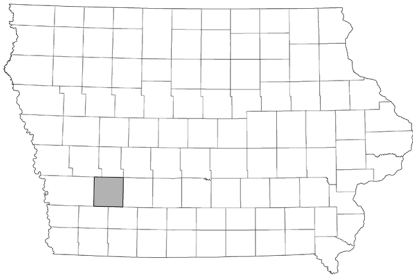


Data for Decision Makers



Cass County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 6,403 housing units in Cass County. Of this total, 4,208 were owner-occupied, 1,563 were renter-occupied, and 632 were vacant. Fewer housing units were counted in Cass County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Cass County is 1956. In Cass 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 7.4% of all vacant units.

Housing Characteristics, 2018-2022¹

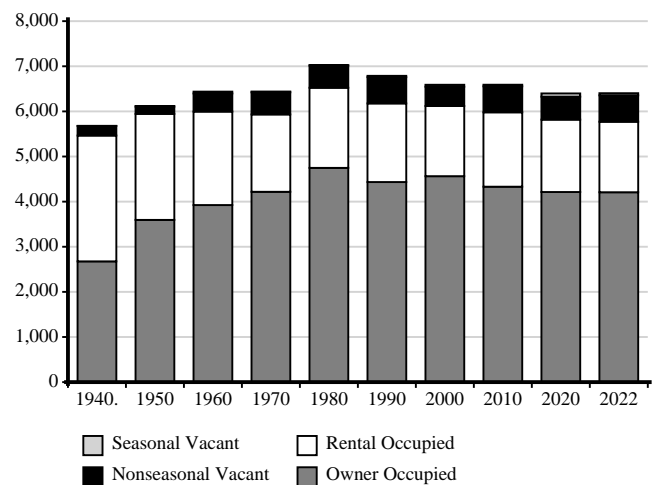
	Estimate	MOE
Total Housing Units	6,403	+/- 28
Vacant Units	632 (9.9%)	+/- 161 (2.5%)
Occupied Units	5,771 (90.1%)	+/- 164 (2.5%)
Owner-Occupied Units	4,208 (72.9%)	+/- 171 (2.7%)
Renter-Occupied Units	1,563 (27.1%)	+/- 173 (2.7%)
Median ^a Value ^b	\$127,400	+/- \$10,799
Median ^a Rent ^c	\$699	+/- \$81
Avg Household Size - Owner ^d	2.35	+/-0.09
Avg Household Size - Renter ^e	1.89	+/-0.16

^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	1956	+/-3
Owner Occupied	1956	+/-4
Renter Occupied	1957	+/-4

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	5,771	+/-164	NA	NA
Owner Occupied	4,208	+/-171	100.0	NA
1-Unit ^a	3,962	+/-196	94.2	+/-2.6
2 to 4 Unit	103	+/-57	2.4	+/-1.4
5 or More Units	44	+/-42	1.0	+/-1.0
Mobile Home	98	+/-78	2.3	+/-1.9
Boat, RV, Van etc.	1	+/-2	0.0	+/-0.0
Renter Occupied	1,563	+/-173	100.0	NA
1-Unit ^a	814	+/-157	52.1	+/-8.2
2 to 4 Unit	330	+/-122	21.1	+/-7.5
5 or More Units	412	+/-123	26.4	+/-7.3
Mobile Home	7	+/-5	0.4	+/-0.3
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.0

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,771	+/-164	NA	NA
Owner Occupied	4,208	+/-171	100.0	NA
1 Bedroom ^a	87	+/-39	2.1	+/-0.9
2 Bedrooms	1,042	+/-185	24.8	+/-4.3
3 Bedrooms	1,809	+/-214	43.0	+/-4.8
4 or More	1,270	+/-190	30.2	+/-4.3
Renter Occupied	1,563	+/-173	100.0	NA
No Bedroom	39	+/-42	2.5	+/-2.7
1 Bedroom	362	+/-92	23.2	+/-5.3
2 Bedrooms	564	+/-126	36.1	+/-7.0
3 Bedrooms	438	+/-130	28.0	+/-7.7
4 or More	160	+/-70	10.2	+/-4.3

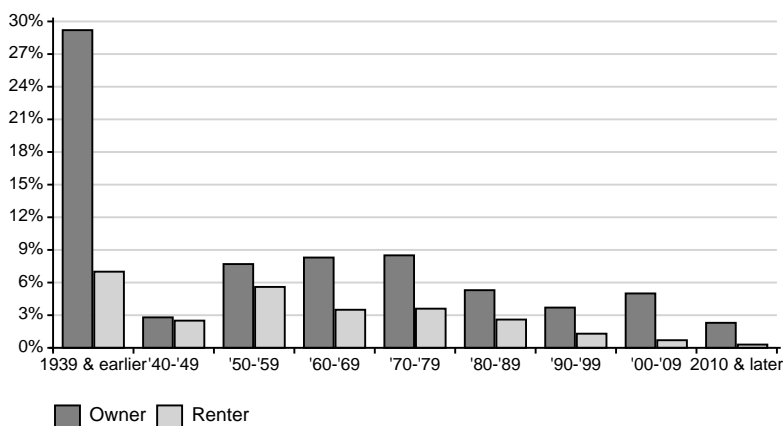
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	632	+/-161	NA	NA
For Rent	207	+/-129	32.8	+/-18.6
Rented, Not Occupied	12	+/-14	1.9	+/-2.2
For Sale	28	+/-34	4.4	+/-5.3
Sold, Not Occupied	50	+/-50	7.9	+/-7.7
Seasonal ^a	47	+/-44	7.4	+/-6.7
For Migrant Workers	0	+/-16	0.0	+/-2.5
Other	288	+/-127	45.6	+/-16.4

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Cass 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	80	3	0	4	87	\$98,730	\$1,488,930
2000-2004	78	2	0	0	80	\$131,268	\$0
2005-2009	60	0	0	0	60	\$166,067	\$0
2010-2014	37	8	0	0	45	\$230,154	\$0
2015-2019	55	2	0	0	57	\$263,615	\$0
2020	10	0	0	0	10	\$228,345	\$0
2021	6	0	0	0	6	\$320,631	\$0

The median value of owner-occupied housing in Cass County was \$127,400 in 2018-2022. Median rent was \$699. In 2022, 6 permits for housing construction were authorized in Cass 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 18.6% of owners and 48.0% 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 45 to 64.

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	\$60,815	+/- \$6,215
Owner Occupied	\$73,725	+/- \$6,898
Renter Occupied	\$25,306	+/- \$2,662
Median Family Income	\$83,435	+/- \$5,268

^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	2,105	+/-211	100.0	NA
With Mortgage	2,105	+/-211	100.0	NA
Less than \$50,000	74	+/-45	3.5	+/-2.1
\$50,000 to \$99,999	676	+/-131	32.1	+/-5.6
\$100,000 to \$299,999	1,081	+/-182	51.4	+/-5.8
\$300,000 to \$499,999	166	+/-60	7.9	+/-2.8
\$500,000 and above	108	+/-55	5.1	+/-2.6
Without Mortgage	2,103	+/-142	100.0	NA
Less than \$50,000	329	+/-99	15.6	+/-4.5
\$50,000 to \$99,999	478	+/-92	22.7	+/-4
\$100,000 to \$299,999	957	+/-198	45.5	+/-9.2
\$300,000 to \$499,999	256	+/-95	12.2	+/-4.3
\$500,000 and above	83	+/-45	3.9	+/-2.1

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

	Estimate	MOE
Owner Occupied Units	18.6%	NA
Renter Occupied Units	48.0%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,105	+/-211	100.0	NA
Owner with Mortgage	2,105	+/-211	100.0	NA
Less than \$399	19	+/-31	0.9	+/-1.5
Between \$400 to \$599	1	+/-4	0	+/-0.2
Between \$600 to \$799	27	+/-19	1.3	+/-0.9
Between \$800 to \$999	276	+/-95	13.1	+/-4.3
Between \$1,000 to \$1,499	478	+/-138	22.7	+/-6.1
Between \$1,500 to \$1,999	805	+/-152	38.2	+/-5.7
Between \$2,000 to \$2,499	282	+/-102	13.4	+/-4.7
\$2,500 and above	115	+/-54	5.4	+/-2.5
Owner without Mortgage	2,103	+/-142	100.0	NA
Less than \$200	88	+/-45	4.2	+/-2.2
Between \$200 and \$399	519	+/-114	24.7	+/-5
Between \$400 and \$599	717	+/-126	34.1	+/-5.2
Between \$600 and \$999	535	+/-93	25.4	+/-4.4
\$1,000 and above	244	+/-76	11.5	+/-3.5
Renter	1,563	+/-173	100.0	NA
Less than \$300	144	+/-63	9.2	+/-4.3
Between \$300 and \$499	143	+/-62	9.1	+/-3.8
Between \$500 and \$799	595	+/-122	38.1	+/-7.1
Between \$800 and \$999	304	+/-124	19.4	+/-7.1
Between \$1,000 and \$1,499	262	+/-92	16.8	+/-5.5
\$1,500 and above	32	+/-28	2.1	+/-1.8

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	5,771	+/-164	100.0	NA
Living Alone	2,085	+/-209	36.1	+/-3.5
Owner Occupied	4,208	+/-171	100.0	NA
Family Households	2,948	+/-217	70.1	+/-4.3
Married-couple	2,517	+/-211	59.8	+/-4.4
Married-couple w/ Children ^a	832	+/-130	19.8	+/-3.0
Female Householder ^b	312	+/-129	7.4	+/-3.1
Female HH w/ Children ^{a,b}	198	+/-122	4.7	+/-2.9
Male Householder ^b	119	+/-54	2.8	+/-1.3
Male HH w/ Children ^{a,b}	41	+/-30	1.0	+/-0.7
Nonfamily Households ^c	1,260	+/-169	29.9	+/- 3.8
Renter Occupied	1,563	+/-173	100.0	NA
Family Households	514	+/-118	32.9	+/-6.6
Married-couple	255	+/-77	16.3	+/-4.6
Married-couple w/ Children ^a	132	+/-61	8.4	+/-3.8
Female Householder ^b	225	+/-107	14.4	+/-6.7
Female HH w/ Children ^{a,b}	156	+/-83	10.0	+/-5.2
Male Householder ^b	34	+/-17	2.2	+/-1.1
Male HH w/ Children ^{a,b}	32	+/-17	2.0	+/-1.1
Nonfamily Households ^c	1,049	+/-155	67.1	+/- 6.6

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

^c Includes Householders Living Alone

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

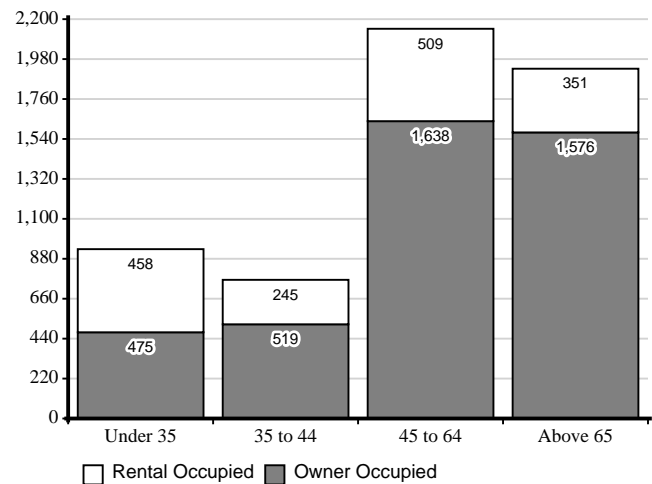
Opportunity Zones	2
New Market Tax Credit Areas	0

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	6,486	+/-245	NA	NA
Worked in state ^a	6,339	+/-244	97.7	+/-1
Worked in county ^a	5,497	+/-227	84.8	+/-2.4
Worked outside county ^a	842	+/-151	13	+/-2.2
Worked outside state ^a	147	+/-63	2.3	+/-1
Travel Time to Work				
Less than 14 minutes	4,047	+/-350	62.4	+/-4.9
15 to 29 minutes	1,485	+/-172	22.9	+/-2.5
30 to 44 minutes	357	+/-124	5.5	+/-1.9
More than 45 minutes	603	+/-128	9.3	+/-1.9

^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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