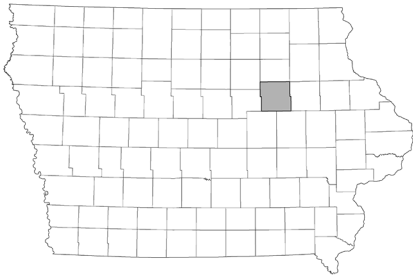


Data for Decision Makers



Black Hawk County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 58,599 housing units in Black Hawk County. Of this total, 35,056 were owner-occupied, 18,635 were renter-occupied, and 4,908 were vacant. Fewer housing units were counted in Black Hawk County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Black Hawk County is 1966. In Black Hawk 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 16.5% of all vacant units.

Housing Characteristics, 2018-2022¹

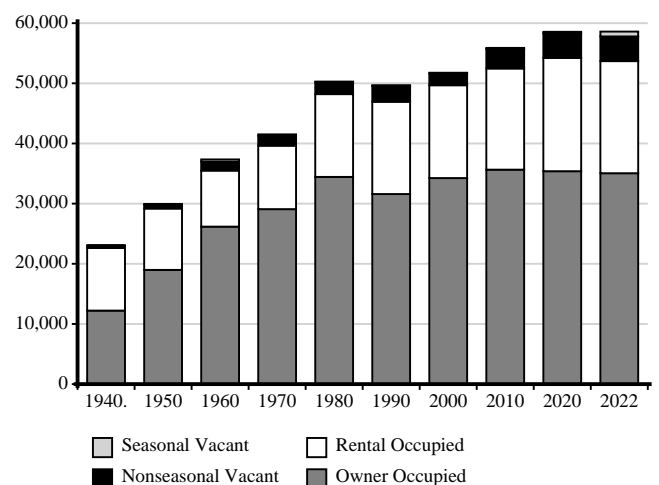
	Estimate	MOE
Total Housing Units	58,599	+/- 81
Vacant Units	4,908 (8.4%)	+/- 535 (0.9%)
Occupied Units	53,691 (91.6%)	+/- 531 (0.9%)
Owner-Occupied Units	35,056 (65.3%)	+/- 714 (1.4%)
Renter-Occupied Units	18,635 (34.7%)	+/- 824 (1.4%)
Median ^a Value ^b	\$172,500	+/- \$3,720
Median ^a Rent ^c	\$932	+/- \$22
Avg Household Size - Owner ^d	2.42	+/-0.04
Avg Household Size - Renter ^c	2.23	+/-0.07

^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	1966	+/-2
Owner Occupied	1964	+/-2
Renter Occupied	1971	+/-2

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



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Housing Characteristics

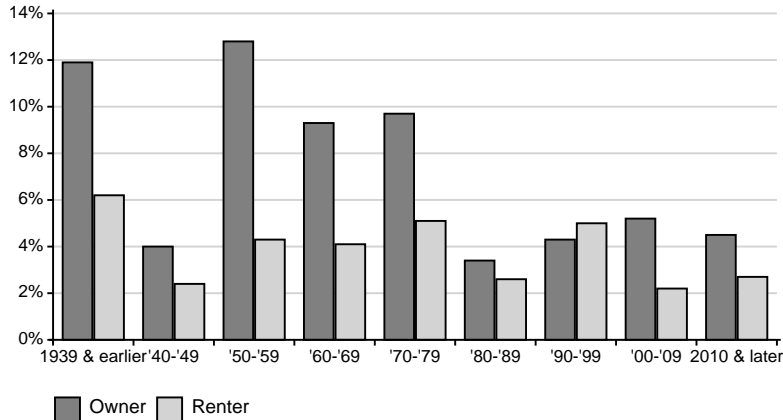
Black Hawk County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	53,691	+/-531	NA	NA
Owner Occupied	35,056	+/-714	100.0	NA
1-Unit ^a	32,845	+/-838	93.7	+/-1.4
2 to 4 Unit	242	+/-94	0.7	+/-0.3
5 or More Units	804	+/-199	2.3	+/-0.6
Mobile Home	1,165	+/-261	3.3	+/-0.7
Boat, RV, Van etc.	0	+/-24	0.0	+/-0.1
Renter Occupied	18,635	+/-824	100.0	NA
1-Unit ^a	7,713	+/-617	41.4	+/-2.8
2 to 4 Unit	3,048	+/-422	16.4	+/-2.1
5 or More Units	7,502	+/-680	40.3	+/-3.2
Mobile Home	355	+/-177	1.9	+/-0.9
Boat, RV, Van etc.	17	+/-29	0.1	+/-0.2

^aIncludes Unattached and Attached Units

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



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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	53,691	+/-531	NA	NA
Owner Occupied	35,056	+/-714	100.0	NA
1 Bedroom ^a	910	+/-196	2.6	+/-0.6
2 Bedrooms	8,257	+/-572	23.6	+/-1.6
3 Bedrooms	16,385	+/-779	46.7	+/-2.0
4 or More	9,504	+/-702	27.1	+/-1.9
Renter Occupied	18,635	+/-824	100.0	NA
No Bedroom	730	+/-180	3.9	+/-1.0
1 Bedroom	4,172	+/-449	22.4	+/-2.2
2 Bedrooms	8,354	+/-730	44.8	+/-3.4
3 Bedrooms	3,486	+/-496	18.7	+/-2.5
4 or More	1,893	+/-301	10.2	+/-1.6

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	4,908	+/-535	NA	NA
For Rent	1,031	+/-302	21.0	+/-5.7
Rented, Not Occupied	333	+/-131	6.8	+/-2.6
For Sale	566	+/-177	11.5	+/-3.4
Sold, Not Occupied	250	+/-141	5.1	+/-2.8
Seasonal ^a	809	+/-269	16.5	+/-5.2
For Migrant Workers	0	+/-24	0.0	+/-0.5
Other	1,919	+/-342	39.1	+/-5.5

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Black Hawk 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	666	22	8	22	718	\$133,769	\$750,607
2000-2004	1,227	58	25	44	1,354	\$163,192	\$916,899
2005-2009	1,218	22	4	6	1,250	\$178,553	\$2,090,856
2010-2014	1,398	12	8	24	1,442	\$184,014	\$1,378,121
2015-2019	1,106	20	2	31	1,159	\$223,832	\$0
2020	220	20	0	1	241	\$260,233	\$483,000
2021	136	1	0	0	137	\$386,506	\$0

Housing Affordability

Black Hawk County

The median value of owner-occupied housing in Black Hawk County was \$172,500 in 2018-2022. Median rent was \$932. In 2022, 137 permits for housing construction were authorized in Black Hawk 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 47.7% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age Above 65 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	\$19,900	\$27,750
Very Low Income	\$33,200	\$41,450
Low Income	\$53,050	\$66,300

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$62,329	+/- \$2,004
Owner Occupied	\$81,694	+/- \$2,363
Renter Occupied	\$36,443	+/- \$2,217
Median Family Income	\$83,292	+/- \$2,394

^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				
With Mortgage	21,490	+/- 786	100.0	NA
Less than \$50,000	620	+/- 138	2.9	+/- 0.6
\$50,000 to \$99,999	2,869	+/- 370	13.4	+/- 1.5
\$100,000 to \$299,999	14,190	+/- 671	66	+/- 1.9
\$300,000 to \$499,999	3,026	+/- 377	14.1	+/- 1.8
\$500,000 and above	785	+/- 174	3.7	+/- 0.8
Without Mortgage	13,566	+/- 638	100.0	NA
Less than \$50,000	1,589	+/- 285	11.7	+/- 2
\$50,000 to \$99,999	1,832	+/- 334	13.5	+/- 2.2
\$100,000 to \$299,999	7,838	+/- 654	57.8	+/- 4.8
\$300,000 to \$499,999	1,735	+/- 419	12.8	+/- 2.9
\$500,000 and above	572	+/- 167	4.2	+/- 1.2

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	47.7%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units				
Owner with Mortgage	21,490	+/- 786	100.0	NA
Less than \$399	111	+/- 79	0.5	+/- 0.4
Between \$400 to \$599	30	+/- 27	0.1	+/- 0.1
Between \$600 to \$799	576	+/- 168	2.7	+/- 0.8
Between \$800 to \$999	1,675	+/- 316	7.8	+/- 1.4
Between \$1,000 to \$1,499	2,862	+/- 335	13.3	+/- 1.4
Between \$1,500 to \$1,999	7,889	+/- 571	36.7	+/- 2.4
Between \$2,000 to \$2,499	4,621	+/- 477	21.5	+/- 2.1
\$2,500 and above	3,077	+/- 445	14.3	+/- 2.0
Owner without Mortgage	13,566	+/- 638	100.0	NA
Less than \$200	335	+/- 114	2.5	+/- 0.8
Between \$200 and \$399	2,618	+/- 369	19.3	+/- 2.4
Between \$400 and \$599	4,873	+/- 396	35.9	+/- 2.6
Between \$600 and \$999	4,657	+/- 451	34.3	+/- 2.7
\$1,000 and above	1,083	+/- 224	8	+/- 1.6
Renter	18,635	+/- 824	100.0	NA
Less than \$300	523	+/- 148	2.8	+/- 0.8
Between \$300 and \$499	1,096	+/- 278	5.9	+/- 1.5
Between \$500 and \$799	4,569	+/- 485	24.5	+/- 2.3
Between \$800 and \$999	4,294	+/- 409	23	+/- 2
Between \$1,000 and \$1,499	5,403	+/- 513	29	+/- 2.5
\$1,500 and above	2,144	+/- 398	11.5	+/- 2.1

Demographics

Black Hawk County

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	53,691	+/-531	100.0	NA
Living Alone	17,202	+/-791	32.0	+/-1.4
Owner Occupied	35,056	+/-714	100.0	NA
Family Households	24,322	+/-792	69.4	+/-1.8
Married-couple	20,486	+/-786	58.4	+/-1.9
Married-couple w/ Children ^a	6,897	+/-489	19.7	+/-1.3
Female Householder ^b	2,636	+/-342	7.5	+/-1.0
Female HH w/ Children ^{a,b}	1,448	+/-273	4.1	+/-0.8
Male Householder ^b	1,200	+/-203	3.4	+/-0.6
Male HH w/ Children ^{a,b}	612	+/-161	1.7	+/-0.5
Nonfamily Households ^c	10,734	+/-765	30.6	+/- 2.1
Renter Occupied	18,635	+/-824	100.0	NA
Family Households	6,956	+/-575	37.3	+/-2.6
Married-couple	2,837	+/-412	15.2	+/-2.1
Married-couple w/ Children ^a	1,423	+/-341	7.6	+/-1.8
Female Householder ^b	2,890	+/-365	15.5	+/-1.8
Female HH w/ Children ^{a,b}	2,153	+/-344	11.6	+/-1.8
Male Householder ^b	1,229	+/-248	6.6	+/-1.3
Male HH w/ Children ^{a,b}	772	+/-225	4.1	+/-1.2
Nonfamily Households ^c	11,679	+/-744	62.7	+/- 2.9

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

^c Includes Householders Living Alone

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

Opportunity Zones	3
New Market Tax Credit Areas	16

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

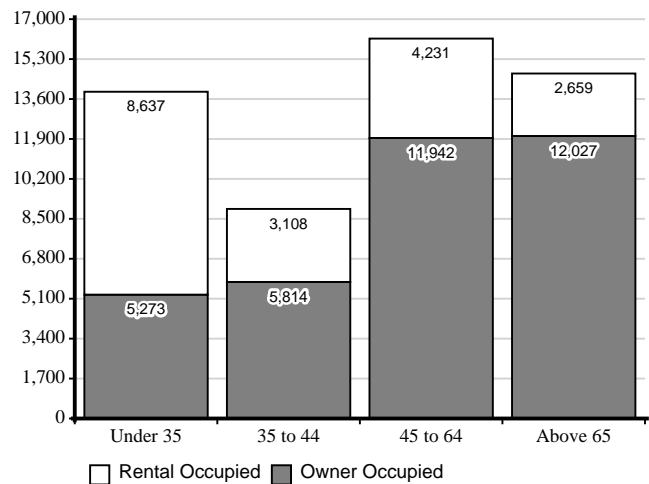
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	65,260	+/-1,052	NA	NA
Worked in state ^a	65,088	+/-1039	99.7	+/-0.2
Worked in county ^a	60,711	+/-1104	93	+/-0.7
Worked outside county ^a	4,377	+/-445	6.7	+/-0.7
Worked outside state ^a	172	+/-101	0.3	+/-0.2

Travel Time to Work

Less than 14 minutes	32,695	+/-1	50.1	+/-0.8
15 to 29 minutes	25,908	+/-1,235	39.7	+/-0.6
30 to 44 minutes	3,459	+/-442	5.3	+/-0.7
More than 45 minutes	3,198	+/-498	4.9	+/-0.8

^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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