## **Data for Decision Makers**



# Wapello County Housing Profile

report created: 12/13/2024

### **Housing Access**

In 2022, there were 15,754 housing units in Wapello County. Of this total, 9,413 were owner-occupied, 4,780 were renter-occupied, and 1,561 were vacant. Fewer housing units were counted in Wapello County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Wapello County is 1958. In Wapello 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 6.7% of all vacant units.

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

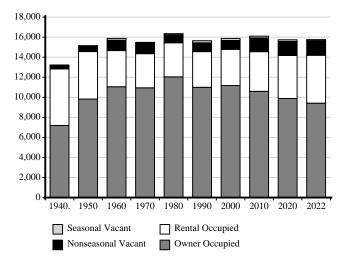
	Estimate	MOE
Total Housing Units	15,754	+/- 42
Vacant Units	1,561 (9.9%)	+/- 239 (1.5%)
Occupied Units	14,193 (90.1%)	+/- 246 (1.5%)
Owner-Occupied Units	9,413 (66.3%)	+/- 375 (2.5%)
Renter-Occupied Units	4,780 (33.7%)	+/- 381 (2.5%)
Median <sup>a</sup> Value <sup>b</sup>	\$105,800	+/- \$7,964
Median <sup>a</sup> Rent <sup>c</sup>	\$909	+/- \$49
Avg Household Size - Owner <sup>d</sup>	2.5	+/-0.07
Avg Household Size - Renter <sup>e</sup>	2.29	+/-0.13

<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	1958	+/-2
Owner Occupied	1954	+/-2
Renter Occupied	1966	+/-4

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



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http://indicators.extension.iastate.edu

### **Housing Characteristics**

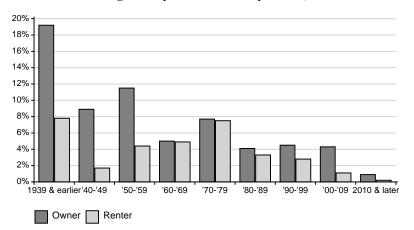
### **Wapello County**

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

	Numb	er	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	14,193	+/-246	NA	NA
Owner Occupied	9,413	+/-375	100.0	NA
1-Unit <sup>a</sup>	8,846	+/-370	94.0	+/-1.2
2 to 4 Unit	58	+/-56	0.6	+/-0.6
5 or More Units	22	+/-44	0.2	+/-0.5
Mobile Home	487	+/-116	5.2	+/-1.2
Boat, RV, Van etc.	0	+/-22	0.0	+/-0.2
Renter Occupied	4,780	+/-381	100.0	NA
1-Unit <sup>a</sup>	2,715	+/-334	56.8	+/-5.3
2 to 4 Unit	589	+/-166	12.3	+/-3.3
5 or More Units	1,357	+/-319	28.4	+/-6.3
Mobile Home	119	+/-64	2.5	+/-1.3
Boat, RV, Van etc.	0	+/-22	0.0	+/-0.5

<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>

	Numl	Number		(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	14,193	+/-246	NA	NA
Owner Occupied	9,413	+/-375	100.0	NA
1 Bedroom <sup>a</sup>	415	+/-130	4.4	+/-1.4
2 Bedrooms	2,786	+/-323	29.6	+/-3.2
3 Bedrooms	4,400	+/-340	46.7	+/-3.1
4 or More	1,812	+/-266	19.2	+/-2.7
Renter Occupied	4,780	+/-381	100.0	NA
No Bedroom	267	+/-165	5.6	+/-3.4
1 Bedroom	802	+/-189	16.8	+/-3.7
2 Bedrooms	2,310	+/-381	48.3	+/-7.0
3 Bedrooms	1,051	+/-258	22.0	+/-5.1
4 or More	350	+/-136	7.3	+/-2.8

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

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

	Num	ber	Percer	nt (%)
	Est	MOE	Est	MOE
Total Vacant Units	1,561	+/-239	NA	NA
For Rent	518	+/-156	33.2	+/-8.6
Rented, Not Occupied	29	+/-48	1.9	+/-3.1
For Sale	178	+/-127	11.4	+/-7.9
Sold, Not Occupied	0	+/-22	0.0	+/-1.4
Seasonal <sup>a</sup>	105	+/-64	6.7	+/-4.0
For Migrant Workers	0	+/-22	0.0	+/-1.4
Other	731	+/-197	46.8	+/-10.4

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

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

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit Va	aluation <sup>+</sup>
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	179	8	0	4	191	\$86,293	\$391,250
2000-2004	220	5	2	6	233	\$109,867	\$866,105
2005-2009	144	4	0	3	151	\$119,314	\$1,149,555
2010-2014	95	2	1	1	99	\$95,030	\$546,268
2015-2019	108	0	1	1	110	\$87,868	\$0
2020	25	0	0	0	25	\$82,701	\$0
2021	23	0	0	0	23	\$223,600	\$0

### Housing Affordability

### **Wapello County**

The median value of owner-occupied housing in Wapello County was \$105,800 in 2018-2022. Median rent was \$909. In 2022, 23 permits for housing construction were authorized in Wapello 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 18.5% of owners and 45.3% 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
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	18.5%	NA
Renter Occupied Units	45.3%	NA

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

	Estimate	MOE
Median Household Income	\$56,209	+/-\$2,477
Owner Occupied	\$69,095	+/-\$3,030
Renter Occupied	\$36,432	+/-\$6,415
Median Family Income	\$67,016	+/-\$4,390

<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>

	Numl	oer	Percen	t (%)
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	4,805	+/-391	100.0	NA
Less than \$50,000	460	+/-146	9.6	+/-2.8
\$50,000 to \$99,999	1,733	+/-286	36.1	+/-5.1
\$100,000 to \$299,999	2,132	+/-281	44.4	+/-5
\$300,000 to \$499,999	335	+/-107	7	+/-2.3
\$500,000 and above	145	+/-110	3	+/-2.3
Without Mortgage	4,608	+/-353	100.0	NA
Less than \$50,000	958	+/-179	20.8	+/-3.3
\$50,000 to \$99,999	1,353	+/-188	29.4	+/-3.5
\$100,000 to \$299,999	1,945	+/-360	42.2	+/-7.2
\$300,000 to \$499,999	257	+/-84	5.6	+/-1.7
\$500,000 and above	95	+/-54	2.1	+/-1.2

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

	Num	ber	Percen	ıt (%)
Occupied Units	Estimate	MOE	Estimate	MOE
Owner with Mortgage	4,805	+/-391	100.0	NA
Less than \$399	0	+/-31	0	+/-0.6
Between \$400 to \$599	2	+/-3	0	+/-0.1
Between \$600 to \$799	44	+/-29	0.9	+/-0.6
Between \$800 to \$999	731	+/-167	15.2	+/-3.2
Between \$1,000 to \$1,499	1,060	+/-237	22.1	+/-4.5
Between \$1,500 to \$1,999	1,666	+/-281	34.7	+/-5.3
Between \$2,000 to \$2,499	721	+/-146	15	+/-2.6
\$2,500 and above	470	+/-130	9.8	+/-2.6
Owner without Mortgage	4,608	+/-353	100.0	NA
Less than \$200	142	+/-71	3.1	+/-1.5
Between \$200 and \$399	1,048	+/-184	22.7	+/-3.7
Between \$400 and \$599	1,458	+/-224	31.6	+/-4
Between \$600 and \$999	1,653	+/-273	35.9	+/-4.9
\$1,000 and above	307	+/-103	6.6	+/-2.2
Renter	4,780	+/-381	100.0	NA
Less than \$300	280	+/-117	5.9	+/-2.5
Between \$300 and \$499	278	+/-125	5.8	+/-2.5
Between \$500 and \$799	1,150	+/-248	24.1	+/-4.8
Between \$800 and \$999	1,010	+/-232	21.1	+/-4.4
Between \$1,000 and \$1,499	1,659	+/-261	34.7	+/-4.9
\$1,500 and above	187	+/-100	3.9	+/-2.1

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

	Number		Percen	t (%)
	Estimate	MOE I	Estimate	MOE
Total Households	14,193	+/-246	100.0	NA
Living Alone	4,135	+/-348	29.1	+/-2.4
Owner Occuppied	9,413	+/-375	100.0	NA
Family Households	6,785	+/-368	72.1	+/-2.7
Married-couple	5,631	+/-349	59.8	+/-2.8
Married-couple w/ Children <sup>a</sup>	1,752	+/-273	18.6	+/-2.8
Female Householder <sup>b</sup>	834	+/-163	8.9	+/-1.7
Female HH w/ Children a,b	310	+/-107	3.3	+/-1.1
Male Householder <sup>b</sup>	320	+/-96	3.4	+/-1.0
Male HH w/ Children a,b	174	+/-69	1.8	+/-0.7
Nonfamily Households <sup>c</sup>	2,628	+/-275	27.9	+/- 2.7
Renter Occuppied	4,780	+/-381	100.0	NA
Family Households	2,476	+/-344	51.8	+/-5.9
Married-couple	952	+/-225	19.9	+/-4.4
Married-couple w/ Children <sup>a</sup>	549	+/-157	11.5	+/-3.2
Female Householder <sup>b</sup>	1,146	+/-249	24.0	+/-4.8
Female HH w/ Children <sup>a,b</sup>	934	+/-229	19.5	+/-4.5
Male Householder <sup>b</sup>	378	+/-159	7.9	+/-3.3
Male HH w/ Children <sup>a,b</sup>	260	+/-152	5.4	+/-3.2
Nonfamily Households <sup>c</sup>	2,304	+/-287	48.2	+/- 4.6

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

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

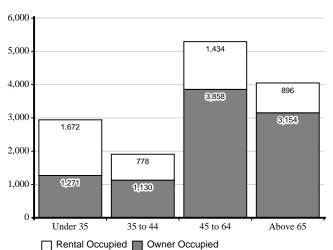
Opportunity Zones	0
New Market Tax Credit Areas	6

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	16,045	+/-509	NA	NA
Worked in state <sup>a</sup>	16,004	+/-514	99.7	+/-0.2
Worked in county <sup>a</sup>	12,854	+/-520	80.1	+/-2.3
Worked outside county <sup>a</sup>	3,150	+/-394	19.6	+/-2.3
Worked outside state <sup>a</sup>	41	+/-35	0.3	+/-0.2
Travel Time to Work				
Less than 14 minutes	8,023	+/-636	50	+/-3.6
15 to 29 minutes	5,086	+/-550	31.7	+/-3.3
30 to 44 minutes	1,637	+/-313	10.2	+/-1.9
More than 45 minutes	1,284	+/-210	8	+/-1.3

<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