# Community and Economic Development

# **Indicators Program**



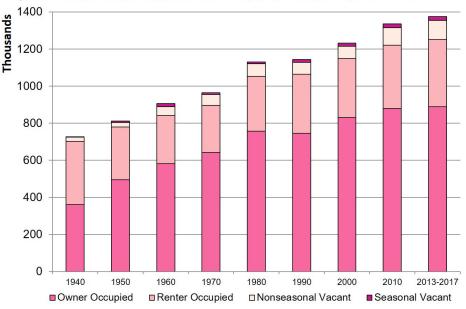
Iowa Housing Trends: 1940 - 2017

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## **Findings**

- Statewide, Iowa had 1,376,133 housing units during the 2013-2017 period. Counties ranged from 2,010 housing units (Adams) to 193,987 (Polk) (Figure 1, Tables 1 2).
- Although Iowa statewide had a gain of 143,622 housing units (11.7%) since the Decennial Census of 2000, 26 counties recorded housing losses in that period. Wayne, Pocahontas, and Ringgold Counties declined by at least 5%. Dallas, Johnson, Linn, and Polk Counties added at least 15,000 housing units during that time with Dallas County's gain of 101% the highest (Figure 3, Table 2).
- In the 2013-2017 period, Iowa, along with half of the counties, had 90% of its housing units occupied. Seasonal and recreational vacant housing was particularly important in Cerro Gordo, Allamakee, and Dickinson Counties. Story and Warren Counties had the lowest vacancy rates for nonseasonal housing. The highest vacancy rates for nonseasonal housing exceeded 14% with Decatur County highest at 15.7% (Figure 4, Table 3).
- Owner-occupied housing exceeded 889,200 (71%) with renter-occupied units at 362,300 (29%) in 2013-2017. In 1940, ownership was much lower at 51% statewide. Between 2000 and 2013-2017, 46 counties recorded fewer owner units and 43 had fewer renter units. Substantial gains in both owner and renter units were reported for Dallas, Johnson, Linn, and Polk Counties (Figures 6 8, Table 4).

Figure 1. Number of Housing Units by Occupancy Status, Iowa, 1940 - 2017



Source: 1940 - 2010, Decennial Census; 2013 - 2017 American Community Survey

### Introduction

Housing is an important component of well-being in American society. This report examines housing trends between 1940 and 2013-2017 for Iowa and its counties. The information used in this report is from the U.S. Census Bureau and includes recent estimates (2013-2017) from the American Community Survey (ACS)<sup>1</sup> as well as data for 1940 through 2010 from the Decennial Censuses.<sup>2</sup>

For the ACS and the Decennial Censuses, living quarters are the core units for which data are collected. Housing units may be a house, an apartment, a mobile home, a group of rooms, or a single room that is intended for occupancy and has either direct access from outside the building or through a common hall. Other types of units such as boats, recreational vehicles and the like are included only if they are

occupied as someone's current place of residence. If such vehicles are in storage yards or on sales lots, they are not included in the housing inventory.

## **Housing Units**

For the most recent ACS period (2013-2017), Iowa recorded 1,376,133 total housing units statewide, an increase of 39,716 (3.0%) from the 2010 Decennial Census count of 1,336,417. Among the counties, the number of housing units varied. Adams, Ringgold, and Osceola Counties each had fewer than 3,000 units. In contrast, five counties (Black Hawk, Johnson, Linn, Polk, and Scott) had more than 50,000 each. Polk's total (193,987) was more than double the total in second highest Linn (95,706) (Figure 1, Tables 1 - 2).

## Housing Units, 1940 - (2013-2017)

From an historical perspective, there were nearly 650,000 more housing units in Iowa in the 2013-2017 period than in 1940, an increase of 89.4% in that time. Since 1940, Iowa as a whole has had an increase in housing units at each Decennial Census as well as with the 2013 - 2017 ACS estimates period, although the increase between 1980 and 1990 was relatively small at just over 12,000 units.

Although the state overall has experienced gains in housing since before World War II, that has not been the case for some of the counties. Across the 1940 to the 2013-2017 period, 17 counties experienced a loss of housing units. Adams County's decline was more than one-third (-35.5%) of its units and the losses for Ringgold, Taylor, and Wayne Counties exceeded 20%. All of the counties with housing losses since 1940 are relatively rural and many are in the southern region of the state (Figure 2, Table 2.

Eighty-two counties recorded gains in housing units since the 1940 period. For 45 counties, the increase was modest and less than 50 percent. For another 25, the gains were up to 99%. Larger increases, more than 100%, happened in 12 counties. Three of these (Story,

312%; Dallas, 350%; Johnson, 533%) are particularly notable, surpassing 300%. Two of these three counties (Story, Johnson) are the locations of Iowa's largest state universities. The third, Dallas County, is a suburbanizing area with one of the highest population growth rates of counties in the nation. In general, Iowa's counties with the larger housing unit gains in

both numbers and percentages were mostly those with Iowa's largest cities or were directly adjacent with suburban development.<sup>4</sup> One exception to this is Dickinson County in northwest Iowa. Dickinson County is the location of popular recreational lakes and the county has experienced growth in seasonal housing (Tables 2, 3).

Figure 2. Percentage Change in Housing Units, 1940 - (2013 - 2017).

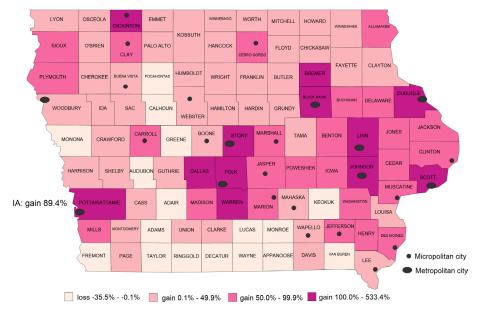


Figure 3. Percentage Change in Housing Units, 2000 - (2013 - 2017).

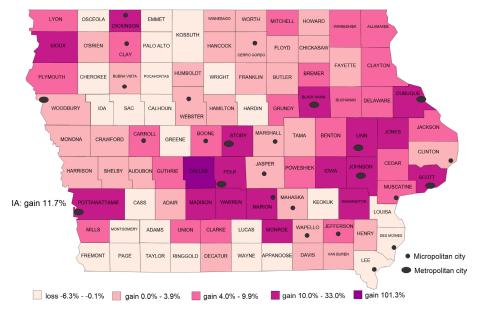


Table 1. Housing Units by Occupancy, Vacancy, and Tenure, Iowa, 1940 - 2010 Decennial Censuses and 2013 - 2017 American Community Survey.

	Housing Units	Occupied Un	U	Owner C Housin			Occupied g Units	Total Vaca	ant Units	Seasonal Uni		Nonsea Vacant	
Year	Total Number	Number	Percent of Total	Number	Percent of Occupied	Number	Percent of Occupied	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
2013 - 2017	1376133	1251587	90.9	889285	71.1	362302	28.9	124546	9.1	22145	1.6	102401	7.4
2010	1336417	1221576	91.4	880635	72.1	340941	27.9	114841	8.6	21020	1.6	93821	7.0
2000	1232511	1149276	93.2	831419	72.3	317857	27.7	83235	6.8	16472	1.3	66763	5.4
1990	1143669	1064325	93.1	745377	70.0	318948	30.0	79344	6.9	14644	1.3	64700	5.7
1980	1131299	1053033	93.1	756517	71.8	296516	28.2	78266	6.9	10100	0.9	68166	6.0
1970	964060	896311	93.0	642670	71.7	253641	28.3	67749	7.0	9085	0.9	58664	6.1
1960	905295	841357	92.9	581352	69.1	260005	30.9	63938	7.1	8400*	0.9*	55538*	6.1*
1950	811912	780167	96.1	494826	63.4	285341	36.6	31745	3.9	7538	0.9	24207	3.0
1940	726654	701824	96.6	361477	51.5	340347	48.5	24830	3.4	1869	0.3	22961	3.2

<sup>3</sup>nonseasonal units = total vacant units - seasonal units \*estimated

Housing Units, 2000 - (2013-2017)

It is useful to look at change over a relatively recent time period as the overall trends since 1940 can mask more recent variations. Using the Decennial Census of 2000<sup>5</sup> as a starting point, Iowa overall gained nearly 12% (143,622) in housing units since that time. These gains were not evenly distributed among the counties and, once again, some counties experienced housing unit loss. More than a fourth (26) of the counties recorded declines in housing since 2000. The largest percentage losses were in Wayne (-5.0%), Pocahontas

(-5.8%), and Ringgold (-6.3%) Counties. Housing unit declines numbered more than 300 in Lee County and more than 200 in Pocahontas County (Figure 3, Table 2). At the same time, substantial gains continued in many of the state's highly urbanized areas. Eighteen counties experienced at least a 10% increase in housing units. Four (Johnson, Linn, Dallas, Polk) each had at least 15,000 more housing units in the 2013-2017 period than in 2000. Polk's gain (37,540) was more than double the numerical gain in any other county. Polk, Story, Warren,

and Johnson Counties had percentage increases of 24% - 33% yet these were all surpassed by Dallas County's 101% gain between 2000 and the most recent period. Overall, the housing trends recorded across Iowa in the last two decades show a continuation of metropolitan and suburban gains and much less, if any, gain in the state's more rural areas (Figure 3, Table 2).

## **Occupancy and Vacancy Status**

The Decennial Censuses and the ACS include both occupied and vacant housing units in the housing count. Vacant units must be intended for occupancy and cannot be used or intended for other purposes. Mobile homes in storage are also excluded.

In the 2013 - 2017 period, 90.9% (1,251,587) of Iowa's housing units were occupied. This was a somewhat lower proportion than what was reported in the Decennial Census of 2010 (91.4%) or for any of the previous Censuses reported here. In 1940 and 1950, occupancy statewide exceeded 96%. All but five counties had housing occupancy exceeding 80% in 2013-2017. Half the counties (49) recorded at least 90% occupancy with three (Sioux, Story, Warren) surpassing 95%. Counties with larger numbers of seasonally vacant housing tend to have the lowest overall occupancy rates. Dickinson County's occupancy was the lowest of any county at 59.8% (Tables 1 - 3).

Figure 4. Percentage of Nonseasonal<sup>3</sup> Housing Units Vacant (Seasonal Vacancy Excluded), 2013 - 2017.

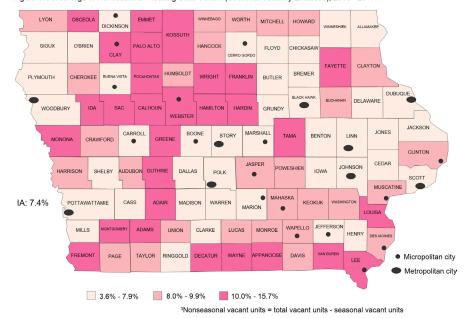


Table 2. Total Housing Units, Iowa Counties, 1940 – 2010 Decennial Censuses and 2013 – 2017 American Community Survey.

Table 2. Total F	tousing Units, ic	owa Countie	s, 1940 – 20	DIO Decenni	ai Celisuses	anu 2013 –	ZUI / AIIICII	can Commu	inty Survey	Chan 2000 – (201	ge	Char	nge
County	2013-2017	2010	2000	1990	1980	1970	1960	1950	1940	Number	Percent	1940 – (20 Number	Percent
Adair	3690	3698	3690	3714	3963	3645	3978	4032	3889	0	0.0	-199	-5.1
Adams	2010	2010	2109	2234	2478	2381	2733	2924	3114	-99	-4.7	-1104	-35.5
Allamakee	7716	7617	7142	6603	6578	5233	5027	4880	4688	574	8.0	3028	64.6
Appanoose	6619	6633	6697	6402	6706	6120	6391	6930	7223	-78	-1.2	-604	-8.4
Audubon	3006	2972	2995	3247	3524	3394	3668	3638	3311	11	0.4	-305	-9.2
Benton	11132	11095	10377	9125	9090	7925	7744	7170	6584	755	7.3	4548	69.1
Black Hawk	57300	55887	51759	49688	50290	41513	37347	29938	23053	5541	10.7	34247	148.6
Boone	11873	11756	10968	10371	10427	9186	9133	8709	8194	905	8.3	3679	44.9
Bremer	10232	9915	9337	8847	8811	7220	6448	5645	5056	895	9.6	5176	102.4
Buchanan	9074	8968	8697	8272	8222	7049	6647	6137	5542	377	4.3	3532	63.7
Buena Vista	8290	8237	8145	8140	8198	7242	7145	6606	5651	145	1.8	2639	46.7
Butler	6758	6682	6578	6483	6779	5850	5776	5430	5074	180	2.7	1684	33.2
Calhoun	5047	5108	5219	5362	5782	5580	5705	5480	5058	-172	-3.3	-11	-0.2
Carroll	9452	9376	9019	8356	8379	7213	6991	6541	5815	433	4.8	3637	62.5
Cass	6565	6591	6590	6788	7025	6440	6438	6120	5680	-25	-0.4	885	15.6
Cedar	8177	8064	7570	7146	7312	6064	5930	5415	4929	607	8.0	3248	65.9
Cerro Gordo	22325	22163	21488	20954	20931	17920	17068	14624	12766	837	3.9	9559	74.9
Cherokee	5776	5777	5850	5973	6475	5889	5648	5186	4670	-74	-1.3	1106	23.7
Chickasaw	5702	5679	5593	5486	5701	4792	4633	4467	4201	109	1.9	1501	35.7
Clarke	4178	4086	3934	3599	3701	2988	3106	3220	3204	244	6.2	974	30.4
Clay	8161	8062	7828	7659	8043	6663	6285	5656	5016	333	4.3	3145	62.7
Clayton	9078	8999	8619	8344	8557	7450	7380	7145	6957	459	5.3	2121	30.5
Clinton	21900	21733	21585	21296	21370	18747	17293	15307	12768	315	1.5	9132	71.5
Crawford	7011	6943	6958	6920	7094	6436	6164	5869	5550	53	0.8	1461	26.3
Dallas	33265	27260	16529	11812	11555	9146	8403	7883	7388	16736	101.3	25877	350.3
Davis	3605	3600	3530	3365	3579	3066	3214	3438	3394	75	2.1	211	6.2
Decatur	3861	3834	3833	3692	3974	3624	3890	4086	4174	28	0.7	-313	-7.5
Delaware	8065	8028	7682	7408	6542	6261	5878	5347	5135	383	5.0	2930	57.1
Des Moines	18557	18535	18643	18248	18567	16893	15119	13357	11144	-86	-0.5	7413	66.5
Dickinson	13442	12849	11375	9723	10187	8366	7690	6989	5609	2067	18.2	7833	139.7
Dubuque	40818	38951	35505	32053	31506	25280	22007	19011	16268	5313	15.0	24550	150.9
Emmet	4798	4758	4889	4914	5268	4676	4762	4204	3634	-91	-1.9	1164	32.0
Fayette	9582	9558	9505	9262	9721	8967	9111	8596	8152	77	0.8	1430	17.5
Floyd	7542	7526	7317	7233	7587	6882	6904	6622	5839	225	3.1	1703	29.2
Franklin	4856	4894	4763	5018	5421	4999	5268	5043	4538	93	2.0	318	7.0
Fremont	3457	3431	3514	3607	4016	3454	3830	4237	4364	-57	-1.6	-907	-20.8
Greene	4544	4546	4623	4707	5020	4798	5235	4998	4840	-79	-1.7	-296	-6.1
Grundy	5564	5530	5304	5158	5480	4868	4690	4308	3727	260	4.9	1837	49.3
Guthrie	5782	5756	5467	5179	5287	4766	4981	5126	5059	315	5.8	723	14.3
Hamilton	7189	7219	7082	6879	7144	6605	6708	6221	5494	107	1.5	1695	30.9
Hancock	5337	5330	5164	5236	5410	4717	4712	4478	4025	173	3.4	1312	32.6
Hardin	8199	8224	8318	8419	8799	8056	7942	7353	6451	-119	-1.4	1748	27.1
Harrison	6775	6731	6602	6175	6357	5793	6067	6256	6536	173	2.6	239	3.7
Henry	8328	8280	8246	7507	7241	6430	6135	5598	5028	82	1.0	3300	65.6
Howard	4366	4367	4327	4155	4271	3925	4065	3905	3673	39	0.9	693	18.9
Humboldt	4723	4684	4645	4670	5017	4325	4307	3999	3620	78	1.7	1103	30.5
Ida	3428	3426	3506	3473	3634	3250	3483	3333	3073	-78	-2.2	355	11.6
Iowa	7293	7258	6545	6003	5872	5231	5268	4832	4762	748	11.4	2531	53.1
Jackson	9502	9415	8949	8426	8564	6868	6522	5776	5393	553	6.2	4109	76.2
Jasper	16227	16181	15659	14338	14447	12255	11753	10105	9179	568	3.6	7048	76.8
Jefferson	7605	7594	7241	6739	6034	5738	5506	5193	4808	364	5.0	2797	58.2
3011013011	7003	1334	/ 4 <del>4</del> 1	0/37	0034	3130	5500	5173	7000	304	5.0	4171	30.2

Table 2. Total H	ousing Units, l	lowa Counti	es, 1940 – 2	010 Decenn	ial Censuses	and 2013 –	2017 Amer	ican Commi	unity Surve	y. (continued Chan		Chai	nge
										2000 - (201		1940 – (20	
County	2013-2017	2010	2000	1990	1980	1970	1960	1950	1940	Number	Percent	Number	Percent
Johnson	60952	55967	45831	37210	31583	23654	15802	11978	9623	15121	33.0	51329	533.4
Jones	8956	8911	8126	7366	7349	6249	6136	5653	5237	830	10.2	3719	71.0
Keokuk	4892	4931	5013	5024	5398	5242	5659	5831	5725	-121	-2.4	-833	-14.6
Kossuth	7508	7486	7605	7765	8243	7386	7598	7287	6587	-97	-1.3	921	14.0
Lee	16246	16205	16612	16443	16684	14890	14391	13441	12045	-366	-2.2	4201	34.9
Linn	95706	92251	80551	68357	64778	54137	43825	32753	27156	15155	18.8	68550	252.4
Louisa	5032	5002	5133	5044	4828	3970	3730	3717	3419	-101	-2.0	1613	47.2
Lucas	4219	4238	4239	4179	4503	4014	4075	4210	4363	-20	-0.5	-144	-3.3
Lyon	4990	4848	4758	4561	4776	4363	4397	4171	3811	232	4.9	1179	30.9
Madison	6811	6554	5661	4995	4967	4245	4406	4418	4423	1150	20.3	2388	54.0
Mahaska	9839	9766	9551	8977	9323	8247	8349	8211	7929	288	3.0	1910	24.1
Marion	14110	13914	12755	11420	11021	8594	8274	7866	7477	1355	10.6	6633	88.7
Marshall	16751	16831	16324	15862	16338	13986	12616	11017	9914	427	2.6	6837	69.0
Mills	6140	6109	5671	5004	4832	3922	3949	3871	3866	469	8.3	2274	58.8
Mitchell	4936	4850	4594	4514	4735	4335	4410	4247	3969	342	7.4	967	24.4
Monona	4742	4697	4660	4555	4877	4511	5000	5094	5065	82	1.8	-323	-6.4
Monroe	3956	3884	3588	3740	3822	3481	3599	3943	4127	368	10.3	-171	-4.1
Montgomery	5231	5239	5399	5363	5800	4996	5334	5165	4778	-168	-3.1	453	9.5
Muscatine	18051	17910	16786	16044	15245	12728	11815	10395	9572	1265	7.5	8479	88.6
O'Brien	6661	6649	6509	6476	6659	6099	6163	5784	5230	152	2.3	1431	27.4
Osceola	2983	2990	3012	2998	3266	2958	3176	2984	2706	-29	-1.0	277	10.2
Page	7206	7181	7302	7339	8073	7128	7448	7421	6963	-96	-1.3	243	3.5
Palo Alto	4617	4628	4631	4826	5244	4764	4763	4487	4071	-14	-0.3	546	13.4
Plymouth	10734	10550	9880	8806	8860	7563	7218	6699	6145	854	8.6	4589	74.7
Pocahontas	3758	3794	3988	4193	4661	4459	4673	4612	4263	-230	-5.8	-505	-11.8
Polk	193987	182262	156447	135979	122136	98325	89084	72099	58444	37540	24.0	135543	231.9
Pottawattamie	39846	39330	35761	32831	32419	28121	26247	21268	19320	4085	11.4	20526	106.2
Poweshiek	9065	8949	8556	8199	8075	6694	6212	5701	5527	509	5.9	3538	64.0
Ringgold	2613	2613	2789	2713	2975	2781	3063	3259	3426	-176	-6.3	-813	-23.7
Sac	5414	5429	5460	5648	6073	5758	5909	5563	5001	-46	-0.8	413	8.3
Scott	73504	71835	65649	61379	59764	46397	37060	30094	24773	7855	12.0	48731	196.7
Shelby	5571	5542	5459	5430	5611	4953	4860	4613	4366	112	2.1	1205	27.6
Sioux	12713	12279	11260	10333	10414	8412	7870	7417	6749	1453	12.9	5964	88.4
Story	38783	36789	30630	26847	25154	19062	14978	12643	9406	8153	26.6	29377	312.3
Tama	7771	7766	7583	7417	7716	7115	7180	6926	6354	188	2.5	1417	22.3
Taylor	3104	3107	3199	3307	3682	3551	4097	4294	4400	-95	-3.0	-1296	-29.5
Union	5938	5937	5657	5622	5748	5184	5166	5206	5009	281	5.0	929	18.5
Van Buren	3648	3670	3581	3529	3484	3426	3751	3934	3933	67	1.9	-285	-7.2
Wapello	16076	16098	15873	15640	16350	15478	15874	15152	13207	203	1.3	2869	21.7
Warren	19426	18371	15289	13157	12177	8425	6645	5634	5334	4137	27.1	14092	264.2
Washington	9629	9516	8543	7866	7693	6634	6535	6341	5968	1086	12.7	3661	61.3
Wayne	3189	3212	3357	3334	3852	3499	3995	4250	4243	-168	-5.0	-1054	-24.8
Webster	17031	17035	16969	17063	17799	16314	15848	13298	11618	62	0.4	5413	46.6
Winnebago	5188	5194	5065	5030	5251	4526	4271	3906	3609	123	2.4	1579	43.8
Winneshiek	8870	8721	8208	7726	7420	6434	6309	6166	5942	662	8.1	2928	49.3
Woodbury	41915	41484	41394	39071	39022	35127	35421	31945	29630	521	1.3	12285	41.5
Worth	3539	3548	3534	3443	3724	3334	3353	3295	3055	5	0.1	484	15.8
Wright	6504	6529	6559	6636	6945	6410	6633	6290	5576	-55	-0.8	928	16.6
State of Iowa	1376133	1336417	1232511	1143669	1131299	964060	905295	811912	726654	143622	11.7	649479	89.4
State of Iowa	13/0133	133041/	1434311	1143009	1131299	70 <del>4</del> 000	703293	011912	120034	143022	11./	0474/9	89.4

There were nearly 125,000 (9.1%) vacant housing units across the state in the 2013 - 2017 period (Tables 1, 3). Housing units can be vacant for a variety of reasons and the ACS and the Decennial Censuses have classified vacancies according to several reasons. The units may be vacant and available to be rented or sold. They may be units that are already rented or sold but not yet occupied. Other units are vacant but are characterized as seasonal, recreational, or for occasional use. In this report, total vacant units are reported along with seasonal units and nonseasonal<sup>3</sup> units.

During 2013 - 2017, Iowa recorded 22,145 seasonal or recreational housing units. Statewide, these constituted less than 2% of all housing units. These type of units increased at most Censuses since 1940 (Table 1). A majority of counties mirror the statewide trend and have very low numbers and proportions of seasonal housing. In some locations, however, recreational units are a significant aspect of housing units. This housing is usually associated with lake and river recreation and development and several counties should be noted. Cerro Gordo (1,352), Allamakee (1,162), and Dickinson (4,537) Counties had the highest numbers of seasonal housing units. Dickinson County alone accounted for 20% of all the seasonal housing in Iowa. More than 6% of housing units are seasonal in Allamakee, Cerro Gordo, Clayton, Delaware, Dickinson, Guthrie, Poweshiek, Ringgold, and Van Buren Counties. One-third of all the housing units in Dickinson County is seasonal or recreational (Table 3).

The tables in this report include another category of vacancy labeled "Nonseasonal." This category excludes the seasonal vacancies and is a way to account for the impact of seasonal housing. The nonseasonal vacant units are calculated by subtracting the seasonally vacant units from the total vacant units. The nonseasonal units represent the multiple other kinds of reasons for which housing is vacant and may give a better idea of

Table 3. Occupancy and Vacancy Status of Housing Units, Iowa Counties, 2013 – 2017 American Community Survey.

		Occupied	Units	Vacant	Units	Seasona	l Units	Nonseason	al Units <sup>3</sup>
County	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adair	3690	3210	87.0	480	13.0	34	0.9	446	12.1
Adams	2010	1654	82.3	356	17.7	57	2.8	299	14.9
Allamakee	7716	6037	78.2	1679	21.8	1162	15.1	517	6.7
Appanoose	6619	5407	81.7	1212	18.3	319	4.8	893	13.5
Audubon	3006	2679	89.1	327	10.9	60	2.0	267	8.9
Benton	11132	10187	91.5	945	8.5	109	1.0	836	7.5
Black Hawk	57300	52811	92.2	4489	7.8	345	0.6	4144	7.2
Boone	11873	10998	92.6	875	7.4	88	0.7	787	6.6
Bremer	10232	9445	92.3	787	7.7	182	1.8	605	5.9
Buchanan	9074	8212	90.5	862	9.5	114	1.3	748	8.2
Buena Vista	8290	7561	91.2	729	8.8	124	1.5	605	7.3
Butler	6758	6278	92.9	480	7.1	45	0.7	435	6.4
Calhoun	5047	4229	83.8	818	16.2	203	4.0	615	12.2
Carroll	9452	8675	91.8	777	8.2	60	0.6	717	7.6
Cass	6565	6053	92.2	512	7.8	79	1.2	433	6.6
Cedar	8177	7546	92.3	631	7.7	93	1.1	538	6.6
Cerro Gordo	22325	19201	86.0	3124	14.0	1352	6.1	1772	7.9
Cherokee	5776	5227	90.5	549	9.5	47	0.8	502	8.7
Chickasaw	5702	5298	92.9	404	7.1	94	1.6	310	5.4
Clarke	4178	3870	92.6	308	7.4	70	1.7	238	5.7
Clay	8161	7264	89.0	897	11.0	75	0.9	822	10.1
Clayton	9078	7625	84.0	1453	16.0	612	6.7	841	9.3
Clinton	21900		90.8		9.2	136	0.6	1887	9.3 8.6
Crawford		19877		2023 622	8.9	59	0.8		8.0
	7011	6389	91.1					563	
Dallas	33265	31363	94.3	1902	5.7	254	0.8	1648	5.0
Davis	3605	3255	90.3	350	9.7	56	1.6	294	8.2
Decatur	3861	3172	82.2	689	17.8	83	2.1	606	15.7
Delaware	8065	6926	85.9	1139	14.1	708	8.8	431	5.3
Des Moines	18557	16772	90.4	1785	9.6	154	0.8	1631	8.8
Dickinson	13442	8039	59.8	5403	40.2	4537	33.8	866	6.4
Dubuque	40818	38076	93.3	2742	6.7	396	1.0	2346	5.7
Emmet	4798	4133	86.1	665	13.9	97	2.0	568	11.8
Fayette	9582	8315	86.8	1267	13.2	220	2.3	1047	10.9
Floyd	7542	6924	91.8	618	8.2	84	1.1	534	7.1
Franklin	4856	4232	87.1	624	12.9	45	0.9	579	11.9
Fremont	3457	2997	86.7	460	13.3	37	1.1	423	12.2
Greene	4544	3912	86.1	632	13.9	35	0.8	597	13.1
Grundy	5564	5155	92.6	409	7.4	48	0.9		6.5
Guthrie	5782	4393	76.0	1389	24.0	561	9.7		14.3
Hamilton	7189	6367	88.6	822	11.4	41	0.6	781	10.9
Hancock	5337	4809	90.1	528	9.9	43	0.8	485	9.1
Hardin	8199	7183	87.6	1016	12.4	67	0.8	949	11.6
Harrison	6775	6068	89.6	707	10.4	71	1.0	636	9.4
Henry	8328	7772	93.3	556	6.7	35	0.4	521	6.3
Howard	4366	3883	88.9	483	11.1	67	1.5	416	9.5
Humboldt	4723	4221	89.4	502	10.6	58	1.2	444	9.4
Ida	3428	3043	88.8	385	11.2	0	0.0	385	11.2
Iowa	7293	6766	92.8	527	7.2	32	0.4	495	6.8
Jackson	9502	8395	88.3	1107	11.7	442	4.7	665	7.0
Jasper	16227	14533	89.6	1694	10.4	105	0.6	1589	9.8
Jefferson	7605	6872	90.4	733	9.6	174	2.3	559	7.4

<sup>&</sup>lt;sup>3</sup>nonseasonal vacant units = total vacant units – seasonal vacant units

Table 3. Occupancy and Vacancy Status of Housing Units, Iowa Counties, 2013 – 2017 American Community Survey. (continued)

		Occupied	Units	Vacant	Units	Seasona	l Units	Nonseason	al Units <sup>3</sup>
County	Total	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Johnson	60952	57423	94.2	3529	5.8	439	0.7	3090	5.1
Jones	8956	8264	92.3	692	7.7	112	1.3	580	6.5
Keokuk	4892	4471	91.4	421	8.6	14	0.3	407	8.3
Kossuth	7508	6674	88.9	834	11.1	17	0.2	817	10.9
Lee	16246	14204	87.4	2042	12.6	157	1.0	1885	11.6
Linn	95706	89061	93.1	6645	6.9	309	0.3	6336	6.6
Louisa	5032	4364	86.7	668	13.3	134	2.7	534	10.6
Lucas	4219	3703	87.8	516	12.2	152	3.6	364	8.6
Lyon	4990	4489	90.0	501	10.0	70	1.4	431	8.6
Madison	6811	6357	93.3	454	6.7	47	0.7	407	6.0
Mahaska	9839	8955	91.0	884	9.0	99	1.0	785	8.0
Marion	14110	13098	92.8	1012	7.2	41	0.3	971	6.9
Marshall	16751	15541	92.8	1210	7.2	5	0.0	1205	7.2
Mills	6140	5601	91.2	539	8.8	136	2.2	403	6.6
Mitchell	4936	4302	87.2	634	12.8	156	3.2	478	9.7
Monona	4742	4047	85.3	695	14.7	145	3.1	550	11.6
Monroe	3956	3347	84.6	609	15.4	218	5.5	391	9.9
Montgomery	5231	4614	88.2	617	11.8	48	0.9	569	10.9
Muscatine	18051	16414	90.9	1637	9.1	111	0.6	1526	8.5
O'Brien	6661	6101	91.6	560	8.4	72	1.1	488	7.3
Osceola	2983	2617	87.7	366	12.3	12	0.4	354	11.9
Page	7206	6405	88.9	801	11.1	89	1.2	712	9.9
Palo Alto	4617	3823	82.8	794	17.2	109	2.4	685	14.8
Plymouth	10734	10083	93.9	651	6.1	16	0.1	635	5.9
Pocahontas	3758	3191	84.9	567	15.1	65	1.7	502	13.4
Polk	193987	181316		12671	6.5			11686	
Pottawattamie			93.5		7.3	985 212	0.5		6.0 6.8
	39846	36926	92.7	2920	16.5		0.5	2708	
Poweshiek	9065	7571	83.5	1494		619	6.8	875	9.7
Ringgold	2613	2063	79.0	550	21.0	358	13.7	192	7.3
Sac	5414	4372	80.8	1042	19.2	302	5.6	740	13.7
Scott	73504	67100	91.3	6404	8.7	699	1.0	5705	7.8
Shelby	5571	5055	90.7	516	9.3	122	2.2	394	7.1
Sioux	12713	12113	95.3	600	4.7	17	0.1	583	4.6
Story	38783	37106	95.7	1677	4.3	178	0.5	1499	3.9
Tama	7771	6675	85.9	1096	14.1	124	1.6	972	12.5
Taylor	3104	2694	86.8	410	13.2	129	4.2	281	9.1
Union	5938	5309	89.4	629	10.6	80	1.3	549	9.2
Van Buren	3648	2877	78.9	771	21.1	272	7.5	499	13.7
Wapello	16076	14531	90.4	1545	9.6	4	0.0	1541	9.6
Warren	19426	18621	95.9	805	4.1	99	0.5	706	3.6
Washington	9629	8669	90.0	960	10.0	28	0.3	932	9.7
Wayne	3189	2631	82.5	558	17.5	129	4.0	429	13.5
Webster	17031	15067	88.5	1964	11.5	213	1.3	1751	10.3
Winnebago	5188	4590	88.5	598	11.5	127	2.4	471	9.1
Winneshiek	8870	8123	91.6	747	8.4	185	2.1	562	6.3
Woodbury	41915	38962	93.0	2953	7.0	275	0.7	2678	6.4
Worth	3539	3179	89.8	360	10.2	35	1.0	325	9.2
Wright	6504	5579	85.8	925	14.2	211	3.2	714	11.0
State of Iowa	1376133	1251587	90.9	124546	9.1	22145	1.6	102401	7.4
3nonseasonal va	cont units =	total vacant	unita a		acent uni				

<sup>&</sup>lt;sup>3</sup>nonseasonal vacant units = total vacant units - seasonal vacant units

the number of housing units actually available for occupancy.

Exclusive of seasonal housing vacancies, Iowa had 102,401 (7.4%) units of vacant housing in 2013 - 2017. Eleven counties had less than 6% of the housing vacant. Two (Warren, 3.6%; Story, 3.9%) were below 4%. In contrast, 29 counties reported 10% or more vacant housing units. The highest vacancy rates were above 14% (Adams, Decatur, Guthrie, Palo Alto) with Decatur having the highest vacancy rate at 15.7%. With the exceptions of Webster and Lee Counties, these 29 counties with the highest vacancy were relatively rural with southern and western to northwestern Iowa locations (Figure 4, Table 3).

## **Owner and Renter Occupancy**

Housing owner or renter occupancy is a core component of housing data. A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. To be classified as owner-occupied, the owner or co-owner must live in the unit. Renter-occupied housing units are all those which are not owner-occupied, whether they are occupied with rent paid or occupied without payment of rent.

Iowa recorded 889,285 (71.1%) owner-occupied housing units along with 362,302 (28.9%) units that were renter-occupied in 2013 - 2017. For the decades from 1970 onward, ownership of housing units in Iowa was between 70% - 72% with renter occupancy between 28% - 30%. The rate of ownership had not always been at the 70% level, however. In 1940, before the U.S. entry into World War II, owner occupancy was much lower at 51.5% (Table 1).

Between Census 2010 and 2013-2017, owner units in Iowa increased by 8,650, a smaller gain than the 21,361 increase in renter units during that time. Since 1940, owner-occupied housing had increased in Iowa at each Decennial Census except between 1980 and 1990. In contrast,

renter occupancy declined from 1940 through 1970 with some decades of gains and some decades of declines since that time.

In 2013-2017, a majority of the counties (70) reported 70%-79% owner occupancy of occupied housing units. Two notable exceptions were Johnson and Story Counties for which owner occupancy was below 60%. With the student populations in these two counties, renter occupancy was high. Iowa's counties with metropolitan cities also tended to have higher renter occupancy and thus lower owner occupancy. Thirteen counties recorded owner occupancy exceeding 80% with Lyon County (84.8%) the highest (Figure 5, Table 4).

Counties vary in their patterns of change of owner and renter housing units. Again using Decennial Census 2000 as a starting point, the state as a whole recorded gains in both owner and renter units. In the time from 2000 through 2013-2017, owner units increased by 7.0% (57,866) with renter units gaining by 14.0% (44,445) (Tables 1, 4).

This statewide pattern did not prevail across all the counties. Forty-six counties recorded fewer owner units in 2013-2017 than in 2000. Even though for some counties the declines were relatively small in number, they were losses nevertheless. In percentage terms, four counties (Decatur, -11.2%; Monona, -11.4%, Montgomery, -12.3%; Pocahontas, -16.2%) had more than a 10% decline. Many of the counties with ownership losses are relatively smaller-town and rural counties (Figure 6, Table 4).

There were 53 counties reporting ownership gains between 2000 and 2013-2017. For 12 of these, the increase was more than 10% and for several the gains were substantial in both number and percentage terms. Of particular note were Dallas (+11,663, 98.0%), Johnson (+9.065, 36.3%), Linn (+10,236, 18.4%), and Polk (+19,035, 18.5%) Counties. Once

again, these counties with the largest gains were metropolitan areas<sup>5</sup> (Figure 6, Table 4).

Although statewide there was a gain of renter units, among the counties, 43 reported renter unit declines between 2000 and 2013-2017. Clinton, Delaware, and Winneshiek Counties lost at least 250 rental units each. Percentage losses exceeded 15% in Adams, Delaware, Emmet, Lyon, and Van Buren Counties.

Among the 56 counties with renter occupancy gains, 10 counties recorded at least 1,000 more units in 2013-2017 than in 2000. The highest increases came in Dallas (+4,116), Johnson (+4,278), Story (+5,713), and Polk (+13,169) Counties. Renter units went up by at least 10% in 27 counties with Dallas (+111.6%), Story (+46.6%), and Warren (+45.1%) Counties reporting the highest percentage gains (Figure 7, Table 4).

Combining together the increase or decrease of both owner-occupied and renter-occupied housing units can highlight general trends across counties and regions. In the state, between Decennial Census 2000 and 2013-2017, there were 27 counties that lost both owner and

renter units, 29 counties that lost owner units but gained renter units, another 16 counties that increased in owner units but lost renter units, and finally, the remaining 27 counties that gained in both types of units in that time period. In general, housing is robust and increasing in urban, suburban, and metropolitan areas of central and eastern Iowa. The state's southern, west central, and northern areas are much weaker in housing and show losses across many smaller and rural counties (Figure 8; note map does not include vacant housing changes).

## **Finding Housing Data**

In addition to this report, there are a number of other housing and data resources available through Iowa State University Extension and Outreach's (ISUEO) data and indicators portal (www.indicators.extension.iastate.edu).<sup>6</sup> At this portal, users can find data on many subject areas (including housing and this report), tools for designing maps and graphs, and reports on population trends and data measures. Of special interest to users of housing data is the profile *Housing Data for Decision Makers* (Figure 9). These 4-page reports are designed to give a

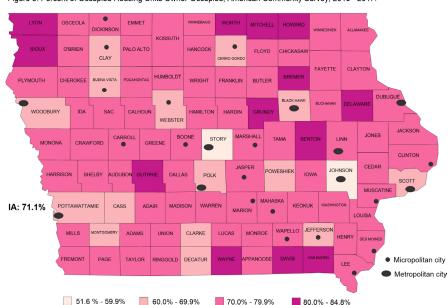
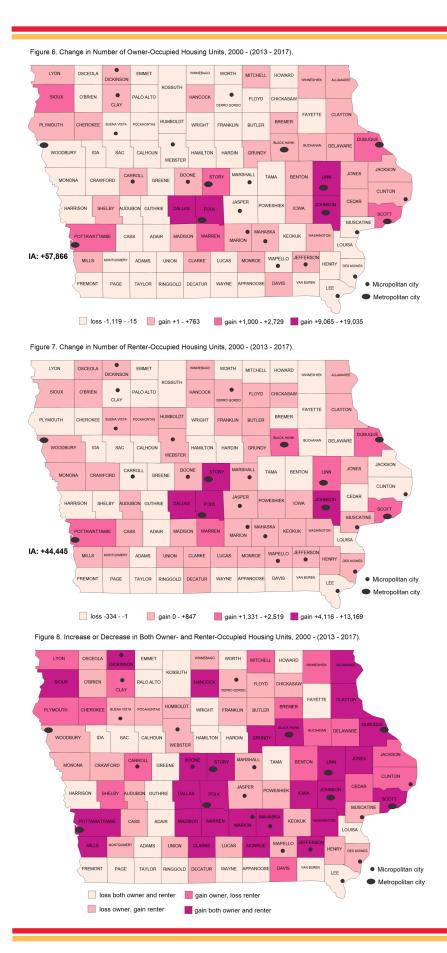


Figure 5. Percent of Occupied Housing Units Owner-Occupied, American Community Survey, 2013 - 2017



general understanding and overview of housing conditions. In addition to housing counts and trends, the housing *Data for Decision Makers* includes information on owners and renters, vacancy, number of bedrooms, age of housing, building permits, median value, median rent, monthly housing costs, along with demographic characteristics of age of householders and household and family type. They are a good beginning point for housing information and they are available for each county in Iowa.

It is very easy to access the housing Data for Decision Makers. The indicators portal home page (Figure 10) is the starting point. On the right side of the home page, there is a link "Data for Decision Makers Reports Tool." Clicking on that link will bring up the page for selecting among the various Data for Decision Makers reports that are available (Figure 11). It is worth noting that in addition to housing, reports are available for county and city demographic and socioeconomic profiles, county health profiles, Iowa's senate and house districts among others. For the housing *Data for Decision Makers*, choose the link for the housing profile and a drop-down menu will come up from which you can choose the county of interest (Figure 12). Click on "Download" and a PDF file with the selected county will open up to be viewed and printed. The indicators portal is available for use by the general public as well as the staff, students, and faculty of Iowa State University.

	2013 – 2017	American	Community	Survey	2	000 Decenr	nial Census		Chang	ge 2000 – (	2013 – 201	7)
	Owner Occ	upied	Renter Oc	ccupied	Owner Oc	cupied	Renter Oc	cupied	Owner Oc	ccupied	Renter O	ccupied
County	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adair	2460	76.6	750	23.4	2550	75.0	848	25.0	-90	-3.5	-98	-11.6
Adams	1287	77.8	367	22.2	1394	74.7	473	25.3	-107	-7.7	-106	-22.4
Allamakee	4617	76.5	1420	23.5	4374	76.4	1348	23.6	243	5.6	72	5.3
Appanoose	4111	76.0	1296	24.0	4275	74.0	1504	26.0	-164	-3.8	-208	-13.8
Audubon	2102	78.5	577	21.5	2196	79.2	577	20.8	-94	-4.3	0	0.0
Benton	8322	81.7	1865	18.3	7738	79.4	2008	20.6	584	7.5	-143	-7.1
Black Hawk	34857	66.0	17954	34.0	34248	68.9	15435	31.1	609	1.8	2519	16.3
Boone	8303	75.5	2695	24.5	7862	75.8	2512	24.2	441	5.6	183	7.3
Bremer	7690	81.4	1755	18.6	6927	78.2	1933	21.8	763	11.0	-178	-9.2
Buchanan	6529	79.5	1683	20.5	6203	78.2	1730	21.8	326	5.3	-47	-2.7
Buena Vista	5005	66.2	2556	33.8	5279	70.4	2220	29.6	-274	-5.2	336	15.1
Butler	4947	78.8	1331	21.2	4964	80.4	1211	19.6	-17	-0.3	120	9.9
Calhoun	3259	77.1	970	22.9	3492	77.4	1021	22.6	-233	-6.7	-51	-5.0
Carroll	6517	75.1	2158	24.9	6313	74.4	2173	25.6	204	3.2	-15	-0.7
Cass	4198	69.4	1855	30.6	4564	74.6	1556	25.4	-366	-8.0	299	19.2
Cedar	5980	79.2	1566	20.8	5487	76.8	1660	23.2	493	9.0	-94	-5.7
Cerro Gordo	13234	68.9	5967	31.1	13857	71.5	5517	28.5	-623	-4.5	450	8.2
Cherokee	3981	76.2	1246	23.8	3962	73.7	1416	26.3	19	0.5	-170	-12.0
Chickasaw	4140	78.1	1158	21.9	4165	80.2	1027	19.8	-25	-0.6	131	12.8
Clarke	2644	68.3	1226	31.7	2594	72.4	990	27.6	50	1.9	236	23.8
Clay	5027	69.2	2237	30.8	5014	69.1	2245	30.9	13	0.3	-8	-0.4
Clayton	5768	75.6	1857	24.4	5643	76.5	1732	23.5	125	2.2	125	7.2
Clinton	14759	74.3	5118	25.7	14653	72.9	5452	27.1	106	0.7	-334	-6.1
Crawford	4613	72.2	1776	27.8	4703	73.0	1738	27.0	-90	-1.9	38	2.2
Dallas	23560	75.1	7803	24.9	11897	76.3	3687	23.7	11663	98.0	4116	111.6
Davis	2644	81.2	611	18.8	2556	79.7	651	20.3	88	3.4	-40	-6.1
Decatur	2106	66.4	1066	33.6	2372	71.1	965	28.9	-266	-11.2	101	10.5
Delaware	5695	82.2	1231	17.8	5319	77.8	1515	22.2	376	7.1	-284	-18.7
Des Moines	12095	72.1	4677	27.9	12813	74.2	4457	25.8	-718	-5.6	220	4.9
Dickinson	6100	75.9	1939	24.1	5542	78.0	1561	22.0	558	10.1	378	24.2
Dubuque	27476	72.2	10600	27.8	24747	73.5	8943	26.5	2729	11.0	1657	18.5
Emmet	3200	77.4	933	22.6	3344	75.1	1106	24.9	-144	-4.3	-173	-15.6
Fayette	6300	75.8	2015	24.2	6642	75.7	2136	24.3	-342	-5.1	-121	-5.7
Floyd	5016	72.4	1908	27.6	5058	74.1	1770	25.9	-42	-0.8	138	7.8
Franklin _	3074	72.6	1158	27.4	3266	75.0	1090	25.0	-192	-5.9	68	6.2
Fremont	2251	75.1	746	24.9	2383	74.5	816	25.5	-132	-5.5	-70	-8.6
Greene	2902	74.2	1010	25.8	3180	75.6	1025	24.4	-278	-8.7	-15	-1.5
Grundy	4143	80.4	1012	19.6	3983	79.9	1001	20.1	160	4.0	11	1.1
Guthrie	3525	80.2	868	19.8	3695	79.6	946	20.4	-170	-4.6	-78	-8.2
Hamilton	4560	71.6	1807	28.4	4870	72.8	1822	27.2	-310	-6.4	-15	-0.8
Hancock	3757	78.1	1052	21.9	3751	78.2	1044	21.8	6	0.2	8	0.8
Hardin	5483	76.3	1700	23.7	5688	74.6	1940	25.4	-205	-3.6	-240	-12.4
Harrison	4669	76.9	1399	23.1	4684	76.6	1431	23.4	-15	-0.3	-32	-2.2
Henry Howard	5531	71.2	2241	28.8	5569	73.0	2057	27.0	-38	-0.7	184	8.9
	3105	80.0	778	20.0	3148	79.2	826	20.8	-43	-1.4	-48	-5.8
Humboldt	3121	73.9	1100	26.1	3263	76.0	1032	24.0	-142	-4.4	68	6.6
Ida	2278	74.9	765	25.1	2351	73.2	862	26.8	-73	-3.1	-97	-11.3
Iowa	5237	77.4	1529	22.6	4802	77.9	1361	22.1	435	9.1 5.0	168	12.3
Jackson	6502	77.5	1893	22.5	6137	76.0	1941	24.0	365 407	5.9	-48 251	-2.5
Jasper	10716	73.7	3817	26.3	11123	75.7	3566	24.3	-407	-3.7	251 70	7.0
Jefferson	4623	67.3	2249	32.7	4470	67.2	2179	32.8	153	3.4	/0	3.2

Table 4. Owner and Renter Occupied Housing Units, Iowa Counties, 2000 Decennial Census and 2013 – 2017 American Community Survey. (continued)

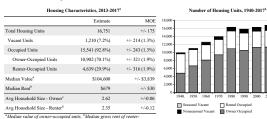
	2013 – 2017	American	Community	Survey	2	000 Decenr	nial Census		Chang	ge 2000 – (	2013 – 201	.7)
	Owner Occ	upied	Renter Oc	ccupied	Owner Oc	cupied	Renter Oc	ccupied	Owner Oc	cupied	Renter O	ccupied
County	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Johnson	34032	59.3	23391	40.7	24967	56.6	19113	43.4	9065	36.3	4278	22.4
Jones	6266	75.8	1998	24.2	5735	75.9	1825	24.1	531	9.3	173	9.5
Keokuk	3443	77.0	1028	23.0	3609	78.7	977	21.3	-166	-4.6	51	5.2
Kossuth	5280	79.1	1394	20.9	5426	77.8	1548	22.2	-146	-2.7	-154	-9.9
Lee	10655	75.0	3549	25.0	11442	75.5	3719	24.5	-787	-6.9	-170	-4.6
Linn	66089	74.2	22972	25.8	55826	72.7	20927	27.3	10263	18.4	2045	9.8
Louisa	3383	77.5	981	22.5	3491	77.3	1028	22.7	-108	-3.1	-47	-4.6
Lucas	2852	77.0	851	23.0	2985	78.3	826	21.7	-133	-4.5	25	3.0
Lyon	3807	84.8	682	15.2	3622	81.8	806	18.2	185	5.1	-124	-15.4
Madison	4875	76.7	1482	23.3	4152	78.0	1174	22.0	723	17.4	308	26.2
Mahaska	6313	70.5	2642	29.5	6312	71.1	2568	28.9	1	0.0	74	2.9
Marion	9313	71.1	3785	28.9	9079	75.6	2938	24.4	234	2.6	847	28.8
Marshall	10902	70.1	4639	29.9	11305	73.7	4033	26.3	-403	-3.6	606	15.0
Mills	4407	78.7	1194	21.3	4235	79.5	1089	20.5	172	4.1	105	9.6
Mitchell	3602	83.7	700	16.3	3503	81.6	791	18.4	99	2.8	-91	-11.5
Monona	2833	70.0	1214	30.0	3199	76.0	1012	24.0	-366	-11.4	202	20.0
Monroe	2552	76.2	795	23.8	2531	78.4	697	21.6	21	0.8	98	14.1
Montgomery	3131	67.9	1483	32.1	3571	73.1	1315	26.9	-440	-12.3	168	12.8
Muscatine	11892	72.5	4522	27.5	11950	75.4	3897	24.6	-58	-0.5	625	16.0
O'Brien	4334	71.0	1767	29.0	4615	76.9	1386	23.1	-281	-6.1	381	27.5
Osceola	1980	75.7	637	24.3	2153	77.5	625	22.5	-173	-8.0	12	1.9
Page	4719	73.7	1686	26.3	4803	71.6	1905	28.4	-84	-1.7	-219	-11.5
Palo Alto	2869	75.0	954	25.0	3052	74.1	1067	25.9	-183	-6.0	-113	-10.6
Plymouth	7972	79.1	2111	20.9	7260	77.5	2112	22.5	712	9.8	-1	0.0
Pocahontas	2402	75.3	789	24.7	2867	79.3	750	20.7	-465	-16.2	39	5.2
Polk	121656	67.1	59660	32.9	102621	68.8	46491	31.2	19035	18.5	13169	28.3
Pottawattamie	25201	68.2	11725	31.8	24052	71.1	9792	28.9	1149	4.8	1933	19.7
Poweshiek	5287	69.8	2284	30.2	5316	71.9	2082	28.1	-29	-0.5	202	9.7
Ringgold	1545 3400	74.9 77.8	518 972	25.1 22.2	1699	75.7 76.8	546 1102	24.3 23.2	-154	-9.1 -6.7	-28 -130	-5.1 -11.8
Sac Scott	46422	69.2	20678	30.8	3644 43979	70.8 70.6	18355	29.4	-244 2443	-6. / 5.6	2323	-11.8 12.7
Shelby	3996	79.1	1059	20.9	3983	70.0	1190	23.0	13	0.3	-131	-11.0
Sioux	9688	80.0	2425	20.9	8603	80.5	2090	19.5	1085	12.6	335	16.0
Story	19135	51.6	17971	48.4	17125	58.3	12258	41.7	2010	11.7	5713	46.6
Tama	5167	77.4	1508	22.6	5440	77.5	1578	22.5	-273	-5.0	-70	-4.4
Taylor	2050	76.1	644	23.9	2157	76.4	667	23.6	-107	-5.0	-23	-3.4
Union	3751	70.7	1558	29.3	3777	72.1	1465	27.9	-26	-0.7	93	6.3
Van Buren	2415	83.9	462	16.1	2535	79.7	646	20.3	-120	-4.7	-184	-28.5
Wapello	10413	71.7	4118	28.3	11175	75.6	3609	24.4	-762	-6.8	509	14.1
Warren	14340	77.0	4281	23.0	11758	79.9	2950	20.1	2582	22.0	1331	45.1
Washington	6291	72.6	2378	27.4	6068	75.3	1988	24.7	223	3.7	390	19.6
Wayne	2122	80.7	509	19.3	2237	79.3	584	20.7	-115	-5.1	-75	-12.8
Webster	10195	67.7	4872	32.3	11314	71.3	4564	28.7	-1119	-9.9	308	6.7
Winnebago	3406	74.2	1184	25.8	3613	76.1	1136	23.9	-207	-5.7	48	4.2
Winneshiek	6345	78.1	1778	21.9	5687	73.5	2047	26.5	658	11.6	-269	-13.1
Woodbury	25920	66.5	13042	33.5	26841	68.6	12310	31.4	-921	-3.4	732	5.9
Worth	2564	80.7	615	19.3	2588	79.0	690	21.0	-24	-0.9	-75	-10.9
Wright	4054	72.7	1525	27.3	4407	74.2	1533	25.8	-353	-8.0	-8	-0.5
State of Iowa	889285	71.1	362302	28.9	831419	72.3	317857	27.7	57866	7.0	44445	14.0

Figure 9. Example of Housing Data for Decision Makers



#### Housing Access

In 2013-2017, there were 16,751 housing units in Marshall County. Of this total, 10,902 were owner-occupied, 4,639 were renter-occupied, and 1,210 were vacant. Fewer housing units were counted in Marshall County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Marshall County is 1959. In Marshall County, a majority of owner-occupied housing, is of 1-unit structures. For renter-occupied housing, there is more housing of 1-unit structures than any other type. Seasonally vacant housing units were 0.4% of all housing units.



<sup>a</sup>Median value of owner-occupied units, <sup>b</sup>Median gross rent of ren occupied units, <sup>c</sup>Owner-occupied units, <sup>d</sup>Renter-occupied units

## Median Year Built by Tenure, 2013-2017<sup>1</sup>

	Estimate	MOI
Median Year Built	1959	+/-2
Owner Occupied	1958	+/-2
Renter Occupied	1963	+/-4

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#### Housing Affordability Marshall Coun

The median value of owner-occupied housing in Marshall County was \$104,600 in 2013-2017. Median rent was \$679. In 2017, 38 permits for housing construction were authorized in Marshall County. In 2013-2017, the median household income for owner-occupied housing was higher than the median household income for renter-occupied units. It was estimated that 17.7% of owners and 33.9% of renters spent more than 30% of their household income on monthly owner or renter-ocsts. Among owner-occupied units, more householders are age 45 to 64 than any other age group. For renter-occupied units, the most common age is under 35.

#### HUD Income Limits, 2018

	2 Person Family	4 Person Family
Externely Low Income	\$16,460	\$25,100
Very Low Income	\$27,150	\$33,900
Low Income	\$43,400	\$54,250

#### Median Household Income by Tenure 2013-2017

	Estimate	MOE
Median Household Income	\$52,752	+/-\$1,749
Owner Occupied	\$61,206	+/-\$2,118
Renter Occupied	\$34,823	+/-\$4,948
Median Family Income	\$63,271	+/-\$2,102

## Housing Values for Owner Occupied Housing Units with

Owner Occupied Units	Numl	er	Percent (%)	
	Estimate	MOE	Estimate	MOE
With Mortgage	6,411	+/-331	100.0	NA
Less than \$50,000	580	+/-123	9.0	+/-1.9
\$50,000 to \$99,999	2,369	+/-220	37.0	+/-2.6
\$100,000 to \$299,999	3,091	+/-259	48.2	+/-3.2
\$300,000 to \$499,999	340	+/-92	5.3	+/-1.5
\$500,000 and above	31	+/-31	0.5	+/-0.5
Without Mortgage	4,491	+/-300	100.0	NA
Less than \$50,000	912	+/-163	20.3	+/-3.3
\$50,000 to \$99,999	1,303	+/-173	29.0	+/-3.2
\$100,000 to \$299,999	1,975	+/-500	44	+/-10.5
\$300,000 to \$499,999	191	+/-78	4.3	+/-1.7
\$500,000 and above	235	+/-83	5.3	+/-1.8

Community and Economic Development

#### Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2013-2017<sup>‡</sup>

Estin	mate	MOE
vner Occupied Units 17	7.7%	+/-3.2%
nter Occupied Units 33	3.9%	+/-4.2%

#### Ionthly Housing Costs of Owner Occupied Units with Mortgag without Mortgage and Renters, 2013-2017<sup>1</sup>

	Number		Percent (%)	
Occupied Units	Estimate	MOE	Estimate	MOE
Owner with Mortgage	6,411	+/-331	100.0	NA
Less than \$399	23	+/-20	0.3	+/-0.3
Between \$400 to \$599	346	+/-96	5.4	+/-1.5
Between \$600 to \$799	891	+/-157	13.9	+/-2.4
Between \$800 to \$999	1,509	+/-210	23.5	+/-3.0
Between \$1,000 to \$1,499	2,435	+/-251	38.0	+/-3.2
Between \$1,500 to \$1,999	778	+/-153	12.1	+/-2.2
Between \$2,000 to \$2,499	272	+/-81	4.2	+/-1.3
\$2,500 and above	157	+/-72	2.4	+/-1.1
Owner without Mortgage	4,491	+/-300	100.0	NA
Less than \$200	138	+/-70	3.1	+/-1.5
Between \$200 and \$399	1,626	+/-212	36.2	+/-4.0
Between \$400 and \$599	1,693	+/-219	37.7	+/-3.9
Between \$600 and \$999	926	+/-148	20.6	+/-3.3
\$1,000 and above	108	+/-57	2.4	+/-1.3
Renter	4,639	+/-316	100.0	NA
Less than \$300	191	+/-87	4.1	+/-1.8
Between \$300 and \$499	668	+/-128	14.4	+/-2.7
Between \$500 and \$799	2,348	+/-274	50.6	+/-4.8
Between \$800 and \$999	737	+/-188	15.9	+/-3.8
Between \$1,000 and \$1,499	246	+/-81	5.3	+/-1.7
\$1,500 and above	152	+/-77	3.3	+/-1.6

Data for Decision Makers

#### Housing Characteristics Marshall County Occupied Housing Units By Structure Type, 2013-2017<sup>1</sup> Estimate MOE Estimate 15,541 +/-243 NA Owner Occupies 10 902 +/-321 100.0 Owner Occupies 10 902 +/-321 100.0 10,377 +/-321 95.2 +/-0.9 1-Unit<sup>a</sup> 1 Bedroom<sup>a</sup> 303 +/-79 2.8 +/-0.7 5 or More Units 147 +/-56 1.3 +/-0.5 3 Bedrooms 5,287 +/-322 48.5 +/-2.6 Mobile Home 347 3.2 +/-0.9 4 or More 2.838 +/-283 26.0 0 +/-20 0.0 +/-0.2 Boat,RV,Van etc Renter Occupied 4,639 +/-316 100.0 NA 1,776 +/-250 38.3 +/-4.7 1-Unit<sup>a</sup> 1 Bedroom 1,259 +/-197 27.1 +/-3.8 2 to 4 Unit 1,268 +/-211 27.3 +/-4.2 2 Bedrooms 1,655 +/-253 35.7 +/-4.9 5 or More Units 1,464 +/-217 31.6 +/-4.2 3 Bedrooms 1,081 +/-196 23.3 +/-3.9 131 +/-88 0 +/-20 Boat,RV,Van etc 0.0 +/-0.4

	Num	ber	Percent (%)		
	Est	MOE	Est	MOE	
Total Vacant Units	1,210	+/-214	NA	NA	
For Rent	120	+/-77	9.9	+/-6.1	
Rented, Not Occupied	0	+/-20	0.0	+/-1.7	
For Sale	234	+/-104	19.3	+/-7.5	
Sold, Not Occupied	87	+/-74	7.2	+/-6.0	
Seasonal <sup>a</sup>	5	+/-8	0.4	+/-0.7	
For Migrant Workers	0	+/-20	0.0	+/-1.7	
Other	764	+/-183	63.1	+/-10.2	

Authorized Housing Construction Permits in Marshall County, 1995-2017<sup>3</sup>

Permit Year	Units						
remme rear	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	201	9	1	9	220	\$113,458	\$478,000
2000-2004	302	28	14	6	350	\$158,884	\$1,233,333
2005-2009	177	9	2	2	190	\$188,930	\$3,149,500
2010-2014	43	7	0	0	50	\$201,091	\$0
2015	23	0	1	0	24	\$238,826	\$0
2016	40	1	0	4	45	\$219,525	\$840,500
2017	33	1	0	4	38	\$223,927	\$785,250

Community and Economic Development

Data for Decision Makers

18,806 +/-417 99.5 +/-0.4 15,421 +/-468 82.0 +/-1.7

8.9 +/-1.3

95 +/-76 0.5 +/-0.4

10,641 +/-614 56.3 +/-3.0

1,531 +/-239 8.1 +/-1.3

1,682 +/-242

## Demographics Marshall County

Households and Families	by Type by	Tenure,	2013-201	71	Place of Work a
	Numl		Percer		
	Estimate	MOE I	Estimate	MOE	
Total Households	15,541	+/-243	100.0	NA	Workers 16 years & ov
Living Alone	4,348	+/-375	28.0	+/-2.3	Worked in state <sup>a</sup>
Owner Occuppied	10,902	+/-321	100.0	NA	Worked in county <sup>a</sup>
Family Households	7,991	+/-351	73.3	+/-2.4	Worked outside cour
Married-couple	6,768	+/-311	62.1	+/-2.2	Worked outside state <sup>a</sup>
Married-couple w/ Children <sup>c</sup>	2,248	+/-208	20.6	+/-1.8	Travel Time to Work
Female Householder <sup>a</sup>	700	+/-131	6.4	+/-1.2	Less than 14 minutes
Female HH w/ Childrenac	408	+/-108	3.7	+/-1.0	15 to 29 minutes
Male Householder <sup>b</sup>	523	+/-154	4.8	+/-1.4	30 to 44 minutes
Male HH w/ Childrenb,c	302	+/-116	2.8	+/-1.1	More than 45 minutes
Nonfamily Households	2,911	+/-287	26.7	+/- 2.5	<sup>a</sup> of residence
Renter Occuppied	4,639	+/-316	100.0	NA	Household
Family Households	2,317	+/-298	49.9	+/-5.4	6,000
Married-couple	1,397	+/-236	30.1	+/-4.7	5.000
Married-couple w/ Children <sup>c</sup>	747	+/-158	16.1	+/-3.2	.,
Female Householder <sup>a</sup>	798	+/-191	17.2	+/-3.9	4,000
Female HH w/ Children a.c	710	+/-184	15.3	+/-3.8	3,000 1,888
Male Householder <sup>b</sup>	122	+/-59	2.6	+/-1.3	2.000
Male HH w/ Childrenbe	101	+/-60	2.2	+/-13	2,000

rens\*\* 710 +/-184 15.3 +/-3.8 1.000

Opportunity Zones & New Market Tax Credit
Eligible Areas in Marshall County

Opportunity Zones 1

New Market Tax Credit Areas 2

Information in this document was derived from:

\*\*U.S. Cross Bereux.\*\* American Community Survey, Syore Estimates

\*\*U.S. Cross Bereux.\*\* December Census

\*\*Department of Flowing and Uthon Development (HUD), Income Limits

\*\*Internal Revenue Service (IRS & U.S. Department of the Tensusy.\*\* CDFF rank,
Classified Opportunity Zuesci (QCD)

\*\*U.S. Department of the Tensusy.\*\* CDFF rank, New Market Tax Credit (NMTC) Program

\*\*U.S. Department of the Tensusy.\*\* CDFF rank, and the Program of the Tensus Program of Tensus Pro

Community and Economic Development

Data for Decision Makers

Figure 10. Iowa State University Extension and Outreach Indicators Portal http://indicators.extension.iastate.edu/

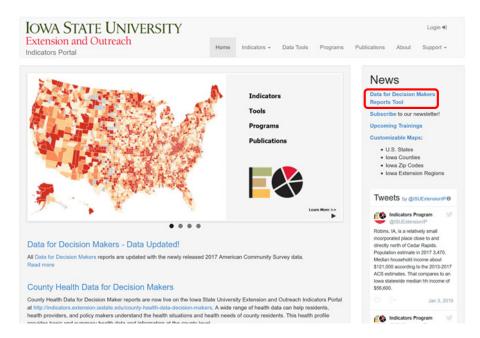


Figure 12. County Selection

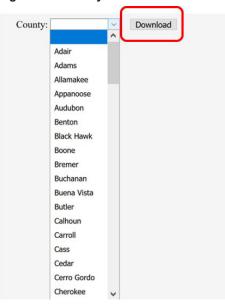
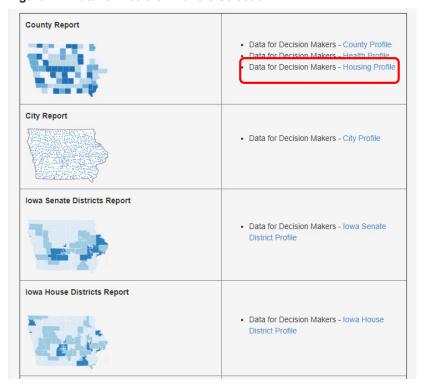


Figure 11. Data for Decision Makers Selection



Iowa Housing Trends: 1940 - 2017

#### Notes:

Information in this report for the time period 2013-2017 comes from the American Community Survey (ACS) data program carried out by the U.S. Census Bureau. ACS estimates in this report are based on sample survey data pooled across the 5-year period of 2013 - 2017. The ACS is now the data source for most socioeconomic data that was previously provided in the Decennial Census. Margins of error for the 2013-2017 estimates provided in this report are available on request. See:

http://www.census.gov/programs-surveys/acs and http://www.census.gov/programs-surveys/acs/guidance.html

<sup>2</sup>The information in this report for 2010 and earlier comes from the U.S. Decennial Census. See: http://www.census.gov/programs-surveys/decennial-census/decade.2010.html

<sup>3</sup> The nonseasonal vacancy category excludes the seasonal vacancies and is a way to account for the impact of seasonal housing in some counties. The nonseasonal vacant units are calculated by subtracting the seasonal vacant units from the total vacant units. The nonseasonal units represents the multiple other kinds of reasons for which housing is vacant and may give a better idea of the number of housing units actually available for occupancy.

<sup>4</sup>A metropolitan city is one that has at least 50,000 residents. Core metropolitan counties for Iowa and their core cities are: Black Hawk Co. (Waterloo/Cedar Falls), Dubuque Co. (Dubuque), Johnson Co. (Iowa City), Linn Co. (Cedar Rapids), Polk Co. (Des Moines), Pottawattamie Co. (Council Bluffs/Omaha), Scott Co. (Davenport/Bettendorf), Story Co. (Ames), Woodbury Co. (Sioux City)

A micropolitan city has between 10,000 and 49,999 residents. Micropolitan counties for Iowa and their core cities are: Boone Co. (Boone), Buena Vista Co. (Storm Lake), Carroll Co. (Carroll), Cerro Gordo Co. (Mason City), Clay Co. (Spencer), Clinton Co. (Clinton), Des Moines Co. (Burlington), Dickinson Co. (Spirit Lake/Okoboji), Jasper Co. (Newton), Jefferson Co. (Fairfield), Lee Co. (Ft. Madison/Keokuk), Mahaska Co. (Oskaloosa), Marion Co. (Pella), Marshall Co. (Marshalltown), Muscatine Co. (Muscatine), Wapello Co. (Ottumwa), Webster Co. (Ft. Dodge)

http://www.iowadatacenter.org/aboutdata/statisticalareas https://obamawhitehouse.archives.gov/omb/inforeg statpolicy/background-information

<sup>5</sup>The Decennial Census of 2000 was selected as an appropriate starting point to examine recent changes in housing. The ACS estimates for 2013 - 2017 utilize survey responses from all five years in that period including 2013, 2014, and so on. Using the Decennial Census of 2010 to assess change is likely too short a time period to capture meaningful change in housing structures. Because of time involved in housing decisions and construction, a longer time period is needed to provide a suitable interval for actual housing changes to be made.

<sup>6</sup>http://www.indicators.extension.iastate.edu

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.... and justice for all

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