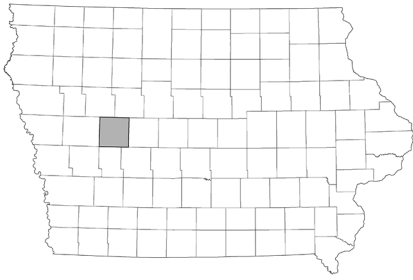


Data for Decision Makers



Carroll County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 9,515 housing units in Carroll County. Of this total, 6,617 were owner-occupied, 2,079 were renter-occupied, and 819 were vacant. Fewer housing units were counted in Carroll County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Carroll County is 1968. In Carroll 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 2.2% of all vacant units.

Housing Characteristics, 2018-2022¹

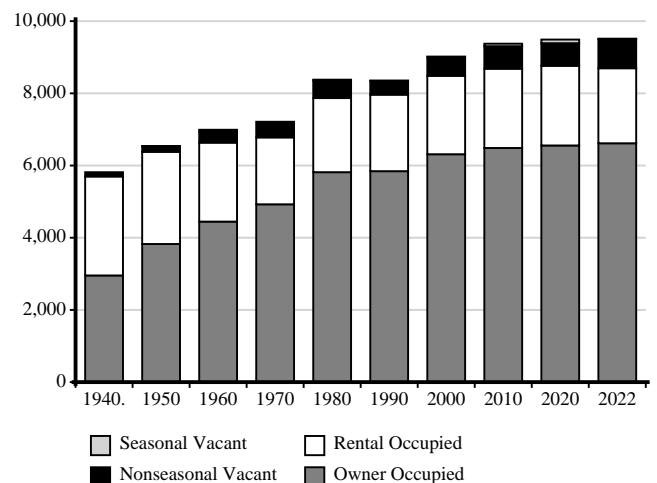
	Estimate	MOE
Total Housing Units	9,515	+/- 47
Vacant Units	819 (8.6%)	+/- 231 (2.4%)
Occupied Units	8,696 (91.4%)	+/- 226 (2.4%)
Owner-Occupied Units	6,617 (76.1%)	+/- 231 (2.8%)
Renter-Occupied Units	2,079 (23.9%)	+/- 272 (2.8%)
Median ^a Value ^b	\$162,000	+/- \$8,335
Median ^a Rent ^c	\$697	+/- \$24
Avg Household Size - Owner ^d	2.46	+/-0.07
Avg Household Size - Renter ^c	1.93	+/-0.2

^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	1968	+/-3
Owner Occupied	1966	+/-3
Renter Occupied	1974	+/-3

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



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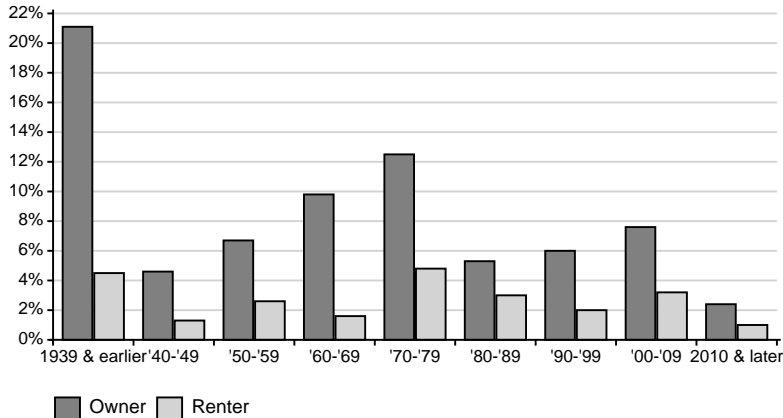
<http://indicators.extension.iastate.edu>

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	8,696	+/-226	NA	NA
Owner Occupied	6,617	+/-231	100.0	NA
1-Unit ^a	6,507	+/-254	98.3	+/-1.7
2 to 4 Unit	40	+/-30	0.6	+/-0.5
5 or More Units	2	+/-33	0.0	+/-0.5
Mobile Home	68	+/-38	1.0	+/-0.6
Boat, RV, Van etc.	0	+/-19	0.0	+/-0.3
Renter Occupied	2,079	+/-272	100.0	NA
1-Unit ^a	943	+/-194	45.4	+/-7.2
2 to 4 Unit	284	+/-94	13.7	+/-4.2
5 or More Units	833	+/-231	40.1	+/-9.8
Mobile Home	19	+/-23	0.9	+/-1.1
Boat, RV, Van etc.	0	+/-19	0.0	+/-0.9

^aIncludes Unattached and Attached Units

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



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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	8,696	+/-226	NA	NA
Owner Occupied	6,617	+/-231	100.0	NA
1 Bedroom ^a	114	+/-46	1.7	+/-0.7
2 Bedrooms	1,102	+/-164	16.7	+/-2.4
3 Bedrooms	3,011	+/-288	45.5	+/-4.1
4 or More	2,390	+/-265	36.1	+/-3.8
Renter Occupied	2,079	+/-272	100.0	NA
No Bedroom	62	+/-42	3.0	+/-2.0
1 Bedroom	544	+/-178	26.2	+/-7.8
2 Bedrooms	842	+/-180	40.5	+/-6.8
3 Bedrooms	362	+/-127	17.4	+/-5.7
4 or More	269	+/-103	12.9	+/-4.7

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	819	+/-231	NA	NA
For Rent	139	+/-103	17.0	+/-11.6
Rented, Not Occupied	132	+/-105	16.1	+/-12.0
For Sale	96	+/-119	11.7	+/-14.1
Sold, Not Occupied	30	+/-26	3.7	+/-3.0
Seasonal ^a	18	+/-18	2.2	+/-2.1
For Migrant Workers	0	+/-19	0.0	+/-2.3
Other	404	+/-184	49.3	+/-17.6

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Carroll 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	310	6	3	8	327	\$116,508	\$698,623
2000-2004	247	4	1	1	253	\$149,431	\$628,630
2005-2009	175	1	0	0	176	\$212,633	\$0
2010-2014	133	0	0	2	135	\$248,171	\$413,412
2015-2019	179	2	0	4	185	\$279,992	\$0
2020	23	2	0	1	26	\$289,435	\$408,333
2021	30	7	1	1	39	\$339,100	\$466,666

The median value of owner-occupied housing in Carroll County was \$162,000 in 2018-2022. Median rent was \$697. In 2022, 39 permits for housing construction were authorized in Carroll 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 12.2% of owners and 44.8% 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	\$21,350	\$27,750
Very Low Income	\$35,600	\$44,450
Low Income	\$56,900	\$71,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$68,041	+/- \$2,371
Owner Occupied	\$82,895	+/- \$6,539
Renter Occupied	\$34,133	+/- \$4,895
Median Family Income	\$90,243	+/- \$6,055

^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	3,332	+/-248	100.0	NA
Less than \$50,000	71	+/-30	2.1	+/-0.9
\$50,000 to \$99,999	575	+/-128	17.3	+/-3.7
\$100,000 to \$299,999	2,174	+/-223	65.2	+/-4.2
\$300,000 to \$499,999	398	+/-95	11.9	+/-2.7
\$500,000 and above	114	+/-60	3.4	+/-1.8
Without Mortgage	3,285	+/-222	100.0	NA
Less than \$50,000	330	+/-99	10	+/-2.8
\$50,000 to \$99,999	482	+/-97	14.7	+/-2.9
\$100,000 to \$299,999	1,929	+/-317	58.7	+/-8.7
\$300,000 to \$499,999	446	+/-126	13.6	+/-3.9
\$500,000 and above	98	+/-42	3	+/-1.3

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

	Estimate	MOE
Owner Occupied Units	12.2%	NA
Renter Occupied Units	44.8%	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	3,332	+/-248	100.0	NA
Less than \$399	9	+/-22	0.3	+/-0.7
Between \$400 to \$599	0	+/-19	0	+/-0.7
Between \$600 to \$799	159	+/-83	4.8	+/-2.4
Between \$800 to \$999	239	+/-67	7.2	+/-1.9
Between \$1,000 to \$1,499	633	+/-144	19	+/-4.1
Between \$1,500 to \$1,999	1,260	+/-210	37.8	+/-5.5
Between \$2,000 to \$2,499	579	+/-108	17.4	+/-3.2
\$2,500 and above	373	+/-106	11.2	+/-3.1
Owner without Mortgage	3,285	+/-222	100.0	NA
Less than \$200	37	+/-19	1.1	+/-0.6
Between \$200 and \$399	1,005	+/-166	30.6	+/-4.4
Between \$400 and \$599	1,143	+/-143	34.8	+/-4.2
Between \$600 and \$999	908	+/-163	27.6	+/-4.4
\$1,000 and above	192	+/-86	5.9	+/-2.6
Renter	2,079	+/-272	100.0	NA
Less than \$300	138	+/-96	6.6	+/-4.6
Between \$300 and \$499	235	+/-79	11.3	+/-3.7
Between \$500 and \$799	1,030	+/-227	49.5	+/-7.7
Between \$800 and \$999	326	+/-113	15.7	+/-5.2
Between \$1,000 and \$1,499	195	+/-85	9.4	+/-3.9
\$1,500 and above	60	+/-52	2.8	+/-2.5

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	8,696	+/-226	100.0	NA
Living Alone	2,924	+/-307	33.6	+/-3.4
Owner Occupied	6,617	+/-231	100.0	NA
Family Households	4,777	+/-211	72.2	+/-2.0
Married-couple	3,997	+/-257	60.4	+/-3.3
Married-couple w/ Children ^a	1,269	+/-172	19.2	+/-2.5
Female Householder ^b	534	+/-181	8.1	+/-2.7
Female HH w/ Children ^{a,b}	332	+/-146	5.0	+/-2.2
Male Householder ^b	246	+/-82	3.7	+/-1.2
Male HH w/ Children ^{a,b}	179	+/-72	2.7	+/-1.1
Nonfamily Households ^c	1,840	+/-238	27.8	+/- 3.5
Renter Occupied	2,079	+/-272	100.0	NA
Family Households	695	+/-165	33.4	+/-6.6
Married-couple	318	+/-96	15.3	+/-4.2
Married-couple w/ Children ^a	159	+/-72	7.6	+/-3.3
Female Householder ^b	283	+/-120	13.6	+/-5.5
Female HH w/ Children ^{a,b}	238	+/-114	11.4	+/-5.3
Male Householder ^b	94	+/-60	4.5	+/-2.8
Male HH w/ Children ^{a,b}	24	+/-20	1.2	+/-1.0
Nonfamily Households ^c	1,384	+/-244	66.6	+/- 7.9

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

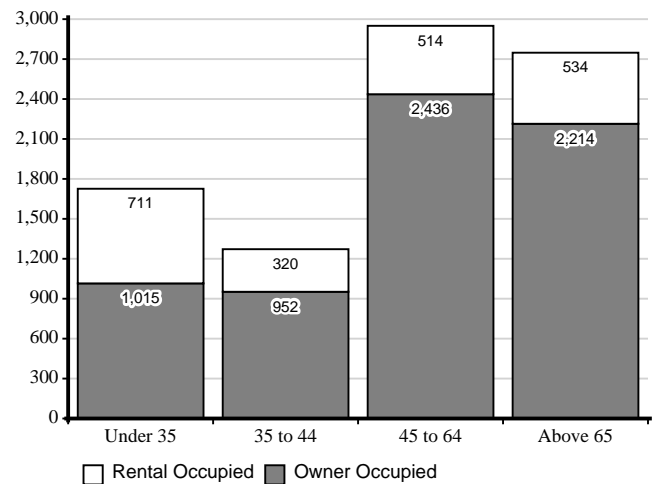
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	10,600	+/-347	NA	NA
Worked in state ^a	10,571	+/-351	99.7	+/-0.2
Worked in county ^a	9,352	+/-403	88.2	+/-2.1
Worked outside county ^a	1,219	+/-213	11.5	+/-2
Worked outside state ^a	29	+/-21	0.3	+/-0.2

Travel Time to Work

Less than 14 minutes	6,731	+/-502	63.5	+/-4.3
15 to 29 minutes	2,576	+/-278	24.3	+/-2.5
30 to 44 minutes	742	+/-150	7	+/-1.4
More than 45 minutes	541	+/-128	5.1	+/-1.2

^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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