

Prepared by Carlton County Joint Powers Board

Joint Powers Board Member

Executive

# Carlton County Community-Based Comprehensive Plan

Alan DeLong

Robert Pearson

Clifford Ouellet

Don Graves

Jason Hoffmeyer

Richard Huhtala

Norman Johnson

George Kalkan

City of Scanlon

Fond du Lac Reservation

City of Cromwell

City of Carlton

City of Kettle Falls



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Steve Reckers  
MN Department of Agriculture  
MN Department of Natural Resources  
MN Office of Environmental Assistance  
MN Board of Water and Soil Resources  
MN Department of Transportation  
MN Pollution Control Agency  
MN Department of Trade and Economic Development  
MN Department of Health

Carlton County Planning and Zoning  
Minnesota Planning

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# **I**ntroduction

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The Carlton County Comprehensive Plan, which had not been updated since 1967, and the 1978 zoning ordinance no longer accurately reflected the views of Carlton County residents. The County felt that it was important to update the comprehensive plan in order to help guide future development and land use.

The planning process that resulted in the production of this document began with a grant from Minnesota Planning. In 1997, Minnesota Planning accepted applications from cities and counties throughout Minnesota to participate as one of four pilot projects in a planning effort called the Community-Based Planning Act. This initiative outlined eleven goals that pilot projects were to use as guidelines for the development of comprehensive plans for their jurisdictions. Carlton County submitted a proposal and was chosen to participate as one of the initial four pilot projects in the State of Minnesota. Four more pilot projects have been funded through this initiative since its inception.

In 1998, a contract was completed with the State for planning funding. Under this contract Carlton County formed a Joint Powers Board. This Board is made up of two commissioners from Carlton County, one representative from each of the ten cities, representatives from six townships, and one representative from the Fond du Lac Reservation. Five of the township representatives were chosen by the Carlton County Association of Townships and Thomson Township, because of its rapid growth, was chosen by the County Board to participate on the Joint Powers Board as the sixth.

The eleven goals outlined by the Community-Based Planning Act emphasize citizen participation, intergovernmental cooperation, housing, transportation, conservation, livable community design, sustainable development, public education, public investments, and land use planning. To guide the County and Joint Powers Board through this new comprehensive planning process, the County Board hired the Arrowhead Regional Development Commission (ARDC), a regional planning agency with experience in comprehensive planning.

A review of existing data, plans, land uses, and issues was carried out as an initial step in the planning process. This information was compiled and analyzed for use in developing goals and strategies for the comprehensive plan.

## **PURPOSE OF THE PLAN**

Planning is an ongoing attempt to guide future development or redevelopment, in order to solve and avoid problems, meet future needs, and create new opportunities to enhance community life and environmental quality. Therefore, the comprehensive planning process should reflect the aims, goals, and ambitions of the citizens of Carlton County.

A comprehensive plan is a document that defines the current and future land uses of a community and guides growth and development within and around that community. A comprehensive plan has two main parts. The first part includes background data that describes a

community's resources and features. The second part is a policy element that sets forth the community's long-range goals and strategies by which it intends to achieve them. A comprehensive plan gives a community the factual basis and support for zoning ordinances and other land use decisions within the County.

The 2000 Carlton County Community-Based Comprehensive Plan provides both a framework and a set of goals for future decision making, as well as a set of strategies developed by the Joint Powers Board to carry out those goals. The plan identifies the desired type, intensity, and quality of land uses with the County's statutory planning limits. Citizen participation and intergovernmental cooperation were an integral part of the development of this plan, and are reflected in the plan's goals and strategies.

After review by the citizens of Carlton County and the State of Minnesota, this plan has been adopted by the Carlton County Board as a guide for the County and a framework for future planning efforts at the local level. Recommendations contained in this plan should guide public decision-making related to common County objectives, so that decisions by a variety of governmental boards and councils mutually reinforce, rather than compete with one another. The private sector should also use this plan to assist in development decisions that reflect the goals and strategies in the plan.

The 2000 Carlton County Community-Based Plan is a general framework from which local communities can model their planning efforts. Individual cities and townships that need more specific data and information should develop comprehensive plans of their own that have more defined land use classifications, goals, and strategies for implementation than can be provided to them at the County level.

The 2000 Carlton County Community-Based Comprehensive Plan has been structured in a way that can be used as a working document. The plan examines the critical factors in the planning process and presents the goals and strategies that were developed by the Joint Powers Board. The plan should be used as a decision-making tool and updated regularly with new information and new perspectives over the next five, ten, fifteen, and twenty-years.

## **HOW DOES PLANNING RELATE TO ZONING AND OTHER CONTROLS?**

Planning addresses the use of land resources over the long-term. The types or categories of land use are general and broad in their definition. The plan identifies a pattern of land use that the County believes will help to achieve its goals. It also provides a framework that can be used by the County to evaluate development proposals and phase-in public improvements. The 2000 Carlton County Community-Based Plan serves as a guide to set aside land to meet future needs for uses such as transportation, public open space, and residential development.

Zoning is a tool established by State statute to control the type and intensity of land use within specific districts or zones. Most counties and cities are divided into zoning districts. The text of a zoning ordinance identifies what land uses are allowed in each district. This is to avoid conflict between land uses that may not be compatible and to encourage orderly growth. Certain

industrial, commercial, and agricultural operations, for example, may not be compatible with a single-family residential subdivision. Other uses are allowed by what is called a “special use permit”. Special uses are those that are generally compatible with the predominant uses allowed in the district, but which have the potential to create negative impacts. For example, drive-in commercial establishments may require the consideration of vehicle access in order to avoid safety problems on adjacent roadways or nearby residential development.

The zoning ordinance, therefore, is much more specific and detailed than the comprehensive plan, and is the legal tool that determines how land can be used. Zoning also contains what are called bulk regulations. Bulk regulations include such things as minimum setbacks for different types of buildings, maximum building height and buffers between residential and non-residential development. Zoning ordinances also typically control development densities, the size and location of signs, and provision of open spaces.

Subdivision regulations also represent a tool for implementing the Comprehensive Plan. They are authorized for use by counties by State statute. Subdivision regulations establish a system that enables County staff to review proposals for the subdivision of land for development purposes. Subdivision regulations include standards for public facilities, services, improvements, such as stormwater management provisions, erosion control plans, pavement width and strength, and the provision of public rights-of-way and easements.

Amendments to the existing Carlton County Zoning Ordinance should be completed in an efficient manner in order to implement the 2000 Carlton County Community-Based Comprehensive Plan. Amendments to the existing zoning ordinance will enable County staff to implement the goals adopted in the comprehensive plan. These goals should be reviewed and used to make changes in the existing zoning ordinance and related zoning maps.

## **PLAN SETTING**

Carlton County is located approximately 120 miles north of the Minneapolis/St. Paul Metropolitan area. It is 862 square miles in area and consists of ten cities and 18 townships. It is primarily rural in character with the majority of its urban growth and population concentrated along the Interstate 35 corridor in the eastern side of the County. The County has experienced slow economic growth over the past ten years. Housing growth has remained steady with the exception of faster growth in Thomson Township and other townships and cities along Interstate 35.

Carlton County is diverse in both physical features and land use patterns. The western side of the County is rural in nature with many open areas, forests, wetlands, and old farmsteads. The eastern side of the County also has many natural aesthetics features including the Nemadji River basin, two state parks, and several farming operations. The eastern portion of the County is more developed and has a larger population than does the western. Because of this diverse spectrum of land use and population, balancing the needs of the entire County is both important, and challenging for the planning effort. With proper planning and citizen involvement, however, a

community-Based comprehensive plan can be developed which reflects the views from all corners of the County.

Background data and information were collected and are summarized in the comprehensive plan chapters. Goals and strategies were developed using this information as a guide by the Carlton County Joint Powers Board. These goals and strategies will be used to guide decision-making and zoning changes in the County. Implementation strategies that reflect underlying principles and relationships developed through the community-Based planning process have been outlined in this comprehensive plan, and can be used by the County as it moves toward the goals and strategies contained within the plan.

## CARLTON COUNTY HISTORY

- 1679** Sieur Duluth, Daniel Greysolon, explores much of the territory of the Dakota Indians living in what would become Carlton County.
- 1854** The Treaty of 1854 is signed by the Ojibwe and the United States, turning over the land that would become Carlton County to the U.S. Government.
- 1857** Carlton County formed by the Minnesota Legislature.
- 1870** The first railroad in Carlton County, the Northern Pacific, is built. It begins at Northern Pacific Junction.
- 1890** The County seat is moved from Twin Lakes to Northern Pacific Junction, which is renamed Carlton the following year.
- 1918** Fire erupts in Cloquet, eventually destroying 23 communities and numerous sawmills. \$30 Million worth of damage is done within the County.
- 1921** The Cloquet High School is completed.
- 1925** The Northwest Paper Company is the only mill in the US to make five kinds of pulp and one hundred grades of paper.
- 1929** The Diamond Match Company makes its Cloquet plant its largest manufacturer.
- 1936** The Cloquet Co-op Credit Union is founded.
- 1940** The Selective Service Act passes, eventually pressing nearly 2,000 Carlton County residents into service on all fronts.
- 1957** Construction of a Frank Lloyd Wright gas station is completed at the intersection of Highway 33 and Cloquet Avenue.
- 1964** Northwest Paper Company merges with Potlatch Forests Inc.

*Carroll, Francis. Crossroads in Time: A History of Carlton County, Carlton County Historical Society, Cloquet, 1987.*

*Carroll, Francis and Wisuri, Marlene. Carlton County: Reflections of Our Past, The Donning Company, Virginia Beach, 1997.*

## C **ounty Character**

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One method of gathering input and providing an avenue for citizen participation is through a survey of a community's residents. In March 1999, a Community Attitudes Survey was mailed to every household in Carlton County. The survey received about a 20 percent response rate, which is good for a survey audience of this size.

The purpose of the survey was to obtain information from citizens in the County about issues and concerns they may have and which need to be addressed by decision-makers through the comprehensive planning process. The survey was structured in a manner to determine the needs of residents separated by gender and geographic location. The survey contained 36 questions which were grouped into the following six categories: Demographic Information, Types of Development, Commercial/Industrial, Public Services/Utilities, and General Attitudes About the County. The survey instrument can be found in Appendix A.

The completed surveys were entered into a statistical software program, tabulated, and analyzed for use in the planning process. The results of the survey were used as a guideline for prioritizing issues, developing a vision statement, and creating goals and strategies for the comprehensive plan. The survey analysis and results are referred to throughout the Comprehensive Plan and coincide with specific topic areas.

Survey data were used to determine the overall character and attitudes of the citizens of Carlton County. Nearly one-quarter of the residents have lived in the county for over 50 years, and more than half of the residents have lived in the county for over 20 years. This indicates that there are many families that have been in the county for several generations and have strong ties to the area. The survey also indicated that there has been an influx of new households in the past fifteen years.

In the survey, residents were asked to describe their vision of Carlton County ten years from now. The Carlton County Joint Powers Board used the comments from this question to aide them in the development of a vision statement. The purpose of the vision statement is to help provide the County with a direction for reaching goals set forth by the Comprehensive Plan.

### CARLTON COUNTY'S VISION STATEMENT

*"Carlton County is an area in which its residents enjoy a high quality of life. Continued planning, cooperation with other units of government, and citizen participation will ensure that residents of all ages and backgrounds will sustain this high quality of life for many years to come."*

## **O**verall Comprehensive Plan Concepts

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One of the basic ideas behind the Community-Based Planning Act is the involvement of citizens in the planning process. Citizen participation provides a greater perspective in the development of a comprehensive plan, and allows citizens to provide input and ideas to the plan. This leads to a greater acceptance of the comprehensive plan upon completion and adoption by a community. In addition to the requirement of citizen participation, the Community-Based Planning Act provides guidelines for the development and implementation of the comprehensive plan. One of these guidelines includes a set of eleven goals. These goals, set forth by Minnesota Planning, are as follows:

### *Citizen Participation*

To develop a community-Based planning process with broad citizen participation in order to build local capacity to plan for sustainable development and to benefit from the insights, knowledge, and support of local residents.

### *Cooperation*

To promote cooperation among communities to work towards the most efficient, planned, and cost-effective delivery of government services by, among other means, facilitating cooperative agreements among adjacent communities and to coordinate planning to ensure compatibility of one community's development with development of neighboring communities.

### *Public Education*

To support research and public education on a community's and the State's finite capacity to accommodate growth, and the need for planning and resource management that will sustain growth.

### *Sustainable Economic Development*

To create sustainable economic development strategies and provide economic opportunities throughout the State that will achieve a balanced distribution of growth Statewide.

### *Public Investments*

To account for the full environmental, social, and economic costs of new development, including infrastructure costs such as transportation, sewers and wastewater treatment, water, schools, recreation, and open space, and plan the funding mechanisms necessary to cover the costs of the infrastructure.

### *Livable Community Design*

To strengthen communities by following the principles of livable community design in development and redevelopment, including integration of all income and age groups, mixed land use and compact development, green spaces, and enhanced aesthetics and beauty in public spaces.

*Housing*

To provide and preserve an adequate supply of affordable and life-cycle housing throughout the State.

*Transportation*

To focus on the movement of people and goods in transportation planning, and to maximize the efficient use of the transportation infrastructure by increasing the availability and use of appropriate public transit throughout the State through land-use planning and design that makes public transit economically viable and desirable.

*Conservation*

To protect, preserve, and enhance the State's resources, including agricultural land, forests, surface water and groundwater, recreation and open space, scenic areas, and significant historic and archaeological sites.

*Sustainable Development*

To provide a better quality of life for all residents while maintaining nature's ability to function over time by minimizing waste, preventing pollution, promoting efficiency, and developing local resources to revitalize the local economy.

*Land Use Planning*

To establish a community-Based framework as a basis for all decisions and actions related to land use.

Other guidelines include the establishment of a joint powers board, written reports on citizen participation, governmental cooperation, and technology, and the creation of urban growth boundaries in areas that are expected to experience growth.

Carlton County used these guidelines throughout the planning process. One of the ways that the County used these guidelines was in the development of a citizen participation plan. The Citizen Participation Plan utilized visioning sessions, a County-wide survey, and individual community meetings to gain public input. A joint powers board was formed to ensure government cooperation and representation from all jurisdictions in the County. The involvement of State agencies represented another way the County used the planning guidelines. The State agencies provided technical assistance and guidance during the planning process, and reviewed and commented on the comprehensive plan upon its completion. The use of technology, such as Geographic Information Systems (GIS), was a key part of the planning process. A land use inventory was completed which showed the existing land use cover for the entire County. A soils inventory was also completed. Street addressing was conducted using a Global Positioning System (GPS) and a GIS coverage was created to show areas of concentrated development. The County Assessor and emergency response staff can utilize the electronic addresses to provide more efficient service. GIS was also used to develop the maps in the comprehensive plan, and as an analysis tool to determine the best locations for different types of land uses in the County.

Based on all of the data collected, citizen input, public meetings, Joint Powers Board meetings, the County-wide survey, and technical assistance, the Joint Powers Board developed a set of goals, objectives, and strategies for the comprehensive plan. Based on the information presented to the Joint Powers Board, careful consideration was made in the development of the goals. The following goals were developed to help the County move forward into the future. An implementation strategy was developed to provide a way for the County to achieve these goals.

- Maintain active citizen involvement in the implementation and updating of the Carlton County Community-Based Comprehensive Plan.
- Ensure continued coordination among Carlton County communities and neighboring governments.
- Establish a community-Based planning framework that can be used as a basis for all decisions and actions related to land use within Carlton County.
- Promote land and water uses that result in sustainable use of natural resources.
- Maintain high water quality in Carlton County's lakes, wetlands, and waterways.
- Protect the native wildlife, plants, and their communities found in Carlton County.
- Manage forests sustainably to provide for multiple uses across the County.
- Maintain options for future mining activities in areas of high minerals potential.
- Encourage a variety of land use types within the County, which enhance the quality of life and environment of the area, and facilitate cost effective and efficient provision of public services.
- Provide adequate housing to all residents in Carlton County that encourages livable community design.
- Provide and maintain adequate public facilities in Carlton County that preserve and enhance the health, safety, and welfare of the residents.
- Provide recreation facilities to meet public needs while maintaining user safety and protecting the environment.
- Provide a transportation network that facilitates the efficient flow of people and goods throughout the County.
- Develop a strong and diversified economic base that will promote job growth and increase the tax base.
- Encourage agriculture as a viable part of a diverse economy and maintain rural settlement characteristics of agricultural areas.

# Population

A study of population characteristics can indicate the unique features of a community and determine patterns of growth and decline, which in turn help to tell the community's history. Geographic areas can use township, city, county, state, and national population data to analyze variations in patterns. Theoretically, community structures reflect population patterns and can be adjusted through the use of updated population inventories.

**Figure 1: Population Projections**

Year	1990	1995	2000	2005	2010	2015	2020	%Change 1990-2000
<b>Minnesota</b>	4,375,099	4,626,514	4,806,020	4,948,730	5,066,540	5,167,870	5,243,620	19.9
<b>Carlton County</b>	29259	30559	30656	31175	31776	32459	33225	14%
<b>Atkinson township</b>	259	273	249	228	209	191	175	-32%
<b>Automba township</b>	156	151	135	123	111	101	92	-41%
<b>Barnum city</b>	482	494	509	529	549	569	591	23%
<b>Barnum township</b>	767	893	912	981	1056	1136	1222	59%
<b>Beseman township</b>	130	140	154	172	193	216	242	86%
<b>Blackhoof township</b>	578	658	673	702	733	765	799	38%
<b>Carlton city</b>	923	955	993	1030	1068	1108	1149	20%
<b>Cloquet city</b>	10885	11160	11105	11212	11319	11428	11537	6%
<b>Cromwell city</b>	221	215	210	206	202	199	195	-12%
<b>Eagle township</b>	529	529	554	568	583	598	613	16%
<b>Holyoke township</b>	160	164	149	135	122	110	99	-38%
<b>Kalevala township</b>	285	288	276	268	262	255	248	-13%
<b>Kettle River city</b>	190	197	202	211	221	232	243	28%
<b>Lakeview township</b>	167	175	177	181	185	189	194	16%
<b>Mahtowa township</b>	504	523	526	542	558	575	592	17%
<b>Moose Lake city</b>	1377	1596	1782	1950	2134	2335	2555	86%
<b>Moose Lake township</b>	1068	927	867	779	700	629	565	-47%
<b>Perch Lake township</b>	833	872	938	999	1064	1134	1207	45%
<b>Scanlon city</b>	878	890	832	784	739	697	657	-25%
<b>Silver township</b>	373	375	361	349	337	325	314	-16%
<b>Silver Brook township</b>	535	564	577	615	656	699	746	39%
<b>Skelton township</b>	364	374	377	389	401	413	425	17%
<b>Split Rock township</b>	141	144	127	114	102	91	82	-42%
<b>Thomson city</b>	132	139	134	132	130	128	126	-5%
<b>Thomson township</b>	3970	4269	4366	4538	4717	4902	5095	28%
<b>Twin Lakes township</b>	1673	1794	1845	1938	2035	2136	2243	34%
<b>Wrenshall city</b>	296	327	313	309	304	300	296	0%
<b>Wrenshall township</b>	304	327	332	334	337	339	342	13%
<b>Wright city</b>	144	142	136	133	130	127	125	-13%
<b>Carlton Co. Unorganized</b>	935	1004	845	724	621	532	456	-51%

Source: State Demographers Office and ARDC, March 2000

**Figure 2: Population Change, 1990-1998**

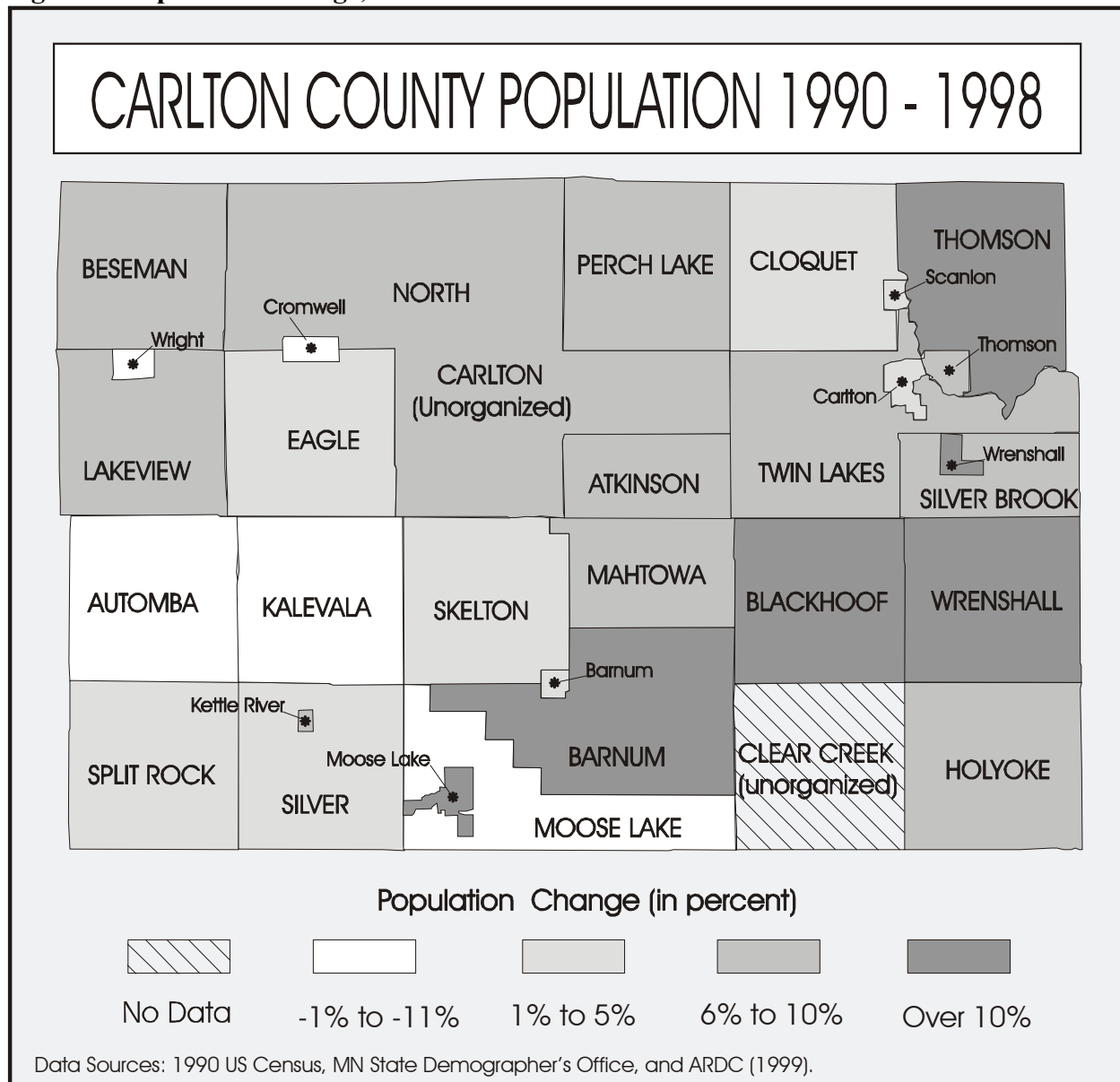
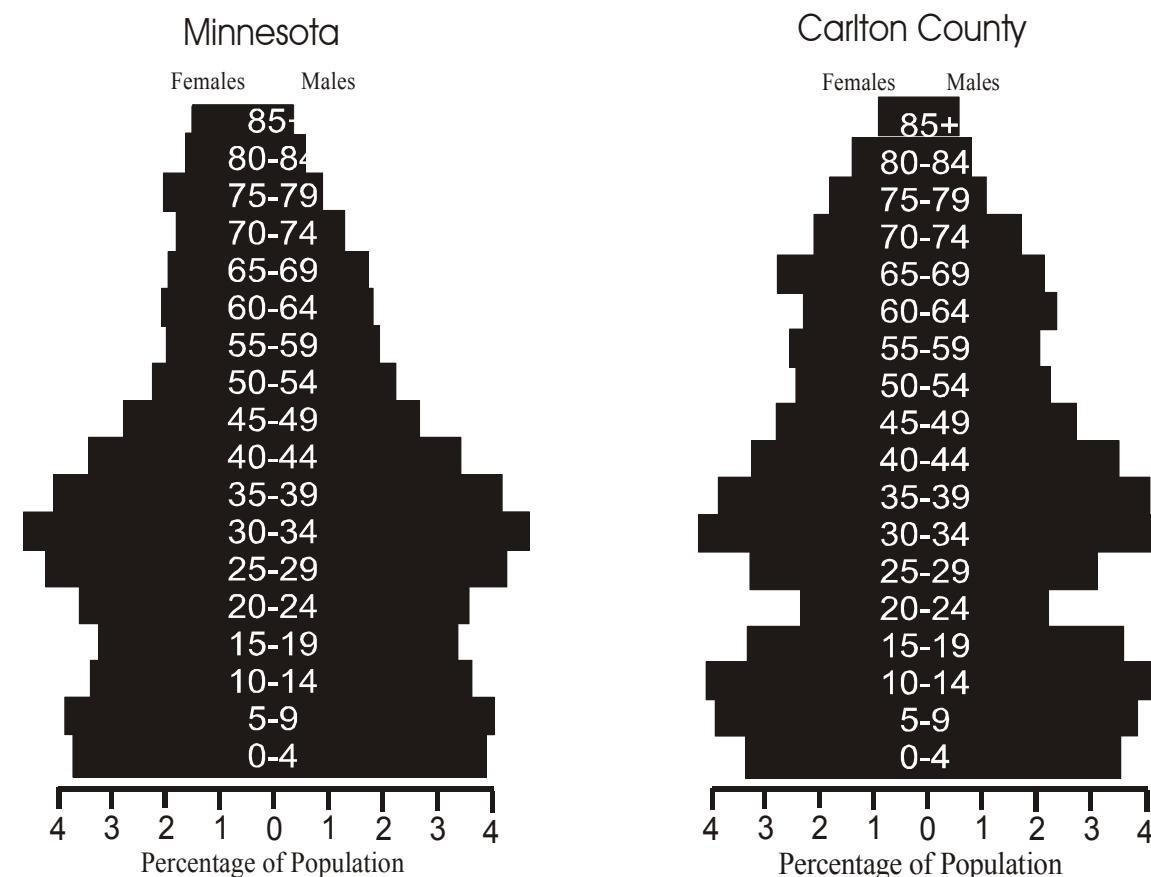


Figure 2 shows how Carlton County’s population changed by city and township from 1990 to 1998. Overall, most areas increased. Some areas, such as Thomson, Blackhoof, and Wrenshall Townships, as well as the cities of Wrenshall and Moose Lake, grew by over ten percent. The largest increases were in the northern and eastern sections of the County. This is most likely due to the proximity to Duluth and Interstate 35. The southeastern part of Carlton County had the slowest population growth. With the exception of the City of Moose Lake, townships are gaining in population at a faster pace than are cities.

The population pyramid illustrates the age distribution of a population. Its purpose is to determine if a community is growing or declining in population. Further, it anticipates social, economic, and political issues as well as needs and investment priorities. A pyramid with a large base and narrow top would indicate a high growth population. The opposite is indicative of an aging population, which means the community will decrease in size rapidly. In 1990, the population became more staggered and represented a middle-aged community. Common things to note are the small number of 20 to 24 year olds, who often leave home for college or careers. Because of Carlton County’s rural location, there are fewer numbers of men and women over age 65. However, its large number of 25 to 45 year olds offers great potential for growth, and the high number of 5 to 14 year olds indicates continued growth in the future.

**Figure 3: State of Minnesota and Carlton County Population Comparison**



Source: 1990 U.S. Census

**Figure 4: Household Change, 1990-1998**

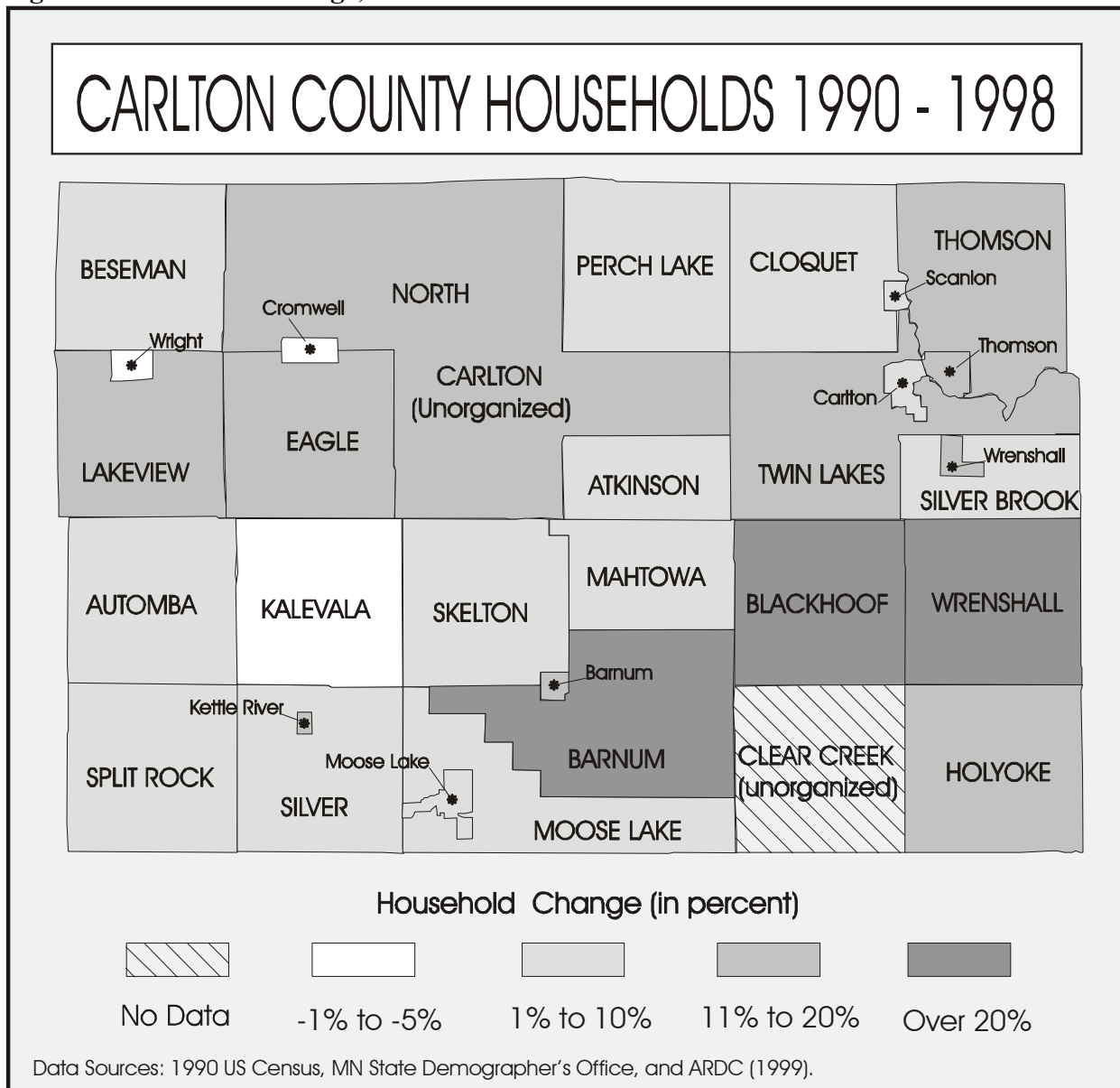


Figure 4 shows how the number of households in Carlton County changed from 1990 to 1998. It indicates that almost every part of the County increased the number households during this time period. Only three areas, the cities of Cromwell and Wright, and Kalevala Township showed a decrease in the number of households. Other areas of Carlton County increased considerably. Barnum, Blackhoof, and Wrenshall Townships grew by over 20 percent.

**Figure 5: Projected Household Types**

Household Type	1990	1995	2000	2005	2010	2015	2020	% Change 1990-2020
<b>Married-Couple Households</b>	6,610	6,440	6,290	6,260	6,260	6,290	6,260	-5.59
<b>Married Couples with Children</b>	3,173	2,960	2,700	2,480	2,360	2,360	2,330	-36.18
<b>Other Family Households</b>	1,246	1,270	1,300	1,350	1,380	1,390	1,390	10.36
<b>Other Families with Children</b>	786	700	680	700	720	750	750	-4.8
<b>Male Householder</b>	185	180	180	190	190	190	190	2.63
<b>Female Householder</b>	601	520	500	510	530	550	560	-7.32
<b>Nonfamily Households, Living Alone</b>	2,669	2,790	2,940	3,050	3,140	3,220	3,330	19.85
<b>Living Alone, 65+ Years Old</b>	1,384	1,490	1,570	1,610	1,650	1,740	1,900	27.16
<b>Other Nonfamily Households</b>	317	330	370	390	400	390	370	14.32
<b>TOTAL HOUSEHOLDS</b>	10,842	10,830	10,900	11,060	11,180	11,280	11,360	4.56

Source: Minnesota State Demographer's Office

The table above shows the various types of households in Carlton County and how they are projected to change from 1990 to 2020. In 1990, of all the households in the County, 61 percent (6,610) were married-couple households. Of these, 48 percent (3,173) were married couples with children. Of all the households in the County, 37 percent (3,959) included children. By the year 2020, it is projected that 58 percent (6,260) of households will be married-couple households and of these, 37 percent (2,330) will have children.

Another potentially important aspect is that the number of people over the age of 65 and living alone is projected to increase by 27 percent, becoming 17 percent of the total population. As this segment of the population increases, it will be an important factor for determining long-range needs for caring for the elderly.

**Figure 6: Carlton County Projections, 1995-2025**

Age	Sex	1995 Population Estimate	Projected Population 2000	Projected Population 2005	Projected Population 2010	Projected Population 2015	Projected Population 2020	Projected Population 2025
<b>Total</b>		30,559	31,050	31,110	31,020	30,920	30,720	30,250
<b>0-4</b>	<b>Male</b>	1,007	850	790	790	810	780	710
	<b>Female</b>	945	810	760	760	780	750	690
<b>5-9</b>	<b>Male</b>	1,201	1,120	920	840	830	840	810
	<b>Female</b>	1,187	1,040	880	810	800	810	780
<b>10-14</b>	<b>Male</b>	1,403	1,360	1,260	1,020	920	900	910
	<b>Female</b>	1,360	1,340	1,170	970	890	870	880
<b>15-19</b>	<b>Male</b>	1,156	1,270	1,250	1,150	930	840	820
	<b>Female</b>	978	1,230	1,220	1,060	880	810	790
<b>20-24</b>	<b>Male</b>	689	770	900	910	870	710	630
	<b>Female</b>	658	650	870	890	800	670	610
<b>25-29</b>	<b>Male</b>	786	760	820	960	970	920	750
	<b>Female</b>	818	720	720	940	970	860	720
<b>30-34</b>	<b>Male</b>	1,185	850	810	860	1,000	1,010	950
	<b>Female</b>	1,198	870	770	760	990	1,010	900
<b>35-39</b>	<b>Male</b>	1,310	1,240	880	830	890	1,020	1,030
	<b>Female</b>	1,288	1,240	910	800	790	1,010	1,040
<b>40-44</b>	<b>Male</b>	1,185	1,340	1,260	890	840	900	1,030
	<b>Female</b>	1,085	1,330	1,280	930	810	800	1,030
<b>45-49</b>	<b>Male</b>	1,005	1,190	1,340	1,260	890	840	890
	<b>Female</b>	957	1,110	1,350	1,290	930	810	800
<b>50-54</b>	<b>Male</b>	785	1,000	1,180	1,330	1,240	880	830
	<b>Female</b>	807	970	1,120	1,350	1,290	930	810
<b>55-59</b>	<b>Male</b>	725	790	1,010	1,180	1,320	1,230	870
	<b>Female</b>	744	830	990	1,130	1,360	1,290	930
<b>60-64</b>	<b>Male</b>	653	690	760	970	1,130	1,260	1,180
	<b>Female</b>	670	750	820	970	1,110	1,330	1,260
<b>65-69</b>	<b>Male</b>	629	600	630	700	890	1,040	1,160
	<b>Female</b>	766	630	710	780	920	1,050	1,260
<b>70-74</b>	<b>Male</b>	548	540	510	540	610	770	910
	<b>Female</b>	654	700	580	650	710	850	970
<b>75-79</b>	<b>Male</b>	437	440	430	420	440	490	630
	<b>Female</b>	559	570	620	510	580	630	750
<b>80-84</b>	<b>Male</b>	255	310	310	310	300	320	350
	<b>Female</b>	400	450	460	500	420	470	520
<b>85+</b>	<b>Male</b>	181	250	310	340	360	360	370
	<b>Female</b>	345	460	560	620	690	660	690

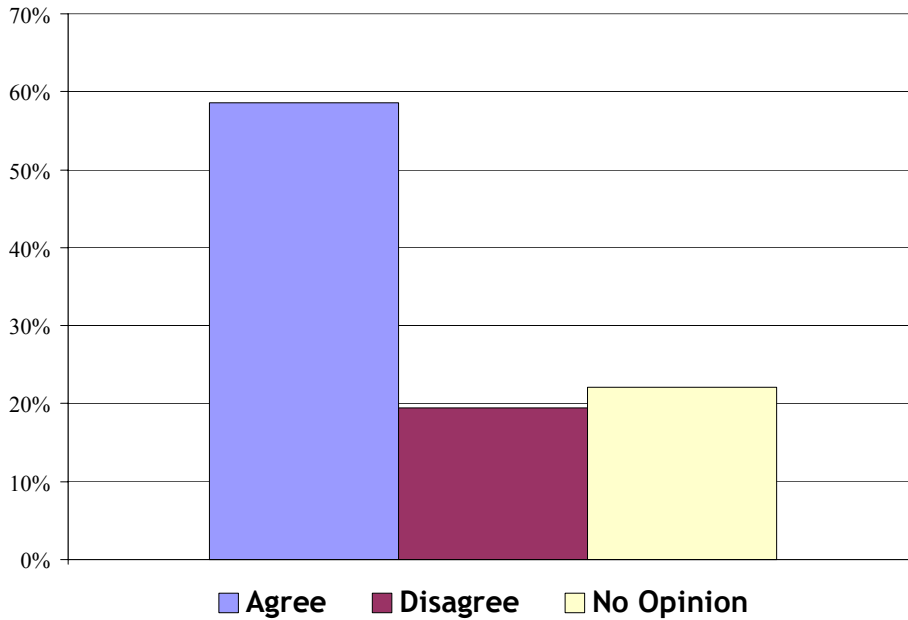
Source: Minnesota State Demographic Center, Minnesota Planning, June 1998.

Figure 6 breaks-down the projected population increases by sex and age groups. The total population of the County is expected to increase during the next ten years and then decrease slowly through the 2025 projection year. According to the State Demographer’s Office, males out number females during the early stages of life. The two sexes remain fairly equal through middle age, and then females begin to significantly out number males in old age. This trend is predicted to remain steady throughout the projection to the year 2025.

**PUBLIC OPINIONS**

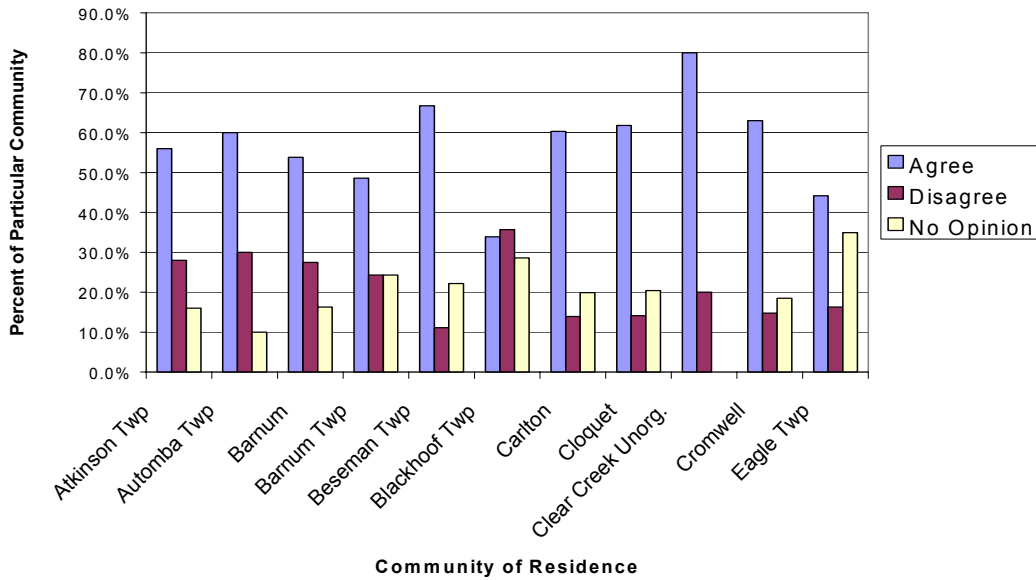
Issues regarding population and its influence on the County were addressed as part of the Public Opinion Survey conducted in May 1999. Respondents were asked if an increase in population would be good for the County as a whole. Fifty-nine percent of respondents agreed with this statement while 19 percent disagreed.

**Figure 7: Increased Population Will Benefit the County**

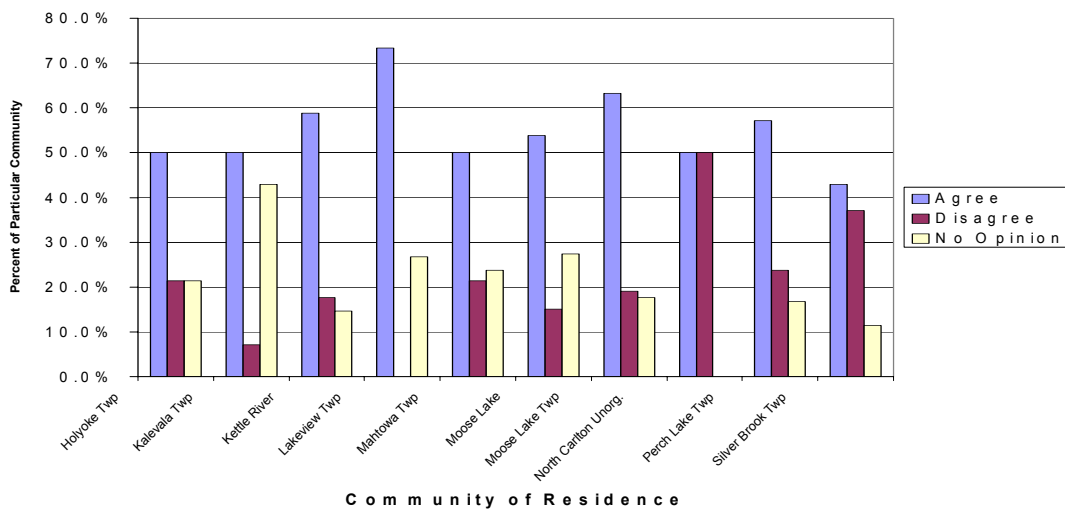


This information was cross-tabulated and further broken down by area. Figures 8, 9, and 10 show how respondents of various areas throughout the County feel about an increase in population.

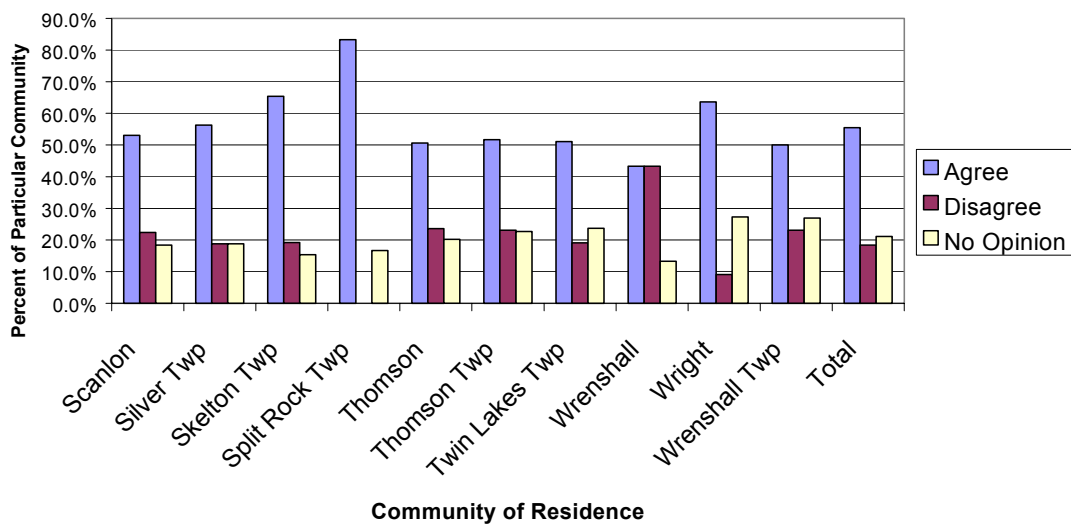
**Figure 8: An Increase in County Population Would be Good ( 1 of 3 )**



**Figure 9: An Increase in County Population Would be Good ( 2 of 3 )**



**Figure 10: An Increase in County Population Would be Good ( 3 of 3 )**



# Housing

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The unincorporated portion of Carlton County, with the exception of Thomson Township, is predominantly rural. There are some farmsteads, but most of the housing conforms to ribbon patterns along major highways and secondary roads, with increasing densities as one approaches the northeastern part of the County and Interstate 35. A band of higher density settlement has developed along Interstate 35 from the Pine County border to the St. Louis County border. Population growth is occurring along Interstate 35 in the cities of Moose Lake, Barnum, Carlton, Cloquet, and the towns of Thomson, Twin Lakes, Mahtowa and Barnum. However, the housing growth in Carlton County is not uniform. The City of Barnum, and the townships of Twin Lakes and Blackhoof have all grown by between 12 and 23 percent in the past 17 years, while the Cities of Scanlon and Thomson, and Atkinson Township have decreased by between 5.6 and 18.1 percent.

Since 1960, the number of housing units in the rural areas of the County has increased by about 2,000. While residential development increased significantly in some areas, overall housing vacancy rates within the County rose between 1966 and 1990. The northeastern part of the County is experiencing suburban development patterns similar to those found in other parts of the State. During the past 20 years there has been a pattern of residents in Duluth and surrounding communities moving into rural areas. This pattern has created a number of rural development issues including increased population, conflicting land uses, and an increased demand for infrastructure.

Recent comprehensive housing studies have been completed for several cities within Carlton County. These cities include Cloquet, Moose Lake, and the city of Wrenshall. The Wrenshall housing study included the City and the Townships of Holyoke, Silver Brook, and Wrenshall. These studies should be referenced for more detailed information on these individual communities.

## HOUSING UNITS

According to the 1990 U.S. Census, Carlton County has a total of 12,342 housing units. Forty-nine (49) percent of those units are outside of incorporated city boundaries. Of the 51 percent of the housing units located in cities, Cloquet has the largest number of units with 4,580. This amounts to 38 percent of the entire County's total housing units. Moose Lake has another five percent of the housing units with 592. Each of the remaining cities has three percent or less of the total housing units. The following table shows the total number of housing units within each city.

**Figure 11: Number of Housing Units By City**

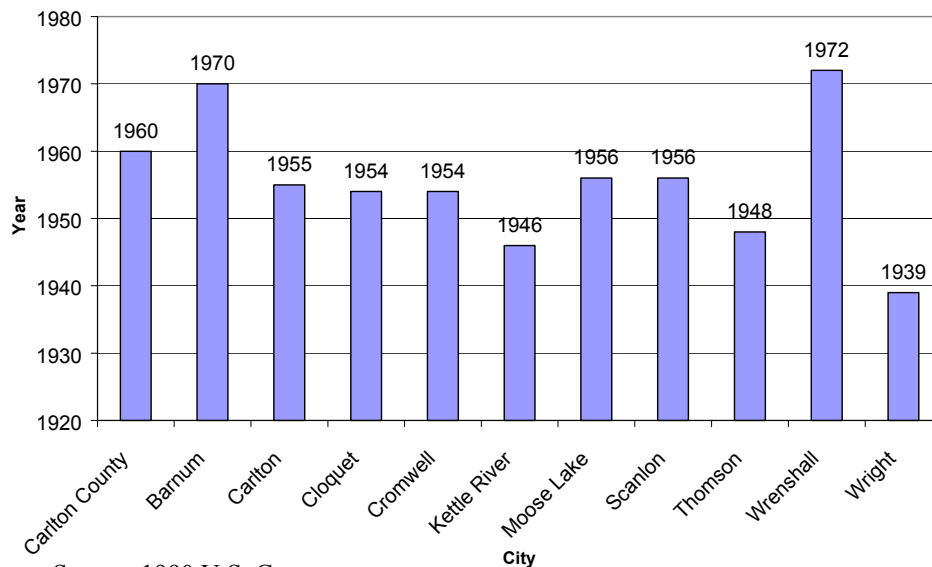
Name of City	Number of Housing Units	Percentage of County Units
<b>Barnum</b>	233	2%
<b>Carlton</b>	347	3%
<b>Cloquet</b>	4,580	38%
<b>Cromwell</b>	104	>1%
<b>Kettle River</b>	88	>1%
<b>Moose Lake</b>	592	5%
<b>Scanlon</b>	365	3%
<b>Thompson</b>	55	>1%
<b>Wrenshall</b>	92	>1%
<b>Wright</b>	61	>1%

Source: 1990 U.S. Census

**Median Construction Date**

In Carlton County, the median construction date for a home is 1960. County-wide, the median building age for cities ranges from over 60 years old (1939) in the City of Wright to less than 30 years old (1972) in the City of Wrenshall. Figure 12 illustrates the median age of housing stock in each community.

**Figure 12: Median Year Home Built**



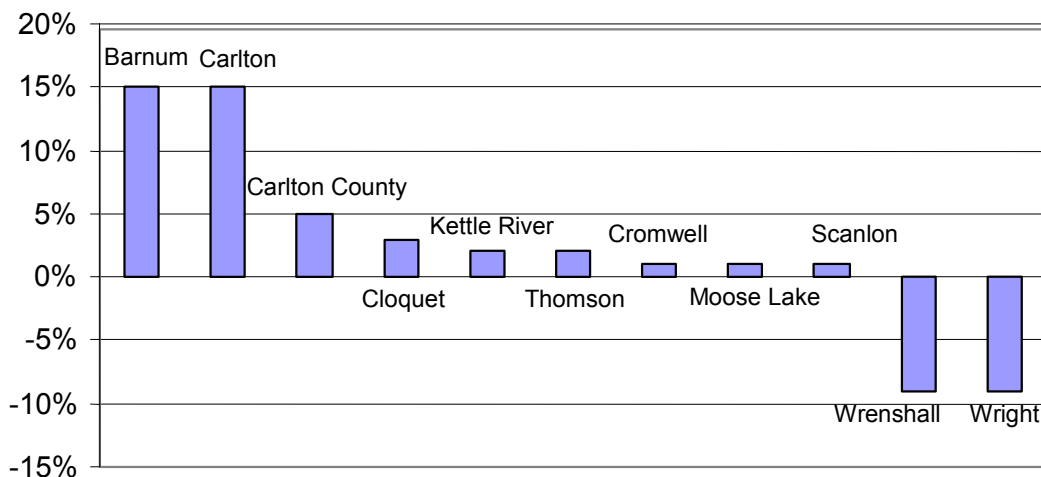
Source: 1990 U.S. Census

The average life span of a house, according to the U.S. Department of Housing and Urban Development (HUD), is 40-50 years without significant annual maintenance. Many homes in Carlton County are more than 40 years old. This could reveal a need for housing rehabilitation in some areas of Carlton County. Communities may need to identify this need on their own and seek their own solutions.

### HOUSING GROWTH

Between 1980 and 1990, the overall housing growth rate in Carlton County was five percent. The highest growth rate was 15 percent and was found in the cities of Barnum and Carlton, while the cities of Wrenshall and Wright experienced a decline of nine percent. The remaining cities in Carlton County witnessed minimal growth as illustrated in figure 13.

**Figure 13: Housing Unit Growth Rate 1980-1990**



Source: 1990 U.S. Census

Building permit data was collected from all communities from which it was available for the period between 1990 and 1998. Figure 14 and 15 indicates where and to what extent development is occurring in the County.

**Figure 14: Building Permit Data for New Construction of Housing Units in the Cities**

Cities	1990	1991	1992	1993	1994	1995	1996	1997	1998	TOTAL
<b>Barnum</b>	NA*	NA	NA	NA	2	2	3	2	0	9
<b>Carlton</b>	22	28	30	19	24	16	22	24	8	193
<b>Cloquet</b>	18	25	26	20	19	24	20	14	17	183
<b>Cromwell</b>	NA	NA	NA	NA	NA	NA	NA	NA	1	1
<b>Kettle River</b>	7	7	6	2	7	7	5	4	6	51
<b>Moose Lake</b>	NA	NA	3	0	8	4	4	0	4	23
<b>Scanlon</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Wrenshall</b>	6	0	3	4	3	2	3	2	2	25
<b>Wright</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Source: Carlton County Assessor and Individual City Assessors, April 1999 and November 1999

**Figure 15: Building Permit Data for New Construction of Housing Units in the Townships**

<b>Townships</b>	<b>1990</b>	<b>1991</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>Total</b>
<b>Holyoke</b>	1		3	1		2	1	1		9
<b>Clear Creek</b>	1		1	1	1	1			1	6
<b>Moose Lake</b>	4	5	7	5	7	7	5	7	5	52
<b>Barnum</b>	11	10	7	8	11	12	8	6	14	87
<b>Silver</b>	3				3	1	4	4	2	17
<b>Split Rock</b>	1				1	1		1		4
<b>Wrenshall</b>	1	1	2	2	6	2	6	3	5	28
<b>Blackhoof</b>	5	5	4	8	6	12	8	14	13	75
<b>Mahtowa</b>	1		4	1	5	5	2	3	3	24
<b>Skelton</b>	1	2		1	5	2	2	2	3	18
<b>Kalevala</b>	1		2		2			2	3	10
<b>Automba</b>		1			1			2	1	5
<b>Silver Brook</b>	1	1	4	2	5	6	7	7	7	40
<b>Twin Lakes</b>	7	6	19	12	18	8	13	11	12	106
<b>Atkinson</b>	1	1	3		2	1		3	4	15
<b>Sawyer</b>	1		2			3	1	2	4	13
<b>Corona</b>	1				1	1	2			5
<b>Eagle</b>		7	7	2	5	7	2	5	4	39
<b>Lakeview</b>				2			1	1		4
<b>Perch Lake</b>			3	1	7	2	3	3	3	22
<b>Progress</b>										0
<b>Red Clover</b>	1	1		2		2	1	3	3	13
<b>Beseman</b>			1		1	1	2	2		7

\* 'NA' indicates that building permit information was not available for that year.

Source: Carlton County Assessor, April 1999.

The amount of new home construction is reliant upon a variety of factors. Important factors include the location of jobs and services, and ratio between cost of materials and value. According to the National Association of Home Builders, lumber prices averaged about \$200 per 1,000 board-feet during the 1980's. In the 1990's however, lumber prices rose and varied greatly, at times costing more than \$500 per 1,000 board feet. The cost of insulation and sheetrock have also increased in the past few years, as has the cost of labor. These increases make building new homes less affordable to many families and can even prevent some families from achieving homeownership.

**MARKET VALUE ANALYSIS**

Figure 16 provides an analysis of the market valuation of residential homesteads in Carlton County. The assessed value of a residential homestead includes the home, all other buildings, and up to ten acres of land. In order to make a uniform analysis of home values and housing unit growth, residential homesteads were the only form of housing looked at in the County. Farmsteads are assessed differently, as are multiple family housing units.

**Figure 16: Market Valuation Analysis**

Municipality	Number of Residential Homesteads 1989	Municipality's Market Value 1989	Market Value Per Homestead 1989
City of Cloquet	3046	\$105,446,100	\$34,618
City of Moose Lake	300	\$10,808,450	\$36,028
City of Scanlon	330	\$13,027,650	\$39,478
City of Barnum	103	\$2,624,400	\$25,480
Town of Thomson	1217	\$55,488,100	\$45,594
<b>City Totals</b>	<b>4263</b>	<b>\$144,812,500</b>	<b>\$33,970</b>
<b>Town Totals</b>	<b>2983</b>	<b>\$118,597,300</b>	<b>\$39,758</b>
<b>County Totals</b>	<b>7246</b>	<b>\$263,409,800</b>	<b>\$36,352</b>

Municipality	Number of Residential Homesteads 1999	Municipality's Market Value 1999	Market Value Per Homestead 1999
City of Cloquet	3290	\$228,091,959	\$69,329
City of Moose Lake	329	\$19,929,352	\$60,576
City of Scanlon	341	\$23,057,642	\$67,618
City of Barnum	116	\$5,416,555	\$46,694
Town of Thomson	1427	\$128,913,867	\$90,339
<b>City Totals</b>	<b>4601</b>	<b>\$302,376,826</b>	<b>\$65,720</b>
<b>Town Totals</b>	<b>4052</b>	<b>\$316,321,400</b>	<b>\$78,065</b>
<b>County Totals</b>	<b>8653</b>	<b>\$618,698,226</b>	<b>\$71,501</b>

Source: Carlton County Assessor's Office ~ January 2000

The tables in figure 16 indicate that the number of residential homesteads in Carlton County have increased over the past ten years. In addition, figure 16 indicates that the township and city Municipality's market value totals have more than doubled, and their market value per homestead totals have nearly doubled, over the same period.

**Figure 17: Housing Growth Comparison to County**

Municipality	Percentage of County Homesteads 1989	Percentage of County Homesteads 1999	Percent Change 1989-1999
City of Cloquet	42.0%	38.0%	8.0%
City of Moose Lake	4.1%	3.8%	10.0%
City of Scanlon	4.6%	3.9%	3.0%
City of Barnum	1.4%	1.3%	12.6%
Town of Thomson	16.8%	16.5%	17.3%
<b>City Totals</b>	<b>58.8%</b>	<b>53.2%</b>	<b>8.0%</b>
<b>Town Totals</b>	<b>41.2%</b>	<b>46.8%</b>	<b>36.0%</b>
<b>County Totals</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19.0%</b>

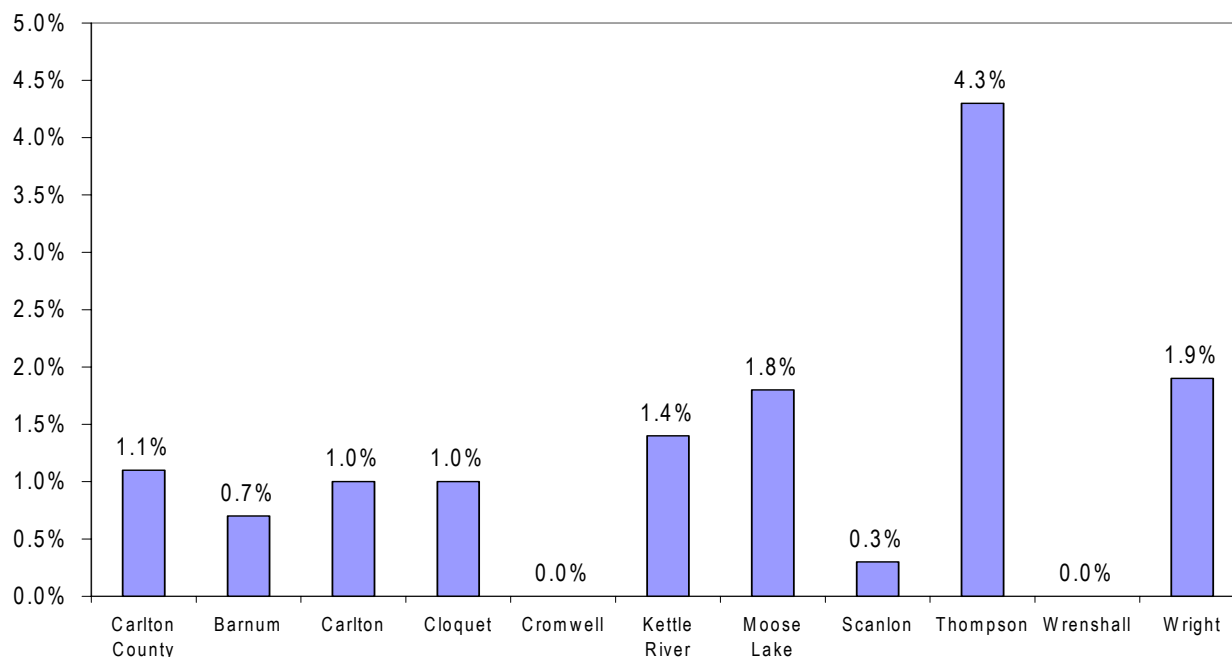
Source: Carlton County Assessor's Office January 2000

Figure 17 shows the County’s development trends over the past ten year. The percentage of existing County homesteads located in cities decreased, while residential homesteads located in townships, or more rural areas, increased during the period from 1988 to 1999. The trend is even more apparent when examining the percent change in the number of residential homesteads built between 1989 and 1999. The total number of homesteads located in cities increased by 8 percent during the ten-year period, while the total number of residential homesteads located in townships increased by 36 percent during the same ten-year period. The County as a whole experienced an overall increase in new residential homesteads of 19 percent. This trend can cause increased land values for residential development and at the same time increase the cost for infrastructure and services, such as law enforcement, schools, and emergency services.

### VACANT HOUSING

The owner-occupied vacancy rate in Carlton County was 1.1 percent at the time of the 1990 U.S. Census. The owner-occupied vacancy rate in incorporated cities ranged from zero percent in Cromwell and Wrenshall to 4.3 percent in Thompson.

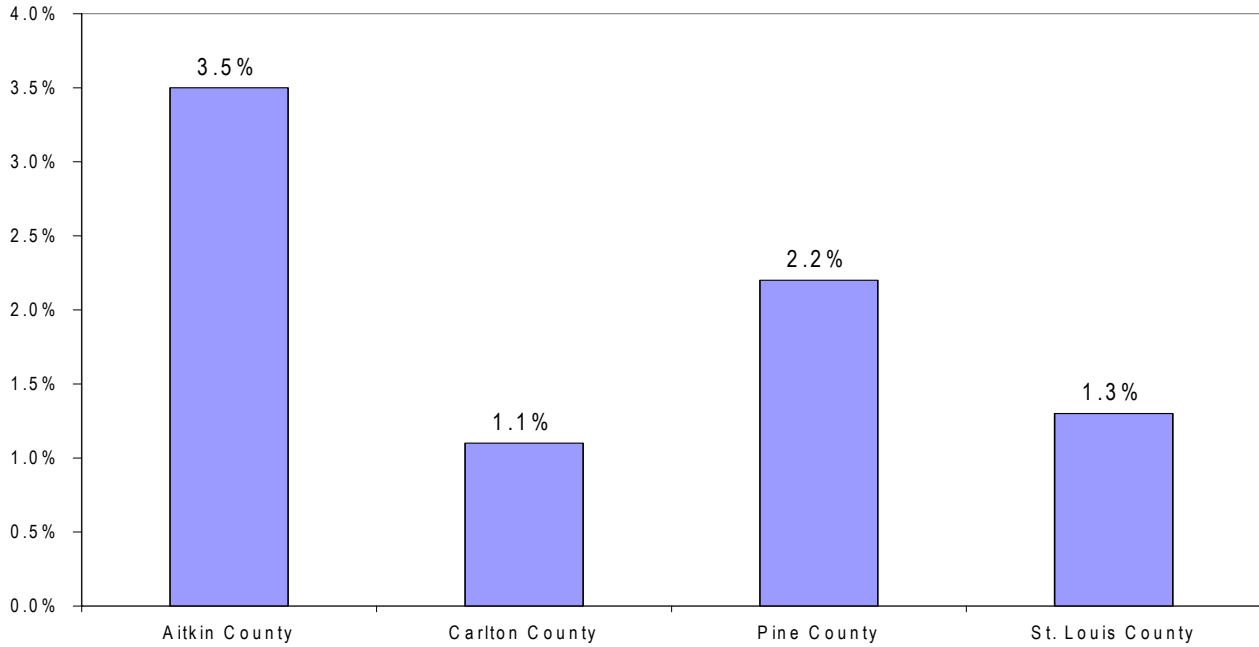
**Figure 18: Owner-Occupied Vacancy Rate by City**



Source: 1990 U.S. Census

Data from the 1990 U.S. Census indicate that Carlton County had a lower owner-occupied vacancy rate than did the surrounding counties. In a stable housing market, an owner-occupied vacancy rate of one percent can be considered healthy.

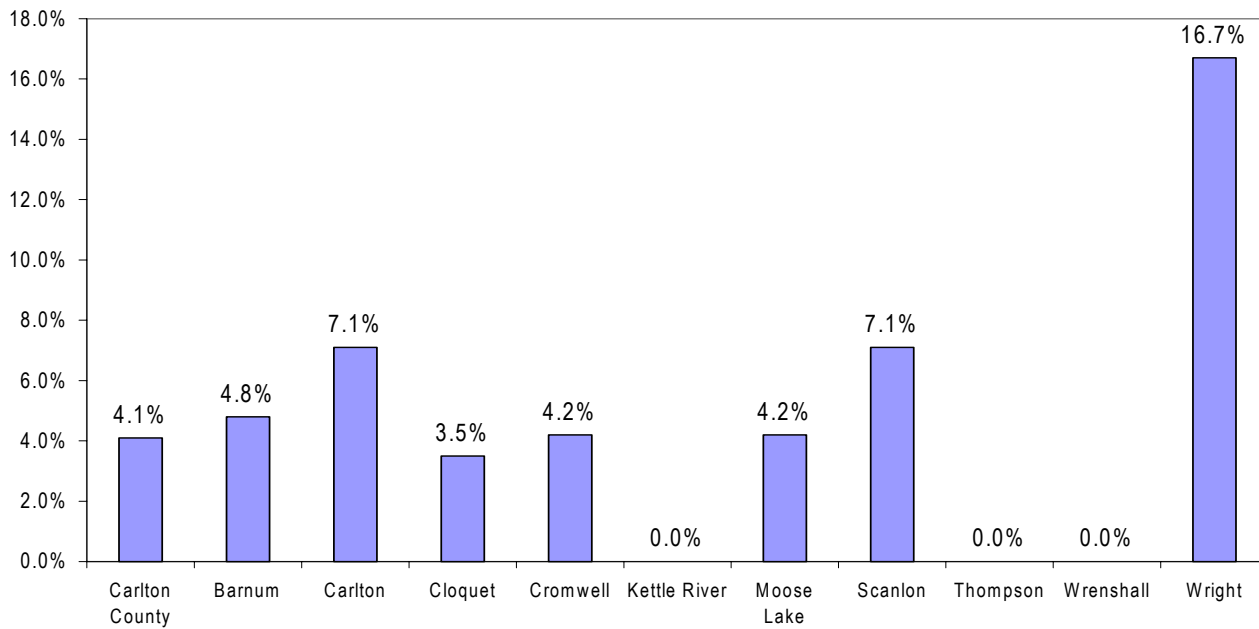
**Figure 19: Owner-Occupied Vacancy Rate in the Carlton County Area**



Source: 1990 U.S. Census

The rental vacancy rate in Carlton County was 4.1 percent at the time of the 1990 U.S. Census. The rental vacancy rate in incorporated cities ranged from zero percent in Kettle, Thompson, and Wrenshall to 16.7 percent in Wright.

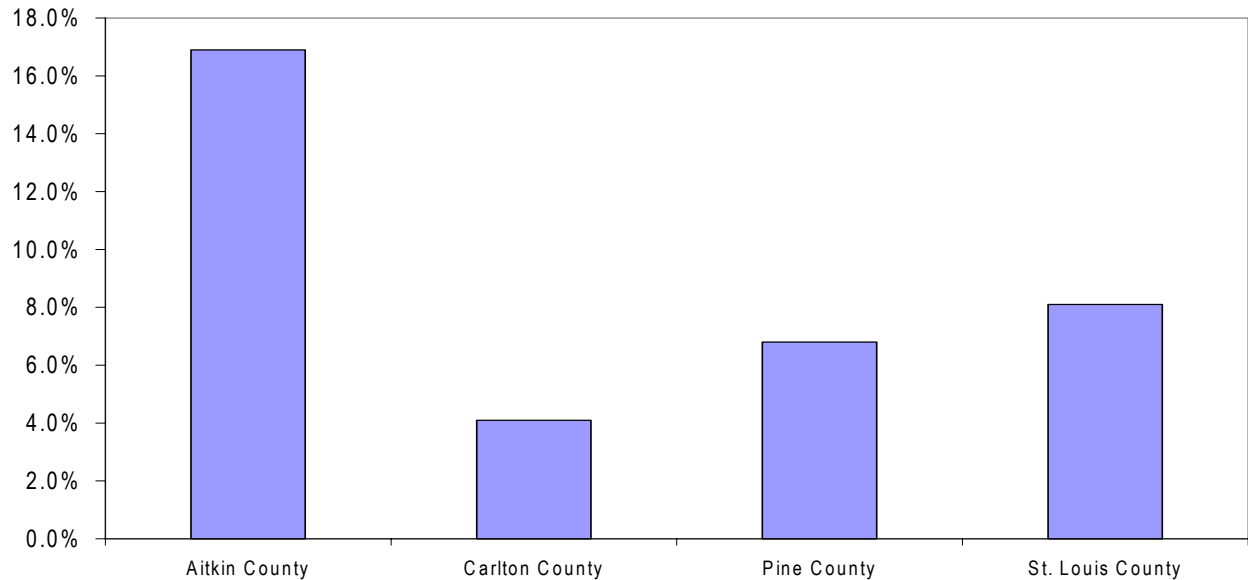
**Figure 20: Rental Vacancy Rate by City**



Source: 1990 U.S. Census

Data from the 1990 U.S. Census indicate that Carlton County had a lower rental vacancy rate than did the surrounding counties.

**Figure 21: Renter Vacancy Rate in the Carlton County Area**



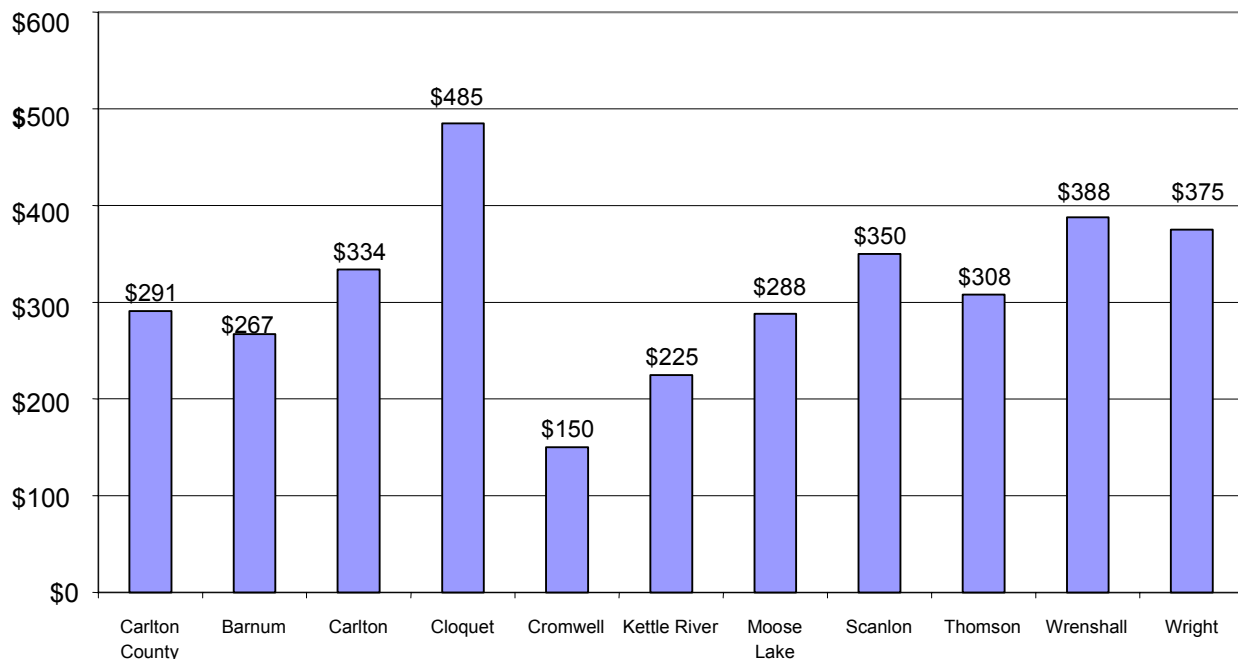
Source: 1990 U.S. Census

A rental vacancy rate of three to five percent is considered to be a desirable range for a healthy housing market, with supply and demand factors balancing the price of housing and offering different choices in style and type. Figure 20 indicates that the cities of Barnum, Cromwell, and Moose Lake, as well as Carlton County as a whole, have rental vacancy rates that fall within that desirable range. The Cities of Carlton, Scanlon, and Wright have rental vacancy rates that are higher than 5 percent. However, the City of Wright had a total of 6 rental units in 1990, only one of which was vacant, and the City of Scanlon had 28 rental units in 1990, only 2 of which were vacant. The cities of Thompson, Wrenshall, and Kettle River, having had four, nine, and 18 rental units in 1990, respectively, all had rental vacancy rates of zero percent. Because these communities have small numbers of rental units, a change in vacancy status of one or two of their units can have a significant impact upon their vacancy rates. Thus it is difficult to make accurate statements about the relative health of their rental markets from the available data. Generally speaking, however, high rental vacancy rates sometimes require rental property owners to lower their rents in order to attract tenants. This in turn affects the cash flow of the property. Low rental vacancy rates have the potential of increasing the average rent since property owners may raise rents in order to take advantage of the tight rental market.

**RENT**

The median gross rent for all housing in Carlton County was \$291 per month in 1990. However, there was a wide variation in housing rent, ranging from a high of \$388 per month in Wrenshall to a low of \$150 per month in Cromwell. Five cities in the County had a median monthly rent over \$300. The following table indicates that Wrenshall (\$388), Wright (\$375), Scanlon (\$350), Carlton (\$334) and Thomson (\$308) had the highest median rents in the County. All of these communities are located in northeastern Carlton County, except for the City of Wright. Again, this may reflect the effect that urbanization is having on this portion of the County. The two cities that had the lowest median rent, Cromwell (\$150) and Kettle River (\$225), are both in rural areas located in the western half of the County. The cities of Moose Lake and Barnum had median monthly rents of \$288 and \$267, respectively, in 1990. The following figure graphically displays these rental statistics.

**Figure 22: Median Gross Rent by City**



Source: 1990 Census

In 1990, the surrounding counties had median gross rents similar to that of Carlton County, which had a median gross rent of \$291. Aitkin County, Pine County, and St. Louis County had median gross rents of \$238, \$289, and \$291, respectively.

## CARLTON COUNTY SENIOR FACILITIES

There are 23 housing facilities within Carlton County that offer various types of housing to the County's senior population. Of the 23 facilities, seven are apartment buildings that rent to seniors only, ten are 'mixed' apartment buildings that rent to non-seniors as well as seniors, four are long term care facilities (nursing homes), and two are assisted living facilities. In addition to the two assisted living facilities, two of the 'mixed' apartment buildings offer assisted living services to those who qualify, and one of the seniors-only apartment buildings offers assisted living services through a separate agency. The seven senior-only apartment buildings include Hillside Manor West in Moose Lake, Larson Commons in Cloquet, Parkside Apartments in Barnum, Pine View Apartments in Carlton, Southview Apartments in Cromwell, Whispering Pines Apartments number one in Cloquet, and Whispering Pines Apartments number two in Cloquet. The ten mixed apartment buildings include Cloquet Four Plex in Cloquet, Cloquet Housing Authority in Cloquet, Aspen Arms in Cloquet, Woodland Pines in Carlton, Hillside Manor East in Moose Lake, Kettle River Apartments in Kettle River, Maplewood Apartments in Cloquet, Mcdowell-Nemmers in Cloquet, Sahlmen East Townhouses in Cloquet, and Sahlmen West Townhouses and Apartments in Cloquet.

America's health care system relies on long-term care facilities, or nursing homes, to fill a special niche in the Continuum of Care – the provision of skilled care and custodial care to seniors who do not need the intensive, acute care of a hospital but for whom remaining home is no longer appropriate. Long-term care facilities are capable of caring for individuals with a wide range of medical conditions. The long-term care facilities located in Carlton County include the Interfaith Care Center (formerly the Carlton Nursing Home) located in Carlton, the Cloquet Community Memorial Hospital and Health Care Center and Nursing Home located in Cloquet, Mercy Hospital and Health Care Center and Nursing Home located in Moose Lake, and the Villa Vista Nursing Home located in Cromwell.

Assisted living facilities are for people needing assistance with Activities of Daily Living but wishing to live as independently as possible for as long as possible. Assisted living exists to bridge the gap between independent living and long-term care facilities. Although residents in assisted living centers are not able to live by themselves, they do not require the level of care offered by long-term care facilities. The two assisted living facilities located in Carlton County include Evergreen Knoll located in Cloquet and Carlton Place, associated with the Interfaith Care Center (formerly the Carlton Nursing Home), located in Carlton. Other housing facilities that offer assisted living services to seniors include the Cloquet Housing authority in Cloquet and Woodland Pines in Carlton, both of which offer assisted living services to those who qualify, and Hillside manor West, which offers assisted living services to seniors through Mercy Home Care.

A telephone survey of ten senior facilities located in Carlton County was conducted to determine their size, the services they offer, the monthly rent they charge, and the demand for them based upon waiting lists. Both market rate and subsidized senior housing facilities were surveyed. The survey was conducted in order to create an accurate comparison of the housing options available to seniors. Figures 23 and 24 compare the ten senior facilities that were surveyed in terms of their size, services, rent, and demand.

**Figure 23: Description of Surveyed Senior Facilities in Carlton County**

<b>Name of Facility</b>	<b>Location</b>	<b>Type of Housing</b>	<b>Number of Units</b>	<b>Monthly Rate</b>	<b>Average Rent Range</b>	<b>**Services Included With Rent</b>
<b>Parkside Apts.</b>	Barnum	*Sub. Low Income	25	Based on Income	\$275 -\$445 maximum	1,2,3
<b>Pine View Apts.</b>	Carlton	Market Rate	41	Varies by bedrooms	\$460-\$565	1,6,11,12
<b>Wood Land Pines</b>	Carlton	Sub. Low Income	20	Based on Income	\$100-\$300	None
<b>Aspen Arms</b>	Cloquet	Sub. Low Income	79	Based on Income	unavailable	None
<b>Larson Commons</b>	Cloquet	Sec. 8 Sub. Low Income	85	30% of adjusted	unavailable	1,3
<b>Sahlman W Townhomes</b>	Cloquet	Sub. Low Income	50	Based on Income and Bedroom	\$317-\$547	None
<b>Sahlman E Townhomes</b>	Cloquet	Sec. 8 Sub. Low Income	36	30% of adjusted	\$0-\$350	None
<b>Southview Apts.</b>	Cromwell	Sub. Low Income	16	Based on Income	\$50-\$270	12
<b>Villa Vista Nursing Home</b>	Cromwell	Intermediate Nursing Care Home	51 Beds	Varies by care level	\$68-\$131 daily A-K Rate	3,4,6,8,11
<b>Hillside Manor East</b>	Moose Lake	Sub. Low Income	41	Based on Income	\$90-\$400	3,11

\*\* 1=Community Room 2=Public Restrooms 3=Laundry 4=All Meals 5=Bathing/Hygiene 6=Activities 7=24hr Care 8=Nurse on Call 9=Hair Care 10=Transportation 11=Housekeeping 12=Emergency Call System 13=Utilities

\*Sub. indicates a Subsidized housing facility

Source: ARDC Telephone Survey April 1999

Most senior facilities, whether subsidized or unsubsidized, offer at least a few services as part of the monthly rent. There are additional fee-based services available, offered either by the facilities themselves or under private contract outside of the facility, that provide residents with the option of obtaining services in addition to those offered as part of their monthly rent.

Waiting lists for senior housing can help to determining whether there is a need for additional senior housing. The number of people on waiting lists for a particular type of senior housing may suggest a shortage of that housing option, as may the length of time an interested party can expect to be on a waiting list before an opening becomes available. Conversely, a large number of vacancies in a particular type of senior housing may suggest that there is not much demand for that housing option, or that the public is not aware that that type of housing is available.

Figure 24 indicates that six of the nine senior housing facilities listed have waiting lists. Three of these facilities are subsidized senior housing, while one is market rate. The waiting list with the greatest number of people on it and that with a three to six month waiting period are both senior

only facilities, while the two facilities experiencing vacancies are 'mixed' facilities. This suggests that there may be a shortage of senior only apartment buildings. All six facilities that have waiting lists offer to their residents services and amenities that are included with their rent. Both facilities experiencing vacancies offer no services to their residents as part of the rent. This suggests that there may be a shortage of housing available to seniors that includes services and amenities as part of the monthly rent.

**Figure 24: Demand for Senior Facilities in Carlton County**

<b>Name of Facility</b>	<b>Location</b>	<b>Waiting List</b>	<b>Number on Waiting List</b>	<b>Openings</b>
<b>Pine View Apts.</b>	Carlton	Yes	30-40	0
<b>Wood Land Pines</b>	Carlton	No	0	4
<b>Aspen Arms</b>	Cloquet	No	0	10
<b>Larson Commons</b>	Cloquet	Yes	3-6 months	0
<b>Sahlman W. Townhomes</b>	Cloquet	Yes	8	0
<b>Sahlman E. Townhomes</b>	Cloquet	Yes	10	0
<b>Southview Apts.</b>	Cromwell	No	0	0
<b>Villa Vista Nursing Home</b>	Cromwell	No	0	0
<b>Hillside Manor East</b>	Moose Lake	Yes	6	0

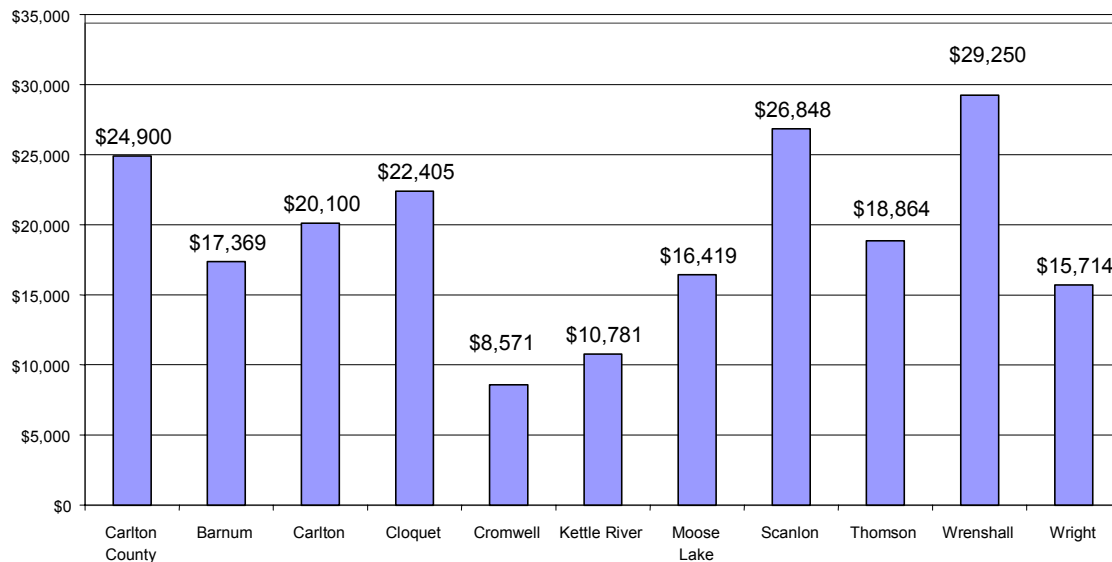
Source: ARDC Telephone Survey April 1999

At the time of the telephone survey of senior facilities in Carlton County, there were 20 openings in subsidized senior rental facilities. However, 18 people were on the waiting list for Sahlman Townhomes, a subsidized facility.

## **HOUSEHOLD INCOME**

The Carlton County median household income was \$24,900 in 1990. Two cities in Carlton County were above the established County median income level. The two cities were the City of Wrenshall, with an annual median income of \$29,250, and the City of Scanlon, with an annual median income of \$26,848. The following figure indicates that the City of Cromwell had the lowest median income level in the County at less than \$10,000.

**Figure 25: Median Household Incomes**



Source: 1990 US Census

According to the Minnesota Department of Economic Security, the average annual salary for industries in Carlton County was \$27,344 in 1998. This average salary includes all industries, including agriculture, mining, construction, manufacturing, transportation, utilities, trade, real estate, finance, services, and government. The average annual salary reflects what the average individual earns in one of the Carlton County industries listed, which takes into account all employees at all levels, including lower level laborers and upper level executives.

These statistics, when compared to the 1990 U.S. Census data on annual median household income, indicate an increase in wages over the past ten years. Although the annual median income is for 1998 cannot be accurately determined, the average annual salary can be used as a reference point when trying to determine housing affordability.

**HOME PURCHASE AFFORDABILITY**

Based on information taken from the U.S. Census, most communities have a median annual household income ranging between \$8,500 and \$30,000. The tables in Figures 26, 27, and 28 calculate housing affordability based on an annual household income of \$25,000 and \$30,000. Several assumptions were used to determine each table. The assumptions for the following calculations are as follows:

- Affordability guideline calculated at 24 percent (\$25,000) and 26 percent (\$30,000) of annual adjusted income;
- Income levels up to \$55,000 could qualify for certain programs which only require 3 percent for a down payment;

- Typical monthly debt of \$250 was used. This could include car payments, students loans, minimum payments on credit cards, child support and any other type of debt that will not be paid off within ten months from the date of purchase;
- Available funds indicate what the homebuyer has saved for down payment and closing costs.

**Figure 26: Annual Household Income Level: \$25,000 with \$1,000 Down Payment**

Basis for Affordability		Income, Debt, & Down Payment	
Affordable Monthly Payment	\$500	Monthly Income	\$2,083
		Monthly Debt	\$250
		Available Funds	\$1,000

**How Much House is Affordable with Additional Savings**

Interest Rate	Sales Price	Loan Amount	Affordable Monthly Payment	Down Payment & Closing Costs	Funds Shortage (-)
8.00%	\$51,988	\$50,429	\$500	\$4,159	\$-3,159
8.25%	\$51,087	\$49,554	\$500	\$4,087	\$-3,087
8.50%	\$50,209	\$48,702	\$500	\$4,017	\$-3,017
8.75%	\$49,353	\$47,873	\$500	\$3,948	\$-2,948

**How Much House is Affordable Today**

Interest Rate	Sales Price	Loan Amount	Monthly Payment	Down Payment & Closing Costs	Funds Surplus
8.00%	\$12,068	\$11,706	\$116	\$965	\$35
8.25%	\$12,068	\$11,706	\$118	\$965	\$35
8.50%	\$12,068	\$11,706	\$120	\$965	\$35
8.75%	\$12,068	\$11,706	\$122	\$965	\$35

As illustrated by the tables in Figure 26, the down payment amount on a house makes a significant difference in the value of a home that a household is able to afford. Increasing the down payment from \$1,000 to \$2,000 means the difference between being able to purchase a \$12,000 house and a \$25,000 house at an eight percent interest rate for households earning \$25,000 annually.

**Figure 27: Annual Household Income Level: \$25,000 with \$2,000 Down Payment**

Basis for Affordability		Income, Debt, and Down Payment	
Affordable Monthly Payment	\$500	Monthly Income	\$2,083
		Monthly Debt	\$250
		Available Funds	\$2,000

**How Much House You Could Afford with Additional Savings**

Interest Rate	Sales Price	Loan Amount	Affordable Monthly Payment	Down Payment & Closing Costs	Funds Shortage (-)
8.00%	\$51,988	\$50,429	\$500	\$4,159	\$-2,159
8.25%	\$51,087	\$49,554	\$500	\$4,087	\$-2,087
8.50%	\$50,209	\$48,702	\$500	\$4,017	\$-2,017
8.75%	\$49,353	\$47,873	\$500	\$3,948	\$-1,948

**How Much House You Could Afford Today**

Interest Rate	Sales Price	Loan Amount	Monthly Payment	Down Payment & Closing Costs	Funds Surplus
8.00%	\$24,927	\$24,180	\$240	\$1,994	\$6
8.25%	\$24,927	\$24,180	\$244	\$1,994	\$6
8.50%	\$24,927	\$24,180	\$248	\$1,994	\$6
8.75%	\$24,927	\$24,180	\$253	\$1,994	\$6

In Figure 28, available funds have been increased slightly under the assumption that households earning more can save a little more over time.

**Figure 28: Annual Household Income Level: \$30,000 with \$2,500 Down Payment**

Basis for Affordability		Income, Debt, and Down Payment	
Affordable Monthly Payment	\$650	Monthly Income	\$2,500
		Monthly Debt	\$250
		Available Funds	\$2,500

**How Much House is Affordable with Additional Savings**

Interest Rate	Sales Price	Loan Amount	Affordable Monthly Payment	Down Payment & Closing Costs	Funds Shortage (-)
8.00%	\$67,585	\$65,557	\$650	\$5,407	\$-2,907
8.25%	\$66,413	\$64,420	\$650	\$5,313	\$-2,813
8.50%	\$65,271	\$63,313	\$650	\$5,222	\$-2,722
8.75%	\$64,160	\$62,235	\$650	\$5,133	\$-2,633

**How Much House is Affordable Today**

Interest Rate	Sales Price	Loan Amount	Monthly Payment	Down Payment & Closing Costs	Funds Surplus
8.00%	\$30,506	\$29,590	\$293	\$2,440	\$60
8.25%	\$30,506	\$29,590	\$299	\$2,440	\$60
8.50%	\$30,506	\$29,590	\$304	\$2,440	\$60
8.75%	\$30,506	\$29,590	\$309	\$2,440	\$60

In all instances of the affordability analysis completed for this income level, more funds could be secured for a down payment, but sometimes this is difficult for lower income households. Many first time homebuyers receive funds from parents or relatives and also qualify for certain programs that sometimes lower the interest rate, decrease down payment percentages required of conventional loans, or provide other special financing or incentives to the buyer. Households in these income levels may also lack sufficient down payment and closing costs to afford the homes listed. The available funds listed were made as realistic as possible for the purposes of this analysis.