

**VOLUME II:
HOLT COUNTY**

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Holt County

DEMOGRAPHICS

Population Estimates

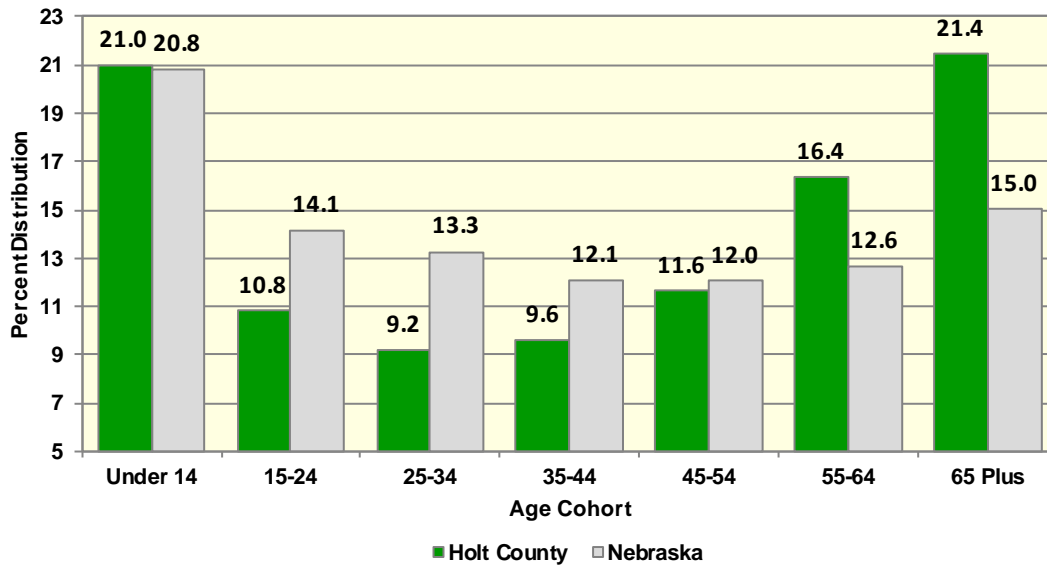
The Census Bureau’s current census estimates indicate that Holt County’s population decreased from 10,435 in 2010 to 10,250 in 2016, or by -1.8 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 3.7 percent, and the number of people from 55 to 64 years of age increased by 13.4 percent. The white population decreased by 3 percent, while the black population increased by 83.3 percent. The Hispanic population increased from 305 to 490 people between 2010 and 2016 or by 60.7 percent. These data are presented in Table II.45.1.

Table II.45.1 Profile of Population Characteristics Holt County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Holt County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	10,435	10,250	-1.8%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,971	2,151	9.1%	383,542	396,601	3.4%
15 to 24 years	1,055	1,108	5%	258,206	269,442	4.4%
25 to 34 years	978	942	-3.7%	245,176	252,946	3.2%
35 to 44 years	1,047	983	-6.1%	220,838	230,528	4.4%
45 to 54 years	1,763	1,192	-32.4%	258,726	229,683	-11.2%
55 to 64 years	1,478	1,676	13.4%	213,176	241,172	13.1%
65 and Over	2,143	2,198	2.6%	246,677	286,744	16.2%
Race						
White	10,298	9,985	-3%	1,649,264	1,694,976	2.8%
Black	18	33	83.3%	85,971	94,620	10.1%
American Indian and Alaskan Native	47	80	70.2%	23,418	27,318	16.7%
Asian	23	62	169.6%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	10	11	10%	2,061	2,425	17.7%
Two or more races	39	79	102.6%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	305	490	60.7%	167,405	203,320	21.5%

Table II.45.2, presents the population of Holt County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,189 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 5,246 persons, were female. In 2016, the number of males was 5,062 persons, and accounted for 49.4 percent of the population, with the remaining 50.6 percent, or 5,188 persons being female.

Table II.45.2 Population by Age and Gender Holt County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
0 to 14 years	1,004	967	1,971	1,073	1,078	2,151	9.1%
15 to 24 years	575	480	1,055	574	534	1,108	5%
25 to 34 years	505	473	978	486	456	942	-3.7%
35 to 44 years	536	511	1,047	492	491	983	-6.1%
45 to 54 years	892	871	1,763	585	607	1,192	-32.4%
55 to 64 years	760	718	1,478	862	814	1,676	13.4%
65 and Over	917	1,226	2,143	990	1,208	2,198	-1.8%
Total	5,189	5,246	10,435	5,062	5,188	10,250	-1.8%
% of Total	49.7%	50.3%	.	49.4%	50.6%	.	

**Diagram II.45.1
Age Distribution**
Holt County
Nebraska DOT Data: 2008 – First Half 2017



Population Migration Trends

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.45.3, from April 2000 to July 2009, Holt County natural decrease was estimated to be 79 people. Holt County has been experiencing net out-migration, with 1,461 persons leaving the county in the last nine years.¹⁸⁰ The 2016 population estimates showed a natural increase of 106 persons. Between 2010 and 2016, Holt County’s population decreased to 10,250 persons.

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 Holt County increased from -38 persons in 2015 to 22 persons in 2016, with an additional net movement of 11 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.45.4.

Table II.45.3	
Population Change	
Holt County	
1980–2010 Census and Intercensal Data	
1980 Population	13,552
Natural Increase 80–90	997
Net Migration 80–90	-1,950
1990 Population	12,599
Natural Increase 90–00	195
Net Migration 90–00	-1,243
2000 Population	11,551
Natural Increase 00–09	-79
Net Migration 00–09	-1,461
2009 Population Estimate	10,011
2010 Population	10,435
Natural Increase 10–16	106
Net Migration 10–16	-291
2016 Population Estimate	10,250

Table II.45.4			
Driver's Licenses Exchanged and Surrendered			
Holt County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	93	132	-39
Calendar 2002	106	101	5
Calendar 2003	96	92	4
Calendar 2004	80	86	-6
Calendar 2005	79	95	-16
Calendar 2006	61	85	-24
Calendar 2007	85	106	-21
Calendar 2008	100	96	4
Calendar 2009	99	79	20
Calendar 2010	179	105	74
Calendar 2011	102	91	11
Calendar 2012	97	87	10
Calendar 2013	95	65	30
Calendar 2014	76	84	-8
Calendar 2015	75	113	-38
Calendar 2016	102	80	22
First Half of 2017	52	41	11

¹⁸⁰ Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Holt County increased by 1.2 percent from 2,005 in 2016 to 2,029 in 2017, as shown in Table II.45.5. The number of school-age children 5 to 11 years of age decreased from 1,053 in 2016 to 1,051 in 2017.

Census Demographic Data

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

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,600	434	947	2,981
1993	1,521	435	984	2,940
1994	1,542	487	1,038	3,067
1995	1,491	490	1,036	3,017
1996	1,448	467	1,072	2,987
1997	1,451	427	1,125	3,003
1998	1,364	431	1,107	2,902
1999	1,336	436	1,106	2,878
2000	1,252	395	1,089	2,736
2001	1,209	384	1,076	2,669
2002	1,143	389	1,019	2,551
2003	1,044	374	974	2,392
2004	1,084	326	752	2,162
2005	1,030	322	853	2,205
2006	1,013	323	895	2,231
2007	965	308	867	2,140
2008	908	299	829	2,036
2009	884	295	812	1,991
2010	920	289	779	1,988
2011	952	289	770	2,011
2012	947	269	718	1,934
2013	968	253	742	1,963
2014	992	282	709	1,983
2015	1,009	273	710	1,992
2016	1,053	261	691	2,005
2017	1,051	298	680	2,029

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

Population Characteristics

Table II.45.6, shows population by age for the 2000 and 2010 Census. The population changed by -9.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.4 percent to a total of 2,143 persons in 2010. Those aged 25 to 34 changed by -4.5 percent, and those aged under 5 changed by -1.6 percent.

Table II.45.6					
Population by Age					
Holt County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	674	5.8%	663	6.4%	-1.6%
5 to 19	2,760	23.9%	1,985	19%	-28.1%
20 to 24	377	3.3%	378	3.6%	0.3%
25 to 34	1,024	8.9%	978	9.4%	-4.5%
35 to 54	3,342	28.9%	2,810	26.9%	-15.9%
55 to 64	1,085	9.4%	1,478	14.2%	36.2%
65 or Older	2,289	19.8%	2,143	20.5%	-6.4%
Total	11,551	100.0%	10,435	100.0%	-9.7%

The elderly population is further explored in Table II.45.7. Those aged 65 to 66 changed by 23.4 percent between 2000 and 2010, resulting in a population of 237 persons. Those aged 85 or older changed by 2.8 percent during the same time period, and resulted in 367 persons over age 85 in 2010.

Table II.45.7					
Elderly Population by Age					
Holt County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	192	8.4%	237	11.1%	23.4%
67 to 69	340	14.9%	299	14%	-12.1%
70 to 74	559	24.4%	439	20.5%	-21.5%
75 to 79	437	19.1%	423	19.7%	-3.2%
80 to 84	404	17.6%	378	17.6%	-6.4%
85 or Older	357	15.6%	367	17.1%	2.8%
Total	2,289	100.0%	2,143	100.0%	-6.4%

Population by race and ethnicity is shown in Table II.45.8 representing 97.1 percent of the white population in 2010. The black population changed by 300 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 272 percent between 2000 and 2010, compared to the -11.7 percent growth rate for non-Hispanics.

Table II.45.8					
Population by Race and Ethnicity					
Holt County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	11,419	98.9%	10,132	97.1%	-11.3%
Black	4	0%	16	0.2%	300%
American Indian	33	0.3%	29	0.3%	-12.1%
Asian	21	0.2%	18	0.2%	-14.3%
Native Hawaiian/ Pacific Islander	6	0.1%	8	0.1%	33.3%
Other	27	0.2%	182	1.7%	574.1%
Two or More Races	41	0.4%	50	0.5%	22%
Total	11,551	100.0%	10,435	100.0%	-9.7%
Hispanic	82	0.7%	305	2.9%	272%
Non-Hispanic	11,469	99.3%	10,130	97.1%	-11.7%

Population by race and ethnicity through 2016 is shown in Table II.45.9. The white population represented 97.3 percent of the population in 2016, compared with black population accounting for 0 percent of the population. Hispanic population represented 4.1 percent of the population in 2016.

Table II.45.9				
Population by Race and Ethnicity				
Holt County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,132	97.1%	10,079	97.3%
Black	16	0.2%	5	0%
American Indian	29	0.3%	90	0.9%
Asian	18	0.2%	46	0.4%
Native Hawaiian/ Pacific Islander	8	0.1%	1	0%
Other	182	1.7%	57	0.6%
Two or More Races	50	0.5%	82	0.8%
Total	10,435	100.0%	10,360	100.0%
Non-Hispanic	10,130	97.1%	9,935	95.9%
Hispanic	305	2.9%	425	4.1%

The population by race is broken down further by ethnicity in Table II.45.10. While the white non-Hispanic population changed by -11.9 percent between 2000 and 2010, the white Hispanic population changed by 164.3 percent. The black non-Hispanic population changed by 433.3 percent, while the black Hispanic population changed by -100 percent.

Table II.45.10					
Population by Race and Ethnicity					
Holt County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	11,377	99.2%	10,021	98.9%	-11.9%
Black	3	0%	16	0.2%	433.3%
American Indian	33	0.3%	28	0.3%	-15.2%
Asian	20	0.2%	16	0.2%	-20%
Native Hawaiian/ Pacific Islander	6	0.1%	3	0%	-50%
Other	3	0%	5	0%	66.7%
Two or More Races	27	0.2%	41	0.4%	51.9%
Total Non-Hispanic	11,469	100.0%	10,130	100.0%	-11.7%
Hispanic					
White	42	51.2%	111	36.4%	164.3%
Black	1	1.2%	0	0%	-100%
American Indian	0	0%	1	0.3%	%
Asian	1	1.2%	2	0.7%	100%
Native Hawaiian/ Pacific Islander	0	0%	5	1.6%	%
Other	24	29.3%	177	58%	637.5%
Two or More Races	14	17.1%	9	3%	-35.7%
Total Hispanic	82	100.0%	305	100.0%	272.0%
Total Population	11,551	100.0%	10,435	100.0%	-9.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.45.11. During this time, the total non-Hispanic population was 9,935 persons in 2016. The Hispanic population was 425.

Table II.45.11 Population by Race and Ethnicity				
Holt County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	10,021	98.9%	9,767	98.3%
Black	16	0.2%	5	0.1%
American Indian	28	0.3%	90	0.9%
Asian	16	0.2%	46	0.5%
Native Hawaiian/ Pacific Islander	3	0%	1	0%
Other	5	0%	1	0%
Two or More Races	41	0.4%	25	0.3%
Total Non-Hispanic	10,130	100.0%	9,935	100.0%
Hispanic				
White	111	36.4%	312	73.4%
Black	0	0%	0	0%
American Indian	1	0.3%	0	0%
Asian	2	0.7%	0	0%
Native Hawaiian/ Pacific Islander	5	1.6%	0	0%
Other	177	58%	56	13.2%
Two or More Races	9	3%	57	13.4%
Total Hispanic	305	100.0	425	100.0%
Total Population	10,435	100.0%	10,360	100.0%

Households by type and tenure are shown in Table II.45.12. Family households represented 64.8 percent of households, while non-family households accounted for 35.2 percent. These changed from 65.8 and 34.2 percent, respectively.

Table II.45.12 Household Type by Tenure				
Holt County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,924	65.8%	2,960	64.8%
Married-Couple Family	2,511	85.9%	2,618	88.4%
Owner-Occupied	2,144	85.4%	2,227	85.1%
Renter-Occupied	367	14.6%	391	14.9%
Other Family	413	14.1%	342	14%
Male Householder, No Spouse Present	136	32.9%	128	39.8%
Owner-Occupied	77	56.6%	53	41.4%
Renter-Occupied	59	43.4%	75	58.6%
Female Householder, No Spouse Present	277	67.1%	214	81%
Owner-Occupied	140	50.5%	147	68.7%
Renter-Occupied	137	49.5%	67	31.3%
Non-Family Households	1,523	34.2%	1,609	35.2%
Owner-Occupied	885	58.1%	945	58.7%
Renter-Occupied	638	41.9%	664	41.3%
Total	4,447	100.0%	4,569	100.0%



The group quarters population was 160 in 2010, compared to 225 in 2000. Institutionalized populations experienced a -29.8 percent change between 2000 and 2010. Non-institutionalized populations experienced a -10 percent change during this same time period.

Table II.45.13					
Group Quarters Population					
Holt County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	6	2.8%	4	2.6%	-33.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	182	84.7%	147	97.4%	-19.2%
Other Institutions	27	12.6%	0	0%	-100%
Total	215	100.0%	151	100.0%	-29.8%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	10	100%	9	100%	-10%
Total	10	100.0%	9	100.0%	-10%
Group Quarters Population	225	100.0%	160	100.0%	-28.9%

The number of foreign born persons are shown in Table II.45.14. An estimated 1.2 percent of the population was born in Mexico, with 0.3 percent born in Honduras, and another 0.3 percent were born in Korea.

Table II.45.14			
Place of Birth for the Foreign-Born Population			
Holt County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	125	1.2%
#2 country of origin	Honduras	27	0.3%
#3 country of origin	Korea	26	0.3%
#4 country of origin	Philippines	13	0.1%
#5 country of origin	Germany	12	0.1%
#6 country of origin	Thailand	7	0.1%
#7 country of origin	India	6	0.1%
#8 country of origin	Russia	3	0%
#9 country of origin	China excluding Hong Kong and Taiwan	2	0%
#10 country of origin	Sudan	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.45.15. An estimated 1 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Tagalog.



Table II.45.15 Limited English Proficiency and Language Spoken at Home Holt County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	93	1%
#2 LEP Language	Tagalog	11	0.1%
#3 LEP Language	Other Asian and Pacific Island languages	2	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.45.16. Some 16.8 percent of the population was disabled in 2000, or a total of 1,784 persons. The disability rate was highest for those over 65, with 39.1 percent disabled.

Table II.45.16 Disability by Age Holt County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	60	3%
16 to 64	893	13.7%
65 and older	831	39.1%
Total	1,784	16.8%

Table II.45.17 shows disability by type in 2000. There were 862 physical disabilities in 2000, some 585 employment disabilities, and 672 go-outside-home disabilities.

Table II.45.17 Total Disabilities Tallied: Aged 5 and Older Holt County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	393
Physical disability	862
Mental disability	401
Self-care disability	252
Employment disability	585
Go-outside-home disability	672
Total	3,165



Disability by age, as estimated by the 2016 ACS, is shown in Table II.45.18. The disability rate for females was 12.6 percent, compared to 15.8 percent for males. The disability rate changed precipitously higher with age, with 53.3 percent of those over 75 experiencing a disability.

Table II.45.18						
Disability by Age						
Holt County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	19	2%	9	1%	28	1.5%
18 to 34	111	13.3%	24	3%	135	8.3%
35 to 64	288	14.2%	251	12.5%	539	13.3%
65 to 74	132	26.2%	84	15.5%	216	20.6%
75 or Older	253	61.4%	277	47.5%	530	53.3%
Total	803	15.8%	645	12.6%	1,448	14.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.45.19. Some 7.2 percent have an ambulatory disability, 4.7 have an independent living disability, and 2.2 percent have a self-care disability.

Table II.45.19		
Total Disabilities Tallied: Aged 5 and Older		
Holt County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	653	6.4%
Vision disability	241	2.4%
Cognitive disability	421	4.4%
Ambulatory disability	686	7.2%
Self-Care disability	212	2.2%
Independent living disability	361	4.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.45.20 and Table II.45.21. In 2016, some 5,583 persons were employed and 71 were unemployed. This totaled a labor force of 5,654 persons. The unemployment rate for Holt County was estimated to be 1.3 in 2016.

Table II.45.20	
Employment, Labor Force and Unemployment	
Holt County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,583
Unemployed	71
Labor Force	5,654
Unemployment Rate	1.3%



In 2016, 92.1 percent of households in Holt County had a high school education or greater.

Table II.45.21	
High School or Greater Education	
Holt County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,208
Total Households	4,569
Percent High School or Above	92.1%

As seen in Table II.45.22, 35.3 percent of the population had a high school diploma or equivalent, another 36.3 percent have some college, 14.9 percent have a Bachelor's Degree, and 5.5 percent of the population had a graduate or professional degree.

Table II.45.22		
Educational Attainment		
Holt County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	638	8.1%
High School or Equivalent	2,778	35.3%
Some College or Associates Degree	2,858	36.3%
Bachelor's Degree	1,172	14.9%
Graduate or Professional Degree	434	5.5%
Total Population Above 18 years	7,880	100.0%

ECONOMICS

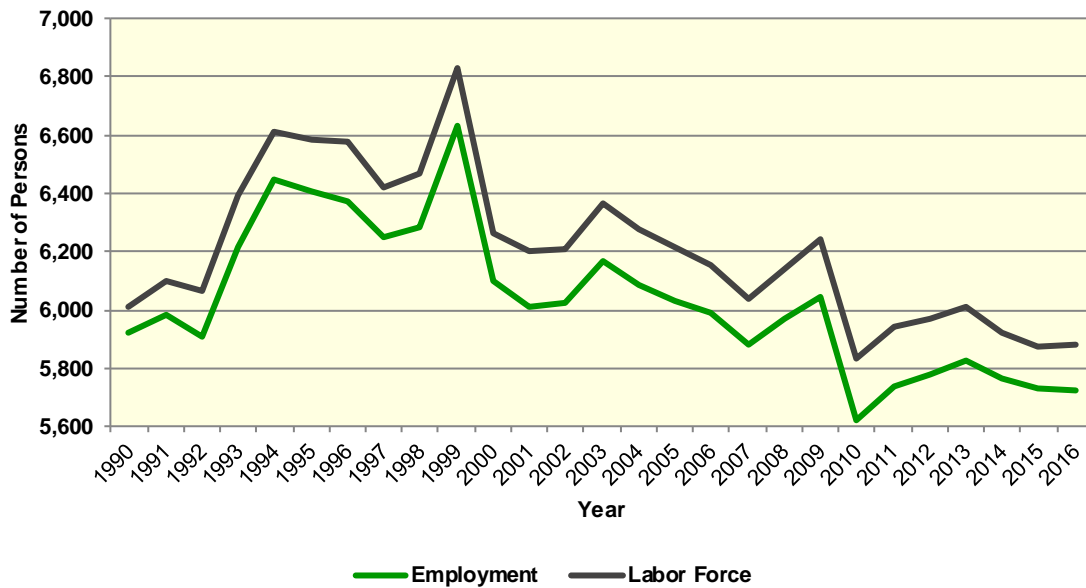
Labor Force

Table II.45.23, shows the labor force statistics for Holt County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.5. The highest level of unemployment occurred during 2010 rising to a rate of 3.6. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Holt County increased from 2.4 percent in 2015 to 2.6 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.45.23 Labor Force Statistics Holt County 1990 - 2016 BLS Data					
Year	Holt County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	91	5,923	6,014	1.5%	2.3%
1991	119	5,982	6,101	2%	2.7%
1992	156	5,907	6,063	2.6%	2.9%
1993	178	6,215	6,393	2.8%	2.8%
1994	163	6,450	6,613	2.5%	2.6%
1995	177	6,405	6,582	2.7%	2.6%
1996	200	6,376	6,576	3%	2.7%
1997	172	6,247	6,419	2.7%	2.5%
1998	184	6,284	6,468	2.8%	2.6%
1999	198	6,631	6,829	2.9%	2.8%
2000	165	6,097	6,262	2.6%	2.8%
2001	192	6,012	6,204	3.1%	3.1%
2002	181	6,027	6,208	2.9%	3.6%
2003	196	6,169	6,365	3.1%	3.9%
2004	189	6,087	6,276	3%	3.9%
2005	190	6,028	6,218	3.1%	3.8%
2006	168	5,989	6,157	2.7%	3.1%
2007	155	5,883	6,038	2.6%	3%
2008	165	5,973	6,138	2.7%	3.3%
2009	194	6,046	6,240	3.1%	4.6%
2010	211	5,621	5,832	3.6%	4.6%
2011	204	5,737	5,941	3.4%	4.4%
2012	191	5,781	5,972	3.2%	4%
2013	190	5,823	6,013	3.2%	3.8%
2014	158	5,762	5,920	2.7%	3.3%
2015	142	5,729	5,871	2.4%	3%
2016	155	5,726	5,881	2.6%	3.2%

Diagram II.45.2, shows the employment and labor force for Holt County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,726 persons, with the labor force reaching 5,881, indicating there were a total of 155 unemployed persons.

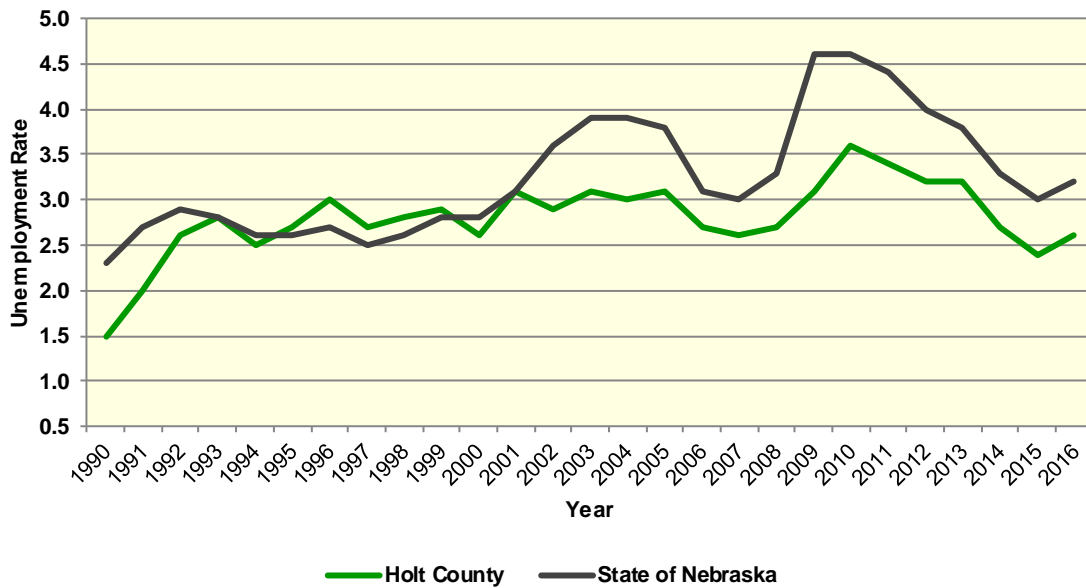
Diagram II.45.2
Employment and Labor Force
 Holt County
 1990 – 2016 BLS Data



Unemployment

Diagram II.45.3, shows the unemployment rate for both the State and Holt County. During the 1990’s the average rate for Holt County was 2.6, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.9, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3. Over the course of the entire period Holt County had an average unemployment rate lower than the state, 2.8 percent for Holt County, versus 3.3 statewide.

Diagram II.45.3
Annual Unemployment Rate
 Holt County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.45.24, shows total real earnings by industry for Holt County. In the most recent 2016 estimate, the retail trade industry had the largest total real earnings, with total real earnings reaching 104,702,000 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 229 percent to 222,000 dollars.

Table II.45.24
Real Earnings by Industry
 Holt County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	39,643	51,228	136,456	103,340	109,934	108,687	79,084	58,340	-26.2
Forestry, fishing, related activities, and other	5,947	0	0	0	0	0	0	0	0
Mining	539	58	-170	1,713	733	310	386	1,270	229
Utilities	0	0	0	0	0	0	0	0	0
Construction	8,532	14,044	14,776	15,618	14,840	14,608	15,366	18,993	23.6
Manufacturing	9,329	11,597	10,813	8,984	10,529	11,348	16,852	10,942	-35.1
Wholesale trade	18,482	16,610	17,147	19,546	19,446	19,461	23,710	24,262	2.3
Retail trade	19,135	38,908	44,335	56,014	77,806	78,521	97,729	104,702	7.1
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	2,025	1,017	980	-352	446	429	2,164	2,201	1.7
Finance and insurance	9,518	18,150	14,969	21,385	14,936	15,960	15,703	12,841	-18.2
Real estate and rental and leasing	3,255	4,526	4,732	8,072	10,918	11,817	13,083	13,059	-0.2
Professional and technical services	0	3,990	4,059	4,161	3,984	4,517	5,031	5,472	8.8
Management of companies and enterprises	0	4,010	4,031	4,489	5,378	8,070	3,107	3,037	-2.3
Administrative and waste services	2,514	2,720	2,399	2,358	2,296	2,571	3,105	4,836	55.7
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	374	556	617	696	658	423	508	537	5.8
Accommodation and food services	3,591	4,633	4,690	4,945	5,229	5,888	6,194	6,359	2.7
Other services, except public administration	14,193	14,755	15,140	15,938	15,426	15,878	13,267	12,918	-2.6
Government and government enterprises	34,093	42,904	42,431	41,218	39,794	41,659	43,281	44,669	3.2
Total	218,063	297,234	397,560	396,873	418,490	432,473	434,091	419,106	-3.5



Table II.45.25, shows the total employment by industry for Holt County. The most recent estimates show the farm industry was the largest employer in Holt County, with employment reaching 1,593 jobs in 2016. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 33.7 percent to 242 jobs.

Table II.45.25
Employment by Industry
Holt County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,668	1,504	1,560	1,527	1,538	1,524	1,658	1,593	-3.9
Forestry, fishing, related activities, and other	239	0	0	0	0	0	0	0	0
Mining	31	92	44	58	64	65	67	68	1.5
Utilities	0	0	0	0	0	0	0	0	0
Construction	266	373	391	399	404	400	405	458	13.1
Manufacturing	165	232	225	204	208	225	215	168	-21.9
Wholesale trade	456	389	398	413	421	432	476	478	0.4
Retail trade	941	900	938	926	920	908	938	908	-3.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	59	71	66	69	75	77	74	72	-2.7
Finance and insurance	271	390	412	426	435	375	378	376	-0.5
Real estate and rental and leasing	155	247	283	289	319	366	392	408	4.1
Professional and technical services	0	147	147	148	142	158	155	162	4.5
Management of companies and enterprises	0	40	43	45	44	44	36	38	5.6
Administrative and waste services	139	165	158	145	149	163	181	242	33.7
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	54	95	82	85	87	53	64	66	3.1
Accommodation and food services	337	391	386	374	387	392	384	383	-0.3
Other services, except public administration	459	479	501	523	510	518	486	494	1.6
Government and government enterprises	930	911	890	862	859	883	895	901	0.7
Total	7,511	8,196	8,314	8,424	8,523	8,526	8,692	8,695	0



Table II.45.26, shows the real average earnings per job by industry for Holt County. These figures are calculated by dividing the Total Real Earning displayed in Table II.45.24 and Table II.45.25, by Industry. In 2016, the retail trade industry had the highest average earnings reaching 115,311 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 224.2 percent to 18,676 dollars.

Table II.45.26
Real Earnings Per Job by Industry
 Holt County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	23,767	34,061	87,472	67,675	71,479	71,317	47,698	36,623	-23.2
Forestry, fishing, related activities, and other	24,882	0	0	0	0	0	0	0	0
Mining	17,385	634	-3,874	29,530	11,450	4,774	5,761	18,676	224.2
Utilities	0	0	0	0	0	0	0	0	0
Construction	32,076	37,651	37,789	39,143	36,733	36,521	37,940	41,469	9.3
Manufacturing	56,541	49,989	48,059	44,040	50,618	50,434	78,382	65,131	-16.9
Wholesale trade	40,530	42,700	43,082	47,326	46,191	45,049	49,811	50,757	1.9
Retail trade	20,335	43,231	47,266	60,490	84,571	86,477	104,189	115,311	10.7
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	34,327	14,328	14,841	-5,096	5,949	5,573	29,245	30,569	4.5
Finance and insurance	35,123	46,539	36,332	50,201	34,335	42,560	41,543	34,152	-17.8
Real estate and rental and leasing	20,999	18,324	16,723	27,932	34,227	32,286	33,375	32,007	-4.1
Professional and technical services	0	27,142	27,614	28,112	28,057	28,590	32,461	33,778	4.1
Management of companies and enterprises	0	100,242	93,751	99,754	122,225	183,401	86,317	79,921	-7.4
Administrative and waste services	18,084	16,488	15,184	16,261	15,413	15,776	17,157	19,983	16.5
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	6,924	5,852	7,525	8,187	7,561	7,980	7,931	8,136	2.6
Accommodation and food services	10,657	11,849	12,151	13,223	13,511	15,021	16,129	16,603	2.9
Other services, except public administration	30,921	30,804	30,220	30,474	30,247	30,653	27,299	26,150	-4.2
Government and government enterprises	36,659	47,096	47,676	47,817	46,325	47,179	48,358	49,577	2.5
Total	29,032	36,266	47,818	47,112	49,101	50,724	49,941	48,201	-3.5

Table II.45.27 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in Total Real Personal Income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$576,976,000 a -2.3 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,196 and 8,695 in 2016, which was a percentage change of 0 over this period.



Table II.45.27
Total Employment and Real Personal Income
 Holt County
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	132,338	6,756	-1,236	31,545	19,398	175,288	13,589	5,427	24,387
1970	150,621	6,888	-1,468	33,449	20,714	196,429	15,240	5,468	27,544
1971	152,211	7,132	-996	33,929	21,881	199,893	15,633	5,598	27,188
1972	167,894	7,711	-790	37,483	22,579	219,456	17,224	5,849	28,706
1973	222,683	9,822	-601	43,386	25,324	280,969	21,799	5,992	37,165
1974	177,616	11,071	-551	44,790	26,634	237,418	17,931	6,237	28,478
1975	161,681	11,361	-224	46,198	29,744	226,038	16,915	6,353	25,448
1976	178,821	12,391	-54	48,097	30,576	245,049	18,491	6,669	26,814
1977	138,199	12,426	368	52,832	31,310	210,282	15,728	6,888	20,063
1978	193,717	12,860	1,485	57,143	31,476	270,960	20,421	6,895	28,094
1979	178,497	13,800	1,952	58,385	32,393	257,427	19,264	6,959	25,650
1980	128,975	13,448	3,096	67,511	34,174	220,309	16,218	7,141	18,061
1981	173,636	13,803	1,890	75,797	36,125	273,645	20,002	7,001	24,802
1982	161,899	13,110	2,388	84,472	37,978	273,627	19,976	6,736	24,035
1983	160,707	13,412	1,933	85,410	39,813	274,451	20,110	6,968	23,063
1984	236,890	14,840	1,762	86,675	41,565	352,051	25,754	6,867	34,497
1985	203,026	15,508	1,682	88,010	42,813	320,023	23,623	6,735	30,144
1986	215,687	15,782	1,578	84,372	43,763	329,618	25,191	6,514	33,111
1987	220,331	15,950	1,813	77,901	43,311	327,406	25,325	6,641	33,177
1988	236,277	16,778	1,636	77,409	42,904	341,447	26,715	6,664	35,455
1989	232,561	17,442	1,521	82,110	44,181	342,932	26,971	6,721	34,602
1990	251,696	17,563	1,624	75,242	45,491	356,489	28,344	6,839	36,802
1991	248,146	18,667	1,677	80,632	48,249	360,036	28,729	6,775	36,627
1992	240,185	18,301	1,753	80,775	51,074	355,486	28,645	6,796	35,343
1993	255,423	19,337	1,556	81,920	53,704	373,267	30,046	7,090	36,027
1994	240,979	20,142	1,725	80,859	55,489	358,910	29,121	7,274	33,129
1995	239,794	19,302	1,540	86,974	59,208	368,216	30,152	7,110	33,727
1996	259,204	19,118	1,527	88,931	60,984	391,527	32,245	7,448	34,802
1997	230,726	19,191	1,883	90,379	61,869	365,664	30,349	7,494	30,789
1998	221,817	20,582	1,745	90,064	63,447	356,491	29,939	7,507	29,548
1999	220,590	20,672	1,617	85,742	63,950	351,228	29,915	7,554	29,202
2000	233,325	20,797	1,614	89,148	66,025	369,314	32,150	7,455	31,298
2001	218,063	20,559	1,691	85,492	70,184	354,870	31,277	7,511	29,033
2002	217,485	21,224	1,451	79,986	75,077	352,774	31,469	7,307	29,764
2003	268,287	21,325	1,219	81,885	73,627	403,694	36,560	7,238	37,067
2004	278,126	21,946	994	73,519	76,874	407,567	37,502	7,184	38,715
2005	260,038	22,195	718	68,937	80,010	387,508	35,751	7,190	36,167
2006	229,632	23,906	465	73,488	83,141	362,821	34,187	7,315	31,392
2007	263,490	25,052	203	84,142	87,596	410,379	38,932	7,512	35,076
2008	281,102	26,829	-103	93,834	92,448	440,451	42,355	7,723	36,398
2009	262,076	27,777	-80	89,845	92,593	416,658	40,040	7,964	32,908
2010	297,234	28,822	-533	79,055	95,396	442,331	42,332	8,196	36,266
2011	397,560	25,960	-1,243	81,255	96,785	548,397	52,423	8,314	47,818
2012	396,873	27,542	-1,529	93,083	96,949	557,835	53,617	8,424	47,113
2013	418,490	31,885	-1,851	82,352	96,111	563,216	53,969	8,523	49,101
2014	432,473	32,107	-1,441	85,805	96,752	581,483	55,907	8,526	50,724
2015	434,091	32,876	-1,078	90,376	99,943	590,456	57,282	8,692	49,941
2016	419,106	33,529	-1,094	91,414	101,079	576,976	56,290	8,695	48,201



Diagram II.45.4, shows real average earnings per job for Holt County from 1990 to 2016. Over this period the average earning per job for Holt County was \$ 37,147 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.45.4
Real Average Earnings Per Job
 Holt County
 BEA Data 1990 - 2016

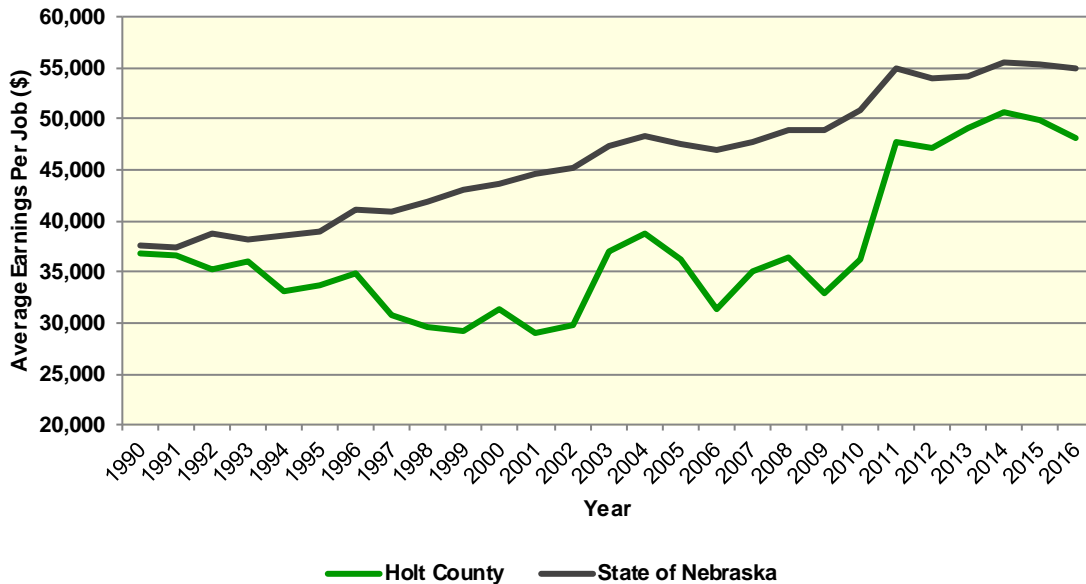
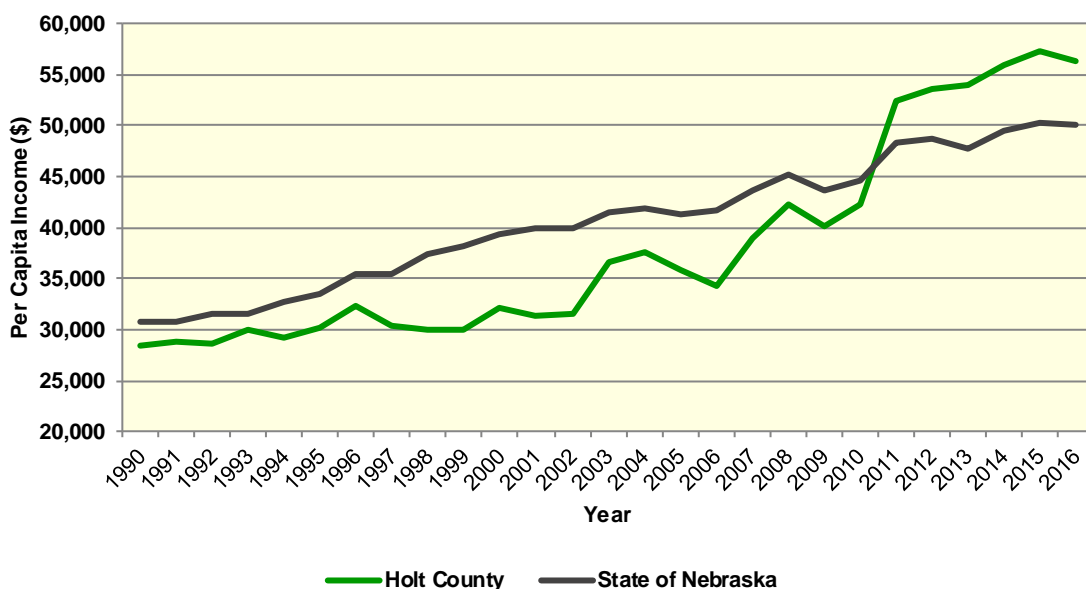


Diagram II.45.5, shows real per capita income in Holt County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Holt County was 38,131 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.45.5
Real Per Capita Income
 Holt County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The Bureau of Labor Statistics (BLS) produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.45.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 4,581 persons in 2015 to 4,594 in 2016, a change of (ND) percent.

Table II.45.28
Total Monthly Employment
 Holt County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,047	4,085	4,132	4,207	4,195	4,300	4,367	4,438	4,387	4,491	4,524
Feb	4,037	4,070	4,109	4,220	4,172	4,272	4,389	4,413	4,346	4,495	4,490
Mar	4,090	4,156	4,179	4,216	4,272	4,283	4,430	4,451	4,414	4,523	4,525
Apr	4,182	4,209	4,244	4,288	4,406	4,442	4,554	4,504	4,553	4,593	4,577
May	4,310	4,345	4,413	4,425	4,467	4,579	4,655	4,644	4,644	4,686	4,714
Jun	4,331	4,356	4,420	4,441	4,519	4,615	4,696	4,693	4,702	4,793	4,759
Jul	4,141	4,272	4,466	4,351	4,391	4,544	4,553	4,662	4,657	4,658	4,669
Aug	4,136	4,311	4,368	4,329	4,330	4,463	4,557	4,607	4,634	4,578	4,622
Sep	4,141	4,246	4,297	4,274	4,327	4,407	4,460	4,509	4,594	4,540	4,584
Oct	4,139	4,233	4,356	4,291	4,420	4,482	4,517	4,599	4,515	4,547	4,565
Nov	4,112	4,191	4,301	4,258	4,397	4,432	4,475	4,538	4,533	4,508	4,553
Dec	4,176	4,234	4,349	4,269	4,375	4,439	4,542	4,520	4,601	4,557	4,546
Annual	4,154	4,226	4,303	4,297	4,356	4,438	4,516	4,548	4,548	4,581	4,594
% Change	(ND)%	2%	2%	(ND)%	1%	2%	2%	1%	(ND)%	1%	(ND)%



The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$639 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 655 dollars, or by 16 dollars. These data are shown in Table II.45.29.

Table II.45.29 Average Weekly Wages Holt County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	350	350	367	397	366	
2002	373	377	386	423	390	7%
2003	383	383	399	426	398	2%
2004	400	402	423	469	423	6%
2005	409	424	438	477	437	3%
2006	431	439	451	490	453	4%
2007	440	464	472	552	482	6%
2008	465	497	506	596	517	7%
2009	481	504	506	576	517	(ND)%
2010	497	528	532	586	536	4%
2011	525	537	570	604	559	4%
2012	563	551	579	625	579	4%
2013	583	578	588	647	599	3%
2014	596	598	636	718	637	6%
2015	600	612	643	702	639	(ND)%
2016(p)	619	646	661	695	655	3%

Total business establishments reported by the QCEW are displayed in Table II.45.30. Between 2015 and 2016, the total number of business establishments in Holt County increased from 573 to 578 establishments.

Table II.45.30 Number of Business Establishments Holt County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	453	454	450	444	450	
2002	456	456	456	450	455	1%
2003	462	467	462	458	462	2%
2004	459	453	458	446	454	-2%
2005	450	452	459	460	455	(ND)%
2006	462	462	476	472	468	3%
2007	479	481	483	473	479	2%
2008	479	482	483	480	481	(ND)%
2009	482	477	479	471	477	-1%
2010	472	474	471	472	472	-1%
2011	476	480	479	481	479	1%
2012	530	538	544	541	538	12%
2013	544	548	555	557	551	2%
2014	559	558	562	567	562	2%
2015	570	573	571	578	573	2%
2016	576	576	578	581	578	1%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 17.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 6.9 percent over the period. On the other hand, by 2016 there were 494 returns for AGIs of \$100,000 or more. Table II.45.31 presents AGI distribution for the years 1991 through 2016.

Table II.45.31										
Income Tax Returns by Adjusted Gross Income										
Holt County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total¹⁸¹
1991	2,126	631	1,084	645	489	209	62	45	0	5,300
1992	2,220	555	1,061	668	503	239	48	50	0	5,364
1993	2,197	541	975	672	522	281	47	49	0	5,301
1994	2,280	527	940	686	457	260	61	52	0	5,269
1995	2,241	476	941	652	504	283	48	53	0	5,216
1996	2,170	449	938	633	538	319	71	65	0	5,199
1997	2,049	428	970	610	579	426	92	77	0	5,246
1998	1,970	436	915	639	604	410	92	86	0	5,172
1999	1,896	423	874	625	628	449	119	112	0	5,148
2000	1,836	395	811	626	657	472	153	113	10	5,073
2001	1,786	360	827	627	654	485	138	107	11	4,995
2002	1,765	385	807	602	625	488	109	108	0	4,913
2003	1,626	416	843	636	592	493	145	104	0	4,879
2004	1,542	398	800	617	650	515	174	161	15	4,872
2005	1,410	339	713	564	574	510	223	159	18	4,510
2006	1,288	453	759	645	617	587	223	188	29	4,789
2007	1,341	431	716	603	644	624	257	222	35	4,873
2008	1,279	412	799	574	631	647	261	232	57	4,892
2009	1,266	453	749	569	631	620	274	243	35	4,840
2010	1,192	447	749	564	665	676	286	251	45	4,875
2011	1,135	386	709	617	673	672	324	327	46	4,889
2012	1,035	385	698	541	701	715	369	374	84	4,902
2013	1,033	392	682	553	685	693	395	384	68	4,885
2014	970	356	611	549	695	724	428	472	77	4,882
2015	926	334	613	555	715	740	461	450	77	4,871
2016	979	356	600	599	711	724	424	428	66	4,887

¹⁸¹ 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.

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,408 in 2010 to 1,063 in 2016, with the poverty rate reaching 10.6 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.45.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,427	12.8%
2001	1,435	13%
2002	1,502	13.7%
2003	1,297	12.1%
2004	1,233	11.6%
2005	1,487	14.1%
2006	1,216	11.7%
2007	1,374	13.6%
2008	1,211	12.1%
2009	1,351	13.8%
2010	1,408	13.7%
2011	1,388	13.6%
2012	1,362	13.3%
2013	1,330	13%
2014	1,281	12.5%
2015	1,207	11.9%
2016	1,063	10.6%

The rate of poverty for Holt County is shown in Table II.45.33. In 2016, there were an estimated 990 persons living in poverty. This represented a 9.7 percent poverty rate, compared to 13 percent poverty in 2000. In 2016, some 4.6 percent of those in poverty were under age 6, and 20.5 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	102	6.9%	46	4.6%
6 to 17	365	24.7%	202	20.4%
18 to 64	754	51%	539	54.4%
65 or Older	256	17.3%	203	20.5%
Total	1,477	100.0%	990	100.0%
Poverty Rate	13%	.	9.7%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.3 percent in Holt County between 2010 and 2016, from 5,215 to 5,230. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.45.34.

Subject	Nebraska	% Growth Since Census	Holt County	% Growth Since Census
2000 Census Base	722,656	.	5,282	.
2010 Census	796,793	10.3	5,215	-1.3
July 2011 Estimate	801,068	0.5	5,213	0
July 2012 Estimate	804,586	1	5,213	0
July 2013 Estimate	809,062	1.5	5,210	-0.1
July 2014 Estimate	814,835	2.3	5,222	0.1
July 2015 Estimate	820,725	3	5,224	0.2
July 2016 Estimate	827,156	3.8	5,230	0.3

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Holt County decreased from 15 authorizations in 2015 to 9 in 2016.



The real value of single-family building permits increased from \$204,188 in 2015 to \$311,778 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.45.35.

Table II.45.35 Building Permits and Valuation Holt County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family Units	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	41	0	0	5	46	119,200	62,783
1981	29	0	0	16	45	133,094	50,241
1982	13	0	0	0	13	111,875	0
1983	22	0	0	0	22	105,006	0
1984	8	0	11	0	19	101,467	0
1985	4	2	0	0	6	64,553	0
1986	4	0	0	0	4	57,968	0
1987	7	0	0	0	7	61,152	0
1988	7	0	0	0	7	104,099	0
1989	6	0	0	0	6	99,662	0
1990	5	2	0	0	7	84,613	0
1991	7	2	0	16	25	104,991	51,731
1992	10	0	0	0	10	107,879	0
1993	11	0	0	0	11	130,551	0
1994	11	2	0	0	13	111,216	0
1995	12	0	4	0	16	127,238	0
1996	15	0	0	0	15	111,809	0
1997	14	6	0	0	20	126,531	0
1998	25	4	3	0	32	136,213	0
1999	11	0	0	0	11	176,908	0
2000	36	0	0	8	44	108,988	85,057
2001	10	0	0	0	10	125,749	0
2002	15	0	0	0	15	201,694	0
2003	17	0	0	0	17	175,604	0
2004	12	0	0	0	12	132,272	0
2005	16	0	0	0	16	140,794	0
2006	8	0	0	0	8	189,087	0
2007	11	0	0	0	11	151,217	0
2008	21	0	0	0	21	157,402	0
2009	6	0	0	0	6	163,082	0
2010	9	0	0	0	9	134,072	0
2011	9	0	0	0	9	216,469	0
2012	6	0	0	0	6	277,725	0
2013	13	8	0	0	21	207,966	0
2014	8	2	0	0	10	241,805	0
2015	15	0	0	0	15	204,188	0
2016	9	6	0	10	25	311,778	186,667

Diagram II.45.6
Single-Family Permits
 Holt County
 Census Bureau Data, 1980–2016

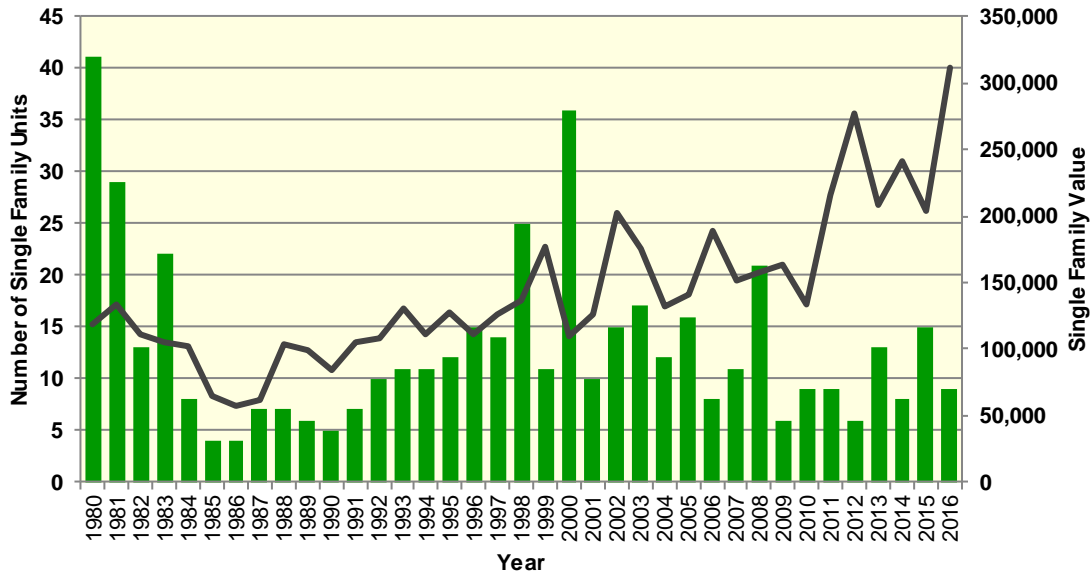
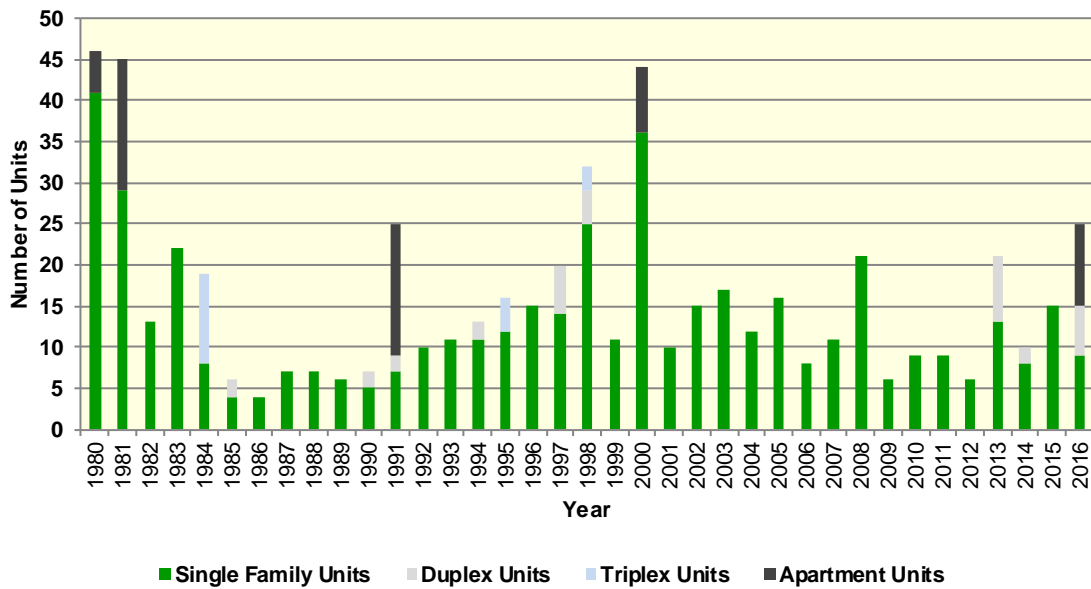


Diagram II.45.7
Total Permits by Unit Type
 Holt County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.45.36. In 2016, there were 5,217 housing units, down from 5,281 in 2000. Single-family units accounted for 86.8 percent of units in 2016, compared to 83.9 in 2000. Apartment units accounted for 4.8 percent in 2016, compared to 3.2 percent in 2000.

Table II.45.36				
Housing Units by Type				
Holt County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	4,431	83.9%	4,529	86.8%
Duplex	60	1.1%	51	1%
Tri- or Four-Plex	134	2.5%	92	1.8%
Apartment	168	3.2%	252	4.8%
Mobile Home	481	9.1%	290	5.6%
Boat, RV, Van, Etc.	7	0.1%	3	0.1%
Total	5,281	100.0%	5,217	100.0%

Some 85.3 percent of housing was occupied in 2010, compared to 87.3 percent in 2000. Owner-occupied housing changed -4.3 percent between 2000 and 2010, ending with owner-occupied units representing 73 percent of units. Vacant units changed by 14.1 percent, resulting in 768 vacant units in 2010.

Table II.45.37					
Housing Units by Tenure					
Holt County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,608	87.3%	4,447	85.3%	-3.5%
Owner-Occupied	3,392	73.6%	3,246	73%	-4.3%
Renter-Occupied	1,216	26.4%	1,201	27%	-1.2%
Vacant Housing Units	673	12.7%	768	14.7%	14.1%
Total Housing Units	5,281	100.0%	5,215	100.0%	-1.2%

Table II.45.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,217 housing units. An estimated 73.8 percent were owner-occupied, and 12.4 percent were vacant.

Table II.45.38				
Housing Units by Tenure				
Holt County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,447	85.3%	4,569	87.6%
Owner-Occupied	3,246	73%	3,372	73.8%
Renter-Occupied	1,201	27%	1,197	26.2%
Vacant Housing Units	768	14.7%	648	12.4%
Total Housing Units	5,215	100.0%	5,217	100.0%

Households by household size are shown in Table II.45.39. There were a total of 4,447 households in 2010, down from 4,608 in 2000. One person households changed by 3.1 percent between 2000 and 2010, while two person households changed by 2.9 percent. Three and four person households changed by -2.1 and -19.2 respectively, representing 12.3 percent and 9.8 percent of the population in 2010.

Table II.45.39					
Households by Household Size					
Holt County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,323	28.7%	1,364	30.7%	3.1%
Two Persons	1,672	36.3%	1,721	38.7%	2.9%
Three Persons	561	12.2%	549	12.3%	-2.1%
Four Persons	542	11.8%	438	9.8%	-19.2%
Five Persons	322	7%	233	5.2%	-27.6%
Six Persons	139	3%	110	2.5%	-20.9%
Seven Persons or More	49	1.1%	32	0.7%	-34.7%
Total	4,608	100.0%	4,447	100.0%	-3.5%

Households by income is shown in Table II.45.40. Households earning more than \$100,000 per year represented 14.5 percent of households in 2016, compared to 3.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.1 percent of households in 2016, compared to 15.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.5 percent of households in 2016, compared to 21.7 percent in 2000.

Table II.45.40				
Households by Income				
Holt County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,000	21.7%	527	11.5%
\$15,000 to \$19,999	439	9.5%	250	5.5%
\$20,000 to \$24,999	432	9.4%	308	6.7%
\$25,000 to \$34,999	740	16.1%	426	9.3%
\$35,000 to \$49,999	922	20.1%	790	17.3%
\$50,000 to \$74,999	694	15.1%	964	21.1%
\$75,000 to \$99,999	201	4.4%	640	14%
\$100,000 or More	170	3.7%	664	14.5%
Total	4,598	100.0%	4,569	100.0%

Table II.45.41 shows households by year home built. Housing units built between 2000 and 2009, account for 5.3 percent and those built in 2010 or later accounted for 0.9 percent of households. Households built in the 1970's, 1980's, and 1990's account for 18.7 percent, 6.3 percent, and 11.1, respectively. Housing units built prior to 1939 represented 26.1 percent of households in 2016.

Table II.45.41				
Households by Year Home Built				
Holt County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,511	32.8%	1,192	26.1%
1940 to 1949	381	8.3%	372	8.1%
1950 to 1959	545	11.8%	455	10%
1960 to 1969	482	10.5%	619	13.5%
1970 to 1979	820	17.8%	855	18.7%
1980 to 1989	529	11.5%	289	6.3%
1990 to 1999	340	7.4%	506	11.1%
2000 to 2009	.	.	240	5.3%
2010 or Later	.	.	41	0.9%
Total	4,608	100.0%	4,569	100.0%

The distribution of unit types by race are shown in Table II.45.42. An estimated 88.7 percent of white households occupy single-family homes and some 5.6 percent of white households occupy apartments. An estimated 100 percent of Asian, and 75.9 percent of American Indian households occupy single-family homes.

Table II.45.42							
Distribution of Units in Structure by Race							
Holt County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	88.7%	%	75.9%	100%	%	100%	100%
Duplex	0.6%	%	0%	0%	%	0%	0%
Tri- or Four-Plex	1.4%	%	24.1%	0%	%	0%	0%
Apartment	5.6%	%	0%	0%	%	0%	0%
Mobile Home	3.7%	%	0%	0%	%	0%	0%
Boat, RV, Van, Etc.	0.1%	%	0%	0%	%	0%	0%
Total	100.0%	%	100.0%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.45.43. An estimated 13.9 percent of vacant units were for rent in 2010, a -33.1 percent change since 2000. In addition, some 5.7 percent of vacant units were for sale, a change of -48.2 percent between 2000 and 2010. "Other" vacant units represented 61.6 percent of vacant units in 2010. This is a change of 93.9 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.45.43 Disposition of Vacant Housing Units Holt County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	160	23.8%	107	13.9%	-33.1%
For Sale	85	12.6%	44	5.7%	-48.2%
Rented or Sold, Not Occupied	67	10%	27	3.5%	-59.7%
For Seasonal, Recreational, or Occasional Use	117	17.4%	113	14.7%	-3.4%
For Migrant Workers	0	0%	4	0.5%	%
Other Vacant	244	36.3%	473	61.6%	93.9%
Total	673	100.0%	768	100.0%	14.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.45.44. By 2016, for rent units accounted for 8.6 percent of vacant units, while for sale units accounted for 6.8 percent. “Other” vacant units accounted for 50.2 percent of vacant units, representing a total of 325 “other” vacant units.

Table II.45.44 Disposition of Vacant Housing Units Holt County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	107	13.9%	56	8.6%
For Sale	44	5.7%	44	6.8%
Rented Not Occupied	11	1.4%	0	0%
Sold Not Occupied	16	2.1%	40	6.2%
For Seasonal, Recreational, or Occasional Use	113	14.7%	183	28.2%
For Migrant Workers	4	0.5%	0	0%
Other Vacant	473	61.6%	325	50.2%
Total	768	100.0%	648	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,985 property transactions in Holt County. Of these, 1,915 were for single-family homes during this 19-year period, as shown in Table II.45.45.

Table II.45.45						
Residential Property Transactions						
Holt County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	143	5	1	0	2	151
2000	121	4	0	1	3	129
2001	95	2	2	1	0	100
2002	89	5	0	0	1	95
2003	78	5	0	0	0	83
2004	103	5	0	1	0	109
2005	113	2	0	0	0	115
2006	112	3	0	0	0	115
2007	38	3	0	0	0	41
2008	38	2	0	0	1	41
2009	96	7	0	0	0	103
2010	107	1	0	0	0	108
2011	100	0	0	0	0	100
2012	102	0	0	0	0	102
2013	138	0	0	0	0	138
2014	123	0	0	0	0	123
2015	105	2	0	0	0	107
2016	117	3	0	2	0	122
2017	97	6	0	0	0	103
Total	1,915	55	3	5	7	1,985

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 744 single-family home property transactions for units built before 1930, 9 percent of units were of low quality and 58.5 percent were of fair quality. Conversely, of the 39 homes built from 2001 through 2010, 2.6 percent of units were of low quality and 12.8 percent of fair quality. Table II.45.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.45.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Holt County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	67	22	0	21	9	26	1	0	0	146
Fair	435	180	27	93	18	13	5	3	1	775
Average	234	208	129	209	53	62	21	3	0	919
Good	7	12	6	15	3	12	12	1	0	68
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	1	0	0	0	0	1
Missing	1	0	0	2	1	0	0	0	2	6
Total	744	422	162	340	85	113	39	7	3	1,915

In regard to the current condition of residential dwellings, of the same 744 single-family homes built before 1930, 30.5 percent of the homes were worn out or badly worn, and 49.9 percent were in average condition. Table II.45.47 provides details about the condition of single-family residential dwellings by year built.

Table II.45.47
Single-Family Homes by Year Built and Condition

Holt County
Fiscal Years 1999–2017 PAD Data

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	35	14	0	3	1	0	0	0	0	53
Badly Worn	192	47	10	21	5	1	2	0	0	278
Average	371	257	119	228	61	93	23	6	2	1,160
Good	133	87	18	37	8	2	14	1	0	300
Very Good	11	17	11	16	1	0	0	0	0	56
Excellent	2	0	4	33	9	17	0	0	0	65
Missing	0	0	0	2	0	0	0	0	1	3
Total	744	422	162	340	85	113	39	7	3	1,915

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$73,089 to \$94,002, a total increase of 28.6 percent, as shown in Table II.45.48.

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 Holt County ranged from \$36,680 for homes built before 1930 to \$177,299 for homes built from 2001 to 2010, and \$192,214 for the newest homes built between 2011 and 2017.¹⁸² Homes built from 2001 through 2010 were also larger, averaging 1,714 square feet per unit. Table II.45.49, provides additional details about single-family homes.

Table II.45.48
Average Sales Price of Single-Family Homes

Holt County
Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	48,881
2000	50,403
2001	60,107
2002	54,475
2003	51,669
2004	63,038
2005	58,880
2006	54,948
2007	67,927
2008	71,678
2009	69,542
2010	73,089
2011	64,251
2012	85,652
2013	83,007
2014	79,639
2015	80,939
2016	97,121
2017	94,002
Average	69,019

Table II.45.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot

Holt County
Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁸³ (\$)
Before 1930	36,680	1,158	31.67
1931-1960	56,919	1,208	47.13
1961-1970	87,154	1,434	60.78
1971-1980	100,056	1,530	65.38
1981-1990	111,900	1,576	71.01
1991-2000	132,137	1,618	81.67
2001-2010	177,299	1,714	103.46
2011-2017	192,214	1,479	129.92
Average	69,019	1,316	52.44

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5

¹⁸² 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.

¹⁸³ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.45.50. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.45.50 Overcrowding and Severe Overcrowding Holt County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,338	98.6%	49	1.4%	0	0%	3,387
2016 Five-Year ACS	3,354	99.5%	15	0.4%	3	0.1%	3,372
Renter							
2000 Census	1,193	97.7%	28	2.3%	0	0%	1,221
2016 Five-Year ACS	1,175	98.2%	22	1.8%	0	0%	4,569
Total							
2000 Census	4,531	98.3%	77	1.7%	0	0%	4,608
2016 Five-Year ACS	4,529	99.1%	37	0.8%	3	0.1%	4,569

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

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Holt County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.45.51 Households with Incomplete Plumbing Facilities Holt County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,589	4,569
Lacking Complete Plumbing Facilities	19	0
Total Households	4,608	4,569
Percent Lacking	0.4%	0%

There were 79 households lacking complete kitchen facilities in 2016, compared to 12 households in 2000. This was a change from 0.3 percent of households in 2000 to 1.7 percent in 2016.

Table II.45.52 Households with Incomplete Kitchen Facilities Holt County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,596	4,490
Lacking Complete Kitchen Facilities	12	79
Total Households	4,608	4,569
Percent Lacking	0.3%	1.7%



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

In Holt County, 10.6 percent of households had a cost burden and 7.5 percent had a severe cost burden. Some 10.3 percent of renters were cost burdened, and 11.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.1 percent and a severe cost burden rate of 5.6 percent. Owner occupied households with a mortgage had a cost burden rate of 12.5 percent, and severe cost burden at 6.8 percent.

Table II.45.53
Cost Burden and Severe Cost Burden by Tenure
 Holt County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	793	76.9%	125	12.1%	107	10.4%	6	0.6%	1,031
2016 Five-Year ACS	1,291	79.4%	204	12.5%	111	6.8%	20	1.2%	1,626
Owner Without a Mortgage									
2000 Census	1,003	84.5%	116	9.8%	43	3.6%	25	2.1%	1,187
2016 Five-Year ACS	1,464	83.8%	159	9.1%	97	5.6%	26	1.5%	1,746
Renter									
2000 Census	651	62.2%	110	10.5%	47	4.5%	238	22.8%	1,046
2016 Five-Year ACS	757	63.2%	123	10.3%	136	11.4%	181	15.1%	1,197
Total									
2000 Census	2,447	75%	351	10.8%	197	6%	269	8.2%	3,264
2016 Five-Year ACS	3,512	76.9%	486	10.6%	344	7.5%	227	5%	4,569



Housing Problems by Income

Table II.45.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Holt County. As can be seen in 2017 the MFI was \$60,600, which compared to \$68,200 for the State of Nebraska.

Table II.45.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 365 owner-occupied and 125 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 200 owner-occupied 150 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,415 households without a housing problem.

Table II.45.54 Median Family Income Holt County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	39,300	50,400
2001	42,200	53,400
2002	43,400	55,100
2003	42,300	55,400
2004	43,200	56,300
2005	44,850	57,400
2006	46,300	59,400
2007	45,500	58,200
2008	46,800	59,800
2009	48,300	62,000
2010	48,800	62,600
2011	52,100	63,500
2012	52,800	64,400
2013	58,300	64,600
2014	59,700	66,000
2015	62,200	66,800
2016	60,200	66,500
2017	60,600	68,200

Table II.45.55
Housing Problems by Income and Tenure
 Holt County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	4	0	0	4	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	115	50	25	0	10	200
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	120	115	20	55	365
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	50	220	465	265	1,640	2,640
Total	275	394	609	289	1,709	3,276
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	35	25	4	0	4	68
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	10	0	0	4	29
Housing cost burden greater than 50% of income (and none of the above problems)	120	30	0	0	0	150
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	95	15	0	0	125
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	45	105	200	110	315	775
Total	234	265	223	110	323	1,155
Total						
Lacking complete plumbing or kitchen facilities	45	29	4	0	8	86
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	10	4	4	4	37
Housing cost burden greater than 50% of income (and none of the above problems)	235	80	25	0	10	350
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	215	130	20	55	490
Zero/negative income (and none of the above problems)	49	0	0	0	0	49
has none of the 4 housing problems	95	325	665	375	1,955	3,415
Total	509	659	832	399	2,032	4,431

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.45.56, of the 124 loans in 2016, 62 loans were for Home Purchases, 22 were for Home Improvement and 40 were for refinancing.

Table II.45.56 Owner-Occupied Single-Family Home Loans by Loan Type Holt County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	39	25	76	140
2009	53	23	108	184
2010	44	11	95	150
2011	39	4	78	121
2012	31	11	82	124
2013	48	14	88	150
2014	38	11	38	87
2015	47	10	43	100
2016	62	22	40	124

Table II.45.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$99,462 and \$100,935 in 2012 and \$143,177 in 2016. Overall, average loans were \$84,193 in 2008 and \$141,153 in 2016.

Table II.45.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Holt County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$99,462	\$48,160	\$88,211	\$84,193
2009	\$105,604	\$58,739	\$108,935	\$101,701
2010	\$88,795	\$41,909	\$125,947	\$108,887
2011	\$94,051	\$35,000	\$97,397	\$94,256
2012	\$100,935	\$24,182	\$120,451	\$107,032
2013	\$107,458	\$71,714	\$121,875	\$112,580
2014	\$91,132	\$16,000	\$85,395	\$79,126
2015	\$133,766	\$117,000	\$101,023	\$118,010
2016	\$143,177	\$61,409	\$181,875	\$141,153

Table II.45.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,879,000 and \$3,129,000 in 2012 and \$8,877,000 in 2016. Overall, average loans were \$11,787,000 in 2008 and \$17,503,000 in 2016.

Table II.45.58				
Total Volume of Owner-Occupied Single-Family Loans				
Holt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	3,879,000	1,204,000	6,704,000	11,787,000
2009	5,597,000	1,351,000	11,765,000	18,713,000
2010	3,907,000	461,000	11,965,000	16,333,000
2011	3,668,000	140,000	7,597,000	11,405,000
2012	3,129,000	266,000	9,877,000	13,272,000
2013	5,158,000	1,004,000	10,725,000	16,887,000
2014	3,463,000	176,000	3,245,000	6,884,000
2015	6,287,000	1,170,000	4,344,000	11,801,000
2016	8,877,000	1,351,000	7,275,000	17,503,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table II.45.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Holt County. The number of completed surveys increased from 12 in 2016 to 16 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.5 percentage points and was at 4 percent in 2017.

Table II.45.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 101 single-family units in Holt County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Holt County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 136 apartment units reported in the survey, with 14 of them available, which resulted in a vacancy rate of 10.3 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 2.4 percent.

Table II.45.59				
Survey of Rental Properties				
Holt County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	3	52	9.6	14
2003	4	78	2.6	24
2004	4	60	0	20.8
2005	11	145	13.8	24.4
2006	11	118	17.8	59.7
2007	12	276	4	84.3
2008	16	305	5.2	28.3
2009	17	190	7.4	24.8
2010	16	282	2.1	11.2
2011	16	325	0.9	32.3
2012	17	358	0.3	15.9
2013	14	219	3.2	10.5
2014	15	303	2	62.3
2015	13	118	2.5	45
2016	12	204	3.4	22.3
2017	16	352	4	36.9

Table II.45.60 Rental Vacancy Survey by Type Holt County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	101	0	0%	0.4%
Apartments	136	14	10.3%	5.1%
Mobile Homes	0	0	%	0.7%
"Other" Units	0	0	0%	.
Don't Know	115	0	0%	0%
Total	352	14	4%	2.4%

Table II.45.61, reports units by number of bedrooms. Two 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 43 units.

Table II.45.61 Rental Units by Number of Bedrooms Holt County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	43	0	0	.	43
Two	6	31	0	0	.	37
Three	1	4	0	0	.	5
Four	1	0	0	0	.	1
Don't Know	93	58	0	0	115	266
Total	101	136	0	0	115	352

Table II.45.62 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 percent.

Table II.45.62 Single-Family Units by Number of Bedrooms Holt County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	6	0	0%
Three	1	0	0%
Four	1	0	0%
Don't know	93	0	0%
Total	101	0	0%

Table II.45.63 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 0 percent.



Table II.45.63			
Apartment Units by Number of Bedrooms			
Holt County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	43	0	0%
Two	31	3	9.7%
Three	4	1	25%
Four	0	0	%
Don't know	58	10	17.2%
Total	136	14	10.3%

Average market-rate rents by unit type are shown in Table II.45.64. 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.45.64					
Average Market Rate Rents by Number of Bedrooms					
Holt County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$409	\$	\$	\$409
Two	\$400	\$471	\$	\$	\$450.7
Three	\$475	\$525	\$	\$	\$500
Four	\$1,750.00	\$	\$	\$	\$1,750.00
Don't know	\$483.3	\$450	\$	\$	
Total	\$538.3	\$445.9	\$	\$	\$465.9

Table II.45.65 shows vacancy rates for single-family units by average rental rates for Holt 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 percent.

Table II.45.65			
Single-Family Market Rate Rents by Vacancy Status			
Holt County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	4	0	0%
\$500 to \$750	48	0	0%
\$750 to \$1,000	3	0	0%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	46	0	0%
Total	101	0	0%



The average rent and availability of apartment units is displayed in Table II.45.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 10.3 percent.

Table II.45.66 Apartment Market Rate Rents by Vacancy Status Holt County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	87	9	10.3%
\$500 to \$750	4	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	45	5	11.1%
Total	136	14	10.3%

Respondents were asked if utilities are included in the rent and, as shown in Table II.45.67, 6 respondents, or 54.5 percent, included some sort of utility in the rent.

Table II.45.67 Are there any utilities included with the rent? Holt County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	5
% Offering Utilities	54.5%

The type of utility included in the rent is shown in Table II.45.68. There were 3 respondents who included electricity, 2 respondents who included natural gas, 6 respondents who included water and sewer and 6 respondents included trash collection in the rent.

Table II.45.68 Which utilities are included with the rent? Holt County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	2
Water/Sewer	6
Trash Collection	6

Table II.45.69 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 15 persons on the wait list.

Table II.45.69 Do you keep a waiting list? Holt County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	5
Waitlist Size	15

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.45.70 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.45.70 How would you rate the need for renovation of existing units in the city? Holt County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	2		
Low Need	0	0		
Moderate Need	3	3	3	3
High Need	3	3	3	3
Extreme Need	1	1	1	1

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.45.71 most respondents indicated there was extreme need for the construction of new family units and extreme need for the construction of new apartment units.

Table II.45.71 How would you rate the need for construction of new units in the city? Holt County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	4	1	1
Low Need	0	0		
Moderate Need	0	0		
High Need	1	1	1	1
Extreme Need	6	5	5	5

