## **Data for Decision Makers**



# Warren County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 21,083 housing units in Warren County. Of this total, 16,256 were owner-occupied, 3,650 were renter-occupied, and 1,177 were vacant. Fewer housing units were counted in Warren County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Warren County is 1982. In Warren 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 9.0% of all vacant units.

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

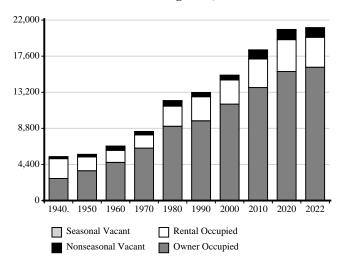
	Estimate	МОЕ
Total Housing Units	21,083	+/- 83
Vacant Units	1,177 (5.6%)	+/- 310 (1.5%)
Occupied Units	19,906 (94.4%)	+/- 307 (1.5%)
Owner-Occupied Units	16,256 (81.7%)	+/- 385 (1.7%)
Renter-Occupied Units	3,650 (18.3%)	+/- 354 (1.7%)
Median <sup>a</sup> Value <sup>b</sup>	\$234,300	+/- \$7,964
Median <sup>a</sup> Rent <sup>c</sup>	\$943	+/- \$54
Avg Household Size - Owner <sup>d</sup>	2.65	+/-0.06
Avg Household Size - Renter <sup>e</sup>	2.17	+/-0.18

<sup>&</sup>lt;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	1982	+/-3
Owner Occupied	1984	+/-4
Renter Occupied	1977	+/-3

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



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### **Housing Characteristics**

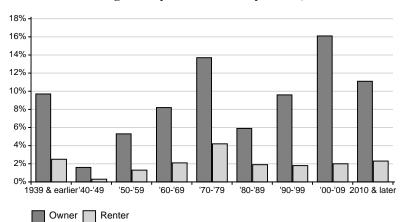
### Warren County

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

	Numb	er	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	19,906	+/-307	NA	NA
Owner Occupied	16,256	+/-385	100.0	NA
1-Unit <sup>a</sup>	15,437	+/-426	95.0	+/-1.3
2 to 4 Unit	195	+/-134	1.2	+/-0.8
5 or More Units	162	+/-62	1.0	+/-0.4
Mobile Home	457	+/-118	2.8	+/-0.7
Boat, RV, Van etc.	5	+/-7	0.0	+/-0.0
Renter Occupied	3,650	+/-354	100.0	NA
1-Unit <sup>a</sup>	1,261	+/-229	34.5	+/-5.3
2 to 4 Unit	410	+/-140	11.2	+/-3.7
5 or More Units	1,889	+/-292	51.8	+/-6.2
Mobile Home	90	+/-57	2.5	+/-1.5
Boat, RV, Van etc.	0	+/-24	0.0	+/-0.7

<sup>&</sup>lt;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>

	Numl	Number		(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	19,906	+/-307	NA	NA
Owner Occupied	16,256	+/-385	100.0	NA
1 Bedroom <sup>a</sup>	296	+/-99	1.8	+/-0.6
2 Bedrooms	2,340	+/-279	14.4	+/-1.7
3 Bedrooms	7,666	+/-394	47.2	+/-2.2
4 or More	5,954	+/-433	36.6	+/-2.5
Renter Occupied	3,650	+/-354	100.0	NA
No Bedroom	50	+/-51	1.4	+/-1.4
1 Bedroom	812	+/-194	22.2	+/-4.9
2 Bedrooms	1,674	+/-265	45.9	+/-5.7
3 Bedrooms	838	+/-175	23.0	+/-4.2
4 or More	276	+/-127	7.6	+/-3.4

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

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

	Number		Percen	t (%)
	Est	MOE	Est	MOE
Total Vacant Units	1,177	+/-310	NA	NA
For Rent	318	+/-171	27.0	+/-12.7
Rented, Not Occupied	87	+/-79	7.4	+/-6.4
For Sale	117	+/-103	9.9	+/-8.4
Sold, Not Occupied	78	+/-81	6.6	+/-6.7
Seasonal <sup>a</sup>	106	+/-54	9.0	+/-3.9
For Migrant Workers	0	+/-24	0.0	+/-2.0
Other	471	+/-189	40.0	+/-12.1

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

### Authorized Housing Construction Permits in Warren County, 1995-2021<sup>3</sup>

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation <sup>+</sup>
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	671	0	14	18	703	\$129,051	\$544,608
2000-2004	912	19	11	5	947	\$157,126	\$792,502
2005-2009	1,000	20	3	4	1,027	\$174,186	\$2,542,408
2010-2014	862	15	9	11	897	\$225,644	\$2,953,312
2015-2019	1,529	27	5	1	1,562	\$269,775	\$0
2020	459	6	0	1	466	\$258,403	\$7,841,568
2021	492	1	0	1	494	\$277,894	\$5,563,427

### Housing Affordability

### **Warren County**

The median value of owner-occupied housing in Warren County was \$234,300 in 2018-2022. Median rent was \$943. In 2022, 494 permits for housing construction were authorized in Warren 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 16.5% of owners and 40.1% 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, 2022<sup>4</sup>** 

	2 Person Family	4 Person Family
Extemely Low Income	\$23,650	\$29,550
Very Low Income	\$39,400	\$49,250
Low Income	\$63,050	\$78,800

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	16.5%	NA
Renter Occupied Units	40.1%	NA

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

	Estimate	MOE
Median Household Income	\$89,741	+/-\$3,923
Owner Occupied	\$102,302	+/-\$2,847
Renter Occupied	\$43,011	+/-\$9,735
Median Family Income	\$107,434	+/-\$3,558

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

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

without Mortga	without Mortgage and Renters, 2018-2022					
	Num	ber	Percen	t (%)		
Occupied Units	Estimate	MOE	Estimate	MOE		
Owner with Mortgage	10,630	+/-444	100.0	NA		
Less than \$399	50	+/-49	0.5	+/-0.5		
Between \$400 to \$599	39	+/-38	0.4	+/-0.4		
Between \$600 to \$799	33	+/-25	0.3	+/-0.2		
Between \$800 to \$999	336	+/-119	3.2	+/-1.1		
Between \$1,000 to \$1,499	724	+/-193	6.8	+/-1.8		
Between \$1,500 to \$1,999	3,019	+/-294	28.4	+/-2.5		
Between \$2,000 to \$2,499	2,965	+/-359	27.9	+/-3.2		
\$2,500 and above	2,506	+/-303	23.5	+/-2.7		
Owner without Mortgage	5,626	+/-341	100.0	NA		
Less than \$200	121	+/-72	2.2	+/-1.3		
Between \$200 and \$399	631	+/-142	11.2	+/-2.4		
Between \$400 and \$599	1,774	+/-242	31.5	+/-3.9		
Between \$600 and \$999	2,379	+/-286	42.3	+/-4.2		
\$1,000 and above	721	+/-171	12.8	+/-2.9		
Renter	3,650	+/-354	100.0	NA		
Less than \$300	225	+/-138	6.2	+/-3.7		
Between \$300 and \$499	166	+/-62	4.5	+/-1.8		
Between \$500 and \$799	675	+/-157	18.5	+/-4		
Between \$800 and \$999	891	+/-206	24.4	+/-5.1		
Between \$1,000 and \$1,499	919	+/-188	25.2	+/-4.6		

\$1,500 and above

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

	Num	ber	Percent (%)	
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	10,630	+/-444	100.0	NA
Less than \$50,000	280	+/-95	2.6	+/-0.9
\$50,000 to \$99,999	328	+/-98	3.1	+/-0.9
\$100,000 to \$299,999	6,041	+/-387	56.8	+/-2.7
\$300,000 to \$499,999	2,878	+/-301	27.1	+/-2.6
\$500,000 and above	1,103	+/-209	10.3	+/-1.9
Without Mortgage	5,626	+/-341	100.0	NA
Less than \$50,000	525	+/-135	9.3	+/-2.4
\$50,000 to \$99,999	252	+/-67	4.5	+/-1.2
\$100,000 to \$299,999	3,290	+/-492	58.5	+/-7.8
\$300,000 to \$499,999	1,144	+/-181	20.3	+/-3
\$500,000 and above	415	+/-131	7.5	+/-2.3

+/-182

16.5

+/-4.7

603

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

	Number		Percen	t (%)
	Estimate	MOE	Estimate	MOE
Total Households	19,906	+/-307	100.0	NA
Living Alone	5,102	+/-437	25.6	+/-2.2
Owner Occuppied	16,256	+/-385	100.0	NA
Family Households	12,155	+/-445	74.8	+/-2.1
Married-couple	10,538	+/-443	64.8	+/-2.3
Married-couple w/ Children <sup>a</sup>	4,557	+/-309	28.0	+/-1.8
Female Householder <sup>b</sup>	928	+/-179	5.7	+/-1.1
Female HH w/ Children a,b	550	+/-141	3.4	+/-0.9
Male Householder <sup>b</sup>	689	+/-198	4.2	+/-1.2
Male HH w/ Children a,b	355	+/-139	2.2	+/-0.9
Nonfamily Households <sup>c</sup>	4,101	+/-406	25.2	+/- 2.4
Renter Occuppied	3,650	+/-354	100.0	NA
Family Households	1,643	+/-296	45.0	+/-6.8
Married-couple	646	+/-161	17.7	+/-4.1
Married-couple w/ Children <sup>a</sup>	300	+/-99	8.2	+/-2.6
Female Householder <sup>b</sup>	682	+/-187	18.7	+/-4.8
Female HH w/ Children <sup>a,b</sup>	572	+/-184	15.7	+/-4.8
Male Householder <sup>b</sup>	315	+/-180	8.6	+/-4.9
Male HH w/ Children <sup>a,b</sup>	248	+/-154	6.8	+/-4.2
Nonfamily Households <sup>c</sup>	2,007	+/-282	55.0	+/- 5.6

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

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

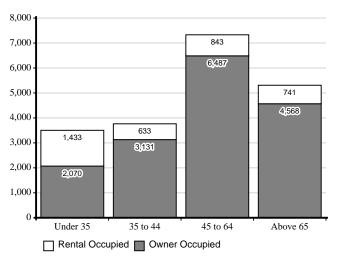
Opportunity Zones	0
New Market Tax Credit Areas	2

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	26,985	+/-551	NA	NA
Worked in state <sup>a</sup>	26,788	+/-559	99.3	+/-0.4
Worked in county <sup>a</sup>	10,966	+/-548	40.6	+/-1.8
Worked outside county <sup>a</sup>	15,822	+/-559	58.6	+/-1.8
Worked outside state <sup>a</sup>	197	+/-109	0.7	+/-0.4
Travel Time to Work				
Less than 14 minutes	6,935	+/-609	25.7	+/-2.2
15 to 29 minutes	9,499	+/-671	35.2	+/-2.4
30 to 44 minutes	7,124	+/-631	26.4	+/-2.3
More than 45 minutes	3,427	+/-427	12.7	+/-1.6

<sup>&</sup>lt;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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<sup>&</sup>lt;sup>c</sup> Includes Householders Living Alone