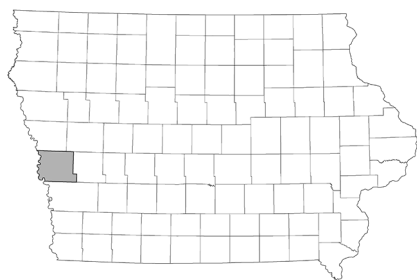


Data for Decision Makers



Harrison County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 6,684 housing units in Harrison County. Of this total, 4,512 were owner-occupied, 1,451 were renter-occupied, and 721 were vacant. Fewer housing units were counted in Harrison County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Harrison County is 1954. In Harrison 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 9.0% of all vacant units.

Housing Characteristics, 2018-2022¹

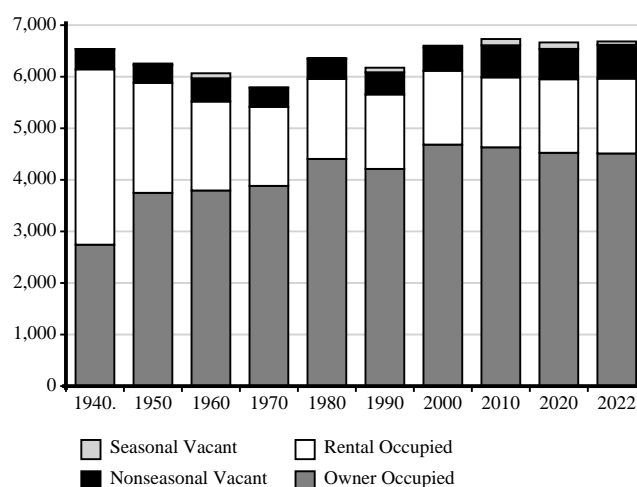
	Estimate	MOE
Total Housing Units	6,684	+/- 34
Vacant Units	721 (10.8%)	+/- 133 (2.0%)
Occupied Units	5,963 (89.2%)	+/- 135 (2.0%)
Owner-Occupied Units	4,512 (75.7%)	+/- 167 (2.6%)
Renter-Occupied Units	1,451 (24.3%)	+/- 163 (2.6%)
Median ^a Value ^b	\$152,000	+/- \$8,212
Median ^a Rent ^c	\$819	+/- \$58
Avg Household Size - Owner ^d	2.52	+/-0.06
Avg Household Size - Renter ^e	2.05	+/-0.15

^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	1954	+/-5
Owner Occupied	1954	+/-7
Renter Occupied	1953	+/-9

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



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

Housing Characteristics

Harrison County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,963	+/-135	NA	NA
Owner Occupied	4,512	+/-167	100.0	NA
1-Unit ^a	4,359	+/-187	96.6	+/-2.1
2 to 4 Unit	21	+/-13	0.5	+/-0.3
5 or More Units	0	+/-32	0.0	+/-0.7
Mobile Home	119	+/-71	2.6	+/-1.6
Boat, RV, Van etc.	13	+/-18	0.3	+/-0.4
Renter Occupied	1,451	+/-163	100.0	NA
1-Unit ^a	879	+/-154	60.6	+/-8.1
2 to 4 Unit	289	+/-84	19.9	+/-5.4
5 or More Units	201	+/-64	13.9	+/-4.1
Mobile Home	82	+/-55	5.7	+/-3.7
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.1

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,963	+/-135	NA	NA
Owner Occupied	4,512	+/-167	100.0	NA
1 Bedroom ^a	136	+/-48	3.0	+/-1.1
2 Bedrooms	1,055	+/-144	23.4	+/-3.1
3 Bedrooms	1,849	+/-173	41.0	+/-3.5
4 or More	1,472	+/-171	32.6	+/-3.6
Renter Occupied	1,451	+/-163	100.0	NA
No Bedroom	50	+/-52	3.4	+/-3.6
1 Bedroom	352	+/-86	24.3	+/-5.3
2 Bedrooms	485	+/-100	33.4	+/-5.8
3 Bedrooms	469	+/-117	32.3	+/-7.2
4 or More	95	+/-38	6.5	+/-2.5

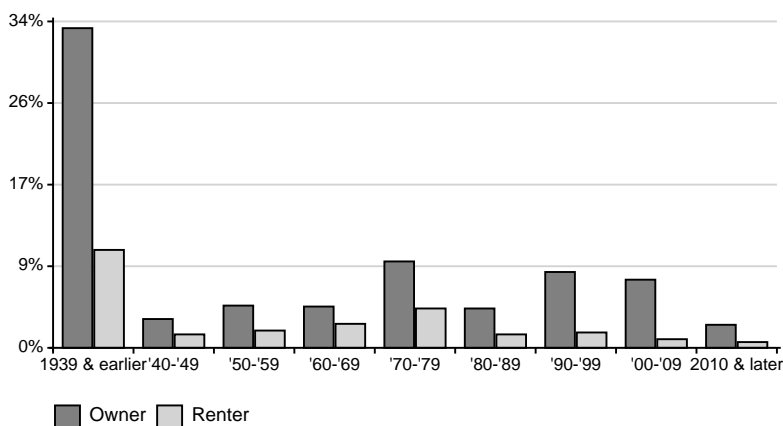
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	721	+/-133	NA	NA
For Rent	23	+/-23	3.2	+/-3.1
Rented, Not Occupied	8	+/-13	1.1	+/-1.8
For Sale	46	+/-41	6.4	+/-5.6
Sold, Not Occupied	42	+/-36	5.8	+/-4.9
Seasonal ^a	65	+/-49	9.0	+/-6.6
For Migrant Workers	0	+/-16	0.0	+/-2.2
Other	537	+/-114	74.5	+/-7.8

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Harrison 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	273	1	1	0	275	\$107,973	\$nan
2000-2004	237	1	1	1	240	\$124,940	\$362,000
2005-2009	116	0	0	0	116	\$193,332	\$0
2010-2014	100	9	1	1	111	\$187,887	\$1,200,000
2015-2019	160	5	1	0	166	\$230,267	\$0
2020	29	0	0	0	29	\$265,152	\$0
2021	14	0	0	0	14	\$294,033	\$0

The median value of owner-occupied housing in Harrison County was \$152,000 in 2018-2022. Median rent was \$819. In 2022, 14 permits for housing construction were authorized in Harrison 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 13.6% of owners and 32.2% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age 45 to 64 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	\$22,850	\$28,550
Very Low Income	\$38,050	\$47,550
Low Income	\$60,900	\$76,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$75,830	+/- \$3,022
Owner Occupied	\$85,031	+/- \$4,462
Renter Occupied	\$38,239	+/- \$7,585
Median Family Income	\$89,443	+/- \$5,049

^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	2,676	+/-155	100.0	NA
With Mortgage	2,676	+/-155	100.0	NA
Less than \$50,000	107	+/-50	4	+/-1.8
\$50,000 to \$99,999	496	+/-95	18.5	+/-3.3
\$100,000 to \$299,999	1,514	+/-120	56.6	+/-3.6
\$300,000 to \$499,999	420	+/-95	15.7	+/-3.5
\$500,000 and above	139	+/-63	5.2	+/-2.3
Without Mortgage	1,836	+/-142	100.0	NA
Less than \$50,000	260	+/-75	14.2	+/-3.8
\$50,000 to \$99,999	428	+/-74	23.3	+/-3.8
\$100,000 to \$299,999	881	+/-170	48	+/-8
\$300,000 to \$499,999	186	+/-52	10.1	+/-2.9
\$500,000 and above	81	+/-35	4.4	+/-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	13.6%	NA
Renter Occupied Units	32.2%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,676	+/-155	100.0	NA
Owner with Mortgage	2,676	+/-155	100.0	NA
Less than \$399	2	+/-16	0.1	+/-0.6
Between \$400 to \$599	1	+/-2	0	+/-0.1
Between \$600 to \$799	39	+/-25	1.5	+/-0.9
Between \$800 to \$999	248	+/-68	9.3	+/-2.5
Between \$1,000 to \$1,499	525	+/-108	19.6	+/-3.9
Between \$1,500 to \$1,999	930	+/-134	34.8	+/-4.4
Between \$2,000 to \$2,499	497	+/-78	18.6	+/-2.7
\$2,500 and above	315	+/-82	11.8	+/-3.0
Owner without Mortgage	1,836	+/-142	100.0	NA
Less than \$200	39	+/-30	2.1	+/-1.6
Between \$200 and \$399	412	+/-71	22.4	+/-3.7
Between \$400 and \$599	766	+/-114	41.7	+/-5
Between \$600 and \$999	430	+/-78	23.4	+/-4
\$1,000 and above	189	+/-69	10.3	+/-3.7
Renter	1,451	+/-163	100.0	NA
Less than \$300	27	+/-12	1.9	+/-0.8
Between \$300 and \$499	195	+/-63	13.4	+/-4.4
Between \$500 and \$799	408	+/-114	28.1	+/-6.8
Between \$800 and \$999	289	+/-92	19.9	+/-6
Between \$1,000 and \$1,499	337	+/-96	23.2	+/-5.9
\$1,500 and above	63	+/-54	4.3	+/-3.7

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	5,963	+/-135	100.0	NA
Living Alone	1,454	+/-145	24.4	+/-2.4
Owner Occupied	4,512	+/-167	100.0	NA
Family Households	3,485	+/-180	77.2	+/-2.8
Married-couple	3,097	+/-174	68.6	+/-2.9
Married-couple w/ Children ^a	1,144	+/-117	25.4	+/-2.4
Female Householder ^b	201	+/-64	4.5	+/-1.4
Female HH w/ Children ^{a,b}	78	+/-38	1.7	+/-0.8
Male Householder ^b	187	+/-65	4.1	+/-1.4
Male HH w/ Children ^{a,b}	96	+/-48	2.1	+/-1.1
Nonfamily Households ^c	1,027	+/-132	22.8	+/- 2.8
Renter Occupied	1,451	+/-163	100.0	NA
Family Households	762	+/-145	52.5	+/-8.1
Married-couple	432	+/-126	29.8	+/-8.0
Married-couple w/ Children ^a	162	+/-53	11.2	+/-3.4
Female Householder ^b	187	+/-67	12.9	+/-4.4
Female HH w/ Children ^{a,b}	156	+/-61	10.8	+/-4.0
Male Householder ^b	143	+/-54	9.9	+/-3.6
Male HH w/ Children ^{a,b}	67	+/-34	4.6	+/-2.3
Nonfamily Households ^c	689	+/-111	47.5	+/- 5.5

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

^c Includes Householders Living Alone

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

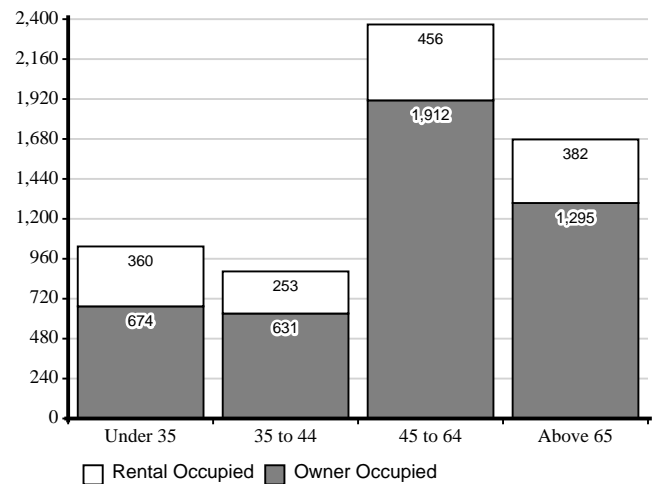
Opportunity Zones	0
New Market Tax Credit Areas	1

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	7,301	+/-216	NA	NA
Worked in state ^a	5,056	+/-239	69.3	+/-2.6
Worked in county ^a	3,745	+/-267	51.3	+/-3.2
Worked outside county ^a	1,311	+/-152	18	+/-2.1
Worked outside state ^a	2,245	+/-202	30.7	+/-2.6
Travel Time to Work				
Less than 14 minutes	2,322	+/-228	31.8	+/-3.0
15 to 29 minutes	1,504	+/-177	20.6	+/-2.3
30 to 44 minutes	1,767	+/-217	24.2	+/-2.9
More than 45 minutes	1,701	+/-186	23.3	+/-2.5

^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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