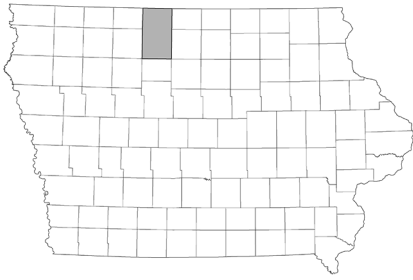


Data for Decision Makers



Kossuth County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 7,227 housing units in Kossuth County. Of this total, 4,739 were owner-occupied, 1,682 were renter-occupied, and 806 were vacant. Fewer housing units were counted in Kossuth County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Kossuth County is 1961. In Kossuth 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 7.2% of all vacant units.

Housing Characteristics, 2018-2022¹

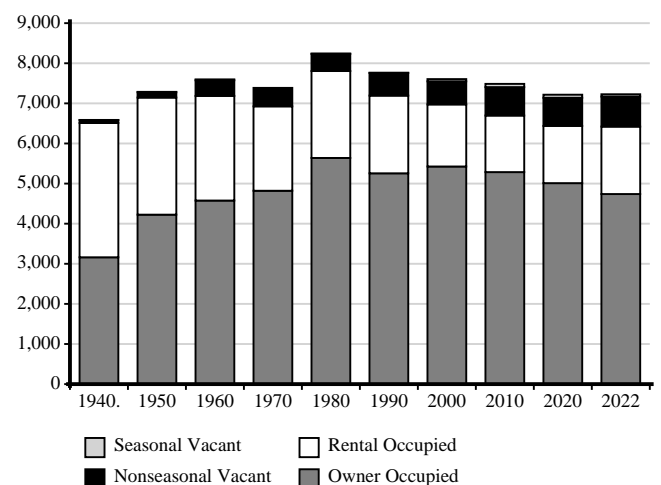
	Estimate	MOE
Total Housing Units	7,227	+/- 33
Vacant Units	806 (11.2%)	+/- 136 (1.9%)
Occupied Units	6,421 (88.8%)	+/- 138 (1.9%)
Owner-Occupied Units	4,739 (73.8%)	+/- 211 (3.1%)
Renter-Occupied Units	1,682 (26.2%)	+/- 205 (3.1%)
Median ^a Value ^b	\$118,800	+/- \$5,365
Median ^a Rent ^c	\$818	+/- \$42
Avg Household Size - Owner ^d	2.31	+/-0.07
Avg Household Size - Renter ^e	2.07	+/-0.19

^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	1961	+/-3
Owner Occupied	1958	+/-3
Renter Occupied	1970	+/-7

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



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<http://indicators.extension.iastate.edu>

Housing Characteristics

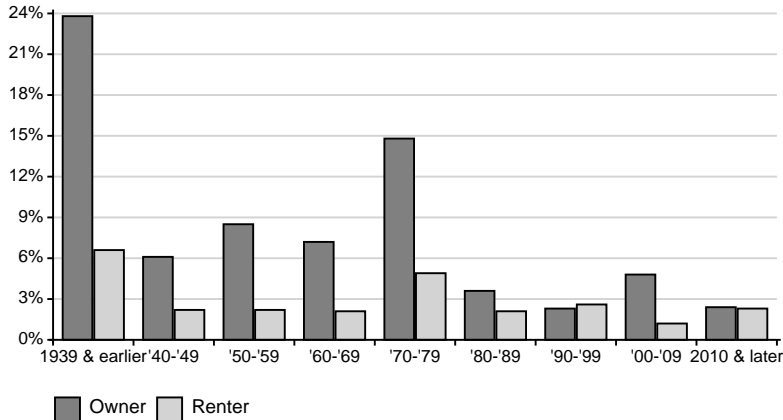
Kossuth County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,421	+/-138	NA	NA
Owner Occupied	4,739	+/-211	100.0	NA
1-Unit ^a	4,614	+/-213	97.4	+/-1.1
2 to 4 Unit	54	+/-36	1.1	+/-0.8
5 or More Units	61	+/-54	1.3	+/-1.1
Mobile Home	10	+/-7	0.2	+/-0.1
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,682	+/-205	100.0	NA
1-Unit ^a	940	+/-145	55.9	+/-5.2
2 to 4 Unit	202	+/-81	12.0	+/-4.6
5 or More Units	540	+/-163	32.1	+/-8.9
Mobile Home	0	+/-16	0.0	+/-1.0
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.0

^aIncludes Unattached and Attached Units

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



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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,421	+/-138	NA	NA
Owner Occupied	4,739	+/-211	100.0	NA
1 Bedroom ^a	69	+/-33	1.5	+/-0.7
2 Bedrooms	985	+/-132	20.8	+/-2.6
3 Bedrooms	2,207	+/-187	46.6	+/-3.4
4 or More	1,478	+/-167	31.2	+/-3.2
Renter Occupied	1,682	+/-205	100.0	NA
No Bedroom	6	+/-7	0.4	+/-0.4
1 Bedroom	472	+/-144	28.1	+/-7.8
2 Bedrooms	552	+/-121	32.8	+/-6.0
3 Bedrooms	410	+/-109	24.4	+/-5.8
4 or More	242	+/-71	14.4	+/-3.8

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	806	+/-136	NA	NA
For Rent	124	+/-80	15.4	+/-9.6
Rented, Not Occupied	0	+/-16	0.0	+/-2.0
For Sale	21	+/-21	2.6	+/-2.6
Sold, Not Occupied	22	+/-19	2.7	+/-2.3
Seasonal ^a	58	+/-51	7.2	+/-6.2
For Migrant Workers	21	+/-23	2.6	+/-2.8
Other	560	+/-128	69.5	+/-10.7

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Kossuth 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	77	0	1	0	78	\$134,787	\$nan
2000-2004	61	3	6	0	70	\$156,902	\$0
2005-2009	53	2	0	2	57	\$186,921	\$1,200,000
2010-2014	69	2	2	1	74	\$261,073	\$600,000
2015-2019	57	0	0	3	60	\$224,807	\$0
2020	14	0	0	0	14	\$287,821	\$0
2021	12	0	0	0	12	\$213,208	\$0

The median value of owner-occupied housing in Kossuth County was \$118,800 in 2018-2022. Median rent was \$818. In 2022, 12 permits for housing construction were authorized in Kossuth 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 11.1% of owners and 34.6% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age Above 65 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	\$18,950	\$27,750
Very Low Income	\$31,600	\$39,450
Low Income	\$50,500	\$63,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$62,553	+/- \$4,310
Owner Occupied	\$70,483	+/- \$5,269
Renter Occupied	\$46,276	+/- \$4,054
Median Family Income	\$80,048	+/- \$4,735

^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	2,142	+/-192	100.0	NA
Less than \$50,000	199	+/-53	9.3	+/-2.4
\$50,000 to \$99,999	530	+/-99	24.7	+/-4.1
\$100,000 to \$299,999	1,091	+/-150	50.9	+/-5.1
\$300,000 to \$499,999	215	+/-62	10	+/-2.7
\$500,000 and above	107	+/-59	5	+/-2.7
Without Mortgage	2,597	+/-159	100.0	NA
Less than \$50,000	673	+/-103	25.9	+/-3.8
\$50,000 to \$99,999	537	+/-79	20.7	+/-2.8
\$100,000 to \$299,999	1,072	+/-201	41.3	+/-7.3
\$300,000 to \$499,999	237	+/-83	9.1	+/-3.1
\$500,000 and above	78	+/-34	3	+/-1.3

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

	Estimate	MOE
Owner Occupied Units	11.1%	NA
Renter Occupied Units	34.6%	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	2,142	+/-192	100.0	NA
Less than \$399	27	+/-41	1.3	+/-1.9
Between \$400 to \$599	13	+/-15	0.6	+/-0.7
Between \$600 to \$799	145	+/-88	6.8	+/-3.9
Between \$800 to \$999	334	+/-106	15.6	+/-4.7
Between \$1,000 to \$1,499	326	+/-69	15.2	+/-3.3
Between \$1,500 to \$1,999	703	+/-119	32.8	+/-4.8
Between \$2,000 to \$2,499	355	+/-87	16.6	+/-4
\$2,500 and above	156	+/-62	7.2	+/-2.8
Owner without Mortgage	2,597	+/-159	100.0	NA
Less than \$200	88	+/-29	3.4	+/-1.1
Between \$200 and \$399	708	+/-95	27.3	+/-3.6
Between \$400 and \$599	980	+/-114	37.7	+/-4.1
Between \$600 and \$999	655	+/-125	25.2	+/-4.1
\$1,000 and above	166	+/-70	6.3	+/-2.7
Renter	1,682	+/-205	100.0	NA
Less than \$300	18	+/-19	1.1	+/-1.1
Between \$300 and \$499	151	+/-52	9	+/-3.4
Between \$500 and \$799	522	+/-115	31	+/-5.7
Between \$800 and \$999	289	+/-95	17.2	+/-5.7
Between \$1,000 and \$1,499	348	+/-127	20.7	+/-6.6
\$1,500 and above	137	+/-110	8.1	+/-6.5

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	6,421	+/-138	100.0	NA
Living Alone	2,297	+/-220	35.8	+/-3.3
Owner Occupied	4,739	+/-211	100.0	NA
Family Households	3,081	+/-156	65.0	+/-1.6
Married-couple	2,740	+/-152	57.8	+/-1.9
Married-couple w/ Children ^a	795	+/-106	16.8	+/-2.1
Female Householder ^b	220	+/-69	4.6	+/-1.4
Female HH w/ Children ^{a,b}	129	+/-61	2.7	+/-1.3
Male Householder ^b	121	+/-41	2.6	+/-0.9
Male HH w/ Children ^{a,b}	79	+/-34	1.7	+/-0.7
Nonfamily Households ^c	1,658	+/-193	35.0	+/- 3.8
Renter Occupied	1,682	+/-205	100.0	NA
Family Households	653	+/-118	38.8	+/-5.2
Married-couple	346	+/-90	20.6	+/-4.7
Married-couple w/ Children ^a	187	+/-80	11.1	+/-4.6
Female Householder ^b	183	+/-67	10.9	+/-3.8
Female HH w/ Children ^{a,b}	144	+/-60	8.6	+/-3.4
Male Householder ^b	124	+/-63	7.4	+/-3.6
Male HH w/ Children ^{a,b}	120	+/-64	7.1	+/-3.7
Nonfamily Households ^c	1,029	+/-200	61.2	+/- 9.3

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	2

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

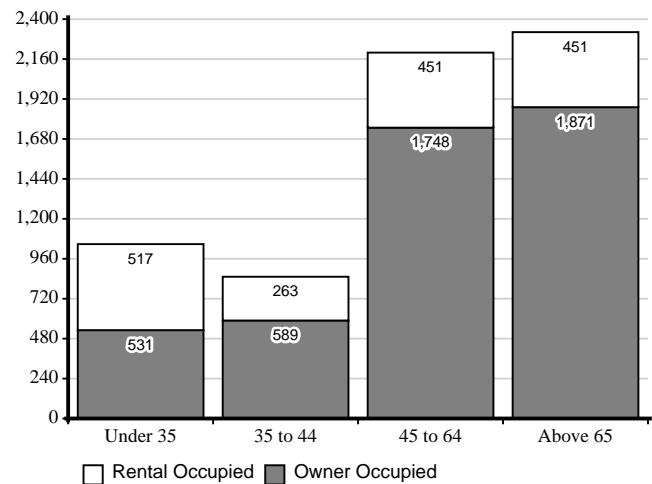
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	6,915	+/-224	NA	NA
Worked in state ^a	6,803	+/-227	98.4	+/-0.5
Worked in county ^a	5,795	+/-232	83.8	+/-1.7
Worked outside county ^a	1,008	+/-118	14.6	+/-1.7
Worked outside state ^a	112	+/-33	1.6	+/-0.5

Travel Time to Work

Less than 14 minutes	3,872	+/-292	56	+/-3.8
15 to 29 minutes	1,971	+/-226	28.5	+/-3.1
30 to 44 minutes	768	+/-136	11.1	+/-1.9
More than 45 minutes	297	+/-69	4.3	+/-1.0

^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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