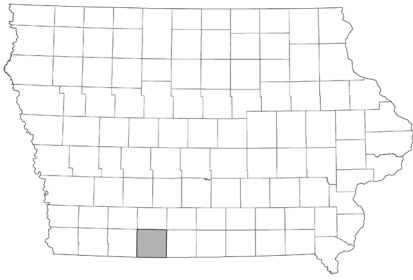


# Data for Decision Makers



## Ringgold County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 2,673 housing units in Ringgold County. Of this total, 1,435 were owner-occupied, 409 were renter-occupied, and 829 were vacant. More housing units were counted in Ringgold County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Ringgold County is 1960. In Ringgold 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 67.2% of all vacant units.

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

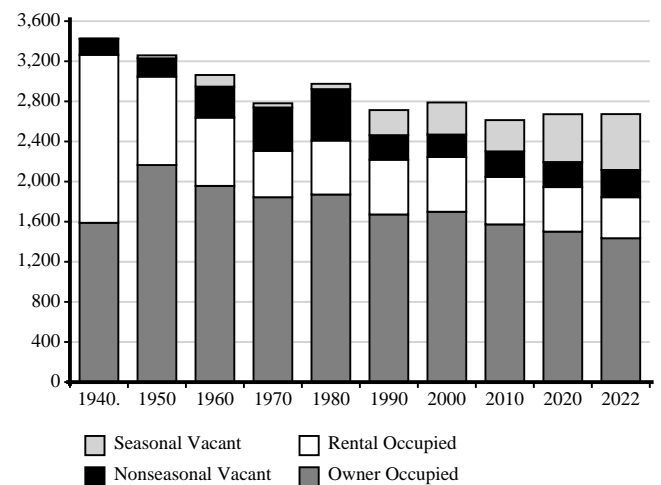
	Estimate	MOE
Total Housing Units	2,673	+/- 22
Vacant Units	829 (31.0%)	+/- 99 (3.7%)
Occupied Units	1,844 (69.0%)	+/- 100 (3.7%)
Owner-Occupied Units	1,435 (77.8%)	+/- 101 (4.2%)
Renter-Occupied Units	409 (22.2%)	+/- 83 (4.2%)
Median <sup>a</sup> Value <sup>b</sup>	\$143,100	+/- \$21,105
Median <sup>a</sup> Rent <sup>c</sup>	\$699	+/- \$37
Avg Household Size - Owner <sup>d</sup>	2.52	+/-0.14
Avg Household Size - Renter <sup>e</sup>	2.1	+/-0.25

<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	1960	+/-6
Owner Occupied	1959	+/-6
Renter Occupied	1961	+/-18

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



### Contacts:

#### Regional Director

Justin Akers  
101 North Polk  
Mount Ayr, IA 50854  
jjakers@iastate.edu  
641-464-3333

#### County Office

Dawn Dugan  
101 N Polk St.  
Mount Ayr, IA 50854  
dawnd@iastate.edu  
641-464-3333

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

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	1,844	+/-100	NA	NA
Owner Occupied	1,435	+/-101	100.0	NA
1-Unit <sup>a</sup>	1,361	+/-109	94.8	+/-3.7
2 to 4 Unit	0	+/-14	0.0	+/-1.0
5 or More Units	4	+/-18	0.3	+/-1.3
Mobile Home	69	+/-26	4.8	+/-1.8
Boat, RV, Van etc.	1	+/-3	0.1	+/-0.2
Renter Occupied	409	+/-83	100.0	NA
1-Unit <sup>a</sup>	289	+/-80	70.7	+/-13.4
2 to 4 Unit	59	+/-30	14.4	+/-6.7
5 or More Units	53	+/-31	13.0	+/-7.2
Mobile Home	8	+/-6	2.0	+/-1.4
Boat, RV, Van etc.	0	+/-10	0.0	+/-2.4

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

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	1,844	+/-100	NA	NA
Owner Occupied	1,435	+/-101	100.0	NA
1 Bedroom <sup>a</sup>	74	+/-37	5.2	+/-2.6
2 Bedrooms	330	+/-63	23.0	+/-4.1
3 Bedrooms	536	+/-71	37.4	+/-4.2
4 or More	495	+/-98	34.5	+/-6.4
Renter Occupied	409	+/-83	100.0	NA
No Bedroom	11	+/-19	2.7	+/-4.6
1 Bedroom	82	+/-35	20.0	+/-7.5
2 Bedrooms	147	+/-52	35.9	+/-10.4
3 Bedrooms	117	+/-39	28.6	+/-7.6
4 or More	52	+/-29	12.7	+/-6.6

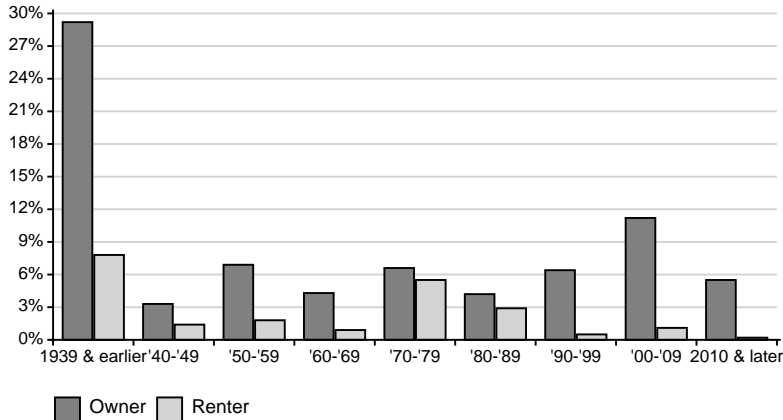
<sup>a</sup>Includes No Bedroom Units (e.g. studio apartments)

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

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	829	+/-99	NA	NA
For Rent	22	+/-20	2.7	+/-2.4
Rented, Not Occupied	9	+/-16	1.1	+/-1.9
For Sale	0	+/-10	0.0	+/-1.2
Sold, Not Occupied	45	+/-31	5.4	+/-3.7
Seasonal <sup>a</sup>	557	+/-98	67.2	+/-8.7
For Migrant Workers	0	+/-10	0.0	+/-1.2
Other	196	+/-60	23.6	+/-6.7

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

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



**Authorized Housing Construction Permits in Ringgold 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	22	0	0	0	22	\$71,435	\$nan
2000-2004	17	0	0	0	17	\$129,588	\$0
2005-2009	5	0	0	0	5	\$190,000	\$0
2010-2014	16	0	0	0	16	\$135,813	\$0
2015-2019	6	0	0	0	6	\$221,426	\$0
2020	3	0	0	0	3	\$224,385	\$0
2021	2	0	0	0	2	\$244,786	\$0

The median value of owner-occupied housing in Ringgold County was \$143,100 in 2018-2022. Median rent was \$699. In 2022, 2 permits for housing construction were authorized in Ringgold 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 18.3% of owners and 36.4% 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	\$67,898	+/- \$7,360
Owner Occupied	\$79,769	+/- \$9,073
Renter Occupied	\$34,522	+/- \$5,194
Median Family Income	\$84,615	+/- \$4,744

<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	751	+/-99	100.0	NA
With Mortgage	751	+/-99	100.0	NA
Less than \$50,000	49	+/-23	6.5	+/-3.2
\$50,000 to \$99,999	175	+/-41	23.3	+/-5.6
\$100,000 to \$299,999	400	+/-82	53.3	+/-6.8
\$300,000 to \$499,999	89	+/-49	11.9	+/-6.1
\$500,000 and above	38	+/-27	5.1	+/-3.5
Without Mortgage	684	+/-71	100.0	NA
Less than \$50,000	170	+/-37	24.9	+/-4.3
\$50,000 to \$99,999	145	+/-32	21.2	+/-4.4
\$100,000 to \$299,999	259	+/-73	37.9	+/-10.1
\$300,000 to \$499,999	59	+/-25	8.6	+/-3.6
\$500,000 and above	51	+/-27	7.4	+/-3.9

**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	18.3%	NA
Renter Occupied Units	36.4%	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	751	+/-99	100.0	NA
Owner with Mortgage	751	+/-99	100.0	NA
Less than \$399	0	+/-14	0	+/-1.9
Between \$400 to \$599	0	+/-10	0	+/-3.3
Between \$600 to \$799	31	+/-21	4.1	+/-2.9
Between \$800 to \$999	82	+/-39	10.9	+/-5.1
Between \$1,000 to \$1,499	80	+/-26	10.7	+/-3.6
Between \$1,500 to \$1,999	211	+/-58	28.1	+/-6.8
Between \$2,000 to \$2,499	198	+/-58	26.4	+/-6.4
\$2,500 and above	87	+/-35	11.6	+/-4.4
Owner without Mortgage	684	+/-71	100.0	NA
Less than \$200	7	+/-6	1	+/-0.9
Between \$200 and \$399	131	+/-32	19.2	+/-4.4
Between \$400 and \$599	199	+/-47	29.1	+/-5.9
Between \$600 and \$999	236	+/-48	34.5	+/-6.7
\$1,000 and above	111	+/-38	16.2	+/-5.3
Renter	409	+/-83	100.0	NA
Less than \$300	20	+/-19	4.9	+/-4.5
Between \$300 and \$499	34	+/-20	8.3	+/-4.8
Between \$500 and \$799	165	+/-56	40.3	+/-10.6
Between \$800 and \$999	83	+/-41	20.3	+/-8.5
Between \$1,000 and \$1,499	13	+/-9	3.2	+/-2.3
\$1,500 and above	17	+/-22	4.2	+/-5.3

# Demographics

# Ringgold County

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	1,844	+/-100	100.0	NA
Living Alone	566	+/-75	30.7	+/-3.7
Owner Occupied	1,435	+/-101	100.0	NA
Family Households	1,015	+/-80	70.7	+/-2.5
Married-couple	901	+/-91	62.8	+/-4.5
Married-couple w/ Children <sup>a</sup>	349	+/-66	24.3	+/-4.3
Female Householder <sup>b</sup>	41	+/-26	2.9	+/-1.8
Female HH w/ Children <sup>a,b</sup>	23	+/-17	1.6	+/-1.2
Male Householder <sup>b</sup>	73	+/-33	5.1	+/-2.3
Male HH w/ Children <sup>a,b</sup>	53	+/-27	3.7	+/-1.9
Nonfamily Households <sup>c</sup>	420	+/-69	29.3	+/- 4.3
Renter Occupied	409	+/-83	100.0	NA
Family Households	185	+/-56	45.2	+/-10.2
Married-couple	100	+/-41	24.4	+/-8.7
Married-couple w/ Children <sup>a</sup>	24	+/-18	5.9	+/-4.2
Female Householder <sup>b</sup>	71	+/-34	17.4	+/-7.5
Female HH w/ Children <sup>a,b</sup>	71	+/-34	17.4	+/-7.5
Male Householder <sup>b</sup>	14	+/-20	3.4	+/-4.8
Male HH w/ Children <sup>a,b</sup>	0	+/-10	0.0	+/-2.4
Nonfamily Households <sup>c</sup>	224	+/-60	54.8	+/- 9.6

<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 Ringgold County<sup>5,6</sup>

Opportunity Zones	0
New Market Tax Credit Areas	0

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

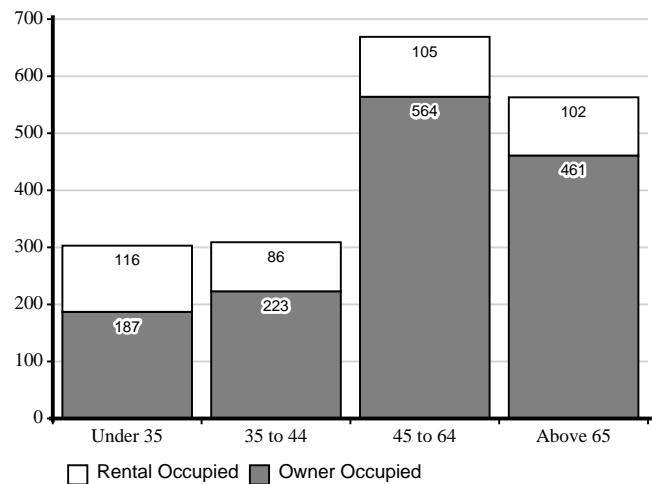
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	2,269	+/-112	NA	NA
Worked in state <sup>a</sup>	2,236	+/-111	98.5	+/-1
Worked in county <sup>a</sup>	1,582	+/-127	69.7	+/-4.5
Worked outside county <sup>a</sup>	654	+/-107	28.8	+/-4.5
Worked outside state <sup>a</sup>	33	+/-23	1.5	+/-1

### Travel Time to Work

Less than 14 minutes	1,139	+/-153	50.2	+/-6.3
15 to 29 minutes	558	+/-101	24.6	+/-4.3
30 to 44 minutes	243	+/-71	10.7	+/-3.1
More than 45 minutes	324	+/-71	14.3	+/-3.0

<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

## 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

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