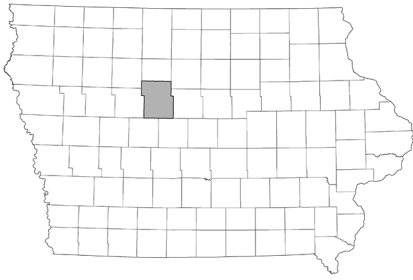


Data for Decision Makers



Webster County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 16,981 housing units in Webster County. Of this total, 10,858 were owner-occupied, 4,724 were renter-occupied, and 1,399 were vacant. Fewer housing units were counted in Webster County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Webster County is 1957. In Webster 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

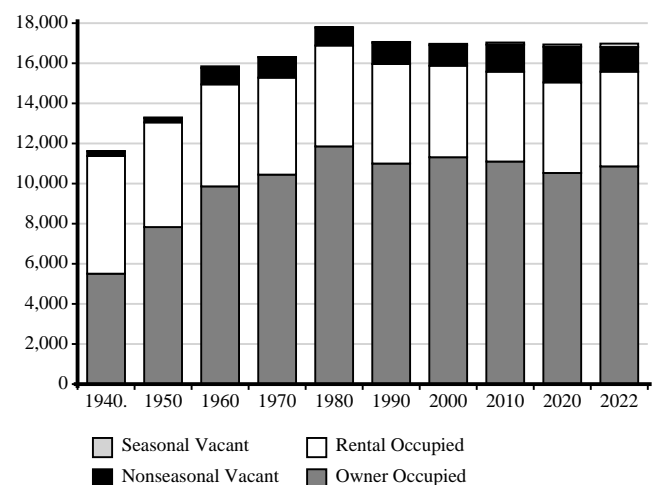
	Estimate	MOE
Total Housing Units	16,981	+/- 72
Vacant Units	1,399 (8.2%)	+/- 256 (1.5%)
Occupied Units	15,582 (91.8%)	+/- 285 (1.5%)
Owner-Occupied Units	10,858 (69.7%)	+/- 437 (2.4%)
Renter-Occupied Units	4,724 (30.3%)	+/- 388 (2.4%)
Median ^a Value ^b	\$130,400	+/- \$7,666
Median ^a Rent ^c	\$747	+/- \$29
Avg Household Size - Owner ^d	2.31	+/-0.07
Avg Household Size - Renter ^c	1.93	+/-0.16

^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	1957	+/-2
Owner Occupied	1956	+/-2
Renter Occupied	1961	+/-5

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



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

Housing Characteristics

Webster County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	15,582	+/-285	NA	NA
Owner Occupied	10,858	+/-437	100.0	NA
1-Unit ^a	10,357	+/-423	95.4	+/-0.7
2 to 4 Unit	90	+/-62	0.8	+/-0.6
5 or More Units	73	+/-47	0.7	+/-0.4
Mobile Home	332	+/-91	3.1	+/-0.8
Boat, RV, Van etc.	6	+/-8	0.1	+/-0.1
Renter Occupied	4,724	+/-388	100.0	NA
1-Unit ^a	2,233	+/-329	47.3	+/-5.8
2 to 4 Unit	1,164	+/-255	24.6	+/-5.0
5 or More Units	1,235	+/-241	26.1	+/-4.6
Mobile Home	15	+/-15	0.3	+/-0.3
Boat, RV, Van etc.	77	+/-80	1.6	+/-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	15,582	+/-285	NA	NA
Owner Occupied	10,858	+/-437	100.0	NA
1 Bedroom ^a	308	+/-113	2.8	+/-1.0
2 Bedrooms	2,542	+/-308	23.4	+/-2.7
3 Bedrooms	5,156	+/-413	47.5	+/-3.3
4 or More	2,852	+/-311	26.3	+/-2.7
Renter Occupied	4,724	+/-388	100.0	NA
No Bedroom	244	+/-127	5.2	+/-2.7
1 Bedroom	1,235	+/-248	26.1	+/-4.8
2 Bedrooms	2,143	+/-326	45.4	+/-5.8
3 Bedrooms	795	+/-209	16.8	+/-4.2
4 or More	307	+/-121	6.5	+/-2.5

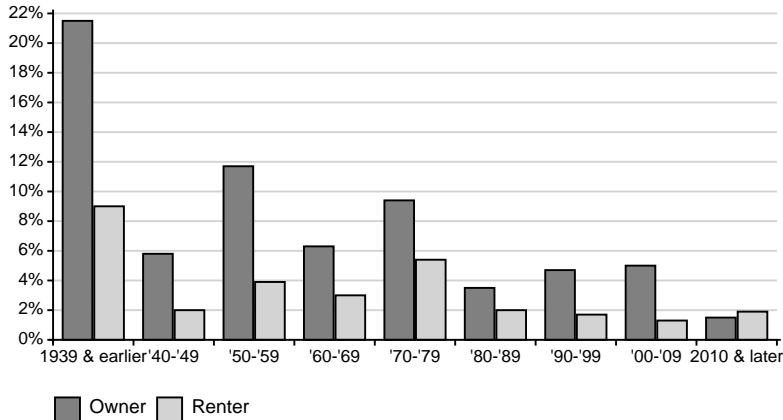
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	1,399	+/-256	NA	NA
For Rent	132	+/-71	9.4	+/-4.8
Rented, Not Occupied	48	+/-39	3.4	+/-2.7
For Sale	91	+/-58	6.5	+/-4.0
Sold, Not Occupied	30	+/-39	2.1	+/-2.8
Seasonal ^a	170	+/-88	12.2	+/-5.9
For Migrant Workers	0	+/-22	0.0	+/-1.6
Other	928	+/-217	66.3	+/-9.7

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Webster 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	205	3	6	3	217	\$116,718	\$1,051,333
2000-2004	235	13	10	1	259	\$139,113	\$1,122,000
2005-2009	109	0	3	0	112	\$159,569	\$0
2010-2014	126	0	1	0	127	\$178,142	\$0
2015-2019	143	1	0	0	144	\$182,423	\$0
2020	56	2	0	1	59	\$167,609	\$8,268,905
2021	28	0	0	0	28	\$202,584	\$0

The median value of owner-occupied housing in Webster County was \$130,400 in 2018-2022. Median rent was \$747. In 2022, 28 permits for housing construction were authorized in Webster 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 16.0% of owners and 33.2% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age 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	\$65,335	+/- \$3,112
Owner Occupied	\$76,776	+/- \$4,135
Renter Occupied	\$37,176	+/- \$7,114
Median Family Income	\$82,733	+/- \$3,264

^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	5,597	+/-352	100.0	NA
Less than \$50,000	425	+/-110	7.6	+/-1.9
\$50,000 to \$99,999	1,598	+/-255	28.6	+/-3.9
\$100,000 to \$299,999	2,928	+/-271	52.3	+/-3.7
\$300,000 to \$499,999	509	+/-168	9.1	+/-3
\$500,000 and above	137	+/-56	2.4	+/-1.0
Without Mortgage	5,261	+/-355	100.0	NA
Less than \$50,000	804	+/-172	15.3	+/-2.8
\$50,000 to \$99,999	1,397	+/-196	26.6	+/-3.5
\$100,000 to \$299,999	2,508	+/-371	47.6	+/-6.4
\$300,000 to \$499,999	437	+/-133	8.3	+/-2.5
\$500,000 and above	115	+/-53	2.3	+/-1.0

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

	Estimate	MOE
Owner Occupied Units	16.0%	NA
Renter Occupied Units	33.2%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units				
Owner with Mortgage	5,597	+/-352	100.0	NA
Less than \$399	4	+/-22	0.1	+/-0.4
Between \$400 to \$599	12	+/-13	0.2	+/-0.2
Between \$600 to \$799	137	+/-66	2.4	+/-1.2
Between \$800 to \$999	681	+/-146	12.2	+/-2.5
Between \$1,000 to \$1,499	1,235	+/-241	22.1	+/-4
Between \$1,500 to \$1,999	1,695	+/-241	30.3	+/-3.6
Between \$2,000 to \$2,499	1,154	+/-208	20.6	+/-3.5
\$2,500 and above	513	+/-148	9.1	+/-2.6
Owner without Mortgage	5,261	+/-355	100.0	NA
Less than \$200	129	+/-57	2.5	+/-1.1
Between \$200 and \$399	1,242	+/-175	23.6	+/-3.2
Between \$400 and \$599	2,168	+/-312	41.2	+/-4.4
Between \$600 and \$999	1,396	+/-173	26.5	+/-3.2
\$1,000 and above	326	+/-144	6.2	+/-2.7
Renter	4,724	+/-388	100.0	NA
Less than \$300	292	+/-133	6.2	+/-2.8
Between \$300 and \$499	366	+/-109	7.7	+/-2.3
Between \$500 and \$799	1,966	+/-224	41.6	+/-4.4
Between \$800 and \$999	780	+/-196	16.5	+/-3.9
Between \$1,000 and \$1,499	741	+/-226	15.7	+/-4.3
\$1,500 and above	276	+/-118	5.9	+/-2.5

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	15,582	+/-285	100.0	NA
Living Alone	5,634	+/-421	36.2	+/-2.6
Owner Occupied	10,858	+/-437	100.0	NA
Family Households	7,128	+/-385	65.6	+/-2.4
Married-couple	5,611	+/-338	51.7	+/-2.3
Married-couple w/ Children ^a	1,797	+/-239	16.6	+/-2.1
Female Householder ^b	855	+/-217	7.9	+/-2.0
Female HH w/ Children ^{a,b}	397	+/-150	3.7	+/-1.4
Male Householder ^b	662	+/-176	6.1	+/-1.6
Male HH w/ Children ^{a,b}	488	+/-176	4.5	+/-1.6
Nonfamily Households ^c	3,730	+/-375	34.4	+/- 3.2
Renter Occupied	4,724	+/-388	100.0	NA
Family Households	1,563	+/-274	33.1	+/-5.1
Married-couple	816	+/-220	17.3	+/-4.4
Married-couple w/ Children ^a	316	+/-137	6.7	+/-2.8
Female Householder ^b	438	+/-133	9.3	+/-2.7
Female HH w/ Children ^{a,b}	303	+/-124	6.4	+/-2.6
Male Householder ^b	309	+/-153	6.5	+/-3.2
Male HH w/ Children ^{a,b}	263	+/-142	5.6	+/-3.0
Nonfamily Households ^c	3,161	+/-371	66.9	+/- 5.6

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

^c Includes Householders Living Alone

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

Opportunity Zones	1
New Market Tax Credit Areas	6

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

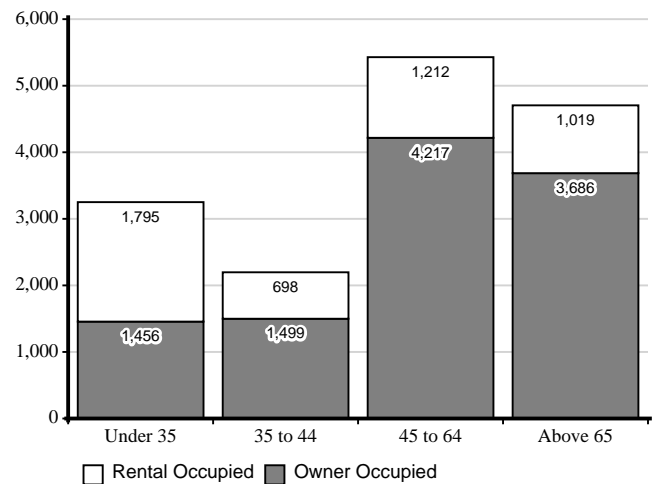
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	17,470	+/-539	NA	NA
Worked in state ^a	17,307	+/-544	99.1	+/-0.6
Worked in county ^a	15,312	+/-558	87.6	+/-1.8
Worked outside county ^a	1,995	+/-306	11.4	+/-1.7
Worked outside state ^a	163	+/-104	0.9	+/-0.6

Travel Time to Work

Less than 14 minutes	9,399	+/-673	53.8	+/-3.5
15 to 29 minutes	5,066	+/-469	29	+/-2.5
30 to 44 minutes	1,555	+/-294	8.9	+/-1.7
More than 45 minutes	1,450	+/-307	8.3	+/-1.7

^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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