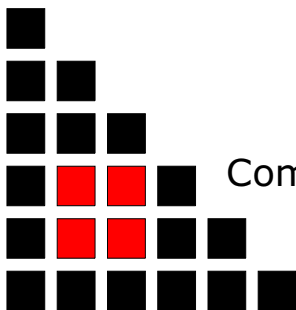


City of Kingston HOUSING STUDY

August 2016

An analysis of the overall housing needs
of the City of Kingston



Community Partners Research, Inc.
Lake Elmo, MN 55042

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Introduction

Overview

Community Partners Research, Inc., was hired by the Meeker Development Corporation to complete a comprehensive study of housing market conditions in each of the cities in Meeker County.

Methodology

A variety of resources were utilized to obtain information for the Housing Study. Community Partners Research, Inc., collected and analyzed data from March to July 2016. Data sources included:

- U.S. Census Bureau
- Minnesota State Demographer
- Esri, Inc., a private data reporting service
- Records and data from each City
- Records and data maintained by Meeker County
- AdMark Resources Housing Market Demand Analysis 2005
- Data from the MN Dept. of Employment and Economic Development
- Data provided by HousingLink
- Data provided by the Multiple Listing Service
- Interviews with elected officials and staff from the City
- Interviews with community leaders
- Interviews with people familiar with the area's housing conditions including bankers, realtors, property managers, and developers
- Area housing agencies
- Rental property owner surveys

Limitations

This Housing Study represents an analysis performed with the data available at the time of the research. Any findings are based upon current solutions and the best available information on future trends and projections. Significant changes in the area's economy, employment growth, Federal or State tax policy or other related factors could change the findings and conclusions contained in this Study.

In 2016, a number of issues continue to negatively impact local and national housing markets. Many of these issues represent a significant departure from conditions that were present prior to 2007, and have the potential to alter traditional supply and demand calculations for housing.

In most cases, this Study has not attempted to project future economic conditions, but instead has relied on past patterns and practices, with modifications that are appropriate for the current conditions. Among the issues impacting housing markets are the following:

- ▶ High Rates of Delinquency and Foreclosure - after 2007, many communities witnessed an above-average level in the number of delinquent mortgages and foreclosures. As a result, there has been an above-average level of housing turnover, caused by "short sales", bank-owned sales and foreclosures.
- ▶ Mortgage Market Liquidity - In response to rising delinquency and foreclosure rates, the mortgage market has been altered, with both primary and secondary mortgage lenders changing their standards and the availability of credit.
- ▶ Fannie Mae and Freddie Mac Bailout - The federal government was forced to take over these quasi-public agencies to help keep home mortgages available. Changes to the federal government's role in the home mortgage market continue to be debated in Washington.
- ▶ National Retreat in Home Prices - After many years of steady gains, the median value of single family homes dropped in some major markets in the late 2000s. This had multiple effects, including a retreat of potential home buyers out of the market. While these price trends have generally reversed in recent years, market activity remains below the previous level.
- ▶ Over Supply of Housing - Strong housing market conditions earlier in this decade resulted in above-average activity in the housing development markets, including both housing units and residential lots. In some areas, an oversupply of inventory exists, which further depresses prices.
- ▶ Economic Recession - The economy of the United States was in a period of sustained recession, and recovery occurred slowly. After multiple years of above-average national unemployment, reduced consumer demand has been present in many areas, including housing.

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Demographic Data Overview

Sources of Data

The following pages contain demographic data obtained from a variety of local, state and national sources. The Minnesota State Demographer's Office has released demographic estimates for the year 2014 for Kingston and Meeker County. The Census Bureau has released annual estimates for 2015. However, these estimates are generally limited to basic counts, such as population and household levels.

For some detailed demographic variables, the 2010 Census is still viewed as the most reliable data source. 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 Community Survey is an estimate, based on sampling data, there is a margin of error that exists for each estimate. The following tables incorporate the American Community Survey data, when it is viewed as reliable.

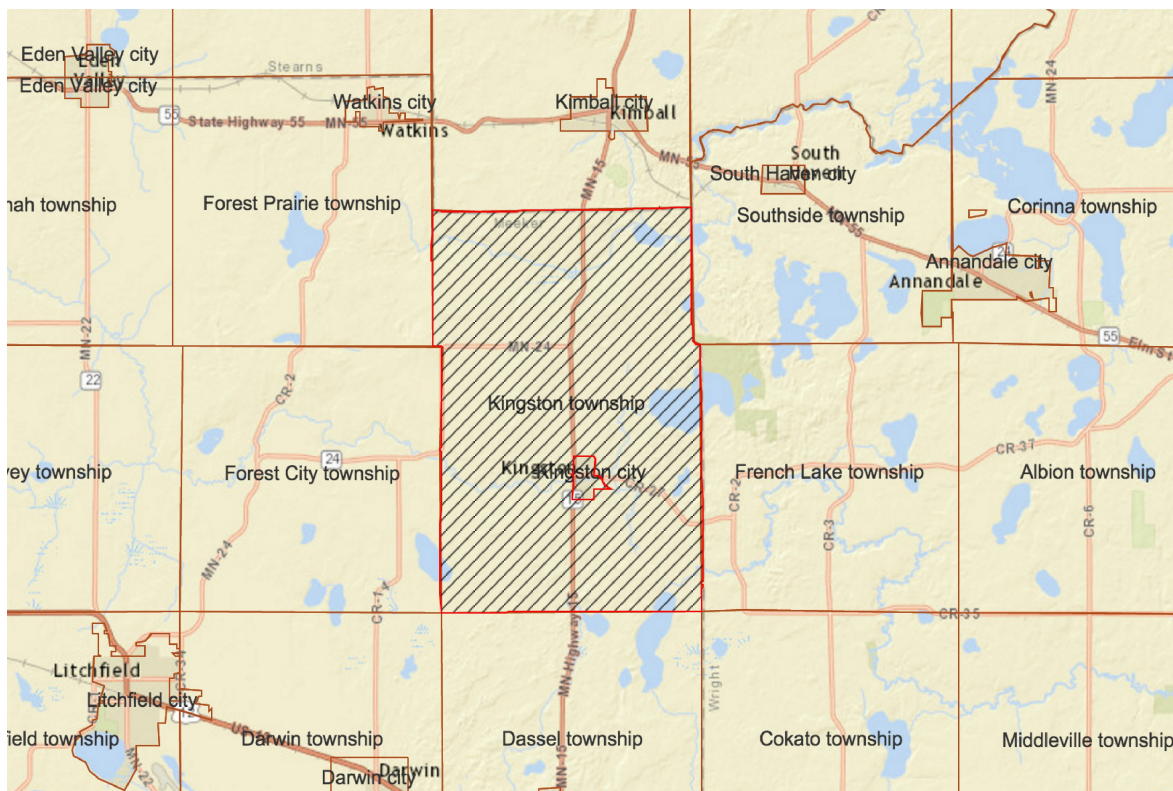
The frequency of American Community Survey estimates vary depending on the size of the jurisdiction. For the City of Kingston and for all of Meeker County, the 2014 estimates were the most current at the time of this Study. They were derived from sampling that was done over a five-year period, between 2010 and 2014.

Community Partners Research also obtained some demographic estimates and projections from Esri, a private company that produces demographic reports. The Esri estimates are for the year 2015, and this company produces 5-year projections to the year 2020.

Kingston Market Area Definition

The City of Kingston is located in close proximity to larger communities, including Litchfield (15 miles), Kimball (9 miles), Dassel (9 miles) and Annandale (16 miles). As a result, only a limited primary market area surrounds the City that is not impacted by these other nearby communities.

To be consistent with previous housing studies completed for Kingston, a primary market area definition includes the City of Kingston and Kingston Township. In this Study, this aggregated area is referred to as the Market Area.



Population Data and Trends

The Minnesota State Demographer's most recent official population estimates for the year 2014, and these are included in the following table. The Census Bureau and Esri estimates for 2015 are contained in the text that follows.

Table 1 Population Trends - 1990 to 2014						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2014 Estimate
Kingston	131	120	-9.2%	161	34.2%	159
Market Area	1,195	1,386	16.0%	1,417	2.2%	1,393
Meeker County	20,846	22,664	8.7%	23,300	2.8%	23,122

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

The City of Kingston has experienced a fluctuating population over time, but when viewed over a longer-term, the City has added some residents. However, since 2010, some of the estimates show that the population level has started to decrease again.

The most recent population estimate from the Minnesota State Demographer's Office showed the City with 159 residents in 2014, down by two people from the 2010 Census.

Esri, a private data reporting service, estimated the City's population at 161 people in 2015, unchanged from 2010. One other recent estimate that exists is from the Census Bureau. In their 2015 annual estimate, they believed there were 159 people living in Kingston, an estimate that is identical to the State Demographer's from 2014.

Similar minor differences also exist in the recent population trends for the larger Market Area. Esri shows 1,422 people living in the aggregated jurisdictions in 2015, compared to 1,417 in 2010, an increase of five people over the five-year time period.

The State Demographer's 2014 estimate for the Market Area shows a loss of 24 people between 2010 and 2014. The Census Bureau's 2015 estimates show 1,411 people living in the Market Area, down by only seven people from 2010.

The available estimates for all of Meeker County reflect similar differences in recent trends. Esri estimates that there were 23,348 people countywide in 2015, compared to 23,122 from the State Demographer. While the difference is only 226 people, and a one-year difference also exists in the effective dates, they do reflect differing trends. Esri's estimate shows some minor growth in the County's population after 2010, while the Demographer shows a loss of population countywide after 2010.

The annual estimate from the Census Bureau for 2015 shows the lowest population level, at 23,102. However, it is one year forward from the State Demographer's most recent estimate.

In their estimates, the Census Bureau does identify contributing factors. For all of Meeker County, the Census Bureau attributes the declining population to an out-migration of residents. The County has had some natural increase due to births exceeding deaths, but this was not equal to the level of people that have moved out of the County.

Population by Race and Ethnicity

Kingston's population is primarily White and non-Hispanic. At the time of the 2010 Census, more than 99% of the City's residents identified themselves as White for race, and less than 2% of City residents identified themselves as Hispanic/Latino for ethnicity. Due to the City's limited diversity, no additional information has been provided in this Study.

Group Quarters Population

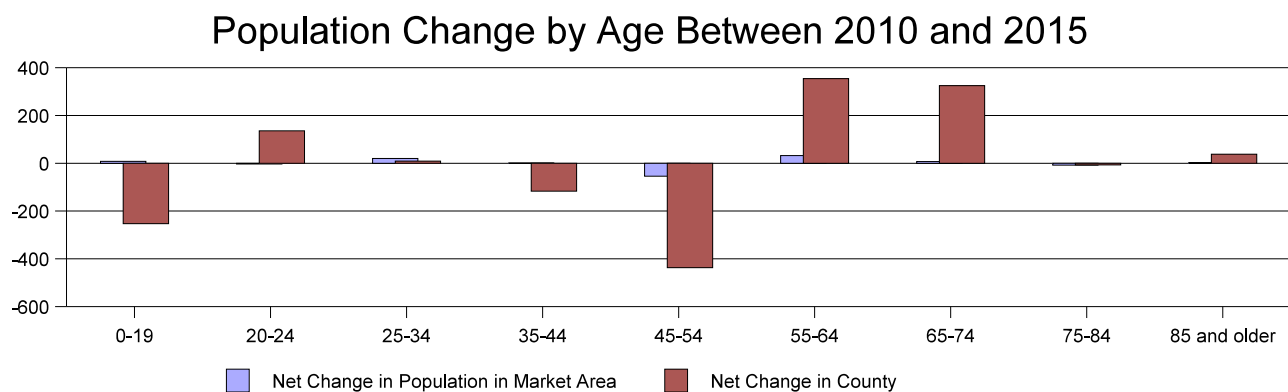
In 2010, there were no group quarter's residents in the City of Kingston.

Population by Age Trends: 2010 to 2015

Esri's estimates for Kingston and the Market Area provide some additional details on population characteristics, including an estimate of the area's changing age patterns. The following table compares estimated population by age in 2010 and 2015, along with the numeric changes. Age changes are examined for the Kingston Market Area and for all of Meeker County.

Table 2 Population by Age - 2010 to 2015						
Age	Kingston Market Area			Meeker County		
	2010	2015	Change	2010	2015	Change
0-19	450	458	+8	6,406	6,153	-253
20-24	74	71	-3	1,067	1,203	+136
25-34	153	173	+20	2,543	2,552	+9
35-44	146	147	+1	2,709	2,592	-117
45-54	228	174	-54	3,645	3,208	-437
55-64	179	211	+32	3,095	3,449	+354
65-74	106	113	+7	1,947	2,272	+325
75-84	71	63	-8	1,290	1,283	-7
85+	10	12	+2	598	636	+38
Total	1,417	1,422	+5	23,300	23,348	+48

Source: U.S. Census; Esri

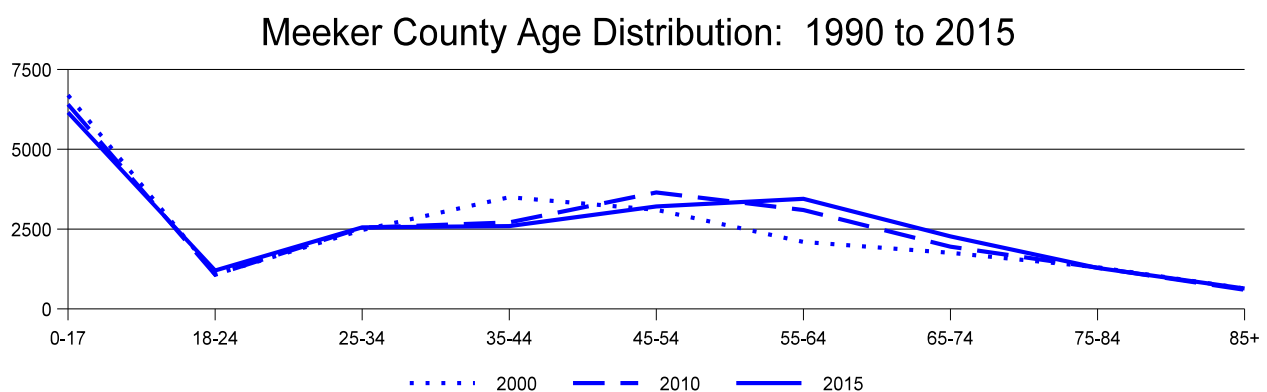


For many years, demographic analysts have been talking about the impact that is occurring as the large “baby boom” generation moves through the aging cycle. This trend has been very evident in the Kingston area. Between 2010 and 2015, the Kingston Market Area had a net gain of five people according to Esri, but added 33 people in the age ranges 55 and older. This was then offset by a reduction of 28 people age 54 and younger.

Within the younger age groups, Esri believes that only the 25 to 34 year old range has increased significantly in size between 2010 and 2015. There was also growth in the number of children, age 19 and younger. In the older adult ranges, most of the growth has been in the 10-year group between 55 and 64 years old, reflecting much of the baby boomer generation.

Age progression patterns for all of Meeker County were often similar to the changes in the Kingston area. Once again, growth was especially strong in the primary baby boomer age groups, between 55 and 74 years old. Countywide there was also a net reduction in the number of people age 54 and younger. Countywide, there was an increase in senior citizens, age 65 and older, but this was primarily due to strong growth in the youngest senior group, age 65 to 74.

The aging trends present in Meeker County can be traced back over the previous decades to see the movement of the baby boom generation. One notable trend that is evident in Meeker County is the advancing ‘wave’ created by the baby boom age ranges.



Household Data and Trends

The Minnesota State Demographer's Office has issued 2014 household estimates for individual jurisdictions, which are displayed in the following table, along with totals from previous Censuses. Esri estimates are discussed in the text that follows. The Census Bureau does not issue annual household estimates.

Table 3 Household Trends - 1980 to 2014						
	1990 Census	2000 Census	% Change 1990-2000	2010 Census	% Change 2000-2010	2014 Estimate
Kingston	47	48	2.1%	61	27.1%	61
Market Area	398	457	14.8%	497	8.8%	495
Meeker County	7,651	8,590	12.3%	9,176	6.8%	9,185

Source: U.S. Census; MN State Demographer

Although Kingston has added households over the past 25 years, most of this increase was recorded between 2000 and 2010. Prior to 2000, and after 2010, almost no household growth has occurred. If the State Demographer's 2014 household estimate is compared to the 1990 Census, Kingston added 14 households over a 25-year period. However, the Demographer's most recent estimate for 2014 shows no change since 2010 in the number of resident households. Esri believes that one household has been added after 2010.

For the Kingston Market Area, which includes Kingston Township, some household growth occurred in both the 1990s and 2000s. The estimated number of households in 2014 is 97 households greater than in 1990. However, according to the State Demographer, the Market Area has lost two households between 2010 and 2014.

For the entire Kingston Market Area, Esri has tracked an increase of six resident households between 2010 and 2015.

For all of Meeker County, the Demographer believes that nine households were added between 2010 and 2015, while Esri believes that 74 households were added between 2010 and 2015.

Household by Age Trends: 2010 to 2015

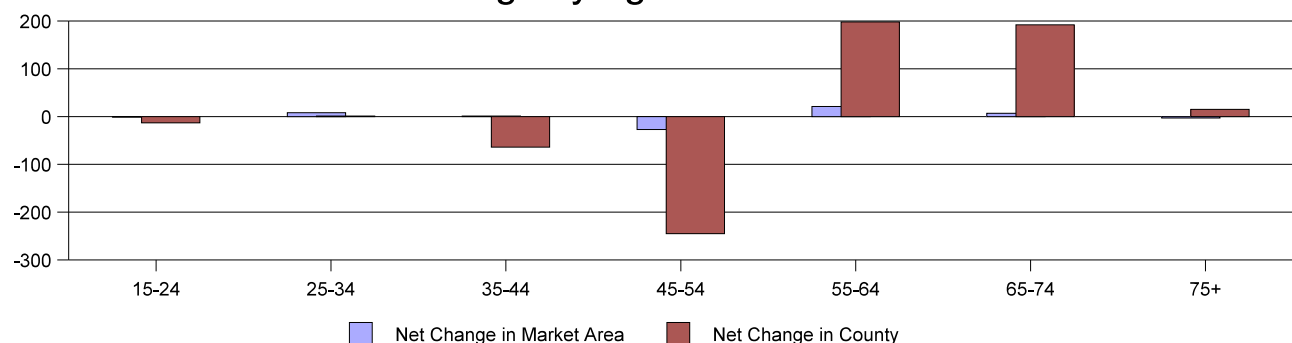
Esri's household estimates also include a level of detail not available elsewhere. The following table uses the Esri data to compare households by age of householder in 2010 and 2015, along with the numeric changes.

Table 4 Households by Age - 2010 to 2015						
Age	Kingston Market Area			Meeker County		
	2010	2015	Change	2010	2015	Change
15-24	15	14	-1	309	296	-13
25-34	64	72	+8	1,198	1,199	+1
35-44	72	73	+1	1,448	1,384	-64
45-54	123	96	-27	1,998	1,753	-245
55-64	101	122	+21	1,763	1,961	+198
65-74	62	69	+7	1,199	1,391	+192
75+	60	57	-3	1,261	1,276	+15
Total	497	503	+6	9,176	9,260	+84

Source: U.S. Census; Esri

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 the Kingston Market Area, the largest net growth in households occurred in the 10-year age group between 55 and 64 years old.

Household Change by Age Between 2010 and 2015

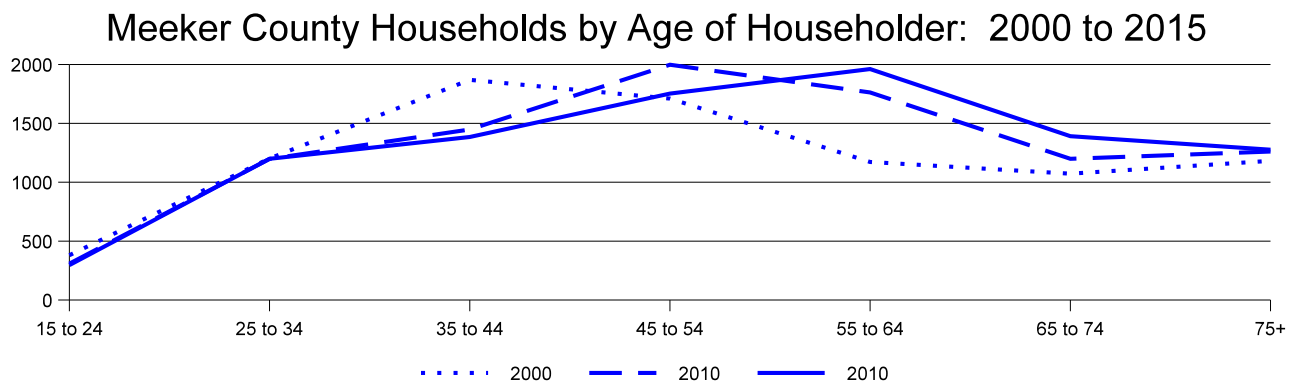


For the Kingston Market Area the aggregated age ranges 55 and older added 25 households over the last five years according to Esri. However, the combined younger age ranges, 54 and under, experienced a net reduction of 19 households. The biggest decline occurred in the 45 to 54 year old range, as the advancing baby boomers were not replaced by the succeeding generation.

Patterns were generally similar Countywide, with increases in all of the age groups 55 and older, while the number of young adult households, age 54 and younger, decreased during the last five years. Countywide, growth was especially strong in the 20-year range between 55 to 74 years old, as the baby boom generation increased in numbers in Meeker County.

There was an overall increase in the number of senior-headed households in Meeker County, but most of this was in the youngest senior range between 65 and 74 years old. In the Kingston Market Area, there was a slight decrease in the number of older senior households, age 75 and above.

As with the longer-term patterns for population, it is possible to track the progression of the baby boomer households over the past 15 years, using information for households by the age of householder.



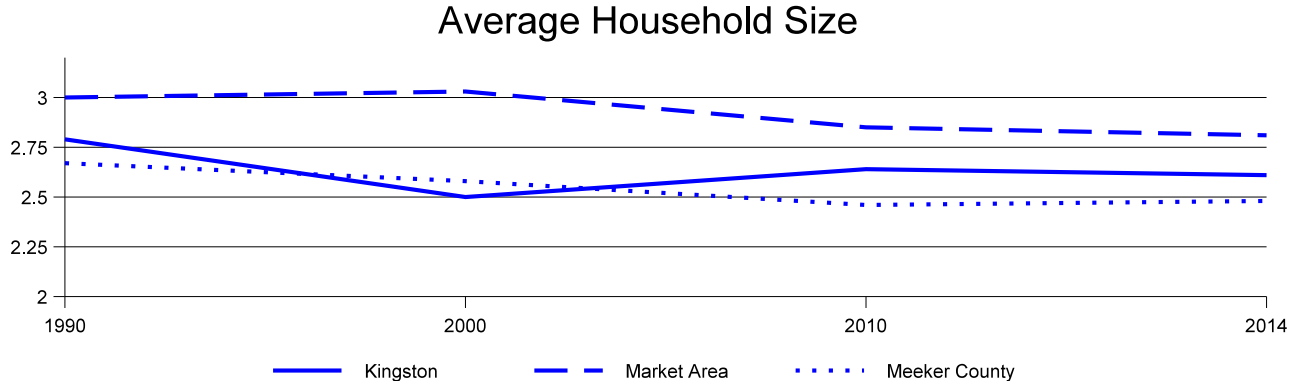
Average Household Size

The following table provides Census information on average household size. The 2014 estimates from the State Demographer are also included.

Table 5 Average Number of Persons Per Household 1990 to 2014				
	1990 Census	2000 Census	2010 Census	2014 Estimate
Kingston	2.79	2.50	2.64	2.61
Market Area	3.00	3.03	2.85	2.81
Meeker County	2.67	2.58	2.46	2.48

Source: U.S. Census; MN State Demographer

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



For Kingston, the average household size has decreased, when viewed over a longer-term, but did increase in size between 2000 and 2010. After 2010, there has been a minor decrease in the average number of people per household, but the City's average household size remains relatively large at 2.61 persons. According to the Demographer's most recent estimates, Kingston has the largest average household size of all the cities in Meeker County.

The average size for the entire Market Area has also been declining, when 1990 is compared to 2014, but also remains large by comparative standards. The average household size for all of Meeker County has declined in recent decades, but also remains relatively large, at 2.48 persons in 2014.

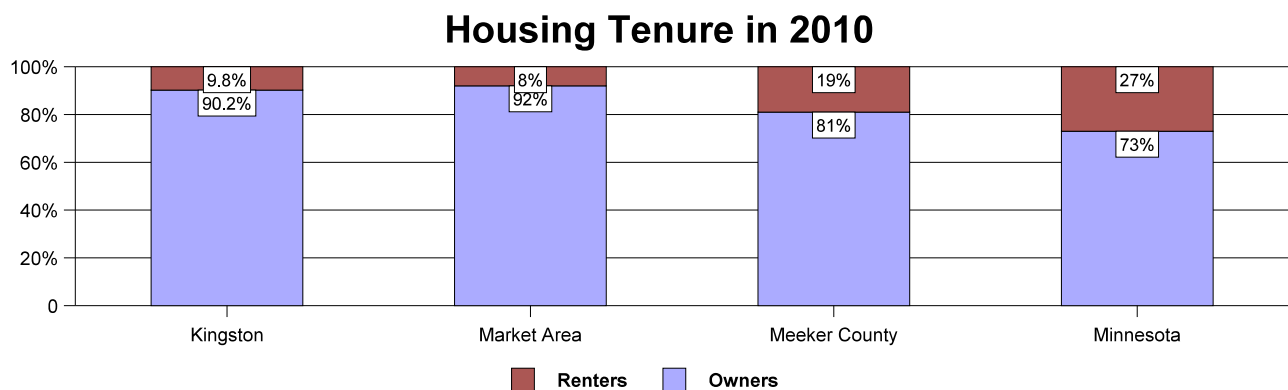
Housing Tenure

The 2010 Census provided an updated look at ownership versus rental housing tenure patterns. The following tables examine overall tenure rates, along with the changes that have occurred since 2000.

Table 6 Household Tenure - 2010				
	Number of Owners	Percent of all Households	Number of Renters	Percent of all Households
City of Kingston	55	90.2%	6	9.8%
Market Area	457	92.0%	40	8%
Meeker County	7,437	81.0%	1,739	19.0%
State	-	73.0%	-	27.0%

Source: U.S. Census

According to the 2010 Census, the ownership tenure rate in the City of Kingston was very high, at 90.2%, with only 9.8% of households renting their unit. When the entire Kingston Market Area aggregation was reviewed, the home ownership rate increased to 92%, well above the Statewide ownership tenure rate of 73% in 2010. For all of Meeker County, the home ownership rate was also high, at 81%.



Meeker County has experienced a significant amount of growth in recent decades. Much of the County's growth has been oriented to owner-occupancy housing, as reflected in an ownership tenure rate that was well above the Statewide average in 2010.

Table 7 Change in Households by Housing Tenure - 2000 to 2010

Tenure	Kingston			Meeker County		
	2000	2010	Change	2000	2010	Change
Owners	45	55	+10	7,018	7,437	+419
Renters	3	6	+3	1,572	1,739	+167
Total	48	61	+13	8,590	9,176	+586

Source: U.S. Census

The housing tenure rates for Kingston changed somewhat over the last decade, but the home ownership rate remained very high. At the time of the 2000 Census, the City's rental tenure rate was only 6.2%. By 2010, it was at only 9.8%.

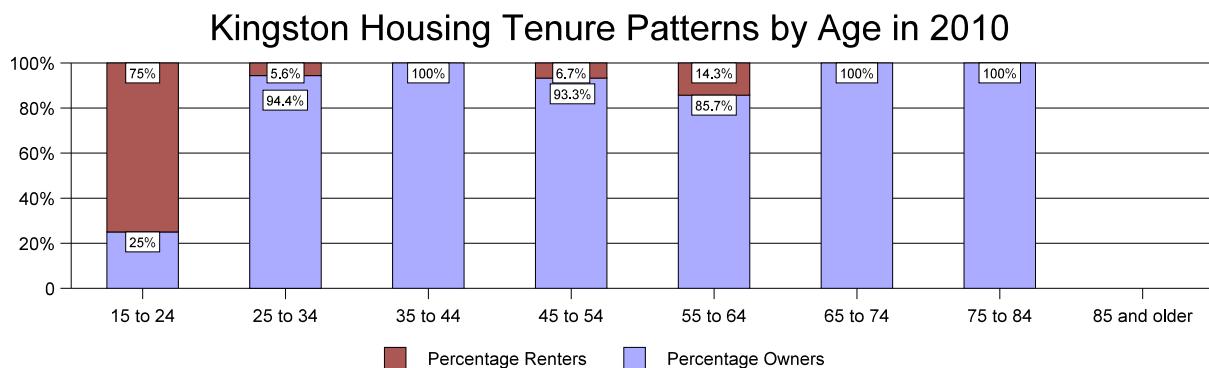
In 2000, the Meeker County rental tenure rate was at 18.3%. By 2010, it had increased to 19.0%.

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 the City of Kingston.

Table 8 Kingston Tenure by Age of Householder - 2010				
Age	Owners		Renters	
	Number	Percent within age	Number	Percent within age
15-24	1	25.0%	3	75.0%
25-34	17	94.4%	1	5.6%
35-44	5	100%	0	0%
45-54	14	93.3%	1	6.7%
55-64	6	85.7%	1	14.3%
65-74	8	100%	0	0%
75-84	4	100%	0	0%
85+	0	-	0	-
Total	55	90.2%	6	9.8%

Source: U.S. Census



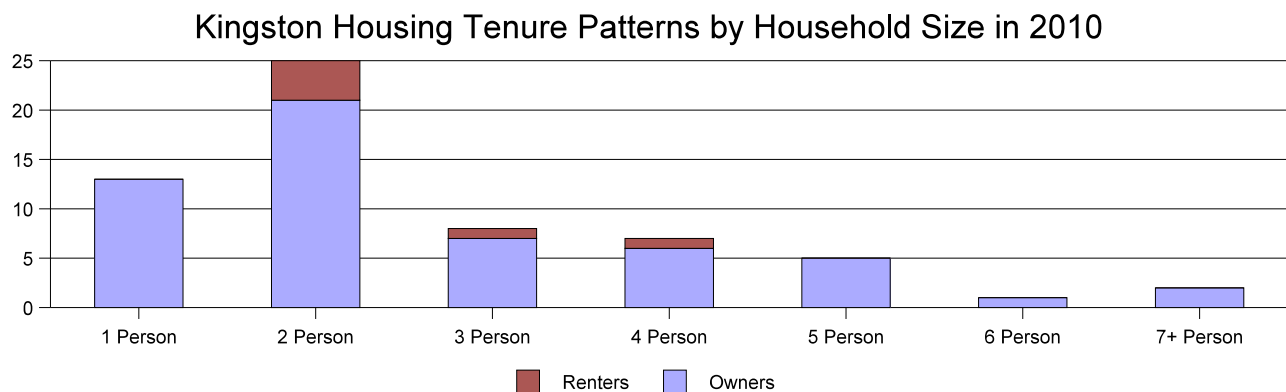
With very few renter households, most of the age ranges were dominated by home owners. Half of the City's renter households were age 24 or younger, and then a few other renters were scattered in the other age ranges.

Tenure by Household Size

The 2010 Census did provide information on housing tenure by household size. This can be compared to 2000 Census information to better understand trends for housing unit needs. This information is for the City of Kingston.

Table 9 Kingston Tenure by Household Size: 2000 to 2010						
Household Size	Owners			Renters		
	2000	2010	Change	2000	2010	Change
1-Person	12	13	+1	0	0	0
2-Person	14	21	+7	2	4	+2
3-Person	11	7	-4	1	1	0
4-Person	1	6	+5	0	1	+1
5-Person	6	5	-1	0	0	0
6-Person	1	1	0	0	0	0
7-Persons+	0	2	+2	0	0	0
Total	45	55	+10	3	6	+3

Source: U.S. Census



Most households in Kingston have only one or two members. Among home owners, households with two members had the greatest numeric increase between 2000 and 2010. There was also growth in the number of four member households, which would be consistent with the City's relatively large average household size. Among renter households, most had two members in 2010.

2014 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 American Community Survey. No median income information was available for the jurisdictions that form the Kingston Market Area, since these are separate jurisdictions that have been aggregated for analysis in this Study. Income information from the 2014 American Community Survey can be compared to similar estimates from 2010 to track recent changes. 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 10 Median Income - 2010 to 2014			
	2010 Median	2014 Median	% Change
Households			
Kingston	\$37,279	\$53,125	42.5%
Meeker County	\$51,173	\$54,049	5.6%
Minnesota	\$57,243	\$60,828	6.3%
Families			
Kingston	\$50,313	\$65,000	29.2%
Meeker County	\$59,495	\$65,247	9.7%
Minnesota	\$71,307	\$76,190	6.8%

Source: American Community Survey 5-year survey

Income information contained in the American Community Survey showed that the median household income within the City of Kingston has increased substantially in recent years. When compared to the level estimated in 2010, the City's median household income in 2014 was more than 42% higher. This may have been a sampling flaw in the American Community Survey, but it could also reflect the number of younger adult households living in the City, and the possibility of growing incomes. The City's median family income has also been increasing rapidly. The median levels in Kingston were generally comparable to the countywide medians in 2014.

Using the commonly accepted standard that up to 30% of gross income can be applied to housing expenses, a median income household in Kingston could afford approximately \$1,328 per month for ownership or rental housing in 2014.

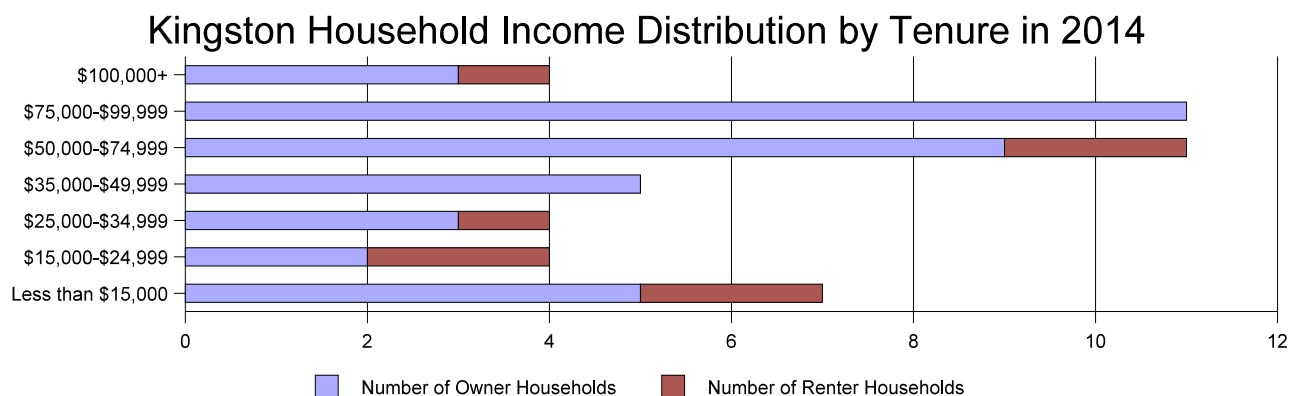
Kingston Income Distribution by Housing Tenure

The 2014 American Community Survey provides an estimate by owner and renter status. The following table examines income distribution within the City of Kingston.

The American Community Survey is an estimate, based on limited sampling data, and a margin of error exists for each estimate. For total households in Kingston, the American Community Survey estimate appears to be too low. The ACS estimated that 46 households were present, while the State Demographer believed that 61 households were present. The ACS estimates appear to be low for owner households but slightly high for renter households, when compared to the tenure distribution present at the time of the 2010 Census.

Table 11 Kingston Income Distribution by Tenure - 2014			
Household Income	Number of Owner Households	Number of Renter Households	Total Households
\$0 - \$14,999	5	2	7
\$15,000 - \$24,999	2	2	4
\$25,000 - \$34,999	3	1	4
\$35,000 - \$49,999	5	0	5
\$50,000 - \$74,999	9	2	11
\$75,000 - \$99,999	11	0	11
\$100,000+	3	1	4
Total	38	8	46

Source: 2014 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 2014, nearly 63% of renter households in Kingston had an annual income below \$35,000. At 30% of income, these low and moderate income renter households would have \$875, or less, that could be applied to monthly housing costs.

Owner households generally had a higher income level. Nearly 61% of owner households had an annual income of \$50,000 or more. However, approximately 26% of all owner households had an annual income below \$35,000, and had a limited amount that could be applied to housing costs.

According to the American Community Survey, the median household income level for all renters in 2014 was \$27,500, while the median income for home owners was \$55,000.

2014 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 in the City of Kingston. As stated previously, the American Community Survey did overestimate the number of renter households in the City, but it is assumed that the percentages for housing costs would remain relatively accurate.

Table 12 Gross Rent as a Percentage of Household Income - Kingston		
Percent of Income for Housing	Number of Renter Households	Percent of all Renter Households
Less than 20%	3	37.5%
20% to 29.9%	0	0%
30% to 34.9%	0	0%
35% or more	3	37.5%
Not Computed	2	25.0%
Total	8	100%

Source: 2014 American Community Survey

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".

There were only eight renter households in Kingston, according to the 2014 American Community Survey. With such a limited sample, there is a chance that the income and housing cost data are flawed. However, more than 37% of all renters in the City were paying 30% or more of their income for rent. All of these households were actually paying 35% or more of their income for housing.

Although a housing cost burden could be caused by either high housing costs or low household income, in Kingston it was primarily due to low income levels for renters. All of the renter households with a housing cost burden had an annual household income below \$35,000. To avoid a cost burden, these lower income households would have needed a unit with a gross monthly rent of \$875 or less.

2014 Estimated Income and Housing Costs - Owners

The American Community Survey also provided housing cost estimates for owner-occupants. The following table provides estimates of the number of households in the City of Kingston that are paying different percentages of their gross household income for housing costs.

Table 13 Ownership Costs as a Percentage of Income - Kingston		
Percentage of Household Income for Housing Costs	Number of Owner Households 2014	Percent of All Owner Households 2014
0% to 19.9%	25	65.8%
20% to 29.9%	6	15.8%
30% to 34.9%	1	2.6%
35% or more	6	15.8%
Not Computed	0	0%
Total	38	100%

Source: 2014 ACS

Most owner-occupants, which would include both households with and without a mortgage, reported paying less than 30% of their income for housing. However, more than 18% of all home owners reported that they paid 30% or more of their income for housing. Most of these households were paying more than 35% of income for housing costs.

As would be expected, the large majority of cost-burden home owners had a mortgage on their home.

Population Projections

The following table presents population projections using two different sources. The first set of projections has been generated by Esri, a private data reporting service. Esri's projections span the period from 2015 to 2020.

The second projection set is from the Minnesota State Demographer's Office, which has generated population forecasts for individual jurisdictions and counties in the State. Projections are provided for the years 2015 and 2020. The State Demographer's Office has actually issued three sets of county-level projections since the 2010 Census was released. The most recent projections tend to be substantially higher for most counties, and do not reflect the patterns that have emerged after 2010. As a result, the first projection set, which is also the lowest, has been presented for Meeker County.

Table 14 Population Projections Through 2020				
	Esri Projection		State Demographer	
	2015 Estimate	2020 Projection	2014 Estimate	2020 Projection
Kingston	161	163	159	165
Market Area	1,422	1,440	1,393	N/A
Meeker County	23,348	23,523	23,122	24,185

Source: Esri, Inc.; MN State Demographer

Esri's recent population estimate for Kingston showed no growth after 2010. This estimated is trended forward and shows almost no change in the population for the remainder of the decade. Over the next five years, Esri expects the City to add only two new residents.

The State Demographer had once projected some minor population growth to occur in Kingston, but, the total population was expected to increase by only four people for the entire decade. Based on the most recent estimate, Kingston has actually lost a few people, but attaining the original 2020 projection is still very possible.

For the entire Kingston Market Area, Esri also expects some minor growth in the population level between 2015 and 2020. This projection would expect most of the growth to occur in Kingston Township.

The MN State Demographer's Office has no current projections available for individual townships that are part of the Market Area.

There is some variation in the projections for all of Meeker County. Esri projects that the County will add only 175 people from 2015 to 2020, or average annual growth of only 35 people per year.

The projections from the State Demographer's Office had expected the County to have a substantially larger population by the year 2020. However, the Demographer had expected that the County's population would also be larger by 2015, which is not accurate based on recent estimates. If only the projected incremental growth from the base 2015 and 2020 projections is reviewed, the Demographer had anticipated that the County would add an average of only 86 people per year.

Household Projections

The following table presents household projections. As with population, Community Partners Research, Inc., has reviewed projections to the year 2020 from Esri, a private data reporting service.

The State Demographer's Office has only issued household projections at the county level. 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 decrease gradually.

Table 15 Household Projections Through 2020				
	Esri		State Demographer	
	2015 Estimate	2020 Projection	2014 Estimate	2020 Projection
Kingston	62	62	61	64*
Market Area	503	509	613	N/A
Meeker County	9,250	9,360	9,185	9,782

Source: State Demographer; Esri

* Extrapolated by Community Partners Research, Inc.

Esri believes that Kingston's household level will remain stable for the remainder of the decade. This is a continuation of the pattern of recent change, as estimated by Esri, which shows that Kingston has not added any households from 2010 to 2015.

The State Demographer has also not been tracking recent growth within the City of Kingston. However, their population projection to the year 2020 did expect the addition of a few people and households. Over the course of the current decade, the extrapolated projections would yield total growth of approximately two households. However, through 2014, no growth had occurred, and the City may have lost one household. To now reach the 2020 projection, the City would need to add three households during the remainder of the decade.

For the entire Market Area, Esri projections show the addition of only six households over a five-year period. All of this growth would be projected in Kingston Township. No Market Area household projection can be derived from the State Demographer's data.

There is a significant variation in the available forecasts for all of Meeker County. Esri has a conservative countywide projection. Over the five-year period from 2015 to 2020, Esri expects that Meeker County will add only 110 total households, or an average of approximately 22 households per year.

The projections from the State Demographer's Office are much higher, but appear to be unrealistic based on the most recent patterns. Over the course of the entire decade, the Demographer had expected that Meeker County would add more than 600 households. However, the most recent estimates from the Demographer show that this projected growth is not actually occurring. From 2010 through 2014, the Demographer believes that the County has only added an average of two households per year, well below the projected level of more than 60 households per year. As a result, the Demographer's 2020 projection is now viewed as unreliable.

Household by Age Projections: 2015 to 2020

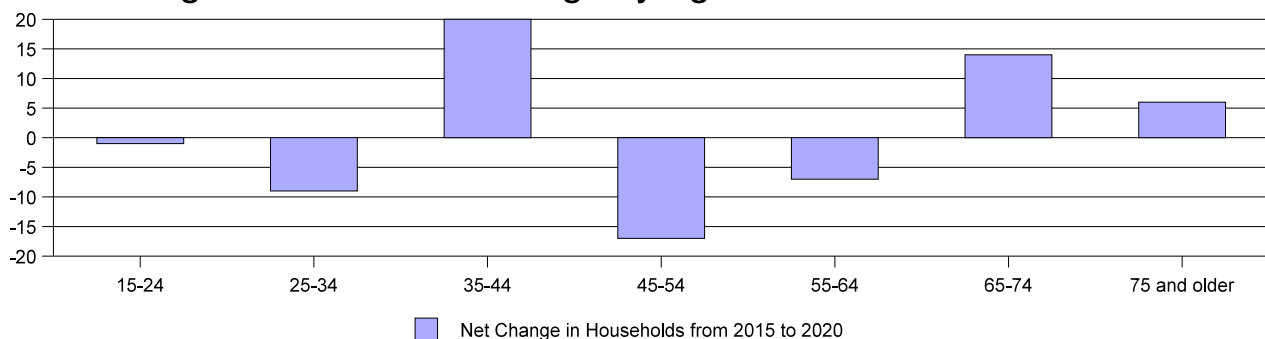
Esri has generated age-based projections for households to the year 2020. These projections can be compared to the data contained in the 2015 Esri estimate to examine the change projected over the next few years. These age-based forecasts are for the entire Kingston Market Area.

Table 16 Market Area Projected Households by Age - 2015 to 2020

Age	2015 Estimate	2020 Projection	Numeric Change
15-24	14	13	-1
25-34	72	63	-9
35-44	73	93	+20
45-54	96	79	-17
55-64	122	115	-7
65-74	69	83	+14
75+	57	63	+6
Total	503	509	+6

Source: Esri; Community Partners Research, Inc.

Kingston Household Change by Age Between 2015 and 2020



According to Esri's projections, most of the change in households by age of householder will occur within three defined age groups. The largest net growth should occur among households age 35 to 44 years old, followed by growth of households age 65 and older, as the baby boom generation advances through the aging cycle. Most of the net decrease will occur among households age 45 to 54 years old, as the age range behind the baby boomers was not as large. Overall, the Market Area should have a decrease of households age 54 and younger, but an increase in the number of households age 55 and older.

Building Permit Trends

City staff was not aware of any building permit issuance for new houses in Kingston in recent years.

The annual building permit reports on the Census Bureau's website shows two single family houses permitted between 2000 and 2002. But for most years, no reports were submitted. It is probable that some new houses were constructed in the early 2000's, but this cannot be verified through building permit reporting.

Census Housing Unit Reconciliation

At the time of the 2000 Census, there were 53 total housing units counted in the City of Kingston. This included 48 occupied units and five vacant units. By 2010, the total count had increased to 70 total units, with 61 occupied and nine vacant.

The increase in available housing derived from Census data is consistent with the creation of a newer subdivision on the southern edge of the City, which attracted some single family home construction.

Median Year of Construction

The 2014 American Community Survey included an estimate of the median year of construction for housing. In Kingston, the median year for owner-occupancy units was 1956. The estimated median year of construction for rental housing was 1975.

The age of the owner-occupancy housing stock in Kingston is much older than the Countywide average. For all owner-occupied housing in Meeker County, the estimated median year of construction was 1974. The County's median year of construction was 1967 for rental units.

Units by Structure Type

The 2010 Census did not collect information about structure types. However, according to the 2014 American Community Survey estimates, all of the housing units in Kingston were identified as one or two-unit structures. Most of these were single family houses.

Mobile Homes

According to the American Community Survey, six mobile homes may be present in Kingston. At the time of the 2000 Census, there were four mobile homes counted in Kingston.

Municipal Services

Kingston does not have municipal sewer and water systems.

Residential Lots

During the active construction years of the 1990s and early 2000s, two subdivision projects were advanced.

Prairie View Heights is a large lot subdivision on the southern edge of Kingston. Most of these lots have been used for newer homes. There may be one or more vacant lots that remain, but these may not be available for sale.

Another subdivision was platted, known as ***Kingston Town Square***. This area has 18 lots. One speculative house was constructed, but later abandoned, and now in disrepair. The parcel went through foreclosure and the entire multi-acre parcel is now for sale.

Since Kingston does not have municipal sewer and water systems, any lot buyer would need to construct on-site systems when the house is built.

Existing Home Sales

This section examines houses that have been sold within recent years in the City of Kingston. Information was obtained from the Meeker County Assessor's Office.

Meeker County collects and utilizes information from residential sales for the County's sales ratio study. The County compares the fair market sale price to the estimated taxable value for each home. As a result, the County information primarily reflects existing homes that have an established tax value. New construction sales activity would generally not be recorded in the data that was used for this analysis, unless the house had been constructed some time prior to the final sale and did have an established tax value.

The County sorts the sales data into "qualified" and "unqualified" groupings. Qualified sales are also referred to as good sales, because they are fair market transactions. Unqualified sales are rejected because they are not considered to be fair market transactions, and could include sales of "bank-owned" properties, foreclosures/short sales, transfers between related parties, or sales that were not conducted in the open market.

The sales reports obtained from the County did not differentiate between different styles of houses. All of the sales are for single family units, but may include attached housing units, such as twin homes, town houses or condominiums. However, in the small cities, including Kingston, nearly all of the sales are believed to be in the form of detached single family houses.

Information was available for each calendar year, from 2010 to 2015. Sales activity for the first few months of 2016 was also available, but this partial-year data may not be an accurate indicator of full-year activity.

In Kingston, only 12 good sales have been recorded since January 1, 2010. The most recent sales were in 2015, when two houses sold. No sales were recorded in 2014.

Over the entire six-year time period, the median was between \$95,000 and \$130,000.

There was a fairly wide range in the sales, as six homes sold for \$130,000 or more, and six homes sold for \$95,000 or less. The highest valued sale was for \$190,000.

An alternate home value estimate exists in the 2014 American Community Survey. Based on the sampling of home owners, the estimated median value was \$125,000. This value would be within the range estimated from sales data.

Active Residential Listings

The website Realtor.com, maintained by the National Association of Realtors, was used to review information on active residential real estate listings in Kingston. A review in May 2016 found no houses listed for sale. It is important to note that the active properties are those included in the Multiple Listing Service (MLS) and would generally be offered through a real estate agent. There may be other properties that are posted for sale in Kingston that would not be part of the MLS, including most homes being offered "for sale by owner".

Meeker 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 the expansion of 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.

HousingLink and the Greater Minnesota Housing Fund have been tracking mortgage foreclosure activity across the State for the past few years. They produced annual foreclosure reports from 2007 to 2013. Their reports provide details on foreclosure activity at the County level back to the year 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 17 Meeker County Home Foreclosures - 2005 to 2013									
Foreclosures	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number	86	94	114	95	87	114	94	82	63
Rate	0.99%	1.07%	1.28%	1.06%	0.97%	1.27%	1.05%	0.92%	0.71%

Source: HousingLink; Community Partners Research

Based on the HousingLink data, Meeker County was significantly impacted by home foreclosures. This was especially true for the years 2007 and 2010. After 2010, the number of annual foreclosures dropped steadily through 2013.

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. For comparative purposes, Meeker County still had the 20th highest rate of foreclosure among Minnesota's 87 Counties in 2013, the last full year of data.

Housing Condition

Community Partners Research, Inc., representatives conducted a visual 'windshield' survey of 46 single family/duplex houses in Kingston. This was believed to include all houses in the City. Houses that appeared to contain three or more residential units were excluded from the survey.

Houses were categorized in one of four levels of physical condition, Sound, Minor Repair, Major Repair, and Dilapidated as defined below. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure's interior quality.

Dilapidated was the lowest rating used. These houses need major renovation 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 in a salable price range and are 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 18 Windshield Survey Condition Estimate - 2016					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Total	21/45.7%	15/32.6%	9/19.6%	1/2.1%	46

Source: Community Partners Research, Inc.

Although most of the houses in Kingston were rated in one of the top two condition categories, there were nine houses in need of major repair, and one house that received the lowest rating of dilapidated. The dilapidated structure may not be economically feasible to repair.

Rental Housing Data

According to the 2010 Census, the City of Kingston had six occupied rental housing units, and four unoccupied rental units, for a total estimated rental inventory of 10 units. The City's rental tenure rate was 9.8% in 2010, well below the Statewide rental rate of 27%.

At the time of 2000 Census, Kingston had three occupied rental units, and no vacant units, for a total rental housing inventory of three units. The City's percentage of occupied rental units in 2000, at 6.3%, was also well below the Statewide rate of 25.4%.

Based on a reconciliation of Census data, the City added three renter-occupancy household and seven rental housing units over the previous decade.

There was no construction of multifamily rental housing during this time. The growth in renter households and rental units would therefore be attributed to tenure conversion, as housing units once occupied by home owners changed to rental use.

Rental Housing Survey

From April to June 2016, a telephone survey was conducted of multifamily rental developments in Meeker County. The survey focused on rental properties with six or more units.

No multifamily rental properties could be identified in Kingston, so no survey was completed.

Employment and Economy

While many factors influence the need for housing, employment opportunities represent a predominant demand-generator. Without jobs and corresponding wages, the means to afford housing is severely limited. Employment opportunities are provided by a broad range of business sectors. Jobs are available in manufacturing, commercial services, agriculture, and other industries. The type of employment, wage level, and working conditions will each influence the kind of housing that is needed and at what price level.

Labor Force, Work Force and Unemployment

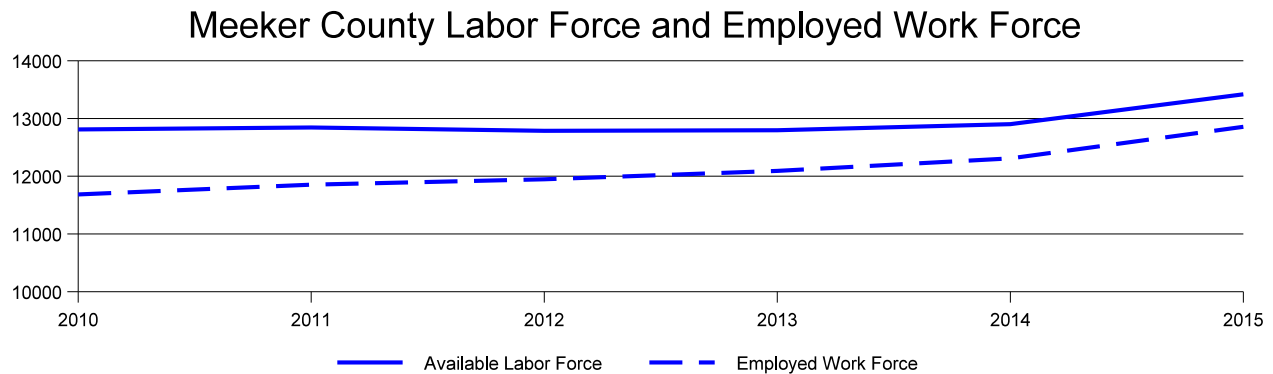
The MN Department of Employment and Economic Development provides labor force and employment information for all of Meeker County. Due to the size of the community, similar information is not available specifically for Kingston. The following table looks at information for the County since 2010.

Table 19 Meeker County Labor Statistics: 2010 to 2015						
Year	Labor Force	Employed	Unemployed	Unemployment Rate - County	Unemployment Rate - MN	Unemployment Rate - US
2010	12,811	11,684	1,127	8.8%	7.4%	9.6%
2011	12,844	11,853	991	7.7%	6.5%	8.9%
2012	12,786	11,948	838	6.6%	5.6%	8.1%
2013	12,797	12,093	704	5.5%	4.9%	7.4%
2014	12,902	12,310	592	4.6%	4.2%	6.2%
2015	13,420	12,857	563	4.2%	3.7%	5.3%

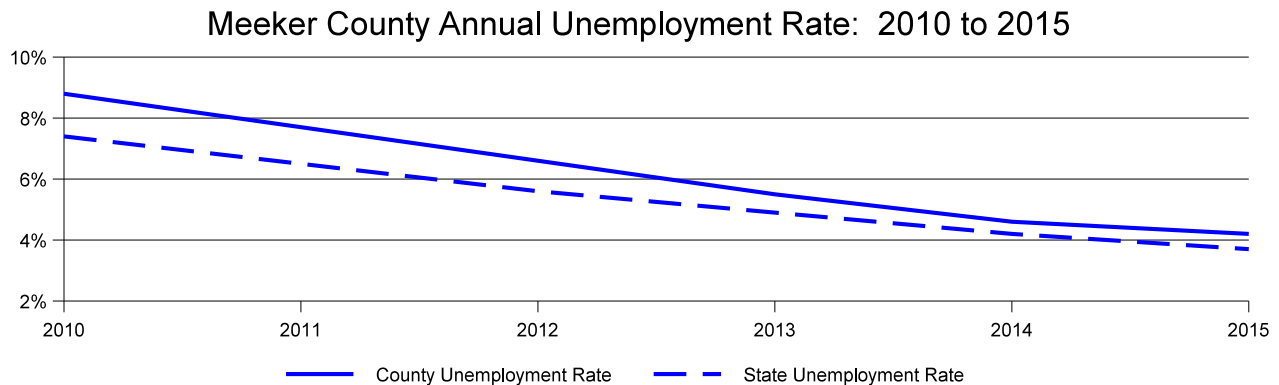
Source: MN Department of Employment and Economic Development

The Local Area Unemployment Statistics data (LAUS) tracks employment by place of residence. It shows how many County residents are actively in the labor force and their employment status, regardless of where they work.

Since 2010, there has been growth in the size of the County's available labor force. If 2015 is compared to the year 2010, the County's resident labor force had actually increased by 609 people, or 4.8%. However, most of this reported growth occurred between 2014 and 2015. It is possible that some revisions may yet be made to the 2015 statistics as more information becomes available.



There has been even stronger growth in the employed resident work force. From 2010 to 2015, the number of employed County residents creased by more than 1,170 people, or 10%. Since the employed resident population increased at an even greater level than the available labor force, the County's unemployment rate decreased over this time, from 8.8% in 2010 to 4.2% in 2015.



The County's unemployment has been steadily declining since 2010. However, the Meeker County unemployment rate has consistently been higher than the Statewide rate over the last six years.

Employment and Wages by Industry

Due to the small size of Kingston, there is no recent information available on employment and wages at the city level.

Commuting Patterns of Area Workers

While some jobs may exist within Kingston, most City residents commute for employment. The best information on commuting patterns is from the 2014 American Community Survey, and has been examined for the City of Kingston. The first table only examines travel time for City residents, and excludes people that work at home.

Table 20 Commuting Times for Kingston Residents - 2014		
Travel Time	Number	Percent
Less than 10 minutes	9	19.6%
10 to 19 minutes	6	13.0%
20 to 29 minutes	8	17.4%
30 minutes +	23	50%
Total	46	100%

Source: 2014 American Community Survey 5-year estimates

The large majority of Kingston residents were leaving the City for employment in 2014. Given the City's size, a travel time of 5 minutes or less would be required to reach the job options that exist within the community. However, approximately 96% of the City's residents were traveling 5 minutes or more for employment.

Most residents had a travel time that was 20 minutes or more, and half of the City's working residents were traveling 30 minutes or more for employment. It is important to note that in a small city like Kingston, the number of surveys used to form the estimates would be limited, and a margin of error does exist.

The American Community Survey also includes an estimate of the travel time to work for city-based jobs. But due to the small size of Kingston, no estimate was provided.

Census On the Map

The Census Bureau also produces commuter reports through its Center for Economic Studies division. This information is based on reports for the year 2014, and provides a further breakdown of worker movement patterns.

There was no report available for Kingston.

The ***On the Map*** reporting service can be used to make comparisons between communities in the County. The following table presents information for other communities in Meeker County. This table looks at the percentage of people in each community that both live and work in their home city, as well as the percentage of workers that come from outside of each city.

Table 21 Employee Inflow/Outflow Analysis - 2014				
City	Number of People Employed in the City	Percent Employees that also Reside in the City	Percent Employees that Live Outside of the City	Number Employees that Live Outside of the City
Kingston	N/A	N/A	N/A	N/A
Litchfield	3,014	40.8%	59.2%	1,784
Cedar Mills	7	0%	100%	7
Cosmos	75	1.3%	98.7%	74
Darwin	45	2.2%	97.8%	44
Dassel	825	9.7%	90.3%	745
Eden Valley	425	7.3%	92.7%	394
Grove City	169	6.5%	93.5%	158
Watkins	311	5.8%	94.2%	293

Source: Census Bureau, Center for Economic Studies

According to ***On The Map***, most County residents were commuters for employment. With the exception of Litchfield, 90% or more of the jobs in each of the cities were filled by commuters. Even in Litchfield, more than 59% of the jobs were filled by people that did not live within the city limits.

Findings and Recommendations

Overview

This Study has focused on the growth potential that exists for the City of Kingston, and the resulting housing demand that could be created. To summarize much of the information that has been presented earlier in this document, the following general observations are made:

Kingston Growth Potential

This Study has used the assumption that the Kingston Market Area, which includes the City of Kingston, has limited growth potential over the next five years. While it is certainly possible that past patterns could reverse, both the City and the Market Area have not shown any growth over the past five years. Going forward, the most reliable forecast points to the addition of only one or two households per year through 2020. This growth is most likely to occur in Kingston Township, rather than within the City of Kingston.

At the time of the 2000 Census, nearly 45% of all households living in the Market Area had a head of household age 55 and older. By 2015, the percentage of households in these older ranges had increased to more than 49%, according to age-based estimates from Esri. The projections to 2020 expect that more than 51% of households will be age 55 and older.

With an increasing number of senior and near-seniors living in the area, the population has been growing smaller, but the number of households has been more stable. Going forward, it is probable that the City and Market Area will add a few households, but probably not any population.

The limited change in households is consistent with past housing construction patterns, as almost no new housing has been added in Kingston in many years. Although official records and reports could not be obtained, there is no evidence that any new housing has been constructed in the City in more than 10 years. There was some unit construction in Kingston in the early 2000s.

While growth-generated demand for new housing is unlikely, the City could have some demand based on unit replacement needs and for age-based changes that continue to occur.

Home Ownership Recommendations

Overview: Between 2000 and 2010, the City of Kingston added 13 households, including 10 home owners and 3 renter households. The City's home ownership rate has historically been very high. In 2010, more than 90% of all households in the City owned their unit.

Housing construction reports for Kingston could not be obtained, but according to City staff, no new housing has been built in the City over the last six years.

Although no significant household growth would be projected over the next five years in Kingston, it is possible that one or two new houses may be built. However, this would tend to be customized construction, as an existing resident may elect to build a new house that is better suited to their needs. It is highly unlikely that more than a few houses would be built.

The following specific findings and recommendations are made concerning home ownership issues:

1. Potential demand will exist for less than one house annually

Findings: The research for this Study has indicated that the demand potential for new owner-occupancy housing construction in Kingston will be limited, and is projected at less than one house annually over a five-year projection period. If any new houses are built, they will likely be customized construction, targeted to the needs of the owner.

The aging patterns for the Market Area continue to show growth in the number of older adult households, primarily in the 65 to 74 year old age range. At the same time, trend-based projections would point to a declining number of middle-aged and younger adult households, age 54 and under.

Recommendation: Even though Kingston has not had any new housing construction in the past 6 years, it is possible that one or more new houses could be constructed in the future. Countywide, housing construction has generally been suppressed after the housing market crash of the late 2000s, but some improved is expected going forward. Still, in Kingston, this would still be projected at less than one new single family house annually over the next five years.

Since households age 55 and older will typically already own a house, the decision to build a new house will be based in part on economic conditions. The perceived strength of the local economy will have an impact on the confidence to invest in new housing in the community. They will also need to sell their existing home, typically of lower value. Continued improvement in existing home values will have a positive impact on the demand for trade-up housing.

2. Promote affordable existing home ownership options

Findings: This Study tracked the sales activity in Kingston back to the year 2010. During this time, only 12 good sales have occurred. The sales activity does not provide reliable information on home values in the City. However, the American Community Survey estimates indicate that most houses would be valued at \$125,000 or less.

There appears to be a split in home values in Kingston. Half of the recent sales were for \$130,000 or more, and the other half for \$95,000 or less. This is probably a reflection of age, as houses built in the past few decades sell for more, while the older stock has a more modest average value. Lower priced homes can represent a very attractive ownership option for potential home buyers in the larger region.

Recommendation: One of the community goals is to offer work force housing and attract a greater share of area workers to live in the County. Promotion of the affordable ownership options can help achieve this goal.

In other communities in the County, there is evidence that over time, that some of the existing single family homes have been converted to or purchased for use as rental housing. Tenure conversion has probably been an issue in Kingston, as some rental units have been added over time. But the City has seen even greater growth in the number of home owners, and the ownership rate has remained very high.

It is in the City's best long-term interest to attract home owners, and keep the high rate of home ownership. Efforts to promote affordable home ownership can help to limit the conversion of houses to rental use, or to limit the amount of vacant housing.

3. Monitor the residential lot inventory

Findings: Prior to the housing market retreat of the late 2000s, the private development community had been active in creating residential lots in Kingston. Since the City does not have municipal sewer and water systems, the infrastructure investment costs were lower for the developers, although larger lot sizes were needed for the future construction of on-site systems when the house was built.

Prairie View Heights is a large lot subdivision on the southern edge of Kingston. Most of these lots in this development have been used for newer homes. There may be one or more vacant lots that remain, but these may not be available for sale.

Another subdivision was platted, known as Kingston Town Square. This area has 18 lots. One speculative house was constructed, but later abandoned, and now in disrepair. The parcel went through foreclosure and the entire multi-acre parcel is now for sale.

While Kingston has a relatively large vacant lot inventory for a small city, there are few municipal special assessments at risk, as the City did not extend sewer and water lines. In Kingston Town Square, few if any street improvements were made.

Recommendation: Based on the projected demand used in this Study, Kingston will probably average less than one new house per year going forward. Assuming that the lots in Kingston Town Square could be available for purchase in the future, the current inventory should be adequate for near-term needs, unless actual demand significantly exceeds our expectations.

Since onsite sewer and water systems are used in Kingston, there are probably other vacant parcels that exist, especially along the edge of the community. It also appears that a few vacant lots remain in Prairie View Heights.

Rental Housing Recommendations

Overview: At the time of the 2010 Census, fewer than 10% of all households living in Kingston rented their housing. The community is very small, and has primarily been strong in offering owner-occupancy housing. In 2010, there were only six renter-occupancy households living in the City.

Kingston has no multifamily housing. Any rental housing would typically exist in a single family house or mobile home. Although some level of tenure conversion of single family houses has occurred in the past, the City has maintained a very high rate of owner-occupancy.

Going forward, very limited household growth would be projected to occur in Kingston. Limited growth would also be expected within the larger Market Area. Almost no growth-generated rental demand would be expected in the area over the next five years.

In the opinion of the analysts, no rental housing construction would be recommended in Kingston. The larger cities in Meeker County would be the preferred location for any new rental housing that is constructed.

Housing Rehabilitation Recommendations

Overview: Kingston has an asset in its existing housing stock. Older units, both now and into the future, will represent the majority of the affordable housing opportunities. Existing units generally sell at a discount to their replacement value. Units that are not maintained and improved may slip into disrepair and be lost from the housing stock.

Efforts and investment in housing rehabilitation activities will be important in offering affordable housing opportunities and in preventing the deterioration of the community. As this existing stock ages, more maintenance and repair are often required. Without rehabilitation assistance, the affordable stock will shrink, creating an even more difficult affordability situation.

The following specific recommendations are made to address the housing rehabilitation needs.

4. Promote owner-occupied housing rehabilitation programs

Findings: The older housing stock will continue to represent the most affordable home ownership option in the community. Investment in owner-occupied housing rehabilitation activities will continue to make home ownership possible for low and moderate income households.

According to the American Community Survey, the median year of construction for owner-occupied houses in Kingston is 1956, so the community does have an older than average stock of single family houses.

As part of the research for this Study, a visual inspection was made of the single family housing stock in Kingston. This “windshield” survey looked at the exterior conditions of each house in the City, and rated the structure on a four-point scale, from Sound to Dilapidated. There were 46 single family structures that were viewed and rated.

In Kingston, there were 9 houses that were rated as needing major repair. There were also 15 houses rated as needing minor repair. There were 21 houses that were rated as sound, with no observable repair needs. There was only one house rated as dilapidated, and probably beyond the point of feasible repair.

While the actual owner versus renter tenure pattern could not be determined from an exterior viewing, nearly all of the single family houses in the City are believed to be owner-occupied.

Recommendation: The primary funding source for concentrated neighborhood rehabilitation programs is the Small Cities Development Program (SCDP), administered by the MN Department of Employment and Economic Development (DEED). Although no specific information was obtained from the City, it is probable that Kingston has not participated in a SCDP-funded housing program in recent years.

For several years, the SCDP program had moved away from larger grant awards that were focused on larger-scale impact. Instead, smaller annual awards were made to support sustained rehabilitation approaches. The program has changed back, and larger awards are again being made, making targeted projects more achievable. Additional resources for owner-occupied housing rehabilitation are available from the Minnesota Housing Finance Agency.

5. Demolish and clear any substandard structures

Findings: This Housing Study included a visual housing condition survey of single family houses in Kingston. This evaluation identified one house in Kingston that was very deteriorated, and a possible candidate for demolition and clearance. However, there were also nine houses identified as needing major repair, and it is possible that these structures may deteriorate further in the future.

Recommendation: Ongoing efforts to clear severely substandard structures are encouraged. This will help to enhance the appearance and appeal of the community as a residential location. Cleared lots could then be offered as sites for new home construction.