

**VOLUME II:
VALLEY COUNTY**

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Valley County

DEMOGRAPHICS

Population Estimates

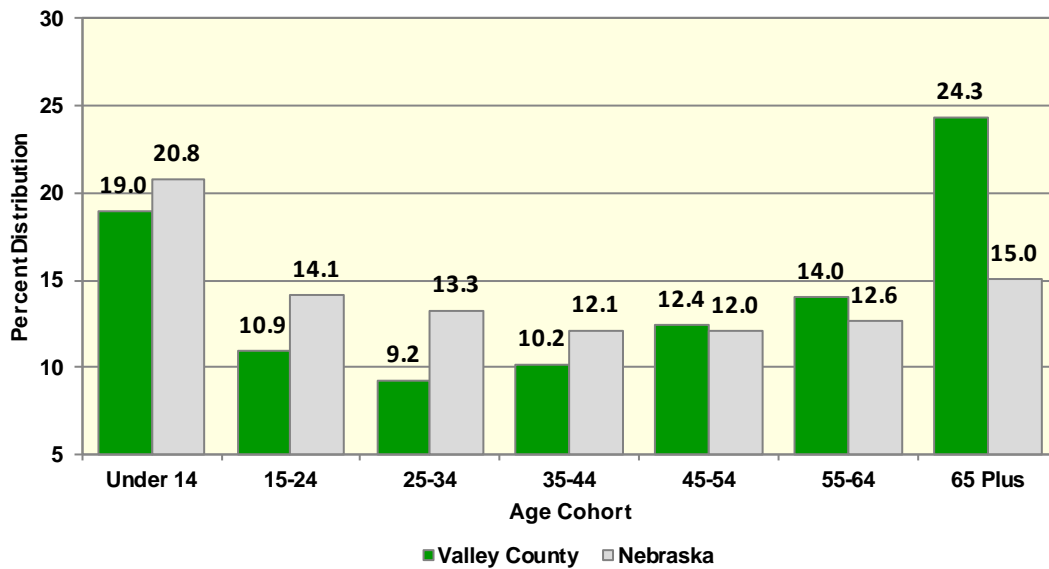
The Census Bureau’s current census estimates indicate that Valley County’s population decreased from 4,260 in 2010 to 4,184 in 2016, or by 1.8 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 5.4 percent, and the number of people from 55 to 64 years of age decreased by 5.2 percent. The white population decreased by 2.3 percent, while the black population increased by 166.7 percent. The Hispanic population increased from 79 to 111 people between 2010 and 2016 or by 40.5 percent. These data are presented in Table II.88.1.

Table II.88.1						
Profile of Population Characteristics						
Valley County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Valley County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	4,260	4,184	-1.8%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	777	793	2.1%	383,542	396,601	3.4%
15 to 24 years	392	457	16.6%	258,206	269,442	4.4%
25 to 34 years	408	386	-5.4%	245,176	252,946	3.2%
35 to 44 years	443	425	-4.1%	220,838	230,528	4.4%
45 to 54 years	616	519	-15.7%	258,726	229,683	-11.2%
55 to 64 years	618	586	-5.2%	213,176	241,172	13.1%
65 and Over	1,006	1,018	1.2%	246,677	286,744	16.2%
Race						
White	4,203	4,105	-2.3%	1,649,264	1,694,976	2.8%
Black	6	16	166.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	6	7	16.7%	23,418	27,318	16.7%
Asian	13	13	0%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	2	0%	2,061	2,425	17.7%
Two or more races	30	41	36.7%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	79	111	40.5%	167,405	203,320	21.5%

Table II.88.2, presents the population of Valley County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,109 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 2,151 persons, were female. In 2016, the number of males was 2,072 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 2,112 persons being female.

Table II.88.2 Population by Age and Gender Valley 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	391	386	777	417	376	793	2.1%
15 to 24 years	201	191	392	220	237	457	16.6%
25 to 34 years	209	199	408	180	206	386	-5.4%
35 to 44 years	228	215	443	218	207	425	-4.1%
45 to 54 years	314	302	616	267	252	519	-15.7%
55 to 64 years	303	315	618	299	287	586	-5.2%
65 and Over	463	543	1,006	471	547	1,018	-1.8%
Total	2,109	2,151	4,260	2,072	2,112	4,184	-1.8%
% of Total	49.5%	50.5%	.	49.5%	50.5%	.	

**Diagram II.88.1
Age Distribution**
Valley 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.88.3, from April 2000 to July 2009, Valley County natural decrease was estimated to be 115 people. Valley County has been experiencing net out-migration, with 424 persons leaving the county in the last nine years.¹⁵⁹ The 2016 population estimates showed a natural decrease of 5 persons. Between 2010 and 2016, Valley County’s population decreased to 4,184 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 Valley County increased from -2 persons in 2015 to 30 persons in 2016, with an additional net movement of 9 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.88.4.

Table II.88.3	
Population Change	
Valley County	
1980–2010 Census and Intercensal Data	
1980 Population	5,633
Natural Increase 80–90	73
Net Migration 80–90	-537
1990 Population	5,169
Natural Increase 90–00	-166
Net Migration 90–00	-356
2000 Population	4,647
Natural Increase 00–09	-115
Net Migration 00–09	-424
2009 Population Estimate	4,108
2010 Population	4,260
Natural Increase 10–16	-5
Net Migration 10–16	-71
2016 Population Estimate	4,184

Table II.88.4			
Driver's Licenses Exchanged and Surrendered			
Valley County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	41	37	4
Calendar 2002	42	33	9
Calendar 2003	36	21	15
Calendar 2004	30	36	-6
Calendar 2005	34	33	1
Calendar 2006	39	40	-1
Calendar 2007	43	39	4
Calendar 2008	46	29	17
Calendar 2009	42	41	1
Calendar 2010	53	42	11
Calendar 2011	44	26	18
Calendar 2012	43	36	7
Calendar 2013	41	26	15
Calendar 2014	30	28	2
Calendar 2015	31	33	-2
Calendar 2016	59	29	30
First Half of 2017	22	13	9

¹⁵⁹ 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 Valley County increased by 0.5 percent from 792 in 2016 to 796 in 2017, as shown in Table II.88.5. The number of school-age children 5 to 11 years of age increased from 381 in 2016 to 410 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.

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.88.6, shows population by age for the 2000 and 2010 Census. The population changed by -8.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.8 percent to a total of 1,006 persons in 2010. Those aged 25 to 34 changed by -5.3 percent, and those aged under 5 changed by -3.5 percent.

Table II.88.5 School-Age Children Valley County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	554	133	393	1,080
1993	509	181	370	1,060
1994	479	186	392	1,057
1995	465	163	364	992
1996	469	155	442	1,066
1997	474	158	376	1,008
1998	450	156	451	1,057
1999	435	153	388	976
2000	425	143	372	940
2001	448	123	351	922
2002	432	120	340	892
2003	401	135	310	846
2004	386	118	316	820
2005	403	133	328	864
2006	398	116	333	847
2007	366	113	338	817
2008	331	105	295	731
2009	386	109	295	790
2010	382	115	300	797
2011	390	116	275	781
2012	371	111	281	763
2013	380	108	285	773
2014	397	104	283	784
2015	400	115	267	782
2016	381	122	289	792
2017	410	100	286	796



Table II.88.6 Population by Age Valley County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	258	5.6%	249	5.8%	-3.5%
5 to 19	974	21%	766	18%	-21.4%
20 to 24	140	3%	154	3.6%	10%
25 to 34	431	9.3%	408	9.6%	-5.3%
35 to 54	1,251	26.9%	1,059	24.9%	-15.3%
55 to 64	478	10.3%	618	14.5%	29.3%
65 or Older	1,115	24%	1,006	23.6%	-9.8%
Total	4,647	100.0%	4,260	100.0%	-8.3%

The elderly population is further explored in Table II.88.7. Those aged 65 to 66 changed by 0 percent between 2000 and 2010, resulting in a population of 105 persons. Those aged 85 or older changed by -14.8 percent during the same time period, and resulted in 167 persons over age 85 in 2010.

Table II.88.7 Elderly Population by Age Valley County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	105	9.4%	105	10.4%	0%
67 to 69	139	12.5%	152	15.1%	9.4%
70 to 74	282	25.3%	206	20.5%	-27%
75 to 79	227	20.4%	200	19.9%	-11.9%
80 to 84	166	14.9%	176	17.5%	6%
85 or Older	196	17.6%	167	16.6%	-14.8%
Total	1,115	100.0%	1,006	100.0%	-9.8%

Population by race and ethnicity is shown in Table II.88.8 representing 97.5 percent of the white population in 2010. The black population changed by -14.3 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 5.3 percent between 2000 and 2010, compared to the -8.6 percent growth rate for non-Hispanics.

Table II.88.8 Population by Race and Ethnicity Valley County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	4,561	98.1%	4,152	97.5%	-9%
Black	7	0.2%	6	0.1%	-14.3%
American Indian	15	0.3%	5	0.1%	-66.7%
Asian	5	0.1%	13	0.3%	160%
Native Hawaiian/ Pacific Islander	3	0.1%	0	0%	-100%
Other	37	0.8%	52	1.2%	40.5%
Two or More Races	19	0.4%	32	0.8%	68.4%
Total	4,647	100.0%	4,260	100.0%	-8.3%
Hispanic	75	1.6%	79	1.9%	5.3%
Non-Hispanic	4,572	98.4%	4,181	98.1%	-8.6%



Population by race and ethnicity through 2016 is shown in Table II.88.9. The white population represented 98.7 percent of the population in 2016, compared with the black population accounting for 0.3 percent of the population. Hispanic population represented 2.6 percent of the population in 2016.

Table II.88.9 Population by Race and Ethnicity Valley County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	4,152	97.5%	4,183	98.7%
Black	6	0.1%	12	0.3%
American Indian	5	0.1%	8	0.2%
Asian	13	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	52	1.2%	1	0%
Two or More Races	32	0.8%	36	0.8%
Total	4,260	100.0%	4,240	100.0%
Non-Hispanic	4,181	98.1%	4,128	97.4%
Hispanic	79	1.9%	112	2.6%

The population by race is broken down further by ethnicity in Table II.88.10. While the white non-Hispanic population changed by -8.9 percent between 2000 and 2010, the white Hispanic population changed by -23.3 percent. The black non-Hispanic population changed by 50 percent, while the black Hispanic population changed by -40 percent.

Table II.88.10 Population by Race and Ethnicity Valley County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	4,531	99.1%	4,129	98.8%	-8.9%
Black	2	0%	3	0.1%	50%
American Indian	15	0.3%	5	0.1%	-66.7%
Asian	5	0.1%	13	0.3%	160%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	2	0%	1	0%	-50%
Two or More Races	17	0.4%	30	0.7%	76.5%
Total Non-Hispanic	4,572	100.0%	4,181	100.0%	-8.6%
Hispanic					
White	30	40%	23	29.1%	-23.3%
Black	5	6.7%	3	3.8%	-40%
American Indian	0	0%	0	0%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	3	4%	0	0%	-100%
Other	35	46.7%	51	64.6%	45.7%
Two or More Races	2	2.7%	2	2.5%	0%
Total Hispanic	75	100.0%	79	100.0%	5.3%
Total Population	4,647	100.0%	4,260	100.0%	-8.3%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.88.11. During this time, the total non-Hispanic population was 4,128 persons in 2016. The Hispanic population was 112.

Table II.88.11 Population by Race and Ethnicity				
Valley County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	4,129	98.8%	4,072	98.6%
Black	3	0.1%	12	0.3%
American Indian	5	0.1%	8	0.2%
Asian	13	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	1	0%	0	0%
Two or More Races	30	0.7%	36	0.9%
Total Non-Hispanic	4,181	100.0%	4,128	100.0%
Hispanic				
White	23	29.1%	111	99.1%
Black	3	3.8%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	51	64.6%	1	0.9%
Two or More Races	2	2.5%	0	0%
Total Hispanic	79	100.0	112	100.0%
Total Population	4,260	100.0%	4,240	100.0%

Households by type and tenure are shown in Table II.88.12. Family households represented 67.1 percent of households, while non-family households accounted for 32.9 percent. These changed from 62 and 38 percent, respectively.

Table II.88.12 Household Type by Tenure				
Valley County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,192	62%	1,285	67.1%
Married-Couple Family	1,041	87.3%	1,098	85.4%
Owner-Occupied	904	86.8%	955	87%
Renter-Occupied	137	13.2%	143	13%
Other Family	151	12.7%	187	11.8%
Male Householder, No Spouse Present	56	37.1%	78	29.9%
Owner-Occupied	33	58.9%	33	42.3%
Renter-Occupied	23	41.1%	45	57.7%
Female Householder, No Spouse Present	95	62.9%	109	50.8%
Owner-Occupied	49	51.6%	34	31.2%
Renter-Occupied	46	48.4%	75	68.8%
Non-Family Households	730	38%	631	32.9%
Owner-Occupied	418	57.3%	331	52.5%
Renter-Occupied	312	42.7%	300	47.5%
Total	1,922	100.0%	1,916	100.0%



The group quarters population was 49 in 2010, compared to 85 in 2000. Institutionalized populations experienced a -32.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a -86.7 percent change during this same time period.

Table II.88.13					
Group Quarters Population					
Valley 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	4	5.7%	5	10.6%	25%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	66	94.3%	42	89.4%	-36.4%
Other Institutions	0	0%	0	0%	%
Total	70	100.0%	47	100.0%	-32.9%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	15	100%	2	100%	-86.7%
Total	15	100.0%	2	100.0%	-86.7%
Group Quarters Population	85	100.0%	49	100.0%	-42.4%

The number of foreign born persons are shown in Table II.88.14. An estimated 0.9 percent of the population was born in Guatemala with 0.2 percent born in Trinidad and Tobago and another 0.1 percent were born in Portugal.

Table II.88.14			
Place of Birth for the Foreign-Born Population			
Valley County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Guatemala	39	0.9%
#2 country of origin	Trinidad and Tobago	10	0.2%
#3 country of origin	Portugal	6	0.1%
#4 country of origin	Canada	5	0.1%
#5 country of origin	Mexico	2	0%
#6 country of origin	El Salvador	1	0%
#7 country of origin	Afghanistan	0	0%
#8 country of origin	Africa n.e.c	0	0%
#9 country of origin	Albania	0	0%
#10 country of origin	Argentina	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.88.15. An estimated 1 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages.

Table II.88.15 Limited English Proficiency and Language Spoken at Home Valley County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	41	1%
#2 LEP Language	Russian, Polish, or other Slavic languages	2	0.1%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	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.88.16. Some 20.9 percent of the population was disabled in 2000, or a total of 904 persons. The disability rate was highest for those over 65, with 41 percent disabled.

Table II.88.16 Disability by Age Valley County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	27	3.6%
16 to 64	445	17.6%
65 and older	432	41%
Total	904	20.9%

Table II.88.17 shows disability by type in 2000. There were 476 physical disabilities in 2000, some 313 employment disabilities, and 369 go-outside-home disabilities.

Table II.88.17 Total Disabilities Tallied: Aged 5 and Older Valley County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	190
Physical disability	476
Mental disability	180
Self-care disability	146
Employment disability	313
Go-outside-home disability	369
Total	1,674



Disability by age, as estimated by the 2016 ACS, is shown in Table II.88.18. The disability rate for females was 16.9 percent, compared to 16.7 percent for males. The disability rate changed precipitously higher with age, with 66.6 percent of those over 75 experiencing a disability.

Table II.88.18						
Disability by Age						
Valley 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	12	3.4%	6	1.9%	18	2.7%
18 to 34	20	5.6%	31	8.7%	51	7.1%
35 to 64	95	12.1%	101	13.3%	196	12.7%
65 to 74	81	31%	47	18.1%	128	24.6%
75 or Older	143	72.2%	170	62.5%	313	66.6%
Total	351	16.7%	355	16.9%	706	16.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.88.19. Some 10 percent have an ambulatory disability, 7.2 have an independent living disability, and 3.4 percent have a self-care disability.

Table II.88.19		
Total Disabilities Tallied: Aged 5 and Older		
Valley County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	298	7.1%
Vision disability	147	3.5%
Cognitive disability	195	5%
Ambulatory disability	392	10%
Self-Care disability	135	3.4%
Independent living disability	234	7.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.88.20 and Table II.88.21. In 2016, some 2,290 persons were employed and 43 were unemployed. This totaled a labor force of 2,333 persons. The unemployment rate for Valley County was estimated to be 1.8 in 2016.

Table II.88.20	
Employment, Labor Force and Unemployment	
Valley County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,290
Unemployed	43
Labor Force	2,333
Unemployment Rate	1.8%



In 2016, 93.5 percent of households in Valley County had a high school education or greater.

Table II.88.21	
High School or Greater Education	
Valley County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,791
Total Households	1,916
Percent High School or Above	93.5%

As seen in Table II.88.22, 39.7 percent of the population had a high school diploma or equivalent, another 32.9 percent have some college, 14.1 percent have a Bachelor's Degree, and 4.9 percent of the population had a graduate or professional degree.

Table II.88.22		
Educational Attainment		
Valley County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	276	8.4%
High School or Equivalent	1,309	39.7%
Some College or Associates Degree	1,084	32.9%
Bachelor's Degree	466	14.1%
Graduate or Professional Degree	161	4.9%
Total Population Above 18 years	3,296	100.0%

ECONOMICS

Labor Force

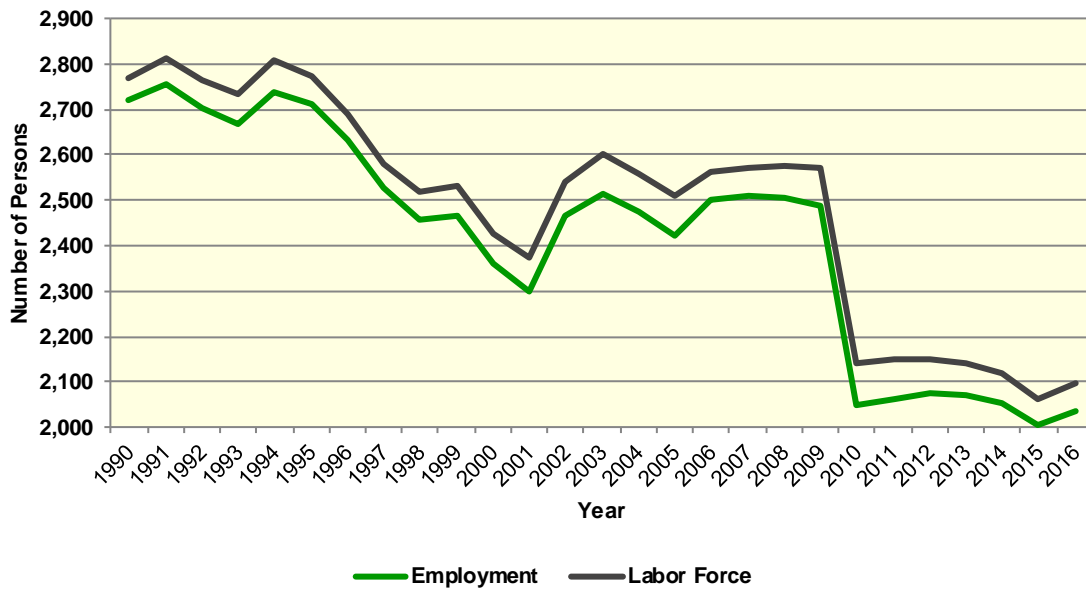
Table II.88.23, shows the labor force statistics for Valley County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.9. The highest level of unemployment occurred during 2010 rising to a rate of 4.4. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Valley County increased from 2.8 percent in 2015 to 3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.88.23 Labor Force Statistics Valley County 1990 - 2016 BLS Data					
Year	Valley County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	52	2,719	2,771	1.9%	2.3%
1991	57	2,754	2,811	2%	2.7%
1992	60	2,705	2,765	2.2%	2.9%
1993	64	2,670	2,734	2.3%	2.8%
1994	69	2,740	2,809	2.5%	2.6%
1995	58	2,714	2,772	2.1%	2.6%
1996	56	2,632	2,688	2.1%	2.7%
1997	53	2,529	2,582	2.1%	2.5%
1998	62	2,456	2,518	2.5%	2.6%
1999	63	2,467	2,530	2.5%	2.8%
2000	65	2,361	2,426	2.7%	2.8%
2001	74	2,298	2,372	3.1%	3.1%
2002	72	2,468	2,540	2.8%	3.6%
2003	88	2,513	2,601	3.4%	3.9%
2004	85	2,475	2,560	3.3%	3.9%
2005	87	2,423	2,510	3.5%	3.8%
2006	64	2,500	2,564	2.5%	3.1%
2007	61	2,511	2,572	2.4%	3%
2008	72	2,505	2,577	2.8%	3.3%
2009	85	2,487	2,572	3.3%	4.6%
2010	95	2,048	2,143	4.4%	4.6%
2011	86	2,063	2,149	4%	4.4%
2012	75	2,077	2,152	3.5%	4%
2013	71	2,071	2,142	3.3%	3.8%
2014	64	2,053	2,117	3%	3.3%
2015	58	2,006	2,064	2.8%	3%
2016	62	2,037	2,099	3%	3.2%

Diagram II.88.2, shows the employment and labor force for Valley County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,037 persons, with the labor force reaching 2,099, indicating there were a total of 62 unemployed persons.



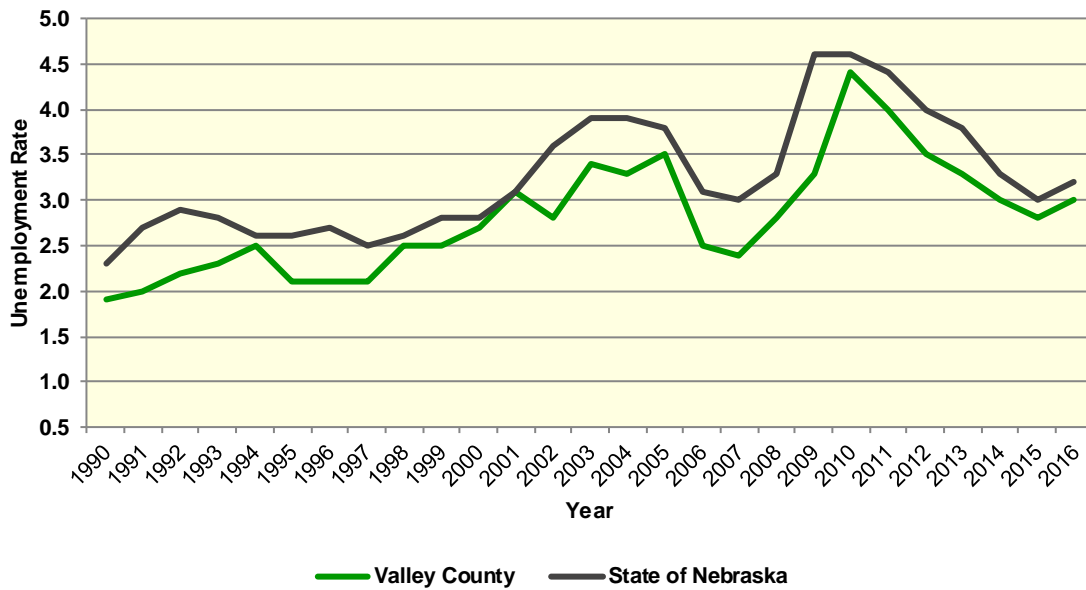
Diagram II.88.2
Employment and Labor Force
 Valley County
 1990 – 2016 BLS Data



Unemployment

Diagram II.88.3, shows the unemployment rate for both the State and Valley County. During the 1990’s the average rate for Valley County was 2.2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.4. Over the course of the entire period Valley County had an average unemployment rate lower than the state, 2.8 percent for Valley County, versus 3.3 statewide.

Diagram II.88.3
Annual Unemployment Rate
 Valley 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.88.24, shows total real earnings by industry for Valley County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 32,676,000 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 47.6 percent.

Table II.88.24
Real Earnings by Industry
 Valley 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	21,438	22,909	47,204	27,740	30,034	35,336	26,939	21,510	-20.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	4,194	5,631	5,528	6,266	6,264	6,340	6,420	6,681	4.1
Manufacturing	1,411	4,090	4,043	4,263	4,822	5,876	6,688	5,992	-10.4
Wholesale trade	4,432	5,968	6,749	7,454	7,797	8,286	8,395	8,981	7
Retail trade	4,601	7,095	6,098	6,317	6,665	6,886	7,330	9,119	24.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	745	996	0	0	0	0	0
Finance and insurance	4,161	3,834	3,591	3,868	3,388	0	3,440	0	-100
Real estate and rental and leasing	71	941	1,033	1,280	1,615	0	1,389	0	-100
Professional and technical services	0	3,117	3,441	3,783	0	4,322	4,223	0	-100
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	332	225	0	387	334	0	-100
Educational services	371	402	414	433	436	443	430	434	1
Health care and social assistance	0	3,715	3,607	3,735	3,780	4,092	4,208	6,210	47.6
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	997	0	993	867	-12.7
Other services, except public administration	5,661	5,707	5,674	5,980	5,630	0	4,956	5,202	5
Government and government enterprises	26,919	35,066	34,464	33,542	32,304	32,724	33,316	32,676	-1.9
Total	87,279	107,053	132,793	118,116	119,551	130,034	123,952	120,848	-2.5



Table II.88.25, shows the total employment by industry for Valley County. The most recent estimates show the government and government enterprises industry was the largest employer in Valley County, with employment reaching 629 jobs in 2016. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 34.3 percent.

Table II.88.25
Employment by Industry
Valley County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	509	448	454	434	438	433	466	451	-3.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	145	170	157	169	187	192	184	191	3.8
Manufacturing	30	81	80	86	85	82	95	100	5.3
Wholesale trade	92	110	126	124	126	139	146	175	19.9
Retail trade	260	306	312	324	346	347	340	359	5.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	30	42	0	0	0	0	0
Finance and insurance	115	113	125	114	149	0	103	0	-100
Real estate and rental and leasing	32	76	68	66	84	0	94	0	-100
Professional and technical services	0	90	94	92	0	105	112	0	-100
Management of companies and enterprises	0	0	0	0	0	0	0	10	0
Administrative and waste services	0	0	31	23	0	44	29	0	-100
Educational services	22	21	21	19	20	19	25	26	4
Health care and social assistance	0	147	136	142	152	153	143	192	34.3
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	88	0	83	72	-13.3
Other services, except public administration	265	258	257	243	275	0	269	274	1.9
Government and government enterprises	705	722	708	682	680	689	674	629	-6.7
Total	2,829	2,937	2,927	2,885	3,032	3,047	3,053	3,100	1.5



Table II.88.26, shows the real average earnings per job by industry for Valley County. These figures are calculated by dividing the Total Real Earning displayed in Table II.88.24 and Table II.88.25, by Industry. In 2016, the manufacturing industry had the highest average earnings reaching 59,920 dollars. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 17.8 percent to 25,401 dollars.

Table II.88.26									
Real Earnings Per Job by Industry									
Valley County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	42,119	51,136	103,973	63,916	68,572	81,608	57,809	47,694	-17.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	28,926	33,126	35,207	37,079	33,497	33,021	34,894	34,979	0.2
Manufacturing	47,017	50,495	50,539	49,573	56,733	71,660	70,399	59,920	-14.9
Wholesale trade	48,179	54,257	53,561	60,110	61,884	59,609	57,501	51,320	-10.7
Retail trade	17,698	23,185	19,545	19,497	19,264	19,844	21,560	25,401	17.8
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	24,847	23,706	0	0	0	0	0
Finance and insurance	36,183	33,925	28,729	33,932	22,737	0	33,395	0	0
Real estate and rental and leasing	2,204	12,386	15,198	19,387	19,223	0	14,777	0	0
Professional and technical services	0	34,631	36,609	41,125	0	41,158	37,704	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	10,718	9,763	0	8,798	11,529	0	0
Educational services	16,875	19,136	19,726	22,801	21,787	23,338	17,183	16,692	-2.9
Health care and social assistance	0	25,270	26,525	26,301	24,867	26,746	29,424	32,344	9.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	11,325	0	11,963	12,042	0.7
Other services, except public administration	21,361	22,122	22,079	24,610	20,473	0	18,425	18,985	3
Government and government enterprises	38,184	48,567	48,678	49,182	47,506	47,495	49,430	51,949	5.1
Total	30,851	36,450	45,368	40,941	39,430	42,676	40,600	38,983	-4

Table II.88.27 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 \$179,971,000 a -1.5 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 2,937 and 3,100 in 2016, which was a percentage change of 1.5 over this period.



Table II.88.27
Total Employment and Real Personal Income
 Valley 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	60,628	2,817	216	17,497	10,366	85,891	14,562	2,570	23,589
1970	66,277	2,901	68	19,134	11,130	93,708	16,331	2,598	25,509
1971	63,883	3,063	135	19,721	11,825	92,500	16,662	2,545	25,102
1972	71,223	3,128	379	21,406	12,137	102,017	18,228	2,579	27,617
1973	88,337	3,940	618	23,301	13,297	121,612	22,493	2,648	33,360
1974	66,922	4,293	773	23,905	13,509	100,815	19,037	2,689	24,887
1975	77,857	4,446	871	26,034	15,032	115,348	21,841	2,732	28,497
1976	63,749	4,678	957	26,271	15,258	101,556	19,505	2,805	22,728
1977	54,389	4,558	1,411	28,519	15,227	94,989	18,097	2,804	19,397
1978	73,100	4,718	1,873	30,453	15,661	116,369	22,024	2,769	26,399
1979	67,673	5,141	2,466	31,667	16,064	112,729	21,043	2,787	24,281
1980	53,915	5,073	3,086	35,743	17,466	105,138	18,651	2,800	19,257
1981	63,941	5,106	2,559	39,022	17,804	118,220	20,946	2,717	23,535
1982	63,144	5,532	1,254	43,579	18,532	120,978	21,276	2,800	22,552
1983	64,141	5,726	643	44,030	19,134	122,222	21,248	2,902	22,102
1984	92,013	6,620	-1,573	46,422	19,548	149,789	25,911	2,946	31,234
1985	96,067	7,397	-3,783	44,330	19,868	149,085	26,036	2,962	32,434
1986	94,532	7,115	-2,733	41,698	20,490	146,874	26,013	2,864	33,008
1987	97,361	7,432	-1,388	37,971	20,352	146,864	27,017	2,845	34,221
1988	105,782	8,206	-1,124	35,777	19,793	152,023	28,517	2,901	36,464
1989	96,888	8,145	-161	39,830	21,729	150,142	28,813	2,873	33,724
1990	106,232	8,658	-1,225	36,213	22,744	155,305	30,045	2,929	36,268
1991	93,298	8,028	-1,523	34,526	22,307	140,580	27,723	2,825	33,025
1992	87,535	7,906	-719	34,799	22,159	135,869	26,927	2,801	31,251
1993	88,786	7,956	-244	31,925	24,202	136,713	27,535	2,842	31,240
1994	88,431	8,074	328	32,279	26,481	139,444	28,035	2,888	30,621
1995	76,563	7,665	513	35,286	27,466	132,163	26,443	2,857	26,798
1996	90,545	7,560	885	35,963	28,649	148,482	30,259	2,899	31,234
1997	79,751	7,867	1,156	38,867	28,133	140,040	28,803	2,860	27,886
1998	80,858	7,719	1,689	40,681	28,577	144,086	30,252	2,781	29,076
1999	77,192	7,588	2,075	38,788	29,511	139,979	30,071	2,733	28,245
2000	73,415	7,621	2,523	41,030	30,329	139,676	30,045	2,710	27,090
2001	87,279	7,951	2,170	41,344	31,383	154,225	33,360	2,829	30,852
2002	82,854	8,177	1,196	39,765	33,216	148,855	32,781	2,825	29,329
2003	104,160	8,391	220	39,576	33,181	168,746	36,837	2,830	36,806
2004	103,948	8,467	-853	31,431	33,235	159,293	35,541	2,832	36,705
2005	106,565	8,675	-1,943	26,873	33,606	156,426	35,591	2,805	37,991
2006	97,755	9,486	-3,161	27,766	36,433	149,307	34,190	2,918	33,500
2007	114,276	10,137	-4,624	31,321	36,227	167,063	38,610	2,898	39,433
2008	112,491	10,493	-6,099	34,049	38,286	168,235	39,791	3,008	37,397
2009	103,955	10,370	-5,541	31,628	38,936	158,608	37,514	2,985	34,826
2010	107,053	10,313	-5,507	29,612	38,542	159,388	37,397	2,937	36,449
2011	132,793	9,259	-5,981	31,686	39,494	188,734	44,428	2,927	45,368
2012	118,116	9,534	-6,373	36,276	41,932	180,416	42,642	2,885	40,942
2013	119,551	10,691	-6,157	34,532	38,287	175,523	41,821	3,032	39,430
2014	130,034	10,837	-6,633	34,594	39,663	186,821	44,365	3,047	42,676
2015	123,952	10,949	-6,700	36,151	40,264	182,718	43,997	3,053	40,600
2016	120,848	11,420	-6,994	36,711	40,826	179,971	43,014	3,100	38,983



Diagram II.88.4, shows real average earnings per job for Valley County from 1990 to 2016. Over this period the average earning per job for Valley County was 34,593 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.88.4
Real Average Earnings Per Job
 Valley County
 BEA Data 1990 - 2016

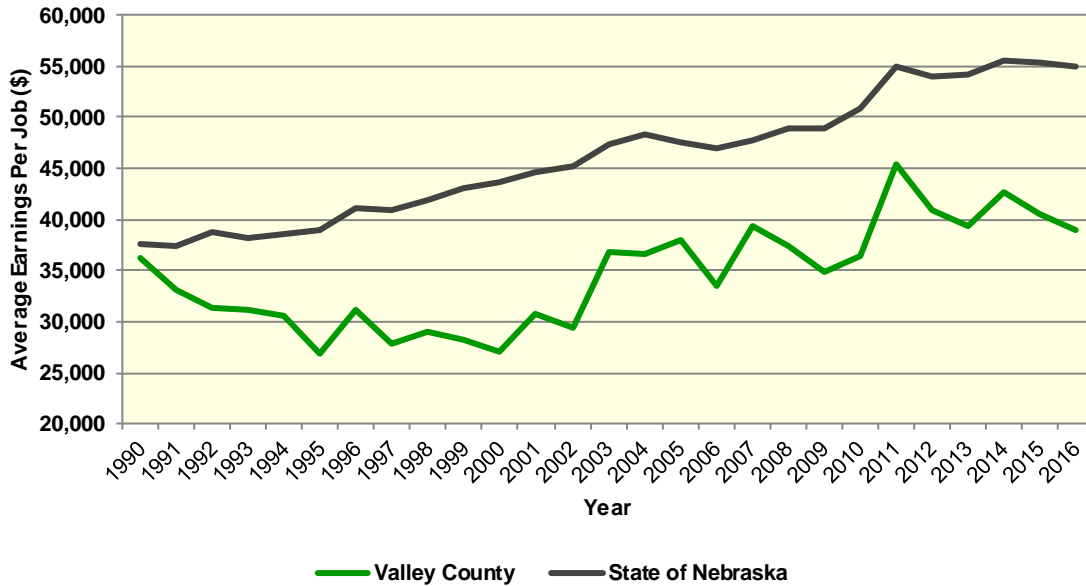
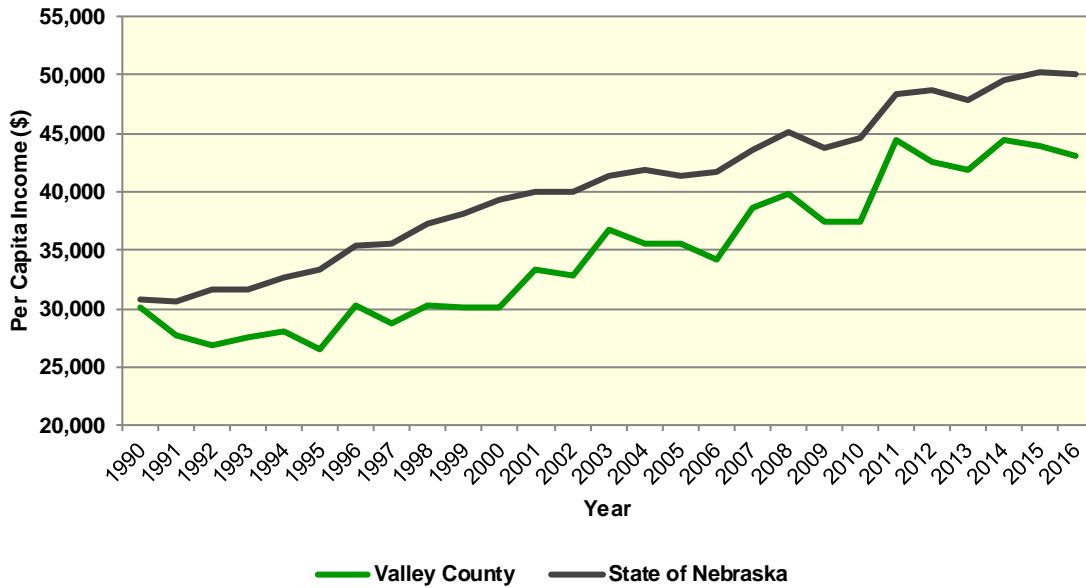


Diagram II.88.5, shows real per capita income in Valley County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Valley County was 34,741 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.88.5
Real Per Capita Income
 Valley 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.88.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 1,747 persons in 2015 to 1,800 in 2016, a change of 3 percent.

Table II.88.28
Total Monthly Employment
 Valley County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,620	1,732	1,711	1,661	1,677	1,651	1,685	1,669	1,703	1,724	1,712
Feb	1,675	1,754	1,714	1,661	1,679	1,641	1,691	1,691	1,715	1,717	1,711
Mar	1,682	1,806	1,754	1,679	1,702	1,661	1,721	1,679	1,732	1,739	1,767
Apr	1,726	1,785	1,775	1,698	1,663	1,694	1,728	1,717	1,738	1,712	1,792
May	1,771	1,829	1,846	1,753	1,719	1,736	1,762	1,812	1,780	1,750	1,827
Jun	1,785	1,836	1,865	1,786	1,759	1,763	1,800	1,788	1,823	1,798	1,891
Jul	1,781	1,813	1,839	1,853	1,856	1,721	1,776	1,914	1,801	1,799	1,860
Aug	1,749	1,819	1,882	1,743	1,697	1,868	2,011	1,754	1,874	1,855	1,894
Sep	1,697	1,755	1,765	1,736	1,666	1,672	1,699	1,725	1,724	1,735	1,783
Oct	1,727	1,770	1,732	1,729	1,696	1,705	1,713	1,751	1,737	1,703	1,796
Nov	1,750	1,749	1,718	1,715	1,640	1,686	1,740	1,733	1,737	1,720	1,769
Dec	1,760	1,806	1,710	1,754	1,676	1,722	1,756	1,754	1,778	1,710	1,793
Annual	1,727	1,788	1,776	1,731	1,703	1,710	1,757	1,749	1,762	1,747	1,800
% Change	5%	4%	-1%	-3%	-2%	(ND)%	3%	(ND)%	1%	-1%	3%

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 \$620 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 634 dollars, or by 14 dollars. These data are shown in Table II.88.29.

Table II.88.29						
Average Weekly Wages						
Valley County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	351	370	365	418	376	
2002	366	375	373	397	378	1%
2003	369	387	382	419	390	3%
2004	384	384	406	447	405	4%
2005	399	413	429	427	417	3%
2006	423	407	425	432	422	1%
2007	441	439	472	486	459	9%
2008	482	471	490	538	495	8%
2009	481	490	501	553	507	2%
2010	474	500	509	576	515	2%
2011	489	519	526	570	526	2%
2012	522	565	523	622	558	6%
2013	540	590	548	618	574	3%
2014	554	600	564	662	595	4%
2015	577	621	595	687	620	4%
2016(p)	613	627	643	654	634	2%

Total business establishments reported by the QCEW are displayed in Table II.88.28. Between 2015 and 2016, the total number of business establishments in Valley County increased from 243 to 251 establishments.

Table II.88.30						
Number of Business Establishments						
Valley County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	190	190	191	191	191	
2002	195	193	193	195	194	2%
2003	195	202	198	196	198	2%
2004	194	194	197	193	195	-2%
2005	194	195	202	203	199	2%
2006	204	205	212	212	208	5%
2007	217	216	215	214	216	4%
2008	214	217	219	213	216	(ND)%
2009	217	215	216	210	215	(ND)%
2010	203	211	211	205	208	-3%
2011	208	205	208	207	207	(ND)%
2012	226	230	225	231	228	10%
2013	237	240	239	240	239	5%
2014	243	245	242	242	243	2%
2015	244	243	243	242	243	(ND)%
2016	246	250	251	257	251	3%

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 increased by 5.0 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 2.4 percent over the period. On the other hand, by 2016 there were 190 returns for AGIs of \$100,000 or more. Table II.88.31 presents AGI distribution for the years 1991 through 2016.

Table II.88.31										
Income Tax Returns by Adjusted Gross Income										
Valley 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	Total¹⁶⁰
1991	814	268	428	288	222	110	0	20	0	2,168
1992	825	233	428	295	211	120	0	15	0	2,149
1993	830	235	413	285	222	108	0	16	0	2,143
1994	779	224	408	267	231	115	11	22	0	2,079
1995	796	210	401	269	241	119	0	30	0	2,100
1996	781	180	413	254	264	143	0	29	0	2,099
1997	755	175	386	265	246	157	17	38	0	2,068
1998	771	143	384	245	246	184	27	35	0	2,051
1999	701	167	339	247	267	204	40	34	0	2,016
2000	713	126	345	264	268	214	43	41	10	2,033
2001	649	138	306	275	269	225	53	45	0	1,979
2002	679	165	342	258	236	225	52	46	0	2,012
2003	604	165	333	236	260	222	64	48	0	1,948
2004	521	164	290	248	279	228	58	61	0	1,869
2005	418	147	263	240	257	240	0	62	0	1,712
2006	460	151	307	240	261	270	88	74	13	1,864
2007	495	155	295	230	226	272	129	89	10	1,901
2008	457	180	293	227	249	268	130	103	19	1,926
2009	453	168	300	237	226	263	130	113	11	1,901
2010	403	162	282	221	250	289	130	124	18	1,879
2011	393	163	285	213	246	269	162	141	23	1,895
2012	373	166	262	208	255	298	163	155	37	1,917
2013	368	162	243	203	251	292	166	165	35	1,885
2014	374	154	231	222	257	300	174	160	37	1,909
2015	386	149	259	231	241	299	180	166	30	1,941
2016	423	135	265	221	244	304	167	169	21	1,949

¹⁶⁰ 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 598 in 2010 to 479 in 2016, with the poverty rate reaching 11.6 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.88.32 presents poverty data for the county.

The rate of poverty for Valley County is shown in Table II.88.33. In 2016, there were an estimated 533 persons living in poverty. This represented a 12.8 percent poverty rate, compared to 12.8 percent poverty in 2000. In 2016, some 9.6 percent of those in poverty were under age 6, and 15.8 percent were 65 or older.

Table II.88.32 Persons in Poverty Valley County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	563	12.4%
2001	551	12.2%
2002	608	13.4%
2003	524	11.7%
2004	491	11.2%
2005	623	14.4%
2006	622	14.5%
2007	577	13.8%
2008	516	12.6%
2009	559	13.9%
2010	598	14.2%
2011	525	12.6%
2012	584	14%
2013	510	12.3%
2014	511	12.3%
2015	501	12.2%
2016	479	11.6%

Table II.88.33 Poverty by Age Valley County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	45	7.7%	51	9.6%
6 to 17	144	24.7%	94	17.6%
18 to 64	261	44.7%	304	57%
65 or Older	134	22.9%	84	15.8%
Total	584	100.0%	533	100.0%
Poverty Rate	12.8%	.	12.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.3 percent in Valley County between 2010 and 2016, from 2,273 to 2,279. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.88.34.

Housing Production

The Census Bureau reports building permit authorizations and “per unit”

Table II.88.34 Housing Units State of Nebraska vs. Valley County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Valley County	% Growth Since Census
2000 Census Base	722,656	.	2,275	.
2010 Census	796,793	10.3	2,273	-0.1
July 2011 Estimate	801,068	0.5	2,282	0.4
July 2012 Estimate	804,586	1	2,281	0.4
July 2013 Estimate	809,062	1.5	2,280	0.3
July 2014 Estimate	814,835	2.3	2,277	0.2
July 2015 Estimate	820,725	3	2,281	0.4
July 2016 Estimate	827,156	3.8	2,279	0.3



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Valley County decreased from 5 authorizations in 2015 to 4 in 2016.

The real value of single-family building permits increased from \$241,135 in 2015 to \$252,500 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.88.35.

Table II.88.35 Building Permits and Valuation Valley County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	15	0	0	0	15	139,126	0
1981	6	0	0	0	6	190,821	0
1982	7	0	0	12	19	176,718	45,055
1983	8	0	0	0	8	79,328	0
1984	6	0	0	0	6	111,125	0
1985	5	0	0	0	5	87,901	0
1986	1	0	0	0	1	152,672	0
1987	2	0	0	0	2	93,988	0
1988	1	0	0	0	1	98,885	0
1989	1	0	0	0	1	112,496	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	2	0	0	0	2	23,689	0
1993	4	0	0	0	4	98,527	0
1994	4	0	0	0	4	99,305	0
1995	5	0	0	0	5	129,193	0
1996	10	0	0	0	10	121,045	0
1997	4	2	0	0	6	130,357	0
1998	2	0	0	0	2	70,661	0
1999	3	0	0	0	3	126,206	0
2000	1	2	0	0	3	87,099	0
2001	1	0	0	0	1	239,521	0
2002	1	0	0	0	1	170,358	0
2003	3	0	0	0	3	128,485	0
2004	7	0	0	0	7	134,515	0
2005	9	0	0	0	9	156,153	0
2006	4	0	0	0	4	238,011	0
2007	6	0	0	0	6	166,018	0
2008	7	0	0	0	7	176,466	0
2009	5	0	0	0	5	177,384	0
2010	18	0	0	0	18	123,603	0
2011	8	0	0	0	8	171,926	0
2012	6	0	0	0	6	247,149	0
2013	4	0	0	0	4	263,213	0
2014	11	0	0	0	11	216,450	0
2015	5	0	0	0	5	241,135	0
2016	4	0	0	0	4	252,500	0

Diagram II.88.6
Single-Family Permits
 Valley County
 Census Bureau Data, 1980–2016

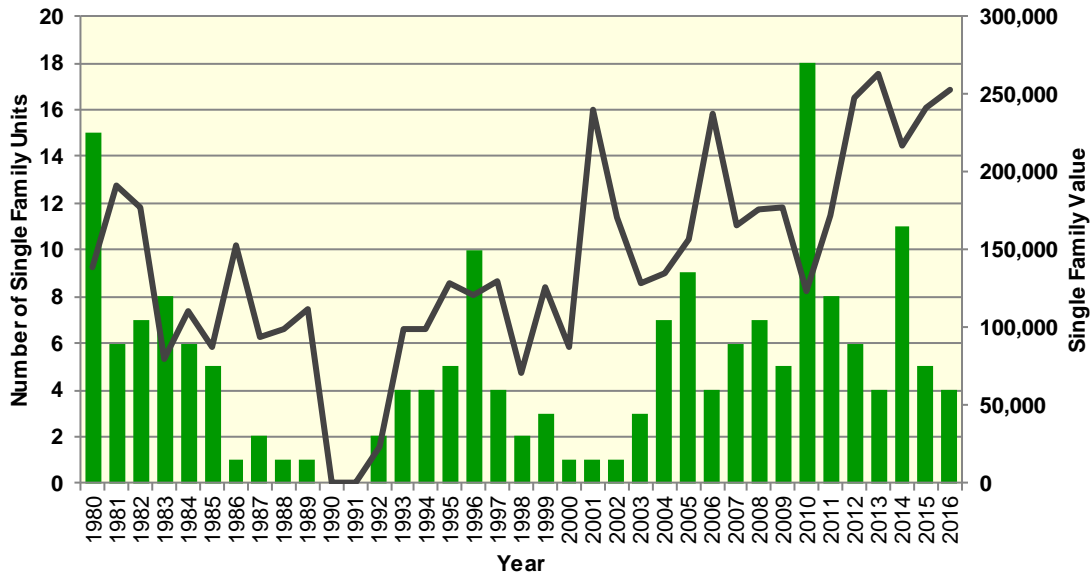
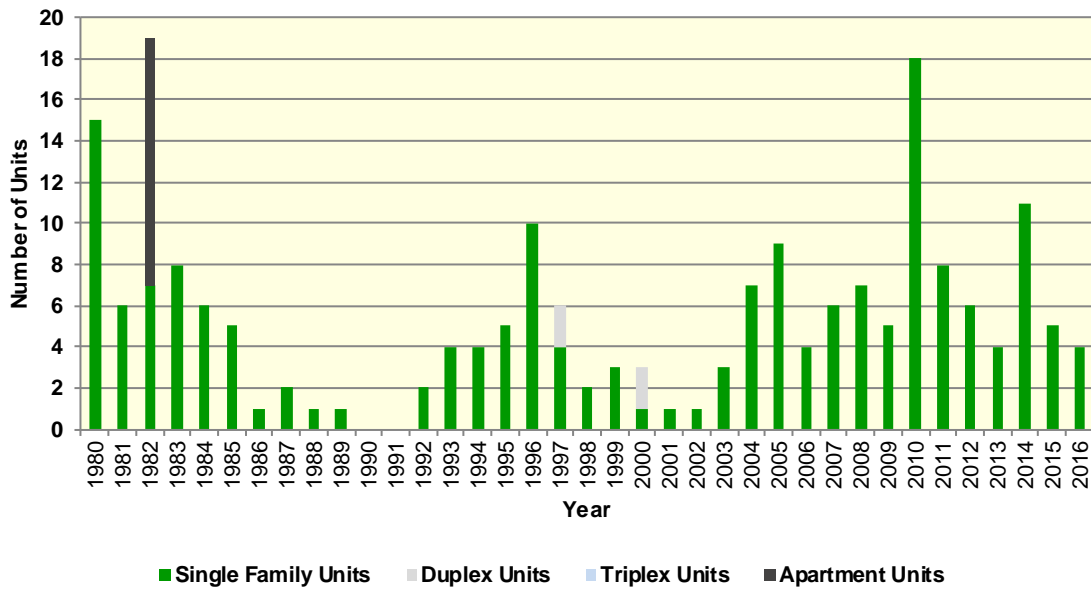


Diagram II.88.7
Total Permits by Unit Type
 Valley County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.88.36. In 2016, there were 2,298 housing units, up from 2,273 in 2000. Single-family units accounted for 87.1 percent of units in 2016, compared to 86.2 in 2000. Apartment units accounted for 7.1 percent in 2016, compared to 4.1 percent in 2000.

Table II.88.36 Housing Units by Type Valley 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	1,960	86.2%	2,001	87.1%
Duplex	25	1.1%	11	0.5%
Tri- or Four-Plex	56	2.5%	40	1.7%
Apartment	94	4.1%	163	7.1%
Mobile Home	138	6.1%	83	3.6%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	2,273	100.0%	2,298	100.0%

Some 84.6 percent of housing was occupied in 2010, compared to 86.4 percent in 2000. Owner-occupied housing changed -5.6 percent between 2000 and 2010, ending with owner-occupied units representing 73 percent of units. Vacant units changed by 14 percent, resulting in 351 vacant units in 2010.

Table II.88.37 Housing Units by Tenure Valley County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,965	86.4%	1,922	84.6%	-2.2%
Owner-Occupied	1,487	75.7%	1,404	73%	-5.6%
Renter-Occupied	478	24.3%	518	27%	8.4%
Vacant Housing Units	308	13.6%	351	15.4%	14%
Total Housing Units	2,273	100.0%	2,273	100.0%	0%

Table II.88.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,298 housing units. An estimated 70.6 percent were owner-occupied, and 16.6 percent were vacant.

Table II.88.38 Housing Units by Tenure Valley County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,922	84.6%	1,916	83.4%
Owner-Occupied	1,404	73%	1,353	70.6%
Renter-Occupied	518	27%	563	29.4%
Vacant Housing Units	351	15.4%	382	16.6%
Total Housing Units	2,273	100.0%	2,298	100.0%



Households by household size are shown in Table II.88.39. There were a total of 1,922 households in 2010, down from 1,965 in 2000. One person households changed by 10.3 percent between 2000 and 2010, while two person households changed by -2.4 percent. Three and four person households changed by -5.9 and -14.8 respectively, representing 11.7 percent and 9.3 percent of the population in 2010.

Table II.88.39					
Households by Household Size					
Valley County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	609	31%	672	35%	10.3%
Two Persons	735	37.4%	717	37.3%	-2.4%
Three Persons	239	12.2%	225	11.7%	-5.9%
Four Persons	209	10.6%	178	9.3%	-14.8%
Five Persons	119	6.1%	90	4.7%	-24.4%
Six Persons	45	2.3%	25	1.3%	-44.4%
Seven Persons or More	9	0.5%	15	0.8%	66.7%
Total	1,965	100.0%	1,922	100.0%	-2.2%

Households by income is shown in Table II.88.40. Households earning more than \$100,000 per year represented 16.5 percent of households in 2016, compared to 3.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.4 percent of households in 2016, compared to 15.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 16.1 percent of households in 2016, compared to 23.5 percent in 2000.

Table II.88.40				
Households by Income				
Valley 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	461	23.5%	308	16.1%
\$15,000 to \$19,999	176	9%	115	6%
\$20,000 to \$24,999	238	12.1%	141	7.4%
\$25,000 to \$34,999	307	15.7%	190	9.9%
\$35,000 to \$49,999	366	18.7%	256	13.4%
\$50,000 to \$74,999	300	15.3%	430	22.4%
\$75,000 to \$99,999	49	2.5%	160	8.4%
\$100,000 or More	64	3.3%	316	16.5%
Total	1,961	100.0%	1,916	100.0%

Table II.88.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.6 percent and those built in 2010 or later accounted for 2.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 18.5 percent, 8.1 percent, and 3.4, respectively. Housing units built prior to 1939 represented 36.3 percent of households in 2016.

Table II.88.41				
Households by Year Home Built				
Valley 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	945	48.1%	696	36.3%
1940 to 1949	136	6.9%	123	6.4%
1950 to 1959	129	6.6%	227	11.8%
1960 to 1969	178	9.1%	167	8.7%
1970 to 1979	305	15.5%	354	18.5%
1980 to 1989	167	8.5%	155	8.1%
1990 to 1999	105	5.3%	65	3.4%
2000 to 2009	.	.	88	4.6%
2010 or Later	.	.	41	2.1%
Total	1,965	100.0%	1,916	100.0%

The distribution of unit types by race are shown in Table II.88.42. An estimated 87.4 percent of white households occupy single-family homes. Some 6.5 percent of white households occupy apartments. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.88.42							
Distribution of Units in Structure by Race							
Valley County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	87.4%	%	100%	%	%	%	0%
Duplex	0.6%	%	0%	%	%	%	0%
Tri- or Four-Plex	1.8%	%	0%	%	%	%	0%
Apartment	6.5%	%	0%	%	%	%	100%
Mobile Home	3.7%	%	0%	%	%	%	0%
Boat, RV, Van, Etc.	0%	%	0%	%	%	%	0%
Total	100.0%	%	100.0%	%	%	%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.88.43. An estimated 17.7 percent of vacant units were for rent in 2010, a -37.4 percent change since 2000. In addition, some 5.4 percent of vacant units were for sale, a change of -63.5 percent between 2000 and 2010. "Other" vacant units represented 55.6 percent of vacant units in 2010. This is a change of 103.1 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.88.43 Disposition of Vacant Housing Units Valley County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	99	32.1%	62	17.7%	-37.4%
For Sale	52	16.9%	19	5.4%	-63.5%
Rented or Sold, Not Occupied	36	11.7%	37	10.5%	2.8%
For Seasonal, Recreational, or Occasional Use	25	8.1%	38	10.8%	52%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	96	31.2%	195	55.6%	103.1%
Total	308	100.0%	351	100.0%	14%

The disposition of vacant units between 2010 and 2016 are shown in Table II.88.44. By 2016, for rent units accounted for 14.9 percent of vacant units, while for sale units accounted for 1.3 percent. "Other" vacant units accounted for 55 percent of vacant units, representing a total of 210 "other" vacant units.

Table II.88.44 Disposition of Vacant Housing Units Valley County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	62	17.7%	57	14.9%
For Sale	19	5.4%	5	1.3%
Rented Not Occupied	4	1.1%	0	0%
Sold Not Occupied	33	9.4%	2	0.5%
For Seasonal, Recreational, or Occasional Use	38	10.8%	108	28.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	195	55.6%	210	55%
Total	351	100.0%	382	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 978 property transactions in Valley County. Of these, 957 were for single-family homes during this 19-year period, as shown in Table II.88.45.



Table II.88.45						
Residential Property Transactions						
Valley County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	47	0	0	0	0	47
2000	56	4	0	0	0	60
2001	49	1	0	0	0	50
2002	58	0	0	0	0	58
2003	51	0	0	0	0	51
2004	40	2	0	0	0	42
2005	46	4	0	0	0	50
2006	40	1	0	0	0	41
2007	49	2	0	0	0	51
2008	53	0	2	0	0	55
2009	46	1	0	0	0	47
2010	51	2	0	0	0	53
2011	47	2	0	0	0	49
2012	58	0	0	0	0	58
2013	46	0	0	0	0	46
2014	61	0	0	0	0	61
2015	41	0	0	0	0	41
2016	62	0	0	0	0	62
2017	56	0	0	0	0	56
Total	957	19	2	0	0	978

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 490 single-family home property transactions for units built before 1930, 3.5 percent of units were of low quality and 40.6 percent were of fair quality. Conversely, of the 7 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.88.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.88.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Valley 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	17	4	0	0	2	0	0	0	1	24
Fair	199	56	11	21	4	6	0	1	0	298
Average	247	63	81	117	35	29	4	5	1	582
Good	27	1	4	11	4	3	3	0	0	53
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	490	124	96	149	45	38	7	6	2	957

In regard to the current condition of residential dwellings, of the same 490 single-family homes built before 1930, 16.9 percent of the homes were worn out or badly worn, and 41.6 percent were in average condition. Table II.88.47 provides details about the condition of single-family residential dwellings by year built.

Table II.88.47 Single-Family Homes by Year Built and Condition Valley 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	3	1	0	0	0	0	0	0	1	5
Badly Worn	80	24	3	6	3	1	0	0	0	117
Average	204	65	52	83	24	24	4	5	1	462
Good	144	29	30	42	11	12	2	0	0	270
Very Good	35	5	5	16	5	1	1	1	0	69
Excellent	24	0	6	2	2	0	0	0	0	34
Missing	0	0	0	0	0	0	0	0	0	0
Total	490	124	96	149	45	38	7	6	2	957

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$82,121 to \$101,765, a total increase of 23.9 percent, as shown in Table II.88.48.

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 Valley County ranged from \$44,923 for homes built before 1930 to \$224,500 for homes built from 2001 to 2010, and \$198,200 for the newest homes built between 2011 and 2017.¹⁶¹ Homes built from 2001 through 2010 were also larger, averaging 2,317 square feet per unit. Table II.88.49, provides additional details about single-family homes.

Table II.88.48 Average Sales Price of Single-Family Homes Valley County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	44,818
2000	45,650
2001	45,751
2002	57,161
2003	46,410
2004	60,252
2005	61,612
2006	75,738
2007	58,954
2008	75,047
2009	66,663
2010	82,121
2011	89,909
2012	71,232
2013	80,351
2014	89,841
2015	76,180
2016	100,743
2017	101,765
Average	70,620

Table II.88.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Valley County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁶² (\$)
Before 1930	44,923	1,310	34.3
1931-1960	59,201	1,195	49.53
1961-1970	87,233	1,363	64.02
1971-1980	110,009	1,543	71.29
1981-1990	112,821	1,499	75.28
1991-2000	147,163	1,621	90.78
2001-2010	224,500	2,317	96.87
2011-2017	198,200	1,622	122.19
Average	70,620	1,366	51.71

¹⁶¹ 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.

¹⁶² Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.88.50. In 2016, an estimated 0.6 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.88.50 Overcrowding and Severe Overcrowding Valley 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	1,477	99.1%	13	0.9%	0	0%	1,490
2016 Five-Year ACS	1,346	99.5%	7	0.5%	0	0%	1,353
Renter							
2000 Census	470	98.9%	0	0%	5	1.1%	475
2016 Five-Year ACS	559	99.3%	4	0.7%	0	0%	1,916
Total							
2000 Census	1,947	99.1%	13	0.7%	5	0.3%	1,965
2016 Five-Year ACS	1,905	99.4%	11	0.6%	0	0%	1,916

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 Valley County. This is compared to 0 percent of households lacking complete plumbing facilities in 2000.

Table II.88.51 Households with Incomplete Plumbing Facilities Valley County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,965	1,916
Lacking Complete Plumbing Facilities	0	0
Total Households	1,965	1,916
Percent Lacking	0%	0%

There were 4 households lacking complete kitchen facilities in 2016, compared to 2 households in 2000. This was a change from 0.1 percent of households in 2000 to 0.2 percent in 2016.



Table II.88.52 Households with Incomplete Kitchen Facilities Valley County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,963	1,912
Lacking Complete Kitchen Facilities	2	4
Total Households	1,965	1,916
Percent Lacking	0.1%	0.2%

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 Valley County, 10.7 percent of households had a cost burden and 10.7 percent had a severe cost burden. Some 19 percent of renters were cost burdened, and 17.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.7 percent and a severe cost burden rate of 3.8 percent. Owner occupied households with a mortgage had a cost burden rate of 7.9 percent, and severe cost burden at 11.8 percent.

Table II.88.53 Cost Burden and Severe Cost Burden by Tenure Valley 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	324	74.7%	60	13.8%	48	11.1%	2	0.5%	434
2016 Five-Year ACS	529	79.9%	52	7.9%	78	11.8%	3	0.5%	662
Owner Without a Mortgage									
2000 Census	555	90.7%	37	6%	13	2.1%	7	1.1%	612
2016 Five-Year ACS	619	89.6%	46	6.7%	26	3.8%	0	0%	691
Renter									
2000 Census	219	54.1%	73	18%	43	10.6%	70	17.3%	405
2016 Five-Year ACS	273	48.5%	107	19%	101	17.9%	82	14.6%	563
Total									
2000 Census	1,098	75.7%	170	11.7%	104	7.2%	79	5.4%	1,451
2016 Five-Year ACS	1,421	74.2%	205	10.7%	205	10.7%	85	4.4%	1,916



Housing Problems by Income

Table II.88.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Valley County. As can be seen in 2017 the MFI was \$56,300, which compared to \$68,200 for the State of Nebraska.

Table II.88.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 90 owner-occupied and 93 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 115 owner-occupied and 49 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,535 households without a housing problem.

Table II.88.54 Median Family Income Valley County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	38,500	50,400
2001	41,000	53,400
2002	41,000	55,100
2003	41,500	55,400
2004	42,600	56,300
2005	42,600	57,400
2006	43,900	59,400
2007	43,000	58,200
2008	44,000	59,800
2009	45,900	62,000
2010	46,300	62,600
2011	48,800	63,500
2012	49,500	64,400
2013	52,500	64,600
2014	56,000	66,000
2015	57,900	66,800
2016	55,800	66,500
2017	56,300	68,200

Table II.88.55
Housing Problems by Income and Tenure
 Valley 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	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	55	40	10	0	10	115
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	15	25	10	10	90
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	35	95	230	100	700	1,160
Total	124	150	275	110	724	1,383
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	45	4	0	0	0	49
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	35	4	0	4	93
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	55	50	140	40	90	375
Total	150	89	144	40	94	517
Total						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	100	44	10	0	10	164
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	80	50	29	10	14	183
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	90	145	370	140	790	1,535
Total	274	239	419	150	818	1,900

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.88.56, of the 50 loans in 2016, 22 loans were for Home Purchases, 4 were for Home Improvement and 24 were for refinancing.

Table II.88.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Valley County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	12	8	33	53
2009	20	7	29	56
2010	11	6	22	39
2011	14	0	17	31
2012	15	0	25	40
2013	10	3	31	44
2014	8	0	17	25
2015	24	2	17	43
2016	22	4	24	50

Table II.88.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$113,500 and \$75,800 in 2012 and \$96,591 in 2016. Overall, average loans were \$102,245 in 2008 and \$123,340 in 2016.

Table II.88.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Valley County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$113,500	\$14,250	\$119,485	\$102,245
2009	\$113,600	\$31,286	\$113,724	\$103,375
2010	\$96,909	\$48,500	\$102,364	\$92,538
2011	\$93,286	\$	\$100,529	\$97,258
2012	\$75,800	\$	\$134,640	\$112,575
2013	\$101,700	\$34,000	\$106,258	\$100,295
2014	\$103,750	\$	\$102,471	\$102,880
2015	\$95,125	\$6,500	\$170,882	\$120,953
2016	\$96,591	\$47,500	\$160,500	\$123,340

Table II.88.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,362,000 and \$1,137,000 in 2012 and \$2,125,000 in 2016. Overall, average loans were \$5,419,000 in 2008 and \$6,167,000 in 2016.

Table II.88.58				
Total Volume of Owner-Occupied Single-Family Loans				
Valley County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,362,000	114,000	3,943,000	5,419,000
2009	2,272,000	219,000	3,298,000	5,789,000
2010	1,066,000	291,000	2,252,000	3,609,000
2011	1,306,000		1,709,000	3,015,000
2012	1,137,000		3,366,000	4,503,000
2013	1,017,000	102,000	3,294,000	4,413,000
2014	830,000		1,742,000	2,572,000
2015	2,283,000	13,000	2,905,000	5,201,000
2016	2,125,000	190,000	3,852,000	6,167,000

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.88.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Valley County. The number of completed surveys decreased from 12 in 2016 to 9 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 1.9 percentage points and was at 5.4 percent in 2017.

Table II.88.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 42 single-family units in Valley County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Valley County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 141 apartment units reported in the survey, with 10 of them available, which resulted in a vacancy rate of 7.1 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 4.5 percent.

Table II.88.59				
Survey of Rental Properties				
Valley County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	15	6.7	0
2003	3	166	12.7	18.2
2004	8	175	8	46.8
2005	10	182	12.1	83.2
2006	9	187	8.6	77
2007	7	176	17.6	98
2008	7	44	11.4	86.8
2009	12	68	13.2	46.9
2010	11	192	9.4	29.2
2011	8	184	1.6	42.5
2012	9	177	2.3	24.7
2013	11	190	5.8	30
2014	8	203	3.4	212.5
2015	9	224	5.4	60
2016	12	219	7.3	31.7
2017	9	184	5.4	19.9

Table II.88.60 Rental Vacancy Survey by Type Valley County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	42	0	0%	0%
Apartments	141	10	7.1%	4.8%
Mobile Homes	0	0	%	%
“Other” Units	0	0	0%	.
Don’t Know	1	0	0%	14.3%
Total	184	10	5.4%	4.5%

Table II.88.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 28 units. The most common apartment units were one bedroom units, with 108 units.

Table II.88.61 Rental Units by Number of Bedrooms Valley 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	1	108	0	0	.	109
Two	9	29	0	0	.	38
Three	28	4	0	0	.	32
Four	4	0	0	0	.	4
Don’t Know	0	0	0	0	1	1
Total	42	141	0	0	1	184

Table II.88.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.88.62 Single-Family Units by Number of Bedrooms Valley County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	9	0	0%
Three	28	0	0%
Four	4	0	0%
Don’t know	0	0	%
Total	42	0	0%

Table II.88.63 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.88.63 Apartment Units by Number of Bedrooms Valley County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	108	0	0%
Two	29	0	0%
Three	4	0	0%
Four	0	0	%
Don't know	0	10	%
Total	141	10	7.1%

Average market-rate rents by unit type are shown in Table II.88.64. 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.88.64 Average Market Rate Rents by Number of Bedrooms Valley County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$240	\$398.7	\$	\$	\$359
Two	\$387.5	\$433.3	\$	\$	\$418
Three	\$546.5	\$430	\$	\$	\$507.7
Four	\$525	\$	\$	\$	\$525
Don't know	\$	\$	\$	\$	
Total	\$461.4	\$419.4	\$	\$	\$432.2

Table II.88.65 shows vacancy rates for single-family units by average rental rates for Valley 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 percent.

Table II.88.65 Single-Family Market Rate Rents by Vacancy Status Valley County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	40	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	0	0	%
Total	42	0	0%



The average rent and availability of apartment units is displayed in Table II.88.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 7.5 percent.

Table II.88.66 Apartment Market Rate Rents by Vacancy Status Valley County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	133	10	7.5%
\$500 to \$750	0	0	%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	8	0	0%
Total	141	10	7.1%

Respondents were asked if utilities are included in the rent and, as shown in Table II.88.67, 5 respondents, or 62.5 percent, included some sort of utility in the rent.

Table II.88.67 Are there any utilities included with the rent? Valley County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	3
% Offering Utilities	62.5%

The type of utility included in the rent is shown in Table II.88.68. There were 2 respondents who included electricity, 2 respondents who included natural gas, 4 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.88.68 Which utilities are included with the rent? Valley County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	2
Water/Sewer	4
Trash Collection	5

Table II.88.69 shows the number of survey respondents who keep a waiting list. As can be seen, 5 respondents said they keep a waitlist, with an estimated 4 persons on the wait list.

Table II.88.69 Do you keep a waiting list? Valley County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	2
Waitlist Size	4

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.88.70 most respondents indicated there was no need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.88.70 How would you rate the need for renovation of existing units in the city? Valley County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	2	1	1
Low Need	0	0		
Moderate Need	1	3	1	
High Need	1	1	1	1
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.88.71 most respondents indicated there was moderate need for the construction of new family units and no need for the construction of new apartment units.

Table II.88.71 How would you rate the need for construction of new units in the city? Valley County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	2	1	1
Low Need	0	0		
Moderate Need	2	2	2	1
High Need	0	1		
Extreme Need	0	1		



