

# HOUSING

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Available, affordable and safe housing is necessary for a community to accommodate the growth of all segments of the population. It provides a vital link between the community's population growth, economic development goals and its land use priorities. In order to encourage growth in the population and economy, housing will be needed in Sartell for residents of differing income levels, multi-family and single-family units, and for purchase and rent.

## INVENTORY AND ANALYSIS

Table 5-1 shows the total number of housing units by type, including vacant units, in the city for the years 1990 and 2000. Sartell gained 1,579 units during that time period. More single-family homes were built than any other type, while there was a decrease in the number of mobile homes and in dwellings with two to nine units. Single-family homes comprised 49 percent of the city's housing stock in 1990, which rose to 66 percent in 2000.

**Table 5-1  
Housing Type (Total Units)  
City of Sartell  
1990 - 2000**

Structure Type	1990		2000		1990 - 2000	
	Number	Percent	Number	Percent	Total Change	Percent Change
Single-Family	945	49	2,309	66	1,364	144
2-9 Units	88	5	78	2	-10	-11
10+ Units	460	24	749	21	289	63
Mobile Homes	441	23	377	11	-64	-15
Total	1,934	100	3,513	100	1,579	82

Source: US Census

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For comparison purposes, Table 5-2 shows the housing type characteristics for Sartell and surrounding cities. Single-family homes are the predominate housing types in all of these communities, except Waite Park. Sartell has the second highest percent of single family homes after St. Joseph. Although the number of mobile homes decreased in Sartell from 1990 to 2000, Sartell has both the greatest number and the highest percent of mobile homes among the five cities.

**Table 5-2  
Housing Type  
Sartell Area  
2000**

Structure Type	Sartell		St. Cloud		St. Joseph		Sauk Rapids		Waite Park		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Single-Family	2,309	66	13,186	57	847	75	2,541	63	1,292	42	18,811	56
2-9 Units	78	2	2,451	11	90	8	385	10	179	6	3,193	10
10+ Units	749	21	7,223	31	136	12	968	24	1,564	51	10,351	31
Mobile Homes	377	11	351	2	54	5	102	3	47	2	995	3
Other	0	0	0	0	0	0	8	0.2	0	0	8	0
<b>Total</b>	<b>3,513</b>	<b>100</b>	<b>23,211</b>	<b>100</b>	<b>1,127</b>	<b>100</b>	<b>4,004</b>	<b>100</b>	<b>3,082</b>	<b>100</b>	<b>33,358</b>	<b>100</b>

Source: US Census

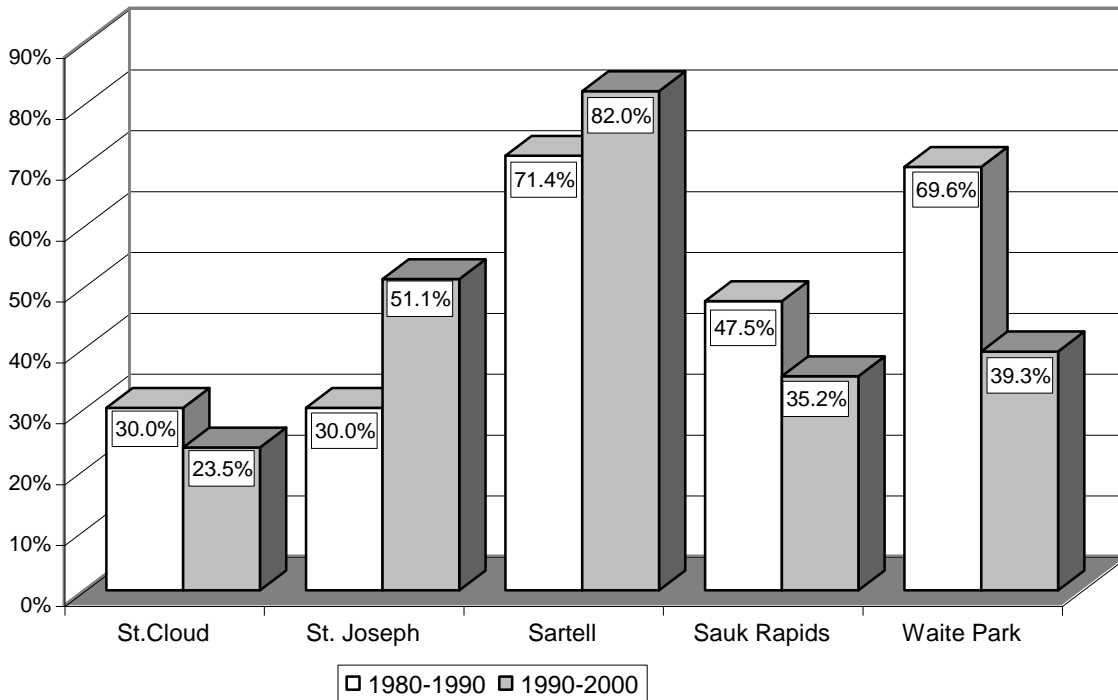
The growth in occupied housing units from 1990 to 2000 for Sartell is compared to the surrounding townships and counties in Table 5-3. This table shows that the number of housing units in the city increased during the 1990's at a much higher rate than in the surrounding townships and counties. Much of the city's growth can be attributed to annexation, likely accounting for the decrease in housing units in Le Sauk Township. On average, the city had a net gain of 153 new occupied homes per year during this decade. Figure 5-1 further illustrates that Sartell had the highest rate of housing growth in both the 1980s and 1990s among area cities.

**Table 5-3  
Occupied Housing Units  
Sartell Area  
1990 - 2000**

	1990	2000	Percent Change
Sartell	1,893	3,420	81
Le Sauk Township	685	654	-5
Stearns County	39,776	47,604	20
Benton County	10,935	13,065	19

Source: US Census

**Figure 5-1  
Housing Units Percent Growth  
St. Cloud Region  
1980 - 2000**



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Table 5-4 shows the city's housing age characteristics. The majority of housing in Sartell is relatively new. In 2000, 50% of the housing units were less than 11 years old with a median age built of 1990.

**Table 5-4  
Housing Age  
City of Sartell  
2000**

Year Built	Number	Percent
1990 - 2000	1,773	50
1980 - 1989	633	18
1970 - 1979	684	19
1960 - 1969	182	5
1940 - 1959	159	5
1939 or earlier	82	2
Total	3,513	100

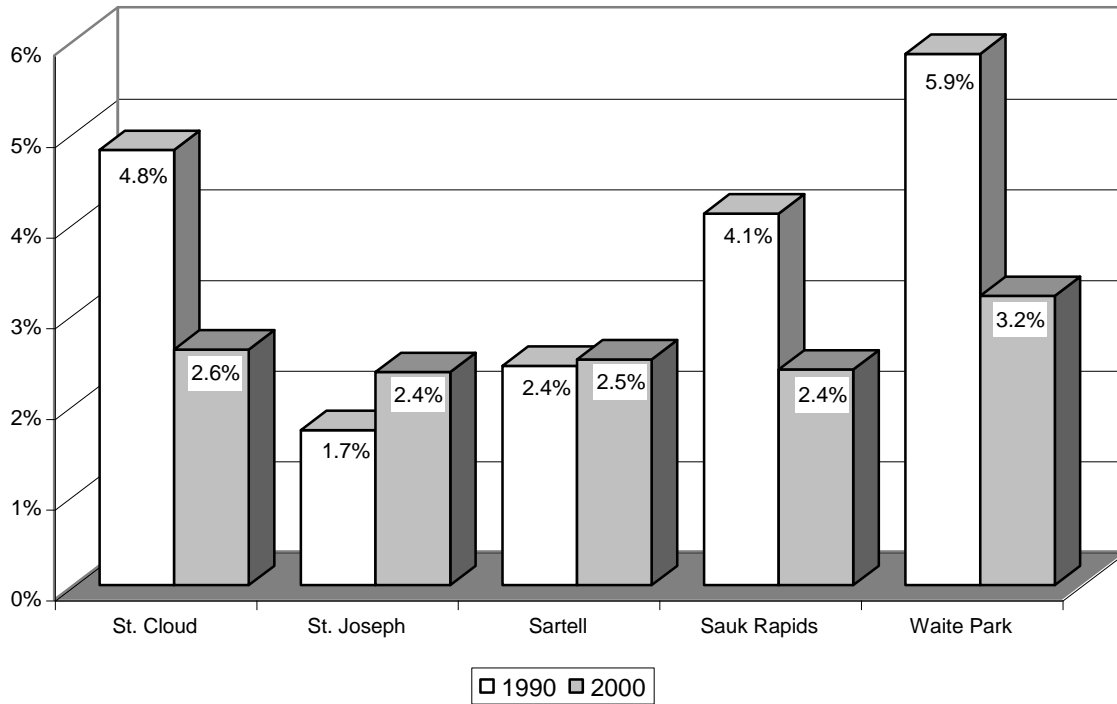
Source: U.S. Census

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Approximately 97.5 percent of Sartell's homes are occupied, with only 2.5 percent vacant. Figure 5-2 shows this is consistent with other area cities.

**Figure 5-2**  
**Vacancy Rate St. Cloud Region**  
**1990 - 2000**



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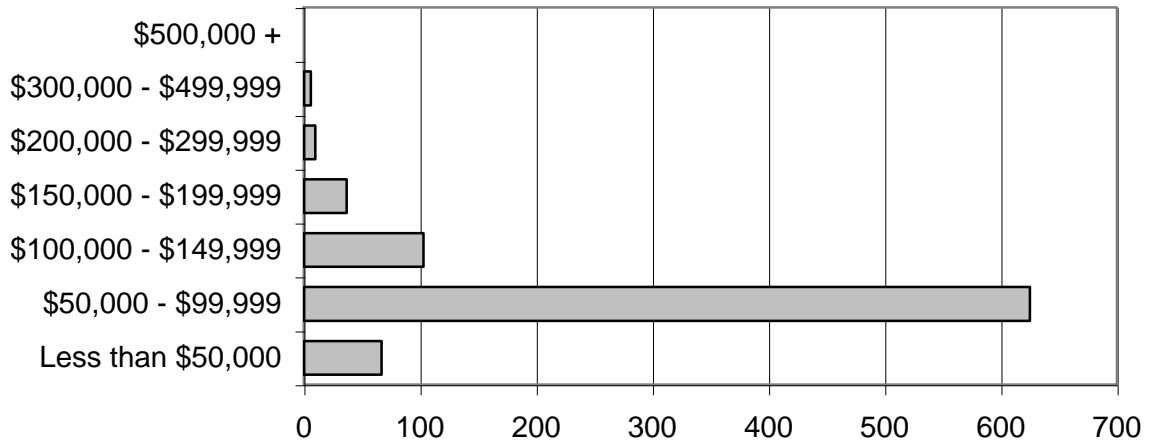
Table 5-5 shows the housing values for the years 1990 and 2000 in Sartell. The largest group of home values falls in the \$140,000 to \$149,999 range. The table also reveals that housing values in Sartell have become more varied since 1990. This is illustrated in Figures 5-3 and 5-4.

**Table 5-5  
Owner-Occupied Housing Values  
City of Sartell  
1990 - 2000**

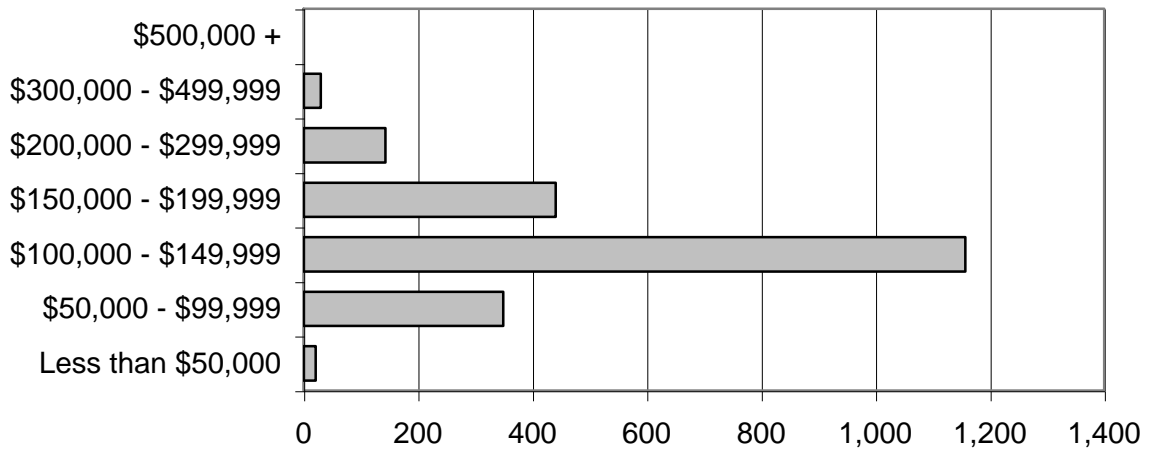
Value	1990		2000	
	Number	Percent	Number	Percent
Less than \$50,000	67	8	21	1
\$50,000 - \$99,999	625	74	349	16
\$100,000 - \$149,999	103	12	1,157	54
\$150,000 - \$199,999	37	4	441	21
\$200,000 - \$299,999	10	1	143	7
\$300,000 - \$499,999	6	1	30	1
\$500,000 +	0	0	0	0
Total	848	100	2,141	100

Source: US Census

**Figure 5-3  
Housing Values  
Sartell  
1990**



**Figure 5-4  
Housing Values  
Sartell  
2000**



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The median value of homes in Sartell in 1990 was \$72,500, and in 2000 rose to \$125,300, as show in Table 5-6. This represents a 73 percent increase in housing values. The consumer price index (rate of inflation) for the same period rose 41 percent in the Midwest (US Department of Labor). Although the cost of housing in Sartell and other area cities has increased more than other goods, this is not unique to these communities. The housing price index in Minnesota rose 76 percent from 1990 to 2000.

**Table 5-6  
Median Housing Values  
Sartell Area  
1990 - 2000**

	1990	2000	Percent Change
Sartell	\$72,500	\$125,300	73
Sauk Rapids	\$62,000	\$103,600	67
St. Cloud	\$59,100	\$94,300	60
St. Joseph	\$58,200	\$93,800	61
Waite Park	\$56,400	\$93,900	66
Minnesota	\$74,000	\$122,400	65

Source: US Census

Housing affordability is an important component of the quality of life for a community's residents. Housing is often considered affordable if a household doesn't have to spend more than 30% of its income on housing. Table 5-7 shows that in 2000, 20 percent of Sartell residents spent 30 percent or more on housing. This is down from 27 percent in 1990. However, those spending 35 percent or more on housing rose from 3 percent in 1990 to 13 percent 2000.

In general housing is less affordable to the city's residents who rent.

**Table 5-7  
Percent of Income Spent on Housing  
City of Sartell  
1990 - 2000**

Percent of Income Spent on Housing	1990						2000					
	Owners		Renters		Total		Owners		Renters		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Less than 20	488	58	189	33	677	48	1,328	62	179	29	1,507	55
20 - 24	163	19	56	10	219	16	330	15	52	8	382	14
25 - 29	86	10	48	8	134	9	210	10	88	14	298	11
30 - 34	63	7	269	47	332	24	127	6	80	13	207	7
35 +	43	5	6	1	49	3	146	7	223	36	369	13

Source: US Census

## HOUSING ORGANIZATIONS

The city of Sartell currently does not have its own Housing and Redevelopment Authority (HRA). However, the Stearns County HRA serves Sartell.

## POLICY PLAN

Following are the goals and strategies adopted by Sartell to address housing.

### ***Housing Goal #1: Promote a variety of housing types in Sartell for all of its citizens***

#### Strategies:

1. Continue to study housing needs and resources; and monitor and update goals as needed.
2. Work closely with FmHA, FHA, VA, Minnesota Housing Finance Agency, Greater MN Housing Fund, the Central Minnesota Housing Partnership, local lenders, builders, and other organizations that can help Sartell meet its housing goals.

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3. Support the establishment of public-private partnerships to expand affordable housing opportunities.
4. Continue to participate in intergovernmental efforts such as the Central Minnesota Affordable Housing Task Force to develop regional strategies and incentives to promote the expansion of affordable and other housing opportunities.
5. Explore zoning methods that allow neighborhoods with mixed housing types and/or other appropriate uses within residential areas.
6. Encourage the appropriate mix of a variety of housing types throughout the city in accordance with the Future Land Use Plan.
7. Encourage an adequate and diverse supply of senior housing options to meet the needs of the city's aging population.
8. Examine zoning and other development standards to ensure they don't unreasonably hinder the provision of affordable housing.

***Housing Goal #2: Create a high-quality environment in all residential neighborhoods.***

Strategies:

1. Enforce necessary codes to ensure the continued maintenance of the housing stock.
2. Identify or develop methods and funding options to encourage the rehabilitation or redevelopment of substandard housing.
3. Encourage infill housing where appropriate.