

Clay County

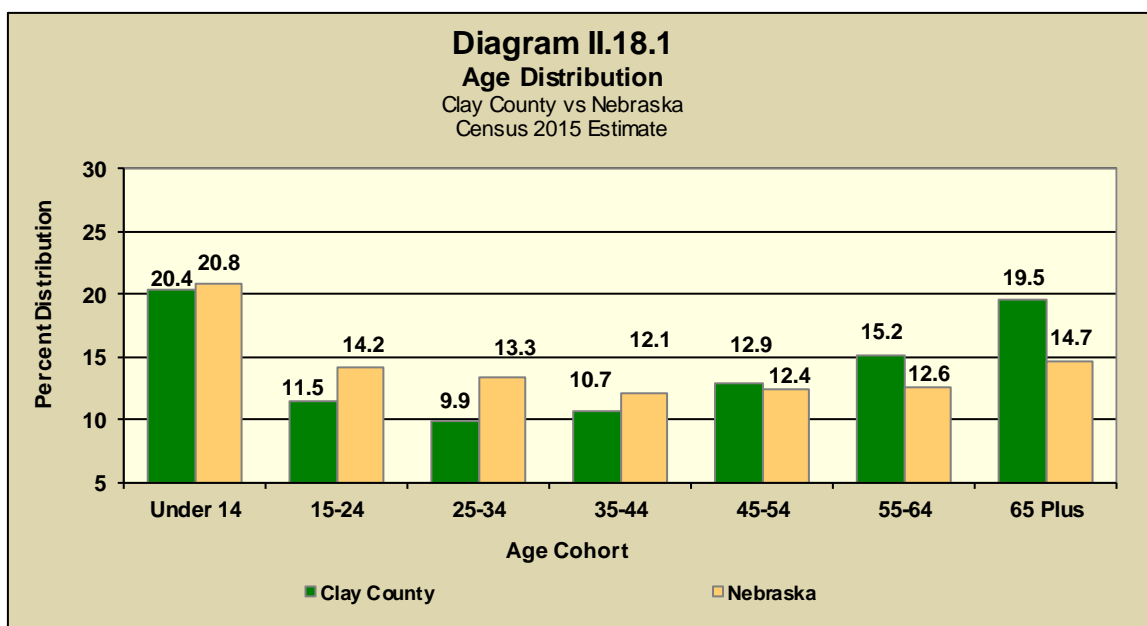
Summary

- Between 2010 and 2015, the county’s population decreased by 3.6 percent or by 233 persons.
- Between 2010 and 2015, the Hispanic population increased by 9.4 percent.
- Between 2014 and 2015, the total number of full- and part-time jobs decreased by 13.
- In 2015, average earnings in the county was \$44,985 compared to \$53,754 statewide.
- Between 2014 and 2015, the unemployment rate decreased from 3.3 percent to 2.9 percent.
- Between 2014 and 2015, the number of new housing units permitted decreased by . units.
- In 2015, the average real value of new single-family construction was \$199,900.
- In fiscal year 2016, the average price of an existing home was \$78,070.
- In a November 2016 rental survey, the average vacancy rate was 1.41 percent.

DEMOGRAPHICS

Population Characteristics

The Census Bureau’s most recent Census population count indicated that between 2010 and 2015, Clay County’s population decreased by 3.6 percent, or from 6,542 people to 6,309 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 750 in 2010 to 725 in 2015, a decline of 3.3 percent. The number of people from 25 to 34 years of age decreased by 4.4 percent, and those aged between 35 and 44 decreased by 1.2 percent. As shown in Diagram II.18.1, people younger than 25 represented 31.9 percent of the population in 2015, while individuals aged 55 and older represented 34.6 percent of the population in Clay 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 4.7 percent, while the black population increased by 80.0 percent. The Hispanic population of any race changed from 502 to 549 or by 9.4 percent. Table II.18.1, below, presents the details of these population variations.

Subject	Nebraska			Clay County		
	Census 2010	July 2015	% Change	Census 2010	July 2015	% Change
Population	1,826,341	1,896,190	3.8%	6,542	6,309	-3.6%
Age						
Under 14 years	383,542	394,263	2.8%	1,342	1,286	-4.2%
15 to 24 years	258,206	268,848	4.1%	750	725	-3.3%
25 to 34 years	245,176	252,533	3.0%	652	623	-4.4%
35 to 44 years	220,838	228,643	3.5%	682	674	-1.2%
45 to 54 years	258,726	234,477	-9.4%	1,048	815	-22.2%
55 to 64 years	213,176	238,715	12.0%	900	957	6.3%
65 & over	246,677	278,711	13.0%	1,168	1,229	6.3%
Race						
White	1,649,264	1,689,616	2.4%	6,369	6,071	-4.7%
Black	85,971	93,900	9.2%	25	45	80.0%
American Indian or Alaskan Native	23,418	26,492	13.1%	63	82	30.2%
Asian	33,322	44,479	33.5%	12	21	75.0%
Native Hawaiian or Pacific Islander	2,061	2,338	13.4%	17	17	0.0%
Two or More Races	32,305	39,365	21.9%	56	73	30.4%
Hispanic (of any race)						
Hispanic or Latino	167,405	197,416	17.9%	502	549	9.4%

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.18.2, at right, from April 2000 to July 2009, Clay County’s natural decrease was estimated to be 20 people. Clay County has been experiencing net out-migration, with 814 persons leaving the county during the 2000-2009 year period.¹²⁰ The 2015 population estimates showed a natural increase of 22 persons and a net out-migration of 255 persons since the 2010 Census. In total, Clay County’s population decreased to 6,309 persons.

1980 Population	8,106
Natural Increase 80–90	133
Net Migration 80–90	-1,116
1990 Population	7,123
Natural Increase 90–00	26
Net Migration 90–00	-110
2000 Population	7,039
Natural Increase 00–09	-20
Net Migration 00–09	-814
2009 Population Estimate	6,205
2010 Population	6,542
Natural Increase 10–15	22
Net Migration 10–15	-255
2015 Population Estimate	6,309

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 Clay County increased from -6 persons in 2014 to 17 persons in 2015, with an additional net movement of 21 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.18.3.

¹²⁰ Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

Table II.18.3			
Driver's Licenses Exchanged and Surrendered			
Clay County			
2001–First half of 2016 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	71	77	-6
Calendar 2002	69	67	2
Calendar 2003	66	57	9
Calendar 2004	70	69	1
Calendar 2005	53	62	-9
Calendar 2006	67	64	3
Calendar 2007	80	47	33
Calendar 2008	75	54	21
Calendar 2009	70	55	15
Calendar 2010	145	57	88
Calendar 2011	57	56	1
Calendar 2012	69	46	23
Calendar 2013	53	40	13
Calendar 2014	46	52	-6
Calendar 2015	66	49	17
First Half of 2016	50	29	21

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 decreased from 2,881 in 2014 to 2,828 in 2015, as shown in Table II.18.4, at right.

School-Age Children

According to the Nebraska Department of Education (DOE), the total number of school-age children in Clay County decreased by 1.9 percent from 1,275 in 2015 to 1,251 in 2016, as shown below in Table II.18.5. The number of school-age children 5 to 11 years of age decreased from 622 in 2015 to 618 in 2016.

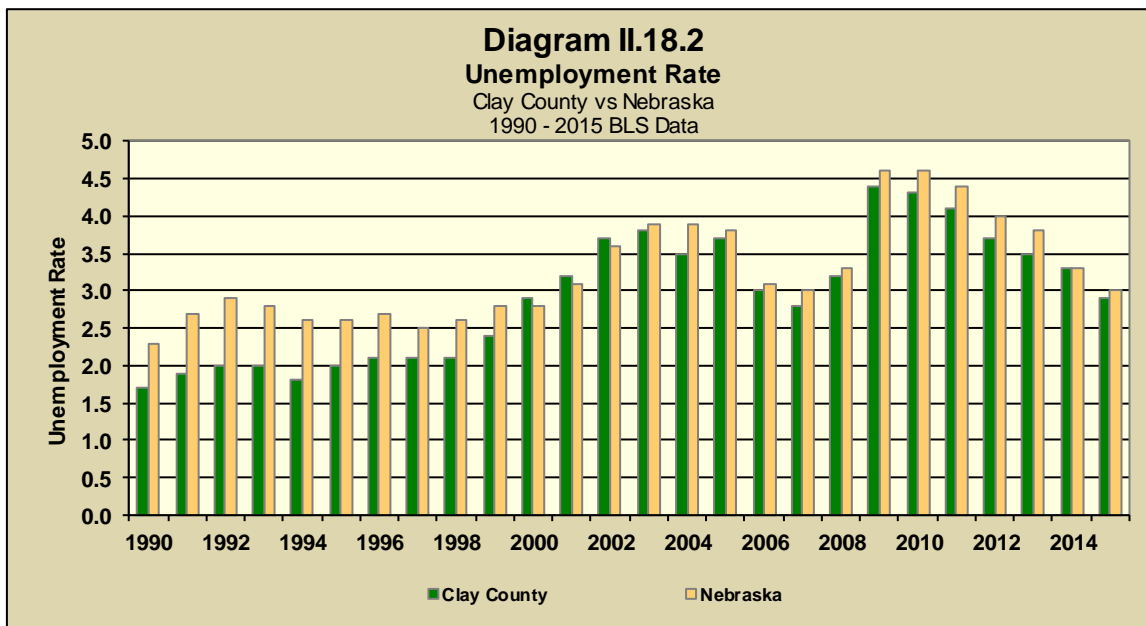
Table II.18.4	
Income Tax Returns	
Clay County	
1991–2015 DOR Data	
Year	Returns
1991	3,380
1992	3,345
1993	3,329
1994	3,401
1995	3,278
1996	3,281
1997	3,382
1998	3,348
1999	3,264
2000	3,222
2001	3,128
2002	3,105
2003	3,041
2004	2,956
2005	2,719
2006	2,937
2007	2,975
2008	2,957
2009	2,901
2010	2,871
2011	2,866
2012	2,881
2013	2,882
2014	2,881
2015	2,828

Table II.18.5				
School-Age Children				
Clay County				
Academic Years 1992–2016 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	843	221	503	1,567
1993	830	240	527	1,597
1994	828	258	540	1,626
1995	793	265	554	1,612
1996	773	279	587	1,639
1997	783	272	618	1,673
1998	817	246	616	1,679
1999	733	271	620	1,624
2000	742	271	645	1,658
2001	762	235	672	1,669
2002	722	208	632	1,562
2003	441	147	404	992
2004	443	155	384	982
2005	639	216	501	1,356
2006	673	195	496	1,364
2007	662	196	475	1,333
2008	656	187	483	1,326
2009	639	200	481	1,320
2010	664	183	487	1,334
2011	627	186	469	1,282
2012	629	191	459	1,279
2013	601	192	452	1,245
2014	600	185	464	1,249
2015	622	173	480	1,275
2016	618	173	460	1,251

ECONOMICS

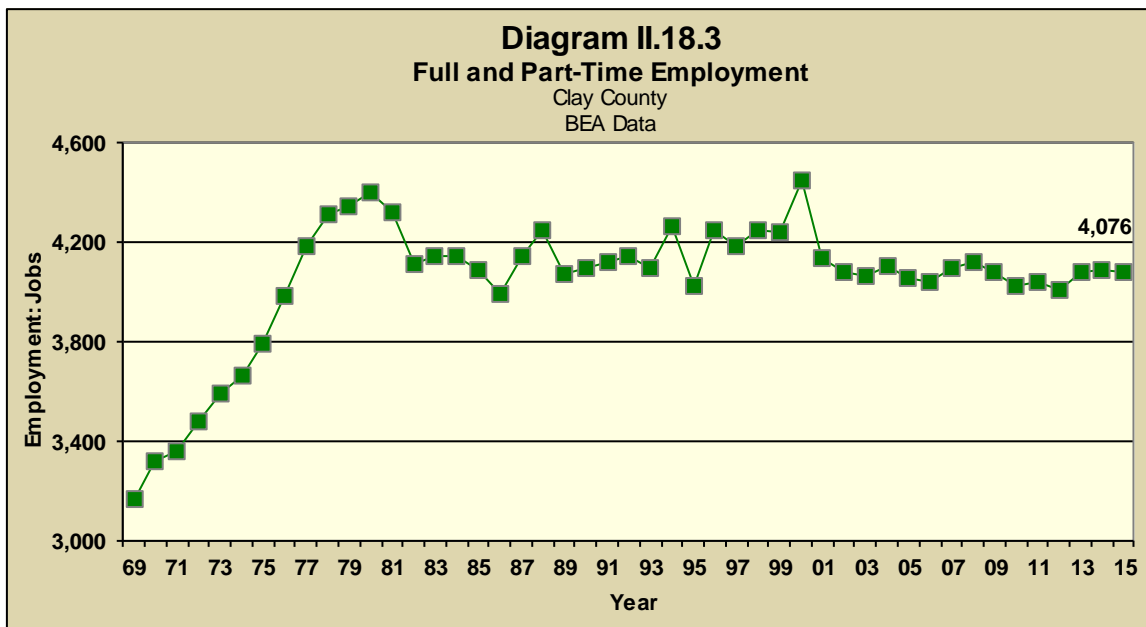
Labor Force

Labor force and employment statistics were derived from the Bureau of Labor Statistics (BLS) data. The labor force in Clay County, defined as the number of people working or actively seeking work, decreased from 3,467 in 2014 to 3,416 in 2015. The total number of people employed changed from 3,354 in 2014 to 3,317 in 2015. The unemployment rate for the county was 2.9 percent, compared to the state unemployment rate of 3.0 percent for 2015. Unemployment in the county experienced a decrease of 0.4 percentage points between 2014 and 2015. These unemployment rate data are presented in Diagram II.18.2, below.

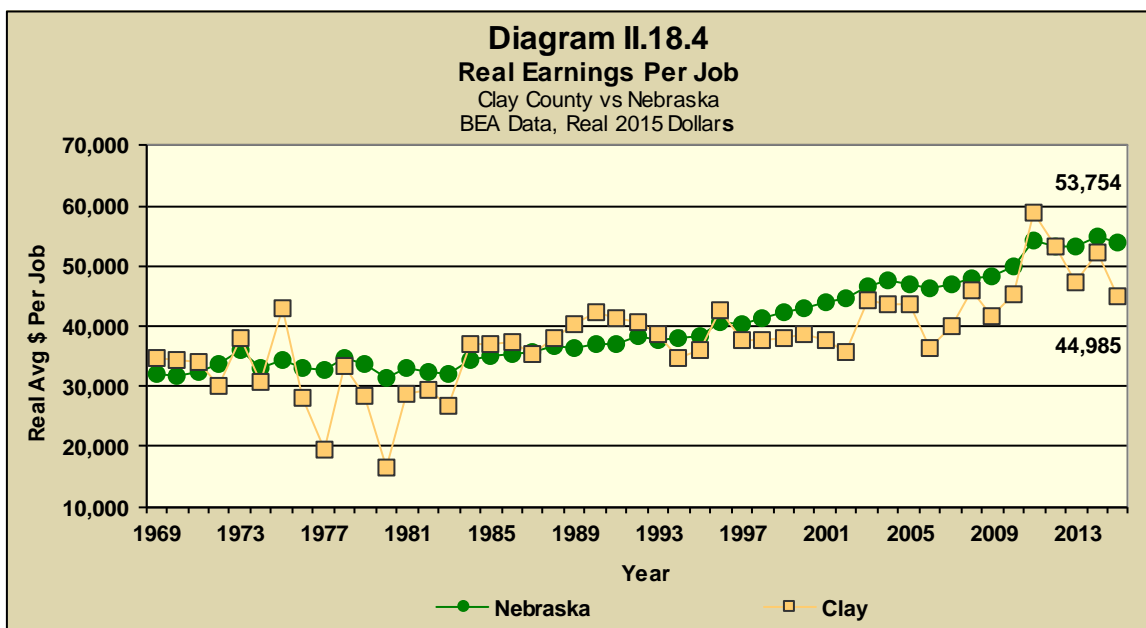


Employment and Personal Income

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 4,076 jobs in Clay County, a decrease of 13 jobs since 2014. Diagram II.18.3 presents total employment for the county from 1969 through 2015.



As shown in Diagram II.18.4, below, real average earnings per job in the county was \$44,985 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 \$281,972,000, a decline of 8.3 percent between 2014 and 2015. Table II.18.6, on the following page, shows further annual data for the years 1969 through 2015.

Table II.18.6
Total BEA Employment and Real Personal Income
 Clay 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	109,818	4,078	7,359	29,123	14,516	156,738	19,076	3,169	34,654
1970	113,534	4,254	7,347	30,655	15,653	162,935	19,724	3,317	34,228
1971	113,783	4,438	7,006	30,691	16,730	163,772	19,688	3,359	33,874
1972	104,450	4,680	7,321	33,636	17,468	158,195	18,536	3,481	30,006
1973	136,549	5,706	6,752	38,394	20,089	196,078	23,081	3,587	38,068
1974	111,977	6,279	6,383	39,875	20,892	172,848	20,674	3,659	30,603
1975	162,734	6,671	4,634	42,792	22,537	226,027	26,783	3,792	42,915
1976	111,429	7,359	5,037	42,234	22,937	174,277	21,036	3,984	27,969
1977	81,265	7,492	3,668	44,444	22,850	144,736	17,264	4,184	19,423
1978	144,225	7,949	2,677	46,287	23,537	208,777	25,733	4,311	33,455
1979	122,667	8,578	1,974	43,361	23,805	183,230	22,541	4,342	28,251
1980	71,747	8,341	2,375	49,599	25,447	140,827	17,404	4,397	16,317
1981	124,085	8,775	-72	55,754	26,851	197,843	24,664	4,318	28,737
1982	120,471	8,527	-969	60,183	27,243	198,401	24,944	4,113	29,290
1983	111,056	8,713	-3,021	61,221	27,445	187,988	23,765	4,144	26,799
1984	152,763	9,452	-2,606	60,233	28,260	229,197	29,190	4,142	36,881
1985	151,580	9,527	-2,562	56,782	28,684	224,957	29,131	4,089	37,070
1986	148,497	9,822	-3,872	55,695	30,016	220,513	29,258	3,994	37,180
1987	147,057	10,336	-4,106	52,023	29,690	214,328	28,800	4,146	35,470
1988	161,759	11,394	-4,367	51,234	29,276	226,506	30,956	4,248	38,079
1989	163,624	11,825	-5,041	55,270	28,955	230,984	31,886	4,075	40,153
1990	173,433	12,078	-6,112	51,840	29,286	236,369	33,211	4,092	42,383
1991	169,789	11,883	-4,321	51,204	29,570	234,360	33,078	4,123	41,181
1992	168,683	12,156	-3,252	51,198	31,520	235,992	32,781	4,143	40,715
1993	158,098	12,806	-2,165	49,592	31,515	224,233	31,204	4,098	38,579
1994	148,140	13,323	-226	47,980	31,590	214,161	29,475	4,264	34,742
1995	145,001	12,876	3,554	53,090	32,767	221,535	30,700	4,025	36,025
1996	180,398	13,974	2,301	55,165	35,223	259,114	35,809	4,247	42,477
1997	158,050	14,109	4,279	56,450	35,473	240,143	33,470	4,181	37,802
1998	159,555	15,000	4,667	59,181	37,893	246,297	34,303	4,247	37,569
1999	160,597	15,051	7,754	54,240	39,587	247,128	34,806	4,236	37,912
2000	172,025	16,238	5,846	56,818	39,391	257,842	36,682	4,449	38,666
2001	156,299	14,335	12,000	57,520	41,512	252,996	36,434	4,137	37,781
2002	145,891	14,543	11,365	51,239	43,728	237,680	34,451	4,077	35,784
2003	179,564	14,735	10,977	52,687	44,529	273,024	39,805	4,066	44,162
2004	179,415	15,088	10,443	42,133	42,952	259,855	38,242	4,106	43,696
2005	177,157	14,867	9,529	35,741	43,430	250,991	37,636	4,059	43,646
2006	146,939	15,601	9,000	34,227	45,600	220,164	33,313	4,043	36,344
2007	164,324	15,754	8,681	40,234	45,460	242,945	37,012	4,096	40,118
2008	189,822	16,561	8,492	46,697	48,638	277,087	42,349	4,123	46,040
2009	169,625	16,378	9,818	45,510	49,237	257,812	39,591	4,079	41,585
2010	182,231	16,487	9,502	44,600	51,210	271,056	41,414	4,024	45,286
2011	238,329	14,675	9,460	46,845	50,670	330,630	51,023	4,043	58,949
2012	213,494	15,237	9,170	50,958	50,880	309,266	48,217	4,006	53,294
2013	192,066	17,185	7,793	50,738	49,172	282,584	44,285	4,078	47,098
2014	213,670	17,503	9,990	51,775	49,628	307,560	48,619	4,089	52,255
2015	183,360	17,137	11,191	52,879	51,679	281,972	44,694	4,076	44,985

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 7.6 percent between 2010 and 2015. Returns from taxpayers with AGIs of \$10,001 to \$25,000 decreased by 12.5 percent over the period. On the other hand, returns for AGIs of \$100,000 or more increased by 44.5 percent over the 2010 to 2015 period. Table II.18.7, on the following page, presents AGI distribution for the years 1991 through 2015.

Table II.18.7										
Income Tax Returns by Adjusted Gross Income										
Clay County										
1991–2015 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 ¹²¹
1991	1,184	358	635	495	420	209	24	29	0	3,380
1992	1,159	342	634	494	403	232	13	39	0	3,345
1993	1,138	310	630	461	457	239	44	35	0	3,329
1994	1,242	300	612	478	440	252	44	28	0	3,401
1995	1,084	283	616	464	451	270	41	46	0	3,278
1996	1,072	245	588	464	444	327	72	62	0	3,281
1997	1,079	243	576	473	486	355	89	66	0	3,382
1998	1,060	249	526	413	511	401	81	84	0	3,348
1999	1,016	228	493	412	487	409	125	84	10	3,264
2000	920	237	520	381	480	455	129	86	14	3,222
2001	906	191	475	416	472	471	104	73	0	3,128
2002	916	230	439	423	462	447	114	63	11	3,105
2003	831	225	447	419	452	434	135	80	0	3,041
2004	728	204	463	376	468	456	154	81	0	2,956
2005	660	177	383	340	440	416	194	99	10	2,719
2006	611	217	461	387	460	478	202	110	11	2,937
2007	605	196	408	382	455	500	261	142	26	2,975
2008	570	211	368	388	413	515	277	193	22	2,957
2009	554	219	385	359	415	464	260	218	27	2,901
2010	484	243	387	341	398	501	270	213	34	2,871
2011	488	199	378	346	400	512	258	249	36	2,866
2012	431	218	381	308	382	500	276	305	80	2,881
2013	421	235	347	315	445	463	279	308	69	2,882
2014	433	235	335	340	390	489	289	310	60	2,881
2015	447	201	350	314	401	485	273	306	51	2,828

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 704 in 2010 to 632 in 2015, with the poverty rate reaching 10.2 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.18.8, at right, presents poverty data for the county.

Table II.18.8		
Persons in Poverty		
Clay County		
1998–2015 Intercensal Estimates		
Year	Persons in Poverty	Poverty Rate
1998	787	11.2
1999	760	10.9
2000	656	9.6
2001	702	10.3
2002	730	10.7
2003	695	10.4
2004	669	10.0
2005	782	11.8
2006	702	10.9
2007	649	10.5
2008	645	10.5
2009	630	10.4
2010	704	11.0
2011	722	11.3
2012	697	11.1
2013	717	11.4
2014	702	11.3
2015	632	10.2

¹²¹ 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 Clay County decreased by 9 between 1980 and 2014, at an annual rate of change of -0.1 percent, as reported by the Census Bureau and as presented in Table II.18.9, at right.¹²² This compared to an average annual rate of change of 1.03 percent statewide. Clay County added 4 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 decreased by 0.3 percent in Clay County between 2010 and 2015, from 3,001 to 2,991. This compared to an estimated 3.0 percent increase statewide, as shown below in Table II.18.10.

Year	Nebraska	Clay County
1980	37,727	203
1981	37,582	196
1982	37,500	179
1983	41,889	191
1984	43,151	197
1985	43,115	186
1986	42,538	188
1987	42,691	202
1988	43,134	195
1989	43,302	187
1990	43,749	181
1991	44,405	193
1992	45,269	198
1993	46,059	202
1994	46,640	194
1995	47,128	197
1996	47,607	198
1997	48,588	209
1998	48,655	203
1999	48,968	198
2000	49,623	200
2001	49,710	190
2002	50,259	184
2003	50,394	188
2004	50,928	190
2005	51,440	182
2006	51,906	169
2007	52,517	182
2008	52,152	192
2009	51,633	193
2010	51,886	194
2011	51,553	184
2012	52,294	185
2013	52,585	190
2014	52,991	194

Subject	Nebraska	% Growth Since Census	Clay County	% Growth Since Census
2000 Census	722,668	-	3,066	-
2010 Census	796,793	10.3%	3,001	-2.1%
July 2011 Estimate	801,129	0.5%	2,997	-0.1%
July 2012 Estimate	804,659	1.0%	2,994	-0.2%
July 2013 Estimate	809,171	1.5%	2,993	-0.3%
July 2014 Estimate	814,970	2.3%	2,992	-0.3%
July 2015 Estimate	820,913	3.0%	2,991	-0.3%

The 2015 five-year ACS released data on the vacancy and tenure of housing units in Clay County. As shown in Table II.18.11 on the following page, 12.3 percent of housing units, or 367, were vacant in 2015. Of the 2,617 housing units that were occupied in 2015, 77.6 percent, or 2,031, were owner-occupied and the remaining 22.4 percent were renter-occupied.

¹²² Totals may not add due to rounding-off of county totals.

Table II.18.11				
Housing Units by Tenure				
Clay 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	2,649	88.3%	2,617	87.7%
Owner-Occupied	2,047	77.3%	2,031	77.6%
Renter-Occupied	602	22.7%	586	22.4%
Vacant Housing Units	352	11.7%	367	12.3%
Total Housing Units	3,001	100.0%	2,984	100.0%

As shown in Table II.18.12, below, there were 2,700 single family dwellings in 2015, which accounted for 90.5 percent of all housing units. Apartment units accounted for 1.4 percent of housing units, with 42 units. Mobile homes also accounted for an additional 2.5 percent of housing with 76 units.

Table II.18.12				
Housing Units by Type				
Clay County				
2010 and 2015 Five-Year ACS Data				
Tenure	2010 Five-Year ACS¹²³		2015 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,632	87%	2,700	90.5%
Duplex	60	2%	73	2.4%
Tri- or Four-Plex	143	5%	93	3.1%
Apartment	79	3%	42	1.4%
Mobile Home	110	4%	76	2.5%
Boat, RV, Van, Etc.	0	0%	0	.0%
Total	3,024	100.0%	2,984	100.0%

Table II.18.13, below, shows the disposition of vacant housing units in Clay County. The 2015 five-year ACS shows 12.8 percent of vacant units were for rent, 8.7 percent were for sale, and 5.4 percent were rented or sold but not yet occupied. At the time of the 2010 Census there were 188 "other vacant" units, or 53.4 percent; this compared to 52.6 percent "other vacant" units in 2015.

Table II.18.13				
Disposition of Vacant Housing Units				
Clay County				
2010 Census and 2015 Five-Year ACS Data				
Disposition	2010 Census		2015 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	63	17.9%	47	12.8%
For Sale	56	15.9%	32	8.7%
Rented or Sold, Not Occupied	17	4.8%	20	5.4%
For Seasonal, Recreational, or Occasional Use	28	8.0%	72	19.6%
For Migrant Workers	0	0.0%	3	.8%
Other Vacant	188	53.4%	193	52.6%
Total	352	100.0%	367	100.0%

Annually, the Census Bureau reports for each county the number and valuation of building permits issued by permit-issuing agencies.¹²⁴ In most years for which data are presented, single-

¹²³ Data unavailable in 2010 Census

family unit construction represented the majority of residential development in the county. Single-family building permit authorizations in Clay County remained at 10 in 2014 to 10 in 2015 and the average value of construction was \$199,900 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 remained at 10 in 2014 to 10 in 2015. These changes in residential permit activity in the county compared to a decline in population of 730 people since 2000. Additional details of permit activity and per unit valuations are presented in Table II.18.14.

Table II.18.14
Building Permits and Valuation
Clay County
1980–2015 Census Bureau Data

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	12	.	.	.	12	152.70	.	.	.
1981	14	.	.	.	14	120.20	.	.	.
1982	7	.	.	.	7	98.00	.	.	.
1983	17	.	.	.	17	84.10	.	.	.
1984	12	.	4	.	16	93.50	.	98.90	.
1985	7	.	.	.	7	98.10	.	.	.
1986	8	.	.	.	8	89.50	.	.	.
1987	3	.	.	.	3	56.20	.	.	.
1988	12	.	.	.	12	113.00	.	.	.
1989	4	.	.	.	4	67.80	.	.	.
1990	16	.	.	.	16	132.20	.	.	.
1991	10	.	.	.	10	74.60	.	.	.
1992	12	2	.	.	14	101.10	93.30	.	.
1993	16	2	.	.	18	81.50	76.00	.	.
1994	16	.	.	.	16	100.60	.	.	.
1995	22	.	.	.	22	105.70	.	.	.
1996	16	.	.	.	16	96.60	.	.	.
1997	11	.	.	.	11	111.70	.	.	.
1998	14	.	.	.	14	180.30	.	.	.
1999	20	.	.	.	20	138.20	.	.	.
2000	19	.	.	.	19	113.50	.	.	.
2001	8	.	.	.	8	157.10	.	.	.
2002	11	.	.	.	11	138.1	.	.	.
2003	10	.	.	.	10	161.6	.	.	.
2004	12	.	.	.	12	164.3	.	.	.
2005	18	.	.	.	18	123.2	.	.	.
2006	11	.	.	.	11	170.1	.	.	.
2007	10	.	.	.	10	153.9	.	.	.
2008	8	.	.	.	8	255.2	.	.	.
2009	4	.	.	.	4	223.7	.	.	.
2010	4	.	.	.	4	298.2	.	.	.
2011	4	.	.	.	4	224.7	.	.	.
2012	7	.	.	.	7	214.2	.	.	.
2013	10	.	.	.	10	178.4	.	.	.
2014	10	.	.	.	10	170.5	.	.	.
2015	10	.	.	.	10	199.9	.	.	.

¹²⁴ 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 1,191 property transactions in Clay County. Of these, 1,151 were for single-family homes during this 18-year period, as shown in Table II.18.15.

Table II.18.15						
Residential Property Transactions						
Clay County						
Fiscal Years 1999–2016 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	89	4	0	0	1	94
2000	101	2	2	0	0	105
2001	85	0	1	0	0	86
2002	87	1	0	1	0	89
2003	67	2	0	0	0	69
2004	61	2	0	0	0	63
2005	75	2	0	1	0	78
2006	79	3	0	2	2	86
2007	71	3	0	0	2	76
2008	44	1	0	0	2	47
2009	28	2	0	0	0	30
2010	46	1	0	0	0	47
2011	42	0	0	0	0	42
2012	63	0	0	0	0	63
2013	49	1	0	0	0	50
2014	46	0	0	0	0	46
2015	43	0	0	0	0	43
2016	75	2	0	0	0	77
Total	1,151	26	3	4	7	1,191

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 654 single-family home property transactions for units built before 1930, .5 percent of units were of low quality and 30.3 percent were of fair quality. Conversely, of the 16 homes built from 2001 through 2010, 0.0 percent of units were of low quality and 31.3 percent of fair quality. Table II.18.16 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.18.16										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Clay 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	3	35	1	3	3	2	0	0	0	47
Fair	198	30	2	15	3	5	5	0	0	258
Average	447	105	91	96	27	34	10	0	0	810
Good	6	4	8	9	3	3	1	0	0	34
Very Good	0	0	0	1	0	0	0	0	0	1
Excellent	0	0	0	1	0	0	0	0	0	1
Missing	0	0	0	0	0	0	0	0	0	0
Total	654	174	102	125	36	44	16	0	0	1,151

In regard to the current condition of residential dwellings, of the same 654 single-family homes built before 1930, 13.3 percent of the homes were worn out or badly worn, and 76.8 percent

were in average condition. Table II.18.17 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	5	1	0	0	0	0	0	0	0	6
Badly Worn	82	33	3	5	2	0	0	0	0	125
Average	502	122	66	65	13	19	3	0	0	790
Good	59	18	24	47	20	13	6	0	0	187
Very Good	4	0	9	8	1	7	5	0	0	34
Excellent	1	0	0	0	0	5	2	0	0	8
Missing	1	0	0	0	0	0	0	0	0	1
Total	654	174	102	125	36	44	16	0	0	1,151

Housing Costs

Between 2010 and 2016, the average price of an existing single-family home changed from \$76,105 to \$78,070, a total increase of 2.6 percent, as shown in Table II.18.18, 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 Clay County ranged from \$47,746 for homes built before 1930 to \$140,906 for homes built from 2001 to 2010.¹²⁵ Homes built from 2001 through 2010 were also larger, averaging 1,613 square feet per unit. Table II.18.19, below, provides additional details about single-family homes.

Fiscal Year	Average Sales Price (\$)
1999	39,209
2000	40,569
2001	47,409
2002	44,420
2003	53,951
2004	57,817
2005	53,664
2006	65,103
2007	66,541
2008	57,380
2009	82,688
2010	76,105
2011	82,176
2012	79,850
2013	79,469
2014	86,515
2015	75,243
2016	78,070
Average	61,080

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹²⁶ (\$)
Before 1930	47,746	1,478	32.3
1931-1960	43,116	1,300	33.2
1961-1970	79,817	1,457	54.8
1971-1980	85,705	1,450	59.1
1981-1990	99,040	1,594	62.1
1991-2000	113,343	1,523	74.4
2001-2010	140,906	1,613	87.4
2011-2016	N/A	N/A	N/A
Average	60,282	1,455	41

¹²⁵ 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.

¹²⁶ 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.18.20 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2016 in Clay County. The number of completed surveys increased from 6 in 2015 to 7 in 2016. Between 2015 and 2016 the vacancy rate for all units decreased by 6.4 percentage points and was at 1.41 percent in 2016.

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	5	84	20.24	158.8
2003	2	44	2.27	120.9
2004	7	125	7.20	19.8
2005	5	112	11.61	40.0
2006	9	153	11.11	27.2
2007	5	80	16.25	53.0
2008	7	54	7.41	32.0
2009	9	155	10.97	53.2
2010	8	137	20.44	78.1
2011	8	98	13.27	66.0
2012	7	139	4.32	26.4
2013	8	125	7.20	55.0
2014	6	86	9.30	
2015	6	116	7.8	35
2016	7	71	1.41	

Table II.18.21 below shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 9 single family units in Clay County, with 0 of them available. This translates into a vacancy rate of 0.0 percent in Clay County, which compares to a single family vacancy rate of 3.6 percent for the State of Nebraska. There were 62 apartment units reported in the survey, with 1 of them available, which resulted in a vacancy rate of 1.6 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 6.0 percent.

Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single Family	9	0	.0%	10.0%
Apartments	62	1	1.6%	7.6%
Mobile Homes	0	0	%	%
“Other” Units	0	0	.0%	.
Don't Know	0	0	%	10.2%
Total	71	1	1.41%	6.0%

Table II.18.22, reports units by number of bedrooms. Three bedroom units were the most common type of reported single family unit, with 4 units. The most common apartment units were two bedroom units, with 55 units. Details for additional unit types are reported on the following page.

Table II.18.22						
Rental Units by Number of Bedrooms						
Clay County						
2016 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	1	0	0	.	1
Two	2	55	0	0	.	57
Three	4	2	0	0	.	6
Four	1	0	0	0	.	1
Don’t Know	2	4	0	0	0	6
Total	9	62	0	0	0	71

Table II.18.23, 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.18.23			
Single Family Units by Number of Bedrooms			
Clay County			
2016 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	2	0	.0%
Three	4	0	.0%
Four	1	0	.0%
Don’t know	2	0	.0%
Total	9	0	.0%

Table II.18.24, below, 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 1.8 percent.

Table II.18.24			
Apartment Units by Number of Bedrooms			
Clay County			
2016 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	.0%
Two	55	1	1.8%
Three	2	0	.0%
Four	0	0	%
Don’t know	4	0	.0%
Total	62	1	1.6%

Average market-rate rents by unit type are shown in Table II.18.25, 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.18.25					
Average Market Rate Rents by Number of Bedrooms					
Clay County					
2016 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$473.0	\$	\$	\$473.0
Two	\$350.0	\$480.3	\$	\$	\$454.2
Three	\$375.0	\$520.0	\$	\$	\$471.7
Four	\$600.0	\$	\$	\$	\$600.0
Don't know	\$550.0	\$600.0	\$	\$	
Total	\$495.8	\$488.9	\$	\$	\$478.6

Table II.18.26, 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.18.26					
Average Assisted Rate Rents by Number of Bedrooms					
Clay County					
2016 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$	\$	\$	\$
Two	\$	\$398.0	\$	\$	\$398.0
Three	\$	\$	\$	\$	\$
Four	\$	\$	\$	\$	\$
Total	\$	\$398.0	\$	\$	\$398.0

Table II.18.27, on the following page, shows vacancy rates for single family units by average rental rates for Clay 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 0.0 percent.

Table II.18.27 Single Family Market Rate Rents by Vacancy Status Clay County 2016 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	6	0	.0%
\$500 to \$750	2	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	9	0	.0%

The average rent and availability of apartment units is displayed in Table II.18.28, below. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 2.3 percent.

Table II.18.28 Apartment Market Rate Rents by Vacancy Status Clay County 2016 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	18	0	.0%
\$500 to \$750	44	1	2.3%
\$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	%
Total	62	1	1.6%

Respondents were asked if utilities are included in the rent and, as shown in Table II.18.29 below, 3 respondents, or 42.9 percent, included some sort of utility in the rent.

Table II.18.29 Are there any utilities included with the rent? Clay County 2016 Survey of Rental Properties	
Period	Respondent
Yes	3
No	4
% Offering Utilities	42.9%

The type of utility included in the rent is shown in Table II.18.30, below. There were 0 respondents who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.18.30 Which utilities are included with the rent? Clay County 2016 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	3
Trash Collection	3

Table II.18.31, at right, shows the number of survey respondents who keep a waiting list. As can be seen, 6 respondents said they keep a waitlist, with an estimated 29 number of persons on the wait list.

Table II.18.31 Do you keep a waiting list? Clay County 2016 Survey of Rental Properties	
Period	Respondent
Yes	6
No	1
Waitlist Size	29

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.18.32 below, most respondents indicated there was high need for the renovation of existing single family units and high need for the renovation of existing apartment units.

Table II.18.32 How would you rate the need for renovation of existing units in the city? Clay County 2016 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	1		
Low Need	0	0		
Moderate Need	1	1	1	
High Need	4	4	4	
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.18.33 below, most respondents indicated there was moderate and extreme need for the construction of new single family units and no and moderate need for the construction of new apartment units.

Table II.18.33 How would you rate the need for construction of new units in the city? Clay County 2016 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	2	1	
Low Need	0	0		
Moderate Need	2	2	2	
High Need	0	0		
Extreme Need	2	2	2	