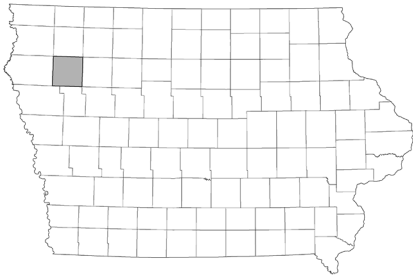


Data for Decision Makers



Cherokee County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 5,553 housing units in Cherokee County. Of this total, 3,810 were owner-occupied, 1,333 were renter-occupied, and 410 were vacant. Fewer housing units were counted in Cherokee County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Cherokee County is 1956. In Cherokee 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 0.0% of all vacant units.

Housing Characteristics, 2018-2022¹

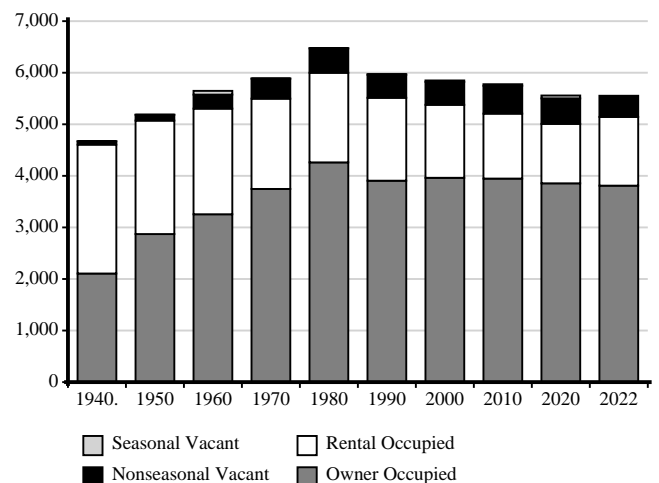
	Estimate	MOE
Total Housing Units	5,553	+/- 32
Vacant Units	410 (7.4%)	+/- 120 (2.2%)
Occupied Units	5,143 (92.6%)	+/- 121 (2.2%)
Owner-Occupied Units	3,810 (74.1%)	+/- 189 (3.1%)
Renter-Occupied Units	1,333 (25.9%)	+/- 159 (3.1%)
Median ^a Value ^b	\$145,300	+/- \$14,548
Median ^a Rent ^c	\$655	+/- \$84
Avg Household Size - Owner ^d	2.21	+/-0.08
Avg Household Size - Renter ^e	2.08	+/-0.21

^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	1956	+/-4
Owner Occupied	1953	+/-4
Renter Occupied	1962	+/-6

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



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

Housing Characteristics

Cherokee County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,143	+/-121	NA	NA
Owner Occupied	3,810	+/-189	100.0	NA
1-Unit ^a	3,752	+/-185	98.5	+/-6.9
2 to 4 Unit	9	+/-19	0.2	+/-0.5
5 or More Units	16	+/-39	0.4	+/-1.0
Mobile Home	33	+/-29	0.9	+/-0.8
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.4
Renter Occupied	1,333	+/-159	100.0	NA
1-Unit ^a	683	+/-147	51.2	+/-9.2
2 to 4 Unit	254	+/-140	19.1	+/-10.3
5 or More Units	372	+/-137	27.9	+/-9.7
Mobile Home	24	+/-36	1.8	+/-2.7
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.2

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,143	+/-121	NA	NA
Owner Occupied	3,810	+/-189	100.0	NA
1 Bedroom ^a	55	+/-33	1.4	+/-0.9
2 Bedrooms	916	+/-167	24.0	+/-4.2
3 Bedrooms	1,743	+/-189	45.7	+/-4.4
4 or More	1,096	+/-166	28.8	+/-4.1
Renter Occupied	1,333	+/-159	100.0	NA
No Bedroom	49	+/-56	3.7	+/-4.2
1 Bedroom	287	+/-110	21.5	+/-7.8
2 Bedrooms	507	+/-152	38.0	+/-10.5
3 Bedrooms	253	+/-82	19.0	+/-5.7
4 or More	237	+/-97	17.8	+/-7.0

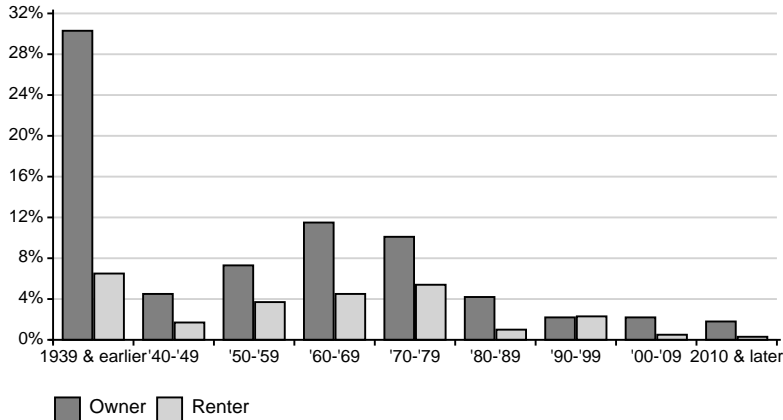
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	410	+/-120	NA	NA
For Rent	10	+/-16	2.4	+/-3.8
Rented, Not Occupied	12	+/-12	2.9	+/-2.8
For Sale	51	+/-60	12.4	+/-14.2
Sold, Not Occupied	12	+/-20	2.9	+/-4.8
Seasonal ^a	0	+/-16	0.0	+/-3.9
For Migrant Workers	0	+/-16	0.0	+/-3.9
Other	325	+/-99	79.3	+/-6.7

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Cherokee 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	82	1	0	1	84	\$96,916	\$2,000,000
2000-2004	81	0	0	0	81	\$140,310	\$0
2005-2009	38	0	0	1	39	\$189,963	\$2,300,000
2010-2014	69	0	0	0	69	\$217,320	\$0
2015-2019	57	1	1	0	59	\$259,825	\$0
2020	8	0	0	0	8	\$109,375	\$0
2021	6	0	0	0	6	\$395,833	\$0

The median value of owner-occupied housing in Cherokee County was \$145,300 in 2018-2022. Median rent was \$655. In 2022, 6 permits for housing construction were authorized in Cherokee 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 8.2% of owners and 33.2% 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
Extremely Low Income	\$19,500	\$27,750
Very Low Income	\$32,500	\$40,600
Low Income	\$52,000	\$64,950

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$63,638	+/- \$5,340
Owner Occupied	\$78,876	+/- \$3,761
Renter Occupied	\$32,764	+/- \$5,727
Median Family Income	\$90,243	+/- \$4,639

^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	1,889	+/-185	100.0	NA
With Mortgage	1,889	+/-185	100.0	NA
Less than \$50,000	179	+/-67	9.5	+/-3.5
\$50,000 to \$99,999	350	+/-84	18.5	+/-4.1
\$100,000 to \$299,999	1,127	+/-157	59.7	+/-5.9
\$300,000 to \$499,999	149	+/-69	7.9	+/-3.6
\$500,000 and above	84	+/-45	4.4	+/-2.3
Without Mortgage	1,921	+/-207	100.0	NA
Less than \$50,000	240	+/-64	12.5	+/-3.3
\$50,000 to \$99,999	504	+/-137	26.2	+/-6.3
\$100,000 to \$299,999	972	+/-210	50.6	+/-9.6
\$300,000 to \$499,999	161	+/-64	8.4	+/-3.1
\$500,000 and above	44	+/-37	2.3	+/-1.9

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

	Estimate	MOE
Owner Occupied Units	8.2%	NA
Renter Occupied Units	33.2%	NA

Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	1,889	+/-185	100.0	NA
Owner with Mortgage	1,889	+/-185	100.0	NA
Less than \$399	6	+/-18	0.3	+/-1.0
Between \$400 to \$599	0	+/-16	0	+/-1.3
Between \$600 to \$799	92	+/-53	4.9	+/-2.8
Between \$800 to \$999	358	+/-104	19	+/-5
Between \$1,000 to \$1,499	295	+/-85	15.6	+/-4.4
Between \$1,500 to \$1,999	625	+/-125	33.1	+/-6.3
Between \$2,000 to \$2,499	363	+/-133	19.2	+/-6.5
\$2,500 and above	146	+/-70	7.7	+/-3.6
Owner without Mortgage	1,921	+/-207	100.0	NA
Less than \$200	58	+/-19	3	+/-1
Between \$200 and \$399	599	+/-113	31.2	+/-5.6
Between \$400 and \$599	725	+/-146	37.7	+/-5.9
Between \$600 and \$999	468	+/-125	24.4	+/-5.7
\$1,000 and above	71	+/-44	3.8	+/-2.3
Renter	1,333	+/-159	100.0	NA
Less than \$300	56	+/-50	4.2	+/-3.8
Between \$300 and \$499	199	+/-97	14.9	+/-7.4
Between \$500 and \$799	470	+/-146	35.3	+/-10.3
Between \$800 and \$999	228	+/-115	17.1	+/-8.1
Between \$1,000 and \$1,499	191	+/-76	14.3	+/-5.6
\$1,500 and above	17	+/-35	1.3	+/-2.6

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	5,143	+/-121	100.0	NA
Living Alone	1,730	+/-208	33.6	+/-4.0
Owner Occupied	3,810	+/-189	100.0	NA
Family Households	2,585	+/-174	67.8	+/-3.1
Married-couple	2,303	+/-174	60.4	+/-3.4
Married-couple w/ Children ^a	692	+/-134	18.2	+/-3.4
Female Householder ^b	93	+/-59	2.4	+/-1.5
Female HH w/ Children ^{a,b}	42	+/-42	1.1	+/-1.1
Male Householder ^b	189	+/-69	5.0	+/-1.8
Male HH w/ Children ^{a,b}	110	+/-56	2.9	+/-1.5
Nonfamily Households ^c	1,225	+/-183	32.2	+/- 4.5
Renter Occupied	1,333	+/-159	100.0	NA
Family Households	542	+/-138	40.7	+/-9.1
Married-couple	253	+/-84	19.0	+/-5.9
Married-couple w/ Children ^a	121	+/-55	9.1	+/-4.0
Female Householder ^b	267	+/-122	20.0	+/-8.8
Female HH w/ Children ^{a,b}	262	+/-124	19.7	+/-9.0
Male Householder ^b	22	+/-23	1.7	+/-1.7
Male HH w/ Children ^{a,b}	22	+/-23	1.7	+/-1.7
Nonfamily Households ^c	791	+/-130	59.3	+/- 6.7

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

^c Includes Householders Living Alone

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

Opportunity Zones	1
New Market Tax Credit Areas	1

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

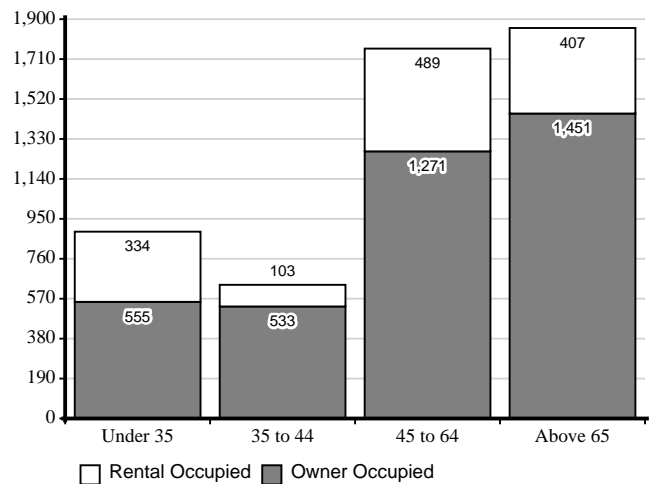
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	5,847	+/-235	NA	NA
Worked in state ^a	5,818	+/-239	99.5	+/-0.4
Worked in county ^a	4,556	+/-297	77.9	+/-3.3
Worked outside county ^a	1,262	+/-186	21.6	+/-3.3
Worked outside state ^a	29	+/-22	0.5	+/-0.4

Travel Time to Work

Less than 14 minutes	3,374	+/-343	57.7	+/-5.4
15 to 29 minutes	1,485	+/-224	25.4	+/-3.7
30 to 44 minutes	538	+/-118	9.2	+/-2.0
More than 45 minutes	450	+/-137	7.7	+/-2.3

^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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