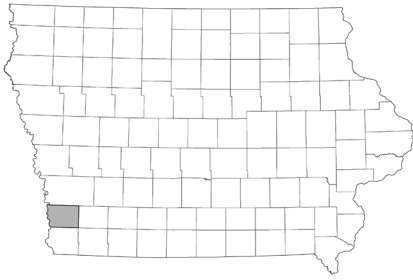


Data for Decision Makers



Mills County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 6,121 housing units in Mills County. Of this total, 4,275 were owner-occupied, 986 were renter-occupied, and 860 were vacant. Fewer housing units were counted in Mills County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Mills County is 1975. In Mills 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 11.5% of all vacant units.

Housing Characteristics, 2018-2022¹

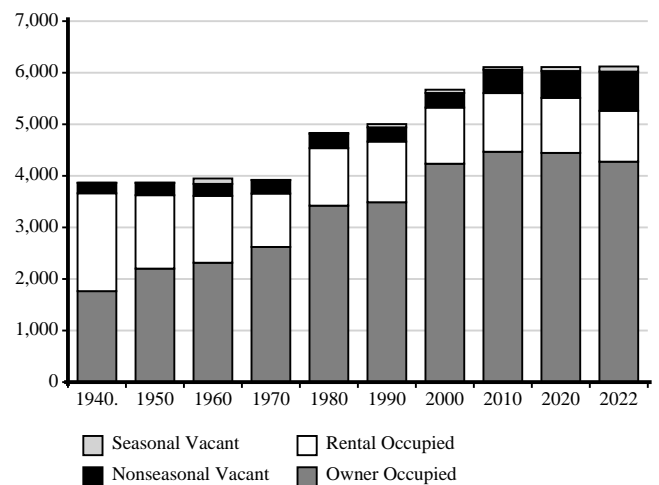
	Estimate	MOE
Total Housing Units	6,121	+/- 23
Vacant Units	860 (14.0%)	+/- 163 (2.7%)
Occupied Units	5,261 (86.0%)	+/- 166 (2.7%)
Owner-Occupied Units	4,275 (81.3%)	+/- 195 (3.0%)
Renter-Occupied Units	986 (18.7%)	+/- 163 (3.0%)
Median ^a Value ^b	\$225,500	+/- \$10,737
Median ^a Rent ^c	\$843	+/- \$123
Avg Household Size - Owner ^d	2.8	+/-0.1
Avg Household Size - Renter ^e	2.19	+/-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	1975	+/-2
Owner Occupied	1976	+/-3
Renter Occupied	1971	+/-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	5,261	+/-166	NA	NA
Owner Occupied	4,275	+/-195	100.0	NA
1-Unit ^a	4,082	+/-202	95.5	+/-1.8
2 to 4 Unit	88	+/-67	2.1	+/-1.6
5 or More Units	0	+/-32	0.0	+/-0.7
Mobile Home	104	+/-40	2.4	+/-0.9
Boat, RV, Van etc.	1	+/-2	0.0	+/-0.0
Renter Occupied	986	+/-163	100.0	NA
1-Unit ^a	443	+/-126	44.9	+/-10.4
2 to 4 Unit	348	+/-129	35.3	+/-11.7
5 or More Units	145	+/-77	14.7	+/-7.4
Mobile Home	50	+/-37	5.1	+/-3.7
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.6

^aIncludes Unattached and Attached Units

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	5,261	+/-166	NA	NA
Owner Occupied	4,275	+/-195	100.0	NA
1 Bedroom ^a	134	+/-68	3.1	+/-1.6
2 Bedrooms	685	+/-115	16.0	+/-2.6
3 Bedrooms	2,154	+/-195	50.4	+/-3.9
4 or More	1,302	+/-160	30.5	+/-3.5
Renter Occupied	986	+/-163	100.0	NA
No Bedroom	0	+/-16	0.0	+/-1.6
1 Bedroom	336	+/-116	34.1	+/-10.3
2 Bedrooms	341	+/-115	34.6	+/-10.2
3 Bedrooms	197	+/-87	20.0	+/-8.2
4 or More	112	+/-50	11.4	+/-4.7

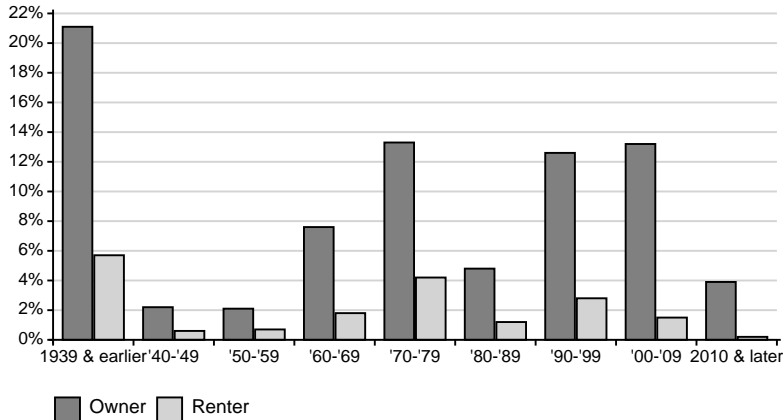
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	860	+/-163	NA	NA
For Rent	29	+/-37	3.4	+/-4.3
Rented, Not Occupied	0	+/-16	0.0	+/-1.9
For Sale	147	+/-81	17.1	+/-8.8
Sold, Not Occupied	149	+/-96	17.3	+/-10.7
Seasonal ^a	99	+/-77	11.5	+/-8.7
For Migrant Workers	0	+/-16	0.0	+/-1.9
Other	436	+/-129	50.7	+/-11.5

^aFor Seasonal, Recreational, or Occasional Use

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



Authorized Housing Construction Permits in Mills 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	71	4	0	0	75	\$111,367	\$nan
2000-2004	38	2	1	1	42	\$149,741	\$2,000,000
2005-2009	68	1	0	0	69	\$144,574	\$0
2010-2014	33	0	0	0	33	\$148,869	\$0
2015-2019	24	2	0	0	26	\$262,834	\$0
2020	2	2	0	0	4	\$214,220	\$0
2021	11	6	0	0	17	\$193,636	\$0

Housing Affordability

Mills County

The median value of owner-occupied housing in Mills County was \$225,500 in 2018-2022. Median rent was \$843. In 2022, 17 permits for housing construction were authorized in Mills 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 18.5% of owners and 35.2% 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	\$22,850	\$28,550
Very Low Income	\$38,050	\$47,550
Low Income	\$60,900	\$76,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$81,907	+/- \$4,106
Owner Occupied	\$89,328	+/- \$4,947
Renter Occupied	\$39,375	+/- \$10,384
Median Family Income	\$100,809	+/- \$7,656

^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	2,733	+/-224	100.0	NA
With Mortgage	2,733	+/-224	100.0	NA
Less than \$50,000	46	+/-41	1.7	+/-1.5
\$50,000 to \$99,999	257	+/-83	9.4	+/-2.9
\$100,000 to \$299,999	1,455	+/-192	53.2	+/-5.2
\$300,000 to \$499,999	762	+/-111	27.9	+/-3.8
\$500,000 and above	213	+/-65	7.8	+/-2.3
Without Mortgage	1,542	+/-180	100.0	NA
Less than \$50,000	129	+/-49	8.4	+/-3
\$50,000 to \$99,999	140	+/-46	9.1	+/-3.1
\$100,000 to \$299,999	854	+/-200	55.4	+/-11.8
\$300,000 to \$499,999	286	+/-103	18.5	+/-5.9
\$500,000 and above	133	+/-82	8.7	+/-5.2

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

	Estimate	MOE
Owner Occupied Units	18.5%	NA
Renter Occupied Units	35.2%	NA

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

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,733	+/-224	100.0	NA
Owner with Mortgage	2,733	+/-224	100.0	NA
Less than \$399	3	+/-17	0.1	+/-0.6
Between \$400 to \$599	0	+/-16	0	+/-0.9
Between \$600 to \$799	25	+/-25	0.9	+/-0.9
Between \$800 to \$999	93	+/-43	3.4	+/-1.6
Between \$1,000 to \$1,499	247	+/-77	9	+/-2.6
Between \$1,500 to \$1,999	974	+/-171	35.6	+/-5.9
Between \$2,000 to \$2,499	619	+/-131	22.6	+/-4.2
\$2,500 and above	607	+/-138	22.3	+/-4.7
Owner without Mortgage	1,542	+/-180	100.0	NA
Less than \$200	43	+/-30	2.8	+/-1.9
Between \$200 and \$399	216	+/-68	14	+/-4.3
Between \$400 and \$599	404	+/-96	26.2	+/-6.1
Between \$600 and \$999	740	+/-149	48	+/-7
\$1,000 and above	139	+/-74	8.9	+/-4.7
Renter	986	+/-163	100.0	NA
Less than \$300	62	+/-44	6.3	+/-4.6
Between \$300 and \$499	153	+/-88	15.5	+/-8.2
Between \$500 and \$799	220	+/-90	22.3	+/-8.6
Between \$800 and \$999	201	+/-70	20.4	+/-6.9
Between \$1,000 and \$1,499	260	+/-114	26.4	+/-10
\$1,500 and above	38	+/-43	3.9	+/-4.3

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	5,261	+/-166	100.0	NA
Living Alone	1,497	+/-218	28.5	+/-4.0
Owner Occupied	4,275	+/-195	100.0	NA
Family Households	3,147	+/-194	73.6	+/-3.1
Married-couple	2,812	+/-187	65.8	+/-3.2
Married-couple w/ Children ^a	928	+/-137	21.7	+/-3.0
Female Householder ^b	246	+/-84	5.8	+/-1.9
Female HH w/ Children ^{a,b}	145	+/-78	3.4	+/-1.8
Male Householder ^b	89	+/-47	2.1	+/-1.1
Male HH w/ Children ^{a,b}	53	+/-33	1.2	+/-0.8
Nonfamily Households ^c	1,128	+/-185	26.4	+/- 4.2
Renter Occupied	986	+/-163	100.0	NA
Family Households	434	+/-132	44.0	+/-11.2
Married-couple	206	+/-89	20.9	+/-8.3
Married-couple w/ Children ^a	81	+/-49	8.2	+/-4.8
Female Householder ^b	164	+/-76	16.6	+/-7.2
Female HH w/ Children ^{a,b}	81	+/-43	8.2	+/-4.1
Male Householder ^b	64	+/-59	6.5	+/-5.9
Male HH w/ Children ^{a,b}	46	+/-55	4.7	+/-5.5
Nonfamily Households ^c	552	+/-122	56.0	+/- 8.2

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

^c Includes Householders Living Alone

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

Opportunity Zones	0
New Market Tax Credit Areas	0

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

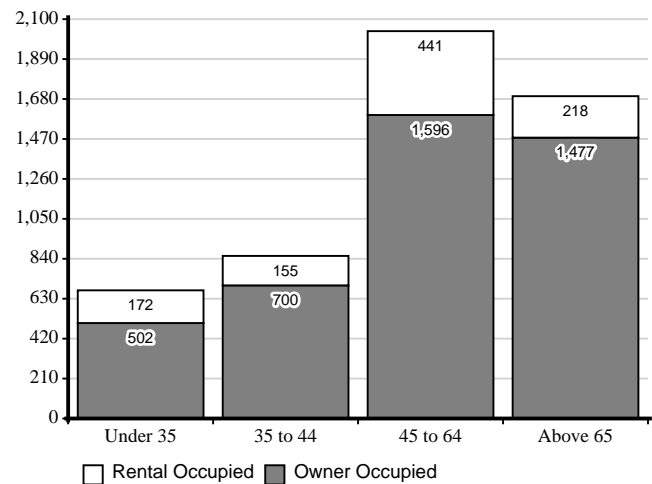
	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	6,839	+/-268	NA	NA
Worked in state ^a	4,560	+/-297	66.7	+/-4
Worked in county ^a	2,887	+/-261	42.2	+/-3.5
Worked outside county ^a	1,673	+/-209	24.5	+/-3.1
Worked outside state ^a	2,279	+/-305	33.3	+/-4

Travel Time to Work

Less than 14 minutes	2,038	+/-340	29.8	+/-4.8
15 to 29 minutes	2,079	+/-277	30.4	+/-3.9
30 to 44 minutes	2,024	+/-264	29.6	+/-3.7
More than 45 minutes	698	+/-126	10.2	+/-1.8

^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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