

Cuming County

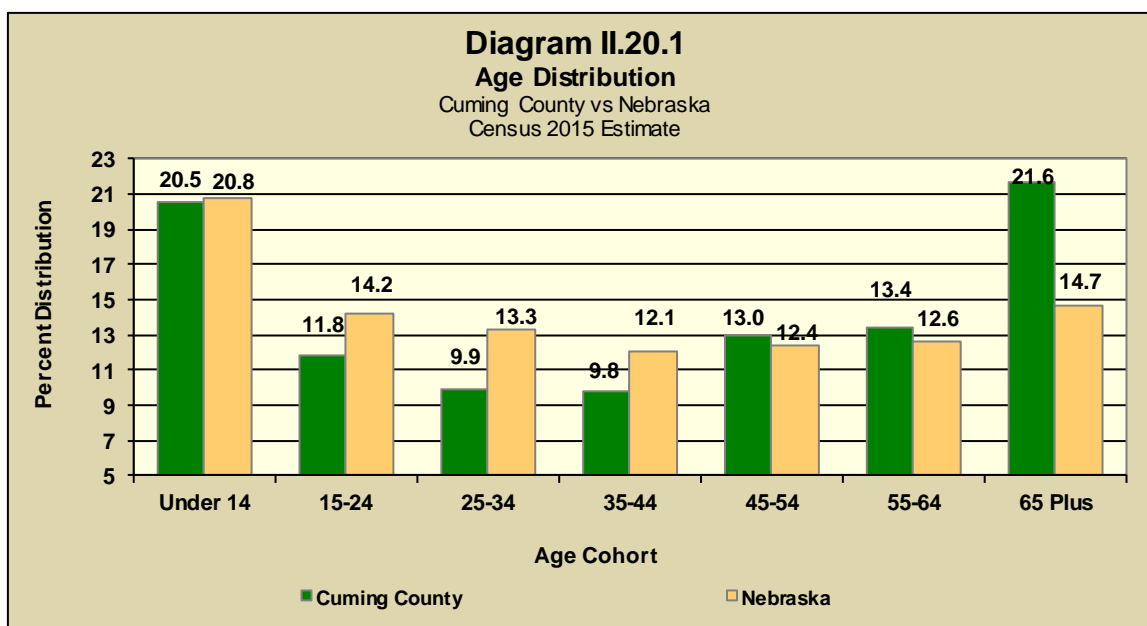
Summary

- Between 2010 and 2015, the county’s population decreased by 0.2 percent or by 14 persons.
- Between 2010 and 2015, the Hispanic population increased by 20.8 percent.
- Between 2014 and 2015, the total number of full- and part-time jobs increased by 36.
- In 2015, average earnings in the county was \$85,902 compared to \$53,754 statewide.
- Between 2014 and 2015, the unemployment rate remained at 2.6 percent to 2.6 percent.
- Between 2014 and 2015, the number of new housing units permitted increased by 6 units.
- In 2015, the average real value of new single-family construction was \$257,208.
- In fiscal year 2016, the average price of an existing home was \$101,459.
- In a November 2016 rental survey, the average vacancy rate was 1.75 percent.

DEMOGRAPHICS

Population Characteristics

The Census Bureau’s most recent Census population count indicated that between 2010 and 2015, Cuming County’s population decreased by 0.2 percent, or from 9,139 people to 9,125 people. This figure compared to a statewide population growth rate of 3.8 percent. The number of persons from 15 to 24 years of age changed from 923 in 2010 to 1,077 in 2015, an increase of 16.7 percent. The number of people from 25 to 34 years of age increased by 0.2 percent, and those aged between 35 and 44 decreased by 11.4 percent. As shown in Diagram II.20.1, people younger than 25 represented 32.3 percent of the population in 2015, while individuals aged 55 and older represented 35.0 percent of the population in Cuming County. This figure compared to statewide numbers of 35.0 percent of the population below the age of 25 and 27.3 percent aged 55 and older.



Between 2010 and 2015, the white population decreased by 0.8 percent, while the black population increased by 146.2 percent. The Hispanic population of any race changed from 754 to 911 or by 20.8 percent. Table II.20.1, below, presents the details of these population variations.

Subject	Nebraska			Cuming County		
	Census 2010	July 2015	% Change	Census 2010	July 2015	% Change
Population	1,826,341	1,896,190	3.8%	9,139	9,125	-0.2%
Age						
Under 14 years	383,542	394,263	2.8%	1,878	1,869	-0.5%
15 to 24 years	258,206	268,848	4.1%	923	1,077	16.7%
25 to 34 years	245,176	252,533	3.0%	903	905	0.2%
35 to 44 years	220,838	228,643	3.5%	1,007	892	-11.4%
45 to 54 years	258,726	234,477	-9.4%	1,377	1,184	-14.0%
55 to 64 years	213,176	238,715	12.0%	1,150	1,224	6.4%
65 & over	246,677	278,711	13.0%	1,901	1,974	6.4%
Race						
White	1,649,264	1,689,616	2.4%	8,970	8,894	-0.8%
Black	85,971	93,900	9.2%	13	32	146.2%
American Indian or Alaskan Native	23,418	26,492	13.1%	36	44	22.2%
Asian	33,322	44,479	33.5%	28	39	39.3%
Native Hawaiian or Pacific Islander	2,061	2,338	13.4%	6	6	0.0%
Two or More Races	32,305	39,365	21.9%	86	110	27.9%
Hispanic (of any race)						
Hispanic or Latino	167,405	197,416	17.9%	754	911	20.8%

Population Migration

Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the “natural increase.” As calculated from data shown in Table II.20.2, at right, from April 2000 to July 2009, Cuming County’s natural increase was estimated to be 52 people. Cuming County has been experiencing net out-migration, with 1,123 persons leaving the county during the 2000-2009 year period.¹³⁴ The 2015 population estimates showed a natural increase of 63 persons and a net out-migration of 77 persons since the 2010 Census. In total, Cuming County’s population decreased to 9,125 persons.

1980 Population	11,664
Natural Increase 80–90	443
Net Migration 80–90	-1,990
1990 Population	10,117
Natural Increase 90–00	83
Net Migration 90–00	3
2000 Population	10,203
Natural Increase 00–09	52
Net Migration 00–09	-1,123
2009 Population Estimate	9,132
2010 Population	9,139
Natural Increase 10–15	63
Net Migration 10–15	-77
2015 Population Estimate	9,125

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 Cuming County increased from -26 persons in 2014 to 1 persons in 2015, with an additional net movement of 4 in the first six months of 2016. The driver’s license total exchanges for the last 15 years are presented on the following page in Table II.20.3.

¹³⁴ Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

Table II.20.3			
Driver's Licenses Exchanged and Surrendered			
Cuming County			
2001–First half of 2016 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	110	118	-8
Calendar 2002	70	99	-29
Calendar 2003	78	82	-4
Calendar 2004	60	95	-35
Calendar 2005	62	71	-9
Calendar 2006	78	79	-1
Calendar 2007	70	66	4
Calendar 2008	71	70	1
Calendar 2009	63	47	16
Calendar 2010	134	76	58
Calendar 2011	85	51	34
Calendar 2012	87	57	30
Calendar 2013	72	62	10
Calendar 2014	63	89	-26
Calendar 2015	67	66	1
First Half of 2016	35	31	4

Another source of data describing population and migration is the Nebraska Department of Revenue (DOR). Data from the DOR indicate that total income tax returns in the county increased from 4,188 in 2014 to 4,239 in 2015, as shown in Table II.20.4, at right.

School-Age Children

According to the Nebraska Department of Education (DOE), the total number of school-age children in Cuming County decreased by 4.4 percent from 2,286 in 2015 to 2,186 in 2016, as shown below in Table II.20.5. The number of school-age children 5 to 11 years of age decreased from 1,126 in 2015 to 1,058 in 2016.

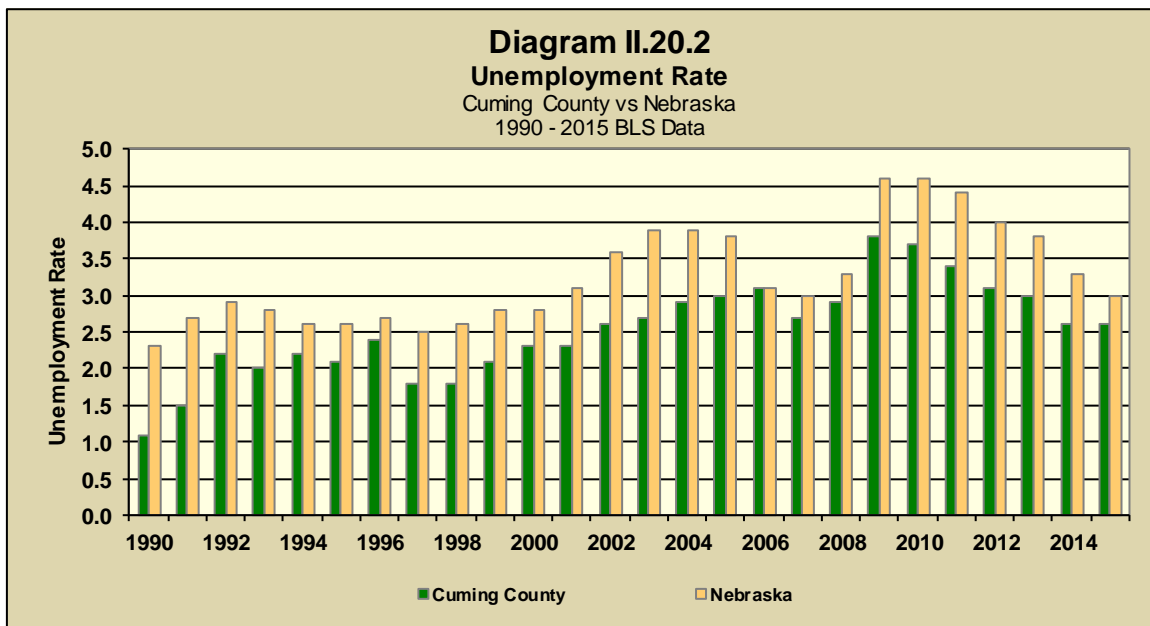
Table II.20.4	
Income Tax Returns	
Cuming County	
1991–2015 DOR Data	
Year	Returns
1991	4,741
1992	4,738
1993	4,684
1994	4,768
1995	4,653
1996	4,715
1997	4,787
1998	4,796
1999	4,717
2000	4,632
2001	4,517
2002	4,370
2003	4,314
2004	4,258
2005	3,937
2006	4,224
2007	4,338
2008	4,263
2009	4,170
2010	4,172
2011	4,202
2012	4,241
2013	4,163
2014	4,188
2015	4,239

Table II.20.5				
School-Age Children				
Cuming County				
Academic Years 1992–2016 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,111	326	769	2,206
1993	1,125	306	813	2,244
1994	1,127	325	821	2,273
1995	1,072	350	789	2,211
1996	1,160	368	788	2,316
1997	1,163	339	846	2,348
1998	1,064	362	822	2,248
1999	1,048	344	852	2,244
2000	1,048	321	873	2,242
2001	1,018	335	900	2,253
2002	935	330	803	2,068
2003	951	337	829	2,117
2004	1,035	360	801	2,196
2005	949	299	784	2,032
2006	908	297	807	2,012
2007	950	291	845	2,086
2008	948	304	843	2,095
2009	952	314	808	2,074
2010	952	317	808	2,077
2011	974	322	792	2,088
2012	1,032	307	853	2,192
2013	1,043	306	834	2,183
2014	1,088	313	864	2,265
2015	1,126	321	839	2,286
2016	1,058	321	807	2,186

ECONOMICS

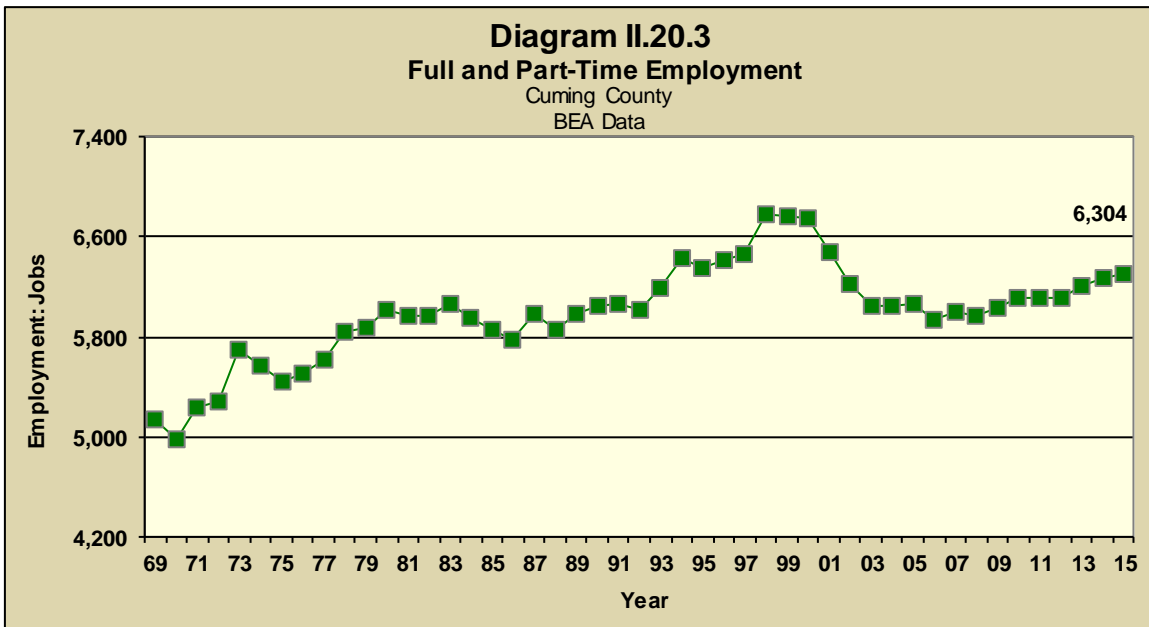
Labor Force

Labor force and employment statistics were derived from the Bureau of Labor Statistics (BLS) data. The labor force in Cuming County, defined as the number of people working or actively seeking work, decreased from 4,958 in 2014 to 4,883 in 2015. The total number of people employed changed from 4,828 in 2014 to 4,754 in 2015. The unemployment rate for the county was 2.6 percent, compared to the state unemployment rate of 3.0 percent for 2015. Unemployment in the county experienced a change of 0.0 percentage points between 2014 and 2015. These unemployment rate data are presented in Diagram II.20.2, below.

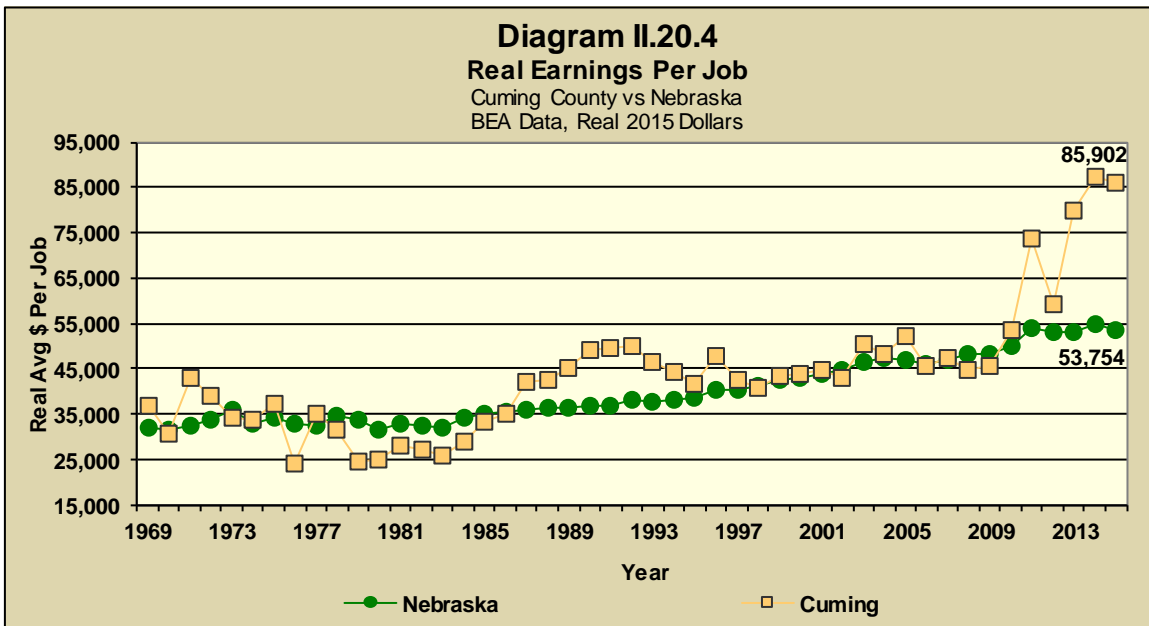


Employment and Personal Income

The Bureau of Economic Analysis (BEA) also measures employment, defined as the total number of full and part-time jobs. In 2015, the most recent year for which these data are available, there were 6,304 jobs in Cuming County, an increase of 36 jobs since 2014. Diagram II.20.3 presents total employment for the county from 1969 through 2015.



As shown in Diagram II.20.4, below, real average earnings per job in the county was \$85,902 in 2015, which compared to a statewide average earnings per job of \$53,754. In 2015 the U.S. average earnings per job was \$58,228.



Total real personal income in 2015, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$684,106,000, a decline of 0.3 percent between 2014 and 2015. Table II.20.6, on the following page, shows further annual data for the years 1969 through 2015.

Table II.20.6
Total BEA Employment and Real Personal Income
 Cuming County
 1969–2015 BEA Data, 1,000s of Real 2015 Dollars

Year	Earnings	Social Security Contributions	Residence Adjustment	Dividends, Interest, Rents	Transfer Payments	Personal Income	Per Capita Income	Total BEA Employment	Average Real Earnings per Job
1969	190,183	6,984	-1,740	33,764	16,251	231,473	19,055	5,147	36,950
1970	153,623	6,639	-838	35,299	17,228	198,673	16,486	4,989	30,792
1971	224,156	7,671	-1,972	36,042	18,023	268,579	22,163	5,233	42,835
1972	205,507	8,240	-1,446	39,169	18,927	253,917	21,379	5,279	38,929
1973	194,269	10,099	-659	44,620	20,835	248,967	20,947	5,699	34,088
1974	187,621	10,758	149	47,027	21,955	245,994	21,068	5,564	33,720
1975	202,611	10,868	252	49,107	23,948	265,049	22,824	5,445	37,210
1976	133,845	11,278	690	48,707	24,400	196,365	17,124	5,503	24,322
1977	197,459	11,091	1,040	51,286	24,568	263,263	22,888	5,617	35,154
1978	185,213	12,109	1,381	54,673	25,254	254,412	21,897	5,848	31,671
1979	143,439	13,011	2,141	57,181	25,429	215,179	18,507	5,869	24,440
1980	151,028	13,124	3,567	66,258	26,892	234,620	20,147	6,024	25,071
1981	167,696	13,465	1,814	75,149	28,482	259,676	22,490	5,967	28,104
1982	161,743	13,296	1,182	84,991	29,656	264,276	22,993	5,962	27,129
1983	155,655	13,115	682	85,107	30,763	259,092	22,974	6,058	25,694
1984	172,723	13,447	1,235	85,698	32,461	278,670	24,939	5,949	29,034
1985	195,001	13,589	1,177	83,380	33,087	299,058	27,367	5,857	33,294
1986	202,306	13,775	758	82,682	34,275	306,246	28,634	5,776	35,025
1987	253,453	14,801	-229	75,909	35,158	349,489	33,474	5,985	42,348
1988	249,964	15,703	-864	78,062	33,999	345,457	33,345	5,864	42,627
1989	271,518	16,399	-1,971	80,781	34,521	368,450	35,900	5,978	45,420
1990	296,764	17,080	-2,989	71,438	36,287	384,420	38,028	6,046	49,084
1991	300,127	17,169	-2,073	71,566	37,056	389,506	38,753	6,073	49,420
1992	300,850	17,239	-689	69,174	39,145	391,241	38,941	6,014	50,025
1993	289,436	18,484	504	70,207	40,309	381,972	37,729	6,194	46,728
1994	286,303	19,158	2,697	69,770	41,900	381,512	37,392	6,431	44,519
1995	265,047	18,695	4,346	75,966	44,891	371,554	36,161	6,351	41,733
1996	306,071	18,485	6,329	78,883	46,581	419,378	41,015	6,414	47,719
1997	275,898	19,588	7,248	81,703	47,587	392,848	38,549	6,467	42,662
1998	277,195	20,489	8,045	86,402	48,989	400,142	39,264	6,778	40,896
1999	294,210	20,491	9,720	82,725	49,662	415,826	40,556	6,761	43,516
2000	294,973	20,698	11,071	88,754	51,088	425,187	41,812	6,751	43,693
2001	289,464	20,574	11,354	84,566	54,468	419,278	41,703	6,488	44,615
2002	266,280	20,391	11,435	82,706	56,903	396,933	39,845	6,219	42,817
2003	306,211	20,256	11,968	84,595	56,499	439,017	44,652	6,052	50,597
2004	291,928	20,270	12,386	65,470	56,615	406,129	41,830	6,046	48,285
2005	315,804	20,318	12,646	62,353	58,315	428,801	44,472	6,062	52,096
2006	270,999	21,195	12,729	70,080	60,643	393,255	41,658	5,939	45,630
2007	284,391	22,460	13,723	79,915	62,828	418,396	45,056	5,994	47,446
2008	267,736	22,641	14,834	81,091	67,300	408,320	44,310	5,976	44,802
2009	274,240	23,156	13,314	71,286	70,681	406,364	44,498	6,027	45,502
2010	327,338	23,105	14,695	73,021	71,338	463,288	50,599	6,121	53,478
2011	449,332	21,027	12,791	76,511	68,888	586,495	64,147	6,111	73,528
2012	361,404	21,401	16,065	79,765	67,525	503,358	55,326	6,107	59,179
2013	497,175	24,084	15,688	78,469	68,678	635,926	70,642	6,213	80,022
2014	548,707	25,521	14,775	79,251	68,937	686,148	76,044	6,268	87,541
2015	541,528	25,857	15,763	81,089	71,583	684,106	74,971	6,304	85,902

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 6.3 percent between 2010 and 2015. Returns from taxpayers with AGIs of \$10,001 to \$25,000 decreased by 16.4 percent over the period. On the other hand, returns for AGIs of \$100,000 or more increased by 55.1 percent over the 2010 to 2015 period. Table II.20.7, on the following page, presents AGI distribution for the years 1991 through 2015.

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 ¹³⁵
1991	1,833	501	977	653	485	191	29	45	0	4,741
1992	1,820	484	971	639	473	244	33	52	0	4,738
1993	1,757	425	943	643	529	265	41	58	0	4,684
1994	1,789	460	935	626	583	249	49	55	0	4,768
1995	1,640	442	912	636	596	288	78	51	10	4,653
1996	1,608	409	907	603	662	361	84	71	10	4,715
1997	1,558	374	883	646	659	434	106	111	16	4,787
1998	1,584	386	866	604	641	476	124	98	17	4,796
1999	1,492	374	809	608	655	511	132	118	18	4,717
2000	1,380	325	799	596	660	568	163	120	21	4,632
2001	1,410	281	731	578	655	576	169	93	24	4,517
2002	1,368	301	723	544	638	524	161	94	17	4,370
2003	1,216	321	695	550	644	528	205	134	21	4,314
2004	1,153	302	645	555	599	583	257	133	31	4,258
2005	1,017	280	572	464	554	583	277	156	34	3,937
2006	957	350	652	524	605	653	268	174	41	4,224
2007	988	340	601	539	607	655	321	247	40	4,338
2008	882	314	578	515	625	689	329	288	43	4,263
2009	831	350	577	494	597	670	329	282	40	4,170
2010	768	299	578	501	599	667	381	331	48	4,172
2011	754	303	549	494	575	674	400	385	68	4,202
2012	744	282	497	486	564	732	414	425	97	4,241
2013	705	265	497	454	539	733	414	468	88	4,163
2014	665	280	447	477	564	722	436	501	96	4,188
2015	720	280	453	431	581	736	450	494	94	4,239

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 decreased from 926 in 2010 to 886 in 2015, with the poverty rate reaching 9.9 percent in 2015. This compared to a state poverty rate of 12.2 percent and a national rate of 14.7 percent in 2015. Table II.20.8, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
1998	1,072	10.7
1999	960	9.5
2000	867	8.8
2001	935	9.5
2002	953	9.8
2003	839	8.7
2004	790	8.3
2005	906	9.6
2006	1,084	11.5
2007	842	9.3
2008	845	9.3
2009	846	9.5
2010	926	10.3
2011	815	9.0
2012	988	11.1
2013	864	9.8
2014	809	9.1
2015	886	9.9

¹³⁵ 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.

Business Establishments

The total number of business establishments in Cuming County increased by 45 between 1980 and 2014, at an annual rate of change of 0.4 percent, as reported by the Census Bureau and as presented in Table II.20.9, at right.¹³⁶ This compared to an average annual rate of change of 1.03 percent statewide. Cuming County added 7 business establishments between 2013 and 2014, while statewide there was an increase of 406.

HOUSING

Housing Development

The Census Bureau estimates that the total number of housing units increased by 0.1 percent in Cuming County between 2010 and 2015, from 4,204 to 4,210. This compared to an estimated 3.0 percent increase statewide, as shown below in Table II.20.10.

Year	Nebraska	Cuming County
1980	37,727	306
1981	37,582	318
1982	37,500	315
1983	41,889	340
1984	43,151	343
1985	43,115	339
1986	42,538	336
1987	42,691	345
1988	43,134	352
1989	43,302	340
1990	43,749	345
1991	44,405	355
1992	45,269	352
1993	46,059	345
1994	46,640	357
1995	47,128	362
1996	47,607	352
1997	48,588	360
1998	48,655	362
1999	48,968	356
2000	49,623	358
2001	49,710	350
2002	50,259	355
2003	50,394	360
2004	50,928	357
2005	51,440	371
2006	51,906	350
2007	52,517	359
2008	52,152	358
2009	51,633	360
2010	51,886	355
2011	51,553	353
2012	52,294	340
2013	52,585	344
2014	52,991	351

Subject	Nebraska	% Growth Since Census	Cuming County	% Growth Since Census
2000 Census	722,668	-	4,283	-
2010 Census	796,793	10.3%	4,204	-1.8%
July 2011 Estimate	801,129	0.5%	4,201	-0.1%
July 2012 Estimate	804,659	1.0%	4,202	0.0%
July 2013 Estimate	809,171	1.5%	4,204	0.0%
July 2014 Estimate	814,970	2.3%	4,209	0.1%
July 2015 Estimate	820,913	3.0%	4,210	0.1%

The 2015 five-year ACS released data on the vacancy and tenure of housing units in Cuming County. As shown in Table II.20.11 on the following page, 11.8 percent of housing units, or 497, were vacant in 2015. Of the 3,699 housing units that were occupied in 2015, 70.3 percent, or 2,601, were owner-occupied and the remaining 29.7 percent were renter-occupied.

¹³⁶ Totals may not add due to rounding-off of county totals.

Table II.20.11				
Housing Units by Tenure				
Cuming County				
2010 Census and 2015 Five-Year ACS Data				
Tenure	2010 Census		2015 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,756	89.3%	3,699	88.2%
Owner-Occupied	2,665	71.0%	2,601	70.3%
Renter-Occupied	1,091	29.0%	1,098	29.7%
Vacant Housing Units	448	10.7%	497	11.8%
Total Housing Units	4,204	100.0%	4,196	100.0%

As shown in Table II.20.12, below, there were 3,597 single family dwellings in 2015, which accounted for 85.7 percent of all housing units. Apartment units accounted for 8.5 percent of housing units, with 355 units. Mobile homes also accounted for an additional 1.4 percent of housing with 57 units.

Table II.20.12				
Housing Units by Type				
Cuming County				
2010 and 2015 Five-Year ACS Data				
Tenure	2010 Five-Year ACS¹³⁷		2015 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	3,768	89%	3,597	85.7%
Duplex	25	1%	80	1.9%
Tri- or Four-Plex	100	2%	102	2.4%
Apartment	122	3%	355	8.5%
Mobile Home	226	5%	57	1.4%
Boat, RV, Van, Etc.	0	0%	5	.1%
Total	4,241	100.0%	4,196	100.0%

Table II.20.13, below, shows the disposition of vacant housing units in Cuming County. The 2015 five-year ACS shows 16.7 percent of vacant units were for rent, 24.9 percent were for sale, and 23.5 percent were rented or sold but not yet occupied. At the time of the 2010 Census there were 186 "other vacant" units, or 41.5 percent; this compared to 24.7 percent "other vacant" units in 2015.

Table II.20.13				
Disposition of Vacant Housing Units				
Cuming County				
2010 Census and 2015 Five-Year ACS Data				
Disposition	2010 Census		2015 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	113	25.2%	83	16.7%
For Sale	47	10.5%	124	24.9%
Rented or Sold, Not Occupied	31	6.9%	117	23.5%
For Seasonal, Recreational, or Occasional Use	71	15.8%	50	10.1%
For Migrant Workers	0	0.0%	0	.0%
Other Vacant	186	41.5%	123	24.7%
Total	448	100.0%	497	100.0%

Annually, the Census Bureau reports for each county the number and valuation of building permits issued by permit-issuing agencies.¹³⁸ In most years for which data are presented, single-

¹³⁷ Data unavailable in 2010 Census

family unit construction represented the majority of residential development in the county. Single-family building permit authorizations in Cuming County increased from 14 in 2014 to 20 in 2015 and the average value of construction was \$257,208 in 2015. The statewide average in 2015 was about \$200,980. This value excluded the cost of the lot and infrastructure improvements. Total permitted units increased from 14 in 2014 to 20 in 2015. These changes in residential permit activity in the county compared to a decline in population of 1,078 people since 2000. Additional details of permit activity and per unit valuations are presented in Table II.20.14.

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1000s of Real 2015 \$			
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Single-Family Units(\$)	Duplex Units (\$)	Tri- and Four-Plex Units (\$)	Multi-Family Units (\$)
1980	21	.	.	8	29	137.20	.	.	58.70
1981	8	.	4	8	20	124.40	.	50.90	42.10
1982	5	.	.	.	5	118.90	.	.	.
1983	5	.	4	10	19	117.40	.	30.70	41.00
1984	10	.	.	.	10	110.20	.	.	.
1985	5	.	.	.	5	122.00	.	.	.
1986	.	.	.	8	8	.	.	.	44.60
1987	.	2	.	.	2	.	41.20	.	.
1988	4	.	.	.	4	89.90	.	.	.
1989	5	.	.	.	5	108.40	.	.	.
1990	2	.	4	.	6	111.00	.	61.60	.
1991	4	.	.	.	4	86.10	.	.	.
1992	11	2	6	.	19	100.20	108.90	207.40	.
1993	6	.	.	.	6	145.30	.	.	.
1994	9	.	.	.	9	132.20	.	.	.
1995	10	.	.	.	10	145.90	.	.	.
1996	16	6	.	.	22	146.10	109.70	.	.
1997	11	2	.	5	18	164.10	91.50	.	42.20
1998	16	2	.	18	36	156.40	52.20	.	19.30
1999	13	.	.	.	13	163.10	.	.	.
2000	13	.	8	.	21	170.10	.	83.80	.
2001	9	.	3	.	12	227.40	.	69.90	.
2002	8	.	.	.	8	177.2	.	.	.
2003	12	.	.	.	12	186.0	.	.	.
2004	13	.	.	.	13	157.7	.	.	.
2005	14	.	.	.	14	175.9	.	.	.
2006	12	.	.	.	12	175.1	.	.	.
2007	9	.	.	.	9	200.8	.	.	.
2008	9	.	.	.	9	170.6	.	.	.
2009	16	.	.	.	16	188.6	.	.	.
2010	7	.	.	.	7	148.5	.	.	.
2011	12	.	.	.	12	202.6	.	.	.
2012	11	2	.	.	13	193.5	104.3	.	.
2013	18	.	.	.	18	289.4	.	.	.
2014	14	.	.	.	14	242.3	.	.	.
2015	20	.	.	.	20	257.2	.	.	.

¹³⁸ Permits do not necessarily translate into a precise and full count of housing production. Some dwellings permitted are never constructed. As well, some dwellings may be built in areas that lack a building permitting process, have a lax permitting process, or have insufficient oversight of construction activity.

Housing Characteristics

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 18 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2016, there were 1,464 property transactions in Cuming County. Of these, 1,398 were for single-family homes during this 18-year period, as shown in Table II.20.15.

Table II.20.15						
Residential Property Transactions						
Cuming County						
Fiscal Years 1999–2016 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	107	3	0	2	0	112
2000	99	2	0	0	4	105
2001	100	2	0	1	0	103
2002	101	4	0	3	0	108
2003	85	1	0	0	0	86
2004	99	2	0	0	0	101
2005	90	2	0	0	0	92
2006	73	2	0	0	2	77
2007	80	0	0	0	0	80
2008	67	2	0	0	0	69
2009	60	2	0	0	0	62
2010	76	4	0	2	0	82
2011	54	5	0	2	0	61
2012	11	0	0	0	0	11
2013	59	3	0	0	0	62
2014	73	2	0	0	0	75
2015	100	4	0	3	1	108
2016	64	5	0	1	0	70
Total	1,398	45	0	14	7	1,464

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 617 single-family home property transactions for units built before 1930, 1.8 percent of units were of low quality and 43.9 percent were of fair quality. Conversely, of the 21 homes built from 2001 through 2010, 0.0 percent of units were of low quality and 4.8 percent of fair quality. Table II.20.16 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.20.16										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Cuming County										
Fiscal Years 1999–2016 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2016	Missing	Total
Low	11	1	0	0	0	0	0	0	0	12
Fair	271	72	8	10	1	0	1	0	0	363
Average	312	209	143	147	45	27	6	3	1	893
Good	20	6	14	14	5	44	12	0	0	115
Very Good	0	0	0	0	0	3	1	0	0	4
Excellent	0	0	0	0	0	1	1	0	0	2
Missing	3	1	0	0	3	1	0	0	1	9
Total	617	289	165	171	54	76	21	3	2	1,398

In regard to the current condition of residential dwellings, of the same 617 single-family homes built before 1930, 27.2 percent of the homes were worn out or badly worn, and 62.6 percent

were in average condition. Table II.20.17 provides details about the condition of single-family residential dwellings by year built.

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2016	Missing	Total
Worn Out	16	2	0	0	0	0	0	0	0	18
Badly Worn	152	32	8	3	0	0	0	0	0	195
Average	386	195	126	111	32	10	0	1	0	861
Good	57	52	29	51	18	29	17	2	2	257
Very Good	3	5	2	4	4	17	2	0	0	37
Excellent	0	0	0	1	0	20	2	0	0	23
Missing	3	3	0	1	0	0	0	0	0	7
Total	617	289	165	171	54	76	21	3	2	1,398

Housing Costs

Between 2010 and 2016, the average price of an existing single-family home changed from \$82,741 to \$101,459, a total increase of 22.6 percent, as shown in Table II.20.18, at right.

Single-family home prices from the PAD database also indicated a general increase in average home prices and average floor area for newer homes. The average home price for single-family homes in Cuming County ranged from \$49,136 for homes built before 1930 to \$203,777 for homes built from 2001 to 2010, and \$158,375 for the newest homes built between 2011 and 2016.¹³⁹ Homes built from 2001 through 2010 were also larger, averaging 1,621 square feet per unit. Table II.20.19, below, provides additional details about single-family homes.

Fiscal Year	Average Sales Price (\$)
1999	61,158
2000	55,944
2001	62,395
2002	66,367
2003	66,904
2004	66,317
2005	67,163
2006	67,760
2007	79,721
2008	74,956
2009	74,368
2010	82,741
2011	95,163
2012	125,468
2013	83,444
2014	93,753
2015	117,768
2016	101,459
Average	76,520

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁴⁰ (\$)
Before 1930	49,136	1,506	32.6
1931-1960	65,473	1,205	54.4
1961-1970	85,618	1,295	66.1
1971-1980	93,442	1,394	67.0
1981-1990	115,808	1,482	78.2
1991-2000	170,984	1,587	107.7
2001-2010	203,777	1,621	125.7
2011-2016	158,375	1,159	137
Average	75,530	1,410	54

¹³⁹ When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

¹⁴⁰ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

SURVEY OF RENTAL PROPERTIES

From September through November of 2016, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table II.20.20 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2016 in Cuming County. The number of completed surveys remained unchanged from 11 in 2015 to 11 in 2016. Between 2015 and 2016 the vacancy rate for all units decreased by 5.5 percentage points and was at 1.75 percent in 2016.

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	5	90	2.22	109.0
2003	5	98	4.08	12.2
2004	7	130	9.23	84.8
2005	9	140	7.86	66.5
2006	13	184	14.67	80.0
2007	14	134	2.99	58.2
2008	20	230	5.65	45.4
2009	22	257	7.78	53.7
2010	18	165	7.27	39.1
2011	27	294	1.70	32.1
2012	26	281	5.69	36.1
2013	17	203	4.93	70.0
2014	14	131	9.16	55.0
2015	11	111	7.2	56
2016	11	114	1.75	25.8

Table II.20.21 below shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 10 single family units in Cuming County, with 1 of them available. This translates into a vacancy rate of 10.0 percent in Cuming County, which compares to a single family vacancy rate of 3.6 percent for the State of Nebraska. There were 104 apartment units reported in the survey, with 1 of them available, which resulted in a vacancy rate of 1.0 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 5.7 percent.

Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single Family	10	1	10.0%	4.9%
Apartments	104	1	1.0%	4.7%
Mobile Homes	0	0	%	.0%
“Other” Units	0	0	.0%	.
Don't Know	0	0	%	3.7%
Total	114	2	1.75%	5.7%

Table II.20.22, reports units by number of bedrooms. Three bedroom units were the most common type of reported single family unit, with 6 units. The most common apartment units were one bedroom units, with 81 units. Details for additional unit types are reported on the following page.

Table II.20.22						
Rental Units by Number of Bedrooms						
Cuming County						
2016 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	4	0	0	·	4
One	0	81	0	0	·	81
Two	4	16	0	0	·	20
Three	6	1	0	0	·	7
Four	0	0	0	0	·	0
Don’t Know	0	2	0	0	0	2
Total	10	104	0	0	0	114

Table II.20.23, at right, 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 0.0 percent.

Table II.20.23			
Single Family Units by Number of Bedrooms			
Cuming County			
2016 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	4	0	.0%
Three	6	0	.0%
Four	0	0	%
Don’t know	0	1	%
Total	10	1	10.0%

Table II.20.24, below, displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 1.2 percent.

Table II.20.24			
Apartment Units by Number of Bedrooms			
Cuming County			
2016 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	4	0	.0%
One	81	1	1.2%
Two	16	0	.0%
Three	1	0	.0%
Four	0	0	%
Don’t know	2	0	.0%
Total	104	1	1.0%

Average market-rate rents by unit type are shown in Table II.20.25, below. 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.

Table II.20.25					
Average Market Rate Rents by Number of Bedrooms					
Cuming County					
2016 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$329.0	\$	\$	\$329.0
One	\$	\$392.2	\$	\$	\$392.2
Two	\$350.0	\$411.0	\$	\$	\$393.6
Three	\$437.5	\$650.0	\$	\$	\$508.3
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
Total	\$400.0	\$417.8	\$	\$	\$415.8

Table II.20.26, below, shows the average rental rates for assisted units by number of bedrooms and unit type. Since assistance is often based on income of the resident or other case by case determinations, average assisted rents can vary across bedroom size.

Table II.20.26					
Average Assisted Rate Rents by Number of Bedrooms					
Cuming County					
2016 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$	\$	\$	\$
Two	\$	\$200.0	\$	\$	\$200.0
Three	\$	\$	\$	\$	\$
Four	\$	\$	\$	\$	\$
Total	\$	\$200.0	\$	\$	\$200.0

Table II.20.27, on the following page, shows vacancy rates for single family units by average rental rates for Cuming County. The most common rent for single family units was less than \$500 dollars and units in this price range had a vacancy rate of 11.1 percent.

Table II.20.27 Single Family Market Rate Rents by Vacancy Status Cuming County 2016 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	9	1	11.1%
\$500 to \$750	0	0	%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	1	0	.0%
Total	10	1	10.0%

The average rent and availability of apartment units is displayed in Table II.20.28, below. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 0.0 percent.

Table II.20.28 Apartment Market Rate Rents by Vacancy Status Cuming County 2016 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	66	0	.0%
\$500 to \$750	36	1	2.8%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	2	0	.0%
Total	104	1	1.0%

Respondents were asked if utilities are included in the rent and, as shown in Table II.20.29 below, 6 respondents, or 60.0 percent, included some sort of utility in the rent.

Table II.20.29 Are there any utilities included with the rent? Cuming County 2016 Survey of Rental Properties	
Period	Respondent
Yes	6
No	4
% Offering Utilities	60.0%

The type of utility included in the rent is shown in Table II.20.30, below. There were 2 respondents who included electricity, 2 respondents who included natural gas, 6 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.20.30 Which utilities are included with the rent? Cuming County 2016 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	2
Water/Sewer	6
Trash Collection	4

Table II.20.31, at right, shows the number of survey respondents who keep a waiting list. As can be seen, 4 respondents said they keep a waitlist, with an estimated 52 number of persons on the wait list.

Table II.20.31 Do you keep a waiting list? Cuming County 2016 Survey of Rental Properties	
Period	Respondent
Yes	4
No	6
Waitlist Size	52

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.20.32 below, most respondents indicated there was moderate need for the renovation of existing single family units and moderate need for the renovation of existing apartment units.

Table II.20.32 How would you rate the need for renovation of existing units in the city? Cuming County 2016 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	
Low Need	0	0		
Moderate Need	3	3	3	1
High Need	0	0		
Extreme Need	1	1	1	

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.20.33 below, most respondents indicated there was no and low need for the construction of new single family units and for the construction of new apartment units.

Table II.20.33 How would you rate the need for construction of new units in the city? Cuming County 2016 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	
Low Need	2	2	2	1
Moderate Need	0	0		
High Need	1	1	1	
Extreme Need	2	2	2	

