# **Data for Decision Makers**



# **Crawford County Housing Profile**

report created: 12/13/2024

# Housing Access

In 2022, there were 6,860 housing units in Crawford County. Of this total, 4,581 were owner-occupied, 1,633 were renter-occupied, and 646 were vacant. Fewer housing units were counted in Crawford County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Crawford County is 1963. In Crawford 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 5.4% of all vacant units.

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

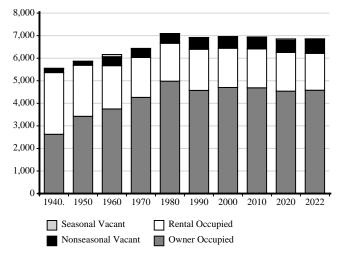
	Estimate	MOE
Total Housing Units	6,860	+/- 931
Vacant Units	646 (9.4%)	+/- 169 (2.6%)
Occupied Units	6,214 (90.6%)	+/- 940 (2.6%)
Owner-Occupied Units	4,581 (73.7%)	+/- 493 (4.9%)
Renter-Occupied Units	1,633 (26.3%)	+/- 551 (4.9%)
Median <sup>a</sup> Value <sup>b</sup>	\$118,400	+/- \$11,428
Median <sup>a</sup> Rent <sup>c</sup>	\$732	+/- \$80
Avg Household Size - Owner <sup>d</sup>	2.62	+/-0.26
Avg Household Size - Renter <sup>e</sup>	2.4	+/-0.51

<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	1963	+/-6
Owner Occupied	1964	+/-5
Renter Occupied	1957	+/-20

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



### **Contacts:**

Regional Director Terry Torneten 906 Sixth St. Harlan, IA 51537 ttorn@iastate.edu 712-755-3104 County Office Kathy Thul 35 S Main St. Denison, IA 51442 kthul321@iastate.edu 712-263-4697

http://indicators.extension.iastate.edu

IOWA STATE UNIVERSITY Extension and Outreach

Community and Economic Development

# **Housing Characteristics**

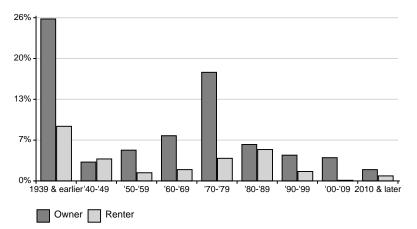
# **Crawford County**

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

	Numb	er	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	6,214	+/-940	NA	NA
Owner Occupied	4,581	+/-493	100.0	NA
1-Unit <sup>a</sup>	4,081	+/-430	89.1	+/-13.4
2 to 4 Unit	0	+/-23	0.0	+/-0.5
5 or More Units	38	+/-38	0.8	+/-0.8
Mobile Home	462	+/-215	10.1	+/-4.6
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,633	+/-551	100.0	NA
1-Unit <sup>a</sup>	965	+/-412	59.1	+/-15.4
2 to 4 Unit	341	+/-187	20.9	+/-9.1
5 or More Units	319	+/-211	19.5	+/-11.1
Mobile Home	8	+/-7	0.5	+/-0.4
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.0

<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	6,214	+/-940	NA	NA
Owner Occupied	4,581	+/-493	100.0	NA
1 Bedroom <sup>a</sup>	58	+/-25	1.3	+/-0.5
2 Bedrooms	571	+/-131	12.5	+/-2.5
3 Bedrooms	2,471	+/-369	53.9	+/-5.6
4 or More	1,481	+/-218	32.3	+/-3.2
Renter Occupied	1,633	+/-551	100.0	NA
No Bedroom	59	+/-79	3.6	+/-4.7
1 Bedroom	175	+/-100	10.7	+/-4.9
2 Bedrooms	625	+/-379	38.3	+/-19.3
3 Bedrooms	457	+/-195	28.0	+/-7.3
4 or More	317	+/-127	19.4	+/-4.2

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

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

	Number		Percen	t (%)
	Est	MOE	Est	MOE
Total Vacant Units	646	+/-169	NA	NA
For Rent	10	+/-11	1.5	+/-1.7
Rented, Not Occupied	74	+/-71	11.5	+/-10.6
For Sale	45	+/-37	7.0	+/-5.4
Sold, Not Occupied	71	+/-100	11.0	+/-15.2
Seasonal <sup>a</sup>	35	+/-39	5.4	+/-5.9
For Migrant Workers	0	+/-16	0.0	+/-2.5
Other	411	+/-112	63.6	+/-4.9

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

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

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation <sup>+</sup>
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	79	2	0	4	85	\$93,504	\$549,500
2000-2004	113	4	0	0	117	\$123,920	\$0
2005-2009	75	9	0	3	87	\$186,538	\$438,650
2010-2014	99	0	2	0	101	\$163,594	\$0
2015-2019	48	10	9	0	67	\$255,406	\$0
2020	5	0	0	0	5	\$256,400	\$0
2021	6	0	0	0	6	\$303,333	\$0

# Housing Affordability

# **Crawford County**

The median value of owner-occupied housing in Crawford County was \$118,400 in 2018-2022. Median rent was \$732. In 2022, 6 permits for housing construction were authorized in Crawford 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 12.8% of owners and 31.4% 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
Extemely Low Income	\$19,050	\$27,750
Very Low Income	\$31,750	\$39,650
Low Income	\$50,800	\$63,450

## 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	12.8%	NA
Renter Occupied Units	31.4%	NA

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

	·	
	Estimate	MOE
Median Household Income	\$61,188	+/-\$4,191
Owner Occupied	\$72,933	+/-\$7,065
Renter Occupied	\$40,155	+/-\$11,579
Median Family Income	\$73,892	+/-\$8,639

<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>

	Num	Number		t (%)
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	2,089	+/-269	100.0	NA
Less than \$50,000	212	+/-121	10.1	+/-5.4
\$50,000 to \$99,999	481	+/-127	23	+/-5.2
\$100,000 to \$299,999	1,234	+/-212	59.1	+/-7
\$300,000 to \$499,999	96	+/-41	4.6	+/-2
\$500,000 and above	66	+/-39	3.2	+/-1.8
Without Mortgage	2,492	+/-362	100.0	NA
Less than \$50,000	679	+/-238	27.2	+/-7.5
\$50,000 to \$99,999	574	+/-145	23	+/-5.8
\$100,000 to \$299,999	1,051	+/-293	42.1	+/-10.1
\$300,000 to \$499,999	135	+/-72	5.4	+/-2.7
\$500,000 and above	53	+/-42	2.1	+/-1.7

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

	Nun	ıber	Percen	t (%)
Occupied Units	Estimate	MOE	Estimate	MOE
Owner with Mortgage	2,089	+/-269	100.0	NA
Less than \$399	2	+/-16	0.1	+/-0.8
Between \$400 to \$599	3	+/-4	0.1	+/-0.2
Between \$600 to \$799	105	+/-73	5	+/-3.3
Between \$800 to \$999	212	+/-95	10.1	+/-4.5
Between \$1,000 to \$1,499	362	+/-148	17.3	+/-6.1
Between \$1,500 to \$1,999	885	+/-180	42.4	+/-7.5
Between \$2,000 to \$2,499	286	+/-105	13.7	+/-4.5
\$2,500 and above	177	+/-69	8.5	+/-3.1
Owner without Mortgage	2,492	+/-362	100.0	NA
Less than \$200	147	+/-84	5.9	+/-3.3
Between \$200 and \$399	760	+/-173	30.5	+/-5.1
Between \$400 and \$599	867	+/-194	34.8	+/-6.6
Between \$600 and \$999	600	+/-210	24.1	+/-6.8
\$1,000 and above	118	+/-64	4.7	+/-2.5
Renter	1,633	+/-551	100.0	NA
Less than \$300	72	+/-54	4.4	+/-3.2
Between \$300 and \$499	103	+/-65	6.3	+/-3.3
Between \$500 and \$799	768	+/-390	47	+/-11.3
Between \$800 and \$999	357	+/-206	21.9	+/-10.9
Between \$1,000 and \$1,499	197	+/-96	12.1	+/-6
\$1,500 and above	5	+/-28	0.3	+/-1.7

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

	Number I		Percer	nt (%)
	Estimate	MOE I	Estimate	MOE
Total Households	6,214	+/-940	100.0	NA
Living Alone	1,482	+/-289	23.8	+/-2.9
Owner Occuppied	4,581	+/-493	100.0	NA
Family Households	3,485	+/-415	76.1	+/-3.9
Married-couple	2,871	+/-317	62.7	+/-1.5
Married-couple w/ Children <sup>a</sup>	1,016	+/-243	22.2	+/-4.7
Female Householder <sup>b</sup>	319	+/-128	7.0	+/-2.7
Female HH w/ Children a,b	266	+/-130	5.8	+/-2.8
Male Householder <sup>b</sup>	295	+/-147	6.4	+/-3.1
Male HH w/ Children a,b	172	+/-123	3.8	+/-2.7
Nonfamily Households <sup>c</sup>	1,096	+/-174	23.9	+/- 2.8
Renter Occuppied	1,633	+/-551	100.0	NA
Family Households	885	+/-349	54.2	+/-11.1
Married-couple	278	+/-100	17.0	+/-2.1
Married-couple w/ Children <sup>a</sup>	105	+/-59	6.4	+/-2.9
Female Householder <sup>b</sup>	503	+/-271	30.8	+/-12.9
Female HH w/ Children <sup>a,b</sup>	410	+/-260	25.1	+/-13.5
Male Householder <sup>b</sup>	104	+/-138	6.4	+/-8.2
Male HH w/ Children <sup>a,b</sup>	46	+/-62	2.8	+/-3.7
Nonfamily Households <sup>c</sup>	748	+/-325	45.8	+/- 12.5

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

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

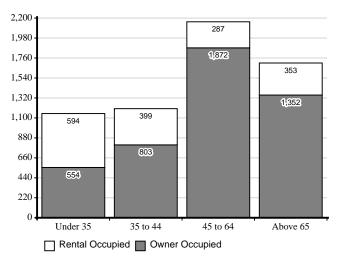
Opportunity Zones	1
New Market Tax Credit Areas	3

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

	Number		Percen	Percent (%)	
	Estimate	MOE	Est	MOE	
Workers 16 years & over	7,703	+/-389	NA	NA	
Worked in state <sup>a</sup>	7,649	+/-384	99.3	+/-0.5	
Worked in county <sup>a</sup>	5,909	+/-472	76.7	+/-4	
Worked outside county <sup>a</sup>	1,740	+/-301	22.6	+/-4	
Worked outside state <sup>a</sup>	54	+/-39	0.7	+/-0.5	
Travel Time to Work					
Less than 14 minutes	4,244	+/-584	55.1	+/-7.1	
15 to 29 minutes	2,026	+/-312	26.3	+/-3.8	
30 to 44 minutes	924	+/-364	12	+/-4.7	
More than 45 minutes	501	+/-139	6.5	+/-1.8	

<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

# 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

This institution is an equal opportunity provider. For the full non-discrimination statement or accommodation inquiries, go to www.extension.iastate.edu/diversity/ext.

<sup>&</sup>lt;sup>c</sup> Includes Householders Living Alone