
Foreclosures in Minnesota:

A Report Based on County Sheriff's Sale Data

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HousingLink 

1200 West Broadway Ave.
Suite 250
Minneapolis, MN 55411

Telephone: 612-522-2500
Facsimile: 612-521-1577

www.housinglink.org

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.

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Study Purpose and Objectives

This report was commissioned by 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 both the [Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data](#) (February 26, 2009 Supplement) and [Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data](#) (August 6, 2009 Supplement), 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 actual 2009 foreclosures.
- **Updated foreclosure rates for all Minnesota counties** from 2005 through 2009¹. The calculation of foreclosure rates makes it possible to compare the relative impact of foreclosure on areas with different population sizes.
- **Updated 2009 Parcel Counts on which to base rate calculations²**. In the semi-annual [Foreclosures in Minnesota](#) of August 2009, 2008 parcels were used to calculate the 2009 semi-annual foreclosure rate. Updated parcel counts for 2009 became available early in 2010.
- **This report does not include a foreclosure projection.** Reports issued prior to 2009 have included a foreclosure projection. These projections were 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.

¹ The [Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data](#) (February 26, 2009 Supplement) report used household estimates to calculate the foreclosure rate. As of the [Foreclosures in Minnesota: A Report Based on County Sheriff's Sale Data](#) (August 6, 2009 Supplement) report, residential parcels have been used 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 "Residential," "Apartment," "Farm with Buildings, >35 Acres," and "Farm with Buildings, <35 acres."

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

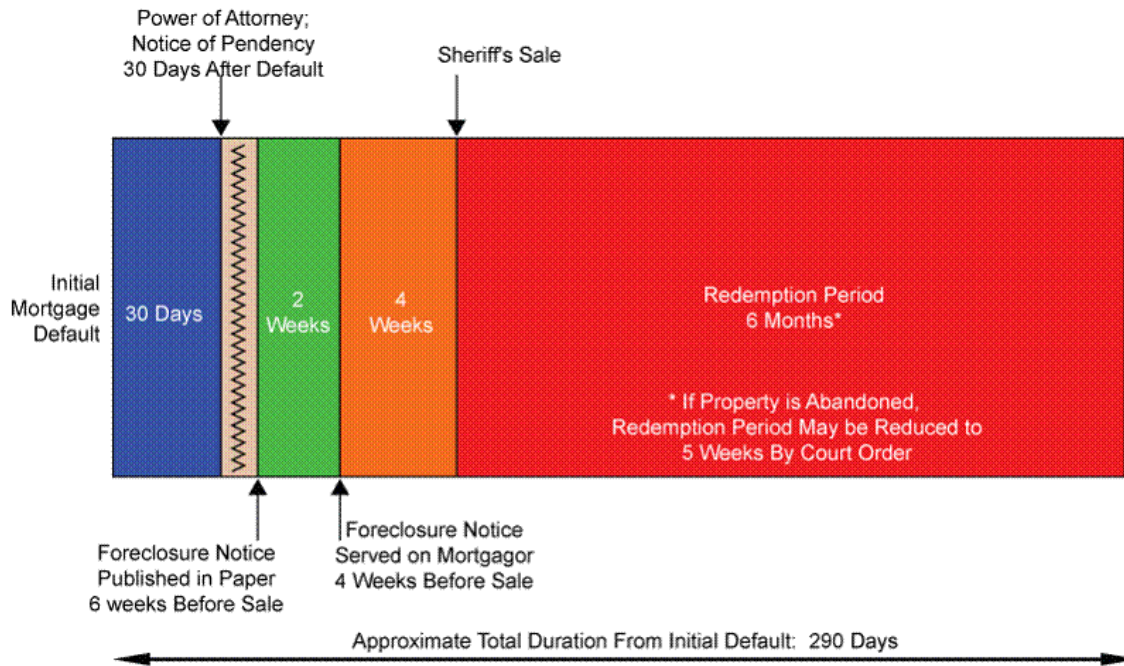
There are two types of foreclosure processes in Minnesota:

- 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 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.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 mortgages.¹ 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 contacted all Minnesota counties. For the updates in this report, counties were asked to provide HousingLink with the total number of sheriff's sales that occurred in their jurisdiction in 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 parcels.

foreclosure rate (in percentage) = sheriff's sales in county / residential parcels in county

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

Minnesota Foreclosure Figures & Appendices

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

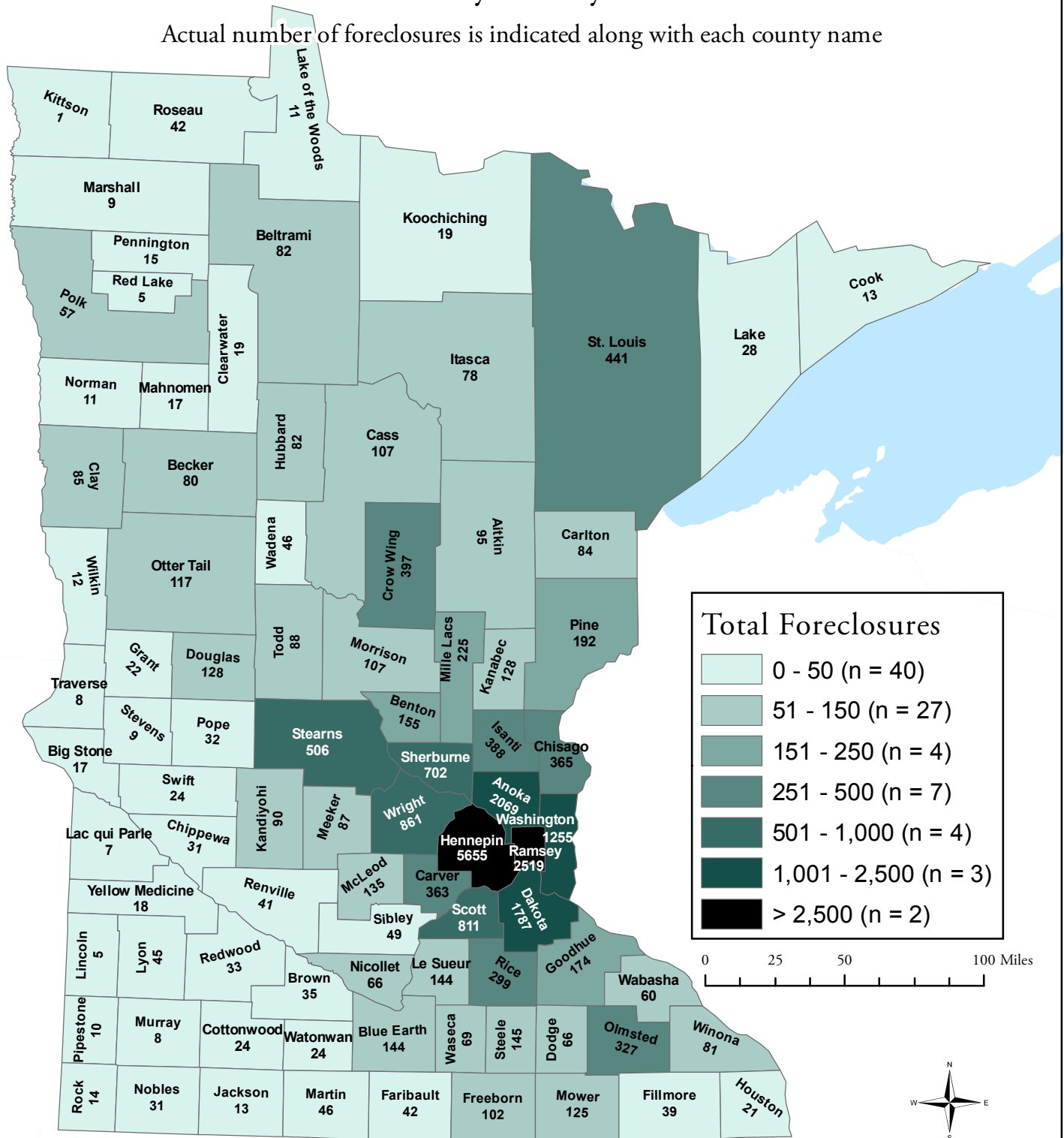
2009 Foreclosure Count Map	A map of Minnesota representing the total number of foreclosures by county in 2009.	p.6
2009 Foreclosures by County	Tables detailing foreclosure counts over the past five years and past six quarters. Tables are displayed through multiple sorts.	p.7-18
2009 Foreclosure Rate Map	A map of Minnesota representing the foreclosure rate (in percent) by county in 2009.	p.19
2009 Foreclosure Rates by County	Tables detailing foreclosure rates over the past five years and past six quarters. Tables are displayed through multiple sorts.	p.20-31
2008 Foreclosure Count Map	A map of Minnesota representing the total number of foreclosures by county in 2008.	p.32
2008 Foreclosure Rate Map	A map of Minnesota representing the foreclosure rate (in percent) by county in 2008.	p.33

More Minnesota foreclosure information and historical data can be found online at www.hocmn.org or www.housinglink.org

Figure 1

Minnesota Foreclosures in 2009 by County

Actual number of foreclosures is indicated along with each county name



Foreclosures in Minnesota: A Report Based on Sheriff's Sale Data (January 2010)
Funded by: MN Home Ownership Center, Greater MN Housing Fund, Family Housing Fund, & MN Housing

Data Source: County reported sheriff's sales



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

	# of Foreclosures				
	2005	2006	2007	2008	2009
Twin Cities Metro	3,765	7,130	12,968	17,264	14,459
Greater Minnesota	2,707	4,777	7,430	8,987	8,560
Minnesota	6,472	11,907	20,398	26,251	23,019

05-06	06-07	07-08	08-09
%Change	%Change	%Change	%Change
89%	82%	33%	-16%
76%	56%	21%	-5%
84%	71%	29%	-12%

Aitkin	18	35	47	57	95
Anoka	520	849	1,680	2,285	2,069
Becker	25	29	50	64	80
Beltrami	18	28	78	72	82
Benton	36	98	176	180	155
Big Stone	7	6	7	7	17
Blue Earth	57	101	143	153	144
Brown	20	35	32	40	35
Carlton	41	46	79	124	84
Carver	81	119	287	336	363
Cass	33	78	91	116	107
Chippewa*	--	--	15	25	31
Chisago	108	172	307	370	365
Clay	36	44	70	76	85
Clearwater	4	6	7	35	19
Cook	5	4	3	9	13
Cottonwood	11	24	19	26	24
Crow Wing*	--	198	231	360	397
Dakota	459	880	1,610	2,063	1,787
Dodge*	--	77	66	96	66
Douglas	44	40	78	147	128
Faribault	19	36	39	40	42
Fillmore	29	36	43	37	39
Freeborn	80	95	110	121	102
Goodhue*	--	106	153	188	174
Grant	10	21	14	13	22
Hennepin	1,681	3,042	5,561	7,348	5,655
Houston	8	14	10	16	21
Hubbard*	--	35	63	67	82
Isanti	80	196	322	459	388
Itasca	77	64	73	72	78
Jackson	18	8	18	26	13
Kanabec	35	64	97	124	128
Kandiyohi	68	53	72	95	90
Kittson*	--	2	2	0	1
Koochiching	19	22	17	27	19
Lac qui Parle	12	11	11	10	7
Lake	10	16	32	38	28
Lake of the Woods	2	3	9	12	11
Le Sueur	39	70	174	167	144
Lincoln	3	8	4	10	5
Lyon	16	23	67	37	45
Mahnomen	6	5	3	20	17
Marshall*	--	--	9	12	9
Martin	26	44	54	52	46
McLeod	56	72	142	159	135

94%	34%	21%	67%
63%	98%	36%	-9%
16%	72%	28%	25%
56%	179%	-8%	14%
172%	80%	2%	-14%
-14%	17%	0%	143%
77%	42%	7%	-6%
75%	-9%	25%	-13%
12%	72%	57%	-32%
47%	141%	17%	8%
136%	17%	27%	-8%
--	--	67%	24%
59%	78%	21%	-1%
22%	59%	9%	12%
50%	17%	400%	-46%
-20%	-25%	200%	44%
118%	-21%	37%	-8%
--	17%	56%	10%
92%	83%	28%	-13%
--	-14%	45%	-31%
-9%	95%	88%	-13%
89%	8%	3%	5%
24%	19%	-14%	5%
19%	16%	10%	-16%
--	44%	23%	-7%
110%	-33%	-7%	69%
81%	83%	32%	-23%
75%	-29%	60%	31%
--	80%	6%	22%
145%	64%	43%	-15%
-17%	14%	-1%	8%
-56%	125%	44%	-50%
83%	52%	28%	3%
-22%	36%	32%	-5%
--	0%	-100%	--
16%	-23%	59%	-30%
-8%	0%	-9%	-30%
60%	100%	19%	-26%
50%	200%	33%	-8%
79%	149%	-4%	-14%
167%	-50%	150%	-50%
44%	191%	-45%	22%
-17%	-40%	567%	-15%
--	--	33%	-25%
69%	23%	-4%	-12%
29%	97%	12%	-15%

	# of Foreclosures					05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009				
Meeker	86	94	114	95	87	9%	21%	-17%	-8%
Mille Lacs	61	103	229	247	225	69%	122%	8%	-9%
Morrison	52	77	93	116	107	48%	21%	25%	-8%
Mower	103	146	142	130	125	42%	-3%	-8%	-4%
Murray	10	13	10	19	8	30%	-23%	90%	-58%
Nicollet*	--	--	49	60	66	--	--	22%	10%
Nobles*	--	--	18	24	31	--	--	33%	29%
Norman	7	14	14	16	11	100%	0%	14%	-31%
Olmsted	158	237	342	403	327	50%	44%	18%	-19%
Otter Tail	59	92	89	101	117	56%	-3%	13%	16%
Pennington	12	7	11	15	15	-42%	57%	36%	0%
Pine	84	116	217	179	192	38%	87%	-18%	7%
Pipestone	11	14	12	9	10	27%	-14%	-25%	11%
Polk	22	26	30	29	57	18%	15%	-3%	97%
Pope	9	13	19	18	32	44%	46%	-5%	78%
Ramsey	632	1,498	2,346	3,023	2,519	137%	57%	29%	-17%
Red Lake	4	1	1	4	5	-75%	0%	300%	25%
Redwood	21	30	29	23	33	43%	-3%	-21%	43%
Renville*	--	--	47	34	41	--	--	-28%	21%
Rice	79	147	237	298	299	86%	61%	26%	0%
Rock	3	10	15	13	14	233%	50%	-13%	8%
Roseau	19	27	27	31	42	42%	0%	15%	35%
Saint Louis	219	319	359	476	441	46%	13%	33%	-7%
Scott	148	328	606	952	811	122%	85%	57%	-15%
Sherburne	210	341	673	782	702	62%	97%	16%	-10%
Sibley	25	42	54	75	49	68%	29%	39%	-35%
Stearns	136	219	375	422	506	61%	71%	13%	20%
Steele	64	91	123	148	145	42%	35%	20%	-2%
Stevens*	--	--	--	12	9	--	--	--	-25%
Swift	10	16	27	21	24	60%	69%	-22%	14%
Todd	36	48	68	81	88	33%	42%	19%	9%
Traverse	3	9	3	4	8	200%	-67%	33%	100%
Wabasha	28	38	47	84	60	36%	24%	79%	-29%
Wadena	23	7	25	34	46	-70%	257%	36%	35%
Waseca	23	44	20	57	69	91%	-55%	185%	21%
Washington	244	414	878	1,257	1,255	70%	112%	43%	0%
Watsonwan	12	26	20	33	24	117%	-23%	65%	-27%
Wilkin	22	23	31	16	12	5%	35%	-48%	-25%
Winona*	--	39	58	90	81	--	49%	55%	-10%
Wright*	--	305	753	1,008	861	--	147%	34%	-15%
Yellow Medicine	20	18	12	21	18	-10%	-33%	75%	-14%

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

Figure 3: Minnesota County Yearly Foreclosure Counts (sorted by 2009 foreclosures)

	# of Foreclosures					05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009				
Twin Cities Metro	3,765	7,130	12,968	17,264	14,459	89%	82%	33%	-16%
Greater Minnesota	2,707	4,777	7,430	8,987	8,560	76%	56%	21%	-5%
Minnesota	6,472	11,907	20,398	26,251	23,019	84%	71%	29%	-12%
Hennepin	1,681	3,042	5,561	7,348	5,655	81%	83%	32%	-23%
Ramsey	632	1,498	2,346	3,023	2,519	137%	57%	29%	-17%
Anoka	520	849	1,680	2,285	2,069	63%	98%	36%	-9%
Dakota	459	880	1,610	2,063	1,787	92%	83%	28%	-13%
Washington	244	414	878	1,257	1,255	70%	112%	43%	0%
Wright*	--	305	753	1,008	861	--	147%	34%	-15%
Scott	148	328	606	952	811	122%	85%	57%	-15%
Sherburne	210	341	673	782	702	62%	97%	16%	-10%
Stearns	136	219	375	422	506	61%	71%	13%	20%
Saint Louis	219	319	359	476	441	46%	13%	33%	-7%
Crow Wing*	--	198	231	360	397	--	17%	56%	10%
Isanti	80	196	322	459	388	145%	64%	43%	-15%
Chisago	108	172	307	370	365	59%	78%	21%	-1%
Carver	81	119	287	336	363	47%	141%	17%	8%
Olmsted	158	237	342	403	327	50%	44%	18%	-19%
Rice	79	147	237	298	299	86%	61%	26%	0%
Mille Lacs	61	103	229	247	225	69%	122%	8%	-9%
Pine	84	116	217	179	192	38%	87%	-18%	7%
Goodhue*	--	106	153	188	174	--	44%	23%	-7%
Benton	36	98	176	180	155	172%	80%	2%	-14%
Steele	64	91	123	148	145	42%	35%	20%	-2%
Blue Earth	57	101	143	153	144	77%	42%	7%	-6%
Le Sueur	39	70	174	167	144	79%	149%	-4%	-14%
McLeod	56	72	142	159	135	29%	97%	12%	-15%
Douglas	44	40	78	147	128	-9%	95%	88%	-13%
Kanabec	35	64	97	124	128	83%	52%	28%	3%
Mower	103	146	142	130	125	42%	-3%	-8%	-4%
Otter Tail	59	92	89	101	117	56%	-3%	13%	16%
Cass	33	78	91	116	107	136%	17%	27%	-8%
Morrison	52	77	93	116	107	48%	21%	25%	-8%
Freeborn	80	95	110	121	102	19%	16%	10%	-16%
Aitkin	18	35	47	57	95	94%	34%	21%	67%
Kandiyohi	68	53	72	95	90	-22%	36%	32%	-5%
Todd	36	48	68	81	88	33%	42%	19%	9%
Meeker	86	94	114	95	87	9%	21%	-17%	-8%
Clay	36	44	70	76	85	22%	59%	9%	12%
Carlton	41	46	79	124	84	12%	72%	57%	-32%
Beltrami	18	28	78	72	82	56%	179%	-8%	14%
Hubbard*	--	35	63	67	82	--	80%	6%	22%
Winona*	--	39	58	90	81	--	49%	55%	-10%
Becker	25	29	50	64	80	16%	72%	28%	25%
Itasca	77	64	73	72	78	-17%	14%	-1%	8%
Waseca	23	44	20	57	69	91%	-55%	185%	21%
Dodge*	--	77	66	96	66	--	-14%	45%	-31%
Nicollet*	--	--	49	60	66	--	--	22%	10%
Wabasha	28	38	47	84	60	36%	24%	79%	-29%
Polk	22	26	30	29	57	18%	15%	-3%	97%

	# of Foreclosures					05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009				
Sibley	25	42	54	75	49	68%	29%	39%	-35%
Martin	26	44	54	52	46	69%	23%	-4%	-12%
Wadena	23	7	25	34	46	-70%	257%	36%	35%
Lyon	16	23	67	37	45	44%	191%	-45%	22%
Faribault	19	36	39	40	42	89%	8%	3%	5%
Roseau	19	27	27	31	42	42%	0%	15%	35%
Renville*	--	--	47	34	41	--	--	-28%	21%
Fillmore	29	36	43	37	39	24%	19%	-14%	5%
Brown	20	35	32	40	35	75%	-9%	25%	-13%
Redwood	21	30	29	23	33	43%	-3%	-21%	43%
Pope	9	13	19	18	32	44%	46%	-5%	78%
Chippewa*	--	--	15	25	31	--	--	67%	24%
Nobles*	--	--	18	24	31	--	--	33%	29%
Lake	10	16	32	38	28	60%	100%	19%	-26%
Cottonwood	11	24	19	26	24	118%	-21%	37%	-8%
Swift	10	16	27	21	24	60%	69%	-22%	14%
Watsonwan	12	26	20	33	24	117%	-23%	65%	-27%
Grant	10	21	14	13	22	110%	-33%	-7%	69%
Houston	8	14	10	16	21	75%	-29%	60%	31%
Clearwater	4	6	7	35	19	50%	17%	400%	-46%
Koochiching	19	22	17	27	19	16%	-23%	59%	-30%
Yellow Medicine	20	18	12	21	18	-10%	-33%	75%	-14%
Big Stone	7	6	7	7	17	-14%	17%	0%	143%
Mahnomen	6	5	3	20	17	-17%	-40%	567%	-15%
Pennington	12	7	11	15	15	-42%	57%	36%	0%
Rock	3	10	15	13	14	233%	50%	-13%	8%
Cook	5	4	3	9	13	-20%	-25%	200%	44%
Jackson	18	8	18	26	13	-56%	125%	44%	-50%
Wilkin	22	23	31	16	12	5%	35%	-48%	-25%
Lake of the Woods	2	3	9	12	11	50%	200%	33%	-8%
Norman	7	14	14	16	11	100%	0%	14%	-31%
Pipestone	11	14	12	9	10	27%	-14%	-25%	11%
Marshall*	--	--	9	12	9	--	--	33%	-25%
Stevens*	--	--	--	12	9	--	--	--	-25%
Murray	10	13	10	19	8	30%	-23%	90%	-58%
Traverse	3	9	3	4	8	200%	-67%	33%	100%
Lac qui Parle	12	11	11	10	7	-8%	0%	-9%	-30%
Lincoln	3	8	4	10	5	167%	-50%	150%	-50%
Red Lake	4	1	1	4	5	-75%	0%	300%	25%
Kittson*	--	2	2	0	1	--	0%	-100%	--

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

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

	# of Foreclosures				
	2005	2006	2007	2008	2009
Twin Cities Metro	3,765	7,130	12,968	17,264	14,459
Greater Minnesota	2,707	4,777	7,430	8,987	8,560
Minnesota	6,472	11,907	20,398	26,251	23,019

05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
89%	82%	33%	-16%
76%	56%	21%	-5%
84%	71%	29%	-12%

Hennepin	1,681	3,042	5,561	7,348	5,655
Ramsey	632	1,498	2,346	3,023	2,519
Anoka	520	849	1,680	2,285	2,069
Dakota	459	880	1,610	2,063	1,787
Washington	244	414	878	1,257	1,255
Wright*	--	305	753	1,008	861
Scott	148	328	606	952	811
Sherburne	210	341	673	782	702
Saint Louis	219	319	359	476	441
Isanti	80	196	322	459	388
Stearns	136	219	375	422	506
Olmsted	158	237	342	403	327
Chisago	108	172	307	370	365
Crow Wing*	--	198	231	360	397
Carver	81	119	287	336	363
Rice	79	147	237	298	299
Mille Lacs	61	103	229	247	225
Goodhue*	--	106	153	188	174
Benton	36	98	176	180	155
Pine	84	116	217	179	192
Le Sueur	39	70	174	167	144
McLeod	56	72	142	159	135
Blue Earth	57	101	143	153	144
Steele	64	91	123	148	145
Douglas	44	40	78	147	128
Mower	103	146	142	130	125
Kanabec	35	64	97	124	128
Carlton	41	46	79	124	84
Freeborn	80	95	110	121	102
Cass	33	78	91	116	107
Morrison	52	77	93	116	107
Otter Tail	59	92	89	101	117
Dodge*	--	77	66	96	66
Kandiyohi	68	53	72	95	90
Meeker	86	94	114	95	87
Winona*	--	39	58	90	81
Wabasha	28	38	47	84	60
Todd	36	48	68	81	88
Clay	36	44	70	76	85
Sibley	25	42	54	75	49
Beltrami	18	28	78	72	82
Itasca	77	64	73	72	78
Hubbard*	--	35	63	67	82
Becker	25	29	50	64	80
Nicollet*	--	--	49	60	66
Aitkin	18	35	47	57	95

81%	83%	32%	-23%
137%	57%	29%	-17%
63%	98%	36%	-9%
92%	83%	28%	-13%
70%	112%	43%	0%
--	147%	34%	-15%
122%	85%	57%	-15%
62%	97%	16%	-10%
46%	13%	33%	-7%
145%	64%	43%	-15%
61%	71%	13%	20%
50%	44%	18%	-19%
59%	78%	21%	-1%
--	17%	56%	10%
47%	141%	17%	8%
86%	61%	26%	0%
69%	122%	8%	-9%
--	44%	23%	-7%
172%	80%	2%	-14%
38%	87%	-18%	7%
79%	149%	-4%	-14%
29%	97%	12%	-15%
77%	42%	7%	-6%
42%	35%	20%	-2%
-9%	95%	88%	-13%
42%	-3%	-8%	-4%
83%	52%	28%	3%
12%	72%	57%	-32%
19%	16%	10%	-16%
136%	17%	27%	-8%
48%	21%	25%	-8%
56%	-3%	13%	16%
--	-14%	45%	-31%
-22%	36%	32%	-5%
9%	21%	-17%	-8%
--	49%	55%	-10%
36%	24%	79%	-29%
33%	42%	19%	9%
22%	59%	9%	12%
68%	29%	39%	-35%
56%	179%	-8%	14%
-17%	14%	-1%	8%
--	80%	6%	22%
16%	72%	28%	25%
--	--	22%	10%
94%	34%	21%	67%

	# of Foreclosures					05-06 %Change	06-07 %Change	07-08 %Change	08-09 %Change
	2005	2006	2007	2008	2009				
Waseca	23	44	20	57	69	91%	-55%	185%	21%
Martin	26	44	54	52	46	69%	23%	-4%	-12%
Faribault	19	36	39	40	42	89%	8%	3%	5%
Brown	20	35	32	40	35	75%	-9%	25%	-13%
Lake	10	16	32	38	28	60%	100%	19%	-26%
Lyon	16	23	67	37	45	44%	191%	-45%	22%
Fillmore	29	36	43	37	39	24%	19%	-14%	5%
Clearwater	4	6	7	35	19	50%	17%	400%	-46%
Wadena	23	7	25	34	46	-70%	257%	36%	35%
Renville*	--	--	47	34	41	--	--	-28%	21%
Watsonwan	12	26	20	33	24	117%	-23%	65%	-27%
Roseau	19	27	27	31	42	42%	0%	15%	35%
Polk	22	26	30	29	57	18%	15%	-3%	97%
Koochiching	19	22	17	27	19	16%	-23%	59%	-30%
Cottonwood	11	24	19	26	24	118%	-21%	37%	-8%
Jackson	18	8	18	26	13	-56%	125%	44%	-50%
Chippewa*	--	--	15	25	31	--	--	67%	24%
Nobles*	--	--	18	24	31	--	--	33%	29%
Redwood	21	30	29	23	33	43%	-3%	-21%	43%
Swift	10	16	27	21	24	60%	69%	-22%	14%
Yellow Medicine	20	18	12	21	18	-10%	-33%	75%	-14%
Mahnomen	6	5	3	20	17	-17%	-40%	567%	-15%
Murray	10	13	10	19	8	30%	-23%	90%	-58%
Pope	9	13	19	18	32	44%	46%	-5%	78%
Houston	8	14	10	16	21	75%	-29%	60%	31%
Wilkin	22	23	31	16	12	5%	35%	-48%	-25%
Norman	7	14	14	16	11	100%	0%	14%	-31%
Pennington	12	7	11	15	15	-42%	57%	36%	0%
Grant	10	21	14	13	22	110%	-33%	-7%	69%
Rock	3	10	15	13	14	233%	50%	-13%	8%
Lake of the Woods	2	3	9	12	11	50%	200%	33%	-8%
Marshall*	--	--	9	12	9	--	--	33%	-25%
Stevens*	--	--	--	12	9	--	--	--	-25%
Lac qui Parle	12	11	11	10	7	-8%	0%	-9%	-30%
Lincoln	3	8	4	10	5	167%	-50%	150%	-50%
Cook	5	4	3	9	13	-20%	-25%	200%	44%
Pipestone	11	14	12	9	10	27%	-14%	-25%	11%
Big Stone	7	6	7	7	17	-14%	17%	0%	143%
Traverse	3	9	3	4	8	200%	-67%	33%	100%
Red Lake	4	1	1	4	5	-75%	0%	300%	25%
Kittson*	--	2	2	0	1	--	0%	-100%	--

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

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

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	6 Quarter Total
Twin Cities Metro	4,421	3,741	3,237	3,666	3,742	3,814	22,621
Greater Minnesota	2,386	1,908	1,920	2,266	2,148	2,226	12,854
Minnesota	6,807	5,649	5,157	5,932	5,890	6,040	35,475

Aitkin	16	11	29	21	19	26	122
Anoka	569	556	464	543	516	546	3,194
Becker	12	17	17	15	19	29	109
Beltrami	15	14	26	22	16	18	111
Benton	42	53	40	45	34	36	250
Big Stone	1	2	5	6	3	3	20
Blue Earth	35	39	32	36	42	34	218
Brown	10	11	10	11	10	4	56
Carlton	24	31	15	26	20	23	139
Carver	97	88	77	83	75	128	548
Cass	33	18	14	35	21	37	158
Chippewa	7	3	6	10	7	8	41
Chisago	112	78	84	93	93	95	555
Clay	26	12	20	21	20	24	123
Clearwater	4	1	5	5	2	7	24
Cook	2	0	1	8	2	2	15
Cottonwood	5	4	3	7	6	8	33
Crow Wing	101	69	102	106	95	94	567
Dakota	525	432	323	451	502	511	2,744
Dodge	24	14	15	14	17	20	104
Douglas	30	34	39	23	34	32	192
Faribault	10	6	13	8	9	12	58
Fillmore	7	6	9	13	10	7	52
Freeborn	24	30	26	36	22	18	156
Goodhue	45	36	26	27	60	61	255
Grant	7	3	6	6	5	5	32
Hennepin	1,895	1,550	1,349	1,373	1,447	1,486	9,100
Houston	0	6	6	9	4	2	27
Hubbard	18	19	15	26	27	14	119
Isanti	168	101	88	120	87	93	657
Itasca	15	14	11	22	28	17	107
Jackson	5	6	4	3	2	4	24
Kanabec	41	26	27	37	33	31	195
Kandiyohi	22	21	18	21	28	23	133
Kittson	0	0	1	0	0	0	1
Koochiching	3	8	2	7	7	3	30
Lac qui Parle	3	2	3	1	2	1	12
Lake	10	5	2	6	12	8	43
Lake of the Woods	2	2	3	1	3	4	15
Le Sueur	31	35	43	39	35	27	210
Lincoln	2	4	1	0	1	3	11
Lyon	9	3	13	10	7	15	57
Mahnomen	3	3	3	4	7	3	23
Marshall	0	6	3	4	1	1	15
Martin	16	11	8	15	7	16	73
McLeod	50	36	32	29	32	42	221

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	6 Quarter Total
Meeker	35	20	11	21	30	25	142
Mille Lacs	64	51	44	61	58	62	340
Morrison	36	23	23	30	30	24	166
Mower	28	29	30	32	35	28	182
Murray	3	2	1	2	2	3	13
Nicollet	22	16	15	16	24	11	104
Nobles	7	2	5	8	13	5	40
Norman	5	3	1	7	2	1	19
Olmsted	103	84	68	91	83	85	514
Otter Tail	27	22	20	22	30	45	166
Pennington	6	2	4	4	5	2	23
Pine	47	29	42	60	45	45	268
Pipestone	3	3	5	2	1	2	16
Polk	13	4	10	10	27	10	74
Pope	6	2	12	7	3	10	40
Ramsey	768	609	579	659	687	594	3,896
Red Lake	1	1	0	1	2	2	7
Redwood	4	6	3	4	14	12	43
Renville	3	6	6	9	7	19	50
Rice	70	56	64	82	75	78	425
Rock	3	4	4	3	4	3	21
Roseau	9	3	11	10	17	4	54
Saint Louis	136	104	79	97	111	154	681
Scott	256	201	196	201	203	211	1,268
Sherburne	229	192	177	170	174	181	1,123
Sibley	11	19	10	14	11	14	79
Stearns	143	59	97	210	94	105	708
Steele	33	34	28	31	47	39	212
Stevens	7	2	2	5	1	1	18
Swift	7	1	6	2	7	9	32
Todd	21	18	21	17	24	26	127
Traverse	1	1	4	3	1	0	10
Wabasha	20	25	17	12	17	14	105
Wadena	8	14	11	9	13	13	68
Waseca	16	8	13	17	21	18	93
Washington	311	305	249	356	312	338	1,871
Watonwan	6	7	6	6	5	7	37
Wilkin	2	1	1	5	5	1	15
Winona	20	21	22	18	15	26	122
Wright	235	229	217	217	203	224	1,325
Yellow Medicine	6	5	4	3	3	8	29

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

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	6 Quarter Total
Twin Cities Metro	4,421	3,741	3,237	3,666	3,742	3,814	22,621
Greater Minnesota	2,386	1,908	1,920	2,266	2,148	2,226	12,854
Minnesota	6,807	5,649	5,157	5,932	5,890	6,040	35,475

Hennepin	1,895	1,550	1,349	1,373	1,447	1,486	9,100
Ramsey	768	609	579	659	687	594	3,896
Anoka	569	556	464	543	516	546	3,194
Dakota	525	432	323	451	502	511	2,744
Washington	311	305	249	356	312	338	1,871
Wright	235	229	217	217	203	224	1,325
Scott	256	201	196	201	203	211	1,268
Sherburne	229	192	177	170	174	181	1,123
Stearns	143	59	97	210	94	105	708
Saint Louis	136	104	79	97	111	154	681
Isanti	168	101	88	120	87	93	657
Crow Wing	101	69	102	106	95	94	567
Chisago	112	78	84	93	93	95	555
Carver	97	88	77	83	75	128	548
Olmsted	103	84	68	91	83	85	514
Rice	70	56	64	82	75	78	425
Mille Lacs	64	51	44	61	58	62	340
Pine	47	29	42	60	45	45	268
Goodhue	45	36	26	27	60	61	255
Benton	42	53	40	45	34	36	250
McLeod	50	36	32	29	32	42	221
Blue Earth	35	39	32	36	42	34	218
Steele	33	34	28	31	47	39	212
Le Sueur	31	35	43	39	35	27	210
Kanabec	41	26	27	37	33	31	195
Douglas	30	34	39	23	34	32	192
Mower	28	29	30	32	35	28	182
Morrison	36	23	23	30	30	24	166
Otter Tail	27	22	20	22	30	45	166
Cass	33	18	14	35	21	37	158
Freeborn	24	30	26	36	22	18	156
Meeker	35	20	11	21	30	25	142
Carlton	24	31	15	26	20	23	139
Kandiyohi	22	21	18	21	28	23	133
Todd	21	18	21	17	24	26	127
Clay	26	12	20	21	20	24	123
Aitkin	16	11	29	21	19	26	122
Winona	20	21	22	18	15	26	122
Hubbard	18	19	15	26	27	14	119
Beltrami	15	14	26	22	16	18	111
Becker	12	17	17	15	19	29	109
Itasca	15	14	11	22	28	17	107
Wabasha	20	25	17	12	17	14	105
Dodge	24	14	15	14	17	20	104
Nicollet	22	16	15	16	24	11	104
Waseca	16	8	13	17	21	18	93
Sibley	11	19	10	14	11	14	79

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	6 Quarter Total
Polk	13	4	10	10	27	10	74
Martin	16	11	8	15	7	16	73
Wadena	8	14	11	9	13	13	68
Faribault	10	6	13	8	9	12	58
Lyon	9	3	13	10	7	15	57
Brown	10	11	10	11	10	4	56
Roseau	9	3	11	10	17	4	54
Fillmore	7	6	9	13	10	7	52
Renville	3	6	6	9	7	19	50
Lake	10	5	2	6	12	8	43
Redwood	4	6	3	4	14	12	43
Chippewa	7	3	6	10	7	8	41
Nobles	7	2	5	8	13	5	40
Pope	6	2	12	7	3	10	40
Watonwan	6	7	6	6	5	7	37
Cottonwood	5	4	3	7	6	8	33
Grant	7	3	6	6	5	5	32
Swift	7	1	6	2	7	9	32
Koochiching	3	8	2	7	7	3	30
Yellow Medicine	6	5	4	3	3	8	29
Houston	0	6	6	9	4	2	27
Clearwater	4	1	5	5	2	7	24
Jackson	5	6	4	3	2	4	24
Mahnomen	3	3	3	4	7	3	23
Pennington	6	2	4	4	5	2	23
Rock	3	4	4	3	4	3	21
Big Stone	1	2	5	6	3	3	20
Norman	5	3	1	7	2	1	19
Stevens	7	2	2	5	1	1	18
Pipestone	3	3	5	2	1	2	16
Cook	2	0	1	8	2	2	15
Lake of the Woods	2	2	3	1	3	4	15
Marshall	0	6	3	4	1	1	15
Wilkin	2	1	1	5	5	1	15
Murray	3	2	1	2	2	3	13
Lac qui Parle	3	2	3	1	2	1	12
Lincoln	2	4	1	0	1	3	11
Traverse	1	1	4	3	1	0	10
Red Lake	1	1	0	1	2	2	7
Kittson	0	0	1	0	0	0	1

Figure 7: Minnesota County Quarterly Foreclosure Counts (sorted by Q4 2009)

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	6 Quarter Total
Twin Cities Metro	4,421	3,741	3,237	3,666	3,742	3,814	22,621
Greater Minnesota	2,386	1,908	1,920	2,266	2,148	2,226	12,854
Minnesota	6,807	5,649	5,157	5,932	5,890	6,040	35,475
Hennepin	1,895	1,550	1,349	1,373	1,447	1,486	9,100
Ramsey	768	609	579	659	687	594	3,896
Anoka	569	556	464	543	516	546	3,194
Dakota	525	432	323	451	502	511	2,744
Washington	311	305	249	356	312	338	1,871
Wright	235	229	217	217	203	224	1,325
Scott	256	201	196	201	203	211	1,268
Sherburne	229	192	177	170	174	181	1,123
Saint Louis	136	104	79	97	111	154	681
Carver	97	88	77	83	75	128	548
Stearns	143	59	97	210	94	105	708
Chisago	112	78	84	93	93	95	555
Crow Wing	101	69	102	106	95	94	567
Isanti	168	101	88	120	87	93	657
Olmsted	103	84	68	91	83	85	514
Rice	70	56	64	82	75	78	425
Mille Lacs	64	51	44	61	58	62	340
Goodhue	45	36	26	27	60	61	255
Pine	47	29	42	60	45	45	268
Otter Tail	27	22	20	22	30	45	166
McLeod	50	36	32	29	32	42	221
Steele	33	34	28	31	47	39	212
Cass	33	18	14	35	21	37	158
Benton	42	53	40	45	34	36	250
Blue Earth	35	39	32	36	42	34	218
Douglas	30	34	39	23	34	32	192
Kanabec	41	26	27	37	33	31	195
Becker	12	17	17	15	19	29	109
Mower	28	29	30	32	35	28	182
Le Sueur	31	35	43	39	35	27	210
Todd	21	18	21	17	24	26	127
Aitkin	16	11	29	21	19	26	122
Winona	20	21	22	18	15	26	122
Meeker	35	20	11	21	30	25	142
Morrison	36	23	23	30	30	24	166
Clay	26	12	20	21	20	24	123
Carlton	24	31	15	26	20	23	139
Kandiyohi	22	21	18	21	28	23	133
Dodge	24	14	15	14	17	20	104
Renville	3	6	6	9	7	19	50
Freeborn	24	30	26	36	22	18	156
Beltrami	15	14	26	22	16	18	111
Waseca	16	8	13	17	21	18	93
Itasca	15	14	11	22	28	17	107
Martin	16	11	8	15	7	16	73
Lyon	9	3	13	10	7	15	57
Hubbard	18	19	15	26	27	14	119
Wabasha	20	25	17	12	17	14	105

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009	6 Quarter Total
Sibley	11	19	10	14	11	14	79
Wadena	8	14	11	9	13	13	68
Faribault	10	6	13	8	9	12	58
Redwood	4	6	3	4	14	12	43
Nicollet	22	16	15	16	24	11	104
Polk	13	4	10	10	27	10	74
Pope	6	2	12	7	3	10	40
Swift	7	1	6	2	7	9	32
Lake	10	5	2	6	12	8	43
Chippewa	7	3	6	10	7	8	41
Cottonwood	5	4	3	7	6	8	33
Yellow Medicine	6	5	4	3	3	8	29
Fillmore	7	6	9	13	10	7	52
Watonwan	6	7	6	6	5	7	37
Clearwater	4	1	5	5	2	7	24
Nobles	7	2	5	8	13	5	40
Grant	7	3	6	6	5	5	32
Brown	10	11	10	11	10	4	56
Roseau	9	3	11	10	17	4	54
Jackson	5	6	4	3	2	4	24
Lake of the Woods	2	2	3	1	3	4	15
Koochiching	3	8	2	7	7	3	30
Mahnomen	3	3	3	4	7	3	23
Rock	3	4	4	3	4	3	21
Big Stone	1	2	5	6	3	3	20
Murray	3	2	1	2	2	3	13
Lincoln	2	4	1	0	1	3	11
Houston	0	6	6	9	4	2	27
Pennington	6	2	4	4	5	2	23
Pipestone	3	3	5	2	1	2	16
Cook	2	0	1	8	2	2	15
Red Lake	1	1	0	1	2	2	7
Norman	5	3	1	7	2	1	19
Stevens	7	2	2	5	1	1	18
Marshall	0	6	3	4	1	1	15
Wilkin	2	1	1	5	5	1	15
Lac qui Parle	3	2	3	1	2	1	12
Traverse	1	1	4	3	1	0	10
Kittson	0	0	1	0	0	0	1

Figure 9: Minnesota County Yearly Foreclosure Rates¹ (sorted by county)

	2005 Rate	2006 Rate	2007 Rate	2008 Rate	2009 Rate
Twin Cities Metro	0.43	0.80	1.44	1.89	1.58
Greater Minnesota	0.32	0.55	0.85	1.02	0.97
Minnesota	0.38	0.68	1.15	1.46	1.28
Aitkin	0.24	0.47	0.62	0.75	1.28
Anoka	0.51	0.81	1.58	2.14	1.93
Becker	0.21	0.24	0.41	0.52	0.66
Beltrami	0.15	0.23	0.63	0.58	0.66
Benton	0.34	0.89	1.57	1.60	1.37
Big Stone	0.25	0.22	0.26	0.26	0.63
Blue Earth	0.33	0.57	0.79	0.84	0.78
Brown	0.21	0.36	0.33	0.41	0.36
Carlton	0.35	0.38	0.65	1.01	0.68
Carver	0.30	0.43	1.01	1.16	1.24
Cass	0.30	0.70	0.80	1.02	0.95
Chippewa*	--	--	0.30	0.50	0.62
Chisago	0.62	0.96	1.70	2.04	2.01
Clay	0.22	0.27	0.41	0.44	0.48
Clearwater	0.12	0.18	0.21	1.03	0.55
Cook	0.26	0.21	0.15	0.45	0.66
Cottonwood	0.22	0.47	0.36	0.49	0.45
Crow Wing*	--	0.83	0.95	1.47	1.61
Dakota	0.37	0.70	1.26	1.61	1.39
Dodge*	--	1.16	0.98	1.40	0.96
Douglas	0.33	0.29	0.57	1.05	0.91
Faribault	0.29	0.54	0.59	0.60	0.63
Fillmore	0.34	0.42	0.49	0.42	0.45
Freeborn	0.64	0.76	0.87	0.96	0.81
Goodhue*	--	0.65	0.92	1.13	1.04
Grant	0.36	0.75	0.50	0.46	0.80
Hennepin	0.46	0.82	1.48	1.93	1.49
Houston	0.11	0.19	0.13	0.21	0.28
Hubbard*	--	0.45	0.79	0.83	1.02
Isanti	0.63	1.49	2.40	3.38	2.86
Itasca	0.45	0.37	0.42	0.41	0.45
Jackson	0.39	0.17	0.38	0.55	0.28
Kanabec	0.58	1.04	1.56	1.98	2.05
Kandiyohi	0.46	0.35	0.47	0.62	0.59
Kittson*	--	0.08	0.08	0.00	0.04
Koochiching	0.33	0.38	0.29	0.46	0.33
Lac qui Parle	0.35	0.32	0.32	0.29	0.20
Lake	0.20	0.32	0.63	0.75	0.56
Lake of the Woods	0.11	0.16	0.49	0.65	0.61
Le Sueur	0.38	0.67	1.65	1.57	1.35
Lincoln	0.10	0.26	0.13	0.33	0.17
Lyon	0.19	0.27	0.78	0.43	0.52
Mahnomen	0.34	0.28	0.17	1.13	0.97
Marshall*	--	--	0.18	0.24	0.18
Martin	0.30	0.50	0.61	0.59	0.52
McLeod	0.46	0.58	1.13	1.26	1.09
Meeker	0.99	1.07	1.28	1.06	0.97

	2005 Rate	2006 Rate	2007 Rate	2008 Rate	2009 Rate
Mille Lacs	0.70	1.15	2.52	2.68	2.45
Morrison	0.43	0.63	0.75	0.93	0.85
Mower	0.72	1.02	0.99	0.90	0.86
Murray	0.25	0.32	0.24	0.45	0.19
Nicollet*	--	--	0.50	0.61	0.67
Nobles*	--	--	0.24	0.31	0.40
Norman	0.20	0.41	0.41	0.46	0.32
Olmsted	0.34	0.50	0.72	0.83	0.68
Otter Tail	0.25	0.39	0.37	0.42	0.49
Pennington	0.26	0.15	0.23	0.31	0.31
Pine	0.80	1.08	2.00	1.64	1.76
Pipestone	0.27	0.34	0.29	0.22	0.24
Polk	0.19	0.23	0.26	0.25	0.49
Pope	0.18	0.26	0.38	0.36	0.64
Ramsey	0.44	1.04	1.62	2.07	1.72
Red Lake	0.21	0.06	0.06	0.22	0.28
Redwood	0.32	0.45	0.44	0.35	0.50
Renville*	--	--	0.69	0.50	0.60
Rice	0.44	0.80	1.25	1.56	1.55
Rock	0.08	0.25	0.37	0.32	0.34
Roseau	0.33	0.46	0.46	0.52	0.71
Saint Louis	0.30	0.44	0.49	0.64	0.59
Scott	0.39	0.82	1.48	2.28	1.93
Sherburne	0.81	1.26	2.41	2.76	2.48
Sibley	0.43	0.71	0.91	1.26	0.82
Stearns	0.32	0.50	0.84	0.94	1.13
Steele	0.54	0.75	1.00	1.19	1.16
Stevens*	--	--	--	0.32	0.24
Swift	0.22	0.35	0.60	0.46	0.53
Todd	0.37	0.49	0.70	0.82	0.89
Traverse	0.15	0.46	0.15	0.20	0.41
Wabasha	0.34	0.46	0.56	0.99	0.71
Wadena	0.44	0.13	0.47	0.63	0.85
Waseca	0.35	0.66	0.30	0.84	1.02
Washington	0.33	0.54	1.12	1.58	1.57
Watsonwan	0.28	0.60	0.46	0.75	0.55
Wilkin	0.76	0.79	1.06	0.55	0.41
Winona*	--	0.25	0.37	0.57	0.51
Wright*	--	0.78	1.87	2.45	2.08
Yellow Medicine	0.43	0.39	0.26	0.45	0.39

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Yearly rates will differ from past annual foreclosure reports, due to the change in methodology in the rate calculation from households as a denominator to residential parcels.

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

Figure 10: Minnesota County Yearly Foreclosure Rates¹ (sorted by 2009 rate)

	2005 Rate	2006 Rate	2007 Rate	2008 Rate	2009 Rate
Twin Cities Metro	0.43	0.80	1.44	1.89	1.58
Greater Minnesota	0.32	0.55	0.85	1.02	0.97
Minnesota	0.38	0.68	1.15	1.46	1.28

Isanti	0.63	1.49	2.40	3.38	2.86
Sherburne	0.81	1.26	2.41	2.76	2.48
Mille Lacs	0.70	1.15	2.52	2.68	2.45
Wright*	--	0.78	1.87	2.45	2.08
Kanabec	0.58	1.04	1.56	1.98	2.05
Chisago	0.62	0.96	1.70	2.04	2.01
Anoka	0.51	0.81	1.58	2.14	1.93
Scott	0.39	0.82	1.48	2.28	1.93
Pine	0.80	1.08	2.00	1.64	1.76
Ramsey	0.44	1.04	1.62	2.07	1.72
Crow Wing*	--	0.83	0.95	1.47	1.61
Washington	0.33	0.54	1.12	1.58	1.57
Rice	0.44	0.80	1.25	1.56	1.55
Hennepin	0.46	0.82	1.48	1.93	1.49
Dakota	0.37	0.70	1.26	1.61	1.39
Benton	0.34	0.89	1.57	1.60	1.37
Le Sueur	0.38	0.67	1.65	1.57	1.35
Aitkin	0.24	0.47	0.62	0.75	1.28
Carver	0.30	0.43	1.01	1.16	1.24
Steele	0.54	0.75	1.00	1.19	1.16
Stearns	0.32	0.50	0.84	0.94	1.13
McLeod	0.46	0.58	1.13	1.26	1.09
Goodhue*	--	0.65	0.92	1.13	1.04
Hubbard*	--	0.45	0.79	0.83	1.02
Waseca	0.35	0.66	0.30	0.84	1.02
Meeker	0.99	1.07	1.28	1.06	0.97
Mahnomen	0.34	0.28	0.17	1.13	0.97
Dodge*	--	1.16	0.98	1.40	0.96
Cass	0.30	0.70	0.80	1.02	0.95
Douglas	0.33	0.29	0.57	1.05	0.91
Todd	0.37	0.49	0.70	0.82	0.89
Mower	0.72	1.02	0.99	0.90	0.86
Morrison	0.43	0.63	0.75	0.93	0.85
Wadena	0.44	0.13	0.47	0.63	0.85
Sibley	0.43	0.71	0.91	1.26	0.82
Freeborn	0.64	0.76	0.87	0.96	0.81
Grant	0.36	0.75	0.50	0.46	0.80
Blue Earth	0.33	0.57	0.79	0.84	0.78
Wabasha	0.34	0.46	0.56	0.99	0.71
Roseau	0.33	0.46	0.46	0.52	0.71
Carlton	0.35	0.38	0.65	1.01	0.68
Olmsted	0.34	0.50	0.72	0.83	0.68
Nicollet*	--	--	0.50	0.61	0.67
Becker	0.21	0.24	0.41	0.52	0.66
Cook	0.26	0.21	0.15	0.45	0.66
Beltrami	0.15	0.23	0.63	0.58	0.66
Pope	0.18	0.26	0.38	0.36	0.64

	2005 Rate	2006 Rate	2007 Rate	2008 Rate	2009 Rate
Faribault	0.29	0.54	0.59	0.60	0.63
Big Stone	0.25	0.22	0.26	0.26	0.63
Chippewa*	--	--	0.30	0.50	0.62
Lake of the Woods	0.11	0.16	0.49	0.65	0.61
Renville*	--	--	0.69	0.50	0.60
Saint Louis	0.30	0.44	0.49	0.64	0.59
Kandiyohi	0.46	0.35	0.47	0.62	0.59
Lake	0.20	0.32	0.63	0.75	0.56
Clearwater	0.12	0.18	0.21	1.03	0.55
Watonwan	0.28	0.60	0.46	0.75	0.55
Swift	0.22	0.35	0.60	0.46	0.53
Martin	0.30	0.50	0.61	0.59	0.52
Lyon	0.19	0.27	0.78	0.43	0.52
Winona*	--	0.25	0.37	0.57	0.51
Redwood	0.32	0.45	0.44	0.35	0.50
Otter Tail	0.25	0.39	0.37	0.42	0.49
Polk	0.19	0.23	0.26	0.25	0.49
Clay	0.22	0.27	0.41	0.44	0.48
Cottonwood	0.22	0.47	0.36	0.49	0.45
Fillmore	0.34	0.42	0.49	0.42	0.45
Itasca	0.45	0.37	0.42	0.41	0.45
Wilkin	0.76	0.79	1.06	0.55	0.41
Traverse	0.15	0.46	0.15	0.20	0.41
Nobles*	--	--	0.24	0.31	0.40
Yellow Medicine	0.43	0.39	0.26	0.45	0.39
Brown	0.21	0.36	0.33	0.41	0.36
Rock	0.08	0.25	0.37	0.32	0.34
Koochiching	0.33	0.38	0.29	0.46	0.33
Norman	0.20	0.41	0.41	0.46	0.32
Pennington	0.26	0.15	0.23	0.31	0.31
Houston	0.11	0.19	0.13	0.21	0.28
Red Lake	0.21	0.06	0.06	0.22	0.28
Jackson	0.39	0.17	0.38	0.55	0.28
Stevens*	--	--	--	0.32	0.24
Pipestone	0.27	0.34	0.29	0.22	0.24
Lac qui Parle	0.35	0.32	0.32	0.29	0.20
Murray	0.25	0.32	0.24	0.45	0.19
Marshall*	--	--	0.18	0.24	0.18
Lincoln	0.10	0.26	0.13	0.33	0.17
Kittson*	--	0.08	0.08	0.00	0.04

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Yearly rates will differ from past annual foreclosure reports, due to the change in methodology in the rate calculation from households as a denominator to residential parcels.

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

Figure 11: Minnesota County Yearly Foreclosure Rates¹ (sorted by 2008 rate)

	2005 Rate	2006 Rate	2007 Rate	2008 Rate	2009 Rate
Twin Cities Metro	0.43	0.80	1.44	1.89	1.58
Greater Minnesota	0.32	0.55	0.85	1.02	0.97
Minnesota	0.38	0.68	1.15	1.46	1.28

Isanti	0.63	1.49	2.40	3.38	2.86
Sherburne	0.81	1.26	2.41	2.76	2.48
Mille Lacs	0.70	1.15	2.52	2.68	2.45
Wright*	--	0.78	1.87	2.45	2.08
Scott	0.39	0.82	1.48	2.28	1.93
Anoka	0.51	0.81	1.58	2.14	1.93
Ramsey	0.44	1.04	1.62	2.07	1.72
Chisago	0.62	0.96	1.70	2.04	2.01
Kanabec	0.58	1.04	1.56	1.98	2.05
Hennepin	0.46	0.82	1.48	1.93	1.49
Pine	0.80	1.08	2.00	1.64	1.76
Dakota	0.37	0.70	1.26	1.61	1.39
Benton	0.34	0.89	1.57	1.60	1.37
Washington	0.33	0.54	1.12	1.58	1.57
Le Sueur	0.38	0.67	1.65	1.57	1.35
Rice	0.44	0.80	1.25	1.56	1.55
Crow Wing*	--	0.83	0.95	1.47	1.61
Dodge*	--	1.16	0.98	1.40	0.96
McLeod	0.46	0.58	1.13	1.26	1.09
Sibley	0.43	0.71	0.91	1.26	0.82
Steele	0.54	0.75	1.00	1.19	1.16
Carver	0.30	0.43	1.01	1.16	1.24
Mahnomen	0.34	0.28	0.17	1.13	0.97
Goodhue*	--	0.65	0.92	1.13	1.04
Meeker	0.99	1.07	1.28	1.06	0.97
Douglas	0.33	0.29	0.57	1.05	0.91
Clearwater	0.12	0.18	0.21	1.03	0.55
Cass	0.30	0.70	0.80	1.02	0.95
Carlton	0.35	0.38	0.65	1.01	0.68
Wabasha	0.34	0.46	0.56	0.99	0.71
Freeborn	0.64	0.76	0.87	0.96	0.81
Stearns	0.32	0.50	0.84	0.94	1.13
Morrison	0.43	0.63	0.75	0.93	0.85
Mower	0.72	1.02	0.99	0.90	0.86
Waseca	0.35	0.66	0.30	0.84	1.02
Blue Earth	0.33	0.57	0.79	0.84	0.78
Olmsted	0.34	0.50	0.72	0.83	0.68
Hubbard*	--	0.45	0.79	0.83	1.02
Todd	0.37	0.49	0.70	0.82	0.89
Watsonwan	0.28	0.60	0.46	0.75	0.55
Lake	0.20	0.32	0.63	0.75	0.56
Aitkin	0.24	0.47	0.62	0.75	1.28
Lake of the Woods	0.11	0.16	0.49	0.65	0.61
Saint Louis	0.30	0.44	0.49	0.64	0.59
Wadena	0.44	0.13	0.47	0.63	0.85
Kandiyohi	0.46	0.35	0.47	0.62	0.59
Nicollet*	--	--	0.50	0.61	0.67
Faribault	0.29	0.54	0.59	0.60	0.63

	2005 Rate	2006 Rate	2007 Rate	2008 Rate	2009 Rate
Martin	0.30	0.50	0.61	0.59	0.52
Beltrami	0.15	0.23	0.63	0.58	0.66
Winona*	--	0.25	0.37	0.57	0.51
Jackson	0.39	0.17	0.38	0.55	0.28
Wilkin	0.76	0.79	1.06	0.55	0.41
Roseau	0.33	0.46	0.46	0.52	0.71
Becker	0.21	0.24	0.41	0.52	0.66
Chippewa*	--	--	0.30	0.50	0.62
Renville*	--	--	0.69	0.50	0.60
Cottonwood	0.22	0.47	0.36	0.49	0.45
Koochiching	0.33	0.38	0.29	0.46	0.33
Norman	0.20	0.41	0.41	0.46	0.32
Swift	0.22	0.35	0.60	0.46	0.53
Grant	0.36	0.75	0.50	0.46	0.80
Yellow Medicine	0.43	0.39	0.26	0.45	0.39
Murray	0.25	0.32	0.24	0.45	0.19
Cook	0.26	0.21	0.15	0.45	0.66
Clay	0.22	0.27	0.41	0.44	0.48
Lyon	0.19	0.27	0.78	0.43	0.52
Fillmore	0.34	0.42	0.49	0.42	0.45
Otter Tail	0.25	0.39	0.37	0.42	0.49
Itasca	0.45	0.37	0.42	0.41	0.45
Brown	0.21	0.36	0.33	0.41	0.36
Pope	0.18	0.26	0.38	0.36	0.64
Redwood	0.32	0.45	0.44	0.35	0.50
Lincoln	0.10	0.26	0.13	0.33	0.17
Stevens*	--	--	--	0.32	0.24
Rock	0.08	0.25	0.37	0.32	0.34
Nobles*	--	--	0.24	0.31	0.40
Pennington	0.26	0.15	0.23	0.31	0.31
Lac qui Parle	0.35	0.32	0.32	0.29	0.20
Big Stone	0.25	0.22	0.26	0.26	0.63
Polk	0.19	0.23	0.26	0.25	0.49
Marshall*	--	--	0.18	0.24	0.18
Red Lake	0.21	0.06	0.06	0.22	0.28
Pipestone	0.27	0.34	0.29	0.22	0.24
Houston	0.11	0.19	0.13	0.21	0.28
Traverse	0.15	0.46	0.15	0.20	0.41
Kittson*	--	0.08	0.08	0.00	0.04

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels. Yearly rates will differ from past annual foreclosure reports, due to the change in methodology in the rate calculation from households as a denominator to residential parcels.

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

Figure 12: Minnesota County Quarterly Foreclosure Rates¹ (sorted by county)

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Twin Cities Metro	0.48	0.41	0.35	0.40	0.41	0.42
Greater Minnesota	0.27	0.22	0.22	0.26	0.24	0.25
Minnesota	0.38	0.31	0.29	0.33	0.33	0.34
Aitkin	0.21	0.14	0.39	0.28	0.26	0.35
Anoka	0.53	0.52	0.43	0.51	0.48	0.51
Becker	0.10	0.14	0.14	0.12	0.16	0.24
Beltrami	0.12	0.11	0.21	0.18	0.13	0.14
Benton	0.37	0.47	0.35	0.40	0.30	0.32
Big Stone	0.04	0.07	0.19	0.22	0.11	0.11
Blue Earth	0.19	0.21	0.17	0.20	0.23	0.18
Brown	0.10	0.11	0.10	0.11	0.10	0.04
Carlton	0.20	0.25	0.12	0.21	0.16	0.19
Carver	0.33	0.30	0.26	0.28	0.26	0.44
Cass	0.29	0.16	0.12	0.31	0.19	0.33
Chippewa	0.14	0.06	0.12	0.20	0.14	0.16
Chisago	0.62	0.43	0.46	0.51	0.51	0.52
Clay	0.15	0.07	0.11	0.12	0.11	0.14
Clearwater	0.12	0.03	0.15	0.15	0.06	0.20
Cook	0.10	0.00	0.05	0.41	0.10	0.10
Cottonwood	0.09	0.07	0.06	0.13	0.11	0.15
Crow Wing	0.41	0.28	0.41	0.43	0.39	0.38
Dakota	0.41	0.34	0.25	0.35	0.39	0.40
Dodge	0.35	0.20	0.22	0.20	0.25	0.29
Douglas	0.21	0.24	0.28	0.16	0.24	0.23
Faribault	0.15	0.09	0.20	0.12	0.14	0.18
Fillmore	0.08	0.07	0.10	0.15	0.11	0.08
Freeborn	0.19	0.24	0.21	0.29	0.17	0.14
Goodhue	0.27	0.22	0.16	0.16	0.36	0.36
Grant	0.25	0.11	0.22	0.22	0.18	0.18
Hennepin	0.50	0.41	0.35	0.36	0.38	0.39
Houston	0.00	0.08	0.08	0.12	0.05	0.03
Hubbard	0.22	0.23	0.19	0.32	0.34	0.17
Isanti	1.24	0.74	0.65	0.89	0.64	0.69
Itasca	0.09	0.08	0.06	0.13	0.16	0.10
Jackson	0.11	0.13	0.08	0.06	0.04	0.08
Kanabec	0.65	0.41	0.43	0.59	0.53	0.50
Kandiyohi	0.14	0.14	0.12	0.14	0.18	0.15
Kittson	0.00	0.00	0.04	0.00	0.00	0.00
Koochiching	0.05	0.14	0.03	0.12	0.12	0.05
Lac qui Parle	0.09	0.06	0.09	0.03	0.06	0.03
Lake	0.20	0.10	0.04	0.12	0.24	0.16
Lake of the Woods	0.11	0.11	0.17	0.06	0.17	0.22
Le Sueur	0.29	0.33	0.40	0.37	0.33	0.25
Lincoln	0.07	0.13	0.03	0.00	0.03	0.10
Lyon	0.10	0.03	0.15	0.11	0.08	0.17
Mahnomen	0.17	0.17	0.17	0.23	0.40	0.17
Marshall	0.00	0.12	0.06	0.08	0.02	0.02
Martin	0.18	0.12	0.09	0.17	0.08	0.18
McLeod	0.40	0.29	0.26	0.23	0.26	0.34
Meeker	0.39	0.22	0.12	0.23	0.33	0.28

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Mille Lacs	0.69	0.55	0.48	0.67	0.63	0.68
Morrison	0.29	0.18	0.18	0.24	0.24	0.19
Mower	0.19	0.20	0.21	0.22	0.24	0.19
Murray	0.07	0.05	0.02	0.05	0.05	0.07
Nicollet	0.22	0.16	0.15	0.16	0.24	0.11
Nobles	0.09	0.03	0.07	0.10	0.17	0.07
Norman	0.15	0.09	0.03	0.20	0.06	0.03
Olmsted	0.21	0.17	0.14	0.19	0.17	0.18
Otter Tail	0.11	0.09	0.08	0.09	0.13	0.19
Pennington	0.12	0.04	0.08	0.08	0.10	0.04
Pine	0.43	0.27	0.39	0.55	0.41	0.41
Pipestone	0.07	0.07	0.12	0.05	0.02	0.05
Polk	0.11	0.03	0.09	0.09	0.23	0.09
Pope	0.12	0.04	0.24	0.14	0.06	0.20
Ramsey	0.53	0.42	0.40	0.45	0.47	0.41
Red Lake	0.06	0.06	0.00	0.06	0.11	0.11
Redwood	0.06	0.09	0.05	0.06	0.21	0.18
Renville	0.04	0.09	0.09	0.13	0.10	0.28
Rice	0.37	0.29	0.33	0.43	0.39	0.41
Rock	0.07	0.10	0.10	0.07	0.10	0.07
Roseau	0.15	0.05	0.18	0.17	0.29	0.07
Saint Louis	0.18	0.14	0.11	0.13	0.15	0.21
Scott	0.61	0.48	0.47	0.48	0.48	0.50
Sherburne	0.81	0.68	0.62	0.60	0.61	0.64
Sibley	0.18	0.32	0.17	0.23	0.18	0.23
Stearns	0.32	0.13	0.22	0.47	0.21	0.23
Steele	0.27	0.27	0.22	0.25	0.38	0.31
Stevens	0.19	0.05	0.05	0.13	0.03	0.03
Swift	0.15	0.02	0.13	0.04	0.15	0.20
Todd	0.21	0.18	0.21	0.17	0.24	0.26
Traverse	0.05	0.05	0.20	0.15	0.05	0.00
Wabasha	0.24	0.30	0.20	0.14	0.20	0.17
Wadena	0.15	0.26	0.20	0.17	0.24	0.24
Waseca	0.24	0.12	0.19	0.25	0.31	0.26
Washington	0.39	0.38	0.31	0.44	0.39	0.42
Watsonwan	0.14	0.16	0.14	0.14	0.11	0.16
Wilkin	0.07	0.03	0.03	0.17	0.17	0.03
Winona	0.13	0.13	0.14	0.11	0.09	0.16
Wright	0.57	0.56	0.52	0.52	0.49	0.54
Yellow Medicine	0.13	0.11	0.09	0.06	0.06	0.17

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels.

Figure 13: Minnesota County Quarterly Foreclosure Rates¹ (sorted by Q4 2009 rate)

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Twin Cities Metro	0.48	0.41	0.35	0.40	0.41	0.42
Greater Minnesota	0.27	0.22	0.22	0.26	0.24	0.25
Minnesota	0.38	0.31	0.29	0.33	0.33	0.34
Isanti	1.24	0.74	0.65	0.89	0.64	0.69
Mille Lacs	0.69	0.55	0.48	0.67	0.63	0.68
Sherburne	0.81	0.68	0.62	0.60	0.61	0.64
Wright	0.57	0.56	0.52	0.52	0.49	0.54
Chisago	0.62	0.43	0.46	0.51	0.51	0.52
Anoka	0.53	0.52	0.43	0.51	0.48	0.51
Scott	0.61	0.48	0.47	0.48	0.48	0.50
Kanabec	0.65	0.41	0.43	0.59	0.53	0.50
Carver	0.33	0.30	0.26	0.28	0.26	0.44
Washington	0.39	0.38	0.31	0.44	0.39	0.42
Pine	0.43	0.27	0.39	0.55	0.41	0.41
Ramsey	0.53	0.42	0.40	0.45	0.47	0.41
Rice	0.37	0.29	0.33	0.43	0.39	0.41
Dakota	0.41	0.34	0.25	0.35	0.39	0.40
Hennepin	0.50	0.41	0.35	0.36	0.38	0.39
Crow Wing	0.41	0.28	0.41	0.43	0.39	0.38
Goodhue	0.27	0.22	0.16	0.16	0.36	0.36
Aitkin	0.21	0.14	0.39	0.28	0.26	0.35
McLeod	0.40	0.29	0.26	0.23	0.26	0.34
Cass	0.29	0.16	0.12	0.31	0.19	0.33
Benton	0.37	0.47	0.35	0.40	0.30	0.32
Steele	0.27	0.27	0.22	0.25	0.38	0.31
Dodge	0.35	0.20	0.22	0.20	0.25	0.29
Renville	0.04	0.09	0.09	0.13	0.10	0.28
Meeker	0.39	0.22	0.12	0.23	0.33	0.28
Waseca	0.24	0.12	0.19	0.25	0.31	0.26
Todd	0.21	0.18	0.21	0.17	0.24	0.26
Le Sueur	0.29	0.33	0.40	0.37	0.33	0.25
Becker	0.10	0.14	0.14	0.12	0.16	0.24
Wadena	0.15	0.26	0.20	0.17	0.24	0.24
Sibley	0.18	0.32	0.17	0.23	0.18	0.23
Stearns	0.32	0.13	0.22	0.47	0.21	0.23
Douglas	0.21	0.24	0.28	0.16	0.24	0.23
Lake of the Woods	0.11	0.11	0.17	0.06	0.17	0.22
Saint Louis	0.18	0.14	0.11	0.13	0.15	0.21
Clearwater	0.12	0.03	0.15	0.15	0.06	0.20
Pope	0.12	0.04	0.24	0.14	0.06	0.20
Swift	0.15	0.02	0.13	0.04	0.15	0.20
Mower	0.19	0.20	0.21	0.22	0.24	0.19
Morrison	0.29	0.18	0.18	0.24	0.24	0.19
Otter Tail	0.11	0.09	0.08	0.09	0.13	0.19
Carlton	0.20	0.25	0.12	0.21	0.16	0.19
Blue Earth	0.19	0.21	0.17	0.20	0.23	0.18
Redwood	0.06	0.09	0.05	0.06	0.21	0.18
Faribault	0.15	0.09	0.20	0.12	0.14	0.18
Grant	0.25	0.11	0.22	0.22	0.18	0.18

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Martin	0.18	0.12	0.09	0.17	0.08	0.18
Olmsted	0.21	0.17	0.14	0.19	0.17	0.18
Hubbard	0.22	0.23	0.19	0.32	0.34	0.17
Yellow Medicine	0.13	0.11	0.09	0.06	0.06	0.17
Lyon	0.10	0.03	0.15	0.11	0.08	0.17
Mahnomen	0.17	0.17	0.17	0.23	0.40	0.17
Wabasha	0.24	0.30	0.20	0.14	0.20	0.17
Winona	0.13	0.13	0.14	0.11	0.09	0.16
Chippewa	0.14	0.06	0.12	0.20	0.14	0.16
Lake	0.20	0.10	0.04	0.12	0.24	0.16
Watonwan	0.14	0.16	0.14	0.14	0.11	0.16
Kandiyohi	0.14	0.14	0.12	0.14	0.18	0.15
Cottonwood	0.09	0.07	0.06	0.13	0.11	0.15
Beltrami	0.12	0.11	0.21	0.18	0.13	0.14
Freeborn	0.19	0.24	0.21	0.29	0.17	0.14
Clay	0.15	0.07	0.11	0.12	0.11	0.14
Big Stone	0.04	0.07	0.19	0.22	0.11	0.11
Red Lake	0.06	0.06	0.00	0.06	0.11	0.11
Nicollet	0.22	0.16	0.15	0.16	0.24	0.11
Cook	0.10	0.00	0.05	0.41	0.10	0.10
Lincoln	0.07	0.13	0.03	0.00	0.03	0.10
Itasca	0.09	0.08	0.06	0.13	0.16	0.10
Polk	0.11	0.03	0.09	0.09	0.23	0.09
Jackson	0.11	0.13	0.08	0.06	0.04	0.08
Fillmore	0.08	0.07	0.10	0.15	0.11	0.08
Rock	0.07	0.10	0.10	0.07	0.10	0.07
Murray	0.07	0.05	0.02	0.05	0.05	0.07
Roseau	0.15	0.05	0.18	0.17	0.29	0.07
Nobles	0.09	0.03	0.07	0.10	0.17	0.07
Koochiching	0.05	0.14	0.03	0.12	0.12	0.05
Pipestone	0.07	0.07	0.12	0.05	0.02	0.05
Pennington	0.12	0.04	0.08	0.08	0.10	0.04
Brown	0.10	0.11	0.10	0.11	0.10	0.04
Wilkin	0.07	0.03	0.03	0.17	0.17	0.03
Norman	0.15	0.09	0.03	0.20	0.06	0.03
Lac qui Parle	0.09	0.06	0.09	0.03	0.06	0.03
Stevens	0.19	0.05	0.05	0.13	0.03	0.03
Houston	0.00	0.08	0.08	0.12	0.05	0.03
Marshall	0.00	0.12	0.06	0.08	0.02	0.02
Kittson	0.00	0.00	0.04	0.00	0.00	0.00
Traverse	0.05	0.05	0.20	0.15	0.05	0.00

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels.

Figure 14: Minnesota County Quarterly Foreclosure Rates¹ (sorted by Q4 2008 rate)

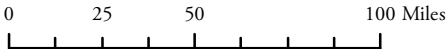
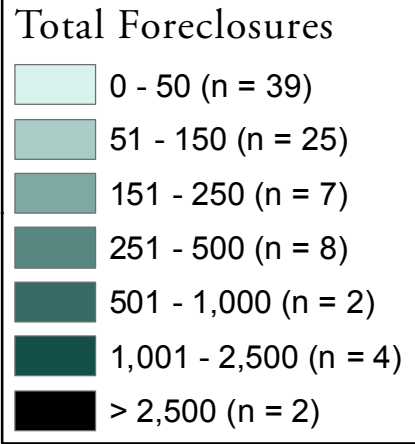
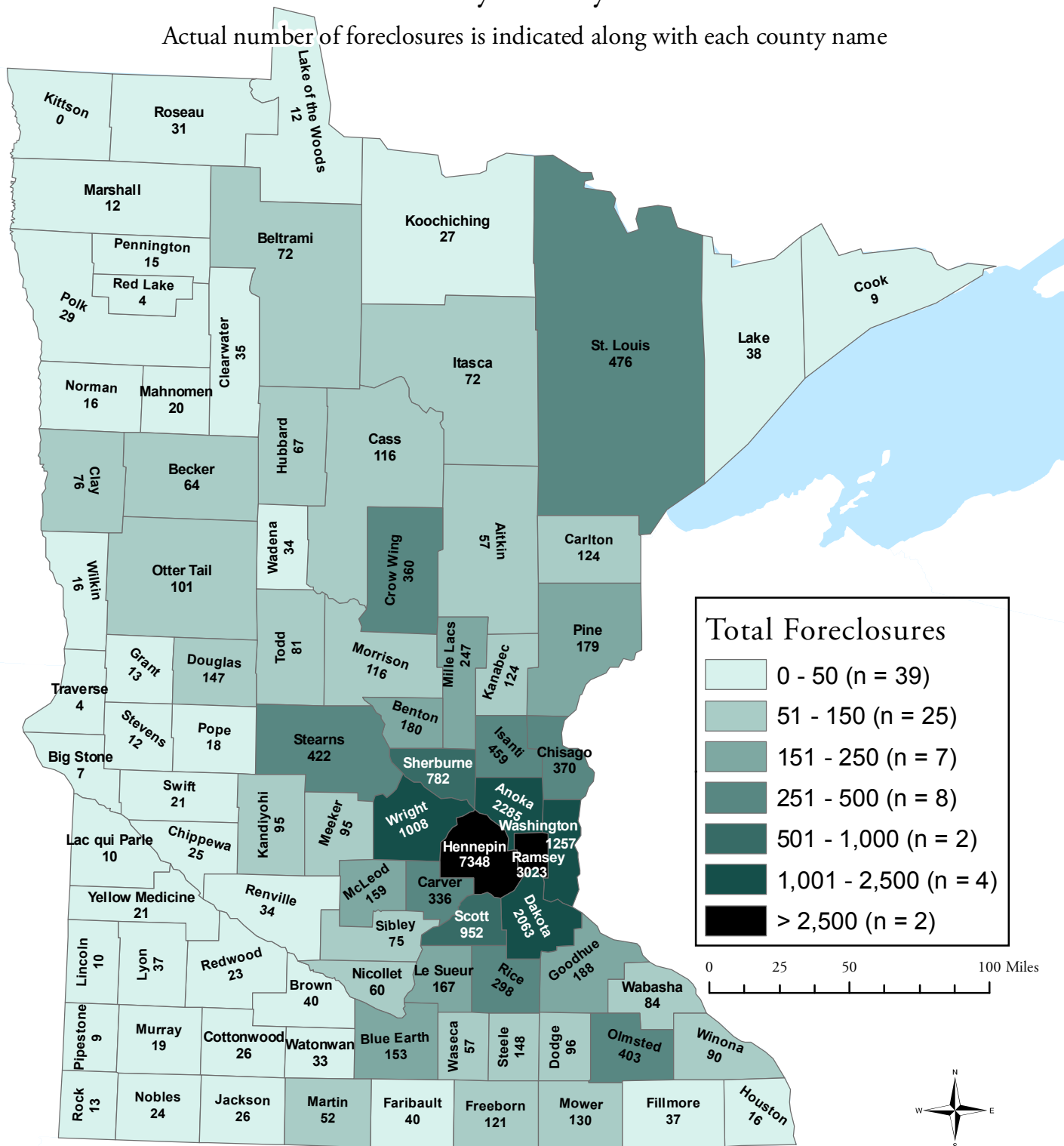
	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Twin Cities Metro	0.48	0.41	0.35	0.40	0.41	0.42
Greater Minnesota	0.27	0.22	0.22	0.26	0.24	0.25
Minnesota	0.38	0.31	0.29	0.33	0.33	0.34
Isanti	1.24	0.74	0.65	0.89	0.64	0.69
Sherburne	0.81	0.68	0.62	0.60	0.61	0.64
Wright	0.57	0.56	0.52	0.52	0.49	0.54
Mille Lacs	0.69	0.55	0.48	0.67	0.63	0.68
Anoka	0.53	0.52	0.43	0.51	0.48	0.51
Scott	0.61	0.48	0.47	0.48	0.48	0.50
Benton	0.37	0.47	0.35	0.40	0.30	0.32
Chisago	0.62	0.43	0.46	0.51	0.51	0.52
Ramsey	0.53	0.42	0.40	0.45	0.47	0.41
Kanabec	0.65	0.41	0.43	0.59	0.53	0.50
Hennepin	0.50	0.41	0.35	0.36	0.38	0.39
Washington	0.39	0.38	0.31	0.44	0.39	0.42
Dakota	0.41	0.34	0.25	0.35	0.39	0.40
Le Sueur	0.29	0.33	0.40	0.37	0.33	0.25
Sibley	0.18	0.32	0.17	0.23	0.18	0.23
Carver	0.33	0.30	0.26	0.28	0.26	0.44
Wabasha	0.24	0.30	0.20	0.14	0.20	0.17
Rice	0.37	0.29	0.33	0.43	0.39	0.41
McLeod	0.40	0.29	0.26	0.23	0.26	0.34
Crow Wing	0.41	0.28	0.41	0.43	0.39	0.38
Steele	0.27	0.27	0.22	0.25	0.38	0.31
Pine	0.43	0.27	0.39	0.55	0.41	0.41
Wadena	0.15	0.26	0.20	0.17	0.24	0.24
Carlton	0.20	0.25	0.12	0.21	0.16	0.19
Douglas	0.21	0.24	0.28	0.16	0.24	0.23
Freeborn	0.19	0.24	0.21	0.29	0.17	0.14
Hubbard	0.22	0.23	0.19	0.32	0.34	0.17
Meeker	0.39	0.22	0.12	0.23	0.33	0.28
Goodhue	0.27	0.22	0.16	0.16	0.36	0.36
Blue Earth	0.19	0.21	0.17	0.20	0.23	0.18
Dodge	0.35	0.20	0.22	0.20	0.25	0.29
Mower	0.19	0.20	0.21	0.22	0.24	0.19
Morrison	0.29	0.18	0.18	0.24	0.24	0.19
Todd	0.21	0.18	0.21	0.17	0.24	0.26
Olmsted	0.21	0.17	0.14	0.19	0.17	0.18
Mahnomen	0.17	0.17	0.17	0.23	0.40	0.17
Nicollet	0.22	0.16	0.15	0.16	0.24	0.11
Watonwan	0.14	0.16	0.14	0.14	0.11	0.16
Cass	0.29	0.16	0.12	0.31	0.19	0.33
Aitkin	0.21	0.14	0.39	0.28	0.26	0.35
Saint Louis	0.18	0.14	0.11	0.13	0.15	0.21
Becker	0.10	0.14	0.14	0.12	0.16	0.24
Kandiyohi	0.14	0.14	0.12	0.14	0.18	0.15
Koochiching	0.05	0.14	0.03	0.12	0.12	0.05
Winona	0.13	0.13	0.14	0.11	0.09	0.16
Lincoln	0.07	0.13	0.03	0.00	0.03	0.10
Stearns	0.32	0.13	0.22	0.47	0.21	0.23

	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Jackson	0.11	0.13	0.08	0.06	0.04	0.08
Martin	0.18	0.12	0.09	0.17	0.08	0.18
Marshall	0.00	0.12	0.06	0.08	0.02	0.02
Waseca	0.24	0.12	0.19	0.25	0.31	0.26
Beltrami	0.12	0.11	0.21	0.18	0.13	0.14
Brown	0.10	0.11	0.10	0.11	0.10	0.04
Yellow Medicine	0.13	0.11	0.09	0.06	0.06	0.17
Lake of the Woods	0.11	0.11	0.17	0.06	0.17	0.22
Grant	0.25	0.11	0.22	0.22	0.18	0.18
Rock	0.07	0.10	0.10	0.07	0.10	0.07
Lake	0.20	0.10	0.04	0.12	0.24	0.16
Otter Tail	0.11	0.09	0.08	0.09	0.13	0.19
Redwood	0.06	0.09	0.05	0.06	0.21	0.18
Faribault	0.15	0.09	0.20	0.12	0.14	0.18
Renville	0.04	0.09	0.09	0.13	0.10	0.28
Norman	0.15	0.09	0.03	0.20	0.06	0.03
Itasca	0.09	0.08	0.06	0.13	0.16	0.10
Houston	0.00	0.08	0.08	0.12	0.05	0.03
Cottonwood	0.09	0.07	0.06	0.13	0.11	0.15
Big Stone	0.04	0.07	0.19	0.22	0.11	0.11
Pipestone	0.07	0.07	0.12	0.05	0.02	0.05
Clay	0.15	0.07	0.11	0.12	0.11	0.14
Fillmore	0.08	0.07	0.10	0.15	0.11	0.08
Chippewa	0.14	0.06	0.12	0.20	0.14	0.16
Lac qui Parle	0.09	0.06	0.09	0.03	0.06	0.03
Red Lake	0.06	0.06	0.00	0.06	0.11	0.11
Stevens	0.19	0.05	0.05	0.13	0.03	0.03
Traverse	0.05	0.05	0.20	0.15	0.05	0.00
Roseau	0.15	0.05	0.18	0.17	0.29	0.07
Murray	0.07	0.05	0.02	0.05	0.05	0.07
Pennington	0.12	0.04	0.08	0.08	0.10	0.04
Pope	0.12	0.04	0.24	0.14	0.06	0.20
Lyon	0.10	0.03	0.15	0.11	0.08	0.17
Polk	0.11	0.03	0.09	0.09	0.23	0.09
Wilkin	0.07	0.03	0.03	0.17	0.17	0.03
Clearwater	0.12	0.03	0.15	0.15	0.06	0.20
Nobles	0.09	0.03	0.07	0.10	0.17	0.07
Swift	0.15	0.02	0.13	0.04	0.15	0.20
Cook	0.10	0.00	0.05	0.41	0.10	0.10
Kittson	0.00	0.00	0.04	0.00	0.00	0.00

¹ Foreclosure rate = the number of foreclosed mortgages as a percent of total residential parcels.

Minnesota Foreclosures in 2008 by County

Actual number of foreclosures is indicated along with each county name



Foreclosures in Minnesota: A Report Based on Sheriff's Sale Data (January 2010)
 Funded by: MN Home Ownership Center, Greater MN Housing Fund, Family Housing Fund, & MN Housing

Data Source: County reported sheriff's sales



