

Housing Needs Assessment
Woodward 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:

October 14, 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
 Woodward County
 IRR - Tulsa/OKC File No. 140-2015-0090

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

Mr. Dennis Shockley
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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

Owen S. Ard, MAI
Certified General Real Estate Appraiser
Oklahoma Certificate #11245CGA
Telephone: 918-492-4844, x103
Email: oard@irr.com

David A. Puckett
Certified General Real Estate Appraiser
Oklahoma Certificate #12795CGA
Telephone: 918-492-4844, x104
Email: dpuckett@irr.com

Jacquelyn Porter
Market Analyst



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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 Woodward County is projected to grow by 1.67% per year over the next five years, outperforming the State of Oklahoma.
2. Woodward County is projected to need a total of 542 housing units for ownership and 214 housing units for rent over the next five years.
3. Median Household Income in Woodward County is estimated to be \$55,073 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Woodward County is estimated to be 18.24%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Woodward County are higher than the state averages.
5. Home values and rental rates in Woodward County are lower than the state averages.
6. Average sale price for homes in Woodward was \$110,497 in 2015, with an average price per square foot of \$75.63. Average year of construction is 1963. Average sale price for homes constructed since 2005 is \$261,038 or \$118.44 per square foot.

7. Approximately 27.98% of renters and 14.81% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number:60 Injuries: 32 Fatalities:6 Damages (1996-2014): \$410,000.00
4. Social Vulnerability: Below state score at the county level; the area most vulnerable by census tract is in the populated area of Woodward.
5. Floodplain: Woodward (city), Mooreland, Sharon and Mutual have notable development within or near the floodplain.

Homelessness Specific Findings

1. Woodward County is located in the Oklahoma Balance of State Continuum of Care.
2. There are an estimated 295 homeless individuals in this area, 154 of which are identified as sheltered.
3. Homeless children under the age of 18 are more likely to be unsheltered than sheltered.
4. Many homeless persons are victims of domestic violence, totaling 75 people.
5. Very few units are available for occupation by families with children (14), and there is a need to grow the number of units that are available for this group of homeless and the children in their care.

Fair Housing Specific Findings

1. Units located in a Food Desert: 60

Lead-Based Paint Specific Findings

1. We estimate there are 1,433 occupied housing units in Woodward County with lead-based paint hazards.
2. 612 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 201 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 Woodward 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 Woodward 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 Woodward 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 Woodward County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Woodward County area.

Effective Date of Consultation

The Woodward County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 14, 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 Woodward County area was inspected during October, 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

Woodward County Analysis

Area Information

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

Woodward County is located in northwest Oklahoma. The county is bordered on the north by Harper and Woods counties, on the west by Harper and Ellis counties, on the south by Ellis and Dewey counties, and on the east by Woods and Major counties. The Woodward County seat is Woodward, which is located in the west-central part of the county. This location is approximately 202 miles west of Tulsa and 140 miles northwest of Oklahoma City.

Woodward County has a total area of 1,246 square miles (1,242 square miles of land, and 4 square miles of water), ranking 11th out of Oklahoma's 77 counties in terms of total area. The total population of Woodward County as of the 2010 Census was 20,081 persons, for a population density of 16 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Woodward. These are US-270, US-412, OK-50, OK-34, OK-15, and OK-34C. The nearest interstate highway is I-40, which is located 70 miles south of Woodward. The county also has an intricate network of county roadways.

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

West Woodward Airport is located just west of Woodward. It has two runways (primary concrete runway 5,502' in length, and an asphalt runway 2,500' in length), and averages approximately 115 aircraft operations per week. The nearest full-service commercial airport is Will Rogers World Airport, located approximately 120 miles southeast.

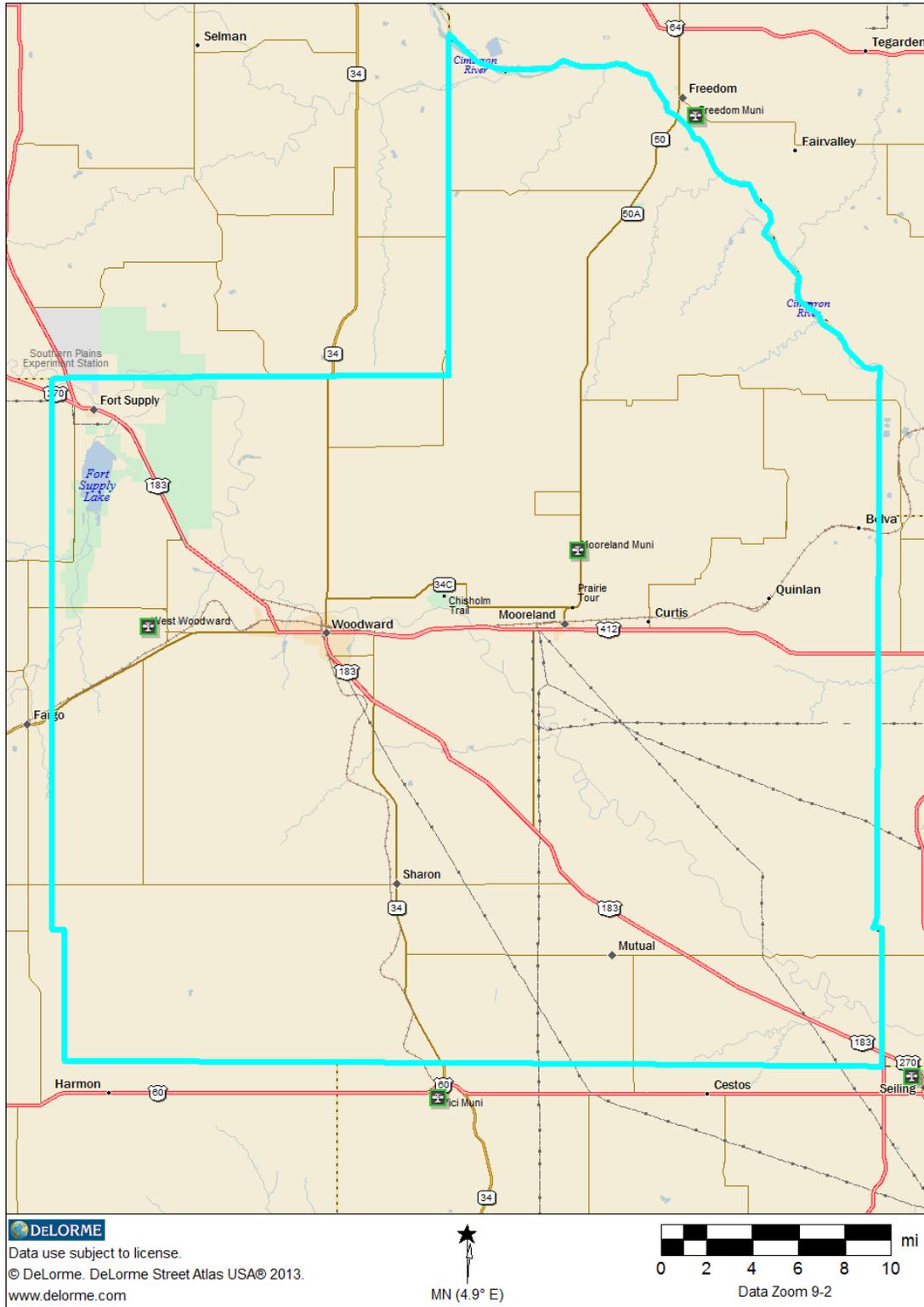
Educational Facilities

All of the county communities have public school facilities. Woodward is served by Woodward Public Schools which operates one high school, one middle school, three elementary schools, as well as one early childhood learning center. Higher education offerings in Woodward include the Northwestern Oklahoma State University – Woodward Campus (the main campus being located in Alva).

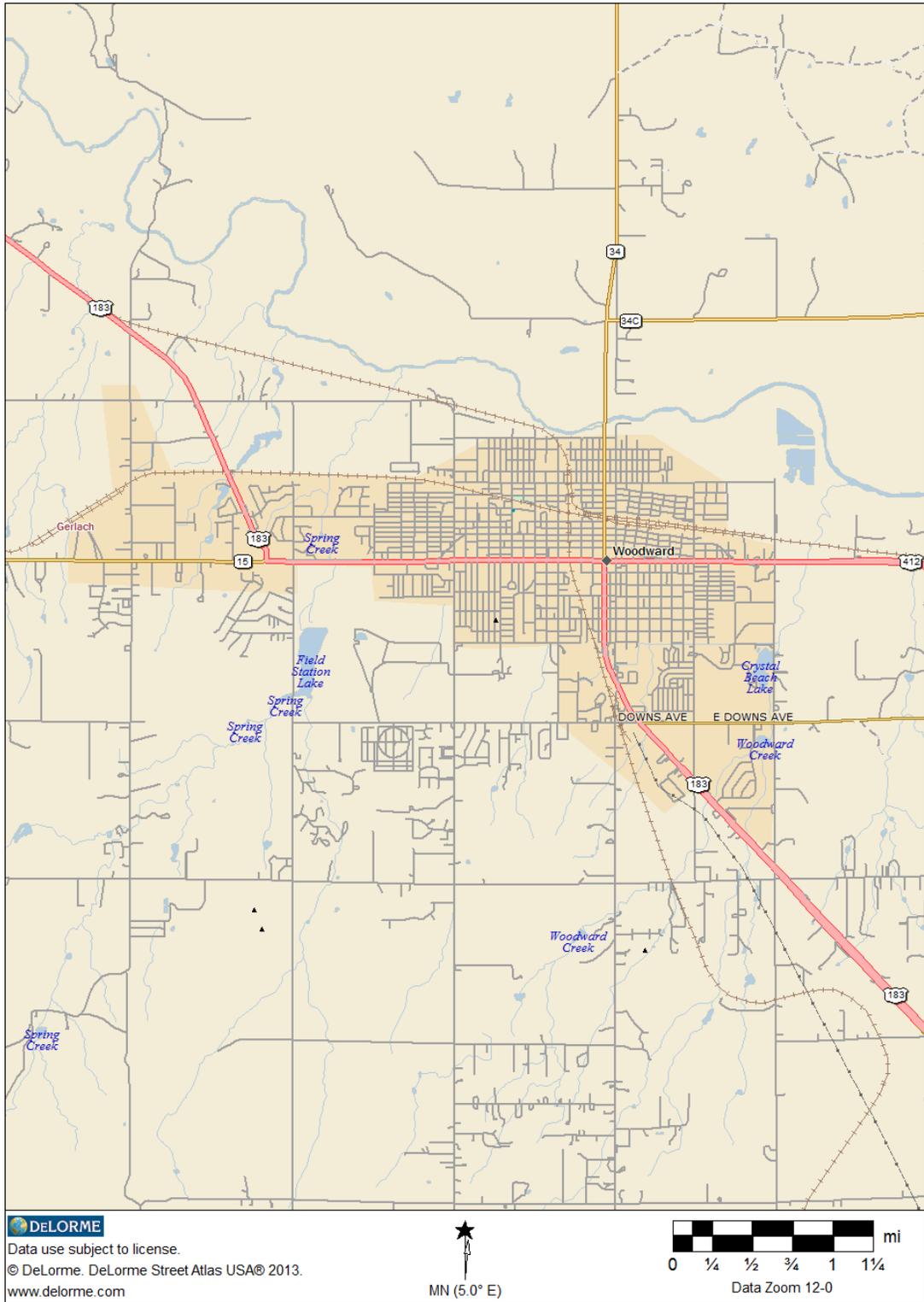
Medical Facilities

Medical services are provided by Woodward Regional Medical, an acute-care hospital part of the Alliance Health Medical Group offering surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Woodward County Area Map



Woodward Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Woodward 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
Woodward	11,853	12,051	0.17%	13,443	2.21%	14,601	1.67%
Woodward County	18,486	20,081	0.83%	21,959	1.80%	23,775	1.60%
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 Woodward County was 20,081 persons as of the 2010 Census, a 0.83% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Woodward County to be 21,959 persons, and projects that the population will show 1.60% annualized growth over the next five years.

The population of Woodward was 12,051 persons as of the 2010 Census, a 0.17% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Woodward to be 13,443 persons, and projects that the population will show 1.67% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Woodward	4,787	4,917	0.27%	5,484	2.21%	5,989	1.78%
Woodward County	7,141	7,654	0.70%	8,438	1.97%	9,194	1.73%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Woodward	3,247	3,150	-0.30%	3,575	2.56%	3,898	1.75%
Woodward County	5,078	5,163	0.17%	5,687	1.95%	6,191	1.71%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Woodward County had a total of 7,654 households, representing a 0.70% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Woodward County to have 8,438 households. This number is expected to experience a 1.73% annualized rate of growth over the next five years.

As of 2010, Woodward had a total of 4,917 households, representing a 0.27% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Woodward to have 5,484 households. This number is expected to experience a 1.78% 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 Woodward County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Woodward		Woodward County	
	No.	Percent	No.	Percent
Total Population	12,262		20,483	
White Alone	11,098	90.51%	18,686	91.23%
Black or African American Alone	8	0.07%	227	1.11%
Amer. Indian or Alaska Native Alone	261	2.13%	413	2.02%
Asian Alone	96	0.78%	96	0.47%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	3	0.01%
Some Other Race Alone	348	2.84%	356	1.74%
Two or More Races	451	3.68%	702	3.43%
Population by Hispanic or Latino Origin	Woodward		Woodward County	
	No.	Percent	No.	Percent
Total Population	12,262		20,483	
Hispanic or Latino	1,924	15.69%	2,198	10.73%
<i>Hispanic or Latino, White Alone</i>	<i>1,560</i>	<i>81.08%</i>	<i>1,789</i>	<i>81.39%</i>
<i>Hispanic or Latino, All Other Races</i>	<i>364</i>	<i>18.92%</i>	<i>409</i>	<i>18.61%</i>
Not Hispanic or Latino	10,338	84.31%	18,285	89.27%
<i>Not Hispanic or Latino, White Alone</i>	<i>9,538</i>	<i>92.26%</i>	<i>16,897</i>	<i>92.41%</i>
<i>Not Hispanic or Latino, All Other Races</i>	<i>800</i>	<i>7.74%</i>	<i>1,388</i>	<i>7.59%</i>

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

In Woodward County, racial and ethnic minorities comprise 17.51% of the total population. Within Woodward, racial and ethnic minorities represent 22.21% of the population.

Population by Age

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

Woodward County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	20,081		21,959		23,775			
Age 0 - 4	1,466	7.30%	1,551	7.06%	1,700	7.15%	1.13%	1.85%
Age 5 - 9	1,359	6.77%	1,510	6.88%	1,627	6.84%	2.13%	1.50%
Age 10 - 14	1,288	6.41%	1,489	6.78%	1,595	6.71%	2.94%	1.38%
Age 15 - 17	772	3.84%	874	3.98%	1,000	4.21%	2.51%	2.73%
Age 18 - 20	679	3.38%	809	3.68%	916	3.85%	3.57%	2.52%
Age 21 - 24	1,015	5.05%	1,130	5.15%	1,264	5.32%	2.17%	2.27%
Age 25 - 34	2,973	14.81%	3,183	14.50%	3,163	13.30%	1.37%	-0.13%
Age 35 - 44	2,484	12.37%	2,814	12.81%	3,153	13.26%	2.53%	2.30%
Age 45 - 54	3,007	14.97%	2,769	12.61%	2,712	11.41%	-1.64%	-0.42%
Age 55 - 64	2,190	10.91%	2,597	11.83%	2,826	11.89%	3.47%	1.70%
Age 65 - 74	1,640	8.17%	1,880	8.56%	2,243	9.43%	2.77%	3.59%
Age 75 - 84	883	4.40%	1,014	4.62%	1,173	4.93%	2.81%	2.96%
Age 85 and over	325	1.62%	339	1.54%	403	1.70%	0.85%	3.52%
<i>Age 55 and over</i>	<i>5,038</i>	<i>25.09%</i>	<i>5,830</i>	<i>26.55%</i>	<i>6,645</i>	<i>27.95%</i>	<i>2.96%</i>	<i>2.65%</i>
<i>Age 62 and over</i>	<i>3,180</i>	<i>15.84%</i>	<i>3,673</i>	<i>16.73%</i>	<i>4,264</i>	<i>17.93%</i>	<i>2.93%</i>	<i>3.03%</i>
Median Age	37.0		36.5		37.0		-0.27%	0.27%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Woodward County is 36.5 years. This compares with the statewide figure of 36.6 years. Approximately 7.06% of the population is below the age of 5, while 16.73% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.03% per year.

Woodward 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	12,051		13,443		14,601			
Age 0 - 4	989	8.21%	1,041	7.74%	1,146	7.85%	1.03%	1.94%
Age 5 - 9	871	7.23%	1,025	7.62%	1,088	7.45%	3.31%	1.20%
Age 10 - 14	774	6.42%	961	7.15%	1,073	7.35%	4.42%	2.23%
Age 15 - 17	459	3.81%	522	3.88%	630	4.31%	2.61%	3.83%
Age 18 - 20	428	3.55%	473	3.52%	552	3.78%	2.02%	3.14%
Age 21 - 24	646	5.36%	658	4.89%	712	4.88%	0.37%	1.59%
Age 25 - 34	1,773	14.71%	2,002	14.89%	1,887	12.92%	2.46%	-1.18%
Age 35 - 44	1,385	11.49%	1,623	12.07%	1,933	13.24%	3.22%	3.56%
Age 45 - 54	1,724	14.31%	1,618	12.04%	1,593	10.91%	-1.26%	-0.31%
Age 55 - 64	1,338	11.10%	1,609	11.97%	1,708	11.70%	3.76%	1.20%
Age 65 - 74	912	7.57%	1,073	7.98%	1,316	9.01%	3.30%	4.17%
Age 75 - 84	544	4.51%	616	4.58%	715	4.90%	2.52%	3.03%
Age 85 and over	208	1.73%	222	1.65%	248	1.70%	1.31%	2.24%
<i>Age 55 and over</i>	<i>3,002</i>	<i>24.91%</i>	<i>3,520</i>	<i>26.18%</i>	<i>3,987</i>	<i>27.31%</i>	<i>3.23%</i>	<i>2.52%</i>
<i>Age 62 and over</i>	<i>1,857</i>	<i>15.41%</i>	<i>2,172</i>	<i>16.15%</i>	<i>2,543</i>	<i>17.42%</i>	<i>3.18%</i>	<i>3.21%</i>
Median Age	35.6		35.2		36.1		-0.23%	0.51%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Woodward is 35.2 years. This compares with the statewide figure of 36.6 years. Approximately 7.74% of the population is below the age of 5, while 16.15% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.21% per year. Compared with the rest of the state, the age distributions of Woodward and Woodward County are highly similar.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Woodward		Woodward County	
	No.	Percent	No.	Percent
Total Families:	2,904		4,975	
Married-Couple Family:	2,302	79.27%	4,100	82.41%
With Children Under 18 Years	976	33.61%	1,578	31.72%
No Children Under 18 Years	1,326	45.66%	2,522	50.69%
Other Family:	602	20.73%	875	17.59%
Male Householder, No Wife Present	137	4.72%	225	4.52%
With Children Under 18 Years	48	1.65%	105	2.11%
No Children Under 18 Years	89	3.06%	120	2.41%
Female Householder, No Husband Present	465	16.01%	650	13.07%
With Children Under 18 Years	337	11.60%	439	8.82%
No Children Under 18 Years	128	4.41%	211	4.24%
<hr/>				
Total Single Parent Families	385		544	
Male Householder	48	12.47%	105	19.30%
Female Householder	337	87.53%	439	80.70%

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

As shown, within Woodward County, among all families 10.93% are single-parent families, while in Woodward, the percentage is 13.26%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	12,139		19,530		3,702,515	
Under 18 Years:	3,117		5,021		933,738	
With One Type of Disability	72	2.31%	98	1.95%	33,744	3.61%
With Two or More Disabilities	35	1.12%	50	1.00%	11,082	1.19%
No Disabilities	3,010	96.57%	4,873	97.05%	888,912	95.20%
18 to 64 Years:	7,360		11,629		2,265,702	
With One Type of Disability	511	6.94%	720	6.19%	169,697	7.49%
With Two or More Disabilities	409	5.56%	581	5.00%	149,960	6.62%
No Disabilities	6,440	87.50%	10,328	88.81%	1,946,045	85.89%
65 Years and Over:	1,662		2,880		503,075	
With One Type of Disability	360	21.66%	537	18.65%	95,633	19.01%
With Two or More Disabilities	516	31.05%	705	24.48%	117,044	23.27%
No Disabilities	786	47.29%	1,638	56.88%	290,398	57.72%
Total Number of Persons with Disabilities:	1,903	15.68%	2,691	13.78%	577,160	15.59%

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

Within Woodward County, 13.78% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Woodward the percentage is 15.68%. In Woodward County as a whole, disabilities are somewhat slightly less prevalent than the rest of the state.

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

2013 Population by Veteran and Disability Status

	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	9,022		14,509		2,738,788	
Veteran:	770	8.53%	1,332	9.18%	305,899	11.17%
<i>With a Disability</i>	290	37.66%	434	32.58%	100,518	32.86%
<i>No Disability</i>	480	62.34%	898	67.42%	205,381	67.14%
Non-veteran:	8,252	91.47%	13,177	90.82%	2,432,889	88.83%
<i>With a Disability</i>	1,506	18.25%	2,109	16.01%	430,610	17.70%
<i>No Disability</i>	6,746	81.75%	11,068	83.99%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Woodward County, the Census Bureau estimates there are 1,332 veterans, 32.58% of which have one or more disabilities (compared with 32.86% at a statewide level). In Woodward, there are an estimated 770 veterans, 37.66% of which are estimated to have a disability. Veterans in Woodward County are no more likely to have one or more disabilities compared with veterans in the rest of the state (though they are slightly more likely in the City of Woodward).

Group Quarters Population

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

	Woodward		Woodward County	
	No.	Percent	No.	Percent
Total Population	12,051		20,081	
Group Quarters Population	171	1.42%	1,240	6.17%
Institutionalized Population	119	0.99%	1,181	5.88%
Correctional facilities for adults	59	0.49%	1,096	5.46%
Juvenile facilities	0	0.00%	25	0.12%
Nursing facilities/Skilled-nursing facilities	60	0.50%	60	0.30%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	52	0.43%	59	0.29%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	52	0.43%	59	0.29%

Source: 2010 Decennial Census, Table P42

The percentage of the Woodward County population in group quarters is substantially higher than the statewide figure, which was 2.99% in 2010. This is due to the William S. Key Correctional Center, a minimum security facility operated by the Oklahoma Department of Corrections with over 1,000 male offenders. It is located approximately 13 miles north of the City of Woodward and one mile east of Fort Supply.

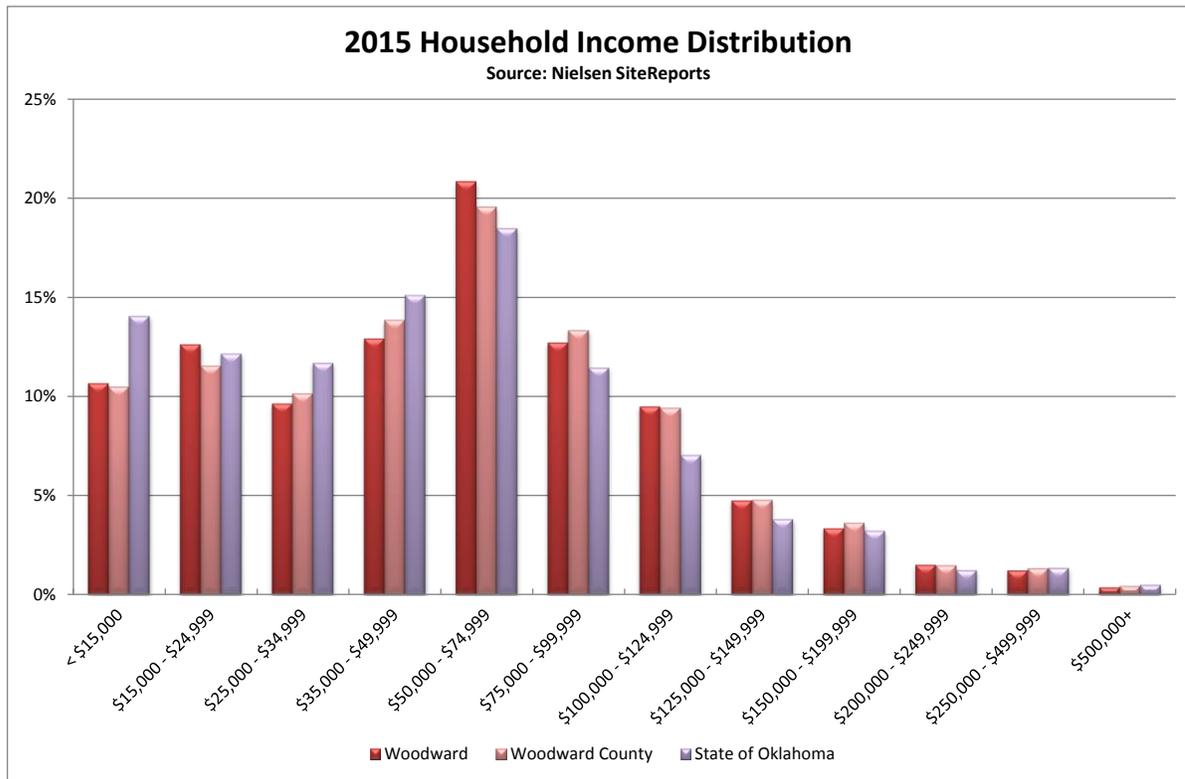
Household Income Levels

Data in the following chart shows the distribution of household income in Woodward 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						
	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	5,484		8,438		1,520,327	
< \$15,000	584	10.65%	885	10.49%	213,623	14.05%
\$15,000 - \$24,999	692	12.62%	974	11.54%	184,613	12.14%
\$25,000 - \$34,999	528	9.63%	856	10.14%	177,481	11.67%
\$35,000 - \$49,999	708	12.91%	1,169	13.85%	229,628	15.10%
\$50,000 - \$74,999	1,143	20.84%	1,651	19.57%	280,845	18.47%
\$75,000 - \$99,999	697	12.71%	1,125	13.33%	173,963	11.44%
\$100,000 - \$124,999	520	9.48%	795	9.42%	106,912	7.03%
\$125,000 - \$149,999	260	4.74%	403	4.78%	57,804	3.80%
\$150,000 - \$199,999	183	3.34%	306	3.63%	48,856	3.21%
\$200,000 - \$249,999	82	1.50%	125	1.48%	18,661	1.23%
\$250,000 - \$499,999	67	1.22%	112	1.33%	20,487	1.35%
\$500,000+	20	0.36%	37	0.44%	7,454	0.49%
Median Household Income	\$55,031		\$55,073		\$47,049	
Average Household Income	\$68,094		\$69,293		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Woodward County is estimated to be \$55,073 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Woodward, median household income is estimated to be \$55,031. Compared with the rest of the state, Woodward and Woodward County have relatively higher concentrations in income brackets between \$50,000 and \$150,000 per year. The income distribution can be better visualized by the following chart.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Woodward	\$32,441	\$55,031	3.36%	2.40%	0.96%
Woodward County	\$33,581	\$55,073	3.14%	2.40%	0.74%
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 Woodward County and the City of Woodward saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends which saw negative income growth after adjusting for inflation: over the same period, the national



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

Poverty Rates

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

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Woodward	13.28%	18.24%	497	25.00%	61.42%
Woodward County	12.49%	15.23%	275	14.29%	62.19%
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 Woodward County is estimated to be 15.23% by the American Community Survey. This is an increase of 275 basis points since the 2000 Census. Within Woodward, the poverty rate is estimated to be 18.24%. 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 Woodward County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Woodward County	8,703	11,170	5.12%	7.0%	4.9%	-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

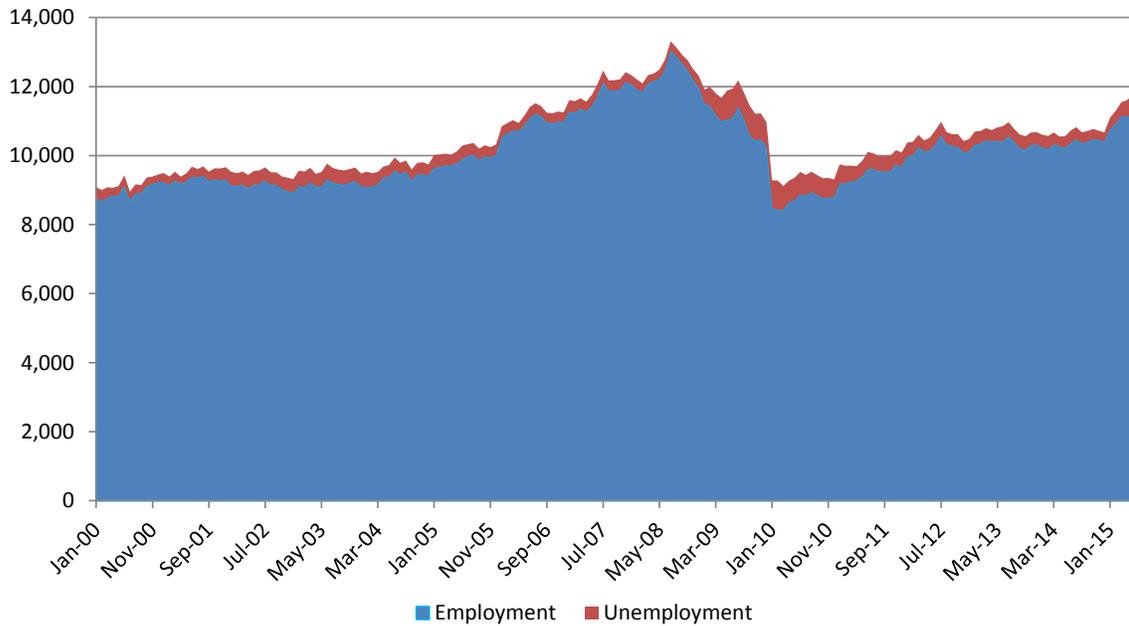
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Woodward County was 11,170 persons. Compared with figures from May 2010, this represents annualized employment growth of 5.12% per year. The unemployment rate in May was 4.9%, a decrease of -210 basis points from May 2010, which was 7.0%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Woodward County has mirrored these trends.

Employment Level Trends

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

Employment and Unemployment in Woodward County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

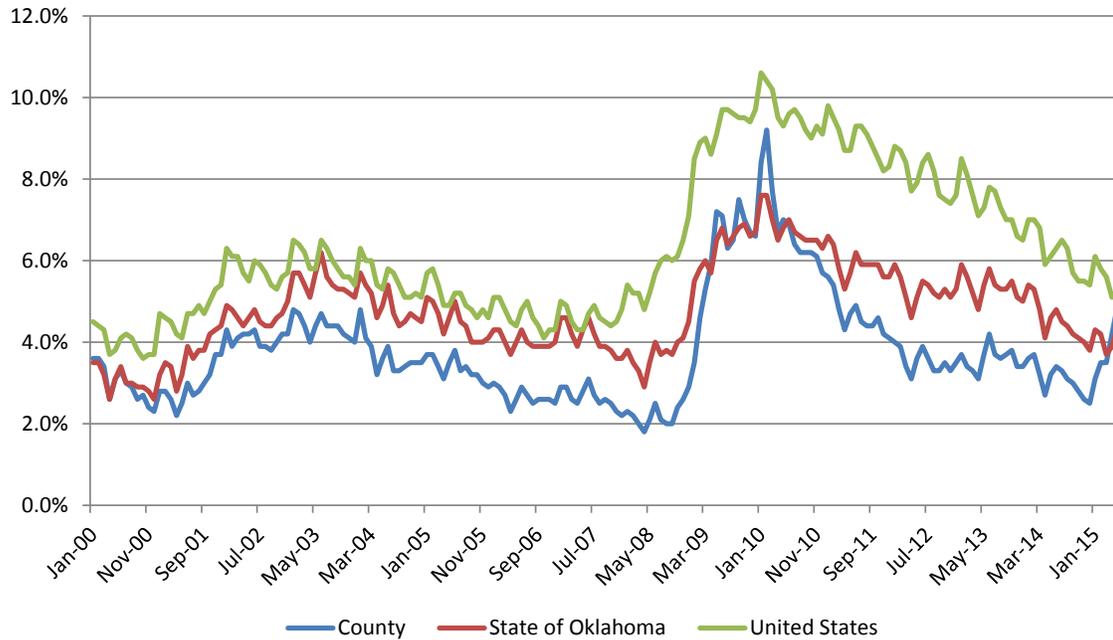
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 11,170 persons. The number of unemployed persons in May 2015 was 574, out of a total labor force of 11,744 persons. Please note that the sharp decline shown January 2010 is a readjustment of employment base counts on the part of the Bureau of Labor Statistics, and not an actual decrease in employment (though the trend prior to that readjustment which began in late 2008, is valid).

Unemployment Rate Trends

The next chart shows historic unemployment rates for Woodward 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 Woodward 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 Woodward County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.9%. On the whole, unemployment rates in Woodward County track very well with statewide figures but are typically below the state (though local unemployment has recently shown a marked increase which is likely due in part to declines in energy prices). Compared with the United States, unemployment rates in Woodward 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 Woodward 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.

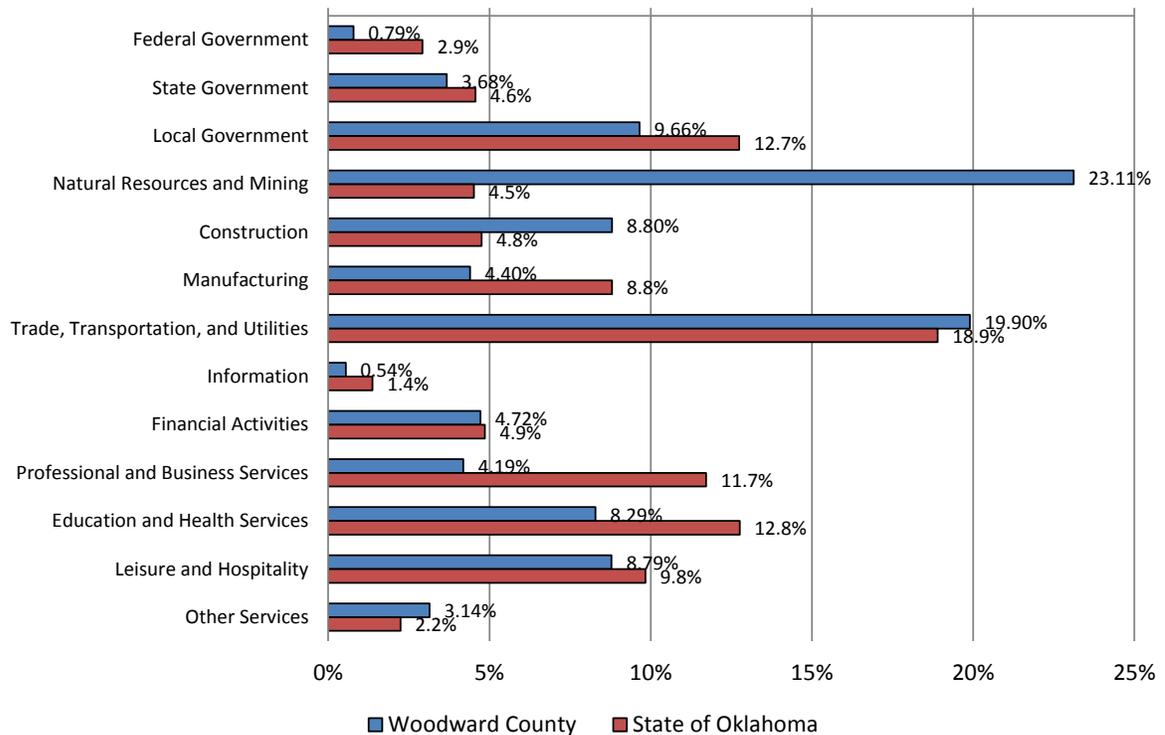


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	13	84	0.79%	\$58,580	0.39
State Government	16	392	3.68%	\$37,404	1.10
Local Government	37	1,030	9.66%	\$33,479	0.96
Natural Resources and Mining	120	2,465	23.11%	\$72,306	15.24
Construction	65	939	8.80%	\$60,558	1.97
Manufacturing	29	469	4.40%	\$71,283	0.49
Trade, Transportation, and Utilities	216	2,122	19.90%	\$41,680	1.04
Information	6	58	0.54%	\$42,363	0.27
Financial Activities	76	503	4.72%	\$42,751	0.84
Professional and Business Services	84	447	4.19%	\$42,297	0.30
Education and Health Services	69	884	8.29%	\$37,331	0.55
Leisure and Hospitality	59	937	8.79%	\$14,812	0.82
Other Services	63	335	3.14%	\$35,430	1.01
Total	853	10,665		\$48,068	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 (23.11%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$72,306 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$72,306 per year.

The rightmost column of the previous table provides location quotients for each industry for Woodward 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 (Woodward 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 Woodward County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 15.24. Energy and agriculture (both included in this heading) are by far the dominant industries in the area.

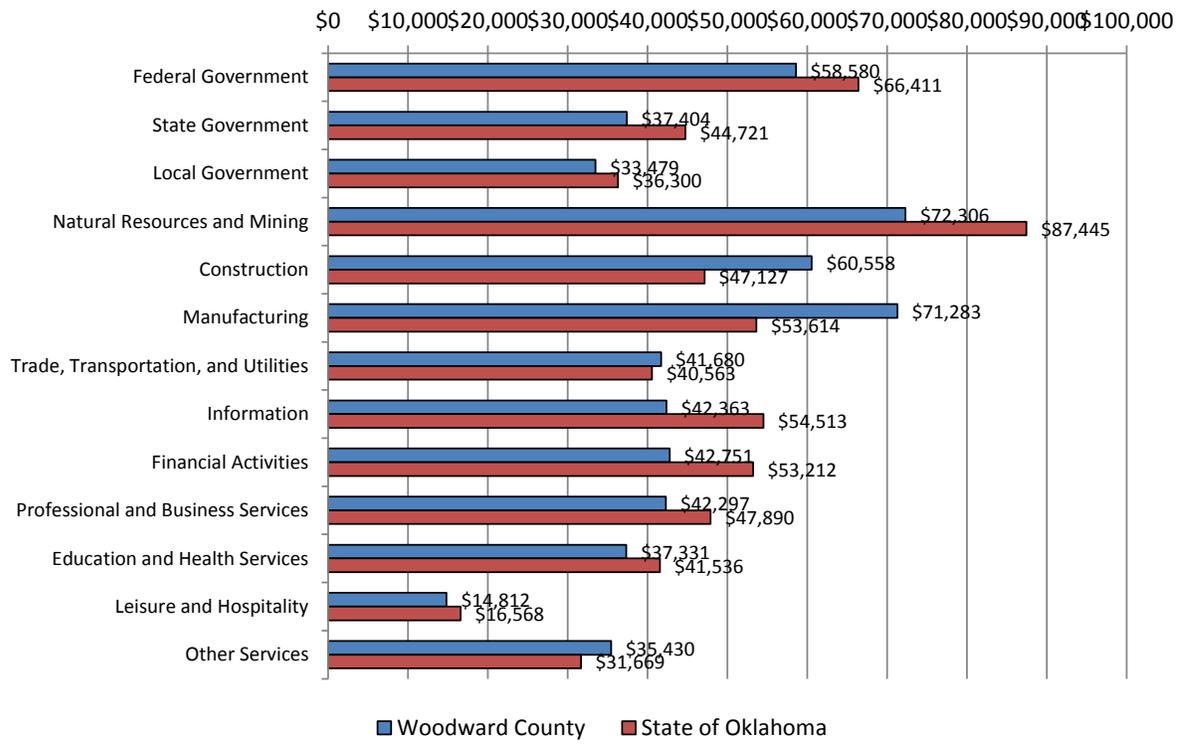
The next table presents average annual pay in Woodward County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Woodward County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$58,580	\$66,411	\$75,784	88.2%	77.3%
State Government	\$37,404	\$44,721	\$54,184	83.6%	69.0%
Local Government	\$33,479	\$36,300	\$46,146	92.2%	72.6%
Natural Resources and Mining	\$72,306	\$87,445	\$59,666	82.7%	121.2%
Construction	\$60,558	\$47,127	\$55,041	128.5%	110.0%
Manufacturing	\$71,283	\$53,614	\$62,977	133.0%	113.2%
Trade, Transportation, and Utilities	\$41,680	\$40,563	\$42,988	102.8%	97.0%
Information	\$42,363	\$54,513	\$90,804	77.7%	46.7%
Financial Activities	\$42,751	\$53,212	\$85,261	80.3%	50.1%
Professional and Business Services	\$42,297	\$47,890	\$66,657	88.3%	63.5%
Education and Health Services	\$37,331	\$41,536	\$45,951	89.9%	81.2%
Leisure and Hospitality	\$14,812	\$16,568	\$20,993	89.4%	70.6%
Other Services	\$35,430	\$31,669	\$33,935	111.9%	104.4%
Total	\$48,068	\$43,774	\$51,361	109.8%	93.6%

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, Woodward County has higher average wages in construction and manufacturing, and lower average wages in natural resources and mining, information, financial activities, and education and health services.

Working Families

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



Families by Employment Status and Presence of Children						
	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	2,904		4,975		961,468	
With Children <18 Years:	1,361	46.87%	2,122	42.65%	425,517	44.26%
Married Couple:	976	71.71%	1,578	74.36%	281,418	66.14%
Both Parents Employed	616	63.11%	972	61.60%	166,700	59.24%
One Parent Employed	335	34.32%	557	35.30%	104,817	37.25%
Neither Parent Employed	25	2.56%	49	3.11%	9,901	3.52%
Other Family:	385	28.29%	544	25.64%	144,099	33.86%
Male Householder:	48	12.47%	105	19.30%	36,996	25.67%
Employed	48	100.00%	105	100.00%	31,044	83.91%
Not Employed	0	0.00%	0	0.00%	5,952	16.09%
Female Householder:	337	87.53%	439	80.70%	107,103	74.33%
Employed	200	59.35%	266	60.59%	75,631	70.62%
Not Employed	137	40.65%	173	39.41%	31,472	29.38%
Without Children <18 Years:	1,543	53.13%	2,853	57.35%	535,951	55.74%
Married Couple:	1,326	85.94%	2,522	88.40%	431,868	80.58%
Both Spouses Employed	612	46.15%	1,126	44.65%	167,589	38.81%
One Spouse Employed	383	28.88%	805	31.92%	138,214	32.00%
Neither Spouse Employed	331	24.96%	591	23.43%	126,065	29.19%
Other Family:	217	14.06%	331	11.60%	104,083	19.42%
Male Householder:	89	26.89%	120	20.30%	32,243	25.58%
Employed	65	73.03%	96	80.00%	19,437	60.28%
Not Employed	24	26.97%	24	20.00%	12,806	39.72%
Female Householder:	128	58.99%	211	63.75%	71,840	69.02%
Employed	82	64.06%	137	64.93%	36,601	50.95%
Not Employed	46	35.94%	74	35.07%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,341</i>	<i>80.61%</i>	<i>4,064</i>	<i>81.69%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>1,199</i>	<i>51.22%</i>	<i>1,900</i>	<i>46.75%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>1,142</i>	<i>48.78%</i>	<i>2,164</i>	<i>53.25%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Woodward County, there are 4,064 working families, 46.75% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

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

Major Employers in Woodward County	
Company	No. Employees
Woodward Public Schools	382
Walmart Supercenter	325
Woodward Regional Hospital	300
Roberts Ranch of Oklahoma	288
Northwestern Oklahoma State University	250
Seaboard Foods	200
The City of Woodward	165
Terra International (Oklahoma) Inc.	117
Diamond Services	110
Pioneer Cellular	100

Source: Woodward Chamber of Commerce

As can be seen, Woodward has a variety of major employers in agriculture, education, retail, health care and services.

Commuting Patterns

Travel Time to Work

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

	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	5,887		9,314		1,613,364	
Less than 15 minutes	4,105	69.73%	5,360	57.55%	581,194	36.02%
15 to 30 minutes	1,077	18.29%	2,548	27.36%	625,885	38.79%
30 to 45 minutes	221	3.75%	581	6.24%	260,192	16.13%
45 to 60 minutes	101	1.72%	276	2.96%	74,625	4.63%
60 or more minutes	383	6.51%	549	5.89%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Woodward County, the largest percentage of workers (57.55%) travel fewer than 15 minutes to work. It is evident that the majority of employees living in Woodward and Woodward County are also employed locally, and do not commute to other labor markets.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	5,973		9,482		1,673,026	
Car, Truck or Van:	5,509	92.23%	8,853	93.37%	1,551,461	92.73%
<i>Drove Alone</i>	<i>5,168</i>	<i>93.81%</i>	<i>8,255</i>	<i>93.25%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>341</i>	<i>6.19%</i>	<i>598</i>	<i>6.75%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	41	0.69%	45	0.47%	8,092	0.48%
Taxicab	25	0.42%	25	0.26%	984	0.06%
Motorcycle	8	0.13%	17	0.18%	3,757	0.22%
Bicycle	3	0.05%	3	0.03%	4,227	0.25%
Walked	152	2.54%	168	1.77%	30,401	1.82%
Other Means	149	2.49%	203	2.14%	14,442	0.86%
Worked at Home	86	1.44%	168	1.77%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Woodward County commute to work by private vehicle, and a smaller percentage of those carpool as compared with the rest of the state. A small percentage of persons (1.77%) work from home.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Woodward 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
Woodward	5,561	5,719	0.28%	6,267	1.85%
Woodward County	8,341	8,838	0.58%	9,625	1.72%
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 Woodward County grew by 1.72% per year, to a total of 9,625 housing units in 2015. In terms of new housing unit construction, Woodward County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	5,533		8,825		1,669,828	
1 Unit, Detached	4,031	72.85%	6,438	72.95%	1,219,987	73.06%
1 Unit, Attached	111	2.01%	124	1.41%	34,434	2.06%
Duplex Units	13	0.23%	14	0.16%	34,207	2.05%
3-4 Units	239	4.32%	273	3.09%	42,069	2.52%
5-9 Units	120	2.17%	128	1.45%	59,977	3.59%
10-19 Units	61	1.10%	83	0.94%	57,594	3.45%
20-49 Units	224	4.05%	246	2.79%	29,602	1.77%
50 or More Units	202	3.65%	202	2.29%	30,240	1.81%
Mobile Homes	500	9.04%	1,266	14.35%	159,559	9.56%
Boat, RV, Van, etc.	32	0.58%	51	0.58%	2,159	0.13%
Total Multifamily Units	859	15.53%	946	10.72%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Woodward County, 72.95% of housing units are single-family, detached. 10.72% of housing units are multifamily in structure (two or more units per building), while 14.92% of housing units comprise mobile homes, RVs, etc.

Within Woodward, 72.85% of housing units are single-family, detached. 15.53% of housing units are multifamily in structure, while 9.62% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	4,624		7,382		1,444,081	
Owner Occupied:	2,964	64.10%	5,297	71.76%	968,736	67.08%
No Bedroom	13	0.44%	13	0.25%	2,580	0.27%
1 Bedroom	68	2.29%	108	2.04%	16,837	1.74%
2 Bedrooms	601	20.28%	937	17.69%	166,446	17.18%
3 Bedrooms	1,911	64.47%	3,359	63.41%	579,135	59.78%
4 Bedrooms	357	12.04%	786	14.84%	177,151	18.29%
5 or More Bedrooms	14	0.47%	94	1.77%	26,587	2.74%
Renter Occupied:	1,660	35.90%	2,085	28.24%	475,345	32.92%
No Bedroom	186	11.20%	197	9.45%	13,948	2.93%
1 Bedroom	219	13.19%	262	12.57%	101,850	21.43%
2 Bedrooms	711	42.83%	904	43.36%	179,121	37.68%
3 Bedrooms	452	27.23%	544	26.09%	152,358	32.05%
4 Bedrooms	75	4.52%	157	7.53%	24,968	5.25%
5 or More Bedrooms	17	1.02%	21	1.01%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Woodward County is 71.76%, while 28.24% of housing units are renter occupied. In Woodward, the homeownership rate is 64.10%, while 35.90% of households are renters.

Housing Units Tenure and Household Income

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

Woodward County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,382	5,297	2,085	71.76%	28.24%
Less than \$5,000	261	82	179	31.42%	68.58%
\$5,000 - \$9,999	284	102	182	35.92%	64.08%
\$10,000-\$14,999	416	217	199	52.16%	47.84%
\$15,000-\$19,999	532	423	109	79.51%	20.49%
\$20,000-\$24,999	376	252	124	67.02%	32.98%
\$25,000-\$34,999	737	495	242	67.16%	32.84%
\$35,000-\$49,999	964	763	201	79.15%	20.85%
\$50,000-\$74,999	1,445	979	466	67.75%	32.25%
\$75,000-\$99,999	1,038	757	281	72.93%	27.07%
\$100,000-\$149,999	854	817	37	95.67%	4.33%
\$150,000 or more	475	410	65	86.32%	13.68%
Income Less Than \$25,000	1,869	1,076	793	57.57%	42.43%

Source: 2009-2013 American Community Survey, Table B25118

Within Woodward County as a whole, 42.43% of households with incomes less than \$25,000 are estimated to be renters, while 57.57% are estimated to be homeowners.

Woodward Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,624	2,964	1,660	64.10%	35.90%
Less than \$5,000	173	31	142	17.92%	82.08%
\$5,000 - \$9,999	265	89	176	33.58%	66.42%
\$10,000-\$14,999	221	108	113	48.87%	51.13%
\$15,000-\$19,999	399	327	72	81.95%	18.05%
\$20,000-\$24,999	261	152	109	58.24%	41.76%
\$25,000-\$34,999	400	224	176	56.00%	44.00%
\$35,000-\$49,999	536	383	153	71.46%	28.54%
\$50,000-\$74,999	998	570	428	57.11%	42.89%
\$75,000-\$99,999	680	467	213	68.68%	31.32%
\$100,000-\$149,999	440	416	24	94.55%	5.45%
\$150,000 or more	251	197	54	78.49%	21.51%
Income Less Than \$25,000	1,319	707	612	53.60%	46.40%

Source: 2009-2013 American Community Survey, Table B25118

Within Woodward, 46.40% of households with incomes less than \$25,000 are estimated to be renters, while 53.60% 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						
	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	4,624		7,382		1,444,081	
Owner Occupied:	2,964	64.10%	5,297	71.76%	968,736	67.08%
Built 2010 or Later	0	0.00%	36	0.68%	10,443	1.08%
Built 2000 to 2009	113	3.81%	408	7.70%	153,492	15.84%
Built 1990 to 1999	232	7.83%	553	10.44%	125,431	12.95%
Built 1980 to 1989	340	11.47%	843	15.91%	148,643	15.34%
Built 1970 to 1979	711	23.99%	1,173	22.14%	184,378	19.03%
Built 1960 to 1969	464	15.65%	700	13.22%	114,425	11.81%
Built 1950 to 1959	449	15.15%	561	10.59%	106,544	11.00%
Built 1940 to 1949	359	12.11%	466	8.80%	50,143	5.18%
Built 1939 or Earlier	296	9.99%	557	10.52%	75,237	7.77%
Median Year Built:		1968		1973		1977
Renter Occupied:	1,660	35.90%	2,085	28.24%	475,345	32.92%
Built 2010 or Later	0	0.00%	23	1.10%	5,019	1.06%
Built 2000 to 2009	141	8.49%	163	7.82%	50,883	10.70%
Built 1990 to 1999	72	4.34%	94	4.51%	47,860	10.07%
Built 1980 to 1989	238	14.34%	308	14.77%	77,521	16.31%
Built 1970 to 1979	564	33.98%	619	29.69%	104,609	22.01%
Built 1960 to 1969	241	14.52%	306	14.68%	64,546	13.58%
Built 1950 to 1959	250	15.06%	322	15.44%	54,601	11.49%
Built 1940 to 1949	106	6.39%	106	5.08%	31,217	6.57%
Built 1939 or Earlier	48	2.89%	144	6.91%	39,089	8.22%
Median Year Built:		1973		1973		1975
Overall Median Year Built:		1968		1973		1976

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

Within Woodward County, 8.53% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Woodward the percentage is 5.49%.

82.70% of housing units in Woodward County were built prior to 1990, while in Woodward the percentage is 87.93%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Woodward 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
Woodward	4,624	7	0.15%	0	0.00%	66	1.43%
Woodward County	7,382	14	0.19%	0	0.00%	167	2.26%
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 Woodward County, 0.19% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while none have inadequate kitchen facilities (compared with 0.90% at a statewide level).

Vacancy Rates

The next table details housing units in Woodward County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	5,533		8,825		1,669,828	
Total Vacant Units	909	16.43%	1,443	16.35%	225,747	13.52%
For rent	416	45.76%	438	30.35%	43,477	19.26%
Rented, not occupied	21	2.31%	31	2.15%	9,127	4.04%
For sale only	120	13.20%	149	10.33%	23,149	10.25%
Sold, not occupied	0	0.00%	11	0.76%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	95	6.58%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	352	38.72%	719	49.83%	101,155	44.81%
Homeowner Vacancy Rate	3.89%		2.73%		2.31%	
Rental Vacancy Rate	19.84%		17.15%		8.24%	

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

Within Woodward County, the overall housing vacancy rate is estimated to be 16.35%. The homeowner vacancy rate is estimated to be 2.73%, while the rental vacancy rate is estimated to be 17.15%.

In Woodward, the overall housing vacancy rate is estimated to be 16.43%. The homeowner vacancy rate is estimated to be 3.89%, while the rental vacancy rate is estimated to be 19.84%.

The rental vacancy rate appears unusually high, and should be considered in addressing future rental housing need in Woodward.

Building Permits

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

Woodward

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	13	\$167,308	0	N/A
2005	23	\$188,348	0	N/A
2006	25	\$137,440	0	N/A
2007	30	\$187,307	0	N/A
2008	16	\$244,250	0	N/A
2009	5	\$206,000	0	N/A
2010	3	\$239,667	16	\$15,625
2011	7	\$140,714	12	\$31,667
2012	38	\$217,095	24	\$77,083
2013	24	\$206,125	16	\$40,625
2014	14	\$233,571	9	\$77,778

Source: United States Census Bureau Building Permits Survey

In Woodward, building permits for 275 housing units were issued between 2004 and 2014, for an average of 25 units per year. 72.00% of these housing units were single family homes, and 28.00% consisted of multifamily units. It appears the pace of construction has slowed somewhat from a high of 38 units in 2012.

New Construction Activity

For Ownership:

New construction is occurring throughout Woodward County, both in and immediately around the City of Woodward as well as in rural areas (typically larger homes on acreages). In Woodward, new

construction activity is primarily occurring in the western and southwestern areas of the city, including around Field Station Lake. Subdivisions where new construction has occurred in recent years include Cheyenne Hills, the 48th Street Addition, Lakeview, Red Cedar, and the Scissortail Addition.

Although some relatively affordable new construction has occurred in Woodward County (under \$150,000), much new construction has been of larger, more expensive homes. The average sale price of homes in Woodward County constructed after 2005 (for sales after January 2015) is \$261,038 or \$118.44 per square foot, which is well outside of what could be afforded by a household earning at or less than median household income for Woodward County, which is estimated to be \$55,073 in 2015.

For Rent:

Although some small-scale multifamily construction has occurred in Woodward over the last few years, no notable new rental construction has occurred in Woodward in many years, and no new affordable housing units have been added. There are no units in Woodward under the Affordable Housing Tax Credit program, and only one development in all of Woodward County (Canadian Valley Apartments in Mooreland). To the best of our knowledge no significant new multifamily development is proposed in Woodward.

Homeownership Market

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

Housing Units by Home Value

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

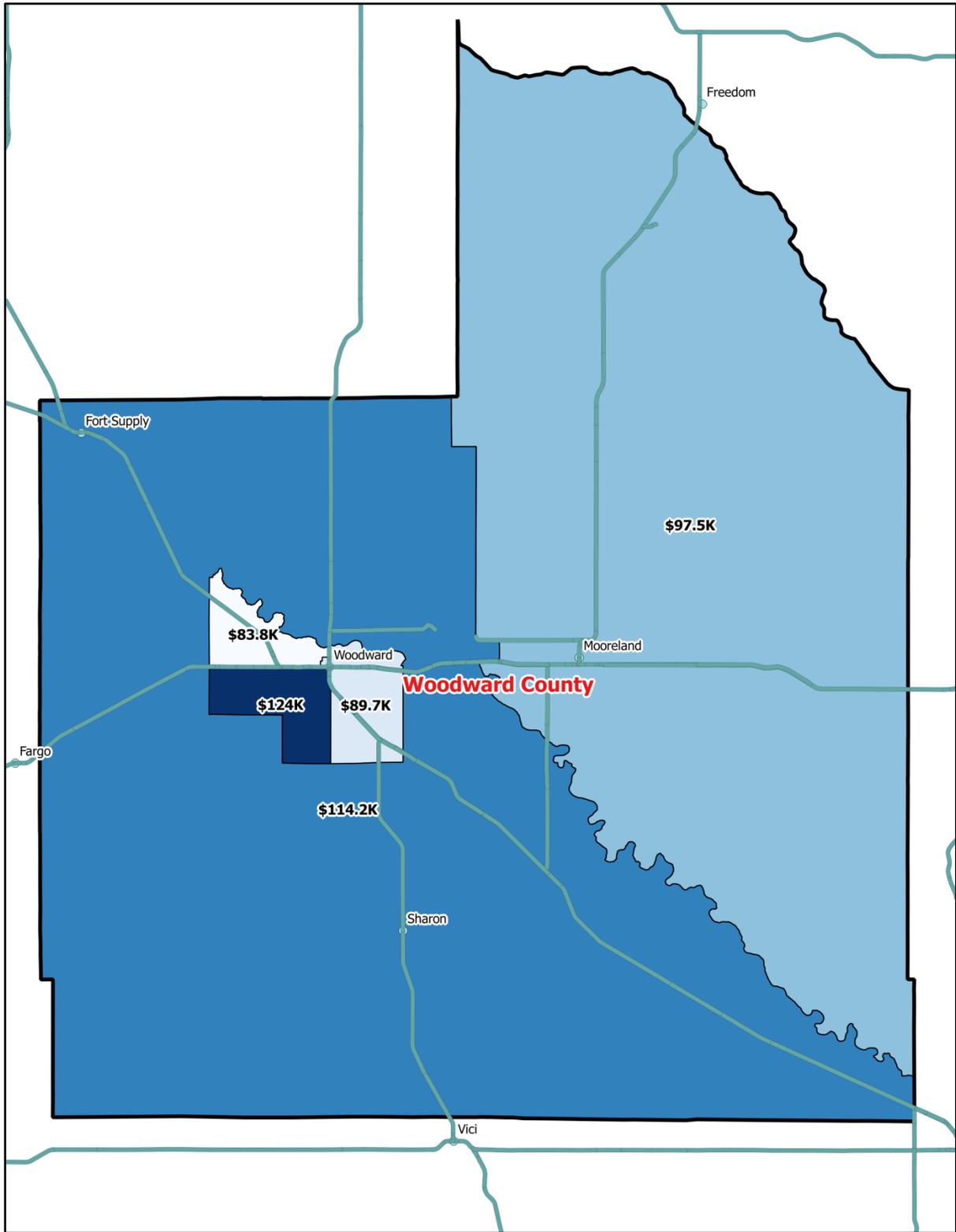
2013 Housing Units by Home Value						
	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,964		5,297		968,736	
Less than \$10,000	50	1.69%	95	1.79%	20,980	2.17%
\$10,000 to \$14,999	35	1.18%	54	1.02%	15,427	1.59%
\$15,000 to \$19,999	48	1.62%	106	2.00%	13,813	1.43%
\$20,000 to \$24,999	27	0.91%	81	1.53%	16,705	1.72%
\$25,000 to \$29,999	83	2.80%	143	2.70%	16,060	1.66%
\$30,000 to \$34,999	99	3.34%	147	2.78%	19,146	1.98%
\$35,000 to \$39,999	61	2.06%	98	1.85%	14,899	1.54%
\$40,000 to \$49,999	204	6.88%	283	5.34%	39,618	4.09%
\$50,000 to \$59,999	135	4.55%	269	5.08%	45,292	4.68%
\$60,000 to \$69,999	202	6.82%	260	4.91%	52,304	5.40%
\$70,000 to \$79,999	251	8.47%	393	7.42%	55,612	5.74%
\$80,000 to \$89,999	194	6.55%	400	7.55%	61,981	6.40%
\$90,000 to \$99,999	123	4.15%	228	4.30%	51,518	5.32%
\$100,000 to \$124,999	287	9.68%	528	9.97%	119,416	12.33%
\$125,000 to \$149,999	339	11.44%	553	10.44%	96,769	9.99%
\$150,000 to \$174,999	281	9.48%	502	9.48%	91,779	9.47%
\$175,000 to \$199,999	198	6.68%	240	4.53%	53,304	5.50%
\$200,000 to \$249,999	184	6.21%	412	7.78%	69,754	7.20%
\$250,000 to \$299,999	74	2.50%	210	3.96%	41,779	4.31%
\$300,000 to \$399,999	39	1.32%	117	2.21%	37,680	3.89%
\$400,000 to \$499,999	24	0.81%	59	1.11%	13,334	1.38%
\$500,000 to \$749,999	26	0.88%	89	1.68%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	30	0.57%	5,018	0.52%
Median Home Value:	\$97,600		\$104,300		\$112,800	

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

The median value of owner-occupied homes in Woodward County is \$104,300. This is -7.5% lower than the statewide median, which is \$112,800. The median home value in Woodward is estimated to be \$97,600.

The geographic distribution of home values in Woodward County can be visualized by the following map. As can be seen, the highest home values are in southwestern Woodward, while the lowest are in northwestern Woodward.

Woodward County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Woodward 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

	Woodward Median Value	Woodward County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$82,000	\$188,900
Built 2000 to 2009	\$209,400	\$161,600	\$178,000
Built 1990 to 1999	\$156,900	\$87,800	\$147,300
Built 1980 to 1989	\$140,600	\$140,600	\$118,300
Built 1970 to 1979	\$120,500	\$119,500	\$111,900
Built 1960 to 1969	\$104,600	\$111,300	\$97,100
Built 1950 to 1959	\$72,300	\$77,700	\$80,300
Built 1940 to 1949	\$65,600	\$69,200	\$67,900
Built 1939 or Earlier	\$74,600	\$80,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Woodward Single Family Sales Activity

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

Woodward Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	39	66	53	59	36
Average Sale Price	\$68,197	\$61,533	\$67,392	\$75,738	\$60,809
Average Square Feet	1,114	1,069	1,040	1,109	1,059
Average Price/SF	\$61.22	\$57.56	\$64.80	\$68.29	\$57.42
Average Year Built	1954	1953	1954	1953	1950

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

Woodward Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	155	221	159	162	105
Average Sale Price	\$127,072	\$130,594	\$126,479	\$141,514	\$122,816
Average Square Feet	1,659	1,607	1,571	1,615	1,548
Average Price/SF	\$76.60	\$81.27	\$80.51	\$87.62	\$79.34
Average Year Built	1973	1974	1969	1969	1968

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

Woodward Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	25	28	27	24	11
Average Sale Price	\$185,795	\$211,038	\$184,771	\$229,833	\$153,318
Average Square Feet	2,200	2,229	2,320	2,372	2,047
Average Price/SF	\$84.45	\$94.68	\$79.64	\$96.89	\$74.90
Average Year Built	1969	1983	1966	1973	1950

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

Woodward Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	224	331	247	258	153
Average Sale Price	\$123,571	\$119,647	\$118,793	\$133,101	\$110,497
Average Square Feet	1,620	1,531	1,535	1,540	1,461
Average Price/SF	\$76.30	\$78.15	\$77.41	\$86.43	\$75.63
Average Year Built	1969	1969	1966	1965	1963

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

Between 2011 and 2014, the average sale price grew by 1.87% per year. The average sale price in 2015 was \$110,497 for an average price per square foot of \$75.63/SF. The average year of construction is estimated to be 1963. Although figures through 3rd quarter 2015 appear somewhat lower than previous years, on the whole the market appears stable with unusually high volume in 2012.

Foreclosure Rates

The next table presents foreclosure rate data for Woodward 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
Woodward County	1.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	49

* 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 Woodward County was 1.5% in May 2014. The county ranked 49 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 a substantially lower foreclosure rate than the rest of the state, it is unlikely that foreclosures have had any undue impact on Woodward compared with other areas of Oklahoma.

Rental Market

This section will discuss supply and demand factors for the rental market in Woodward 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 Woodward 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						
	Woodward		Woodward County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,660		2,085		475,345	
With cash rent:	1,583		1,869		432,109	
Less than \$100	26	1.57%	26	1.25%	2,025	0.43%
\$100 to \$149	0	0.00%	11	0.53%	2,109	0.44%
\$150 to \$199	36	2.17%	36	1.73%	4,268	0.90%
\$200 to \$249	8	0.48%	19	0.91%	8,784	1.85%
\$250 to \$299	63	3.80%	63	3.02%	8,413	1.77%
\$300 to \$349	38	2.29%	47	2.25%	9,107	1.92%
\$350 to \$399	18	1.08%	40	1.92%	10,932	2.30%
\$400 to \$449	109	6.57%	112	5.37%	15,636	3.29%
\$450 to \$499	103	6.20%	133	6.38%	24,055	5.06%
\$500 to \$549	48	2.89%	62	2.97%	31,527	6.63%
\$550 to \$599	232	13.98%	282	13.53%	33,032	6.95%
\$600 to \$649	263	15.84%	286	13.72%	34,832	7.33%
\$650 to \$699	100	6.02%	152	7.29%	32,267	6.79%
\$700 to \$749	173	10.42%	173	8.30%	30,340	6.38%
\$750 to \$799	15	0.90%	31	1.49%	27,956	5.88%
\$800 to \$899	122	7.35%	126	6.04%	45,824	9.64%
\$900 to \$999	47	2.83%	47	2.25%	34,153	7.18%
\$1,000 to \$1,249	116	6.99%	150	7.19%	46,884	9.86%
\$1,250 to \$1,499	66	3.98%	73	3.50%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	77	4.64%	216	10.36%	43,236	9.10%
Median Gross Rent	\$621		\$618		\$699	

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

Median gross rent in Woodward County is estimated to be \$618, which is -11.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Woodward is estimated to be \$621.

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

	Woodward Median Rent	Woodward County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$809	\$783	\$841
Built 1990 to 1999	\$703	\$686	\$715
Built 1980 to 1989	\$608	\$609	\$693
Built 1970 to 1979	\$617	\$620	\$662
Built 1960 to 1969	\$600	\$662	\$689
Built 1950 to 1959	\$621	\$597	\$714
Built 1940 to 1949	\$438	\$438	\$673
Built 1939 or Earlier	\$587	\$576	\$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 Woodward County is among housing units constructed after 2000 in the City of Woodward, which is \$809 per month. In order to be affordable, a household would need to earn at least \$32,360 per year to afford such a unit.

Woodward Rental Survey Data

The next table shows the results of our rental survey of Woodward. For a city of Woodward's size, the number of multifamily apartment units is relatively small, and there are very few affordable rental units in the community.

Woodward Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Briarwood Apartments	Market-rate	1980	1	1	624	\$445	\$0.713	N/A
Briarwood Apartments	Market-rate	1980	2	1	945	\$575	\$0.608	N/A
Briarwood Apartments	Market-rate	1980	2	2	1,248	\$700	\$0.561	N/A
Briarwood Apartments	Market-rate	1980	2	2	1,248	\$775	\$0.621	N/A
Briarwood Apartments	Market-rate	1980	Studio	1	1,050	\$725	\$0.690	N/A
Cottonwood Court	Market-rate	1983	1	1	500	\$450	\$0.900	20.00%
Hyde Park Apartments	Market-rate	N/A	1	1	NA	\$500	N/A	N/A
Hyde Park Apartments	Market-rate	N/A	2	1	NA	\$600	N/A	N/A

The previous rent surveys encompass three properties. These properties are located throughout Woodward and provide an indication of availability and rental structure of multifamily property. Though we contacted additional properties in Woodward, we were unable to attain additional rental information. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicated the comparable rental rates have decreased in a predominate range. Due to the

fluctuation in oil and gas prices, Woodward County has seen an increase in vacancy rates in both single-family home rentals and rental apartments. Occupancy levels in the Woodward area have seen a slight decrease due to the economic downturn in the oil and gas industry. Rental rates have also decreased over the recent months, as apartments have lowered rents to be competitive in the market. Though the area has historically shown strong rental rates and occupancy percentage, the fluctuation within the economy has negatively impacted rental data. The rental properties will likely continue to suffer low occupancy and rental rates until fluctuation of oil and gas prices levels to former economic performance.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single-family residences are rentals as well as smaller complexes (under 20 units) not surveyed by this analyst. Decreased rental rates and instability within the oil and gas economy in Woodward displays a small demand for new rental housing within the area. Renovation or replacement of older rental properties in Woodward could prove beneficial, as the rental housing supply is older and in need of repair in many cases.

Rental Market Vacancy – Woodward

Though we contacted multiple rental properties in the Woodward market, we received vacancy information from one property; Cottonwood Court reported a vacancy percentage of 20%. The overall market vacancy of rental housing units was reported at 19.84% by the Census Bureau as of the most recent American Community Survey. There are no LIHTC properties in Woodward, while the USDA operates Woodridge West Apartments in Woodward. Historically, the Woodward multifamily market was stable and occupied but rents have lowered and vacancies grown due to the uncertainty within the oil and gas industry. The stability of the rental housing market has strong ties to the performance of the oil and gas companies. It is the opinion of this analyst that vacancy rates and lower rental rates are clear indicators that the demand for rental housing in Woodward has slowed over the past months. Though Woodward is predicted to have population growth over the next five years, the fluctuation of the oil and gas industry could have continued negative impact on predicted growth. Woodward would benefit from renovation of the current rental housing market, as older housing product comprises the majority of rental options.



Cottonwood Court



Briarwood Apartments

Summary of HUD Subsidized Properties

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

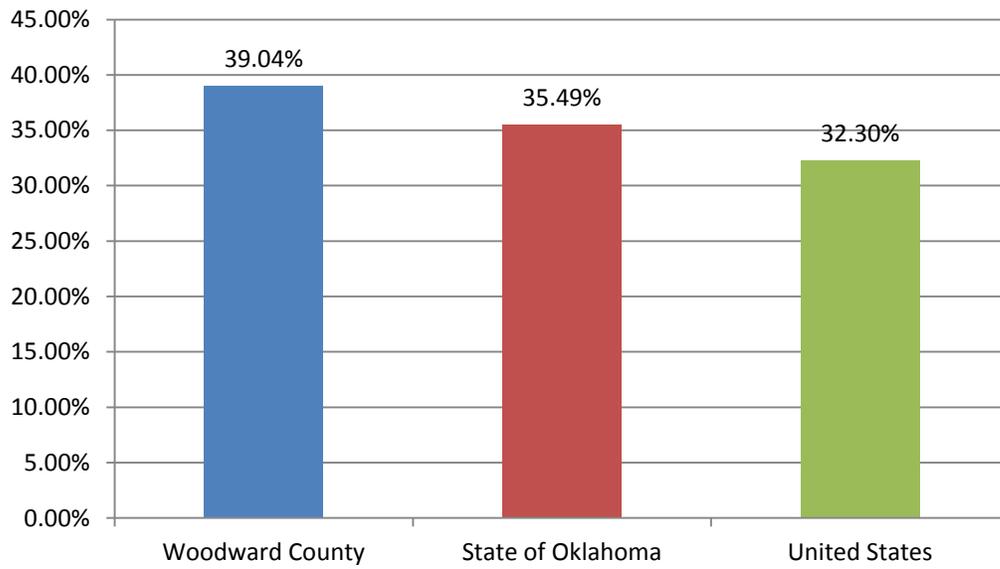
HUD Programs in Woodward County

Woodward 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	15	95%	\$9,695	\$301	\$284	51.39%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	36	97%	\$12,231	\$280	\$571	32.94%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	17	88%	\$10,710	\$235	\$251	48.36%
Summary of All HUD Programs	68	94%	\$11,292	\$273	\$426	39.04%
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 68 housing units located within Woodward County, with an overall occupancy rate of 94%. The average household income among households living in these units is \$11,292. Total monthly rent for these units averages \$699, with the federal contribution averaging \$426 (60.96%) and the tenant's contribution averaging \$273 (39.04%).

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.



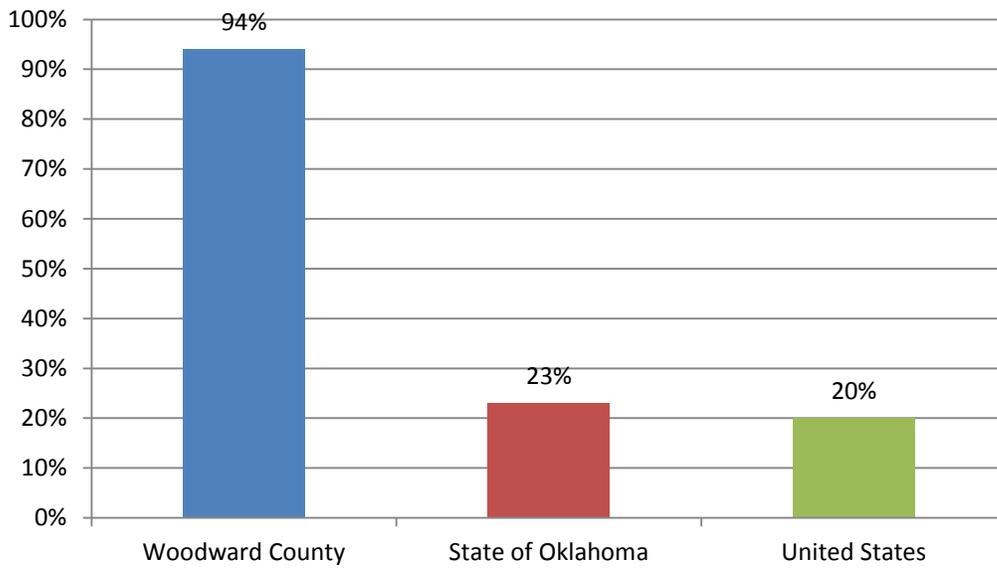
Demographics of Persons in HUD Programs in Woodward County

Woodward 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	15	0%	73%	50%	71%	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	36	0%	100%	23%	100%	13%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	17	0%	100%	31%	100%	0%
Summary of All HUD Programs	68	0%	94%	31%	90%	7%
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

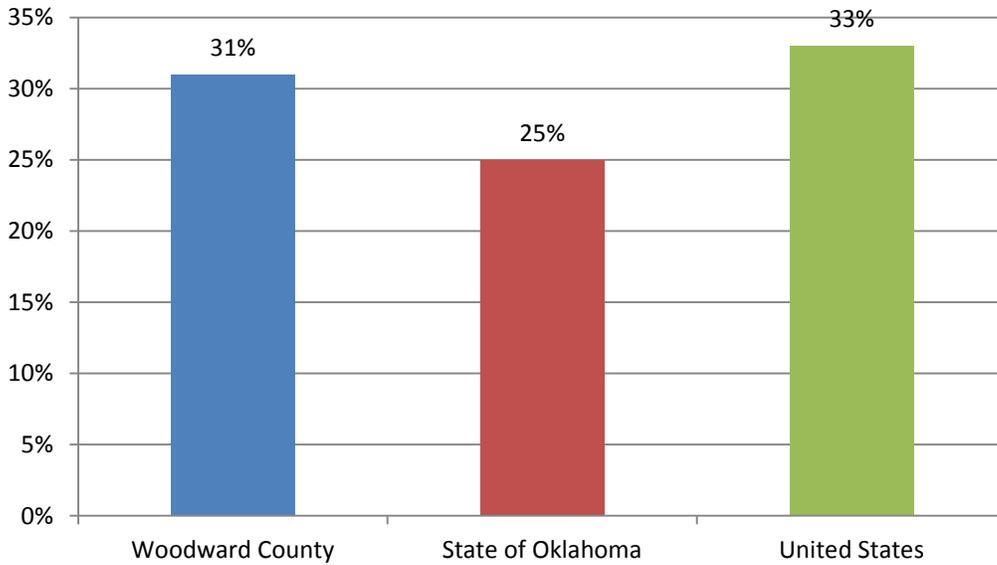
0% of housing units are occupied by single parents with female heads of household. 94% of households have at least one person with a disability. 31% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 90% have one or more disabilities. Finally, 7% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

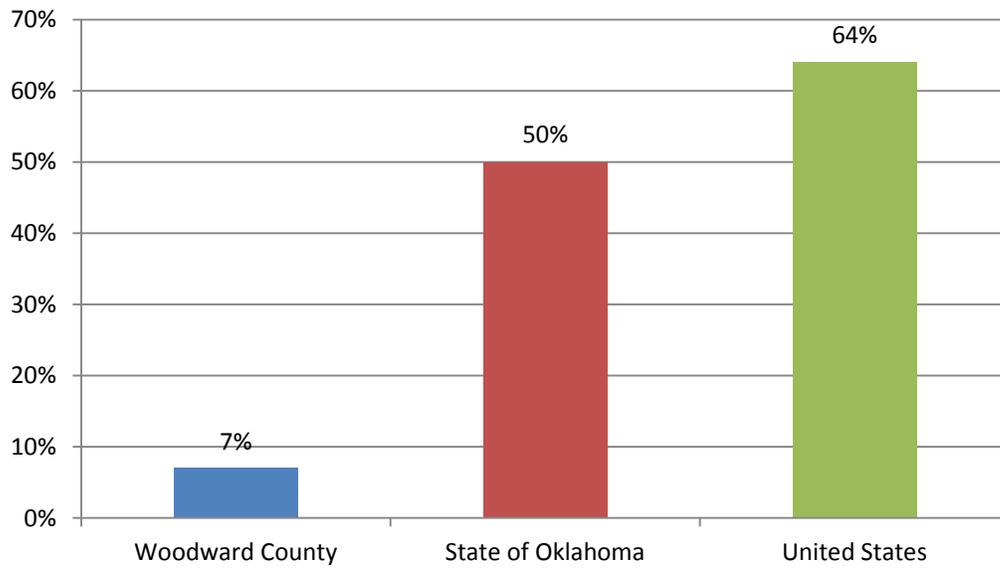
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Woodward 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 Woodward 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.

Woodward County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	355		545	
Cost Burden Less Than 30%	120	33.80%	90	16.51%
Cost Burden Between 30%-50%	80	22.54%	120	22.02%
Cost Burden Greater Than 50%	125	35.21%	295	54.13%
Not Computed (no/negative income)	25	7.04%	40	7.34%
Income 30%-50% HAMFI	645		210	
Cost Burden Less Than 30%	385	59.69%	100	47.62%
Cost Burden Between 30%-50%	185	28.68%	75	35.71%
Cost Burden Greater Than 50%	75	11.63%	35	16.67%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	820		315	
Cost Burden Less Than 30%	640	78.05%	250	79.37%
Cost Burden Between 30%-50%	160	19.51%	60	19.05%
Cost Burden Greater Than 50%	20	2.44%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	590		285	
Cost Burden Less Than 30%	505	85.59%	280	98.25%
Cost Burden Between 30%-50%	85	14.41%	4	1.40%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	5,300		2,105	
Cost Burden Less Than 30%	4,480	84.53%	1,470	69.83%
Cost Burden Between 30%-50%	555	10.47%	259	12.30%
Cost Burden Greater Than 50%	230	4.34%	330	15.68%
Not Computed (no/negative income)	25	0.47%	40	1.90%

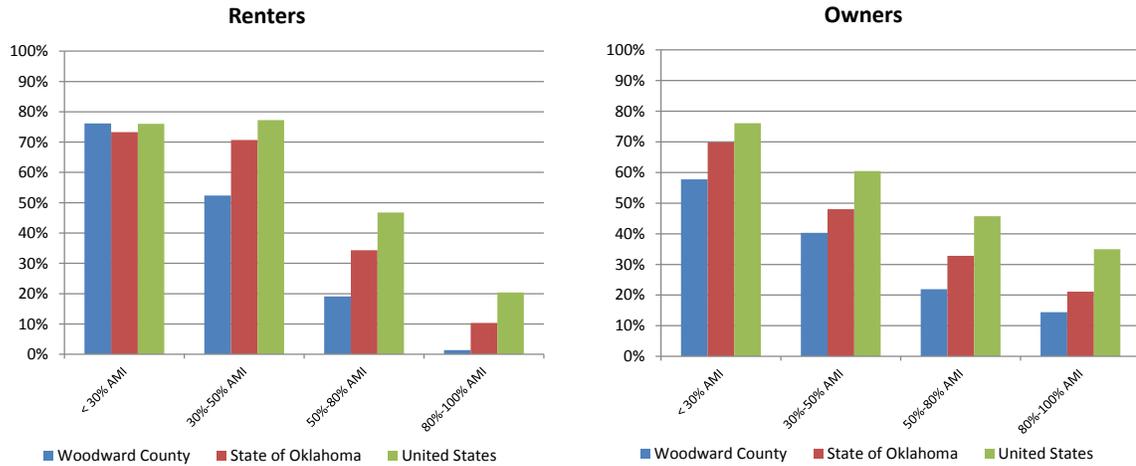
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Woodward 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	355	57.75%	545	76.15%
Income 30%-50% HAMFI	645	40.31%	210	52.38%
Income 50%-80% HAMFI	820	21.95%	315	19.05%
Income 80%-100% HAMFI	590	14.41%	285	1.40%
All Incomes	5,300	14.81%	2,105	27.98%

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.



Woodward County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	355		545	
Between 1.0 and 1.5 Persons per Room	4	1.13%	45	8.26%
More than 1.5 Persons per Room	0	0.00%	15	2.75%
Lacks Complete Kitchen or Plumbing	10	2.82%	0	0.00%
Income 30%-50% HAMFI	645		210	
Between 1.0 and 1.5 Persons per Room	10	1.55%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 50%-80% HAMFI	820		315	
Between 1.0 and 1.5 Persons per Room	15	1.83%	65	20.63%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	590		285	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	5,300		2,105	
Between 1.0 and 1.5 Persons per Room	33	0.62%	110	5.23%
More than 1.5 Persons per Room	0	0.00%	15	0.71%
Lacks Complete Kitchen or Plumbing	14	0.26%	0	0.00%

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

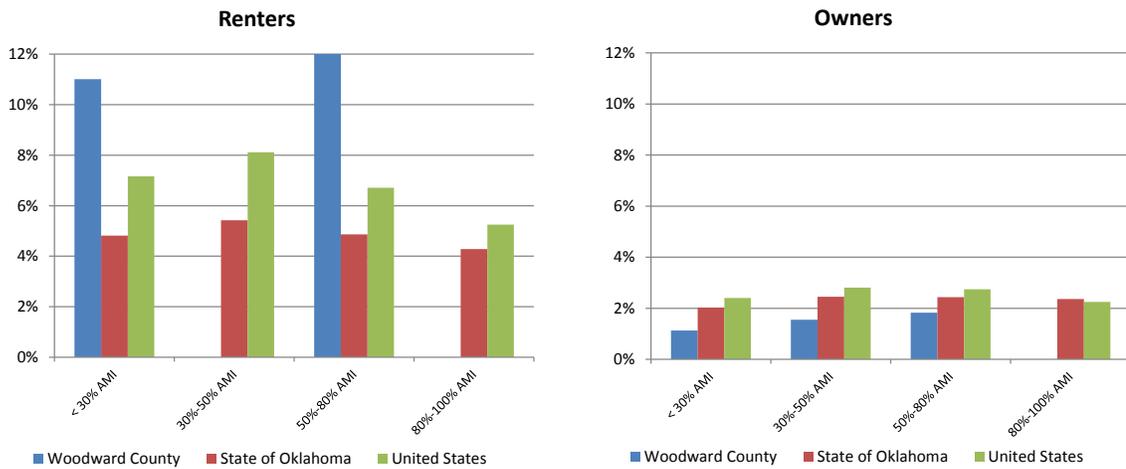
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Woodward County, Oklahoma and the nation.

Woodward 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	355	1.13%	545	11.01%	545
Income 30%-50% HAMFI	645	1.55%	210	0.00%	210
Income 50%-80% HAMFI	820	1.83%	315	20.63%	315
Income 80%-100% HAMFI	590	0.00%	285	0.00%	285
All Incomes	5,300	0.62%	2,105	5.94%	2,105

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 Woodward County, the state and the nation.

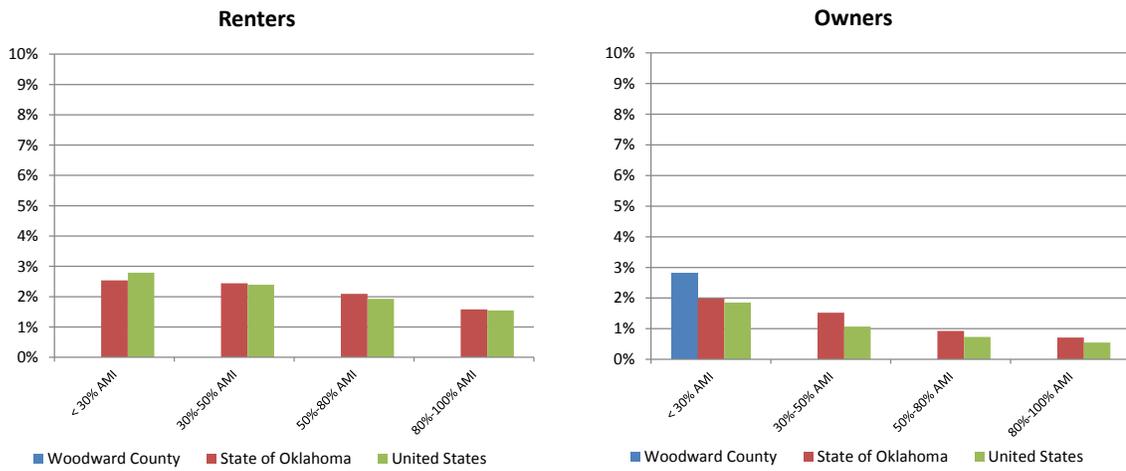
Woodward County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	355	2.82%	545	0.00%	0.00%
Income 30%-50% HAMFI	645	0.00%	210	0.00%	0.00%
Income 50%-80% HAMFI	820	0.00%	315	0.00%	0.00%
Income 80%-100% HAMFI	590	0.00%	285	0.00%	0.00%
All Incomes	5,300	0.26%	2,105	0.00%	0.00%

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.



Woodward County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income		Income	Income
Income < 30% HAMFI	355	199	56.06%	545	419	76.88%
Elderly Family	45	29	64.44%	0	0	N/A
Small Family (2-4 persons)	45	20	44.44%	130	110	84.62%
Large Family (5 or more persons)	0	0	N/A	115	115	100.00%
Elderly Non-Family	185	85	45.95%	145	100	68.97%
Non-Family, Non-Elderly	85	65	76.47%	150	94	62.67%
Income 30%-50% HAMFI	645	263	40.78%	210	109	51.90%
Elderly Family	160	64	40.00%	0	0	N/A
Small Family (2-4 persons)	160	105	65.63%	125	59	47.20%
Large Family (5 or more persons)	35	20	57.14%	0	0	N/A
Elderly Non-Family	185	34	18.38%	30	30	100.00%
Non-Family, Non-Elderly	100	40	40.00%	55	20	36.36%
Income 50%-80% HAMFI	820	180	21.95%	315	59	18.73%
Elderly Family	215	70	32.56%	4	0	0.00%
Small Family (2-4 persons)	205	30	14.63%	110	45	40.91%
Large Family (5 or more persons)	100	40	40.00%	65	4	6.15%
Elderly Non-Family	155	20	12.90%	60	10	16.67%
Non-Family, Non-Elderly	145	20	13.79%	75	0	0.00%
Income 80%-100% HAMFI	590	90	15.25%	285	4	1.40%
Elderly Family	120	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	220	30	13.64%	140	0	0.00%
Large Family (5 or more persons)	55	0	0.00%	25	0	0.00%
Elderly Non-Family	135	15	11.11%	30	0	0.00%
Non-Family, Non-Elderly	60	45	75.00%	80	4	5.00%
All Incomes	5,300	785	14.81%	2,105	591	28.08%
Elderly Family	1,020	173	16.96%	33	0	0.00%
Small Family (2-4 persons)	2,415	220	9.11%	785	214	27.26%
Large Family (5 or more persons)	465	64	13.76%	255	119	46.67%
Elderly Non-Family	745	158	21.21%	280	140	50.00%
Non-Family, Non-Elderly	655	170	25.95%	735	118	16.05%

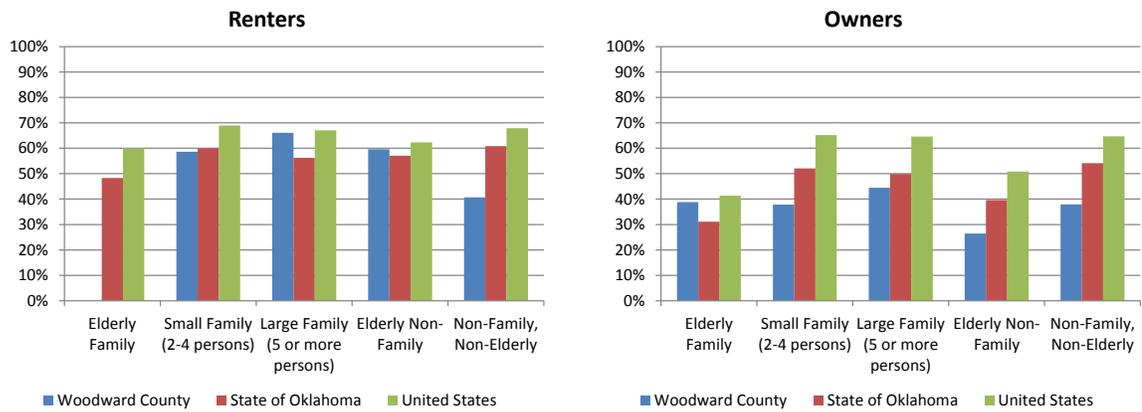
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Woodward County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Income < 80% HAMFI	1,820	642	35.27%	1,070
Elderly Family	420	163	38.81%	4	0	0.00%
Small Family (2-4 persons)	410	155	37.80%	365	214	58.63%
Large Family (5 or more persons)	135	60	44.44%	180	119	66.11%
Elderly Non-Family	525	139	26.48%	235	140	59.57%
Non-Family, Non-Elderly	330	125	37.88%	280	114	40.71%

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).



Woodward 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	355	210	59.15%	545	415	76.15%
Elderly Family	45	30	66.67%	0	0	N/A
Small Family (2-4 persons)	45	20	44.44%	130	110	84.62%
Large Family (5 or more persons)	0	0	N/A	115	115	100.00%
Elderly Non-Family	185	95	51.35%	145	100	68.97%
Non-Family, Non-Elderly	85	65	76.47%	150	90	60.00%
Income 30%-50% HAMFI	645	270	41.86%	210	105	50.00%
Elderly Family	160	60	37.50%	0	0	N/A
Small Family (2-4 persons)	160	105	65.63%	125	55	44.00%
Large Family (5 or more persons)	35	30	85.71%	0	0	N/A
Elderly Non-Family	185	35	18.92%	30	30	100.00%
Non-Family, Non-Elderly	100	40	40.00%	55	20	36.36%
Income 50%-80% HAMFI	820	200	24.39%	315	120	38.10%
Elderly Family	215	70	32.56%	4	0	0.00%
Small Family (2-4 persons)	205	30	14.63%	110	45	40.91%
Large Family (5 or more persons)	100	60	60.00%	65	65	100.00%
Elderly Non-Family	155	20	12.90%	60	10	16.67%
Non-Family, Non-Elderly	145	20	13.79%	75	0	0.00%
Income Greater than 80% of HAMFI	3,480	149	4.28%	1,035	4	0.39%
Elderly Family	600	10	1.67%	30	0	0.00%
Small Family (2-4 persons)	2,005	70	3.49%	425	0	0.00%
Large Family (5 or more persons)	330	4	1.21%	75	0	0.00%
Elderly Non-Family	220	20	9.09%	45	0	0.00%
Non-Family, Non-Elderly	320	45	14.06%	455	4	0.88%
All Incomes	5,300	829	15.64%	2,105	644	30.59%
Elderly Family	1,020	170	16.67%	34	0	0.00%
Small Family (2-4 persons)	2,415	225	9.32%	790	210	26.58%
Large Family (5 or more persons)	465	94	20.22%	255	180	70.59%
Elderly Non-Family	745	170	22.82%	280	140	50.00%
Non-Family, Non-Elderly	650	170	26.15%	735	114	15.51%

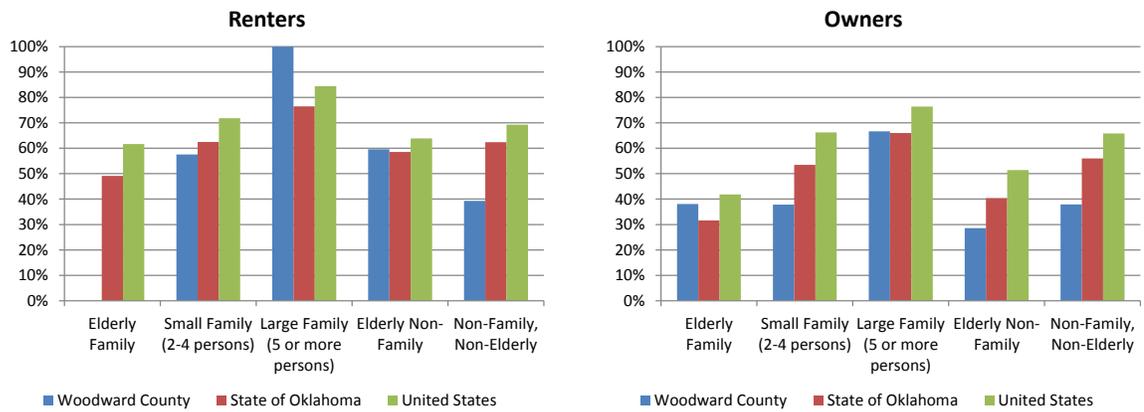
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Woodward 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	1,820	680	37.36%	1,070	59.81%
Elderly Family	420	160	38.10%	4	0.00%
Small Family (2-4 persons)	410	155	37.80%	365	57.53%
Large Family (5 or more persons)	135	90	66.67%	180	100.00%
Elderly Non-Family	525	150	28.57%	235	59.57%
Non-Family, Non-Elderly	330	125	37.88%	280	39.29%

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 Woodward 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.”



Woodward County : CHAS - Housing Problems by Race / Ethnicity and HAMFI

Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	355	215	60.6%	550	420	76.4%
White alone, non-Hispanic	310	170	54.8%	460	330	71.7%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	10	10	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	30	100.0%	80	80	100.0%
Other (including multiple races)	15	15	100.0%	0	0	N/A
Income 30%-50% HAMFI	645	270	41.9%	210	110	52.4%
White alone, non-Hispanic	570	260	45.6%	175	110	62.9%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	10	10	100.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	0	0.0%	10	0	0.0%
Other (including multiple races)	10	0	0.0%	30	0	0.0%
Income 50%-80% HAMFI	820	195	23.8%	310	115	37.1%
White alone, non-Hispanic	780	175	22.4%	220	80	36.4%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	10	10	100.0%	30	20	66.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	0	0.0%	65	20	30.8%
Other (including multiple races)	10	10	100.0%	0	0	N/A
Income 80%-100% HAMFI	590	85	14.4%	284	4	1.4%
White alone, non-Hispanic	555	85	15.3%	254	4	1.6%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	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)	15	0	0.0%	30	0	0.0%
All Incomes	5,300	830	15.7%	2,104	649	30.8%
White alone, non-Hispanic	4,840	750	15.5%	1,744	524	30.0%
Black or African-American alone	15	0	0.0%	0	0	N/A
Asian alone	15	0	0.0%	20	0	0.0%
American Indian alone	65	20	30.8%	40	30	75.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	279	34	12.2%	250	100	40.0%
Other (including multiple races)	90	25	27.8%	60	0	0.0%

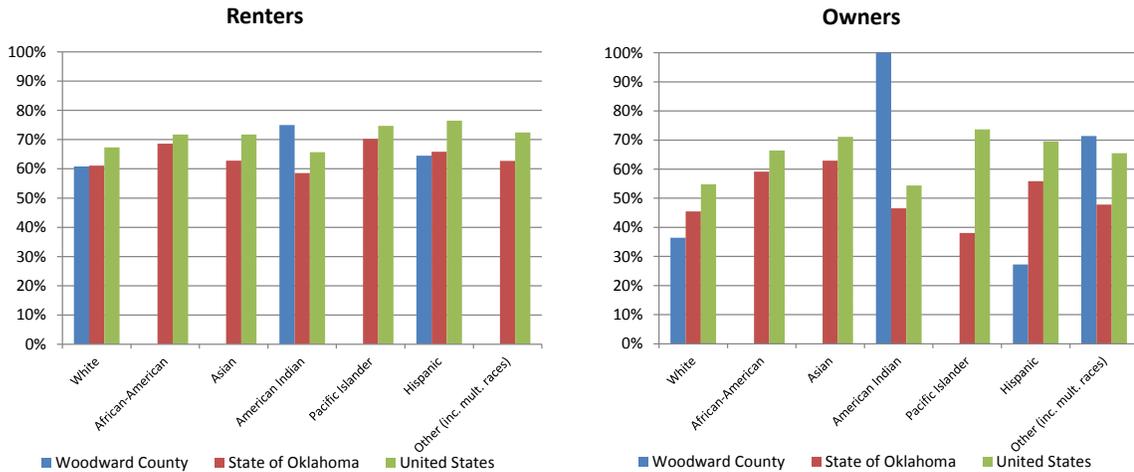
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Woodward 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	1,820	680	37.36%	1,070	60.28%
White alone, non-Hispanic	1,660	605	36.45%	855	60.82%
Black or African-American alone	0	0	N/A	0	N/A
Asian alone	0	0	N/A	0	N/A
American Indian alone	20	20	100.00%	40	75.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	110	30	27.27%	155	64.52%
Other (including multiple races)	35	25	71.43%	30	0.00%

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

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



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

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Woodward County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 525 renter households that are cost overburdened, and 465 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 130 renter households that are cost overburdened, and 212 homeowners that are cost overburdened.



- 75% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 100% of Native American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Woodward County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	542	214	756
Less than 30% AMI	6.70%	25.89%	36	55	92
Less than 50% AMI	18.87%	35.87%	102	77	179
Less than 60% AMI	22.64%	43.04%	123	92	215
Less than 80% AMI	34.34%	50.83%	186	109	295

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.

Woodward County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	33.30%	14.87%	181	32	212
Elderly less than 30% AMI	4.34%	6.89%	24	15	38
Elderly less than 50% AMI	10.85%	8.31%	59	18	77
Elderly less than 60% AMI	13.02%	9.98%	71	21	92
Elderly less than 80% AMI	17.83%	11.35%	97	24	121

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.

Woodward 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)	29.34%	22.57%	159	48	207
Disabled less than 30% AMI	3.49%	9.26%	19	20	39
Disabled less than 50% AMI	8.77%	12.83%	48	27	75
Disabled less than 60% AMI	10.53%	15.39%	57	33	90
Disabled less than 80% AMI	15.28%	16.39%	83	35	118

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.

Woodward 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%	542	214	756
Total Veteran Demand	9.18%	9.18%	50	20	69
Veterans with Disabilities	2.99%	2.99%	16	6	23
Veterans Below Poverty	0.85%	0.85%	5	2	6
Disabled Veterans Below Poverty	0.63%	0.63%	3	1	5

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).

Woodward County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	542	214	756
Total Working Families	55.05%	55.05%	299	118	416
Working Families with Children Present	25.74%	25.74%	140	55	195

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 756 housing units will be needed in Woodward County over the next five years. Of those units:

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

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

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