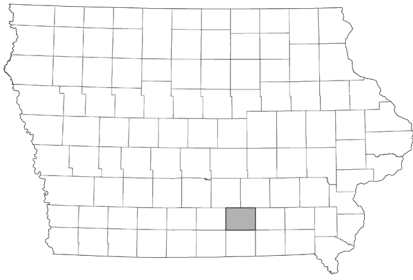


Data for Decision Makers



Monroe County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 3,660 housing units in Monroe County. Of this total, 2,500 were owner-occupied, 532 were renter-occupied, and 628 were vacant. More housing units were counted in Monroe County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Monroe County is 1973. In Monroe 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 35.4% of all vacant units.

Housing Characteristics, 2018-2022¹

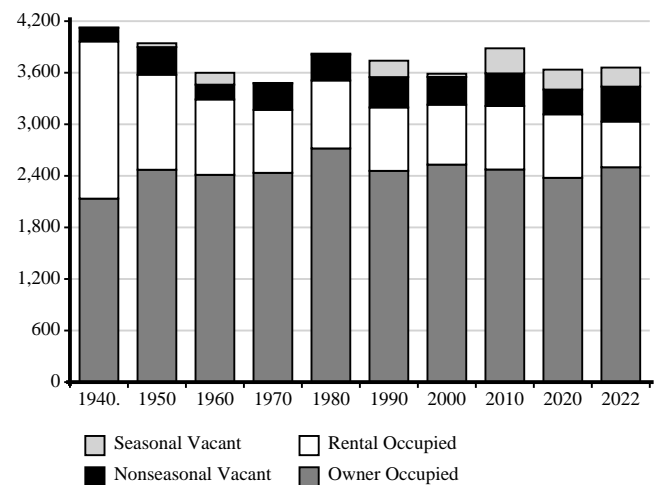
	Estimate	MOE
Total Housing Units	3,660	+/- 22
Vacant Units	628 (17.2%)	+/- 146 (4.0%)
Occupied Units	3,032 (82.8%)	+/- 150 (4.0%)
Owner-Occupied Units	2,500 (82.5%)	+/- 180 (4.3%)
Renter-Occupied Units	532 (17.5%)	+/- 133 (4.3%)
Median ^a Value ^b	\$128,000	+/- \$12,365
Median ^a Rent ^c	\$723	+/- \$154
Avg Household Size - Owner ^d	2.54	+/-0.16
Avg Household Size - Renter ^e	2.01	+/-0.42

^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	1973	+/-2
Owner Occupied	1974	+/-2
Renter Occupied	1960	+/-10

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



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

Housing Characteristics

Monroe County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	3,032	+/-150	NA	NA
Owner Occupied	2,500	+/-180	100.0	NA
1-Unit ^a	2,121	+/-176	84.8	+/-3.5
2 to 4 Unit	0	+/-21	0.0	+/-0.8
5 or More Units	0	+/-30	0.0	+/-1.2
Mobile Home	376	+/-108	15.0	+/-4.2
Boat, RV, Van etc.	3	+/-5	0.1	+/-0.2
Renter Occupied	532	+/-133	100.0	NA
1-Unit ^a	300	+/-116	56.4	+/-16.6
2 to 4 Unit	130	+/-81	24.4	+/-13.9
5 or More Units	96	+/-71	18.0	+/-12.6
Mobile Home	6	+/-10	1.1	+/-1.9
Boat, RV, Van etc.	0	+/-15	0.0	+/-2.8

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	3,032	+/-150	NA	NA
Owner Occupied	2,500	+/-180	100.0	NA
1 Bedroom ^a	101	+/-66	4.0	+/-2.6
2 Bedrooms	493	+/-116	19.7	+/-4.4
3 Bedrooms	1,216	+/-180	48.6	+/-6.3
4 or More	690	+/-138	27.6	+/-5.1
Renter Occupied	532	+/-133	100.0	NA
No Bedroom	39	+/-54	7.3	+/-10.0
1 Bedroom	108	+/-63	20.3	+/-10.7
2 Bedrooms	176	+/-71	33.1	+/-10.5
3 Bedrooms	192	+/-92	36.1	+/-14.8
4 or More	17	+/-32	3.2	+/-6.0

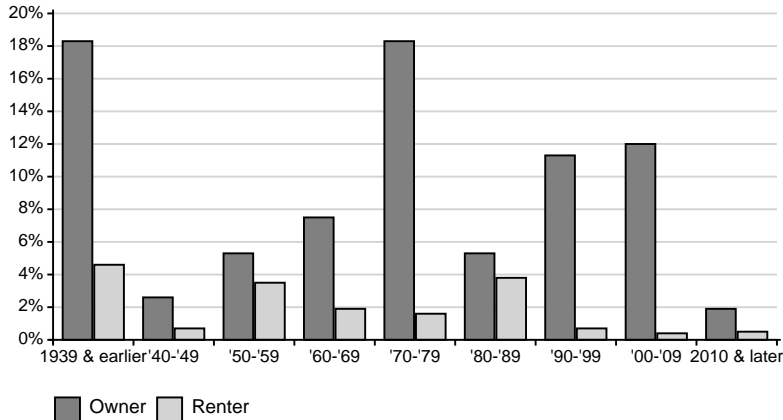
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	628	+/-146	NA	NA
For Rent	154	+/-98	24.5	+/-14.5
Rented, Not Occupied	5	+/-14	0.8	+/-2.2
For Sale	0	+/-15	0.0	+/-2.4
Sold, Not Occupied	26	+/-40	4.1	+/-6.3
Seasonal ^a	222	+/-90	35.4	+/-11.7
For Migrant Workers	0	+/-15	0.0	+/-2.4
Other	221	+/-112	35.2	+/-15.8

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Monroe 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	55	0	0	0	55	\$85,997	\$nan
2000-2004	67	0	0	0	67	\$110,062	\$0
2005-2009	52	4	0	0	56	\$147,329	\$0
2010-2014	131	5	0	0	136	\$87,073	\$0
2015-2019	51	0	0	0	51	\$215,652	\$0
2020	9	0	0	0	9	\$189,047	\$0
2021	10	0	0	0	10	\$191,305	\$0

The median value of owner-occupied housing in Monroe County was \$128,000 in 2018-2022. Median rent was \$723. In 2022, 10 permits for housing construction were authorized in Monroe 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 14.9% of owners and 56.6% 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	\$19,300	\$27,750
Very Low Income	\$32,150	\$40,150
Low Income	\$51,400	\$64,250

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$76,324	+/- \$11,735
Owner Occupied	\$84,539	+/- \$8,718
Renter Occupied	\$25,278	+/- \$9,067
Median Family Income	\$89,814	+/- \$7,706

^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	1,220	+/- 175	100.0	NA
With Mortgage	1,220	+/- 175	100.0	NA
Less than \$50,000	100	+/- 52	8.2	+/- 4.3
\$50,000 to \$99,999	236	+/- 94	19.3	+/- 6.8
\$100,000 to \$299,999	747	+/- 149	61.2	+/- 8
\$300,000 to \$499,999	112	+/- 53	9.2	+/- 4.2
\$500,000 and above	25	+/- 31	2	+/- 2.5
Without Mortgage	1,280	+/- 142	100.0	NA
Less than \$50,000	371	+/- 107	29	+/- 7.6
\$50,000 to \$99,999	230	+/- 75	18	+/- 5.7
\$100,000 to \$299,999	459	+/- 149	35.8	+/- 11.1
\$300,000 to \$499,999	80	+/- 53	6.3	+/- 3.9
\$500,000 and above	140	+/- 87	10.9	+/- 6.7

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

	Estimate	MOE
Owner Occupied Units	14.9%	NA
Renter Occupied Units	56.6%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	1,220	+/- 175	100.0	NA
Owner with Mortgage	1,220	+/- 175	100.0	NA
Less than \$399	0	+/- 21	0	+/- 1.7
Between \$400 to \$599	0	+/- 15	0	+/- 2
Between \$600 to \$799	8	+/- 10	0.7	+/- 0.8
Between \$800 to \$999	151	+/- 85	12.4	+/- 6.5
Between \$1,000 to \$1,499	275	+/- 101	22.5	+/- 7.4
Between \$1,500 to \$1,999	445	+/- 109	36.5	+/- 8
Between \$2,000 to \$2,499	239	+/- 89	19.6	+/- 6.5
\$2,500 and above	76	+/- 45	6.3	+/- 3.6
Owner without Mortgage	1,280	+/- 142	100.0	NA
Less than \$200	48	+/- 48	3.8	+/- 3.7
Between \$200 and \$399	366	+/- 108	28.6	+/- 7.5
Between \$400 and \$599	316	+/- 85	24.7	+/- 6.4
Between \$600 and \$999	307	+/- 85	24	+/- 6.4
\$1,000 and above	243	+/- 106	19	+/- 8.0
Renter	532	+/- 133	100.0	NA
Less than \$300	53	+/- 57	10	+/- 10.2
Between \$300 and \$499	58	+/- 58	10.9	+/- 10.9
Between \$500 and \$799	159	+/- 74	29.9	+/- 12.8
Between \$800 and \$999	77	+/- 50	14.5	+/- 8.7
Between \$1,000 and \$1,499	118	+/- 77	22.2	+/- 12.9
\$1,500 and above	11	+/- 32	2.1	+/- 6.0

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	3,032	+/-150	100.0	NA
Living Alone	1,050	+/-156	34.6	+/-4.9
Owner Occupied	2,500	+/-180	100.0	NA
Family Households	1,646	+/-177	65.8	+/-5.3
Married-couple	1,386	+/-176	55.4	+/-5.8
Married-couple w/ Children ^a	529	+/-90	21.2	+/-3.3
Female Householder ^b	173	+/-73	6.9	+/-2.9
Female HH w/ Children ^{a,b}	135	+/-67	5.4	+/-2.7
Male Householder ^b	87	+/-61	3.5	+/-2.4
Male HH w/ Children ^{a,b}	22	+/-25	0.9	+/-1.0
Nonfamily Households ^c	854	+/-157	34.2	+/- 5.8
Renter Occupied	532	+/-133	100.0	NA
Family Households	177	+/-85	33.3	+/-13.6
Married-couple	82	+/-48	15.4	+/-8.2
Married-couple w/ Children ^a	48	+/-42	9.0	+/-7.6
Female Householder ^b	43	+/-38	8.1	+/-6.9
Female HH w/ Children ^{a,b}	43	+/-38	8.1	+/-6.9
Male Householder ^b	52	+/-56	9.8	+/-10.2
Male HH w/ Children ^{a,b}	47	+/-56	8.8	+/-10.3
Nonfamily Households ^c	355	+/-108	66.7	+/- 11.6

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	1

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

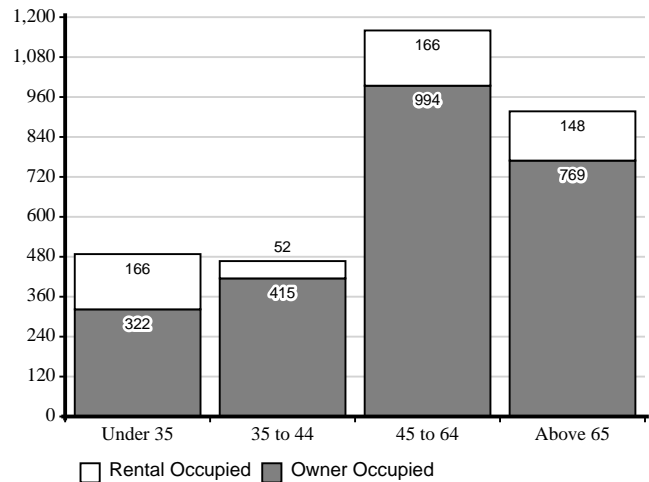
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	3,579	+/-234	NA	NA
Worked in state ^a	3,563	+/-237	99.6	+/-0.5
Worked in county ^a	2,055	+/-262	57.4	+/-6.3
Worked outside county ^a	1,508	+/-245	42.1	+/-6.3
Worked outside state ^a	16	+/-19	0.4	+/-0.5

Travel Time to Work

Less than 14 minutes	1,271	+/-223	35.5	+/-5.8
15 to 29 minutes	780	+/-192	21.8	+/-5.2
30 to 44 minutes	820	+/-166	22.9	+/-4.4
More than 45 minutes	709	+/-182	19.8	+/-4.9

^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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