# Foreclosures in Minnesota:

A Report Based on County Sheriff's Sale Data

February 26, 2009 Supplement

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In partnership with:



#### **About Greater Minnesota Housing Fund**

The Greater Minnesota Housing Fund is a private, nonprofit organization whose mission is to strengthen families and communities in greater Minnesota through the creation and preservation of affordable housing. Learn more at <a href="https://www.gmhf.com">www.gmhf.com</a>.

#### **About Minnesota Housing**

Minnesota Housing finances and advances affordable housing opportunities for low- and moderate-income Minnesotans to enhance quality of life and foster strong communities. Learn more at <a href="https://www.mnhousing.gov">www.mnhousing.gov</a>.

#### **About Family Housing Fund**

The Family Housing Fund is a nonprofit organization whose mission is to provide safe, affordable, sustainable homes to families and children in the Twin Cities metropolitan area through ongoing partnerships with the public and private sector. Learn more at <a href="https://www.fhfund.org">www.fhfund.org</a>.

#### **About the Minnesota Home Ownership Center**

Recognized nationally as a model of home ownership and foreclosure prevention programming, the Minnesota Home Ownership Center convenes a network of 50 community-based nonprofit, government and tribal organizations to deliver homeownership education and foreclosure prevention services to low- and moderate-income households throughout Minnesota. Learn more at <a href="https://www.hocmn.org">www.hocmn.org</a>.

## **About HousingLink**

HousingLink is a primary distributor of affordable housing information to service agencies, housing providers, and policy workers in the Twin Cities metropolitan area and selected regions in Greater Minnesota. Learn more at <a href="https://www.housinglink.org">www.housinglink.org</a>.

## **About the Center for Urban and Regional Affairs**

The Center for Urban and Regional Affairs (CURA) is an all-University applied research and technology center at the University of Minnesota that connects faculty and students with community organizations and public institutions working on significant public policy issues in Minnesota. Learn more at <a href="https://www.cura.umn.edu">www.cura.umn.edu</a>.

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#### **Study Purpose and Objectives**

This supplement report was commissioned by the Greater Minnesota Housing Fund, Minnesota Housing, Family Housing Fund, and the Minnesota Home Ownership Center. It provides policymakers and other community leaders with updated Minnesota foreclosure data as they design solutions to address foreclosures and their impact on Minnesota communities.

This is a follow-up to the <u>Foreclosures in Minnesota</u> (April 2008) report in which comparable analysis and maps were presented. HousingLink was contracted to conduct the research and prepare the analysis in both reports.

Key updated foreclosure data included in this report are as follows:

- Updated foreclosure counts for all Minnesota counties including the Twin Cites sevencounty metro area and Greater Minnesota to reflect actual 2008 foreclosures.
- **Updated foreclosure rates for all Minnesota counties** to compare actual 2008 foreclosures to 2007 household estimates<sup>1</sup>. The calculation of foreclosure rates makes it possible to compare the relative impact of foreclosure on areas with different population sizes.
- The supplement report does <u>not</u> include a 2009 foreclosure projection. Previous Minnesota foreclosure reports have included a foreclosure projection. These projections were generated based solely on recent foreclosure trends with the assumption that the same patterns would continue into the upcoming year. Due to greater uncertainty about future economic conditions, this supplement report does not include a projection.

Some factors that may result in a higher number of foreclosures in 2009 include but are not limited to: deteriorating economic conditions; increasing unemployment rates; falling housing prices; rising numbers of mortgage delinquencies; and resetting adjustable rate mortgages. Conversely, more active intervention and loss mitigation activities on part of counselors and lenders may help to reduce the number of foreclosures.

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<sup>&</sup>lt;sup>1</sup> The previous <u>Foreclosures in Minnesota</u> (April 2008) report used 2005 household estimates to calculate the foreclosure rate, whereas this supplement report uses 2007 household estimates to calculate the 2008 foreclosure rate.

## Methodology

To help understand the methods used in this report, it is important to outline Minnesota's foreclosure timeline. Data is collected throughout the process, much of which is useful for analyzing the characteristics of those mortgages and properties that have defaulted.

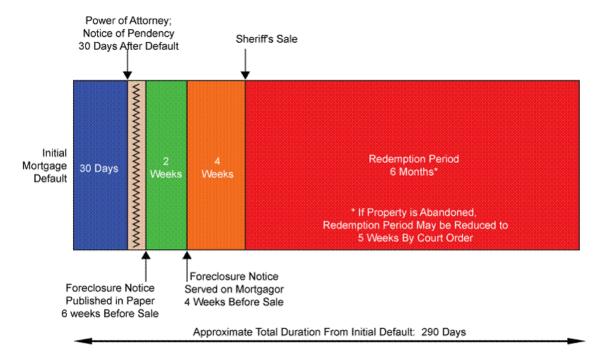
#### Overview of the foreclosure process

There are two types of foreclosure processes in Minnesota:

- 1) Judicial Foreclosure, which is conducted like any other form of civil lawsuit.
- 2) Foreclosure by Advertisement, which is a type of Non-Judicial Foreclosure.

Since the large majority of Minnesota foreclosures occur by advertisement, that process is described in more detail below.

Foreclosure by Advertisement: Foreclosures in Minnesota take place at the county level and are regulated, for the most part, by state legislation. The foreclosure process can start as early as 30 days after a borrower first misses a mortgage payment. Once the mortgage is in delinquency, the lender empowers an attorney who files notice of pendency against the borrower, starting the foreclosure process.



Sample Foreclosure by Advertisement Action Timeline on a Conventional Mortgage

This chart based on information developed by Michael Grover of Federal Reserve Bank of Minneapolis (based on Minnesota state statute) and further refined by HousingLink. Shortly thereafter, the attorney publishes a foreclosure sale notice in a local newspaper (at least six weeks before the date of the sheriff's sale) and the county serves the filing to the homeowner. At any point before the sheriff's sale, the property owner can reinstate the mortgage by paying all dues, fees and expenses.

After the notice has been published and served, the sheriff's sale occurs and the sheriff auctions the property off to the highest bidder, resulting in foreclosure of the mortgage. Following the sale is a redemption period of up to six months, during which the borrower can redeem the property by paying the amount of sale plus interest, taxes, fees, or liens on the property. Borrowers who do not redeem the property by the expiration of the redemption period lose title and right of occupancy in the property.

#### Sheriff's Sale Records

Sheriff's sale records are the primary data that identify foreclosed properties and are identified as "foreclosures" within this report. However, it is helpful to understand the following:

- Sheriff's sale records do not reflect the total number of properties that enter the foreclosure
- Some portion of properties identified in sheriff's sale records do not result in actual loss of title and occupancy for borrowers because they are redeemed within the allowed timeframe.
- A small percentage of sheriff's sale records do not relate to residential mortgages<sup>1</sup>. According to a previous study conducted by the Federal Reserve and Macalester College, less than 2 percent of Minneapolis-St. Paul properties sold at sheriff's sales are commercial. Also, HousingLink estimates approximately 2 percent of properties in its foreclosure database are the result of association liens. Taking into account these two figures, it is estimated that at least 95 percent of the foreclosures in this study represent residential properties.

#### **Data Collection**

To obtain the number of sheriff's sales in each county, HousingLink partnered with the University of Minnesota's Center for Urban and Regional Affairs to contact all Minnesota counties. Counties were asked to provide HousingLink with the total number of sheriff's sales that occurred in their jurisdiction in 2008. All counties were able to provide their 2008 foreclosure counts. In addition, the counties of Crow Wing, Goodhue, and Wright were able to provide their 2006 foreclosure counts, which were unreported in previous reports.

<sup>&</sup>lt;sup>1</sup> Residential mortgages include single-family and multi-family homes.

#### **Foreclosure Rate Metric**

The calculation of a foreclosure rate makes it possible to compare the relative impact of foreclosures on areas with different population sizes. The foreclosure rate used in this report identifies the number of sheriff's sales as a percent of total households<sup>1</sup>.

#### Foreclosure Rate = [Number of sheriff's sales] / [for every 100 households]

For example, a rate of 1.41 indicates there were 1.41 mortgages foreclosed for every 100 households in the specified location or also could be translated to one mortgage foreclosed for every 71 households.

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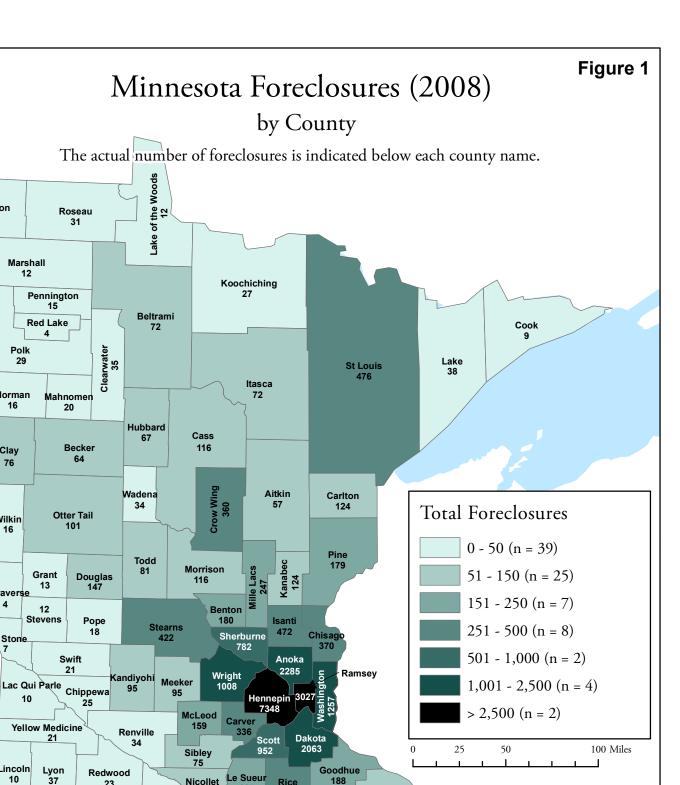
<sup>&</sup>lt;sup>1</sup> The 2005, 2006 and 2007 foreclosure rate calculations use 2005 Minnesota State Demographic Center household estimates, while the 2008 foreclosure rate calculation uses 2007 Minnesota State Demographic Center household estimates.

# **Minnesota Foreclosure Figures**

The following pages include figures detailing foreclosures in Minnesota. They include:

Foreclosure Count Map	A map of Minnesota representing 2008 foreclosures by county.	p.6
Foreclosures by County	Two tables detailing the number of foreclosures in 2005-2008. The first is sorted by county name; the second is sorted by the number of foreclosures in 2008.	p.7-10
Foreclosure Rate Map	A map of Minnesota representing the 2008 foreclosure rate by county.	p.11
Foreclosure Rates by County	Two tables detailing 2005-2008 foreclosure rates by county. The first is sorted by county name; the second is sorted by the 2008 foreclosure rate.	p.12-15

More Minnesota foreclosure figures representing historical data can be found online at <a href="https://www.gmhf.com">www.housinglink.org</a>



## Foreclosures in Minnesota (February 2009 Supplement)

Cottonwood Watonwan

33

Martin

Redwood

23

Jackson

Kittson

Polk 29

Norman

Clay

Wilkin

Traverse

Big Stone

10

Lincoln

10

Pipestone

Rock

Murray

19

**Nobles** 

Funded by: Greater MN Housing Fund, MN Housing, Family Housing Fund, and MN Home Ownership Center Data Source: County Sheriff's Sales (data collected by HousingLink & CURA)

148

Freeborn

188

Dodge

Mower

Wabasha 84

Fillmore

Winona 90

Houston

16

Olmsted

Nicollet Le Sueur

153

**Faribault** 

Blue Earth Waseca Steele



Figure 2: Minnesota County Foreclosure Counts (sorted by county)

	# of Foreclosures		_05-06	06-07	_07-08		
	2005	2006	2007	2008	Percent Change <sup>1</sup>	Percent Change <sup>2</sup>	Percent Change <sup>3</sup>
Twin Cities Metro	3,759	7,039	12,974	17,268	87%	84%	33%
Greater Minnesota	2,707	4,777 <sup>4</sup>	7,430	9,000	48%	53%	21%
Minnesota	6,466	11,816⁵	20,404	26,268	71%	72%	29%
	•					•	
Aitkin	18	35	47	57	94%	34%	21%
Anoka	520	849	1,680	2,285	63%	98%	36%
Becker	25	29	50	64	16%	72%	28%
Beltrami	18	28	78	72	56%	179%	-8%
Benton	36	98	176	180	172%	80%	2%
Big Stone	7	6	7	7	-14%	17%	0%
Blue Earth	57	101	143	153	77%	42%	7%
Brown	20	35	32	40	75%	-9%	25%
Carlton	41	46	79	124	12%	72%	57%
Carver	81	119	287	336	47%	141%	17%
Cass	33	78	91	116	136%	17%	27%
Chippewa*			15	25			67%
Chisago	108	172	307	370	59%	78%	21%
Clay	36	44	70	76	22%	59%	9%
Clearwater	4	6	7	35	50%	17%	400%
Cook	5	4	3	9	-20%	-25%	200%
Cottonwood	11	24	19	26	118%	-21%	37%
Crow Wing*		198	231	360		17%	56%
Dakota	459	880	1,610	2,063	92%	83%	28%
Dodge*		77	66	96		-14%	45%
Douglas	44	40	78	147	-9%	95%	88%
Faribault	19	36	39	40	89%	8%	3%
Fillmore	29	36	43	37	24%	19%	-14%
Freeborn	80	95	110	121	19%	16%	10%
Goodhue*		106	153	188		44%	23%
Grant	10	21	14	13	110%	-33%	-7%
Hennepin	1,681	3,042	5,561	7,348	81%	83%	32%
Houston	8	14	10	16	75%	-29%	60%
Hubbard*		35	63	67		80%	6%
Isanti	80	196	322	472	145%	64%	47%
Itasca	77	64	73	72	-17%	14%	-1%
Jackson	18	8	18	26	-56%	125%	44%
Kanabec	35	64	97	124	83%	52%	28%
Kandiyohi	68	53	72	95	-22%	36%	32%
Kittson*		2	2	0	169/	0%	-100%
Koochiching	19 12	22 11	17	10	16% -8%	-23%	59% -9%
Lac qui Parle Lake	10	16	32	38	60%	0% 100%	-9% 19%
Lake of the Woods	2	3	9	12	50%	200%	
Le Sueur	39	70	174	167	79%	149%	33% -4%
Lincoln	39	8	4	107	167%	-50%	150%
Lyon	16	23	67	37	44%	191%	-45%
Mahnomen	6	5	3	20	-17%	-40%	567%
Marshall*			9	12	-1770	<del>-4</del> 0 /0	33%
Martin	26	44	54	52	69%	23%	-4%
McLeod	56	72	142	159	29%	97%	12%
Meeker	86	94	114	95	9%	21%	-17%

	# of Foreclosures				
	2005	2006	2007	2008	
Mille Lacs	61	103	229	247	
Morrison	52	77	93	116	
Mower	103	146	142	130	
Murray	10	13	10	19	
Nicollet*			49	60	
Nobles*			18	24	
Norman	7	14	14	16	
Olmsted	158	237	342	403	
Otter Tail	59	92	89	101	
Pennington	12	7	11	15	
Pine	84	116	217	179	
Pipestone	11	14	12	9	
Polk	22	26	30	29	
Pope	9	13	19	18	
Ramsey	626	1,407	2,352	3,027	
Red Lake	4	1	1	4	
Redwood	21	30	29	23	
Renville*			47	34	
Rice	79	147	237	298	
Rock	3	10	15	13	
Roseau	19	27	27	31	
Scott	148	328	606	952	
Sherburne	210	341	673	782	
Sibley	25	42	54	75	
St. Louis	219	319	359	476	
Stearns	136	219	375	422	
Steele	64	91	123	148	
Stevens*				12	
Swift	10	16	27	21	
Todd	36	48	68	81	
Traverse	3	9	3	4	
Wabasha	28	38	47	84	
Wadena	23	7	25	34	
Waseca	23	44	20	57	
Washington	244	414	878	1,257	
Watonwan	12	26	20	33	
Wilkin	22	23	31	16	
Winona*		39	58	90	
Wright*		305	753	1,008	
Yellow Medicine	20	18	12	21	

05-06 Percent	06-07 Percent	07-08 Percent
Change <sup>1</sup>	Change <sup>2</sup>	Change <sup>3</sup>
69%	122%	8%
48%	21%	25%
42%	-3%	-8%
30%	-23%	60%
		22%
		33%
100%	0%	14%
50%	44%	18%
56%	-3%	13%
-42%	57%	36%
38%	87%	-18%
27%	-14%	-25%
18%	15%	-3%
44%	46%	-5%
125%	67%	29%
-75%	0%	300%
43%	-3%	-21%
		-28%
86%	61%	26%
233%	50%	-13%
42%	0%	15%
122%	85%	57%
62%	97%	16%
68%	29%	39%
46%	13%	33%
61%	71%	13%
42%	35%	20%
60%	69%	-22%
33%	42%	19%
200%	-67%	33%
36%	24%	79%
-70%	257%	36%
91%	-55%	185%
70%	112%	43%
117%	-23%	65%
5%	35%	-48%
	49%	55%
	147%	34%
-10%	-33%	75%
. 0 / 0	5570	. 0 70

<sup>\*</sup> Indicates a county did not maintain part or all of the data requested or declined to provide the data.

<sup>&</sup>lt;sup>1</sup> Total percent change is calculated based only on counties that reported their foreclosure numbers for both 2005 and 2006.

<sup>&</sup>lt;sup>2</sup> Total percent change is calculated based only on counties that reported their foreclosure numbers for both 2006 and 2007.

 $<sup>^3</sup>$  Total percent change is calculated based only on counties that reported their foreclosure numbers for both 2007 and 2008.

<sup>&</sup>lt;sup>4</sup> The 2006 Greater Minnesota foreclosure total has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.

<sup>&</sup>lt;sup>5</sup> The 2006 Minnesota foreclosure total has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.

Figure 3: Minnesota County Foreclosure Counts (sorted by 2008 foreclosures)

		# of Foreclosures		05-06 Percent	06-07 Percent	07-08 Percent		
		2005	2006	2007	2008	Change <sup>1</sup>	Change <sup>2</sup>	Change <sup>3</sup>
	Twin Cities Metro	3,759	7,039	12,974	17,268	87%	84%	33%
	Greater Minnesota	2,707	4,777 <sup>4</sup>	7,430	9,00	48%	53%	21%
	Minnesota	6,466	11,816 <sup>5</sup>	20,404	26,268	71%	72%	29%
1	Hennepin	1,681	3,042	5,561	7,348	81%	83%	32%
2	Ramsey	626	1,407	2,352	3,027	125%	67%	29%
3	Anoka	520	849	1,680	2,285	63%	98%	36%
4	Dakota	459	880	1,610	2,063	92%	83%	28%
5	Washington	244	414	878	1,257	70%	112%	43%
6	Wright*		305	753	1,008		147%	34%
7	Scott	148	328	606	952	122%	85%	57%
8	Sherburne	210	341	673	782	62%	97%	16%
9	St. Louis	219	319	359	476	46%	13%	33%
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11	Stearns	136	219	375	422	61%	71%	13%
12	Olmsted	158	237	342	403	50%	44%	18%
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14	Crow Wing*		198	231	360		17%	56%
15	Carver	81	119	287	336	47%	141%	17%
16	Rice	79	147	237	298	86%	61%	26%
17	Mille Lacs	61	103	229	247	69%	122%	8%
18	Goodhue*		106	153	188		44%	23%
19	Benton	36	98	176	180	172%	80%	2%
20	Pine	84	116	217	179	38%	87%	-18%
21	Le Sueur	39	70	174	167	79%	149%	-4%
22	McLeod	56	72	142	159	29%	97%	12%
23	Blue Earth	57	101	143	153	77%	42%	7%
24	Steele	64	91	123	148	42%	35%	20%
25	Douglas	44	40	78	147	-9%	95%	88%
26	Mower	103	146	142	130	42%	-3%	-8%
27	Carlton	41	46	79	124	12%	72%	57%
28	Kanabec	35	64	97	124	83%	52%	28%
29	Freeborn	80	95	110	121	19%	16%	10%
30	Cass	33	78	91	116	136%	17%	27%
31	Morrison	52	77	93	116	48%	21%	25%
32	Otter Tail	59	92	89	101	56%	-3%	13%
33	Dodge*		77	66	96		-14%	45%
34	Kandiyohi	68	53	72	95	-22%	36%	32%
35	Meeker	86	94	114	95	9%	21%	-17%
36	Winona*		39	58	90		49%	55%
37	Wabasha	28	38	47	84	36%	24%	79%
38	Todd	36	48	68	81	33%	42%	19%
39	Clay	36	44	70	76	22%	59%	9%
40	Sibley	25	42	54	75	68%	29%	39%
41	Beltrami	18	28	78	72	56%	179%	-8%
42	Itasca	77	64	73	72	-17%	14%	-1%
43	Hubbard*		35	63	67		80%	6%
44	Becker	25	29	50	64	16%	72%	28%
45	Nicollet*			49	60			22%
46	Aitkin	18	35	47	57	94%	34%	21%
47	Waseca	23	44	20	57	91%	-55%	185%
48	Martin	26	44	54	52	69%	23%	-4%

		# of Foreclosures					
		2005	2006	2007	2008		
49	Brown	20	35	32	40		
50	Faribault	19	36	39	40		
51	Lake	10	16	32	38		
52	Fillmore	29	36	43	37		
53	Lyon	16	23	67	37		
54	Clearwater	4	6	7	35		
55	Renville*			47	34		
56	Wadena	23	7	25	34		
57	Watonwan	12	26	20	33		
58	Roseau	19	27	27	31		
59	Polk	22	26	30	29		
60	Koochiching	19	22	17	27		
61	Cottonwood	11	24	19	26		
62	Jackson	18	8	18	26		
63	Chippewa*			15	25		
64	Nobles*			18	24		
65	Redwood	21	30	29	23		
66	Swift	10	16	27	21		
67	Yellow Medicine	20	18	12	21		
68	Mahnomen	6	5	3	20		
69	Murray	10	13	10	19		
70	Pope	9	13	19	18		
71	Houston	8	14	10	16		
72	Norman	7	14	14	16		
73	Wilkin	22	23	31	16		
74	Pennington	12	7	11	15		
75	Grant	10	21	14	13		
76	Rock	3	10	15	13		
77	Lake of the Woods	2	3	9	12		
78	Marshall*			9	12		
79	Stevens*				12		
80	Lac qui Parle	12	11	11	10		
81	Lincoln	3	8	4	10		
82	Cook	5	4	3	9		
83	Pipestone	11	14	12	9		
84	Big Stone	7	6	7	7		
85	Red Lake	4	1	1	4		
86	Traverse	3	9	3	4		
87	Kittson*		2	2	0		

05-06 Percent Change <sup>1</sup>	06-07 Percent Change <sup>2</sup>	07-08 Percent Change <sup>3</sup>
75%	-9%	25%
89%	8%	3%
60%	100%	19%
24%	19%	-14%
44%	191%	-45%
50%	17%	400%
	1	-28%
-70%	257%	36%
117%	-23%	65%
42%	0%	15%
18%	15%	-3%
16%	-23%	59%
118%	-21%	37%
-56%	125%	44%
	1	67%
	1	33%
43%	-3%	-21%
60%	69%	-22%
-10%	-33%	75%
-17%	-40%	567%
30%	-23%	60%
44%	46%	-5%
75%	-29%	60%
100%	0%	14%
5%	35%	-48%
-42%	57%	36%
110%	-33%	-7%
233%	50%	-13%
50%	200%	33%
		33%
-8%	0%	-9%
167%	-50%	150%
-20%	-25%	200%
27%	-14%	-25%
-14%	17%	0%
-75%	0%	300%
200%	-67%	33%
	0%	-100%

 $<sup>^{</sup>st}$  Indicates a county did not maintain part or all of the data requested or declined to provide the data.

<sup>&</sup>lt;sup>1</sup> Total percent change is calculated based only on counties that reported their foreclosure numbers for both 2005 and 2006.

<sup>&</sup>lt;sup>2</sup> Total percent change is calculated based only on counties that reported their foreclosure numbers for both 2006 and 2007.

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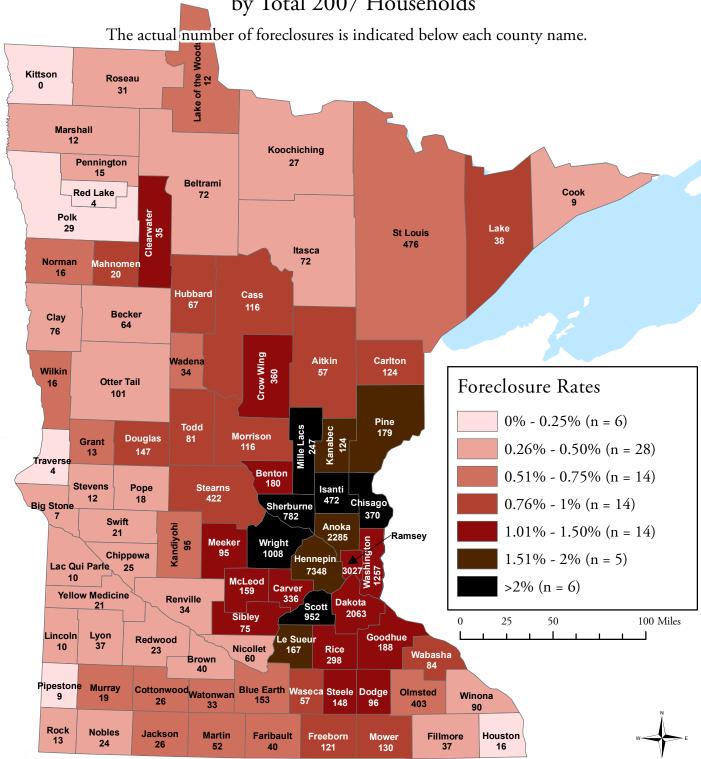
<sup>&</sup>lt;sup>4</sup> The 2006 Greater Minnesota foreclosure total has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.

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# Minnesota Foreclosure Rates (2008)<sup>^</sup>

by Total 2007 Households



## Foreclosures in Minnesota (February 2009 Supplement)

Funded by: Greater MN Housing Fund, MN Housing, Family Housing Fund, & MN Home Ownership Center

^ Foreclosure Rate = the number of foreclosed mortgages as a percent of total households

Data Source: County Sheriff's Sales (data collected by HousingLink & CURA)

MN State Demographic Center (2007 household estimates)



Figure 5: Minnesota County Foreclosure Rates (sorted by county)

	<b>2005</b> <sup>1</sup>	2006 <sup>2</sup>	2007 <sup>3</sup>	2008 <sup>4</sup>
TC Metro Averages	0.34	0.64	1.18	1.54
Greater MN Averages	0.35	0.53 <sup>5</sup>	0.79	0.94
Minnesota Averages	0.34	0.59 <sup>6</sup>	1.00	1.26
Aitkin	0.25	0.49	0.65	0.79
Anoka	0.44	0.72	1.43	1.90
Becker	0.19	0.23	0.39	0.49
Beltrami	0.11	0.18	0.50	0.44
Benton	0.24	0.65	1.17	1.16
Big Stone	0.31	0.26	0.31	0.31
Blue Earth	0.25	0.44	0.62	0.65
Brown	0.19	0.32	0.30	0.37
Carlton	0.31	0.35	0.60	0.92
Carver	0.27	0.39	0.94	1.06
Cass	0.28	0.66	0.77	0.97
Chippewa*			0.28	0.46
Chisago	0.62	0.99	1.77	2.07
Clay	0.18	0.22	0.35	0.36
Clearwater	0.12	0.18	0.20	1.02
Cook	0.20	0.16	0.12	0.36
Cottonwood	0.22	0.49	0.39	0.53
Crow Wing*		0.80	0.93	1.41
Dakota	0.31	0.60	1.10	1.37
Dodge*		1.06	0.91	1.30
Douglas	0.30	0.27	0.53	0.96
Faribault	0.29	0.55	0.60	0.62
Fillmore	0.34	0.42	0.50	0.43
Freeborn	0.59	0.71	0.82	0.90
Goodhue*	0.59	0.71	0.85	1.03
Grant	0.40	0.83	0.56	0.52
Hennepin	0.40	0.64	1.17	1.52
Houston	0.33	0.04	0.13	0.20
Hubbard*		0.18	0.13	0.20
Isanti	0.58	1.41	2.32	3.27
Itasca	0.36	0.35	0.40	0.38
	0.42		0.40	0.56
Jackson Kanabec	0.55	0.17		1.91
Kandiyohi	0.55	1.01	1.53 0.44	
Kittson*		0.32	0.10	0.56 0.00
Koochiching	0.32	0.10	0.10	0.45
Lac qui Parle	0.32	0.37	0.28	0.45
Lac qui Parie	0.37	0.34	0.34	0.31
Lake of the Woods	0.21	0.33	0.67	0.79
Le Sueur	0.10	0.16	1.61	1.52
Lincoln	0.36	0.65	0.15	0.39
	0.12		1	0.39
Lyon		0.23	0.68	
Mahnomen  Marchall*	0.30	0.25	0.15 0.22	1.00
Marshall*	0.20	0.40		0.29
Martin	0.29	0.49	0.60	0.58
McLeod	0.39	0.50	0.98	1.08
Meeker Mille Lage	0.95	1.04	1.26	1.03
Mille Lacs	0.60	1.02	2.27	2.37

	<b>2005</b> <sup>1</sup>	2006 <sup>2</sup>	2007 <sup>3</sup>	2008 <sup>4</sup>
Morrison	0.41	0.61	0.74	0.90
Mower	0.64	0.91	0.88	0.81
Murray	0.27	0.35	0.27	0.51
Nicollet*			0.42	0.50
Nobles*			0.23	0.30
Norman	0.24	0.48	0.48	0.55
Olmsted	0.29	0.44	0.64	0.72
Otter Tail	0.25	0.39	0.37	0.42
Pennington	0.21	0.12	0.19	0.26
Pine	0.77	1.06	1.98	1.62
Pipestone	0.27	0.35	0.30	0.22
Polk	0.18	0.21	0.24	0.23
Pope	0.19	0.28	0.41	0.38
Ramsey	0.30	0.68	1.14	1.46
Red Lake	0.22	0.06	0.06	0.23
Redwood	0.32	0.46	0.44	0.35
Renville*			0.69	0.50
Rice	0.37	0.70	1.12	1.37
Rock	0.08	0.26	0.39	0.33
Roseau	0.30	0.42	0.42	0.48
Scott	0.36	0.80	1.47	2.17
Sherburne	0.75	1.22	2.41	2.65
Sibley	0.42	0.71	0.91	1.26
St. Louis	0.26	0.38	0.43	0.56
Stearns	0.26	0.41	0.71	0.77
Steele	0.46	0.65	0.88	1.03
Stevens*			0.00	0.31
Swift	0.23	0.37	0.63	0.49
Todd	0.37	0.49	0.70	0.83
Traverse	0.18	0.55	0.18	0.24
Wabasha	0.32	0.43	0.54	0.94
Wadena	0.41	0.13	0.45	0.61
Waseca	0.32	0.61	0.28	0.78
Washington	0.30	0.51	1.08	1.47
Watonwan	0.26	0.57	0.44	0.72
Wilkin	0.81	0.85	1.14	0.59
Winona*		0.20	0.30	0.47
Wright*		0.77	1.89	2.35
Yellow Medicine	0.46	0.42	0.28	0.49

<sup>\*</sup> Indicates a county did not maintain part or all of the data requested or declined to provide the data.

<sup>^</sup> Foreclosure Rate = the number of foreclosed mortgages as a percent of total households.

<sup>&</sup>lt;sup>1</sup> The 2005 foreclosure rate calculation uses 2005 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>2</sup> The 2006 foreclosure rate calculation uses 2005 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>3</sup> The 2007 foreclosure rate calculation uses 2005 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>4</sup> The 2008 foreclosure rate calculation uses 2007 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>5</sup> The 2006 Greater Minnesota foreclosure rate has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.

<sup>&</sup>lt;sup>6</sup> The 2006 Minnesota foreclosure rate has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.

Figure 6: Minnesota County Foreclosure Rates (sorted by 2008 foreclosure rate)

TC Metro Averages         0.34         0.64         1.18         0.54           Greater MN Averages         0.35         0.53         0.79           Minnesota Averages         0.34         0.59         1.00           1         Isanti         0.58         1.41         2.32           2         Sherburne         0.75         1.22         2.41         2.65           3         Mille Lacs         0.6         1.02         2.27         2.37           4         Wright*          0.77         1.89         2.35           5         Scott         0.36         0.80         1.47         2.17           6         Chisago         0.62         0.99         1.77         2.07           7         Kanabec         0.55         1.01         1.53         1.91           8         Anoka         0.44         0.72         1.43         1.90           9         Pine         0.77         1.06         1.98         1.62           10         Hennepin         0.35         0.64         1.17         1.52           12         Washington         0.30         0.51         1.08         1.47 <t< th=""><th></th><th></th><th>2005</th><th>2006</th><th>2007</th><th>2008</th></t<>			2005	2006	2007	2008
Minnesota Averages   0.34   0.59   1.00   1.26		TC Metro Averages	0.34	0.64	1.18	1.54
Minnesota Averages   0.34   0.59   1.00   1.26		•	0.35	0.53	0.79	0.94
2         Sherburne         0.75         1.22         2.41           3         Mille Lacs         0.6         1.02         2.27           4         Wright*          0.77         1.89         2.35           5         Scott         0.36         0.80         1.47         2.17           6         Chisago         0.62         0.99         1.77         2.07           7         Kanabec         0.55         1.01         1.53         1.91           8         Anoka         0.44         0.72         1.43         1.90           9         Pine         0.77         1.06         1.98         1.62         1.62           10         Hennepin         0.35         0.64         1.17         1.52         1.52           11         Le Sueur         0.36         0.65         1.61         1.52         1.52           12         Washington         0.30         0.51         1.08         1.47         1.52           12         Washington         0.30         0.68         1.14         1.46         1.46         1.47         1.52           12         Washington         0.30         0.51         1.			0.34	0.59	1.00	1.26
2         Sherburne         0.75         1.22         2.41           3         Mille Lacs         0.6         1.02         2.27           4         Wright*          0.77         1.89         2.35           5         Scott         0.36         0.80         1.47         2.17           6         Chisago         0.62         0.99         1.77         2.07           7         Kanabec         0.55         1.01         1.53         1.91           8         Anoka         0.44         0.72         1.43         1.90           9         Pine         0.77         1.06         1.98         1.62         1.62           10         Hennepin         0.35         0.64         1.17         1.52         1.52           11         Le Sueur         0.36         0.65         1.61         1.52         1.52           12         Washington         0.30         0.51         1.08         1.47         1.52           12         Washington         0.30         0.68         1.14         1.46         1.46         1.47         1.52           12         Washington         0.30         0.51         1.				•	<u> </u>	
3         Mille Lacs         0.6         1.02         2.27           4         Wright*          0.77         1.89         2.35           5         Scott         0.36         0.80         1.47         2.17           6         Chisago         0.62         0.99         1.77         2.07           7         Kanabec         0.55         1.01         1.53         1.91           8         Anoka         0.44         0.72         1.43         1.90           9         Pine         0.77         1.06         1.98         1.62           10         Hennepin         0.35         0.64         1.17         1.52           11         Le Sueur         0.36         0.65         1.61         1.52           12         Washington         0.30         0.51         1.08         1.47           13         Ramsey         0.30         0.68         1.14         1.46           14         Crow Wing**          0.80         0.93         1.41           15         Dakota         0.31         0.60         1.10         1.37           15         Dakota         0.37         0.7	1	Isanti	0.58	1.41	2.32	3.27
3   Mille Lacs   0.6   1.02   2.27   2.37     4   Wright*   0.77   1.89   2.35     5   Scott   0.36   0.80   1.47     6   Chisago   0.62   0.99   1.77     7   Kanabec   0.55   1.01   1.53   1.91     8   Anoka   0.44   0.72   1.43   1.90     9   Pine   0.77   1.06   1.98   1.62     10   Hennepin   0.35   0.64   1.17   1.52     11   Le Sueur   0.36   0.65   1.61   1.52     12   Washington   0.30   0.51   1.08   1.47     13   Ramsey   0.30   0.68   1.14   1.46   1.47     15   Dakota   0.31   0.60   1.10   1.37     16   Rice   0.37   0.7   1.12   1.37     17   Dodge*   0.80   0.93   1.41   1.36     18   Sibley   0.42   0.71   0.91   1.26     19   Benton   0.24   0.65   1.17   1.16     20   McLeod   0.39   0.5   0.98   1.08   1.08     21   Carver   0.27   0.39   0.94   1.06   1.03     22   Meeker   0.95   1.04   1.26   1.03     23   Steele   0.46   0.65   0.88   1.03   1.03     24   Goodhue*   0.59   0.85   1.03   1.03     25   Clearwater   0.12   0.18   0.20   1.02   1.02     26   Mahnomen   0.3   0.27   0.53   0.96   1.02   1.02   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.03   1.0	2	Sherburne		1.22		2.65
4         Wright*          0.77         1.89         2.35           5         Scott         0.36         0.80         1.47         2.17           6         Chisago         0.62         0.99         1.77           7         Kanabec         0.55         1.01         1.53           8         Anoka         0.44         0.72         1.43           9         Pine         0.77         1.06         1.98           10         Hennepin         0.35         0.64         1.17           11         Le Sueur         0.36         0.65         1.61           12         Washington         0.30         0.51         1.08           13         Ramsey         0.30         0.68         1.14           14         Crow Wing*          0.80         0.93           15         Dakota         0.31         0.60         1.10           15         Dakota         0.31         0.60         1.10           15         Dakota         0.37         0.7         1.12         1.37           17         Dodge*          1.06         0.91         1.30           18	_		0.6	1.02	2.27	
5         Scott         0.36         0.80         1.47           6         Chisago         0.62         0.99         1.77           7         Kanabec         0.55         1.01         1.53           8         Anoka         0.44         0.72         1.43           9         Pine         0.77         1.06         1.98           10         Hennepin         0.35         0.64         1.17           11         Le Sueur         0.36         0.65         1.61           12         Washington         0.30         0.51         1.08           13         Ramsey         0.30         0.68         1.14           14         Crow Wing*          0.80         0.93           1.41         Crow Wing*          0.80         0.93           1.41         1.06         0.91         1.37           15         Dakota         0.31         0.60         1.10           1.3         Tarsey          1.06         0.91           1.2         Dakota         0.37         0.7         1.12           1.3         Ti.06         0.91         1.33           <						
6         Chisago         0.62         0.99         1.77           7         Kanabec         0.55         1.01         1.53           8         Anoka         0.44         0.72         1.43           9         Pine         0.77         1.06         1.98           10         Hennepin         0.35         0.64         1.17           11         Le Sueur         0.36         0.65         1.61           11         Le Sueur         0.36         0.65         1.61           12         Washington         0.30         0.51         1.08           13         Ramsey         0.30         0.68         1.14           14         Crow Wing*          0.80         0.93           15         Dakota         0.31         0.60         1.10           14         Crow Wing*          0.80         0.93           15         Dakota         0.31         0.60         1.10           16         Rice         0.37         0.7         1.12           13         Table         0.42         0.65         1.17           19         Benton         0.24         0.65	5		0.36			
7         Kanabec         0.55         1.01         1.53         1.91           8         Anoka         0.44         0.72         1.43         1.90           9         Pine         0.77         1.06         1.98         1.62           10         Hennepin         0.35         0.64         1.17         1.52           11         Le Sueur         0.36         0.65         1.61         1.52           11         Le Sueur         0.36         0.65         1.61         1.52           11         Le Sueur         0.36         0.65         1.61         1.52           12         Washington         0.30         0.51         1.08         1.44           14         Crow Wing*          0.80         0.93         1.41         1.46           14         Crow Wing*          0.80         0.93         1.12         1.37           15         Dakota         0.31         0.60         1.10         1.37         1.37           16         Rice         0.37         0.7         1.12         1.13         1.37         1.13         1.33         1.33         1.12         1.13         1.37         1.						
8         Anoka         0.44         0.72         1.43         1.90         9 Pine         0.77         1.06         1.98         1.62         1.52         11         14 Hennepin         0.35         0.64         1.17         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.17         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.152         1.144         1.144         1.144         1.146         1.147         1.168         1.141         1.16         1.141         1.146         1.146         1.141         1.141         1.141         1.141         1.141         1.152         1.137         1.137         1.152         1.137         1.152						
9 Pine         0.77         1.06         1.98           10 Hennepin         0.35         0.64         1.17           11 Le Sueur         0.36         0.65         1.61           12 Washington         0.30         0.51         1.08           13 Ramsey         0.30         0.68         1.14           14 Crow Wing*          0.80         0.93           15 Dakota         0.31         0.60         1.10           16 Rice         0.37         0.7         1.12           17 Dodge*          1.06         0.91           18 Sibley         0.42         0.71         0.91           19 Benton         0.24         0.65         1.17           20 McLeod         0.39         0.5         0.98           21 Carver         0.27         0.39         0.94           22 Meeker         0.95         1.04         1.26           23 Steele         0.46         0.65         0.88           24 Goodhue*          0.59         0.85           25 Clearwater         0.12         0.18         0.20           27 Cass         0.28         0.66         0.77           28 D						
10   Hennepin   0.35   0.64   1.17   1.52   1.18   1.52   1.28   1.28   1.41   1.47   1.52   1.52   1.28   1.41   1.47   1.52   1.44   1.47   1.58   1.44   1.46   1.44   1.47   1.58   1.44   1.46   1.44   1.47   1.57   1.58   1.44   1.46   1.44   1.47   1.58   1.44   1.46   1.46   1.45   1.45   1.46   1.46   1.46   1.47   1.57   1.58   1.41   1.46   1.46   1.46   1.46   1.47   1.57   1.58   1.41   1.47   1.52   1.47   1.52   1.41   1.47   1.52   1.47   1.52   1.41   1.47   1.52   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.47   1.46   1.47   1.46   1.47   1.47   1.46   1.47   1.47   1.48   1.47   1.47   1.46   1.47   1.47   1.46   1.47   1.47   1.46   1.47   1.47   1.47   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40   1.40	-					
11         Le Sueur         0.36         0.65         1.61           12         Washington         0.30         0.51         1.08           13         Ramsey         0.30         0.68         1.14           14         Crow Wing*          0.80         0.93           15         Dakota         0.31         0.60         1.10           16         Rice         0.37         0.7         1.12           13         Toble         0.91         1.37           16         Rice         0.37         0.7         1.12           17         Dodge*          1.06         0.91           18         Bibley         0.42         0.71         0.91           19         Benton         0.22         0.65         0.98         1.08           21         Carver         0.27         0.39         0	-					
12         Washington         0.30         0.51         1.08           13         Ramsey         0.30         0.68         1.14           14         Crow Wing*          0.80         0.93           15         Dakota         0.31         0.60         1.10           16         Rice         0.37         0.7         1.12           1.37         1.06         0.91         1.30           18         Sibley         0.42         0.71         0.91           19         Benton         0.24         0.65         1.17           20         McLeod         0.39         0.5         0.98           21         Carver         0.27         0.39         0.94           22         Meeker         0.95         1.04         1.26           23         Steele         0.46         0.65         0.88           1.03         25         Clearwater         0.12         0.18         0.20           25         Clearwater         0.12         0.18         0.20         1.02           26         Mahnomen         0.3         0.25         0.15         1.00           27         Cass	-					
13         Ramsey         0.30         0.68         1.14         1.46         1.46         1.46         1.46         1.46         1.46         1.46         1.46         1.46         1.41         1.46         1.41         1.46         1.41         1.46         1.41         1.46         1.41         1.46         1.41         1.41         1.46         1.41         1.41         1.46         1.41         1.41         1.46         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.41         1.46         1.42         1.10         1.10         1.37         1.41         1.26         1.37         1.71         1.16         1.26         1.30         1.82         1.26         1.99         1.26         1.99         1.26         1.99         1.16         1.26         1.30         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.28         1.08         1.26         1.28         1.28         1.26         1.28         1.28         1.28 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
14         Crow Wing*          0.80         0.93         1.41           15         Dakota         0.31         0.60         1.10         1.37           16         Rice         0.37         0.7         1.12         1.37           17         Dodge*          1.06         0.91         1.30           18         Sibley         0.42         0.71         0.91         1.26           19         Benton         0.24         0.65         1.17         1.16           20         McLeod         0.39         0.5         0.98         1.08           21         Carver         0.27         0.39         0.94         1.06           22         Meeker         0.95         1.04         1.26         1.03           23         Steele         0.46         0.65         0.88         1.03           24         Goodhue*          0.59         0.85         1.03           25         Clearwater         0.12         0.18         0.20         1.02           26         Mahnomen         0.3         0.25         0.15         1.00           27         Cass         0.28						
15						
16         Rice         0.37         0.7         1.12         1.37           17         Dodge*          1.06         0.91         1.30           18         Sibley         0.42         0.71         0.91         1.26           19         Benton         0.24         0.65         1.17         1.16           19         Benton         0.24         0.65         1.17         1.16           19         Benton         0.24         0.65         1.17         1.16           20         McLeod         0.39         0.54         1.08         1.08           21         Carver         0.27         0.39         0.94         1.06         1.08           21         Carver         0.27         0.39         0.94         1.06         1.08         1.00         1.06         1.02         1.06         1.08         1.03         1.06         1.02         1.08         1.03         1.08         1.03         1.08         1.03         1.02         1.02         2.08         1.08         1.03         1.03         1.02         1.02         2.02         1.02         2.02         1.02         1.02         1.02         1.02         1.02<						
17         Dodge*          1.06         0.91         1.30         18         Sibley         0.42         0.71         0.91         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.26         1.28         1.22         1.26         1.28         1.26         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1.28         1						
18   Sibley   0.42   0.71   0.91   1.26     19   Benton   0.24   0.65   1.17     20   McLeod   0.39   0.5   0.98     21   Carver   0.27   0.39   0.94     22   Meeker   0.95   1.04   1.26     23   Steele   0.46   0.65   0.88     24   Goodhue*   0.59   0.85     25   Clearwater   0.12   0.18   0.20     26   Mahnomen   0.3   0.25   0.15     27   Cass   0.28   0.66   0.77     28   Douglas   0.3   0.27   0.53     29   Wabasha   0.32   0.43   0.54     30   Carlton   0.31   0.35   0.60     31   Freeborn   0.59   0.71   0.82     32   Morrison   0.41   0.61   0.74     33   Hubbard*   0.45   0.80     34   Todd   0.37   0.49   0.70     35   Mower   0.64   0.91   0.88     36   Aitkin   0.25   0.49   0.65     37   Lake   0.21   0.33   0.67     38   Waseca   0.32   0.44   0.64     40   Olmsted   0.29   0.44   0.64     41   Watonwan   0.26   0.57   0.44     42   Blue Earth   0.25   0.49   0.65     43   Lake of the Woods   0.1   0.16   0.47     44   Faribault   0.29   0.55   0.60     45   Wadena   0.41   0.13   0.45     46   Wilkin   0.81   0.85   1.14     46   Wilkin   0.81   0.85   1.14     47   Martin   0.29   0.49   0.60     0.58   1.08   1.08   1.16     1.06   1.16   1.17   1.16     1.16   1.16   1.16   1.16     1.08   1.08   1.14   1.16     1.16   1.16   1.16   1.16     1.00   1.06   1.07     1.00   1.06   1.17     1.01   1.02   1.03     1.02   1.02   1.02     1.02   1.03   1.03     1.03   1.04   1.05     1.00   1.06   0.47     1.06   1.07   0.97     1.07   0.97     1.08   1.08   1.14     1.09   1.08     1.08   1.08   1.14     1.09   1.09     1.00   1.06   1.07     1.00   1.06   0.47     1.00   1.06   0.47     1.00   1.06   0.47     1.00   1.06   0.47     1.01   1.01   0.45     1.02   1.02     1.02   1.02     1.02   1.03     1.03   1.03     1.06   1.08   1.14     1.06   1.08   1.14     1.07   1.08     1.08   1.08   1.14     1.09   1.09     1.00   1.06   0.58     1.03   1.08   1.14     1.00   1.05     1.00   1.05     1.00   1.05     1.00   1.05     1.00   1.06     1.02   1.02     1.02   1.02     1.02   1.03     1.0						
19   Benton   0.24   0.65   1.17   1.16   20   McLeod   0.39   0.5   0.98   1.08   1.08   21   Carver   0.27   0.39   0.94   1.06   22   Meeker   0.95   1.04   1.26   1.03   23   Steele   0.46   0.65   0.88   1.03   24   Goodhue*     0.59   0.85   1.03   25   Clearwater   0.12   0.18   0.20   1.02   26   Mahnomen   0.3   0.25   0.15   1.00   27   Cass   0.28   0.66   0.77   0.97   28   Douglas   0.3   0.27   0.53   0.96   29   Wabasha   0.32   0.43   0.54   0.94   0.94   0.37   0.45   0.90   0.92   31   Freeborn   0.59   0.71   0.82   0.92   0.33   Hubbard*     0.45   0.80   0.92   0.33   Hubbard*     0.45   0.80   0.85   0.85   0.79   0.83   0.81   0.85   0.79   0.79   0.83   0.81   0.25   0.49   0.65   0.79   0.79   0.79   0.79   0.79   0.79   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70	-					
20         McLeod         0.39         0.5         0.98           21         Carver         0.27         0.39         0.94           22         Meeker         0.95         1.04         1.26           23         Steele         0.46         0.65         0.88           24         Goodhue*          0.59         0.85           25         Clearwater         0.12         0.18         0.20           26         Mahnomen         0.3         0.25         0.15           27         Cass         0.28         0.66         0.77           28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           33         Mower         0.64         0.91	-					
21         Carver         0.27         0.39         0.94           22         Meeker         0.95         1.04         1.26           23         Steele         0.46         0.65         0.88           24         Goodhue*          0.59         0.85           25         Clearwater         0.12         0.18         0.20           26         Mahnomen         0.3         0.25         0.15           26         Mahnomen         0.3         0.25         0.15           27         Cass         0.28         0.66         0.77           28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           33         Mower         0.64         0.91	-					
22         Meeker         0.95         1.04         1.26           23         Steele         0.46         0.65         0.88           24         Goodhue*          0.59         0.85           25         Clearwater         0.12         0.18         0.20           26         Mahnomen         0.3         0.25         0.15           26         Mahnomen         0.3         0.25         0.15           27         Cass         0.28         0.66         0.77           28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49						
23         Steele         0.46         0.65         0.88         1.03           24         Goodhue*          0.59         0.85         1.03           25         Clearwater         0.12         0.18         0.20         1.02           26         Mahnomen         0.3         0.25         0.15         1.00           27         Cass         0.28         0.66         0.77         0.97           28         Douglas         0.3         0.27         0.53         0.96           29         Wabasha         0.32         0.43         0.54         0.94           30         Carlton         0.31         0.35         0.60         0.92           31         Freeborn         0.59         0.71         0.82         0.90           32         Morrison         0.41         0.61         0.74         0.90           33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25						
24         Goodhue*          0.59         0.85         1.03           25         Clearwater         0.12         0.18         0.20         1.02           26         Mahnomen         0.3         0.25         0.15         1.00           27         Cass         0.28         0.66         0.77         0.97           28         Douglas         0.3         0.27         0.53         0.96           29         Wabasha         0.32         0.43         0.54         0.94           30         Carlton         0.31         0.35         0.60         0.92           31         Freeborn         0.59         0.71         0.82         0.90           32         Morrison         0.41         0.61         0.74         0.90           33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21						
25         Clearwater         0.12         0.18         0.20           26         Mahnomen         0.3         0.25         0.15           27         Cass         0.28         0.66         0.77           28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           33         Mower         0.64         0.91         0.88           34         Todd         0.37         0.49         0.70           35         Mower         0.64         0.91         0.88           36         Aitkin         0.25         0.49         0.65           37         Lake         0.21         0.33         0.67           38         Waseca         0.32         0.61 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
26         Mahnomen         0.3         0.25         0.15           27         Cass         0.28         0.66         0.77           28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82         0.90           32         Morrison         0.41         0.61         0.74         0.90           33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
27         Cass         0.28         0.66         0.77           28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           33         Mower         0.64         0.91         0.88           34         Todd         0.37         0.49         0.65           34         Todd         0.37         0.49         0.65           34         Todd         0.37         0.49         0.65           34         Todd         0.33         0.67         0.88           35         Mower         0.64         0.91         0.88           36         Aitkin         0.25         0.49         0.65           37         Lake         0.21         0.33         0.67						
28         Douglas         0.3         0.27         0.53           29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           32         Morrison         0.41         0.61         0.74           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           35         Mower         0.64         0.91         0.88           36         Aitkin         0.25         0.49         0.65           37         Lake         0.21         0.33         0.67           38         Waseca         0.32         0.61         0.28           39         Stearns         0.26         0.41         0.71           40         Olmsted         0.29         0.44         0.64           41         Watonwan         0.26         0.57						
29         Wabasha         0.32         0.43         0.54           30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82           32         Morrison         0.41         0.61         0.74           33         Hubbard*          0.45         0.80           34         Todd         0.37         0.49         0.70           35         Mower         0.64         0.91         0.88           36         Aitkin         0.25         0.49         0.65           37         Lake         0.21         0.33         0.67           38         Waseca         0.32         0.61         0.28           39         Stearns         0.26         0.41         0.71           40         Olmsted         0.29         0.44         0.64           41         Watonwan         0.26         0.57         0.44           42         Blue Earth         0.25         0.44         0.62           43         Lake of the Woods         0.1         0.16         0.47           45         Wadena         0.41         0.1						
30         Carlton         0.31         0.35         0.60           31         Freeborn         0.59         0.71         0.82         0.90           32         Morrison         0.41         0.61         0.74         0.90           33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.62           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1 <t< td=""><td>-</td><td></td><td></td><td></td><td></td><td></td></t<>	-					
31         Freeborn         0.59         0.71         0.82         0.90           32         Morrison         0.41         0.61         0.74         0.90           33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.62           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           45         Wadena <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
32         Morrison         0.41         0.61         0.74         0.90           33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.62           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
33         Hubbard*          0.45         0.80         0.85           34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.62         0.65           42         Blue Earth         0.25         0.44         0.62         0.65         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61						
34         Todd         0.37         0.49         0.70         0.83           35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin						
35         Mower         0.64         0.91         0.88         0.81           36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin         0.29         0.49         0.60         0.58			0.37			
36         Aitkin         0.25         0.49         0.65         0.79           37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin         0.29         0.49         0.60         0.58						
37         Lake         0.21         0.33         0.67         0.79           38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin         0.29         0.49         0.60         0.58						
38         Waseca         0.32         0.61         0.28         0.78           39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin         0.29         0.49         0.60         0.58						
39         Stearns         0.26         0.41         0.71         0.77           40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin         0.29         0.49         0.60         0.58						
40         Olmsted         0.29         0.44         0.64         0.72           41         Watonwan         0.26         0.57         0.44         0.72           42         Blue Earth         0.25         0.44         0.62         0.65           43         Lake of the Woods         0.1         0.16         0.47         0.63           44         Faribault         0.29         0.55         0.60         0.62           45         Wadena         0.41         0.13         0.45         0.61           46         Wilkin         0.81         0.85         1.14         0.59           47         Martin         0.29         0.49         0.60         0.58						
41     Watonwan     0.26     0.57     0.44     0.72       42     Blue Earth     0.25     0.44     0.62     0.65       43     Lake of the Woods     0.1     0.16     0.47     0.63       44     Faribault     0.29     0.55     0.60     0.62       45     Wadena     0.41     0.13     0.45     0.61       46     Wilkin     0.81     0.85     1.14     0.59       47     Martin     0.29     0.49     0.60     0.58						
42     Blue Earth     0.25     0.44     0.62     0.65       43     Lake of the Woods     0.1     0.16     0.47     0.63       44     Faribault     0.29     0.55     0.60     0.62       45     Wadena     0.41     0.13     0.45     0.61       46     Wilkin     0.81     0.85     1.14     0.59       47     Martin     0.29     0.49     0.60     0.58	-					
43     Lake of the Woods     0.1     0.16     0.47     0.63       44     Faribault     0.29     0.55     0.60     0.62       45     Wadena     0.41     0.13     0.45     0.61       46     Wilkin     0.81     0.85     1.14     0.59       47     Martin     0.29     0.49     0.60     0.58	-				_	
44     Faribault     0.29     0.55     0.60       45     Wadena     0.41     0.13     0.45       46     Wilkin     0.81     0.85     1.14     0.59       47     Martin     0.29     0.49     0.60     0.58						
45     Wadena     0.41     0.13     0.45     0.61       46     Wilkin     0.81     0.85     1.14     0.59       47     Martin     0.29     0.49     0.60     0.58						
46     Wilkin     0.81     0.85     1.14     0.59       47     Martin     0.29     0.49     0.60     0.58						
47 Martin 0.29 0.49 0.60 0.58						
	-					

		2005	2006	2007
49	St. Louis	0.26	0.38	0.43
50	Jackson	0.39	0.17	0.39
51	Norman	0.24	0.48	0.48
52	Cottonwood	0.22	0.49	0.39
53	Grant	0.4	0.83	0.56
54	Murray	0.27	0.35	0.27
55	Nicollet*			0.42
56	Renville*	-	1	0.69
57	Becker	0.19	0.23	0.39
58	Swift	0.23	0.37	0.63
59	Yellow Medicine	0.46	0.42	0.28
60	Roseau	0.3	0.42	0.42
61	Winona*		0.2	0.30
62	Chippewa*			0.28
63	Koochiching	0.32	0.37	0.28
64	Beltrami	0.11	0.18	0.50
65	Fillmore	0.34	0.42	0.50
66	Otter Tail	0.25	0.39	0.37
67	Lincoln	0.12	0.31	0.15
68	Itasca	0.42	0.35	0.40
69	Pope	0.19	0.28	0.41
70	Lyon	0.16	0.23	0.68
71	Brown	0.19	0.32	0.30
72	Clay	0.18	0.22	0.35
73	Cook	0.2	0.16	0.12
74	Redwood	0.32	0.46	0.44
75	Rock	0.08	0.26	0.39
76	Lac qui Parle	0.37	0.34	0.34
77	Big Stone	0.31	0.26	0.31
78	Stevens*			0.00
79	Nobles*			0.23
80	Marshall*			0.22
81	Pennington	0.21	0.12	0.19
82	Traverse	0.18	0.55	0.18
83	Polk	0.18	0.21	0.24
84	Red Lake	0.22	0.06	0.06
85	Pipestone	0.27	0.35	0.30
86	Houston	0.1	0.18	0.13
87	Kittson*		0.1	0.10

2008
0.56
0.56
0.55
0.53
0.52
0.51
0.50
0.50
0.49
0.49
0.49
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0.46
0.45
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0.42
0.39
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0.26
0.24
0.23
0.23
0.22
0.20
0.00

<sup>\*</sup> Indicates a county did not maintain part or all of the data requested or declined to provide the data.

<sup>^</sup> Foreclosure Rate = the number of foreclosed mortgages as a percent of total households.

<sup>&</sup>lt;sup>1</sup> The 2005 foreclosure rate calculation uses 2005 Minnesota State Demographic Center household estimates.

 $<sup>^2</sup>$  The 2006 foreclosure rate calculation uses 2005 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>3</sup> The 2007 foreclosure rate calculation uses 2005 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>4</sup> The 2008 foreclosure rate calculation uses 2007 Minnesota State Demographic Center household estimates.

<sup>&</sup>lt;sup>5</sup> The 2006 Greater Minnesota foreclosure rate has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.

<sup>&</sup>lt;sup>6</sup> The 2006 Minnesota foreclosure rate has been revised from the <u>Foreclosures in Minnesota</u> (April 2008) report to reflect new information about the number of foreclosures that occurred in Crow Wing, Goodhue, and Wright Counties in 2006.