

Housing Needs Assessment
Delaware County

Prepared For:

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

Effective Date of the Analysis:

November 13, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Delaware County
 IRR - Tulsa/OKC File No. 140-2015-0034

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 Delaware County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the Delaware County area during the month of November 2015 to collect the data used in the preparation of the Delaware 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 Delaware County is projected to grow by 0.20% per year over the next five years, underperforming the State of Oklahoma.
2. Delaware County is projected to need a total of 210 housing units for ownership and 60 housing units for rent over the next five years.
3. Median Household Income in Delaware County is estimated to be \$39,229 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Delaware County is estimated to be 21.23%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Delaware County are higher than the state averages, though the rental vacancy rate in Grove is somewhat lower.
5. Home values and rental rates in Delaware County are also lower than the state averages, though home values in Grove are higher than the state as a whole.
6. Average sale price for homes in Grove was \$191,478 in 2015, with an average price per square foot of \$101.36. The average year of construction for homes sold in 2015 is estimated to be 1995.

7. Approximately 30.56% of renters and 23.56% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 49 Injuries:53 Fatalities:0 Damages (1996-2014): \$14,310,000.00
2. Social Vulnerability: Below state score at the county level; Delaware (town) at the census tract level has an elevated score.
3. Floodplain: Delaware County, Oklahoma experienced 20 floods from 05/09/1993 to 07/03/2004 that resulted in \$85,000 in property damage from flash floods. No injuries or deaths were reported.

Homelessness Specific Findings

1. Delaware County is located in the Northeast Oklahoma Continuum of Care.
2. There are an estimated 383 homeless individuals in this area, 300 of which are identified as sheltered.
3. There is a disproportionately high number of homeless households comprised of children in this CoC (24 out of 300).
4. This area also has a high incidence of homeless victims of domestic violence (168).
5. The majority of homeless veterans are unsheltered.

Fair Housing Specific Findings

1. Units at risk for poverty: 695
2. Units in mostly non-white enclaves: 285
3. Units nearer higher number of disabled persons: 712
4. Units further than 15 miles to a hospital: 28

Lead-Based Paint Specific Findings

5. We estimate there are 1,942 occupied housing units in Delaware County with lead-based paint hazards.
6. 966 of those housing units are estimated to be occupied by low-to-moderate income households.
7. We estimate that 259 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 Delaware 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 Delaware 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 Delaware 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 Delaware County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Delaware County area.

Effective Date of Consultation

The Delaware County area was inspected and research was performed during November, 2015. The effective date of this analysis is November 13, 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 Delaware County area was inspected during November, 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

Delaware County Analysis

Area Information

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

Delaware County is located in northeast Oklahoma. The eastern boundary of the county borders both Missouri and Arkansas. The Delaware County seat, Jay, is approximately 65 miles northeast of the Tulsa central business district, and 50 miles southwest of Joplin, Missouri.

Delaware County has a total area of 792 square miles (738 square miles of land, and 54 square miles of water), ranking 43rd out of Oklahoma's 77 counties in terms of total area. The total population of Delaware County as of the 2010 Census was 41,487 persons, for a population density of 56 persons per square mile of land.

Access and Linkages

The county is well located in relationship to state and national highway systems. Grove is located at the intersection of U.S. Highway 59 and State Highways 10 and 25. Interstate 44, the primary northeast/southwest highway in this part of the state, is accessible 12 miles north of Grove via U.S. Highway 59. Access to the Tulsa metropolitan area, Grove, and most rural parts of the county is easily accessible from the various state and federal highways. Additionally, the county has a well-maintained interior road system.

Public transportation is provided by Pelivan Transit, which is owned and operated by Grand Gateway Economic Development Association. Pelivan provides curb-to-curb demand response service, deviated fixed employment routes, and a trolley loop in Miami. Pelivan services the counties of Craig, Delaware, Mayes, northern Tulsa, Ottawa and Rogers, along with tribal transit services. 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.

The area is served by two local airports: Grove Municipal Airport and Grand Lakes Regional Airport. The nearest commercial airport is Tulsa International Airport, approximately 68 miles southwest of Grove.

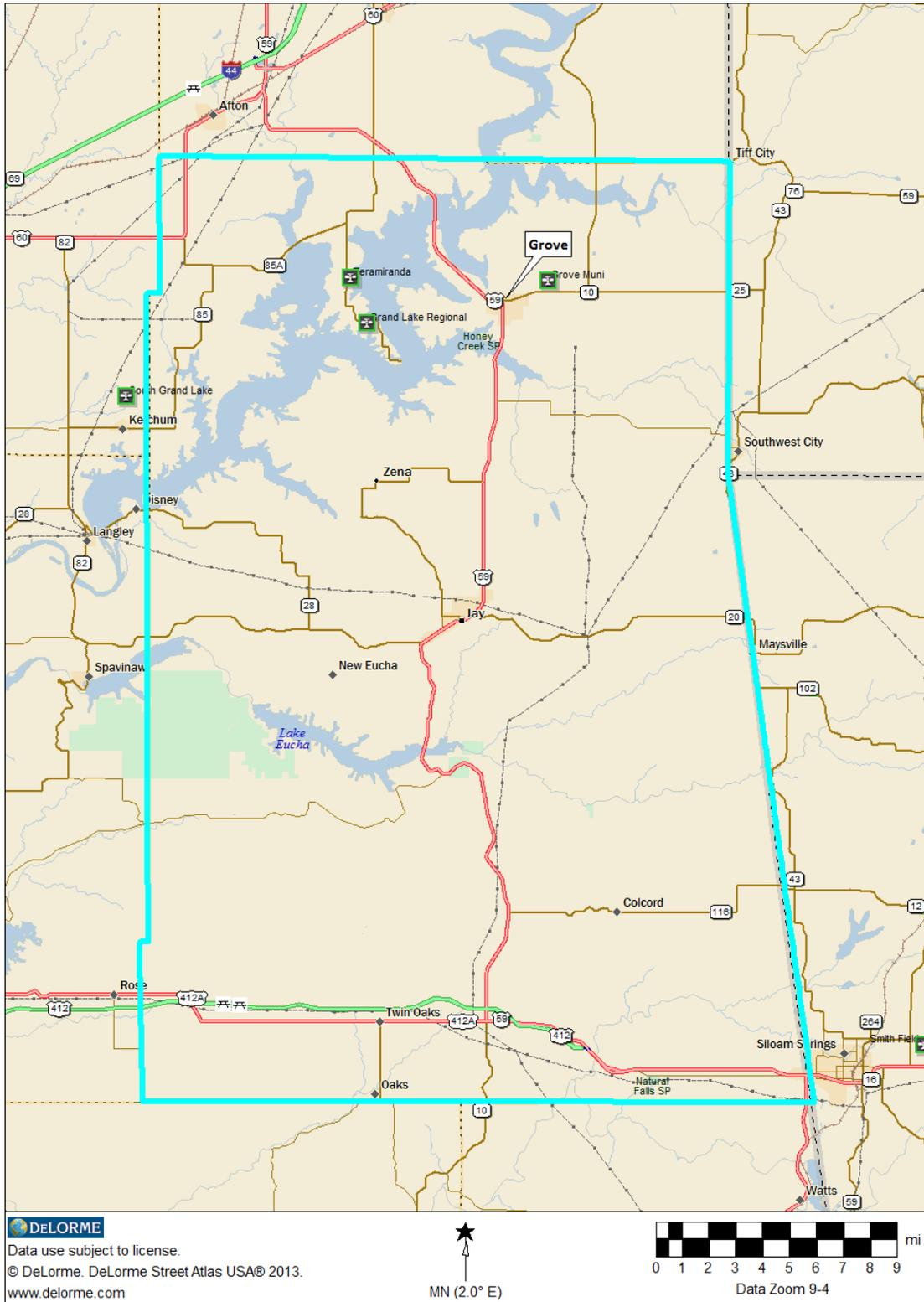
Educational Facilities

All of the county communities have public school facilities. In addition, Northeastern Oklahoma A&M has a branch located in Grove. Northeastern Technology Center has a branch campus in the town of Kansas (the main campus is in Pryor). Several other area colleges and universities are accessible to students including Northeastern Oklahoma A&M in Miami and Missouri Southern in Joplin, Missouri.

Medical Facilities

County medical services are provided by INTEGRIS Grove General Hospital, a 58-bed full-service hospital with intensive care rooms, private medical-surgical rooms, a comprehensive radiology department and four operating rooms. The current facility opened in 2009 at a reported cost of \$56 million. Local physicians and dentists offer additional professional services. The smaller county communities typically have either small out patient medical services or doctors offices in the community.

Delaware County Area Map



Grove Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Grove	5,131	6,623	2.59%	6,908	0.85%	7,192	0.81%
Delaware County	37,077	41,487	1.13%	41,337	-0.07%	41,751	0.20%
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 Delaware County was 41,487 persons as of the 2010 Census, a 1.13% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Delaware County to be 41,337 persons, and projects that the population will show 0.20% annualized growth over the next five years.

The population of Grove was 6,623 persons as of the 2010 Census, a 2.59% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Grove to be 6,908 persons, and projects that the population will show 0.81% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Grove	2,286	2,996	2.74%	3,113	0.77%	3,259	0.92%
Delaware County	14,838	17,093	1.42%	17,158	0.08%	17,428	0.31%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Grove	1,491	1,880	2.35%	1,988	1.12%	2,083	0.94%
Delaware County	10,767	11,808	0.93%	11,844	0.06%	12,014	0.29%
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, Delaware County had a total of 17,093 households, representing a 1.42% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Delaware County to have 17,158 households. This number is expected to experience a 0.31% annualized rate of growth over the next five years.

As of 2010, Grove had a total of 2,996 households, representing a 2.74% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Grove to have 3,113 households. This number is expected to experience a 0.92% 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 Delaware County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Grove		Delaware County	
	No.	Percent	No.	Percent
Total Population	6,643		41,394	
White Alone	5,627	84.71%	27,745	67.03%
Black or African American Alone	0	0.00%	108	0.26%
Amer. Indian or Alaska Native Alone	654	9.84%	9,034	21.82%
Asian Alone	98	1.48%	521	1.26%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	22	0.05%
Some Other Race Alone	12	0.18%	361	0.87%
Two or More Races	252	3.79%	3,603	8.70%

Population by Hispanic or Latino Origin	Grove		Delaware County	
	No.	Percent	No.	Percent
Total Population	6,643		41,394	
Hispanic or Latino	83	1.25%	1,278	3.09%
<i>Hispanic or Latino, White Alone</i>	63	75.90%	594	46.48%
<i>Hispanic or Latino, All Other Races</i>	20	24.10%	684	53.52%
Not Hispanic or Latino	6,560	98.75%	40,116	96.91%
<i>Not Hispanic or Latino, White Alone</i>	5,564	84.82%	27,151	67.68%
<i>Not Hispanic or Latino, All Other Races</i>	996	15.18%	12,965	32.32%

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

In Delaware County, racial and ethnic minorities comprise 34.41% of the total population. Within Grove, racial and ethnic minorities represent 16.24% of the population.

Population by Age

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

Delaware County Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	41,487		41,337		41,751			
Age 0 - 4	2,365	5.70%	2,058	4.98%	2,128	5.10%	-2.74%	0.67%
Age 5 - 9	2,570	6.19%	2,307	5.58%	2,069	4.96%	-2.14%	-2.15%
Age 10 - 14	2,662	6.42%	2,624	6.35%	2,326	5.57%	-0.29%	-2.38%
Age 15 - 17	1,710	4.12%	1,667	4.03%	1,666	3.99%	-0.51%	-0.01%
Age 18 - 20	1,342	3.23%	1,467	3.55%	1,544	3.70%	1.80%	1.03%
Age 21 - 24	1,546	3.73%	1,875	4.54%	2,128	5.10%	3.93%	2.56%
Age 25 - 34	3,925	9.46%	3,920	9.48%	4,317	10.34%	-0.03%	1.95%
Age 35 - 44	4,527	10.91%	4,321	10.45%	4,014	9.61%	-0.93%	-1.46%
Age 45 - 54	5,995	14.45%	5,254	12.71%	4,704	11.27%	-2.60%	-2.19%
Age 55 - 64	6,309	15.21%	6,297	15.23%	6,167	14.77%	-0.04%	-0.42%
Age 65 - 74	5,275	12.71%	6,022	14.57%	6,940	16.62%	2.68%	2.88%
Age 75 - 84	2,537	6.12%	2,713	6.56%	2,840	6.80%	1.35%	0.92%
Age 85 and over	724	1.75%	812	1.96%	908	2.17%	2.32%	2.26%
<i>Age 55 and over</i>	<i>14,845</i>	<i>35.78%</i>	<i>15,844</i>	<i>38.33%</i>	<i>16,855</i>	<i>40.37%</i>	<i>1.31%</i>	<i>1.24%</i>
<i>Age 62 and over</i>	<i>9,705</i>	<i>23.39%</i>	<i>10,624</i>	<i>25.70%</i>	<i>11,630</i>	<i>27.86%</i>	<i>1.83%</i>	<i>1.83%</i>
Median Age	45.2		45.8		46.5		0.26%	0.30%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Delaware County is 45.8 years. This compares with the statewide figure of 36.6 years. Approximately 4.98% of the population is below the age of 5, while 25.70% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.83% per year.

Grove Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	6,623		6,908		7,192			
Age 0 - 4	386	5.83%	355	5.14%	385	5.35%	-1.66%	1.64%
Age 5 - 9	384	5.80%	394	5.70%	367	5.10%	0.52%	-1.41%
Age 10 - 14	374	5.65%	414	5.99%	412	5.73%	2.05%	-0.10%
Age 15 - 17	228	3.44%	247	3.58%	271	3.77%	1.61%	1.87%
Age 18 - 20	193	2.91%	216	3.13%	249	3.46%	2.28%	2.88%
Age 21 - 24	251	3.79%	266	3.85%	328	4.56%	1.17%	4.28%
Age 25 - 34	582	8.79%	631	9.13%	696	9.68%	1.63%	1.98%
Age 35 - 44	636	9.60%	671	9.71%	656	9.12%	1.08%	-0.45%
Age 45 - 54	777	11.73%	746	10.80%	728	10.12%	-0.81%	-0.49%
Age 55 - 64	929	14.03%	888	12.85%	839	11.67%	-0.90%	-1.13%
Age 65 - 74	1,033	15.60%	1,194	17.28%	1,353	18.81%	2.94%	2.53%
Age 75 - 84	611	9.23%	643	9.31%	653	9.08%	1.03%	0.31%
Age 85 and over	239	3.61%	243	3.52%	255	3.55%	0.33%	0.97%
<i>Age 55 and over</i>	<i>2,812</i>	<i>42.46%</i>	<i>2,968</i>	<i>42.96%</i>	<i>3,100</i>	<i>43.10%</i>	<i>1.09%</i>	<i>0.87%</i>
<i>Age 62 and over</i>	<i>1,923</i>	<i>29.03%</i>	<i>2,103</i>	<i>30.45%</i>	<i>2,258</i>	<i>31.39%</i>	<i>1.81%</i>	<i>1.43%</i>
Median Age	48.6		48.5		48.2		-0.04%	-0.12%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Grove is 48.5 years. This compares with the statewide figure of 36.6 years. Approximately 5.14% of the population is below the age of 5, while 30.45% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.43% per year.

Compared with the state and the nation, Grove and Delaware County as a whole have relatively older populations, though the age 62 and over cohort is projected to grow at a slower rate than the population as a whole, which is contrary to state and national trends which are forecasting much faster growth in the senior population compared with the population at large.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Grove		Delaware County	
	No.	Percent	No.	Percent
Total Families:	1,961		11,582	
Married-Couple Family:	1,650	84.14%	9,178	79.24%
With Children Under 18 Years	359	18.31%	2,535	21.89%
No Children Under 18 Years	1,291	65.83%	6,643	57.36%
Other Family:	311	15.86%	2,404	20.76%
Male Householder, No Wife Present	66	3.37%	843	7.28%
With Children Under 18 Years	24	1.22%	379	3.27%
No Children Under 18 Years	42	2.14%	464	4.01%
Female Householder, No Husband Present	245	12.49%	1,561	13.48%
With Children Under 18 Years	157	8.01%	820	7.08%
No Children Under 18 Years	88	4.49%	741	6.40%
<hr/>				
Total Single Parent Families	181		1,199	
Male Householder	24	13.26%	379	31.61%
Female Householder	157	86.74%	820	68.39%

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

As shown, within Delaware County, among all families 10.35% are single-parent families, while in Grove, the percentage is 9.23%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	6,485		41,002		3,702,515	
Under 18 Years:	1,128		9,067		933,738	
With One Type of Disability	18	1.60%	433	4.78%	33,744	3.61%
With Two or More Disabilities	5	0.44%	205	2.26%	11,082	1.19%
No Disabilities	1,105	97.96%	8,429	92.96%	888,912	95.20%
18 to 64 Years:	3,347		23,382		2,265,702	
With One Type of Disability	318	9.50%	2,305	9.86%	169,697	7.49%
With Two or More Disabilities	207	6.18%	1,953	8.35%	149,960	6.62%
No Disabilities	2,822	84.31%	19,124	81.79%	1,946,045	85.89%
65 Years and Over:	2,010		8,553		503,075	
With One Type of Disability	450	22.39%	1,762	20.60%	95,633	19.01%
With Two or More Disabilities	572	28.46%	1,834	21.44%	117,044	23.27%
No Disabilities	988	49.15%	4,957	57.96%	290,398	57.72%
Total Number of Persons with Disabilities:	1,570	24.21%	8,492	20.71%	577,160	15.59%

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

Within Delaware County, 20.71% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Grove the percentage is 24.21%. Compared with the rest of the state, persons in Delaware County and particularly Grove are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status

	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	5,357		31,935		2,738,788	
Veteran:	876	16.35%	4,284	13.41%	305,899	11.17%
<i>With a Disability</i>	370	42.24%	1,649	38.49%	100,518	32.86%
<i>No Disability</i>	506	57.76%	2,635	61.51%	205,381	67.14%
Non-veteran:	4,481	83.65%	27,651	86.59%	2,432,889	88.83%
<i>With a Disability</i>	1,177	26.27%	6,205	22.44%	430,610	17.70%
<i>No Disability</i>	3,304	73.73%	21,446	77.56%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Delaware County, the Census Bureau estimates there are 4,284 veterans, 38.49% of which have one or more disabilities (compared with 32.86% at a statewide level). In Grove, there are an estimated 876 veterans, 42.24% of which are estimated to have a disability. Like the population as a whole, veterans in Delaware County are more likely to have one or more disabilities compared with veterans in the rest of the state.

Group Quarters Population

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

	Grove		Delaware County	
	No.	Percent	No.	Percent
Total Population	6,623		41,487	
Group Quarters Population	133	2.01%	356	0.86%
Institutionalized Population	133	2.01%	321	0.77%
Correctional facilities for adults	0	0.00%	62	0.15%
Juvenile facilities	8	0.12%	39	0.09%
Nursing facilities/Skilled-nursing facilities	125	1.89%	220	0.53%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	35	0.08%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	35	0.08%

Source: 2010 Decennial Census, Table P42

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

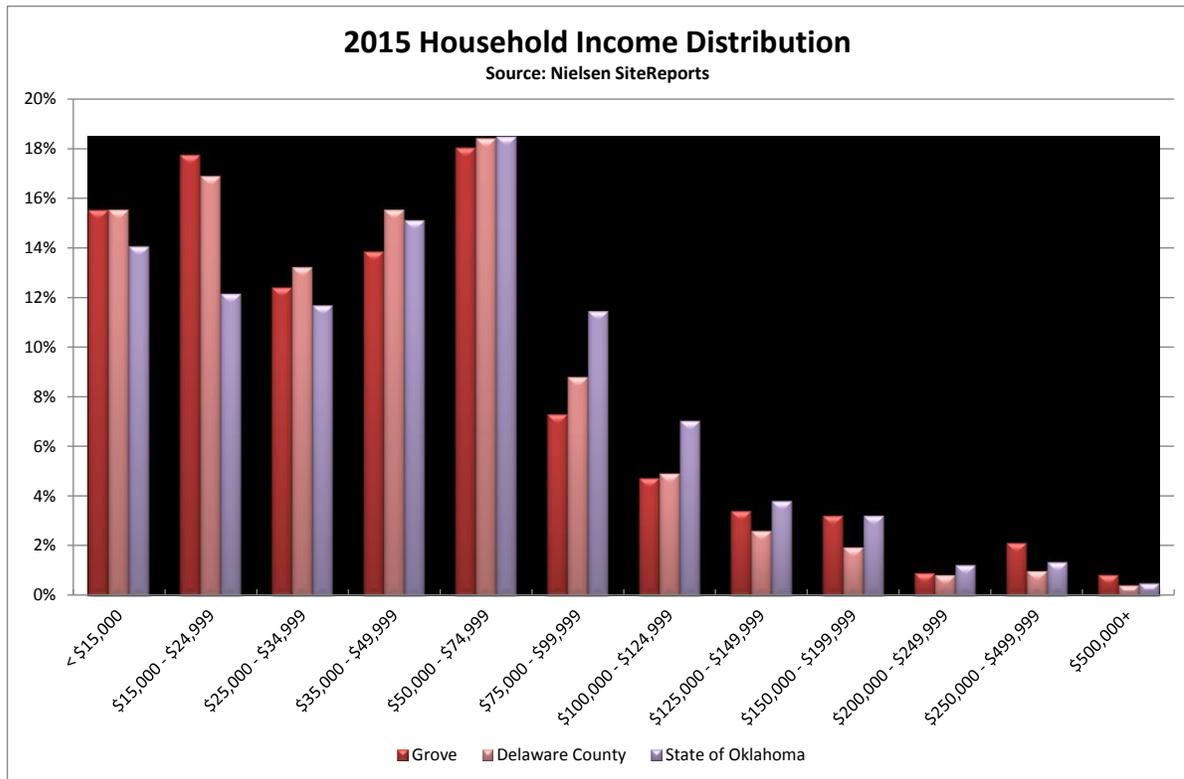
Household Income Levels

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

2015 Household Income Distribution						
	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	3,113		17,158		1,520,327	
< \$15,000	483	15.52%	2,664	15.53%	213,623	14.05%
\$15,000 - \$24,999	552	17.73%	2,896	16.88%	184,613	12.14%
\$25,000 - \$34,999	386	12.40%	2,268	13.22%	177,481	11.67%
\$35,000 - \$49,999	431	13.85%	2,664	15.53%	229,628	15.10%
\$50,000 - \$74,999	561	18.02%	3,157	18.40%	280,845	18.47%
\$75,000 - \$99,999	227	7.29%	1,508	8.79%	173,963	11.44%
\$100,000 - \$124,999	147	4.72%	842	4.91%	106,912	7.03%
\$125,000 - \$149,999	106	3.41%	446	2.60%	57,804	3.80%
\$150,000 - \$199,999	100	3.21%	332	1.93%	48,856	3.21%
\$200,000 - \$249,999	28	0.90%	141	0.82%	18,661	1.23%
\$250,000 - \$499,999	66	2.12%	169	0.98%	20,487	1.35%
\$500,000+	26	0.84%	71	0.41%	7,454	0.49%
Median Household Income	\$39,716		\$39,229		\$47,049	
Average Household Income	\$60,621		\$53,948		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Delaware County is estimated to be \$39,229 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Grove, median household income is estimated to be \$39,716.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Grove	\$28,464	\$39,716	2.10%	2.40%	-0.30%
Delaware County	\$27,996	\$39,229	2.13%	2.40%	-0.27%
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 Delaware County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Delaware County, but rather a national trend. Over the same period, the



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

Poverty Rates

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

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Grove	14.45%	16.50%	205	0.00%	72.61%
Delaware County	18.27%	21.23%	297	55.15%	51.95%
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 Delaware County is estimated to be 21.23% by the American Community Survey. This is an increase of 297 basis points since the 2000 Census. Within Grove, the poverty rate is estimated to be 16.50%. 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 Delaware County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

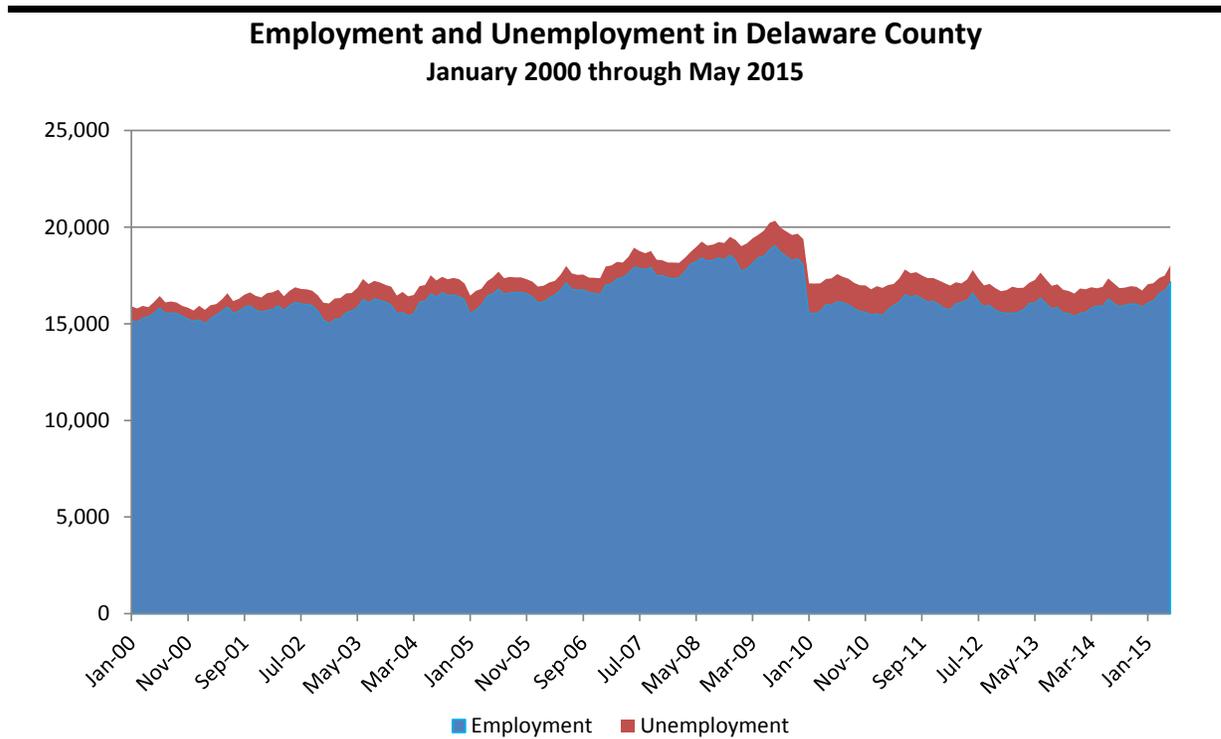
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Delaware County	15,998	17,166	1.42%	7.8%	4.7%	-310
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Delaware County was 17,166 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.42% per year. The unemployment rate in May was 4.7%, a decrease of -310 basis points from May 2010, which was 7.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Delaware County has mirrored these trends.

Employment Level Trends

The following chart shows total employment and unemployment levels in Delaware 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

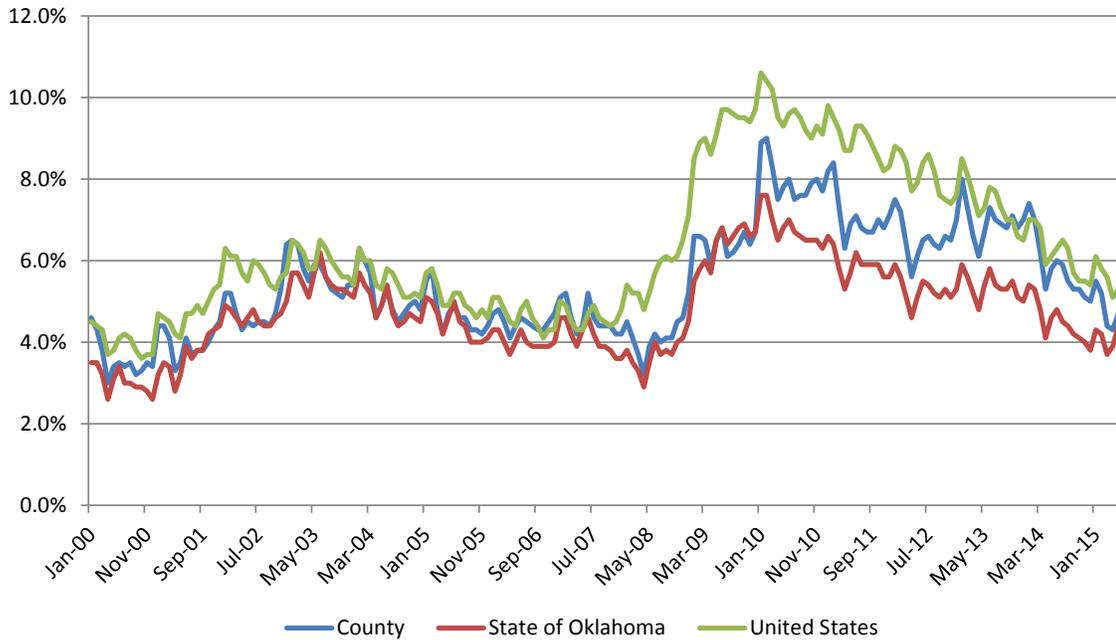
As shown, total employment levels have generally trended upward from 2000 the end of 2009. The sharp dip shown in January 2010 is not an actual decline in employment, but rather a recalibration on the part of the Bureau of Labor Statistics. However, since that time total employment in Delaware County had been effectively flat, excepting an upward trend in the last twelve months to the county’s current employment level of 17,166 persons. The number of unemployed persons in May 2015 was 856, out of a total labor force of 18,022 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Delaware 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 Delaware 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 Delaware County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.7%. On the whole, unemployment rates in Delaware County track very well with statewide figures but are typically somewhat above the state. Compared with the United States, unemployment rates in Delaware County and Oklahoma are and have historically been below the national average.

Employment and Wages by Industrial Supersector

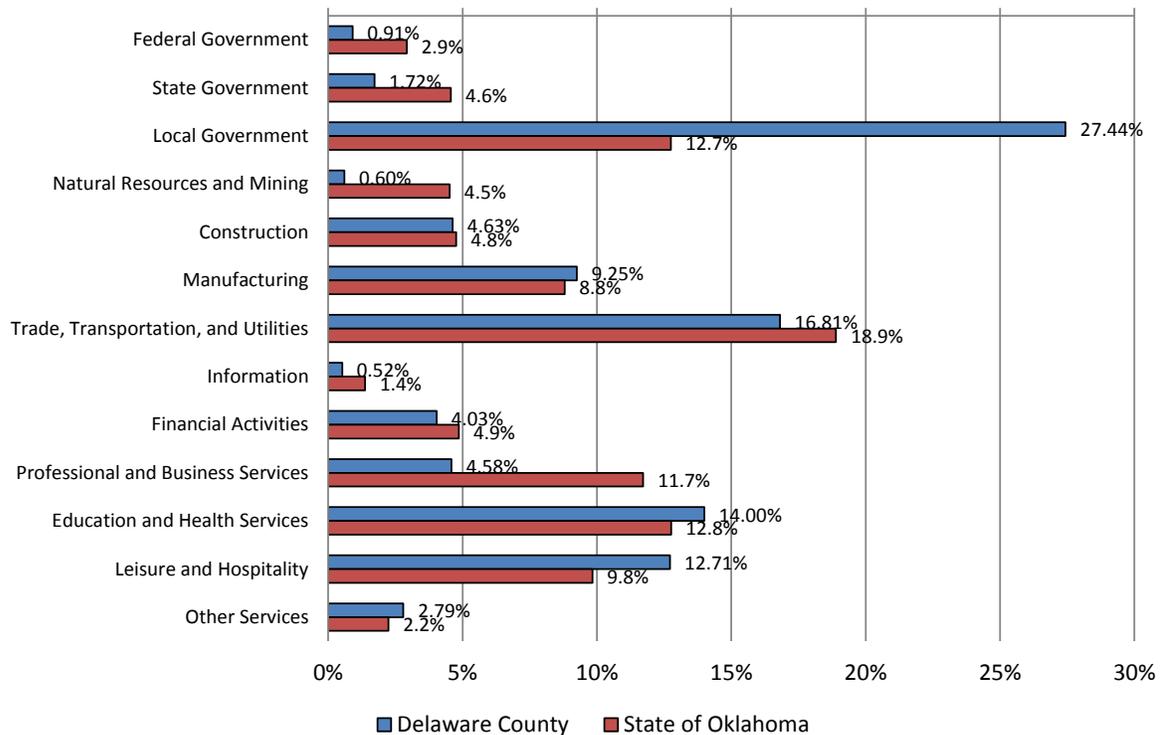
The next table presents data regarding employment in Delaware County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	10	79	0.91%	\$51,422	0.46
State Government	12	149	1.72%	\$33,962	0.52
Local Government	44	2,376	27.44%	\$30,998	2.72
Natural Resources and Mining	11	52	0.60%	\$24,423	0.40
Construction	96	401	4.63%	\$31,003	1.04
Manufacturing	38	801	9.25%	\$33,328	1.04
Trade, Transportation, and Utilities	188	1,456	16.81%	\$25,672	0.88
Information	8	45	0.52%	\$56,741	0.26
Financial Activities	75	349	4.03%	\$35,845	0.72
Professional and Business Services	92	397	4.58%	\$35,422	0.33
Education and Health Services	82	1,212	14.00%	\$31,823	0.93
Leisure and Hospitality	74	1,101	12.71%	\$14,013	1.19
Other Services	55	242	2.79%	\$22,966	0.90
Total	783	8,660		\$28,778	1.00

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

Employment Sectors - 2014



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



Among private employers, the largest percentage of persons (16.81%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$25,672 per year. The industry with the highest annual pay is Information, with average annual pay of \$56,741 per year.

The rightmost column of the previous table provides location quotients for each industry for Delaware 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 (Delaware 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 Delaware County, among all industries the largest location quotient is in Local Government, with a quotient of 2.72. The local government sector includes tribal government. Among private employers, the largest is Leisure and Hospitality, with a quotient of 1.19.

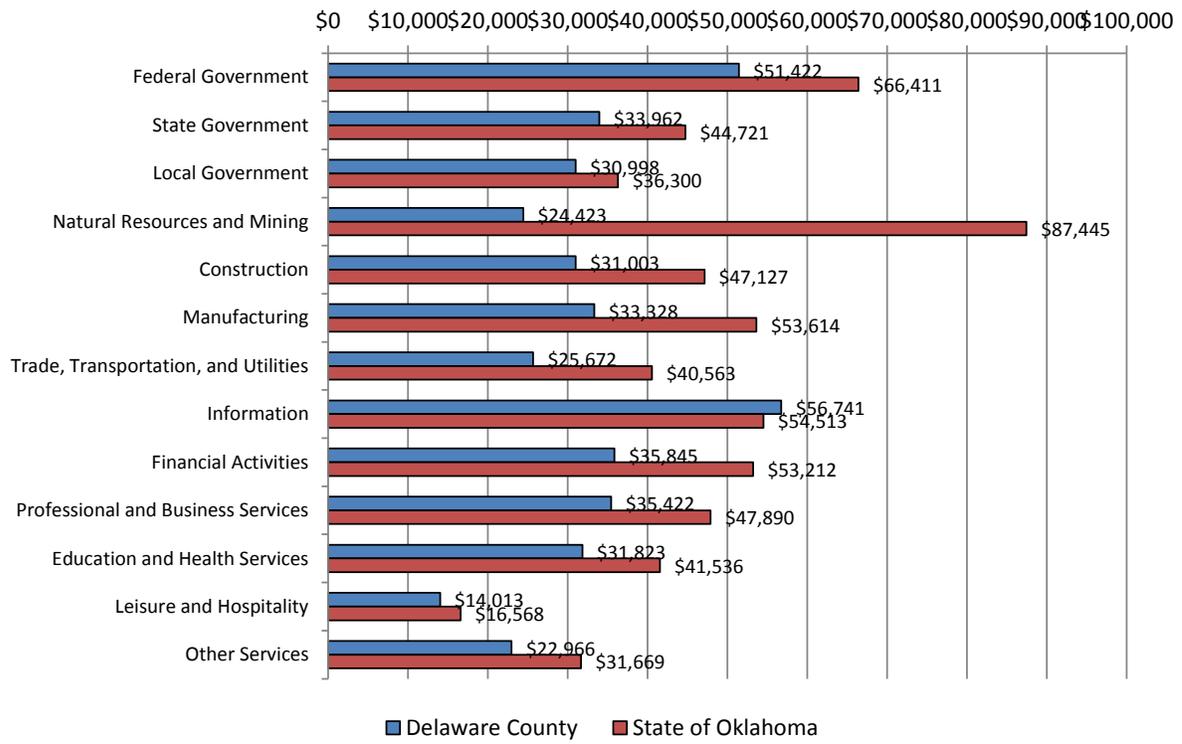
The next table presents average annual pay in Delaware County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Delaware County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$51,422	\$66,411	\$75,784	77.4%	67.9%
State Government	\$33,962	\$44,721	\$54,184	75.9%	62.7%
Local Government	\$30,998	\$36,300	\$46,146	85.4%	67.2%
Natural Resources and Mining	\$24,423	\$87,445	\$59,666	27.9%	40.9%
Construction	\$31,003	\$47,127	\$55,041	65.8%	56.3%
Manufacturing	\$33,328	\$53,614	\$62,977	62.2%	52.9%
Trade, Transportation, and Utilities	\$25,672	\$40,563	\$42,988	63.3%	59.7%
Information	\$56,741	\$54,513	\$90,804	104.1%	62.5%
Financial Activities	\$35,845	\$53,212	\$85,261	67.4%	42.0%
Professional and Business Services	\$35,422	\$47,890	\$66,657	74.0%	53.1%
Education and Health Services	\$31,823	\$41,536	\$45,951	76.6%	69.3%
Leisure and Hospitality	\$14,013	\$16,568	\$20,993	84.6%	66.8%
Other Services	\$22,966	\$31,669	\$33,935	72.5%	67.7%
Total	\$28,778	\$43,774	\$51,361	65.7%	56.0%

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

Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Delaware County has lower average wages in Information, and lower average wages in each of the other employment sectors, very notably so in Natural Resources and Mining.

Working Families

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

Families by Employment Status and Presence of Children						
	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,961		11,582		961,468	
With Children <18 Years:	540	27.54%	3,734	32.24%	425,517	44.26%
Married Couple:	359	66.48%	2,535	67.89%	281,418	66.14%
Both Parents Employed	125	34.82%	1,268	50.02%	166,700	59.24%
One Parent Employed	206	57.38%	1,099	43.35%	104,817	37.25%
Neither Parent Employed	28	7.80%	168	6.63%	9,901	3.52%
Other Family:	181	33.52%	1,199	32.11%	144,099	33.86%
Male Householder:	24	13.26%	379	31.61%	36,996	25.67%
Employed	24	100.00%	277	73.09%	31,044	83.91%
Not Employed	0	0.00%	102	26.91%	5,952	16.09%
Female Householder:	157	86.74%	820	68.39%	107,103	74.33%
Employed	141	89.81%	635	77.44%	75,631	70.62%
Not Employed	16	10.19%	185	22.56%	31,472	29.38%
Without Children <18 Years:	1,421	72.46%	7,848	67.76%	535,951	55.74%
Married Couple:	1,291	90.85%	6,643	84.65%	431,868	80.58%
Both Spouses Employed	220	17.04%	1,850	27.85%	167,589	38.81%
One Spouse Employed	271	20.99%	1,889	28.44%	138,214	32.00%
Neither Spouse Employed	800	61.97%	2,904	43.72%	126,065	29.19%
Other Family:	130	9.15%	1,205	15.35%	104,083	19.42%
Male Householder:	42	5.25%	464	15.98%	32,243	25.58%
Employed	0	0.00%	284	61.21%	19,437	60.28%
Not Employed	42	100.00%	180	38.79%	12,806	39.72%
Female Householder:	88	67.69%	741	61.49%	71,840	69.02%
Employed	29	32.95%	304	41.03%	36,601	50.95%
Not Employed	59	67.05%	437	58.97%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,016</i>	<i>51.81%</i>	<i>7,606</i>	<i>65.67%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>496</i>	<i>48.82%</i>	<i>3,279</i>	<i>43.11%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>520</i>	<i>51.18%</i>	<i>4,327</i>	<i>56.89%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Delaware County, there are 7,606 working families, 43.11% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Delaware County area are presented in the following table, as reported by the Grove Area Chamber of Commerce.

Major Employers in Grove Area

Company	No. Employees
Simmons Foods Inc. (5 county, 3 state area)	3,980
INTEGRIS Grove General Hospital	354
Grove Public School System	324
Wal-Mart Supercenter	323
Grand Lake Casino	236
Wyandotte Casino	210
Northeast Oklahoma Electric Cooperative	200
Precision Machine & Manufacturing	145
Grove Nursing Center	119
Harp's	110
Lowe's #1752	103
City of Grove	92

Source: Grove Area Chamber of Commerce

As can be seen, the area has a variety of major employers in numerous industries. Recreation related to Grand Lake is another very significant employer in the area.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,091		14,988		1,613,364	
Less than 15 minutes	1,235	59.06%	4,765	31.79%	581,194	36.02%
15 to 30 minutes	311	14.87%	4,629	30.88%	625,885	38.79%
30 to 45 minutes	257	12.29%	2,638	17.60%	260,192	16.13%
45 to 60 minutes	154	7.36%	1,269	8.47%	74,625	4.63%
60 or more minutes	134	6.41%	1,687	11.26%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Delaware County, the largest percentage of workers (31.79%) travel fewer than 15 minutes to work. Although Delaware County has an active labor market, it also serves to some extent as a bedroom community to the greater Oklahoma City metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	2,158		15,785		1,673,026	
Car, Truck or Van:	2,044	94.72%	14,362	90.99%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,823</i>	<i>89.19%</i>	<i>12,231</i>	<i>85.16%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>221</i>	<i>10.81%</i>	<i>2,131</i>	<i>14.84%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	8	0.05%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	12	0.56%	29	0.18%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	35	1.62%	378	2.39%	30,401	1.82%
Other Means	0	0.00%	211	1.34%	14,442	0.86%
Worked at Home	67	3.10%	797	5.05%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Grove	2,807	3,665	2.70%	3,781	0.63%
Delaware County	22,290	24,818	1.08%	25,030	0.17%
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 Delaware County grew by 0.17% per year, to a total of 25,030 housing units in 2015. In terms of new housing unit construction, Delaware County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,839		24,754		1,669,828	
1 Unit, Detached	2,752	71.69%	16,573	66.95%	1,219,987	73.06%
1 Unit, Attached	126	3.28%	480	1.94%	34,434	2.06%
Duplex Units	107	2.79%	245	0.99%	34,207	2.05%
3-4 Units	214	5.57%	475	1.92%	42,069	2.52%
5-9 Units	63	1.64%	203	0.82%	59,977	3.59%
10-19 Units	31	0.81%	111	0.45%	57,594	3.45%
20-49 Units	18	0.47%	106	0.43%	29,602	1.77%
50 or More Units	30	0.78%	78	0.32%	30,240	1.81%
Mobile Homes	498	12.97%	6,380	25.77%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	103	0.42%	2,159	0.13%
Total Multifamily Units	463	12.06%	1,218	4.92%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Delaware County, 66.95% of housing units are single-family, detached. 4.92% of housing units are multifamily in structure (two or more units per building), while 26.19% of housing units comprise mobile homes, RVs, etc.

Within Grove, 71.69% of housing units are single-family, detached. 12.06% of housing units are multifamily in structure, while 12.97% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,063		16,589		1,444,081	
Owner Occupied:	2,148	70.13%	12,902	77.77%	968,736	67.08%
No Bedroom	0	0.00%	54	0.42%	2,580	0.27%
1 Bedroom	15	0.70%	573	4.44%	16,837	1.74%
2 Bedrooms	571	26.58%	3,280	25.42%	166,446	17.18%
3 Bedrooms	1,242	57.82%	7,108	55.09%	579,135	59.78%
4 Bedrooms	281	13.08%	1,653	12.81%	177,151	18.29%
5 or More Bedrooms	39	1.82%	234	1.81%	26,587	2.74%
Renter Occupied:	915	29.87%	3,687	22.23%	475,345	32.92%
No Bedroom	23	2.51%	114	3.09%	13,948	2.93%
1 Bedroom	207	22.62%	562	15.24%	101,850	21.43%
2 Bedrooms	393	42.95%	1,471	39.90%	179,121	37.68%
3 Bedrooms	211	23.06%	1,240	33.63%	152,358	32.05%
4 Bedrooms	81	8.85%	268	7.27%	24,968	5.25%
5 or More Bedrooms	0	0.00%	32	0.87%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Delaware County is 77.77%, while 22.23% of housing units are renter occupied. In Grove, the homeownership rate is 70.13%, while 29.87% of households are renters.

Housing Units Tenure and Household Income

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

Delaware County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	16,589	12,902	3,687	77.77%	22.23%
Less than \$5,000	665	372	293	55.94%	44.06%
\$5,000 - \$9,999	768	436	332	56.77%	43.23%
\$10,000-\$14,999	1,362	909	453	66.74%	33.26%
\$15,000-\$19,999	1,391	1,076	315	77.35%	22.65%
\$20,000-\$24,999	1,570	1,094	476	69.68%	30.32%
\$25,000-\$34,999	2,245	1,822	423	81.16%	18.84%
\$35,000-\$49,999	2,565	1,851	714	72.16%	27.84%
\$50,000-\$74,999	2,857	2,380	477	83.30%	16.70%
\$75,000-\$99,999	1,452	1,339	113	92.22%	7.78%
\$100,000-\$149,999	1,091	1,051	40	96.33%	3.67%
\$150,000 or more	623	572	51	91.81%	8.19%
Income Less Than \$25,000	5,756	3,887	1,869	67.53%	32.47%

Source: 2009-2013 American Community Survey, Table B25118

Within Delaware County as a whole, 32.47% of households with incomes less than \$25,000 are estimated to be renters, while 67.53% are estimated to be homeowners.

Grove Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,063	2,148	915	70.13%	29.87%
Less than \$5,000	123	43	80	34.96%	65.04%
\$5,000 - \$9,999	152	33	119	21.71%	78.29%
\$10,000-\$14,999	268	164	104	61.19%	38.81%
\$15,000-\$19,999	284	194	90	68.31%	31.69%
\$20,000-\$24,999	282	210	72	74.47%	25.53%
\$25,000-\$34,999	476	418	58	87.82%	12.18%
\$35,000-\$49,999	440	244	196	55.45%	44.55%
\$50,000-\$74,999	492	353	139	71.75%	28.25%
\$75,000-\$99,999	203	156	47	76.85%	23.15%
\$100,000-\$149,999	247	237	10	95.95%	4.05%
\$150,000 or more	96	96	0	100.00%	0.00%
Income Less Than \$25,000	1,109	644	465	58.07%	41.93%

Source: 2009-2013 American Community Survey, Table B25118

Within Grove, 41.93% of households with incomes less than \$25,000 are estimated to be renters, while 58.07% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction						
	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,063		16,589		1,444,081	
Owner Occupied:	2,148	70.13%	12,902	77.77%	968,736	67.08%
Built 2010 or Later	25	1.16%	124	0.96%	10,443	1.08%
Built 2000 to 2009	445	20.72%	2,440	18.91%	153,492	15.84%
Built 1990 to 1999	515	23.98%	2,864	22.20%	125,431	12.95%
Built 1980 to 1989	314	14.62%	2,314	17.94%	148,643	15.34%
Built 1970 to 1979	325	15.13%	2,274	17.63%	184,378	19.03%
Built 1960 to 1969	195	9.08%	1,206	9.35%	114,425	11.81%
Built 1950 to 1959	140	6.52%	702	5.44%	106,544	11.00%
Built 1940 to 1949	68	3.17%	410	3.18%	50,143	5.18%
Built 1939 or Earlier	121	5.63%	568	4.40%	75,237	7.77%
Median Year Built:		1987		1986		1977
Renter Occupied:	915	29.87%	3,687	22.23%	475,345	32.92%
Built 2010 or Later	3	0.33%	32	0.87%	5,019	1.06%
Built 2000 to 2009	138	15.08%	439	11.91%	50,883	10.70%
Built 1990 to 1999	169	18.47%	546	14.81%	47,860	10.07%
Built 1980 to 1989	135	14.75%	768	20.83%	77,521	16.31%
Built 1970 to 1979	195	21.31%	854	23.16%	104,609	22.01%
Built 1960 to 1969	62	6.78%	304	8.25%	64,546	13.58%
Built 1950 to 1959	150	16.39%	336	9.11%	54,601	11.49%
Built 1940 to 1949	16	1.75%	146	3.96%	31,217	6.57%
Built 1939 or Earlier	47	5.14%	262	7.11%	39,089	8.22%
Median Year Built:		1979		1979		1975
Overall Median Year Built:		1987		1984		1976

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

Within Delaware County, 18.30% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Grove the percentage is 19.95%.

61.15% of housing units in Delaware County were built prior to 1990, while in Grove the percentage is 57.72%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Delaware 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
Grove	3,063	3	0.10%	15	0.49%	28	0.91%
Delaware County	16,589	79	0.48%	152	0.92%	1,872	11.28%
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 Delaware County, 0.48% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.92% 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 Delaware County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	3,839		24,754		1,669,828	
Total Vacant Units	776	20.21%	8,165	32.98%	225,747	13.52%
For rent	43	5.54%	384	4.70%	43,477	19.26%
Rented, not occupied	0	0.00%	82	1.00%	9,127	4.04%
For sale only	103	13.27%	637	7.80%	23,149	10.25%
Sold, not occupied	0	0.00%	40	0.49%	8,618	3.82%
For seasonal, recreational, or occasional use	519	66.88%	5,698	69.79%	39,475	17.49%
For migrant workers	0	0.00%	4	0.05%	746	0.33%
Other vacant	111	14.30%	1,320	16.17%	101,155	44.81%
Homeowner Vacancy Rate	4.58%		4.69%		2.31%	
Rental Vacancy Rate	4.49%		9.25%		8.24%	

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

Within Delaware County, the overall housing vacancy rate is estimated to be 32.98%. The homeowner vacancy rate is estimated to be 4.69%, while the rental vacancy rate is estimated to be 9.25%.

In Grove, the overall housing vacancy rate is estimated to be 20.21%. The homeowner vacancy rate is estimated to be 4.58%, while the rental vacancy rate is estimated to be 4.49%.

Building Permits

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

Grove

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	49	\$221,864	23	\$70,565
2005	105	\$144,258	0	N/A
2006	79	\$159,379	0	N/A
2007	101	\$163,303	0	N/A
2008	27	\$133,950	0	N/A
2009	34	\$215,704	0	N/A
2010	24	\$205,583	0	N/A
2011	19	\$127,632	0	N/A
2012	12	\$179,500	0	N/A
2013	22	\$225,159	6	\$62,000
2014	28	\$174,643	0	N/A

Source: United States Census Bureau Building Permits Survey

In Grove, building permits for 529 housing units were issued between 2004 and 2014, for an average of 48 units per year. 94.52% of these housing units were single family homes, and 5.48% consisted of multifamily units.

New Construction Activity

For Ownership:

New home construction is occurring in many areas of Delaware County, much of it on or very near Grand Lake. In many cases these homes are constructed on rural, unplatted acreages or rural subdivisions, or in smaller communities in the county such as Jay. Within Grove, new construction has occurred in subdivisions such as Walnut Grove, Baycrest Village, Lighthouse Harbor, The Lodges at Melody Point, and Littlegate, among others.

Although there has been some relatively affordable housing constructed in Delaware County in recent years, much has consisted of high-end homes, in many cases intended for recreational occupancy. The

average sale price of homes built in Grove since 2010 (and sold after January 2014) is \$303,548 or \$129.85 per square foot, which is dramatically above what could be afforded by a person earning median household income in Grove, estimated to be \$39,716 in 2015.

For Rent:

New rental construction in Grove has been very limited in recent years, typically consisting of very small-scale duplex/fourplex development. A relatively large market-rate complex was constructed in 2010 in the nearby Monkey Island area called The Villas of Monkey Island. The property comprised 120 townhouse units, and was not well-received. The property has since been purchased and converted to condominiums for purchase.

Homeownership Market

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

Housing Units by Home Value

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

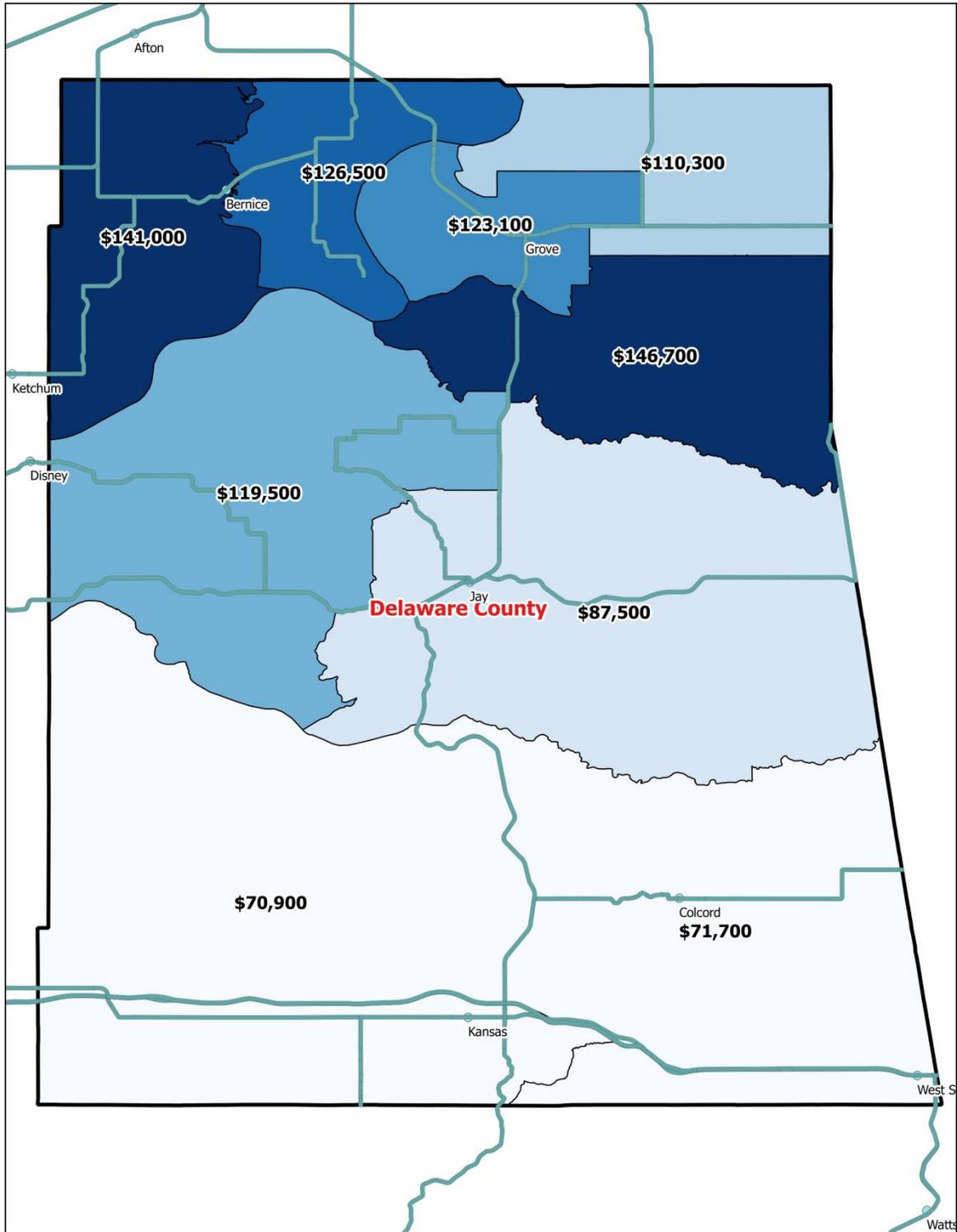
2013 Housing Units by Home Value						
	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,148		12,902		968,736	
Less than \$10,000	73	3.40%	486	3.77%	20,980	2.17%
\$10,000 to \$14,999	39	1.82%	347	2.69%	15,427	1.59%
\$15,000 to \$19,999	31	1.44%	430	3.33%	13,813	1.43%
\$20,000 to \$24,999	15	0.70%	197	1.53%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	322	2.50%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	408	3.16%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	180	1.40%	14,899	1.54%
\$40,000 to \$49,999	11	0.51%	579	4.49%	39,618	4.09%
\$50,000 to \$59,999	91	4.24%	635	4.92%	45,292	4.68%
\$60,000 to \$69,999	69	3.21%	619	4.80%	52,304	5.40%
\$70,000 to \$79,999	157	7.31%	764	5.92%	55,612	5.74%
\$80,000 to \$89,999	146	6.80%	750	5.81%	61,981	6.40%
\$90,000 to \$99,999	103	4.80%	498	3.86%	51,518	5.32%
\$100,000 to \$124,999	244	11.36%	1,139	8.83%	119,416	12.33%
\$125,000 to \$149,999	320	14.90%	1,100	8.53%	96,769	9.99%
\$150,000 to \$174,999	222	10.34%	917	7.11%	91,779	9.47%
\$175,000 to \$199,999	76	3.54%	561	4.35%	53,304	5.50%
\$200,000 to \$249,999	204	9.50%	822	6.37%	69,754	7.20%
\$250,000 to \$299,999	37	1.72%	501	3.88%	41,779	4.31%
\$300,000 to \$399,999	42	1.96%	638	4.94%	37,680	3.89%
\$400,000 to \$499,999	61	2.84%	318	2.46%	13,334	1.38%
\$500,000 to \$749,999	133	6.19%	405	3.14%	12,784	1.32%
\$750,000 to \$999,999	33	1.54%	113	0.88%	3,764	0.39%
\$1,000,000 or more	41	1.91%	173	1.34%	5,018	0.52%
Median Home Value:	\$132,400		\$105,200		\$112,800	

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

The median value of owner-occupied homes in Delaware County is \$105,200. This is -6.7% lower than the statewide median, which is \$112,800. The median home value in Grove is estimated to be \$132,400, notably higher than both the countywide and statewide indications.

The geographic distribution of home values in Delaware County can be visualized by the following map. As can be seen, home values are significantly higher in the northern portion of the county near Grove and Grand Lake, than in the southern region of the county.

Delaware County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Delaware 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

	Grove Median Value	Delaware County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$169,700	\$188,900
Built 2000 to 2009	\$202,200	\$125,800	\$178,000
Built 1990 to 1999	\$150,800	\$122,800	\$147,300
Built 1980 to 1989	\$126,400	\$104,300	\$118,300
Built 1970 to 1979	\$117,600	\$93,100	\$111,900
Built 1960 to 1969	\$115,100	\$83,200	\$97,100
Built 1950 to 1959	\$79,600	\$96,700	\$80,300
Built 1940 to 1949	\$110,500	\$86,300	\$67,900
Built 1939 or Earlier	\$58,500	\$71,800	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Grove Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Grove. This data was furnished by County Records, Inc. from publicly available data.

Grove Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	141	157	160	163	139
Average Sale Price	\$157,240	\$213,168	\$180,162	\$178,669	\$191,478
Average Square Feet	1,908	1,965	1,869	1,921	1,889
Average Price/SF	\$82.41	\$108.48	\$96.39	\$93.01	\$101.36
Average Year Built	1995	1996	1997	1993	1995

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

Between 2011 and 2014, the average sale price grew by 3.25% per year. The average sale price in 2015 was \$191,478 for an average price per square foot of \$101.36. The average sale price has fluctuated somewhat depending on the number of high-value homes sold in a given year. The average year of construction for homes sold in 2015 is estimated to be 1995. We also note that data from the Northeast Oklahoma Board of REALTORS® reports a median sale to list price ratio of 94.57% for December 2015, with median days on market of 128 days, with a 10.63 month supply. This data is system-wide for the area covered by the Northeast Oklahoma Board of REALTORS® and not specific to the city of Grove.

Foreclosure Rates

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

Foreclosure Rates	
Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Delaware County	2.3%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	28

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

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

According to the data provided, the foreclosure rate in Delaware County was 2.3% in May 2014. The county ranked 28 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With an above-average foreclosure rate, it is likely that foreclosures have had some impact on the local housing market. High rates of foreclosure in a neighborhood can have a depressing effect on home values, lengthening marketing times and making it more difficult for potential homebuyers to secure financing.

Rental Market

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

2013 Rental Units by Gross Rent						
	Grove		Delaware County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	915		3,687		475,345	
With cash rent:	744		2,869		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	3	0.08%	2,109	0.44%
\$150 to \$199	40	4.37%	57	1.55%	4,268	0.90%
\$200 to \$249	20	2.19%	59	1.60%	8,784	1.85%
\$250 to \$299	27	2.95%	146	3.96%	8,413	1.77%
\$300 to \$349	102	11.15%	152	4.12%	9,107	1.92%
\$350 to \$399	14	1.53%	134	3.63%	10,932	2.30%
\$400 to \$449	16	1.75%	193	5.23%	15,636	3.29%
\$450 to \$499	36	3.93%	249	6.75%	24,055	5.06%
\$500 to \$549	32	3.50%	232	6.29%	31,527	6.63%
\$550 to \$599	12	1.31%	204	5.53%	33,032	6.95%
\$600 to \$649	67	7.32%	298	8.08%	34,832	7.33%
\$650 to \$699	27	2.95%	143	3.88%	32,267	6.79%
\$700 to \$749	1	0.11%	84	2.28%	30,340	6.38%
\$750 to \$799	41	4.48%	182	4.94%	27,956	5.88%
\$800 to \$899	129	14.10%	352	9.55%	45,824	9.64%
\$900 to \$999	59	6.45%	119	3.23%	34,153	7.18%
\$1,000 to \$1,249	111	12.13%	184	4.99%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	32	0.87%	14,699	3.09%
\$1,500 to \$1,999	10	1.09%	39	1.06%	10,145	2.13%
\$2,000 or more	0	0.00%	7	0.19%	5,121	1.08%
No cash rent	171	18.69%	818	22.19%	43,236	9.10%
Median Gross Rent	\$661		\$601		\$699	

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

Median gross rent in Delaware County is estimated to be \$601, which is -14.0% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Grove is estimated to be \$661.

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

	Grove Median Rent	Delaware County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	\$1,069	\$933
Built 2000 to 2009	\$871	\$747	\$841
Built 1990 to 1999	\$695	\$619	\$715
Built 1980 to 1989	\$414	\$513	\$693
Built 1970 to 1979	\$675	\$638	\$662
Built 1960 to 1969	-	\$559	\$689
Built 1950 to 1959	\$333	\$574	\$714
Built 1940 to 1949	-	\$555	\$673
Built 1939 or Earlier	-	\$610	\$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 Delaware County is among housing units constructed after 2010, which is \$1,069 per month. In order to be affordable, a household would need to earn at least \$42,760 per year to afford such a unit.

Grove Rental Survey Data

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

Grove Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
The Village Apartments	Market Rate	1973	1	1	600	\$425	\$0.708	6.00%
The Village Apartments	Market Rate	1973	2	1	900	\$475	\$0.528	6.00%
Grand Prairie	Market Rate	2008	1	1	550	\$500	\$0.909	4.00%
Grand Prairie	Market Rate	2008	2	1	750	\$600	\$0.800	4.00%
Grand Prairie	Market Rate	2008	3	2	1,200	\$750	\$0.625	4.00%
Brickside Apartments	Market Rate	1970s	2	2	1,000	\$445	\$0.445	20.00%
Baycrest Villas Duplexes	Market Rate	2012	2	2	1,250	\$800	\$0.640	0.00%
Grove Village	USDA / LIHTC - Family	1985	1	1	614	30%	N/A	0.00%
Grove Village	USDA / LIHTC - Family	1985	2	1	770	30%	N/A	0.00%
Grove Village	USDA / LIHTC - Family	1985	4	1	1,384	30%	N/A	0.00%
Garden Walk	USDA / LIHTC - Family	1991	1	1	612	30%	N/A	0.00%
Garden Walk	USDA / LIHTC - Family	1991	2	2	708	30%	N/A	0.00%
Garden Walk	USDA / LIHTC - Family	1991	3	2	768	30%	N/A	0.00%
Garden Walk	USDA / LIHTC - Family	1991	4	2	1,043	30%	N/A	0.00%
Savannah Park	USDA / LIHTC - Elderly	1992	1	1	N/A	30%	N/A	0.00%
Savannah Park	USDA / LIHTC - Elderly	1992	2	1	N/A	30%	N/A	0.00%

The previous rent surveys encompass nearly three hundred rental units in seven complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$5 to \$10 per unit per month annually over the past 36 months.

Rental Market Vacancy – Grove

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Grove market. The USDA units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 4.49% by the Census Bureau as of the most recent American Community Survey.



Savannah Park



Garden Walk



Grove Village



Baycrest Villas Duplexes



Brickside Apartments



Grand Prairie



The Village Apartments

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Delaware 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.

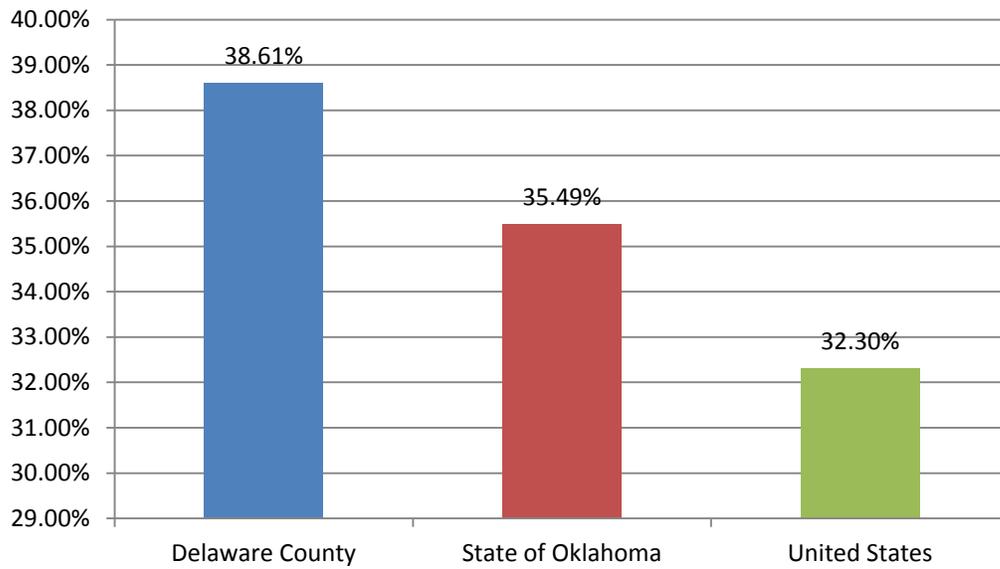
HUD Programs in Delaware County

Delaware County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	16	95%	\$10,231	\$304	\$365	45.41%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	21	95%	\$10,455	\$245	\$473	34.15%
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	37	95%	\$10,362	\$269	\$428	38.61%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 37 housing units located within Delaware County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$10,362. Total monthly rent for these units averages \$698, with the federal contribution averaging \$428 (61.39%) and the tenant's contribution averaging \$269 (38.61%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



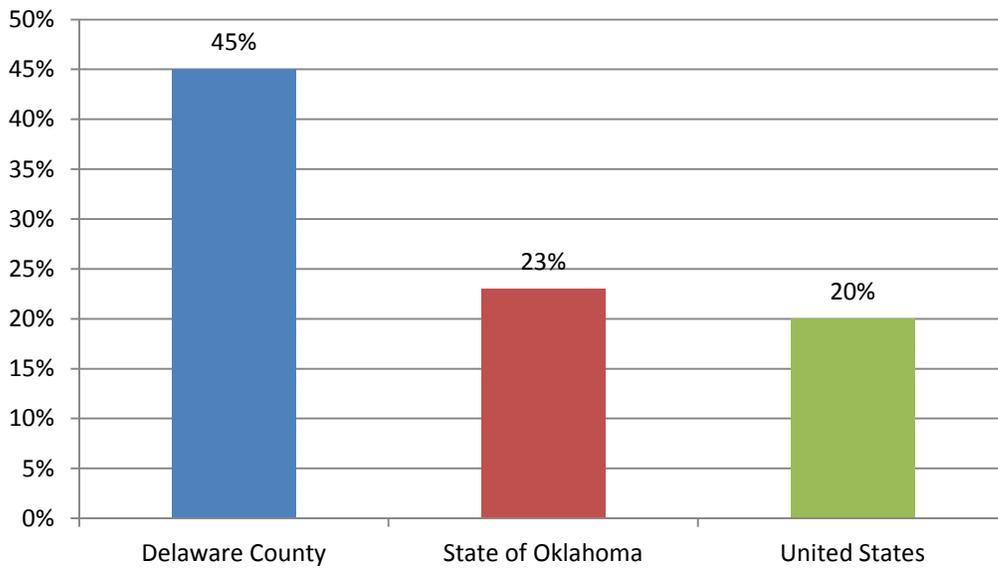
Demographics of Persons in HUD Programs in Delaware County

Delaware County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	16	40%	23%	33%	40%	33%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	21	0%	77%	60%	75%	10%
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	37	17%	45%	49%	65%	20%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

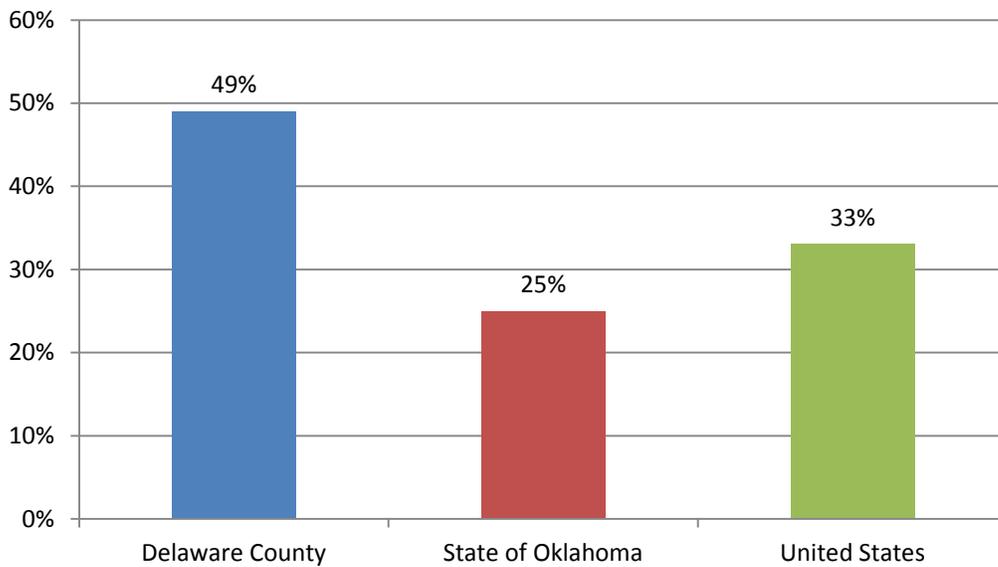
17% of housing units are occupied by single parents with female heads of household. 45% of households have at least one person with a disability. 49% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 65% have one or more disabilities. Finally, 20% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

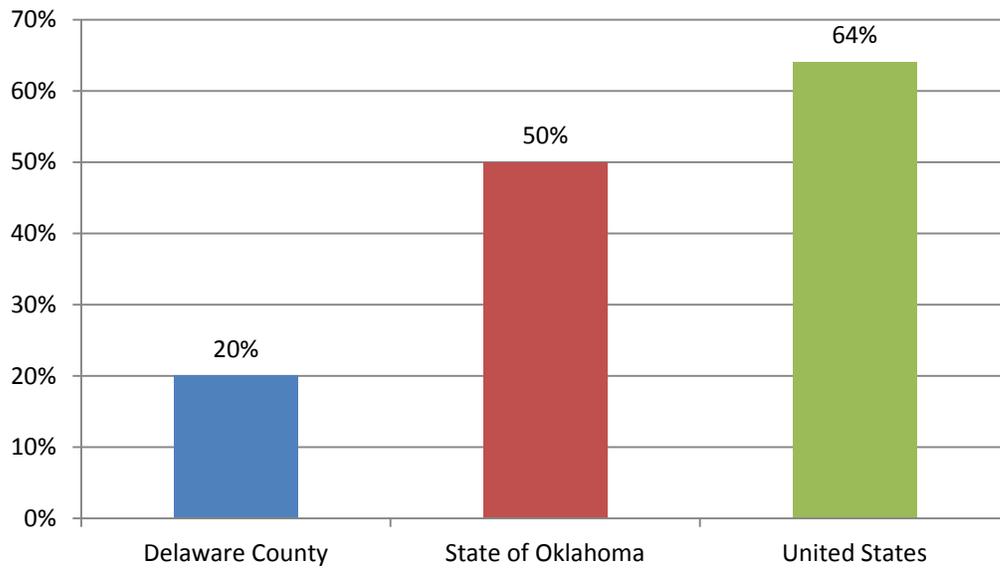
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Delaware County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,020		765	
Cost Burden Less Than 30%	235	23.04%	190	24.84%
Cost Burden Between 30%-50%	140	13.73%	85	11.11%
Cost Burden Greater Than 50%	510	50.00%	430	56.21%
Not Computed (no/negative income)	135	13.24%	65	8.50%
Income 30%-50% HAMFI	1,700		685	
Cost Burden Less Than 30%	880	51.76%	290	42.34%
Cost Burden Between 30%-50%	405	23.82%	295	43.07%
Cost Burden Greater Than 50%	415	24.41%	95	13.87%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,315		690	
Cost Burden Less Than 30%	1,610	69.55%	565	81.88%
Cost Burden Between 30%-50%	445	19.22%	105	15.22%
Cost Burden Greater Than 50%	260	11.23%	20	2.90%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,400		405	
Cost Burden Less Than 30%	1,040	74.29%	355	87.65%
Cost Burden Between 30%-50%	335	23.93%	50	12.35%
Cost Burden Greater Than 50%	30	2.14%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	12,795		3,600	
Cost Burden Less Than 30%	9,650	75.42%	2,435	67.64%
Cost Burden Between 30%-50%	1,710	13.36%	545	15.14%
Cost Burden Greater Than 50%	1,305	10.20%	555	15.42%
Not Computed (no/negative income)	135	1.06%	65	1.81%

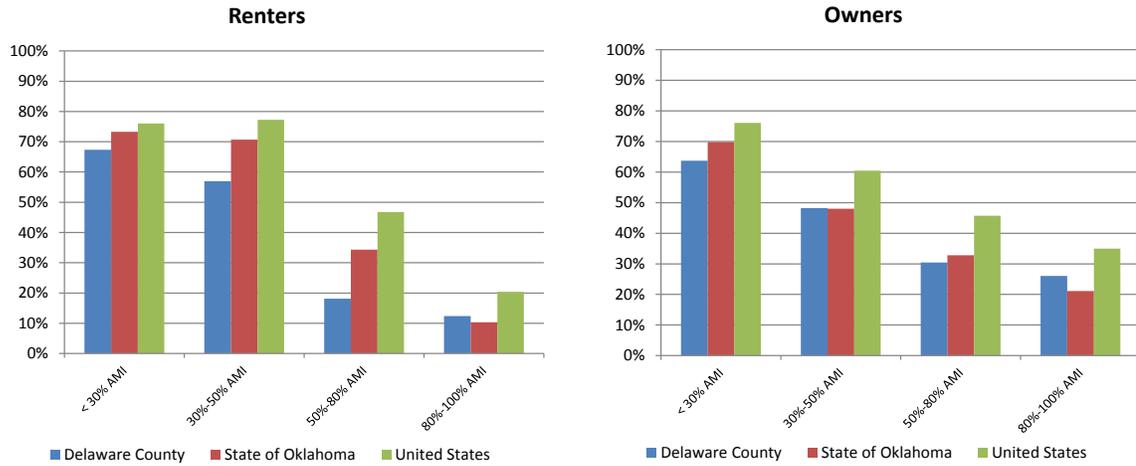
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Delaware County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,020	63.73%	765	67.32%
Income 30%-50% HAMFI	1,700	48.24%	685	56.93%
Income 50%-80% HAMFI	2,315	30.45%	690	18.12%
Income 80%-100% HAMFI	1,400	26.07%	405	12.35%
All Incomes	12,795	23.56%	3,600	30.56%

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.



Delaware County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,020		765	
Between 1.0 and 1.5 Persons per Room	20	1.96%	80	10.46%
More than 1.5 Persons per Room	0	0.00%	25	3.27%
Lacks Complete Kitchen or Plumbing	15	1.47%	10	1.31%
Income 30%-50% HAMFI	1,700		685	
Between 1.0 and 1.5 Persons per Room	30	1.76%	75	10.95%
More than 1.5 Persons per Room	15	0.88%	20	2.92%
Lacks Complete Kitchen or Plumbing	50	2.94%	10	1.46%
Income 50%-80% HAMFI	2,315		690	
Between 1.0 and 1.5 Persons per Room	35	1.51%	25	3.62%
More than 1.5 Persons per Room	25	1.08%	85	12.32%
Lacks Complete Kitchen or Plumbing	4	0.17%	4	0.58%
Income 80%-100% HAMFI	1,400		405	
Between 1.0 and 1.5 Persons per Room	50	3.57%	15	3.70%
More than 1.5 Persons per Room	0	0.00%	4	0.99%
Lacks Complete Kitchen or Plumbing	30	2.14%	10	2.47%
All Incomes	12,795		3,600	
Between 1.0 and 1.5 Persons per Room	255	1.99%	215	5.97%
More than 1.5 Persons per Room	90	0.70%	138	3.83%
Lacks Complete Kitchen or Plumbing	110	0.86%	54	1.50%

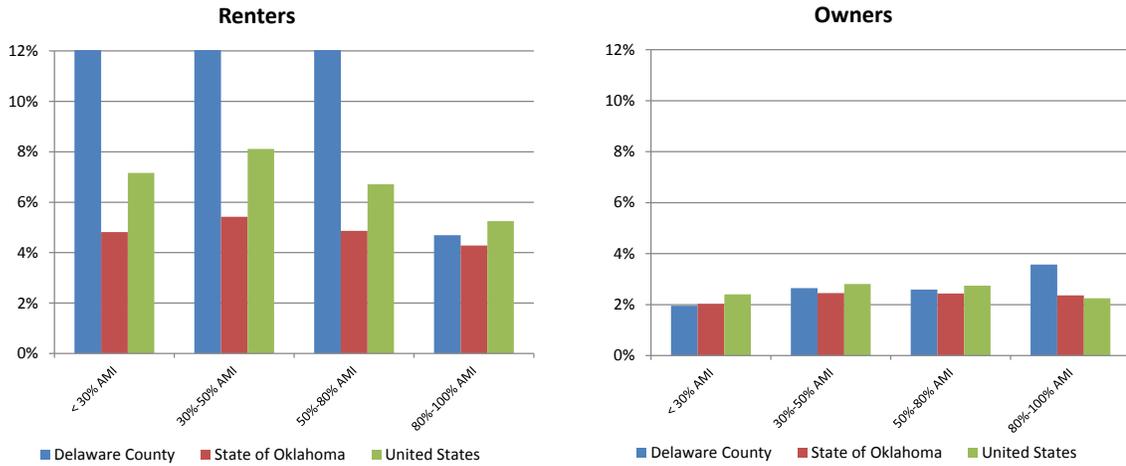
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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

Delaware County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,020	1.96%	765	13.73%	13,730
Income 30%-50% HAMFI	1,700	2.65%	685	13.87%	13,870
Income 50%-80% HAMFI	2,315	2.59%	690	15.94%	15,940
Income 80%-100% HAMFI	1,400	3.57%	405	4.69%	4,690
All Incomes	12,795	2.70%	3,600	9.81%	36,000

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 Delaware County, the state and the nation.

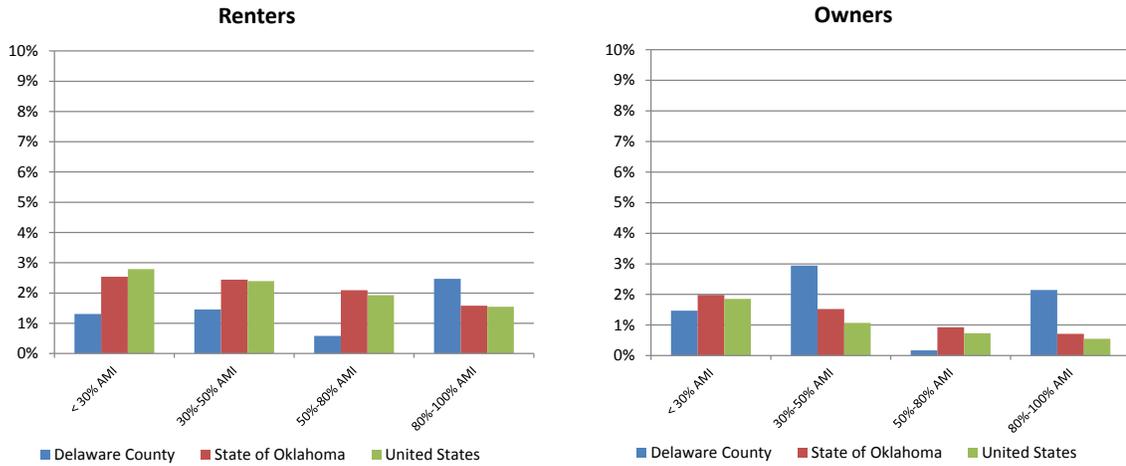
Delaware County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,020	1.47%	765	1.31%	
Income 30%-50% HAMFI	1,700	2.94%	685	1.46%	
Income 50%-80% HAMFI	2,315	0.17%	690	0.58%	
Income 80%-100% HAMFI	1,400	2.14%	405	2.47%	
All Incomes	12,795	0.86%	3,600	1.50%	

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.



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

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost	Pct. w/ Cost	No. w/ Cost	Pct. w/ Cost	
		> 30%	> 30%	> 30%	> 30%	
		Income	Income	Total	Income	Income
Income < 30% HAMFI	1,020	645	63.24%	765	505	66.01%
Elderly Family	120	115	95.83%	0	0	N/A
Small Family (2-4 persons)	225	130	57.78%	360	220	61.11%
Large Family (5 or more persons)	70	60	85.71%	80	75	93.75%
Elderly Non-Family	410	265	64.63%	105	65	61.90%
Non-Family, Non-Elderly	190	75	39.47%	220	145	65.91%
Income 30%-50% HAMFI	1,700	825	48.53%	685	395	57.66%
Elderly Family	390	210	53.85%	25	15	60.00%
Small Family (2-4 persons)	590	315	53.39%	225	140	62.22%
Large Family (5 or more persons)	60	40	66.67%	130	70	53.85%
Elderly Non-Family	505	195	38.61%	190	115	60.53%
Non-Family, Non-Elderly	155	65	41.94%	110	55	50.00%
Income 50%-80% HAMFI	2,315	704	30.41%	690	123	17.83%
Elderly Family	655	145	22.14%	85	14	16.47%
Small Family (2-4 persons)	720	205	28.47%	260	45	17.31%
Large Family (5 or more persons)	105	4	3.81%	125	25	20.00%
Elderly Non-Family	475	175	36.84%	40	4	10.00%
Non-Family, Non-Elderly	365	175	47.95%	180	35	19.44%
Income 80%-100% HAMFI	1,400	368	26.29%	405	53	13.09%
Elderly Family	470	120	25.53%	20	4	20.00%
Small Family (2-4 persons)	375	54	14.40%	225	25	11.11%
Large Family (5 or more persons)	80	4	5.00%	50	20	40.00%
Elderly Non-Family	285	75	26.32%	40	0	0.00%
Non-Family, Non-Elderly	195	115	58.97%	70	4	5.71%
All Incomes	12,795	3,015	23.56%	3,600	1,100	30.56%
Elderly Family	3,570	710	19.89%	225	47	20.89%
Small Family (2-4 persons)	4,975	908	18.25%	1,645	430	26.14%
Large Family (5 or more persons)	745	138	18.52%	450	190	42.22%
Elderly Non-Family	2,135	789	36.96%	435	184	42.30%
Non-Family, Non-Elderly	1,375	470	34.18%	840	249	29.64%

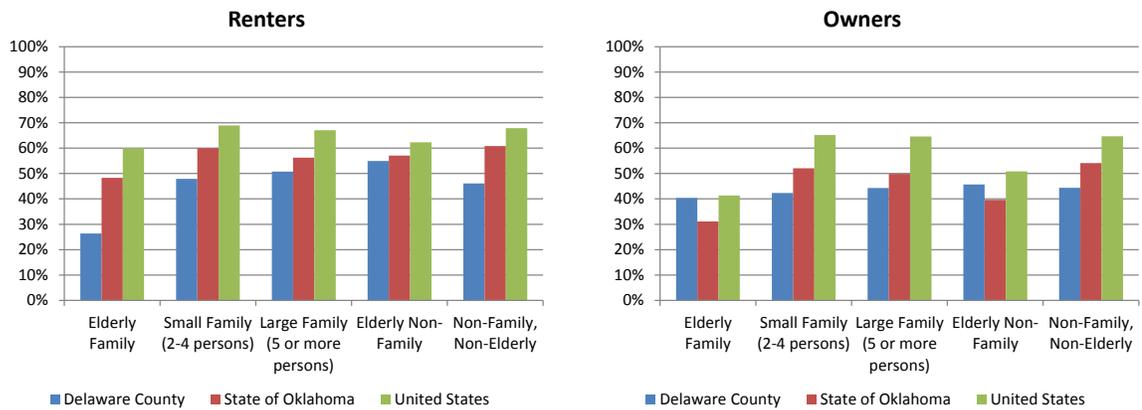
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Delaware County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Income < 80% HAMFI	5,035	2,174	43.18%	2,140
Elderly Family	1,165	470	40.34%	110	29	26.36%
Small Family (2-4 persons)	1,535	650	42.35%	845	405	47.93%
Large Family (5 or more persons)	235	104	44.26%	335	170	50.75%
Elderly Non-Family	1,390	635	45.68%	335	184	54.93%
Non-Family, Non-Elderly	710	315	44.37%	510	235	46.08%

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).



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

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,020	655	64.22%	765	555	72.55%
Elderly Family	120	115	95.83%	0	0	N/A
Small Family (2-4 persons)	225	130	57.78%	360	250	69.44%
Large Family (5 or more persons)	70	60	85.71%	80	80	100.00%
Elderly Non-Family	410	265	64.63%	105	75	71.43%
Non-Family, Non-Elderly	190	85	44.74%	220	150	68.18%
Income 30%-50% HAMFI	1,700	880	51.76%	685	480	70.07%
Elderly Family	390	210	53.85%	25	15	60.00%
Small Family (2-4 persons)	590	330	55.93%	225	165	73.33%
Large Family (5 or more persons)	60	45	75.00%	130	125	96.15%
Elderly Non-Family	505	195	38.61%	190	115	60.53%
Non-Family, Non-Elderly	155	100	64.52%	110	60	54.55%
Income 50%-80% HAMFI	2,315	780	33.69%	690	239	34.64%
Elderly Family	655	150	22.90%	85	15	17.65%
Small Family (2-4 persons)	720	220	30.56%	260	80	30.77%
Large Family (5 or more persons)	105	50	47.62%	125	85	68.00%
Elderly Non-Family	475	180	37.89%	40	4	10.00%
Non-Family, Non-Elderly	365	180	49.32%	180	55	30.56%
Income Greater than 80% of HAMFI	7,760	1,090	14.05%	1,460	160	10.96%
Elderly Family	2,405	280	11.64%	115	15	13.04%
Small Family (2-4 persons)	3,435	320	9.32%	800	40	5.00%
Large Family (5 or more persons)	510	170	33.33%	115	70	60.87%
Elderly Non-Family	745	155	20.81%	105	0	0.00%
Non-Family, Non-Elderly	665	165	24.81%	330	35	10.61%
All Incomes	12,795	3,405	26.61%	3,600	1,434	39.83%
Elderly Family	3,570	755	21.15%	225	45	20.00%
Small Family (2-4 persons)	4,970	1,000	20.12%	1,645	535	32.52%
Large Family (5 or more persons)	745	325	43.62%	450	360	80.00%
Elderly Non-Family	2,135	795	37.24%	440	194	44.09%
Non-Family, Non-Elderly	1,375	530	38.55%	840	300	35.71%

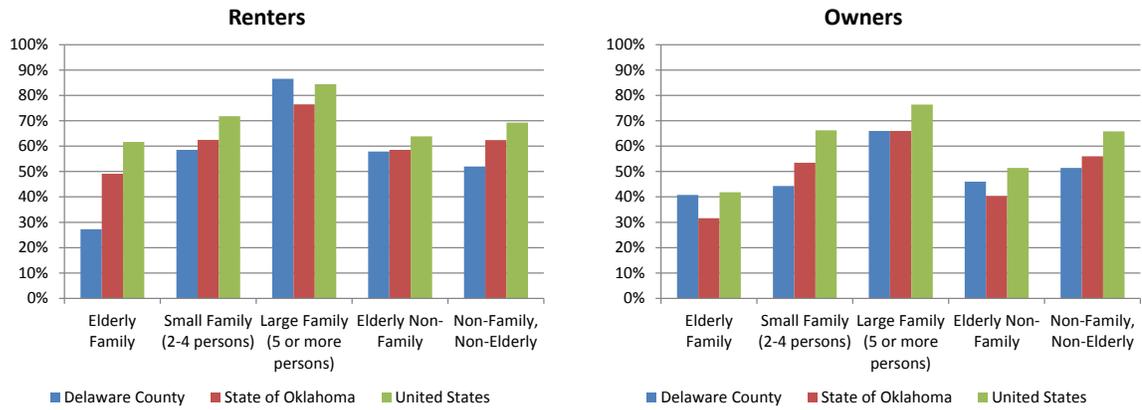
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Delaware County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	5,035	2,315	45.98%	2,140	59.53%
Elderly Family	1,165	475	40.77%	110	27.27%
Small Family (2-4 persons)	1,535	680	44.30%	845	58.58%
Large Family (5 or more persons)	235	155	65.96%	335	86.57%
Elderly Non-Family	1,390	640	46.04%	335	57.91%
Non-Family, Non-Elderly	710	365	51.41%	510	51.96%

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

Households Under 80% of AMI: Percentage with Housing Problems



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

Housing Problems by Race / Ethnicity

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Delaware 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.”



Delaware County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,020	660	64.7%	765	555	72.5%
White alone, non-Hispanic	695	460	66.2%	415	315	75.9%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	20	20	100.0%	4	4	100.0%
American Indian alone	235	130	55.3%	280	180	64.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	35	35	100.0%
Other (including multiple races)	59	40	67.8%	30	20	66.7%
Income 30%-50% HAMFI	1,700	880	51.8%	685	480	70.1%
White alone, non-Hispanic	1,260	670	53.2%	505	355	70.3%
Black or African-American alone	0	0	N/A	10	10	100.0%
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	300	145	48.3%	125	80	64.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	25	41.7%	15	15	100.0%
Other (including multiple races)	85	40	47.1%	25	15	60.0%
Income 50%-80% HAMFI	2,315	775	33.5%	690	240	34.8%
White alone, non-Hispanic	1,780	640	36.0%	475	145	30.5%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	360	90	25.0%	185	75	40.5%
Pacific Islander alone	10	10	100.0%	4	4	100.0%
Hispanic, any race	40	10	25.0%	20	10	50.0%
Other (including multiple races)	130	25	19.2%	8	4	50.0%
Income 80%-100% HAMFI	1,405	435	31.0%	400	80	20.0%
White alone, non-Hispanic	1,135	360	31.7%	240	55	22.9%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	175	65	37.1%	99	4	4.0%
Pacific Islander alone	0	0	N/A	15	15	100.0%
Hispanic, any race	0	0	N/A	8	4	50.0%
Other (including multiple races)	84	4	4.8%	39	4	10.3%
All Incomes	12,800	3,405	26.6%	3,595	1,430	39.8%
White alone, non-Hispanic	9,715	2,585	26.6%	2,525	930	36.8%
Black or African-American alone	0	0	N/A	25	10	40.0%
Asian alone	64	24	37.5%	12	12	100.0%
American Indian alone	2,065	555	26.9%	778	343	44.1%
Pacific Islander alone	10	10	100.0%	19	19	100.0%
Hispanic, any race	174	70	40.2%	113	64	56.6%
Other (including multiple races)	763	149	19.5%	132	53	40.2%

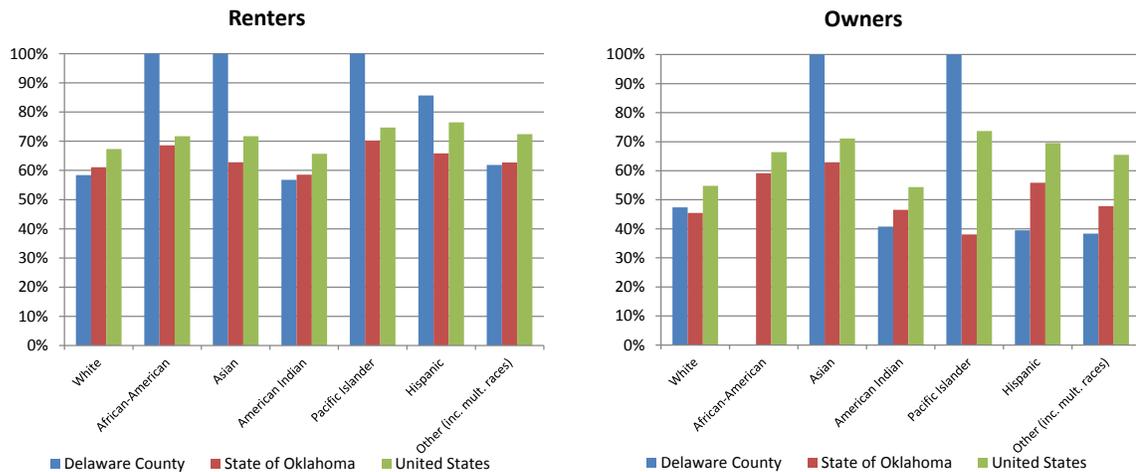
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	5,035	2,315	45.98%	2,140	59.58%
White alone, non-Hispanic	3,735	1,770	47.39%	1,395	58.42%
Black or African-American alone	0	0	N/A	10	100.00%
Asian alone	20	20	100.00%	8	100.00%
American Indian alone	895	365	40.78%	590	56.78%
Pacific Islander alone	10	10	100.00%	4	100.00%
Hispanic, any race	114	45	39.47%	70	85.71%
Other (including multiple races)	274	105	38.32%	63	61.90%

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 Delaware 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 905 renter households that are cost overburdened, and 1,470 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 195 renter households that are cost overburdened, and 785 homeowners that are cost overburdened.
- 85.71% of Hispanic renters, and 100% of Pacific Islander, African-American and Asian renters with incomes less than 80% of Area Median Income have one or more housing problems.



- 100% of Asian and Pacific Islander 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 Delaware 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 Delaware 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.

Delaware County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	210	60	270
Less than 30% AMI	7.97%	21.25%	17	13	29
Less than 50% AMI	21.26%	40.28%	45	24	69
Less than 60% AMI	25.51%	48.33%	54	29	83
Less than 80% AMI	39.35%	59.44%	83	36	118

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.

Delaware County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	44.59%	18.33%	94	11	105
Elderly less than 30% AMI	4.14%	2.92%	9	2	10
Elderly less than 50% AMI	11.14%	8.89%	23	5	29
Elderly less than 60% AMI	13.36%	10.67%	28	6	34
Elderly less than 80% AMI	19.97%	12.36%	42	7	49

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.

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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	37.98%	35.28%	80	21	101
Disabled less than 30% AMI	3.71%	8.61%	8	5	13
Disabled less than 50% AMI	11.10%	17.50%	23	11	34
Disabled less than 60% AMI	13.32%	21.00%	28	13	41
Disabled less than 80% AMI	18.33%	25.83%	38	16	54

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.

Delaware County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	210	60	270
Total Veteran Demand	13.41%	13.41%	28	8	36
Veterans with Disabilities	5.16%	5.16%	11	3	14
Veterans Below Poverty	1.24%	1.24%	3	1	3
Disabled Veterans Below Poverty	0.52%	0.52%	1	0	1

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).

Delaware County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	210	60	270
Total Working Families	45.85%	45.85%	96	28	124
Working Families with Children Present	19.77%	19.77%	42	12	53

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 270 housing units will be needed in Delaware County over the next five years. Of those units:

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

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

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