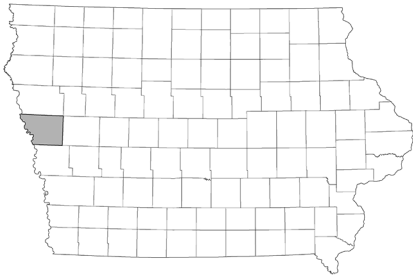


# Data for Decision Makers



## Monona County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 4,403 housing units in Monona County. Of this total, 3,013 were owner-occupied, 839 were renter-occupied, and 551 were vacant. More housing units were counted in Monona County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Monona County is 1952. In Monona 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 18.7% of all vacant units.

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

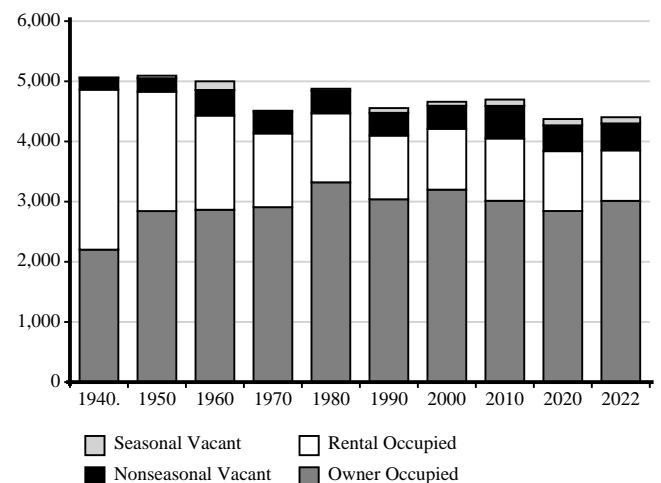
|  | Estimate      | MOE            |
|--|---------------|----------------|
| Total Housing Units                      | 4,403         | +/- 34         |
| Vacant Units                             | 551 (12.5%)   | +/- 112 (2.5%) |
| Occupied Units                           | 3,852 (87.5%) | +/- 111 (2.5%) |
| Owner-Occupied Units                     | 3,013 (78.2%) | +/- 135 (3.4%) |
| Renter-Occupied Units                    | 839 (21.8%)   | +/- 141 (3.4%) |
| Median <sup>a</sup> Value <sup>b</sup>   | \$108,700     | +/- \$9,728    |
| Median <sup>a</sup> Rent <sup>c</sup>    | \$761         | +/- \$46       |
| Avg Household Size - Owner <sup>d</sup>  | 2.22          | +/-0.08        |
| Avg Household Size - Renter <sup>c</sup> | 2.11          | +/-0.22        |

<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 | 1952     | +/-4 |
| Owner Occupied    | 1948     | +/-5 |
| Renter Occupied   | 1959     | +/-5 |

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



### Contacts:

**Regional Director**  
Molly Hewitt  
4728 Southern Hills Dr.  
Sioux City, IA 51106  
hewittm@iastate.edu  
712-276-2157

**County Office**  
Melissa Beermann  
119 Iowa Ave.  
Onawa, IA 51040  
mbeerman@iastate.edu  
712-423-2175

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

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

|                     | Number   |        | Percent (%) |        |
|---------------------|----------|--------|-------------|--------|
|                     | Estimate | MOE    | Estimate    | MOE    |
| Occupied Units      | 3,852    | +/-111 | NA          | NA     |
| Owner Occupied      | 3,013    | +/-135 | 100.0       | NA     |
| 1-Unit <sup>a</sup> | 2,897    | +/-129 | 96.2        | +/-6.1 |
| 2 to 4 Unit         | 6        | +/-6   | 0.2         | +/-0.2 |
| 5 or More Units     | 10       | +/-30  | 0.3         | +/-1.0 |
| Mobile Home         | 100      | +/-41  | 3.3         | +/-1.4 |
| Boat, RV, Van etc.  | 0        | +/-15  | 0.0         | +/-0.5 |
| Renter Occupied     | 839      | +/-141 | 100.0       | NA     |
| 1-Unit <sup>a</sup> | 554      | +/-118 | 66.0        | +/-8.6 |
| 2 to 4 Unit         | 70       | +/-36  | 8.3         | +/-4.0 |
| 5 or More Units     | 162      | +/-62  | 19.3        | +/-6.6 |
| Mobile Home         | 53       | +/-25  | 6.3         | +/-2.8 |
| Boat, RV, Van etc.  | 0        | +/-15  | 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         | 3,852    | +/-111 | NA          | NA      |
| Owner Occupied         | 3,013    | +/-135 | 100.0       | NA      |
| 1 Bedroom <sup>a</sup> | 120      | +/-48  | 4.0         | +/-1.6  |
| 2 Bedrooms             | 833      | +/-122 | 27.6        | +/-3.9  |
| 3 Bedrooms             | 1,357    | +/-127 | 45.0        | +/-3.7  |
| 4 or More              | 703      | +/-103 | 23.3        | +/-3.3  |
| Renter Occupied        | 839      | +/-141 | 100.0       | NA      |
| No Bedroom             | 7        | +/-10  | 0.8         | +/-1.2  |
| 1 Bedroom              | 176      | +/-67  | 21.0        | +/-7.2  |
| 2 Bedrooms             | 289      | +/-73  | 34.4        | +/-6.5  |
| 3 Bedrooms             | 244      | +/-94  | 29.1        | +/-10.1 |
| 4 or More              | 123      | +/-49  | 14.7        | +/-5.3  |

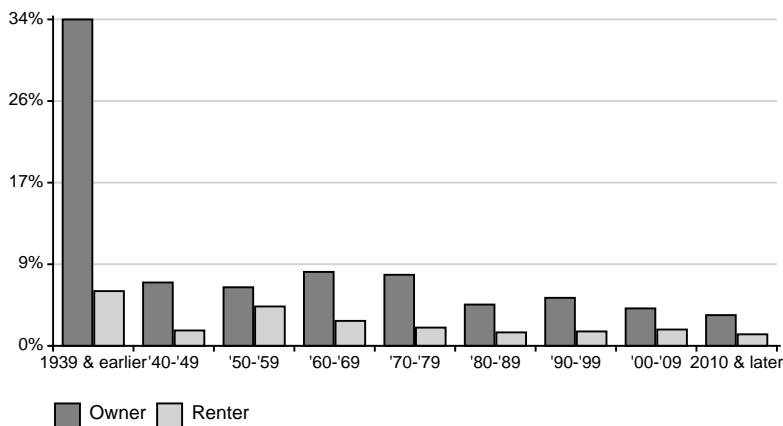
<sup>a</sup>Includes No Bedroom Units (e.g. studio apartments)

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

|                       | Number |        | Percent (%) |         |
|-----------------------|--------|--------|-------------|---------|
|                       | Est    | MOE    | Est         | MOE     |
| Total Vacant Units    | 551    | +/-112 | NA          | NA      |
| For Rent              | 60     | +/-49  | 10.9        | +/-8.6  |
| Rented, Not Occupied  | 0      | +/-15  | 0.0         | +/-2.7  |
| For Sale              | 10     | +/-13  | 1.8         | +/-2.3  |
| Sold, Not Occupied    | 26     | +/-41  | 4.7         | +/-7.4  |
| Seasonal <sup>a</sup> | 103    | +/-55  | 18.7        | +/-9.2  |
| For Migrant Workers   | 25     | +/-39  | 4.5         | +/-7.0  |
| Other                 | 327    | +/-99  | 59.3        | +/-13.3 |

<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 Monona 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   | 128                 | 9            | 2                   | 4                  | 143         | \$73,454                        | \$416,667    |
| 2000-2004   | 79                  | 0            | 2                   | 1                  | 82          | \$120,835                       | \$800,000    |
| 2005-2009   | 62                  | 0            | 0                   | 0                  | 62          | \$148,327                       | \$0          |
| 2010-2014   | 76                  | 0            | 0                   | 0                  | 76          | \$178,471                       | \$0          |
| 2015-2019   | 44                  | 1            | 0                   | 0                  | 45          | \$180,857                       | \$0          |
| 2020        | 6                   | 1            | 0                   | 0                  | 7           | \$133,333                       | \$0          |
| 2021        | 12                  | 0            | 0                   | 0                  | 12          | \$220,683                       | \$0          |

The median value of owner-occupied housing in Monona County was \$108,700 in 2018-2022. Median rent was \$761. In 2022, 12 permits for housing construction were authorized in Monona 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 15.7% of owners and 34.8% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age Above 65 than any other age group. For renter-occupied units, the most common age was under 35.

**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 | \$59,897 | +/- \$3,770 |
| Owner Occupied          | \$65,272 | +/- \$5,609 |
| Renter Occupied         | \$48,774 | +/- \$7,451 |
| Median Family Income    | \$76,144 | +/- \$4,970 |

<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   | 1,439    | +/-138 | 100.0       | NA     |
| With Mortgage          | 1,439    | +/-138 | 100.0       | NA     |
| Less than \$50,000     | 182      | +/-62  | 12.6        | +/-4.1 |
| \$50,000 to \$99,999   | 377      | +/-85  | 26.2        | +/-5.7 |
| \$100,000 to \$299,999 | 747      | +/-122 | 51.9        | +/-6.3 |
| \$300,000 to \$499,999 | 91       | +/-40  | 6.3         | +/-2.8 |
| \$500,000 and above    | 42       | +/-24  | 2.9         | +/-1.6 |
| Without Mortgage       | 1,574    | +/-122 | 100.0       | NA     |
| Less than \$50,000     | 360      | +/-79  | 22.9        | +/-4.4 |
| \$50,000 to \$99,999   | 477      | +/-104 | 30.3        | +/-5.7 |
| \$100,000 to \$299,999 | 597      | +/-120 | 37.9        | +/-7.5 |
| \$300,000 to \$499,999 | 116      | +/-35  | 7.4         | +/-2.2 |
| \$500,000 and above    | 24       | +/-25  | 1.6         | +/-1.6 |

**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  | 15.7%    | NA  |
| Renter Occupied Units | 34.8%    | 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              | 1,439    | +/-138 | 100.0       | NA     |
| Owner with Mortgage         | 1,439    | +/-138 | 100.0       | NA     |
| Less than \$399             | 5        | +/-17  | 0.3         | +/-1.2 |
| Between \$400 to \$599      | 16       | +/-17  | 1.1         | +/-1.2 |
| Between \$600 to \$799      | 75       | +/-38  | 5.2         | +/-2.5 |
| Between \$800 to \$999      | 154      | +/-37  | 10.7        | +/-2.7 |
| Between \$1,000 to \$1,499  | 316      | +/-100 | 22          | +/-6.2 |
| Between \$1,500 to \$1,999  | 573      | +/-95  | 39.8        | +/-5.7 |
| Between \$2,000 to \$2,499  | 210      | +/-68  | 14.6        | +/-4.6 |
| \$2,500 and above           | 75       | +/-34  | 5.3         | +/-2.3 |
| Owner without Mortgage      | 1,574    | +/-122 | 100.0       | NA     |
| Less than \$200             | 72       | +/-37  | 4.6         | +/-2.2 |
| Between \$200 and \$399     | 589      | +/-97  | 37.4        | +/-5.4 |
| Between \$400 and \$599     | 544      | +/-82  | 34.6        | +/-4.6 |
| Between \$600 and \$999     | 295      | +/-64  | 18.7        | +/-3.7 |
| \$1,000 and above           | 74       | +/-35  | 4.7         | +/-2.2 |
| Renter                      | 839      | +/-141 | 100.0       | NA     |
| Less than \$300             | 0        | +/-15  | 0           | +/-2.9 |
| Between \$300 and \$499     | 80       | +/-38  | 9.5         | +/-4.4 |
| Between \$500 and \$799     | 307      | +/-69  | 36.6        | +/-5.8 |
| Between \$800 and \$999     | 121      | +/-48  | 14.4        | +/-5.4 |
| Between \$1,000 and \$1,499 | 133      | +/-63  | 15.9        | +/-6.2 |
| \$1,500 and above           | 45       | +/-49  | 5.4         | +/-5.8 |

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

|   | Number   |        | Percent (%) |         |
|---|----------|--------|-------------|---------|
|   | Estimate | MOE    | Estimate    | MOE     |
| Total Households                        | 3,852    | +/-111 | 100.0       | NA      |
| Living Alone                            | 1,310    | +/-134 | 34.0        | +/-3.3  |
| Owner Occupied                          | 3,013    | +/-135 | 100.0       | NA      |
| Family Households                       | 1,960    | +/-141 | 65.1        | +/-3.7  |
| Married-couple                          | 1,659    | +/-150 | 55.1        | +/-4.3  |
| Married-couple w/ Children <sup>a</sup> | 528      | +/-93  | 17.5        | +/-3.0  |
| Female Householder <sup>b</sup>         | 215      | +/-64  | 7.1         | +/-2.1  |
| Female HH w/ Children <sup>a,b</sup>    | 127      | +/-54  | 4.2         | +/-1.8  |
| Male Householder <sup>b</sup>           | 86       | +/-40  | 2.9         | +/-1.3  |
| Male HH w/ Children <sup>a,b</sup>      | 29       | +/-20  | 1.0         | +/-0.7  |
| Nonfamily Households <sup>c</sup>       | 1,053    | +/-136 | 34.9        | +/- 4.2 |
| Renter Occupied                         | 839      | +/-141 | 100.0       | NA      |
| Family Households                       | 385      | +/-102 | 45.9        | +/-9.4  |
| Married-couple                          | 174      | +/-55  | 20.7        | +/-5.6  |
| Married-couple w/ Children <sup>a</sup> | 74       | +/-44  | 8.8         | +/-5.0  |
| Female Householder <sup>b</sup>         | 144      | +/-54  | 17.2        | +/-5.8  |
| Female HH w/ Children <sup>a,b</sup>    | 110      | +/-47  | 13.1        | +/-5.2  |
| Male Householder <sup>b</sup>           | 67       | +/-54  | 8.0         | +/-6.3  |
| Male HH w/ Children <sup>a,b</sup>      | 18       | +/-10  | 2.1         | +/-1.1  |
| Nonfamily Households <sup>c</sup>       | 454      | +/-109 | 54.1        | +/- 9.3 |

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

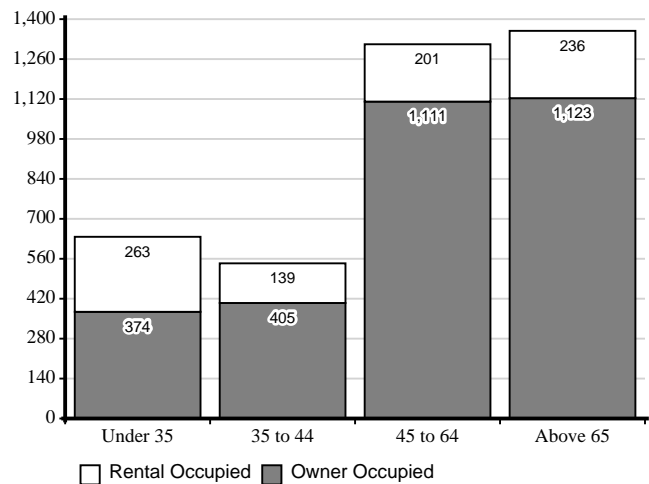
|                             |   |
|-----------------------------|---|
| Opportunity Zones           | 0 |
| New Market Tax Credit Areas | 1 |

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

|                                    | Number   |        | Percent (%) |        |
|------------------------------------|----------|--------|-------------|--------|
|                                    | Estimate | MOE    | Est         | MOE    |
| Workers 16 years & over            | 4,057    | +/-173 | NA          | NA     |
| Worked in state <sup>a</sup>       | 3,819    | +/-173 | 94.1        | +/-1.9 |
| Worked in county <sup>a</sup>      | 2,773    | +/-173 | 68.4        | +/-3.6 |
| Worked outside county <sup>a</sup> | 1,046    | +/-143 | 25.8        | +/-3.2 |
| Worked outside state <sup>a</sup>  | 238      | +/-80  | 5.9         | +/-1.9 |
| Travel Time to Work                |          |        |             |        |
| Less than 14 minutes               | 1,866    | +/-211 | 46          | +/-4.8 |
| 15 to 29 minutes                   | 1,075    | +/-161 | 26.5        | +/-3.8 |
| 30 to 44 minutes                   | 499      | +/-95  | 12.3        | +/-2.3 |
| More than 45 minutes               | 613      | +/-108 | 15.1        | +/-2.6 |

<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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