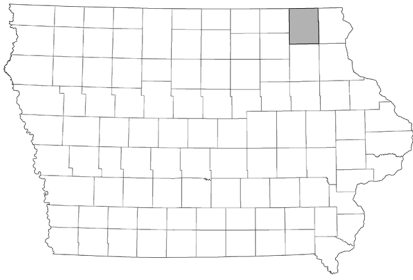


Data for Decision Makers



Winneshiek County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 8,958 housing units in Winneshiek County. Of this total, 6,282 were owner-occupied, 1,936 were renter-occupied, and 740 were vacant. Fewer housing units were counted in Winneshiek County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Winneshiek County is 1963. In Winneshiek 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 33.5% of all vacant units.

Housing Characteristics, 2018-2022¹

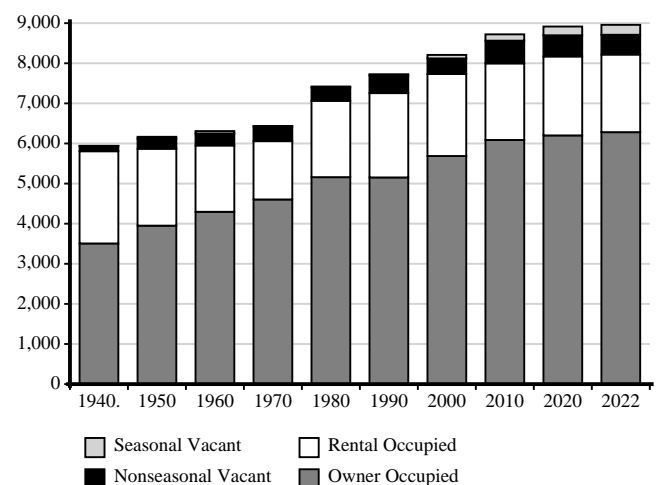
	Estimate	MOE
Total Housing Units	8,958	+/- 28
Vacant Units	740 (8.3%)	+/- 181 (2.0%)
Occupied Units	8,218 (91.7%)	+/- 178 (2.0%)
Owner-Occupied Units	6,282 (76.4%)	+/- 220 (2.6%)
Renter-Occupied Units	1,936 (23.6%)	+/- 229 (2.6%)
Median ^a Value ^b	\$225,400	+/- \$8,695
Median ^a Rent ^c	\$763	+/- \$61
Avg Household Size - Owner ^d	2.28	+/-0.07
Avg Household Size - Renter ^e	1.88	+/-0.18

^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	1963	+/-5
Owner Occupied	1964	+/-7
Renter Occupied	1960	+/-9

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



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

Housing Characteristics

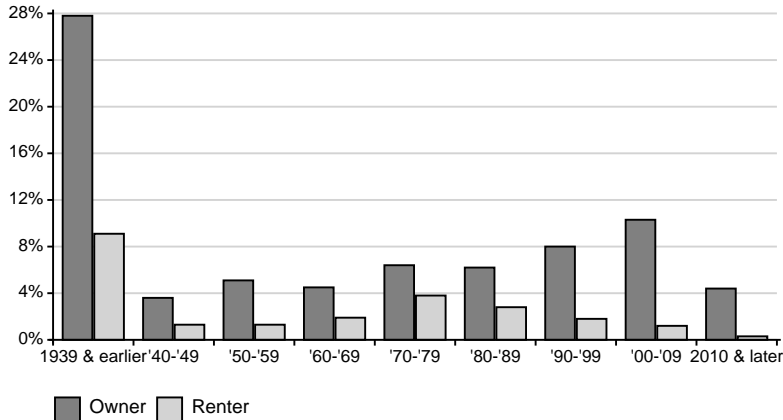
Winneshiek County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	8,218	+/-178	NA	NA
Owner Occupied	6,282	+/-220	100.0	NA
1-Unit ^a	6,041	+/-229	96.2	+/-1.4
2 to 4 Unit	40	+/-26	0.6	+/-0.4
5 or More Units	38	+/-39	0.6	+/-0.6
Mobile Home	163	+/-70	2.6	+/-1.1
Boat, RV, Van etc.	0	+/-19	0.0	+/-0.3
Renter Occupied	1,936	+/-229	100.0	NA
1-Unit ^a	962	+/-196	49.7	+/-8.2
2 to 4 Unit	459	+/-113	23.7	+/-5.1
5 or More Units	416	+/-108	21.5	+/-5.0
Mobile Home	99	+/-53	5.1	+/-2.7
Boat, RV, Van etc.	0	+/-19	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	8,218	+/-178	NA	NA
Owner Occupied	6,282	+/-220	100.0	NA
1 Bedroom ^a	166	+/-66	2.6	+/-1.0
2 Bedrooms	1,215	+/-196	19.3	+/-3.0
3 Bedrooms	2,713	+/-234	43.2	+/-3.4
4 or More	2,188	+/-249	34.8	+/-3.8
Renter Occupied	1,936	+/-229	100.0	NA
No Bedroom	62	+/-56	3.2	+/-2.9
1 Bedroom	523	+/-125	27.0	+/-5.6
2 Bedrooms	628	+/-128	32.4	+/-5.4
3 Bedrooms	484	+/-136	25.0	+/-6.4
4 or More	239	+/-86	12.3	+/-4.2

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	740	+/-181	NA	NA
For Rent	120	+/-103	16.2	+/-13.3
Rented, Not Occupied	47	+/-27	6.4	+/-3.3
For Sale	48	+/-47	6.5	+/-6.1
Sold, Not Occupied	0	+/-19	0.0	+/-2.6
Seasonal ^a	248	+/-105	33.5	+/-11.6
For Migrant Workers	0	+/-19	0.0	+/-2.6
Other	277	+/-117	37.4	+/-12.9

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Winneshiek 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	239	6	2	7	254	\$125,334	\$1,281,185
2000-2004	250	10	4	1	265	\$155,688	\$1,400,000
2005-2009	240	2	0	0	242	\$201,174	\$0
2010-2014	206	5	0	1	212	\$222,867	\$356,000
2015-2019	249	8	1	0	258	\$256,347	\$0
2020	25	3	0	2	30	\$302,820	\$3,760,000
2021	41	1	0	1	43	\$331,561	\$8,613,818

Housing Affordability

Winneshiek County

The median value of owner-occupied housing in Winneshiek County was \$225,400 in 2018-2022. Median rent was \$763. In 2022, 43 permits for housing construction were authorized in Winneshiek 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 20.0% of owners and 32.5% 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	\$21,700	\$27,750
Very Low Income	\$36,200	\$45,200
Low Income	\$57,850	\$72,300

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$67,770	+/- \$6,161
Owner Occupied	\$79,101	+/- \$3,244
Renter Occupied	\$40,085	+/- \$5,463
Median Family Income	\$88,023	+/- \$7,405

^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	3,452	+/-240	100.0	NA
Less than \$50,000	112	+/-55	3.2	+/-1.6
\$50,000 to \$99,999	264	+/-67	7.6	+/-2
\$100,000 to \$299,999	1,900	+/-205	55	+/-4.4
\$300,000 to \$499,999	916	+/-152	26.5	+/-4.1
\$500,000 and above	260	+/-91	7.6	+/-2.6
Without Mortgage	2,830	+/-201	100.0	NA
Less than \$50,000	119	+/-49	4.2	+/-1.7
\$50,000 to \$99,999	336	+/-69	11.9	+/-2.5
\$100,000 to \$299,999	1,485	+/-285	52.5	+/-9
\$300,000 to \$499,999	618	+/-103	21.8	+/-3.6
\$500,000 and above	272	+/-91	9.6	+/-3.1

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

	Estimate	MOE
Owner Occupied Units	20.0%	NA
Renter Occupied Units	32.5%	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	3,452	+/-240	100.0	NA
Less than \$399	0	+/-27	0	+/-0.8
Between \$400 to \$599	11	+/-17	0.3	+/-0.5
Between \$600 to \$799	23	+/-21	0.7	+/-0.6
Between \$800 to \$999	189	+/-69	5.5	+/-2
Between \$1,000 to \$1,499	437	+/-120	12.7	+/-3.3
Between \$1,500 to \$1,999	1,070	+/-180	31	+/-4.4
Between \$2,000 to \$2,499	993	+/-164	28.8	+/-4.5
\$2,500 and above	566	+/-134	16.4	+/-3.7
Owner without Mortgage	2,830	+/-201	100.0	NA
Less than \$200	48	+/-28	1.7	+/-1
Between \$200 and \$399	456	+/-149	16.1	+/-4.9
Between \$400 and \$599	1,013	+/-139	35.8	+/-4.9
Between \$600 and \$999	1,122	+/-160	39.6	+/-4.9
\$1,000 and above	191	+/-68	6.8	+/-2.4
Renter	1,936	+/-229	100.0	NA
Less than \$300	28	+/-26	1.4	+/-1.3
Between \$300 and \$499	187	+/-80	9.7	+/-3.9
Between \$500 and \$799	728	+/-135	37.6	+/-6.7
Between \$800 and \$999	360	+/-118	18.6	+/-5.5
Between \$1,000 and \$1,499	357	+/-132	18.4	+/-6
\$1,500 and above	89	+/-44	4.7	+/-2.2

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	8,218	+/-178	100.0	NA
Living Alone	2,521	+/-281	30.7	+/-3.4
Owner Occupied	6,282	+/-220	100.0	NA
Family Households	4,495	+/-239	71.6	+/-2.9
Married-couple	4,042	+/-239	64.3	+/-3.1
Married-couple w/ Children ^a	1,286	+/-147	20.5	+/-2.2
Female Householder ^b	268	+/-78	4.3	+/-1.2
Female HH w/ Children ^{a,b}	131	+/-58	2.1	+/-0.9
Male Householder ^b	185	+/-75	2.9	+/-1.2
Male HH w/ Children ^{a,b}	92	+/-51	1.5	+/-0.8
Nonfamily Households ^c	1,787	+/-274	28.4	+/- 4.2
Renter Occupied	1,936	+/-229	100.0	NA
Family Households	755	+/-168	39.0	+/-7.4
Married-couple	484	+/-142	25.0	+/-6.7
Married-couple w/ Children ^a	280	+/-102	14.5	+/-5.0
Female Householder ^b	241	+/-98	12.4	+/-4.8
Female HH w/ Children ^{a,b}	203	+/-93	10.5	+/-4.6
Male Householder ^b	30	+/-24	1.5	+/-1.2
Male HH w/ Children ^{a,b}	27	+/-22	1.4	+/-1.1
Nonfamily Households ^c	1,181	+/-161	61.0	+/- 4.1

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

^c Includes Householders Living Alone

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

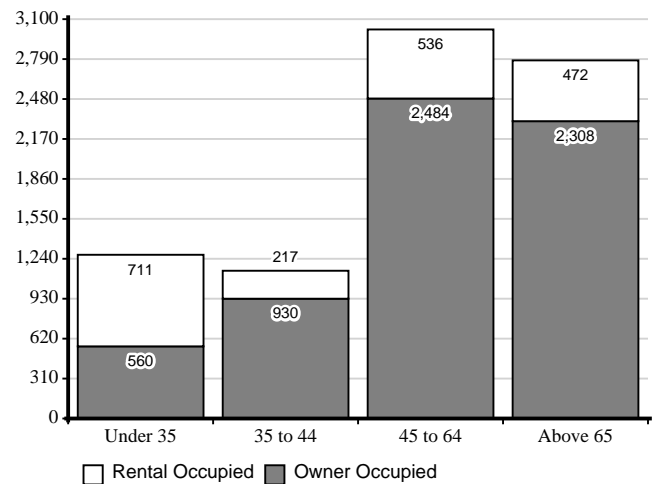
Opportunity Zones	0
New Market Tax Credit Areas	0

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	10,797	+/-318	NA	NA
Worked in state ^a	10,496	+/-308	97.2	+/-0.8
Worked in county ^a	9,179	+/-320	85	+/-1.8
Worked outside county ^a	1,317	+/-180	12.2	+/-1.6
Worked outside state ^a	301	+/-87	2.8	+/-0.8
Travel Time to Work				
Less than 14 minutes	5,625	+/-429	52.1	+/-3.7
15 to 29 minutes	3,250	+/-359	30.1	+/-3.2
30 to 44 minutes	1,090	+/-195	10.1	+/-1.8
More than 45 minutes	831	+/-178	7.7	+/-1.6

^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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