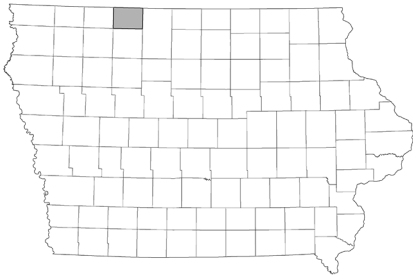


Data for Decision Makers



Emmet County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 4,513 housing units in Emmet County. Of this total, 3,013 were owner-occupied, 868 were renter-occupied, and 632 were vacant. Fewer housing units were counted in Emmet County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Emmet County is 1955. In Emmet 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 10.9% of all vacant units.

Housing Characteristics, 2018-2022¹

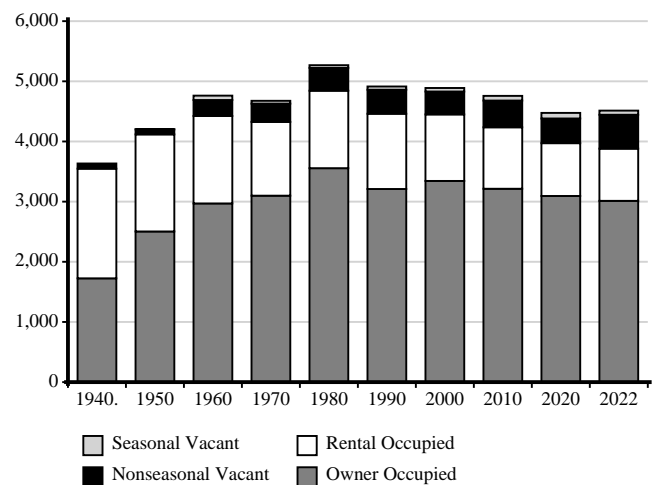
	Estimate	MOE
Total Housing Units	4,513	+/- 22
Vacant Units	632 (14.0%)	+/- 134 (3.0%)
Occupied Units	3,881 (86.0%)	+/- 139 (3.0%)
Owner-Occupied Units	3,013 (77.6%)	+/- 170 (4.1%)
Renter-Occupied Units	868 (22.4%)	+/- 168 (4.1%)
Median ^a Value ^b	\$102,700	+/- \$9,112
Median ^a Rent ^c	\$724	+/- \$44
Avg Household Size - Owner ^d	2.22	+/-0.11
Avg Household Size - Renter ^c	2.26	+/-0.27

^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	1955	+/-3
Owner Occupied	1954	+/-3
Renter Occupied	1958	+/-4

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



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Housing Characteristics

Emmet County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	3,881	+/-139	NA	NA
Owner Occupied	3,013	+/-170	100.0	NA
1-Unit ^a	2,890	+/-174	95.9	+/-2.0
2 to 4 Unit	27	+/-46	0.9	+/-1.5
5 or More Units	15	+/-27	0.5	+/-0.9
Mobile Home	81	+/-42	2.7	+/-1.4
Boat, RV, Van etc.	0	+/-15	0.0	+/-0.5
Renter Occupied	868	+/-168	100.0	NA
1-Unit ^a	532	+/-126	61.3	+/-8.4
2 to 4 Unit	121	+/-70	13.9	+/-7.6
5 or More Units	201	+/-75	23.2	+/-7.3
Mobile Home	14	+/-21	1.6	+/-2.4
Boat, RV, Van etc.	0	+/-15	0.0	+/-1.7

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	3,881	+/-139	NA	NA
Owner Occupied	3,013	+/-170	100.0	NA
1 Bedroom ^a	57	+/-34	1.9	+/-1.1
2 Bedrooms	809	+/-169	26.9	+/-5.4
3 Bedrooms	1,386	+/-175	46.0	+/-5.2
4 or More	761	+/-124	25.3	+/-3.9
Renter Occupied	868	+/-168	100.0	NA
No Bedroom	23	+/-22	2.6	+/-2.5
1 Bedroom	164	+/-75	18.9	+/-7.8
2 Bedrooms	315	+/-91	36.3	+/-7.8
3 Bedrooms	210	+/-93	24.2	+/-9.6
4 or More	156	+/-62	18.0	+/-6.2

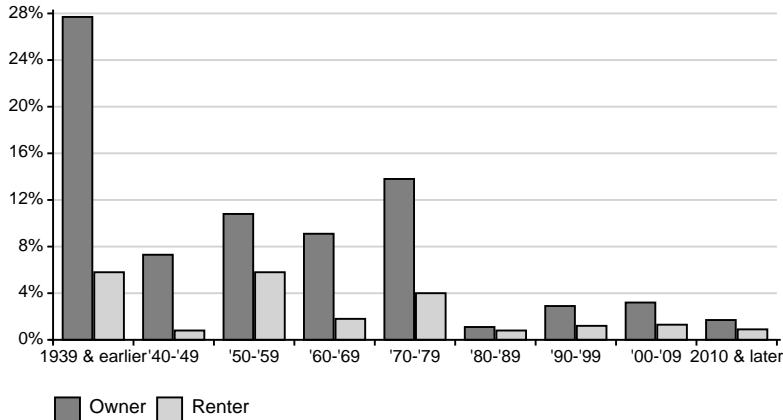
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	632	+/-134	NA	NA
For Rent	85	+/-83	13.4	+/-12.8
Rented, Not Occupied	26	+/-42	4.1	+/-6.6
For Sale	96	+/-73	15.2	+/-11.1
Sold, Not Occupied	13	+/-14	2.1	+/-2.2
Seasonal ^a	69	+/-54	10.9	+/-8.2
For Migrant Workers	0	+/-15	0.0	+/-2.4
Other	343	+/-99	54.3	+/-10.6

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Emmet 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	46	1	0	2	49	\$97,672	\$312,983
2000-2004	68	0	1	0	69	\$114,800	\$0
2005-2009	40	1	4	0	45	\$80,689	\$0
2010-2014	37	1	1	3	42	\$188,405	\$2,119,600
2015-2019	50	0	1	0	51	\$226,496	\$0
2020	10	0	0	0	10	\$272,200	\$0
2021	11	0	0	1	12	\$214,617	\$4,873,000

The median value of owner-occupied housing in Emmet County was \$102,700 in 2018-2022. Median rent was \$724. In 2022, 12 permits for housing construction were authorized in Emmet 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 15.0% of owners and 32.4% 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, 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

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

	Estimate	MOE
Owner Occupied Units	15.0%	NA
Renter Occupied Units	32.4%	NA

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$64,461	+/- \$5,222
Owner Occupied	\$70,313	+/- \$4,084
Renter Occupied	\$37,821	+/- \$3,875
Median Family Income	\$76,332	+/- \$6,142

^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	1,489	+/-171	100.0	NA
Less than \$50,000	182	+/-81	12.2	+/-4.8
\$50,000 to \$99,999	435	+/-100	29.2	+/-5.9
\$100,000 to \$299,999	754	+/-135	50.6	+/-7.1
\$300,000 to \$499,999	111	+/-49	7.5	+/-3.4
\$500,000 and above	7	+/-23	0.5	+/-1.5
Without Mortgage	1,524	+/-151	100.0	NA
Less than \$50,000	369	+/-114	24.2	+/-6.8
\$50,000 to \$99,999	479	+/-128	31.4	+/-7.8
\$100,000 to \$299,999	565	+/-139	37.1	+/-8.6
\$300,000 to \$499,999	85	+/-36	5.6	+/-2.3
\$500,000 and above	26	+/-26	1.7	+/-1.7

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	1,489	+/-171	100.0	NA
Less than \$399	6	+/-9	0.4	+/-0.6
Between \$400 to \$599	17	+/-17	1.1	+/-1.2
Between \$600 to \$799	107	+/-53	7.2	+/-3.3
Between \$800 to \$999	251	+/-86	16.9	+/-5.1
Between \$1,000 to \$1,499	365	+/-100	24.5	+/-5.7
Between \$1,500 to \$1,999	492	+/-105	33	+/-6.2
Between \$2,000 to \$2,499	128	+/-48	8.6	+/-3.1
\$2,500 and above	97	+/-48	6.5	+/-3.1
Owner without Mortgage	1,524	+/-151	100.0	NA
Less than \$200	61	+/-42	4	+/-2.8
Between \$200 and \$399	431	+/-117	28.3	+/-6.5
Between \$400 and \$599	604	+/-119	39.6	+/-6.9
Between \$600 and \$999	344	+/-88	22.6	+/-5.7
\$1,000 and above	84	+/-39	5.6	+/-2.5
Renter	868	+/-168	100.0	NA
Less than \$300	55	+/-37	6.3	+/-4.1
Between \$300 and \$499	28	+/-23	3.2	+/-2.6
Between \$500 and \$799	388	+/-131	44.7	+/-10.1
Between \$800 and \$999	89	+/-49	10.3	+/-5.2
Between \$1,000 and \$1,499	120	+/-56	13.8	+/-6.4
\$1,500 and above	40	+/-37	4.6	+/-4.2

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	3,881	+/-139	100.0	NA
Living Alone	1,314	+/-170	33.9	+/-4.2
Owner Occupied	3,013	+/-170	100.0	NA
Family Households	1,866	+/-173	61.9	+/-4.6
Married-couple	1,492	+/-154	49.5	+/-4.3
Married-couple w/ Children ^a	412	+/-86	13.7	+/-2.7
Female Householder ^b	269	+/-118	8.9	+/-3.9
Female HH w/ Children ^{a,b}	78	+/-48	2.6	+/-1.6
Male Householder ^b	105	+/-51	3.5	+/-1.7
Male HH w/ Children ^{a,b}	78	+/-46	2.6	+/-1.5
Nonfamily Households ^c	1,147	+/-166	38.1	+/- 5.1
Renter Occupied	868	+/-168	100.0	NA
Family Households	363	+/-98	41.8	+/-7.9
Married-couple	197	+/-81	22.7	+/-8.2
Married-couple w/ Children ^a	124	+/-74	14.3	+/-8.1
Female Householder ^b	145	+/-63	16.7	+/-6.5
Female HH w/ Children ^{a,b}	88	+/-43	10.1	+/-4.5
Male Householder ^b	21	+/-20	2.4	+/-2.3
Male HH w/ Children ^{a,b}	20	+/-20	2.3	+/-2.3
Nonfamily Households ^c	505	+/-134	58.2	+/- 10.6

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

^c Includes Householders Living Alone

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

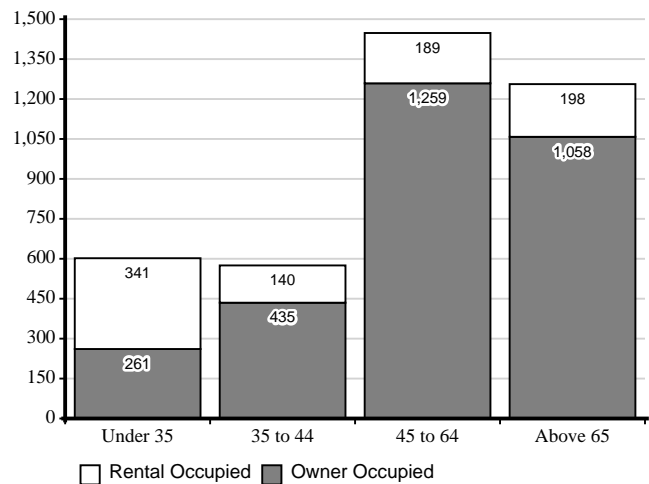
Opportunity Zones	1
New Market Tax Credit Areas	1

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	4,843	+/-229	NA	NA
Worked in state ^a	4,213	+/-260	87	+/-3.9
Worked in county ^a	3,251	+/-272	67.1	+/-4.8
Worked outside county ^a	962	+/-167	19.9	+/-3.4
Worked outside state ^a	630	+/-192	13	+/-3.9
Travel Time to Work				
Less than 14 minutes	2,523	+/-294	52.1	+/-5.5
15 to 29 minutes	1,211	+/-192	25	+/-3.8
30 to 44 minutes	693	+/-149	14.3	+/-3.0
More than 45 minutes	416	+/-172	8.6	+/-3.5

^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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