

North Minneapolis: Examining Neighborhood Trends with GIS

Urban GIS Seminar
Macalester College, St. Paul
in association with the
Federal Reserve Bank of Minneapolis
April 27, 2006

What can publicly available and frequently updated data tell us about current conditions?

- Mortgage foreclosures have affected N. Mpls. neighborhoods at a disproportionate rate
- Indicators do not show a high degree of gentrification
- Affordable housing provision has changed with the Hollman consent decree
- N. Mpls. lags behind the rest of the city in the provision of some "asset" areas

Data Sources

- Hennepin County Sheriff's Office
- MetroGIS Regional Parcel Dataset
- Home Mortgage Disclosure Act (HMDA)
- 1990, 2000 Census
- HousingLink
- Northside Residents Redevelopment Council,
Habitat for Humanity

Mortgage Foreclosures in North Minneapolis

Tim Bates

Fay Cleaveland

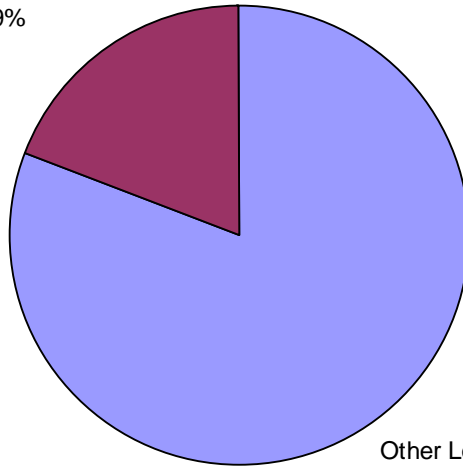
Ruth Strickland

Introduction

- Map the distribution and density of 2005 home mortgage foreclosures
- Compare this distribution to 2002 foreclosures
- Understand foreclosures in North Minneapolis neighborhoods in the context of broader trends in the City of Minneapolis
- Map foreclosure patterns at the neighborhood level
- Discuss future outlook of foreclosures

Minneapolis Home Locations

North Minneapolis
19%



Other Locations
81%

2005 Foreclosures

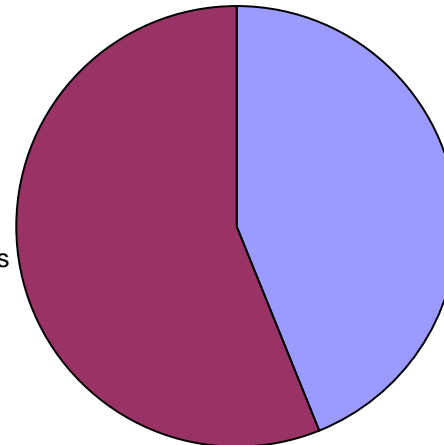
Hennepin County: 1,680

Minneapolis: 870

North Minneapolis: 487

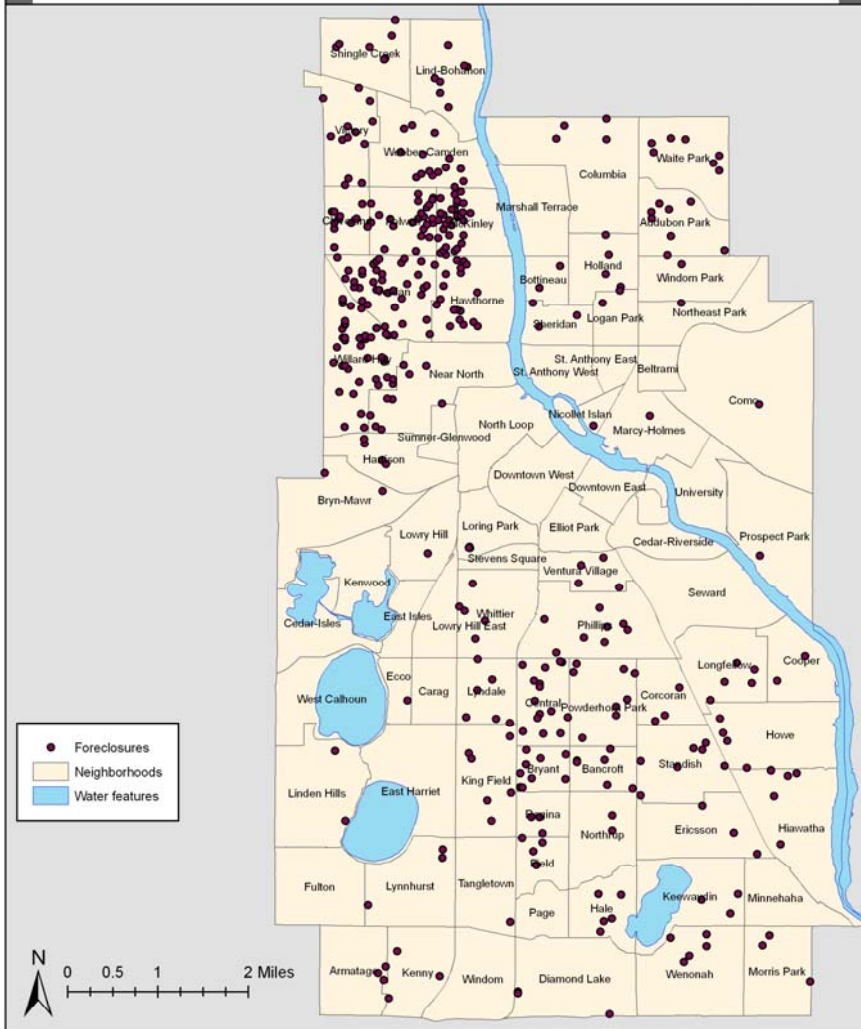
Minneapolis Foreclosure Locations

North Minneapolis
56%



Other Locations
44%

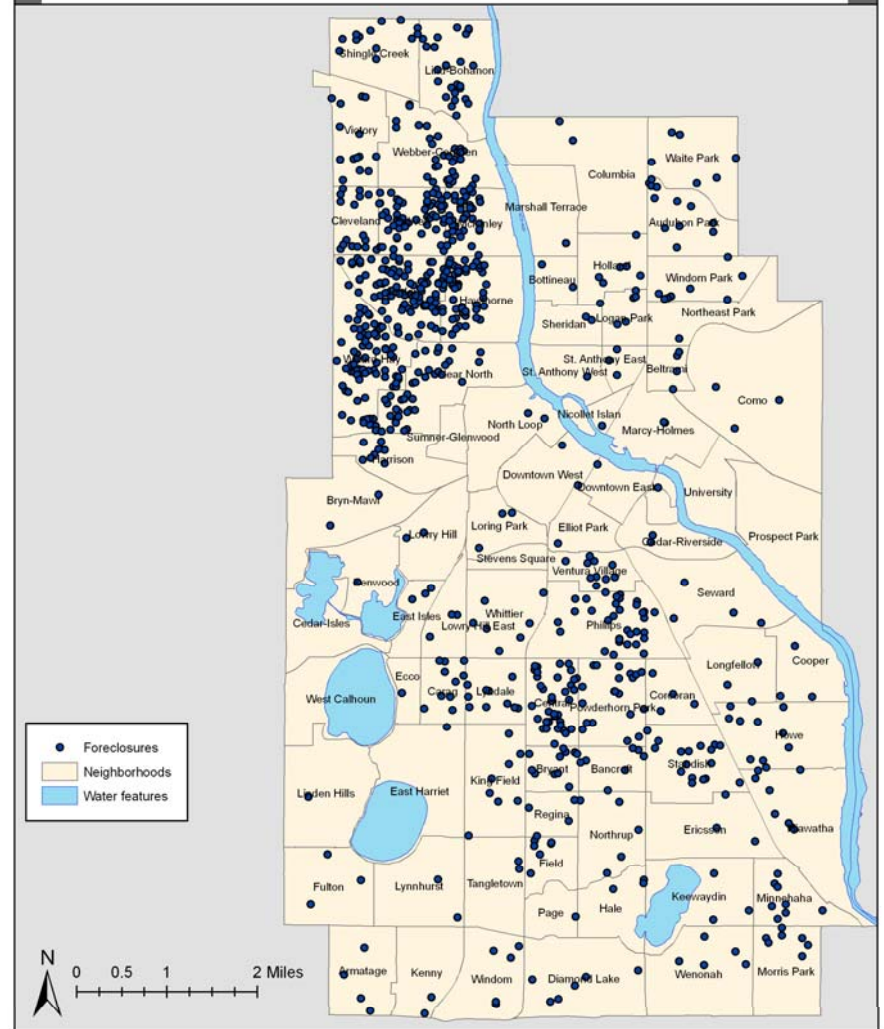
2002 Foreclosure Locations in Minneapolis



Map Created by: Tim Bates, Fay Cleaveland, Ruth Strickland, Macalester College, April 2006

Data sources: Hennepin County Sherriff's Office, 2002
ESRI

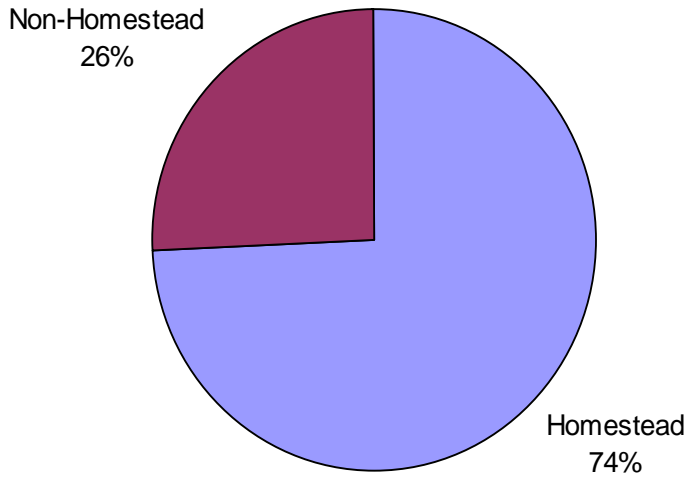
2005 Foreclosure Locations in Minneapolis



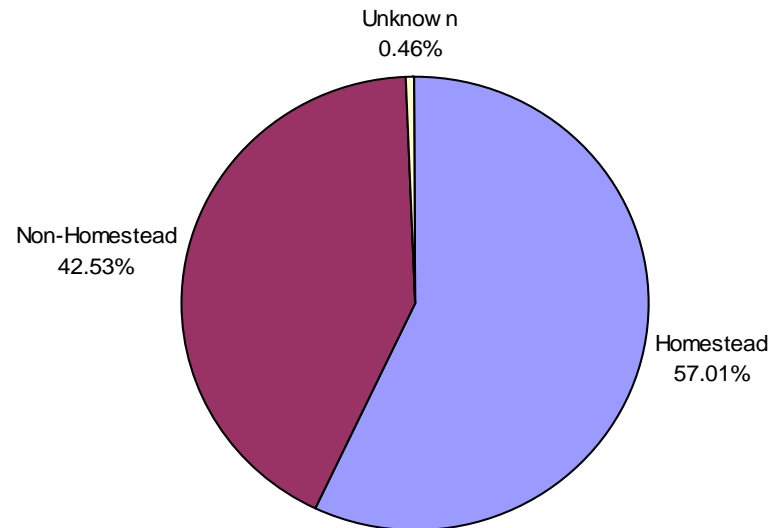
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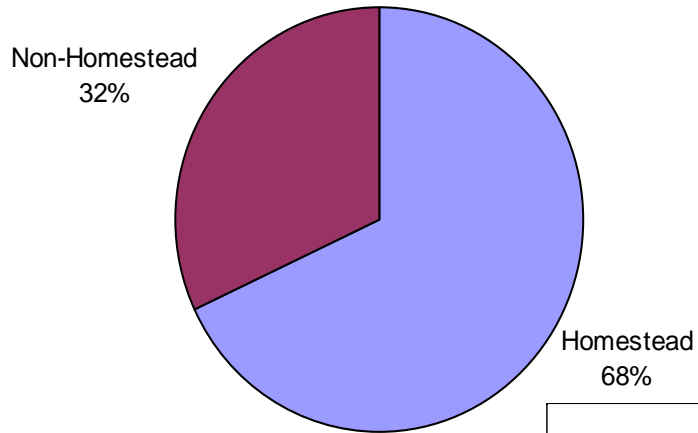
2005 Minneapolis Totals: Use-Type Percentages



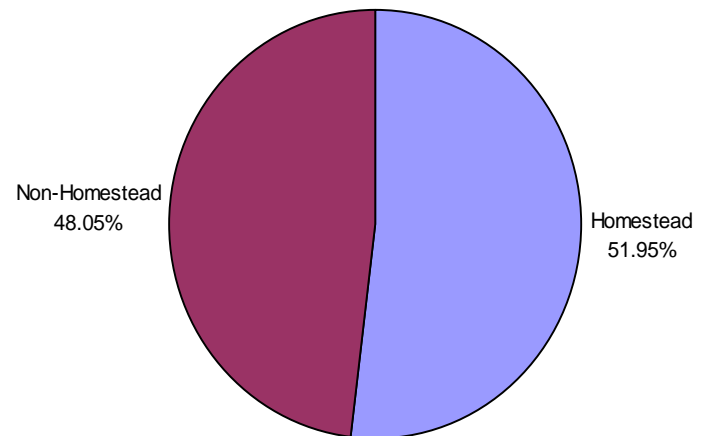
2005 Minneapolis Foreclosures: Use-Type Percentages



2005 North Minneapolis Totals: Use-Type Percentages



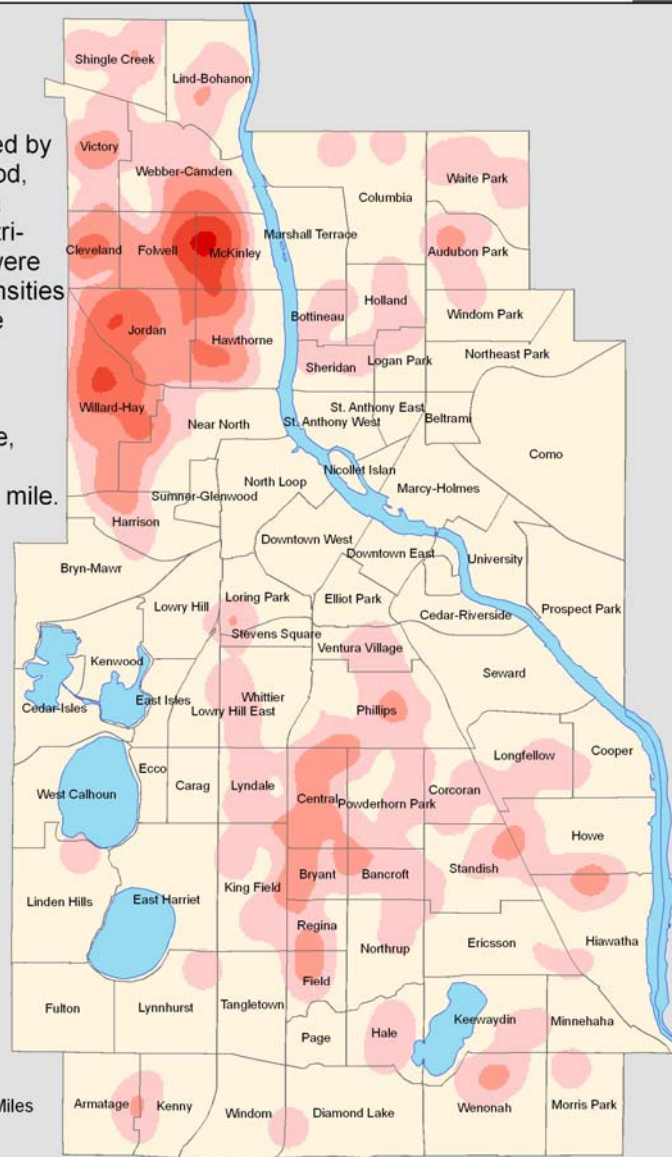
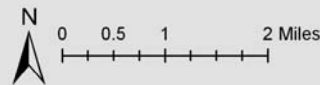
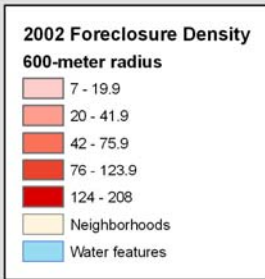
2005 North Minneapolis Foreclosures: Use Type Percentages



2002 Foreclosure Density in Minneapolis

Density categories defined by the Natural Breaks method, which separates the data based on gaps in the distribution. Values under 7 were excluded to eliminate densities around single foreclosure points.

Example:
For areas in category one, there are 7 to 19.9 foreclosures per $\sim 1/3$ square mile.



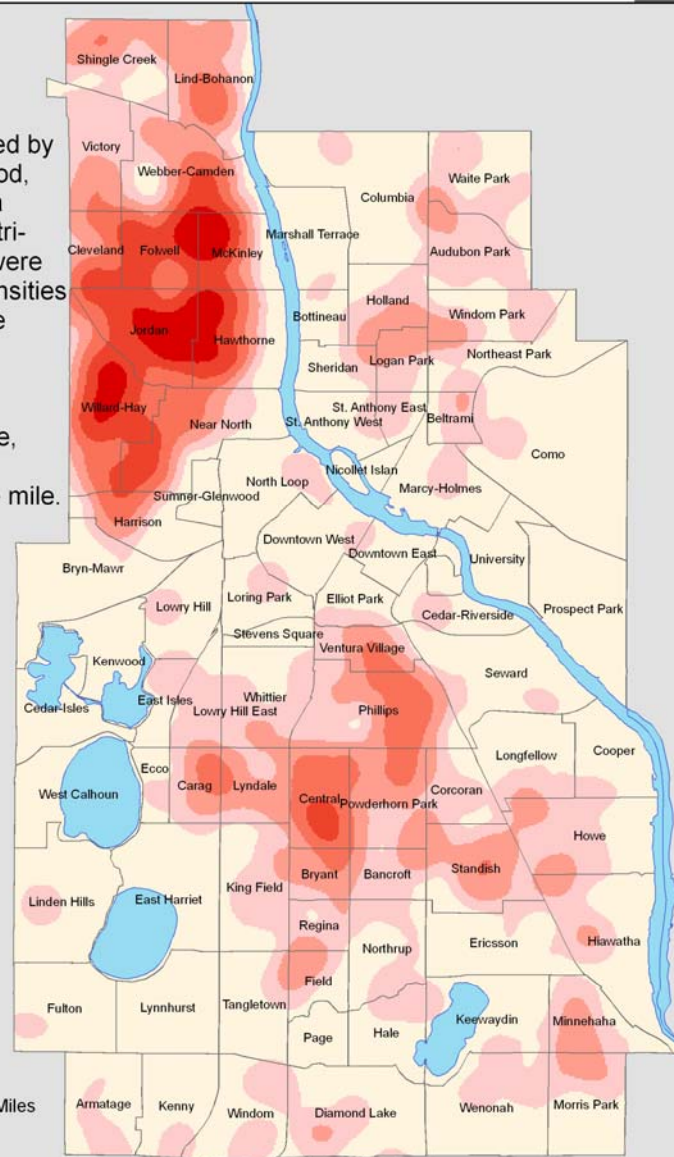
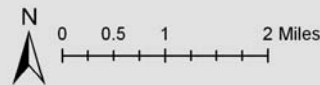
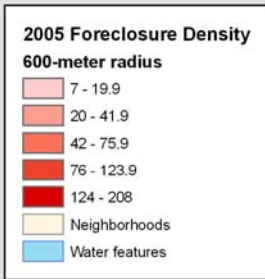
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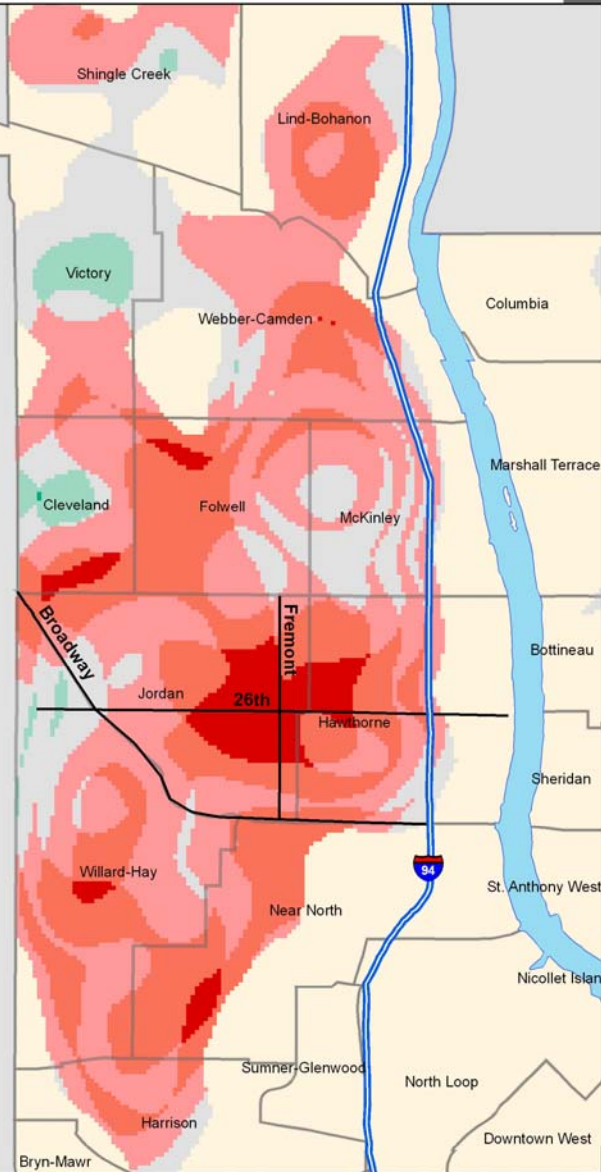
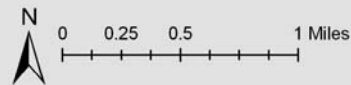
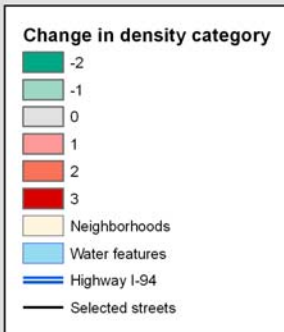
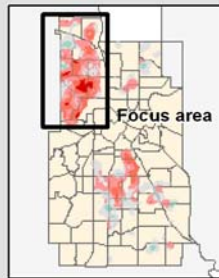


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Data sources: Hennepin County Sheriff's Office, 2005
ESRI

Change in Foreclosure Density 2002-2005

Change in density determined by difference between density category in 2005 and density category in 2002 for each areal unit.



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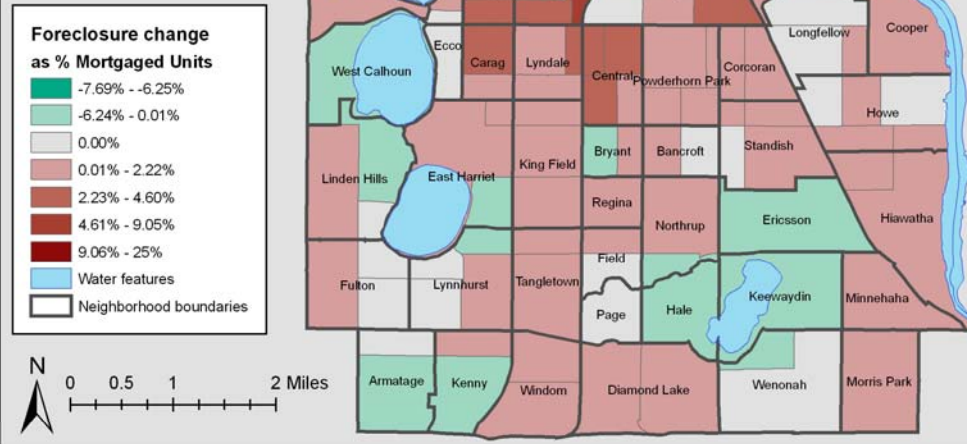
Data sources: Hennepin County Sherriff's Office, 2002 & 2005
ESRI

Change in Foreclosures as % of Mortgaged Units

Change categories defined by the Natural Breaks method, which separates the data based on gaps in the distribution. This method can help show outliers. It was modified to split positive and negative percent changes.

The percent changes were calculated by subtracting the 2002 foreclosures counts (by census tract) from the 2005 counts, and dividing the result by the number of mortgaged units in 2000 (US Census).

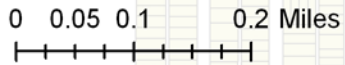
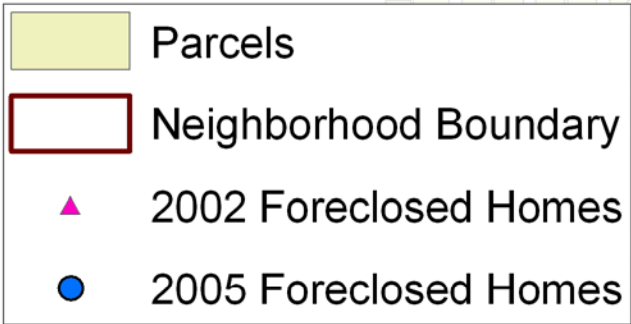
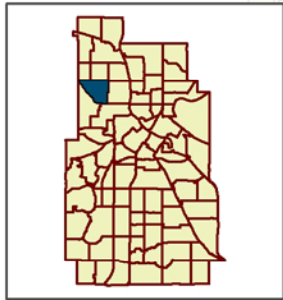
It is important to note that the number of mortgaged units has likely changed between 2000 and 2005, possibly causing a misestimate of the proportion of foreclosed homes, especially in 2005.



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Data sources: Hennepin County Sherriff's Office, 2002 & 2005
 US Census, 2000
 ESRI

Jordan

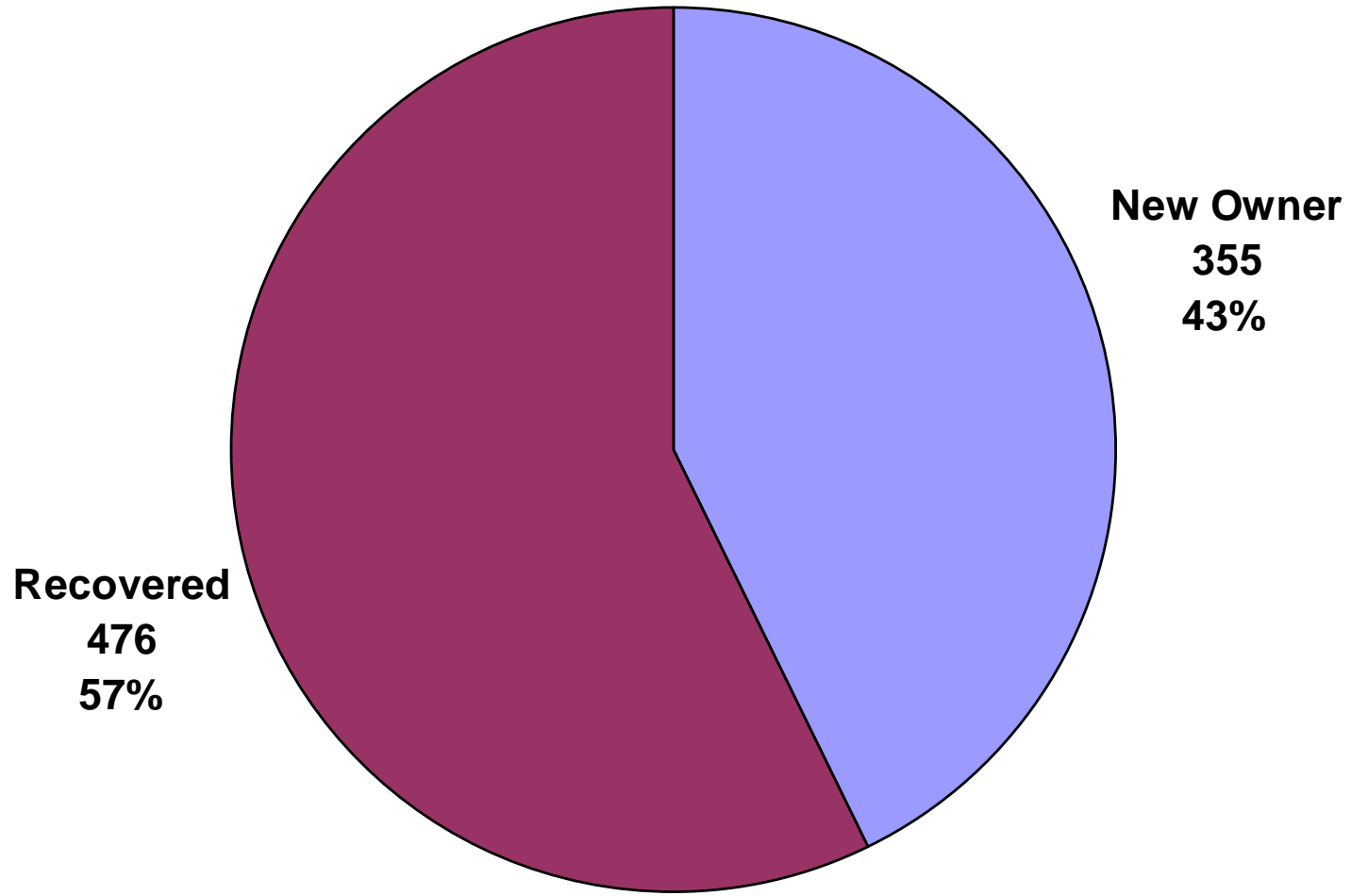


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2005 Foreclosures by Lender (greater than 1% of total foreclosures)
(total # of lenders - 223)

Lenders	# of foreclosures	% of total
Mortgage Electronic Registration Systems, Inc.	590	35.29%
Wells Fargo Bank	197	11.78%
Deutsche Bank National Trust	144	8.61%
JPMorgan Chase Bank As Trustee	47	2.81%
Ameriquest Mortgage Company	41	2.45%
U.S. Bank National Association	33	1.97%
Argent Mortgage Company LLC	28	1.67%
WM Specialty Mortgage, LLC	25	1.50%
LaSalle Bank National Association, as Trustee	20	1.20%
Option One Mortgage Corporation	20	1.20%
Inter Savings Bank, F.S.B.	19	1.14%
TCF Mortgage Corporation	18	1.08%
ABN AMRO Mortgage Group, Inc.	17	1.02%
<i>percentage shown by above 13 lenders</i>		71.71%
TOTAL # of foreclosures	1672	

Hennepin County Home Foreclosures 2002: Ownership in 2006



North Minneapolis Neighborhoods: Percent of Home Foreclosures vs. Percent of Counseling Calls

