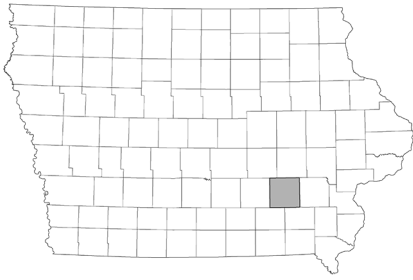


# Data for Decision Makers



## Keokuk County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 4,668 housing units in Keokuk County. Of this total, 3,206 were owner-occupied, 879 were renter-occupied, and 583 were vacant. More housing units were counted in Keokuk County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Keokuk County is 1957. In Keokuk 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 6.9% of all vacant units.

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

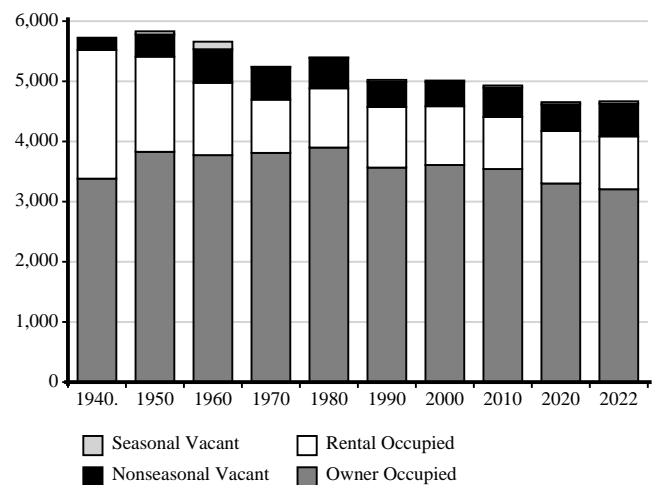
	Estimate	MOE
Total Housing Units	4,668	+/- 26
Vacant Units	583 (12.5%)	+/- 96 (2.1%)
Occupied Units	4,085 (87.5%)	+/- 99 (2.1%)
Owner-Occupied Units	3,206 (78.5%)	+/- 111 (2.6%)
Renter-Occupied Units	879 (21.5%)	+/- 112 (2.6%)
Median <sup>a</sup> Value <sup>b</sup>	\$105,500	+/- \$5,329
Median <sup>a</sup> Rent <sup>c</sup>	\$744	+/- \$53
Avg Household Size - Owner <sup>d</sup>	2.49	+/-0.07
Avg Household Size - Renter <sup>e</sup>	2.17	+/-0.24

<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	1957	+/-5
Owner Occupied	1956	+/-6
Renter Occupied	1959	+/-10

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



### Contacts:

**Regional Director**  
Katharina Bain  
400 220th Ave., Ste A  
Sigourney, IA 52591  
kbain@iastate.edu  
641-622-2680

**County Office**  
Kelly Albert  
400 220th Ave, Ste A  
Sigourney, IA 52591  
klalbert@iastate.edu  
641-622-2680

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

# Housing Characteristics

# Keokuk County

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,085	+/-99	NA	NA
Owner Occupied	3,206	+/-111	100.0	NA
1-Unit <sup>a</sup>	3,065	+/-121	95.6	+/-1.8
2 to 4 Unit	45	+/-45	1.4	+/-1.4
5 or More Units	0	+/-32	0.0	+/-1.0
Mobile Home	91	+/-41	2.8	+/-1.3
Boat, RV, Van etc.	5	+/-7	0.2	+/-0.2
Renter Occupied	879	+/-112	100.0	NA
1-Unit <sup>a</sup>	579	+/-100	65.9	+/-7.7
2 to 4 Unit	188	+/-50	21.4	+/-5.1
5 or More Units	95	+/-46	10.8	+/-5.1
Mobile Home	17	+/-13	1.9	+/-1.5
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.8

<sup>a</sup>Includes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,085	+/-99	NA	NA
Owner Occupied	3,206	+/-111	100.0	NA
1 Bedroom <sup>a</sup>	96	+/-32	3.0	+/-1.0
2 Bedrooms	963	+/-121	30.0	+/-3.6
3 Bedrooms	1,320	+/-118	41.2	+/-3.4
4 or More	827	+/-94	25.8	+/-2.8
Renter Occupied	879	+/-112	100.0	NA
No Bedroom	17	+/-23	1.9	+/-2.6
1 Bedroom	172	+/-44	19.6	+/-4.3
2 Bedrooms	348	+/-71	39.6	+/-6.3
3 Bedrooms	192	+/-64	21.8	+/-6.7
4 or More	150	+/-54	17.1	+/-5.7

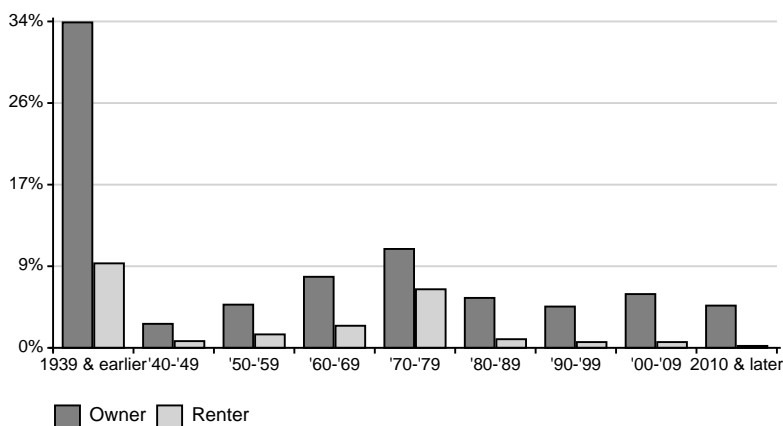
<sup>a</sup>Includes No Bedroom Units (e.g. studio apartments)

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

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	583	+/-96	NA	NA
For Rent	24	+/-23	4.1	+/-3.9
Rented, Not Occupied	7	+/-12	1.2	+/-2.0
For Sale	46	+/-37	7.9	+/-6.2
Sold, Not Occupied	30	+/-28	5.1	+/-4.7
Seasonal <sup>a</sup>	40	+/-28	6.9	+/-4.7
For Migrant Workers	0	+/-16	0.0	+/-2.7
Other	436	+/-99	74.8	+/-11.7

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

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



**Authorized Housing Construction Permits in Keokuk 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	39	2	0	0	41	\$85,516	\$nan
2000-2004	31	0	0	0	31	\$118,032	\$0
2005-2009	12	0	0	0	12	\$154,169	\$0
2010-2014	13	1	0	0	14	\$180,257	\$0
2015-2019	6	0	0	0	6	\$150,798	\$0
2020	3	0	0	0	3	\$299,248	\$0
2021	3	0	0	0	3	\$290,900	\$0

## Housing Affordability

## Keokuk County

The median value of owner-occupied housing in Keokuk County was \$105,500 in 2018-2022. Median rent was \$744. In 2022, 3 permits for housing construction were authorized in Keokuk 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 17.6% of owners and 38.8% 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 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	\$60,016	+/- \$3,203
Owner Occupied	\$70,833	+/- \$3,668
Renter Occupied	\$33,534	+/- \$2,308
Median Family Income	\$77,740	+/- \$5,567

<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	1,655	+/-112	100.0	NA
With Mortgage	1,655	+/-112	100.0	NA
Less than \$50,000	124	+/-42	7.5	+/-2.6
\$50,000 to \$99,999	621	+/-107	37.5	+/-5.6
\$100,000 to \$299,999	703	+/-99	42.5	+/-5.7
\$300,000 to \$499,999	171	+/-59	10.3	+/-3.5
\$500,000 and above	36	+/-32	2.2	+/-1.9
Without Mortgage	1,551	+/-103	100.0	NA
Less than \$50,000	364	+/-67	23.5	+/-3.9
\$50,000 to \$99,999	395	+/-60	25.5	+/-3.6
\$100,000 to \$299,999	644	+/-146	41.5	+/-8.9
\$300,000 to \$499,999	73	+/-33	4.7	+/-2.2
\$500,000 and above	75	+/-42	4.8	+/-2.7

**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	17.6%	NA
Renter Occupied Units	38.8%	NA

**Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	1,655	+/-112	100.0	NA
Owner with Mortgage	1,655	+/-112	100.0	NA
Less than \$399	0	+/-23	0	+/-1.4
Between \$400 to \$599	1	+/-4	0.1	+/-0.2
Between \$600 to \$799	58	+/-33	3.5	+/-2
Between \$800 to \$999	229	+/-63	13.8	+/-3.9
Between \$1,000 to \$1,499	347	+/-80	21	+/-4.4
Between \$1,500 to \$1,999	609	+/-96	36.8	+/-5.2
Between \$2,000 to \$2,499	238	+/-56	14.4	+/-3.2
\$2,500 and above	114	+/-37	6.9	+/-2.2
Owner without Mortgage	1,551	+/-103	100.0	NA
Less than \$200	31	+/-18	2	+/-1.2
Between \$200 and \$399	430	+/-68	27.7	+/-3.9
Between \$400 and \$599	548	+/-78	35.3	+/-4.2
Between \$600 and \$999	411	+/-77	26.5	+/-4.8
\$1,000 and above	131	+/-53	8.5	+/-3.4
Renter	879	+/-112	100.0	NA
Less than \$300	38	+/-20	4.3	+/-2.2
Between \$300 and \$499	70	+/-43	8	+/-4.6
Between \$500 and \$799	330	+/-79	37.5	+/-7.6
Between \$800 and \$999	201	+/-56	22.9	+/-6.2
Between \$1,000 and \$1,499	117	+/-57	13.3	+/-6.2
\$1,500 and above	21	+/-27	2.4	+/-3.1

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	4,085	+/-99	100.0	NA
Living Alone	1,293	+/-124	31.7	+/-2.9
Owner Occupied	3,206	+/-111	100.0	NA
Family Households	2,174	+/-122	67.8	+/-3.0
Married-couple	1,834	+/-106	57.2	+/-2.6
Married-couple w/ Children <sup>a</sup>	588	+/-81	18.3	+/-2.4
Female Householder <sup>b</sup>	172	+/-48	5.4	+/-1.5
Female HH w/ Children <sup>a,b</sup>	110	+/-44	3.4	+/-1.4
Male Householder <sup>b</sup>	168	+/-50	5.2	+/-1.5
Male HH w/ Children <sup>a,b</sup>	108	+/-39	3.4	+/-1.2
Nonfamily Households <sup>c</sup>	1,032	+/-116	32.2	+/- 3.4
Renter Occupied	879	+/-112	100.0	NA
Family Households	432	+/-98	49.1	+/-9.2
Married-couple	248	+/-73	28.2	+/-7.5
Married-couple w/ Children <sup>a</sup>	93	+/-31	10.6	+/-3.3
Female Householder <sup>b</sup>	150	+/-64	17.1	+/-6.9
Female HH w/ Children <sup>a,b</sup>	93	+/-50	10.6	+/-5.5
Male Householder <sup>b</sup>	34	+/-22	3.9	+/-2.5
Male HH w/ Children <sup>a,b</sup>	19	+/-16	2.2	+/-1.8
Nonfamily Households <sup>c</sup>	447	+/-104	50.9	+/- 9.9

<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 Keokuk County<sup>5,6</sup>

Opportunity Zones	0
New Market Tax Credit Areas	1

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

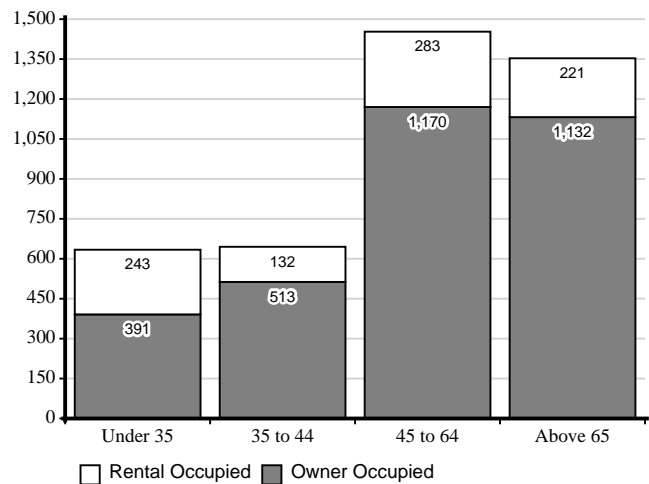
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	4,501	+/-192	NA	NA
Worked in state <sup>a</sup>	4,461	+/-195	99.1	+/-0.5
Worked in county <sup>a</sup>	2,175	+/-199	48.3	+/-3.8
Worked outside county <sup>a</sup>	2,286	+/-192	50.8	+/-3.8
Worked outside state <sup>a</sup>	40	+/-22	0.9	+/-0.5

### Travel Time to Work

Less than 14 minutes	1,449	+/-176	32.2	+/-3.7
15 to 29 minutes	1,310	+/-165	29.1	+/-3.4
30 to 44 minutes	927	+/-131	20.6	+/-2.8
More than 45 minutes	806	+/-128	17.9	+/-2.7

<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

### This series was prepared by:

Bailey Hanson, Data Analyst III & Extension Specialist  
 Sandra Burke, Research Scientist III & Extension Specialist  
 Christopher J. Seeger, Professor & Extension Specialist  
 Jay Maxwell, Data Analyst I & Extension Specialist

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