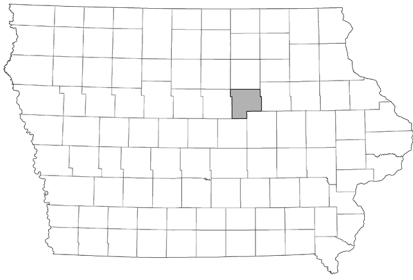


# Data for Decision Makers



## Grundy County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 5,457 housing units in Grundy County. Of this total, 4,215 were owner-occupied, 847 were renter-occupied, and 395 were vacant. Fewer housing units were counted in Grundy County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Grundy County is 1959. In Grundy 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 8.4% of all vacant units.

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

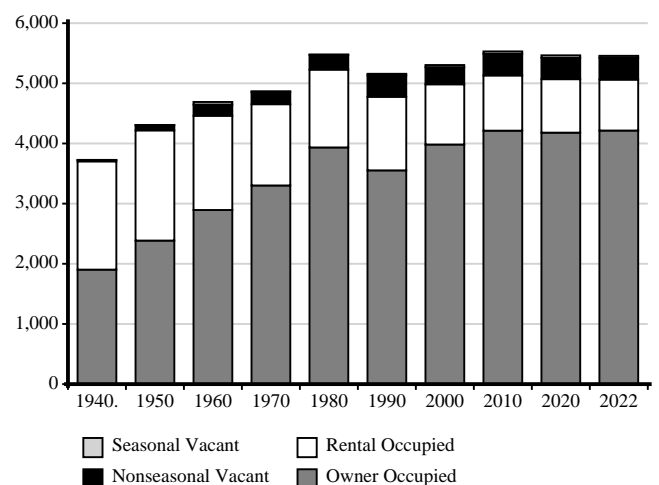
	Estimate	MOE
Total Housing Units	5,457	+/- 80
Vacant Units	395 (7.2%)	+/- 88 (1.6%)
Occupied Units	5,062 (92.8%)	+/- 120 (1.6%)
Owner-Occupied Units	4,215 (83.3%)	+/- 128 (2.0%)
Renter-Occupied Units	847 (16.7%)	+/- 110 (2.0%)
Median <sup>a</sup> Value <sup>b</sup>	\$166,300	+/- \$6,061
Median <sup>a</sup> Rent <sup>c</sup>	\$742	+/- \$74
Avg Household Size - Owner <sup>d</sup>	2.48	+/-0.06
Avg Household Size - Renter <sup>e</sup>	2.06	+/-0.18

<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	1959	+/-3
Owner Occupied	1958	+/-3
Renter Occupied	1969	+/-8

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



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# Housing Characteristics

# Grundy County

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,062	+/-120	NA	NA
Owner Occupied	4,215	+/-128	100.0	NA
1-Unit <sup>a</sup>	4,048	+/-135	96.0	+/-1.3
2 to 4 Unit	31	+/-25	0.7	+/-0.6
5 or More Units	6	+/-29	0.1	+/-0.7
Mobile Home	130	+/-48	3.1	+/-1.1
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.4
Renter Occupied	847	+/-110	100.0	NA
1-Unit <sup>a</sup>	426	+/-87	50.3	+/-7.9
2 to 4 Unit	224	+/-48	26.4	+/-4.5
5 or More Units	164	+/-64	19.4	+/-7.1
Mobile Home	33	+/-30	3.9	+/-3.5
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.9

<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	5,062	+/-120	NA	NA
Owner Occupied	4,215	+/-128	100.0	NA
1 Bedroom <sup>a</sup>	84	+/-46	2.0	+/-1.1
2 Bedrooms	693	+/-99	16.4	+/-2.3
3 Bedrooms	1,941	+/-149	46.0	+/-3.2
4 or More	1,497	+/-148	35.5	+/-3.3
Renter Occupied	847	+/-110	100.0	NA
No Bedroom	9	+/-11	1.1	+/-1.3
1 Bedroom	248	+/-60	29.3	+/-6.0
2 Bedrooms	245	+/-52	28.9	+/-4.9
3 Bedrooms	168	+/-55	19.8	+/-6.0
4 or More	177	+/-71	20.9	+/-7.9

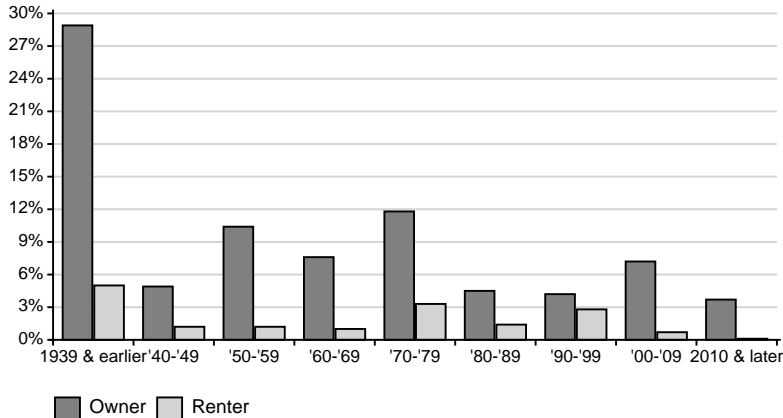
<sup>a</sup>Includes No Bedroom Units (e.g. studio apartments)

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

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	395	+/-88	NA	NA
For Rent	92	+/-46	23.3	+/-10.4
Rented, Not Occupied	0	+/-16	0.0	+/-4.1
For Sale	38	+/-39	9.6	+/-9.6
Sold, Not Occupied	5	+/-10	1.3	+/-2.5
Seasonal <sup>a</sup>	33	+/-33	8.4	+/-8.1
For Migrant Workers	0	+/-16	0.0	+/-4.1
Other	227	+/-72	57.5	+/-13.0

<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 Grundy 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	70	5	0	1	76	\$140,336	\$688,000
2000-2004	221	4	0	0	225	\$137,371	\$0
2005-2009	130	3	0	0	133	\$168,188	\$0
2010-2014	74	9	0	0	83	\$224,948	\$0
2015-2019	73	1	0	0	74	\$239,751	\$0
2020	20	0	0	0	20	\$242,821	\$0
2021	18	0	0	0	18	\$288,657	\$0

The median value of owner-occupied housing in Grundy County was \$166,300 in 2018-2022. Median rent was \$742. In 2022, 18 permits for housing construction were authorized in Grundy 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 14.6% 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 under 35.

**HUD Income Limits, 2022<sup>4</sup>**

	2 Person Family	4 Person Family
Extremely Low Income	\$19,900	\$27,750
Very Low Income	\$33,200	\$41,450
Low Income	\$53,050	\$66,300

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

	Estimate	MOE
Median Household Income	\$80,701	+/- \$2,848
Owner Occupied	\$88,247	+/- \$4,192
Renter Occupied	\$49,441	+/- \$4,511
Median Family Income	\$94,726	+/- \$5,695

<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	2,420	+/-168	100.0	NA
With Mortgage	2,420	+/-168	100.0	NA
Less than \$50,000	46	+/-26	1.9	+/-1
\$50,000 to \$99,999	330	+/-58	13.6	+/-2.4
\$100,000 to \$299,999	1,620	+/-157	66.9	+/-3.6
\$300,000 to \$499,999	379	+/-81	15.7	+/-3.2
\$500,000 and above	45	+/-25	1.9	+/-1.0
Without Mortgage	1,795	+/-146	100.0	NA
Less than \$50,000	208	+/-58	11.6	+/-2.9
\$50,000 to \$99,999	310	+/-66	17.3	+/-3.4
\$100,000 to \$299,999	1,044	+/-200	58.2	+/-10.5
\$300,000 to \$499,999	165	+/-51	9.2	+/-2.7
\$500,000 and above	68	+/-37	3.8	+/-2.0

**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	14.6%	NA
Renter Occupied Units	25.5%	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	2,420	+/-168	100.0	NA
Owner with Mortgage	2,420	+/-168	100.0	NA
Less than \$399	0	+/-23	0	+/-1.0
Between \$400 to \$599	0	+/-16	0	+/-1
Between \$600 to \$799	83	+/-30	3.4	+/-1.2
Between \$800 to \$999	123	+/-39	5.1	+/-1.5
Between \$1,000 to \$1,499	261	+/-71	10.8	+/-2.7
Between \$1,500 to \$1,999	951	+/-118	39.3	+/-4.1
Between \$2,000 to \$2,499	579	+/-88	23.9	+/-3.2
\$2,500 and above	343	+/-78	14.1	+/-3.1
Owner without Mortgage	1,795	+/-146	100.0	NA
Less than \$200	23	+/-19	1.3	+/-1
Between \$200 and \$399	342	+/-85	19.1	+/-4.4
Between \$400 and \$599	660	+/-98	36.8	+/-4.9
Between \$600 and \$999	655	+/-88	36.5	+/-4.1
\$1,000 and above	115	+/-42	6.5	+/-2.3
Renter	847	+/-110	100.0	NA
Less than \$300	54	+/-34	6.4	+/-3.9
Between \$300 and \$499	56	+/-25	6.6	+/-3.1
Between \$500 and \$799	292	+/-68	34.5	+/-7.5
Between \$800 and \$999	174	+/-64	20.5	+/-6.4
Between \$1,000 and \$1,499	85	+/-42	10	+/-4.6
\$1,500 and above	77	+/-49	9.1	+/-5.7

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

	Number Estimate	MOE	Percent (%) Estimate	MOE
Total Households	5,062	+/-120	100.0	NA
Living Alone	1,324	+/-140	26.2	+/-2.7
Owner Occupied	4,215	+/-128	100.0	NA
Family Households	3,147	+/-156	74.7	+/-2.9
Married-couple	2,789	+/-149	66.2	+/-2.9
Married-couple w/ Children <sup>a</sup>	1,058	+/-114	25.1	+/-2.6
Female Householder <sup>b</sup>	205	+/-51	4.9	+/-1.2
Female HH w/ Children <sup>a,b</sup>	104	+/-41	2.5	+/-1.0
Male Householder <sup>b</sup>	153	+/-63	3.6	+/-1.5
Male HH w/ Children <sup>a,b</sup>	124	+/-61	2.9	+/-1.4
Nonfamily Households <sup>c</sup>	1,068	+/-132	25.3	+/- 3.0
Renter Occupied	847	+/-110	100.0	NA
Family Households	356	+/-79	42.0	+/-7.6
Married-couple	221	+/-50	26.1	+/-4.8
Married-couple w/ Children <sup>a</sup>	122	+/-42	14.4	+/-4.6
Female Householder <sup>b</sup>	67	+/-33	7.9	+/-3.8
Female HH w/ Children <sup>a,b</sup>	53	+/-30	6.3	+/-3.4
Male Householder <sup>b</sup>	68	+/-41	8.0	+/-4.7
Male HH w/ Children <sup>a,b</sup>	25	+/-19	3.0	+/-2.2
Nonfamily Households <sup>c</sup>	491	+/-80	58.0	+/- 5.7

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

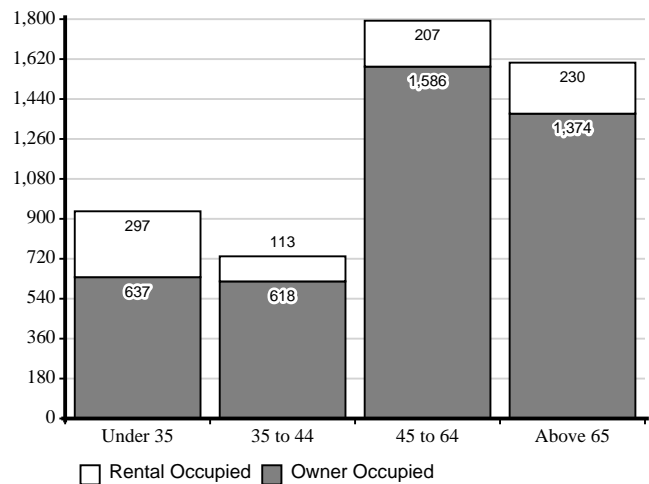
	Number Estimate	MOE	Percent (%) Est	MOE
Workers 16 years & over	6,159	+/-217	NA	NA
Worked in state <sup>a</sup>	6,130	+/-221	99.5	+/-0.3
Worked in county <sup>a</sup>	2,928	+/-202	47.5	+/-3
Worked outside county <sup>a</sup>	3,202	+/-227	52	+/-3
Worked outside state <sup>a</sup>	29	+/-20	0.5	+/-0.3

## Travel Time to Work

Less than 14 minutes	2,045	+/-194	33.2	+/-2.9
15 to 29 minutes	2,199	+/-230	35.7	+/-3.5
30 to 44 minutes	1,392	+/-196	22.6	+/-3.1
More than 45 minutes	530	+/-111	8.6	+/-1.8

<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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