Data for Decision Makers



Mitchell County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 4,885 housing units in Mitchell County. Of this total, 3,584 were owner-occupied, 921 were renter-occupied, and 380 were vacant. Fewer housing units were counted in Mitchell County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Mitchell County is 1959. In Mitchell 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 30.3% of all vacant units.

Housing Characteristics, 2018-2022¹

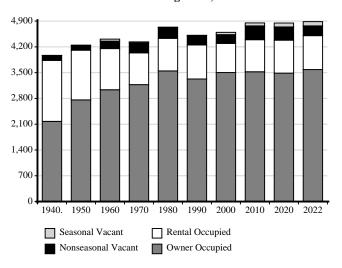
	Estimate	MOE
Total Housing Units	4,885	+/- 38
Vacant Units	380 (7.8%)	+/- 135 (2.8%)
Occupied Units	4,505 (92.2%)	+/- 139 (2.8%)
Owner-Occupied Units	3,584 (79.6%)	+/- 156 (3.0%)
Renter-Occupied Units	921 (20.4%)	+/- 142 (3.0%)
Median ^a Value ^b	\$149,200	+/- \$12,082
Median ^a Rent ^c	\$720	+/- \$49
Avg Household Size - Owner ^d	2.4	+/-0.09
Avg Household Size - Renter ^e	1.85	+/-0.24

^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

		1.05
	Estimate	MOE
Median Year Built	1959	+/-4
Owner Occupied	1956	+/-4
Renter Occupied	1969	+/-10

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



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IOWA STATE UNIVERSITY Extension and Outreach Community and Economic Development

Housing Characteristics

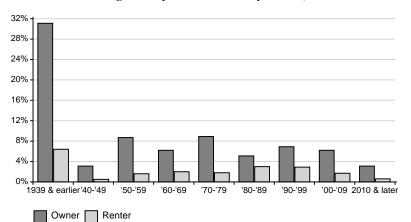
Mitchell County

Occupied Housing Units By Structure Type, 2018-2022¹

	Numl	per	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	4,505	+/-139	NA	NA
Owner Occupied	3,584	+/-156	100.0	NA
1-Unit ^a	3,517	+/-166	98.1	+/-1.8
2 to 4 Unit	12	+/-23	0.3	+/-0.6
5 or More Units	0	+/-32	0.0	+/-0.9
Mobile Home	55	+/-49	1.5	+/-1.4
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.4
Renter Occupied	921	+/-142	100.0	NA
1-Unit ^a	513	+/-110	55.7	+/-8.2
2 to 4 Unit	207	+/-75	22.5	+/-7.4
5 or More Units	195	+/-68	21.2	+/-6.6
Mobile Home	6	+/-7	0.7	+/-0.8
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.7

^aIncludes Unattached and Attached Units

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



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

	Num	ber	Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,505	+/-139	NA	NA
Owner Occupied	3,584	+/-156	100.0	NA
1 Bedroom ^a	33	+/-31	0.9	+/-0.9
2 Bedrooms	666	+/-137	18.6	+/-3.7
3 Bedrooms	1,627	+/-148	45.4	+/-3.6
4 or More	1,258	+/-151	35.1	+/-3.9
Renter Occupied	921	+/-142	100.0	NA
No Bedroom	5	+/-5	0.5	+/-0.5
1 Bedroom	294	+/-87	31.9	+/-8.1
2 Bedrooms	219	+/-78	23.8	+/-7.6
3 Bedrooms	225	+/-81	24.4	+/-7.9
4 or More	178	+/-72	19.3	+/-7.2

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percen	t (%)
	Est	MOE	Est	MOE
Total Vacant Units	380	+/-135	NA	NA
For Rent	44	+/-43	11.6	+/-10.5
Rented, Not Occupied	0	+/-16	0.0	+/-4.2
For Sale	5	+/-7	1.3	+/-1.8
Sold, Not Occupied	9	+/-14	2.4	+/-3.6
Seasonal ^a	115	+/-81	30.3	+/-18.4
For Migrant Workers	0	+/-16	0.0	+/-4.2
Other	207	+/-83	54.5	+/-10.1

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Mitchell County, 1995-2021³

-	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation ⁺
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	49	3	0	0	52	\$97,899	\$nan
2000-2004	59	7	2	0	68	\$123,625	\$0
2005-2009	39	5	0	0	44	\$141,551	\$0
2010-2014	92	15	0	0	107	\$176,924	\$0
2015-2019	115	7	1	0	123	\$216,795	\$0
2020	46	1	2	0	49	\$212,595	\$0
2021	56	2	4	0	62	\$228,057	\$0

Housing Affordability

Mitchell County

The median value of owner-occupied housing in Mitchell County was \$149,200 in 2018-2022. Median rent was \$720. In 2022, 62 permits for housing construction were authorized in Mitchell 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 15.2% of owners and 30.8% 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, 2022⁴

	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, 2018-2022¹

	Estimate	MOE
Owner Occupied Units	15.2%	NA
Renter Occupied Units	30.8%	NA

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$66,056	+/-\$5,753
Owner Occupied	\$72,031	+/-\$8,217
Renter Occupied	\$45,604	+/-\$5,318
Median Family Income	\$88,707	+/-\$11,020

^aMedian is the middle value of a distribution

Housing Values for Owner Occupied Housing Units with Mortgage and without Mortgage, 2018-2022¹

	Num	Number		t (%)
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	1,896	+/-142	100.0	NA
Less than \$50,000	70	+/-28	3.7	+/-1.6
\$50,000 to \$99,999	371	+/-107	19.6	+/-5.3
\$100,000 to \$299,999	1,106	+/-141	58.3	+/-6.5
\$300,000 to \$499,999	249	+/-103	13.1	+/-5.1
\$500,000 and above	100	+/-51	5.3	+/-2.7
Without Mortgage	1,688	+/-153	100.0	NA
Less than \$50,000	159	+/-79	9.4	+/-4.6
\$50,000 to \$99,999	427	+/-107	25.3	+/-5.3
\$100,000 to \$299,999	728	+/-169	43.1	+/-9.4
\$300,000 to \$499,999	215	+/-70	12.7	+/-4
\$500,000 and above	159	+/-98	9.4	+/-5.7

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	1,896	+/-142	100.0	NA
Less than \$399	44	+/-48	2.3	+/-2.5
Between \$400 to \$599	9	+/-8	0.5	+/-0.5
Between \$600 to \$799	94	+/-61	5	+/-3.2
Between \$800 to \$999	166	+/-62	8.8	+/-3.2
Between \$1,000 to \$1,499	286	+/-89	15.1	+/-4.6
Between \$1,500 to \$1,999	774	+/-125	40.8	+/-6.2
Between \$2,000 to \$2,499	352	+/-100	18.6	+/-4.9
\$2,500 and above	194	+/-62	10.2	+/-3.2
Owner without Mortgage	1,688	+/-153	100.0	NA
Less than \$200	33	+/-20	2	+/-1.2
Between \$200 and \$399	546	+/-112	32.3	+/-5.8
Between \$400 and \$599	468	+/-94	27.7	+/-4.4
Between \$600 and \$999	490	+/-89	29	+/-4.8
\$1,000 and above	151	+/-91	8.9	+/-5.3
Renter	921	+/-142	100.0	NA
Less than \$300	52	+/-43	5.6	+/-4.5
Between \$300 and \$499	118	+/-53	12.8	+/-5.9
Between \$500 and \$799	312	+/-105	33.9	+/-10.5
Between \$800 and \$999	208	+/-82	22.6	+/-8.1
Between \$1,000 and \$1,499	79	+/-43	8.6	+/-4.4
\$1,500 and above	25	+/-29	2.7	+/-3.1

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percen	t (%)
	Estimate	MOE 1	Estimate	MOE
Total Households	4,505	+/-139	100.0	NA
Living Alone	1,430	+/-180	31.7	+/-3.9
Owner Occuppied	3,584	+/-156	100.0	NA
Family Households	2,616	+/-142	73.0	+/-2.4
Married-couple	2,273	+/-166	63.4	+/-3.7
Married-couple w/ Children ^a	736	+/-105	20.5	+/-2.8
Female Householder ^b	280	+/-86	7.8	+/-2.4
Female HH w/ Children a,b	145	+/-69	4.0	+/-1.9
Male Householder ^b	63	+/-37	1.8	+/-1.0
Male HH w/ Children a,b	44	+/-29	1.2	+/-0.8
Nonfamily Households ^c	968	+/-152	27.0	+/- 4.1
Renter Occuppied	921	+/-142	100.0	NA
Family Households	338	+/-93	36.7	+/-8.4
Married-couple	238	+/-79	25.8	+/-7.6
Married-couple w/ Children ^a	104	+/-60	11.3	+/-6.3
Female Householder ^b	62	+/-33	6.7	+/-3.4
Female HH w/ Children ^{a,b}	48	+/-29	5.2	+/-3.0
Male Householder ^b	38	+/-29	4.1	+/-3.1
Male HH w/ Children ^{a,b}	38	+/-29	4.1	+/-3.1
Nonfamily Households ^c	583	+/-133	63.3	+/- 10.6

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

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

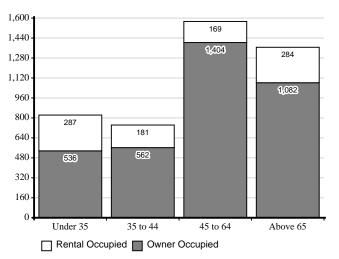
Opportunity Zones	0
New Market Tax Credit Areas	0

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

	Number		Percen	Percent (%)	
	Estimate	MOE	Est	MOE	
Workers 16 years & over	5,611	+/-178	NA	NA	
Worked in state ^a	5,202	+/-199	92.7	+/-1.4	
Worked in county ^a	4,058	+/-265	72.3	+/-3.5	
Worked outside county ^a	1,144	+/-174	20.4	+/-3.2	
Worked outside state ^a	409	+/-78	7.3	+/-1.4	
Travel Time to Work					
Less than 14 minutes	2,497	+/-263	44.5	+/-4.5	
15 to 29 minutes	1,723	+/-251	30.7	+/-4.4	
30 to 44 minutes	903	+/-164	16.1	+/-2.9	
More than 45 minutes	488	+/-128	8.7	+/-2.3	

^aof 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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^c Includes Householders Living Alone