



# 2023 Hartford Housing Study

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# Executive Summary

Given the findings of the Hartford, SD Housing Needs Analysis, Hartford needs to build **226 rental units** and **386 owner-occupied units** by 2033. In addition to the 88 rental units at Maple Pass completed in 2023, **612 new units are needed over the next decade.**

As the Sioux Falls Metropolitan Statistical Area (MSA) experiences explosive growth, Hartford's population—and need for housing—continues to rapidly increase. According to US Census data, Hartford's population increased at an average rate of 2.82% per year from 2010–2021. Assuming a consistent rate of growth, Hartford's population will reach 4,198 in 2033, an increase of 935 people compared to Hartford's 2021 population of 3,263. (*Appendix A*)

Based on state and regional averages and household trends in Hartford, we anticipate Hartford's average household size to level out at around 2.5 people per household (*Appendix B*), putting Hartford on track to need around 1,722 housing units in 2033, an increase of 699 units over the 12-year period starting in 2021, or about 58 housing units per year. (*Housing Needs Analysis*)

Hartford is in an enviable position in the Sioux Falls MSA and has the opportunity to self-determine its population and economic growth by choosing how much housing is constructed over the next decade. Why? *Commuting patterns.* As of 2020, 1,775 employed individuals live in Hartford, and among them, 1,625 residents (91.5%) commute to work outside Hartford while 150 Hartford residents (8.5%) work within the city. 618 people commute to Hartford for work from outside the city limits. (*Inflow/Outflow Analysis*)

Because so many Hartford residents commute to Sioux Falls for work, and vice versa, if Hartford under-builds housing, those residents will likely find housing in Sioux Falls. Conversely, Hartford has the opportunity to attract Sioux Falls workers to live in Hartford based on price and lifestyle and further accelerate the community's growth.

However, there are housing needs Hartford cannot ignore. Commuter data shows that workers who both live and work in Hartford are disproportionately lower income, indicating that low-income workers and residents are particularly location sensitive, likely affected by factors like the cost of commuting (*Inflow/Outflow Analysis*). If Hartford does not have housing affordable for low-income workers, they may move their home to Sioux Falls or another neighboring community and find new work close to home. In that scenario, Hartford food service and retail businesses like restaurants, grocery stores, and gas stations would likely struggle to find employees, leading to decreased hours and poorer quality of service at local establishments—or limiting availability of services, period.

For Hartford, we recommend targeting an owner-occupied vacancy rate of two percent (2%) and a renter-occupied vacancy rate of five percent (5%), based on the dynamics of each type of unit occupancy and industry trends. By achieving and maintaining vacancy rates, Hartford can prevent a negative spiral of increasing housing costs (*Appendix F*).

Commuting patterns provide an opportunity for the community of Hartford.

The Sioux Falls MSA provides a “release valve,” of sorts, to prevent a housing crisis in Hartford caused by a lack of housing units. However, low vacancy rates in Hartford will drive mortgage and rental costs higher, limiting access to housing in Hartford for people of many income types. Limited housing options for particular income levels has the potential to exacerbate workforce shortages in Hartford, pushing Hartford toward being a housing-only suburb of Sioux Falls and away from being an independent small community.

In summary, Hartford’s additional housing needs are as follows (*Housing Needs Analysis*):

Annual Household Income	New Rental Units Needed	New Owner-Occupied Units Needed
Less than \$15,000	85	0
\$15,000-\$35,000	12	0
\$35,000-\$50,000	0	0
\$50,000-\$75,000	80	186
\$75,000-\$100,000	39	126
More than \$100,000	10	65

Hartford’s consistent population and economic growth—and the accompanying housing needs—will almost certainly require constructing multi-family apartment buildings in addition to the stream of single-family homes that have been built in the city over the past decade. This aligns to the income-based needs of the Hartford community, as well as the industry make-up that continues to build Hartford’s economic base.

This statement is critical for one reason: in soliciting community input, current Hartford residents shared feedback that they are concerned apartment buildings will lead to increased crime in Hartford. In response to this feedback, we highlight a City of Sioux Falls study in 2021 that found apartment buildings have essentially no impact on property values,<sup>1</sup> and according to an Argus Leader investigation, “data from the Sioux Falls Police Department shows it’s not clear that apartment buildings are massive outliers in the city’s crime rates. And of the crimes that are reported, many fall into categories of minor crimes.”<sup>2</sup> With proper care, attention, and communication, Hartford’s new multi-family units will be a source of community pride—and sustainable community development.

New housing construction must align to community needs and ensure Hartford remains an independent community

**It is essential for Hartford to build housing that creates pathways to economic opportunity for all residents—in line with values communicated by the City of Hartford—which means implementing housing strategies that encompass core needs.**

That is why recommendations provided by PASQ reference a comprehensive set of housing strategies that will aid Hartford in its continued growth. These recommendations also provide the Hartford Area Development Foundation, as well as the City of Hartford, with clear actions that continue to build an independent community that feels like a small town.

1 <https://www.argusleader.com/story/news/2021/11/01/sioux-falls-study-shows-apartments-dont-bring-down-home-values/8570408002/>

2 <https://www.argusleader.com/story/news/2022/01/20/apartments-dont-cause-sioux-falls-crime-increase-police-data-shows/8999307002/>

# Recommendations

Within the time bounds of the analysis conducted for Hartford’s housing needs, PASQ recommends actions to be taken by Hartford prior to 2033 to meet housing needs.



## Plan for multi-family housing in Hartford

**Hartford should review its comprehensive plan and allocate land for multi-family housing, especially knowing hundreds of additional single-family homes are likely to be built by 2033.** As developments like Ironwood and Turtle Creek fill up with land-intensive single family homes, Hartford must identify land for the continued development of multi-family housing to achieve affordability targets.



## Plan for an aging population

**Hartford should conduct a feasibility study to assess the viability of skilled nursing (SNF) or additional assisted living facilities in Hartford.** A communicated desire to live in local facilities—rather than in Sioux Falls—combined with a growing, aging population in Hartford provide ample reason to consider a SNF or additional assisted living beds in the community. This study should be completed within three (3) years of the final delivery of these recommendations.



## Build low-income rental housing

**Hartford should pursue opportunities to build 80–100 multi-family rental housing units affordable for households with an annual income below \$15,000, including making contact with affordable housing-specific developers.** By continuing to invest in housing that can sustain and support low-to-moderate income families who are more likely to work for local food and retail businesses, Hartford can build a more sustainable, independent community and take steps to increase the vibrancy of amenities for Hartford residents.



## Keep track of rental units

**Hartford should implement a simple, free process for landlords to register rental units annually to develop a better real-time understanding of rental unit availability, vacancy rates, and monthly housing costs.** Through a streamlined, yet minimally time-intensive process, Hartford can project its rental needs more quickly and effectively to continue investing in rental housing gaps. This system is a critical response to a housing need that may be even larger than what is projected in this needs analysis and can respond to population growth in the Sioux Falls MSA.

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### Prioritize accessibility

**Hartford should prioritize disability and accessibility for seniors for any new rental units built that provide options for living in place.** In addition to considering how a SNF and additional assisted living facilities may support Hartford residents and families, it will be vital to Hartford's rental housing strategy to consider feedback provided by aging Hartford residents seeking to live independently in the community they currently call home. Developers should be encouraged to accommodate this market opportunity in new units.

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### Serve early-to-mid-career earners

**Hartford should pursue opportunities to meet the housing needs of households with incomes between \$50,000 and \$100,000, including either apartment buildings or a mix of renter and owner-occupied townhomes.** Given the fast-growing nature of Hartford's economy, as well as opportunities for advancement among existing employers in the community (e.g., West Central School District, Sanford Health, etc.), Hartford can focus multi-family rental or owner-occupied properties on this income level with an emphasis on early-to-mid career earners. By prioritizing this level of housing type, immediate market needs can be met while providing pathways for renters and homeowners to shift or downsize their homes according to need.

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### Adjust to rates of growth

**Acknowledging the uncertainty of rapid growth, Hartford should actively monitor population growth rates as new American Community Survey data becomes available and adjust housing plans accordingly.** PASQ's technical expertise provides a reasonable set of projections, recommendations, and tools that can guide effective housing development in Hartford. However, growth trends in Hartford may be highly volatile given that the Sioux Falls MSA grows by the size of the Hartford community on an annual basis. For these reasons, Hartford must be prepared that economic and population growth may be even higher than predicted and should monitor rates annually for any significant changes.

# Housing Needs Analysis

Using projections from the Envision Tomorrow™ Balanced Housing Model, Hartford will need a total of 1,722 housing units in 2033. This is an increase of 700 units over the 12-year period starting in 2021, or about 58 housing units per year. Given the recent development of Maple Pass—bringing 88 units to the community—Hartford will need to add 612 housing units to the community by 2033.

Hartford’s population increased at an average rate of 2.82% per year from 2010–2021. Assuming a consistent rate of growth, Hartford’s population will reach 4,198 in 2033 (*Appendix A*). Hartford’s population per household has declined in recent years from approximately 3.0 to 2.5. Our projections assume Hartford will maintain a population per household rate of approximately 2.5 through 2033 and thus have 1,679 households in 2033 (*Appendix B*).

When accounting for target vacancy rates and obsolete units that will need to be replaced, that means Hartford should be targeting a total of 1,722 housing units in 2033.

Based on the current makeup of Hartford’s housing stock and expected housing needs by income, in the period of 2021–2033, Hartford needs 226 additional rental units and 386 owner-occupied units, with an additional 88 rental units at Maple Pass having recently been completed.

## UNITS TO BUILD BY 2033, BY INCOME LEVEL

Income segments	RENTAL HOUSING		OWNER-OCCUPIED HOUSING	
	Maximum Rental Rate by Income	Target Rental Units to Build	Maximum Mortgage Rate by Income	Target Owner Units to Build
<15k	\$375	85	\$60,000	0
15k <35k	\$375–\$875	12	\$60,001–\$140,000	0
35k <50k	\$875–\$1,250	20	\$140,001–\$200,000	0
50k <75k	\$1,250–\$1,875	148	\$200,001–\$300,000	186
75k <100k	\$1,875–\$2,500	39	\$300,000–\$400,000	136
100k <150k	\$2,500–\$3,750	5	\$400,000–\$600,000	30
150k+	\$3,750	5	\$600,001+	35
<b>Total</b>		<b>314</b>		<b>386</b>

Understanding these housing needs at each income level is essential for addressing housing needs in Hartford.

### KEY INSIGHT

The projected need for 612 housing units is based upon the use of the Envision Tomorrow™ Balanced Housing Model. The model used a historical rate of 2.82% annual population growth to reach this number.

There is high probability that Hartford will grow faster than 2.82% each year—and require more housing. This is good news for Hartford, and a critical reason for planning growth in a careful manner.

## Households with an annual income of less than \$15,000

We project that Hartford needs 85 additional housing units that are affordable for households making less than \$15,000 in the period from 2021–2033. This need is driven in part by an anticipated increase in the number of households in Hartford at this income level, but it is also driven by the fact that many low-income households in Hartford are not paying an affordable rate for their housing right now. Currently, all renters in Hartford with a household income below \$20,000 pay more than 30% of their income for housing (*Appendix E*).

This will almost certainly be the most difficult segment of the housing market to accommodate. At current interest rates, it is likely out of reach to develop owner-occupied housing units affordable at this income level.

Developing affordable units at this income level is a serious challenge that will take time, innovative ideas, and a lot of hard work and commitment from the community. It certainly will not be addressed overnight.

Building renter-occupied housing units that rent for less than \$375 is a challenge, but not impossible. Costello Property Management, a local developer of affordable housing, has apartments in Brandon that rent for \$351–680 and apartments in Sioux Falls that rent for \$350–672 (*Appendix L*). In addition, subsidies for properties at higher monthly rental rates can help to fill the gap, for example, through Section 8 Housing Choice Vouchers.<sup>3</sup>

Realistically, some Hartford households at this income level may continue to pay more than thirty percent of their income in rent, and some may be severely rent burdened, meaning they pay more than 50% of their income in rent, but this is an area of the housing market Hartford needs to address as comprehensively as possible.

Finding the right fit with a developer who can make the financial realities work to meet Hartford's low-income housing needs will take time and creative problem-solving. Potential partners include Lloyd Companies, Mills Property Management, BlueLine Property Management, and the PinPoint Corporation.

## Households with an annual income between \$15,000 and \$35,000

We project that Hartford needs 12 additional rental housing units that are affordable for households making between \$15,000 and \$35,000. While 31 percent of Minnehaha County households in this income bracket own their home, we believe it is more realistic to build rental units that rent for less than \$875 than owner-occupied units that sell for less than \$140,000.

## Households with an annual income between \$35,000 and \$50,000

We project that Hartford needs 20 additional rental housing units that are affordable for households making between \$35,000 and \$50,000 by 2033 compared to 2021. However, because of the recent addition of 88 units at the Maple Pass apartments, Hartford's new rental unit needs for units that rent between \$875–1,250 are met through 2033.

### DEFINING AFFORDABILITY

The federal government defines housing as affordable if housing costs are below 30 percent of a household's income.<sup>4</sup> To achieve affordable housing in a particular community, households with all ranges of income are able to find housing below 30 percent of that household's income.

<sup>4</sup> <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>

<sup>3</sup> [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8)



## Households with an annual income between \$50,000 and \$75,000

Households with an income between \$50,000 and \$75,000 present the largest need for additional housing units in Hartford. We project a need for 148 additional rental units and 186 additional owner-occupied housing units by 2033, compared to 2021. However, due to the recent addition of Maple Pass, that projection can be lowered to 80 additional rental units and 186 additional owner-occupied units by 2033, compared to 2021.

Units that rent from \$1,250–\$1,875 or owner-occupied homes that cost between \$200,000 to \$300,000 would be considered affordable for this income bracket. At this income level, some of both the owner-occupied and rental units could come in the form of townhomes to maximize land efficiency and lower building costs.

The average construction cost to build a home in South Dakota is \$204,420,<sup>5</sup> meaning that starting at this income level, building a new owner-occupied home becomes a realistic option.

## Households with an annual income between \$75,000 and \$100,000

Households with an income between \$75,000 and \$100,000 present the second largest need for additional housing units in Hartford. We project a need for 39 additional rental units and 136 additional owner-occupied units by 2033. These households could afford rental units ranging from \$1,875–\$2,500 per month and owner-occupied homes from \$300,000–\$400,000.

However, US Census data for Hartford indicates that 80% of renters and 85% of owners with household incomes above \$75,000 pay less than 20% of household income on housing, so they are unlikely to rent or own at their maximum affordable rate, which should be taken into account when selecting rental unit prices to fill this housing need (*Appendix E*).

## Households with an annual income above \$100,000

Our projections indicate Hartford needs 10 rental units and 65 owner-occupied housing units for households with an income above \$100,000 per year. These households could afford rental units in excess of \$2,500 per month and homes costing more than \$400,000 per year.

However, US Census data for Hartford indicates that 80% of renters and 85% of owners with household incomes above \$75,000 pay less than 20% of household income on housing, so they are unlikely to rent or own at their maximum affordable rate, which should be taken into account when selecting rental unit prices to fill this housing need (*Appendix E*).

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5 <https://www.homebuilderdigest.com/cost-guide/south-dakota-cost-guides/how-much-does-it-cost-to-build-a-house-in-sioux-falls/>

# Economic Analysis

## Inflow/Outflow Analysis

Because of Hartford’s proximity to Sioux Falls and other metro area towns, Hartford has significant employee interchange with surrounding communities. As of 2020, 1,775 employed individuals live in Hartford, and among them, 1,625 (91.5%) residents commute to work outside Hartford while 150 Hartford residents (8.5%) work within the city. 618 people commute to Hartford for work from outside the city limits.<sup>6</sup>

Given available data on worker migration patterns, it is important to consider the housing needs of those who live and work in Hartford, as well as individuals who are coming into the community to work. In particular, housing affordability is a critical element of retaining existing workforce choosing to live and work in Hartford. Additionally, inflow and outflow patterns provide critical information about the type of workforce that may be most likely to seek housing in Hartford—those coming into the community and those who choose to stay.

### HARTFORD’S EMPLOYMENT INFLOW/OUTFLOW



## Economic Base Analysis

### Industry Review and Changes

Reviewing the economic base of the City of Hartford provides a critical series of insights into how workforce and housing needs are intricately tied together. To aid in the consideration of the current state of housing in Hartford, it is necessary to build upon previously captured information on the City’s industry base.

An economic base analysis creates a visual understanding of how employment in specific industry sectors—12 in total—compared with national employment trends by industry and in general. The economic base analysis for the Hartford Housing Needs Assessment applied data from North American Industry Classification System (NAICS) codes, using a base year of 2001 and comparison year of 2021 (American Community Survey estimates).

The first step of an economic base analysis focuses on understanding how national economic growth contributes to local economic growth (national growth effect), how national industry trends affect local industries (industry mix), and what local factors may influence employment (local shift), providing a full view of how employment is affected over time. This type of review of each growth—or decline—factor is called a “shift-share.”

### KEY INSIGHT

Workers coming to Hartford for work are fairly evenly split between monthly income brackets (\$1,250 or less, \$1,250–\$3,333, and more than \$3,333), but commuters leaving for work outside of Hartford are disproportionately higher income (55.20% of outflow workers) and workers who both live and work in Hartford are disproportionately lower income (46.67% of internal workers).

6 Data: <https://onthemap.ces.census.gov> City of Hartford, SD: 2020

Once the shift-share was complete, local employment concentration in industry relative to the total local employment level was compared with national employment concentration by industry—known as a “location quotient”—to understand the relative employment size in each local industry.

The resulting four-quadrant matrix visualizes shifts in local competitiveness of each industry (shift-share), as well as concentration of employment by industry (location quotient) relative to national trends. The full scope of economic base data is provided in the Appendix.

## Economic Base Analysis: Hartford, South Dakota (2010–2021)<sup>7</sup>

The Hartford economy saw an increase of 558 jobs between 2010 and 2021, reflected in an economic base analysis with a significant number of growing base industries (competitive local job growth and concentration), as well as a number of emerging industries (competitive local job growth with low concentration).

In a community experiencing continuous population growth as part of a rapidly expanding metropolitan statistical area (MSA), it is encouraging to see that Hartford’s largest industry employers—education, healthcare, finance and insurance, utilities, and construction—continue to grow and meet the needs of the community.

Job growth rates are high, even compared to a growing population. Overall, Hartford’s population grew by 28.7% between 2010 and 2021, while job growth in Hartford grew by over 44% in that same time period. With continued economic growth comes significant needs for investment in housing and infrastructure to maintain the current pace and remain competitive within a fast-growing MSA.

Economic base analysis also demonstrates it is essential for Hartford to consider how housing may support strategic goals of attracting workers who may otherwise commute into Hartford, as well as finding ways to support local businesses who already employ current Hartford residents.

At the present, Hartford’s efforts to build competitive base industries and support emerging industries is clearly working, and it should continue to maintain course. Beyond this effort, Hartford’s economic base analysis also reiterates critical housing needs to maintain a vibrant local economy. In particular, considering that nearly half of Hartford residents who work in the community qualify as low-to-moderate income and are likely working in food or retail services, it is essential that Hartford consider housing that is affordable for these workers and may sustain industries—like retail trade—that will fuel further daytime sales tax growth for the community.

This is best reflected when considering median earnings for each industry in Hartford, where the lowest annual reported earnings are found in a critical, growing industry (\$13,250 average annual earnings)—arts, entertainment, accommodation, and food services—as well as other industries critical to improving amenities for community residents, such as retail services.

Additionally, housing will play a vital role in sustaining the growth of competitive industries that make up the bulk majority of employment in the community—such

### KEY INSIGHT

In 2021, the three largest industries in Hartford by employment were **Education and Healthcare Services** (458 jobs), **Finance and Insurance and Real Estate** (283), and **Transportation and Warehousing and Utilities** (192). **Construction** (168 jobs) and **Professional Services** (150) closely follow. This reflects a local economy driven by the West Central School District, healthcare and financial services institutions, and growing construction and industrial businesses in the community.

7 Analysis performed by PASQ using data from the American Community Survey S2403 [data.census.gov](https://data.census.gov).

as the West Central School District, Sanford Health, Prairie Rehabilitation, or one of several financial institutions in the community. Given what residents say attracts them to Hartford and makes it a great community, housing should accompany economic development strategies that maintain existing growth and support local retail and food and accommodation services. Affordability will be key, as well, given annual average earnings among education and healthcare service industries in Hartford was \$36,250 in 2021.

In summary: Hartford’s strong economic base—and need to continue increasing its retail presence—further fuels the need for a robust investment in housing units of several types.

**KEY INSIGHT**  
Relative changes in employment by industry (expressed by percentage change), nor the use of the word “declining” vs. “competitive,” may fully reflect whether an industry has significant employment or is incapable of shifting. Retail trade, for example, is critical to efforts to raise daytime sales tax rates in Hartford.

<b>NOT COMPETITIVE</b> <i>(declining local shift)</i>	<b>COMPETITIVE</b> <i>(growing local shift)</i>	
<b>TRANSFORMING INDUSTRIES</b> Wholesale trade (-11.5%)	<b>GROWING BASE INDUSTRIES</b> Construction (95.3%) Transportation and warehousing, and utilities (220%) Finance and insurance, and real estate and rental and leasing (34.8%) Educational services, and health care and social assistance (97.4%) Other services, except public administration (85.5%)	High Local Concentration <i>(location quotient over 1.0)</i>
<b>DECLINING INDUSTRIES</b> Agriculture, forestry, fishing and hunting, and mining (-8.3%) Manufacturing (-9.7%) Retail trade (-50%)	<b>EMERGING INDUSTRIES</b> Information (115.4%) Professional, scientific, and management, and administrative and waste management services (32.7%) Arts, entertainment, and recreation, and accommodation and food services (51.5%) Public administration (10.6%)	Low Local Concentration <i>(location quotient below 1.0)</i>

Percentages in table reflect change in total jobs by industry in Hartford between 2010 and 2021

# Specialized Population Analysis

## Seniors

Hartford is experiencing a rapid increase in the number of seniors living in the community. From 2012 to 2021, the number of residents aged 65 and older increased from 271 to 607, and the number of residents aged 45–64 increased from 477 to 766 (*Appendix B*).

Community input results demonstrated that Hartford residents are extremely interested in staying in the community as they age, though the pathway to do so is not entirely clear (*Appendix K*).

Some aging residents will stay in their longtime homes for most or all of their lives, but other aging residents will look to downsize or seek housing that meets their changing needs, including physically accessible design and access to care providers.

## Meeting Intergenerational Rental Housing Needs

In all new apartment units built in Hartford, accessibility for seniors and opportunities for intergenerational living should be prioritized, such that new units can serve a first-time renter or a senior pursuing independent living. Some units should have specific, senior-accessible options, like grab bars in the bathroom and interior doors that are wheelchair accessible. Other accessibility features, like wider stairwells and better lighting in public areas, benefit all residents.<sup>8</sup>

New apartments should be available to anyone in the community but accommodate the needs of aging individuals who are looking to downsize to single-level living and do not require an assisted living facility. This arrangement provides maximum flexibility for the community over time while meeting the needs of senior residents who wish to stay in Hartford as they age.

In addition, intergenerational living benefits health and safety for everyone. Senior residents who live in a multi-generational building benefit from less social isolation, a risk factor for depression and Alzheimer's disease. Younger residents benefit from having elderly neighbors nearby to provide a sense of security and community.<sup>9</sup>

Senior citizens living in apartment buildings may have additional needs easily addressed with planning and flexibility. For example, if an apartment building has secure entry features, ensure that caregivers, like home health aids or family members, have options to gain entry to the building without requiring the tenant to meet them at the front door.

## Nursing/Assisted Living Facility

In community input, Hartford residents expressed their desire for more assisted living opportunities in Hartford, as they would prefer to stay in Hartford than go to a facility in Sioux Falls. However, the economic feasibility of nursing and assisted living facilities is complicated. There is a clearly expressed desire for assisted living and nursing care facilities in Hartford, but we recommend a dedicated feasibility study from a subject matter expert to assess the viability of such a facility in Hartford.

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8 <https://exactestate.com/blog/post/44/senior-housing/9-steps-for-a-senior-friendly-property/>

9 <https://rethinking65.com/2022/04/05/intergenerational-living-bests-retirement-communities/>

# Appendix

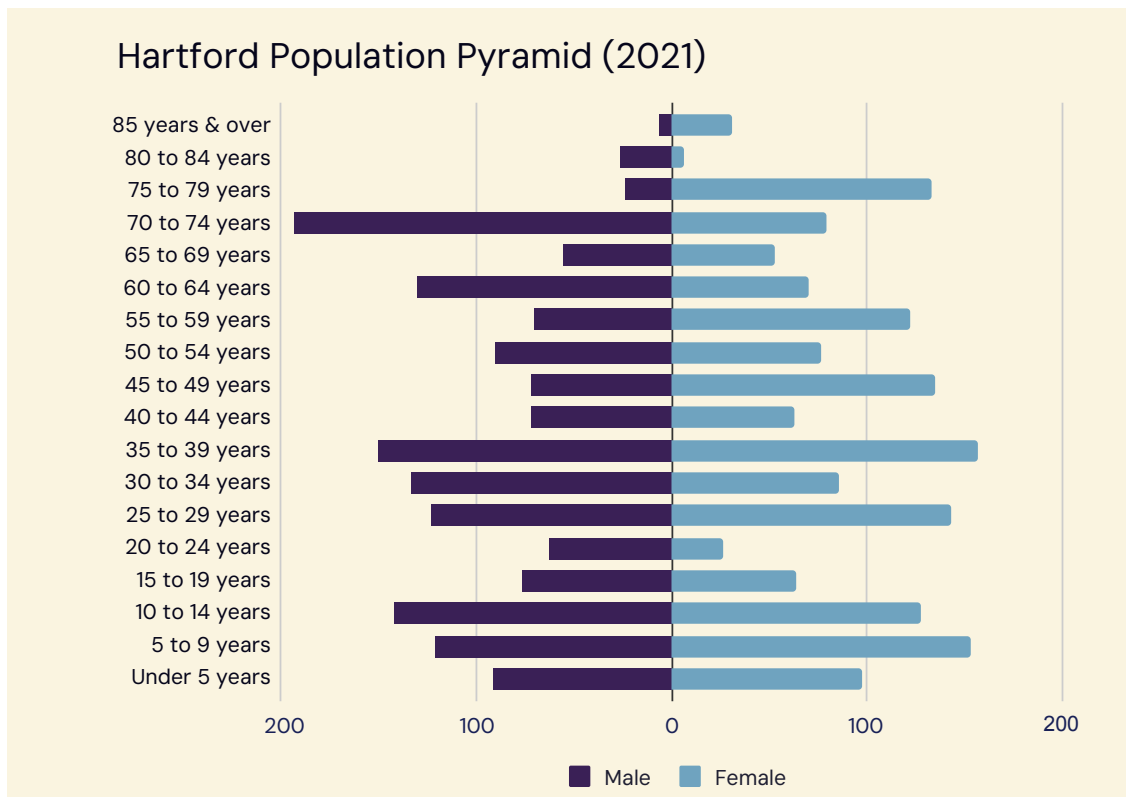
## A. Population Data and Trends

According to American Community Survey data, Hartford’s population increased at an average rate of 2.82% per year from 2010–2021.<sup>10</sup> Assuming a consistent rate of growth, Hartford’s population will reach 4,198 in 2033, an increase of 935 compared to Hartford’s 2021 population of 3,263.

According to their most recent housing study, Sioux Falls is expected to continue to add around 3,800 people per year, which will continue to impact the growth Hartford experiences.<sup>11</sup>

## B. Household Data and Trends

### Household by Age Trends



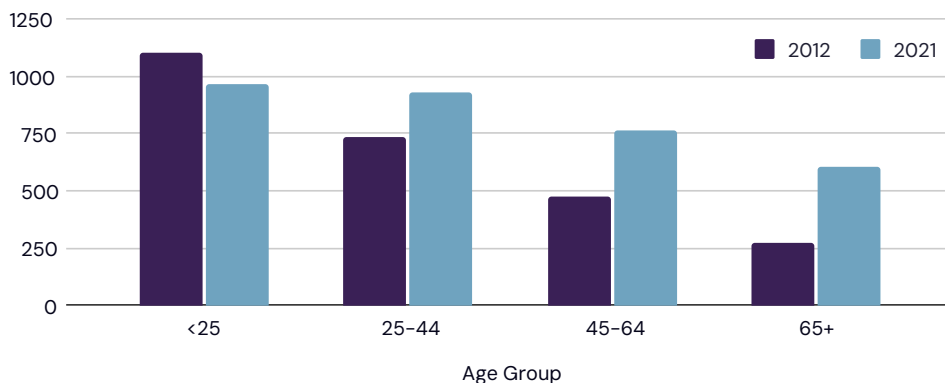
Age (2021)	M	F
Under 5 years	91	98
5 to 9 years	121	153
10 to 14 years	142	128
15 to 19 years	77	64
20 to 24 years	63	26
25 to 29 years	123	143
30 to 34 years	133	86
35 to 39 years	150	157
40 to 44 years	72	63
45 to 49 years	72	135
50 to 54 years	90	77
55 to 59 years	70	122
60 to 64 years	130	70
65 to 69 years	56	53
70 to 74 years	193	79
75 to 79 years	24	133
80 to 84 years	26	6
85 years and over	6	31

Data: American Community Survey B01001 data.census.gov

<sup>10</sup> American Community Survey DP05, 2010–2021, [data.census.gov](https://data.census.gov)

<sup>11</sup> <https://www.siouxfalls.org/planning-dev/planning/affordable-housing/housing-needs-assess-21>

### Hartford Population Change by Age Cohort, 2012 to 2021

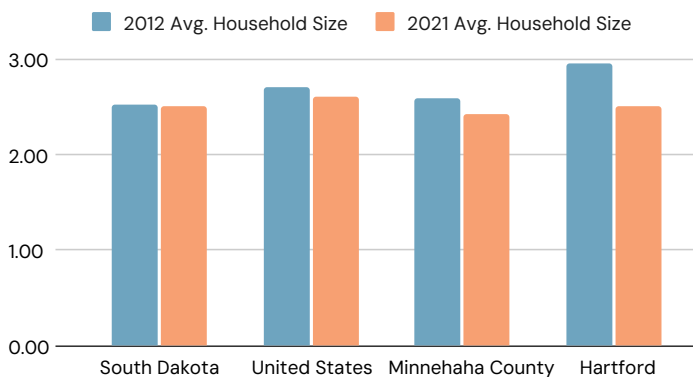


Age	2012	2021
<25	1104	963
25-44	734	927
45-64	477	766
65+	271	607

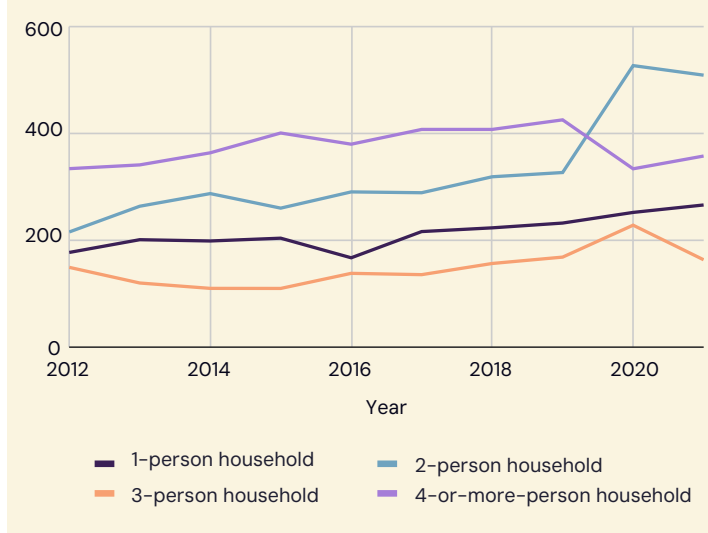
### Average Household Size

Over the past decade, Hartford’s average household size has decreased from 2.96 to 2.52. This brings Hartford’s household size closely in line with South Dakota’s average household size, which has held steady at 2.50 for the past decade. This is slightly lower than the United State’s average household size of 2.60 and slightly higher than Minnehaha County’s average household size of 2.43.<sup>12</sup>

#### Average Household Size (10-Year Change)



#### Hartford, SD Household Size Trends



American Community Survey: B19037 data.census.gov

In 2020, 2-person households passed 4-or-more person households to be the most common type of household in Hartford.<sup>13</sup>

### Household by household size in Hartford, SD

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1-person household	177	201	198	204	167	216	223	232	252	266
2-person household	215	264	287	260	291	289	319	327	528	510
3-person household	149	119	109	109	137	135	156	168	228	163
4-or-more-person household	334	341	364	401	380	408	408	426	334	358

American Community Survey: B19037 data.census.gov

12 American Community Survey B19037 and B01001. data.census.gov Calculations by PASQ.

13 American Community Survey B19037 data.census.gov

### C. Housing Tenure

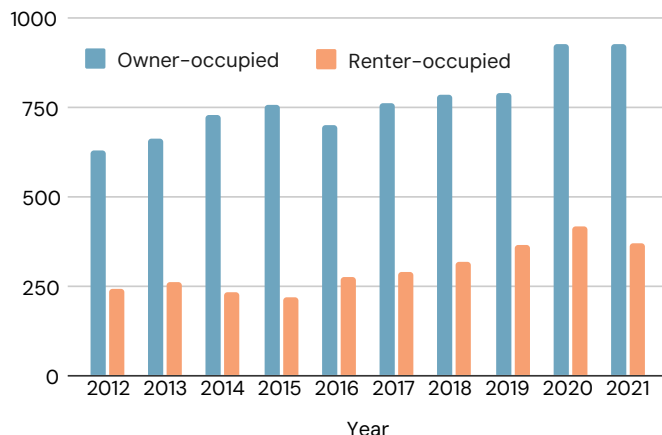
The majority of households in Hartford own their homes.

Number of Units by Tenure

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Owner-occupied	631	664	726	755	701	759	786	787	926	926
Renter-occupied	244	261	232	219	274	289	320	366	416	371

Data: American Community Survey DPO4 [data.census.gov](https://data.census.gov)

Number of Units by Tenure

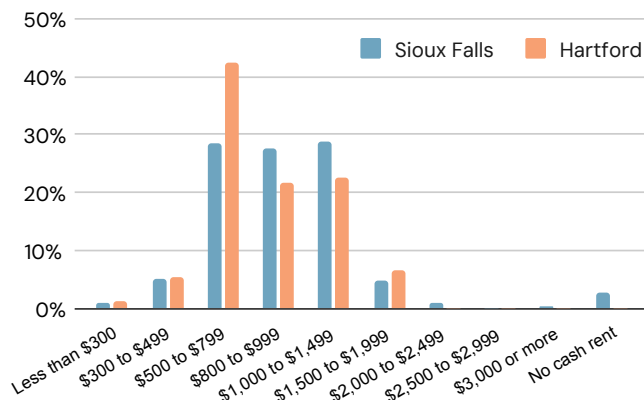


### D. Housing Costs

Cost is a critical factor for renters and homeowners in every community. Hartford stands out as more affordable than Sioux Falls in both the rental and owner-occupied markets.

Hartford’s median monthly rental housing cost is \$813, less than the \$893 median rental cost in Sioux Falls.

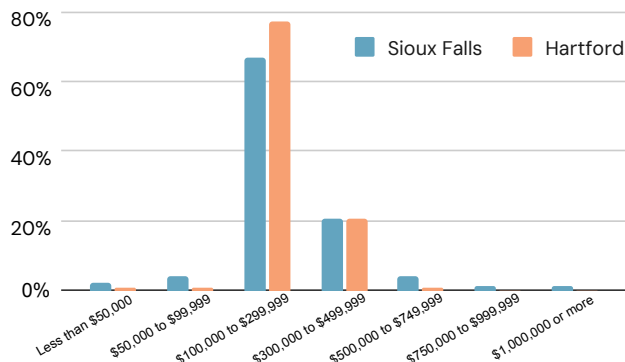
Percentage of Renters Paying Various Rates



	Sioux Falls	Hartford
Less than \$300	342	5
\$300 to \$499	1622	20
\$500 to \$799	9266	157
\$800 to \$999	8941	81
\$1,000 to \$1,499	9344	84
\$1,500 to \$1,999	1536	24
\$2,000 to \$2,499	334	0
\$2,500 to \$2,999	32	0
\$3,000 or more	154	0
No cash rent	910	0
Median (dollars)	\$893	\$813

Owning a home is also generally cheaper in Hartford than Sioux Falls, with the median mortgage in Hartford being \$184,200, cheaper than the Sioux Falls median mortgage of \$225,300.

Average Home Value with a Mortgage



	Hartford 2021	Sioux Falls 2021
Less than \$50,000	5	684
\$50,000 to \$99,999	5	1286
\$100,000 to \$299,999	461	20726
\$300,000 to \$499,999	122	6332
\$500,000 to \$749,999	5	1282
\$750,000 to \$999,999	0	371
\$1,000,000 or more	0	371
Median (dollars)	\$184,200	\$225,300

Data: American Community Survey S2503 [data.census.gov](https://data.census.gov)

Data: American Community Survey S2605 [data.census.gov](https://data.census.gov)



## E. Income Data

### Median Income Data

In 2021, Hartford’s median household income was \$86,492.00. At an affordability threshold of 30%, that means the median household in Hartford can afford to rent an apartment with a total monthly cost of \$2,162.30 or purchase a \$346,550.50 home with a 30-year mortgage, assuming a 20% downpayment and 8% interest.<sup>14</sup>

Hartford’s median household income has been increasing at a steady rate in the past few years.



### Median Household Income

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Median Household Income	\$62,617	\$64,180	\$65,766	\$69,773	\$67,031	\$69,337	\$69,800	\$74,063	\$80,874	\$86,492

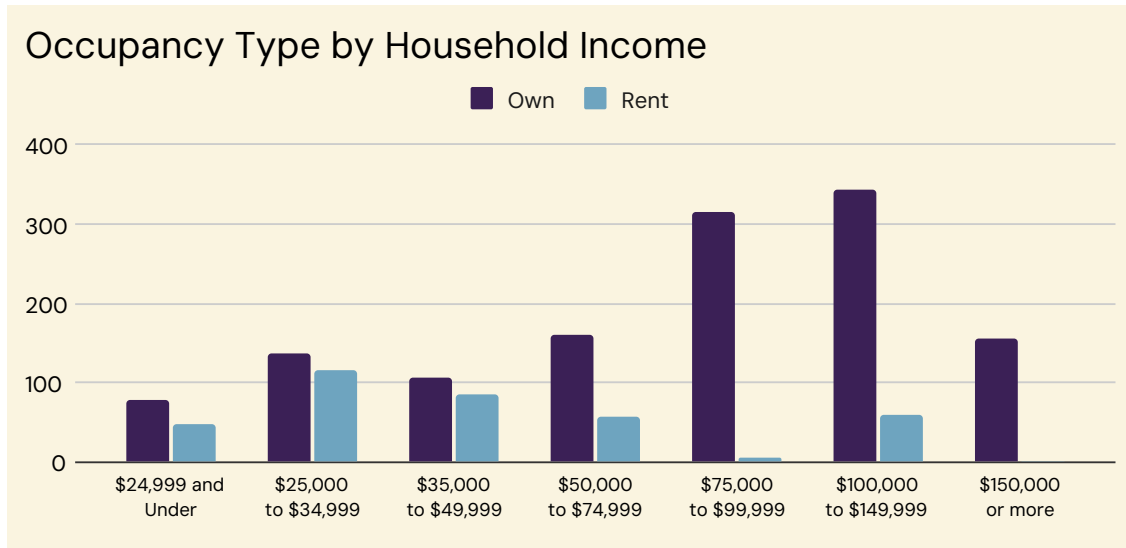
Data: American Community Survey S2503 data.census.gov

14 Data: American Community Survey S2503 data.census.gov. Calculations by PASQ.

## Household Income Distribution by Occupancy Type

As of 2021, Hartford has 371 households who rent (22%) and 1,297 households who own their home (78%).

At every income level, more Hartford households own than rent. However, at the \$50,000 income level and above, rates of ownership become significantly higher than rentals.



Data: American Community Survey S2503 [data.census.gov](https://data.census.gov)

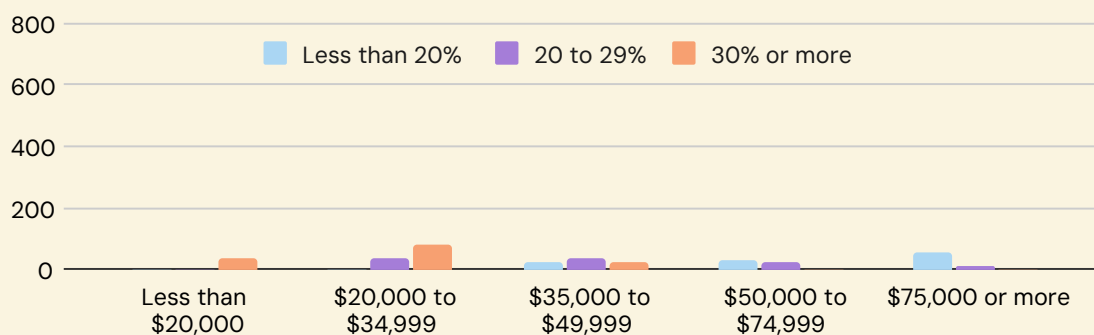
### Estimated Income and Housing Costs - Renters

The U.S. Federal Government defines housing affordability as a maximum of 30% of household income. All renters with a household income under \$20,000 (requiring rent under \$500/month to be affordable) exceed this threshold. Most renters making less than \$35,000 pay more than 30% of their income (\$500-\$875/month) in rent, and some renters making \$35,000-\$49,999 (\$875-1250) exceed the recommended 30%. No rental households making more than \$50,000 exceed the affordability threshold in Hartford as of 2021.

In addition, a majority of renters with a household income above \$50,000 are paying less than 20% of their household income for rent, creating downward pressure on the housing market and potentially crowding out renters with lower incomes.

Monthly Housing Costs - Renters	Number of Renters - 2021
Less than \$300	5
\$300 to \$499	20
\$500 to \$799	157
\$800 to \$999	81
\$1,000 to \$1,499	84
\$1,500 to \$1,999	24
\$2,000 to \$2,499	0
\$2,500 to \$2,999	0
\$3,000 or more	0
No cash rent	0
Median	\$813.00

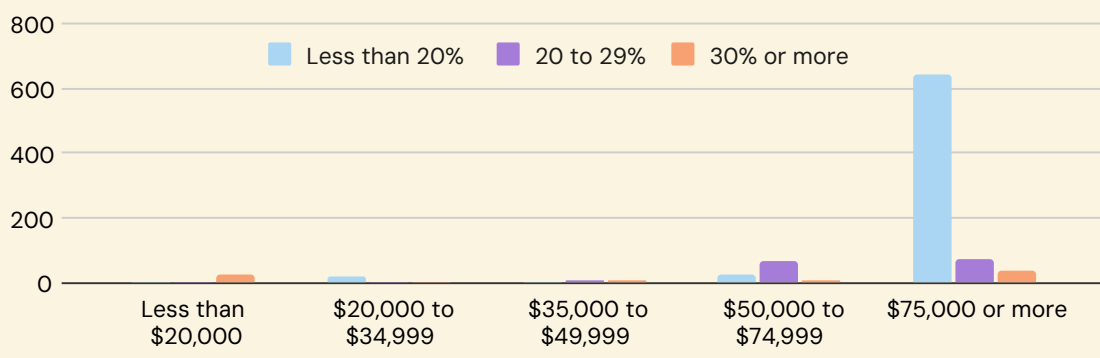
### Monthly Housing Costs as % of income - Renters



### Estimated Income and Housing Costs - Owners

Hartford is not facing a severe problem with affordability in the owner-occupied market. As of 2021, 83 owner-occupied households were paying more than 30% of their income in housing costs, concentrated at the extremes of households with an income below \$20,000 or above \$75,000. 91% of owner-occupied households are paying an affordable rate for monthly housing costs, though the vast majority of owner-occupied households in Hartford have a household income above \$75,000.

### Monthly Housing Costs as % of income - Owners



Data: American Community Survey S2503 [data.census.gov](https://data.census.gov)

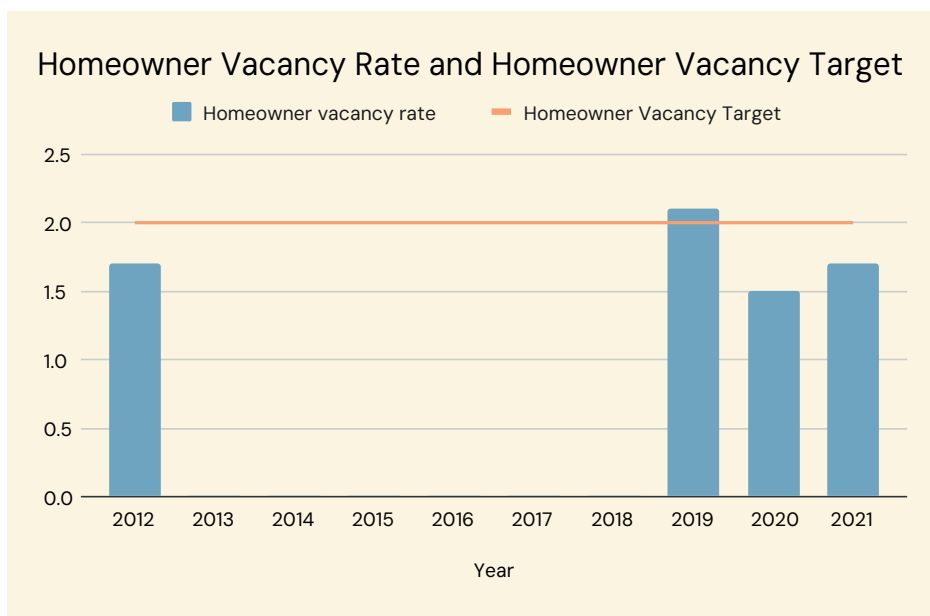
## F. Vacancy Rates

### Setting Target Rates

For owner-occupied units, we recommend a target vacancy rate of around 2%.

A 2% vacancy rate for owner-occupied housing demonstrates some availability in the market without a significant number of vacant properties. The typical American homeowner spends about 13 years in their home,<sup>15</sup> and up to 90 days on the market is considered an appropriate amount of time for a home to sell.<sup>16</sup> Taking these factors into account, a home following a typical homeownership cycle will spend about 2% of time vacant. This indicates appropriate housing availability without long-term vacant housing.

For renter-occupied units, we recommend a target vacancy rate of 5-8%. Rental units experience higher turnover and provide necessary slack in the housing market. A 5-8% vacancy rate indicates rental units spend one month vacant every 12-20 months on average.

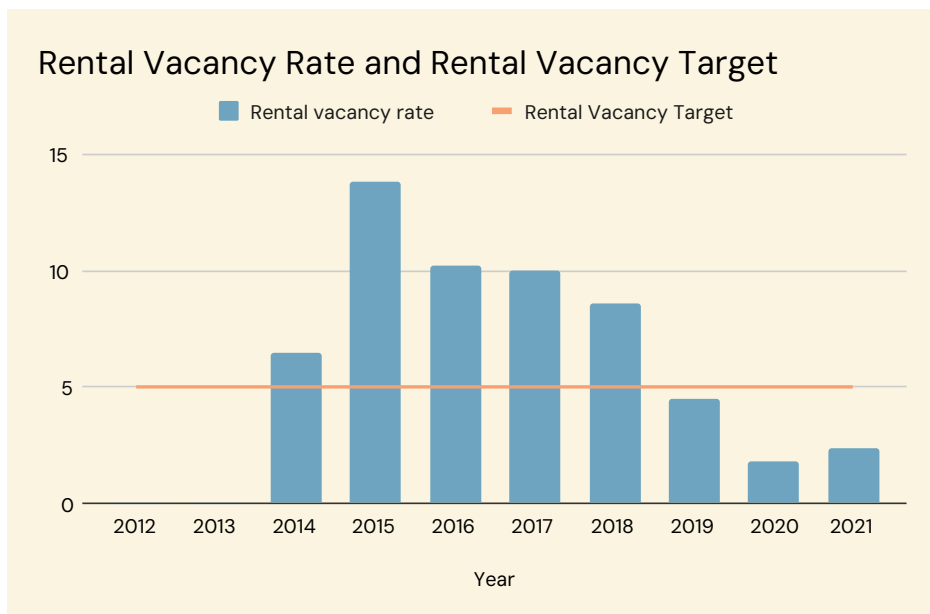


### Owner Occupied Vacancy

Hartford's 2021 vacancy rate for owner-occupied housing was 1.7%, slightly below the target vacancy rate of 2% for homeowner units, but significantly improved from the homeowner vacancy rate of 0% from 2013-2018.

### Rental Vacancy

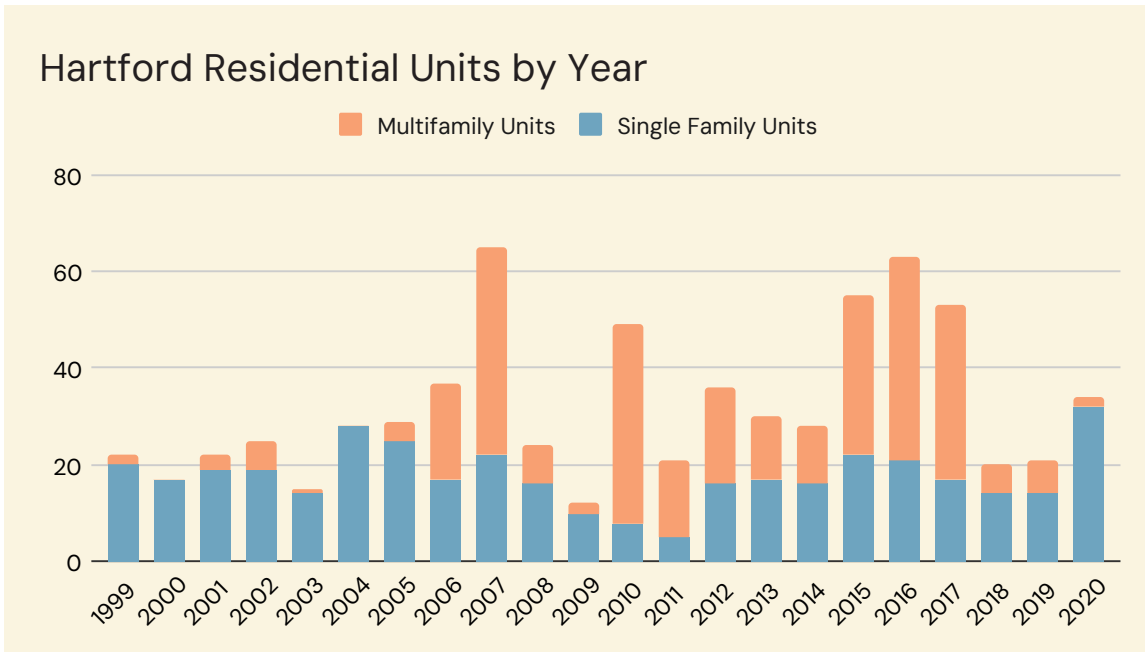
Hartford's 2021 vacancy rate for rental units was 2.4%, lower than the ideal 5-8% vacancy rate for rental units, indicating the need for additional rental housing units.



<sup>15</sup> <https://www.redfin.com/news/2021-homeowner-tenure/>

<sup>16</sup> <https://www.landmarkhw.com/resources/buying-selling-house/why-does-a-home-stay-on-the-market-for-a-long-time/7/111>

## G. Building Permit Trends



Source: <https://www.hartfordsd.us/index.asp?SEC=041A0F8F-CA13-4E7B-A825-4EC6D-C6F6216&DE=A454FEDE-0130-4105-BB57-0597471E1F47>

Year	Single Family Units	Multifamily Units	Total Units
1999	20	2	22
2000	17	0	17
2001	19	3	22
2002	19	6	25
2003	14	1	15
2004	28	0	28
2005	25	4	29
2006	17	20	37
2007	22	43	65
2008	16	8	24
2009	10	2	12
2010	8	41	49
2011	5	16	21
2012	16	20	36
2013	17	13	30
2014	16	12	28
2015	22	33	55
2016	21	42	63
2017	17	36	53
2018	14	6	20
2019	14	7	21
2020	32	2	34

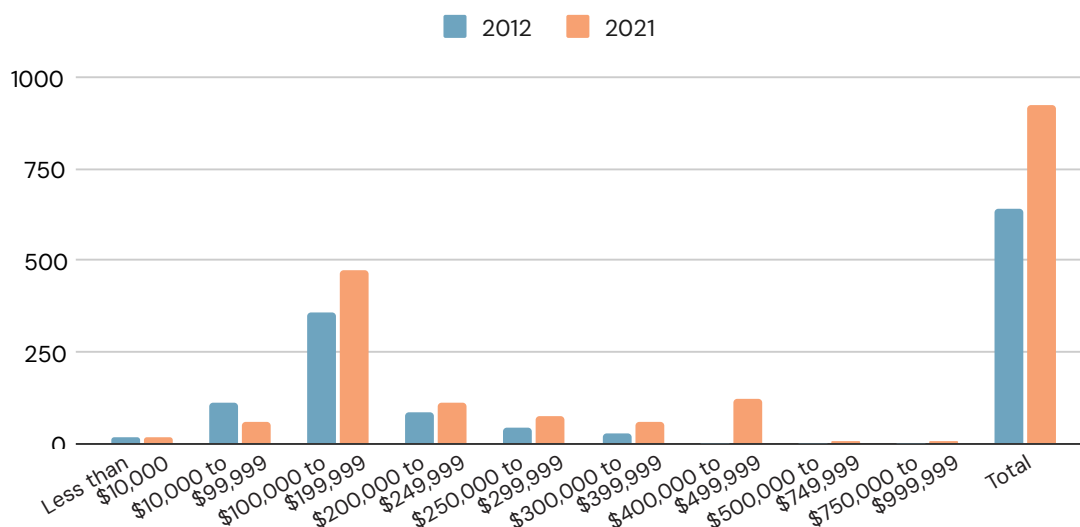
## H. Housing Data

From 2012 to 2021, Hartford has seen the number of owner-occupied housing units increase from 643 to 926, a 44.01% increase. This increase was driven in particular by an increase of 120 units in the \$400,000–\$500,000 range, which previously only had two units, and a 32.3% increase of 115 units in the \$100,000 to \$199,999 range (now 471 units).

Additionally, Hartford saw a marked decrease in the number of units valued between \$10,000 and \$99,999, dropping from 111 to 61.

Hartford also saw 10 units valued at over \$500,000, of which there were none ten years prior.

### Hartford Owner-Occupied Housing by Valuation



### Hartford Owner-Occupied Housing by Valuation

Year	2012	2021	Percent Change	Unit Change
Less than \$10,000	16	16	0.0%	0
\$10,000 to \$99,999	111	61	-45.1%	-50
\$100,000 to \$199,999	356	471	32.3%	115
\$200,000 to \$249,999	86	111	29.1%	25
\$250,000 to \$299,999	45	73	62.2%	28
\$300,000 to \$399,999	27	62	129.6%	35
\$400,000 to \$499,999	2	122	6000.0%	120
\$500,000 to \$749,999	0	5	-%	5
\$750,000 to \$999,999	0	5	-%	5
<b>Total</b>	<b>643</b>	<b>926</b>	<b>44.0%</b>	<b>283</b>

## Existing Home Sales

Hartford has seen the valuation of existing property transfers more than double over the past decade, on average and in total, and 2021 saw nearly twice as many property transfers as 2010 (175 and 89, respectively).

### Sales Prices by Year



### Home Sales by Price Range

Year	Number of Transactions	Sale Price Totals	Average Sale Price	Median Sale Price
2010	89	\$5,158,454	\$57,960	\$20,000
2020	90	\$18,609,956	\$206,777	\$126,000
2021	175	\$30,628,830	\$175,022	\$74,900

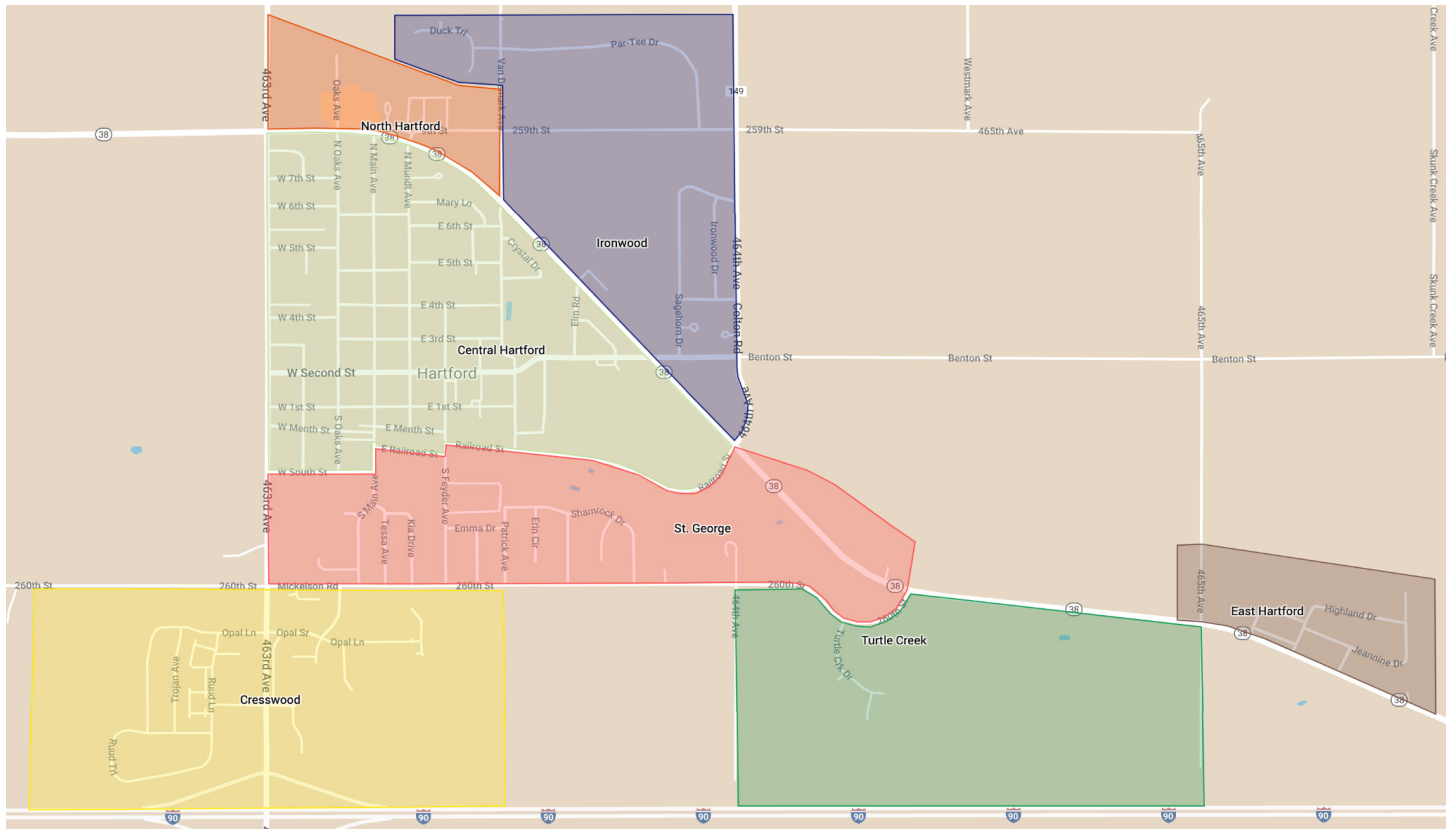
# I. Housing Condition Survey

On August 30th, 2023, PASQ conducted a “windshield survey” of Hartford to assess the condition of housing throughout the community. Single-family homes, duplexes, and mobile homes were assessed. Buildings with three or more units were not included in the survey.

Homes were assessed according to the following scale.

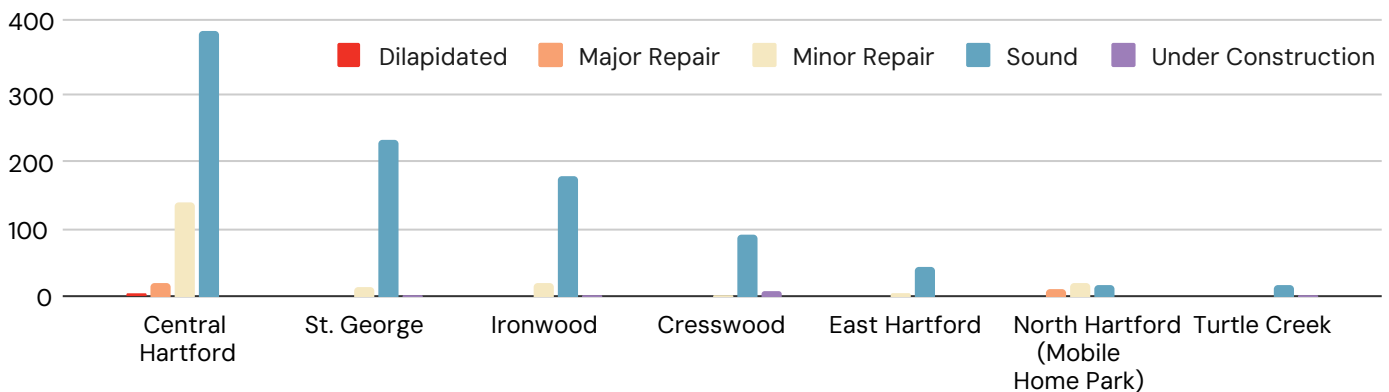
<p><b>Dilapidated</b></p> <ul style="list-style-type: none"> <li>Needs major renovation to become decent, safe, and sanitary housing</li> <li>May be abandoned or candidate for demolition</li> </ul>	<p><b>Major Rehabilitation</b></p> <ul style="list-style-type: none"> <li>House needs multiple major improvements such as roof, windows, sidings, structural/foundation, etc.</li> <li>May or may not be economically feasible to rehabilitate</li> </ul>	<p><b>Minor Repair</b></p> <ul style="list-style-type: none"> <li>Generally in good condition</li> <li>Require less extensive repair, such as one major improvement</li> <li>In salable price range and economically feasible to repair</li> </ul>	<p><b>Sound Houses</b></p> <ul style="list-style-type: none"> <li>In good, move-in condition</li> <li>May contain minor code violations</li> </ul>
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All single family homes, duplexes, and mobile homes in Hartford were assessed by PASQ, and findings were divided into areas based on geography and housing age, type, and condition.





Area	Description	Dilapidated	Major Repair	Minor Repair	Sound	Under Construction
<b>Central Hartford</b>	Northeastern Border: 259th St/Hwy 38 Western Border: 463rd Ave Southern Border: W South St and E Railroad St	3	17	125	353	0
<b>St. George</b>	Northern Border: W South St and Railroad St Western Border: 463rd Ave Southern Border: Mickelson Rd/260th St Eastern Border: Hwy 38, inclusive of homes on east side of Hwy 38	0	0	11	208	1
<b>Ironwood</b>	Western Border: Van Demark Ave, but inclusive of Duck Cir and Duck Trl Southwestern Border: Hwy 38 Eastern Border: 464th Ave Northern Border: City Limits	0	0	17	160	2
<b>Cresswood</b>	Northern Border: 260th St Western Border: City Limits Southern Border: I-90 Eastern Border: 464th Ave	0	0	1	83	6
<b>East Hartford</b>	Southern Border: Hwy 38 Western Border: 465th Ave, inclusive of houses west of 465th The rest of the borders are established by the self-contained nature of the area, only accessible via Hwy 38.	0	0	3	39	0
<b>North Hartford</b>	Eastern Border: Van Demark Ave Southern Border: 259th St/Hwy 38 Western Border: 463rd Ave Northern Border: City limits <i>North Hartford does not include Duck Trl or Duck Cir.</i> <i>North Hartford includes the mobile home park.</i>	0	9	18	15	0
<b>Turtle Creek</b>	Southern Border: I-90: Eastern Border: 464th Ave Northern Border: 260th St and Hwy 38 Eastern Border: 465th Ave	0	0	0	14	1
<b>Grand Total</b>		<b>3</b>	<b>26</b>	<b>175</b>	<b>872</b>	<b>10</b>



## J. Rental Inventory Survey

Name	Number of Units / Bedroom Mix / Rent	Vacancy / Wait List	Tenant Mix	
Barker Properties	3 bd / 24 units / \$1200 + utilities	-	General Occupancy	*
Deer Hollow Apartments	2 bd/ 12 units / \$521-\$677 3 bd / 12 units / \$620-804 + heat and electric	None	All units serve households below 40%, 50% or 60% of median income	*
Fifth Street Apartments	2 Bd attached garage / 3 units / \$1199 3 Bd attached garage / 3 units / \$1599 3 bd lower level / 12 units / \$1450 3 bd Vaulted Ceilings / 6 units / \$1499	None	General Occupancy	
701 S Cressman	3bd / 4 Units / \$1595	None	General Occupancy	
Freedom Place Apartments	3bd / 12 Units / \$1150 + gas & electricity	None	General Occupancy	*
West Oaks Estates	1bd / 4 units / \$750 2 bd / 26 units / \$875 3 bd / 2 units / \$1100	None	General Occupancy	*
Heather Gardens	2bd / 4 units / \$580 + heat and electric	None	General Occupancy	*
Hendrickson Apartments	2 bd / 4 units / \$850	None	General Occupancy	
Hendrickson Western Meadows Apts	2 bd / 8 units / \$1000	None	General Occupancy	
Hendrickson Western Meadows Apts	2 bd / 8 units / \$1240	None	General Occupancy	
Kellenberger Properties	3 bd / 4 units / \$1150 + utilities	None	General Occupancy	*
Leisure Living II	1 bd / 21 units / Price Varies	-	Senior and Assisted Living	*
Pincrest Estates	3 bd / 20 units / \$1250	None	General Occupancy	
Hartford Manor	Efficiency / 4 Units / \$525 1 bd / 8 Units / \$625	-	General Occupancy	*
Royal Apartments	1 bd/ 2 Units / \$505 2 bd / 14 Units / \$565 30% of income	None	General Occupancy	*
Vista Crossing Apartments	2bd / 12 units / \$1100 1bd / 8 units / \$875-900	Waitlist, about 5 people.	General Occupancy	
Whispering Pines Apartments	2 bd / 12 Units / DNA	1 Open Unit	Under the home program with income guidelines.	
Howling Plains Apartments	1 bd / 4 units / \$650 2 bd / 16 units / \$795 3 bd / 4 units / \$1,150	-	General Occupancy	*
Maple Pass	1 Bed 1 Bath Apartments / 35 total / \$855 2 Bed 1 Bath Apartments / 25 total / \$1,070 3 Bed 2 Bath Apartment / 8 total / \$1,240 2 Bed 2 Bath Townhome / 8 total / \$1,600 3 Bed 2 Bath Townhome / 12 total / \$1,700	Yes	General Occupancy	

*\*Unable to establish contact via phone in 2023. 2019 data pulled forward.*

## K. Community Input Results

PASQ held two community input sessions to gather public input in addition to the community survey. The input sessions were held at the senior center and were open to the public. From the participants who attended the sessions, senior housing and affordability were the topics that were discussed in detail.

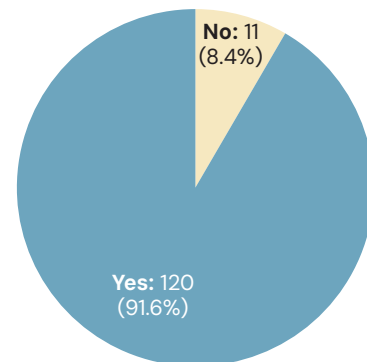
All of the participants were senior citizens who shared that they had lived in Hartford for 20+ years, and one participant lived outside of Hartford and the city has now met her property line where she has no intentions of moving from her home. Other participants shared that they had moved to Hartford for a simple commute to jobs on the north side of Sioux Falls or to be closer to their grown children and grandchildren.

The primary concern for the participants was the affordability of their homes while on Section 8 assistance. Although the participants were able to find housing that met the needs of their Section 8 requirements today, there was concern that with the cost of living rent adjustments, there may not be other housing options available and the participants would need to move to Sioux Falls in their later years of life. No one who participated in the input session wanted to move from Hartford and they were willing to adjust their lifestyles to stay in Hartford.

Other issues that came up in the input session were accessibility to the next stage of housing in their lives, assisted living, or nursing home options. All participants said that if there were availability in Hartford to transition into an assisted living facility, they would be more likely to make the move into said facility and open up their current residence for another family. One participant was committed to staying in her current residence.

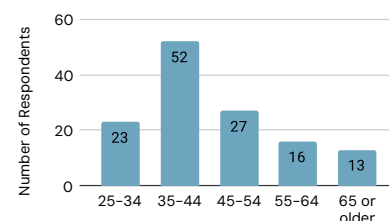
PASQ also worked with the Hartford Area Development Foundation to promote and distribute a community input survey to the community. In total, the survey received 131 responses.

### Are you currently a Hartford resident?

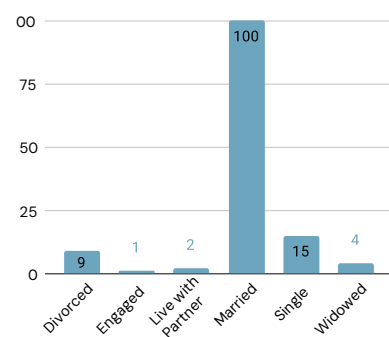


Responses from outside of Hartford included Sioux Falls (5), Humboldt (3), outside the city limits (2), and Tea (1).

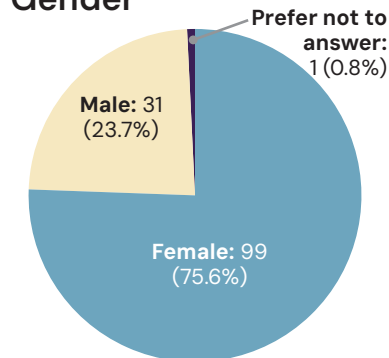
### Age



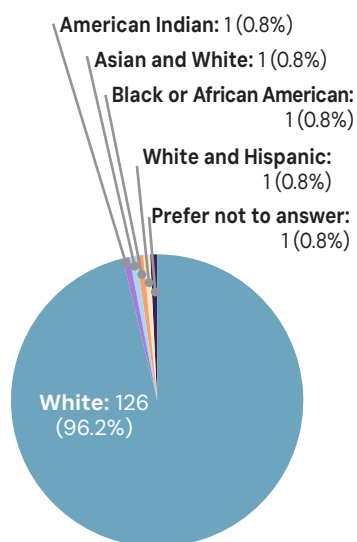
### Marital Status



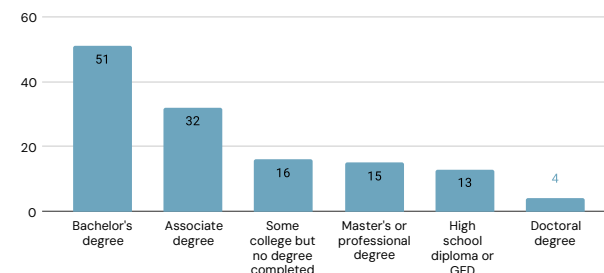
### Gender



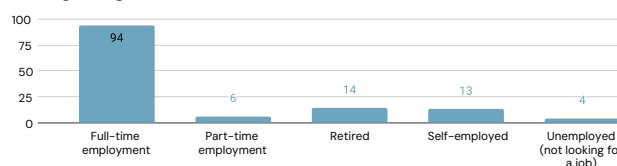
### Ethnicity



### Education

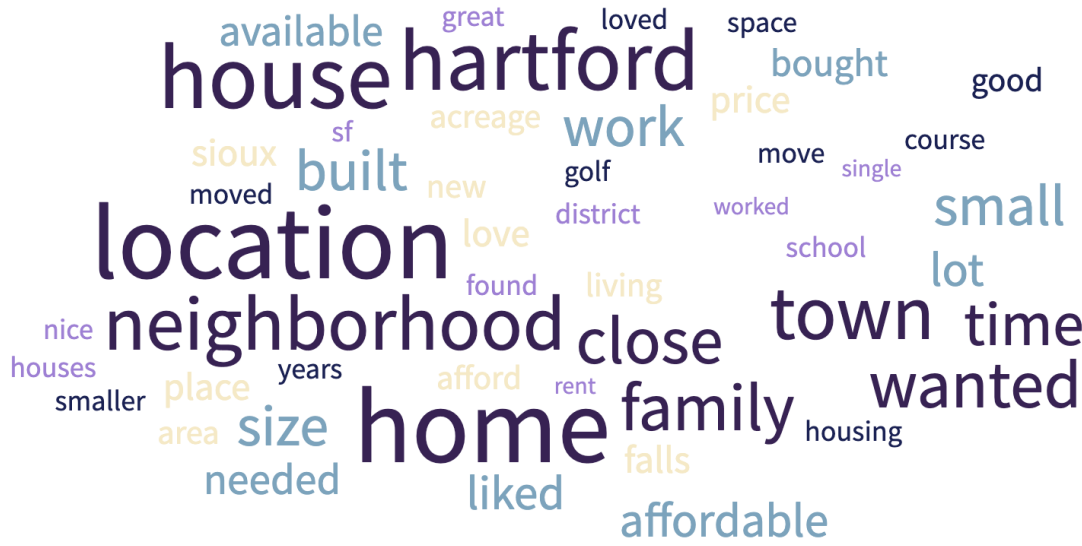


### Employment Status





### Why did you choose to live in your current residence?



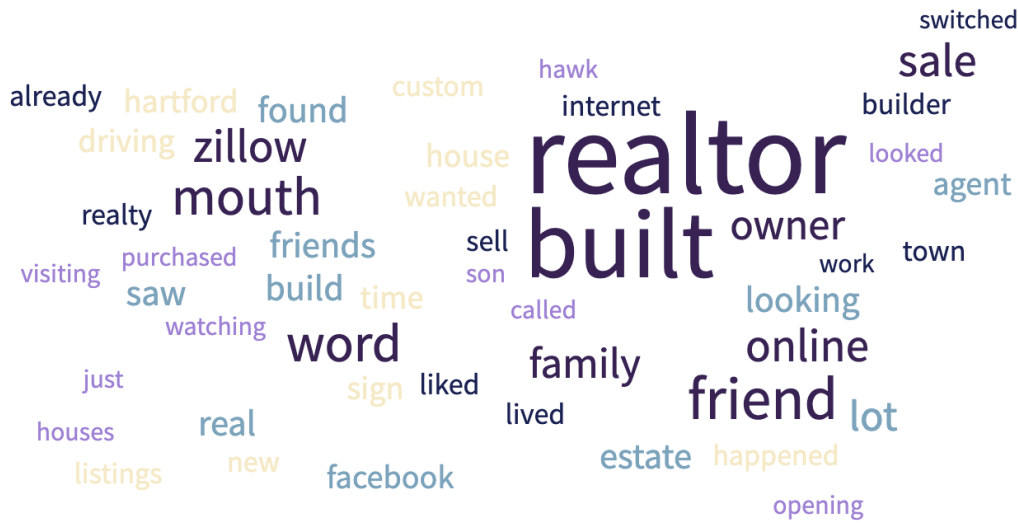
**AVERAGE:**  
What is your monthly mortgage or rent payment?

Owners:  
**\$1,334.05**  
Renters:  
**\$1,054.58**

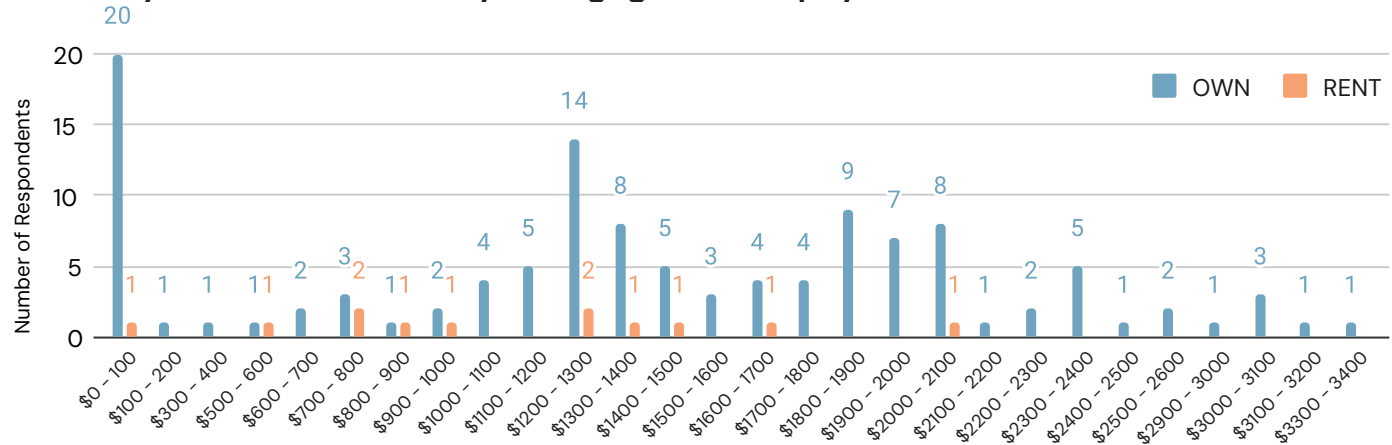
**AVERAGE:**  
What are your current estimated monthly housing expenses, including mortgage/rent and utilities?

Owners:  
**\$1,956.34**  
Renters:  
**\$1,133.42**

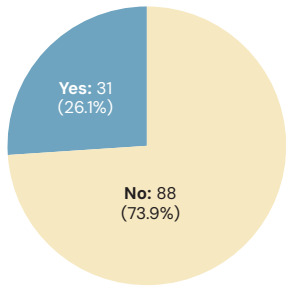
### How did you find your current home?



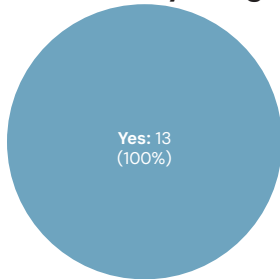
### What is your current monthly mortgage or rent payment?



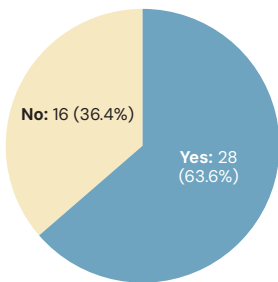
Did you build your current home?



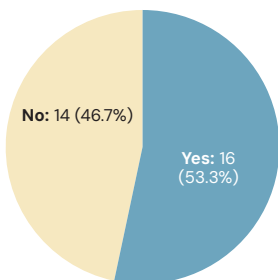
To seniors: Do you wish to remain in Hartford as you age?



Do you currently have a childcare provider outside of your home?



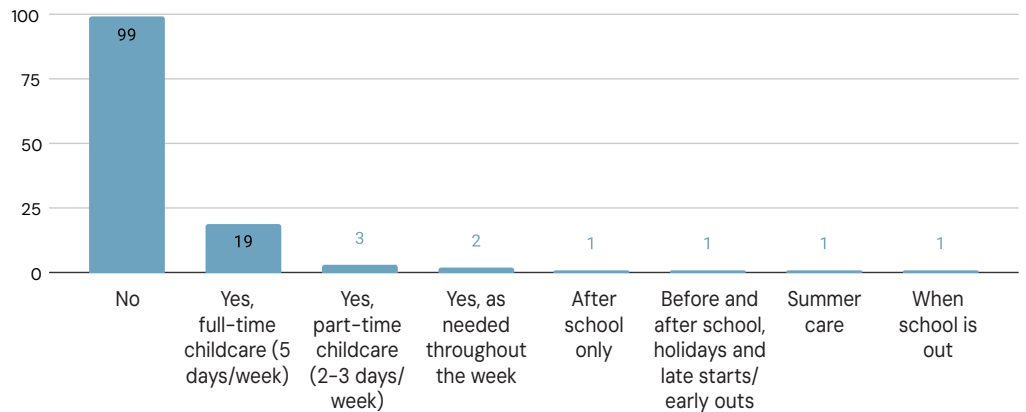
Would you be interested in additional childcare options in Hartford?



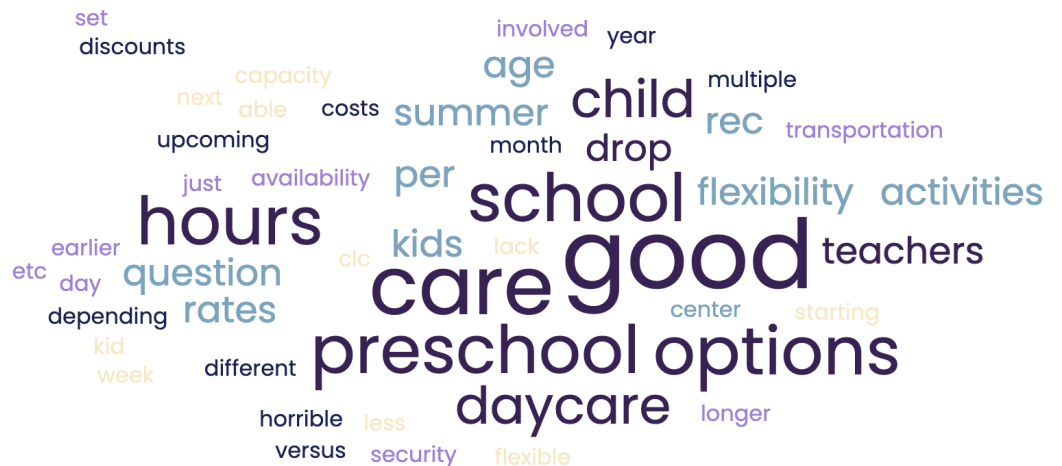
What drove your decision to build vs. buy?



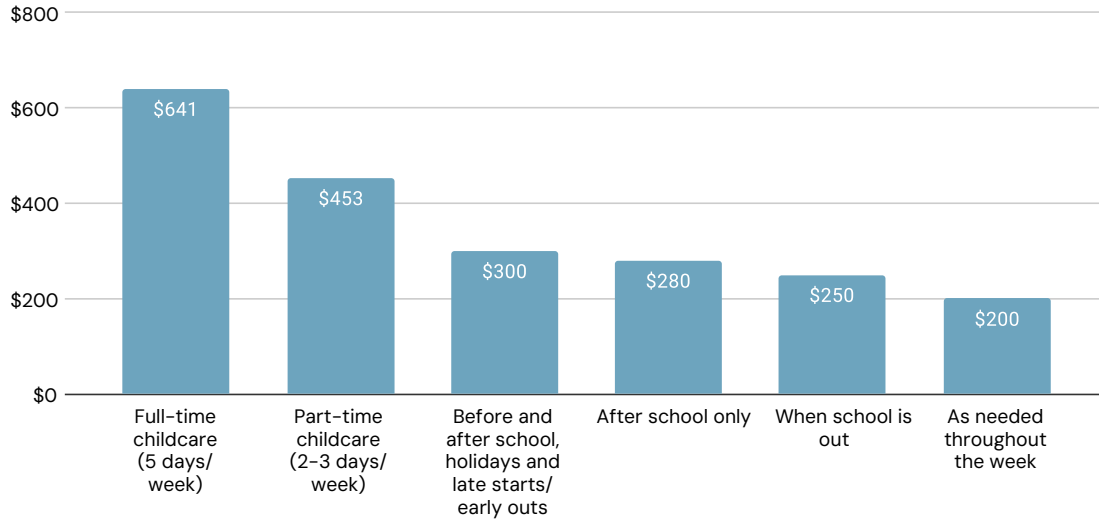
Does your family require childcare consistently?



Explain the important factors you would be looking for in a childcare provider that don't exist in Hartford now.



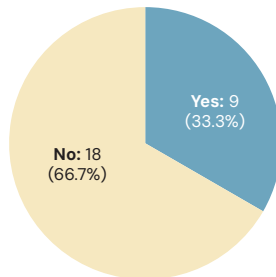
### What is your monthly cost of childcare per child? (Average)



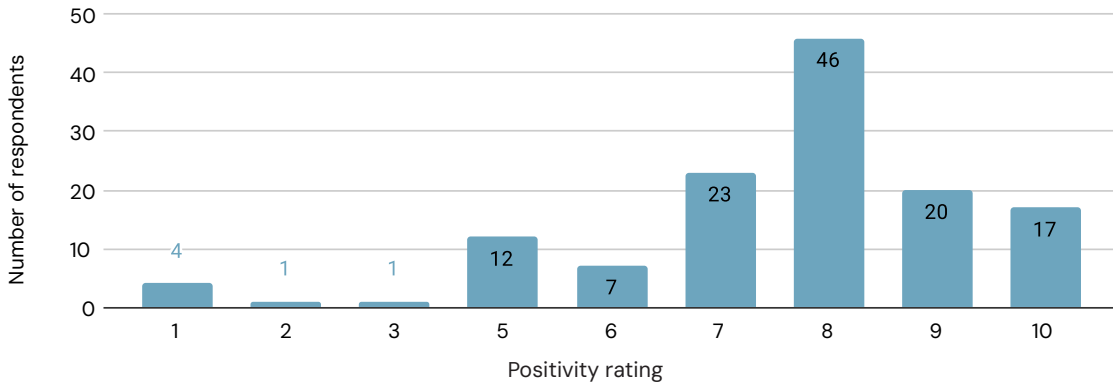
### What do you value about your current childcare provider?



Would you seek another childcare provider in Hartford, if available?



On a scale of 1-10 (1 least, 10 highest), how positively do you feel about Hartford?



What are the things you enjoy doing most in Hartford?



Where do you spend the most time in Hartford, outside of your home?







# L. Additional Data and Documentation

## Affordable Housing Examples - Costello Property Management

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Chasing Willows Archives - Costello Companies



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### Apartments For Rent



#### Chasing Willows Apartments

480 East 54th Street,  
Sioux Falls, SD 57110  
605-553-7542 (tel:6055537542)  
chasingwillows@costelloco.com (mailto:chasingwillows@costelloco.com)

#### 1 Bedroom Chasing Willows

CLOSE x

1 Bed

1 Bath

752 Sq. Ft

\$350-\$680

[https://www.costelloco.com/property\\_locations/chasing-willows/](https://www.costelloco.com/property_locations/chasing-willows/)

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#### Chasing Willows Contact Form

Questions? Call our property manager at 605-553-7542 or fill out the form below.

Name

Email \*

Phone

Message

0 of 300 max characters

SEND MESSAGE

RENTAL APPLICATION  
Rental application for this property only.  
(<https://www.costelloco.com/wp-content/uploads/2022/10/Chasing-Willows-l-App.pdf>)

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Brandon Heights Archives - Costello Companies



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### Apartments For Rent



#### Brandon Heights Apartments

1201 Keystone Drive,  
Brandon, SD 57005  
605-553-7210 (tel:6055537210)  
brandonheights@costelloco.com (mailto:brandonheights@costelloco.com)

#### 1 Bedroom Brandon Heights

CLOSE x

1 Bed

1 Bath

752 Sq. Ft

\$351-\$672

[https://www.costelloco.com/property\\_locations/brandon-heights/](https://www.costelloco.com/property_locations/brandon-heights/)

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#### Brandon Heights Contact Form

Questions? Call our property manager at 605-553-7210 or fill out the form below.

Name

Email \*

Phone

Message

0 of 300 max characters

SEND MESSAGE

RENTAL APPLICATION  
Rental application for this property only.  
(<https://www.costelloco.com/wp-content/uploads/2022/05/Brandon-Heights-l.pdf>)

# About PASQ

Headquartered in Burke, SD, PASQ harnesses practical and strategic insights for the service of rural Americans. PASQ blends lived experience of rural life with professional talent and training to strengthen economic development agencies, local governments, nonprofit agencies, and small-to-medium-sized businesses in rural communities—and help rural America thrive in the process.

Founded in 2017 by Erik Muckey, PASQ is a practical consulting business that bring community voice and data together to form “real, rural solutions” created by rural residents for rural residents. PASQ partners and staff applied their multidisciplinary skillset in the service of the Hartford community for this report.

To learn more about PASQ and its services, visit [pasq.consulting](https://pasq.consulting) or contact the PASQ team at [info@pasq.consulting](mailto:info@pasq.consulting).



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