

**Housing Needs Assessment**  
**Grant County**

**Prepared For:**

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

**Effective Date of the Analysis:**

December 1, 2015

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





December 31, 2015

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

SUBJECT:       Housing Needs Assessment  
                  Grant County  
                  IRR - Tulsa/OKC File No. 140-2015-0040

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

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

Owen S. Ard, MAI  
Certified General Real Estate Appraiser  
Oklahoma Certificate #11245CGA  
Telephone: 918-492-4844, x103  
Email: oard@irr.com

David A. Puckett  
Certified General Real Estate Appraiser  
Oklahoma Certificate #12795CGA  
Telephone: 918-492-4844, x104  
Email: dpuckett@irr.com

Tyler Bowers  
Market Analyst



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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 Grant County is projected to grow by 0.27% per year over the next five years, underperforming the State of Oklahoma. This would reverse historic population declines in the county which have occurred in every census since 1920.
2. Depressed energy prices, however, may have a significant impact on housing demand in Grant County.
3. Grant County is projected to need a total of 32 housing units for ownership and 10 housing units for rent over the next five years.
4. Median Household Income in Grant County is estimated to be \$47,526 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Grant County is estimated to be 8.80%, compared with 16.85% for Oklahoma.
5. Homeowner and rental vacancy rates in Grant County are lower than the state averages.
6. Home values and rental rates in Grant County are also lower than the state averages.

7. Average sale price for homes in Medford was \$89,556 in 2015, with an average price per square foot of \$53.09. Average year of construction is 1958. For homes constructed after 2000, the average sale price is \$303,583.
8. Approximately 16.63% of renters and 15.96% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Tornadoes (1959-2014): Number: 73 Injuries: 21 Fatalities: 0 Damages (1996-2014): \$2,190,000.00
2. Social Vulnerability: Below state score at the county level
3. Floodplain: updated flood maps not available.

**Homelessness Specific Findings**

1. Grant 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 further than 15 miles from a hospital: 8
2. Units located in a food desert: 8
3. Units that lack readily available transit: 8

**Lead-Based Paint Specific Findings**

1. We estimate there are 569 occupied housing units in Grant County with lead-based paint hazards.
2. 243 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 81 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 Grant 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 Grant 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
- Housing Opportunities for Persons with AIDS (HOPWA)
- Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Grant 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 Grant County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Grant County area.

## Effective Date of Consultation

The Grant County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 1, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Grant 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

# Grant County Analysis

## Area Information

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

Grant County is located in north-central Oklahoma. It is bordered on the north by Kansas, on the east by Kay County, on the south by Garfield County, and on the west by Alfalfa County. The Grant County Seat, Medford, is approximately 93 miles north of Oklahoma City, 108 miles northwest of Tulsa, and 65 miles southwest of Wichita, Kansas.

Grant County has a total area of 1,004 square miles (1,001 square miles of land, and 3 square miles of water), ranking 21st out of Oklahoma's 77 counties in terms of total area. The total population of Grant County as of the 2010 Census was 4,527 persons, for a population density of 5 persons per square mile of land.

## Access and Linkages

Grant County has average access to state and national highway systems. US Highway 60 crosses the county east to west, and US Highway 81 cross north to south through the central part of the county. I-35 is located approximately 22 miles east of Medford and provides access to Oklahoma City to the south and Wichita to the north.

Public transportation is provided on a demand-response basis by Cherokee Strip Transit (a division of the Northern Oklahoma Development Authority), with service in Alfalfa, Blaine, Garfield, Grant, Kay, Kingfisher, Major and Noble counties. However, the primary mode of transportation in this area is private automobiles by far.

Medford Municipal Airport is located just southwest of Medford. It has a single asphalt runway approximately 3,007 feet in length, and averages approximately 83 aircraft operations per week. The nearest full-service commercial airport is Dwight D. Eisenhower National Airport in Wichita, located approximately 60 miles north of Medford.

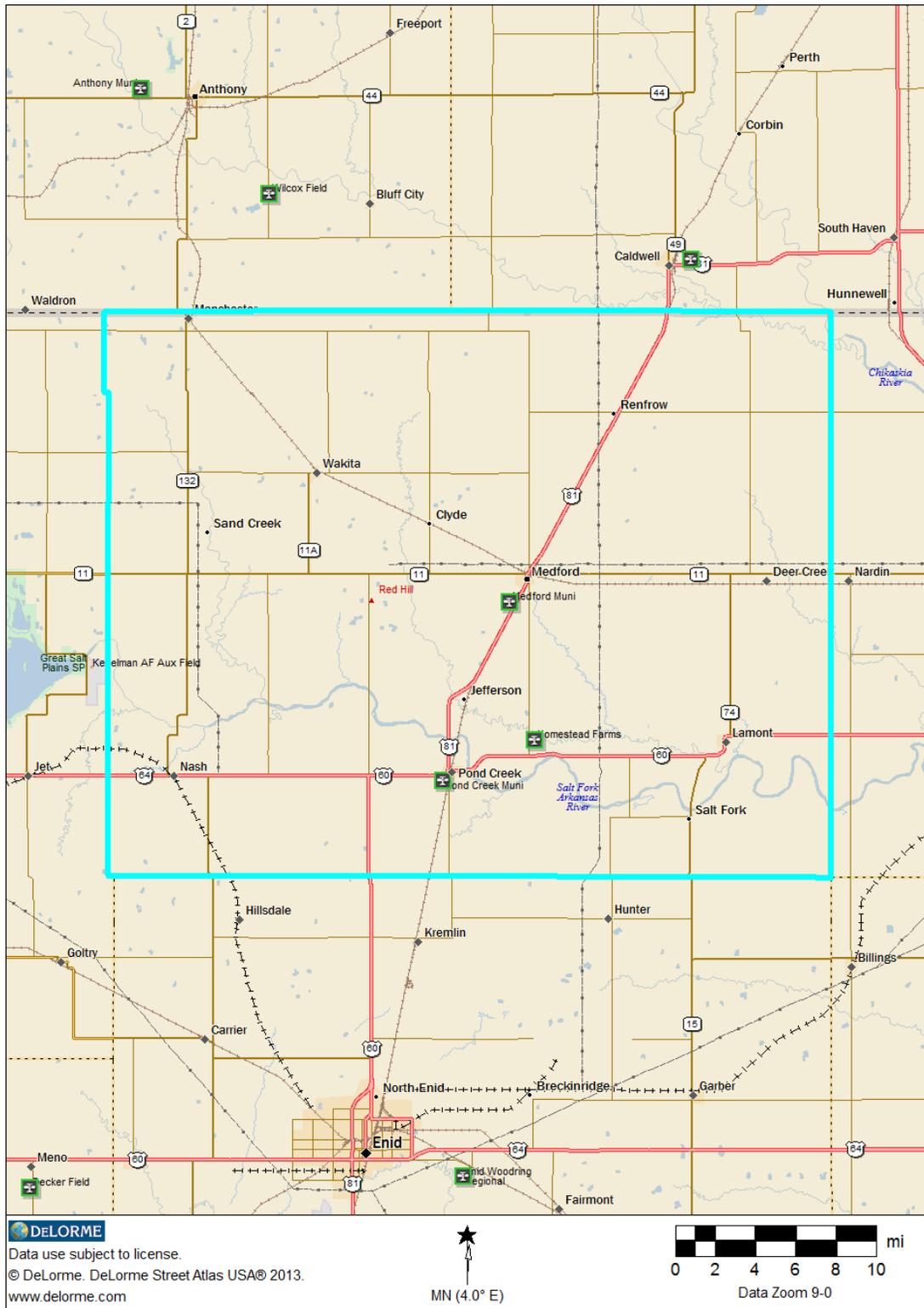
**Educational Facilities**

All of the county communities have public school facilities. The local school system recently annexed a neighboring school system and has taken in the students from those areas. The school system has recently been talking about building single-family homes to be rented out to new teachers who have had difficulty finding rental units in the area due to the lack of rental housing. The nearest higher education offerings include Northern Oklahoma College in Tonkawa, and the Enid branch of Northwestern Oklahoma State University.

**Medical Facilities**

County medical services are provided by Great Salt Plains Health Center, a local clinic. The nearest hospital is AllianceHealth Blackwell (formerly Integris Blackwell Regional Hospital). Professional services are offered by local physicians and dentists. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

### Grant County Area Map





## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Grant 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.

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Medford	1,172	996	-1.61%	955	-0.84%	952	-0.06%
Grant County	5,144	4,527	-1.27%	4,528	0.00%	4,589	0.27%
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 Grant County was 4,527 persons as of the 2010 Census, a -1.27% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Grant County to be 4,528 persons, and projects that the population will show 0.27% annualized growth over the next five years.

The population of Medford was 996 persons as of the 2010 Census, a -1.61% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Medford to be 955 persons, and projects that the population will be effectively stable over the next five years.

The next table presents data regarding household levels in Grant 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.

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Medford	480	413	-1.49%	404	-0.44%	404	0.00%
Grant County	2,089	1,910	-0.89%	1,934	0.25%	1,976	0.43%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Medford	305	262	-1.51%	267	0.38%	267	0.00%
Grant County	1,455	1,273	-1.33%	1,288	0.23%	1,316	0.43%
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, Grant County had a total of 1,910 households, representing a -0.89% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Grant County to have 1,934

households. This number is expected to experience a 0.43% annualized rate of growth over the next five years.

As of 2010, Medford had a total of 413 households, representing a -1.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Medford to have 404 households. This number is expected to be stable over the next five years.

### Population by Race and Ethnicity

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

<b>2013 Population by Race and Ethnicity</b>				
<b>Single-Classification Race</b>	<b>Medford</b>		<b>Grant County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	944		4,522	
White Alone	860	91.10%	4,148	91.73%
Black or African American Alone	0	0.00%	25	0.55%
Amer. Indian or Alaska Native Alone	25	2.65%	38	0.84%
Asian Alone	6	0.64%	18	0.40%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	36	3.81%	60	1.33%
Two or More Races	17	1.80%	233	5.15%
<b>Population by Hispanic or Latino Origin</b>	<b>Medford</b>		<b>Grant County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	944		4,522	
Hispanic or Latino	39	4.13%	167	3.69%
<i>Hispanic or Latino, White Alone</i>	3	7.69%	47	28.14%
<i>Hispanic or Latino, All Other Races</i>	36	92.31%	120	71.86%
Not Hispanic or Latino	905	95.87%	4,355	96.31%
<i>Not Hispanic or Latino, White Alone</i>	857	94.70%	4,101	94.17%
<i>Not Hispanic or Latino, All Other Races</i>	48	5.30%	254	5.83%

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

In Grant County, racial and ethnic minorities comprise 9.31% of the total population. Within Medford, racial and ethnic minorities represent 9.22% of the population.

### Population by Age

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

<b>Grant County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	4,527		4,528		4,589			
Age 0 - 4	262	5.79%	263	5.81%	274	5.97%	0.08%	0.82%
Age 5 - 9	280	6.19%	277	6.12%	263	5.73%	-0.22%	-1.03%
Age 10 - 14	277	6.12%	304	6.71%	278	6.06%	1.88%	-1.77%
Age 15 - 17	207	4.57%	181	4.00%	190	4.14%	-2.65%	0.98%
Age 18 - 20	146	3.23%	154	3.40%	172	3.75%	1.07%	2.24%
Age 21 - 24	138	3.05%	186	4.11%	238	5.19%	6.15%	5.05%
Age 25 - 34	418	9.23%	451	9.96%	443	9.65%	1.53%	-0.36%
Age 35 - 44	477	10.54%	466	10.29%	462	10.07%	-0.47%	-0.17%
Age 45 - 54	749	16.55%	616	13.60%	507	11.05%	-3.83%	-3.82%
Age 55 - 64	611	13.50%	644	14.22%	669	14.58%	1.06%	0.76%
Age 65 - 74	469	10.36%	496	10.95%	585	12.75%	1.13%	3.36%
Age 75 - 84	357	7.89%	357	7.88%	365	7.95%	0.00%	0.44%
Age 85 and over	136	3.00%	133	2.94%	143	3.12%	-0.45%	1.46%
<i>Age 55 and over</i>	<i>1,573</i>	<i>34.75%</i>	<i>1,630</i>	<i>36.00%</i>	<i>1,762</i>	<i>38.40%</i>	<i>0.71%</i>	<i>1.57%</i>
<i>Age 62 and over</i>	<i>1,009</i>	<i>22.30%</i>	<i>1,046</i>	<i>23.11%</i>	<i>1,151</i>	<i>25.08%</i>	<i>0.72%</i>	<i>1.92%</i>
<b>Median Age</b>	45.8		44.6		44.4		-0.53%	-0.09%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Grant County is 44.6 years. This compares with the statewide figure of 36.6 years. Approximately 5.81% of the population is below the age of 5, while 23.11% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.92% per year.

<b>Medford Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	996		955		952			
Age 0 - 4	57	5.72%	53	5.55%	55	5.78%	-1.44%	0.74%
Age 5 - 9	63	6.33%	59	6.18%	54	5.67%	-1.30%	-1.76%
Age 10 - 14	59	5.92%	66	6.91%	60	6.30%	2.27%	-1.89%
Age 15 - 17	49	4.92%	37	3.87%	40	4.20%	-5.46%	1.57%
Age 18 - 20	30	3.01%	34	3.56%	36	3.78%	2.53%	1.15%
Age 21 - 24	25	2.51%	43	4.50%	51	5.36%	11.46%	3.47%
Age 25 - 34	92	9.24%	85	8.90%	84	8.82%	-1.57%	-0.24%
Age 35 - 44	99	9.94%	100	10.47%	98	10.29%	0.20%	-0.40%
Age 45 - 54	154	15.46%	112	11.73%	101	10.61%	-6.17%	-2.05%
Age 55 - 64	147	14.76%	139	14.55%	129	13.55%	-1.11%	-1.48%
Age 65 - 74	103	10.34%	114	11.94%	133	13.97%	2.05%	3.13%
Age 75 - 84	87	8.73%	82	8.59%	81	8.51%	-1.18%	-0.25%
Age 85 and over	31	3.11%	31	3.25%	30	3.15%	0.00%	-0.65%
<i>Age 55 and over</i>	368	36.95%	366	38.32%	373	39.18%	-0.11%	0.38%
<i>Age 62 and over</i>	234	23.50%	238	24.89%	253	26.54%	0.31%	1.23%
<b>Median Age</b>	46.6		45.0		44.8		-0.70%	-0.09%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Medford is 45.0 years. This compares with the statewide figure of 36.6 years. Approximately 5.55% of the population is below the age of 5, while 24.89% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.23% per year.

Compared with the rest of the state, Medford and Grant County have relatively older populations, with larger percentages of persons age 62 and over.

### Families by Presence of Children

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

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**2013 Family Type by Presence of Children Under 18 Years**


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	Medford		Grant County	
	No.	Percent	No.	Percent
Total Families:	284		1,298	
Married-Couple Family:	240	84.51%	1,068	82.28%
With Children Under 18 Years	78	27.46%	395	30.43%
No Children Under 18 Years	162	57.04%	673	51.85%
Other Family:	44	15.49%	230	17.72%
Male Householder, No Wife Present	17	5.99%	80	6.16%
With Children Under 18 Years	17	5.99%	56	4.31%
No Children Under 18 Years	0	0.00%	24	1.85%
Female Householder, No Husband Present	27	9.51%	150	11.56%
With Children Under 18 Years	13	4.58%	89	6.86%
No Children Under 18 Years	14	4.93%	61	4.70%
<hr/>				
Total Single Parent Families	30		145	
Male Householder	17	56.67%	56	38.62%
Female Householder	13	43.33%	89	61.38%

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

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As shown, within Grant County, among all families 11.17% are single-parent families, while in Medford, the percentage is 10.56%.

### Population by Presence of Disabilities

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

<b>2013 Age by Number of Disabilities</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Civilian Non-Institutionalized Population:	888		4,423		3,702,515	
Under 18 Years:	150		1,032		933,738	
With One Type of Disability	7	4.67%	29	2.81%	33,744	3.61%
With Two or More Disabilities	3	2.00%	13	1.26%	11,082	1.19%
No Disabilities	140	93.33%	990	95.93%	888,912	95.20%
18 to 64 Years:	482		2,491		2,265,702	
With One Type of Disability	25	5.19%	153	6.14%	169,697	7.49%
With Two or More Disabilities	41	8.51%	121	4.86%	149,960	6.62%
No Disabilities	416	86.31%	2,217	89.00%	1,946,045	85.89%
65 Years and Over:	256		900		503,075	
With One Type of Disability	66	25.78%	213	23.67%	95,633	19.01%
With Two or More Disabilities	80	31.25%	210	23.33%	117,044	23.27%
No Disabilities	110	42.97%	477	53.00%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>222</b>	<b>25.00%</b>	<b>739</b>	<b>16.71%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Grant County, 16.71% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Medford the percentage is 25.00%.

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

<b>2013 Population by Veteran and Disability Status</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Civilian Population Age 18+ For Whom Poverty Status is Determined	738		3,391		2,738,788	
Veteran:	105	14.23%	357	10.53%	305,899	11.17%
With a Disability	52	49.52%	162	45.38%	100,518	32.86%
No Disability	53	50.48%	195	54.62%	205,381	67.14%
Non-veteran:	633	85.77%	3,034	89.47%	2,432,889	88.83%
With a Disability	160	25.28%	535	17.63%	430,610	17.70%
No Disability	473	74.72%	2,499	82.37%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Grant County, the Census Bureau estimates there are 357 veterans, 45.38% of which have one or more disabilities (compared with 32.86% at a statewide level). In Medford, there are an estimated 105 veterans, 49.52% of which are estimated to have a disability. Compared with the rest of the state, veterans in Medford and Grant County are more likely to have one or more disabilities.

### Group Quarters Population

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

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**2010 Group Quarters Population**


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	<b>Medford</b>		<b>Grant County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	996		4,527	
Group Quarters Population	42	4.22%	73	1.61%
Institutionalized Population	42	4.22%	73	1.61%
Correctional facilities for adults	16	1.61%	16	0.35%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	26	2.61%	57	1.26%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

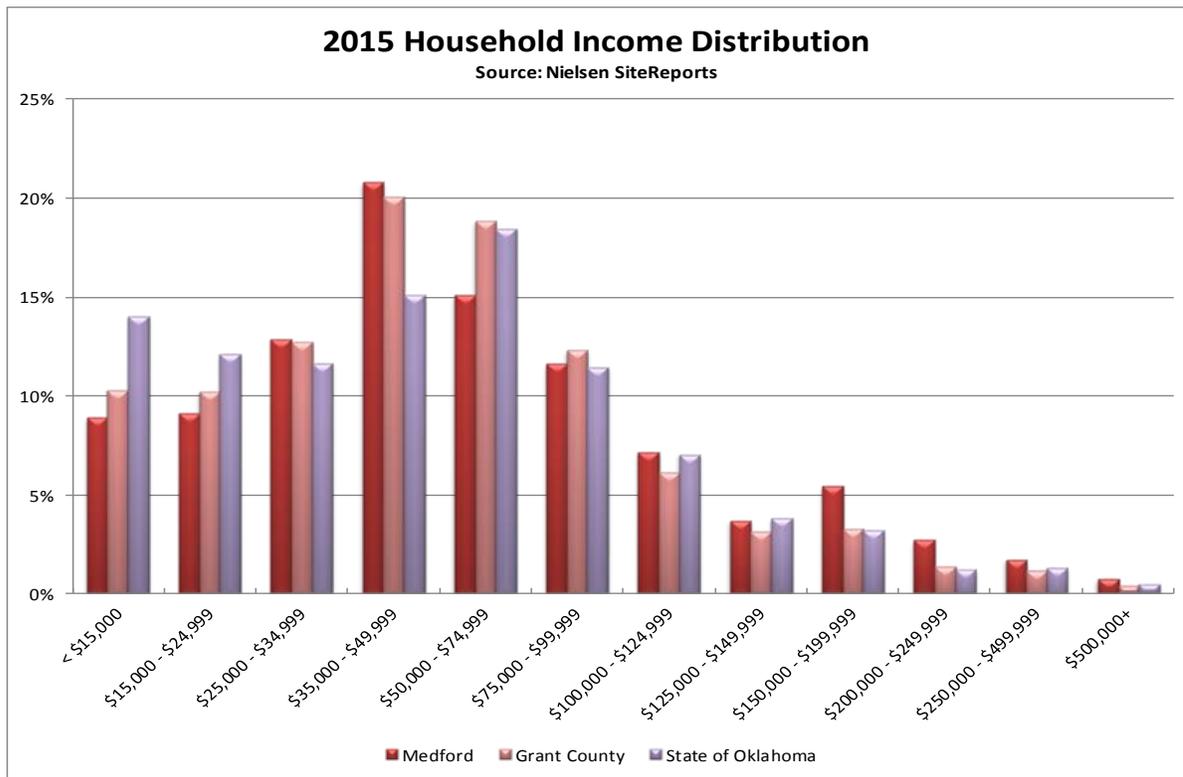
## Household Income Levels

Data in the following chart shows the distribution of household income in Grant 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.

<b>2015 Household Income Distribution</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	404		1,934		1,520,327	
< \$15,000	36	8.91%	199	10.29%	213,623	14.05%
\$15,000 - \$24,999	37	9.16%	198	10.24%	184,613	12.14%
\$25,000 - \$34,999	52	12.87%	246	12.72%	177,481	11.67%
\$35,000 - \$49,999	84	20.79%	388	20.06%	229,628	15.10%
\$50,000 - \$74,999	61	15.10%	364	18.82%	280,845	18.47%
\$75,000 - \$99,999	47	11.63%	238	12.31%	173,963	11.44%
\$100,000 - \$124,999	29	7.18%	119	6.15%	106,912	7.03%
\$125,000 - \$149,999	15	3.71%	61	3.15%	57,804	3.80%
\$150,000 - \$199,999	22	5.45%	63	3.26%	48,856	3.21%
\$200,000 - \$249,999	11	2.72%	27	1.40%	18,661	1.23%
\$250,000 - \$499,999	7	1.73%	23	1.19%	20,487	1.35%
\$500,000+	3	0.74%	8	0.41%	7,454	0.49%
<b>Median Household Income</b>	\$48,750		\$47,526		\$47,049	
<b>Average Household Income</b>	\$73,125		\$63,925		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Grant County is estimated to be \$47,526 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Medford, median household income is estimated to be \$48,750. Compared with the rest of the state, Medford and Grant County have nearly the same median household income, however the income distribution is somewhat different, with lower concentration in the lowest income bracket (under \$15,000), and greater concentrations in the middle bracket between \$35,000 and \$50,000, and in brackets above \$150,000.



**Household Income Trend**

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Medford	\$27,708	\$48,750	3.59%	2.40%	1.19%
Grant County	\$28,977	\$47,526	3.14%	2.40%	0.74%
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 Grant County and Medford saw positive growth in median household income between 1999 and 2015, after accounting for inflation. This is contrary to state and national trends: the median household incomes of Oklahoma and the United States declined during this time after adjusting for



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

### Poverty Rates

Overall rates of poverty in Grant 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
Medford	13.77%	8.30%	-548	52.94%	69.23%
Grant County	13.69%	8.80%	-489	16.07%	52.81%
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 Grant County is estimated to be 8.80% by the American Community Survey. This is a decrease of -489 basis points since the 2000 Census. Within Medford, the poverty rate is estimated to be 8.30%. As with income growth, Grant County’s decline in poverty rates was contrary to state and national trends: 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.

However, while the population of Grant County as a whole saw a decline in poverty rates (and lower poverty rates than Oklahoma as a whole), poverty rates for single-parent households are higher, particularly for single mothers.

## Economic Conditions

### Employment and Unemployment

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

<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Grant County	2,484	3,132	4.75%	4.5%	3.2%	-130
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

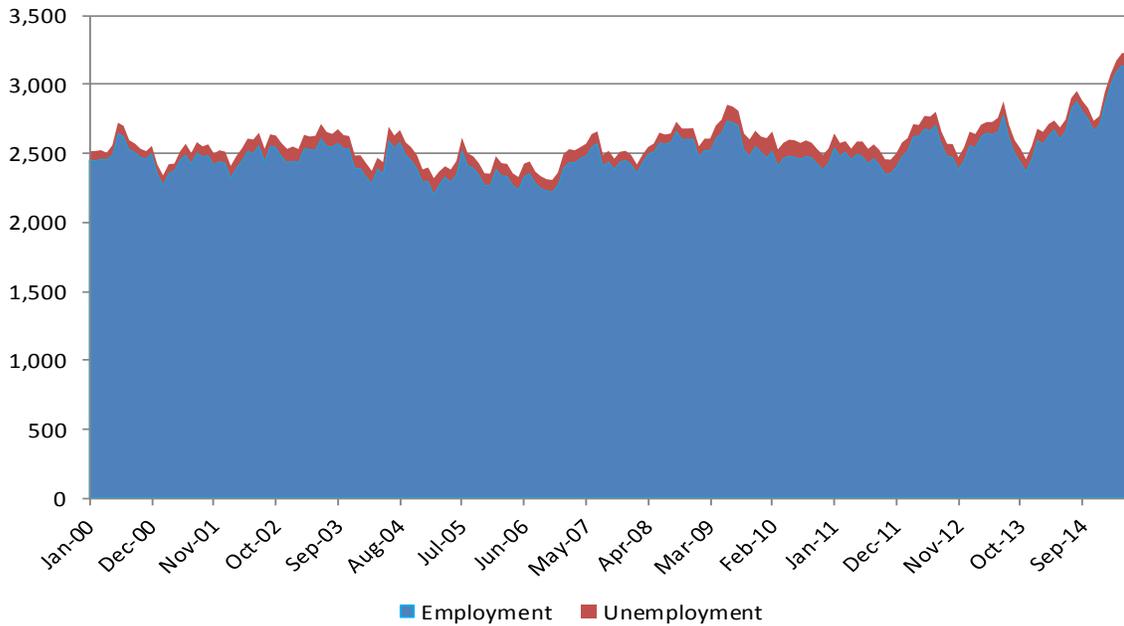
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Grant County was 3,132 persons. Compared with figures from May 2010, this represents annualized employment growth of 4.75% per year. The unemployment rate in May was 3.2%, a decrease of -130 basis points from May 2010, which was 4.5%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Grant County has outperformed both the state and nation in these statistics, with stronger employment growth and significantly lower unemployment rates.

### Employment Level Trends

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

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

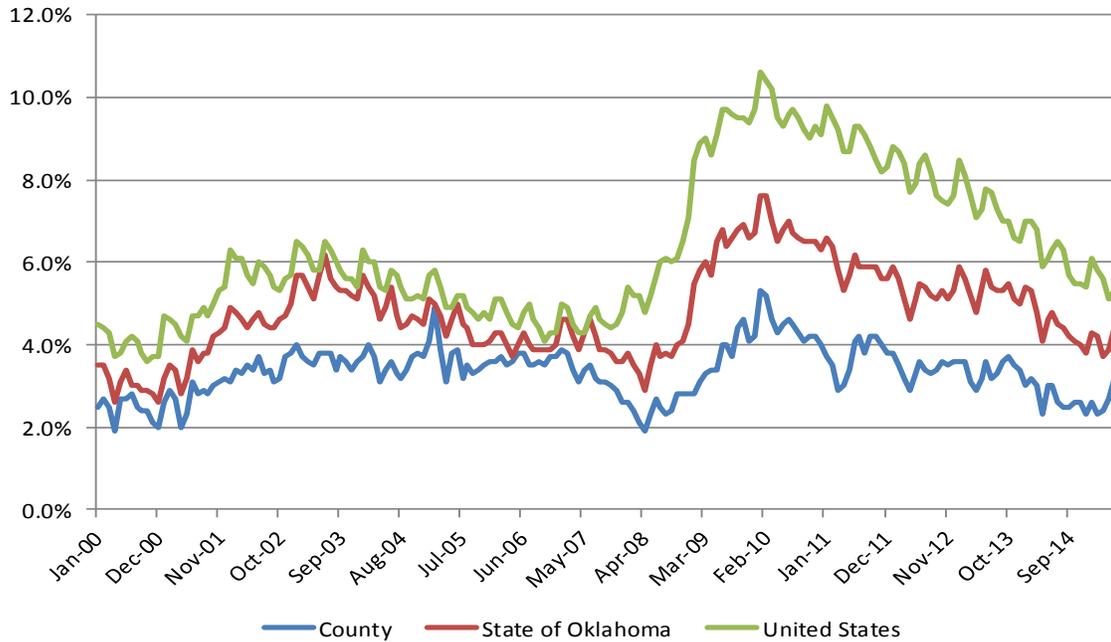
As shown, total employment levels have generally flat from 2000 through late 2013. It is notable that the national economic downturn of late 2008 appears to have had no appreciable impact on the county. Employment growth began in late 2013, and has continued to grow to its current level of 3,132 persons. The number of unemployed persons in May 2015 was 103, out of a total labor force of 3,235 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Grant 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 Grant 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 Grant County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt, at which point Grant County saw a modest increase in unemployment. Unemployment rates began to decline again in 2010, to their current level of 3.2%. On the whole, unemployment rates in Grant County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Grant 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 Grant County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

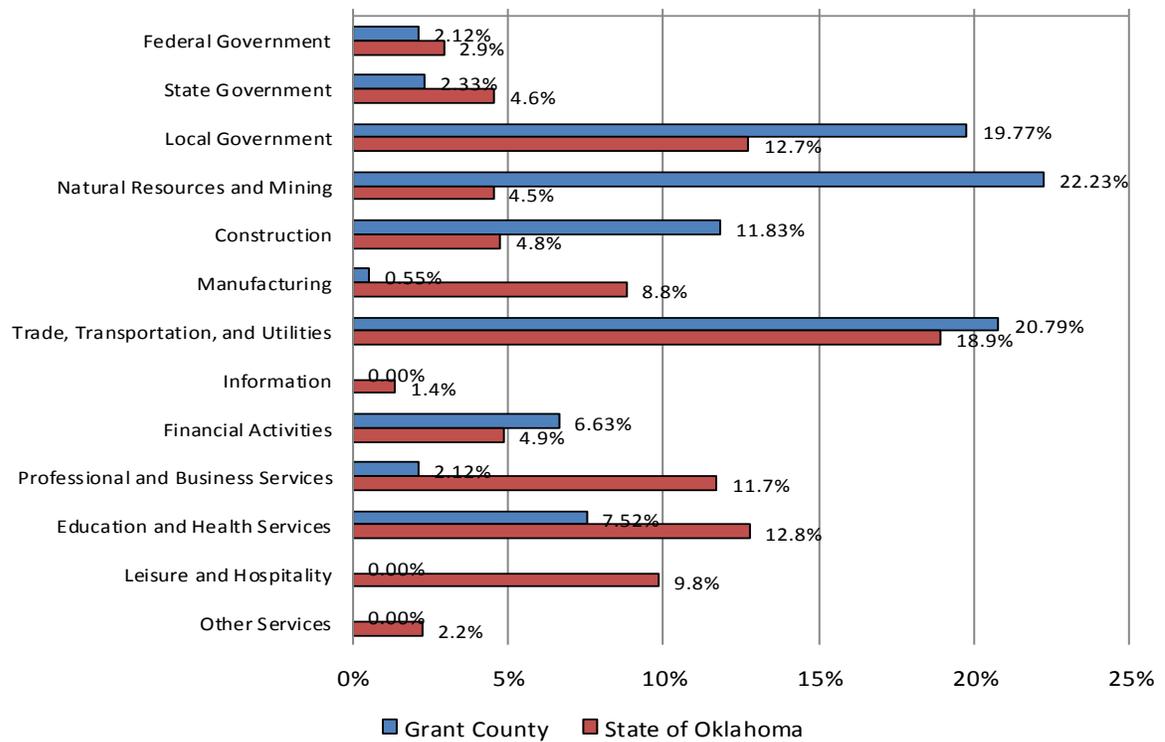


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	9	31	2.12%	\$38,040	1.06
State Government	7	34	2.33%	\$33,762	0.70
Local Government	19	289	19.77%	\$28,860	1.96
Natural Resources and Mining	26	325	22.23%	\$75,398	14.66
Construction	8	173	11.83%	\$60,303	2.65
Manufacturing	4	8	0.55%	\$35,846	0.06
Trade, Transportation, and Utilities	40	304	20.79%	\$37,871	1.09
Information	2	N/A	N/A	N/A	N/A
Financial Activities	15	97	6.63%	\$48,762	1.18
Professional and Business Services	9	31	2.12%	\$36,861	0.15
Education and Health Services	9	110	7.52%	\$24,608	0.50
Leisure and Hospitality	7	N/A	N/A	N/A	N/A
Other Services	8	N/A	N/A	N/A	N/A
<b>Total</b>	<b>163</b>	<b>1,462</b>		<b>\$46,477</b>	<b>1.00</b>

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 (22.23%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$75,398 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$75,398 per year.

The rightmost column of the previous table provides location quotients for each industry for Grant 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 (Grant 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 Grant County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 14.66. This sector includes both the oil and gas industry, as well as agricultural employment.

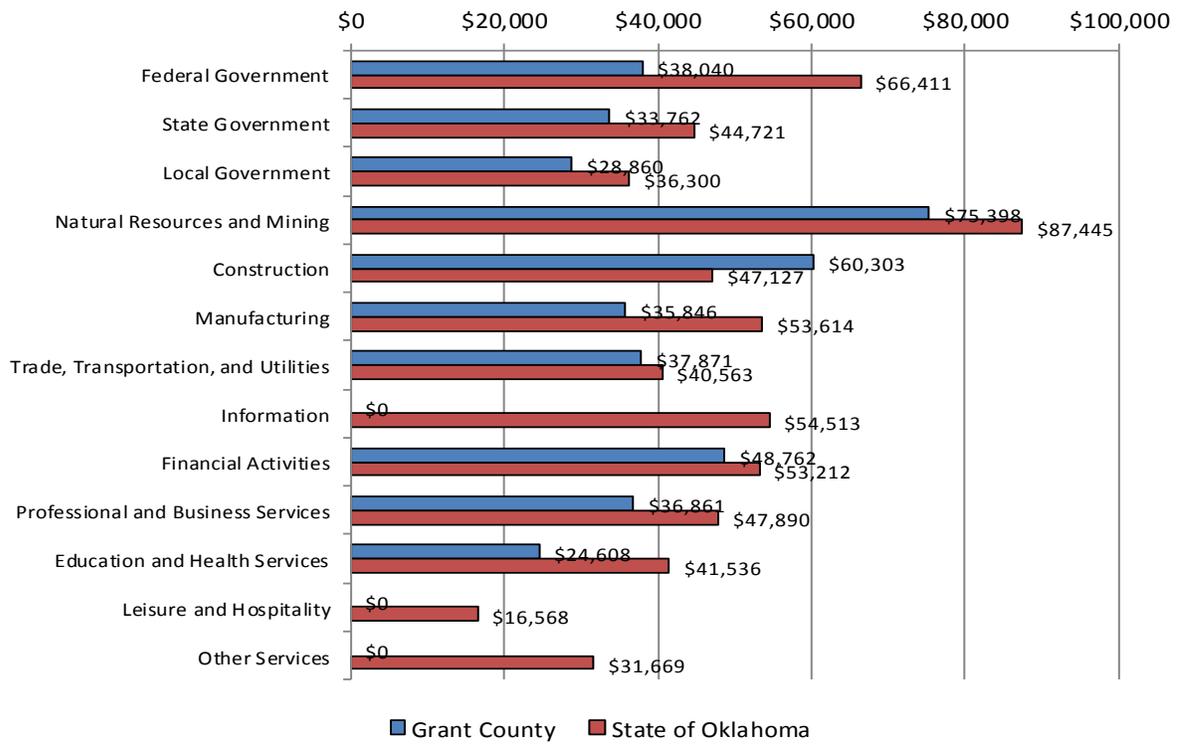
The next table presents average annual pay in Grant County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Grant County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$38,040	\$66,411	\$75,784	57.3%	50.2%
State Government	\$33,762	\$44,721	\$54,184	75.5%	62.3%
Local Government	\$28,860	\$36,300	\$46,146	79.5%	62.5%
Natural Resources and Mining	\$75,398	\$87,445	\$59,666	86.2%	126.4%
Construction	\$60,303	\$47,127	\$55,041	128.0%	109.6%
Manufacturing	\$35,846	\$53,614	\$62,977	66.9%	56.9%
Trade, Transportation, and Utilities	\$37,871	\$40,563	\$42,988	93.4%	88.1%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$48,762	\$53,212	\$85,261	91.6%	57.2%
Professional and Business Services	\$36,861	\$47,890	\$66,657	77.0%	55.3%
Education and Health Services	\$24,608	\$41,536	\$45,951	59.2%	53.6%
Leisure and Hospitality	N/A	\$16,568	\$20,993	N/A	N/A
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$46,477</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>106.2%</b>	<b>90.5%</b>

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, Grant County has higher average wages in construction, and lower average wages in nearly every other sector, particularly manufacturing and education.

### Working Families

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



<b>Families by Employment Status and Presence of Children</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>284</b>		<b>1,298</b>		<b>961,468</b>	
With Children <18 Years:	108	38.03%	540	41.60%	425,517	44.26%
Married Couple:	78	72.22%	395	73.15%	281,418	66.14%
Both Parents Employed	47	60.26%	232	58.73%	166,700	59.24%
One Parent Employed	31	39.74%	159	40.25%	104,817	37.25%
Neither Parent Employed	0	0.00%	4	1.01%	9,901	3.52%
Other Family:	30	27.78%	145	26.85%	144,099	33.86%
Male Householder:	17	56.67%	56	38.62%	36,996	25.67%
Employed	14	82.35%	53	94.64%	31,044	83.91%
Not Employed	3	17.65%	3	5.36%	5,952	16.09%
Female Householder:	13	43.33%	89	61.38%	107,103	74.33%
Employed	4	30.77%	57	64.04%	75,631	70.62%
Not Employed	9	69.23%	32	35.96%	31,472	29.38%
Without Children <18 Years:	176	61.97%	758	58.40%	535,951	55.74%
Married Couple:	162	92.05%	673	88.79%	431,868	80.58%
Both Spouses Employed	61	37.65%	278	41.31%	167,589	38.81%
One Spouse Employed	49	30.25%	239	35.51%	138,214	32.00%
Neither Spouse Employed	52	32.10%	156	23.18%	126,065	29.19%
Other Family:	14	7.95%	85	11.21%	104,083	19.42%
Male Householder:	0	0.00%	24	15.38%	32,243	25.58%
Employed	0	0.00%	22	91.67%	19,437	60.28%
Not Employed	0	0.00%	2	8.33%	12,806	39.72%
Female Householder:	14	100.00%	61	71.76%	71,840	69.02%
Employed	4	28.57%	24	39.34%	36,601	50.95%
Not Employed	10	71.43%	37	60.66%	35,239	49.05%
<i>Total Working Families:</i>	<i>210</i>	<i>73.94%</i>	<i>1,064</i>	<i>81.97%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>96</i>	<i>45.71%</i>	<i>501</i>	<i>47.09%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>114</i>	<i>54.29%</i>	<i>563</i>	<i>52.91%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Grant County, there are 1,064 working families, 47.09% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

The dominant employers in Grant County are agriculture, as well as the oil and gas company. ONEOK is among the largest single employers in the area, followed by municipal and county government, and local school districts such as Medford and Pond Creek.

## Commuting Patterns

### Travel Time to Work

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

### Workers 16 Years and Over by Commuting Time to Work

	Medford		Grant County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>415</b>		<b>2,064</b>		<b>1,613,364</b>	
Less than 15 minutes	242	58.31%	948	45.93%	581,194	36.02%
15 to 30 minutes	42	10.12%	378	18.31%	625,885	38.79%
30 to 45 minutes	63	15.18%	484	23.45%	260,192	16.13%
45 to 60 minutes	48	11.57%	155	7.51%	74,625	4.63%
60 or more minutes	20	4.82%	99	4.80%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Grant County, the largest percentage of workers (45.93%) travel fewer than 15 minutes to work. Although many persons living in Grant County are also employed in Grant County, it appears some commute to other labor markets such as Enid.

### Means of Transportation

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

### Workers 16 Years and Over by Means of Transportation to Work

	Medford		Grant County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>429</b>		<b>2,116</b>		<b>1,673,026</b>	
Car, Truck or Van:	398	92.77%	1,957	92.49%	1,551,461	92.73%
<i>Drove Alone</i>	363	91.21%	1,603	81.91%	1,373,407	88.52%
<i>Carpooled</i>	35	8.79%	354	18.09%	178,054	11.48%
Public Transportation	0	0.00%	1	0.05%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	8	0.38%	3,757	0.22%
Bicycle	0	0.00%	3	0.14%	4,227	0.25%
Walked	10	2.33%	82	3.88%	30,401	1.82%
Other Means	7	1.63%	13	0.61%	14,442	0.86%
Worked at Home	14	3.26%	52	2.46%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Grant 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 Grant County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Medford	591	530	-1.08%	533	0.11%
Grant County	2,622	2,486	-0.53%	2,514	0.22%
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 Grant County grew by 0.22% per year, to a total of 2,514 housing units in 2015. In terms of new housing unit construction, Grant County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Medford		Grant County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>568</b>		<b>2,490</b>		<b>1,669,828</b>	
1 Unit, Detached	498	87.68%	2,185	87.75%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	5	0.20%	34,434	2.06%
Duplex Units	3	0.53%	13	0.52%	34,207	2.05%
3-4 Units	0	0.00%	0	0.00%	42,069	2.52%
5-9 Units	19	3.35%	23	0.92%	59,977	3.59%
10-19 Units	4	0.70%	9	0.36%	57,594	3.45%
20-49 Units	0	0.00%	0	0.00%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	44	7.75%	255	10.24%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>26</b>	<b>4.58%</b>	<b>45</b>	<b>1.81%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Grant County, 87.75% of housing units are single-family, detached. 1.81% of housing units are multifamily in structure (two or more units per building), while 10.24% of housing units comprise mobile homes, RVs, etc.

Within Medford, 87.68% of housing units are single-family, detached. 4.58% of housing units are multifamily in structure, while 7.75% of housing units comprise mobile homes, RVs, etc.

Compared with the rest of the state, Grant County has a very small percentage of multifamily housing units, with the overwhelming majority of its housing units being single-family structures.

### Housing Units Number of Bedrooms and Tenure

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

#### 2013 Housing Units by Tenure and Number of Bedrooms

	Medford		Grant County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>475</b>		<b>1,951</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>369</b>	<b>77.68%</b>	<b>1,479</b>	<b>75.81%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	0	0.00%	25	1.69%	16,837	1.74%
2 Bedrooms	119	32.25%	365	24.68%	166,446	17.18%
3 Bedrooms	218	59.08%	849	57.40%	579,135	59.78%
4 Bedrooms	24	6.50%	189	12.78%	177,151	18.29%
5 or More Bedrooms	8	2.17%	51	3.45%	26,587	2.74%
<b>Renter Occupied:</b>	<b>106</b>	<b>22.32%</b>	<b>472</b>	<b>24.19%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	8	7.55%	18	3.81%	101,850	21.43%
2 Bedrooms	65	61.32%	220	46.61%	179,121	37.68%
3 Bedrooms	22	20.75%	207	43.86%	152,358	32.05%
4 Bedrooms	5	4.72%	19	4.03%	24,968	5.25%
5 or More Bedrooms	6	5.66%	8	1.69%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Grant County is 75.81%, while 24.19% of housing units are renter occupied. In Medford, the homeownership rate is 77.68%, while 22.32% of households are renters.

### Housing Units Tenure and Household Income

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

### Grant County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>1,951</b>	<b>1,479</b>	<b>472</b>	<b>75.81%</b>	<b>24.19%</b>
Less than \$5,000	30	19	11	63.33%	36.67%
\$5,000 - \$9,999	34	24	10	70.59%	29.41%
\$10,000-\$14,999	119	75	44	63.03%	36.97%
\$15,000-\$19,999	79	59	20	74.68%	25.32%
\$20,000-\$24,999	147	70	77	47.62%	52.38%
\$25,000-\$34,999	254	209	45	82.28%	17.72%
\$35,000-\$49,999	408	295	113	72.30%	27.70%
\$50,000-\$74,999	379	298	81	78.63%	21.37%
\$75,000-\$99,999	245	213	32	86.94%	13.06%
\$100,000-\$149,999	132	104	28	78.79%	21.21%
\$150,000 or more	124	113	11	91.13%	8.87%
<b>Income Less Than \$25,000</b>	<b>409</b>	<b>247</b>	<b>162</b>	<b>60.39%</b>	<b>39.61%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Grant County as a whole, 39.61% of households with incomes less than \$25,000 are estimated to be renters, while 60.39% are estimated to be homeowners.

### Medford Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>475</b>	<b>369</b>	<b>106</b>	<b>77.68%</b>	<b>22.32%</b>
Less than \$5,000	5	5	0	100.00%	0.00%
\$5,000 - \$9,999	0	0	0	N/A	N/A
\$10,000-\$14,999	49	27	22	55.10%	44.90%
\$15,000-\$19,999	15	8	7	53.33%	46.67%
\$20,000-\$24,999	40	7	33	17.50%	82.50%
\$25,000-\$34,999	69	62	7	89.86%	10.14%
\$35,000-\$49,999	98	78	20	79.59%	20.41%
\$50,000-\$74,999	84	78	6	92.86%	7.14%
\$75,000-\$99,999	58	50	8	86.21%	13.79%
\$100,000-\$149,999	35	32	3	91.43%	8.57%
\$150,000 or more	22	22	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>109</b>	<b>47</b>	<b>62</b>	<b>43.12%</b>	<b>56.88%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Medford, 56.88% of households with incomes less than \$25,000 are estimated to be renters, while 43.12% 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.

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>475</b>		<b>1,951</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>369</b>	<b>77.68%</b>	<b>1,479</b>	<b>75.81%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	3	0.20%	10,443	1.08%
Built 2000 to 2009	0	0.00%	56	3.79%	153,492	15.84%
Built 1990 to 1999	12	3.25%	79	5.34%	125,431	12.95%
Built 1980 to 1989	31	8.40%	144	9.74%	148,643	15.34%
Built 1970 to 1979	78	21.14%	255	17.24%	184,378	19.03%
Built 1960 to 1969	63	17.07%	243	16.43%	114,425	11.81%
Built 1950 to 1959	108	29.27%	268	18.12%	106,544	11.00%
Built 1940 to 1949	29	7.86%	95	6.42%	50,143	5.18%
Built 1939 or Earlier	48	13.01%	336	22.72%	75,237	7.77%
Median Year Built:		1960		1962		1977
<b>Renter Occupied:</b>	<b>106</b>	<b>22.32%</b>	<b>472</b>	<b>24.19%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	0	0.00%	5	1.06%	50,883	10.70%
Built 1990 to 1999	0	0.00%	16	3.39%	47,860	10.07%
Built 1980 to 1989	8	7.55%	42	8.90%	77,521	16.31%
Built 1970 to 1979	21	19.81%	93	19.70%	104,609	22.01%
Built 1960 to 1969	17	16.04%	43	9.11%	64,546	13.58%
Built 1950 to 1959	19	17.92%	67	14.19%	54,601	11.49%
Built 1940 to 1949	24	22.64%	54	11.44%	31,217	6.57%
Built 1939 or Earlier	17	16.04%	152	32.20%	39,089	8.22%
Median Year Built:		1956		1954		1975
<b>Overall Median Year Built:</b>		<b>1960</b>		<b>1960</b>		<b>1976</b>

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

Within Grant County, 3.28% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Medford, it is estimated that effectively no housing units in the community were built after 2000: other data sources suggests that there is a small number of homes in Medford of more recent vintage, based on building permits issued and records from the Grant County Assessor.

91.85% of housing units in Grant County were built prior to 1990, while in Medford the percentage is 97.47%. These figures compare with the statewide figure of 72.78%. Compared with the rest of the state, both Medford and Grant County have significantly older housing stocks.

### Substandard Housing

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

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

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

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

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

### 2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing Number	Inadequate Plumbing Percent	Inadequate Kitchen Number	Inadequate Kitchen Percent	Uses Wood for Fuel Number	Uses Wood for Fuel Percent
Medford	475	3	0.63%	3	0.63%	3	0.63%
Grant County	1,951	7	0.36%	14	0.72%	77	3.95%
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 Grant County, 0.36% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.72% 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 Grant County by vacancy and type. This data is provided by the American Community Survey.

<b>2013 Housing Units by Vacancy</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	568		2,490		1,669,828	
Total Vacant Units	93	16.37%	539	21.65%	225,747	13.52%
For rent	9	9.68%	41	7.61%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	3	3.23%	10	1.86%	23,149	10.25%
Sold, not occupied	10	10.75%	12	2.23%	8,618	3.82%
For seasonal, recreational, or occasional use	20	21.51%	125	23.19%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	51	54.84%	351	65.12%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	0.79%		0.67%		2.31%	
<b>Rental Vacancy Rate</b>	7.83%		7.99%		8.24%	

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

Within Grant County, the overall housing vacancy rate is estimated to be 21.65%. The homeowner vacancy rate is estimated to be 0.67%, while the rental vacancy rate is estimated to be 7.99%.

In Medford, the overall housing vacancy rate is estimated to be 16.37%. The homeowner vacancy rate is estimated to be 0.79%, while the rental vacancy rate is estimated to be 7.83%.

Most of the vacancy in both Medford and Grant County is attributable to “other vacant” units, which are typically housing units that are unsuitable for occupancy due to their deteriorated state, or housing units that are vacant but not offered for sale or for rent.

## Building Permits

The next series of tables present data regarding new residential building permits issued in Medford. 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.

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**Medford**
**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	1	\$57,171	0	N/A
2005	0	N/A	0	N/A
2006	0	N/A	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	1	\$72,500	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

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In Medford, building permits for 2 housing units were issued between 2004 and 2014, both single family homes.

**New Construction Activity**
**For Ownership:**

New construction in Grant County has been relatively limited over the last ten years. The total number of housing units in the county declined between the 2000 and 2010 Census (likely due to a combination of demolition and units falling into such as state of disrepair that they became uninhabitable), however current estimates show a modest net increase. New housing construction is largely occurring on medium to larger acreages in unincorporated areas of the county, along with some limited new construction in communities such as Medford and Pond Creek. New construction on rural acreages is typically custom in nature.

**For Rent:**

To the best of our knowledge, no new housing units for rent have been constructed in Grant County in many years, likely since at least the 1980s, excepting occasional single-family housing units that are rented rather than owned.

## Homeownership Market

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

### Housing Units by Home Value

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

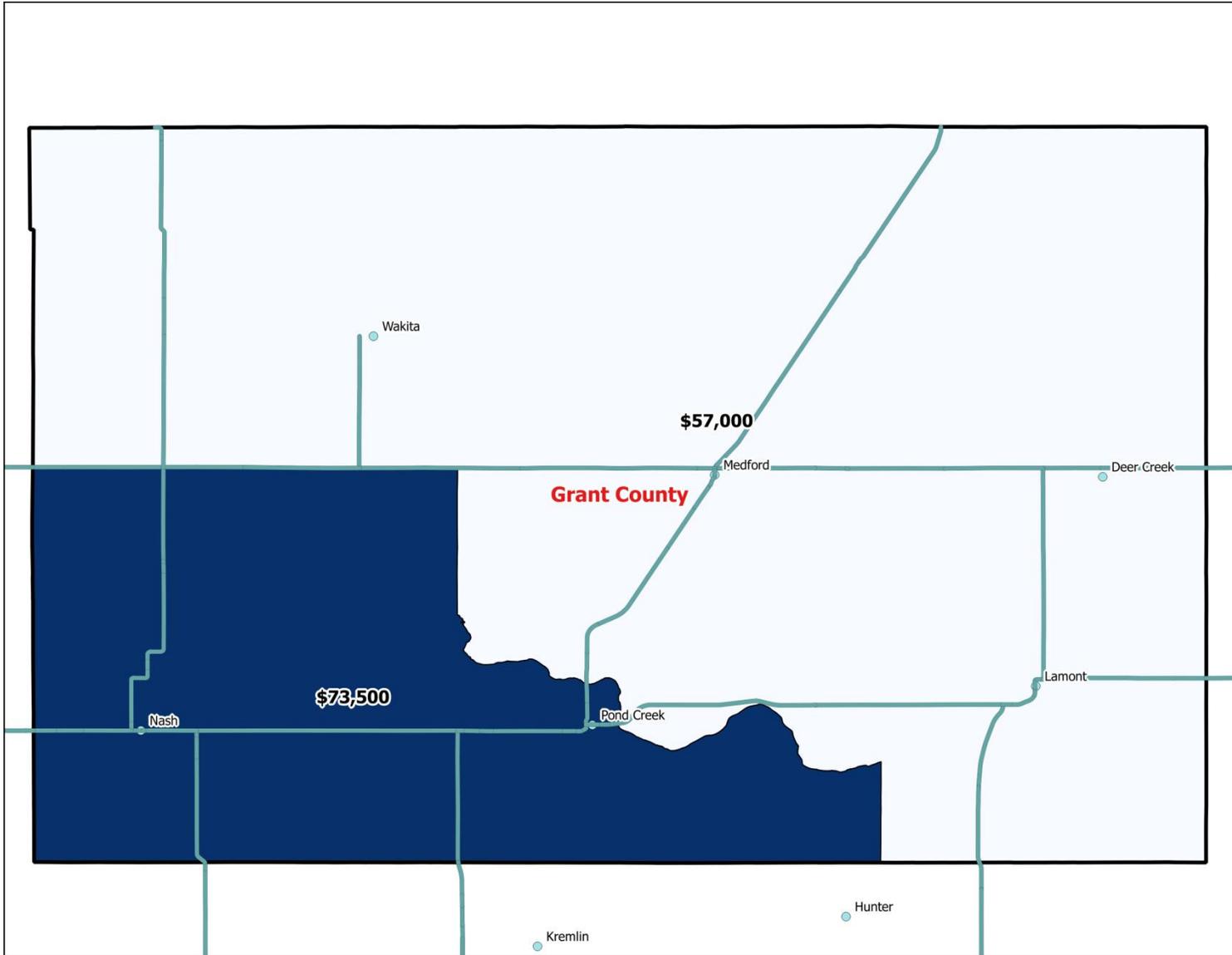
<b>2013 Housing Units by Home Value</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>369</b>		<b>1,479</b>		<b>968,736</b>	
Less than \$10,000	11	2.98%	80	5.41%	20,980	2.17%
\$10,000 to \$14,999	10	2.71%	30	2.03%	15,427	1.59%
\$15,000 to \$19,999	3	0.81%	44	2.97%	13,813	1.43%
\$20,000 to \$24,999	14	3.79%	76	5.14%	16,705	1.72%
\$25,000 to \$29,999	21	5.69%	61	4.12%	16,060	1.66%
\$30,000 to \$34,999	26	7.05%	65	4.39%	19,146	1.98%
\$35,000 to \$39,999	16	4.34%	58	3.92%	14,899	1.54%
\$40,000 to \$49,999	40	10.84%	147	9.94%	39,618	4.09%
\$50,000 to \$59,999	46	12.47%	149	10.07%	45,292	4.68%
\$60,000 to \$69,999	42	11.38%	105	7.10%	52,304	5.40%
\$70,000 to \$79,999	23	6.23%	94	6.36%	55,612	5.74%
\$80,000 to \$89,999	40	10.84%	83	5.61%	61,981	6.40%
\$90,000 to \$99,999	11	2.98%	75	5.07%	51,518	5.32%
\$100,000 to \$124,999	20	5.42%	70	4.73%	119,416	12.33%
\$125,000 to \$149,999	9	2.44%	87	5.88%	96,769	9.99%
\$150,000 to \$174,999	13	3.52%	96	6.49%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	22	1.49%	53,304	5.50%
\$200,000 to \$249,999	8	2.17%	35	2.37%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	40	2.70%	41,779	4.31%
\$300,000 to \$399,999	10	2.71%	49	3.31%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	0	0.00%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	3	0.20%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	6	1.63%	10	0.68%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$59,500</b>		<b>\$62,800</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Grant County is \$62,800. This is -44.3% lower than the statewide median, which is \$112,800. The median home value in Medford is estimated to be \$59,500.

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

### Grant County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Grant 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

	Medford Median Value	Grant County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	-	\$157,100	\$178,000
Built 1990 to 1999	\$112,500	\$73,900	\$147,300
Built 1980 to 1989	\$69,400	\$70,000	\$118,300
Built 1970 to 1979	\$82,900	\$91,100	\$111,900
Built 1960 to 1969	\$61,900	\$57,800	\$97,100
Built 1950 to 1959	\$53,300	\$52,500	\$80,300
Built 1940 to 1949	\$55,000	\$81,000	\$67,900
Built 1939 or Earlier	\$41,800	\$54,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Medford Single Family Sales Activity

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

### Medford Single Family Sales Activity

#### All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	19	25	22	24	9
Average Sale Price	\$37,268	\$72,896	\$43,417	\$68,347	\$89,556
Average Square Feet	1,356	1,752	1,434	1,584	1,687
Average Price/SF	\$27.48	\$41.61	\$30.28	\$43.15	\$53.09
Average Year Built	1946	1959	1951	1956	1958

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

Between 2011 and 2014, the average sale of homes in Medford varied from \$37,000 to nearly \$73,000. The average sale price in 2015 was \$89,556 for an average price per square foot of \$53.09/SF. The average year of construction for homes sold varied from the mid-1940s to the mid-1950s, comparatively older than the median age of homes in Oklahoma.

## Foreclosure Rates

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

## Rental Market

This section will discuss supply and demand factors for the rental market in Grant 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 Grant 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).

<b>2013 Rental Units by Gross Rent</b>						
	<b>Medford</b>		<b>Grant County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>106</b>		<b>472</b>		<b>475,345</b>	
With cash rent:	91		333		432,109	
Less than \$100	0	0.00%	3	0.64%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	0	0.00%	0	0.00%	8,784	1.85%
\$250 to \$299	0	0.00%	0	0.00%	8,413	1.77%
\$300 to \$349	3	2.83%	9	1.91%	9,107	1.92%
\$350 to \$399	0	0.00%	2	0.42%	10,932	2.30%
\$400 to \$449	0	0.00%	23	4.87%	15,636	3.29%
\$450 to \$499	24	22.64%	43	9.11%	24,055	5.06%
\$500 to \$549	20	18.87%	66	13.98%	31,527	6.63%
\$550 to \$599	15	14.15%	37	7.84%	33,032	6.95%
\$600 to \$649	10	9.43%	29	6.14%	34,832	7.33%
\$650 to \$699	4	3.77%	22	4.66%	32,267	6.79%
\$700 to \$749	8	7.55%	37	7.84%	30,340	6.38%
\$750 to \$799	3	2.83%	9	1.91%	27,956	5.88%
\$800 to \$899	0	0.00%	5	1.06%	45,824	9.64%
\$900 to \$999	0	0.00%	21	4.45%	34,153	7.18%
\$1,000 to \$1,249	4	3.77%	21	4.45%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	6	1.27%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	15	14.15%	139	29.45%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$546</b>		<b>\$578</b>		<b>\$699</b>	

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

Median gross rent in Grant County is estimated to be \$578, which is -17.3% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Medford is estimated to be \$546.

### Median Gross Rent by Year of Construction

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

<b>2013 Median Gross Rent by Year of Construction</b>			
	<b>Medford Median Rent</b>	<b>Grant County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	-	\$841
Built 1990 to 1999	-	-	\$715
Built 1980 to 1989	-	\$920	\$693
Built 1970 to 1979	\$523	\$558	\$662
Built 1960 to 1969	\$553	\$534	\$689
Built 1950 to 1959	\$700	\$620	\$714
Built 1940 to 1949	\$525	\$490	\$673
Built 1939 or Earlier	\$475	\$643	\$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 Grant County is among housing units constructed between 1980 and 1989, which is \$920 per month. In order to be affordable, a household would need to earn at least \$36,800 per year to afford such a unit.

### Medford Rental Survey Data

Medford has no multifamily properties of any note. The only affordable housing in Grant County is an 8-unit apartment development in Pond Creek subsidized by the US Department of Agriculture.

## 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 Grant 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 Grant County

<b>Grant County</b>	<b># Units</b>	<b>Occupancy Rate</b>	<b>Avg. Household Income</b>	<b>Tenant Contribution</b>	<b>Federal Contribution</b>	<b>% of Total Rent</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	2	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	2	N/A	N/A	N/A	N/A	N/A
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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 2 housing units located within Grant County, both being housing units occupied by tenants with housing choice vouchers. No demographic data regarding these households is available from HUD due to privacy concerns.

## 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 Grant 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 Grant 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.

**Grant County : CHAS - Housing Cost Burden by HAMFI**

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>85</b>		<b>55</b>	
Cost Burden Less Than 30%	20	23.53%	25	45.45%
Cost Burden Between 30%-50%	15	17.65%	10	18.18%
Cost Burden Greater Than 50%	40	47.06%	15	27.27%
Not Computed (no/negative income)	10	11.76%	4	7.27%
<b>Income 30%-50% HAMFI</b>	<b>150</b>		<b>85</b>	
Cost Burden Less Than 30%	80	53.33%	55	64.71%
Cost Burden Between 30%-50%	70	46.67%	35	41.18%
Cost Burden Greater Than 50%	4	2.67%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>275</b>		<b>120</b>	
Cost Burden Less Than 30%	220	80.00%	105	87.50%
Cost Burden Between 30%-50%	50	18.18%	15	12.50%
Cost Burden Greater Than 50%	10	3.64%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>165</b>		<b>70</b>	
Cost Burden Less Than 30%	150	90.91%	65	92.86%
Cost Burden Between 30%-50%	15	9.09%	4	5.71%
Cost Burden Greater Than 50%	4	2.42%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>1,460</b>		<b>475</b>	
Cost Burden Less Than 30%	1,230	84.25%	395	83.16%
Cost Burden Between 30%-50%	165	11.30%	64	13.47%
Cost Burden Greater Than 50%	68	4.66%	15	3.16%
Not Computed (no/negative income)	10	0.68%	4	0.84%

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

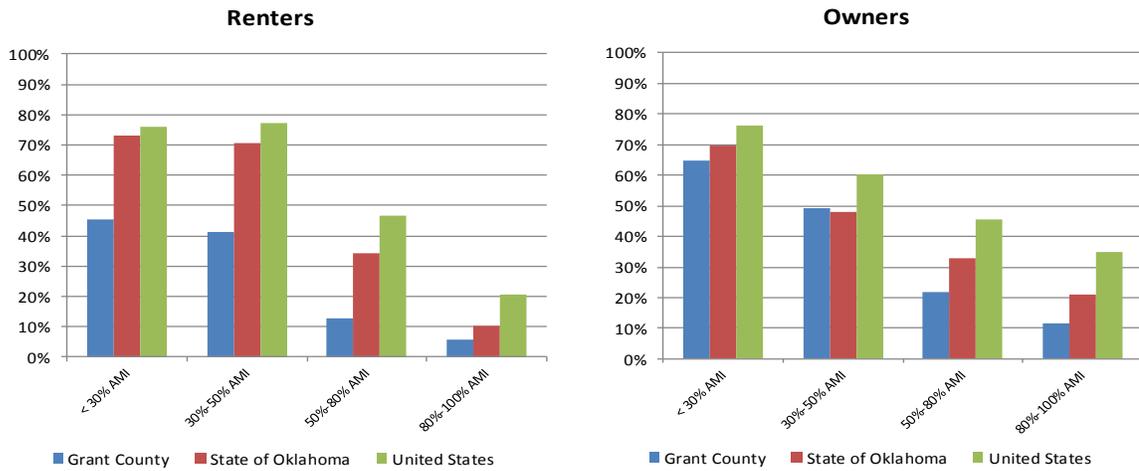
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Grant County with the State of Oklahoma as a whole, and the United States.

**Grant 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	85	64.71%	55	45.45%
Income 30%-50% HAMFI	150	49.33%	85	41.18%
Income 50%-80% HAMFI	275	21.82%	120	12.50%
Income 80%-100% HAMFI	165	11.52%	70	5.71%
All Incomes	1,460	15.96%	475	16.63%

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.

<b>Grant County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>85</b>		<b>55</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	4.71%	0	0.00%
<b>Income 30%-50% HAMFI</b>	<b>150</b>		<b>85</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	4.71%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	4.71%
<b>Income 50%-80% HAMFI</b>	<b>275</b>		<b>120</b>	
Between 1.0 and 1.5 Persons per Room	4	1.45%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>165</b>		<b>70</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>1,460</b>		<b>475</b>	
Between 1.0 and 1.5 Persons per Room	4	0.27%	4	0.84%
More than 1.5 Persons per Room	4	0.27%	0	0.00%
Lacks Complete Kitchen or Plumbing	8	0.55%	4	0.84%

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

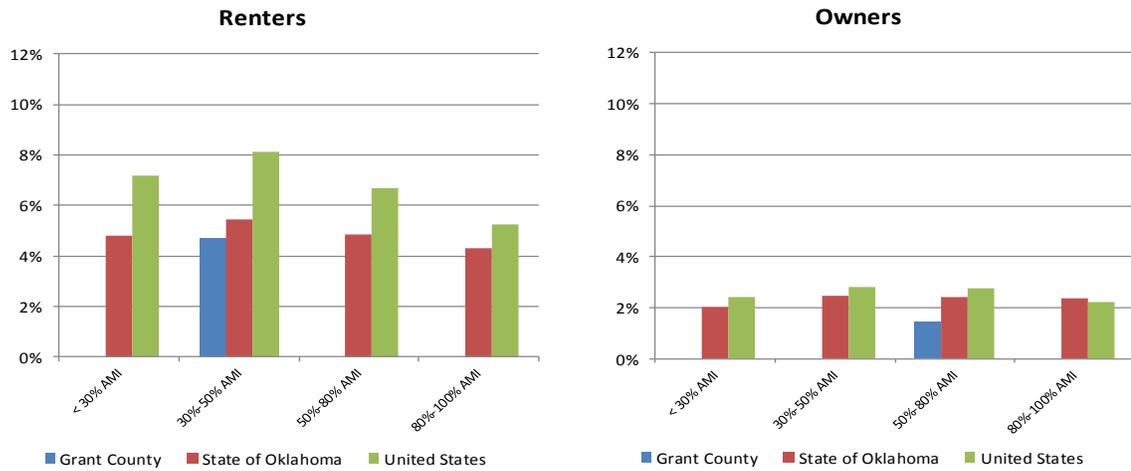
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Grant County, Oklahoma and the nation.

<b>Grant County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	85	0.00%	55	0.00%	
Income 30%-50% HAMFI	150	0.00%	85	4.71%	
Income 50%-80% HAMFI	275	1.45%	120	0.00%	
Income 80%-100% HAMFI	165	0.00%	70	0.00%	
All Incomes	1,460	0.55%	475	0.84%	

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 Grant County, the state and the nation.

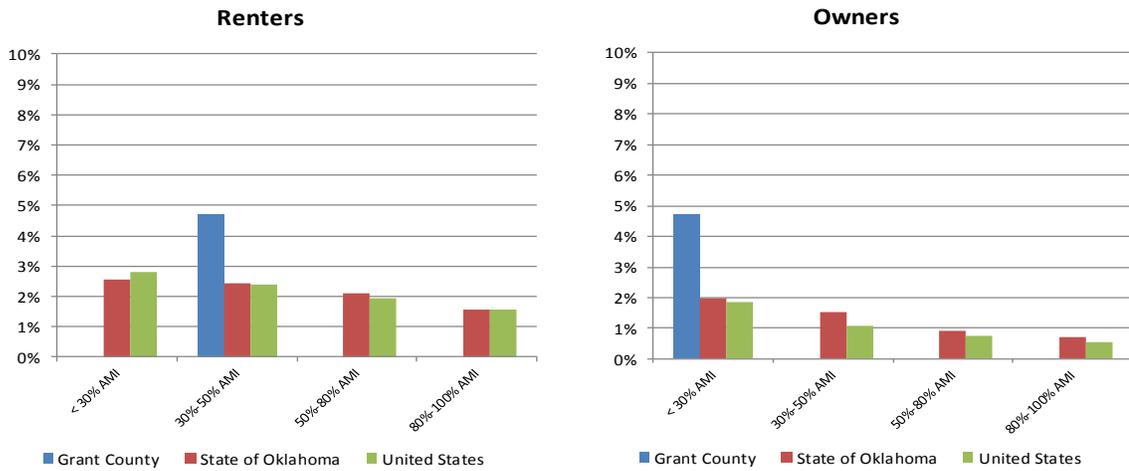
**Grant County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	85	4.71%	55	0.00%	0.00%
Income 30%-50% HAMFI	150	0.00%	85	4.71%	4.71%
Income 50%-80% HAMFI	275	0.00%	120	0.00%	0.00%
Income 80%-100% HAMFI	165	0.00%	70	0.00%	0.00%
All Incomes	1,460	0.55%	475	0.84%	0.84%

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.



<b>Grant County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 30% HAMFI</b>	<b>85</b>	<b>62</b>	<b>72.94%</b>	<b>55</b>	<b>26</b>	<b>47.27%</b>
Elderly Family	15	14	93.33%	0	0	N/A
Small Family (2-4 persons)	25	24	96.00%	10	10	100.00%
Large Family (5 or more persons)	0	0	N/A	10	4	40.00%
Elderly Non-Family	30	14	46.67%	15	8	53.33%
Non-Family, Non-Elderly	15	10	66.67%	20	4	20.00%
<b>Income 30%-50% HAMFI</b>	<b>150</b>	<b>79</b>	<b>52.67%</b>	<b>85</b>	<b>38</b>	<b>44.71%</b>
Elderly Family	20	10	50.00%	4	4	100.00%
Small Family (2-4 persons)	30	14	46.67%	30	4	13.33%
Large Family (5 or more persons)	4	0	0.00%	4	0	0.00%
Elderly Non-Family	70	35	50.00%	35	30	85.71%
Non-Family, Non-Elderly	30	20	66.67%	15	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>275</b>	<b>58</b>	<b>21.09%</b>	<b>120</b>	<b>14</b>	<b>11.67%</b>
Elderly Family	65	15	23.08%	4	4	100.00%
Small Family (2-4 persons)	85	35	41.18%	55	0	0.00%
Large Family (5 or more persons)	10	0	0.00%	4	0	0.00%
Elderly Non-Family	65	4	6.15%	20	0	0.00%
Non-Family, Non-Elderly	50	4	8.00%	35	10	28.57%
<b>Income 80%-100% HAMFI</b>	<b>165</b>	<b>22</b>	<b>13.33%</b>	<b>70</b>	<b>4</b>	<b>5.71%</b>
Elderly Family	40	8	20.00%	4	0	0.00%
Small Family (2-4 persons)	70	10	14.29%	50	0	0.00%
Large Family (5 or more persons)	4	0	0.00%	0	0	N/A
Elderly Non-Family	25	4	16.00%	4	0	0.00%
Non-Family, Non-Elderly	25	0	0.00%	15	4	26.67%
<b>All Incomes</b>	<b>1,460</b>	<b>241</b>	<b>16.51%</b>	<b>475</b>	<b>82</b>	<b>17.26%</b>
Elderly Family	295	55	18.64%	16	8	50.00%
Small Family (2-4 persons)	680	91	13.38%	220	14	6.36%
Large Family (5 or more persons)	53	0	0.00%	33	4	12.12%
Elderly Non-Family	235	57	24.26%	84	38	45.24%
Non-Family, Non-Elderly	195	38	19.49%	120	18	15.00%

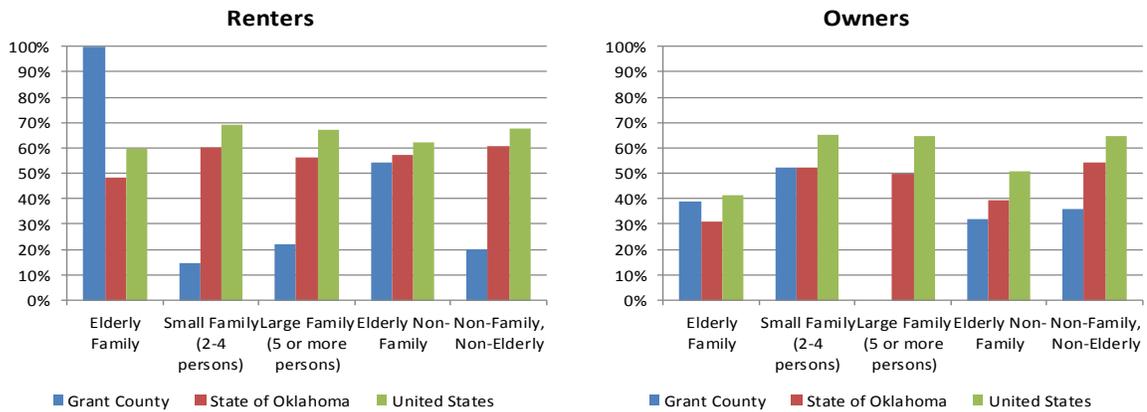
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**Grant 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
<b>Income &lt; 80% HAMFI</b>	<b>510</b>	<b>199</b>	<b>39.02%</b>	<b>260</b>	<b>30.00%</b>
Elderly Family	100	39	39.00%	8	100.00%
Small Family (2-4 persons)	140	73	52.14%	95	14.74%
Large Family (5 or more persons)	14	0	0.00%	18	22.22%
Elderly Non-Family	165	53	32.12%	70	54.29%
Non-Family, Non-Elderly	95	34	35.79%	70	20.00%

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).



<b>Grant County : CHAS - Housing Problems by Household Type and HAMFI</b>						
	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>85</b>	<b>55</b>	<b>64.71%</b>	<b>55</b>	<b>22</b>	<b>40.00%</b>
Elderly Family	15	10	66.67%	0	0	N/A
Small Family (2-4 persons)	25	25	100.00%	10	10	100.00%
Large Family (5 or more persons)	0	0	N/A	10	4	40.00%
Elderly Non-Family	30	10	33.33%	15	4	26.67%
Non-Family, Non-Elderly	15	10	66.67%	20	4	20.00%
<b>Income 30%-50% HAMFI</b>	<b>150</b>	<b>75</b>	<b>50.00%</b>	<b>85</b>	<b>44</b>	<b>51.76%</b>
Elderly Family	20	10	50.00%	4	4	100.00%
Small Family (2-4 persons)	30	10	33.33%	30	10	33.33%
Large Family (5 or more persons)	4	0	0.00%	4	0	0.00%
Elderly Non-Family	70	35	50.00%	35	30	85.71%
Non-Family, Non-Elderly	30	20	66.67%	15	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>275</b>	<b>62</b>	<b>22.55%</b>	<b>120</b>	<b>14</b>	<b>11.67%</b>
Elderly Family	65	15	23.08%	4	4	100.00%
Small Family (2-4 persons)	85	35	41.18%	55	0	0.00%
Large Family (5 or more persons)	10	4	40.00%	4	0	0.00%
Elderly Non-Family	65	4	6.15%	20	0	0.00%
Non-Family, Non-Elderly	50	4	8.00%	35	10	28.57%
<b>Income Greater than 80% of HAMFI</b>	<b>950</b>	<b>53</b>	<b>5.58%</b>	<b>215</b>	<b>4</b>	<b>1.86%</b>
Elderly Family	200	15	7.50%	15	0	0.00%
Small Family (2-4 persons)	540	20	3.70%	120	0	0.00%
Large Family (5 or more persons)	40	4	10.00%	15	0	0.00%
Elderly Non-Family	70	4	5.71%	10	0	0.00%
Non-Family, Non-Elderly	95	10	10.53%	50	4	8.00%
<b>All Incomes</b>	<b>1,460</b>	<b>245</b>	<b>16.78%</b>	<b>475</b>	<b>84</b>	<b>17.68%</b>
Elderly Family	300	50	16.67%	23	8	34.78%
Small Family (2-4 persons)	680	90	13.24%	215	20	9.30%
Large Family (5 or more persons)	54	8	14.81%	33	4	12.12%
Elderly Non-Family	235	53	22.55%	80	34	42.50%
Non-Family, Non-Elderly	190	44	23.16%	120	18	15.00%

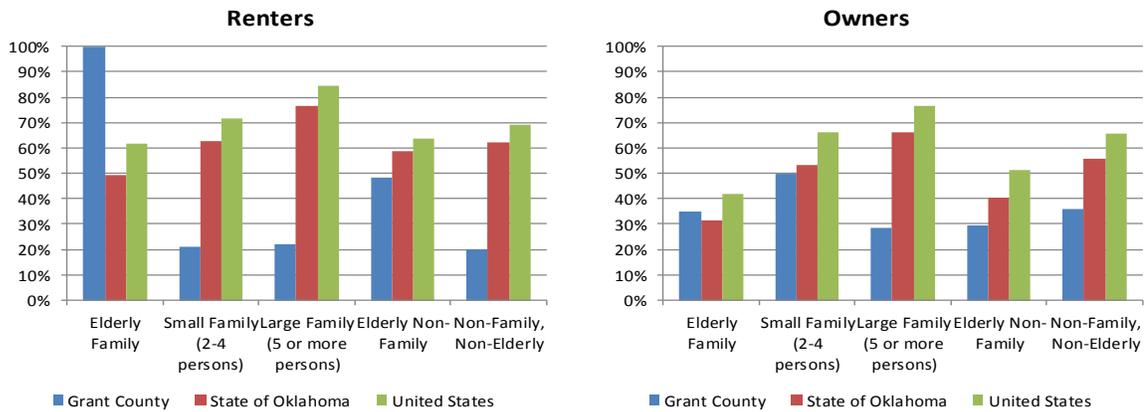
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Grant County : Households under 80% AMI by Housing Problems**

Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>510</b>	<b>192</b>	<b>37.65%</b>	<b>260</b>	<b>80</b>	<b>30.77%</b>
Elderly Family	100	35	35.00%	8	8	100.00%
Small Family (2-4 persons)	140	70	50.00%	95	20	21.05%
Large Family (5 or more persons)	14	4	28.57%	18	4	22.22%
Elderly Non-Family	165	49	29.70%	70	34	48.57%
Non-Family, Non-Elderly	95	34	35.79%	70	14	20.00%

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 Grant 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.”



<b>Grant County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>			<b>Renters</b>	
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>85</b>	<b>55</b>	<b>64.7%</b>	<b>54</b>	<b>25</b>	<b>46.3%</b>
White alone, non-Hispanic	79	55	69.6%	44	25	56.8%
Black or African-American alone	0	0	N/A	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	8	4	50.0%	10	0	0.0%
<b>Income 30%-50% HAMFI</b>	<b>155</b>	<b>75</b>	<b>48.4%</b>	<b>85</b>	<b>40</b>	<b>47.1%</b>
White alone, non-Hispanic	140	70	50.0%	85	40	47.1%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	14	4	28.6%	0	0	N/A
<b>Income 50%-80% HAMFI</b>	<b>275</b>	<b>60</b>	<b>21.8%</b>	<b>120</b>	<b>15</b>	<b>12.5%</b>
White alone, non-Hispanic	270	60	22.2%	120	15	12.5%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	8	4	50.0%	0	0	N/A
<b>Income 80%-100% HAMFI</b>	<b>165</b>	<b>15</b>	<b>9.1%</b>	<b>69</b>	<b>4</b>	<b>5.8%</b>
White alone, non-Hispanic	160	15	9.4%	50	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	4	0	0.0%
Other (including multiple races)	4	0	0.0%	4	0	0.0%
<b>All Incomes</b>	<b>1,460</b>	<b>235</b>	<b>16.1%</b>	<b>473</b>	<b>84</b>	<b>17.8%</b>
White alone, non-Hispanic	1,399	230	16.4%	439	80	18.2%
Black or African-American alone	0	0	N/A	8	0	0.0%
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	12	0	0.0%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	15	0	0.0%	4	0	0.0%
Other (including multiple races)	44	12	27.3%	18	0	0.0%

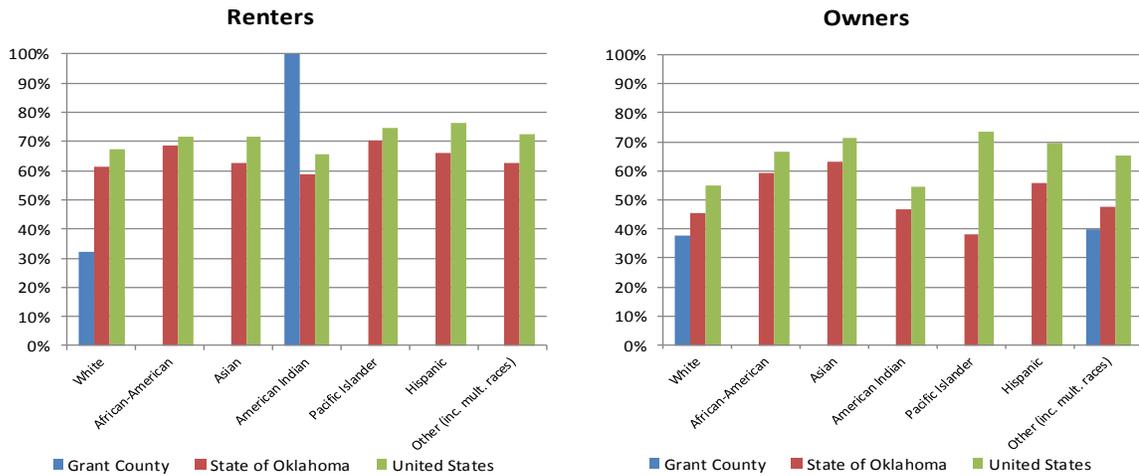
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Grant 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	
<b>Income &lt; 80% HAMFI</b>	<b>515</b>	<b>190</b>	<b>36.89%</b>	<b>259</b>	<b>80</b>	<b>30.89%</b>
White alone, non-Hispanic	489	185	37.83%	249	80	32.13%
Black or African-American alone	0	0	N/A	4	0	0.00%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	8	0	0.00%	4	4	100.00%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	30	12	40.00%	10	0	0.00%

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

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



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

**CHAS Conclusions**

The previous data notes many areas of need (and severe need) among the existing population of Grant 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 60 renter households that are cost overburdened, and 129 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 42 renter households that are cost overburdened, and 73 homeowners that are cost overburdened. This suggests that more than half of the low-income households in Grant County with housing problems are age 62 and up.



- Among renter households with incomes less than 80% of Area Median Income, 60.0% of households with members with one or more disabilities have one or more housing problems (rent overburdened, overcrowded, or substandard housing).

## Overall Anticipated Housing Demand

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

### Medford Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last fifteen years. The following table summarizes population, household, and housing unit changes.

<b>Medford Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	1,172	996	-1.61%	955	-0.84%
Households	480	413	-1.49%	404	-0.44%
Housing Units	591	530	-1.08%	533	0.11%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, the number of housing units and the population declined at almost identical rates from 2000 to 2010. It is the opinion of this analyst that population decline will not be as rapid in the next several years but that the deterioration of the housing stock will continue at current rates. This will lead to reduced availability of housing units in the city of Medford.

According to local officials, there is very high demand for rental units that is not currently satisfied in the market. This is evident from very high occupancy rates for market rate rental units. High occupancy rates reduce options for potential residents of Medford and may lead people who are employed in Medford to live outside the city limits. There also appears to be demand for affordable owner-occupied property. There has been limited single-family development in the past decade. There is an adequate supply of housing units that are valued below \$60,000. Sporadic development of custom-built housing units priced above \$150,000 has also occurred. Households that prefer housing units valued between \$60,000 and \$80,000 have a limited product available in the city of Medford. In general, there appears to be unsatisfied demand for median-income rental and owner-occupied property.

### Grant County Anticipated Demand

Households in Grant County grew at an annually compounded rate of -0.89% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.25% per year since that time, and that households will grow 0.43% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.43% per year in forecasting future household growth for Grant County.



## Housing Demand – Population Subsets

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

<b>Grant County: 2015-2020 Housing Needs by Income Threshold</b>					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	32	10	42
Less than 30% AMI	5.82%	11.58%	2	1	3
Less than 50% AMI	16.10%	29.47%	5	3	8
Less than 60% AMI	19.32%	35.37%	6	4	10
Less than 80% AMI	34.93%	54.74%	11	6	17

### 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.

<b>Grant County: 2015-2020 Housing Needs Age 62 and Up</b>					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	36.30%	21.05%	12	2	14
Elderly less than 30% AMI	3.08%	3.16%	1	0	1
Elderly less than 50% AMI	9.25%	11.37%	3	1	4
Elderly less than 60% AMI	11.10%	13.64%	4	1	5
Elderly less than 80% AMI	18.15%	16.42%	6	2	7

### 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.



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**Grant County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	34.59%	23.16%	11	2	13
Disabled less than 30% AMI	2.74%	3.16%	1	0	1
Disabled less than 50% AMI	8.56%	12.63%	3	1	4
Disabled less than 60% AMI	10.27%	15.16%	3	2	5
Disabled less than 80% AMI	15.75%	15.79%	5	2	7

### 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.

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**Grant County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	32	10	42
Total Veteran Demand	10.53%	10.53%	3	1	4
Veterans with Disabilities	4.78%	4.78%	2	0	2
Veterans Below Poverty	0.86%	0.86%	0	0	0
Disabled Veterans Below Poverty	0.12%	0.12%	0	0	0

### Housing Needs for Working Families

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

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**Grant County: 2015-2020 Housing Needs for Working Families**


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	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	32	10	42
Total Working Families	54.54%	54.54%	17	6	23
Working Families with Children Present	25.68%	25.68%	8	3	11

### Population Subset Conclusions

Based on population and household growth over the next five years, a total of 42 housing units will be needed in Grant County over the next five years. Of those units:

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

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

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