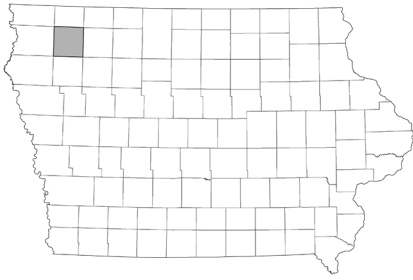


Data for Decision Makers



O'Brien County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 6,546 housing units in O'Brien County. Of this total, 4,333 were owner-occupied, 1,367 were renter-occupied, and 846 were vacant. Fewer housing units were counted in O'Brien County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in O'Brien County is 1958. In O'Brien 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 3.1% of all vacant units.

Housing Characteristics, 2018-2022¹

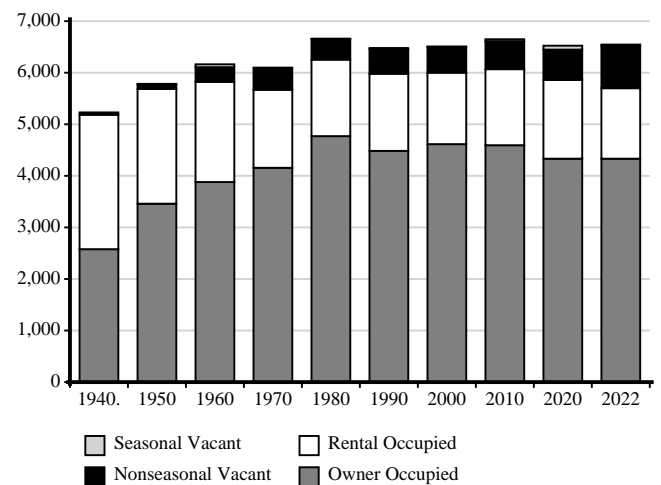
	Estimate	MOE
Total Housing Units	6,546	+/- 25
Vacant Units	846 (12.9%)	+/- 197 (3.0%)
Occupied Units	5,700 (87.1%)	+/- 198 (3.0%)
Owner-Occupied Units	4,333 (76.0%)	+/- 232 (3.5%)
Renter-Occupied Units	1,367 (24.0%)	+/- 211 (3.5%)
Median ^a Value ^b	\$141,900	+/- \$12,274
Median ^a Rent ^c	\$691	+/- \$79
Avg Household Size - Owner ^d	2.55	+/-0.09
Avg Household Size - Renter ^e	1.97	+/-0.21

^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	1958	+/-2
Owner Occupied	1956	+/-3
Renter Occupied	1970	+/-7

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	5,700	+/-198	NA	NA
Owner Occupied	4,333	+/-232	100.0	NA
1-Unit ^a	4,203	+/-232	97.0	+/-1.3
2 to 4 Unit	10	+/-8	0.2	+/-0.2
5 or More Units	25	+/-41	0.6	+/-0.9
Mobile Home	95	+/-95	2.2	+/-2.2
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.4
Renter Occupied	1,367	+/-211	100.0	NA
1-Unit ^a	644	+/-145	47.1	+/-7.7
2 to 4 Unit	150	+/-64	11.0	+/-4.4
5 or More Units	517	+/-138	37.8	+/-8.2
Mobile Home	56	+/-49	4.1	+/-3.5
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.2

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,700	+/-198	NA	NA
Owner Occupied	4,333	+/-232	100.0	NA
1 Bedroom ^a	83	+/-41	1.9	+/-0.9
2 Bedrooms	918	+/-150	21.2	+/-3.3
3 Bedrooms	1,724	+/-188	39.8	+/-3.8
4 or More	1,608	+/-210	37.1	+/-4.4
Renter Occupied	1,367	+/-211	100.0	NA
No Bedroom	0	+/-16	0.0	+/-1.2
1 Bedroom	441	+/-117	32.3	+/-7.0
2 Bedrooms	450	+/-124	32.9	+/-7.5
3 Bedrooms	248	+/-94	18.1	+/-6.3
4 or More	228	+/-93	16.7	+/-6.3

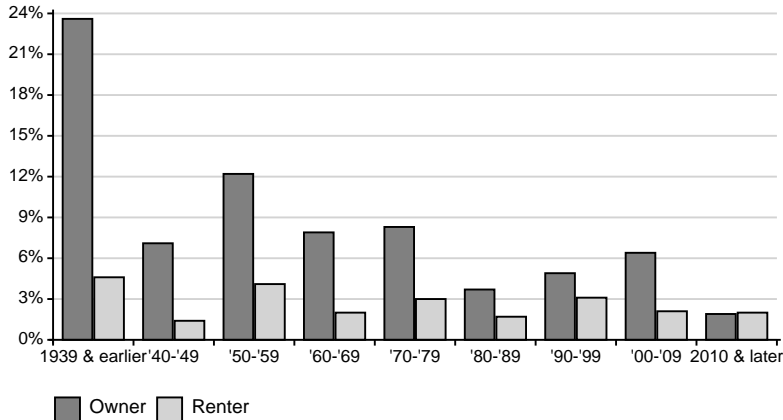
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	846	+/-197	NA	NA
For Rent	181	+/-101	21.4	+/-10.8
Rented, Not Occupied	9	+/-10	1.1	+/-1.2
For Sale	90	+/-89	10.6	+/-10.2
Sold, Not Occupied	123	+/-99	14.5	+/-11.2
Seasonal ^a	26	+/-21	3.1	+/-2.4
For Migrant Workers	0	+/-16	0.0	+/-1.9
Other	417	+/-140	49.3	+/-11.9

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in O'Brien 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	74	3	4	6	87	\$125,002	\$793,983
2000-2004	76	0	2	1	79	\$163,138	\$800,000
2005-2009	79	2	0	1	82	\$194,797	\$1,600,000
2010-2014	43	4	0	1	48	\$256,000	\$620,000
2015-2019	61	3	2	1	67	\$261,148	\$0
2020	22	0	0	2	24	\$272,816	\$1,060,500
2021	25	0	0	0	25	\$246,440	\$0

The median value of owner-occupied housing in O'Brien County was \$141,900 in 2018-2022. Median rent was \$691. In 2022, 25 permits for housing construction were authorized in O'Brien 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 31.7% 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	\$19,300	\$27,750
Very Low Income	\$32,200	\$40,200
Low Income	\$51,450	\$64,300

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$65,076	+/- \$6,868
Owner Occupied	\$79,890	+/- \$7,262
Renter Occupied	\$37,601	+/- \$8,247
Median Family Income	\$89,832	+/- \$4,507

^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	2,123	+/-203	100.0	NA
With Mortgage	2,123	+/-203	100.0	NA
Less than \$50,000	147	+/-75	6.9	+/-3.5
\$50,000 to \$99,999	490	+/-116	23.1	+/-5.3
\$100,000 to \$299,999	1,167	+/-187	55	+/-6
\$300,000 to \$499,999	295	+/-91	13.9	+/-4.2
\$500,000 and above	24	+/-31	1.1	+/-1.5
Without Mortgage	2,210	+/-178	100.0	NA
Less than \$50,000	401	+/-131	18.1	+/-5.8
\$50,000 to \$99,999	452	+/-104	20.5	+/-4.3
\$100,000 to \$299,999	1,086	+/-243	49.2	+/-10.3
\$300,000 to \$499,999	247	+/-99	11.2	+/-4.4
\$500,000 and above	24	+/-20	1.1	+/-0.9

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	31.7%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,123	+/-203	100.0	NA
Owner with Mortgage	2,123	+/-203	100.0	NA
Less than \$399	2	+/-16	0.1	+/-0.8
Between \$400 to \$599	14	+/-20	0.7	+/-0.9
Between \$600 to \$799	45	+/-22	2.1	+/-1.1
Between \$800 to \$999	307	+/-113	14.5	+/-5.1
Between \$1,000 to \$1,499	314	+/-100	14.8	+/-4.7
Between \$1,500 to \$1,999	712	+/-126	33.5	+/-5.8
Between \$2,000 to \$2,499	431	+/-131	20.3	+/-5.2
\$2,500 and above	223	+/-94	10.5	+/-4.3
Owner without Mortgage	2,210	+/-178	100.0	NA
Less than \$200	85	+/-37	3.8	+/-1.7
Between \$200 and \$399	809	+/-172	36.6	+/-6.6
Between \$400 and \$599	613	+/-123	27.7	+/-5.6
Between \$600 and \$999	595	+/-149	26.9	+/-6.2
\$1,000 and above	108	+/-52	4.9	+/-2.3
Renter	1,367	+/-211	100.0	NA
Less than \$300	33	+/-29	2.4	+/-2.2
Between \$300 and \$499	291	+/-119	21.3	+/-7.5
Between \$500 and \$799	379	+/-109	27.7	+/-6.8
Between \$800 and \$999	239	+/-104	17.5	+/-7.7
Between \$1,000 and \$1,499	172	+/-76	12.6	+/-4.8
\$1,500 and above	55	+/-53	4	+/-3.8

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	5,700	+/-198	100.0	NA
Living Alone	1,844	+/-201	32.4	+/-3.3
Owner Occupied	4,333	+/-232	100.0	NA
Family Households	3,155	+/-228	72.8	+/-3.5
Married-couple	2,783	+/-210	64.2	+/-3.4
Married-couple w/ Children ^a	1,014	+/-122	23.4	+/-2.5
Female Householder ^b	172	+/-82	4.0	+/-1.9
Female HH w/ Children ^{a,b}	134	+/-79	3.1	+/-1.8
Male Householder ^b	200	+/-95	4.6	+/-2.2
Male HH w/ Children ^{a,b}	94	+/-50	2.2	+/-1.1
Nonfamily Households ^c	1,178	+/-172	27.2	+/- 3.7
Renter Occupied	1,367	+/-211	100.0	NA
Family Households	423	+/-99	30.9	+/-5.4
Married-couple	278	+/-75	20.3	+/-4.5
Married-couple w/ Children ^a	120	+/-47	8.8	+/-3.2
Female Householder ^b	114	+/-52	8.3	+/-3.6
Female HH w/ Children ^{a,b}	87	+/-48	6.4	+/-3.4
Male Householder ^b	31	+/-23	2.3	+/-1.6
Male HH w/ Children ^{a,b}	17	+/-18	1.2	+/-1.3
Nonfamily Households ^c	944	+/-175	69.1	+/- 7.1

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

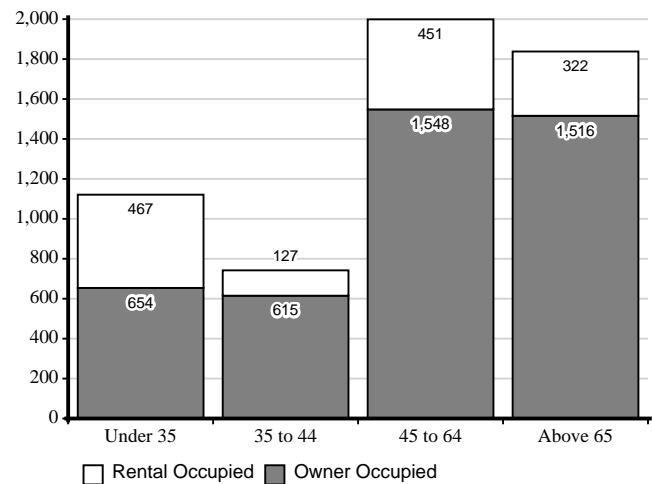
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	6,811	+/-366	NA	NA
Worked in state ^a	6,691	+/-383	98.2	+/-1.3
Worked in county ^a	4,567	+/-369	67.1	+/-3.8
Worked outside county ^a	2,124	+/-266	31.2	+/-3.5
Worked outside state ^a	120	+/-85	1.8	+/-1.3

Travel Time to Work

Less than 14 minutes	3,671	+/-404	53.9	+/-5.2
15 to 29 minutes	1,757	+/-246	25.8	+/-3.3
30 to 44 minutes	879	+/-163	12.9	+/-2.3
More than 45 minutes	511	+/-127	7.5	+/-1.8

^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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