

# HOUSING

## LYON COUNTY COMPREHENSIVE PLAN

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 Lyon County for residents of differing income levels, for multi-family and single-family units, and for purchase and rent.

### INVENTORY AND ANALYSIS

The majority of housing in Lyon County exists within its incorporated cities as shown in Table 4-1 below. In 1990, 78 percent of all housing units were located within cities. This increased to 80 percent in 2000. Between 1990 and 2000, the county had a net gain of 623 units. The net number of units in townships declined during this period, indicating that more homes were demolished than built in township areas, while cities had a net increase of 631.

Portions of Lyon County are suburbanizing, with growth occurring primarily around the Marshall area. Central areas of cities tend to have older and smaller-sized housing units compared to the suburban-type development that occurs in the newer, outer areas of cities and just outside of cities in township areas.

**Table 4-1**  
**Total Housing Units Urban vs. Rural**  
**Lyon County**  
**1990 - 2000**

	1990		2000		Change	
	Number	% of County	Number	% of County	Number	Percent
City	7,562	78%	8,193	80%	631	8%
Township	2,113	22%	2,105	20%	-8	-0.4%
County Total	9,675	100%	10,298	100%	623	6%

Source: US Census

**HOUSING: LYON COUNTY COMMUNITY-BASED COMPREHENSIVE PLAN**

Tables 4-2 and 4-3 show the breakdown of total housing units for each city and township in Lyon County. The table shows that the greatest net growth in housing units among Lyon County cities was in the larger cities and those cities along the Highway 23 corridor. Although overall townships lost housing units, eight of them gained.

**Table 4-2  
Total Housing Units  
Lyon County Cities  
1990 - 2000**

City	1990	2000	Change	
			Number	Percent
Salaton	298	296	-2	-1%
Cottonwood	416	481	65	16%
Florence	29	27	-2	-7%
Garvin	74	68	-6	-8%
Shent	126	131	5	4%
Lynd	122	134	12	10%
Marshall	4,692	5,182	490	10%
Minneota	567	614	47	8%
Russell	172	170	-2	-1%
Faunton	80	77	-3	-4%
Tracy	986	1,013	27	3%
City Total	7,562	8,193	631	8%

Source: US Census

**Table 4-3  
Total Housing Units  
Lyon County Townships  
1990 - 2000**

Township	1990	2000	Change	
			Number	Percent
Amiret	91	95	4	4%
Clifton	110	101	-9	-8%
Coon Creek	94	101	7	7%
Custer	100	92	-8	-8%
Eidsvold	81	88	7	9%
Fairview	176	162	-14	-8%
Grandview	113	104	-9	-8%
Island Lake	80	78	-2	-3%
Lake Marshall	183	193	10	5%
Lucas	94	89	-5	-5%
Lynd	157	163	6	4%
Lyons	78	76	-2	-3%
Monroe	99	97	-2	-2%
Nordland	83	85	2	2%
Rock Lake	108	113	5	5%
Shelburne	86	84	-2	-2%
Sodus	99	106	7	7%
Stanley	91	91	0	0%
Vallers	90	87	-3	-3%
Westerheim	100	100	0	0%
Township Total	2,113	2,105	-8	0%

Source: US Census



Table 4-4 shows the total number of housing units by type, including vacant units, in the county for the years 1980 and 1990. Single-family homes comprise the vast majority of homes in Lyon County, accounting for 72 percent of all units. However, there were fewer single-family homes in Lyon County in 1990 than there were in 1980. There was a net loss of 171 single-family units during that period. Overall, the county gained 484 units, but the majority of this housing was multi-family.

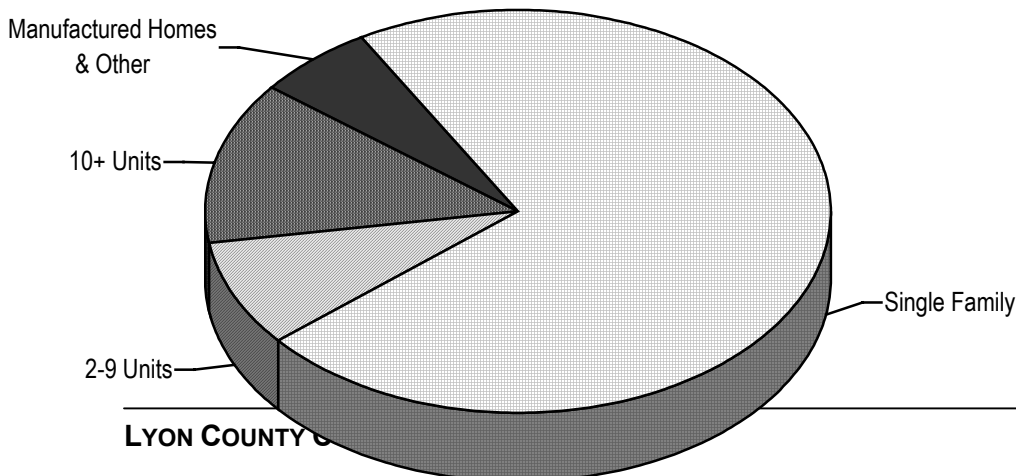
**Table 4-4  
Housing Type (Total Units)  
Lyon County  
1980-1990**

Structure	1980		1990		1980-1990	
	Number	Percent	Number	Percent	Change	Percent Change
Single Family	7151	78%	6980	72%	-171	-2%
2-9 Units	1023	11%	839	9%	-184	-18%
10+ Units	643	7%	1273	13%	630	98%
Manufactured Homes & Other	374	4%	583	6%	209	56%
Total	9191	100%	9675	100%	484	5%

Source: US Census

Figure 4-1 shows the breakdown of housing types in the county graphically. From this it is clear to see that single-family homes comprise the vast majority of homes in Lyon County.

**Figure 4-1: Housing Type  
Lyon County, 1990**



**AGE AND OCCUPANCY**

Table 4-5 shows the county's housing age and occupancy characteristics. Lyon County's housing stock is moderate in age. In 1990, approximately 39 percent of the county's housing was less than 20 years old while 36 percent was more than 50 years old. The median year of construction for all dwellings in the county is 1962. This is very close to the statewide average of 1963.

**Table 4-5  
Housing Age and Occupancy  
Lyon County  
1990**

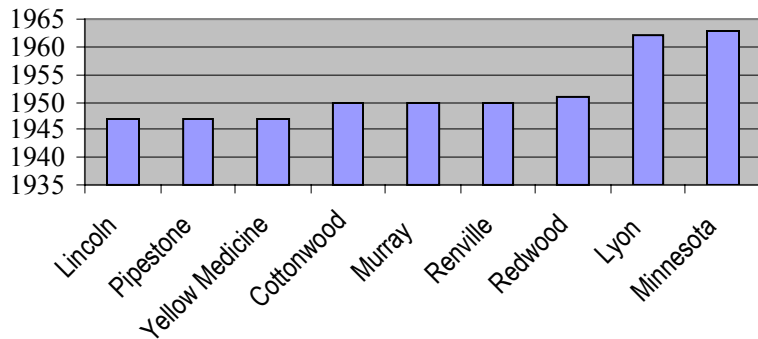
Year Built	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
1980-March 1990	612	6.3%	618	6.4%	103	1.1%	1333	14%
1970-1979	1212	12.5%	995	10.3%	184	1.9%	2391	25%
1960-1969	936	9.7%	395	4.1%	24	0.2%	1355	14%
1950-1959	898	9.3%	194	2.0%	47	0.5%	1139	12%
1940-1949	650	6.7%	149	1.5%	54	0.6%	853	9%
1939 or earlier	1899	19.6%	515	5.3%	190	2.0%	2604	27%
Total	6207	64.2%	2866	29.6%	602	6.2%	9675	100%

Source: 1990 US Census

The table also shows that 64.2 percent of the homes in the county were owner-occupied in 1990. According to the 2000 Census, this has risen to 68.4 percent. The overall vacancy rate in 1990 was 6.2 percent, but decreased to 5.7 percent in 2000. This is lower than the 2000 statewide average vacancy rate of 8.3 percent. However, a significant portion of the state's vacant units are seasonal homes, while Lyon County has relatively few seasonal units. The vacancy rate for non-seasonal homes statewide is only 3.1 percent, compared to 5.1 percent in Lyon County. The vacancy rate for rental units in Lyon County was 7.7 percent in 2000, significantly higher than the rate for owner-occupied units, which was 1.8 percent.

**Figure 4-2**  
**Median Year Built, Residential Units**  
**Lyon and Surrounding Counties**  
**1990**

Lyon County's housing stock is newer, on average, than in surrounding counties as shown in Figure 4-2.



**HOUSING VALUE**

Housing values are higher in Lyon County than in surrounding counties as seen in Figure 4-3. Redwood County had the next highest median housing value at \$33,200, which is 30 percent lower than Lyon County.

**Figure 4-3: Median Housing Values**  
**Lyon County Area, 1990**

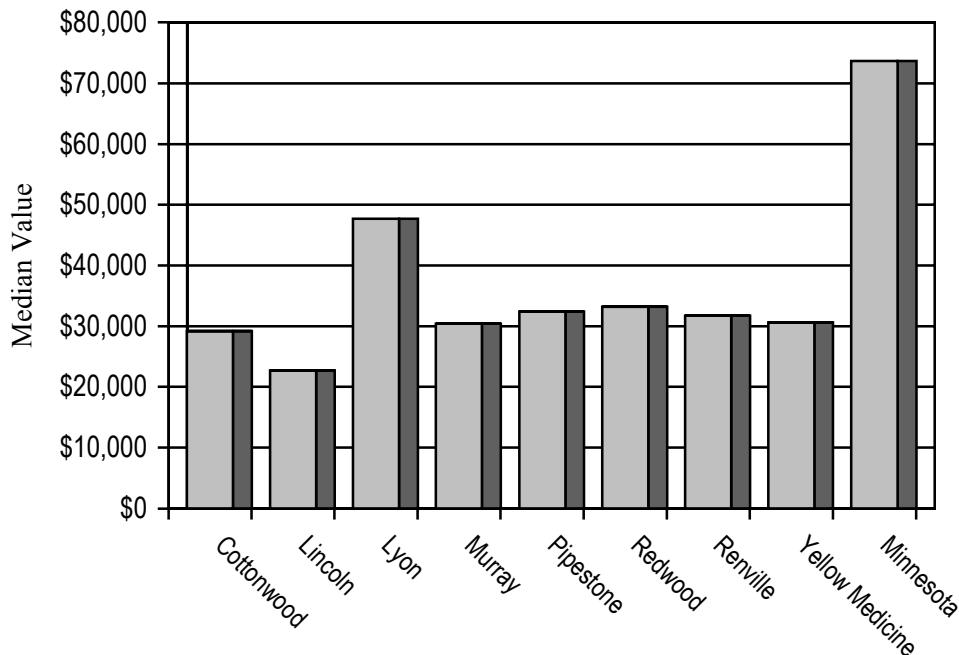


Table 4-6 shows the housing values in 1990 in Lyon County. The median value of homes in Lyon County in 1980 was \$40,200 and in 1990 rose to \$47,700. This represents a 19 percent increase. The largest group of home values falls in the \$50,000 to \$99,000 range. Since the median housing value in Lyon County increased 19 percent from 1980 to 1990, while the Consumer Price Index rose 59 percent for the same period, housing in Lyon County appears to remain a good value compared to other goods. Lyon County's housing also increased less in value than the state as a whole. The average increase for all housing in the state was about 39 percent compared to 19 percent in Lyon County. While these trends indicate that housing is a good value in the county, it may also be an indication of a deteriorating housing stock or economic stagnancy.

**Table 4-6  
Owner-Occupied Housing Values  
Lyon County  
1980-1990**

Value	1980		1990	
	Number	Percent	Number	Percent
Less than \$20,000	802	16%	746	16%
\$20,000 - \$29,999	700	14%	471	10%
\$30,000 - \$49,999	1,340	27%	1,256	27%
\$50,000 - \$99,999	709	14%	1,992	43%
\$100,000 - \$149,999	1,410	28%	184	4%
\$150,000 - \$199,999	11	0%	26	1%
\$200,000+	1	0%	6	0%
Total	4,973	100%	4,681	100%

Source: 1980, 1990 US Census

**RENTAL COSTS**

Rental costs in Lyon County have followed a different trend than owner-occupied housing values as displayed in Table 4-7, which shows gross rents for the years 1980 and in 1990 in Lyon County. The cost of rental units is fairly well distributed between cost brackets. The median gross rent in Lyon County in 1980 was \$193 and rose to \$300 in 1990, representing a 55 percent increase. This correlates strongly to the fact that the county's multi-family housing stock essentially doubled between 1980 and 1990. It is likely that most of these units are renter-occupied and since they are relatively new, it makes sense that rents have risen. Although the rate of increase in median rents in Lyon County is significantly higher than occurred in its owner-occupied housing market, it is still lower than the statewide increase in median rents. The average increase statewide was 79 percent from \$236 in 1980 to \$422 in 1990.

**Table 4-7  
Gross Monthly Rent  
Lyon County  
1980 - 1990**

Gross Rent	1980		1990	
	Units	Percent	Units	Percent
Less than \$100	304	15%	66	3%
\$100 - \$149	307	16%	194	8%
\$150 - \$199	436	22%	254	10%
\$200 - \$249	410	21%	299	12%
\$250 - \$299	369	19%	426	17%
\$300 - \$349	100	5%	347	14%
\$350 - \$399	13	1%	373	15%
\$400 - \$499	29	1%	307	12%
\$500 or More	9	0%	205	8%
Total	1,977	100%	2,471	100%

Source: US Census



**HOUSING AFFORDABILITY**

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 percent of its income on housing. Table 4-8 shows the percentage of households that spend 30 percent or more of their income on housing by income bracket. Not surprisingly, the data reveals that housing affordability disproportionately impacts those in the lower income brackets who rent. Approximately 65 percent of all households with incomes under \$10,000 who rent, pay more than 30 percent of their income on housing. This compares to 47 percent of homeowners in the same income bracket.

**Table 4-8  
Percent of Households Paying  
More than 30% of Income on Housing  
Lyon County  
1990**

Income	Renters	Homeowners
Less than \$10,000	65%	47%
\$10,000 to \$19,999	30%	15%
\$20,000 to \$34,999	2%	5%
\$35,000 to \$49,999	0%	1%
\$50,000 or more	0%	0%

Source: 1990 US Census

## **ISSUES**

As part of the Comprehensive Planning process, the County hosted a project kick-off meeting on April 12, 2001. Meeting participants were led through a number of exercises to elicit Task Force and resident views on the issues, opportunities and threats facing the county as well as its strengths and weaknesses. Participants listed and then ranked their ideas in order of importance.

Participants in the workshop identified a number of positive things that make Lyon County a good place to live (the number of votes received is in parentheses):

- People – Good Work Ethic and Values (16)
- Quality of Life (15)
- Progressive Attitude/Thinking (11)
- Rural Atmosphere/Attitude (4)
- Work Ethic (3)
- Families, Churches (3)
- Diverse Population (1)
- Low Crime
- Involved Population
- Schools K-12 and SSU (19)
- Good Educational System (6)
- Services (4)
- County Government (2)
- Parks and Natural Resources (2)
- Natural Resources and Recreational Opportunities (2)
- Hospital

However, participants also identified a number of things threatening the quality of life in Lyon County and its neighborhoods:

- Loss of Younger Population (9)
- Drugs (1)
- State Funding of Education (1)
- Decline in School Enrollment (1)
- Diverse Populations
- Lack of Affordable Housing
- Inability to Deal With Minority Population

## **POLICY PLAN**

Lyon County recognizes the importance of maintaining and expanding its housing stock in order to foster economic growth and sustain a high quality of life for area residents. Following are the goals and policies of Lyon County to address housing and neighborhoods in Lyon County.

### **HOUSING GOAL #1: MAINTAIN A HIGH QUALITY LIVING ENVIRONMENT IN ALL RESIDENTIAL AREAS AND UPGRADE THOSE IN NEED OF IMPROVEMENT.**

Policies:

1. Encourage the development of a balance of housing types in appropriate places throughout the county to meet the needs of all citizens, including young adults and senior citizens.
2. Establish a housing task force to identify housing needs, issues, goals and resources.
3. Work closely with federal, state, and local agencies and organizations that can help the County meet its housing goals.
4. Encourage public and private partnerships to expand affordable housing and housing rehabilitation opportunities in the county.
5. Develop and enforce the necessary codes to ensure the continued maintenance of the housing stock.
6. Explore countywide housing coordination options.