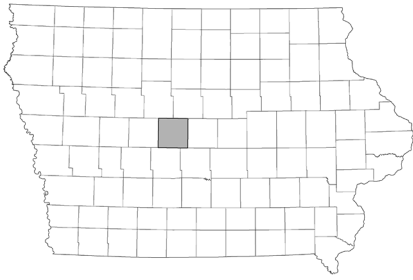


# Data for Decision Makers



## Boone County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 11,950 housing units in Boone County. Of this total, 8,676 were owner-occupied, 2,217 were renter-occupied, and 1,057 were vacant. Fewer housing units were counted in Boone County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Boone County is 1958. In Boone 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 7.4% of all vacant units.

Housing Characteristics, 2018-2022<sup>1</sup>

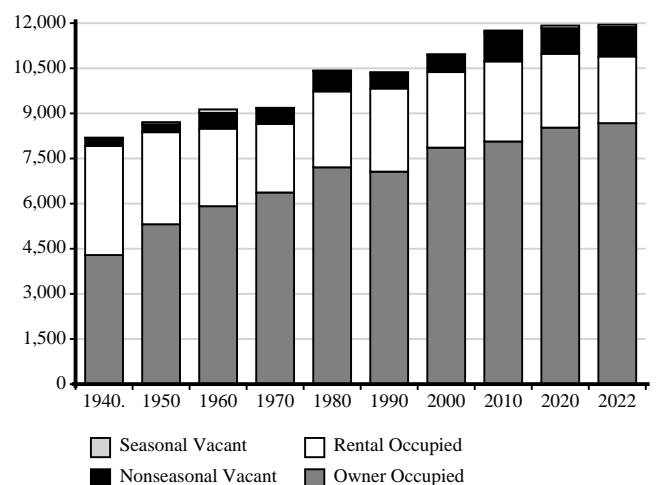
	Estimate	MOE
Total Housing Units	11,950	+/- 33
Vacant Units	1,057 (8.8%)	+/- 218 (1.8%)
Occupied Units	10,893 (91.2%)	+/- 213 (1.8%)
Owner-Occupied Units	8,676 (79.6%)	+/- 275 (2.4%)
Renter-Occupied Units	2,217 (20.4%)	+/- 275 (2.4%)
Median <sup>a</sup> Value <sup>b</sup>	\$171,600	+/- \$7,102
Median <sup>a</sup> Rent <sup>c</sup>	\$852	+/- \$41
Avg Household Size - Owner <sup>d</sup>	2.47	+/-0.07
Avg Household Size - Renter <sup>c</sup>	2.12	+/-0.24

<sup>a</sup>Median is the middle value of a distribution <sup>b</sup>Median value of owner-occupied units, <sup>c</sup>Median gross rent of renter-occupied units, <sup>d</sup>Owner-occupied units, <sup>e</sup>Renter-occupied units

Median<sup>a</sup> Year Built by Tenure, 2018-2022<sup>1</sup>

	Estimate	MOE
Median Year Built	1958	+/-3
Owner Occupied	1952	+/-3
Renter Occupied	1972	+/-7

Number of Housing Units, 1940-2022<sup>1,2</sup>



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**Occupied Housing Units By Structure Type, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	10,893	+/-213	NA	NA
Owner Occupied	8,676	+/-275	100.0	NA
1-Unit <sup>a</sup>	8,447	+/-281	97.4	+/-1.0
2 to 4 Unit	11	+/-25	0.1	+/-0.3
5 or More Units	17	+/-42	0.2	+/-0.5
Mobile Home	201	+/-71	2.3	+/-0.8
Boat, RV, Van etc.	0	+/-19	0.0	+/-0.2
Renter Occupied	2,217	+/-275	100.0	NA
1-Unit <sup>a</sup>	759	+/-172	34.2	+/-6.5
2 to 4 Unit	413	+/-146	18.6	+/-6.2
5 or More Units	1,031	+/-236	46.5	+/-8.9
Mobile Home	14	+/-14	0.6	+/-0.6
Boat, RV, Van etc.	0	+/-19	0.0	+/-0.9

<sup>a</sup>Includes Unattached and Attached Units

**Housing Units by Number of Bedrooms and Tenure, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	10,893	+/-213	NA	NA
Owner Occupied	8,676	+/-275	100.0	NA
1 Bedroom <sup>a</sup>	297	+/-121	3.4	+/-1.4
2 Bedrooms	1,587	+/-205	18.3	+/-2.3
3 Bedrooms	4,348	+/-359	50.1	+/-3.8
4 or More	2,444	+/-280	28.2	+/-3.1
Renter Occupied	2,217	+/-275	100.0	NA
No Bedroom	53	+/-43	2.4	+/-1.9
1 Bedroom	619	+/-189	27.9	+/-7.8
2 Bedrooms	850	+/-183	38.3	+/-6.7
3 Bedrooms	512	+/-129	23.1	+/-5.1
4 or More	183	+/-111	8.3	+/-4.9

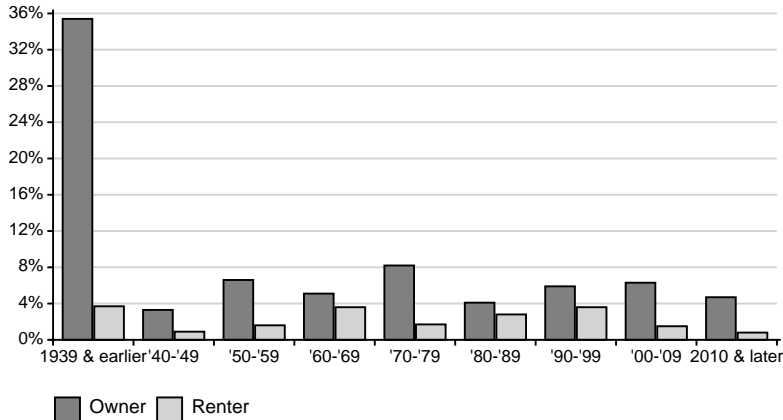
<sup>a</sup>Includes No Bedroom Units (e.g. studio apartments)

**Status of Vacant Housing Units, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	1,057	+/-218	NA	NA
For Rent	182	+/-127	17.2	+/-11.5
Rented, Not Occupied	98	+/-95	9.3	+/-8.8
For Sale	105	+/-84	9.9	+/-7.7
Sold, Not Occupied	2	+/-5	0.2	+/-0.5
Seasonal <sup>a</sup>	78	+/-88	7.4	+/-8.2
For Migrant Workers	0	+/-19	0.0	+/-1.8
Other	592	+/-159	56.0	+/-9.6

<sup>a</sup>For Seasonal, Recreational, or Occasional Use

**Percent of Housing Units by Year Built and by Tenure, 2018-2022<sup>1</sup>**



**Authorized Housing Construction Permits in Boone County, 1995-2021<sup>3</sup>**

Permit Year	Single Family Units	Duplex Units	Tri/Four-plex Units	Multi-Family Units	Total Units	Per Unit Valuation <sup>+</sup>	
						Single Family	Multi-Family
1995-1999	348	25	1	8	382	\$115,393	\$546,153
2000-2004	319	13	0	7	339	\$126,414	\$905,221
2005-2009	268	6	1	2	277	\$115,629	\$867,725
2010-2014	171	11	0	0	182	\$140,323	\$0
2015-2019	268	11	1	1	281	\$178,832	\$0
2020	50	0	0	0	50	\$182,397	\$0
2021	63	0	0	0	63	\$226,154	\$0

The median value of owner-occupied housing in Boone County was \$171,600 in 2018-2022. Median rent was \$852. In 2022, 63 permits for housing construction were authorized in Boone 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 15.9% of owners and 33.3% 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, 2022<sup>4</sup>**

	2 Person Family	4 Person Family
Extremely Low Income	\$20,700	\$27,750
Very Low Income	\$34,450	\$43,050
Low Income	\$55,150	\$68,900

**Median<sup>a</sup> Household Income by Tenure 2018-2022<sup>1</sup>**

	Estimate	MOE
Median Household Income	\$75,759	+/- \$5,710
Owner Occupied	\$90,582	+/- \$3,729
Renter Occupied	\$36,896	+/- \$7,519
Median Family Income	\$97,936	+/- \$3,152

<sup>a</sup>Median is the middle value of a distribution

**Housing Values for Owner Occupied Housing Units with Mortgage and without Mortgage, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Owner Occupied Units				
With Mortgage	5,363	+/-349	100.0	NA
Less than \$50,000	181	+/-71	3.4	+/-1.3
\$50,000 to \$99,999	701	+/-160	13.1	+/-2.8
\$100,000 to \$299,999	3,415	+/-285	63.7	+/-3.3
\$300,000 to \$499,999	834	+/-153	15.6	+/-2.7
\$500,000 and above	232	+/-90	4.4	+/-1.7
Without Mortgage	3,313	+/-303	100.0	NA
Less than \$50,000	307	+/-95	9.3	+/-2.6
\$50,000 to \$99,999	435	+/-111	13.1	+/-3.2
\$100,000 to \$299,999	1,823	+/-281	55.1	+/-8.1
\$300,000 to \$499,999	495	+/-149	14.9	+/-4.1
\$500,000 and above	253	+/-110	7.6	+/-3.2

**Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2018-2022<sup>1</sup>**

	Estimate	MOE
Owner Occupied Units	15.9%	NA
Renter Occupied Units	33.3%	NA

**Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units				
Owner with Mortgage	5,363	+/-349	100.0	NA
Less than \$399	18	+/-34	0.3	+/-0.6
Between \$400 to \$599	13	+/-13	0.2	+/-0.2
Between \$600 to \$799	99	+/-45	1.8	+/-0.8
Between \$800 to \$999	361	+/-122	6.7	+/-2.2
Between \$1,000 to \$1,499	561	+/-134	10.5	+/-2.4
Between \$1,500 to \$1,999	1,919	+/-226	35.8	+/-3.7
Between \$2,000 to \$2,499	1,330	+/-184	24.8	+/-3
\$2,500 and above	917	+/-200	17.1	+/-3.6
Owner without Mortgage	3,313	+/-303	100.0	NA
Less than \$200	93	+/-57	2.8	+/-1.7
Between \$200 and \$399	532	+/-143	16.1	+/-3.8
Between \$400 and \$599	919	+/-171	27.7	+/-4.9
Between \$600 and \$999	1,364	+/-198	41.2	+/-5.4
\$1,000 and above	405	+/-134	12.2	+/-3.9
Renter	2,217	+/-275	100.0	NA
Less than \$300	84	+/-61	3.8	+/-2.8
Between \$300 and \$499	195	+/-113	8.8	+/-5.1
Between \$500 and \$799	618	+/-149	27.9	+/-6.7
Between \$800 and \$999	403	+/-170	18.2	+/-6.9
Between \$1,000 and \$1,499	713	+/-174	32.2	+/-6.3
\$1,500 and above	127	+/-66	5.7	+/-2.9

**Households and Families by Type by Tenure, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	10,893	+/-213	100.0	NA
Living Alone	3,159	+/-323	29.0	+/-2.9
Owner Occupied	8,676	+/-275	100.0	NA
Family Households	6,352	+/-342	73.2	+/-3.2
Married-couple	5,408	+/-353	62.3	+/-3.6
Married-couple w/ Children <sup>a</sup>	1,805	+/-197	20.8	+/-2.2
Female Householder <sup>b</sup>	698	+/-164	8.0	+/-1.9
Female HH w/ Children <sup>a,b</sup>	289	+/-108	3.3	+/-1.2
Male Householder <sup>b</sup>	246	+/-100	2.8	+/-1.1
Male HH w/ Children <sup>a,b</sup>	185	+/-94	2.1	+/-1.1
Nonfamily Households <sup>c</sup>	2,324	+/-256	26.8	+/- 2.8
Renter Occupied	2,217	+/-275	100.0	NA
Family Households	762	+/-194	34.4	+/-7.6
Married-couple	426	+/-149	19.2	+/-6.3
Married-couple w/ Children <sup>a</sup>	276	+/-136	12.4	+/-5.9
Female Householder <sup>b</sup>	163	+/-67	7.4	+/-2.9
Female HH w/ Children <sup>a,b</sup>	113	+/-59	5.1	+/-2.6
Male Householder <sup>b</sup>	173	+/-82	7.8	+/-3.6
Male HH w/ Children <sup>a,b</sup>	129	+/-69	5.8	+/-3.0
Nonfamily Households <sup>c</sup>	1,455	+/-240	65.6	+/- 7.1

<sup>a</sup> with Own Children, <sup>b</sup> No Spouse Present,

<sup>c</sup> Includes Householders Living Alone

## Opportunity Zones & New Market Tax Credit Eligible Areas in Boone County<sup>5,6</sup>

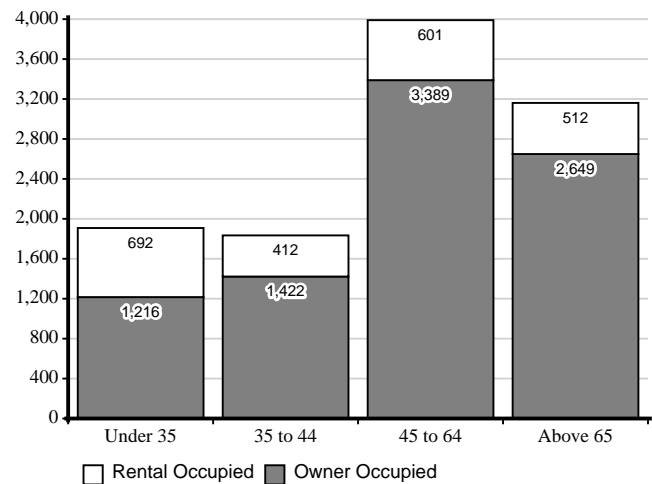
Opportunity Zones	0
New Market Tax Credit Areas	1

**Place of Work and Travel Time to Work, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	14,054	+/-395	NA	NA
Worked in state <sup>a</sup>	14,016	+/-398	99.7	+/-0.2
Worked in county <sup>a</sup>	7,514	+/-474	53.5	+/-2.8
Worked outside county <sup>a</sup>	6,502	+/-408	46.3	+/-2.8
Worked outside state <sup>a</sup>	38	+/-27	0.3	+/-0.2
Travel Time to Work				
Less than 14 minutes	5,622	+/-527	40	+/-3.6
15 to 29 minutes	4,286	+/-448	30.5	+/-3.1
30 to 44 minutes	2,389	+/-380	17	+/-2.7
More than 45 minutes	1,771	+/-285	12.6	+/-2.0

<sup>a</sup> of residence

**Householder Age by Tenure, 2018-2022<sup>1</sup>**



## Information in this document was derived from:

- <sup>1</sup> U.S. Census Bureau; American Community Survey, 5-year Estimates (2018-2022)
  - <sup>2</sup> U.S. Census Bureau; Decennial Census (1940-2020)
  - <sup>3</sup> U.S. Census Bureau; Building Permits Survey
  - <sup>4</sup> Department of Housing and Urban Development (HUD); Income Limits
  - <sup>5</sup> Internal Revenue Service (IRS) & U.S. Department of the Treasury, CDFI Fund; Qualified Opportunity Zones (QOZs)
  - <sup>6</sup> U.S. Department of the Treasury, CDFI Fund; New Market Tax Credit (NMTC) Program
- <sup>+</sup> Values not adjusted for inflation

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