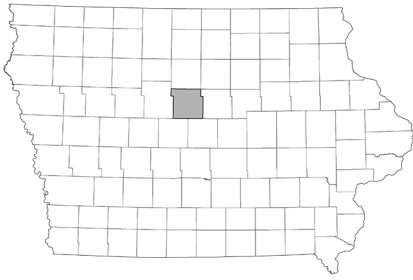


Data for Decision Makers



Hamilton County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 7,042 housing units in Hamilton County. Of this total, 4,430 were owner-occupied, 1,773 were renter-occupied, and 839 were vacant. Fewer housing units were counted in Hamilton County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Hamilton County is 1957. In Hamilton 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 10.5% of all vacant units.

Housing Characteristics, 2018-2022¹

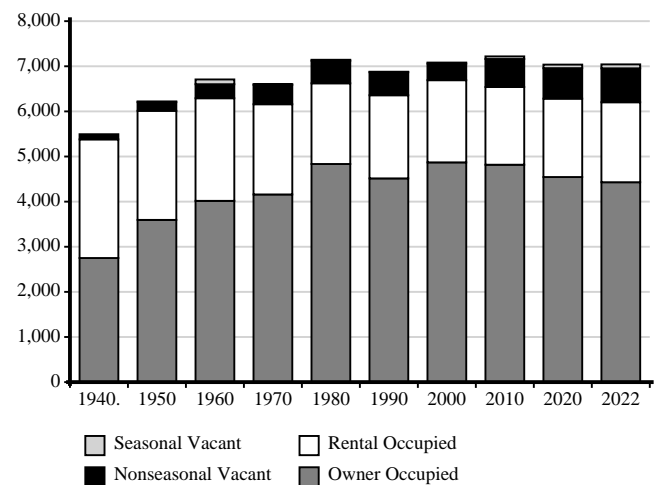
	Estimate	MOE
Total Housing Units	7,042	+/- 27
Vacant Units	839 (11.9%)	+/- 244 (3.5%)
Occupied Units	6,203 (88.1%)	+/- 249 (3.5%)
Owner-Occupied Units	4,430 (71.4%)	+/- 247 (3.9%)
Renter-Occupied Units	1,773 (28.6%)	+/- 270 (3.9%)
Median ^a Value ^b	\$116,000	+/- \$9,546
Median ^a Rent ^c	\$830	+/- \$42
Avg Household Size - Owner ^d	2.5	+/-0.12
Avg Household Size - Renter ^e	2.09	+/-0.19

^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	+/-3
Owner Occupied	1953	+/-4
Renter Occupied	1972	+/-7

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



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

Housing Characteristics

Hamilton County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,203	+/-249	NA	NA
Owner Occupied	4,430	+/-247	100.0	NA
1-Unit ^a	4,333	+/-251	97.8	+/-1.6
2 to 4 Unit	22	+/-32	0.5	+/-0.7
5 or More Units	2	+/-28	0.0	+/-0.6
Mobile Home	73	+/-55	1.6	+/-1.2
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.4
Renter Occupied	1,773	+/-270	100.0	NA
1-Unit ^a	674	+/-154	38.0	+/-6.5
2 to 4 Unit	299	+/-112	16.9	+/-5.8
5 or More Units	722	+/-200	40.7	+/-9.4
Mobile Home	78	+/-52	4.4	+/-2.9
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.9

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,203	+/-249	NA	NA
Owner Occupied	4,430	+/-247	100.0	NA
1 Bedroom ^a	163	+/-79	3.7	+/-1.8
2 Bedrooms	770	+/-137	17.4	+/-2.9
3 Bedrooms	2,277	+/-233	51.4	+/-4.4
4 or More	1,220	+/-186	27.5	+/-3.9
Renter Occupied	1,773	+/-270	100.0	NA
No Bedroom	19	+/-27	1.1	+/-1.5
1 Bedroom	530	+/-133	29.9	+/-6.0
2 Bedrooms	749	+/-225	42.2	+/-10.9
3 Bedrooms	375	+/-124	21.2	+/-6.2
4 or More	100	+/-48	5.6	+/-2.6

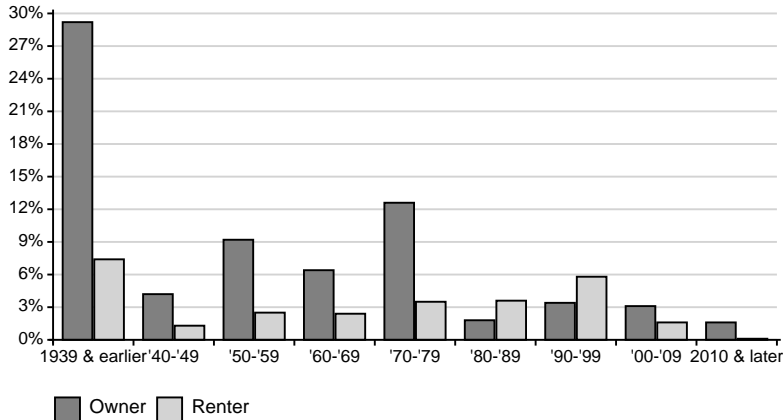
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	839	+/-244	NA	NA
For Rent	202	+/-134	24.1	+/-14.4
Rented, Not Occupied	3	+/-5	0.4	+/-0.6
For Sale	4	+/-5	0.5	+/-0.6
Sold, Not Occupied	23	+/-24	2.7	+/-2.7
Seasonal ^a	88	+/-95	10.5	+/-10.9
For Migrant Workers	0	+/-16	0.0	+/-1.9
Other	519	+/-189	61.9	+/-13.6

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Hamilton 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	95	6	4	0	105	\$97,176	\$nan
2000-2004	87	1	1	0	89	\$129,310	\$0
2005-2009	29	0	0	2	31	\$175,643	\$1,530,701
2010-2014	18	0	0	0	18	\$203,847	\$0
2015-2019	38	0	0	3	41	\$156,517	\$0
2020	7	0	0	0	7	\$232,857	\$0
2021	5	0	0	1	6	\$302,957	\$3,500,000

The median value of owner-occupied housing in Hamilton County was \$116,000 in 2018-2022. Median rent was \$830. In 2022, 6 permits for housing construction were authorized in Hamilton 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 23.9% 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 Above 65.

HUD Income Limits, 2022⁴

	2 Person Family	4 Person Family
Extremely Low Income	\$19,850	\$27,750
Very Low Income	\$33,050	\$41,300
Low Income	\$52,900	\$66,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$66,685	+/- \$4,258
Owner Occupied	\$74,138	+/- \$4,176
Renter Occupied	\$48,125	+/- \$9,670
Median Family Income	\$81,270	+/- \$7,101

^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	2,514	+/-242	100.0	NA
Less than \$50,000	254	+/-91	10.1	+/-3.4
\$50,000 to \$99,999	875	+/-175	34.8	+/-5.7
\$100,000 to \$299,999	1,127	+/-174	44.8	+/-5.6
\$300,000 to \$499,999	227	+/-73	9	+/-2.9
\$500,000 and above	31	+/-33	1.3	+/-1.3
Without Mortgage	1,916	+/-178	100.0	NA
Less than \$50,000	282	+/-109	14.7	+/-5.2
\$50,000 to \$99,999	527	+/-119	27.5	+/-6.3
\$100,000 to \$299,999	815	+/-219	42.6	+/-10.8
\$300,000 to \$499,999	228	+/-61	11.9	+/-3
\$500,000 and above	64	+/-29	3.3	+/-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	16.0%	NA
Renter Occupied Units	23.9%	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	2,514	+/-242	100.0	NA
Less than \$399	11	+/-11	0.5	+/-0.4
Between \$400 to \$599	0	+/-16	0	+/-1
Between \$600 to \$799	57	+/-32	2.3	+/-1.3
Between \$800 to \$999	368	+/-148	14.6	+/-5.5
Between \$1,000 to \$1,499	540	+/-125	21.5	+/-4.4
Between \$1,500 to \$1,999	969	+/-164	38.5	+/-5.5
Between \$2,000 to \$2,499	364	+/-94	14.5	+/-3.5
\$2,500 and above	172	+/-58	6.8	+/-2.2
Owner without Mortgage	1,916	+/-178	100.0	NA
Less than \$200	28	+/-21	1.5	+/-1.1
Between \$200 and \$399	534	+/-132	27.9	+/-5.9
Between \$400 and \$599	598	+/-112	31.2	+/-5.8
Between \$600 and \$999	603	+/-116	31.5	+/-5.5
\$1,000 and above	153	+/-76	8	+/-3.9
Renter	1,773	+/-270	100.0	NA
Less than \$300	120	+/-90	6.8	+/-5
Between \$300 and \$499	130	+/-53	7.3	+/-2.8
Between \$500 and \$799	463	+/-144	26.1	+/-7
Between \$800 and \$999	560	+/-144	31.6	+/-6.7
Between \$1,000 and \$1,499	284	+/-109	16	+/-5.5
\$1,500 and above	55	+/-56	3.1	+/-3.1

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	6,203	+/-249	100.0	NA
Living Alone	2,052	+/-245	33.1	+/-3.7
Owner Occupied	4,430	+/-247	100.0	NA
Family Households	2,905	+/-203	65.6	+/-2.8
Married-couple	2,567	+/-206	57.9	+/-3.3
Married-couple w/ Children ^a	869	+/-159	19.6	+/-3.4
Female Householder ^b	268	+/-71	6.0	+/-1.6
Female HH w/ Children ^{a,b}	93	+/-34	2.1	+/-0.8
Male Householder ^b	70	+/-37	1.6	+/-0.8
Male HH w/ Children ^{a,b}	26	+/-18	0.6	+/-0.4
Nonfamily Households ^c	1,525	+/-220	34.4	+/- 4.6
Renter Occupied	1,773	+/-270	100.0	NA
Family Households	876	+/-206	49.4	+/-8.9
Married-couple	455	+/-168	25.7	+/-8.6
Married-couple w/ Children ^a	273	+/-131	15.4	+/-7.0
Female Householder ^b	214	+/-97	12.1	+/-5.2
Female HH w/ Children ^{a,b}	125	+/-67	7.1	+/-3.6
Male Householder ^b	207	+/-126	11.7	+/-6.9
Male HH w/ Children ^{a,b}	175	+/-120	9.9	+/-6.6
Nonfamily Households ^c	897	+/-178	50.6	+/- 6.4

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

^c Includes Householders Living Alone

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

Opportunity Zones	1
New Market Tax Credit Areas	1

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

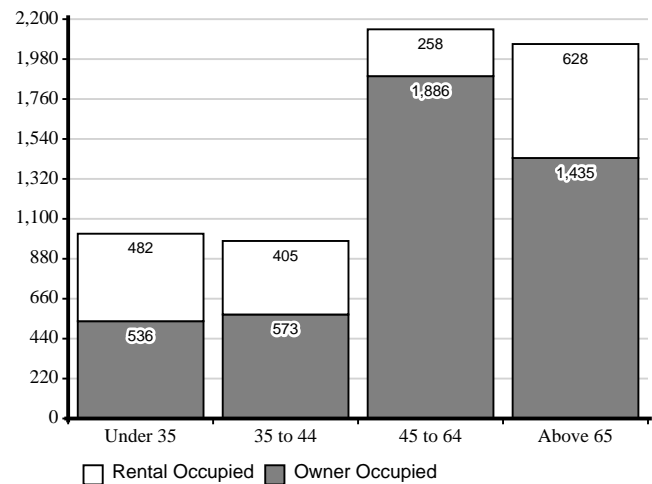
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	7,201	+/-273	NA	NA
Worked in state ^a	7,182	+/-271	99.7	+/-0.2
Worked in county ^a	4,301	+/-314	59.7	+/-3.3
Worked outside county ^a	2,881	+/-245	40	+/-3.3
Worked outside state ^a	19	+/-13	0.3	+/-0.2

Travel Time to Work

Less than 14 minutes	3,075	+/-371	42.7	+/-4.9
15 to 29 minutes	2,031	+/-246	28.2	+/-3.2
30 to 44 minutes	1,217	+/-208	16.9	+/-2.8
More than 45 minutes	871	+/-170	12.1	+/-2.3

^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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