

Introduction

The Koochiching County Comprehensive Study was conducted in 2018. The study can be utilized by housing and economic development agencies, Koochiching County, the cities in the County, and the private sector as follows:

- ▶ Provides demographic and housing data and findings and recommendations to develop a master housing implementation plan
- ▶ Identifies housing needs and gaps in the housing stock
- ▶ Supports programs and projects that address housing needs
- ▶ Publicizes housing needs
- ▶ Provides information for agency/county/city decision-making process
- ▶ Assists in identifying the public sector's role in housing
- ▶ Identifies existing housing agencies, programs and projects
- ▶ Assists in obtaining grants/funding
- ▶ Provides housing strategies and recommendations
- ▶ Mobilizes developers, builders and housing agencies

This section provides the following information and data for Koochiching County:

- ▶ Summary of demographic and housing data
- ▶ Summary of housing recommendations for Koochiching County cities

Summary of Demographic Data

Koochiching County Demographic Data Summary

The following table provides a summary of the population, household, housing tenure and income data for Koochiching County and the cities in Koochiching County. Information was obtained from the 2010 U.S. Census, 2016 American Community Survey and Esri, Inc., for 2018 demographic data.

Koochiching County Demographic Data Summary							
City	Population 2010/2018	Households 2010/2018	Average Household Size 2000/2018	Population Projections 2018 to 2023	Household Projections 2018 to 2023	Household Tenure 2010 (owner/% renter/%)	Median Household Income 2016
Big Falls	236/247 4.7%	130/136 4.6%	1.97/1.81	247 to 245 -2	136 to 134 -2	94/72.3% 36/27.7%	\$31,131
International Falls	6,424/5,956 -7.3%	2,903/2,678 -7.8%	2.20/2.18	5,956 to 5,654 -302	2,678 to 2,534 -144	1,946/67.0% 957/33.0%	\$38,750
Littlefork	64/622 -3.9%	258/246 -4.7%	2.37/2.43	622 to 592 -30	246 to 234 -12	180/69.8% 78/30.2%	\$36,953
Mizpah	56/59 5.4%	28/29 3.6%	2.52/2.00	59 to 58 -1	29 to 29 0	26/92.9% 2/7.1%	\$25,250
Northome	200/210 5.0%	89/93 4.5%	2.21/2.25	210 to 208 -2	318 to 315 -3	64/71.9% 25/28.1%	\$29,583
Ranier	145/503 246.9%	70/238 240%	2.30/2.11	503 to 484 -19	238 to 228 -10	56/80.0% 14/20.0%	\$54,750
Koochiching County	13,311/12,864 -3.4%	5,874/5,454 -7.2%	2.33/2.22	12,864 to 12,397 -467	5,645 to 5,426 -219	4,551/72.5% 1,323/22.5%	\$44,929

Source: U.S. Census, American Community Survey, Esri

* Please note that the population and household growth in Ranier is based on an annexation.

Summary of Housing Recommendations for Koochiching County Cities

Following is a summary of the housing recommendations that have been made for each of the cities in Koochiching County. The recommendations are divided into five categories:

- ▶ Rental housing development
- ▶ Home ownership
- ▶ Single family new construction
- ▶ Housing rehabilitation
- ▶ Other housing initiatives

Readers are encouraged to review the detailed recommendations contained in each city section to better understand the specific findings and research that were used in making these recommendations.

Rental Housing Development

In recent decades, it has been difficult to produce new rental housing units that are viewed as “affordable” when compared to existing rental housing. A number of factors including federal tax policy, state property tax rates, high construction costs and a low rent structure, have all contributed to the difficulty in developing rental housing in most Minnesota communities.

Demand for new rental housing units is typically generated from three factors:

- ▶ Growth from new households
- ▶ Pent-up demand from existing households
- ▶ Replacement of lost units

The following table provides a concise summary of the rental housing development recommendation made for each of the cities in Koochiching County.

Rental Housing Development							
	Big Falls	International Falls	Littlefork	Mizpah	Northome	Ranier	Total
Develop market rate units	3-4	20-24	6-8	0	3-4	8-10	40-50
Develop subsidized/moderate rent units	0	18-20	0	0	0	0	18-20
Affordable market rate conversion units	2-3	8-10	3-4	1-2	2-3	3-4	19-26
Develop senior with services units	0	14-16 (light services)	0		6-8 (light services)	0	20-24
Develop a mixed-use downtown project	no	yes	yes	no	yes	yes	N/A
Monitor MHFA Opt-Out List and preserve existing project-based subsidized housing as needed	yes	yes	yes	N/A	yes	N/A	N/A
Total	5-7	60-70	9-12	1-2	11-15	11-14	97-120

Home Ownership

Expanding home ownership opportunities is one of the primary goals for most cities. High rates of home ownership promote stable communities and strengthen the local tax base.

In all six Koochiching County cities, we are recommending the utilization and promotion of home ownership programs including first-time home buyer assistance, down payment assistance, low interest loans, home ownership counseling, etc.

In all of the Koochiching cities, with the exception of Mizpah, we are recommending participation in a purchase/rehab program. A purchase/rehab program promotes home ownership and rehabilitates homes in the community.

Single Family New Construction

Koochiching County cities experienced limited single family home construction from 2010 to 2017. The single family new construction recommendations for each city are as follows:

Big Falls

- ▶ Inventory the vacant lots and parcels in the City to determine their availability
- ▶ 3-4 new housing units from 2019 to 2024
 - ▶ 1-2 affordable homes
 - ▶ 2 twinhome units
 - ▶ Develop strategies and incentives for new home construction

International Falls

- ▶ Develop 14 to 16 lots
- ▶ 15-19 new housing units from 2019 to 2024
 - ▶ 4-5 higher and medium price homes
 - ▶ 5-6 affordable homes
 - ▶ 6-8 twinhome/townhome units
- ▶ Develop strategies and incentives for new home construction
- ▶ Coordinate with nonprofits and housing agencies to develop affordable homes

Littlefork

- ▶ Inventory the vacant lots and parcels in the City to determine their availability
- ▶ 5-7 new housing units from 2019 to 2024
 - ▶ 1-2 higher and medium price homes
 - ▶ 2-3 affordable homes
 - ▶ 2 twinhome units
- ▶ Develop strategies and incentives for new home construction

Mizpah

- ▶ 1-2 new affordable housing units from 2019 to 2024

Northome

- ▶ Inventory the vacant lots and parcels in the City to determine their availability
- ▶ 4-6 new housing units from 2019 to 2024
 - ▶ 1 higher or medium price home
 - ▶ 1 affordable home
 - ▶ 2-4 twin/townhomes
- ▶ Develop strategies and incentives for new home construction

Ranier

- ▶ Inventory the vacant lots and parcels in the City to determine their availability
- ▶ 12-16 new housing units from 2019 to 2024
 - ▶ 2-3 higher or medium price homes
 - ▶ 2-3 affordable homes
 - ▶ 8-10 twin/townhome units
- ▶ Develop strategies and incentives for new home construction

Housing Rehabilitation

The Koochiching County cities have an asset in their existing housing stock. Existing units now and in the future, will represent the large majority of the affordable housing opportunities. Investment in housing rehabilitation activities will be critical to offering affordable housing opportunities in the future.

Following is the condition analysis for each Koochiching County city:

Windshield Survey Condition Estimate - 2018					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
International Falls					
Neighborhood #1	74/23.4%	141/44.6%	84/26.6%	17/5.4%	316
Neighborhood #2	62/26.3%	98/41.5%	66/28.0%	10/4.2%	236
Total	136/24.6%	239/43.3%	150/27.2%	27/4.9%	552
Littlefork					
Neighborhood #1	48/56.4%	27/31.8%	9/10.6%	1/1.2%	85
Neighborhood #2	56/47.9%	43/36.8%	12/10.2%	6/5.1%	117
Total	104/51.5%	70/34.6%	21/10.4%	7/3.5%	202
Ranier					
Ranier Neighborhood	27/31.4%	34/39.5%	15/17.5%	10/11.6%	86
Big Falls					
Big Falls	24/28.6%	23/27.4%	22/26.2%	15/17.8%	84
Mizpah					
Mizpah	11/45.8%	8/33.3%	2/8.4%	3/12.5%	24
Northome					
Northome	28/43.1%	24/36.9%	11/16.9%	2/3.1%	65
Combined Total					
Total - All Cities	330/32.6%	398/39.3%	221/21.8%	64/6.3%	1,013

Source: Community Partners Research, Inc.

The specific housing rehabilitation recommendations that have been made for the Koochiching County cities are as follows:

Big Falls, Littlefork, Mizpah, Northome, Ranier

- ▶ Promote rental housing rehabilitation programs
- ▶ Promote owner-occupied housing programs

International Falls

- ▶ Promote rental housing rehabilitation programs
- ▶ Promote owner-occupied housing rehabilitation programs
- ▶ Develop a neighborhood revitalization program
- ▶ Develop a Rental Registration and Inspection Program

Other Housing Initiatives

In addition to the rental housing development, home ownership, new single family construction and housing rehabilitation recommendations, additional housing initiatives have been recommended for each Koochiching County city.

Big Falls

- ▶ Acquire and demolish dilapidated structures
- ▶ Create a plan and continue coordination among housing agencies
- ▶ Develop home ownership and new construction marketing programs and strategies

International Falls

- ▶ Promote employer involvement in housing programs
- ▶ Acquire and demolish dilapidated structures
- ▶ Strategies for downtown redevelopment
- ▶ Develop mobile home programs
- ▶ Create a plan and continue coordination among housing agencies
- ▶ Develop home ownership and new construction marketing programs and strategies
- ▶ Housing Assistance for the homeless and hard to house
- ▶ Develop mobile home programs

Littlefork

- ▶ Encourage employer involvement in housing programs
- ▶ Acquire and demolish dilapidated structures
- ▶ Strategies for downtown redevelopment
- ▶ Create a plan and continue coordination among housing agencies
- ▶ Develop home ownership and new construction marketing programs and strategies

Mizpah

- ▶ Acquire and demolish dilapidated structures
- ▶ Create a plan and continue coordination among housing agencies

Northome

- ▶ Encourage employer involvement in housing programs
- ▶ Acquire and demolish dilapidated structures
- ▶ Create a plan and continue coordination among housing agencies
- ▶ Strategies for downtown redevelopment
- ▶ Develop home ownership and new construction marketing programs and strategies

Ranier

- ▶ Acquire and demolish dilapidated structures
- ▶ Create a plan and continue coordination among housing agencies
- ▶ Develop home ownership and new construction marketing programs and strategies