

# Howard County

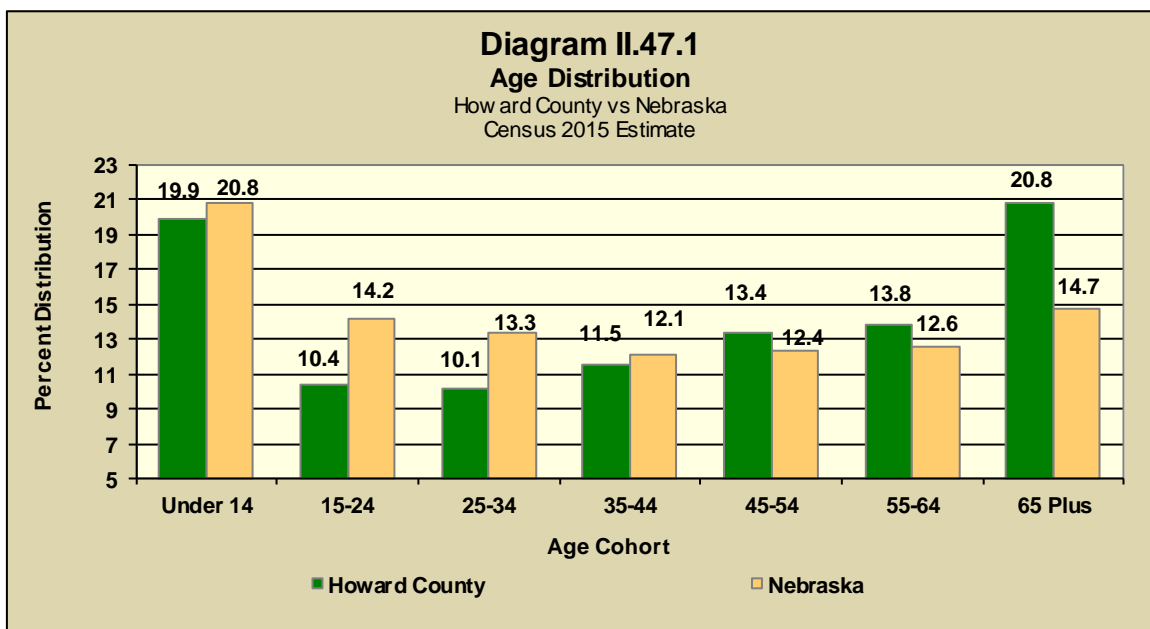
## Summary

- Between 2010 and 2015, the county’s population increased by 2.2 percent or by 135 persons.
- Between 2010 and 2015, the Hispanic population increased by 42.2 percent.
- Between 2014 and 2015, the total number of full- and part-time jobs increased by 130.
- In 2015, average earnings in the county was \$39,238 compared to \$53,754 statewide.
- Between 2014 and 2015, the unemployment rate decreased from 3.7 percent to 3.6 percent.
- Between 2014 and 2015, the number of new housing units permitted increased by 2 units.
- In 2015, the average real value of new single-family construction was \$156,967.
- In fiscal year 2016, the average price of an existing home was \$112,052.
- In a November 2016 rental survey, the average vacancy rate was .89 percent.

## DEMOGRAPHICS

### Population Characteristics

The Census Bureau’s most recent Census population count indicated that between 2010 and 2015, Howard County’s population increased by 2.2 percent, or from 6,274 people to 6,409 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 671 in 2010 to 668 in 2015, a decline of 0.4 percent. The number of people from 25 to 34 years of age increased by 4.5 percent, and those aged between 35 and 44 decreased by 2.9 percent. As shown in Diagram II.47.1, people younger than 25 represented 30.3 percent of the population in 2015, while individuals aged 55 and older represented 34.6 percent of the population in Howard 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 increased by 1.7 percent, while the black population increased by 86.7 percent. The Hispanic population of any race changed from 109

to 155 or by 42.2 percent. Table II.47.1, below, presents the details of these population variations.

<b>Table II.47.1</b>						
<b>Population Characteristics</b>						
State of Nebraska vs. Howard County						
2010 Census and 2015 Intercensal Data						
Subject	Nebraska			Howard County		
	Census 2010	July 2015	% Change	Census 2010	July 2015	% Change
<b>Population</b>	1,826,341	1,896,190	3.8%	6,274	6,409	2.2%
<b>Age</b>						
Under 14 years	383,542	394,263	2.8%	1,240	1,275	2.8%
15 to 24 years	258,206	268,848	4.1%	671	668	-0.4%
25 to 34 years	245,176	252,533	3.0%	621	649	4.5%
35 to 44 years	220,838	228,643	3.5%	760	738	-2.9%
45 to 54 years	258,726	234,477	-9.4%	955	860	-9.9%
55 to 64 years	213,176	238,715	12.0%	852	884	3.8%
65 & over	246,677	278,711	13.0%	1,175	1,335	3.8%
<b>Race</b>						
White	1,649,264	1,689,616	2.4%	6,157	6,260	1.7%
Black	85,971	93,900	9.2%	15	28	86.7%
American Indian or Alaskan Native	23,418	26,492	13.1%	27	34	25.9%
Asian	33,322	44,479	33.5%	12	17	41.7%
Native Hawaiian or Pacific Islander	2,061	2,338	13.4%	2	5	150.0%
Two or More Races	32,305	39,365	21.9%	61	65	6.6%
<b>Hispanic (of any race)</b>						
Hispanic or Latino	167,405	197,416	17.9%	109	155	42.2%

### 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.47.2, at right, from April 2000 to July 2009, Howard County’s natural increase was estimated to be 54 people. Howard County experienced net out-migration from 2000-2009, with 178 persons having left the county during that period.<sup>1</sup> The 2015 population estimates showed a natural increase of 83 persons and a net in-migration of 52 persons since the 2010 Census. In total, Howard County’s population increased to 6,409 persons.

<b>Table II.47.2</b>	
<b>Population Change</b>	
Howard County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>6,773</b>
Natural Increase 80–90	170
Net Migration 80–90	-888
<b>1990 Population</b>	<b>6,055</b>
Natural Increase 90–00	54
Net Migration 90–00	458
<b>2000 Population</b>	<b>6,567</b>
Natural Increase 00–09	54
Net Migration 00–09	-178
2009 Population Estimate	6,443
<b>2010 Population</b>	<b>6,274</b>
Natural Increase 10–15	83
Net Migration 10–15	52
<b>2015 Population Estimate</b>	<b>6,409</b>

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 Howard County increased from 3 persons leaving the county in 2014 to 9 persons leaving in 2015, with an additional net movement of 11 entering the county 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.47.3.

<sup>1</sup> Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

<b>Table II.47.3</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Howard County			
2001–First half of 2016 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	43	61	-18
Calendar 2002	68	39	29
Calendar 2003	59	42	17
Calendar 2004	47	58	-11
Calendar 2005	47	43	4
Calendar 2006	41	43	-2
Calendar 2007	54	36	18
Calendar 2008	28	47	-19
Calendar 2009	55	31	24
Calendar 2010	89	57	32
Calendar 2011	52	42	10
Calendar 2012	43	42	1
Calendar 2013	44	28	16
Calendar 2014	42	45	-3
Calendar 2015	37	46	-9
First Half of 2016	26	15	11

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 2,864 in 2014 to 2,875 in 2015, as shown in Table II.47.4, at right.

**School-Age Children**

According to the Nebraska Department of Education (DOE), the total number of school-age children in Howard County decreased by 3.1 percent from 1,224 in 2015 to 1,186 in 2016, as shown below in Table II.47.5. The number of school-age children 5 to 11 years of age decreased from 628 in 2015 to 600 in 2016.

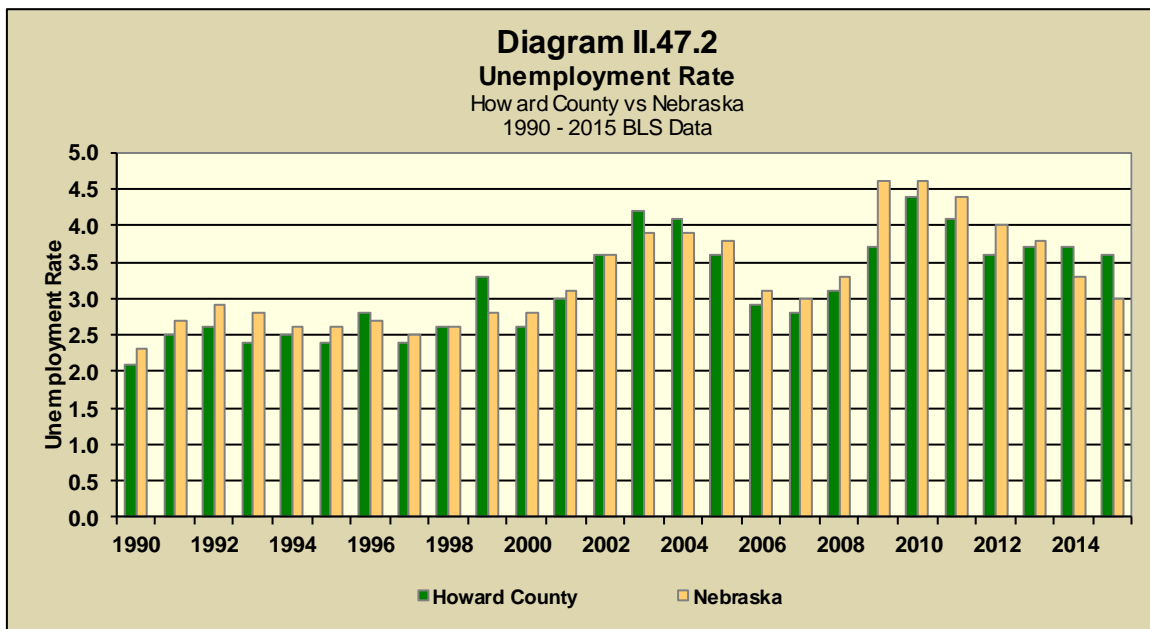
<b>Table II.47.4</b>	
<b>Income Tax Returns</b>	
Howard County	
1991–2015 DOR Data	
<b>Year</b>	<b>Returns</b>
1991	2,738
1992	2,722
1993	2,722
1994	2,831
1995	2,854
1996	2,898
1997	2,901
1998	2,873
1999	2,817
2000	2,816
2001	2,765
2002	2,841
2003	2,772
2004	2,742
2005	2,538
2006	2,769
2007	2,817
2008	2,827
2009	2,792
2010	2,821
2011	2,826
2012	2,852
2013	2,867
2014	2,864
2015	2,875

<b>Table II.47.5</b>				
<b>School-Age Children</b>				
Howard County				
Academic Years 1992–2016 DOE Data				
<b>Year</b>	<b>Age Group</b>			<b>Total</b>
	<b>5–11</b>	<b>11–13</b>	<b>14–18</b>	
1992	681	187	509	1,377
1993	690	209	507	1,406
1994	707	237	514	1,458
1995	688	228	505	1,421
1996	695	214	531	1,440
1997	733	219	522	1,474
1998	764	220	568	1,552
1999	723	230	569	1,522
2000	754	224	588	1,566
2001	742	214	597	1,553
2002	661	239	552	1,452
2003	737	265	590	1,592
2004	713	257	598	1,568
2005	581	224	553	1,358
2006	573	208	540	1,321
2007	566	201	529	1,296
2008	589	170	530	1,289
2009	588	162	488	1,238
2010	576	172	448	1,196
2011	600	172	446	1,218
2012	607	162	427	1,196
2013	629	163	410	1,202
2014	645	155	406	1,206
2015	628	184	412	1,224
2016	600	193	393	1,186

## ECONOMICS

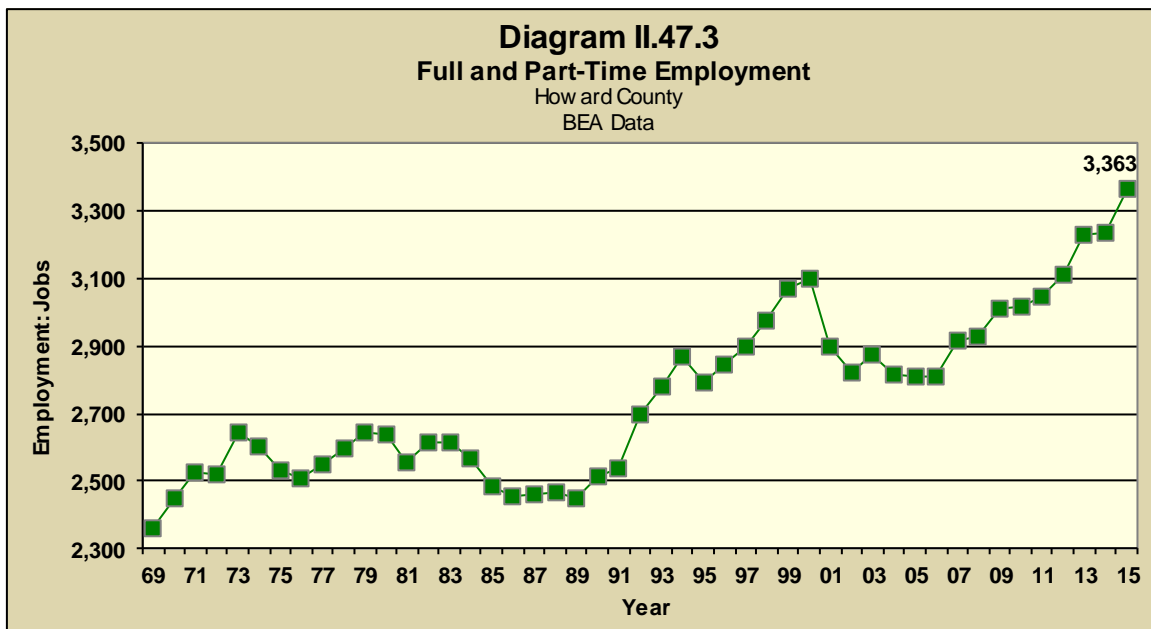
### Labor Force

Labor force and employment statistics were derived from the Bureau of Labor Statistics (BLS) data. The labor force in Howard County, defined as the number of people working or actively seeking work, decreased from 3,371 in 2014 to 3,319 in 2015. The total number of people employed changed from 3,246 in 2014 to 3,198 in 2015. The unemployment rate for the county was 3.6 percent, compared to the state unemployment rate of 3.0 percent for 2015. Unemployment in the county experienced a decrease of 0.1 percentage points between 2014 and 2015. These unemployment rate data are presented in Diagram II.47.2, below.

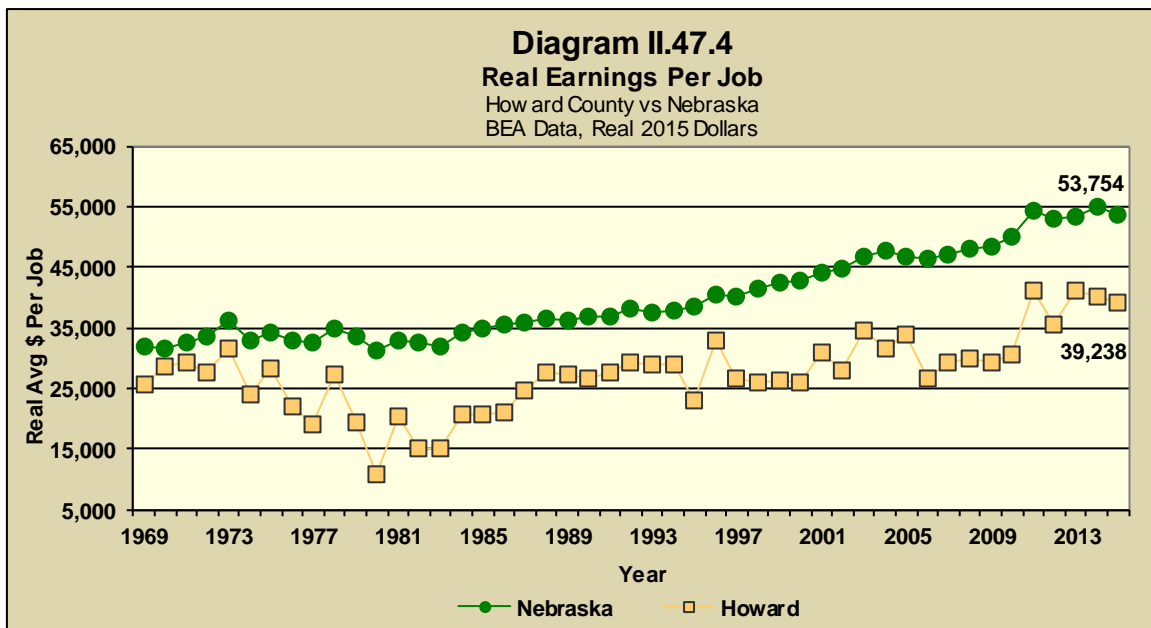


### Employment and Personal Income

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 3,363 jobs in Howard County, an increase of 130 jobs since 2014. Diagram II.47.3 presents total employment for the county from 1969 through 2015.



As shown in Diagram II.47.4, below, real average earnings per job in the county was \$39,238 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 \$275,485,000, a decline of 0.7 percent between 2014 and 2015. Table II.47.6, on the following page, shows further annual data for the years 1969 through 2015.

**Table II.47.6**  
**Total BEA Employment and Real Personal Income**  
 Howard 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	61,010	2,171	11,310	16,245	9,190	95,586	15,348	2,363	25,819
1970	69,929	2,250	11,664	18,042	10,291	107,676	15,706	2,449	28,554
1971	74,087	2,439	12,971	19,114	10,843	114,577	16,102	2,526	29,330
1972	69,719	2,646	15,038	21,428	11,588	115,128	16,242	2,517	27,699
1973	83,731	3,318	16,521	24,602	12,703	134,240	19,168	2,641	31,704
1974	62,274	3,637	16,765	26,150	13,496	115,048	17,144	2,603	23,924
1975	71,658	3,672	17,448	28,078	15,288	128,801	18,960	2,530	28,323
1976	55,041	4,084	18,872	29,082	15,687	114,598	16,868	2,507	21,955
1977	48,752	3,980	20,282	31,979	16,274	113,307	16,799	2,550	19,119
1978	71,240	4,134	21,500	32,546	16,289	137,441	20,493	2,598	27,421
1979	51,348	4,468	21,616	35,096	16,953	120,545	17,814	2,645	19,413
1980	28,435	4,507	20,988	39,260	18,549	102,725	15,180	2,638	10,779
1981	52,458	4,328	22,763	43,235	19,123	133,252	19,806	2,557	20,516
1982	39,800	4,339	20,799	49,092	20,023	125,375	18,811	2,614	15,226
1983	39,798	4,051	20,484	48,100	20,904	125,235	18,998	2,613	15,231
1984	53,514	4,296	21,302	47,991	21,304	139,814	21,114	2,569	20,831
1985	51,485	4,152	20,851	46,220	21,359	135,763	21,081	2,484	20,727
1986	51,334	4,137	21,780	43,525	21,831	134,333	21,258	2,452	20,935
1987	60,644	4,214	22,754	39,975	21,559	140,718	22,602	2,461	24,642
1988	68,070	4,651	23,315	39,026	21,023	146,783	23,709	2,466	27,603
1989	67,067	4,838	23,877	41,633	21,515	149,254	24,413	2,448	27,397
1990	67,498	4,369	25,789	37,836	22,114	148,867	24,635	2,516	26,827
1991	69,795	4,852	27,491	37,110	22,469	152,012	24,847	2,535	27,533
1992	78,877	5,695	28,997	36,524	23,882	162,586	26,097	2,697	29,246
1993	80,470	6,226	31,146	35,916	24,102	165,409	26,524	2,780	28,946
1994	82,800	6,120	34,848	35,046	25,262	171,837	27,363	2,866	28,891
1995	64,006	5,577	37,775	38,293	26,409	160,905	25,217	2,789	22,949
1996	94,102	5,642	40,234	40,245	27,647	196,586	30,545	2,846	33,065
1997	77,606	5,853	42,963	41,038	27,971	183,725	28,379	2,897	26,788
1998	77,578	6,081	45,842	43,086	29,281	189,706	28,958	2,977	26,059
1999	80,894	6,755	48,138	42,018	30,390	194,685	29,555	3,067	26,376
2000	80,551	6,784	50,768	42,958	31,211	198,704	30,462	3,100	25,984
2001	89,403	7,288	53,657	41,668	33,368	210,807	32,694	2,898	30,850
2002	79,124	7,616	55,074	39,908	36,758	203,248	31,624	2,823	28,028
2003	99,284	7,855	59,009	41,815	38,233	230,486	35,410	2,872	34,570
2004	89,215	7,526	59,011	33,175	39,506	213,382	33,005	2,815	31,693
2005	95,513	7,698	58,948	31,730	41,222	219,715	34,160	2,807	34,027
2006	74,916	8,132	61,634	31,462	43,340	203,221	31,968	2,811	26,651
2007	85,762	8,479	65,669	36,618	43,201	222,771	35,176	2,917	29,401
2008	87,740	8,517	67,960	43,811	47,162	238,156	38,038	2,930	29,945
2009	88,405	8,776	64,892	39,173	46,234	229,928	36,567	3,013	29,341
2010	92,816	9,035	64,242	39,004	50,184	237,210	37,851	3,017	30,764
2011	125,271	8,077	67,092	40,443	48,729	273,458	43,378	3,047	41,113
2012	110,444	8,289	70,495	42,743	48,361	263,754	41,812	3,111	35,501
2013	132,841	9,447	69,099	39,746	48,037	280,274	44,159	3,228	41,153
2014	130,307	9,918	68,077	40,120	48,864	277,451	43,583	3,233	40,305
2015	131,956	10,510	62,907	41,236	49,896	275,485	42,984	3,363	39,238

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 7.4 percent between 2010 and 2015. Returns from taxpayers with AGIs of \$10,001 to \$25,000 decreased by 6.4 percent over the period. On the other hand, returns for AGIs of \$100,000 or more increased by 72.1 percent over the 2010 to 2015 period. Table II.47.7, 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 <sup>2</sup>
1991	975	341	573	398	303	109	11	11	0	2,738
1992	972	305	553	423	305	111	13	17	0	2,722
1993	966	292	547	400	336	145	0	14	0	2,722
1994	1,044	278	574	369	350	175	0	19	0	2,831
1995	968	282	611	355	387	201	10	23	0	2,854
1996	951	245	602	416	372	251	22	25	0	2,898
1997	946	238	537	395	407	292	45	31	0	2,901
1998	885	239	513	422	410	304	49	32	0	2,873
1999	864	216	498	366	431	326	56	42	0	2,817
2000	831	200	481	365	445	354	82	43	0	2,816
2001	787	200	477	376	402	376	90	43	0	2,765
2002	834	197	490	374	421	360	107	45	0	2,841
2003	743	228	475	348	433	371	107	49	0	2,772
2004	695	210	451	352	402	408	136	71	0	2,742
2005	590	199	379	309	381	449		79		2,538
2006	612	223	395	375	425	455		85		2,769
2007	606	205	406	320	441	459		126		2,817
2008	587	211	385	324	440	467	222	146	0	2,827
2009	592	213	373	326	413	456	213	167	0	2,792
2010	551	205	374	313	439	493	267	167	12	2,821
2011	535	209	352	341	409	491	268	203	18	2,826
2012	515	205	325	346	399	480	296	251	35	2,852
2013	503	204	328	315	430	502	301	257	27	2,867
2014	482	182	318	315	432	500	329	281	25	2,864
2015	510	195	347	270	418	487	340	282	26	2,875

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 increased from 654 in 2010 to 660 in 2015, with the poverty rate reaching 10.4 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.47.8, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
1998	799	12.1
1999	762	11.6
2000	662	10.3
2001	710	10.9
2002	766	11.5
2003	713	10.6
2004	682	10.2
2005	799	12
2006	757	11.4
2007	754	11.5
2008	702	10.8
2009	855	13.4
2010	654	10.5
2011	677	10.8
2012	626	10.0
2013	684	10.9
2014	726	11.5
2015	660	10.4

<sup>2</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.

### Business Establishments

The total number of business establishments in Howard County increased by 23 between 1980 and 2014, at an annual rate of change of 0.5 percent, as reported by the Census Bureau and as presented in Table II.47.9, at right.<sup>3</sup> This compared to an average annual rate of change of 1.03 percent statewide. Howard County added 2 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 2.5 percent in Howard County between 2010 and 2015, from 2,951 to 3,026. This compared to an estimated 3.0 percent increase statewide, as shown below in Table II.47.10.

Year	Nebraska	Howard County
1980	37,727	129
1981	37,582	128
1982	37,500	133
1983	41,889	143
1984	43,151	142
1985	43,115	144
1986	42,538	138
1987	42,691	131
1988	43,134	126
1989	43,302	127
1990	43,749	126
1991	44,405	134
1992	45,269	148
1993	46,059	155
1994	46,640	154
1995	47,128	150
1996	47,607	166
1997	48,588	160
1998	48,655	156
1999	48,968	154
2000	49,623	155
2001	49,710	146
2002	50,259	148
2003	50,394	147
2004	50,928	147
2005	51,440	158
2006	51,906	148
2007	52,517	156
2008	52,152	157
2009	51,633	150
2010	51,886	142
2011	51,553	143
2012	52,294	143
2013	52,585	150
2014	52,991	152

Subject	Nebraska	% Growth Since Census	Howard County	% Growth Since Census
2000 Census	722,668	-	2,782	-
2010 Census	796,793	10.3%	2,951	6.1%
July 2011 Estimate	801,129	0.5%	2,961	0.3%
July 2012 Estimate	804,659	1.0%	2,981	1.0%
July 2013 Estimate	809,171	1.5%	2,996	1.5%
July 2014 Estimate	814,970	2.3%	3,006	1.9%
July 2015 Estimate	820,913	3.0%	3,026	2.5%

The 2015 five-year ACS released data on the vacancy and tenure of housing units in Howard County. As shown in Table II.47.11 on the following page, 14.5 percent of housing units, or 434, were vacant in 2015. Of the 2,560 housing units that were occupied in 2015, 78.4 percent, or 2,007, were owner-occupied and the remaining 21.6 percent were renter-occupied.

<sup>3</sup> Totals may not add due to rounding-off of county totals.



<b>Table II.47.11</b>				
<b>Housing Units by Tenure</b>				
Howard County				
2010 Census and 2015 Five-Year ACS Data				
<b>Tenure</b>	<b>2010 Census</b>		<b>2015 Five-Year ACS</b>	
	<b>Units</b>	<b>% of Total</b>	<b>Units</b>	<b>% of Total</b>
Occupied Housing Units	2,625	89.0%	2,560	85.5%
Owner-Occupied	2,013	76.7%	2,007	78.4%
Renter-Occupied	612	23.3%	553	21.6%
Vacant Housing Units	326	11.0%	434	14.5%
<b>Total Housing Units</b>	<b>2,951</b>	<b>100.0%</b>	<b>2,994</b>	<b>100.0%</b>

As shown in Table II.47.12, below, there were 2,465 single family dwellings in 2015, which accounted for 82.3 percent of all housing units. Apartment units accounted for 6.7 percent of housing units, with 200 units. Mobile homes also accounted for an additional 8.4 percent of housing with 250 units.

<b>Table II.47.12</b>				
<b>Housing Units by Type</b>				
Howard County				
2010 and 2015 Five-Year ACS Data				
<b>Tenure</b>	<b>2010 Five-Year ACS<sup>4</sup></b>		<b>2015 Five-Year ACS</b>	
	<b>Units</b>	<b>% of Total</b>	<b>Units</b>	<b>% of Total</b>
Single-Family	2,641	89%	2,465	82.3%
Duplex	21	1%	19	.6%
Tri- or Four-Plex	67	2%	60	2.0%
Apartment	68	2%	200	6.7%
Mobile Home	158	5%	250	8.4%
Boat, RV, Van, Etc.	0	0%	0	.0%
<b>Total</b>	<b>2,955</b>	<b>100.0%</b>	<b>2,994</b>	<b>100.0%</b>

Table II.47.13, below, shows the disposition of vacant housing units in Howard County. The 2015 five-year ACS shows 27.9 percent of vacant units were for rent, 1.6 percent were for sale, and 3.9 percent were rented or sold but not yet occupied. At the time of the 2010 Census there were 125 “other vacant” units, or 38.3 percent; this compared to 53.2 percent “other vacant” units in 2015.

<b>Table II.47.13</b>				
<b>Disposition of Vacant Housing Units</b>				
Howard County				
2010 Census and 2015 Five-Year ACS Data				
<b>Disposition</b>	<b>2010 Census</b>		<b>2015 Five-Year ACS</b>	
	<b>Units</b>	<b>% of Total</b>	<b>Units</b>	<b>% of Total</b>
For Rent	71	21.8%	121	27.9%
For Sale	34	10.4%	7	1.6%
Rented or Sold, Not Occupied	40	12.3%	17	3.9%
For Seasonal, Recreational, or Occasional Use	56	17.2%	58	13.4%
For Migrant Workers	0	0.0%	0	.0%
Other Vacant	125	38.3%	231	53.2%
<b>Total</b>	<b>326</b>	<b>100.0%</b>	<b>434</b>	<b>100.0%</b>

Annually, the Census Bureau reports for each county the number and valuation of building permits issued by permit-issuing agencies.<sup>5</sup> In most years for which data are presented, single-

<sup>4</sup> Data unavailable in 2010 Census

family unit construction represented the majority of residential development in the county. Single-family building permit authorizations in Howard County increased from 28 in 2014 to 30 in 2015 and the average value of construction was \$156,967 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 28 in 2014 to 30 in 2015. These changes in residential permit activity in the county compared to a decline in population of 158 people since 2000. Additional details of permit activity and per unit valuations are presented in Table II.47.14.

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	20	.	4	.	24	103.60	.	40.20	.
1981	15	2	.	.	17	82.60	64.50	.	.
1982	9	.	4	.	13	74.50	.	49.00	.
1983	12	.	.	.	12	73.60	.	.	.
1984	41	.	.	.	41	97.50	.	.	.
1985	16	.	.	.	16	56.20	.	.	.
1986	5	.	.	.	5	38.30	.	.	.
1987	5	.	.	.	5	80.30	.	.	.
1988	6	.	.	.	6	61.50	.	.	.
1989	7	.	.	.	7	45.10	.	.	.
1990	11	.	.	.	11	59.90	.	.	.
1991	19	.	.	.	19	88.80	.	.	.
1992	26	.	11	.	37	77.50	.	49.50	.
1993	20	8	.	.	28	92.50	84.30	.	.
1994	16	.	.	.	16	108.20	.	.	.
1995	33	.	.	22	55	87.20	.	.	65.30
1996	41	.	.	.	41	116.70	.	.	.
1997	51	.	.	.	51	120.20	.	.	.
1998	27	.	.	.	27	110.50	.	.	.
1999	25	.	.	.	25	121.30	.	.	.
2000	20	.	.	36	56	134.00	.	.	74.50
2001	31	.	.	.	31	108.60	.	.	.
2002	30	.	.	.	30	108.9	.	.	.
2003	36	.	.	10	46	111.5	.	.	100.2
2004	27	.	.	.	27	125.2	.	.	.
2005	34	.	.	.	34	102.5	.	.	.
2006	31	.	.	.	31	164.2	.	.	.
2007	24	2	.	.	26	168.4	36.5	.	.
2008	24	.	.	.	24	172.9	.	.	.
2009	19	.	.	.	19	204.6	.	.	.
2010	18	.	.	.	18	134.8	.	.	.
2011	18	12	.	.	30	118.2	35.4	.	.
2012	23	.	.	.	23	134.3	.	.	.
2013	18	.	.	.	18	143.1	.	.	.
2014	28	.	.	.	28	156.6	.	.	.
2015	30	.	.	.	30	157.0	.	.	.

<sup>5</sup> 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 1,245 property transactions in Howard County. Of these, 1,206 were for single-family homes during this 18-year period, as shown in Table II.47.15.

<b>Table II.47.15</b>						
<b>Residential Property Transactions</b>						
Howard County						
Fiscal Years 1999–2016 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	82	4	0	0	0	86
2000	88	5	0	0	1	94
2001	62	7	0	0	0	69
2002	64	3	0	0	0	67
2003	82	5	0	0	0	87
2004	64	6	0	0	0	70
2005	60	2	0	0	0	62
2006	71	2	0	0	0	73
2007	63	2	0	0	0	65
2008	66	0	0	0	0	66
2009	54	0	0	0	0	54
2010	56	1	0	0	0	57
2011	44	0	0	0	0	44
2012	64	0	0	0	0	64
2013	71	0	0	0	0	71
2014	80	0	0	0	1	81
2015	64	0	0	0	0	64
2016	71	0	0	0	0	71
<b>Total</b>	<b>1,206</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,245</b>

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 483 single-family home property transactions for units built before 1930, 1.2 percent of units were of low quality and 32.5 percent were of fair quality. Conversely, of the 53 homes built from 2001 through 2010, 1.9 percent of units were of low quality and 9.4 percent of fair quality. Table II.47.16 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.47.16</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Howard County										
Fiscal Years 1999–2016 PAD Data										
<b>Quality</b>	<b>Before 1930</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2016</b>	<b>Missing</b>	<b>Total</b>
Low	6	1	1	4	1	8	1	0	0	22
Fair	157	34	13	20	13	11	5	0	0	253
Average	289	130	101	142	42	102	41	4	0	851
Good	29	2	5	13	6	14	6	0	0	75
Very Good	2	0	0	0	0	1	0	0	0	3
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	1	1	0	0	0	0	0	0	2
<b>Total</b>	<b>483</b>	<b>168</b>	<b>121</b>	<b>179</b>	<b>62</b>	<b>136</b>	<b>53</b>	<b>4</b>	<b>0</b>	<b>1,206</b>

In regard to the current condition of residential dwellings, of the same 483 single-family homes built before 1930, 12.0 percent of the homes were worn out or badly worn, and 60.7 percent

were in average condition. Table II.47.17 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	1	0	1	0	0	0	0	0	0	2
Badly Worn	57	12	5	6	5	0	1	0	0	86
Average	293	130	98	142	53	125	43	4	0	888
Good	124	25	17	31	3	11	8	0	0	219
Very Good	8	1	0	0	1	0	1	0	0	11
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>483</b>	<b>168</b>	<b>121</b>	<b>179</b>	<b>62</b>	<b>136</b>	<b>53</b>	<b>4</b>	<b>0</b>	<b>1,206</b>

**Housing Costs**

Between 2010 and 2016, the average price of an existing single-family home changed from \$92,416 to \$112,052, a total increase of 21.2 percent, as shown in Table II.47.18, 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 Howard County ranged from \$52,661 for homes built before 1930 to \$191,505 for homes built from 2001 to 2010, and \$250,250 for the newest homes built between 2011 and 2016.<sup>6</sup> Homes built from 2011 through 2016 were also larger, averaging 1,674 square feet per unit. Table II.47.19, below, provides additional details about single-family homes.

Fiscal Year	Average Sales Price (\$)
1999	53,290
2000	62,820
2001	65,514
2002	70,484
2003	69,901
2004	65,039
2005	95,747
2006	90,816
2007	93,910
2008	84,413
2009	74,994
2010	92,416
2011	84,489
2012	94,486
2013	102,480
2014	126,740
2015	105,363
2016	112,052
<b>Average</b>	<b>85,530</b>

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>7</sup> (\$)
Before 1930	52,661	1,226	43.0
1931-1960	74,782	1,164	64.3
1961-1970	82,994	1,227	67.7
1971-1980	94,862	1,427	66.5
1981-1990	103,096	1,458	70.7
1991-2000	132,637	1,494	88.8
2001-2010	191,505	1,788	107.1
2011-2016	250,250	1,674	149
<b>Average</b>	<b>83,778</b>	<b>1,318</b>	<b>64</b>

<sup>6</sup> 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.

<sup>7</sup> 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.47.20 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2016 in Howard County. The number of completed surveys decreased from 8 in 2015 to 7 in 2016. Between 2015 and 2016 the vacancy rate for all units decreased by 2.0 percentage points and was at .89 percent in 2016.

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	90	4.4	60.0
2003	3	94	1.1	57.1
2004	3	96	3.1	67.5
2005	6	132	6.8	63.1
2006	4	127	5.5	36.9
2007	3	98	3.1	22.6
2008	6	119	5.9	46.5
2009	8	119	3.4	39.3
2010	8	124	2.4	35.8
2011	7	126	.8	28.0
2012	8	123	.8	31.0
2013	9	132	4.6	45.0
2014	10	138	1.5	22.0
2015	8	139	4.0	35
2016	7	225	.9	5.1

Table II.47.21 below shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single family units in Howard County, with 0 of them available. This translates into a vacancy rate of 0.0 percent in Howard County, which compares to a single family vacancy rate of 3.6 percent for the State of Nebraska. There were 200 apartment units reported in the survey, with 1 of them available, which resulted in a vacancy rate of .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 unit types over the last five years was 2.1 percent.

Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single Family	1	0	.0%	1.2%
Apartments	200	1	.5%	2.1%
Mobile Homes	0	0	%	.0%
“Other” Units	0	0	.0%	.
Don't Know	24	1	4.2%	2.1%
<b>Total</b>	<b>225</b>	<b>2</b>	<b>.89%</b>	<b>2.1%</b>

Table II.47.22, reports units by number of bedrooms. Two bedroom units were the most common type of reported single family unit, with 1 unit. The most common apartment units were one bedroom units, with 118 units. Details for additional unit types are reported on the following page.

<b>Table II.47.22</b>						
<b>Rental Units by Number of Bedrooms</b>						
Howard County						
2016 Survey of Rental Properties						
<b>Number of Bedrooms</b>	<b>Single Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Don’t Know</b>	<b>Total</b>
Efficiency	0	0	0	0	.	0
One	0	118	0	0	.	118
Two	1	71	0	0	.	72
Three	0	11	0	0	.	11
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	24	24
<b>Total</b>	<b>1</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>225</b>

Table II.47.23, at right, displays the vacancy rate of single family units by the number of bedrooms. Two bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0.0 percent.

<b>Table II.47.23</b>			
<b>Single Family Units by Number of Bedrooms</b>			
Howard County			
2016 Survey of Rental Properties			
<b>Number of Bedrooms</b>	<b>Units</b>	<b>Available Units</b>	<b>Vacancy Rates</b>
Efficiency	0	0	%
One	0	0	%
Two	1	0	.0%
Three	0	0	%
Four	0	0	%
Don’t know	0	0	%
<b>Total</b>	<b>1</b>	<b>0</b>	<b>.0%</b>

Table II.47.24, 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 .8 percent.

<b>Table II.47.24</b>			
<b>Apartment Units by Number of Bedrooms</b>			
Howard County			
2016 Survey of Rental Properties			
<b>Number of Bedrooms</b>	<b>Units</b>	<b>Available Units</b>	<b>Vacancy Rates</b>
Efficiency	0	0	%
One	118	1	.8%
Two	71	0	.0%
Three	11	0	.0%
Four	0	0	%
Don’t know	0	0	%
<b>Total</b>	<b>200</b>	<b>1</b>	<b>.5%</b>

Average market-rate rents by unit type are shown in Table II.47.25, 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.

<b>Table II.47.25</b>					
<b>Average Market Rate Rents by Number of Bedrooms</b>					
Howard County 2016 Survey of Rental Properties					
<b>Number of Bedrooms</b>	<b>Single Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Total</b>
Efficiency	\$	\$	\$	\$	\$
One	\$	\$366	\$	\$	\$366
Two	\$600	\$467	\$	\$	\$511
Three	\$	\$552	\$	\$	\$552
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
<b>Total</b>	<b>\$600</b>	<b>\$501</b>	<b>\$</b>	<b>\$</b>	<b>\$534</b>

Table II.47.26, below, shows vacancy rates for single family units by average rental rates for Howard County. The most common rent for single family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 0.0 percent.

<b>Table II.47.26</b>			
<b>Single Family Market Rate Rents by Vacancy Status</b>			
Howard County 2016 Survey of Rental Properties			
<b>Average Rents</b>	<b>Single Family Units</b>	<b>Available Single Family Units</b>	<b>Vacancy Rate</b>
Less Than \$500	0	0	%
\$500 to \$750	1	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	0	0	%
<b>Total</b>	<b>1</b>	<b>0</b>	<b>0%</b>

The average rent and availability of apartment units is displayed in Table II.47.27, on the following page. 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.

<b>Table II.47.27</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Howard County 2016 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	97	0	.0%
\$500 to \$750	6	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	97	1	1.0%
<b>Total</b>	<b>200</b>	<b>1</b>	<b>.5%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.47.28 below, 2 respondents, or 50.0 percent, included some sort of utility in the rent.

<b>Table II.47.28</b> <b>Are there any utilities included with the rent?</b> Howard County 2016 Survey of Rental Properties	
Period	Respondent
Yes	2
No	2
<b>% Offering Utilities</b>	<b>50.0%</b>

The type of utility included in the rent is shown in Table II.47.29, below. There were 2 respondents who included electricity, 1 respondent who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

<b>Table II.47.29</b> <b>Which utilities are included with the rent?</b> Howard County 2016 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	2
Trash Collection	2

Table II.47.30, at right, shows the number of survey respondents who keep a waiting list. As can be seen, 3 respondents said they keep a waitlist, with an estimated 37 number of persons on the wait list.

<b>Table II.47.30</b> <b>Do you keep a waiting list?</b> Howard County 2016 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
<b>Waitlist Size</b>	<b>37</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.47.31 on the following page, 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.

<b>Table II.47.31</b> <b>How would you rate the need for renovation of existing units in the city?</b> Howard County 2016 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	2	2	2	
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.47.32 below, most respondents indicated there was high need for the construction of new single-family units and moderate to high need for the construction of new apartment units.

<b>Table II.47.32</b> <b>How would you rate the need for construction of new units in the city?</b> Howard County 2016 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	1	1	1	
High Need	2	1	2	
Extreme Need				

