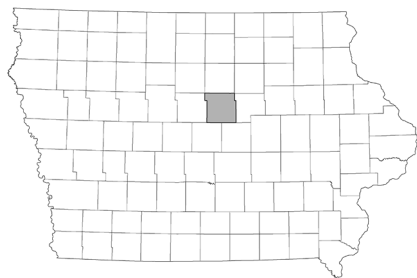


Data for Decision Makers



Hardin County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 8,031 housing units in Hardin County. Of this total, 5,215 were owner-occupied, 1,814 were renter-occupied, and 1,002 were vacant. Fewer housing units were counted in Hardin County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Hardin County is 1954. In Hardin 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 7.8% of all vacant units.

Housing Characteristics, 2018-2022¹

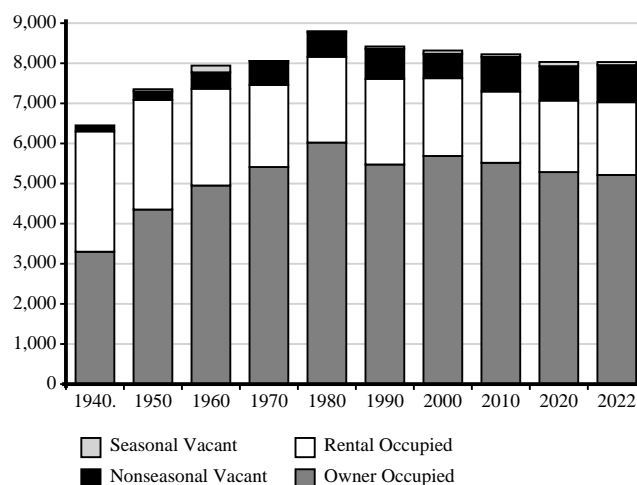
	Estimate	MOE
Total Housing Units	8,031	+/- 44
Vacant Units	1,002 (12.5%)	+/- 188 (2.3%)
Occupied Units	7,029 (87.5%)	+/- 194 (2.3%)
Owner-Occupied Units	5,215 (74.2%)	+/- 222 (2.7%)
Renter-Occupied Units	1,814 (25.8%)	+/- 203 (2.7%)
Median ^a Value ^b	\$109,300	+/- \$5,249
Median ^a Rent ^c	\$752	+/- \$71
Avg Household Size - Owner ^d	2.35	+/-0.08
Avg Household Size - Renter ^e	2.13	+/-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	1954	+/-2
Owner Occupied	1951	+/-3
Renter Occupied	1964	+/-7

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



Contacts:

Regional Director
Anne Tedore
2608 South 2nd St., Ste E
Marshalltown, IA 50158
atedore@iastate.edu
641-752-1551

County Office
Missy Crawford
831 S. Oak St., Ste A
Iowa Falls, IA 50126
meljcraw@iastate.edu
641-648-4850

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

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,029	+/-194	NA	NA
Owner Occupied	5,215	+/-222	100.0	NA
1-Unit ^a	5,045	+/-222	96.7	+/-1.1
2 to 4 Unit	40	+/-24	0.8	+/-0.5
5 or More Units	16	+/-27	0.3	+/-0.5
Mobile Home	114	+/-43	2.2	+/-0.8
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,814	+/-203	100.0	NA
1-Unit ^a	1,057	+/-161	58.3	+/-6.0
2 to 4 Unit	440	+/-103	24.3	+/-5.0
5 or More Units	278	+/-93	15.3	+/-4.8
Mobile Home	39	+/-31	2.1	+/-1.7
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.9

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,029	+/-194	NA	NA
Owner Occupied	5,215	+/-222	100.0	NA
1 Bedroom ^a	134	+/-45	2.6	+/-0.9
2 Bedrooms	1,216	+/-161	23.3	+/-2.9
3 Bedrooms	2,537	+/-209	48.6	+/-3.4
4 or More	1,328	+/-172	25.5	+/-3.1
Renter Occupied	1,814	+/-203	100.0	NA
No Bedroom	3	+/-6	0.2	+/-0.3
1 Bedroom	432	+/-119	23.8	+/-6.0
2 Bedrooms	662	+/-133	36.5	+/-6.1
3 Bedrooms	530	+/-113	29.2	+/-5.3
4 or More	187	+/-69	10.3	+/-3.6

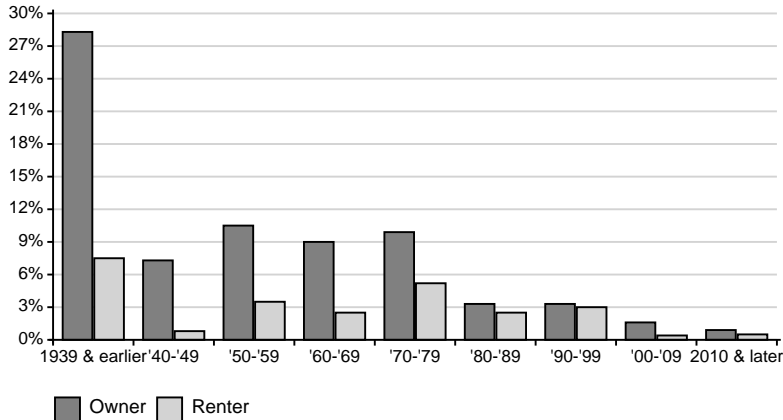
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	1,002	+/-188	NA	NA
For Rent	129	+/-81	12.9	+/-7.7
Rented, Not Occupied	16	+/-14	1.6	+/-1.4
For Sale	69	+/-55	6.9	+/-5.3
Sold, Not Occupied	120	+/-88	12.0	+/-8.5
Seasonal ^a	78	+/-60	7.8	+/-5.8
For Migrant Workers	10	+/-16	1.0	+/-1.6
Other	580	+/-147	57.9	+/-9.9

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Hardin 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	113	1	0	7	121	\$91,133	\$545,143
2000-2004	97	1	2	2	102	\$122,524	\$1,478,500
2005-2009	39	0	0	0	39	\$170,659	\$0
2010-2014	51	0	0	0	51	\$227,012	\$0
2015-2019	43	0	0	0	43	\$252,723	\$0
2020	15	0	0	0	15	\$304,717	\$0
2021	8	0	0	0	8	\$263,125	\$0

The median value of owner-occupied housing in Hardin County was \$109,300 in 2018-2022. Median rent was \$752. In 2022, 8 permits for housing construction were authorized in Hardin 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 14.3% 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	\$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	\$64,656	+/- \$4,778
Owner Occupied	\$74,688	+/- \$4,200
Renter Occupied	\$37,700	+/- \$3,977
Median Family Income	\$80,857	+/- \$3,540

^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	2,576	+/-215	100.0	NA
With Mortgage	2,576	+/-215	100.0	NA
Less than \$50,000	290	+/-86	11.3	+/-3.2
\$50,000 to \$99,999	789	+/-125	30.6	+/-4.6
\$100,000 to \$299,999	1,344	+/-174	52.2	+/-4.7
\$300,000 to \$499,999	139	+/-44	5.4	+/-1.6
\$500,000 and above	14	+/-23	0.5	+/-0.9
Without Mortgage	2,639	+/-200	100.0	NA
Less than \$50,000	462	+/-94	17.5	+/-3.2
\$50,000 to \$99,999	796	+/-102	30.2	+/-3.6
\$100,000 to \$299,999	1,187	+/-201	45	+/-6.7
\$300,000 to \$499,999	123	+/-47	4.7	+/-1.7
\$500,000 and above	71	+/-48	2.7	+/-1.8

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

	Estimate	MOE
Owner Occupied Units	14.3%	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	2,576	+/-215	100.0	NA
Owner with Mortgage	2,576	+/-215	100.0	NA
Less than \$399	117	+/-87	4.6	+/-3.4
Between \$400 to \$599	37	+/-28	1.4	+/-1.1
Between \$600 to \$799	122	+/-71	4.7	+/-2.7
Between \$800 to \$999	305	+/-90	11.8	+/-3.4
Between \$1,000 to \$1,499	421	+/-95	16.3	+/-3.6
Between \$1,500 to \$1,999	1,145	+/-174	44.4	+/-5.3
Between \$2,000 to \$2,499	343	+/-91	13.3	+/-3.4
\$2,500 and above	198	+/-61	7.7	+/-2.3
Owner without Mortgage	2,639	+/-200	100.0	NA
Less than \$200	84	+/-50	3.2	+/-1.8
Between \$200 and \$399	710	+/-118	26.9	+/-3.9
Between \$400 and \$599	975	+/-139	36.9	+/-4.7
Between \$600 and \$999	766	+/-140	29	+/-4.8
\$1,000 and above	104	+/-49	3.9	+/-1.8
Renter	1,814	+/-203	100.0	NA
Less than \$300	70	+/-40	3.9	+/-2.2
Between \$300 and \$499	207	+/-76	11.4	+/-3.9
Between \$500 and \$799	592	+/-125	32.6	+/-6
Between \$800 and \$999	412	+/-127	22.7	+/-6.5
Between \$1,000 and \$1,499	189	+/-71	10.4	+/-3.9
\$1,500 and above	84	+/-63	4.7	+/-3.4

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	7,029	+/-194	100.0	NA
Living Alone	2,348	+/-225	33.4	+/-3.1
Owner Occupied	5,215	+/-222	100.0	NA
Family Households	3,644	+/-219	69.9	+/-3.0
Married-couple	3,162	+/-213	60.6	+/-3.2
Married-couple w/ Children ^a	956	+/-127	18.3	+/-2.3
Female Householder ^b	296	+/-81	5.7	+/-1.5
Female HH w/ Children ^{a,b}	153	+/-60	2.9	+/-1.1
Male Householder ^b	186	+/-61	3.6	+/-1.2
Male HH w/ Children ^{a,b}	54	+/-32	1.0	+/-0.6
Nonfamily Households ^c	1,571	+/-169	30.1	+/- 3.0
Renter Occupied	1,814	+/-203	100.0	NA
Family Households	710	+/-111	39.1	+/-4.3
Married-couple	440	+/-100	24.3	+/-4.8
Married-couple w/ Children ^a	246	+/-81	13.6	+/-4.2
Female Householder ^b	252	+/-74	13.9	+/-3.8
Female HH w/ Children ^{a,b}	192	+/-67	10.6	+/-3.5
Male Householder ^b	18	+/-14	1.0	+/-0.8
Male HH w/ Children ^{a,b}	10	+/-11	0.6	+/-0.6
Nonfamily Households ^c	1,104	+/-180	60.9	+/- 7.2

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

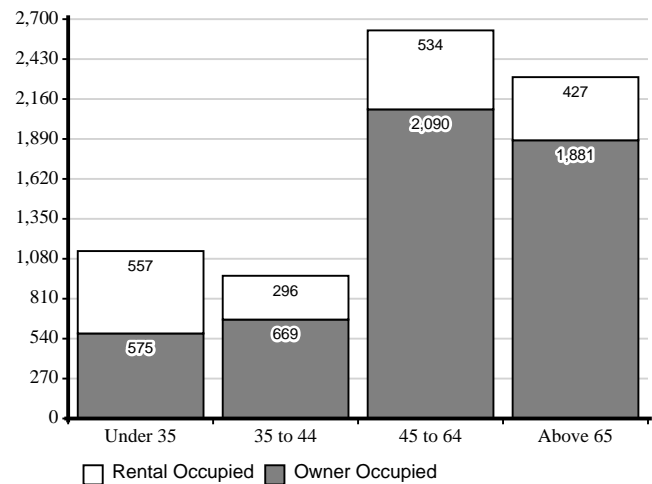
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	8,199	+/-260	NA	NA
Worked in state ^a	8,192	+/-259	99.9	+/-0.1
Worked in county ^a	6,095	+/-307	74.3	+/-2.7
Worked outside county ^a	2,097	+/-229	25.6	+/-2.7
Worked outside state ^a	7	+/-8	0.1	+/-0.1

Travel Time to Work

Less than 14 minutes	3,936	+/-345	48	+/-3.9
15 to 29 minutes	2,378	+/-275	29	+/-3.2
30 to 44 minutes	1,090	+/-171	13.3	+/-2.0
More than 45 minutes	787	+/-159	9.6	+/-1.9

^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

This series was prepared by:

Bailey Hanson, Data Analyst III & Extension Specialist
 Sandra Burke, Research Scientist III & Extension Specialist
 Christopher J. Seeger, Professor & Extension Specialist
 Jay Maxwell, Data Analyst I & Extension Specialist

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