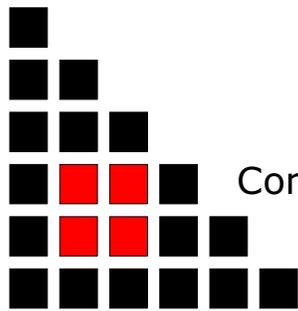


Swift County Housing Study

Clontarf

An Analysis of Housing Needs
in the Cities of Swift County

January 2015



Community Partners Research, Inc.

10865 32nd Street North

Lake Elmo, MN 55042

List of Sections

	<u>Page</u>
Demographic Data	2
Existing Housing Data	29
Rental Housing Inventory	34
Findings and Recommendations	35

Section Table of Contents

	Page
Demographic Data Overview	3
Population Data and Trends	4
Population by Age Trends: 2000 to 2010	6
Population Projections	8
Household Data and Trends	10
Household by Age Trends: 2000 to 2010	11
Average Household Size	13
Household Projections	14
Household by Age Projections to 2020	15
Households by Type	16
Household Tenure	17
Household Tenure by Age	19
Tenure by Household Size	20
2013 Median Income Data	21
Household Income Distribution	23
Income Distribution by Tenure	25
Estimated Income and Housing Costs - Renters	27
Estimated Income and Housing Costs - Owners	28

Demographic Data Overview

Sources of Data

The following pages contain demographic data obtained from a variety of local, state and national sources. Both the U.S. Census Bureau and the Minnesota State Demographer's Office have released basic demographic estimates for the year 2013. However, these annual estimates are generally limited to basic counts, such as population and household levels.

For more detailed demographic variables, the 2010 Census is viewed as the most reliable data source. While the last Census is an accurate benchmark for demographic data, it was more limited in scope than in the past. As a result, some of the demographic variables, such as income and housing cost information, are not available. To supplement the decennial Census, the Census Bureau has created the American Community Survey, an annual sampling of households.

The American Community Survey does provide detailed demographic characteristics. However, because the American Survey is an estimate, based on sampling data, there is a margin of error that exists for each estimate. The following tables incorporate the 2010 Census data, when available, or the American Community Survey data, when it is viewed as reliable.

The frequency of American Community Survey estimates varies depending on the size of the jurisdiction. For the City of Clontarf and Swift County, the 2013 estimates were the most current at the time of this Study. They were derived from sampling that was done over a five-year period, between 2009 and 2013.

One final data source that was reviewed for Swift County was ESRI, Inc., a private data reporting service. ESRI estimates were available for 2014, with projections to 2019. Because most of the cities in Swift County are relatively small, only county-level projections were obtained from ESRI.

In addition to demographic data for Clontarf, we have provided information for all of Swift County to place the City into a larger regional context.

Population Data and Trends

Both the Minnesota State Demographer and the U.S. Census Bureau have released population estimates for the year 2013. The following table includes the 2013 estimates from the State Demographer. The 2013 Census Bureau estimates are contained in the text that follows.

Table 1 Population Trends - 1990 to 2013						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2013 Estimate
Clontarf	172	173	0.6%	164	-5.2%	155
Swift County	10,724	11,956	11.5%	9,783	-18.2%	9,551

Source: U.S. Census Bureau; MN State Demographer

Over the last several years there has been an ongoing loss of residents living in the City of Clontarf. According to the 2010 Census, the City had 164 permanent residents. This was down from 173 people in 2000. Between 1990 and 2000 the City's population had remained relatively stable.

After 2010, both the Census Bureau and the State Demographer show some population loss continuing to occur. According to the State Demographer, the City lost nine people between 2010 and 2013. According to the Census Bureau's 2013 population estimate, the City lost three people during that time. The State Demographer's estimated population loss is the result of two fewer households in the City from 2010 to 2013. The Census Bureau does not issue annual household estimates, but the reduction of three people could indicate one less household in the City.

Population trends for all of Swift County have shown much greater swings in recent decades, but this is primarily the result of the addition and then subtraction of group quarter's residents living in a correctional facility in Appleton. In the year 1990, before a prison was opened, Swift County had 212 group quarter's residents countywide. By the year 2000, the County's group quarter's population had increase to 1,538 people. By 2010, when the prison was no longer operational, the County group quarter's total had dropped to 150 people.

If all group quarter's residents are removed, the permanent resident population living in independent households has gone from 10,512 people in 1990, to 10,418 people in 2000, to 9,633 people in 2010. Over the 20-year time period, the County's population living in households has decreased by 879 people, or 8.4%.

The 2013 estimate from the State Demographer shows the countywide population has continued to grow smaller, with 9,399 people in households and 152 people living in group quarters.

The 2013 estimate from the Census Bureau shows the County losing 237 residents between 2010 and 2013. This includes group quarter's residents, which are not specifically identified in the Census Bureau's annual estimates.

The Census Bureau does define other components of population change. For Swift County, the population loss since 2010 is largely attributed to domestic out-migration, as more people moved out of the County than moved in so far this decade. There was relative stability in other factors, as the number of births in the County was nearly identical to the number of deaths.

ESRI Estimates

ESRI, a private data reporting service, has generated population estimates for 2014. For Swift County, the ESRI estimate shows 9,505 people in 2014. This estimate is generally similar to the 2013 estimates from the State Demographer and the Census Bureau, when allowing for the one year difference in the effective dates. Consistent with these other estimates, ESRI also believes that Swift County's population has continued to decrease after 2010.

Population by Race and Ethnicity

According to the 2010 Census, more than 99% all of the residents of Clontarf were White for race and fewer than 3% were Hispanic/Latino for ethnicity.

Group Quarters Population

Clontarf had no residents living in group quarters at the time of the 2010 Census.

Population by Age Trends: 2000 to 2010

The demographic information from the 2010 Census allows for some analysis of the area's changing age patterns. The following table compares population by age in 2000 and 2010, along with the numeric changes. Age changes are examined for the City of Clontarf and Swift County. However, population data for all of Swift County would be directly impacted by the large prison population that existed in the City of Appleton in 2000, but was not present in 2010. To adjust for this group quarters total, the Swift County columns reflect all jurisdictions in the County excluding Appleton.

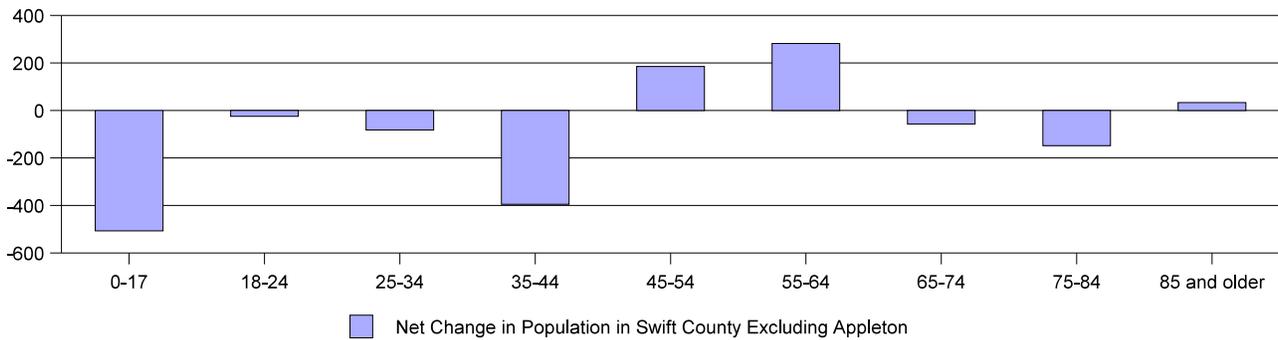
Table 2 Population by Age - 2000 to 2010						
Age	Clontarf			Swift County (Minus Appleton*)		
	2000	2010	Change	2000	2010	Change
0-17	58	38	-20	2,407	1,900	-507
18-24	8	18	+10	608	583	-25
25-34	22	17	-5	960	878	-82
35-44	32	15	-17	1,348	953	-395
45-54	23	31	+8	1,167	1,352	+185
55-64	11	25	+14	845	1,127	+282
65-74	12	10	-2	770	713	-57
75-84	6	8	+2	713	565	-148
85+	1	2	+1	267	300	+33
Total	173	164	-9	9,085	8,371	-714

Source: U.S. Census

* At the time of the 2000 Census there were more than 1,300 group quarter's residents in a correctional facility in Appleton. Age distribution patterns would be directly impacted by this prison population, and Appleton has been removed from the table.

For many years, demographic analysts have been talking about the impact that is occurring as the large "baby boom" generation moves through the aging cycle. This trend has been very evident in Clontarf and Swift County. By the year 2010, nearly all of the baby boomers were in the age ranges between 45 and 64 years old. These age ranges increased in size in the previous decade.

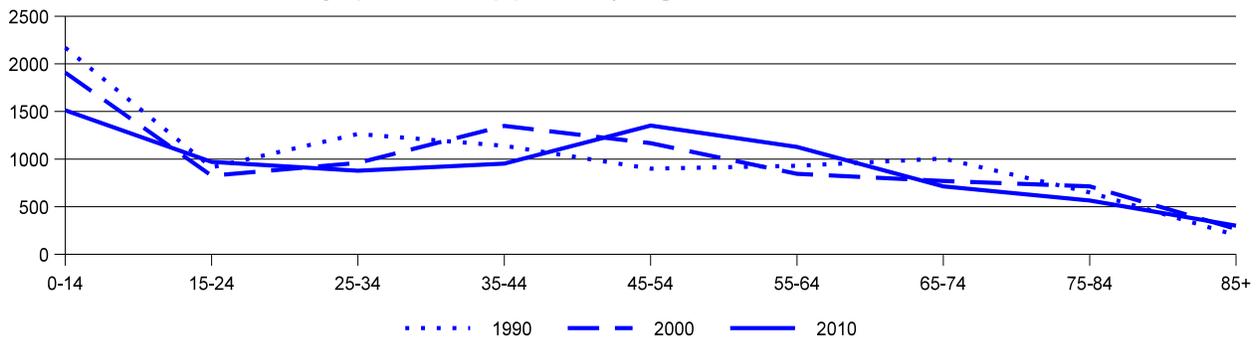
Population Change by Age Between 2000 and 2010



From 2000 to 2010, there was a net reduction of nine people living in Clontarf. Much of this was due to fewer children and younger adults living in the community. Due to both the advancing baby boomers and a reduced number of children, there was an overall reduction in the population in the younger age groups. Over the decade, Clontarf had a reduction of 32 people age 44 and younger. In Swift County (minus Appleton), the reduction in the younger population groups was even larger, with a net decrease of more than 1,000 people age 44 and younger.

The aging trends present in Swift County can be traced back over the previous decades to see the movement of the County’s population. One notable trend that is evident in Swift County is the ‘wave’ created by the baby boom age ranges with each successive decade.

Swift County (Minus Appleton) Age Distribution: 1990 to 2010



Population Projections

The following table presents population projections using different sources. The first set of projections has been generated by Community Partners Research, Inc., using short-term trends in population change, and calculating these trends forward. The second projection is based on data from the Minnesota State Demographer's Office, which has generated population projections for individual jurisdictions and counties in the State. Projections are provided to the year 2020.

The State Demographer's Office has actually generated two sets of county-level projections following the release of the 2010 Census. In the opinion of Community Partners Research, the first projection release better reflects the growth patterns made evident in the 2010 Census. However, original projections were then replaced in an attempt to reconcile individual counties with statewide patterns. The revised projections are less reliable for rural counties. As a result, the original projections for Swift County are included in the table below.

Table 3 Population Projections Through 2020					
	2010 Census	Community Partners Research Projection		State Demographer Projection	
		2020	Change from 2010	2020	Change from 2010
Clontarf	164	150	-14	159	-5
Swift County	9,783	9,050	-733	9,359	-424

Source: U.S. Census; Community Partners Research, Inc.; MN State Demographer

The Community Partners Research projection expects moderate population losses to continue for Clontarf through the year 2020. Since this projection is based on past trends, it continues the pattern that has been evident in recent years, as the City has been gradually losing population.

The projection produced by the State Demographer's Office expects a relatively stable population level in Clontarf. While the Demographer's projection is certainly achievable, it is not consistent with the most recent patterns, which show the City's population declining by one to two people per year since the year 2000.

There is slightly greater variation for all of Swift County. The Demographer's projection would expect an average annual loss of approximately 42 people per year countywide, while the Community Partners Research forecast would expect an average loss of approximately 73 people per year.

ESRI Projections

Community Partners Research also reviewed projections obtained from ESRI. ESRI's population projections are for a 5-year time period between 2014 and 2019, a slightly different increment than the other projections provided. However, the annual average change can be compared to other sources.

For all of Swift County, ESRI projects a loss of 235 people over the five-year period, or an annual average loss of 47 people per year, generally similar to the incremental loss of population as projected by the State Demographer's Office.

Household Data and Trends

The Minnesota State Demographer's Office has released 2013 household estimates for individual jurisdictions, which are displayed in the following table, along with totals from previous decennial Censuses.

Table 4 Household Trends - 1990 to 2013						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2013 Estimate
Clontarf	66	62	-6.1%	64	3.2%	62
Swift Co.	4,268	4,353	2.0%	4,236	-2.7%	4,191

Source: U.S. Census; MN State Demographer

Although Clontarf has generally been losing population, the household level in recent decades has remained relatively stable. From 2000 to 2010, the City gained back two households, after losing four households in the 1990s. However, the Demographer's Office does believe that since 2010, two households have again been lost.

While the City has experienced some minor household loss, when viewed over a 23-year time period from 1990 to 2013, there are only four fewer resident households living in the community. In recent decades there has been very limited housing construction activity so any household growth would generally be dependent on the availability of vacant housing units.

All of Swift County experienced a net loss of households from 2000 to 2010. After 2010, household losses have continued countywide, according to the most recent estimate. Based on this estimate, the County has been losing 15 households in an average year from 2010 through 2013.

Although the prison population in Appleton skewed the 2000 Census population totals for Swift County, it did not directly impact households, as prisoners were counted as group quarters residents, and not part of resident households.

The ESRI demographic reports also contained household estimates to the year 2014. For all of Swift County, the ESRI estimate is 4,162 households, very similar to the Demographer's estimate if a one year time adjustment is applied. Consistent with the other data sources, ESRI believes that Swift County has continued to lose households after 2010.

Household by Age Trends: 2000 to 2010

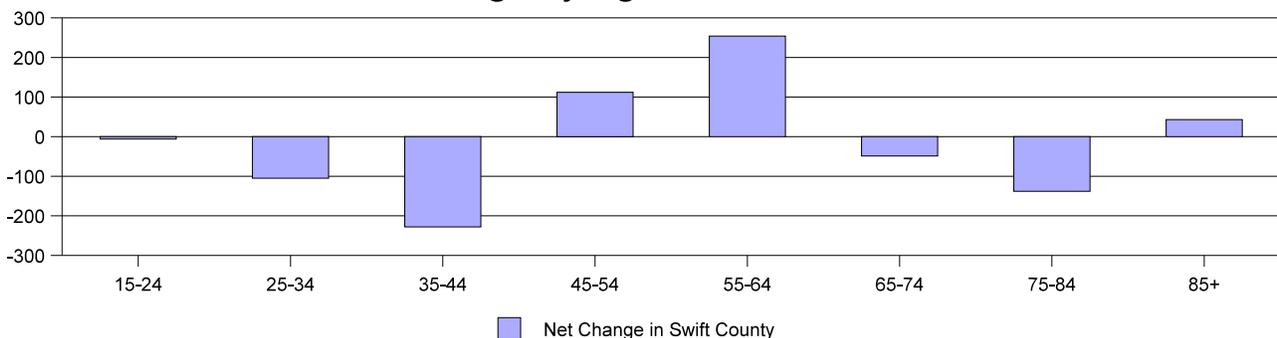
The 2010 Census allows for some analysis of the area’s changing age patterns. The following table compares households by age of householder in 2000 and 2010, along with the numeric changes.

Table 5 Households by Age - 2000 to 2010						
Age	Clontarf			Swift County		
	2000	2010	Change	2000	2010	Change
15-24	2	3	+1	174	168	-6
25-34	8	7	-1	585	480	-105
35-44	20	6	-14	818	590	-228
45-54	14	19	+5	761	873	+112
55-64	7	17	+10	546	800	+254
65-74	6	5	-1	588	539	-49
75-84	4	5	+1	629	491	-138
85+	1	2	+1	252	295	+43
Total	62	64	+2	4,353	4,236	-117

Source: U.S. Census

Consistent with the population by age data presented earlier, the household patterns show most of the net change occurring in the baby boomer age groups. For Clontarf, the largest net growth in households occurred in the 20-year age group between 45 and 64 years old. For all of Swift County the 20-year range between 45 and 64 also experienced strong net household growth.

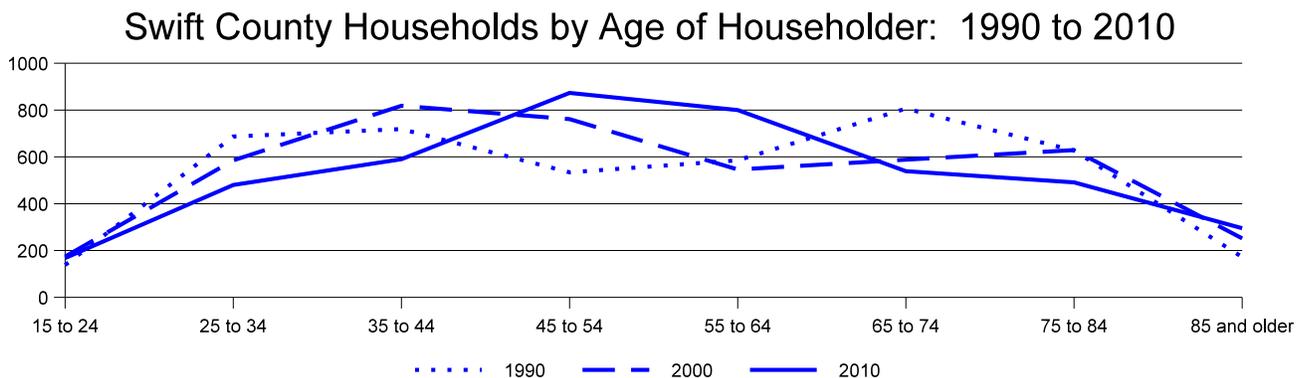
Household Change by Age Between 2000 and 2010



In Clontarf there was a net decrease of 14 households age 44 and younger in the previous decade, and a net increase of 16 households age 55 and older.

Countywide patterns were generally similar. Overall, Swift County had a net increase of more than 220 households age 45 and older, but a net decrease of nearly 340 households age 44 and younger. Countywide growth was especially strong in the 55 to 64 year old group, as the leading edge of the baby boom generation increased substantially in numbers in Swift County.

As with the longer-term patterns for population, it is possible to track the progression of the baby boomer households over the past three decennial censuses using information for households by the age of householder.



The trend that is once again evident in this chart is the movement of households in the prime baby boom age groups through the aging cycle.

It is also evident that the County had fewer senior-headed households in 2010 than in the past. A very large number of younger senior households, in the 10-year age range between 65 and 74 years old, had been present in 1990, However, over the succeeding decades, this group has decreased in size.

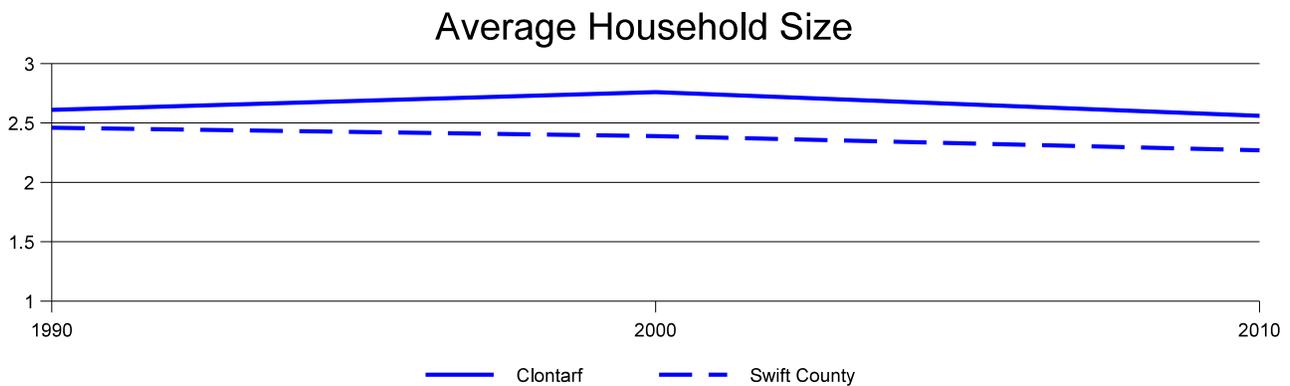
Average Household Size

The following table provides decennial Census information on average household size. Estimates from the State Demographer for 2013 are also included.

Table 6 Average Number of Persons Per Household 1980 to 2013				
	1990 Census	2000 Census	2010 Census	2013 Estimate
Clontarf	2.61	2.76	2.56	2.50
Swift County	2.46	2.39	2.27	2.24

Source: U.S. Census; MN State Demographer

Household formation has been occurring at a different rate than population change in recent decades due to a steady decrease in average household size. This has been caused by household composition changes, such as more single person and single parent families, fewer children per family, and more senior households due to longer life spans.



Although it has decreased in recent years, the average household size in Clontarf is relatively large compared to other jurisdictions in Swift County. The estimated average household size of 2.50 persons per household in 2013 is well above the Countywide average 2.24 persons. Despite the ongoing decrease in the number of younger residents, Clontarf still tends to have more families with children than other jurisdictions in the County.

Swift County’s average household size has grown continually smaller over recent decades.

Household Projections

The following table presents household projections using different sources. As with population projections, Community Partners Research, Inc., has generated projections to the year 2020, by examining recent patterns and trends to predict future changes.

The State Demographer's Office had previously issued household projections at the county level, although these may have since been withdrawn, as they no longer match their most recent population forecasts. The Demographer's original county level household projections are presented. At the city level, it is possible to extrapolate household forecasts from the population projections provided earlier in this section. In converting population to households, it is assumed that group quarter's populations will remain largely unchanged, and that the average household size will gradually decrease in size.

Table 7 Household Projections Through 2020					
	2010 Census	Community Partners Research		State Demographer	
		2020 Projection	Change from 2010	2020 Projection	Change from 2010
Clontarf	64	61	-3	63	-1
Swift County	4,236	4,110	-136	4,072	-164

Source: State Demographer; Community Partners Research, Inc.

After examining past growth trends, along with the aging patterns for area residents, the projections created by Community Partners Research expect the City of Clontarf to lose approximately three households from 2010 to 2020. The projections extrapolated from the State Demographer's population forecasts yield generally similar numbers, with the possible loss of approximately one household during the current decade.

County-level projections show more significant loss potential, with Community Partner's anticipating a reduction of 13 to 14 households in an average year for the remainder of the current decade. The State Demographer's projections expect an average loss of approximately 16 households per year.

ESRI has issued projections for the five-year period from 2014 to 2019. Over this span, the Swift County forecast shows an expected loss of 75 households, or 15 households in an average year.

Household by Age Projections to 2019

Community Partners Research has obtained age-based household projections from ESRI. They extend to the year 2019. In the following table, ESRI’s 2019 projections for Swift County have been compared to the household by age distribution that existed in the year 2010.

Table 8 Swift County Household Projections by Age - 2010 to 2019			
Age Range	2010 Census	ESRI	
		2019 Projection	Change from 2010
15-24	168	129	-39
25-34	480	478	-2
35-44	590	510	-80
45-54	873	672	-201
55-64	800	850	+50
65-74	539	727	+188
75+	786	721	-65
Total	4,236	4,087	-149

Source: U.S. Census; ESRI: Community Partners Research, Inc.

ESRI expects that Swift County will see continued growth among older adult households, but even greater losses in the younger ranges, resulting in a reduction in the total number of households by the year 2019. Overall, these projections expect a net reduction of more than 320 households in the age ranges 54 and younger. While the number of households age 55 and older should increase by more than 170 households, this growth will not be sufficient to compensate for the reduction in younger adult households.

All of the projected net growth is concentrated in a 20-year range between 55 and 74 years old. Each of the other 10-year age cohorts would be projected to decrease in size over the decade. The largest reduction should occur within the 45 to 54 year old group, as the advancing “baby boomers” are not replaced by the “baby bust” generation that followed.

It is important to note that these projections are based on the past age distribution and retention patterns. It is possible that an increase in in-migration of new residents could alter the traditional age distributions.

Households by Type

The 2010 Census can be compared to statistics from 2000 to examine changes in household composition. The following table looks at household trends within the City of Clontarf.

Table 9 Clontarf Household Composition: 2000 to 2010			
	2000 Census	2010 Census	Change
Family Households			
Married Couple with related children	19	14	-5
Single Parent with related children	8	5	-3
Married Couple without related children	17	25	+8
Family Householder without spouse	2	2	0
Total Families	46	46	0
Non-Family Households			
Single Person	13	13	0
Two or more persons	3	5	+2
Total Non-Families	16	18	+2

Source: U.S. Census

Between 2000 and 2010, the City of Clontarf experienced few changes in household composition. Overall, the number of family households did not change, although there was a reduction in the number of families with children and an increase in the number of married couple households without children. A declining number of families with children would be consistent with the age-related statistics presented earlier, which showed more empty-nester and senior residents, along with fewer younger adult households.

The City did add two non-family households, although the number of people living alone remained unchanged.

Housing Tenure

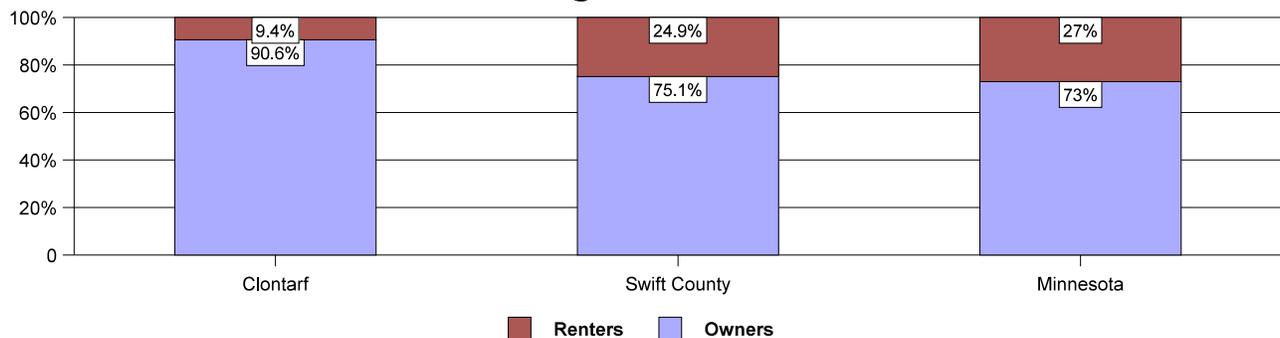
The 2010 Census provided an accurate look at housing tenure patterns. The following tables examine number and percentage of owner and renter households, along with the changes that have occurred since 2000.

Table 10 Household Tenure - 2010				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
Clontarf	58	90.6%	6	9.4%
Swift County	3,182	75.1%	1,054	24.9%
State	-	73.0%	-	27.0%

Source: U.S. Census

According to the 2010 Census, the ownership tenure rate in the City of Clontarf was very high at nearly 91%, with fewer than 10% of households renting their unit. For all of Swift County, the home ownership rate was also high, at 75.1%, and above the Statewide rate of 73% home owners in 2010.

Housing Tenure in 2010



Tenure rates in 2010 can be compared to 2000 to determine the most recent trends in household preference for ownership versus rental housing.

Table 11 Households by Housing Tenure - 2000 to 2010						
Tenure	Clontarf			Swift County		
	2000	2010	Change	2000	2010	Change
Owners	55	58	+3	3,353	3,182	-171
Renters	7	6	-1	1,000	1,054	+54
Total	62	64	+2	4,353	4,236	-117

Source: U.S. Census

The home ownership tenure rate for Clontarf increased somewhat over the last decade, from 88.7% owners in 2000 to 90.6% in 2010. Swift County’s tenure patterns showed more growth among renters, although the vast majority of households still owned their unit. In 2000, the Swift County home ownership tenure rate was at 77%. By 2010, it had decreased to 75.1%.

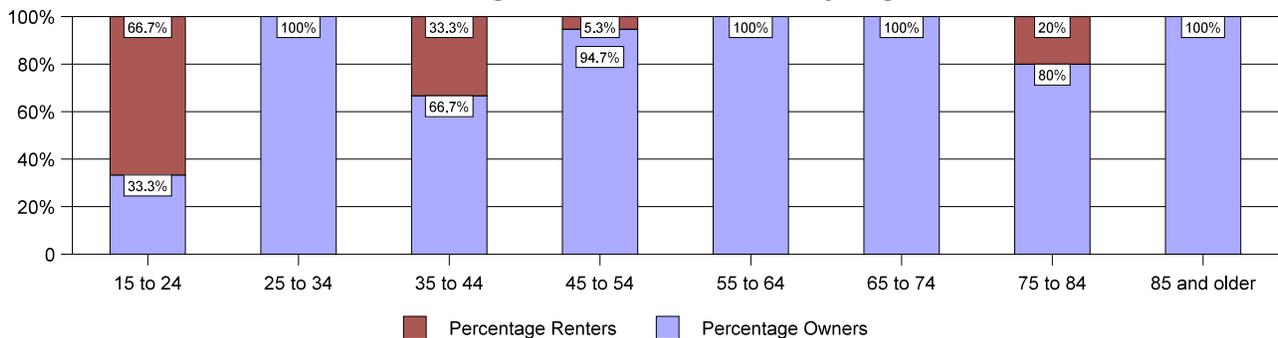
Tenure by Age of Householder

The 2010 Census provided information on the tenure distribution of households within defined age ranges. The following table examines renters and owners in each age group in Clontarf.

Table 12 Clontarf Tenure by Age of Householder - 2010				
Age	Owners		Renters	
	Number	Percent within age	Number	Percent within age
15-24	1	33.3%	2	66.7%
25-34	7	100%	0	0%
35-44	4	66.7%	2	33.3%
45-54	18	94.7%	1	5.3%
55-64	17	100%	0	0%
65-74	5	100%	0	0%
75-84	4	80%	1	20%
85+	2	100%	0	0%
Total	58	90.6%	6	9.4%

Source: U.S. Census

Clontarf Housing Tenure Patterns by Age in 2010



There were only six renter households in Clontarf in 2010, so in nearly all of the age ranges, the large majority of households owned their housing.

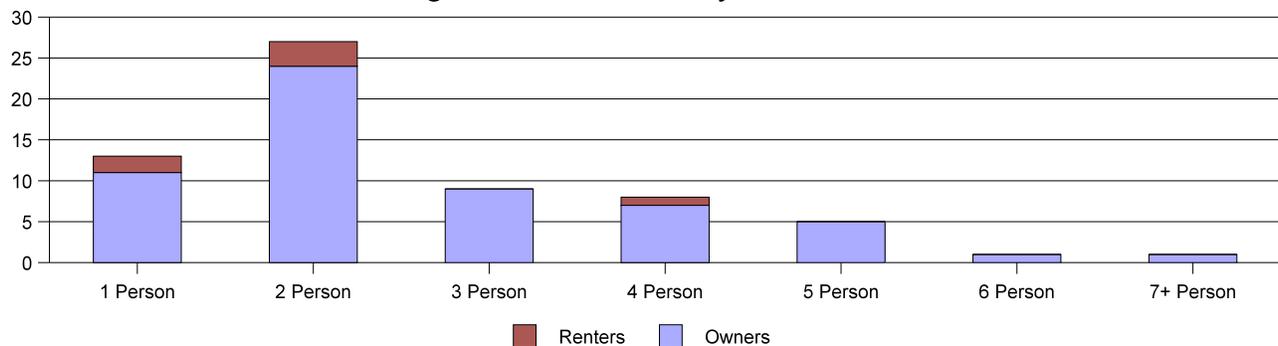
Tenure by Household Size

The 2010 Census also provided information on housing tenure by household size. This can be compared to 2000 Census information to better understand trends for housing unit needs.

Table 13 Clontarf Tenure by Household Size: 2000 to 2010						
Household Size	Owners			Renters		
	2000	2010	Change	2000	2010	Change
1-Person	12	11	-1	9	2	-7
2-Person	19	24	+5	1	3	+2
3-Person	7	9	+2	1	0	-1
4-Person	10	7	-3	0	1	+1
5-Person	6	5	-1	0	0	0
6-Person	1	1	0	0	0	0
7-Persons+	0	1	+1	0	0	0
Total	55	58	+3	11	6	-5

Source: U.S. Census

Clontarf Housing Tenure Patterns by Household Size in 2010



Given the small size of Clontarf, there was limited change in household composition. Over the past decade, there was some growth in the number of two-person and three-person owner households, and a decrease in renter households with only one household member.

Overall, more than 60% of home owners and more than 83% of renters had only one or two people in the household.

2013 Median Income Data

The 2010 Census did not collect information on household income. However, estimates are available at the city, township and county level through the 2013 American Community Survey.

Household income represents all independent households, including people living alone and unrelated individuals together in a housing unit. Families are two or more related individuals living in a household.

Table 14 Median Income - 2000 to 2013			
	2000 Median	2013 Median	% Change
Households			
Clontarf	\$55,139	\$45,833	-16.9%
Swift County	\$34,820	\$48,026	37.9%
Minnesota	\$47,111	\$59,836	27.0%
Families			
Clontarf	\$57,321	\$77,500	35.2%
Swift County	\$44,208	\$64,250	45.3%
Minnesota	\$56,874	\$74,683	31.3%

Source: U.S. Census; 2013 ACS 5-year survey

Income information contained in the 2013 American Community Survey shows a decrease in the median household income level in recent years, although this is partly due to the fact that the median household income in Clontarf in 2000 was very high. It has since returned to a level that is more similar to the remainder of Swift County.

Family household incomes tend to be higher than the overall household median, as families have at least two household members. The median family income in Clontarf increased by more than \$20,000 from the time of the 2000 Census, and has remained above the Statewide median for families.

Using the commonly accepted standard that up to 30% of gross income can be applied to housing expenses without experiencing a cost burden, a median income household in Clontarf could afford approximately \$1,150 per month for ownership or rental housing in 2013. A family at the median income level for the City could afford approximately \$1,940 for housing costs.

Although households at or near the median levels do have some buying power for housing, the overall medians can be somewhat deceptive. In general, renter households tend to have incomes that are well below the overall median levels, while home owners tend to be above the medians for households or families.

In 2013, the median income level for owner households in Clontarf was \$70,313, while the median for renters was only \$16,875. Given the limited number of renters living in the community, it is possible that a sampling error could exist in the renter median income estimate.

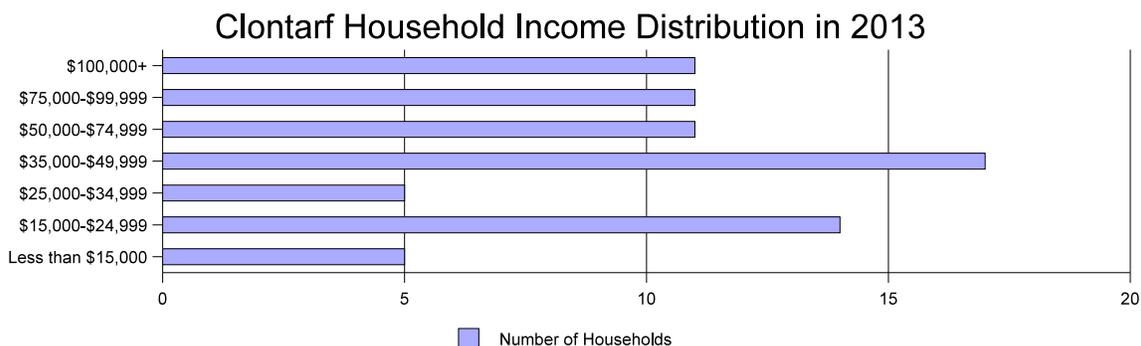
Household Income Distribution

The 2013 American Community Survey household income estimates for Clontarf can be compared to the same distribution information from the 2000 Census to examine changes that have occurred over the previous 13-year period.

It does appear that the American Community Survey has overestimated the number of households in Clontarf in its 2013 data. Based on the 2010 Census and the 2013 State Demographer’s estimates, there may have been 12 to 14 fewer households in Clontarf. Despite the overestimate, the American Community Survey still provides the best comparative look at household income levels.

Table 15 Household Income Distribution - 2000 to 2013			
Household Income	Number of Households 2000	Number of Households 2013	Numeric Change 2000 to 2013
\$0 - \$14,999	6	5	-1
\$15,000 - \$24,999	4	14	+10
\$25,000 - \$34,999	6	5	-1
\$35,000 - \$49,999	12	17	+5
\$50,000 - \$74,999	28	11	-17
\$75,000 - \$99,999	9	11	+2
\$100,000+	0	11	+11
Total	65	74	+9

Source: 2013 ACS; 2000 Census



According to income estimates contained in the 2013 American Community Survey, income levels in Clontarf have grown at both the lower end and the upper end of the income spectrum. However, since the ACS appears to have overestimated the total number of households in the community, it is possible that the growth in the income groups below \$25,000, or above \$100,000, may be overstated.

In the year 2000 there were 10 households in Clontarf with an annual income below \$25,000. By the year 2013, there were 19 households in these lower income ranges. However, there were no households with an annual income above \$100,000 in 2000, compared to 11 households in these higher ranges in 2013.

It is also important to recognize that the improvement in household incomes was impacted by the rate of inflation. During this same time period, the Consumer Price Index increased by more than 30%. For many households, the rate of inflation exceeded growth in their household income level over the time period reviewed.

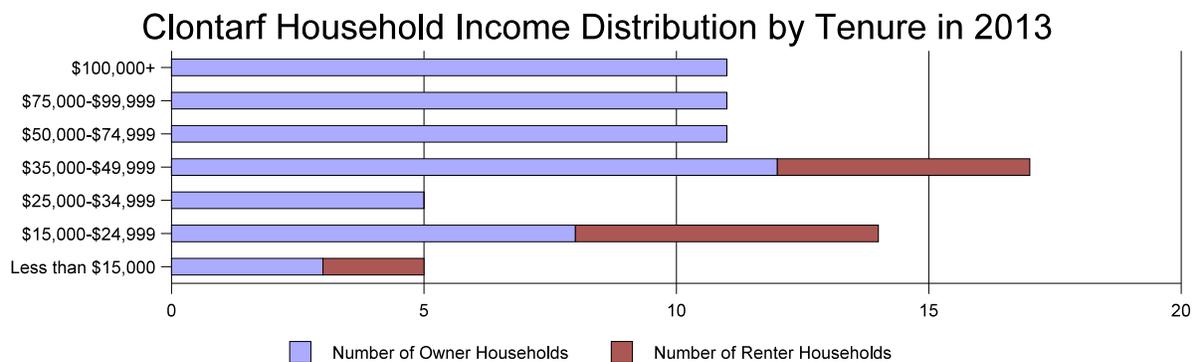
Income Distribution by Housing Tenure

The 2013 American Community Survey provides an estimate by owner and renter status. The following table examines income distribution in Clontarf.

As stated previously, the American Community Survey is an estimate, based on limited sampling data. Its overall household estimate for Clontarf appears to be high by as many as 12 to 14 households. The estimate was probably slightly high for owner-occupants when compared to the 2010 Census, although some of the difference can be due to a two-year time difference in the effective date of each estimate. The 2013 estimate does appear to be too high for renters.

Household Income	Number of Owner Households	Number of Renter Households	Total Households
\$0 - \$14,999	3	2	5
\$15,000 - \$24,999	8	6	14
\$25,000 - \$34,999	5	0	5
\$35,000 - \$49,999	12	5	17
\$50,000 - \$74,999	11	0	11
\$75,000 - \$99,999	11	0	11
\$100,000+	11	0	11
Total	61	13	74

Source: 2013 American Community Survey



Household income and housing tenure are often linked for most households, with home owners generally having higher annual income levels, and renters having lower incomes.

In 2013, nearly 62% of all renter households in Clontarf had an annual income below \$25,000. At 30% of income, these households would have \$625, or less, that could be applied to monthly housing costs. The median income for all Clontarf renter households was very low, below \$17,000 based on the limited sampling that was done.

Conversely, most owner households had a substantially higher income level. Nearly 74% of owner households had an annual income of \$35,000 or more. The estimated median household income for Clontarf home owners in 2013 was above \$70,000.

2013 Estimated Income and Housing Costs - Renters

The American Community Survey also collected information on housing costs. The following table provides data on the number of renter households that are paying different percentages of their gross household income for housing. This information is only for the City of Clontarf.

Percent of Income for Housing	Number of Households	Percent
Less than 20%	5	38.5%
20% to 29.9%	6	46.2%
30% to 34.9%	0	0%
35% or more	0	0%
Not Computed	2	15.4%
Total	13	100%

Source: 2013 American Community Survey

According to the American Community Survey, no renter households in Clontarf were paying 30% or more of their income for rent. Federal standards for rent subsidy programs generally identify 30% of household income as the maximum household contribution. When more than 30% of income is required, this is often called a "rent burden". When more than 35% is required, this can be considered a "severe rent burden".

As reported in the American Community Survey, rent levels in Clontarf are low, and this results in no households with a rent burden. According to the ACS estimates, there were no rental units with a gross rent above \$350 in 2013. As a result, no renters were experiencing a rent burden.

2013 Estimated Income and Housing Costs - Owners

The 2013 American Community Survey includes information on housing costs for home owners. The following table examines the percentage of income required by Clontarf owner households for monthly housing costs.

Table 18 Clontarf Owner Household Cost Burden - 2013		
Percent of Income for Housing	Number of Households	Percent
Less than 20%	45	73.8%
20% to 29.9%	2	3.3%
30% or more	13	21.3%
Not Computed	1	1.6%
Total	61	100%

Source: 2013 American Community Survey

Most owner-occupants, which would include both households with and without a mortgage, reported paying less than 30% of their income for housing. Mortgage lending practices generally attempt to keep monthly payments below this level of household income. However, more than 21% of all home owners reported that they paid more than 30% of their income for housing costs. Most of the home owners paying 30% or more of their income for housing had an annual income below \$50,000.

Existing Housing Data

In addition to the demographic data provided earlier, this Study has also collected information about the existing housing stock in the City of Clontarf. These items include:

- ▶ Housing unit construction
- ▶ Residential lots and land
- ▶ Home sales
- ▶ Bank-owned sales
- ▶ Home foreclosure activity
- ▶ Housing condition analysis

New Housing Construction Activity

Based on annual reports submitted to the Census Bureau, there is no record of any new housing being built in Clontarf over the past 15 years. However, in some years, the City did not submit a report, so it is possible that a limited amount of housing construction may have occurred. Attempts to contact city staff in Clontarf were unsuccessful.

Between 2000 and 2010, the Census recorded an increase of two occupied housing units in the City. Between 2000 and 2010, Clontarf added three home owner households but lost one renter-occupancy household. While it is possible that the net growth in households was the result of new construction, there was also a corresponding reduction of two vacant housing units between 2000 and 2010, which may account for the net increase in households.

Residential Lots and Land

There are no specific residential subdivisions within the City that have been created in recent decades specifically for new home construction. However, there are land parcels within the City that could be used for the construction of a new home, although these parcels would not generally be actively listed for sale.

Home Sales

The Swift County Assessor's Office maintains residential sales records that date back many years. For the following analysis, sales were reviewed for each County sales ratio year dating back to 2009. The County's sales ratio year starts on October 1st and ends on September 31st of the following year.

Only "qualified" sales were included. Qualified sales are considered to be "arms length" transactions, and exclude certain sales such as sales between relatives, forced sales and foreclosures, and estate transfers that are not available on the open market. The County Assessor's Office makes the determination of qualified sales for their annual sales ratio study.

In Clontarf, only four sales have occurred from October 1st, 2008 to September 30th, 2014. These sales have been aggregated, rather than analyzed as individual sales years.

Since the number of good sales in Clontarf is very limited, even over a five-year time period, the sample may not be a good indicator of the typical home value. However, the annual sales do provide insight into units that become available for purchase.

The County's qualified sales data primarily looks at existing homes. The information maintained by the Assessor is based on the comparison of taxable valuation to actual sales price. Since newly constructed houses do not generally have a prior value, they are not typically included in the sales sample.

The sales records reviewed were for improved residential parcels with less than four units. While it is possible that some structures had more than one living unit, such as a duplex, it is assumed that the large majority of the sales are single family houses.

The actual sale price has been examined. This would not reflect any adjustments made by the Assessor's Office for items such as personal property or contributions toward closing costs which may have been included in the transaction.

Table 19 Values for Recent Residential Sales - Clontarf

Sales Year	Number of Sales	Median Price	Highest Price	Lowest Price
2009-2014	4	\$61,500*	\$105,900	\$30,000

Source: Swift County Assessor; Community Partners Research, Inc.

Based on the timing of the report it is possible that some 2014 sales were not yet recorded

* Calculated median

Over the previous six years, only four good sales have been recorded in Clontarf. The array of sales in value order was \$30,000, \$40,000, \$83,000 and \$105,900. The calculated median value from these sales is \$61,500, but this median splits the wide difference between a sale at \$40,000 and the next sale at \$83,000.

An alternate home value estimate is available from the 2013 American Community Survey. This source places the midpoint owner-occupied home value at \$88,800.

Active Residential Listings

The website Realtor.com, maintained by the National Association of Realtors, did not list any houses for sale in Clontarf. It is possible that there are properties that may be posted for sale in Clontarf that would not be part of the MLS, including most homes being offered "for sale by owner".

Bank-Owned Sales

The sales records from Swift County also provide some information on the reason that some sales were rejected, and viewed as "unqualified" sales. One of the identified rejection codes was for "bank sales". These would generally reflect sales of distressed properties, where the lender had obtained ownership, such as foreclosures. When the lender then sells these houses back into private ownership, they are not viewed by the County as fair market transactions.

Over the four-year period from 2011 to 2014, only one bank sale was recorded in Clontarf. In 2013, one house was sold for \$15,000.

Swift County Home Foreclosure Activity

Starting in 2006, many national reports began to surface about the growing number of home foreclosures. Initially linked to the popularity of adjustable rate mortgages and sub-prime mortgage lending, as many housing markets cooled and the national economy moved into a period of recession, the foreclosure crisis spread to broader segments of the housing market.

In response to the growth in foreclosures late in the last decade, HousingLink and the Greater Minnesota Housing Fund began tracking mortgage foreclosure activity across the State. They have produced annual foreclosure reports since 2007. Their reports provide details on foreclosure activity at the County level dating back to 2005, as well as a comparison with other Counties in the State.

In addition to collecting information on the number of foreclosures, based on Sheriff's Sale data, HousingLink has also attempted to calculate a rate of foreclosure, by comparing the annual total to the number of residential parcels in each County. While this rate calculation does not yield a perfect number, it does allow for a standardized comparison measure among all of the Counties in the State. The following table presents the actual number of foreclosures, followed by the calculated rate of foreclosure, as calculated by HousingLink.

Table 20 Swift County Home Foreclosures - 2005 to 2013									
Foreclosures	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number	10	16	27	21	24	31	17	23	10
Rate	0.22%	0.35%	0.60%	0.46%	0.53%	0.68%	0.38%	0.51%	0.22%

Source: HousingLink; Community Partners Research

Based on the HousingLink data, Swift County did experience a significant increase in the number of home foreclosures, especially between 2005 and 2010, when the number more than tripled. However, after reaching a peak in 2010, the annual number of foreclosures has been declining, and the total for 2013 was equal to the level in 2005.

HousingLink also attempts to put the rate of foreclosure in perspective, by comparing the number of foreclosures to the total number of residential parcels in the County. The foreclosure rate in Swift County has remained relatively low over this time period.

For comparative purposes, Swift County ranked 76th for the rate of foreclosure among the State's 87 counties in 2013 (1st being the highest rate of foreclosure).

Housing Condition Survey

Community Partners Research, Inc. representatives conducted a visual ‘windshield’ survey of the older existing single family housing stock in Clontarf. Houses that appeared to contain more than one residential unit and single-wide mobile homes were excluded from the survey.

Houses were categorized in one of four levels of physical condition, Sound, Minor Repair, Major Repair, and Dilapidated based on a visual observation of the physical condition of the exterior of each structure, which is assumed to be a reasonable indicator of the structure’s interior quality.

Dilapidated was the lowest rating used and indicates that major renovation is needed to become decent, safe and sanitary housing. Some Dilapidated properties may be abandoned and may be candidates for demolition and clearance.

Major Rehabilitation is defined as a house needing multiple major improvements such as roof, windows, sidings, structural/foundation, etc. Houses in this condition category may or may not be economically feasible to rehabilitate.

Minor Repair houses are judged to be generally in good condition and require less extensive repair, such as one major improvement. Houses in this condition category will generally be good candidates for rehabilitation programs because they are generally economically feasible to repair.

Sound houses are judged to be in good, ‘move-in’ condition. Sound houses may contain minor code violations and still be considered Sound.

Table 21 Windshield Survey Condition Estimate - 2014					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Clontarf	25 / 45.5%	20 / 36.4%	5 / 9.1%	5 / 9.1%	55

Source: Community Partners Research, Inc.

Although a large majority of the houses in Clontarf were rated within one of the top two condition categories, there were also units needing more significant repair. There were five houses that were rated in very poor condition, which may be suitable for demolition and clearance. In addition to single family homes, there were also four mobile homes, in varying degrees of condition, that were located in Clontarf, and not included in the table above.

Rental Housing Inventory

Total Unit Inventory - Census Bureau

According to the 2010 U.S. Census, there were six occupied rental units and at least one unoccupied rental unit in Clontarf, for a total estimated rental inventory of seven units. The City's rental tenure rate was at only 9.4%, based on renter-occupancy households, well below the Statewide rate in 2010 of 27% rental.

At the time of the 2000 Census, the City had seven occupied rental housing units and at least two vacant rental units, for an estimated inventory of nine units.

From 2000 to 2010, Clontarf lost one renter-occupancy household and two rental units. During the decade the City added three owner-occupied households, so the reduction in rental housing was probably due to tenure conversion, as a few units that had been used as rental housing in 2000 changed to owner-occupancy by 2010.

Attempts to contact city staff in Clontarf were unsuccessful so no additional information was obtained on rental housing in the community.

Multifamily Rental Housing

There was one multifamily rental project identified in Clontarf. An older building in the downtown area has been used as rental housing for many years. At the time of the 1998 Swift County Housing Study this building had four apartments. No contact information was obtained for this building in 2014.

Although no rental surveys were completed in Clontarf, the 2013 American Community Survey did include estimates on gross rental rates in Clontarf. Based on this source, all of the rental units in Clontarf had a gross rent below \$350.

Community Overview: Clontarf

The City of Clontarf is a small community located approximately 6 miles northwest of Benson, the largest city in Swift County. Although Clontarf does have some businesses and services, it is primarily a residential community. According to the American Community Survey, more than 80% of the City's employed residents traveled five minutes or more to work in 2013, and presumably worked outside of Clontarf.

Over the past few decades, the City has not experienced any real growth. If the 2013 estimates for the City are compared to the year 1990, the City has lost 17 people and four households. While there is no evidence of growth, it should also be stated that the City has not suffered any large-scale losses either. Most of the housing units in the City are owner-occupied, and the number of home owners actually increased by two households in the prior decade. To the extent that single family homes exist within the community that are of good quality, it is probable that the City will maintain a relatively stable number of home owners.

Over time, however, it is probable that some housing units will be lost, due to condition, quality or other factors. As a result, a minor reduction of between one and three households is likely to occur between 2010 and 2020.

While it is possible that some new housing could be added to the City, this would probably only occur at a very limited scale, such as a household that elects to custom-build a new home. Development of any multifamily housing or any type of residential subdivision would not be expected, given the limited growth potential that exists for the community.

Based on the research completed for this Study, very few recommendations are made for Clontarf.

1. Maintain and preserve the existing single family housing stock

Findings: Most of the housing in Clontarf exists in single family homes. There are some mobile homes, and at least one multi-unit rental building, but fewer than 10 housing units are believed to exist in structures other than single family houses. The presence of single family houses has helped the City to maintain a relatively stable household count, and between the 2000 Census and the 2010 Census, Clontarf added three home owner household to bring the ownership tenure rate above 90%.

As part of the research for this Study, a visual “windshield” survey was conducted in Clontarf. There were 55 single family houses that were viewed and rated. While nearly 82% of the houses were rated in one of the top two condition categories, there were 10 houses that needed substantial repair, including five that may be too deteriorated to feasibly rehabilitate. There were also four mobile homes identified in Clontarf, and two of these were in generally poor condition.

Recommendation: Houses that are lost to disrepair are unlikely to be replaced in Clontarf. If the supply of habitable units decreases, it is probable that the City will continue to lose households and population. Maintenance and repair of the City’s older housing will be an important strategy to maintain community stability.

Past research has been done on the possibility of applying for grant funds, but household income levels have been too high to make Clontarf a good candidate for grant awards. The household income data reported in this Study supports the past findings on income levels, as the estimated household income of nearly \$46,000 in Clontarf was higher than in most of the other cities in Swift County.

However, housing rehabilitation assistance programs are applicant-specific, and each participating household must meet the income requirements. As a result, it may be possible to target specific houses that are owned and occupied by lower income people.

2. Promote affordable home ownership options as houses become available

Findings: The houses in the City are generally in a moderate price range. Two sources of information exist on home values. The American Community Survey estimated that the median value for owner-occupied units was approximately \$88,000 in 2013. Although few home sales have occurred in Clontarf in recent years, three of the four sales were for \$83,000 or less, and the highest-priced sale was for \$103,500.

According to the American Community Survey, all of the houses in the City were built before the year 2000, and 80% were built before 1980. The age of this single family stock contributes to the affordable prices for most homes.

Recommendation: Clontarf represents an attractive location for potential home buyers. The City has maintained a high rate of owner-occupancy in recent decades, and added two home owners over the previous decade. Clontarf is within easy commuting distance of Benson, the County's largest employment center, and serves as a bedroom community.

Although few houses may come up for sale each year, the relatively affordable prices for homes in the City make it an option for many Swift County households. Based on the best available information, an existing home in Clontarf would typically sell for less than \$100,000, well below the price for a newly constructed house.

The community should promote the attractive existing housing options and access any available resources that exist to assist with home ownership, including down payment and/or first-time home buyer programs.

3. Demolish and clear substandard structures

Findings: The housing condition survey that was completed as part of the Study found that most single family houses in Clontarf are generally in good condition. Overall, approximately 82% of the houses were rated as sound, showing no exterior deficiencies, or needing only minor repair.

However, there were five houses that were rated as needing major repair. These houses may or may not be economically feasible to rehabilitate. There were also five houses rated in the lowest condition category. These dilapidated houses are probably too deteriorated to repair, and may be suitable for demolition.

In addition to single family houses, there are also two mobile homes in the community in poor condition. It is also possible that deteriorated commercial buildings and ancillary structures exist that are in substandard condition.

Recommendation: A program that promotes the clearance of severely substandard structures would help to enhance the appearance and appeal of the community as a residential location.

4. Promote rental housing rehabilitation

Findings: Clontarf has a relatively small number of rental housing units. Over the last decade the City lost one renter-occupancy household and a few rental units, according to Census records.

Only one multi-unit rental building is believed to exist. The remaining rental units are probably in single family structures. Although specific details about rental housing are limited, the best available information indicates that most rental units are in structures that were constructed prior to 1940. According to the American Community Survey, rental rates in the City are low, which is probably an indication of the condition and quality of the rental inventory.

Recommendation: With fewer than 10 rental units in the community, only limited opportunities will exist for rental housing rehabilitation. However, when possible, "spot" rehabilitation would be encouraged to maintain the condition and quality of rental housing, helping to assure that renter households have access to decent, safe and sanitary housing.