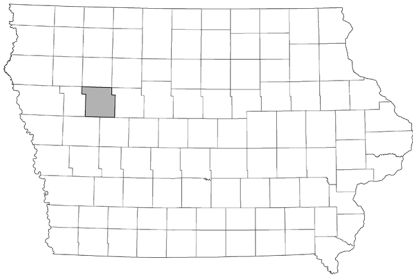


Data for Decision Makers



Sac County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 5,143 housing units in Sac County. Of this total, 3,403 were owner-occupied, 807 were renter-occupied, and 933 were vacant. Fewer housing units were counted in Sac County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Sac County is 1955. In Sac 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 37.1% of all vacant units.

Housing Characteristics, 2018-2022¹

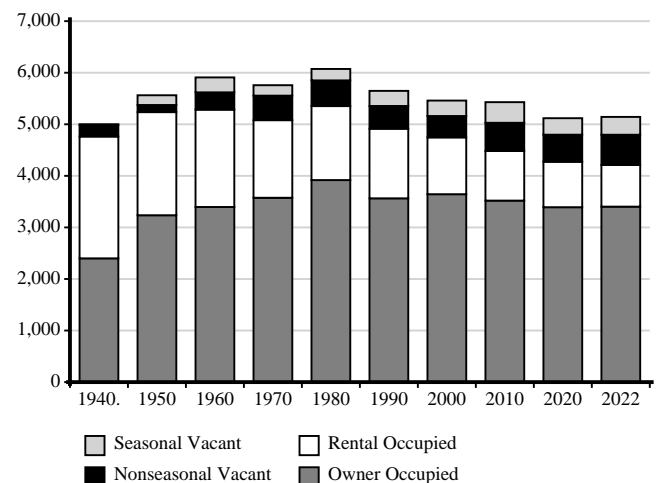
	Estimate	MOE
Total Housing Units	5,143	+/- 42
Vacant Units	933 (18.1%)	+/- 122 (2.4%)
Occupied Units	4,210 (81.9%)	+/- 125 (2.4%)
Owner-Occupied Units	3,403 (80.8%)	+/- 143 (2.7%)
Renter-Occupied Units	807 (19.2%)	+/- 119 (2.7%)
Median ^a Value ^b	\$119,500	+/- \$8,008
Median ^a Rent ^c	\$622	+/- \$68
Avg Household Size - Owner ^d	2.34	+/-0.08
Avg Household Size - Renter ^c	2.03	+/-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	1955	+/-3
Owner Occupied	1953	+/-3
Renter Occupied	1965	+/-5

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



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Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,210	+/-125	NA	NA
Owner Occupied	3,403	+/-143	100.0	NA
1-Unit ^a	3,355	+/-147	98.6	+/-1.2
2 to 4 Unit	10	+/-8	0.3	+/-0.2
5 or More Units	0	+/-30	0.0	+/-0.9
Mobile Home	38	+/-25	1.1	+/-0.7
Boat, RV, Van etc.	0	+/-15	0.0	+/-0.4
Renter Occupied	807	+/-119	100.0	NA
1-Unit ^a	491	+/-94	60.8	+/-7.4
2 to 4 Unit	170	+/-61	21.1	+/-6.9
5 or More Units	146	+/-59	18.1	+/-6.8
Mobile Home	0	+/-15	0.0	+/-1.9
Boat, RV, Van etc.	0	+/-15	0.0	+/-1.9

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,210	+/-125	NA	NA
Owner Occupied	3,403	+/-143	100.0	NA
1 Bedroom ^a	141	+/-56	4.1	+/-1.6
2 Bedrooms	682	+/-107	20.0	+/-3.0
3 Bedrooms	1,552	+/-144	45.6	+/-3.8
4 or More	1,028	+/-147	30.2	+/-4.1
Renter Occupied	807	+/-119	100.0	NA
No Bedroom	59	+/-41	7.3	+/-5.0
1 Bedroom	160	+/-46	19.8	+/-4.9
2 Bedrooms	294	+/-86	36.4	+/-9.2
3 Bedrooms	149	+/-47	18.5	+/-5.1
4 or More	145	+/-56	18.0	+/-6.4

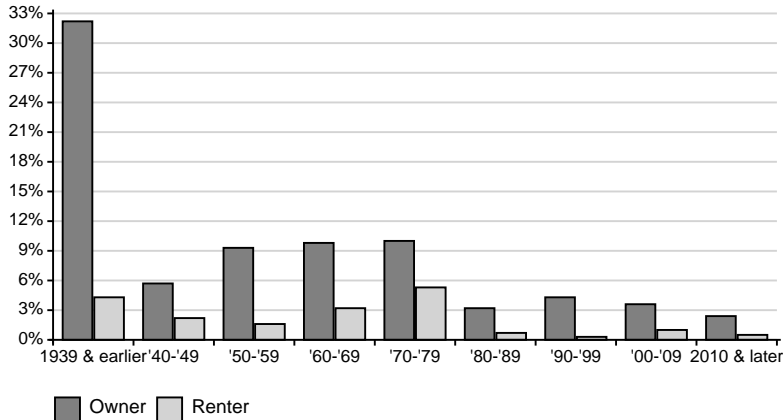
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	933	+/-122	NA	NA
For Rent	18	+/-17	1.9	+/-1.8
Rented, Not Occupied	23	+/-28	2.5	+/-3.0
For Sale	34	+/-23	3.6	+/-2.4
Sold, Not Occupied	15	+/-17	1.6	+/-1.8
Seasonal ^a	346	+/-72	37.1	+/-6.0
For Migrant Workers	0	+/-15	0.0	+/-1.6
Other	497	+/-117	53.3	+/-10.4

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Sac 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	36	5	0	2	43	\$104,608	\$450,000
2000-2004	35	0	0	0	35	\$111,657	\$0
2005-2009	47	1	0	1	49	\$135,532	\$906,811
2010-2014	27	0	0	0	27	\$225,963	\$0
2015-2019	36	1	1	0	38	\$248,889	\$0
2020	6	0	0	0	6	\$241,667	\$0
2021	10	0	0	0	10	\$294,479	\$0

The median value of owner-occupied housing in Sac County was \$119,500 in 2018-2022. Median rent was \$622. In 2022, 10 permits for housing construction were authorized in Sac 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 14.6% of owners and 26.3% 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	\$68,778	+/- \$4,041
Owner Occupied	\$74,175	+/- \$5,420
Renter Occupied	\$51,133	+/- \$3,855
Median Family Income	\$87,162	+/- \$6,152

^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	1,332	+/-126	100.0	NA
Less than \$50,000	154	+/-49	11.6	+/-3.5
\$50,000 to \$99,999	388	+/-76	29.1	+/-5.2
\$100,000 to \$299,999	623	+/-88	46.8	+/-5.1
\$300,000 to \$499,999	123	+/-46	9.2	+/-3.3
\$500,000 and above	44	+/-30	3.3	+/-2.2
Without Mortgage	2,071	+/-146	100.0	NA
Less than \$50,000	347	+/-71	16.8	+/-3.2
\$50,000 to \$99,999	536	+/-89	25.9	+/-4
\$100,000 to \$299,999	978	+/-187	47.3	+/-7.9
\$300,000 to \$499,999	144	+/-52	7	+/-2.5
\$500,000 and above	66	+/-27	3.2	+/-1.3

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

	Estimate	MOE
Owner Occupied Units	14.6%	NA
Renter Occupied Units	26.3%	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	1,332	+/-126	100.0	NA
Less than \$399	2	+/-15	0.2	+/-1.1
Between \$400 to \$599	7	+/-7	0.5	+/-0.5
Between \$600 to \$799	77	+/-38	5.8	+/-2.8
Between \$800 to \$999	155	+/-42	11.6	+/-3.1
Between \$1,000 to \$1,499	342	+/-65	25.7	+/-4.1
Between \$1,500 to \$1,999	460	+/-78	34.5	+/-5.2
Between \$2,000 to \$2,499	185	+/-49	13.9	+/-3.4
\$2,500 and above	94	+/-43	7.1	+/-3.2
Owner without Mortgage	2,071	+/-146	100.0	NA
Less than \$200	98	+/-37	4.7	+/-1.7
Between \$200 and \$399	725	+/-112	35	+/-4.3
Between \$400 and \$599	645	+/-104	31.1	+/-4.7
Between \$600 and \$999	560	+/-96	27	+/-4.4
\$1,000 and above	43	+/-27	2.1	+/-1.3
Renter	807	+/-119	100.0	NA
Less than \$300	28	+/-26	3.5	+/-3.2
Between \$300 and \$499	110	+/-42	13.6	+/-5
Between \$500 and \$799	387	+/-85	48	+/-7.6
Between \$800 and \$999	140	+/-54	17.3	+/-5.7
Between \$1,000 and \$1,499	39	+/-21	4.8	+/-2.5
\$1,500 and above	25	+/-30	3.1	+/-3.7

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	4,210	+/-125	100.0	NA
Living Alone	1,315	+/-144	31.2	+/-3.3
Owner Occupied	3,403	+/-143	100.0	NA
Family Households	2,381	+/-135	70.0	+/-2.7
Married-couple	2,070	+/-137	60.8	+/-3.1
Married-couple w/ Children ^a	628	+/-85	18.5	+/-2.4
Female Householder ^b	186	+/-50	5.5	+/-1.5
Female HH w/ Children ^{a,b}	135	+/-43	4.0	+/-1.3
Male Householder ^b	125	+/-45	3.7	+/-1.3
Male HH w/ Children ^{a,b}	41	+/-22	1.2	+/-0.6
Nonfamily Households ^c	1,022	+/-129	30.0	+/- 3.6
Renter Occupied	807	+/-119	100.0	NA
Family Households	347	+/-86	43.0	+/-8.6
Married-couple	204	+/-62	25.3	+/-6.7
Married-couple w/ Children ^a	88	+/-45	10.9	+/-5.3
Female Householder ^b	71	+/-32	8.8	+/-3.7
Female HH w/ Children ^{a,b}	67	+/-32	8.3	+/-3.8
Male Householder ^b	72	+/-47	8.9	+/-5.7
Male HH w/ Children ^{a,b}	35	+/-32	4.3	+/-3.9
Nonfamily Households ^c	460	+/-91	57.0	+/- 7.5

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	4,875	+/-164	NA	NA
Worked in state ^a	4,859	+/-164	99.7	+/-0.3
Worked in county ^a	2,977	+/-215	61.1	+/-3.4
Worked outside county ^a	1,882	+/-164	38.6	+/-3.4
Worked outside state ^a	16	+/-14	0.3	+/-0.3

Travel Time to Work

Less than 14 minutes	2,096	+/-195	43	+/-3.7
15 to 29 minutes	1,672	+/-201	34.3	+/-4.0
30 to 44 minutes	702	+/-126	14.4	+/-2.5
More than 45 minutes	405	+/-99	8.3	+/-2.0

^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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