Data for Decision Makers



Adams County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 1,893 housing units in Adams County. Of this total, 1,232 were owner-occupied, 291 were renter-occupied, and 370 were vacant. More housing units were counted in Adams County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Adams County is 1950. In Adams 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 5.1% of all vacant units.

Housing Characteristics, 2018-2022¹

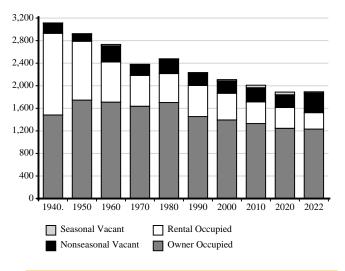
	Estimate	MOE
Total Housing Units	1,893	+/- 17
Vacant Units	370 (19.5%)	+/- 72 (3.8%)
Occupied Units	1,523 (80.5%)	+/- 74 (3.8%)
Owner-Occupied Units	1,232 (80.9%)	+/- 69 (3.5%)
Renter-Occupied Units	291 (19.1%)	+/- 58 (3.5%)
Median ^a Value ^b	\$109,400	+/- \$19,689
Median ^a Rent ^c	\$787	+/- \$78
Avg Household Size - Owner ^d	2.42	+/-0.11
Avg Household Size - Renter ^e	2.03	+/-0.31

^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	1950	+/-6
Owner Occupied	1949	+/-9
Renter Occupied	1952	+/-11

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



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http://indicators.extension.iastate.edu

IOWA STATE UNIVERSITY Extension and Outreach Community and Economic Development

Housing Characteristics

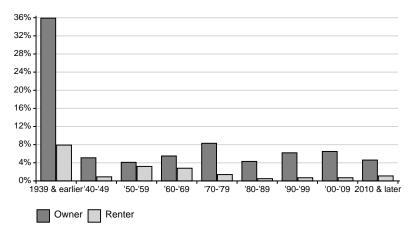
Adams County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number	Number Percent (%		(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	1,523	+/-74	NA	NA
Owner Occupied	1,232	+/-69	100.0	NA
1-Unit ^a	1,146	+/-66	93.0	+/-1.3
2 to 4 Unit	6	+/-13	0.5	+/-1.1
5 or More Units	0	+/-20	0.0	+/-1.6
Mobile Home	80	+/-27	6.5	+/-2.2
Boat, RV, Van etc.	0	+/-10	0.0	+/-0.8
Renter Occupied	291	+/-58	100.0	NA
1-Unit ^a	197	+/-47	67.7	+/-8.9
2 to 4 Unit	38	+/-18	13.1	+/-5.8
5 or More Units	43	+/-24	14.8	+/-7.6
Mobile Home	13	+/-13	4.5	+/-4.4
Boat, RV, Van etc.	0	+/-10	0.0	+/-3.4

^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

	Num	ber	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	1,523	+/-74	NA	NA
Owner Occupied	1,232	+/-69	100.0	NA
1 Bedroom ^a	55	+/-32	4.5	+/-2.6
2 Bedrooms	222	+/-49	18.0	+/-3.8
3 Bedrooms	578	+/-85	46.9	+/-6.4
4 or More	377	+/-75	30.6	+/-5.8
Renter Occupied	291	+/-58	100.0	NA
No Bedroom	4	+/-6	1.4	+/-2.0
1 Bedroom	67	+/-30	23.0	+/-9.2
2 Bedrooms	64	+/-26	22.0	+/-7.8
3 Bedrooms	98	+/-34	33.7	+/-9.6
4 or More	58	+/-29	19.9	+/-9.1

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

Status of Vacant Housing Units, 2018-2022¹

	Num	ber	Percent	(%)
	Est	MOE	Est	MOE
Total Vacant Units	370	+/-72	NA	NA
For Rent	27	+/-24	7.3	+/-6.3
Rented, Not Occupied	0	+/-10	0.0	+/-2.7
For Sale	100	+/-51	27.0 +	/-12.7
Sold, Not Occupied	7	+/-12	1.9	+/-3.2
Seasonal ^a	19	+/-15	5.1	+/-3.9
For Migrant Workers	0	+/-10	0.0	+/-2.7
Other	217	+/-60	58.6 +	/-11.5

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Adams County, 1995-2021³

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation ⁺
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	12	0	0	2	14	\$116,201	\$467,500
2000-2004	22	1	1	0	24	\$112,116	\$0
2005-2009	32	0	0	0	32	\$146,597	\$0
2010-2014	16	0	0	0	16	\$146,228	\$0
2015-2019	18	0	0	0	18	\$234,778	\$0
2020	7	0	0	0	7	\$225,000	\$0
2021	2	0	0	0	2	\$295,000	\$0

Housing Affordability

Adams County

The median value of owner-occupied housing in Adams County was \$109,400 in 2018-2022. Median rent was \$787. In 2022, 2 permits for housing construction were authorized in Adams 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 18.4% of owners and 26.8% 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 45 to 64.

HUD Income Limits, 2022⁴

	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

	Estimate	MOE
Owner Occupied Units	18.4%	NA
Renter Occupied Units	26.8%	NA

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$64,750	+/-\$10,683
Owner Occupied	\$70,714	+/-\$11,586
Renter Occupied	\$42,841	+/-\$8,766
Median Family Income	\$82,639	+/-\$4,612

^aMedian is the middle value of a distribution

without Mortgage and Renters, 2018-2022

Monthly Housing Costs of Owner Occupied Units with Mortgage,

	Num	ber	Percen	nt (%)
Occupied Units	Estimate	MOE	Estimate	MOE
Owner with Mortgage	545	+/-75	100.0	NA
Less than \$399	0	+/-14	0	+/-2.6
Between \$400 to \$599	2	+/-3	0.4	+/-0.6
Between \$600 to \$799	37	+/-23	6.8	+/-4.1
Between \$800 to \$999	53	+/-25	9.7	+/-4.3
Between \$1,000 to \$1,499	92	+/-34	16.9	+/-5.8
Between \$1,500 to \$1,999	169	+/-53	31	+/-7.4
Between \$2,000 to \$2,499	74	+/-29	13.6	+/-5.3
\$2,500 and above	94	+/-38	17.3	+/-6.6
Owner without Mortgage	687	+/-66	100.0	NA
Less than \$200	31	+/-14	4.5	+/-2.1
Between \$200 and \$399	201	+/-61	29.3	+/-8.1
Between \$400 and \$599	215	+/-46	31.3	+/-6.3
Between \$600 and \$999	176	+/-47	25.6	+/-6.8
\$1,000 and above	64	+/-28	9.3	+/-4.0
Renter	291	+/-58	100.0	NA
Less than \$300	22	+/-15	7.6	+/-4.8
Between \$300 and \$499	31	+/-18	10.7	+/-5.7
Between \$500 and \$799	56	+/-25	19.2	+/-7.2
Between \$800 and \$999	77	+/-40	26.5	+/-12.5
Between \$1,000 and \$1,499	23	+/-15	7.9	+/-5

\$1,500 and above

Housing Values for Owner Occupied Housing Units with Mortgage and without Mortgage, 2018-2022¹

	Num	ber	Percent (%)	
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	545	+/-75	100.0	NA
Less than \$50,000	86	+/-35	15.8	+/-5.6
\$50,000 to \$99,999	124	+/-38	22.8	+/-7
\$100,000 to \$299,999	200	+/-56	36.7	+/-7.8
\$300,000 to \$499,999	106	+/-47	19.4	+/-8.3
\$500,000 and above	29	+/-21	5.4	+/-3.8
Without Mortgage	687	+/-66	100.0	NA
Less than \$50,000	187	+/-57	27.2	+/-7.6
\$50,000 to \$99,999	192	+/-43	27.9	+/-5.5
\$100,000 to \$299,999	181	+/-54	26.3	+/-8.3
\$300,000 to \$499,999	86	+/-37	12.5	+/-5
\$500,000 and above	41	+/-24	6	+/-3.4

+/-20

+/-6.9

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)		
	Estimate	MOE E	Estimate	MOE	
Total Households	1,523	+/-74	100.0	NA	
Living Alone	471	+/-69	30.9	+/-4.3	
Owner Occuppied	1,232	+/-69	100.0	NA	
Family Households	826	+/-84	67.0	+/-5.7	
Married-couple	729	+/-84	59.2	+/-6.0	
Married-couple w/ Children ^a	243	+/-54	19.7	+/-4.2	
Female Householder ^b	47	+/-22	3.8	+/-1.8	
Female HH w/ Children a,b	37	+/-22	3.0	+/-1.8	
Male Householder ^b	50	+/-27	4.1	+/-2.2	
Male HH w/ Children ^{a,b}	35	+/-23	2.8	+/-1.9	
Nonfamily Households ^c	406	+/-67	33.0	+/- 5.1	
Renter Occuppied	291	+/-58	100.0	NA	
Family Households	129	+/-41	44.3	+/-11.0	
Married-couple	74	+/-30	25.4	+/-9.0	
Married-couple w/ Children ^a	35	+/-20	12.0	+/-6.4	
Female Householder ^b	22	+/-17	7.6	+/-5.6	
Female HH w/ Children ^{a,b}	22	+/-17	7.6	+/-5.6	
Male Householder ^b	33	+/-22	11.3	+/-7.2	
Male HH w/ Children ^{a,b}	19	+/-15	6.5	+/-5.0	
Nonfamily Households ^c	162	+/-39	55.7	+/- 7.5	

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

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

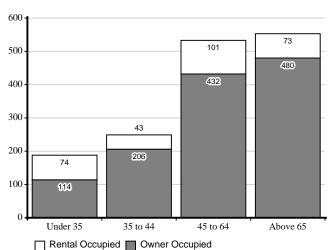
Opportunity Zones	0
New Market Tax Credit Areas	0

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

	Number		Percen	Percent (%)	
	Estimate	MOE	Est	MOE	
Workers 16 years & over	1,730	+/-107	NA	NA	
Worked in state ^a	1,710	+/-108	98.8	+/-0.9	
Worked in county ^a	952	+/-116	55	+/-4.9	
Worked outside county ^a	758	+/-84	43.8	+/-4.9	
Worked outside state ^a	20	+/-16	1.2	+/-0.9	
Travel Time to Work					
Less than 14 minutes	689	+/-108	39.8	+/-5.7	
15 to 29 minutes	573	+/-96	33.1	+/-5.2	
30 to 44 minutes	294	+/-77	17	+/-4.3	
More than 45 minutes	175	+/-54	10.1	+/-3.1	

^aof 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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^c Includes Householders Living Alone