

Housing Needs Assessment
Jefferson County

Prepared For:

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

Effective Date of the Analysis:

August 12, 2015

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





January 22, 2016

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

SUBJECT: Housing Needs Assessment
 Jefferson County
 IRR - Tulsa/OKC File No. 140-2015-0047

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Jefferson County is projected to grow by 0.18% per year over the next five years, underperforming the State of Oklahoma.
2. Jefferson County is projected to need a total of 16 housing units for ownership and 5 housing units for rent over the next five years.
3. Median Household Income in Jefferson County is estimated to be \$39,286 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Jefferson County is estimated to be 20.72%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Jefferson County are slightly higher than the state averages.
5. Home values and rental rates in Jefferson County are significantly lower than the state averages.
6. Average sale price for homes in Waurika was \$54,688 in 2015, with an average price per square foot of \$31.63. The average year of construction of homes sold in 2015 is estimated to

be 1959. The average sale price of homes constructed after 2005 (and sold after January 2014) is \$168,700 or \$103.08 per square foot.

7. Approximately 22.40% of renters and 20.53% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number: Injuries: Fatalities: Damages (1996-2014):
5. Social Vulnerability: Below state score at the county level; at the census tract level, northwestern tracts (Waurika) of the county have elevated scores
6. Floodplain: updated flood maps not available.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. No fair housing issues noted.

Lead-Based Paint Specific Findings

1. We estimate there are 555 occupied housing units in Jefferson County with lead-based paint hazards.
2. 320 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 87 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 Jefferson 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 Jefferson County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

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

- Disaster Resiliency
- Homelessness
- Fair Housing
- Lead-Based Paint Hazards

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

Effective Date of Consultation

The Jefferson County area was inspected and research was performed during August, 2015. The effective date of this analysis is August 12, 2015. The date of this report is January 22, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Jefferson County area was inspected during August, 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

Jefferson County Analysis

Area Information

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

Jefferson County is located in southern Oklahoma. The county is bordered on the north by Stephens County, on the west by Cotton County and Texas, on the south by Texas, and on the east by Carter and Love counties. The Jefferson County Seat is Waurika, which is located in the western part of the county. This location is approximately 213 miles southwest of Tulsa and 109 miles southwest of Oklahoma City.

Jefferson County has a total area of 774 square miles (759 square miles of land, and 15 square miles of water), ranking 45th out of Oklahoma's 77 counties in terms of total area. The total population of Jefferson County as of the 2010 Census was 6,472 persons, for a population density of 9 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Jefferson. These are US-81, US-70, OK-79, OK-5, OK-32, and OK-89. The nearest interstate highway is I-44, located 20.4 miles west. The county also has an intricate network of county roadways.

Public transportation is provided by Red River Transportation Service (a service of Community Action Development Corporation), with service in Beckham, Caddo, Carter, Comanche, Cotton, Custer, Dewey, Ellis, Jefferson, Kiowa, Roger Mills, Stephens, Tillman, Washita and Woodward counties. RRTS has regularly scheduled routes in select cities as well as demand-response service, and also offers the SoonerRide program for Medicaid recipients.

Halliburton Field Airport is located 23.6 miles north of Waurika. Its primary concrete runway measure 6,650 feet in length. The nearest full-service commercial airport is the Wichita Falls Regional Airport,

located approximately 47.4 miles southwest. Additionally, the Will Rogers World Airport is located 103 miles northeast, providing area residents with multiple airport options.

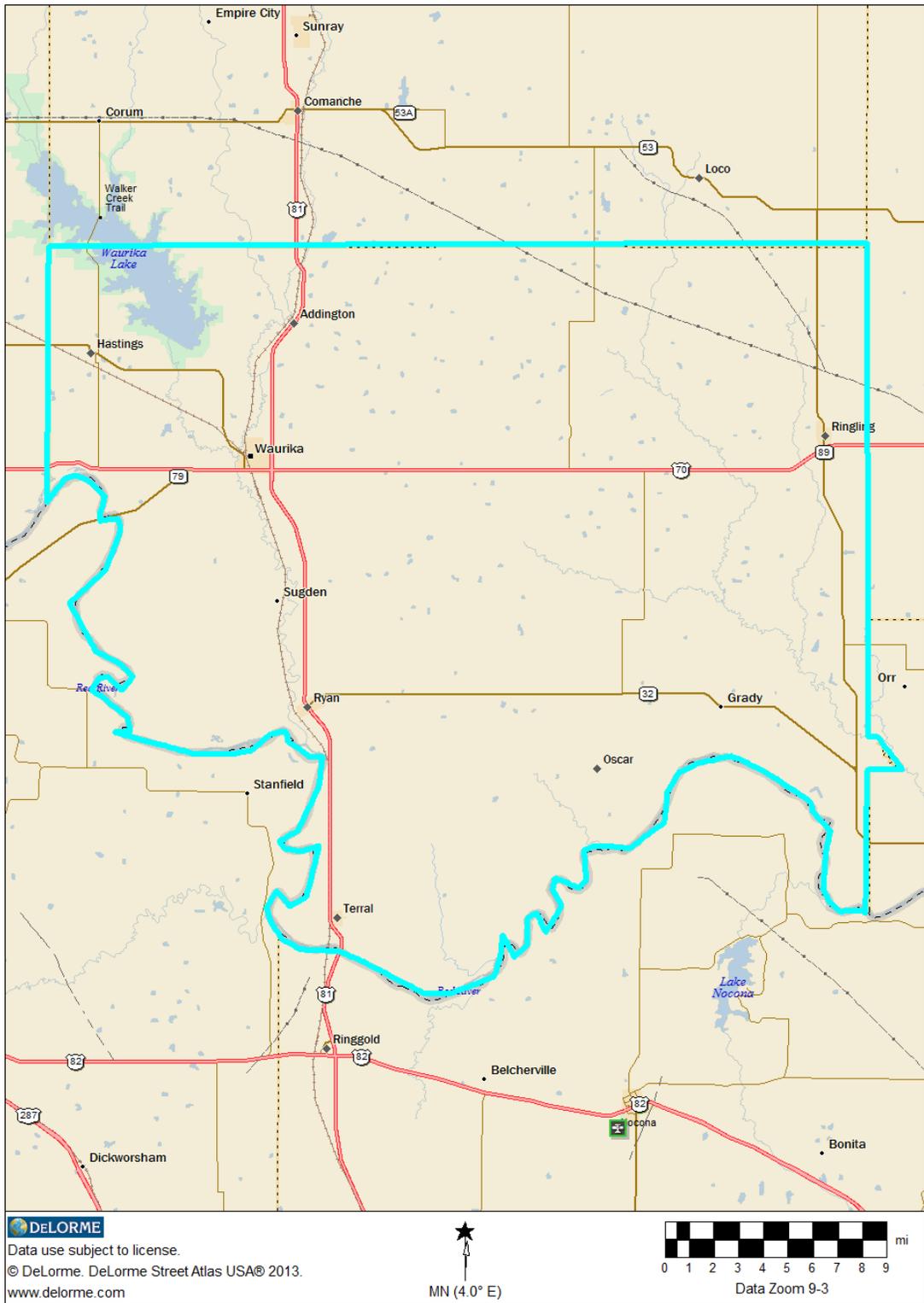
Educational Facilities

All of the county communities have public school facilities. Waurika is served by Waurika Public Schools which operates one high/middle school and one elementary school. Higher education offerings near Waurika include Midwestern State University in Wichita Falls, and Cameron University's Duncan campus.

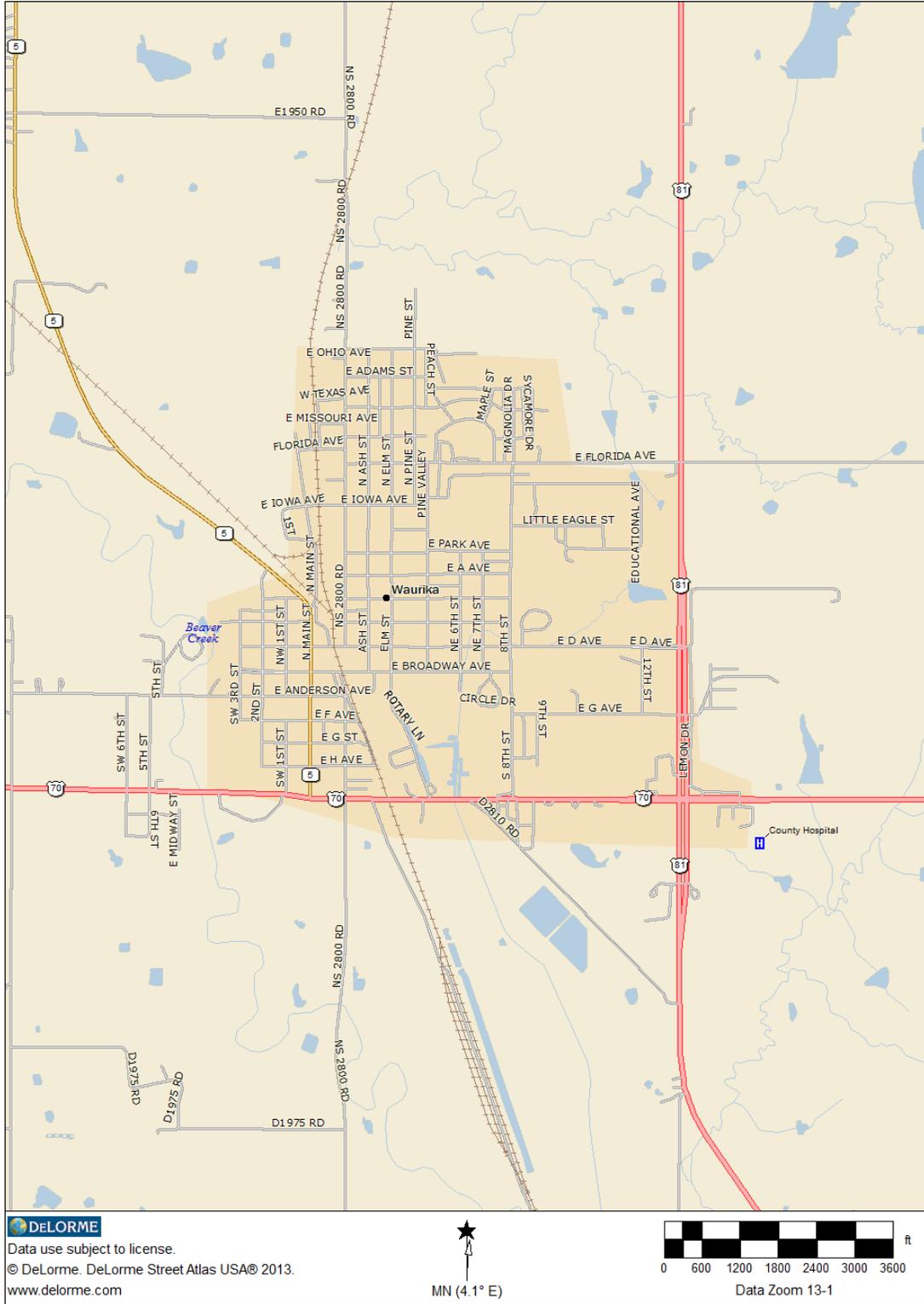
Medical Facilities

Medical services are provided by the Jefferson County Hospital, a 25-bed critical-care hospital offering surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Jefferson County Area Map



Waurika Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Waurika	1,988	2,064	0.38%	2,157	0.89%	2,186	0.27%
Jefferson County	6,818	6,472	-0.52%	6,429	-0.13%	6,488	0.18%
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 Jefferson County was 6,472 persons as of the 2010 Census, a -0.52% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Jefferson County to be 6,429 persons, and projects that the population will show 0.18% annualized growth over the next five years.

The population of Waurika was 2,064 persons as of the 2010 Census, a 0.38% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Waurika to be 2,157 persons, and projects that the population will show 0.27% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Waurika	741	810	0.89%	867	1.37%	875	0.18%
Jefferson County	2,716	2,634	-0.31%	2,610	-0.18%	2,631	0.16%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Waurika	501	524	0.45%	568	1.63%	574	0.21%
Jefferson County	1,864	1,770	-0.52%	1,756	-0.16%	1,771	0.17%
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, Jefferson County had a total of 2,634 households, representing a -0.31% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Jefferson County to have 2,610 households. This number is expected to experience a 0.16% annualized rate of growth over the next five years.

As of 2010, Waurika had a total of 810 households, representing a 0.89% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Waurika to have 867 households. This number is expected to experience a 0.18% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity				
Single-Classification Race	Waurika		Jefferson County	
	No.	Percent	No.	Percent
Total Population	1,955		6,457	
White Alone	1,724	88.18%	5,419	83.92%
Black or African American Alone	23	1.18%	32	0.50%
Amer. Indian or Alaska Native Alone	89	4.55%	454	7.03%
Asian Alone	4	0.20%	4	0.06%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	54	2.76%	229	3.55%
Two or More Races	61	3.12%	319	4.94%
Population by Hispanic or Latino Origin	Waurika		Jefferson County	
	No.	Percent	No.	Percent
Total Population	1,955		6,457	
Hispanic or Latino	223	11.41%	560	8.67%
<i>Hispanic or Latino, White Alone</i>	140	62.78%	264	47.14%
<i>Hispanic or Latino, All Other Races</i>	83	37.22%	296	52.86%
Not Hispanic or Latino	1,732	88.59%	5,897	91.33%
<i>Not Hispanic or Latino, White Alone</i>	1,584	91.45%	5,155	87.42%
<i>Not Hispanic or Latino, All Other Races</i>	148	8.55%	742	12.58%

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

In Jefferson County, racial and ethnic minorities comprise 20.16% of the total population. Within Waurika, racial and ethnic minorities represent 18.98% of the population.

Population by Age

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

Jefferson County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	6,472		6,429		6,488			
Age 0 - 4	446	6.89%	402	6.25%	413	6.37%	-2.06%	0.54%
Age 5 - 9	422	6.52%	408	6.35%	397	6.12%	-0.67%	-0.55%
Age 10 - 14	436	6.74%	432	6.72%	407	6.27%	-0.18%	-1.19%
Age 15 - 17	261	4.03%	256	3.98%	266	4.10%	-0.39%	0.77%
Age 18 - 20	226	3.49%	226	3.52%	244	3.76%	0.00%	1.54%
Age 21 - 24	257	3.97%	302	4.70%	333	5.13%	3.28%	1.97%
Age 25 - 34	674	10.41%	674	10.48%	705	10.87%	0.00%	0.90%
Age 35 - 44	709	10.95%	711	11.06%	686	10.57%	0.06%	-0.71%
Age 45 - 54	929	14.35%	804	12.51%	710	10.94%	-2.85%	-2.46%
Age 55 - 64	873	13.49%	905	14.08%	871	13.42%	0.72%	-0.76%
Age 65 - 74	666	10.29%	754	11.73%	882	13.59%	2.51%	3.19%
Age 75 - 84	425	6.57%	398	6.19%	408	6.29%	-1.30%	0.50%
Age 85 and over	148	2.29%	157	2.44%	166	2.56%	1.19%	1.12%
<i>Age 55 and over</i>	<i>2,112</i>	<i>32.63%</i>	<i>2,214</i>	<i>34.44%</i>	<i>2,327</i>	<i>35.87%</i>	<i>0.95%</i>	<i>1.00%</i>
<i>Age 62 and over</i>	<i>1,353</i>	<i>20.90%</i>	<i>1,424</i>	<i>22.14%</i>	<i>1,551</i>	<i>23.91%</i>	<i>1.02%</i>	<i>1.73%</i>
Median Age	42.2		42.2		42.0		0.00%	-0.09%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Jefferson County is 42.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.25% of the population is below the age of 5, while 22.14% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.73% per year.

Waurika Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	2,064		2,157		2,186			
Age 0 - 4	139	6.73%	130	6.03%	133	6.08%	-1.33%	0.46%
Age 5 - 9	138	6.69%	132	6.12%	132	6.04%	-0.89%	0.00%
Age 10 - 14	132	6.40%	147	6.82%	135	6.18%	2.18%	-1.69%
Age 15 - 17	83	4.02%	83	3.85%	90	4.12%	0.00%	1.63%
Age 18 - 20	78	3.78%	74	3.43%	82	3.75%	-1.05%	2.07%
Age 21 - 24	93	4.51%	106	4.91%	109	4.99%	2.65%	0.56%
Age 25 - 34	235	11.39%	245	11.36%	257	11.76%	0.84%	0.96%
Age 35 - 44	233	11.29%	261	12.10%	252	11.53%	2.30%	-0.70%
Age 45 - 54	296	14.34%	269	12.47%	244	11.16%	-1.89%	-1.93%
Age 55 - 64	261	12.65%	293	13.58%	289	13.22%	2.34%	-0.27%
Age 65 - 74	206	9.98%	240	11.13%	276	12.63%	3.10%	2.83%
Age 75 - 84	127	6.15%	126	5.84%	132	6.04%	-0.16%	0.93%
Age 85 and over	43	2.08%	51	2.36%	55	2.52%	3.47%	1.52%
<i>Age 55 and over</i>	<i>637</i>	<i>30.86%</i>	<i>710</i>	<i>32.92%</i>	<i>752</i>	<i>34.40%</i>	<i>2.19%</i>	<i>1.16%</i>
<i>Age 62 and over</i>	<i>411</i>	<i>19.93%</i>	<i>454</i>	<i>21.04%</i>	<i>495</i>	<i>22.63%</i>	<i>1.99%</i>	<i>1.74%</i>
Median Age	40.8		41.2		41.2		0.20%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Waurika is 41.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.03% of the population is below the age of 5, while 21.04% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.74% per year.

Compared with the rest of the state, Waurika and Jefferson County have relatively older populations, and the age bracket 62 and up is forecasted to grow significantly faster than the population at large.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Waurika		Jefferson County	
	No.	Percent	No.	Percent
Total Families:	505		1,737	
Married-Couple Family:	323	63.96%	1,264	72.77%
With Children Under 18 Years	86	17.03%	391	22.51%
No Children Under 18 Years	237	46.93%	873	50.26%
Other Family:	182	36.04%	473	27.23%
Male Householder, No Wife Present	70	13.86%	206	11.86%
With Children Under 18 Years	66	13.07%	127	7.31%
No Children Under 18 Years	4	0.79%	79	4.55%
Female Householder, No Husband Present	112	22.18%	267	15.37%
With Children Under 18 Years	69	13.66%	137	7.89%
No Children Under 18 Years	43	8.51%	130	7.48%
<hr/>				
Total Single Parent Families	135		264	
Male Householder	66	48.89%	127	48.11%
Female Householder	69	51.11%	137	51.89%

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

As shown, within Jefferson County, among all families 15.20% are single-parent families, while in Waurika, the percentage is 26.73%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	1,834		6,286		3,702,515	
Under 18 Years:	476		1,536		933,738	
With One Type of Disability	7	1.47%	47	3.06%	33,744	3.61%
With Two or More Disabilities	0	0.00%	10	0.65%	11,082	1.19%
No Disabilities	469	98.53%	1,479	96.29%	888,912	95.20%
18 to 64 Years:	1,073		3,611		2,265,702	
With One Type of Disability	82	7.64%	298	8.25%	169,697	7.49%
With Two or More Disabilities	103	9.60%	266	7.37%	149,960	6.62%
No Disabilities	888	82.76%	3,047	84.38%	1,946,045	85.89%
65 Years and Over:	285		1,139		503,075	
With One Type of Disability	20	7.02%	163	14.31%	95,633	19.01%
With Two or More Disabilities	79	27.72%	270	23.71%	117,044	23.27%
No Disabilities	186	65.26%	706	61.98%	290,398	57.72%
Total Number of Persons with Disabilities:	291	15.87%	1,054	16.77%	577,160	15.59%

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

Within Jefferson County, 16.77% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Waurika the percentage is 15.87%.

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

2013 Population by Veteran and Disability Status

	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,358		4,750		2,738,788	
Veteran:	141	10.38%	437	9.20%	305,899	11.17%
With a Disability	43	30.50%	153	35.01%	100,518	32.86%
No Disability	98	69.50%	284	64.99%	205,381	67.14%
Non-veteran:	1,217	89.62%	4,313	90.80%	2,432,889	88.83%
With a Disability	241	19.80%	844	19.57%	430,610	17.70%
No Disability	976	80.20%	3,469	80.43%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Jefferson County, the Census Bureau estimates there are 437 veterans, 35.01% of which have one or more disabilities (compared with 32.86% at a statewide level). In Waurika, there are an estimated 141 veterans, 30.50% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Waurika		Jefferson County	
	No.	Percent	No.	Percent
Total Population	2,064		6,472	
Group Quarters Population	108	5.23%	144	2.22%
Institutionalized Population	108	5.23%	134	2.07%
Correctional facilities for adults	71	3.44%	71	1.10%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	37	1.79%	63	0.97%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	10	0.15%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	10	0.15%

Source: 2010 Decennial Census, Table P42

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

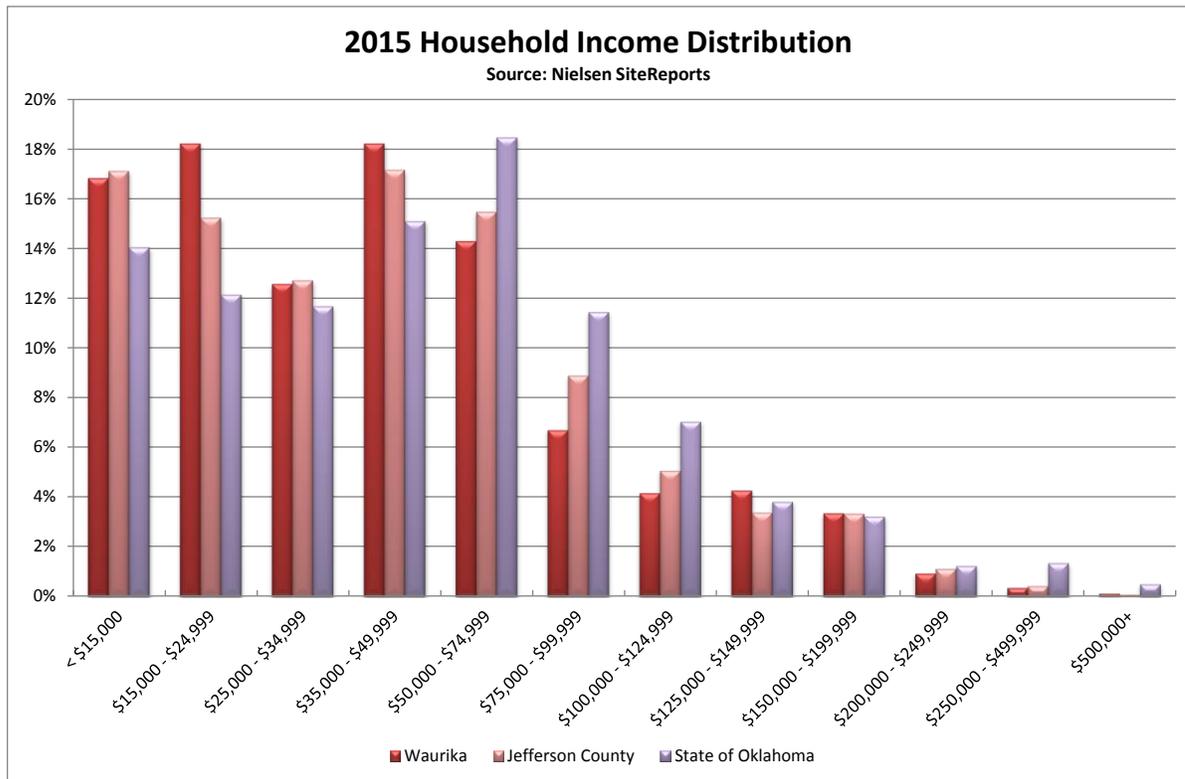
Household Income Levels

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

2015 Household Income Distribution						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	867		2,610		1,520,327	
< \$15,000	146	16.84%	447	17.13%	213,623	14.05%
\$15,000 - \$24,999	158	18.22%	398	15.25%	184,613	12.14%
\$25,000 - \$34,999	109	12.57%	332	12.72%	177,481	11.67%
\$35,000 - \$49,999	158	18.22%	448	17.16%	229,628	15.10%
\$50,000 - \$74,999	124	14.30%	404	15.48%	280,845	18.47%
\$75,000 - \$99,999	58	6.69%	232	8.89%	173,963	11.44%
\$100,000 - \$124,999	36	4.15%	132	5.06%	106,912	7.03%
\$125,000 - \$149,999	37	4.27%	88	3.37%	57,804	3.80%
\$150,000 - \$199,999	29	3.34%	87	3.33%	48,856	3.21%
\$200,000 - \$249,999	8	0.92%	29	1.11%	18,661	1.23%
\$250,000 - \$499,999	3	0.35%	11	0.42%	20,487	1.35%
\$500,000+	1	0.12%	2	0.08%	7,454	0.49%
Median Household Income	\$36,946		\$39,286		\$47,049	
Average Household Income	\$51,298		\$53,191		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Jefferson County is estimated to be \$39,286 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Waurika, median household income is estimated to be \$36,946. Compared with the rest of the state, households in Waurika and Jefferson County have lower incomes, with more households concentrated in income brackets below \$50,000 per year, and a lower proportion in the income brackets between \$50,000 and \$125,000. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Jefferson 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
Waurika	\$23,800	\$36,946	2.79%	2.40%	0.39%
Jefferson County	\$23,674	\$39,286	3.22%	2.40%	0.82%
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 Jefferson County and Waurika saw positive growth in median household income after adjusting for inflation, though incomes are nonetheless well below the state and nation. It should be noted that this trend is not unique to Oklahoma or Jefferson County, but rather a national trend. Over



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

Poverty Rates

Overall rates of poverty in Jefferson 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
Waurika	12.22%	26.00%	1377	18.18%	86.96%
Jefferson County	19.23%	20.72%	149	22.05%	83.21%
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 Jefferson County is estimated to be 20.72% by the American Community Survey. This is an increase of 149 basis points since the 2000 Census. Within Waurika, the poverty rate is estimated to be 26.00%, a dramatic increase over the 2000 poverty rate of 12.2%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Jefferson County	2,549	2,552	0.02%	7.5%	6.0%	-150
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

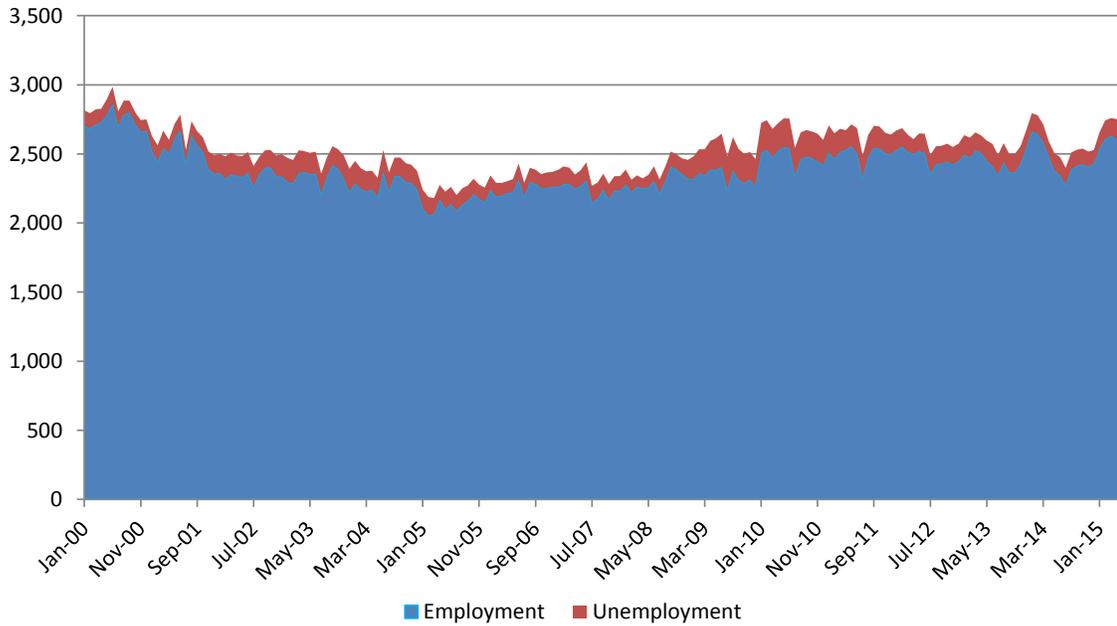
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Jefferson County was 2,552 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.02% per year. The unemployment rate in May was 6.0%, a decrease of -150 basis points from May 2010, which was 7.5%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Jefferson County has underperformed both the state and nation in these statistics.

Employment Level Trends

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

Employment and Unemployment in Jefferson County
January 2000 through May 2015



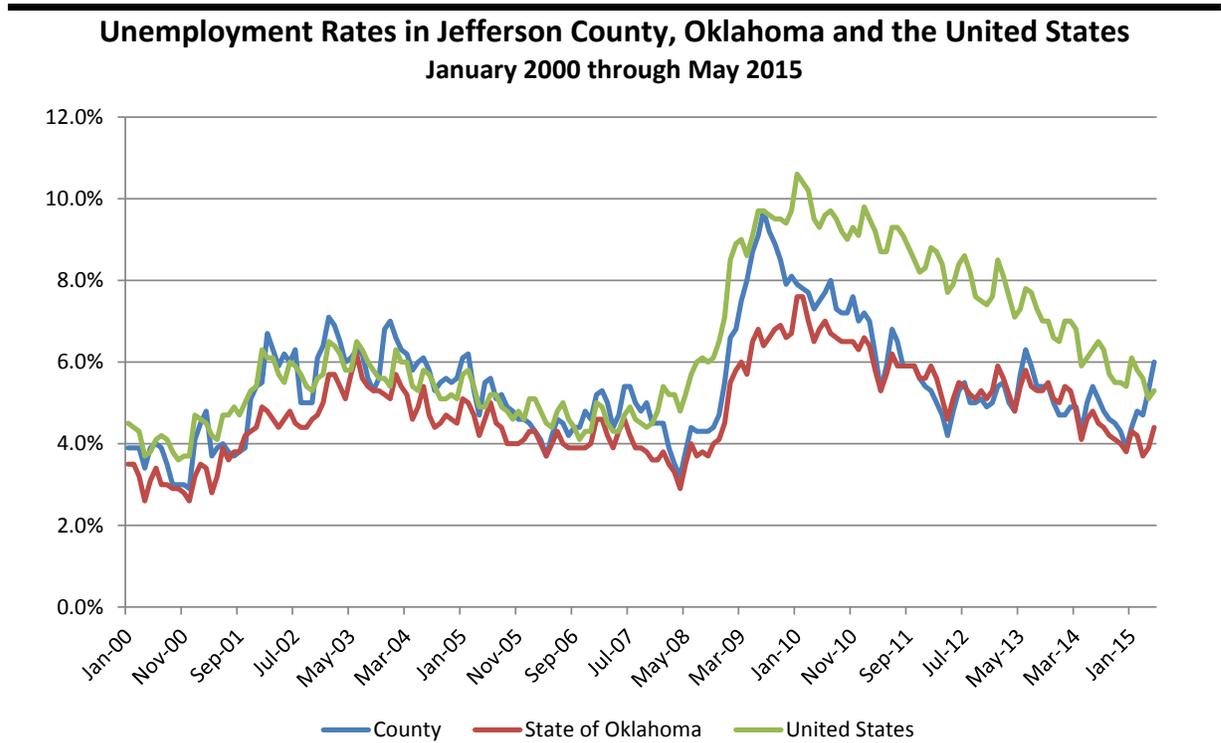
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels generally trended downward from 2000 through early 2005, then upward through 2009, and have since been essentially level, currently at 2,552 persons. The number of unemployed persons in May 2015 was 162, out of a total labor force of 2,714 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Jefferson 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.





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

As shown, unemployment rates in Jefferson County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 6.0%. On the whole, unemployment rates in Jefferson County track very well with statewide figures but are above the state at times. Compared with the United States, unemployment rates in Jefferson County and Oklahoma are and have historically been well below the national average, though the county’s rate is currently above the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Jefferson 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.

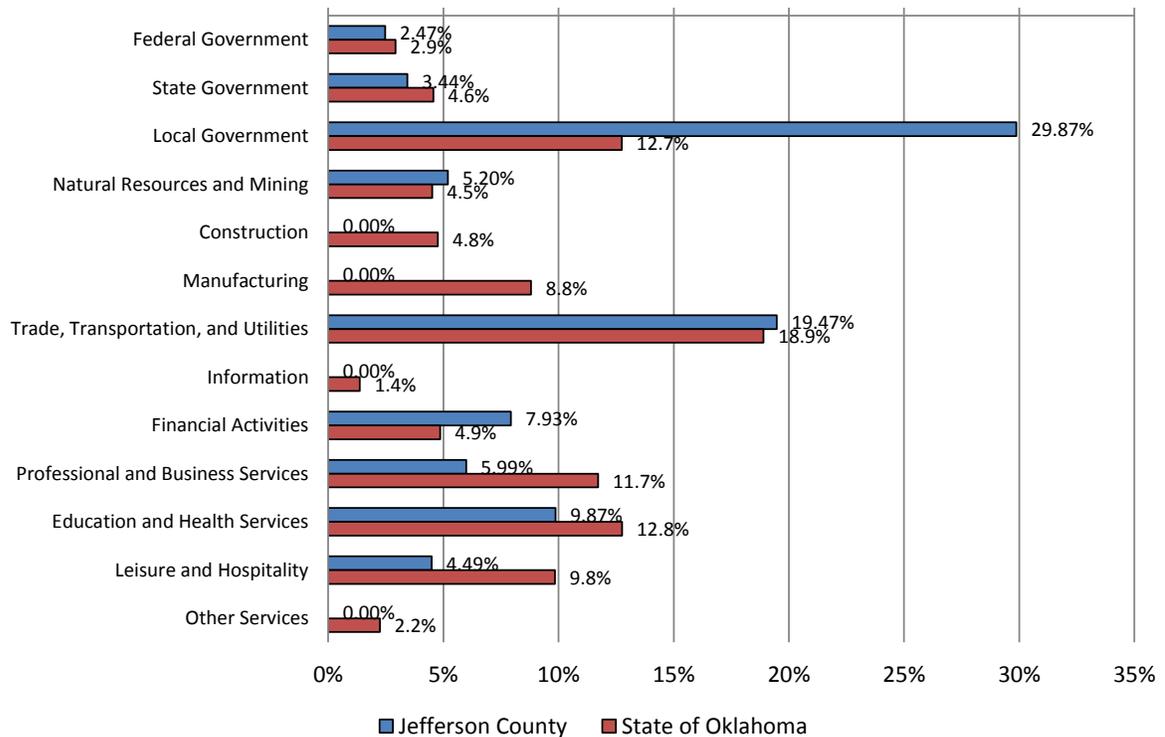


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	9	28	2.47%	\$46,390	1.23
State Government	8	39	3.44%	\$35,385	1.03
Local Government	19	339	29.87%	\$30,722	2.96
Natural Resources and Mining	18	59	5.20%	\$37,603	3.43
Construction	3	N/A	N/A	N/A	N/A
Manufacturing	5	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	40	221	19.47%	\$17,164	1.02
Information	3	N/A	N/A	N/A	N/A
Financial Activities	13	90	7.93%	\$42,557	1.41
Professional and Business Services	12	68	5.99%	\$57,722	0.43
Education and Health Services	8	112	9.87%	\$30,780	0.66
Leisure and Hospitality	6	51	4.49%	\$17,249	0.42
Other Services	3	N/A	N/A	N/A	N/A
Total	146	1,135		\$33,792	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (19.47%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$17,164 per year. The industry



with the highest annual pay is Professional and Business Services, with average annual pay of \$57,722 per year.

The rightmost column of the previous table provides location quotients for each industry for Jefferson 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 (Jefferson 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 Jefferson County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 3.43. This sector includes agricultural employment. The next highest location quotient is in local government (2.96).

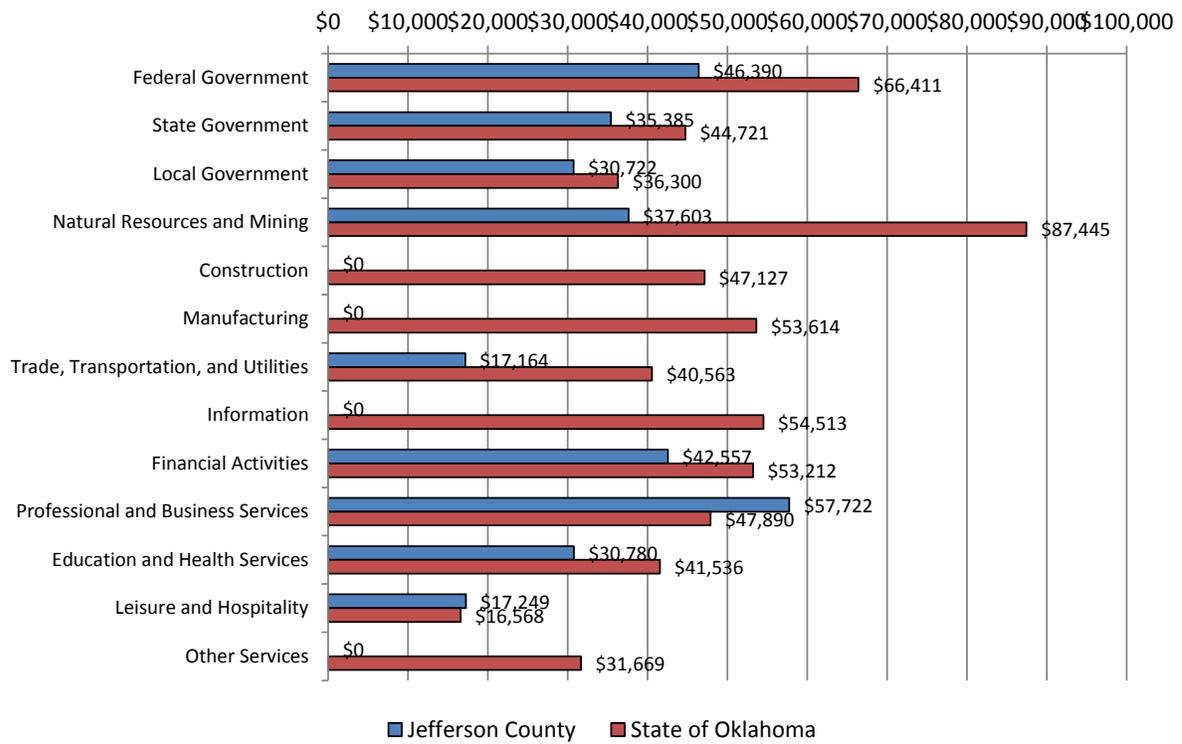
The next table presents average annual pay in Jefferson County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Jefferson County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$46,390	\$66,411	\$75,784	69.9%	61.2%
State Government	\$35,385	\$44,721	\$54,184	79.1%	65.3%
Local Government	\$30,722	\$36,300	\$46,146	84.6%	66.6%
Natural Resources and Mining	\$37,603	\$87,445	\$59,666	43.0%	63.0%
Construction	N/A	\$47,127	\$55,041	N/A	N/A
Manufacturing	N/A	\$53,614	\$62,977	N/A	N/A
Trade, Transportation, and Utilities	\$17,164	\$40,563	\$42,988	42.3%	39.9%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$42,557	\$53,212	\$85,261	80.0%	49.9%
Professional and Business Services	\$57,722	\$47,890	\$66,657	120.5%	86.6%
Education and Health Services	\$30,780	\$41,536	\$45,951	74.1%	67.0%
Leisure and Hospitality	\$17,249	\$16,568	\$20,993	104.1%	82.2%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$33,792	\$43,774	\$51,361	77.2%	65.8%

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, Jefferson County has higher average wages in professional and business services, and leisure and hospitality. Jefferson County has lower average wages in each of the other employment sectors, notably so in natural resources and mining.

Working Families

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



Families by Employment Status and Presence of Children						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	505		1,737		961,468	
With Children <18 Years:	221	43.76%	655	37.71%	425,517	44.26%
Married Couple:	86	38.91%	391	59.69%	281,418	66.14%
Both Parents Employed	58	67.44%	197	50.38%	166,700	59.24%
One Parent Employed	28	32.56%	174	44.50%	104,817	37.25%
Neither Parent Employed	0	0.00%	20	5.12%	9,901	3.52%
Other Family:	135	61.09%	264	40.31%	144,099	33.86%
Male Householder:	66	48.89%	127	48.11%	36,996	25.67%
Employed	46	69.70%	98	77.17%	31,044	83.91%
Not Employed	20	30.30%	29	22.83%	5,952	16.09%
Female Householder:	69	51.11%	137	51.89%	107,103	74.33%
Employed	28	40.58%	62	45.26%	75,631	70.62%
Not Employed	41	59.42%	75	54.74%	31,472	29.38%
Without Children <18 Years:	284	56.24%	1,082	62.29%	535,951	55.74%
Married Couple:	237	83.45%	873	80.68%	431,868	80.58%
Both Spouses Employed	91	38.40%	313	35.85%	167,589	38.81%
One Spouse Employed	72	30.38%	268	30.70%	138,214	32.00%
Neither Spouse Employed	74	31.22%	292	33.45%	126,065	29.19%
Other Family:	47	16.55%	209	19.32%	104,083	19.42%
Male Householder:	4	5.41%	79	27.05%	32,243	25.58%
Employed	4	100.00%	26	32.91%	19,437	60.28%
Not Employed	0	0.00%	53	67.09%	12,806	39.72%
Female Householder:	43	91.49%	130	62.20%	71,840	69.02%
Employed	32	74.42%	73	56.15%	36,601	50.95%
Not Employed	11	25.58%	57	43.85%	35,239	49.05%
<i>Total Working Families:</i>	<i>359</i>	<i>71.09%</i>	<i>1,211</i>	<i>69.72%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>160</i>	<i>44.57%</i>	<i>531</i>	<i>43.85%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>199</i>	<i>55.43%</i>	<i>680</i>	<i>56.15%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Jefferson County, there are 1,211 working families, 43.85% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

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

Major Employers in Jefferson County			
Company	City/Town	Industry / Description	No. Employees
Waurika Public Schools	Waurika	Education	81
Ringling Public Schools	Ringling	Education	80
American Oilfield Safety	Ringling	Oil and Gas Support Activities	51
Choice Home Health Care	Waurika	Health Care	50
Waurika Livestock Commission Co.	Waurika	Livestock Wholesaler	48
Ryan Public Schools	Ryan	Education	43
Proctor Enterprises, Inc.	Ryan	Health Care	35
Westbrook Healthcare, Inc.	Waurika	Health Care	34
City of Waurika	Waurika	City Offices	28
Rural Enterprises	Ryan	Community Action Agency	26
Waurika Travel Stop	Waurika	Travel Stop	20
Bill's Fish House, Inc.	Waurika	Full Service Restaurant	20
Jefferson County	Waurika	County Employees	20
Conner Auto Group	Waurika	New Car Dealer	18
Sonic Drive-In	Waurika	Fast Food	17
Solitaire Holdings	Waurika	Specialized Freight Transfer	17
Delbert's Supermarket	Waurika	Grocery Store	15

Source: Cameron University School of Business

As can be seen, Jefferson County has a variety of employers in different industries, which should provide some degree of insulation from cyclical economic fluctuations.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	764		2,334		1,613,364	
Less than 15 minutes	434	56.81%	935	40.06%	581,194	36.02%
15 to 30 minutes	65	8.51%	463	19.84%	625,885	38.79%
30 to 45 minutes	104	13.61%	394	16.88%	260,192	16.13%
45 to 60 minutes	88	11.52%	303	12.98%	74,625	4.63%
60 or more minutes	73	9.55%	239	10.24%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Jefferson County, the largest percentage of workers (40.06%) travel fewer than 15 minutes to work. Although Jefferson County has an active labor market, it appears some residents commute to other labor markets in the region, such as Ardmore, Duncan, Lawton and Wichita Falls.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	787		2,525		1,673,026	
Car, Truck or Van:	742	94.28%	2,281	90.34%	1,551,461	92.73%
<i>Drove Alone</i>	621	83.69%	1,987	87.11%	1,373,407	88.52%
<i>Carpooled</i>	121	16.31%	294	12.89%	178,054	11.48%
Public Transportation	4	0.51%	8	0.32%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	1	0.04%	3,757	0.22%
Bicycle	7	0.89%	7	0.28%	4,227	0.25%
Walked	11	1.40%	22	0.87%	30,401	1.82%
Other Means	0	0.00%	15	0.59%	14,442	0.86%
Worked at Home	23	2.92%	191	7.56%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Jefferson County commute to work by private vehicle, with a notable 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 Jefferson County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Waurika	929	980	0.54%	1,093	2.21%
Jefferson County	3,373	3,378	0.01%	3,372	-0.04%
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 Jefferson County declined by -0.04% per year, to a total of 3,372 housing units in 2015. In terms of new housing unit construction, Jefferson County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	933		3,372		1,669,828	
1 Unit, Detached	799	85.64%	2,844	84.34%	1,219,987	73.06%
1 Unit, Attached	12	1.29%	17	0.50%	34,434	2.06%
Duplex Units	53	5.68%	159	4.72%	34,207	2.05%
3-4 Units	48	5.14%	58	1.72%	42,069	2.52%
5-9 Units	0	0.00%	13	0.39%	59,977	3.59%
10-19 Units	0	0.00%	1	0.03%	57,594	3.45%
20-49 Units	0	0.00%	2	0.06%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	21	2.25%	277	8.21%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	1	0.03%	2,159	0.13%
Total Multifamily Units	101	10.83%	233	6.91%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Jefferson County, 84.34% of housing units are single-family, detached. 6.91% of housing units are multifamily in structure (two or more units per building), while 8.24% of housing units comprise mobile homes, RVs, etc.

Within Waurika, 85.64% of housing units are single-family, detached. 10.83% of housing units are multifamily in structure, while 2.25% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	747		2,456		1,444,081	
Owner Occupied:	493	66.00%	1,846	75.16%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	24	4.87%	64	3.47%	16,837	1.74%
2 Bedrooms	138	27.99%	460	24.92%	166,446	17.18%
3 Bedrooms	237	48.07%	1,039	56.28%	579,135	59.78%
4 Bedrooms	75	15.21%	255	13.81%	177,151	18.29%
5 or More Bedrooms	19	3.85%	28	1.52%	26,587	2.74%
Renter Occupied:	254	34.00%	610	24.84%	475,345	32.92%
No Bedroom	24	9.45%	39	6.39%	13,948	2.93%
1 Bedroom	16	6.30%	79	12.95%	101,850	21.43%
2 Bedrooms	77	30.31%	191	31.31%	179,121	37.68%
3 Bedrooms	114	44.88%	254	41.64%	152,358	32.05%
4 Bedrooms	23	9.06%	42	6.89%	24,968	5.25%
5 or More Bedrooms	0	0.00%	5	0.82%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Jefferson County is 75.16%, while 24.84% of housing units are renter occupied. In Waurika, the homeownership rate is 66.00%, while 34.00% of households are renters.

Housing Units Tenure and Household Income

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

Jefferson County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,456	1,846	610	75.16%	24.84%
Less than \$5,000	95	58	37	61.05%	38.95%
\$5,000 - \$9,999	143	75	68	52.45%	47.55%
\$10,000-\$14,999	237	133	104	56.12%	43.88%
\$15,000-\$19,999	277	167	110	60.29%	39.71%
\$20,000-\$24,999	164	135	29	82.32%	17.68%
\$25,000-\$34,999	320	240	80	75.00%	25.00%
\$35,000-\$49,999	395	285	110	72.15%	27.85%
\$50,000-\$74,999	390	347	43	88.97%	11.03%
\$75,000-\$99,999	199	193	6	96.98%	3.02%
\$100,000-\$149,999	148	142	6	95.95%	4.05%
\$150,000 or more	88	71	17	80.68%	19.32%
Income Less Than \$25,000	916	568	348	62.01%	37.99%

Source: 2009-2013 American Community Survey, Table B25118

Within Jefferson County as a whole, 37.99% of households with incomes less than \$25,000 are estimated to be renters, while 62.01% are estimated to be homeowners.

Waurika Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	747	493	254	66.00%	34.00%
Less than \$5,000	42	13	29	30.95%	69.05%
\$5,000 - \$9,999	53	30	23	56.60%	43.40%
\$10,000-\$14,999	98	44	54	44.90%	55.10%
\$15,000-\$19,999	93	42	51	45.16%	54.84%
\$20,000-\$24,999	46	43	3	93.48%	6.52%
\$25,000-\$34,999	92	62	30	67.39%	32.61%
\$35,000-\$49,999	100	59	41	59.00%	41.00%
\$50,000-\$74,999	96	86	10	89.58%	10.42%
\$75,000-\$99,999	52	52	0	100.00%	0.00%
\$100,000-\$149,999	38	38	0	100.00%	0.00%
\$150,000 or more	37	24	13	64.86%	35.14%
Income Less Than \$25,000	332	172	160	51.81%	48.19%

Source: 2009-2013 American Community Survey, Table B25118

Within Waurika, 48.19% of households with incomes less than \$25,000 are estimated to be renters, while 51.81% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	747		2,456		1,444,081	
Owner Occupied:	493	66.00%	1,846	75.16%	968,736	67.08%
Built 2010 or Later	0	0.00%	9	0.49%	10,443	1.08%
Built 2000 to 2009	17	3.45%	148	8.02%	153,492	15.84%
Built 1990 to 1999	12	2.43%	124	6.72%	125,431	12.95%
Built 1980 to 1989	39	7.91%	255	13.81%	148,643	15.34%
Built 1970 to 1979	135	27.38%	428	23.19%	184,378	19.03%
Built 1960 to 1969	58	11.76%	200	10.83%	114,425	11.81%
Built 1950 to 1959	86	17.44%	267	14.46%	106,544	11.00%
Built 1940 to 1949	46	9.33%	115	6.23%	50,143	5.18%
Built 1939 or Earlier	100	20.28%	300	16.25%	75,237	7.77%
Median Year Built:		1963		1971		1977
Renter Occupied:	254	34.00%	610	24.84%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	0	0.00%	25	4.10%	50,883	10.70%
Built 1990 to 1999	20	7.87%	38	6.23%	47,860	10.07%
Built 1980 to 1989	40	15.75%	72	11.80%	77,521	16.31%
Built 1970 to 1979	92	36.22%	201	32.95%	104,609	22.01%
Built 1960 to 1969	36	14.17%	101	16.56%	64,546	13.58%
Built 1950 to 1959	36	14.17%	66	10.82%	54,601	11.49%
Built 1940 to 1949	21	8.27%	35	5.74%	31,217	6.57%
Built 1939 or Earlier	9	3.54%	72	11.80%	39,089	8.22%
Median Year Built:		1973		1972		1975
Overall Median Year Built:		1963		1971		1976

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

Within Jefferson County, 7.41% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Waurika the percentage is 2.28%.

85.99% of housing units in Jefferson County were built prior to 1990, while in Waurika the percentage is 93.44%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

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

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

1. Hot and cold running water

2. A flush toilet
3. A bathtub or shower

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

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

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Waurika	747	4	0.54%	4	0.54%	6	0.80%
Jefferson County	2,456	18	0.73%	19	0.77%	69	2.81%
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 Jefferson County, 0.73% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.77% 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 Jefferson County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	933		3,372		1,669,828	
Total Vacant Units	186	19.94%	916	27.16%	225,747	13.52%
For rent	6	3.23%	66	7.21%	43,477	19.26%
Rented, not occupied	0	0.00%	5	0.55%	9,127	4.04%
For sale only	13	6.99%	50	5.46%	23,149	10.25%
Sold, not occupied	19	10.22%	56	6.11%	8,618	3.82%
For seasonal, recreational, or occasional use	37	19.89%	178	19.43%	39,475	17.49%
For migrant workers	0	0.00%	4	0.44%	746	0.33%
Other vacant	111	59.68%	557	60.81%	101,155	44.81%
Homeowner Vacancy Rate	2.48%		2.56%		2.31%	
Rental Vacancy Rate	2.31%		9.69%		8.24%	

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

Within Jefferson County, the overall housing vacancy rate is estimated to be 27.16%. The homeowner vacancy rate is estimated to be 2.56%, while the rental vacancy rate is estimated to be 9.69%.

In Waurika, the overall housing vacancy rate is estimated to be 19.94%. The homeowner vacancy rate is estimated to be 2.48%, while the rental vacancy rate is estimated to be 2.31%.

Building Permits

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

Waurika

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	1	\$110,000	0	N/A
2006	0	N/A	0	N/A
2007	1	\$500,000	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

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

New Construction Activity

For Ownership:

Although new homes have been constructed in Jefferson County over the last ten years, nearly all of them have been built on unplatted rural acreages, outside of the city limits of Waurika. It appears most if not all were custom built. The average sale price of homes constructed after 2005 in Jefferson County (and sold after January 2014) is \$165,700 or \$103.08 per square foot.

For Rent:

To the best of our knowledge, no rental properties of any type (affordable or otherwise) have been constructed in Waurika or Jefferson County in many years.

Homeownership Market

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

Housing Units by Home Value

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

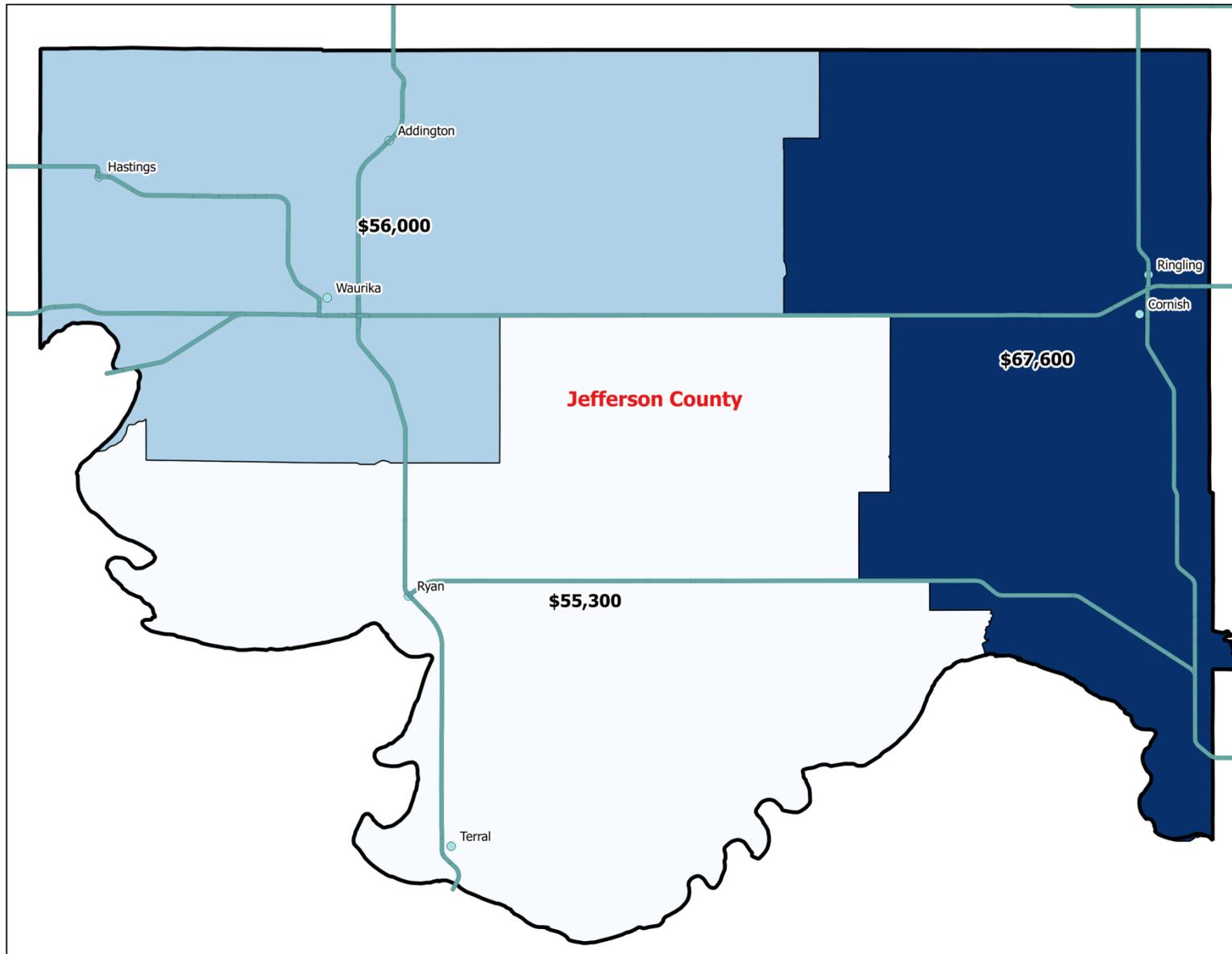
2013 Housing Units by Home Value						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	493		1,846		968,736	
Less than \$10,000	33	6.69%	118	6.39%	20,980	2.17%
\$10,000 to \$14,999	40	8.11%	76	4.12%	15,427	1.59%
\$15,000 to \$19,999	20	4.06%	42	2.28%	13,813	1.43%
\$20,000 to \$24,999	15	3.04%	48	2.60%	16,705	1.72%
\$25,000 to \$29,999	23	4.67%	88	4.77%	16,060	1.66%
\$30,000 to \$34,999	21	4.26%	117	6.34%	19,146	1.98%
\$35,000 to \$39,999	25	5.07%	91	4.93%	14,899	1.54%
\$40,000 to \$49,999	53	10.75%	182	9.86%	39,618	4.09%
\$50,000 to \$59,999	30	6.09%	169	9.15%	45,292	4.68%
\$60,000 to \$69,999	77	15.62%	175	9.48%	52,304	5.40%
\$70,000 to \$79,999	50	10.14%	128	6.93%	55,612	5.74%
\$80,000 to \$89,999	14	2.84%	78	4.23%	61,981	6.40%
\$90,000 to \$99,999	12	2.43%	76	4.12%	51,518	5.32%
\$100,000 to \$124,999	20	4.06%	148	8.02%	119,416	12.33%
\$125,000 to \$149,999	22	4.46%	56	3.03%	96,769	9.99%
\$150,000 to \$174,999	20	4.06%	64	3.47%	91,779	9.47%
\$175,000 to \$199,999	11	2.23%	19	1.03%	53,304	5.50%
\$200,000 to \$249,999	3	0.61%	61	3.30%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	36	1.95%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	33	1.79%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	3	0.16%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	25	1.35%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	9	0.49%	3,764	0.39%
\$1,000,000 or more	4	0.81%	4	0.22%	5,018	0.52%
Median Home Value:	\$55,500		\$59,500		\$112,800	

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

The median value of owner-occupied homes in Jefferson County is \$59,500. This is -47.3% lower than the statewide median, which is \$112,800. The median home value in Waurika is estimated to be \$55,500.

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

Jefferson County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Jefferson 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			
	Waurika Median Value	Jefferson County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	\$169,600	\$85,000	\$178,000
Built 1990 to 1999	\$108,300	\$98,800	\$147,300
Built 1980 to 1989	\$51,700	\$88,200	\$118,300
Built 1970 to 1979	\$68,600	\$57,300	\$111,900
Built 1960 to 1969	\$70,000	\$64,300	\$97,100
Built 1950 to 1959	\$27,700	\$42,900	\$80,300
Built 1940 to 1949	\$60,000	\$53,300	\$67,900
Built 1939 or Earlier	\$31,300	\$43,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Waurika Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Waurika. This data was furnished by County Records, Inc. from publicly available data. The data is separated by two, three and four bedroom homes, and then total data for all bedroom types.

Waurika Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	2	1	8	6	5
Average Sale Price	\$15,500	\$27,000	\$17,924	\$10,300	\$12,600
Average Square Feet	887	1,220	917	984	896
Average Price/SF	\$17.47	\$22.13	\$19.55	\$10.47	\$14.06
Average Year Built	1954	1965	1957	1944	1948

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

Waurika Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	15	15	18	21	17
Average Sale Price	\$40,596	\$34,042	\$35,500	\$34,009	\$38,466
Average Square Feet	1,461	1,387	1,510	1,667	1,605
Average Price/SF	\$27.79	\$24.54	\$23.51	\$20.40	\$23.97
Average Year Built	1963	1962	1961	1956	1958

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

Waurika Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	3	1	2	0	3
Average Sale Price	\$73,133	\$31,000	\$120,000	\$0	\$113,000
Average Square Feet	2,586	2,430	2,560	0	2,688
Average Price/SF	\$28.28	\$12.76	\$46.88	\$0.00	\$42.04
Average Year Built	1944	1952	1968	0	1972

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

Waurika Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	20	17	28	27	25
Average Sale Price	\$43,076	\$30,680	\$57,808	\$22,154	\$54,688
Average Square Feet	1,644	1,679	1,662	1,325	1,729
Average Price/SF	\$26.20	\$18.27	\$34.78	\$16.72	\$31.63
Average Year Built	1953	1959	1962	1950	1959

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

Between 2011 and 2014 the average sale prices has varied significantly, though it is difficult to draw meaningful conclusions from the given sales volume. The average sale price in 2015 was \$54,688 for an average price per square foot of \$31.63/SF. The average year of construction for homes sold in 2015 is estimated to be 1959.

Foreclosure Rates

Due to the small size of Jefferson County, reliable foreclosure rate data was unavailable to us. It does not appear that foreclosures have had a disproportionate impact on the local housing market compared with other areas in the region.

Rental Market

This section will discuss supply and demand factors for the rental market in Jefferson 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 Jefferson County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	Waurika		Jefferson County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	254		610		475,345	
With cash rent:	229		489		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	6	2.36%	6	0.98%	2,109	0.44%
\$150 to \$199	5	1.97%	12	1.97%	4,268	0.90%
\$200 to \$249	29	11.42%	46	7.54%	8,784	1.85%
\$250 to \$299	13	5.12%	32	5.25%	8,413	1.77%
\$300 to \$349	22	8.66%	54	8.85%	9,107	1.92%
\$350 to \$399	44	17.32%	70	11.48%	10,932	2.30%
\$400 to \$449	5	1.97%	37	6.07%	15,636	3.29%
\$450 to \$499	16	6.30%	42	6.89%	24,055	5.06%
\$500 to \$549	14	5.51%	29	4.75%	31,527	6.63%
\$550 to \$599	10	3.94%	25	4.10%	33,032	6.95%
\$600 to \$649	21	8.27%	35	5.74%	34,832	7.33%
\$650 to \$699	27	10.63%	42	6.89%	32,267	6.79%
\$700 to \$749	13	5.12%	25	4.10%	30,340	6.38%
\$750 to \$799	0	0.00%	5	0.82%	27,956	5.88%
\$800 to \$899	0	0.00%	17	2.79%	45,824	9.64%
\$900 to \$999	0	0.00%	8	1.31%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	0	0.00%	46,884	9.86%
\$1,250 to \$1,499	4	1.57%	4	0.66%	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	25	9.84%	121	19.84%	43,236	9.10%
Median Gross Rent		\$395		\$433		\$699

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

Median gross rent in Jefferson County is estimated to be \$433, which is -38.1% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Waurika is estimated to be \$395.

Median Gross Rent by Year of Construction

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

2013 Median Gross Rent by Year of Construction

	Waurika Median Rent	Jefferson County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$655	\$841
Built 1990 to 1999	-	\$680	\$715
Built 1980 to 1989	\$243	\$323	\$693
Built 1970 to 1979	\$567	\$457	\$662
Built 1960 to 1969	\$350	\$368	\$689
Built 1950 to 1959	\$389	\$434	\$714
Built 1940 to 1949	\$328	\$416	\$673
Built 1939 or Earlier	-	\$531	\$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 Jefferson County is among housing units constructed after between 1990 and 1999 (likely representing rental houses), which is \$680 per month. In order to be affordable, a household would need to earn at least \$27,200 per year to afford such a unit.

Waurika Rental Survey Data

There are very few multifamily rental properties in Waurika, the majority of the rental market consists of units operated by the Waurika Housing Authority, which will be discussed in the next section. There is only one affordable housing development in all of Jefferson County that is not operated by a public housing authority: Westridge Village in Ringling, which comprises 12 units for families, under the USDA-Rural Development and Affordable Housing Tax Credit programs. We were unable to contact a representative of this property.

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 Jefferson 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.

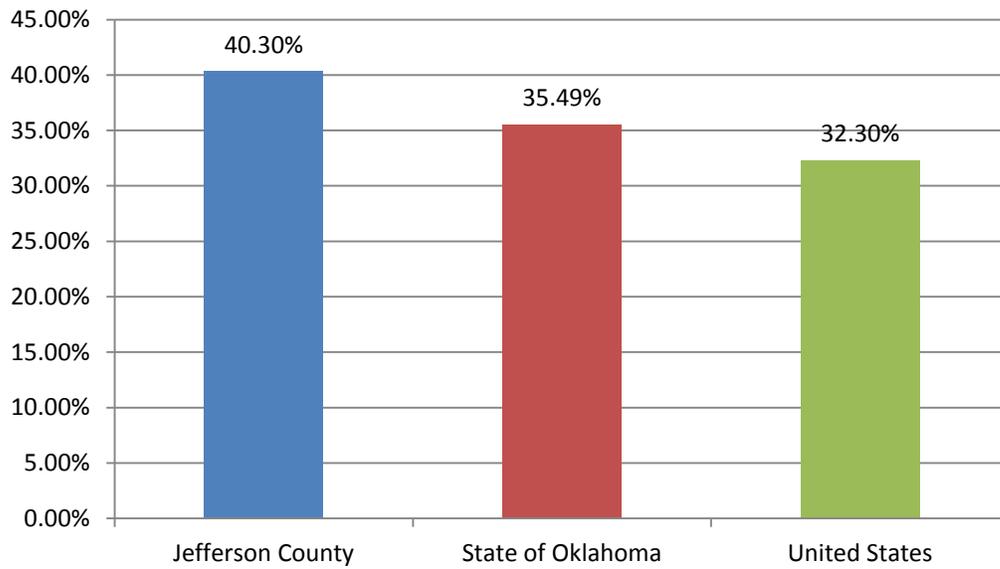
HUD Programs in Jefferson County

			Avg.			
	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Jefferson County						
Public Housing	206	92%	\$14,676	\$212	\$317	40.10%
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	208	92%	\$14,683	\$214	\$317	40.30%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 208 housing units located within Jefferson County, with an overall occupancy rate of 92%. The average household income among households living in these units is \$14,683. Total monthly rent for these units averages \$530, with the federal contribution averaging \$317 (59.70%) and the tenant's contribution averaging \$214 (40.30%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



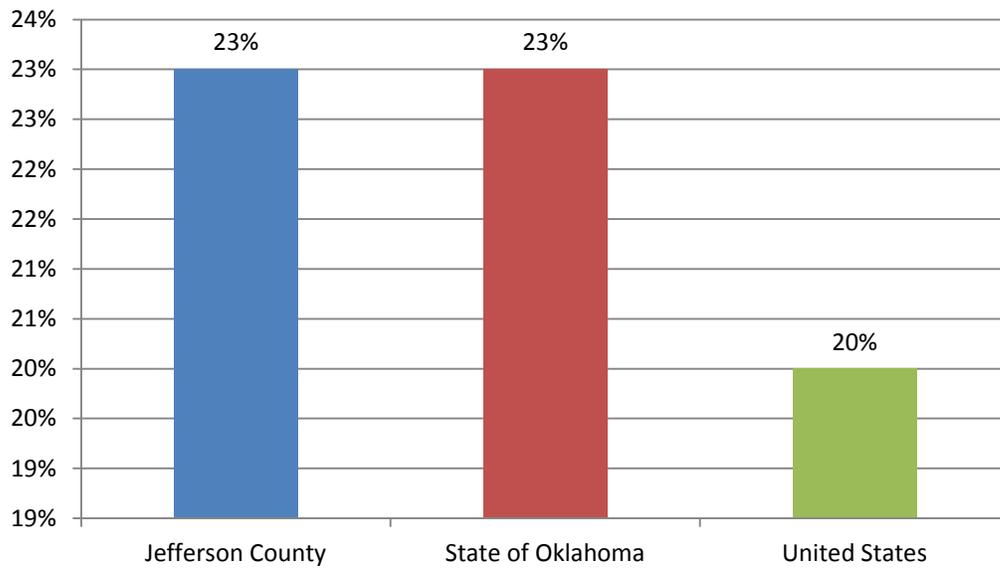
Demographics of Persons in HUD Programs in Jefferson County

Jefferson County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	206	24%	23%	31%	57%	4%
Housing Choice Vouchers	2	N/A	N/A	N/A	N/A	50%
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	208	25%	23%	30%	57%	5%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

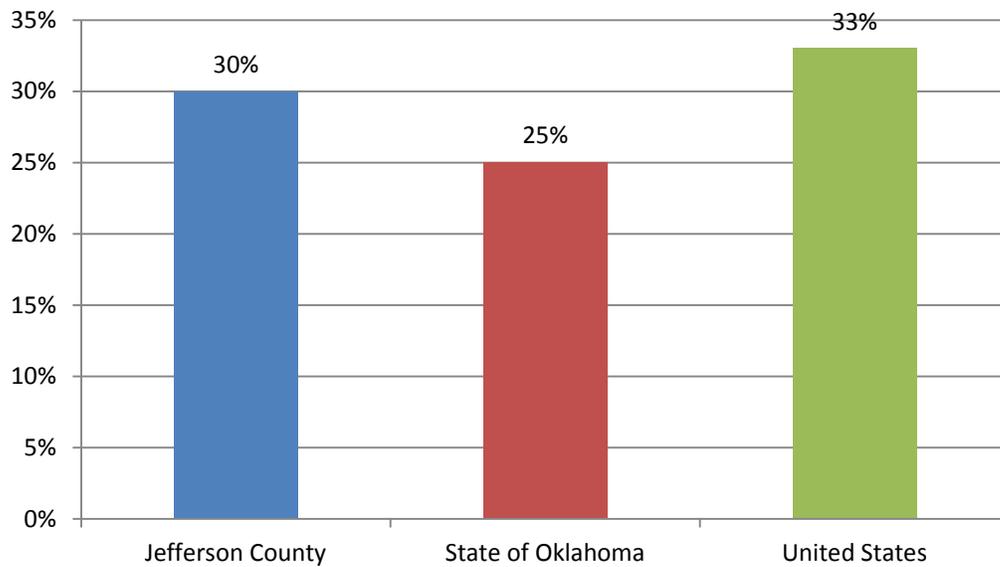
25% of housing units are occupied by single parents with female heads of household. 23% of households have at least one person with a disability. 30% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 57% have one or more disabilities. Finally, 5% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

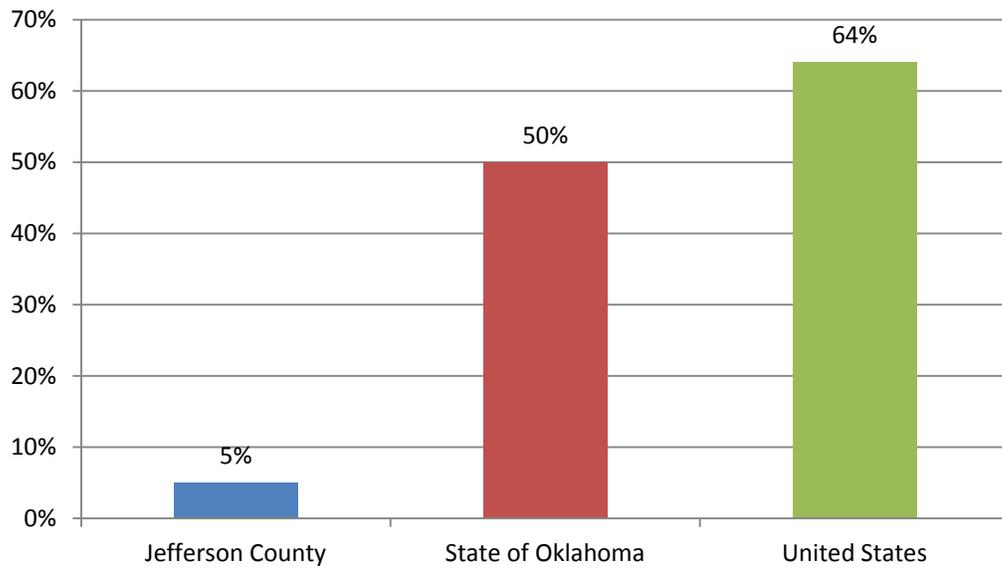
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Jefferson 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 Jefferson 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.

Jefferson County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	155		165	
Cost Burden Less Than 30%	15	9.68%	60	36.36%
Cost Burden Between 30%-50%	45	29.03%	35	21.21%
Cost Burden Greater Than 50%	60	38.71%	40	24.24%
Not Computed (no/negative income)	35	22.58%	25	15.15%
Income 30%-50% HAMFI	195		150	
Cost Burden Less Than 30%	120	61.54%	110	73.33%
Cost Burden Between 30%-50%	55	28.21%	40	26.67%
Cost Burden Greater Than 50%	20	10.26%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	400		135	
Cost Burden Less Than 30%	305	76.25%	110	81.48%
Cost Burden Between 30%-50%	75	18.75%	15	11.11%
Cost Burden Greater Than 50%	20	5.00%	10	7.41%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	220		65	
Cost Burden Less Than 30%	145	65.91%	65	100.00%
Cost Burden Between 30%-50%	70	31.82%	0	0.00%
Cost Burden Greater Than 50%	10	4.55%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	1,870		625	
Cost Burden Less Than 30%	1,455	77.81%	455	72.80%
Cost Burden Between 30%-50%	270	14.44%	90	14.40%
Cost Burden Greater Than 50%	114	6.10%	50	8.00%
Not Computed (no/negative income)	35	1.87%	25	4.00%

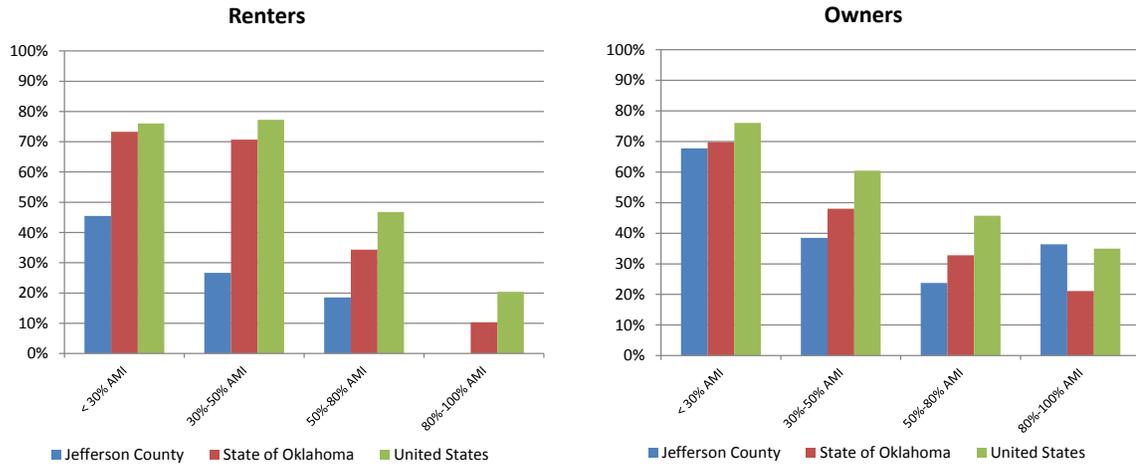
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Jefferson 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	155	67.74%	165	45.45%
Income 30%-50% HAMFI	195	38.46%	150	26.67%
Income 50%-80% HAMFI	400	23.75%	135	18.52%
Income 80%-100% HAMFI	220	36.36%	65	0.00%
All Incomes	1,870	20.53%	625	22.40%

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.



Jefferson County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	155		165	
Between 1.0 and 1.5 Persons per Room	4	2.58%	4	2.42%
More than 1.5 Persons per Room	0	0.00%	15	9.09%
Lacks Complete Kitchen or Plumbing	4	2.58%	10	6.06%
Income 30%-50% HAMFI	195		150	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	6.67%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	2.05%	0	0.00%
Income 50%-80% HAMFI	400		135	
Between 1.0 and 1.5 Persons per Room	15	3.75%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.00%	20	14.81%
Income 80%-100% HAMFI	220		65	
Between 1.0 and 1.5 Persons per Room	4	1.82%	4	6.15%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	1,870		625	
Between 1.0 and 1.5 Persons per Room	27	1.44%	18	2.88%
More than 1.5 Persons per Room	0	0.00%	15	2.40%
Lacks Complete Kitchen or Plumbing	18	0.96%	30	4.80%

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

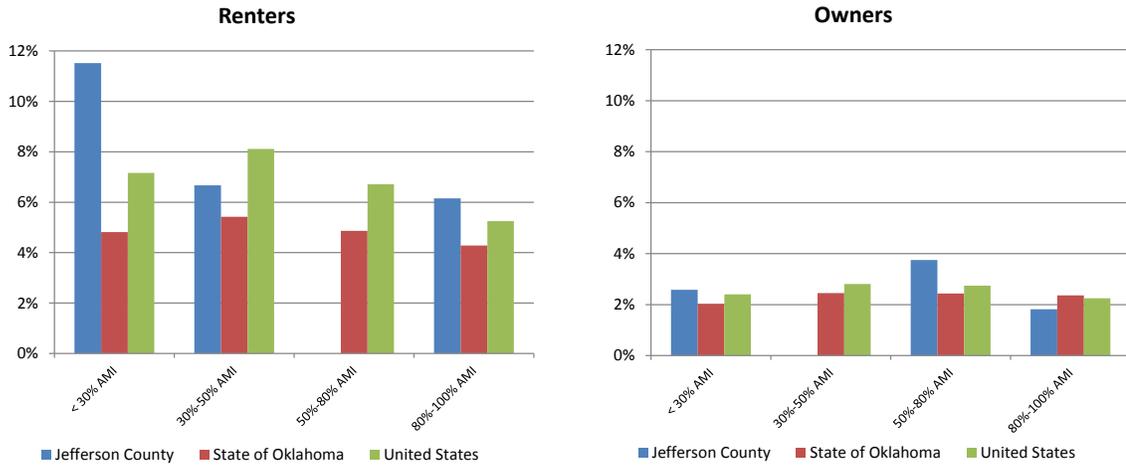
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Jefferson County, Oklahoma and the nation.

Jefferson County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	155	2.58%	165	11.52%	165
Income 30%-50% HAMFI	195	0.00%	150	6.67%	150
Income 50%-80% HAMFI	400	3.75%	135	0.00%	135
Income 80%-100% HAMFI	220	1.82%	65	6.15%	65
All Incomes	1,870	1.44%	625	5.28%	625

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 Jefferson County, the state and the nation.

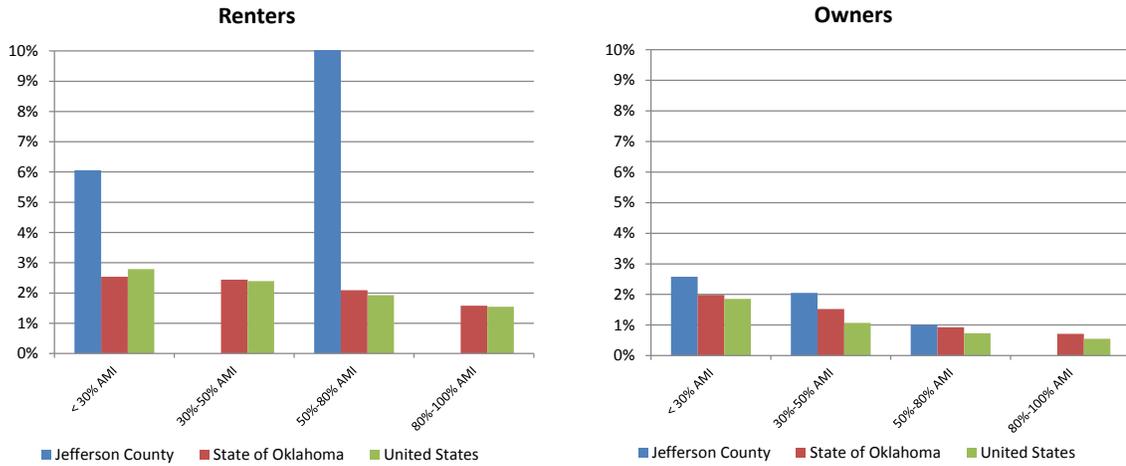
Jefferson County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	155	2.58%	165	6.06%	
Income 30%-50% HAMFI	195	2.05%	150	0.00%	
Income 50%-80% HAMFI	400	1.00%	135	14.81%	
Income 80%-100% HAMFI	220	0.00%	65	0.00%	
All Incomes	1,870	0.96%	625	4.80%	

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.

Jefferson County : CHAS - Housing Cost Burden by Household Type / HAMFI

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	155	107	69.03%	165	84	50.91%
Elderly Family	15	14	93.33%	10	10	100.00%
Small Family (2-4 persons)	35	14	40.00%	85	40	47.06%
Large Family (5 or more persons)	10	4	40.00%	4	4	100.00%
Elderly Non-Family	45	35	77.78%	10	0	0.00%
Non-Family, Non-Elderly	50	40	80.00%	55	30	54.55%
Income 30%-50% HAMFI	195	70	35.90%	150	38	25.33%
Elderly Family	25	10	40.00%	25	4	16.00%
Small Family (2-4 persons)	45	19	42.22%	30	0	0.00%
Large Family (5 or more persons)	10	8	80.00%	20	10	50.00%
Elderly Non-Family	80	14	17.50%	50	4	8.00%
Non-Family, Non-Elderly	35	19	54.29%	20	20	100.00%
Income 50%-80% HAMFI	400	92	23.00%	135	24	17.78%
Elderly Family	140	14	10.00%	4	0	0.00%
Small Family (2-4 persons)	115	50	43.48%	40	10	25.00%
Large Family (5 or more persons)	40	10	25.00%	35	10	28.57%
Elderly Non-Family	80	8	10.00%	10	4	40.00%
Non-Family, Non-Elderly	25	10	40.00%	40	0	0.00%
Income 80%-100% HAMFI	220	80	36.36%	65	0	0.00%
Elderly Family	75	10	13.33%	4	0	0.00%
Small Family (2-4 persons)	60	25	41.67%	40	0	0.00%
Large Family (5 or more persons)	30	20	66.67%	10	0	0.00%
Elderly Non-Family	10	0	0.00%	10	0	0.00%
Non-Family, Non-Elderly	45	25	55.56%	4	0	0.00%
All Incomes	1,870	378	20.21%	625	146	23.36%
Elderly Family	465	58	12.47%	47	14	29.79%
Small Family (2-4 persons)	795	127	15.97%	255	50	19.61%
Large Family (5 or more persons)	155	42	27.10%	73	24	32.88%
Elderly Non-Family	265	57	21.51%	80	8	10.00%
Non-Family, Non-Elderly	190	94	49.47%	159	50	31.45%

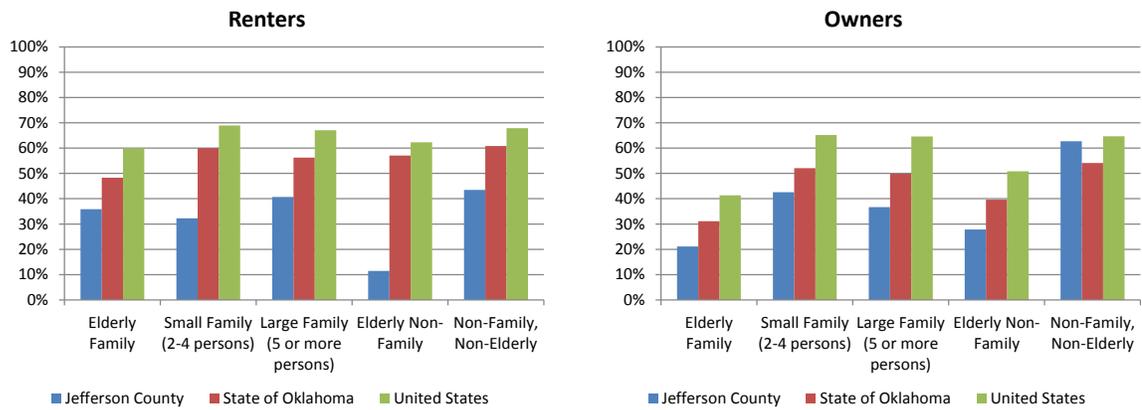
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Jefferson County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
Income < 80% HAMFI	750	269	35.87%	450	32.44%
Elderly Family	180	38	21.11%	39	35.90%
Small Family (2-4 persons)	195	83	42.56%	155	32.26%
Large Family (5 or more persons)	60	22	36.67%	59	40.68%
Elderly Non-Family	205	57	27.80%	70	11.43%
Non-Family, Non-Elderly	110	69	62.73%	115	43.48%

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).



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

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	155	104	67.10%	165	98	59.39%
Elderly Family	15	15	100.00%	10	10	100.00%
Small Family (2-4 persons)	35	15	42.86%	85	55	64.71%
Large Family (5 or more persons)	10	4	40.00%	4	4	100.00%
Elderly Non-Family	45	30	66.67%	10	4	40.00%
Non-Family, Non-Elderly	50	40	80.00%	55	25	45.45%
Income 30%-50% HAMFI	195	75	38.46%	150	43	28.67%
Elderly Family	25	10	40.00%	25	4	16.00%
Small Family (2-4 persons)	45	20	44.44%	30	0	0.00%
Large Family (5 or more persons)	10	10	100.00%	20	15	75.00%
Elderly Non-Family	80	15	18.75%	50	4	8.00%
Non-Family, Non-Elderly	35	20	57.14%	20	20	100.00%
Income 50%-80% HAMFI	400	110	27.50%	135	38	28.15%
Elderly Family	140	15	10.71%	4	4	100.00%
Small Family (2-4 persons)	115	50	43.48%	40	10	25.00%
Large Family (5 or more persons)	40	25	62.50%	35	10	28.57%
Elderly Non-Family	80	10	12.50%	10	4	40.00%
Non-Family, Non-Elderly	25	10	40.00%	40	10	25.00%
Income Greater than 80% of HAMFI	1,120	124	11.07%	175	4	2.29%
Elderly Family	285	20	7.02%	4	0	0.00%
Small Family (2-4 persons)	600	45	7.50%	100	0	0.00%
Large Family (5 or more persons)	95	30	31.58%	20	4	20.00%
Elderly Non-Family	60	4	6.67%	10	0	0.00%
Non-Family, Non-Elderly	80	25	31.25%	45	0	0.00%
All Incomes	1,870	413	22.09%	625	183	29.28%
Elderly Family	465	60	12.90%	43	18	41.86%
Small Family (2-4 persons)	795	130	16.35%	255	65	25.49%
Large Family (5 or more persons)	155	69	44.52%	79	33	41.77%
Elderly Non-Family	265	59	22.26%	80	12	15.00%
Non-Family, Non-Elderly	190	95	50.00%	160	55	34.38%

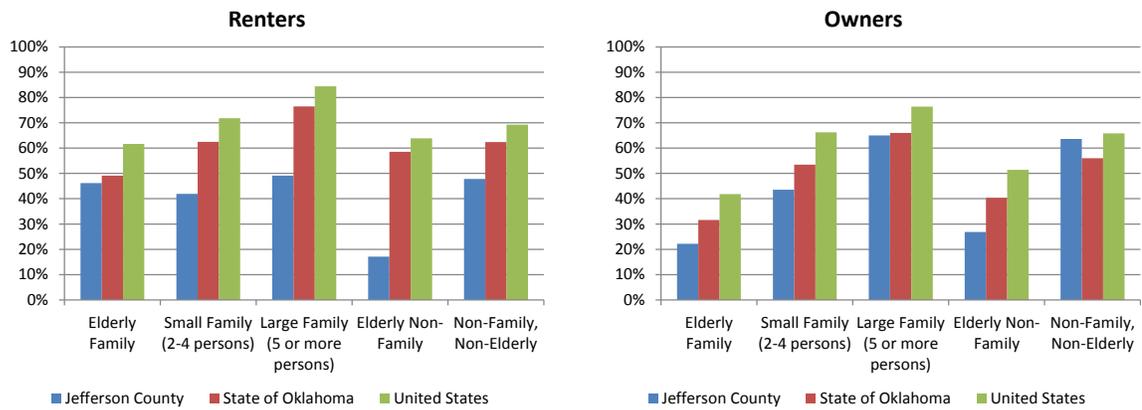
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Jefferson County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	750	289	38.53%	450	39.78%
Elderly Family	180	40	22.22%	39	46.15%
Small Family (2-4 persons)	195	85	43.59%	155	41.94%
Large Family (5 or more persons)	60	39	65.00%	59	49.15%
Elderly Non-Family	205	55	26.83%	70	17.14%
Non-Family, Non-Elderly	110	70	63.64%	115	47.83%

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 Jefferson 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.”



Jefferson County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	150	100	66.7%	165	95	57.6%
White alone, non-Hispanic	115	75	65.2%	135	85	63.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	25	15	60.0%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	10	10	100.0%
Other (including multiple races)	8	4	50.0%	20	0	0.0%
Income 30%-50% HAMFI	200	80	40.0%	150	45	30.0%
White alone, non-Hispanic	145	55	37.9%	105	40	38.1%
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	20	10	50.0%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	4	28.6%	39	4	10.3%
Other (including multiple races)	8	4	50.0%	0	0	N/A
Income 50%-80% HAMFI	395	110	27.8%	130	40	30.8%
White alone, non-Hispanic	320	80	25.0%	130	40	30.8%
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	30	20	66.7%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	0	0.0%	0	0	N/A
Other (including multiple races)	25	10	40.0%	4	0	0.0%
Income 80%-100% HAMFI	220	80	36.4%	69	4	5.8%
White alone, non-Hispanic	205	80	39.0%	40	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	14	4	28.6%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	20	0	0.0%
Other (including multiple races)	4	0	0.0%	4	4	100.0%
All Incomes	1,865	415	22.3%	624	184	29.5%
White alone, non-Hispanic	1,565	320	20.4%	490	165	33.7%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	144	49	34.0%	23	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	98	29	29.6%	73	14	19.2%
Other (including multiple races)	60	18	30.0%	38	4	10.5%

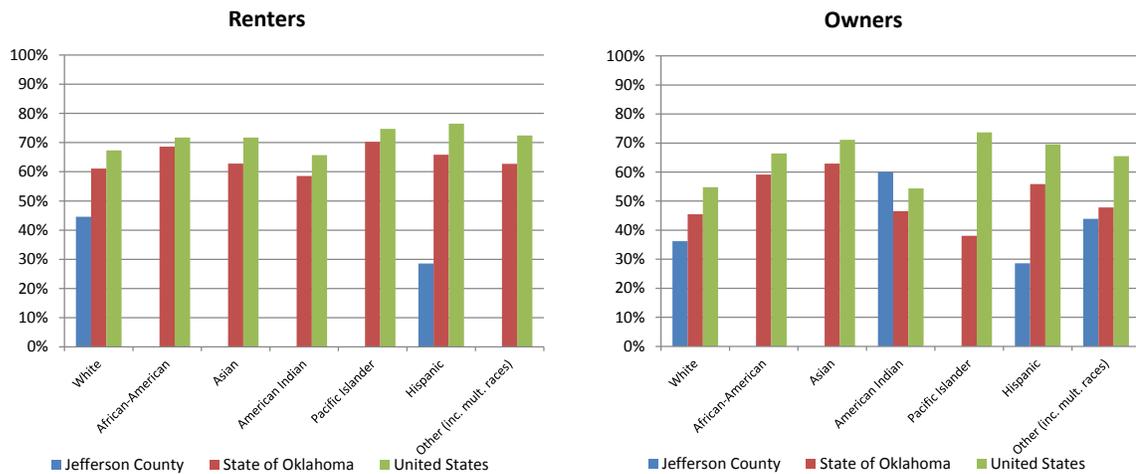
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Jefferson County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	745	290	38.93%	445	40.45%
White alone, non-Hispanic	580	210	36.21%	370	44.59%
Black or African-American alone	0	0	N/A	0	N/A
Asian alone	0	0	N/A	0	N/A
American Indian alone	75	45	60.00%	8	0.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	49	14	28.57%	14	28.57%
Other (including multiple races)	41	18	43.90%	24	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 Jefferson 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 115 renter households that are cost overburdened, and 180 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 18 renter households that are cost overburdened, and 73 homeowners that are cost overburdened.
- 60.0% of Native American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.



Housing Demand – Population Subsets

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

Jefferson County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	16	5	21
Less than 30% AMI	8.29%	26.40%	1	1	3
Less than 50% AMI	18.72%	50.40%	3	3	6
Less than 60% AMI	22.46%	60.48%	4	3	7
Less than 80% AMI	40.11%	72.00%	6	4	10

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.

Jefferson County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	39.04%	20.32%	6	1	7
Elderly less than 30% AMI	3.21%	3.20%	1	0	1
Elderly less than 50% AMI	8.82%	15.20%	1	1	2
Elderly less than 60% AMI	10.59%	18.24%	2	1	3
Elderly less than 80% AMI	20.59%	17.44%	3	1	4

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.



Jefferson County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	36.63%	34.40%	6	2	8
Disabled less than 30% AMI	3.48%	12.00%	1	1	1
Disabled less than 50% AMI	9.36%	24.80%	1	1	3
Disabled less than 60% AMI	11.23%	29.76%	2	2	3
Disabled less than 80% AMI	20.86%	30.40%	3	2	5

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.

Jefferson County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	16	5	21
Total Veteran Demand	9.20%	9.20%	1	0	2
Veterans with Disabilities	3.22%	3.22%	1	0	1
Veterans Below Poverty	0.63%	0.63%	0	0	0
Disabled Veterans Below Poverty	0.34%	0.34%	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).

Jefferson County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	16	5	21
Total Working Families	49.31%	49.31%	8	3	10
Working Families with Children Present	21.62%	21.62%	3	1	5

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 21 housing units will be needed in Jefferson County over the next five years. Of those units:

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

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

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