


Housing Market Characteristics

West Liberty City, IA
Geography: Place

 **\$158,846** ↓
Median Home Value

23% lower than Iowa which is
\$194,756



160

Housing Affordability Index



13.5%

Percent of Income for Mortgage



53

Percent of Income for Mortgage (Index)

Age <18 **1,037**

Age 18-64 **2,264**

Age 65+ **545**

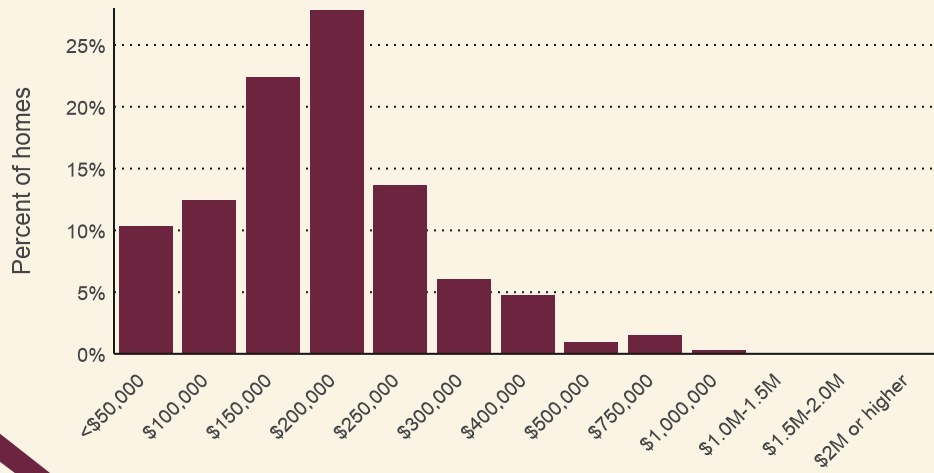
Total Pop
3,846

Pop Growth
-0.10%

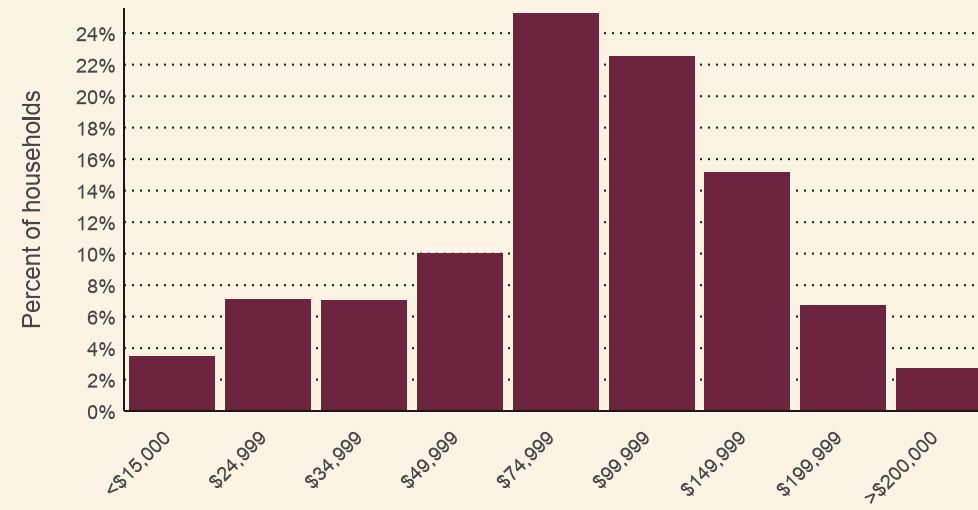
Average HH Size
2.89

Median Net Worth
\$161,691

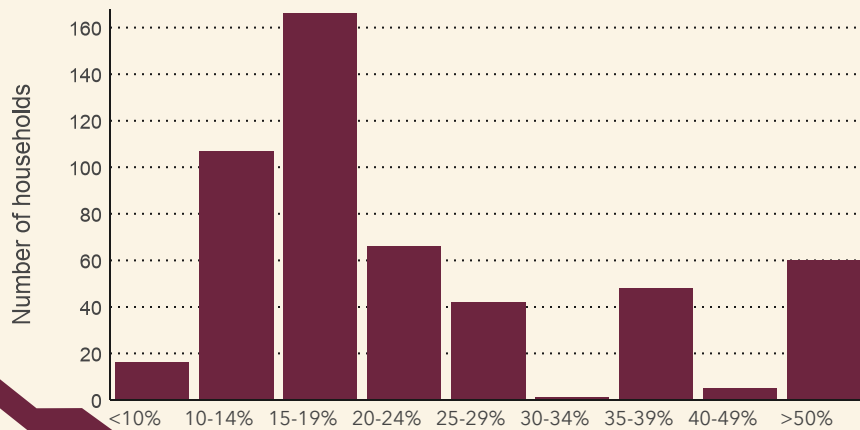
Home Value



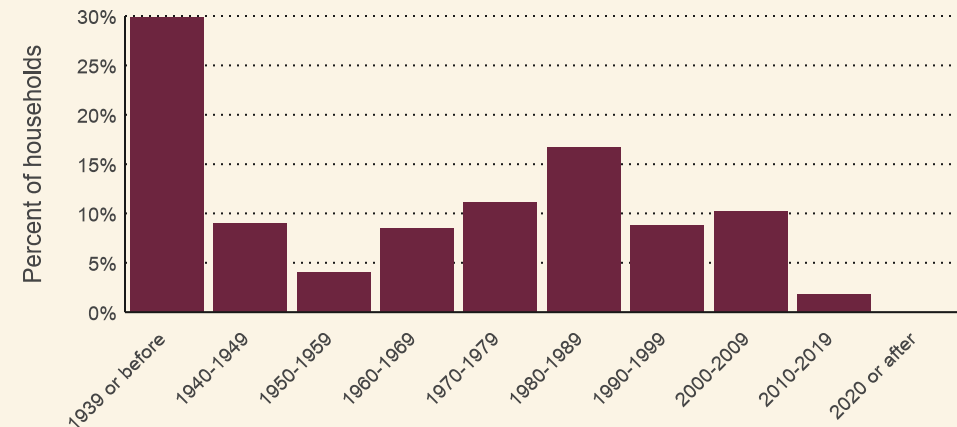
Household Income



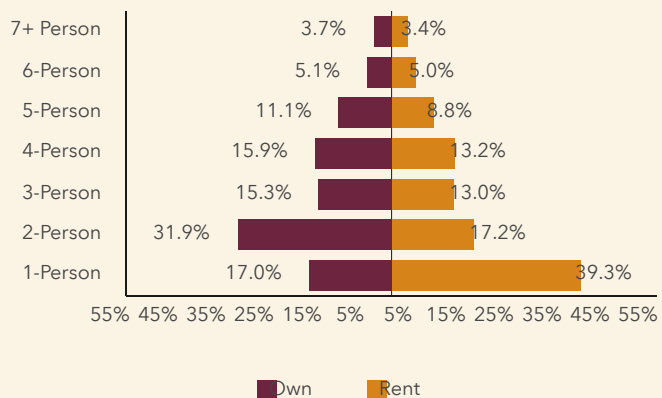
Mortgage as % Salary



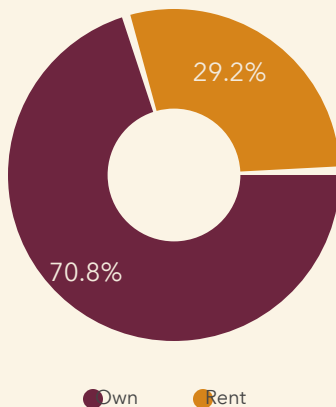
Year Property Built



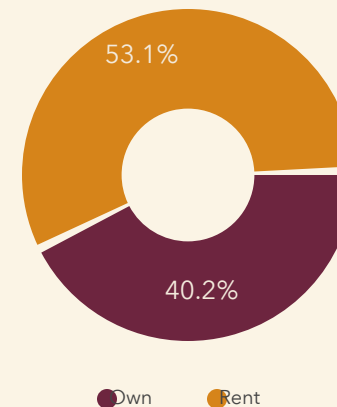
Census Housing by Size



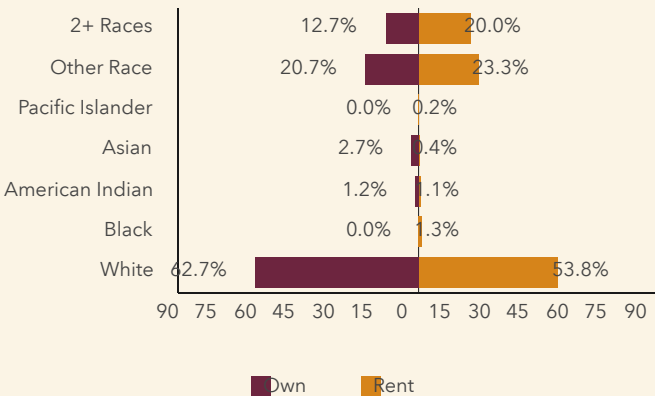
Home Ownership



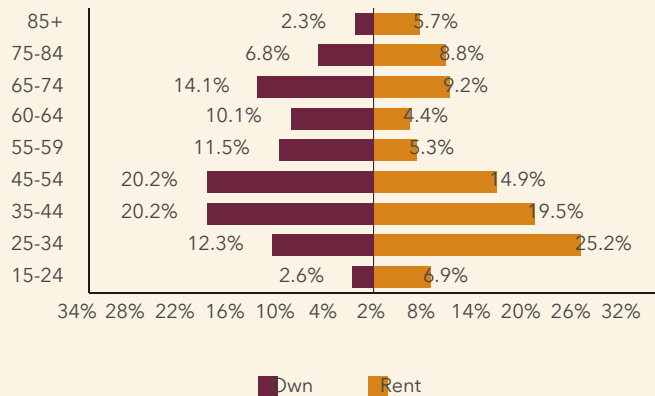
Hispanic Home Ownership



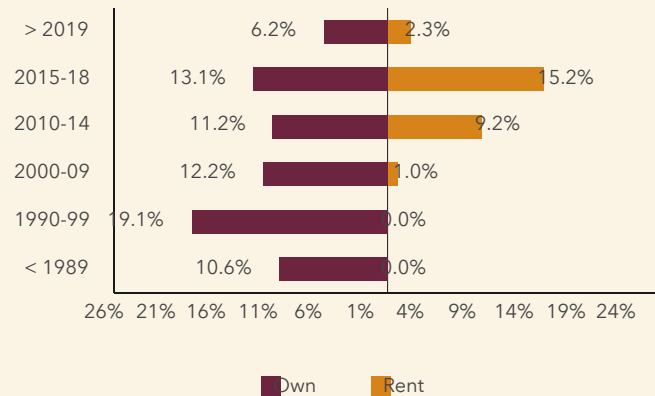
Housing by Race of Householder



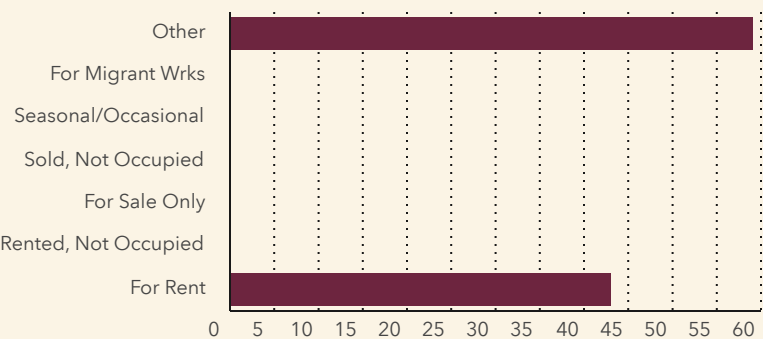
Housing by Age of Householder



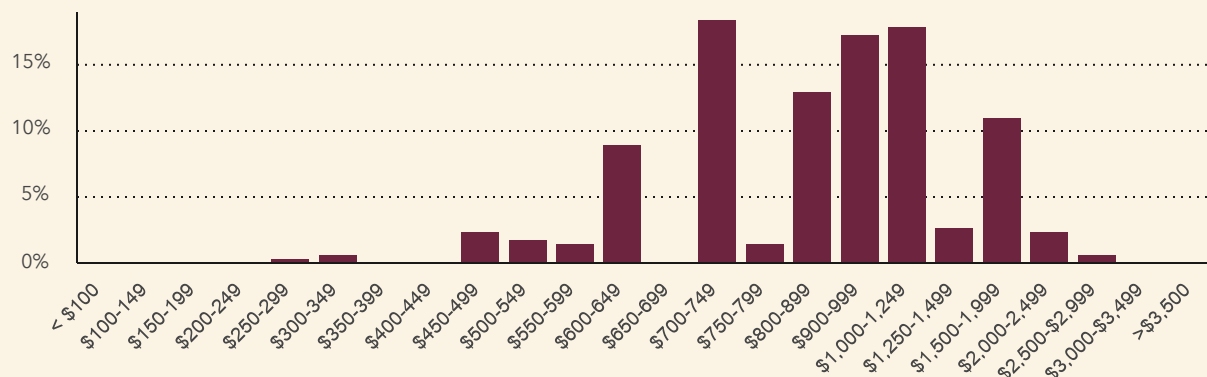
Year Householder Moved In



Vacant Housing Units (Total 101)



Gross Rent



021 Gross Rent (ACS)	Number of households	Percent of households
\$100	0	0%
100-\$149	0	0%
150-\$199	0	0%
200-\$249	0	0%
250-\$299	1	0%
300-\$349	2	1%
350-\$399	0	0%
400-\$449	0	0%
450-\$499	8	2%
500-\$549	6	2%
550-\$599	5	1%
600-\$649	31	9%
650-\$699	0	0%
700-\$749	64	18%
750-\$799	5	1%
800-\$899	45	13%
900-\$999	60	17%
1,000-\$1,249	62	18%
1,250-\$1,499	9	3%
1,500-\$1,999	38	11%
2,000-\$2,499	8	2%
2,500-\$2,999	2	1%
3,000-\$3,499	0	0%
3,500+	0	0%

HOUSING AFFORDABILITY INDEX



Housing Affordability Index (HAI) has a base of 100, representing an area where the median income is sufficient to qualify for a loan on a home valued at the median home price and not be cost-burdened. Values > 100 indicate increasing affordability.

Notes:

- HAI is not applicable in primarily rental areas.
- HAI is not reported for areas containing 50 or fewer owner-occupied households.

Source: This infographic contains data provided by Esri (2023), ACS (2017-2021), U.S. Census (2020).

PERCENT OF INCOME FOR MORTGAGE



Esri's **Percent of Income for Mortgage**(POIFM) is similar to Esri's **Housing Affordability Index** except it measures affordability from a monthly budget perspective. POIFM measures the percentage of median household income in an area dedicated to mortgage payments on a median valued home in the area.

Note: POIFM is not applicable in areas with no households or in predominantly rental markets, and does not include home insurance, private mortgage insurance, or property taxes. Esri's home value estimates include owner-occupied homes only.

Source: This infographic contains data provided by Esri (2023), ACS (2017-2021), U.S. Census (2020).

PERCENT OF INCOME FOR MORTGAGE INDEX



Percent of Income for Mortgage Index has a base of 100. Values higher than 100 identify that a larger share of median income is required to cover a mortgage payment relative to the nation. Values below 100 identify areas where a lower share of median income is required.

Note: POIFM is not applicable in areas with no households or in predominantly rental markets, and does not include home insurance, private mortgage insurance, or property taxes. Esri's home value estimates include owner-occupied homes only.

Source: This infographic contains data provided by Esri (2023), ACS (2017-2021), U.S. Census (2020).