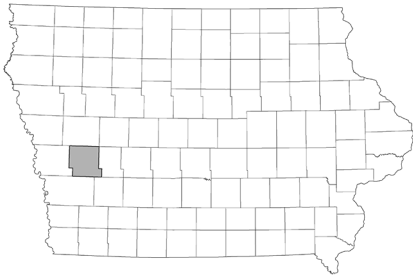


Data for Decision Makers



Shelby County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 5,422 housing units in Shelby County. Of this total, 3,749 were owner-occupied, 1,184 were renter-occupied, and 489 were vacant. Fewer housing units were counted in Shelby County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Shelby County is 1952. In Shelby 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 3.3% of all vacant units.

Housing Characteristics, 2018-2022¹

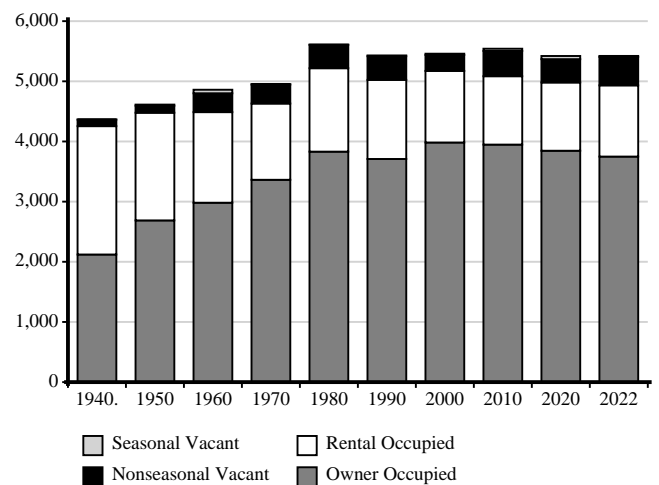
| | Estimate | MOE |
|--|---------------|----------------|
| Total Housing Units | 5,422 | +/- 50 |
| Vacant Units | 489 (9.0%) | +/- 136 (2.5%) |
| Occupied Units | 4,933 (91.0%) | +/- 151 (2.5%) |
| Owner-Occupied Units | 3,749 (76.0%) | +/- 220 (3.9%) |
| Renter-Occupied Units | 1,184 (24.0%) | +/- 201 (3.9%) |
| Median ^a Value ^b | \$152,900 | +/- \$10,949 |
| Median ^a Rent ^c | \$879 | +/- \$172 |
| Avg Household Size - Owner ^d | 2.45 | +/-0.09 |
| Avg Household Size - Renter ^e | 1.97 | +/-0.18 |

^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 | 1952 | +/-4 |
| Owner Occupied | 1953 | +/-5 |
| Renter Occupied | 1948 | +/-8 |

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



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

Housing Characteristics

Shelby County

Occupied Housing Units By Structure Type, 2018-2022¹

| | Number | | Percent (%) | |
|---------------------|----------|--------|-------------|---------|
| | Estimate | MOE | Estimate | MOE |
| Occupied Units | 4,933 | +/-151 | NA | NA |
| Owner Occupied | 3,749 | +/-220 | 100.0 | NA |
| 1-Unit ^a | 3,657 | +/-216 | 97.5 | +/-0.8 |
| 2 to 4 Unit | 20 | +/-23 | 0.5 | +/-0.6 |
| 5 or More Units | 31 | +/-32 | 0.8 | +/-0.8 |
| Mobile Home | 41 | +/-39 | 1.1 | +/-1.0 |
| Boat, RV, Van etc. | 0 | +/-16 | 0.0 | +/-0.4 |
| Renter Occupied | 1,184 | +/-201 | 100.0 | NA |
| 1-Unit ^a | 869 | +/-201 | 73.4 | +/-11.6 |
| 2 to 4 Unit | 96 | +/-30 | 8.1 | +/-2.1 |
| 5 or More Units | 215 | +/-77 | 18.2 | +/-5.8 |
| Mobile Home | 4 | +/-5 | 0.3 | +/-0.4 |
| Boat, RV, Van etc. | 0 | +/-16 | 0.0 | +/-1.4 |

^aIncludes Unattached and Attached Units

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

| | Number | | Percent (%) | |
|------------------------|----------|--------|-------------|--------|
| | Estimate | MOE | Estimate | MOE |
| Occupied Units | 4,933 | +/-151 | NA | NA |
| Owner Occupied | 3,749 | +/-220 | 100.0 | NA |
| 1 Bedroom ^a | 81 | +/-37 | 2.2 | +/-1.0 |
| 2 Bedrooms | 723 | +/-138 | 19.3 | +/-3.5 |
| 3 Bedrooms | 1,437 | +/-188 | 38.3 | +/-4.5 |
| 4 or More | 1,508 | +/-188 | 40.2 | +/-4.4 |
| Renter Occupied | 1,184 | +/-201 | 100.0 | NA |
| No Bedroom | 14 | +/-16 | 1.2 | +/-1.3 |
| 1 Bedroom | 145 | +/-59 | 12.2 | +/-4.5 |
| 2 Bedrooms | 380 | +/-99 | 32.1 | +/-6.3 |
| 3 Bedrooms | 380 | +/-129 | 32.1 | +/-9.4 |
| 4 or More | 265 | +/-120 | 22.4 | +/-9.4 |

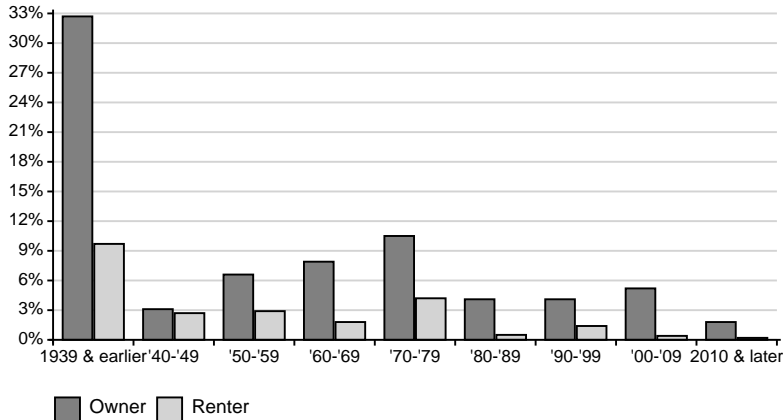
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

| | Number | | Percent (%) | |
|-----------------------|--------|--------|-------------|---------|
| | Est | MOE | Est | MOE |
| Total Vacant Units | 489 | +/-136 | NA | NA |
| For Rent | 95 | +/-73 | 19.4 | +/-13.9 |
| Rented, Not Occupied | 14 | +/-14 | 2.9 | +/-2.8 |
| For Sale | 6 | +/-9 | 1.2 | +/-1.8 |
| Sold, Not Occupied | 84 | +/-72 | 17.2 | +/-13.9 |
| Seasonal ^a | 16 | +/-13 | 3.3 | +/-2.5 |
| For Migrant Workers | 0 | +/-16 | 0.0 | +/-3.3 |
| Other | 274 | +/-98 | 56.0 | +/-12.6 |

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Shelby 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 | 72 | 0 | 0 | 0 | 72 | \$113,226 | \$nan |
| 2000-2004 | 64 | 0 | 0 | 0 | 64 | \$154,070 | \$0 |
| 2005-2009 | 71 | 10 | 0 | 0 | 81 | \$188,063 | \$0 |
| 2010-2014 | 73 | 5 | 1 | 0 | 79 | \$184,083 | \$0 |
| 2015-2019 | 75 | 12 | 0 | 2 | 89 | \$232,031 | \$0 |
| 2020 | 13 | 0 | 0 | 0 | 13 | \$269,864 | \$0 |
| 2021 | 13 | 0 | 0 | 0 | 13 | \$279,231 | \$0 |

The median value of owner-occupied housing in Shelby County was \$152,900 in 2018-2022. Median rent was \$879. In 2022, 13 permits for housing construction were authorized in Shelby 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 18.0% of owners and 39.9% 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, 2022⁴

| | 2 Person Family | 4 Person Family |
|----------------------|-----------------|-----------------|
| Extremely Low Income | \$20,250 | \$27,750 |
| Very Low Income | \$33,800 | \$42,200 |
| Low Income | \$54,000 | \$67,500 |

Median^a Household Income by Tenure 2018-2022¹

| | Estimate | MOE |
|-------------------------|----------|--------------|
| Median Household Income | \$70,295 | +/- \$10,749 |
| Owner Occupied | \$81,315 | +/- \$5,418 |
| Renter Occupied | \$38,652 | +/- \$2,163 |
| Median Family Income | \$90,041 | +/- \$8,519 |

^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 | 2,042 | +/-185 | 100.0 | NA |
| With Mortgage | 2,042 | +/-185 | 100.0 | NA |
| Less than \$50,000 | 199 | +/-99 | 9.7 | +/-4.6 |
| \$50,000 to \$99,999 | 335 | +/-78 | 16.4 | +/-3.8 |
| \$100,000 to \$299,999 | 1,198 | +/-176 | 58.7 | +/-6.6 |
| \$300,000 to \$499,999 | 275 | +/-103 | 13.5 | +/-5.1 |
| \$500,000 and above | 35 | +/-23 | 1.7 | +/-1.1 |
| Without Mortgage | 1,707 | +/-173 | 100.0 | NA |
| Less than \$50,000 | 211 | +/-81 | 12.4 | +/-4.1 |
| \$50,000 to \$99,999 | 319 | +/-73 | 18.7 | +/-3.9 |
| \$100,000 to \$299,999 | 925 | +/-191 | 54.2 | +/-9.9 |
| \$300,000 to \$499,999 | 122 | +/-50 | 7.1 | +/-2.8 |
| \$500,000 and above | 130 | +/-59 | 7.5 | +/-3.4 |

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

| | Estimate | MOE |
|-----------------------|----------|-----|
| Owner Occupied Units | 18.0% | NA |
| Renter Occupied Units | 39.9% | NA |

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

| | Number | | Percent (%) | |
|-----------------------------|----------|--------|-------------|---------|
| | Estimate | MOE | Estimate | MOE |
| Occupied Units | 2,042 | +/-185 | 100.0 | NA |
| Owner with Mortgage | 2,042 | +/-185 | 100.0 | NA |
| Less than \$399 | 2 | +/-16 | 0.1 | +/-0.8 |
| Between \$400 to \$599 | 0 | +/-16 | 0 | +/-1.2 |
| Between \$600 to \$799 | 53 | +/-25 | 2.6 | +/-1.2 |
| Between \$800 to \$999 | 177 | +/-78 | 8.7 | +/-3.7 |
| Between \$1,000 to \$1,499 | 277 | +/-83 | 13.6 | +/-3.5 |
| Between \$1,500 to \$1,999 | 799 | +/-145 | 39.1 | +/-5.8 |
| Between \$2,000 to \$2,499 | 393 | +/-105 | 19.2 | +/-5.2 |
| \$2,500 and above | 295 | +/-102 | 14.4 | +/-4.8 |
| Owner without Mortgage | 1,707 | +/-173 | 100.0 | NA |
| Less than \$200 | 46 | +/-30 | 2.7 | +/-1.7 |
| Between \$200 and \$399 | 440 | +/-111 | 25.8 | +/-5.2 |
| Between \$400 and \$599 | 575 | +/-110 | 33.7 | +/-5.5 |
| Between \$600 and \$999 | 480 | +/-94 | 28.1 | +/-5.6 |
| \$1,000 and above | 166 | +/-78 | 9.8 | +/-4.5 |
| Renter | 1,184 | +/-201 | 100.0 | NA |
| Less than \$300 | 46 | +/-28 | 3.9 | +/-2.4 |
| Between \$300 and \$499 | 110 | +/-50 | 9.3 | +/-4.8 |
| Between \$500 and \$799 | 257 | +/-88 | 21.7 | +/-7.3 |
| Between \$800 and \$999 | 133 | +/-52 | 11.2 | +/-4.6 |
| Between \$1,000 and \$1,499 | 356 | +/-174 | 30.1 | +/-11.6 |
| \$1,500 and above | 20 | +/-31 | 1.7 | +/-2.6 |

Households and Families by Type by Tenure, 2018-2022¹

| | Number | | Percent (%) | |
|---|----------|--------|-------------|---------|
| | Estimate | MOE | Estimate | MOE |
| Total Households | 4,933 | +/-151 | 100.0 | NA |
| Living Alone | 1,474 | +/-214 | 29.9 | +/-4.2 |
| Owner Occupied | 3,749 | +/-220 | 100.0 | NA |
| Family Households | 2,657 | +/-204 | 70.9 | +/-3.5 |
| Married-couple | 2,373 | +/-215 | 63.3 | +/-4.4 |
| Married-couple w/ Children ^a | 857 | +/-101 | 22.9 | +/-2.3 |
| Female Householder ^b | 174 | +/-70 | 4.6 | +/-1.8 |
| Female HH w/ Children ^{a,b} | 92 | +/-55 | 2.5 | +/-1.5 |
| Male Householder ^b | 110 | +/-62 | 2.9 | +/-1.6 |
| Male HH w/ Children ^{a,b} | 65 | +/-48 | 1.7 | +/-1.3 |
| Nonfamily Households ^c | 1,092 | +/-198 | 29.1 | +/- 5.0 |
| Renter Occupied | 1,184 | +/-201 | 100.0 | NA |
| Family Households | 491 | +/-141 | 41.5 | +/-9.6 |
| Married-couple | 332 | +/-123 | 28.0 | +/-9.2 |
| Married-couple w/ Children ^a | 127 | +/-52 | 10.7 | +/-4.0 |
| Female Householder ^b | 110 | +/-51 | 9.3 | +/-4.0 |
| Female HH w/ Children ^{a,b} | 69 | +/-39 | 5.8 | +/-3.1 |
| Male Householder ^b | 49 | +/-39 | 4.1 | +/-3.2 |
| Male HH w/ Children ^{a,b} | 43 | +/-39 | 3.6 | +/-3.2 |
| Nonfamily Households ^c | 693 | +/-151 | 58.5 | +/- 8.0 |

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

^c Includes Householders Living Alone

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

| | |
|-----------------------------|---|
| Opportunity Zones | 1 |
| New Market Tax Credit Areas | 0 |

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

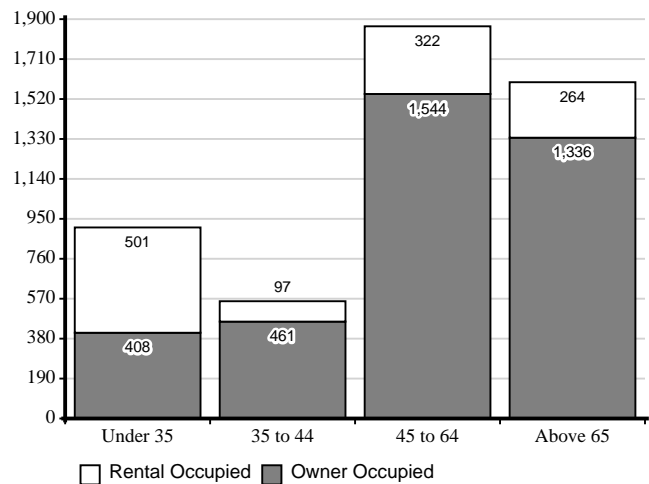
| | Number | | Percent (%) | |
|------------------------------------|----------|--------|-------------|--------|
| | Estimate | MOE | Est | MOE |
| Workers 16 years & over | 5,912 | +/-283 | NA | NA |
| Worked in state ^a | 5,504 | +/-338 | 93.1 | +/-2.6 |
| Worked in county ^a | 4,503 | +/-344 | 76.2 | +/-3.8 |
| Worked outside county ^a | 1,001 | +/-165 | 16.9 | +/-2.7 |
| Worked outside state ^a | 408 | +/-150 | 6.9 | +/-2.6 |

Travel Time to Work

| | | | | |
|----------------------|-------|--------|------|--------|
| Less than 14 minutes | 3,234 | +/-372 | 54.7 | +/-5.7 |
| 15 to 29 minutes | 1,525 | +/-204 | 25.8 | +/-3.2 |
| 30 to 44 minutes | 473 | +/-111 | 8 | +/-1.8 |
| More than 45 minutes | 680 | +/-141 | 11.5 | +/-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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