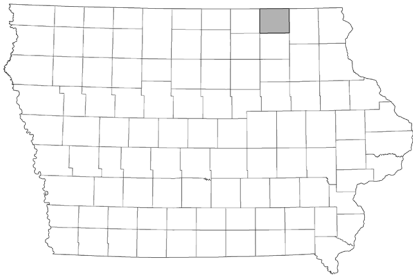


Data for Decision Makers



Howard County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 4,307 housing units in Howard County. Of this total, 2,770 were owner-occupied, 866 were renter-occupied, and 671 were vacant. Fewer housing units were counted in Howard County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Howard County is 1955. In Howard 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 20.0% of all vacant units.

Housing Characteristics, 2018-2022¹

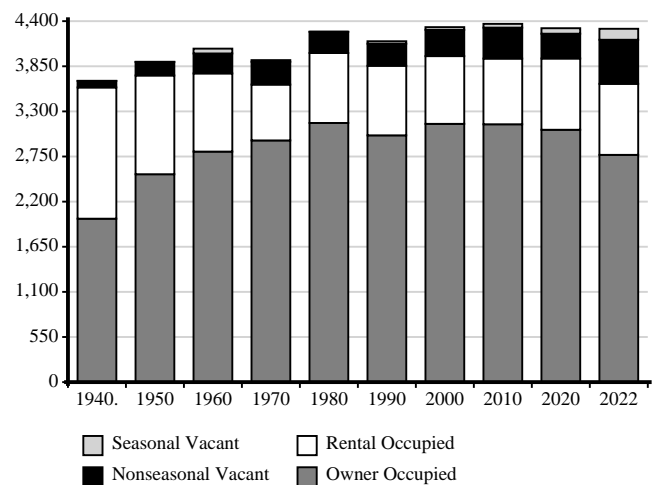
	Estimate	MOE
Total Housing Units	4,307	+/- 48
Vacant Units	671 (15.6%)	+/- 168 (3.9%)
Occupied Units	3,636 (84.4%)	+/- 183 (3.9%)
Owner-Occupied Units	2,770 (76.2%)	+/- 178 (3.9%)
Renter-Occupied Units	866 (23.8%)	+/- 158 (3.9%)
Median ^a Value ^b	\$125,100	+/- \$10,204
Median ^a Rent ^c	\$708	+/- \$122
Avg Household Size - Owner ^d	2.62	+/-0.15
Avg Household Size - Renter ^e	2.3	+/-0.33

^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	1955	+/-8
Owner Occupied	1956	+/-7
Renter Occupied	1951	+/-23

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



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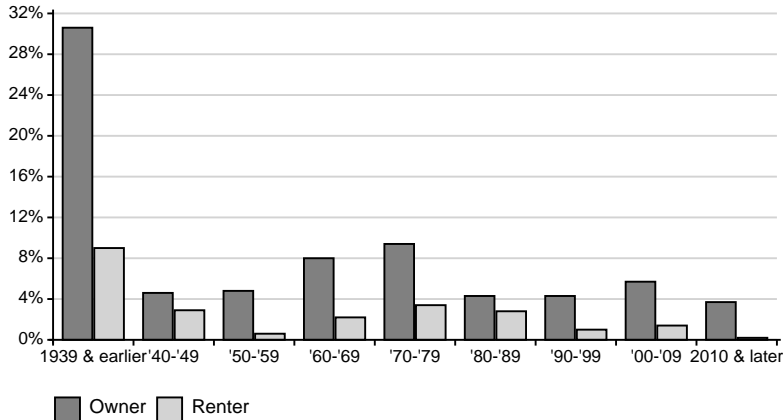
<http://indicators.extension.iastate.edu>

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	3,636	+/-183	NA	NA
Owner Occupied	2,770	+/-178	100.0	NA
1-Unit ^a	2,736	+/-180	98.8	+/-1.5
2 to 4 Unit	12	+/-19	0.4	+/-0.7
5 or More Units	2	+/-26	0.1	+/-0.9
Mobile Home	20	+/-14	0.7	+/-0.5
Boat, RV, Van etc.	0	+/-15	0.0	+/-0.5
Renter Occupied	866	+/-158	100.0	NA
1-Unit ^a	646	+/-153	74.6	+/-11.2
2 to 4 Unit	103	+/-58	11.9	+/-6.4
5 or More Units	105	+/-60	12.1	+/-6.6
Mobile Home	12	+/-16	1.4	+/-1.8
Boat, RV, Van etc.	0	+/-15	0.0	+/-1.7

^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	3,636	+/-183	NA	NA
Owner Occupied	2,770	+/-178	100.0	NA
1 Bedroom ^a	44	+/-27	1.6	+/-1.0
2 Bedrooms	648	+/-119	23.4	+/-4.0
3 Bedrooms	1,161	+/-134	41.9	+/-4.0
4 or More	917	+/-136	33.1	+/-4.4
Renter Occupied	866	+/-158	100.0	NA
No Bedroom	28	+/-33	3.2	+/-3.8
1 Bedroom	151	+/-62	17.4	+/-6.4
2 Bedrooms	275	+/-101	31.8	+/-10.1
3 Bedrooms	270	+/-111	31.2	+/-11.5
4 or More	142	+/-69	16.4	+/-7.4

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	671	+/-168	NA	NA
For Rent	79	+/-69	11.8	+/-9.9
Rented, Not Occupied	5	+/-8	0.7	+/-1.2
For Sale	57	+/-66	8.5	+/-9.6
Sold, Not Occupied	100	+/-101	14.9	+/-14.6
Seasonal ^a	134	+/-99	20.0	+/-13.9
For Migrant Workers	0	+/-15	0.0	+/-2.2
Other	296	+/-121	44.1	+/-14.3

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Howard 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	1	0	3	59	\$85,727	\$210,000
2000-2004	43	0	0	0	43	\$99,431	\$0
2005-2009	60	0	0	1	61	\$153,533	\$200,000
2010-2014	21	1	0	0	22	\$207,509	\$0
2015-2019	17	0	0	0	17	\$252,059	\$0
2020	4	0	2	0	6	\$289,000	\$0
2021	7	1	0	0	8	\$250,000	\$0

Housing Affordability

Howard County

The median value of owner-occupied housing in Howard County was \$125,100 in 2018-2022. Median rent was \$708. In 2022, 8 permits for housing construction were authorized in Howard 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 11.7% of owners and 29.4% 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	\$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	\$63,947	+/- \$6,909
Owner Occupied	\$73,685	+/- \$2,954
Renter Occupied	\$42,273	+/- \$9,194
Median Family Income	\$81,250	+/- \$6,353

^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	1,268	+/-133	100.0	NA
Less than \$50,000	68	+/-29	5.4	+/-2.3
\$50,000 to \$99,999	411	+/-103	32.4	+/-7
\$100,000 to \$299,999	706	+/-118	55.7	+/-7.3
\$300,000 to \$499,999	49	+/-31	3.9	+/-2.5
\$500,000 and above	34	+/-29	2.7	+/-2.3
Without Mortgage	1,502	+/-151	100.0	NA
Less than \$50,000	202	+/-74	13.4	+/-4.6
\$50,000 to \$99,999	389	+/-111	25.9	+/-6.1
\$100,000 to \$299,999	626	+/-150	41.7	+/-9.8
\$300,000 to \$499,999	191	+/-74	12.7	+/-4.8
\$500,000 and above	94	+/-52	6.3	+/-3.4

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

	Estimate	MOE
Owner Occupied Units	11.7%	NA
Renter Occupied Units	29.4%	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	1,268	+/-133	100.0	NA
Less than \$399	2	+/-16	0.2	+/-1.3
Between \$400 to \$599	22	+/-22	1.7	+/-1.7
Between \$600 to \$799	25	+/-20	2	+/-1.6
Between \$800 to \$999	196	+/-61	15.5	+/-4.5
Between \$1,000 to \$1,499	285	+/-77	22.5	+/-5.3
Between \$1,500 to \$1,999	386	+/-77	30.4	+/-5.5
Between \$2,000 to \$2,499	223	+/-84	17.6	+/-6.4
\$2,500 and above	107	+/-42	8.4	+/-3.2
Owner without Mortgage	1,502	+/-151	100.0	NA
Less than \$200	64	+/-41	4.3	+/-2.7
Between \$200 and \$399	394	+/-84	26.2	+/-5
Between \$400 and \$599	536	+/-124	35.7	+/-6.8
Between \$600 and \$999	391	+/-90	26	+/-5.8
\$1,000 and above	117	+/-60	7.8	+/-3.9
Renter	866	+/-158	100.0	NA
Less than \$300	25	+/-21	2.9	+/-2.5
Between \$300 and \$499	73	+/-45	8.4	+/-4.8
Between \$500 and \$799	325	+/-97	37.5	+/-9.6
Between \$800 and \$999	170	+/-84	19.6	+/-9.2
Between \$1,000 and \$1,499	140	+/-76	16.2	+/-7.5
\$1,500 and above	14	+/-23	1.6	+/-2.6

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	3,636	+/-183	100.0	NA
Living Alone	1,002	+/-150	27.6	+/-3.9
Owner Occupied	2,770	+/-178	100.0	NA
Family Households	1,996	+/-160	72.1	+/-3.5
Married-couple	1,760	+/-137	63.5	+/-2.8
Married-couple w/ Children ^a	565	+/-93	20.4	+/-3.1
Female Householder ^b	162	+/-58	5.8	+/-2.1
Female HH w/ Children ^{a,b}	101	+/-51	3.6	+/-1.8
Male Householder ^b	74	+/-35	2.7	+/-1.3
Male HH w/ Children ^{a,b}	42	+/-25	1.5	+/-0.9
Nonfamily Households ^c	774	+/-127	27.9	+/- 4.2
Renter Occupied	866	+/-158	100.0	NA
Family Households	429	+/-116	49.5	+/-9.9
Married-couple	292	+/-103	33.7	+/-10.2
Married-couple w/ Children ^a	159	+/-74	18.4	+/-7.9
Female Householder ^b	132	+/-72	15.2	+/-7.8
Female HH w/ Children ^{a,b}	108	+/-67	12.5	+/-7.4
Male Householder ^b	5	+/-6	0.6	+/-0.7
Male HH w/ Children ^{a,b}	5	+/-6	0.6	+/-0.7
Nonfamily Households ^c	437	+/-102	50.5	+/- 7.3

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

^c Includes Householders Living Alone

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

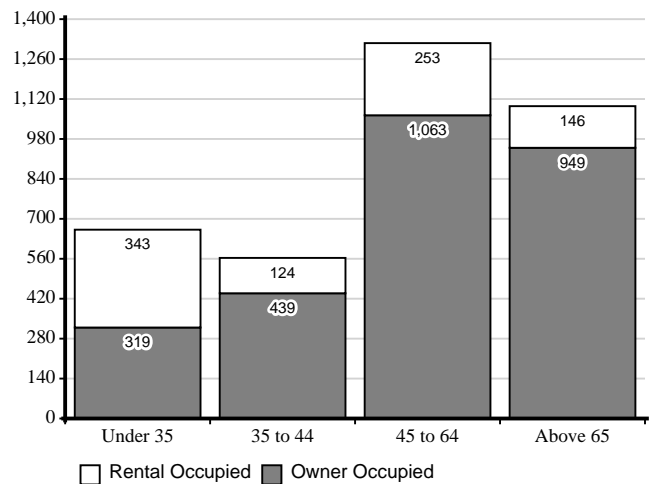
Opportunity Zones	0
New Market Tax Credit Areas	1

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	4,560	+/-215	NA	NA
Worked in state ^a	4,130	+/-237	90.6	+/-2.6
Worked in county ^a	3,221	+/-240	70.6	+/-3.7
Worked outside county ^a	909	+/-152	19.9	+/-3.3
Worked outside state ^a	430	+/-119	9.4	+/-2.6
Travel Time to Work				
Less than 14 minutes	2,339	+/-288	51.3	+/-5.8
15 to 29 minutes	921	+/-163	20.2	+/-3.4
30 to 44 minutes	711	+/-172	15.6	+/-3.7
More than 45 minutes	588	+/-147	12.9	+/-3.2

^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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