

Housing Needs Assessment
Tillman County

Prepared For:

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

Effective Date of the Analysis:

December 7, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Tillman County
 IRR - Tulsa/OKC File No. 140-2015-0084

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 Tillman County Residential Housing Market Analysis. Owen S. Ard, MAI personally inspected the Tillman County area during the month of December 2015 to collect the data used in the preparation of the Tillman 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 Tillman County is projected to decline by -0.70% per year over the next five years.
2. Median Household Income in Tillman County is estimated to be \$36,317 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Tillman County is estimated to be 20.22%, compared with 16.85% for Oklahoma.
3. Homeowner and rental vacancy rates in Tillman County are higher than the state averages.
4. Home values and rental rates in Tillman County are significantly lower than the state averages.
5. Average sale price for homes in Frederick was \$43,255 in 2015, with an average price per square foot of \$27.50. The average year of construction for homes sold in 2015 is estimated to be 1956.
6. Approximately 22.88% of renters and 16.10% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number: 74 Injuries: 138 Fatalities: 12 Damages (1996-2014): \$760,000.00
3. Social Vulnerability: Above the state score; at the census tract level, the Frederick area and western portion of the county have particularly higher scores
4. Floodplain: updated flood maps not available; National Climatic Data Center storm event statistics record 12 flooding events in Tillman County during 1995-2007. The reported damage totaled \$1.262 million

Homelessness Specific Findings

1. Tillman 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 812 occupied housing units in Tillman County with lead-based paint hazards.
2. 443 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 80 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 Tillman 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 Tillman 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 Tillman 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 Tillman County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Tillman County area.

Effective Date of Consultation

The Tillman County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 7, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Tillman County area was inspected during December, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

Specific data sources used in this analysis include but are not limited to:

1. The 2000 and 2010 Decennial Censuses of Population and Housing
2. The 2009-2013 American Community Survey (ACS)
3. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
4. The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs
5. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
6. Continuum of Care Assistance Programs

7. The National Oceanic and Atmospheric Administration
8. Nielsen SiteReports (formerly known as Claritas)
9. The Oklahoma State Department of Health
10. The Oklahoma Department of Human Services
11. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
12. The Federal Reserve Bank of New York

Tillman County Analysis

Area Information

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

Tillman County is located in Southwest Oklahoma. The county is bordered on the north by Jackson, Kiowa, and Comanche counties, on the west by Jackson County, on the south by Texas, and on the east by Comanche and Cotton counties. The Tillman County Seat is Frederick, which is located in the central part of the county. This location is approximately 237 miles southwest of Tulsa and 133 miles southwest of Oklahoma City.

Tillman County has a total area of 879 square miles (871 square miles of land, and 8 square miles of water), ranking 35th out of Oklahoma's 77 counties in terms of total area. The total population of Tillman County as of the 2010 Census was 7,992 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 Tillman. These are US-183, US-70, OK-5C, OK-5, OK-54, OK-36, and OK-54. The nearest interstate highway is I-44, which is located east of the county. The county also has an intricate network of county roadways.

Public transportation is provided by Red River Transportation, which operates a demand-response service throughout the county. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Frederick Regional Airport is located just east of Frederick. The airport operates four primary concrete and asphalt runways measuring 6,099, 4,812, 4,578, and 3,180 feet in length and averages 174 aircraft operations per day (almost all military in nature). The nearest full-service commercial airport is the Wichita Falls Regional Airport, located 58.2 miles southeast in Wichita Falls.

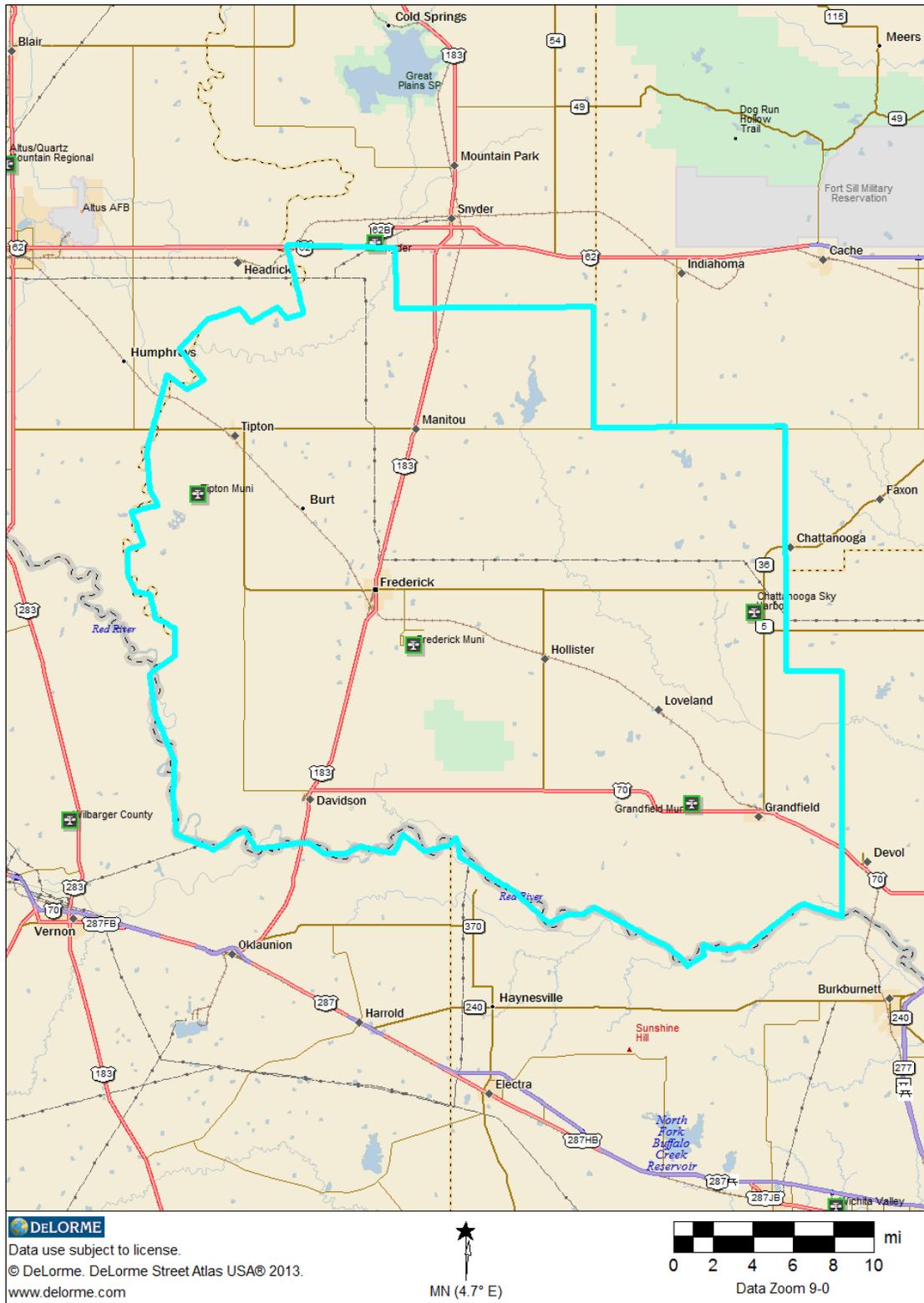
Educational Facilities

All of the county communities have public school facilities. Frederick is served by Frederick Public Schools which operates one high school, one middle school, and one elementary school. Higher education offerings in Frederick include the Wayland Baptist University and the Western Oklahoma State College in Altus, located 34.8 miles northwest.

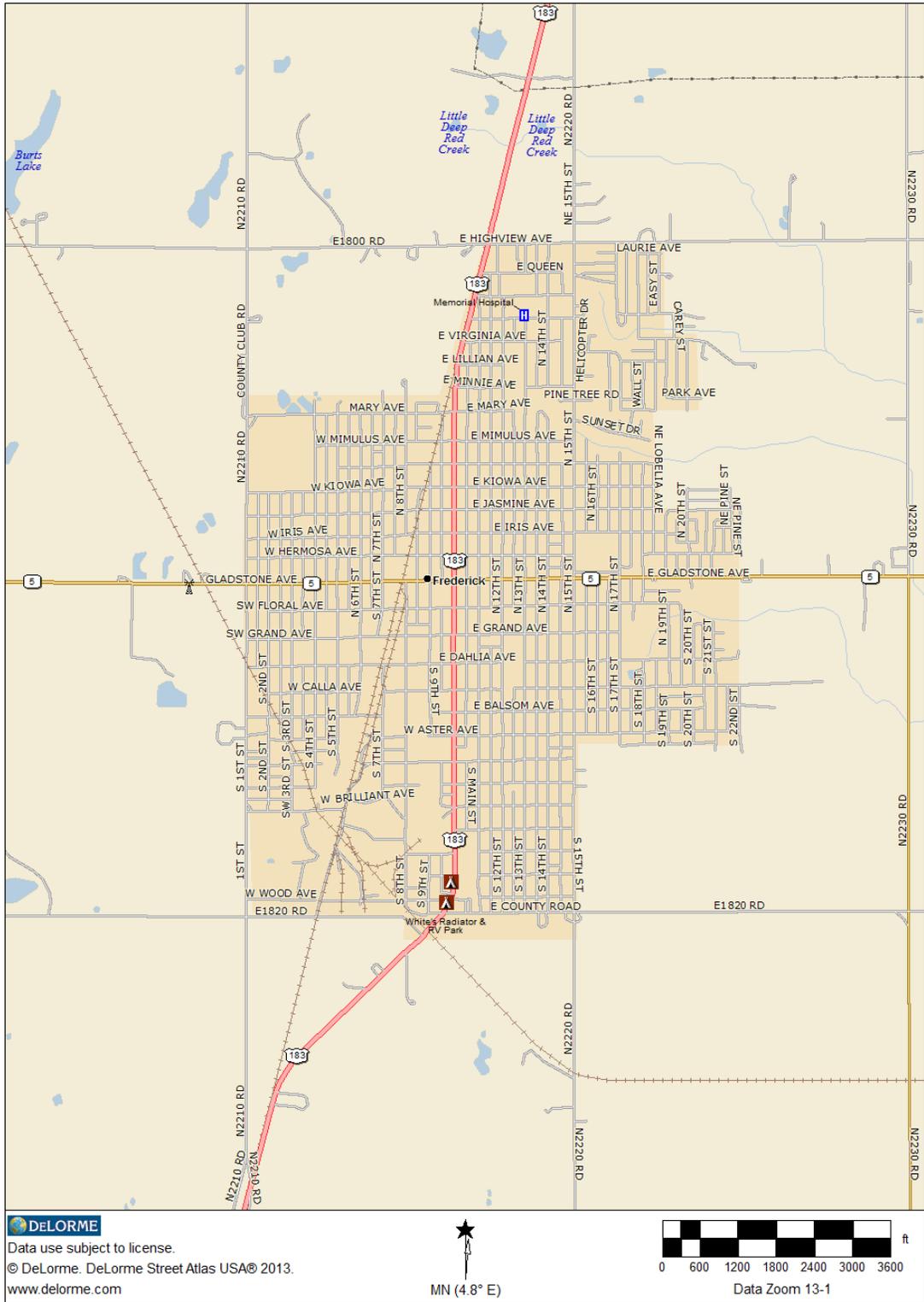
Medical Facilities

Medical services are provided by Memorial Hospital and Physicians Group, a 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.

Tillman County Area Map



Frederick Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Tillman 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
Frederick	4,637	3,940	-1.62%	3,760	-0.93%	3,674	-0.46%
Tillman County	9,287	7,992	-1.49%	7,554	-1.12%	7,295	-0.70%
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 Tillman County was 7,992 persons as of the 2010 Census, a -1.49% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tillman County to be 7,554 persons, and projects that the population will show -0.70% annualized decline over the next five years. The population of Tillman County has declined in every decennial census since 1930 and this trend is expected to continue in the near term.

The population of Frederick was 3,940 persons as of the 2010 Census, a -1.62% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Frederick to be 3,760 persons, and projects that the population will show -0.46% annualized decline over the next five years.

The next table presents data regarding household levels in Tillman 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
Frederick	1,797	1,568	-1.35%	1,518	-0.65%	1,498	-0.26%
Tillman County	3,594	3,216	-1.11%	3,065	-0.96%	2,976	-0.59%
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
Frederick	1,212	1,020	-1.71%	995	-0.50%	984	-0.22%
Tillman County	2,486	2,136	-1.51%	2,033	-0.98%	1,976	-0.57%
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, Tillman County had a total of 3,216 households, representing a -1.11% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tillman County to have 3,065

households. This number is expected to experience a -0.59% annualized rate of decline over the next five years.

As of 2010, Frederick had a total of 1,568 households, representing a -1.35% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Frederick to have 1,518 households. This number is expected to experience a -0.26% annualized rate of decline over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Frederick		Tillman County	
	No.	Percent	No.	Percent
Total Population	3,898		7,898	
White Alone	3,067	78.68%	6,106	77.31%
Black or African American Alone	309	7.93%	655	8.29%
Amer. Indian or Alaska Native Alone	99	2.54%	191	2.42%
Asian Alone	10	0.26%	31	0.39%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	4	0.05%
Some Other Race Alone	223	5.72%	366	4.63%
Two or More Races	190	4.87%	545	6.90%
Population by Hispanic or Latino Origin	Frederick		Tillman County	
	No.	Percent	No.	Percent
Total Population	3,898		7,898	
Hispanic or Latino	1,270	32.58%	1,841	23.31%
<i>Hispanic or Latino, White Alone</i>	828	65.20%	1,079	58.61%
<i>Hispanic or Latino, All Other Races</i>	442	34.80%	762	41.39%
Not Hispanic or Latino	2,628	67.42%	6,057	76.69%
<i>Not Hispanic or Latino, White Alone</i>	2,239	85.20%	5,027	82.99%
<i>Not Hispanic or Latino, All Other Races</i>	389	14.80%	1,030	17.01%

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

In Tillman County, racial and ethnic minorities comprise 36.35% of the total population. Within Frederick, racial and ethnic minorities represent 42.56% of the population.

Population by Age

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

Tillman 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	7,992		7,554		7,295			
Age 0 - 4	495	6.19%	488	6.46%	482	6.61%	-0.28%	-0.25%
Age 5 - 9	529	6.62%	502	6.65%	465	6.37%	-1.04%	-1.52%
Age 10 - 14	594	7.43%	518	6.86%	485	6.65%	-2.70%	-1.31%
Age 15 - 17	357	4.47%	326	4.32%	312	4.28%	-1.80%	-0.87%
Age 18 - 20	285	3.57%	295	3.91%	291	3.99%	0.69%	-0.27%
Age 21 - 24	333	4.17%	394	5.22%	408	5.59%	3.42%	0.70%
Age 25 - 34	873	10.92%	870	11.52%	871	11.94%	-0.07%	0.02%
Age 35 - 44	926	11.59%	798	10.56%	764	10.47%	-2.93%	-0.87%
Age 45 - 54	1,167	14.60%	974	12.89%	806	11.05%	-3.55%	-3.72%
Age 55 - 64	1,019	12.75%	969	12.83%	916	12.56%	-1.00%	-1.12%
Age 65 - 74	784	9.81%	804	10.64%	883	12.10%	0.51%	1.89%
Age 75 - 84	442	5.53%	429	5.68%	427	5.85%	-0.60%	-0.09%
Age 85 and over	188	2.35%	187	2.48%	185	2.54%	-0.11%	-0.21%
<i>Age 55 and over</i>	<i>2,433</i>	<i>30.44%</i>	<i>2,389</i>	<i>31.63%</i>	<i>2,411</i>	<i>33.05%</i>	<i>-0.36%</i>	<i>0.18%</i>
<i>Age 62 and over</i>	<i>1,532</i>	<i>19.17%</i>	<i>1,524</i>	<i>20.17%</i>	<i>1,585</i>	<i>21.72%</i>	<i>-0.10%</i>	<i>0.79%</i>
Median Age	40.7		39.8		39.4		-0.45%	-0.20%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tillman County is 39.8 years. This compares with the statewide figure of 36.6 years. Approximately 6.46% of the population is below the age of 5, while 20.17% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.79% per year.

Frederick 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	3,940		3,760		3,674			
Age 0 - 4	262	6.65%	255	6.78%	259	7.05%	-0.54%	0.31%
Age 5 - 9	292	7.41%	262	6.97%	241	6.56%	-2.14%	-1.66%
Age 10 - 14	294	7.46%	279	7.42%	251	6.83%	-1.04%	-2.09%
Age 15 - 17	178	4.52%	162	4.31%	170	4.63%	-1.87%	0.97%
Age 18 - 20	142	3.60%	149	3.96%	158	4.30%	0.97%	1.18%
Age 21 - 24	176	4.47%	199	5.29%	208	5.66%	2.49%	0.89%
Age 25 - 34	450	11.42%	463	12.31%	450	12.25%	0.57%	-0.57%
Age 35 - 44	459	11.65%	398	10.59%	394	10.72%	-2.81%	-0.20%
Age 45 - 54	526	13.35%	451	11.99%	395	10.75%	-3.03%	-2.62%
Age 55 - 64	490	12.44%	456	12.13%	425	11.57%	-1.43%	-1.40%
Age 65 - 74	349	8.86%	374	9.95%	420	11.43%	1.39%	2.35%
Age 75 - 84	225	5.71%	209	5.56%	206	5.61%	-1.46%	-0.29%
Age 85 and over	97	2.46%	103	2.74%	97	2.64%	1.21%	-1.19%
<i>Age 55 and over</i>	<i>1,161</i>	<i>29.47%</i>	<i>1,142</i>	<i>30.37%</i>	<i>1,148</i>	<i>31.25%</i>	<i>-0.33%</i>	<i>0.10%</i>
<i>Age 62 and over</i>	<i>721</i>	<i>18.30%</i>	<i>720</i>	<i>19.14%</i>	<i>754</i>	<i>20.51%</i>	<i>-0.03%</i>	<i>0.92%</i>
Median Age	38.8		37.8		37.5		-0.52%	-0.16%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Frederick is 37.8 years. This compares with the statewide figure of 36.6 years. Approximately 6.78% of the population is below the age of 5, while 19.14% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.92% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Frederick		Tillman County	
	No.	Percent	No.	Percent
Total Families:	1,036		2,055	
Married-Couple Family:	723	69.79%	1,534	74.65%
With Children Under 18 Years	293	28.28%	591	28.76%
No Children Under 18 Years	430	41.51%	943	45.89%
Other Family:	313	30.21%	521	25.35%
Male Householder, No Wife Present	92	8.88%	148	7.20%
With Children Under 18 Years	67	6.47%	74	3.60%
No Children Under 18 Years	25	2.41%	74	3.60%
Female Householder, No Husband Present	221	21.33%	373	18.15%
With Children Under 18 Years	108	10.42%	156	7.59%
No Children Under 18 Years	113	10.91%	217	10.56%
Total Single Parent Families	175		230	
Male Householder	67	38.29%	74	32.17%
Female Householder	108	61.71%	156	67.83%

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

As shown, within Tillman County, among all families 11.19% are single-parent families, while in Frederick, the percentage is 16.89%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	3,780		7,558		3,702,515	
Under 18 Years:	906		1,818		933,738	
With One Type of Disability	12	1.32%	14	0.77%	33,744	3.61%
With Two or More Disabilities	39	4.30%	43	2.37%	11,082	1.19%
No Disabilities	855	94.37%	1,761	96.86%	888,912	95.20%
18 to 64 Years:	2,254		4,375		2,265,702	
With One Type of Disability	201	8.92%	433	9.90%	169,697	7.49%
With Two or More Disabilities	208	9.23%	390	8.91%	149,960	6.62%
No Disabilities	1,845	81.85%	3,552	81.19%	1,946,045	85.89%
65 Years and Over:	620		1,365		503,075	
With One Type of Disability	111	17.90%	303	22.20%	95,633	19.01%
With Two or More Disabilities	114	18.39%	327	23.96%	117,044	23.27%
No Disabilities	395	63.71%	735	53.85%	290,398	57.72%
Total Number of Persons with Disabilities:	685	18.12%	1,510	19.98%	577,160	15.59%

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

Within Tillman County, 19.98% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Frederick the percentage is 18.12%. Compared with the rest of the state, Tillman County has a somewhat larger percentage of persons with one or more disabilities.

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

2013 Population by Veteran and Disability Status						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,874		5,740		2,738,788	
Veteran:	335	11.66%	646	11.25%	305,899	11.17%
<i>With a Disability</i>	132	39.40%	258	39.94%	100,518	32.86%
<i>No Disability</i>	203	60.60%	388	60.06%	205,381	67.14%
Non-veteran:	2,539	88.34%	5,094	88.75%	2,432,889	88.83%
<i>With a Disability</i>	502	19.77%	1,195	23.46%	430,610	17.70%
<i>No Disability</i>	2,037	80.23%	3,899	76.54%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Tillman County, the Census Bureau estimates there are 646 veterans, 39.94% of which have one or more disabilities (compared with 32.86% at a statewide level). In Frederick, there are an estimated 335 veterans, 39.40% of which are estimated to have a disability. Compared with the rest of the state, veterans in Tillman County have a somewhat higher likelihood of having one or more disabilities.

Group Quarters Population

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

	Frederick		Tillman County	
	No.	Percent	No.	Percent
Total Population	3,940		7,992	
Group Quarters Population	115	2.92%	267	3.34%
Institutionalized Population	115	2.92%	256	3.20%
Correctional facilities for adults	86	2.18%	197	2.46%
Juvenile facilities	0	0.00%	30	0.38%
Nursing facilities/Skilled-nursing facilities	29	0.74%	29	0.36%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	11	0.14%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	11	0.14%

Source: 2010 Decennial Census, Table P42

The percentage of the Tillman County population in group quarters is generally similar to the statewide figure, which was 2.99% in 2010.

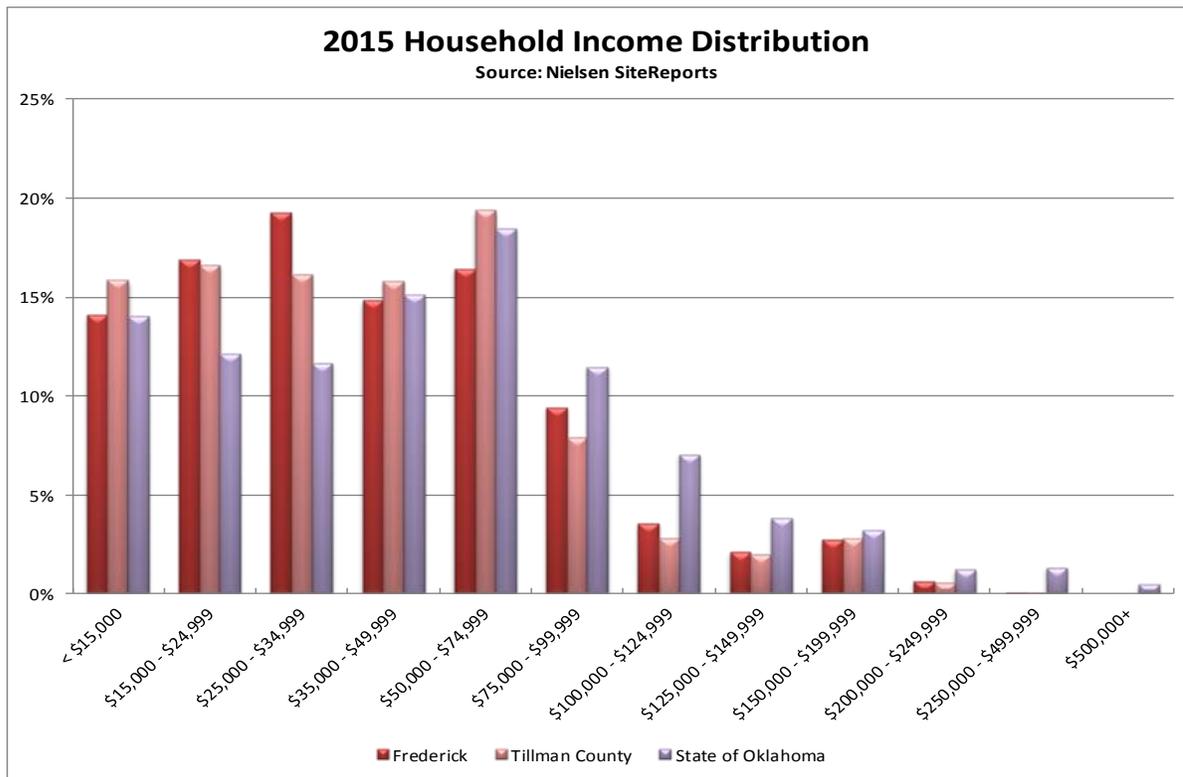
Household Income Levels

Data in the following chart shows the distribution of household income in Tillman 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						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,518		3,065		1,520,327	
< \$15,000	214	14.10%	486	15.86%	213,623	14.05%
\$15,000 - \$24,999	256	16.86%	509	16.61%	184,613	12.14%
\$25,000 - \$34,999	292	19.24%	495	16.15%	177,481	11.67%
\$35,000 - \$49,999	225	14.82%	484	15.79%	229,628	15.10%
\$50,000 - \$74,999	249	16.40%	594	19.38%	280,845	18.47%
\$75,000 - \$99,999	143	9.42%	242	7.90%	173,963	11.44%
\$100,000 - \$124,999	54	3.56%	87	2.84%	106,912	7.03%
\$125,000 - \$149,999	32	2.11%	62	2.02%	57,804	3.80%
\$150,000 - \$199,999	42	2.77%	86	2.81%	48,856	3.21%
\$200,000 - \$249,999	10	0.66%	18	0.59%	18,661	1.23%
\$250,000 - \$499,999	1	0.07%	2	0.07%	20,487	1.35%
\$500,000+	0	0.00%	0	0.00%	7,454	0.49%
Median Household Income	\$34,897		\$36,317		\$47,049	
Average Household Income	\$48,514		\$47,490		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Tillman County is estimated to be \$36,317 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Frederick, median household income is estimated to be \$34,897. Compared with the rest of the state, the income distribution of Tillman County is skewed more heavily towards the income brackets under \$35,000 per year, with relatively few households earning over \$100,000 per year.



Household Income Trend

Next we examine the long-term growth of incomes in Tillman 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
Frederick	\$22,190	\$34,897	2.87%	2.40%	0.47%
Tillman County	\$24,828	\$36,317	2.41%	2.40%	0.01%
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, median household income in Tillman County effectively matched the rate of inflation from 1999 through 2015, which is notable as Oklahoma as a whole saw a modest decline in median household income after accounting for inflation. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%)



while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Tillman County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Frederick	23.26%	20.95%	-231	56.72%	28.70%
Tillman County	21.87%	20.22%	-166	58.11%	39.10%
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 Tillman County is estimated to be 20.22% by the American Community Survey. This is a decline of -166 basis points since the 2000 Census. Within Frederick, the poverty rate is estimated to be 20.95%. 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. Although Tillman County saw a decline in its poverty rate over this period of time, it is still notably above the poverty rates of the state and nation.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Tillman 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)
Tillman County	3,183	3,383	1.23%	6.2%	4.2%	-200
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

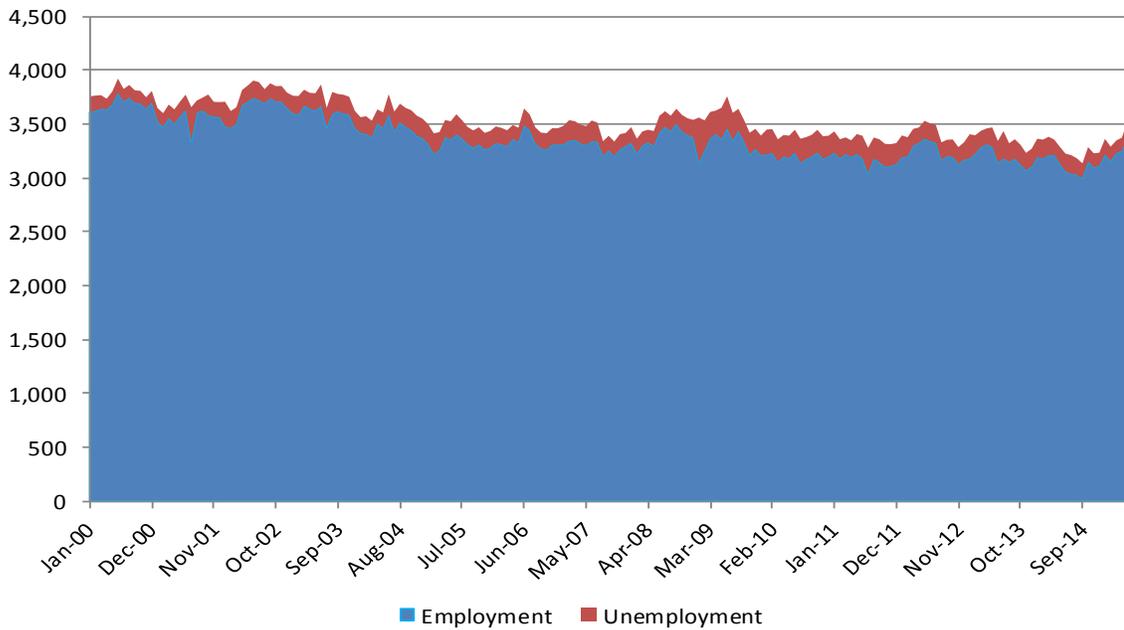
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Tillman County was 3,383 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.23% per year. The unemployment rate in May was 4.2%, a decrease of -200 basis points from May 2010, which was 6.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Tillman County has largely mirrored this trend.

Employment Level Trends

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

Employment and Unemployment in Tillman County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

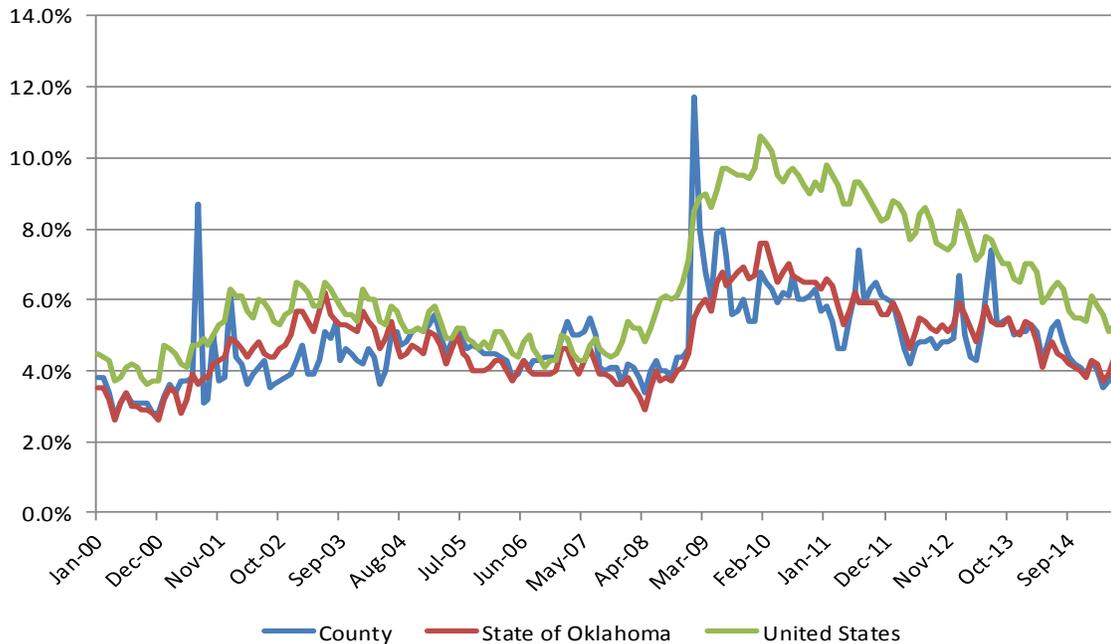
As shown, total employment in Tillman County has generally declined over the last fifteen years. The county has shown an increase in total employment levels over the last 12-18 months, growing to its current level of 3,383 persons, though it is not likely this trend will continue over the long term. The number of unemployed persons in May 2015 was 147, out of a total labor force of 3,530 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Tillman County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.



**Unemployment Rates in Tillman County, Oklahoma and the United States
January 2000 through May 2015**



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

As shown, unemployment rates in Tillman County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.2%. On the whole, unemployment rates in Tillman County track very well with statewide figures. Compared with the United States, unemployment rates in Tillman County and Oklahoma are and have historically been below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Tillman 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.

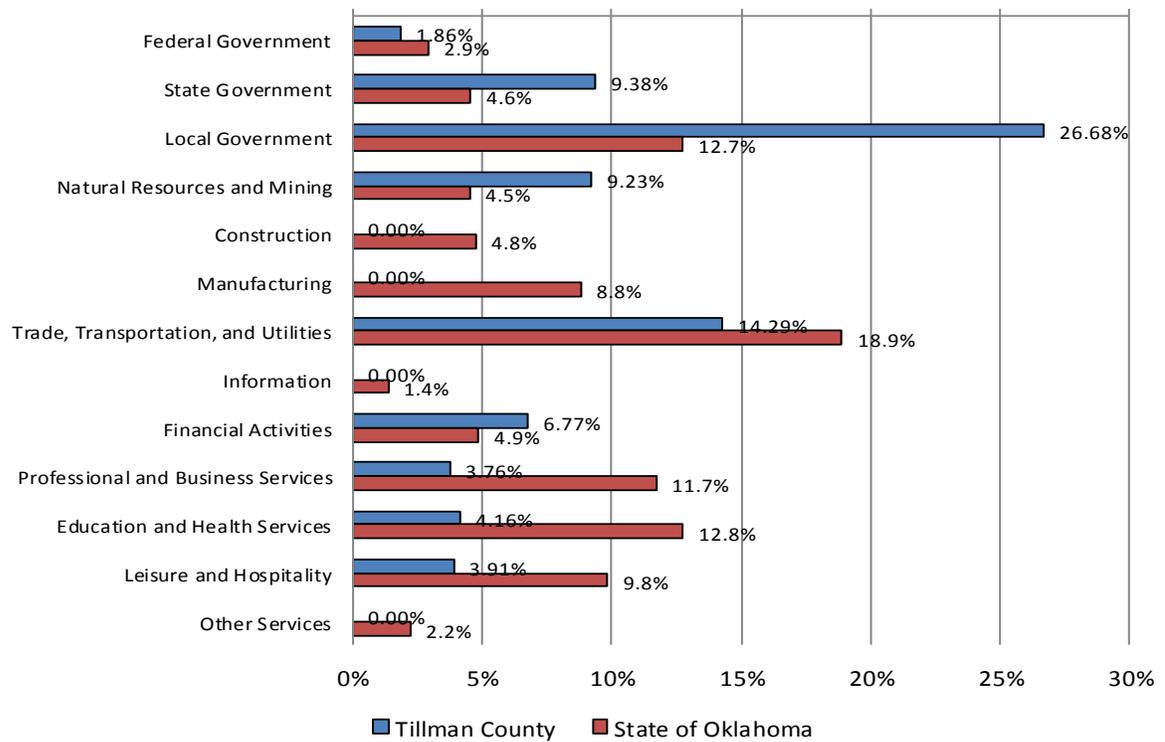


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	10	37	1.86%	\$40,604	0.93
State Government	10	187	9.38%	\$34,277	2.82
Local Government	21	532	26.68%	\$29,540	2.65
Natural Resources and Mining	21	184	9.23%	\$30,290	6.08
Construction	7	N/A	N/A	N/A	N/A
Manufacturing	3	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	44	285	14.29%	\$34,272	0.75
Information	3	N/A	N/A	N/A	N/A
Financial Activities	17	135	6.77%	\$43,510	1.21
Professional and Business Services	17	75	3.76%	\$25,156	0.27
Education and Health Services	10	83	4.16%	\$26,663	0.28
Leisure and Hospitality	11	78	3.91%	\$12,448	0.37
Other Services	14	N/A	N/A	N/A	N/A
Total	187	1,994		\$32,952	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 (14.29%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$34,272 per year. The industry with the highest annual pay is Financial Activities, with average annual pay of \$43,510 per year.

The rightmost column of the previous table provides location quotients for each industry for Tillman 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 (Tillman 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 Tillman County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 6.08. This sector includes agricultural employment. Note that the BLS data shows 3 employers in manufacturing but no details for that sector: the BLS typically redacts data for employment sectors with only a small number of establishments, and it is likely that manufacturing is an important contributor to the Tillman County economy due to the larger number of persons employed at Henniges Automotive.

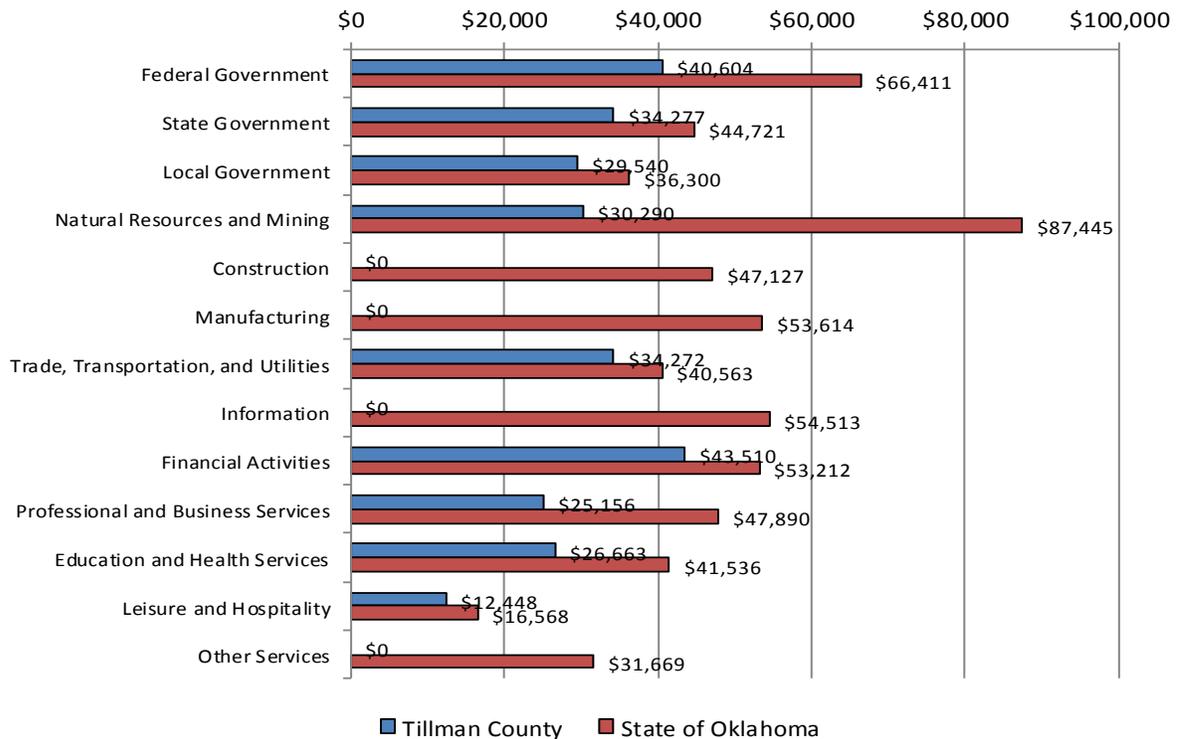
The next table presents average annual pay in Tillman County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Tillman County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$40,604	\$66,411	\$75,784	61.1%	53.6%
State Government	\$34,277	\$44,721	\$54,184	76.6%	63.3%
Local Government	\$29,540	\$36,300	\$46,146	81.4%	64.0%
Natural Resources and Mining	\$30,290	\$87,445	\$59,666	34.6%	50.8%
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	\$34,272	\$40,563	\$42,988	84.5%	79.7%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$43,510	\$53,212	\$85,261	81.8%	51.0%
Professional and Business Services	\$25,156	\$47,890	\$66,657	52.5%	37.7%
Education and Health Services	\$26,663	\$41,536	\$45,951	64.2%	58.0%
Leisure and Hospitality	\$12,448	\$16,568	\$20,993	75.1%	59.3%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$32,952	\$43,774	\$51,361	75.3%	64.2%

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, Tillman County has lower average wages in each employment sector without exception. This is especially pronounced in natural resources and mining, which is likely due to the large amount of agricultural employment in the county.

Working Families

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

Families by Employment Status and Presence of Children						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,036		2,055		961,468	
With Children <18 Years:	468	45.17%	821	39.95%	425,517	44.26%
Married Couple:	293	62.61%	591	71.99%	281,418	66.14%
Both Parents Employed	176	60.07%	322	54.48%	166,700	59.24%
One Parent Employed	117	39.93%	263	44.50%	104,817	37.25%
Neither Parent Employed	0	0.00%	6	1.02%	9,901	3.52%
Other Family:	175	37.39%	230	28.01%	144,099	33.86%
Male Householder:	67	38.29%	74	32.17%	36,996	25.67%
Employed	43	64.18%	47	63.51%	31,044	83.91%
Not Employed	24	35.82%	27	36.49%	5,952	16.09%
Female Householder:	108	61.71%	156	67.83%	107,103	74.33%
Employed	93	86.11%	129	82.69%	75,631	70.62%
Not Employed	15	13.89%	27	17.31%	31,472	29.38%
Without Children <18 Years:	568	54.83%	1,234	60.05%	535,951	55.74%
Married Couple:	430	75.70%	943	76.42%	431,868	80.58%
Both Spouses Employed	140	32.56%	296	31.39%	167,589	38.81%
One Spouse Employed	167	38.84%	364	38.60%	138,214	32.00%
Neither Spouse Employed	123	28.60%	283	30.01%	126,065	29.19%
Other Family:	138	24.30%	291	23.58%	104,083	19.42%
Male Householder:	25	20.33%	74	26.15%	32,243	25.58%
Employed	16	64.00%	50	67.57%	19,437	60.28%
Not Employed	9	36.00%	24	32.43%	12,806	39.72%
Female Householder:	113	81.88%	217	74.57%	71,840	69.02%
Employed	62	54.87%	89	41.01%	36,601	50.95%
Not Employed	51	45.13%	128	58.99%	35,239	49.05%
<i>Total Working Families:</i>	<i>814</i>	<i>78.57%</i>	<i>1,560</i>	<i>75.91%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>429</i>	<i>52.70%</i>	<i>761</i>	<i>48.78%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>385</i>	<i>47.30%</i>	<i>799</i>	<i>51.22%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Tillman County, there are 1,560 working families, 48.78% 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 Tillman County area are presented in the following table, as reported by the Cameron University School of Business.

Major Employers in Tillman County

Company	Industry / Description	City / Town	No. Employees
Henniges Automotive Oklahoma	Hard rubber molded rubber products	Frederick	350-450
Southwest Oklahoma Juvenile Center	Public high school & juvenile center	Manitou	148
Frederick Public Schools	Education	Frederick	135
Tipton Public School	Education	Tipton	71
Grandfield Public Schools	Education	Grandfield	58
Van Der Laan Dairy	Dairy farming	Frederick	42
Sonic Drive-In	Fast food restaurant	Frederick	37
Tillman Producers Co-Op	Cotton mill	Davidson	36
Rural Enterprises	Corp. or regional mgmt office	Frederick	36
The Tipton Home, Inc.	Residential care	Tipton	35
Southwest Rural Electric	Power generation	Tipton	32
Pioneer Telephone Cooperative	Wired communication carrier	Frederick	26

Source: Cameron University School of Business

The largest single employer in the area is Henniges Automotive by far, followed by the Southwest Oklahoma Juvenile Center and the Frederick public school district.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,529		2,943		1,613,364	
Less than 15 minutes	1,032	67.50%	1,593	54.13%	581,194	36.02%
15 to 30 minutes	210	13.73%	537	18.25%	625,885	38.79%
30 to 45 minutes	92	6.02%	389	13.22%	260,192	16.13%
45 to 60 minutes	75	4.91%	200	6.80%	74,625	4.63%
60 or more minutes	120	7.85%	224	7.61%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Tillman County, the largest percentage of workers (54.13%) travel fewer than 15 minutes to work. Although Tillman County has an active labor market, it appears some persons living in the county commute to other labor markets such as Lawton and Altus.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,552		3,074		1,673,026	
Car, Truck or Van:	1,357	87.44%	2,697	87.74%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,210</i>	<i>89.17%</i>	<i>2,377</i>	<i>88.13%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>147</i>	<i>10.83%</i>	<i>320</i>	<i>11.87%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	13	0.84%	13	0.42%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	21	1.35%	21	0.68%	4,227	0.25%
Walked	105	6.77%	133	4.33%	30,401	1.82%
Other Means	33	2.13%	79	2.57%	14,442	0.86%
Worked at Home	23	1.48%	131	4.26%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Tillman 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
Frederick	2,145	1,981	-0.79%	1,959	-0.22%
Tillman County	4,342	4,077	-0.63%	4,024	-0.26%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Tillman County declined by - 0.26% per year, to a total of 4,024 housing units in 2015. In terms of new housing unit construction, Tillman County underperformed Oklahoma as a whole between 2010 and 2015, with an overall decline in total housing which will likely continue as housing units are demolished or fall into a state of disrepair such that they are no longer habitable.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,054		4,063		1,669,828	
1 Unit, Detached	1,816	88.41%	3,549	87.35%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	21	0.52%	34,434	2.06%
Duplex Units	0	0.00%	46	1.13%	34,207	2.05%
3-4 Units	20	0.97%	24	0.59%	42,069	2.52%
5-9 Units	136	6.62%	151	3.72%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	11	0.54%	11	0.27%	29,602	1.77%
50 or More Units	0	0.00%	2	0.05%	30,240	1.81%
Mobile Homes	71	3.46%	259	6.37%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
Total Multifamily Units	167	8.13%	234	5.76%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Tillman County, 87.35% of housing units are single-family, detached. 5.76% of housing units are multifamily in structure (two or more units per building), while 6.37% of housing units comprise mobile homes, RVs, etc.

Within Frederick, 88.41% of housing units are single-family, detached. 8.13% of housing units are multifamily in structure, while 3.46% of housing units comprise mobile homes, RVs, etc.

Compared with the rest of the state, Tillman County's housing stock has a larger proportion of single family residences, with relatively few multifamily structures and a lower percentage of mobile homes.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,536		3,013		1,444,081	
Owner Occupied:	1,095	71.29%	2,214	73.48%	968,736	67.08%
No Bedroom	11	1.00%	12	0.54%	2,580	0.27%
1 Bedroom	9	0.82%	25	1.13%	16,837	1.74%
2 Bedrooms	304	27.76%	641	28.95%	166,446	17.18%
3 Bedrooms	640	58.45%	1,228	55.47%	579,135	59.78%
4 Bedrooms	131	11.96%	290	13.10%	177,151	18.29%
5 or More Bedrooms	0	0.00%	18	0.81%	26,587	2.74%
Renter Occupied:	441	28.71%	799	26.52%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	15	3.40%	47	5.88%	101,850	21.43%
2 Bedrooms	215	48.75%	331	41.43%	179,121	37.68%
3 Bedrooms	199	45.12%	381	47.68%	152,358	32.05%
4 Bedrooms	12	2.72%	27	3.38%	24,968	5.25%
5 or More Bedrooms	0	0.00%	13	1.63%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Tillman County is 73.48%, while 26.52% of housing units are renter occupied. In Frederick, the homeownership rate is 71.29%, while 28.71% of households are renters. Tillman County's homeownership rate is somewhat higher than the state as a whole and fairly typical of rural counties in the state.

Housing Units Tenure and Household Income

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

Tillman County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,013	2,214	799	73.48%	26.52%
Less than \$5,000	85	28	57	32.94%	67.06%
\$5,000 - \$9,999	120	59	61	49.17%	50.83%
\$10,000-\$14,999	314	190	124	60.51%	39.49%
\$15,000-\$19,999	177	95	82	53.67%	46.33%
\$20,000-\$24,999	207	133	74	64.25%	35.75%
\$25,000-\$34,999	545	385	160	70.64%	29.36%
\$35,000-\$49,999	479	399	80	83.30%	16.70%
\$50,000-\$74,999	661	551	110	83.36%	16.64%
\$75,000-\$99,999	208	178	30	85.58%	14.42%
\$100,000-\$149,999	150	134	16	89.33%	10.67%
\$150,000 or more	67	62	5	92.54%	7.46%
Income Less Than \$25,000	903	505	398	55.92%	44.08%

Source: 2009-2013 American Community Survey, Table B25118

Within Tillman County as a whole, 44.08% of households with incomes less than \$25,000 are estimated to be renters, while 55.92% are estimated to be homeowners.

Frederick Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,536	1,095	441	71.29%	28.71%
Less than \$5,000	47	6	41	12.77%	87.23%
\$5,000 - \$9,999	52	13	39	25.00%	75.00%
\$10,000-\$14,999	161	75	86	46.58%	53.42%
\$15,000-\$19,999	121	56	65	46.28%	53.72%
\$20,000-\$24,999	94	56	38	59.57%	40.43%
\$25,000-\$34,999	331	230	101	69.49%	30.51%
\$35,000-\$49,999	223	191	32	85.65%	14.35%
\$50,000-\$74,999	315	285	30	90.48%	9.52%
\$75,000-\$99,999	120	111	9	92.50%	7.50%
\$100,000-\$149,999	58	58	0	100.00%	0.00%
\$150,000 or more	14	14	0	100.00%	0.00%
Income Less Than \$25,000	475	206	269	43.37%	56.63%

Source: 2009-2013 American Community Survey, Table B25118

Within Frederick, 56.63% of households with incomes less than \$25,000 are estimated to be renters, while 43.37% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,536		3,013		1,444,081	
Owner Occupied:	1,095	71.29%	2,214	73.48%	968,736	67.08%
Built 2010 or Later	2	0.18%	7	0.32%	10,443	1.08%
Built 2000 to 2009	40	3.65%	129	5.83%	153,492	15.84%
Built 1990 to 1999	47	4.29%	93	4.20%	125,431	12.95%
Built 1980 to 1989	152	13.88%	275	12.42%	148,643	15.34%
Built 1970 to 1979	183	16.71%	343	15.49%	184,378	19.03%
Built 1960 to 1969	100	9.13%	213	9.62%	114,425	11.81%
Built 1950 to 1959	305	27.85%	448	20.23%	106,544	11.00%
Built 1940 to 1949	119	10.87%	297	13.41%	50,143	5.18%
Built 1939 or Earlier	147	13.42%	409	18.47%	75,237	7.77%
Median Year Built:		1959		1959		1977
Renter Occupied:	441	28.71%	799	26.52%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	11	2.49%	23	2.88%	50,883	10.70%
Built 1990 to 1999	7	1.59%	25	3.13%	47,860	10.07%
Built 1980 to 1989	50	11.34%	68	8.51%	77,521	16.31%
Built 1970 to 1979	102	23.13%	160	20.03%	104,609	22.01%
Built 1960 to 1969	86	19.50%	156	19.52%	64,546	13.58%
Built 1950 to 1959	61	13.83%	124	15.52%	54,601	11.49%
Built 1940 to 1949	98	22.22%	137	17.15%	31,217	6.57%
Built 1939 or Earlier	26	5.90%	106	13.27%	39,089	8.22%
Median Year Built:		1964		1962		1975
Overall Median Year Built:		1959		1960		1976

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

Within Tillman County, 5.28% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Frederick the percentage is 3.45%.

90.81% of housing units in Tillman County were built prior to 1990, while in Frederick the percentage is 93.03%. These figures compare with the statewide figure of 72.78%. Compared with the rest of the state, Tillman County has a significantly older housing stock, with very little new construction over the last 25 years.

Substandard Housing

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

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

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

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

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

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Frederick	1,536	0	0.00%	2	0.13%	22	1.43%
Tillman County	3,013	4	0.13%	12	0.40%	46	1.53%
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 Tillman County, 0.13% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.40% 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 Tillman County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,054		4,063		1,669,828	
Total Vacant Units	518	25.22%	1,050	25.84%	225,747	13.52%
For rent	70	13.51%	99	9.43%	43,477	19.26%
Rented, not occupied	18	3.47%	23	2.19%	9,127	4.04%
For sale only	76	14.67%	96	9.14%	23,149	10.25%
Sold, not occupied	0	0.00%	3	0.29%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	34	3.24%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	354	68.34%	795	75.71%	101,155	44.81%
Homeowner Vacancy Rate	6.49%		4.15%		2.31%	
Rental Vacancy Rate	13.23%		10.75%		8.24%	

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

Within Tillman County, the overall housing vacancy rate is estimated to be 25.84%. The homeowner vacancy rate is estimated to be 4.15%, while the rental vacancy rate is estimated to be 10.75%.

In Frederick, the overall housing vacancy rate is estimated to be 25.22%. The homeowner vacancy rate is estimated to be 6.49%, while the rental vacancy rate is estimated to be 13.23%.

Compared with the rest of the state, both homeowner and rental vacancy rates are higher than statewide figures, though the county also has a higher proportion of housing units in the "Other Vacant" category which includes housing units that are not occupied, but also not being offered for sale or for rent.

Building Permits

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

Frederick

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	1	\$130,000	0	N/A
2007	0	N/A	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	1	\$68,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Frederick, building permits for 2 housing units were issued between 2004 and 2014, both single family homes. It is possible that more permits were issued during this time frame, but weren't reported to the Census Bureau for any reason. It should be noted that building permits would not be required in unincorporated areas of Tillman County, and our own survey of data from the Tillman County Assessor's office suggests that the overwhelming majority of new housing units constructed in the county were built on acreages in rural areas of the county, outside of the jurisdiction of Frederick or any other permitting authority.

New Construction Activity

For Ownership:

The majority of new housing construction in Tillman County has occurred on rural acreages in unincorporated areas of the county, typically homes greater than 2,000 square feet in size. A review of data from the Tillman County Assessor shows some limited infill development in Frederick, Grandfield and Tipton, but new construction has been sporadic and appears largely confined to custom-built homes.

For Rent:

No new rental developments have been constructed in Tillman County in many years, and to the best of our knowledge none are currently planned for construction. The Grand Hotel in Frederick was renovated in 2000 for senior housing, with 29 one-bedroom units and 5 efficiency units. This was the most significant addition to the Tillman County rental stock within the last 15 years.

Homeownership Market

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

Housing Units by Home Value

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

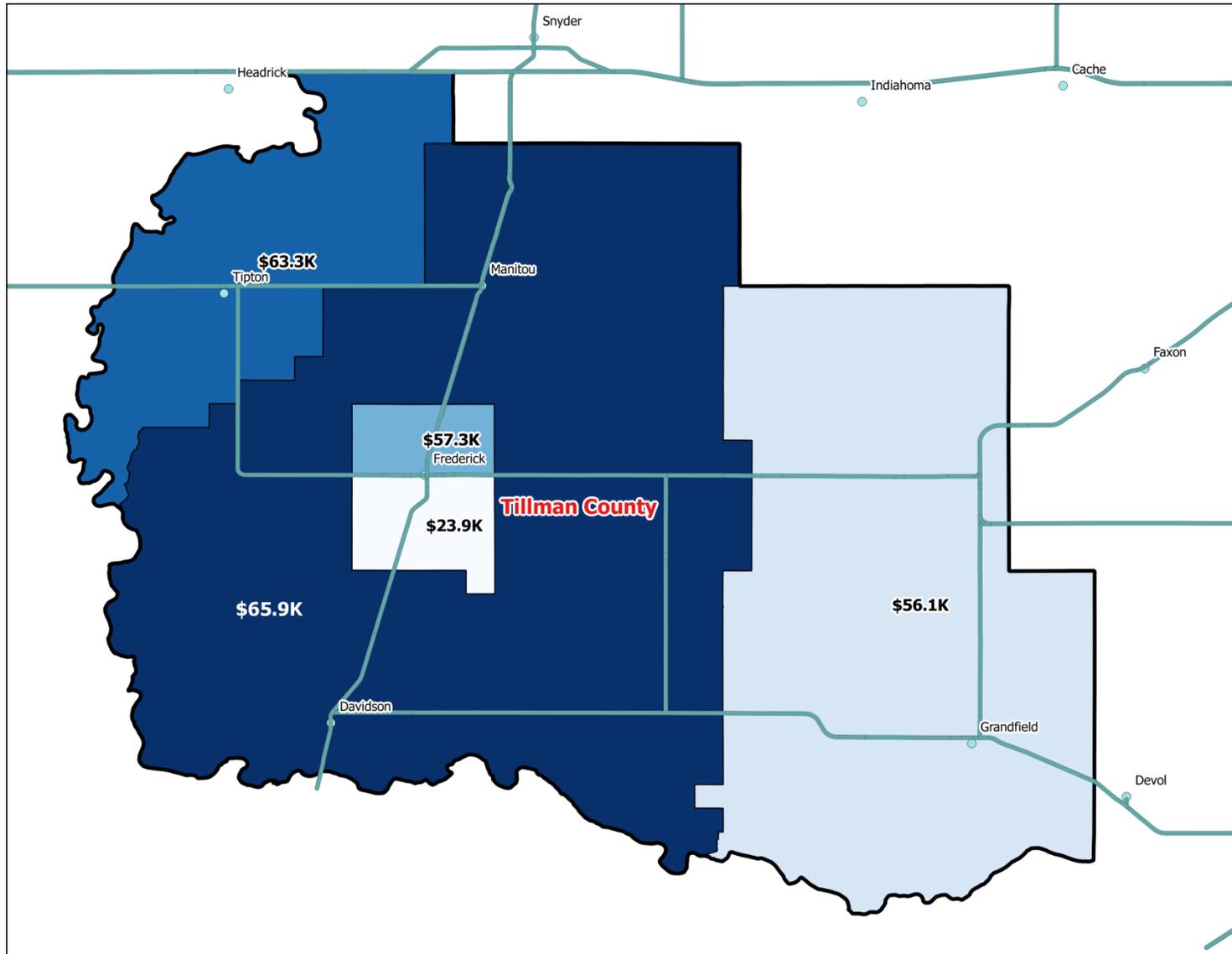
2013 Housing Units by Home Value						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,095		2,214		968,736	
Less than \$10,000	49	4.47%	111	5.01%	20,980	2.17%
\$10,000 to \$14,999	110	10.05%	167	7.54%	15,427	1.59%
\$15,000 to \$19,999	62	5.66%	96	4.34%	13,813	1.43%
\$20,000 to \$24,999	155	14.16%	193	8.72%	16,705	1.72%
\$25,000 to \$29,999	79	7.21%	114	5.15%	16,060	1.66%
\$30,000 to \$34,999	109	9.95%	187	8.45%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	80	3.61%	14,899	1.54%
\$40,000 to \$49,999	38	3.47%	119	5.37%	39,618	4.09%
\$50,000 to \$59,999	86	7.85%	143	6.46%	45,292	4.68%
\$60,000 to \$69,999	63	5.75%	178	8.04%	52,304	5.40%
\$70,000 to \$79,999	59	5.39%	113	5.10%	55,612	5.74%
\$80,000 to \$89,999	32	2.92%	112	5.06%	61,981	6.40%
\$90,000 to \$99,999	73	6.67%	98	4.43%	51,518	5.32%
\$100,000 to \$124,999	54	4.93%	146	6.59%	119,416	12.33%
\$125,000 to \$149,999	43	3.93%	103	4.65%	96,769	9.99%
\$150,000 to \$174,999	46	4.20%	110	4.97%	91,779	9.47%
\$175,000 to \$199,999	14	1.28%	33	1.49%	53,304	5.50%
\$200,000 to \$249,999	0	0.00%	43	1.94%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	26	1.17%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	5	0.23%	37,680	3.89%
\$400,000 to \$499,999	5	0.46%	5	0.23%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	5	0.23%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	18	1.64%	27	1.22%	5,018	0.52%
Median Home Value:	\$34,200		\$52,800		\$112,800	

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

The median value of owner-occupied homes in Tillman County is \$52,800. This is -53.2% lower than the statewide median, which is \$112,800. The median home value in Frederick is estimated to be \$34,200. Compared with the rest of the state, home values in Tillman County are significantly lower.

The geographic distribution of home values in Tillman County can be visualized by the following map. As can be seen, home values are lowest in the immediate vicinity of Frederick, and highest in the central, unincorporated areas of the county surrounding Frederick.

Tillman County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Tillman 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

	Frederick Median Value	Tillman County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	-	\$156,300	\$178,000
Built 1990 to 1999	\$91,600	\$99,100	\$147,300
Built 1980 to 1989	\$33,800	\$56,100	\$118,300
Built 1970 to 1979	\$33,500	\$45,000	\$111,900
Built 1960 to 1969	\$96,000	\$58,300	\$97,100
Built 1950 to 1959	\$33,900	\$46,300	\$80,300
Built 1940 to 1949	\$22,300	\$34,000	\$67,900
Built 1939 or Earlier	\$33,600	\$49,900	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Frederick Single Family Sales Activity

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

Frederick Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	27	29	42	18	22
Average Sale Price	\$25,195	\$24,212	\$22,851	\$19,876	\$24,977
Average Square Feet	1,269	1,242	1,162	1,111	1,300
Average Price/SF	\$19.85	\$19.49	\$19.67	\$17.89	\$19.21
Average Year Built	1952	1951	1951	1954	1952

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

Frederick Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	34	40	39	35	23
Average Sale Price	\$47,282	\$39,900	\$39,515	\$47,624	\$58,848
Average Square Feet	1,752	1,468	1,444	1,593	1,756
Average Price/SF	\$26.99	\$27.18	\$27.36	\$29.90	\$33.51
Average Year Built	1957	1962	1965	1963	1960

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

Frederick Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	3	4	1	2
Average Sale Price	\$130,000	\$91,253	\$66,250	\$36,667	\$65,000
Average Square Feet	3,106	2,502	2,397	1,392	2,470
Average Price/SF	\$41.85	\$36.47	\$27.64	\$26.34	\$26.32
Average Year Built	1968	1964	1964	1945	1950

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

Frederick Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	67	72	86	57	47
Average Sale Price	\$38,547	\$36,111	\$32,568	\$37,344	\$43,255
Average Square Feet	1,527	1,420	1,348	1,374	1,573
Average Price/SF	\$25.24	\$25.43	\$24.16	\$27.18	\$27.50
Average Year Built	1954	1958	1958	1960	1956

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

Between 2011 and 2014, the average sale has varied somewhat but has generally been between \$36,000 and \$38,000. The average sale price in 2015 was \$43,255 for an average price per square foot of \$27.50/SF. The average year of construction is typically between 1955 and 1960, which agrees with data furnished by the Census Bureau.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Tillman County	3.2%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	12

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

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

According to the data provided, the foreclosure rate in Tillman County was 3.2% in May 2014. The county ranked 12 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With among the highest foreclosure rates in Oklahoma, Tillman County's home sales market has likely been negatively impacted foreclosures, which is most probably exacerbated by comparatively lower incomes than the rest of the state, and higher poverty rates.

Rental Market

This section will discuss supply and demand factors for the rental market in Tillman 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 Tillman 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						
	Frederick		Tillman County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	441		799		475,345	
With cash rent:	317		544		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	1	0.13%	2,109	0.44%
\$150 to \$199	53	12.02%	59	7.38%	4,268	0.90%
\$200 to \$249	0	0.00%	5	0.63%	8,784	1.85%
\$250 to \$299	0	0.00%	5	0.63%	8,413	1.77%
\$300 to \$349	0	0.00%	16	2.00%	9,107	1.92%
\$350 to \$399	5	1.13%	33	4.13%	10,932	2.30%
\$400 to \$449	46	10.43%	54	6.76%	15,636	3.29%
\$450 to \$499	51	11.56%	77	9.64%	24,055	5.06%
\$500 to \$549	16	3.63%	25	3.13%	31,527	6.63%
\$550 to \$599	16	3.63%	33	4.13%	33,032	6.95%
\$600 to \$649	57	12.93%	74	9.26%	34,832	7.33%
\$650 to \$699	42	9.52%	70	8.76%	32,267	6.79%
\$700 to \$749	0	0.00%	13	1.63%	30,340	6.38%
\$750 to \$799	9	2.04%	27	3.38%	27,956	5.88%
\$800 to \$899	5	1.13%	15	1.88%	45,824	9.64%
\$900 to \$999	17	3.85%	17	2.13%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	0	0.00%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	15	1.88%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	5	0.63%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	124	28.12%	255	31.91%	43,236	9.10%
Median Gross Rent		\$511		\$544		\$699

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

Median gross rent in Tillman County is estimated to be \$544, which is -22.2% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Frederick is estimated to be \$511.

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

	Frederick Median Rent	Tillman County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$454	\$483	\$841
Built 1990 to 1999	-	\$688	\$715
Built 1980 to 1989	-	\$413	\$693
Built 1970 to 1979	\$480	\$475	\$662
Built 1960 to 1969	\$634	\$633	\$689
Built 1950 to 1959	\$610	\$575	\$714
Built 1940 to 1949	\$611	\$602	\$673
Built 1939 or Earlier	-	\$693	\$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 Tillman County is among housing units constructed before 1939 (likely representing single family rental homes), which is \$693 per month. In order to be affordable, a household would need to earn at least \$27,720 per year to afford such a unit.

Frederick Rental Survey Data

The next table shows the results of our rental survey of Frederick. There is very limited multifamily housing in Frederick.

Frederick Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Rate	Vacancy
Great Plains	USDA / LIHTC - Family	1991	1	30%	N/A
Great Plains	USDA / LIHTC - Family	1991	2	30%	N/A
Great Plains	USDA / LIHTC - Family	1991	3	30%	N/A
Grand Apartments	Affordable - Elderly	1929	Studio	N/A	N/A
Grand Apartments	Affordable - Elderly	1929	1	N/A	N/A

Great Plains Apartments is rent-assisted by the USDA, and is also subject to the Affordable Housing Tax Credit program. Rental rates are based on 30% of the tenant's income. We were unable to confirm its current occupancy. Grand Apartments is a historic hotel which was renovated in the late 1990s as affordable housing for seniors, though it does not appear to be directly subsidized. It is operated by the Community Action Development Corporation, and reportedly it stays fully occupied much of the time.

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 Tillman 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.

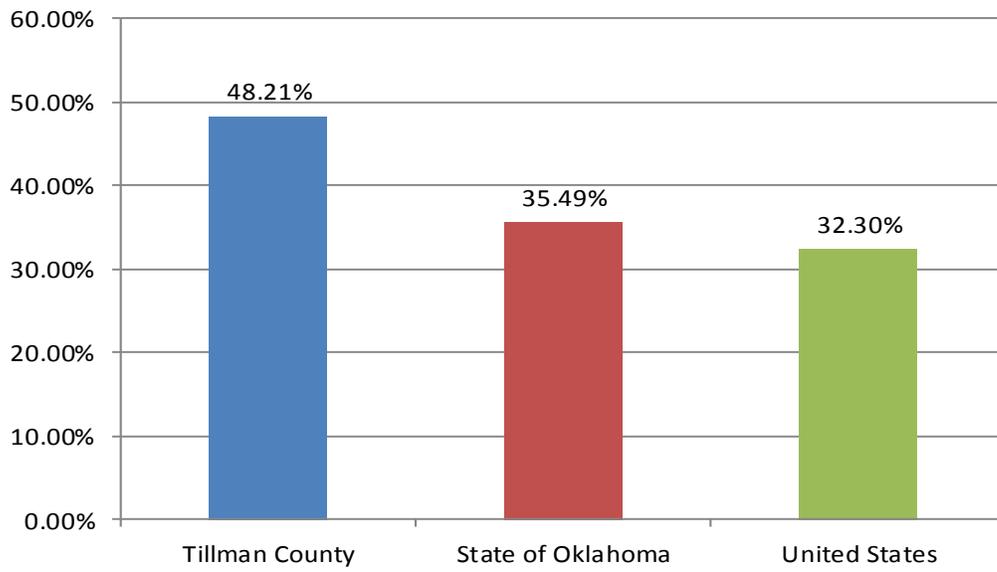
HUD Programs in Tillman County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Tillman County						
Public Housing	62	98%	\$15,943	\$201	\$272	42.55%
Housing Choice Vouchers	4	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	23	32%	N/A	N/A	N/A	N/A
Summary of All HUD Programs	89	82%	\$14,501	\$214	\$230	48.21%
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 89 housing units located within Tillman County, with an overall occupancy rate of 82%. The average household income among households living in these units is \$14,501. Total monthly rent for these units averages \$444, with the federal contribution averaging \$230 (51.79%) and the tenant's contribution averaging \$214 (48.21%).

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.

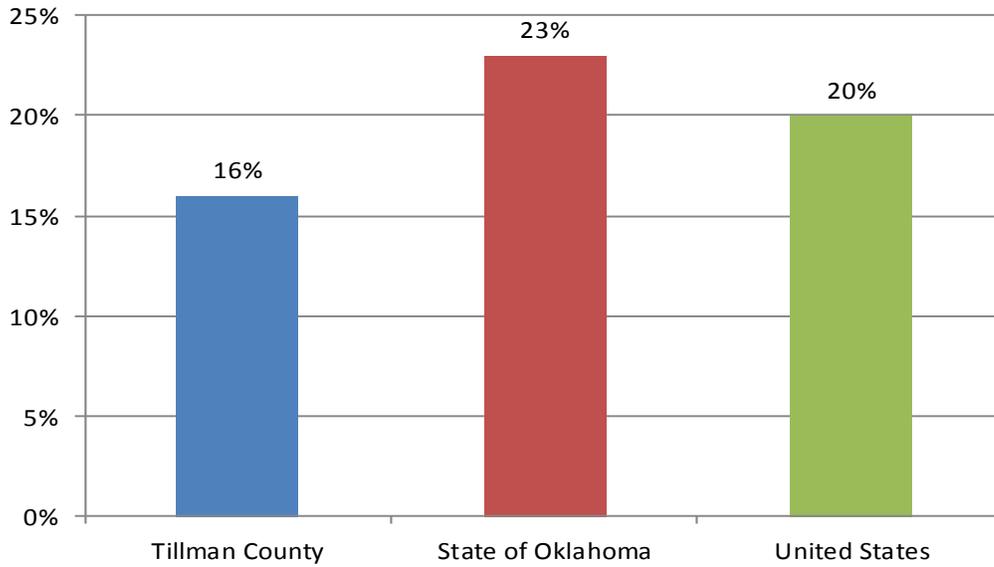


Demographics of Persons in HUD Programs in Tillman County						
Tillman County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	62	17%	17%	37%	26%	24%
Housing Choice Vouchers	4	N/A	N/A	N/A	N/A	25%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	23	N/A	N/A	N/A	N/A	11%
Summary of All HUD Programs	89	12%	16%	51%	13%	21%
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

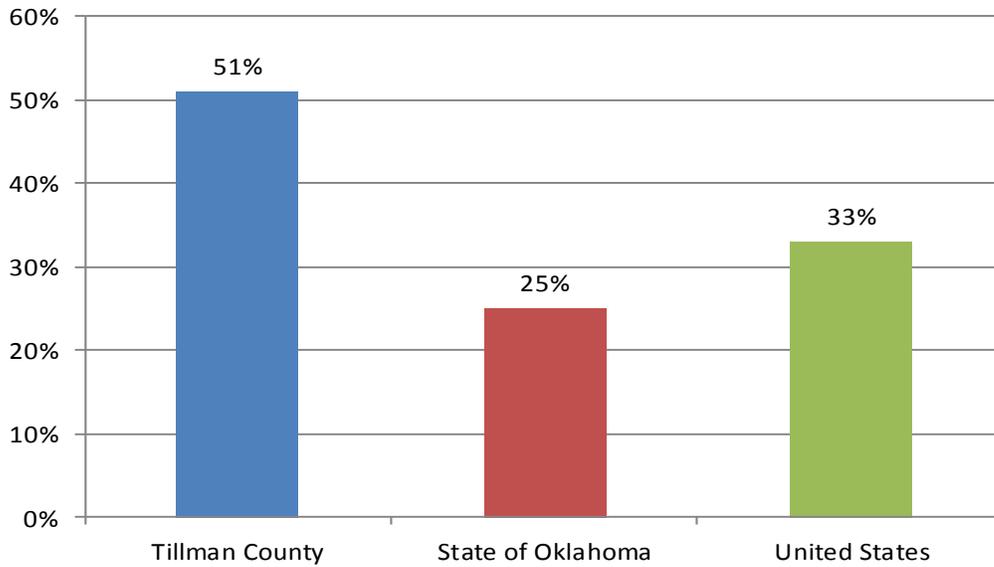
12% of housing units are occupied by single parents with female heads of household. 16% of households have at least one person with a disability. 51% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 13% have one or more disabilities. Finally, 21% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

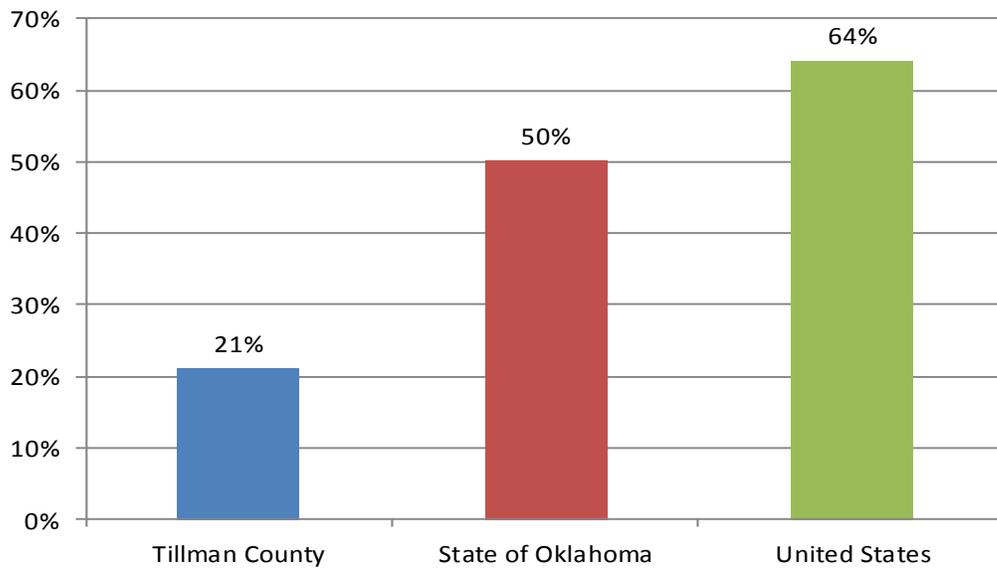
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Tillman 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 Tillman 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.

Tillman County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	150		145	
Cost Burden Less Than 30%	55	36.67%	50	34.48%
Cost Burden Between 30%-50%	50	33.33%	4	2.76%
Cost Burden Greater Than 50%	35	23.33%	85	58.62%
Not Computed (no/negative income)	4	2.67%	4	2.76%
Income 30%-50% HAMFI	200		225	
Cost Burden Less Than 30%	120	60.00%	145	64.44%
Cost Burden Between 30%-50%	30	15.00%	50	22.22%
Cost Burden Greater Than 50%	50	25.00%	30	13.33%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	360		205	
Cost Burden Less Than 30%	315	87.50%	195	95.12%
Cost Burden Between 30%-50%	40	11.11%	10	4.88%
Cost Burden Greater Than 50%	4	1.11%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	270		75	
Cost Burden Less Than 30%	250	92.59%	70	93.33%
Cost Burden Between 30%-50%	10	3.70%	4	5.33%
Cost Burden Greater Than 50%	10	3.70%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	2,075		800	
Cost Burden Less Than 30%	1,735	83.61%	610	76.25%
Cost Burden Between 30%-50%	215	10.36%	68	8.50%
Cost Burden Greater Than 50%	119	5.73%	115	14.38%
Not Computed (no/negative income)	4	0.19%	4	0.50%

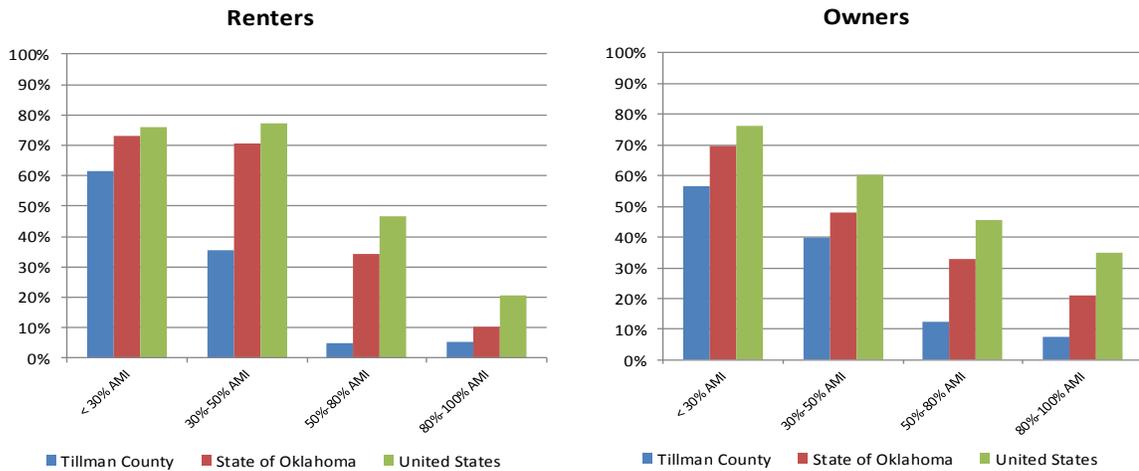
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Tillman 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	150	56.67%	145	61.38%
Income 30%-50% HAMFI	200	40.00%	225	35.56%
Income 50%-80% HAMFI	360	12.22%	205	4.88%
Income 80%-100% HAMFI	270	7.41%	75	5.33%
All Incomes	2,075	16.10%	800	22.88%

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.

Tillman County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	150		145	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	4	2.67%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	2.67%	4	2.76%
Income 30%-50% HAMFI	200		225	
Between 1.0 and 1.5 Persons per Room	0	0.00%	15	6.67%
More than 1.5 Persons per Room	4	2.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	2.00%	0	0.00%
Income 50%-80% HAMFI	360		205	
Between 1.0 and 1.5 Persons per Room	10	2.78%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	270		75	
Between 1.0 and 1.5 Persons per Room	4	1.48%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	2,075		800	
Between 1.0 and 1.5 Persons per Room	18	0.87%	40	5.00%
More than 1.5 Persons per Room	12	0.58%	0	0.00%
Lacks Complete Kitchen or Plumbing	12	0.58%	4	0.50%

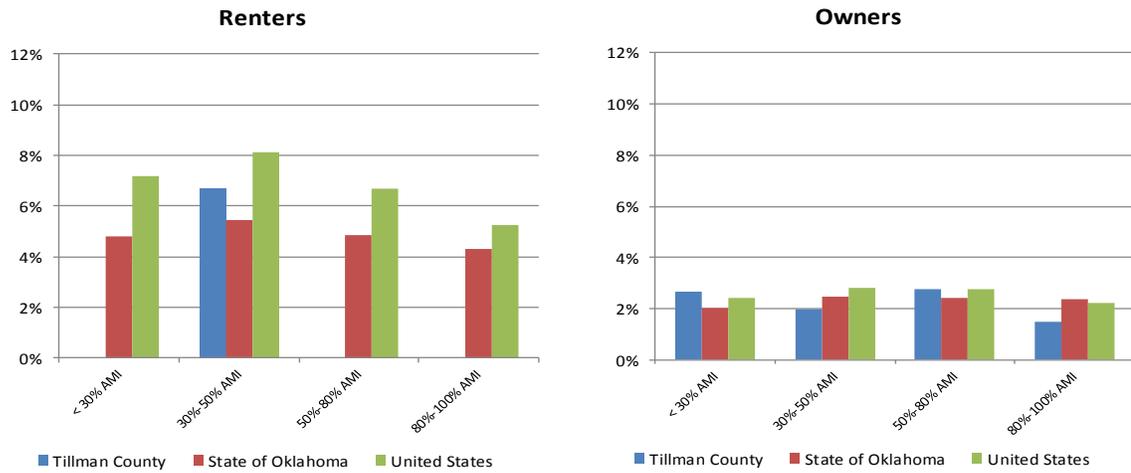
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Tillman County, Oklahoma and the nation.

Tillman 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	150	2.67%	145	0.00%	
Income 30%-50% HAMFI	200	2.00%	225	6.67%	
Income 50%-80% HAMFI	360	2.78%	205	0.00%	
Income 80%-100% HAMFI	270	1.48%	75	0.00%	
All Incomes	2,075	1.45%	800	5.00%	

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 Tillman County, the state and the nation.

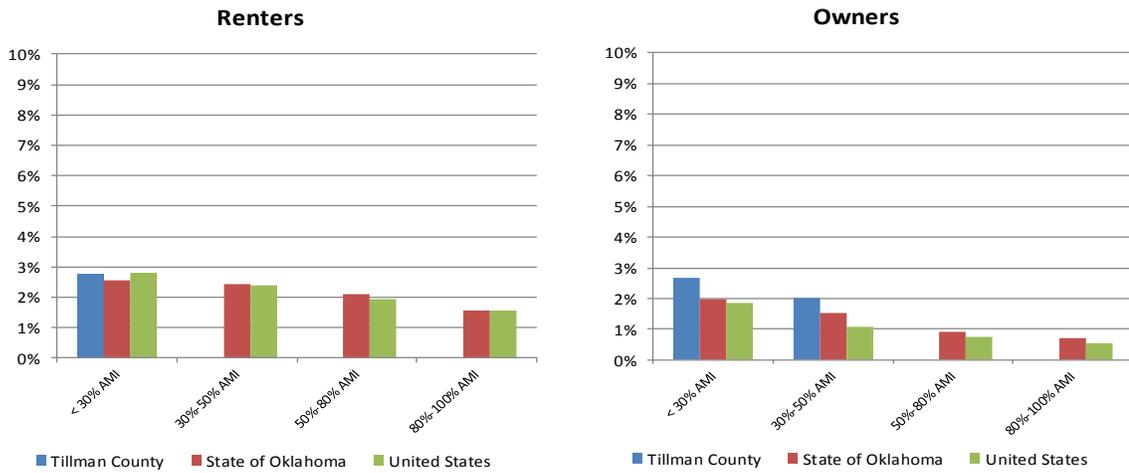
Tillman County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	150	2.67%	145	2.76%	145
Income 30%-50% HAMFI	200	2.00%	225	0.00%	225
Income 50%-80% HAMFI	360	0.00%	205	0.00%	205
Income 80%-100% HAMFI	270	0.00%	75	0.00%	75
All Incomes	2,075	0.58%	800	0.50%	800

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.

Tillman County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	150	87	58.00%	145	87	60.00%
Elderly Family	15	14	93.33%	0	0	N/A
Small Family (2-4 persons)	45	20	44.44%	75	34	45.33%
Large Family (5 or more persons)	4	4	100.00%	10	4	40.00%
Elderly Non-Family	60	24	40.00%	30	29	96.67%
Non-Family, Non-Elderly	25	25	100.00%	30	20	66.67%
Income 30%-50% HAMFI	200	81	40.50%	225	77	34.22%
Elderly Family	60	25	41.67%	10	4	40.00%
Small Family (2-4 persons)	15	8	53.33%	70	30	42.86%
Large Family (5 or more persons)	10	4	40.00%	45	4	8.89%
Elderly Non-Family	95	40	42.11%	80	35	43.75%
Non-Family, Non-Elderly	20	4	20.00%	15	4	26.67%
Income 50%-80% HAMFI	360	52	14.44%	205	8	3.90%
Elderly Family	95	24	25.26%	15	4	26.67%
Small Family (2-4 persons)	85	14	16.47%	65	4	6.15%
Large Family (5 or more persons)	40	10	25.00%	0	0	N/A
Elderly Non-Family	80	0	0.00%	15	0	0.00%
Non-Family, Non-Elderly	60	4	6.67%	110	0	0.00%
Income 80%-100% HAMFI	270	22	8.15%	75	4	5.33%
Elderly Family	50	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	130	14	10.77%	40	4	10.00%
Large Family (5 or more persons)	15	0	0.00%	0	0	N/A
Elderly Non-Family	15	8	53.33%	4	0	0.00%
Non-Family, Non-Elderly	60	0	0.00%	25	0	0.00%
All Incomes	2,075	342	16.48%	800	176	22.00%
Elderly Family	535	108	20.19%	49	8	16.33%
Small Family (2-4 persons)	785	76	9.68%	330	72	21.82%
Large Family (5 or more persons)	159	38	23.90%	85	8	9.41%
Elderly Non-Family	330	72	21.82%	133	64	48.12%
Non-Family, Non-Elderly	265	48	18.11%	195	24	12.31%

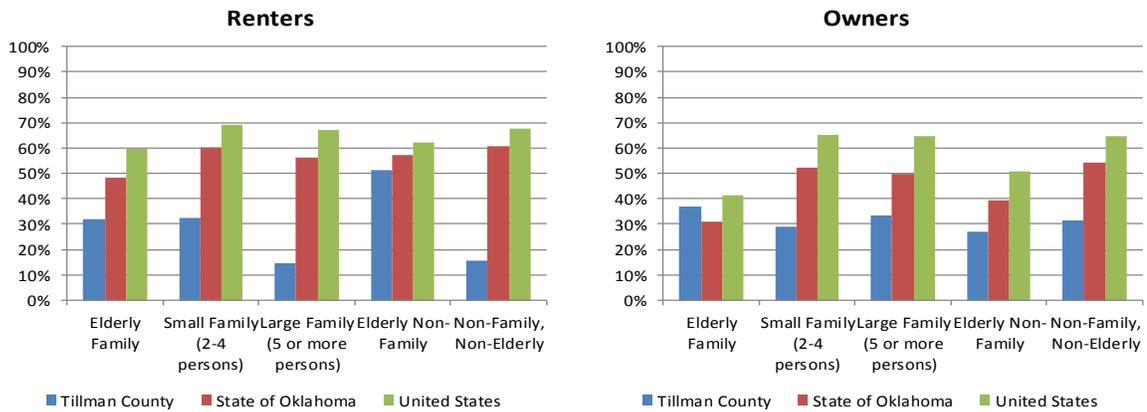
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Tillman County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	710	220	30.99%	575	29.91%
Elderly Family	170	63	37.06%	25	8
Small Family (2-4 persons)	145	42	28.97%	210	68
Large Family (5 or more persons)	54	18	33.33%	55	8
Elderly Non-Family	235	64	27.23%	125	64
Non-Family, Non-Elderly	105	33	31.43%	155	24

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).



Tillman 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	150	89	59.33%	145	89	61.38%
Elderly Family	15	15	100.00%	0	0	N/A
Small Family (2-4 persons)	45	20	44.44%	75	35	46.67%
Large Family (5 or more persons)	4	4	100.00%	10	4	40.00%
Elderly Non-Family	60	25	41.67%	30	30	100.00%
Non-Family, Non-Elderly	25	25	100.00%	30	20	66.67%
Income 30%-50% HAMFI	200	82	41.00%	225	83	36.89%
Elderly Family	60	30	50.00%	10	4	40.00%
Small Family (2-4 persons)	15	4	26.67%	70	30	42.86%
Large Family (5 or more persons)	10	4	40.00%	45	15	33.33%
Elderly Non-Family	95	40	42.11%	80	30	37.50%
Non-Family, Non-Elderly	20	4	20.00%	15	4	26.67%
Income 50%-80% HAMFI	360	59	16.39%	205	8	3.90%
Elderly Family	95	25	26.32%	15	4	26.67%
Small Family (2-4 persons)	85	10	11.76%	65	4	6.15%
Large Family (5 or more persons)	40	20	50.00%	0	0	N/A
Elderly Non-Family	80	0	0.00%	15	0	0.00%
Non-Family, Non-Elderly	60	4	6.67%	110	0	0.00%
Income Greater than 80% of HAMFI	1,365	134	9.82%	220	29	13.18%
Elderly Family	370	45	12.16%	25	0	0.00%
Small Family (2-4 persons)	640	40	6.25%	125	4	3.20%
Large Family (5 or more persons)	105	30	28.57%	30	25	83.33%
Elderly Non-Family	95	4	4.21%	4	0	0.00%
Non-Family, Non-Elderly	160	15	9.38%	35	0	0.00%
All Incomes	2,075	364	17.54%	795	209	26.29%
Elderly Family	540	115	21.30%	50	8	16.00%
Small Family (2-4 persons)	785	74	9.43%	335	73	21.79%
Large Family (5 or more persons)	159	58	36.48%	85	44	51.76%
Elderly Non-Family	330	69	20.91%	129	60	46.51%
Non-Family, Non-Elderly	265	48	18.11%	190	24	12.63%

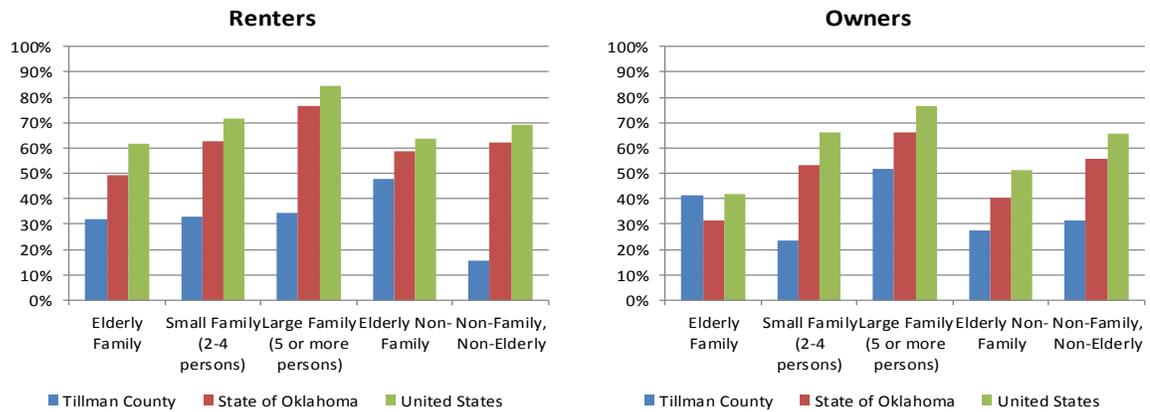
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Tillman 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	710	230	32.39%	575	31.30%	
Elderly Family	170	70	41.18%	25	8	32.00%
Small Family (2-4 persons)	145	34	23.45%	210	69	32.86%
Large Family (5 or more persons)	54	28	51.85%	55	19	34.55%
Elderly Non-Family	235	65	27.66%	125	60	48.00%
Non-Family, Non-Elderly	105	33	31.43%	155	24	15.48%

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 Tillman 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.”



Tillman 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	149	90	60.4%	144	90	62.5%
White alone, non-Hispanic	79	75	94.9%	48	40	83.3%
Black or African-American alone	4	0	0.0%	10	10	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	10	16.7%	85	40	47.1%
Other (including multiple races)	8	4	50.0%	0	0	N/A
Income 30%-50% HAMFI	200	85	42.5%	225	90	40.0%
White alone, non-Hispanic	155	65	41.9%	175	60	34.3%
Black or African-American alone	24	20	83.3%	20	10	50.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	19	15	78.9%
Other (including multiple races)	10	0	0.0%	4	4	100.0%
Income 50%-80% HAMFI	360	55	15.3%	205	10	4.9%
White alone, non-Hispanic	285	25	8.8%	125	10	8.0%
Black or African-American alone	4	4	100.0%	40	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	10	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	25	41.7%	35	0	0.0%
Other (including multiple races)	10	0	0.0%	0	0	N/A
Income 80%-100% HAMFI	270	25	9.3%	74	4	5.4%
White alone, non-Hispanic	165	25	15.2%	34	4	11.8%
Black or African-American alone	40	0	0.0%	10	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	55	0	0.0%	30	0	0.0%
Other (including multiple races)	4	0	0.0%	4	0	0.0%
All Incomes	2,079	370	17.8%	798	219	27.4%
White alone, non-Hispanic	1,624	290	17.9%	477	114	23.9%
Black or African-American alone	107	24	22.4%	95	20	21.1%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	26	4	15.4%	18	8	44.4%
Pacific Islander alone	0	0	N/A	4	0	0.0%
Hispanic, any race	268	39	14.6%	199	70	35.2%
Other (including multiple races)	47	4	8.5%	8	4	50.0%

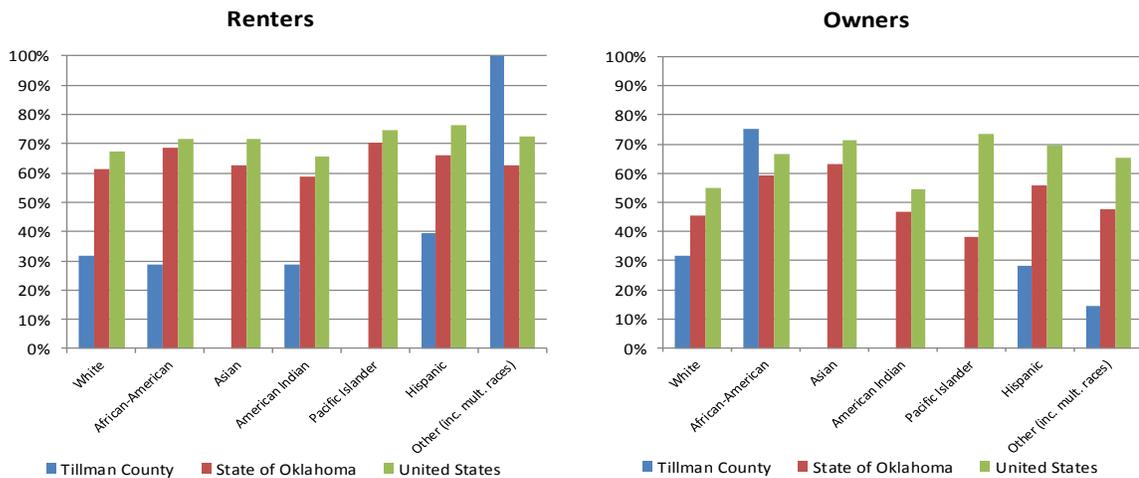
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Tillman 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	709	230	32.44%	574	33.10%
White alone, non-Hispanic	519	165	31.79%	348	31.61%
Black or African-American alone	32	24	75.00%	70	28.57%
Asian alone	0	0	N/A	0	N/A
American Indian alone	8	0	0.00%	14	28.57%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	124	35	28.23%	139	39.57%
Other (including multiple races)	28	4	14.29%	4	100.00%

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 Tillman 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 169 renter households that are cost overburdened, and 165 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 68 renter households that are cost overburdened, and 103 homeowners that are cost overburdened.



- 39.6% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 75.0% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

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

Frederick Anticipated Demand

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

Frederick Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	4,637	3,940	-1.62%	3,760	-0.93%
Households	1,797	1,568	-1.35%	1,518	-0.65%
Housing Units	2,145	1,981	-0.79%	1,959	-0.22%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, the number of housing units is declining at a faster rate than the population is decreasing. The city of Frederick lost 7.6% of its housing stock from 2000 to 2010. The older average age of the housing stock indicates that the condition of the housing units will continue to decline at a rapid rate in the future. If population decline stabilizes in the future, available housing will be increasingly difficult to find in the city of Frederick.

Tillman County Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last fifteen years. The total population of Tillman County has not posted a net increase since the period between the 1920 and 1930 censuses. The following table summarizes population, household, and housing unit changes.

Tillman County Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	9,287	7,992	-1.49%	7,554	-1.12%
Households	3,594	3,216	-1.11%	3,065	-0.96%
Housing Units	4,342	4,077	-0.63%	4,024	-0.26%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As mentioned previously, the population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction. The

percentage loss of households was not as high as the percentage population loss due to declining average household size. It is unlikely that the average household size will significantly decrease in the future.

Although a large portion of the housing stock was torn down during the 2000s, there were 861 more housing units than households in the county according to the 2010 Census. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Tillman County will continue to decline in the future. However, the housing stock of Tillman County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Tillman County.