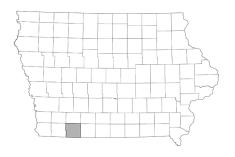
# **Data for Decision Makers**



# **Taylor County Housing Profile**

report created: 12/13/2024

# Housing Access

In 2022, there were 2,908 housing units in Taylor County. Of this total, 1,925 were owner-occupied, 517 were renter-occupied, and 466 were vacant. More housing units were counted in Taylor County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Taylor County is 1952. In Taylor 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 12.4% of all vacant units.

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

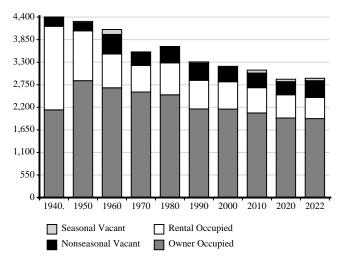
	Estimate	MOE
Total Housing Units	2,908	+/- 37
Vacant Units	466 (16.0%)	+/- 77 (2.6%)
Occupied Units	2,442 (84.0%)	+/- 82 (2.6%)
Owner-Occupied Units	1,925 (78.8%)	+/- 92 (3.1%)
Renter-Occupied Units	517 (21.2%)	+/- 80 (3.1%)
Median <sup>a</sup> Value <sup>b</sup>	\$104,500	+/- \$7,752
Median <sup>a</sup> Rent <sup>c</sup>	\$636	+/- \$63
Avg Household Size - Owner <sup>d</sup>	2.5	+/-0.09
Avg Household Size - Renter <sup>e</sup>	1.92	+/-0.19

<sup>&</sup>lt;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	1952	+/-5
Owner Occupied	1947	+/-6
Renter Occupied	1972	+/-4

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



### **Contacts:**

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http://indicators.extension.iastate.edu

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**Community and Economic Development** 

# **Housing Characteristics**

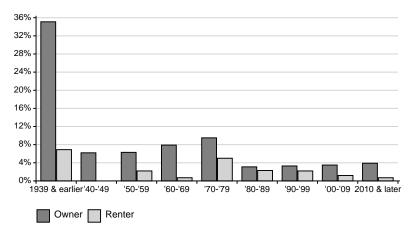
# **Taylor County**

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

	Number	Number Perce		(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	2,442	+/-82	NA	NA
Owner Occupied	1,925	+/-92	100.0	NA
1-Unit <sup>a</sup>	1,845	+/-93	95.8	+/-1.5
2 to 4 Unit	1	+/-15	0.1	+/-0.8
5 or More Units	0	+/-30	0.0	+/-1.6
Mobile Home	78	+/-36	4.1	+/-1.9
Boat, RV, Van etc.	1	+/-2	0.1	+/-0.1
Renter Occupied	517	+/-80	100.0	NA
1-Unit <sup>a</sup>	333	+/-58	64.4	+/-5.2
2 to 4 Unit	105	+/-42	20.3	+/-7.4
5 or More Units	57	+/-21	11.0	+/-3.6
Mobile Home	22	+/-25	4.3	+/-4.8
Boat, RV, Van etc.	0	+/-15	0.0	+/-2.9

<sup>&</sup>lt;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>

	Num	ber	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	2,442	+/-82	NA	NA
Owner Occupied	1,925	+/-92	100.0	NA
1 Bedroom <sup>a</sup>	42	+/-24	2.2	+/-1.2
2 Bedrooms	482	+/-81	25.0	+/-4.0
3 Bedrooms	923	+/-88	47.9	+/-4.0
4 or More	478	+/-67	24.8	+/-3.3
Renter Occupied	517	+/-80	100.0	NA
No Bedroom	0	+/-15	0.0	+/-2.9
1 Bedroom	132	+/-39	25.5	+/-6.4
2 Bedrooms	210	+/-57	40.6	+/-9.1
3 Bedrooms	138	+/-50	26.7	+/-8.7
4 or More	37	+/-18	7.2	+/-3.3

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

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

	Numl	ber	Percen	t (%)
	Est	MOE	Est	MOE
Total Vacant Units	466	+/-77	NA	NA
For Rent	39	+/-26	8.4	+/-5.4
Rented, Not Occupied	0	+/-15	0.0	+/-3.2
For Sale	58	+/-32	12.4	+/-6.6
Sold, Not Occupied	7	+/-11	1.5	+/-2.3
Seasonal <sup>a</sup>	58	+/-35	12.4	+/-7.2
For Migrant Workers	13	+/-19	2.8	+/-4.1
Other	291	+/-64	62.4	+/-9.1

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

# Authorized Housing Construction Permits in Taylor County, 1995-2021<sup>3</sup>

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation <sup>+</sup>
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	19	1	0	1	21	\$91,263	\$300,000
2000-2004	21	0	0	0	21	\$95,364	\$0
2005-2009	16	0	0	0	16	\$139,493	\$0
2010-2014	16	0	0	0	16	\$179,875	\$0
2015-2019	24	0	0	0	24	\$201,647	\$0
2020	6	0	0	0	6	\$213,624	\$0
2021	5	0	0	0	5	\$203,500	\$0

# Housing Affordability

# **Taylor County**

The median value of owner-occupied housing in Taylor County was \$104,500 in 2018-2022. Median rent was \$636. In 2022, 5 permits for housing construction were authorized in Taylor 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 14.6% of owners and 16.8% 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, 2022**<sup>4</sup>

	2 Person Family	4 Person Family
Extemely Low Income	\$18,950	\$27,750
Very Low Income	\$31,600	\$39,450
Low Income	\$50,500	\$63,100

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	14.6%	NA
Renter Occupied Units	16.8%	NA

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

	Estimate	MOE
Median Household Income	\$65,926	+/-\$5,781
Owner Occupied	\$72,396	+/-\$6,907
Renter Occupied	\$45,365	+/-\$7,121
Median Family Income	\$76,854	+/-\$2,621

<sup>&</sup>lt;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>

	Num	ber	Percen	t (%)
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	1,012	+/-93	100.0	NA
Less than \$50,000	127	+/-37	12.5	+/-3.4
\$50,000 to \$99,999	249	+/-65	24.6	+/-5.6
\$100,000 to \$299,999	530	+/-75	52.4	+/-6
\$300,000 to \$499,999	62	+/-26	6.1	+/-2.5
\$500,000 and above	44	+/-28	4.4	+/-2.7
Without Mortgage	913	+/-79	100.0	NA
Less than \$50,000	253	+/-51	27.7	+/-4.9
\$50,000 to \$99,999	292	+/-57	32	+/-6
\$100,000 to \$299,999	270	+/-73	29.6	+/-7.5
\$300,000 to \$499,999	42	+/-22	4.6	+/-2.4
\$500,000 and above	56	+/-31	6.2	+/-3.4

# Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022

	Nun	nber	Percer	nt (%)
Occupied Units	Estimate	MOE	Estimate	MOE
Owner with Mortgage	1,012	+/-93	100.0	NA
Less than \$399	0	+/-21	0	+/-2.1
Between \$400 to \$599	0	+/-15	0	+/-2.4
Between \$600 to \$799	61	+/-28	6	+/-2.8
Between \$800 to \$999	141	+/-42	13.9	+/-3.9
Between \$1,000 to \$1,499	172	+/-45	17	+/-4.3
Between \$1,500 to \$1,999	352	+/-73	34.8	+/-6
Between \$2,000 to \$2,499	137	+/-39	13.5	+/-3.8
\$2,500 and above	122	+/-53	12.1	+/-5.1
Owner without Mortgage	913	+/-79	100.0	NA
Less than \$200	62	+/-26	6.8	+/-2.8
Between \$200 and \$399	323	+/-59	35.4	+/-5.9
Between \$400 and \$599	259	+/-45	28.4	+/-4.1
Between \$600 and \$999	213	+/-46	23.3	+/-5
\$1,000 and above	56	+/-31	6.1	+/-3.4
Renter	517	+/-80	100.0	NA
Less than \$300	27	+/-17	5.2	+/-3.3
Between \$300 and \$499	78	+/-25	15.1	+/-4.7
Between \$500 and \$799	190	+/-62	36.8	+/-10.3
Between \$800 and \$999	50	+/-23	9.7	+/-4.2
Between \$1,000 and \$1,499	20	+/-18	3.9	+/-3.5
\$1,500 and above	15	+/-24	2.9	+/-4.6

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

	Numl	oer	Percen	t (%)
	Estimate	MOE 1	Estimate	MOE
Total Households	2,442	+/-82	100.0	NA
Living Alone	779	+/-91	31.9	+/-3.6
Owner Occuppied	1,925	+/-92	100.0	NA
Family Households	1,314	+/-100	68.3	+/-4.0
Married-couple	1,124	+/-104	58.4	+/-4.6
Married-couple w/ Children <sup>a</sup>	413	+/-47	21.5	+/-2.2
Female Householder <sup>b</sup>	113	+/-41	5.9	+/-2.1
Female HH w/ Children a,b	38	+/-19	2.0	+/-1.0
Male Householder <sup>b</sup>	77	+/-33	4.0	+/-1.7
Male HH w/ Children a,b	44	+/-27	2.3	+/-1.4
Nonfamily Households <sup>c</sup>	611	+/-85	31.7	+/- 4.1
Renter Occuppied	517	+/-80	100.0	NA
Family Households	212	+/-57	41.0	+/-9.0
Married-couple	129	+/-49	25.0	+/-8.7
Married-couple w/ Children <sup>a</sup>	37	+/-20	7.2	+/-3.7
Female Householder <sup>b</sup>	57	+/-25	11.0	+/-4.5
Female HH w/ Children <sup>a,b</sup>	36	+/-17	7.0	+/-3.1
Male Householder <sup>b</sup>	26	+/-16	5.0	+/-3.0
Male HH w/ Children <sup>a,b</sup>	3	+/-4	0.6	+/-0.8
Nonfamily Households <sup>c</sup>	305	+/-57	59.0	+/- 6.2

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

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

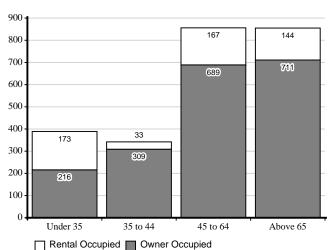
Opportunity Zones	0
New Market Tax Credit Areas	1

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

	Number		Percen	Percent (%)	
	Estimate	MOE	Est	MOE	
Workers 16 years & over	2,856	+/-125	NA	NA	
Worked in state <sup>a</sup>	2,637	+/-126	92.3	+/-2	
Worked in county <sup>a</sup>	1,675	+/-134	58.6	+/-3.6	
Worked outside county <sup>a</sup>	962	+/-102	33.7	+/-3.5	
Worked outside state <sup>a</sup>	219	+/-59	7.7	+/-2	
Travel Time to Work					
Less than 14 minutes	1,248	+/-137	43.7	+/-4.4	
15 to 29 minutes	843	+/-135	29.5	+/-4.5	
30 to 44 minutes	508	+/-86	17.8	+/-2.9	
More than 45 minutes	254	+/-63	8.9	+/-2.2	

<sup>&</sup>lt;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
- <sup>+</sup> Values not adjusted for inflation

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<sup>&</sup>lt;sup>c</sup> Includes Householders Living Alone