## **Data for Decision Makers**



# Woodbury County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 42,864 housing units in Woodbury County. Of this total, 27,480 were owner-occupied, 12,819 were renter-occupied, and 2,565 were vacant. Fewer housing units were counted in Woodbury County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Woodbury County is 1958. In Woodbury 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 10.8% of all vacant units.

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

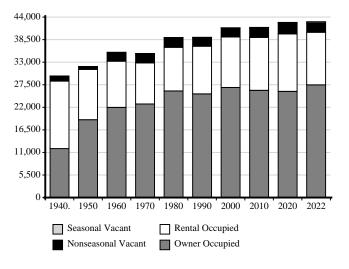
	Estimate	MOE
Total Housing Units	42,864	+/- 76
Vacant Units	2,565 (6.0%)	+/- 371 (0.9%)
Occupied Units	40,299 (94.0%)	+/- 366 (0.9%)
Owner-Occupied Units	27,480 (68.2%)	+/- 736 (1.8%)
Renter-Occupied Units	12,819 (31.8%)	+/- 755 (1.8%)
Median <sup>a</sup> Value <sup>b</sup>	\$158,000	+/- \$3,837
Median <sup>a</sup> Rent <sup>c</sup>	\$913	+/- \$21
Avg Household Size - Owner <sup>d</sup>	2.61	+/-0.04
Avg Household Size - Renter <sup>e</sup>	2.41	+/-0.09

<sup>&</sup>lt;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	+/-2
Owner Occupied	1957	+/-2
Renter Occupied	1958	+/-3

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



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http://indicators.extension.iastate.edu

### **Housing Characteristics**

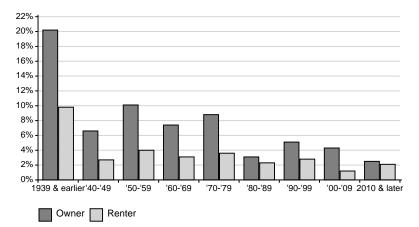
### **Woodbury County**

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

	Numb	er	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	40,299	+/-366	NA	NA
Owner Occupied	27,480	+/-736	100.0	NA
1-Unit <sup>a</sup>	26,067	+/-762	94.9	+/-1.1
2 to 4 Unit	215	+/-121	0.8	+/-0.4
5 or More Units	120	+/-72	0.4	+/-0.3
Mobile Home	1,058	+/-293	3.9	+/-1.1
Boat, RV, Van etc.	20	+/-36	0.1	+/-0.1
Renter Occupied	12,819	+/-755	100.0	NA
1-Unit <sup>a</sup>	5,480	+/-495	42.7	+/-2.9
2 to 4 Unit	2,125	+/-404	16.6	+/-3.0
5 or More Units	4,822	+/-582	37.6	+/-4.0
Mobile Home	392	+/-190	3.1	+/-1.5
Boat, RV, Van etc.	0	+/-24	0.0	+/-0.2

<sup>&</sup>lt;sup>a</sup>Includes Unattached and Attached Units

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



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

	Numb	Number		(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	40,299	+/-366	NA	NA
Owner Occupied	27,480	+/-736	100.0	NA
1 Bedroom <sup>a</sup>	661	+/-183	2.4	+/-0.7
2 Bedrooms	6,751	+/-630	24.6	+/-2.2
3 Bedrooms	12,353	+/-711	45.0	+/-2.3
4 or More	7,715	+/-660	28.1	+/-2.3
Renter Occupied	12,819	+/-755	100.0	NA
No Bedroom	774	+/-235	6.0	+/-1.8
1 Bedroom	3,124	+/-400	24.4	+/-2.8
2 Bedrooms	4,740	+/-582	37.0	+/-4.0
3 Bedrooms	3,307	+/-475	25.8	+/-3.4
4 or More	874	+/-231	6.8	+/-1.8

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

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

	Number		Percen	t (%)
	Est	MOE	Est	MOE
Total Vacant Units	2,565	+/-371	NA	NA
For Rent	742	+/-244	28.9	+/-8.5
Rented, Not Occupied	169	+/-113	6.6	+/-4.3
For Sale	206	+/-127	8.0	+/-4.8
Sold, Not Occupied	114	+/-101	4.4	+/-3.9
Seasonal <sup>a</sup>	277	+/-122	10.8	+/-4.5
For Migrant Workers	75	+/-88	2.9	+/-3.4
Other	982	+/-232	38.3	+/-7.2

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

### Authorized Housing Construction Permits in Woodbury County, 1995-2021<sup>3</sup>

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation <sup>+</sup>
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	794	17	5	15	831	\$108,735	\$466,838
2000-2004	758	19	27	7	811	\$136,564	\$453,713
2005-2009	424	19	13	0	456	\$209,651	\$0
2010-2014	492	58	0	0	550	\$216,133	\$0
2015-2019	661	13	4	32	710	\$232,261	\$0
2020	147	6	2	9	164	\$293,482	\$2,852,778
2021	140	2	2	2	146	\$267,343	\$4,250,000

### Housing Affordability

### **Woodbury County**

The median value of owner-occupied housing in Woodbury County was \$158,000 in 2018-2022. Median rent was \$913. In 2022, 146 permits for housing construction were authorized in Woodbury 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 17.0% of owners and 37.9% 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
Extemely Low Income	\$19,700	\$27,750
Very Low Income	\$32,800	\$41,000
Low Income	\$52,500	\$65,600

#### 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	17.0%	NA
Renter Occupied Units	37.9%	NA

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

	Estimate	MOE
Median Household Income	\$68,399	+/-\$2,126
Owner Occupied	\$87,373	+/-\$3,875
Renter Occupied	\$39,262	+/-\$4,220
Median Family Income	\$86,194	+/-\$4,235

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

# Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022

without Mortga	ge and Ken	iers, 2016-	-2022	
	Num	ber	Percen	t (%)
Occupied Units	Estimate	MOE	Estimate	MOE
Owner with Mortgage	16,546	+/-707	100.0	NA
Less than \$399	34	+/-38	0.2	+/-0.2
Between \$400 to \$599	36	+/-39	0.2	+/-0.2
Between \$600 to \$799	255	+/-105	1.5	+/-0.6
Between \$800 to \$999	989	+/-231	6	+/-1.4
Between \$1,000 to \$1,499	2,179	+/-359	13.2	+/-2
Between \$1,500 to \$1,999	6,889	+/-573	41.6	+/-2.8
Between \$2,000 to \$2,499	3,610	+/-462	21.8	+/-2.8
\$2,500 and above	2,132	+/-375	12.9	+/-2.2
Owner without Mortgage	10,934	+/-570	100.0	NA
Less than \$200	201	+/-64	1.8	+/-0.6
Between \$200 and \$399	2,446	+/-296	22.4	+/-2.7
Between \$400 and \$599	4,359	+/-433	39.9	+/-3.1
Between \$600 and \$999	3,398	+/-348	31.1	+/-2.6
\$1,000 and above	530	+/-162	4.8	+/-1.5
Renter	12,819	+/-755	100.0	NA
Less than \$300	370	+/-116	2.9	+/-0.9
Between \$300 and \$499	833	+/-197	6.5	+/-1.5
Between \$500 and \$799	3,066	+/-430	23.9	+/-3
Between \$800 and \$999	3,530	+/-512	27.5	+/-3.3
Between \$1,000 and \$1,499	3,612	+/-398	28.2	+/-2.9

\$1,500 and above

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

	Num	Number		t (%)
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	16,546	+/-707	100.0	NA
Less than \$50,000	509	+/-136	3.1	+/-0.8
\$50,000 to \$99,999	2,189	+/-312	13.2	+/-1.8
\$100,000 to \$299,999	11,468	+/-689	69.3	+/-2.6
\$300,000 to \$499,999	1,837	+/-282	11.1	+/-1.7
\$500,000 and above	543	+/-153	3.3	+/-0.9
Without Mortgage	10,934	+/-570	100.0	NA
Less than \$50,000	1,013	+/-202	9.3	+/-1.9
\$50,000 to \$99,999	2,457	+/-357	22.5	+/-2.9
\$100,000 to \$299,999	6,334	+/-749	57.9	+/-6
\$300,000 to \$499,999	856	+/-167	7.8	+/-1.5
\$500,000 and above	274	+/-129	2.5	+/-1.2

+/-234

7.1

+/-1.8

903

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

	Numb	Number Perce		ıt (%)
	Estimate	MOE I	Estimate	MOE
Total Households	40,299	+/-366	100.0	NA
Living Alone	11,410	+/-764	28.3	+/-1.9
Owner Occuppied	27,480	+/-736	100.0	NA
Family Households	19,450	+/-758	70.8	+/-2.0
Married-couple	15,589	+/-751	56.7	+/-2.3
Married-couple w/ Children <sup>a</sup>	6,177	+/-473	22.5	+/-1.6
Female Householder <sup>b</sup>	2,630	+/-380	9.6	+/-1.4
Female HH w/ Children a,b	1,154	+/-319	4.2	+/-1.2
Male Householder <sup>b</sup>	1,231	+/-238	4.5	+/-0.9
Male HH w/ Children a,b	699	+/-176	2.5	+/-0.6
Nonfamily Households <sup>c</sup>	8,030	+/-594	29.2	+/- 2.0
Renter Occuppied	12,819	+/-755	100.0	NA
Family Households	6,398	+/-564	49.9	+/-3.3
Married-couple	2,660	+/-405	20.8	+/-2.9
Married-couple w/ Children <sup>a</sup>	1443	+/-284	11.3	+/-2.1
Female Householder <sup>b</sup>	2,705	+/-403	21.1	+/-2.9
Female HH w/ Children <sup>a,b</sup>	2,258	+/-373	17.6	+/-2.7
Male Householder <sup>b</sup>	1,033	+/-255	8.1	+/-1.9
Male HH w/ Children <sup>a,b</sup>	616	+/-179	4.8	+/-1.4
Nonfamily Households <sup>c</sup>	6,421	+/-561	50.1	+/- 3.2

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

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

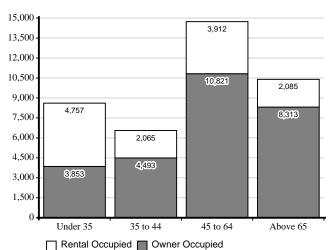
Opportunity Zones	3
New Market Tax Credit Areas	12

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

	Number		Percen	Percent (%)	
	Estimate	MOE	Est	MOE	
Workers 16 years & over	52,032	+/-1,034	NA	NA	
Worked in state <sup>a</sup>	42,682	+/-1082	82	+/-1.3	
Worked in county <sup>a</sup>	39,854	+/-1126	76.6	+/-1.6	
Worked outside county <sup>a</sup>	2,828	+/-482	5.4	+/-0.9	
Worked outside state <sup>a</sup>	9,350	+/-722	18	+/-1.3	
Travel Time to Work					
Less than 14 minutes	22,166	+/-1,251	42.6	+/-0.8	
15 to 29 minutes	23,570	+/-1,363	45.3	+/-0.9	
30 to 44 minutes	3,694	+/-496	7.1	+/-0.9	
More than 45 minutes	2,654	+/-466	5.1	+/-0.9	

<sup>&</sup>lt;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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<sup>&</sup>lt;sup>c</sup> Includes Householders Living Alone