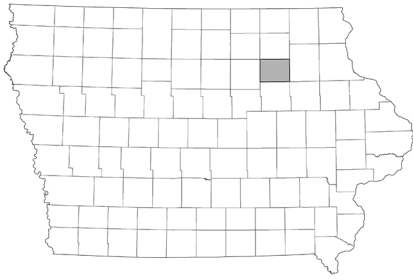


# Data for Decision Makers



## Bremer County Housing Profile

report created: 12/13/2024

### Housing Access

In 2022, there were 10,493 housing units in Bremer County. Of this total, 8,092 were owner-occupied, 1,592 were renter-occupied, and 809 were vacant. Fewer housing units were counted in Bremer County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Bremer County is 1969. In Bremer 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 4.0% of all vacant units.

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

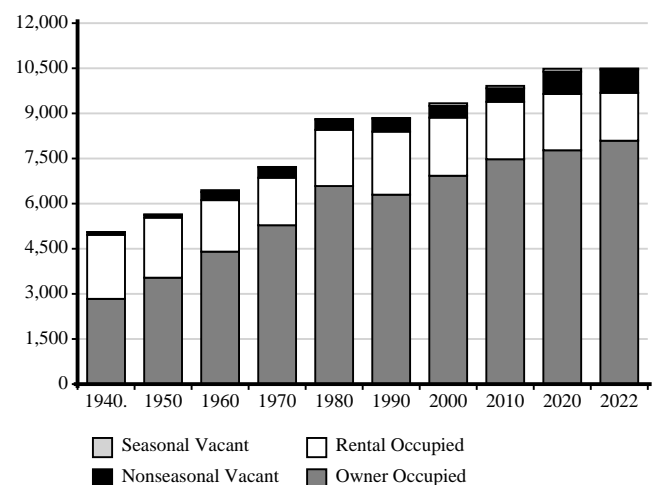
	Estimate	MOE
Total Housing Units	10,493	+/- 34
Vacant Units	809 (7.7%)	+/- 177 (1.7%)
Occupied Units	9,684 (92.3%)	+/- 185 (1.7%)
Owner-Occupied Units	8,092 (83.6%)	+/- 218 (2.0%)
Renter-Occupied Units	1,592 (16.4%)	+/- 207 (2.0%)
Median <sup>a</sup> Value <sup>b</sup>	\$202,600	+/- \$8,463
Median <sup>a</sup> Rent <sup>c</sup>	\$783	+/- \$61
Avg Household Size - Owner <sup>d</sup>	2.5	+/-0.06
Avg Household Size - Renter <sup>e</sup>	2.02	+/-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	1969	+/-3
Owner Occupied	1969	+/-3
Renter Occupied	1969	+/-4

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



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

# Housing Characteristics

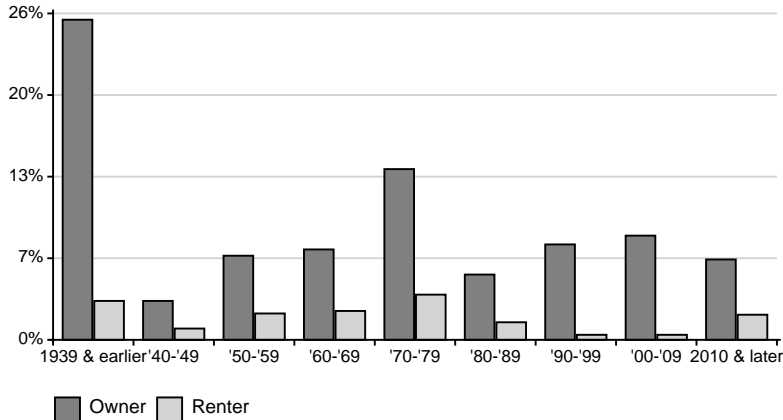
# Bremer County

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	9,684	+/-185	NA	NA
Owner Occupied	8,092	+/-218	100.0	NA
1-Unit <sup>a</sup>	7,828	+/-221	96.7	+/-0.8
2 to 4 Unit	32	+/-26	0.4	+/-0.3
5 or More Units	111	+/-58	1.4	+/-0.7
Mobile Home	110	+/-48	1.4	+/-0.6
Boat, RV, Van etc.	11	+/-17	0.1	+/-0.2
Renter Occupied	1,592	+/-207	100.0	NA
1-Unit <sup>a</sup>	640	+/-124	40.2	+/-5.8
2 to 4 Unit	477	+/-151	30.0	+/-8.6
5 or More Units	455	+/-111	28.6	+/-5.9
Mobile Home	20	+/-26	1.3	+/-1.6
Boat, RV, Van etc.	0	+/-19	0.0	+/-1.2

<sup>a</sup>Includes Unattached and Attached Units

**Percent of Housing Units by Year Built and by Tenure, 2018-2022<sup>1</sup>**



**Housing Units by Number of Bedrooms and Tenure, 2018-2022<sup>1</sup>**

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	9,684	+/-185	NA	NA
Owner Occupied	8,092	+/-218	100.0	NA
1 Bedroom <sup>a</sup>	205	+/-78	2.5	+/-1.0
2 Bedrooms	1,420	+/-177	17.5	+/-2.1
3 Bedrooms	3,593	+/-241	44.4	+/-2.7
4 or More	2,874	+/-234	35.5	+/-2.7
Renter Occupied	1,592	+/-207	100.0	NA
No Bedroom	63	+/-52	4.0	+/-3.2
1 Bedroom	370	+/-99	23.2	+/-5.4
2 Bedrooms	667	+/-156	41.9	+/-8.1
3 Bedrooms	308	+/-99	19.3	+/-5.7
4 or More	184	+/-72	11.6	+/-4.3

<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	809	+/-177	NA	NA
For Rent	131	+/-84	16.2	+/-9.8
Rented, Not Occupied	105	+/-65	13.0	+/-7.5
For Sale	31	+/-21	3.8	+/-2.5
Sold, Not Occupied	0	+/-19	0.0	+/-2.3
Seasonal <sup>a</sup>	32	+/-19	4.0	+/-2.2
For Migrant Workers	0	+/-19	0.0	+/-2.3
Other	510	+/-161	63.0	+/-14.3

<sup>a</sup>For Seasonal, Recreational, or Occasional Use

**Authorized Housing Construction Permits in Bremer 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	247	7	3	3	260	\$129,553	\$1,091,667
2000-2004	446	8	0	1	455	\$171,461	\$1,800,000
2005-2009	293	0	0	0	293	\$212,216	\$0
2010-2014	308	12	11	0	331	\$238,054	\$0
2015-2019	340	0	0	16	356	\$254,994	\$0
2020	63	0	0	0	63	\$237,613	\$0
2021	49	0	0	0	49	\$375,621	\$0

The median value of owner-occupied housing in Bremer County was \$202,600 in 2018-2022. Median rent was \$783. In 2022, 49 permits for housing construction were authorized in Bremer 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 12.9% of owners and 33.2% 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	\$23,000	\$28,700
Very Low Income	\$38,250	\$47,800
Low Income	\$61,200	\$76,500

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

	Estimate	MOE
Median Household Income	\$84,727	+/- \$3,606
Owner Occupied	\$90,982	+/- \$2,825
Renter Occupied	\$38,661	+/- \$9,807
Median Family Income	\$98,823	+/- \$4,875

<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				
With Mortgage	4,788	+/-238	100.0	NA
Less than \$50,000	91	+/-45	1.9	+/-0.9
\$50,000 to \$99,999	542	+/-125	11.3	+/-2.5
\$100,000 to \$299,999	3,075	+/-201	64.2	+/-3.4
\$300,000 to \$499,999	854	+/-134	17.8	+/-2.4
\$500,000 and above	226	+/-67	4.7	+/-1.4
Without Mortgage	3,304	+/-213	100.0	NA
Less than \$50,000	153	+/-49	4.6	+/-1.5
\$50,000 to \$99,999	331	+/-79	10	+/-2.3
\$100,000 to \$299,999	2,081	+/-274	63	+/-7.3
\$300,000 to \$499,999	548	+/-126	16.6	+/-3.6
\$500,000 and above	191	+/-70	5.8	+/-2.1

**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	12.9%	NA
Renter Occupied Units	33.2%	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				
Owner with Mortgage	4,788	+/-238	100.0	NA
Less than \$399	10	+/-23	0.2	+/-0.5
Between \$400 to \$599	19	+/-27	0.4	+/-0.6
Between \$600 to \$799	86	+/-45	1.8	+/-0.9
Between \$800 to \$999	287	+/-86	6	+/-1.7
Between \$1,000 to \$1,499	571	+/-130	11.9	+/-2.6
Between \$1,500 to \$1,999	1,543	+/-167	32.2	+/-3.4
Between \$2,000 to \$2,499	1,126	+/-152	23.5	+/-2.9
\$2,500 and above	958	+/-169	20.0	+/-3.4
Owner without Mortgage	3,304	+/-213	100.0	NA
Less than \$200	28	+/-29	0.8	+/-0.9
Between \$200 and \$399	435	+/-88	13.2	+/-2.5
Between \$400 and \$599	1,063	+/-143	32.2	+/-4
Between \$600 and \$999	1,458	+/-167	44.1	+/-4
\$1,000 and above	320	+/-80	9.7	+/-2.3
Renter	1,592	+/-207	100.0	NA
Less than \$300	122	+/-72	7.7	+/-4.4
Between \$300 and \$499	127	+/-52	8	+/-3.2
Between \$500 and \$799	548	+/-127	34.4	+/-6.6
Between \$800 and \$999	359	+/-121	22.6	+/-6.6
Between \$1,000 and \$1,499	266	+/-96	16.7	+/-5.9
\$1,500 and above	96	+/-88	6.1	+/-5.5

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	9,684	+/-185	100.0	NA
Living Alone	2,621	+/-219	27.1	+/-2.2
Owner Occupied	8,092	+/-218	100.0	NA
Family Households	6,004	+/-227	74.2	+/-2.0
Married-couple	5,274	+/-235	65.2	+/-2.3
Married-couple w/ Children <sup>a</sup>	1,937	+/-140	23.9	+/-1.6
Female Householder <sup>b</sup>	449	+/-108	5.5	+/-1.3
Female HH w/ Children <sup>a,b</sup>	251	+/-87	3.1	+/-1.1
Male Householder <sup>b</sup>	281	+/-96	3.5	+/-1.2
Male HH w/ Children <sup>a,b</sup>	226	+/-92	2.8	+/-1.1
Nonfamily Households <sup>c</sup>	2,088	+/-203	25.8	+/- 2.4
Renter Occupied	1,592	+/-207	100.0	NA
Family Households	626	+/-154	39.3	+/-8.2
Married-couple	311	+/-97	19.5	+/-5.5
Married-couple w/ Children <sup>a</sup>	158	+/-64	9.9	+/-3.8
Female Householder <sup>b</sup>	252	+/-111	15.8	+/-6.7
Female HH w/ Children <sup>a,b</sup>	170	+/-81	10.7	+/-4.9
Male Householder <sup>b</sup>	63	+/-35	4.0	+/-2.1
Male HH w/ Children <sup>a,b</sup>	25	+/-24	1.6	+/-1.5
Nonfamily Households <sup>c</sup>	966	+/-166	60.7	+/- 6.8

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

Opportunity Zones	0
New Market Tax Credit Areas	1

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

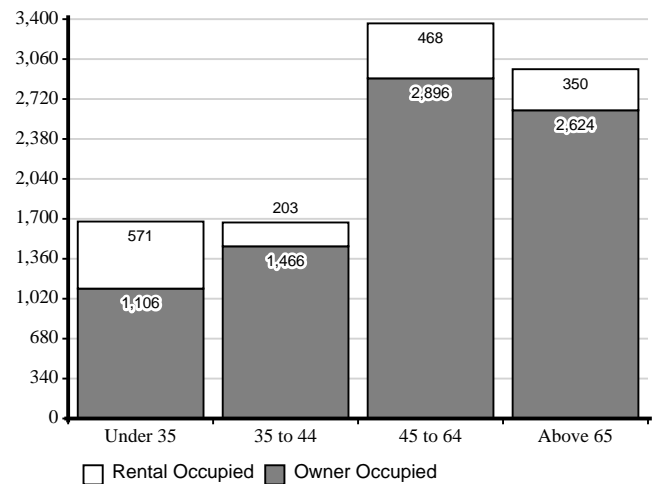
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	12,544	+/-382	NA	NA
Worked in state <sup>a</sup>	12,437	+/-392	99.1	+/-0.5
Worked in county <sup>a</sup>	7,376	+/-404	58.8	+/-2.4
Worked outside county <sup>a</sup>	5,061	+/-312	40.3	+/-2.3
Worked outside state <sup>a</sup>	107	+/-62	0.9	+/-0.5

### Travel Time to Work

Less than 14 minutes	5,080	+/-451	40.5	+/-3.4
15 to 29 minutes	4,240	+/-369	33.8	+/-2.8
30 to 44 minutes	2,484	+/-275	19.8	+/-2.1
More than 45 minutes	728	+/-126	5.8	+/-1.0

<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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