trash removal included in rent. No parking available on site. Coin-operated laundry on-site.</i>										
Eagle House Apartments 325 Plum Street <i>Red Wing, MN</i>	1900	16	NA	Studio	NA	NA	NA - NA	NA - NA	NA - NA		
North Submarket	1BR NA NA NA - NA NA - NA NA - NA <i>Unable to contact. Originally 25 private sleeping rooms. Third floor recently remodeled into 7 apartment units and 2nd floor remodeled into 8 apartment units, all with 3/4 bath. One 1BR unit on first floor.</i>										
Dutchtown Manor 525 Plum St <i>Red Wing, MN</i>	1973	8	0	1BR	8	0	570 - 570	\$585 - \$600	\$1.03 - \$1.05		
North Submarket	vacancy rate: 0.0% <i>Heat, water, sewer, trash removal included in rent. Off-street parking provided. Small dogs and cats allowed with approval.</i>										

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RENTAL MARKET ANALYSIS

<p align="center">RENTAL MARKET ANALYSIS TABLE 5 continued SELECT MARKET RATE RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019</p>											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description				Monthly Rent		Rent/sq. ft.	
				Type	No.	Vac.	Size	Min	Max	Min	Max
Cannon Country Apts 7874 365th St Way Cannon Falls, MN Northwest Submarket	1955	11	0	STUDIO	5	0	201 - 281	\$495 - \$495	\$1.76 - \$2.46		
			vacancy rate: 0.0%	1BR	4	0	344 - 344	\$637 - \$637	\$1.85 - \$1.85		
				2BR	1	0	1,008 - 1,008	\$850 - \$850	\$0.84 - \$0.84		
				3BR	1	0	2,364 - 2,364	\$1,340 - \$1,340	\$0.57 - \$0.57		
				<i>Heat, water, sewer, trash removal included in rent. Adjacent to bar and grill and self-storage units. Amenities include patios, off-street parking, on-site laundry.</i>							
520 Almond Apts 520 Almond St Cannon Falls, MN Northwest Submarket	1965	11	0	1BR	NA	0	650 - 650	\$625 - \$625	\$0.96 - \$0.96		
			vacancy rate: 0.0%	2BR	NA	0	780 - 780	\$775 - \$775	\$0.99 - \$0.99		
				<i>Heat, water, trash removal included in rent. Amenities include off-street parking, window AC units, and on-site laundry.</i>							
Trailside Terrace 201 Water St Cannon Falls, MN Northwest Submarket	1999	11	0	2BR	7	0	1,102 - 1,102	\$940 - \$940	\$0.85 - \$0.85		
			vacancy rate: 0.0%	3BR	4	0	1,303 - 1,303	\$990 - \$990	\$0.76 - \$0.76		
				<i>Market rate family townhomes. Units feature attached garage, kitchen appliances, and washer/dryer.</i>							
Dwelle Street Apts 1003-1011 W Dwelle St Lake City, MN Northeast Submarket	'75-'79	24	4	1BR	6	0	600 - 600	\$500 - \$500	\$0.83 - \$0.83		
			vacancy rate: 16.7%	2BR	18	4	800 - 800	\$580 - \$580	\$0.73 - \$0.73		
				<i>Three buildings. Water and sewer included in rent; tenant pays heat. Amenities include off-street parking, AC units, kitchen appliances, coin-operated laundry in each building.</i>							
1204 High Street Apts 1204 N High St Lake City, MN Northeast Submarket	1975	6	0	2BR	6	0	750 - 800	\$500 - \$625	\$0.67 - \$0.78		
			vacancy rate: 0.0%								
				<i>Heat, water, sewer, trash removal included in rent. Off-street parking provided.</i>							
Ra-Mar Apartments 820 S Lakeshore Dr Lake City, MN Northeast Submarket		8	0	1BR	4	0	550 - 600	\$550 - \$550	\$0.92 - \$1.00		
			vacancy rate: 0.0%	2BR	4	0	750 - 800	\$650 - \$650	\$0.81 - \$0.87		
				<i>Heat and water included in rent. Tenant pays sewer, trash removal, and electric. Off-street parking provided (2 spaces/unit).</i>							
Rolling Hills 702-704 5th Ave Goodhue, MN Central Submarket	2000	8	0	1BR+D	4	0	1,115 - 1,115	\$720 - \$720	\$0.65 - \$0.65		
			vacancy rate: 0.0%	2BR	4	0	1,191 - 1,191	\$820 - \$820	\$0.69 - \$0.69		
				<i>Market rate family townhomes. Units feature attached garage, kitchen appliances, and washer/dryer.</i>							
730 2nd Apts 730 2nd St Kenyon, MN Southwest Submarket	1900	10	1	1BR	8	1	550 - 550	\$500 - \$500	\$0.91 - \$0.91		
			vacancy rate: 10.0%	2BR	2	0	650 - 650	\$600 - \$600	\$0.92 - \$0.92		
				<i>Amenities include off-street parking and on-site laundry. Monthly rent includes water and trash removal.</i>							

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RENTAL MARKET ANALYSIS

<p align="center">RENTAL MARKET ANALYSIS TABLE 5 continued SELECT MARKET RATE RENTAL HOUSING PROPERTIES GOODHUE COUNTY, MINNESOTA November 2019</p>											
Project Name Location	Occp. Date	No. of Units	Total Vacant	Unit Description			Monthly Rent		Rent/sq. ft.		
				Type	No.	Vac.	Size	Min	Max	Min	Max
Holden Meadows 5th St at Husest St Kenyon, MN Southwest Submarket	2000	12	0	1BR	3	0	893 - 893	\$700 - \$700	\$0.78 - \$0.78		
			vacancy rate: 0.0%	1BR+D	3	0	1,095 - 1,095	\$825 - \$825	\$0.75 - \$0.75		
				2BR	2	0	1,228 - 1,228	\$810 - \$810	\$0.66 - \$0.66		
				3BR	4	0	1,381 - 1,381	\$860 - \$860	\$0.62 - \$0.62		
				<i>Market rate family townhomes. Units feature attached garage, kitchen appliances, and washer/dryer.</i>							
Kingsbury Court 410 5th St Kenyon, MN Southwest Submarket	1983	24	1	1BR	22	1	624 - 624	\$430 - \$430	\$0.69 - \$0.69		
			vacancy rate: 4.2%	2BR	2	0	750 - 750	\$455 - \$455	\$0.61 - \$0.61		
				<i>Heat, water, sewer, trash removal included in rent. Amenities include off-street parking with plug-ins, on-site laundry, community room.</i>							
Hillcrest Apts 520 High Ave Wanamingo, MN Southwest Submarket	1977	7	0	1BR	1	0	600 - 600	\$525 - \$525	\$0.88 - \$0.88		
			vacancy rate: 0.0%	2BR	6	0	742 - 742	\$565 - \$565	\$0.76 - \$0.76		
				<i>Former USDA Rural Development Section 515 project; now market rate. Heat, water, sewer, and trash removal included in rent. Amenities include off-street parking with plug-ins, on-site laundry.</i>							
201 Main Apts 201 Main St Wanamingo, MN Southwest Submarket	1913	6	0	Studio	2	0	200 - 350	\$370 - \$370	\$1.06 - \$1.85		
			vacancy rate: 0.0%	1BR	1	0	500 - 500	\$450 - \$450	\$0.90 - \$0.90		
				2BR	3	0	750 - 800	\$525 - \$600	\$0.70 - \$0.75		
				<i>Heat, water, sewer, trash removal included in rent. Units remodeled past few years; hardwood floors, balcony, and kitchen appliances included.</i>							
301 Apartments 301 Main St Pine Island, MN Southeast Submarket	2018	36	4	1BR	10	2	696 - 720	\$1,000 - \$1,225	\$1.44 - \$1.70		
			vacancy rate: 11.1%	2BR	26	2	868 - 1,216	\$1,200 - \$1,625	\$1.34 - \$1.38		
				<i>Open December 2018; still in initial lease-up. Building open to all ages, but partnering with Evergreen Place Senior Living to give senior tenants the option to purchase some in-home services and light housekeeping. Unit features include granite countertops, SS appliances, in-unit washer/dryer, 9'-10' ceilings, some balconies/decks. Rent includes 1 underground parking space. Tenant pays utilities.</i>							
200 3rd Ave Apts 200 3rd Ave NW Pine Island, MN Southeast Submarket	1970	6	NA	NA	NA	NA	NA - NA	NA - NA	NA - NA		
				<i>Unable to contact. Garage parking provided onsite.</i>							
Ridgeway Estates 501 Ridgeway Ln NE Pine Island, MN Southeast Submarket	2001	34	0	2BR	20	0	910 - 910	\$1,050 - \$1,050	\$1.15 - \$1.15		
			vacancy rate: 0.0%	3BR	14	0	1,200 - 1,200	\$1,150 - \$1,150	\$0.96 - \$0.96		
				<i>Townhome rentals. Amenities include attached garage parking, playset, patio, in-unit washer/dryer.</i>							
Pineview Townhomes 700 SW 10th St Pine Island, MN Southeast Submarket	2000	34	0	2BR	31	0	1,426 - 2,051	\$1,100 - \$1,300	\$0.63 - \$0.77		
			vacancy rate: 0.0%	3BR	3	0	1,742 - 2,051	\$1,200 - \$1,300	\$0.63 - \$0.69		
				<i>Amenities include in-unit washer/dryer, kitchen island, walk-in closets, attached garage parking, patio/balcony, playground. Rent includes trash removal.</i>							

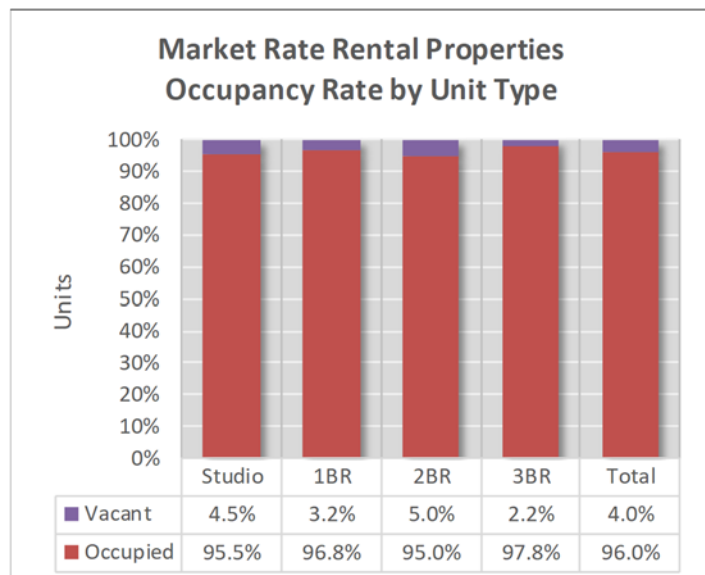
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RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 5 continued											
SELECT MARKET RATE RENTAL HOUSING PROPERTIES											
GOODHUE COUNTY, MINNESOTA											
November 2019											
Project Name	Occp. Date	No. of Units	Total Vacant	Unit Description				Monthly Rent		Rent/sq. ft.	
Location				Type	No.	Vac.	Size	Min	Max	Min	Max
Highland Villa Estates 920-942 Larson Dr Zumbrota, MN	1994	12	0	2BR	12	0	960 - 1,008	\$830	-\$830	\$0.82	-\$0.86
Southeast Submarket		<i>Townhome rentals. Amenities include attached garage parking, separate laundry room with washer/dryer. Trash removal included in rent.</i>									
Armory on Main Apts 495 S Main St Zumbrota, MN	1937	20	0	Studio	0	NA - NA	NA - NA	\$375	-\$375	NA	NA
Southeast Submarket		<i>All utilities, except electric, included in monthly rent. Very low turnover of units. Off-street parking available.</i>									
Market Rate Total:		675	24	3.6% vacancy rate							
Source: Maxfield Research & Consulting, LLC											

Rental Market Analysis Table 6 on the following page provides a summary of the unit mix, vacancies, average sizes, and average rental rates among these market rate rental properties. Averages (size and rent) presented in the table are straight averages based the information available.

- An estimated 64% of the units in the inventory of market rate rental projects are two-bedroom units, 25% of the units have one bedroom and 7% have three bedrooms. Another 4% of the units do not have a bedroom (i.e. studio or efficiency units).
- At the time of the survey, there were 27 vacant units, resulting in an overall market rate vacancy rate of 4.0% in Goodhue County. The equilibrium vacancy rate for rental housing is considered to be 5.0% which allows for normal turnover and an adequate supply of alternatives for prospective renters.
- In effect, the supply of market rate rental housing in the County is below the level adequate to meet demand.
- There are 20 two-bedroom units vacant (5.0% vacancy rate) and five one-bedroom vacancies (3.2% vacancy rate). Studio units and three-bedroom units each have one vacancy, representing vacancy rates of 4.5% and 2.2%, respectively.



RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 6 SELECT MARKET RATE RENTAL HOUSING PROPERTIES UNIT TYPE SUMMARY GOODHUE COUNTY							
Unit Type	Unit Mix	Vacant Units	% Vacant	Avg. Size	Monthly Rents		
					Range Low - High	Avg. Rent	Avg. Rent/ Sq. Ft.
Studio/Eff.	4%	1	4.5%	258	\$370 - \$605	\$458	\$1.78
1BR	25%	5	3.2%	699	\$430 - \$1,225	\$686	\$0.98
2BR	64%	17	4.3%	953	\$455 - \$1,625	\$830	\$0.87
3BR	7%	1	2.2%	1,590	\$850 - \$1,550	\$1,134	\$0.71
Total:	675	24	3.6%	905	\$370 - \$1,625	\$787	\$0.87

Source: Maxfield Research & Consulting, LLC

- On average, units in these general occupancy market rate projects have 905 square feet. Studio and efficiency units average 258 square feet, while one-bedroom units average 699 square feet, two-bedroom units average 953 square feet, and the three-bedroom units average 1,590 square feet.
- The average rental rate across all market rate general occupancy properties is \$787 per month with a range of \$370 for a studio unit at 201 Main in Wanamingo to a high of \$1,625 for a two-bedroom unit at the recently opened 301 Apartments in Pine Island. Studio/efficiency unit rents average \$458 per month, while the one-bedroom units average \$683 per month, two-bedroom units average \$830 per month, and the three-bedroom units average \$1,134 per month.
- On a per square-foot basis, these general occupancy market rate rental properties have an average rent of \$0.87 per square foot, with studio/efficiency units averaging \$1.78 per square foot, one-bedroom units averaging \$0.98 per square foot, two-bedroom units averaging \$0.87 per square foot, and three-bedroom units averaging \$0.71 per square foot.
- While each property manages utilities differently, utilities (i.e. heat, water, sewer, trash removal) is included in the rent at most properties.
- Most of the properties surveyed provide kitchen appliances and wall unit air conditioning, but relatively few offer an in-unit washer and dryer. Some of the properties provide a common laundry room and surface parking, with garage parking available at a few of the rental properties.
- The two newest properties (Rivers Ridge Apartments in Red Wing and 301 Apartments in Pine Island) both offer unit features such as stainless steel appliances, granite countertops, in-unit washer/dryer, walk-in closets, outdoor living options (grilling area, picnic area, etc.), and underground parking. However, modern features and amenities such as these are not available at the older general occupancy market rate rental properties in Goodhue County.

RENTAL MARKET ANALYSIS

The following are photographs of a select group of general occupancy rental properties in Goodhue County.



Eagle Ridge Apartments



Featherstone Road Apartments



Kingswood Estates



Rivers Edge Apartments



301 Apartments



Halter Terrace

Student Housing

Minnesota State College Southeast (Red Wing)

MN State Southeast is a post-secondary technical and community college that offers education degree, certificate and diploma programs in 40 different areas with campuses in Red Wing and Wabasha.

Degree programs offered: Associate in Science, Associated in Applied Science, Associate of Arts, diplomas and certificates

Largest Programs: Nursing, Band Instrument Repair, Truck Driving, Computer Aided Design (CAD), Drafting Technologies and Accounting

Newest Programs: Transfer Pathway Degrees in Accounting, Business, Exercise Science, History, Pre-Social Work and Psychology, Health Science Broad Field

Unique Programs: Band Instrument Repair, Guitar Repair & Building, Violin Repair, Bicycle Design & Fabrication

According to information provided by MN State SE, Red Wing campus enrollment has averaged 653 students annually (total headcount) over the past four years. MN State SE offers two types of distance learning: fully online courses and hybrid courses. Hybrid courses may require some on-campus meetings and labs.

MN State SE does not offer any type of on-campus housing, either dormitory or apartment-style. The website promotes that Red Wing has a large inventory of rental housing options and directs students to contact the Red Wing Chamber of Commerce to obtain information regarding housing options in the community.

According to the 2018 Census estimates, Red Wing had an estimated 2,387 rental housing units, of which 504 were single-family homes. The units may be leased to students similarly as they are in other cities that have colleges and universities with several students sharing a single-family home. The Housing Assessment identified that vacancies in Red Wing are currently below market equilibrium and have been tight for several years. This creates a challenge in being able to serve new students coming into the community each year to study, although there is turnover occurring each year as students graduate or leave school.

The average age of students attending MN State SE is 25.8 years. Although many technical and community colleges serve non-traditional students, the average age suggests that a high proportion of students at the college are closer to the traditional college age population.

RENTAL MARKET ANALYSIS

The Housing Needs Assessment did not include a full analysis of the potential need/demand for student housing for the College, but previous work completed for many colleges and universities in Minnesota (two- to four-year institutions) have identified that housing situated in close proximity to the campus and dedicated to serving students (primarily single students) can and has supported and increased enrollment. At times, housing has been developed to meet the needs of students enrolled in a specific program of study. Others have developed general housing to meet the overall student population.

Most often the housing has been designed in an apartment-style, with individual units shared among students. Bedrooms may be shared or private depending on student demand and pricing.

Some institutions own dormitories or apartments may require their students to reside on-campus. Other institutions have partnered with private developers to provide on-campus or off-campus housing targeted to meet the needs of students attending their institutions. Those with large enrollments may house only 20% of students on-campus, while others with much smaller enrollments may house higher proportions.

In the case of MN State SE, with an average of 653 students annually, we estimate that an apartment-style development with units offering two-, three- or four-bedroom units could house the following:

- Two-bedroom (two to four people – single or shared bedrooms)
- Three-bedroom (three people – single bedrooms)
- Four-bedroom (four people)

Given market trends toward fewer people sharing bedrooms, we recommend that only two-bedroom units have a potential shared bedroom situation. Roommate selection and management are important components in the operation of student-focused properties.

According to staff at MN State SE, conversations and focus groups with students attending the college have identified a need for housing close to the campus that would serve students. Students have indicated that rental housing is often difficult to find in Red Wing.

We estimate that based on the current average annual enrollment that MN State SE could support an apartment-style rental property with up to 50 units that would have a capacity to serve up to 80 students with various unit type configurations. Examples are shown below:

Suggested Preliminary Student Housing Configuration 26-Unit Apartment Property			
Unit Type	No. Units	Resident Capacity	
		Private BR	Shared BR
Two-Bedroom/Two Bath	12	24	- 48
Three-Bedroom/Two Bath	8	24	n/a
Four-Bedroom/Two Bath	6	24	n/a
Total/Max Capacity	26	72	- 96
n/a=Not Applicable			
Source: Maxfield Research and Consulting LLC			

Rental Housing Demand Analysis

Rental Market Analysis Table 7 on the following page presents our calculation of general occupancy rental housing demand in each of the six Goodhue County submarkets between 2020 and 2030. Factors considered include competitiveness of area rental properties, pending developments, demographic trends and population shifts. Potential rental housing demand is calculated from two categories:

1. From new household growth based on the propensity of households to rent their housing in the County; and,
2. From existing households that will remain in the Market Area because new product is available and they value other area amenities including proximity to education, employment, entertainment and recreation.

First, we calculate potential demand from new household growth based on the propensity of households to rent their housing. For the purpose of this analysis, we focus on households between the ages of 18 and 64 that will account for most of the general occupancy rental demand. We also include a portion (30%) of the demand potential generated by households age 65 and older, as a segment of this age group that can live independently could be drawn to a new general occupancy rental housing development in the County.

Next, we calculate the percentage of household growth that will likely rent their housing based on American Community Survey data. Demand for general occupancy rental housing units in the six submarkets from household growth totals 126 units by 2030, ranging from four units in the Central Submarket to 39 units in the Southeast.

RENTAL MARKET ANALYSIS

The second part of the analysis calculates demand from existing households, or turnover demand. Younger households tend to be highly mobile, relative to older households. Mobility rates were calculated for the renter population based on American Community Survey data and were applied to the existing renter household base.

There are an estimated 3,894 renter households in the six submarkets that comprise the primary market for general occupancy rental housing. This estimate excludes the 75 and older age group and 70% of the 65 to 74 age group. Based on household turnover data from the American Community Survey, we estimate that 84% of these renter households will experience turnover between 2020 and 2030. This estimate results in anticipated turnover of 3,268 existing households in the six submarkets by 2030.

Together with demand from projected household growth and turnover, the total demand for rental housing is summarized. Total demand for general occupancy rental housing between 2020 and 2030 is 649 units in the six submarkets.

An additional proportion is added for households that would move into rental housing in each submarket who currently reside outside the area, increasing total demand to 921 units in the six submarkets. We estimate that the demand potential for general occupancy rental housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 25%; Southwest, 25%; and Southeast, 30%.

Based a review of renter household incomes with incomes below \$39,420, we estimate the proportion of demand for market rate, shallow-subsidy, and deep-subsidy units. The proportion for market rate rental housing ranges from 50% to 65%. The percentage for shallow-subsidy housing ranges from 10% to 20%, while the percentage for deep-subsidy housing ranges from 25% to 30%. Note that, due to income requirements, there is overlap between shallow-subsidy and deep-subsidy demand.

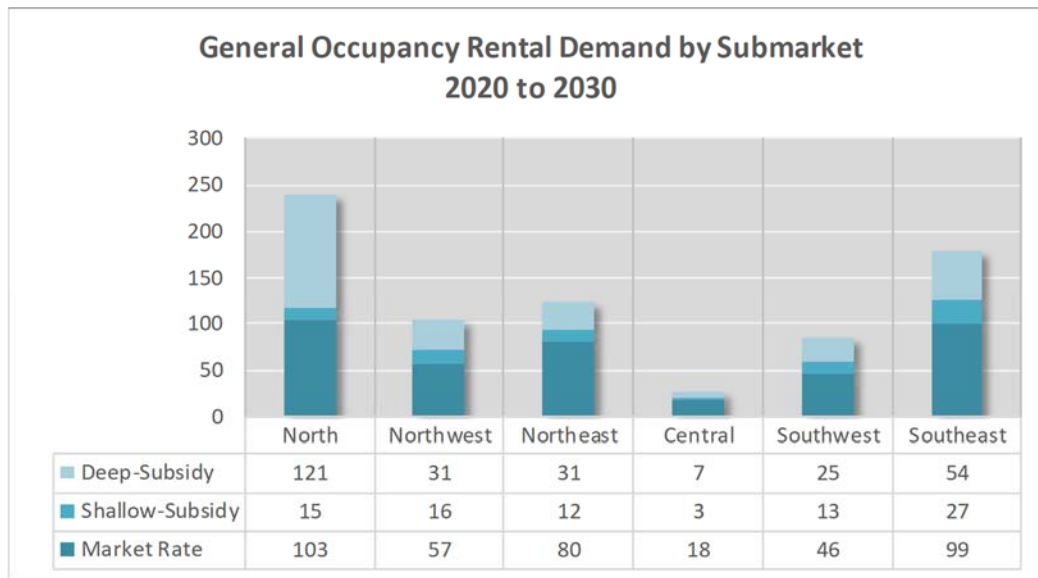
Next, we subtract housing projects that are under construction or pending at this time at 95% occupancy (equilibrium), since these projects will satisfy some of the demand for new general occupancy rental housing. We identified one general occupancy rental project approved or under construction in Goodhue County. The Park Place development in Red Wing includes 65 market rate units and 43 shallow-subsidy units under construction, 38 market rate rental townhomes planned, and 26 shallow-subsidy rental townhomes planned.

RENTAL MARKET ANALYSIS

RENTAL MARKET ANALYSIS TABLE 7 DEMAND FOR GENERAL OCCUPANCY RENTAL HOUSING GOODHUE COUNTY BY SUBMARKET 2020 to 2030						
	North	Northwest	Northeast	Central	Southwest	Southeast
Projected HH Growth to 2030 ¹	332	184	193	68	88	367
(times) Pct. of HH Growth for General Occupancy Housing ²	x 37%	x 42%	x 29%	x 42%	x 65%	x 41%
(equals) Projected Demand for General Occupancy Units	= 123	= 77	= 56	= 29	= 57	= 150
(times) Proportion Estimated to Be Renting their Housing ³	x 30%	x 19%	x 27%	x 15%	x 27%	x 26%
(equals) Projected Rental Housing Demand from HH Growth	= 37	= 15	= 15	= 4	= 15	= 39
Existing Renter HHs Under Age 65 in Submarket ⁴	= 1,755	= 443	= 509	= 119	= 348	= 720
(times) Estimated % of Renter Turnover, 2020 to 2030 ⁵	x 87%	x 89%	x 80%	x 86%	x 85%	x 75%
(equals) Projected Renter HH turnover, 2020 to 2030	= 1,527	= 395	= 407	= 103	= 296	= 540
(times) Estimated % Desiring New Rental Housing ⁶	x 16%	x 16%	x 16%	x 16%	x 16%	x 16%
(equals) Rental Demand From Existing Households	= 244	= 63	= 65	= 16	= 47	= 86
Total Demand From Household Growth and Existing Households	281	78	80	21	63	126
(plus) Rental Demand from Outside Submarket	+ 30%	+ 25%	+ 35%	+ 25%	+ 25%	+ 30%
(equals) Potential Demand for Rental Housing (2020 to 2030)	= 402	= 104	= 124	= 28	= 84	= 180
(times) % of Demand for Market Rate Rental Housing ⁷	x 50%	x 55%	x 65%	x 65%	x 55%	x 55%
(equals) Total Demand for New Market Rate Rental Units	= 201	= 57	= 80	= 18	= 46	= 99
(minus) Pending Units (under construction or approved)	- 103	- 0	- 0	- 0	- 0	- 0
(equals) Excess Demand for New Market Rate Rental Units	= 103	= 57	= 80	= 18	= 46	= 99
(times) % of Demand for Shallow Subsidy Rental Housing ⁷	x 20%	x 15%	x 10%	x 10%	x 15%	x 15%
(equals) Total Demand for New Shallow Subsidy Rental Units	= 80	= 16	= 12	= 3	= 13	= 27
(minus) Pending Units (under construction or approved)	- 69	- 0	- 0	- 0	- 0	- 0
(equals) Excess Demand for New Shallow Subsidy Rental Units	= 15	= 16	= 12	= 3	= 13	= 27
(times) % of Demand for Deep Subsidy Rental Housing ⁷	x 30%	x 30%	x 25%	x 25%	x 30%	x 30%
(equals) Total Demand for New Deep Subsidy Rental Units	= 121	= 31	= 31	= 7	= 25	= 54
(minus) Pending Units (under construction or approved)	- 0	- 0	- 0	- 0	- 0	- 0
(equals) Excess Demand for New Deep Subsidy Rental Units	= 121	= 31	= 31	= 7	= 25	= 54
¹ Estimated household growth ² Pct. of household growth under age 65 plus 30% of households age 65 and older. ³ Pct. Renter households under age 65. ⁴ Renter households age 64 and younger plus 30% of renter households age 65 and older. ⁵ Based on household turnover and mobility data (American Community Survey, Five Year Estimates). ⁶ Source - The Upscale Apartment Market: Trends and Prospects. Prepared by Jack Goodman of Hartrey Advisors for the National Multi Housing Council. ⁷ Based on a combination of current rental product, income limits, and household incomes of area renters.						
Source: Maxfield Research & Consulting, LLC						

RENTAL MARKET ANALYSIS

In total, we estimate that there is excess demand for 404 market rate rental units, 85 shallow-subsidy units and 269 deep-subsidy units in the six submarkets between 2020 and 2030. As shown in the following graph, between 2020 and 2030, excess general occupancy market rate rental demand will be strongest in the North (103 units), Southeast (99 units), and Northeast (80 units) Submarkets.



Excess demand for shallow-subsidy rental housing will be strongest in the Southeast (27 units) and Northwest (16 units) Submarkets, while deep-subsidy demand will be strongest in the North (121 units) and Southeast (54 units) Submarkets.

Due to factors such as the geographic distribution of the renter population in the County along with the location of services (entertainment, shopping, education, etc.), we anticipate that the Cities will capture most of the excess demand potential in each Submarket.

Our capture rate estimates for each City are outlined in the following figure.

RENTAL MARKET ANALYSIS

GENERAL OCCUPANCY RENTAL HOUSING DEMAND GOODHUE COUNTY SUBMARKETS BY CITY			
Product Type	Units	City	
North Submarket		Red Wing	--
<u>% of Demand</u>		<u>90%</u>	--
Market Rate	103	93	--
Shallow-Subsidy	15	13	--
Deep-Subsidy	121	108	--
Northwest Submarket		Cannon Falls	Dennison
<u>% of Demand</u>		<u>80%</u>	<u>10%</u>
Market Rate	57	46	6
Shallow-Subsidy	16	12	2
Deep-Subsidy	31	25	3
Northeast Submarket		Lake City	--
<u>% of Demand</u>		<u>85%</u>	--
Market Rate	80	68	--
Shallow-Subsidy	12	11	--
Deep-Subsidy	31	26	--
Central Submarket		Goodhue	--
<u>% of Demand</u>		<u>85%</u>	--
Market Rate	18	15	--
Shallow-Subsidy	3	2	--
Deep-Subsidy	7	6	--
Southwest Submarket		Kenyon	Wanamingo
<u>% of Demand</u>		<u>40%</u>	<u>45%</u>
Market Rate	46	18	21
Shallow-Subsidy	13	5	6
Deep-Subsidy	25	10	11
Southeast Submarket		Pine Island	Zumbrota
<u>% of Demand</u>		<u>55%</u>	<u>35%</u>
Market Rate	99	54	35
Shallow-Subsidy	27	15	9
Deep-Subsidy	54	30	19

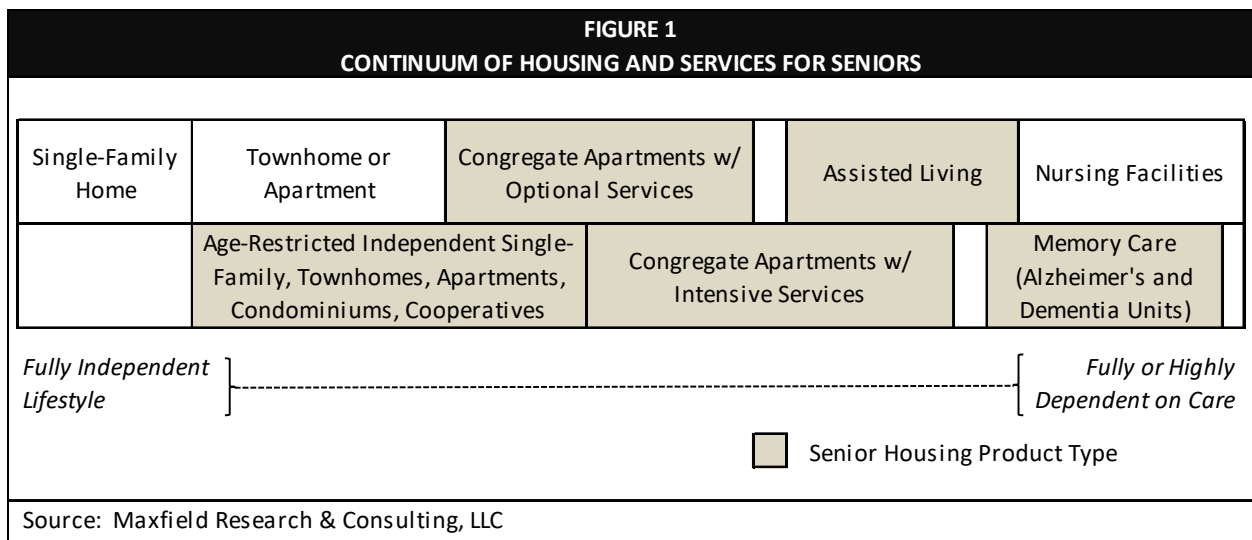
Introduction

This section provides an assessment of the market support for senior housing (active adult, independent living with services available, assisted living, and memory care) in Goodhue County, Minnesota. An overview of the demographic and economic characteristics of the senior population in the County, as well as each Submarket is presented along with an inventory of existing and pending senior housing developments in the County.

Demand for senior housing is calculated based on demographic, economic and competitive factors that would impact demand for additional senior housing units in the County.

Senior Housing Defined

Senior housing is a concept that generally refers to the integrated delivery of housing and services to seniors. However, as Figure 1 illustrates, senior housing embodies a wide variety of product types across the service-delivery spectrum.



Products range from independent apartments and/or townhomes with virtually no services on one end, to highly specialized, service-intensive assisted living units or housing geared for people with dementia-related illnesses (termed "memory care") on the other end of the spectrum.

In general, independent senior housing attracts people age 65 and over while assisted living typically attracts people age 80 and older who need assistance with activities of daily living (ADLs).

SENIOR HOUSING ANALYSIS

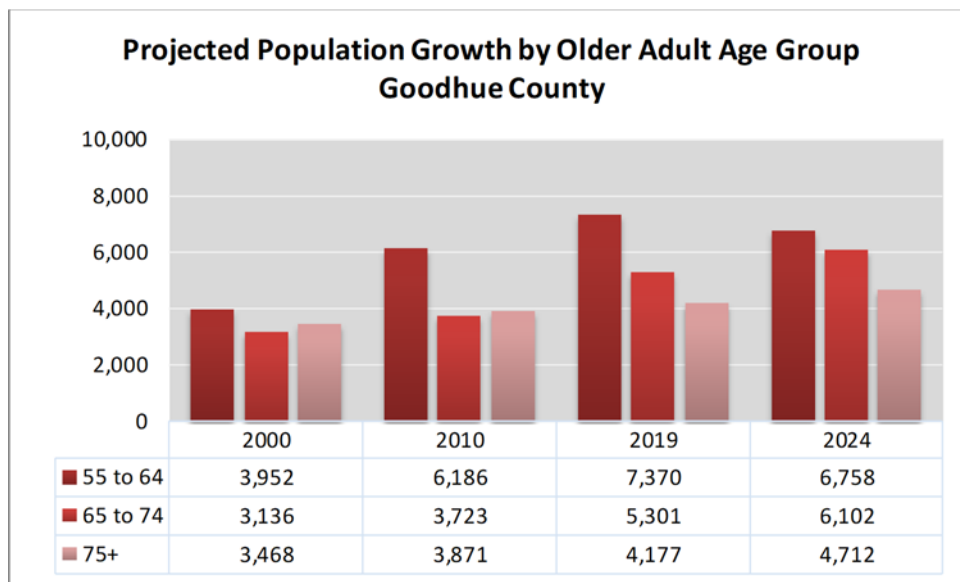
For analytical purposes, Maxfield Research and Consulting, LLC classifies senior housing into five categories based on the level and type of services offered as described in the following figure.

Active Adult/Few Services
Active Adult properties (or independent living without services available) are similar to a general-occupancy building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Residents are generally age 70 or older if in an apartment-style building. Organized entertainment, activities and occasionally a transportation program represent the extent of services typically available at these properties. Because of the lack of services, active adult properties generally do not command the rent premiums of more service-enriched senior housing. Active adult properties can have a rental or owner-occupied (condominium or cooperative) format.
Independent Living with Services Available (Congregate)
Independent Living (Congregate) properties (independent living with services available) offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties often dedicate a larger share of the building to common areas, because the units are smaller than in adult housing and to encourage socialization among residents. Independent living properties attract a slightly older target market than adult housing (i.e. seniors age 75 or older). Rents are also above those of active adult buildings. Sponsorship by a nursing home, hospital or health care organization is common.
Assisted Living
Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their health situation), who need extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have staff on duty 24 hours per day or at least 24-hour emergency response.
Memory Care
Memory Care properties, designed specifically for persons suffering from Alzheimer's disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which addresses housing needs almost exclusively for widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.
Skilled Nursing Care
Skilled Nursing Care, or long-term care, provides a living arrangement that integrates shelter and food with medical, nursing, psychosocial and rehabilitation services for persons who require 24-hour nursing supervision. Residents in skilled nursing homes can be funded under Medicare, Medicaid, Veterans, HMOs, insurance as well as use of private funds.

Older Adult (Age 55+) Population and Household Trends

The Demographic Analysis section of this study examined broad demographic characteristics of the Goodhue County population. The following points summarize key findings from that section as they pertain to the older adult population in the County and its submarkets.

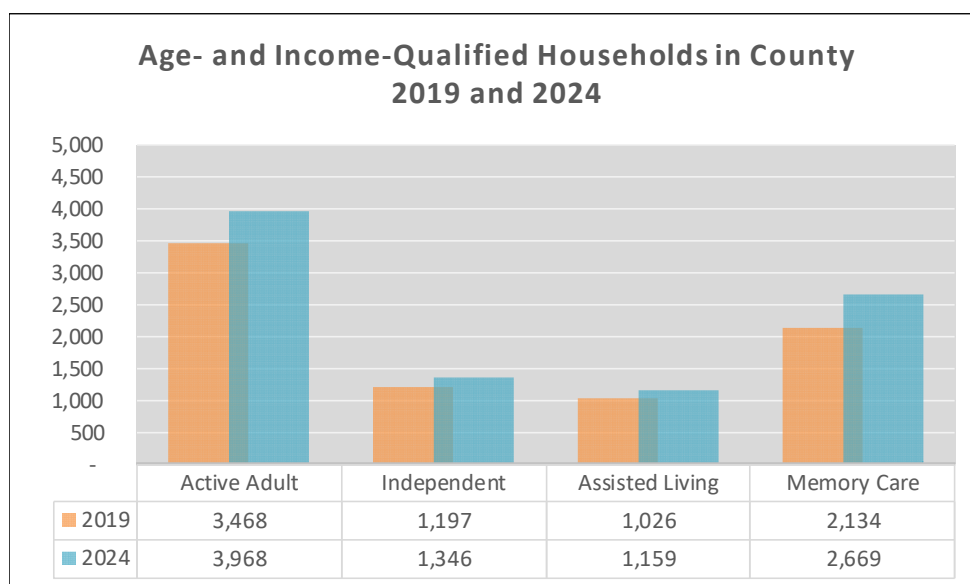
- The most rapid growth is expected to occur among older adults in the Market Area. Aging of baby boomers led to an increase of 1,184 people (19%) in the 55 to 64 population in the County between 2010 and 2019. As this group ages, the 65 and older age cohorts are expected to experience increases in the next several years, particularly the 65 to 74 age group which is projected to grow 15% in the County, adding 801 people while the 75 to 79 age group expands 24% (383) and the 80 to 84 age groups adds 217 people (20% growth).



- The key market for active adult/few services housing is comprised of senior households age 65 and older. The primary market for service-enhanced housing is senior households age 75 and older. While individuals in their 50s and 60s typically do not comprise the market base for service-enhanced housing, they often have elderly parents to whom they provide support when they decide to relocate to senior housing. Since elderly parents typically prefer to be near their adult caregivers, growth among older adults (age 55 to 64) generally results in additional demand for senior housing products.
- The frailer the senior, the greater the proportion of their income they will typically spend on housing and services. Studies have shown that seniors are willing to pay increasing proportions of their incomes on housing with services, beginning with an income allocation of 40% to 50% for market rate active adult senior housing with little or no services, increasing to 65% for congregate housing and to 80% to 90% or more for assisted living housing. The proceeds from the sales of their homes, as well as financial assistance from their adult children, are often used as supplemental income in order to afford senior housing alternatives.

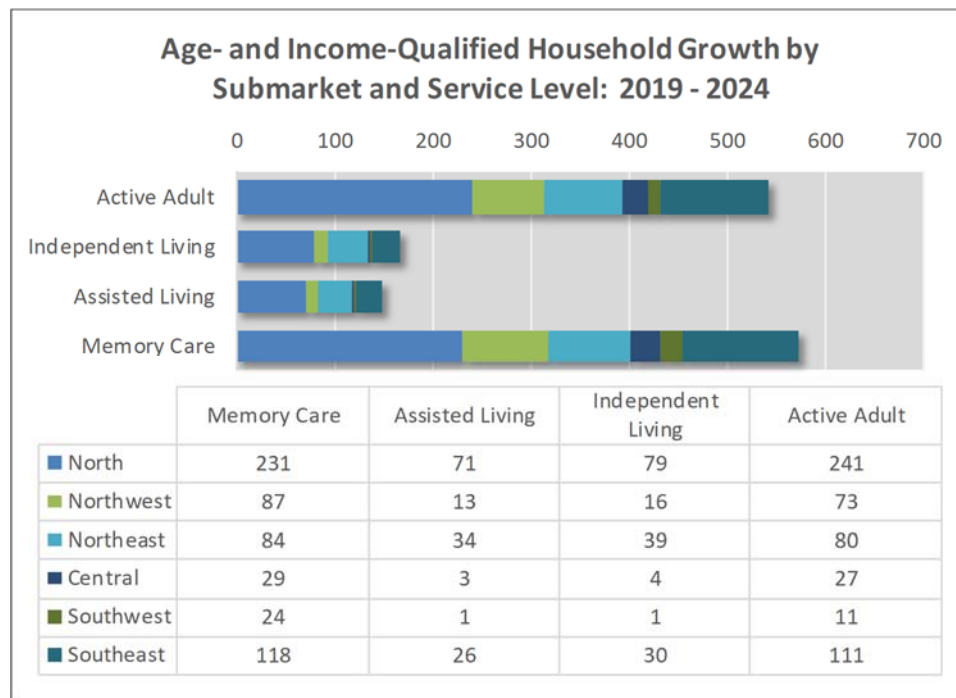
SENIOR HOUSING ANALYSIS

- The key market for active adult/few services housing is comprised of senior households (age 65+) with incomes of \$35,000 or more. The age threshold increases to 70+ if in an apartment-style building. In 2019, we estimate there are 3,468 age- and income-qualified households in the County that comprise the key market for active adult housing. Including all households with incomes of \$40,000 and over (adjusted for inflation), the number of age 65+ senior households projected to income-qualify for active adult/few services housing is expected to grow to 3,968 households in 2024 (14% growth).
- Independent living with services (congregate) housing demand is driven by senior households (age 75+) with incomes of \$35,000 or more. We estimate the number of age- and income-qualified households in the County to be 1,197 householders in 2019, increasing to 1,346 householders (13% growth) in 2024.
- The target market for assisted living housing is senior households age 75 and older with incomes of at least \$40,000 (plus senior homeowners with lower incomes). As of 2019, there are an estimated 1,026 older senior households (age 75+) in the County with incomes of at least \$40,000, accounting for 38% of all older senior households. Including all households with incomes of \$45,000 and over (adjusted for inflation), the number of older senior households projected to income-qualify for senior housing with services is expected to grow to 1,159 households in 2024 (13% growth).
- Memory care housing has a target market of senior households age 65 and older with a memory impairment and incomes of at least \$60,000. We estimate that roughly 15% of the senior population has a memory impairment. In 2019, we estimate that there are 2,134 age 65+ households in the County with incomes of at least \$60,000, accounting for 36% of all senior households. The number of income-qualified (\$65,000 adjusted for inflation) households is projected to increase to 2,669 by 2024 (25% growth).



SENIOR HOUSING ANALYSIS

- Between 2019 and 2024, senior (age 65 and older) population growth is expected to be strongest in the North Submarket, adding 577 seniors (14% growth), followed by Northwest, adding 274 seniors (18%).
- The Southeast Submarket is expected to add 262 seniors (15%), while the Northeast Submarket adds 201 seniors (11%). The Central and Southwest Submarkets are expected to add 66 seniors (16%) and 57 seniors (6%), respectively.
- As depicted in the following graph, age- and income-qualified household growth between 2019 and 2024 is projected to be strongest for memory care and active adult senior housing. More modest growth among households age- and income-qualified for independent living and assisted living housing is anticipated.



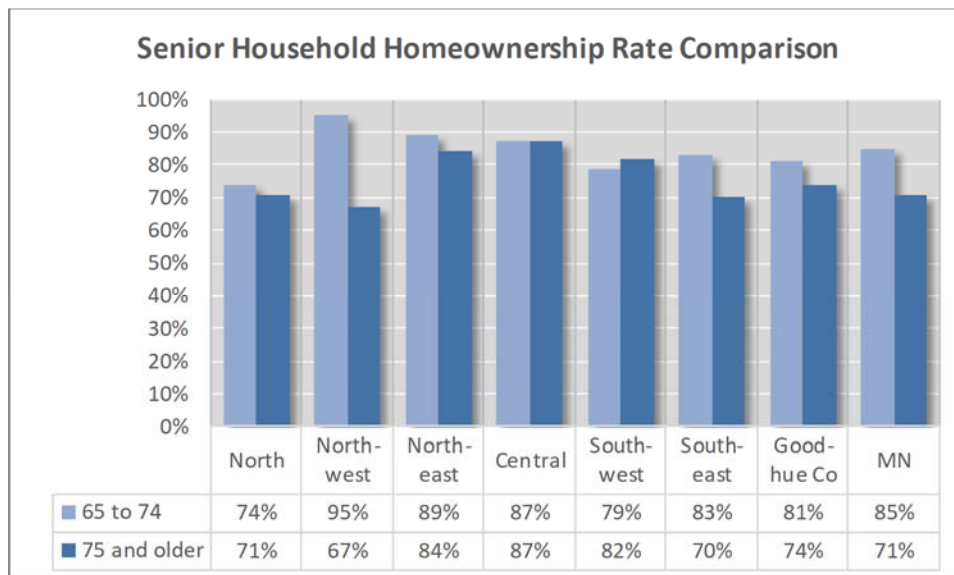
- Growth in households age- and income-qualified for active adult housing is expected to be strongest in the North Submarket, adding 241 households (16%), and the Southeast Submarket, adding 111 households (17%).
- Age- and income-qualified household growth for memory care senior housing is also expected to be strongest in the North Submarket, adding 231 households (24%), and the Southeast Submarket, adding 118 households (31%).
- Growth in households age- and income-qualified for independent living with services (congregate) housing is expected to be strongest in the North Submarket, adding 79 households (15%), and the Northeast Submarket, adding 39 households (17%).

SENIOR HOUSING ANALYSIS

- Age- and income-qualified household growth for assisted living senior housing is also expected to be strongest in the North and Northeast Submarkets, adding 71 households (15% growth) and 34 households (17% growth), respectively.

Homeownership information lends insight into the number of households that may still have homes to sell and could potentially supplement their incomes from the sales of their homes to support monthly fees for alternative housing.

- The County maintains homeownership rates in the older adult age cohorts that are similar to the State of Minnesota. The homeownership rate is estimated to be 78% for age 65 and older households compared to 78% in Minnesota.
- Seniors typically begin to consider moving into senior housing alternatives in their early to mid-70s. This movement pattern is demonstrated by the drop in homeownership between the 65 to 74 age cohort (81%) and the 75+ age cohort (74%) in Goodhue County. In Minnesota, the homeownership rate dropped from 85% (age 65 to 74) to 71% (age 75+).
- Among the Goodhue County submarkets, senior household (age 65 and older) homeownership rates are highest in the Northeast (87%) and Central (87%) Submarkets, followed by the Northwest (81%) and Southwest (81%) Submarkets. Homeownership rates are lowest in the North (73%) and Southeast (77%) Submarkets.
- The Northwest Submarket has the largest shift in homeownership rates between the 65 to 74 cohort (95%) and 75 and older cohort (67%).



SENIOR HOUSING ANALYSIS

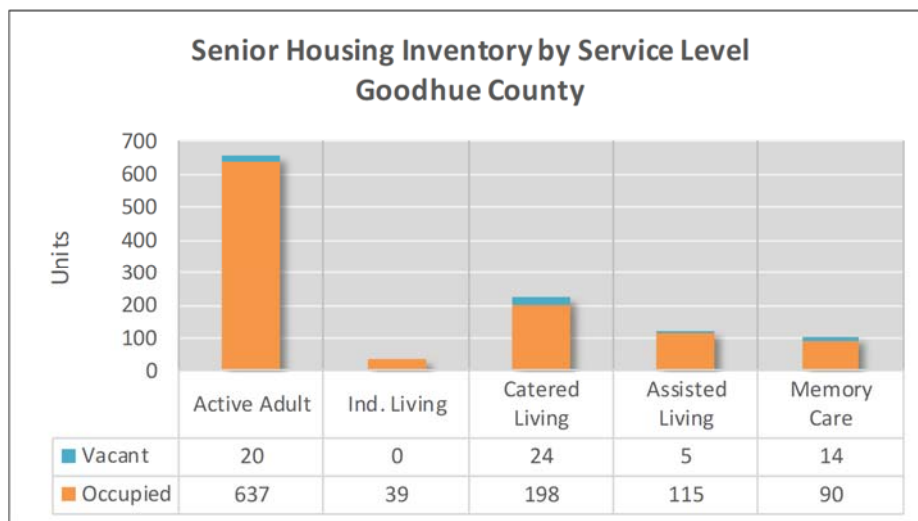
- With a homeownership rate of 78% for all households age 65 and older, many residents would be able to use proceeds from the sales of their homes toward senior housing alternatives. The resale of single-family homes would allow additional senior households to qualify for market rate housing products, since equity from the home sale could be used as supplemental income for alternative housing.
- Home sale data is useful in that it represents the amount of equity seniors may be able to derive from the sales of their homes that could be used to cover the cost of senior housing alternatives.
- Through the first nine months of 2019, the median resale price of older homes was \$200,000 in Goodhue County. Sales of newer homes are excluded because seniors often reside in older homes and are typically not a target market for new single-family home construction, so we evaluate sales data for homes that are at least 15 years old.
- Based on the 2019 median sale price for older homes in the County, a senior household could generate approximately \$3,760 of additional income annually (about \$313 per month), if they invested in an income-producing account (2.0% interest rate) after accounting for marketing costs and/or real estate commissions (6.0% of home sale price).
- Should a senior utilize the home sale proceeds dollar for dollar to support living in senior housing with services, the proceeds would last over eight years in independent living housing (monthly rent approximated at \$2,000), nearly five years in assisted living (monthly rent approximated at \$3,500), or just over three and one-half years in memory care housing (monthly rent approximated at \$4,500). Seniors in service-intensive housing typically have lengths of stays between two and three years indicating that a portion of seniors in the County will be financially prepared to privately pay for their housing and services.
- The following figure displays the 2019 median sale price for older homes along with the length of time the proceeds of a home sale would last in service-enhanced senior housing for each Goodhue County submarket.

Submarket	Median Sale Price	Length of Stay (Years)		
		Independent Living	Assisted Living	Memory Care
North	\$194,750	8.3	4.5	3.5
Northwest	\$267,800	11.8	6.3	4.8
Northeast	\$192,000	8.1	4.4	3.4
Central	\$163,000	6.8	3.8	2.9
Southwest	\$159,950	6.7	3.7	2.8
Southeast	\$210,000	8.9	4.9	3.8
Goodhue County	\$200,000	8.5	4.7	3.6

Supply of Senior Housing

Senior Housing Analysis Table 1 provides information on the various senior housing products in Goodhue County by facility type and service-level. Information in the table includes year built, total units, unit sizes, vacancies, rents, and general comments about each project. The following section summarizes key points from our survey of senior housing facilities in the County.

- Maxfield Research identified 29 senior housing properties in Goodhue County. Combined, these projects contain a total of 1,142 senior housing units. Eighteen of the senior housing facilities are market rate, totaling 716 units (63% of the supply), and there are 11 affordable senior housing projects, totaling 426 units (37%). Of the 1,142 senior housing units, 58 are currently vacant, representing a 5.1% vacancy rate.
- Based on our survey, 42% of the units provide service-enhanced housing, for a total of 485 units. These include 39 independent living with services (congregate) units, 120 assisted living units, and 104 memory care units. We also categorize 222 units as catered living which is a flexible living arrangement where residents can live independently and purchase assisted living services as needed without relocating to a different unit.
- At the time of the survey, there were 43 vacant service-enhanced units (8.9% vacancy rate), including 14 memory care vacancies (13.5% vacancy), five assisted living vacancies (4.2%), and 24 catered living vacancies (10.8%). The independent living units were fully occupied. The active adult units are 3.0% vacant (20 vacancies).



- A 93% occupancy rate is generally considered equilibrium in assisted living and memory care senior housing, while 95% occupancy is considered equilibrium in independent living and active adult. As such, the current supply of catered living and memory care units appears to be slightly oversupplied, while the active adult, independent living and assisted living segments appear to be undersupplied.

SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 1												
SENIOR HOUSING PROJECTS												
GOODHUE COUNTY												
November 2019												
Project Name/Location	Service Level	Year Open	No. of Units	Total Vacant	Unit Description		Monthly Rent		Rent/sq. ft.			
					Type	Size	Min	Max	Min	Max		
NORTH SUBMARKET												
Jordan Towers I 433 W 4th St Red Wing, MN	Active Adult	1974	100	4	1BR	525 - 528	30% of AGI		NA - NA			
	Affordable/ Subsidized				vacancy rate: 4.0%							
Notes: Project-based Section 8 owned by the Red Wing HRA. All utilities included in rent. Air conditioning available for \$5 per month. Laundry facilities available on first floor and parking available for \$10 per month. Residents pay 30% of their Adjusted Gross Income (AGI) for rent.												
Jordan Towers II 440 W 4th St Red Wing, MN	Active Adult	1981	104	6	EFF	400 - 528	30% of AGI		NA - NA			
	Affordable/ Subsidized				vacancy rate: 5.8%							
					1BR		572 - 572	30% of AGI		NA - NA		
Notes: Project-based Section 8 owned by the Red Wing HRA. All utilities included in rent (except electric). Tenants pay their own electric but receive a utility allowance in the amount of \$36 for a 1BR unit and \$46 for a 2BR unit. Laundry facilities available on first floor and parking available for \$10 per month. Residents pay 30% AGI for rent.												
Cooperidge Apartments 201 E 7th St Red Wing, MN	Active Adult	1988	14	0	1BR	NA - NA	30% of AGI		NA - NA			
	Affordable/ Subsidized				vacancy rate: 0.0%							
Notes: SEMMCHRA-owned property for residents age 62 and older or disabled. Rent includes heat, water, sewer, trash removal. Amenities include off-street parking, common area with television, coin-operated laundry on-site.												
Village Cooperative 2533 Eagle Ridge Rd Red Wing, MN	Active Adult	2006	44	0	1BR	871 - 871	\$669 - \$698		\$0.77 - \$0.80			
	Market Rate				vacancy rate: 0.0%							
					1BR+D		1,049 - 1,049	\$882 - \$911		\$0.84 - \$0.87		
Notes: Three-story building with underground parking. Amenities include woodworking shop, walking path, community room, in-unit washer/dryer, and walk-in closets. Shares range in price from \$42,600-\$44,730 for 1BR units, \$56,800-\$59,640 for 1BR+D units, and \$56,800-\$80,940 for 2BR units. Monthly fees cover utilities and maintenance.												
The Downtown Plaza 434 W 4th St Red Wing, MN	Active Adult	1986	100	0	1BR	560 - 690	\$1,049 - \$1,331		\$1.87 - \$1.93			
	Market Rate				vacancy rate: 0.0%							
					2BR		840 - 1,300	\$1,543 - \$2,288		\$1.84 - \$1.76		
Notes: Ten-story building. Rent includes unit, appliances, taxes, maintenance, all utilities, cable TV, trash removal, limited transportation, security, programming, and outings. Parking available for \$60/month. Amenities include a recreation center, laundry on each floor, library, exercise room, beauty shop, billiards room, solarium, conference room, outdoor patio.												
Deer Crest 470 Fairview Ave Red Wing, MN	Catered Living (Independent & Assisted Living)	2008	42	1	IL-Studio	371 - 477	\$1,850 - \$1,980		\$4.99 - \$4.15			
					IL-1BR		\$2,260 - \$3,130		\$4.27 - \$3.86			
					IL-1BR+D		\$2,610 - \$3,450		\$3.86 - \$3.77			
					IL-2BR		700 - 1,150		\$2,825 - \$3,940		\$4.04 - \$3.43	
					AL-Studio		371 - 477		\$2,980 - \$3,110		\$8.03 - \$6.52	
					AL-1BR		529 - 811		\$3,580 - \$4,260		\$6.77 - \$5.25	
					AL-1BR+D		677 - 916		\$3,740 - \$4,580		\$5.52 - \$5.00	
					AL-2BR		700 - 1,150		\$3,955 - \$5,070		\$5.65 - \$4.41	
Notes: Adjacent to Mayo Clinic Health System. Approximately 64% of residents receive AL services, remaining 36% are IL. IL rent includes weekly transportation, emergency response system, and all utilities. Add \$200 for 2nd occupant. AL rent includes utilities, emergency response system, weekly transportation, bi-weekly housekeeping and daily breakfast. Add \$305 for 2nd occupant (with services). Health care services, meals, housekeeping, and underground parking (\$60/month) available at an extra charge. Amenities include activity room, barber shop, chapel, elevator, in-unit washer/dryer, and fitness center.												

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 1 continued											
SENIOR HOUSING PROJECTS											
GOODHUE COUNTY											
November 2019											
Project Name/Location	Service Level	Year Open	No. of Units	Total Vacant	Unit Description		Monthly Rent		Rent/sq. ft.		
					Type	Size	Min	Max	Min	Max	
Deer Crest 470 Fairview Ave Red Wing, MN	Memory Care	2008	27	1	EFF	371 - 477	\$2,800 - \$3,580	\$7.55 - \$7.51			
						1BR	529 - 811	\$3,740 - \$4,250	\$7.07 - \$5.24		
						1BR+D	677 - 916	\$4,230 - \$5,050	\$6.25 - \$5.51		
Notes: Catered living facility. Adjacent to Mayo Clinic Health System. Add \$465/month for double occupancy. Rent includes weekly transportation, emergency response system, all utilities, weekly housekeeping, 3 meals/day. Health care services and underground parking (\$52/month) available at an extra charge. Amenities include activity room, barber shop, chapel, elevator, and fitness center.											
St. Crispin Villa 135 Pioneer Rd Red Wing, MN	Catered Living (Independent & Assisted Living)	1990	38	0	IL-1BR	564 - 564	\$2,632 - \$2,632	\$4.67 - \$4.67			
						IL-2BR	754 - 754	\$3,313 - \$3,313	\$4.39 - \$4.39		
						AL-1BR	564 - 564	\$3,231 - \$3,231	\$5.73 - \$5.73		
						AL-2BR	754 - 754	\$3,912 - \$3,912	\$5.19 - \$5.19		
Notes: Continuum of care campus with 56 total units including 38 AL/IL units and 18 Memory Care units. Roughly 70% of residents receive AL services, 20% are in memory care, and 10% are IL. Amenities include beauty parlor, chapel, emergency call system, weekly housekeeping and laundry, dining services, and free continental breakfast.											
St. Crispin Villa 135 Pioneer Rd Red Wing, MN	Memory Care	2007	18	7	EFF	260 - 386	\$7,073 - \$7,624	\$27.20 - \$19.75			
					vacancy rate: 38.9%						
Notes: Catered living community. Continuum of care campus with 56 total units including 18 Memory Care units and 38 AL/IL units. Amenities include beauty parlor, chapel, emergency call system, weekly housekeeping and laundry, dining services, and free continental breakfast.											
Tinta Wita Tipi Sr Living 24240 130th Ave Welch, MN	Catered Living (Independent & Assisted Living)	2018	20	13	IL-1BR	728 - 728	\$1,815 - \$1,815	\$2.49 - \$2.49			
						AL-1BR	728 - 728	\$3,410 - \$3,410	\$4.68 - \$4.68		
Notes: Open August 2018; in initial lease-up. Ten units open to non-native residents and 10 units available to members of the Prairie Island tribal community. Units feature granite countertops, SS appliances, in-unit washer/dryer. All utilities included in rent. Assisted living packages available to purchase as needed. Base assisted living fee is \$3,410 per month which includes weekly housekeeping, light laundry, 3 meals/day. Amenities include library, lounges, pub room, community room, activities.											
Valentines Senior Living 2557 Eagle Ridge Red Wing, MN	Assisted Living	2007	16	1	Pvt. Room	120 - 120	\$1,030 - \$1,030	\$8.58 - \$8.58			
					vacancy rate: 6.3%						
Notes: Board and lodging facility. Rent includes a private room, utilities, and cable TV. Basic services include 3 meals daily, snacks, housekeeping, laundry/linen, beauty salon, emergency response system, and safety checks. Services are billed in packages which are determined based on need.											
Loving Residence 1760 Perlich Ave Red Wing, MN	Assisted Living	1993	10	1	Pvt. Room	132 - 132	\$1,030 - \$1,030	\$7.80 - \$7.80			
					vacancy rate: 10.0%						
Notes: Board and lodging facility. Rent includes a private room, utilities, and cable TV. Basic services include three meals daily, snacks, housekeeping, laundry/linen, beauty salon, emergency response system, and safety checks. Services are billed in packages which are determined based on need.											
Potter Ridge 1971 Neal St Red Wing, MN	Assisted Living	2005	50	1	1BR	646 - 646	\$2,978 - \$3,053	\$4.61 - \$4.73			
						1BR+D	980 - 980	\$3,241 - \$3,241	\$3.31 - \$3.31		
						2BR	780 - 880	\$3,130 - \$3,354	\$4.01 - \$3.81		
Notes: Services and amenities include 24-hour staffing, emergency response system, meals, weekly housekeeping and laundry, movie theatre, elevator, library, chapel, outdoor patio, and a fireplace room. Heat and electricity included in monthly fee.											

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 1 continued										
SENIOR HOUSING PROJECTS										
GOODHUE COUNTY										
November 2019										
Project Name/Location	Service Level	Year Open	No. of Units	Total Vacant	Unit Description		Monthly Rent		Rent/sq. ft.	
					Type	Size	Min	Max	Min	Max
NORTHWEST SUBMARKET										
Rivers Edge Apartments 900 Park St W Cannon Falls, MN	Active Adult Affordable/ Subsidized	1982	11	0	1BR	600 - 600	\$520 - \$540	\$0.87 - \$0.90		
			vacancy rate:	0.0%	2BR	730 - 730	\$540 - \$560	\$0.74 - \$0.77		
	Notes:	USDA Rural Development Section 515. Two buildings (one reserved for age 62 and older). Heat, water, sewer, trash removal included in rent. Amenities include off-street parking, community room, on-site laundry.								
Freeborn Manor 224 Hoffman St W Cannon Falls, MN	Active Adult Affordable/ Subsidized	1978	44	6	1BR	NA - NA	30% of AGI	NA - NA		
			vacancy rate:	13.6%						
	Notes:	Project-based Section 8. Amenities include window AC units, off-street parking, outdoor patio.								
Park Street Apartments 321 Park St W Cannon Falls, MN	Active Adult Affordable/ Subsidized	1978	40	0	1BR	550 - 550	30% of AGI	NA - NA		
			vacancy rate:	0.0%	2BR	702 - 702	30% of AGI	NA - NA		
	Notes:	Project-based Section 8. Units feature eat-in kitchen, walk-in closets, and walk-in shower. Amenities include tub rooms, laundry facilities, and two community rooms. Rent includes heat, water and trash removal.								
Whispering Woods 520 3rd St N Cannon Falls, MN	Active Adult Market Rate	1999	10	0	1BR	904 - 904	\$775 - \$775	\$0.86 - \$0.86		
			vacancy rate:	0.0%	1BR+D	1,067 - 1,067	\$855 - \$855	\$0.80 - \$0.80		
					2BR	1,025 - 1,093	\$890 - \$900	\$0.87 - \$0.82		
	Notes:	Age 55+. Amenities include patio, attached garage parking.								
Cannon Rivers Sr Living 900 W Main St Cannon Falls, MN	Catered Living (Independent & Assisted Living)	2006	80	10	IL-Studio	282 - 659	\$1,160 - \$1,900	\$4.11 - \$2.88		
			vacancy rate:	12.5%	IL-1BR	602 - 1,040	\$1,700 - \$2,240	\$2.82 - \$2.15		
					IL-2BR	1,200 - 1,368	\$2,340 - \$3,200	\$1.95 - \$2.34		
					AL-Studio	282 - 659	\$2,375 - \$4,150	\$8.42 - \$6.30		
					AL-1BR	602 - 1,040	\$2,975 - \$3,600	\$4.94 - \$3.46		
					AL-2BR	1,200 - 1,368	\$3,560 - \$4,350	\$2.97 - \$3.18		
	Notes:	Second person occupancy fee of \$185/month for IL. IL rent includes all utilities (except phone), cable TV, 10 meals per month per unit, scheduled transportation, activities. Services such as meal packages (\$110-\$175/month), scheduled housekeeping (\$15/half-hour), and unscheduled housekeeping (\$30/half-hour) available for additional fee. Second person occupancy fee of \$430/month for AL. AL rent includes all utilities (except phone), cable TV, 3 meals/day, weekly light housekeeping, emergency call pendant, 24 hours/day staff, 2 loads of laundry per week, scheduled transportation, activities. Amenities include beauty salon, chapel, library, fitness center, outdoor patio, underground parking (\$47/month).								
Cannon Rivers Sr Living 900 W Main St Cannon Falls, MN	Memory Care	2006	27	2	Studio	320 - 320	\$2,955 - \$2,955	\$9.23 - \$9.23		
			vacancy rate:	7.4%	1BR	660 - 660	\$3,460 - \$3,460	\$5.24 - \$5.24		
	Notes:	Memory care amenities include scheduled outings, fall rides, Bingo, games, crafts, daily exercises, chair yoga, chapel services, entertainment, and sensory activities.								
NORTHEAST SUBMARKET										
Lake City Apartments 1109 N High St Lake City, MN	Active Adult Affordable/ Subsidized	1978	20	2	1BR	581 - 581	30% of AGI	\$0.00 - \$0.00		
			vacancy rate:	10.0%						
	Notes:	Project-based Section 8. Units feature AC, dishwasher, patio/balcony. Amenities include courtyard, community room, elevator, on-site laundry facilities, tub room. Garage parking available. Rent includes heat, water and trash removal. Property also includes 20 2BR and 3BR townhome units for families.								

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 1 continued										
SENIOR HOUSING PROJECTS										
GOODHUE COUNTY										
November 2019										
Project Name/Location	Service Level	Year Open	No. of Units	Total Vacant	Unit Description		Monthly Rent		Rent/sq. ft.	
					Type	Size	Min	Max	Min	Max
Lake Pepin Plaza I 221 N Franklin St Lake City, MN	Active Adult	1995	49	1	1BR	645 - 815	\$720 - \$855		\$1.12 - \$1.05	
	Market Rate					2BR	920 - 920	\$865 - \$975	\$0.94 - \$1.06	
Notes: Age 62+. Rent includes heat, water, sewer, trash removal, and recycling. Amenities include game room with television, community room, noon meal served weekdays, observation room with lake view, elevator, patio, gas grill, on-site laundry, upper-level decks, enclosed and off-street parking. Units feature full kitchen appliance package and individually-controlled heat/AC.										
Lake Pepin Plaza II 221 N Franklin St Lake City, MN	Active Adult	2008	12	0	1BR	1,109 - 1,155	\$1,195 - \$1,195		\$1.08 - \$1.03	
	Market Rate					1BR+D	1,311 - 1,311	\$1,245 - \$1,245	\$0.95 - \$0.95	
						2BR	1,483 - 1,488	\$1,445 - \$1,595	\$0.97 - \$1.07	
Notes: Age 62+. Units feature full kitchen appliance package, individually-controlled heat/AC, balcony, 9' ceilings, washer/dryer, gas fireplace. Amenities include indoor parking, courtyard with patio and gas grill, access to Lake Pepin Plaza I community amenities. Water, sewer, trash removal included in rent.										
High Street House 317 N High St Lake City, MN	Assisted Living	NA	11	1	1BR	484 - 500	\$1,000 - \$2,700		\$2.07 - \$5.40	
					2BR	550 - 635	\$1,250 - \$2,950	\$2.27 - \$4.65		
Notes: All residents must accept basic services package (\$1,870/month) which includes emergency response call system, 3 meals daily, snacks, weekly housekeeping, weekly linen service, laundry, activities. Additional services available. All utilities (except phone and cable) included in base rent. Amenities include main living room, sitting alcoves, laundry room, and off-street parking.										
Bluffs of Lake City 480 W Grant St Lake City, MN	Catered Living (Independent & Assisted Living)	2015	42	0	IL-Studio	448 - 560	\$1,700 - \$1,805		\$3.79 - \$3.22	
					IL-1BR	672 - 672	\$2,215 - \$2,320	\$3.30 - \$3.45		
					IL-1BR+D	896 - 963	\$2,630 - \$2,940	\$2.94 - \$3.05		
					IL-2BR	1,008 - 1,522	\$3,250 - \$3,520	\$3.22 - \$2.31		
					AL-Studio	448 - 560	\$3,170 - \$3,280	\$7.08 - \$5.86		
					AL-1BR	672 - 672	\$3,700 - \$3,820	\$5.51 - \$5.68		
					AL-1BR+D	896 - 963	\$4,100 - \$4,375	\$4.58 - \$4.54		
					AL-2BR	1,008 - 1,522	\$4,690 - \$4,800	\$4.65 - \$3.15		
Notes: Total of 66 units, including 42 AL/IL units and 24 MC units. Roughly 70% of residents AL; remaining 30% IL. Monthly IL fee includes all utilities (except telephone), basic cable TV, basic wireless internet, scheduled transportation, fitness programs, activities. AL fee also includes bi-weekly housekeeping, weekly laundry, emergency pendants, breakfast. Amenities include community room, patio, library, theatre, beauty salon. Meal packages and housekeeping available to purchase. Assisted living services available.										
Bluffs of Lake City 480 W Grant St Lake City, MN	Memory Care	2015	24	0	Studio	448 - 448	\$3,360 - \$3,360		\$7.50 - \$7.50	
Notes: Total of 66 units, including 42 AL/IL units and 24 MC units. Units include efficiency kitchen and private bathroom. Care level fees additional. Services included in monthly fee: 3 meals/day, all utilities (except telephone), weekly light housekeeping, weekly laundry. Amenities include individual climate control, sun room, activity room, reminiscing stations, fitness programs, community room, beauty salon, enclosed patio. Second person occupancy fee of \$480/month.										
CENTRAL SUBMARKET										
Goodhue Apartments 113 1st Ave Goodhue, MN	Active Adult	1984	10	0	1BR	624 - 624	\$540 - \$736		\$0.87 - \$1.18	
	Affordable/ Subsidized					2BR	750 - 750	\$570 - \$766	\$0.76 - \$1.02	
Notes: USDA Rural Development Section 515 project targeting residents age 62+ or disabled. Water, sewer, trash removal included in rent. Amenities include assigned off-street parking with plug-ins, on-site laundry, community room, pet-friendly.										

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 1 continued										
SENIOR HOUSING PROJECTS										
GOODHUE COUNTY										
November 2019										
Project Name/Location	Service Level	Year Open	No. of Units	Total Vacant	Unit Description		Monthly Rent		Rent/sq. ft.	
					Type	Size	Min	Max	Min	Max
SOUTHWEST SUBMARKET										
Springcroft Apartments 629 3rd Ave Wanamingo, MN	Active Adult Affordable/ Subsidized	1980	15	1	1BR	548 - 548	\$590 - \$620	\$1.08 - \$1.13	vacancy rate: 6.7%	
Notes: USDA Rural Development Section 515 project. Three building, 31-unit project; 629 building for residents age 62+ or disabled. Water, sewer, and trash removal included in rent. Amenities include assigned off-street parking with plug-ins, on-site coin operated laundry, community room with full kitchen and piano, pet-friendly.										
Heritage Hill Townhomes 516 E 5th St Wanamingo, MN	Active Adult Market Rate	1996	16	0	1BR	730 - 730	\$620 - \$620	\$0.85 - \$0.85	vacancy rate: 0.0%	
Notes: Age 55+. Amenities include attached one-stall garage, patio, gazebo.										
Gunderson Gardens Apts 215 Huseth St Kenyon, MN	Ind. Living w/ Services (Congregate)	2004	15	0	1BR	655 - 693	\$1,855 - \$1,950	\$2.83 - \$2.81	vacancy rate: 0.0%	
Notes: Monthly rent includes noon meal, heat, AC, water, sewer, trash removal, recycling, use of laundry facilities. Amenities include resident computer and internet access, library, activity rooms, and garden spaces.										
Gunderson Rose Wing 215 Huseth St Kenyon, MN	Assisted Living	2014	11	0	Studio	299 - 330	\$1,350 - \$1,350	\$4.52 - \$4.09	vacancy rate: 0.0%	
Notes: Monthly rent includes three meals per day, heat, AC, water, sewer, trash removal, recycling, use of laundry facilities. Amenities include resident computer and internet access, library, activity rooms, and garden spaces.										
Gunderson Suites 215 Huseth St Kenyon, MN	Memory Care		8	4	Pvt. Room	NA - NA	\$4,110 - \$4,860	NA - NA	vacancy rate: 50.0%	
Notes: Monthly care package fee in addition to base monthly fee. Base rent of \$1,360 and Basic Care Support Package is \$2,750 per month plus monthly rent and the Advanced Care Support Package is \$3,500 plus monthly rent.										
SOUTHEAST SUBMARKET										
City Centre 300 1st Ave SE Pine Island, MN	Active Adult Affordable/ Subsidized	1985	23	0	1BR	602 - 609	\$0 - \$615	\$0.00 - \$1.01	vacancy rate: 0.0%	
Notes: USDA Rural Development Section 515 project targeting residents age 62+ or disabled. Heat, water, sewer, and trash removal included in rent. Amenities include on-site laundry, elevator, community room, patio, hair stylist visits as needed. Some rents based on 30% AGI.										
Zumbrota Towers 93 E 4th St Zumbrota, MN	Active Adult Affordable/ Subsidized	1980	45	0	1BR	NA - NA	30% of AGI	NA - NA	vacancy rate: 0.0%	
Notes: Project-based Section 8. Amenities include community room, fitness activities, craft room, library, noon dining available.										

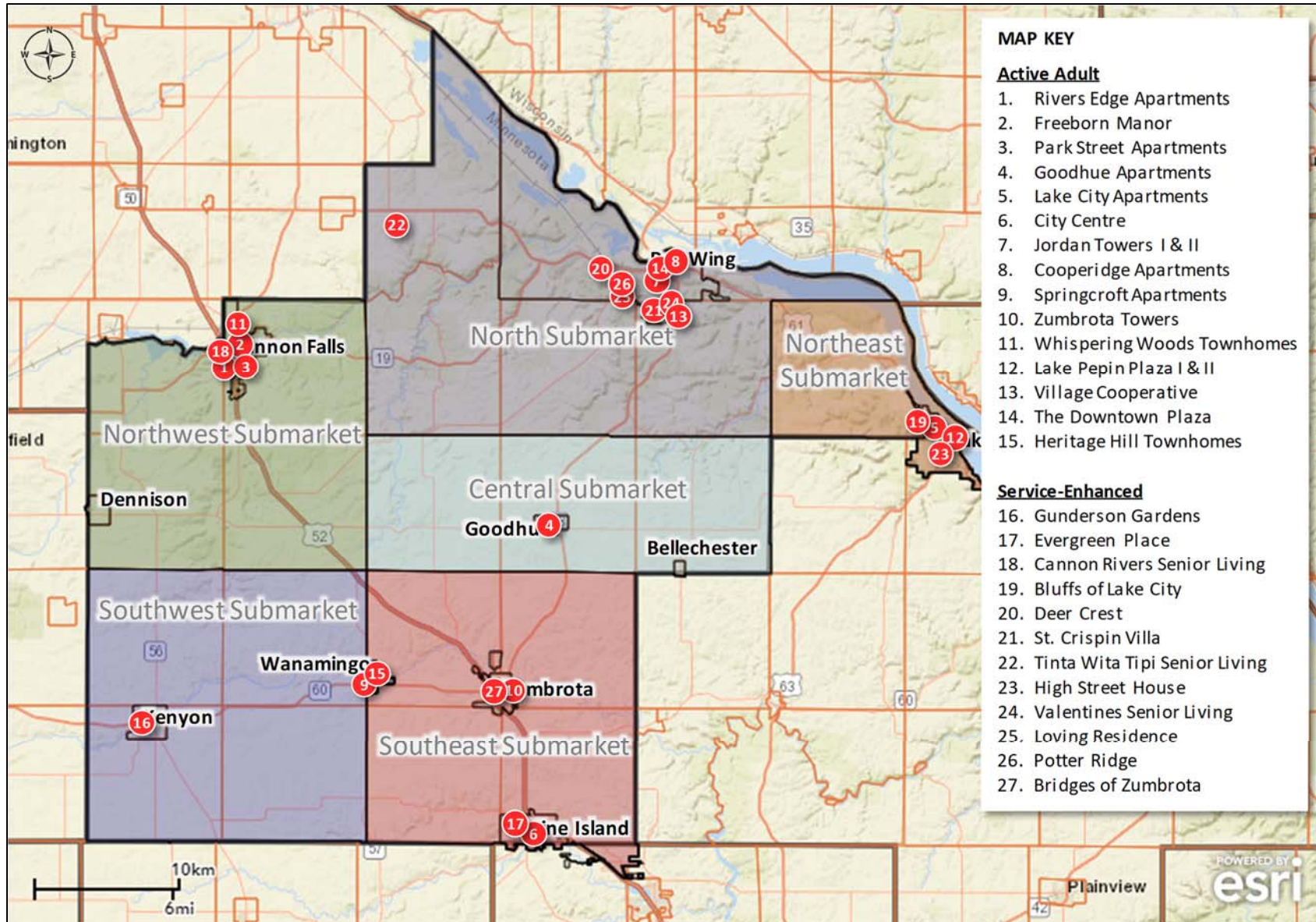
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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 1 continued										
SENIOR HOUSING PROJECTS										
GOODHUE COUNTY										
November 2019										
Project Name/Location	Service Level	Year Open	No. of Units	Total Vacant	Unit Description		Monthly Rent		Rent/sq. ft.	
					Type	Size	Min	Max	Min	Max
Evergreen Place 220 3rd St NW Pine Island, MN	Ind. Living w/ Services (Congregate)	1994	24	0	1BR	350 - 536	\$831 - \$1,007	\$2.37 - \$1.88		
				vacancy rate: 0.0%	2BR	600 - 636	\$1,095 - \$1,155	\$1.83 - \$1.82		
	Notes: Owned by City of Pine Island. Monthly fee includes all utilities, cable TV, activities, complimentary laundry facilities. Amenities include lounge, whirlpool tub, pet-friendly, access to beauty salon, and garage parking available for rent (\$40/month). Meals, services, and Assisted Living Package available to purchase. Base service package (required for all residents) an additional \$400/month for single-occupancy (\$500/month for double-occupancy). Four care level packages also available ranging from \$750 for Level I to \$1,625 for Level IV. Base package includes optional meals (purchased a-la carte), weekly light housekeeping, 24-hour emergency response system, scheduled transportation.									
Bridges of Zumbrota 295 W 4th St Zumbrota, MN	Assisted Living	1986	22	1	Studio	400 - 400	\$2,710 - \$2,710	\$6.78 - \$6.78		
				vacancy rate: 4.5%	1BR	530 - 530	\$2,966 - \$2,966	\$5.60 - \$5.60		
					2BR	700 - 700	\$3,712 - \$3,712	\$5.30 - \$5.30		
	Notes: Monthly fee includes heat, water, sewer, and trash removal, 3 meals/day, snacks, weekly housekeeping, 24-hour emergency response system. Amenities include activities, complimentary laundry on each floor, full kitchens in units, beauty salon. Cable TV available for \$30/month. Medication packages available for additional fee.									

Source: Maxfield Research & Consulting, LLC

Senior Housing Location Map

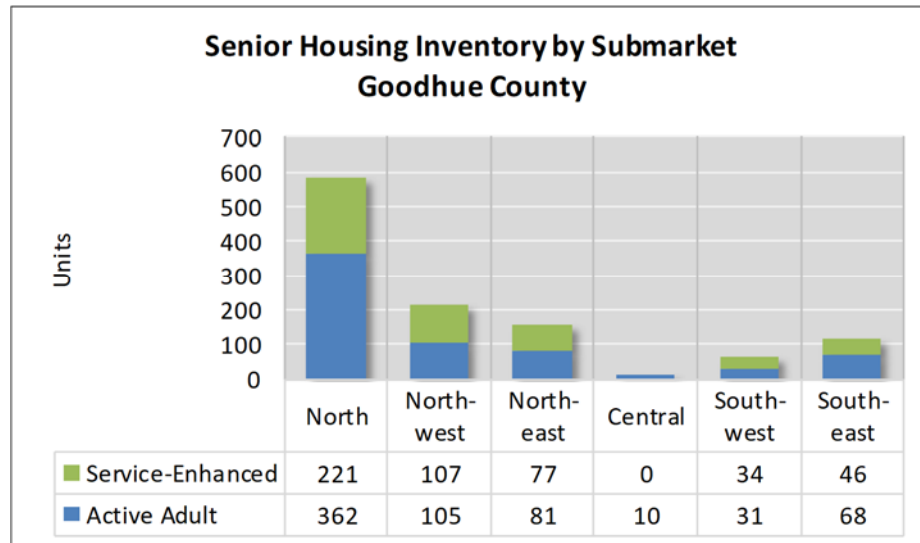


SENIOR HOUSING ANALYSIS

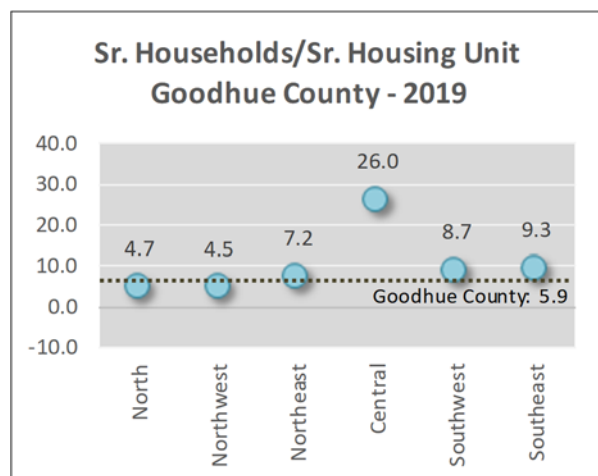
- The affordable active adult properties are predominantly project-based Section 8 facilities with rents based on 30% of gross monthly household income. There are seven project-based Section 8 properties totaling 367 units, 4.9% of which (18 units) are vacant. These facilities target persons age 62 and older or persons with a disability.
- There are also four affordable active adult properties financed with Section 515 loans made by the USDA Rural Development Housing and Community Facilities Program, totaling 59 units, one of which is vacant (1.7% vacancy rate). These properties target very low-, low-, and moderate-income households age 62 or older or persons with a disability. Tenants pay basic rent or 30% of their adjusted income, whichever is greater.
- We also identified six market rate active adult projects, totaling 231 units, one of which is available (0.4% vacancy rate). Five of the market rate active adult projects are rental properties, totaling 187 units are rental properties, while units in the Village Cooperative in Red Wing are owner-occupied.
- There are two market rate independent living with services available (congregate) facilities and five catered living facilities offering independent living with services available. Based on feedback provided by staff at the catered living facilities, we estimate that 30% of these residents are independent (remaining 70% receive assisted living services). Combined with the two independent living with services facilities, we estimate there are 106 independent living units in the County.
- Independent living with services available unit rents range from a low of \$831 for a one-bedroom unit at Evergreen Place in Pine Island to a high of \$3,940 for a two-bedroom unit at Deer Crest in Red Wing. The average rent is \$2,303 per month, which typically includes utilities, scheduled transportation, a meal plan (i.e. daily breakfast, noon meal) and limited housekeeping options. Additional customized care and services are available for an additional fee.
- There are approximately 275 assisted living units in the County, including an estimated 155 units in the catered living facilities and 120 units in the assisted living facilities. The assisted living facilities are currently 4.2% vacant.
- Base assisted living unit fees range from a low of \$1,000 for a one-bedroom unit at High Street House in Lake City to a high of \$5,070 for a two-bedroom unit at Deer Crest in Red Wing. The average fee is \$3,052 per month, which generally include three meals per day, weekly housekeeping, and emergency call systems. Fees for service care level packages are in addition to the base monthly fee.
- There are approximately five facilities providing 104 memory care units in the County. These memory care facilities are currently 13.5% vacant (14 vacant units).

SENIOR HOUSING ANALYSIS

- Memory care fees range from a low of \$2,800 for an efficiency unit at Deer Crest in Red Wing to a high of \$7,624 for an efficiency unit at St. Crispin Villa in Red Wing. The average fee is \$4,179 per month, which generally include three meals per day, weekly housekeeping, and emergency call systems. Fees for service care level packages are in addition to the base monthly fee.



- As depicted in the preceding chart, the North Submarket has highest number of senior housing units in the County, with 583 units (51% of the total), including 362 active adult units and 221 service-enhanced units. The Central Submarket has the fewest senior housing units with ten active adult units (no service-enhanced units), representing 1% of the total.
- Vacancy rates are highest in the Northwest Submarket at 8.5% (18 vacant units), followed by the Southwest at 7.7% (five vacancies) and the North at 6.0% (35 vacancies). Senior housing units are fully occupied in the Central Submarket, while the Southeast Submarket has a 0.9% vacancy rate (one vacancy) and the Northeast has a 2.5% vacancy rate (four vacancies).
- The adjacent graph illustrates the ratio of senior households (age 65 and older) to the inventory of senior housing units by submarket. As shown, the Central Submarket has the highest ratio at 26:1 senior households per senior housing unit, followed by the Southeast at 9.3:1. The Northwest and North submarkets have the lowest ratios, at 4.5:1 and 4.7:1 senior households per senior housing unit, respectively.



Skilled Nursing Facilities

- In addition to these senior housing projects, there are seven skilled nursing facilities in the County, totaling 479 licensed beds.
- The inventory of skilled nursing facilities is summarized in the points below. Data is sourced from the Minnesota Department of Health.
 - **Bay View Nursing and Rehab Center**, 1412 W 4th Street in Red Wing
North Submarket
Licensed bed capacity: 110 dual Medicare/Medicaid beds
 - **St. Crispin Living Community**, 213 Pioneer Road in Red Wing
North Submarket
Licensed bed capacity: 64 dual Medicare/Medicaid beds
 - **The Gardens at Cannon Falls**, 300 Dow Street N in Cannon Falls
Northwest Submarket
Licensed bed capacity: 74 dual Medicare/Medicaid beds
 - **Mayo Clinic Health System**, 500 W Grant Street in Lake City
Northeast Submarket
Licensed bed capacity: 90 dual Medicare/Medicaid beds
 - **Kenyon Sunset Home**, 127 Gunderson Boulevard in Kenyon
Southwest Submarket
Licensed bed capacity: 21 dual Medicare/Medicaid beds
 - **Pine Haven Care Center**, 210 3rd Street NW in Pine Island
Southeast Submarket
Licensed bed capacity: 70 dual Medicare/Medicaid beds
 - **Zumbrota Care Center**, 433 Mill Street in Zumbrota
Southeast Submarket
Licensed bed capacity: 50 dual Medicare/Medicaid beds

SENIOR HOUSING ANALYSIS

The following are photographs of a select group of senior housing facilities in Goodhue County:



Jordan Towers



Village Cooperative



Deer Crest



Cannon Rivers Senior Living



Evergreen Place



Bridges of Zumbrota

Market Rate Adult/Few Services Senior Housing Demand

Senior Housing Analysis Table 2 on the following pages presents demand calculations for market rate active adult/few services housing in each of the six Goodhue County submarkets in 2020 and in 2025. The market for active adult/few services housing is comprised of older adult (age 55 to 64), younger senior (age 65 to 74) and older senior (age 75+) households, with market demand weighted most heavily toward older seniors.

In order to arrive at the potential age-, income- and asset-qualified base for active adult housing, we include all age-qualified households with incomes of \$35,000 or more plus homeowner households with incomes between \$25,000 and \$34,999 who would qualify with the proceeds from a home sale.

The number of qualifying homeowner households is estimated by applying the appropriate homeownership rate to each age cohort. We estimate there are a total of 8,119 age-, income- and asset-qualified households in the six submarkets that comprise the market for active adult housing in 2020, increasing to 8,274 qualified households in 2025.

Adjusting to include appropriate capture rates for each age cohort (1.0% of households age 55 to 64, 5.5% of households age 65 to 74, and 16.5% of households age 75 and older) results in a demand potential for 458 active adult housing units in 2020 and 487 units in 2025. These capture rates reduce the total number of age/income/asset-qualified households to consider only the portion of older adult and senior households who would be able, willing, and inclined to move to senior housing alternatives, including both owner- and renter-occupied housing.

An additional proportion is added for senior households that would move into active adult housing in each submarket who currently reside outside the area, increasing total demand to 649 units in the six submarkets. Demand from outside the area includes parents of adult children living in the area, individuals who live outside the submarket but have an orientation to the area (i.e. church, doctor), and former residents who desire to return upon retirement.

We estimate that the demand potential for active adult housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 20%; Southwest, 25%; and Southeast, 30%.

Demand for active adult/few services housing is apportioned between ownership and rental product types. Based on the age distribution of the population, homeownership rates, existing product, and trends for active adult housing products, we project that 70% of the demand will be for active adult rental housing units (277 total units in 2020), and the remaining 30% of demand will be for owner-occupied active adult housing (153 units in 2020).

SENIOR HOUSING ANALYSIS

**SENIOR HOUSING ANALYSIS TABLE 2
MARKET RATE ACTIVE ADULT/FEW SERVICES RENTAL HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025**

2020 Demand Analysis																		
Submarket	North			Northwest			Northeast			Central			Southwest			Southeast		
	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
Age of Householder																		
# of Households w/ Incomes of >\$35,000 ¹	1,420	996	536	656	399	200	487	452	236	189	114	56	263	176	141	639	422	220
# of Households w/ Incomes of \$30,000 to \$34,999 ¹	59	66	148	17	19	33	21	37	75	6	8	16	16	18	32	24	26	37
(times) Homeownership Rate	73%	74%	71%	93%	95%	67%	86%	89%	84%	92%	87%	87%	94%	79%	82%	86%	83%	70%
(equals) Total Potential Market Base	1,463	1,045	641	672	417	222	505	485	299	195	121	70	278	190	167	660	444	246
(times) Potential Capture Rate	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%
(equals) Demand Potential	15	57	106	7	23	37	5	27	49	2	7	12	3	10	28	7	24	41
Potential Demand from Submarket Residents	178			66			81			20			41			72		
(plus) Demand from Outside Submarket ²		76			22			44			5			14			31	
(equals) Total Demand Potential	254			88			125			25			54			102		
(times) % for Rental Housing	<u>70%</u>			<u>70%</u>			<u>70%</u>			<u>70%</u>			<u>70%</u>			<u>70%</u>		
(equals) Demand Potential for MR Rental Housing	178			62			87			18			38			72		
(minus) Existing and Pending MR Rental Units ³	95			10			58			0			15			0		
(equals) Excess Demand for MR Rental Units	83			52			29			18			23			72		
(times) % for Owner Housing	<u>30%</u>			<u>30%</u>			<u>30%</u>			<u>30%</u>			<u>30%</u>			<u>30%</u>		
(equals) Demand Potential for Owner Housing	76			27			37			8			16			31		
(minus) Existing and Pending Owner Units ³	42			0			0			0			0			0		
(equals) Excess Demand for Owner Units	34			27			37			8			16			31		

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 2 continued
MARKET RATE ACTIVE ADULT/FEW SERVICES RENTAL HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025

2025 Demand Analysis

Submarket	North			Northwest			Northeast			Central			Southwest			Southeast		
	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
Age of Householder																		
# of Households w/ Incomes of >\$40,000 ¹	1,311	1,159	615	595	456	216	465	493	275	164	137	60	270	186	142	587	503	250
# of Households w/ Incomes of \$35,000 to \$39,999 ¹	47	63	78	17	27	35	19	31	36	3	6	9	8	13	19	20	28	36
(times) Homeownership Rate	73%	74%	71%	93%	95%	67%	86%	89%	84%	92%	87%	87%	94%	79%	82%	86%	83%	70%
(equals) Total Potential Market Base	1,345	1,206	670	611	482	239	481	521	305	167	142	68	278	196	158	604	526	275
(times) Potential Capture Rate	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%	1.0%	5.5%	16.5%
(equals) Demand Potential	13	66	111	6	26	40	5	29	50	2	8	11	3	11	26	6	29	45
Potential Demand from Submarket Residents	190			72			84			21			40			80		
(plus) Demand from Outside Submarket ²	82			24			45			5			13			34		
(equals) Total Demand Potential	272			96			129			26			53			115		
(times) % for Rental Housing	70%			70%			70%			70%			70%			70%		
(equals) Demand Potential for MR Rental Housing	190			67			90			18			37			80		
(minus) Existing and Pending MR Rental Units ³	140			10			58			0			15			0		
(equals) Excess Demand for MR Rental Units	50			58			32			18			22			80		
(times) % for Owner Housing	30%			30%			30%			30%			30%			30%		
(equals) Demand Potential for Owner Housing	82			29			39			8			16			34		
(minus) Existing and Pending Owner Units ³	42			0			0			0			0			0		
(equals) Excess Demand for Owner Units	40			29			39			8			16			34		

¹ 2025 calculations define income-qualified households as all households with incomes greater than \$40,000 and homeowner households with incomes between \$35,000 and \$39,999.

² We estimate that a portion of demand will come from outside each Submarket (ranging from 20% to 30%, depending on Submarket).

³ Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research & Consulting, LLC

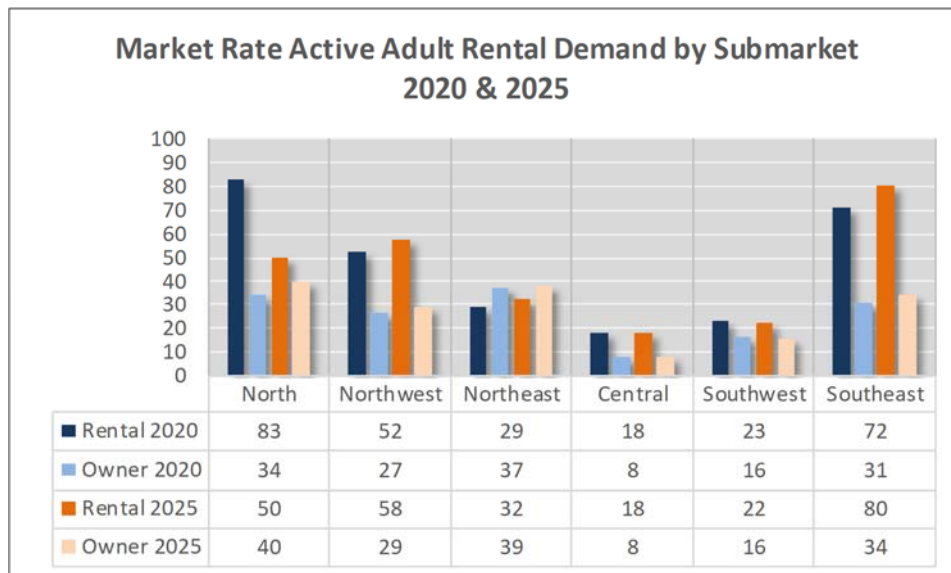
SENIOR HOUSING ANALYSIS

From the demand potential, we subtract existing and pending active adult units at 95% occupancy. We identified one pending age-restricted market rate active adult project – Phase II of the Park Place development in Red Wing (North Submarket) which will consist of 78 senior housing units, 40% of which (31 units) will be affordable at 60% AMI and the remaining 60% (47 units) will be market rate.

Adjusting for inflation, we estimate that households with incomes of \$40,000 or more and homeowners with incomes of \$30,000 to \$39,999 would be candidates for active adult housing in 2025. Following the same methodology, we project that there will be excess demand for 261 active adult rental units and 165 active adult ownership units in 2025

Due to the location of services (public infrastructure, medical, religious, retail, etc.) we expect that the cities will capture all the excess demand potential in the County, so we do not anticipate any market rate active adult housing demand in the townships.

The following figure summarizes excess demand by submarket. As shown, by 2025, active adult rental demand will be strongest in the Southeast (80 units), Northwest (58 units), North (50 units) and Northeast (32 units) Submarkets. Active adult owner demand will be strongest in the North (40 units), Northeast (39 units), Southeast (34 units), and Northwest (29 units) Submarkets.



Shallow-Subsidy/Deep-Subsidy Independent Senior Housing Demand

Senior Housing Analysis Table 3 on the following pages presents our demand calculations for affordable (shallow-subsidy and deep-subsidy) active adult/few services senior housing in each of the six Goodhue County submarkets in 2020 and in 2025. While the methodology used to calculate demand for affordable housing closely mirrors the methodology used to calculate demand for market rate housing, we adjusted more precisely quantify demand among this market segment.

The following points summarize these adjustments:

- **Income-Qualifications:** In order to arrive at the potential age and income-qualified base for low-income and affordable housing, we include all senior households age 55 and older that qualify for the income guidelines for two-person households in 2019. Households earning between 30% and 60% of AMI are generally candidates for affordable housing, while households earning less than 30% AMI are typically a market for subsidized housing. The income-restriction for a two-person household at 30% AMI is \$19,710 and the income-restriction for a two-person household at 60% AMI is \$39,420.
- **Capture Rates:** Households in a need-based situation (either requiring services or financial assistance) more readily move to housing alternatives than those in non-need-based situations. Based on our experience in market feasibility for affordable and subsidized senior housing, along with our analysis of demographic and competitive market factors in the area, we apply a conservative 25% capture rate to the age/income-qualified market in the County to arrive at a total potential demand from each submarket.

Using the methodology described above results in a demand potential for a total of 689 affordable (shallow-subsidy and deep-subsidy) active adult housing units in 2020. An additional proportion is added for senior households that would move into affordable active adult housing in each submarket who currently reside outside the area, increasing total demand to 977 units in the six submarkets. We estimate that the demand potential for active adult housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 20%; Southwest, 25%; and Southeast, 30%.

Based on the existing and projected distribution of households with incomes below \$39,420, we estimate the proportion of demand for shallow-subsidy and deep-subsidy units. The proportion for deep-subsidy housing ranges from 32% in the Central Submarket to 45% in the Northwest and Southeast Submarkets, while the percentage for shallow-subsidy housing ranges from 55% in the Northwest and Southeast Submarkets to 68% in the Central.

In total, we estimate that there is total demand for 411 deep-subsidy units and 564 shallow-subsidy units in 2020.

SENIOR HOUSING ANALYSIS

**SENIOR HOUSING ANALYSIS TABLE 3
AFFORDABLE ACTIVE ADULT/FEW SERVICES RENTAL HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025**

2020 Demand Analysis																		
Submarket	North			Northwest			Northeast			Central			Southwest			Southeast		
	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
Age of Householder																		
# of Households w/ Incomes of <\$39,420 ¹	425	469	847	151	162	243	144	187	319	38	45	60	100	113	176	199	200	271
Less Households w/ Incomes of \$25,000 to \$39,420 ¹	- 171	- 188	- 358	- 54	- 61	- 95	- 64	- 103	- 178	- 17	- 22	- 39	- 40	- 48	- 80	- 71	- 78	- 103
(times) Homeownership Rate	x 73%	x 74%	x 71%	x 93%	x 95%	x 67%	x 86%	x 89%	x 84%	x 92%	x 87%	x 87%	x 94%	x 79%	x 82%	x 86%	x 83%	x 70%
(equals) Total Potential Market Base by Age	= 300	= 330	= 593	= 101	= 104	= 179	= 89	= 95	= 169	= 22	= 26	= 26	= 62	= 75	= 110	= 138	= 135	= 199
Total Potential Market Base		1,223			384			354			74			248			472	
(times) % of Seniors Needing/Desiring Affordable Hsg	x <u>25%</u>			x <u>25%</u>			x <u>25%</u>			x <u>25%</u>			x <u>25%</u>			x <u>25%</u>		
(equals) Demand Potential	= 306			= 96			= 88			= 19			= 62			= 118		
(plus) Demand from Outside Submarket ²	+ 131			+ 32			+ 48			+ 5			+ 21			+ 51		
(equals) Total Demand Potential	= 437			= 128			= 136			= 23			= 83			= 169		
(times) % for Deep Subsidy	x <u>43%</u>			x <u>45%</u>			x <u>34%</u>			x <u>32%</u>			x <u>42%</u>			x <u>45%</u>		
(equals) Demand Potential Deep Subsidy Housing	= 190			= 58			= 46			= 7			= 35			= 76		
(minus) Existing & Pending Deep Subsidy Units ³	- 145			- 61			- 13			- 5			- 10			- 45		
(equals) Excess Demand for Deep Subsidy Units	= 45			= 0			= 33			= 2			= 25			= 31		
(times) % for Shallow Subsidy	x <u>57%</u>			x <u>55%</u>			x <u>66%</u>			x <u>68%</u>			x <u>58%</u>			x <u>55%</u>		
(equals) Demand Potential Shallow Subsidy Housing	= 247			= 70			= 90			= 16			= 48			= 93		
(minus) Existing & Pending Shallow Subsidy Units ³	- 0			- 2			- 0			- 1			- 0			- 0		
(equals) Excess Demand for Shallow Subsidy Units	= 247			= 68			= 90			= 15			= 48			= 93		

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 3 continued
AFFORDABLE ACTIVE ADULT/FEW SERVICES RENTAL HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025

2025 Demand Analysis

Submarket	North			Northwest			Northeast			Central			Southwest			Southeast		
	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+	55-64	65-74	75+
Age of Householder																		
# of Households w/ Incomes of <\$40,415 ¹	317	473	838	115	168	268	105	162	335	21	40	65	82	103	175	152	190	282
Less Households w/ Incomes of \$25,631 to \$40,415 ¹	126	189	360	40	61	109	50	90	187	9	19	39	32	45	77	55	75	108
(times) Homeownership Rate	73%	74%	71%	93%	95%	67%	86%	89%	84%	92%	87%	87%	94%	79%	82%	86%	83%	70%
(equals) Total Potential Market Base by Age	= 225	333	582	78	110	195	62	82	178	13	23	31	52	67	112	105	128	206
Total Potential Market Base		1,141			383			322			67			231			439	
(times) % of Seniors Needing/Desiring Affordable Hsg	x	25%		x	25%		x	25%		x	25%		x	25%		x	25%	
(equals) Demand Potential	=	285		=	96		=	80		=	17		=	58		=	110	
(plus) Demand from Outside Submarket ²	+	122		+	32		+	43		+	4		+	19		+	47	
(equals) Total Demand Potential	=	407		=	128		=	124		=	21		=	77		=	157	
(times) % for Deep Subsidy	x	43%		x	45%		x	33%		x	32%		x	43%		x	45%	
(equals) Demand Potential Deep Subsidy Housing	=	175		=	57		=	41		=	7		=	33		=	71	
(minus) Existing & Pending Deep Subsidy Units ³	-	145		-	61		-	13		-	5		-	10		-	45	
(equals) Excess Demand for Deep Subsidy Units	=	30		=	0		=	28		=	2		=	23		=	26	
(times) % for Shallow Subsidy	x	57%		x	55%		x	67%		x	68%		x	57%		x	55%	
(equals) Demand Potential Shallow Subsidy Housing	=	232		=	70		=	83		=	14		=	44		=	86	
(minus) Existing & Pending Shallow Subsidy Units ³	-	29		-	2		-	0		-	1		-	0		-	0	
(equals) Excess Demand for Shallow Subsidy Units	=	203		=	68		=	83		=	13		=	44		=	86	

¹ 2025 calculations adjusted for inflation (0.5% annually).

² We estimate that a portion of demand will come from outside each Submarket (ranging from 20% to 35%, depending on Submarket).

³ Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research & Consulting, LLC

SENIOR HOUSING ANALYSIS

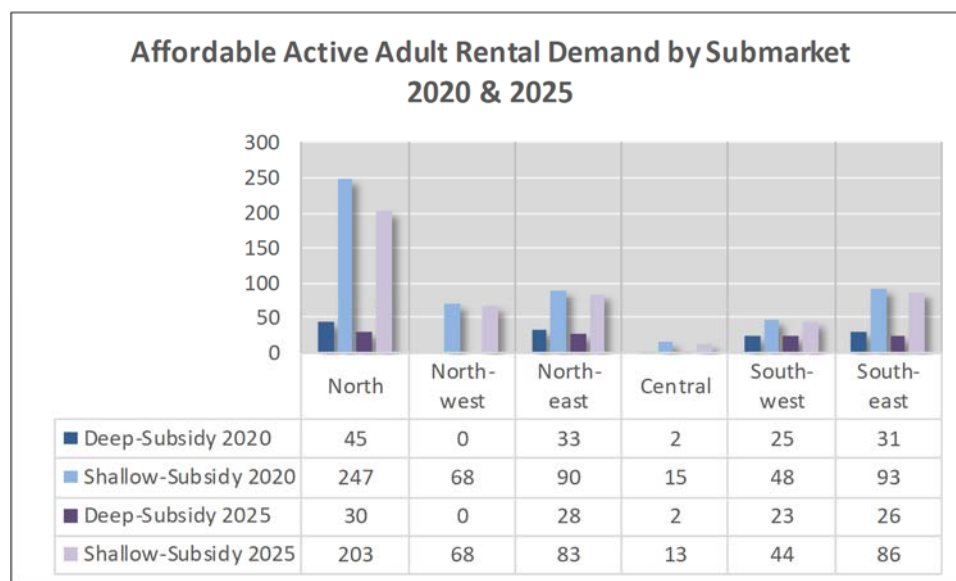
Next, we subtract existing competitive units. There are 421 deep-subsidy units (including units in Rural Development properties with rental assistance) and five shallow-subsidy units (excluding units in Rural Development properties with rental assistance) in the County. We estimate that 70% of the residents are elderly, with the remaining 30% being disabled.

Overall, we subtract 279 deep-subsidy units and three shallow-subsidy units from the demand potential after adjusting for the proportion estimated to be elderly and accounting for a 5% vacancy rate. Subtracting these units results in excess demand for a total of 136 deep-subsidy units and 561 shallow-subsidy units in the six submarkets in 2020.

To calculate demand in 2025, we increase the income-qualifications to account for inflation and incorporate pending affordable senior housing units. We identified one pending age-restricted affordable active adult project – Phase II of the Park Place development in Red Wing (North Submarket) which will consist of 78 senior housing units, 40% of which (31 units) will be affordable at 60% AMI and the remaining 60% (47 units) will be market rate.

Following the same methodology, excess demand is projected to decline between 2020 and 2025. We find excess demand for a total of 108 deep-subsidy units and 498 shallow-subsidy units in six submarkets in 2025.

The following figure summarizes excess demand by submarket. As shown, by 2025, deep-subsidy active adult demand will be strongest in the North (30 units), Northeast (28 units), and Southeast (26 units) Submarkets. Shallow-subsidy active adult demand will be strongest in the North (203 units), Southeast (86 units), Northeast (83 units), and Northwest (68 units) Submarkets



Demand for Independent Living Senior Housing

Senior Housing Analysis Table 4 on the following pages presents demand calculations for independent living (congregate) senior housing with services available in each of the six Goodhue County submarkets in 2020 and in 2025. This analysis focuses on the potential private pay/market rate demand for independent (congregate) living units in the County.

In order to arrive at the potential age-income qualified base for independent (congregate) senior housing, we include all senior households with incomes of \$35,000 or more and homeowners with incomes between \$25,000 and \$35,000 who would qualify with the proceeds from a home sale (based on the homeownership rates for each age cohort).

Senior householders with incomes of \$35,000 allocating 65% of their income toward base housing cost could afford beginning rents of \$1,900. Householders with incomes of \$25,000 allocating 65% of their income toward rent and using the proceeds from an older single-family home sold at the median sale price in the County (\$200,000) could afford rents of nearly \$1,670 per month. We estimate the total number of age/income/asset-qualified households to be 4,743 households in 2020, increasing to 5,329 households in 2025.

Demand for independent living with services available housing is need-driven, which reduces the qualified market to only the portion of seniors who need some assistance with activities of daily living (ADLs) and instrumental activities of daily living (IADLs). Thus, the age/income-qualified base is multiplied by the percentage of seniors who need some assistance with at least three IADLs but not six or more ADLs/IADLs, as these frailer seniors would need the level of care found in service-intensive assisted living.

According to the Summary Health Statistics of the U.S. Population: National Health Interview Survey, 2007 (conducted by the U.S. Department of Health and Human Services), the percentage of seniors having limitation in ADLs (bathing, dressing, toileting, transferring, eating) and IADLs (using the telephone, shopping, food preparation, housekeeping, laundry, transportation, taking medication, handling finances) are as follows:

Limitation in ADLs & IADLs		
Age	ADLs	IADLs
65-74 years	3.3%	6.3%
75+ years	11.0%	20.0%

It is most likely that seniors who need assistance with ADLs also need assistance with multiple IADLs and are more likely to be candidates for service-intensive assisted living. The prime candidates for congregate living are seniors needing assistance with IADLs, but not ADLs.

We derive the capture rate for independent (congregate) housing by subtracting the percentage of seniors needing assistance with ADLs from those needing assistance with IADLs, which equates to 3.0% of seniors age 65 to 74 and 9.0% of seniors age 75+.

SENIOR HOUSING ANALYSIS

**SENIOR HOUSING ANALYSIS TABLE 4
INDEPENDENT LIVING (CONGREGATE) DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025**

2020 Demand Analysis

Submarket	North		Northwest		Northeast		Central		Southwest		Southeast	
	65-74	75+	65-74	75+	65-74	75+	65-74	75+	65-74	75+	65-74	75+
Age of Householder												
# of Households w/ Incomes of >\$35,000 ¹	996	536	399	200	452	236	114	56	176	141	422	220
# of Households w/ Incomes of \$25,000 to \$34,999 ¹	+ 132	296	+ 37	66	+ 73	150	+ 16	32	+ 36	63	+ 52	74
(times) Homeownership Rate	x 74%	71%	x 95%	67%	x 89%	84%	x 87%	87%	x 79%	82%	x 83%	70%
(equals) Total Potential Market Base	= 1,094	746	= 434	244	= 517	362	= 128	84	= 204	193	= 465	272
(times) Potential Capture Rate	x 1.5%	14.0%	x 1.5%	14.0%	x 1.5%	14.0%	x 1.5%	14.0%	x 1.5%	14.0%	x 1.5%	14.0%
(equals) Demand Potential	= 16	104	= 7	34	= 8	51	= 2	12	= 3	27	= 7	38
Potential Demand from Submarket Residents	=	121	=	41	=	58	=	14	=	30	=	45
(plus) Demand from Outside Submarket ²	+ 52		+ 14		+ 31		+ 3		+ 10		+ 19	
(equals) Total Demand Potential	=	173	=	54	=	90	=	17	=	40	=	64
(minus) Existing and Pending Competitive Units ³	- 29		- 23		- 12		- 0		- 14		- 23	
(equals) Excess Demand for Independent Living Units	=	144	=	31	=	78	=	17	=	26	=	41

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SENIOR HOUSING ANALYSIS

**SENIOR HOUSING ANALYSIS TABLE 4 continued
INDEPENDENT LIVING (CONGREGATE) DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025**

2025 Demand Analysis

Submarket	North		Northwest		Northeast		Central		Southwest		Southeast	
	65-74	75+	65-74	75+	65-74	75+	65-74	75+	65-74	75+	65-74	75+
Age of Householder												
# of Households w/ Incomes of >\$40,000 ¹	1,159	615	456	216	493	275	137	60	186	142	503	250
# of Households w/ Incomes of \$30,000 to \$39,999 ¹	159	264	58	91	77	133	16	30	36	59	66	91
(times) Homeownership Rate	x 74%	71%	95%	67%	89%	84%	87%	87%	79%	82%	83%	70%
(equals) Total Potential Market Base	= 1,277	802	511	277	562	387	151	86	214	190	558	314
(times) Potential Capture Rate	x 1.5%	14.0%	1.5%	14.0%	1.5%	14.0%	1.5%	14.0%	1.5%	14.0%	1.5%	14.0%
(equals) Demand Potential	= 19	112	8	39	8	54	2	12	3	27	8	44
Potential Demand from Submarket Residents	= 131		46		63		14		30		52	
(plus) Demand from Outside Submarket ²	+ 56		15		34		4		10		22	
(equals) Total Demand Potential	= 188		62		96		18		40		75	
(minus) Existing and Pending Competitive Units ³	- 29		23		12		0		14		23	
(equals) Excess Demand for Independent Living Units	= 159		39		84		18		26		52	

¹ 2025 calculations define income-qualified households as all households with incomes greater than \$40,000 and homeowner households with incomes between \$35,000 and \$39,999.

² We estimate that a portion of demand will come from outside each Submarket (ranging from 20% to 30%, depending on Submarket).

³ Existing and pending units are deducted at market equilibrium (95% occupancy).

Source: Maxfield Research & Consulting, LLC

SENIOR HOUSING ANALYSIS

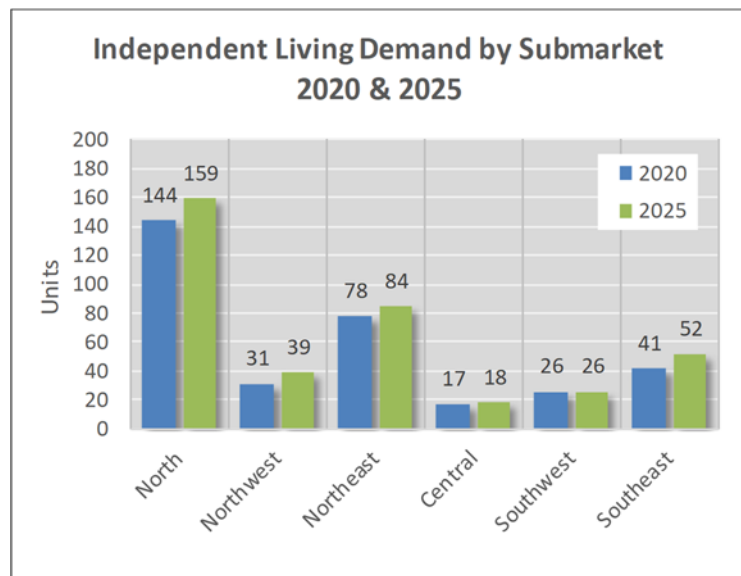
For the purposes of this report and understanding that many seniors do not view senior housing as an alternative retirement destination but a supportive living option only when they can no longer live independently, we have reduced the potential capture rates for the 65 to 74 age group to 1.5% while increasing the capture rate of the 75+ age group to 14.0%. Multiplying the senior household base by these capture rates results in Market Area demand potential for 309 independent living housing units in 2020 and 337 units in 2025.

An additional proportion is added for senior households that would move into independent living senior housing in each submarket who currently reside outside the area, increasing total demand to 438 units in the six submarkets in 2020. Demand from outside the area includes parents of adult children living in the area, individuals who live outside the submarket but have an orientation to the area, and former residents who desire to return upon retirement. We estimate that the demand potential for active adult housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 20%; Southwest, 25%; and Southeast, 30%.

Next, existing and pending independent living units are subtracted from overall demand. We identified 106 independent living senior housing units in the County. Overall, we subtract 101 competitive units after accounting for a 5% vacancy rate from the demand potential, including 29 units in the North Submarket, 23 units in the Northwest Submarket, 12 units in the Northeast Submarket, 14 units in the Southwest, and 23 units in the Southeast Submarket.

Subtracting these units results in excess demand potential for a total of 337 independent living units in 2020, increasing to 377 units in 2025. The adjacent figure summarizes excess demand by submarket.

As shown in the adjacent graph, by 2025, demand for independent living with services senior housing will be strongest in the North (159 units), Northeast (84 units), and Southeast (52 units) Submarkets.



Assisted Living Demand Estimate

Senior Housing Analysis Table 5 on the following pages presents demand calculations for assisted living senior housing in each of the six Goodhue County submarkets in 2020 and in 2025. This analysis focuses on the potential *private pay/market rate* demand for assisted living units in the County.

The availability of more intensive support services such as meals, housekeeping and personal care at assisted living facilities usually attracts older, frailer seniors. According to the 2009 Overview of Assisted Living (which is a collaborative research project by the American Association of Homes and Services for the Aging, the American Seniors Housing Association, National Center for Assisted Living, and National Investment Center for the Seniors Housing and Care Industry), the average age of residents in freestanding assisted living facilities was 87 years in 2008.

Hence, the age-qualified market for assisted living is defined as seniors ages 75 and over, as we estimate that of the half of demand from seniors under age 87, almost all would be over age 75. In 2020, there are an estimated total of 4,753 seniors ages 75 and over in the six submarkets and we project that this number will increase to 5,357 in 2025.

Demand for assisted living housing is need-driven, which reduces the qualified market to only the portion of seniors who need assistance. According to a study completed by the Centers for Disease Control and the National Center for Health Statistics (Health, United States, Health and Aging Chartbook), about 35% of seniors needed assistance with everyday activities (from 25.5% of 75-to-79-year-olds, to 33.6% of 80-to-84-year-olds and 51.6% of 85+ year-olds). Applying these percentages to the senior population yields a potential assisted living market of an estimated total of 1,744 seniors in the six submarkets in 2020 and 1,900 seniors in 2025.

Due to the supportive nature of assisted living housing, most daily essentials are included in monthly rental fees which allow seniors to spend a higher proportion of their incomes on housing with basic services. Therefore, the second step in determining the potential demand for assisted living housing in the County is to identify the income-qualified market based on a senior's ability to pay the monthly rent. We consider seniors in households with incomes of \$40,000 or greater to be income-qualified for assisted living senior housing in the PMA. Households with incomes of \$40,000 could afford monthly assisted living fees of \$3,000 by allocating a high proportion of their income toward the fees.

According to the 2009 Overview of Assisted Living, the average arrival income of assisted living residents in 2008 was \$27,260, while the average annual assisted living fee was \$37,281 (\$3,107/month). This data highlights that seniors are spending down assets to live in assisted living and avoid institutional care. Thus, in addition to households with incomes of \$40,000 or greater, there is a substantial base of senior households with lower incomes who income-qualify based on assets – their homes, in particular.

SENIOR HOUSING ANALYSIS

**SENIOR HOUSING ANALYSIS TABLE 5
MARKET RATE ASSISTED LIVING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025**

2020 Demand Analysis																		
Submarket	North			Northwest			Northeast			Central			Southwest			Southeast		
	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+
Age Group																		
People	744	505	687	259	179	219	321	210	278	69	46	41	170	115	163	295	188	264
(times) Percent Needing Assistance ¹	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%
Number Needing Assistance	= 190	= 170	= 354	= 66	= 60	= 113	= 82	= 71	= 143	= 18	= 15	= 21	= 43	= 39	= 84	= 75	= 63	= 136
Total People Needing Assistance		714		239			296			54			166			275		
(times) Percent Income-Qualified ²		<u>50%</u>		<u>51%</u>			<u>57%</u>			<u>61%</u>			<u>57%</u>			<u>53%</u>		
Total potential market	=	357		122			169			33			95			144		
(times) Percent living alone	x	<u>60%</u>		<u>57%</u>			<u>53%</u>			<u>45%</u>			<u>53%</u>			<u>61%</u>		
Age/income-qualified singles needing assistance	=	214		70			89			15			50			88		
(plus) Proportion of demand from couples (12%) ³	+	<u>29</u>		<u>9</u>			<u>12</u>			<u>2</u>			<u>7</u>			<u>12</u>		
Age/income-qualified market needing assistance	=	243		79			102			17			57			100		
(times) Potential penetration rate ⁴	x	<u>40%</u>		<u>40%</u>			<u>40%</u>			<u>40%</u>			<u>40%</u>			<u>40%</u>		
Potential demand from Submarket residents	=	98		32			41			7			23			40		
(plus) Proportion from outside the Submarket	+	<u>42</u>		<u>11</u>			<u>22</u>			<u>2</u>			<u>8</u>			<u>17</u>		
Total potential assisted living demand	=	141		43			63			9			31			58		
(minus) Existing & pending assisted living units ⁵	-	109		42			30			0			8			16		
Total excess market rate assisted living demand	=	32		1			33			9			23			42		

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 5 continued
MARKET RATE ASSISTED LIVING DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025

2025 Demand Analysis																		
Submarket	North			Northwest			Northeast			Central			Southwest			Southeast		
	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+	75-79	80-84	85+
Age Group																		
People	909	596	647	343	210	221	401	258	276	88	48	41	195	133	146	353	238	254
(times) Percent Needing Assistance ¹	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%	x 25.5%	x 33.6%	x 51.6%
Number Needing Assistance	= 232	= 200	= 334	= 87	= 71	= 114	= 102	= 87	= 142	= 22	= 16	= 21	= 50	= 45	= 75	= 90	= 80	= 131
Total People Needing Assistance		766		272			331			60			170			301		
(times) Percent Income-Qualified ²		<u>51%</u>		<u>49%</u>			<u>57%</u>			<u>59%</u>			<u>56%</u>			<u>52%</u>		
Total potential market	=	391		133			189			35			95			157		
(times) Percent living alone	x	<u>60%</u>		<u>57%</u>			<u>53%</u>			<u>45%</u>			<u>53%</u>			<u>61%</u>		
Age/income-qualified singles needing assistance	=	234		76			100			16			50			96		
(plus) Proportion of demand from couples (12%) ³	+	<u>32</u>		<u>10</u>			<u>14</u>			<u>2</u>			<u>7</u>			<u>13</u>		
Age/income-qualified market needing assistance	=	266		86			114			18			57			109		
(times) Potential penetration rate ⁴	x	<u>40%</u>		<u>40%</u>			<u>40%</u>			<u>40%</u>			<u>40%</u>			<u>40%</u>		
Potential demand from Submarket residents	=	108		35			46			7			23			44		
(plus) Proportion from outside the Submarket	+	<u>46</u>		<u>12</u>			<u>25</u>			<u>2</u>			<u>8</u>			<u>19</u>		
Total potential assisted living demand	=	154		47			71			9			31			63		
(minus) Existing & pending assisted living units ⁵	-	109		42			30			0			8			16		
Total excess market rate assisted living demand	=	45		5			41			9			23			47		

¹ The percentage of seniors unable to perform or having difficulty with ADLs, based on the publication Health, United States, 1999 Health and Aging Chartbook, conducted by the Centers for Disease Control and Prevention and the National Center for Health Statistics.

² Includes households with incomes of \$40,000 or more (who could afford monthly rents of \$3,000+ per month) plus 40% of the estimated owner households with incomes below \$40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing).

³ The 2009 Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted living residents are couples.

⁴ We estimate that 60% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility.

⁵ Existing and pending units at 93% occupancy, minus units estimated to be occupied by Elderly Waiver residents.

Source: Maxfield Research & Consulting, LLC

SENIOR HOUSING ANALYSIS

Approximately 74% of age 75+ households in the County are homeowners and the estimated median sale price for older single-family homes in the County was \$200,000 in 2019. Seniors selling their homes for the median price would generate about \$188,000 in proceeds after selling costs. With an average monthly fee of \$3,500, these proceeds would last roughly 43 months in assisted living housing, more than the average length of stay in assisted living (20 months according to the 2009 Overview of Assisted Living).

For the age groups in the assisted living demand table, we estimate the income-qualified percentage to be all seniors in households with incomes at or above \$40,000 (who could afford monthly rents of \$3,500+ per month) plus 40% of the estimated seniors in owner households with incomes below \$40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing). This results in a total potential market for about 920 total units from the six submarkets as of 2020.

Because most assisted living residents are single (88% according to the 2009 Overview of Assisted Living), our demand methodology multiplies the total potential market by the percentage of seniors age 75+ living alone by submarket (range of 45% to 61% based on Census data). This results in a total base of about 526 age/income-qualified singles. The 2009 Overview of Assisted Living found that 12% of residents in assisted living were couples. Including couples, results in a total of 598 age/income-qualified seniors needing assistance in 2020.

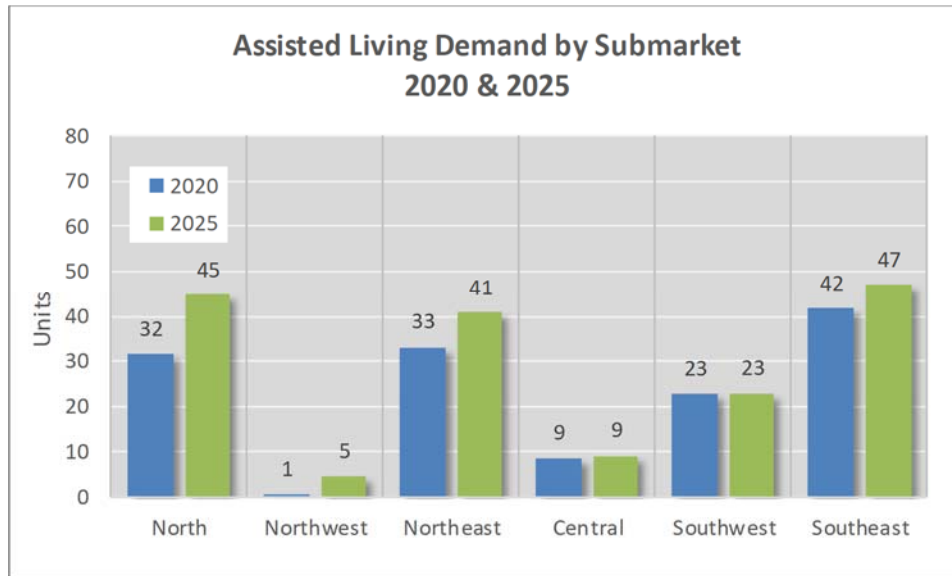
We estimate that 60% of the qualified market needing significant assistance with ADLs could either remain in their homes or less service-intensive senior housing with the assistance of a family member or home health care or would need greater care provided in a skilled care facility. The remaining 40% could be served by assisted living housing. Applying this market penetration rate of 40% results in demand for 242 assisted living units in 2020.

An additional proportion is added for senior households that would move into assisted living housing in each submarket who currently reside outside the area, increasing total demand to 343 units in the six submarkets in 2020. This secondary demand includes seniors currently living just outside the PMA, former residents, and parents of adult children who desire supportive housing near their adult children. We estimate that the demand potential for active adult housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 20%; Southwest, 25%; and Southeast, 30%.

Next, existing and pending assisted living units are subtracted from overall demand. We identified 275 existing assisted living units in the six submarkets, but no pending projects. We adjust the number of competing units by excluding estimated units occupied by low-income seniors utilizing Elderly Waivers (20%). Overall, we subtract 205 competitive units after accounting for a 7% vacancy rate from the demand potential, including 109 units in the North Submarket, 42 units in the Northwest Submarket, 30 units in the Northeast Submarket, eight units in the Southwest Submarket, and 16 units in the Southeast Submarket.

SENIOR HOUSING ANALYSIS

Subtracting these units results in excess demand potential for a total of 138 assisted living units in 2020, increasing to 169 units in 2025. The following graph summarizes excess demand by submarket.



As shown, by 2025, assisted living demand will be strongest in the Southeast (47 units), North (45 units), and Northeast (41 units) Submarkets.

Demand for Memory Care Senior Housing

Senior Housing Analysis Table 6 on the following pages presents our demand calculations for memory care housing in each of the six Goodhue County submarkets in 2020 and in 2025.

Demand is calculated by starting with the estimated senior (ages 65+) population in 2020 and multiplying by the incidence rate of Alzheimer's/dementia among the age cohorts in this population. This yields a potential market of about 1,402 seniors in the six submarkets. We anticipate that this number will climb to 1,518 in 2025.

According to data from the National Institute of Aging, about 25% of all individuals with memory care impairments are a market for memory care housing units. This figure considers that seniors in the early stages of dementia will be able to live independently with the care of a spouse or other family member, while those in the latter stages of dementia will require intensive medical care that would only be available in skilled care facilities. Applying this figure to the estimated population with memory impairments yields a potential market of about 351 seniors in 2020 and 380 seniors in 2025.

SENIOR HOUSING ANALYSIS

**SENIOR HOUSING ANALYSIS TABLE 6
MEMORY CARE DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025**

2020 Demand Analysis

		North	Northwest	Northeast	Central	Southwest	Southeast
65 to 74 Population		2,336	904	996	271	477	980
(times) Dementia Incidence Rate ¹	x	2%	2%	2%	2%	2%	2%
(equals) Estimated Senior Pop. with Dementia	=	47	18	20	5	10	20
75 to 84 Population		1,249	438	531	115	285	483
(times) Dementia Incidence Rate ¹	x	19%	19%	19%	19%	19%	19%
(equals) Estimated Senior Pop. with Dementia	=	237	83	101	22	54	92
85+ Population		687	219	278	41	163	264
(times) Dementia Incidence Rate ¹	x	42%	42%	42%	42%	42%	42%
(equals) Estimated Senior Pop. with Dementia	=	289	92	117	17	68	111
(equals) Total Population with Dementia		573	193	238	44	132	222
(times) Pct. Needing Specialized Memory Care Assistance	x	25%	25%	25%	25%	25%	25%
(equals) Total Need for Dementia Care	=	143	48	59	11	33	56
(times) Percent Income/Asset-Qualified ²	x	40%	39%	47%	48%	47%	41%
(equals) Total Income-Qualified Market Base	=	57	19	28	5	16	23
(plus) Demand from Outside the Submarket ³	+	25	6	15	1	5	10
(equals) Total Demand for Memory Care Units	=	82	25	43	7	21	33
(minus) Existing and Pending Memory Care Units ⁴	-	33	20	18	0	6	0
(equals) Excess Memory Care Demand Potential in Submarket	=	49	5	25	7	15	33

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SENIOR HOUSING ANALYSIS

SENIOR HOUSING ANALYSIS TABLE 6 continued
MEMORY CARE DEMAND
GOODHUE COUNTY BY SUBMARKET
2020 & 2025

2025 Demand Analysis

		North	Northwest	Northeast	Central	Southwest	Southeast
65 to 74 Population		2,697	1,061	1,071	316	508	1,144
(times) Dementia Incidence Rate ¹	x	2%	2%	2%	2%	2%	2%
(equals) Estimated Senior Pop. with Dementia	=	54	21	21	6	10	23
75 to 84 Population		1,505	553	659	136	328	591
(times) Dementia Incidence Rate ¹	x	19%	19%	19%	19%	19%	19%
(equals) Estimated Senior Pop. with Dementia	=	286	105	125	26	62	112
85+ Population		647	221	276	41	146	254
(times) Dementia Incidence Rate ¹	x	42%	42%	42%	42%	42%	42%
(equals) Estimated Senior Pop. with Dementia	=	272	93	116	17	61	107
(equals) Total Population with Dementia		612	219	263	49	134	242
(times) Pct. Needing Specialized Memory Care Assistance	x	25%	25%	25%	25%	25%	25%
(equals) Total Need for Dementia Care	=	153	55	66	12	33	60
(times) Percent Income/Asset-Qualified ²	x	43%	41%	49%	49%	49%	43%
(equals) Total Income-Qualified Market Base	=	66	22	32	6	16	26
(plus) Demand from Outside the Submarket ³	+	28	7	17	2	5	11
(equals) Total Demand for Memory Care Units	=	94	30	49	8	22	37
(minus) Existing and Pending Memory Care Units ⁴	-	33	20	18	0	6	0
(equals) Excess Memory Care Demand Potential in Submarket	=	61	10	31	8	16	37

¹ Alzheimer's Association: Alzheimer's Disease Facts & Figures (2007)

² Income greater than \$60,000 in 2019 and greater than \$65,000 in 2025, plus some lower-income homeowners.

³ We estimate that a portion of demand will come from outside each Submarket (ranging from 20% to 30%, depending on Submarket)

⁴ Existing and pending units at 93% occupancy, minus units estimated to be occupied by Elderly Waiver residents.

Source: Maxfield Research & Consulting, LLC

SENIOR HOUSING ANALYSIS

Because of the staff-intensive nature of dementia care, typical monthly fees for this type of housing start at about \$4,500. Although some of the seniors will have high monthly incomes, most will be willing to spend down assets and/or receive financial assistance from family members to afford memory care housing.

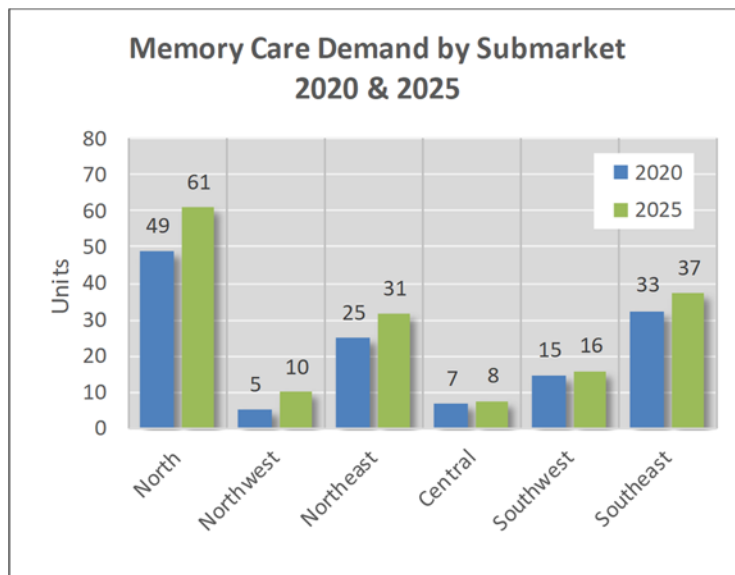
Based on our review of senior household incomes in the County, homeownership rates, and home sale data, we estimate that proportion of all seniors in the six submarkets that have incomes and/or assets to sufficiently cover the costs for memory care housing. The percent of seniors income- and asset-qualified for memory care housing ranges from 39% in the Northwest Submarket to 48% in the Central Submarket. These figures account for married couple households where one spouse may have memory care needs and allows for a sufficient income for the other spouse to live independently.

Multiplying the potential market by the percent income- and asset-qualified results in a total of about 148 income-qualified seniors in the six submarkets in 2020. An additional proportion is added for senior households that would move into memory care housing in each submarket who currently reside outside the area, increasing total demand to 210 units in the six submarkets in 2020. We estimate that the demand potential for active adult housing being derived from outside the area will range as follows for each submarket: North, 30%; Northwest, 25%; Northeast, 35%; Central, 20%; Southwest, 25%; and Southeast, 30%.

Next, existing and pending memory units are subtracted from overall demand. We identified 104 existing memory care units in the six submarkets, but no pending projects. We adjust the number of competing units by excluding estimated units occupied by low-income seniors utilizing Elderly Waivers and account for a 7% vacancy rate from the demand potential.

Subtracting these units results in excess demand potential for a total of 133 memory care units in 2020, increasing to 163 units in 2025.

The adjacent figure summarizes excess demand by submarket. As shown, by 2025, memory demand will be strongest in the North (61 units), Southeast (37 units), and Northeast (31 units) Submarkets.



Introduction

This section of the Comprehensive Housing Needs Analysis examines the need for additional special needs housing in Goodhue County by examining the following data:

- Number of people in the County with disabilities;
- Estimates of disability by household income level in Goodhue County;
- Housing facilities for disabled persons;
- Demographic data on the homeless population;
- US Census American Community Survey results; and

Persons with Disabilities

Data on the number of non-institutionalized people in the County with disabilities was obtained from the 2017 United States Census American Community Survey. The Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition lasting six months or more.

Special Needs Housing Table 1 on the following page shows the number of people by age group who are classified as having one or more disabilities, including; hearing, vision, cognitive (difficulty with various types of mental tasks), ambulatory (difficulty moving from place to place without aid), self-care, or independent living. A person can have more than one disability, so the age group subtotal by disability exceeds the number of persons with a disability for each age group. The following are key points.

- Overall, roughly 10.4% of Goodhue County's non-institutionalized population could have some form of disability, slightly lower than the Statewide proportion of 10.8%.
- When comparing disabilities by age, 2.1% of the County's population under age 18 had a disability, as did about 8.1% of the age 18 to 64 population and 29.5% of the age 65 and over population.
- Cognitive disability is the most prevalent type of disability among children under the age of 18 with 1.4% of the population, while ambulatory disabilities are most common among the 18 to 64 age group (4.1%).
- Among seniors age 65 and older in Goodhue County, the most common disability is ambulatory (16.6%), followed by hearing disabilities (14.4%) and independent living disabilities (10.9%).

SPECIAL NEEDS HOUSING

SPECIAL NEEDS HOUSING TABLE 1 TYPE OF DISABILITY BY AGE OF NON-INSTITUTIONALIZED PERSON GOODHUE COUNTY 2017		
	<u>With a Disability</u>	<u>Percent with Disability</u>
Under age 18 years	220	2.1%
Hearing disability	35	0.3%
Vision disability	33	0.3%
Cognitive disability	141	1.4%
Ambulatory disability	34	0.3%
Self-care disability	36	0.3%
Age 18 to 64 years	2,181	8.1%
Hearing disability	415	1.5%
Vision disability	200	0.7%
Cognitive disability	985	3.6%
Ambulatory disability	1,111	4.1%
Self-care disability	342	1.3%
Independent Living Disability	696	2.6%
Age 65 years and over	2,334	29.5%
Hearing disability	1,142	14.4%
Vision disability	409	5.2%
Cognitive disability	451	5.7%
Ambulatory disability	1,310	16.6%
Self-care disability	483	6.1%
Independent Living Disability	861	10.9%
Total with Disabilities (all ages):	4,735	10.4%
Sources : Census 2017 ACS; Maxfield Research & Consulting, LLC		

Households with Limitations/Disabilities

Disability classifications were expanded in the 2000 Census and included several categories, providing a strong dataset on the number of people with disabilities. This data gathering was not available for the 2010 Census and information obtained through the American Community Survey provides only limited information for selected larger communities.

The United States Department of Housing and Urban Development (HUD) Consolidated Planning Division has compiled specific tabulations of households with various types of disabilities to address this issue. The special tabulations were developed using information specifically provided to HUD by the Census Bureau using an average of the years between 2012 and 2016, the most recent data available.

SPECIAL NEEDS HOUSING

Special Needs Housing Table 2 summarizes the number of households in Goodhue County that have identified some physical or mental limitation or none of the above limitations. A household may have more than one member with these limitations and an individual may have more than one limitation.

Disabilities represented on the table include: hearing or vision impairment, ambulatory limitation (a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching lifting, or carrying), cognitive (difficulty learning, remembering, or concentrating) and self-care or independent living limitation (household requires assistance with activities of daily living such as bathing, dressing, grooming).

SPECIAL NEEDS HOUSING TABLE 2 ESTIMATES OF DISABILITY BY INCOME LEVEL GOODHUE COUNTY 2012-2016						
Type of Limitation and Income Category	Total HHs		Owner HHs		Renter HHs	
	No.	Pct.	No.	Pct.	No.	Pct.
HHs w/Incomes at or less than 30% AMI						
With a hearing or vision impairment	195	0.9%	80	0.5%	115	1.9%
With an ambulatory limitation	580	2.6%	195	1.2%	385	6.3%
With a cognitive limitation	405	1.8%	95	0.6%	310	5.1%
With a self-care or independent living limitation	565	2.5%	175	1.1%	390	6.4%
With none of the above limitations	1,475	6.6%	685	4.2%	790	13.0%
HHs w/Incomes greater than 30% but 50% or less of AMI						
With a hearing or vision impairment	320	1.4%	190	1.2%	130	2.1%
With an ambulatory limitation	355	1.6%	195	1.2%	160	2.6%
With a cognitive limitation	215	1.0%	125	0.8%	90	1.5%
With a self-care or independent living limitation	315	1.4%	160	1.0%	155	2.5%
With none of the above limitations	1,560	7.0%	885	5.4%	675	11.1%
HHs w/Incomes greater than 50% but 80% or less of AMI						
With a hearing or vision impairment	475	2.1%	355	2.2%	120	2.0%
With an ambulatory limitation	660	2.9%	485	3.0%	175	2.9%
With a cognitive limitation	390	1.7%	245	1.5%	145	2.4%
With a self-care or independent living limitation	440	2.0%	325	2.0%	115	1.9%
With none of the above limitations	2,470	11.0%	1,590	9.8%	880	14.4%
HHs w/Incomes greater than 80% of AMI						
With a hearing or vision impairment	930	4.2%	830	5.1%	100	1.6%
With an ambulatory limitation	730	3.3%	590	3.6%	140	2.3%
With a cognitive limitation	490	2.2%	410	2.5%	80	1.3%
With a self-care or independent living limitation	570	2.5%	430	2.6%	140	2.3%
With none of the above limitations	9,260	41.3%	8,260	50.7%	1,000	16.4%
Total	22,400	100.0%	16,305	100.0%	6,095	100.0%

Sources: HUD CHAS 2012-2016; Maxfield Research & Consulting, LLC

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- Roughly 45% of renter households are occupied by a person with a disability, notably higher than 30% of owner households.
- Many renter households (1,200 households) or 60% of all renter households with incomes of 30% or less of AMI indicated some type of limitation either vision/hearing, ambulatory, cognitive, or self-care.
- As incomes increase, the percentage of households with disabilities decreases. Over 54% of all households with incomes at or below 30% of AMI have disabilities, followed by 44% of households with incomes ranging from 30% to 50% of AMI. Another 44% of households with incomes in the 50% to 80% of AMI range and 23% of households with incomes greater than 80% of AMI have disabilities.
- In total, 4,885 owner households indicated some type of disability compared to 2,750 renter households. Owner households with disabilities are more likely to have higher incomes than are renter households with disabilities.

Demographic and Economic Statistics on Homeless Populations

The following points present findings from the 2018 Wilder Survey of the homeless population and information on the housing needs of the homeless in Southeast Minnesota, which includes Goodhue County. Data is not available specifically for Goodhue County.

Number of Homeless in Southeast Minnesota

Special Needs Table 3 on the following page shows the number of homeless people in temporary housing programs or unsheltered as of October 2018.

- In Southeast Minnesota, 589 people including adults as well as youth and children were homeless. Of that number, 349 were adults age 18 or older. Of all adults, 140 were unsheltered in Southeast Minnesota. The adult counts exclude children with parents and unaccompanied youth.
- Compared to the previous Wilder Research study in October 2015, the number of homeless people increased 9.4% in Minnesota and 3.2% in Southeast Minnesota.
- As shown on the table, roughly 6% of those identified as homeless in Minnesota were in the Southeast Minnesota region. Of the homeless population in Southeast Minnesota, 31% were unsheltered, slightly higher than 27% in Minnesota.

SPECIAL NEEDS HOUSING

SPECIAL NEEDS HOUSING TABLE 3 NUMBER OF HOMELESS PEOPLE SOUTHEAST MINNESOTA AND MINNESOTA 2018				
Housing Situation	Total number of people in temporary housing programs, informal housing or unsheltered		Total number of adults* age 18+ in temporary housing programs, informal housing or unsheltered	
	SE Minnesota	Minnesota	SE Minnesota	Minnesota
Emergency shelter	143	3,741	77	2,543
Battered women's shelter	83	673	39	322
Transitional housing	180	2,569	91	1,448
Rapid Rehousing	2	508	2	204
Total in shelters	408	7,491	209	4,517
Unsheltered	181	2,694	140	2,211
Total	589	10,185	349	6,728
*Homeless people age 18 and older, excluding children with parents and unaccompanied youth				
Sources: Wilder Research, May 2019, "2018 Minnesota Homeless Study"; Maxfield Research & Consulting, LLC				

Age Distribution of Homeless in Southeast Minnesota

Special Needs Housing Table 4 on the following page presents information on the age distribution of homeless adults, age 18 or older in Southeast Minnesota compared to Greater Minnesota and the State of Minnesota as of 2018.

- The table shows that the median age of the homeless in Southeast Minnesota was 35, slightly younger than the statewide median age of 38 and the Greater Minnesota median age of 36.
- In Southeast Minnesota, the largest number of homeless was those ages 30 to 39 (23%), followed by those 40 to 49 (22%) and those age 25 to 29 (16%).
- In Minnesota, the largest number of homeless was in the 30 to 39 age group (24%), followed by 40 to 49 (19%), then 25 to 29 (11%).
- In general, the largest group of homeless in Southeast Minnesota is young to mid-age, between the ages of 18 and 50 years old.

SPECIAL NEEDS HOUSING

SPECIAL NEEDS HOUSING TABLE 4						
AGE DISTRIBUTION						
HOMELESS PEOPLE IN SOUTHEAST MINNESOTA AND MINNESOTA						
2018						
Age	SE Minnesota		Greater MN		Minnesota	
	Number	Pct.	Number	Pct.	Number	Pct.
18 to 21	48	14.6%	269	12.9%	656	10.3%
22 to 24	12	3.7%	167	8.0%	394	6.2%
25 to 29	52	15.9%	260	12.5%	720	11.3%
30 to 39	75	22.9%	554	26.7%	1,543	24.3%
40 to 49	72	22.0%	414	19.9%	1,227	19.3%
50 to 54	29	8.8%	154	7.4%	670	10.5%
55 to 59	16	4.9%	143	6.9%	569	9.0%
60 to 69	24	7.3%	112	5.4%	521	8.2%
70 to 79	--	--	5	0.2%	49	0.8%
80+	--	--	--	--	2	0.0%
	328	100%	2,078	100%	6,351	100%
Median Age	35		36		38	
People living in temporary housing programs or informal housing and identified unsheltered people, excluding youth less than 18 years of age and children staying with parents						
Sources: Wilder Research, May 2019, "2018 Minnesota Homeless Study"; Maxfield Research & Consulting, LLC						

Racial Background of the Homeless

Special Needs Housing Table 5 on the following page presents information on the ethnic background of those that were identified as homeless in 2018. The table presents information based on self-identification of racial and ethnic background from the homeless that were surveyed.

- As shown on the table, the largest number of homeless were identified as being White or Caucasian in Southeast Minnesota and Minnesota. In Southeast Minnesota 59.3% of homeless were identified as White or Caucasian, compared to 36.2% across Minnesota.
- The second highest category was African American, accounting for 26.6% of the homeless in Southeast Minnesota and 34.7% in Minnesota, while Multi-racial represented 5.5% of the homeless population in Southeast Minnesota. American Indians accounted for 2.4% in Southeast Minnesota but 13.0% across the State. Other ethnicities such as Asian or other groups were identified in much smaller proportions.
- Compared to the 2015 study, the proportion of homeless people identified as White or Caucasian increased from 55.2% in Southeast Minnesota and declined slightly in Minnesota (40.0% in 2015), while the proportion identified as African American declined from 29.3% in Southeast Minnesota and 35.3% in Minnesota.

SPECIAL NEEDS HOUSING

SPECIAL NEEDS HOUSING TABLE 5 RACIAL BACKGROUND OF HOMELESS PEOPLE SURVEYED SOUTHEAST MINNESOTA AND MINNESOTA 2018						
Racial Background	SE Minnesota		Greater MN		Minnesota	
	Number	Pct.	Number	Pct.	Number	Pct.
White or Caucasian	194	59.3%	1,146	55.1%	2,296	36.2%
African American	87	26.6%	328	15.8%	2,206	34.7%
American Indian	8	2.4%	357	17.2%	826	13.0%
Multi-racial	18	5.5%	154	7.4%	482	7.6%
Other	2	0.6%	26	1.3%	162	2.6%
African born (yourself or a parent)	2	0.6%	15	0.7%	162	2.6%
Asian or Pacific Islander	4	1.2%	21	1.0%	116	1.8%
Not Specified	12	3.7%	32	1.5%	100	1.6%
Total	327	100%	2,079	100%	6,350	100%

Sources: Wilder Research, May 2019, "2018 Minnesota Homeless Study";
Maxfield Research & Consulting, LLC

Monthly Income of the Homeless

Special Needs Housing Table 6 on the following page presents information on the monthly income of those that are homeless.

- The highest proportion of homeless people surveyed had no monthly income in Southeast Minnesota (17.8%), followed by incomes over \$1,000 (15.0%). In Minnesota, 13.3% of those surveyed had no monthly income while 20.8% had incomes of more than \$1,000.
- The mean monthly income for the homeless surveyed was \$592 in Southeast Minnesota, roughly -4.5% lower than Greater Minnesota (\$620) and -13.5% lower than \$684 across Minnesota.
- The median monthly income for the homeless surveyed was \$520 in Southeast Minnesota, 4.4% higher than Greater Minnesota (\$500) but -5.5% lower than \$550 in Minnesota.
- At the mean and median income levels, the homeless are generally not able to afford to house themselves through the private market.
- Public housing may be available, but the wait lists are exceptionally long. Other life issues may be a challenge as well for many homeless requiring support services in addition to housing.

SPECIAL NEEDS HOUSING

SPECIAL NEEDS HOUSING TABLE 6						
MONTHLY INCOME OF THE HOMELESS PEOPLE SURVEYED						
SOUTHEAST MINNESOTA AND MINNESOTA						
2018						
Monthly Income	SE Minnesota		Greater MN		Minnesota	
	Number	Pct.	Number	Pct.	Number	Pct.
\$0	51	17.8%	293	15.6%	761	13.3%
\$1 - \$100	28	9.8%	195	10.4%	491	8.6%
\$101 - \$200	22	7.7%	105	5.6%	326	5.7%
\$201 - \$300	21	7.3%	194	10.3%	711	12.4%
\$301 - \$400	10	3.5%	86	4.6%	205	3.6%
\$401 - \$500	11	3.8%	70	3.7%	223	3.9%
\$501 - \$600	22	7.7%	112	5.9%	298	5.2%
\$601 - \$700	23	8.0%	113	6.0%	305	5.3%
\$701 - \$800	27	9.4%	191	10.1%	676	11.8%
\$801 - \$900	10	3.5%	92	4.9%	268	4.7%
\$901 - \$1,000	18	6.3%	86	4.6%	271	4.7%
Over \$1,000	43	15.0%	346	18.4%	1,194	20.8%
Total	286	100%	1,883	100%	5,729	100%
Mean Income	\$592		\$620		\$684	
Median Income	\$520		\$500		\$550	

Sources: Wilder Research, May 2019, "2018 Minnesota Homeless Study";
Maxfield Research & Consulting, LLC

Size of Bedroom Needed

Special Needs Housing Table 7 on the following page presents information on the size of bedroom needed for those surveyed as of October 2018.

- The data shows that the greatest need was for one-bedroom and efficiency units in Southeast Minnesota. Roughly 34% of those surveyed indicated they would need a one-bedroom unit and 25% indicated a need for an efficiency unit in Southeast Minnesota.
- There also appears to be significant need for two-bedroom units in the Region, as 22% indicated they would need two bedrooms.
- This information suggests that the majority of homeless are likely singles that do not have children and would only require housing for themselves.
- There is also a substantial portion in need of two-bedroom units, single-parents with children.

SPECIAL NEEDS HOUSING

SPECIAL NEEDS HOUSING TABLE 7 NUMBER OF BEDROOM SIZE NEEDED SOUTHEAST MINNESOTA AND MINNESOTA 2018						
No. of Bedroom	SE Minnesota		Greater MN		Minnesota	
	No.	Pct.	No.	Pct.	No.	Pct.
Single room or Studio/Efficiency	81	24.7%	511	24.7%	1,648	26.1%
One-bedroom	111	33.8%	670	32.3%	2,282	36.2%
Two-bedroom	72	22.0%	547	26.4%	1,476	23.4%
Three-bedroom	51	15.5%	253	12.2%	667	10.6%
Four or more bedrooms	13	4.0%	91	4.4%	236	3.7%
Total	328	100%	2,072	100%	6,309	100%

Sources: Wilder Research, May 2019, "2018 Minnesota Homeless Study";
Maxfield Research & Consulting, LLC

Regional Homelessness Needs Assessment

In December 2018, the River Valleys Continuum of Care (CoC) completed a Regional Homeless Needs Assessment. Data sources utilized for the Needs Assessment included:

- 2018 Point in Time Counts for the CoC region
- 2016 CoC/FHPAP grantee Survey of Persons Experiencing Homelessness – identified barriers to housing and effectiveness of resources to resolve the housing crisis
- 2019 Coc/FHPAP grantee Survey of Community Partners – County-level perspectives on effective resources, emerging needs and trends in barriers to housing
- 2019 CoC/FHPAP grantee Survey of Persons At-risk of Becoming Homeless – Experience of barriers to housing and effectiveness of resources to resolve housing crisis
- CoC Coordinated Entry Monitoring Report (October 2017-September 2018)
- CoC Coordinated Entry Monitoring Report: Disability Supplement (October 2017-September 2018)
- 2018 CoC Housing Inventory Chart (HUD Housing Data Exchange report)

Key Findings

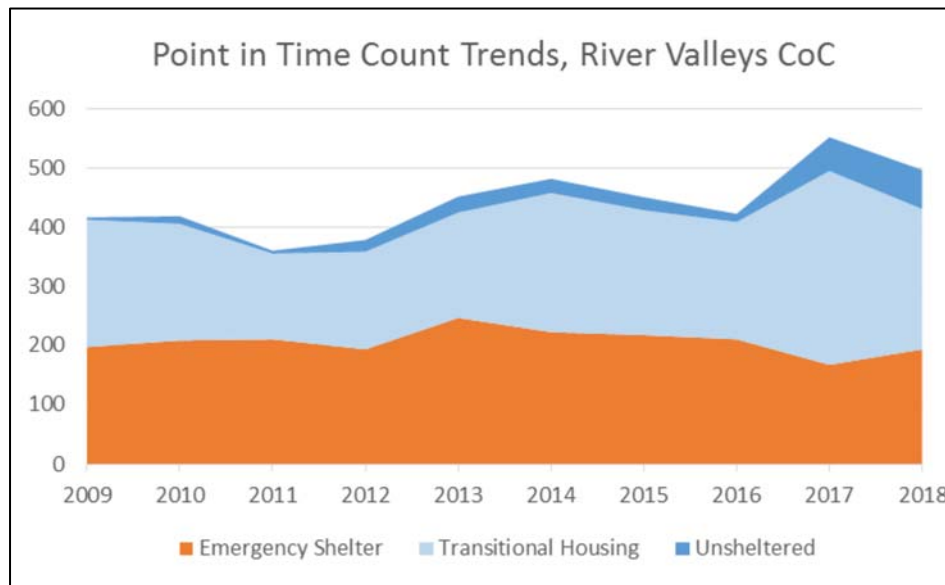
Among the River Valleys region, the annual Point in Time counts identified about 500 unduplicated people experiencing homelessness on any given night in the Region. Using CoC's Coordinated Entry system, at least 2,000 households representing an estimated 4,800 people experience homelessness in the region over the course of a year.

About half (48%) of the 497 people counted during the Point in Time counts were in transitional housing and were seeking permanent housing. Another 38% were in emergency shelters, including motel voucher stays and domestic violence shelters. An estimated 13% are

SPECIAL NEEDS HOUSING

considered unsheltered and are staying outside or in locations such as stairwells, cars, tents, sheds and transit facilities.

Due to consistent (and not increasing) capacity of emergency shelter and transitional housing in the region, the proportion of people in unsheltered locations has been increasing over the past several years. Outreach to households already in Coordinated Entry (which began in 2017) also appear to increase the unsheltered total.

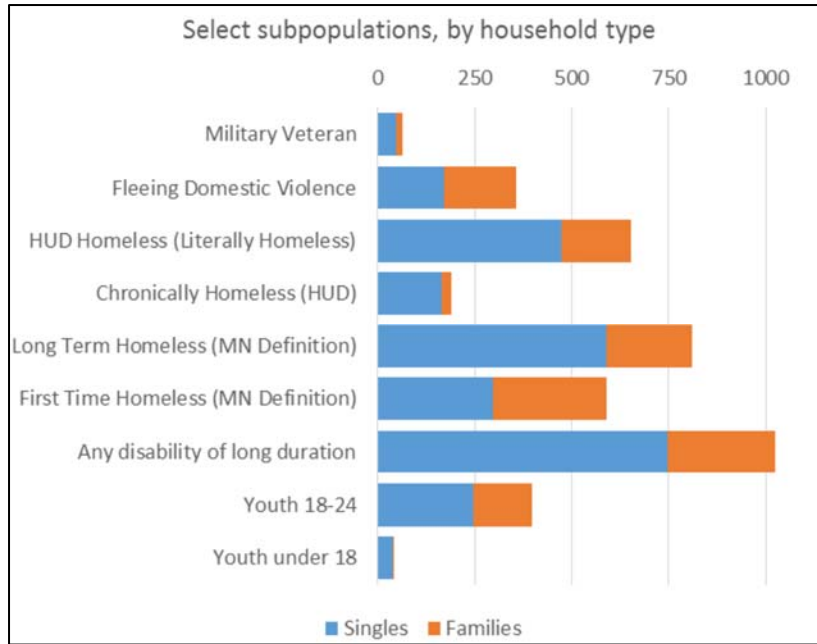


Source: 2018 CoC Regional Homelessness Needs Assessment

Household Types

Nearly three quarters (72.6%) of the 292 households counted in 2018 were households without children, while 27% were households with adults and children (families) and less than 1% were in households with only children.

Due to family composition however, most individuals in the Region experiencing homelessness are in households with children. Households with children represent 27% of total households, but more than 50% of all people that are homeless. As a result, children are disproportionately represented in the homeless population. On any given night, about 175 children are homeless in the region and over the course of one year, an estimated 1,670 children experience homelessness.



Source: 2018 CoC Regional Homelessness Needs Assessment

Sub Populations

Using the Coordinated Data Entry system from FFY2018, the most prevalent subpopulation of people experiencing homelessness is people with disabilities (52% of households), followed by youth (18-24) (20%) and people fleeing domestic violence. Subpopulations of youth under age 25 and people with disabilities are more likely to be in households without children (i.e. singles), while households fleeing domestic violence are evenly split between households with and without children.

Subpopulations of people who meet specific thresholds set by funders are tracked to identify viability of and need for proposed projects. These definitions/categories are:

HUD Homeless – household is literally homeless, but excludes doubled-up situations and institutional locations (33% of all households);

HUD Chronically Homeless – household is literally homeless and has experienced at least 12 months of literal homelessness in the past three years (consecutively or in multiple episodes) and an adult in the household has a qualified disability of long duration (10% of all households)

MN Long-Term Homeless – household has experienced at least one year of homelessness or at least 4 episodes in three years, and may include doubled-up situations (42% of all households)

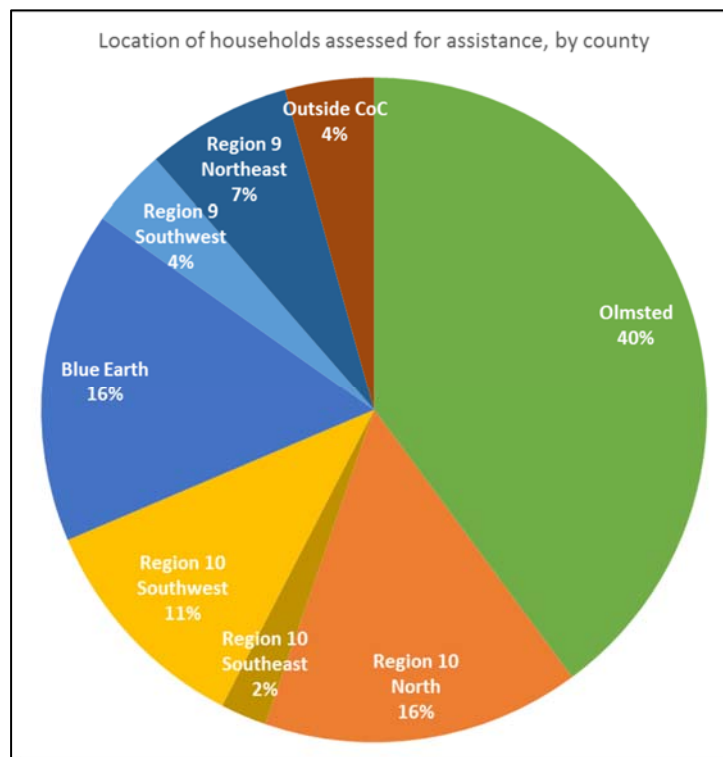
MN First Time Homeless – household is identified as homeless and has not been identified as homeless in any other Minnesota location in the past three years (30% of all households)

SPECIAL NEEDS HOUSING

Type of disabilities that are reported include:

- Alcohol abuse
- Both alcohol and drug abuse
- Chronic Health Condition
- Developmental
- Drug Abuse
- Hearing Impaired
- HIV/AIDS
- Mental Health Problem
- Missing
- Other
- Physical
- Traumatic Brain Injury
- Vision Impaired

Mental health problems are the most common type of disability reported across age and household type, followed by physical disabilities and chronic health conditions. Youth under age 25 are most likely to report a developmental disability. Of all households assessed for assistance due to experiencing homelessness, 16% of households experiencing homelessness and other housing crises are identified between Goodhue and Rice counties.



Source: 2018 CoC Regional Homelessness Needs Assessment

Need for Permanent Supportive Housing (PSH)

Although the need for permanent supportive housing with intensive services is concentrated in Olmsted County according to the data, Goodhue County also ranked high with households needing PSH with intensive services. Goodhue County data indicated priority need for programs that serve single adults compared to other household types.

In addition to the general category, Goodhue County also identified more than ten households that were chronically homeless and could benefit from a permanent supportive housing facility.

Rapid Re-Housing and Transitional Housing Programs

There is also a need for increased rapid re-housing and transitional housing programs in Goodhue County. Currently, we have a very limited number of transitional housing units, primarily in Red Wing and they are always full and have a wait list. Units are open only to transition a household out from the facility and transition a new household in. Again, high needs were identified among single adults and single youth. Referrals for PSH with intensive services totaled 10 and those with moderate PSH need was identified at 50 households, again primarily singles and youth.

CoC Housing and Services Inventory

The following facilities were identified in Goodhue County with the number of beds available:

Emergency Shelter – Hope Coalition (Hope & Harbor)

4 year-round beds (however, this program is winter only) currently; all beds in Red Wing

ES Vouchers – Hope Coalition

4 year-round beds that can be satisfied through motel vouchers

Maple Hills – Common Bond

10 beds at a single location (1BR, 2BR and 3BR units); services are provided on-site by Advantage Services; all beds in Red Wing

Shelter Plus Care – Red Wing HRA

6 beds of scattered site housing (primarily SF homes) that provides housing and care services; care services are provided by an outside third-party provider; all beds in Red Wing

OEO Rapid Re-Housing – Three Rivers CAP

7 beds of scattered site housing to serve homeless and those at-risk
Transitional Housing Program

Transitional Housing – Hope Coalition

9 beds of scattered site housing (tri-plex), three units of housing for singles and families; all beds are in Red Wing

Most of the specialized housing available to serve those that are homeless, chronically homeless or at-risk of becoming homeless is in Red Wing. There is almost no housing that has been identified outside of the City that is available to serve households in other communities such as Goodhue, Zumbrota or Cannon Falls.

Barriers to Securing and Retaining Safe, Decent Affordable Housing

The Family Homelessness and Prevention Assistance Program (FHPAP) is administered across the River Valleys Region by two primary grantees: Minnesota Valley Action Council and Three Rivers Community Action. The program current targets households experiencing moderate vulnerability and barriers to accessing/maintaining housing. Clients were surveyed in January 2019. Clients were provided a list of 15 potential barriers to housing and were asked to identify the top three that were most difficult for them personally. They were also asked to identify the top three barriers in the community or through the current systems in place.

Key Findings

Overall, 7 in 10 clients (70%) identified low household income as a primary personal barrier and 8 in 10 clients (80%) identified lack of affordable housing as a primary system/community barrier. In this way, clients highlighted the mismatch between their household income and housing costs in the community as the largest barrier to accessing and maintaining housing.

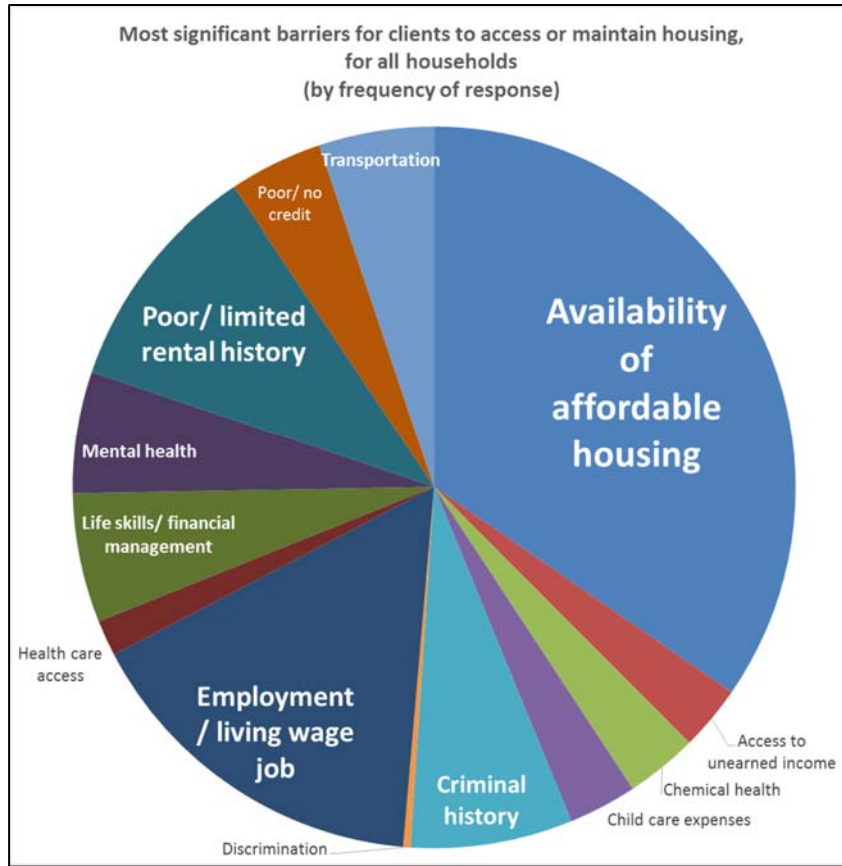
The second most common barrier in each category highlighted the issue of bad credit as a significant issue. Other common personal barriers included a financial emergency or medical issues. For community/system barriers, respondents highlighted tenant screening for criminal history and limited transportation options and the overall lack of housing to rent in their community.

In comparing the 2016 survey responses to the 2018 survey responses, income vs. housing cost and credit issues) remained the No. 1 and No. 2 barriers.

Higher on the list in 2018 were lost job/emergency and medical issues. Also higher on the list were issues with transportation and with landlord screening for criminal records.

Other issues cited in 2018 were lack of daycare for children so parents can work and disability of a household member.

In evaluating clients' barriers to housing the top response was a lack of affordable housing. Employment/living wage job was second highest on the list.



Summary

In the River Valleys Continuum of Care Region, Rochester/Olmsted County had the highest needs identified for homelessness and people at-risk of becoming homeless. This is followed by Mankato/Blue Earth County.

However, Steele, Rice and Goodhue Counties (in that order) also exhibit need.

The overwhelming community/system barrier for homeless households or at-risk of becoming homeless is the lack of housing that is affordable, particularly to households with very low incomes. A single emergency or medical issue can create homelessness. The need for affordable housing is considered a national crisis and households that may already have one or more personal barriers (i.e. mental health, chronic health situation, physical disability) are at even greater risk for becoming homeless.

Many factors have contributed to the severe shortage of affordable housing in our communities and financial tools and resources to develop new affordable housing are insufficient to meet the demand.

SPECIAL NEEDS HOUSING

Services/Resources Most Effective at Serving Households' Housing Crises

The most effective resources as identified in the analysis for serving households' housing crises and potentially avoiding homelessness were:

- Providing first month's rent/damage deposit – 100%
- Case Management – 70%
- Long-term Housing Assistance – 68%
- Housing Search & Placement – 55%
- Employment Services – 48%

Respondents selected all the resources that applied.

An action plan was established by County with priorities identifying the types of development and resources most in need for 2019 in the River Valleys CoC Region. These priorities are addressed in the Conclusions and Recommendations section.

HOPE Coalition

The following summarizes information provided by the Executive Director of "HOPE Coalition", a private non-profit corporation dedicated to serving victims of domestic violence, sexual assault, homelessness, and child abuse primarily in Goodhue County, Minnesota and Pierce County, Wisconsin.

- HOPE Coalition leases a triplex through the Red Wing Housing and Rehabilitation Authority for long-term transitional housing. Clients can reside in this housing from six months to two years. In 2019, four families were served by this facility.
- The Haven of Hope Domestic Violence Shelter is a 24-bed facility. On average, Hope Coalition served 133 sexual assault clients in 2017 and 99 in 2018.

Hope & Harbor

Hope & Harbor is a program through the Hope Coalition that provides emergency overnight shelter during the months of December through February. The program is in Red Wing and rotates among local churches. For 2019-2020, the program was focused at First Presbyterian Church and First Covenant Church. The program provides dinner and breakfast along with an overnight sleeping area. The program is staffed by local volunteers. During this most recent season, Hope & Harbor provided the following:

- 31 individuals utilized at least one night of shelter

SPECIAL NEEDS HOUSING

- 561 bed nights (an average of six people using the program per night over the three-month period)
- 1,134 meals
- 3,367 volunteer hours
- \$36,855 of financial resources

SPECIAL NEEDS HOUSING - TABLE 8		
ANNUAL UTILIZATION/SERVICES		
HOPE COALITION		
2017 & 2018		
	Annual Data	
	2017	2018
Total Aggregate Clients Served	1,705	1,676
Total Aggregate Client Services	35,428	24,838
Total Adults Haven of Hope/Outreach	294	427
Total Youth Haven of Hope/Outreach	75	
Total Crisis Calls	481	479
Total Kids Count Clients Served	138	126
Total Sexual Assault Clients Served	133	99
Total Housing Support Services HHs	205	209
Total Community Care Fund HHs	328	320
Source: Hope Coalition		

Three Rivers Community Action

Three Rivers Community Action is a non-profit human services organization created by local citizens and incorporated in 1966. Three Rivers' mission is "to work with community partners to address basic human needs of people in our service area, thereby improving the quality of life of the individual, family and community."

Three Rivers primarily serves low-income families. Three Rivers serves more than 15,000 people annually across a multi-county jurisdiction in southeastern Minnesota and coordinates and oversees the Head Start program and Continuum of Care platform. Other services provided include transportation, weatherization, energy assistance, housing development (affordable, persons with disabilities, long-term homeless, among others), family advocacy services, senior programs and homeownership advocacy for those that face barriers to achieving homeownership in the private market.

Although Three Rivers primarily serves communities in Southeastern Minnesota, the River Valleys Continuum of Care jurisdiction covers 20 counties across southern Minnesota, a very broad

SPECIAL NEEDS HOUSING

geography. Three Rivers is the lead agency for this continuum of care district which is dedicated to preventing and ending homelessness. Three Rivers coordinates an inter-agency team to identify and address the needs of people experiencing homelessness in Goodhue County.

In 2018, Three Rivers achieved the following results and provided the following services to people and households in Goodhue County:

Housing Development

Owned and operated 90 units of affordable multifamily housing in Red Wing, Pine Island and Cannon Falls.

Secured financing to acquire and preserve another 39 Rural Development multifamily units (The Riverwood) in Cannon Falls for low income households including seniors, people with disabilities and the general population. The units will undergo a significant renovation and rehabilitation and will enable these units to continue as affordable for the foreseeable future.

Community Development Services

- Prevented 14 households who were facing eviction from becoming homeless
- Re-housed 11 households experiencing homelessness into affordable housing
- Provided 832 households with nearly \$500,000 to help meet energy needs.
- Coordinated the program where 11,752 meals were delivered to residents in Cannon Falls, Zumbrota, Wanamingo, Pine Island and Goodhue.
- Supported 180 seniors and their caregivers by providing information, resources and service referrals.
- Completed weatherization for five homes and repaired and replaced 29 furnaces and six water heaters.

Early Childhood

- Provided Head Start classroom education and family support services to 51 preschool children and their families in Zumbrota and Red Wing.
- Partnered with Red Wing School District on an inclusion classroom to provide district services to Head Start students.
- Supported five families with children ages 0-3 through Early Head Start and received funding to expand this program.

Transportation

- Operates the Dial-a-Ride bus service that operates in Goodhue County (7 days/week in Red Wing and weekdays in the rest of Goodhue County).

SPECIAL NEEDS HOUSING

- Provided 99,701 rides on public transportation bus services in Red Wing and another 52,901 rides in Lake City, Cannon Falls, Zumbrota, Pine Island, Kenyon and Wanamingo.
- Volunteers in Goodhue County provided 1,719 rides to Goodhue residents.

SPECIAL NEEDS HOUSING - TABLE 9 UTILIZATION/SERVICES - THREE RIVERS COMMUNITY ACTION GOODHUE COUNTY 2018 ANNUAL			
No. of People	2,250	No. of Households	1,070
	37% children		38% at or below the poverty line
	27% seniors		40% homeowners
	16% people of color		57% renters
	8% Hispanic or Latinx		\$15,572 median annual income *
	24% have a disability		
	91% have health insurance		
* of HHs that reported income			
Source: Three Rivers Community Action			

Veterans

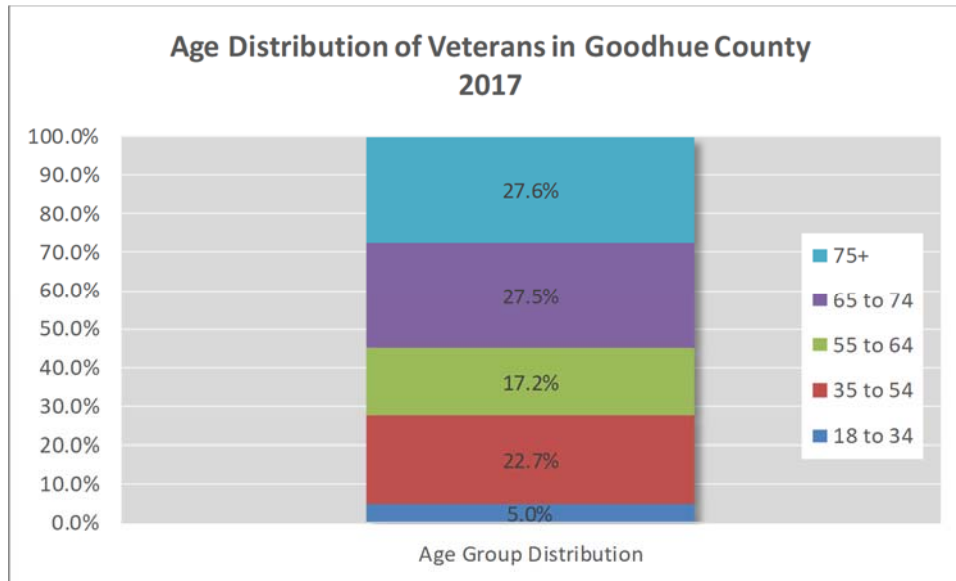
According to the Federal Government, a veteran is any person who served honorably on active duty in the armed forces of the United States. The following points summarize key demographic characteristics of the veterans residing in Goodhue County. Data is sourced from the US Census Bureau's American Community Survey 2017.

There are an estimated 3,619 veterans in Goodhue County. The following points summarize characteristics of the veteran population in the County:

- 37% are Vietnam Era veterans;
- 15% are Gulf War veterans (8/1990 to 8/2001);
- 14% are Korean War veterans;
- 11% are Gulf War (9/2001 or later) veterans;
- 4% are World War II veterans;
- 92% of the veterans are male;
- Nearly 98% are White;
- Median income over the past 12 months (2017 inflation adjusted dollars) was \$40,964 for veterans, compared to \$34,648 for the entire civilian population (age 18+);
- 58.9% are college-educated (Bachelor's degree or higher, Associate's degree or some college) compared to 61.1% for the civilian population age 25 and older;
- The labor force participation rate among veterans is 84.9% compared to 83.5% of the civilian population (age 18 to 64);

SPECIAL NEEDS HOUSING

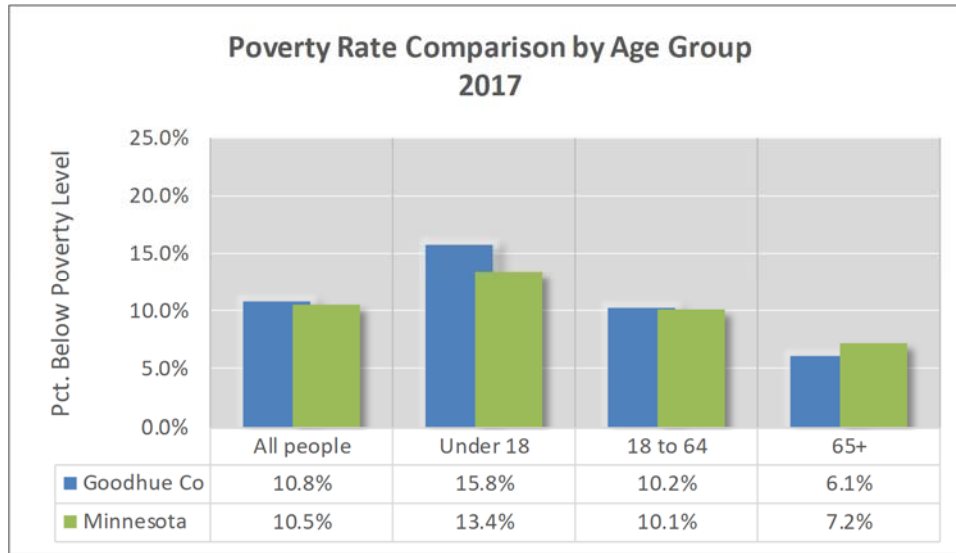
- 6.4% unemployment rate for veterans in the labor force, notably higher than the civilian population (age 18 to 64) unemployment rate of 3.8%; and,
- 28% of veterans are over 75 years old, 28% are 65 to 74 years old, and 17% are age 55 to 64.



Poverty

The US Census Bureau uses a set of income thresholds that vary by family size and composition to determine whether an individual is in poverty. If a family's total income is less than the family's threshold, then every individual in that family is considered in poverty. The following points summarize key findings from the American Community Survey 2017 Poverty Status report for Goodhue County compared to Minnesota.

- Roughly 10.8% of Goodhue County's population (4,870) is below poverty level, slightly higher than the Minnesota poverty rate of 10.5%
- An estimated 15.8% of all individuals under the age of 18 in Goodhue County are living in poverty, considerably higher than 13.4% in Minnesota.
- The poverty rate for individuals age 18 to 64 in Goodhue County (10.2%) is very similar to the State of Minnesota (10.1%), while the 65 and older population has a lower poverty rate in Goodhue County (6.1%) than Minnesota (7.2%).



- An estimated 53.9% of the Black population and 50.1% of the American Indian population are below the poverty level in Goodhue County, compared to 31.9% and 31.5%, respectively, in Minnesota.
- Roughly 13.6% of the population living in poverty in Goodhue County has less than a high school education (21.6% in Minnesota).
- An estimated 6.8% of the civilian labor force age 16 and older is living in poverty in Goodhue County, compared to 6.6% in Minnesota.
- The unemployment rate for the civilian labor force (age 16 and older) living in poverty is 25.1% in Goodhue County, slightly higher than 22.0% in Minnesota.
- Of the employed persons living in poverty in Goodhue County, roughly 16% worked full-time and 84% worked part-time in the past 12 months.
- Nearly 46% of the age 16 and older population living in poverty in Goodhue County did not work at all in the past 12 months compared to 48% in Minnesota.

Introduction

Affordable housing is a term that has various definitions according to different people and is a product of supply and demand. According to the United States Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Generally, housing that is income-restricted to households earning at or below 80% of Area Median Income (AMI) is considered affordable. Individual properties however, may have income restrictions set anywhere from 30% to 80% of AMI. For example, a 30% rent limit generally applies to units that are targeted to Long-Term Homeless, while most tax credit properties are restricted to households earning 50% to 60% of AMI. Properties with 80% allocations are typically financed with bonds or through a public agency (i.e. a County Community Development Agency or Economic Development Authority). Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. Public Housing properties often have a maximum income limit of 80% of AMI, but tenants pay only 30% of their adjusted gross income for rent.

Many of the affordable housing properties in Goodhue County were financed with Section 515 loans made by the United States Department of Agriculture's (USDA) Rural Development Housing and Community Facilities Program. These properties target very low-, low-, and moderate-income families, elderly and people with handicaps and disabilities. Very low-income is considered to be below 50% AMI, low-income is between 50% and 80% AMI and moderate-income is capped at \$5,500 above the low-income limit. Top priority is given to very low-income households. Tenants pay basic rent or 30% of their adjusted income, whichever is greater.

Moderate-income housing, often referred to as "workforce housing," refers to rental and ownership housing. Hence, the definition is broadly defined as housing that is income-restricted to households earning between 50% and 120% AMI.

The following figure summarizes generally recognized AMI Definitions:

AREA MEDIAN INCOME (AMI) DEFINITIONS	
Definition	AMI Range
Extremely Low Income	0% - 30%
Very Low Income	31% - 50%
Low Income	51% - 80%
Moderate Income Workforce Housing	50% - 120%

Naturally Occurring Affordable Housing (NOAH)

Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income restrictions yet are more affordable than other units in a community are considered “naturally-occurring affordable housing (NOAH)” or “unsubsidized affordable” units.

The NOAH housing supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values for these units are typically lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc. Because of these factors, housing costs tend to be lower.

According to the *Joint Center for Housing Studies of Harvard University*, the privately unsubsidized housing stock supplies three times as many low-cost affordable units than assisted projects nationwide.

Unlike assisted rental developments, most unsubsidized affordable units are scattered across small properties (one- to four-unit structures) or in older multifamily structures. Many of these older developments are vulnerable to redevelopment due to their older age, modest rents and deferred maintenance.

Because many of these housing units have affordable rents, project-based and private housing markets cannot be easily separated. Some households (typically those with household incomes of 50% to 60% AMI) income-qualify for market rate and project-based affordable housing.

Rent and Income Limits

Housing Affordability Table 1 on the following page shows the maximum allowable incomes by household size to qualify for affordable housing and maximum gross rents that can be charged by bedroom size in Goodhue County.

These incomes are published and revised annually by the Department of Housing and Urban Development (HUD) and published separately by the Minnesota Housing Finance Agency based on the date a project is placed into service.

HOUSING AFFORDABILITY

HOUSING AFFORDABILITY TABLE 1								
2019 INCOME LIMITS AND MAXIMUM GROSS RENTS								
GOODHUE COUNTY								
Effective Date: 04/24/2019								
-----Income Limits by Household Size-----								
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
20% AMI	\$11,500	\$13,140	\$14,780	\$16,420	\$17,740	\$19,060	\$20,380	\$21,680
30% AMI	\$17,250	\$19,710	\$22,170	\$24,630	\$26,610	\$28,590	\$30,570	\$32,520
40% AMI	\$23,000	\$26,280	\$29,560	\$32,840	\$35,480	\$38,120	\$40,760	\$43,360
50% AMI	\$28,750	\$32,850	\$36,950	\$41,050	\$44,350	\$47,650	\$50,950	\$54,200
60% AMI	\$34,500	\$39,420	\$44,340	\$49,260	\$53,220	\$57,180	\$61,140	\$65,040
70% AMI	\$40,250	\$45,990	\$51,730	\$57,470	\$62,090	\$66,710	\$71,330	\$75,880
80% AMI	\$46,000	\$52,560	\$59,120	\$65,680	\$70,960	\$76,240	\$81,520	\$86,720
-----Maximum Gross Rents by Bedroom Size-----								
	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR	
20% AMI	\$287	\$308	\$369	\$427	\$476	\$525	\$574	
30% AMI	\$431	\$462	\$554	\$640	\$714	\$788	\$862	
40% AMI	\$575	\$616	\$739	\$854	\$953	\$1,051	\$1,149	
50% AMI	\$718	\$770	\$923	\$1,067	\$1,191	\$1,314	\$1,436	
60% AMI	\$862	\$924	\$1,108	\$1,281	\$1,429	\$1,577	\$1,724	
70% AMI	\$1,006	\$1,078	\$1,293	\$1,494	\$1,667	\$1,840	\$2,011	
80% AMI	\$1,150	\$1,232	\$1,478	\$1,708	\$1,906	\$2,103	\$2,298	
Note: For projects placed in service on or after 04/24/2019								
Sources: Minnesota Housing Finance Agency; HUD; Maxfield Research & Consulting, LLC								

Housing Affordability Table 2 shows the maximum rents by household size and AMI based on income limits illustrated in the preceding table. The rents in the following table are based on HUD’s allocation that monthly rents should not exceed 30% of income. In addition, the table reflects maximum household size based on HUD guidelines of number of persons per unit. For each additional bedroom, the maximum household size increases by two persons.

HOUSING AFFORDABILITY TABLE 2							
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME							
GOODHUE COUNTY - 2019							
----- Maximum Rent Based on Household Size (@ 30% of Income) -----							
Unit Type	HHD Size Min - Max	30% AMI Min - Max	40% AMI Min - Max	50% AMI Min - Max	60% AMI Min - Max	80% AMI Min - Max	
Studio	1 - 1	\$431 - \$431	\$575 - \$575	\$719 - \$719	\$863 - \$863	\$1,150 - \$1,150	
1BR	1 - 2	\$431 - \$493	\$575 - \$657	\$719 - \$821	\$863 - \$986	\$1,150 - \$1,314	
2BR	2 - 4	\$493 - \$616	\$657 - \$821	\$821 - \$1,026	\$986 - \$1,232	\$1,314 - \$1,642	
3BR	3 - 6	\$554 - \$715	\$739 - \$953	\$924 - \$1,191	\$1,109 - \$1,430	\$1,478 - \$1,906	
4BR	4 - 8	\$616 - \$813	\$821 - \$1,084	\$1,026 - \$1,355	\$1,232 - \$1,626	\$1,642 - \$2,168	
Sources: MN Housing Finance Agency; HUD; Maxfield Research & Consulting, LLC							

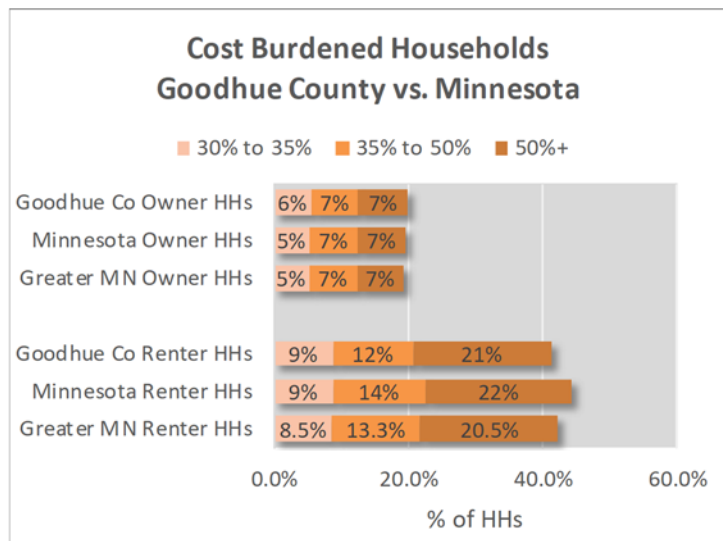
Housing Cost Burden

Housing Affordability Table 3 on the following page shows the number and percentage of owner and renter households in Goodhue County and its submarkets compared to Minnesota and Greater Minnesota that pay 30% or more of their gross income for housing. This information was compiled from the American Community Survey 2017 estimates.

The Federal standard for affordability is 30% of income for housing costs. Moderately cost-burdened is defined as households paying between 30% and 50% of their income for housing; while severely cost-burdened is defined as households paying more than 50% of their income for housing. Higher-income households that are cost-burdened may have the option of moving to lower priced housing, but lower-income households often do not. The figures focus on owner households with incomes below \$50,000 and renter households with incomes below \$35,000.

- In total, an estimated 4,908 households in Goodhue County were considered cost burdened in 2017, representing 25.4% of all households in the County. By comparison, 26.6% of households in Minnesota and 24.9% in Greater Minnesota were cost burdened.

- An estimated 20.0% of owner households (2,886 households) are estimated to be paying more than 30% of their income for housing costs in Goodhue County, slightly higher than 19.5% in Minnesota and 19.3% in Greater Minnesota.



- An estimated 41.2% of all renter households (2,022 households) pay more than 30% of their income on housing in the County, lower than 44.4% in Minnesota and 42.2% in Greater Minnesota.

- The number of cost burdened households in the County increases proportionally based on lower incomes.

- An estimated 71% of renters with incomes below \$35,000 are cost burdened and 50% of owners with incomes below \$50,000 are cost burdened in Goodhue County. The percentages for renter households are higher in Minnesota overall, as 79% of renter households with incomes below \$35,000 are cost burdened but essentially equal in Greater Minnesota at 72%. Among owner households with incomes below \$50,000, 50% are cost burdened in Minnesota (equal to Goodhue County) and 44% are cost burdened in Greater Minnesota.

HOUSING AFFORDABILITY

**HOUSING AFFORDABILITY TABLE 3
HOUSING COST BURDEN
GOODHUE COUNTY MARKET AREA**

	----- Goodhue County Submarkets -----							
	Goodhue Co.		North		Northwest		Northeast	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Owner Households								
All Owner HHs	14,435		5,867		2,572		2,381	
Cost Burden 30.0% or greater	2,886	20.0%	1,215	20.7%	504	19.6%	508	21.3%
Cost Burden 30.0% to 34.9%	814	5.6%	333	5.7%	138	5.4%	99	4.2%
Cost Burden 35.0% to 49.9%	997	6.9%	377	6.4%	188	7.3%	248	10.4%
Cost Burden 50.0% or more	1,075	7.4%	505	8.6%	178	6.9%	161	6.8%
Owner HHs w/ incomes <\$50,000	4,132		1,793		664		936	
Cost Burden 30.0% or greater	2,046	49.5%	876	48.9%	337	50.8%	414	44.2%
Renter Households								
All Renter HHs	4,910		2,557		642		640	
Cost Burden 30.0% or greater	2,022	41.2%	1,144	44.7%	256	39.9%	247	38.6%
Cost Burden 30.0% to 34.9%	433	8.8%	262	10.2%	47	7.3%	10	1.6%
Cost Burden 35.0% to 49.9%	581	11.8%	286	11.2%	91	14.2%	106	16.6%
Cost Burden 50.0% or more	1,008	20.5%	596	23.3%	118	18.4%	131	20.5%
Renter HHs w/ incomes <\$35,000	2,550		1,424		290		275	
Cost Burden 30.0% or greater	1,797	70.5%	976	68.5%	246	84.8%	226	82.2%
2017 Median Contract Rent	\$482		\$617		\$463		\$519	

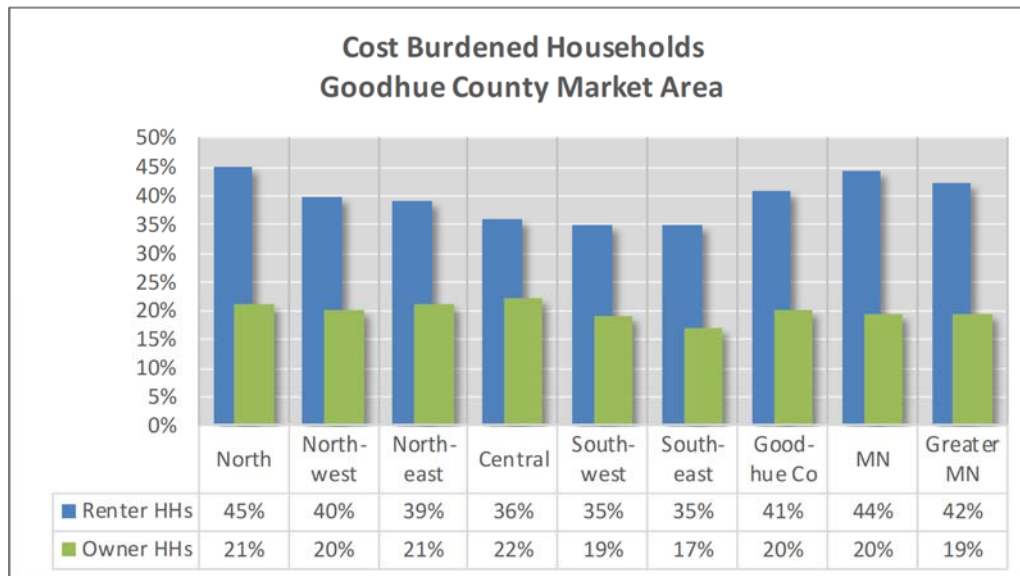
	----- Goodhue County Submarkets -----						State of MN	Greater MN*
	Central		Southwest		Southeast			
	No.	Pct.	No.	Pct.	No.	Pct.		
Owner Households								
All Owner HHs	909		1,482		2,883			
Cost Burden 30.0% or greater	203	22.3%	275	18.6%	479	16.6%	19.5%	19.3%
Cost Burden 30.0% to 34.9%	53	5.8%	101	6.8%	142	4.9%	5.3%	5.2%
Cost Burden 35.0% to 49.9%	89	9.8%	85	5.7%	144	5.0%	7.2%	7.1%
Cost Burden 50.0% or more	61	6.7%	89	6.0%	193	6.7%	7.0%	6.9%
Owner HHs w/ incomes <\$50,000	235		419		720			
Cost Burden 30.0% or greater	131	55.7%	194	46.3%	348	48.3%	49.6%	44.1%
Renter Households								
All Renter HHs	171		453		991			
Cost Burden 30.0% or greater	61	35.7%	160	35.3%	343	34.6%	44.4%	42.2%
Cost Burden 30.0% to 34.9%	19	11.1%	25	5.5%	77	7.8%	8.8%	8.5%
Cost Burden 35.0% to 49.9%	22	12.9%	39	8.6%	117	11.8%	13.7%	13.3%
Cost Burden 50.0% or more	20	11.7%	96	21.2%	149	15.0%	21.9%	20.5%
Renter HHs w/ incomes <\$35,000	65		226		468			
Cost Burden 30.0% or greater	54	83.1%	151	66.8%	312	66.7%	78.6%	72.2%
2017 Median Contract Rent	\$454		\$493		\$441		\$816	\$626

*Greater MN excludes Metro Area Counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington

Sources: American Community Survey, 2013-2017 estimates; Maxfield Research & Consulting, LLC

HOUSING AFFORDABILITY

- An estimated 10.8% of all households in Goodhue County are severely cost-burdened (50% or more of their income toward housing costs), slightly lower than Minnesota (11.2%) but nearly equal to Greater Minnesota (10.2%).
- The following chart provides a cost burden comparison of the six submarkets relative to Goodhue County, Minnesota and Greater Minnesota.



- The proportion of cost burdened owner-occupied households is highest in the Central (22.3% of all owner households), Northeast (21.3%), and North (20.7%), Submarkets, and lowest in the Southeast (16.6%), Southwest (18.6%), and Northwest (19.6%).
- The North and Northwest Submarkets have the highest proportion of cost burdened renter-occupied households at 44.7% and 39.9% of all renter households, respectively, followed by the Northeast (38.6%) and Central (35.7%) Submarkets. Renter household cost burden is lowest in the Southwest (35.3%) and Southeast (34.6%) Submarkets.
- Among the six Goodhue County submarkets, the North has the highest percentage of severely cost-burdened (50% or more of their income toward housing costs) households at 13.1% of all households, followed by the Northeast at 9.7% and the Southwest at 9.6%.
- The percentage of severely cost-burdened households is lowest in the Central Submarket (7.5%), followed by the Southeast (8.8%) and Northwest (9.2%) Submarkets.
- The presence of severely cost-burdened households is highest among renter households in the North Submarket, as 23.3% of all renter households are allocating 50% or more of their income toward housing costs.

Housing Choice Voucher Program

In addition to subsidized apartments, “tenant-based” subsidies such as Housing Choice Vouchers can help lower-income households afford market rate rental housing. The Housing Choice Voucher program (also referred to as Section 8) is funded by the United States Department of Housing and Urban Development (HUD) and is administered by the Southeast Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA).

The Program utilizes the existing private rental market to provide affordable housing for low-income families, elderly, and disabled persons. Program participants pay a minimum of 30% of their monthly adjusted income toward rent and utilities. The program pays the remainder of the rent to the landlord. The maximum income limit to be eligible for the Housing Choice Voucher program is 50% AMI based on household size. The following summarize key points about the Housing Choice Voucher program in Goodhue County.

- As of July 2019, the Red Wing HRA administered 132 total Vouchers, including eight ported out and one ported in. There are 20 households that have had a Voucher issued but are searching for a unit and 94 households on the wait list.
- SEMMCHRA has 387 vouchers dispersed among six southeast Minnesota counties, including Goodhue County (excluding the City of Red Wing) along with the Counties of Dodge, Fillmore, Houston, Wabasha and Winona (excluding the City of Winona).
- As of December 2019, 72 participants are in Goodhue County. Participants reside throughout the County with the highest concentrations in Cannon Falls (30%), the portion of Lake City in Goodhue County (18%), Pine Island (17%), and Zumbrota (17%). Among the 72 Section 8 participants, 35% are elderly and 45% are disabled.
- Currently, the wait list for Section 8 Housing Vouchers is approximately one-year in the SEMMCHRA region. The wait list closed effective August 15, 2019.
- The following summary provides a brief profile of the 387 Section 8 participants in the SEMMCHRA region in 2018 from HUD’s “Picture of Subsidized Households” Database:
 - Roughly 42% of the participants moved in the past year;
 - Participant households average 2.2 people per unit (50% have children);
 - Average monthly share of rent paid by participants is currently \$381, while the average monthly subsidy paid by HUD to the landlord is \$428;
 - Average annual household income is \$14,085;
 - Participants spent an average of 14 months on a waiting list; and,
 - Twenty-five percent of participants reside in units with one or fewer bedrooms, 42% are in two-bedroom units and 32% are in units with three or more bedrooms.

Housing Costs as Percentage of Household Income

Housing costs are generally considered affordable at 30% of a household's adjusted gross income. Housing Affordability Table 4 on the following page illustrates key housing metrics based on housing costs and household incomes in Goodhue County. The table estimates the percentage of householders that can afford rental and for-sale housing based on a 30% allocation of income to housing. Housing costs are based on the County averages. The housing affordability calculations assume the following:

For-Sale Housing

- 10% down payment with good credit score
- Closing costs rolled into mortgage
- 30-year mortgage at 3.69% interest rate (average rate in October 2019)
- Private mortgage insurance (equity of less than 20%)
- Homeowners insurance for single-family homes and association dues for townhomes
- Owner household income estimates per ACS

Rental Housing

- Background check on tenant to ensure credit history
- 30% allocation of income
- Renter household income estimates per ACS

Because of the down payment requirement and strict underwriting criteria for a mortgage, not all households will meet the income qualifications as outlined above.

- An estimated 81% of existing owner households could afford to buy a moderately-priced entry-level single-family home (\$150,000) in the County. The proportion of income-qualified households declines as the sale price increases, and roughly 61% of existing owner households could afford to purchase a move-up single-family home priced at \$250,000. The proportion able to afford an executive single-family home priced at \$375,000 declines to 39% of existing owner households.
- The proportion of existing owner households able to purchase a move-up single-family home (\$250,000) ranges from 48% in the Northeast Submarket to 66% in the Southeast Submarket
- An estimated 56% of existing renter households can afford to rent a one-bedroom unit in Goodhue County (\$686/month). The percentage of renter income-qualified households decreases to 47% that can afford an existing two-bedroom unit (\$830/month).
- An estimated 40% of renters could afford to rent a one-bedroom apartment within a new development renting for \$950 per month, with these proportions ranging from 38% in the North Submarket to 52% in the Northeast Submarket.

HOUSING AFFORDABILITY

HOUSING AFFORDABILITY TABLE 4						
GOODHUE COUNTY HOUSING AFFORDABILITY - BASED ON HOUSEHOLD INCOME						
December 2019						
For-Sale (Assumes 10% down payment and good credit)						
	Detached Single-Family			Townhome/Condo/Twinhome		
	Entry-Level	Move-Up	Executive	Entry-Level	Move-Up	
Price of House	\$150,000	\$250,000	\$375,000	\$150,000	\$250,000	
Pct. Down Payment	10.0%	10.0%	10.0%	10.0%	10.0%	
Total Down Payment Amt.	\$15,000	\$25,000	\$37,500	\$15,000	\$25,000	
Estimated Closing Costs*	\$4,500	\$7,500	\$11,250	\$4,500	\$7,500	
Cost of Loan	\$139,500	\$232,500	\$348,750	\$139,500	\$232,500	
Interest Rate	3.69%	3.69%	3.69%	3.69%	3.69%	
Number of Pmts.	360	360	360	360	360	
Monthly Payment (P & I)	-\$641	-\$1,069	-\$1,603	-\$641	-\$1,069	
(plus) Prop. Tax	-\$188	-\$313	-\$469	-\$188	-\$313	
(plus) HO Insurance/Assoc. Fee for TH	-\$50	-\$83	-\$125	-\$150	-\$150	
(plus) PMI/MIP (less than 20%)	-\$60	-\$101	-\$151	-\$60	-\$101	
Subtotal monthly costs	-\$939	-\$1,565	-\$2,348	-\$1,039	-\$1,632	
Housing Costs as % of Income	30%	30%	30%	30%	30%	
Minimum Income Required	\$37,570	\$62,617	\$93,926	\$41,570	\$65,284	
Pct. of Owner HHs - Goodhue County	80.6%	61.4%	39.2%	77.5%	59.4%	
Pct. of Owner HHs - North	80.0%	60.5%	39.1%	76.5%	58.7%	
Pct. of Owner HHs - Northwest	82.8%	63.5%	42.3%	79.9%	61.3%	
Pct. of Owner HHs - Northeast	70.3%	47.5%	27.1%	66.8%	45.0%	
Pct. of Owner HHs - Central	82.8%	62.2%	37.0%	79.7%	59.9%	
Pct. of Owner HHs - Southwest	80.5%	58.1%	30.5%	77.5%	55.4%	
Pct. of Owner HHs - Southeast	81.9%	66.3%	45.1%	79.6%	64.5%	
Rental (Market Rate)						
	Existing Rental			New Rental		
	1BR	2BR	3BR	1BR	2BR	3BR
Monthly Rent	\$686	\$830	\$1,134	\$950	\$1,150	\$1,350
Annual Rent	\$8,232	\$9,960	\$13,608	\$11,400	\$13,800	\$16,200
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	\$27,440	\$33,200	\$45,360	\$38,000	\$46,000	\$54,000
Pct. of Renter Households - Goodhue Co	56.1%	46.6%	31.3%	40.1%	30.6%	23.7%
Pct. of Renter HHs - North	54.7%	44.4%	28.8%	37.6%	28.1%	21.1%
Pct. of Renter HHs - Northwest	60.6%	53.0%	39.4%	47.4%	38.7%	32.2%
Pct. of Renter HHs - Northeast	60.9%	57.0%	42.8%	52.0%	42.0%	33.8%
Pct. of Renter HHs - Central	62.1%	55.3%	46.8%	51.3%	46.4%	40.4%
Pct. of Renter HHs - Southwest	56.0%	45.5%	33.0%	39.5%	32.5%	26.6%
Pct. of Renter HHs - Southeast	58.8%	50.4%	32.5%	43.3%	31.6%	23.7%
*Estimated closing costs rolled into mortgage						
Source: Maxfield Research & Consulting, LLC						

Introduction

This section summarizes demand for specific housing products in the six Goodhue County sub-markets and recommends development concepts to meet the projected housing needs. All recommendations are based on findings of the *Comprehensive Housing Needs Analysis*.

Demographic Profile and Housing Demand

The demographic profile of a community affects housing demand and the types of housing that are needed. The various housing life-cycle stages can generally be described as follows.

1. Entry-level householders

- Often prefer to rent basic, inexpensive apartments and will often “double-up” with roommates in apartment setting. Usually singles or couples without children in their early 20's.

2. First-time homebuyers and move-up renters

- Usually married or cohabitating couples in their mid-20's or 30's, some with children, but most are without children that prefer to purchase modestly-priced single-family homes or rent more upscale apartments.

3. Move-up homebuyers

- Typically, families with children where householders are in their late 30's to 40's and prefer to purchase newer, larger, and therefore more expensive single-family homes.

4. Empty-nesters (persons whose children have grown and left home) and never-nesters (persons who never have children)

- Generally, couples in their 50's or 60's that prefer owning but will consider renting their housing and some will move to alternative lower-maintenance housing products.

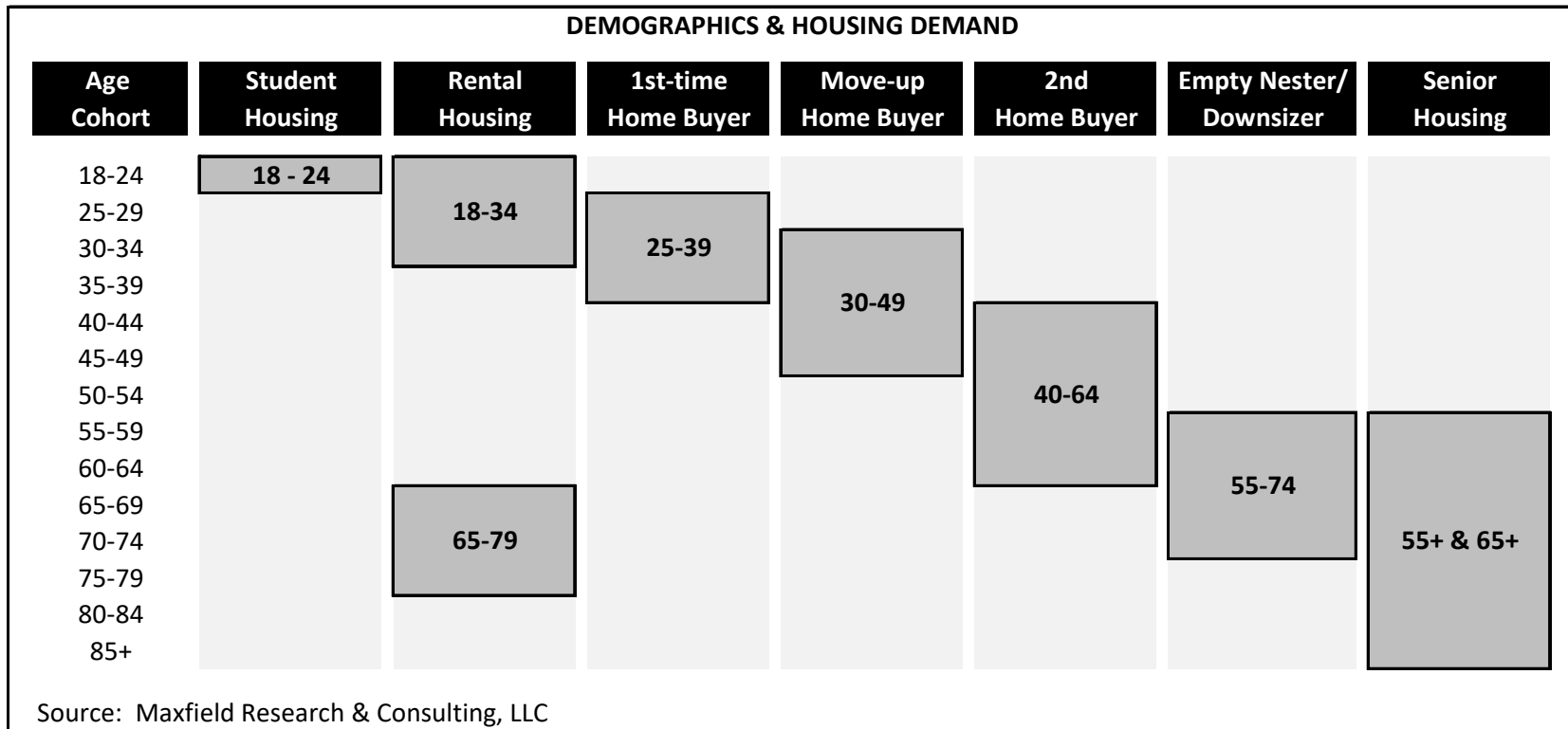
5. Younger independent seniors

- Prefer owning but will consider renting their housing and will often move (at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for housing upkeep and maintenance. Generally, in their late 60's or 70's.

6. Older seniors

- May need to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance. Often single females (widows) in their mid-70's or older.

CONCLUSIONS & RECOMMENDATIONS



CONCLUSIONS & RECOMMENDATIONS

TYPICAL HOUSING TYPE CHARACTERISTICS				
	Housing Types	Target Market/ Demographic	Unit/Home Characteristics	Lot Sizes/ Units Per Acre ¹
For-Sale Housing	Entry-level single-family	First-time buyers: Families, couples w/no children, some singles	1,200 to 2,200 sq. ft. 2-4 BR 2 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Move-up single-family	Step-up buyers: Families, couples w/no children	2,000 sq. ft.+ 3-4 BR 2-3 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Executive single-family	Step-up buyers: Families, couples w/no children	2,500 sq. ft.+ 3-4 BR 2-3 BA	100'+ wide lot 1.5-2.0 DU/Acre
	Small-lot single-family	First-time & move-down buyers: Families, couples w/no children, empty nesters, retirees	1,700 to 2,500 sq. ft. 3-4 BR 2-3 BA	40' to 60' wide lot 5.0-8.0 DU/Acre
	Entry-level townhomes	First-time buyers: Singles, couples w/no children	1,200 to 1,600 sq. ft. 2-3 BR 1.5BA+	6.0-12.0 DU/Acre
	Move-up townhomes	First-time & step-up buyers: Singles, couples, some families, empty-nesters	1,400 to 2,000 sq. ft. 2-3 BR 2BA+	6.0-8.0 DU/Acre
	Executive townhomes/twinhomes	Step-up buyers: Empty-nesters, retirees	2,000+ sq. ft. 3 BR+ 2BA+	4.0-6.0 DU/Acre
	Detached Townhome	Step-up buyers: Empty-nesters, retirees, some families	2,000+ sq. ft. 3 BR+ 2BA+	4.0-6.0 DU/Acre
	Condominiums	First-time & step-up buyers: Singles, couples, empty-nesters, retirees	800 to 1,700 sq. ft. 1-2 BR 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
Rental Housing	Apartment-style rental housing	Singles, couples, single-parents, some families, seniors	675 to 1,250 sq. ft. 1-3 BR 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
	Townhome-style rental housing	Single-parents, families w/children, empty nesters	900 to 1,700 sq. ft. 2-4 BR 2BA	8.0-12.0 DU/Acre
	Student rental housing	College students, mostly undergraduates	550 to 1,400 sq. ft. 1-4BR 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 50.0+ DU/Acre
Both	Senior housing	Retirees, Seniors	550 to 1,500 sq. ft. Suites - 2BR 1-2 BA	Varies considerably based on senior product type

¹ Dwelling units(DU) per acre expressed in net acreage (minus right-of-way)

Source: Maxfield Research & Consulting, LLC

Demand for housing can come from several sources including household growth, changes in housing preferences, and replacement need. Household growth necessitates building new housing unless there is enough vacant housing available to absorb the increase in households. Demand is also affected by shifting demographics such as the aging population, which dictates the type of housing preferred. New housing to meet replacement need is required, even in the absence of household growth, when existing units no longer meet the needs of the population and when renovation is not feasible because the structure is physically or functionally obsolete.

Rural areas tend to have higher proportions of younger households that own their housing than in the larger growth centers or metropolitan areas. In addition, senior households tend to move to alternative housing at an older age. These conditions are a result of housing market dynamics, which typically provide more affordable single-family housing for young households and a scarcity of senior housing alternatives for older households.

CONCLUSIONS & RECOMMENDATIONS

Demographic shifts are a significant factor influencing housing demand. Household growth and formation are critical (natural growth, immigration, etc.), as well as household types, size, age of householders, incomes, etc.

A variety of factors contribute to consumer choice and preferences. A change in family status is often the primary factor for a change in housing type (i.e. growing families, empty-nest families, etc.). Housing demand however, is also generated from the turnover of existing households who decide to move for a range of reasons. Some households may want to move-up, downsize, change their tenure status (i.e. owner to renter or vice versa), or simply move to a new location.

The economy and housing market are intertwined; the health of the housing market affects the broader economy and vice versa. Housing market growth depends on job growth (or the prospect of); jobs generate income growth which results in the formation of more households and can stimulate household turnover. Historically low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or diminishing household growth, which in-turn relates to reduced housing demand. Additionally, low income growth results in fewer move-up buyers which results in diminished housing turnover across all income brackets.

The existing housing stock plays a crucial component in the demand for new housing. There are a variety of unique household types and styles, not all of which are desirable to today's consumers. The age of the housing stock is an important component for housing demand, as communities with aging housing stocks have higher demand for remodeling services, replacement new construction, or new home construction as the current inventory does not provide the supply that consumers seek. Pent-up demand may also exist if supply is unavailable as householders postpone a move until new housing product becomes available.

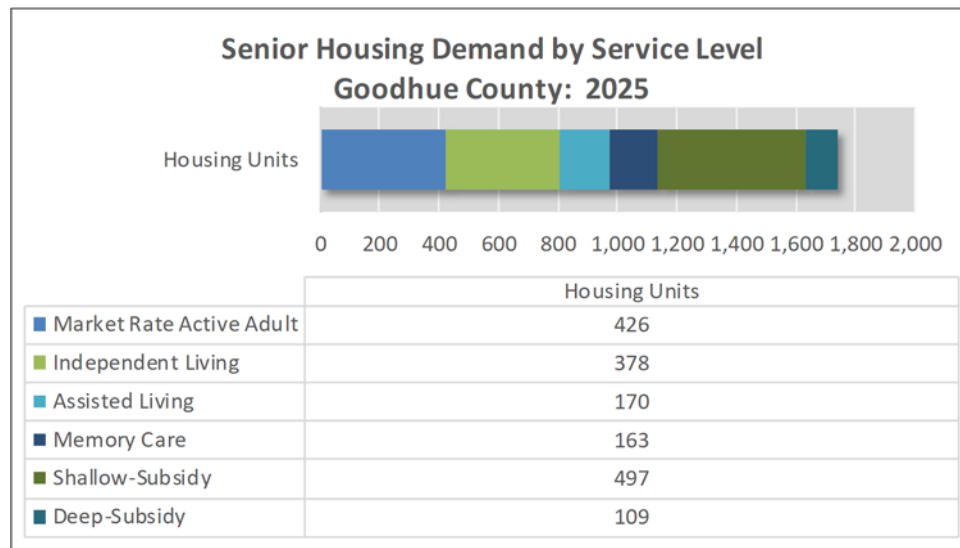
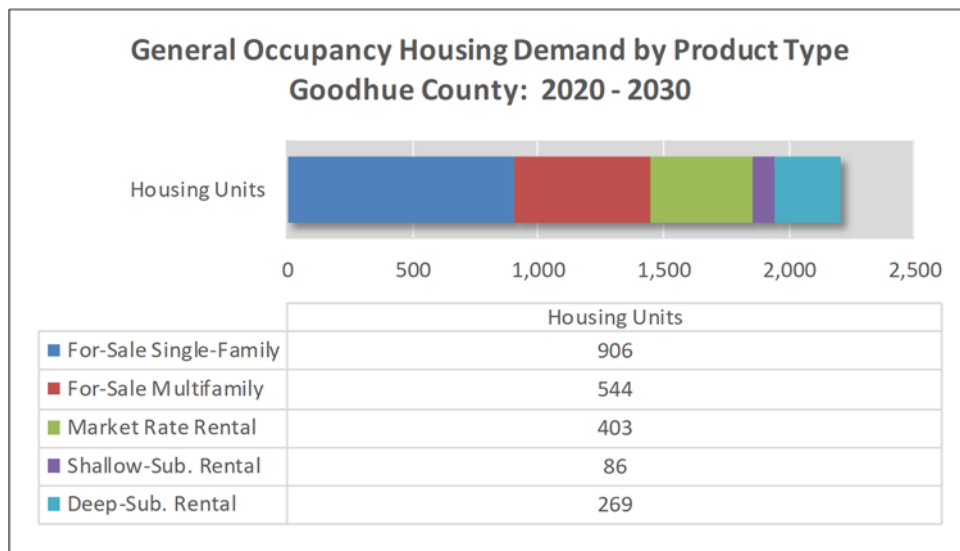
Household income is the fundamental measure that dictates what a householder can afford to pay for housing costs. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

The ability of buyers to obtain mortgage financing has recently improved as lenders have eased restrictions that had been in place after the Great Recession. As a result, many borrowers have been taking the opportunity to seek for-sale housing priced within their means or refinancing their current residence.

Housing Demand Summary

The table on the following page and related charts illustrate demand calculated by housing product type and submarket in Goodhue County (including the portions of Dennison, Lake City, and Pine Island that are outside the County).

Housing demand is somewhat fluid between submarkets and communities in Goodhue County, and satisfying the anticipated demand will be highly dependent on the availability of suitable housing options in the various communities in the County. Additionally, housing demand in the County will be impacted by development activity in nearby areas, notably in communities surrounding Rochester in Olmsted County as well as the southeast portion of the Twin Cities Metro Area.



CONCLUSIONS & RECOMMENDATIONS

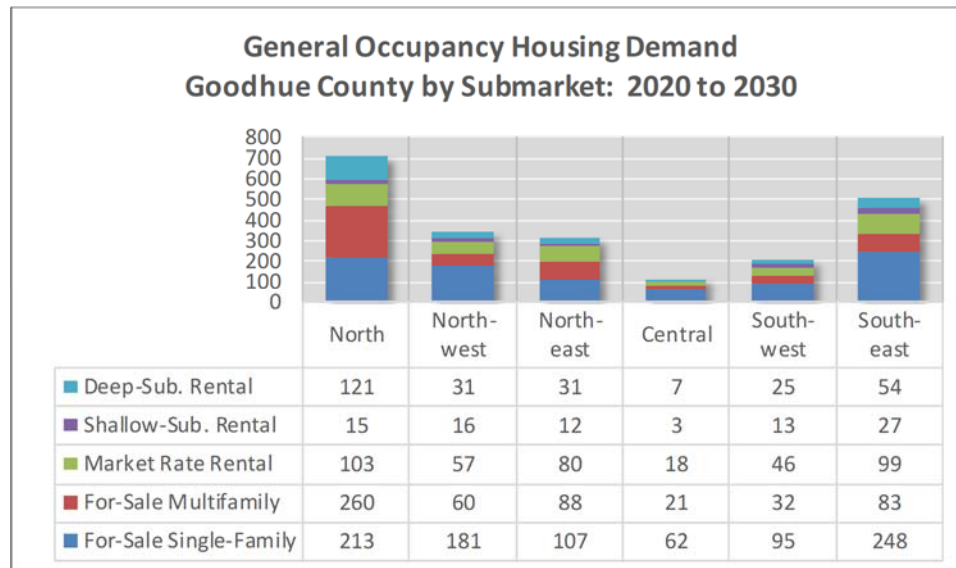
**CONCLUSIONS & RECOMMENDATIONS TABLE 1
SUMMARY OF HOUSING DEMAND
GOODHUE COUNTY BY SUBMARKET
January 2020**

	North		Northwest		Northeast		Central		Southwest		Southeast	
General Occupancy Housing (2020-2030)												
For-Sale Units	473		241		195		83		127		331	
Single-Family	213		181		107		62		95		248	
Multifamily	260		60		88		21		32		83	
Rental Units	239		104		123		28		84		180	
Market Rate	103		57		80		18		46		99	
Shallow-Subsidy	15		16		12		3		13		27	
Deep-Subsidy	121		31		31		7		25		54	
Total General Occupancy Housing Units	712		345		318		111		211		511	
Senior Housing (2020 & 2025)												
	2020	2025	2020	2025	2020	2025	2020	2025	2020	2025	2020	2025
Market Rate Active Adult Units	117	90	79	87	66	71	26	26	39	38	103	114
Renter-Occupied	83	50	52	58	29	32	18	18	23	22	72	80
Owner-Occupied	34	40	27	29	37	39	8	8	16	16	31	34
Market Rate Service-Enhanced Units	225	265	37	54	136	156	33	35	64	65	116	136
Independent Living (Congregate)	144	159	31	39	78	84	17	18	26	26	41	52
Assisted Living	32	45	1	5	33	41	9	9	23	23	42	47
Memory Care	49	61	5	10	25	31	7	8	15	16	33	37
Subsidized Senior Housing Units	292	233	68	68	123	111	17	15	73	67	124	112
Shallow-Subsidy	247	203	68	68	90	83	15	13	48	44	93	86
Deep-Subsidy	45	30	0	0	33	28	2	2	25	23	31	26
Total Senior Housing Units	634	588	184	209	325	338	76	76	176	170	343	362

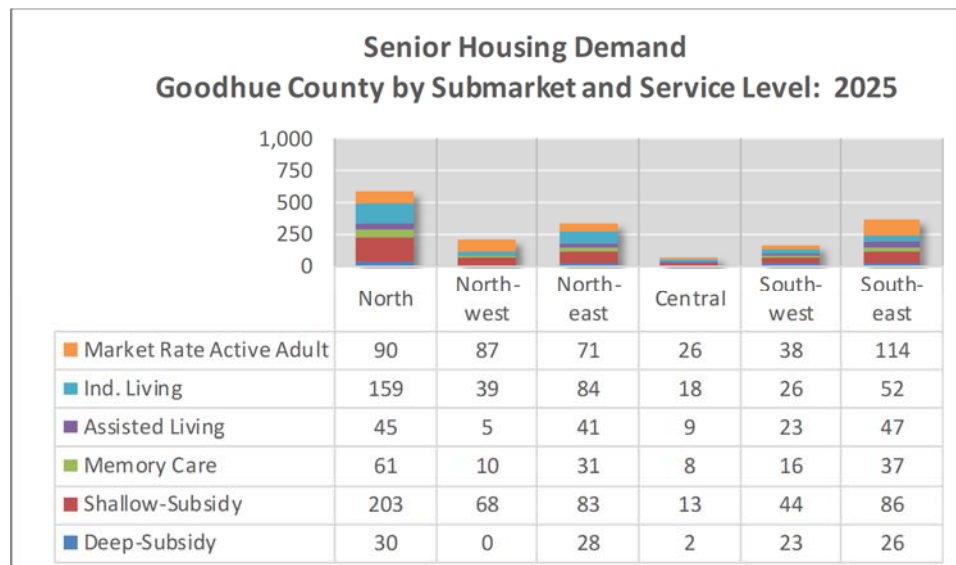
Source: Maxfield Research & Consulting, LLC

CONCLUSIONS & RECOMMENDATIONS

In total, we find demand for 2,208 general occupancy housing units between 2020 and 2030, including 1,450 for-sale units and 758 rental units. General occupancy demand is expected to be strongest in the North (712 units) and Southeast (511 units) Submarkets.



We find excess demand for a total of 1,743 senior housing units in 2025. Of these senior units, roughly 35% would be shallow- or deep-subsidy active adult housing (606 units), while 24% would market rate active adult housing (426 units) and the remaining 41% would be market rate service-enhanced housing (711 units). Senior housing demand is projected to be strongest in the North (588 units), Southeast (362 units) and Northeast (338 units) Submarkets.

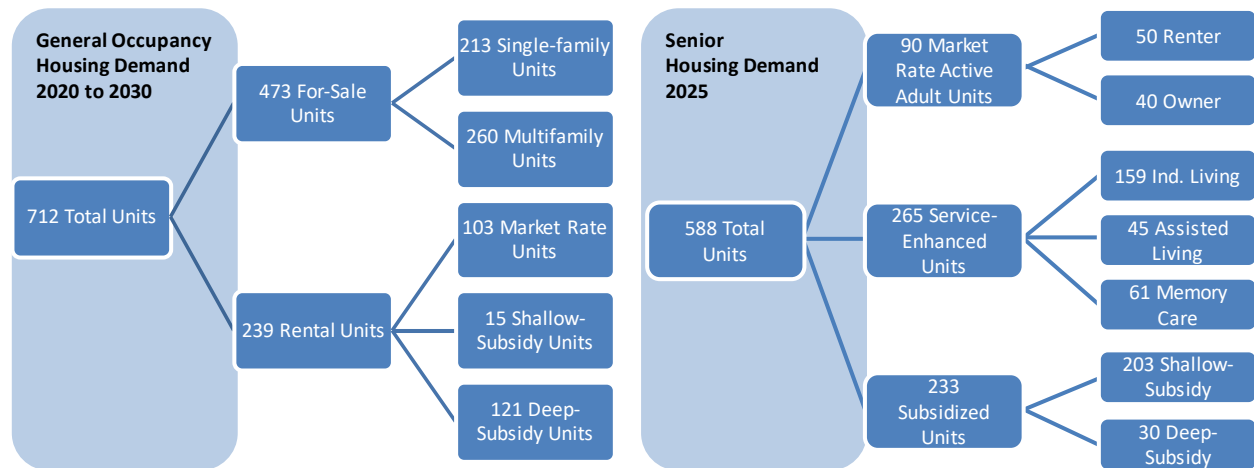


A summary of demand by submarket is provided on the following pages.

CONCLUSIONS & RECOMMENDATIONS

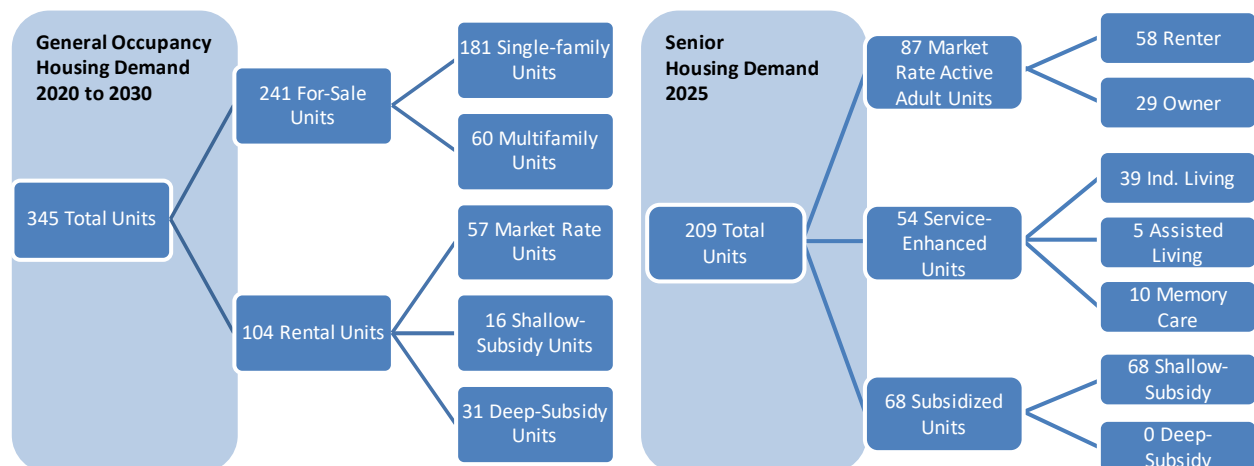
North Submarket

The North Submarket consists of the City of Red Wing along with the Townships of Featherstone, Hay Creek, Vasa, Wacouta and Welch. As depicted below, we find demand for 712 general occupancy housing units between 2020 and 2030, including 473 for-sale units and 238 rental units. We also find demand for 588 senior housing units, including 90 market rate active adult units, 265 service-enhanced units and 233 subsidized units.



Northwest Submarket

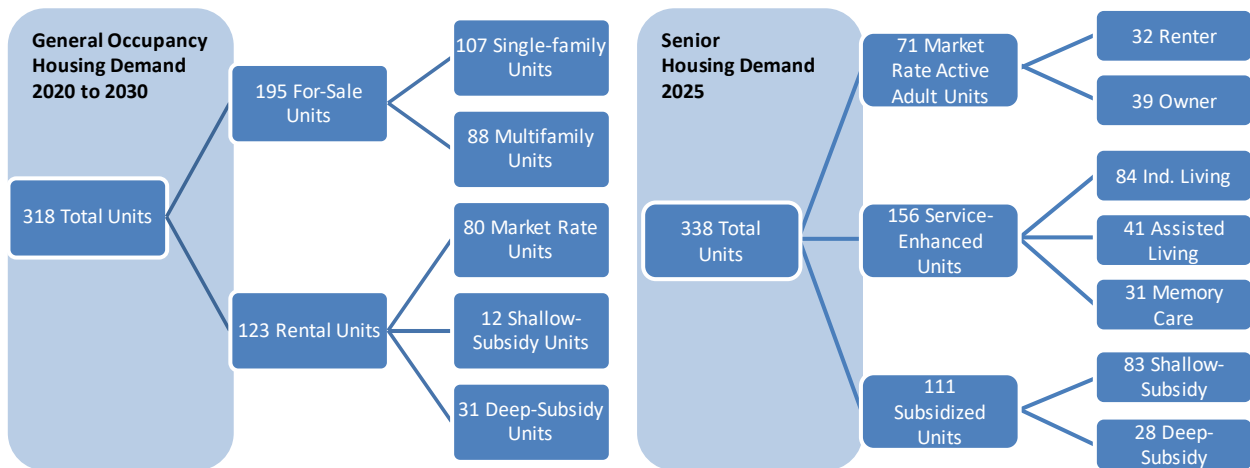
The Northwest Submarket consists of the Cities of Cannon Falls and Dennison (including the portion of Dennison in Rice County) along with the Townships of Cannon Falls, Leon, Stanton, and Warsaw. As depicted below, we find demand for 345 general occupancy housing units between 2020 and 2030, including 241 for-sale units and 104 rental units. We also find demand for 209 senior housing units in 2025, including 87 market rate active adult units, 54 service-enhanced units, and 68 subsidized units.



CONCLUSIONS & RECOMMENDATIONS

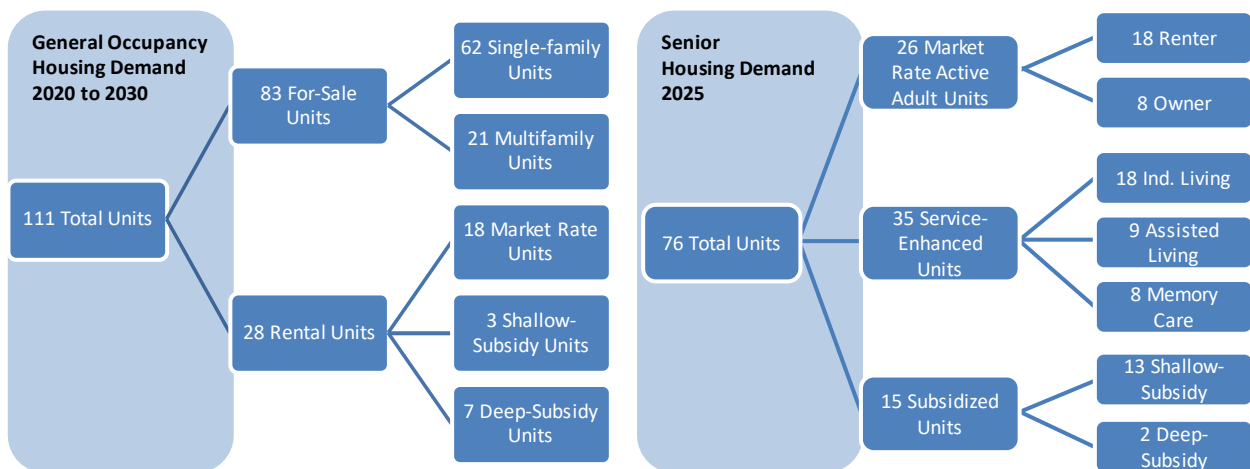
Northeast Submarket

The Northeast Submarket consists of the City of Lake City (including the portion of Lake City in Wabasha County) and Florence Township. As depicted below, we find demand for 318 general occupancy housing units between 2020 and 2030, including 195 for-sale units and 123 rental units. We also find demand for 338 senior housing units in 2025, including 71 market rate active adult units, 156 service-enhanced units, and 111 subsidized units.



Central Submarket

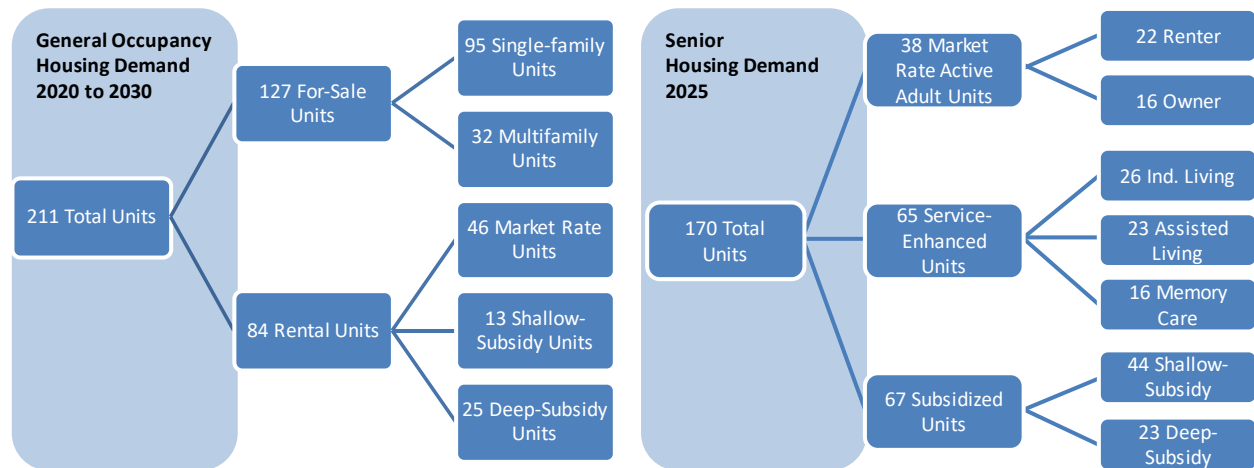
The Central Submarket consists of the City of Goodhue, the portion of the City of Bellechester in Goodhue County, along with the Townships of Belle Creek, Belvidere, and Goodhue. As depicted below, we find demand for 111 general occupancy housing units between 2020 and 2030, including 83 for-sale units and 28 rental units. We also find demand for 76 senior housing units in 2025, including 26 market rate active adult units, 35 service-enhanced units, and 15 subsidized units.



CONCLUSIONS & RECOMMENDATIONS

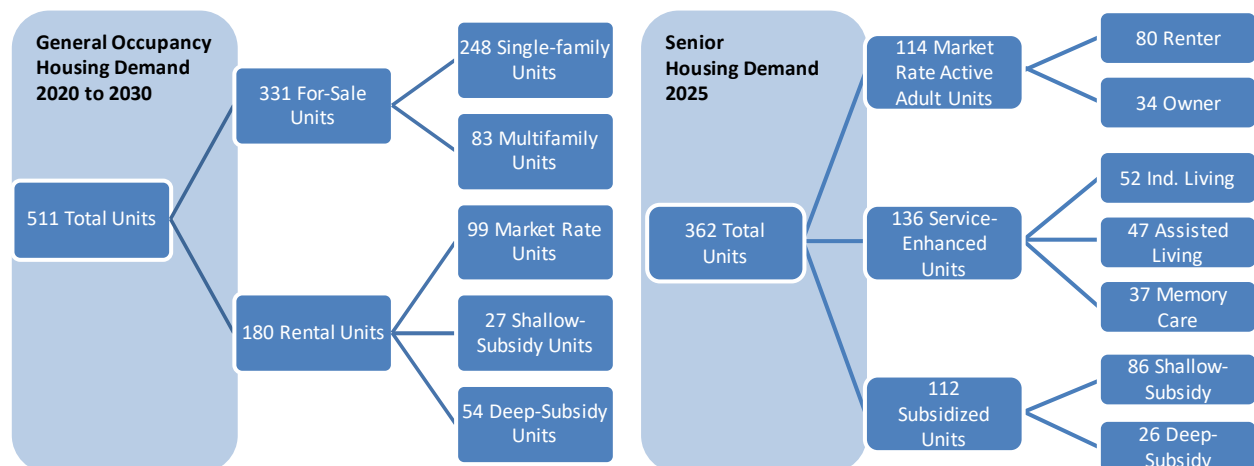
Southwest Submarket

The Southwest Submarket consists of the Cities of Kenyon and Wanamingo along with the Townships of Cherry Grove, Holden, Kenyon, and Wanamingo. As depicted below, we find demand for 211 general occupancy housing units between 2020 and 2030, including 127 for-sale units and 84 rental units. We also find demand for 170 senior housing units in 2025, including 38 market rate active adult units, 65 service-enhanced units and 67 subsidized units.



Southeast Submarket

The Southeast Submarket consists of the Cities of Pine Island (including the portion of Pine Island in Olmsted County) and Zumbrota along with the Townships of Minneola, Pine Island, Roscoe, and Zumbrota. As depicted below, we find demand for 511 general occupancy housing units between 2020 and 2030, including 331 for-sale units and 180 rental units. We also find demand for 362 senior housing units in 2025, including 114 market rate active adult units, 136 service-enhanced units, and 112 subsidized units.



Recommendations

Based on the findings of the analysis and demand calculations, Conclusions and Recommendations Tables 2 through 4 on the following pages summarize recommended development concepts for general occupancy and senior housing in Goodhue County to 2030. The proposed concepts are intended to act as a development guide to meet the housing needs of existing and future households in the County.

For-Sale Housing

Based on information gathered on for-sale properties in the County along with feedback from local officials, major employers and area real estate professionals, we provide the following conclusions regarding the for-sale housing market in Goodhue County.

Our recommendations include a breakdown of units by price range: entry-level housing is defined as housing priced less than \$150,000; move-up housing is priced between \$175,000 and \$300,000; and, executive housing is priced over \$350,000.

- Demand was estimated at 1,450 units of new for-sale housing in the six submarkets by 2030. The general consensus is there is demand for many types of housing in the area, but based on recent sale transactions, housing demand appears to be highest for housing priced between \$200,000 and \$299,999 (29% of all sales since 2017) and for homes priced between \$150,000 and \$199,999 (28% of closed sales).
- Multifamily housing products can be an option for buyers looking for a starter home and households seeking to downsize or don't want the responsibilities of upkeep and maintenance. As such, we estimate that 38% of the demand for new for-sale housing development in the County will be multifamily units and we recommend that most for-sale multifamily units be geared toward the entry-level market or for older households.
- Based on sales activity, home-buying demand in Goodhue County is strong for homes below \$200,000, but it is difficult to build new for-sale housing in that price range.
- One way to provide entry-level for-sale housing is to generate household turnover by increasing the supply of move-up and executive housing. Entry-level home demand will primarily be satisfied by existing single-family homes as residents of existing homes move into move-up and executive housing products built in the community.
- A move-up buyer is typically one who is selling one house and purchasing another one, usually a larger and more expensive home. The move is typically desired because of a lifestyle change, such as a new job or a growing family. The 45 to 54 and 35 to 44 age groups are target markets for move-up and executive housing.

CONCLUSIONS & RECOMMENDATIONS

- As mentioned previously, move-up housing in the County is generally priced in the \$175,000 to \$300,000 range. However, new construction housing would likely cost in excess of \$300,000. Therefore, the development of any new move-up for-sale single-family housing may necessitate a public-private partnership.
- In total, demand was identified for 906 single-family homes in the County between 2020 and 2030. Based on the age distribution of households along with comments from area employers and real estate professionals, we suggest that approximately 65% of the units be priced in the move-up range (589 total homes), 15% priced as executive homes (136 homes), and 20% in the entry-level range (181 units).
- Demand was also identified for 544 multifamily units. Because the multifamily target market will likely be first-time homebuyers or older householders looking to downsize, we recommend that multifamily housing be split between the entry-level (40%) and move-up ranges (60%). As stated earlier, it would be difficult to build new multifamily housing in the entry-level price range.

CONCLUSIONS & RECOMMENDATIONS TABLE 2 GENERAL OCCUPANCY FOR-SALE HOUSING PRICING BREAKDOWN GOODHUE COUNTY January 2020								
		----- Submarkets -----						
Purchase Price ¹	Pct.	North	Northwest	Northeast	Central	Southwest	Southeast	
Detached Single-Family								
Entry-level	Less than \$150,000	20%	43	36	21	12	19	50
Move-up	\$175,000 - \$300,000	65%	138	118	70	40	62	161
Executive	\$350,000+	15%	32	27	16	9	14	37
Submarket Total:		100%	213	181	107	62	95	248
Multifamily (i.e. townhomes, twin homes)								
Entry-level	Less than \$150,000	40%	104	24	35	8	13	33
Move-up	\$175,000 - \$300,000	60%	156	36	53	13	19	50
Submarket Total:		100%	260	60	88	21	32	83

¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.

Source: Maxfield Research & Consulting, LLC

- We identified 107 active subdivisions in the nine Goodhue County cities, containing 1,336 vacant lots, including 997 detached single-family lots and 339 multifamily (i.e. townhome, twin home) lots. Based on the for-sale housing demand calculations, it appears that the existing supply of vacant lots is sufficient to satisfy demand in the short-term, but additional lots will be needed by 2030. Projected demand exceeds lot supply in Red Wing, Cannon Falls, Dennison, Goodhue, Kenyon, and Pine Island suggesting that additional lots will be needed in these communities by 2030. Existing lot supply exceeds projected housing demand in Lake City, Wanamingo and Zumbrota.

CONCLUSIONS & RECOMMENDATIONS

Multifamily owned products that would enable the homeowner to reduce or eliminate the burden of exterior maintenance, but still provide a comfortable and attractive living environment are expected to experience growing demand over the next several years. While empty-nesters and independent seniors are, in growing numbers, seeking more flexible living arrangements, development of these types of housing units dropped off considerably during the recession. As market pressures for these products increase, it is likely that more builders will see an opportunity to satisfy a portion of this demand. Product types such as townhomes, detached townhomes and twin homes along with condominiums fit into this category.

In addition to empty nesters and young seniors (65 to 74 years) who are the primary target market for twin homes and detached villas, mid-age professionals, particularly singles and couples without children, will seek townhomes if they prefer not to have the maintenance responsibilities of a single-family home. In some housing markets, younger households also find purchasing an owned row home or townhome to be more affordable than purchasing a new detached single-family home. There is a limited supply of multifamily housing options for sale, and there may be pent-up demand for new multifamily units in the County.

Based on changing demographics over the next ten to 15 years and a growing demand for alternative housing products, demand was calculated for 544 new multifamily for-sale units in the six Goodhue County submarkets to 2030. Given the aging of the population and the high growth rate in the age 55+ population (especially 65-74 age cohorts), the County would benefit from a more diverse owner-occupied housing stock.

These attached units could be developed as twin homes, detached townhomes or villas, townhomes/row homes, or any combination thereof. Because the primary target market is empty-nesters and young seniors, most townhomes should be single-level, or at least have a master suite on the main level if a unit has two stories. The following provides greater detail into townhome and twin home-style housing.

- *Twin homes*– By definition, a twin home is two units with a shared wall with each owner owning half of the lot. Traditionally most twin home developments have been designed with the garage being the prominent feature of the home, but newer twin homes have much more architectural detail. Many higher-end twin home developments feature designs where one garage faces the street and the other to the side yard. This design helps reduce the prominence of the garage domination with two separate entrances.

Housing products designed to meet the needs of aging residents, many of whom desire to stay in their current community if housing is available to meet their needs, will be needed into the foreseeable future. Twin homes are also a preferred for-sale product by builders in today's market as units can be developed as demand warrants. Because twin homes bring higher density and economies of scale to the construction process, the price point can be lower than stand-alone single-family homes but are usually more expensive than rowhomes which are built in multi-unit buildings (4, 6, or 8-unit structures).

CONCLUSIONS & RECOMMENDATIONS

Twin homes are expected to be in demand for quite some time as older adults and seniors will move to this housing product with substantial equity in their existing single-family home and will be willing to purchase a maintenance-free home that is priced similar to their existing single-family home. Move-up twin homes are becoming popular in many mid-size and smaller size communities in the Upper Midwest.

- *Detached Townhomes/Villas* – A recent modern alternative to the twin home is the single-level villa product and/or rambler. This product also appeals mainly to baby boomers and empty nesters seeking a product similar to a single-family home on a smaller scale while receiving the benefits of maintenance-free living. Units are often designed with a walk-out or lookout lower level if the topography warrants. We recommend lot widths ranging from 45 to 55 feet with main-level living areas between 1,600 and 1,800 square feet.

The main level living area usually features a master bedroom, great room, dining room, kitchen, and laundry room while offering a “flex room” that could be another bedroom, office, media room, or exercise room. Owners should also be able to purchase the home with the option to finish the lower level (i.e. additional bedrooms, game room, storage, den/study, etc.) and some owners may want a slab-on-grade product for affordability reasons. Finally, builders could also provide the option to build a two-story detached product that could be mixed with the single-level villa product.

Pricing for a detached townhome/villa is traditionally more expensive than twin homes due to larger lot sizes. Villa-style homes may often be priced equal to single-family homes in some communities where buyers prefer the lifestyle of the villa rather than a single-family home, but do not want to reduce the in-unit amenities.

- *Side-by-Side and Back-to-Back Townhomes* – This product is designed with three or four or more separate living units in one building and can be built in a variety of configurations. With the relative affordability of these units and multi-level living, side-by-side and back-to-back townhomes have the greatest appeal among entry-level households without children, young families and singles and/or roommates across the age span. Two-story townhomes would also be attractive to middle-market, move-up, and empty-nester buyers. Many of these buyers want to downsize from a single-family home into maintenance-free housing; empty-nester and young senior households often have substantial equity from the sale of their single-family homes to dedicate toward the purchase of a new residence.

In general, side-by-side townhomes were slow to recover from the recession in terms of pricing. Many townhome developments throughout the Upper Midwest had a substantial portion of foreclosures and were, therefore, attractive for real estate investors who purchase the units and then rented them out. New construction townhomes could be considered as a viable owner-occupied product, but we recommend an initial focus on twin homes for the empty-nester and young senior market segment.

CONCLUSIONS & RECOMMENDATIONS

General Occupancy Rental Housing

Our review of market conditions indicates that the general occupancy rental housing market is performing well in Goodhue County with vacancy rates below equilibrium. The equilibrium vacancy rate for rental housing is considered to be 5.0%, which allows for normal turnover and an adequate supply of alternatives for prospective renters.

The inventory of rental properties in Goodhue County was 2.5% vacant as of November 2019, including a 1.4% vacancy rate among the affordable/subsidized properties and a 3.6% vacancy rate in the market rate properties.

Many renter households seek newer rental housing with modern features and amenities (i.e. central air conditioning, garage parking, stainless steel or black kitchen appliances, solid-surface countertops, high ceilings, walk-in closets, in-unit laundry). Because of the older age of the rental housing stock in Goodhue County, modern features and amenities are not being offered at most properties. Due to the limited supply of available rental housing, particularly units with modern features and amenities, many potential renters find housing outside the County.

Job growth in Goodhue County and surrounding area (i.e. Rochester, Twin Cities Metro Area) will likely generate rental housing demand over the next several years. Additionally, there continues to be more lifestyle renters in the market, those with busy professional lives and people who prefer to spend their free time in leisure pursuits rather than on upkeep and maintenance of a home.

The strongest sources of demand for new rental housing will likely be young singles or couples without children in their mid-20s to early-30s who work in Goodhue County, Rochester, or other nearby communities. Mid-age households (never-nesters or empty-nesters) could also account for a portion of demand for new rental housing. These households tend to have higher incomes and desire rental housing with modern features and higher finish levels. A rental townhome development could attract family households as well as empty-nesters, and shallow-subsidy rental housing will draw from a wide variety of population segments, including; low-wage workers, single-parent households, and low-income family households.

The development of new general occupancy rental housing could benefit residents of Goodhue County by increasing the variety of housing in the community and providing housing opportunities for a market that currently has limited options available.

Due to the positioning of much of the existing rental supply, a significant portion of the market rate units are priced at or below guidelines for affordable housing, which indirectly satisfies some demand from households that income-qualify for financially assisted housing. However, today's renter base is seeking newer rental properties with additional and updated amenities that are not offered in older developments. Most rental properties in Goodhue County do not provide modern features and amenities.

CONCLUSIONS & RECOMMENDATIONS

Conclusions and Recommendations Table 3 provides a summary of the recommended mix of general occupancy rental housing including unit type and monthly rents by City. Due to the limited supply of available rental housing units in the County along with our discussions with area employers and real estate professionals, there appears to be an immediate need for new rental housing in Goodhue County.

CONCLUSIONS & RECOMMENDATIONS TABLE 3 RECOMMENDED RENTAL HOUSING DEVELOPMENT GOODHUE COUNTY BY SUBMARKET January 2020			
	Monthly Rent Range¹	No. of Units	City
North Submarket			
Market Rate Apartments	\$950/1BR - \$1,200/2BR	50 - 60	Red Wing
Market Rate Townhomes	\$1,250/2BR - \$1,550/3BR	24 - 32	Red Wing
Shallow-Subsidy Project	Moderate Income ²	24 - 30	Red Wing
Northwest Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24 - 26	Cannon Falls
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	12 - 14	Cannon Falls
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4 - 6	Dennison
Shallow-Subsidy Project	Moderate Income ²	16 - 20	Cannon Falls
Northeast Submarket			
Market Rate Apartments	\$850/1BR - \$1,050/2BR	30 - 36	Lake City
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	14 - 18	Lake City
Shallow-Subsidy Project	Moderate Income ²	10 - 16	Lake City
Central Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	10 - 12	Goodhue
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4 - 6	Goodhue
Shallow-Subsidy Project	Moderate Income ²	NA - NA	--
Southwest Submarket			
Market Rate Apartments	\$850/1BR - \$1,050/2BR	10 - 14	Kenyon <u>and</u> Wanamingo
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	8 - 10	Kenyon <u>and</u> Wanamingo
Shallow-Subsidy Project	Moderate Income ²	10 - 16	Kenyon <u>or</u> Wanamingo
Southeast Submarket			
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24 - 30	Pine Island <u>and</u> Zumbrota
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	10 - 12	Pine Island <u>and</u> Zumbrota
Shallow-Subsidy Project	Moderate Income ²	18 - 20	Pine Island <u>or</u> Zumbrota
¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.			
² Affordability subject to income guidelines per US Department of Housing and Urban Development (HUD)			
Note - Unit amounts reflect the size of property that could be supported in the short-term but do not equal total calculated demand over the long-term.			
Source: Maxfield Research & Consulting, LLC			

CONCLUSIONS & RECOMMENDATIONS

The recommendations in this table are intended to reflect the size of property that could be supported in each City in the short-term. Total general occupancy rental demand between 2020 and 2030 exceeds the number of units shown in the table. Based on the analysis, the six submarkets in Goodhue County can accommodate a combined total of 403 new market rate rental housing units, 86 shallow-subsidy units and 269 deep-subsidy units to 2030, although there is some overlap in demand for shallow-subsidy and deep-subsidy units.

General occupancy deep-subsidy properties are essentially no longer being built as available funding is very limited, so we exclude deep-subsidy from the recommended development concepts table. There are however, properties under special funding programs that target long-term homeless, households with disabilities or households that require permanent supportive housing that have been constructed recently. Rural Development properties typically have additional rental assistance to support very low-income households.

- Market Rate Rental – Monthly rent range recommendations for market rate rental properties are based on current rents at existing properties, household incomes and average wages for each Submarket. We recommend middle- to upper-market rental properties, ranging from 50 to 60 units in Red Wing to 10 to 12 units in Goodhue that could attract a diverse resident profile including young singles and couples across all ages.

To appeal to a wide target market, we suggest a project with a mix of one- and two-bedroom units. Larger two-bedroom units would be attractive to married couples without children as well as empty-nesters downsizing from a single-family home.

Monthly rents (in 2019 dollars) should average approximately \$950 for a one-bedroom unit to \$1,200 for a two-bedroom unit, depending on location within the County. Average market rate rents in Goodhue County are approximately \$0.87 per square foot, however monthly rents in a new construction project should range from about \$1.15 to \$1.30 per square foot, depending on unit type, to be financially feasible. Monthly rents can be trended up by 2.0% annually prior to occupancy to account for inflation depending on overall market conditions.

Because of construction and development costs, it may be difficult for a market rate apartment to be financially feasible with rents lower than the suggested per square foot price. Thus, for this type of project to become a reality, there may need to be a public – private partnership to reduce development costs and bring down the rents or the developer will need to provide smaller unit sizes.

New market rate rental units should be designed with contemporary amenities that include open floor plans, higher ceilings, in-unit washer and dryer, solid-surface countertops in kitchen, full kitchen appliance package, central air-conditioning, garage parking, and outdoor recreation (fire pit, grilling area, etc.) Smaller projects could offer more basic amenities such as window air conditioning units and detached garage parking.

CONCLUSIONS & RECOMMENDATIONS

- Market Rate General Occupancy Rental Townhomes– We believe that demand exists for rental townhome units for empty-nesters and families, including those families who are new to the community and want to rent until they find a home for purchase.

As an alternative to an apartment-style building, we recommend rental townhome projects with rents of approximately \$1,250 for two-bedroom units to \$1,500 for three-bedroom units, depending on Submarket. Units should be larger than in an apartment development and feature contemporary amenities (i.e. in-unit washer/dryer, appliances, kitchen island, high ceilings, etc.), an attached two car garage, and the development should provide some open/green space.

- Shallow-Subsidy General Occupancy Multifamily Housing– We estimate that demand exists for a total of about 86 shallow-subsidy and 269 deep-subsidy units through 2030. Shallow- and deep-subsidy rental housing demand is strongest in the North, Southeast, Northwest, and Northeast Submarkets, although a new shallow-subsidy rental housing development would likely attract residents from a broad geographic area, stretching well-beyond submarket boundaries. We find limited demand for an affordable project in the Central Submarket.

Shallow-subsidy housing attracts households that cannot afford market rate housing units but do not income-qualify for deep-subsidy housing. Shallow-subsidy projects attract a broad group of tenants based on the unit type. One-bedroom units target singles and couples, whereas two and three-bedroom units target families. Some retired seniors would also be attracted to an affordable concept.

Although there is an older supply of apartment units in the County that indirectly serves as affordable housing, we recommend shallow-subsidy concepts that would target residents at 40% to 60% AMI (i.e. one- to two-person households with incomes ranging from \$23,000 to \$39,420). We recommend a project with one, two- and three-bedroom units. Units should feature central air conditioning, full kitchen appliance package, in-unit washer/dryer, and enclosed parking. Residents at 40% to 50% AMI would also qualify for deep-subsidy housing.

- Deep-Subsidy Rental Housing– Subsidized housing receives financial assistance (i.e. operating subsidies, rent payments, etc.) from governmental agencies in order to make the rent affordable to low-to-moderate income households. Although we find demand for 269 deep-subsidy rental housing units to 2030, this housing is very difficult to develop financially. A new subsidized or public housing development would have pent-up demand. But since this housing is challenging to develop, an alternative to a multifamily structure is to acquire single-site housing structures to meet a portion of this demand. A portion of this demand could be captured in shallow-subsidy rental housing or in market rate housing with an affordability component.

CONCLUSIONS & RECOMMENDATIONS

Interviews conducted for the analysis identified a need for housing for people with disabilities. HUD does offer funding through the Section 811 Supportive Housing for Persons with Disabilities program. HUD provides funding to develop and subsidize rental housing with support services available for very low- and extremely low-income adults with disabilities. A Section 811 deep-subsidy project in Goodhue County would meet a need by providing housing for this population. This population can also be served through the Low-Income Housing Tax Credit Program as well as through a combination of other funding resources, some of which may combine LIHTC with other programs and/or bond financing.

Senior Housing

As illustrated in Conclusions and Recommendations Table 1, demand exists for senior housing in Goodhue County in 2020 and 2025. Development of additional senior housing is recommended in order to provide alternate housing options to these residents as they age. Conclusions and Recommendations Table 4 provides a summary of the recommended mix of senior units by Submarket and service level including product type, monthly rents and City.

CONCLUSIONS & RECOMMENDATIONS TABLE 4 SENIOR RENTAL HOUSING DEVELOPMENTS GOODHUE COUNTY BY SUBMARKET & CITY January 2020					
Monthly Rent Range ¹		Active Adult Rental ²		Service-Enhanced	
		Market Rate	Shallow-Subsidy	Catered Living ³	Memory Care ⁴
		\$1,000/1BR -	Moderate Income	\$1,650 - \$4,500	\$4,500 - \$5,500
Project Size					
Submarket	City	Market Rate	Shallow-Subsidy	Catered Living ³	Memory Care ⁴
North	Red Wing	24-30	30-40	40-50	18-24
Northwest	Cannon Falls	24-30	20-24	20-30	8-10
Northeast	Lake City	20-24	30-40	40-50	16-20
Central	Goodhue	10-12	10-12	16-20	6-8
Southwest	Kenyon <u>or</u> Wanamingo	14-16	16-18	20-30	10-12
Southeast	Pine Island <u>or</u> Zumbrota	24-30	20-24	40-50	16-20

¹ Pricing in 2020 dollars. Pricing can be adjusted to account for inflation.

² Alternative development concept is to combine active adult affordable and market rate active adult into mixed-income senior community

³ Catered living is a hybrid concept of independent and assisted living service levels.

⁴ Memory care housing could be a component of an assisted-living or service-intensive building.

Note - Unit amounts reflect the size of property that could be supported in the short-term but do not equal total calculated demand over the long-term.

Source: Maxfield Research & Consulting, LLC

CONCLUSIONS & RECOMMENDATIONS

While we find demand in all six submarkets, overall senior housing demand is expected to be strongest in the North, Southeast, and Northeast Submarkets. Due to the need for services (public infrastructure, medical, religious, retail, etc.) we expect that the cities will capture all the excess demand potential in the County. We do not anticipate any senior housing development in the townships.

Senior housing demand will be generally fluid between submarkets and communities in Goodhue County and a new senior housing development in one submarket would likely attract residents from adjacent submarkets if senior housing options are not available in nearby communities.

The development of additional senior housing serves a two-fold purpose in meeting the housing needs in the County: 1) older adult and senior residents are able to relocate to new age-restricted housing, and 2) existing homes and rental units that were occupied by seniors become available to other new households. Development of additional senior housing does not mean the housing needs of younger households are neglected; it simply means that a greater percentage of this housing need is satisfied by housing unit turnover.

- Market Rate Active Adult – Total demand was projected for about 260 market rate active adult rental units in the six submarkets in 2025. It is likely there are seniors who currently reside in general occupancy housing that would consider a newer active adult rental product. In addition, there may be seniors who no longer want the burden of the maintenance of homeownership and would like the choice of an active adult rental product.

We also find demand for 166 active adult ownership units in 2025, but this demand could be satisfied with the development of general occupancy (not age-restricted) maintenance free, living products (i.e. twin homes, townhomes, condominiums).

- Shallow-Subsidy and Deep-Subsidy Senior Rental – Demand was calculated for 497 shallow-subsidy active adult units in 2025. Many candidates for shallow-subsidy senior rental may be residents at older market rate rental properties. These older properties would have similar (or lower) rents that would be considered affordable for these seniors. We recommend shallow-subsidy senior housing developments as either stand-alone buildings or incorporated into a mixed-income development.

While the study shows demand for deep-subsidy units in the County, the development of deep-subsidy senior housing can be challenging. Financing subsidized senior housing is difficult as federal funds have been shrinking. Therefore, a new development would likely have to rely on several funding sources; from low-income tax credits (LIHTC), tax-exempt bonds, Section 202 program, Rural Development 515 program, Rural Development rental assistance, among others. Although Rural Development offers a financing program that provides an option for serving low income seniors, the program has become unpopular among developers because of significant challenges in working with the agency.

CONCLUSIONS & RECOMMENDATIONS

- Service-Enhanced Senior Housing – We find demand for a total of 711 market rate service-enhanced units in the six Goodhue County submarkets in 2024 (378 independent living units, 170 assisted living units, and 163 memory care units). Demand will likely best be satisfied with the development of catered living projects, so residents can change their level of care as they age without having to relocate from the facility.

Independent Living (Congregate) Service Level

The monthly fees should include the base monthly rent, utilities, and some assisted living services, including social, health, wellness and educational programs; 24-hour emergency call system; and, regularly scheduled van transportation. In addition, meals and other support and personal care services should be made available to congregate residents on a fee-for-service basis. When their care needs increase, residents should be provided the option of receiving assisted living services in their existing units, either in bundled packages or a-la-carte.

Assisted Living Service Level

The fees should include the base monthly rent, utilities, and assisted living services, such as three meals per day plus snacks; weekly housekeeping and linen service; professional activity programs and scheduled outings; nursing care management; and 24-hour on site staffing. Additional services should also be available either in service packages or a la carte for an extra monthly charge.

Memory Care Component

We suggest that any memory care units be in a separate, secured, self-contained wing located on the first floor of the building with its own dining and common area amenities including a secure outdoor patio and wandering area. Fees should include the base rent, utilities and services such as; medication reminders, medication administration, and personal care assistance, with other service packages available a-la-carte.

Challenges and Opportunities

The previous tables identified and recommended housing types that would satisfy housing needs in the County through 2030. The following were identified as the greatest challenges and opportunities for developing the recommended housing types (in no particular order).

- **Affordability.** Approximately 20% of all owner households in Goodhue County are considered cost burdened, while 41% of the existing renter households in the County are considered cost burdened compared to 20% (owner) and 44% (renter) in Minnesota.

Based on current home prices, roughly 68% of existing owner households in Goodhue County could afford to purchase a single-family home sold at the median sale price (\$215,000 in 2019). Roughly 56% of existing renter households could afford to rent a one-bedroom unit at a rental property in the County at an average one-bedroom rent of \$686 per month; however, only 40% could afford monthly rents for a one-bedroom unit priced at \$950 per month in a new rental development.

Because the cost to own a move-up home is only slightly higher than the cost to rent a new market rate rental unit, some households may choose owning over renting. The affordability factor to purchase however, will decrease with continued price appreciation and there is a growing segment of the population that is choosing to rent rather than own. These households are referred to as “lifestyle renters,” those with busy professional lives and people who prefer to spend their free time in leisure pursuits rather than on the upkeep and maintenance of a home.

- **Job Growth and Unemployment.** Low unemployment often generates demand for both existing home purchases and new-home purchases. Goodhue County has historically maintained a lower unemployment rate than Minnesota and the nation. The 2019 annual unemployment rates of 3.1% in Goodhue County and 3.0% in Southeast Minnesota were below equilibrium (generally considered to be 5.0%) and lower than the United States (3.7%). Unemployment rates have come down from highs of 7.6% in the County and 7.3% in Southeast Minnesota in 2009.

Modest job growth is expected over the next several years. Goodhue County is projected to add 1,011 jobs by 2030. Potential labor force shortages and a surge in retirements are expected to slow the pace of job growth after 2020. Job growth is projected to be strongest in the North, Southeast, and Northwest Submarkets.

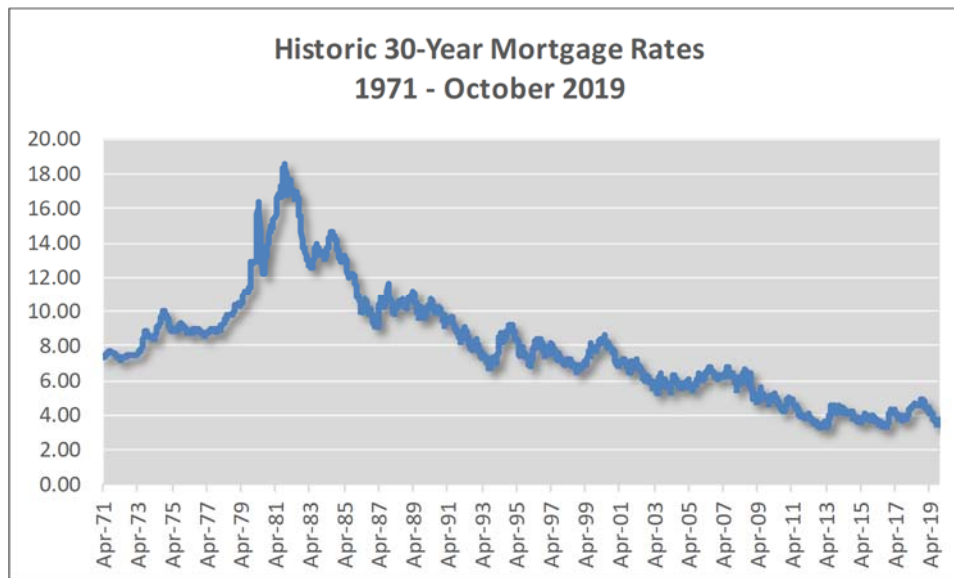
- **Capture Commuters.** Goodhue is an exporter of workers as a higher number of residents leave the County for work than nonresidents commute into the County for work. However, with nearly 11,000 workers estimated to be commuting into Goodhue County for employment daily, many coming from over 50 miles, there appears to be an opportunity to provide housing options for a portion of these workers.

CONCLUSIONS & RECOMMENDATIONS

- **Mortgage Rates.** Mortgage rates play a crucial role in housing affordability. Lower mortgage rates result in a lower monthly mortgage payment and buyers receiving more home for their dollar. Rising interest rates often require homebuyers to raise their down payment in order to maintain the same housing costs. While increasing earlier in 2019, mortgage rates have been near historic lows over the past several years coming out of the Great Recession.

The 30-year fixed rate mortgage according to Freddie Mac is at 3.78% for qualified buyers (October 31, 2019). A significant increase in rates (+1% or more; over 5% in the short term) would affect the housing market and could slow projected for-sale housing demand.

The following chart illustrates historical mortgage rate averages as compiled by Freddie Mac. The Freddie Mac Market Survey (PMMS) has been tracking mortgage rates since 1971 and is the most relied upon benchmark for evaluating mortgage interest market conditions. The Freddie Mac survey is based on 30-year mortgages with a loan-to-value of 80%.



- **Household Growth.** As highlighted in the Demographic Analysis section of this study as well as the demand calculations for general occupancy rental housing and ownership housing, modest household growth is projected in the six submarkets between 2019 and 2030. The older age cohorts are expected to experience solid growth, but more moderate growth is anticipated in the age groups (i.e. under age 65) that are typically the target market for new general occupancy rental and for-sale housing.

Much of the demand for new housing units will be generated by turnover of existing households. However, turnover often generates opportunities for new households to move into the area. Population and household growth in the County will be highly dependent on the availability of suitable housing options to attract future residents.

CONCLUSIONS & RECOMMENDATIONS

- **Lot Supply.** We identified 107 active subdivisions in the nine Goodhue County cities, containing 1,336 vacant lots, including 997 detached single-family lots and 339 multifamily (i.e. townhome, twin home) lots. Based on the for-sale housing demand calculations (1,449 units needed by 2030), it appears that the existing supply of vacant lots is sufficient to satisfy demand in the short-term, but additional lots will be needed by 2030.

Projected demand exceeds lot supply in Red Wing, Cannon Falls, Dennison, Goodhue, Kenyon, and Pine Island. Existing lot supply exceeds projected housing demand in Lake City, Wanamingo, and Zumbrota. Excess lot supply (existing vacant platted lots minus projected housing demand to 2030) is greatest for single-family homes in Lake City and Wanamingo, while demand for additional lots will be greatest for single-family homes in Cannon Falls and Pine Island and for multifamily homes in Cannon Falls and Red Wing.

We anticipate that additional multifamily lots will be needed in all Goodhue County cities by 2030, except for Wanamingo. Additional single-family lots will be needed in Cannon Falls, Goodhue, Kenyon, and Pine Island. The existing supply of single-family lots should satisfy demand to 2030 in Red Wing, Dennison, Lake City, Wanamingo, and Zumbrota.

- **Residential Development Costs.** The value of building lots is often benchmarked against the value of the completed retail housing package (sales price). Target ratios for builders show that the cost of sales should be held to 70% of the purchase price; 50% for construction hard costs and 20% for the land (raw land, improvements, financing costs, etc.) However, these ratios vary considerably based on builder, product, topography, lot type, etc. An improved single-family lot should generally cost from 18% to 25% of the projected retail price of the home.

Sale prices for new construction single-family homes in Goodhue County are at approximately \$300,000 (\$170 per square foot). An estimated 83% of the homes sold in Goodhue County since 2017 have been priced below \$300,000 and 53% of the sales were priced less than \$200,000, suggesting that there is strong demand for modestly priced housing in the County. As such, a public-private partnership should be explored to help alleviate the carrying costs for developers, which could bring down lot costs and generate the production of new construction housing units.

Several communities offer various types of lot incentive programs to stimulate new construction. Most lot incentive programs are offered and administered by a local economic development or housing and redevelopment agency that funds the program. In many cases, the municipalities fund the infrastructure using general obligation improvement bonds. Programs vary considerably between communities, but most have guidelines such as minimum square footages and time limits on when houses are constructed.

CONCLUSIONS & RECOMMENDATIONS

- **Land/Lot Acquisition.** Land acquisition is a tool used by many governmental authorities to set aside land for a variety of public purposes; including new development/redevelopment, infrastructure projects, recreation, conservation, etc. Many local governments and/or development authorities consider land acquisition as a strategy for stimulating private sector development.

Communities in Goodhue County that anticipate needing additional subdivision activity to support demand by 2030 could consider acquiring and setting aside land for future development activity as a strategy to stimulate private sector development. Similarly, communities with an excess supply of vacant platted lots could consider acquiring lots, then selling them to builders or residents at a reduced cost to stimulate development and bring down overall new home construction costs.

- **Multifamily Development Costs.** It may be difficult to construct new multifamily product with amenities today's renter's desire given market rents and development costs. According to construction costs data from the Craftsman 2016 National Building Cost Manual, construction costs in Goodhue County (utilizing construction averages for Rochester) likely average about \$128 per square foot (in 2016 dollars) to develop based on a "best" quality project with ten or more units. Based on an average unit size range of 650 to 800 square feet, a project would cost approximately \$91,000 to \$112,000 per unit to develop in 2020 (adjusted for inflation).

Development costs of this scale will likely require rents per square foot significantly higher than the existing product in Goodhue County (average of \$0.87 per square foot). Based on these costs, it will be difficult to develop stand-alone multifamily housing structures by the private sector based on current market rents. As a result, a private-public partnership or other financing programs will likely be required to spur development and potentially reduce rent levels to bridge some of the gap between existing older product and new product (i.e. tax abatement, Tax Increment Financing).

- **Economies of Scale.** Economies of scale refer to the increase in efficiency of production as the number of goods being produced is increased. Typically, companies or organizations achieving economies of scale lower the average cost per unit through increased production since fixed costs are shared over an increased number of goods.

In the housing development industry, generally the more units that are constructed the greater the efficiency. For example, larger homebuilders negotiate volume discounts in materials and subcontractors, are more efficient in the land entitlement process, leverage the power of technology, and have greater access and lower costs of capital. In multifamily housing, typically the higher the number of units equates into a lower per unit costs. Because of this, construction costs in larger communities such as in Twin Cities Metro Area or Rochester can be lower than found in many communities in Goodhue County.

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- **Alternative Construction Methods.** As an alternative to traditional housing construction, other construction methods could be considered to develop more affordable housing for entry level buyers and renters. One option would be modular construction, which involves constructing the home off site in a factory then delivering modular units pre-formed to the Site.

Another option is to construct residential units with Structural Insulated Panels (SIPs). SIPs are a high-performance system for residential and light commercial construction. The panels consist of an insulating form core sandwiched between two structural facings, typically oriented over strand board (OSB). SIPs are manufactured under factory-controlled conditions and can be fabricated to fit nearly any building design. The result is a building system that is extremely strong, energy efficient and cost effective. Building with SIPs generally costs the same as building with wood frame construction when you factor in the labor savings resulting from shorter construction time and less jobsite waste. Other savings are realized because smaller heating and cooling systems are required with SIP Construction.

As an example, Southwest Minnesota Housing Partnership is developing single-family homes in southwestern Minnesota utilizing SIPs. Floor plans are 2,200 square feet with an attached double-car garage, and pricing ranges from \$196,499 with an income restriction to \$221,200 without an income restriction. Additionally, Southwest Minnesota Housing Partnership recently developed a 48-unit three-story Low-Income Housing Tax Credit apartment building using SIPs construction for approximately \$94 per square-foot.

- **Housing Programs.** Many local governments offer housing programs designed to enhance, improve, or develop new housing stock. The topics in this section are designed to provide ideas and suggestions to help the public and private sector support housing programs and incentives to spur housing opportunities in Goodhue County. The examples presented on the following pages identify housing tools utilized in other communities; however, this is not an all-encompassing list as many governmental agencies offer different programs based on their individual needs.

Federal funds for housing development have been declining for decades and the remaining housing programs include the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program, Housing Choice Vouchers, Low-Income Housing Tax Credits (LIHTC), and USDA rural housing programs. However, local units of government are increasingly dependent on other resources to support development such as housing trust funds and housing bonds. Many of these programs target low- to moderate income households and do not help with fix-up funds, rehab loans, infrastructure, etc.

Goodhue County could serve as a central funding coordinator for communities in the County that do not have a Housing and Redevelopment Authority or an Economic Development Authority to rely on for funding.

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State/National Resources:

Greater Minnesota Housing Fund – The Greater Minnesota Housing Fund (“GMHF”) supports, preserves, and creates affordable housing in the 80 counties outside the core Twin Cities Metro Area. The GMHF provides numerous programs, financing mechanisms, technical support, and research to support production of affordable housing across Greater Minnesota.

Minnesota Housing Partnership – The Minnesota Housing Partnership (“MHP”) strengthens development capacity and promotes systems change to expand opportunity, especially for those with the greatest need. They support, lead, and collaborate with a diversity of partners to stimulate innovation and drive positive impact in affordable housing and community development in Minnesota and beyond.

MHP has expertise in single and multifamily housing, as well as special needs projects, including supportive, transitional and culturally relevant/appropriate housing. MHP is a national leader in navigating and complying with federal grants and programs in the following categories:

- Single Family
- Multifamily
- Special needs housing
- Supportive housing
- Transitional housing
- Culturally relevant housing
- Monitoring and compliance

Minnesota Housing Finance Agency (“Minnesota Housing”) – Minnesota Housing is a housing finance agency whose mission is to finance affordable housing for low- and moderate-income households across Minnesota. Minnesota Housing partners with for-profit, non-profit, and governmental sectors to help develop and preserve affordable housing. The organization provides numerous products and services for both the single-family and multifamily housing sectors. The organization's five strategic priorities are as follows: Preserve federally subsidized rental housing; Promote and support successful homeownership; Address specific and critical needs in rental housing markets; Prevent and end homelessness, and; Prevent foreclosure and support community recover.

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Minnesota Department of Employment and Economic Development – MN DEED offers community development funding through two programs for projects that assist communities stay vital and pursue economic development.

- The Small Cities Development Program offers state grant funds in three general categories.
 - Housing grants provide funds to rehabilitate local housing stock. Local governments lend the funds to projects benefiting low- and moderate-income households and may be used for owner-occupied, rental, single-family or multifamily projects.
 - Public facility grants are directed toward wastewater treatment projects
 - Comprehensive grants can include housing and public facility activities.
- Workforce Housing Development Program targets communities in Greater Minnesota where housing shortages hinder the ability of businesses to attract workers. Program criteria are as follows:
 - Cities located outside of the Twin Cities Metro Area with a population that exceeds 500 residents or communities with a combined population of 1,500 residents located within 15 miles of a city or an area served by a joint county-city economic development authority;
 - A vacancy rate of 5 percent or lower for at least the prior two years;
 - One or more businesses located in the project area (or within 25 miles of the area) that employ 20 full time equivalent employees;
 - A statement from participating businesses that a lack of housing makes it difficult to recruit and hire workers; and,
 - The development must serve employees of the businesses in the project area.

United States Department of Agriculture (USDA) Rural Development – Housing support is available through the “Housing and Community Assistance” program that is part of USDA Rural Development. The program is designed to improve housing options in rural communities and operates a variety of programs including homeownership assistance, housing rehabilitation and preservation, and rental assistance.

Local/Regional Resources:

Southeastern Minnesota Multi-County Housing and Redevelopment Authority (SEMMCHRA) offer a variety of housing programs, including:

- Assisted Housing services and programs include Section 8 Rental Assistance, Family Self-Sufficiency, Public Housing for low income individuals and families, and market rate housing for families and persons 55 or better;
- Minnesota Housing programs;
- New single-family and rental housing development;
- Rental Rehabilitation Deferred Loan Program;

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- Small Cities Development Program;
- First-time homebuyer loans;
- Down payment assistance;
- Homebuyer education and financial counseling; and,
- The Goodhue County Housing Trust Workforce Housing Assistance Program which assists working individuals and families in achieving home ownership.

Housing programs offered by Three Rivers Community Action include:

- Rental housing and single-family housing development;
- Home buyer down payment and closing cost assistance;
- Services and affordable housing development for the general market and for special needs populations;
- Rehabilitation and weatherization loan program; and,
- Homebuyer education and financial literacy classes.

The Red Wing Housing and Redevelopment Authority offers several programs promoting and preserving the existing housing stock in Red Wing. Some of the key programs include:

- Affordable Housing Trust Fund Homebuyers Assistance Loan Program assists low- and moderate-income families with the purchase of affordable housing in Red Wing and is available to households with incomes at or below 115% AMI;
- The Small Cities Program Income Fund is available to homeowner seeking to improve their properties; and,
- The HRA provides Housing Quality Standards (HQS) inspection services.

There are some housing programs that Goodhue County communities could consider to aid and improve their housing stock. The following is a list of potential programs that could be explored.

- Remodeling Advisor: Partner with local architects and/or builders to provide ideas and general cost estimates for property owners.
- Construction Management Services: Assist homeowners regarding local building codes, reviewing contractor bids, etc. Typically provided as a service by the building department.
- Historic Preservation: Encourage residents to preserve historic housing stock in neighborhoods with homes with character through restoring and preserving architectural and building characteristics. Typically funded with low interest rates on loans for preservation construction costs.
- Foreclosure Home Improvement Program: Low-interest loans to buyers of foreclosed homes to assist homeowners with needed home improvements while stabilizing owner-occupied properties. A portion of the loan could be forgivable if the occupant resides in home at least five years. Eligible participants should be based on income-guidelines (typically 80% AMI or lower).

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- Rent to Own: Income-eligible families rent for a specified length of time with the end-goal of buying a home. The administering agency saves a portion of the monthly rent that will be allocated for a down payment on a future house.
 - Rental Collaboration: Host meetings on a regular basis (quarterly, bi-annually, or annually) with rental property owners, property management companies, Realtors, etc. to discuss key issues and topics related to the rental housing industry.
 - Home Fair: Provide residents with information and resources to promote improvements to the housing stock. Typically offered on a weekend in early spring where homeowners can meet and ask questions to architects, landscapers, building contractors, lenders, building inspectors, etc.
 - Home-Building Trades Partnerships: Partnership between local Technical Colleges or High Schools that offer building trades programs. Affordability is gained through reduced labor costs provided by the school. New housing production serves as the “classroom” for future trades people to gain experience in the construction industry. This program is contingent on proximity to these programs.
 - Rental License: Licensing rental properties in the communities. Designed to ensure all rental properties meet local building and safety codes. Typically enforced by the fire marshal or building inspection department. Should require annual license renewal.
 - Senior Housing Regeneration Program: Partnership between multiple organizations that assists seniors transitioning to alternative housing options such as senior housing, condominiums, townhomes, etc.
 - Tax Abatement: A temporary reduction in property taxes over a specific time period on new construction homes or home remodeling projects. Encourages new construction or rehabilitation through property tax incentives.
 - Tax Increment Financing (TIF): Program that offers communities a flexible financing tool to assist housing projects and related infrastructure. TIF enables communities to dedicate the incremental tax revenues from new housing development to help make the housing more affordable or pay for related costs. TIF funds can be used to provide a direct subsidy to a particular housing project or they can also be used to promote affordable housing by setting aside a portion of TIF proceeds into a dedicated fund from other developments receiving TIF.
 - Waiver or Reduction of Development Fees: There are several fees developers must pay including impact fees, utility and connection fees, park land dedication fees, etc. To help facilitate affordable housing, some fees could be waived or reduced to pass the cost savings onto the housing consumer.
-
- **Location and Affordable Housing.** Housing in Goodhue County is relatively affordable when compared to Rochester and the Twin Cities Metro Area. The median sale price for single-family homes in Goodhue County is roughly -13% lower than the median sale price in Olmsted County, -29% lower than the seven-county Twin Cities Metro Area, and -32% lower than Dakota County. The median asking rent in Goodhue County is -13% lower than in Olmsted County and -30% lower than in Dakota County.

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The Goodhue County housing market will likely benefit from anticipated growth related to the Rochester Destination Medical Center (DMC) expansion coupled with increasing housing costs in the Rochester area as well as the Twin Cities Metro Area, as buyers seeking more affordable housing options could consider moving to Goodhue County.

Households with children could also be drawn to the County for the high-quality schools, and buyers seeking a rural lifestyle on a larger lot may choose Goodhue County over Olmsted County or the Twin Cities Metro Area. Additionally, families seeking a rural lifestyle and quality schools could consider moving to the County and commuting to the Twin Cities Metro Area for employment. Retirees could also consider relocating to Goodhue County if they have family in the area or if they desire more affordable housing and/or the natural amenities offered by the County.

- **Marketing and Promotion.** We recommend that a coordinated strategy be developed and implemented to collect and disseminate information on vacant residential lots in Goodhue County as well as contact information for rental property owners and managers. This information could be published on the various websites for the Cities in Goodhue County, or coordinated through the Goodhue County Economic Development Authority. This effort would supplement traditional residential listings being marketed by Realtors on the Multiple Listing Service and target people seeking rental housing and available building lots in the County.

Suggested Concept Programs

Factory/Production Built Homes

While we are surrounded by goods that are produced in factories in the US and around the globe such as cars, clothing, electronics and many other items, homes and apartments are not. An affordable housing crisis in Minnesota and elsewhere has highlighted the need to create safe, high quality and affordable alternatives to traditional stick-built dwellings.

In the Twin Cities Metro Area, the cost to construct a typical apartment unit is estimated at \$250,000. Modular and factory constructed units however, could reduce that cost substantially if the real estate market would embrace it (including regulators, lenders, developers, designers and other industry participants.)



Those that develop modular housing have stated that the cost reductions range from 20% to 50% less than traditional construction, which is significant, especially on large size buildings.

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For communities where the costs to construct new have not kept up with local market pricing, the potential to provide new, affordable units that reduce the significant price gap between existing and new construction is substantial.

Modular construction has been available in the US for a long time. Sears, for instance, sold more than 70,000 mail-order kit homes between 1908 and 1940. Still, modular construction homes only account for an estimated three percent of all residential housing in the Nation. It has not been very popular for several reasons, from consumer and community acceptance to investors' reluctance to invest in production plants.

A shortage of construction labor and the severe shortage of affordable housing is spurring interest in manufactured or production housing and new plants are opening across the country. The industry as a whole and the people who finance construction usually want to see that something works before they invest. This segment of the industry has not yet reached critical mass, but it is an innovation whose time has come.



Several new companies in Minnesota and Iowa are constructing homes, apartment buildings and hotels in the factory and then assembling them on-site.

Companies in Minnesota have built more than 20,000 factory-built homes, apartment units and hotel rooms since 1969. Singles-family homes have been constructed ranging in size from 1,000 to 3,000 square feet. Almost all work from framing and roofing to electrical and plumbing is completed in the factory. It can take only ten days to produce a single-family dwelling to be placed on a foundation. Additional finishing details are finished on-site.

Different modules are constructed in the factory. One apartment building used 33 separate modules. The production line approach can have an impact on lowering costs. One apartment building in Cloquet will cost just a little over \$100,000 a unit, including land and all other costs, far lower than the \$250,000 mentioned earlier.

Consumer acceptance however, is critical for modular housing to gain market share. Many consumers perceive that manufactured housing is inferior, boxy and ugly. That may be less of an issue for apartments but is usually very important for a single-family or townhome.

A new two-story 3,000 square foot home in Park Rapids, MN took about seven hours to put five modules together on a foundation with a loft that has a 30-foot ceiling.

Modular builders argue their products are as good or better than site-built homes or apartments because the modules meet or exceed state building codes and are manufactured in a climate-controlled environment using more precise and efficient methods. And the modules,

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which may weigh about 15 tons must be strong enough to survive a road trip and hoisting by a massive crane.

A new housing production facility is being developed in Owatonna and they will focus on hotel and apartment units, targeting production of one million square feet per year. The company has already almost filled its 2020 production capacity. These projects can be constructed in weeks, not months, once modules are delivered for assembly.

Student-Built Housing

There are several educational institutions in the Upper Midwest that have or have had construction programs where students assist or directly build dwelling units that provide instructional opportunities in the trades in addition to providing housing in the community.

These programs provide direct, hands-on experience to students enabling them to work directly in an industry that has historically provided long-term employment and living wage positions.

Some of these programs have been discontinued and others are still on-going and date back to the 1970s.

A recent home constructed by Iowa high school students produced a 1,590 square foot, 4-bedroom, 3-bath house selling for \$300,000 in Davenport, Iowa. It was built by ten students.

While these programs can assist in making housing more affordable because of lower labor costs, the number of homes able to be produced is limited.

These programs however, can provide substantial learning experiences for home remodels and upgrades to preserve existing affordable housing in the community.

Affordable Housing Trust Fund

Local Housing Trust Funds (LHTF) are funds established by a local government by dedicating local public revenue for housing. They are a consistent, flexible resource for housing within a local jurisdiction. Trust funds help communities leverage public and private resources and jumpstart projects that draw investment and jobs. LHTFs enable communities to prioritize developments that maximize benefit to the local community.

Minnesota Housing Partnership recently completed a Local Housing Trust Fund Manual which is available on their website: <https://www.mhponline.org/images/LHTFManual/LHTFManualMN.pdf>

In 2018, Goodhue County and the Southeast MN Multicounty HRA started a local Affordable Housing Trust Fund. The Fund provides downpayment assistance, a fund for the development of multifamily properties and a flexible fund.

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The City of Red Wing has an Affordable Housing Trust Fund that allocates more than \$100,000 annually. Tax Increment Financing will also increase the fund up to another \$100,000 over a period of 25 years.

- A local housing trust fund encourages contributions from local sources;
- Establishes a dedicated source of revenue for ongoing housing needs;
- Leverages private dollars;
- Provides greater flexibility to meet specific needs in the area and target specific local objectives.

Designing for the Future

What features and amenities will be important for the future, especially considering changes to our living and working environments?

Some of the most recent ideas include incorporating small desk/office spaces into homes and apartments (built-ins).

Potentially more area provided for food refrigeration and storage with households more likely to eat-in rather than eat-out.

Breakfast nooks or more efficient dining area spaces;

Touchless technology and smart technology;

More focus on outdoor spaces (i.e. porches/decks/balconies)

In-Fill Construction

Infill construction continues to provide opportunities in almost every community. While we typically consider most infill sites to be in large urban areas, they can also be found in many small communities.

Parcels of land with existing utilities and in proximity to public transportation are often overlooked because they present numerous challenges. Certainly, local restrictions and difficult lot sizes can prove quite formidable. However, exciting solutions for higher-density housing that maintain the appropriate architectural character, scale, and mass are usually welcomed by city leaders and neighbors.

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In-fill housing on smaller urban lots can be very effective in creating new housing in keeping with the existing fabric of the community and supports improving housing by potentially removing functionally or physically obsolete housing and replacing it with new housing. Sometimes current zoning restrictions do not allow for development of new housing on lot sizes that were once appropriate for the current homes.

Today's high demand for affordable housing can offer opportunities to develop smaller homes on smaller lots that enhances existing neighborhoods and maintains the architectural character of a residential area.

Examples of unique or recent in-fill architectural designs are often found in building or design magazines.

Often in-fill housing overshoots the neighborhood on price due to the removal of an existing home and then its replacement with a new home. Assistance with demolition through available redevelopment funding can reduce expenses and support more affordable housing.

CONCLUSIONS & RECOMMENDATIONS

Summary of Development Recommendations by City

The figures on the following pages are intended summarize demand and reflect concepts are intended to act as a development guide to meet the housing needs of existing and future households for each City in Goodhue County.

Unit amounts do not necessarily equal total calculated demand over the long-term but reflect the size of property that could be supported.

City of Red Wing Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		159
Entry-level	Less than \$150,000	32
Move-up	\$175,000 - \$300,000	103
Executive	\$350,000+	24
Multifamily (i.e. townhomes, twin homes)		195
Entry-level	Less than \$150,000	78
Move-up	\$175,000 - \$300,000	117
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$950/1BR - \$1,200/2BR	50-60
Market Rate Townhomes	\$1,250/2BR - \$1,550/3BR	24-32
Shallow-Subsidy Project	Moderate Income	24-30
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	24-30
Shallow-Subsidy Active Adult	Moderate Income	30-40
Catered Living	\$1,650 - \$4,500	40-50
Memory Care	\$4,500 - \$5,500	18-24

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City of Cannon Falls Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		109
Entry-level	Less than \$150,000	22
Move-up	\$175,000 - \$300,000	71
Executive	\$350,000+	16
Multifamily (i.e. townhomes, twin homes)		36
Entry-level	Less than \$150,000	14
Move-up	\$175,000 - \$300,000	22
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24-26
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	12-14
Shallow-Subsidy Project	Moderate Income	16-20
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	24-30
Shallow-Subsidy Active Adult	Moderate Income	20-24
Catered Living	\$1,650 - \$4,500	20-30
Memory Care	\$4,500 - \$5,500	10-12

City of Dennison Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		9
Entry-level	Less than \$150,000	2
Move-up	\$175,000 - \$300,000	6
Executive	\$350,000+	1
Multifamily (i.e. townhomes, twin homes)		3
Entry-level	Less than \$150,000	1
Move-up	\$175,000 - \$300,000	2
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4-6

CONCLUSIONS & RECOMMENDATIONS

City of Lake City Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		75
Entry-level	Less than \$150,000	15
Move-up	\$175,000 - \$300,000	49
Executive	\$350,000+	11
Multifamily (i.e. townhomes, twin homes)		61
Entry-level	Less than \$150,000	24
Move-up	\$175,000 - \$300,000	37
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$850/1BR - \$1,050/2BR	30-36
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	14-18
Shallow-Subsidy Project	Moderate Income	10-16
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	20-24
Shallow-Subsidy Active Adult	Moderate Income	30-40
Catered Living	\$1,650 - \$4,500	40-50
Memory Care	\$4,500 - \$5,500	16-20

City of Goodhue Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		37
Entry-level	Less than \$150,000	7
Move-up	\$175,000 - \$300,000	24
Executive	\$350,000+	6
Multifamily (i.e. townhomes, twin homes)		12
Entry-level	Less than \$150,000	5
Move-up	\$175,000 - \$300,000	7
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	10-12
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	4-6
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	10-12
Shallow-Subsidy Active Adult	Moderate Income	10-12
Catered Living	\$1,650 - \$4,500	16-20
Memory Care	\$4,500 - \$5,500	6-8

CONCLUSIONS & RECOMMENDATIONS

City of Kenyon Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		38
Entry-level	Less than \$150,000	8
Move-up	\$175,000 - \$300,000	25
Executive	\$350,000+	6
Multifamily (i.e. townhomes, twin homes)		13
Entry-level	Less than \$150,000	5
Move-up	\$175,000 - \$300,000	8
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$850/1BR - \$1,050/2BR	10-14
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	8-10
Shallow-Subsidy Project	Moderate Income	10-16
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	14-16
Shallow-Subsidy Active Adult	Moderate Income	16-18
Catered Living	\$1,650 - \$4,500	20-30
Memory Care	\$4,500 - \$5,500	10-12

City of Wanamingo Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		43
Entry-level	Less than \$150,000	9
Move-up	\$175,000 - \$300,000	28
Executive	\$350,000+	6
Multifamily (i.e. townhomes, twin homes)		14
Entry-level	Less than \$150,000	6
Move-up	\$175,000 - \$300,000	8
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$850/1BR - \$1,050/2BR	10-14
Market Rate Townhomes	\$1,150/2BR - \$1,450/3BR	8-10
Shallow-Subsidy Project	Moderate Income	10-16
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	14-16
Shallow-Subsidy Active Adult	Moderate Income	16-18
Catered Living	\$1,650 - \$4,500	20-30
Memory Care	\$4,500 - \$5,500	10-12

CONCLUSIONS & RECOMMENDATIONS

City of Pine Island Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		112
Entry-level	Less than \$150,000	22
Move-up	\$175,000 - \$300,000	73
Executive	\$350,000+	17
Multifamily (i.e. townhomes, twin homes)		37
Entry-level	Less than \$150,000	15
Move-up	\$175,000 - \$300,000	22
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24-30
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	10-12
Shallow-Subsidy Project	Moderate Income	18-20
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	24-30
Shallow-Subsidy Active Adult	Moderate Income	20-24
Catered Living	\$1,650 - \$4,500	40-50
Memory Care	\$4,500 - \$5,500	16-20

City of Zumbrota Development Guide		
For-Sale Housing	Purchase Price	Units
Detached Single-Family		99
Entry-level	Less than \$150,000	20
Move-up	\$175,000 - \$300,000	64
Executive	\$350,000+	15
Multifamily (i.e. townhomes, twin homes)		33
Entry-level	Less than \$150,000	13
Move-up	\$175,000 - \$300,000	20
Rental Housing	Monthly Rent Range	Units
General Occupancy Rental		
Market Rate Apartments	\$1,000/1BR - \$1,250/2BR	24-30
Market Rate Townhomes	\$1,300/2BR - \$1,600/3BR	10-12
Shallow-Subsidy Project	Moderate Income	18-20
Senior Housing		
Market Rate Active Adult	\$1,000/1BR - \$1,300/2BR	24-30
Shallow-Subsidy Active Adult	Moderate Income	20-24
Catered Living	\$1,650 - \$4,500	40-50
Memory Care	\$4,500 - \$5,500	16-20

APPENDIX

Definitions

Absorption Period – The period necessary for newly constructed or renovated properties to achieve the stabilized level of occupancy. The absorption period begins when the first certificate of occupancy is issued and ends when the last unit to reach the stabilized level of occupancy has signed a lease.

Absorption Rate – The average number of units rented each month during the absorption period.

Active adult (or independent living without services available) - Active Adult properties are similar to a general-occupancy apartment building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Organized activities and occasionally a transportation program are usually all that are available at these properties. Because of the lack of services, active adult properties typically do not command the rent premiums of more service-enriched senior housing.

Adjusted Gross Income “AGI” – Income from taxable sources (including wages, interest, capital gains, income from retirement accounts, etc.) adjusted to account for specific deductions (i.e. contributions to retirement accounts, unreimbursed business and medical expenses, alimony, etc.).

Affordable housing – Housing that is income-restricted to households earning at or below 80% AMI, though individual properties can have income-restrictions set at 40%, 50%, 60% or 80% AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. It is essentially housing affordable to low or very low-income tenants.

Amenity – Tangible or intangible benefits offered to a tenant in the form of common area amenities or in-unit amenities. Typical in-unit amenities include dishwashers, washer/dryers, walk-in showers and closets and upgraded kitchen finishes. Typical common area amenities include detached or attached garage parking, community room, fitness center and an outdoor patio or grill/picnic area.

Area Median Income “AMI” – AMI is the midpoint in the income distribution within a specific geographic area. By definition, 50% of households earn less than the median income and 50% earn more. The U.S. Department of Housing and Urban Development (HUD) calculates AMI annually and adjustments are made for family size.

Assisted Living – Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their particular health situation), who are in need of extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility.

At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

Building Permit – Building permits track housing starts and the number of housing units authorized to be built by the local governing authority. Most jurisdictions require building permits for new construction, major renovations, as well as other building improvements. Building permits ensure that all the work meets applicable building and safety rules and is typically required to be completed by a licensed professional. Once the building is complete and meets the inspector’s satisfaction, the jurisdiction will issue a “CO” or “Certificate of Occupancy.” Building permits are a key barometer for the health of the housing market and are often a leading indicator in the rest of the economy as it has a major impact on consumer spending.

Capture Rate – The percentage of age, size, and income-qualified renter households in a given area or “Market Area” that the property must capture to fill the units. The capture rate is calculated by dividing the total number of units at the property by the total number of age, size and income-qualified renter households in the designated area.

Comparable Property – A property that is representative of the rental housing choices of the designated area or “Market Area” that is similar in construction, size, amenities, location and/or age.

Concession – Discount or incentives given to a prospective tenant to induce signature of a lease. Concessions typically are in the form of reduced rent or free rent for a specific lease term, or free amenities, which are normally charged separately, such as parking.

Congregate (or independent living with services available) – Congregate properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties typically dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. Congregate properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings, even excluding the services.

Contract Rent – The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease.

Demand – The total number of households that would potentially move into a proposed new or renovated housing project. These households must be of appropriate age, income, tenure and size for a specific proposed development. Components vary and can include, but are not limited to turnover, people living in substandard conditions, rent over-burdened households, income-qualified households and age of householder. Demand is project specific.

APPENDIX

Density – Number of units in a given area. Density is typically measured in dwelling units (DU) per acre – the larger the number of units permitted per acre the higher the density; the fewer units permitted results in lower density. Density is often presented in a gross and net format:

- **Gross Density** – The number of dwelling units per acre based on the gross site acreage.
Gross Density = Total residential units/total development area
- **Net Density** - The number of dwelling units per acre located on the site, but excludes public right-of-ways (ROW) such as streets, alleys, easements, open spaces, etc.
Net Density = Total residential units/total residential land area (excluding ROWs)

Detached housing – a freestanding dwelling unit, most often single-family homes, situated on its own lot.

Effective Rents – Contract rent less applicable concessions.

Elderly or Senior Housing – Housing where all the units in the property are restricted for occupancy by persons age 62 years or better, or at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or better and the housing is designed with amenities, facilities and services to meet the needs of senior citizens.

Extremely low-income – person or household with incomes below 30% of Area Median Income, adjusted for respective household size.

Fair Market Rent – Estimates established by HUD of the Gross Rents needed to obtain modest rental units in acceptable conditions in a specific geographic area. The amount of rental income a given property would command if it were open for leasing at any given moment and/or the amount derived based on market conditions that is needed to pay gross monthly rent at modest rental housing in each area. This figure is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families on at financially assisted housing.

Fair Market Rent – Goodhue County 2019

	-----Fair Market Rent by Bedroom Size-----				
	0-BR	1-BR	2-BR	3-BR	4-BR
Fair Market Rent	\$591	\$595	\$787	\$986	\$1,088

Floor Area Ratio (FAR) Ratio of the floor area of a building to area of the lot on which the building is located.

Foreclosure – A legal process in which a lender or financial institute attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender by using the sale of the house as collateral for the loan.

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Generations – A generation is a group of people born in the same time period and raised in the same geographic area. Generations exhibit comparable characteristics because they experienced similar trends at roughly the same life stage and through similar channels. In America, there are six living generations.

GI Generation: Born between 1901 and 1926, they came of age during the Great Depression and fought in World War II; also referred to as “The Greatest Generation”.

Mature/Silent Generation: Born between 1927 and 1945 during the Great Depression and World War II; also referred to as “The Lucky Few”. This was a relatively small generation as their parents had fewer children due to financial insecurity and World War II.

Baby Boomers: Born just after World War II between 1946 and 1964; also referred to as the “me” generation. Increased birth rates during the post-World War II baby boom make this a relatively large generation.

Generation X: Born between 1965 and 1980; also referred to as the “Baby Bust” generation due to a decline in the birth rate following the baby boom.

Millennials: Born between 1981 and 2000; also known as “Generation Y”, “The 9/11 Generation”, and “Echo Boomers”. Children of baby boomers, this represents the largest generation since the baby boom. Buying homes and starting families later than previous generations.

Generation Z: Born after 2001; also known as “Boomlets”, “the iGeneration”, and “Post Millennials”. Children of Generation X and will be larger and more diverse than Baby Boomer and Millennial generations.

Gross Rent – The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease, plus the estimated cost of all utilities paid by tenants. Maximum Gross Rents for Goodhue County in 2019 are as follows:

Maximum Gross Rent Goodhue County – 2019

	-----Maximum Gross Rents by Bedroom Size-----						
	0-BR	1-BR	2-BR	3-BR	4-BR	5-BR	6-BR
20% AMI	\$287	\$308	\$369	\$427	\$476	\$525	\$574
30% AMI	\$431	\$462	\$554	\$640	\$714	\$788	\$862
40% AMI	\$575	\$616	\$739	\$854	\$953	\$1,051	\$1,149
50% AMI	\$718	\$770	\$923	\$1,067	\$1,191	\$1,314	\$1,436
60% AMI	\$862	\$924	\$1,108	\$1,281	\$1,429	\$1,577	\$1,724
70% AMI	\$1,006	\$1,078	\$1,293	\$1,494	\$1,667	\$1,840	\$2,011
80% AMI	\$1,150	\$1,232	\$1,478	\$1,708	\$1,906	\$2,103	\$2,298

Household – All persons who occupy a housing unit, including occupants of a 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.

Household Trends – Changes in the number of households for any specific areas over a measurable period, which is a function of new household formations, changes in average household size, and net migration.

Housing Choice Voucher Program – The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Housing choice vouchers are administered locally by public housing agencies. They receive federal funds from the United States Department of Housing and Urban Development (HUD) to administer the housing choice voucher program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Housing unit – House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Project-Based Section 8 – A federal government program that provides rental housing for very low-income families, the elderly, and the disabled in privately owned and managed rental units. The owner reserves some or all the units in a building in return for a Federal government guarantee to make up the difference between the tenant's contribution and the rent. A tenant who leaves a subsidized project will lose access to the project-based subsidy.

HUD Section 202 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by elder household who have incomes not exceeding 50% of Area Median Income.

HUD Section 811 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy of persons with disabilities who have incomes not exceeding 50% Area Median Income.

HUD Section 236 Program – Federal program that provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% Area Median Income who pay rent equal to the greater or market rate or 30% of their adjusted income.

Income limits – Maximum household income by a designed geographic area, adjusted for household size and expressed as a percentage of the Area Median Income, for the purpose of establishing an upper limit for eligibility for a specific housing program.

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Inflow/Outflow – The Inflow/Outflow Analysis generates results showing the count and characteristics of worker flows in to, out of, and within the defined geographic area.

Low-Income – Person or household with gross household incomes below 80% of Area Median Income, adjusted for household size.

Low-Income Housing Tax Credit – A program aimed to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60% or less of Area Median Income, and rents on these units be restricted accordingly.

Market analysis – The study of real estate market conditions for a specific type of property, geographic area or proposed (re)development.

Market rent – The rent that an apartment, without rent or income restrictions or rent subsidies, would command in each area or “Market Area” considering its location, features and amenities.

Market study – A comprehensive study of a specific proposal including a review of the housing market in a defined market or geography. Project specific market studies are often used by developers, property managers or government entities to determine the appropriateness of a proposed development, whereas market specific market studies are used to determine what house needs, if any, existing within a specific geography.

Market rate rental housing – Housing that does not have any income-restrictions. Some properties will have income guidelines, which are minimum annual incomes required in order to reside at the property.

Memory Care – Memory Care properties, designed specifically for persons suffering from Alzheimer’s disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which deals almost exclusively with widows or widowers, a higher proportion of persons afflicted with Alzheimer’s disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver’s concern of incurring the costs of health care at a special facility while continuing to maintain their home.

Migration – The movement of households and/or people into or out of an area.

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Mixed-income property – An apartment property contained either both income-restricted and unrestricted units or units restricted at two or more income limits.

Mobility – The ease at which people move from one location to another.

Moderate Income – Person or household with gross household income between 80% and 120% of the Area Median Income, adjusted for household size.

Multifamily – Properties and structures that contain more than two housing units.

Naturally Occurring Affordable Housing – Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are considered “naturally-occurring” or “unsubsidized affordable” units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc.

Net Income – Income earned after payroll withholdings such as state and federal income taxes, social security, as well as retirement savings and health insurance.

Net Worth – The difference between assets and liabilities, or the total value of assets after the debt is subtracted.

Pent-up demand – A market in which there is a scarcity of supply and as such, vacancy rates are very low or non-existent.

Population – All people living in a geographic area.

Population Density – The population of an area divided by the number of square miles of land area.

Population Trends – Changes in population levels for a geographic area over a specific period – a function of the level of births, deaths, and in/out migration.

Project-Based rent assistance – Rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Redevelopment – The redesign, rehabilitation or expansion of existing properties.

Rent burden – gross rent divided by adjusted monthly household income.

Restricted rent – The rent charged under the restriction of a specific housing program or subsidy.

Saturation – The point at which there is no longer demand to support additional market rate, affordable/subsidized, rental, for-sale, or senior housing units. Saturation usually refers to a specific segment of the market.

Senior Housing – The term “senior housing” refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives. Maxfield Research Inc. classifies senior housing into four categories based on the level of support services. The four categories are: Active Adult, Congregate, Assisted Living and Memory Care.

Short Sale – A sale of real estate in which the net proceeds from selling the property do not cover the sellers’ mortgage obligations. The difference is forgiven by the lender, or other arrangements are made with the lender to settle the remainder of the debt.

Single-family home – A dwelling unit, either attached or detached, designed for use by one household and with direct street access. It does not share heating facilities or other essential electrical, mechanical or building facilities with another dwelling.

Stabilized level of occupancy – The underwritten or actual number of occupied units that a property is expected to maintain after the initial lease-up period.

Subsidized housing – Housing that is income-restricted to households earning at or below 30% AMI. Rent is generally based on income, with the household contributing 30% of their adjusted gross income toward rent. Also referred to as extremely low-income housing.

Subsidy – Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment’s contract/market rate rent and the amount paid by the tenant toward rent.

Substandard conditions – Housing conditions that are conventionally considered unacceptable and can be defined in terms of lacking plumbing facilities, one or more major mechanical or electrical system malfunctions, or overcrowded conditions.

Target population – The market segment or segments of the given population a development would appeal or cater to.

Tenant – One who rents real property from another individual or rental company.

Tenant-paid utilities – The cost of utilities, excluding cable, telephone, or internet necessary for the habitation of a dwelling unit, which are paid by said tenant.

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Tenure – The distinction between owner-occupied and renter-occupied housing units.

Turnover – A measure of movement of residents into and out of a geographic location.

Turnover period – An estimate of the number of housing units in a geographic location as a percentage of the total house units that will likely change occupants in any one year.

Unrestricted units – Units that are not subject to any income or rent restrictions.

Vacancy period – The amount of time an apartment remains vacant and is available on the market for rent.

Workforce housing – Housing that is income-restricted to households earning between 80% and 120% AMI. Also referred to as moderate-income housing.

Zoning – Classification and regulation of land use by local governments according to use categories (zones); often also includes density designations and limitations.



Greg Isakson, P.E.
Public Works Director / County Engineer
Goodhue County Public Works Department

2140 Pioneer Road
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Office (651) 385-3025

TO: Honorable County Commissioners
Scott Arneson, County Administrator

FROM: Greg Isakson, Public Works Director

RE: 18 Aug 20 County Board Meeting
**Solid Waste Designation Ordinance Reconsideration,
Adoption and Implementation**

Date: 12 Aug 20

Summary

It is requested that the County Board reconsider the adoption of the attached Solid Waste Designation Ordinance that was discussed at the 21 Jul 20 County Board meeting.

Background

The Board held a public hearing to gather the public's input on Solid Waste Designation at their 18 Feb 20 meeting.

Proposed hauler agreements for delivery of solid waste to Red Wing's Resource Recovery Facility were sent to all the licensed haulers in the County on 19 Feb 20. County and Red Wing Staff invited all licensed haulers to meet. Three of the haulers signed the agreement.

The Solid Waste Designation Ordinance was sent to the MPCA for their review and approval after the Board's authorization to do so on 02 Jun 20.

The ordinance has been written to be consistent with:

- the County's Integrated Solid Waste Management Plan,
- the County's Designation Plan,
- the Solid Waste Processing Agreement between the County and the City of Red Wing,
- the City of Red Wing/ Goodhue County Waste Delivery Contract,
- a definition of a Qualified facility under the Landfill Cleanup Program,
- other provisions of Minnesota Statute 115A - Waste Management

Staff received the attached letter from David J Benke, Director of the MPCA Resource Management and Assistance Division, dated 10 Jul 20, informing Goodhue County that the MPCA has approved the County's Designation Ordinance.

The County Board approved an earlier version of this Ordinance at their 21 Jul 20 meeting.

After the Board's 21 Jul 20 meeting, staff became aware of two requirements in Minnesota Statute 375.51:

- Subd. 1 states '*a public hearing shall be held before the enactment of any ordinance adopted or amending a comprehensive plan or official control as defined in section 394.22.*' The County's Comprehensive Plan refers to solid waste, therefore a Public Hearing is scheduled.
- Subd. 2 states '*No county ordinance shall be enacted unless a notice of the intention to enact it has been published in the official newspaper of the county not less than ten days before the meeting or public hearing required by subdivision 1 at which it is to be considered.*' This required notice of intention to enact was not published in the official newspaper of the County prior to the 21 Jul 20 County Board meeting.

The required notice to hold a public hearing concerning the intent to enact the Ordinance was published in the County's official newspaper, the Republican Eagle, on 01 Aug 20 (the affidavit of publication is attached). This notice also informed the public how to call the Solid Waste Official to ask questions, to submit written comments before the public hearing, to listen to the public hearing, and to participate in the public hearing from a remote site.

The County Board is being asked to hold a Public Hearing, consider any comments received, and to reconsider the adopting of the Ordinance.

The effective date of the Ordinance must be at least 60 days after the MPCA approval and must be specified by the County at least 60 days in advance. 60 days from this Board meeting is Saturday, 17 Oct 20.

Staff's recommendation is that the Ordinance go into effect on Monday, 19 Oct 20.

If the Board reconsiders, adopts the Ordinance, and sets the effective date; then staff will give notice of the effective date to the Prairie Island Indian Community, all cities, townships, and licensed solid waste collectors.

Alternatives

- Consider any comments received concerning the attached proposed Solid Waste Designation Ordinance, adopt the Ordinance and set an effective date of 19 Oct 20.
- Revise and then resubmit a draft Solid Waste Designation Ordinance to the MPCA for review and approval.
- Take no action.

Recommendations

- It is the recommendation of staff that the Board adopt the attached Solid Waste Designation Ordinance and set an implementation date of Monday 19 Oct 20.

GOODHUE COUNTY
SOLID WASTE DESIGNATION ORDINANCE

Approved by MPCA: July 10, 2020

Adopted by Goodhue County Board: August 18, 2020

Effective: October 19, 2020

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GOODHUE COUNTY

SOLID WASTE DESIGNATION ORDINANCE

(Effective October 19, 2020)

DECLARATION OF INTENT

An Ordinance regulating the collection, transportation and delivery of Solid Waste generated within Goodhue County, Minnesota; defining the geographic area and the types and quantities of Solid Waste subject to designation; specifying the point of delivery of the Solid Waste; requiring that Designated Waste be delivered to Designated Facility; excepting from the Ordinance certain materials; and stating additional regulations governing Generators, Commercial Haulers, Self-Haulers; and other matters. This Ordinance is intended to support and promote the health, welfare, and safety of the public.

The County Board of Goodhue County, Minnesota does ordain:

SECTION 1: TITLE AND PURPOSE

The Title of this Ordinance is the Solid Waste Designation Ordinance of Goodhue County, Minnesota.

The purpose of this Ordinance is to assure that Designated Waste is managed in an environmentally sound manner in order to protect the public health and welfare, and investments in the integrated solid waste management system of Goodhue County made pursuant to State of Minnesota mandates governing Solid Waste management, and pursuant to the requirements of Minn. Stat. Chapter 115A, Chapter 400 and Minnesota Pollution Control Agency (MPCA) regulatory requirements. Another purpose of this Ordinance is to comply with State law establishing specific conditions upon Goodhue County for transferring Goodhue County's Bench Street landfill into the MPCA Closed Landfill Program in order to hasten its environmental monitoring, long term care contingency actions, remediation of environmental impairment and costs from Goodhue County to the MPCA.

SECTION 2: DEFINITIONS

Definitions. When used in this Ordinance, unless otherwise specified or unless the content requires a different meaning, the following terms when capitalized shall have the following respective meanings:

Acceptable Waste shall mean Mixed Municipal Solid Waste and Solid Waste that meets the requirements of the Designated Facility, as determined by the Designated Facility, but specifically excludes Unacceptable Waste.

Acts shall mean Minn. Stat. Chapters 115A and 400, as they may be amended from time to time.

Agreement shall mean the Solid Waste Processing Agreement between the City of Red Wing and Goodhue County, dated September 4, 2018, including any amendments thereto.

City shall mean the City of Red Wing, Minnesota.

Commercial Hauler shall mean any Person who owns, operates, or leases vehicles for the purpose of contracting for compensation with a Generator to collect and/or transport Mixed Municipal Solid Waste and other Solid Waste generated in the County.

County shall mean Goodhue County, Minnesota.

Designated Waste shall mean all Acceptable Waste generated within the geographic boundaries of Goodhue County.

Designated Waste includes:

- Mixed Municipal Solid Waste
- Other Solid Waste, such as industrial solid waste and non-mixed solid municipal waste, that prior to final processing or disposal:
 - is not managed as a separate waste stream; or
 - is managed as a separate waste stream using a waste management practice that is ranked lower on the list of waste management practices in Minn. Stat. Sec. 115A.02 paragraph (b), than the primary waste management practice that would be used on the waste at the Designated Facility.

Designated Waste does not include Unacceptable Waste.

Generator shall mean any Person who produces Solid Waste.

Mixed Municipal Solid Waste (MMSW) shall mean garbage, refuse, and other Solid Waste from residential, commercial, industrial, and community activities that the generator of the waste aggregates for collection and that may be accepted at the Designated Facility.

Person shall mean any individual person, organization, business entity, company and all other associations or groups however constituted that collects, transports, delivers, manages, or generates Solid Waste in Goodhue County. Person includes, but is not limited to, Self-Haulers and Commercial Haulers.

Self-Hauler shall mean a Person who does not contract with a Commercial Hauler and that transports Solid Waste it has generated to a Solid Waste management facility.

Solid Waste means garbage, refuse, sludge from a water supply treatment plant or air contaminant treatment facility, and other discarded waste materials and sludges, in solid, semisolid, liquid, or contained gaseous form resulting from industrial, commercial, mining and agricultural operations, and from community activities, but does not include hazardous waste; animal waste used as fertilizer; earthen fill, boulders, rock; concrete diamond grinding and saw slurry associated with the construction, improvements, or repair of a road when deposited on the road project site in a manner that is in compliance with best management practices and rules of the agency; sewage sludge; solid or dissolved material in domestic sewage or other common pollutants in water resources, such as silt, dissolved or suspended solids in industrial wastewater effluents or discharges which are point sources subject to permits under section 402 of the Federal Water Pollution Control Act, as amended, dissolved materials in irrigation return flows; or source, special nuclear, or by-product material as defined by the Atomic Energy Act of 1954, as amended.

State shall mean the State of Minnesota.

Unacceptable Waste shall mean Mixed Municipal Solid Waste and Solid Waste that cannot be accepted at the Designated Facility. The Designated Facility shall maintain a list of Unacceptable Waste that shall be made available to the public, and which may be amended as needed by the Designated Facility.

SECTION 3: APPLICATION OF ORDINANCE

This Ordinance shall govern all Persons who generate, collect, transport or dispose of Designated Waste, or contract for transportation or disposal of Designated Waste, generated within the geographical boundaries of Goodhue County.

SECTION 4: DESIGNATION

Except as otherwise provided herein, on and after the Effective Date all Persons, including commercial Haulers and Self Haulers, must deliver or cause to be delivered all quantities of Designated Waste exclusively to the Designated Facility, which is the City of Red Wing Solid Waste Campus, 1873 Bench Street, Red Wing, Minnesota, 55066.

SECTION 5: MATERIALS NOT SUBJECT TO DESIGNATION

Designation does not apply to or include:

1. Materials that are separated from Solid Waste and recovered for reuse in their original form or for use in manufacturing processes. For the purposes of this

- section, “manufacturing processes” does not include the treatment of waste after collection for composting.
2. Materials that are processed at a resource recovery facility, other than the Designated Facility, at the capacity in operation at the time that the County Waste Designation Plan was approved by the MPCA, on August 18, 2017.
 3. Materials that are separated at a permitted transfer station located within the boundaries of the County for the purpose of recycling the materials if:
 - a. The transfer station was in operation on January 1, 1991; or
 - b. The materials were not being separated for recycling at the Designated Facility at the time the transfer station began separation of the materials.
 4. Materials that are:
 - a. Generated in the County that are being recycled, and residuals from the recycling if there is at least an 85 percent volume reduction in the Solid Waste processed at the recycling facility and the residuals are managed as separate waste streams; or
 - b. Separated for recycling at a transfer station located outside the County Area, that meet the volume reduction and residual management criteria in Section 5.4.a, above, and that have been excluded from designation pursuant to the process set forth in Minn. Stat. § 115A.84, subd. 5.
 5. Acceptable Waste delivered to the Designated Facility pursuant to a waste delivery agreement with the City and the County, for the term of the agreement.
 6. Unacceptable Waste.
 7. Any waste materials excluded pursuant to Minn. Stat. Sec. 115A.84, subd. 4, or the petition process provided in Minn. Stat. Sec. 115A.893.

SECTION 6: SUSPENSION OF DESIGNATION REQUIREMENT

The County, by resolution of the County Board, may suspend the designation requirement of this Ordinance at any time. Reasons the County may suspend the designation requirement include, but are not limited to, the following: natural disaster, or damage to or closure of part or all of the Designated Facility. This provision does not relieve any Person of any obligation to comply with all other applicable federal, state or local laws or ordinances. The County will provide reasonable notice of any suspension and subsequent reinstatement of the designation requirement to Commercial Haulers, Self-Haulers and Persons in the County.

SECTION 7: RATES AND CHARGES

Rates and charges at the Designated Facility will be established by the annual City process to establish fees, rates and charges and pursuant to the process specified in the Agreement.

SECTION 8: TITLE TO DESIGNATED WASTE

Generators, Commercial Haulers, and Self-Haulers retain all rights, title (ownership) and responsibilities with respect to all Designated Waste until the Designated Waste is delivered to the Designated Facility pursuant to this Ordinance, and is deemed by the Designated Facility to be Acceptable Waste. Once deemed as Acceptable Waste, the City shall obtain all rights, title (ownership) and responsibilities with respect to the Designated Waste. The City shall not obtain all rights, title (ownership) and responsibilities with respect to Designated Waste where the Designated Facility rejects waste as Unacceptable Waste, as provided herein. All Persons delivering Designated Waste will defend, indemnify and hold the County and the City harmless from any and all claims of ownership brought against the County with respect to said Designated Waste which may affect the clear title of the City to said Designated Waste at the time of its acceptance by the City.

Except as otherwise agreed in writing with the City and County, nothing in this Section shall be construed as the City or County agreeing to indemnify or hold harmless Generators, Commercial Haulers, or Self-Haulers from any claims relating to the actions governed by this Ordinance brought by any party under federal or state law, including but not limited to the Comprehensive Environmental Response, Compensation, and Liability Act; Hazardous Materials Transportation Act; Resource Conservation and Recovery Act; and Minnesota Environmental Response and Liability Act, each as amended

SECTION 9: DELIVERY OF DESIGNATED WASTE

All deliveries to the Designated Facility shall be in accordance with the terms and conditions of the County and City solid waste ordinances, and in compliance with delivery instructions and procedures as the Designated Facility may from time to time prescribe.

SECTION 10: DELIVERY OF UNACCEPTABLE WASTE

Each Person shall use its best efforts to deliver only Acceptable Waste to the Designated Facility and will comply with the terms and conditions of County and City Ordinances and the Designated Facility's policies and procedures. Persons who deliver Unacceptable Waste to the Designated Facility shall be subject to the Designated Facility's rules, procedures and fees associated with handling of Unacceptable Waste.

SECTION 11: LICENSE REQUIRED

No Person may collect, transport or deliver Solid Waste subject to the requirements of this Ordinance without a solid waste haulers license as required by County solid waste ordinance, and the City solid waste ordinance if the Solid Waste was generated in the City.

SECTION 12: DELIVERY CONDITIONS

All Designated Waste shall be in substantially the same form and consistency as when it came under the control of the Person transporting the waste except that such Designated Waste may be compacted when compaction is desirable for transportation.

SECTION 13: DUTY TO ACCEPT DESIGNATED WASTE; FAILURE TO ACCEPT DESIGNATED WASTE

Notwithstanding anything in this Ordinance to the contrary, the Designated Facility will accept all Designated Waste to the extent required by applicable Minnesota law and the Agreement. If at any time the Designated Facility is unable to receive all or any part of Designated Waste at the Designated Facility, the City shall notify Persons via notice at the Designated Facility. In such event, each Person shall be responsible for the transportation of the Designated Waste to another permitted Solid Waste management facility for proper management. All costs of such transportation and disposal shall be borne by the Person.

SECTION 14: DESIGNATION RECORDS; INSPECTION

Subs. 1. Definitions. For the purposes of this section:

1. "Origin" at a minimum means the customer name, address from which Designated Waste was collected and general geographical description that names the local governmental unit from which Designated Waste was collected; and
2. "Type" means a best estimate of the percentage of each truck load that consists of residential, commercial, industrial, construction, or any other general type of Solid Waste.

Subs. 2. Records; Haulers; Facilities. Each Person who hauls Solid Waste including, but not limited to Self-Haulers and Commercial Haulers, shall maintain records regarding the volume or weight, type, and origin of Designated Waste collected or transported. Each day, a record of the origin, type, and weight of the waste collected that day and the identity of the waste facility at which that day's collected waste is deposited must be kept on the waste collection vehicle or vehicle used by a Self-Hauler. Global Positioning System (GPS) records may be used to assist in developing such information. If the waste is measured by volume at the waste facility at which it is deposited, the record may show the volume rather than the weight of the waste.

The Designated Facility shall maintain records regarding the weight of the waste, or the volume of the waste if the waste is measured by volume; the general type or types of waste; the origin of the waste delivered; the date and time of delivery; and the name of the hauler that delivered the waste.

Subs. 3. Inspection. An authorized agent of the County, anywhere in the State, may:

1. Upon presentation of identification and without a search warrant, inspect or copy the records required to be kept on a waste collection vehicle under subsection 2, above, and inspect the waste on the vehicle at the time of deposit of the waste at a facility;
2. When reasonable notice under the circumstances has been given, upon presentation of identification and without a search warrant, inspect or copy the records of an owner or operator of a Solid Waste facility that are required to be maintained under subsection 2, above;
3. Request, in writing, copies of records of a Commercial Hauler, or Self-Hauler that indicate the type, origin, and weight or, if applicable, the volume of waste collected, the identity of the facility at which the waste was deposited, and the date of deposit at the facility; and
4. Upon presentation of identification and without a search warrant, inspect or copy that portion of the records of a Commercial Hauler or Self-Hauler necessary to comply with clause (3), above, at the central record-keeping location of the Commercial Hauler or Self-Hauler only if the hauler fails to provide copies of the records within 15 days of receipt of a written request for them, unless the time has been extended by agreement of the parties.

Records or information received, inspected, or copied by the County or its authorized agent under this section are classified as nonpublic data as defined in Minn. Stat. Sec. 13.02, subd. 9. A Commercial Hauler, Self-Hauler, or the owner or operator of a waste facility shall maintain records needed to comply with this section for two years.

SECTION 15: VIOLATIONS AND PENALTIES

Subs.1. Criminal Enforcement

- a) Misdemeanor. Any person who fails to comply with the provisions of this Ordinance is guilty of a misdemeanor. A separate offense shall be deemed committed upon each day during or on which a violation occurs or continues.

- b) Venue and Prosecution. The County Attorney's Office shall have authority to prosecute violations of any provisions of this Ordinance. Such prosecutions shall be venued in Goodhue County District Court.

Subs. 2. Civil Enforcement; Venue.

- a) The County may enforce this Ordinance by commencing an action in Goodhue County District Court. The court may compel performance in any manner deemed appropriate by the court, including, but not limited to, issuance of an order to show cause, a temporary restraining order, or an injunction for a violation or threatened violation of this Ordinance. In addition, the court may order payment of damages, including interest, or a civil penalty, or both. In an action brought to enforce this section in which the County substantially prevails, the court may order payment by the defendant of the costs of mitigating any damages caused by the violation, and other County costs and disbursements, including reasonable attorney fees.
- b) A Person who fails to comply with this Ordinance is subject to penalties including, but not limited to, the following:
 - 1. An order to compel performance or to restrain or enjoin any activity that interferes with the requirements of this Ordinance to keep records in Section 14.2, above, or the requirement to allow timely entry and inspection in Section 14, above;
 - 2. Damages caused by the failure to keep records or by refusal to allow timely entry or inspection;
 - 3. An order to compel performance for delivery of Designated Waste to the Designated Facility;
 - 4. A civil penalty for failure to comply with the requirements of this Ordinance payable to the County of up to \$10,000 per day for each day of violation; or
 - 5. At the discretion of the County Board, and as permitted by Minnesota law, the costs of compliance which may include but are not limited to unpaid service charges and avoided tipping fees, may be certified to the County Auditor as a special assessment against the real property owned by such Person and at which the corrective action occurred; or
 - 6. Any or all of the above.

The court also has as a remedy, if in accordance with Minnesota law, to place unpaid penalties on the tax rolls for collection.

SECTION 16: EACH PERSON'S MANDATORY OBLIGATIONS

All obligations to make payments due to the County under the County Solid Waste Ordinance shall be absolute and unconditional. No Person shall be entitled to any abatement, diminution, setoff, abrogation, waiver or modification thereof, nor to any termination of this Ordinance regardless of any rights of setoff, recoupment or counterclaim that each Person might otherwise have against the County or any other party or parties and regardless of any contingency, unforeseen circumstance, or event, except upon written approval by the County for good cause shown through submission of a written application and, at the County's option, attendance at an informal meeting. The County shall set forth its determination on the application in a written decision.

SECTION 17: SEVERABILITY

It is hereby declared to be the intention of the Board of Commissioners of the County that the provisions of this Ordinance are severable in accordance with the following:

- a) If any court of competent jurisdiction shall adjudge any provision of this Ordinance to be invalid, such judgment shall not affect any other provisions of this Ordinance not specifically included in said judgment.
- b) If any court of competent jurisdiction shall adjudge invalid the application of any provision of this Ordinance to a particular structure, site, facility or operation, such judgment shall not affect the application of said provision to any other structure, site, facility or operation not specifically included in said judgment.

SECTION 18: PROVISIONS ARE CUMULATIVE

The provisions in this Ordinance are separate, distinct, and cumulative. Any additional limitations heretofore passed, or which may be passed hereafter, covering any subject matter in this Ordinance, shall not affect any other provisions of this Ordinance not specifically included in said limitations.

SECTION 19: NO CONSENT

Nothing contained in this Ordinance shall be deemed to be a consent, license, or permit to locate, construct or maintain a Solid Waste management facility, or to carry on any activity related to Solid Waste management.

SECTION 20: NON-LIABILITY

Neither the County nor any officer or employee thereof shall be held liable for any damage to Persons or property by reason of any investigation, reinvestigation, failure to investigate, inspection, reinspection or failure to inspect, or by reason of the approval or disapproval of

equipment or the granting, not granting, suspending or revoking of any license, nor for any action in connection with the inspection or control of Designated Waste or in connection with any other official duties.

SECTION 21: EFFECTIVE DATE

This Ordinance shall be in full force and effect upon sixty (60) days after adoption by the County Board.

AFFIDAVIT OF PUBLICATION

STATE OF MINNESOTA

ss.

COUNTY OF GOODHUE

Lana Syltie, being first duly sworn, on oath states as follows: 1. I am the publisher of the *Republican Eagle*, or the publisher's designated agent. I have personal knowledge of the facts stated in this Affidavit, which is made pursuant to Minnesota Statutes §331A.07.


2. The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in Minnesota Statutes §331A.02.

3. The dates of the month and the year and day of the week upon which the public notice attached/copied below was published in the newspaper are as follows: **Saturday, August 1, 2020.**

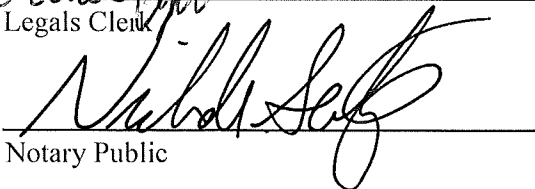
4. The publisher's lowest classified rate paid by commercial users for comparable space, as determined pursuant to § 331A.06, is as follows: *\$14.50 per column inch.*

5. Pursuant to Minnesota Statutes §580.033 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in Goodhue County. The newspaper complies with the conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in a county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county.

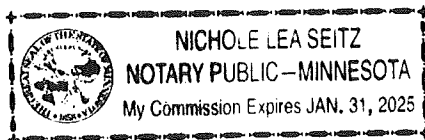
Dated this 1st day of August, 2020.



Legals Clerk



Notary Public



**NOTICE OF PUBLIC HEARING AND
INTENT TO ENACT GOODHUE
COUNTY SOLID WASTE
DESIGNATION ORDINANCE**

NOTICE IS HEREBY GIVEN that the County of Goodhue, Minnesota will hold a public hearing via telephone or other electronic means as described below on Tuesday, August 18, 2020, at 9:00 a.m. at the Goodhue County Board Room, 509 W 5th Street, Room 308, Red Wing, Minnesota, to consider the enactment of the proposed Solid Waste Designation Ordinance regulating the transportation and delivery of Solid Waste generated within Goodhue County, Minnesota; defining the geographic area and the types and quantities of Solid Waste subject to designation; specifying the point or points of delivery of the Solid Waste; requiring that Designated Waste be delivered to Designated Points of Delivery; establishing procedures and principles to be followed in establishing and amending rates and charges at the Designated Point of Delivery; excepting from the ordinance certain materials; and stating additional regulations governing Commercial Haulers and Self-Haulers; and other matters. This Ordinance is intended to support and promote the health, welfare, and safety of the public.

A copy of the proposed Solid Waste Designation Ordinance can be viewed at the Goodhue County Public Works Department, 2140 Pioneer Road, Red Wing, Minnesota 55066; or online at <https://www.co.goodhue.mn.us/DocumentCenter/View/20199/Goodhue-Co-Solid-Waste-Designation-Ordinance>. If you have questions, you may call the Goodhue County Solid Waste Official at 651-385-3107.

Due to concerns surrounding COVID-19, the public hearing will be conducted by telephone or other electronic means during the regular County Board Meeting and will begin at 9:00 a.m. The public may participate in the public hearing from a remote site by logging into <https://global.gotomeeting.com/join/323786589>, or by calling 1-866-899-4679 beginning at 8:50 a.m.

Access Code: 323-786-589. A meeting link may also be found on the Goodhue County website.

Interested persons may also submit written comments by letter addressed and mailed to Stacy Lance, Goodhue County Administration, 509 W 5th Street, Red Wing, MN 55066; or dropped in the drop box located at the Government Center; or via email stacy.lance@co.goodhue.mn.us. All written submissions must be received by 4:30 pm on Monday, August 17, 2020, and will be read into the record during the public hearing, including name and address.

Dated this 29th day of July, 2020.
BY ORDER OF THE COUNTY BOARD
Scott O. Arneson
County Administrator
(Aug. 1, 2020) 2851653



520 Lafayette Road North | St. Paul, Minnesota 55155-4194 | 651-296-6300

800-657-3864 | Use your preferred relay service | info.pca@state.mn.us | Equal Opportunity Employer

July 10, 2020

Greg Isakson
Goodhue County Public Works Director
Goodhue County Public Works
2140 Pioneer Road
P.O. Box 404
Red Wing, MN 55066

Dear Mr. Isakson:

The purpose of this letter is to inform Goodhue County that the Minnesota Pollution Control Agency (MPCA) has approved Goodhue County's Designation Ordinance. Attached is the MPCA's Findings of Fact, Conclusions of Law and Order.

MPCA anticipates that Goodhue County will make the Ordinance effect consistent with the law governing the date of MPCA approved Designation Ordinances. Subsequent to the successful implementation, we anticipate that the County will notify the MPCA regarding Ordinance compliance.

It is our hope that in the near future all of the mixed municipal solid waste (MMSW) generated in Goodhue County will be processed for materials and energy recovery at the City of Red Wing Campus. This development, along with other steps, will facilitate the transfer of the Bench Street Landfill into the MPCA's Closed Landfill Program as per the governing state statutes.

I sincerely thank the Goodhue Board of Commissioners, the Goodhue County Attorney, you and your staff for the long-term efforts that have achieved this milestone. Please call on me if I can help in the future. My contact information is David.Benke@state.mn.us or 651-757-2221.

Sincerely,

David J. Benke

This document has been electronically signed.

David J. Benke
Division Director
Resource Management and Assistance Division

DJB:cbg

cc: Ben Crowell
Sig Scheurle
Mark Rust

**STATE OF MINNESOTA
MINNESOTA POLLUTION CONTROL AGENCY**

**IN THE MATTER OF APPROVAL OF THE
GOODHUE COUNTY SOLID WASTE
DESIGNATION ORDINANCE**

**FINDINGS OF FACT,
CONCLUSIONS OF
LAW AND ORDER**

Goodhue County submitted a Solid Waste Designation Ordinance, together with negotiated contracts, to the Commissioner of the Minnesota Pollution Control Agency (MPCA) for review and approval or disapproval pursuant to Minn. Stat. § 115A.86, subd. 2. Having reviewed the Solid Waste Designation Ordinances and contracts, the MPCA makes the following Findings of Fact, Conclusions of Law, and Order.

FINDINGS OF FACT

Authority

1. Minn. Stat. §§ 115A.80 to 115A.893 authorize and establish a procedure for counties to require that all or any portion of the solid waste that is generated within its boundaries be delivered to a processing or disposal facility identified by the county.
2. Pursuant to Minn. Stat. § 115A.84, subd. 1 and subd. 3(a), before commencing the procedure to designate waste under Minn. Stat. § 115A.85, a county is required to adopt an MPCA approved comprehensive solid waste management plan and subsequently submit to the MPCA a designation plan for review and approval or disapproval.
3. Pursuant to Minn. Stat. § 115A.85, subd. 1, a county with an MPCA approved designation plan shall proceed under the procedure in Minn. Stat. § 115A.85 to designate facilities.
4. Minn. Stat. § 115A.85, subd. 2, requires the following:
 - (a) The district or county shall hold a public hearing to take testimony on the designation. Notice of the hearing must be:
 - (1) Published in a newspaper of general circulation in the area for two successive weeks ending at least 15 days before the date of the hearing; and
 - (2) Mailed to political subdivisions, processing and disposal facility operators, and licensed solid waste collectors who may be expected to use the facility.
 - (b) The notification must:
 - (1) Describe the area in which the designation will apply and the plans for the use of the solid waste;
 - (2) Specify the point or points of delivery of the solid waste;

- (3) Estimate the types and quantities of solid waste subject to the designation; and
 - (4) Estimate the fee to be charged for the use of the facilities and for any products of the facilities.
5. Pursuant to Minn. Stat. § 115A.85, subd. 3, during a period of 90 days following the hearing, the county shall negotiate with the persons entitled to written notice under subdivision 2 for the purpose of developing contractual agreements that will require use of the facilities proposed to be designated.
6. Pursuant to Minn. Stat. § 115A.85, subd. 4, at the end of the 90-day contract negotiation period, the county may proceed to secure MPCA approval for and implement the designation as provided in section 115A.86.
7. Pursuant to Minn. Stat. § 115A.86, subd. 1, the county shall prepare a designation ordinance to implement a designation. The designation ordinance must:
 - (1) Define the geographic area and the types and quantities of solid waste subject to designation;
 - (2) Specify the point or points of delivery of the solid waste;
 - (3) Require that the designated solid waste be delivered to the specified point or points of delivery;
 - (4) Require the designated facility to accept all designated solid waste delivered to the specified point or points of delivery, unless the facility has notified waste collectors in the designated area that the facility is inoperative;
 - (5) Set out the procedures and principles to be followed by the county or district in establishing and amending any rates and charges at the designated facility; and
 - (6) State any additional regulations governing waste collectors or other matters necessary to implement the designation.

Additionally, the designation ordinance must provide an exception for:

 - (1) Materials that are exempt or excluded from the designation under section 115A.83 or 115A.84, subdivision 4; and
 - (2) Materials otherwise subject to the designation for which negotiated contractual arrangements exist that will require and effect the delivery of the waste to the facility for the term of the contract.
8. Pursuant to Minn. Stat. § 115A.86, subd. 2, a county shall submit the designation ordinance, together with any negotiated contracts assuring the delivery of solid waste, to the commissioner for review and approval or disapproval. The commissioner shall complete the review and make a decision within 90 days following submission of the designation for review. The commissioner shall approve the designation if the commissioner determines that the designation procedure specified in section 115A.85 was followed and that the designation is based on a plan approved under section 115A.84. The commissioner may attach conditions to the approval.

Background

9. Pursuant to Minn. Stat. § 115A.84, subd. 1 and subd. 3(a), Goodhue County adopted a comprehensive solid waste management plan approved by the MPCA on August 16, 2016.
10. Goodhue County submitted a solid waste designation plan under Minn. Stat. § 115A.84 (“Designation Plan”) to the MPCA on April 24, 2017 for review and approval.
11. The Designation Plan proposed to designate solid waste generated within the boundaries of Goodhue County to the Red Wing Waste Campus (Red Wing Facility), which is owned and operated by the City of Red Wing.
12. The MPCA reviewed the Designation Plan and approved it in the Findings of Fact, Conclusions of Law and Order dated August 17, 2017.
13. Goodhue County and the City Wing entered into an agreement for solid waste processing on September 4, 2018. The agreement sets out the framework to reduce the amount of solid waste landfilled and increase the recovery of materials and energy from waste. The agreement specifies that solid waste generated in Goodhue County will be processed at the Red Wing Facility.
14. Pursuant to Minn. Stat. § 115A.85, subd. 2(a), Goodhue County held a public hearing to take testimony on the designation on February 18, 2020. Notice of the hearing was provided as follows:
 - (1) The Notice was published on January 18, 2020 and on January 25, 2020 in the Newspaper of Record for Goodhue County, the Red Wing Republican Eagle, which is a newspaper of general circulation in the Goodhue County.
 - (2) The notification and copy of the notice of a public hearing was mailed to the Prairie Island Indian Community, all cities, townships, licensed solid waste collectors in the County. The processing and disposal facility operators in Goodhue County include the Red Wing Facility, the Bench Street Landfill owned by Goodhue County and the City of Red Wing, and Goodhue County’s Wanamingo Demolition Landfill.
15. Pursuant to Minn. Stat. § 115A.85, subd. 2(b), the notifications included the following:
 - (1) A description stating that the designation will apply to mixed municipal solid waste (MMSW) generated in Goodhue County and that the solid waste will be delivered to the Red Wing Facility for removing recyclable materials and other materials that are banned, toxic or hazardous, and processing the remainder into refuse derived fuel (RDF);
 - (2) A statement that the point of delivery of the solid waste will be Red Wing Facility, 1873 Bench Street, Red Wing, MN 55066;
 - (3) An estimate that the types and quantities of solid waste subject to the designation include all MMSW generated in Goodhue County (approximately 26,000 tons annually); and

- (4) An estimated fee to be charged for the use of the facilities and for any products of the facilities, including an initial Contract Tip Fee of \$108 per ton and a Gate Tip Fee of \$118 per ton for haulers without Waste Delivery Agreements.
16. During a period of 90 days following the hearing, Goodhue County negotiated with the persons entitled to written notice for the purpose of developing contractual agreements that will require use of the Red Wing Facility. Goodhue County negotiated contracts between the City of Red Wing and Goodhue County and Hagedorn Enterprises, Lightning Disposal Inc., and LJP Waste Solutions, LLC, which require delivery of all acceptable waste collected in Goodhue County to the Red Wing Facility.
17. Pursuant to Minn. Stat. § 115A.86, subd. 1, Goodhue County prepared a designation ordinance to implement the designation. The designation ordinance includes the following:
- (1) Defines the geographic area and the types and quantities of solid waste subject to designation at Section 3;
 - (2) Specifies the point or points of delivery of the solid waste at Section 4;
 - (3) Requires that the designated solid waste be delivered to the specified point or points of delivery at Section 4;
 - (4) Requires the Red Wing Facility to accept all designated solid waste delivered to the specified point or points of delivery, unless the facility has notified waste collectors in the designated area that the facility is inoperative, at Section 13;
 - (5) Sets out the procedures and principles to be followed by the county or district in establishing and amending any rates and charges at the designated facility at Section 7; and
 - (6) States any additional regulations governing waste collectors or other matters necessary to implement the designation at Sections 9 and 14.
- Additionally, the designation ordinance provides an exception for:
- (1) Materials that are exempt or excluded from the designation under section 115A.83 or 115A.84, subdivision 4 at Section 5; and
 - (2) Materials otherwise subject to the designation for which negotiated contractual arrangements exist that will require and effect the delivery of the waste to the facility for the term of the contract at Section 5.
18. Pursuant to Minn. Stat. § 115A.85, subd. 4, on June 2, 2020, the Goodhue County Board of Commissioners authorized submittal of the proposed solid waste designation ordinance to the MPCA Commissioner for review and approval.
19. On June 8, 2020, Goodhue County submitted the proposed Goodhue County Solid Waste Designation Ordinance, together with negotiated contracts, to the MPCA Commissioner for approval as provided in Minn. Stat. § 115A.86.
20. The MPCA reviewed the designation ordinance, the negotiated contracts, the designation procedures Goodhue County followed as specified in Minn. Stat. § 115A.85, and whether the designation is based on a plan approved under Minn. Stat. § 115A.84.
21. Per Minn. Stat. § 115A.86, subd. 3, the designation may not be placed into effect before 60 days

after the approval of the MPCA Commissioner. The effective date of the designation must be specified at least 60 days in advance. If the designation is not placed into effect within two years of approval, the designation must be resubmitted to the MPCA Commissioner for approval or disapproval under Minn. Stat. § 115A.86, subd. 2, unless bonds have been issued to finance the facility to which the designation applies.

22. Per Minn. Stat. § 115A.89, the MPCA Commissioner shall: (1) require regular reports on the implementation of each designation; (2) periodically evaluate whether each designation as implemented has accomplished its purposes and whether the designation is in the public interest and in furtherance of the state policies and purposes expressed in section 115A.02; and (3) report periodically to the legislature on the commissioner's conclusions and recommendations.

CONCLUSIONS OF LAW

1. Goodhue County has prepared a designation ordinance that contains the requirements and exceptions under Minn. Stat. § 115A.86, subd. 1.
2. The MPCA has the authority under Minn. Stat. § 115A.86, subd. 2 to review and approve the Goodhue County Solid Waste Designation Ordinance.
3. Goodhue County followed the designation procedure specified in Minn. Stat. § 115A.85. The designation is based on a plan approved under Minn. Stat. § 115A.84.
4. Any findings that might properly be termed conclusions and any conclusions that might properly be termed findings are hereby adopted as such.

ORDER

NOW, THEREFORE, IT IS ORDERED that pursuant to Minn. Stat. § 115A.86, subd. 2, the Goodhue County Solid Waste Designation is approved.

David J. Benke

This document has been electronically signed.

David J. Benke, Division Director
Resource Management and Assistance Division
Minnesota Pollution Control Agency

July 10, 2020

Date signed



BOARD OF COMMISSIONERS

FY 2020 2nd Quarter Financial Report

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2nd Quarter Financial Report - Revenues

<u>BUDGET VS. ACTUALS</u>	2020 Budget	2020 Actual	Percent of Budget	2019 %'s	
Taxes & Penalties	\$ 40,143,347	\$ 21,261,811	53%	53%	
Licenses & Permits	485,168	266,511	55%	46%	
Intergovernmental	27,738,034	15,703,340	57%	46%	
Charges for Services	3,991,065	2,387,622	60%	52%	
Fines & Forfeitures	14,300	5,027	35%	43%	
Gifts & Contributions	18,000	12,167	68%	141%	
Interest	700,530	405,848	58%	122%	B
Other Revenues & Financing Sources	5,334,693	1,285,541	24%	41%	C
Transfers In	953,641	64,618	7%	0%	
Total Revenues	<u>\$ 79,378,778</u>	<u>\$ 41,392,485</u>	52%	50%	
Planned Use of Fund Balance	<u>\$ 2,552,794</u>				
Adjusted Revenues	<u>\$ 81,931,572</u>				

<u>2019 VS. 2020</u>	2019 Actual	2020 Actual	Over/(Under) Prior Year (\$)	Over/(Under) Prior Year (%)	
Taxes & Penalties	\$ 20,256,508	\$ 21,261,811	\$ 1,005,303	5%	G
Licenses & Permits	214,608	266,511	51,903	24%	
Intergovernmental	9,230,700	15,703,340	6,472,640	70%	D
Charges for Services	2,135,310	2,387,622	252,312	12%	
Fines & Forfeitures	5,408	5,027	(381)	-7%	
Gifts & Contributions	18,380	12,167	(6,213)	-34%	
Interest	425,742	405,848	(19,894)	-5%	B
Other Revenues & Financing Sources	1,145,696	1,285,541	139,845	12%	F
Transfers In	41,103	64,618	23,515	57%	E
Total Revenues	<u>\$ 33,473,455</u>	<u>\$ 41,392,485</u>	<u>\$ 7,919,030</u>	24%	

<u>EXPLANATION SECTION</u>	
A	Not used Q2 2020
B	\$350k increase in budget vs. 2019 to reflect actual investment management and performance. Actual amounts received are down \$19.9k (5%) from the prior year due to declining interest rates during the public health and related economic crisis. See Investments tab for further details.
C	\$3M budgeted for landfill closure bond proceeds; debt not yet issued as of Q2
D	Increase in highway user tax funds for road maintenance and construction projects. Amounts are dependent on project plan and actual work completed.
E	In 2019, \$41k in transfers out (expenses) were recorded as negative transfers in; this was corrected in 2020.
F	2019 LEC lease payment from Red Wing PD (\$130k) not received until 2020.
G	Increase in Local Option Sales Tax (LOST) proceeds of \$684k - tax started in 2019, first payment not received until March 2019 (Note: amounts received during the pandemic period in 2020 have so far been consistent with the same months in 2019)

2nd Quarter Financial Report - Expenses

<u>BUDGET VS. ACTUALS</u>	2020 Budget	2020 Actual	Percent of Budget	2019 %'s
Public Assistance	\$ 6,341,546	\$ 2,980,981	47%	54%
Personnel Services	34,935,110	16,541,981	47%	49%
Services & Charges	26,399,966	4,545,506	17%	24%
Supplies & Materials	2,582,495	1,190,924	46%	45%
Capital Outlay	3,469,297	981,327	28%	52%
Debt Service	2,034,429	1,589,204	78%	82%
Other Expenses	2,252,580	2,271,949	101%	138%
Transfers Out	948,641	137,711	15%	0%
Total Expenses	<u>\$ 78,964,064</u>	<u>\$ 30,239,583</u>	38%	48%
Future Fund Balance	<u>\$ 2,967,508</u>			
Adjusted Expenses	<u><u>\$ 81,931,572</u></u>			

A

<u>2019 VS. 2020</u>	2019 Actual	2020 Actual	Over/(Under) Prior Year (\$)	Over/(Under) Prior Year (%)
Public Assistance	\$ 3,177,694	\$ 2,980,981	\$ (196,713)	-6%
Personnel Services	16,463,526	16,541,981	78,455	0%
Services & Charges	3,745,656	4,545,506	799,850	21%
Supplies & Materials	1,086,460	1,190,924	104,464	10%
Capital Outlay	1,084,013	981,327	(102,686)	-9%
Debt Service	1,581,991	1,589,204	7,213	0%
Other Expenses	3,313,299	2,271,949	(1,041,350)	-31%
Transfers Out	41,103	137,711	96,608	235%
Total Expenses	<u>\$ 30,493,742</u>	<u>\$ 30,239,583</u>	<u>\$ (254,159)</u>	-1%

B

A

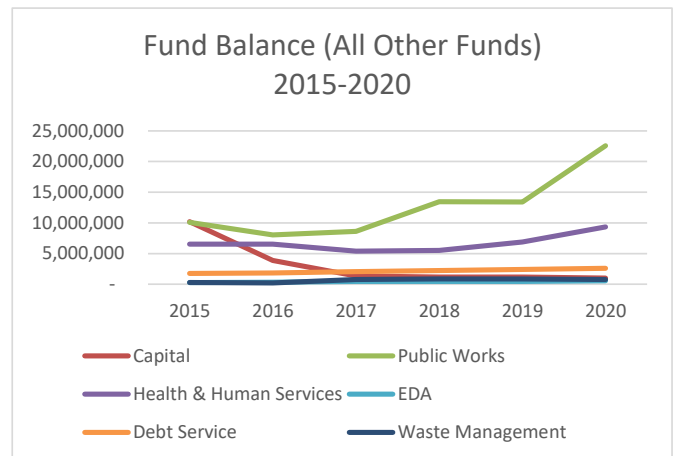
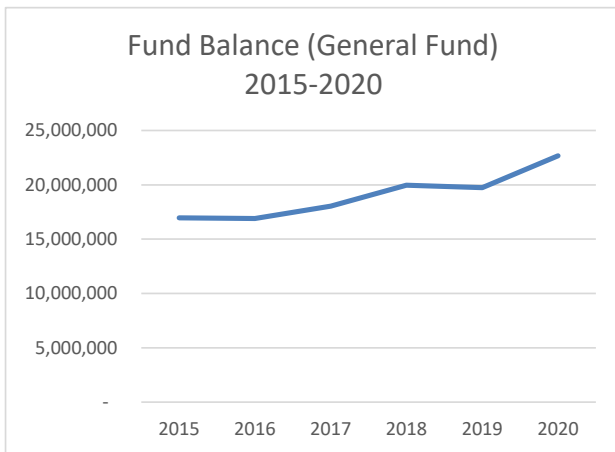
EXPLANATION SECTION

A \$1.9M distribution for SCHAs capital contribution in 2019, offset by 2020 expense for pass-through of CVT bridge replacement grant funds to the CVT organization (See notes for Intergovernmental Revenue on the Revenues page).

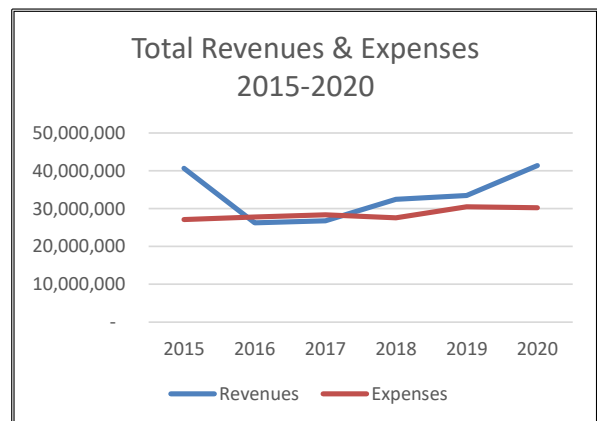
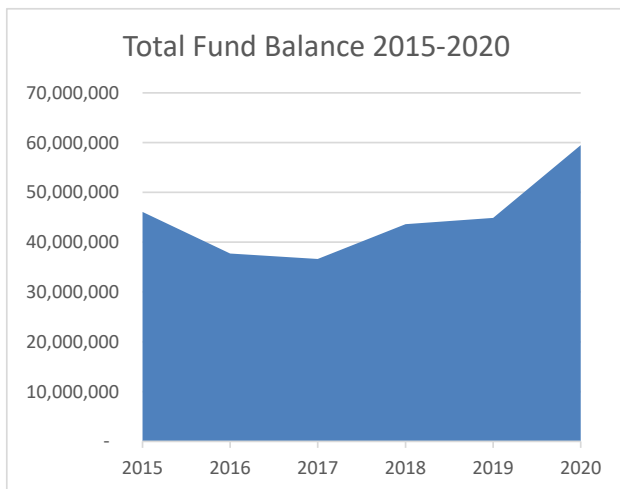
B Increase in public works road maintenance and construction expenses. Amounts budgeted and spent fluctuate based on project plan and actual project work completed.

2nd Quarter Financial Report - Fund Balance (Cash Basis)

	2019 Balance (12/31/19)	2020 Revenues	2020 Expenses	2020 Balance (6/30/20)
General	22,068,515	14,937,119	14,336,292	22,669,342
Capital	933,454	1,139,212	1,074,520	998,146
Public Works	12,600,521	14,166,230	4,184,768	22,581,983
Health & Human Services	8,378,147	9,609,520	8,647,144	9,340,523
EDA	492,104	104,037	41,704	554,437
Debt Service	3,083,710	1,098,661	1,589,204	2,593,167
Waste Management	789,598	337,706	365,951	761,353
	48,346,049	41,392,485	30,239,583	59,498,951
Prior Year	41,890,505	6,020,454	16,009,385	31,901,574



2019: Start of Local Option Sales Tax - Public Works



2015: \$10M bond issue

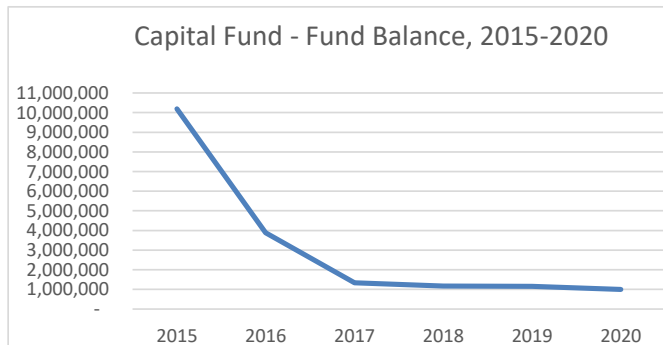
2019: \$1.9M SCHA capital contribution

2nd Quarter Financial Report - Capital Plan

2020 CAPITAL PLAN REPORT - SUMMARY					
Through Q2	Budget Request	Capital Carryovers & Bonding Plan Adjustments	Final Budget	Amount Expended	Budget Balance
2020	\$ 2,876,560	\$ 430,883	\$ 3,307,443	\$ 1,072,688	\$ 2,234,755
2019	\$ 2,819,135	\$ 61,454	\$ 2,880,589	\$ 1,043,738	\$ 1,836,851
2018	\$ 1,263,021	\$ 120,426	\$ 1,383,447	\$ 638,003	\$ 745,444
2017	\$ 2,059,241	\$ 1,017,698	\$ 3,076,939	\$ 1,956,078	\$ 1,120,861
2016	\$ 1,034,972	\$ 5,181,398	\$ 6,216,370	\$ 2,231,943	\$ 3,984,427
2015	\$ 1,583,046	\$ 10,853,182	\$ 12,436,228	\$ 2,123,303	\$ 10,312,925

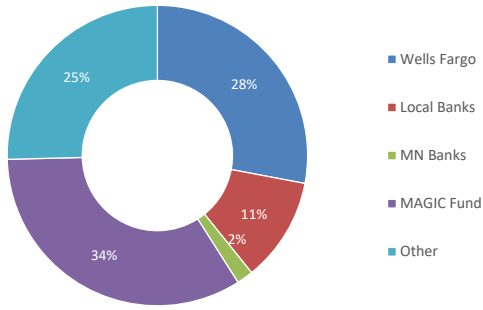
	2020 Budget Request	2019 Capital Carryovers	2020 Final Budget	2020 Amount Expended	2020 Budget Balance
Administration	552		552	-	552
Attorney	8,400	30,000	38,400	34,239	4,161
Courts	3,700		3,700	3,274	426
Elections		18,000	18,000	-	18,000
Extension	2,266		2,266	2,188	78
Facilities Maintenance	572,674	248,607	821,281	29,958	791,323
Finance & Taxpayer Services	4,950		4,950	7,065	(2,115)
Fleet	25,000		25,000	20,099	4,901
Health & Human Services	4,432		4,432	-	4,432
Information Technology	281,253	53,100	334,353	218,413	115,940
Planning/Building/Zoning/EH	4,995		4,995	-	4,995
Public Works	1,014,400	33,475	1,047,875	341,660	706,215
<u>Sheriff:</u>			-		-
ADC	33,400		33,400	11,462	21,938
Civil/Patrol Division	806,888	4,769	811,657	307,308	504,349
Seasonal B&W		932	932	932	0
Surveyor/GIS	39,450		39,450	-	39,450
Waste Management	74,200	42,000	116,200	96,091	20,109
Total Capital Plan Budget	\$ 2,876,560	\$ 430,883	\$ 3,307,443	\$ 1,072,688	\$ 2,234,755
Future Fund Balance					-
Other Financing Sources	(769,500)		(769,500)		(769,500)
Total Capital Plan Levy	\$ 2,107,060	\$ 430,883	\$ 2,537,943	\$ 1,072,688	\$ 1,465,255

	2020 Summary
2020 Balance Forward	\$ 933,452
<u>Funding Sources:</u>	
Tax Settlement & Related Aids	1,100,875
Sale of Capital Assets (net)	36,505
Energy Rebates	
Other Reimbursements	
Transfers: Other Revenue Sources	
2020 Plan Purchases	(1,072,688)
6/30/2020	\$ 998,144

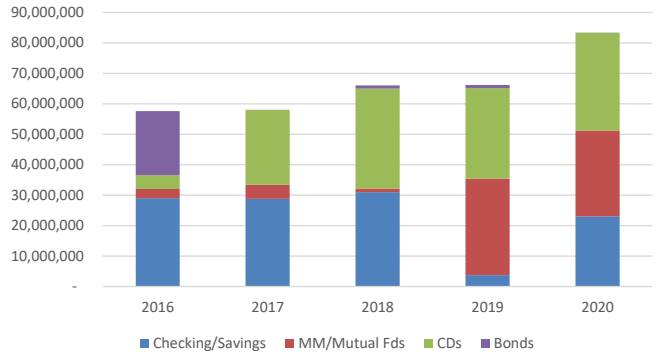


2nd Quarter Financial Report - Investments

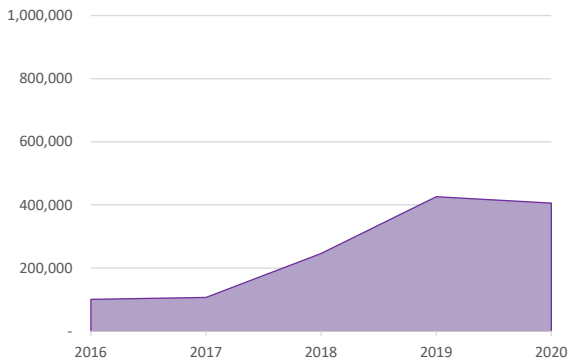
Cash & Investments by Location/Institution



Investments by Type: 2016-2020

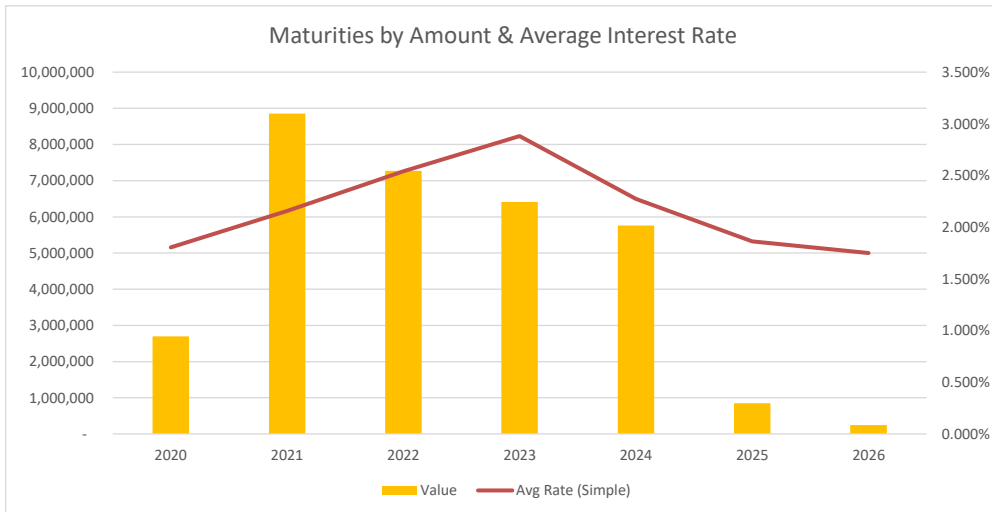


Interest Income: 2016-2020



Yields 6/30/xx	MAGIC Fund	CDs	Ckg/Svgs
2016	0.43%	0.80%	0.00%
2017	0.90%	1.49%	0.00%
2018	2.00%	1.82%	0.00%
2019	2.37%	2.32%	1.50%
2020	0.25%	2.29%	0.05%

Maturities by Amount & Average Interest Rate



Weighted Average Maturity Date for CDs is 9/15/2022



Brian J. Anderson
Director of Finance and Tax Payer Services
Goodhue County Finance & Taxpayer Services

Brian.anderson@co.goodhue.mn.us
509 W. Fifth St.
Red Wing, MN 55066

TO: Goodhue County Board
FROM: Brian J. Anderson, Finance Director
DATE: August 18th, 2020
SUBJECT: 2020 1st Half Investment Program Report and Outlook

It continues to be an unusual market out there as the Dow Jones and NASDAQ continue to be at all-time highs along with several companies, including Apple that reached its two trillion dollar market valuation. In addition, houses continue to sell with record low interest rates and home remodel projects reached an all-time high as many people were forced to stay home and had stimulus money and savings to spend. However, unemployment is still in the double digits and fixed income investments haven't been this low since the great recession of late 2008-2009. From my perspective, the interesting thing is that the 5-yr. CD or 10-yr. Treasury is only .2-.6% higher than earlier maturing investments, which means investors aren't holding out much hope for a bright future despite a vaccine being on the horizon.

Investment Program Strategy Updates

Goodhue County Investment Program is holding on in 2020 as outlined:

1. Being the economy is what it is, at this time we are not hurting as bad as the CD and Treasury rates would have you believe. In addition, being some of our longer term CDs are being bought directly from banks, we continue to position ourselves in a much better situation for when the economy turns around for us.
In the beginning of 2020 I was able to pick up 5-yr. CD's for 1.85-1.60% but the market quickly dropped and now those rates are at 0.55% and lower. However, as rates continued to drop I would pick up CDs with a shorter maturity term from 1-3 years feeling that the market wouldn't stay down that long.
2. A bit of good news is that I budgeted our interest revenue at \$700,000 in 2020 and we are at \$405,546 halfway through 2020 which means we are on track to earn just under \$800,000 for the year.
3. Another bit of good news is that the Local Optional Sales Tax that Goodhue County has received in \$1.933m 2020, which is up \$7,400 through July as compared to this time last year. I tried to call the DOR to get some analysis on the breakdown of our sales taxes but they are all working from home, so I will try again in a couple months.

Goodhue's Current Position

1. **Cash and Investments Balance:** The County has a combined cash and investments balance of just over **\$83,279,835**, with 61% being liquid in money markets as this report shows us in the middle of the first tax settlement.
2. **Overall Weighted Average:** The overall weighted average for all cash and investments slid over the past six months from 2.12% to **0.99%** due in part to our two money markets dropped to 0.01% and 0.25%, and we had so much in our money markets that it brought down our overall weighted average.
3. **Fixed Income Investment Total:** The overall investment amount of CDs and bonds remains consistent at **\$32.1m**.
4. **Fixed Income Weighted Average:** The investment weighted average of CDs and bonds has also dropped in 2020 from 2.345% to **2.287%**. For a while, CD rates did taper off at 1.85% but now they dropped to 0.55% for a 5-yr. CD.
5. **Interest Earnings:** Again, the good news about our interest earnings for 2020 is that we earned **\$405,546** for the first half, which means we will meet our budgeted amount and will be approximately \$70,000 over budget for the year.

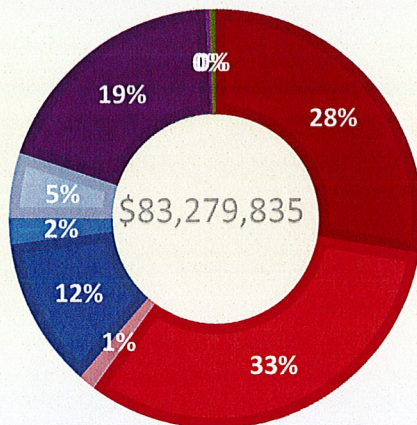
Goodhue County
Summary of Investments (by type)
As of June 30th, 2020

Investments & Depositories by Type and Lender					
Investment Type	Amount	Return	Wt. Ret.	Totals	Totals
Checking/Savings through Wells Fargo	23,048,843	0.01%	0.003%		
Money Markets through MAGIC	27,012,331	0.25%	0.081%		
Money Markets through Local Banks	81,256	0.01%	0.000%		
Money Markets through RBC	1,022,308	0.01%	0.000%		
Money Markets through Wells Fargo	3,425	0.01%	0.000%	51,168,164	
CD's through Alliance Bank	750,000	1.90%	0.017%		
CD's through Bank of Zumbrota	726,000	2.19%	0.019%		
CD's through Citizens Community Federal	490,000	2.59%	0.015%		
CD's through First Farmers & Merchants	2,720,000	2.50%	0.082%		
CD's through Merchants Bank	4,283,979	2.77%	0.142%		
CD's through Pine Island Bank	741,000	2.23%	0.020%		
CD's through Direct Purchase in MN	1,691,000	2.87%	0.058%		
CD's through Direct Purchase	3,185,000	2.61%	0.100%		
CDs through MAGIC CD	978,000	1.10%	0.013%		
CD's through MSB	360,000	1.85%	0.008%		
CD's through RBC	15,917,000	2.23%	0.427%		
CD's through Wells Fargo	245,000	2.25%	0.007%	32,086,979	32,086,979
Bonds through Wells Fargo	24,692	3.56%	0.001%	24,692	24,692
Totals	83,279,835		0.993%	\$ 83,279,835	\$ 32,111,671

2020 Projected year-End Balance (Interest)

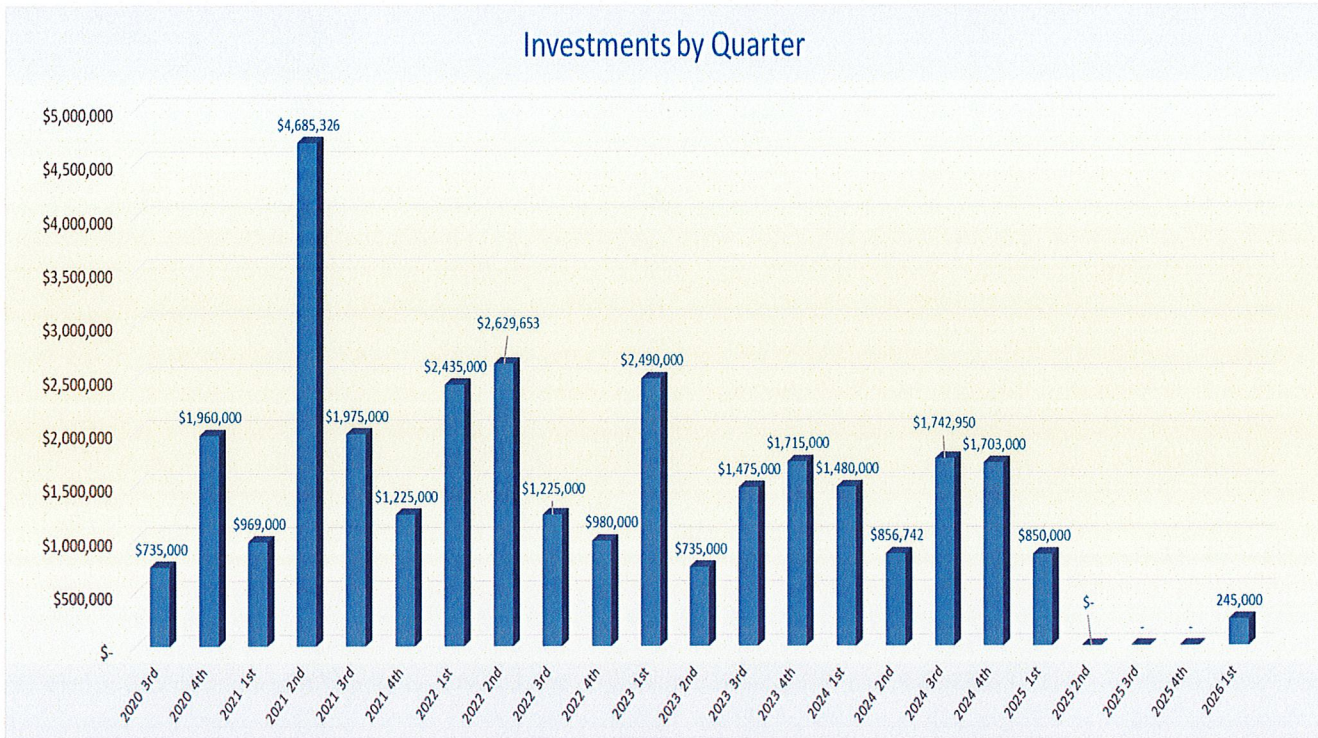
2020 Budget	\$	700,000
Interest Received 1 st Half 2020		405,546
Estimated Interest 2 nd Half 2020		360,952
Revenues Over Budget (projected)	\$	766,498

INVESTMENTS BY % AND FUND TYPE



- Wells Fargo Checking & MM
- MAGIC MM
- Other MM
- CD's with Local Banks
- CD's with MN Banks
- CD's Direct
- CD's with RBC
- CD's & Bonds with Wells Fargo
- CD's with MSB

Investments by Quarter



Goodhue County

2020 Investment Summary Report

Investments by Year	2020		2021		2022		2023		2024		2025		2026		Total
Investments by Quarter	Principal	Qtr %	Principal	Qtr %	Principal	Qtr %	Principal	Qtr %	Principal	Qtr %	Principal	Qtr %	Principal	Qtr %	
1st Qtr Maturity	-	0.00%	969,000	2.13%	2,435,000	2.37%	2,490,000	2.01%	1,480,000	4.40%	850,000	1.87%	245,000	1.75%	\$ 8,469,000
2nd Qtr Maturity	-	0.00%	4,685,326	1.85%	2,629,653	2.58%	735,000	2.73%	856,742	2.75%	-	0.00%	-	0.00%	\$ 8,906,721
3rd Qtr Maturity	735,000	1.72%	1,975,000	2.28%	1,225,000	2.20%	1,475,000	2.67%	1,742,950	2.47%	-	0.00%	-	0.00%	\$ 7,152,950
4th Qtr Maturity	1,960,000	1.84%	1,225,000	2.72%	980,000	2.80%	1,715,000	3.48%	1,703,000	2.25%	-	0.00%	-	0.00%	\$ 7,583,000
Annual Total	2,695,000	1.80%	8,854,326	2.09%	7,269,653	2.47%	6,415,000	2.64%	5,782,692	2.26%	850,000	1.87%	245,000	1.75%	\$ 32,111,672
Weighted Return		8.39%		27.57%		22.64%		19.98%		18.01%		2.65%		0.76%	2.287%

Market Trends and Outlook

The U.S. economy is now in its first recession in more than a decade, with gross domestic product falling by an annualized 5% in the first quarter, ending the longest economic expansion on record. Despite these elements, the U.S. labor market rebounded strongly in back-to-back months. June's non-farm payrolls rose by 4.8 million, while the unemployment rate fell to 11.1% — marked improvement, but the unemployment rate remains far above pre-COVID-19 levels. Retail sales rebounded nearly 18% in May after cratering 8% and 15% in March and April, respectively. Similarly, on modest reopenings of the economy the country, consumer confidence recovered from five-year lows in March.

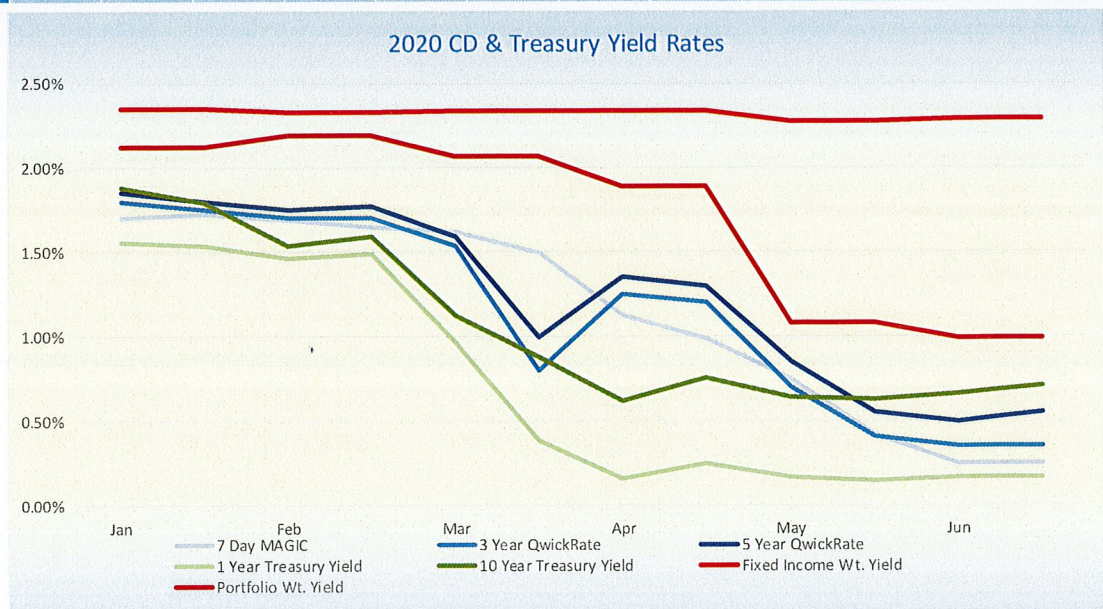
MAGIC's Economic Outlook:

- With little opportunity presented by the shape of the treasury yield curve and bond market volatility low, there is no compelling reason to move from a benchmark-neutral duration strategy. We will rebalance portfolios monthly to match index duration extensions.

- Value persists in the federal agency sector, with new issues offering attractive concessions to lure buyers. Callable agencies with longer lockouts have also become more attractive as the additional yield represents value with rates in a low, stable range.
- In the corporate sector, PFM took advantage of the flurry of new issuance to extend maturities, focusing on new purchases in the steep credit curve (greater than three years) and extending durations. Issuer preference was selective, as strong balance sheets and diversification are favored in this uncertain time.
- AAA-rated asset-backed securities also offered good value. Following periods of heightened volatility, PFM removed the hold status on the sector and became active buyers of new issues during the month. Due diligence on structure was critical in our decision to participate as stress tests indicated the ability to withstand adverse market pressures.
- Mortgage-backed securities offered a mixed bag as specific coupon and structure were key drivers of performance on the heels of prepayment variability. The sector appears to have found a level of normalization based on the Fed's commitment. PFM's investments are aimed at maintaining allocations in the sector as issues pay-down principal.
- Taxable municipal debt remains one of the more attractive alternatives in the current market. At relatively elevated spreads, these high-quality issues — particularly those that are taxable — have been purchased for many portfolios over the past several supply constrained, we will continue to broadly in attractively priced new issues.

The following table shows the various Treasury yields along with the various CD rates (MAGIC & QwickRate), which trend slightly above the Treasury. Goodhue County's Fixed Income Yield and Overall Portfolio Yield now outperform the rest of the market.

2020 CD & Treasury Yield Rates												
Term / Security	Jan	Feb	Mar	Apr	May	Jun	Jan	Feb	Mar	Apr	May	Jun
7 Day MAGIC	1.70%	1.72%	1.69%	1.65%	1.62%	1.50%	1.13%	0.99%	0.75%	0.42%	0.25%	0.25%
3 Year QwickRate	1.80%	1.75%	1.70%	1.70%	1.54%	0.80%	1.25%	1.20%	0.70%	0.41%	0.35%	0.35%
5 Year QwickRate	1.85%	1.80%	1.75%	1.77%	1.59%	1.00%	1.35%	1.30%	0.85%	0.55%	0.50%	0.55%
1 Year Treasury Yield	1.56%	1.54%	1.46%	1.49%	0.97%	0.39%	0.16%	0.25%	0.17%	0.15%	0.17%	0.17%
10 Year Treasury Yield	1.88%	1.79%	1.54%	1.59%	1.13%	0.88%	0.62%	0.76%	0.64%	0.63%	0.66%	0.71%
Fixed Income Wt. Yield	2.345%	2.345%	2.324%	2.324%	2.332%	2.332%	2.332%	2.332%	2.271%	2.271%	2.287%	2.287%
Portfolio Wt. Yield	2.121%	2.121%	2.189%	2.189%	2.065%	2.065%	1.890%	1.890%	1.082%	1.082%	0.993%	0.993%



GOODHUE COUNTY
SALES TAX RECEIPTS

LOST Transaction Summary Sheet

Notification Date	January	February	March	April	May	June	July	August	September	October	November	December	Total Receipts	DOR Start-up Cost	DOR Misc. Add / Delete	Receipt Adjustments	OR Final Cost Deducted	Month Re: costs	DOR Net Transferred
3/5/2019		180,000											180,000						180,000
4/4/2019			175,000										175,000				(4,336)	Feb	175,000
4/9/2019		44,663											44,663	(23,429)					16,897
5/3/2019			37,388	235,600									235,600				(3,132)	Mar	235,600
5/9/2019					253,800								253,800				(3,260)	Apr	253,800
6/5/2019				28,628									28,628				(3,452)	May	25,368
7/3/2019					28,023	300,000							300,000				(3,511)	June	300,000
7/10/2019						21,110	264,400						264,400				(3,580)	July	264,400
8/9/2019							26,908	300,000					300,000				(3,615)	Aug.	17,599
9/5/2019									280,700				280,700				(3,669)	Sept.	300,000
10/3/2019										274,700			274,700				(3,675)	Oct.	280,700
10/9/2019											249,000		249,000				(3,651)	Nov.	23,219
11/5/2019								29,911					29,911				(3,661)	Dec	274,700
12/5/2019										36,515			36,515				(39,542)		26,242
12/9/2019											33,280		33,280						249,000
1/6/2020												260,000	260,000						260,000
1/9/2020												30,517	30,517						29,629
2/7/2020														(23,429)					26,856
2019 Total		224,663	212,388	264,228	281,823	321,110	293,308	326,834	310,611	311,215	282,280	290,517	3,118,976						3,056,005
2/5/2020	284,400												284,400						284,400
3/5/2020		215,000											215,000						215,000
3/9/2020	29,751												29,751						26,157
4/3/2020			191,700										191,700						191,700
4/9/2020				246,000									246,000						246,000
5/5/2020					231,000								231,000						231,000
5/11/2020																			26,830
6/3/2020				32,247									32,247						28,340
6/9/2020					31,814	300,500							300,500						300,500
7/2/2020																			27,780
7/10/2020							274,000						274,000						274,000
8/5/2020																			19,274
8/10/2020						23,444							23,444						
2020 Total	324,151	247,818	222,236	278,247	262,814	323,944	274,000						1,933,210						1,910,173

LOST Investment Summary Sheet

Invest. Date	Institution	Amount	Rate	Interest	Purchased	Maturity	Total
5/14/2019	CD at CCF	245,000	2.59%	12,691.00	5/14/2019	5/13/2021	245,000
5/14/2019	CD at CCF	245,000	2.59%	12,691.00	5/14/2019	5/13/2021	245,000
6/19/2019	CD at Merchal	250,000	2.90%	14,500.00	6/20/2019	6/17/2021	250,000
6/19/2019	CD at Merchal	250,000	2.90%	14,500.00	6/20/2019	6/17/2021	250,000
8/12/2019	CD at FFM	245,000	2.50%	12,250.00	8/12/2019	8/11/2021	245,000
8/12/2019	CD at FFM	245,000	2.50%	12,250.00	8/12/2019	8/11/2021	245,000
Total			\$ 0	\$ 261,848			\$ 1,450,000
Left in MAGIC from LOST							430,173

Goodhue County Land Use Management

Goodhue County Government Center | 509 West Fifth Street | Red Wing, Minnesota 55066



Building | Planning | Zoning
Telephone: 651.385.3104
Fax: 651.385.3106

Environmental Health | Land Surveying | GIS
Telephone: 651.385.3223
Fax: 651.385.3098

TO: Goodhue County Board of Commissioners
FROM: Lisa M. Hanni, LUM Director / County Surveyor / County Recorder
DATE: August 11, 2020
RE: Nelson Property Abatement Costs

Summary:

We are requesting to assess the abatement costs for the properties located in the Southeast Quarter of Section 30, T112N, R18W (PINS: 41-140-0020, 41-140-0030, 41-140-0050). Included in this request is to also assess the abatement costs for the cleanup on parcel 41-140-0060 which is an adjacent property owned by the Emery's, which the Nelson's used to store vehicles, garbage, etc.

Background:

After reaching an agreement with the Nelson's through a Stipulation Agreement dated October 24, 2019, we performed a massive clean up of the property in November 2019. See attached spreadsheet showing the out-of-pocket costs for the project. The Board has already assessed \$12,431 to the properties payable January 1, 2020.

The numbers do not include the staff time for over 2 weeks they were onsite managing the cleanup nor the costs for the sheriff deputies who needed to be there numerous times to keep Mr. William Nelson from interfering with the project.

The Nelson's have not paid their 2018 taxes. If they do not pay these taxes, the properties would be scheduled for tax forfeiture on May 9, 2022 and would be the second time the property will have gone to forfeiture.

Recommendation:

Staff recommends the abatement costs be applied to the following parcels (41-140-0020, 41-140-0030, 41-140-0050) using the similar language as the prior approvals for the Nelson abatements:

The Board directs the Auditor to assess the remaining costs from the November 2019 cleanup (\$76,696.22) to the Nelson parcels (41-140-0020, 41-140-0030, 41-140-0050); and to charge an annual interest rate of 4.5% on the unpaid balance to be paid in full in 1 year, beginning January 1, 2021 unless paid in full by 12:00pm, December 31, 2020.

Contractor	Service	Date	Amount	Subtotals
<i>Xcavate</i>	8 days Equipment and Labor	11/18-11/26	\$31,955.00	
	Subcontractor Coordination		\$6,388.50	
	subtotal			\$38,343.50
<i>Anderson Rock and Lime, INC.</i>	Material for property access		\$1,796.50	\$1,796.50
<i>Bauer Roll-Off Service of Cannon Falls, LLC</i>	4 trash dumpsters		\$2,200.00	\$2,200.00
<i>Siewert's Towing, Inc</i>	8 vehicles/trailers towing		\$1,180.00	
	trailer house frame w/asbestos tile		\$514.00	
	subtotal			\$1,694.00
<i>Simanski Metals, LLC</i>	1 trash dumpster		\$550.00	
	1 demo debris dumpster		\$550.00	
	1 Tire dumpster		\$844.80	
	misc disposal		\$211.00	
	10 Metal dumpsters		\$2,500.00	
	33.48 Tons metal credit 45\$/Ton		-\$1,506.60	
	subtotal			\$3,149.20
<i>SKB Environmental</i>	trailer house frame w/asbestos tile		\$98.25	\$98.25
<i>Zemke Trucking LLC</i>	26 trash dumpsters and misc disposal		\$16,616.05	\$16,616.05
<i>Junk Happens 11/12-11/15</i>	4 days crew labor		\$4,075.00	
	Equipment		\$3,318.00	
	2 trash dumpsters		\$1,125.00	
	5 garbage truck loads		\$3,913.00	
	subtotal			\$12,431.00
<i>Junk Happens 11/18-11/26</i>	7 days crew labor		\$12,212.50	
	supplies		\$245.00	
	Overtorage 2 trash dumpsters		\$1,149.82	
	3 trucks Metal hauling and 3 dumpsters		\$370.05	
	Metal credit		-\$370.05	
	Temp agency (credit)		-\$300.00	
	subtotal			\$13,307.32
<i>RiverCity Metals 4/14/2020</i>	Disposal of towed Vehicles		-\$508.60	-\$508.60

Totals			\$89,127.22	\$89,127.22
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Costs	Equipment and Labor	\$60,060.55
	Disposal Fees	\$31,451.92
	Metal Credit	-\$2,385.25

Total	\$89,127.22
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Approximate Daily labor costs \$ 5,000.00

**Goodhue County Public Works
Project Status Report for August 18, 2020**

ROUTE	TYPE OF WORK/PROJECT LOCATION	CURRENT STATUS
	Bidding	
CSAH 27 & Twp.	2020 Box Culverts CSAH 27 & Leon	Project to be considered for award on August 18th.
	Road Construction	
Twp.	2019 Box Culverts Belle Creek, Featherstone, Florence, Belvidere, & Zumbrota	Project awarded to Fitzgerald Excavating and Trucking, Inc of Goodhue, MN. All boxes have been installed and construction has been completed. Project needs to be finalized.
Various	2020 Bituminous Paving CSAH 14, CSAH 64, Kenyon Shop Parking Lot	Construction has begun. The Kenyon Shop parking lot has been reclaimed and bituminous placed. Milling and reclaiming began at CSAH 30 and will proceed north on CSAH 14. Paving to begin the week of August 24 th .
CSAH 21	Concrete Paving RW High School – TH 61	Construction began May 13 th . All work is completed. A 30 day turf establishment timeframe has started. The road is open to traffic.
Various	2020 Aggregate Surfacing	Construction completed. Project needs to be finalized.
Various	2020 Seal Coat	Seal coat, fog sealing, and striping have all been completed. Need to final.
CSAH 6	Grading TH 58 – 435 th Street	Construction to begin August 17 th .
CR 23	Cement Stabilized Full Depth Reclamation TH 56 – CSAH 1	Construction completed. Need to final.
Various	HSIP: Chevron Installation	Project awarded to Safety Signs. Construction planned for fall.
	Maintenance Department	
CR 45	Ditching & Culvert Replacement	Work in progress.
CR 47	Ditching & Culvert Replacement	Work in progress.

ROUTE	TYPE OF WORK/PROJECT LOCATION	CURRENT STATUS
Various	Crack Filling	Work in progress.
Various	Shoulder Reclamation	Work in progress.
Various	Mastic Cupping Repairs	Work in progress.
Various	Ditch Mowing	Top cut in progress.
	Planning & Studies	
St Paul - Chicago	Great River Rail Commission	Agenda item to change name at 08 Aug 19 Board meeting. Working on a second train between the Twin Cities and Chicago. River route remains the preferred alternative. Commission will continue both its public rail advocacy and to comment on MnDOT's river route process.
Red Rock Corridor	Commuter Rail Planning (RRC Commission)	The Commission determined Bus Rapid Transit to be the best alternative and has adopted the Final Report. An implementation plan for a future extension of the Bus Rapid Transit (BRT) line to Hastings is in various stages of planning.
Zip Rail Rochester – Twin Cities	High Speed Rail Planning (OCRRA & Mn/DOT)	MnDOT announced their project is “shelved” and no further public work is to be done. A Tier 1 EIS was not completed. A private firm analyzed the feasibility of a zip rail along the same alignment, but their work was non-public and no communication has been made by them for some time.
TH 63	Mississippi River Bridge @ Red Wing (Mn/DOT)	Construction is underway, traffic is using the new bridge and demolition of the old bridge has begun. Completion is slated for 2020.

The following is a summary of the claims to be reviewed and approved at the August 18, 2020 board meeting:

01	General Fund	\$	524,857.49
03	Public Works	\$	1,812,881.81
11	Human Service Fund	\$	140,497.97
12	GC Family Services Collaborative	\$	-
21	ISTS	\$	-
25	EDA	\$	-
30	Capital Improvement	\$	-
31	Capital Equipment	\$	-
34	Capital Equipment	\$	43,435.25
35	Debt Service	\$	-
40	County Ditch	\$	-
61	Waste Management	\$	37,736.82
62	Recycling Center	\$	-
63	HHW	\$	-
72	Other Agency	\$	22,201.81
81	Settlement	\$	35,762.23
	Totals	\$	<u>2,617,373.38</u>

GROSS PAYROLL (including Employer Related Tax Payments)

Period Ending	Paid Date	Amount
7/24/2020	8/6/2020	\$ 1,044,309.66
Checks (WFXX,WFXX-ACH)	\$	2,131,838.68
EFT (Manual Warrants)	\$	485,534.70
Total:	\$	<u>2,617,373.38</u>

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u> <u>OBO#</u>	<u>Account Number</u> <u>On-Behalf-of-Name</u>	<u>Invoice #</u> <u>From Date</u>	<u>PO #</u> <u>To Date</u>
11974	2783	Bmo P-Card Payment					
			127.59	Totes for Election PPE 6/16 73,806 Menards Dundas	01-071-000-0000-6333	Anderson Brian	0
			19.20	Bags for Election Pens 6/23 7,919 Menards-Red Wing	01-071-000-0000-6333	Anderson Brian	0
			216.52	Totes for Election PPE 6/15 7,919 Menards-Red Wing	01-071-000-0000-6333	Anderson Brian	0
			182.13	Totes & Antibacterial Wipes 6/ 36,560 Menards	01-071-000-0000-6333	Anderson Brian	0
			43.50	Sign for Absentee Voting 6/5 4,614 Smartsign (Obo)	01-071-000-0000-6333	Anderson Brian	0
			8.38	6/22/20 WOW Healthy Snack Stat 15,300 Econofoods 328	01-061-061-0000-6414	Anderson David	0
			21.86	6/14/20 WOW Healthy Snack Stat 15,300 Econofoods 328	01-061-061-0000-6414	Anderson David	0
			10.53	6/22/20 WOW Healthy Snack Stat 4,118 Kwik Trip (Obo)	01-061-061-0000-6414	Anderson David	0
			22.88	#1722 Fuel 6/19 10,911 Cenex (obo)	01-201-000-0000-6567	Ayres Michael	0
			28.62	Door parts ADC 27,672 Amazon.Com	01-111-113-0000-6305	Bach Bob	0
			262.62	Paint ADC 59,303 Sherwin Williams	01-111-113-0000-6305	Bach Bob	0
			107.70	Paint ADC 59,303 Sherwin Williams	01-111-113-0000-6305	Bach Bob	0
			167.25	Paint ADC 59,303 Sherwin Williams	01-111-113-0000-6305	Bach Bob	0
			48.86	Misc Supplies ADC 50,705 Red Wing Ace Hardware	01-111-113-0000-6420	Bach Bob	0
			33.71	Misc Supplies ADC 50,705 Red Wing Ace Hardware	01-111-113-0000-6420	Bach Bob	0
			80.22	#1422 Oil/Rot Tires 5/29 1,432 Johnson Tire Service	01-201-000-0000-6303	Blue Tom	0
			610.00	CAFR Review Fee 2019 12,541 Government Finance Officers Association	01-041-000-0000-6283	Bolin Kelly	0
			60.09	2 Monitor Stands 6/5/20 27,672 Amazon.Com	01-041-000-0000-6405	Brodie Laura	0
			2.36	AA Batteries	01-041-000-0000-6405	Brodie Laura	0

Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u> <u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>
				3,972 Innovative Office Solutions Llc			
			7.99	Scotch tape 6/16/20	01-041-000-0000-6405	Brodie Laura	0
				2,864 Office Depot			
			1.78	(2)Calculator ribbons 6/16/20	01-041-000-0000-6405	Brodie Laura	0
				13,231 Staples Advantage			
			12.48	PkgTape,clips,Dymo labels 5/27	01-041-000-0000-6405	Brodie Laura	0
				13,231 Staples Advantage			
			-27.86	- Rtrnd monitor stand 6/20/20	01-041-000-0000-6405	Brodie Laura	0
				27,672 Amazon.Com			
			32.23	Monitor stand 6/12/20	01-041-000-0000-6405	Brodie Laura	0
				27,672 Amazon.Com			
			87.99	8 Name Plates 6/11/20	01-055-000-0000-6405	Brodie Laura	0
				27,672 Amazon.Com			
			1.99	Envelope sealers 6/9/20	01-055-000-0000-6405	Brodie Laura	0
				3,972 Innovative Office Solutions Llc			
			2.36	AA batteries 6/9/20	01-055-000-0000-6405	Brodie Laura	0
				3,972 Innovative Office Solutions Llc			
			7.99	Scotch tape 6/16/20	01-055-000-0000-6405	Brodie Laura	0
				2,864 Office Depot			
			22.18	#9 envelopes 6/16/20	01-055-000-0000-6405	Brodie Laura	0
				2,864 Office Depot			
			2.59	Pkg Tape, clips 5/27/20	01-055-000-0000-6405	Brodie Laura	0
				13,231 Staples Advantage			
			58.59	Busn Cards: PP 6/12/20	01-055-000-0000-6405	Brodie Laura	0
				10,716 Vistaprint (obo)			
			26.35	Elections mail 6/18/20	01-071-000-0000-6203	Brodie Laura	0
				67,100 Us Postmaster			
			530.67	Pens - Covid 6/18/20	01-071-000-0000-6333	Brodie Laura	0
				13,231 Staples Advantage			
			493.90	Disinf wipes-Covid 6/18/20	01-071-000-0000-6333	Brodie Laura	0
				13,231 Staples Advantage			
			342.00	Covid-Polyfolders 6/18/20	01-071-000-0000-6333	Brodie Laura	0
				14,271 Guardian Fleet Safety			
			9.66	tan paper 6/9/20	01-071-000-0000-6405	Brodie Laura	0
				3,972 Innovative Office Solutions Llc			
			2.28	Highlighters 6/9/20	01-071-000-0000-6405	Brodie Laura	0
				3,972 Innovative Office Solutions Llc			
			2.00	envelope sealers 6/9/20	01-071-000-0000-6405	Brodie Laura	0

Goodhue County

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Manual Warrants

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				3,972	Innovative Office Solutions Llc		
2.11		Highlighters 6/16/20			01-071-000-0000-6405	Brodie Laura	0
		2,864 Office Depot					
11.09		#9 envelopes 6/16/20			01-071-000-0000-6405	Brodie Laura	0
		2,864 Office Depot					
155.85		(15)Dymo Labels 6/16/20			01-071-000-0000-6405	Brodie Laura	0
		13,231 Staples Advantage					
69.23		Dymo labels 5/27/20			01-071-000-0000-6405	Brodie Laura	0
		13,231 Staples Advantage					
41.97		Frame,comand strps 6/18/20			01-071-000-0000-6405	Brodie Laura	0
		27,672 Amazon.Com					
400.00		Training: PP 7/6-9/20			01-055-000-0000-6357	County 1 Goodh	0
		8,926 MN Association of Assessors (OBO)					
55.05		Election postage 5/28/20			01-071-000-0000-6203	County 1 Goodh	0
		67,100 Us Postmaster					
337.50		2020 IAAO Memb:JH,AN,JS			01-055-000-0000-6243	County 2 Goodh	0
		1,415 laao					
3.75		MN Assessor License:LA conv.			01-055-000-0000-6245	County 2 Goodh	0
		5,507 Mn State Board Of Assessors					
499.00		Online Trng: AN 6/2020			01-055-000-0000-6357	County 2 Goodh	0
		1,415 laao					
499.00		Online Trng: JS 6/2020			01-055-000-0000-6357	County 2 Goodh	0
		1,415 laao					
499.00		Online Trng:JH 6/2020			01-055-000-0000-6357	County 2 Goodh	0
		1,415 laao					
819.90		Online trng: PP			01-055-000-0000-6357	County 2 Goodh	0
		4,466 Mckissock Lp (Obo)					
-100.00		- Rfnd exam fee LR 6/30/20			01-055-000-0000-6357	County 2 Goodh	0
		8,926 MN Association of Assessors (OBO)					
-100.00		- Rfnd exam fee CC 6/30/20			01-055-000-0000-6357	County 2 Goodh	0
		8,926 MN Association of Assessors (OBO)					
100.00		Exam fee:CC 6/30/20			01-055-000-0000-6357	County 2 Goodh	0
		8,926 MN Association of Assessors (OBO)					
100.00		Exam fee:LR 6/30/20			01-055-000-0000-6357	County 2 Goodh	0
		8,926 MN Association of Assessors (OBO)					
3.75		MN Assessor Conv Fee:LR			01-055-000-0000-6357	County 2 Goodh	0
		5,507 Mn State Board Of Assessors					
28.44		6 Wipes CVD-19 6/23			01-071-000-0000-6333	County 2 Goodh	0

Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
			60.36	13,231 Staples Advantage			
				CVD-19 wipes, pens 6/23	01-071-000-0000-6333	County 2 Goodh	0
			1,098.00	13,231 Staples Advantage			
				CVD-19 secrecy folders	01-071-000-0000-6333	County 2 Goodh	0
			29.44	14,273 11x17 (OBO)			
				Microphone cable 6/19	01-121-120-0000-6480	County 2 Goodh	0
			84.99	27,672 Amazon.Com			
				Microphone stand 6/24	01-121-120-0000-6480	County 2 Goodh	0
			28.99	27,672 Amazon.Com			
				Microphone clip 6/24	01-121-120-0000-6480	County 2 Goodh	0
			999.00	27,672 Amazon.Com			
				Portable PA System 6/18	01-121-120-0000-6480	County 2 Goodh	0
			150.00	27,672 Amazon.Com			
				Microphone 6/19	01-121-120-0000-6480	County 2 Goodh	0
			6.22	27,672 Amazon.Com			
				Lysol wipes-Covid 6/25	01-601-000-0000-6420	County 2 Goodh	0
			24.25	13,231 Staples Advantage			
				Keyboard 6/10	01-209-000-0000-6420	County Dispatc	0
			182.00	13,231 Staples Advantage			
				Active 911 Subscrip 6/3	01-210-000-0000-6244	County Dispatc	0
			-250.00	10,279 Active 911 Inc (obo)			
				- Refund:BCA Trng 6/15	01-210-000-0000-6357	County Dispatc	0
			42.24	13,624 BCA Training Education (obo)			
				Water:Dispatch 5/29	01-210-000-0000-6414	County Dispatc	0
			219.00	13,392 Finken Water Centers (obo)			
				Membership 6/16	01-061-000-0000-6243	Cushing Meliss	0
			219.00	7,086 Shrm			
				Membership 6/15	01-061-000-0000-6243	Cushing Meliss	0
			26.46	7,086 Shrm			
				Office Supplies 6/23	01-061-000-0000-6405	Cushing Meliss	0
			20.00	27,672 Amazon.Com			
				Online Webinar:BChristianson 6	01-091-000-0000-6357	Deden Deborah	0
			89.88	1,630 Mn State Bar Assn			
				Clippr Lube/Disinfect 6/16	01-207-000-0000-6420	Duffing Wade	0
			176.13	14,274 Image Beauty (OBO)			
				Ltn/Shmp/TBrsh/Raz 6/22	01-207-000-0000-6465	Duffing Wade	0
			316.00	6,800 Phoenix Supply			
				Safety Blanket/Grmt 6/25	01-207-240-0000-6432	Duffing Wade	0

Goodhue County

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Manual Warrants

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				3,750	Derby Industries		
			122.50	License 6/15	01-103-000-0000-6245	Ekblad Jeff	0
				3,488	Mn Board Of Aelslagid		
			397.48	Distance Meter 6/3	01-127-129-0000-6406	Ekblad Jeff	0
				27,672	Amazon.Com		
			495.00	SRO Course 6/11	01-201-000-0000-6357	Erdman Mike	0
				14,275	Nat Assoc of School Resource Officers		
			74.12	Paint for Justice 6/10	01-111-116-0000-6305	Fladhammer Bri	0
				59,303	Sherwin Williams		
			18.96	Misc Supplies Justice 6/5	01-111-116-0000-6420	Fladhammer Bri	0
				50,705	Red Wing Ace Hardware		
			45.32	Misc Supplies Justice 6/2	01-111-116-0000-6420	Fladhammer Bri	0
				50,705	Red Wing Ace Hardware		
			28.20	Supplies Covid-19 6/1	01-111-000-0000-6420	Foster Pat	0
				6,058	MSC Industrial Supply		
			8.98	Supplies Covid -19 6/2	01-111-000-0000-6420	Foster Pat	0
				50,705	Red Wing Ace Hardware		
			725.94	Touchless Fausets Gov 6/9	01-111-110-0000-6305	Foster Pat	0
				27,672	Amazon.Com		
			241.98	Faucets Gov 5/29	01-111-110-0000-6305	Foster Pat	0
				27,672	Amazon.Com		
			26.36	Water Lines Gov 6/25	01-111-110-0000-6305	Foster Pat	0
				50,705	Red Wing Ace Hardware		
			-26.36	- Water Lines Returned Gov 6/25	01-111-110-0000-6305	Foster Pat	0
				50,705	Red Wing Ace Hardware		
			45.36	Batteries Gov 6/24	01-111-110-0000-6420	Foster Pat	0
				7,334	Grainger Inc		
			326.00	Plumbing Parts LEC 6/11	01-111-112-0000-6305	Foster Pat	0
				9,759	Energycontrol.com (OBO)		
			6.44	Plumbing Parts LEC 6/12	01-111-112-0000-6305	Foster Pat	0
				7,334	Grainger Inc		
			558.63	Supplies ADC 5/28	01-111-113-0000-6411	Foster Pat	0
				13,231	Staples Advantage		
			220.31	Buffing Pads ADC 6/2	01-111-113-0000-6420	Foster Pat	0
				2,199	Schilling Supply Co		
			-6.00	- Pump Rebuild Kit Cit 6/24	01-111-115-0000-6304	Foster Pat	0
				14,277	Cardinal Pump Company (OBO)		
			158.00	Pump Rebuild Kit Cit 6/23	01-111-115-0000-6304	Foster Pat	0

Goodhue County

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Manual Warrants

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
			86.86	Soap pump Justice 6/15	14,277 Cardinal Pump Company (OBO)	Foster Pat	0
			1,000.00	Gift cards 6/2/20	14,276 Sustainable Supply (OBO)	Fox Kelly	0
			57.39	Disinfectant Wipes 6/11	6,464 Walmart	Frazier Gwen	0
			13.44	Garbage Bags 6/15	27,672 Amazon.Com	Frazier Gwen	0
			144.56	Laminator 6/2	6,464 Walmart	Frazier Gwen	0
			13.18	Lax/Wart Rem/H Crm 6/15	13,231 Staples Advantage	Frazier Gwen	0
			220.44	Disinfectant Wipes 6/9	6,464 Walmart	Gagnon Cory	0
			49.32	Hand Sanitizer 5/20	27,672 Amazon.Com	Gagnon Cory	0
			26.04	ADC Lettering 6/25	27,672 Amazon.Com	Gagnon Cory	0
			119.98	Clppr Lube/Disinf 6/19	11,884 DIY Lettering (OBO)	Gagnon Cory	0
			77.00	Intake Scale 6/22	27,672 Amazon.Com	Gagnon Cory	0
			1,155.08	Desk Chairs(4) 6/19	14,278 Totally Furniture (OBO)	Gagnon Cory	0
			113.44	#1929 Oil/Rot Tire 6/12	1,432 Johnson Tire Service	Goham Jim	0
			122.50	P.E. License-J.Greenwood 6/3	03-320-000-0000-6243	Goodhue County	0
			13.95	Subscription6/11	3,488 Mn Board Of Aelslagid	Goodhue County	0
			199.00	Diesel After Trmt Trng -J.Hans	27,672 Amazon.Com	Goodhue County	0
			199.00	Network Diag Trng-J.Hansen 6/2	14,290 Ataautomotivetraining (OBO)	Goodhue County	0
			226.11	Steering Shock Absrbrs #0506 5	14,290 Ataautomotivetraining (OBO)	Goodhue County	0
			121.53	Cone& Sign Holder HHW (3)6/4	14,291 Hyland Motor Co (OBO)	Goodhue County	0
					61-399-192-0000-6418	Goodhue County	0

Manual Warrants

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				<u>OBO#</u> <u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>
			79.30	4,614 Smartsign (Obo) Cost related to FC 6/5/20	11-430-710-3810-6058	Hammond Alison	0
			79.30	3,372 Delta Airlines Cost related to FC 6/5/20	11-430-710-3810-6058	Hammond Alison	0
			256.29	3,372 Delta Airlines Cost related to FC 6/8/20	11-430-710-3810-6058	Hammond Alison	0
			21.48	12,654 Holiday Inn Express (obo) Cost related to FC 5/30/20	11-430-710-3810-6058	Hammond Alison	0
			70.54	64,551 Target Cost related to FC 5/31/20	11-430-710-3810-6058	Hammond Alison	0
			29.83	6,692 Famous Footwear (OBO) Cost related to FC 5/30/20	11-430-710-3810-6058	Hammond Alison	0
			193.49	6,464 Walmart #1222 Oil/T Fld/Bulb 6/22	01-201-000-0000-6303	Hanson Breanna	0
			51.56	37,305 Midway Auto #1222 Headlight 6/15	01-201-000-0000-6303	Hanson Breanna	0
			1,549.00	8,081 O'Reilly Auto Parts Stop Sticks/Equip 5/27	01-201-000-0000-6432	Hanson Josh	0
			91.24	9,605 Stop Stick LTD MFF Equip/Mask Sizer 6/17	01-201-000-0000-6454	Hanson Josh	0
			834.71	7,334 Grainger Inc MFF Equipment 6/19	01-201-000-0000-6454	Hanson Josh	0
			273.00	3,913 Security Pro Usa (Obo) Cell Phone Rpr 6/9	01-201-000-0000-6304	Harris John	0
			-3.21	14,279 Fast Phone Repair (OBO) - RETURNED PRODUCT, COVID 6/2	01-601-000-0000-6420	Hartmann Robin	0
			3.21	64,551 Target CLOROX WIPES COVID 6/23	01-601-000-0000-6420	Hartmann Robin	0
			40.94	64,551 Target purell sanitizer COVID 6/23	01-601-000-0000-6420	Hartmann Robin	0
			33.14	13,231 Staples Advantage clorox wipes COVID 6/23	01-601-000-0000-6420	Hartmann Robin	0
			40.84	13,231 Staples Advantage Detainee Wrkr Shoes 6/18	01-207-000-0000-6461	Heiden Justin	0
			9.18	6,464 Walmart Invites/Envs 6/18	01-207-240-0000-6420	Heiden Justin	0
			142.91	6,464 Walmart Books/Pencil Sharpeners	01-207-240-0000-6464	Heiden Justin	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				27,672	Amazon.Com		
			48.53	#1822 Oil Chg 6/11	01-201-000-0000-6303	Hofschulte Jen	0
				6,635	Beck's Auto Repair		
			595.00	Basic CPTED Course 5/28	01-201-000-0000-6357	Hofschulte Jen	0
				14,281	NICP, Inc. (OBO)		
			409.77	Fishpoles/Fsh w/Dpty 5/23	01-201-000-0000-6883	Hofschulte Jen	0
				14,280	Zebco Sales Company (OBO)		
			180.00	Sign 6/15	01-201-000-0000-6883	Hofschulte Jen	0
				2,736	Build A Sign.Com (Obo)		
			101.06	Toner 5/29	01-201-000-0000-6402	Holst Kristine	0
				13,231	Staples Advantage		
			1.20	Ruler 5/29	01-201-000-0000-6405	Holst Kristine	0
				13,231	Staples Advantage		
			23.65	Supplies:Shrf Shed 6/11	01-201-000-0000-6411	Holst Kristine	0
				13,231	Staples Advantage		
			96.20	Supplies:Shrf Shed 6/11	01-201-000-0000-6411	Holst Kristine	0
				13,231	Staples Advantage		
			-265.87	- Refund: Shed Supplies 6/3	01-201-000-0000-6411	Holst Kristine	0
				13,231	Staples Advantage		
			37.31	Supplies:Shrf Shed 6/3	01-201-000-0000-6411	Holst Kristine	0
				13,231	Staples Advantage		
			287.89	Supplies:Shrf Shed 6/3	01-201-000-0000-6411	Holst Kristine	0
				13,231	Staples Advantage		
			37.15	USB Adapter 6/23	01-201-000-0000-6420	Holst Kristine	0
				27,672	Amazon.Com		
			13.89	Headphones 6/17	01-201-000-0000-6420	Holst Kristine	0
				13,231	Staples Advantage		
			36.75	Flash Drives(3) 5/29	01-201-000-0000-6420	Holst Kristine	0
				13,231	Staples Advantage		
			51.50	WebCam:Steffen 6/17	01-201-000-0000-6432	Holst Kristine	0
				27,672	Amazon.Com		
			53.40	Shting Ermuffs:Kurtti 6/5	01-201-000-0000-6454	Holst Kristine	0
				27,672	Amazon.Com		
			499.00	HAB Tactical Equip 6/17	01-281-280-0000-6432	Holst Kristine	0
				27,672	Amazon.Com		
			122.50	Lisa workshop 122.50	01-103-000-0000-6245	Holst Pam	0
				3,488	Mn Board Of Aelslagid		
			38.73	Oil change for Pam truck 38.73	01-127-129-0000-6303	Holst Pam	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				13,013	Kevin's Minnoco (obo)		
			1.89	Clorox wipes for work vehicle	01-127-129-0000-6405	Holst Pam	0
				64,551	Target		
			114.99	Work steel toes shoes	01-127-129-0000-6406	Holst Pam	0
				2,677	Red Wing Shoe Store (Red Wing)		
			46.33	#1523 Oil Chg 6/4	01-201-000-0000-6303	Howard Brandon	0
				8,180	Bird's Auto Repair		
			17.48	Pdlks/Clnr Range Tlr 6/10	01-201-000-0000-6420	Howard Brandon	0
				7,626	Runnings Supply Inc		
			49.91	Paint Citizens 6/24	01-111-115-0000-6305	Huebner Jeff	0
				59,303	Sherwin Williams		
			49.90	Salt Citizens 6/11	01-111-115-0000-6413	Huebner Jeff	0
				7,626	Runnings Supply Inc		
			24.19	Misc Supplies Cit 6/3	01-111-115-0000-6420	Huebner Jeff	0
				36,560	Menards		
			37.96	Otterbox Sym/Glass-J.Greenwood	03-320-000-0000-6202	Huneke Julie	0
				27,672	Amazon.Com		
			27.99	Case 20# Copy Paper 92 Brite 6	03-320-000-0000-6402	Huneke Julie	0
				27,672	Amazon.Com		
			69.93	Markers/Sticky Notes/File Fold	03-320-000-0000-6405	Huneke Julie	0
				27,672	Amazon.Com		
			36.76	Smead Exp Files-Const 6/6	03-320-000-0000-6405	Huneke Julie	0
				27,672	Amazon.Com		
			22.32	Stapler - Admin 6/17	03-330-000-0000-6405	Huneke Julie	0
				27,672	Amazon.Com		
			17.74	Compressed Air (3) 6/16	03-330-000-0000-6405	Huneke Julie	0
				27,672	Amazon.Com		
			738.46	#1622 Rpl TI Lgt Hsg 6/19	01-201-000-0000-6303	Johnson Jason	0
				9,698	Zumbrota Ford		
			42.79	#1622 Oil Chg 6/16	01-201-000-0000-6303	Johnson Jason	0
				9,698	Zumbrota Ford		
			480.00	#1622 Brks/Rtrs/Trlr Hrns 5/26	01-201-000-0000-6303	Johnson Jason	0
				4,749	Adrians Bumper To Bumper (Obo)		
			-204.97	- Refund:C&C for Sgts 6/20	01-201-000-0000-6357	Johnson Jason	0
				4,598	Paypal (Obo)		
			50.00	#1728 Oil Chg 6/23	01-201-000-0000-6303	Kelly Marty	0
				37,305	Midway Auto		
			47.50	#1421 Oil Chg 6/17	01-201-000-0000-6303	Key Jason	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>	
				37,305	Midway Auto			
			1,150.00	FTO Training 8/20	6/7	01-201-000-0000-6357	Key Jason	0
				5,481	Atom			
			80.00	#1525 Oil/Filtr/AC Chg 6/8		01-201-000-0000-6303	Kindseth Jay	0
				37,305	Midway Auto			
			13.45	Office Labels 6/3		01-031-000-0000-6405	Lance Stacy	0
				64,551	Target			
			69.42	Wrong Card Use - Reimbursed by		01-031-000-0000-6414	Lance Stacy	0
				6,464	Walmart			
			13.44	Office Labels 6/3		01-061-000-0000-6405	Lance Stacy	0
				64,551	Target			
			34.16	COVID - Elections Gloves 6/19		01-071-000-0000-6333	Lance Stacy	0
				13,231	Staples Advantage			
			1,028.00	COVID - Elections Masks 6/17		01-071-000-0000-6333	Lance Stacy	0
				13,231	Staples Advantage			
			54.14	COVID - Gloves/Sanitizer 6/17		01-071-000-0000-6333	Lance Stacy	0
				13,231	Staples Advantage			
			674.04	COVID - Elections 400 Faceshie		01-071-000-0000-6333	Lance Stacy	0
				27,672	Amazon.Com			
			34.16	COVID - Elections Gloves 6/22		01-071-000-0000-6333	Lance Stacy	0
				13,231	Staples Advantage			
			34.16	COVID - Elections Gloves 6/22		01-071-000-0000-6333	Lance Stacy	0
				13,231	Staples Advantage			
			-151.20	COVID Refund - Court Table Clo		01-111-000-0000-6305	Lance Stacy	0
				27,672	Amazon.Com			
			151.20	COVID - Courts Table Cloths 6/		01-111-000-0000-6305	Lance Stacy	0
				27,672	Amazon.Com			
			15.03	COVID - Pen Supplies 5/27		01-111-000-0000-6305	Lance Stacy	0
				3,378	Dollar Tree			
			481.47	COVID - 3 Picnic Tables 5/26		01-111-000-0000-6305	Lance Stacy	0
				7,919	Menards-Red Wing			
			49.20	COVID - Cone Sign Justice 6/22		01-111-000-0000-6305	Lance Stacy	0
				4,614	Smartsign (Obo)			
			42.96	COVID - Recycling Center Sign		01-111-000-0000-6305	Lance Stacy	0
				4,614	Smartsign (Obo)			
			14.22	COVID - Cleaning Wipes 6/17		01-111-000-0000-6305	Lance Stacy	0
				13,231	Staples Advantage			
			65.32	COVID - Lamination Pouches 5/2		01-111-000-0000-6305	Lance Stacy	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				13,231	Staples Advantage		
			529.47	COVID 19 Plex-Glass 6/8	01-111-000-0000-6305	Lance Stacy	0
				14,203	Shop Pop Displays (OBO)		
			42.95	COVID - Table Cloths Court Roo	01-111-000-0000-6305	Lance Stacy	0
				6,464	Walmart		
			96.00	COVID Face Shields	01-111-000-0000-6405	Lance Stacy	0
				13,231	Staples Advantage		
			165.70	COVID - Cleaning Wipes 6/19	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			14.22	COVID 19 Wipes 6/15	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			14.22	COVID Sanitizer/Wipes 6/17	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			12.24	COVID Wipes 5/28	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			19.98	COVID Wipes 6/15	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			14.22	COVID - Wipes 6/11	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			14.22	COVID Wipes 6/11	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			13.32	COVID - Hand Sanitizer 5/28	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			33.14	COVID - Wipes 6/23	01-111-000-0000-6420	Lance Stacy	0
				13,231	Staples Advantage		
			946.23	1612 - front brake pads wheel	01-130-000-0000-6303	Lance Stacy	0
				1,430	Joe's Mobil Station		
			209.20	1611 - front rotors 6/11	01-130-000-0000-6303	Lance Stacy	0
				1,430	Joe's Mobil Station		
			35.69	1811 - Oil Change 6/11	01-130-000-0000-6303	Lance Stacy	0
				1,430	Joe's Mobil Station		
			38.65	1911 - Oil Change 6/11	01-130-000-0000-6303	Lance Stacy	0
				1,430	Joe's Mobil Station		
			103.91	Tools For Jeremy 6/19	01-111-000-0000-6569	Laska Jeremy	0
				7,919	Menards-Red Wing		
			41.11	Misc Supplies LEC 6/12	01-111-112-0000-6420	Laska Jeremy	0
				7,919	Menards-Red Wing		
			43.79	#1925 Oil Chg 6/9	01-201-000-0000-6303	Lawler Jim	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				9,698	Zumbrota Ford		
8.37		Medical Supplies		6/22	01-130-000-0000-6420	Learmann Kim	0
				9,520	Moore Medical Llc		
13.74		Internet		6/1	11-420-600-0010-6209	Learmann Kim	0
				13,345	Pandora (obo)		
16.82		Office Supplies		5/27	11-420-600-0010-6405	Learmann Kim	0
				27,672	Amazon.Com		
22.42		Office Supplies		6/20	11-420-600-0010-6405	Learmann Kim	0
				27,672	Amazon.Com		
21.54		Office Supplies		6/20	11-420-600-0010-6405	Learmann Kim	0
				27,672	Amazon.Com		
13.25		Office Supplies		6/5	11-420-600-0010-6405	Learmann Kim	0
				27,672	Amazon.Com		
-21.55		Office Supplies		6/3	11-420-600-0010-6405	Learmann Kim	0
				7,919	Menards-Red Wing		
16.36		Office Supplies		6/11	11-420-600-0010-6405	Learmann Kim	0
				7,626	Runnings Supply Inc		
2.95		Office Supplies		6/18	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
96.89		Office Supplies		6/18	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
7.25		Office Supplies		6/16	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
7.25		Office Supplies		6/16	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
3.62		Office Supplies		6/16	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
17.33		Office Supplies		6/11	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
11.50		Office Supplies		6/11	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
2.95		Office Supplies		6/24	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
-13.31		Office Supplies		6/6	11-420-600-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
15.16		Office Supplies		6/23	11-420-600-0010-6405	Learmann Kim	0
				27,672	Amazon.Com		
8.92		Office Supplies		6/3	11-420-600-0010-6405	Learmann Kim	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				27,672	Amazon.Com		
72.48		Office Supplies 6/24			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
13.48		Office Supplies 6/24			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
7.25		Office Supplies 6/20			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
2.42		Office Supplies 6/20			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
7.25		Office Supplies 6/20			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
2.95		Office Supplies 6/18			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
14.76		Office Supplies 5/29			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
14.54		Office Supplies 5/27			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
24.76		Office Supplies 5/27			11-420-600-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
91.79		Dehumidifier 6/3			11-420-600-0010-6432	Learmann Kim	0
		7,919 Menards-Red Wing					
16.15		Office Supplies 5/27			11-420-640-0010-6405	Learmann Kim	0
		27,672 Amazon.Com					
12.73		Office Supplies 6/5			11-420-640-0010-6405	Learmann Kim	0
		27,672 Amazon.Com					
15.72		Office Supplies 6/11			11-420-640-0010-6405	Learmann Kim	0
		7,626 Runnings Supply Inc					
2.84		Office Supplies 6/18			11-420-640-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
6.97		Office Supplies 6/16			11-420-640-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
11.05		Office Supplies 6/11			11-420-640-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
14.56		Office Supplies 6/23			11-420-640-0010-6405	Learmann Kim	0
		27,672 Amazon.Com					
2.84		Office Supplies 6/24			11-420-640-0010-6405	Learmann Kim	0
		13,231 Staples Advantage					
12.95		Office Supplies 6/24			11-420-640-0010-6405	Learmann Kim	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				13,231	Staples Advantage		
	2.32	Office Supplies 6/20			11-420-640-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	6.97	Office Supplies 6/20			11-420-640-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	14.18	Office Supplies 5/29			11-420-640-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	13.97	Office Supplies 5/27			11-420-640-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	13.21	Internet 6/1			11-430-700-0010-6209	Learmann Kim	0
				13,345	Pandora (obo)		
	-20.71	Office Supplies 6/3			11-430-700-0010-6405	Learmann Kim	0
				7,919	Menards-Red Wing		
	93.09	Office Supplies 6/18			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	6.97	Office Supplies 6/16			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	3.47	Office Supplies 6/16			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	16.66	Office Supplies 6/11			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	8.57	Office Supplies 6/3			11-430-700-0010-6405	Learmann Kim	0
				27,672	Amazon.Com		
	69.64	Office Supplies 6/24			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	6.97	Office Supplies 6/20			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	2.84	Office Supplies 6/18			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	-12.79	Office Supplies 6/6			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	23.79	Office Supplies 5/27			11-430-700-0010-6405	Learmann Kim	0
				13,231	Staples Advantage		
	88.19	Dehumidifier 6/3			11-430-700-0010-6432	Learmann Kim	0
				7,919	Menards-Red Wing		
	30.88	Office Supplies 6/24			11-466-450-0000-6405	Learmann Kim	0
				13,231	Staples Advantage		
	12.75	Office Supplies 6/24			11-466-450-0000-6405	Learmann Kim	0

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				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				13,231	Staples Advantage		
5.26		Office Supples 6/17			11-479-478-0000-6405	Learmann Kim	0
				14,283	Checks in the Mail (OBO)		
12.29		Office Supplies 6/17			11-479-479-0000-6405	Learmann Kim	0
				14,283	Checks in the Mail (OBO)		
122.50		Surveying License Renewal 6/1			01-103-000-0000-6245	Lempke Dale	0
				3,488	Mn Board Of Aelslagid		
29.95		Ethics Trng State licensure 6/			01-103-000-0000-6357	Lempke Dale	0
				14,284	Vector Solutions (OBO)		
55.99		Labels 6/15			01-201-000-0000-6405	Magnuson Kim	0
				13,231	Staples Advantage		
4.79		Labels 6/15			01-201-000-0000-6405	Magnuson Kim	0
				13,231	Staples Advantage		
23.67		Labels 6/9			01-201-000-0000-6405	Magnuson Kim	0
				13,231	Staples Advantage		
61.94		CD/DVD/Clips/Env/Pads 6/8			01-201-000-0000-6405	Magnuson Kim	0
				13,231	Staples Advantage		
46.40		File Folders 6/4			01-201-238-0000-6405	Magnuson Kim	0
				13,231	Staples Advantage		
384.58		PSOP Expense 6/4/20			11-430-710-3670-6020	Mershbrock Amy	0
				9,179	Super 8 Motels (OBO)		
15.10		PSOP Expense 6/18/20			11-430-710-3670-6020	Mershbrock Amy	0
				12,667	Aldi (obo)		
47.20		PSOP Expense 6/18/20			11-430-710-3670-6020	Mershbrock Amy	0
				3,274	Casey's (Obo)		
50.00		PSOP expense 6/4/20			11-430-710-3670-6020	Mershbrock Amy	0
				50,705	Red Wing Ace Hardware		
115.93		#1723 Oil/Tire Rpr 6/19			01-201-000-0000-6303	Moser Aaron	0
				10,485	Cannon Auto Repair		
711.76		#1723 Tires/Balance 6/23			01-201-000-0000-6303	Moser Aaron	0
				1,432	Johnson Tire Service		
85.00		PepperBall Air Adapt 6/22			01-201-000-0000-6420	Moser Aaron	0
				13,694	United Tactical Systems LLC		
4.00		#1624 Parking 6/2			01-201-000-0000-6333	Nurnberg Jason	0
				8,921	Cornerstone Parking (OBO)		
17.18		office sppls/picture frames 6/			01-091-132-0000-6405	Olmsted Kait	0
				6,464	Walmart		
21.23		trmt crt grad incentive 6/22			01-091-132-4091-6405	Olmsted Kait	0

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u> <u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>
				14,289 Duluth Trading Co (OBO)			
			53.30	trmt crt grad reward/gift 6/22	01-091-132-4091-6405	Olmsted Kait	0
				64,551 Target			
			20.00	trmt crt grad gift card 6/23	01-091-132-4091-6405	Olmsted Kait	0
				6,464 Walmart			
			20.70	trmt crt grad gift/reward 6/23	01-091-132-4091-6405	Olmsted Kait	0
				1,184 Hanisch Bakery			
			60.00	trmt crt gift card incentives	01-091-132-4091-6405	Olmsted Kait	0
				4,118 Kwik Trip (Obo)			
			40.00	trmt crt incentives 6/3	01-091-132-4091-6405	Olmsted Kait	0
				4,118 Kwik Trip (Obo)			
			10.00	incentives for trmt crt 6/22	01-091-132-4091-6405	Olmsted Kait	0
				3,198 Meatheads Meats & Deli			
			32.21	trmt crt grad incentive/reward	01-091-132-4091-6405	Olmsted Kait	0
				50,705 Red Wing Ace Hardware			
			521.29	6/24/20 HFA Videos/Understandi	11-466-450-0000-6407	Olson Kathy	0
				13,628 Injoy Health Education (obo)			
			16.81	Pens 6/23	01-121-000-0000-6405	Pelz Nathan	0
				64,551 Target			
			39.99	EOC Sppls/Paper 6/5	01-281-280-0000-6402	Richter-Biwer	0
				2,864 Office Depot			
			15.66	Pails/Lids 5/27	01-281-280-0000-6420	Richter-Biwer	0
				7,919 Menards-Red Wing			
			531.07	EOC Laptop Opt Mouse 6/24	01-281-280-0000-6420	Richter-Biwer	0
				2,864 Office Depot			
			161.63	EOC Laptop Opt Mouse 6/10	01-281-280-0000-6420	Richter-Biwer	0
				2,864 Office Depot			
			7.99	Laptop Mouse 6/10	01-281-280-0000-6420	Richter-Biwer	0
				2,864 Office Depot			
			32.99	EOC Batteries 6/10	01-281-280-0000-6420	Richter-Biwer	0
				2,864 Office Depot			
			195.95	EOC Sppls/Batt, Tape 6/5	01-281-280-0000-6420	Richter-Biwer	0
				2,864 Office Depot			
			1,477.46	Exercise Items 6/25	01-281-280-0000-6420	Richter-Biwer	0
				7,165 4Imprint			
			822.62	#1828 Tires/Bal 5/28	01-205-000-0000-6303	Rogers Tyler	0
				7,387 River Road Repair			
			5.41	Boat Fuel 5/29	01-205-000-0000-6303	Rogers Tyler	0

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				1,905	Wilson Oil And Gas Company		
			31.67	#1828 Fuel 6/8	01-205-000-0000-6565	Rogers Tyler	0
				3,662	Shell Oil (Obo)		
			60.59	#1828 Fuel 6/5	01-205-000-0000-6565	Rogers Tyler	0
				3,662	Shell Oil (Obo)		
			15.00	Shredding Court Services 5/26	01-111-000-0000-6257	Seyffer Rick	0
				5,041	Shred Right		
			7.99	Weed Killer 5/8	01-111-000-0000-6306	Seyffer Rick	0
				7,626	Runnings Supply Inc		
			642.00	Covid-19 Supplies 4/15	01-111-000-0000-6420	Seyffer Rick	0
				1,047	Arnold's Supply Company		
			2,069.79	Covid-19 Supplies (stacy) 6/8	01-111-000-0000-6420	Seyffer Rick	0
				12,773	Fastenal Company		
			135.82	Trailblazer parts 6/10	01-111-000-0000-6562	Seyffer Rick	0
				1,430	Joe's Mobil Station		
			42.99	Pallet Puller 6/22	01-111-000-0000-6569	Seyffer Rick	0
				3,734	Northern Tool And Equipment		
			86.98	Pole saw STS 6/25	01-111-000-0000-6569	Seyffer Rick	0
				7,626	Runnings Supply Inc		
			1,621.22	Elevator PM's Gov 6/1	01-111-110-0000-6301	Seyffer Rick	0
				2,565	Schumacher Elevator Co		
			2,053.76	Elevator PM's LEC 6/1	01-111-112-0000-6301	Seyffer Rick	0
				2,565	Schumacher Elevator Co		
			671.18	Water Softner LEC 3/31	01-111-112-0000-6304	Seyffer Rick	0
				1,209	Culligan Water		
			215.51	Chem pump repairs 6/10	01-111-112-0000-6305	Seyffer Rick	0
				27,672	Amazon.Com		
			122.43	Plumbing Parts LEC 6/9	01-111-112-0000-6305	Seyffer Rick	0
				7,919	Menards-Red Wing		
			45.13	Paint LEC 5/15	01-111-112-0000-6305	Seyffer Rick	0
				59,303	Sherwin Williams		
			74.62	Supplies LEC 5/29	01-111-112-0000-6411	Seyffer Rick	0
				13,231	Staples Advantage		
			149.34	Supplies LEC 5/29	01-111-112-0000-6411	Seyffer Rick	0
				13,231	Staples Advantage		
			2,244.08	Elevator PM's Citizens 6/1	01-111-115-0000-6301	Seyffer Rick	0
				2,565	Schumacher Elevator Co		
			675.00	Elevator Parts Citizens 6/18	01-111-115-0000-6304	Seyffer Rick	0

Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
				2,565	Schumacher Elevator Co		
			149.08	Supplies Cit 6/2	01-111-115-0000-6411	Seyffer Rick	0
				13,231	Staples Advantage		
			155.28	Supplies Cit 6/2	01-111-115-0000-6411	Seyffer Rick	0
				13,231	Staples Advantage		
			3,081.22	Elevator pms Justice 6/1	01-111-116-0000-6301	Seyffer Rick	0
				2,565	Schumacher Elevator Co		
			793.80	#1221 Multi Rprs 6/9	01-201-000-0000-6303	Sjoblom Jeff	0
				7,387	River Road Repair		
			44.95	Internet 06/20	01-063-000-0000-6209	Smith John	0
				10,759	HBC, Inc		
			2,549.70	Secure File Transfer 6/9	01-063-000-0000-6268	Smith John	0
				11,007	Skillssets Online (obo)		
			159.98	SSL Certificate 6/11	01-063-000-0000-6270	Smith John	0
				599	Godaddy.Com		
			339.98	SSL Certificate 5/31	01-063-000-0000-6270	Smith John	0
				599	Godaddy.Com		
			-221.52	- Refund of Sales Tax 5/16	01-063-000-0000-6270	Smith John	0
				8,700	Teamviewer (OBO)		
			35.00	Toll Free Option (7X\$5)/mo 6/6	01-063-000-0000-6270	Smith John	0
				14,119	LogMein (OBO)		
			39.99	COVID19 Disposable Gloves 4/27	01-063-000-0000-6405	Smith John	0
				27,672	Amazon.Com		
			16.98	Coffee for Bsmt Breakroom 5/28	01-063-000-0000-6405	Smith John	0
				15,300	Econofoods 328		
			114.95	UPS for Aud/Tres Dept 6/10	01-063-000-0000-6432	Smith John	0
				13,231	Staples Advantage		
			36.18	HDMI Cables 6/19	01-063-000-0000-6432	Smith John	0
				27,672	Amazon.Com		
			59.00	iPhone SMS Backup Software 6/1	01-255-000-0000-6270	Smith John	0
				14,293	BackupTrans (OBO)		
			577.06	S Hill Antenna Rpr 6/19	01-201-000-0000-6304	Steffen Chad	0
				5,703	Tessco Incorporated		
			52.09	S Hill Antenna Rpr 6/17	01-201-000-0000-6304	Steffen Chad	0
				5,703	Tessco Incorporated		
			27.39	Label Maker Tape 6/4	01-201-000-0000-6405	Steffen Chad	0
				27,672	Amazon.Com		
			14.22	Bolts SH Antenna 6/25	01-201-000-0000-6420	Steffen Chad	0

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
			50,705	Red Wing Ace Hardware			
			48.89	#1821 Oil/Rot Tires 5/27	01-201-000-0000-6303	Sullivan Trevo	0
			14.95	5,184 DS AUTO CARE INC (OBO)	01-061-000-0000-6290	Sutton-Brown S	0
			2.50	Bkground Chk/Assessr 6/24	01-061-000-0000-6290	Sutton-Brown S	0
			5.00	4,775 National Student Clearinghouse (Obo)	01-061-000-0000-6290	Sutton-Brown S	0
			114.58	Background Chk/HR 5/28	01-201-000-0000-6245	Sutton-Brown S	0
			10.73	Drone Registration 6/3	01-205-234-0000-6432	Sutton-Brown S	0
			107.36	14,294 Federal Aviation Administration (OBO)	01-201-000-0000-6270	Tiedemann Cody	0
			1,082.03	Microphone 6/19	01-201-000-0000-6270	Tiedemann Cody	0
			7.38	11,814 Ocean Technology System (obo)	01-201-000-0000-6270	Tiedemann Cody	0
			241.88	iPhone App/Radar Scp 6/3	01-201-000-0000-6270	Tiedemann Cody	0
			7.38	8,153 Apple iTunes Store (OBO)	01-201-000-0000-6270	Tiedemann Cody	0
			1,082.03	iPhone App/Radar Scp 6/3	01-201-000-0000-6270	Tiedemann Cody	0
			7.38	8,153 Apple iTunes Store (OBO)	01-201-000-0000-6270	Tiedemann Cody	0
			7.38	#1521 Brakes/Rotors 6/11	01-201-000-0000-6303	Tiedemann Cody	0
			7.38	8,180 Bird's Auto Repair	01-201-000-0000-6414	Troolin Rob	0
			241.88	Water/Call Out 6/8	01-201-000-0000-6416	Troolin Rob	0
			26.38	3,274 Casey's (Obo)	01-201-000-0000-6416	Troolin Rob	0
			26.38	Range Targets 6/17	01-201-000-0000-6416	Troolin Rob	0
			26.38	12,226 Targets Online (obo)	01-205-000-0000-6567	Troolin Rob	0
			55.00	Boat Fuel 6/8	01-205-000-0000-6567	Troolin Rob	0
			92.25	3,274 Casey's (Obo)	01-127-127-0000-6243	Use Land	0
			92.25	Intl Code Council mbrsh:Michel	01-127-128-0000-6357	Use Land	0
			149.78	3,233 International Code Council	01-127-128-0000-6357	Use Land	0
			149.78	Class:Michele, Ryan, Ben 6/12-	01-201-000-0000-6870	Voxland Collin	0
			26.30	14,295 Graci Leadership Solutions (OBO)	01-201-000-0000-6870	Voxland Collin	0
			144.16	Forensic Comp Tool 6/5	01-201-000-0000-6870	Voxland Collin	0
			26.30	1,903 West Payment Center	01-201-000-0000-6567	Warren Jeffrey	0
			144.16	#1825 Fuel 5/27	01-201-000-0000-6567	Warren Jeffrey	0
			144.47	9,279 Pilot (OBO)	01-201-000-0000-6567	Warren Jeffrey	0
			144.16	#1827 Oil/Rot Tires 6/8	01-205-000-0000-6303	Winberg Jordan	0
			144.47	12,052 Red Wing Chevrolet	01-205-000-0000-6303	Winberg Jordan	0
			52.49	Boat Fuel 5/29	01-205-000-0000-6567	Winberg Jordan	0
			52.49	13,080 River Valley Marina (obo)	01-205-000-0000-6567	Winberg Jordan	0
			52.49	RPM Software Maint 6/18/20	11-420-600-0010-6268	Zorn Michael	0
				9,460 Brooks Internet Software, Inc.		Zorn Michael	0
Warrant #	11974	Total	60,298.17	Date 7/7/2020			

ndahlstrom
07/31/2020

3:47:44PM

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
		Final Total...	60,298.17	360	Transactions		

Goodhue County



Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	55,606.88	County General Revenue
3	973.26	County Road and Bridge
11	3,596.50	Health & Human Service Fund
61	121.53	Waste Management Facilities
	60,298.17	TOTAL

ndahlstrom
07/28/2020

1:52:16PM

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
11971	1512	Alliance Benefit Group	152.00	COBRA Invoice 6/2020	01-061-000-0000-6278	C95184	0
	Warrant #	11971	Total	152.00	Date 7/20/2020		
	Final Total...		152.00	1	Transactions		

Goodhue County



Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	152.00	County General Revenue
	152.00	TOTAL

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
11973	11506	Alerus Financial					
			1,176.50	FSA/HRA/HSA Fees 7/2020	01-061-000-0000-6283		0
			137.41	FSA/HRA/HSA Fees 7/2020	11-420-600-0010-6283		0
			52.85	FSA/HRA/HSA Fees 7/2020	11-420-640-0010-6283		0
			190.26	FSA/HRA/HSA Fees 7/2020	11-430-700-0010-6283		0
			52.85	FSA/HRA/HSA Fees 7/2020	11-479-478-0000-6283		0
			95.13	FSA/HRA/HSA Fees 7/2020	11-479-479-0000-6283		0
Warrant #	11973	Total	1,705.00	Date 7/28/2020			
		Final Total...	1,705.00	6	Transactions		

Goodhue County



Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	1,176.50	County General Revenue
11	528.50	Health & Human Service Fund
	1,705.00	TOTAL

ndahlstrom
08/03/2020

10:18:09AM

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
11975	13487	MN Assoc of Govt Investing for Counties	124.61	CD Fee 8/2020	01-001-000-0000-6375		0
	Warrant #	11975	Total	124.61	Date 8/3/2020		
	Final Total...		124.61	1	Transactions		

Goodhue County



Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	124.61	County General Revenue
	124.61	TOTAL

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
11976	4236	Hanson/Daniel					
			9,267.50	Retirees & COBRA 8/2020	01-000-000-9001-2020	200702257279	0
			209,476.50	Health Ins 8/2020	01-000-000-9002-2020	200702257279	0
			2,412.00	Health Ins 8/2020 S. Betcher	01-803-000-0000-6153	200702257279	0
			36,005.50	Health Ins 8/2020	03-000-000-9002-2020	200702257279	0
			124,732.00	Health Ins 8/2020	11-000-000-9002-2020	200702257279	0
			6,433.00	Health Ins 8/2020	61-000-000-9002-2020	200702257279	0
Warrant #	11976	Total	388,326.50	Date 8/3/2020			
	Final Total...		388,326.50	6	Transactions		

Goodhue County



Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	221,156.00	County General Revenue
3	36,005.50	County Road and Bridge
11	124,732.00	Health & Human Service Fund
61	6,433.00	Waste Management Facilities
	388,326.50	TOTAL

ndahlstrom
08/04/2020

12:18:50PM

Goodhue County

WARRANT REGISTER



Manual Warrants

<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
11977	14168	Heartland Payment Systems LLC					
			1.71	CC TXN Fees 7/2020	01-001-000-0000-6376		0
			92.22	CC Equip Rent 7/2020	01-001-000-0000-6376		0
			93.93	Date 8/4/2020			
	Warrant #	11977	Total				
				Final Total...	93.93	2	Transactions

Goodhue County



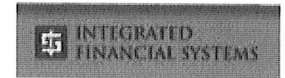
Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	93.93	County General Revenue
	93.93	TOTAL

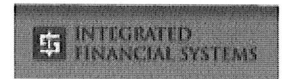
Goodhue County

WARRANT REGISTER



<u>Warr #</u>	<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>
				<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
11978	11506	Alerus Financial					
			19,879.35	8/6/20 Payroll-CO HSA Contrib	01-000-000-2504-2005		0
			3,217.29	8/6/20 Payroll-CO HSA Contrib	03-000-000-2504-2005		0
			11,414.77	8/6/20 Payroll-CO HSA Contrib	11-000-000-2504-2005		0
			323.08	8/6/20 Payroll-CO HSA Contrib	61-000-000-2504-2005		0
Warrant #	11978	Total	34,834.49	Date 8/6/2020			
		Final Total...	34,834.49	4	Transactions		

Goodhue County



Warr # Vendor #

RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>
1	19,879.35	County General Revenue
3	3,217.29	County Road and Bridge
11	11,414.77	Health & Human Service Fund
61	323.08	Waste Management Facilities
	34,834.49	TOTAL

Goodhue County

WARRANT REGISTER Auditor Warrants



<u>Vendor #</u>	<u>Vendor Name</u>	<u>Amount</u>	<u>Description</u>	<u>Account Number</u>	<u>Invoice #</u>	<u>PO #</u>	<u>Tx</u>
			<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>	
11243	Advanced Disposal SW Midwest LLC	61.93	Garbage Zta	03-350-000-0000-6253	G60002309243		N
	Warrant # 451917	Total...	61.93				
2371	Anderson Rock & Lime Inc	177.45	Stockpile	03-310-000-0000-6507	37723		N
2371		342.23	Surfacing #45	03-310-000-0000-6507	37603		N
2371		359.45	Shouldering #58	03-310-000-0000-6507	37723		N
2371		84.18	Fishing Pier Connection	03-521-000-0000-6420	37723		N
	Warrant # 451918	Total...	963.31				
9090	Auto Value - Red Wing	10.98	Bulbs 1303	03-340-000-0000-6562	134139487		N
9090		38.99	Brakes 1301	03-340-000-0000-6562	134138622		N
9090		319.98	Radiator/Condensor 1303	03-340-000-0000-6562	134138718		N
9090		319.98	Rtn Radiator/Condensor 1303	03-340-000-0000-6562	134138737		N
9090		119.99	Condensor A/C 1303	03-340-000-0000-6562	134138900		N
9090		337.47	Batteries 1301	03-340-000-0000-6562	134138990		N
9090		201.90	Hydraulic Hose 1001	03-340-000-0000-6563	134139453		N
9090		1.99	Spark Plug 1709	03-340-000-0000-6563	134139487		N
9090		1.88	O-Rings 1001	03-340-000-0000-6563	134139487		N
9090		7.14	Air Filter 1709	03-340-000-0000-6563	134139487		N
	Warrant # 451919	Total...	720.34				
9828	BCA - MNJIS Section	270.00	CJDN Connect Chg Q220	01-255-000-0000-6382	00000615410		N
	Warrant # 451920	Total...	270.00				
6552	Benson/Robert	50.00	Per Diem: BOA Mtg 6/22/20	01-127-128-0000-6106			N
6552		50.00	Per Diem: BOA Mtg 7/27/20	01-127-128-0000-6106			N
6552		27.60	BOA Mileage 6/22-7/27/20	01-127-128-0000-6331			N
	Warrant # 451921	Total...	127.60				
1140	Cannon Falls Township	928.56	2020 PILT	81-850-000-0000-2160			N
1140		80.57	2020 Wildlife Management	81-850-000-0000-2163			N
	Warrant # 451922	Total...	1,009.13				
6975	Drazkowski/Tom	50.00	Per Diem: PAC Mtg 7/20/20	01-127-128-0000-6106			N
	Warrant # 451923	Total...	50.00				
14288	Dunlap/Paul	5.00	Refund payment 7/2020	01-201-238-0000-6850			N
	Warrant # 451924	Total...	5.00				
2411	Equifax Credit Information Serv	25.44	Pre Emp Credit Chks 7/18/20	01-201-000-0000-6290	59471979		N

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	<u>Warrant #</u>	<u>451925</u>	<u>Total...</u>	<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
	Warrant #	451925	Total...	25.44			
13061	Flom Disposal		93.55	Garb Kyn 8/01-10/31	03-350-000-0000-6253	6228	N
	Warrant #	451926	Total...	93.55			
3887	Goodhue County Sheriff Posse		2,000.00	Posses: Lake Byllesby 6/13-28	01-201-000-0000-6106		N
3887			26.12	ATV Fuel 6/28/20	01-205-236-0000-6304		N
3887			93.94	ATV Battery 6/28/20	01-205-236-0000-6304		N
	Warrant #	451927	Total...	2,120.06			
13949	Griesert/Beverly		48.30	Transp Mileage 7/10/20	01-121-140-0000-6220		N
	Warrant #	451928	Total...	48.30			
4954	Hitesman & Wold PA		494.00	Prof Svc:Emp Benefits 6/8-6/30	01-061-000-0000-6278	30060	N
	Warrant #	451929	Total...	494.00			
4901	Houston Engineering Inc		2,000.00	Insp Report-Cty Ditch 1 7/7/20	01-630-000-0000-6283	0049088	N
	Warrant #	451930	Total...	2,000.00			
10371	Keefe Supply		288.00	Ear Buds 7/14/20	01-207-240-0000-6464	1319054	N
	Warrant #	451931	Total...	288.00			
1461	Kenyon Municipal Utilities		194.72	Elec-Kny	03-350-000-0000-6251	12-1783	N
1461			49.39	Wtr-Swr-Kny	03-350-000-0000-6253	12-1783	N
	Warrant #	451932	Total...	244.11			
5138	Madden Galanter Hansen LLP		1,283.44	Labor Relations Svc 6/2020	01-061-000-0000-6275		N
	Warrant #	451933	Total...	1,283.44			
13333	Miller/Richard		50.00	Per Diem: PAC Mtg 7/20/20	01-127-128-0000-6106		N
	Warrant #	451934	Total...	50.00			
8522	Minnesota Energy Resources Corp		19.88	Gas: PI Tower 6/12-7/13/20	01-201-000-0000-6252	05045427210000	N
8522			45.00	Gas-Zta Shop	03-350-000-0000-6252	504254044-1	N
8522			49.64	Gas-Kenyon Shop	03-350-000-0000-6252	504254044-2	N
	Warrant #	451935	Total...	114.52			
7117	Northern Safety Co Inc		427.62	Glvs/Earplgs Rcy	61-398-192-0000-6418	904062332	T
	Warrant #	451936	Total...	427.62			
5189	Nystuen/Richard		50.00	Per Diem: PAC Mtg 7/20/20	01-127-128-0000-6106		N

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	<u>Warrant #</u>	<u>451937</u>	<u>Total...</u>	<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
			50.00				
11195	OPG-3 Inc.		8,980.00	2020 Laserfiche Maint	01-063-000-0000-6268	4244	N
	Warrant #	451938	Total...				
			8,980.00				
14134	PharmChem, Inc.		171.30	Sweat Patch Anyls: TrmtCrt 4/2	01-091-132-0000-6405	432052	N
	Warrant #	451939	Total...				
			171.30				
3973	RDO Equipment Co		9,256.75	#20011 Mower Trailer	34-340-000-0000-6663	E0233502	N
	Warrant #	451940	Total...				
			9,256.75				
5136	Red Wing City-Public Works		257.47	Water & Sewer GC 6/2020	01-111-110-0000-6253	031881-005	N
5136			116.70	Irrigation GC 6/2020	01-111-110-0000-6253	031881-006	N
5136			127.55	Dumpster 6/2020	01-111-110-0000-6257	031881-005	N
5136			34.50	Storm Water Tax GC Q220	01-111-110-0000-6306	028057-000	N
5136			5,001.10	Water & Sewer LEC 6/2020	01-111-112-0000-6253	031881-001	N
5136			1,193.99-	Cooling Twr Deduct Meter 6/20	01-111-112-0000-6253	031881-002	N
5136			135.22-	Irrigation Deduct Meter 6/20	01-111-112-0000-6253	031881-003	N
5136			193.54	Dumpster 6/2020	01-111-112-0000-6257	031881-001	N
5136			34.50	Storm Water Tax LEC Q220	01-111-112-0000-6306	028057-001	N
5136			348.22	Sewer & Water 6/2020	01-111-115-0000-6253	031881-009	N
5136			144.53	Dumpster 6/2020	01-111-115-0000-6257	031881-008	N
5136			89.56	Dumpster 6/2020	01-111-116-0000-6257	031881-004	N
5136			34.50	Storm Water Tax JUS Q220	01-111-116-0000-6306	028057-002	N
5136			459.68	Dumpster & Recycling 6/2020	01-207-000-0000-6257	031881-000	N
5136			181.38	Hydrant-Graveling	03-310-000-0000-6508	9948-001	N
5136			425.38	Wtr-Swr-Garb	03-350-000-0000-6253	9948-000	N
5136			131.51	Wtr/Swr-Shared	03-350-000-0000-6253	9948-002	N
5136			131.38	Sprinkler	03-350-000-0000-6306	9949-000	N
5136			141.28	Wtr-Swr-Garb RC	61-398-000-0000-6253	10040-000	N
5136			1,026.13	Residual Disp RC	61-398-192-0000-6839	10040-000	N
	Warrant #	451941	Total...				
			7,549.70				
7387	River Road Repair		189.86	#1841 Diag&Rpr Chk Eng Lt 7/27	01-127-127-0000-6303	13087	N
	Warrant #	451942	Total...				
			189.86				
1756	Roscoe Township		2,339.71	Gravel Tax Q220	72-850-000-0000-2320	Bruening	N
1756			102.29	Gravel Tax Q220	72-850-000-0000-2320	Kielmeyer	N
1756			127.83	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant #	451943	Total...				
			2,569.83				

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14122	Securitas Electronic Security, Inc	387.00	Mon/Insp: GC 8/1/20-10/31/20	01-111-110-0000-6301	7000612897		N
14122		615.60	Mon/Insp: LEC 8/1/20-10/31/20	01-111-112-0000-6301	7000612895		N
14122		98.10	Mon/Insp: CIT 8/1/20-10/31/20	01-111-115-0000-6301	7000612894		N
14122		305.10	Mon/Insp: JUS 8/1/20-10/31/20	01-111-116-0000-6301	7000612896		N
14122		94.50	Mon/Insp Ken Aug-Oct	03-350-000-0000-6283	7000612890		N
14122		94.50	Mon/Insp CF Aug-Oct	03-350-000-0000-6283	7000612891		N
14122		94.50	Mon/Insp RW Aug-Oct	03-350-000-0000-6283	7000612892		N
14122		94.50	Mon/Insp Zta Aug-Oct	03-350-000-0000-6283	7000612898		N
14122		101.47	Mon/Insp RC Aug-Oct	61-398-000-0000-6283	7000612893		N
	Warrant # 451944	Total...	1,885.27				
5041	Shred Right	12.60	Doc Destruction 7/7/20	01-201-000-0000-6284	532345		N
5041		8.41	Doc Destruction 7/7/20	01-207-000-0000-6283	532345		N
	Warrant # 451945	Total...	21.01				
8082	Tapco	40.33	VLoc Wedges	03-310-000-0000-6504	1674224		N
8082		276.03	VLoc Adapters	03-310-000-0000-6504	1674224		N
	Warrant # 451946	Total...	316.36				
9933	Tri-State Business Machines Inc	12.00	Copies 6/10-7/9/20	01-103-000-0000-6302	493818		N
9933		12.00	Copies 6/10-7/9/20	01-105-000-0000-6302	493818		N
9933		115.04	Copies 6/10-7/9/20	01-127-127-0000-6302	493862		N
9933		115.05	Copies 6/10-7/9/20	01-127-128-0000-6302	493862		N
9933		12.00	Copies 6/10-7/9/20	01-127-129-0000-6302	493818		N
	Warrant # 451947	Total...	266.09				
1876	Van Paper Company	63.47	Wipers	03-340-000-0000-6420	543867-01		N
	Warrant # 451948	Total...	63.47				
1878	Vasa Township	870.04	Gravel Tax Q220	72-850-000-0000-2320	Bruening Rock		N
1878		2,406.77	2020 PILT	81-850-000-0000-2160			N
	Warrant # 451949	Total...	3,276.81				
1092	Widseth Smith Nolting	2,065.00	Prel Dsn BR L0546 598-022	03-320-000-0000-6281	205890		N
	Warrant # 451950	Total...	2,065.00				
	Warrant Form WFXX	Total...	47,057.80	90 Transactions			

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6193	Advanced Correctional Healthcare	110.62		Inmate RX: DOC 6/20	01-207-000-0000-6272	98038	N
6193		19.14		Inmate RX: DOC 6/20	01-207-000-0000-6272	98377	N
	Warrant # 31287	Total...		129.76			
14095	AVIAT US INC	25,178.00		PI Microwave 7/9/20	34-201-000-0000-6669	10033028M	N
	Warrant # 31288	Total...		25,178.00			
6781	Benck/Andrea	35.00		Cell Phone 7/2020	01-031-000-0000-6202		N
	Warrant # 31289	Total...		35.00			
13174	Bolin/Kelly	30.00		Internet 7/2020	01-041-000-0000-6209		N
	Warrant # 31290	Total...		30.00			
1137	Cannon Falls City	346.34		TZD Enf. Grant Q3/FY2020	01-201-000-0000-6897	4/20-6/20	N
	Warrant # 31291	Total...		346.34			
13708	Carlson/Hannah	30.00		Cell Phone 7/2020	01-063-000-0000-6202		N
13708		25.19		Internet 7/2020	01-063-000-0000-6209		N
	Warrant # 31292	Total...		55.19			
6976	Carroll/Steve	281.18		Transp Mileage 7/9-7/23/20	01-121-140-0000-6220		N
	Warrant # 31293	Total...		281.18			
1164	Cherry Grove Township	805.91		Gravel Tax Q220	72-850-000-0000-2320	Milestone	N
	Warrant # 31294	Total...		805.91			
5983	Christensen/Brandy	85.69		Reimb:Bluetooth Ear Piece 7/11	01-255-000-0000-6270		N
	Warrant # 31295	Total...		85.69			
1188	Department Of Transportation-State of MN	196.50		2020 Agg Surf Mat'l Testing	03-310-000-0000-6281	P-11830	N
1188		3,081.17		621-013 Mat'l Testing	03-320-000-0000-6287	P-11830	N
1188		392.01		614-015 Mat'l Testing	03-320-000-0000-6287	P-11830	N
	Warrant # 31296	Total...		3,669.68			
11797	Drotos/Paul	54.62		Mileage 6/23/20	01-005-000-0000-6331		N
	Warrant # 31297	Total...		54.62			
2370	Ekblad/Jeff	35.00		Cell Phone 7/2020	01-103-000-0000-6202		N
	Warrant # 31298	Total...		35.00			
5827	Ellingsberg/Rich	50.00		Per Diem: BOA Mtg 7/27/20	01-127-128-0000-6106		N
5827		44.85		BOA Mileage 7/27/20	01-127-128-0000-6331		N

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	Warrant #	31299	Total...	94.85			
1289	Featherstone Township		8.12	Gravel Tax Q220	72-850-000-0000-2320	Bruening	N
1289			2,983.95	2020 PILT	81-850-000-0000-2160		N
1289			2,139.88	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant #	31300	Total...	5,131.95			
13223	Ferguson/Janet		30.00	Cell Phone 7/2020	01-255-000-0000-6202		N
	Warrant #	31301	Total...	30.00			
1296	Florence Township		899.95	Gravel Tax Q220	72-850-000-0000-2320	Glanders	N
1296			63.54	Gravel Tax Q220	72-850-000-0000-2320	Roberson	N
1296			8,981.39	2020 PILT	81-850-000-0000-2160		N
1296			420.69	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant #	31302	Total...	10,365.57			
12563	Forum Communications Co.		1,200.60	Delinquent Tax List 3/28	01-041-000-0000-6242	D20038428	N
12563			179.40	Exp of Redemption 3/18	01-041-000-0000-6242	D20038327	N
12563			50.58	PAT 2020 Primary 7/22/20	01-071-000-0000-6242	CL01763804	N
	Warrant #	31303	Total...	1,430.58			
9305	Fox/Darwin		50.00	Per Diem: PAC Mtg 7/20/20	01-127-128-0000-6106		N
	Warrant #	31304	Total...	50.00			
11027	GFI Cleaning Services		1,100.00	Janitorial Svc-July	03-330-000-0000-6305	1589	N
	Warrant #	31305	Total...	1,100.00			
1326	Goodhue City		241.89	TZD Enf. Grant Q3/FY2020	01-201-000-0000-6897	4/20-6/20	N
	Warrant #	31306	Total...	241.89			
1356	Goodhue Township		17.02	2020 PILT	81-850-000-0000-2160		N
	Warrant #	31307	Total...	17.02			
1378	Hancock Concrete Products LLC		1,404.00	Filter Cloth-Pallet	03-310-000-0000-6508	1667397	N
	Warrant #	31308	Total...	1,404.00			
9047	Hanni/Lisa		75.18	Reimb: Indoor Banners GC 5/6	01-111-110-0000-6305		N
9047			26.77	Reimb: Mounting Tape GC 5/6	01-111-110-0000-6305		N
	Warrant #	31309	Total...	101.95			
1386	Hay Creek Township		2,031.16	2020 PILT	81-850-000-0000-2160		N

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	<u>Warrant #</u>	<u>31310</u>	<u>Total...</u>	<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>
	Warrant #	31310	Total...	2,031.16			
1427	Jaeger/Mark Alan		29.99	Cell Phone 7/2020	01-255-000-0000-6202		N
	Warrant #	31311	Total...	29.99			
12612	Kelly/Dan		30.00	Cell Phone 7/2020	01-255-000-0000-6202		N
	Warrant #	31312	Total...	30.00			
12152	Lance/Stacy L		35.00	Cell Phone 7/2020	01-031-000-0000-6202		N
	Warrant #	31313	Total...	35.00			
1514	Leon Township		138.29	Gravel Tax Q220	72-850-000-0000-2320	Hernke's	N
1514			2,800.23	Gravel Tax Q220	72-850-000-0000-2320	Kielmeyer	N
1514			4,967.28	Gravel Tax Q220	72-850-000-0000-2320	Anderson Truck	N
	Warrant #	31314	Total...	7,905.80			
1721	Matthews/Tris		30.00	Cell Phone 7/2020	01-201-000-0000-6202		N
1721			40.00	Internet 7/2020	01-201-000-0000-6209		N
1721			46.00	BCA Mileage 6/30/20	01-201-000-0000-6331		N
	Warrant #	31315	Total...	116.00			
824	Minneola Township		9,550.53	Rock Lndfl Rd	61-397-000-0000-6306	145	N
824			2,769.45	Gravel Tax Q220	72-850-000-0000-2320	Schumacher	N
824			100.14	2020 PILT	81-850-000-0000-2160		N
824			285.45	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant #	31316	Total...	12,705.57			
892	MNCCC		125.00	TaxLink Support Q320	01-055-000-0000-6268	2007019	N
	Warrant #	31317	Total...	125.00			
8856	Ostlund/Emily		40.00	Internet 7/2020	01-255-000-0000-6209		N
	Warrant #	31318	Total...	40.00			
10876	Parallel Technologies Inc.		8,444.72	Crđ Readers:Pat,Inv,(3) IT 7/9	01-111-000-0000-6371	70218	N
	Warrant #	31319	Total...	8,444.72			
11875	Peters/Susan		30.00	Cell Phone 7/2020	01-121-000-0000-6202		N
	Warrant #	31320	Total...	30.00			
8464	Pettit/Sarah		50.00	Per Diem: PAC Mtg 7/20/20	01-127-128-0000-6106		N
	Warrant #	31321	Total...	50.00			

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1702	Pine Island Township	26.22	2020 PILT	81-850-000-0000-2160		N
	Warrant # 31322	Total...				
		26.22				
1727	Red Wing City-Finance	118.55	Evidence Room Supplies 7/1/20	01-201-000-0000-6420	0047042	N
1727		733.98	TZD Enf. Grant Q3/FY2020	01-201-000-0000-6897	4/20-6/20	N
1727		550.00	Disposal-Ditches	03-310-000-0000-6839	0047232	N
1727		15.00	Mattress Disposal-CF Box	61-398-192-0000-6839	0047232	N
	Warrant # 31323	Total...				
		1,417.53				
50750	Rs Eden	19.95	Drug Testing 6/30/20	01-255-000-0000-6285	63824	N
	Warrant # 31324	Total...				
		19.95				
4474	School District 2172-Kenyon-Wmngo	579.13	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31325	Total...				
		579.13				
856	School District 252-Cf	710.14	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31326	Total...				
		710.14				
858	School District 253-Goodhue	2,114.15	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31327	Total...				
		2,114.15				
860	School District 255-Pi	237.87	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31328	Total...				
		237.87				
52275	School District 256-RW	2,463.58	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31329	Total...				
		2,463.58				
863	School District 2805-Zta Mazeppa	2,701.07	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31330	Total...				
		2,701.07				
865	School District 659-Northfield	1,058.54	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31331	Total...				
		1,058.54				
11804	Smith/John	30.00	Cell Phone 7/2020	01-063-000-0000-6202		N
	Warrant # 31332	Total...				
		30.00				
1809	Stanton Township	66.51	2020 PILT	81-850-000-0000-2160		N
	Warrant # 31333	Total...				
		66.51				
11982	Summit Food Service LLC	75.78	COVID Quarantine Meal Pkng7/3	01-201-000-0000-6435	INV2000083591	N
11982		446.81	Inmate Laundry 6/27-7/3/20	01-207-000-0000-6366	INV2000083592	N
11982		18.40	Condiments 7/2/20	01-207-000-0000-6463	INV2000083590	N

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			<u>OBO#</u> <u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>
11982	Summit Food Service LLC	5,111.42	Inmate Meals 6/27-7/3/20	01-207-000-0000-6463	INV2000083591	N
	Warrant # 31334	Total...	5,652.41			
1884	Wacouta Township	169.08	2020 PILT	81-850-000-0000-2160		N
1884		151.15	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31335	Total...	320.23			
13881	Walker/Michelle	120.00	Internet 3-5/2020	01-255-000-0000-6209		N
	Warrant # 31336	Total...	120.00			
1893	Wanamingo Township	622.22	Gravel Tax Q220	72-850-000-0000-2320	Kielmeyer	N
1893		134.60	2020 PILT	81-850-000-0000-2160		N
	Warrant # 31337	Total...	756.82			
1895	Warsaw Township	962.97	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31338	Total...	962.97			
1900	Welch Township	1,198.35	Gravel Tax Q220	72-850-000-0000-2320	Luhmans	N
1900		92.63	Gravel Tax Q220	72-850-000-0000-2320	Aggregate	N
1900		4,523.80	Gravel Tax Q220	72-850-000-0000-2320	Ries Farms	N
1900		1,280.73	2020 PILT	81-850-000-0000-2160		N
1900		871.44	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31339	Total...	7,966.95			
12016	Whitaker/Richard	11.50	Transp Mileage 6/16/20	01-121-140-0000-6220		N
	Warrant # 31340	Total...	11.50			
9563	Wright/David	30.00	Cell Phone 7/2020	01-063-000-0000-6202		N
9563		40.00	Internet 7/2020	01-063-000-0000-6209		N
	Warrant # 31341	Total...	70.00			
8000	Wyld/Eddy	30.00	Cell Phone 7/2020	01-063-000-0000-6202		N
8000		40.00	Internet 7/2020	01-063-000-0000-6209		N
	Warrant # 31342	Total...	70.00			
1917	Zumbrota City	939.01	TZD Enf. Grant Q3/FY20	01-201-000-0000-6897	4/20-6/20	N
	Warrant # 31343	Total...	939.01			
1920	Zumbrota Township	37.51	2020 PILT	81-850-000-0000-2160		N
1920		1,017.85	2020 Wildlife Management	81-850-000-0000-2163		N
	Warrant # 31344	Total...	1,055.36			

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Warrant Form	WFXX-ACH	Total...	111,567.36	93 Transactions
		Final Total...	158,625.16	183 Transactions

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<u>WARRANT RUN</u> <u>INFORMATION</u>	<u>WARRANT</u> <u>FORM</u>	<u>STARTING</u> <u>WARRANT NO.</u>	<u>ENDING</u> <u>WARRANT NO.</u>	<u>DATE OF</u> <u>PAYMENT</u>	<u>DATE OF</u> <u>APPROVAL</u>	<u>PPD</u> <u>COUNT</u>	<u>AMOUNT</u>	<u>CTX</u> <u>COUNT</u>	<u>AMOUNT</u>
34	47,057.80	WFXX	451917	451950	07/31/2020	07/31/2020			
58	111,567.36	WFXX-ACH	31287	31344	07/31/2020	07/31/2020	24	2,889.97	34 108,677.39
	158,625.16	TOTAL							

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RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>	<u>ACH AMOUNT</u>	<u>NON-ACH AMOUNT</u>
1	43,046.58	County General Revenue	19,668.16	23,378.42
3	12,594.04	County Road and Bridge	6,723.68	5,870.36
34	34,434.75	Capital Plan	25,178.00	9,256.75
61	11,262.03	Waste Management Facilities	9,565.53	1,696.50
72	22,201.81	Other Agency Funds	18,889.77	3,312.04
81	35,085.95	Settlement Fund	31,542.22	3,543.73
	158,625.16	TOTAL	111,567.36	47,057.80
			TOTAL ACH	TOTAL NON-ACH

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			<u>OBO#</u>	<u>On-Behalf-of-Name</u>	<u>From Date</u>	<u>To Date</u>	
1353	Ag Partners Coop	354.38		CF Site Tower LP Tank 6/17/20	01-201-000-0000-6252	297633	N
1353		100.00		Grass Seed #45	03-310-000-0000-6517	163971	N
1353		50.00		Grass Seed #45	03-310-000-0000-6517	163996	N
1353		136.00		Oats	03-310-000-0000-6517	164090	N
1353		781.82		Quicklift HTB 55.3g Kyn	03-340-000-0000-6561	773252	N
	Warrant # 452030	Total...		1,422.20			
11184	ASL Interpreting Services Inc.	2.50		Spanish Interp 6/14/20	01-201-000-0000-6283	20.06349	N
11184		66.50		Hmong Interp 6/15/20	01-207-000-0000-6283	20.06349	N
	Warrant # 452031	Total...		69.00			
9329	Bevcomm	37.12		PI Office Phone 8/20	01-201-000-0000-6201	12585225	N
	Warrant # 452032	Total...		37.12			
3592	Bruening Rock Products, Inc	445.71		Culvert Rpr #13	03-310-000-0000-6507	175673	N
3592		200.28		Shouldering #10	03-310-000-0000-6507	177749	N
3592		96.45		Culvert Rpr #45	03-310-000-0000-6507	177749	N
	Warrant # 452033	Total...		742.44			
11439	Century Link	2.67		DID Numbers 7/19-8/18/20	01-025-000-0000-6201	651-388-8588	N
11439		0.27		PRI SVC Chg 7/19-8/18/20	01-025-000-0000-6201	651-388-5061	N
11439		67.57		PRI SVC Chg 7/19-8/18/20	01-063-000-0000-6201	651-388-5061	N
11439		653.64		DID Numbers 7/19-8/18/20	01-063-000-0000-6201	651-388-8588	N
11439		713.05		SO Add'l Lines 7/19-8/18/20	01-063-000-0000-6201	651-385-8564	N
11439		49.39		Sandhill Twr 7/19-8/18/20	01-281-280-0000-6201	651-388-2865	N
11439		54.58		DID Numbers 7/19-8/18/20	11-420-600-0010-6201	651-388-8588	N
11439		5.64		PRI SVC Chg 7/19-8/18/20	11-420-600-0010-6201	651-388-5061	N
11439		1.79		PRI SVC Chg 7/19-8/18/20	11-420-640-0010-6201	651-388-5061	N
11439		17.30		DID Numbers 7/19-8/18/20	11-420-640-0010-6201	651-388-8588	N
11439		69.22		DID Numbers 7/19-8/18/20	11-430-700-0010-6201	651-388-8588	N
11439		7.16		PRI SVC Chg 7/19-8/18/20	11-430-700-0010-6201	651-388-5061	N
11439		1.93		PRI SVC Chg 7/19-8/18/20	11-479-478-0000-6201	651-388-5061	N
11439		18.64		DID Numbers 7/19-8/18/20	11-479-478-0000-6201	651-388-8588	N
11439		45.26		DID Numbers 7/19-8/18/20	11-479-479-0000-6201	651-388-8588	N
11439		4.68		PRI SVC Chg 7/19-8/18/20	11-479-479-0000-6201	651-388-5061	N
	Warrant # 452034	Total...		1,712.79			
1226	Dakota Electric Assoc	18.31		St Lts #46	03-310-000-0000-6251	2-1366814	N
1226		7.80		St Lts #7	03-310-000-0000-6251	2-1366814	N
1226		7.81		St Lts #31	03-310-000-0000-6251	2-1366814	N

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				<u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>	
1226	Dakota Electric Assoc	7.80	St Lts #19		03-310-000-0000-6251	2-1366814		N
1226		113.38	St Lts #18		03-310-000-0000-6251	2-1366814		N
	Warrant # 452035	Total...						155.10
12325	England Law Office LTD	6,300.00	Prof Svc 4-6/2020		01-011-000-0000-6271	1800-G		N
	Warrant # 452036	Total...						6,300.00
1276	Erv's Supply Of Parts Inc	163.48	Starter 1710		03-340-000-0000-6563	326292		N
	Warrant # 452037	Total...						163.48
8143	Force America Inc	87.42	Wiring Harness 1401		03-340-000-0000-6562	001-1456916		N
	Warrant # 452038	Total...						87.42
14297	Gator Tail LLC	28,860.90	Gator Tail Boat 6/9/20		01-205-000-0000-6669	82404-47254		N
	Warrant # 452039	Total...						28,860.90
5235	Gernentz Auto Service	88.00	#1841 Lube, Oil, Filter 8/1/20		01-127-127-0000-6303			N
	Warrant # 452040	Total...						88.00
8568	Goodhue County Inmate Trust Account	826.60	Inmate Worker Pay 7/1-7/31/20		01-207-000-0000-6284			N
	Warrant # 452041	Total...						826.60
227	Goodhue County Recorder (Pw)	19.80	Recording Fee-606-020		03-320-000-0000-6301	7/17-24/20		N
227		1.65	Recording Fee-597-006		03-320-000-0000-6301	7/17-24/20		N
227		1.65	Recording Fee-027-002		03-320-000-0000-6301	7/17-24/20		N
	Warrant # 452042	Total...						23.10
11436	Govt Forms and Supplies	305.15	DS200 Tape Rolls 7/9/20		01-071-000-0000-6405	0322627		N
	Warrant # 452043	Total...						305.15
6901	Gs Distributing	299.85	Back Flow Testing GC 7/28/20		01-111-110-0000-6305	5973		N
	Warrant # 452044	Total...						299.85
2310	Huebsch Linen	375.72	Uniforms 7/2020		01-111-000-0000-6307	62210		N
2310		308.13	Mops & Rags 7/2020		01-111-110-0000-6347	34980		N
2310		289.43	Mops & Rags 7/2020		01-111-116-0000-6347	62210		N
2310		99.32	Uniforms - Mech		03-340-000-0000-6307	Acct3990		N
2310		43.20	Shop Rags		03-340-000-0000-6420	Acct3990		N
2310		284.05	Uniforms		61-398-000-0000-6307	Acct 3991		N
2310		138.31	Mats & Towels		61-398-000-0000-6411	Acct 3991		N
	Warrant # 452045	Total...						1,538.16

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			<u>OBO#</u> <u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>	
785	Interstate Building Supply	41.24	Lmbr-Curb Rpr #9 Dennison	03-310-000-0000-6508	757364		N
	Warrant # 452046	Total...					
		41.24					
12993	Jaytech Inc.	415.50	Broom T LEC Cooling Twr 7/17	01-111-112-0000-6413	200959		N
	Warrant # 452047	Total...					
		415.50					
5596	John Deere Financial	393.56	Filters 1802	03-340-000-0000-6563	1279237		N
	Warrant # 452048	Total...					
		393.56					
10777	Kenyon Ace Hardware	31.99	Earplugs	03-310-000-0000-6417	168276		N
10777		13.98	Sun Shield Tape 1203	03-340-000-0000-6420	167865		N
	Warrant # 452049	Total...					
		45.97					
2459	Kielmeyer Construction	403.00	Surfacing #59 C5	03-310-000-0000-6507	1977		N
2459		1,956.18	Surfacing #49 C5	03-310-000-0000-6507	1977		N
2459		1,942.20	Surfacing #44 C5	03-310-000-0000-6507	1977		N
2459		83.85	Surfacing #45 C5	03-310-000-0000-6507	1977		N
2459		1,590.88	Surfacing #57 C5	03-310-000-0000-6507	1977		N
	Warrant # 452050	Total...					
		5,976.11					
13157	Knott/Daniel	50.00	Per Diem: BOA Mtg 7/27/20	01-127-128-0000-6106			N
	Warrant # 452051	Total...					
		50.00					
14300	Koplin/Robert or Vivian	304.00	Clerical Err 32.130.0180 Pay18	81-850-000-0000-2106			N
14300		310.00	Clerical Err 32.130.0180 Pay19	81-850-000-0000-2106			N
	Warrant # 452052	Total...					
		614.00					
13176	Lawson Products Inc.	98.30	Screws/Ball Lugnuts	03-340-000-0000-6420	9307719565		N
	Warrant # 452053	Total...					
		98.30					
1531	Luhman Construction Co Inc	82.79	Culvert Rplc #13	03-310-000-0000-6507	15521		N
	Warrant # 452054	Total...					
		82.79					
7919	Menards-Red Wing	38.28	Concrt Mix #9 Densn	03-310-000-0000-6508	70019		N
7919		66.61	Punches/Scrprs/Wrench	03-340-000-0000-6569	70132		N
7919		8.82	Lightbulbs RW	03-350-000-0000-6305	70181		N
7919		15.97	Blinds-Zta	03-350-000-0000-6305	69808		N
7919		47.91	Blinds-Kenyon	03-350-000-0000-6305	69001		N
7919		12.90	Gloves/H20 NMP	03-521-000-0000-6420	69532		N
7919		11.96	Filters	61-398-000-0000-6305	68757		T
7919		19.98	Brooms	61-398-000-0000-6420	69837		T

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7919	Menards-Red Wing	107.99	Fan		61-398-000-0000-6420	69837		T
7919		107.99	Fan		61-398-000-0000-6420	69369		T
7919		549.99	Refrigerator		61-398-000-0000-6432	68757		T
7919		13.99	Rtn Cutter		61-398-000-0000-6569	69379		T
7919		13.99	Cutter		61-398-000-0000-6569	68757		T
7919		27.98	Cutters		61-398-000-0000-6569	69369		T
	Warrant # 452055	Total...	1,016.38					
3189	Minnesota Ag Group Inc	150.80	Wheel Studs 1811		03-340-000-0000-6563	IH69197		N
	Warrant # 452056	Total...	150.80					
2086	Mn Dept Of Corrections-Sts	120,895.45	STS Contract 7/1-12/31/20		01-207-000-0000-6350	00000617221		N
2086		32,077.05	Refund STS Contract 1-6/20		01-207-000-0000-6350	00000617221		N
	Warrant # 452057	Total...	88,818.40					
3100	Mn Human Services	212.02	Print/Mail Svcs 6/2020		01-071-000-0000-6401	A300IC25209I		N
	Warrant # 452058	Total...	212.02					
7633	Nuss Truck and Equipment Group LLC	55.77	Hood Tether 1501		03-340-000-0000-6562	7152882P		N
7633		28.20	Filler Cap, Gasket 1201		03-340-000-0000-6562	7153732P		N
7633		75.52	Air Compr Line 0901		03-340-000-0000-6562	7152586P		N
7633		394.87	Emissions wiring 1301		03-340-000-0000-6562	7152854P		N
7633		73.10	Temp Sensor 1501		03-340-000-0000-6562	7152882P		N
7633		47.94	Oil Drain Petcock 1107		03-340-000-0000-6563	7148138P		N
7633		52.74	Head Lamp Tool		03-340-000-0000-6569	7153364P		N
7633		33.46	Pogo Stick 7010		61-398-000-0000-6562	7153380P		T
	Warrant # 452059	Total...	761.60					
9516	Nuvera (FKA NU-Telecom)	151.08	Goodhue Backup Phone 8/2020		01-209-000-0000-6201	1192564		N
9516		91.12	Tele CF		03-350-000-0000-6201	1182424		N
9516		86.90	DSL CF		03-350-000-0000-6209	1182424		N
	Warrant # 452060	Total...	329.10					
2864	Office Depot	13.25	Lift Lemon: 8.5x11 7/7/20		01-127-127-0000-6405	104564052001		N
2864		17.99	Flgs,Pds,Cover Stk,Stapler 7/9		01-127-127-0000-6405	104558760001		N
2864		27.77	Magnetic Bd & Accessories 7/9		01-127-127-0000-6405	104189921001		N
2864		13.40	Report Covers 7/7/20		01-127-127-0000-6405	104564056001		N
2864		13.24	Lift Lemon: 8.5x11 7/7/20		01-127-128-0000-6405	104564052001		N
2864		13.39	Report Covers 7/7/20		01-127-128-0000-6405	104564056001		N
2864		27.78	Magnetic Bd & Accessories 7/9		01-127-128-0000-6405	104189921001		N

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2864	Office Depot	17.99	Figs,Pds,Cover Stk,Stapler 7/9	01-127-128-0000-6405	104558760001		N
	Warrant # 452061	Total...					
		144.81					
11013	Office Of MN.IT Services	141.63	EOC Phone Lines 6/2020	01-281-280-0000-6201	W20060474		N
	Warrant # 452062	Total...					
		141.63					
6485	Pace Analytical	1,535.00	RW Landfill Monitor Well Test	61-397-000-0000-6283	201-302110		N
6485		6,258.00	RW Landfill Monitor Well Test	61-397-000-0000-6283	201-302756		N
	Warrant # 452063	Total...					
		7,793.00					
9146	Precise MRM LLC	385.00	GPS Data Svc May (11)	03-310-000-0000-6270	1026509		N
9146		385.00	GPS Data Svc Jun (11)	03-310-000-0000-6270	1026887		N
	Warrant # 452064	Total...					
		770.00					
6199	Pump And Meter Service Inc	314.00	Fuel Sys Leak Detector Test/Rp	03-350-000-0000-6304	503205		N
6199		651.00	Rpl Fuel Sys Transducer RW	03-350-000-0000-6563	503205		N
6199		160.61	Rpl Fuel Sys Junction Box RW	03-350-000-0000-6563	503205		N
	Warrant # 452065	Total...					
		1,125.61					
12052	Red Wing Chevrolet	140.00	Diagnose Condensor 1303	03-340-000-0000-6303	303748		N
	Warrant # 452066	Total...					
		140.00					
5136	Red Wing City-Public Works	45.95	Wash Bay/Sheriff Shed 6/2020	01-201-000-0000-6253	011876-000		N
	Warrant # 452067	Total...					
		45.95					
582	Rihm Kenworth	52.53	Filters for Stock	03-340-000-0000-6562	2062174A		N
582		1,048.48	EGR Vlv/Gskts 0705	03-340-000-0000-6562	2063557A		N
582		141.91	EGR Vlv/Gskts 0705	03-340-000-0000-6562	2063594A		N
582		1,181.69	EGR Vlv/Gskts 0705	03-340-000-0000-6562	2063625A		N
582		261.92-	Rtn Gaskets/Clmps 705	03-340-000-0000-6562	CM2063625A		N
582		17.24-	Rtn Gaskets 0705	03-340-000-0000-6562	CM2063787A		N
582		3.54	EGR Cooler Pipe 0705	03-340-000-0000-6562	2064209A		N
582		128.22-	Rtn Sensor 0705	03-340-000-0000-6562	CM2063625A		N
582		123.75	DPF Gaskets 0705	03-340-000-0000-6562	2063709A		N
582		100.92	Clamps/Gskts 0705	03-340-000-0000-6562	2063787A		N
582		57.72	Seal/Gaskets 0705	03-340-000-0000-6562	2063920A		N
582		144.78	DPF Tube-Long 0705	03-340-000-0000-6562	2063923A		N
582		62.47	Boost Pres Snsr 0705	03-340-000-0000-6562	2064032A		N
582		58.58-	Rtn Clamps 0705	03-340-000-0000-6562	CM2063787AA		N
582		71.88-	Core Rtn 0705	03-340-000-0000-6562	2064267A		N
582		87.49-	Rtn EGR Hndlng 0705	03-340-000-0000-6562	2064587A		N

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582	Rihm Kenworth	558.27	Core Rtn EGR Vlv 0705			03-340-000-0000-6562	CM2063557A			N
582		207.45	Rtn Gaskets/Cimps 705			03-340-000-0000-6562	CM2063557AA			N
582		7.28	Rtn Gasket 0705			03-340-000-0000-6562	CM2063594A			N
582		49.61	Cab Air Bag 7012			61-398-000-0000-6562	2063342A			N
	Warrant #	452068	Total...	1,569.07						
8608	Rochester Title	62.28	72.540.0180 Overpmt			81-850-000-0000-2102				N
	Warrant #	452069	Total...	62.28						
12260	Ronco Engineering Sales Co, Inc	271.02	Belts 0901			03-340-000-0000-6562	3216037			N
12260		168.81	Switch 1710			03-340-000-0000-6563	3217171			N
12260		21.55	Socket			03-340-000-0000-6569	3214912			N
	Warrant #	452070	Total...	461.38						
2418	Se Mn Radio Board	3,500.00	CPE Project Regional Fees 7/1			01-209-000-0000-6243				N
2418		6,500.00	CPE Project Oper Budget 7/1			01-209-000-0000-6243				N
	Warrant #	452071	Total...	10,000.00						
5041	Shred Right	15.00	Shredding 1 cont			03-330-000-0000-6283	532732			N
	Warrant #	452072	Total...	15.00						
1213	Steberg/Glen	550.00	Landfill Lease 08/2020			61-397-000-0000-6342	Aug 2020			N
	Warrant #	452073	Total...	550.00						
6284	Steberg/Glen	1,710.00	Landfill Equip July			61-397-000-0000-6343	July 2020			N
6284		3,360.00	Landfill Hrs July			61-397-000-0000-6349	July 2020			N
	Warrant #	452074	Total...	5,070.00						
7941	Swenke IMS Contracting LLC	724,036.89	CP 023-002 Cement Stab #23			03-320-000-0000-6320	Est #1			N
	Warrant #	452075	Total...	724,036.89						
2384	Terminal Supply Co	245.23	Electrical Supplies			03-340-000-0000-6420	55331-00			N
	Warrant #	452076	Total...	245.23						
7464	Top Performance Sales	167.69	Wash/Shop Supplies			03-340-000-0000-6420	216098			N
7464		72.30	Wash/Shop Supplies			03-340-000-0000-6420	217519			N
	Warrant #	452077	Total...	239.99						
3487	Towmaster Inc	242.68	Underbody Ears 0602 (5)			03-340-000-0000-6562	429374			N
	Warrant #	452078	Total...	242.68						
9384	Triangle Automotive Machine Inc	295.00	DOC DPF Clean 0705			03-340-000-0000-6303	19535			N

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9384	Triangle Automotive Machine Inc	195.00	EGR Clean 0705	03-340-000-0000-6303	19553	N
Warrant #	452079	Total...				
		490.00				
13883	Turnkey Corrections	206.27	10% Inmate Calls 7/1-7/15/20	01-207-240-0000-6201	10007438	N
13883		163.15	10% Inmate Calls 7/16-7/31/20	01-207-240-0000-6201	10008072	N
13883		18.00	Indigent Supplies 7/1-7/31/20	01-207-240-0000-6465	10008325	N
Warrant #	452080	Total...				
		387.42				
13512	Van Diest Supply Company	793.50	Garlon 4 10g	03-310-000-0000-6511	68635	N
Warrant #	452081	Total...				
		793.50				
1903	West Payment Center	1,232.87	Online Research 5/1-5/31/20	01-025-000-0000-6244	842413341	N
1903		1,232.87	Online Research 6/1-6/30/20	01-025-000-0000-6244	842571703	N
Warrant #	452082	Total...				
		2,465.74				
73383	Xcel Energy	3,582.36	Electric GC 7/2020	01-111-110-0000-6251	51-5647699-8	N
73383		50.00	Gas GC 7/2020	01-111-110-0000-6252	51-5057432-6	N
73383		1,354.05	Gas LEC 7/2020	01-111-112-0000-6252	51-6061275-5	N
73383		1,950.51	Electric: CB 7/2020	01-111-115-0000-6251	51-6219858-5	N
73383		59.05	Gas: CB 7/2020	01-111-115-0000-6252	51-6219858-5	N
73383		2,884.49	Electric: JC 7/2020	01-111-116-0000-6251	51-5453377-8	N
73383		13.40	St Lts - 24	03-310-000-0000-6251	51-104672901	N
73383		52.44	St Lts - Bench	03-310-000-0000-6251	51-67548181	N
73383		157.31	Signals - 601 Bench	03-310-000-0000-6251	51-67548181	N
73383		8.41	St Lts - 2N	03-310-000-0000-6251	51-57625991	N
73383		6.73	St Lts - 2S	03-310-000-0000-6251	51-60402524	N
73383		99.62	Electric - Zta	03-350-000-0000-6251	51-63907713	N
73383		1,183.40	Elec - RW	03-350-000-0000-6251	51-51300497	N
73383		111.45	Elec - RW Shared	03-350-000-0000-6251	51-101960186	N
73383		25.00	Gas - RW Shared	03-350-000-0000-6252	51-101960186	N
73383		54.92	Gas - RW	03-350-000-0000-6252	51-53157485	N
73383		11.32	Elec - Park Well	03-521-000-0000-6251	51-52934882	N
Warrant #	452083	Total...				
		11,604.46				
9373	Zemke Roll-Off Service	550.00	HHW-CF 7/13&15/20	61-399-192-0000-6838	3174	N
Warrant #	452084	Total...				
		550.00				
11965	Zemke Trucking LLC	4,302.86	Landfill Disp - Jul	61-397-000-0000-6839	1696	N
Warrant #	452085	Total...				
		4,302.86				
1919	Zumbrota Telephone Co	45.70	FAX 4046-ZTA	03-350-000-0000-6201	652291	N

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1919	Zumbrota Telephone Co	49.48	TELE 5671-ZTA			03-350-000-0000-6201	104516				N	
1919		65.95	DSL 5671-ZTA			03-350-000-0000-6209	104516				N	
	Warrant #	452086	Total...			161.13						
	Warrant Form	WFXX	Total...			915,045.71					177 Transactions	

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			<u>OBO#</u> <u>On-Behalf-of-Name</u>		<u>From Date</u>	<u>To Date</u>
12044	American Tower Corporation	575.00	Frontenanc Twr Rent: 8/2020	01-201-000-0000-6342	407452870	N
	Warrant # 31364	Total... 575.00				
14095	AVIAT US INC	7,214.00	PI Mircowave Parts 7/15/20	34-201-000-0000-6669	10033136M	N
	Warrant # 31365	Total... 7,214.00				
6266	Bolton & Menk Inc	160.00	HSIP Lt Proj 070-011	03-320-000-0000-6281	254675	N
	Warrant # 31366	Total... 160.00				
12824	Cernohous/Chad	70.18	Mileage-StCloud Trng 7/27-7/30	01-055-000-0000-6331		N
12824		73.98	Meals-St Cloud Trng 7/27-7/30	01-055-000-0000-6332		N
	Warrant # 31367	Total... 144.16				
14229	Croell Inc	1,014,128.21	621-013 Conc Paving J#2113	03-320-000-0000-6320	Est #3	N
	Warrant # 31368	Total... 1,014,128.21				
12563	Forum Communications Co.	724.50	2020 Primary Sample Ballot	01-071-000-0000-6242	Order# 2000957	N
	Warrant # 31369	Total... 724.50				
9305	Fox/Darwin	50.00	Per Diem: BOA Mtg 7/27/20	01-127-128-0000-6106		N
	Warrant # 31370	Total... 50.00				
10903	Harvey's Tire Service Inc.	200.00	Tires 1709 (2)	03-340-000-0000-6575	0466-33	N
10903		822.00	Tires 1410 (4)	03-340-000-0000-6575	0469-12	N
	Warrant # 31371	Total... 1,022.00				
13230	Johnson Law RW LLC	952.50	Prof Svc: CMcCurdy 6/24-7/29	01-011-000-0000-6271		N
	Warrant # 31372	Total... 952.50				
44	Marco Technologies LLC	1,786.50	SAN Istall Svcs 5/28-7/17	34-063-000-0000-6669	INV7808796	N
	Warrant # 31373	Total... 1,786.50				
14097	McDonough/Michael	1,000.00	Prof Svc 7/2020	01-091-132-0000-6283		N
	Warrant # 31374	Total... 1,000.00				
35975	MCIT	1,000.00	Deductible 19PC1054-3	01-001-000-0000-6351	D9251	N
35975		144.00	Add: Drone 126GLT	01-001-000-0000-6351	4117	N
35975		53.00-	Delete 52.730.0010	01-001-000-0000-6351	4044	N
35975		489.00-	EDP Coverage Update	01-001-000-0000-6351	4134	N
35975		52.00	Add: 300 E. Minnesota-Tax Frft	01-001-000-0000-6351	4142	N
	Warrant # 31375	Total... 654.00				

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15441	Mississippi Welders Supply Co Inc	360.00		Chop Saw	03-340-000-0000-6569	3269918	N
15441		261.85		Welding Supplies	03-340-000-0000-6570	3285152	N
	Warrant #	31376	Total...	621.85			
503	Mjs Security Inc	2,160.00		Consultant Fee 7/2-7/13/20	01-063-000-0000-6278	2007151	N
503		3,600.00		Consultant Fee 7/16-7/30/20	01-063-000-0000-6278	2007313	N
	Warrant #	31377	Total...	5,760.00			
892	MNCCC	8,360.00		Property Tax Support Q320	01-041-000-0000-6268	2007057	N
892		412.50		Property Tax Beta Test Q320	01-041-000-0000-6268	2007057	N
892		600.00		Property Tax Enhnc Fd Q320	01-041-000-0000-6269	2007057	N
	Warrant #	31378	Total...	9,372.50			
7885	Niebur Tractor & Equipment Inc	337.74		Blades 1507 (6)	03-340-000-0000-6563	01-142159	N
7885		419.50		Hitch Yoke & Pts 1703	03-340-000-0000-6563	01-142225	N
7885		803.03		Hitch, Hub, Axle 1704	03-340-000-0000-6563	01-142330	N
	Warrant #	31379	Total...	1,560.27			
50705	Red Wing Ace Hardware	5.84		Sheetrock Anchors	03-330-000-0000-6405	200753/1	N
50705		14.38		Paint Brushes	03-350-000-0000-6305	200878/1	N
	Warrant #	31380	Total...	20.22			
1727	Red Wing City-Finance	30.78		Ambulance: DOC Hunter 7/10/20	01-207-000-0000-6272	RDW5440C1	N
1727		451.53		Ambulance: DOC Hunter 7/10/20	01-207-000-0000-6272	RDW5440C1	N
	Warrant #	31381	Total...	482.31			
2229	Ripley Dental Care	111.00		Dental: Eldre DOC 7/28/20	01-207-000-0000-6272	14845	N
	Warrant #	31382	Total...	111.00			
11982	Summit Food Service LLC	95.69		COVIDQuarantine Meal Pkng7/10	01-201-000-0000-6435	INV2000084299	N
11982		446.81		Inmate Laundry 7/4-7/10/20	01-207-000-0000-6366	INV2000084300	N
11982		399.37		Condiments 7/10/20	01-207-000-0000-6463	INV2000084298	N
11982		5,394.92		Inmate Meals 7/4-7/10/20	01-207-000-0000-6463	INV2000084299	N
	Warrant #	31383	Total...	6,336.79			
14256	Tebbe/Dennis J	50.00		Per Diem: BOA Mtg 7/27/20	01-127-128-0000-6106		N
14256		50.00		Per Diem: BOA Mtg 6/22/20	01-127-128-0000-6106		N
	Warrant #	31384	Total...	100.00			
14123	WatchGuard Video	5,045.00		#2030 Dash Cam 7/17/20	01-201-000-0000-6663	4ELXINV0007206	N
	Warrant #	31385	Total...	5,045.00			

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6629	WSB & Associates, Inc.		347.00	CSAH 1 Realignment	03-320-000-0000-6281	R01641400-1	N
	Warrant #	31386	Total...	347.00			
	Warrant Form	WFXX-ACH	Total...	1,058,167.81	41 Transactions		
			Final Total...	1,973,213.52	218 Transactions		

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<u>WARRANT RUN</u> <u>INFORMATION</u>	<u>WARRANT</u> <u>FORM</u>	<u>STARTING</u> <u>WARRANT NO.</u>	<u>ENDING</u> <u>WARRANT NO.</u>	<u>DATE OF</u> <u>PAYMENT</u>	<u>DATE OF</u> <u>APPROVAL</u>	<u>PPD</u> <u>COUNT</u>	<u>AMOUNT</u>	<u>CTX</u> <u>COUNT</u>	<u>AMOUNT</u>
57	WFXX	452030	452086	08/07/2020	08/07/2020				
23	WFXX-ACH	31364	31386	08/07/2020	08/07/2020	4	1,294.16	19	1,056,873.65
	TOTAL								

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RECAP BY FUND

<u>FUND</u>	<u>AMOUNT</u>	<u>NAME</u>	<u>ACH AMOUNT</u>	<u>NON-ACH AMOUNT</u>
1	183,621.64	County General Revenue	31,307.76	152,313.88
3	1,760,091.72	County Road and Bridge	1,017,859.55	742,232.17
11	226.20	Health & Human Service Fund	-	226.20
34	9,000.50	Capital Plan	9,000.50	-
61	19,597.18	Waste Management Facilities	-	19,597.18
81	676.28	Settlement Fund	-	676.28
	1,973,213.52	TOTAL	1,058,167.81	915,045.71
			TOTAL ACH	TOTAL NON-ACH