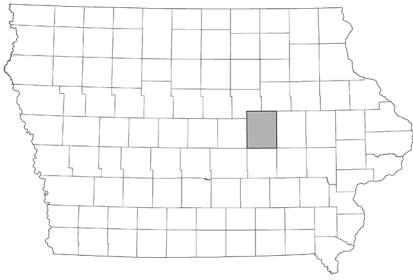


Data for Decision Makers



Tama County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 7,589 housing units in Tama County. Of this total, 5,064 were owner-occupied, 1,639 were renter-occupied, and 886 were vacant. Fewer housing units were counted in Tama County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Tama County is 1955. In Tama 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 5.0% of all vacant units.

Housing Characteristics, 2018-2022¹

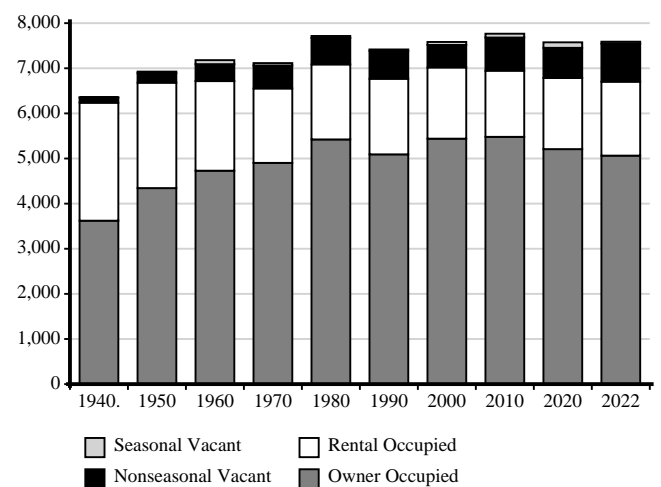
	Estimate	MOE
Total Housing Units	7,589	+/- 36
Vacant Units	886 (11.7%)	+/- 150 (2.0%)
Occupied Units	6,703 (88.3%)	+/- 151 (2.0%)
Owner-Occupied Units	5,064 (75.5%)	+/- 149 (2.2%)
Renter-Occupied Units	1,639 (24.5%)	+/- 165 (2.2%)
Median ^a Value ^b	\$129,400	+/- \$6,771
Median ^a Rent ^c	\$829	+/- \$48
Avg Household Size - Owner ^d	2.51	+/-0.06
Avg Household Size - Renter ^c	2.42	+/-0.16

^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	1955	+/-3
Owner Occupied	1952	+/-3
Renter Occupied	1962	+/-3

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



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

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,703	+/-151	NA	NA
Owner Occupied	5,064	+/-149	100.0	NA
1-Unit ^a	4,928	+/-149	97.3	+/-0.7
2 to 4 Unit	4	+/-17	0.1	+/-0.3
5 or More Units	0	+/-32	0.0	+/-0.6
Mobile Home	132	+/-42	2.6	+/-0.8
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.3
Renter Occupied	1,639	+/-165	100.0	NA
1-Unit ^a	1,010	+/-138	61.6	+/-5.7
2 to 4 Unit	254	+/-76	15.5	+/-4.4
5 or More Units	300	+/-81	18.3	+/-4.6
Mobile Home	75	+/-44	4.6	+/-2.6
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.0

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	6,703	+/-151	NA	NA
Owner Occupied	5,064	+/-149	100.0	NA
1 Bedroom ^a	161	+/-52	3.2	+/-1.0
2 Bedrooms	1,077	+/-125	21.3	+/-2.4
3 Bedrooms	2,305	+/-166	45.5	+/-3.0
4 or More	1,521	+/-162	30.0	+/-3.1
Renter Occupied	1,639	+/-165	100.0	NA
No Bedroom	65	+/-54	4.0	+/-3.3
1 Bedroom	261	+/-72	15.9	+/-4.1
2 Bedrooms	564	+/-93	34.4	+/-4.5
3 Bedrooms	421	+/-88	25.7	+/-4.7
4 or More	328	+/-84	20.0	+/-4.7

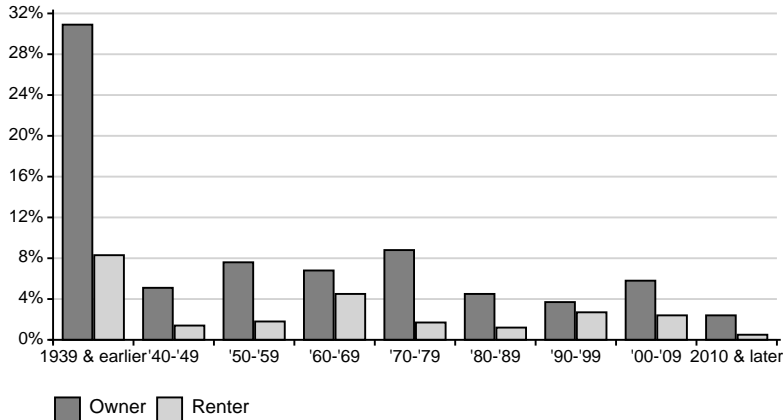
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	886	+/-150	NA	NA
For Rent	143	+/-63	16.1	+/-6.6
Rented, Not Occupied	8	+/-14	0.9	+/-1.6
For Sale	72	+/-37	8.1	+/-3.9
Sold, Not Occupied	72	+/-48	8.1	+/-5.2
Seasonal ^a	44	+/-43	5.0	+/-4.8
For Migrant Workers	0	+/-16	0.0	+/-1.8
Other	547	+/-147	61.7	+/-12.9

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Tama 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	104	2	1	3	110	\$90,547	\$203,333
2000-2004	148	2	0	0	150	\$125,903	\$0
2005-2009	92	6	0	0	98	\$144,784	\$0
2010-2014	81	1	0	0	82	\$193,549	\$0
2015-2019	67	3	0	0	70	\$206,725	\$0
2020	18	0	0	0	18	\$112,741	\$0
2021	0	0	0	1	1	\$nan	\$2,356,953

The median value of owner-occupied housing in Tama County was \$129,400 in 2018-2022. Median rent was \$829. In 2022, 1 permits for housing construction were authorized in Tama 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 17.0% of owners and 28.1% 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, 2022⁴

	2 Person Family	4 Person Family
Extremely Low Income	\$19,000	\$27,750
Very Low Income	\$31,600	\$39,500
Low Income	\$50,600	\$63,200

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$65,483	+/- \$3,299
Owner Occupied	\$72,761	+/- \$4,613
Renter Occupied	\$42,820	+/- \$6,028
Median Family Income	\$78,503	+/- \$4,022

^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	2,788	+/-170	100.0	NA
With Mortgage	2,788	+/-170	100.0	NA
Less than \$50,000	163	+/-48	5.8	+/-1.7
\$50,000 to \$99,999	631	+/-93	22.6	+/-3.1
\$100,000 to \$299,999	1,661	+/-148	59.6	+/-4
\$300,000 to \$499,999	257	+/-79	9.2	+/-2.7
\$500,000 and above	76	+/-36	2.8	+/-1.3
Without Mortgage	2,276	+/-169	100.0	NA
Less than \$50,000	298	+/-55	13.1	+/-2.1
\$50,000 to \$99,999	669	+/-93	29.4	+/-3.7
\$100,000 to \$299,999	1,087	+/-188	47.7	+/-7.6
\$300,000 to \$499,999	151	+/-52	6.6	+/-2.3
\$500,000 and above	71	+/-40	3.1	+/-1.7

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

	Estimate	MOE
Owner Occupied Units	17.0%	NA
Renter Occupied Units	28.1%	NA

Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,788	+/-170	100.0	NA
Owner with Mortgage	2,788	+/-170	100.0	NA
Less than \$399	3	+/-16	0.1	+/-0.6
Between \$400 to \$599	2	+/-3	0.1	+/-0.1
Between \$600 to \$799	59	+/-25	2.1	+/-0.9
Between \$800 to \$999	241	+/-70	8.6	+/-2.5
Between \$1,000 to \$1,499	440	+/-104	15.8	+/-3.6
Between \$1,500 to \$1,999	1,001	+/-113	35.9	+/-3.7
Between \$2,000 to \$2,499	666	+/-124	23.9	+/-4
\$2,500 and above	298	+/-76	10.7	+/-2.6
Owner without Mortgage	2,276	+/-169	100.0	NA
Less than \$200	40	+/-21	1.8	+/-0.9
Between \$200 and \$399	438	+/-88	19.2	+/-3.4
Between \$400 and \$599	882	+/-115	38.8	+/-4.7
Between \$600 and \$999	760	+/-114	33.4	+/-3.9
\$1,000 and above	156	+/-55	6.8	+/-2.4
Renter	1,639	+/-165	100.0	NA
Less than \$300	45	+/-26	2.7	+/-1.6
Between \$300 and \$499	91	+/-43	5.6	+/-2.6
Between \$500 and \$799	449	+/-101	27.4	+/-5.5
Between \$800 and \$999	330	+/-90	20.1	+/-4.9
Between \$1,000 and \$1,499	285	+/-72	17.4	+/-4
\$1,500 and above	64	+/-43	3.9	+/-2.6

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	6,703	+/-151	100.0	NA
Living Alone	1,735	+/-173	25.9	+/-2.5
Owner Occupied	5,064	+/-149	100.0	NA
Family Households	3,716	+/-148	73.4	+/-2.0
Married-couple	3,253	+/-138	64.2	+/-2.0
Married-couple w/ Children ^a	1,045	+/-107	20.6	+/-2.0
Female Householder ^b	318	+/-87	6.3	+/-1.7
Female HH w/ Children ^{a,b}	190	+/-63	3.8	+/-1.2
Male Householder ^b	145	+/-42	2.9	+/-0.8
Male HH w/ Children ^{a,b}	81	+/-29	1.6	+/-0.6
Nonfamily Households ^c	1,348	+/-141	26.6	+/- 2.7
Renter Occupied	1,639	+/-165	100.0	NA
Family Households	881	+/-133	53.8	+/-6.0
Married-couple	350	+/-76	21.4	+/-4.1
Married-couple w/ Children ^a	141	+/-46	8.6	+/-2.7
Female Householder ^b	321	+/-78	19.6	+/-4.3
Female HH w/ Children ^{a,b}	240	+/-62	14.6	+/-3.5
Male Householder ^b	210	+/-66	12.8	+/-3.8
Male HH w/ Children ^{a,b}	139	+/-60	8.5	+/-3.6
Nonfamily Households ^c	758	+/-126	46.2	+/- 6.1

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	2

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

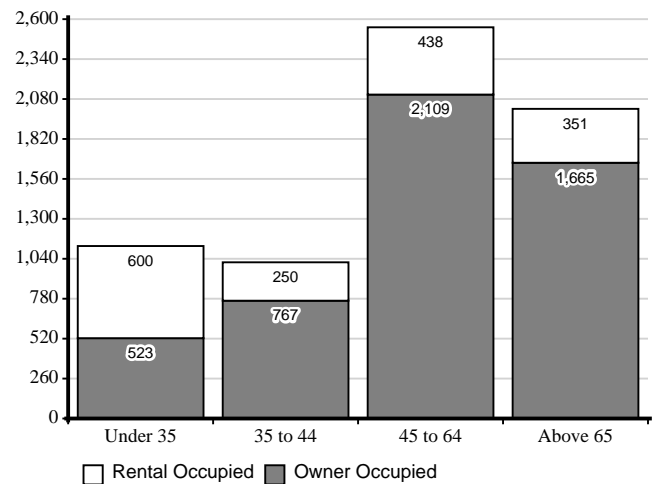
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	8,090	+/-224	NA	NA
Worked in state ^a	8,074	+/-222	99.8	+/-0.3
Worked in county ^a	4,795	+/-306	59.3	+/-3
Worked outside county ^a	3,279	+/-234	40.5	+/-3
Worked outside state ^a	16	+/-26	0.2	+/-0.3

Travel Time to Work

Less than 14 minutes	3,139	+/-252	38.8	+/-2.9
15 to 29 minutes	2,419	+/-263	29.9	+/-3.1
30 to 44 minutes	1,497	+/-192	18.5	+/-2.3
More than 45 minutes	1,036	+/-174	12.8	+/-2.1

^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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