
Foreclosures in Minnesota:

A Report Based on County Sheriff's Sale Data

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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 www.hocmn.org.

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 www.gmhf.com.

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 www.mnhousing.gov.

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 www.fhfund.org.

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 www.housinglink.org.

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 www.cura.umn.edu.

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Study Purpose and Objectives

This supplement report was commissioned by the Minnesota Home Ownership Center, Greater Minnesota Housing Fund, Minnesota Housing, and Family Housing Fund. 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 Foreclosures in Minnesota (April 2008) report and subsequent Foreclosures in Minnesota Supplement (February 2009), 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 Cities seven-county metro area and Greater Minnesota to reflect Q1-Q2 2009 (January 1 – June 30) foreclosures.
- **Updated foreclosure rates for all Minnesota counties** to compare actual 2009 foreclosures to 2008 parcel counts¹. The calculation of foreclosure rates makes it possible to compare the relative impact of foreclosure on areas with different population sizes.
- **Change in foreclosure rate methodology** that divides total foreclosures by parcels² rather than households. The advantages to such an approach are threefold:
 - New methodology more accurately reflects the foreclosure rate where multi-unit rental properties are concerned (e.g. a single foreclosure on a 10-unit rental property becomes a 1:1 ratio, rather than 1:10). Using households rather than parcels, in the rate calculation, understates the true foreclosure rate in counties with a relatively high proportion of multi-unit apartment buildings
 - Household counts are estimates based on an increasingly distant Census 2000, whereas parcels are based on actual, yearly counts.
 - There is a greater lag in county population estimates from the MN State Demographer (2008 numbers are available in late July of 2009) than with parcel data (2009 parcel counts are available in December of 2009).

¹ The previous Foreclosures in Minnesota Supplement (February 2009) report used household estimates to calculate the foreclosure rate, whereas this supplement report uses residential parcels to calculate foreclosure rate. See the *Change in foreclosure rate methodology* update for more information.

² County parcel data is provided by the Minnesota Department of Revenue and, for purposes of the foreclosure rate, includes property types 1 (Residential), 2 (Apartment), 5 (Farm with Buildings, >35 Acres), and 13 (Farm with Buildings, <35 acres).

It should be noted that the overall change in rate from the old methodology to the new is minor; with an overall 0.2% (point-two *of a percent*) change in rate for the state of Minnesota, and a 0.6% (point-six of a percent) change in rate as the highest difference recorded¹.

- ***This report does not include a 2009 foreclosure projection.*** Reports issued prior to 2009 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 semi-annual report does not include a projection.

Some factors that may contribute to foreclosures include but are not limited to: unstable 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 the part of counselors and lenders may help to reduce the number of foreclosures.

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:

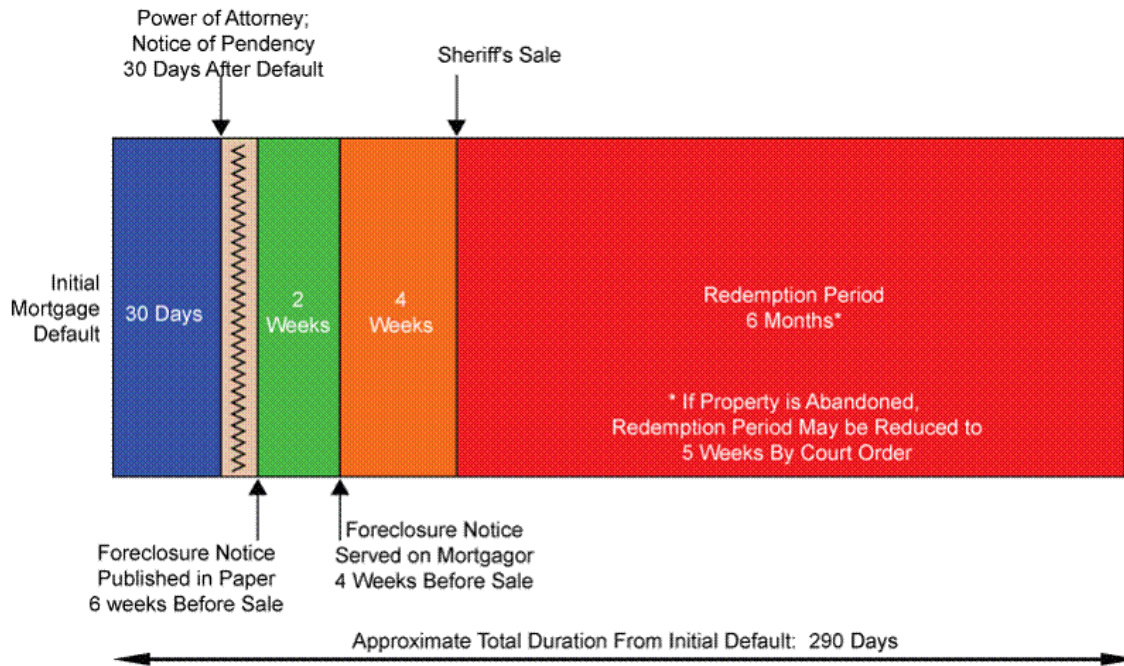
- 1) *Judicial Foreclosure*, which is conducted like any other form of civil lawsuit.
- 2) *Foreclosure by Advertisement*, which is a type of Non-Judicial Foreclosure.

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.

¹ Ramsey County (0.6% change in rate from "household rate" to "parcel rate"), Hennepin County (0.4%), and Benton County (St. Cloud/Sauk Rapids, 0.4%) were the highest rate changes recorded; a statistic that likely results from a higher percentage of residents in those counties living in multi-unit rental properties.

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.¹

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:

¹ As of June 15, 2009, MN State Law allows homeowners to delay their foreclosure sale by five months. The homeowner must file for postponement between the first publication of the Sheriff's Sale and 15 days prior to the Sale. This reduces the redemption period to five weeks.

- Sheriff's sale records do not reflect the total number of properties that enter the foreclosure process.
- 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 mortgages¹. 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 from January 1 to June 30, 2009.

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 parcels².

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

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

¹ Residential mortgages include single-family and multi-family homes.

² Yearly parcel counts are supplied by the Minnesota Department of Revenue. As parcel counts for 2009 are not available until December 2009, the foreclosure rate calculation utilizes 2008 parcel counts.

Minnesota Foreclosure Figures

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

<i>Foreclosure Count Map</i>	A map of Minnesota representing the sum of foreclosures by county in the first two quarters of 2009.	p.6
<i>Foreclosures by County</i>	Tables detailing foreclosure counts over the past four years, past six quarters, and Q1-Q2 2009 over the same period in 2008. Tables are displayed through multiple sorts.	p.7-24
<i>Foreclosure Rate Map</i>	A map of Minnesota representing the foreclosure rate (in percent) by county over the first two quarters of 2009	p.25
<i>Foreclosure Rates by County</i>	A table detailing foreclosure rates over the past six quarters, as well as rate comparisons between Q1-Q2 2008 and Q1-Q2 2009. Tables are displayed through multiple sorts.	p.26-31

More Minnesota foreclosure figures representing historical data can be found online at www.gmhf.com or www.housinglink.org

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

	# of Foreclosures ¹					05-06 % Change	06-07 % Change	07-08 % Change
	2005	2006	2007	2008	Q1-Q2 2009			
Twin Cities Metro	3,765	7,130	12,968	17,264	6,903	89%	82%	33%
Greater Minnesota	2,707	4,777	7,430	8,987	4,186	76%	56%	21%
Minnesota	6,472	11,907	20,398	26,251	11,089	84%	71%	29%
Aitkin	18	35	47	57	50	94%	34%	21%
Anoka	520	849	1,680	2,285	1,007	63%	98%	36%
Becker	25	29	50	64	32	16%	72%	28%
Beltrami	18	28	78	72	48	56%	179%	-8%
Benton	36	98	176	180	85	172%	80%	2%
Big Stone	7	6	7	7	11	-14%	17%	0%
Blue Earth	57	101	143	153	68	77%	42%	7%
Brown	20	35	32	40	21	75%	-9%	25%
Carlton	41	46	79	124	41	12%	72%	57%
Carver	81	119	287	336	160	47%	141%	17%
Cass	33	78	91	116	49	136%	17%	27%
Chippewa*	--	--	15	25	16	--	--	67%
Chisago	108	172	307	370	177	59%	78%	21%
Clay	36	44	70	76	41	22%	59%	9%
Clearwater	4	6	7	35	10	50%	17%	400%
Cook	5	4	3	9	9	-20%	-25%	200%
Cottonwood	11	24	19	26	10	118%	-21%	37%
Crow Wing*	--	198	231	360	208	--	17%	56%
Dakota	459	880	1,610	2,063	774	92%	83%	28%
Dodge*	--	77	66	96	29	--	-14%	45%
Douglas	44	40	78	147	62	-9%	95%	88%
Faribault	19	36	39	40	21	89%	8%	3%
Fillmore	29	36	43	37	22	24%	19%	-14%
Freeborn	80	95	110	121	62	19%	16%	10%
Goodhue*	--	106	153	188	53	--	44%	23%
Grant	10	21	14	13	12	110%	-33%	-7%
Hennepin	1,681	3,042	5,561	7,348	2,722	81%	83%	32%
Houston	8	14	10	16	15	75%	-29%	60%
Hubbard*	--	35	63	67	41	--	80%	6%
Isanti^	80	196	322	459	208	145%	64%	43%
Itasca	77	64	73	72	33	-17%	14%	-1%
Jackson	18	8	18	26	7	-56%	125%	44%
Kanabec	35	64	97	124	64	83%	52%	28%
Kandiyohi	68	53	72	95	39	-22%	36%	32%
Kittson*	--	2	2	0	1	--	0%	-100%
Koochiching	19	22	17	27	9	16%	-23%	59%
Lac qui Parle	12	11	11	10	4	-8%	0%	-9%
Lake	10	16	32	38	8	60%	100%	19%
Lake of the Woods	2	3	9	12	4	50%	200%	33%
Le Sueur	39	70	174	167	82	79%	149%	-4%
Lincoln	3	8	4	10	1	167%	-50%	150%
Lyon	16	23	67	37	23	44%	191%	-45%
Mahnomen	6	5	3	20	7	-17%	-40%	567%
Marshall*	--	--	9	12	7	--	--	33%
Martin	26	44	54	52	23	69%	23%	-4%
McLeod	56	72	142	159	61	29%	97%	12%
Meeker	86	94	114	95	32	9%	21%	-17%
Mille Lacs	61	103	229	247	105	69%	122%	8%
Morrison	52	77	93	116	53	48%	21%	25%
Mower	103	146	142	130	62	42%	-3%	-8%
Murray	10	13	10	19	3	30%	-23%	90%
Nicollet*	--	--	49	60	31	--	--	22%
Nobles*	--	--	18	24	13	--	--	33%
Norman	7	14	14	16	8	100%	0%	14%

	# of Foreclosures					05-06 % Change	06-07 % Change	07-08 % Change
	2005	2006	2007	2008	Q1-Q2 2009			
Olmsted	158	237	342	403	159	50%	44%	18%
Otter Tail	59	92	89	101	42	56%	-3%	13%
Pennington	12	7	11	15	8	-42%	57%	36%
Pine	84	116	217	179	102	38%	87%	-18%
Pipestone	11	14	12	9	7	27%	-14%	-25%
Polk	22	26	30	29	20	18%	15%	-3%
Pope	9	13	19	18	19	44%	46%	-5%
Ramsey^	632	1,498	2,346	3,023	1,238	137%	57%	29%
Red Lake	4	1	1	4	1	-75%	0%	300%
Redwood	21	30	29	23	7	43%	-3%	-21%
Renville*	--	--	47	34	15	--	--	-28%
Rice	79	147	237	298	146	86%	61%	26%
Rock	3	10	15	13	7	233%	50%	-13%
Roseau	19	27	27	31	21	42%	0%	15%
Saint Louis	219	319	359	476	176	46%	13%	33%
Scott	148	328	606	952	397	122%	85%	57%
Sherburne	210	341	673	782	347	62%	97%	16%
Sibley	25	42	54	75	24	68%	29%	39%
Stearns	136	219	375	422	307	61%	71%	13%
Steele	64	91	123	148	59	42%	35%	20%
Stevens*	--	--	--	12	7	--	--	--
Swift	10	16	27	21	8	60%	69%	-22%
Todd	36	48	68	81	38	33%	42%	19%
Traverse	3	9	3	4	7	200%	-67%	33%
Wabasha	28	38	47	84	29	36%	24%	79%
Wadena	23	7	25	34	20	-70%	257%	36%
Waseca	23	44	20	57	30	91%	-55%	185%
Washington	244	414	878	1,257	605	70%	112%	43%
Watsonwan	12	26	20	33	12	117%	-23%	65%
Wilkin	22	23	31	16	6	5%	35%	-48%
Winona*	--	39	58	90	40	--	49%	55%
Wright*	--	305	753	1,008	434	--	147%	34%
Yellow Medicine	20	18	12	21	7	-10%	-33%	75%

* Indicates a county did not maintain part or all of the data requested or was otherwise unable to provide the data.

^ Twin Cities Metro and Minnesota foreclosure totals have been revised from Foreclosures in Minnesota (February 2009) to reflect new 2005-2008 foreclosure totals from Ramsey County and a new 2008 foreclosure total from Isanti County.

Figure 3: Minnesota County Yearly Foreclosure Counts (sorted by year-to-date 2009 foreclosures)

		# of Foreclosures [^]							
		2005	2006	2007	2008	Q1-Q2 2009	05-06 % Change	06-07 % Change	07-08 % Change
Twin Cities Metro		3,765	7,130	12,968	17,264	6,903	89%	82%	33%
Greater Minnesota		2,707	4,777	7,430	8,987	4,186	76%	56%	21%
Minnesota		6,472	11,907	20,398	26,251	11,089	84%	71%	29%

1	Hennepin	1,681	3,042	5,561	7,348	2,722	81%	83%	32%
2	Ramsey [^]	632	1,498	2,346	3,023	1,238	137%	57%	29%
3	Anoka	520	849	1,680	2,285	1,007	63%	98%	36%
4	Dakota	459	880	1,610	2,063	774	92%	83%	28%
5	Washington	244	414	878	1,257	605	70%	112%	43%
6	Wright*	--	305	753	1,008	434	--	147%	34%
7	Scott	148	328	606	952	397	122%	85%	57%
8	Sherburne	210	341	673	782	347	62%	97%	16%
9	Stearns	136	219	375	422	307	61%	71%	13%
10	Crow Wing*	--	198	231	360	208	--	17%	56%
11	Isanti [^]	80	196	322	459	208	145%	64%	43%
12	Chisago	108	172	307	370	177	59%	78%	21%
13	Saint Louis	219	319	359	476	176	46%	13%	33%
14	Carver	81	119	287	336	160	47%	141%	17%
15	Olmsted	158	237	342	403	159	50%	44%	18%
16	Rice	79	147	237	298	146	86%	61%	26%
17	Mille Lacs	61	103	229	247	105	69%	122%	8%
18	Pine	84	116	217	179	102	38%	87%	-18%
19	Benton	36	98	176	180	85	172%	80%	2%
20	Le Sueur	39	70	174	167	82	79%	149%	-4%
21	Blue Earth	57	101	143	153	68	77%	42%	7%
22	Kanabec	35	64	97	124	64	83%	52%	28%
23	Douglas	44	40	78	147	62	-9%	95%	88%
24	Freeborn	80	95	110	121	62	19%	16%	10%
25	Mower	103	146	142	130	62	42%	-3%	-8%
26	McLeod	56	72	142	159	61	29%	97%	12%
27	Steele	64	91	123	148	59	42%	35%	20%
28	Goodhue*	--	106	153	188	53	--	44%	23%
29	Morrison	52	77	93	116	53	48%	21%	25%
30	Aitkin	18	35	47	57	50	94%	34%	21%
31	Cass	33	78	91	116	49	136%	17%	27%
32	Beltrami	18	28	78	72	48	56%	179%	-8%
33	Otter Tail	59	92	89	101	42	56%	-3%	13%
34	Carlton	41	46	79	124	41	12%	72%	57%
35	Clay	36	44	70	76	41	22%	59%	9%
36	Hubbard*	--	35	63	67	41	--	80%	6%
37	Winona*	--	39	58	90	40	--	49%	55%
38	Kandiyohi	68	53	72	95	39	-22%	36%	32%
39	Todd	36	48	68	81	38	33%	42%	19%
40	Itasca	77	64	73	72	33	-17%	14%	-1%
41	Becker	25	29	50	64	32	16%	72%	28%
42	Meeker	86	94	114	95	32	9%	21%	-17%
43	Nicollet	--	--	49	60	31	--	--	22%
44	Waseca	23	44	20	57	30	91%	-55%	185%
45	Dodge*	--	77	66	96	29	--	-14%	45%
46	Wabasha	28	38	47	84	29	36%	24%	79%
47	Sibley	25	42	54	75	24	68%	29%	39%
48	Lyon	16	23	67	37	23	44%	191%	-45%
49	Martin	26	44	54	52	23	69%	23%	-4%
50	Fillmore	29	36	43	37	22	24%	19%	-14%
51	Brown	20	35	32	40	21	75%	-9%	25%
52	Faribault	19	36	39	40	21	89%	8%	3%
53	Roseau	19	27	27	31	21	42%	0%	15%
54	Polk	22	26	30	29	20	18%	15%	-3%
55	Wadena	23	7	25	34	20	-70%	257%	36%

		# of Foreclosures							
		2005	2006	2007	2008	Q1-Q2 2009	05-06 % Change	06-07 % Change	07-08 % Change
56	Pope	9	13	19	18	19	44%	46%	-5%
57	Chippewa*	--	--	15	25	16	--	--	67%
58	Houston	8	14	10	16	15	75%	-29%	60%
59	Renville*	--	--	47	34	15	--	--	-28%
60	Nobles*	--	--	18	24	13	--	--	33%
61	Grant	10	21	14	13	12	110%	-33%	-7%
62	Watsonwan	12	26	20	33	12	117%	-23%	65%
63	Big Stone	7	6	7	7	11	-14%	17%	0%
64	Clearwater	4	6	7	35	10	50%	17%	400%
65	Cottonwood	11	24	19	26	10	118%	-21%	37%
66	Cook	5	4	3	9	9	-20%	-25%	200%
67	Koochiching	19	22	17	27	9	16%	-23%	59%
68	Lake	10	16	32	38	8	60%	100%	19%
69	Norman	7	14	14	16	8	100%	0%	14%
70	Pennington	12	7	11	15	8	-42%	57%	36%
71	Swift	10	16	27	21	8	60%	69%	-22%
72	Jackson	18	8	18	26	7	-56%	125%	44%
73	Mahnomen	6	5	3	20	7	-17%	-40%	567%
74	Marshall*	--	--	9	12	7	--	--	33%
75	Pipestone	11	14	12	9	7	27%	-14%	-25%
76	Redwood	21	30	29	23	7	43%	-3%	-21%
77	Rock	3	10	15	13	7	233%	50%	-13%
78	Stevens*	--	--	--	12	7	--	--	--
79	Traverse	3	9	3	4	7	200%	-67%	33%
80	Yellow Medicine	20	18	12	21	7	-10%	-33%	75%
81	Wilkin	22	23	31	16	6	5%	35%	-48%
82	Lac qui Parle	12	11	11	10	4	-8%	0%	-9%
83	Lake of the Woods	2	3	9	12	4	50%	200%	33%
84	Murray	10	13	10	19	3	30%	-23%	90%
85	Kittson*	--	2	2	0	1	--	0%	-100%
86	Lincoln	3	8	4	10	1	167%	-50%	150%
87	Red Lake	4	1	1	4	1	-75%	0%	300%

* Indicates a county did not maintain part or all of the data requested or was otherwise unable to provide the data.

^ Twin Cities Metro and Minnesota foreclosure totals have been revised from Foreclosures in Minnesota (February 2009) to reflect new 2005-2008 foreclosure totals from Ramsey County and a new 2008 foreclosure total from Isanti County.

Figure 4: Minnesota County Yearly Foreclosure Counts (sorted by 2008 foreclosures)

		# of Foreclosures [^]				
		2005	2006	2007	2008	Q1-Q2 2009
Twin Cities Metro		3,765	7,130	12,968	17,264	6,903
Greater Minnesota		2,707	4,777	7,430	8,987	4,186
Minnesota		6,472	11,907	20,398	26,251	11,089
1	Hennepin	1,681	3,042	5,561	7,348	2,722
2	Ramsey [^]	632	1,498	2,346	3,023	1,238
3	Anoka	520	849	1,680	2,285	1,007
4	Dakota	459	880	1,610	2,063	774
5	Washington	244	414	878	1,257	605
6	Wright*	--	305	753	1,008	434
7	Scott	148	328	606	952	397
8	Sherburne	210	341	673	782	347
9	Saint Louis	219	319	359	476	176
10	Isanti [^]	80	196	322	459	208
11	Stearns	136	219	375	422	307
12	Olmsted	158	237	342	403	159
13	Chisago	108	172	307	370	177
14	Crow Wing*	--	198	231	360	208
15	Carver	81	119	287	336	160
16	Rice	79	147	237	298	146
17	Mille Lacs	61	103	229	247	105
18	Goodhue*	--	106	153	188	53
19	Benton	36	98	176	180	85
20	Pine	84	116	217	179	102
21	Le Sueur	39	70	174	167	82
22	McLeod	56	72	142	159	61
23	Blue Earth	57	101	143	153	68
24	Steele	64	91	123	148	59
25	Douglas	44	40	78	147	62
26	Mower	103	146	142	130	62
27	Carlton	41	46	79	124	41
28	Kanabec	35	64	97	124	64
29	Freeborn	80	95	110	121	62
30	Cass	33	78	91	116	49
31	Morrison	52	77	93	116	53
32	Otter Tail	59	92	89	101	42
33	Dodge*	--	77	66	96	29
34	Kandiyohi	68	53	72	95	39
35	Meeker	86	94	114	95	32
36	Winona*	--	39	58	90	40
37	Wabasha	28	38	47	84	29
38	Todd	36	48	68	81	38
39	Clay	36	44	70	76	41
40	Sibley	25	42	54	75	24
41	Beltrami	18	28	78	72	48
42	Itasca	77	64	73	72	33
43	Hubbard*	--	35	63	67	41
44	Becker	25	29	50	64	32
45	Nicollet*	--	--	49	60	31
46	Aitkin	18	35	47	57	50
47	Waseca	23	44	20	57	30
48	Martin	26	44	54	52	23
49	Brown	20	35	32	40	21
50	Faribault	19	36	39	40	21
51	Lake	10	16	32	38	8
52	Fillmore	29	36	43	37	22
53	Lyon	16	23	67	37	23
54	Clearwater	4	6	7	35	10
55	Renville*	--	--	47	34	15
56	Wadena	23	7	25	34	20

		2005	2006	2007	2008	Q1-Q2 2009
57	Watonwan	12	26	20	33	12
58	Roseau	19	27	27	31	21
59	Polk	22	26	30	29	20
60	Koochiching	19	22	17	27	9
61	Cottonwood	11	24	19	26	10
62	Jackson	18	8	18	26	7
63	Chippewa*	--	--	15	25	16
64	Nobles*	--	--	18	24	13
65	Redwood	21	30	29	23	7
66	Swift	10	16	27	21	8
67	Yellow Medicine	20	18	12	21	7
68	Mahnomen	6	5	3	20	7
69	Murray	10	13	10	19	3
70	Pope	9	13	19	18	19
71	Houston	8	14	10	16	15
72	Norman	7	14	14	16	8
73	Wilkin	22	23	31	16	6
74	Pennington	12	7	11	15	8
75	Grant	10	21	14	13	12
76	Rock	3	10	15	13	7
77	Lake of the Woods	2	3	9	12	4
78	Marshall*	--	--	9	12	7
79	Stevens*	--	--	--	12	7
80	Lac qui Parle	12	11	11	10	4
81	Lincoln	3	8	4	10	1
82	Cook	5	4	3	9	9
83	Pipestone	11	14	12	9	7
84	Big Stone	7	6	7	7	11
85	Red Lake	4	1	1	4	1
86	Traverse	3	9	3	4	7
87	Kittson*	--	2	2	0	1

* Indicates a county did not maintain part or all of the data requested or was otherwise unable to provide the data.

^ Twin Cities Metro and Minnesota foreclosure totals have been revised from Foreclosures in Minnesota (February 2009) to reflect new 2005-2008 foreclosure totals from Ramsey County and a new 2008 foreclosure total from Isanti County.

Figure 5: Minnesota County Quarterly Foreclosure Counts (sorted by county)

	Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009	6 Quarter Total
Twin Cities Metro	4,251	4,851	4,421	3,741	3,237	3,666	24,167
Greater Minnesota	2,195	2,498	2,386	1,908	1,920	2,266	13,173
Minnesota	6,446	7,349	6,807	5,649	5,157	5,932	37,340
Aitkin	14	16	16	11	29	21	107
Anoka	475	685	569	556	464	543	3,292
Becker	19	16	12	17	17	15	96
Beltrami	21	22	15	14	26	22	120
Benton	41	44	42	53	40	45	265
Big Stone	1	3	1	2	5	6	18
Blue Earth	34	45	35	39	32	36	221
Brown	11	8	10	11	10	11	61
Carlton	31	38	24	31	15	26	165
Carver	81	70	97	88	77	83	496
Cass	27	38	33	18	14	35	165
Chippewa	6	9	7	3	6	10	41
Chisago	77	103	112	78	84	93	547
Clay	16	22	26	12	20	21	117
Clearwater	10	20	4	1	5	5	45
Cook	1	6	2	0	1	8	18
Cottonwood	3	14	5	4	3	7	36
Crow Wing	104	86	101	69	102	106	568
Dakota	552	554	525	432	323	451	2,837
Dodge	24	34	24	14	15	14	125
Douglas	26	57	30	34	39	23	209
Faribault	11	13	10	6	13	8	61
Fillmore	8	16	7	6	9	13	59
Freeborn	47	20	24	30	26	36	183
Goodhue	55	52	45	36	26	27	241
Grant	2	1	7	3	6	6	25
Hennepin	1,823	2,080	1,895	1,550	1,349	1,373	10,070
Houston	2	8	0	6	6	9	31
Hubbard	7	23	18	19	15	26	108
Isanti	106	84	168	101	88	120	561
Itasca	26	17	15	14	11	22	105
Jackson	8	7	5	6	4	3	33
Kanabec	33	24	41	26	27	37	188
Kandiyohi	22	30	22	21	18	21	134
Kittson	0	0	0	0	1	0	1
Koochiching	7	9	3	8	2	7	36
Lac qui Parle	2	3	3	2	3	1	14
Lake	12	11	10	5	2	6	46
Lake of the Woods	3	5	2	2	3	1	16
Le Sueur	52	49	31	35	43	39	249
Lincoln	2	2	2	4	1	0	11
Lyon	12	13	9	3	13	10	60
Mahnomen	7	7	3	3	3	4	27
Marshall	3	3	0	6	3	4	19
Martin	15	10	16	11	8	15	75
McLeod	27	46	50	36	32	29	220
Meeker	13	27	35	20	11	21	127
Mille Lacs	59	73	64	51	44	61	352
Morrison	31	26	36	23	23	30	169
Mower	40	33	28	29	30	32	192
Murray	6	8	3	2	1	2	3
Nicollet	11	11	22	16	15	16	91
Nobles	8	7	7	2	5	8	37
Norman	5	3	5	3	1	7	24

	Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009	6 Quarter Total
Olmsted	88	128	103	84	68	91	562
Otter Tail	18	34	27	22	20	22	143
Pennington	5	2	6	2	4	4	23
Pine	51	52	47	29	42	60	281
Pipestone	1	2	3	3	5	2	16
Polk	7	5	13	4	10	10	49
Pope	3	7	6	2	12	7	37
Ramsey	775	871	768	609	579	659	4,261
Red Lake	0	2	1	1	0	1	5
Redwood	6	7	4	6	3	4	30
Renville	15	10	3	6	6	9	49
Rice	79	93	70	56	64	82	444
Rock	3	3	3	4	4	3	20
Roseau	10	9	9	3	11	10	52
Saint Louis	113	123	136	104	79	97	652
Scott	248	247	256	201	196	201	1,349
Sherburne	125	236	229	192	177	170	1,129
Sibley	18	27	11	19	10	14	99
Stearns	119	101	143	59	97	210	729
Steele	39	42	33	34	28	31	207
Stevens	2	1	7	2	2	5	19
Swift	8	5	7	1	6	2	29
Todd	22	20	21	18	21	17	119
Traverse	2	0	1	1	4	3	11
Wabasha	24	15	20	25	17	12	113
Wadena	4	8	8	14	11	9	54
Waseca	10	23	16	8	13	17	87
Washington	297	344	311	305	249	356	1,862
Watonwan	10	10	6	7	6	6	45
Wilkin	8	5	2	1	1	5	22
Winona	24	25	20	21	22	18	130
Wright	268	276	235	229	217	217	1,442
Yellow Medicine	5	5	6	5	4	3	28

Figure 6: Minnesota County Quarterly Foreclosure Counts (sorted by six quarter total)

	Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009	6 Quarter Total
Twin Cities Metro	4,251	4,851	4,421	3,741	3,237	3,666	24,167
Greater Minnesota	2,195	2,498	2,386	1,908	1,920	2,266	13,173
Minnesota	6,446	7,349	6,807	5,649	5,157	5,932	37,340

1	Hennepin	1,823	2,080	1,895	1,550	1,349	1,373	10,070
2	Ramsey	775	871	768	609	579	659	4,261
3	Anoka	475	685	569	556	464	543	3,292
4	Dakota	552	554	525	432	323	451	2,837
5	Washington	297	344	311	305	249	356	1,862
6	Wright	268	276	235	229	217	217	1,442
7	Scott	248	247	256	201	196	201	1,349
8	Sherburne	125	236	229	192	177	170	1,129
9	Stearns	119	101	143	59	97	210	729
10	Saint Louis	113	123	136	104	79	97	652
11	Crow Wing	104	86	101	69	102	106	568
12	Olmsted	88	128	103	84	68	91	562
13	Isanti	106	84	168	101	88	120	561
14	Chisago	77	103	112	78	84	93	547
15	Carver	81	70	97	88	77	83	496
16	Rice	79	93	70	56	64	82	444
17	Mille Lacs	59	73	64	51	44	61	352
18	Pine	51	52	47	29	42	60	281
19	Benton	41	44	42	53	40	45	265
20	Le Sueur	52	49	31	35	43	39	249
21	Goodhue	55	52	45	36	26	27	241
22	Blue Earth	34	45	35	39	32	36	221
23	McLeod	27	46	50	36	32	29	220
24	Douglas	26	57	30	34	39	23	209
25	Steele	39	42	33	34	28	31	207
26	Mower	40	33	28	29	30	32	192
27	Kanabec	33	24	41	26	27	37	188
28	Freeborn	47	20	24	30	26	36	183
29	Morrison	31	26	36	23	23	30	169
30	Cass	27	38	33	18	14	35	165
31	Carlton	31	38	24	31	15	26	165
32	Otter Tail	18	34	27	22	20	22	143
33	Kandiyohi	22	30	22	21	18	21	134
34	Winona	24	25	20	21	22	18	130
35	Meeker	13	27	35	20	11	21	127
36	Dodge	24	34	24	14	15	14	125
37	Beltrami	21	22	15	14	26	22	120
38	Todd	22	20	21	18	21	17	119
39	Clay	16	22	26	12	20	21	117
40	Wabasha	24	15	20	25	17	12	113
41	Hubbard	7	23	18	19	15	26	108
42	Aitkin	14	16	16	11	29	21	107
43	Itasca	26	17	15	14	11	22	105
44	Sibley	18	27	11	19	10	14	99
45	Becker	19	16	12	17	17	15	96
46	Nicollet	11	11	22	16	15	16	91
47	Waseca	10	23	16	8	13	17	87
48	Martin	15	10	16	11	8	15	75
49	Brown	11	8	10	11	10	11	61
50	Faribault	11	13	10	6	13	8	61
51	Lyon	12	13	9	3	13	10	60
52	Fillmore	8	16	7	6	9	13	59
53	Wadena	4	8	8	14	11	9	54
54	Roseau	10	9	9	3	11	10	52

		Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009	6 Quarter Total
55	Polk	7	5	13	4	10	10	49
56	Renville	15	10	3	6	6	9	49
57	Lake	12	11	10	5	2	6	46
58	Watonwan	10	10	6	7	6	6	45
59	Clearwater	10	20	4	1	5	5	45
60	Chippewa	6	9	7	3	6	10	41
61	Nobles	8	7	7	2	5	8	37
62	Pope	3	7	6	2	12	7	37
63	Cottonwood	3	14	5	4	3	7	36
64	Koochiching	7	9	3	8	2	7	36
65	Jackson	8	7	5	6	4	3	33
66	Houston	2	8	0	6	6	9	31
67	Redwood	6	7	4	6	3	4	30
68	Swift	8	5	7	1	6	2	29
69	Yellow Medicine	5	5	6	5	4	3	28
70	Mahnomen	7	7	3	3	3	4	27
71	Grant	2	1	7	3	6	6	25
72	Norman	5	3	5	3	1	7	24
73	Pennington	5	2	6	2	4	4	23
74	Wilkin	8	5	2	1	1	5	22
75	Rock	3	3	3	4	4	3	20
76	Murray	6	8	3	2	1	2	22
77	Stevens	2	1	7	2	2	5	19
78	Marshall	3	3	0	6	3	4	19
79	Cook	1	6	2	0	1	8	18
80	Big Stone	1	3	1	2	5	6	18
81	Pipestone	1	2	3	3	5	2	16
82	Lake of the Woods	3	5	2	2	3	1	16
83	Lac qui Parle	2	3	3	2	3	1	14
84	Traverse	2	0	1	1	4	3	11
85	Lincoln	2	2	2	4	1	0	11
86	Red Lake	0	2	1	1	0	1	5
87	Kittson	0	0	0	0	1	0	1

Figure 7: Minnesota County Quarterly Foreclosure Counts (sorted by Q2 2009)

		Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009	6 Quarter Total
	Twin Cities Metro	4,251	4,851	4,421	3,741	3,237	3,666	24,167
	Greater Minnesota	2,195	2,498	2,386	1,908	1,920	2,266	13,173
	Minnesota	6,446	7,349	6,807	5,649	5,157	5,932	37,340
1	Hennepin	1,823	2,080	1,895	1,550	1,349	1,373	10,070
2	Ramsey	775	871	768	609	579	659	4,261
3	Anoka	475	685	569	556	464	543	3,292
4	Dakota	552	554	525	432	323	451	2,837
5	Washington	297	344	311	305	249	356	1,862
6	Wright	268	276	235	229	217	217	1,442
7	Stearns	119	101	143	59	97	210	729
8	Scott	248	247	256	201	196	201	1,349
9	Sherburne	125	236	229	192	177	170	1,129
10	Isanti	106	84	168	101	88	120	561
11	Crow Wing	104	86	101	69	102	106	568
12	Saint Louis	113	123	136	104	79	97	652
13	Chisago	77	103	112	78	84	93	547
14	Olmsted	88	128	103	84	68	91	562
15	Carver	81	70	97	88	77	83	496
16	Rice	79	93	70	56	64	82	444
17	Mille Lacs	59	73	64	51	44	61	352
18	Pine	51	52	47	29	42	60	281
19	Benton	41	44	42	53	40	45	265
20	Le Sueur	52	49	31	35	43	39	249
21	Kanabec	33	24	41	26	27	37	188
22	Blue Earth	34	45	35	39	32	36	221
23	Freeborn	47	20	24	30	26	36	183
24	Cass	27	38	33	18	14	35	165
25	Mower	40	33	28	29	30	32	192
26	Steele	39	42	33	34	28	31	207
27	Morrison	31	26	36	23	23	30	169
28	McLeod	27	46	50	36	32	29	220
29	Goodhue	55	52	45	36	26	27	241
30	Carlton	31	38	24	31	15	26	165
31	Hubbard	7	23	18	19	15	26	108
32	Douglas	26	57	30	34	39	23	209
33	Beltrami	21	22	15	14	26	22	120
34	Itasca	26	17	15	14	11	22	105
35	Otter Tail	18	34	27	22	20	22	143
36	Aitkin	14	16	16	11	29	21	107
37	Clay	16	22	26	12	20	21	117
38	Kandiyohi	22	30	22	21	18	21	134
39	Meeker	13	27	35	20	11	21	127
40	Winona	24	25	20	21	22	18	130
41	Todd	22	20	21	18	21	17	119
42	Waseca	10	23	16	8	13	17	87
43	Nicollet	11	11	22	16	15	16	91
44	Becker	19	16	12	17	17	15	96
45	Martin	15	10	16	11	8	15	75
46	Dodge	24	34	24	14	15	14	125
47	Sibley	18	27	11	19	10	14	99
48	Fillmore	8	16	7	6	9	13	59
49	Wabasha	24	15	20	25	17	12	113
50	Brown	11	8	10	11	10	11	61
51	Chippewa	6	9	7	3	6	10	41
52	Lyon	12	13	9	3	13	10	60
53	Polk	7	5	13	4	10	10	49
54	Roseau	10	9	9	3	11	10	52
55	Houston	2	8	0	6	6	9	31
56	Renville	15	10	3	6	6	9	49
57	Wadena	4	8	8	14	11	9	54

		Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009	6 Quarter Total
58	Cook	1	6	2	0	1	8	18
59	Faribault	11	13	10	6	13	8	61
60	Nobles	8	7	7	2	5	8	37
61	Cottonwood	3	14	5	4	3	7	36
62	Koochiching	7	9	3	8	2	7	36
63	Norman	5	3	5	3	1	7	24
64	Pope	3	7	6	2	12	7	37
65	Big Stone	1	3	1	2	5	6	18
66	Grant	2	1	7	3	6	6	25
67	Lake	12	11	10	5	2	6	46
68	Watonwan	10	10	6	7	6	6	45
69	Clearwater	10	20	4	1	5	5	45
70	Stevens	2	1	7	2	2	5	19
71	Wilkin	8	5	2	1	1	5	22
72	Mahnomen	7	7	3	3	3	4	27
73	Marshall	3	3	0	6	3	4	19
74	Pennington	5	2	6	2	4	4	23
75	Redwood	6	7	4	6	3	4	30
76	Jackson	8	7	5	6	4	3	33
77	Rock	3	3	3	4	4	3	20
78	Traverse	2	0	1	1	4	3	11
79	Yellow Medicine	5	5	6	5	4	3	28
80	Murray	6	8	3	2	1	2	3
81	Pipestone	1	2	3	3	5	2	16
82	Swift	8	5	7	1	6	2	29
83	Lac qui Parle	2	3	3	2	3	1	14
84	Lake of the Woods	3	5	2	2	3	1	16
85	Red Lake	0	2	1	1	0	1	5
86	Kittson	0	0	0	0	1	0	1
87	Lincoln	2	2	2	4	1	0	11

Figure 8: Minnesota County Semi-Annual Foreclosure Counts (sorted by county)

	Q1 2008	Q2 2008	Q1-Q2 2008 Total	Q1 2009	Q2 2009	Q1-Q2 2009 Total
Twin Cities Metro	4,251	4,851	9,102	3,237	3,666	6,903
Greater Minnesota	2,195	2,498	4,693	1,920	2,266	4,186
Minnesota	6,446	7,349	13,795	5,157	5,932	11,089
Aitkin	14	16	30	29	21	50
Anoka	475	685	1,160	464	543	1,007
Becker	19	16	35	17	15	32
Beltrami	21	22	43	26	22	48
Benton	41	44	85	40	45	85
Big Stone	1	3	4	5	6	11
Blue Earth	34	45	79	32	36	68
Brown	11	8	19	10	11	21
Carlton	31	38	69	15	26	41
Carver	81	70	151	77	83	160
Cass	27	38	65	14	35	49
Chippewa	6	9	15	6	10	16
Chisago	77	103	180	84	93	177
Clay	16	22	38	20	21	41
Clearwater	10	20	30	5	5	10
Cook	1	6	7	1	8	9
Cottonwood	3	14	17	3	7	10
Crow Wing	104	86	190	102	106	208
Dakota	552	554	1,106	323	451	774
Dodge	24	34	58	15	14	29
Douglas	26	57	83	39	23	62
Faribault	11	13	24	13	8	21
Fillmore	8	16	24	9	13	22
Freeborn	47	20	67	26	36	62
Goodhue	55	52	107	26	27	53
Grant	2	1	3	6	6	12
Hennepin	1,823	2,080	3,903	1,349	1,373	2,722
Houston	2	8	10	6	9	15
Hubbard	7	23	30	15	26	41
Isanti	106	84	190	88	120	208
Itasca	26	17	43	11	22	33
Jackson	8	7	15	4	3	7
Kanabec	33	24	57	27	37	64
Kandiyohi	22	30	52	18	21	39
Kittson	0	0	0	1	0	1
Koochiching	7	9	16	2	7	9
Lac qui Parle	2	3	5	3	1	4
Lake	12	11	23	2	6	8
Lake of the Woods	3	5	8	3	1	4
Le Sueur	52	49	101	43	39	82
Lincoln	2	2	4	1	0	1
Lyon	12	13	25	13	10	23
Mahnomen	7	7	14	3	4	7
Marshall	3	3	6	3	4	7
Martin	15	10	25	8	15	23
McLeod	27	46	73	32	29	61
Meeker	13	27	40	11	21	32
Mille Lacs	59	73	132	44	61	105
Morrison	31	26	57	23	30	53
Mower	40	33	73	30	32	62
Murray	6	8	14	1	2	3
Nicollet	11	11	22	15	16	31
Nobles	8	7	15	5	8	13
Norman	5	3	8	1	7	8
Olmsted	88	128	216	68	91	159

	Q1 2008	Q2 2008	Q1-Q2 2008 Total
Otter Tail	18	34	52
Pennington	5	2	7
Pine	51	52	103
Pipestone	1	2	3
Polk	7	5	12
Pope	3	7	10
Ramsey	775	871	1,646
Red Lake	0	2	2
Redwood	6	7	13
Renville	15	10	25
Rice	79	93	172
Rock	3	3	6
Roseau	10	9	19
Saint Louis	113	123	236
Scott	248	247	495
Sherburne	125	236	361
Sibley	18	27	45
Stearns	119	101	220
Steele	39	42	81
Stevens	2	1	3
Swift	8	5	13
Todd	22	20	42
Traverse	2	0	2
Wabasha	24	15	39
Wadena	4	8	12
Waseca	10	23	33
Washington	297	344	641
Watonwan	10	10	20
Wilkin	8	5	13
Winona	24	25	49
Wright	268	276	544
Yellow Medicine	5	5	10

	Q1 2009	Q2 2009	Q1-Q2 2009 Total
	20	22	42
	4	4	8
	42	60	102
	5	2	7
	10	10	20
	12	7	19
	579	659	1,238
	0	1	1
	3	4	7
	6	9	15
	64	82	146
	4	3	7
	11	10	21
	79	97	176
	196	201	397
	177	170	347
	10	14	24
	97	210	307
	28	31	59
	2	5	7
	6	2	8
	21	17	38
	4	3	7
	17	12	29
	11	9	20
	13	17	30
	249	356	605
	6	6	12
	1	5	6
	22	18	40
	217	217	434
	4	3	7

Figure 9: Minnesota County Semi-Annual Foreclosure Counts (sorted by Q1-Q2 2009 Total)

	Q1 2008	Q2 2008	Q1-Q2 2008 Total
Twin Cities Metro	4,251	4,851	9,102
Greater Minnesota	2,195	2,498	4,693
Minnesota	6,446	7,349	13,795

	Q1 2009	Q2 2009	Q1-Q2 2009 Total
	3,237	3,666	6,903
	1,920	2,266	4,186
	5,157	5,932	11,089

1	Hennepin	1,823	2,080	3,903
2	Ramsey	775	871	1,646
3	Anoka	475	685	1,160
4	Dakota	552	554	1,106
5	Washington	297	344	641
6	Wright	268	276	544
7	Scott	248	247	495
8	Sherburne	125	236	361
9	Stearns	119	101	220
10	Crow Wing	104	86	190
11	Isanti	106	84	190
12	Chisago	77	103	180
13	Saint Louis	113	123	236
14	Carver	81	70	151
15	Olmsted	88	128	216
16	Rice	79	93	172
17	Mille Lacs	59	73	132
18	Pine	51	52	103
19	Benton	41	44	85
20	Le Sueur	52	49	101
21	Blue Earth	34	45	79
22	Kanabec	33	24	57
23	Douglas	26	57	83
24	Freeborn	47	20	67
25	Mower	40	33	73
26	McLeod	27	46	73
27	Steele	39	42	81
28	Goodhue	55	52	107
29	Morrison	31	26	57
30	Aitkin	14	16	30
31	Cass	27	38	65
32	Beltrami	21	22	43
33	Otter Tail	18	34	52
34	Carlton	31	38	69
35	Clay	16	22	38
36	Hubbard	7	23	30
37	Winona	24	25	49
38	Kandiyohi	22	30	52
39	Todd	22	20	42
40	Itasca	26	17	43
41	Becker	19	16	35
42	Meeker	13	27	40
43	Nicollet	11	11	22
44	Waseca	10	23	33
45	Dodge	24	34	58
46	Wabasha	24	15	39
47	Sibley	18	27	45
48	Lyon	12	13	25
49	Martin	15	10	25
50	Fillmore	8	16	24
51	Brown	11	8	19
52	Faribault	11	13	24
53	Roseau	10	9	19
54	Polk	7	5	12
55	Wadena	4	8	12
56	Pope	3	7	10

	1,349	1,373	2,722
	579	659	1,238
	464	543	1,007
	323	451	774
	249	356	605
	217	217	434
	196	201	397
	177	170	347
	97	210	307
	102	106	208
	88	120	208
	84	93	177
	79	97	176
	77	83	160
	68	91	159
	64	82	146
	44	61	105
	42	60	102
	40	45	85
	43	39	82
	32	36	68
	27	37	64
	39	23	62
	26	36	62
	30	32	62
	32	29	61
	28	31	59
	26	27	53
	23	30	53
	29	21	50
	14	35	49
	26	22	48
	20	22	42
	15	26	41
	20	21	41
	15	26	41
	22	18	40
	18	21	39
	21	17	38
	11	22	33
	17	15	32
	11	21	32
	15	16	31
	13	17	30
	15	14	29
	17	12	29
	10	14	24
	13	10	23
	8	15	23
	9	13	22
	10	11	21
	13	8	21
	11	10	21
	10	10	20
	11	9	20
	12	7	19

		Q1 2008	Q2 2008	Q1-Q2 2008 Total
57	Chippewa	6	9	15
58	Houston	2	8	10
59	Renville	15	10	25
60	Nobles	8	7	15
61	Grant	2	1	3
62	Watowan	10	10	20
63	Big Stone	1	3	4
64	Clearwater	10	20	30
65	Cottonwood	3	14	17
66	Cook	1	6	7
67	Koochiching	7	9	16
68	Lake	12	11	23
69	Norman	5	3	8
70	Pennington	5	2	7
71	Swift	8	5	13
72	Jackson	8	7	15
73	Mahnomen	7	7	14
74	Marshall	3	3	6
75	Pipestone	1	2	3
76	Redwood	6	7	13
77	Rock	3	3	6
78	Stevens	2	1	3
79	Traverse	2	0	2
80	Yellow Medicine	5	5	10
81	Wilkin	8	5	13
82	Lac qui Parle	2	3	5
83	Lake of the Woods	3	5	8
84	Murray	6	8	14
85	Kittson	0	0	0
86	Lincoln	2	2	4
87	Red Lake	0	2	2

	Q1 2009	Q2 2009	Q1-Q2 2009 Total
	6	10	16
	6	9	15
	6	9	15
	5	8	13
	6	6	12
	6	6	12
	5	6	11
	5	5	10
	3	7	10
	1	8	9
	2	7	9
	2	6	8
	1	7	8
	4	4	8
	6	2	8
	4	3	7
	3	4	7
	3	4	7
	5	2	7
	3	4	7
	4	3	7
	2	5	7
	4	3	7
	4	3	7
	1	5	6
	3	1	4
	3	1	4
	1	2	3
	1	0	1
	1	0	1
	0	1	1

Figure 10: Minnesota County Semi-Annual Foreclosure Counts (sorted by Q1-Q2 2008 Total)

	Q1 2008	Q2 2008	Q1-Q2 2008 Total
Twin Cities Metro	4,251	4,851	9,102
Greater Minnesota	2,195	2,498	4,693
Minnesota	6,446	7,349	13,795

	Q1 2009	Q2 2009	Q1-Q2 2009 Total
	3,237	3,666	6,903
	1,920	2,266	4,186
	5,157	5,932	11,089

1	Hennepin	1,823	2,080	3,903
2	Ramsey	775	871	1,646
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4	Dakota	552	554	1,106
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6	Wright	268	276	544
7	Scott	248	247	495
8	Sherburne	125	236	361
9	Saint Louis	113	123	236
10	Stearns	119	101	220
11	Olmsted	88	128	216
12	Crow Wing	104	86	190
13	Isanti	106	84	190
14	Chisago	77	103	180
15	Rice	79	93	172
16	Carver	81	70	151
17	Mille Lacs	59	73	132
18	Goodhue	55	52	107
19	Pine	51	52	103
20	Le Sueur	52	49	101
21	Benton	41	44	85
22	Douglas	26	57	83
23	Steele	39	42	81
24	Blue Earth	34	45	79
25	Mower	40	33	73
26	McLeod	27	46	73
27	Carlton	31	38	69
28	Freeborn	47	20	67
29	Cass	27	38	65
30	Dodge	24	34	58
31	Kanabec	33	24	57
32	Morrison	31	26	57
33	Otter Tail	18	34	52
34	Kandiyohi	22	30	52
35	Winona	24	25	49
36	Sibley	18	27	45
37	Beltrami	21	22	43
38	Itasca	26	17	43
39	Todd	22	20	42
40	Meeker	13	27	40
41	Wabasha	24	15	39
42	Clay	16	22	38
43	Becker	19	16	35
44	Waseca	10	23	33
45	Aitkin	14	16	30
46	Hubbard	7	23	30
47	Clearwater	10	20	30
48	Lyon	12	13	25
49	Martin	15	10	25
50	Renville	15	10	25
51	Fillmore	8	16	24
52	Faribault	11	13	24
53	Lake	12	11	23
54	Nicollet	11	11	22
55	Watonwan	10	10	20

	1,349	1,373	2,722
	579	659	1,238
	464	543	1,007
	323	451	774
	249	356	605
	217	217	434
	196	201	397
	177	170	347
	79	97	176
	97	210	307
	68	91	159
	102	106	208
	88	120	208
	84	93	177
	64	82	146
	77	83	160
	44	61	105
	26	27	53
	42	60	102
	43	39	82
	40	45	85
	39	23	62
	28	31	59
	32	36	68
	30	32	62
	32	29	61
	15	26	41
	26	36	62
	14	35	49
	15	14	29
	27	37	64
	23	30	53
	20	22	42
	18	21	39
	22	18	40
	10	14	24
	26	22	48
	11	22	33
	21	17	38
	11	21	32
	17	12	29
	20	21	41
	17	15	32
	13	17	30
	29	21	50
	15	26	41
	5	5	10
	13	10	23
	8	15	23
	6	9	15
	9	13	22
	13	8	21
	2	6	8
	15	16	31
	6	6	12

		Q1 2008	Q2 2008	Q1-Q2 2008 Total
56	Brown	11	8	19
57	Roseau	10	9	19
58	Cottonwood	3	14	17
59	Koochiching	7	9	16
60	Chippewa	6	9	15
61	Nobles	8	7	15
62	Jackson	8	7	15
63	Mahnomen	7	7	14
64	Swift	8	5	13
65	Murray	6	8	14
66	Redwood	6	7	13
67	Wilkin	8	5	13
68	Polk	7	5	12
69	Wadena	4	8	12
70	Pope	3	7	10
71	Houston	2	8	10
72	Yellow Medicine	5	5	10
73	Norman	5	3	8
74	Lake of the Woods	3	5	8
75	Cook	1	6	7
76	Pennington	5	2	7
77	Marshall	3	3	6
78	Rock	3	3	6
79	Lac qui Parle	2	3	5
80	Big Stone	1	3	4
81	Lincoln	2	2	4
82	Grant	2	1	3
83	Pipestone	1	2	3
84	Stevens	2	1	3
85	Traverse	2	0	2
86	Red Lake	0	2	2
87	Kittson	0	0	0

	Q1 2009	Q2 2009	Q1-Q2 2009 Total
	10	11	21
	11	10	21
	3	7	10
	2	7	9
	6	10	16
	5	8	13
	4	3	7
	3	4	7
	6	2	8
	1	2	3
	3	4	7
	1	5	6
	10	10	20
	11	9	20
	12	7	19
	6	9	15
	4	3	7
	1	7	8
	3	1	4
	1	8	9
	4	4	8
	3	4	7
	4	3	7
	3	1	4
	5	6	11
	1	0	1
	6	6	12
	5	2	7
	2	5	7
	4	3	7
	0	1	1
	1	0	1

Figure 12: Minnesota County Quarterly Foreclosure Rates[^] (sorted by county)

	Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009
Twin Cities Metro	0.47	0.53	0.48	0.41	0.35	0.40
Greater Minnesota	0.25	0.28	0.27	0.22	0.22	0.26
Minnesota	0.36	0.41	0.38	0.31	0.29	0.33
Aitkin	0.18	0.21	0.21	0.14	0.38	0.27
Anoka	0.44	0.64	0.53	0.52	0.43	0.51
Becker	0.16	0.13	0.10	0.14	0.14	0.12
Beltrami	0.17	0.18	0.12	0.11	0.21	0.18
Benton	0.36	0.39	0.37	0.47	0.35	0.40
Big Stone	0.04	0.11	0.04	0.07	0.19	0.22
Blue Earth	0.19	0.25	0.19	0.21	0.17	0.20
Brown	0.11	0.08	0.10	0.11	0.10	0.11
Carlton	0.25	0.31	0.20	0.25	0.12	0.21
Carver	0.28	0.24	0.33	0.30	0.27	0.29
Cass	0.24	0.33	0.29	0.16	0.12	0.31
Chippewa	0.12	0.18	0.14	0.06	0.12	0.20
Chisago	0.42	0.57	0.62	0.43	0.46	0.51
Clay	0.09	0.13	0.15	0.07	0.12	0.12
Clearwater	0.29	0.59	0.12	0.03	0.15	0.15
Cook	0.05	0.30	0.10	0.00	0.05	0.40
Cottonwood	0.06	0.26	0.09	0.07	0.06	0.13
Crow Wing	0.42	0.35	0.41	0.28	0.42	0.43
Dakota	0.43	0.43	0.41	0.34	0.25	0.35
Dodge	0.35	0.50	0.35	0.20	0.22	0.20
Douglas	0.19	0.41	0.21	0.24	0.28	0.16
Faribault	0.17	0.20	0.15	0.09	0.20	0.12
Fillmore	0.09	0.18	0.08	0.07	0.10	0.15
Freeborn	0.37	0.16	0.19	0.24	0.21	0.29
Goodhue	0.33	0.31	0.27	0.22	0.16	0.16
Grant	0.07	0.04	0.25	0.11	0.21	0.21
Hennepin	0.48	0.55	0.50	0.41	0.35	0.36
Houston	0.03	0.11	0.00	0.08	0.08	0.12
Hubbard	0.09	0.28	0.22	0.23	0.18	0.32
Isanti	0.78	0.62	1.23	0.74	0.65	0.88
Itasca	0.15	0.10	0.09	0.08	0.06	0.13
Jackson	0.17	0.15	0.11	0.13	0.09	0.06
Kanabec	0.53	0.38	0.65	0.41	0.43	0.59
Kandiyohi	0.14	0.20	0.14	0.14	0.12	0.14
Kittson	0.00	0.00	0.00	0.00	0.04	0.00
Koochiching	0.12	0.15	0.05	0.14	0.03	0.12
Lac qui Parle	0.06	0.09	0.09	0.06	0.09	0.03
Lake	0.24	0.22	0.20	0.10	0.04	0.12
Lake of the Woods	0.16	0.27	0.11	0.11	0.16	0.05
Le Sueur	0.49	0.46	0.29	0.33	0.40	0.37
Lincoln	0.07	0.07	0.07	0.13	0.03	0.00
Lyon	0.14	0.15	0.10	0.03	0.15	0.12
McLeod	0.21	0.36	0.40	0.29	0.25	0.23
Mahnomen	0.40	0.40	0.17	0.17	0.17	0.23
Marshall	0.06	0.06	0.00	0.12	0.06	0.08
Martin	0.17	0.11	0.18	0.12	0.09	0.17
Meeker	0.14	0.30	0.39	0.22	0.12	0.23
Mille Lacs	0.64	0.79	0.69	0.55	0.48	0.66
Morrison	0.25	0.21	0.29	0.18	0.18	0.24
Mower	0.28	0.23	0.19	0.20	0.21	0.22
Murray	0.33	0.12	0.07	0.05	0.02	0.05
Nicollet	0.11	0.11	0.22	0.16	0.15	0.16
Nobles	0.10	0.09	0.09	0.03	0.07	0.10
Norman	0.15	0.09	0.15	0.09	0.03	0.20
Olmsted	0.18	0.26	0.21	0.17	0.14	0.19
Otter Tail	0.08	0.14	0.11	0.09	0.08	0.09
Pennington	0.10	0.04	0.12	0.04	0.08	0.08
Pine	0.47	0.48	0.43	0.27	0.38	0.55
Pipestone	0.02	0.05	0.07	0.07	0.12	0.05

	Q1 2008	Q2 2008	Q3 2008	Q4 2008	Q1 2009	Q2 2009
Polk	0.06	0.04	0.11	0.03	0.09	0.09
Pope	0.06	0.14	0.12	0.04	0.24	0.14
Ramsey	0.53	0.60	0.53	0.42	0.40	0.45
Red Lake	0.00	0.11	0.06	0.06	0.00	0.06
Redwood	0.09	0.11	0.06	0.09	0.05	0.06
Renville	0.22	0.15	0.04	0.09	0.09	0.13
Rice	0.41	0.49	0.37	0.29	0.33	0.43
Rock	0.07	0.07	0.07	0.10	0.10	0.07
Roseau	0.17	0.15	0.15	0.05	0.19	0.17
Saint Louis	0.15	0.17	0.18	0.14	0.11	0.13
Scott	0.59	0.59	0.61	0.48	0.47	0.48
Sherburne	0.44	0.83	0.81	0.68	0.63	0.60
Sibley	0.30	0.45	0.18	0.32	0.17	0.24
Stearns	0.26	0.22	0.32	0.13	0.22	0.47
Steele	0.31	0.34	0.27	0.27	0.23	0.25
Stevens	0.05	0.03	0.19	0.05	0.05	0.13
Swift	0.18	0.11	0.15	0.02	0.13	0.04
Todd	0.22	0.20	0.21	0.18	0.21	0.17
Traverse	0.10	0.00	0.05	0.05	0.20	0.15
Wabasha	0.28	0.18	0.24	0.30	0.20	0.14
Wadena	0.07	0.15	0.15	0.26	0.20	0.17
Waseca	0.15	0.34	0.24	0.12	0.19	0.25
Washington	0.37	0.43	0.39	0.38	0.31	0.45
Watonwan	0.23	0.23	0.14	0.16	0.14	0.14
Wilkin	0.27	0.17	0.07	0.03	0.03	0.17
Winona	0.15	0.16	0.13	0.13	0.14	0.11
Wright	0.65	0.67	0.57	0.56	0.53	0.53
Yellow Medicine	0.11	0.11	0.13	0.11	0.09	0.06

^ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculation for 2008 is based on MN Dept. of Revenue 2008 parcel counts. 2009 parcel counts are expected to be available in December, 2009; thus, the rate calculation for YTD 2009 is based on 2008 parcel counts.

Figure 13: Minnesota County Semi-Annual Foreclosure Rates^ (sorted by Q1-Q2 2009 Rate)

		Q1-Q2 2008 Rate	Q3-Q4 2008 Rate	Q1-Q2 2009 Rate
	Twin Cities Metro	1.00	0.89	0.76
	Greater Minnesota	0.53	0.49	0.47
	Minnesota	0.77	0.69	0.62
1	Isanti	1.40	1.98	1.53
2	Sherburne	1.27	1.49	1.23
3	Mille Lacs	1.43	1.25	1.14
4	Wright	1.32	1.13	1.06
5	Kanabec	0.91	1.07	1.02
6	Chisago	0.99	1.05	0.97
7	Scott	1.19	1.10	0.95
8	Anoka	1.08	1.05	0.94
9	Pine	0.94	0.70	0.93
10	Crow Wing	0.77	0.69	0.85
11	Ramsey	1.13	0.94	0.85
12	Le Sueur	0.95	0.62	0.77
13	Rice	0.90	0.66	0.76
14	Washington	0.81	0.77	0.76
15	Benton	0.75	0.84	0.75
16	Hennepin	1.03	0.91	0.72
17	Stearns	0.49	0.45	0.68
18	Aitkin	0.39	0.35	0.65
19	Dakota	0.86	0.75	0.60
20	Carver	0.52	0.64	0.55
21	Hubbard	0.37	0.46	0.51
22	Freeborn	0.53	0.43	0.49
23	McLeod	0.58	0.68	0.48
24	Steele	0.65	0.54	0.48
25	Cook	0.35	0.10	0.45
26	Douglas	0.59	0.46	0.44
27	Waseca	0.49	0.35	0.44
28	Mower	0.51	0.40	0.43
29	Cass	0.57	0.45	0.43
30	Grant	0.11	0.35	0.42
31	Dodge	0.85	0.56	0.42
32	Morrison	0.46	0.47	0.42
33	Big Stone	0.15	0.11	0.41
34	Sibley	0.76	0.50	0.40
35	Mahnomen	0.79	0.34	0.40
36	Todd	0.43	0.40	0.39
37	Beltrami	0.34	0.23	0.38
38	Pope	0.20	0.16	0.38
39	Blue Earth	0.43	0.40	0.37
40	Wadena	0.22	0.41	0.37
41	Meeker	0.45	0.61	0.36
42	Traverse	0.10	0.10	0.36
43	Roseau	0.32	0.20	0.35
44	Wabasha	0.46	0.53	0.34
45	Carlton	0.56	0.45	0.33
46	Olmsted	0.45	0.39	0.33
47	Chippewa	0.30	0.20	0.32
48	Goodhue	0.64	0.49	0.32
49	Faribault	0.36	0.24	0.32
50	Nicollet	0.22	0.39	0.32
51	Clearwater	0.88	0.15	0.29
52	Watonwan	0.46	0.30	0.27
53	Lyon	0.29	0.14	0.26
54	Becker	0.29	0.24	0.26
55	Martin	0.28	0.30	0.26
56	Kandiyohi	0.34	0.28	0.26
57	Winona	0.31	0.26	0.25
58	Fillmore	0.27	0.15	0.25
59	Saint Louis	0.32	0.32	0.24

		Q1-Q2 2008 Rate	Q3-Q4 2008 Rate	Q1-Q2 2009 Rate
60	Clay	0.22	0.22	0.24
61	Norman	0.23	0.23	0.23
62	Renville	0.37	0.13	0.22
63	Lake of the Woods	0.43	0.22	0.22
64	Brown	0.19	0.21	0.21
65	Wilkin	0.45	0.10	0.21
66	Houston	0.13	0.08	0.20
67	Itasca	0.25	0.17	0.19
68	Stevens	0.08	0.24	0.19
69	Cottonwood	0.32	0.17	0.19
70	Swift	0.29	0.18	0.18
71	Otter Tail	0.22	0.20	0.18
72	Rock	0.15	0.17	0.17
73	Polk	0.10	0.15	0.17
74	Nobles	0.20	0.12	0.17
75	Pipestone	0.07	0.14	0.17
76	Pennington	0.14	0.17	0.17
77	Lake	0.45	0.30	0.16
78	Koochiching	0.28	0.19	0.15
79	Yellow Medicine	0.22	0.24	0.15
80	Jackson	0.32	0.23	0.15
81	Marshall	0.12	0.12	0.14
82	Lac qui Parle	0.14	0.14	0.11
83	Redwood	0.20	0.15	0.11
84	Murray	0.33	0.12	0.07
85	Red Lake	0.11	0.11	0.06
86	Kittson	0.00	0.00	0.04
87	Lincoln	0.13	0.20	0.03

^ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculation for 2008 is based on MN Dept. of Revenue 2008 parcel counts. 2009 parcel counts are expected to be available in December, 2009; thus, the rate calculation for YTD 2009 is based on 2008 parcel counts.

Figure 14: Minnesota County Semi-Annual Foreclosure Rates^ (sorted by Q1-Q2 2008 Rate)

	Q1-Q2 2008 Rate	Q3-Q4 2008 Rate	Q1-Q2 2009 Rate
Twin Cities Metro	1.00	0.89	0.76
Greater Minnesota	0.53	0.49	0.47
Minnesota	0.77	0.69	0.62

1	Isanti	1.40	1.98	1.53
2	Mille Lacs	1.43	1.25	1.14
3	Wright	1.32	1.13	1.06
4	Sherburne	1.27	1.49	1.23
5	Scott	1.19	1.10	0.95
6	Ramsey	1.13	0.94	0.85
7	Anoka	1.08	1.05	0.94
8	Hennepin	1.03	0.91	0.72
9	Chisago	0.99	1.05	0.97
10	Le Sueur	0.95	0.62	0.77
11	Pine	0.94	0.70	0.93
12	Kanabec	0.91	1.07	1.02
13	Rice	0.90	0.66	0.76
14	Clearwater	0.88	0.15	0.29
15	Dakota	0.86	0.75	0.60
16	Dodge	0.85	0.56	0.42
17	Washington	0.81	0.77	0.76
18	Mahnomen	0.79	0.34	0.40
19	Crow Wing	0.77	0.69	0.85
20	Sibley	0.76	0.50	0.40
21	Benton	0.75	0.84	0.75
22	Steele	0.65	0.54	0.48
23	Goodhue	0.64	0.49	0.32
24	Douglas	0.59	0.46	0.44
25	McLeod	0.58	0.68	0.48
26	Cass	0.57	0.45	0.43
27	Carlton	0.56	0.45	0.33
28	Freeborn	0.53	0.43	0.49
29	Carver	0.52	0.64	0.55
30	Mower	0.51	0.40	0.43
31	Stearns	0.49	0.45	0.68
32	Waseca	0.49	0.35	0.44
33	Wabasha	0.46	0.53	0.34
34	Watonwan	0.46	0.30	0.27
35	Morrison	0.46	0.47	0.42
36	Lake	0.45	0.30	0.16
37	Olmsted	0.45	0.39	0.33
38	Meeker	0.45	0.61	0.36
39	Wilkin	0.45	0.10	0.21
40	Lake of the Woods	0.43	0.22	0.22
41	Blue Earth	0.43	0.40	0.37
42	Todd	0.43	0.40	0.39
43	Aitkin	0.39	0.35	0.65
44	Hubbard	0.37	0.46	0.51
45	Renville	0.37	0.13	0.22
46	Faribault	0.36	0.24	0.32
47	Cook	0.35	0.10	0.45
48	Beltrami	0.34	0.23	0.38
49	Kandiyohi	0.34	0.28	0.26
50	Murray	0.33	0.12	0.07
51	Roseau	0.32	0.20	0.35
52	Jackson	0.32	0.23	0.15
53	Saint Louis	0.32	0.32	0.24
54	Cottonwood	0.32	0.17	0.19
55	Winona	0.31	0.26	0.25
56	Chippewa	0.30	0.20	0.32
57	Lyon	0.29	0.14	0.26
58	Swift	0.29	0.18	0.18
59	Martin	0.28	0.30	0.26

		Q1-Q2 2008 Rate	Q3-Q4 2008 Rate	Q1-Q2 2009 Rate
60	Becker	0.29	0.24	0.26
61	Koochiching	0.28	0.19	0.15
62	Fillmore	0.27	0.15	0.25
63	Itasca	0.25	0.17	0.19
64	Norman	0.23	0.23	0.23
65	Nicollet	0.22	0.39	0.32
66	Wadena	0.22	0.41	0.37
67	Clay	0.22	0.22	0.24
68	Otter Tail	0.22	0.20	0.18
69	Yellow Medicine	0.22	0.24	0.15
70	Pope	0.20	0.16	0.38
71	Redwood	0.20	0.15	0.11
72	Nobles	0.20	0.12	0.17
73	Brown	0.19	0.21	0.21
74	Big Stone	0.15	0.11	0.41
75	Rock	0.15	0.17	0.17
76	Pennington	0.14	0.17	0.17
77	Lac qui Parle	0.14	0.14	0.11
78	Houston	0.13	0.08	0.20
79	Lincoln	0.13	0.20	0.03
80	Marshall	0.12	0.12	0.14
81	Red Lake	0.11	0.11	0.06
82	Grant	0.11	0.35	0.42
83	Polk	0.10	0.15	0.17
84	Traverse	0.10	0.10	0.36
85	Stevens	0.08	0.24	0.19
86	Pipestone	0.07	0.14	0.17
87	Kittson	0.00	0.00	0.04

^ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Rate calculation for 2008 is based on MN Dept. of Revenue 2008 parcel counts. 2009 parcel counts are expected to be available in December, 2009; thus, the rate calculation for YTD 2009 is based on 2008 parcel counts.