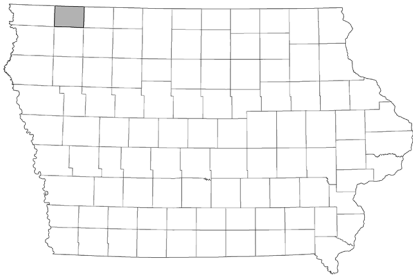


# Data for Decision Makers



## Osceola County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 2,885 housing units in Osceola County. Of this total, 1,996 were owner-occupied, 635 were renter-occupied, and 254 were vacant. Fewer housing units were counted in Osceola County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Osceola County is 1954. In Osceola 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 1.6% of all vacant units.

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

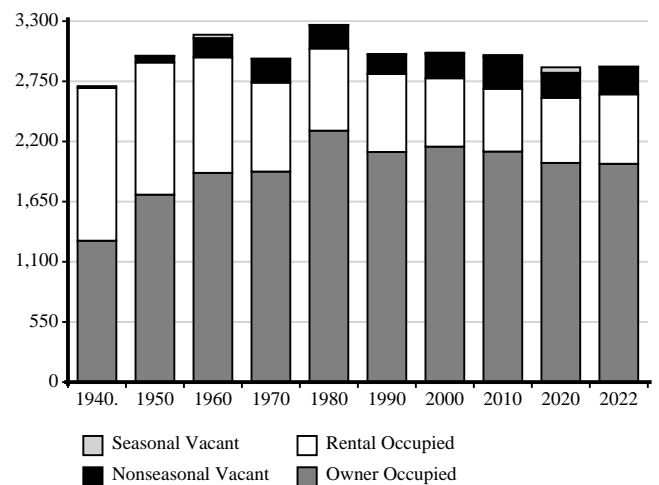
	Estimate	MOE
Total Housing Units	2,885	+/- 27
Vacant Units	254 (8.8%)	+/- 87 (3.0%)
Occupied Units	2,631 (91.2%)	+/- 90 (3.0%)
Owner-Occupied Units	1,996 (75.9%)	+/- 110 (4.1%)
Renter-Occupied Units	635 (24.1%)	+/- 115 (4.1%)
Median <sup>a</sup> Value <sup>b</sup>	\$114,800	+/- \$8,465
Median <sup>a</sup> Rent <sup>c</sup>	\$801	+/- \$124
Avg Household Size - Owner <sup>d</sup>	2.34	+/-0.11
Avg Household Size - Renter <sup>c</sup>	2.14	+/-0.27

<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	1954	+/-3
Owner Occupied	1952	+/-3
Renter Occupied	1961	+/-9

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



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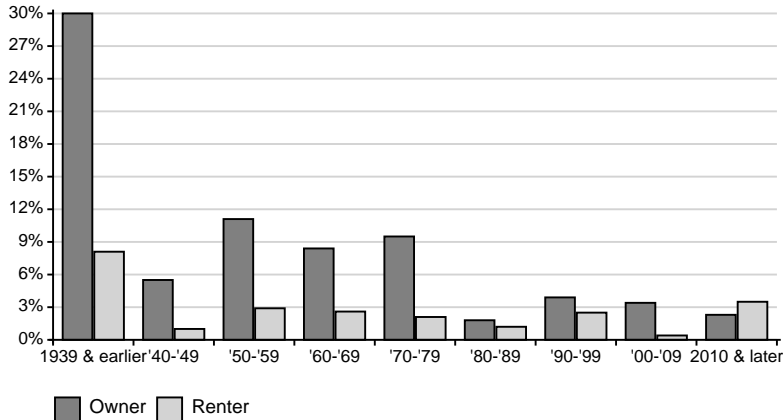
<http://indicators.extension.iastate.edu>

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,631	+/-90	NA	NA
Owner Occupied	1,996	+/-110	100.0	NA
1-Unit <sup>a</sup>	1,964	+/-114	98.4	+/-1.8
2 to 4 Unit	16	+/-16	0.8	+/-0.8
5 or More Units	1	+/-26	0.1	+/-1.3
Mobile Home	15	+/-12	0.8	+/-0.6
Boat, RV, Van etc.	0	+/-15	0.0	+/-0.8
Renter Occupied	635	+/-115	100.0	NA
1-Unit <sup>a</sup>	388	+/-91	61.1	+/-9.2
2 to 4 Unit	52	+/-37	8.2	+/-5.6
5 or More Units	195	+/-73	30.7	+/-10.0
Mobile Home	0	+/-15	0.0	+/-2.4
Boat, RV, Van etc.	0	+/-15	0.0	+/-2.4

<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>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,631	+/-90	NA	NA
Owner Occupied	1,996	+/-110	100.0	NA
1 Bedroom <sup>a</sup>	41	+/-39	2.1	+/-2.0
2 Bedrooms	389	+/-81	19.5	+/-3.9
3 Bedrooms	901	+/-90	45.1	+/-3.8
4 or More	665	+/-102	33.3	+/-4.8
Renter Occupied	635	+/-115	100.0	NA
No Bedroom	7	+/-13	1.1	+/-2.0
1 Bedroom	116	+/-39	18.3	+/-5.2
2 Bedrooms	185	+/-57	29.1	+/-7.3
3 Bedrooms	235	+/-87	37.0	+/-11.9
4 or More	92	+/-46	14.5	+/-6.8

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

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

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	254	+/-87	NA	NA
For Rent	30	+/-30	11.8	+/-11.1
Rented, Not Occupied	0	+/-15	0.0	+/-5.9
For Sale	0	+/-15	0.0	+/-5.9
Sold, Not Occupied	16	+/-25	6.3	+/-9.6
Seasonal <sup>a</sup>	4	+/-7	1.6	+/-2.7
For Migrant Workers	0	+/-15	0.0	+/-5.9
Other	204	+/-80	80.3	+/-15.3

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

**Authorized Housing Construction Permits in Osceola County, 1995-2021<sup>3</sup>**

Permit Year	Single Family Units	Duplex Units	Tri/Four-plex Units	Multi-Family Units	Total Units	Per Unit Valuation <sup>+</sup>	
						Single Family	Multi-Family
1995-1999	37	0	0	1	38	\$86,434	\$900,000
2000-2004	25	0	0	0	25	\$113,654	\$0
2005-2009	19	1	0	0	20	\$147,368	\$0
2010-2014	10	0	0	0	10	\$216,612	\$0
2015-2019	18	0	0	0	18	\$237,943	\$0
2020	1	0	0	0	1	\$237,744	\$0
2021	3	0	0	0	3	\$296,667	\$0

## Housing Affordability

## Osceola County

The median value of owner-occupied housing in Osceola County was \$114,800 in 2018-2022. Median rent was \$801. In 2022, 3 permits for housing construction were authorized in Osceola 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 9.2% of owners and 36.2% 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 45 to 64.

**HUD Income Limits, 2022<sup>4</sup>**

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

	Estimate	MOE
Median Household Income	\$67,561	+/- \$4,722
Owner Occupied	\$74,474	+/- \$5,456
Renter Occupied	\$41,513	+/- \$13,871
Median Family Income	\$80,396	+/- \$4,772

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

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Owner Occupied Units	835	+/-101	100.0	NA
With Mortgage	835	+/-101	100.0	NA
Less than \$50,000	151	+/-61	18.1	+/-6.8
\$50,000 to \$99,999	152	+/-52	18.2	+/-6.1
\$100,000 to \$299,999	444	+/-88	53.2	+/-8.2
\$300,000 to \$499,999	70	+/-43	8.4	+/-5
\$500,000 and above	18	+/-27	2.2	+/-3.2
Without Mortgage	1,161	+/-93	100.0	NA
Less than \$50,000	165	+/-57	14.2	+/-4.7
\$50,000 to \$99,999	371	+/-60	32	+/-4.9
\$100,000 to \$299,999	513	+/-108	44.2	+/-8.9
\$300,000 to \$499,999	44	+/-29	3.8	+/-2.5
\$500,000 and above	68	+/-47	5.8	+/-4.0

**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	9.2%	NA
Renter Occupied Units	36.2%	NA

**Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022<sup>2</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	835	+/-101	100.0	NA
Owner with Mortgage	835	+/-101	100.0	NA
Less than \$399	1	+/-15	0.1	+/-1.8
Between \$400 to \$599	0	+/-15	0	+/-2.9
Between \$600 to \$799	26	+/-16	3.1	+/-1.9
Between \$800 to \$999	125	+/-35	15	+/-3.7
Between \$1,000 to \$1,499	191	+/-62	22.9	+/-7.1
Between \$1,500 to \$1,999	275	+/-67	32.9	+/-6.9
Between \$2,000 to \$2,499	159	+/-63	19	+/-6.9
\$2,500 and above	59	+/-32	7.1	+/-3.7
Owner without Mortgage	1,161	+/-93	100.0	NA
Less than \$200	97	+/-57	8.4	+/-4.8
Between \$200 and \$399	297	+/-69	25.6	+/-5.9
Between \$400 and \$599	441	+/-87	38	+/-6.7
Between \$600 and \$999	234	+/-58	20.2	+/-4.9
\$1,000 and above	92	+/-44	7.9	+/-3.7
Renter	635	+/-115	100.0	NA
Less than \$300	12	+/-13	1.9	+/-2.1
Between \$300 and \$499	75	+/-39	11.8	+/-6.2
Between \$500 and \$799	182	+/-61	28.7	+/-8.2
Between \$800 and \$999	193	+/-78	30.4	+/-10.5
Between \$1,000 and \$1,499	65	+/-49	10.2	+/-7.2
\$1,500 and above	12	+/-25	1.8	+/-3.9

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	2,631	+/-90	100.0	NA
Living Alone	870	+/-129	33.1	+/-4.8
Owner Occupied	1,996	+/-110	100.0	NA
Family Households	1,332	+/-122	66.7	+/-4.9
Married-couple	1,155	+/-106	57.9	+/-4.2
Married-couple w/ Children <sup>a</sup>	312	+/-62	15.6	+/-3.0
Female Householder <sup>b</sup>	105	+/-40	5.3	+/-2.0
Female HH w/ Children <sup>a,b</sup>	71	+/-37	3.6	+/-1.8
Male Householder <sup>b</sup>	72	+/-37	3.6	+/-1.8
Male HH w/ Children <sup>a,b</sup>	23	+/-21	1.2	+/-1.1
Nonfamily Households <sup>c</sup>	664	+/-96	33.3	+/- 4.4
Renter Occupied	635	+/-115	100.0	NA
Family Households	251	+/-66	39.5	+/-7.5
Married-couple	126	+/-44	19.8	+/-5.9
Married-couple w/ Children <sup>a</sup>	31	+/-22	4.9	+/-3.3
Female Householder <sup>b</sup>	100	+/-44	15.7	+/-6.3
Female HH w/ Children <sup>a,b</sup>	86	+/-41	13.5	+/-6.0
Male Householder <sup>b</sup>	25	+/-18	3.9	+/-2.7
Male HH w/ Children <sup>a,b</sup>	20	+/-17	3.1	+/-2.6
Nonfamily Households <sup>c</sup>	384	+/-99	60.5	+/- 11.1

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

<sup>c</sup> Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

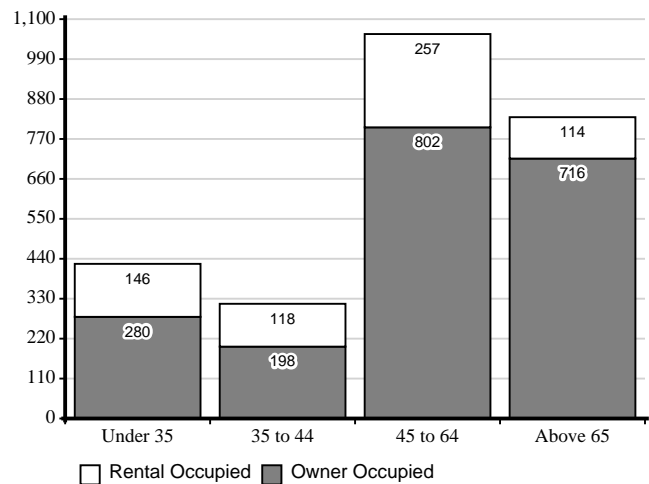
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	3,035	+/-133	NA	NA
Worked in state <sup>a</sup>	2,713	+/-142	89.4	+/-2.5
Worked in county <sup>a</sup>	1,806	+/-167	59.5	+/-4.6
Worked outside county <sup>a</sup>	907	+/-117	29.9	+/-3.7
Worked outside state <sup>a</sup>	322	+/-76	10.6	+/-2.5

## Travel Time to Work

Less than 14 minutes	1,478	+/-201	48.7	+/-6.3
15 to 29 minutes	753	+/-116	24.8	+/-3.7
30 to 44 minutes	558	+/-114	18.4	+/-3.7
More than 45 minutes	249	+/-90	8.2	+/-2.9

<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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