

**Housing Needs Assessment**  
**Murray County**

**Prepared For:**

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

**Effective Date of the Analysis:**

July 15, 2015

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





December 31, 2015

Mr. Dennis Shockley, Executive Director  
Oklahoma Housing Finance Agency  
100 NW 63<sup>rd</sup> Street, Ste. 200  
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SUBJECT:       Housing Needs Assessment  
                  Murray County  
                  IRR - Tulsa/OKC File No. 140-2015-0063

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

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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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 Murray County is projected to grow by 0.58% per year over the next five years.
2. Murray County is projected to need a total of 116 housing units for ownership and 42 housing units for rent over the next five years.
3. Median Household Income in Murray County is estimated to be \$47,401 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Murray County is estimated to be 14.53%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Murray County are somewhat higher than the state averages.
5. Home values and rental rates in Murray County are also lower than the state averages.
6. Average sale price for homes in Sulphur is estimated to be \$94,491 in 2015, or \$73.31 per square foot. The average year of construction is estimated to be 1986.
7. Approximately 30.40% of renters and 14.39% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number:32 Injuries: 15 Fatalities: 7 Damages (1996-2014): \$290,000.00
4. Social Vulnerability: Below state score at the county level; The census tract near Sulphur has increased social vulnerability scores.
5. Floodplain: updated flood maps not available

**Homelessness Specific Findings**

1. Murray County is located in the Southeastern Oklahoma Continuum of Care.
2. There are an estimated 442 homeless individuals in this area, 225 of which are identified as sheltered.
3. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas.
4. Many of the homeless in this CoC are classified as chronically homeless (73).
5. Other significant homeless subpopulations include the mentally ill (49) and chronic substance abusers (50).

**Fair Housing Specific Findings**

1. Units at risk for poverty: 95
2. Units nearer elevated number of disabled persons: 224
3. Units that lack readily available transit: 224

**Lead-Based Paint Specific Findings**

1. We estimate there are 963 occupied housing units in Murray County with lead-based paint hazards.
2. 394 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 112 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 Murray 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 Murray 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 Murray 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 Murray County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Murray County area.

### Effective Date of Consultation

The Murray County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

### Scope of the Assignment

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

### Data Sources

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

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

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

# Murray County Analysis

## Area Information

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

Murray County is located in southern Oklahoma. The county is bordered on the north by Garvin and Pontotoc counties, on the west by Garvin and Carter counties, on the south by Carter and Johnston counties, and on the east by Pontotoc and Johnston counties. The Murray County Seat is Sulphur, which is located in the east central part of the county. This location is approximately 145 miles southwest of Tulsa and 85.2 miles south of Oklahoma City.

Murray County has a total area of 425 square miles (416 square miles of land, and 9 square miles of water), ranking 76th out of Oklahoma's 77 counties in terms of total area. The total population of Murray County as of the 2010 Census was 13,488 persons, for a population density of 32 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Murray. These are I-35, US-77, US-177, OK-7, and OK-1. I-35 provides access to Oklahoma City to the north and the Dallas-Fort Worth metroplex to the south. The county also has an intricate network of county roadways.

Public transportation is provided by JAMM Transit (operated by INCA Community Services), with demand-response service in Johnston, Atoka, Marshall, and Murray counties. 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.

Sulphur Municipal Airport is located just north of Sulphur. The primary asphalt runway measures 3,500 feet in length and averages 32 aircraft operations per week. The nearest full-service commercial airport is the Will Rogers World Airport, located 86.4 miles north in Oklahoma City.

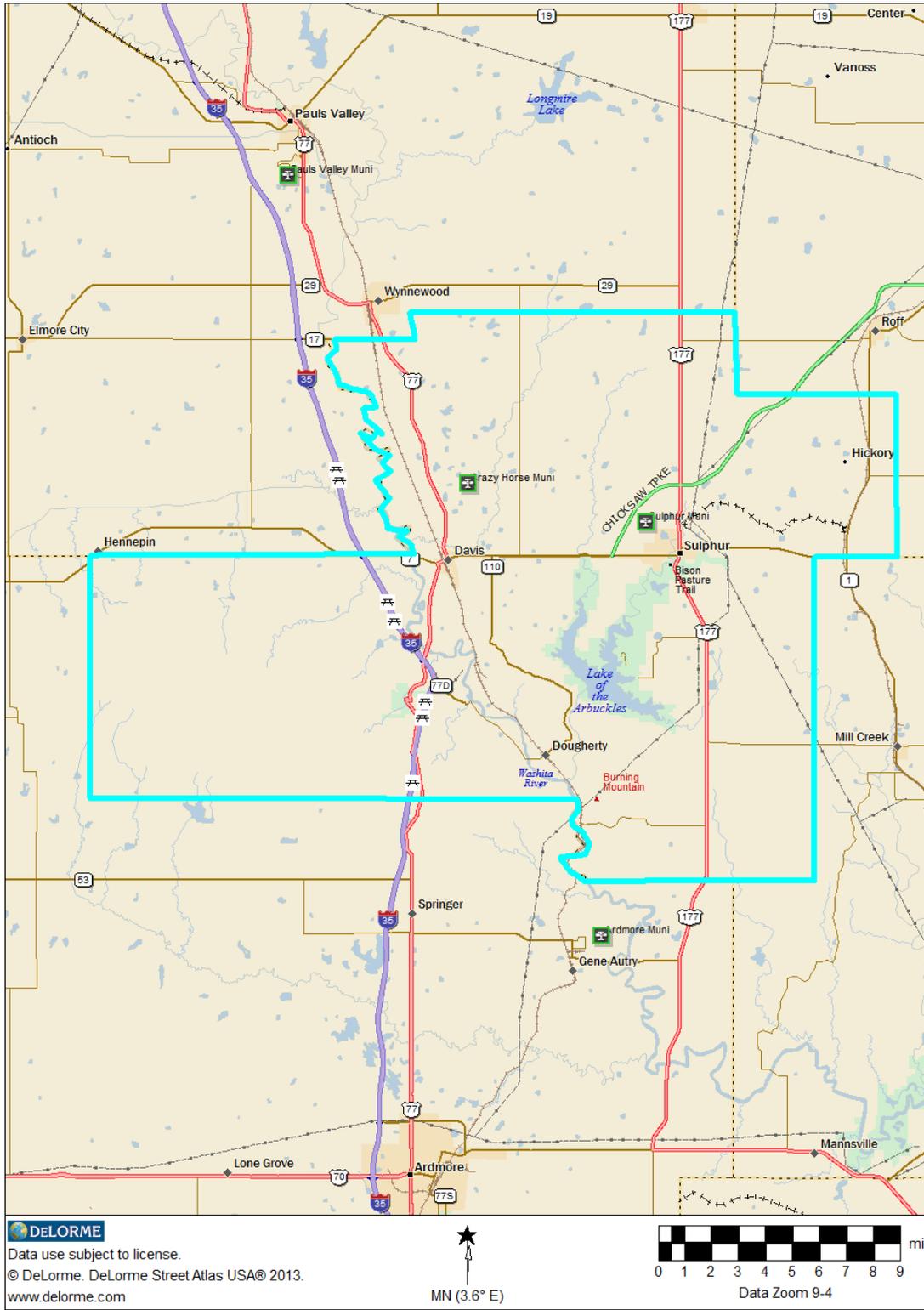
**Educational Facilities**

All of the county communities have public school facilities. Sulphur is served by Sulphur Public Schools which operates one high school, one middle school, one intermediate school, and one elementary school. Higher education offerings near Murray County include the University Center of Southern Oklahoma in Ardmore and East Central University in Ada.

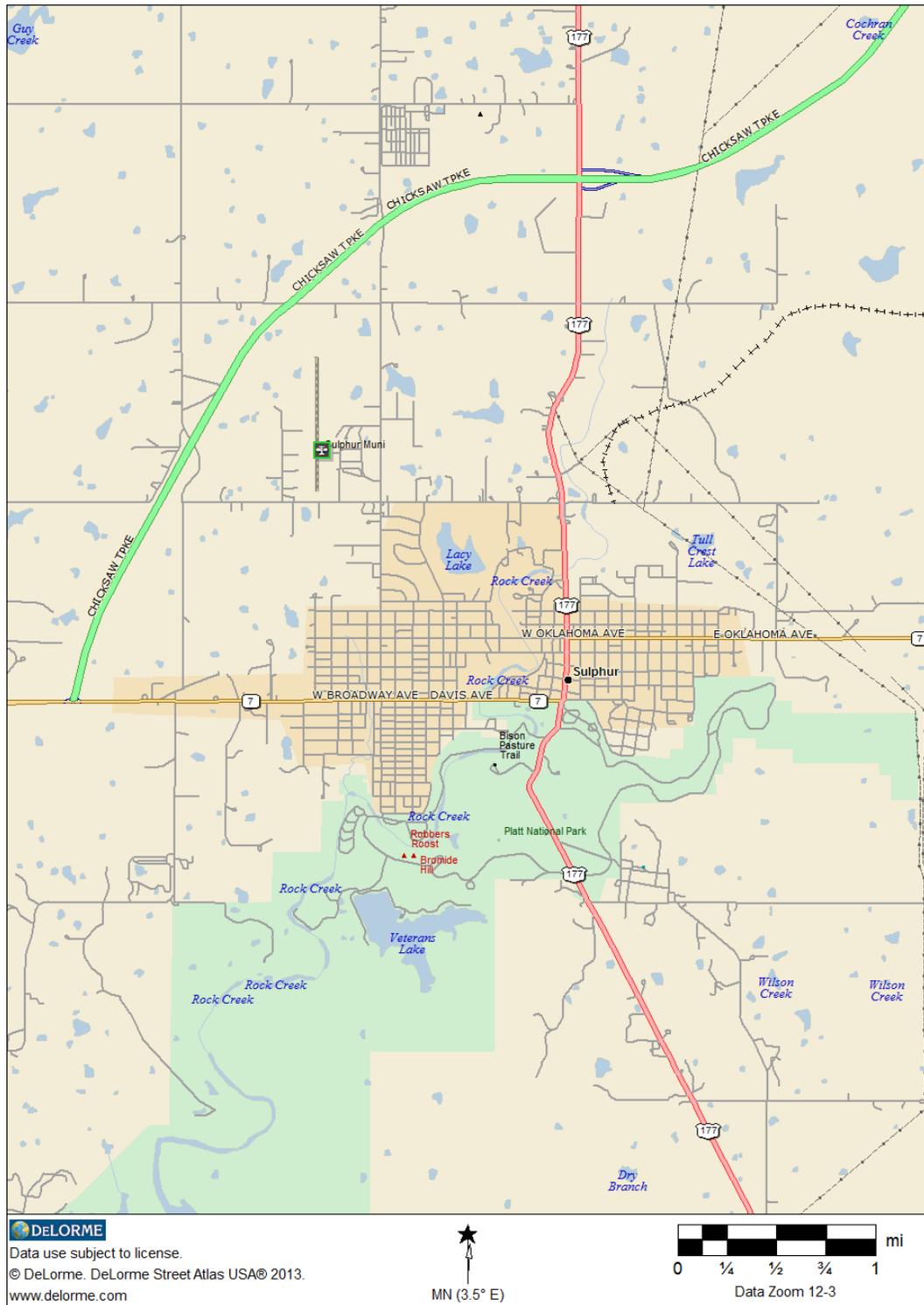
**Medical Facilities**

Medical services are provided by the Arbuckle Memorial Hospital, a 25-bed, acute-care hospital part of the Mercy Health Network offering surgical, emergency, and in and outpatient's services for tribal members living within the county. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Murray County Area Map



### Sulphur Area Map



## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sulphur	4,794	4,929	0.28%	5,083	0.62%	5,242	0.62%
Murray County	12,623	13,488	0.66%	13,800	0.46%	14,203	0.58%
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 Murray County was 13,488 persons as of the 2010 Census, a 0.66% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Murray County to be 13,800 persons, and projects that the population will show 0.58% annualized growth over the next five years.

The population of Sulphur was 4,929 persons as of the 2010 Census, a 0.28% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Sulphur to be 5,083 persons, and projects that the population will show 0.62% annualized growth over the next five years.

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

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sulphur	1,877	1,905	0.15%	1,983	0.81%	2,053	0.70%
Murray County	5,003	5,350	0.67%	5,470	0.44%	5,628	0.57%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Sulphur	1,244	1,228	-0.13%	1,317	1.41%	1,365	0.72%
Murray County	3,589	3,692	0.28%	3,776	0.45%	3,891	0.60%
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, Murray County had a total of 5,350 households, representing a 0.67% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Murray County to have 5,470 households. This number is expected to experience a 0.57% annualized rate of growth over the next five years.

As of 2010, Sulphur had a total of 1,905 households, representing a 0.15% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Sulphur to have 1,983 households. This number is expected to experience a 0.70% annualized rate of growth over the next five years.

### Population by Race and Ethnicity

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

<b>2013 Population by Race and Ethnicity</b>				
<b>Single-Classification Race</b>	<b>Sulphur</b>		<b>Murray County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	4,962		13,571	
White Alone	3,634	73.24%	10,342	76.21%
Black or African American Alone	46	0.93%	178	1.31%
Amer. Indian or Alaska Native Alone	440	8.87%	1,097	8.08%
Asian Alone	0	0.00%	88	0.65%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	294	5.93%	362	2.67%
Two or More Races	548	11.04%	1,504	11.08%
<b>Population by Hispanic or Latino Origin</b>	<b>Sulphur</b>		<b>Murray County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	4,962		13,571	
Hispanic or Latino	402	8.10%	691	5.09%
<i>Hispanic or Latino, White Alone</i>	81	20.15%	138	19.97%
<i>Hispanic or Latino, All Other Races</i>	321	79.85%	553	80.03%
Not Hispanic or Latino	4,560	91.90%	12,880	94.91%
<i>Not Hispanic or Latino, White Alone</i>	3,553	77.92%	10,204	79.22%
<i>Not Hispanic or Latino, All Other Races</i>	1,007	22.08%	2,676	20.78%

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

In Murray County, racial and ethnic minorities comprise 24.81% of the total population. Within Sulphur, racial and ethnic minorities represent 28.40% of the population.

### Population by Age

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

<b>Murray County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	13,488		13,800		14,203			
Age 0 - 4	922	6.84%	858	6.22%	883	6.22%	-1.43%	0.58%
Age 5 - 9	886	6.57%	867	6.28%	869	6.12%	-0.43%	0.05%
Age 10 - 14	912	6.76%	915	6.63%	880	6.20%	0.07%	-0.78%
Age 15 - 17	501	3.71%	550	3.99%	580	4.08%	1.88%	1.07%
Age 18 - 20	493	3.66%	481	3.49%	533	3.75%	-0.49%	2.07%
Age 21 - 24	498	3.69%	632	4.58%	710	5.00%	4.88%	2.35%
Age 25 - 34	1,531	11.35%	1,550	11.23%	1,572	11.07%	0.25%	0.28%
Age 35 - 44	1,599	11.85%	1,572	11.39%	1,564	11.01%	-0.34%	-0.10%
Age 45 - 54	1,965	14.57%	1,773	12.85%	1,644	11.58%	-2.04%	-1.50%
Age 55 - 64	1,818	13.48%	1,945	14.09%	1,928	13.57%	1.36%	-0.18%
Age 65 - 74	1,298	9.62%	1,527	11.07%	1,837	12.93%	3.30%	3.77%
Age 75 - 84	776	5.75%	823	5.96%	867	6.10%	1.18%	1.05%
Age 85 and over	289	2.14%	307	2.22%	336	2.37%	1.22%	1.82%
<i>Age 55 and over</i>	<i>4,181</i>	<i>31.00%</i>	<i>4,602</i>	<i>33.35%</i>	<i>4,968</i>	<i>34.98%</i>	<i>1.94%</i>	<i>1.54%</i>
<i>Age 62 and over</i>	<i>2,619</i>	<i>19.42%</i>	<i>2,934</i>	<i>21.26%</i>	<i>3,282</i>	<i>23.11%</i>	<i>2.29%</i>	<i>2.27%</i>
<b>Median Age</b>	41.3		41.7		41.9		0.19%	0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Murray County is 41.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.22% of the population is below the age of 5, while 21.26% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.27% per year.

<b>Sulphur Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	4,929		5,083		5,242			
Age 0 - 4	356	7.22%	329	6.47%	342	6.52%	-1.57%	0.78%
Age 5 - 9	330	6.70%	327	6.43%	335	6.39%	-0.18%	0.48%
Age 10 - 14	338	6.86%	341	6.71%	334	6.37%	0.18%	-0.41%
Age 15 - 17	165	3.35%	207	4.07%	218	4.16%	4.64%	1.04%
Age 18 - 20	197	4.00%	178	3.50%	200	3.82%	-2.01%	2.36%
Age 21 - 24	202	4.10%	227	4.47%	272	5.19%	2.36%	3.68%
Age 25 - 34	585	11.87%	628	12.35%	604	11.52%	1.43%	-0.78%
Age 35 - 44	580	11.77%	585	11.51%	599	11.43%	0.17%	0.47%
Age 45 - 54	691	14.02%	627	12.34%	597	11.39%	-1.93%	-0.98%
Age 55 - 64	625	12.68%	689	13.55%	701	13.37%	1.97%	0.35%
Age 65 - 74	452	9.17%	505	9.94%	592	11.29%	2.24%	3.23%
Age 75 - 84	286	5.80%	308	6.06%	308	5.88%	1.49%	0.00%
Age 85 and over	122	2.48%	132	2.60%	140	2.67%	1.59%	1.18%
<i>Age 55 and over</i>	<i>1,485</i>	<i>30.13%</i>	<i>1,634</i>	<i>32.15%</i>	<i>1,741</i>	<i>33.21%</i>	<i>1.93%</i>	<i>1.28%</i>
<i>Age 62 and over</i>	<i>926</i>	<i>18.78%</i>	<i>1,020</i>	<i>20.06%</i>	<i>1,110</i>	<i>21.18%</i>	<i>1.96%</i>	<i>1.72%</i>
<b>Median Age</b>	40.0		40.2		40.3		0.10%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Sulphur is 40.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.47% of the population is below the age of 5, while 20.06% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.72% per year.

Compared with the rest of the state, Murray County has a relatively older population, which is expected to grow over the next five years.

### Families by Presence of Children

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

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

	Sulphur		Murray County	
	No.	Percent	No.	Percent
Total Families:	1,179		3,553	
Married-Couple Family:	871	73.88%	2,877	80.97%
With Children Under 18 Years	287	24.34%	935	26.32%
No Children Under 18 Years	584	49.53%	1,942	54.66%
Other Family:	308	26.12%	676	19.03%
Male Householder, No Wife Present	89	7.55%	179	5.04%
With Children Under 18 Years	28	2.37%	95	2.67%
No Children Under 18 Years	61	5.17%	84	2.36%
Female Householder, No Husband Present	219	18.58%	497	13.99%
With Children Under 18 Years	113	9.58%	269	7.57%
No Children Under 18 Years	106	8.99%	228	6.42%
<hr/>				
Total Single Parent Families	141		364	
Male Householder	28	19.86%	95	26.10%
Female Householder	113	80.14%	269	73.90%

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

As shown, within Murray County, among all families 10.24% are single-parent families, while in Sulphur, the percentage is 11.96%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Sulphur		Murray County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	4,695		13,210		3,702,515	
Under 18 Years:	1,207		3,241		933,738	
With One Type of Disability	114	9.44%	185	5.71%	33,744	3.61%
With Two or More Disabilities	19	1.57%	38	1.17%	11,082	1.19%
No Disabilities	1,074	88.98%	3,018	93.12%	888,912	95.20%
18 to 64 Years:	2,746		7,725		2,265,702	
With One Type of Disability	230	8.38%	575	7.44%	169,697	7.49%
With Two or More Disabilities	346	12.60%	726	9.40%	149,960	6.62%
No Disabilities	2,170	79.02%	6,424	83.16%	1,946,045	85.89%
65 Years and Over:	742		2,244		503,075	
With One Type of Disability	167	22.51%	466	20.77%	95,633	19.01%
With Two or More Disabilities	174	23.45%	526	23.44%	117,044	23.27%
No Disabilities	401	54.04%	1,252	55.79%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>1,050</b>	<b>22.36%</b>	<b>2,516</b>	<b>19.05%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Murray County, 19.05% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Sulphur the percentage is 22.36%. Compared with the rest of the state, persons living in Murray County are relatively more likely to have one or more disabilities.

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

**2013 Population by Veteran and Disability Status**

	Sulphur		Murray County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	3,486		9,967		2,738,788	
Veteran:	368	10.56%	1,205	12.09%	305,899	11.17%
With a Disability	145	39.40%	518	42.99%	100,518	32.86%
No Disability	223	60.60%	687	57.01%	205,381	67.14%
Non-veteran:	3,118	89.44%	8,762	87.91%	2,432,889	88.83%
With a Disability	772	24.76%	1,775	20.26%	430,610	17.70%
No Disability	2,346	75.24%	6,987	79.74%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Murray County, the Census Bureau estimates there are 1,205 veterans, 42.99% of which have one or more disabilities (compared with 32.86% at a statewide level). In Sulphur, there are an estimated 368 veterans, 39.40% of which are estimated to have a disability. Compared with veterans in the rest of the state, veterans in Murray County are more likely to have one or more disabilities.

### Group Quarters Population

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

	Sulphur		Murray County	
	No.	Percent	No.	Percent
Total Population	4,929		13,488	
Group Quarters Population	254	5.15%	313	2.32%
Institutionalized Population	254	5.15%	313	2.32%
Correctional facilities for adults	43	0.87%	43	0.32%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	211	4.28%	270	2.00%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

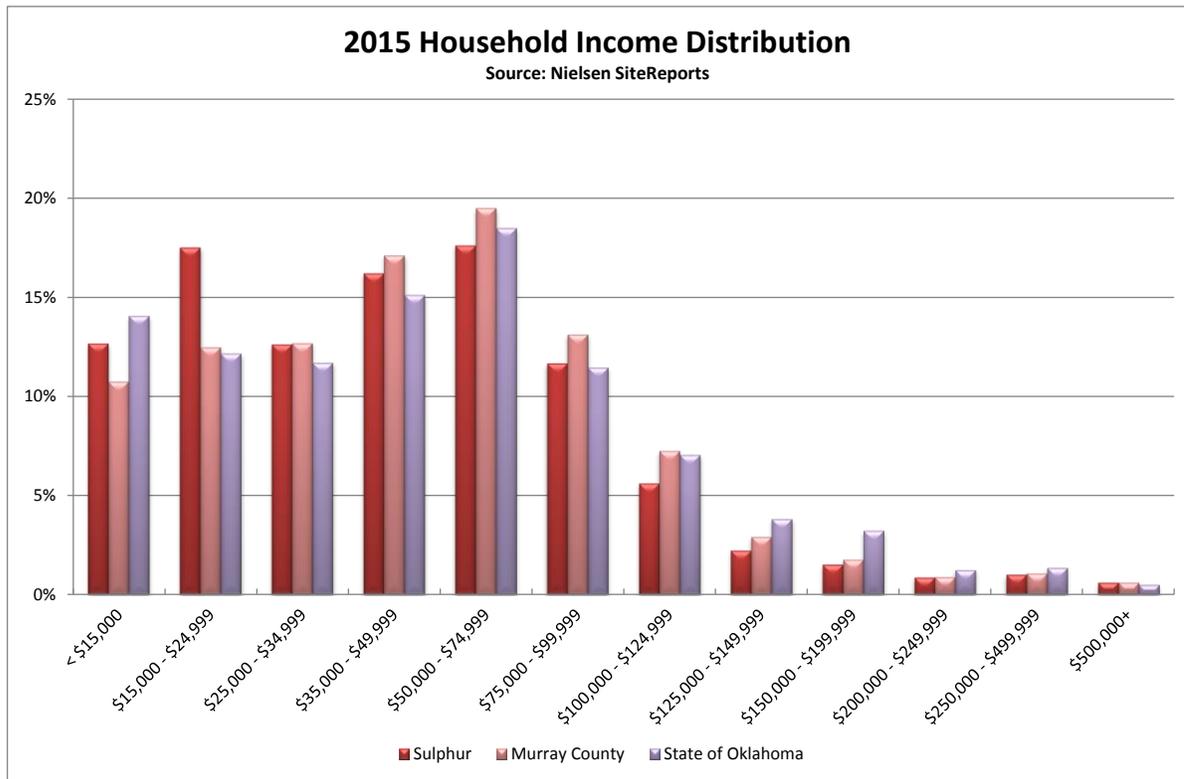
## Household Income Levels

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

<b>2015 Household Income Distribution</b>						
	<b>Sulphur</b>		<b>Murray County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	1,983		5,470		1,520,327	
< \$15,000	251	12.66%	587	10.73%	213,623	14.05%
\$15,000 - \$24,999	347	17.50%	682	12.47%	184,613	12.14%
\$25,000 - \$34,999	250	12.61%	693	12.67%	177,481	11.67%
\$35,000 - \$49,999	321	16.19%	935	17.09%	229,628	15.10%
\$50,000 - \$74,999	349	17.60%	1,066	19.49%	280,845	18.47%
\$75,000 - \$99,999	231	11.65%	717	13.11%	173,963	11.44%
\$100,000 - \$124,999	111	5.60%	396	7.24%	106,912	7.03%
\$125,000 - \$149,999	44	2.22%	159	2.91%	57,804	3.80%
\$150,000 - \$199,999	30	1.51%	96	1.76%	48,856	3.21%
\$200,000 - \$249,999	17	0.86%	48	0.88%	18,661	1.23%
\$250,000 - \$499,999	20	1.01%	58	1.06%	20,487	1.35%
\$500,000+	12	0.61%	33	0.60%	7,454	0.49%
<b>Median Household Income</b>	\$41,706		\$47,401		\$47,049	
<b>Average Household Income</b>	\$56,805		\$61,851		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Murray County is estimated to be \$47,401 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Sulphur, median household income is estimated to be \$41,706. The income distribution can be better visualized by the following chart.



**Household Income Trend**

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

**Household Income Trend**

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Sulphur	\$27,236	\$41,706	2.70%	2.40%	0.30%
Murray County	\$30,294	\$47,401	2.84%	2.40%	0.44%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Murray County and Sulphur saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends: over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal



annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

### Poverty Rates

Overall rates of poverty in Murray 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
Sulphur	12.26%	20.41%	815	75.00%	51.33%
Murray County	14.08%	14.53%	45	33.68%	71.00%
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 Murray County is estimated to be 14.53% by the American Community Survey. This is an increase of 45 basis points since the 2000 Census. Within Sulphur, the poverty rate is estimated to be 20.41%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

## Economic Conditions

### Employment and Unemployment

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

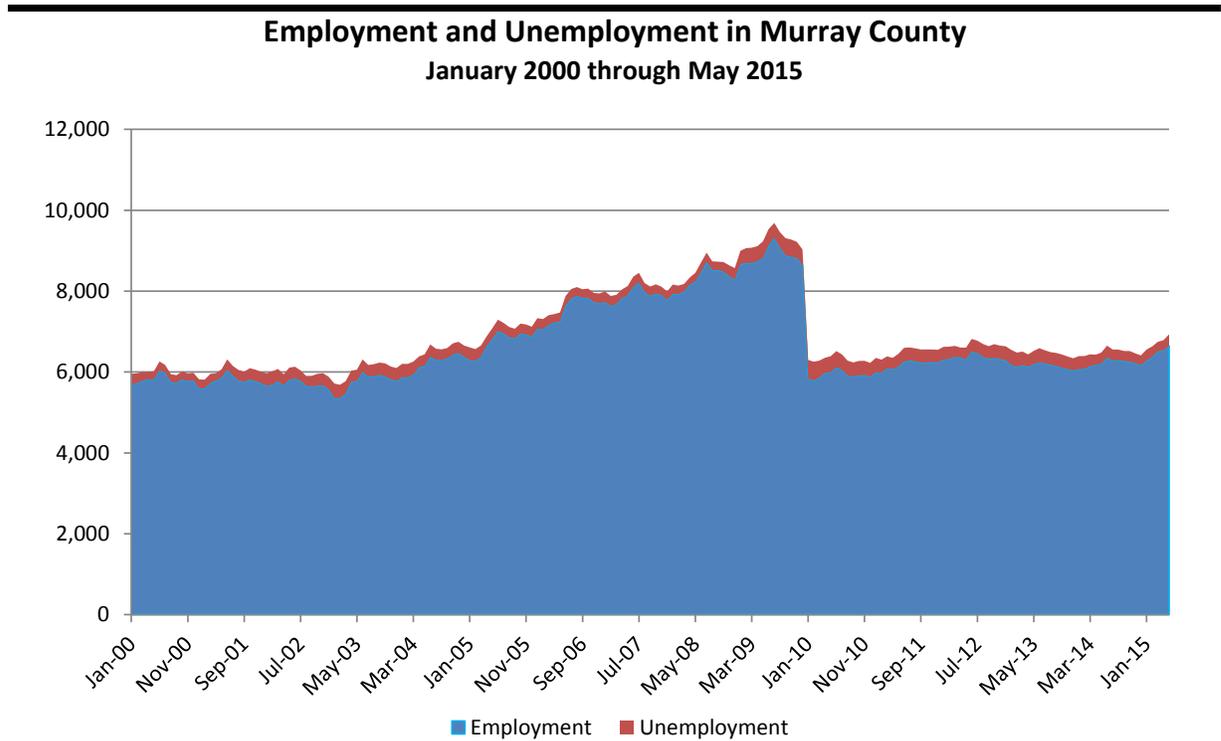
<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Murray County	5,993	6,645	2.09%	6.2%	4.2%	-200
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Murray County was 6,645 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.09% 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 Murray County has outperformed both the state and nation in these statistics.

### Employment Level Trends

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



*Source: Bureau of Labor Statistics, Local Area Unemployment Statistics*

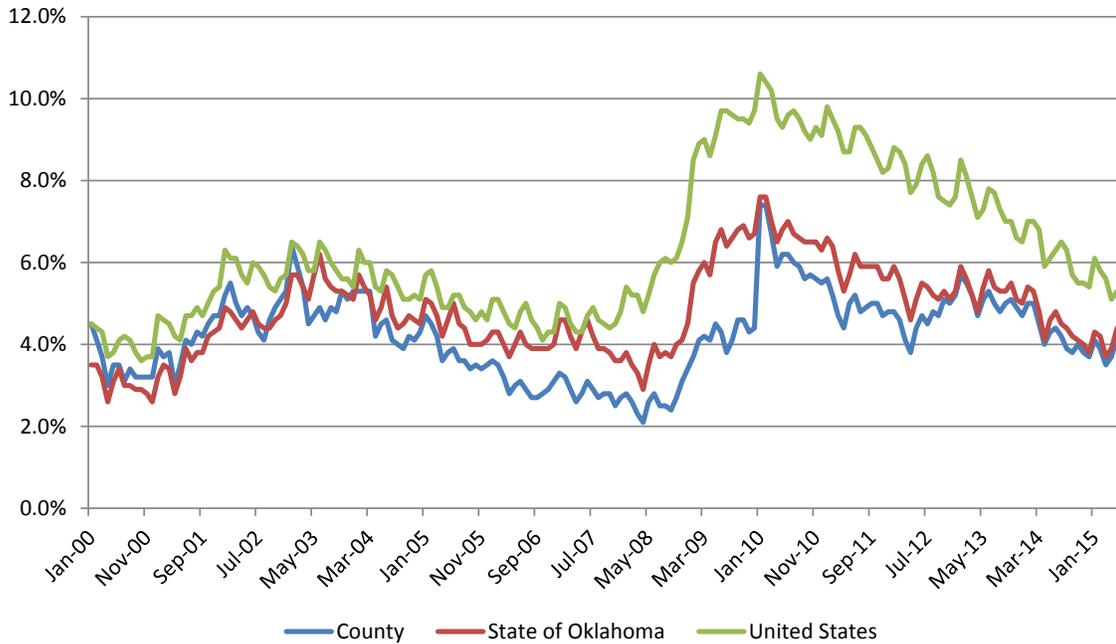
As shown, total employment levels have generally trended upward over the last fifteen years: the significant drop in 2010 is not an actual decline but rather a resetting of employment base estimates on the part of the Bureau of Labor Statistics. Employment growth resumed in early 2010, and has continued to grow to its current level of 6,645 persons. The number of unemployed persons in May 2015 was 289, out of a total labor force of 6,934 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Murray 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 Murray 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 Murray County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.2%. On the whole, unemployment rates in Murray County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Murray County and Oklahoma are and have historically been well below the national average.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Murray 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.

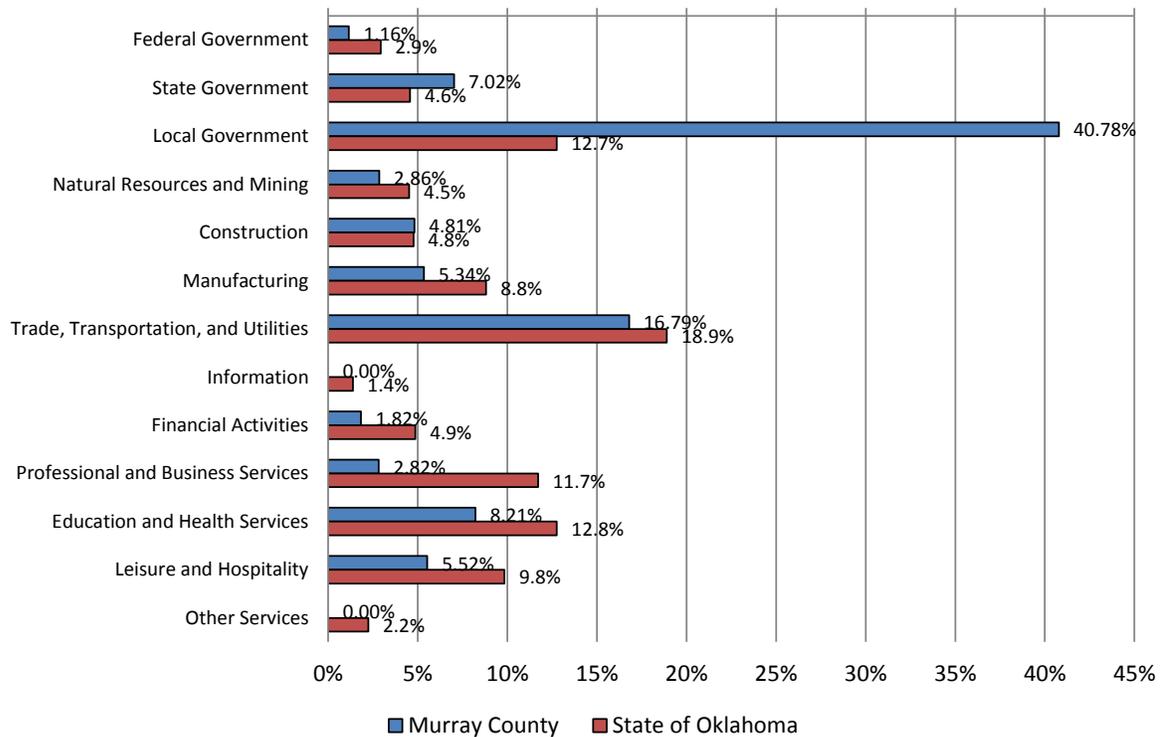


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	5	68	1.16%	\$52,160	0.58
State Government	11	413	7.02%	\$34,016	2.11
Local Government	29	2,399	40.78%	\$34,787	4.05
Natural Resources and Mining	16	168	2.86%	\$46,154	1.88
Construction	25	283	4.81%	\$37,798	1.08
Manufacturing	15	314	5.34%	\$48,114	0.60
Trade, Transportation, and Utilities	66	988	16.79%	\$29,020	0.88
Information	4	N/A	N/A	N/A	N/A
Financial Activities	29	107	1.82%	\$31,377	0.32
Professional and Business Services	40	166	2.82%	\$34,339	0.20
Education and Health Services	36	483	8.21%	\$27,868	0.55
Leisure and Hospitality	36	325	5.52%	\$13,412	0.52
Other Services	19	N/A	N/A	N/A	N/A
<b>Total</b>	<b>330</b>	<b>5,883</b>		<b>\$33,544</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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



Among private employers, the largest percentage of persons (16.79%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$29,020 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$48,114 per year.

The rightmost column of the previous table provides location quotients for each industry for Murray 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 (Murray 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 Murray County, among all industries the largest location quotient is in Local Government, with a quotient of 4.05. This sector includes tribal government. Among private employers, the largest is Natural Resources and Mining, with a quotient of 1.88.

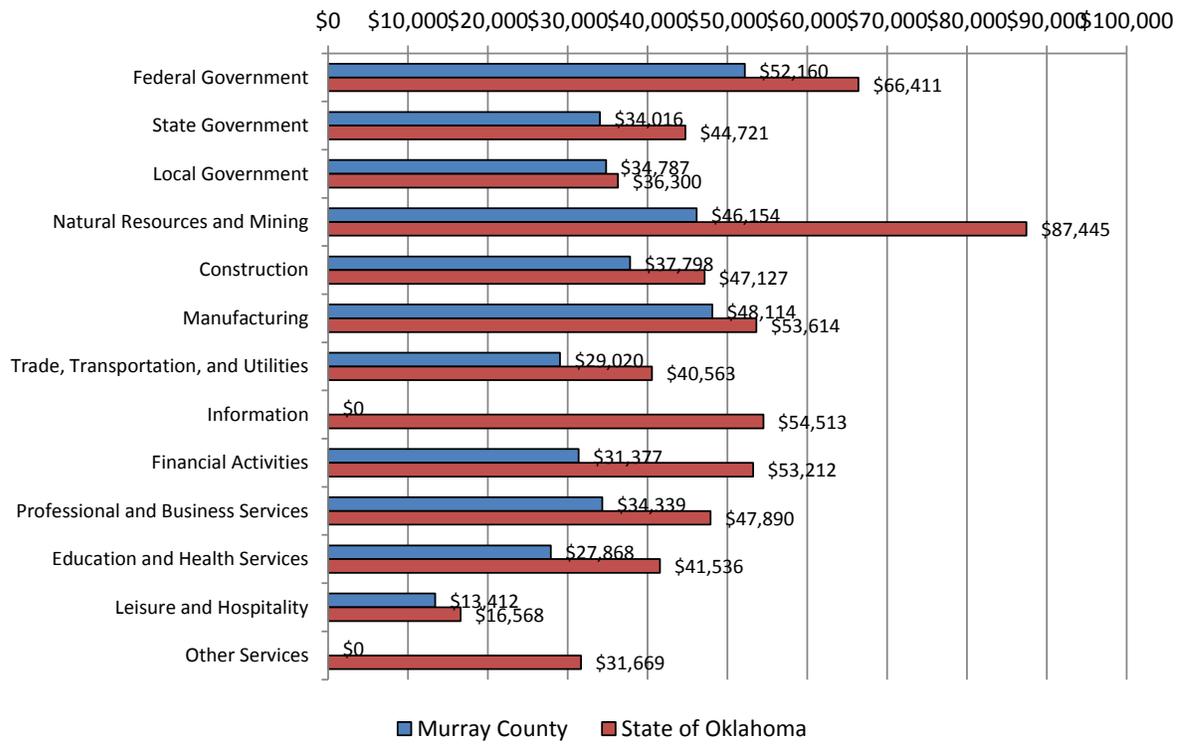
The next table presents average annual pay in Murray County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Murray County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,160	\$66,411	\$75,784	78.5%	68.8%
State Government	\$34,016	\$44,721	\$54,184	76.1%	62.8%
Local Government	\$34,787	\$36,300	\$46,146	95.8%	75.4%
Natural Resources and Mining	\$46,154	\$87,445	\$59,666	52.8%	77.4%
Construction	\$37,798	\$47,127	\$55,041	80.2%	68.7%
Manufacturing	\$48,114	\$53,614	\$62,977	89.7%	76.4%
Trade, Transportation, and Utilities	\$29,020	\$40,563	\$42,988	71.5%	67.5%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$31,377	\$53,212	\$85,261	59.0%	36.8%
Professional and Business Services	\$34,339	\$47,890	\$66,657	71.7%	51.5%
Education and Health Services	\$27,868	\$41,536	\$45,951	67.1%	60.6%
Leisure and Hospitality	\$13,412	\$16,568	\$20,993	81.0%	63.9%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$33,544</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>76.6%</b>	<b>65.3%</b>

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

### Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Murray County has lower average wages in every supersector, notably so in natural resources and mining.

### Working Families

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

<b>Families by Employment Status and Presence of Children</b>						
	<b>Sulphur</b>		<b>Murray County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>1,179</b>		<b>3,553</b>		<b>961,468</b>	
With Children <18 Years:	428	36.30%	1,299	36.56%	425,517	44.26%
Married Couple:	287	67.06%	935	71.98%	281,418	66.14%
Both Parents Employed	123	42.86%	550	58.82%	166,700	59.24%
One Parent Employed	164	57.14%	368	39.36%	104,817	37.25%
Neither Parent Employed	0	0.00%	17	1.82%	9,901	3.52%
Other Family:	141	32.94%	364	28.02%	144,099	33.86%
Male Householder:	28	19.86%	95	26.10%	36,996	25.67%
Employed	7	25.00%	67	70.53%	31,044	83.91%
Not Employed	21	75.00%	28	29.47%	5,952	16.09%
Female Householder:	113	80.14%	269	73.90%	107,103	74.33%
Employed	49	43.36%	176	65.43%	75,631	70.62%
Not Employed	64	56.64%	93	34.57%	31,472	29.38%
Without Children <18 Years:	751	63.70%	2,254	63.44%	535,951	55.74%
Married Couple:	584	77.76%	1,942	86.16%	431,868	80.58%
Both Spouses Employed	219	37.50%	839	43.20%	167,589	38.81%
One Spouse Employed	120	20.55%	410	21.11%	138,214	32.00%
Neither Spouse Employed	245	41.95%	693	35.68%	126,065	29.19%
Other Family:	167	22.24%	312	13.84%	104,083	19.42%
Male Householder:	61	24.90%	84	12.12%	32,243	25.58%
Employed	13	21.31%	16	19.05%	19,437	60.28%
Not Employed	48	78.69%	68	80.95%	12,806	39.72%
Female Householder:	106	63.47%	228	73.08%	71,840	69.02%
Employed	28	26.42%	120	52.63%	36,601	50.95%
Not Employed	78	73.58%	108	47.37%	35,239	49.05%
<i>Total Working Families:</i>	<i>723</i>	<i>61.32%</i>	<i>2,546</i>	<i>71.66%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>343</i>	<i>47.44%</i>	<i>1,161</i>	<i>45.60%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>380</i>	<i>52.56%</i>	<i>1,385</i>	<i>54.40%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Murray County, there are 2,546 working families, 45.60% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

A major source of employment in Murray County is related to the Chickasaw National Recreation Area and the Lake of the Arbuckles. Local and tribal government are also major employers, as is Arbuckle Memorial Hospital as well as the Oklahoma School for the Deaf.

## Commuting Patterns

### Travel Time to Work

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

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

	Sulphur		Murray County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>1,922</b>		<b>5,668</b>		<b>1,613,364</b>	
Less than 15 minutes	1,140	59.31%	2,303	40.63%	581,194	36.02%
15 to 30 minutes	330	17.17%	1,612	28.44%	625,885	38.79%
30 to 45 minutes	374	19.46%	1,186	20.92%	260,192	16.13%
45 to 60 minutes	44	2.29%	240	4.23%	74,625	4.63%
60 or more minutes	34	1.77%	327	5.77%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Murray County, the largest percentage of workers (40.63%) travel fewer than 15 minutes to work. Although Murray County has an active labor market, it appears some residents commute to other labor markets such as Ada and Ardmore.

### Means of Transportation

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

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

	Sulphur		Murray County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>1,924</b>		<b>5,916</b>		<b>1,673,026</b>	
Car, Truck or Van:	1,833	95.27%	5,504	93.04%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,591</i>	<i>86.80%</i>	<i>4,829</i>	<i>87.74%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>242</i>	<i>13.20%</i>	<i>675</i>	<i>12.26%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	17	0.29%	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	0	0.00%	0	0.00%	4,227	0.25%
Walked	89	4.63%	132	2.23%	30,401	1.82%
Other Means	0	0.00%	15	0.25%	14,442	0.86%
Worked at Home	2	0.10%	248	4.19%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Sulphur	2,220	2,311	0.40%	2,458	1.24%
Murray County	6,479	6,746	0.40%	6,875	0.38%
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 Murray County grew by 0.38% per year, to a total of 6,875 housing units in 2015. In terms of new housing unit construction, Murray County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Sulphur		Murray County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>2,249</b>		<b>6,738</b>		<b>1,669,828</b>	
1 Unit, Detached	1,950	86.71%	5,322	78.98%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	24	0.36%	34,434	2.06%
Duplex Units	22	0.98%	57	0.85%	34,207	2.05%
3-4 Units	49	2.18%	128	1.90%	42,069	2.52%
5-9 Units	18	0.80%	55	0.82%	59,977	3.59%
10-19 Units	30	1.33%	52	0.77%	57,594	3.45%
20-49 Units	30	1.33%	38	0.56%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	150	6.67%	1,056	15.67%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	6	0.09%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>149</b>	<b>6.63%</b>	<b>330</b>	<b>4.90%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Murray County, 78.98% of housing units are single-family, detached. 4.90% of housing units are multifamily in structure (two or more units per building), while 15.76% of housing units comprise mobile homes, RVs, etc.

Within Sulphur, 86.71% of housing units are single-family, detached. 6.63% of housing units are multifamily in structure, while 6.67% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Sulphur		Murray County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>1,740</b>		<b>5,121</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>1,089</b>	<b>62.59%</b>	<b>3,754</b>	<b>73.31%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	14	0.37%	2,580	0.27%
1 Bedroom	20	1.84%	80	2.13%	16,837	1.74%
2 Bedrooms	421	38.66%	888	23.65%	166,446	17.18%
3 Bedrooms	496	45.55%	2,186	58.23%	579,135	59.78%
4 Bedrooms	131	12.03%	538	14.33%	177,151	18.29%
5 or More Bedrooms	21	1.93%	48	1.28%	26,587	2.74%
<b>Renter Occupied:</b>	<b>651</b>	<b>37.41%</b>	<b>1,367</b>	<b>26.69%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	35	5.38%	39	2.85%	13,948	2.93%
1 Bedroom	90	13.82%	150	10.97%	101,850	21.43%
2 Bedrooms	278	42.70%	513	37.53%	179,121	37.68%
3 Bedrooms	196	30.11%	522	38.19%	152,358	32.05%
4 Bedrooms	52	7.99%	143	10.46%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Murray County is 73.31%, while 26.69% of housing units are renter occupied. In Sulphur, the homeownership rate is 62.59%, while 37.41% of households are renters.

### Housing Units Tenure and Household Income

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

**Murray County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>5,121</b>	<b>3,754</b>	<b>1,367</b>	<b>73.31%</b>	<b>26.69%</b>
Less than \$5,000	53	24	29	45.28%	54.72%
\$5,000 - \$9,999	212	106	106	50.00%	50.00%
\$10,000-\$14,999	323	220	103	68.11%	31.89%
\$15,000-\$19,999	247	111	136	44.94%	55.06%
\$20,000-\$24,999	442	306	136	69.23%	30.77%
\$25,000-\$34,999	751	556	195	74.03%	25.97%
\$35,000-\$49,999	846	541	305	63.95%	36.05%
\$50,000-\$74,999	1,158	895	263	77.29%	22.71%
\$75,000-\$99,999	544	466	78	85.66%	14.34%
\$100,000-\$149,999	392	385	7	98.21%	1.79%
\$150,000 or more	153	144	9	94.12%	5.88%
<b>Income Less Than \$25,000</b>	<b>1,277</b>	<b>767</b>	<b>510</b>	<b>60.06%</b>	<b>39.94%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Murray County as a whole, 39.94% of households with incomes less than \$25,000 are estimated to be renters, while 60.06% are estimated to be homeowners.

**Sulphur Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>1,740</b>	<b>1,089</b>	<b>651</b>	<b>62.59%</b>	<b>37.41%</b>
Less than \$5,000	20	20	0	100.00%	0.00%
\$5,000 - \$9,999	85	34	51	40.00%	60.00%
\$10,000-\$14,999	112	56	56	50.00%	50.00%
\$15,000-\$19,999	110	49	61	44.55%	55.45%
\$20,000-\$24,999	257	186	71	72.37%	27.63%
\$25,000-\$34,999	260	180	80	69.23%	30.77%
\$35,000-\$49,999	324	173	151	53.40%	46.60%
\$50,000-\$74,999	346	199	147	57.51%	42.49%
\$75,000-\$99,999	94	61	33	64.89%	35.11%
\$100,000-\$149,999	102	102	0	100.00%	0.00%
\$150,000 or more	30	29	1	96.67%	3.33%
<b>Income Less Than \$25,000</b>	<b>584</b>	<b>345</b>	<b>239</b>	<b>59.08%</b>	<b>40.92%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Sulphur, 40.92% of households with incomes less than \$25,000 are estimated to be renters, while 59.08% are estimated to be homeowners.

**Housing Units by Year of Construction and Tenure**

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Sulphur</b>		<b>Murray County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>1,740</b>		<b>5,121</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>1,089</b>	<b>62.59%</b>	<b>3,754</b>	<b>73.31%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	44	1.17%	10,443	1.08%
Built 2000 to 2009	97	8.91%	462	12.31%	153,492	15.84%
Built 1990 to 1999	79	7.25%	459	12.23%	125,431	12.95%
Built 1980 to 1989	141	12.95%	777	20.70%	148,643	15.34%
Built 1970 to 1979	185	16.99%	649	17.29%	184,378	19.03%
Built 1960 to 1969	176	16.16%	422	11.24%	114,425	11.81%
Built 1950 to 1959	92	8.45%	317	8.44%	106,544	11.00%
Built 1940 to 1949	90	8.26%	234	6.23%	50,143	5.18%
Built 1939 or Earlier	229	21.03%	390	10.39%	75,237	7.77%
Median Year Built:		1968		1978		1977
<b>Renter Occupied:</b>	<b>651</b>	<b>37.41%</b>	<b>1,367</b>	<b>26.69%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	6	0.44%	5,019	1.06%
Built 2000 to 2009	14	2.15%	43	3.15%	50,883	10.70%
Built 1990 to 1999	40	6.14%	218	15.95%	47,860	10.07%
Built 1980 to 1989	121	18.59%	202	14.78%	77,521	16.31%
Built 1970 to 1979	149	22.89%	281	20.56%	104,609	22.01%
Built 1960 to 1969	128	19.66%	182	13.31%	64,546	13.58%
Built 1950 to 1959	89	13.67%	222	16.24%	54,601	11.49%
Built 1940 to 1949	63	9.68%	131	9.58%	31,217	6.57%
Built 1939 or Earlier	47	7.22%	82	6.00%	39,089	8.22%
Median Year Built:		1970		1972		1975
<b>Overall Median Year Built:</b>		<b>1968</b>		<b>1976</b>		<b>1976</b>

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

Within Murray County, 10.84% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Sulphur the percentage is 6.38%.

75.94% of housing units in Murray County were built prior to 1990, while in Sulphur the percentage is 86.78%. These figures compare with the statewide figure of 72.78%.

Compared with the rest of the state, the housing stock of Murray County is relatively older with fewer homes having been constructed within the last 15 years.

### Substandard Housing

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

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

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

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

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

### 2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Sulphur	1,740	7	0.40%	40	2.30%	10	0.57%
Murray County	5,121	36	0.70%	40	0.78%	137	2.68%
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 Murray County, 0.70% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.78% 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 Murray County by vacancy and type. This data is provided by the American Community Survey.

<b>2013 Housing Units by Vacancy</b>						
	<b>Sulphur</b>		<b>Murray County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	2,249		6,738		1,669,828	
Total Vacant Units	509	22.63%	1,617	24.00%	225,747	13.52%
For rent	53	10.41%	191	11.81%	43,477	19.26%
Rented, not occupied	45	8.84%	63	3.90%	9,127	4.04%
For sale only	13	2.55%	124	7.67%	23,149	10.25%
Sold, not occupied	83	16.31%	100	6.18%	8,618	3.82%
For seasonal, recreational, or occasional use	169	33.20%	740	45.76%	39,475	17.49%
For migrant workers	0	0.00%	6	0.37%	746	0.33%
Other vacant	146	28.68%	393	24.30%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	1.10%		3.12%		2.31%	
<b>Rental Vacancy Rate</b>	7.08%		11.78%		8.24%	

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

Within Murray County, the overall housing vacancy rate is estimated to be 24.00%. Note that most of the vacant units are either for seasonal occupancy (lake homes at the Lake of the Arbuckles for example), or classified as “other vacant” which comprises homes that are vacant but neither listed for sale nor offered for rent. The homeowner vacancy rate is estimated to be 3.12%, while the rental vacancy rate is estimated to be 11.78%.

In Sulphur, the overall housing vacancy rate is estimated to be 22.63%. The homeowner vacancy rate is estimated to be 1.10%, while the rental vacancy rate is estimated to be 7.08%.

## Building Permits

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

## Sulphur

### New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	21	\$87,190	2	\$25,000
2005	21	\$116,077	0	N/A
2006	7	\$121,857	0	N/A
2007	13	\$106,666	0	N/A
2008	14	\$108,984	2	\$25,000
2009	7	\$109,714	0	N/A
2010	10	\$140,300	4	\$47,500
2011	5	\$186,276	0	N/A
2012	6	\$132,333	2	\$30,000
2013	9	\$167,556	0	N/A
2014	6	\$289,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Sulphur, building permits for 129 housing units were issued between 2004 and 2014, for an average of 12 units per year. 92.25% of these housing units were single family homes, and 7.75% consisted of multifamily units. Although average home costs have varied, they have generally trended upward since 2009.

### New Construction Activity

#### For Ownership:

Most new housing construction in Murray County has consisted of home on rural acreages, though some limited infill construction has occurred in Sulphur and Davis. Some new development has occurred in rural subdivisions near the Lake of the Arbuckles. The average price of homes constructed since 2000 in Murray County (for sales since January 2014) is \$229,526 or \$128.18 per square foot, which is well above what could be afforded by a household earning at or below median household income for Murray County, which is estimated to be \$47,401 in 2015.

#### For Rent:

No new rental developments of any size have been constructed in Murray County in many years to the best of our knowledge. However, a new development named Lakeside Station was recently awarded Affordable Housing Tax Credits by the Oklahoma Housing Finance Agency. This property will add 36 new affordable rental units to the Sulphur market, in two and three bedroom configurations. These units will target general (family) occupancy, for households earning less than 60% of Area Median Income. This development will go far in meeting the affordable rental housing needs of persons in Murray County which will be discussed later in this report.

## Homeownership Market

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

### Housing Units by Home Value

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

<b>2013 Housing Units by Home Value</b>						
	<b>Sulphur</b>		<b>Murray County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>1,089</b>		<b>3,754</b>		<b>968,736</b>	
Less than \$10,000	0	0.00%	49	1.31%	20,980	2.17%
\$10,000 to \$14,999	21	1.93%	89	2.37%	15,427	1.59%
\$15,000 to \$19,999	16	1.47%	24	0.64%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	36	0.96%	16,705	1.72%
\$25,000 to \$29,999	20	1.84%	73	1.94%	16,060	1.66%
\$30,000 to \$34,999	22	2.02%	62	1.65%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	115	3.06%	14,899	1.54%
\$40,000 to \$49,999	135	12.40%	269	7.17%	39,618	4.09%
\$50,000 to \$59,999	236	21.67%	367	9.78%	45,292	4.68%
\$60,000 to \$69,999	139	12.76%	301	8.02%	52,304	5.40%
\$70,000 to \$79,999	122	11.20%	421	11.21%	55,612	5.74%
\$80,000 to \$89,999	62	5.69%	316	8.42%	61,981	6.40%
\$90,000 to \$99,999	43	3.95%	178	4.74%	51,518	5.32%
\$100,000 to \$124,999	104	9.55%	286	7.62%	119,416	12.33%
\$125,000 to \$149,999	0	0.00%	182	4.85%	96,769	9.99%
\$150,000 to \$174,999	30	2.75%	329	8.76%	91,779	9.47%
\$175,000 to \$199,999	28	2.57%	161	4.29%	53,304	5.50%
\$200,000 to \$249,999	70	6.43%	231	6.15%	69,754	7.20%
\$250,000 to \$299,999	14	1.29%	146	3.89%	41,779	4.31%
\$300,000 to \$399,999	11	1.01%	64	1.70%	37,680	3.89%
\$400,000 to \$499,999	9	0.83%	48	1.28%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	0	0.00%	12,784	1.32%
\$750,000 to \$999,999	7	0.64%	7	0.19%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$66,800</b>		<b>\$82,200</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Murray County is \$82,200. This is -27.1% lower than the statewide median, which is \$112,800. The median home value in Sulphur is estimated to be \$66,800.

The geographic distribution of home values in Murray County can be visualized by the following map. As can be seen, the highest home values are in the eastern portion of the county, surrounding the Sulphur area.



## Home Values by Year of Construction

The next table presents median home values in Murray 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

	Sulphur Median Value	Murray County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	\$164,300	\$188,900
Built 2000 to 2009	\$233,700	\$181,500	\$178,000
Built 1990 to 1999	\$50,400	\$84,600	\$147,300
Built 1980 to 1989	\$74,400	\$88,000	\$118,300
Built 1970 to 1979	\$71,400	\$88,200	\$111,900
Built 1960 to 1969	\$75,800	\$76,300	\$97,100
Built 1950 to 1959	\$65,600	\$68,900	\$80,300
Built 1940 to 1949	\$45,500	\$60,200	\$67,900
Built 1939 or Earlier	\$56,600	\$61,400	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Sulphur Single Family Sales Activity

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

### Sulphur Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	24	30	22	24	22
Average Sale Price	\$40,062	\$50,038	\$61,307	\$53,146	\$78,711
Average Square Feet	1,110	1,097	1,136	1,064	1,096
Average Price/SF	\$36.09	\$45.61	\$53.97	\$49.95	\$71.82
Average Year Built	1980	1985	1978	1980	1991

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

### Sulphur Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	24	27	22	24	15
Average Sale Price	\$99,917	\$101,759	\$110,523	\$89,750	\$131,733
Average Square Feet	1,840	1,623	1,618	1,692	1,733
Average Price/SF	\$54.30	\$62.70	\$68.31	\$53.04	\$76.01
Average Year Built	1994	1985	1999	1988	1985

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

### Sulphur Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	3	6	3	1	0
Average Sale Price	\$141,833	\$84,833	\$94,753	\$150,000	N/A
Average Square Feet	1,577	2,395	2,288	1,736	N/A
Average Price/SF	\$89.94	\$35.42	\$41.41	\$86.41	N/A
Average Year Built	1986	1998	1989	2003	N/A

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

### Sulphur Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	54	65	50	52	40
Average Sale Price	\$73,083	\$74,087	\$82,780	\$71,702	\$94,491
Average Square Feet	1,433	1,415	1,414	1,379	1,289
Average Price/SF	\$51.00	\$52.36	\$58.54	\$52.00	\$73.31
Average Year Built	1991	1986	1997	1989	1986

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

Between 2011 and 2014, the average sale price generally fluctuated between \$70,000 and \$80,000. The average sale price in 2015 was \$94,491 for an average price per square foot of \$73.31/SF. The average year of construction for homes sold in 2015 is estimated to be 1986.

### Foreclosure Rates

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

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## Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Murray County	2.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	32

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

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

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According to the data provided, the foreclosure rate in Murray County was 2.1% in May 2014. The county ranked 32 out of 64 counties in terms of highest foreclosure rates in Oklahoma. As Murray County's foreclosure rate is identical to state and national figures, foreclosures have likely had an average impact on the local housing market.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Sulphur</b>		<b>Murray County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>651</b>		<b>1,367</b>		<b>475,345</b>	
With cash rent:	603		1,151		432,109	
Less than \$100	0	0.00%	3	0.22%	2,025	0.43%
\$100 to \$149	0	0.00%	4	0.29%	2,109	0.44%
\$150 to \$199	13	2.00%	17	1.24%	4,268	0.90%
\$200 to \$249	14	2.15%	19	1.39%	8,784	1.85%
\$250 to \$299	0	0.00%	9	0.66%	8,413	1.77%
\$300 to \$349	31	4.76%	35	2.56%	9,107	1.92%
\$350 to \$399	46	7.07%	108	7.90%	10,932	2.30%
\$400 to \$449	20	3.07%	30	2.19%	15,636	3.29%
\$450 to \$499	64	9.83%	107	7.83%	24,055	5.06%
\$500 to \$549	56	8.60%	71	5.19%	31,527	6.63%
\$550 to \$599	57	8.76%	132	9.66%	33,032	6.95%
\$600 to \$649	21	3.23%	128	9.36%	34,832	7.33%
\$650 to \$699	52	7.99%	76	5.56%	32,267	6.79%
\$700 to \$749	83	12.75%	118	8.63%	30,340	6.38%
\$750 to \$799	48	7.37%	86	6.29%	27,956	5.88%
\$800 to \$899	58	8.91%	103	7.53%	45,824	9.64%
\$900 to \$999	21	3.23%	35	2.56%	34,153	7.18%
\$1,000 to \$1,249	19	2.92%	70	5.12%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	48	7.37%	216	15.80%	43,236	9.10%
<b>Median Gross Rent</b>		<b>\$601</b>		<b>\$616</b>		<b>\$699</b>

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

Median gross rent in Murray County is estimated to be \$616, which is -11.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Sulphur is estimated to be \$601.

### 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

	Sulphur Median Rent	Murray County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$647	\$841
Built 1990 to 1999	-	\$602	\$715
Built 1980 to 1989	\$802	\$664	\$693
Built 1970 to 1979	\$583	\$592	\$662
Built 1960 to 1969	\$544	\$574	\$689
Built 1950 to 1959	\$485	\$535	\$714
Built 1940 to 1949	\$611	\$634	\$673
Built 1939 or Earlier	\$725	\$714	\$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 Murray County is among housing units in Sulphur constructed after 1980, which is \$802 per month. In order to be affordable, a household would need to earn at least \$32,080 per year to afford such a unit.

### Sulphur Rental Survey Data

The next table shows the results of our rental survey of Sulphur. There are very few multifamily rental units in Sulphur.

#### Sulphur Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Sulphur Terrace	USDA/LIHTC - Family	1970s	1	1	638	\$520	\$0.815	9.40%
Sulphur Terrace	USDA/LIHTC - Family	1970s	2	1	744	\$630	\$0.847	9.40%

Sulphur Terrace comprises 32 units with USDA rental assistance, for family occupancy. It appears to have been constructed in the 1970s, and was renovated in 2004 with financing in part through Affordable Housing Tax Credits. The rental rates shown above are USDA base rents; tenants pay rent based on 30% of their income.

#### Rental Market Vacancy – Sulphur

Sulphur Terrace reported three vacant units out of 32, for a vacancy rate of 9.40%. The overall market vacancy of rental housing units was reported at 7.08% by the Census Bureau as of the most recent American Community Survey. Overall, it is likely that rental vacancy in Sulphur is typically between 5% and 10%.



Sulphur Terrace

## 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 Murray 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 Murray County

			Avg.			
	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
<b>Murray County</b>						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	5	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	5	N/A	N/A	N/A	N/A	N/A
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 5 housing units located within Murray County, all Housing Choice Vouchers. For confidentiality reasons HUD discloses very little data regarding these housing units, though 20% are reported to be racial or ethnic minorities.

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**Demographics of Persons in HUD Programs in Murray County**


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<b>Murray County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	5	N/A	N/A	N/A	N/A	20%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	5	N/A	N/A	N/A	N/A	20%
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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%

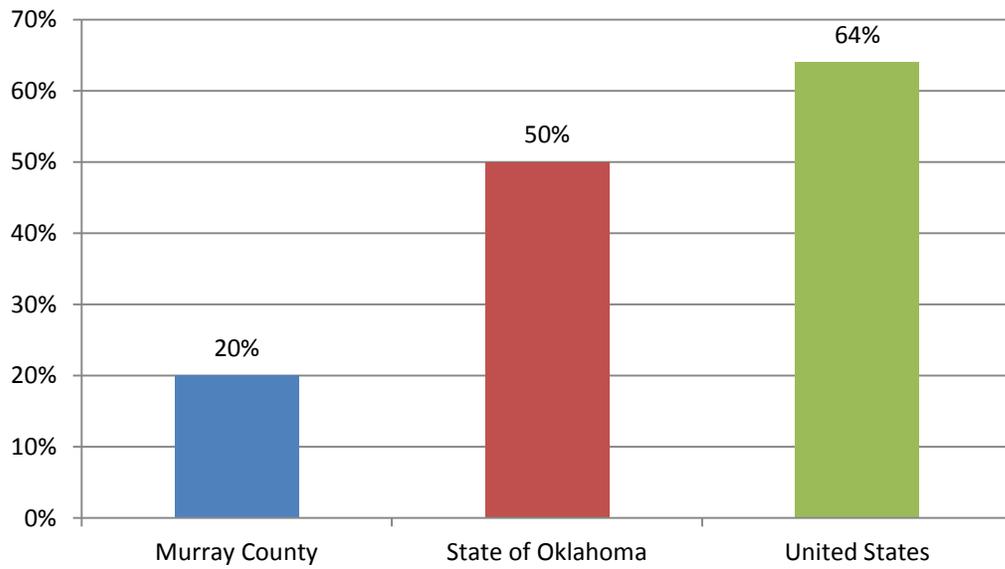
Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## 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 Murray 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 Murray 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.

<b>Murray County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>235</b>		<b>125</b>	
Cost Burden Less Than 30%	110	46.81%	25	20.00%
Cost Burden Between 30%-50%	20	8.51%	0	0.00%
Cost Burden Greater Than 50%	105	44.68%	95	76.00%
Not Computed (no/negative income)	0	0.00%	4	3.20%
<b>Income 30%-50% HAMFI</b>	<b>355</b>		<b>330</b>	
Cost Burden Less Than 30%	200	56.34%	135	40.91%
Cost Burden Between 30%-50%	75	21.13%	145	43.94%
Cost Burden Greater Than 50%	80	22.54%	50	15.15%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>615</b>		<b>200</b>	
Cost Burden Less Than 30%	415	67.48%	155	77.50%
Cost Burden Between 30%-50%	165	26.83%	40	20.00%
Cost Burden Greater Than 50%	35	5.69%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>465</b>		<b>125</b>	
Cost Burden Less Than 30%	400	86.02%	125	100.00%
Cost Burden Between 30%-50%	60	12.90%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>3,925</b>		<b>1,135</b>	
Cost Burden Less Than 30%	3,355	85.48%	775	68.28%
Cost Burden Between 30%-50%	345	8.79%	200	17.62%
Cost Burden Greater Than 50%	220	5.61%	145	12.78%
Not Computed (no/negative income)	0	0.00%	4	0.35%

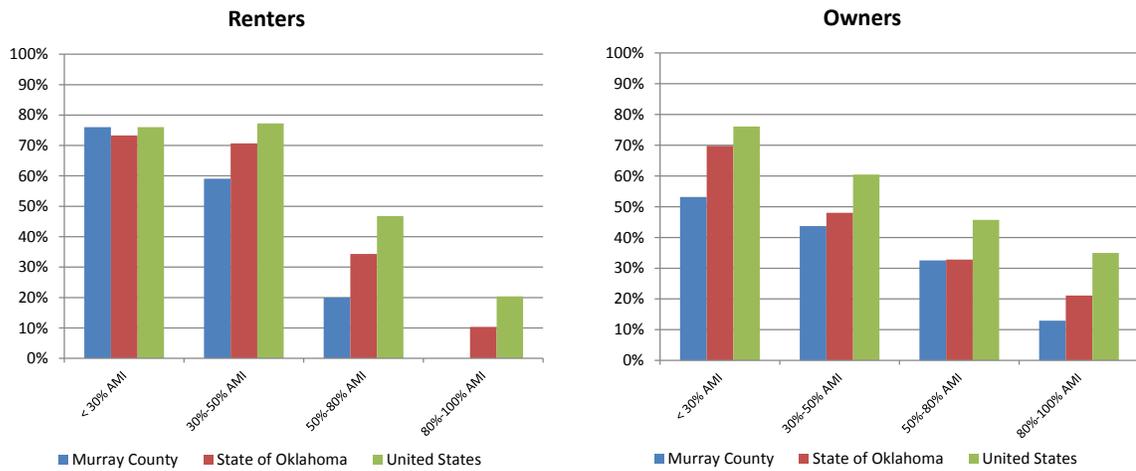
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>Murray County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	235	53.19%	125	76.00%
Income 30%-50% HAMFI	355	43.66%	330	59.09%
Income 50%-80% HAMFI	615	32.52%	200	20.00%
Income 80%-100% HAMFI	465	12.90%	125	0.00%
All Incomes	3,925	14.39%	1,135	30.40%

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

**Households by Income Threshold: Percentage with Housing Cost Over 30% of Income**



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

**Substandard Conditions / Overcrowding by Income Threshold**

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

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

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

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

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.



<b>Murray County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>235</b>		<b>125</b>	
Between 1.0 and 1.5 Persons per Room	4	1.70%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	8.51%	0	0.00%
<b>Income 30%-50% HAMFI</b>	<b>355</b>		<b>330</b>	
Between 1.0 and 1.5 Persons per Room	4	1.13%	30	9.09%
More than 1.5 Persons per Room	0	0.00%	15	4.55%
Lacks Complete Kitchen or Plumbing	50	14.08%	15	4.55%
<b>Income 50%-80% HAMFI</b>	<b>615</b>		<b>200</b>	
Between 1.0 and 1.5 Persons per Room	20	3.25%	4	2.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.65%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>465</b>		<b>125</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>3,925</b>		<b>1,135</b>	
Between 1.0 and 1.5 Persons per Room	53	1.35%	38	3.35%
More than 1.5 Persons per Room	10	0.25%	15	1.32%
Lacks Complete Kitchen or Plumbing	70	1.78%	15	1.32%

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 Murray County, Oklahoma and the nation.

<b>Murray County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	235	1.70%	125	0.00%	
Income 30%-50% HAMFI	355	1.13%	330	13.64%	
Income 50%-80% HAMFI	615	3.25%	200	2.00%	
Income 80%-100% HAMFI	465	0.00%	125	0.00%	
<b>All Incomes</b>	<b>3,925</b>	<b>1.61%</b>	<b>1,135</b>	<b>4.67%</b>	

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

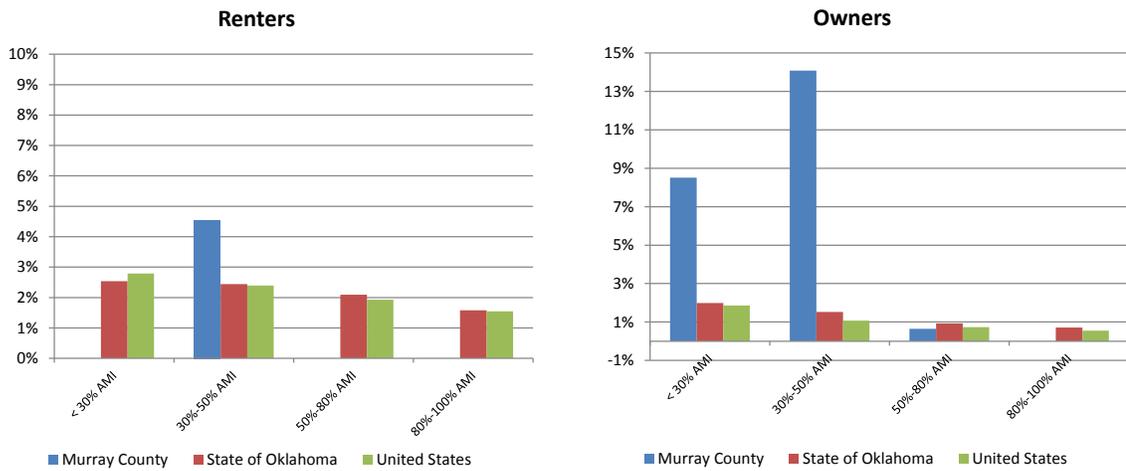
The table following summarizes this data for substandard housing conditions, with a comparison chart between Murray County, the state and the nation.

**Murray 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	235	8.51%	125	0.00%	
Income 30%-50% HAMFI	355	14.08%	330	4.55%	
Income 50%-80% HAMFI	615	0.65%	200	0.00%	
Income 80%-100% HAMFI	465	0.00%	125	0.00%	
All Incomes	3,925	1.78%	1,135	1.32%	

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

**Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen**



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

**Cost Burden by Household Type**

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.

<b>Murray County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
<b>Income &lt; 30% HAMFI</b>	<b>235</b>	<b>124</b>	<b>52.77%</b>	<b>125</b>	<b>94</b>	<b>75.20%</b>
Elderly Family	30	0	0.00%	0	0	N/A
Small Family (2-4 persons)	35	4	11.43%	85	75	88.24%
Large Family (5 or more persons)	25	25	100.00%	4	4	100.00%
Elderly Non-Family	115	75	65.22%	4	0	0.00%
Non-Family, Non-Elderly	25	20	80.00%	30	15	50.00%
<b>Income 30%-50% HAMFI</b>	<b>355</b>	<b>153</b>	<b>43.10%</b>	<b>330</b>	<b>199</b>	<b>60.30%</b>
Elderly Family	65	19	29.23%	15	4	26.67%
Small Family (2-4 persons)	50	29	58.00%	120	85	70.83%
Large Family (5 or more persons)	4	0	0.00%	50	20	40.00%
Elderly Non-Family	200	90	45.00%	55	25	45.45%
Non-Family, Non-Elderly	45	15	33.33%	100	65	65.00%
<b>Income 50%-80% HAMFI</b>	<b>615</b>	<b>204</b>	<b>33.17%</b>	<b>200</b>	<b>40</b>	<b>20.00%</b>
Elderly Family	220	55	25.00%	4	0	0.00%
Small Family (2-4 persons)	135	45	33.33%	55	10	18.18%
Large Family (5 or more persons)	65	15	23.08%	15	0	0.00%
Elderly Non-Family	95	30	31.58%	50	0	0.00%
Non-Family, Non-Elderly	105	59	56.19%	75	30	40.00%
<b>Income 80%-100% HAMFI</b>	<b>465</b>	<b>59</b>	<b>12.69%</b>	<b>125</b>	<b>0</b>	<b>0.00%</b>
Elderly Family	140	0	0.00%	0	0	N/A
Small Family (2-4 persons)	140	30	21.43%	65	0	0.00%
Large Family (5 or more persons)	0	0	N/A	0	0	N/A
Elderly Non-Family	115	4	3.48%	4	0	0.00%
Non-Family, Non-Elderly	65	25	38.46%	55	0	0.00%
<b>All Incomes</b>	<b>3,925</b>	<b>564</b>	<b>14.37%</b>	<b>1,135</b>	<b>348</b>	<b>30.66%</b>
Elderly Family	915	74	8.09%	23	4	17.39%
Small Family (2-4 persons)	1,615	112	6.93%	575	185	32.17%
Large Family (5 or more persons)	239	40	16.74%	94	24	25.53%
Elderly Non-Family	660	199	30.15%	128	25	19.53%
Non-Family, Non-Elderly	505	139	27.52%	320	110	34.38%

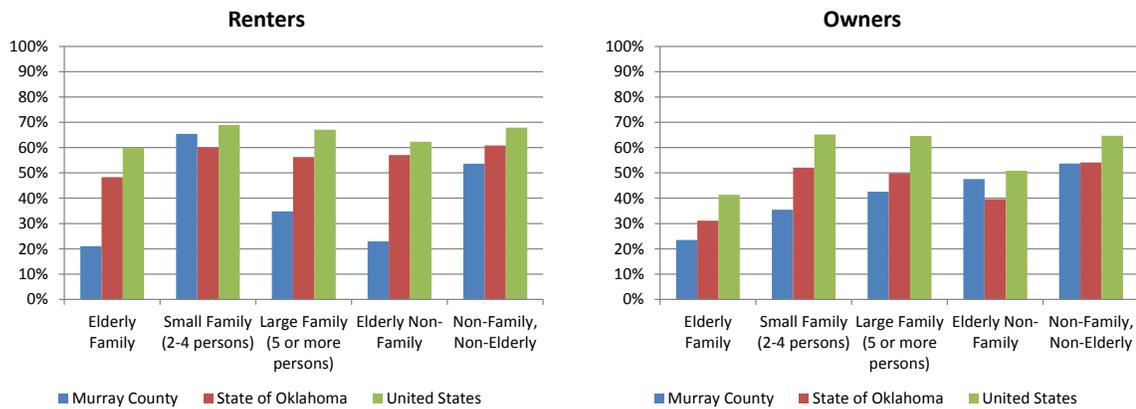
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**Murray County : Households under 80% AMI by Cost Burden**

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
<b>Income &lt; 80% HAMFI</b>	<b>1,205</b>	<b>481</b>	<b>39.92%</b>	<b>655</b>	<b>50.84%</b>	
Elderly Family	315	74	23.49%	19	4	21.05%
Small Family (2-4 persons)	220	78	35.45%	260	170	65.38%
Large Family (5 or more persons)	94	40	42.55%	69	24	34.78%
Elderly Non-Family	410	195	47.56%	109	25	22.94%
Non-Family, Non-Elderly	175	94	53.71%	205	110	53.66%

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

**Households Under 80% of AMI: Percentage Housing Cost Overburdened**



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

**Housing Problems by Household Type**

The next set of tables presents data by household type and whether or not the household is experiencing **any** housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



<b>Murray County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>235</b>	<b>124</b>	<b>52.77%</b>	<b>125</b>	<b>94</b>	<b>75.20%</b>
Elderly Family	30	0	0.00%	0	0	N/A
Small Family (2-4 persons)	35	4	11.43%	85	75	88.24%
Large Family (5 or more persons)	25	25	100.00%	4	4	100.00%
Elderly Non-Family	115	75	65.22%	4	0	0.00%
Non-Family, Non-Elderly	25	20	80.00%	30	15	50.00%
<b>Income 30%-50% HAMFI</b>	<b>355</b>	<b>204</b>	<b>57.46%</b>	<b>330</b>	<b>244</b>	<b>73.94%</b>
Elderly Family	65	20	30.77%	15	4	26.67%
Small Family (2-4 persons)	50	45	90.00%	120	85	70.83%
Large Family (5 or more persons)	4	4	100.00%	50	50	100.00%
Elderly Non-Family	200	100	50.00%	55	25	45.45%
Non-Family, Non-Elderly	45	35	77.78%	100	80	80.00%
<b>Income 50%-80% HAMFI</b>	<b>615</b>	<b>230</b>	<b>37.40%</b>	<b>200</b>	<b>44</b>	<b>22.00%</b>
Elderly Family	220	60	27.27%	4	0	0.00%
Small Family (2-4 persons)	135	45	33.33%	55	10	18.18%
Large Family (5 or more persons)	65	35	53.85%	15	4	26.67%
Elderly Non-Family	95	30	31.58%	50	0	0.00%
Non-Family, Non-Elderly	105	60	57.14%	75	30	40.00%
<b>Income Greater than 80% of HAMFI</b>	<b>2,715</b>	<b>119</b>	<b>4.38%</b>	<b>480</b>	<b>39</b>	<b>8.13%</b>
Elderly Family	595	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	1,395	55	3.94%	315	35	11.11%
Large Family (5 or more persons)	145	15	10.34%	25	4	16.00%
Elderly Non-Family	250	4	1.60%	15	0	0.00%
Non-Family, Non-Elderly	330	45	13.64%	115	0	0.00%
<b>All Incomes</b>	<b>3,920</b>	<b>677</b>	<b>17.27%</b>	<b>1,135</b>	<b>421</b>	<b>37.09%</b>
Elderly Family	910	80	8.79%	23	4	17.39%
Small Family (2-4 persons)	1,615	149	9.23%	575	205	35.65%
Large Family (5 or more persons)	239	79	33.05%	94	62	65.96%
Elderly Non-Family	660	209	31.67%	124	25	20.16%
Non-Family, Non-Elderly	505	160	31.68%	320	125	39.06%

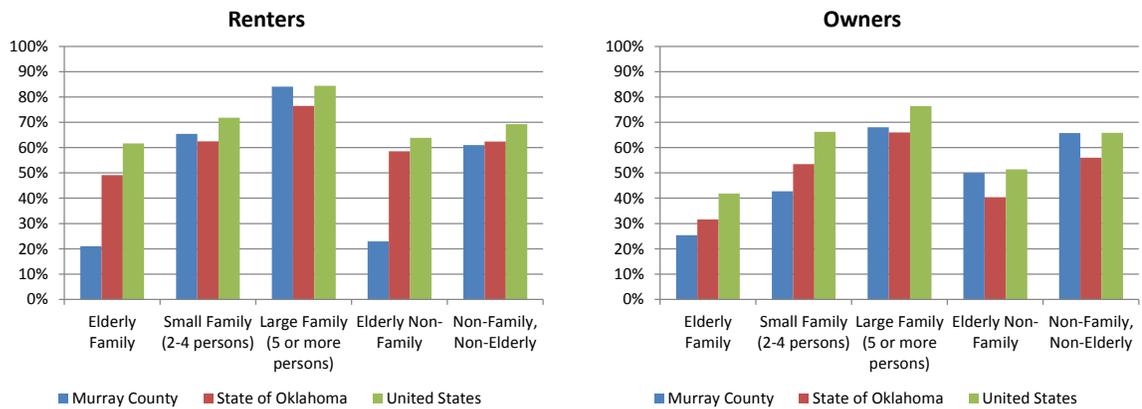
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Murray 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	
<b>Income &lt; 80% HAMFI</b>	<b>1,205</b>	<b>558</b>	<b>46.31%</b>	<b>655</b>	<b>58.32%</b>	
Elderly Family	315	80	25.40%	19	4	21.05%
Small Family (2-4 persons)	220	94	42.73%	260	170	65.38%
Large Family (5 or more persons)	94	64	68.09%	69	58	84.06%
Elderly Non-Family	410	205	50.00%	109	25	22.94%
Non-Family, Non-Elderly	175	115	65.71%	205	125	60.98%

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 Murray County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”



<b>Murray County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>235</b>	<b>125</b>	<b>53.2%</b>	<b>124</b>	<b>95</b>	<b>76.6%</b>
White alone, non-Hispanic	160	65	40.6%	109	80	73.4%
Black or African-American alone	4	0	0.0%	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	35	35	100.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	20	100.0%	0	0	N/A
Other (including multiple races)	14	10	71.4%	10	10	100.0%
<b>Income 30%-50% HAMFI</b>	<b>355</b>	<b>200</b>	<b>56.3%</b>	<b>330</b>	<b>240</b>	<b>72.7%</b>
White alone, non-Hispanic	285	150	52.6%	245	175	71.4%
Black or African-American alone	0	0	N/A	4	4	100.0%
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	50	40	80.0%	20	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	30	30	100.0%
Other (including multiple races)	20	10	50.0%	29	25	86.2%
<b>Income 50%-80% HAMFI</b>	<b>620</b>	<b>230</b>	<b>37.1%</b>	<b>200</b>	<b>45</b>	<b>22.5%</b>
White alone, non-Hispanic	540	195	36.1%	175	40	22.9%
Black or African-American alone	4	4	100.0%	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	35	20	57.1%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	29	4	13.8%	8	4	50.0%
<b>Income 80%-100% HAMFI</b>	<b>460</b>	<b>60</b>	<b>13.0%</b>	<b>125</b>	<b>0</b>	<b>0.0%</b>
White alone, non-Hispanic	390	60	15.4%	90	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	25	0	0.0%	15	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	0	0.0%	15	0	0.0%
Other (including multiple races)	10	0	0.0%	4	0	0.0%
<b>All Incomes</b>	<b>3,925</b>	<b>675</b>	<b>17.2%</b>	<b>1,129</b>	<b>415</b>	<b>36.8%</b>
White alone, non-Hispanic	3,245	515	15.9%	909	330	36.3%
Black or African-American alone	12	4	33.3%	12	4	33.3%
Asian alone	4	4	100.0%	15	0	0.0%
American Indian alone	320	95	29.7%	39	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	68	20	29.4%	80	30	37.5%
Other (including multiple races)	268	34	12.7%	66	39	59.1%

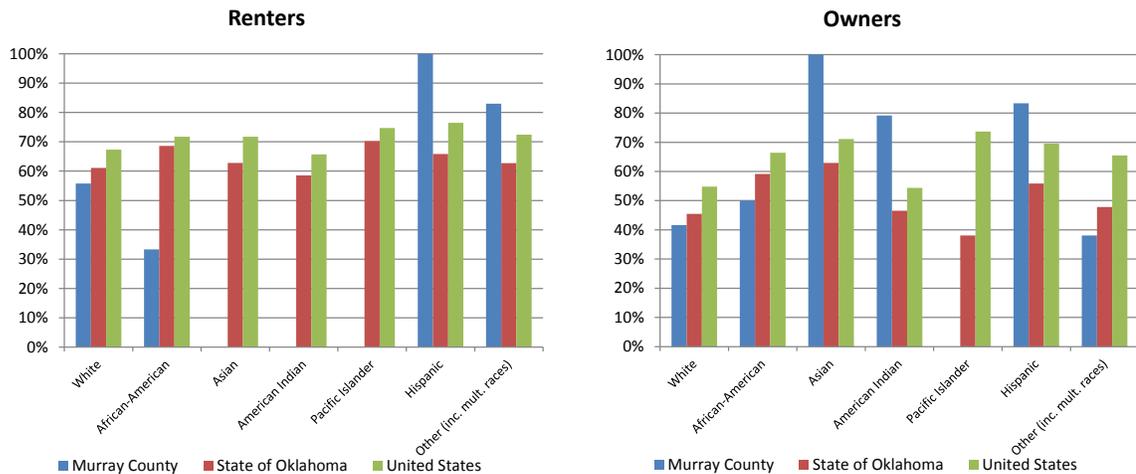
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Murray County : Households under 80% AMI by Race/Ethnicity**

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>1,210</b>	<b>555</b>	<b>45.87%</b>	<b>654</b>	<b>58.10%</b>
White alone, non-Hispanic	985	410	41.62%	529	55.77%
Black or African-American alone	8	4	50.00%	12	33.33%
Asian alone	4	4	100.00%	0	N/A
American Indian alone	120	95	79.17%	24	0.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	24	20	83.33%	30	100.00%
Other (including multiple races)	63	24	38.10%	47	82.98%

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 Murray 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 290 renter households that are cost overburdened, and 280 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 29 renter households that are cost overburdened, and 184 homeowners that are cost overburdened.



- 100% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 83.3% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.





## Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Murray County. These forecasts are based on the previously forecasted overall trends for the next five years.

### Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Murray County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

<b>Murray County: 2015-2020 Housing Needs by Income Threshold</b>					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	116	42	158
Less than 30% AMI	5.99%	11.01%	7	5	12
Less than 50% AMI	15.03%	40.09%	17	17	34
Less than 60% AMI	18.04%	48.11%	21	20	41
Less than 80% AMI	30.70%	57.71%	36	24	60

### Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

<b>Murray County: 2015-2020 Housing Needs Age 62 and Up</b>					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	40.13%	13.30%	46	6	52
Elderly less than 30% AMI	3.69%	0.35%	4	0	4
Elderly less than 50% AMI	10.45%	6.52%	12	3	15
Elderly less than 60% AMI	12.54%	7.82%	15	3	18
Elderly less than 80% AMI	18.47%	11.28%	21	5	26

### Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

<b>Murray County: 2015-2020 Housing Needs for Persons with Disabilities</b>					
	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	36.99%	34.80%	43	15	<b>58</b>
Disabled less than 30% AMI	2.93%	6.17%	3	3	<b>6</b>
Disabled less than 50% AMI	8.55%	18.94%	10	8	<b>18</b>
Disabled less than 60% AMI	10.26%	22.73%	12	10	<b>21</b>
Disabled less than 80% AMI	14.03%	21.59%	16	9	<b>25</b>

### Housing Needs for Veterans

This section will address housing needs for households with at least one veteran. This data is not available through HUD’s Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

<b>Murray County: 2015-2020 Housing Needs for Veterans</b>					
	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	116	42	158
Total Veteran Demand	12.09%	12.09%	14	5	<b>19</b>
Veterans with Disabilities	5.20%	5.20%	6	2	<b>8</b>
Veterans Below Poverty	0.84%	0.84%	1	0	<b>1</b>
Disabled Veterans Below Poverty	0.42%	0.42%	0	0	<b>1</b>

### Housing Needs for Working Families

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

<b>Murray County: 2015-2020 Housing Needs for Working Families</b>					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	116	42	158
Total Working Families	49.72%	49.72%	58	21	<b>79</b>
Working Families with Children Present	22.67%	22.67%	26	10	<b>36</b>

### Population Subset Conclusions

Based on population and household growth over the next five years, a total of 158 housing units will be needed in Murray County over the next five years. Of those units:

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



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

This data suggests a strong need in Murray County for housing units that are both affordable and accessible to persons with disabilities / special needs, and for housing units for working families with children present.