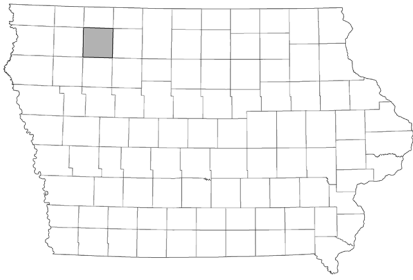


Data for Decision Makers



Clay County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 8,098 housing units in Clay County. Of this total, 5,253 were owner-occupied, 1,972 were renter-occupied, and 873 were vacant. Fewer housing units were counted in Clay County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Clay County is 1969. In Clay 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 17.6% of all vacant units.

Housing Characteristics, 2018-2022¹

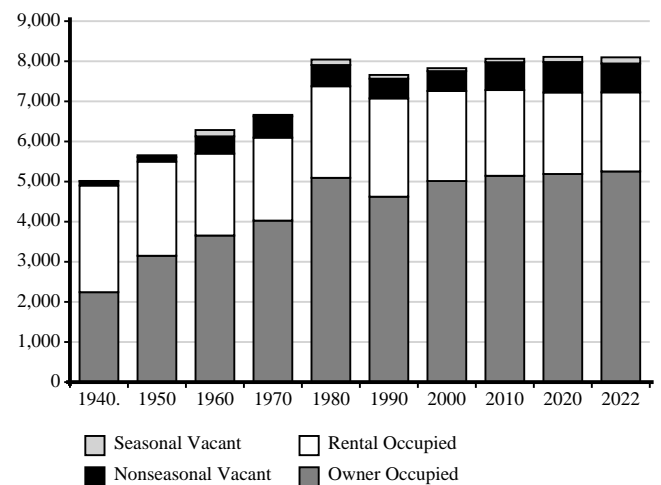
	Estimate	MOE
Total Housing Units	8,098	+/- 52
Vacant Units	873 (10.8%)	+/- 189 (2.3%)
Occupied Units	7,225 (89.2%)	+/- 199 (2.3%)
Owner-Occupied Units	5,253 (72.7%)	+/- 332 (4.2%)
Renter-Occupied Units	1,972 (27.3%)	+/- 307 (4.2%)
Median ^a Value ^b	\$151,400	+/- \$10,527
Median ^a Rent ^c	\$752	+/- \$69
Avg Household Size - Owner ^d	2.32	+/-0.1
Avg Household Size - Renter ^e	1.99	+/-0.15

^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	1969	+/-4
Owner Occupied	1964	+/-4
Renter Occupied	1977	+/-4

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	7,225	+/-199	NA	NA
Owner Occupied	5,253	+/-332	100.0	NA
1-Unit ^a	5,061	+/-314	96.3	+/-8.5
2 to 4 Unit	32	+/-42	0.6	+/-0.8
5 or More Units	73	+/-77	1.4	+/-1.5
Mobile Home	87	+/-55	1.7	+/-1.0
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,972	+/-307	100.0	NA
1-Unit ^a	685	+/-175	34.7	+/-7.0
2 to 4 Unit	473	+/-164	24.0	+/-7.4
5 or More Units	806	+/-240	40.9	+/-10.4
Mobile Home	8	+/-8	0.4	+/-0.4
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.8

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,225	+/-199	NA	NA
Owner Occupied	5,253	+/-332	100.0	NA
1 Bedroom ^a	108	+/-64	2.1	+/-1.2
2 Bedrooms	1,086	+/-236	20.7	+/-4.3
3 Bedrooms	2,563	+/-299	48.8	+/-4.8
4 or More	1,496	+/-261	28.5	+/-4.6
Renter Occupied	1,972	+/-307	100.0	NA
No Bedroom	61	+/-57	3.1	+/-2.9
1 Bedroom	558	+/-184	28.3	+/-8.2
2 Bedrooms	727	+/-190	36.9	+/-7.7
3 Bedrooms	361	+/-142	18.3	+/-6.6
4 or More	265	+/-121	13.4	+/-5.8

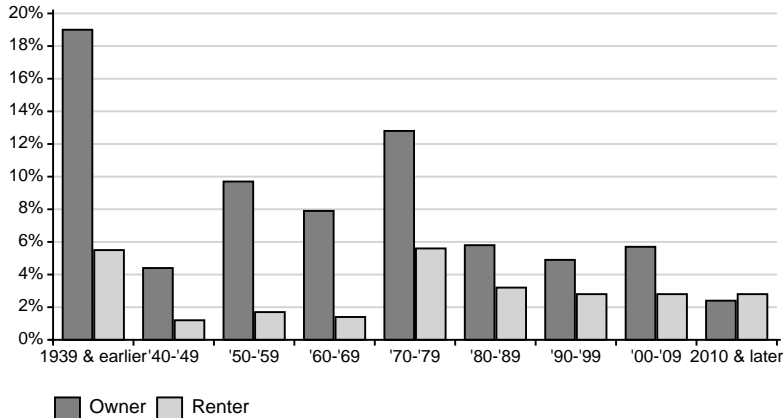
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	873	+/-189	NA	NA
For Rent	253	+/-119	29.0	+/-12.1
Rented, Not Occupied	0	+/-16	0.0	+/-1.8
For Sale	81	+/-53	9.3	+/-5.7
Sold, Not Occupied	45	+/-35	5.2	+/-3.9
Seasonal ^a	154	+/-121	17.6	+/-13.3
For Migrant Workers	0	+/-16	0.0	+/-1.8
Other	340	+/-130	38.9	+/-12.3

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Clay 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	118	0	2	3	123	\$116,522	\$1,515,667
2000-2004	158	2	4	4	168	\$133,092	\$737,500
2005-2009	93	3	0	0	96	\$173,404	\$0
2010-2014	114	1	0	1	116	\$164,270	\$450,000
2015-2019	119	1	0	7	127	\$210,130	\$0
2020	17	3	0	0	20	\$293,175	\$0
2021	14	3	0	0	17	\$264,163	\$0

The median value of owner-occupied housing in Clay County was \$151,400 in 2018-2022. Median rent was \$752. In 2022, 17 permits for housing construction were authorized in Clay 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 17.8% 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

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$61,756	+/- \$6,929
Owner Occupied	\$75,750	+/- \$5,308
Renter Occupied	\$33,559	+/- \$3,152
Median Family Income	\$84,432	+/- \$9,850

^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	2,842	+/-292	100.0	NA
With Mortgage	2,842	+/-292	100.0	NA
Less than \$50,000	63	+/-31	2.2	+/-1.1
\$50,000 to \$99,999	608	+/-139	21.4	+/-4.4
\$100,000 to \$299,999	1,880	+/-256	66.2	+/-5.3
\$300,000 to \$499,999	237	+/-82	8.3	+/-2.9
\$500,000 and above	54	+/-39	1.9	+/-1.4
Without Mortgage	2,411	+/-231	100.0	NA
Less than \$50,000	210	+/-59	8.7	+/-2.4
\$50,000 to \$99,999	435	+/-124	18	+/-4.5
\$100,000 to \$299,999	1,244	+/-285	51.6	+/-11.3
\$300,000 to \$499,999	449	+/-145	18.6	+/-5.4
\$500,000 and above	73	+/-38	3	+/-1.5

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

	Estimate	MOE
Owner Occupied Units	17.8%	NA
Renter Occupied Units	32.4%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,842	+/-292	100.0	NA
Owner with Mortgage	2,842	+/-292	100.0	NA
Less than \$399	10	+/-25	0.4	+/-0.9
Between \$400 to \$599	4	+/-7	0.1	+/-0.2
Between \$600 to \$799	66	+/-37	2.3	+/-1.3
Between \$800 to \$999	252	+/-94	8.9	+/-3.1
Between \$1,000 to \$1,499	386	+/-129	13.6	+/-4.2
Between \$1,500 to \$1,999	1,171	+/-204	41.2	+/-5.7
Between \$2,000 to \$2,499	647	+/-136	22.8	+/-4.4
\$2,500 and above	225	+/-92	7.9	+/-3.1
Owner without Mortgage	2,411	+/-231	100.0	NA
Less than \$200	34	+/-36	1.4	+/-1.5
Between \$200 and \$399	488	+/-122	20.2	+/-4.7
Between \$400 and \$599	862	+/-144	35.8	+/-5.2
Between \$600 and \$999	758	+/-150	31.4	+/-4.9
\$1,000 and above	269	+/-97	11.2	+/-3.9
Renter	1,972	+/-307	100.0	NA
Less than \$300	79	+/-70	4	+/-3.6
Between \$300 and \$499	122	+/-75	6.2	+/-4
Between \$500 and \$799	784	+/-210	39.8	+/-8.3
Between \$800 and \$999	481	+/-158	24.4	+/-7.5
Between \$1,000 and \$1,499	303	+/-148	15.4	+/-7.1
\$1,500 and above	41	+/-45	2.1	+/-2.3

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	7,225	+/-199	100.0	NA
Living Alone	2,560	+/-310	35.4	+/-4.2
Owner Occupied	5,253	+/-332	100.0	NA
Family Households	3,381	+/-315	64.4	+/-4.4
Married-couple	2,997	+/-304	57.1	+/-4.5
Married-couple w/ Children ^a	954	+/-204	18.2	+/-3.7
Female Householder ^b	190	+/-98	3.6	+/-1.9
Female HH w/ Children ^{a,b}	107	+/-72	2.0	+/-1.4
Male Householder ^b	194	+/-82	3.7	+/-1.5
Male HH w/ Children ^{a,b}	53	+/-34	1.0	+/-0.6
Nonfamily Households ^c	1,872	+/-269	35.6	+/- 4.6
Renter Occupied	1,972	+/-307	100.0	NA
Family Households	694	+/-186	35.2	+/-7.7
Married-couple	173	+/-67	8.8	+/-3.1
Married-couple w/ Children ^a	88	+/-53	4.5	+/-2.6
Female Householder ^b	482	+/-174	24.4	+/-8.0
Female HH w/ Children ^{a,b}	429	+/-170	21.8	+/-7.9
Male Householder ^b	39	+/-41	2.0	+/-2.1
Male HH w/ Children ^{a,b}	7	+/-11	0.4	+/-0.6
Nonfamily Households ^c	1,278	+/-257	64.8	+/- 8.2

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	1

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

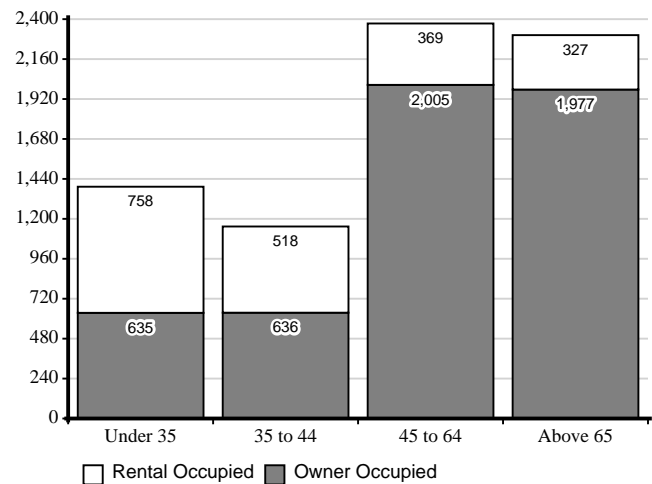
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	8,259	+/-324	NA	NA
Worked in state ^a	8,229	+/-329	99.6	+/-0.4
Worked in county ^a	6,698	+/-350	81.1	+/-2.9
Worked outside county ^a	1,531	+/-254	18.5	+/-3
Worked outside state ^a	30	+/-34	0.4	+/-0.4

Travel Time to Work

Less than 14 minutes	4,807	+/-482	58.2	+/-5.4
15 to 29 minutes	1,644	+/-217	19.9	+/-2.5
30 to 44 minutes	1,140	+/-233	13.8	+/-2.8
More than 45 minutes	669	+/-210	8.1	+/-2.5

^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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