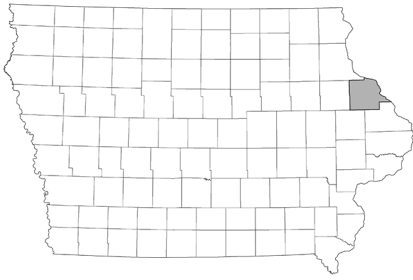


Data for Decision Makers



Dubuque County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 42,707 housing units in Dubuque County. Of this total, 29,312 were owner-occupied, 10,673 were renter-occupied, and 2,722 were vacant. Fewer housing units were counted in Dubuque County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Dubuque County is 1970. In Dubuque 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 9.0% of all vacant units.

Housing Characteristics, 2018-2022¹

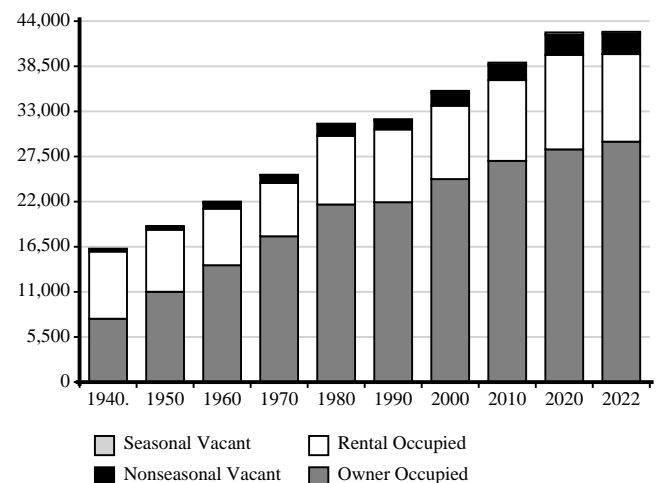
	Estimate	MOE
Total Housing Units	42,707	+/- 82
Vacant Units	2,722 (6.4%)	+/- 404 (0.9%)
Occupied Units	39,985 (93.6%)	+/- 405 (0.9%)
Owner-Occupied Units	29,312 (73.3%)	+/- 491 (1.2%)
Renter-Occupied Units	10,673 (26.7%)	+/- 511 (1.2%)
Median ^a Value ^b	\$210,300	+/- \$5,645
Median ^a Rent ^c	\$912	+/- \$28
Avg Household Size - Owner ^d	2.51	+/-0.03
Avg Household Size - Renter ^e	1.99	+/-0.08

^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	1970	+/-1
Owner Occupied	1972	+/-1
Renter Occupied	1964	+/-3

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



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

Housing Characteristics

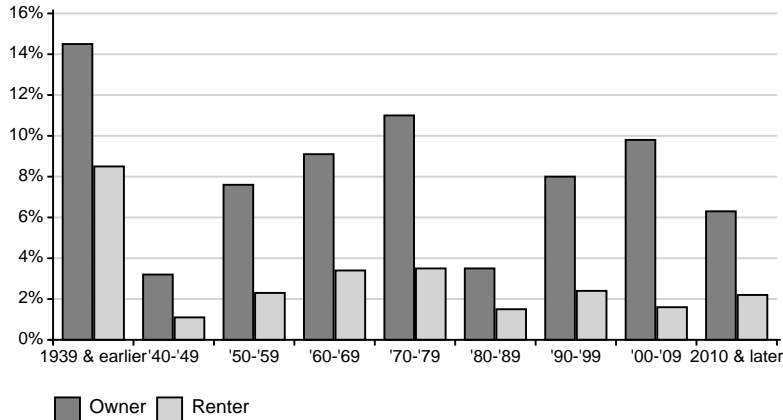
Dubuque County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	39,985	+/-405	NA	NA
Owner Occupied	29,312	+/-491	100.0	NA
1-Unit ^a	27,441	+/-519	93.6	+/-0.8
2 to 4 Unit	430	+/-123	1.5	+/-0.4
5 or More Units	97	+/-41	0.3	+/-0.1
Mobile Home	1,344	+/-194	4.6	+/-0.7
Boat, RV, Van etc.	0	+/-24	0.0	+/-0.1
Renter Occupied	10,673	+/-511	100.0	NA
1-Unit ^a	3,146	+/-364	29.5	+/-3.1
2 to 4 Unit	2,836	+/-382	26.6	+/-3.4
5 or More Units	4,459	+/-471	41.8	+/-3.9
Mobile Home	232	+/-104	2.2	+/-1.0
Boat, RV, Van etc.	0	+/-24	0.0	+/-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	39,985	+/-405	NA	NA
Owner Occupied	29,312	+/-491	100.0	NA
1 Bedroom ^a	476	+/-130	1.6	+/-0.4
2 Bedrooms	4,660	+/-384	15.9	+/-1.3
3 Bedrooms	14,923	+/-693	50.9	+/-2.2
4 or More	9,253	+/-641	31.6	+/-2.1
Renter Occupied	10,673	+/-511	100.0	NA
No Bedroom	843	+/-275	7.9	+/-2.5
1 Bedroom	2,653	+/-379	24.9	+/-3.3
2 Bedrooms	4,101	+/-365	38.4	+/-2.9
3 Bedrooms	2,201	+/-325	20.6	+/-2.9
4 or More	875	+/-198	8.2	+/-1.8

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	2,722	+/-404	NA	NA
For Rent	740	+/-223	27.2	+/-7.1
Rented, Not Occupied	145	+/-89	5.3	+/-3.2
For Sale	197	+/-115	7.2	+/-4.1
Sold, Not Occupied	173	+/-122	6.4	+/-4.4
Seasonal ^a	245	+/-122	9.0	+/-4.3
For Migrant Workers	0	+/-24	0.0	+/-0.9
Other	1,222	+/-257	44.9	+/-6.7

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Dubuque 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	1,033	25	7	10	1,075	\$128,792	\$1,161,277
2000-2004	1,526	89	16	22	1,653	\$160,635	\$2,537,821
2005-2009	1,200	38	7	6	1,251	\$184,497	\$1,666,127
2010-2014	1,474	39	4	21	1,538	\$179,377	\$1,206,397
2015-2019	1,133	46	1	10	1,190	\$276,553	\$0
2020	169	8	0	4	181	\$292,120	\$2,371,323
2021	166	6	1	7	180	\$361,944	\$6,740,606

Housing Affordability

Dubuque County

The median value of owner-occupied housing in Dubuque County was \$210,300 in 2018-2022. Median rent was \$912. In 2022, 180 permits for housing construction were authorized in Dubuque 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 16.8% of owners and 43.4% 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	\$21,000	\$27,750
Very Low Income	\$35,000	\$43,750
Low Income	\$56,000	\$70,000

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$73,495	+/- \$2,421
Owner Occupied	\$90,267	+/- \$2,132
Renter Occupied	\$38,702	+/- \$1,618
Median Family Income	\$94,243	+/- \$2,933

^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	17,961	+/-634	100.0	NA
Less than \$50,000	481	+/-144	2.7	+/-0.8
\$50,000 to \$99,999	1,038	+/-227	5.8	+/-1.2
\$100,000 to \$299,999	11,485	+/-505	63.9	+/-1.9
\$300,000 to \$499,999	3,689	+/-352	20.5	+/-1.9
\$500,000 and above	1,268	+/-256	7.1	+/-1.4
Without Mortgage	11,351	+/-466	100.0	NA
Less than \$50,000	1,334	+/-224	11.8	+/-1.9
\$50,000 to \$99,999	805	+/-207	7.1	+/-1.8
\$100,000 to \$299,999	6,375	+/-666	56.2	+/-5.3
\$300,000 to \$499,999	2,250	+/-308	19.8	+/-2.5
\$500,000 and above	587	+/-126	5.2	+/-1.1

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

	Estimate	MOE
Owner Occupied Units	16.8%	NA
Renter Occupied Units	43.4%	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	17,961	+/-634	100.0	NA
Less than \$399	31	+/-35	0.2	+/-0.2
Between \$400 to \$599	42	+/-44	0.2	+/-0.2
Between \$600 to \$799	227	+/-105	1.3	+/-0.6
Between \$800 to \$999	937	+/-175	5.2	+/-1
Between \$1,000 to \$1,499	1,957	+/-361	10.9	+/-1.9
Between \$1,500 to \$1,999	5,803	+/-389	32.3	+/-2.1
Between \$2,000 to \$2,499	4,833	+/-512	26.9	+/-2.6
\$2,500 and above	3,133	+/-314	17.4	+/-1.6
Owner without Mortgage	11,351	+/-466	100.0	NA
Less than \$200	210	+/-76	1.9	+/-0.7
Between \$200 and \$399	1,465	+/-225	12.9	+/-1.9
Between \$400 and \$599	4,144	+/-407	36.5	+/-3.1
Between \$600 and \$999	4,682	+/-402	41.2	+/-3.2
\$1,000 and above	850	+/-145	7.6	+/-1.2
Renter	10,673	+/-511	100.0	NA
Less than \$300	278	+/-92	2.6	+/-0.8
Between \$300 and \$499	676	+/-172	6.3	+/-1.6
Between \$500 and \$799	2,677	+/-357	25.1	+/-3
Between \$800 and \$999	2,616	+/-330	24.5	+/-3
Between \$1,000 and \$1,499	2,771	+/-360	26	+/-3.2
\$1,500 and above	1,137	+/-251	10.6	+/-2.3

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	39,985	+/-405	100.0	NA
Living Alone	11,738	+/-623	29.4	+/-1.5
Owner Occupied	29,312	+/-491	100.0	NA
Family Households	21,483	+/-560	73.3	+/-1.5
Married-couple	18,508	+/-538	63.1	+/-1.5
Married-couple w/ Children ^a	6,810	+/-400	23.2	+/-1.3
Female Householder ^b	1,653	+/-270	5.6	+/-0.9
Female HH w/ Children ^{a,b}	853	+/-222	2.9	+/-0.8
Male Householder ^b	1,322	+/-239	4.5	+/-0.8
Male HH w/ Children ^{a,b}	672	+/-151	2.3	+/-0.5
Nonfamily Households ^c	7,829	+/-463	26.7	+/- 1.5
Renter Occupied	10,673	+/-511	100.0	NA
Family Households	3,884	+/-376	36.4	+/-3.1
Married-couple	1,819	+/-286	17.0	+/-2.6
Married-couple w/ Children ^a	714	+/-199	6.7	+/-1.8
Female Householder ^b	1,516	+/-290	14.2	+/-2.6
Female HH w/ Children ^{a,b}	1,112	+/-217	10.4	+/-2.0
Male Householder ^b	549	+/-163	5.1	+/-1.5
Male HH w/ Children ^{a,b}	291	+/-121	2.7	+/-1.1
Nonfamily Households ^c	6,789	+/-483	63.6	+/- 3.3

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

^c Includes Householders Living Alone

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

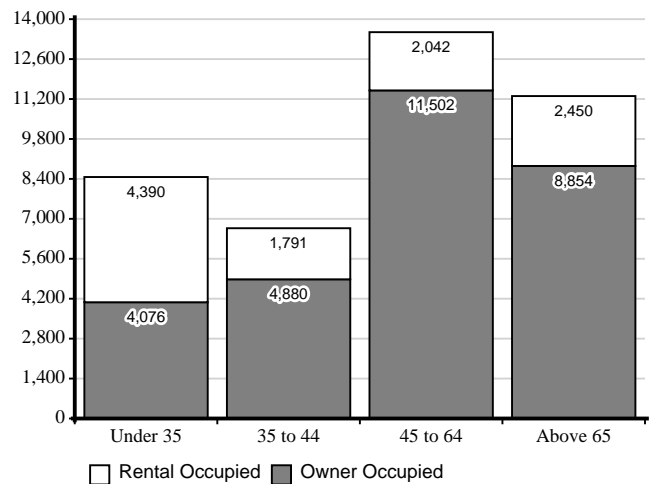
Opportunity Zones	2
New Market Tax Credit Areas	7

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	50,680	+/-830	NA	NA
Worked in state ^a	48,897	+/-851	96.5	+/-0.6
Worked in county ^a	46,871	+/-815	92.5	+/-0.7
Worked outside county ^a	2,026	+/-268	4	+/-0.5
Worked outside state ^a	1,783	+/-299	3.5	+/-0.6
Travel Time to Work				
Less than 14 minutes	25,137	+/-1,042	49.6	+/-0.8
15 to 29 minutes	18,954	+/-954	37.4	+/-1.8
30 to 44 minutes	4,054	+/-414	8	+/-0.8
More than 45 minutes	2,483	+/-296	4.9	+/-0.6

^a of residence

Householder Age by Tenure, 2018-2022¹



Information in this document was derived from:

- U.S. Census Bureau; American Community Survey, 5-year Estimates (2018-2022)
 - U.S. Census Bureau; Decennial Census (1940-2020)
 - U.S. Census Bureau; Building Permits Survey
 - Department of Housing and Urban Development (HUD); Income Limits
 - Internal Revenue Service (IRS) & U.S. Department of the Treasury, CDFI Fund; Qualified Opportunity Zones (QOZs)
 - U.S. Department of the Treasury, CDFI Fund; New Market Tax Credit (NMTC) Program
- * Values not adjusted for inflation

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