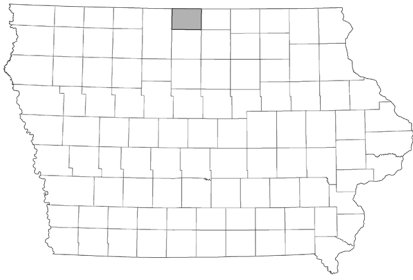


Data for Decision Makers



Winnebago County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 5,089 housing units in Winnebago County. Of this total, 3,400 were owner-occupied, 1,111 were renter-occupied, and 578 were vacant. Fewer housing units were counted in Winnebago County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Winnebago County is 1962. In Winnebago 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 19.7% of all vacant units.

Housing Characteristics, 2018-2022¹

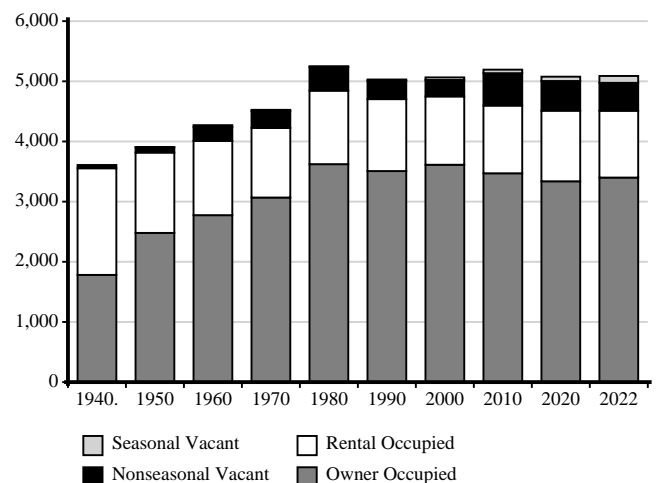
	Estimate	MOE
Total Housing Units	5,089	+/- 24
Vacant Units	578 (11.4%)	+/- 131 (2.6%)
Occupied Units	4,511 (88.6%)	+/- 137 (2.6%)
Owner-Occupied Units	3,400 (75.4%)	+/- 169 (3.6%)
Renter-Occupied Units	1,111 (24.6%)	+/- 173 (3.6%)
Median ^a Value ^b	\$121,700	+/- \$6,808
Median ^a Rent ^c	\$669	+/- \$37
Avg Household Size - Owner ^d	2.27	+/-0.09
Avg Household Size - Renter ^c	2.1	+/-0.24

^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	1962	+/-4
Owner Occupied	1962	+/-4
Renter Occupied	1963	+/-8

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



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

Housing Characteristics

Winnebago County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,511	+/-137	NA	NA
Owner Occupied	3,400	+/-169	100.0	NA
1-Unit ^a	3,350	+/-161	98.5	+/-6.8
2 to 4 Unit	31	+/-39	0.9	+/-1.1
5 or More Units	6	+/-29	0.2	+/-0.9
Mobile Home	13	+/-11	0.4	+/-0.3
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.5
Renter Occupied	1,111	+/-173	100.0	NA
1-Unit ^a	607	+/-110	54.6	+/-5.1
2 to 4 Unit	192	+/-98	17.3	+/-8.4
5 or More Units	296	+/-95	26.6	+/-7.5
Mobile Home	16	+/-15	1.4	+/-1.3
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.4

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,511	+/-137	NA	NA
Owner Occupied	3,400	+/-169	100.0	NA
1 Bedroom ^a	82	+/-37	2.4	+/-1.1
2 Bedrooms	729	+/-134	21.4	+/-3.8
3 Bedrooms	1,554	+/-173	45.7	+/-4.6
4 or More	1,035	+/-155	30.4	+/-4.3
Renter Occupied	1,111	+/-173	100.0	NA
No Bedroom	2	+/-3	0.2	+/-0.3
1 Bedroom	190	+/-61	17.1	+/-4.8
2 Bedrooms	494	+/-142	44.5	+/-10.7
3 Bedrooms	361	+/-84	32.5	+/-5.6
4 or More	64	+/-37	5.8	+/-3.2

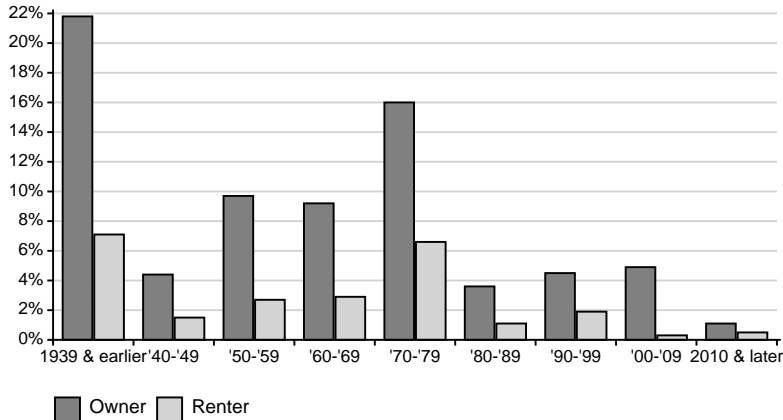
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	578	+/-131	NA	NA
For Rent	100	+/-65	17.3	+/-10.5
Rented, Not Occupied	21	+/-33	3.6	+/-5.6
For Sale	7	+/-11	1.2	+/-1.9
Sold, Not Occupied	12	+/-19	2.1	+/-3.3
Seasonal ^a	114	+/-75	19.7	+/-12.2
For Migrant Workers	13	+/-15	2.2	+/-2.5
Other	311	+/-96	53.8	+/-11.3

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Winnebago 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	66	0	4	1	71	\$107,063	\$2,400,000
2000-2004	46	3	0	0	49	\$138,324	\$0
2005-2009	27	1	0	0	28	\$200,502	\$0
2010-2014	29	1	0	0	30	\$210,757	\$0
2015-2019	14	0	1	1	16	\$275,924	\$0
2020	4	0	0	0	4	\$231,250	\$0
2021	5	0	0	0	5	\$341,208	\$0

Housing Affordability

Winnebago County

The median value of owner-occupied housing in Winnebago County was \$121,700 in 2018-2022. Median rent was \$669. In 2022, 5 permits for housing construction were authorized in Winnebago 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 13.7% of owners and 32.8% 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	\$18,950	\$27,750
Very Low Income	\$31,600	\$39,450
Low Income	\$50,500	\$63,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$62,853	+/- \$9,365
Owner Occupied	\$71,759	+/- \$4,867
Renter Occupied	\$41,953	+/- \$18,136
Median Family Income	\$86,098	+/- \$5,162

^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	1,599	+/-167	100.0	NA
Less than \$50,000	46	+/-23	2.9	+/-1.5
\$50,000 to \$99,999	468	+/-126	29.3	+/-7
\$100,000 to \$299,999	906	+/-140	56.7	+/-6.8
\$300,000 to \$499,999	169	+/-70	10.6	+/-4.2
\$500,000 and above	10	+/-20	0.7	+/-1.2
Without Mortgage	1,801	+/-146	100.0	NA
Less than \$50,000	218	+/-55	12.1	+/-3
\$50,000 to \$99,999	540	+/-120	30	+/-5.7
\$100,000 to \$299,999	907	+/-204	50.3	+/-10.9
\$300,000 to \$499,999	95	+/-56	5.3	+/-3.1
\$500,000 and above	41	+/-31	2.3	+/-1.7

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

	Estimate	MOE
Owner Occupied Units	13.7%	NA
Renter Occupied Units	32.8%	NA

Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022²

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units				
Owner with Mortgage	1,599	+/-167	100.0	NA
Less than \$399	0	+/-23	0	+/-1.4
Between \$400 to \$599	7	+/-7	0.4	+/-0.4
Between \$600 to \$799	26	+/-19	1.6	+/-1.2
Between \$800 to \$999	169	+/-56	10.6	+/-3.4
Between \$1,000 to \$1,499	317	+/-87	19.8	+/-4.7
Between \$1,500 to \$1,999	570	+/-108	35.6	+/-5.7
Between \$2,000 to \$2,499	304	+/-79	19	+/-4.8
\$2,500 and above	188	+/-72	11.8	+/-4.3
Owner without Mortgage	1,801	+/-146	100.0	NA
Less than \$200	21	+/-18	1.2	+/-1
Between \$200 and \$399	509	+/-110	28.3	+/-5.2
Between \$400 and \$599	740	+/-113	41.1	+/-5.4
Between \$600 and \$999	480	+/-103	26.7	+/-5.5
\$1,000 and above	51	+/-28	2.9	+/-1.5
Renter	1,111	+/-173	100.0	NA
Less than \$300	14	+/-18	1.3	+/-1.6
Between \$300 and \$499	194	+/-90	17.5	+/-7.7
Between \$500 and \$799	550	+/-141	49.5	+/-8.8
Between \$800 and \$999	200	+/-80	18	+/-7.1
Between \$1,000 and \$1,499	63	+/-48	5.7	+/-4.4
\$1,500 and above	14	+/-20	1.3	+/-1.8

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	4,511	+/-137	100.0	NA
Living Alone	1,600	+/-182	35.5	+/-3.9
Owner Occupied	3,400	+/-169	100.0	NA
Family Households	2,216	+/-168	65.2	+/-3.7
Married-couple	1,855	+/-159	54.6	+/-3.8
Married-couple w/ Children ^a	564	+/-102	16.6	+/-2.9
Female Householder ^b	242	+/-92	7.1	+/-2.7
Female HH w/ Children ^{a,b}	132	+/-79	3.9	+/-2.3
Male Householder ^b	119	+/-49	3.5	+/-1.4
Male HH w/ Children ^{a,b}	65	+/-38	1.9	+/-1.1
Nonfamily Households ^c	1,184	+/-167	34.8	+/- 4.6
Renter Occupied	1,111	+/-173	100.0	NA
Family Households	505	+/-106	45.5	+/-6.4
Married-couple	256	+/-97	23.0	+/-8.0
Married-couple w/ Children ^a	133	+/-69	12.0	+/-5.9
Female Householder ^b	239	+/-83	21.5	+/-6.7
Female HH w/ Children ^{a,b}	217	+/-80	19.5	+/-6.5
Male Householder ^b	10	+/-10	0.9	+/-0.9
Male HH w/ Children ^{a,b}	10	+/-10	0.9	+/-0.9
Nonfamily Households ^c	606	+/-139	54.5	+/- 9.2

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	1

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

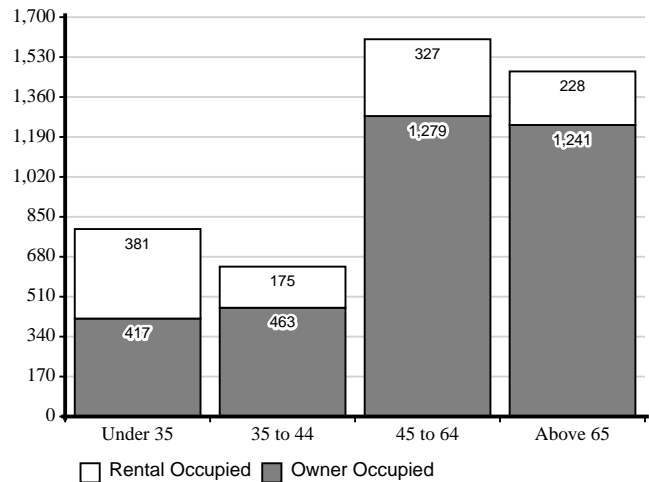
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	5,338	+/-225	NA	NA
Worked in state ^a	5,056	+/-234	94.7	+/-1.7
Worked in county ^a	3,667	+/-259	68.7	+/-4
Worked outside county ^a	1,389	+/-223	26	+/-4
Worked outside state ^a	282	+/-93	5.3	+/-1.7

Travel Time to Work

Less than 14 minutes	3,203	+/-323	60	+/-5.5
15 to 29 minutes	1,164	+/-201	21.8	+/-3.7
30 to 44 minutes	641	+/-168	12	+/-3.1
More than 45 minutes	331	+/-80	6.2	+/-1.5

^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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