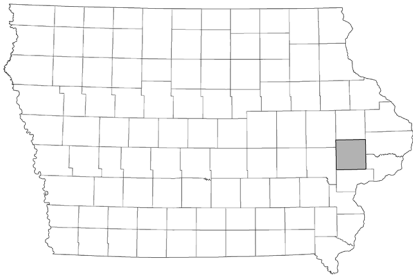


Data for Decision Makers



Cedar County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 8,213 housing units in Cedar County. Of this total, 6,052 were owner-occupied, 1,456 were renter-occupied, and 705 were vacant. Fewer housing units were counted in Cedar County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Cedar County is 1964. In Cedar 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 12.8% of all vacant units.

Housing Characteristics, 2018-2022¹

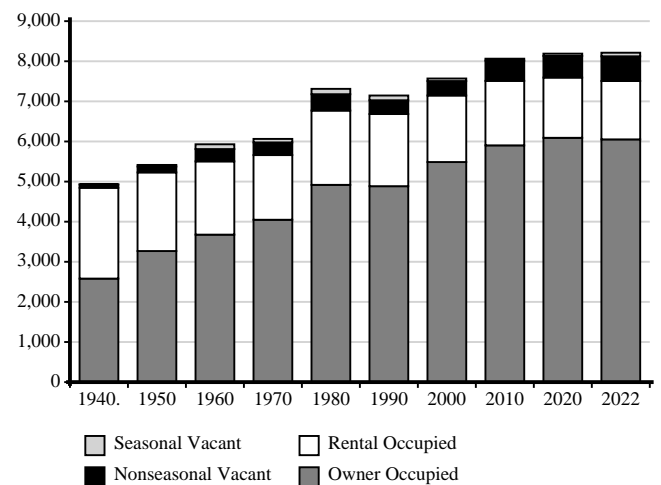
	Estimate	MOE
Total Housing Units	8,213	+/- 47
Vacant Units	705 (8.6%)	+/- 176 (2.1%)
Occupied Units	7,508 (91.4%)	+/- 176 (2.1%)
Owner-Occupied Units	6,052 (80.6%)	+/- 217 (2.7%)
Renter-Occupied Units	1,456 (19.4%)	+/- 210 (2.7%)
Median ^a Value ^b	\$180,700	+/- \$9,311
Median ^a Rent ^c	\$830	+/- \$39
Avg Household Size - Owner ^d	2.51	+/-0.08
Avg Household Size - Renter ^e	2.03	+/-0.16

^aMedian is the middle value of a distribution ^bMedian value of owner-occupied units, ^cMedian gross rent of renter-occupied units, ^dOwner-occupied units, ^eRenter-occupied units

Median^a Year Built by Tenure, 2018-2022¹

	Estimate	MOE
Median Year Built	1964	+/-6
Owner Occupied	1963	+/-7
Renter Occupied	1966	+/-9

Number of Housing Units, 1940-2022^{1,2}



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Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,508	+/-176	NA	NA
Owner Occupied	6,052	+/-217	100.0	NA
1-Unit ^a	5,707	+/-218	94.3	+/-1.3
2 to 4 Unit	6	+/-17	0.1	+/-0.3
5 or More Units	57	+/-51	0.9	+/-0.8
Mobile Home	282	+/-98	4.7	+/-1.6
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,456	+/-210	100.0	NA
1-Unit ^a	815	+/-149	56.0	+/-6.3
2 to 4 Unit	267	+/-72	18.3	+/-4.2
5 or More Units	303	+/-92	20.8	+/-5.6
Mobile Home	50	+/-40	3.4	+/-2.7
Boat, RV, Van etc.	21	+/-34	1.4	+/-2.3

^aIncludes Unattached and Attached Units

Housing Units by Number of Bedrooms and Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,508	+/-176	NA	NA
Owner Occupied	6,052	+/-217	100.0	NA
1 Bedroom ^a	162	+/-85	2.7	+/-1.4
2 Bedrooms	1,134	+/-148	18.7	+/-2.4
3 Bedrooms	2,880	+/-246	47.6	+/-3.7
4 or More	1,876	+/-236	31.0	+/-3.7
Renter Occupied	1,456	+/-210	100.0	NA
No Bedroom	102	+/-67	7.0	+/-4.5
1 Bedroom	252	+/-88	17.3	+/-5.5
2 Bedrooms	502	+/-98	34.5	+/-4.5
3 Bedrooms	404	+/-100	27.7	+/-5.6
4 or More	196	+/-78	13.5	+/-5.0

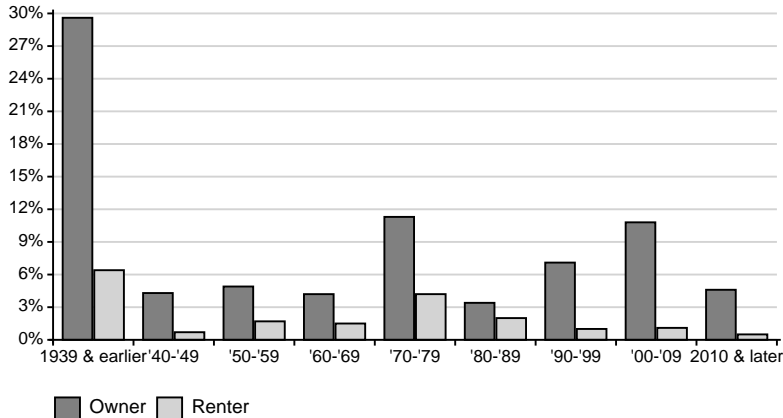
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	705	+/-176	NA	NA
For Rent	98	+/-53	13.9	+/-6.7
Rented, Not Occupied	15	+/-20	2.1	+/-2.8
For Sale	76	+/-58	10.8	+/-7.8
Sold, Not Occupied	78	+/-84	11.1	+/-11.6
Seasonal ^a	90	+/-77	12.8	+/-10.4
For Migrant Workers	0	+/-16	0.0	+/-2.3
Other	348	+/-132	49.4	+/-14.1

^aFor Seasonal, Recreational, or Occasional Use

Percent of Housing Units by Year Built and by Tenure, 2018-2022¹



Authorized Housing Construction Permits in Cedar County, 1995-2021³

Permit Year	Single Family Units	Duplex Units	Tri/Four-plex Units	Multi-Family Units	Total Units	Per Unit Valuation ⁺	
						Single Family	Multi-Family
1995-1999	194	8	3	10	215	\$108,963	\$354,688
2000-2004	273	11	3	4	291	\$141,701	\$589,000
2005-2009	206	4	0	0	210	\$187,285	\$0
2010-2014	156	3	0	0	159	\$218,114	\$0
2015-2019	187	5	2	2	196	\$241,638	\$0
2020	33	1	0	1	35	\$273,912	\$1,995,000
2021	26	0	0	1	27	\$284,835	\$2,310,000

The median value of owner-occupied housing in Cedar County was \$180,700 in 2018-2022. Median rent was \$830. In 2022, 27 permits for housing construction were authorized in Cedar County. In 2018-2022, the median household income for owner-occupied housing was higher than the median household income for renter-occupied units. It was estimated that 14.1% of owners and 37.1% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age 45 to 64 than any other age group. For renter-occupied units, the most common age was under 35.

HUD Income Limits, 2022⁴

	2 Person Family	4 Person Family
Extremely Low Income	\$22,400	\$28,000
Very Low Income	\$37,350	\$46,650
Low Income	\$59,750	\$74,650

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$76,959	+/- \$3,151
Owner Occupied	\$85,806	+/- \$4,043
Renter Occupied	\$38,305	+/- \$6,472
Median Family Income	\$94,132	+/- \$4,189

^aMedian is the middle value of a distribution

Housing Values for Owner Occupied Housing Units with Mortgage and without Mortgage, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Owner Occupied Units				
With Mortgage	3,602	+/-243	100.0	NA
Less than \$50,000	127	+/-52	3.5	+/-1.4
\$50,000 to \$99,999	350	+/-80	9.7	+/-2.2
\$100,000 to \$299,999	2,308	+/-213	64.1	+/-4.3
\$300,000 to \$499,999	724	+/-154	20.1	+/-3.8
\$500,000 and above	93	+/-50	2.6	+/-1.4
Without Mortgage	2,450	+/-224	100.0	NA
Less than \$50,000	297	+/-86	12.1	+/-3.5
\$50,000 to \$99,999	354	+/-109	14.4	+/-4
\$100,000 to \$299,999	1,364	+/-237	55.7	+/-9.3
\$300,000 to \$499,999	276	+/-109	11.3	+/-4.1
\$500,000 and above	159	+/-65	6.5	+/-2.6

Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2018-2022¹

	Estimate	MOE
Owner Occupied Units	14.1%	NA
Renter Occupied Units	37.1%	NA

Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units				
Owner with Mortgage	3,602	+/-243	100.0	NA
Less than \$399	10	+/-18	0.3	+/-0.5
Between \$400 to \$599	9	+/-14	0.2	+/-0.4
Between \$600 to \$799	54	+/-39	1.5	+/-1.1
Between \$800 to \$999	242	+/-66	6.7	+/-1.8
Between \$1,000 to \$1,499	359	+/-113	10	+/-3
Between \$1,500 to \$1,999	1,438	+/-176	39.9	+/-4.2
Between \$2,000 to \$2,499	824	+/-147	22.9	+/-3.8
\$2,500 and above	542	+/-143	15.1	+/-3.8
Owner without Mortgage	2,450	+/-224	100.0	NA
Less than \$200	62	+/-51	2.5	+/-2.1
Between \$200 and \$399	453	+/-135	18.5	+/-5.3
Between \$400 and \$599	984	+/-199	40.2	+/-6.3
Between \$600 and \$999	783	+/-137	32	+/-5.4
\$1,000 and above	168	+/-61	6.8	+/-2.4
Renter	1,456	+/-210	100.0	NA
Less than \$300	80	+/-54	5.5	+/-3.6
Between \$300 and \$499	131	+/-63	9	+/-4
Between \$500 and \$799	340	+/-104	23.4	+/-5.9
Between \$800 and \$999	414	+/-94	28.4	+/-5.7
Between \$1,000 and \$1,499	182	+/-67	12.5	+/-4.4
\$1,500 and above	92	+/-57	6.3	+/-3.8

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	7,508	+/-176	100.0	NA
Living Alone	2,107	+/-189	28.1	+/-2.4
Owner Occupied	6,052	+/-217	100.0	NA
Family Households	4,351	+/-211	71.9	+/-2.3
Married-couple	3,785	+/-199	62.5	+/-2.4
Married-couple w/ Children ^a	1,243	+/-142	20.5	+/-2.2
Female Householder ^b	416	+/-106	6.9	+/-1.7
Female HH w/ Children ^{a,b}	245	+/-80	4.0	+/-1.3
Male Householder ^b	150	+/-61	2.5	+/-1.0
Male HH w/ Children ^{a,b}	79	+/-41	1.3	+/-0.7
Nonfamily Households ^c	1,701	+/-185	28.1	+/- 2.9
Renter Occupied	1,456	+/-210	100.0	NA
Family Households	666	+/-127	45.7	+/-5.7
Married-couple	390	+/-100	26.8	+/-5.7
Married-couple w/ Children ^a	136	+/-55	9.3	+/-3.5
Female Householder ^b	202	+/-63	13.9	+/-3.8
Female HH w/ Children ^{a,b}	171	+/-61	11.7	+/-3.8
Male Householder ^b	74	+/-56	5.1	+/-3.8
Male HH w/ Children ^{a,b}	53	+/-52	3.6	+/-3.5
Nonfamily Households ^c	790	+/-162	54.3	+/- 7.9

^a with Own Children, ^b No Spouse Present,

^c Includes Householders Living Alone

Opportunity Zones & New Market Tax Credit Eligible Areas in Cedar County^{5,6}

Opportunity Zones	0
New Market Tax Credit Areas	0

Place of Work and Travel Time to Work, 2018-2022¹

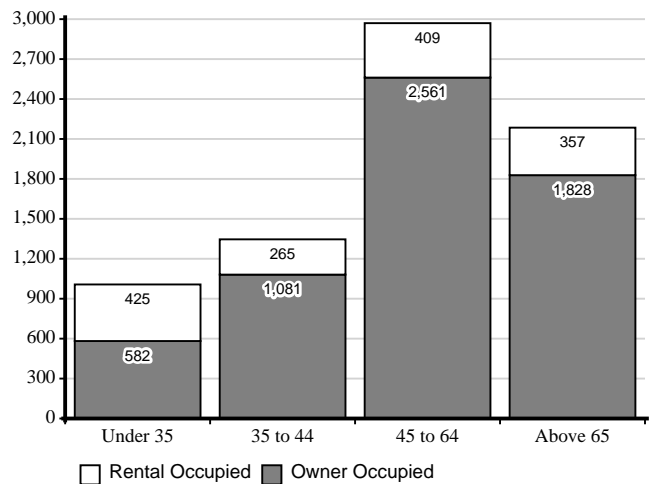
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	9,612	+/-253	NA	NA
Worked in state ^a	9,324	+/-269	97	+/-1.1
Worked in county ^a	3,857	+/-347	40.1	+/-3.3
Worked outside county ^a	5,467	+/-318	56.9	+/-3.2
Worked outside state ^a	288	+/-109	3	+/-1.1

Travel Time to Work

Less than 14 minutes	2,739	+/-323	28.5	+/-3.3
15 to 29 minutes	2,739	+/-320	28.5	+/-3.2
30 to 44 minutes	2,297	+/-285	23.9	+/-2.9
More than 45 minutes	1,817	+/-268	18.9	+/-2.7

^a of residence

Householder Age by Tenure, 2018-2022¹



Information in this document was derived from:

¹ U.S. Census Bureau; American Community Survey, 5-year Estimates (2018-2022)

² U.S. Census Bureau; Decennial Census (1940-2020)

³ U.S. Census Bureau; Building Permits Survey

⁴ Department of Housing and Urban Development (HUD); Income Limits

⁵ Internal Revenue Service (IRS) & U.S. Department of the Treasury, CDFI Fund; Qualified Opportunity Zones (QOZs)

⁶ U.S. Department of the Treasury, CDFI Fund; New Market Tax Credit (NMTC) Program

⁺ Values not adjusted for inflation

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