

Housing Needs Assessment
Roger Mills County

Prepared For:

Oklahoma Housing Finance Agency
Oklahoma Department of Commerce
100 NW 63rd Street, Ste. 200
Oklahoma City, OK 73116

Effective Date of the Analysis:

October 14, 2015

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.





December 31, 2015

Mr. Dennis Shockley, Executive Director
Oklahoma Housing Finance Agency
100 NW 63rd Street, Ste. 200
Oklahoma City, OK 73116

SUBJECT: Housing Needs Assessment
 Roger Mills County
 IRR - Tulsa/OKC File No. 140-2015-0078

Dear Mr. Shockley:

As per our Agreement with Oklahoma Housing Finance Agency (OHFA), we have completed a residential housing market analysis (the "Analysis") for use by OHFA and the Oklahoma Department of Commerce (ODOC). Per our Agreement, OHFA and ODOC shall have unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, the study and reports, data or other materials included in the Analysis or otherwise prepared pursuant to the Agreement and no materials produced in whole, or in part, under the Agreement shall be subject to copyright in the United States or any other country. Integra Realty Resources – Tulsa/OKC will cause the Analysis (or any part thereof) and any other publications or materials produced as a result of the Agreement to include substantially the following statement on the first page of said document:

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.

Attached hereto, please find the Roger Mills County Residential Housing Market Analysis. Analyst Jacquelyn Porter personally inspected the Roger Mills County area during the month of October 2015 to collect the data used in the preparation of the Roger Mills County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

Mr. Dennis Shockley
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December 31, 2015
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

If you have any questions or comments, please contact the undersigned. Thank you for the opportunity to be of service.

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

This report is part of a Statewide Affordable Housing Market Study commissioned by the Oklahoma Department of Commerce (ODOC) in partnership with the Oklahoma Housing Finance Agency (OHFA), as an outgrowth of the 2013 tornado outbreak in Oklahoma. It was funded by the U.S. Department of Housing and Urban Development (USHUD) through the Community Development Block Grant – Disaster Recovery program (CDBG-DR). This study was conducted by a public/private partnership between Integra Realty Resources – Tulsa/OKC, the University of Oklahoma College of Architecture, Division of Regional and City Planning, and DeBruler Inc. IRR-Tulsa/OKC, The University of Oklahoma, and DeBruler Inc. also prepared a prior statewide study in 2001, also commissioned by ODOC in partnership with OHFA.

This study is a value-added product derived from the original 2001 statewide housing study that incorporates additional topics and datasets not included in the 2001 study, which impact affordable housing throughout the state. These topic areas include:

- Disaster Resiliency
- Homelessness
- Assessment of Fair Housing
- Evaluation of Residential Lead-Based Paint Hazards

These topics are interrelated in terms of affordable housing policy, housing development, and disaster resiliency and recovery. Homeless populations are more vulnerable in the event of a disaster, as are many of the protected classes under the Fair Housing Act. Lead-based paint is typically more likely to be present in housing units occupied by low-to-moderate income persons, and can also present an environmental hazard in the wake of a disaster. Effective affordable housing policy can mitigate the impact of natural and manmade disasters by encouraging the development and preservation of safe, secure, and disaster-resilient housing for Oklahoma’s most vulnerable populations.

Housing Market Analysis Specific Findings:

1. The population of Roger Mills County is projected to grow by 0.36% per year over the next five years, underperforming the State of Oklahoma.
2. Roger Mills County is projected to need a total of 13 housing units for ownership and 3 housing units for rent over the next five years.
3. Median Household Income in Roger Mills County is estimated to be \$57,841 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Roger Mills County is estimated to be 13.20%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Roger Mills County are dramatically lower than the state averages, with effectively no vacancy among housing units for rent or for ownership.
5. Home values and rental rates in Roger Mills County are also lower than the state averages.
6. Average sale price for homes in Cheyenne is estimated to be \$60,622 in 2015, or \$39.73 per square foot. The average year of construction is estimated to be 1963.
7. Approximately 16.0% of renters and 12.19% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number:41 Injuries: 23 Fatalities: 2 Damages (1996-2014): \$7,120,000.00
3. Social Vulnerability: Below state score at the county level; no particularly elevated census tracts
4. Floodplain: National Climatic Data Center storm event statistics record 5 flooding events in Roger Mills County and participating jurisdictions during 2000 – 2013 with \$40,000 estimated property and \$45,000 crop damage

Homelessness Specific Findings

1. Roger Mills County is located in the Southwest Oklahoma Continuum of Care.
2. There are an estimated 239 homeless individuals in this area, 177 of which are identified as sheltered.
3. There are at least 8 homeless households comprised of children only.
4. There is also a high homeless veteran population (25) in this region.
5. Investment should be made for more temporary and permanent housing for homeless veterans.

Fair Housing Specific Findings

1. Affordable housing units located in a food desert: 14

Lead-Based Paint Specific Findings

1. We estimate there are 280 occupied housing units in Roger Mills County with lead-based paint hazards.
2. 117 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 48 of those low-to-moderate income households have children under the age of 6 present.

Report Format and Organization

The first section of this report comprises the housing market analysis for Roger Mills County. This section is divided into general area information, followed by population, household and income trends and analysis, then followed by area economic conditions. The next area of analysis concerns the housing stock of Roger Mills County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

The next section of this report addresses special topics of concern:

- Disaster Resiliency
- Homelessness

-
- Fair Housing
 - Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Roger Mills County.

General Information

Purpose and Function of the Market Study

The purpose of this market study is to evaluate the need for affordable housing units in Roger Mills County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Roger Mills County area.

Effective Date of Consultation

The Roger Mills County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 14, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Roger Mills County area was inspected during October, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

Specific data sources used in this analysis include but are not limited to:

1. The 2000 and 2010 Decennial Censuses of Population and Housing
2. The 2009-2013 American Community Survey (ACS)
3. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
4. The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs
5. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
6. Continuum of Care Assistance Programs

7. The National Oceanic and Atmospheric Administration
8. Nielsen SiteReports (formerly known as Claritas)
9. The Oklahoma State Department of Health
10. The Oklahoma Department of Human Services
11. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
12. The Federal Reserve Bank of New York

Roger Mills County Analysis

Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Roger Mills County. The primary emphasis is concentrated on those factors that are of significance to residential development users. Residential and commercial development in the community is influenced by the following factors:

1. Population and economic growth trends.
2. Existing commercial supply and activity.
3. Natural physical elements.
4. Political policy and attitudes toward community development.

Location

Roger Mills County is located in western Oklahoma. The county is bordered on the north by Ellis County, on the west by Texas, on the south by Beckham County, and on the east by Dewey and Custer counties. The Roger Mills County Seat is Cheyenne, which is located in the central part of the county. This location is approximately 249 miles southwest of Tulsa and 144 miles west of Oklahoma City.

Roger Mills County has a total area of 1,146 square miles (1,141 square miles of land, and 5 square miles of water), ranking 13th out of Oklahoma's 77 counties in terms of total area. The total population of Roger Mills County as of the 2010 Census was 3,647 persons, for a population density of 3 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Roger Mills. These are US-283, OK-30, OK-47, OK-33, OK-34, and OK-6. The nearest interstate highway is I-40, which is located approximately 5.2 miles south of the county. The county also has an intricate network of county roadways.

Public transportation is provided by Red River Transportation, which operates a demand-response service throughout the county. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Mignon Laird Municipal Airport is located just west of Cheyenne. The primary Asphalt runway measures 4,036 feet in length and averages 23 aircraft operations per week. The nearest full-service commercial airport is the Will Rogers World Airport, located 142 miles east in Oklahoma City.

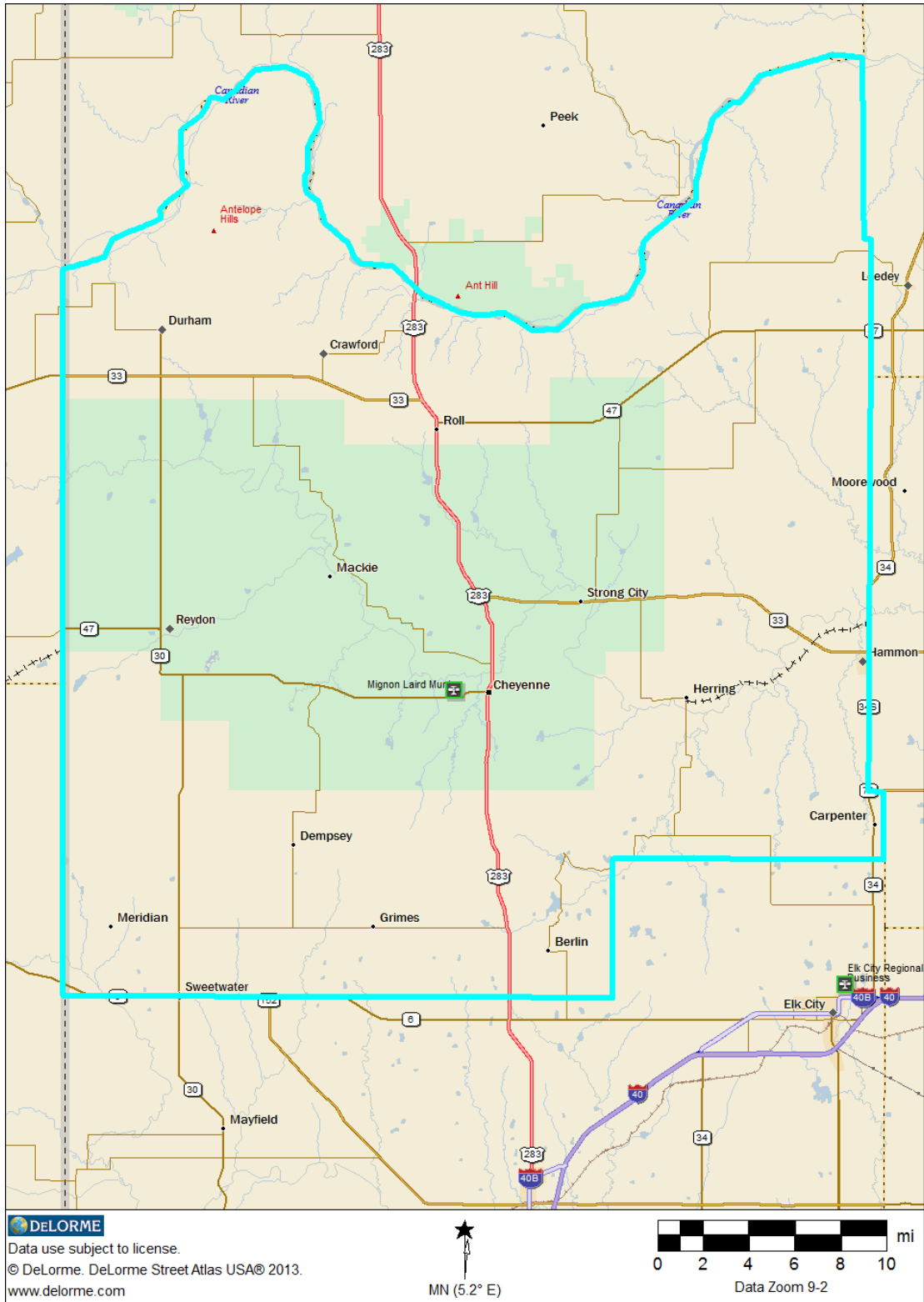
Educational Facilities

All of the county communities have public school facilities. Cheyenne is served by Cheyenne Public Schools which operates one high/middle school and one elementary school. Higher education offerings near Cheyenne include the Southwestern Oklahoma State University branch campus in Sayre.

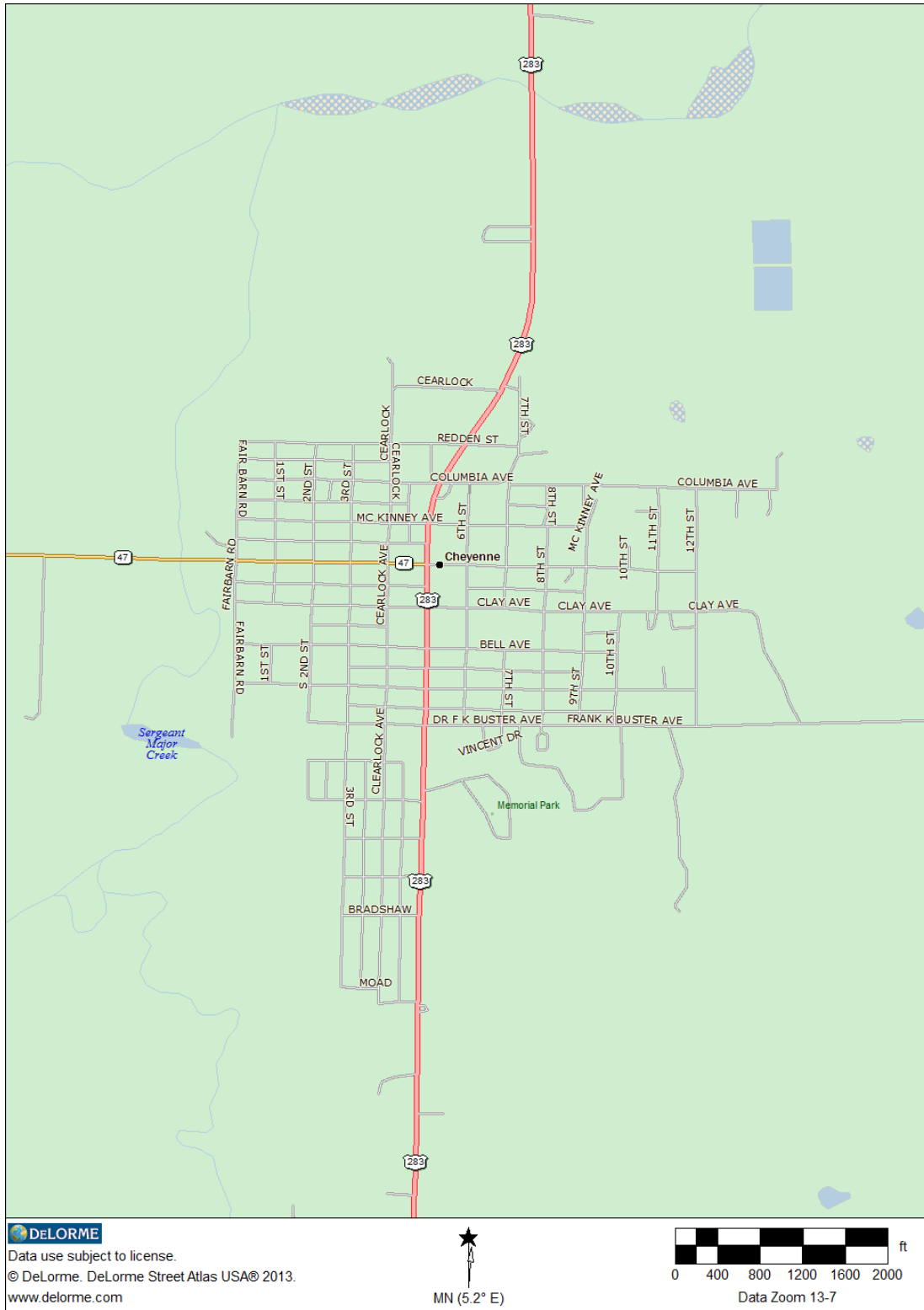
Medical Facilities

Medical services are provided by Roger Mills Memorial Hospital, an acute-care hospital offering surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Roger Mills County Area Map



Cheyenne Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Roger Mills County and Oklahoma. This data is presented as of the 2000 Census, the 2010 Census, with 2015 and 2020 estimates and forecasts provided by Nielsen SiteReports.

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Cheyenne	778	801	0.29%	878	1.85%	883	0.11%
Roger Mills County	3,436	3,647	0.60%	3,732	0.46%	3,800	0.36%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Roger Mills County was 3,647 persons as of the 2010 Census, a 0.60% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Roger Mills County to be 3,732 persons, and projects that the population will show 0.36% annualized growth over the next five years.

The population of Cheyenne was 801 persons as of the 2010 Census, a 0.29% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Cheyenne to be 878 persons, and projects that the population will show 0.11% annualized growth over the next five years.

The next table presents data regarding household levels in Roger Mills County over the same periods of time. This data is presented both for all households (family and non-family) as well as family households alone.

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Cheyenne	356	335	-0.61%	356	1.22%	354	-0.11%
Roger Mills County	1,428	1,470	0.29%	1,487	0.23%	1,503	0.21%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Cheyenne	197	213	0.78%	247	3.01%	246	-0.08%
Roger Mills County	988	1,043	0.54%	1,055	0.23%	1,067	0.23%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Roger Mills County had a total of 1,470 households, representing a 0.29% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Roger Mills County to have 1,487 households. This number is expected to experience a 0.21% annualized rate of decline over the next five years.

As of 2010, Cheyenne had a total of 335 households, representing a -0.61% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Cheyenne to have 356 households. This number is expected to experience a -0.11% annualized rate of decline over the next five years.

Population by Race and Ethnicity

The next table presents data regarding the racial and ethnic composition of Roger Mills County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Cheyenne		Roger Mills County	
	No.	Percent	No.	Percent
Total Population	955		3,713	
White Alone	850	89.01%	3,364	90.60%
Black or African American Alone	1	0.10%	3	0.08%
Amer. Indian or Alaska Native Alone	31	3.25%	78	2.10%
Asian Alone	0	0.00%	1	0.03%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	7	0.19%
Some Other Race Alone	2	0.21%	2	0.05%
Two or More Races	71	7.43%	258	6.95%
Population by Hispanic or Latino Origin	Cheyenne		Roger Mills County	
	No.	Percent	No.	Percent
Total Population	955		3,713	
Hispanic or Latino	59	6.18%	194	5.22%
<i>Hispanic or Latino, White Alone</i>	26	44.07%	156	80.41%
<i>Hispanic or Latino, All Other Races</i>	33	55.93%	38	19.59%
Not Hispanic or Latino	896	93.82%	3,519	94.78%
<i>Not Hispanic or Latino, White Alone</i>	824	91.96%	3,208	91.16%
<i>Not Hispanic or Latino, All Other Races</i>	72	8.04%	311	8.84%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Tables B02001 & B03002

In Roger Mills County, racial and ethnic minorities comprise 13.60% of the total population. Within Cheyenne, racial and ethnic minorities represent 13.72% of the population.

Population by Age

The next tables present data regarding the age distribution of the population of Roger Mills County. This data is provided as of the 2010 Census, with estimates and forecasts provided by Nielsen SiteReports.

Roger Mills County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	3,647		3,732		3,800			
Age 0 - 4	256	7.02%	242	6.48%	260	6.84%	-1.12%	1.45%
Age 5 - 9	277	7.60%	278	7.45%	241	6.34%	0.07%	-2.82%
Age 10 - 14	243	6.66%	269	7.21%	276	7.26%	2.05%	0.52%
Age 15 - 17	140	3.84%	143	3.83%	169	4.45%	0.42%	3.40%
Age 18 - 20	110	3.02%	127	3.40%	147	3.87%	2.92%	2.97%
Age 21 - 24	129	3.54%	159	4.26%	185	4.87%	4.27%	3.08%
Age 25 - 34	431	11.82%	425	11.39%	396	10.42%	-0.28%	-1.40%
Age 35 - 44	379	10.39%	408	10.93%	423	11.13%	1.49%	0.72%
Age 45 - 54	539	14.78%	462	12.38%	412	10.84%	-3.04%	-2.26%
Age 55 - 64	498	13.66%	511	13.69%	500	13.16%	0.52%	-0.43%
Age 65 - 74	359	9.84%	401	10.74%	470	12.37%	2.24%	3.23%
Age 75 - 84	206	5.65%	212	5.68%	222	5.84%	0.58%	0.93%
Age 85 and over	80	2.19%	95	2.55%	99	2.61%	3.50%	0.83%
<i>Age 55 and over</i>	<i>1,143</i>	<i>31.34%</i>	<i>1,219</i>	<i>32.66%</i>	<i>1,291</i>	<i>33.97%</i>	<i>1.30%</i>	<i>1.15%</i>
<i>Age 62 and over</i>	<i>714</i>	<i>19.59%</i>	<i>766</i>	<i>20.53%</i>	<i>842</i>	<i>22.16%</i>	<i>1.41%</i>	<i>1.90%</i>
Median Age	41.3		40.5		40.3		-0.39%	-0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Roger Mills County is 40.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.48% of the population is below the age of 5, while 20.53% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.90% per year.

Cheyenne Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	801		878		883			
Age 0 - 4	55	6.87%	58	6.61%	63	7.13%	1.07%	1.67%
Age 5 - 9	68	8.49%	66	7.52%	56	6.34%	-0.60%	-3.23%
Age 10 - 14	59	7.37%	71	8.09%	66	7.47%	3.77%	-1.45%
Age 15 - 17	31	3.87%	37	4.21%	45	5.10%	3.60%	3.99%
Age 18 - 20	24	3.00%	32	3.64%	38	4.30%	5.92%	3.50%
Age 21 - 24	29	3.62%	38	4.33%	49	5.55%	5.55%	5.22%
Age 25 - 34	93	11.61%	89	10.14%	92	10.42%	-0.88%	0.67%
Age 35 - 44	87	10.86%	106	12.07%	94	10.65%	4.03%	-2.37%
Age 45 - 54	108	13.48%	105	11.96%	100	11.33%	-0.56%	-0.97%
Age 55 - 64	105	13.11%	114	12.98%	103	11.66%	1.66%	-2.01%
Age 65 - 74	81	10.11%	91	10.36%	102	11.55%	2.36%	2.31%
Age 75 - 84	46	5.74%	50	5.69%	53	6.00%	1.68%	1.17%
Age 85 and over	15	1.87%	21	2.39%	22	2.49%	6.96%	0.93%
<i>Age 55 and over</i>	247	30.84%	276	31.44%	280	31.71%	2.25%	0.29%
<i>Age 62 and over</i>	159	19.79%	175	19.95%	186	21.05%	2.02%	1.19%
Median Age	39.8		39.5		38.5		-0.15%	-0.51%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Cheyenne is 39.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.61% of the population is below the age of 5, while 19.95% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.19% per year. Compared with the rest of the state, the populations of Cheyenne and Roger Mills County are relatively older, and their age 62 and over populations are expected to grow significantly over the next five years.

Families by Presence of Children

The next table presents data for Roger Mills County regarding families by the presence of children.

2013 Family Type by Presence of Children Under 18 Years

	Cheyenne		Roger Mills County	
	No.	Percent	No.	Percent
Total Families:	215		911	
Married-Couple Family:	154	71.63%	776	85.18%
With Children Under 18 Years	48	22.33%	255	27.99%
No Children Under 18 Years	106	49.30%	521	57.19%
Other Family:	61	28.37%	135	14.82%
Male Householder, No Wife Present	15	6.98%	44	4.83%
With Children Under 18 Years	7	3.26%	24	2.63%
No Children Under 18 Years	8	3.72%	20	2.20%
Female Householder, No Husband Present	46	21.40%	91	9.99%
With Children Under 18 Years	37	17.21%	52	5.71%
No Children Under 18 Years	9	4.19%	39	4.28%
<hr/>				
Total Single Parent Families	44		76	
Male Householder	7	15.91%	24	31.58%
Female Householder	37	84.09%	52	68.42%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Table B11003

As shown, within Roger Mills County, among all families 8.34% are single-parent families, while in Cheyenne, the percentage is 20.47%.

Population by Presence of Disabilities

The following table compiles data regarding the non-institutionalized population of Roger Mills County by presence of one or more disabilities.

2013 Age by Number of Disabilities

	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	919		3,677		3,702,515	
Under 18 Years:	274		951		933,738	
With One Type of Disability	3	1.09%	7	0.74%	33,744	3.61%
With Two or More Disabilities	0	0.00%	0	0.00%	11,082	1.19%
No Disabilities	271	98.91%	944	99.26%	888,912	95.20%
18 to 64 Years:	539		2,058		2,265,702	
With One Type of Disability	37	6.86%	96	4.66%	169,697	7.49%
With Two or More Disabilities	37	6.86%	155	7.53%	149,960	6.62%
No Disabilities	465	86.27%	1,807	87.80%	1,946,045	85.89%
65 Years and Over:	106		668		503,075	
With One Type of Disability	22	20.75%	146	21.86%	95,633	19.01%
With Two or More Disabilities	20	18.87%	142	21.26%	117,044	23.27%
No Disabilities	64	60.38%	380	56.89%	290,398	57.72%
Total Number of Persons with Disabilities:	119	12.95%	546	14.85%	577,160	15.59%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Table C18108

Within Roger Mills County, 14.85% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Cheyenne the percentage is 12.95%. Compared with the rest of the state, the population of Roger Mills County is less likely to have one or more disabilities.

We have also compiled data for the veteran population of Roger Mills County by presence of disabilities, shown in the following table:

2013 Population by Veteran and Disability Status

	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	645		2,726		2,738,788	
Veteran:	67	10.39%	247	9.06%	305,899	11.17%
With a Disability	15	22.39%	86	34.82%	100,518	32.86%
No Disability	52	77.61%	161	65.18%	205,381	67.14%
Non-veteran:	578	89.61%	2,479	90.94%	2,432,889	88.83%
With a Disability	101	17.47%	453	18.27%	430,610	17.70%
No Disability	477	82.53%	2,026	81.73%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Roger Mills County, the Census Bureau estimates there are 247 veterans, 34.82% of which have one or more disabilities (compared with 32.86% at a statewide level). In Cheyenne, there are an estimated 67 veterans, 22.39% of which are estimated to have a disability.

Group Quarters Population

The next table presents data regarding the population of Roger Mills County living in group quarters, such as correctional facilities, skilled-nursing facilities, student housing and military quarters.

2010 Group Quarters Population

	Cheyenne		Roger Mills County	
	No.	Percent	No.	Percent
Total Population	801		3,647	
Group Quarters Population	11	1.37%	11	0.30%
Institutionalized Population	11	1.37%	11	0.30%
Correctional facilities for adults	11	1.37%	11	0.30%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	0	0.00%	0	0.00%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

The percentage of the Roger Mills County population in group quarters is significantly lower than the statewide figure, which was 2.99% in 2010.

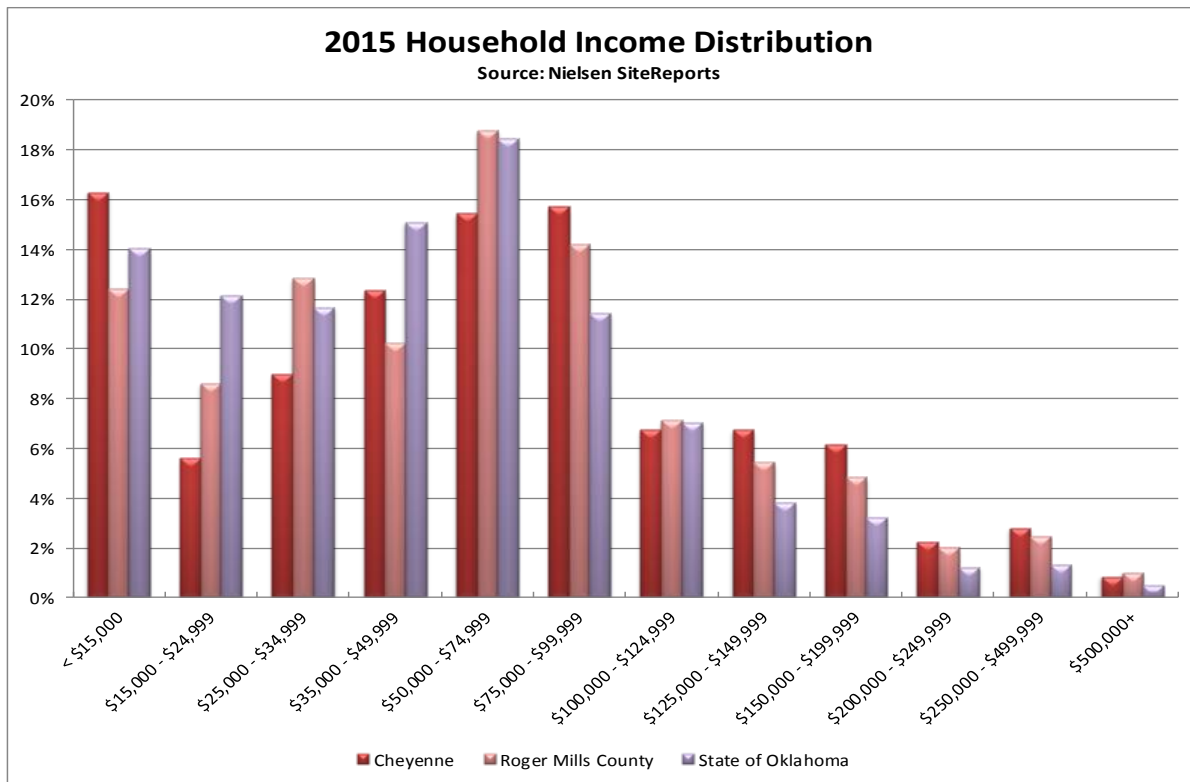
Household Income Levels

Data in the following chart shows the distribution of household income in Roger Mills County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	356		1,487		1,520,327	
< \$15,000	58	16.29%	185	12.44%	213,623	14.05%
\$15,000 - \$24,999	20	5.62%	128	8.61%	184,613	12.14%
\$25,000 - \$34,999	32	8.99%	191	12.84%	177,481	11.67%
\$35,000 - \$49,999	44	12.36%	152	10.22%	229,628	15.10%
\$50,000 - \$74,999	55	15.45%	279	18.76%	280,845	18.47%
\$75,000 - \$99,999	56	15.73%	211	14.19%	173,963	11.44%
\$100,000 - \$124,999	24	6.74%	106	7.13%	106,912	7.03%
\$125,000 - \$149,999	24	6.74%	81	5.45%	57,804	3.80%
\$150,000 - \$199,999	22	6.18%	72	4.84%	48,856	3.21%
\$200,000 - \$249,999	8	2.25%	30	2.02%	18,661	1.23%
\$250,000 - \$499,999	10	2.81%	37	2.49%	20,487	1.35%
\$500,000+	3	0.84%	15	1.01%	7,454	0.49%
Median Household Income	\$60,909		\$57,841		\$47,049	
Average Household Income	\$80,028		\$76,875		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Roger Mills County is estimated to be \$57,841 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Cheyenne, median household income is estimated to be \$60,909. Compared with the rest of the state, Cheyenne and Roger Mills County have relatively larger percentages of persons in the middle-to-upper income brackets, notably in the ranges from \$50,000 to \$75,000, and among incomes over \$125,000. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Roger Mills County, from the results of the 2000 Census (representing calendar year 1999), through the current 2015 estimates provided by Nielsen SiteReports. This data is then annualized into a compounded annual growth rate to estimate nominal annual household income growth over this period of time. We then compare the rate of annual growth with the rate of inflation over the same period of time (measured using the Consumer Price Index for all urban consumers, South Region, Size Class D, from May 1999 through May 2015). Subtracting the annual rate of inflation from the nominal rate of annual income growth yields a “real” rate of income growth which takes into account the effect of increasing prices of goods and services.

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Cheyenne	\$25,313	\$60,909	5.64%	2.40%	3.24%
Roger Mills County	\$30,078	\$57,841	4.17%	2.40%	1.77%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Roger Mills County and Cheyenne saw positive growth in “real” median household income, once inflation is taken into account. Consequently, median household incomes in Roger Mills County, which were somewhat below the state as of the 2000 Census, are now notably higher than the state based on 2015 estimates.



Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Roger Mills County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Cheyenne	18.38%	10.45%	-793	0.00%	43.24%
Roger Mills County	16.32%	13.20%	-312	0.00%	44.23%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Roger Mills County is estimated to be 13.20% by the American Community Survey. This is an increase of -312 basis points since the 2000 Census. Within Cheyenne, the poverty rate is estimated to be 10.45%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points. Unlike the rest of the state and the nation, Roger Mills County has experienced declining poverty rates, such that the county’s poverty rate is well below both the state and nation.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Roger Mills County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Roger Mills County	1,633	1,923	3.32%	5.0%	4.2%	-80
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

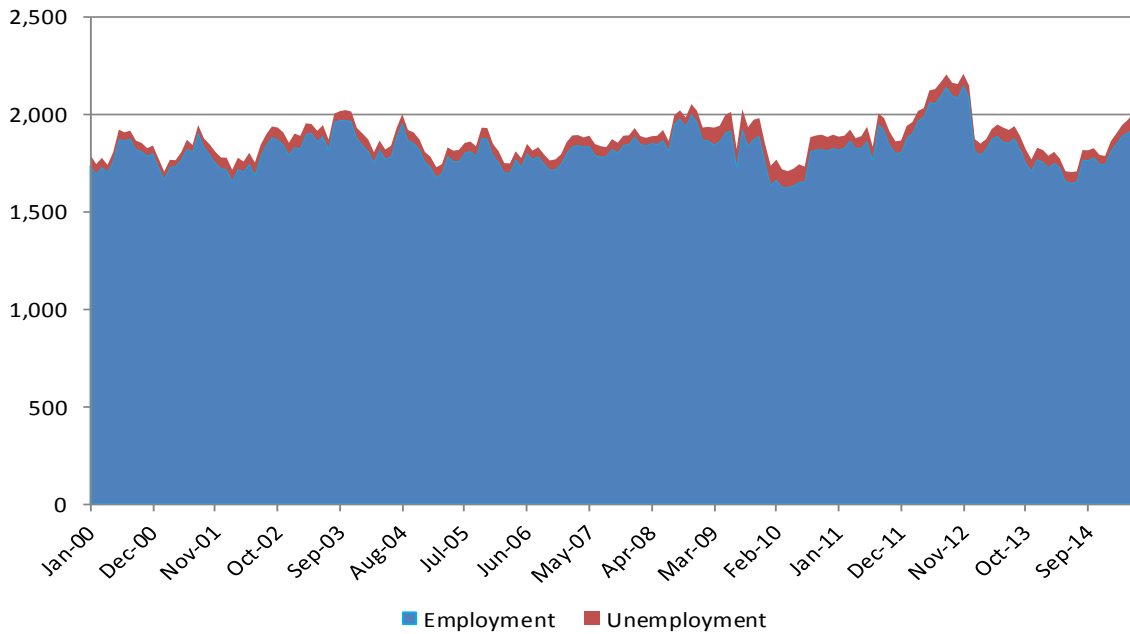
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Roger Mills County was 1,923 persons. Compared with figures from May 2010, this represents annualized employment growth of 3.32% per year. The unemployment rate in May was 4.2%, a decrease of -80 basis points from May 2010, which was 5.0%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Roger Mills County has outperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Roger Mills County from January 2000 through May 2015, as reported by the Bureau of Labor Statistics, Local Area Unemployment Statistics program.

Employment and Unemployment in Roger Mills County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

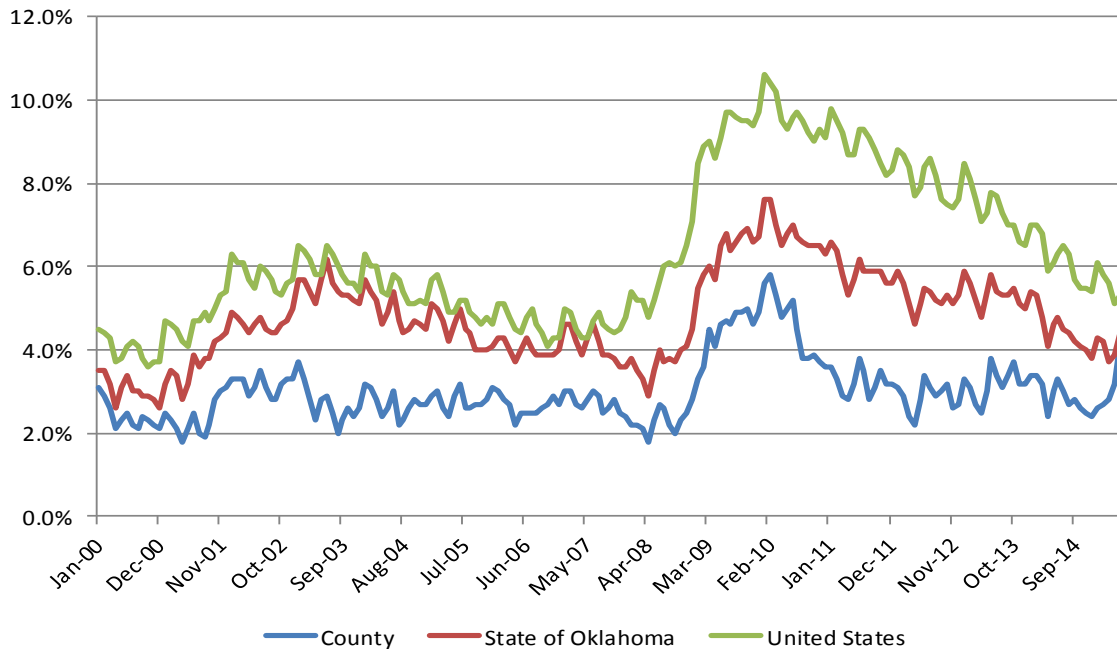
As shown, total employment levels have been somewhat volatile over the last fifteen years, with strong cyclical behavior but no significant upward or downward trends over this time period. Employment growth has occurred since 2013, and has continued to grow to its current level of 1,923 persons. The number of unemployed persons in May 2015 was 84, out of a total labor force of 2,007 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Roger Mills County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.



**Unemployment Rates in Roger Mills County, Oklahoma and the United States
January 2000 through May 2015**



Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As shown, unemployment rates in Roger Mills County increased modestly from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010 to their current level of 4.2%, though there appears to be a very recent upward trend in unemployment which may be a result of lower crude oil prices. On the whole, unemployment rates in Roger Mills County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Roger Mills County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Roger Mills County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

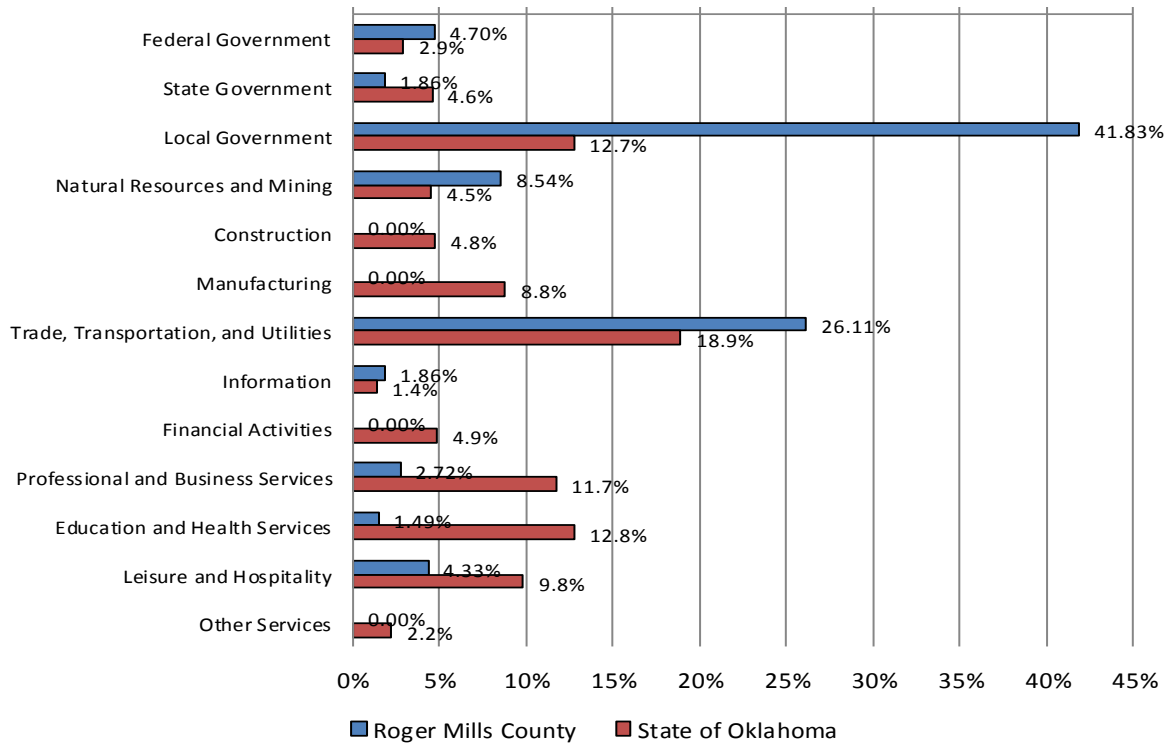


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	7	38	4.70%	\$44,616	2.35
State Government	5	15	1.86%	\$38,500	0.56
Local Government	17	338	41.83%	\$38,529	4.15
Natural Resources and Mining	21	69	8.54%	\$45,029	5.63
Construction	3	N/A	N/A	N/A	N/A
Manufacturing	2	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	33	211	26.11%	\$40,535	1.37
Information	3	15	1.86%	\$54,915	0.93
Financial Activities	3	N/A	N/A	N/A	N/A
Professional and Business Services	7	22	2.72%	\$53,567	0.20
Education and Health Services	4	12	1.49%	\$16,708	0.10
Leisure and Hospitality	5	35	4.33%	\$17,420	0.40
Other Services	3	N/A	N/A	N/A	N/A
Total	114	808		\$39,788	1.00

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment Sectors - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages



Among private employers, the largest percentage of persons (26.11%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$40,535 per year. The industry with the highest annual pay is Information, with average annual pay of \$54,915 per year.

The rightmost column of the previous table provides location quotients for each industry for Roger Mills County, as compared with the United States. Location quotients (LQs) are ratios used to compare the concentration of employment in a given industry to a larger reference, in this case the United States. They are calculated by dividing the percentage of employment in a given industry in a given geography (Roger Mills County in this instance), by the percentage of employment in the same industry in the United States. For example, if manufacturing in a certain county comprised 10% of total employment, while in the United States manufacturing comprised 5% of total employment, the location quotient would be 2.0:

$$10\% (\text{county manufacturing } \%) / 5\% (\text{U.S. manufacturing } \%) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

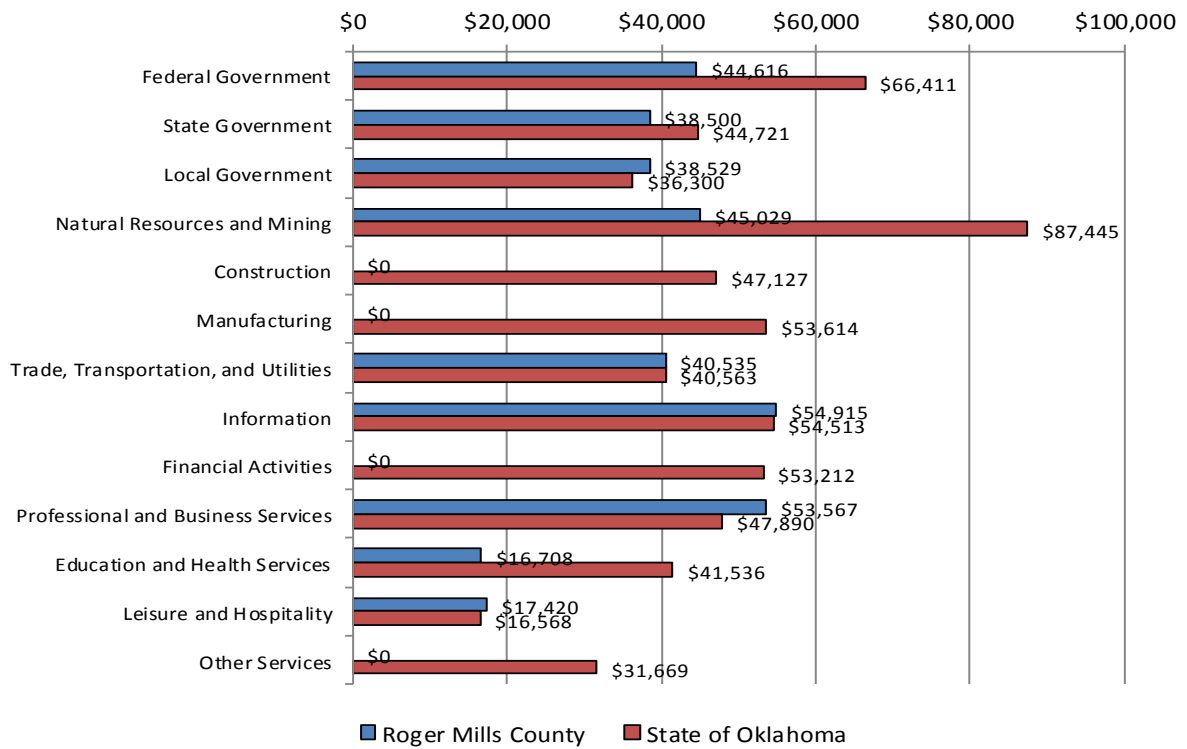
Within Roger Mills County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.63. The next highest is in local government, at 4.15.

The next table presents average annual pay in Roger Mills County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Roger Mills County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$44,616	\$66,411	\$75,784	67.2%	58.9%
State Government	\$38,500	\$44,721	\$54,184	86.1%	71.1%
Local Government	\$38,529	\$36,300	\$46,146	106.1%	83.5%
Natural Resources and Mining	\$45,029	\$87,445	\$59,666	51.5%	75.5%
Construction	N/A	\$47,127	\$55,041	N/A	N/A
Manufacturing	N/A	\$53,614	\$62,977	N/A	N/A
Trade, Transportation, and Utilities	\$40,535	\$40,563	\$42,988	99.9%	94.3%
Information	\$54,915	\$54,513	\$90,804	100.7%	60.5%
Financial Activities	N/A	\$53,212	\$85,261	N/A	N/A
Professional and Business Services	\$53,567	\$47,890	\$66,657	111.9%	80.4%
Education and Health Services	\$16,708	\$41,536	\$45,951	40.2%	36.4%
Leisure and Hospitality	\$17,420	\$16,568	\$20,993	105.1%	83.0%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$39,788	\$43,774	\$51,361	90.9%	77.5%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Average Annual Pay - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In comparison with the rest of Oklahoma, Roger Mills County has higher average wages in professional and business services, leisure and hospitality, local government, and information, and lower average wages in natural resources and mining, education and health services, and state and federal government.

Working Families

The following table presents data on families by employment status, and presence of children.

Families by Employment Status and Presence of Children						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	215		911		961,468	
With Children <18 Years:	92	42.79%	331	36.33%	425,517	44.26%
Married Couple:	48	52.17%	255	77.04%	281,418	66.14%
Both Parents Employed	36	75.00%	156	61.18%	166,700	59.24%
One Parent Employed	12	25.00%	91	35.69%	104,817	37.25%
Neither Parent Employed	0	0.00%	8	3.14%	9,901	3.52%
Other Family:	44	47.83%	76	22.96%	144,099	33.86%
Male Householder:	7	15.91%	24	31.58%	36,996	25.67%
Employed	7	100.00%	24	100.00%	31,044	83.91%
Not Employed	0	0.00%	0	0.00%	5,952	16.09%
Female Householder:	37	84.09%	52	68.42%	107,103	74.33%
Employed	16	43.24%	27	51.92%	75,631	70.62%
Not Employed	21	56.76%	25	48.08%	31,472	29.38%
Without Children <18 Years:	123	57.21%	580	63.67%	535,951	55.74%
Married Couple:	106	86.18%	521	89.83%	431,868	80.58%
Both Spouses Employed	52	49.06%	171	32.82%	167,589	38.81%
One Spouse Employed	41	38.68%	226	43.38%	138,214	32.00%
Neither Spouse Employed	13	12.26%	124	23.80%	126,065	29.19%
Other Family:	17	13.82%	59	10.17%	104,083	19.42%
Male Householder:	8	61.54%	20	16.13%	32,243	25.58%
Employed	4	50.00%	16	80.00%	19,437	60.28%
Not Employed	4	50.00%	4	20.00%	12,806	39.72%
Female Householder:	9	52.94%	39	66.10%	71,840	69.02%
Employed	4	44.44%	20	51.28%	36,601	50.95%
Not Employed	5	55.56%	19	48.72%	35,239	49.05%
<i>Total Working Families:</i>	<i>172</i>	<i>80.00%</i>	<i>731</i>	<i>80.24%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>71</i>	<i>41.28%</i>	<i>298</i>	<i>40.77%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>101</i>	<i>58.72%</i>	<i>433</i>	<i>59.23%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Roger Mills County, there are 731 working families, 40.77% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Roger Mills County area are presented in the following table, as reported by the Cameron University School of Business.

Major Employers in Roger Mills County

Company	Location	Industry / Description	No. Employees
Roger Mills County	Cheyenne	Government	50-100
Cheyenne Public Schools	Cheyenne	Education	50-100
Hammon Independent Schools	Hammon	Education	50-100
Farmer Supply & Transportation Co.	Cheyenne	Transportation	50-100
Roger Mills Memorial Hospital	Cheyenne	Health Care	50-100
Reydon Public School	Reydon	Education	25-50
Shinnery Ridge, LLC	Cheyenne	Animal Feed	20-40

Source: Cameron University School of Business

As shown, the largest single employers are in local government, education, health care, and agriculture.

Commuting Patterns

Travel Time to Work

The next table presents data regarding travel time to work in Roger Mills County.

Workers 16 Years and Over by Commuting Time to Work

	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	398		1,411		1,613,364	
Less than 15 minutes	205	51.51%	587	41.60%	581,194	36.02%
15 to 30 minutes	29	7.29%	287	20.34%	625,885	38.79%
30 to 45 minutes	86	21.61%	300	21.26%	260,192	16.13%
45 to 60 minutes	3	0.75%	20	1.42%	74,625	4.63%
60 or more minutes	75	18.84%	217	15.38%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Roger Mills County, the largest percentage of workers (41.60%) travel fewer than 15 minutes to work. Although Roger Mills County has an active labor market, it appears some residents also commute to other nearby labor markets, such as Elk City.

Means of Transportation

Data in the following table presents data regarding means of transportation for employed persons in Roger Mills County.

Workers 16 Years and Over by Means of Transportation to Work

	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	413		1,598		1,673,026	
Car, Truck or Van:	390	94.43%	1,362	85.23%	1,551,461	92.73%
<i>Drove Alone</i>	<i>385</i>	<i>98.72%</i>	<i>1,323</i>	<i>97.14%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>5</i>	<i>1.28%</i>	<i>39</i>	<i>2.86%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	3	0.19%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	6	1.45%	36	2.25%	30,401	1.82%
Other Means	2	0.48%	10	0.63%	14,442	0.86%
Worked at Home	15	3.63%	187	11.70%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Roger Mills County commute to work by private vehicle, though a notable percentage work from home.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Roger Mills County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Cheyenne	417	427	0.24%	463	1.63%
Roger Mills County	1,749	1,905	0.86%	1,925	0.21%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Roger Mills County grew by 0.21% per year, to a total of 1,925 housing units in 2015. In terms of new housing unit construction, Roger Mills County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

The next table separates housing units in Roger Mills County by units in structure, based on data from the Census Bureau's American Community Survey.

2013 Housing Units by Units in Structure						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	430		1,896		1,669,828	
1 Unit, Detached	345	80.23%	1,542	81.33%	1,219,987	73.06%
1 Unit, Attached	7	1.63%	15	0.79%	34,434	2.06%
Duplex Units	20	4.65%	20	1.05%	34,207	2.05%
3-4 Units	2	0.47%	3	0.16%	42,069	2.52%
5-9 Units	2	0.47%	8	0.42%	59,977	3.59%
10-19 Units	7	1.63%	7	0.37%	57,594	3.45%
20-49 Units	0	0.00%	0	0.00%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	47	10.93%	301	15.88%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
Total Multifamily Units	31	7.21%	38	2.00%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Roger Mills County, 81.33% of housing units are single-family, detached. 2.00% of housing units are multifamily in structure (two or more units per building), while 15.88% of housing units comprise

mobile homes, RVs, etc. Compared with the rest of the state, Roger Mills County has a notably large percentage of mobile homes, and very few multifamily housing units.

Within Cheyenne, 80.23% of housing units are single-family, detached. 7.21% of housing units are multifamily in structure, while 10.93% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

Data in the following table presents housing units in Roger Mills County by tenure (owner/renter), and by number of bedrooms.

2013 Housing Units by Tenure and Number of Bedrooms						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	309		1,305		1,444,081	
Owner Occupied:	205	66.34%	1,028	78.77%	968,736	67.08%
No Bedroom	0	0.00%	4	0.39%	2,580	0.27%
1 Bedroom	0	0.00%	8	0.78%	16,837	1.74%
2 Bedrooms	48	23.41%	156	15.18%	166,446	17.18%
3 Bedrooms	118	57.56%	686	66.73%	579,135	59.78%
4 Bedrooms	39	19.02%	153	14.88%	177,151	18.29%
5 or More Bedrooms	0	0.00%	21	2.04%	26,587	2.74%
Renter Occupied:	104	33.66%	277	21.23%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	13	12.50%	14	5.05%	101,850	21.43%
2 Bedrooms	40	38.46%	79	28.52%	179,121	37.68%
3 Bedrooms	50	48.08%	153	55.23%	152,358	32.05%
4 Bedrooms	1	0.96%	24	8.66%	24,968	5.25%
5 or More Bedrooms	0	0.00%	7	2.53%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Roger Mills County is 78.77%, while 21.23% of housing units are renter occupied. In Cheyenne, the homeownership rate is 66.34%, while 33.66% of households are renters. Compared with the rest of the state, Roger Mills County has a very high rate of homeownership (though Cheyenne's is very slightly lower compared with the state).

Housing Units Tenure and Household Income

The next series of tables analyze housing units by tenure, and by household income.

Roger Mills County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,305	1,028	277	78.77%	21.23%
Less than \$5,000	40	20	20	50.00%	50.00%
\$5,000 - \$9,999	51	32	19	62.75%	37.25%
\$10,000-\$14,999	73	49	24	67.12%	32.88%
\$15,000-\$19,999	74	51	23	68.92%	31.08%
\$20,000-\$24,999	68	54	14	79.41%	20.59%
\$25,000-\$34,999	140	110	30	78.57%	21.43%
\$35,000-\$49,999	156	109	47	69.87%	30.13%
\$50,000-\$74,999	261	208	53	79.69%	20.31%
\$75,000-\$99,999	155	141	14	90.97%	9.03%
\$100,000-\$149,999	178	158	20	88.76%	11.24%
\$150,000 or more	109	96	13	88.07%	11.93%
Income Less Than \$25,000	306	206	100	67.32%	32.68%

Source: 2009-2013 American Community Survey, Table B25118

Within Roger Mills County as a whole, 32.68% of households with incomes less than \$25,000 are estimated to be renters, while 67.32% are estimated to be homeowners.

Cheyenne Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	309	205	104	66.34%	33.66%
Less than \$5,000	16	5	11	31.25%	68.75%
\$5,000 - \$9,999	23	8	15	34.78%	65.22%
\$10,000-\$14,999	8	3	5	37.50%	62.50%
\$15,000-\$19,999	6	0	6	0.00%	100.00%
\$20,000-\$24,999	3	0	3	0.00%	100.00%
\$25,000-\$34,999	39	23	16	58.97%	41.03%
\$35,000-\$49,999	42	25	17	59.52%	40.48%
\$50,000-\$74,999	48	34	14	70.83%	29.17%
\$75,000-\$99,999	48	42	6	87.50%	12.50%
\$100,000-\$149,999	62	51	11	82.26%	17.74%
\$150,000 or more	14	14	0	100.00%	0.00%
Income Less Than \$25,000	56	16	40	28.57%	71.43%

Source: 2009-2013 American Community Survey, Table B25118

Within Cheyenne, 71.43% of households with incomes less than \$25,000 are estimated to be renters, while 28.57% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

The following table provides a breakdown of housing units by year of construction, and by owner/renter (tenure), as well as median year of construction.

2013 Housing Units by Tenure and Year of Construction						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	309		1,305		1,444,081	
Owner Occupied:	205	66.34%	1,028	78.77%	968,736	67.08%
Built 2010 or Later	0	0.00%	9	0.88%	10,443	1.08%
Built 2000 to 2009	9	4.39%	103	10.02%	153,492	15.84%
Built 1990 to 1999	16	7.80%	85	8.27%	125,431	12.95%
Built 1980 to 1989	36	17.56%	208	20.23%	148,643	15.34%
Built 1970 to 1979	47	22.93%	141	13.72%	184,378	19.03%
Built 1960 to 1969	30	14.63%	123	11.96%	114,425	11.81%
Built 1950 to 1959	21	10.24%	119	11.58%	106,544	11.00%
Built 1940 to 1949	17	8.29%	80	7.78%	50,143	5.18%
Built 1939 or Earlier	29	14.15%	160	15.56%	75,237	7.77%
Median Year Built:		1971		1972		1977
Renter Occupied:	104	33.66%	277	21.23%	475,345	32.92%
Built 2010 or Later	0	0.00%	4	1.44%	5,019	1.06%
Built 2000 to 2009	7	6.73%	18	6.50%	50,883	10.70%
Built 1990 to 1999	6	5.77%	21	7.58%	47,860	10.07%
Built 1980 to 1989	22	21.15%	67	24.19%	77,521	16.31%
Built 1970 to 1979	33	31.73%	65	23.47%	104,609	22.01%
Built 1960 to 1969	17	16.35%	23	8.30%	64,546	13.58%
Built 1950 to 1959	8	7.69%	18	6.50%	54,601	11.49%
Built 1940 to 1949	5	4.81%	14	5.05%	31,217	6.57%
Built 1939 or Earlier	6	5.77%	47	16.97%	39,089	8.22%
Median Year Built:		1975		1976		1975
Overall Median Year Built:		1971		1973		1976

Sources: 2009-2013 American Community Survey, Tables B25035, B25036 & B25037

Within Roger Mills County, 10.27% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Cheyenne the percentage is 5.18%.

81.61% of housing units in Roger Mills County were built prior to 1990, while in Cheyenne the percentage is 87.70%. These figures compare with the statewide figure of 72.78%. This data shows that the housing stock of Roger Mills County is relatively older with relatively little new housing construction over the last fifteen years.

Substandard Housing

The next table presents data regarding substandard housing in Roger Mills County. The two most commonly cited figures for substandard housing are a lack of complete plumbing, and/or a lack of a complete kitchen. We have also included statistics regarding homes heated by wood, although this is a less frequently cited indicator of substandard housing since some homes (particularly homes for seasonal occupancy) are heated by wood but otherwise not considered substandard.

The Census Bureau definition of inadequate plumbing is any housing unit lacking any one (or more) of the following three items:

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

Inadequate kitchens are defined by the Census Bureau as housing units lacking any of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing Number	Inadequate Plumbing Percent	Inadequate Kitchen Number	Inadequate Kitchen Percent	Uses Wood for Fuel Number	Uses Wood for Fuel Percent
Cheyenne	309	0	0.00%	0	0.00%	1	0.32%
Roger Mills County	1,305	0	0.00%	2	0.15%	49	3.75%
State of Oklahoma	1,444,081	7,035	0.49%	13,026	0.90%	28,675	1.99%

Sources: 2009-2013 American Community Survey, Tables B25040, B25048 & B25052

Within Roger Mills County, no occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.15% have inadequate kitchen facilities (compared with 0.90% at a statewide level). Substandard housing (as defined as having inadequate plumbing or kitchens) does not appear to be a significant issue in Roger Mills County.

Vacancy Rates

The next table details housing units in Roger Mills County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	430		1,896		1,669,828	
Total Vacant Units	121	28.14%	591	31.17%	225,747	13.52%
For rent	0	0.00%	0	0.00%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	0	0.00%	2	0.34%	23,149	10.25%
Sold, not occupied	0	0.00%	0	0.00%	8,618	3.82%
For seasonal, recreational, or occasional use	21	17.36%	74	12.52%	39,475	17.49%
For migrant workers	0	0.00%	6	1.02%	746	0.33%
Other vacant	100	82.64%	509	86.13%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		0.19%		2.31%	
Rental Vacancy Rate	0.00%		0.00%		8.24%	

Source: 2009-2013 American Community Survey, Tables B25001, B25003 & B25004

Within Roger Mills County, the overall housing vacancy rate is estimated to be 31.17%. The homeowner vacancy rate is estimated to be 0.19%, while the rental vacancy rate is estimated to be 0.00%.

In Cheyenne, the overall housing vacancy rate is estimated to be 28.14%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 0.00%.

This data shows no vacant units for rent in Roger Mills County, and only two vacant units for sale. All other vacant units are classified as either seasonal/recreational housing units, or "other vacant" which comprises vacant housing that is not being offered for sale or for rent.

Building Permits

The next series of tables present data regarding new residential building permits issued in Cheyenne. This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.

Cheyenne town
New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	1	\$143,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Cheyenne, building permits for 1 housing unit was issued between 2004 and 2014, a single family home with a reported construction cost of \$143,000. Although new housing has been constructed in Roger Mills County, it appears to have been almost entirely confined to areas outside of Cheyenne's city limits (either unincorporated areas of the county, or other small communities in the county such as Hammon and Strong).

New Construction Activity
For Ownership:

As previously noted, there has been only very limited new housing construction within Cheyenne: new home construction appears to have been all but entirely limited to unincorporated areas of the county (typically larger homes on acreages) or other smaller communities such as Hammon and Strong.

For Rent:

No new housing for rent has been constructed in Roger Mills County in many years to the best of our knowledge.

Homeownership Market

This section will address the market for housing units for purchase in Roger Mills County, using data collected from both local and national sources.

Housing Units by Home Value

The following table presents housing units in Roger Mills County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

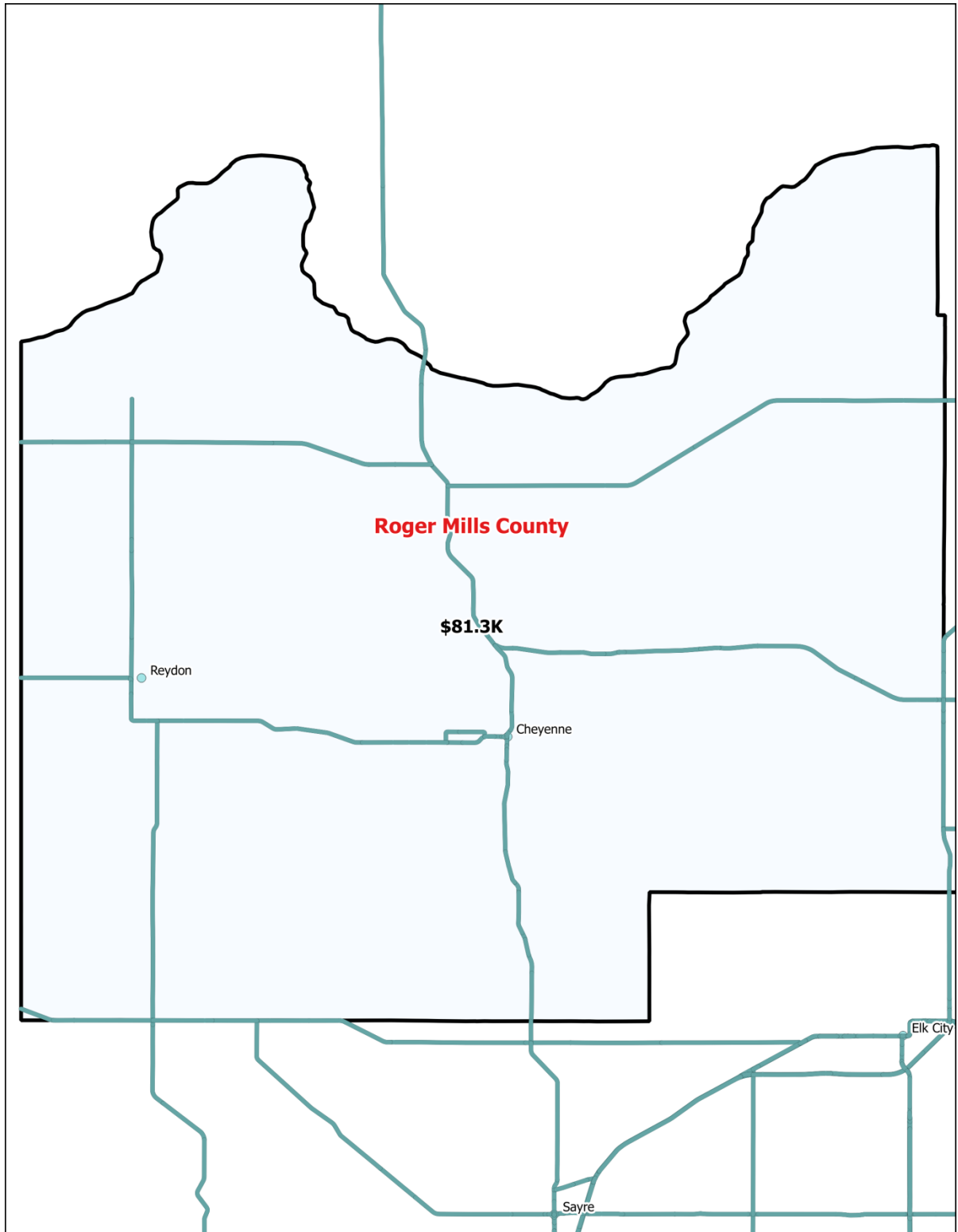
2013 Housing Units by Home Value						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	205		1,028		968,736	
Less than \$10,000	4	1.95%	25	2.43%	20,980	2.17%
\$10,000 to \$14,999	18	8.78%	74	7.20%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	2	0.19%	13,813	1.43%
\$20,000 to \$24,999	8	3.90%	42	4.09%	16,705	1.72%
\$25,000 to \$29,999	9	4.39%	32	3.11%	16,060	1.66%
\$30,000 to \$34,999	2	0.98%	10	0.97%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	25	2.43%	14,899	1.54%
\$40,000 to \$49,999	6	2.93%	33	3.21%	39,618	4.09%
\$50,000 to \$59,999	15	7.32%	104	10.12%	45,292	4.68%
\$60,000 to \$69,999	12	5.85%	72	7.00%	52,304	5.40%
\$70,000 to \$79,999	13	6.34%	88	8.56%	55,612	5.74%
\$80,000 to \$89,999	22	10.73%	73	7.10%	61,981	6.40%
\$90,000 to \$99,999	26	12.68%	62	6.03%	51,518	5.32%
\$100,000 to \$124,999	33	16.10%	127	12.35%	119,416	12.33%
\$125,000 to \$149,999	6	2.93%	50	4.86%	96,769	9.99%
\$150,000 to \$174,999	10	4.88%	55	5.35%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	10	0.97%	53,304	5.50%
\$200,000 to \$249,999	0	0.00%	38	3.70%	69,754	7.20%
\$250,000 to \$299,999	18	8.78%	45	4.38%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	22	2.14%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	7	0.68%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	25	2.43%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	3	0.29%	3,764	0.39%
\$1,000,000 or more	3	1.46%	4	0.39%	5,018	0.52%
Median Home Value:	\$87,000		\$81,300		\$112,800	

Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Roger Mills County is \$81,300. This is -27.9% lower than the statewide median, which is \$112,800. The median home value in Cheyenne is estimated to be \$87,000.

The following map shows median home values in Roger Mills County by census tract, however the data is limited in that Roger Mills County consists of only a single census tract.

Roger Mills County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Roger Mills County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

2013 Median Home Value by Year of Construction			
	Cheyenne Median Value	Roger Mills County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$217,900	\$188,900
Built 2000 to 2009	\$140,600	\$109,100	\$178,000
Built 1990 to 1999	\$120,000	\$105,500	\$147,300
Built 1980 to 1989	\$66,300	\$91,800	\$118,300
Built 1970 to 1979	\$92,100	\$83,200	\$111,900
Built 1960 to 1969	\$104,200	\$78,500	\$97,100
Built 1950 to 1959	\$57,500	\$86,300	\$80,300
Built 1940 to 1949	\$53,800	\$62,900	\$67,900
Built 1939 or Earlier	\$131,300	\$64,500	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.

Source: 2009-2013 American Community Survey, Table 25107

Cheyenne Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Cheyenne. This data was furnished by County Records, Inc. from publicly available data. Due to the low transaction volume in Cheyenne, this data is provided only for all bedroom types.

Cheyenne Single Family Sales Activity					
All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	15	20	20	19	16
Average Sale Price	\$59,917	\$58,588	\$61,202	\$64,938	\$60,622
Average Square Feet	1,451	1,582	1,316	1,470	1,526
Average Price/SF	\$41.29	\$37.03	\$46.51	\$44.18	\$39.73
Average Year Built	1953	1963	1958	1958	1963

Source: Roger Mills County Assessor, via County Records, Inc.

Between 2011 and 2014, the average sale price grew by 2.03% per year. The average sale price in 2015 was \$60,622 for an average price per square foot of \$39.73/SF. The average year of construction for homes sold in 2015 is 1963.

Foreclosure Rates

Due to the small size of Roger Mills County, reliable foreclosure rate data was unavailable to us. Based on available sales data, it does not appear that Roger Mills County is unduly affected by foreclosures.

Rental Market

This section will discuss supply and demand factors for the rental market in Roger Mills County, based on publicly available sources as well as our own surveys of landlords and rental properties in the area.

Gross Rent Levels

The following table presents data regarding gross rental rates in Roger Mills County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	Cheyenne		Roger Mills County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	104		277		475,345	
With cash rent:	95		152		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	2	1.92%	2	0.72%	4,268	0.90%
\$200 to \$249	13	12.50%	13	4.69%	8,784	1.85%
\$250 to \$299	6	5.77%	10	3.61%	8,413	1.77%
\$300 to \$349	11	10.58%	11	3.97%	9,107	1.92%
\$350 to \$399	0	0.00%	6	2.17%	10,932	2.30%
\$400 to \$449	3	2.88%	3	1.08%	15,636	3.29%
\$450 to \$499	7	6.73%	8	2.89%	24,055	5.06%
\$500 to \$549	6	5.77%	22	7.94%	31,527	6.63%
\$550 to \$599	0	0.00%	3	1.08%	33,032	6.95%
\$600 to \$649	2	1.92%	10	3.61%	34,832	7.33%
\$650 to \$699	7	6.73%	14	5.05%	32,267	6.79%
\$700 to \$749	5	4.81%	5	1.81%	30,340	6.38%
\$750 to \$799	0	0.00%	11	3.97%	27,956	5.88%
\$800 to \$899	27	25.96%	27	9.75%	45,824	9.64%
\$900 to \$999	6	5.77%	6	2.17%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	1	0.36%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	9	8.65%	125	45.13%	43,236	9.10%
Median Gross Rent		\$546		\$567		\$699

Sources: 2009-2013 American Community Survey, Tables B25063 and B25064

Median gross rent in Roger Mills County is estimated to be \$567, which is -18.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Cheyenne is estimated to be \$546.

Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

2013 Median Gross Rent by Year of Construction			
	Cheyenne Median Rent	Roger Mills County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$335	\$392	\$841
Built 1990 to 1999	\$470	\$480	\$715
Built 1980 to 1989	\$243	\$540	\$693
Built 1970 to 1979	\$546	\$630	\$662
Built 1960 to 1969	\$835	\$835	\$689
Built 1950 to 1959	-	\$475	\$714
Built 1940 to 1949	-	\$625	\$673
Built 1939 or Earlier	-	\$783	\$651

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median gross rent.

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Roger Mills County is among housing units constructed between 1960 and 1969 (likely representing rental houses given the very small number of multifamily housing units in the county), which is \$835 per month. In order to be affordable, a household would need to earn at least \$33,400 per year to afford such a unit.

Cheyenne Rental Survey Data

Apart from the Cheyenne Housing Authority, there is only one multifamily property of note in Cheyenne, Cheyenne Ridge Apartments. It comprises 16 units under the USDA-Rural Development program, all two-bedroom units. Rent is based on 30% of the tenant's income. We were unable to confirm current occupancy with a management representative.

Cheyenne Rental Properties - Affordable						
Name	Type	Year Built	Bedrooms	Bathrooms	Rate	Vacancy
Cheyenne Ridge	USDA - Family	1980	2	1	30%	N/A

Rental Market Vacancy – Cheyenne

The overall market vacancy of rental housing units in Cheyenne was reported at 0.00% by the Census Bureau as of the most recent American Community Survey, or 100% occupancy. We note that data for HUD-assisted housing units in Roger Mills County reports 95% overall occupancy.

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Roger Mills County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

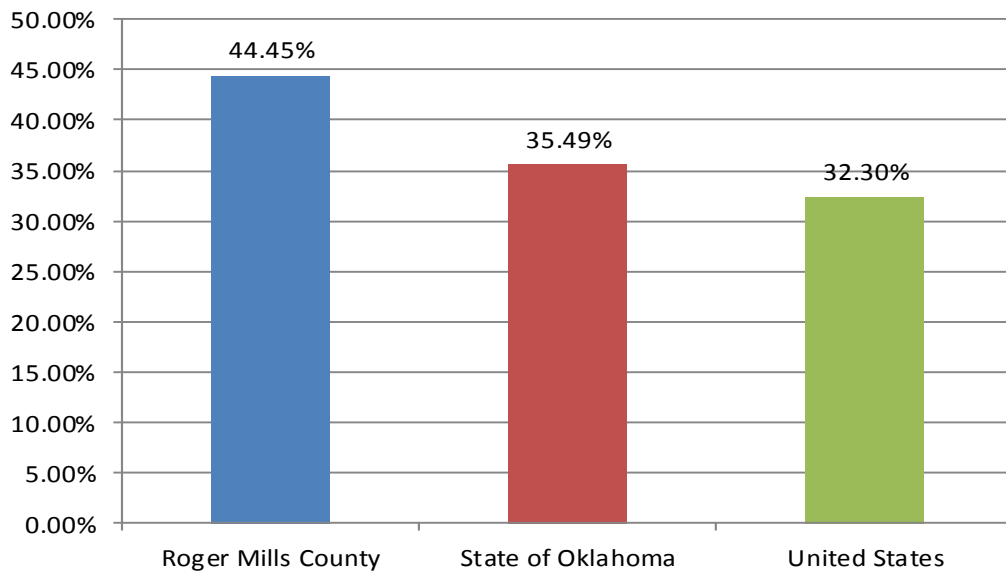
HUD Programs in Roger Mills County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Roger Mills County						
Public Housing	22	95%	\$14,508	\$259	\$324	44.45%
Housing Choice Vouchers	0	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	22	95%	\$14,508	\$259	\$324	44.45%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

Among all HUD programs, there are 22 housing units located within Roger Mills County (representing the Cheyenne Housing Authority), with an overall occupancy rate of 95%. The average household income among households living in these units is \$14,508. Total monthly rent for these units averages \$583, with the federal contribution averaging \$324 (55.55%) and the tenant's contribution averaging \$259 (44.45%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

The following table presents select demographic variables among the households living in units subsidized by HUD.



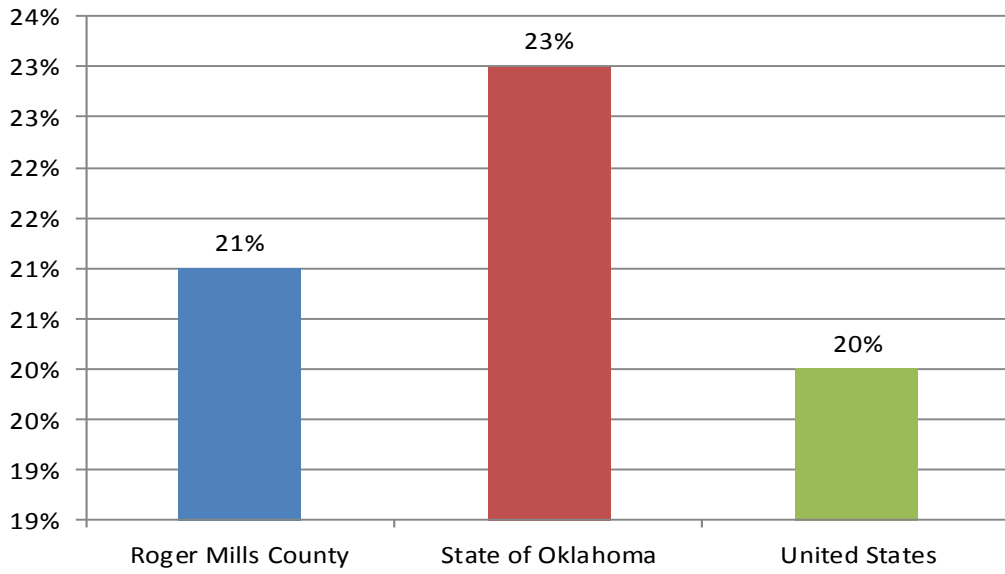
Demographics of Persons in HUD Programs in Roger Mills County

Roger Mills County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	22	23%	21%	31%	75%	15%
Housing Choice Vouchers	0	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	22	23%	21%	31%	75%	15%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

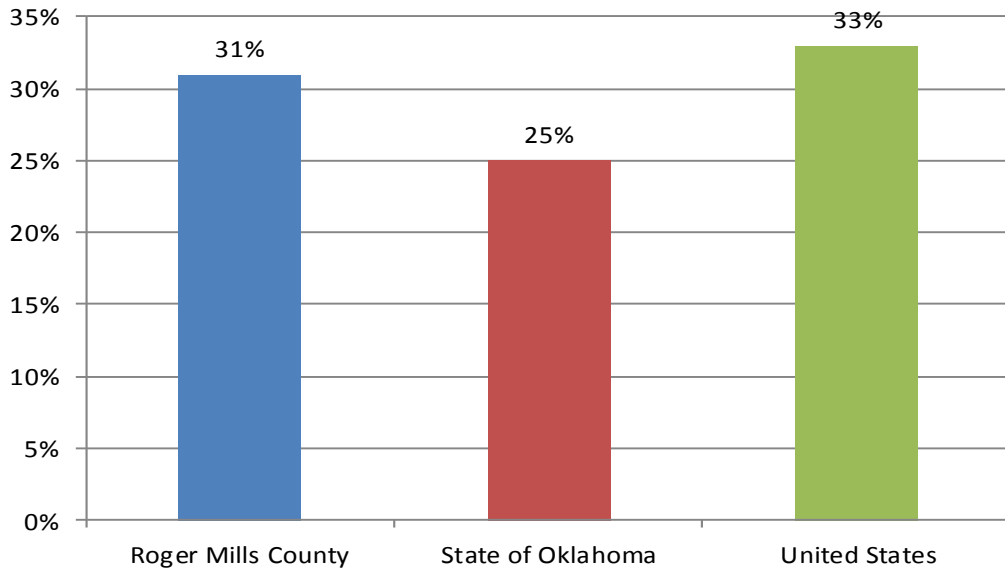
23% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 31% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 75% have one or more disabilities. Finally, 15% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

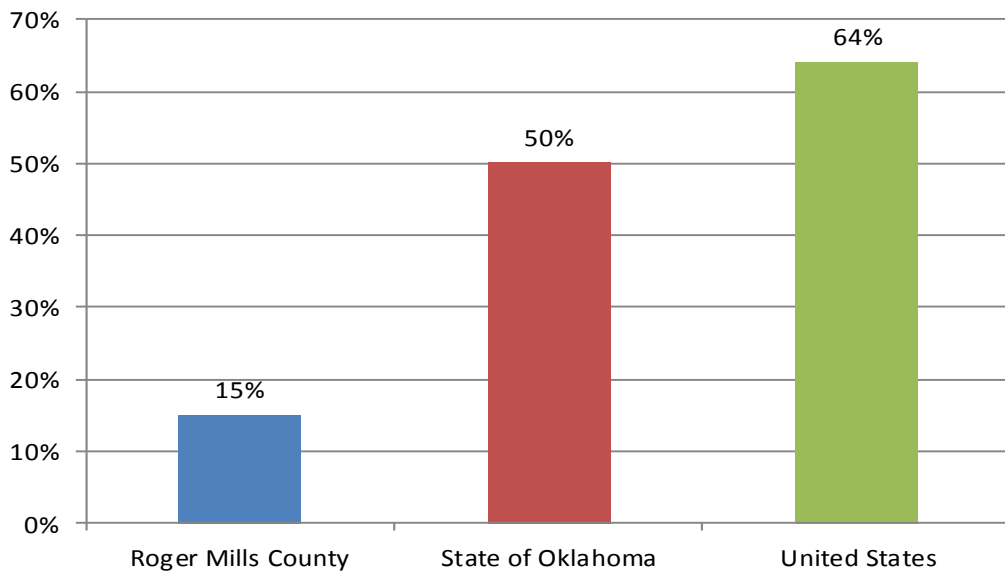
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Roger Mills County. This data is typically separated into household income thresholds, defined by HUD Area Median Family Income (HAMFI). HUD Area Median Family Income (HAMFI) is equivalent to Area Median Income (AMI) for the purposes of this report. This data is considered the best indicator of housing need available which separates need into household income thresholds as defined by HUD.

Cost Burden by Income Threshold

The next table presents CHAS data for Roger Mills County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

Roger Mills County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	110		45	
Cost Burden Less Than 30%	35	31.82%	10	22.22%
Cost Burden Between 30%-50%	10	9.09%	10	22.22%
Cost Burden Greater Than 50%	40	36.36%	10	22.22%
Not Computed (no/negative income)	25	22.73%	15	33.33%
Income 30%-50% HAMFI	70		45	
Cost Burden Less Than 30%	35	50.00%	30	66.67%
Cost Burden Between 30%-50%	20	28.57%	10	22.22%
Cost Burden Greater Than 50%	10	14.29%	4	8.89%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	170		60	
Cost Burden Less Than 30%	150	88.24%	45	75.00%
Cost Burden Between 30%-50%	15	8.82%	10	16.67%
Cost Burden Greater Than 50%	4	2.35%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	90		20	
Cost Burden Less Than 30%	90	100.00%	20	100.00%
Cost Burden Between 30%-50%	4	4.44%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	1,050		275	
Cost Burden Less Than 30%	895	85.24%	210	76.36%
Cost Burden Between 30%-50%	64	6.10%	30	10.91%
Cost Burden Greater Than 50%	64	6.10%	14	5.09%
Not Computed (no/negative income)	25	2.38%	15	5.45%

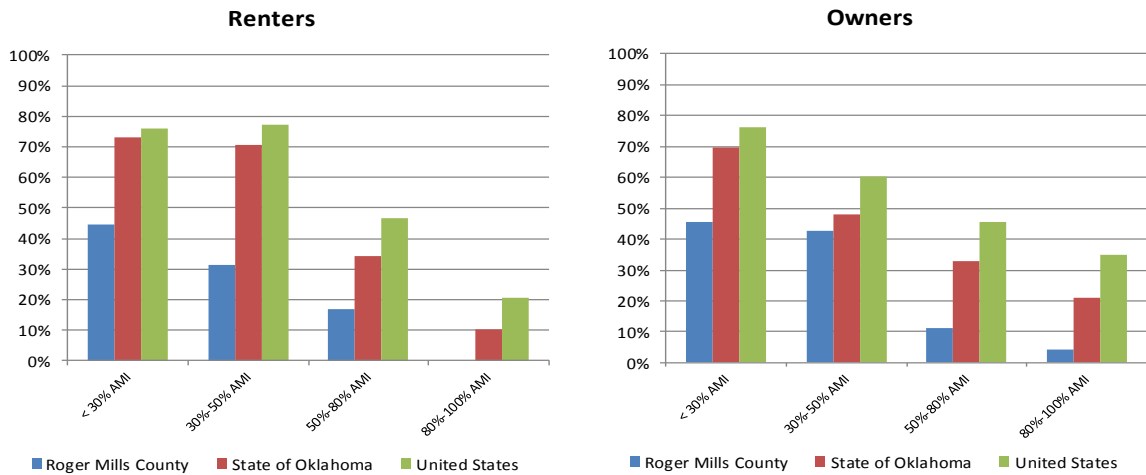
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Roger Mills County with the State of Oklahoma as a whole, and the United States.

Roger Mills County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	110	45.45%	45	44.44%
Income 30%-50% HAMFI	70	42.86%	45	31.11%
Income 50%-80% HAMFI	170	11.18%	60	16.67%
Income 80%-100% HAMFI	90	4.44%	20	0.00%
All Incomes	1,050	12.19%	275	16.00%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

Households by Income Threshold: Percentage with Housing Cost Over 30% of Income



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

Substandard Conditions / Overcrowding by Income Threshold

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.



Roger Mills County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	110		45	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	8.89%
More than 1.5 Persons per Room	4	3.64%	4	8.89%
Lacks Complete Kitchen or Plumbing	4	3.64%	0	0.00%
Income 30%-50% HAMFI	70		45	
Between 1.0 and 1.5 Persons per Room	4	5.71%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	4	8.89%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 50%-80% HAMFI	170		60	
Between 1.0 and 1.5 Persons per Room	4	2.35%	4	6.67%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	90		20	
Between 1.0 and 1.5 Persons per Room	4	4.44%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	16.67%	0	0.00%
All Incomes	1,050		275	
Between 1.0 and 1.5 Persons per Room	16	1.52%	12	4.36%
More than 1.5 Persons per Room	4	0.38%	8	2.91%
Lacks Complete Kitchen or Plumbing	19	1.81%	0	0.00%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

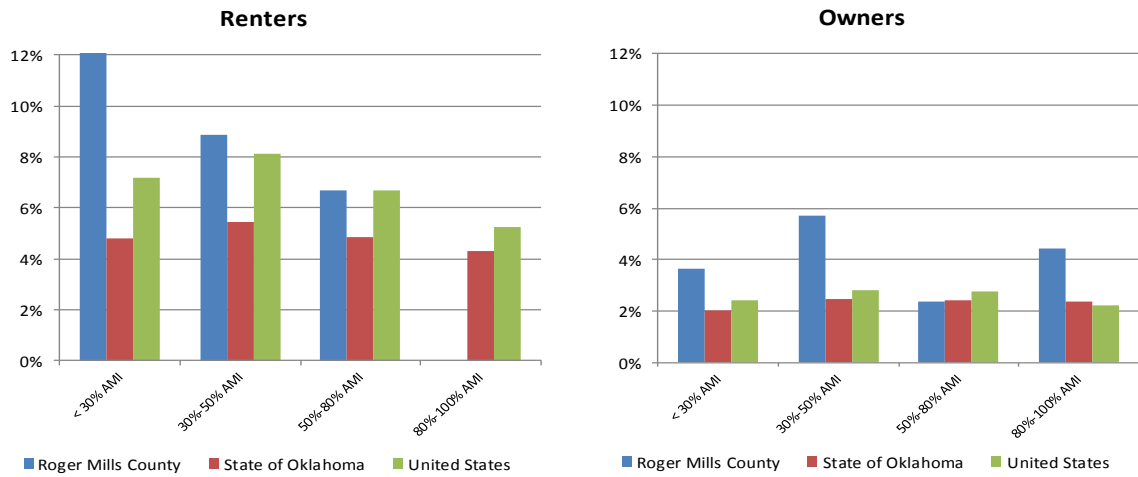
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Roger Mills County, Oklahoma and the nation.

Roger Mills County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	110	3.64%	45	17.78%	45
Income 30%-50% HAMFI	70	5.71%	45	8.89%	45
Income 50%-80% HAMFI	170	2.35%	60	6.67%	60
Income 80%-100% HAMFI	90	4.44%	20	0.00%	20
All Incomes	1,050	1.90%	275	7.27%	275

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Households by Income Threshold: Percentage with More than 1.0 Persons per Room



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

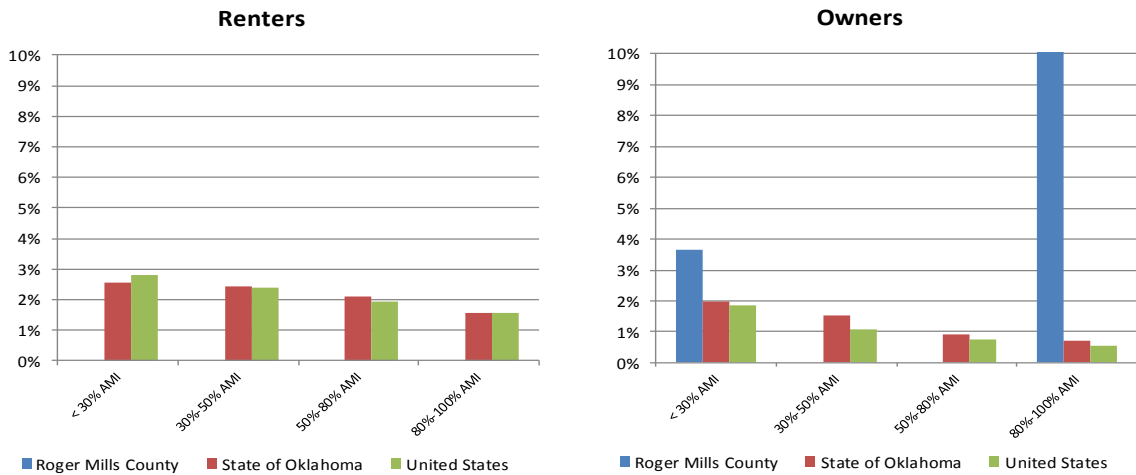
The table following summarizes this data for substandard housing conditions, with a comparison chart between Roger Mills County, the state and the nation.

Roger Mills County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	110	3.64%	45	0.00%	0.00%
Income 30%-50% HAMFI	70	0.00%	45	0.00%	0.00%
Income 50%-80% HAMFI	170	0.00%	60	0.00%	0.00%
Income 80%-100% HAMFI	90	16.67%	20	0.00%	0.00%
All Incomes	1,050	1.81%	275	0.00%	0.00%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Cost Burden by Household Type

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.



Roger Mills County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	110	54	49.09%	45	28	62.22%
Elderly Family	20	14	70.00%	0	0	N/A
Small Family (2-4 persons)	30	15	50.00%	15	0	0.00%
Large Family (5 or more persons)	0	0	N/A	4	8	200.00%
Elderly Non-Family	45	25	55.56%	20	10	50.00%
Non-Family, Non-Elderly	15	0	0.00%	10	10	100.00%
Income 30%-50% HAMFI	70	28	40.00%	45	18	40.00%
Elderly Family	15	4	26.67%	4	0	0.00%
Small Family (2-4 persons)	30	20	66.67%	4	8	200.00%
Large Family (5 or more persons)	4	0	0.00%	10	0	0.00%
Elderly Non-Family	15	4	26.67%	4	0	0.00%
Non-Family, Non-Elderly	4	0	0.00%	20	10	50.00%
Income 50%-80% HAMFI	170	16	9.41%	60	14	23.33%
Elderly Family	50	0	0.00%	4	4	100.00%
Small Family (2-4 persons)	65	8	12.31%	25	10	40.00%
Large Family (5 or more persons)	4	0	0.00%	4	0	0.00%
Elderly Non-Family	30	4	13.33%	4	0	0.00%
Non-Family, Non-Elderly	15	4	26.67%	15	0	0.00%
Income 80%-100% HAMFI	90	4	4.44%	20	0	0.00%
Elderly Family	4	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	10	4	40.00%	20	0	0.00%
Large Family (5 or more persons)	20	0	0.00%	0	0	N/A
Elderly Non-Family	15	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	40	0	0.00%	0	0	N/A
All Incomes	1,050	126	12.00%	275	60	21.82%
Elderly Family	259	32	12.36%	27	4	14.81%
Small Family (2-4 persons)	450	57	12.67%	124	18	14.52%
Large Family (5 or more persons)	68	0	0.00%	38	8	21.05%
Elderly Non-Family	155	33	21.29%	28	10	35.71%
Non-Family, Non-Elderly	109	4	3.67%	55	20	36.36%

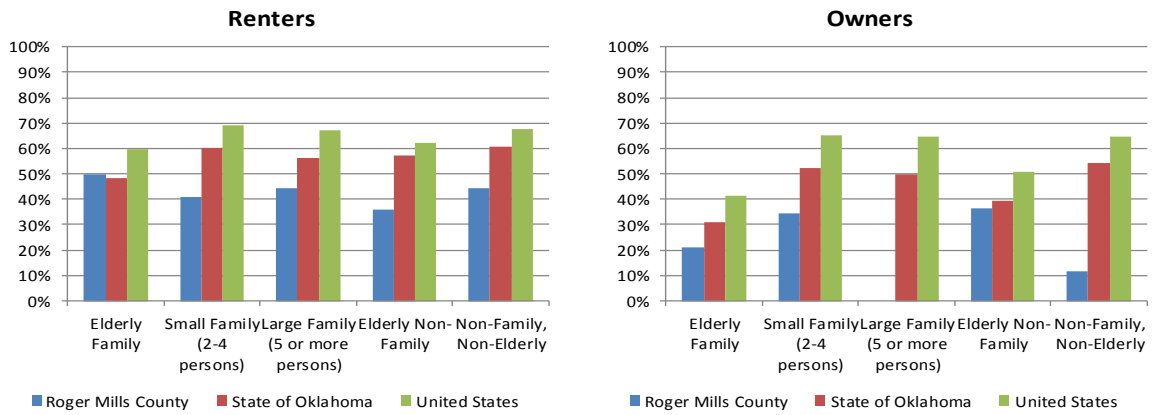
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Roger Mills County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	350	98	28.00%	150	60	40.00%
Elderly Family	85	18	21.18%	8	4	50.00%
Small Family (2-4 persons)	125	43	34.40%	44	18	40.91%
Large Family (5 or more persons)	8	0	0.00%	18	8	44.44%
Elderly Non-Family	90	33	36.67%	28	10	35.71%
Non-Family, Non-Elderly	34	4	11.76%	45	20	44.44%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage Housing Cost Overburdened



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Housing Problems by Household Type

The next set of tables presents data by household type and whether or not the household is experiencing **any** housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



Roger Mills County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	110	55	50.00%	45	24	53.33%
Elderly Family	20	15	75.00%	0	0	N/A
Small Family (2-4 persons)	30	15	50.00%	15	0	0.00%
Large Family (5 or more persons)	0	0	N/A	4	4	100.00%
Elderly Non-Family	45	25	55.56%	20	10	50.00%
Non-Family, Non-Elderly	15	0	0.00%	10	10	100.00%
Income 30%-50% HAMFI	70	32	45.71%	45	18	40.00%
Elderly Family	15	4	26.67%	4	0	0.00%
Small Family (2-4 persons)	30	20	66.67%	4	4	100.00%
Large Family (5 or more persons)	4	4	100.00%	10	4	40.00%
Elderly Non-Family	15	4	26.67%	4	0	0.00%
Non-Family, Non-Elderly	4	0	0.00%	20	10	50.00%
Income 50%-80% HAMFI	170	22	12.94%	60	18	30.00%
Elderly Family	50	0	0.00%	4	4	100.00%
Small Family (2-4 persons)	65	10	15.38%	25	10	40.00%
Large Family (5 or more persons)	4	4	100.00%	4	4	100.00%
Elderly Non-Family	30	4	13.33%	4	0	0.00%
Non-Family, Non-Elderly	15	4	26.67%	15	0	0.00%
Income Greater than 80% of HAMFI	700	50	7.14%	130	4	3.08%
Elderly Family	175	15	8.57%	20	0	0.00%
Small Family (2-4 persons)	325	10	3.08%	80	0	0.00%
Large Family (5 or more persons)	60	10	16.67%	20	4	20.00%
Elderly Non-Family	65	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	75	15	20.00%	10	0	0.00%
All Incomes	1,050	159	15.14%	280	64	22.86%
Elderly Family	260	34	13.08%	28	4	14.29%
Small Family (2-4 persons)	450	55	12.22%	124	14	11.29%
Large Family (5 or more persons)	68	18	26.47%	38	16	42.11%
Elderly Non-Family	155	33	21.29%	28	10	35.71%
Non-Family, Non-Elderly	109	19	17.43%	55	20	36.36%

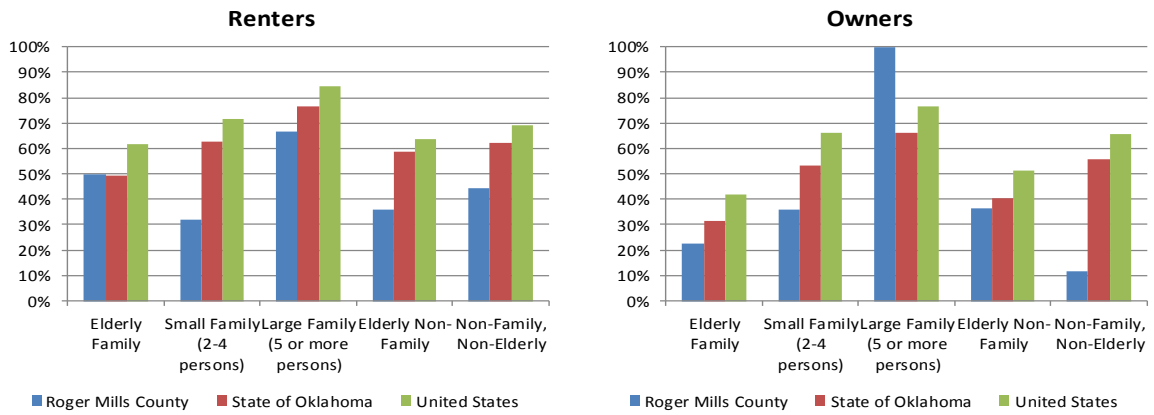
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Roger Mills County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	350	109	31.14%	150	40.00%
Elderly Family	85	19	22.35%	8	50.00%
Small Family (2-4 persons)	125	45	36.00%	44	31.82%
Large Family (5 or more persons)	8	8	100.00%	18	66.67%
Elderly Non-Family	90	33	36.67%	28	35.71%
Non-Family, Non-Elderly	34	4	11.76%	45	44.44%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage with Housing Problems



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Housing Problems by Race / Ethnicity

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Roger Mills County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”



Roger Mills County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	115	55	47.8%	50	25	50.0%
White alone, non-Hispanic	110	50	45.5%	40	15	37.5%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	4	100.0%
Pacific Islander alone	0	0	N/A	4	4	100.0%
Hispanic, any race	4	4	100.0%	4	4	100.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 30%-50% HAMFI	70	35	50.0%	40	15	37.5%
White alone, non-Hispanic	50	20	40.0%	35	10	28.6%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	4	100.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	4	4	100.0%
Other (including multiple races)	4	4	100.0%	4	0	0.0%
Income 50%-80% HAMFI	170	25	14.7%	60	20	33.3%
White alone, non-Hispanic	165	25	15.2%	45	20	44.4%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	10	0	0.0%
Other (including multiple races)	4	0	0.0%	4	0	0.0%
Income 80%-100% HAMFI	90	20	22.2%	20	0	0.0%
White alone, non-Hispanic	90	20	22.2%	20	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	0	0	N/A
Other (including multiple races)	0	0	N/A	0	0	N/A
All Incomes	1,050	165	15.7%	279	64	22.9%
White alone, non-Hispanic	985	145	14.7%	245	45	18.4%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	12	4	33.3%	16	8	50.0%
Pacific Islander alone	0	0	N/A	4	4	100.0%
Hispanic, any race	26	18	69.2%	18	8	44.4%
Other (including multiple races)	33	4	12.1%	8	0	0.0%

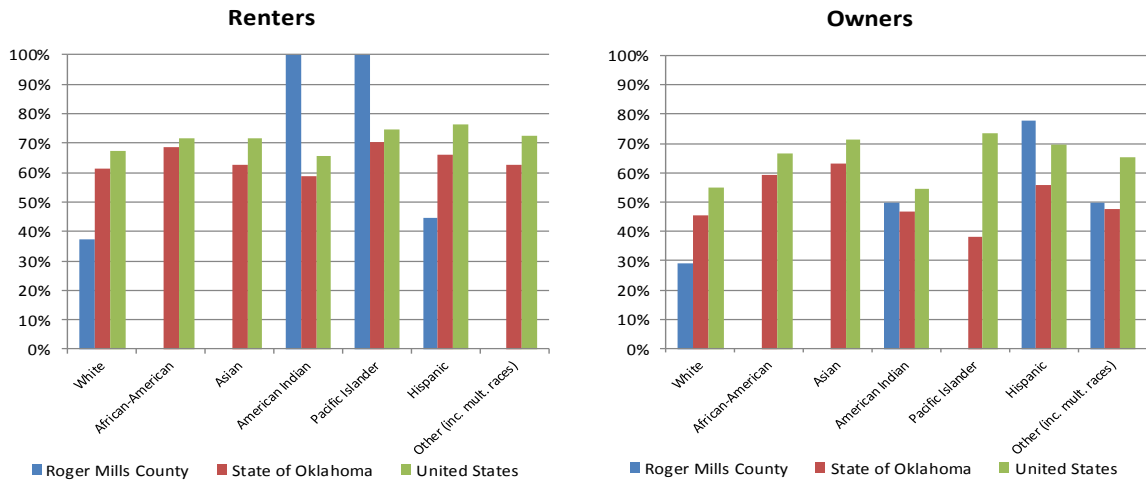
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Roger Mills County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	355	115	32.39%	150	40.00%
White alone, non-Hispanic	325	95	29.23%	120	37.50%
Black or African-American alone	0	0	N/A	0	N/A
Asian alone	0	0	N/A	0	N/A
American Indian alone	8	4	50.00%	4	100.00%
Pacific Islander alone	0	0	N/A	4	100.00%
Hispanic, any race	18	14	77.78%	8	44.44%
Other (including multiple races)	8	4	50.00%	8	0.00%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage with Housing Problems by Race



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Roger Mills County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 34 renter households that are cost overburdened, and 80 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 10 renter households that are cost overburdened, and 95 homeowners that are cost overburdened.



- 100% of Native American and Pacific Islander renter households have one or more housing problems, and 50% of Native American and 77.8% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

Future demand for housing units in Roger Mills County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for Cheyenne, as well as Roger Mills County as a whole. The calculations are shown in the following tables.

Cheyenne Anticipated Demand

Households in Cheyenne declined at an annually compounded rate of -0.61% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.22% per year since that time, and that households will decline -0.11% per year through 2020. Since all of the projected population growth in the area is projected to be in areas of Roger Mills County outside of Cheyenne, our projections will concern Roger Mills County as a whole.

Roger Mills County Anticipated Demand

Households in Roger Mills County grew at an annually compounded rate of 0.29% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.23% per year since that time, and that households will grow 0.21% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.21% per year in forecasting future household growth for Roger Mills County.

The percentage of owner households was estimated at 78.77% with renter households estimated at 21.23%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Roger Mills County

Year	2015	2016	2017	2018	2019	2020
Household Estimates	1,487	1,490	1,493	1,497	1,500	1,503
Owner %: 78.77%	1,171	1,174	1,176	1,179	1,181	1,184
Renter %: 21.23%	316	316	317	318	318	319
Total New Owner Households						13
Total New Renter Households						3

Based on an estimated household growth rate of 0.21% per year, Roger Mills County would require 13 new housing units for ownership, and 3 units for rent, over the next five years. Annually this equates to 3 units for ownership per year, and 1 units for rent per year.

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Roger Mills County. These forecasts are based on the previously forecasted overall trends for the next five years.

Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Roger Mills County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

Roger Mills County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	13	3	16
Less than 30% AMI	10.48%	16.36%	1	1	2
Less than 50% AMI	17.14%	32.73%	2	1	3
Less than 60% AMI	20.57%	39.27%	3	1	4
Less than 80% AMI	33.33%	54.55%	4	2	6

Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

Roger Mills County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	39.43%	20.00%	5	1	6
Elderly less than 30% AMI	6.19%	7.27%	1	0	1
Elderly less than 50% AMI	9.05%	10.18%	1	0	1
Elderly less than 60% AMI	10.86%	12.22%	1	0	2
Elderly less than 80% AMI	16.67%	13.09%	2	0	3

Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

Roger Mills County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	37.14%	35.71%	5	1	6
Disabled less than 30% AMI	6.67%	7.14%	1	0	1
Disabled less than 50% AMI	9.05%	12.50%	1	0	2
Disabled less than 60% AMI	10.86%	15.00%	1	1	2
Disabled less than 80% AMI	16.67%	19.64%	2	1	3

Housing Needs for Veterans

This section will address housing needs for households with at least one veteran. This data is not available through HUD's Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

Roger Mills County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	13	3	16
Total Veteran Demand	9.06%	9.06%	1	0	1
Veterans with Disabilities	3.15%	3.15%	0	0	1
Veterans Below Poverty	1.06%	1.06%	0	0	0
Disabled Veterans Below Poverty	0.29%	0.29%	0	0	0

Housing Needs for Working Families

The final table addresses housing needs for working families. Working families are in this case defined as families (households with at least two members related by blood or marriage) with at least one person employed. Like the forecasts for veteran needs, this data cannot be extracted from the HUD CHAS tables, so we have again relied on the Census Bureau's American Community Survey (table B23007 in this instance). The data is further broken down by the presence of children (below the age of 18).

Roger Mills County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	13	3	16
Total Working Families	56.02%	56.02%	7	2	9
Working Families with Children Present	22.84%	22.84%	3	1	4

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 16 housing units will be needed in Roger Mills County over the next five years. Of those units:

- 4 will be needed by households earning less than 60% of Area Median Income

- 2 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 2 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 4 will be needed by working families with children present

This data suggests a strong need in Roger Mills County for housing units that are both affordable and available to working families with children.