

## Section 5 - Assessment Area Maps

# SIBLEY STATE BANK

EST. 1894

803 4th Ave • P.O. Box 96 • Sibley, IA 51249  
712-754-2561 • 800-540-4772 • Fax 712-754-2677  
www.sibleystatebank.com

## CRA ASSESSMENT AREA

### CENSUS TRACT/ BLOCK NUMBERING AREAS

4601 and 4602

ALL OF OSCEOLA COUNTY, IOWA

9501

THE EASTERN SIX TOWNSHIPS  
IN LYON COUNTY, IOWA;  
ADJOINING OSCEOLA COUNTY,  
IOWA

1053

THE SOUTHERN FIVE TOWNSHIPS  
IN NOBLES COUNTY, MINNESOTA;  
ADJOINING OSCEOLA AND LYON  
COUNTIES IN IOWA

### LOCATIONS

SIBLEY STATE BANK BUILDING

LOCATED AT 803 4<sup>TH</sup> AVENUE, SIBLEY,  
OSCEOLA COUNTY, IOWA

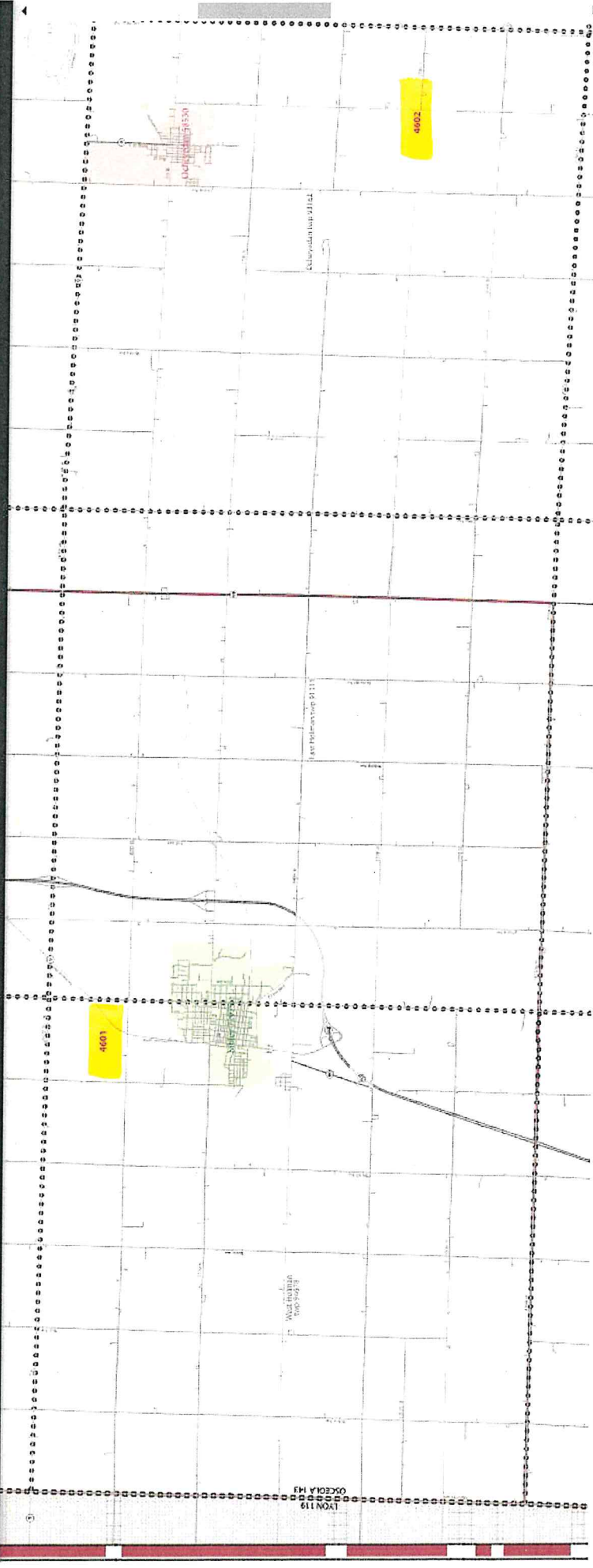
SIBLEY STATE BANK ATM/  
CASH DISPENSING AND  
ACCEPTS SSB DEPOSITS

LOCATED AT 803 4<sup>TH</sup> AVENUE, SIBLEY,  
OSCEOLA COUNTY, IOWA

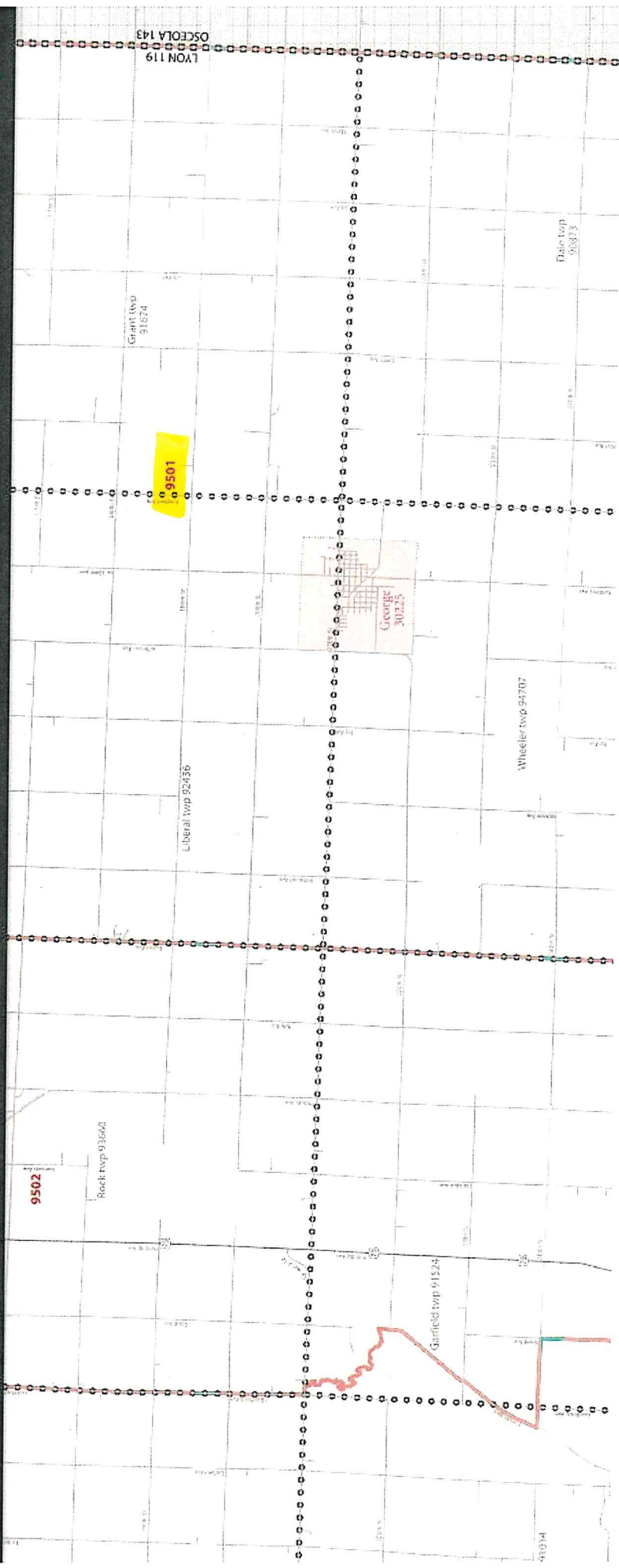
ATM/CASH DISPENSING MACHINE

LOCATED AT JACKRABBIT JUNCTION  
CONVENIENCE STORE  
1706 PIERCE AVENUE, SIBLEY,  
OSCEOLA COUNTY, IOWA




















## QuickFacts

### Osceola County, Iowa

QuickFacts provides statistics for all states and counties, and for cities and towns with a *population of 5,000 or more*.

## Table

All Topics 	Osceola County, Iowa
<b>Population, Census, April 1, 2020</b>	<b>6,192</b>
 <b>PEOPLE</b>	
<b>Population</b>	
Population Estimates, July 1, 2022, (V2022)	△ 6,036
Population Estimates, July 1, 2021, (V2021)	△ 6,163
Population estimates base, April 1, 2020, (V2022)	△ 6,196
Population estimates base, April 1, 2020, (V2021)	△ 6,196
Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022)	△ -2.6%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2021, (V2021)	△ -0.5%
<b>Population, Census, April 1, 2020</b>	<b>6,192</b>
Population, Census, April 1, 2010	6,462
<b>Age and Sex</b>	
Persons under 5 years, percent	△ 5.9%
Persons under 18 years, percent	△ 23.4%
Persons 65 years and over, percent	△ 22.8%
Female persons, percent	△ 49.1%
<b>Race and Hispanic Origin</b>	
White alone, percent	△ 95.5%
Black or African American alone, percent <sup>(a)</sup>	△ 1.1%
American Indian and Alaska Native alone, percent <sup>(a)</sup>	△ 0.7%
Asian alone, percent <sup>(a)</sup>	△ 0.8%
Native Hawaiian and Other Pacific Islander alone, percent <sup>(a)</sup>	△ 0.6%
Two or More Races, percent	△ 1.4%
Hispanic or Latino, percent <sup>(b)</sup>	△ 9.5%
White alone, not Hispanic or Latino, percent	△ 86.6%
<b>Population Characteristics</b>	
Veterans, 2017-2021	465
Foreign born persons, percent, 2017-2021	5.2%
<b>Housing</b>	
Housing units, July 1, 2021, (V2021)	2,873
Owner-occupied housing unit rate, 2017-2021	78.0%
Median value of owner-occupied housing units, 2017-2021	\$104,400
Median selected monthly owner costs -with a mortgage, 2017-2021	\$1,056
Median selected monthly owner costs -without a mortgage, 2017-2021	\$431
Median gross rent, 2017-2021	\$735
Building permits, 2021	3
<b>Families &amp; Living Arrangements</b>	
Households, 2017-2021	2,659
Persons per household, 2017-2021	2.29
Living in same house 1 year ago, percent of persons age 1 year+, 2017-2021	92.1%
Language other than English spoken at home, percent of persons age 5 years+, 2017-2021	8.4%
<b>Computer and Internet Use</b>	
Households with a computer, percent, 2017-2021	90.6%
Households with a broadband Internet subscription, percent, 2017-2021	85.6%

<b>Education</b>	
High school graduate or higher, percent of persons age 25 years+, 2017-2021	88.6%
Bachelor's degree or higher, percent of persons age 25 years+, 2017-2021	17.0%
<b>Health</b>	
With a disability, under age 65 years, percent, 2017-2021	8.6%
Persons without health insurance, under age 65 years, percent	 7.2%
<b>Economy</b>	
In civilian labor force, total, percent of population age 16 years+, 2017-2021	66.3%
In civilian labor force, female, percent of population age 16 years+, 2017-2021	60.4%
Total accommodation and food services sales, 2017 (\$1,000) (c)	2,838
Total health care and social assistance receipts/revenue, 2017 (\$1,000) (c)	19,217
Total transportation and warehousing receipts/revenue, 2017 (\$1,000) (c)	D
Total retail sales, 2017 (\$1,000) (c)	118,909
Total retail sales per capita, 2017 (c)	\$19,739
<b>Transportation</b>	
Mean travel time to work (minutes), workers age 16 years+, 2017-2021	21.7
<b>Income &amp; Poverty</b>	
Median household income (in 2021 dollars), 2017-2021	\$65,242
Per capita income in past 12 months (in 2021 dollars), 2017-2021	\$33,322
Persons in poverty, percent	 9.0%

## **BUSINESSES**

<b>Businesses</b>	
Total employer establishments, 2020	191
Total employment, 2020	1,751
Total annual payroll, 2020 (\$1,000)	72,600
Total employment, percent change, 2019-2020	9.0%
Total nonemployer establishments, 2019	402
All employer firms, Reference year 2017	S
Men-owned employer firms, Reference year 2017	S
Women-owned employer firms, Reference year 2017	S
Minority-owned employer firms, Reference year 2017	S
Nonminority-owned employer firms, Reference year 2017	S
Veteran-owned employer firms, Reference year 2017	S
Nonveteran-owned employer firms, Reference year 2017	S

## **GEOGRAPHY**

<b>Geography</b>	
Population per square mile, 2020	15.5
Population per square mile, 2010	16.2
Land area in square miles, 2020	398.69
Land area in square miles, 2010	398.68
FIPS Code	19143

[About datasets used in this table](#)

#### Value Notes

⚠ Estimates are not comparable to other geographic levels due to methodology differences that may exist between different data sources.

Some estimates presented here come from sample data, and thus have sampling errors that may render some apparent differences between geographies statistically indistinguishable. ] Click the Quick Info ⓘ icon to the left of each row in the table to learn more about sampling error.

In Vintage 2022, as a result of the formal request from the state, Connecticut transitioned from eight counties to nine planning regions. For more details, please see the [Vintage 2022 release notes](#) available here: [Release Notes](#).

The vintage year (e.g., V2022) refers to the final year of the series (2020 thru 2022). Different vintage years of estimates are not comparable.

Users should exercise caution when comparing 2017-2021 ACS 5-year estimates to other ACS estimates. For more information, please visit the [2021 5-year ACS Comparison Guidance](#) page.

#### Fact Notes

- (a) Includes persons reporting only one race
- (b) Hispanics may be of any race, so also are included in applicable race categories
- (c) Economic Census - Puerto Rico data are not comparable to U.S. Economic Census data

#### Value Flags

- D Suppressed to avoid disclosure of confidential information
- F Fewer than 25 firms
- FN Footnote on this item in place of data
- NA Not available
- S Suppressed; does not meet publication standards
- X Not applicable
- Z Value greater than zero but less than half unit of measure shown
- Either no or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest or upper interval of an open ended distribution
- N Data for this geographic area cannot be displayed because the number of sample cases is too small.

QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and Poverty Estimates, State Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

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Measuring America's People, Places, and Economy



## QuickFacts

### Lyon County, Iowa

QuickFacts provides statistics for all states and counties, and for cities and towns with a *population of 5,000 or more*.

#### Table

All Topics	Lyon County, Iowa
Population, Census, April 1, 2020	11,934
PEOPLE	
<b>Population</b>	
Population Estimates, July 1, 2022, (V2022)	△ 12,179
Population Estimates, July 1, 2021, (V2021)	△ 12,061
Population estimates base, April 1, 2020, (V2022)	△ 11,934
Population estimates base, April 1, 2020, (V2021)	△ 11,934
Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022)	△ 2.1%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2021, (V2021)	△ 1.1%
Population, Census, April 1, 2020	11,934
Population, Census, April 1, 2010	11,581
<b>Age and Sex</b>	
Persons under 5 years, percent	△ 7.3%
Persons under 18 years, percent	△ 28.2%
Persons 65 years and over, percent	△ 18.7%
Female persons, percent	△ 48.7%
<b>Race and Hispanic Origin</b>	
White alone, percent	△ 97.0%
Black or African American alone, percent (a)	△ 0.4%
American Indian and Alaska Native alone, percent (a)	△ 0.6%
Asian alone, percent (a)	△ 0.4%
Native Hawaiian and Other Pacific Islander alone, percent (a)	△ 0.3%
Two or More Races, percent	△ 1.2%
Hispanic or Latino, percent (b)	△ 3.2%
White alone, not Hispanic or Latino, percent	△ 94.5%
<b>Population Characteristics</b>	
Veterans, 2017-2021	593
Foreign born persons, percent, 2017-2021	1.9%
<b>Housing</b>	
Housing units, July 1, 2021, (V2021)	4,837
Owner-occupied housing unit rate, 2017-2021	84.9%
Median value of owner-occupied housing units, 2017-2021	\$167,900
Median selected monthly owner costs -with a mortgage, 2017-2021	\$1,211
Median selected monthly owner costs -without a mortgage, 2017-2021	\$455
Median gross rent, 2017-2021	\$724
Building permits, 2021	35
<b>Families &amp; Living Arrangements</b>	
Households, 2017-2021	4,364
Persons per household, 2017-2021	2.71
Living in same house 1 year ago, percent of persons age 1 year+, 2017-2021	90.1%
Language other than English spoken at home, percent of persons age 5 years+, 2017-2021	2.5%
<b>Computer and Internet Use</b>	
Households with a computer, percent, 2017-2021	91.9%
Households with a broadband Internet subscription, percent, 2017-2021	87.3%

<b>Education</b>	
High school graduate or higher, percent of persons age 25 years+, 2017-2021	93.7%
Bachelor's degree or higher, percent of persons age 25 years+, 2017-2021	19.3%
<b>Health</b>	
With a disability, under age 65 years, percent, 2017-2021	7.0%
Persons without health insurance, under age 65 years, percent	△ 6.3%
<b>Economy</b>	
In civilian labor force, total, percent of population age 16 years+, 2017-2021	69.8%
In civilian labor force, female, percent of population age 16 years+, 2017-2021	62.2%
Total accommodation and food services sales, 2017 (\$1,000) (c)	70,612
Total health care and social assistance receipts/revenue, 2017 (\$1,000) (c)	46,226
Total transportation and warehousing receipts/revenue, 2017 (\$1,000) (c)	D
Total retail sales, 2017 (\$1,000) (c)	89,412
Total retail sales per capita, 2017 (c)	\$7,583
<b>Transportation</b>	
Mean travel time to work (minutes), workers age 16 years+, 2017-2021	18.9
<b>Income &amp; Poverty</b>	
Median household income (in 2021 dollars), 2017-2021	\$69,113
Per capita income in past 12 months (in 2021 dollars), 2017-2021	\$29,683
Persons in poverty, percent	△ 6.9%
<b>BUSINESSES</b>	
<b>Businesses</b>	
Total employer establishments, 2020	395
Total employment, 2020	3,795
Total annual payroll, 2020 (\$1,000)	177,224
Total employment, percent change, 2019-2020	3.1%
Total nonemployer establishments, 2019	1,018
All employer firms, Reference year 2017	S
Men-owned employer firms, Reference year 2017	200
Women-owned employer firms, Reference year 2017	S
Minority-owned employer firms, Reference year 2017	S
Nonminority-owned employer firms, Reference year 2017	310
Veteran-owned employer firms, Reference year 2017	S
Nonveteran-owned employer firms, Reference year 2017	288
<b>GEOGRAPHY</b>	
<b>Geography</b>	
Population per square mile, 2020	20.3
Population per square mile, 2010	19.7
Land area in square miles, 2020	587.61
Land area in square miles, 2010	587.65
FIPS Code	19119

[About datasets used in this table](#)

#### Value Notes

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#### Fact Notes

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## QuickFacts

### Nobles County, Minnesota

QuickFacts provides statistics for all states and counties, and for cities and towns with a *population of 5,000 or more*.

#### Table

All Topics 	Nobles County, Minnesota
Population, Census, April 1, 2020	22,290
 PEOPLE	
<b>Population</b>	
Population Estimates, July 1, 2022, (V2022)	 21,947
Population Estimates, July 1, 2021, (V2021)	 22,047
Population estimates base, April 1, 2020, (V2022)	 22,294
Population estimates base, April 1, 2020, (V2021)	 22,294
Population, percent change - April 1, 2020 (estimates base) to July 1, 2022, (V2022)	 -1.6%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2021, (V2021)	 -1.1%
Population, Census, April 1, 2020	22,290
Population, Census, April 1, 2010	21,378
<b>Age and Sex</b>	
Persons under 5 years, percent	 8.4%
Persons under 18 years, percent	 28.2%
Persons 65 years and over, percent	 16.9%
Female persons, percent	 47.9%
<b>Race and Hispanic Origin</b>	
White alone, percent	 84.3%
Black or African American alone, percent <sup>(a)</sup>	 5.2%
American Indian and Alaska Native alone, percent <sup>(a)</sup>	 1.4%
Asian alone, percent <sup>(a)</sup>	 7.1%
Native Hawaiian and Other Pacific Islander alone, percent <sup>(a)</sup>	 0.4%
Two or More Races, percent	 1.7%
Hispanic or Latino, percent <sup>(b)</sup>	 30.8%
White alone, not Hispanic or Latino, percent	 56.0%
<b>Population Characteristics</b>	
Veterans, 2017-2021	920
Foreign born persons, percent, 2017-2021	20.6%
<b>Housing</b>	
Housing units, July 1, 2021, (V2021)	8,395
Owner-occupied housing unit rate, 2017-2021	73.5%
Median value of owner-occupied housing units, 2017-2021	\$140,700
Median selected monthly owner costs -with a mortgage, 2017-2021	\$1,243
Median selected monthly owner costs -without a mortgage, 2017-2021	\$466
Median gross rent, 2017-2021	\$810
Building permits, 2021	9
<b>Families &amp; Living Arrangements</b>	
Households, 2017-2021	7,606
Persons per household, 2017-2021	2.86
Living in same house 1 year ago, percent of persons age 1 year+, 2017-2021	90.7%
Language other than English spoken at home, percent of persons age 5 years+, 2017-2021	32.9%
<b>Computer and Internet Use</b>	
Households with a computer, percent, 2017-2021	90.6%
Households with a broadband Internet subscription, percent, 2017-2021	81.7%

<b>Education</b>	
High school graduate or higher, percent of persons age 25 years+, 2017-2021	78.8%
Bachelor's degree or higher, percent of persons age 25 years+, 2017-2021	16.6%
<b>Health</b>	
With a disability, under age 65 years, percent, 2017-2021	9.7%
Persons without health insurance, under age 65 years, percent	△ 12.5%
<b>Economy</b>	
In civilian labor force, total, percent of population age 16 years+, 2017-2021	66.1%
In civilian labor force, female, percent of population age 16 years+, 2017-2021	59.8%
Total accommodation and food services sales, 2017 (\$1,000) (c)	28,318
Total health care and social assistance receipts/revenue, 2017 (\$1,000) (c)	87,358
Total transportation and warehousing receipts/revenue, 2017 (\$1,000) (c)	69,430
Total retail sales, 2017 (\$1,000) (c)	339,663
Total retail sales per capita, 2017 (c)	\$15,682
<b>Transportation</b>	
Mean travel time to work (minutes), workers age 16 years+, 2017-2021	18.1
<b>Income &amp; Poverty</b>	
Median household income (in 2021 dollars), 2017-2021	\$57,101
Per capita income in past 12 months (in 2021 dollars), 2017-2021	\$27,103
Persons in poverty, percent	△ 11.4%
<b>BUSINESSES</b>	
<b>Businesses</b>	
Total employer establishments, 2020	580
Total employment, 2020	9,794
Total annual payroll, 2020 (\$1,000)	394,331
Total employment, percent change, 2019-2020	9.3%
Total nonemployer establishments, 2019	1,195
All employer firms, Reference year 2017	543
Men-owned employer firms, Reference year 2017	276
Women-owned employer firms, Reference year 2017	42
Minority-owned employer firms, Reference year 2017	S
Nonminority-owned employer firms, Reference year 2017	394
Veteran-owned employer firms, Reference year 2017	S
Nonveteran-owned employer firms, Reference year 2017	390
<b>GEOGRAPHY</b>	
<b>Geography</b>	
Population per square mile, 2020	31.2
Population per square mile, 2010	29.9
Land area in square miles, 2020	715.12
Land area in square miles, 2010	715.11
FIPS Code	27105



[About datasets used in this table](#)

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#### Fact Notes

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