

Housing Needs Assessment
Garfield 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:

December 18, 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.





January 13, 2016

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

SUBJECT: Housing Needs Assessment
 Garfield County
 IRR - Tulsa/OKC File No. 140-2015-0037

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 Garfield County Residential Housing Market Analysis. Analyst Tyler Bowers personally inspected the Garfield County area during the month of December 2015 to collect the data used in the preparation of the Garfield County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

Mr. Dennis Shockley
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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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Tyler Bowers
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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 Garfield County is projected to grow by 1.04% per year over the next five years, outperforming the State of Oklahoma.
2. Garfield County is projected to need a total of 956 housing units for ownership and 474 housing units for rent over the next five years.
3. Median Household Income in Garfield County is estimated to be \$48,059 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Garfield County is estimated to be 13.87%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Garfield County are higher than the state averages.
5. Home values and rental rates in Garfield County are also lower than the state averages.
6. Median sale price for homes in Enid was \$255,000 in 2015, with a median price per square foot of \$212.50/SF. The median sale price to list price ratio was 96.2%, with median days on market of 64 days.
7. Approximately 30.61% of renters and 17.59% 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. Tornadoes (1959-2014): Number: 70 Injuries: 46 Fatalities: 1 Damages (1996-2014): \$1,640,000.00
4. Social Vulnerability: Below state score at the county level; census tract in the center of the county, Enid area, has elevated concern for social vulnerability
5. Floodplain: Enid, Lahoma, Drummond, Garber have notable development within or near the floodplain.

Homelessness Specific Findings

1. Garfield County is located in the North Central Oklahoma Continuum of Care.
2. There are an estimated 201 homeless individuals in this area, 154 of which are identified as sheltered.
3. There is no record of homeless youth and young adults in this region.
4. The largest subpopulations of homeless in OK 500 include: the chronically homeless (29), chronic substance abusers (23), and domestic violence victims (24).
5. The population of domestic violence victims in this area is disproportionately high.
6. Permanent housing options are significantly limited. More funds should be diverted to meet the long term housing needs of the mentally ill, substance abusers, and victims of domestic violence.

Fair Housing Specific Findings

1. Units at risk for poverty: 683
2. Units in mostly non-white enclaves: 127
3. Units located in a food desert: 52
4. Units that lack readily available transit: 50

Lead-Based Paint Specific Findings

1. We estimate there are 5,336 occupied housing units in Garfield County with lead-based paint hazards.
2. 2,637 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 930 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 Garfield 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 Garfield 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 Garfield 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 Garfield County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Garfield County area.

Effective Date of Consultation

The Garfield County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 18, 2015. The date of this report is January 13, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Garfield County area was inspected during December, 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

Garfield County Analysis

Area Information

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

Garfield County is located in southeastern Oklahoma. The county is bordered on the north by Grant County, on the west by Alfalfa and Major counties, on the south by Kingfisher and Logan counties, and on the east by Noble County. The Garfield County Seat is Enid, which is located in the west central part of the county. This location is approximately 115 miles west of Tulsa and 86.4 miles northwest of Oklahoma City.

Garfield County has a total area of 1,060 square miles (1,058 square miles of land, and 2 square miles of water), ranking 16th out of Oklahoma's 77 counties in terms of total area. The total population of Garfield County as of the 2010 Census was 60,580 persons, for a population density of 57 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Garfield. These are US-412, US-64, US-81, OK-132, OK-45, OK-15, OK-74, and OK-164. The nearest interstate highway is I-35, located 7.0 miles east. The county also has an intricate network of county roadways.

Public transportation is provided by Enid Public Transportation, which operates a demand-response service. Additionally, the Garber Area Transit System (GATS) and Cherokee Strip Transit (CST) both provide transportation services throughout the county. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Enid-Woodring Regional Airport is located just southeast of Enid. Its two primary runways measure 6,249 feet in length with a concrete surface and 3,149 feet in length with an asphalt surface. The

nearest full-service commercial airport is the Will Rogers World Airport, located approximately 88.9 miles south.

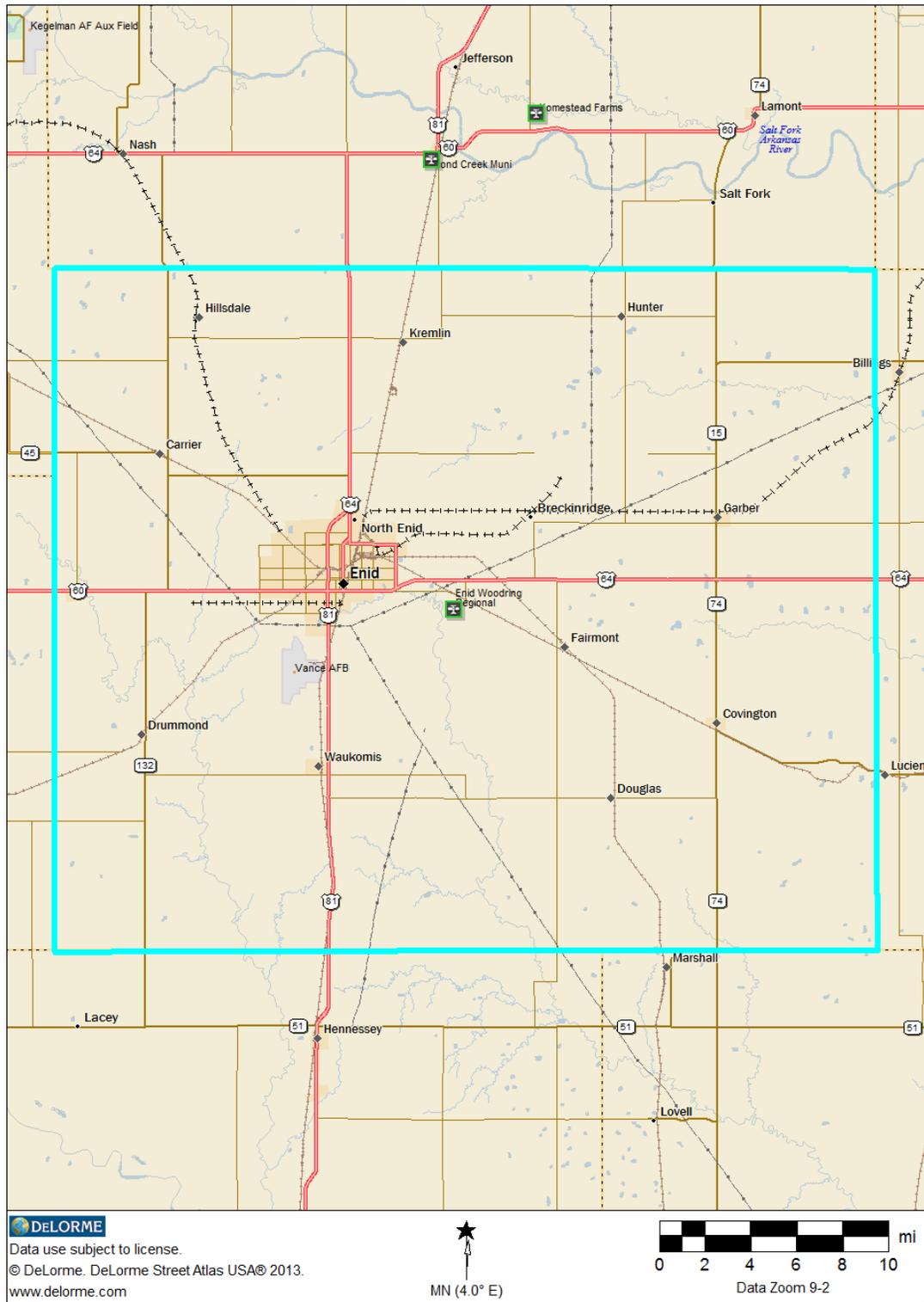
Educational Facilities

All of the county communities have public school facilities. Enid is served by Enid Public Schools which operates two high schools, three middle schools, eleven elementary schools, one adult education center, and one early childhood center. Higher education offerings in Enid include Northern Oklahoma College Enid Campus.

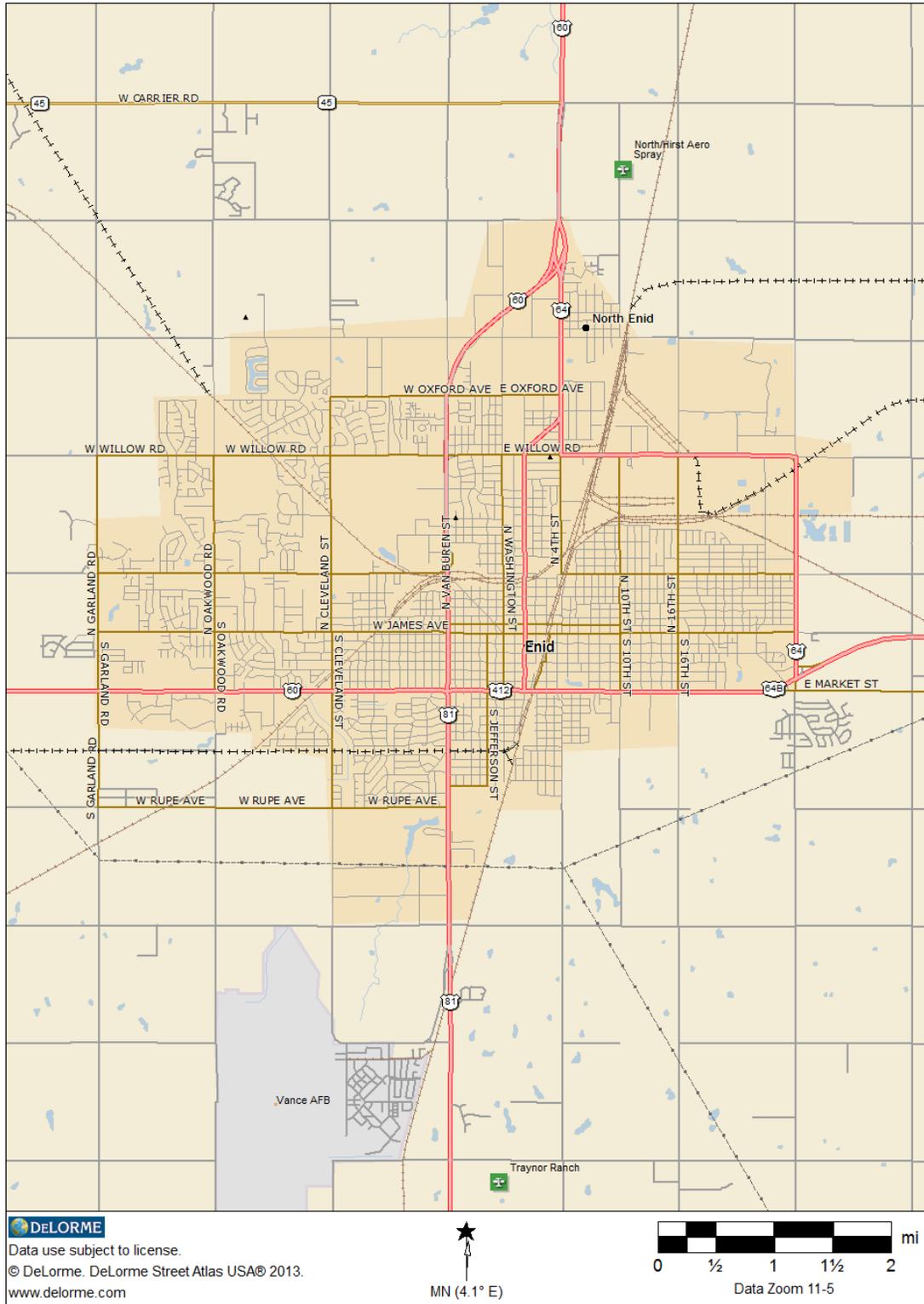
Medical Facilities

Medical services are provided by the Bass Memorial Baptist Hospital, an acute-care hospital offering surgical, emergency, and in and outpatient's services. Additionally, the St. Mary's Regional Medical Center and Integris Meadowlake medical facilities are both located within Enid and provide residents with alternate medical providers. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Garfield County Area Map



Enid Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Garfield 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	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Enid	47,045	49,379	0.49%	51,864	0.99%	54,589	1.03%
Garfield County	57,813	60,580	0.47%	63,462	0.93%	66,818	1.04%
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 Garfield County was 60,580 persons as of the 2010 Census, a 0.47% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Garfield County to be 63,462 persons, and projects that the population will show 1.04% annualized growth over the next five years.

The population of Enid was 49,379 persons as of the 2010 Census, a 0.49% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Enid to be 51,864 persons, and projects that the population will show 1.03% annualized growth over the next five years.

The next table presents data regarding household levels in Garfield 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	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Enid	18,955	19,726	0.40%	20,820	1.09%	21,999	1.11%
Garfield County	23,175	24,175	0.42%	25,371	0.97%	26,801	1.10%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Enid	12,565	12,590	0.02%	13,374	1.22%	14,124	1.10%
Garfield County	15,799	15,945	0.09%	16,731	0.97%	17,666	1.09%
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, Garfield County had a total of 24,175 households, representing a 0.42% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Garfield County to have 25,371 households. This number is expected to experience a 1.10% annualized rate of growth over the next five years.

As of 2010, Enid had a total of 19,726 households, representing a 0.40% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Enid to have 20,820 households. This number is expected to experience a 1.11% 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 Garfield County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Enid		Garfield County	
	No.	Percent	No.	Percent
Total Population	49,675		60,956	
White Alone	40,528	81.59%	50,725	83.22%
Black or African American Alone	1,717	3.46%	1,761	2.89%
Amer. Indian or Alaska Native Alone	843	1.70%	1,302	2.14%
Asian Alone	487	0.98%	560	0.92%
Native Hawaiian and Other Pac. Isl. Alone	1,063	2.14%	1,108	1.82%
Some Other Race Alone	2,909	5.86%	3,053	5.01%
Two or More Races	2,128	4.28%	2,447	4.01%
Population by Hispanic or Latino Origin	Enid		Garfield County	
	No.	Percent	No.	Percent
Total Population	49,675		60,956	
Hispanic or Latino	5,317	10.70%	5,750	9.43%
<i>Hispanic or Latino, White Alone</i>	<i>2,016</i>	<i>37.92%</i>	<i>2,266</i>	<i>39.41%</i>
<i>Hispanic or Latino, All Other Races</i>	<i>3,301</i>	<i>62.08%</i>	<i>3,484</i>	<i>60.59%</i>
Not Hispanic or Latino	44,358	89.30%	55,206	90.57%
<i>Not Hispanic or Latino, White Alone</i>	<i>38,512</i>	<i>86.82%</i>	<i>48,459</i>	<i>87.78%</i>
<i>Not Hispanic or Latino, All Other Races</i>	<i>5,846</i>	<i>13.18%</i>	<i>6,747</i>	<i>12.22%</i>

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

In Garfield County, racial and ethnic minorities comprise 20.50% of the total population. Within Enid, racial and ethnic minorities represent 22.47% of the population.

Population by Age

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

Garfield 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	60,580		63,462		66,818			
Age 0 - 4	4,590	7.58%	4,644	7.32%	4,939	7.39%	0.23%	1.24%
Age 5 - 9	4,229	6.98%	4,590	7.23%	4,760	7.12%	1.65%	0.73%
Age 10 - 14	3,865	6.38%	4,336	6.83%	4,742	7.10%	2.33%	1.81%
Age 15 - 17	2,264	3.74%	2,428	3.83%	2,790	4.18%	1.41%	2.82%
Age 18 - 20	2,187	3.61%	2,365	3.73%	2,595	3.88%	1.58%	1.87%
Age 21 - 24	3,268	5.39%	3,321	5.23%	3,361	5.03%	0.32%	0.24%
Age 25 - 34	8,286	13.68%	8,614	13.57%	8,369	12.53%	0.78%	-0.58%
Age 35 - 44	6,808	11.24%	7,259	11.44%	8,320	12.45%	1.29%	2.77%
Age 45 - 54	8,633	14.25%	7,705	12.14%	7,057	10.56%	-2.25%	-1.74%
Age 55 - 64	7,154	11.81%	8,106	12.77%	8,305	12.43%	2.53%	0.49%
Age 65 - 74	4,687	7.74%	5,378	8.47%	6,513	9.75%	2.79%	3.90%
Age 75 - 84	3,220	5.32%	3,214	5.06%	3,455	5.17%	-0.04%	1.46%
Age 85 and over	1,389	2.29%	1,502	2.37%	1,612	2.41%	1.58%	1.42%
<i>Age 55 and over</i>	<i>16,450</i>	<i>27.15%</i>	<i>18,200</i>	<i>28.68%</i>	<i>19,885</i>	<i>29.76%</i>	<i>2.04%</i>	<i>1.79%</i>
<i>Age 62 and over</i>	<i>10,053</i>	<i>16.59%</i>	<i>11,024</i>	<i>17.37%</i>	<i>12,460</i>	<i>18.65%</i>	<i>1.86%</i>	<i>2.48%</i>
Median Age	37.4		37.0		37.2		-0.21%	0.11%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Garfield County is 37.0 years. This compares with the statewide figure of 36.6 years. Approximately 7.32% of the population is below the age of 5, while 17.37% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.48% per year.

Enid 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	49,379		51,864		54,589			
Age 0 - 4	3,891	7.88%	3,913	7.54%	4,155	7.61%	0.11%	1.21%
Age 5 - 9	3,499	7.09%	3,854	7.43%	3,996	7.32%	1.95%	0.73%
Age 10 - 14	3,078	6.23%	3,563	6.87%	3,958	7.25%	2.97%	2.12%
Age 15 - 17	1,794	3.63%	1,949	3.76%	2,289	4.19%	1.67%	3.27%
Age 18 - 20	1,852	3.75%	1,902	3.67%	2,111	3.87%	0.53%	2.11%
Age 21 - 24	2,748	5.57%	2,668	5.14%	2,663	4.88%	-0.59%	-0.04%
Age 25 - 34	7,015	14.21%	7,375	14.22%	6,953	12.74%	1.01%	-1.17%
Age 35 - 44	5,505	11.15%	5,995	11.56%	7,012	12.85%	1.72%	3.18%
Age 45 - 54	6,815	13.80%	6,051	11.67%	5,652	10.35%	-2.35%	-1.36%
Age 55 - 64	5,654	11.45%	6,461	12.46%	6,529	11.96%	2.70%	0.21%
Age 65 - 74	3,686	7.46%	4,220	8.14%	5,123	9.38%	2.74%	3.95%
Age 75 - 84	2,649	5.36%	2,635	5.08%	2,794	5.12%	-0.11%	1.18%
Age 85 and over	1,193	2.42%	1,278	2.46%	1,354	2.48%	1.39%	1.16%
<i>Age 55 and over</i>	<i>13,182</i>	<i>26.70%</i>	<i>14,594</i>	<i>28.14%</i>	<i>15,800</i>	<i>28.94%</i>	<i>2.06%</i>	<i>1.60%</i>
<i>Age 62 and over</i>	<i>8,031</i>	<i>16.26%</i>	<i>8,793</i>	<i>16.95%</i>	<i>9,876</i>	<i>18.09%</i>	<i>1.83%</i>	<i>2.35%</i>
Median Age	36.5		36.2		36.7		-0.16%	0.27%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Enid is 36.2 years. This compares with the statewide figure of 36.6 years. Approximately 7.54% of the population is below the age of 5, while 16.95% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.35% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Enid		Garfield County	
	No.	Percent	No.	Percent
Total Families:	12,603		15,892	
Married-Couple Family:	9,158	72.67%	11,966	75.30%
With Children Under 18 Years	3,552	28.18%	4,544	28.59%
No Children Under 18 Years	5,606	44.48%	7,422	46.70%
Other Family:	3,445	27.33%	3,926	24.70%
Male Householder, No Wife Present	705	5.59%	907	5.71%
With Children Under 18 Years	254	2.02%	371	2.33%
No Children Under 18 Years	451	3.58%	536	3.37%
Female Householder, No Husband Present	2,740	21.74%	3,019	19.00%
With Children Under 18 Years	1,721	13.66%	1,905	11.99%
No Children Under 18 Years	1,019	8.09%	1,114	7.01%
<hr/>				
Total Single Parent Families	1,975		2,276	
Male Householder	254	12.86%	371	16.30%
Female Householder	1,721	87.14%	1,905	83.70%

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

As shown, within Garfield County, among all families 14.32% are single-parent families, while in Enid, the percentage is 15.67%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	47,403		58,671		3,702,515	
Under 18 Years:	12,345		15,213		933,738	
With One Type of Disability	412	3.34%	484	3.18%	33,744	3.61%
With Two or More Disabilities	288	2.33%	307	2.02%	11,082	1.19%
No Disabilities	11,645	94.33%	14,422	94.80%	888,912	95.20%
18 to 64 Years:	27,998		34,568		2,265,702	
With One Type of Disability	2,434	8.69%	2,817	8.15%	169,697	7.49%
With Two or More Disabilities	1,846	6.59%	2,075	6.00%	149,960	6.62%
No Disabilities	23,718	84.71%	29,676	85.85%	1,946,045	85.89%
65 Years and Over:	7,060		8,890		503,075	
With One Type of Disability	1,349	19.11%	1,638	18.43%	95,633	19.01%
With Two or More Disabilities	1,541	21.83%	1,874	21.08%	117,044	23.27%
No Disabilities	4,170	59.07%	5,378	60.49%	290,398	57.72%
Total Number of Persons with Disabilities:	7,870	16.60%	9,195	15.67%	577,160	15.59%

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

Within Garfield County, 15.67% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Enid the percentage is 16.60%.

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

2013 Population by Veteran and Disability Status

	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	34,950		43,350		2,738,788	
Veteran:	4,304	12.31%	5,291	12.21%	305,899	11.17%
With a Disability	1,315	30.55%	1,545	29.20%	100,518	32.86%
No Disability	2,989	69.45%	3,746	70.80%	205,381	67.14%
Non-veteran:	30,646	87.69%	38,059	87.79%	2,432,889	88.83%
With a Disability	5,851	19.09%	6,855	18.01%	430,610	17.70%
No Disability	24,795	80.91%	31,204	81.99%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Garfield County, the Census Bureau estimates there are 5,291 veterans, 29.20% of which have one or more disabilities (compared with 32.86% at a statewide level). In Enid, there are an estimated 4,304 veterans, 30.55% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Enid		Garfield County	
	No.	Percent	No.	Percent
Total Population	49,379		60,580	
Group Quarters Population	1,824	3.69%	1,830	3.02%
Institutionalized Population	1,005	2.04%	1,005	1.66%
Correctional facilities for adults	340	0.69%	340	0.56%
Juvenile facilities	70	0.14%	70	0.12%
Nursing facilities/Skilled-nursing facilities	593	1.20%	593	0.98%
Other institutional facilities	2	0.00%	2	0.00%
Noninstitutionalized population	819	1.66%	825	1.36%
College/University student housing	138	0.28%	138	0.23%
Military quarters	267	0.54%	267	0.44%
Other noninstitutional facilities	414	0.84%	420	0.69%

Source: 2010 Decennial Census, Table P42

The percentage of the Garfield County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010, due in part to Vance Air Force Base, located in Enid.

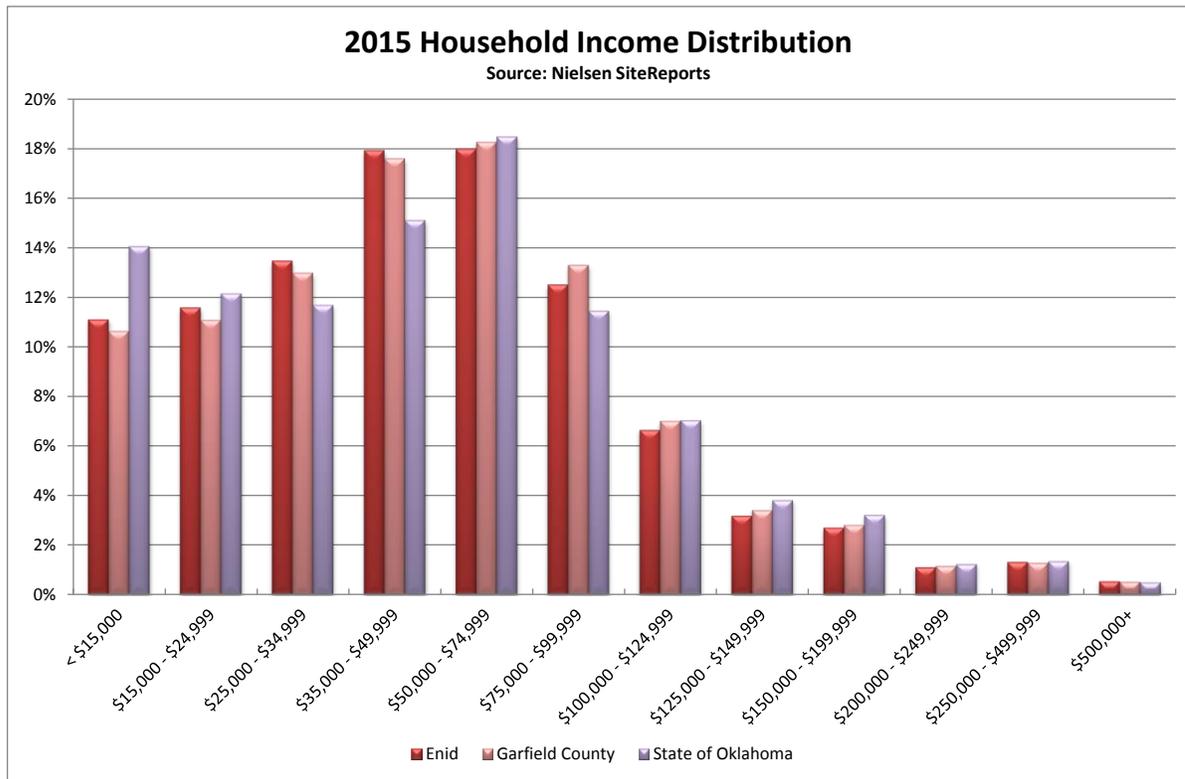
Household Income Levels

Data in the following chart shows the distribution of household income in Garfield 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						
	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	20,820		25,371		1,520,327	
< \$15,000	2,310	11.10%	2,696	10.63%	213,623	14.05%
\$15,000 - \$24,999	2,410	11.58%	2,810	11.08%	184,613	12.14%
\$25,000 - \$34,999	2,803	13.46%	3,294	12.98%	177,481	11.67%
\$35,000 - \$49,999	3,731	17.92%	4,463	17.59%	229,628	15.10%
\$50,000 - \$74,999	3,742	17.97%	4,631	18.25%	280,845	18.47%
\$75,000 - \$99,999	2,603	12.50%	3,373	13.29%	173,963	11.44%
\$100,000 - \$124,999	1,382	6.64%	1,777	7.00%	106,912	7.03%
\$125,000 - \$149,999	662	3.18%	864	3.41%	57,804	3.80%
\$150,000 - \$199,999	562	2.70%	712	2.81%	48,856	3.21%
\$200,000 - \$249,999	229	1.10%	294	1.16%	18,661	1.23%
\$250,000 - \$499,999	274	1.32%	325	1.28%	20,487	1.35%
\$500,000+	112	0.54%	132	0.52%	7,454	0.49%
Median Household Income	\$46,607		\$48,059		\$47,049	
Average Household Income	\$63,173		\$64,468		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Garfield County is estimated to be \$48,059 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Enid, median household income is estimated to be \$46,607.



Household Income Trend

Next we examine the long-term growth of incomes in Garfield 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
Enid	\$32,227	\$46,607	2.33%	2.40%	-0.07%
Garfield County	\$33,006	\$48,059	2.38%	2.40%	-0.02%
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 Garfield County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Garfield County, but rather a national trend. 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 Garfield 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
Enid	14.83%	15.28%	44	9.06%	44.68%
Garfield County	13.93%	13.87%	-6	6.20%	44.72%
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 Garfield County is estimated to be 13.87% by the American Community Survey. This is a decrease of -6 basis points since the 2000 Census. Within Enid, the poverty rate is estimated to be 15.28%. 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 Garfield 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)
Garfield County	27,180	29,691	1.78%	5.6%	4.1%	-150
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

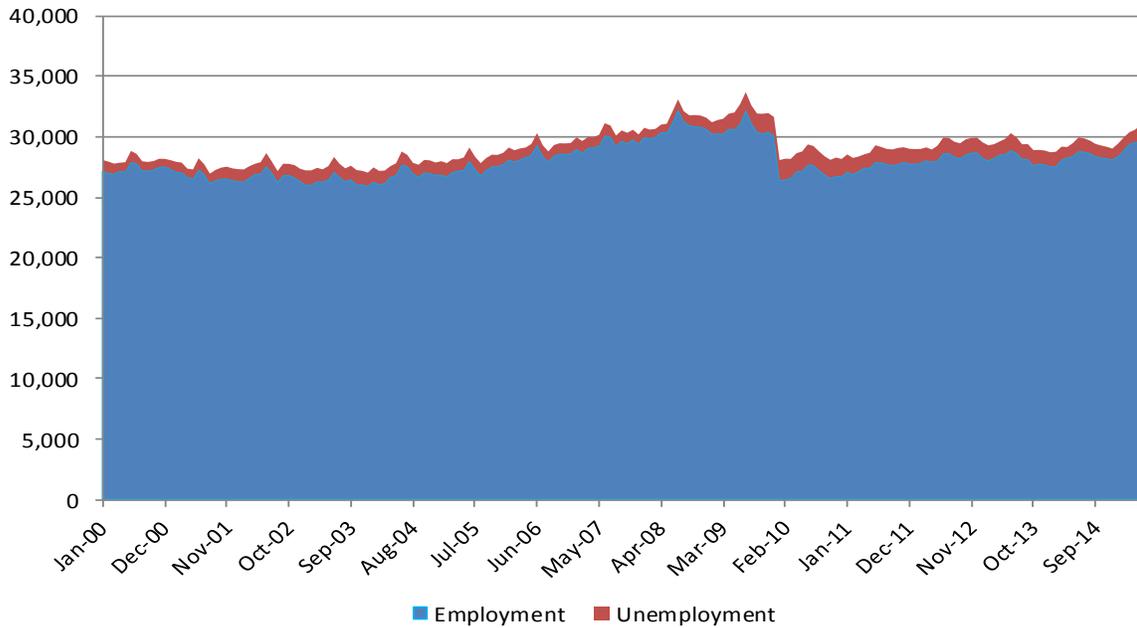
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Garfield County was 29,691 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.78% per year. The unemployment rate in May was 4.1%, a decrease of -150 basis points from May 2010, which was 5.6%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Garfield County has outperformed both the state and nation in these statistics.

Employment Level Trends

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

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

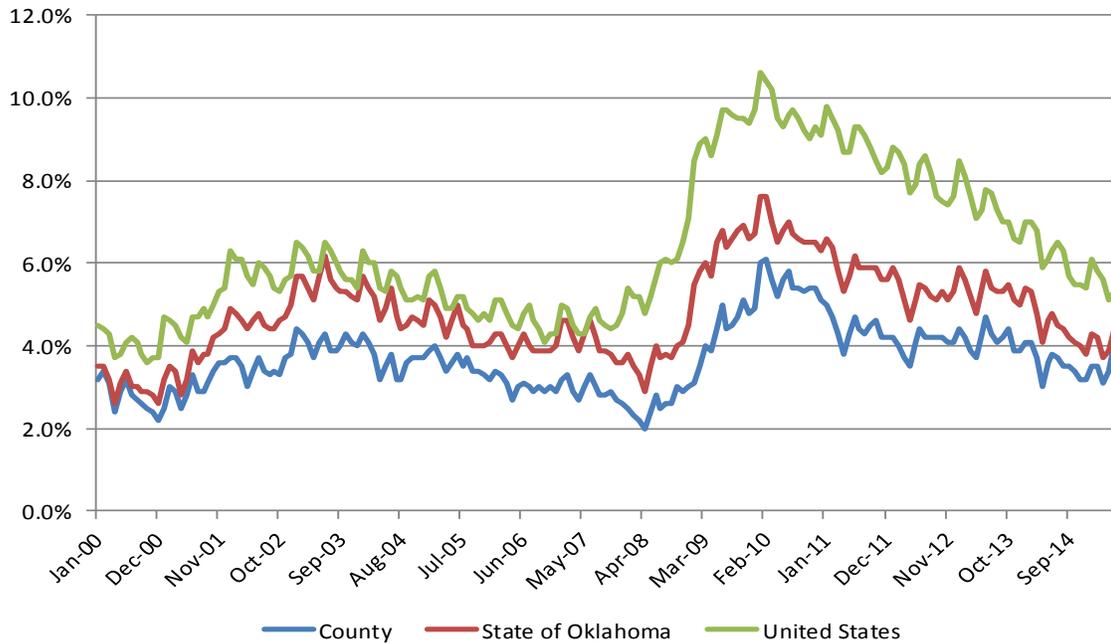
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2009, when employment levels began to decline. Employment growth resumed in early 2010, and has continued to grow to its current level of 29,691 persons. The number of unemployed persons in May 2015 was 1,268, out of a total labor force of 30,959 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Garfield 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 Garfield 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 Garfield 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 4.1%. On the whole, unemployment rates in Garfield County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Garfield 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 Garfield 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.

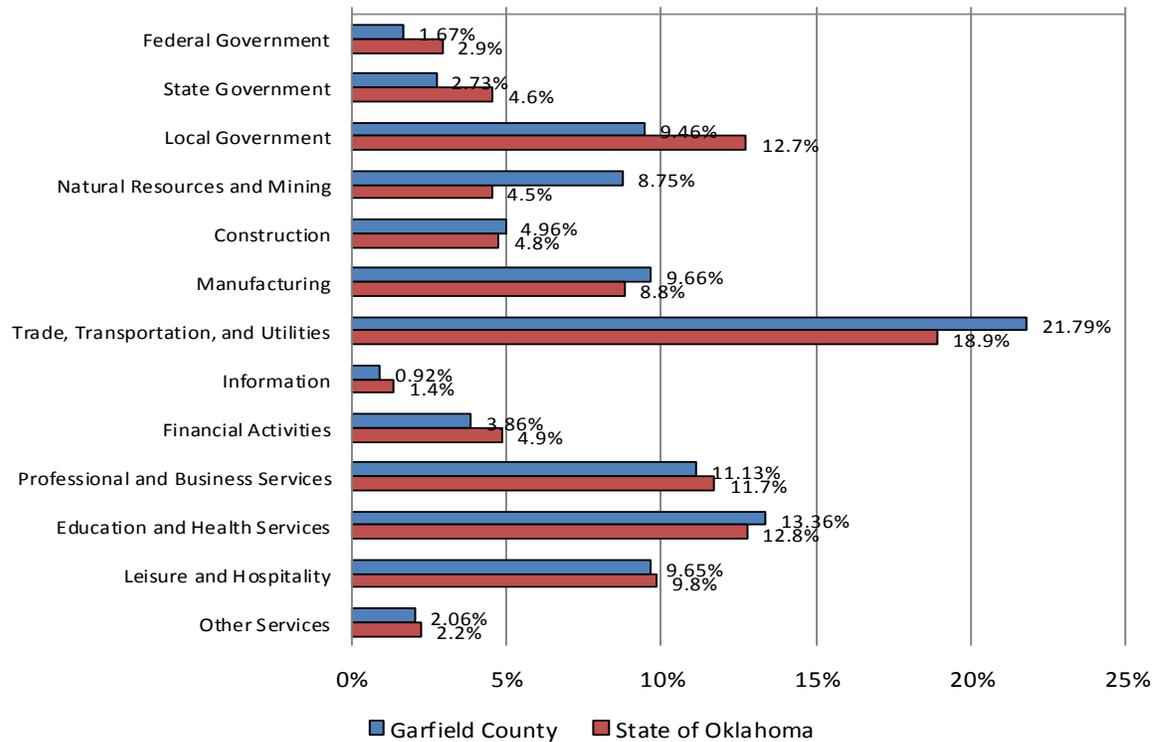


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	29	451	1.67%	\$56,932	0.84
State Government	17	735	2.73%	\$41,694	0.82
Local Government	47	2,548	9.46%	\$33,591	0.94
Natural Resources and Mining	104	2,356	8.75%	\$111,283	5.77
Construction	149	1,337	4.96%	\$48,207	1.11
Manufacturing	73	2,603	9.66%	\$40,744	1.09
Trade, Transportation, and Utilities	425	5,868	21.79%	\$40,580	1.14
Information	25	248	0.92%	\$35,116	0.46
Financial Activities	167	1,040	3.86%	\$52,669	0.69
Professional and Business Services	243	2,998	11.13%	\$44,753	0.80
Education and Health Services	207	3,598	13.36%	\$38,355	0.89
Leisure and Hospitality	144	2,600	9.65%	\$14,524	0.90
Other Services	129	554	2.06%	\$30,882	0.66
Total	1,758	26,933		\$44,670	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 (21.79%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$40,580 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$111,283 per year.

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

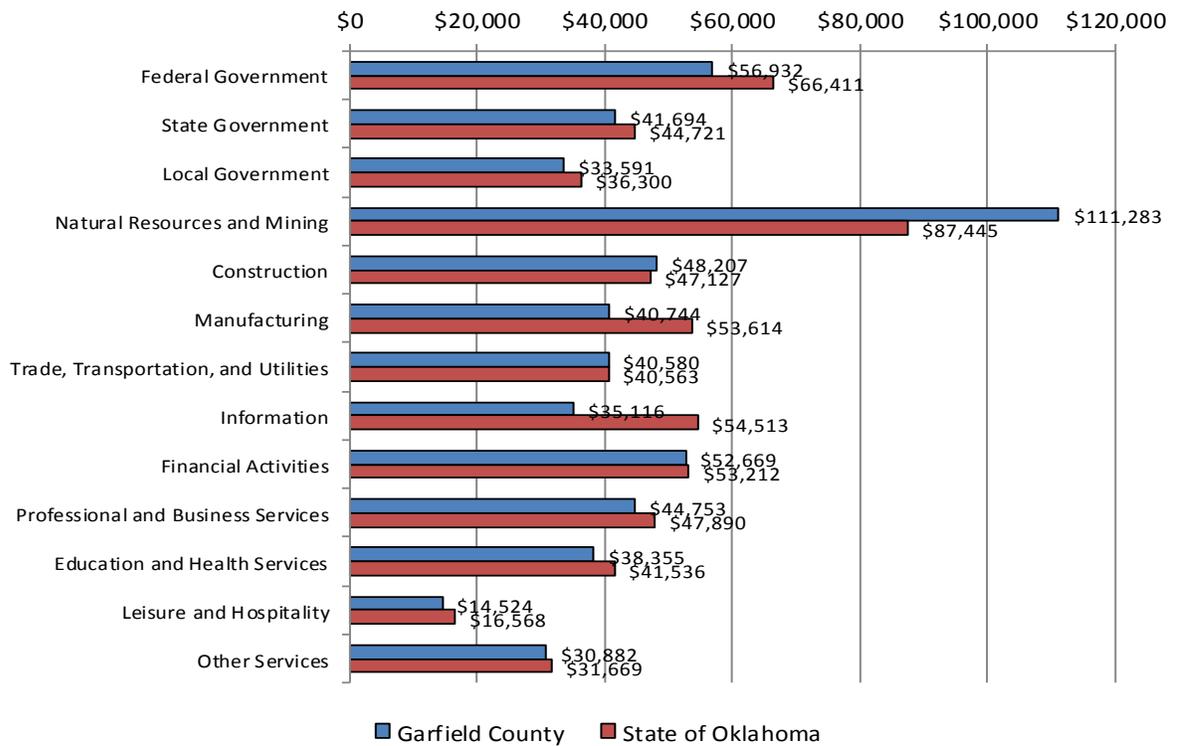
Within Garfield County, among all industries and private employers the largest location quotient is in Natural Resources and Mining, with a quotient of 5.77. This sector includes employment in agriculture as well as the oil and gas industry.

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

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Garfield County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$56,932	\$66,411	\$75,784	85.7%	75.1%
State Government	\$41,694	\$44,721	\$54,184	93.2%	76.9%
Local Government	\$33,591	\$36,300	\$46,146	92.5%	72.8%
Natural Resources and Mining	\$111,283	\$87,445	\$59,666	127.3%	186.5%
Construction	\$48,207	\$47,127	\$55,041	102.3%	87.6%
Manufacturing	\$40,744	\$53,614	\$62,977	76.0%	64.7%
Trade, Transportation, and Utilities	\$40,580	\$40,563	\$42,988	100.0%	94.4%
Information	\$35,116	\$54,513	\$90,804	64.4%	38.7%
Financial Activities	\$52,669	\$53,212	\$85,261	99.0%	61.8%
Professional and Business Services	\$44,753	\$47,890	\$66,657	93.4%	67.1%
Education and Health Services	\$38,355	\$41,536	\$45,951	92.3%	83.5%
Leisure and Hospitality	\$14,524	\$16,568	\$20,993	87.7%	69.2%
Other Services	\$30,882	\$31,669	\$33,935	97.5%	91.0%
Total	\$44,670	\$43,774	\$51,361	102.0%	87.0%

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, Garfield County has higher average wages in construction and natural resources and mining, and lower average wages in manufacturing, information, financial activities, and education and health services.

Working Families

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

Families by Employment Status and Presence of Children						
	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	12,603		15,892		961,468	
With Children <18 Years:	5,527	43.85%	6,820	42.91%	425,517	44.26%
Married Couple:	3,552	64.27%	4,544	66.63%	281,418	66.14%
Both Parents Employed	2,307	64.95%	2,943	64.77%	166,700	59.24%
One Parent Employed	1,181	33.25%	1,509	33.21%	104,817	37.25%
Neither Parent Employed	64	1.80%	92	2.02%	9,901	3.52%
Other Family:	1,975	35.73%	2,276	33.37%	144,099	33.86%
Male Householder:	254	12.86%	371	16.30%	36,996	25.67%
Employed	242	95.28%	359	96.77%	31,044	83.91%
Not Employed	12	4.72%	12	3.23%	5,952	16.09%
Female Householder:	1,721	87.14%	1,905	83.70%	107,103	74.33%
Employed	1,359	78.97%	1,488	78.11%	75,631	70.62%
Not Employed	362	21.03%	417	21.89%	31,472	29.38%
Without Children <18 Years:	7,076	56.15%	9,072	57.09%	535,951	55.74%
Married Couple:	5,606	79.23%	7,422	81.81%	431,868	80.58%
Both Spouses Employed	2,003	35.73%	2,783	37.50%	167,589	38.81%
One Spouse Employed	1,773	31.63%	2,369	31.92%	138,214	32.00%
Neither Spouse Employed	1,830	32.64%	2,270	30.58%	126,065	29.19%
Other Family:	1,470	20.77%	1,650	18.19%	104,083	19.42%
Male Householder:	451	24.64%	536	23.61%	32,243	25.58%
Employed	291	64.52%	344	64.18%	19,437	60.28%
Not Employed	160	35.48%	192	35.82%	12,806	39.72%
Female Householder:	1,019	69.32%	1,114	67.52%	71,840	69.02%
Employed	453	44.46%	505	45.33%	36,601	50.95%
Not Employed	566	55.54%	609	54.67%	35,239	49.05%
<i>Total Working Families:</i>	<i>9,609</i>	<i>76.24%</i>	<i>12,300</i>	<i>77.40%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>5,089</i>	<i>52.96%</i>	<i>6,299</i>	<i>51.21%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>4,520</i>	<i>47.04%</i>	<i>6,001</i>	<i>48.79%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Garfield County, there are 12,300 working families, 51.21% 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 Garfield County area are presented in the following table.

Major Employers in Garfield County

Company

Vance Airforce Base
 AdvancePierre Foods
 DynCorp
 Enid Board of Education
 Integris Bass Health Center
 St. Marys Health Center
 StarTek, Inc.
 NORCE
 City of Enid

Vance Air Force Base is the most significant employer in the area, followed by AdvancePierre Foods.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	21,862		27,203		1,613,364	
Less than 15 minutes	13,160	60.20%	14,661	53.89%	581,194	36.02%
15 to 30 minutes	6,760	30.92%	9,303	34.20%	625,885	38.79%
30 to 45 minutes	744	3.40%	1,649	6.06%	260,192	16.13%
45 to 60 minutes	216	0.99%	398	1.46%	74,625	4.63%
60 or more minutes	982	4.49%	1,192	4.38%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Garfield County, the largest percentage of workers (53.89%) travel fewer than 15 minutes to work. Although Garfield County has an active labor market, it also serves 4.38% of workers traveling 60 or more minutes.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work						
	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	22,260		27,870		1,673,026	
Car, Truck or Van:	21,188	95.18%	26,356	94.57%	1,551,461	92.73%
<i>Drove Alone</i>	<i>18,506</i>	<i>87.34%</i>	<i>23,122</i>	<i>87.73%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>2,682</i>	<i>12.66%</i>	<i>3,234</i>	<i>12.27%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	103	0.46%	109	0.39%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	59	0.27%	69	0.25%	3,757	0.22%
Bicycle	28	0.13%	30	0.11%	4,227	0.25%
Walked	312	1.40%	442	1.59%	30,401	1.82%
Other Means	172	0.77%	197	0.71%	14,442	0.86%
Worked at Home	398	1.79%	667	2.39%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Garfield 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 Garfield 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
Enid	21,255	21,936	0.32%	23,006	0.96%
Garfield County	26,047	26,831	0.30%	28,033	0.88%
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 Garfield County grew by 0.88% per year, to a total of 28,033 housing units in 2015. In terms of new housing unit construction, Garfield County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	21,898		26,839		1,669,828	
1 Unit, Detached	17,579	80.28%	21,911	81.64%	1,219,987	73.06%
1 Unit, Attached	603	2.75%	626	2.33%	34,434	2.06%
Duplex Units	668	3.05%	680	2.53%	34,207	2.05%
3-4 Units	499	2.28%	518	1.93%	42,069	2.52%
5-9 Units	451	2.06%	470	1.75%	59,977	3.59%
10-19 Units	474	2.16%	474	1.77%	57,594	3.45%
20-49 Units	382	1.74%	390	1.45%	29,602	1.77%
50 or More Units	452	2.06%	452	1.68%	30,240	1.81%
Mobile Homes	790	3.61%	1,313	4.89%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	5	0.02%	2,159	0.13%
Total Multifamily Units	2,926	13.36%	2,984	11.12%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Garfield County, 81.64% of housing units are single-family, detached. 11.12% of housing units are multifamily in structure (two or more units per building), while 4.91% of housing units comprise mobile homes, RVs, etc.

Within Enid, 80.28% of housing units are single-family, detached. 13.36% of housing units are multifamily in structure, while 3.61% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	19,217		23,508		1,444,081	
Owner Occupied:	12,080	62.86%	15,716	66.85%	968,736	67.08%
No Bedroom	13	0.11%	17	0.11%	2,580	0.27%
1 Bedroom	195	1.61%	237	1.51%	16,837	1.74%
2 Bedrooms	2,796	23.15%	3,460	22.02%	166,446	17.18%
3 Bedrooms	7,316	60.56%	9,574	60.92%	579,135	59.78%
4 Bedrooms	1,551	12.84%	2,105	13.39%	177,151	18.29%
5 or More Bedrooms	209	1.73%	323	2.06%	26,587	2.74%
Renter Occupied:	7,137	37.14%	7,792	33.15%	475,345	32.92%
No Bedroom	156	2.19%	158	2.03%	13,948	2.93%
1 Bedroom	1,236	17.32%	1,273	16.34%	101,850	21.43%
2 Bedrooms	3,110	43.58%	3,383	43.42%	179,121	37.68%
3 Bedrooms	2,319	32.49%	2,610	33.50%	152,358	32.05%
4 Bedrooms	316	4.43%	365	4.68%	24,968	5.25%
5 or More Bedrooms	0	0.00%	3	0.04%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Garfield County is 66.85%, while 33.15% of housing units are renter occupied. In Enid, the homeownership rate is 62.86%, while 37.14% of households are renters.

Housing Units Tenure and Household Income

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

Garfield County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	23,508	15,716	7,792	66.85%	33.15%
Less than \$5,000	417	219	198	52.52%	47.48%
\$5,000 - \$9,999	970	512	458	52.78%	47.22%
\$10,000-\$14,999	1,517	895	622	59.00%	41.00%
\$15,000-\$19,999	1,547	610	937	39.43%	60.57%
\$20,000-\$24,999	1,310	738	572	56.34%	43.66%
\$25,000-\$34,999	3,447	1,960	1,487	56.86%	43.14%
\$35,000-\$49,999	3,743	2,543	1,200	67.94%	32.06%
\$50,000-\$74,999	4,687	3,504	1,183	74.76%	25.24%
\$75,000-\$99,999	2,858	2,161	697	75.61%	24.39%
\$100,000-\$149,999	1,945	1,574	371	80.93%	19.07%
\$150,000 or more	1,067	1,000	67	93.72%	6.28%
Income Less Than \$25,000	5,761	2,974	2,787	51.62%	48.38%

Source: 2009-2013 American Community Survey, Table B25118

Within Garfield County as a whole, 48.38% of households with incomes less than \$25,000 are estimated to be renters, while 51.62% are estimated to be homeowners.

Enid Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	19,217	12,080	7,137	62.86%	37.14%
Less than \$5,000	358	171	187	47.77%	52.23%
\$5,000 - \$9,999	862	444	418	51.51%	48.49%
\$10,000-\$14,999	1,339	770	569	57.51%	42.49%
\$15,000-\$19,999	1,382	474	908	34.30%	65.70%
\$20,000-\$24,999	1,077	568	509	52.74%	47.26%
\$25,000-\$34,999	3,017	1,636	1,381	54.23%	45.77%
\$35,000-\$49,999	3,062	2,018	1,044	65.90%	34.10%
\$50,000-\$74,999	3,631	2,574	1,057	70.89%	29.11%
\$75,000-\$99,999	2,276	1,625	651	71.40%	28.60%
\$100,000-\$149,999	1,391	1,045	346	75.13%	24.87%
\$150,000 or more	822	755	67	91.85%	8.15%
Income Less Than \$25,000	5,018	2,427	2,591	48.37%	51.63%

Source: 2009-2013 American Community Survey, Table B25118

Within Enid, 51.63% of households with incomes less than \$25,000 are estimated to be renters, while 48.37% 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

	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	19,217		23,508		1,444,081	
Owner Occupied:	12,080	62.86%	15,716	66.85%	968,736	67.08%
Built 2010 or Later	56	0.46%	62	0.39%	10,443	1.08%
Built 2000 to 2009	540	4.47%	894	5.69%	153,492	15.84%
Built 1990 to 1999	699	5.79%	963	6.13%	125,431	12.95%
Built 1980 to 1989	1,507	12.48%	2,050	13.04%	148,643	15.34%
Built 1970 to 1979	2,747	22.74%	3,764	23.95%	184,378	19.03%
Built 1960 to 1969	2,026	16.77%	2,494	15.87%	114,425	11.81%
Built 1950 to 1959	1,827	15.12%	2,015	12.82%	106,544	11.00%
Built 1940 to 1949	1,196	9.90%	1,354	8.62%	50,143	5.18%
Built 1939 or Earlier	1,482	12.27%	2,120	13.49%	75,237	7.77%
Median Year Built:		1968		1969		1977
Renter Occupied:	7,137	37.14%	7,792	33.15%	475,345	32.92%
Built 2010 or Later	107	1.50%	107	1.37%	5,019	1.06%
Built 2000 to 2009	466	6.53%	496	6.37%	50,883	10.70%
Built 1990 to 1999	342	4.79%	427	5.48%	47,860	10.07%
Built 1980 to 1989	1,013	14.19%	1,116	14.32%	77,521	16.31%
Built 1970 to 1979	1,490	20.88%	1,599	20.52%	104,609	22.01%
Built 1960 to 1969	1,135	15.90%	1,214	15.58%	64,546	13.58%
Built 1950 to 1959	1,067	14.95%	1,112	14.27%	54,601	11.49%
Built 1940 to 1949	875	12.26%	926	11.88%	31,217	6.57%
Built 1939 or Earlier	642	9.00%	795	10.20%	39,089	8.22%
Median Year Built:		1969		1969		1975
Overall Median Year Built:		1968		1969		1976

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

Within Garfield County, 6.63% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Enid the percentage is 6.08%.

87.46% of housing units in Garfield County were built prior to 1990, while in Enid the percentage is 88.50%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Garfield 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
Enid	19,217	62	0.32%	131	0.68%	41	0.21%
Garfield County	23,508	69	0.29%	137	0.58%	155	0.66%
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 Garfield County, 0.29% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.58% 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 Garfield County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	21,898		26,839		1,669,828	
Total Vacant Units	2,681	12.24%	3,331	12.41%	225,747	13.52%
For rent	712	26.56%	745	22.37%	43,477	19.26%
Rented, not occupied	220	8.21%	245	7.36%	9,127	4.04%
For sale only	421	15.70%	487	14.62%	23,149	10.25%
Sold, not occupied	228	8.50%	237	7.11%	8,618	3.82%
For seasonal, recreational, or occasional use	13	0.48%	63	1.89%	39,475	17.49%
For migrant workers	37	1.38%	37	1.11%	746	0.33%
Other vacant	1,050	39.16%	1,517	45.54%	101,155	44.81%
Homeowner Vacancy Rate	3.31%		2.96%		2.31%	
Rental Vacancy Rate	8.82%		8.48%		8.24%	

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

Within Garfield County, the overall housing vacancy rate is estimated to be 12.41%. The homeowner vacancy rate is estimated to be 2.96%, while the rental vacancy rate is estimated to be 8.48%.

In Enid, the overall housing vacancy rate is estimated to be 12.24%. The homeowner vacancy rate is estimated to be 3.31%, while the rental vacancy rate is estimated to be 8.82%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Enid, and unincorporated areas of Garfield County. 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.

Enid				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	77	\$153,622	128	\$59,244
2005	61	\$208,879	62	\$54,387
2006	74	\$127,156	0	N/A
2007	83	\$156,312	3	\$66,667
2008	0	N/A	0	N/A
2009	35	\$273,479	0	N/A
2010	70	\$225,080	0	N/A
2011	19	\$239,681	2	\$60,500
2012	27	\$278,889	0	N/A
2013	49	\$240,754	0	N/A
2014	63	\$233,224	0	N/A

Source: United States Census Bureau Building Permits Survey

In Enid, building permits for 753 housing units were issued between 2004 and 2014, for an average of 68 units per year. 74.10% of these housing units were single family homes, and 25.90% consisted of multifamily units. The higher percentage of single-family homes illustrates the lower demand for multifamily housing in the Enid area in the ten year time span.

New Construction Activity

For Ownership:

Significant new single-family home construction has occurred in Garfield County over the last several years. Much new construction has occurred on rural acreages, or in rural subdivisions outside of, as well as within Enid City Limits, such as Buena Vista, Arlington, Belmont, Bon View, and Broadway Heights. Within Enid homes have been constructed in all areas, with notable subdivisions including Cedar Ridge and the Brookside Heights Addition.

Although some new housing construction has been relatively affordable much of the new homes built over the last several years are not. The average sale price of homes built in Pontotoc County since 2010 (and sold since January 2015) is \$124,984, which is well above what could be afforded by a household earning at or less than median household income for Garfield County, which is estimated to be \$45,673 in 2015.

For Rent:

New housing construction for rent in Enid has occurred in recent years, both market rate and affordable in nature. There have been three multifamily properties built between 2014 and 2015. The addition of three multifamily properties in two years indicates a growing need for both affordable and market-rate rental housing.

Further, building permits for three new multifamily apartments have been submitted in 2015, providing additional apartments housing in Enid. The demand for rental housing will continue to increase as more residents move to the area.

Homeownership Market

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

Housing Units by Home Value

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

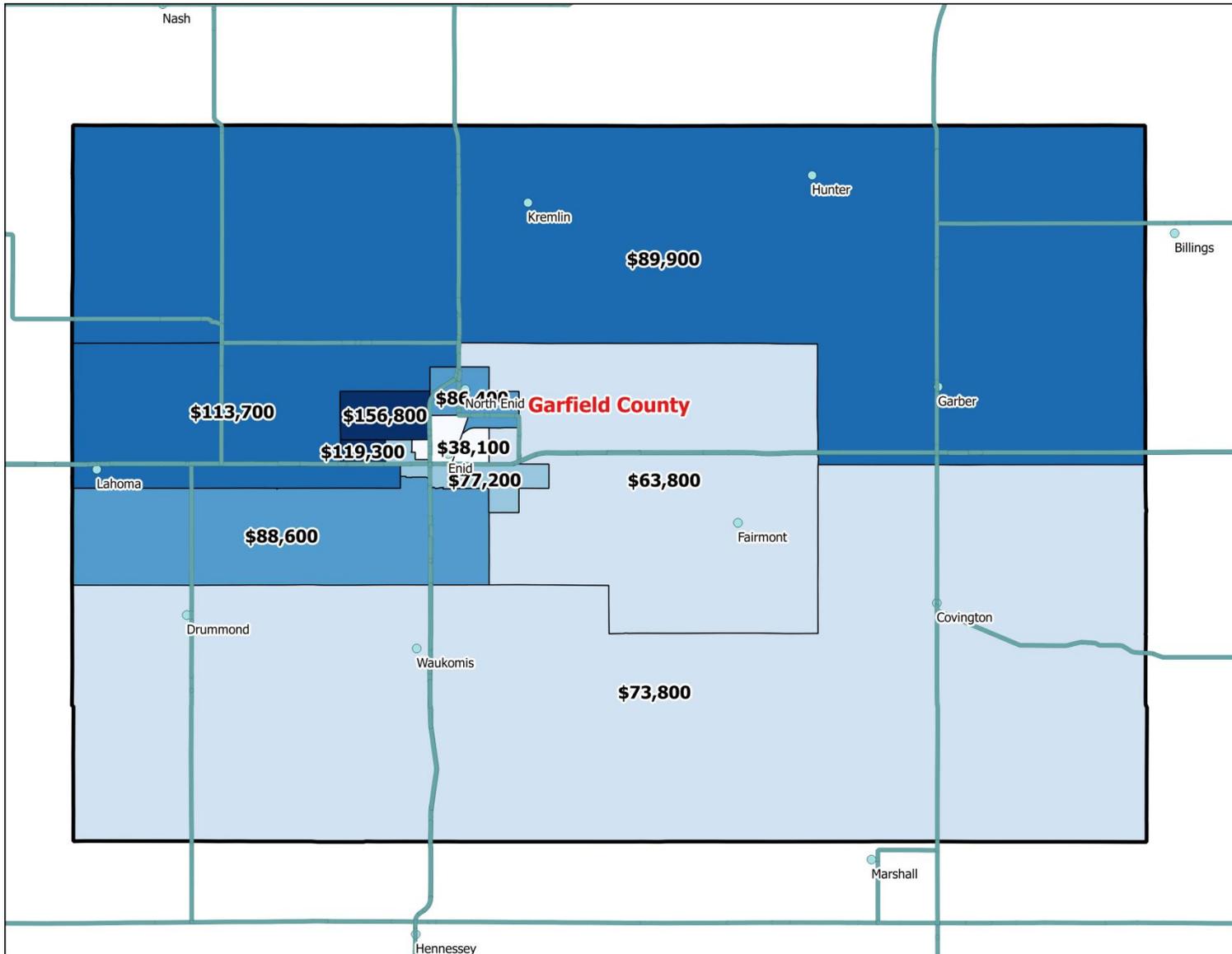
2013 Housing Units by Home Value						
	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	12,080		15,716		968,736	
Less than \$10,000	260	2.15%	292	1.86%	20,980	2.17%
\$10,000 to \$14,999	199	1.65%	287	1.83%	15,427	1.59%
\$15,000 to \$19,999	288	2.38%	308	1.96%	13,813	1.43%
\$20,000 to \$24,999	274	2.27%	332	2.11%	16,705	1.72%
\$25,000 to \$29,999	294	2.43%	387	2.46%	16,060	1.66%
\$30,000 to \$34,999	444	3.68%	558	3.55%	19,146	1.98%
\$35,000 to \$39,999	329	2.72%	417	2.65%	14,899	1.54%
\$40,000 to \$49,999	877	7.26%	1,086	6.91%	39,618	4.09%
\$50,000 to \$59,999	698	5.78%	939	5.97%	45,292	4.68%
\$60,000 to \$69,999	1,056	8.74%	1,429	9.09%	52,304	5.40%
\$70,000 to \$79,999	783	6.48%	1,006	6.40%	55,612	5.74%
\$80,000 to \$89,999	694	5.75%	871	5.54%	61,981	6.40%
\$90,000 to \$99,999	633	5.24%	790	5.03%	51,518	5.32%
\$100,000 to \$124,999	1,618	13.39%	1,978	12.59%	119,416	12.33%
\$125,000 to \$149,999	1,040	8.61%	1,321	8.41%	96,769	9.99%
\$150,000 to \$174,999	561	4.64%	840	5.34%	91,779	9.47%
\$175,000 to \$199,999	423	3.50%	536	3.41%	53,304	5.50%
\$200,000 to \$249,999	511	4.23%	749	4.77%	69,754	7.20%
\$250,000 to \$299,999	488	4.04%	645	4.10%	41,779	4.31%
\$300,000 to \$399,999	383	3.17%	594	3.78%	37,680	3.89%
\$400,000 to \$499,999	92	0.76%	144	0.92%	13,334	1.38%
\$500,000 to \$749,999	101	0.84%	154	0.98%	12,784	1.32%
\$750,000 to \$999,999	10	0.08%	26	0.17%	3,764	0.39%
\$1,000,000 or more	24	0.20%	27	0.17%	5,018	0.52%
Median Home Value:	\$87,800		\$89,400		\$112,800	

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

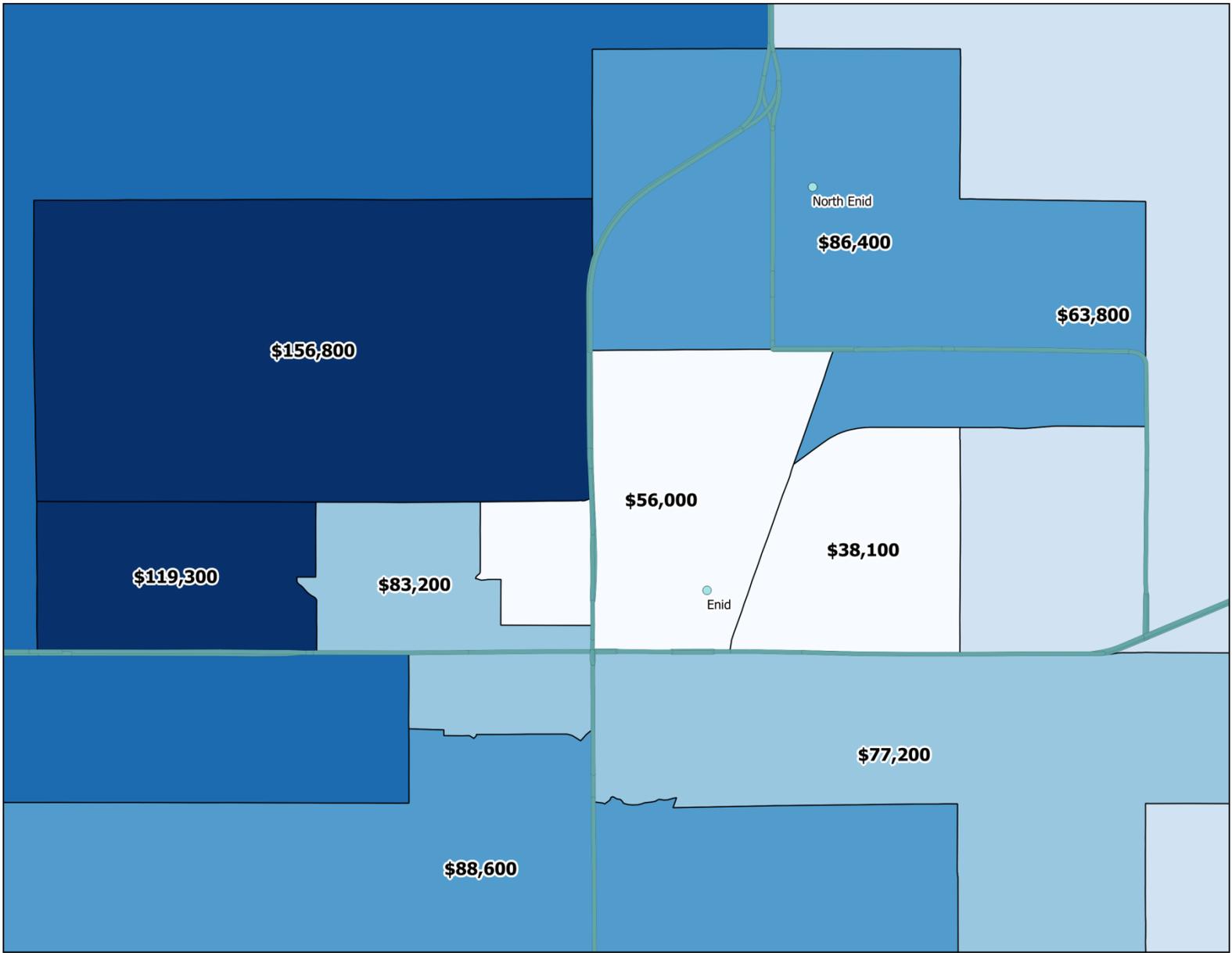
The median value of owner-occupied homes in Garfield County is \$89,400. This is -20.7% lower than the statewide median, which is \$112,800. The median home value in Enid is estimated to be \$87,800.

The geographic distribution of home values in Garfield County can be visualized by the following map.

Garfield County Median Home Values by Census Tract



Median Home Values by Census Tract – Enid Detail



Home Values by Year of Construction

The next table presents median home values in Garfield 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			
	Enid Median Value	Garfield County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$323,800	\$320,800	\$188,900
Built 2000 to 2009	\$241,600	\$222,100	\$178,000
Built 1990 to 1999	\$171,000	\$171,400	\$147,300
Built 1980 to 1989	\$122,200	\$120,000	\$118,300
Built 1970 to 1979	\$113,700	\$111,300	\$111,900
Built 1960 to 1969	\$85,600	\$87,200	\$97,100
Built 1950 to 1959	\$60,300	\$61,600	\$80,300
Built 1940 to 1949	\$47,800	\$50,000	\$67,900
Built 1939 or Earlier	\$59,600	\$62,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Enid Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Enid.

Enid Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	158	206	201	258	191
Average Sale Price	\$40,347	\$44,323	\$57,396	\$48,471	\$57,624
Average Square Feet	1,078	1,088	1,147	1,066	1,110
Average Price/SF	\$37.43	\$40.74	\$50.04	\$45.47	\$51.91
Average Year Built	1943	1940	1944	1942	1943

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

Enid Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	340	431	507	511	502
Average Sale Price	\$116,329	\$116,625	\$124,038	\$124,584	\$131,022
Average Square Feet	1,606	1,620	1,625	1,620	1,602
Average Price/SF	\$72.43	\$71.99	\$76.33	\$76.90	\$81.79
Average Year Built	1969	1968	1968	1968	1967

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

Enid Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	64	118	134	136	107
Average Sale Price	\$177,407	\$195,320	\$214,373	\$211,291	\$215,621
Average Square Feet	2,287	2,349	2,383	2,240	2,320
Average Price/SF	\$77.57	\$83.15	\$89.96	\$94.33	\$92.94
Average Year Built	1964	1975	1980	1976	1973

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

Enid Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	562	755	842	905	800
Average Sale Price	\$111,361	\$118,756	\$131,935	\$128,115	\$134,755
Average Square Feet	1,657	1,685	1,718	1,642	1,677
Average Price/SF	\$67.21	\$70.48	\$76.80	\$78.02	\$80.35
Average Year Built	1958	1961	1964	1962	1963

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

Between 2011 and 2014, the average sale price grew by 3.57% per year. The average sale price in 2015 was \$134,755 for an average price per square foot of \$80.35/SF. The average year of construction for homes sold in 2015 is estimated to be 1963.

Foreclosure Rates

The next table presents foreclosure rate data for Garfield County, compiled by the Federal Reserve Bank of New York. This data is effective as of May 2014.

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Garfield County	1.3%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	52

* Rank among the 64 counties for which foreclosure rates are available

Source: Federal Reserve Bank of New York, Community Credit Profiles

According to the data provided, the foreclosure rate in Garfield County was 1.3% in May 2014. The county ranked 52 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

Discussions with local real estate professionals indicate that foreclosures in the area have had no real impact on the local market, though there have been foreclosures, they have not affected the housing prices.

Rental Market

This section will discuss supply and demand factors for the rental market in Garfield 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 Garfield 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						
	Enid		Garfield County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	7,137		7,792		475,345	
With cash rent:	6,644		7,162		432,109	
Less than \$100	44	0.62%	48	0.62%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	53	0.74%	53	0.68%	4,268	0.90%
\$200 to \$249	82	1.15%	82	1.05%	8,784	1.85%
\$250 to \$299	123	1.72%	123	1.58%	8,413	1.77%
\$300 to \$349	188	2.63%	224	2.87%	9,107	1.92%
\$350 to \$399	296	4.15%	334	4.29%	10,932	2.30%
\$400 to \$449	236	3.31%	266	3.41%	15,636	3.29%
\$450 to \$499	374	5.24%	411	5.27%	24,055	5.06%
\$500 to \$549	536	7.51%	617	7.92%	31,527	6.63%
\$550 to \$599	570	7.99%	627	8.05%	33,032	6.95%
\$600 to \$649	796	11.15%	839	10.77%	34,832	7.33%
\$650 to \$699	473	6.63%	518	6.65%	32,267	6.79%
\$700 to \$749	333	4.67%	387	4.97%	30,340	6.38%
\$750 to \$799	335	4.69%	359	4.61%	27,956	5.88%
\$800 to \$899	451	6.32%	484	6.21%	45,824	9.64%
\$900 to \$999	515	7.22%	530	6.80%	34,153	7.18%
\$1,000 to \$1,249	842	11.80%	863	11.08%	46,884	9.86%
\$1,250 to \$1,499	119	1.67%	119	1.53%	14,699	3.09%
\$1,500 to \$1,999	230	3.22%	230	2.95%	10,145	2.13%
\$2,000 or more	48	0.67%	48	0.62%	5,121	1.08%
No cash rent	493	6.91%	630	8.09%	43,236	9.10%
Median Gross Rent	\$653		\$647		\$699	

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

Median gross rent in Garfield County is estimated to be \$647, which is -7.4% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Enid is estimated to be \$653.

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

	Enid Median Rent	Garfield County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	\$809	\$809	\$933
Built 2000 to 2009	\$824	\$734	\$841
Built 1990 to 1999	\$1,155	\$968	\$715
Built 1980 to 1989	\$619	\$618	\$693
Built 1970 to 1979	\$645	\$649	\$662
Built 1960 to 1969	\$670	\$671	\$689
Built 1950 to 1959	\$741	\$734	\$714
Built 1940 to 1949	\$581	\$578	\$673
Built 1939 or Earlier	\$633	\$621	\$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 Garfield County is among housing units constructed between 1990 and 1999, which is \$1,155 per month. In order to be affordable, a household would need to earn at least \$46,200 per year to afford such a unit.

Enid Rental Survey Data

The next two tables show the results of our rental survey of Enid. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

Enid Rental Properties							
Name	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Winchester West Apartments	1974	N/A	1	300	\$350	\$1.167	N/A
Winchester West Apartments	1974	1	1	850	\$525	\$0.618	N/A
Winchester West Apartments	1974	2	1	900	\$575	\$0.639	N/A
Winchester West Apartments	1974	2	1	950	\$605	\$0.637	N/A
Winchester West Apartments	1974	2	2	1,000	\$625	\$0.625	N/A
Winchester West Apartments	1974	3	2	1,300	\$725	\$0.558	N/A
Edgewood Apartments	1967	2	1	1,000	\$650	\$0.650	N/A
Edgewood Apartments	1967	2	1	1,150	\$700	\$0.609	N/A
Edgewood Apartments	1967	1	1	550	\$575	\$1.045	N/A
Edgewood Apartments	1967	2	2	1,250	\$695	\$0.556	N/A
Indian Oaks	1981	N/A	1	425	\$485	\$1.141	N/A
Indian Oaks	1981	1	1	650	\$525	\$0.808	N/A
Indian Oaks	1981	1	1	800	\$525	\$0.656	N/A
Indian Oaks	1981	2	1	900	\$575	\$0.639	N/A
Indian Oaks	1981	2	2	1,000	\$625	\$0.625	N/A
Pheasant Run Apartments	2002	1	1	730	\$415	\$0.568	N/A
Pheasant Run Apartments	2002	1	1	730	\$495	\$0.678	N/A
Pheasant Run Apartments	2002	2	2	983	\$495	\$0.504	N/A
Pheasant Run Apartments	2002	2	2	983	\$535	\$0.544	N/A
Pheasant Run Apartments	2002	3	2	1,149	\$565	\$0.492	N/A
Pheasant Run Apartments	2002	3	2	1,149	\$615	\$0.535	N/A

The previous rent surveys encompass rental units in four complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased over the past 36 months. Occupancy levels in the Enid area have continued to increase to its present level in the mid-92% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single family residences are rentals as well as smaller complexes (under 20 units) not surveyed by this analyst.

Increasing occupancy and rental rates over the last ten years supports the demand for new apartments in Enid. Based on the success of the available units, it is apparent that additional supply will be needed in the future, though the continued success of oil markets and energy driven industries is a contributor to the demand for housing in Enid. Continued growth of the business base will insure the continued demand for housing in the area, while stagnation or decline in the business base could result in a saturated housing market.

Rental Market Vacancy – Enid

The developments outlined previously report occupancy levels typically above 92%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the demand for housing in

the Enid area. The overall market vacancy of rental housing units was reported at 8.82% by the Census Bureau as of the most recent American Community Survey.

As noted above, the majority of complexes in Enid report occupancy levels above 92%. Although this analyst's survey does not include all rental units in Enid, it represents a reasonable market sample of available units. It is the opinion of this analyst that the overall vacancy rate will remain at minimal levels if no new units are added. It is also obvious that new moderately priced well managed apartment developments would be quickly absorbed and not have a significant negative impact on existing properties.



Pheasant Run Apartments



Indian Oaks



Edgewood Apartments



Winchester West Apartments

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 Garfield 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.

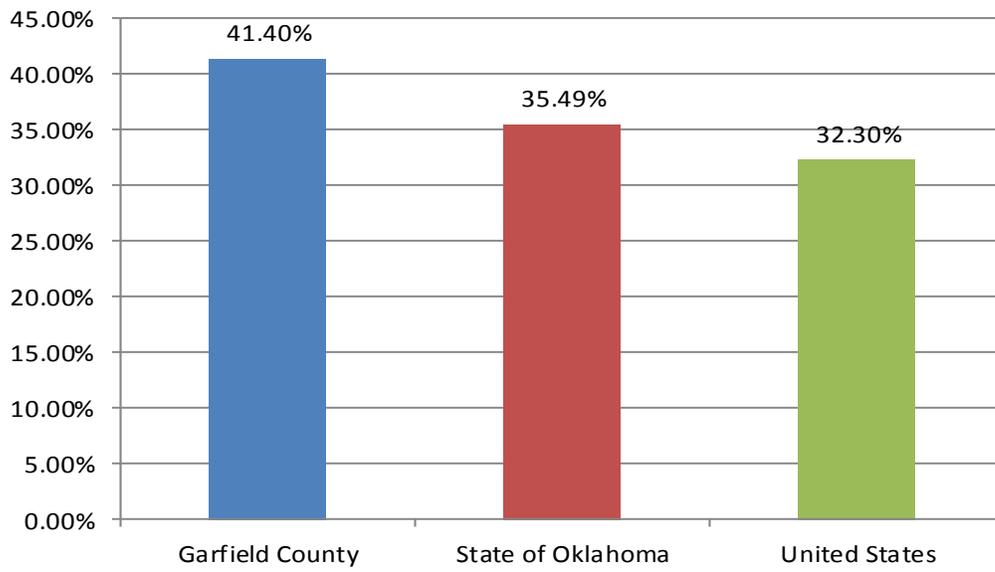
HUD Programs in Garfield County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Garfield County						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	103	95%	\$10,468	\$297	\$309	48.99%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	99	97%	\$13,193	\$287	\$529	35.14%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	274	93%	\$10,249	\$226	\$314	41.81%
Summary of All HUD Programs	476	95%	\$10,914	\$253	\$358	41.40%
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 476 housing units located within Garfield County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$10,914. Total monthly rent for these units averages \$612, with the federal contribution averaging \$358 (58.60%) and the tenant's contribution averaging \$253 (41.40%).

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.



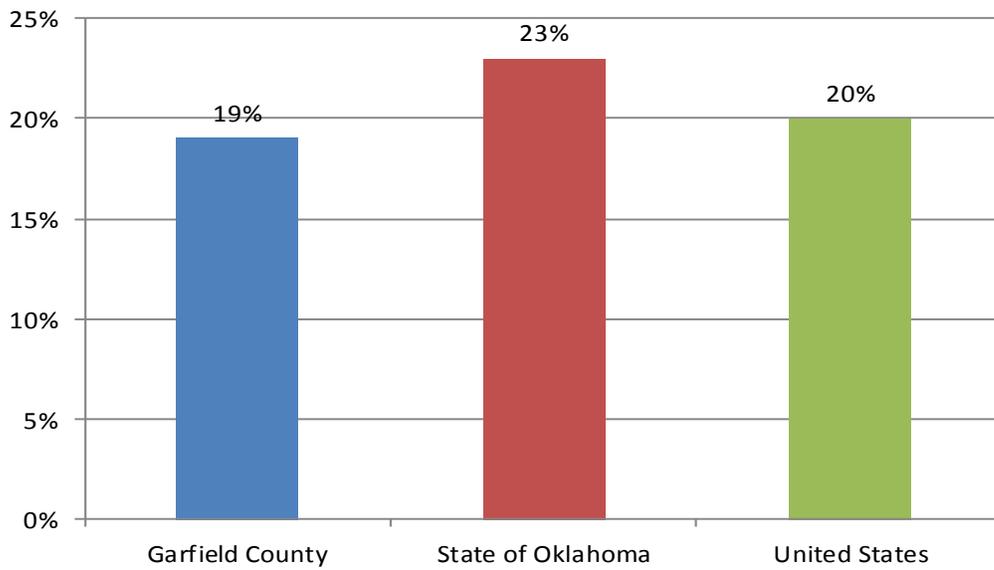
Demographics of Persons in HUD Programs in Garfield County

Garfield County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	103	17%	65%	22%	86%	17%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	99	0%	1%	99%	0%	6%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	274	39%	10%	40%	20%	14%
Summary of All HUD Programs	476	27%	19%	49%	18%	13%
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

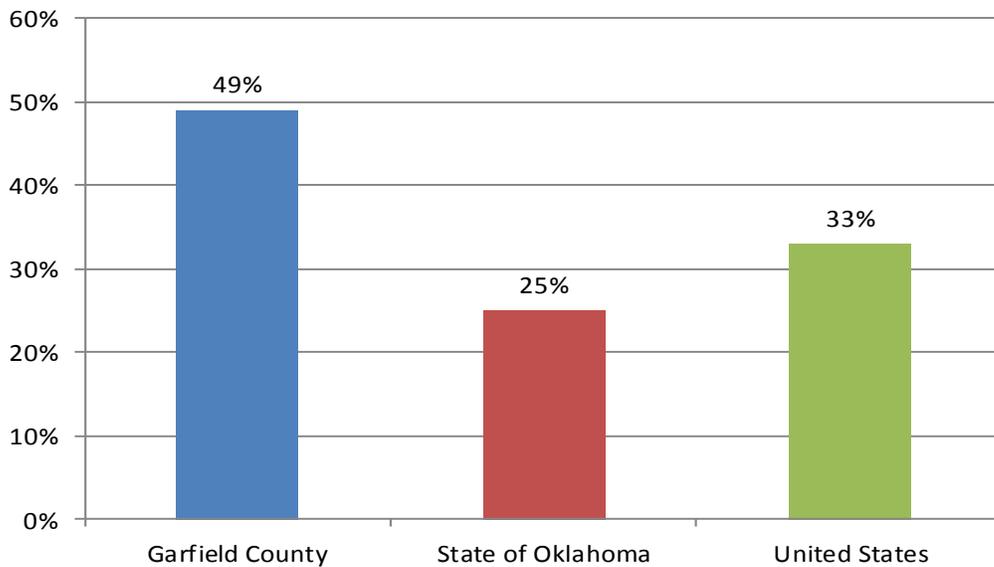
27% of housing units are occupied by single parents with female heads of household. 19% of households have at least one person with a disability. 49% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 18% have one or more disabilities. Finally, 13% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

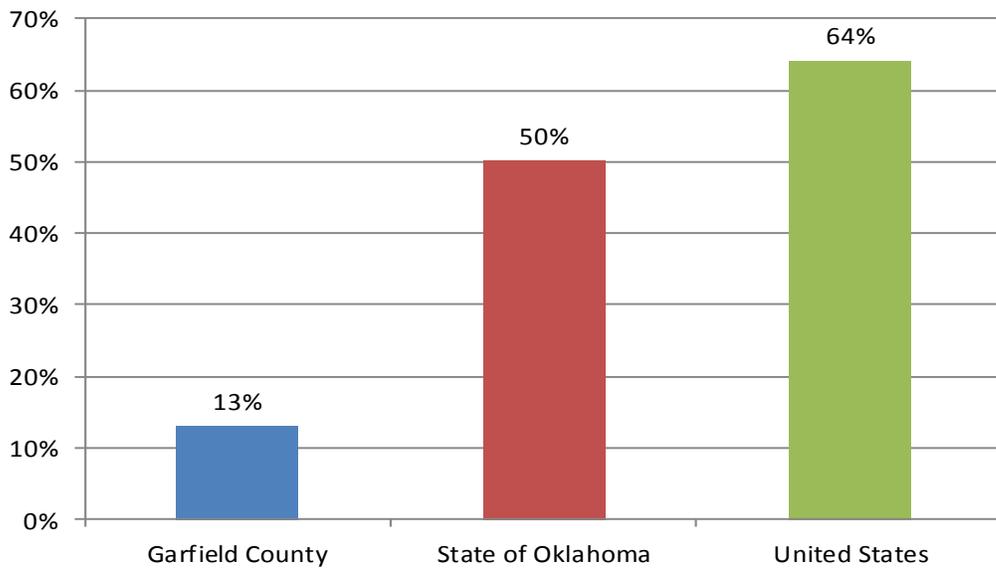
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Garfield 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 Garfield 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.

Garfield County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	930		855	
Cost Burden Less Than 30%	230	24.73%	200	23.39%
Cost Burden Between 30%-50%	175	18.82%	115	13.45%
Cost Burden Greater Than 50%	385	41.40%	475	55.56%
Not Computed (no/negative income)	135	14.52%	70	8.19%
Income 30%-50% HAMFI	1,415		1,695	
Cost Burden Less Than 30%	610	43.11%	590	34.81%
Cost Burden Between 30%-50%	505	35.69%	780	46.02%
Cost Burden Greater Than 50%	295	20.85%	330	19.47%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,540		1,750	
Cost Burden Less Than 30%	1,875	73.82%	1,215	69.43%
Cost Burden Between 30%-50%	615	24.21%	390	22.29%
Cost Burden Greater Than 50%	50	1.97%	150	8.57%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,930		1,015	
Cost Burden Less Than 30%	1,670	86.53%	905	89.16%
Cost Burden Between 30%-50%	205	10.62%	85	8.37%
Cost Burden Greater Than 50%	50	2.59%	25	2.46%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	15,890		7,970	
Cost Burden Less Than 30%	12,950	81.50%	5,475	68.70%
Cost Burden Between 30%-50%	1,985	12.49%	1,460	18.32%
Cost Burden Greater Than 50%	810	5.10%	980	12.30%
Not Computed (no/negative income)	135	0.85%	70	0.88%

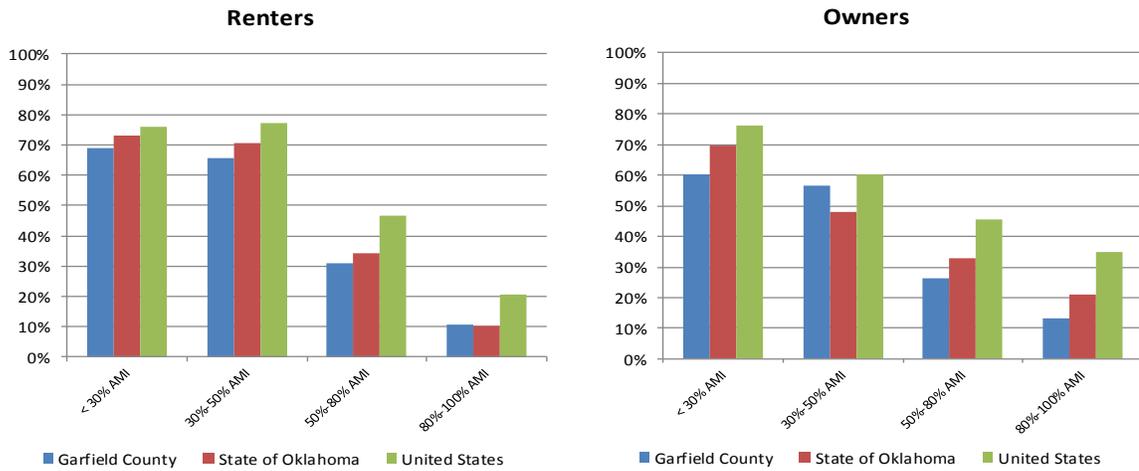
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Garfield 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	930	60.22%	855	69.01%
Income 30%-50% HAMFI	1,415	56.54%	1,695	65.49%
Income 50%-80% HAMFI	2,540	26.18%	1,750	30.86%
Income 80%-100% HAMFI	1,930	13.21%	1,015	10.84%
All Incomes	15,890	17.59%	7,970	30.61%

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.

Garfield County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	930		855	
Between 1.0 and 1.5 Persons per Room	0	0.00%	50	5.85%
More than 1.5 Persons per Room	0	0.00%	10	1.17%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 30%-50% HAMFI	1,415		1,695	
Between 1.0 and 1.5 Persons per Room	30	2.12%	100	5.90%
More than 1.5 Persons per Room	15	1.06%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.06%	50	2.95%
Income 50%-80% HAMFI	2,540		1,750	
Between 1.0 and 1.5 Persons per Room	45	1.77%	0	0.00%
More than 1.5 Persons per Room	10	0.39%	70	4.00%
Lacks Complete Kitchen or Plumbing	35	1.38%	30	1.71%
Income 80%-100% HAMFI	1,930		1,015	
Between 1.0 and 1.5 Persons per Room	30	1.55%	35	3.45%
More than 1.5 Persons per Room	30	1.55%	15	1.48%
Lacks Complete Kitchen or Plumbing	4	0.21%	0	0.00%
All Incomes	15,890		7,970	
Between 1.0 and 1.5 Persons per Room	145	0.91%	255	3.20%
More than 1.5 Persons per Room	59	0.37%	110	1.38%
Lacks Complete Kitchen or Plumbing	109	0.69%	90	1.13%

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

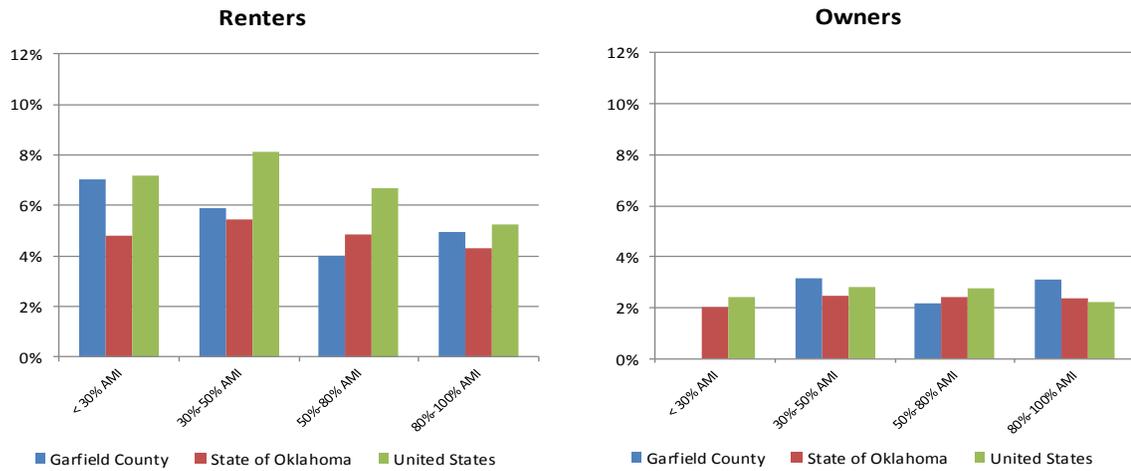
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Garfield County, Oklahoma and the nation.

Garfield 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	930	0.00%	855	7.02%	855
Income 30%-50% HAMFI	1,415	3.18%	1,695	5.90%	1,695
Income 50%-80% HAMFI	2,540	2.17%	1,750	4.00%	1,750
Income 80%-100% HAMFI	1,930	3.11%	1,015	4.93%	1,015
All Incomes	15,890	1.28%	7,970	4.58%	7,970

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 Garfield County, the state and the nation.

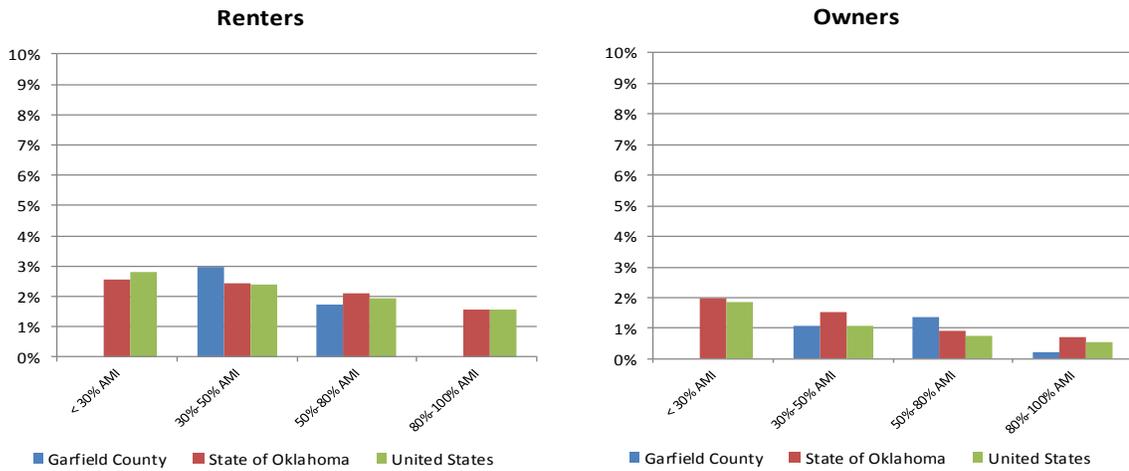
Garfield County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	930	0.00%	855	0.00%	855
Income 30%-50% HAMFI	1,415	1.06%	1,695	2.95%	1,695
Income 50%-80% HAMFI	2,540	1.38%	1,750	1.71%	1,750
Income 80%-100% HAMFI	1,930	0.21%	1,015	0.00%	1,015
All Incomes	15,890	0.69%	7,970	1.13%	7,970

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.



Garfield County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	930	565	60.75%	855	594	69.47%
Elderly Family	90	65	72.22%	10	4	40.00%
Small Family (2-4 persons)	215	135	62.79%	320	240	75.00%
Large Family (5 or more persons)	50	20	40.00%	50	45	90.00%
Elderly Non-Family	285	180	63.16%	200	115	57.50%
Non-Family, Non-Elderly	285	165	57.89%	280	190	67.86%
Income 30%-50% HAMFI	1,415	795	56.18%	1,695	1,105	65.19%
Elderly Family	280	115	41.07%	55	30	54.55%
Small Family (2-4 persons)	385	305	79.22%	630	585	92.86%
Large Family (5 or more persons)	65	45	69.23%	120	30	25.00%
Elderly Non-Family	410	160	39.02%	325	130	40.00%
Non-Family, Non-Elderly	270	170	62.96%	565	330	58.41%
Income 50%-80% HAMFI	2,540	670	26.38%	1,750	535	30.57%
Elderly Family	565	140	24.78%	105	50	47.62%
Small Family (2-4 persons)	855	240	28.07%	805	255	31.68%
Large Family (5 or more persons)	280	70	25.00%	100	20	20.00%
Elderly Non-Family	480	100	20.83%	165	90	54.55%
Non-Family, Non-Elderly	360	120	33.33%	580	120	20.69%
Income 80%-100% HAMFI	1,930	259	13.42%	1,015	109	10.74%
Elderly Family	465	30	6.45%	30	0	0.00%
Small Family (2-4 persons)	770	135	17.53%	455	45	9.89%
Large Family (5 or more persons)	210	4	1.90%	105	0	0.00%
Elderly Non-Family	270	55	20.37%	55	60	109.09%
Non-Family, Non-Elderly	210	35	16.67%	365	4	1.10%
All Incomes	15,890	2,802	17.63%	7,970	2,428	30.46%
Elderly Family	3,535	509	14.40%	265	104	39.25%
Small Family (2-4 persons)	7,100	1,020	14.37%	3,310	1,145	34.59%
Large Family (5 or more persons)	1,100	149	13.55%	580	95	16.38%
Elderly Non-Family	2,035	509	25.01%	930	425	45.70%
Non-Family, Non-Elderly	2,105	615	29.22%	2,885	659	22.84%

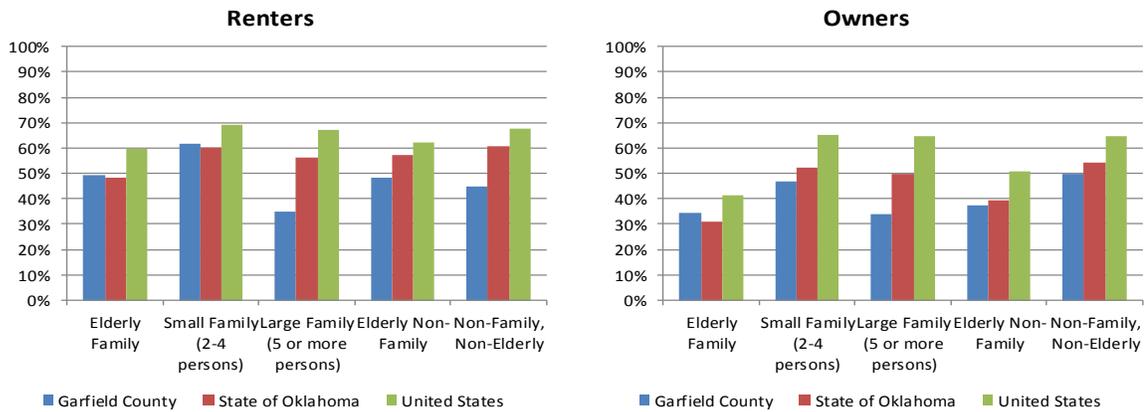
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Garfield 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	4,885	2,030	41.56%	4,300	51.95%
Elderly Family	935	320	34.22%	170	49.41%
Small Family (2-4 persons)	1,455	680	46.74%	1,755	61.54%
Large Family (5 or more persons)	395	135	34.18%	270	35.19%
Elderly Non-Family	1,175	440	37.45%	690	48.55%
Non-Family, Non-Elderly	915	455	49.73%	1,425	44.91%

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).



Garfield County : CHAS - Housing Problems by Household Type and HAMFI

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	930	565	60.75%	855	604	70.64%
Elderly Family	90	65	72.22%	10	4	40.00%
Small Family (2-4 persons)	215	135	62.79%	320	250	78.13%
Large Family (5 or more persons)	50	20	40.00%	50	50	100.00%
Elderly Non-Family	285	180	63.16%	200	110	55.00%
Non-Family, Non-Elderly	285	165	57.89%	280	190	67.86%
Income 30%-50% HAMFI	1,415	840	59.36%	1,695	1,225	72.27%
Elderly Family	280	115	41.07%	55	35	63.64%
Small Family (2-4 persons)	385	325	84.42%	630	585	92.86%
Large Family (5 or more persons)	65	65	100.00%	120	95	79.17%
Elderly Non-Family	410	165	40.24%	325	180	55.38%
Non-Family, Non-Elderly	270	170	62.96%	565	330	58.41%
Income 50%-80% HAMFI	2,540	760	29.92%	1,750	585	33.43%
Elderly Family	565	140	24.78%	105	55	52.38%
Small Family (2-4 persons)	855	240	28.07%	805	255	31.68%
Large Family (5 or more persons)	280	125	44.64%	100	50	50.00%
Elderly Non-Family	480	115	23.96%	165	90	54.55%
Non-Family, Non-Elderly	360	140	38.89%	580	135	23.28%
Income Greater than 80% of HAMFI	11,005	950	8.63%	3,670	340	9.26%
Elderly Family	2,600	195	7.50%	95	20	21.05%
Small Family (2-4 persons)	5,645	355	6.29%	1,555	85	5.47%
Large Family (5 or more persons)	710	100	14.08%	315	120	38.10%
Elderly Non-Family	860	145	16.86%	240	90	37.50%
Non-Family, Non-Elderly	1,190	155	13.03%	1,460	25	1.71%
All Incomes	15,890	3,115	19.60%	7,970	2,754	34.55%
Elderly Family	3,535	515	14.57%	265	114	43.02%
Small Family (2-4 persons)	7,100	1,055	14.86%	3,310	1,175	35.50%
Large Family (5 or more persons)	1,105	310	28.05%	585	315	53.85%
Elderly Non-Family	2,035	605	29.73%	930	470	50.54%
Non-Family, Non-Elderly	2,105	630	29.93%	2,885	680	23.57%

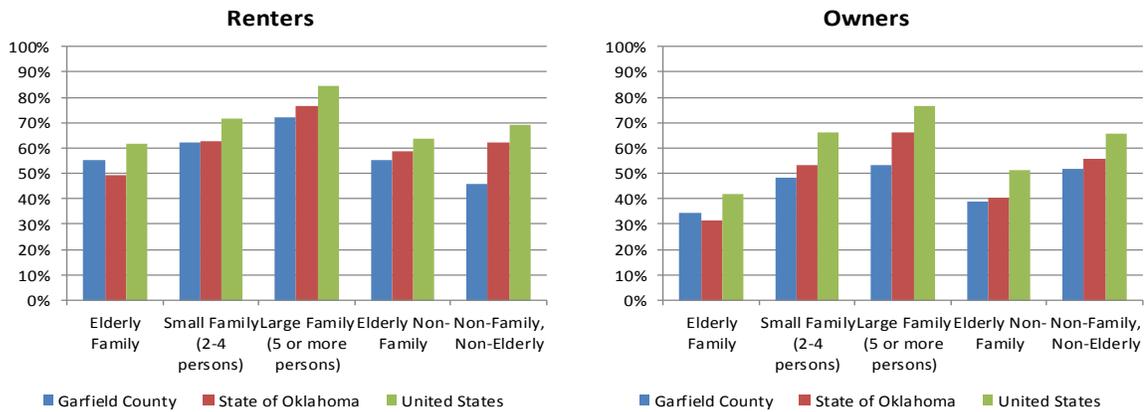
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Garfield 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	4,885	2,165	44.32%	4,300	56.14%
Elderly Family	935	320	34.22%	170	55.29%
Small Family (2-4 persons)	1,455	700	48.11%	1,755	62.11%
Large Family (5 or more persons)	395	210	53.16%	270	72.22%
Elderly Non-Family	1,175	460	39.15%	690	55.07%
Non-Family, Non-Elderly	915	475	51.91%	1,425	45.96%

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 Garfield 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.”



Garfield 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	930	565	60.8%	860	605	70.3%
White alone, non-Hispanic	805	485	60.2%	735	505	68.7%
Black or African-American alone	30	30	100.0%	14	10	71.4%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	25	25	100.0%	20	10	50.0%
Pacific Islander alone	0	0	N/A	10	10	100.0%
Hispanic, any race	55	15	27.3%	75	65	86.7%
Other (including multiple races)	10	10	100.0%	4	4	100.0%
Income 30%-50% HAMFI	1,410	840	59.6%	1,695	1,225	72.3%
White alone, non-Hispanic	1,190	680	57.1%	1,295	980	75.7%
Black or African-American alone	40	10	25.0%	0	0	N/A
Asian alone	15	0	0.0%	10	0	0.0%
American Indian alone	25	10	40.0%	10	0	0.0%
Pacific Islander alone	0	0	N/A	55	55	100.0%
Hispanic, any race	99	95	96.0%	270	135	50.0%
Other (including multiple races)	45	45	100.0%	59	55	93.2%
Income 50%-80% HAMFI	2,545	760	29.9%	1,750	585	33.4%
White alone, non-Hispanic	2,100	585	27.9%	1,530	525	34.3%
Black or African-American alone	75	10	13.3%	40	15	37.5%
Asian alone	0	0	N/A	10	0	0.0%
American Indian alone	55	0	0.0%	40	15	37.5%
Pacific Islander alone	0	0	N/A	40	10	25.0%
Hispanic, any race	260	110	42.3%	80	20	25.0%
Other (including multiple races)	50	50	100.0%	4	0	0.0%
Income 80%-100% HAMFI	1,930	300	15.5%	1,015	160	15.8%
White alone, non-Hispanic	1,745	260	14.9%	850	145	17.1%
Black or African-American alone	80	20	25.0%	70	0	0.0%
Asian alone	15	0	0.0%	4	0	0.0%
American Indian alone	50	0	0.0%	15	0	0.0%
Pacific Islander alone	0	0	N/A	15	15	100.0%
Hispanic, any race	30	10	33.3%	60	0	0.0%
Other (including multiple races)	4	4	100.0%	0	0	N/A
All Incomes	15,895	3,115	19.6%	7,975	2,750	34.5%
White alone, non-Hispanic	14,150	2,620	18.5%	6,600	2,305	34.9%
Black or African-American alone	410	105	25.6%	214	25	11.7%
Asian alone	110	0	0.0%	74	0	0.0%
American Indian alone	340	35	10.3%	130	25	19.2%
Pacific Islander alone	15	0	0.0%	155	105	67.7%
Hispanic, any race	649	230	35.4%	710	220	31.0%
Other (including multiple races)	208	113	54.3%	87	69	79.3%

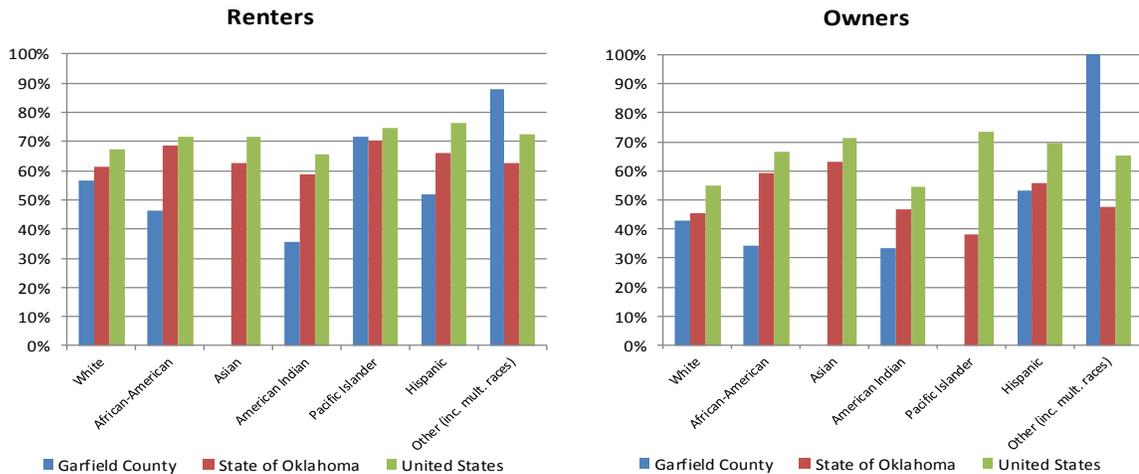
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Garfield 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	4,885	2,165	44.32%	4,305	56.10%
White alone, non-Hispanic	4,095	1,750	42.74%	3,560	56.46%
Black or African-American alone	145	50	34.48%	54	46.30%
Asian alone	15	0	0.00%	20	0.00%
American Indian alone	105	35	33.33%	70	35.71%
Pacific Islander alone	0	0	N/A	105	71.43%
Hispanic, any race	414	220	53.14%	425	51.76%
Other (including multiple races)	105	105	100.00%	67	88.06%

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 Garfield 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 1,829 renter households that are cost overburdened, and 1,405 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 39 renter households that are cost overburdened, and 180 homeowners that are cost overburdened.



- 38% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 34.48% of African American 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 Garfield 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 Garfield 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.

Garfield County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	956	474	1,430
Less than 30% AMI	5.85%	10.73%	56	51	107
Less than 50% AMI	14.76%	31.99%	141	152	293
Less than 60% AMI	17.71%	38.39%	169	182	351
Less than 80% AMI	30.74%	53.95%	294	256	550

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.

Garfield 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	35.05%	14.99%	335	71	406
Elderly less than 30% AMI	2.36%	2.63%	23	12	35
Elderly less than 50% AMI	6.70%	7.40%	64	35	99
Elderly less than 60% AMI	8.04%	8.88%	77	42	119
Elderly less than 80% AMI	13.28%	10.79%	127	51	178

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.

Garfield 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)	29.83%	25.53%	285	121	406
Disabled less than 30% AMI	3.02%	3.58%	29	17	46
Disabled less than 50% AMI	6.77%	10.41%	65	49	114
Disabled less than 60% AMI	8.12%	12.50%	78	59	137
Disabled less than 80% AMI	13.15%	16.56%	126	79	204

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.

Garfield 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%	956	474	1,430
Total Veteran Demand	12.21%	12.21%	117	58	175
Veterans with Disabilities	3.56%	3.56%	34	17	51
Veterans Below Poverty	0.58%	0.58%	6	3	8
Disabled Veterans Below Poverty	0.20%	0.20%	2	1	3

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).

Garfield County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	956	474	1,430
Total Working Families	52.32%	52.32%	500	248	748
Working Families with Children Present	26.80%	26.80%	256	127	383

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,430 housing units will be needed in Garfield County. Of those units:

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

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

This data suggests a strong need in Garfield County for housing units that are both affordable and accessible to persons with disabilities / special needs.