

Housing Needs Assessment
Ellis 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
 Ellis County
 IRR - Tulsa/OKC File No. 140-2015-0036

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 Ellis County Residential Housing Market Analysis. Analyst Jacquelyn Porter personally inspected the Ellis County area during the month of July 2015 to collect the data used in the preparation of the Ellis 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
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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 Ellis County is projected to grow by 0.80% per year over the next five years, at effectively the same rate as the rest of the state.
2. Ellis County is projected to need a total of 54 housing units for ownership and 15 housing units for rent over the next five years.
3. Median Household Income in Ellis County is estimated to be \$52,421 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Ellis County is estimated to be 15.99%, compared with 14.72% for Oklahoma.
4. Homeowner and rental vacancy rates in Ellis County are lower than the state averages.
5. Home values and rental rates in Ellis County are also lower than the state averages.
6. Average sale price for homes in Shattuck was \$79,812 in 2015, with an average price per square foot of \$55.27. The average year of construction for homes sold in 2015 was 1954. The average price of homes constructed since 2000 in Ellis County is estimated to be \$186,625.
7. Approximately 7.11% of renters and 14.93% 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: 68 Injuries: 35 Fatalities: 6 Damages (1996-2014): \$1,270,000.00
5. Social Vulnerability: Below state score at the county level
6. Floodplain: updated flood maps not available.

Homelessness Specific Findings

1. Ellis 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. No fair housing issues noted in Ellis County.

Lead-Based Paint Specific Findings

1. We estimate there are 489 occupied housing units in Ellis County with lead-based paint hazards.
2. 235 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 58 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 Ellis 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 Ellis 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 Ellis 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 Ellis County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Ellis County area.

Effective Date of Consultation

The Ellis 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 Ellis 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

Ellis County Analysis

Area Information

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

Ellis County is located in northwestern Oklahoma. The county is bordered on the north by Harper and Woodward counties, on the west by Beaver County and Texas, on the south by Rogers Mills County, and on the east by Woodward and Dewey counties. The Ellis County Seat is Arnett, which is located in the west central part of the county. This location is approximately 232 miles west of Tulsa and 163 miles northwest of Oklahoma City. This report will concern Ellis County as a whole, and the town of Shattuck which is the largest town in Ellis County.

Ellis County has a total area of 1,232 square miles (1,232 square miles of land, and 0 square miles of water), ranking 12th out of Oklahoma's 77 counties in terms of total area. The total population of Ellis County as of the 2010 Census was 4,151 persons, for a population density of 3 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Ellis. These are US-60, US-283, OK-46, and OK-15. The nearest interstate highway is I-40, located 43.1 miles south. The county also has an intricate network of county roadways.

Public transportation is provided by Red River Transportation Services (RRTS), 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.

Gage Airport is located just east of Shattuck. Its primary asphalt runway measures 5,415 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 160 miles east.

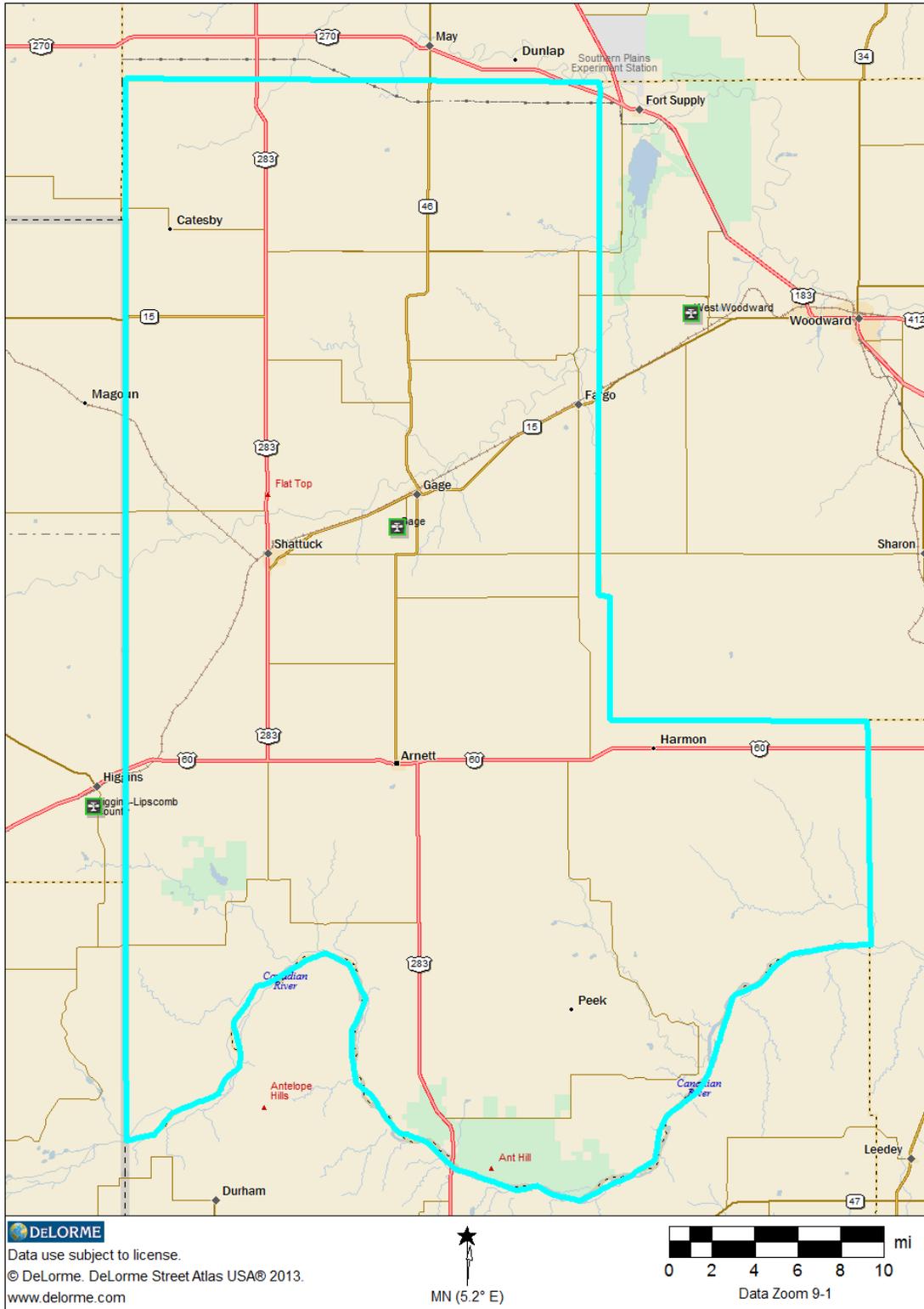
Educational Facilities

All of the county communities have public school facilities. Shattuck is served by Shattuck Public Schools which operates one high school, one middle school, and one elementary school. Higher education offerings near Ellis County include the Northwestern Oklahoma University branch campus in Woodward, located 29.3 miles northeast.

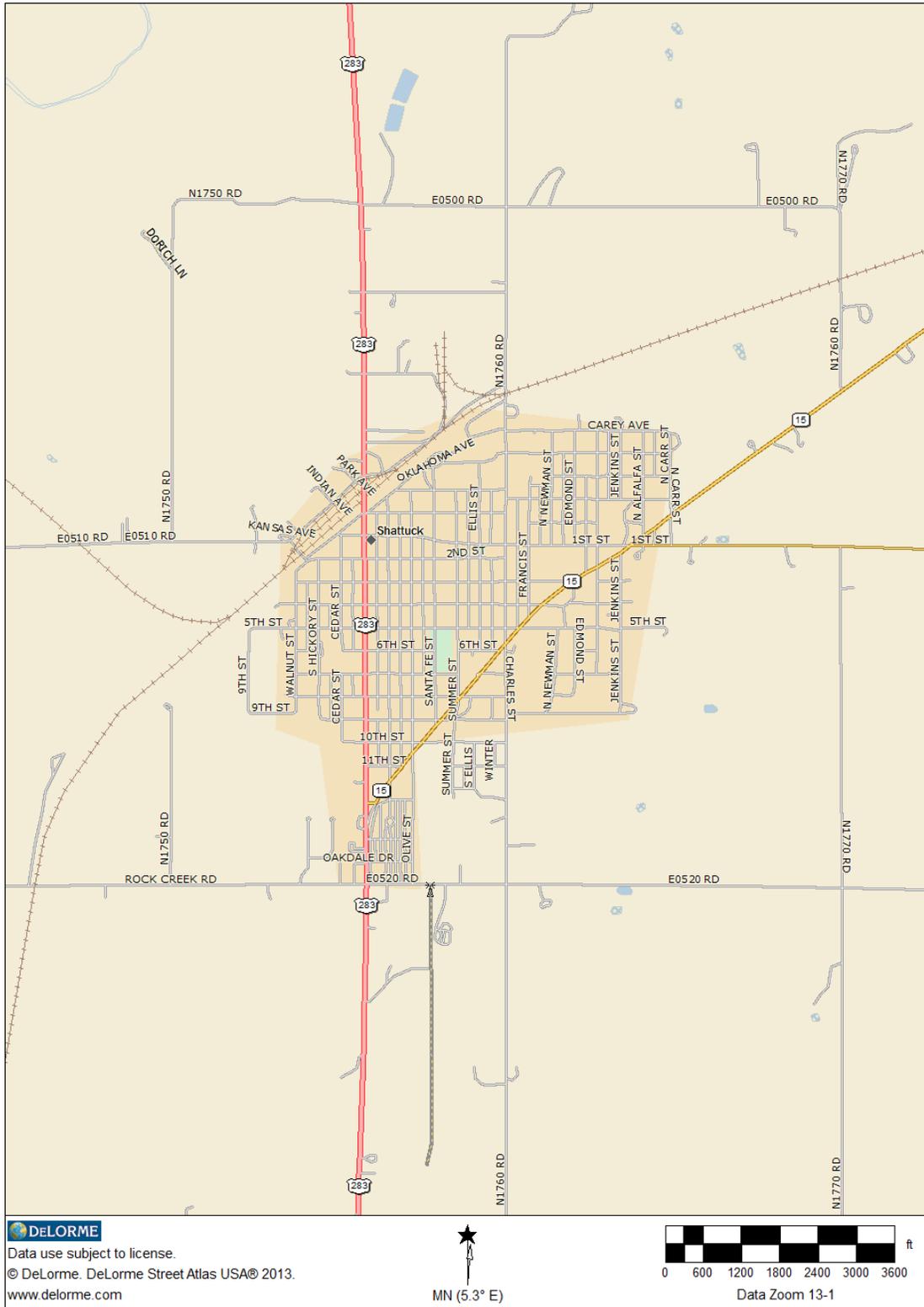
Medical Facilities

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

Ellis County Area Map



Shattuck Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Ellis 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
Shattuck	1,274	1,356	0.63%	1,441	1.22%	1,518	1.05%
Ellis County	4,075	4,151	0.18%	4,238	0.42%	4,411	0.80%
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 Ellis County was 4,151 persons as of the 2010 Census, a 0.18% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Ellis County to be 4,238 persons, and projects that the population will show 0.80% annualized growth over the next five years.

The population of Shattuck was 1,356 persons as of the 2010 Census, a 0.63% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Shattuck to be 1,441 persons, and projects that the population will show 1.05% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Shattuck	567	582	0.26%	612	1.01%	643	0.99%
Ellis County	1,769	1,782	0.07%	1,811	0.32%	1,880	0.75%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Shattuck	369	374	0.13%	396	1.15%	415	0.94%
Ellis County	1,219	1,179	-0.33%	1,199	0.34%	1,243	0.72%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Ellis County had a total of 1,782 households, representing a 0.07% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Ellis County to have 1,811 households. This number is expected to experience a 0.75% annualized rate of growth over the next five years.

As of 2010, Shattuck had a total of 582 households, representing a 0.26% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Shattuck to have 612 households. This number is expected to experience a 0.99% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity				
Single-Classification Race	Shattuck		Ellis County	
	No.	Percent	No.	Percent
Total Population	1,327		4,120	
White Alone	1,285	96.83%	3,904	94.76%
Black or African American Alone	0	0.00%	9	0.22%
Amer. Indian or Alaska Native Alone	0	0.00%	34	0.83%
Asian Alone	0	0.00%	9	0.22%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	18	1.36%	23	0.56%
Two or More Races	24	1.81%	141	3.42%
Population by Hispanic or Latino Origin	Shattuck		Ellis County	
	No.	Percent	No.	Percent
Total Population	1,327		4,120	
Hispanic or Latino	103	7.76%	279	6.77%
<i>Hispanic or Latino, White Alone</i>	85	82.52%	221	79.21%
<i>Hispanic or Latino, All Other Races</i>	18	17.48%	58	20.79%
Not Hispanic or Latino	1,224	92.24%	3,841	93.23%
<i>Not Hispanic or Latino, White Alone</i>	1,200	98.04%	3,683	95.89%
<i>Not Hispanic or Latino, All Other Races</i>	24	1.96%	158	4.11%

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

In Ellis County, racial and ethnic minorities comprise 10.61% of the total population. Within Shattuck, racial and ethnic minorities represent 9.57% of the population.

Population by Age

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

Ellis 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	4,151		4,238		4,411			
Age 0 - 4	264	6.36%	228	5.38%	248	5.62%	-2.89%	1.70%
Age 5 - 9	316	7.61%	272	6.42%	235	5.33%	-2.95%	-2.88%
Age 10 - 14	273	6.58%	306	7.22%	282	6.39%	2.31%	-1.62%
Age 15 - 17	178	4.29%	171	4.03%	198	4.49%	-0.80%	2.98%
Age 18 - 20	106	2.55%	145	3.42%	175	3.97%	6.47%	3.83%
Age 21 - 24	106	2.55%	168	3.96%	227	5.15%	9.65%	6.20%
Age 25 - 34	461	11.11%	377	8.90%	391	8.86%	-3.94%	0.73%
Age 35 - 44	446	10.74%	480	11.33%	457	10.36%	1.48%	-0.98%
Age 45 - 54	563	13.56%	522	12.32%	496	11.24%	-1.50%	-1.02%
Age 55 - 64	646	15.56%	683	16.12%	679	15.39%	1.12%	-0.12%
Age 65 - 74	426	10.26%	491	11.59%	600	13.60%	2.88%	4.09%
Age 75 - 84	242	5.83%	275	6.49%	291	6.60%	2.59%	1.14%
Age 85 and over	124	2.99%	120	2.83%	132	2.99%	-0.65%	1.92%
<i>Age 55 and over</i>	<i>1,438</i>	<i>34.64%</i>	<i>1,569</i>	<i>37.02%</i>	<i>1,702</i>	<i>38.59%</i>	<i>1.76%</i>	<i>1.64%</i>
<i>Age 62 and over</i>	<i>862</i>	<i>20.76%</i>	<i>971</i>	<i>22.91%</i>	<i>1,095</i>	<i>24.82%</i>	<i>2.41%</i>	<i>2.43%</i>
Median Age	43.3		44.4		44.8		0.50%	0.18%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Ellis County is 44.4 years. This compares with the statewide figure of 36.6 years. Approximately 5.38% of the population is below the age of 5, while 22.91% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.43% per year.

Shattuck 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	1,356		1,441		1,518			
Age 0 - 4	94	6.93%	79	5.48%	89	5.86%	-3.42%	2.41%
Age 5 - 9	112	8.26%	99	6.87%	84	5.53%	-2.44%	-3.23%
Age 10 - 14	80	5.90%	110	7.63%	102	6.72%	6.58%	-1.50%
Age 15 - 17	53	3.91%	53	3.68%	74	4.87%	0.00%	6.90%
Age 18 - 20	35	2.58%	45	3.12%	60	3.95%	5.15%	5.92%
Age 21 - 24	36	2.65%	53	3.68%	74	4.87%	8.04%	6.90%
Age 25 - 34	166	12.24%	136	9.44%	132	8.70%	-3.91%	-0.60%
Age 35 - 44	144	10.62%	173	12.01%	173	11.40%	3.74%	0.00%
Age 45 - 54	168	12.39%	172	11.94%	169	11.13%	0.47%	-0.35%
Age 55 - 64	207	15.27%	216	14.99%	211	13.90%	0.85%	-0.47%
Age 65 - 74	137	10.10%	165	11.45%	203	13.37%	3.79%	4.23%
Age 75 - 84	76	5.60%	92	6.38%	100	6.59%	3.90%	1.68%
Age 85 and over	48	3.54%	48	3.33%	47	3.10%	0.00%	-0.42%
<i>Age 55 and over</i>	<i>468</i>	<i>34.51%</i>	<i>521</i>	<i>36.16%</i>	<i>561</i>	<i>36.96%</i>	<i>2.17%</i>	<i>1.49%</i>
<i>Age 62 and over</i>	<i>275</i>	<i>20.29%</i>	<i>322</i>	<i>22.33%</i>	<i>366</i>	<i>24.13%</i>	<i>3.19%</i>	<i>2.62%</i>
Median Age	42.1		43.4		43.3		0.61%	-0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Shattuck is 43.4 years. This compares with the statewide figure of 36.6 years. Approximately 5.48% of the population is below the age of 5, while 22.33% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.62% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Shattuck		Ellis County	
	No.	Percent	No.	Percent
Total Families:	375		1,198	
Married-Couple Family:	287	76.53%	1,033	86.23%
With Children Under 18 Years	122	32.53%	384	32.05%
No Children Under 18 Years	165	44.00%	649	54.17%
Other Family:	88	23.47%	165	13.77%
Male Householder, No Wife Present	17	4.53%	43	3.59%
With Children Under 18 Years	17	4.53%	28	2.34%
No Children Under 18 Years	0	0.00%	15	1.25%
Female Householder, No Husband Present	71	18.93%	122	10.18%
With Children Under 18 Years	63	16.80%	81	6.76%
No Children Under 18 Years	8	2.13%	41	3.42%
<hr/>				
Total Single Parent Families	80		109	
Male Householder	17	21.25%	28	25.69%
Female Householder	63	78.75%	81	74.31%

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

As shown, within Ellis County, among all families 9.10% are single-parent families, while in Shattuck, the percentage is 21.33%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	1,327		4,083		3,702,515	
Under 18 Years:	387		997		933,738	
With One Type of Disability	13	3.36%	39	3.91%	33,744	3.61%
With Two or More Disabilities	0	0.00%	0	0.00%	11,082	1.19%
No Disabilities	374	96.64%	958	96.09%	888,912	95.20%
18 to 64 Years:	691		2,269		2,265,702	
With One Type of Disability	49	7.09%	195	8.59%	169,697	7.49%
With Two or More Disabilities	27	3.91%	142	6.26%	149,960	6.62%
No Disabilities	615	89.00%	1,932	85.15%	1,946,045	85.89%
65 Years and Over:	249		817		503,075	
With One Type of Disability	35	14.06%	152	18.60%	95,633	19.01%
With Two or More Disabilities	69	27.71%	163	19.95%	117,044	23.27%
No Disabilities	145	58.23%	502	61.44%	290,398	57.72%
Total Number of Persons with Disabilities:	193	14.54%	691	16.92%	577,160	15.59%

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

Within Ellis County, 16.92% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Shattuck the percentage is 14.54%.

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

2013 Population by Veteran and Disability Status						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	940		3,086		2,738,788	
Veteran:	84	8.94%	313	10.14%	305,899	11.17%
With a Disability	18	21.43%	92	29.39%	100,518	32.86%
No Disability	66	78.57%	221	70.61%	205,381	67.14%
Non-veteran:	856	91.06%	2,773	89.86%	2,432,889	88.83%
With a Disability	162	18.93%	560	20.19%	430,610	17.70%
No Disability	694	81.07%	2,213	79.81%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Ellis County, the Census Bureau estimates there are 313 veterans, 29.39% of which have one or more disabilities (compared with 32.86% at a statewide level). In Shattuck, there are an estimated 84 veterans, 21.43% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Shattuck		Ellis County	
	No.	Percent	No.	Percent
Total Population	1,356		4,151	
Group Quarters Population	41	3.02%	46	1.11%
Institutionalized Population	41	3.02%	46	1.11%
Correctional facilities for adults	0	0.00%	5	0.12%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	41	3.02%	41	0.99%
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 Ellis County population in group quarters is somewhat lower than the statewide figure, which was 2.99% in 2010.

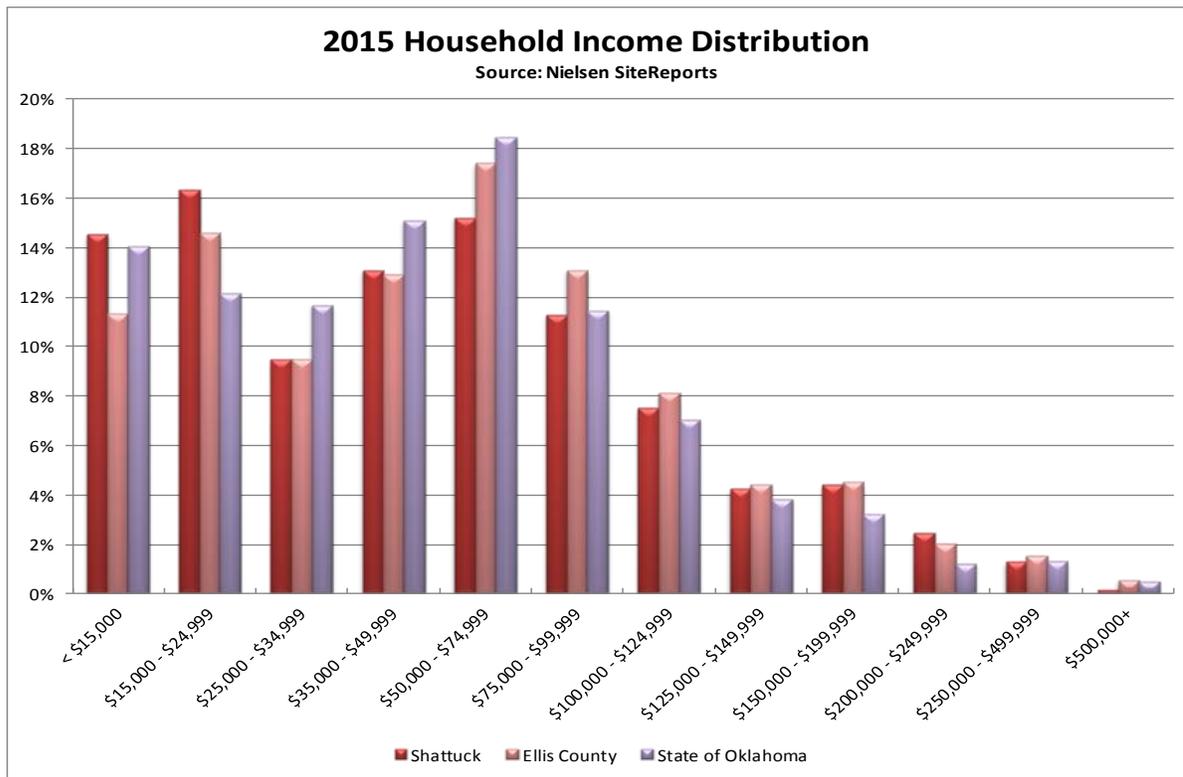
Household Income Levels

Data in the following chart shows the distribution of household income in Ellis 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						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	612		1,811		1,520,327	
< \$15,000	89	14.54%	205	11.32%	213,623	14.05%
\$15,000 - \$24,999	100	16.34%	264	14.58%	184,613	12.14%
\$25,000 - \$34,999	58	9.48%	172	9.50%	177,481	11.67%
\$35,000 - \$49,999	80	13.07%	234	12.92%	229,628	15.10%
\$50,000 - \$74,999	93	15.20%	315	17.39%	280,845	18.47%
\$75,000 - \$99,999	69	11.27%	237	13.09%	173,963	11.44%
\$100,000 - \$124,999	46	7.52%	147	8.12%	106,912	7.03%
\$125,000 - \$149,999	26	4.25%	80	4.42%	57,804	3.80%
\$150,000 - \$199,999	27	4.41%	82	4.53%	48,856	3.21%
\$200,000 - \$249,999	15	2.45%	37	2.04%	18,661	1.23%
\$250,000 - \$499,999	8	1.31%	28	1.55%	20,487	1.35%
\$500,000+	1	0.16%	10	0.55%	7,454	0.49%
Median Household Income	\$46,063		\$52,421		\$47,049	
Average Household Income	\$64,665		\$70,117		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Ellis County is estimated to be \$52,421 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Shattuck, median household income is estimated to be \$46,063.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Shattuck	\$26,758	\$46,063	3.45%	2.40%	1.05%
Ellis County	\$27,951	\$52,421	4.01%	2.40%	1.61%
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 Ellis County and Shattuck saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends: 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 Ellis 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.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Shattuck	10.20%	24.04%	1384	11.76%	65.08%
Ellis County	12.50%	15.99%	350	14.29%	50.62%
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 Ellis County is estimated to be 15.99% by the American Community Survey. This is an increase of 350 basis points since the 2000 Census. Within Shattuck, the poverty rate is estimated to be 24.04%. 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 Ellis 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)
Ellis County	1,955	2,459	4.69%	5.3%	4.6%	-70
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

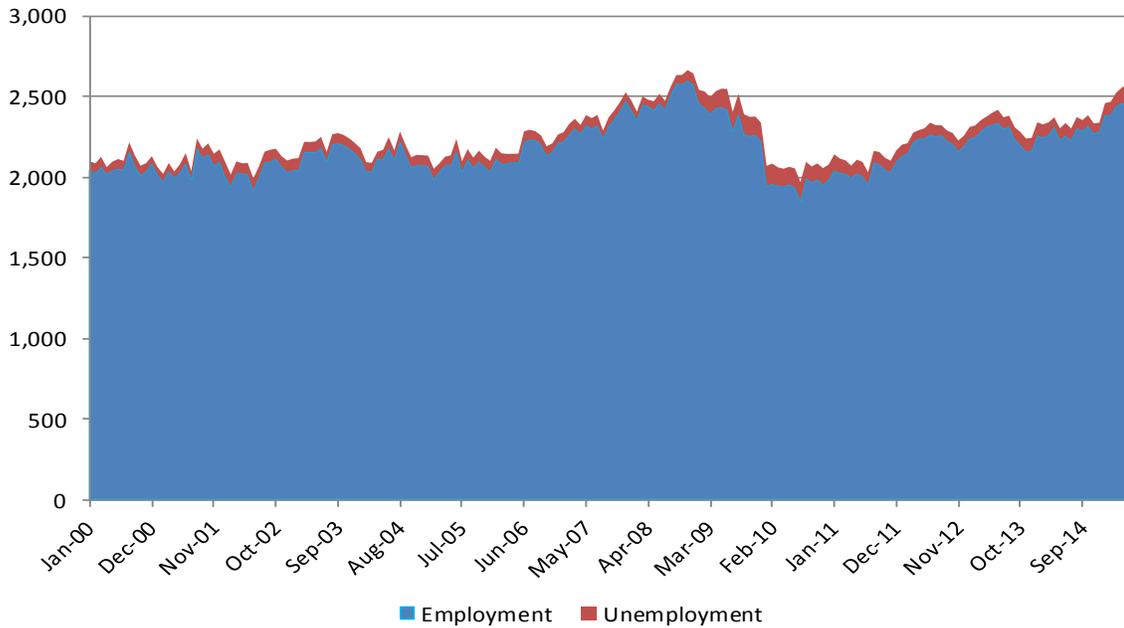
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Ellis County was 2,459 persons. Compared with figures from May 2010, this represents annualized employment growth of 4.69% per year. The unemployment rate in May was 4.6%, a decrease of -70 basis points from May 2010, which was 5.3%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Ellis County has outperformed both the state and nation in these statistics.

Employment Level Trends

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

Employment and Unemployment in Ellis County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

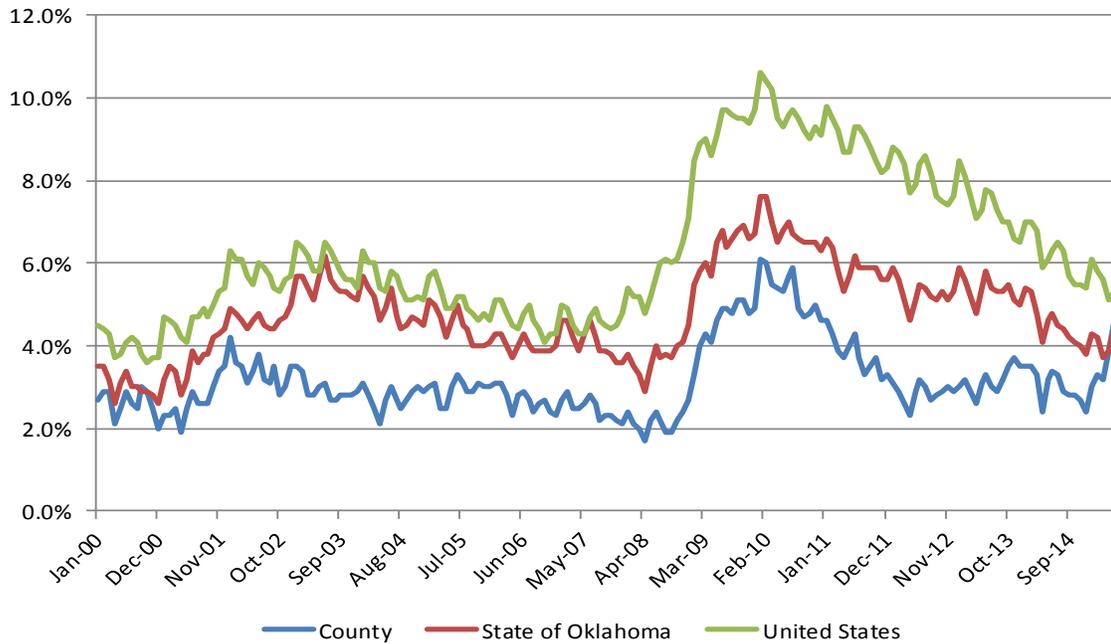
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 2,459 persons. The number of unemployed persons in May 2015 was 119, out of a total labor force of 2,578 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Ellis 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 Ellis 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 Ellis 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 4.6%. On the whole, unemployment rates in Ellis County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Ellis County and Oklahoma are and have historically been well below the national average, though unemployment has recently begun trending upward which may be due to depressed energy prices.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Ellis 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.

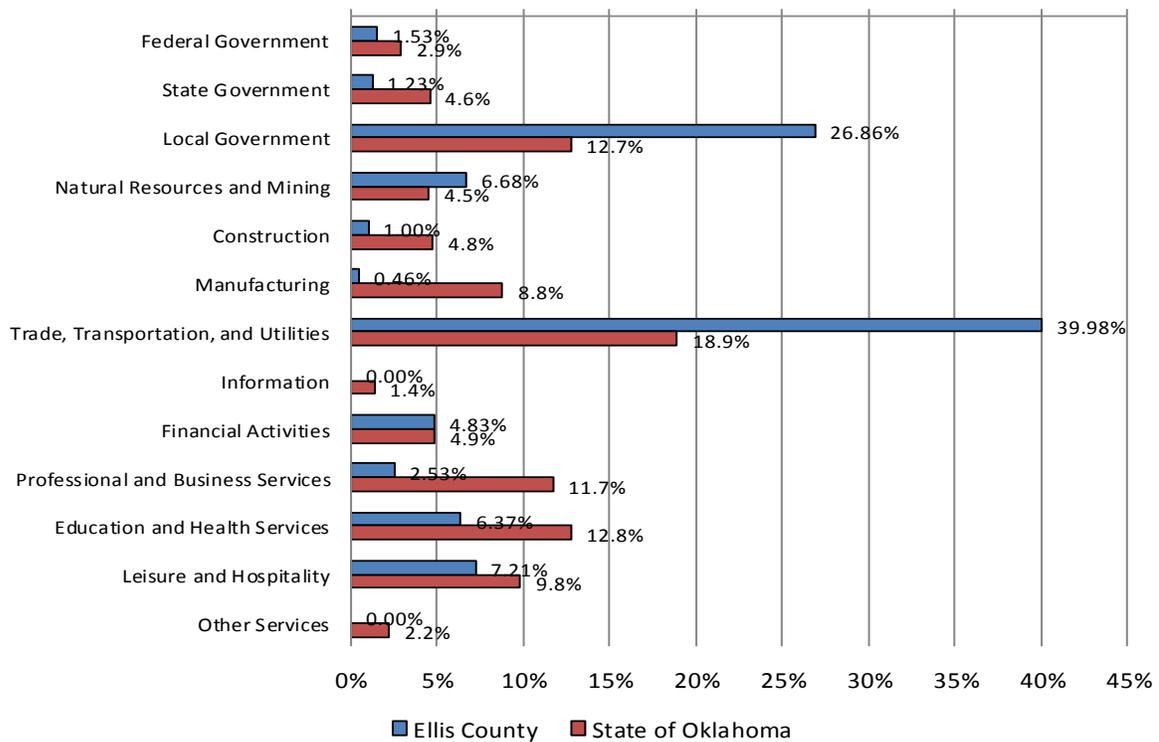


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	6	20	1.53%	\$38,413	0.77
State Government	5	16	1.23%	\$34,349	0.37
Local Government	17	350	26.86%	\$35,851	2.66
Natural Resources and Mining	13	87	6.68%	\$46,268	4.40
Construction	5	13	1.00%	\$17,875	0.22
Manufacturing	4	6	0.46%	\$33,049	0.05
Trade, Transportation, and Utilities	39	521	39.98%	\$52,245	2.09
Information	1	N/A	N/A	N/A	N/A
Financial Activities	10	63	4.83%	\$44,359	0.86
Professional and Business Services	13	33	2.53%	\$23,590	0.18
Education and Health Services	7	83	6.37%	\$30,549	0.42
Leisure and Hospitality	8	94	7.21%	\$12,484	0.67
Other Services	8	N/A	N/A	N/A	N/A
Total	135	1,303		\$40,908	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 (39.98%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$52,245 per year. The industry



with the highest annual pay is Trade, Transportation, and Utilities, with average annual pay of \$52,245 per year.

The rightmost column of the previous table provides location quotients for each industry for Ellis 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 (Ellis 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.

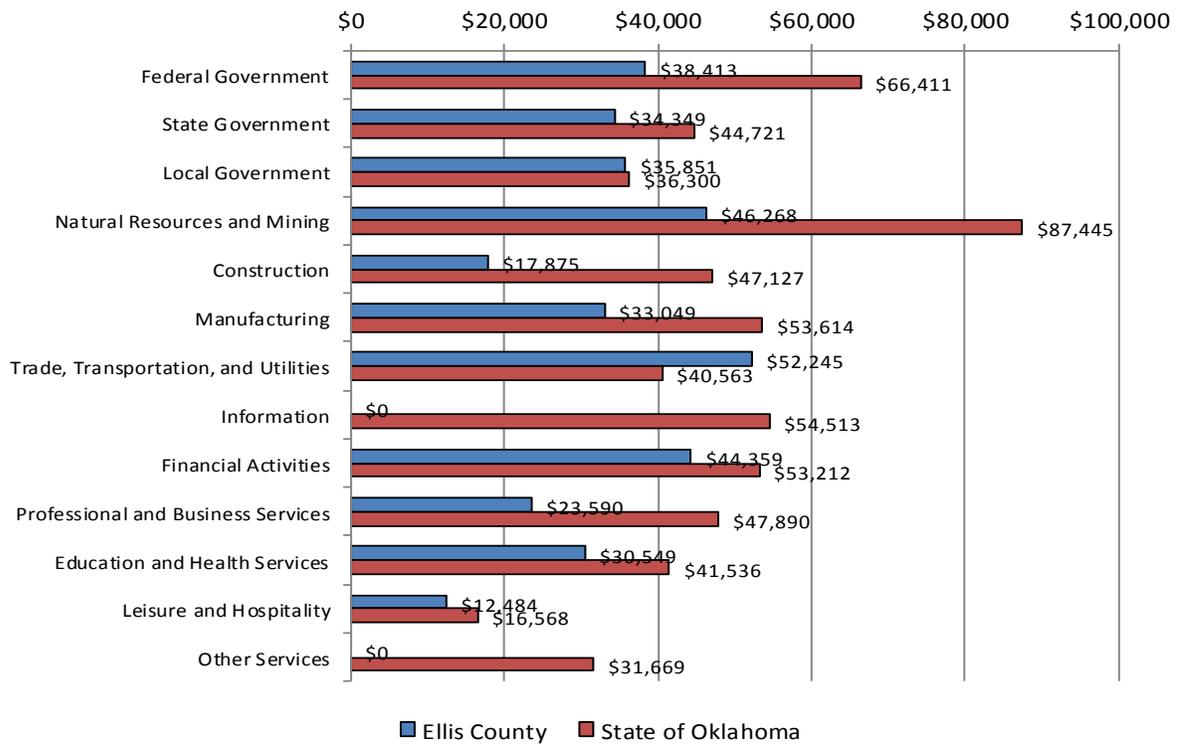
Within Ellis County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.40. This supersector includes agricultural employment as well as employment in the oil and gas industry.

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

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Ellis County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$38,413	\$66,411	\$75,784	57.8%	50.7%
State Government	\$34,349	\$44,721	\$54,184	76.8%	63.4%
Local Government	\$35,851	\$36,300	\$46,146	98.8%	77.7%
Natural Resources and Mining	\$46,268	\$87,445	\$59,666	52.9%	77.5%
Construction	\$17,875	\$47,127	\$55,041	37.9%	32.5%
Manufacturing	\$33,049	\$53,614	\$62,977	61.6%	52.5%
Trade, Transportation, and Utilities	\$52,245	\$40,563	\$42,988	128.8%	121.5%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$44,359	\$53,212	\$85,261	83.4%	52.0%
Professional and Business Services	\$23,590	\$47,890	\$66,657	49.3%	35.4%
Education and Health Services	\$30,549	\$41,536	\$45,951	73.5%	66.5%
Leisure and Hospitality	\$12,484	\$16,568	\$20,993	75.4%	59.5%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$40,908	\$43,774	\$51,361	93.5%	79.6%

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, Ellis County has higher average wages in trade, transportation and utilities, and lower average wages in each of the other employment sectors, notably so in construction and natural resources and mining.

Working Families

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

Families by Employment Status and Presence of Children						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	375		1,198		961,468	
With Children <18 Years:	202	53.87%	493	41.15%	425,517	44.26%
Married Couple:	122	60.40%	384	77.89%	281,418	66.14%
Both Parents Employed	99	81.15%	263	68.49%	166,700	59.24%
One Parent Employed	23	18.85%	92	23.96%	104,817	37.25%
Neither Parent Employed	0	0.00%	29	7.55%	9,901	3.52%
Other Family:	80	39.60%	109	22.11%	144,099	33.86%
Male Householder:	17	21.25%	28	25.69%	36,996	25.67%
Employed	15	88.24%	24	85.71%	31,044	83.91%
Not Employed	2	11.76%	4	14.29%	5,952	16.09%
Female Householder:	63	78.75%	81	74.31%	107,103	74.33%
Employed	50	79.37%	68	83.95%	75,631	70.62%
Not Employed	13	20.63%	13	16.05%	31,472	29.38%
Without Children <18 Years:	173	46.13%	705	58.85%	535,951	55.74%
Married Couple:	165	95.38%	649	92.06%	431,868	80.58%
Both Spouses Employed	49	29.70%	264	40.68%	167,589	38.81%
One Spouse Employed	57	34.55%	195	30.05%	138,214	32.00%
Neither Spouse Employed	59	35.76%	190	29.28%	126,065	29.19%
Other Family:	8	4.62%	56	7.94%	104,083	19.42%
Male Householder:	0	0.00%	15	7.89%	32,243	25.58%
Employed	0	N/A	6	40.00%	19,437	60.28%
Not Employed	0	N/A	9	60.00%	12,806	39.72%
Female Householder:	8	100.00%	41	73.21%	71,840	69.02%
Employed	8	100.00%	15	36.59%	36,601	50.95%
Not Employed	0	0.00%	26	63.41%	35,239	49.05%
<i>Total Working Families:</i>	<i>301</i>	<i>80.27%</i>	<i>927</i>	<i>77.38%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>187</i>	<i>62.13%</i>	<i>447</i>	<i>48.22%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>114</i>	<i>37.87%</i>	<i>480</i>	<i>51.78%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Ellis County, there are 927 working families, 48.22% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Ellis County area include agricultural employment, oil and gas extraction, Newman Memorial Hospital, the local school districts, and town and county governments.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	586		1,767		1,613,364	
Less than 15 minutes	356	60.75%	813	46.01%	581,194	36.02%
15 to 30 minutes	63	10.75%	456	25.81%	625,885	38.79%
30 to 45 minutes	61	10.41%	268	15.17%	260,192	16.13%
45 to 60 minutes	58	9.90%	94	5.32%	74,625	4.63%
60 or more minutes	48	8.19%	136	7.70%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Ellis County, the largest percentage of workers (46.01%) travel fewer than 15 minutes to work. Although Ellis County has an active labor market, it appears some workers commute to other labor markets in the region such as Woodward.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	596		1,900		1,673,026	
Car, Truck or Van:	571	95.81%	1,704	89.68%	1,551,461	92.73%
<i>Drove Alone</i>	<i>540</i>	<i>94.57%</i>	<i>1,555</i>	<i>91.26%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>31</i>	<i>5.43%</i>	<i>149</i>	<i>8.74%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	5	0.26%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	3	0.16%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	15	2.52%	51	2.68%	30,401	1.82%
Other Means	0	0.00%	4	0.21%	14,442	0.86%
Worked at Home	10	1.68%	133	7.00%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Ellis 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 Ellis 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
Shattuck	699	712	0.18%	757	1.23%
Ellis County	2,146	2,285	0.63%	2,315	0.26%
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 Ellis County grew by 0.26% per year, to a total of 2,315 housing units in 2015. In terms of new housing unit construction, Ellis County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	698		2,277		1,669,828	
1 Unit, Detached	653	93.55%	1,950	85.64%	1,219,987	73.06%
1 Unit, Attached	2	0.29%	16	0.70%	34,434	2.06%
Duplex Units	0	0.00%	0	0.00%	34,207	2.05%
3-4 Units	0	0.00%	3	0.13%	42,069	2.52%
5-9 Units	0	0.00%	0	0.00%	59,977	3.59%
10-19 Units	13	1.86%	13	0.57%	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	30	4.30%	295	12.96%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
Total Multifamily Units	13	1.86%	16	0.70%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Ellis County, 85.64% of housing units are single-family, detached. 0.70% of housing units are multifamily in structure (two or more units per building), while 12.96% of housing units comprise mobile homes, RVs, etc.

Within Shattuck, 93.55% of housing units are single-family, detached. 1.86% of housing units are multifamily in structure, while 4.30% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	545		1,734		1,444,081	
Owner Occupied:	417	76.51%	1,348	77.74%	968,736	67.08%
No Bedroom	0	0.00%	2	0.15%	2,580	0.27%
1 Bedroom	9	2.16%	36	2.67%	16,837	1.74%
2 Bedrooms	85	20.38%	242	17.95%	166,446	17.18%
3 Bedrooms	237	56.83%	778	57.72%	579,135	59.78%
4 Bedrooms	82	19.66%	238	17.66%	177,151	18.29%
5 or More Bedrooms	4	0.96%	52	3.86%	26,587	2.74%
Renter Occupied:	128	23.49%	386	22.26%	475,345	32.92%
No Bedroom	0	0.00%	2	0.52%	13,948	2.93%
1 Bedroom	5	3.91%	12	3.11%	101,850	21.43%
2 Bedrooms	35	27.34%	121	31.35%	179,121	37.68%
3 Bedrooms	60	46.88%	207	53.63%	152,358	32.05%
4 Bedrooms	28	21.88%	44	11.40%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Ellis County is 77.74%, while 22.26% of housing units are renter occupied. In Shattuck, the homeownership rate is 76.51%, while 23.49% of households are renters.

Housing Units Tenure and Household Income

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

Ellis County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,734	1,348	386	77.74%	22.26%
Less than \$5,000	44	33	11	75.00%	25.00%
\$5,000 - \$9,999	92	72	20	78.26%	21.74%
\$10,000-\$14,999	101	73	28	72.28%	27.72%
\$15,000-\$19,999	146	121	25	82.88%	17.12%
\$20,000-\$24,999	125	81	44	64.80%	35.20%
\$25,000-\$34,999	175	120	55	68.57%	31.43%
\$35,000-\$49,999	247	174	73	70.45%	29.55%
\$50,000-\$74,999	251	204	47	81.27%	18.73%
\$75,000-\$99,999	228	171	57	75.00%	25.00%
\$100,000-\$149,999	213	202	11	94.84%	5.16%
\$150,000 or more	112	97	15	86.61%	13.39%
Income Less Than \$25,000	508	380	128	74.80%	25.20%

Source: 2009-2013 American Community Survey, Table B25118

Within Ellis County as a whole, 25.20% of households with incomes less than \$25,000 are estimated to be renters, while 74.80% are estimated to be homeowners.

Shattuck Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	545	417	128	76.51%	23.49%
Less than \$5,000	16	7	9	43.75%	56.25%
\$5,000 - \$9,999	29	23	6	79.31%	20.69%
\$10,000-\$14,999	30	17	13	56.67%	43.33%
\$15,000-\$19,999	44	33	11	75.00%	25.00%
\$20,000-\$24,999	39	29	10	74.36%	25.64%
\$25,000-\$34,999	74	37	37	50.00%	50.00%
\$35,000-\$49,999	72	45	27	62.50%	37.50%
\$50,000-\$74,999	64	56	8	87.50%	12.50%
\$75,000-\$99,999	72	68	4	94.44%	5.56%
\$100,000-\$149,999	57	57	0	100.00%	0.00%
\$150,000 or more	48	45	3	93.75%	6.25%
Income Less Than \$25,000	158	109	49	68.99%	31.01%

Source: 2009-2013 American Community Survey, Table B25118

Within Shattuck, 31.01% of households with incomes less than \$25,000 are estimated to be renters, while 68.99% 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						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	545		1,734		1,444,081	
Owner Occupied:	417	76.51%	1,348	77.74%	968,736	67.08%
Built 2010 or Later	0	0.00%	7	0.52%	10,443	1.08%
Built 2000 to 2009	4	0.96%	80	5.93%	153,492	15.84%
Built 1990 to 1999	31	7.43%	78	5.79%	125,431	12.95%
Built 1980 to 1989	19	4.56%	137	10.16%	148,643	15.34%
Built 1970 to 1979	88	21.10%	238	17.66%	184,378	19.03%
Built 1960 to 1969	107	25.66%	223	16.54%	114,425	11.81%
Built 1950 to 1959	51	12.23%	161	11.94%	106,544	11.00%
Built 1940 to 1949	54	12.95%	133	9.87%	50,143	5.18%
Built 1939 or Earlier	63	15.11%	291	21.59%	75,237	7.77%
Median Year Built:		1964		1964		1977
Renter Occupied:	128	23.49%	386	22.26%	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%	30	7.77%	50,883	10.70%
Built 1990 to 1999	10	7.81%	39	10.10%	47,860	10.07%
Built 1980 to 1989	16	12.50%	38	9.84%	77,521	16.31%
Built 1970 to 1979	19	14.84%	33	8.55%	104,609	22.01%
Built 1960 to 1969	18	14.06%	50	12.95%	64,546	13.58%
Built 1950 to 1959	41	32.03%	94	24.35%	54,601	11.49%
Built 1940 to 1949	8	6.25%	41	10.62%	31,217	6.57%
Built 1939 or Earlier	16	12.50%	61	15.80%	39,089	8.22%
Median Year Built:		1960		1960		1975
Overall Median Year Built:		1964		1963		1976

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

Within Ellis County, 6.75% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Shattuck the percentage is 0.73%.

86.51% of housing units in Ellis County were built prior to 1990, while in Shattuck the percentage is 91.74%. These figures compare with the statewide figure of 72.78%.

Overall, both Shattuck and Ellis County as a whole have comparatively older housing stocks, with relatively few homes of recent construction and higher percentages of homes built prior to 1940.

Substandard Housing

The next table presents data regarding substandard housing in Ellis 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
Shattuck	545	4	0.73%	0	0.00%	10	1.83%
Ellis County	1,734	12	0.69%	11	0.63%	62	3.58%
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 Ellis County, 0.69% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.63% 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 Ellis County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	698		2,277		1,669,828	
Total Vacant Units	153	21.92%	543	23.85%	225,747	13.52%
For rent	31	20.26%	31	5.71%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	0	0.00%	20	3.68%	23,149	10.25%
Sold, not occupied	0	0.00%	0	0.00%	8,618	3.82%
For seasonal, recreational, or occasional use	3	1.96%	47	8.66%	39,475	17.49%
For migrant workers	10	6.54%	10	1.84%	746	0.33%
Other vacant	109	71.24%	435	80.11%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		1.46%		2.31%	
Rental Vacancy Rate	19.50%		7.43%		8.24%	

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

Within Ellis County, the overall housing vacancy rate is estimated to be 23.85%. The homeowner vacancy rate is estimated to be 1.46%, while the rental vacancy rate is estimated to be 7.43%.

In Shattuck, the overall housing vacancy rate is estimated to be 21.92%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 19.50%.

Building Permits

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

Shattuck town**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	1	\$150,000	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	1	\$100,000	0	N/A
2010	1	\$125,000	0	N/A
2011	0	N/A	0	N/A
2012	3	\$196,833	0	N/A
2013	3	\$204,000	0	N/A
2014	1	\$60,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Shattuck town, building permits for 10 housing units were issued between 2004 and 2014, for an average of 1 units per year. All of these housing units were single family homes. This data suggests there has been relatively little new housing construction in Shattuck over the last ten years.

New Construction Activity**For Ownership:**

Most new housing construction in Ellis County has been on unplatted rural acreages, outside of the jurisdiction of Shattuck. There have been a few homes constructed in Shattuck, comprising a mix of relatively affordable homes, and some larger, more expensive homes, built in subdivisions such as the Highland Park, Highview, and Cottonwood additions.

The average sale price of homes constructed in Ellis County since 2000 (for homes sold since January 2014) is \$186,625. Though this amount is lower than many other counties in western Oklahoma, it is still somewhat above what could be reasonably afforded by a household earning at or less than median household income for Ellis County, which is estimated to be \$52,421 in 2015.

For Rent:

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

Homeownership Market

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

Housing Units by Home Value

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

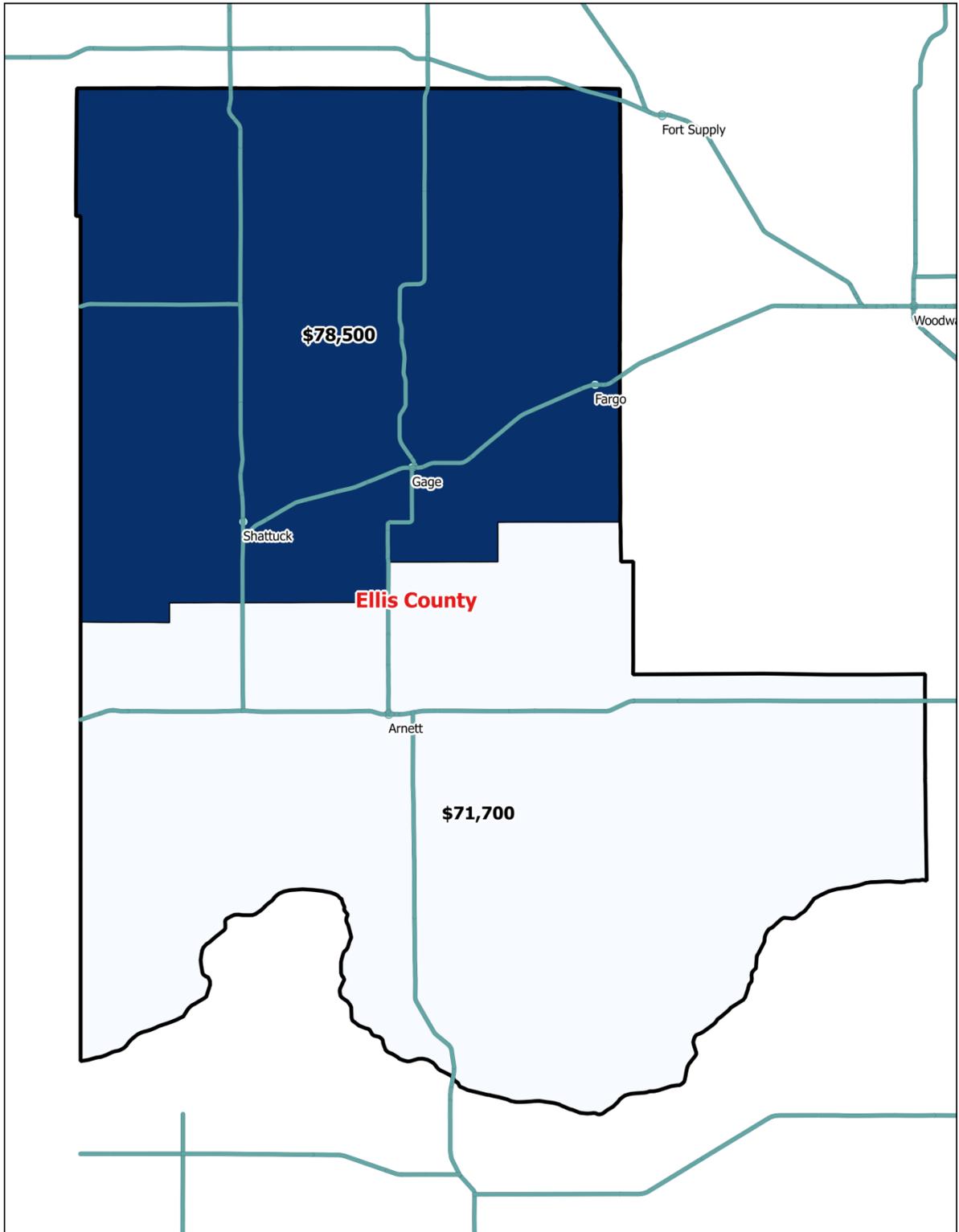
2013 Housing Units by Home Value						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	417		1,348		968,736	
Less than \$10,000	3	0.72%	55	4.08%	20,980	2.17%
\$10,000 to \$14,999	10	2.40%	48	3.56%	15,427	1.59%
\$15,000 to \$19,999	20	4.80%	43	3.19%	13,813	1.43%
\$20,000 to \$24,999	17	4.08%	90	6.68%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	27	2.00%	16,060	1.66%
\$30,000 to \$34,999	32	7.67%	55	4.08%	19,146	1.98%
\$35,000 to \$39,999	4	0.96%	12	0.89%	14,899	1.54%
\$40,000 to \$49,999	65	15.59%	116	8.61%	39,618	4.09%
\$50,000 to \$59,999	24	5.76%	49	3.64%	45,292	4.68%
\$60,000 to \$69,999	38	9.11%	88	6.53%	52,304	5.40%
\$70,000 to \$79,999	37	8.87%	153	11.35%	55,612	5.74%
\$80,000 to \$89,999	23	5.52%	88	6.53%	61,981	6.40%
\$90,000 to \$99,999	31	7.43%	66	4.90%	51,518	5.32%
\$100,000 to \$124,999	21	5.04%	140	10.39%	119,416	12.33%
\$125,000 to \$149,999	29	6.95%	70	5.19%	96,769	9.99%
\$150,000 to \$174,999	17	4.08%	50	3.71%	91,779	9.47%
\$175,000 to \$199,999	12	2.88%	31	2.30%	53,304	5.50%
\$200,000 to \$249,999	31	7.43%	55	4.08%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	27	2.00%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	16	1.19%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	26	1.93%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	27	2.00%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	8	0.59%	3,764	0.39%
\$1,000,000 or more	3	0.72%	8	0.59%	5,018	0.52%
Median Home Value:	\$68,800		\$75,900		\$112,800	

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

The median value of owner-occupied homes in Ellis County is \$75,900. This is -32.7% lower than the statewide median, which is \$112,800. The median home value in Shattuck is estimated to be \$68,800.

The geographic distribution of home values in Ellis County can be visualized by the following map. As can be seen, home values are relatively uniform across the county, but slightly higher in the northern half of the county than the southern half.

Ellis County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Ellis 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			
	Shattuck Median Value	Ellis County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	-	\$91,400	\$178,000
Built 1990 to 1999	\$205,400	\$81,400	\$147,300
Built 1980 to 1989	\$129,200	\$98,800	\$118,300
Built 1970 to 1979	\$83,300	\$88,300	\$111,900
Built 1960 to 1969	\$69,500	\$76,000	\$97,100
Built 1950 to 1959	\$48,300	\$64,100	\$80,300
Built 1940 to 1949	\$46,000	\$49,100	\$67,900
Built 1939 or Earlier	\$62,500	\$67,900	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Shattuck Single Family Sales Activity

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

Shattuck Single Family Sales Activity					
All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	29	38	33	32	16
Average Sale Price	\$66,463	\$82,764	\$79,844	\$85,532	\$79,812
Average Square Feet	1,513	1,600	1,571	1,516	1,444
Average Price/SF	\$43.93	\$51.73	\$50.82	\$56.42	\$55.27
Average Year Built	1958	1959	1963	1957	1954

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

Between 2011 and 2014, the average sale price grew by 6.51% per year. The average sale price in 2015 was \$79,812 for an average price per square foot of \$55.27/SF. The average year of construction of homes sold in 2015 is estimated to be 1954. On the whole the housing market appears to have strengthened from 2011 through 2014, but may have softened in 2015.

Foreclosure Rates

Due to the small size of Ellis 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 Ellis 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 Ellis 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						
	Shattuck		Ellis County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	128		386		475,345	
With cash rent:	89		187		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	9	7.03%	14	3.63%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	0	0.00%	0	0.00%	8,784	1.85%
\$250 to \$299	0	0.00%	0	0.00%	8,413	1.77%
\$300 to \$349	5	3.91%	5	1.30%	9,107	1.92%
\$350 to \$399	4	3.13%	4	1.04%	10,932	2.30%
\$400 to \$449	0	0.00%	11	2.85%	15,636	3.29%
\$450 to \$499	0	0.00%	3	0.78%	24,055	5.06%
\$500 to \$549	12	9.38%	19	4.92%	31,527	6.63%
\$550 to \$599	19	14.84%	31	8.03%	33,032	6.95%
\$600 to \$649	7	5.47%	13	3.37%	34,832	7.33%
\$650 to \$699	24	18.75%	27	6.99%	32,267	6.79%
\$700 to \$749	0	0.00%	5	1.30%	30,340	6.38%
\$750 to \$799	0	0.00%	5	1.30%	27,956	5.88%
\$800 to \$899	5	3.91%	11	2.85%	45,824	9.64%
\$900 to \$999	1	0.78%	33	8.55%	34,153	7.18%
\$1,000 to \$1,249	3	2.34%	6	1.55%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	39	30.47%	199	51.55%	43,236	9.10%
Median Gross Rent		\$588		\$625		\$699

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

Median gross rent in Ellis County is estimated to be \$625, which is -10.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Shattuck is estimated to be \$588.

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			
	Shattuck Median Rent	Ellis County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$943	\$841
Built 1990 to 1999	-	\$919	\$715
Built 1980 to 1989	\$144	\$517	\$693
Built 1970 to 1979	\$661	\$646	\$662
Built 1960 to 1969	-	\$525	\$689
Built 1950 to 1959	\$550	\$658	\$714
Built 1940 to 1949	-	\$820	\$673
Built 1939 or Earlier	-	\$588	\$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 Ellis County is among housing units constructed after 2000, which is \$943 per month. In order to be affordable, a household would need to earn at least \$37,720 per year to afford such a unit.

Shattuck Rental Survey Data

There is only one apartment complex of any note in Shattuck; Wolf Creek Apartments, a 20-unit property subject to the tax credit and USDA-Rural Development programs. Tenants pay rent based on 30% of their income. Management declined to report their current occupancy.

Shattuck Rental Properties - Affordable						
Name	Type	Year Built	Bedrooms	Size (SF)	Rate	Vacancy
Wolf Creek Apartments	LIHTC / USDA - Family	1980	1	N/A	30%	N/A
Wolf Creek Apartments	LIHTC / USDA - Family	1980	2	N/A	30%	N/A
Wolf Creek Apartments	LIHTC / USDA - Family	1980	3	N/A	30%	N/A

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 Ellis 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 Ellis County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Ellis County						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	3	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	3	N/A	N/A	N/A	N/A	N/A
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 3 housing units located within Ellis County, all being Housing Choice Vouchers. For disclosure reasons HUD does not provide detailed information regarding these units.

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 Ellis 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 Ellis 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.

Ellis County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	130		60	
Cost Burden Less Than 30%	20	15.38%	25	41.67%
Cost Burden Between 30%-50%	30	23.08%	0	0.00%
Cost Burden Greater Than 50%	65	50.00%	15	25.00%
Not Computed (no/negative income)	15	11.54%	20	33.33%
Income 30%-50% HAMFI	195		65	
Cost Burden Less Than 30%	130	66.67%	50	76.92%
Cost Burden Between 30%-50%	40	20.51%	4	6.15%
Cost Burden Greater Than 50%	25	12.82%	4	6.15%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	225		55	
Cost Burden Less Than 30%	195	86.67%	50	90.91%
Cost Burden Between 30%-50%	30	13.33%	4	7.27%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	105		55	
Cost Burden Less Than 30%	85	80.95%	55	100.00%
Cost Burden Between 30%-50%	15	14.29%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	1,400		380	
Cost Burden Less Than 30%	1,170	83.57%	325	85.53%
Cost Burden Between 30%-50%	119	8.50%	8	2.11%
Cost Burden Greater Than 50%	90	6.43%	19	5.00%
Not Computed (no/negative income)	15	1.07%	20	5.26%

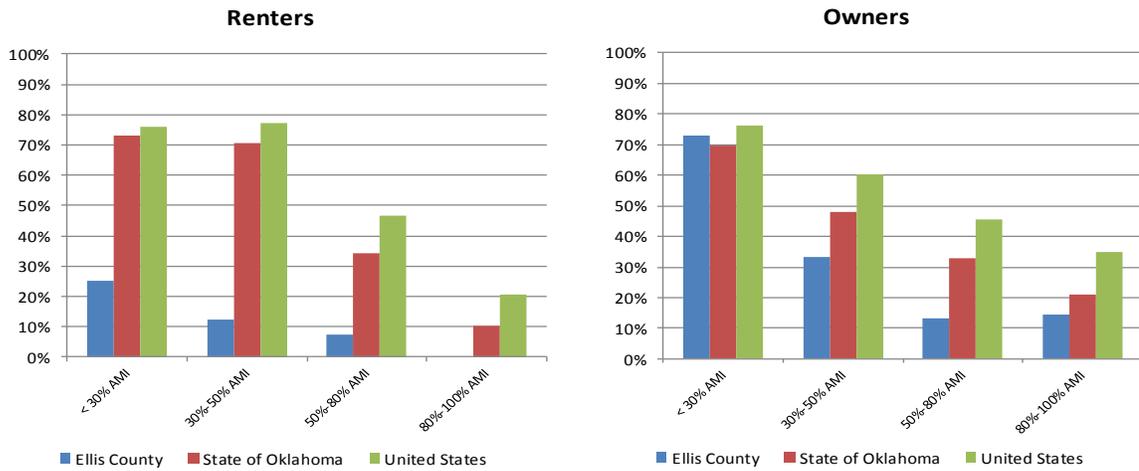
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Ellis 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	130	73.08%	60	25.00%
Income 30%-50% HAMFI	195	33.33%	65	12.31%
Income 50%-80% HAMFI	225	13.33%	55	7.27%
Income 80%-100% HAMFI	105	14.29%	55	0.00%
All Incomes	1,400	14.93%	380	7.11%

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.

Ellis County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	130		60	
Between 1.0 and 1.5 Persons per Room	4	3.08%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	3.08%	0	0.00%
Income 30%-50% HAMFI	195		65	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	6.15%
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	225		55	
Between 1.0 and 1.5 Persons per Room	4	1.78%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	4	7.27%
Lacks Complete Kitchen or Plumbing	10	4.44%	4	7.27%
Income 80%-100% HAMFI	105		55	
Between 1.0 and 1.5 Persons per Room	15	14.29%	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%
All Incomes	1,400		380	
Between 1.0 and 1.5 Persons per Room	23	1.64%	4	1.05%
More than 1.5 Persons per Room	0	0.00%	4	1.05%
Lacks Complete Kitchen or Plumbing	14	1.00%	4	1.05%

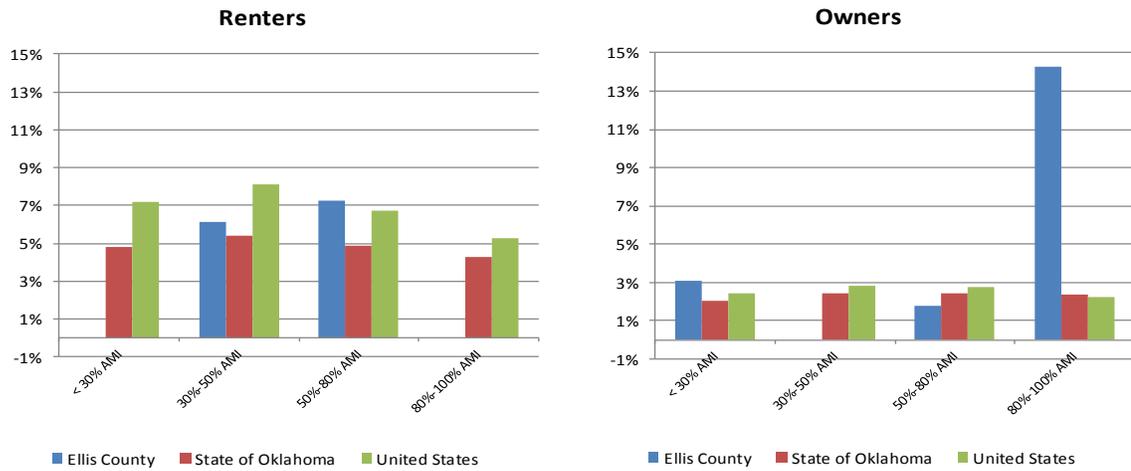
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Ellis County, Oklahoma and the nation.

Ellis 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	130	3.08%	60	0.00%	60
Income 30%-50% HAMFI	195	0.00%	65	6.15%	65
Income 50%-80% HAMFI	225	1.78%	55	7.27%	55
Income 80%-100% HAMFI	105	14.29%	55	0.00%	55
All Incomes	1,400	1.64%	380	2.11%	380

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 Ellis County, the state and the nation.

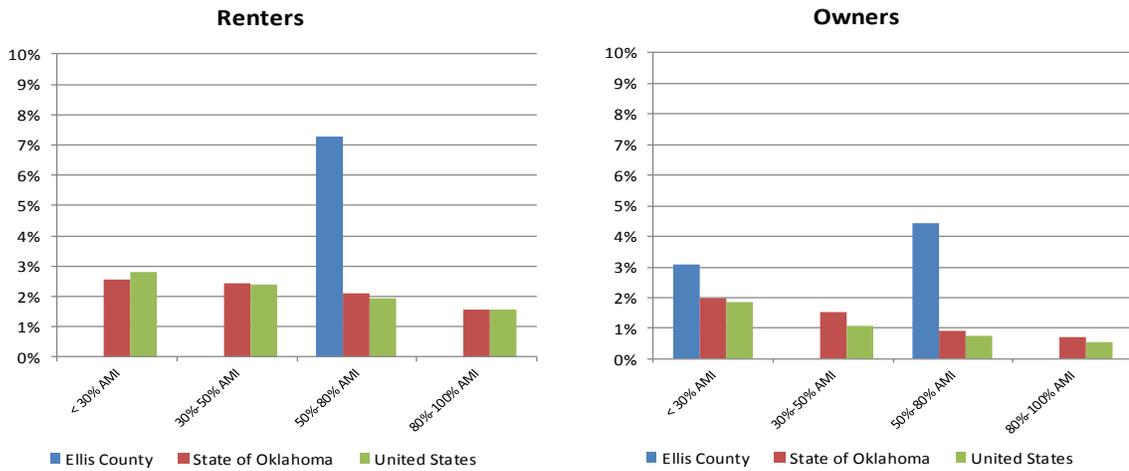
Ellis County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	130	3.08%	60	0.00%	0.00%
Income 30%-50% HAMFI	195	0.00%	65	0.00%	0.00%
Income 50%-80% HAMFI	225	4.44%	55	7.27%	7.27%
Income 80%-100% HAMFI	105	0.00%	55	0.00%	0.00%
All Incomes	1,400	1.00%	380	1.05%	1.05%

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.



Ellis 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	130	98	75.38%	60	20	33.33%
Elderly Family	20	15	75.00%	0	0	N/A
Small Family (2-4 persons)	25	19	76.00%	10	10	100.00%
Large Family (5 or more persons)	4	4	100.00%	15	10	66.67%
Elderly Non-Family	50	30	60.00%	4	0	0.00%
Non-Family, Non-Elderly	30	30	100.00%	30	0	0.00%
Income 30%-50% HAMFI	195	65	33.33%	65	12	18.46%
Elderly Family	65	19	29.23%	15	0	0.00%
Small Family (2-4 persons)	20	4	20.00%	15	0	0.00%
Large Family (5 or more persons)	10	4	40.00%	25	4	16.00%
Elderly Non-Family	85	30	35.29%	4	4	100.00%
Non-Family, Non-Elderly	15	8	53.33%	4	4	100.00%
Income 50%-80% HAMFI	225	38	16.89%	55	12	21.82%
Elderly Family	50	10	20.00%	0	0	N/A
Small Family (2-4 persons)	90	20	22.22%	30	4	13.33%
Large Family (5 or more persons)	15	0	0.00%	10	4	40.00%
Elderly Non-Family	50	4	8.00%	4	4	100.00%
Non-Family, Non-Elderly	20	4	20.00%	15	0	0.00%
Income 80%-100% HAMFI	105	19	18.10%	55	0	0.00%
Elderly Family	20	0	0.00%	0	0	N/A
Small Family (2-4 persons)	45	4	8.89%	35	0	0.00%
Large Family (5 or more persons)	4	0	0.00%	0	0	N/A
Elderly Non-Family	4	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	30	15	50.00%	15	0	0.00%
All Incomes	1,400	224	16.00%	380	44	11.58%
Elderly Family	290	44	15.17%	25	0	0.00%
Small Family (2-4 persons)	615	51	8.29%	195	14	7.18%
Large Family (5 or more persons)	78	8	10.26%	50	18	36.00%
Elderly Non-Family	239	64	26.78%	16	8	50.00%
Non-Family, Non-Elderly	175	57	32.57%	89	4	4.49%

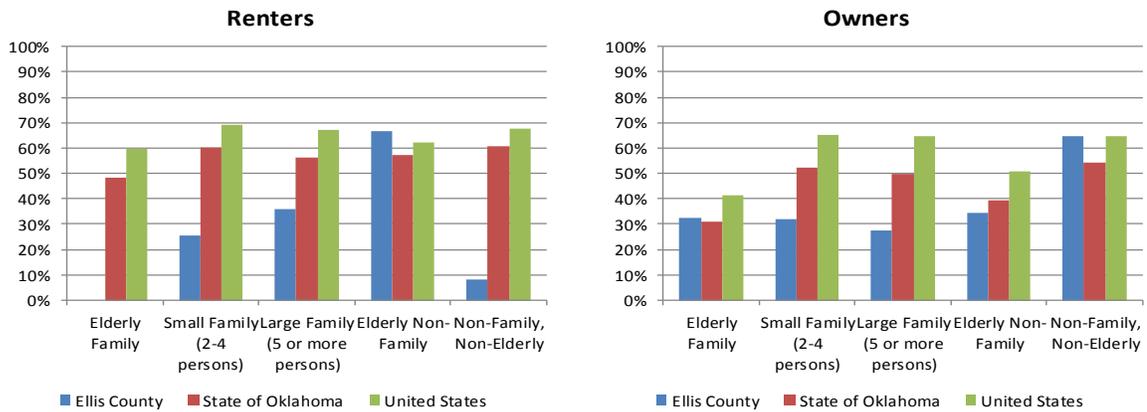
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Ellis County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	550	201	36.55%	180	44	24.44%
Elderly Family	135	44	32.59%	15	0	0.00%
Small Family (2-4 persons)	135	43	31.85%	55	14	25.45%
Large Family (5 or more persons)	29	8	27.59%	50	18	36.00%
Elderly Non-Family	185	64	34.59%	12	8	66.67%
Non-Family, Non-Elderly	65	42	64.62%	49	4	8.16%

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).



Ellis 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	130	99	76.15%	60	20	33.33%
Elderly Family	20	15	75.00%	0	0	N/A
Small Family (2-4 persons)	25	15	60.00%	10	10	100.00%
Large Family (5 or more persons)	4	4	100.00%	15	10	66.67%
Elderly Non-Family	50	35	70.00%	4	0	0.00%
Non-Family, Non-Elderly	30	30	100.00%	30	0	0.00%
Income 30%-50% HAMFI	195	63	32.31%	65	12	18.46%
Elderly Family	65	15	23.08%	15	0	0.00%
Small Family (2-4 persons)	20	4	20.00%	15	0	0.00%
Large Family (5 or more persons)	10	4	40.00%	25	4	16.00%
Elderly Non-Family	85	30	35.29%	4	4	100.00%
Non-Family, Non-Elderly	15	10	66.67%	4	4	100.00%
Income 50%-80% HAMFI	225	47	20.89%	55	18	32.73%
Elderly Family	50	10	20.00%	0	0	N/A
Small Family (2-4 persons)	90	25	27.78%	30	4	13.33%
Large Family (5 or more persons)	15	4	26.67%	10	10	100.00%
Elderly Non-Family	50	4	8.00%	4	4	100.00%
Non-Family, Non-Elderly	20	4	20.00%	15	0	0.00%
Income Greater than 80% of HAMFI	850	45	5.29%	200	0	0.00%
Elderly Family	155	0	0.00%	10	0	0.00%
Small Family (2-4 persons)	480	25	5.21%	145	0	0.00%
Large Family (5 or more persons)	50	0	0.00%	0	0	N/A
Elderly Non-Family	55	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	110	20	18.18%	45	0	0.00%
All Incomes	1,400	254	18.14%	380	50	13.16%
Elderly Family	290	40	13.79%	25	0	0.00%
Small Family (2-4 persons)	615	69	11.22%	200	14	7.00%
Large Family (5 or more persons)	79	12	15.19%	50	24	48.00%
Elderly Non-Family	240	69	28.75%	16	8	50.00%
Non-Family, Non-Elderly	175	64	36.57%	94	4	4.26%

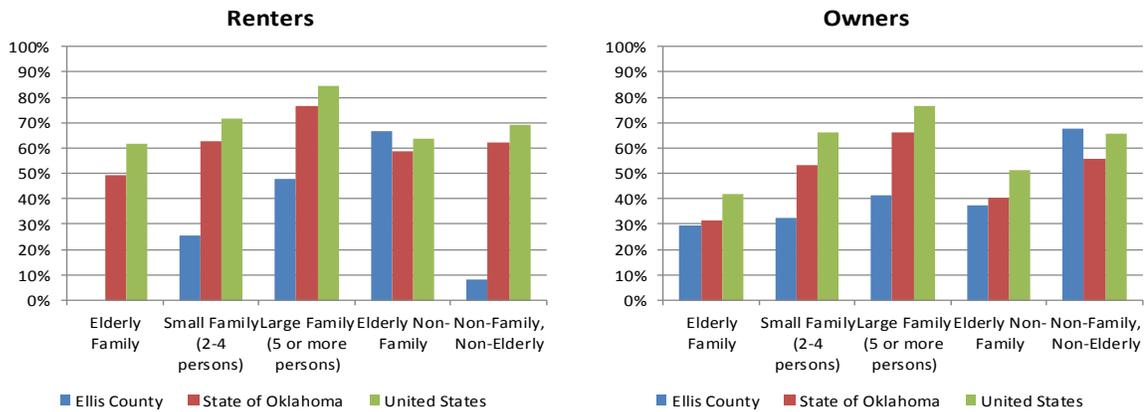
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Ellis County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	550	209	38.00%	180	50	27.78%
Elderly Family	135	40	29.63%	15	0	0.00%
Small Family (2-4 persons)	135	44	32.59%	55	14	25.45%
Large Family (5 or more persons)	29	12	41.38%	50	24	48.00%
Elderly Non-Family	185	69	37.30%	12	8	66.67%
Non-Family, Non-Elderly	65	44	67.69%	49	4	8.16%

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 Ellis 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.”



Ellis 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	100	76.9%	60	15	25.0%
White alone, non-Hispanic	125	95	76.0%	55	15	27.3%
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	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	8	4	50.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 30%-50% HAMFI	195	65	33.3%	60	10	16.7%
White alone, non-Hispanic	175	60	34.3%	60	10	16.7%
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	19	4	21.1%	0	0	N/A
Other (including multiple races)	4	0	0.0%	0	0	N/A
Income 50%-80% HAMFI	225	40	17.8%	55	15	27.3%
White alone, non-Hispanic	220	40	18.2%	45	15	33.3%
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	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	10	0	0.0%
Other (including multiple races)	0	0	N/A	8	4	50.0%
Income 80%-100% HAMFI	105	30	28.6%	55	0	0.0%
White alone, non-Hispanic	90	30	33.3%	50	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	0	0	N/A
Other (including multiple races)	4	0	0.0%	0	0	N/A
All Incomes	1,395	245	17.6%	375	40	10.7%
White alone, non-Hispanic	1,310	235	17.9%	355	40	11.3%
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	8	0	0.0%	8	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	56	12	21.4%	18	4	22.2%
Other (including multiple races)	28	0	0.0%	8	4	50.0%

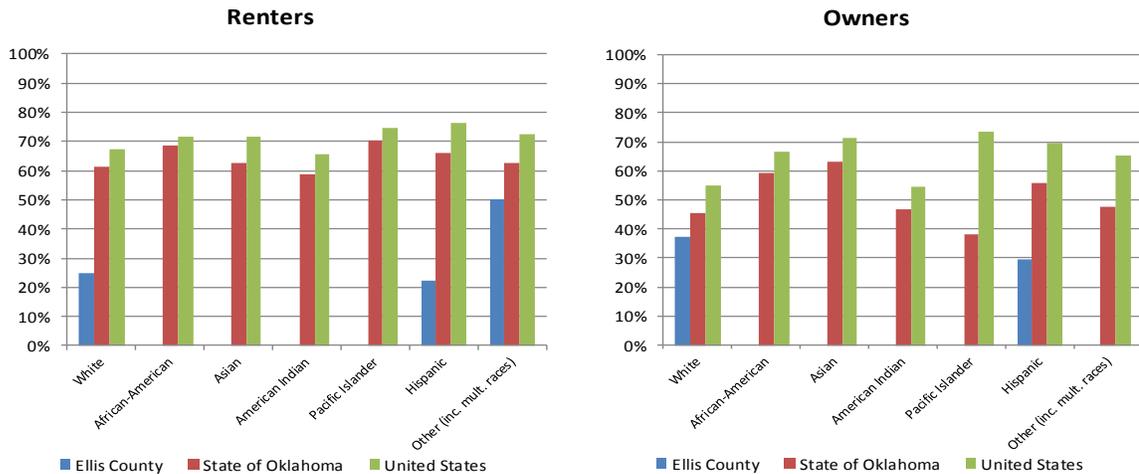
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Ellis 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	550	205	37.27%	175	40	22.86%
White alone, non-Hispanic	520	195	37.50%	160	40	25.00%
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	0.00%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	27	8	29.63%	18	4	22.22%
Other (including multiple races)	4	0	0.00%	8	4	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 Ellis 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 23 renter households that are cost overburdened, and 160 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are four renter households that are cost overburdened, and 94 homeowners that are cost overburdened.
- 50% of renters marked “other” or multiple races, 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 Ellis 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 Ellis 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.

Ellis County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	54	15	69
Less than 30% AMI	9.29%	15.79%	5	2	7
Less than 50% AMI	23.21%	32.89%	12	5	18
Less than 60% AMI	27.86%	39.47%	15	6	21
Less than 80% AMI	39.29%	47.37%	21	7	28

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.

Ellis County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	37.79%	10.79%	20	2	22
Elderly less than 30% AMI	5.00%	1.05%	3	0	3
Elderly less than 50% AMI	15.71%	6.05%	8	1	9
Elderly less than 60% AMI	18.86%	7.26%	10	1	11
Elderly less than 80% AMI	22.86%	7.11%	12	1	13

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.

Ellis 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)	32.14%	23.68%	17	4	21
Disabled less than 30% AMI	3.57%	2.63%	2	0	2
Disabled less than 50% AMI	10.00%	6.58%	5	1	6
Disabled less than 60% AMI	12.00%	7.89%	6	1	8
Disabled less than 80% AMI	17.86%	11.84%	10	2	11

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.

Ellis 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%	54	15	69
Total Veteran Demand	10.14%	10.14%	5	2	7
Veterans with Disabilities	2.98%	2.98%	2	0	2
Veterans Below Poverty	1.00%	1.00%	1	0	1
Disabled Veterans Below Poverty	0.10%	0.10%	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).

Ellis County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	54	15	69
Total Working Families	53.46%	53.46%	29	8	37
Working Families with Children Present	25.78%	25.78%	14	4	18

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 69 housing units will be needed in Ellis County over the next five years. Of those units:

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

- 11 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
- 18 will be needed by working families with children present

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