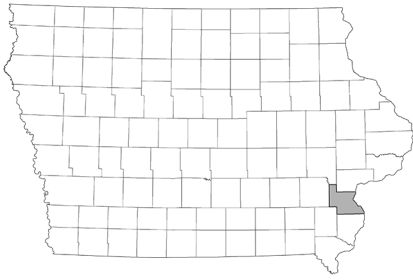


Data for Decision Makers



Louisa County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 4,743 housing units in Louisa County. Of this total, 3,202 were owner-occupied, 910 were renter-occupied, and 631 were vacant. Fewer housing units were counted in Louisa County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Louisa County is 1966. In Louisa 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 27.9% of all vacant units.

Housing Characteristics, 2018-2022¹

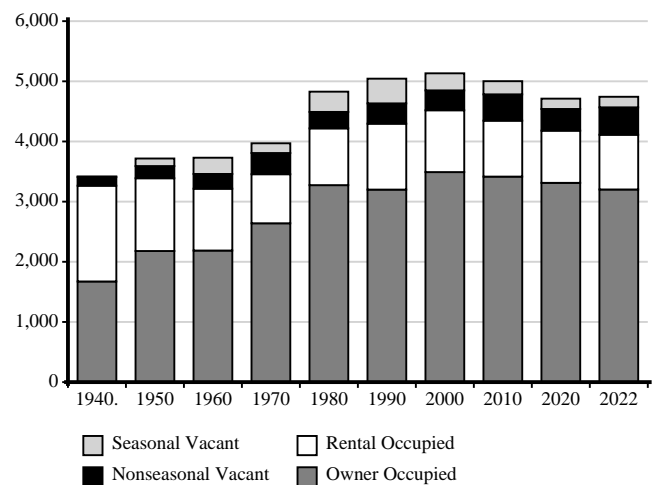
	Estimate	MOE
Total Housing Units	4,743	+/- 28
Vacant Units	631 (13.3%)	+/- 149 (3.1%)
Occupied Units	4,112 (86.7%)	+/- 151 (3.1%)
Owner-Occupied Units	3,202 (77.9%)	+/- 152 (3.0%)
Renter-Occupied Units	910 (22.1%)	+/- 136 (3.0%)
Median ^a Value ^b	\$125,500	+/- \$11,465
Median ^a Rent ^c	\$747	+/- \$58
Avg Household Size - Owner ^d	2.63	+/-0.1
Avg Household Size - Renter ^c	2.47	+/-0.24

^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	1966	+/-4
Owner Occupied	1966	+/-3
Renter Occupied	1962	+/-16

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



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

Housing Characteristics

Louisa County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,112	+/-151	NA	NA
Owner Occupied	3,202	+/-152	100.0	NA
1-Unit ^a	2,881	+/-169	90.0	+/-3.1
2 to 4 Unit	8	+/-18	0.2	+/-0.6
5 or More Units	5	+/-29	0.2	+/-0.9
Mobile Home	308	+/-73	9.6	+/-2.2
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.5
Renter Occupied	910	+/-136	100.0	NA
1-Unit ^a	544	+/-118	59.8	+/-9.4
2 to 4 Unit	136	+/-51	14.9	+/-5.1
5 or More Units	123	+/-58	13.5	+/-6.0
Mobile Home	98	+/-50	10.8	+/-5.3
Boat, RV, Van etc.	9	+/-10	1.0	+/-1.1

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,112	+/-151	NA	NA
Owner Occupied	3,202	+/-152	100.0	NA
1 Bedroom ^a	136	+/-61	4.2	+/-1.9
2 Bedrooms	665	+/-106	20.8	+/-3.2
3 Bedrooms	1,462	+/-152	45.7	+/-4.2
4 or More	939	+/-132	29.3	+/-3.9
Renter Occupied	910	+/-136	100.0	NA
No Bedroom	34	+/-28	3.7	+/-3.0
1 Bedroom	126	+/-43	13.8	+/-4.2
2 Bedrooms	449	+/-103	49.3	+/-8.6
3 Bedrooms	224	+/-66	24.6	+/-6.3
4 or More	77	+/-37	8.5	+/-3.9

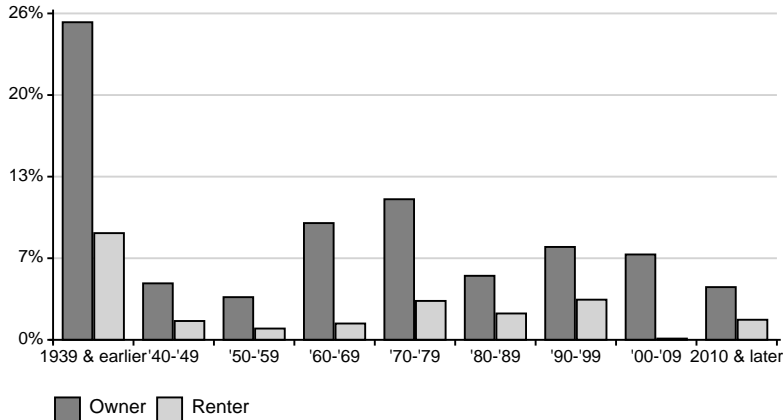
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	631	+/-149	NA	NA
For Rent	35	+/-36	5.5	+/-5.6
Rented, Not Occupied	8	+/-12	1.3	+/-1.9
For Sale	26	+/-34	4.1	+/-5.3
Sold, Not Occupied	38	+/-41	6.0	+/-6.3
Seasonal ^a	176	+/-90	27.9	+/-12.7
For Migrant Workers	0	+/-16	0.0	+/-2.5
Other	348	+/-117	55.2	+/-13.2

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Louisa 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	127	5	1	0	133	\$69,392	\$nan
2000-2004	87	2	0	0	89	\$107,122	\$0
2005-2009	130	0	0	0	130	\$147,155	\$0
2010-2014	60	0	0	0	60	\$174,278	\$0
2015-2019	58	0	0	0	58	\$191,415	\$0
2020	18	0	0	0	18	\$200,725	\$0
2021	16	0	0	0	16	\$192,500	\$0

The median value of owner-occupied housing in Louisa County was \$125,500 in 2018-2022. Median rent was \$747. In 2022, 16 permits for housing construction were authorized in Louisa 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 12.7% of owners and 25.5% 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, 2022⁴

	2 Person Family	4 Person Family
Extremely Low Income	\$19,150	\$27,750
Very Low Income	\$31,850	\$39,800
Low Income	\$51,000	\$63,700

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$72,500	+/- \$7,373
Owner Occupied	\$82,639	+/- \$4,048
Renter Occupied	\$43,382	+/- \$7,420
Median Family Income	\$83,792	+/- \$3,832

^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	1,747	+/-157	100.0	NA
Less than \$50,000	16	+/-10	0.9	+/-0.6
\$50,000 to \$99,999	406	+/-97	23.2	+/-5.2
\$100,000 to \$299,999	1,029	+/-135	58.9	+/-5.9
\$300,000 to \$499,999	203	+/-60	11.6	+/-3.3
\$500,000 and above	93	+/-50	5.3	+/-2.8
Without Mortgage	1,455	+/-117	100.0	NA
Less than \$50,000	303	+/-74	20.8	+/-4.6
\$50,000 to \$99,999	367	+/-72	25.2	+/-5
\$100,000 to \$299,999	615	+/-150	42.3	+/-9.4
\$300,000 to \$499,999	136	+/-63	9.3	+/-4.2
\$500,000 and above	34	+/-32	2.3	+/-2.2

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

	Estimate	MOE
Owner Occupied Units	12.7%	NA
Renter Occupied Units	25.5%	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	1,747	+/-157	100.0	NA
Less than \$399	0	+/-23	0	+/-1.3
Between \$400 to \$599	2	+/-3	0.1	+/-0.2
Between \$600 to \$799	21	+/-17	1.2	+/-1
Between \$800 to \$999	137	+/-53	7.8	+/-3
Between \$1,000 to \$1,499	224	+/-72	12.8	+/-3.7
Between \$1,500 to \$1,999	835	+/-121	47.8	+/-5.9
Between \$2,000 to \$2,499	271	+/-73	15.5	+/-3.8
\$2,500 and above	199	+/-72	11.4	+/-4.0
Owner without Mortgage	1,455	+/-117	100.0	NA
Less than \$200	4	+/-5	0.3	+/-0.4
Between \$200 and \$399	391	+/-81	26.9	+/-5.3
Between \$400 and \$599	563	+/-94	38.7	+/-5.5
Between \$600 and \$999	451	+/-82	31	+/-5
\$1,000 and above	46	+/-31	3.1	+/-2.1
Renter	910	+/-136	100.0	NA
Less than \$300	54	+/-34	5.9	+/-3.7
Between \$300 and \$499	110	+/-58	12.1	+/-6.2
Between \$500 and \$799	273	+/-76	30	+/-7
Between \$800 and \$999	165	+/-61	18.1	+/-6.5
Between \$1,000 and \$1,499	157	+/-70	17.3	+/-6.9
\$1,500 and above	11	+/-30	1.2	+/-3.3

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	4,112	+/-151	100.0	NA
Living Alone	899	+/-108	21.9	+/-2.5
Owner Occupied	3,202	+/-152	100.0	NA
Family Households	2,473	+/-172	77.2	+/-3.9
Married-couple	2,069	+/-173	64.6	+/-4.4
Married-couple w/ Children ^a	713	+/-119	22.3	+/-3.6
Female Householder ^b	243	+/-69	7.6	+/-2.1
Female HH w/ Children ^{a,b}	103	+/-46	3.2	+/-1.4
Male Householder ^b	161	+/-60	5.0	+/-1.9
Male HH w/ Children ^{a,b}	104	+/-55	3.2	+/-1.7
Nonfamily Households ^c	729	+/-105	22.8	+/- 3.1
Renter Occupied	910	+/-136	100.0	NA
Family Households	554	+/-118	60.9	+/-9.2
Married-couple	396	+/-105	43.5	+/-9.5
Married-couple w/ Children ^a	210	+/-87	23.1	+/-8.9
Female Householder ^b	74	+/-43	8.1	+/-4.6
Female HH w/ Children ^{a,b}	34	+/-27	3.7	+/-2.9
Male Householder ^b	84	+/-56	9.2	+/-6.0
Male HH w/ Children ^{a,b}	5	+/-6	0.5	+/-0.7
Nonfamily Households ^c	356	+/-67	39.1	+/- 4.5

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	1

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

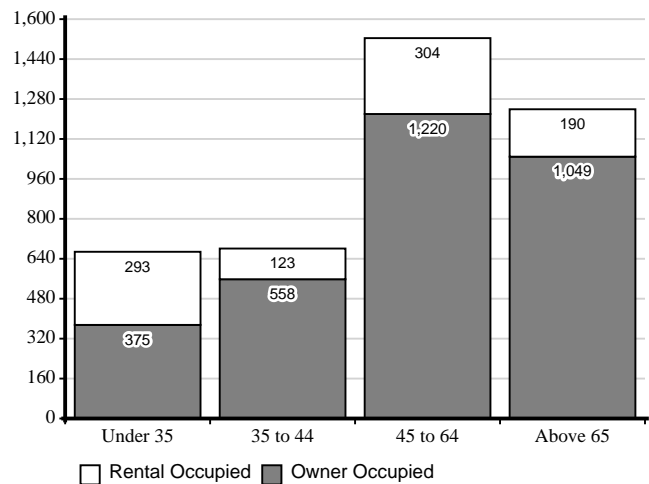
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	5,341	+/-169	NA	NA
Worked in state ^a	5,271	+/-170	98.7	+/-0.7
Worked in county ^a	2,411	+/-190	45.1	+/-3.2
Worked outside county ^a	2,860	+/-185	53.5	+/-3.1
Worked outside state ^a	70	+/-38	1.3	+/-0.7

Travel Time to Work

Less than 14 minutes	1,987	+/-248	37.2	+/-4.5
15 to 29 minutes	1,495	+/-199	28	+/-3.6
30 to 44 minutes	1,244	+/-207	23.3	+/-3.8
More than 45 minutes	614	+/-120	11.5	+/-2.2

^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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