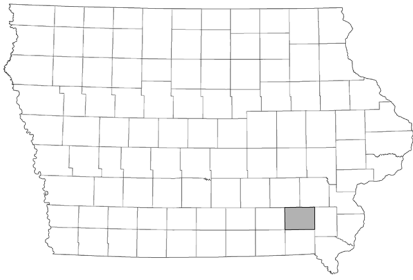


Data for Decision Makers



Jefferson County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 7,685 housing units in Jefferson County. Of this total, 4,466 were owner-occupied, 2,360 were renter-occupied, and 859 were vacant. Fewer housing units were counted in Jefferson County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Jefferson County is 1968. In Jefferson 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 16.2% of all vacant units.

Housing Characteristics, 2018-2022¹

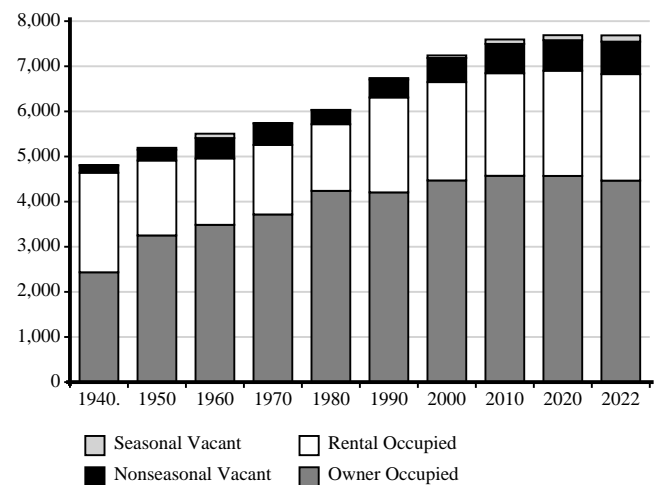
	Estimate	MOE
Total Housing Units	7,685	+/- 33
Vacant Units	859 (11.2%)	+/- 253 (3.3%)
Occupied Units	6,826 (88.8%)	+/- 257 (3.3%)
Owner-Occupied Units	4,466 (65.4%)	+/- 274 (3.9%)
Renter-Occupied Units	2,360 (34.6%)	+/- 301 (3.9%)
Median ^a Value ^b	\$141,500	+/- \$14,639
Median ^a Rent ^c	\$838	+/- \$70
Avg Household Size - Owner ^d	2.32	+/-0.11
Avg Household Size - Renter ^c	1.89	+/-0.19

^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	1968	+/-4
Owner Occupied	1967	+/-4
Renter Occupied	1971	+/-11

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



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Housing Characteristics

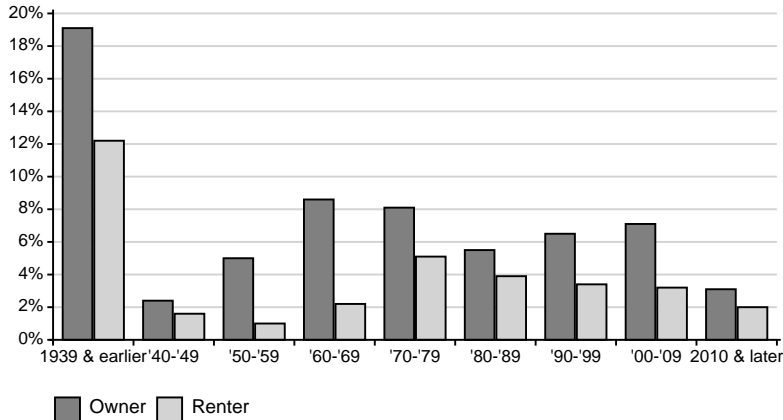
Jefferson County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,826	+/-257	NA	NA
Owner Occupied	4,466	+/-274	100.0	NA
1-Unit ^a	3,783	+/-277	84.7	+/-3.4
2 to 4 Unit	256	+/-157	5.7	+/-3.5
5 or More Units	32	+/-41	0.7	+/-0.9
Mobile Home	395	+/-133	8.8	+/-2.9
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.4
Renter Occupied	2,360	+/-301	100.0	NA
1-Unit ^a	1,136	+/-262	48.1	+/-9.3
2 to 4 Unit	472	+/-156	20.0	+/-6.1
5 or More Units	408	+/-182	17.3	+/-7.4
Mobile Home	344	+/-183	14.6	+/-7.5
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.7

^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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,826	+/-257	NA	NA
Owner Occupied	4,466	+/-274	100.0	NA
1 Bedroom ^a	305	+/-161	6.8	+/-3.6
2 Bedrooms	1,022	+/-241	22.9	+/-5.2
3 Bedrooms	1,987	+/-246	44.5	+/-4.8
4 or More	1,152	+/-242	25.8	+/-5.2
Renter Occupied	2,360	+/-301	100.0	NA
No Bedroom	137	+/-98	5.8	+/-4.1
1 Bedroom	463	+/-125	19.6	+/-4.7
2 Bedrooms	1,230	+/-263	52.1	+/-8.9
3 Bedrooms	435	+/-138	18.4	+/-5.4
4 or More	95	+/-59	4.0	+/-2.4

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	859	+/-253	NA	NA
For Rent	8	+/-9	0.9	+/-1.0
Rented, Not Occupied	59	+/-78	6.9	+/-8.9
For Sale	33	+/-43	3.8	+/-4.9
Sold, Not Occupied	35	+/-50	4.1	+/-5.7
Seasonal ^a	139	+/-104	16.2	+/-11.1
For Migrant Workers	0	+/-16	0.0	+/-1.9
Other	585	+/-209	68.1	+/-13.8

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Jefferson 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	101	1	29	2	133	\$122,728	\$842,000
2000-2004	61	0	7	2	70	\$136,137	\$2,350,000
2005-2009	57	1	4	0	62	\$196,018	\$0
2010-2014	36	0	0	1	37	\$132,663	\$400,000
2015-2019	59	4	21	1	85	\$122,819	\$0
2020	2	0	4	0	6	\$157,000	\$0
2021	3	0	3	1	7	\$178,333	\$524,000

Housing Affordability

Jefferson County

The median value of owner-occupied housing in Jefferson County was \$141,500 in 2018-2022. Median rent was \$838. In 2022, 7 permits for housing construction were authorized in Jefferson 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 19.1% of owners and 44.2% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age Above 65 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	\$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	\$52,210	+/- \$5,023
Owner Occupied	\$68,129	+/- \$4,405
Renter Occupied	\$32,614	+/- \$6,762
Median Family Income	\$68,298	+/- \$8,472

^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	2,002	+/-264	100.0	NA
With Mortgage	2,002	+/-264	100.0	NA
Less than \$50,000	80	+/-65	4	+/-3.1
\$50,000 to \$99,999	544	+/-163	27.2	+/-7.4
\$100,000 to \$299,999	1,054	+/-240	52.6	+/-9
\$300,000 to \$499,999	283	+/-115	14.1	+/-5.8
\$500,000 and above	41	+/-32	2	+/-1.6
Without Mortgage	2,464	+/-326	100.0	NA
Less than \$50,000	547	+/-178	22.2	+/-6.3
\$50,000 to \$99,999	432	+/-125	17.5	+/-4.4
\$100,000 to \$299,999	1,272	+/-340	51.6	+/-12.6
\$300,000 to \$499,999	123	+/-67	5	+/-2.6
\$500,000 and above	90	+/-62	3.7	+/-2.5

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

	Estimate	MOE
Owner Occupied Units	19.1%	NA
Renter Occupied Units	44.2%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,002	+/-264	100.0	NA
Owner with Mortgage	2,002	+/-264	100.0	NA
Less than \$399	0	+/-23	0	+/-1.1
Between \$400 to \$599	0	+/-16	0	+/-1.2
Between \$600 to \$799	66	+/-68	3.3	+/-3.3
Between \$800 to \$999	75	+/-52	3.7	+/-2.5
Between \$1,000 to \$1,499	286	+/-114	14.3	+/-5.4
Between \$1,500 to \$1,999	1,019	+/-226	50.9	+/-8.4
Between \$2,000 to \$2,499	309	+/-125	15.4	+/-6.2
\$2,500 and above	232	+/-86	11.6	+/-4.0
Owner without Mortgage	2,464	+/-326	100.0	NA
Less than \$200	168	+/-124	6.8	+/-4.7
Between \$200 and \$399	497	+/-146	20.2	+/-5.7
Between \$400 and \$599	633	+/-172	25.7	+/-6
Between \$600 and \$999	950	+/-208	38.6	+/-7
\$1,000 and above	216	+/-116	8.7	+/-4.6
Renter	2,360	+/-301	100.0	NA
Less than \$300	111	+/-66	4.7	+/-2.8
Between \$300 and \$499	113	+/-64	4.8	+/-2.7
Between \$500 and \$799	671	+/-209	28.4	+/-8
Between \$800 and \$999	482	+/-170	20.4	+/-6.8
Between \$1,000 and \$1,499	559	+/-191	23.7	+/-7.1
\$1,500 and above	46	+/-43	1.9	+/-1.8

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	6,826	+/-257	100.0	NA
Living Alone	2,622	+/-323	38.4	+/-4.5
Owner Occupied	4,466	+/-274	100.0	NA
Family Households	2,909	+/-240	65.1	+/-3.6
Married-couple	2,365	+/-237	53.0	+/-4.2
Married-couple w/ Children ^a	772	+/-172	17.3	+/-3.7
Female Householder ^b	307	+/-133	6.9	+/-2.9
Female HH w/ Children ^{a,b}	155	+/-91	3.5	+/-2.0
Male Householder ^b	237	+/-132	5.3	+/-2.9
Male HH w/ Children ^{a,b}	113	+/-93	2.5	+/-2.1
Nonfamily Households ^c	1,557	+/-274	34.9	+/- 5.8
Renter Occupied	2,360	+/-301	100.0	NA
Family Households	889	+/-223	37.7	+/-8.1
Married-couple	530	+/-173	22.5	+/-6.7
Married-couple w/ Children ^a	204	+/-128	8.6	+/-5.3
Female Householder ^b	192	+/-87	8.1	+/-3.5
Female HH w/ Children ^{a,b}	119	+/-52	5.0	+/-2.1
Male Householder ^b	167	+/-137	7.1	+/-5.7
Male HH w/ Children ^{a,b}	142	+/-132	6.0	+/-5.5
Nonfamily Households ^c	1,471	+/-255	62.3	+/- 7.3

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	3

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

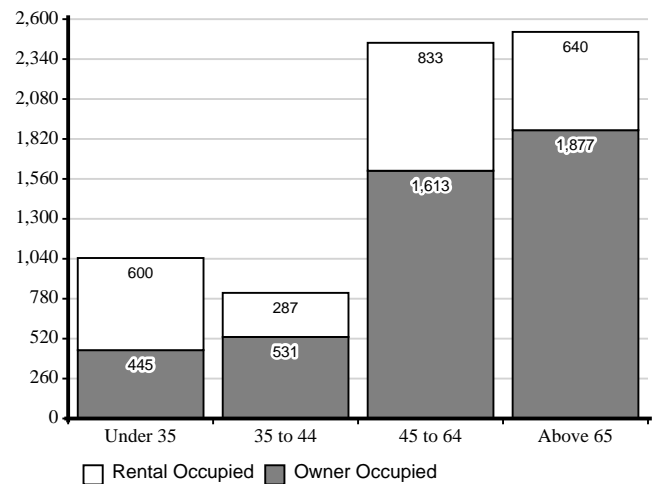
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	7,486	+/-452	NA	NA
Worked in state ^a	7,355	+/-439	98.3	+/-1.8
Worked in county ^a	5,958	+/-432	79.6	+/-3.5
Worked outside county ^a	1,397	+/-264	18.7	+/-3.4
Worked outside state ^a	131	+/-134	1.7	+/-1.8

Travel Time to Work

Less than 14 minutes	4,125	+/-508	55.1	+/-5.9
15 to 29 minutes	2,493	+/-402	33.3	+/-5.0
30 to 44 minutes	427	+/-181	5.7	+/-2.4
More than 45 minutes	434	+/-144	5.8	+/-1.9

^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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