

Housing Needs Assessment
Dewey 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:

July 15, 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
 Dewey County
 IRR - Tulsa/OKC File No. 140-2015-0035

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 Dewey County Residential Housing Market Analysis. Analyst Jacquelyn Porter personally inspected the Dewey County area during the month of July 2015 to collect the data used in the preparation of the Dewey 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
Oklahoma Housing Finance Agency
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 Dewey County is projected to grow by 0.59% per year over the next five years, underperforming the State of Oklahoma.
2. Dewey County is projected to need a total of 37 housing units for ownership and 11 housing units for rent over the next five years.
3. Median Household Income in Dewey County is estimated to be \$48,765 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Dewey County is estimated to be 14.18%, compared with 16.85% for Oklahoma.
4. Homeowner vacancy in Dewey County is slightly higher than the state average, while the rental vacancy rate is significantly lower, with only 12 vacant units in the county.
5. Home values and rental rates in Dewey County are also lower than the state averages.
6. Average sale price for homes in Seiling was \$69,694 in 2015, with an average price per square foot of \$45.85. The average year of construction for homes sold in 2015 was 1960. The average price of homes constructed since 2000 in Dewey County is estimated to be \$185,625.

7. Approximately 15.7% of renters and 13.69% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number: 46 Injuries: 7 Fatalities: 0 Damages (1996-2014): \$3,080,000.00
5. Social Vulnerability: Below state score at the county level
6. Floodplain: updated flood maps not available.

Homelessness Specific Findings

1. Dewey County is located in the Oklahoma Balance of State Continuum of Care.
2. There are an estimated 295 homeless individuals in this area, 154 of which are identified as sheltered.
3. Homeless children under the age of 18 are more likely to be unsheltered than sheltered.
4. Many homeless persons are victims of domestic violence, totaling 75 people.
5. Very few units are available for occupation by families with children (14), and there is a need to grow the number of units that are available for this group of homeless and the children in their care.

Fair Housing Specific Findings

1. Units further than 15 miles from a hospital: 16

Lead-Based Paint Specific Findings

2. We estimate there are 444 occupied housing units in Dewey County with lead-based paint hazards.
3. 177 of those housing units are estimated to be occupied by low-to-moderate income households.
4. We estimate that 49 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 Dewey 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 Dewey 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 Dewey 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 Dewey County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Dewey County area.

Effective Date of Consultation

The Dewey County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 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 Dewey County area was inspected during July, 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

Dewey County Analysis

Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Dewey 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

Dewey County is located in western Oklahoma. The county is bordered on the north by Woodward and Major counties, on the west by Ellis and Roger Mills counties, on the south by Custer County, and on the east by Blaine County. The Dewey County Seat is Seiling, which is located in the northern part of the county. This location is approximately 179 miles west of Tulsa and 106 miles northwest of Oklahoma City.

Dewey County has a total area of 1,008 square miles (999 square miles of land, and 9 square miles of water), ranking 20th out of Oklahoma's 77 counties in terms of total area. The total population of Dewey County as of the 2010 Census was 4,810 persons, for a population density of 5 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 Dewey. These are US-183, US-270, US-60, OK-51, OK-47, and OK-34. The nearest interstate highway is I-40, located 21.4 miles south. The county also has an intricate network of county roadways.

Public transportation is provided by Cimarron Public Transit, which operates a demand-response service. 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.

Seiling Airport is located just northwest of Seiling. Its primary asphalt runway is 2,435 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 105 miles southeast.

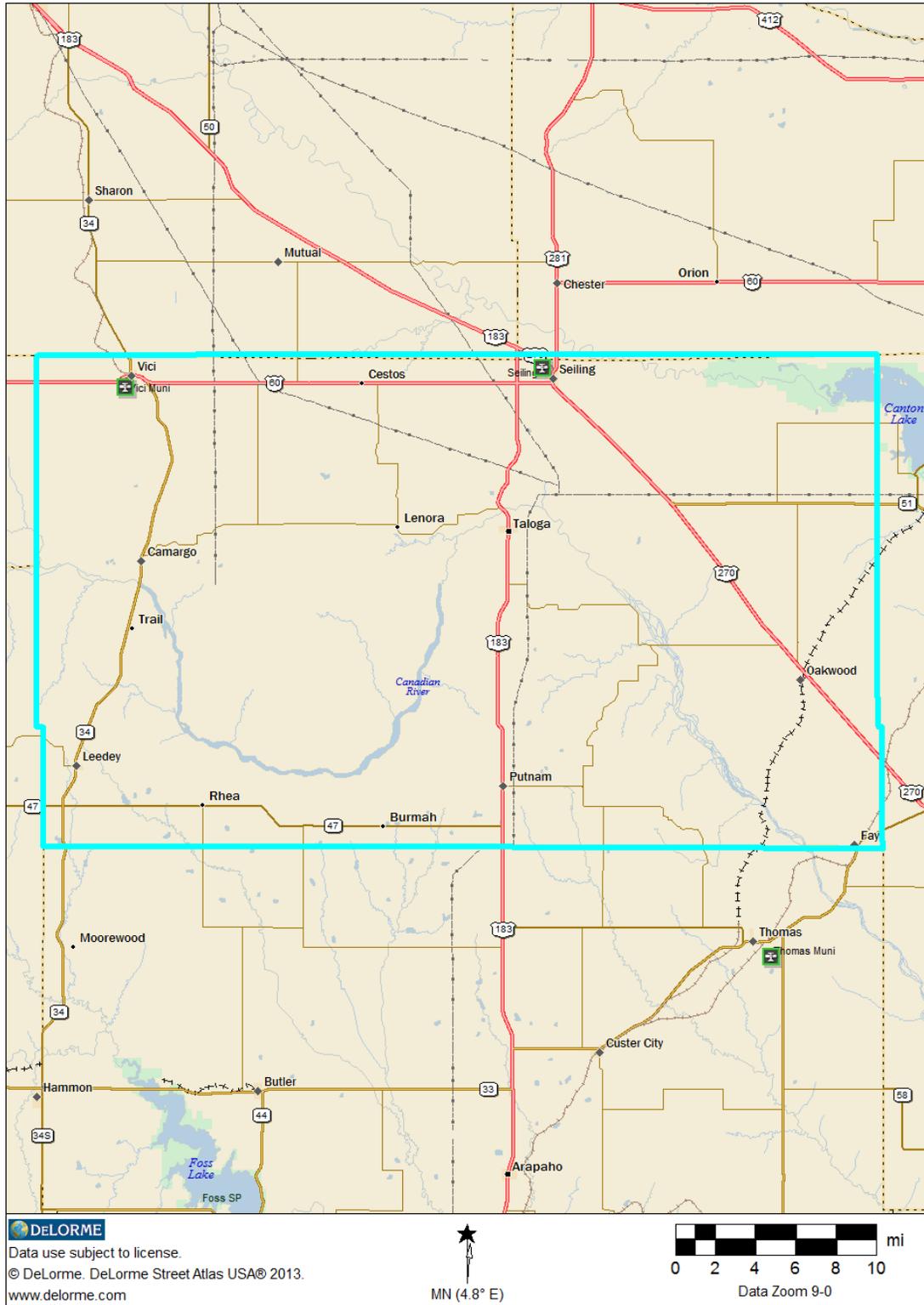
Educational Facilities

All of the county communities have public school facilities. Seiling is served by Seiling Public Schools which operates one high school, one middle school, and one elementary school. Higher education offerings near Dewey County include Southwestern Oklahoma State University in Weatherford, and the Northwestern Oklahoma State University branch campus in Woodward.

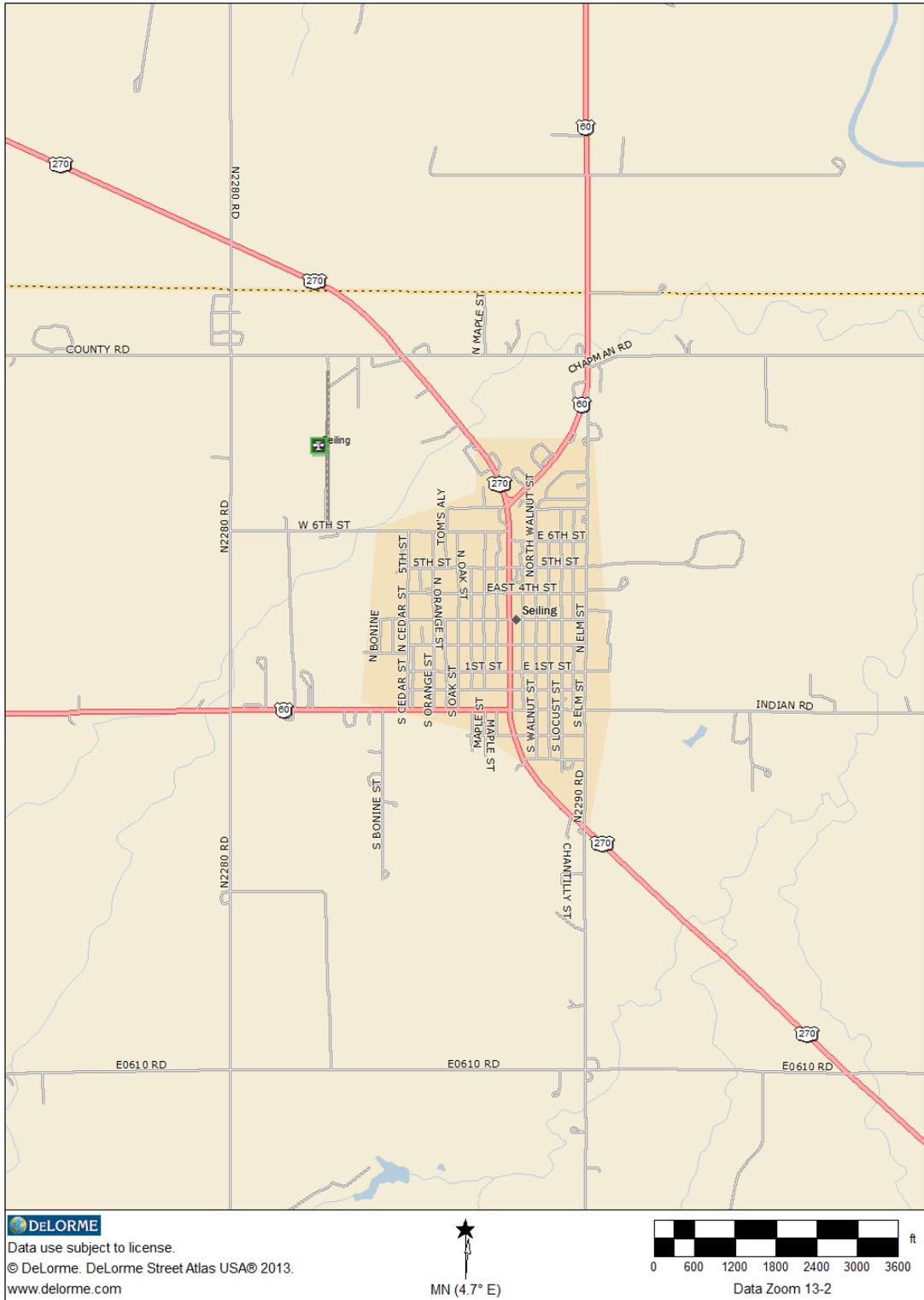
Medical Facilities

Medical services are provided by Seiling Community Hospital, an acute-care hospital part of the Mercy Hospital Network, 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.

Dewey County Area Map

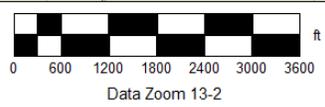


Seiling Area Map



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Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Dewey 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
Seiling	875	860	-0.17%	828	-0.76%	824	-0.10%
Dewey County	4,743	4,810	0.14%	4,889	0.33%	5,035	0.59%
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 Dewey County was 4,810 persons as of the 2010 Census, a 0.14% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Dewey County to be 4,889 persons, and projects that the population will show 0.59% annualized growth over the next five years.

The population of Seiling was 860 persons as of the 2010 Census, a -0.17% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Seiling to be 828 persons, and projects that the population will show -0.10% annualized decline over the next five years.

The next table presents data regarding household levels in Dewey 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.

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Seiling	875	860	-0.17%	828	-0.76%	824	-0.10%
Dewey County	4,743	4,810	0.14%	4,889	0.33%	5,035	0.59%
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

As of 2010, Dewey County had a total of 1,944 households, representing a -0.09% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Dewey County to have 1,957 households. This number is expected to experience a 0.49% annualized rate of decline over the next five years.

As of 2010, Seiling had a total of 325 households, representing a -1.07% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Seiling to have 313 households. This number is expected to experience a -0.32% 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 Dewey County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Seiling		Dewey County	
	No.	Percent	No.	Percent
Total Population	816		4,800	
White Alone	683	83.70%	4,252	88.58%
Black or African American Alone	0	0.00%	16	0.33%
Amer. Indian or Alaska Native Alone	62	7.60%	146	3.04%
Asian Alone	0	0.00%	11	0.23%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	2	0.04%
Some Other Race Alone	5	0.61%	19	0.40%
Two or More Races	66	8.09%	354	7.38%
Population by Hispanic or Latino Origin	Seiling		Dewey County	
	No.	Percent	No.	Percent
Total Population	816		4,800	
Hispanic or Latino	38	4.66%	261	5.44%
<i>Hispanic or Latino, White Alone</i>	7	18.42%	183	70.11%
<i>Hispanic or Latino, All Other Races</i>	31	81.58%	78	29.89%
Not Hispanic or Latino	778	95.34%	4,539	94.56%
<i>Not Hispanic or Latino, White Alone</i>	676	86.89%	4,069	89.65%
<i>Not Hispanic or Latino, All Other Races</i>	102	13.11%	470	10.35%

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

In Dewey County, racial and ethnic minorities comprise 15.23% of the total population. Within Seiling, racial and ethnic minorities represent 17.16% of the population.

Population by Age

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

Dewey 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	4,810		4,889		5,035			
Age 0 - 4	300	6.24%	300	6.14%	325	6.45%	0.00%	1.61%
Age 5 - 9	354	7.36%	317	6.48%	304	6.04%	-2.18%	-0.83%
Age 10 - 14	349	7.26%	352	7.20%	321	6.38%	0.17%	-1.83%
Age 15 - 17	218	4.53%	210	4.30%	224	4.45%	-0.74%	1.30%
Age 18 - 20	115	2.39%	181	3.70%	202	4.01%	9.50%	2.22%
Age 21 - 24	147	3.06%	216	4.42%	274	5.44%	8.00%	4.87%
Age 25 - 34	529	11.00%	500	10.23%	508	10.09%	-1.12%	0.32%
Age 35 - 44	527	10.96%	518	10.60%	531	10.55%	-0.34%	0.50%
Age 45 - 54	700	14.55%	615	12.58%	539	10.71%	-2.56%	-2.60%
Age 55 - 64	613	12.74%	672	13.75%	662	13.15%	1.85%	-0.30%
Age 65 - 74	530	11.02%	573	11.72%	682	13.55%	1.57%	3.54%
Age 75 - 84	290	6.03%	302	6.18%	330	6.55%	0.81%	1.79%
Age 85 and over	138	2.87%	133	2.72%	133	2.64%	-0.74%	0.00%
<i>Age 55 and over</i>	<i>1,571</i>	<i>32.66%</i>	<i>1,680</i>	<i>34.36%</i>	<i>1,807</i>	<i>35.89%</i>	<i>1.35%</i>	<i>1.47%</i>
<i>Age 62 and over</i>	<i>1,004</i>	<i>20.87%</i>	<i>1,077</i>	<i>22.02%</i>	<i>1,211</i>	<i>24.04%</i>	<i>1.41%</i>	<i>2.37%</i>
Median Age	42.5		42.1		41.8		-0.19%	-0.14%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Dewey County is 42.1 years. This compares with the statewide figure of 36.6 years. Approximately 6.14% of the population is below the age of 5, while 22.02% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.37% per year.

Seiling 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	860		828		824			
Age 0 - 4	59	6.86%	58	7.00%	60	7.28%	-0.34%	0.68%
Age 5 - 9	77	8.95%	61	7.37%	54	6.55%	-4.55%	-2.41%
Age 10 - 14	72	8.37%	74	8.94%	59	7.16%	0.55%	-4.43%
Age 15 - 17	40	4.65%	41	4.95%	44	5.34%	0.50%	1.42%
Age 18 - 20	22	2.56%	33	3.99%	39	4.73%	8.45%	3.40%
Age 21 - 24	28	3.26%	35	4.23%	52	6.31%	4.56%	8.24%
Age 25 - 34	95	11.05%	84	10.14%	81	9.83%	-2.43%	-0.72%
Age 35 - 44	94	10.93%	97	11.71%	89	10.80%	0.63%	-1.71%
Age 45 - 54	116	13.49%	92	11.11%	85	10.32%	-4.53%	-1.57%
Age 55 - 64	101	11.74%	91	10.99%	97	11.77%	-2.06%	1.29%
Age 65 - 74	78	9.07%	88	10.63%	92	11.17%	2.44%	0.89%
Age 75 - 84	53	6.16%	52	6.28%	52	6.31%	-0.38%	0.00%
Age 85 and over	25	2.91%	22	2.66%	20	2.43%	-2.52%	-1.89%
<i>Age 55 and over</i>	<i>257</i>	<i>29.88%</i>	<i>253</i>	<i>30.56%</i>	<i>261</i>	<i>31.67%</i>	<i>-0.31%</i>	<i>0.62%</i>
<i>Age 62 and over</i>	<i>161</i>	<i>18.76%</i>	<i>167</i>	<i>20.21%</i>	<i>173</i>	<i>21.01%</i>	<i>0.73%</i>	<i>0.68%</i>
Median Age	38.9		37.9		37.6		-0.52%	-0.16%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Seiling is 37.9 years. This compares with the statewide figure of 36.6 years. Approximately 7.00% of the population is below the age of 5, while 20.21% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.68% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Seiling		Dewey County	
	No.	Percent	No.	Percent
Total Families:	180		1,256	
Married-Couple Family:	124	68.89%	1,050	83.60%
With Children Under 18 Years	45	25.00%	334	26.59%
No Children Under 18 Years	79	43.89%	716	57.01%
Other Family:	56	31.11%	206	16.40%
Male Householder, No Wife Present	4	2.22%	77	6.13%
With Children Under 18 Years	4	2.22%	30	2.39%
No Children Under 18 Years	0	0.00%	47	3.74%
Female Householder, No Husband Present	52	28.89%	129	10.27%
With Children Under 18 Years	34	18.89%	76	6.05%
No Children Under 18 Years	18	10.00%	53	4.22%
<hr/>				
Total Single Parent Families	38		106	
Male Householder	4	10.53%	30	28.30%
Female Householder	34	89.47%	76	71.70%

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

As shown, within Dewey County, among all families 8.44% are single-parent families, while in Seiling, the percentage is 21.11%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	792		4,696		3,702,515	
Under 18 Years:	230		1,212		933,738	
With One Type of Disability	6	2.61%	41	3.38%	33,744	3.61%
With Two or More Disabilities	6	2.61%	12	0.99%	11,082	1.19%
No Disabilities	218	94.78%	1,159	95.63%	888,912	95.20%
18 to 64 Years:	381		2,579		2,265,702	
With One Type of Disability	34	8.92%	216	8.38%	169,697	7.49%
With Two or More Disabilities	36	9.45%	153	5.93%	149,960	6.62%
No Disabilities	311	81.63%	2,210	85.69%	1,946,045	85.89%
65 Years and Over:	181		905		503,075	
With One Type of Disability	29	16.02%	160	17.68%	95,633	19.01%
With Two or More Disabilities	60	33.15%	214	23.65%	117,044	23.27%
No Disabilities	92	50.83%	531	58.67%	290,398	57.72%
Total Number of Persons with Disabilities:	171	21.59%	796	16.95%	577,160	15.59%

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

Within Dewey County, 16.95% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Seiling the percentage is 21.59%.

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

2013 Population by Veteran and Disability Status

	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	562		3,484		2,738,788	
Veteran:	56	9.96%	330	9.47%	305,899	11.17%
With a Disability	20	35.71%	143	43.33%	100,518	32.86%
No Disability	36	64.29%	187	56.67%	205,381	67.14%
Non-veteran:	506	90.04%	3,154	90.53%	2,432,889	88.83%
With a Disability	139	27.47%	600	19.02%	430,610	17.70%
No Disability	367	72.53%	2,554	80.98%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Dewey County, the Census Bureau estimates there are 330 veterans, 43.33% of which have one or more disabilities (compared with 32.86% at a statewide level). In Seiling, there are an estimated 56 veterans, 35.71% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Seiling		Dewey County	
	No.	Percent	No.	Percent
Total Population	860		4,810	
Group Quarters Population	22	2.56%	93	1.93%
Institutionalized Population	22	2.56%	93	1.93%
Correctional facilities for adults	0	0.00%	21	0.44%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	22	2.56%	72	1.50%
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 Dewey County population in group quarters is somewhat lower than the statewide figure, which was 2.99% in 2010.

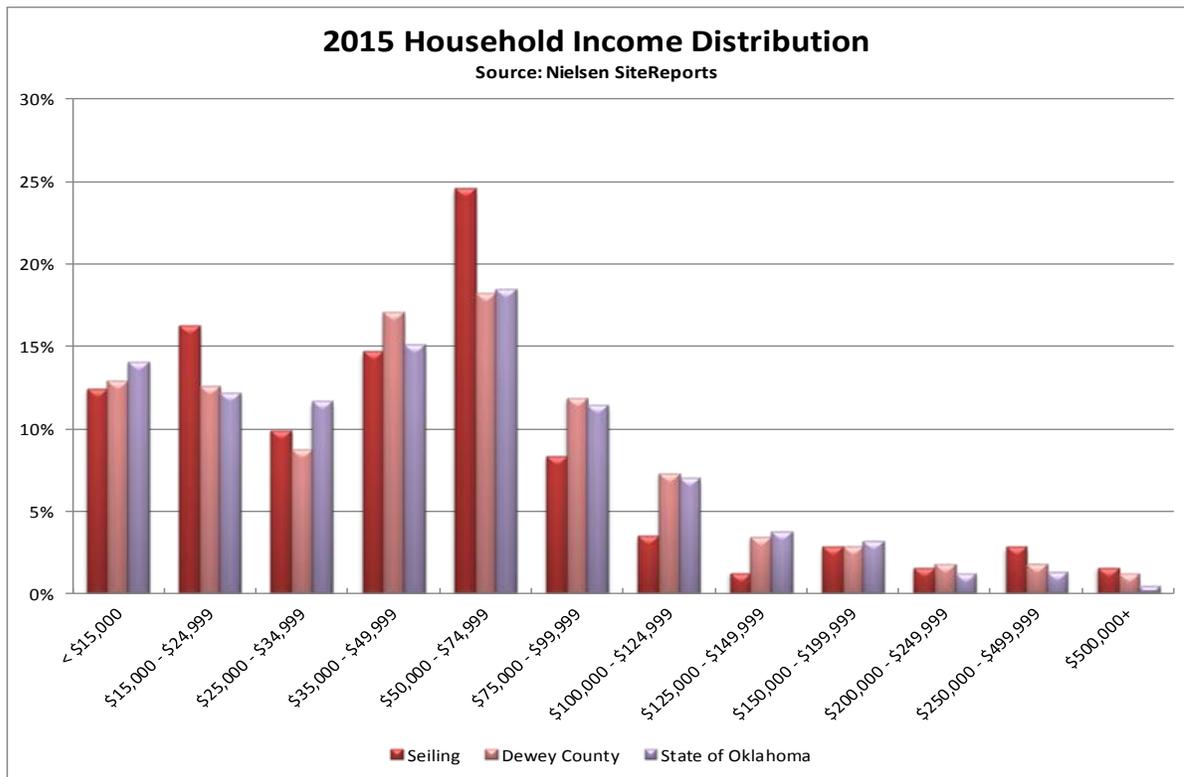
Household Income Levels

Data in the following chart shows the distribution of household income in Dewey 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						
	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	313		1,957		1,520,327	
< \$15,000	39	12.46%	253	12.93%	213,623	14.05%
\$15,000 - \$24,999	51	16.29%	247	12.62%	184,613	12.14%
\$25,000 - \$34,999	31	9.90%	172	8.79%	177,481	11.67%
\$35,000 - \$49,999	46	14.70%	334	17.07%	229,628	15.10%
\$50,000 - \$74,999	77	24.60%	357	18.24%	280,845	18.47%
\$75,000 - \$99,999	26	8.31%	232	11.85%	173,963	11.44%
\$100,000 - \$124,999	11	3.51%	143	7.31%	106,912	7.03%
\$125,000 - \$149,999	4	1.28%	67	3.42%	57,804	3.80%
\$150,000 - \$199,999	9	2.88%	57	2.91%	48,856	3.21%
\$200,000 - \$249,999	5	1.60%	35	1.79%	18,661	1.23%
\$250,000 - \$499,999	9	2.88%	36	1.84%	20,487	1.35%
\$500,000+	5	1.60%	24	1.23%	7,454	0.49%
Median Household Income	\$46,576		\$48,765		\$47,049	
Average Household Income	\$68,259		\$69,596		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Dewey County is estimated to be \$48,765 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Seiling, median household income is estimated to be \$46,576.



Household Income Trend

Next we examine the long-term growth of incomes in Dewey 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.

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Seiling	\$24,087	\$46,576	4.21%	2.40%	1.81%
Dewey County	\$28,172	\$48,765	3.49%	2.40%	1.09%
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 Dewey County and Seiling saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends which saw negative growth in household income over the same period, after adjusting for inflation: 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 Dewey 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
Seiling	20.19%	12.16%	-802	0.00%	26.47%
Dewey County	14.95%	14.18%	-77	30.00%	38.16%
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 Dewey County is estimated to be 14.18% by the American Community Survey. This is a decrease of -77 basis points since the 2000 Census. Within Seiling, the poverty rate is estimated to be 12.16%. 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.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Dewey 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)
Dewey County	2,160	2,558	3.44%	5.2%	3.6%	-160
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

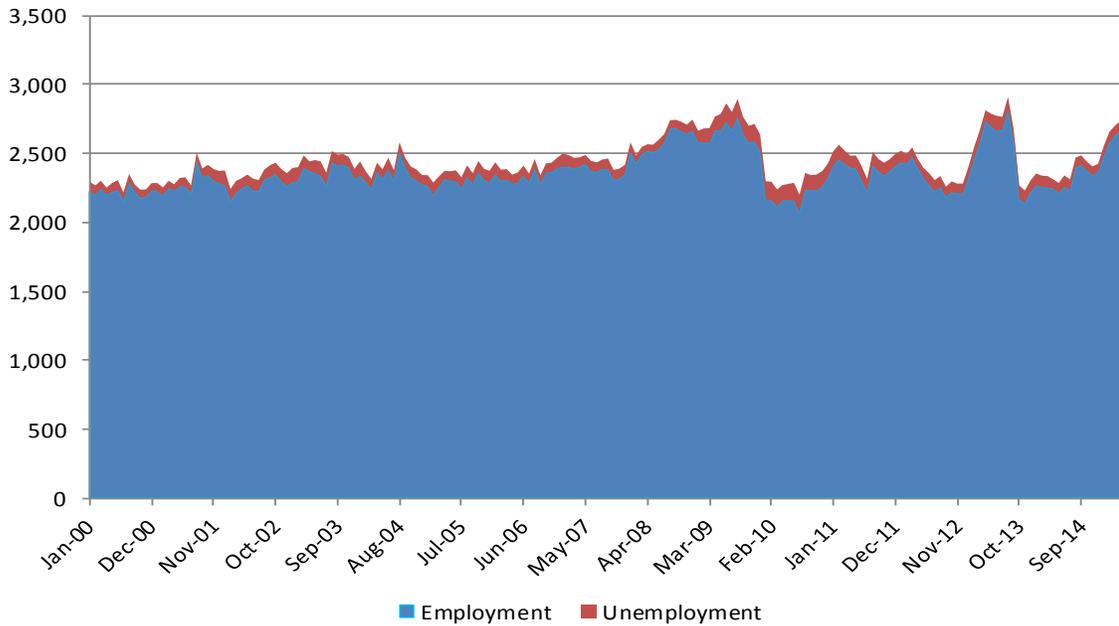
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Dewey County was 2,558 persons. Compared with figures from May 2010, this represents annualized employment growth of 3.44% per year. The unemployment rate in May was 3.6%, a decrease of -160 basis points from May 2010, which was 5.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Dewey County has significantly outperformed both the state and nation in these statistics.

Employment Level Trends

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

**Employment and Unemployment in Dewey County
January 2000 through May 2015**



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

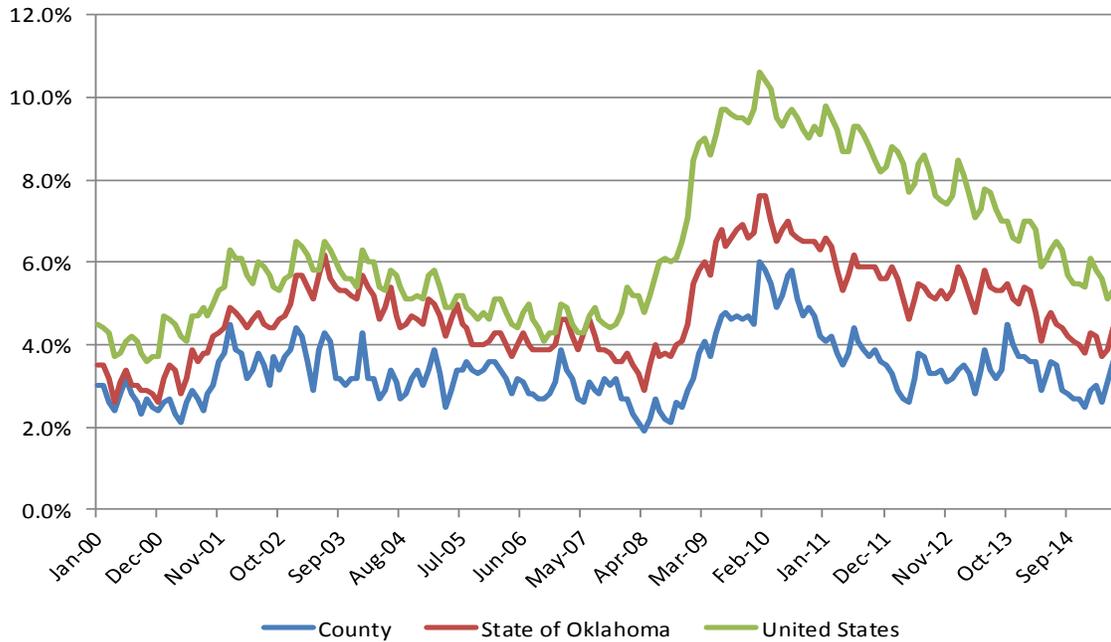
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 2,558 persons. The number of unemployed persons in May 2015 was 95, out of a total labor force of 2,653 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Dewey 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 Dewey 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 Dewey County increased moderately 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 3.6%. On the whole, unemployment rates in Dewey County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Dewey 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 Dewey 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.

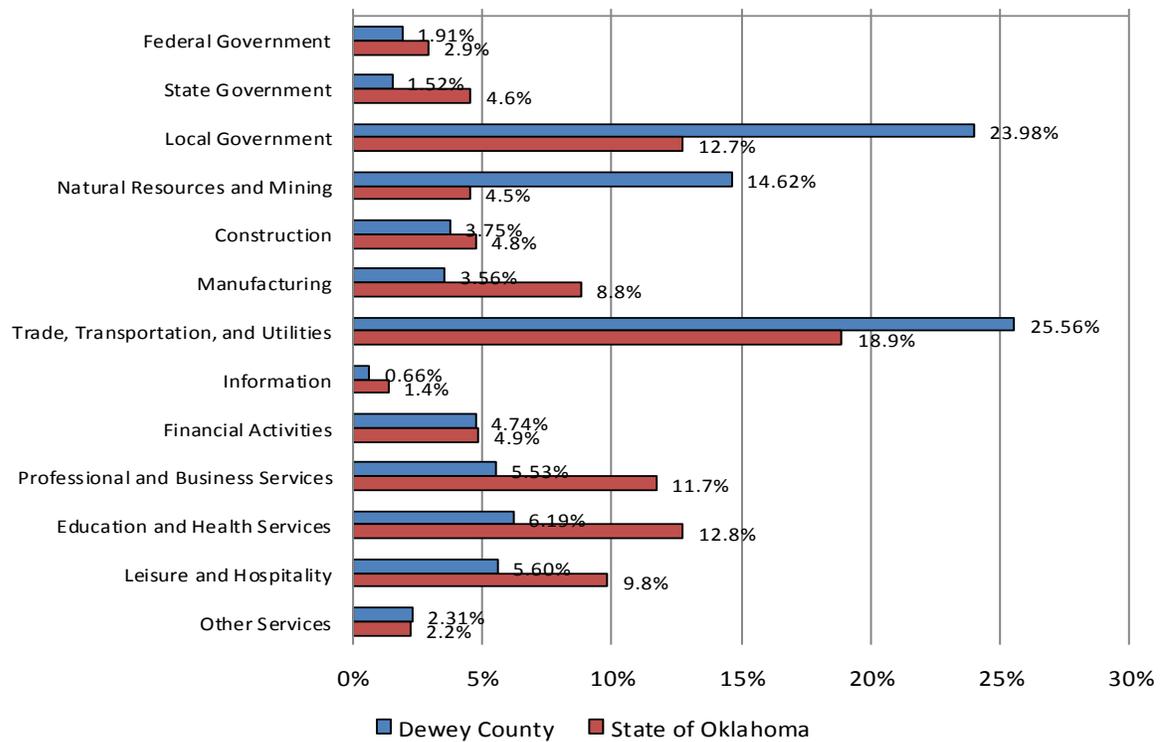


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	9	29	1.91%	\$38,453	0.96
State Government	7	23	1.52%	\$37,554	0.46
Local Government	20	364	23.98%	\$30,669	2.38
Natural Resources and Mining	27	222	14.62%	\$69,902	9.64
Construction	10	57	3.75%	\$59,520	0.84
Manufacturing	6	54	3.56%	\$67,407	0.40
Trade, Transportation, and Utilities	56	388	25.56%	\$44,480	1.34
Information	3	10	0.66%	\$41,393	0.33
Financial Activities	11	72	4.74%	\$37,879	0.84
Professional and Business Services	17	84	5.53%	\$47,057	0.40
Education and Health Services	8	94	6.19%	\$26,574	0.41
Leisure and Hospitality	6	85	5.60%	\$13,287	0.52
Other Services	9	35	2.31%	\$29,466	0.74
Total	188	1,518		\$42,628	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 (25.56%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$44,480 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$69,902 per year.

The rightmost column of the previous table provides location quotients for each industry for Dewey 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 (Dewey 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 Dewey County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 9.64. This sector includes agricultural employment, as well as employment in the oil and gas industry.

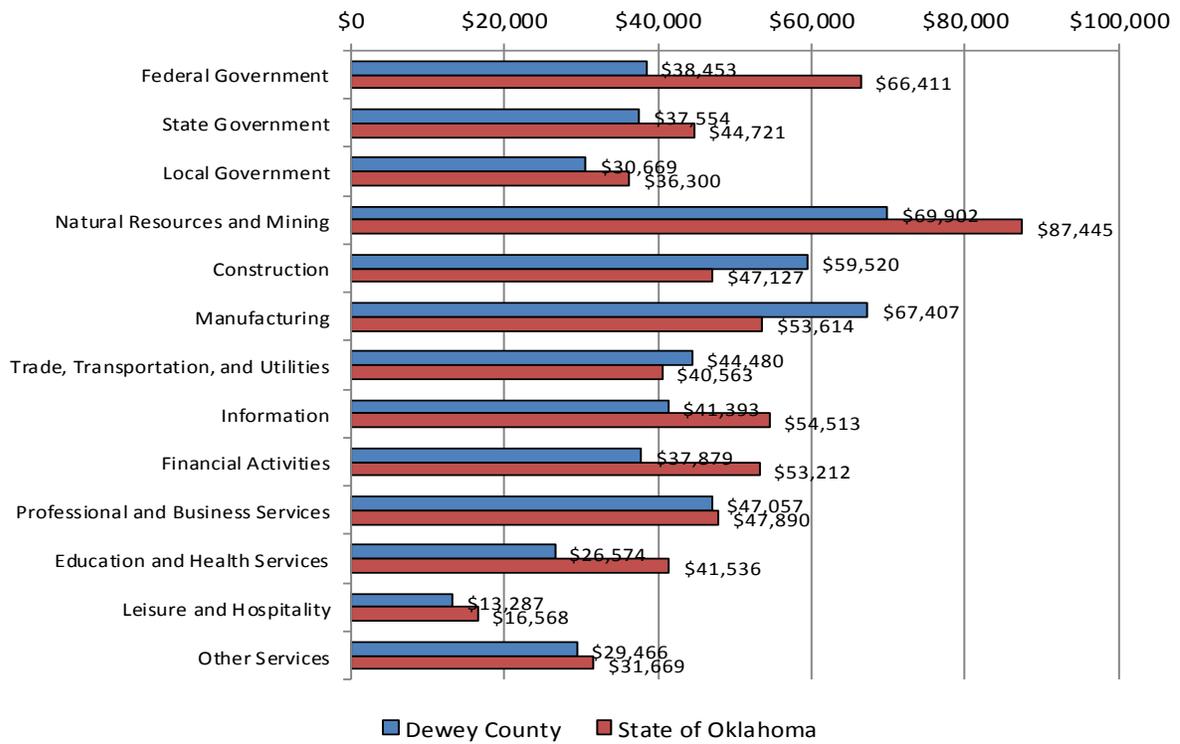
The next table presents average annual pay in Dewey County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Dewey County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$38,453	\$66,411	\$75,784	57.9%	50.7%
State Government	\$37,554	\$44,721	\$54,184	84.0%	69.3%
Local Government	\$30,669	\$36,300	\$46,146	84.5%	66.5%
Natural Resources and Mining	\$69,902	\$87,445	\$59,666	79.9%	117.2%
Construction	\$59,520	\$47,127	\$55,041	126.3%	108.1%
Manufacturing	\$67,407	\$53,614	\$62,977	125.7%	107.0%
Trade, Transportation, and Utilities	\$44,480	\$40,563	\$42,988	109.7%	103.5%
Information	\$41,393	\$54,513	\$90,804	75.9%	45.6%
Financial Activities	\$37,879	\$53,212	\$85,261	71.2%	44.4%
Professional and Business Services	\$47,057	\$47,890	\$66,657	98.3%	70.6%
Education and Health Services	\$26,574	\$41,536	\$45,951	64.0%	57.8%
Leisure and Hospitality	\$13,287	\$16,568	\$20,993	80.2%	63.3%
Other Services	\$29,466	\$31,669	\$33,935	93.0%	86.8%
Total	\$42,628	\$43,774	\$51,361	97.4%	83.0%

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, Dewey County has higher average wages in construction, manufacturing, and trade, transportation and utilities, and lower average wages in the other employment sectors, notably so in education.

Working Families

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



Families by Employment Status and Presence of Children						
	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	180		1,256		961,468	
With Children <18 Years:	83	46.11%	440	35.03%	425,517	44.26%
Married Couple:	45	54.22%	334	75.91%	281,418	66.14%
Both Parents Employed	22	48.89%	175	52.40%	166,700	59.24%
One Parent Employed	23	51.11%	142	42.51%	104,817	37.25%
Neither Parent Employed	0	0.00%	17	5.09%	9,901	3.52%
Other Family:	38	45.78%	106	24.09%	144,099	33.86%
Male Householder:	4	10.53%	30	28.30%	36,996	25.67%
Employed	4	100.00%	21	70.00%	31,044	83.91%
Not Employed	0	0.00%	9	30.00%	5,952	16.09%
Female Householder:	34	89.47%	76	71.70%	107,103	74.33%
Employed	34	100.00%	73	96.05%	75,631	70.62%
Not Employed	0	0.00%	3	3.95%	31,472	29.38%
Without Children <18 Years:	97	53.89%	816	64.97%	535,951	55.74%
Married Couple:	79	81.44%	716	87.75%	431,868	80.58%
Both Spouses Employed	34	43.04%	284	39.66%	167,589	38.81%
One Spouse Employed	15	18.99%	227	31.70%	138,214	32.00%
Neither Spouse Employed	30	37.97%	205	28.63%	126,065	29.19%
Other Family:	18	18.56%	100	12.25%	104,083	19.42%
Male Householder:	0	0.00%	47	22.93%	32,243	25.58%
Employed	0	N/A	35	74.47%	19,437	60.28%
Not Employed	0	N/A	12	25.53%	12,806	39.72%
Female Householder:	18	100.00%	53	53.00%	71,840	69.02%
Employed	5	27.78%	5	9.43%	36,601	50.95%
Not Employed	13	72.22%	48	90.57%	35,239	49.05%
<i>Total Working Families:</i>	<i>137</i>	<i>76.11%</i>	<i>962</i>	<i>76.59%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>83</i>	<i>60.58%</i>	<i>411</i>	<i>42.72%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>54</i>	<i>39.42%</i>	<i>551</i>	<i>57.28%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Dewey County, there are 962 working families, 42.72% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

The largest single employers are the local school district, the City of Seiling, Dewey County, and Seiling Community Hospital. The agricultural industry is another major employer, as is the oil and gas industry.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	298		1,894		1,613,364	
Less than 15 minutes	180	60.40%	931	49.16%	581,194	36.02%
15 to 30 minutes	13	4.36%	310	16.37%	625,885	38.79%
30 to 45 minutes	56	18.79%	355	18.74%	260,192	16.13%
45 to 60 minutes	11	3.69%	76	4.01%	74,625	4.63%
60 or more minutes	38	12.75%	222	11.72%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Dewey County, the largest percentage of workers (49.16%) travel fewer than 15 minutes to work. Although roughly half of employees living in Dewey County appear to also work in Dewey County, some commute to other labor markets in the region.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	301		1,984		1,673,026	
Car, Truck or Van:	289	96.01%	1,814	91.43%	1,551,461	92.73%
<i>Drove Alone</i>	<i>261</i>	<i>90.31%</i>	<i>1,678</i>	<i>92.50%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>28</i>	<i>9.69%</i>	<i>136</i>	<i>7.50%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	4	0.20%	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%	2	0.10%	4,227	0.25%
Walked	6	1.99%	58	2.92%	30,401	1.82%
Other Means	3	1.00%	16	0.81%	14,442	0.86%
Worked at Home	3	1.00%	90	4.54%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Dewey County commute to work by private vehicle, with a small percentage of persons working from home.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Dewey 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
Seiling	431	402	-0.69%	393	-0.45%
Dewey County	2,425	2,445	0.08%	2,479	0.28%
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 Dewey County grew by 0.28% per year, to a total of 2,479 housing units in 2015. In terms of new housing unit construction, Dewey County underperformed Oklahoma as a whole between 2010 and 2015, with only a small net increase in housing units.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	440		2,443		1,669,828	
1 Unit, Detached	350	79.55%	2,022	82.77%	1,219,987	73.06%
1 Unit, Attached	10	2.27%	19	0.78%	34,434	2.06%
Duplex Units	3	0.68%	20	0.82%	34,207	2.05%
3-4 Units	0	0.00%	6	0.25%	42,069	2.52%
5-9 Units	20	4.55%	20	0.82%	59,977	3.59%
10-19 Units	9	2.05%	9	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	42	9.55%	336	13.75%	159,559	9.56%
Boat, RV, Van, etc.	6	1.36%	11	0.45%	2,159	0.13%
Total Multifamily Units	32	7.27%	55	2.25%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Dewey County, 82.77% of housing units are single-family, detached. 2.25% of housing units are multifamily in structure (two or more units per building), while 14.20% of housing units comprise mobile homes, RVs, etc.

Within Seiling, 79.55% of housing units are single-family, detached. 7.27% of housing units are multifamily in structure, while 10.91% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	354		1,830		1,444,081	
Owner Occupied:	259	73.16%	1,396	76.28%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	6	2.32%	37	2.65%	16,837	1.74%
2 Bedrooms	27	10.42%	237	16.98%	166,446	17.18%
3 Bedrooms	195	75.29%	865	61.96%	579,135	59.78%
4 Bedrooms	28	10.81%	206	14.76%	177,151	18.29%
5 or More Bedrooms	3	1.16%	51	3.65%	26,587	2.74%
Renter Occupied:	95	26.84%	434	23.72%	475,345	32.92%
No Bedroom	3	3.16%	8	1.84%	13,948	2.93%
1 Bedroom	5	5.26%	16	3.69%	101,850	21.43%
2 Bedrooms	65	68.42%	184	42.40%	179,121	37.68%
3 Bedrooms	14	14.74%	195	44.93%	152,358	32.05%
4 Bedrooms	0	0.00%	20	4.61%	24,968	5.25%
5 or More Bedrooms	8	8.42%	11	2.53%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Dewey County is 76.28%, while 23.72% of housing units are renter occupied. In Seiling, the homeownership rate is 73.16%, while 26.84% of households are renters.

Housing Units Tenure and Household Income

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

Dewey County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,830	1,396	434	76.28%	23.72%
Less than \$5,000	38	29	9	76.32%	23.68%
\$5,000 - \$9,999	78	55	23	70.51%	29.49%
\$10,000-\$14,999	163	123	40	75.46%	24.54%
\$15,000-\$19,999	123	85	38	69.11%	30.89%
\$20,000-\$24,999	108	86	22	79.63%	20.37%
\$25,000-\$34,999	193	149	44	77.20%	22.80%
\$35,000-\$49,999	288	161	127	55.90%	44.10%
\$50,000-\$74,999	344	278	66	80.81%	19.19%
\$75,000-\$99,999	225	173	52	76.89%	23.11%
\$100,000-\$149,999	143	138	5	96.50%	3.50%
\$150,000 or more	127	119	8	93.70%	6.30%
Income Less Than \$25,000	510	378	132	74.12%	25.88%

Source: 2009-2013 American Community Survey, Table B25118

Within Dewey County as a whole, 25.88% of households with incomes less than \$25,000 are estimated to be renters, while 74.12% are estimated to be homeowners.

Seiling Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	354	259	95	73.16%	26.84%
Less than \$5,000	0	0	0	N/A	N/A
\$5,000 - \$9,999	7	7	0	100.00%	0.00%
\$10,000-\$14,999	51	26	25	50.98%	49.02%
\$15,000-\$19,999	43	22	21	51.16%	48.84%
\$20,000-\$24,999	28	19	9	67.86%	32.14%
\$25,000-\$34,999	29	19	10	65.52%	34.48%
\$35,000-\$49,999	57	46	11	80.70%	19.30%
\$50,000-\$74,999	77	63	14	81.82%	18.18%
\$75,000-\$99,999	24	19	5	79.17%	20.83%
\$100,000-\$149,999	26	26	0	100.00%	0.00%
\$150,000 or more	12	12	0	100.00%	0.00%
Income Less Than \$25,000	129	74	55	57.36%	42.64%

Source: 2009-2013 American Community Survey, Table B25118

Within Seiling, 42.64% of households with incomes less than \$25,000 are estimated to be renters, while 57.36% 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						
	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	354		1,830		1,444,081	
Owner Occupied:	259	73.16%	1,396	76.28%	968,736	67.08%
Built 2010 or Later	0	0.00%	7	0.50%	10,443	1.08%
Built 2000 to 2009	4	1.54%	95	6.81%	153,492	15.84%
Built 1990 to 1999	21	8.11%	157	11.25%	125,431	12.95%
Built 1980 to 1989	32	12.36%	189	13.54%	148,643	15.34%
Built 1970 to 1979	31	11.97%	175	12.54%	184,378	19.03%
Built 1960 to 1969	57	22.01%	183	13.11%	114,425	11.81%
Built 1950 to 1959	43	16.60%	145	10.39%	106,544	11.00%
Built 1940 to 1949	21	8.11%	138	9.89%	50,143	5.18%
Built 1939 or Earlier	50	19.31%	307	21.99%	75,237	7.77%
Median Year Built:		1963		1966		1977
Renter Occupied:	95	26.84%	434	23.72%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	0	0.00%	19	4.38%	50,883	10.70%
Built 1990 to 1999	0	0.00%	25	5.76%	47,860	10.07%
Built 1980 to 1989	21	22.11%	72	16.59%	77,521	16.31%
Built 1970 to 1979	19	20.00%	59	13.59%	104,609	22.01%
Built 1960 to 1969	25	26.32%	49	11.29%	64,546	13.58%
Built 1950 to 1959	5	5.26%	41	9.45%	54,601	11.49%
Built 1940 to 1949	7	7.37%	34	7.83%	31,217	6.57%
Built 1939 or Earlier	18	18.95%	135	31.11%	39,089	8.22%
Median Year Built:		1967		1961		1975
Overall Median Year Built:		1963		1965		1976

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

Within Dewey County, 6.61% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Seiling the percentage is 1.13%.

83.44% of housing units in Dewey County were built prior to 1990, while in Seiling the percentage is 92.94%. These figures compare with the statewide figure of 72.78%. Compared with the rest of the state, Dewey County and Seiling have significantly older housing stocks with high percentages of homes constructed prior to 1940.

Substandard Housing

The next table presents data regarding substandard housing in Dewey 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	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Seiling	354	3	0.85%	0	0.00%	8	2.26%
Dewey County	1,830	6	0.33%	8	0.44%	95	5.19%
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 Dewey County, 0.33% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.44% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	440		2,443		1,669,828	
Total Vacant Units	86	19.55%	613	25.09%	225,747	13.52%
For rent	8	9.30%	12	1.96%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	0	0.00%	42	6.85%	23,149	10.25%
Sold, not occupied	0	0.00%	10	1.63%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	58	9.46%	39,475	17.49%
For migrant workers	0	0.00%	3	0.49%	746	0.33%
Other vacant	78	90.70%	488	79.61%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		2.90%		2.31%	
Rental Vacancy Rate	7.77%		2.69%		8.24%	

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

Within Dewey County, the overall housing vacancy rate is estimated to be 25.09%. The homeowner vacancy rate is estimated to be 2.90%, while the rental vacancy rate is estimated to be 2.69%.

In Seiling, the overall housing vacancy rate is estimated to be 19.55%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 7.77%.

Building Permits

The next table presents data regarding new residential building permits issued in Seiling. 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.

Seiling

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	2	\$67,500	0	N/A
2008	2	\$204,000	0	N/A
2009	1	\$350,000	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	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Seiling, building permits for 5 housing units were issued between 2004 and 2014, all single-family homes. New home construction in Seiling has been highly limited; it appears most new homes constructed in Dewey County have been outside of Seiling.

New Construction Activity

For Ownership:

The majority of new home construction in Dewey County has been on rural acreages outside of the city limits of Seiling, though some infill development has occurred within Seiling on infill lots. The average price of new homes constructed in Dewey County since 2000 (for homes sold since January 2014) is \$185,625. This amount is lower than many other counties in Oklahoma, but still likely more than most households earning at or less than median household income for Dewey County could afford (estimated to be \$48,765 in 2015).

For Rent:

To the best of our knowledge, no new rental properties of any significance have been constructed in Dewey County in many years.

Homeownership Market

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

Housing Units by Home Value

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

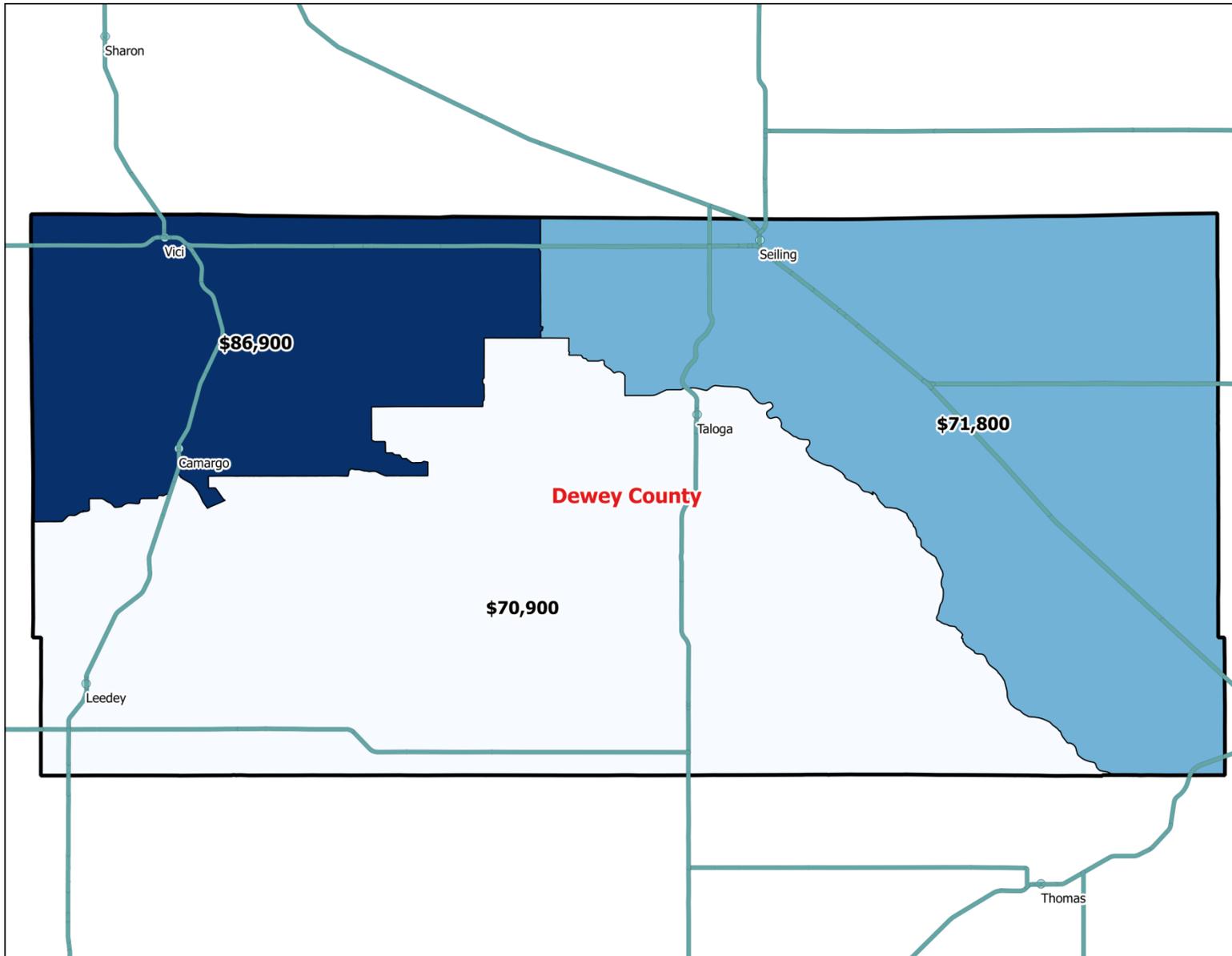
2013 Housing Units by Home Value						
	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	259		1,396		968,736	
Less than \$10,000	12	4.63%	37	2.65%	20,980	2.17%
\$10,000 to \$14,999	0	0.00%	43	3.08%	15,427	1.59%
\$15,000 to \$19,999	15	5.79%	48	3.44%	13,813	1.43%
\$20,000 to \$24,999	16	6.18%	47	3.37%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	34	2.44%	16,060	1.66%
\$30,000 to \$34,999	3	1.16%	69	4.94%	19,146	1.98%
\$35,000 to \$39,999	3	1.16%	36	2.58%	14,899	1.54%
\$40,000 to \$49,999	43	16.60%	114	8.17%	39,618	4.09%
\$50,000 to \$59,999	33	12.74%	65	4.66%	45,292	4.68%
\$60,000 to \$69,999	20	7.72%	103	7.38%	52,304	5.40%
\$70,000 to \$79,999	8	3.09%	137	9.81%	55,612	5.74%
\$80,000 to \$89,999	51	19.69%	174	12.46%	61,981	6.40%
\$90,000 to \$99,999	14	5.41%	77	5.52%	51,518	5.32%
\$100,000 to \$124,999	22	8.49%	150	10.74%	119,416	12.33%
\$125,000 to \$149,999	6	2.32%	16	1.15%	96,769	9.99%
\$150,000 to \$174,999	6	2.32%	86	6.16%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	14	1.00%	53,304	5.50%
\$200,000 to \$249,999	0	0.00%	33	2.36%	69,754	7.20%
\$250,000 to \$299,999	7	2.70%	62	4.44%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	36	2.58%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	10	0.72%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	5	0.36%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	5,018	0.52%
Median Home Value:	\$62,300		\$77,400		\$112,800	

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

The median value of owner-occupied homes in Dewey County is \$77,400. This is -31.4% lower than the statewide median, which is \$112,800. The median home value in Seiling is estimated to be \$62,300.

The geographic distribution of home values in Dewey County can be visualized by the following map. As can be seen, the distribution of home values in Dewey County is relatively even, but somewhat higher in the western portion of the county.

Dewey County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Dewey 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

	Seiling Median Value	Dewey County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	-	\$70,600	\$178,000
Built 1990 to 1999	\$41,900	\$79,500	\$147,300
Built 1980 to 1989	\$80,800	\$82,200	\$118,300
Built 1970 to 1979	\$76,300	\$77,000	\$111,900
Built 1960 to 1969	\$66,300	\$80,100	\$97,100
Built 1950 to 1959	\$81,900	\$76,800	\$80,300
Built 1940 to 1949	\$52,500	\$87,800	\$67,900
Built 1939 or Earlier	\$57,500	\$74,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Seiling Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Seiling. This data was furnished by County Records, Inc. from publicly available data. Due to the relatively low volume of sales data in Seiling, the data is presented only for all bedroom types as a whole.

Seiling Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	18	21	22	22	12
Average Sale Price	\$64,318	\$60,238	\$64,500	\$86,750	\$69,694
Average Square Feet	1,409	1,382	1,421	1,629	1,520
Average Price/SF	\$45.65	\$43.59	\$45.39	\$53.25	\$45.85
Average Year Built	1954	1953	1950	1966	1960

Source: Dewey County Assessor, via County Records, Inc.

Between 2011 and 2014, the average sale price grew by 7.77% per year, though it appears 2014 was an abnormally high year. The average sale price in 2015 was \$69,694 for an average price per square foot of \$45.85. The average year of construction has varied from 1950 to 1966.

Foreclosure Rates

Due to the small size of Dewey County, reliable foreclosure rate data was unavailable to us. It does not appear that foreclosures have had an undue impact on the local housing market compared with other parts of the state or country.

Rental Market

This section will discuss supply and demand factors for the rental market in Dewey 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 Dewey 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						
	Seiling		Dewey County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	95		434		475,345	
With cash rent:	69		257		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	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	5	5.26%	11	2.53%	8,784	1.85%
\$250 to \$299	0	0.00%	10	2.30%	8,413	1.77%
\$300 to \$349	5	5.26%	5	1.15%	9,107	1.92%
\$350 to \$399	0	0.00%	13	3.00%	10,932	2.30%
\$400 to \$449	0	0.00%	7	1.61%	15,636	3.29%
\$450 to \$499	8	8.42%	13	3.00%	24,055	5.06%
\$500 to \$549	2	2.11%	40	9.22%	31,527	6.63%
\$550 to \$599	14	14.74%	22	5.07%	33,032	6.95%
\$600 to \$649	13	13.68%	34	7.83%	34,832	7.33%
\$650 to \$699	19	20.00%	26	5.99%	32,267	6.79%
\$700 to \$749	3	3.16%	13	3.00%	30,340	6.38%
\$750 to \$799	0	0.00%	11	2.53%	27,956	5.88%
\$800 to \$899	0	0.00%	18	4.15%	45,824	9.64%
\$900 to \$999	0	0.00%	21	4.84%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	5	1.15%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	8	1.84%	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	26	27.37%	177	40.78%	43,236	9.10%
Median Gross Rent		\$602		\$611		\$699

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

Median gross rent in Dewey County is estimated to be \$611, which is -12.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Seiling is estimated to be \$602.

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			
	Seiling Median Rent	Dewey County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$838	\$841
Built 1990 to 1999	-	-	\$715
Built 1980 to 1989	\$573	\$583	\$693
Built 1970 to 1979	\$450	\$581	\$662
Built 1960 to 1969	-	\$628	\$689
Built 1950 to 1959	-	\$623	\$714
Built 1940 to 1949	-	\$640	\$673
Built 1939 or Earlier	\$575	\$539	\$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 Dewey County is among housing units constructed after 2000, which is \$838 per month. In order to be affordable, a household would need to earn at least \$33,520 per year to afford such a unit.

Seiling Rental Survey Data

There is one multifamily housing development in Seiling: a 20-unit property under the tax-credit program, as well as USDA-Rural Development. Rental rates are based on 30% of the tenant's income. It offers one, two and three bedroom units. We were unable to contact a representative of this property to confirm its current occupancy.

Summary of HUD Subsidized Properties

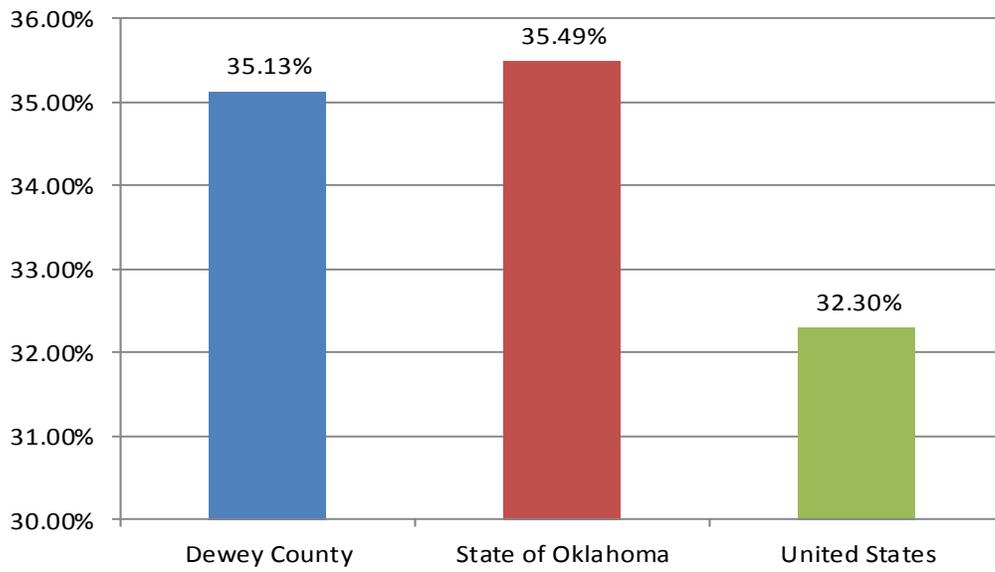
The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Dewey County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent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

HUD Programs in Dewey County						
		Occupancy	Avg. Household	Tenant	Federal	% of
Dewey County	# Units	Rate	Income	Contribution	Contribution	Total Rent
Public Housing	14	93%	\$11,753	\$187	\$346	35.13%
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	14	93%	\$11,753	\$187	\$346	35.13%
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 14 housing units located within Dewey County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$11,753. Total monthly rent for these units averages \$533, with the federal contribution averaging \$346 (64.87%) and the tenant's contribution averaging \$187 (35.13%).

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.



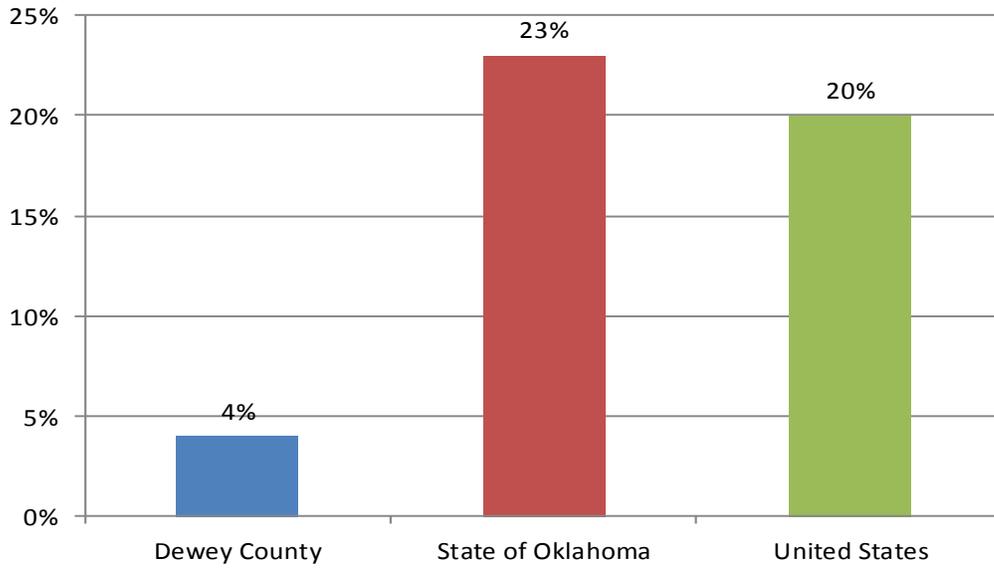
Demographics of Persons in HUD Programs in Dewey County

Dewey County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	14	23%	4%	15%	0%	23%
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	14	23%	4%	15%	0%	23%
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

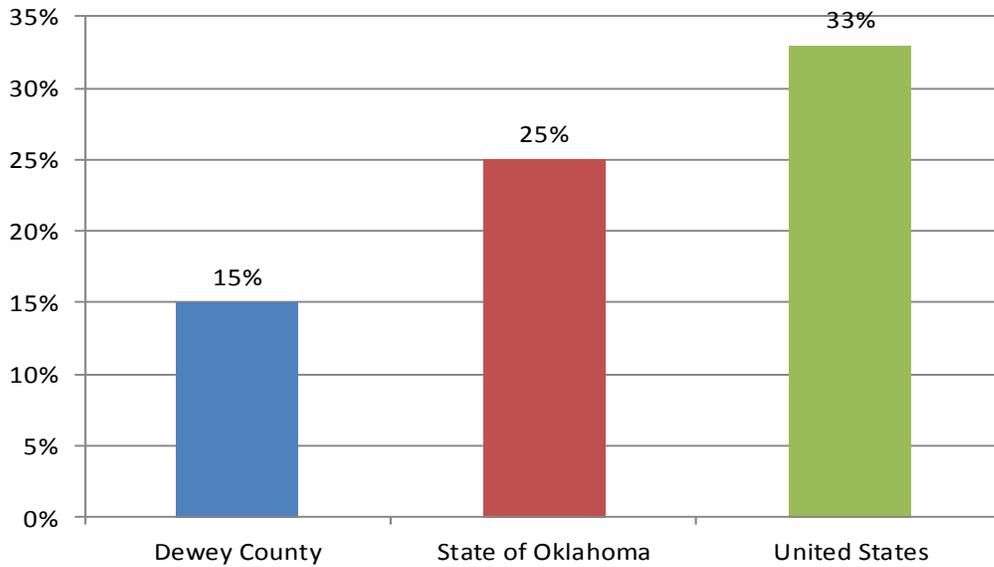
23% of housing units are occupied by single parents with female heads of household. 4% of households have at least one person with a disability. 15% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, none have disabilities. Finally, 23% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

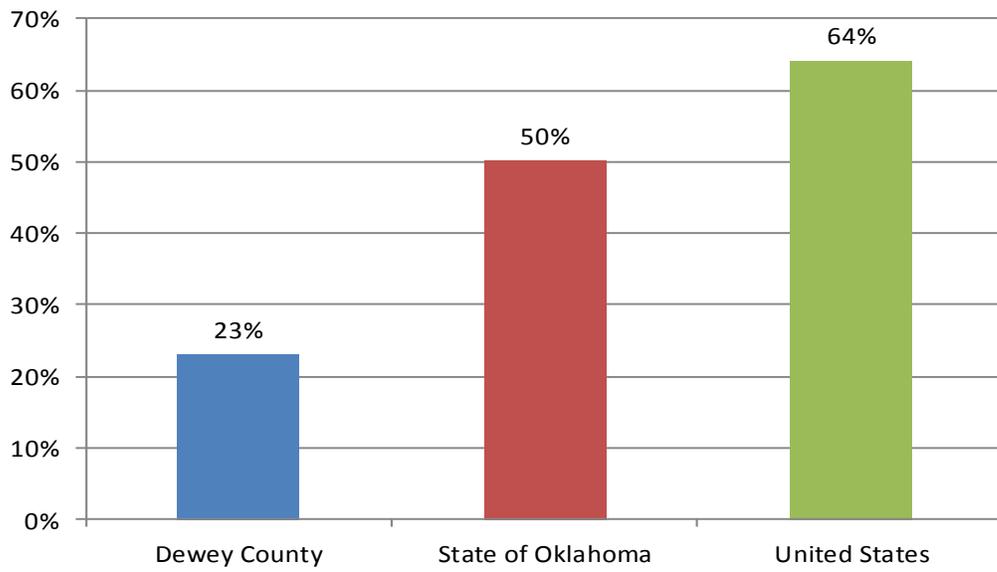
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Dewey 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 Dewey 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.

Dewey County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	125		60	
Cost Burden Less Than 30%	40	32.00%	25	41.67%
Cost Burden Between 30%-50%	20	16.00%	15	25.00%
Cost Burden Greater Than 50%	60	48.00%	15	25.00%
Not Computed (no/negative income)	10	8.00%	4	6.67%
Income 30%-50% HAMFI	205		60	
Cost Burden Less Than 30%	140	68.29%	35	58.33%
Cost Burden Between 30%-50%	50	24.39%	20	33.33%
Cost Burden Greater Than 50%	15	7.32%	4	6.67%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	205		55	
Cost Burden Less Than 30%	175	85.37%	50	90.91%
Cost Burden Between 30%-50%	30	14.63%	4	7.27%
Cost Burden Greater Than 50%	4	1.95%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	140		45	
Cost Burden Less Than 30%	130	92.86%	40	88.89%
Cost Burden Between 30%-50%	4	2.86%	4	8.89%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	1,410		395	
Cost Burden Less Than 30%	1,210	85.82%	325	82.28%
Cost Burden Between 30%-50%	114	8.09%	43	10.89%
Cost Burden Greater Than 50%	79	5.60%	19	4.81%
Not Computed (no/negative income)	10	0.71%	4	1.01%

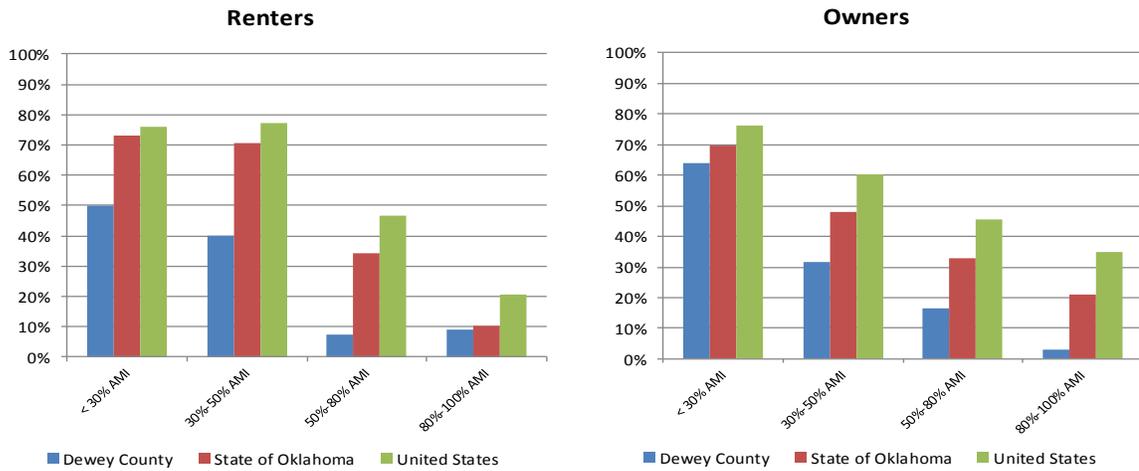
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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 Dewey County with the State of Oklahoma as a whole, and the United States.

Dewey 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	125	64.00%	60	50.00%
Income 30%-50% HAMFI	205	31.71%	60	40.00%
Income 50%-80% HAMFI	205	16.59%	55	7.27%
Income 80%-100% HAMFI	140	2.86%	45	8.89%
All Incomes	1,410	13.69%	395	15.70%

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.



Dewey County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	125		60	
Between 1.0 and 1.5 Persons per Room	4	3.20%	4	6.67%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	3.20%	0	0.00%
Income 30%-50% HAMFI	205		60	
Between 1.0 and 1.5 Persons per Room	4	1.95%	0	0.00%
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 50%-80% HAMFI	205		55	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	7.27%
More than 1.5 Persons per Room	0	0.00%	4	7.27%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	140		45	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	22.22%
More than 1.5 Persons per Room	4	2.86%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	1,410		395	
Between 1.0 and 1.5 Persons per Room	18	1.28%	22	5.57%
More than 1.5 Persons per Room	4	0.28%	4	1.01%
Lacks Complete Kitchen or Plumbing	14	0.99%	4	1.01%

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

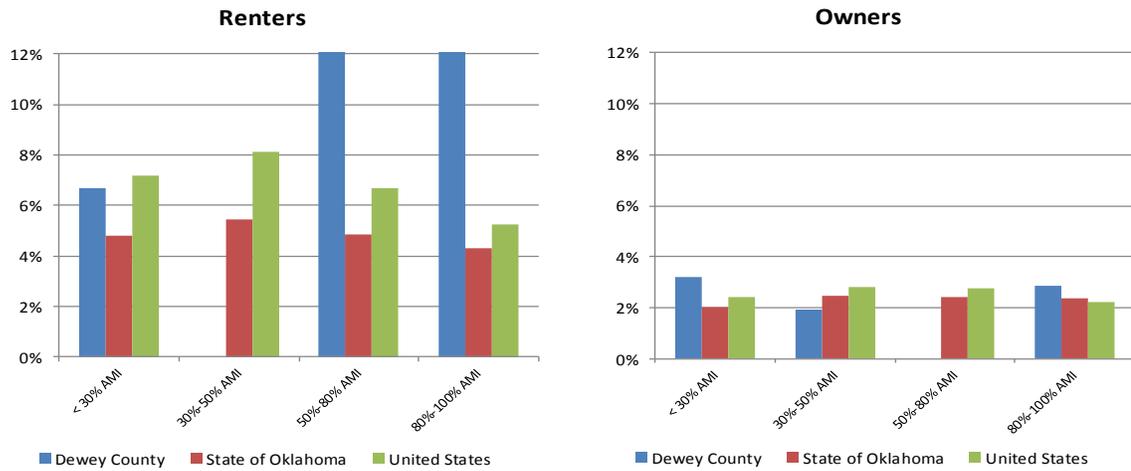
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Dewey County, Oklahoma and the nation.

Dewey 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	125	3.20%	60	6.67%	60
Income 30%-50% HAMFI	205	1.95%	60	0.00%	60
Income 50%-80% HAMFI	205	0.00%	55	14.55%	55
Income 80%-100% HAMFI	140	2.86%	45	22.22%	45
All Incomes	1,410	1.56%	395	6.58%	395

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 Dewey County, the state and the nation.

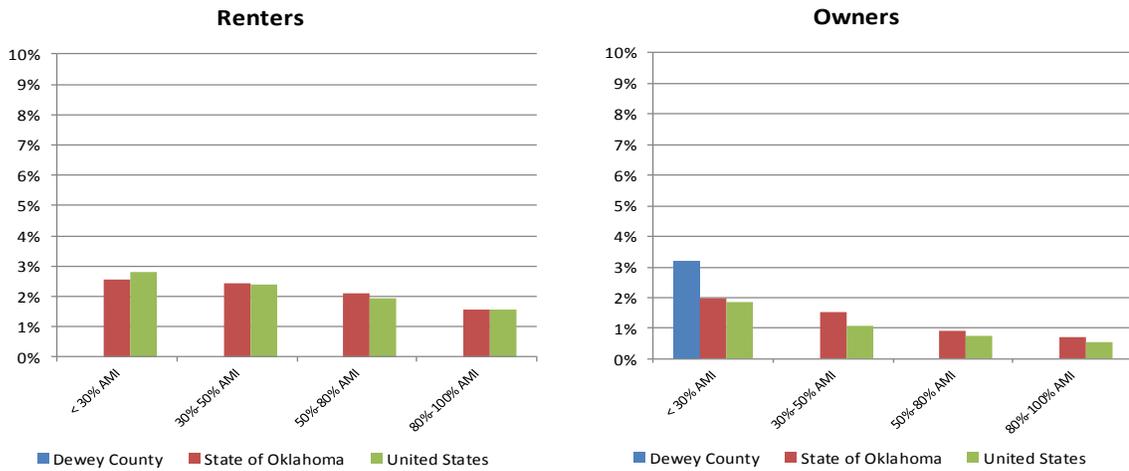
Dewey County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	125	3.20%	60	0.00%	0.00%
Income 30%-50% HAMFI	205	0.00%	60	0.00%	0.00%
Income 50%-80% HAMFI	205	0.00%	55	0.00%	0.00%
Income 80%-100% HAMFI	140	0.00%	45	0.00%	0.00%
All Incomes	1,410	0.99%	395	1.01%	1.01%

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.



Dewey 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	125	78	62.40%	60	31	51.67%
Elderly Family	20	10	50.00%	10	0	0.00%
Small Family (2-4 persons)	25	14	56.00%	20	19	95.00%
Large Family (5 or more persons)	4	0	0.00%	4	4	100.00%
Elderly Non-Family	50	35	70.00%	10	4	40.00%
Non-Family, Non-Elderly	25	19	76.00%	15	4	26.67%
Income 30%-50% HAMFI	205	62	30.24%	60	28	46.67%
Elderly Family	50	8	16.00%	4	0	0.00%
Small Family (2-4 persons)	20	4	20.00%	20	10	50.00%
Large Family (5 or more persons)	4	0	0.00%	0	0	N/A
Elderly Non-Family	125	50	40.00%	10	4	40.00%
Non-Family, Non-Elderly	4	0	0.00%	25	14	56.00%
Income 50%-80% HAMFI	205	33	16.10%	55	4	7.27%
Elderly Family	70	8	11.43%	4	0	0.00%
Small Family (2-4 persons)	50	10	20.00%	20	0	0.00%
Large Family (5 or more persons)	20	0	0.00%	20	4	20.00%
Elderly Non-Family	55	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	15	15	100.00%	4	0	0.00%
Income 80%-100% HAMFI	140	8	5.71%	45	4	8.89%
Elderly Family	60	4	6.67%	4	0	0.00%
Small Family (2-4 persons)	45	4	8.89%	30	4	13.33%
Large Family (5 or more persons)	4	0	0.00%	10	0	0.00%
Elderly Non-Family	4	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	20	0	0.00%	4	0	0.00%
All Incomes	1,410	191	13.55%	395	67	16.96%
Elderly Family	350	30	8.57%	22	0	0.00%
Small Family (2-4 persons)	535	42	7.85%	175	33	18.86%
Large Family (5 or more persons)	122	0	0.00%	44	8	18.18%
Elderly Non-Family	284	85	29.93%	24	8	33.33%
Non-Family, Non-Elderly	109	34	31.19%	123	18	14.63%

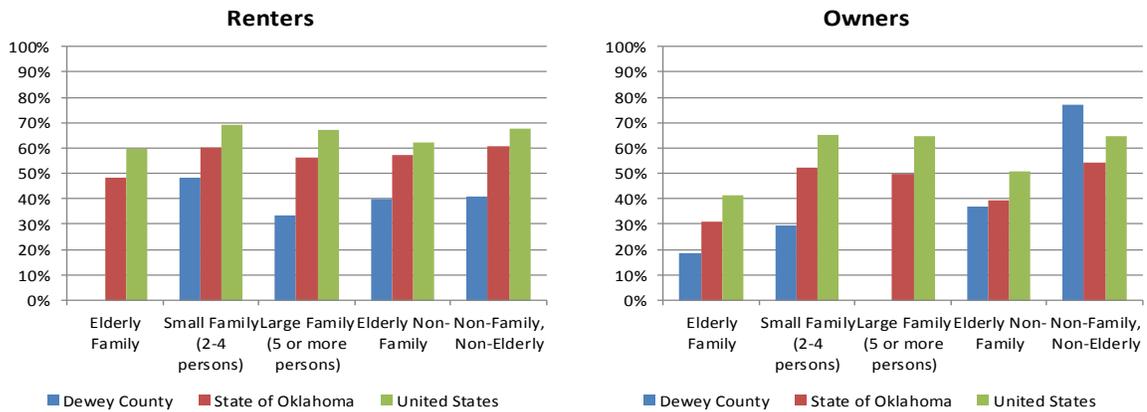
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Dewey County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	535	173	32.34%	175	36.00%
Elderly Family	140	26	18.57%	18	0.00%
Small Family (2-4 persons)	95	28	29.47%	60	48.33%
Large Family (5 or more persons)	28	0	0.00%	24	33.33%
Elderly Non-Family	230	85	36.96%	20	40.00%
Non-Family, Non-Elderly	44	34	77.27%	44	40.91%

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).



Dewey County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	125	84	67.20%	60	32	53.33%
Elderly Family	20	10	50.00%	10	0	0.00%
Small Family (2-4 persons)	25	15	60.00%	20	20	100.00%
Large Family (5 or more persons)	4	4	100.00%	4	4	100.00%
Elderly Non-Family	50	30	60.00%	10	4	40.00%
Non-Family, Non-Elderly	25	25	100.00%	15	4	26.67%
Income 30%-50% HAMFI	205	68	33.17%	60	29	48.33%
Elderly Family	50	10	20.00%	4	0	0.00%
Small Family (2-4 persons)	20	4	20.00%	20	10	50.00%
Large Family (5 or more persons)	4	4	100.00%	0	0	N/A
Elderly Non-Family	125	50	40.00%	10	4	40.00%
Non-Family, Non-Elderly	4	0	0.00%	25	15	60.00%
Income 50%-80% HAMFI	205	35	17.07%	55	10	18.18%
Elderly Family	70	10	14.29%	4	0	0.00%
Small Family (2-4 persons)	50	10	20.00%	20	0	0.00%
Large Family (5 or more persons)	20	0	0.00%	20	10	50.00%
Elderly Non-Family	55	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	15	15	100.00%	4	0	0.00%
Income Greater than 80% of HAMFI	870	34	3.91%	225	24	10.67%
Elderly Family	210	10	4.76%	4	0	0.00%
Small Family (2-4 persons)	440	10	2.27%	115	10	8.70%
Large Family (5 or more persons)	95	10	10.53%	25	10	40.00%
Elderly Non-Family	60	4	6.67%	4	0	0.00%
Non-Family, Non-Elderly	70	0	0.00%	80	4	5.00%
All Incomes	1,405	221	15.73%	400	95	23.75%
Elderly Family	350	40	11.43%	22	0	0.00%
Small Family (2-4 persons)	535	39	7.29%	175	40	22.86%
Large Family (5 or more persons)	123	18	14.63%	49	24	48.98%
Elderly Non-Family	290	84	28.97%	24	8	33.33%
Non-Family, Non-Elderly	114	40	35.09%	124	23	18.55%

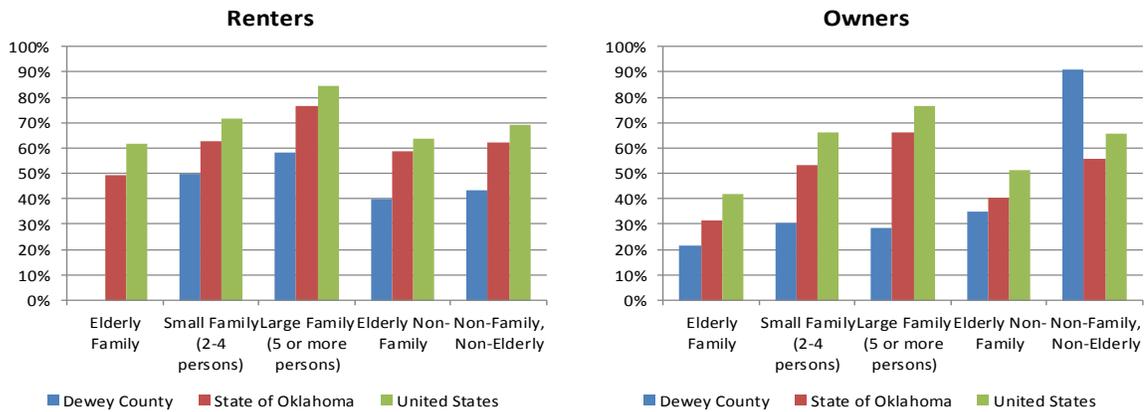
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Dewey 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	535	187	34.95%	175	40.57%
Elderly Family	140	30	21.43%	18	0.00%
Small Family (2-4 persons)	95	29	30.53%	60	50.00%
Large Family (5 or more persons)	28	8	28.57%	24	58.33%
Elderly Non-Family	230	80	34.78%	20	40.00%
Non-Family, Non-Elderly	44	40	90.91%	44	43.18%

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 Dewey 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.”



Dewey 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	130	85	65.4%	59	30	50.8%
White alone, non-Hispanic	110	70	63.6%	54	25	46.3%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	4	4	100.0%	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	4	4	100.0%	10	10	100.0%
Other (including multiple races)	4	0	0.0%	0	0	N/A
Income 30%-50% HAMFI	205	65	31.7%	65	30	46.2%
White alone, non-Hispanic	195	60	30.8%	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	4	4	100.0%	0	0	N/A
Other (including multiple races)	4	4	100.0%	14	10	71.4%
Income 50%-80% HAMFI	205	30	14.6%	55	10	18.2%
White alone, non-Hispanic	170	20	11.8%	34	4	11.8%
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	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%	4	4	100.0%
Other (including multiple races)	24	4	16.7%	14	4	28.6%
Income 80%-100% HAMFI	134	4	3.0%	50	15	30.0%
White alone, non-Hispanic	129	4	3.1%	39	4	10.3%
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%	10	10	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	4	0	0.0%	0	0	N/A
All Incomes	1,409	209	14.8%	404	95	23.5%
White alone, non-Hispanic	1,279	179	14.0%	321	57	17.8%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	16	4	25.0%	24	10	41.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	32	12	37.5%	22	18	81.8%
Other (including multiple races)	75	12	16.0%	36	18	50.0%

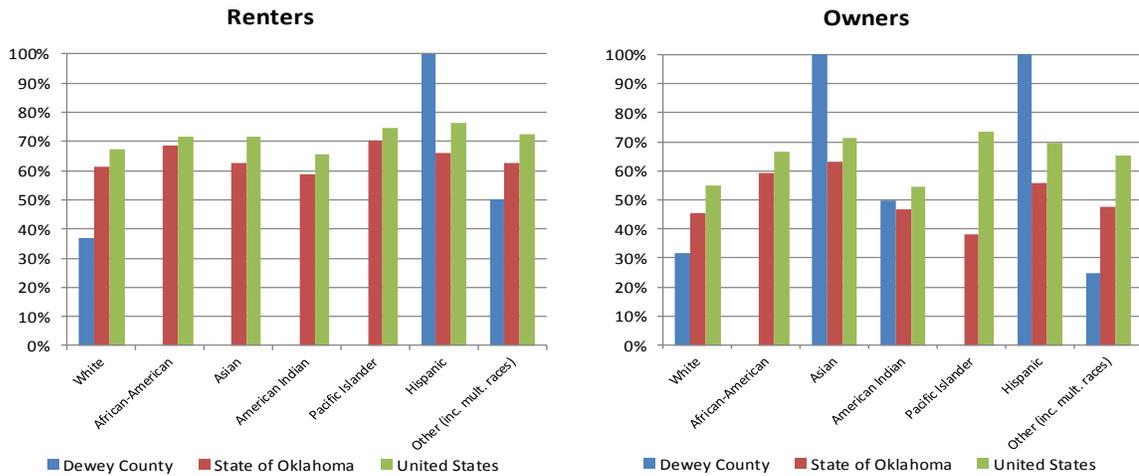
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Dewey 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	540	180	33.33%	179	39.11%
White alone, non-Hispanic	475	150	31.58%	133	36.84%
Black or African-American alone	4	0	0.00%	0	N/A
Asian alone	4	4	100.00%	0	N/A
American Indian alone	8	4	50.00%	0	0.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	12	12	100.00%	14	100.00%
Other (including multiple races)	32	8	25.00%	28	50.00%

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 Dewey 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 54 renter households that are cost overburdened, and 145 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 8 renter households that are cost overburdened, and 103 homeowners that are cost overburdened.



- 100% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 100% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Dewey 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 Dewey 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.

Dewey County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	37	11	48
Less than 30% AMI	8.87%	15.19%	3	2	5
Less than 50% AMI	23.40%	30.38%	9	3	12
Less than 60% AMI	28.09%	36.46%	10	4	14
Less than 80% AMI	37.94%	44.30%	14	5	19

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.

Dewey 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	44.96%	11.65%	16	1	18
Elderly less than 30% AMI	4.96%	5.06%	2	1	2
Elderly less than 50% AMI	17.38%	8.61%	6	1	7
Elderly less than 60% AMI	20.85%	10.33%	8	1	9
Elderly less than 80% AMI	26.24%	9.62%	10	1	11

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.

Dewey 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)	37.01%	32.50%	14	4	17
Disabled less than 30% AMI	4.63%	11.25%	2	1	3
Disabled less than 50% AMI	13.52%	16.25%	5	2	7
Disabled less than 60% AMI	16.23%	19.50%	6	2	8
Disabled less than 80% AMI	19.22%	21.25%	7	2	9

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.

Dewey 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%	37	11	48
Total Veteran Demand	9.47%	9.47%	3	1	5
Veterans with Disabilities	4.10%	4.10%	2	0	2
Veterans Below Poverty	1.21%	1.21%	0	0	1
Disabled Veterans Below Poverty	0.52%	0.52%	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).

Dewey County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	37	11	48
Total Working Families	52.57%	52.57%	19	6	25
Working Families with Children Present	22.46%	22.46%	8	3	11

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 48 housing units will be needed in Dewey County over the next five years. Of those units:

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

- 9 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 8 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- One will be needed by veterans living below the poverty line
- 11 will be needed by working families with children present

This data suggests a strong need in Dewey County for housing units that are both affordable and accessible to the elderly and persons with disabilities / special needs, as well as working families with children.