

Integra Realty Resources
Tulsa/OKC

Housing Needs Assessment
McClain 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:

June 16, 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
 McClain County
 IRR - Tulsa/OKC File No. 140-2015-0060

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 McClain County Residential Housing Market Analysis. Analyst Amy Wilson personally inspected the McClain County area during the month of June 2015 to collect the data used in the preparation of the McClain 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 the 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 McClain County is projected to grow by 1.49% per year over the next five years, outperforming the State of Oklahoma.
2. McClain County is projected to need a total of 889 housing units for ownership and 198 housing units for rent over the next five years.
3. Median Household Income in McClain County is estimated to be \$61,876 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in McClain County is estimated to be 11.59%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in McClain County are nearly identical to state averages.
5. Home values in McClain County are higher than the state averages, while rental rates are slightly lower.
6. Median sale price for homes in Newcastle was \$190,000 in 2015, with a median price per square foot of \$103.37. The median sale price to list price ratio was 100.0%, with median days on market of 42 days.

7. Median sale price for homes in Blanchard was \$178,500 in 2015, with a median price per square foot of \$98.81. The median sale price to list price ratio was 98.9%, with median days on market of 42 days.
8. Median sale price for homes in Purcell was \$151,000 in 2015, with a median price per square foot of \$90.15. The median sale price to list price ratio was 98.9%, with median days on market of 50 days.
9. Approximately 39.91% of renters and 18.69% of owners are housing cost overburdened, slightly lower than state averages.

Disaster Resiliency Specific Findings:

1. Maintain the county HMP
2. Tornadoes (1959-2014): Number:134 Injuries: 1294 Fatalities: 74 Damages (1996-2014): \$3,374,780,000.00
3. Social Vulnerability: Below state score at the county level
4. Floodplain: Blanchard, Newcastle, Goldsby, Washington, Purcell, Wayne, Byers have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 55
2. Units in limited English neighborhoods: 47
3. Units nearer elevated number of persons with disabilities: 299

Lead-Based Paint Specific Findings

1. We estimate there are 1,493 occupied housing units in McClain County with lead-based paint hazards.
2. 553 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 224 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 McClain 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 McClain 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 McClain 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 McClain County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the McClain County area.

Effective Date of Consultation

The McClain County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 16, 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 McClain County area was inspected during June, 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

McClain County Analysis

Area Information

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

McClain County is located in central Oklahoma. The county is bordered on the north by Cleveland and Pottawatomie counties, on the east by Cleveland and Pontotoc counties, on the south by Garvin County, and on the west by Grady County. The McClain County Seat is Purcell, which is located in the eastern part of the county. This location is approximately 32.9 miles south of Oklahoma City and 135 miles southwest of Tulsa.

McClain County has a total area of 580 square miles (571 square miles of land, and 10 square miles of water), ranking 68th out of Oklahoma's 77 counties in terms of total area. The total population of McClain County as of the 2010 Census was 34,506 persons, for a population density of 60 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within McClain. These are I-44, I-35, US-77, US-177, OK-59, OK-59B, OK-24, OK-74, OK-24, OK-76, OK-39, OK-9, and OK-74. The nearest interstate highways are I-44 and I-35 both of which crosses through the county. The county also has an intricate network of county roadways.

Public transportation is provided on a demand-response basis by Delta Public Transit (a service of Delta Community Action Foundation, Inc.), with service in Garvin and McClain counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

David Jay Perry Airport is located in the northern portion of the county near the town of Goldsby. Its primary concrete runway is 3,004 feet in length, and the airport averages approximately 41 aircraft operations per day. The nearest full-service commercial airport is Will Rogers World Airport, located approximately ten miles north of Newcastle.

Educational Facilities

All of the county communities have public school facilities. Newcastle is served by Newcastle Public Schools which operates one high school, one middle school, and one elementary school.

Blanchard is served by the Blanchard Public Schools which operates one high school, one middle school, one intermediate school, and one elementary school.

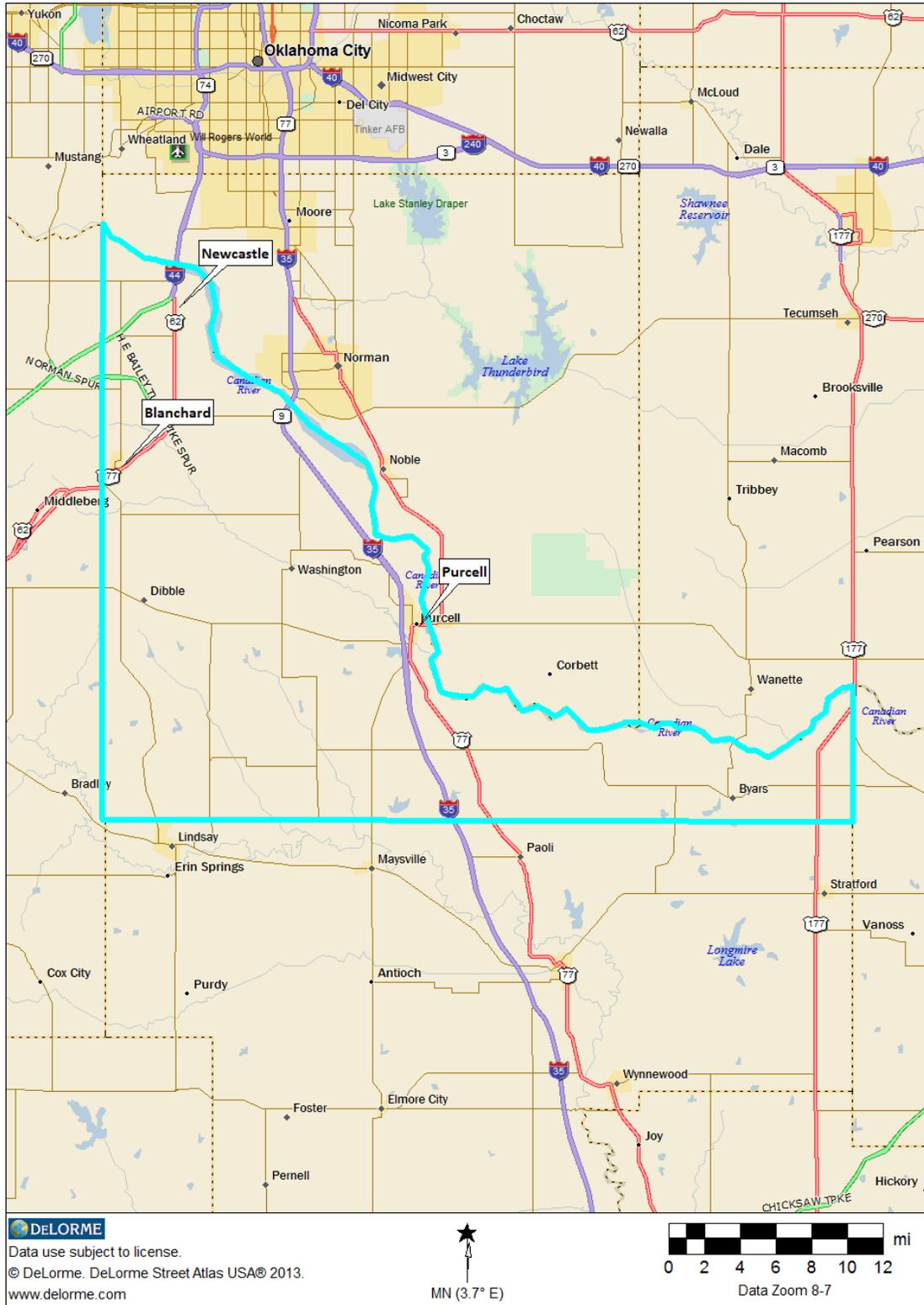
Purcell is served by the Purcell Public Schools which operates one high school, one junior high school, one intermediate school, and one elementary school.

Higher education offerings near McClain County includes the University of Science and Arts of Oklahoma in Chickasha, and the University of Oklahoma in Norman. Additionally, the Mid-American Technology Center is located in Wayne, in southeastern McClain County.

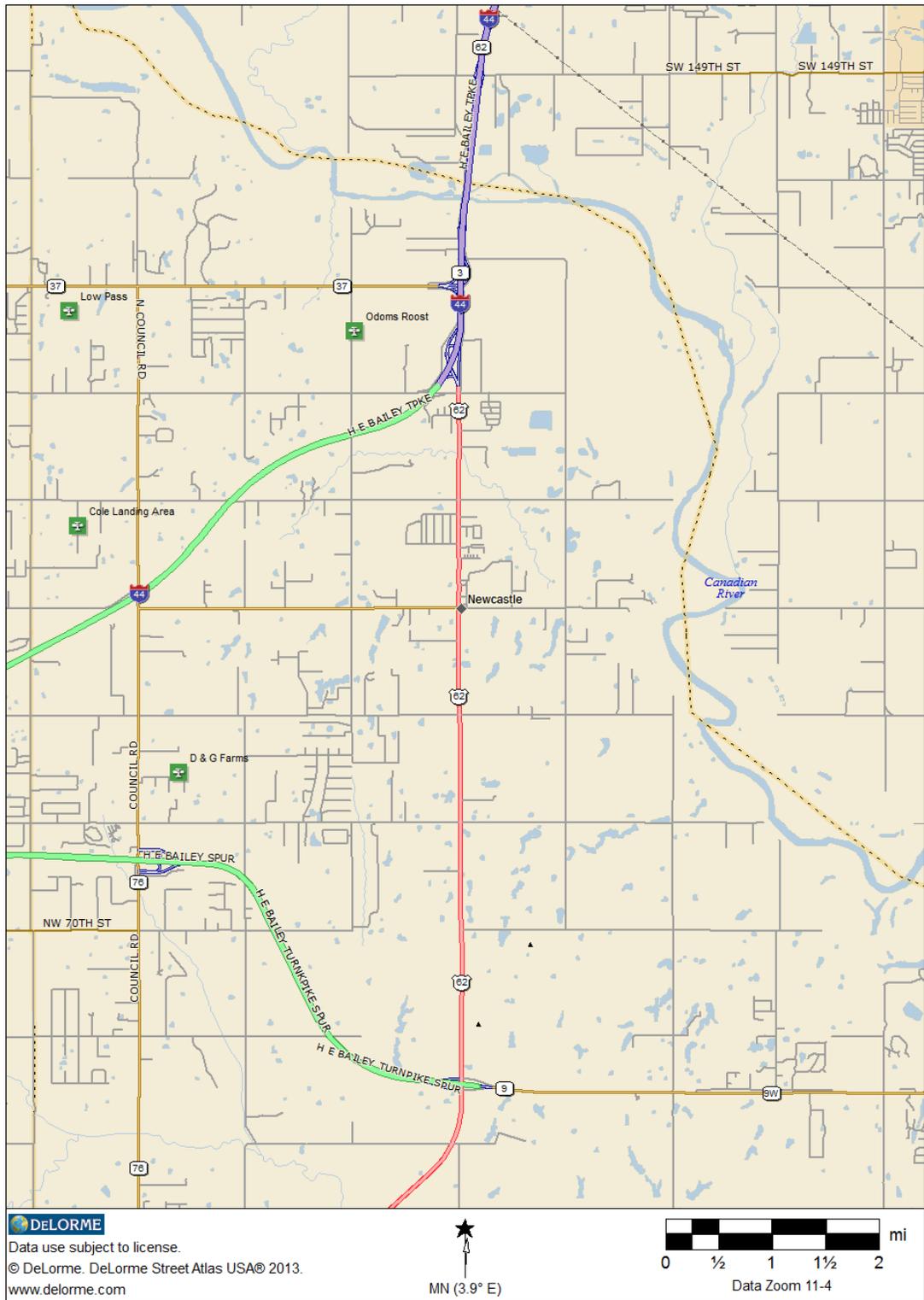
Medical Facilities

Medical services are provided throughout the county by Norman Regional health Plex, St. Junes Children Research, and Community Hospital: all three hospitals are acute-care and offer surgical, emergency, and in and outpatient's services. Additionally, there are numerous Urgent Cares spread out throughout the county. Medical services are available in Oklahoma City, but the county is adequately served within the larger communities of the county. The hospital facilities are primarily located within Norman, but proximity to medical facilities from McClain County is believed to be adequate. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

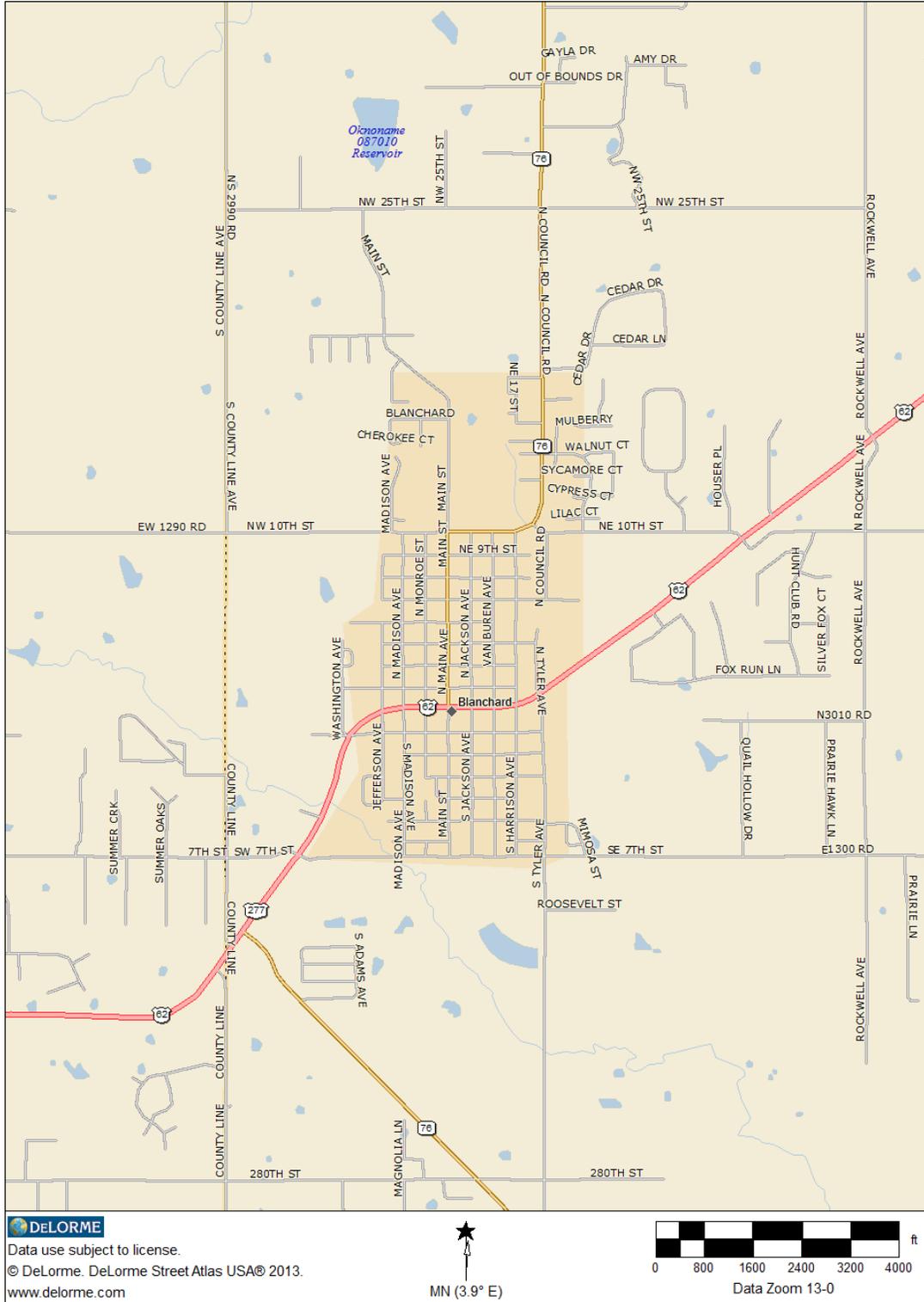
McClain County Area Map



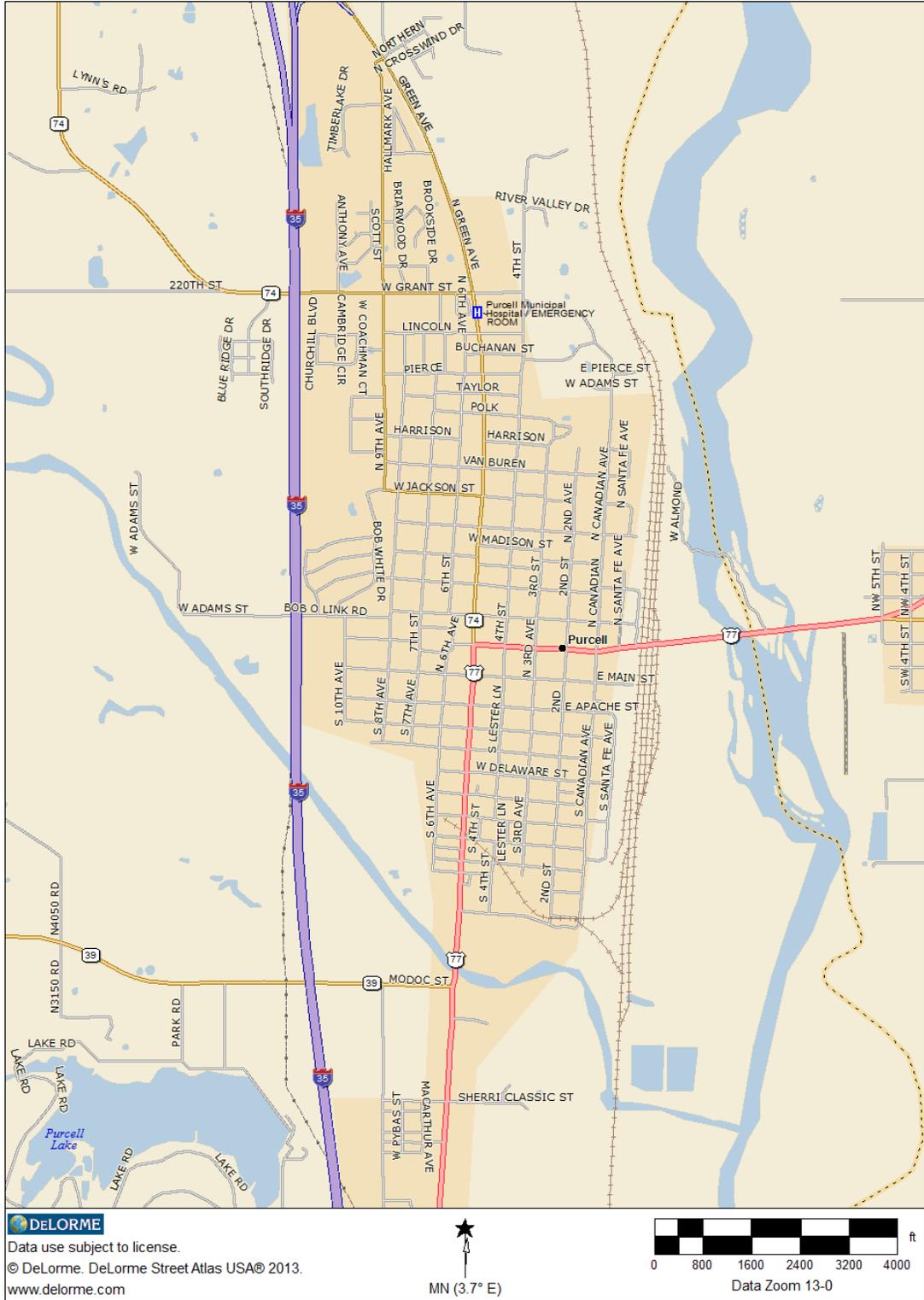
Newcastle Area Map



Blanchard Area Map



Purcell Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in McClain 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
Newcastle	5,434	7,685	3.53%	8,711	2.54%	9,571	1.90%
Blanchard	2,816	7,670	10.54%	8,350	1.71%	9,023	1.56%
Purcell	5,571	5,884	0.55%	6,364	1.58%	6,674	0.96%
McClain County	27,740	34,506	2.21%	37,611	1.74%	40,492	1.49%
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 McClain County was 34,506 persons as of the 2010 Census, a 2.21% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of McClain County to be 37,611 persons, and projects that the population will show 1.49% annualized growth over the next five years.

The population of Newcastle was 7,685 persons as of the 2010 Census, a 3.53% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Newcastle to be 8,711 persons, and projects that the population will show 1.90% annualized growth over the next five years.

The population of Blanchard was 7,670 persons as of the 2010 Census, a 10.54% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Blanchard to be 8,350 persons, and projects that the population will show 1.56% annualized growth over the next five years.

The population of Purcell was 5,884 persons as of the 2010 Census, a 0.55% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Purcell to be 6,364 persons, and projects that the population will show 0.96% annualized growth over the next five years.

The next table presents data regarding household levels in McClain 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.

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Newcastle	5,434	7,685	3.53%	8,711	2.54%	9,571	1.90%
Blanchard	2,816	7,670	10.54%	8,350	1.71%	9,023	1.56%
Purcell	5,571	5,884	0.55%	6,364	1.58%	6,674	0.96%
McClain County	27,740	34,506	2.21%	37,611	1.74%	40,492	1.49%
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

As of 2010, McClain County had a total of 12,891 households, representing a 2.24% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates McClain County to have 14,065 households. This number is expected to experience a 1.50% annualized rate of growth over the next five years.

As of 2010, Newcastle had a total of 2,839 households, representing a 3.68% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Newcastle to have 3,194 households. This number is expected to experience a 1.87% annualized rate of growth over the next five years.

As of 2010, Blanchard had a total of 2,791 households, representing a 9.91% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Blanchard to have 3,026 households. This number is expected to experience a 1.34% annualized rate of growth over the next five years.

As of 2010, Purcell had a total of 2,246 households, representing a 0.58% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Purcell to have 2,455 households. This number is expected to experience a 1.14% 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 McClain County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Newcastle		Blanchard		Purcell		McClain County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	8,028		7,522		6,175		35,155	
White Alone	6,828	85.05%	6,628	88.11%	5,081	82.28%	29,660	84.37%
Black or African American Alone	72	0.90%	62	0.82%	179	2.90%	315	0.90%
Amer. Indian or Alaska Native Alone	341	4.25%	315	4.19%	280	4.53%	1,743	4.96%
Asian Alone	83	1.03%	45	0.60%	44	0.71%	220	0.63%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	129	1.71%	0	0.00%	159	0.45%
Some Other Race Alone	209	2.60%	18	0.24%	86	1.39%	807	2.30%
Two or More Races	495	6.17%	325	4.32%	505	8.18%	2,251	6.40%

Population by Hispanic or Latino Origin	Newcastle		Blanchard		Purcell		McClain County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	8,028		7,522		6,175		35,155	
Hispanic or Latino	324	4.04%	188	2.50%	990	16.03%	2,524	7.18%
<i>Hispanic or Latino, White Alone</i>	115	35.49%	170	90.43%	605	61.11%	1,358	53.80%
<i>Hispanic or Latino, All Other Races</i>	209	64.51%	18	9.57%	385	38.89%	1,166	46.20%
Not Hispanic or Latino	7,704	95.96%	7,334	97.50%	5,185	83.97%	32,631	92.82%
<i>Not Hispanic or Latino, White Alone</i>	6,713	87.14%	6,458	88.06%	4,476	86.33%	28,302	86.73%
<i>Not Hispanic or Latino, All Other Races</i>	991	12.86%	876	11.94%	709	13.67%	4,329	13.27%

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

In McClain County, racial and ethnic minorities comprise 19.49% of the total population. Within Newcastle, racial and ethnic minorities represent 16.38% of the population. Within Blanchard, the percentage is 14.15%, while in Purcell the percentage is 27.51%.

Population by Age

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

McClain 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	34,506		37,611		40,492			
Age 0 - 4	2,418	7.01%	2,506	6.66%	2,672	6.60%	0.72%	1.29%
Age 5 - 9	2,625	7.61%	2,673	7.11%	2,630	6.50%	0.36%	-0.32%
Age 10 - 14	2,614	7.58%	2,794	7.43%	2,809	6.94%	1.34%	0.11%
Age 15 - 17	1,538	4.46%	1,641	4.36%	1,827	4.51%	1.30%	2.17%
Age 18 - 20	1,117	3.24%	1,431	3.80%	1,658	4.09%	5.08%	2.99%
Age 21 - 24	1,299	3.76%	1,782	4.74%	2,212	5.46%	6.53%	4.42%
Age 25 - 34	4,127	11.96%	4,124	10.96%	4,366	10.78%	-0.01%	1.15%
Age 35 - 44	4,699	13.62%	4,777	12.70%	4,739	11.70%	0.33%	-0.16%
Age 45 - 54	5,319	15.41%	5,309	14.12%	5,149	12.72%	-0.04%	-0.61%
Age 55 - 64	4,184	12.13%	4,917	13.07%	5,427	13.40%	3.28%	1.99%
Age 65 - 74	2,804	8.13%	3,479	9.25%	4,300	10.62%	4.41%	4.33%
Age 75 - 84	1,342	3.89%	1,695	4.51%	2,074	5.12%	4.78%	4.12%
Age 85 and over	420	1.22%	483	1.28%	629	1.55%	2.83%	5.42%
<i>Age 55 and over</i>	<i>8,750</i>	<i>25.36%</i>	<i>10,574</i>	<i>28.11%</i>	<i>12,430</i>	<i>30.70%</i>	<i>3.86%</i>	<i>3.29%</i>
<i>Age 62 and over</i>	<i>5,401</i>	<i>15.65%</i>	<i>6,649</i>	<i>17.68%</i>	<i>8,002</i>	<i>19.76%</i>	<i>4.24%</i>	<i>3.77%</i>
Median Age	38.2		38.9		39.4		0.36%	0.26%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of McClain County is 38.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.66% of the population is below the age of 5, while 17.68% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.77% per year.

Newcastle 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	7,685		8,711		9,571			
Age 0 - 4	517	6.73%	564	6.47%	609	6.36%	1.76%	1.55%
Age 5 - 9	575	7.48%	596	6.84%	605	6.32%	0.72%	0.30%
Age 10 - 14	601	7.82%	640	7.35%	642	6.71%	1.27%	0.06%
Age 15 - 17	358	4.66%	395	4.53%	426	4.45%	1.99%	1.52%
Age 18 - 20	232	3.02%	341	3.91%	392	4.10%	8.01%	2.83%
Age 21 - 24	244	3.18%	416	4.78%	541	5.65%	11.26%	5.40%
Age 25 - 34	909	11.83%	855	9.82%	970	10.13%	-1.22%	2.56%
Age 35 - 44	1,076	14.00%	1,173	13.47%	1,118	11.68%	1.74%	-0.96%
Age 45 - 54	1,257	16.36%	1,273	14.61%	1,253	13.09%	0.25%	-0.32%
Age 55 - 64	974	12.67%	1,185	13.60%	1,363	14.24%	4.00%	2.84%
Age 65 - 74	620	8.07%	856	9.83%	1,061	11.09%	6.66%	4.39%
Age 75 - 84	252	3.28%	330	3.79%	471	4.92%	5.54%	7.37%
Age 85 and over	70	0.91%	87	1.00%	120	1.25%	4.44%	6.64%
<i>Age 55 and over</i>	<i>1,916</i>	<i>24.93%</i>	<i>2,458</i>	<i>28.22%</i>	<i>3,015</i>	<i>31.50%</i>	<i>5.11%</i>	<i>4.17%</i>
<i>Age 62 and over</i>	<i>1,164</i>	<i>15.15%</i>	<i>1,542</i>	<i>17.70%</i>	<i>1,941</i>	<i>20.28%</i>	<i>5.78%</i>	<i>4.72%</i>
Median Age	38.8		39.7		40.4		0.46%	0.35%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Newcastle is 39.7 years. This compares with the statewide figure of 36.6 years. Approximately 6.47% of the population is below the age of 5, while 17.70% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.72% per year.

Blanchard 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	7,670		8,350		9,023			
Age 0 - 4	582	7.59%	587	7.03%	634	7.03%	0.17%	1.55%
Age 5 - 9	623	8.12%	629	7.53%	613	6.79%	0.19%	-0.51%
Age 10 - 14	584	7.61%	655	7.84%	658	7.29%	2.32%	0.09%
Age 15 - 17	333	4.34%	361	4.32%	425	4.71%	1.63%	3.32%
Age 18 - 20	232	3.02%	311	3.72%	379	4.20%	6.04%	4.03%
Age 21 - 24	308	4.02%	375	4.49%	478	5.30%	4.02%	4.97%
Age 25 - 34	931	12.14%	959	11.49%	969	10.74%	0.59%	0.21%
Age 35 - 44	1,088	14.19%	1,059	12.68%	1,052	11.66%	-0.54%	-0.13%
Age 45 - 54	1,143	14.90%	1,165	13.95%	1,177	13.04%	0.38%	0.21%
Age 55 - 64	935	12.19%	1,081	12.95%	1,154	12.79%	2.94%	1.32%
Age 65 - 74	564	7.35%	722	8.65%	924	10.24%	5.06%	5.06%
Age 75 - 84	265	3.46%	353	4.23%	433	4.80%	5.90%	4.17%
Age 85 and over	82	1.07%	93	1.11%	127	1.41%	2.55%	6.43%
<i>Age 55 and over</i>	<i>1,846</i>	<i>24.07%</i>	<i>2,249</i>	<i>26.93%</i>	<i>2,638</i>	<i>29.24%</i>	<i>4.03%</i>	<i>3.24%</i>
<i>Age 62 and over</i>	<i>1,110</i>	<i>14.47%</i>	<i>1,399</i>	<i>16.76%</i>	<i>1,703</i>	<i>18.88%</i>	<i>4.75%</i>	<i>4.01%</i>
Median Age	37.2		37.8		38.4		0.32%	0.32%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Blanchard is 37.8 years. This compares with the statewide figure of 36.6 years. Approximately 7.03% of the population is below the age of 5, while 16.76% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.01% per year.

Purcell Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	5,884		6,364		6,674			
Age 0 - 4	422	7.17%	431	6.77%	450	6.74%	0.42%	0.87%
Age 5 - 9	438	7.44%	467	7.34%	445	6.67%	1.29%	-0.96%
Age 10 - 14	445	7.56%	459	7.21%	474	7.10%	0.62%	0.65%
Age 15 - 17	239	4.06%	274	4.31%	293	4.39%	2.77%	1.35%
Age 18 - 20	215	3.65%	239	3.76%	271	4.06%	2.14%	2.54%
Age 21 - 24	256	4.35%	305	4.79%	362	5.42%	3.56%	3.49%
Age 25 - 34	749	12.73%	778	12.23%	772	11.57%	0.76%	-0.15%
Age 35 - 44	776	13.19%	803	12.62%	819	12.27%	0.69%	0.40%
Age 45 - 54	797	13.55%	834	13.10%	814	12.20%	0.91%	-0.48%
Age 55 - 64	641	10.89%	735	11.55%	790	11.84%	2.77%	1.45%
Age 65 - 74	491	8.34%	550	8.64%	655	9.81%	2.30%	3.56%
Age 75 - 84	296	5.03%	361	5.67%	380	5.69%	4.05%	1.03%
Age 85 and over	119	2.02%	128	2.01%	149	2.23%	1.47%	3.08%
<i>Age 55 and over</i>	<i>1,547</i>	<i>26.29%</i>	<i>1,774</i>	<i>27.88%</i>	<i>1,974</i>	<i>29.58%</i>	<i>2.78%</i>	<i>2.16%</i>
<i>Age 62 and over</i>	<i>979</i>	<i>16.64%</i>	<i>1,132</i>	<i>17.78%</i>	<i>1,272</i>	<i>19.06%</i>	<i>2.93%</i>	<i>2.37%</i>
Median Age	37.3		37.9		38.3		0.32%	0.21%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Purcell is 37.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.77% of the population is below the age of 5, while 17.78% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.37% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years								
	Newcastle		Blanchard		Purcell		McClain County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families:	2,123		2,236		1,737		9,698	
Married-Couple Family:	1,631	76.83%	1,840	82.29%	1,383	79.62%	7,816	80.59%
With Children Under 18 Years	776	36.55%	843	37.70%	588	33.85%	3,389	34.95%
No Children Under 18 Years	855	40.27%	997	44.59%	795	45.77%	4,427	45.65%
Other Family:	492	23.17%	396	17.71%	354	20.38%	1,882	19.41%
Male Householder, No Wife Present	204	9.61%	138	6.17%	130	7.48%	802	8.27%
With Children Under 18 Years	115	5.42%	60	2.68%	116	6.68%	531	5.48%
No Children Under 18 Years	89	4.19%	78	3.49%	14	0.81%	271	2.79%
Female Householder, No Husband Present	288	13.57%	258	11.54%	224	12.90%	1,080	11.14%
With Children Under 18 Years	165	7.77%	149	6.66%	119	6.85%	614	6.33%
No Children Under 18 Years	123	5.79%	109	4.87%	105	6.04%	466	4.81%
Total Single Parent Families	280		209		235		1,145	
Male Householder	115	41.07%	60	28.71%	116	49.36%	531	46.38%
Female Householder	165	58.93%	149	71.29%	119	50.64%	614	53.62%

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

As shown, within McClain County, among all families 11.81% are single-parent families, while in Newcastle, the percentage is 13.19%. In Blanchard the percentage of single-parent families is 9.35%, while in Purcell the percentage is 13.53%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	8,021		7,457		6,018		34,914		3,702,515	
Under 18 Years:	2,239		1,963		1,546		9,325		933,738	
With One Type of Disability	130	5.81%	31	1.58%	41	2.65%	232	2.49%	33,744	3.61%
With Two or More Disabilities	35	1.56%	28	1.43%	0	0.00%	94	1.01%	11,082	1.19%
No Disabilities	2,074	92.63%	1,904	96.99%	1,505	97.35%	8,999	96.50%	888,912	95.20%
18 to 64 Years:	4,756		4,869		3,649		20,957		2,265,702	
With One Type of Disability	330	6.94%	338	6.94%	295	8.08%	1,508	7.20%	169,697	7.49%
With Two or More Disabilities	259	5.45%	300	6.16%	257	7.04%	1,425	6.80%	149,960	6.62%
No Disabilities	4,167	87.62%	4,231	86.90%	3,097	84.87%	18,024	86.00%	1,946,045	85.89%
65 Years and Over:	1,026		625		823		4,632		503,075	
With One Type of Disability	177	17.25%	188	30.08%	237	28.80%	1,138	24.57%	95,633	19.01%
With Two or More Disabilities	245	23.88%	155	24.80%	132	16.04%	927	20.01%	117,044	23.27%
No Disabilities	604	58.87%	282	45.12%	454	55.16%	2,567	55.42%	290,398	57.72%
Total Number of Persons with Disabilities:	1,176	14.66%	1,040	13.95%	962	15.99%	5,324	15.25%	577,160	15.59%

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

Within McClain County, 15.25% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Newcastle the percentage is 14.66%. In Blanchard the percentage is 13.95%, while in Purcell the percentage is 15.99%.

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

2013 Population by Veteran and Disability Status										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	5,782		5,494		4,472		25,589		2,738,788	
Veteran:	811	14.03%	673	12.25%	467	10.44%	2,926	11.43%	305,899	11.17%
With a Disability	226	27.87%	142	21.10%	143	30.62%	916	31.31%	100,518	32.86%
No Disability	585	72.13%	531	78.90%	324	69.38%	2,010	68.69%	205,381	67.14%
Non-veteran:	4,971	85.97%	4,821	87.75%	4,005	89.56%	22,663	88.57%	2,432,889	88.83%
With a Disability	785	15.79%	839	17.40%	778	19.43%	4,082	18.01%	430,610	17.70%
No Disability	4,186	84.21%	3,982	82.60%	3,227	80.57%	18,581	81.99%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within McClain County, the Census Bureau estimates there are 2,926 veterans, 31.31% of which have one or more disabilities (compared with 32.86% at a statewide level). In Newcastle, there are an estimated 811 veterans, 27.87% of which are estimated to have a disability. Within Blanchard the number of veterans is estimated to be 673 (21.10% with a disability), and within Purcell there are an estimated 467 veterans, 30.62% with one or more disabilities.

Group Quarters Population

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

2010 Group Quarters Population								
	Newcastle		Blanchard		Purcell		McClain County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	7,685		7,670		5,884		34,506	
Group Quarters Population	0	0.00%	37	0.48%	137	2.33%	194	0.56%
Institutionalized Population	0	0.00%	37	0.48%	137	2.33%	180	0.52%
Correctional facilities for adults	0	0.00%	0	0.00%	30	0.51%	30	0.09%
Juvenile facilities	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	0	0.00%	37	0.48%	107	1.82%	150	0.43%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%	0	0.00%	14	0.04%
College/University student housing	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%	0	0.00%	14	0.04%

Source: 2010 Decennial Census, Table P42

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

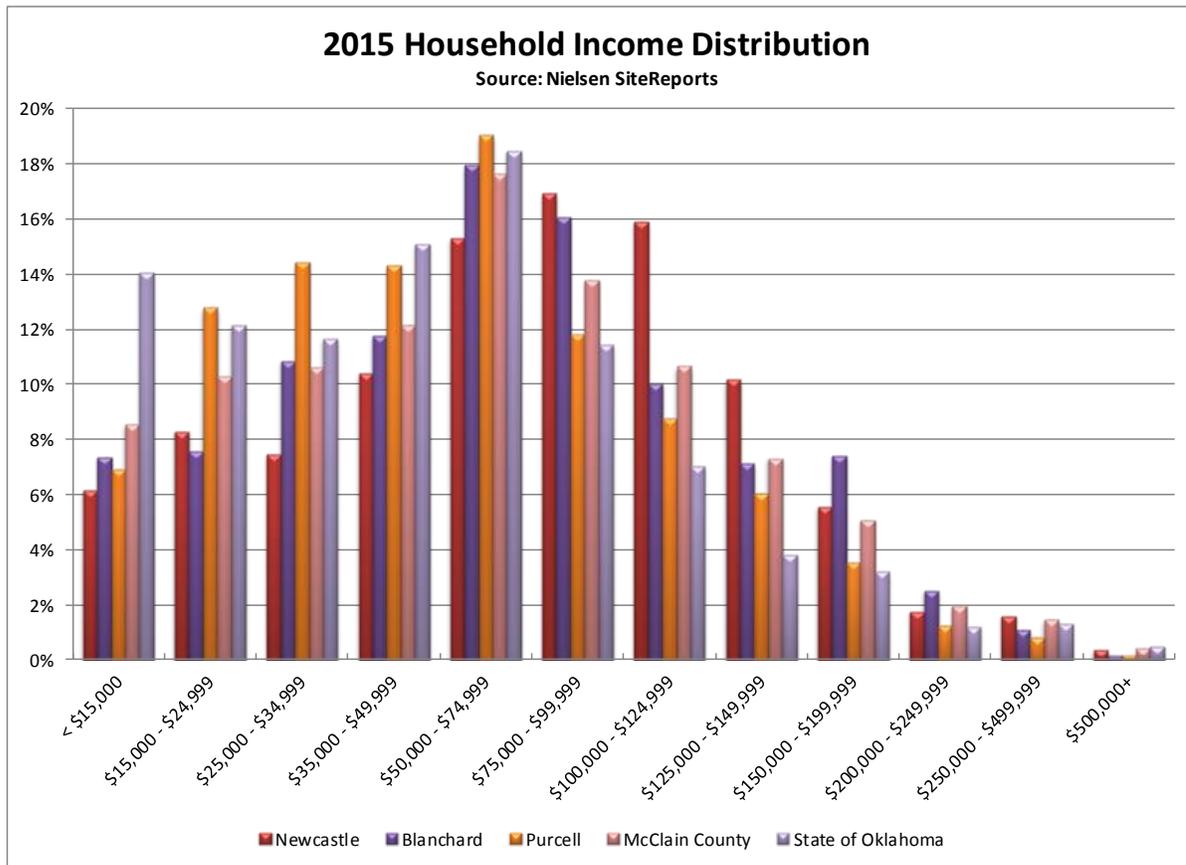
Household Income Levels

Data in the following chart shows the distribution of household income in McClain 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										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	3,194		3,026		2,455		14,065		1,520,327	
< \$15,000	197	6.17%	223	7.37%	170	6.92%	1,200	8.53%	213,623	14.05%
\$15,000 - \$24,999	265	8.30%	229	7.57%	314	12.79%	1,449	10.30%	184,613	12.14%
\$25,000 - \$34,999	238	7.45%	328	10.84%	354	14.42%	1,496	10.64%	177,481	11.67%
\$35,000 - \$49,999	333	10.43%	356	11.76%	351	14.30%	1,708	12.14%	229,628	15.10%
\$50,000 - \$74,999	489	15.31%	543	17.94%	467	19.02%	2,483	17.65%	280,845	18.47%
\$75,000 - \$99,999	541	16.94%	486	16.06%	290	11.81%	1,935	13.76%	173,963	11.44%
\$100,000 - \$124,999	508	15.90%	304	10.05%	216	8.80%	1,501	10.67%	106,912	7.03%
\$125,000 - \$149,999	325	10.18%	216	7.14%	149	6.07%	1,031	7.33%	57,804	3.80%
\$150,000 - \$199,999	178	5.57%	224	7.40%	87	3.54%	716	5.09%	48,856	3.21%
\$200,000 - \$249,999	57	1.78%	77	2.54%	31	1.26%	276	1.96%	18,661	1.23%
\$250,000 - \$499,999	51	1.60%	34	1.12%	21	0.86%	208	1.48%	20,487	1.35%
\$500,000+	12	0.38%	6	0.20%	5	0.20%	62	0.44%	7,454	0.49%
Median Household Income	\$78,466		\$67,357		\$52,061		\$61,876		\$47,049	
Average Household Income	\$86,227		\$80,176		\$66,893		\$76,732		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for McClain County is estimated to be \$61,876 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Newcastle, median household income is estimated to be \$78,466. In Blanchard the estimate is \$67,357, while in Purcell the estimate is \$52,061. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Newcastle	\$50,903	\$78,466	2.74%	2.40%	0.34%
Blanchard	\$37,121	\$67,357	3.79%	2.40%	1.39%
Purcell	\$33,283	\$52,061	2.84%	2.40%	0.44%
McClain County	\$37,275	\$61,876	3.22%	2.40%	0.82%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

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



As shown, both McClain County and all three of its major population centers saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends, where incomes grew at a slower pace than inflation over the same period of time; 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%.

On the whole, incomes in McClain County are much higher than the rest of the state and increasing at a faster pace.

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Newcastle	4.82%	7.13%	231	0.00%	29.09%
Blanchard	10.14%	10.47%	33	25.00%	42.28%
Purcell	14.38%	17.77%	339	26.72%	29.41%
McClain County	10.51%	11.59%	108	8.85%	38.44%
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 McClain County is estimated to be 11.59% by the American Community Survey. This is an increase of 108 basis points since the 2000 Census. Within Newcastle, the poverty rate is estimated to be 7.13%. Within Blanchard, the rate is estimated to be 10.47%, while the poverty rate in Purcell is estimated to be 17.77%. 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 McClain County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

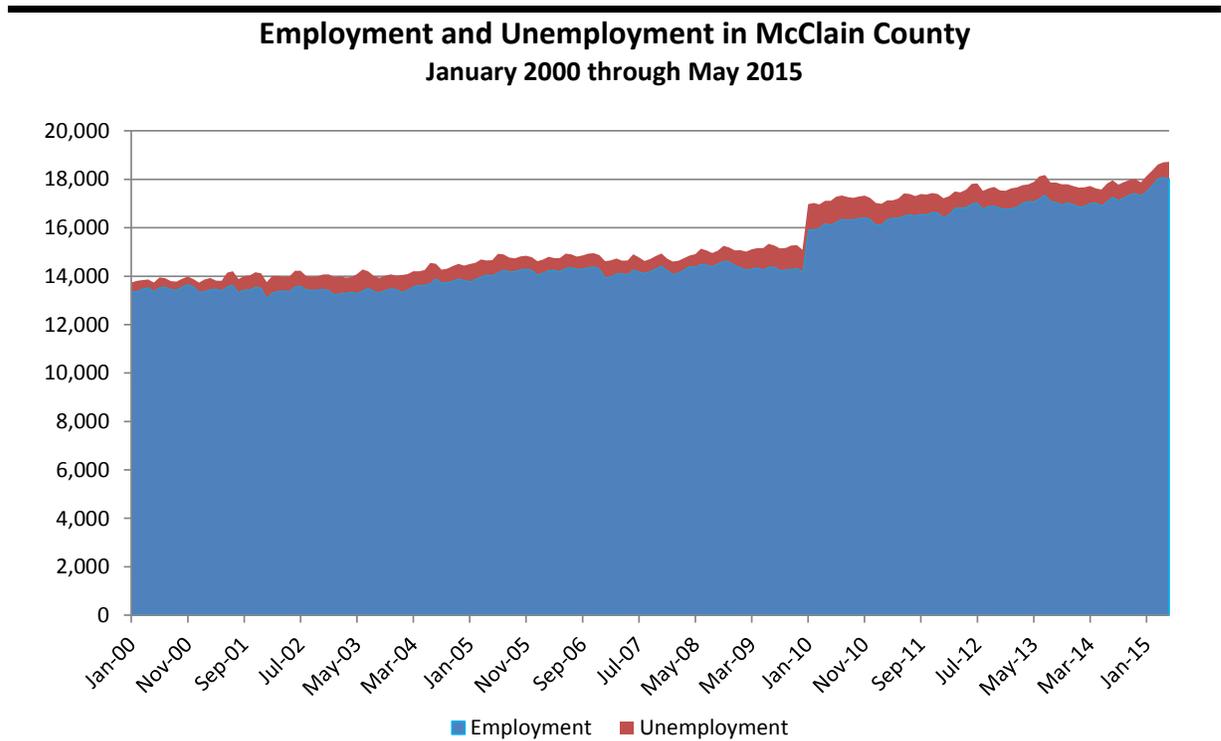
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
McClain County	16,125	18,023	2.25%	5.8%	3.7%	-210
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in McClain County was 18,023 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.25% per year. The unemployment rate in May was 3.7%, a decrease of -210 basis points from May 2010, which was 5.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and McClain County has outperformed both the state and nation in these statistics.

Employment Level Trends

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



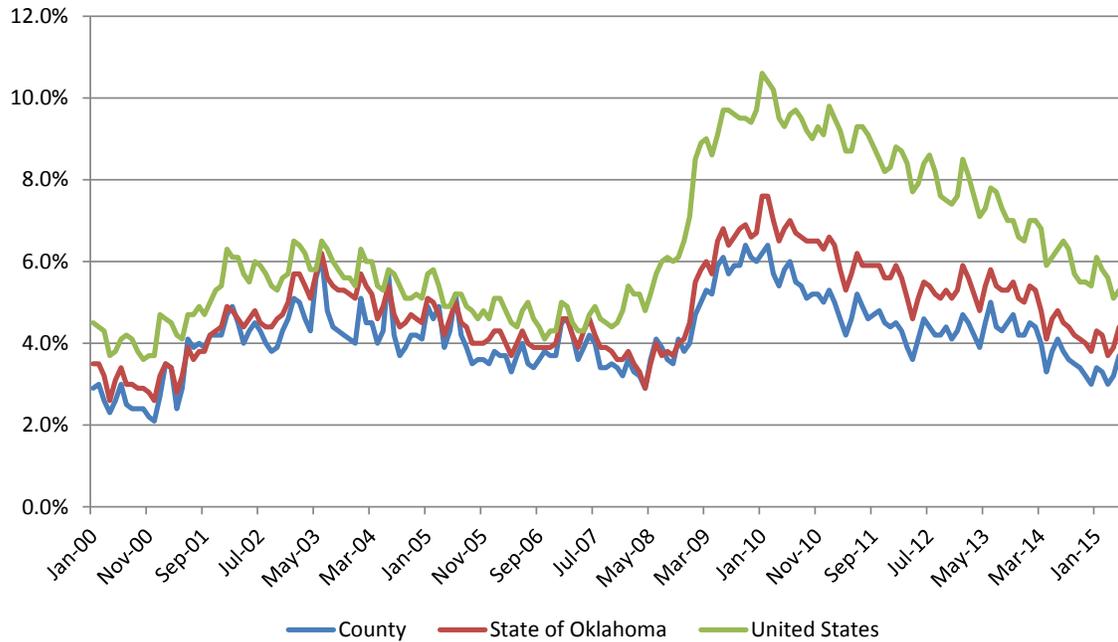
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to level off due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 18,023 persons. The number of unemployed persons in May 2015 was 699, out of a total labor force of 18,722 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for McClain 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 McClain 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 McClain 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 3.7%. On the whole, unemployment rates in McClain County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in McClain County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in McClain 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.

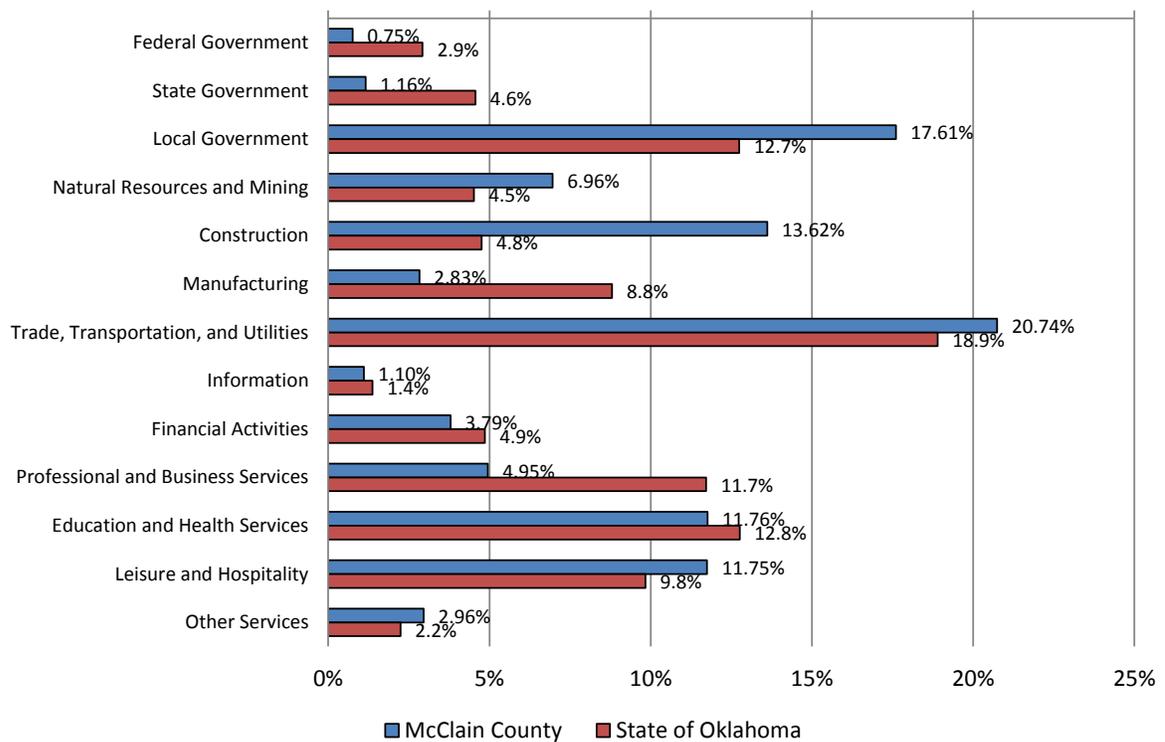


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	12	65	0.75%	\$48,501	0.38
State Government	9	100	1.16%	\$41,441	0.35
Local Government	50	1,518	17.61%	\$35,841	1.75
Natural Resources and Mining	63	600	6.96%	\$68,909	4.59
Construction	178	1,174	13.62%	\$41,029	3.05
Manufacturing	24	244	2.83%	\$39,959	0.32
Trade, Transportation, and Utilities	195	1,788	20.74%	\$32,400	1.09
Information	13	95	1.10%	\$38,880	0.55
Financial Activities	78	327	3.79%	\$37,796	0.68
Professional and Business Services	136	427	4.95%	\$41,155	0.35
Education and Health Services	75	1,014	11.76%	\$23,809	0.78
Leisure and Hospitality	61	1,013	11.75%	\$14,054	1.10
Other Services	48	255	2.96%	\$39,658	0.95
Total	940	8,622		\$34,923	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 (20.74%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$32,400 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$68,909 per year.

The rightmost column of the previous table provides location quotients for each industry for McClain 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 (McClain 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 McClain County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.59. Construction has the second highest location quotient at 3.05.

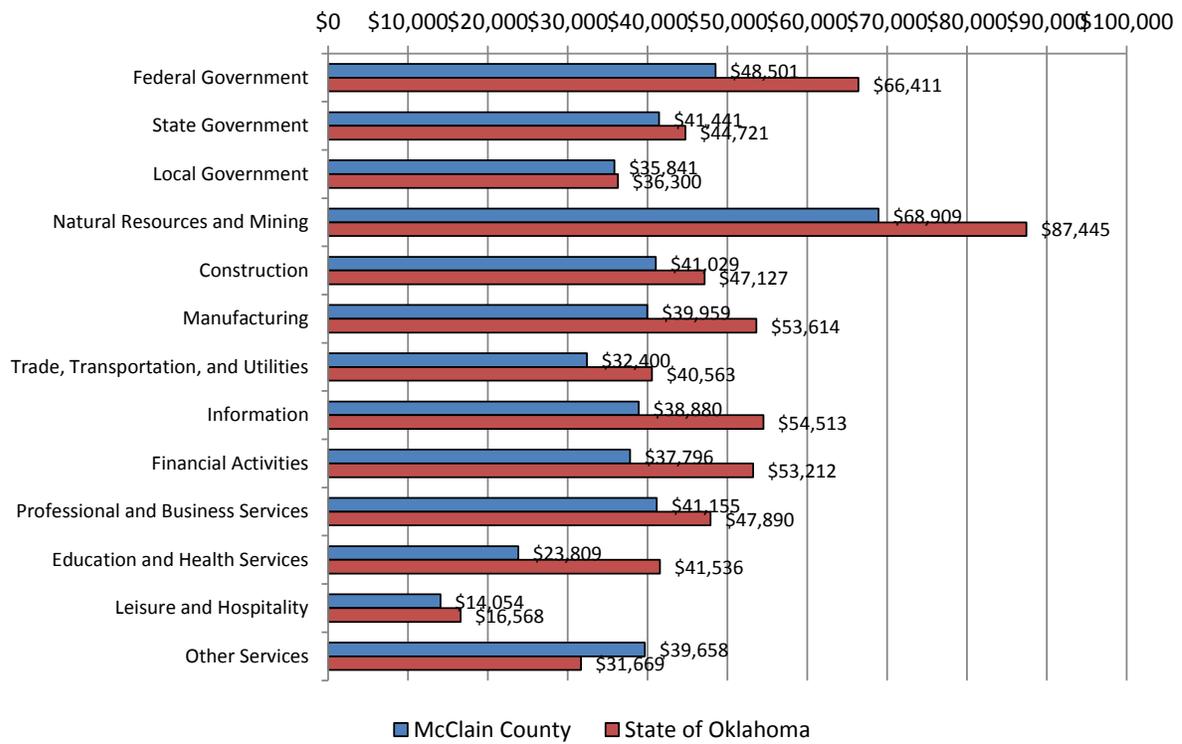
The next table presents average annual pay in McClain County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	McClain County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$48,501	\$66,411	\$75,784	73.0%	64.0%
State Government	\$41,441	\$44,721	\$54,184	92.7%	76.5%
Local Government	\$35,841	\$36,300	\$46,146	98.7%	77.7%
Natural Resources and Mining	\$68,909	\$87,445	\$59,666	78.8%	115.5%
Construction	\$41,029	\$47,127	\$55,041	87.1%	74.5%
Manufacturing	\$39,959	\$53,614	\$62,977	74.5%	63.5%
Trade, Transportation, and Utilities	\$32,400	\$40,563	\$42,988	79.9%	75.4%
Information	\$38,880	\$54,513	\$90,804	71.3%	42.8%
Financial Activities	\$37,796	\$53,212	\$85,261	71.0%	44.3%
Professional and Business Services	\$41,155	\$47,890	\$66,657	85.9%	61.7%
Education and Health Services	\$23,809	\$41,536	\$45,951	57.3%	51.8%
Leisure and Hospitality	\$14,054	\$16,568	\$20,993	84.8%	66.9%
Other Services	\$39,658	\$31,669	\$33,935	125.2%	116.9%
Total	\$34,923	\$43,774	\$51,361	79.8%	68.0%

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, McClain County has higher average wages in “other services”, and lower average wages in each of the other employment sectors, notably so in Education and Health Services. As previously discussed, the incomes of persons living in McClain County are higher than the rest of the state; this data, however, concerns wages for persons *working* in McClain County. It is very likely that the highest income earners in McClain County are employed in areas outside of the county, such as Oklahoma City.

Working Families

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



Families by Employment Status and Presence of Children										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	2,123		2,236		1,737		9,698		961,468	
With Children <18 Years:	1,056	49.74%	1,052	47.05%	823	47.38%	4,534	46.75%	425,517	44.26%
Married Couple:	776	73.48%	843	80.13%	588	71.45%	3,389	74.75%	281,418	66.14%
Both Parents Employed	379	48.84%	535	63.46%	389	66.16%	2,121	62.58%	166,700	59.24%
One Parent Employed	397	51.16%	285	33.81%	199	33.84%	1,245	36.74%	104,817	37.25%
Neither Parent Employed	0	0.00%	23	2.73%	0	0.00%	23	0.68%	9,901	3.52%
Other Family:	280	26.52%	209	19.87%	235	28.55%	1,145	25.25%	144,099	33.86%
Male Householder:	115	41.07%	60	28.71%	116	49.36%	531	46.38%	36,996	25.67%
Employed	59	51.30%	60	100.00%	72	62.07%	431	81.17%	31,044	83.91%
Not Employed	56	48.70%	0	0.00%	44	37.93%	100	18.83%	5,952	16.09%
Female Householder:	165	58.93%	149	71.29%	119	50.64%	614	53.62%	107,103	74.33%
Employed	165	100.00%	129	86.58%	108	90.76%	535	87.13%	75,631	70.62%
Not Employed	0	0.00%	20	13.42%	11	9.24%	79	12.87%	31,472	29.38%
Without Children <18 Years:	1,067	50.26%	1,184	52.95%	914	52.62%	5,164	53.25%	535,951	55.74%
Married Couple:	855	80.13%	997	84.21%	795	86.98%	4,427	85.73%	431,868	80.58%
Both Spouses Employed	265	30.99%	456	45.74%	455	57.23%	1,659	37.47%	167,589	38.81%
One Spouse Employed	382	44.68%	350	35.11%	123	15.47%	1,543	34.85%	138,214	32.00%
Neither Spouse Employed	208	24.33%	191	19.16%	217	27.30%	1,225	27.67%	126,065	29.19%
Other Family:	212	19.87%	187	15.79%	119	13.02%	737	14.27%	104,083	19.42%
Male Householder:	89	42.79%	78	40.84%	14	6.45%	271	22.12%	32,243	25.58%
Employed	30	33.71%	36	46.15%	0	0.00%	112	41.33%	19,437	60.28%
Not Employed	59	66.29%	42	53.85%	14	100.00%	159	58.67%	12,806	39.72%
Female Householder:	123	58.02%	109	58.29%	105	88.24%	466	63.23%	71,840	69.02%
Employed	64	52.03%	67	61.47%	29	27.62%	240	51.50%	36,601	50.95%
Not Employed	59	47.97%	42	38.53%	76	72.38%	226	48.50%	35,239	49.05%
Total Working Families:	1,741	82.01%	1,918	85.78%	1,375	79.16%	7,886	81.32%	740,033	76.97%
With Children <18 Years:	1,000	57.44%	1,009	52.61%	768	55.85%	4,332	54.93%	378,192	51.10%
Without Children <18 Years:	741	42.56%	909	47.39%	607	44.15%	3,554	45.07%	361,841	48.90%

Source: 2009-2013 American Community Survey, Table B23007

Within McClain County, there are 7,886 working families, 54.93% 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 McClain County include the Chickasaw Nation (Riverwind Casino), Mid-America Technology Center, the local school districts, Purcell Municipal Hospital, and McClain County. Agriculture remains a key employer in the county as well. However, although there is an active labor market in McClain County, many of its residents commute to other labor markets in the region as will be discussed in the next section.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	3,538		3,411		2,793		15,370		1,613,364	
Less than 15 minutes	665	18.80%	710	20.82%	973	34.84%	3,744	24.36%	581,194	36.02%
15 to 30 minutes	1,323	37.39%	742	21.75%	755	27.03%	4,588	29.85%	625,885	38.79%
30 to 45 minutes	1,021	28.86%	1,289	37.79%	571	20.44%	4,235	27.55%	260,192	16.13%
45 to 60 minutes	378	10.68%	481	14.10%	257	9.20%	1,724	11.22%	74,625	4.63%
60 or more minutes	151	4.27%	189	5.54%	237	8.49%	1,079	7.02%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within McClain County, the largest percentage of workers (29.85%) travel 15 to 30 minutes to work. A further 27.55% commute between 30 and 45 minutes to work. Although McClain 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 McClain County.

Workers 16 Years and Over by Means of Transportation to Work

	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	3,634		3,515		2,936		15,959		1,673,026	
Car, Truck or Van:	3,538	97.36%	3,322	94.51%	2,759	93.97%	15,024	94.14%	1,551,461	92.73%
<i>Drove Alone</i>	3,200	90.45%	2,881	86.72%	2,464	89.31%	13,262	88.27%	1,373,407	88.52%
<i>Carpooled</i>	338	9.55%	441	13.28%	295	10.69%	1,762	11.73%	178,054	11.48%
Public Transportation	0	0.00%	0	0.00%	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	34	0.97%	0	0.00%	51	0.32%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	0	0.00%	0	0.00%	4,227	0.25%
Walked	0	0.00%	12	0.34%	34	1.16%	120	0.75%	30,401	1.82%
Other Means	0	0.00%	43	1.22%	0	0.00%	175	1.10%	14,442	0.86%
Worked at Home	96	2.64%	104	2.96%	143	4.87%	589	3.69%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in McClain 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 McClain 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
Newcastle	2,071	2,976	3.69%	3,336	2.31%
Blanchard	1,177	2,947	9.61%	3,199	1.65%
Purcell	2,320	2,455	0.57%	2,670	1.69%
McClain County	11,189	13,996	2.26%	15,170	1.62%
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 McClain County grew by 1.62% per year, to a total of 15,170 housing units in 2015. In terms of new housing unit construction, McClain County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,902		2,895		2,854		14,123		1,669,828	
1 Unit, Detached	2,475	85.29%	2,328	80.41%	2,431	85.18%	10,997	77.87%	1,219,987	73.06%
1 Unit, Attached	40	1.38%	84	2.90%	61	2.14%	214	1.52%	34,434	2.06%
Duplex Units	0	0.00%	12	0.41%	86	3.01%	112	0.79%	34,207	2.05%
3-4 Units	13	0.45%	29	1.00%	0	0.00%	63	0.45%	42,069	2.52%
5-9 Units	97	3.34%	97	3.35%	41	1.44%	235	1.66%	59,977	3.59%
10-19 Units	23	0.79%	0	0.00%	0	0.00%	23	0.16%	57,594	3.45%
20-49 Units	28	0.96%	0	0.00%	22	0.77%	50	0.35%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	7	0.25%	12	0.08%	30,240	1.81%
Mobile Homes	226	7.79%	332	11.47%	206	7.22%	2,392	16.94%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	13	0.45%	0	0.00%	25	0.18%	2,159	0.13%
Total Multifamily Units	161	5.55%	138	4.77%	156	5.47%	495	3.50%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within McClain County, 77.87% of housing units are single-family, detached. 3.50% of housing units are multifamily in structure (two or more units per building), while 17.11% of housing units comprise mobile homes, RVs, etc.

Within Newcastle, 85.29% of housing units are single-family, detached. 5.55% of housing units are multifamily in structure, while 7.79% of housing units comprise mobile homes, RVs, etc.

Within Blanchard, 80.41% of housing units are single-family, detached. 4.77% of housing units are multifamily in structure, while 11.92% of housing units comprise mobile homes, RVs, etc.

Within Purcell, 85.18% of housing units are single-family, detached. 5.47% of housing units are multifamily in structure, while 7.22% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,784		2,670		2,523		12,749		1,444,081	
Owner Occupied:	2,341	84.09%	2,200	82.40%	1,977	78.36%	10,430	81.81%	968,736	67.08%
No Bedroom	15	0.64%	0	0.00%	0	0.00%	21	0.20%	2,580	0.27%
1 Bedroom	17	0.73%	27	1.23%	19	0.96%	86	0.82%	16,837	1.74%
2 Bedrooms	172	7.35%	188	8.55%	370	18.72%	1,245	11.94%	166,446	17.18%
3 Bedrooms	1,602	68.43%	1,472	66.91%	1,386	70.11%	7,017	67.28%	579,135	59.78%
4 Bedrooms	487	20.80%	489	22.23%	180	9.10%	1,857	17.80%	177,151	18.29%
5 or More Bedrooms	48	2.05%	24	1.09%	22	1.11%	204	1.96%	26,587	2.74%
Renter Occupied:	443	15.91%	470	17.60%	546	21.64%	2,319	18.19%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	12	2.71%	28	5.96%	75	13.74%	167	7.20%	101,850	21.43%
2 Bedrooms	175	39.50%	204	43.40%	261	47.80%	884	38.12%	179,121	37.68%
3 Bedrooms	226	51.02%	215	45.74%	210	38.46%	1,152	49.68%	152,358	32.05%
4 Bedrooms	16	3.61%	23	4.89%	0	0.00%	97	4.18%	24,968	5.25%
5 or More Bedrooms	14	3.16%	0	0.00%	0	0.00%	19	0.82%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in McClain County is 81.81%, while 18.19% of housing units are renter occupied. In Newcastle, the homeownership rate is 84.09%, while 15.91% of households are renters. In Blanchard 82.40% of households are homeowners while 17.60% are renters, and in Purcell the homeownership rate is 78.36% while 21.64% are renters.

Housing Units Tenure and Household Income

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

McClain County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	12,749	10,430	2,319	81.81%	18.19%
Less than \$5,000	271	163	108	60.15%	39.85%
\$5,000 - \$9,999	403	221	182	54.84%	45.16%
\$10,000-\$14,999	640	414	226	64.69%	35.31%
\$15,000-\$19,999	547	294	253	53.75%	46.25%
\$20,000-\$24,999	740	520	220	70.27%	29.73%
\$25,000-\$34,999	1,455	1,101	354	75.67%	24.33%
\$35,000-\$49,999	1,785	1,427	358	79.94%	20.06%
\$50,000-\$74,999	2,479	2,254	225	90.92%	9.08%
\$75,000-\$99,999	1,609	1,459	150	90.68%	9.32%
\$100,000-\$149,999	1,973	1,819	154	92.19%	7.81%
\$150,000 or more	847	758	89	89.49%	10.51%
Income Less Than \$25,000	2,601	1,612	989	61.98%	38.02%

Source: 2009-2013 American Community Survey, Table B25118

Within McClain County as a whole, 38.02% of households with incomes less than \$25,000 are estimated to be renters, while 61.98% are estimated to be homeowners.

Newcastle Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,784	2,341	443	84.09%	15.91%
Less than \$5,000	91	47	44	51.65%	48.35%
\$5,000 - \$9,999	18	0	18	0.00%	100.00%
\$10,000-\$14,999	92	63	29	68.48%	31.52%
\$15,000-\$19,999	135	36	99	26.67%	73.33%
\$20,000-\$24,999	150	133	17	88.67%	11.33%
\$25,000-\$34,999	188	168	20	89.36%	10.64%
\$35,000-\$49,999	269	210	59	78.07%	21.93%
\$50,000-\$74,999	494	487	7	98.58%	1.42%
\$75,000-\$99,999	468	460	8	98.29%	1.71%
\$100,000-\$149,999	704	591	113	83.95%	16.05%
\$150,000 or more	175	146	29	83.43%	16.57%
Income Less Than \$25,000	486	279	207	57.41%	42.59%

Source: 2009-2013 American Community Survey, Table B25118

Within Newcastle, 42.59% of households with incomes less than \$25,000 are estimated to be renters, while 57.41% are estimated to be homeowners.

Blanchard Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,670	2,200	470	82.40%	17.60%
Less than \$5,000	14	0	14	0.00%	100.00%
\$5,000 - \$9,999	90	44	46	48.89%	51.11%
\$10,000-\$14,999	112	40	72	35.71%	64.29%
\$15,000-\$19,999	111	33	78	29.73%	70.27%
\$20,000-\$24,999	78	58	20	74.36%	25.64%
\$25,000-\$34,999	280	181	99	64.64%	35.36%
\$35,000-\$49,999	367	298	69	81.20%	18.80%
\$50,000-\$74,999	481	439	42	91.27%	8.73%
\$75,000-\$99,999	297	267	30	89.90%	10.10%
\$100,000-\$149,999	580	580	0	100.00%	0.00%
\$150,000 or more	260	260	0	100.00%	0.00%
Income Less Than \$25,000	405	175	230	43.21%	56.79%

Source: 2009-2013 American Community Survey, Table B25118

Within Blanchard, 56.79% of households with incomes less than \$25,000 are estimated to be renters, while 43.21% are estimated to be homeowners.

Purcell Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,523	1,977	546	78.36%	21.64%
Less than \$5,000	26	16	10	61.54%	38.46%
\$5,000 - \$9,999	139	80	59	57.55%	42.45%
\$10,000-\$14,999	146	79	67	54.11%	45.89%
\$15,000-\$19,999	137	86	51	62.77%	37.23%
\$20,000-\$24,999	244	135	109	55.33%	44.67%
\$25,000-\$34,999	399	288	111	72.18%	27.82%
\$35,000-\$49,999	417	362	55	86.81%	13.19%
\$50,000-\$74,999	489	440	49	89.98%	10.02%
\$75,000-\$99,999	199	180	19	90.45%	9.55%
\$100,000-\$149,999	258	242	16	93.80%	6.20%
\$150,000 or more	69	69	0	100.00%	0.00%
Income Less Than \$25,000	692	396	296	57.23%	42.77%

Source: 2009-2013 American Community Survey, Table B25118

Within Purcell, 42.77% of households with incomes less than \$25,000 are estimated to be renters, while 57.23% 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										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,784		2,670		2,523		12,749		1,444,081	
Owner Occupied:	2,341	84.09%	2,200	82.40%	1,977	78.36%	10,430	81.81%	968,736	67.08%
Built 2010 or Later	91	3.89%	38	1.73%	0	0.00%	203	1.95%	10,443	1.08%
Built 2000 to 2009	626	26.74%	783	35.59%	322	16.29%	2,644	25.35%	153,492	15.84%
Built 1990 to 1999	450	19.22%	491	22.32%	168	8.50%	1,853	17.77%	125,431	12.95%
Built 1980 to 1989	408	17.43%	354	16.09%	434	21.95%	1,678	16.09%	148,643	15.34%
Built 1970 to 1979	482	20.59%	219	9.95%	278	14.06%	1,772	16.99%	184,378	19.03%
Built 1960 to 1969	158	6.75%	78	3.55%	259	13.10%	858	8.23%	114,425	11.81%
Built 1950 to 1959	47	2.01%	154	7.00%	290	14.67%	698	6.69%	106,544	11.00%
Built 1940 to 1949	0	0.00%	56	2.55%	148	7.49%	303	2.91%	50,143	5.18%
Built 1939 or Earlier	79	3.37%	27	1.23%	78	3.95%	421	4.04%	75,237	7.77%
Median Year Built:		1990		1994		1978		1987		1977
Renter Occupied:	443	15.91%	470	17.60%	546	21.64%	2,319	18.19%	475,345	32.92%
Built 2010 or Later	0	0.00%	22	4.68%	0	0.00%	22	0.95%	5,019	1.06%
Built 2000 to 2009	83	18.74%	168	35.74%	55	10.07%	432	18.63%	50,883	10.70%
Built 1990 to 1999	110	24.83%	7	1.49%	32	5.86%	274	11.82%	47,860	10.07%
Built 1980 to 1989	52	11.74%	92	19.57%	75	13.74%	291	12.55%	77,521	16.31%
Built 1970 to 1979	76	17.16%	29	6.17%	94	17.22%	369	15.91%	104,609	22.01%
Built 1960 to 1969	95	21.44%	28	5.96%	133	24.36%	407	17.55%	64,546	13.58%
Built 1950 to 1959	17	3.84%	42	8.94%	51	9.34%	204	8.80%	54,601	11.49%
Built 1940 to 1949	0	0.00%	82	17.45%	71	13.00%	215	9.27%	31,217	6.57%
Built 1939 or Earlier	10	2.26%	0	0.00%	35	6.41%	105	4.53%	39,089	8.22%
Median Year Built:		1985		1986		1969		1976		1975
Overall Median Year Built:		1990		1993		1975		1985		1976

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

Within McClain County, 25.89% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Newcastle the percentage is 28.74%. Within Blanchard the percentage is 37.87%, while in Purcell the percentage is 14.94%.

57.42% of housing units in McClain County were built prior to 1990, while in Newcastle the percentage is 51.15%. These figures compare with the statewide figure of 72.78%. In Blanchard the percentage is 43.48%, and in Purcell 77.13% were constructed prior to 1990.

Substandard Housing

The next table presents data regarding substandard housing in McClain 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
Newcastle	2,784	12	0.43%	0	0.00%	15	0.54%
Blanchard	2,670	0	0.00%	0	0.00%	17	0.64%
Purcell	2,523	38	1.51%	0	0.00%	21	0.83%
McClain County	12,749	64	0.50%	12	0.09%	154	1.21%
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 McClain County, 0.50% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.09% 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 McClain County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,902		2,895		2,854		14,123		1,669,828	
Total Vacant Units	118	4.07%	225	7.77%	331	11.60%	1,374	9.73%	225,747	13.52%
For rent	0	0.00%	65	28.89%	94	28.40%	227	16.52%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	55	16.62%	73	5.31%	9,127	4.04%
For sale only	12	10.17%	64	28.44%	80	24.17%	241	17.54%	23,149	10.25%
Sold, not occupied	39	33.05%	41	18.22%	11	3.32%	137	9.97%	8,618	3.82%
For seasonal, recreational, or occasional use	11	9.32%	0	0.00%	14	4.23%	109	7.93%	39,475	17.49%
For migrant workers	27	22.88%	0	0.00%	0	0.00%	27	1.97%	746	0.33%
Other vacant	29	24.58%	55	24.44%	77	23.26%	560	40.76%	101,155	44.81%
Homeowner Vacancy Rate	0.50%		2.78%		3.87%		2.23%		2.31%	
Rental Vacancy Rate	0.00%		12.15%		13.53%		8.67%		8.24%	

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

Within McClain County, the overall housing vacancy rate is estimated to be 9.73%. The homeowner vacancy rate is estimated to be 2.23%, while the rental vacancy rate is estimated to be 8.67%.

In Newcastle, the overall housing vacancy rate is estimated to be 4.07%. The homeowner vacancy rate is estimated to be 0.50%, while the rental vacancy rate is estimated to be 0.00%.

In Blanchard, the overall housing vacancy rate is estimated to be 7.77%. The homeowner vacancy rate is estimated to be 2.78%, while the rental vacancy rate is estimated to be 12.15%.

In Purcell, the overall housing vacancy rate is estimated to be 11.60%. The homeowner vacancy rate is estimated to be 3.87%, while the rental vacancy rate is estimated to be 13.53%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Newcastle, Blanchard, and unincorporated areas of McClain County (building permit for Purcell was not available to us). 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.

Newcastle

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	91	\$137,976	0	N/A
2005	90	\$173,166	15	\$44,000
2006	65	\$180,879	8	\$37,500
2007	81	\$145,816	0	N/A
2008	74	\$172,986	0	N/A
2009	64	\$146,166	0	N/A
2010	87	\$151,089	0	N/A
2011	116	\$169,347	0	N/A
2012	114	\$162,391	0	N/A
2013	184	\$199,247	0	N/A
2014	100	\$262,463	0	N/A

Source: United States Census Bureau Building Permits Survey

In Newcastle, building permits for 1,089 housing units were issued between 2004 and 2014, for an average of 99 units per year. 97.89% of these housing units were single family homes, and 2.11% consisted of multifamily units.

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	113	\$142,281	0	N/A
2005	147	\$155,470	0	N/A
2006	89	\$167,161	2	\$75,000
2007	75	\$149,310	4	\$50,000
2008	41	\$156,841	0	N/A
2009	17	\$191,824	4	\$79,380
2010	19	\$159,737	16	\$325,000
2011	35	\$137,820	16	\$196,875
2012	52	\$163,385	0	N/A
2013	67	\$179,591	0	N/A
2014	73	\$158,949	4	\$125,000

Source: United States Census Bureau Building Permits Survey

In Blanchard, building permits for 774 housing units were issued between 2004 and 2014, for an average of 70 units per year. 94.06% of these housing units were single family homes, and 5.94% consisted of multifamily units.

McClain County Unincorporated Area**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	47	\$133,085	0	N/A
2005	49	\$113,797	60	\$50,406
2006	51	\$132,343	9	\$69,556
2007	42	\$140,095	8	\$49,965
2008	61	\$151,071	34	\$70,941
2009	41	\$155,841	0	N/A
2010	52	\$125,198	124	\$65,500
2011	22	\$167,936	0	N/A
2012	66	\$103,266	15	\$120,053
2013	66	\$205,180	0	N/A
2014	63	\$215,594	0	N/A

Source: United States Census Bureau Building Permits Survey

In McClain County's unincorporated area, building permits for 810 housing units were issued between 2004 and 2014, for an average of 74 units per year. 69.14% of these housing units were single family homes, and 30.86% consisted of multifamily units.

New Construction Activity

For Ownership:

Substantial new home construction has occurred throughout McClain County over the last several years. Within the Newcastle area, new construction has occurred in subdivisions such as Country Club Estates, Eagle Lakes Estates, Farmington Addition, Riverview Estates, and Meadow Creek Addition. Within the Blanchard area, subdivisions with very recent new home construction include Fox Run, Mockingbird Estates, Shellbrook Estates, and Walnut Creek Estates. In the Purcell area, new construction has occurred recently in the Crown Heights Addition, Eagle Loft Estates, Northridge III, Southern Hills Second Addition, and The Cliffs additions.

Although there have been relatively affordable home constructed in McClain County over the last few years (priced under \$150,000), many homes are priced well over this amount. The average sale price for homes constructed in or after 2014 in McClain County (and sold after January 2015) is estimated to be \$243,204 or \$111.35 per square foot, which is more than could likely be afforded by a household earning at or less than median household income for McClain County (\$61,876 in 2015).

For Rent:

There have been two notable rental properties constructed in Newcastle in the recent past, both affordable properties constructed under the Affordable Housing Tax Credit program. Prairie View Apartments was completed in 2007, and comprises 60 affordable rental units for family occupancy. Cottage Park was completed in 2013, and added 40 affordable rental units for seniors age 62 and up.

Homeownership Market

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

Housing Units by Home Value

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

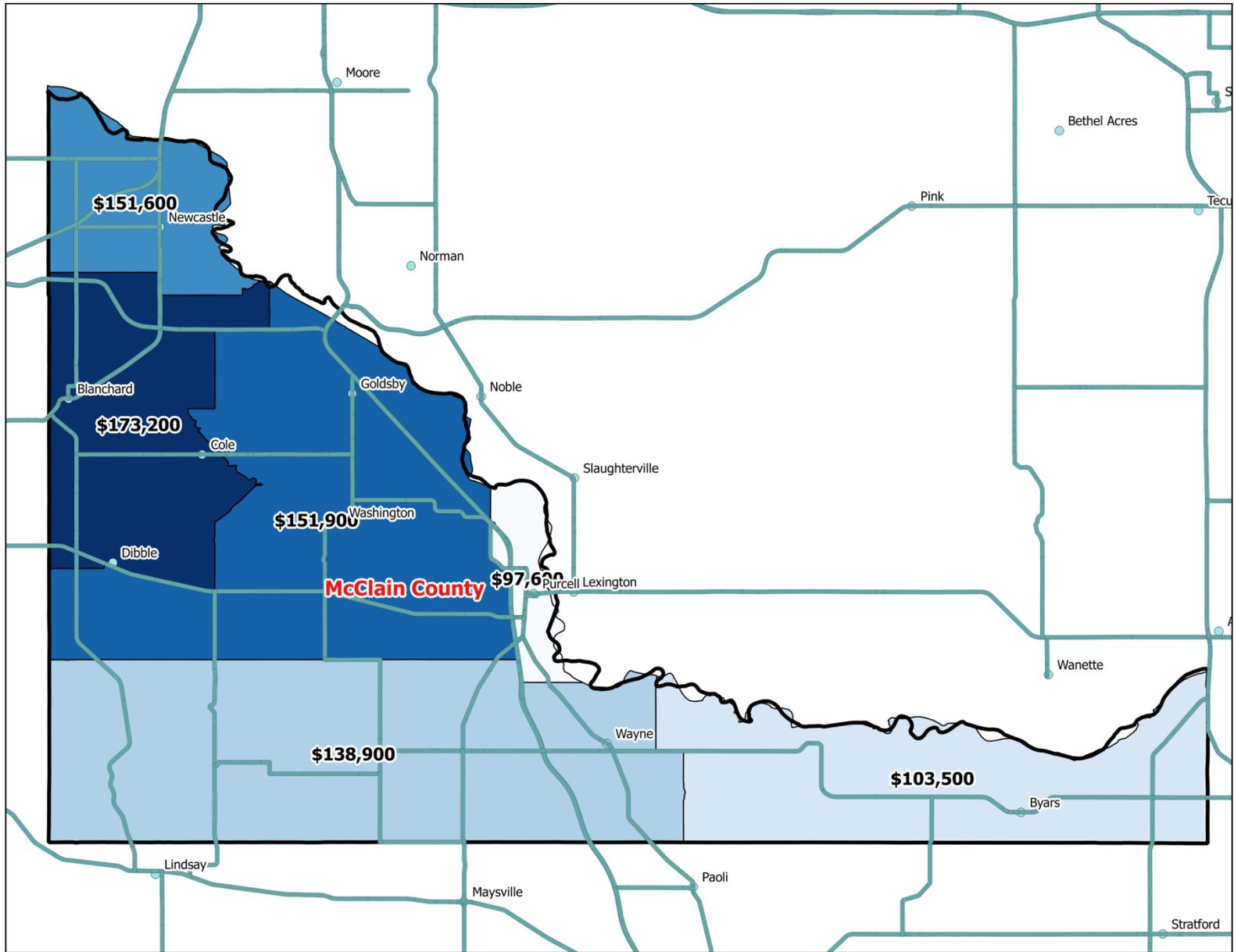
2013 Housing Units by Home Value										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,341		2,200		1,977		10,430		968,736	
Less than \$10,000	0	0.00%	13	0.59%	37	1.87%	174	1.67%	20,980	2.17%
\$10,000 to \$14,999	83	3.55%	0	0.00%	20	1.01%	270	2.59%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	0	0.00%	31	1.57%	137	1.31%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	75	3.41%	0	0.00%	136	1.30%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	19	0.86%	0	0.00%	59	0.57%	16,060	1.66%
\$30,000 to \$34,999	35	1.50%	57	2.59%	14	0.71%	291	2.79%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	13	0.59%	11	0.56%	51	0.49%	14,899	1.54%
\$40,000 to \$49,999	18	0.77%	81	3.68%	110	5.56%	366	3.51%	39,618	4.09%
\$50,000 to \$59,999	15	0.64%	56	2.55%	50	2.53%	285	2.73%	45,292	4.68%
\$60,000 to \$69,999	0	0.00%	34	1.55%	317	16.03%	492	4.72%	52,304	5.40%
\$70,000 to \$79,999	0	0.00%	83	3.77%	88	4.45%	390	3.74%	55,612	5.74%
\$80,000 to \$89,999	146	6.24%	25	1.14%	96	4.86%	539	5.17%	61,981	6.40%
\$90,000 to \$99,999	136	5.81%	80	3.64%	135	6.83%	468	4.49%	51,518	5.32%
\$100,000 to \$124,999	309	13.20%	154	7.00%	370	18.72%	1,127	10.81%	119,416	12.33%
\$125,000 to \$149,999	261	11.15%	141	6.41%	165	8.35%	752	7.21%	96,769	9.99%
\$150,000 to \$174,999	463	19.78%	126	5.73%	249	12.59%	1,381	13.24%	91,779	9.47%
\$175,000 to \$199,999	130	5.55%	269	12.23%	133	6.73%	697	6.68%	53,304	5.50%
\$200,000 to \$249,999	207	8.84%	611	27.77%	79	4.00%	1,221	11.71%	69,754	7.20%
\$250,000 to \$299,999	200	8.54%	256	11.64%	58	2.93%	735	7.05%	41,779	4.31%
\$300,000 to \$399,999	248	10.59%	79	3.59%	0	0.00%	487	4.67%	37,680	3.89%
\$400,000 to \$499,999	25	1.07%	3	0.14%	0	0.00%	149	1.43%	13,334	1.38%
\$500,000 to \$749,999	57	2.43%	9	0.41%	0	0.00%	126	1.21%	12,784	1.32%
\$750,000 to \$999,999	8	0.34%	0	0.00%	0	0.00%	48	0.46%	3,764	0.39%
\$1,000,000 or more	0	0.00%	16	0.73%	14	0.71%	49	0.47%	5,018	0.52%
Median Home Value:	\$159,000		\$188,300		\$105,400		\$139,300		\$112,800	

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

The median value of owner-occupied homes in McClain County is \$139,300. This is 23.5% greater than the statewide median, which is \$112,800. The median home value in Newcastle is estimated to be \$159,000. The median home value in Blanchard is estimated to be \$188,300, while in Purcell the estimate is \$105,400. On the whole, with the exception of the Purcell area, home values in McClain County are notably higher than the state of Oklahoma as a whole.

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

McClain County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in McClain 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					
	Newcastle Median Value	Blanchard Median Value	Purcell Median Value	McClain County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:					
Built 2010 or Later	\$140,600	\$221,400	-	\$130,300	\$188,900
Built 2000 to 2009	\$189,900	\$218,400	\$153,400	\$174,000	\$178,000
Built 1990 to 1999	\$171,800	\$183,700	\$127,500	\$147,300	\$147,300
Built 1980 to 1989	\$135,500	\$184,700	\$106,400	\$119,900	\$118,300
Built 1970 to 1979	\$143,100	\$169,800	\$140,200	\$137,900	\$111,900
Built 1960 to 1969	\$95,600	\$113,900	\$85,800	\$94,400	\$97,100
Built 1950 to 1959	\$161,700	\$67,500	\$66,500	\$73,200	\$80,300
Built 1940 to 1949	-	\$24,700	\$84,500	\$79,800	\$67,900
Built 1939 or Earlier	\$123,500	-	\$96,400	\$101,800	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.
Source: 2009-2013 American Community Survey, Table 25107

Newcastle Single Family Sales Activity

The following tables show single family sales data for Newcastle, separated between two, three and four bedroom units, as well as all housing units as a whole.

Newcastle Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	4	1	1	4
Median List Price	\$79,000	\$77,450	\$191,000	\$120,000	\$91,450
Median Sale Price	\$78,000	\$75,000	\$191,000	\$120,000	\$83,500
Sale/List Price Ratio	98.7%	96.7%	100.0%	100.0%	93.2%
Median Square Feet	936	1,049	1,481	1,040	1,090
Median Price/SF	\$83.33	\$72.57	\$128.97	\$115.38	\$84.45
Med. Days on Market	0	15	4	59	45

Source: OKC MLS

Newcastle Single Family Sales Activity**Three Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	55	81	64	66	75
Median List Price	\$144,000	\$144,900	\$159,000	\$169,285	\$166,698
Median Sale Price	\$138,169	\$140,500	\$159,302	\$166,230	\$165,411
Sale/List Price Ratio	98.1%	99.1%	98.1%	99.5%	99.4%
Median Square Feet	1,700	1,648	1,724	1,669	1,703
Median Price/SF	\$90.20	\$92.48	\$98.15	\$98.51	\$102.41
Med. Days on Market	77	50	59	61	33

Source: OKC MLS

Newcastle Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	19	26	40	40	36
Median List Price	\$179,900	\$193,000	\$189,203	\$226,000	\$246,950
Median Sale Price	\$170,000	\$189,995	\$187,749	\$225,000	\$248,400
Sale/List Price Ratio	98.7%	99.2%	99.4%	99.2%	100.0%
Median Square Feet	1,960	2,104	1,898	2,120	2,210
Median Price/SF	\$87.75	\$97.03	\$99.13	\$100.76	\$109.77
Med. Days on Market	82	59	53	59	59

Source: OKC MLS

Newcastle Single Family Sales Activity**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	76	114	106	108	117
Median List Price	\$149,900	\$156,500	\$174,694	\$182,229	\$192,000
Median Sale Price	\$146,560	\$154,450	\$166,750	\$181,467	\$190,000
Sale/List Price Ratio	98.4%	99.0%	98.6%	99.5%	100.0%
Median Square Feet	1,777	1,750	1,795	1,857	1,861
Median Price/SF	\$88.91	\$92.43	\$98.64	\$100.28	\$103.37
Med. Days on Market	75	50	55	59	42

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 5.00% per year. The median sale price was \$190,000 in 2015, for a median price per square foot of \$103.37/SF. The median sale price to list price ratio was 100.0%, with median days on market of 42 days. On the whole the Newcastle market has been exceptionally strong over the last several years, with rapid appreciation in home sale prices, effectively 100% sale to list price ratios and declining marketing times.

Blanchard Single Family Sales Activity

The following tables show single family sales data for Blanchard, separated between two, three and four bedroom units, as well as all housing units as a whole.

Blanchard Single Family Sales Activity**Two Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	20	17	20	16	13
Median List Price	\$67,000	\$74,900	\$69,900	\$81,200	\$104,500
Median Sale Price	\$62,950	\$67,500	\$72,500	\$81,200	\$97,700
Sale/List Price Ratio	97.4%	91.7%	100.0%	95.4%	94.5%
Median Square Feet	1,032	1,024	1,092	1,064	1,280
Median Price/SF	\$71.94	\$60.30	\$69.14	\$79.87	\$83.33
Med. Days on Market	67	85	43	23	46

Source: OKC MLS

Blanchard Single Family Sales Activity**Three Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	156	192	190	200	168
Median List Price	\$147,950	\$158,900	\$161,721	\$169,900	\$172,000
Median Sale Price	\$143,281	\$158,250	\$159,971	\$165,000	\$170,450
Sale/List Price Ratio	98.0%	98.6%	99.1%	98.5%	99.3%
Median Square Feet	1,720	1,813	1,797	1,808	1,781
Median Price/SF	\$85.63	\$87.53	\$91.91	\$92.67	\$98.11
Med. Days on Market	70	63	44	38	39

Source: OKC MLS

Blanchard Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	32	50	68	67	47
Median List Price	\$189,700	\$189,900	\$209,900	\$199,900	\$230,000
Median Sale Price	\$185,000	\$191,200	\$207,250	\$199,000	\$231,240
Sale/List Price Ratio	96.6%	99.1%	98.0%	98.9%	99.0%
Median Square Feet	2,293	2,320	2,192	2,089	2,300
Median Price/SF	\$89.99	\$84.54	\$94.16	\$90.50	\$103.17
Med. Days on Market	90	67	57	62	50

Source: OKC MLS

Blanchard Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	210	262	286	291	232
Median List Price	\$149,450	\$159,900	\$167,500	\$174,900	\$179,900
Median Sale Price	\$145,000	\$159,900	\$165,000	\$168,500	\$178,500
Sale/List Price Ratio	97.8%	98.2%	98.9%	98.2%	98.9%
Median Square Feet	1,764	1,840	1,842	1,855	1,877
Median Price/SF	\$85.20	\$86.58	\$91.45	\$91.17	\$98.81
Med. Days on Market	69	65	46	43	42

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 4.01% per year. The median sale price was \$178,500 in 2015, for a median price per square foot of \$98.81/SF. The median sale price to list price ratio was 98.9%, with median days on market of 42 days. Like Newcastle, the Blanchard market has shown strong growth, with rapidly increasing home sale prices, high sale to list price ratios, and declining marketing times.

Purcell Single Family Sales Activity

The following tables show single family sales data for Purcell, separated between two, three and four bedroom units, as well as all housing units as a whole.

Purcell Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	11	3	6	4
Median List Price	\$72,700	\$62,500	\$79,900	\$54,950	\$107,450
Median Sale Price	\$68,500	\$54,000	\$78,000	\$56,500	\$102,750
Sale/List Price Ratio	94.8%	86.4%	97.6%	95.7%	96.1%
Median Square Feet	1,211	1,164	1,195	985	1,145
Median Price/SF	\$60.04	\$51.53	\$65.27	\$56.87	\$80.20
Med. Days on Market	29	31	19	29	10

Source: OKC MLS

Purcell Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	38	34	46	45	49
Median List Price	\$99,450	\$121,250	\$122,983	\$134,900	\$139,434
Median Sale Price	\$94,900	\$115,996	\$118,942	\$125,000	\$139,434
Sale/List Price Ratio	96.2%	98.6%	97.0%	97.6%	99.6%
Median Square Feet	1,615	1,688	1,579	1,722	1,702
Median Price/SF	\$61.46	\$72.37	\$80.13	\$83.87	\$90.16
Med. Days on Market	61	77	62	77	50

Source: OKC MLS

Purcell Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	9	14	11	20	12
Median List Price	\$169,500	\$152,900	\$223,900	\$211,900	\$184,900
Median Sale Price	\$160,000	\$144,900	\$238,875	\$198,450	\$176,500
Sale/List Price Ratio	100.0%	98.4%	100.0%	96.0%	98.0%
Median Square Feet	2,270	2,113	2,324	2,279	2,127
Median Price/SF	\$77.97	\$73.72	\$90.36	\$90.87	\$86.42
Med. Days on Market	79	58	66	40	84

Source: OKC MLS

Purcell Single Family Sales Activity**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	57	60	62	73	67
Median List Price	\$109,000	\$120,000	\$135,000	\$149,900	\$144,738
Median Sale Price	\$100,000	\$114,996	\$134,450	\$140,000	\$151,000
Sale/List Price Ratio	96.5%	97.6%	97.4%	97.1%	98.9%
Median Square Feet	1,680	1,701	1,686	1,816	1,728
Median Price/SF	\$62.39	\$70.59	\$82.58	\$83.87	\$90.15
Med. Days on Market	57	70	62	63	50

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 8.29% per year. The median sale price was \$151,000 in 2015, for a median price per square foot of \$90.15/SF. The median sale price to list price ratio was 98.9%, with median days on market of 50 days. Purcell's housing market has also shown strong improvement, though sale prices remain lower than Newcastle or Blanchard. Sale to list price ratios have increased notably over the last several years.

Foreclosure Rates

The next table presents foreclosure rate data for McClain 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
McClain County	1.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	48

* 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 McClain County was 1.5% in May 2014. The county ranked 48 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With among the lowest foreclosure rates in the state, and considering strong improvement in the single-family sales markets of Newcastle, Blanchard and Purcell, it is unlikely that foreclosures have had any disproportionate impact on housing markets in McClain County.

Rental Market

This section will discuss supply and demand factors for the rental market in McClain 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 McClain 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										
	Newcastle		Blanchard		Purcell		McClain County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	443		470		546		2,319		475,345	
With cash rent:	308		379		534		1,874		432,109	
Less than \$100	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	13	2.38%	29	1.25%	4,268	0.90%
\$200 to \$249	0	0.00%	17	3.62%	0	0.00%	17	0.73%	8,784	1.85%
\$250 to \$299	0	0.00%	0	0.00%	0	0.00%	27	1.16%	8,413	1.77%
\$300 to \$349	0	0.00%	0	0.00%	0	0.00%	18	0.78%	9,107	1.92%
\$350 to \$399	0	0.00%	0	0.00%	43	7.88%	68	2.93%	10,932	2.30%
\$400 to \$449	0	0.00%	0	0.00%	11	2.01%	29	1.25%	15,636	3.29%
\$450 to \$499	13	2.93%	15	3.19%	45	8.24%	139	5.99%	24,055	5.06%
\$500 to \$549	8	1.81%	31	6.60%	97	17.77%	183	7.89%	31,527	6.63%
\$550 to \$599	10	2.26%	81	17.23%	26	4.76%	162	6.99%	33,032	6.95%
\$600 to \$649	54	12.19%	24	5.11%	83	15.20%	184	7.93%	34,832	7.33%
\$650 to \$699	33	7.45%	36	7.66%	45	8.24%	178	7.68%	32,267	6.79%
\$700 to \$749	30	6.77%	15	3.19%	59	10.81%	166	7.16%	30,340	6.38%
\$750 to \$799	0	0.00%	13	2.77%	0	0.00%	41	1.77%	27,956	5.88%
\$800 to \$899	24	5.42%	81	17.23%	40	7.33%	258	11.13%	45,824	9.64%
\$900 to \$999	35	7.90%	15	3.19%	60	10.99%	165	7.12%	34,153	7.18%
\$1,000 to \$1,249	66	14.90%	26	5.53%	12	2.20%	128	5.52%	46,884	9.86%
\$1,250 to \$1,499	6	1.35%	14	2.98%	0	0.00%	40	1.72%	14,699	3.09%
\$1,500 to \$1,999	13	2.93%	11	2.34%	0	0.00%	21	0.91%	10,145	2.13%
\$2,000 or more	16	3.61%	0	0.00%	0	0.00%	21	0.91%	5,121	1.08%
No cash rent	135	30.47%	91	19.36%	12	2.20%	445	19.19%	43,236	9.10%
Median Gross Rent	\$825		\$680		\$619		\$673		\$699	

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

Median gross rent in McClain County is estimated to be \$673, which is -3.7% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Newcastle is estimated to be \$825. Median rent in Blanchard is estimated to be \$680, while in Purcell the estimate is \$619.

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					
	Newcastle Median Rent	Blanchard Median Rent	Purcell Median Rent	McClain County Median Rent	State of Oklahoma Median Rent
Total Rental Units:					
Built 2010 or Later	-	-	-	-	\$933
Built 2000 to 2009	\$1,125	\$629	-	\$664	\$841
Built 1990 to 1999	\$580	-	\$364	\$599	\$715
Built 1980 to 1989	-	-	\$530	\$707	\$693
Built 1970 to 1979	\$745	-	\$716	\$718	\$662
Built 1960 to 1969	-	-	\$677	\$676	\$689
Built 1950 to 1959	-	\$598	\$726	\$712	\$714
Built 1940 to 1949	-	\$754	\$496	\$575	\$673
Built 1939 or Earlier	-	-	-	\$652	\$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 McClain County is among housing units constructed after 2000 in Newcastle, which is \$1,125 per month. In order to be affordable, a household would need to earn at least \$45,000 per year to afford such a unit.

Newcastle Rental Survey Data

The next table shows the results of our rental survey of Newcastle. There are relatively few multifamily rental properties in Newcastle.

Newcastle Rental Properties						
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate
Prairie View Apartments	LIHTC - Family	2007	1	1	636	N/A
Prairie View Apartments	LIHTC - Family	2007	2	2	914	N/A
Prairie View Apartments	LIHTC - Family	2007	3	2	1,034	N/A
Cottage Park	LIHTC - Elderly	2013	1	1	784	N/A
Cottage Park	LIHTC - Elderly	2013	2	2	1,062	N/A
The Gables	Market Rate	1990s	2	1	733	\$525

Prairie View Apartments and Cottage Park are both affordable rental properties under the Affordable Housing Tax Credit program. Current rental rates and occupancy were not provided by management, but both are reportedly well-occupied. The Gables was built in the late 1990s and has two bedroom apartments available.

Rental Market Vacancy – Newcastle

The overall market vacancy of rental housing units was reported at 0.00% by the Census Bureau as of the most recent American Community Survey, or full occupancy.



Prairie View



Cottage Park



The Gables

Blanchard Rental Survey Data

The next table shows the results of our rental survey of Blanchard. 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.)

Blanchard Rental Properties						
Name	Type	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF
Whispering Meadows	USDA - Family	1	N/A	N/A	30%	N/A
Whispering Meadows	USDA - Family	2	N/A	N/A	30%	N/A
Whispering Meadows	USDA - Family	3	N/A	N/A	30%	N/A
Blanchard Village	USDA / LIHTC - Family	1	1	643	30%	N/A
Blanchard Village	USDA / LIHTC - Family	2	1	749	30%	N/A
Summer Field	Market Rate	2	1	733	\$525	\$0.716
High Point / Point Pleasant	Market Rate	2	2	1,000	\$750	\$0.750
High Point / Point Pleasant	Market Rate	2	2	1,000	\$895	\$0.895
High Point / Point Pleasant	Market Rate	3	2	1,240	\$1,240	\$1.000

The market rate properties Summer Field and High Point / Point Pleasant have reported increases of approximately \$10/month over the last several years. Whispering Meadows comprises 32 affordable units with USDA rental assistance, while Blanchard Village has 8 units with USDA rental assistance as well as rent and income restrictions under the Affordable Housing Tax Credit program.

Rental Market Vacancy – Blanchard

The overall market vacancy of rental housing units was reported at 12.15% by the Census Bureau as of the most recent American Community Survey. This vacancy rate appears unusually high, and is markedly higher than the rental vacancy rate reported as of the 2010 Census, which was 7.95% for Blanchard.



Summer Field



High Point / Point Pleasant



Whispering Meadows



Blanchard Village

Purcell Rental Survey Data

The next table shows the results of our rental survey of Purcell.

Purcell Rental Properties - Affordable					
Name	Type	Bedrooms	Bathrooms	Size (SF)	Rate
Purcell Village	USDA / LIHTC - Family	1	1	N/A	30%
Purcell Village	USDA / LIHTC - Family	2	1	N/A	30%
Wind Ridge	Market Rate	1	1	750	N/A
Wind Ridge	Market Rate	2	1	1,000	N/A

Purcell Village is a 24 unit affordable rental development with USDA rental assistance, and rent and income restrictions through the Affordable Housing Tax Credit program. It is for family occupancy. Rental rates are based on 30% of the tenant's income. Wind Ridge Apartments is an older market rate property, we were unable to reach a representative of management for this property.

Rental Market Vacancy – Purcell

The overall market vacancy of rental housing units was reported at 13.53% by the Census Bureau as of the most recent American Community Survey. As with Blanchard, this rate appears unusually high. The rental vacancy rate reported as of the 2010 Census was 7.67% for Purcell, which would appear more typical for a community of Purcell's size.



Purcell Village



Wind Ridge

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 McClain 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.

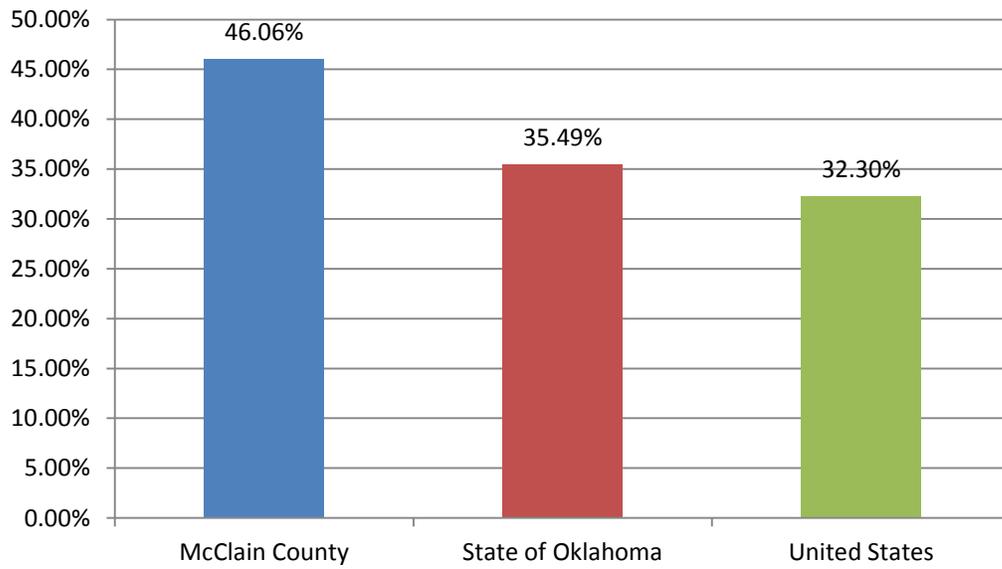
HUD Programs in McClain County

McClain 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	43	95%	\$12,236	\$332	\$389	46.06%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	43	95%	\$12,236	\$332	\$389	46.06%
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 43 housing units located within McClain County, with an overall occupancy rate of 95%. All 43 of these units are Housing Choice Vouchers; there are no permanent HUD-assisted rental units in McClain County. The average household income among households living in these units is \$12,236. Total monthly rent for these units averages \$722, with the federal contribution averaging \$389 (53.94%) and the tenant's contribution averaging \$332 (46.06%).

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.

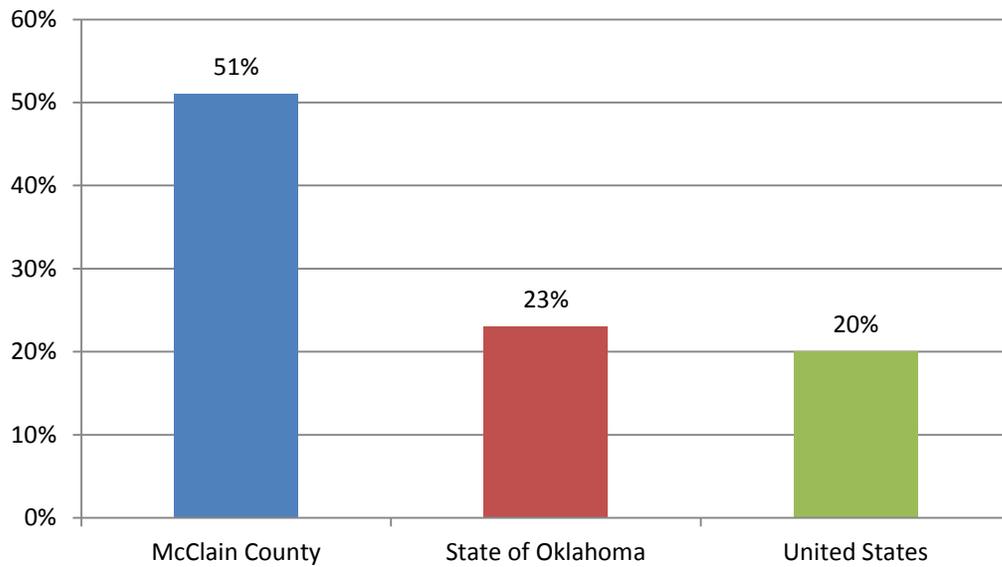
Demographics of Persons in HUD Programs in McClain County

McClain 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	43	19%	51%	19%	75%	15%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	43	19%	51%	19%	75%	15%
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

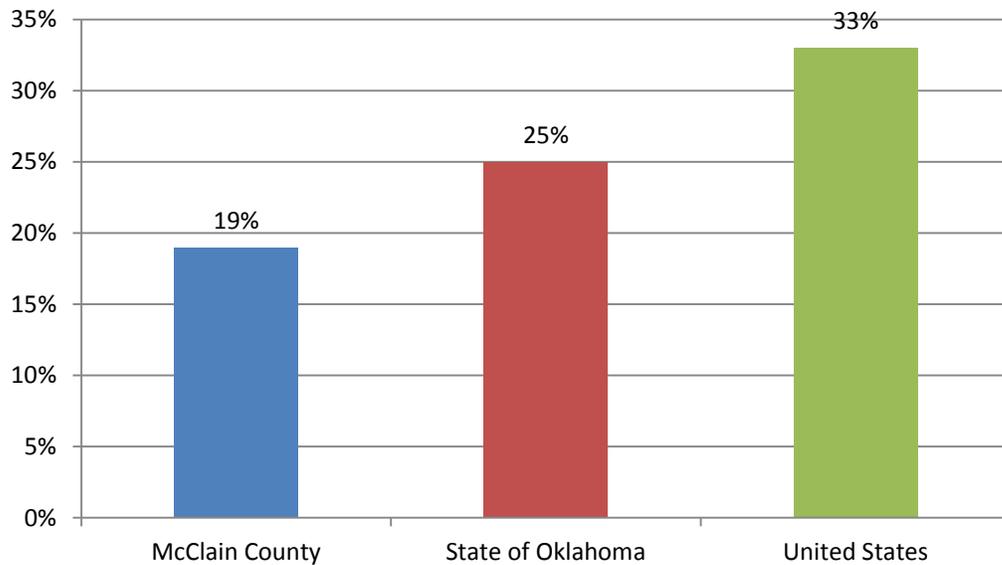
19% of housing units are occupied by single parents with female heads of household. 51% of households have at least one person with a disability. 19% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 75% have one or more disabilities. Finally, 15% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

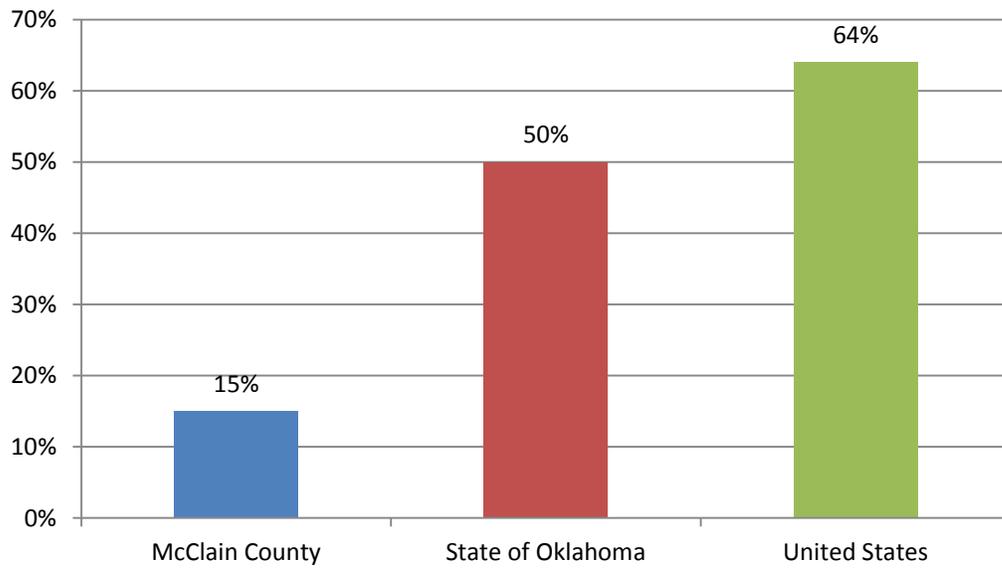
Percentage of Households Age 62+ - HUD Subsidized Properties



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 McClain 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 McClain 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.

McClain County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	695		510	
Cost Burden Less Than 30%	195	28.06%	145	28.43%
Cost Burden Between 30%-50%	160	23.02%	50	9.80%
Cost Burden Greater Than 50%	270	38.85%	315	61.76%
Not Computed (no/negative income)	70	10.07%	0	0.00%
Income 30%-50% HAMFI	990		535	
Cost Burden Less Than 30%	590	59.60%	115	21.50%
Cost Burden Between 30%-50%	215	21.72%	270	50.47%
Cost Burden Greater Than 50%	190	19.19%	150	28.04%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,495		525	
Cost Burden Less Than 30%	995	66.56%	385	73.33%
Cost Burden Between 30%-50%	350	23.41%	135	25.71%
Cost Burden Greater Than 50%	150	10.03%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,015		135	
Cost Burden Less Than 30%	770	75.86%	130	96.30%
Cost Burden Between 30%-50%	215	21.18%	0	0.00%
Cost Burden Greater Than 50%	30	2.96%	4	2.96%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	10,195		2,315	
Cost Burden Less Than 30%	8,225	80.68%	1,385	59.83%
Cost Burden Between 30%-50%	1,195	11.72%	455	19.65%
Cost Burden Greater Than 50%	710	6.96%	469	20.26%
Not Computed (no/negative income)	70	0.69%	0	0.00%

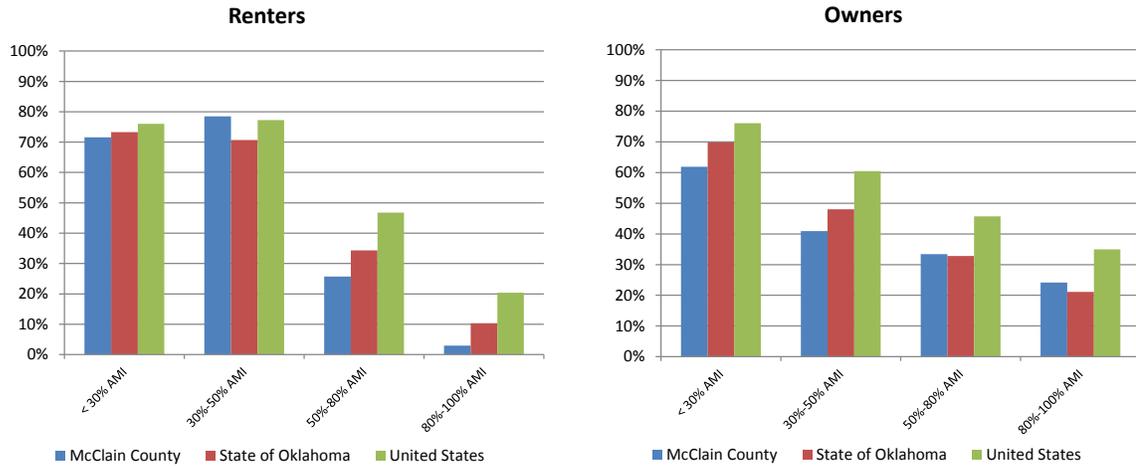
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

McClain 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	695	61.87%	510	71.57%
Income 30%-50% HAMFI	990	40.91%	535	78.50%
Income 50%-80% HAMFI	1,495	33.44%	525	25.71%
Income 80%-100% HAMFI	1,015	24.14%	135	2.96%
All Incomes	10,195	18.69%	2,315	39.91%

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.



McClain County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	695		510	
Between 1.0 and 1.5 Persons per Room	20	2.88%	0	0.00%
More than 1.5 Persons per Room	20	2.88%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.58%	10	1.96%
Income 30%-50% HAMFI	990		535	
Between 1.0 and 1.5 Persons per Room	10	1.01%	25	4.67%
More than 1.5 Persons per Room	4	0.40%	0	0.00%
Lacks Complete Kitchen or Plumbing	30	3.03%	0	0.00%
Income 50%-80% HAMFI	1,495		525	
Between 1.0 and 1.5 Persons per Room	15	1.00%	4	0.76%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	1.34%	0	0.00%
Income 80%-100% HAMFI	1,015		135	
Between 1.0 and 1.5 Persons per Room	55	5.42%	0	0.00%
More than 1.5 Persons per Room	4	0.39%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	10,195		2,315	
Between 1.0 and 1.5 Persons per Room	145	1.42%	39	1.68%
More than 1.5 Persons per Room	43	0.42%	0	0.00%
Lacks Complete Kitchen or Plumbing	59	0.58%	10	0.43%

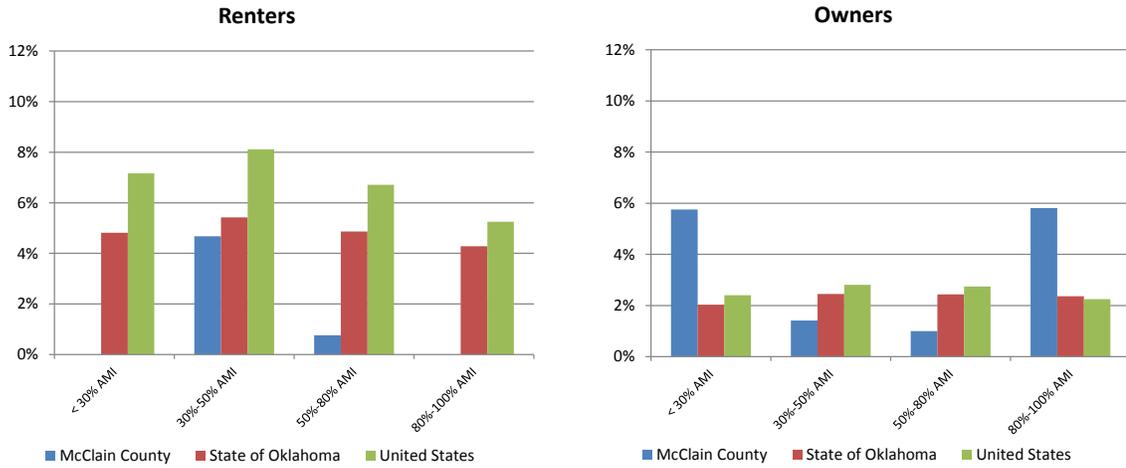
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 McClain County, Oklahoma and the nation.

McClain 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	695	5.76%	510	0.00%	
Income 30%-50% HAMFI	990	1.41%	535	4.67%	
Income 50%-80% HAMFI	1,495	1.00%	525	0.76%	
Income 80%-100% HAMFI	1,015	5.81%	135	0.00%	
All Incomes	10,195	1.84%	2,315	1.68%	

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 McClain County, the state and the nation.

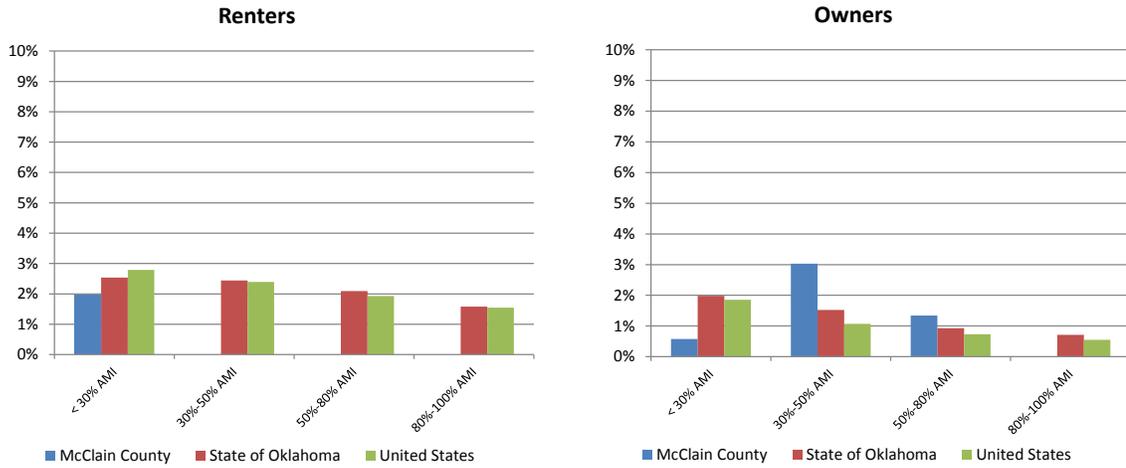
McClain County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	695	0.58%	510	1.96%	
Income 30%-50% HAMFI	990	3.03%	535	0.00%	
Income 50%-80% HAMFI	1,495	1.34%	525	0.00%	
Income 80%-100% HAMFI	1,015	0.00%	135	0.00%	
All Incomes	10,195	0.58%	2,315	0.43%	

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.

McClain County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	695	429	61.73%	510	373	73.14%
Elderly Family	55	35	63.64%	10	14	140.00%
Small Family (2-4 persons)	175	100	57.14%	240	225	93.75%
Large Family (5 or more persons)	30	14	46.67%	4	0	0.00%
Elderly Non-Family	260	170	65.38%	150	75	50.00%
Non-Family, Non-Elderly	175	110	62.86%	105	59	56.19%
Income 30%-50% HAMFI	990	409	41.31%	535	414	77.38%
Elderly Family	230	65	28.26%	50	4	8.00%
Small Family (2-4 persons)	190	120	63.16%	200	170	85.00%
Large Family (5 or more persons)	120	114	95.00%	80	50	62.50%
Elderly Non-Family	310	60	19.35%	50	45	90.00%
Non-Family, Non-Elderly	135	50	37.04%	150	145	96.67%
Income 50%-80% HAMFI	1,495	500	33.44%	525	134	25.52%
Elderly Family	295	55	18.64%	25	0	0.00%
Small Family (2-4 persons)	625	285	45.60%	285	100	35.09%
Large Family (5 or more persons)	100	75	75.00%	20	4	20.00%
Elderly Non-Family	275	45	16.36%	4	0	0.00%
Non-Family, Non-Elderly	200	40	20.00%	185	30	16.22%
Income 80%-100% HAMFI	1,015	249	24.53%	135	4	2.96%
Elderly Family	290	65	22.41%	0	0	N/A
Small Family (2-4 persons)	365	125	34.25%	100	0	0.00%
Large Family (5 or more persons)	145	20	13.79%	0	0	N/A
Elderly Non-Family	65	4	6.15%	20	4	20.00%
Non-Family, Non-Elderly	145	35	24.14%	15	0	0.00%
All Incomes	10,195	1,915	18.78%	2,315	925	39.96%
Elderly Family	2,055	234	11.39%	120	18	15.00%
Small Family (2-4 persons)	5,080	815	16.04%	1,225	495	40.41%
Large Family (5 or more persons)	810	262	32.35%	174	54	31.03%
Elderly Non-Family	1,075	279	25.95%	234	124	52.99%
Non-Family, Non-Elderly	1,160	325	28.02%	550	234	42.55%

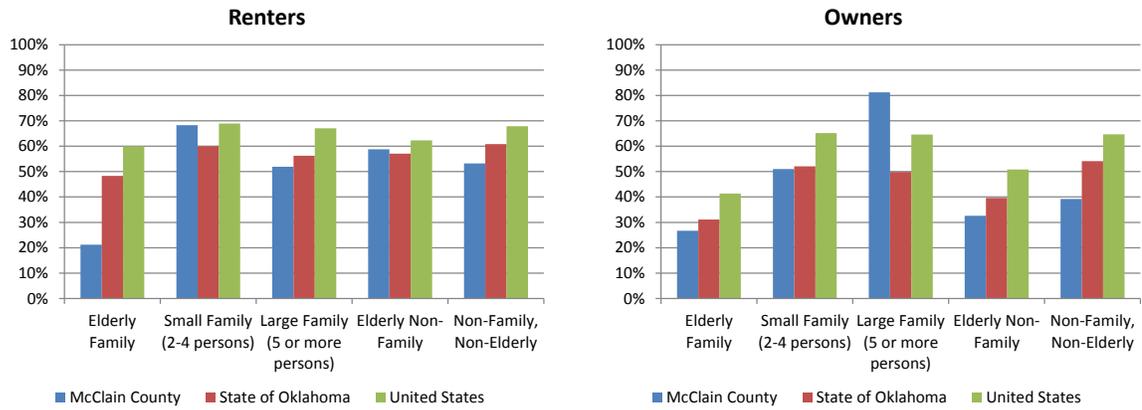
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

McClain County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
Income < 80% HAMFI	3,180	1,338	42.08%	1,570	58.66%	
Elderly Family	580	155	26.72%	85	18	21.18%
Small Family (2-4 persons)	990	505	51.01%	725	495	68.28%
Large Family (5 or more persons)	250	203	81.20%	104	54	51.92%
Elderly Non-Family	845	275	32.54%	204	120	58.82%
Non-Family, Non-Elderly	510	200	39.22%	440	234	53.18%

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).



McClain 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	695	440	63.31%	510	365	71.57%
Elderly Family	55	35	63.64%	10	10	100.00%
Small Family (2-4 persons)	175	100	57.14%	240	225	93.75%
Large Family (5 or more persons)	30	25	83.33%	4	0	0.00%
Elderly Non-Family	260	170	65.38%	150	70	46.67%
Non-Family, Non-Elderly	175	110	62.86%	105	60	57.14%
Income 30%-50% HAMFI	990	410	41.41%	535	439	82.06%
Elderly Family	230	60	26.09%	50	4	8.00%
Small Family (2-4 persons)	190	115	60.53%	200	170	85.00%
Large Family (5 or more persons)	120	120	100.00%	80	75	93.75%
Elderly Non-Family	310	60	19.35%	50	45	90.00%
Non-Family, Non-Elderly	135	55	40.74%	150	145	96.67%
Income 50%-80% HAMFI	1,495	505	33.78%	525	140	26.67%
Elderly Family	295	55	18.64%	25	0	0.00%
Small Family (2-4 persons)	625	290	46.40%	285	100	35.09%
Large Family (5 or more persons)	100	75	75.00%	20	10	50.00%
Elderly Non-Family	275	45	16.36%	4	0	0.00%
Non-Family, Non-Elderly	200	40	20.00%	185	30	16.22%
Income Greater than 80% of HAMFI	7,015	714	10.18%	745	89	11.95%
Elderly Family	1,475	75	5.08%	35	0	0.00%
Small Family (2-4 persons)	4,090	350	8.56%	495	75	15.15%
Large Family (5 or more persons)	565	145	25.66%	70	10	14.29%
Elderly Non-Family	235	4	1.70%	30	4	13.33%
Non-Family, Non-Elderly	650	140	21.54%	110	0	0.00%
All Incomes	10,195	2,069	20.29%	2,315	1,033	44.62%
Elderly Family	2,055	225	10.95%	120	14	11.67%
Small Family (2-4 persons)	5,080	855	16.83%	1,220	570	46.72%
Large Family (5 or more persons)	815	365	44.79%	174	95	54.60%
Elderly Non-Family	1,080	279	25.83%	234	119	50.85%
Non-Family, Non-Elderly	1,160	345	29.74%	550	235	42.73%

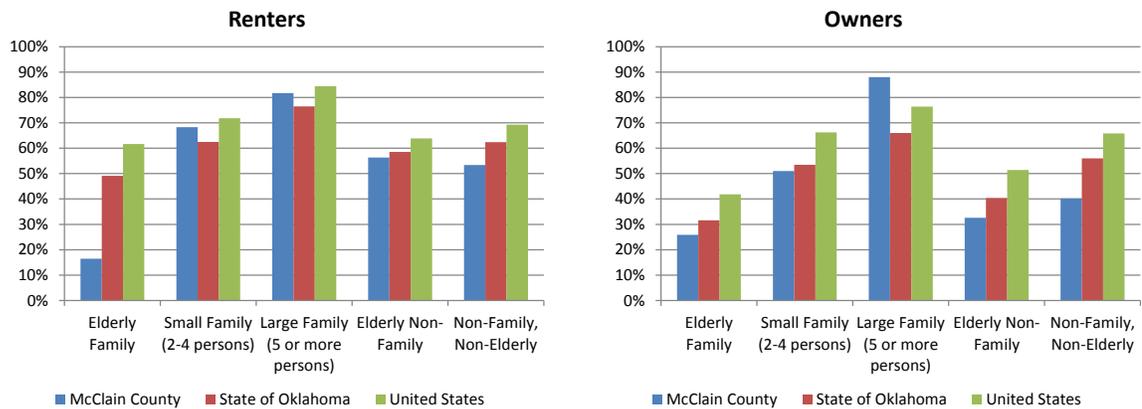
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

McClain 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	3,180	1,355	42.61%	1,570	60.13%
Elderly Family	580	150	25.86%	85	16.47%
Small Family (2-4 persons)	990	505	51.01%	725	68.28%
Large Family (5 or more persons)	250	220	88.00%	104	81.73%
Elderly Non-Family	845	275	32.54%	204	56.37%
Non-Family, Non-Elderly	510	205	40.20%	440	53.41%

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 McClain 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.”



McClain 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	695	440	63.3%	510	365	71.6%
White alone, non-Hispanic	645	425	65.9%	410	270	65.9%
Black or African-American alone	0	0	N/A	10	10	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	12	4	33.3%	19	15	78.9%
Pacific Islander alone	0	0	N/A	20	20	100.0%
Hispanic, any race	19	15	78.9%	10	10	100.0%
Other (including multiple races)	24	0	0.0%	40	40	100.0%
Income 30%-50% HAMFI	995	415	41.7%	535	445	83.2%
White alone, non-Hispanic	700	320	45.7%	475	385	81.1%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	30	0	0.0%	10	10	100.0%
American Indian alone	55	20	36.4%	10	10	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	85	60	70.6%	25	25	100.0%
Other (including multiple races)	115	10	8.7%	10	10	100.0%
Income 50%-80% HAMFI	1,495	505	33.8%	525	140	26.7%
White alone, non-Hispanic	1,320	430	32.6%	345	95	27.5%
Black or African-American alone	15	15	100.0%	0	0	N/A
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	20	0	0.0%	60	25	41.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	100	35	35.0%	70	10	14.3%
Other (including multiple races)	34	30	88.2%	50	10	20.0%
Income 80%-100% HAMFI	1,015	300	29.6%	134	4	3.0%
White alone, non-Hispanic	900	300	33.3%	114	4	3.5%
Black or African-American alone	0	0	N/A	4	0	0.0%
Asian alone	0	0	N/A	4	0	0.0%
American Indian alone	40	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	0	0.0%	0	0	N/A
Other (including multiple races)	55	0	0.0%	10	0	0.0%
All Incomes	10,200	2,070	20.3%	2,314	1,039	44.9%
White alone, non-Hispanic	8,895	1,810	20.3%	1,764	764	43.3%
Black or African-American alone	60	15	25.0%	14	10	71.4%
Asian alone	54	0	0.0%	14	10	71.4%
American Indian alone	377	34	9.0%	149	50	33.6%
Pacific Islander alone	25	0	0.0%	20	20	100.0%
Hispanic, any race	354	165	46.6%	109	45	41.3%
Other (including multiple races)	428	50	11.7%	230	135	58.7%

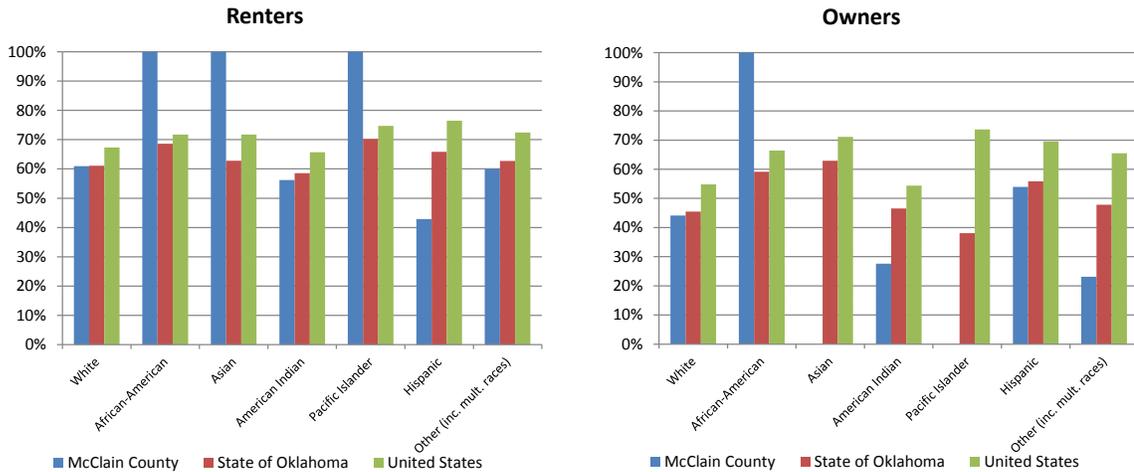
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

McClain 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	3,185	1,360	42.70%	1,570	60.51%
White alone, non-Hispanic	2,665	1,175	44.09%	1,230	60.98%
Black or African-American alone	15	15	100.00%	10	100.00%
Asian alone	34	0	0.00%	10	100.00%
American Indian alone	87	24	27.59%	89	56.18%
Pacific Islander alone	0	0	N/A	20	100.00%
Hispanic, any race	204	110	53.92%	105	42.86%
Other (including multiple races)	173	40	23.12%	100	60.00%

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

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



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

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of McClain County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 785 renter households that are cost overburdened, and 835 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 138 renter households that are cost overburdened, and 330 homeowners that are cost overburdened.
- 100% of African American renters, Asian renters, and Pacific Islander renters with incomes less than 80% of Area Median Income have one or more housing problems



- 100% of African American homeowners and 53.93% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Blanchard						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	3,026	3,067	3,108	3,150	3,192	3,235
Owner %: 82.40%	2,493	2,527	2,561	2,595	2,630	2,666
Renter %: 17.60%	533	540	547	554	562	569
Total New Owner Households						172
Total New Renter Households						37

Based on an estimated household growth rate of 1.34% per year, Blanchard would require 172 new housing units for ownership, and 37 units for rent, over the next five years. Annually this equates to 34 units for ownership per year, and 7 units for rent per year.

Purcell Anticipated Demand

Households in Purcell grew at an annually compounded rate of 0.58% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.80% per year since that time, and that households will grow 1.14% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.14% per year in forecasting future household growth for Purcell.

The percentage of owner households was estimated at 78.36% with renter households estimated at 21.64%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Purcell						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	2,455	2,483	2,511	2,540	2,569	2,598
Owner %: 78.36%	1,924	1,946	1,968	1,990	2,013	2,036
Renter %: 21.64%	531	537	543	550	556	562
Total New Owner Households						112
Total New Renter Households						31

Based on an estimated household growth rate of 1.14% per year, Purcell would require 112 new housing units for ownership, and 31 units for rent, over the next five years. Annually this equates to 22 units for ownership per year, and 6 units for rent per year.

McClain County Anticipated Demand

Households in McClain County grew at an annually compounded rate of 2.24% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.76% per year since that time, and that

Housing Demand – Population Subsets

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

McClain County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	889	198	1,087
Less than 30% AMI	6.82%	22.03%	61	44	104
Less than 50% AMI	16.53%	45.14%	147	89	236
Less than 60% AMI	19.83%	54.17%	176	107	283
Less than 80% AMI	31.19%	67.82%	277	134	411

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.

McClain 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	30.70%	15.29%	273	30	303
Elderly less than 30% AMI	3.09%	6.91%	27	14	41
Elderly less than 50% AMI	8.39%	11.23%	75	22	97
Elderly less than 60% AMI	10.06%	13.48%	89	27	116
Elderly less than 80% AMI	13.98%	12.48%	124	25	149

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.

McClain 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)	31.88%	34.77%	283	69	352
Disabled less than 30% AMI	3.48%	11.66%	31	23	54
Disabled less than 50% AMI	8.83%	25.27%	79	50	128
Disabled less than 60% AMI	10.59%	30.32%	94	60	154
Disabled less than 80% AMI	14.27%	29.81%	127	59	186

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.

McClain 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%	889	198	1,087
Total Veteran Demand	11.43%	11.43%	102	23	124
Veterans with Disabilities	3.58%	3.58%	32	7	39
Veterans Below Poverty	0.65%	0.65%	6	1	7
Disabled Veterans Below Poverty	0.27%	0.27%	2	1	3

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).

McClain County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	889	198	1,087
Total Working Families	61.86%	61.86%	550	122	672
Working Families with Children Present	33.98%	33.98%	302	67	369

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,087 housing units will be needed in McClain County over the next five years. Of those units:

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

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

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