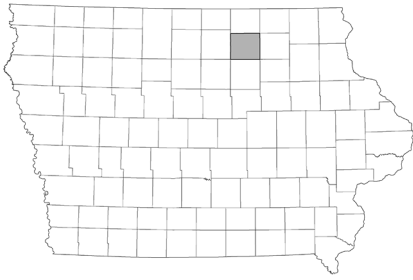


# Data for Decision Makers



## Floyd County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 7,337 housing units in Floyd County. Of this total, 5,040 were owner-occupied, 1,560 were renter-occupied, and 737 were vacant. Fewer housing units were counted in Floyd County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Floyd County is 1959. In Floyd 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 20.5% of all vacant units.

Housing Characteristics, 2018-2022<sup>1</sup>

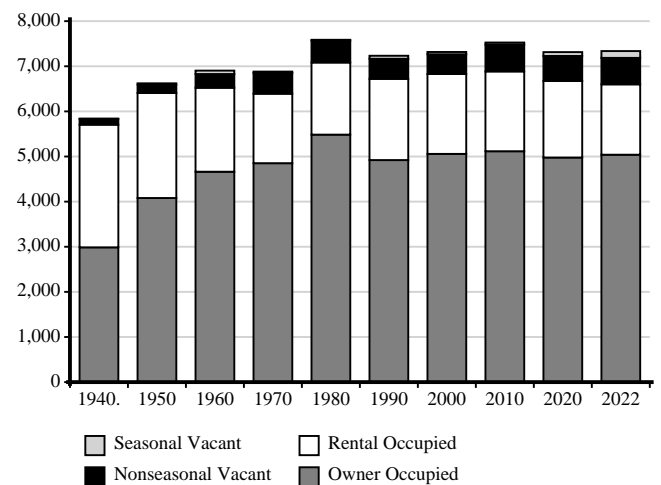
	Estimate	MOE
Total Housing Units	7,337	+/- 23
Vacant Units	737 (10.0%)	+/- 175 (2.4%)
Occupied Units	6,600 (90.0%)	+/- 177 (2.4%)
Owner-Occupied Units	5,040 (76.4%)	+/- 263 (4.1%)
Renter-Occupied Units	1,560 (23.6%)	+/- 285 (4.1%)
Median <sup>a</sup> Value <sup>b</sup>	\$128,800	+/- \$8,837
Median <sup>a</sup> Rent <sup>c</sup>	\$627	+/- \$34
Avg Household Size - Owner <sup>d</sup>	2.45	+/-0.09
Avg Household Size - Renter <sup>e</sup>	1.91	+/-0.21

<sup>a</sup>Median is the middle value of a distribution <sup>b</sup>Median value of owner-occupied units, <sup>c</sup>Median gross rent of renter-occupied units, <sup>d</sup>Owner-occupied units, <sup>e</sup>Renter-occupied units

Median<sup>a</sup> Year Built by Tenure, 2018-2022<sup>1</sup>

	Estimate	MOE
Median Year Built	1959	+/-3
Owner Occupied	1957	+/-4
Renter Occupied	1964	+/-4

Number of Housing Units, 1940-2022<sup>1,2</sup>



### Contacts:

**Regional Director**  
Sarah Merrifield  
601 S Illinois Ave.  
Mason City, IA 50401  
merrifie@iastate.edu  
651-751-8112

**County Office**  
Lesley Mehmen Milius  
112 N Main St.  
Charles City, IA 50616  
lmehmen@iastate.edu  
641-228-1453

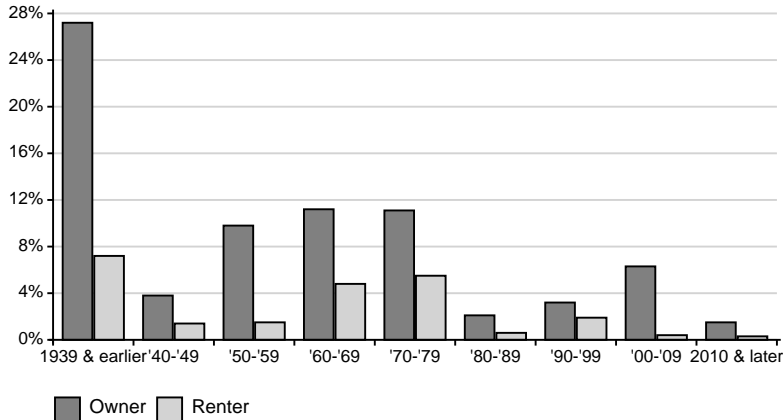
<http://indicators.extension.iastate.edu>

**Occupied Housing Units By Structure Type, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,600	+/-177	NA	NA
Owner Occupied	5,040	+/-263	100.0	NA
1-Unit <sup>a</sup>	4,921	+/-261	97.6	+/-1.0
2 to 4 Unit	21	+/-25	0.4	+/-0.5
5 or More Units	30	+/-40	0.6	+/-0.8
Mobile Home	68	+/-31	1.3	+/-0.6
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,560	+/-285	100.0	NA
1-Unit <sup>a</sup>	757	+/-167	48.5	+/-6.0
2 to 4 Unit	322	+/-120	20.6	+/-6.7
5 or More Units	467	+/-172	29.9	+/-9.6
Mobile Home	14	+/-15	0.9	+/-0.9
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.0

<sup>a</sup>Includes Unattached and Attached Units

**Percent of Housing Units by Year Built and by Tenure, 2018-2022<sup>1</sup>**



**Housing Units by Number of Bedrooms and Tenure, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,600	+/-177	NA	NA
Owner Occupied	5,040	+/-263	100.0	NA
1 Bedroom <sup>a</sup>	90	+/-45	1.8	+/-0.9
2 Bedrooms	888	+/-175	17.6	+/-3.3
3 Bedrooms	2,379	+/-247	47.2	+/-4.2
4 or More	1,683	+/-244	33.4	+/-4.5
Renter Occupied	1,560	+/-285	100.0	NA
No Bedroom	199	+/-138	12.8	+/-8.5
1 Bedroom	357	+/-110	22.9	+/-5.7
2 Bedrooms	422	+/-140	27.1	+/-7.5
3 Bedrooms	406	+/-119	26.0	+/-6.0
4 or More	176	+/-70	11.3	+/-4.0

<sup>a</sup>Includes No Bedroom Units (e.g. studio apartments)

**Status of Vacant Housing Units, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	737	+/-175	NA	NA
For Rent	24	+/-21	3.3	+/-2.7
Rented, Not Occupied	16	+/-18	2.2	+/-2.4
For Sale	77	+/-77	10.4	+/-10.1
Sold, Not Occupied	26	+/-23	3.5	+/-3.0
Seasonal <sup>a</sup>	151	+/-86	20.5	+/-10.6
For Migrant Workers	0	+/-16	0.0	+/-2.2
Other	443	+/-149	60.1	+/-14.3

<sup>a</sup>For Seasonal, Recreational, or Occasional Use

**Authorized Housing Construction Permits in Floyd County, 1995-2021<sup>3</sup>**

Permit Year	Single Family Units	Duplex Units	Tri/Four-plex Units	Multi-Family Units	Total Units	Per Unit Valuation <sup>+</sup>	
						Single Family	Multi-Family
1995-1999	110	7	2	2	121	\$95,097	\$1,129,836
2000-2004	133	0	2	2	137	\$138,188	\$1,252,365
2005-2009	62	0	0	0	62	\$193,206	\$0
2010-2014	80	2	0	0	82	\$179,724	\$0
2015-2019	72	0	0	1	73	\$220,271	\$0
2020	11	2	0	0	13	\$288,268	\$0
2021	19	0	0	0	19	\$387,432	\$0

The median value of owner-occupied housing in Floyd County was \$128,800 in 2018-2022. Median rent was \$627. In 2022, 19 permits for housing construction were authorized in Floyd 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 14.8% of owners and 31.6% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age 45 to 64 than any other age group. For renter-occupied units, the most common age was under 35.

**HUD Income Limits, 2022<sup>4</sup>**

	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<sup>a</sup> Household Income by Tenure 2018-2022<sup>1</sup>**

	Estimate	MOE
Median Household Income	\$62,356	+/- \$5,573
Owner Occupied	\$78,934	+/- \$6,762
Renter Occupied	\$30,804	+/- \$6,422
Median Family Income	\$86,950	+/- \$3,487

<sup>a</sup>Median is the middle value of a distribution

**Housing Values for Owner Occupied Housing Units with Mortgage and without Mortgage, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Owner Occupied Units	2,830	+/-246	100.0	NA
With Mortgage	2,830	+/-246	100.0	NA
Less than \$50,000	176	+/-61	6.2	+/-2.1
\$50,000 to \$99,999	745	+/-175	26.3	+/-5.6
\$100,000 to \$299,999	1,580	+/-227	55.8	+/-6.1
\$300,000 to \$499,999	213	+/-86	7.5	+/-3
\$500,000 and above	116	+/-67	4.1	+/-2.3
Without Mortgage	2,210	+/-214	100.0	NA
Less than \$50,000	193	+/-74	8.7	+/-3.2
\$50,000 to \$99,999	703	+/-154	31.8	+/-6.2
\$100,000 to \$299,999	1,111	+/-281	50.2	+/-11.5
\$300,000 to \$499,999	116	+/-46	5.2	+/-2.1
\$500,000 and above	87	+/-45	3.9	+/-2.0

**Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2018-2022<sup>1</sup>**

	Estimate	MOE
Owner Occupied Units	14.8%	NA
Renter Occupied Units	31.6%	NA

**Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,830	+/-246	100.0	NA
Owner with Mortgage	2,830	+/-246	100.0	NA
Less than \$399	3	+/-17	0.1	+/-0.6
Between \$400 to \$599	1	+/-3	0	+/-0.1
Between \$600 to \$799	86	+/-54	3	+/-1.9
Between \$800 to \$999	377	+/-121	13.3	+/-4
Between \$1,000 to \$1,499	504	+/-137	17.8	+/-4.5
Between \$1,500 to \$1,999	1,136	+/-202	40.1	+/-6.1
Between \$2,000 to \$2,499	315	+/-98	11.1	+/-3.2
\$2,500 and above	364	+/-113	12.9	+/-3.8
Owner without Mortgage	2,210	+/-214	100.0	NA
Less than \$200	30	+/-26	1.4	+/-1.2
Between \$200 and \$399	763	+/-184	34.5	+/-7
Between \$400 and \$599	943	+/-176	42.7	+/-7.4
Between \$600 and \$999	409	+/-88	18.5	+/-4
\$1,000 and above	65	+/-46	3	+/-2.1
Renter	1,560	+/-285	100.0	NA
Less than \$300	59	+/-56	3.8	+/-3.6
Between \$300 and \$499	351	+/-123	22.5	+/-6.5
Between \$500 and \$799	633	+/-187	40.6	+/-7.7
Between \$800 and \$999	219	+/-83	14	+/-5.4
Between \$1,000 and \$1,499	111	+/-80	7.1	+/-5
\$1,500 and above	16	+/-28	1	+/-1.8

### Households and Families by Type by Tenure, 2018-2022<sup>1</sup>

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	6,600	+/-177	100.0	NA
Living Alone	2,332	+/-288	35.3	+/-4.3
Owner Occupied	5,040	+/-263	100.0	NA
Family Households	3,526	+/-225	70.0	+/-2.6
Married-couple	3,075	+/-254	61.0	+/-3.9
Married-couple w/ Children <sup>a</sup>	1,016	+/-132	20.2	+/-2.4
Female Householder <sup>b</sup>	344	+/-127	6.8	+/-2.5
Female HH w/ Children <sup>a,b</sup>	132	+/-58	2.6	+/-1.1
Male Householder <sup>b</sup>	107	+/-56	2.1	+/-1.1
Male HH w/ Children <sup>a,b</sup>	22	+/-15	0.4	+/-0.3
Nonfamily Households <sup>c</sup>	1,514	+/-256	30.0	+/- 4.8
Renter Occupied	1,560	+/-285	100.0	NA
Family Households	439	+/-122	28.1	+/-5.9
Married-couple	185	+/-75	11.9	+/-4.3
Married-couple w/ Children <sup>a</sup>	70	+/-47	4.5	+/-2.9
Female Householder <sup>b</sup>	219	+/-92	14.0	+/-5.3
Female HH w/ Children <sup>a,b</sup>	203	+/-88	13.0	+/-5.1
Male Householder <sup>b</sup>	35	+/-28	2.2	+/-1.7
Male HH w/ Children <sup>a,b</sup>	27	+/-26	1.7	+/-1.6
Nonfamily Households <sup>c</sup>	1,121	+/-234	71.9	+/- 7.3

<sup>a</sup> with Own Children, <sup>b</sup> No Spouse Present,

<sup>c</sup> Includes Householders Living Alone

### Opportunity Zones & New Market Tax Credit Eligible Areas in Floyd County<sup>5,6</sup>

Opportunity Zones	1
New Market Tax Credit Areas	1

### Place of Work and Travel Time to Work, 2018-2022<sup>1</sup>

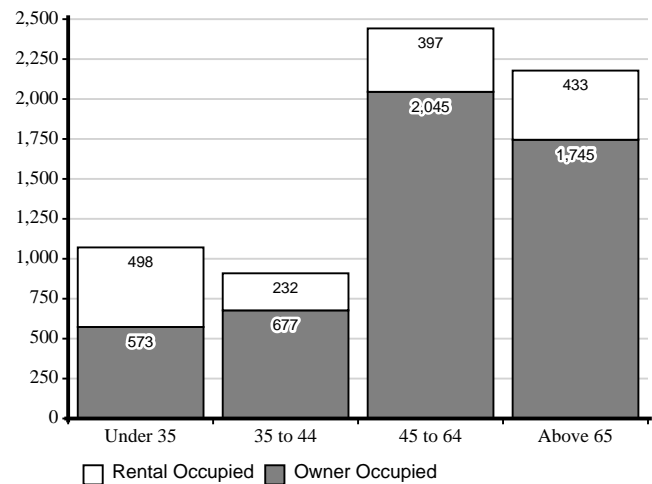
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	7,256	+/-269	NA	NA
Worked in state <sup>a</sup>	7,220	+/-269	99.5	+/-0.4
Worked in county <sup>a</sup>	4,987	+/-297	68.7	+/-3.3
Worked outside county <sup>a</sup>	2,233	+/-251	30.8	+/-3.2
Worked outside state <sup>a</sup>	36	+/-30	0.5	+/-0.4

### Travel Time to Work

Less than 14 minutes	3,613	+/-438	49.8	+/-5.7
15 to 29 minutes	1,988	+/-277	27.4	+/-3.7
30 to 44 minutes	1,161	+/-183	16	+/-2.5
More than 45 minutes	508	+/-140	7	+/-1.9

<sup>a</sup> of residence

### Householder Age by Tenure, 2018-2022<sup>1</sup>



### Information in this document was derived from:

- <sup>1</sup> U.S. Census Bureau; American Community Survey, 5-year Estimates (2018-2022)
  - <sup>2</sup> U.S. Census Bureau; Decennial Census (1940-2020)
  - <sup>3</sup> U.S. Census Bureau; Building Permits Survey
  - <sup>4</sup> Department of Housing and Urban Development (HUD); Income Limits
  - <sup>5</sup> Internal Revenue Service (IRS) & U.S. Department of the Treasury, CDFI Fund; Qualified Opportunity Zones (QOZs)
  - <sup>6</sup> 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

This institution is an equal opportunity provider. For the full non-discrimination statement or accommodation inquiries, go to [www.extension.iastate.edu/diversity/ext](http://www.extension.iastate.edu/diversity/ext).