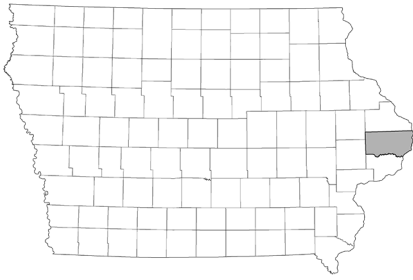


Data for Decision Makers



Clinton County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 21,575 housing units in Clinton County. Of this total, 14,056 were owner-occupied, 5,118 were renter-occupied, and 2,401 were vacant. Fewer housing units were counted in Clinton County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Clinton County is 1960. In Clinton 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 12.2% of all vacant units.

Housing Characteristics, 2018-2022¹

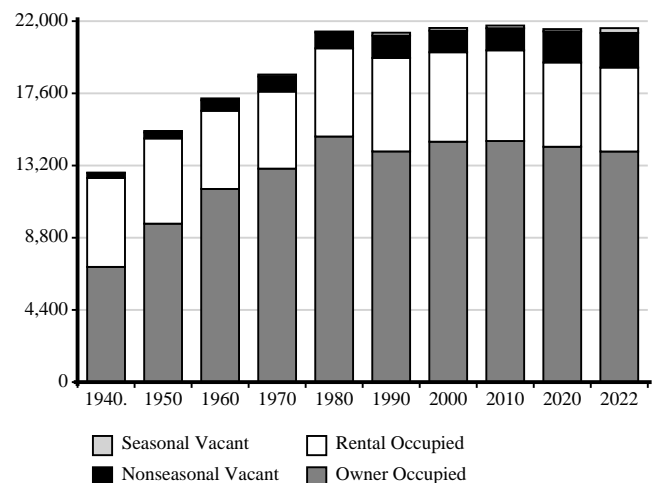
	Estimate	MOE
Total Housing Units	21,575	+/- 64
Vacant Units	2,401 (11.1%)	+/- 371 (1.7%)
Occupied Units	19,174 (88.9%)	+/- 369 (1.7%)
Owner-Occupied Units	14,056 (73.3%)	+/- 405 (2.2%)
Renter-Occupied Units	5,118 (26.7%)	+/- 468 (2.2%)
Median ^a Value ^b	\$144,900	+/- \$5,900
Median ^a Rent ^c	\$795	+/- \$45
Avg Household Size - Owner ^d	2.51	+/-0.06
Avg Household Size - Renter ^e	2.03	+/-0.11

^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	1960	+/-2
Owner Occupied	1960	+/-2
Renter Occupied	1960	+/-5

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



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

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	19,174	+/-369	NA	NA
Owner Occupied	14,056	+/-405	100.0	NA
1-Unit ^a	13,644	+/-429	97.1	+/-1.2
2 to 4 Unit	47	+/-34	0.3	+/-0.2
5 or More Units	181	+/-82	1.3	+/-0.6
Mobile Home	184	+/-72	1.3	+/-0.5
Boat, RV, Van etc.	0	+/-22	0.0	+/-0.2
Renter Occupied	5,118	+/-468	100.0	NA
1-Unit ^a	2,049	+/-284	40.0	+/-4.2
2 to 4 Unit	1,250	+/-221	24.4	+/-3.7
5 or More Units	1,751	+/-288	34.2	+/-4.7
Mobile Home	68	+/-51	1.3	+/-1.0
Boat, RV, Van etc.	0	+/-22	0.0	+/-0.4

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	19,174	+/-369	NA	NA
Owner Occupied	14,056	+/-405	100.0	NA
1 Bedroom ^a	401	+/-116	2.9	+/-0.8
2 Bedrooms	3,189	+/-342	22.7	+/-2.3
3 Bedrooms	6,925	+/-500	49.3	+/-3.3
4 or More	3,541	+/-348	25.2	+/-2.4
Renter Occupied	5,118	+/-468	100.0	NA
No Bedroom	198	+/-96	3.9	+/-1.8
1 Bedroom	1,402	+/-237	27.4	+/-3.9
2 Bedrooms	1,848	+/-285	36.1	+/-4.5
3 Bedrooms	1,159	+/-209	22.6	+/-3.5
4 or More	511	+/-148	10.0	+/-2.7

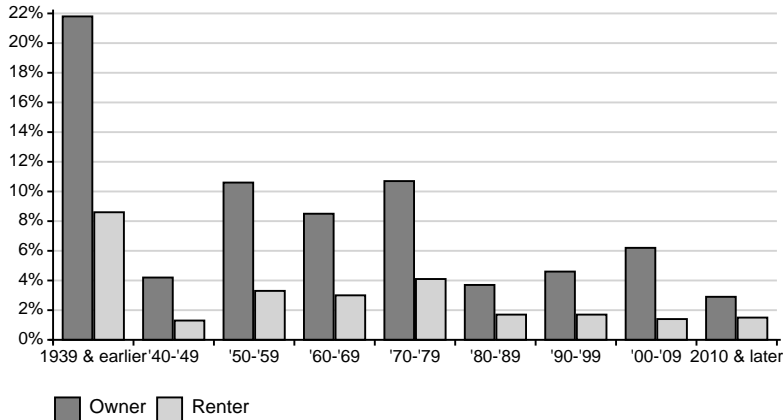
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	2,401	+/-371	NA	NA
For Rent	409	+/-178	17.0	+/-6.9
Rented, Not Occupied	146	+/-123	6.1	+/-5.0
For Sale	164	+/-116	6.8	+/-4.7
Sold, Not Occupied	67	+/-66	2.8	+/-2.7
Seasonal ^a	292	+/-144	12.2	+/-5.7
For Migrant Workers	0	+/-22	0.0	+/-0.9
Other	1,323	+/-253	55.1	+/-6.2

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Clinton 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	366	6	4	5	381	\$112,503	\$1,376,200
2000-2004	509	3	3	1	516	\$137,744	\$150,000
2005-2009	342	4	4	5	355	\$171,373	\$615,953
2010-2014	250	6	0	16	272	\$182,716	\$863,466
2015-2019	254	5	2	28	289	\$201,277	\$0
2020	39	1	0	1	41	\$208,583	\$1,200,000
2021	28	2	0	4	34	\$257,365	\$691,176

The median value of owner-occupied housing in Clinton County was \$144,900 in 2018-2022. Median rent was \$795. In 2022, 34 permits for housing construction were authorized in Clinton 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 17.7% of owners and 39.1% 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
Extremely Low Income	\$18,950	\$27,750
Very Low Income	\$31,600	\$39,450
Low Income	\$50,500	\$63,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$61,080	+/- \$2,438
Owner Occupied	\$75,612	+/- \$3,669
Renter Occupied	\$35,740	+/- \$3,780
Median Family Income	\$80,614	+/- \$5,515

^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				
With Mortgage	8,354	+/-426	100.0	NA
Less than \$50,000	382	+/-111	4.6	+/-1.4
\$50,000 to \$99,999	1,918	+/-278	23	+/-3
\$100,000 to \$299,999	4,764	+/-420	57	+/-3.7
\$300,000 to \$499,999	1,084	+/-171	13	+/-2.1
\$500,000 and above	206	+/-87	2.5	+/-1.0
Without Mortgage	5,702	+/-362	100.0	NA
Less than \$50,000	628	+/-149	11	+/-2.6
\$50,000 to \$99,999	1,258	+/-248	22.1	+/-4.1
\$100,000 to \$299,999	3,133	+/-459	55	+/-7.2
\$300,000 to \$499,999	520	+/-147	9.1	+/-2.5
\$500,000 and above	163	+/-64	2.9	+/-1.1

Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2018-2022¹

	Estimate	MOE
Owner Occupied Units	17.7%	NA
Renter Occupied Units	39.1%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units				
Owner with Mortgage	8,354	+/-426	100.0	NA
Less than \$399	29	+/-36	0.3	+/-0.4
Between \$400 to \$599	35	+/-41	0.4	+/-0.5
Between \$600 to \$799	170	+/-110	2	+/-1.3
Between \$800 to \$999	667	+/-153	8	+/-1.8
Between \$1,000 to \$1,499	1,151	+/-225	13.8	+/-2.5
Between \$1,500 to \$1,999	3,595	+/-357	43	+/-3.6
Between \$2,000 to \$2,499	1,678	+/-236	20.1	+/-2.6
\$2,500 and above	806	+/-173	9.6	+/-2.0
Owner without Mortgage	5,702	+/-362	100.0	NA
Less than \$200	89	+/-52	1.6	+/-0.9
Between \$200 and \$399	898	+/-165	15.7	+/-2.8
Between \$400 and \$599	2,393	+/-302	42	+/-4.4
Between \$600 and \$999	1,829	+/-234	32.1	+/-3.6
\$1,000 and above	493	+/-143	8.6	+/-2.4
Renter	5,118	+/-468	100.0	NA
Less than \$300	168	+/-64	3.3	+/-1.2
Between \$300 and \$499	385	+/-135	7.5	+/-2.5
Between \$500 and \$799	1,900	+/-314	37.1	+/-4.7
Between \$800 and \$999	1,139	+/-239	22.3	+/-4.7
Between \$1,000 and \$1,499	1,073	+/-237	21	+/-4.2
\$1,500 and above	198	+/-116	3.8	+/-2.2

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	19,174	+/-369	100.0	NA
Living Alone	6,009	+/-439	31.3	+/-2.2
Owner Occupied	14,056	+/-405	100.0	NA
Family Households	10,098	+/-376	71.8	+/-1.7
Married-couple	8,291	+/-408	59.0	+/-2.4
Married-couple w/ Children ^a	2,425	+/-266	17.3	+/-1.8
Female Householder ^b	1,079	+/-224	7.7	+/-1.6
Female HH w/ Children ^{a,b}	531	+/-201	3.8	+/-1.4
Male Householder ^b	728	+/-200	5.2	+/-1.4
Male HH w/ Children ^{a,b}	364	+/-138	2.6	+/-1.0
Nonfamily Households ^c	3,958	+/-389	28.2	+/- 2.6
Renter Occupied	5,118	+/-468	100.0	NA
Family Households	2,023	+/-282	39.5	+/-4.2
Married-couple	745	+/-173	14.6	+/-3.1
Married-couple w/ Children ^a	303	+/-126	5.9	+/-2.4
Female Householder ^b	936	+/-193	18.3	+/-3.4
Female HH w/ Children ^{a,b}	720	+/-180	14.1	+/-3.3
Male Householder ^b	342	+/-100	6.7	+/-1.9
Male HH w/ Children ^{a,b}	191	+/-99	3.7	+/-1.9
Nonfamily Households ^c	3,095	+/-347	60.5	+/- 3.9

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

^c Includes Householders Living Alone

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

Opportunity Zones	2
New Market Tax Credit Areas	3

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

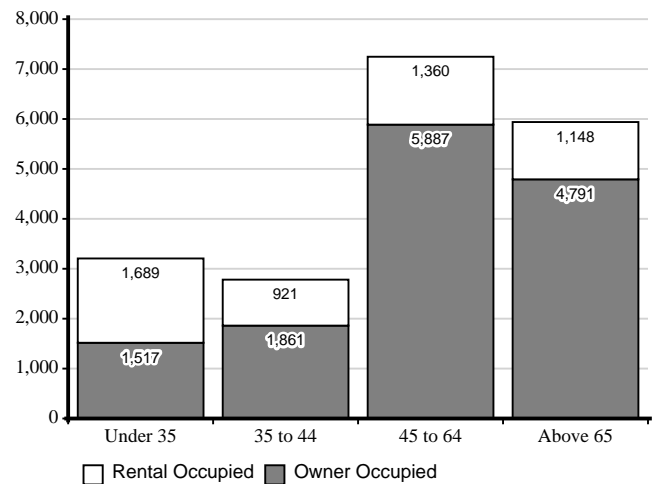
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	21,251	+/-718	NA	NA
Worked in state ^a	19,485	+/-729	91.7	+/-1.3
Worked in county ^a	15,313	+/-719	72.1	+/-2
Worked outside county ^a	4,172	+/-373	19.6	+/-1.7
Worked outside state ^a	1,766	+/-273	8.3	+/-1.3

Travel Time to Work

Less than 14 minutes	9,690	+/-705	45.6	+/-2.9
15 to 29 minutes	6,227	+/-611	29.3	+/-2.7
30 to 44 minutes	3,018	+/-414	14.2	+/-1.9
More than 45 minutes	2,338	+/-344	11	+/-1.6

^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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