

**VOLUME III:  
CRETE**

NEBRASKA PROFILE

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## Crete

### DEMOGRAPHICS

#### Population Estimates

Table III.9.1, at right shows the population for the City of Crete. As can be seen, the population in Crete increased from 6,960 persons in 2010 to 7,059 person in 2016, or by 1.4 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Crete. Although a city may span several counties, for the county level data pieces, Saline County was selected. For a more in-depth county level view, please refer to Saline County in Volume II of this profile.

#### Saline County Population Migration Trends

The Nebraska Department of Transportation (DOT)'s Department of Motor Vehicles provides another source of information about migration trends. These data represent the net of driver's license exchanges: licenses issued to new residents of Nebraska and licenses surrendered to other states when Nebraska residents relocate to a new state. Known as the driver's license exchange data, these records show that the net change in Saline County increased from 23 persons in 2015 to 68 persons in 2016, with an additional net movement of 20 in the first six months of 2017. The driver's license total exchanges for the last 16 years are presented in Table III.9.2.

| <b>Year</b> | <b>Population</b> | <b>Percent Yearly Change</b> |
|-------------|-------------------|------------------------------|
| 2000        | 6,028             | .                            |
| 2001        | 6,270             | 4%                           |
| 2002        | 6,401             | 2.1%                         |
| 2003        | 6,526             | 2%                           |
| 2004        | 6,566             | 0.6%                         |
| 2005        | 6,609             | 0.7%                         |
| 2006        | 6,591             | -0.3%                        |
| 2007        | 6,727             | 2.1%                         |
| 2008        | 6,789             | 0.9%                         |
| 2009        | 6,912             | 1.8%                         |
| 2010        | 6,960             | 0.7%                         |
| 2011        | 7,053             | 1.3%                         |
| 2012        | 7,133             | 1.1%                         |
| 2013        | 7,107             | -0.4%                        |
| 2014        | 7,076             | -0.4%                        |
| 2015        | 7,036             | -0.6%                        |
| 2016        | 7,059             | 0.3%                         |

| <b>Table III.9.2</b>                               |                    |                     |                   |
|--|--------------------|---------------------|-------------------|
| <b>Driver's Licenses Exchanged and Surrendered</b> |                    |                     |                   |
| Saline County                                      |                    |                     |                   |
| 2001–First half of 2017 DOT Data                   |                    |                     |                   |
| <b>Year</b>  | <b>In-Migrants</b> | <b>Out-Migrants</b> | <b>Net Change</b> |
| Calendar 2001                                      | 173                | 150                 | 23                |
| Calendar 2002                                      | 166                | 127                 | 39                |
| Calendar 2003                                      | 129                | 115                 | 14                |
| Calendar 2004                                      | 126                | 137                 | -11               |
| Calendar 2005                                      | 129                | 144                 | -15               |
| Calendar 2006                                      | 130                | 131                 | -1                |
| Calendar 2007                                      | 135                | 131                 | 4                 |
| Calendar 2008                                      | 148                | 109                 | 39                |
| Calendar 2009                                      | 148                | 85                  | 63                |
| Calendar 2010                                      | 204                | 95                  | 109               |
| Calendar 2011                                      | 119                | 68                  | 51                |
| Calendar 2012                                      | 151                | 92                  | 59                |
| Calendar 2013                                      | 97                 | 111                 | -14               |
| Calendar 2014                                      | 118                | 103                 | 15                |
| Calendar 2015                                      | 129                | 106                 | 23                |
| Calendar 2016                                      | 177                | 109                 | 68                |
| First Half of 2017                                 | 74                 | 54                  | 20                |

### Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

### Population Characteristics

Table III.9.3, shows population by age for the 2000 and 2010 Census. The population changed by 15.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -13.3 percent to a total of 761 persons in 2010. Those aged 25 to 34 changed by 27.7 percent, and those aged under 5 changed by 34.3 percent.

| Table III.9.3<br>Population by Age<br>Crete<br>2000 & 2010 Census SF1 Data |              |               |              |               |                |
|--|--------------|---------------|--------------|---------------|----------------|
| Age  | 2000 Census  |               | 2010 Census  |               | % Change 00-10 |
|  | Population   | % of Total    | Population   | % of Total    |                |
| Under 5  | 428          | 7.1%          | 575          | 8.3%          | 34.3%          |
| 5 to 19  | 1,425        | 23.6%         | 1,730        | 24.9%         | 21.4%          |
| 20 to 24   | 795          | 13.2%         | 856          | 12.3%         | 7.7%           |
| 25 to 34   | 689          | 11.4%         | 880          | 12.6%         | 27.7%          |
| 35 to 54   | 1,416        | 23.5%         | 1,571        | 22.6%         | 10.9%          |
| 55 to 64   | 397          | 6.6%          | 587          | 8.4%          | 47.9%          |
| 65 or Older  | 878          | 14.6%         | 761          | 10.9%         | -13.3%         |
| <b>Total</b>   | <b>6,028</b> | <b>100.0%</b> | <b>6,960</b> | <b>100.0%</b> | <b>15.5%</b>   |

The elderly population is further explored in Table III.9.4. Those aged 65 to 66 changed by -8.8 percent between 2000 and 2010, resulting in a population of 62 persons. Those aged 85 or older changed by -9.5 percent during the same time period, and resulted in 180 persons over age 85 in 2010.

| Table III.9.4<br>Elderly Population by Age<br>Crete<br>2000 & 2010 Census SF1 Data |             |               |             |               |                |
|--|-------------|---------------|-------------|---------------|----------------|
| Age  | 2000 Census |               | 2010 Census |               | % Change 00-10 |
|  | Population  | % of Total    | Population  | % of Total    |                |
| 65 to 66   | 68          | 7.7%          | 62          | 8.1%          | -8.8%          |
| 67 to 69   | 93          | 10.6%         | 114         | 15%           | 22.6%          |
| 70 to 74   | 170         | 19.4%         | 143         | 18.8%         | -15.9%         |
| 75 to 79   | 186         | 21.2%         | 141         | 18.5%         | -24.2%         |
| 80 to 84   | 162         | 18.5%         | 121         | 15.9%         | -25.3%         |
| 85 or Older  | 199         | 22.7%         | 180         | 23.7%         | -9.5%          |
| <b>Total</b>   | <b>878</b>  | <b>100.0%</b> | <b>761</b>  | <b>100.0%</b> | <b>-13.3%</b>  |

Population by race and ethnicity is shown in Table III.9.5 representing 70.6 percent of the white population in 2010. The black population changed by 56.5 percent, representing 1 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 2.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 205.2 percent between 2000 and 2010, compared to the -14.2 percent growth rate for non-Hispanics.

| Table III.9.5<br>Population by Race and Ethnicity<br>Crete<br>2000 & 2010 Census SF1 Data |              |               |              |               |                |
|---|--------------|---------------|--------------|---------------|----------------|
| Race  | 2000 Census  |               | 2010 Census  |               | % Change 00-10 |
|   | Population   | % of Total    | Population   | % of Total    |                |
| White   | 5,213        | 86.5%         | 4,915        | 70.6%         | -5.7%          |
| Black   | 46           | 0.8%          | 72           | 1%            | 56.5%          |
| American Indian   | 44           | 0.7%          | 34           | 0.5%          | -22.7%         |
| Asian   | 197          | 3.3%          | 174          | 2.5%          | -11.7%         |
| Native Hawaiian/ Pacific Islander   | 2            | 0%            | 7            | 0.1%          | 250%           |
| Other   | 416          | 6.9%          | 1,607        | 23.1%         | 286.3%         |
| Two or More Races   | 110          | 1.8%          | 151          | 2.2%          | 37.3%          |
| <b>Total</b>  | <b>6,028</b> | <b>100.0%</b> | <b>6,960</b> | <b>100.0%</b> | <b>15.5%</b>   |
| <b>Hispanic</b>   | 814          | 13.5%         | 2,484        | 35.7%         | 205.2%         |
| <b>Non-Hispanic</b>   | 5,214        | 86.5%         | 4,476        | 64.3%         | -14.2%         |



Population by race and ethnicity through 2016 is shown in Table III.9.6. The white population represented 83.2 percent of the population in 2016, compared with black households accounting for 1 percent of the population. Hispanic households represented 35.6 percent of the population in 2016.

| <b>Table III.9.6</b>                    |              |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
| <b>Population by Race and Ethnicity</b> |              |               |                    |               |
| Crete                                   |              |               |                    |               |
| 2010 Census & 2016 Five-Year ACS        |              |               |                    |               |
| Race                                    | 2010 Census  |               | 2016 Five-Year ACS |               |
|   | Population   | % of Total    | Population         | % of Total    |
| White                                   | 4,915        | 70.6%         | 5,896              | 83.2%         |
| Black                                   | 72           | 1%            | 71                 | 1%            |
| American Indian                         | 34           | 0.5%          | 0                  | 0%            |
| Asian                                   | 174          | 2.5%          | 409                | 5.8%          |
| Native Hawaiian/ Pacific Islander       | 7            | 0.1%          | 14                 | 0.2%          |
| Other                                   | 1,607        | 23.1%         | 583                | 8.2%          |
| Two or More Races                       | 151          | 2.2%          | 116                | 1.6%          |
| <b>Total</b>                            | <b>6,960</b> | <b>100.0%</b> | <b>7,089</b>       | <b>100.0%</b> |
| <b>Non-Hispanic</b>                     | <b>4,476</b> | <b>64.3%</b>  | <b>4,565</b>       | <b>64.4%</b>  |
| <b>Hispanic</b>                         | <b>2,484</b> | <b>35.7%</b>  | <b>2,524</b>       | <b>35.6%</b>  |

The population by race is broken down further by ethnicity in Table III.9.7. While the white non-Hispanic population changed by -15.5 percent between 2000 and 2010, the white Hispanic population changed by 131.9 percent. The black non-Hispanic population changed by 69.2 percent, while the black Hispanic population changed by -14.3 percent.

| <b>Table III.9.7</b>                    |              |               |              |               |                     |
|---|--------------|---------------|--------------|---------------|---------------------|
| <b>Population by Race and Ethnicity</b> |              |               |              |               |                     |
| Crete                                   |              |               |              |               |                     |
| 2000 & 2010 Census Data                 |              |               |              |               |                     |
| Race                                    | 2000         |               | 2010 Census  |               | % Change<br>00 - 10 |
|   | Population   | % of Total    | Population   | % of Total    |                     |
| <b>Non-Hispanic</b>                     |              |               |              |               |                     |
| White                                   | 4,868        | 93.4%         | 4,115        | 91.9%         | -15.5%              |
| Black                                   | 39           | 0.7%          | 66           | 1.5%          | 69.2%               |
| American Indian                         | 31           | 0.6%          | 20           | 0.4%          | -35.5%              |
| Asian                                   | 197          | 3.8%          | 173          | 3.9%          | -12.2%              |
| Native Hawaiian/ Pacific Islander       | 2            | 0%            | 2            | 0%            | 0%                  |
| Other                                   | 14           | 0.3%          | 26           | 0.6%          | 85.7%               |
| Two or More Races                       | 63           | 1.2%          | 74           | 1.7%          | 17.5%               |
| <b>Total Non-Hispanic</b>               | <b>5,214</b> | <b>100.0%</b> | <b>4,476</b> | <b>100.0%</b> | <b>-14.2%</b>       |
| <b>Hispanic</b>                         |              |               |              |               |                     |
| White                                   | 345          | 42.4%         | 800          | 32.2%         | 131.9%              |
| Black                                   | 7            | 0.9%          | 6            | 0.2%          | -14.3%              |
| American Indian                         | 13           | 1.6%          | 14           | 0.6%          | 7.7%                |
| Asian                                   | 0            | 0%            | 1            | 0%            |                     |
| Native Hawaiian/ Pacific Islander       | 0            | 0%            | 5            | 0.2%          |                     |
| Other                                   | 402          | 49.4%         | 1,581        | 63.6%         | 293.3%              |
| Two or More Races                       | 47           | 5.8%          | 77           | 3.1%          | 63.8%               |
| <b>Total Hispanic</b>                   | <b>814</b>   | <b>100.0%</b> | <b>2,484</b> | <b>100.0%</b> | <b>-14.2%</b>       |
| <b>Total Population</b>                 | <b>6,028</b> | <b>100.0%</b> | <b>6,960</b> | <b>100.0%</b> | <b>15.5%</b>        |

The change in race and ethnicity between 2010 and 2016 is shown in Table III.9.8. During this time, the total non-Hispanic population was 4,565 persons in 2016. The Hispanic population was 2,524.

| <b>Table III.9.8</b>                    |              |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
| <b>Population by Race and Ethnicity</b> |              |               |                    |               |
| Crete                                   |              |               |                    |               |
| 2010 Census & 2016 Five-Year ACS        |              |               |                    |               |
| Race                                    | 2010 Census  |               | 2016 Five-Year ACS |               |
|   | Population   | % of Total    | Population         | % of Total    |
| <b>Non-Hispanic</b>                     |              |               |                    |               |
| White                                   | 4,115        | 91.9%         | 4,051              | 88.7%         |
| Black                                   | 66           | 1.5%          | 71                 | 1.6%          |
| American Indian                         | 20           | 0.4%          | 0                  | 0%            |
| Asian                                   | 173          | 3.9%          | 409                | 9%            |
| Native Hawaiian/ Pacific Islander       | 2            | 0%            | 0                  | 0%            |
| Other                                   | 26           | 0.6%          | 0                  | 0%            |
| Two or More Races                       | 74           | 1.7%          | 34                 | 0.7%          |
| <b>Total Non-Hispanic</b>               | <b>4,476</b> | <b>100.0%</b> | <b>4,565</b>       | <b>100.0%</b> |
| <b>Hispanic</b>                         |              |               |                    |               |
| White                                   | 800          | 32.2%         | 1,845              | 73.1%         |
| Black                                   | 6            | 0.2%          | 0                  | 0%            |
| American Indian                         | 14           | 0.6%          | 0                  | 0%            |
| Asian                                   | 1            | 0%            | 0                  | 0%            |
| Native Hawaiian/ Pacific Islander       | 5            | 0.2%          | 14                 | 0.6%          |
| Other                                   | 1,581        | 63.6%         | 583                | 23.1%         |
| Two or More Races                       | 77           | 3.1%          | 82                 | 3.2%          |
| <b>Total Hispanic</b>                   | <b>2,484</b> | <b>100.0</b>  | <b>2,524</b>       | <b>100.0%</b> |
| <b>Total Population</b>                 | <b>6,960</b> | <b>100.0%</b> | <b>7,089</b>       | <b>100.0%</b> |

Households by type and tenure are shown in Table III.9.9. Family households represented 67.1 percent of households, while non-family households accounted for 32.9 percent. These changed from 65.8 and 34.2 percent, respectively.

| <b>Table III.9.9</b>                      |              |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
| <b>Household Type by Tenure</b>           |              |               |                    |               |
| Crete                                     |              |               |                    |               |
| 2010 Census SF1 & 2016 Five-Year ACS Data |              |               |                    |               |
| Household Type                            | 2010 Census  |               | 2016 Five-Year ACS |               |
|   | Households   | Households    | Households         | % of Total    |
| Family Households                         | 1,447        | 65.8%         | 1,541              | 67.1%         |
| Married-Couple Family                     | 1,097        | 75.8%         | 1,132              | 73.5%         |
| Owner-Occupied                            | 773          | 70.5%         | 703                | 62.1%         |
| Renter-Occupied                           | 324          | 29.5%         | 429                | 37.9%         |
| Other Family                              | 350          | 24.2%         | 409                | 22.7%         |
| Male Householder, No Spouse Present       | 134          | 38.3%         | 184                | 32.8%         |
| Owner-Occupied                            | 58           | 43.3%         | 91                 | 49.5%         |
| Renter-Occupied                           | 76           | 56.7%         | 93                 | 50.5%         |
| Female Householder, No Spouse Present     | 216          | 61.7%         | 225                | 52.8%         |
| Owner-Occupied                            | 89           | 41.2%         | 191                | 84.9%         |
| Renter-Occupied                           | 127          | 58.8%         | 34                 | 15.1%         |
| Non-Family Households                     | 752          | 34.2%         | 754                | 32.9%         |
| Owner-Occupied                            | 337          | 44.8%         | 293                | 38.9%         |
| Renter-Occupied                           | 415          | 55.2%         | 461                | 61.1%         |
| <b>Total</b>                              | <b>2,199</b> | <b>100.0%</b> | <b>2,295</b>       | <b>100.0%</b> |



The group quarters population was 833 in 2010, compared to 759 in 2000. Institutionalized populations experienced a -33.3 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 19.1 percent change during this same time period.

| <b>Table III.9.10</b>            |             |               |             |               |                |
|----------------------------------|-------------|---------------|-------------|---------------|----------------|
| <b>Group Quarters Population</b> |             |               |             |               |                |
| Crete                            |             |               |             |               |                |
| 2000 & 2010 Census SF1 Data      |             |               |             |               |                |
| Group Quarters Type              | 2000 Census |               | 2010 Census |               | % Change 00-10 |
|                                  | Population  | % of Total    | Population  | % of Total    |                |
| <b>Institutionalized</b>         |             |               |             |               |                |
| Correctional Institutions        | 0           | 0%            | 0           | 0%            | %              |
| Juvenile Facilities              | .           | .             | 0           | 0%            | .              |
| Nursing Homes                    | 99          | 73.3%         | 90          | 100%          | -9.1%          |
| Other Institutions               | 36          | 26.7%         | 0           | 0%            | -100%          |
| <b>Total</b>                     | <b>135</b>  | <b>100.0%</b> | <b>90</b>   | <b>100.0%</b> | <b>-33.3%</b>  |
| <b>Non-Institutionalized</b>     |             |               |             |               |                |
| College Dormitories              | 606         | 97.1%         | 727         | 97.8%         | 20%            |
| Military Quarters                | 0           | 0%            | 0           | 0%            | %              |
| Other Non-Institutionalized      | 18          | 2.9%          | 16          | 2.2%          | -11.1%         |
| <b>Total</b>                     | <b>624</b>  | <b>100.0%</b> | <b>743</b>  | <b>100.0%</b> | <b>19.1%</b>   |
| <b>Group Quarters Population</b> | <b>759</b>  | <b>100.0%</b> | <b>833</b>  | <b>100.0%</b> | <b>9.7%</b>    |

The number of foreign-born persons is shown in Table III.9.11. An estimated 8.5 percent of the population was born in Mexico, with 7.5 percent born in Guatemala, and another 3 percent were born in Vietnam.

| <b>Table III.9.11</b>                                 |                        |                   |                             |
|---|------------------------|-------------------|-----------------------------|
| <b>Place of Birth for the Foreign-Born Population</b> |                        |                   |                             |
| Crete   |                        |                   |                             |
| 2016 Five-Year ACS                                    |                        |                   |                             |
| Number  | Country                | Number of Persons | Percent of Total Population |
| #1 country of origin                                  | Mexico                 | 602               | 8.5%                        |
| #2 country of origin                                  | Guatemala              | 533               | 7.5%                        |
| #3 country of origin                                  | Vietnam                | 211               | 3%                          |
| #4 country of origin                                  | Honduras               | 66                | 0.9%                        |
| #5 country of origin                                  | Laos                   | 66                | 0.9%                        |
| #6 country of origin                                  | Bosnia and Herzegovina | 55                | 0.8%                        |
| #7 country of origin                                  | Canada                 | 18                | 0.3%                        |
| #8 country of origin                                  | Colombia               | 10                | 0.1%                        |
| #9 country of origin                                  | Afghanistan            | 0                 | 0%                          |
| #10 country of origin                                 | Africa n.e.c           | 0                 | 0%                          |

Limited English Proficiency and the language spoken at home are shown in Table III.9.12. An estimated 16 percent of the population speaks Spanish at home, followed by 2.8 percent speaking Vietnamese.



| <b>Table III.9.12</b><br><b>Limited English Proficiency and Language Spoken at Home</b><br>Crete<br>2016 Five-Year ACS |  |                   |                             |
|--|--|-------------------|-----------------------------|
| Number   | Country                                    | Number of Persons | Percent of Total Population |
| #1 LEP Language  | Spanish                                    | 1,064             | 16%                         |
| #2 LEP Language  | Vietnamese                                 | 188               | 2.8%                        |
| #3 LEP Language  | Other Asian and Pacific Island languages   | 141               | 2.1%                        |
| #4 LEP Language  | Russian, Polish, or other Slavic languages | 55                | 0.8%                        |
| #5 LEP Language  | Chinese                                    | 5                 | 0.1%                        |
| #6 LEP Language  | Arabic                                     | 0                 | 0%                          |
| #7 LEP Language  | French, Haitian, or Cajun                  | 0                 | 0%                          |
| #8 LEP Language  | German or other West Germanic languages    | 0                 | 0%                          |
| #9 LEP Language  | Korean                                     | 0                 | 0%                          |
| #10 LEP Language   | Other Indo-European languages              | 0                 | 0%                          |

**Disability**

The disability rate from the 2000 Census is shown in Table III.9.13. Some 13.9 percent of the population was disabled in 2000, or a total of 761 persons. The disability rate was highest for those over 65, with 43.3 percent disabled.

| <b>Table III.9.13</b><br><b>Disability by Age</b><br>Crete<br>2000 Census SF3 Data |                     |                 |
|--|---------------------|-----------------|
| Age  | Total               |                 |
|  | Disabled Population | Disability Rate |
| 5 to 15  | 27                  | 3.4%            |
| 16 to 64   | 392                 | 10.1%           |
| 65 and older   | 342                 | 43.3%           |
| <b>Total</b>   | <b>761</b>          | <b>13.9%</b>    |

Table III.9.14 shows disability by type in 2000. There were 316 physical disabilities in 2000, some 207 employment disabilities, and 307 go-outside-home disabilities reported.

| <b>Table III.9.14</b><br><b>Total Disabilities Tallied: Aged 5 and Older</b><br>Crete<br>2000 Census SF3 Data |              |
|---|--------------|
| Disability Type   | Population   |
| Sensory disability  | 216          |
| Physical disability   | 316          |
| Mental disability   | 184          |
| Self-care disability  | 73           |
| Employment disability   | 207          |
| Go-outside-home disability  | 307          |
| <b>Total</b>  | <b>1,303</b> |



Disability by age, as estimated by the 2016 ACS, is shown in Table III.9.15. The disability rate for females was 15.2 percent, compared to 11.7 percent for males. The disability rate changed precipitously higher with age, with 76.4 percent of those over 75 experiencing a disability.

| Age          | Male                |                 | Female              |                 | Total               |                 |
|--------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
|              | Disabled Population | Disability Rate | Disabled Population | Disability Rate | Disabled Population | Disability Rate |
| Under 5      | 0                   | 0%              | 0                   | 0%              | 0                   | 0%              |
| 5 to 17      | 79                  | 10.6%           | 41                  | 7.9%            | 120                 | 9.5%            |
| 18 to 34     | 114                 | 11.1%           | 20                  | 1.7%            | 134                 | 6.2%            |
| 35 to 64     | 83                  | 6.4%            | 232                 | 20.1%           | 315                 | 12.8%           |
| 65 to 74     | 109                 | 44.5%           | 64                  | 38.6%           | 173                 | 42.1%           |
| 75 or Older  | 36                  | 100%            | 161                 | 72.5%           | 197                 | 76.4%           |
| <b>Total</b> | <b>421</b>          | <b>11.7%</b>    | <b>518</b>          | <b>15.2%</b>    | <b>939</b>          | <b>13.4%</b>    |

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table III.9.16. Some 7.9 percent have an ambulatory disability, 5.2 have an independent living disability, and 3.1 percent have a self-care disability.

| Disability Type               | Population with Disability | Percent with Disability |
|-------------------------------|----------------------------|-------------------------|
| Hearing disability            | 292                        | 4.2%                    |
| Vision disability             | 321                        | 4.6%                    |
| Cognitive disability          | 484                        | 7.4%                    |
| Ambulatory disability         | 516                        | 7.9%                    |
| Self-Care disability          | 203                        | 3.1%                    |
| Independent living disability | 276                        | 5.2%                    |

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table III.9.17 and Table III.9.18. In 2016, some 3,304 persons were employed and 128 were unemployed. This totaled a labor force of 3,432 persons. The unemployment rate for Crete was estimated to be 3.7 percent in 2016.

| Employment Status  | 2016 Five-Year ACS |
|--------------------|--------------------|
| Employed           | 3,304              |
| Unemployed         | 128                |
| <b>Labor Force</b> | <b>3,432</b>       |
| Unemployment Rate  | 3.7%               |

In 2016, 70.3 percent of households in Crete had a high school education or greater.

| <b>Table III.9.18</b>                   |                   |
|---|-------------------|
| <b>High School or Greater Education</b> |                   |
| Crete                                   |                   |
| 2016 Five-Year ACS Data                 |                   |
| <b>Education Level</b>                  | <b>Households</b> |
| High School or Greater                  | 1,614             |
| Total Households                        | 2,295             |
| <b>Percent High School or Above</b>     | <b>70.3%</b>      |

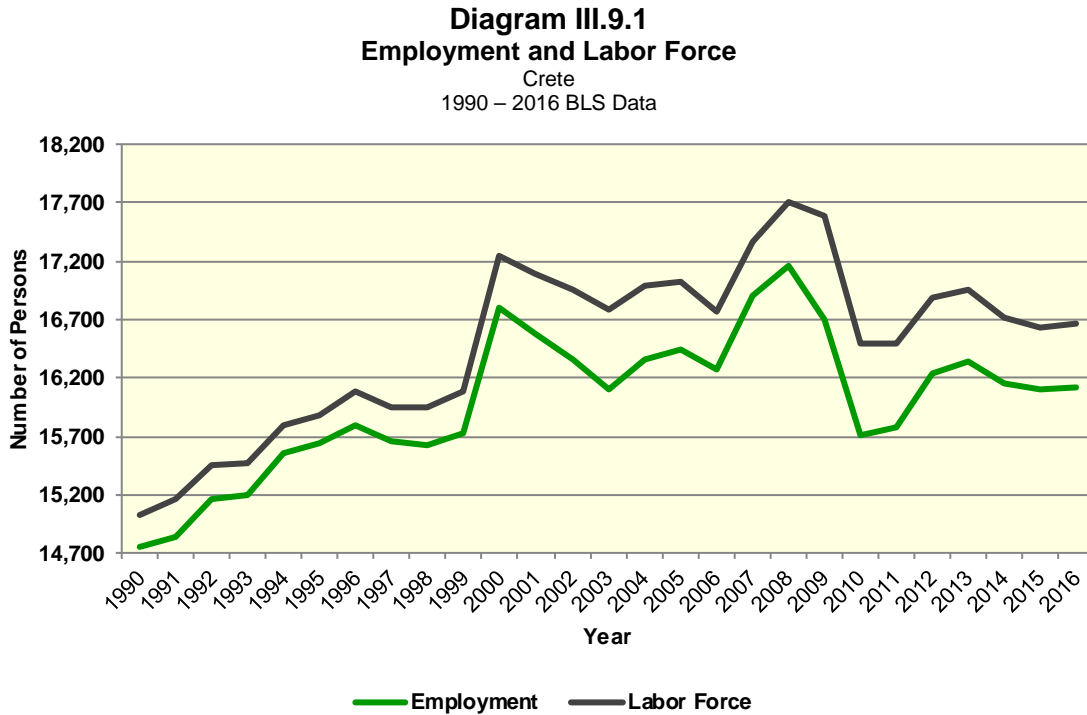
As seen in Table III.9.19, 24 percent of the population had a high school diploma or equivalent, another 40.4 percent have some college, 6.2 percent have a Bachelor's Degree, and 4.8 percent of the population had a graduate or professional degree.

| <b>Table III.9.19</b>                  |                   |                |
|--|-------------------|----------------|
| <b>Educational Attainment</b>          |                   |                |
| Crete                                  |                   |                |
| 2016 Five-Year ACS Data                |                   |                |
| <b>Education Level</b>                 | <b>Population</b> | <b>Percent</b> |
| Less Than High School                  | 1,330             | 24.6%          |
| High School or Equivalent              | 1,298             | 24%            |
| Some College or Associates Degree      | 2,182             | 40.4%          |
| Bachelor's Degree                      | 336               | 6.2%           |
| Graduate or Professional Degree        | 257               | 4.8%           |
| <b>Total Population Above 18 years</b> | <b>5,403</b>      | <b>100.0%</b>  |

## ECONOMICS

### Labor Force

Diagram III.9.1, shows the employment and labor force for Crete. The difference between the two lines represents the number of unemployed persons.



### Saline County Earnings

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram III.9.2, shows real average earnings per job for Saline County from 1990 to 2016. Over this period the average earnings per job for Crete was 40,392 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram III.9.2**  
**Real Average Earnings Per Job**  
 Saline County  
 BEA Data 1990 - 2016

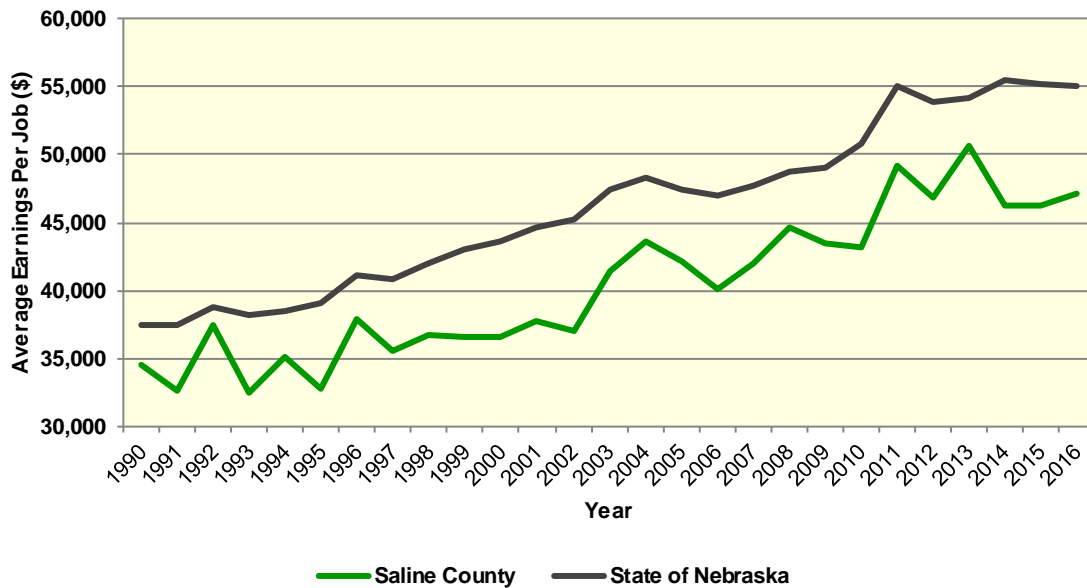
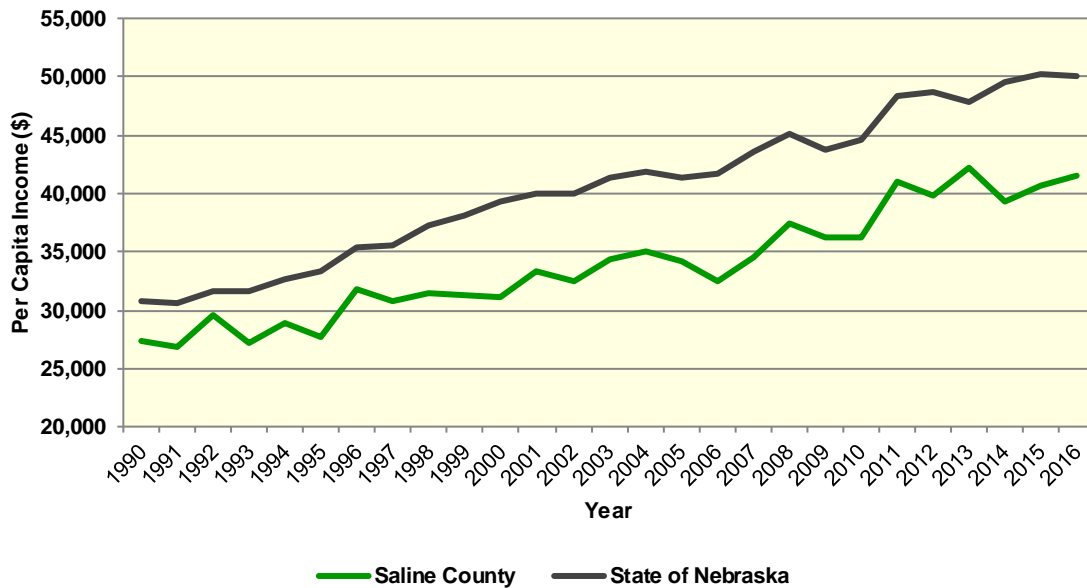


Diagram III.9.3, shows real per capita income Crete from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Crete was 33,897 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram III.9.3**  
**Real Per Capita Income**  
 Crete  
 BEA Data 1990 - 2016



**Nebraska Department of Revenue: Saline County**

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 3.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 12.9 percent over the period. In 2016 there were 688 returns for AGIs of \$100,000 or more. Table III.9.20 presents AGI distribution for the years 2000 through 2016.

**Table III.9.20**  
**Income Tax Returns by Adjusted Gross Income**  
 Saline County  
 1991–2016 DOR Data

| Year | Less than \$10,000 | \$10,001–\$15,000 | \$15,001–\$25,000 | \$25,001–\$35,000 | \$35,001–\$50,000 | \$50,001–\$75,000 | \$75,001–\$100,000 | \$100,000–\$250,000 | More than \$250,000 | Total <sup>17</sup> |
|------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|---------------------|
| 2000 | 1,491              | 368               | 970               | 925               | 965               | 886               | 251                | 160                 | 13                  | 6,029               |
| 2001 | 1,527              | 328               | 908               | 904               | 909               | 934               | 242                | 143                 | 0                   | 5,931               |
| 2002 | 1,509              | 374               | 886               | 919               | 936               | 932               | 269                | 138                 | 0                   | 6,003               |
| 2003 | 1,360              | 436               | 868               | 869               | 930               | 990               | 286                | 158                 | 0                   | 5,937               |
| 2004 | 1,321              | 386               | 801               | 909               | 927               | 1,005             | 377                | 197                 | 13                  | 5,936               |
| 2005 | 1,196              | 367               | 666               | 761               | 918               | 927               | 395                | 218                 | 20                  | 5,468               |
| 2006 | 1,042              | 457               | 816               | 877               | 977               | 1,040             | 456                | 241                 | 19                  | 5,925               |
| 2007 | 1,071              | 461               | 767               | 807               | 949               | 1,058             | 546                | 311                 | 33                  | 6,003               |
| 2008 | 1,027              | 424               | 807               | 773               | 954               | 1,024             | 582                | 381                 | 29                  | 6,001               |
| 2009 | 990                | 442               | 775               | 773               | 937               | 1,007             | 574                | 375                 | 24                  | 5,897               |
| 2010 | 879                | 408               | 823               | 778               | 935               | 1,051             | 577                | 421                 | 36                  | 5,908               |
| 2011 | 941                | 414               | 797               | 830               | 936               | 997               | 632                | 465                 | 45                  | 6,057               |
| 2012 | 921                | 443               | 744               | 776               | 1,023             | 984               | 628                | 558                 | 59                  | 6,136               |
| 2013 | 888                | 460               | 755               | 763               | 991               | 975               | 625                | 580                 | 57                  | 6,094               |
| 2014 | 851                | 419               | 765               | 803               | 998               | 1,002             | 669                | 580                 | 64                  | 6,151               |
| 2015 | 891                | 421               | 743               | 778               | 1,049             | 1,002             | 670                | 634                 | 62                  | 6,250               |
| 2016 | 847                | 455               | 782               | 747               | 1,056             | 1,063             | 662                | 633                 | 55                  | 6,300               |

## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 1,387 in 2010 to 1,526 in 2016, with the poverty rate reaching 11.5 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table III.9.21 presents poverty data for Saline County.

The rate of poverty for Crete is shown in Table III.9.22. In 2016, there were an estimated 1,106 persons living in poverty. This represented a 17.7 percent poverty rate, compared to 12.7 percent poverty in 2000. In 2016, some 17.9 percent of those in poverty were under age 6, and 9.9 percent were 65 or older.

**Table III.9.21**  
**Persons in Poverty**  
 Saline County  
 2000–2016 SAIPE Estimates

| Year | Persons in Poverty | Poverty Rate |
|------|--------------------|--------------|
| 2000 | 1,029              | 7.8%         |
| 2001 | 1,123              | 8.5%         |
| 2002 | 1,185              | 8.8%         |
| 2003 | 1,125              | 8.3%         |
| 2004 | 1,128              | 8.4%         |
| 2005 | 1,198              | 9%           |
| 2006 | 1,201              | 9%           |
| 2007 | 1,216              | 9.4%         |
| 2008 | 1,263              | 9.8%         |
| 2009 | 1,338              | 10.3%        |
| 2010 | 1,387              | 10.6%        |
| 2011 | 1,469              | 11.1%        |
| 2012 | 1,450              | 10.8%        |
| 2013 | 1,594              | 12%          |
| 2014 | 1,328              | 10.1%        |
| 2015 | 1,328              | 10%          |
| 2016 | 1,526              | 11.5%        |

<sup>17</sup> Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.



| <b>Table III.9.22</b>                     |                           |                   |                           |                   |
|---|---------------------------|-------------------|---------------------------|-------------------|
| <b>Poverty by Age</b>                     |                           |                   |                           |                   |
| Crete                                     |                           |                   |                           |                   |
| 2000 Census SF3 & 2016 Five-Year ACS Data |                           |                   |                           |                   |
| <b>Age</b>                                | <b>2000 Census</b>        |                   | <b>2016 Five-Year ACS</b> |                   |
|   | <b>Persons in Poverty</b> | <b>% of Total</b> | <b>Persons in Poverty</b> | <b>% of Total</b> |
| Under 6                                   | 37                        | 5.6%              | 198                       | 17.9%             |
| 6 to 17                                   | 124                       | 18.6%             | 159                       | 14.4%             |
| 18 to 64                                  | 418                       | 62.8%             | 640                       | 57.9%             |
| 65 or Older                               | 87                        | 13.1%             | 109                       | 9.9%              |
| <b>Total</b>                              | <b>666</b>                | <b>100.0%</b>     | <b>1,106</b>              | <b>100.0%</b>     |
| <b>Poverty Rate</b>                       | <b>12.7%</b>              | <b>.</b>          | <b>17.7%</b>              | <b>.</b>          |

## HOUSING

### Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Crete remained unchanged from 7 authorizations in 2015 to 7 in 2016.

The real value of single-family building permits decreased from \$187,002 in 2015 to \$178,884 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table III.9.23.

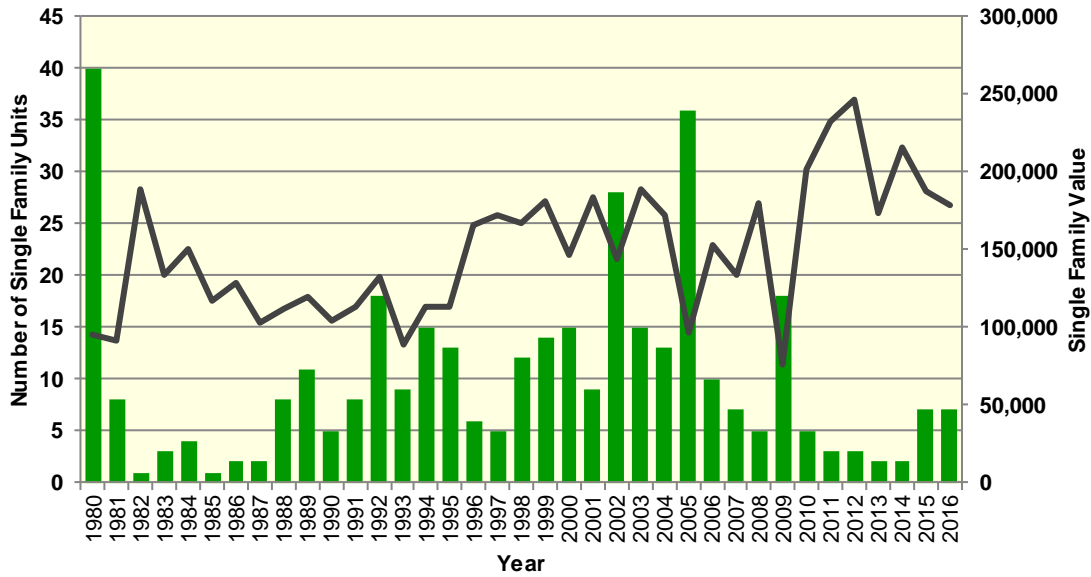


**Table III.9.23**  
**Building Permits and Valuation**  
 Crete  
 Census Bureau Data, 1980–2016

| Year | Authorized Construction in Permit Issuing Areas |              |                    |                    |             | Per Unit Valuation,<br>(Real 2016\$) |                    |
|------|---|--------------|--------------------|--------------------|-------------|--------------------------------------|--------------------|
|      | Single-Family                                   | Duplex Units | Tri- and Four-Plex | Multi-Family Units | Total Units | Single-Family Units                  | Multi-Family Units |
| 1980 | 40  | 0            | 0                  | 48                 | 88          | 94,698                               | 32,604             |
| 1981 | 8   | 0            | 0                  | 6                  | 14          | 91,870                               | 15,312             |
| 1982 | 1   | 0            | 0                  | 0                  | 1           | 188,149                              | 0                  |
| 1983 | 3   | 2            | 8                  | 0                  | 13          | 133,860                              | 0                  |
| 1984 | 4   | 0            | 0                  | 0                  | 4           | 150,944                              | 0                  |
| 1985 | 1   | 0            | 0                  | 20                 | 21          | 116,822                              | 41,375             |
| 1986 | 2   | 0            | 0                  | 0                  | 2           | 128,340                              | 0                  |
| 1987 | 2   | 0            | 0                  | 0                  | 2           | 102,364                              | 0                  |
| 1988 | 8   | 0            | 0                  | 8                  | 16          | 111,920                              | 38,206             |
| 1989 | 11  | 0            | 0                  | 52                 | 63          | 119,261                              | 47,661             |
| 1990 | 5   | 2            | 0                  | 0                  | 7           | 103,805                              | 0                  |
| 1991 | 8   | 6            | 0                  | 43                 | 57          | 113,330                              | 41,884             |
| 1992 | 18  | 0            | 0                  | 0                  | 18          | 131,803                              | 0                  |
| 1993 | 9   | 2            | 0                  | 0                  | 11          | 88,728                               | 0                  |
| 1994 | 15  | 0            | 4                  | 0                  | 19          | 112,987                              | 0                  |
| 1995 | 13  | 4            | 0                  | 0                  | 17          | 113,808                              | 0                  |
| 1996 | 6   | 12           | 0                  | 15                 | 33          | 165,245                              | 28,577             |
| 1997 | 5   | 4            | 0                  | 0                  | 9           | 171,714                              | 0                  |
| 1998 | 12  | 0            | 0                  | 0                  | 12          | 167,432                              | 0                  |
| 1999 | 14  | 0            | 0                  | 0                  | 14          | 180,873                              | 0                  |
| 2000 | 15  | 2            | 0                  | 16                 | 33          | 146,067                              | 27,218             |
| 2001 | 9   | 0            | 0                  | 5                  | 14          | 183,108                              | 29,275             |
| 2002 | 28  | 2            | 0                  | 0                  | 30          | 143,507                              | 0                  |
| 2003 | 15  | 2            | 0                  | 0                  | 17          | 189,025                              | 0                  |
| 2004 | 13  | 0            | 0                  | 0                  | 13          | 171,627                              | 0                  |
| 2005 | 36  | 0            | 0                  | 0                  | 36          | 96,438                               | 0                  |
| 2006 | 10  | 26           | 0                  | 8                  | 44          | 152,711                              | 52,891             |
| 2007 | 7   | 2            | 4                  | 0                  | 13          | 134,253                              | 0                  |
| 2008 | 5   | 2            | 0                  | 0                  | 7           | 179,944                              | 0                  |
| 2009 | 18  | 0            | 0                  | 44                 | 62          | 76,104                               | 29,381             |
| 2010 | 5   | 0            | 4                  | 0                  | 9           | 201,185                              | 0                  |
| 2011 | 3   | 2            | 0                  | 0                  | 5           | 231,931                              | 0                  |
| 2012 | 3   | 0            | 20                 | 0                  | 23          | 246,535                              | 0                  |
| 2013 | 2   | 0            | 0                  | 0                  | 2           | 174,019                              | 0                  |
| 2014 | 2   | 0            | 0                  | 0                  | 2           | 215,566                              | 0                  |
| 2015 | 7   | 0            | 0                  | 0                  | 7           | 187,002                              | 0                  |
| 2016 | 7   | 0            | 4                  | 0                  | 11          | 178,884                              | 0                  |

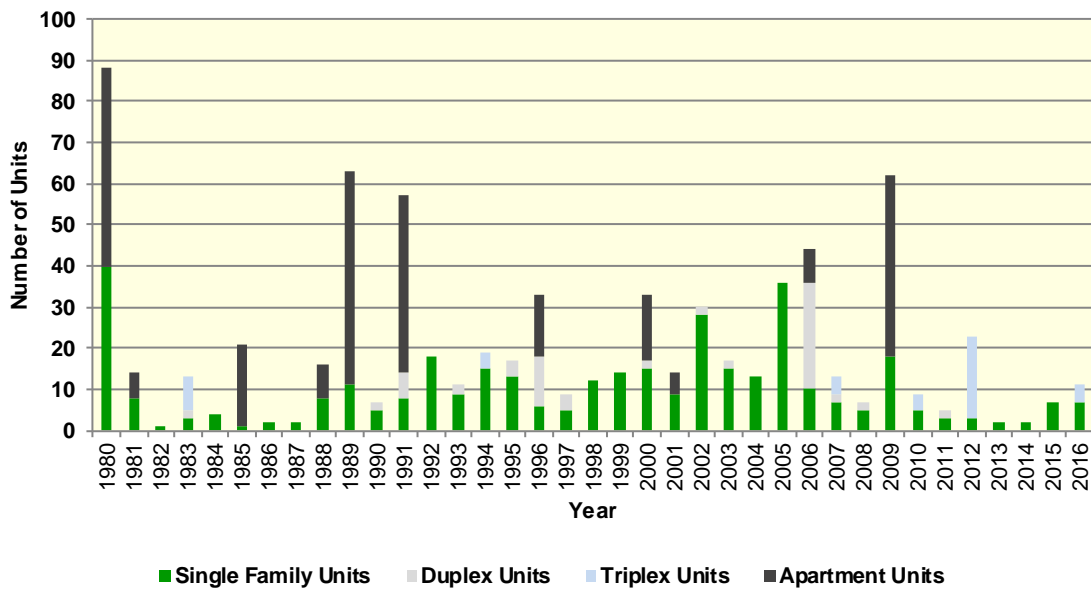
### Diagram III.9.4 Single-Family Permits

Crete  
Census Bureau Data, 1980–2016



### Diagram III.9.5 Total Permits by Unit Type

Crete  
Census Bureau Data, 1980–2016



## Housing Characteristics

Housing units by type are shown in Table III.9.24. In 2016, there were 2,539 housing units, up from 2,162 in 2000. Single-family units accounted for 74.5 percent of units in 2016, compared to 71 in 2000. Apartment units accounted for 13.5 percent in 2016, compared to 16 percent in 2000.

| <b>Table III.9.24</b>                     |              |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
| <b>Housing Units by Type</b>              |              |               |                    |               |
| Crete                                     |              |               |                    |               |
| 2000 Census SF3 & 2016 Five-Year ACS Data |              |               |                    |               |
| Unit Type                                 | 2000 Census  |               | 2016 Five-Year ACS |               |
|   | Units        | % of Total    | Units              | % of Total    |
| Single-Family                             | 1,534        | 71%           | 1,891              | 74.5%         |
| Duplex                                    | 55           | 2.5%          | 15                 | 0.6%          |
| Tri- or Four-Plex                         | 78           | 3.6%          | 137                | 5.4%          |
| Apartment                                 | 347          | 16%           | 344                | 13.5%         |
| Mobile Home                               | 148          | 6.8%          | 152                | 6%            |
| Boat, RV, Van, Etc.                       | 0            | 0%            | 0                  | 0%            |
| <b>Total</b>                              | <b>2,162</b> | <b>100.0%</b> | <b>2,539</b>       | <b>100.0%</b> |

Some 92 percent of housing was occupied in 2010, compared to 95 percent in 2000. Owner-occupied housing changed 2.7 percent between 2000 and 2010, ending with owner-occupied units representing 57.2 percent of units. Vacant units changed by 72.7 percent, resulting in 190 vacant units in 2010.

| <b>Table III.9.25</b>          |              |               |              |               |                |
|--------------------------------|--------------|---------------|--------------|---------------|----------------|
| <b>Housing Units by Tenure</b> |              |               |              |               |                |
| Crete                          |              |               |              |               |                |
| 2000 & 2010 Census SF1 Data    |              |               |              |               |                |
| Tenure                         | 2000 Census  |               | 2010 Census  |               | % Change 00-10 |
|                                | Units        | % of Total    | Units        | % of Total    |                |
| Occupied Housing Units         | 2,078        | 95%           | 2,199        | 92%           | 5.8%           |
| Owner-Occupied                 | 1,224        | 58.9%         | 1,257        | 57.2%         | 2.7%           |
| Renter-Occupied                | 854          | 41.1%         | 942          | 42.8%         | 10.3%          |
| Vacant Housing Units           | 110          | 5%            | 190          | 8%            | 72.7%          |
| <b>Total Housing Units</b>     | <b>2,188</b> | <b>100.0%</b> | <b>2,389</b> | <b>100.0%</b> | <b>9.2%</b>    |

Table III.9.26 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,539 housing units. An estimated 55.7 percent were owner-occupied, and 9.6 percent were vacant.

| <b>Table III.9.26</b>                 |              |               |                    |               |
|---------------------------------------|--------------|---------------|--------------------|---------------|
| <b>Housing Units by Tenure</b>        |              |               |                    |               |
| Crete                                 |              |               |                    |               |
| 2010 Census & 2016 Five-Year ACS Data |              |               |                    |               |
| Tenure                                | 2010 Census  |               | 2016 Five-Year ACS |               |
|                                       | Units        | % of Total    | Units              | % of Total    |
| Occupied Housing Units                | 2,199        | 92%           | 2,295              | 90.4%         |
| Owner-Occupied                        | 1,257        | 57.2%         | 1,278              | 55.7%         |
| Renter-Occupied                       | 942          | 42.8%         | 1,017              | 44.3%         |
| Vacant Housing Units                  | 190          | 8%            | 244                | 9.6%          |
| <b>Total Housing Units</b>            | <b>2,389</b> | <b>100.0%</b> | <b>2,539</b>       | <b>100.0%</b> |

Households by household size are shown in Table III.9.27. There were a total of 2,199 households in 2010, up from 2,078 in 2000. One person households changed by 2,078 percent between 2000

and 2010, while two person households changed by -1.7 percent. Three and four person households changed by -0.6 and 4 respectively, representing 15.2 percent and 13.1 percent of the population in 2010.

| <b>Table III.9.27</b>               |              |               |              |               |                   |
|-------------------------------------|--------------|---------------|--------------|---------------|-------------------|
| <b>Households by Household Size</b> |              |               |              |               |                   |
| Crete                               |              |               |              |               |                   |
| 2000 & 2010 Census SF1 Data         |              |               |              |               |                   |
| Size                                | 2000 Census  |               | 2010 Census  |               | % Change<br>00-10 |
|                                     | Households   | % of Total    | Households   | % of Total    |                   |
| One Person                          | 607          | 29.2%         | 599          | 27.2%         | -1.3%             |
| Two Persons                         | 629          | 30.3%         | 618          | 28.1%         | -1.7%             |
| Three Persons                       | 336          | 16.2%         | 334          | 15.2%         | -0.6%             |
| Four Persons                        | 277          | 13.3%         | 288          | 13.1%         | 4%                |
| Five Persons                        | 141          | 6.8%          | 188          | 8.5%          | 33.3%             |
| Six Persons                         | 55           | 2.6%          | 83           | 3.8%          | 50.9%             |
| Seven Persons or More               | 33           | 1.6%          | 89           | 4%            | 169.7%            |
| <b>Total</b>                        | <b>2,078</b> | <b>100.0%</b> | <b>2,199</b> | <b>100.0%</b> | <b>5.8%</b>       |

Households by income is shown in Table III.9.28. Households earning more than \$100,000 per year represented 8.5 percent of households in 2016, compared to 3.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 24.2 percent of households in 2010, compared to 18.6 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.1 percent of households in 2016, compared to 18.3 percent in 2000.

| <b>Table III.9.28</b>                     |              |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
| <b>Households by Income</b>               |              |               |                    |               |
| Crete                                     |              |               |                    |               |
| 2000 Census SF3 & 2016 Five-Year ACS Data |              |               |                    |               |
| Income                                    | 2000 Census  |               | 2016 Five-Year ACS |               |
|   | Households   | % of Total    | Households         | % of Total    |
| Less than \$15,000                        | 387          | 18.3%         | 324                | 14.1%         |
| \$15,000 to \$19,999                      | 221          | 10.5%         | 163                | 7.1%          |
| \$20,000 to \$24,999                      | 197          | 9.3%          | 165                | 7.2%          |
| \$25,000 to \$34,999                      | 279          | 13.2%         | 277                | 12.1%         |
| \$35,000 to \$49,999                      | 390          | 18.5%         | 368                | 16%           |
| \$50,000 to \$74,999                      | 393          | 18.6%         | 556                | 24.2%         |
| \$75,000 to \$99,999                      | 161          | 7.6%          | 247                | 10.8%         |
| \$100,000 or More                         | 83           | 3.9%          | 195                | 8.5%          |
| <b>Total</b>                              | <b>2,111</b> | <b>100.0%</b> | <b>2,295</b>       | <b>100.0%</b> |

Table III.9.29 shows households by year home built. Housing units built between 2000 and 2009, account for 18.5 percent and those built in 2010 or later accounted for 0.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 21 percent, 6.2 percent, and 6.1, respectively. Housing units built prior to 1939 represented 25.4 percent of households in 2016.

| <b>Table III.9.29</b><br><b>Households by Year Home Built</b><br>Crete<br>2000 Census SF3 & 2016 Five-Year ACS Data |              |               |                    |               |
|---|--------------|---------------|--------------------|---------------|
| Year Built  | 2000 Census  |               | 2016 Five-Year ACS |               |
|   | Households   | % of Total    | Households         | % of Total    |
| 1939 or Earlier   | 652          | 31.3%         | 584                | 25.4%         |
| 1940 to 1949  | 136          | 6.5%          | 31                 | 1.4%          |
| 1950 to 1959  | 222          | 10.7%         | 197                | 8.6%          |
| 1960 to 1969  | 222          | 10.7%         | 279                | 12.2%         |
| 1970 to 1979  | 396          | 19%           | 481                | 21%           |
| 1980 to 1989  | 162          | 7.8%          | 142                | 6.2%          |
| 1990 to 1999  | 291          | 14%           | 139                | 6.1%          |
| 2000 to 2009  | .            | .             | 424                | 18.5%         |
| 2010 or Later   | .            | .             | 18                 | 0.8%          |
| <b>Total</b>  | <b>2,081</b> | <b>100.0%</b> | <b>2,295</b>       | <b>100.0%</b> |

The distribution of unit types by race are shown in Table III.9.30. An estimated 79.2 percent of white households occupy single-family homes. Some 12.3 percent of white households occupy apartments. An estimated 100 percent of Asian households occupy single-family homes.

| <b>Table III.9.30</b><br><b>Distribution of Units in Structure by Race</b><br>Crete<br>2016 Five-Year ACS Data |               |               |                 |               |                                       |               |                   |
|--|---------------|---------------|-----------------|---------------|---------------------------------------|---------------|-------------------|
| Unit Type  | White         | Black         | American Indian | Asian         | Native Hawaiian/<br>Pacific Islanders | Other         | Two or More Races |
| Single-Family  | 79.2%         | %             | %               | 100%          | %                                     | 39.7%         | 100%              |
| Duplex   | 0.7%          | %             | %               | 0%            | %                                     | 0%            | 0%                |
| Tri- or Four-Plex  | 2.3%          | %             | %               | 0%            | %                                     | 0%            | 0%                |
| Apartment  | 12.3%         | %             | %               | 0%            | %                                     | 27.8%         | 0%                |
| Mobile Home  | 5.5%          | %             | %               | 0%            | %                                     | 32.5%         | 0%                |
| Boat, RV, Van, Etc.  | 0%            | %             | %               | 0%            | %                                     | 0%            | 0%                |
| <b>Total</b>   | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b>   | <b>100.0%</b> | <b>100.0%</b>                         | <b>100.0%</b> | <b>100.0%</b>     |

The disposition of vacant housing units in 2000 and 2010 are shown in Table III.9.31. An estimated 46.8 percent of vacant units were for rent in 2010, a 187.1 percent change since 2000. In addition, some 15.3 percent of vacant units were for sale, a change of -3.3 percent between 2000 and 2010. "Other" vacant units represented 24.7 percent of vacant units in 2010. This is a change of 23.7 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

| <b>Table III.9.31</b>                         |             |               |             |               |                   |
|---|-------------|---------------|-------------|---------------|-------------------|
| <b>Disposition of Vacant Housing Units</b>    |             |               |             |               |                   |
| Crete   |             |               |             |               |                   |
| 2000 & 2010 Census SF1 Data                   |             |               |             |               |                   |
| Disposition                                   | 2000 Census |               | 2010 Census |               | % Change<br>00–10 |
|   | Units       | % of Total    | Units       | % of Total    |                   |
| For Rent                                      | 31          | 28.2%         | 89          | 46.8%         | 187.1%            |
| For Sale                                      | 30          | 27.3%         | 29          | 15.3%         | -3.3%             |
| Rented or Sold, Not Occupied                  | 5           | 4.5%          | 18          | 9.5%          | 260%              |
| For Seasonal, Recreational, or Occasional Use | 6           | 5.5%          | 7           | 3.7%          | 16.7%             |
| For Migrant Workers                           | 0           | 0%            | 0           | 0%            | %                 |
| Other Vacant                                  | 38          | 34.5%         | 47          | 24.7%         | 23.7%             |
| <b>Total</b>                                  | <b>110</b>  | <b>100.0%</b> | <b>190</b>  | <b>100.0%</b> | <b>72.7%</b>      |

The disposition of vacant units between 2010 and 2016 are shown in Table III.9.32. By 2016, for rent units accounted for 12.3 percent of vacant units, while for sale units accounted for 0 percent. “Other” vacant units accounted for 87.7 percent of vacant units, representing a total of 214 “other” vacant units.

| <b>Table III.9.32</b>                         |             |               |                    |               |
|---|-------------|---------------|--------------------|---------------|
| <b>Disposition of Vacant Housing Units</b>    |             |               |                    |               |
| Crete   |             |               |                    |               |
| 2010 Census & 2016 Five-Year ACS Data         |             |               |                    |               |
| Disposition                                   | 2010 Census |               | 2016 Five-Year ACS |               |
|   | Units       | % of Total    | Units              | % of Total    |
| For Rent                                      | 89          | 46.8%         | 30                 | 12.3%         |
| For Sale                                      | 29          | 15.3%         | 0                  | 0%            |
| Rented Not Occupied                           | 7           | 3.7%          | 0                  | 0%            |
| Sold Not Occupied                             | 11          | 5.8%          | 0                  | 0%            |
| For Seasonal, Recreational, or Occasional Use | 7           | 3.7%          | 0                  | 0%            |
| For Migrant Workers                           | 0           | 0%            | 0                  | 0%            |
| Other Vacant                                  | 47          | 24.7%         | 214                | 87.7%         |
| <b>Total</b>                                  | <b>190</b>  | <b>100.0%</b> | <b>244</b>         | <b>100.0%</b> |

## Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table III.9.33. In 2016, an estimated 1.6 percent of households were overcrowded, and an additional 0.8 percent were severely overcrowded.

| <b>Table III.9.33</b><br><b>Overcrowding and Severe Overcrowding</b><br>Crete<br>2000 Census SF3 & 2016 Five-Year ACS Data |                 |            |              |            |                     |            |       |
|--|-----------------|------------|--------------|------------|---------------------|------------|-------|
| Data Source  | No Overcrowding |            | Overcrowding |            | Severe Overcrowding |            | Total |
|  | Households      | % of Total | Households   | % of Total | Households          | % of Total |       |
| <b>Owner</b>   |                 |            |              |            |                     |            |       |
| 2000 Census  | 1,195           | 98.2%      | 12           | 1%         | 10                  | 0.8%       | 1,217 |
| 2016 Five-Year ACS   | 1,264           | 98.9%      | 14           | 1.1%       | 0                   | 0%         | 1,278 |
| <b>Renter</b>  |                 |            |              |            |                     |            |       |
| 2000 Census  | 814             | 94.2%      | 0            | 0%         | 50                  | 5.8%       | 864   |
| 2016 Five-Year ACS   | 977             | 96.1%      | 22           | 2.2%       | 18                  | 1.8%       | 2,295 |
| <b>Total</b>   |                 |            |              |            |                     |            |       |
| 2000 Census  | 2,009           | 96.5%      | 12           | 0.6%       | 60                  | 2.9%       | 2,081 |
| 2016 Five-Year ACS   | 2,241           | 97.6%      | 36           | 1.6%       | 18                  | 0.8%       | 2,295 |

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Crete. This is compared to 1.2 percent of households lacking complete plumbing facilities in 2000.

| <b>Table III.9.34</b><br><b>Households with Incomplete Plumbing Facilities</b><br>Crete<br>2000 Census SF3 & 2016 Five-Year ACS Data |              |                    |
|--|--------------|--------------------|
| Households   | 2000 Census  | 2016 Five-Year ACS |
| With Complete Plumbing Facilities  | 2,057        | 2,295              |
| Lacking Complete Plumbing Facilities   | 24           | 0                  |
| <b>Total Households</b>  | <b>2,081</b> | <b>2,295</b>       |
| <b>Percent Lacking</b>   | <b>1.2%</b>  | <b>0%</b>          |

There were 95 households lacking complete kitchen facilities in 2016, compared to 48 households in 2000. This was a change from 2.3 percent of households in 2000 to 4.1 percent in 2016.

| <b>Table III.9.35</b><br><b>Households with Incomplete Kitchen Facilities</b><br>Crete<br>2000 Census SF3 & 2016 Five-Year ACS Data |              |                    |
|---|--------------|--------------------|
| Households  | 2000 Census  | 2016 Five-Year ACS |
| With Complete Kitchen Facilities  | 2,033        | 2,200              |
| Lacking Complete Kitchen Facilities   | 48           | 95                 |
| <b>Total Households</b>   | <b>2,081</b> | <b>2,295</b>       |
| <b>Percent Lacking</b>  | <b>2.3%</b>  | <b>4.1%</b>        |

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.

For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Crete, 18.1 percent of households had a cost burden and 12.6 percent had a severe cost burden. Some 19.7 percent of renters were cost burdened, and 22.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 14.6 percent and a severe cost burden rate of 3.4 percent. Owner occupied households with a mortgage had a cost burden rate of 19.9 percent, and severe cost burden at 5.9 percent.

**Table III.9.36**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Crete  
 2000 Census & 2016 Five-Year ACS Data

| Data Source                     | Less Than 30% |            | 30%-50%    |            | Above 50%  |            | Not Computed |            | Total |
|---------------------------------|---------------|------------|------------|------------|------------|------------|--------------|------------|-------|
|                                 | Households    | % of Total | Households | % of Total | Households | % of Total | Households   | % of Total |       |
| <b>Owner With a Mortgage</b>    |               |            |            |            |            |            |              |            |       |
| 2000 Census                     | 488           | 83.8%      | 62         | 10.7%      | 32         | 5.5%       | 0            | 0%         | 582   |
| 2016 Five-Year ACS              | 404           | 74.3%      | 108        | 19.9%      | 32         | 5.9%       | 0            | 0%         | 544   |
| <b>Owner Without a Mortgage</b> |               |            |            |            |            |            |              |            |       |
| 2000 Census                     | 439           | 94.4%      | 8          | 1.7%       | 9          | 1.9%       | 9            | 1.9%       | 465   |
| 2016 Five-Year ACS              | 602           | 82%        | 107        | 14.6%      | 25         | 3.4%       | 0            | 0%         | 734   |
| <b>Renter</b>                   |               |            |            |            |            |            |              |            |       |
| 2000 Census                     | 571           | 66.1%      | 129        | 14.9%      | 139        | 16.1%      | 25           | 2.9%       | 864   |
| 2016 Five-Year ACS              | 461           | 45.3%      | 200        | 19.7%      | 233        | 22.9%      | 123          | 12.1%      | 1,017 |
| <b>Total</b>                    |               |            |            |            |            |            |              |            |       |
| 2000 Census                     | 1,498         | 78.4%      | 199        | 10.4%      | 180        | 9.4%       | 34           | 1.8%       | 1,911 |
| 2016 Five-Year ACS              | 1,467         | 63.9%      | 415        | 18.1%      | 290        | 12.6%      | 123          | 5.4%       | 2,295 |

**Housing Problems by Income**

Table III.9.37, shows the HUD calculated Median Family Income (MFI) for a family of four for Saline County. As can be seen in 2017 the MFI was \$57,900, which compared to \$68,200 for the State of Nebraska.

**Table III.9.37**  
**Median Family Income**  
 Saline County  
 2000–2017 HUD MFI

| Year | MFI    | State of Nebraska MFI |
|------|--------|-----------------------|
| 2000 | 41,500 | 50,400                |
| 2001 | 44,400 | 53,400                |
| 2002 | 44,400 | 55,100                |
| 2003 | 53,400 | 55,400                |
| 2004 | 54,900 | 56,300                |
| 2005 | 54,900 | 57,400                |
| 2006 | 55,400 | 59,400                |
| 2007 | 54,400 | 58,200                |
| 2008 | 55,600 | 59,800                |
| 2009 | 57,000 | 62,000                |
| 2010 | 57,600 | 62,600                |
| 2011 | 57,900 | 63,500                |
| 2012 | 58,700 | 64,400                |
| 2013 | 58,500 | 64,600                |
| 2014 | 56,300 | 66,000                |
| 2015 | 60,200 | 66,800                |
| 2016 | 54,500 | 66,500                |
| 2017 | 57,900 | 68,200                |





Table III.9.38 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 205 owner-occupied and 195 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 115 owner-occupied and 130 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,500 households without a housing problem.

**Table III.9.38**  
**Housing Problems by Income and Tenure**  
 Crete  
 2010–2014 HUD CHAS Data

| Housing Problem   | Less Than<br>30% MFI | 30% - 50%<br>MFI | 50% - 80%<br>MFI | 80% - 100%<br>MFI | Greater than<br>100% MFI | Total        |
|---|----------------------|------------------|------------------|-------------------|--------------------------|--------------|
| <b>Owner-Occupied</b>   |                      |                  |                  |                   |                          |              |
| Lacking complete plumbing or kitchen facilities   | 0                    | 0                | 0                | 0                 | 0                        | 0            |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)              | 0                    | 0                | 0                | 0                 | 0                        | 0            |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)                      | 0                    | 0                | 0                | 20                | 0                        | 20           |
| Housing cost burden greater than 50% of income (and none of the above problems)                   | 50                   | 30               | 20               | 0                 | 15                       | 115          |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 15                   | 35               | 110              | 0                 | 45                       | 205          |
| Zero/negative income (and none of the above problems)   | 0                    | 0                | 0                | 0                 | 0                        | 0            |
| Has none of the 4 housing problems  | 0                    | 60               | 165              | 200               | 575                      | 1,000        |
| <b>Total</b>  | <b>65</b>            | <b>125</b>       | <b>295</b>       | <b>220</b>        | <b>635</b>               | <b>1,340</b> |
| <b>Renter-Occupied</b>  |                      |                  |                  |                   |                          |              |
| Lacking complete plumbing or kitchen facilities   | 55                   | 20               | 0                | 0                 | 0                        | 75           |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)              | 0                    | 0                | 0                | 0                 | 0                        | 0            |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)                      | 0                    | 50               | 15               | 0                 | 0                        | 65           |
| Housing cost burden greater than 50% of income (and none of the above problems)                   | 130                  | 0                | 0                | 0                 | 0                        | 130          |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 20                   | 175              | 0                | 0                 | 0                        | 195          |
| Zero/negative income (and none of the above problems)   | 75                   | 0                | 0                | 0                 | 0                        | 75           |
| Has none of the 4 housing problems  | 80                   | 0                | 115              | 115               | 190                      | 500          |
| <b>Total</b>  | <b>360</b>           | <b>245</b>       | <b>130</b>       | <b>115</b>        | <b>190</b>               | <b>1,040</b> |
| <b>Total</b>  |                      |                  |                  |                   |                          |              |
| Lacking complete plumbing or kitchen facilities   | 55                   | 20               | 0                | 0                 | 0                        | 75           |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)              | 0                    | 0                | 0                | 0                 | 0                        | 0            |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)                      | 0                    | 50               | 15               | 20                | 0                        | 85           |
| Housing cost burden greater than 50% of income (and none of the above problems)                   | 180                  | 30               | 20               | 0                 | 15                       | 245          |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 35                   | 210              | 110              | 0                 | 45                       | 400          |
| Zero/negative income (and none of the above problems)   | 75                   | 0                | 0                | 0                 | 0                        | 75           |
| Has none of the 4 housing problems  | 80                   | 60               | 280              | 315               | 765                      | 1,500        |
| <b>Total</b>  | <b>425</b>           | <b>370</b>       | <b>425</b>       | <b>335</b>        | <b>825</b>               | <b>2,380</b> |

### Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table III.9.39 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Crete. The number of completed surveys remained unchanged from 13 in 2016 to 13 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 2.1 percentage points and was at 7.4 percent in 2017.

| Year | Completed Surveys | Total Units | Vacancy Rate | Absorption Rate |
|------|-------------------|-------------|--------------|-----------------|
| 2002 |                   |             |              |                 |
| 2003 |                   |             |              |                 |
| 2004 |                   |             |              |                 |
| 2005 |                   |             |              |                 |
| 2006 |                   |             |              |                 |
| 2007 |                   |             |              |                 |
| 2008 |                   |             |              |                 |
| 2009 |                   |             |              |                 |
| 2010 |                   |             |              |                 |
| 2011 |                   |             |              |                 |
| 2012 | 13                | 507         | 10.1         | 9.3             |
| 2013 | 14                | 623         | 7.9          | 35              |
| 2014 | 11                | 590         | 6.3          |                 |
| 2015 | 14                | 326         | 2.8          | 75              |
| 2016 | 13                | 634         | 9.5          | 44.1            |
| 2017 | 13                | 624         | 7.4          | 34.7            |

Table III.9.40 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 86 single-family units in Crete, with 2 of them available. This translates into a vacancy rate of 2.3 percent in Crete, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 187 apartment units reported in the survey, with 44 of them available, which resulted in a vacancy rate of 23.5 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 6.9 percent.

| Place         | Total Units | Vacant Units | Vacancy Rate | 5-Year Vacancy Rate Average |
|---------------|-------------|--------------|--------------|-----------------------------|
| Single-Family | 86          | 2            | 2.3%         | 1.9%                        |
| Apartments    | 187         | 44           | 23.5%        | 9.3%                        |
| Mobile Homes  | 1           | 0            | 0%           | 0%                          |
| "Other" Units | 0           | 0            | 0%           | .                           |
| Don't Know    | 350         | 0            | 0%           | 2.9%                        |
| <b>Total</b>  | <b>624</b>  | <b>46</b>    | <b>7.4%</b>  | <b>6.9%</b>                 |

Table III.9.41, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 22 units. The most common apartment units were two bedroom units, with 115 units.



| <b>Table III.9.41</b><br><b>Rental Units by Number of Bedrooms</b><br>Crete<br>2017 Survey of Rental Properties |                     |                 |              |               |            |            |
|---|---------------------|-----------------|--------------|---------------|------------|------------|
| Number of Bedrooms  | Single-Family Units | Apartment Units | Mobile Homes | “Other” Units | Don’t Know | Total      |
| Efficiency  | 0                   | 0               | 0            | 0             | .          | 0          |
| One   | 0                   | 45              | 0            | 0             | .          | 45         |
| Two   | 14                  | 115             | 1            | 0             | .          | 130        |
| Three   | 22                  | 19              | 0            | 0             | .          | 41         |
| Four  | 2                   | 0               | 0            | 0             | .          | 2          |
| Don’t Know  | 48                  | 8               | 0            | 0             | 350        | 406        |
| <b>Total</b>  | <b>86</b>           | <b>187</b>      | <b>1</b>     | <b>0</b>      | <b>350</b> | <b>624</b> |

Table III.9.42 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

| <b>Table III.9.42</b><br><b>Single-Family Units by Number of Bedrooms</b><br>Crete<br>2017 Survey of Rental Properties |           |                 |               |
|--|-----------|-----------------|---------------|
| Number of Bedrooms   | Units     | Available Units | Vacancy Rates |
| Efficiency   | 0         | 0               | %             |
| One  | 0         | 0               | %             |
| Two  | 14        | 0               | 0%            |
| Three  | 22        | 0               | 0%            |
| Four   | 2         | 1               | 50%           |
| Don’t know   | 48        | 1               | 2.1%          |
| <b>Total</b>   | <b>86</b> | <b>2</b>        | <b>2.3%</b>   |

Table III.9.43 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 1.7 percent.

| <b>Table III.9.43</b><br><b>Apartment Units by Number of Bedrooms</b><br>Crete<br>2017 Survey of Rental Properties |            |                 |               |
|--|------------|-----------------|---------------|
| Number of Bedrooms   | Units      | Available Units | Vacancy Rates |
| Efficiency   | 0          | 0               | %             |
| One  | 45         | 2               | 4.4%          |
| Two  | 115        | 2               | 1.7%          |
| Three  | 19         | 1               | 5.3%          |
| Four   | 0          | 0               | %             |
| Don’t know   | 8          | 39              | 487.5%        |
| <b>Total</b>   | <b>187</b> | <b>44</b>       | <b>23.5%</b>  |

Average market-rate rents by unit type are shown in Table III.9.44. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.



| <b>Table III.9.44</b><br><b>Average Market Rate Rents by Number of Bedrooms</b><br>Crete<br>2017 Survey of Rental Properties |                     |                 |              |               |                |
|--|---------------------|-----------------|--------------|---------------|----------------|
| Number of Bedrooms   | Single-Family Units | Apartment Units | Mobile Homes | “Other” Units | Total          |
| Efficiency   | \$                  | \$400           | \$           | \$            | \$400          |
| One  | \$475               | \$490           | \$           | \$            | \$486.3        |
| Two  | \$616.3             | \$602.4         | \$465        | \$            | \$595.6        |
| Three  | \$698.6             | \$697           | \$           | \$            | \$697.8        |
| Four   | \$775               | \$850           | \$           | \$            | \$800          |
| Don't know   | \$550               | \$550           | \$           | \$            |                |
| <b>Total</b>   | <b>\$625</b>        | <b>\$609.4</b>  | <b>\$465</b> | <b>\$</b>     | <b>\$603.6</b> |

Table III.9.45 shows vacancy rates for single-family units by average rental rates for Crete. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 2.6 percent.

| <b>Table III.9.45</b><br><b>Single-Family Market Rate Rents by Vacancy Status</b><br>Crete<br>2017 Survey of Rental Properties |                     |                               |              |
|--|---------------------|-------------------------------|--------------|
| Average Rents  | Single-Family Units | Available Single-Family Units | Vacancy Rate |
| Less Than \$500  | 0                   | 0                             | %            |
| \$500 to \$749   | 77                  | 2                             | 2.6%         |
| \$750 to \$999   | 8                   | 0                             | 0%           |
| \$1,000 to \$1,249   | 0                   | 0                             | %            |
| \$1,250 to \$1,499   | 0                   | 0                             | %            |
| Above \$1,500  | 0                   | 0                             | %            |
| Missing  | 1                   | 0                             | 0%           |
| <b>Total</b>   | <b>86</b>           | <b>2</b>                      | <b>2.3%</b>  |

The average rent and availability of apartment units is displayed in Table III.9.46. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 64.6 percent.

| <b>Table III.9.46</b><br><b>Apartment Market Rate Rents by Vacancy Status</b><br>Crete<br>2017 Survey of Rental Properties |                 |                           |              |
|--|-----------------|---------------------------|--------------|
| Average Rents  | Apartment Units | Available Apartment Units | Vacancy Rate |
| Less Than \$500  | 16              | 0                         | 0%           |
| \$500 to \$749   | 65              | 42                        | 64.6%        |
| \$750 to \$999   | 20              | 1                         | 5%           |
| \$1,000 to \$1,249   | 0               | 0                         | %            |
| \$1,250 to \$1,499   | 0               | 0                         | %            |
| Above \$1,500  | 0               | 0                         | %            |
| Missing  | 86              | 1                         | 1.2%         |
| <b>Total</b>   | <b>187</b>      | <b>44</b>                 | <b>23.5%</b> |

Respondents were asked if utilities are included in the rent and, as shown in Table III.9.47, 8 respondents, or 72.7 percent, included some sort of utility in the rent.

| <b>Table III.9.47</b><br><b>Are there any utilities included with the rent?</b><br>Crete<br>2017 Survey of Rental Properties |              |
|--|--------------|
| Period   | Respondent   |
| Yes  | 8            |
| No   | 3            |
| <b>% Offering Utilities</b>  | <b>72.7%</b> |

The type of utility included in the rent is shown in Table III.9.48. There were 2 respondents who included electricity, 1 respondents who included natural gas, 6 respondents who included water and sewer and 8 respondents included trash collection in the rent.

| <b>Table III.9.48</b><br><b>Which utilities are included with the rent?</b><br>Crete<br>2017 Survey of Rental Properties |            |
|--|------------|
| Type of Utility Provided   | Respondent |
| Electricity  | 2          |
| Natural Gas  | 1          |
| Water/Sewer  | 6          |
| Trash Collection   | 8          |

Table III.9.49 shows the number of survey respondents who keep a waiting list. As can be seen, 5 respondents said they keep a waitlist, with an estimated 89 persons on the wait list.

| <b>Table III.9.49</b><br><b>Do you keep a waiting list?</b><br>Crete<br>2017 Survey of Rental Properties |            |
|--|------------|
| Period   | Respondent |
| Yes  | 5          |
| No   | 5          |
| <b>Waitlist Size</b>   | <b>89</b>  |

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table III.9.51 most respondents indicated there was low need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

| <b>Table III.9.50</b><br><b>How would you rate the need for renovation of existing units in the city?</b><br>Crete<br>2017 Survey of Rental Properties |               |            |              |             |
|--|---------------|------------|--------------|-------------|
| Need   | Single-Family | Apartments | Mobile Homes | Other Units |
| No Need  | 1             | 2          | 1            | 1           |
| Low Need   | 4             | 4          | 4            | 3           |
| Moderate Need  | 1             | 1          | 1            | 1           |
| High Need  | 2             | 2          | 2            | 2           |
| Extreme Need   | 1             | 1          |              |             |

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table III.9.51 most respondents indicated there was no need for the construction of new single-family units and no need for the construction of new apartment units.

| <b>Table III.9.51</b><br><b>How would you rate the need for construction of new units in the city?</b><br>Crete<br>2017 Survey of Rental Properties |               |            |              |             |
|---|---------------|------------|--------------|-------------|
| Need  | Single-Family | Apartments | Mobile Homes | Other Units |
| No Need   | 3             | 4          | 3            | 3           |
| Low Need  | 0             | 0          |              |             |
| Moderate Need   | 1             | 1          | 1            | 1           |
| High Need   | 3             | 3          | 3            | 2           |
| Extreme Need  | 2             | 2          | 1            | 1           |

### Local Commentary

The City of Crete is located in Saline County. Crete Bunge Milling, Nestle/Purina, Crete Core Ingredients, Smithfield Farmland Foods, and Crete Area Medical Center are some of the largest employers. Doane University was placed as the #1 school in Nebraska in its "Best Colleges for Your Money" rankings for 2014-15 and 2015-16 in Money Magazine.

Several new small businesses have opened in the last year and the local economy is doing well. The downtown business sector has had several closings, however overall there are more storefronts open, or preparing to re-open than the prior year.



Employment is and population has been stable with minor increases. The housing market is very tight and selling prices reflect that. The greatest need is for single family housing in a median price range. Additionally, the City has created a new logo to modernize its image. The new logo also represents the new thinking that the City Council and city staff are using regarding community improvements, development, and doing their part to improve quality of life for residents.<sup>18</sup>

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<sup>18</sup> Email interview with City of Crete Staff, 12/17



