

Housing Needs Assessment
Canadian County

Prepared For:

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

Effective Date of the Analysis:

June 1, 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
 Canadian County
 IRR - Tulsa/OKC File No. 140-2015-0022

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
December 31, 2015
Page 2

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Table of Contents

Introduction and Executive Summary	1	Housing Units Number of Bedrooms and Tenure	39
General Information	4	Housing Units Tenure and Household Income	40
Purpose and Function of the Market Study	4	Housing Units by Year of Construction and Tenure	43
Effective Date of Consultation	4	Substandard Housing	45
Scope of the Assignment	4	Vacancy Rates	46
Data Sources	4	Building Permits	47
Canadian County Analysis	6	New Construction Activity	49
Area Information	6	Homeownership Market	51
Access and Linkages	6	Housing Units by Home Value	51
Educational Facilities	7	Canadian County Median Home Values by Census Tract	53
Medical Facilities	7	Median Home Values by Census Tract – Yukon Detail	54
Demographic Analysis	13	Median Home Values by Census Tract – El Reno Detail	55
Population and Households	13	Median Home Values by Census Tract – Mustang Detail	56
Population by Race and Ethnicity	14	Home Values by Year of Construction	57
Population by Age	16	Yukon Single Family Sales Activity	57
Families by Presence of Children	20	El Reno Single Family Sales Activity	59
Population by Presence of Disabilities	21	Mustang Single Family Sales Activity	60
Group Quarters Population	23	Piedmont Single Family Sales Activity	61
Household Income Levels	25	Foreclosure Rates	63
Household Income Trend	26	Rental Market	64
Poverty Rates	27	Gross Rent Levels	64
Economic Conditions	28	Yukon Rental Survey Data	66
Employment and Unemployment	28	Rental Market Vacancy – Yukon	67
Employment Level Trends	28	El Reno Rental Survey Data	70
Unemployment Rate Trends	29	Rental Market Vacancy – El Reno	71
Employment and Wages by Industrial Supersector	30	Mustang Rental Survey Data	73
Working Families	33	Rental Market Vacancy – Mustang	73
Major Employers	35	Piedmont Rental Survey Data	75
Commuting Patterns	35	Rental Market Vacancy – Piedmont	75
Housing Stock Analysis	38		
Existing Housing Units	38		
Housing by Units in Structure	38		

Table of Contents

Summary of HUD Subsidized Properties	76	C.2.1.3 Public Policy and Governance to Build Disaster Resiliency	125
Projected Housing Need	81	C.2.1.4 Local Emergency Response Agency Structure	125
Consolidated Housing Affordability Strategy (CHAS)	81	C.2.1.5 Threat & Hazard Warning Systems	125
Cost Burden by Income Threshold	81	Social Vulnerability	127
Substandard Conditions / Overcrowding by Income Threshold	83	Homelessness	132
Cost Burden by Household Type	86	By Continuum of Care	132
Housing Problems by Household Type	88	A Snap Shot of Homelessness in the State	135
Housing Problems by Race / Ethnicity	90	Rural Areas	139
CHAS Conclusions	92	At Risk For Homelessness	141
Overall Anticipated Housing Demand	94	Findings and Recommendations	143
Yukon Anticipated Demand	94	Fair Housing	146
El Reno Anticipated Demand	94	Summary	146
Mustang Anticipated Demand	95	Key Findings:	146
Piedmont Anticipated Demand	95	Recommendations:	146
Canadian County Anticipated Demand	96	Appendix 1: County affordable housing Summaries	161
Housing Demand – Population Subsets	98	Lead-Based Paint Hazards	165
Housing Needs by Income Thresholds	98	Canadian County Findings	167
Elderly Housing Needs	98	Conclusions	178
Housing Needs for Persons with Disabilities / Special Needs	98	Addenda	
Housing Needs for Veterans	99	A. Acknowledgments	
Housing Needs for Working Families	99	B. Qualifications	
Population Subset Conclusions	99		
Special Topics	101		
Canadian County Disaster Resiliency Assessment	102		
C.0 Comprehensive Plans & Hazard Mitigation Plans	102		
C.2.1.1. Historical Data on Natural Disasters and Other Hazards	102		
C.2.1.2; C.2.1.6; C.2.1.7; C.2.1.8 Shelters from Disaster Event	124		

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 Canadian County is projected to grow by 1.85% per year over the next five years, significantly outperforming the State of Oklahoma.
2. Canadian County is projected to need a total of 3,794 housing units for ownership and 1,116 housing units for rent over the next five years.
3. Median Household Income in Canadian County is estimated to be \$65,193 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Canadian County is estimated to be 7.00%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Canadian County are lower than the state averages.
5. Home values and rental rates in Canadian County are notably higher than the state averages.
6. Median sale price for homes in Yukon was \$168,500 in 2015, with a median price per square foot of \$94.13/SF. The median sale price to list price ratio was 99.2%, with median days on market of 27 days.

7. Median sale price for homes in El Reno was \$113,000 in 2015, with a median price per square foot of \$69.93/SF. The median sale price to list price ratio was 97.8%, with median days on market of 47 days.
8. Median sale price for homes in Mustang was \$170,975 in 2015, with a median price per square foot of \$93.23/SF. The median sale price to list price ratio was 98.0%, with median days on market of 31 days.
9. Median sale price for homes in Piedmont was \$193,950 in 2015, with a median price per square foot of \$105.07/SF. The median sale price to list price ratio was 99.6%, with median days on market of 25 days.
10. Approximately 32.50% of renters and 19.45% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 92 Injuries: 235 Fatalities: 20 Damages (1996-2014): \$6,670,000.00
2. Social Vulnerability: Below state score at the county level; census tracts in the central area have elevated scores.
3. Floodplain: Over \$3M in damages related to floods (1995-2009); All of the major cities in the county have floodplain areas where development has occurred.

Homelessness Specific Findings

1. Canadian County is primarily 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 in mostly non-white enclaves: 248
2. Units further than 15 miles from a hospital: 48
3. Units located in a food desert: 24

Lead-Based Paint Specific Findings

1. We estimate there are 4,533 occupied housing units in Canadian County with lead-based paint hazards.
2. 1,648 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 902 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 Canadian 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 Canadian 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 Canadian 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 Canadian County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Canadian County area.

Effective Date of Consultation

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

Data Sources

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

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

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

Canadian County Analysis

Area Information

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

Canadian County is located in central Oklahoma. The county is bordered on the north by Blaine and Kingfisher counties, on the west by Caddo and Blaine counties, on the south by Caddo and Grady counties, and on the east by Cleveland and Oklahoma counties. The Canadian County Seat is El Reno, which is located in the central part of the county. This location is approximately 35.0 miles west of Oklahoma City and 141 miles southwest of Tulsa.

Canadian County has a total area of 906 square miles (897 square miles of land, and 9 square miles of water), ranking 31st out of Oklahoma's 77 counties in terms of total area. The total population of Canadian County as of the 2010 Census was 115,541 persons, for a population density of 129 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Canadian. These are I-40, US-281, US-270, US-81, OK-3, OK-37, OK-152, OK-4, and OK-92. The nearest interstate highway is I-40, which dissects the county east/west. The county also has an intricate network of county roadways.

Municipal airports in Canadian County include Clarence E Page Municipal Airport, and El Reno Regional Airport. The nearest full-service commercial airport is the Will Rogers World Airport which serve the cities of Mustang, Yukon, El Reno, Piedmont, and the rest of the Canadian County area. Will Rogers World Airport is located less than 30 miles of all major cities within Canadian County.

Educational Facilities

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

El Reno is served by the El Reno Public Schools which operates one high school, two middle schools, one alternate school, and three elementary schools.

Mustang is served by the Mustang Public Schools which operates one high school, two middle schools, three intermediate schools, and seven elementary schools.

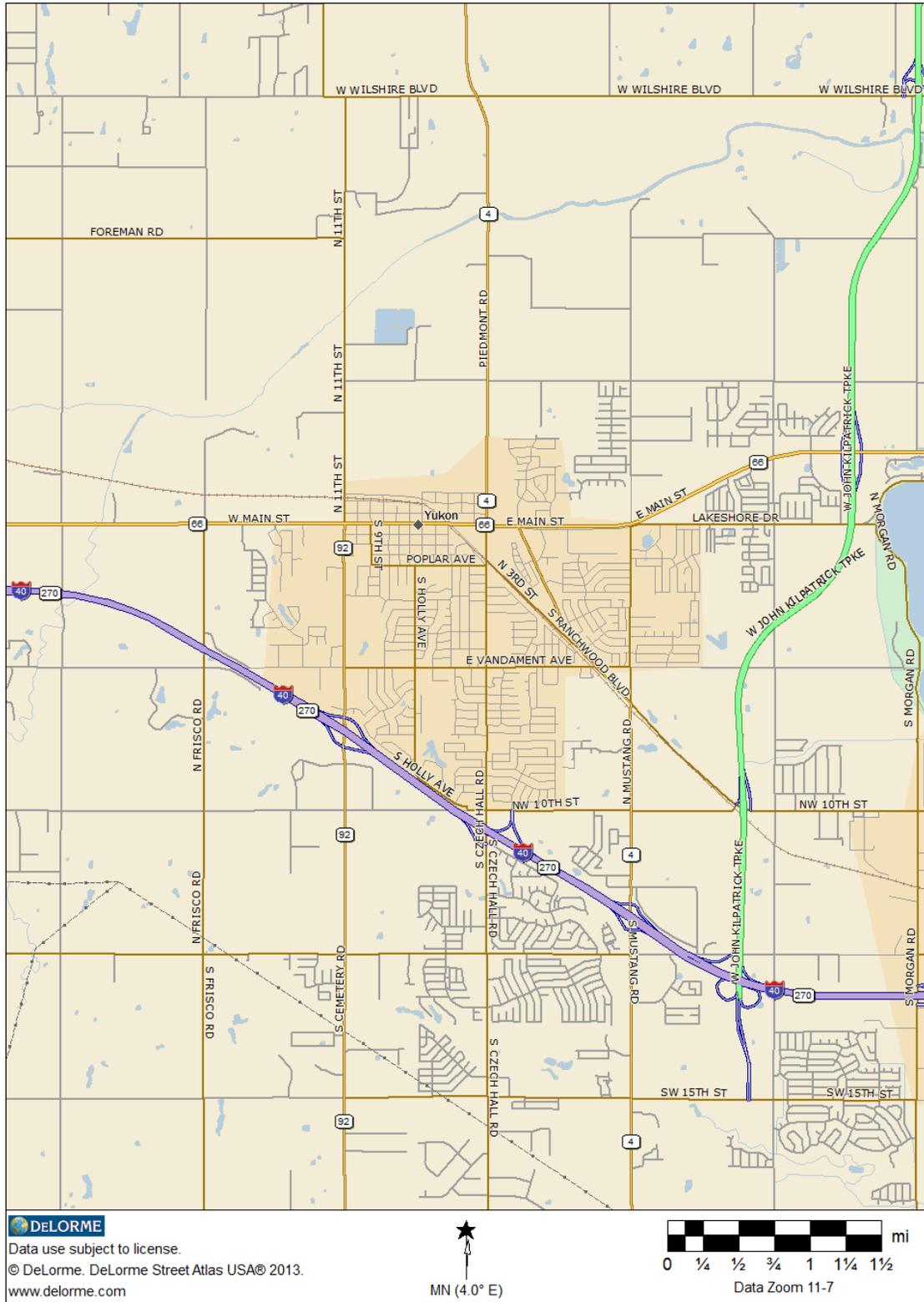
Piedmont is served by the Piedmont Public Schools which operates one high school, one middle school, one intermediate school, and four elementary schools.

Higher education offerings in and around Canadian County include Southern Nazarene University and Redlands Community College.

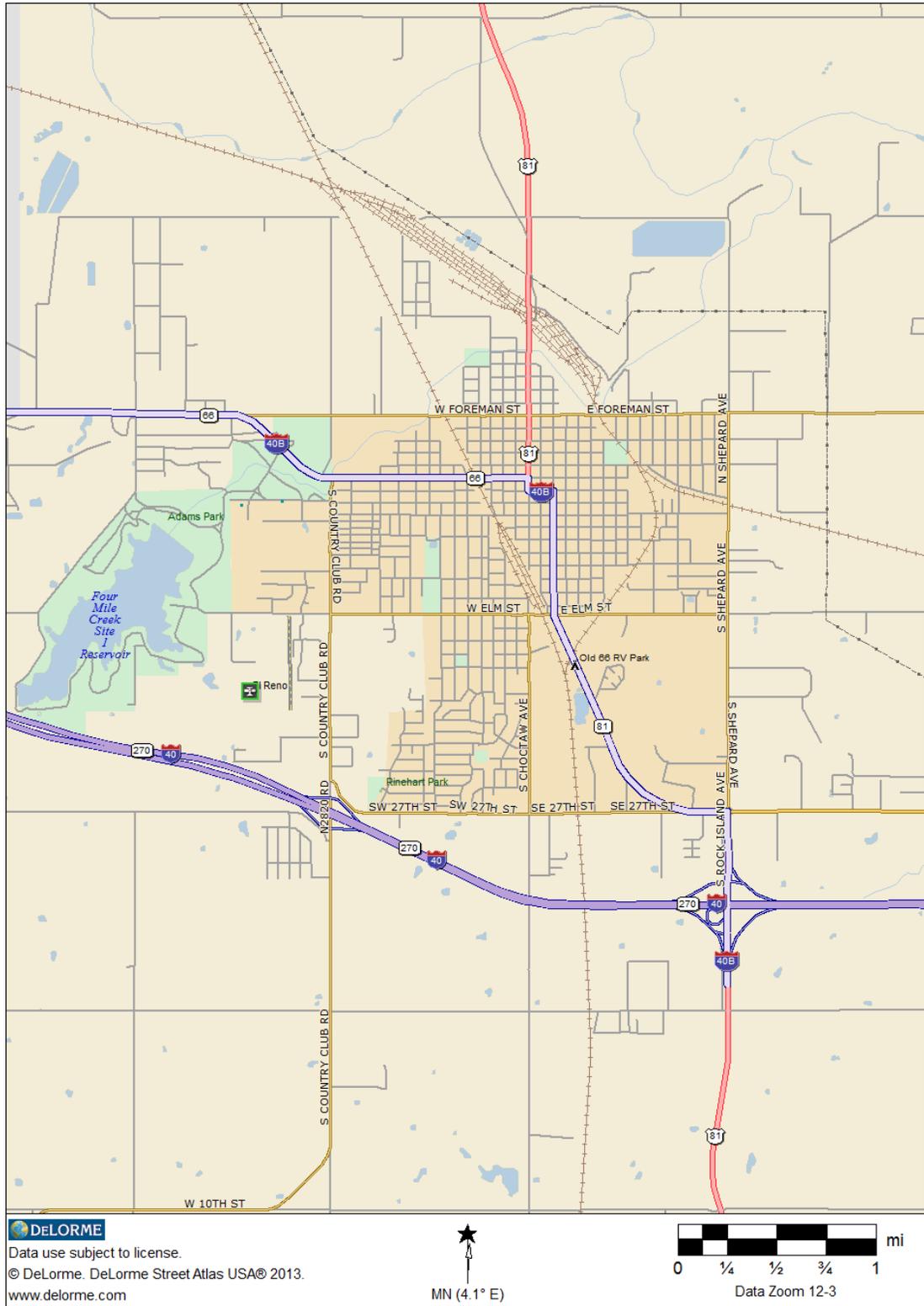
Medical Facilities

Medical services are provided by Integris Canadian Valley Hospital, an acute-care hospital offering surgical, emergency, and in and outpatient's services for tribal members living within the county. Additionally, the Mercy Hospital El Reno serves area residents of El Reno and the surrounding area with medical services. Medical services are available in Oklahoma City, but the county is adequately served within the larger communities of the county. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

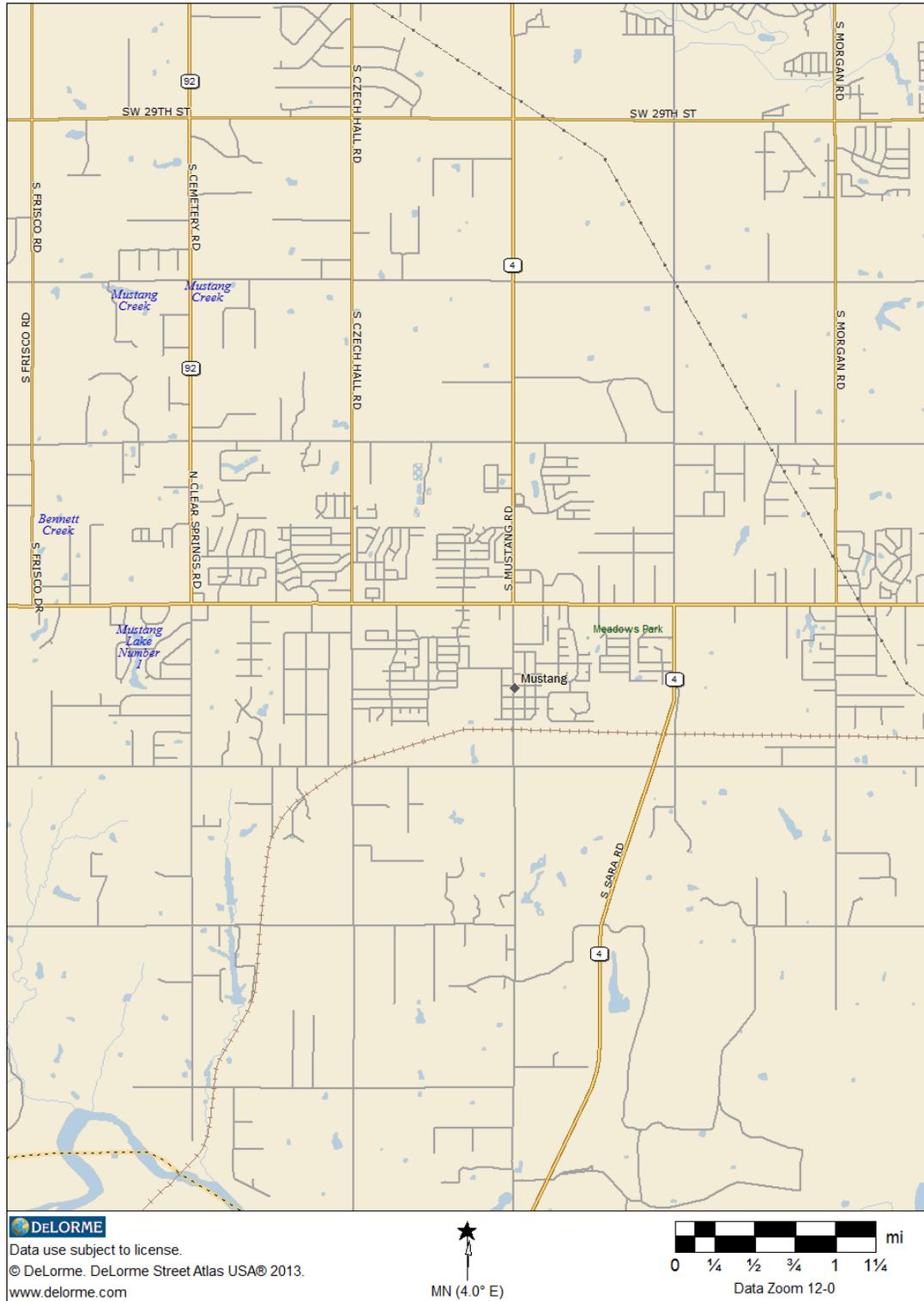
Yukon Area Map



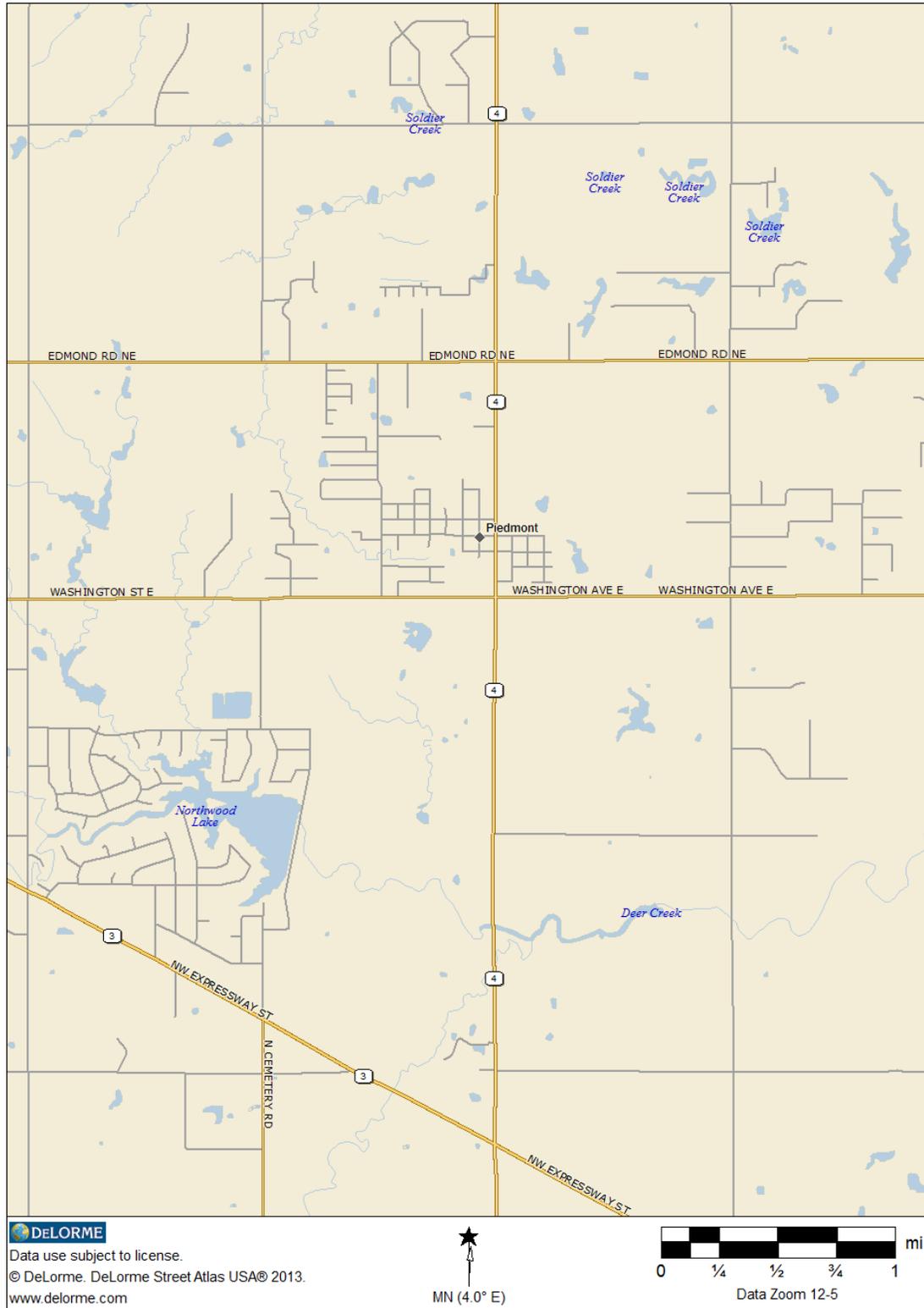
El Reno Area Map



Mustang Area Map



Piedmont Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Canadian 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
Yukon	21,043	22,709	0.76%	24,421	1.46%	26,256	1.46%
El Reno	16,212	16,749	0.33%	17,549	0.94%	18,455	1.01%
Mustang	13,156	17,395	2.83%	19,374	2.18%	21,190	1.81%
Piedmont	3,650	5,720	4.59%	6,547	2.74%	7,314	2.24%
Canadian County	87,697	115,541	2.80%	131,133	2.56%	143,693	1.85%
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 Canadian County was 115,541 persons as of the 2010 Census, a 2.80% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Canadian County to be 131,133 persons, and projects that the population will show 1.85% annualized growth over the next five years.

The population of Yukon was 22,709 persons as of the 2010 Census, a 0.76% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Yukon to be 24,421 persons, and projects that the population will show 1.46% annualized growth over the next five years.

The population of El Reno was 16,749 persons as of the 2010 Census, a 0.33% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of El Reno to be 17,549 persons, and projects that the population will show 1.01% annualized growth over the next five years.

The population of Mustang was 17,395 persons as of the 2010 Census, a 2.83% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Mustang to be 19,374 persons, and projects that the population will show 1.81% annualized growth over the next five years.

The population of Piedmont was 5,720 persons as of the 2010 Census, a 4.59% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Piedmont to be 6,547 persons, and projects that the population will show 2.24% annualized growth over the next five years.

The next table presents data regarding household levels in Canadian 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
Yukon	7,830	8,744	1.11%	9,514	1.70%	10,301	1.60%
El Reno	5,727	5,845	0.20%	6,276	1.43%	6,704	1.33%
Mustang	4,721	6,589	3.39%	7,241	1.91%	7,876	1.70%
Piedmont	1,226	1,948	4.74%	2,178	2.26%	2,416	2.10%
Canadian County	31,484	42,434	3.03%	48,542	2.73%	53,452	1.95%
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
Yukon	5,993	6,390	0.64%	6,884	1.50%	7,457	1.61%
El Reno	3,842	3,772	-0.18%	4,054	1.45%	4,318	1.27%
Mustang	3,799	4,965	2.71%	5,441	1.85%	5,908	1.66%
Piedmont	1,084	1,659	4.35%	1,855	2.26%	2,057	2.09%
Canadian County	24,432	31,725	2.65%	36,284	2.72%	39,959	1.95%
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, Canadian County had a total of 42,434 households, representing a 3.03% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Canadian County to have 48,542 households. This number is expected to experience a 1.95% annualized rate of growth over the next five years.

As of 2010, Yukon had a total of 8,744 households, representing a 1.11% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Yukon to have 9,514 households. This number is expected to experience a 1.60% annualized rate of growth over the next five years.

As of 2010, El Reno had a total of 5,845 households, representing a 0.20% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates El Reno to have 6,276 households. This number is expected to experience a 1.33% annualized rate of growth over the next five years.

As of 2010, Mustang had a total of 6,589 households, representing a 3.39% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Mustang to have 7,241 households. This number is expected to experience a 1.70% annualized rate of growth over the next five years.

As of 2010, Piedmont had a total of 1,948 households, representing a 4.74% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Piedmont to have 2,178 households. This number is expected to experience a 2.10% 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 Canadian County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity								
Single-Classification Race	Yukon		El Reno		Mustang		Canadian County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	23,580		17,219		18,064		119,546	
White Alone	20,983	88.99%	12,057	70.02%	15,996	88.55%	99,039	82.85%
Black or African American Alone	313	1.33%	1,013	5.88%	38	0.21%	2,689	2.25%
Amer. Indian or Alaska Native Alone	477	2.02%	1,811	10.52%	634	3.51%	5,080	4.25%
Asian Alone	527	2.23%	138	0.80%	111	0.61%	3,537	2.96%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	9	0.05%	0	0.00%	11	0.01%
Some Other Race Alone	237	1.01%	1,301	7.56%	353	1.95%	3,056	2.56%
Two or More Races	1,043	4.42%	890	5.17%	932	5.16%	6,134	5.13%
Population by Hispanic or Latino Origin	Yukon		El Reno		Mustang		Canadian County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	23,580		17,219		18,064		119,546	
Hispanic or Latino	1,395	5.92%	2,403	13.96%	1,303	7.21%	8,589	7.18%
<i>Hispanic or Latino, White Alone</i>	1,020	73.12%	691	28.76%	752	57.71%	4,440	51.69%
<i>Hispanic or Latino, All Other Races</i>	375	26.88%	1,712	71.24%	551	42.29%	4,149	48.31%
Not Hispanic or Latino	22,185	94.08%	14,816	86.04%	16,761	92.79%	110,957	92.82%
<i>Not Hispanic or Latino, White Alone</i>	19,963	89.98%	11,366	76.71%	15,244	90.95%	94,599	85.26%
<i>Not Hispanic or Latino, All Other Races</i>	2,222	10.02%	3,450	23.29%	1,517	9.05%	16,358	14.74%

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

2013 Population by Race and Ethnicity				
Single-Classification Race	Piedmont		Canadian County	
	No.	Percent	No.	Percent
Total Population	5,999		119,546	
White Alone	5,237	87.30%	99,039	82.85%
Black or African American Alone	43	0.72%	2,689	2.25%
Amer. Indian or Alaska Native Alone	355	5.92%	5,080	4.25%
Asian Alone	14	0.23%	3,537	2.96%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	11	0.01%
Some Other Race Alone	128	2.13%	3,056	2.56%
Two or More Races	222	3.70%	6,134	5.13%
Population by Hispanic or Latino Origin	Piedmont		Canadian County	
	No.	Percent	No.	Percent
Total Population	5,999		119,546	
Hispanic or Latino	280	4.67%	8,589	7.18%
<i>Hispanic or Latino, White Alone</i>	51	18.21%	4,440	51.69%
<i>Hispanic or Latino, All Other Races</i>	229	81.79%	4,149	48.31%
Not Hispanic or Latino	5,719	95.33%	110,957	92.82%
<i>Not Hispanic or Latino, White Alone</i>	5,186	90.68%	94,599	85.26%
<i>Not Hispanic or Latino, All Other Races</i>	533	9.32%	16,358	14.74%

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

In Canadian County, racial and ethnic minorities comprise 20.87% of the total population. Within Yukon, racial and ethnic minorities represent 15.34% of the population. Within El Reno, the percentage is 33.99%, while in Mustang the percentage is 15.61%. Within Piedmont, racial and ethnic minorities represent 13.55% of the population.

Population by Age

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

Canadian County Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	115,541		131,133		143,693			
Age 0 - 4	8,536	7.39%	9,085	6.93%	9,760	6.79%	1.25%	1.44%
Age 5 - 9	8,744	7.57%	9,457	7.21%	9,646	6.71%	1.58%	0.40%
Age 10 - 14	8,764	7.59%	9,790	7.47%	10,080	7.01%	2.24%	0.59%
Age 15 - 17	5,050	4.37%	5,692	4.34%	6,531	4.55%	2.42%	2.79%
Age 18 - 20	4,019	3.48%	5,051	3.85%	5,927	4.12%	4.68%	3.25%
Age 21 - 24	4,973	4.30%	6,295	4.80%	7,845	5.46%	4.83%	4.50%
Age 25 - 34	16,490	14.27%	17,548	13.38%	17,080	11.89%	1.25%	-0.54%
Age 35 - 44	16,246	14.06%	18,396	14.03%	19,594	13.64%	2.52%	1.27%
Age 45 - 54	17,005	14.72%	17,671	13.48%	18,695	13.01%	0.77%	1.13%
Age 55 - 64	13,138	11.37%	15,732	12.00%	17,546	12.21%	3.67%	2.21%
Age 65 - 74	7,453	6.45%	10,099	7.70%	12,918	8.99%	6.26%	5.05%
Age 75 - 84	3,774	3.27%	4,694	3.58%	6,129	4.27%	4.46%	5.48%
Age 85 and over	1,349	1.17%	1,623	1.24%	1,942	1.35%	3.77%	3.65%
<i>Age 55 and over</i>	<i>25,714</i>	<i>22.26%</i>	<i>32,148</i>	<i>24.52%</i>	<i>38,535</i>	<i>26.82%</i>	<i>4.57%</i>	<i>3.69%</i>
<i>Age 62 and over</i>	<i>15,168</i>	<i>13.13%</i>	<i>19,513</i>	<i>14.88%</i>	<i>24,311</i>	<i>16.92%</i>	<i>5.17%</i>	<i>4.50%</i>
Median Age	35.7		36.4		37.5		0.39%	0.60%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Canadian County is 36.4 years. This compares with the statewide figure of 36.6 years. Approximately 6.93% of the population is below the age of 5, while 14.88% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.50% per year.

Yukon 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	22,709		24,421		26,256			
Age 0 - 4	1,614	7.11%	1,682	6.89%	1,782	6.79%	0.83%	1.16%
Age 5 - 9	1,652	7.27%	1,715	7.02%	1,748	6.66%	0.75%	0.38%
Age 10 - 14	1,667	7.34%	1,768	7.24%	1,806	6.88%	1.18%	0.43%
Age 15 - 17	1,007	4.43%	1,032	4.23%	1,150	4.38%	0.49%	2.19%
Age 18 - 20	762	3.36%	910	3.73%	1,039	3.96%	3.61%	2.69%
Age 21 - 24	931	4.10%	1,159	4.75%	1,378	5.25%	4.48%	3.52%
Age 25 - 34	3,000	13.21%	2,965	12.14%	2,874	10.95%	-0.23%	-0.62%
Age 35 - 44	2,882	12.69%	3,216	13.17%	3,444	13.12%	2.22%	1.38%
Age 45 - 54	3,237	14.25%	3,097	12.68%	3,174	12.09%	-0.88%	0.49%
Age 55 - 64	2,779	12.24%	3,027	12.40%	3,248	12.37%	1.72%	1.42%
Age 65 - 74	1,630	7.18%	2,103	8.61%	2,604	9.92%	5.23%	4.37%
Age 75 - 84	1,049	4.62%	1,185	4.85%	1,368	5.21%	2.47%	2.91%
Age 85 and over	499	2.20%	562	2.30%	641	2.44%	2.41%	2.67%
<i>Age 55 and over</i>	<i>5,957</i>	<i>26.23%</i>	<i>6,877</i>	<i>28.16%</i>	<i>7,861</i>	<i>29.94%</i>	<i>2.91%</i>	<i>2.71%</i>
<i>Age 62 and over</i>	<i>3,513</i>	<i>15.47%</i>	<i>4,196</i>	<i>17.18%</i>	<i>4,946</i>	<i>18.84%</i>	<i>3.62%</i>	<i>3.34%</i>
Median Age	37.5		38.0		38.9		0.27%	0.47%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Yukon is 38.0 years. This compares with the statewide figure of 36.6 years. Approximately 6.89% of the population is below the age of 5, while 17.18% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.34% per year.

El Reno 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	16,749		17,549		18,455			
Age 0 - 4	1,243	7.42%	1,212	6.91%	1,280	6.94%	-0.50%	1.10%
Age 5 - 9	1,107	6.61%	1,226	6.99%	1,227	6.65%	2.06%	0.02%
Age 10 - 14	1,059	6.32%	1,144	6.52%	1,256	6.81%	1.56%	1.89%
Age 15 - 17	647	3.86%	705	4.02%	775	4.20%	1.73%	1.91%
Age 18 - 20	828	4.94%	704	4.01%	759	4.11%	-3.19%	1.52%
Age 21 - 24	1,047	6.25%	1,006	5.73%	1,036	5.61%	-0.80%	0.59%
Age 25 - 34	2,629	15.70%	2,997	17.08%	2,864	15.52%	2.65%	-0.90%
Age 35 - 44	2,185	13.05%	2,361	13.45%	2,693	14.59%	1.56%	2.67%
Age 45 - 54	2,220	13.25%	2,042	11.64%	2,031	11.01%	-1.66%	-0.11%
Age 55 - 64	1,695	10.12%	1,817	10.35%	1,871	10.14%	1.40%	0.59%
Age 65 - 74	1,114	6.65%	1,252	7.13%	1,448	7.85%	2.36%	2.95%
Age 75 - 84	714	4.26%	775	4.42%	874	4.74%	1.65%	2.43%
Age 85 and over	261	1.56%	308	1.76%	341	1.85%	3.37%	2.06%
<i>Age 55 and over</i>	<i>3,784</i>	<i>22.59%</i>	<i>4,152</i>	<i>23.66%</i>	<i>4,534</i>	<i>24.57%</i>	<i>1.87%</i>	<i>1.78%</i>
<i>Age 62 and over</i>	<i>2,337</i>	<i>13.95%</i>	<i>2,572</i>	<i>14.66%</i>	<i>2,883</i>	<i>15.62%</i>	<i>1.94%</i>	<i>2.31%</i>
Median Age	34.3		34.3		35.1		0.00%	0.46%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of El Reno is 34.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.91% of the population is below the age of 5, while 14.66% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.31% per year.

Mustang 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	17,395		19,374		21,190			
Age 0 - 4	1,266	7.28%	1,313	6.78%	1,401	6.61%	0.73%	1.31%
Age 5 - 9	1,371	7.88%	1,378	7.11%	1,391	6.56%	0.10%	0.19%
Age 10 - 14	1,394	8.01%	1,505	7.77%	1,470	6.94%	1.54%	-0.47%
Age 15 - 17	795	4.57%	878	4.53%	999	4.71%	2.01%	2.62%
Age 18 - 20	584	3.36%	766	3.95%	896	4.23%	5.58%	3.18%
Age 21 - 24	742	4.27%	927	4.78%	1,195	5.64%	4.55%	5.21%
Age 25 - 34	2,381	13.69%	2,459	12.69%	2,432	11.48%	0.65%	-0.22%
Age 35 - 44	2,571	14.78%	2,811	14.51%	2,856	13.48%	1.80%	0.32%
Age 45 - 54	2,552	14.67%	2,735	14.12%	2,972	14.03%	1.39%	1.68%
Age 55 - 64	1,805	10.38%	2,196	11.33%	2,610	12.32%	4.00%	3.51%
Age 65 - 74	1,167	6.71%	1,466	7.57%	1,784	8.42%	4.67%	4.00%
Age 75 - 84	585	3.36%	723	3.73%	917	4.33%	4.33%	4.87%
Age 85 and over	182	1.05%	217	1.12%	267	1.26%	3.58%	4.23%
<i>Age 55 and over</i>	<i>3,739</i>	<i>21.49%</i>	<i>4,602</i>	<i>23.75%</i>	<i>5,578</i>	<i>26.32%</i>	<i>4.24%</i>	<i>3.92%</i>
<i>Age 62 and over</i>	<i>2,294</i>	<i>13.18%</i>	<i>2,848</i>	<i>14.70%</i>	<i>3,484</i>	<i>16.44%</i>	<i>4.42%</i>	<i>4.12%</i>
Median Age	35.6		36.6		37.8		0.56%	0.65%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Mustang is 36.6 years. This compares with the statewide figure of 36.6 years. Approximately 6.78% of the population is below the age of 5, while 14.70% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.12% per year.

Piedmont Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	5,720		6,547		7,314			
Age 0 - 4	459	8.02%	483	7.38%	527	7.21%	1.02%	1.76%
Age 5 - 9	500	8.74%	532	8.13%	527	7.21%	1.25%	-0.19%
Age 10 - 14	551	9.63%	574	8.77%	580	7.93%	0.82%	0.21%
Age 15 - 17	283	4.95%	333	5.09%	377	5.15%	3.31%	2.51%
Age 18 - 20	171	2.99%	285	4.35%	337	4.61%	10.76%	3.41%
Age 21 - 24	149	2.60%	324	4.95%	458	6.26%	16.81%	7.17%
Age 25 - 34	621	10.86%	541	8.26%	669	9.15%	-2.72%	4.34%
Age 35 - 44	943	16.49%	944	14.42%	811	11.09%	0.02%	-2.99%
Age 45 - 54	949	16.59%	1,035	15.81%	1,106	15.12%	1.75%	1.34%
Age 55 - 64	628	10.98%	807	12.33%	983	13.44%	5.14%	4.02%
Age 65 - 74	316	5.52%	485	7.41%	622	8.50%	8.95%	5.10%
Age 75 - 84	116	2.03%	158	2.41%	263	3.60%	6.38%	10.73%
Age 85 and over	34	0.59%	46	0.70%	54	0.74%	6.23%	3.26%
<i>Age 55 and over</i>	<i>1,094</i>	<i>19.13%</i>	<i>1,496</i>	<i>22.85%</i>	<i>1,922</i>	<i>26.28%</i>	<i>6.46%</i>	<i>5.14%</i>
<i>Age 62 and over</i>	<i>620</i>	<i>10.85%</i>	<i>885</i>	<i>13.52%</i>	<i>1,180</i>	<i>16.13%</i>	<i>7.37%</i>	<i>5.92%</i>
Median Age	36.3		37.1		37.2		0.44%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Piedmont is 37.1 years. This compares with the statewide figure of 36.6 years. Approximately 7.38% of the population is below the age of 5, while 13.52% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 5.92% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Yukon		El Reno		Mustang		Canadian County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families:	6,345		3,556		4,858		31,211	
Married-Couple Family:	5,150	81.17%	2,500	70.30%	3,838	79.00%	25,228	80.83%
With Children Under 18 Years	2,215	34.91%	1,004	28.23%	1,856	38.21%	11,401	36.53%
No Children Under 18 Years	2,935	46.26%	1,496	42.07%	1,982	40.80%	13,827	44.30%
Other Family:	1,195	18.83%	1,056	29.70%	1,020	21.00%	5,983	19.17%
Male Householder, No Wife Present	212	3.34%	429	12.06%	256	5.27%	1,798	5.76%
With Children Under 18 Years	147	2.32%	273	7.68%	199	4.10%	1,182	3.79%
No Children Under 18 Years	65	1.02%	156	4.39%	57	1.17%	616	1.97%
Female Householder, No Husband Present	983	15.49%	627	17.63%	764	15.73%	4,185	13.41%
With Children Under 18 Years	591	9.31%	298	8.38%	492	10.13%	2,548	8.16%
No Children Under 18 Years	392	6.18%	329	9.25%	272	5.60%	1,637	5.24%
Total Single Parent Families	738		571		691		3,730	
Male Householder	147	19.92%	273	47.81%	199	28.80%	1,182	31.69%
Female Householder	591	80.08%	298	52.19%	492	71.20%	2,548	68.31%

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

2013 Family Type by Presence of Children Under 18 Years

	Piedmont		Canadian County	
	No.	Percent	No.	Percent
Total Families:	1,690		31,211	
Married-Couple Family:	1,466	86.75%	25,228	80.83%
With Children Under 18 Years	816	48.28%	11,401	36.53%
No Children Under 18 Years	650	38.46%	13,827	44.30%
Other Family:	224	13.25%	5,983	19.17%
Male Householder, No Wife Present	48	2.84%	1,798	5.76%
With Children Under 18 Years	38	2.25%	1,182	3.79%
No Children Under 18 Years	10	0.59%	616	1.97%
Female Householder, No Husband Present	176	10.41%	4,185	13.41%
With Children Under 18 Years	116	6.86%	2,548	8.16%
No Children Under 18 Years	60	3.55%	1,637	5.24%
Total Single Parent Families	154		3,730	
Male Householder	38	24.68%	1,182	31.69%
Female Householder	116	75.32%	2,548	68.31%

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

As shown, within Canadian County, among all families 11.95% are single-parent families, while in Yukon, the percentage is 11.63%. In El Reno the percentage of single-parent families is 16.06%, while in Mustang the percentage is 14.22%. In Piedmont, the percentage is 9.11%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	23,242		15,916		18,028		117,277		3,702,515	
Under 18 Years:	6,196		3,931		5,030		31,994		933,738	
With One Type of Disability	98	1.58%	121	3.08%	213	4.23%	952	2.98%	33,744	3.61%
With Two or More Disabilities	68	1.10%	38	0.97%	83	1.65%	371	1.16%	11,082	1.19%
No Disabilities	6,030	97.32%	3,772	95.96%	4,734	94.12%	30,671	95.86%	888,912	95.20%
18 to 64 Years:	13,789		9,675		11,009		72,131		2,265,702	
With One Type of Disability	913	6.62%	864	8.93%	613	5.57%	4,102	5.69%	169,697	7.49%
With Two or More Disabilities	548	3.97%	975	10.08%	658	5.98%	3,786	5.25%	149,960	6.62%
No Disabilities	12,328	89.40%	7,836	80.99%	9,738	88.45%	64,243	89.06%	1,946,045	85.89%
65 Years and Over:	3,257		2,310		1,989		13,152		503,075	
With One Type of Disability	531	16.30%	507	21.95%	280	14.08%	2,509	19.08%	95,633	19.01%
With Two or More Disabilities	670	20.57%	476	20.61%	541	27.20%	2,538	19.30%	117,044	23.27%
No Disabilities	2,056	63.13%	1,327	57.45%	1,168	58.72%	8,105	61.63%	290,398	57.72%
Total Number of Persons with Disabilities:	2,828	12.17%	2,981	18.73%	2,388	13.25%	14,258	12.16%	577,160	15.59%

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

2013 Age by Number of Disabilities						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	5,999		117,277		3,702,515	
Under 18 Years:	1,952		31,994		933,738	
With One Type of Disability	80	4.10%	952	2.98%	33,744	3.61%
With Two or More Disabilities	40	2.05%	371	1.16%	11,082	1.19%
No Disabilities	1,832	93.85%	30,671	95.86%	888,912	95.20%
18 to 64 Years:	3,567		72,131		2,265,702	
With One Type of Disability	78	2.19%	4,102	5.69%	169,697	7.49%
With Two or More Disabilities	130	3.64%	3,786	5.25%	149,960	6.62%
No Disabilities	3,359	94.17%	64,243	89.06%	1,946,045	85.89%
65 Years and Over:	480		13,152		503,075	
With One Type of Disability	61	12.71%	2,509	19.08%	95,633	19.01%
With Two or More Disabilities	83	17.29%	2,538	19.30%	117,044	23.27%
No Disabilities	336	70.00%	8,105	61.63%	290,398	57.72%
Total Number of Persons with Disabilities:	472	7.87%	14,258	12.16%	577,160	15.59%

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

Within Canadian County, 12.16% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Yukon the percentage is 12.17%. In El Reno the percentage is 18.73%, while in Mustang the percentage is 13.25%. In Piedmont the percentage is 7.87%.

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

2013 Population by Veteran and Disability Status

	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom										
Poverty Status is Determined	17,046		11,892		12,998		85,190		2,738,788	
Veteran:	1,929	11.32%	1,287	10.82%	1,882	14.48%	9,774	11.47%	305,899	11.17%
<i>With a Disability</i>	607	31.47%	588	45.69%	447	23.75%	2,680	27.42%	100,518	32.86%
<i>No Disability</i>	1,322	68.53%	699	54.31%	1,435	76.25%	7,094	72.58%	205,381	67.14%
Non-veteran:	15,117	88.68%	10,605	89.18%	11,116	85.52%	75,416	88.53%	2,432,889	88.83%
<i>With a Disability</i>	2,055	13.59%	2,221	20.94%	1,645	14.80%	10,242	13.58%	430,610	17.70%
<i>No Disability</i>	13,062	86.41%	8,384	79.06%	9,471	85.20%	65,174	86.42%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

2013 Population by Veteran and Disability Status

	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	4,047		85,190		2,738,788	
Veteran:	414	10.23%	9,774	11.47%	305,899	11.17%
<i>With a Disability</i>	60	14.49%	2,680	27.42%	100,518	32.86%
<i>No Disability</i>	354	85.51%	7,094	72.58%	205,381	67.14%
Non-veteran:	3,633	89.77%	75,416	88.53%	2,432,889	88.83%
<i>With a Disability</i>	292	8.04%	10,242	13.58%	430,610	17.70%
<i>No Disability</i>	3,341	91.96%	65,174	86.42%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Canadian County, the Census Bureau estimates there are 9,774 veterans, 27.42% of which have one or more disabilities (compared with 32.86% at a statewide level). In Yukon, there are an estimated 1,929 veterans, 31.47% of which are estimated to have a disability. Within El Reno the number of veterans is estimated to be 1,287 (45.69% with a disability), and within Mustang there are an estimated 1,882 veterans, 23.75% with one or more disabilities. In Piedmont, there are an estimated 414 veterans, 14.49% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Yukon		El Reno		Mustang		Canadian County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Population	22,709		16,749		17,395		115,541	
Group Quarters Population	292	1.29%	1,864	11.13%	0	0.00%	2,488	2.15%
Institutionalized Population	286	1.26%	1,659	9.91%	0	0.00%	2,179	1.89%
Correctional facilities for adults	0	0.00%	1,539	9.19%	0	0.00%	1,765	1.53%
Juvenile facilities	0	0.00%	42	0.25%	0	0.00%	50	0.04%
Nursing facilities/Skilled-nursing facilities	286	1.26%	78	0.47%	0	0.00%	364	0.32%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	6	0.03%	205	1.22%	0	0.00%	309	0.27%
College/University student housing	0	0.00%	158	0.94%	0	0.00%	158	0.14%
Military quarters	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	6	0.03%	47	0.28%	0	0.00%	151	0.13%

Source: 2010 Decennial Census, Table P42

2010 Group Quarters Population

	Piedmont		Canadian County	
	No.	Percent	No.	Percent
Total Population	5,720		115,541	
Group Quarters Population	0	0.00%	2,488	2.15%
Institutionalized Population	0	0.00%	2,179	1.89%
Correctional facilities for adults	0	0.00%	1,765	1.53%
Juvenile facilities	0	0.00%	50	0.04%
Nursing facilities/Skilled-nursing facilities	0	0.00%	364	0.32%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	309	0.27%
College/University student housing	0	0.00%	158	0.14%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	151	0.13%

Source: 2010 Decennial Census, Table P42

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

Household Income Levels

Data in the following chart shows the distribution of household income in Canadian 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.

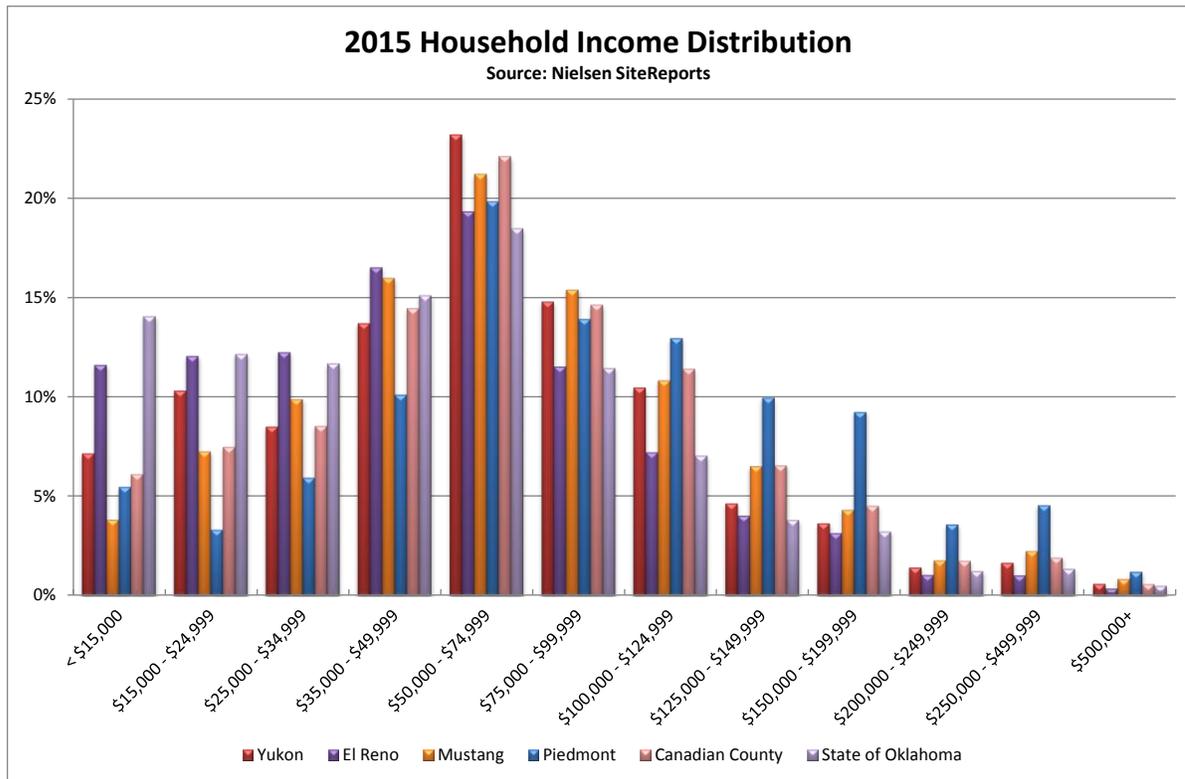
2015 Household Income Distribution										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	9,514		6,276		7,241		48,542		1,520,327	
< \$15,000	680	7.15%	728	11.60%	276	3.81%	2,964	6.11%	213,623	14.05%
\$15,000 - \$24,999	980	10.30%	756	12.05%	525	7.25%	3,630	7.48%	184,613	12.14%
\$25,000 - \$34,999	809	8.50%	768	12.24%	715	9.87%	4,141	8.53%	177,481	11.67%
\$35,000 - \$49,999	1,303	13.70%	1,036	16.51%	1,157	15.98%	7,017	14.46%	229,628	15.10%
\$50,000 - \$74,999	2,206	23.19%	1,213	19.33%	1,536	21.21%	10,727	22.10%	280,845	18.47%
\$75,000 - \$99,999	1,407	14.79%	723	11.52%	1,114	15.38%	7,100	14.63%	173,963	11.44%
\$100,000 - \$124,999	995	10.46%	452	7.20%	784	10.83%	5,537	11.41%	106,912	7.03%
\$125,000 - \$149,999	441	4.64%	252	4.02%	471	6.50%	3,179	6.55%	57,804	3.80%
\$150,000 - \$199,999	346	3.64%	197	3.14%	312	4.31%	2,191	4.51%	48,856	3.21%
\$200,000 - \$249,999	134	1.41%	65	1.04%	128	1.77%	846	1.74%	18,661	1.23%
\$250,000 - \$499,999	157	1.65%	64	1.02%	162	2.24%	927	1.91%	20,487	1.35%
\$500,000+	56	0.59%	22	0.35%	61	0.84%	283	0.58%	7,454	0.49%
Median Household Income	\$61,163		\$47,828		\$65,422		\$65,193		\$47,049	
Average Household Income	\$74,656		\$62,572		\$82,622		\$80,188		\$63,390	

Source: Nielsen SiteReports

2015 Household Income Distribution						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,178		48,542		1,520,327	
< \$15,000	119	5.46%	2,964	6.11%	213,623	14.05%
\$15,000 - \$24,999	72	3.31%	3,630	7.48%	184,613	12.14%
\$25,000 - \$34,999	129	5.92%	4,141	8.53%	177,481	11.67%
\$35,000 - \$49,999	220	10.10%	7,017	14.46%	229,628	15.10%
\$50,000 - \$74,999	432	19.83%	10,727	22.10%	280,845	18.47%
\$75,000 - \$99,999	303	13.91%	7,100	14.63%	173,963	11.44%
\$100,000 - \$124,999	282	12.95%	5,537	11.41%	106,912	7.03%
\$125,000 - \$149,999	217	9.96%	3,179	6.55%	57,804	3.80%
\$150,000 - \$199,999	201	9.23%	2,191	4.51%	48,856	3.21%
\$200,000 - \$249,999	78	3.58%	846	1.74%	18,661	1.23%
\$250,000 - \$499,999	99	4.55%	927	1.91%	20,487	1.35%
\$500,000+	26	1.19%	283	0.58%	7,454	0.49%
Median Household Income	\$84,653		\$65,193		\$47,049	
Average Household Income	\$104,995		\$80,188		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Canadian County is estimated to be \$65,193 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Yukon, median household income is estimated to be \$61,163. In El Reno the estimate is \$47,828, while in Mustang the estimate is \$65,422. For Piedmont, median household income is estimated to be \$84,653. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Yukon	\$45,265	\$61,163	1.90%	2.40%	-0.50%
El Reno	\$31,200	\$47,828	2.71%	2.40%	0.31%
Mustang	\$50,284	\$65,422	1.66%	2.40%	-0.74%
Piedmont	\$55,223	\$84,653	2.71%	2.40%	0.31%
Canadian County	\$45,439	\$65,193	2.28%	2.40%	-0.12%
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 Canadian County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Canadian County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Yukon	6.64%	8.06%	143	11.56%	21.32%
El Reno	16.26%	14.31%	-195	9.52%	59.40%
Mustang	5.63%	5.69%	5	9.05%	26.22%
Piedmont	3.95%	3.77%	-18	0.00%	37.93%
Canadian County	7.94%	7.00%	-94	7.11%	30.38%
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 Canadian County is estimated to be 7.00% by the American Community Survey. This is a decrease of -94 basis points since the 2000 Census. Within Yukon, the poverty rate is estimated to be 8.06%. Within El Reno, the rate is estimated to be 14.31%, while the poverty rate in Mustang is estimated to be 5.69%. Within Piedmont, the poverty rate is estimated to be 3.77%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

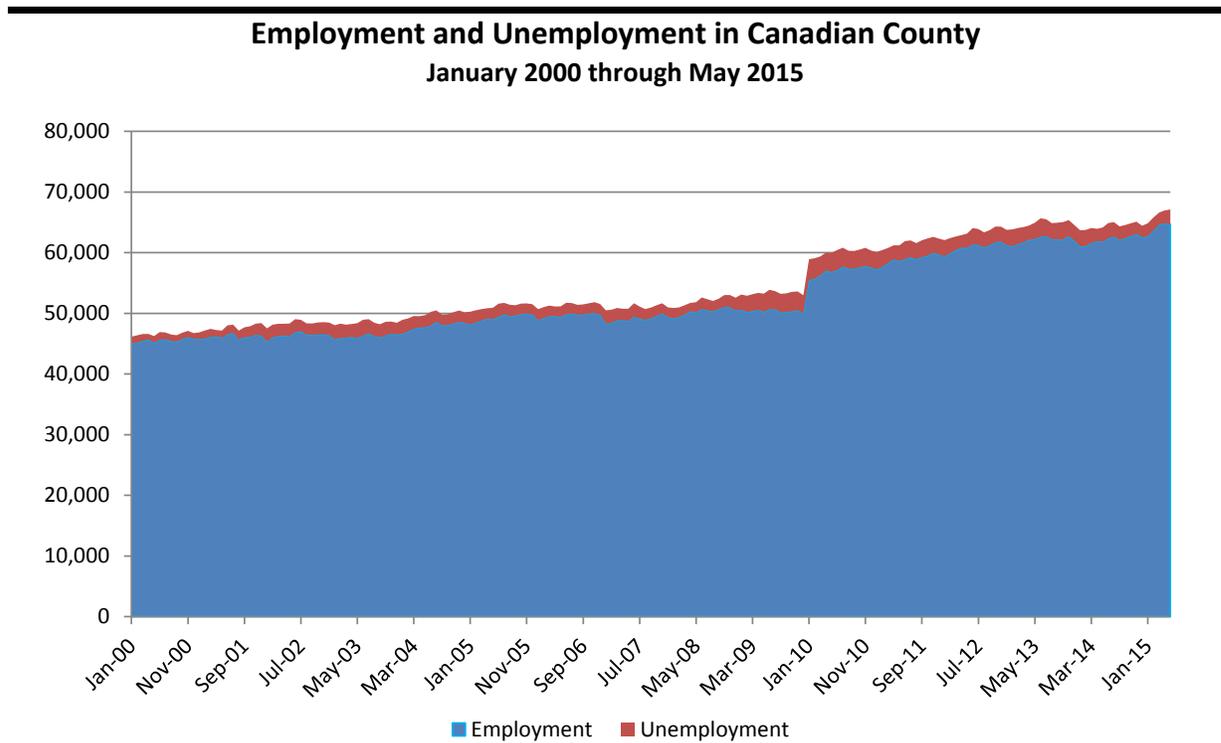
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Canadian County	56,814	64,683	2.63%	5.3%	3.6%	-170
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Canadian County was 64,683 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.63% per year. The unemployment rate in May was 3.6%, a decrease of -170 basis points from May 2010, which was 5.3%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Canadian County has outperformed both the state and nation in these statistics.

Employment Level Trends

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



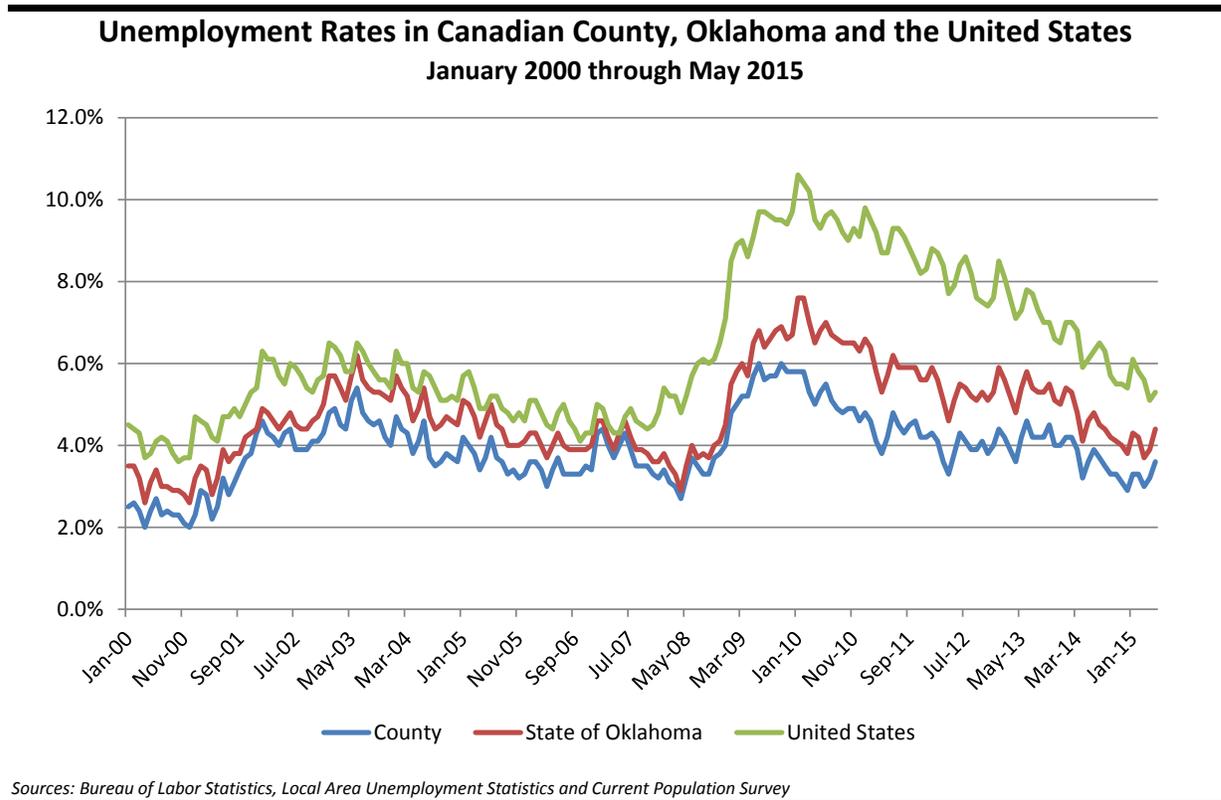
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward since 2000. Employment growth slowed somewhat in 2008 due to the national economic downturn, but strong growth resumed in early 2010, and has continued to grow to its current level of 64,683 persons. The number of unemployed persons in May 2015 was 2,445, out of a total labor force of 67,128 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Canadian 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.





As shown, unemployment rates in Canadian County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 3.6%. On the whole, unemployment rates in Canadian County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Canadian 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 Canadian 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.

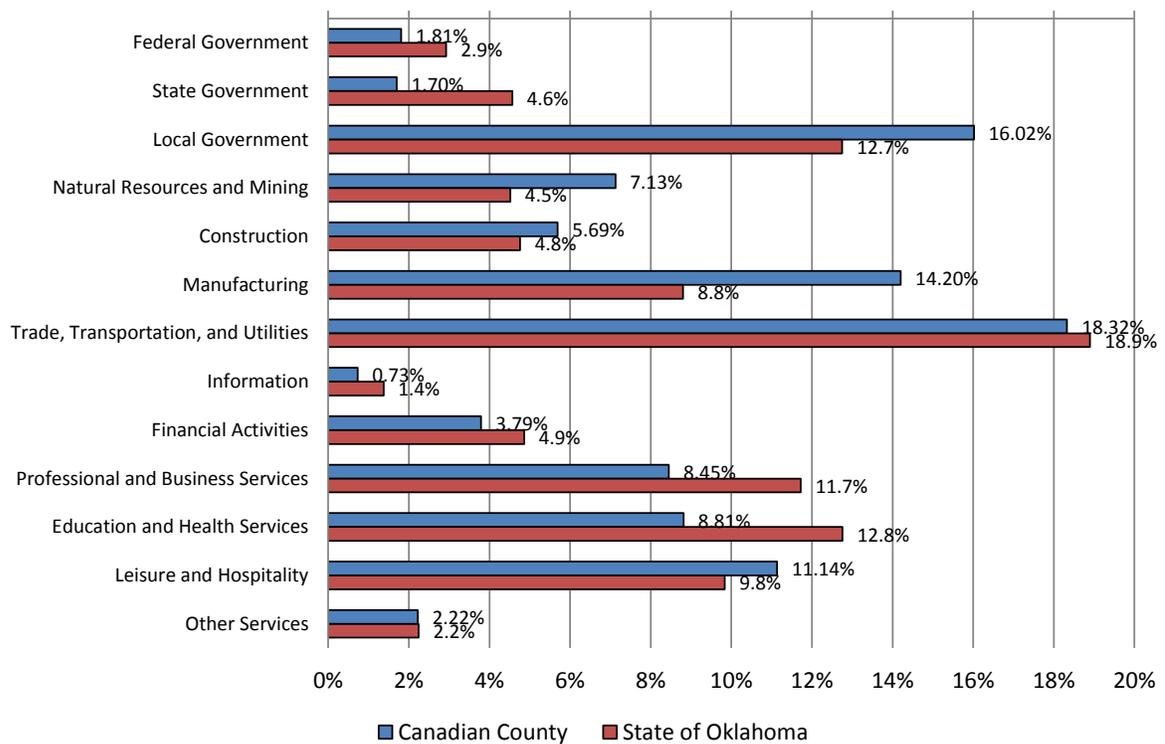


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	24	573	1.81%	\$62,998	0.90
State Government	13	540	1.70%	\$31,297	0.51
Local Government	53	5,080	16.02%	\$35,104	1.59
Natural Resources and Mining	151	2,260	7.13%	\$92,002	4.70
Construction	393	1,804	5.69%	\$40,033	1.27
Manufacturing	92	4,504	14.20%	\$53,201	1.60
Trade, Transportation, and Utilities	561	5,811	18.32%	\$35,009	0.96
Information	30	231	0.73%	\$37,229	0.36
Financial Activities	277	1,201	3.79%	\$46,482	0.67
Professional and Business Services	486	2,680	8.45%	\$36,569	0.61
Education and Health Services	264	2,795	8.81%	\$29,680	0.59
Leisure and Hospitality	178	3,532	11.14%	\$17,251	1.04
Other Services	194	703	2.22%	\$31,386	0.72
Total	2,714	31,712		\$40,453	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 (18.32%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$35,009 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$92,002 per year.

The rightmost column of the previous table provides location quotients for each industry for Canadian 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 (Canadian 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 Canadian County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.70. This sector includes employment in agriculture as well as the oil and gas industry.

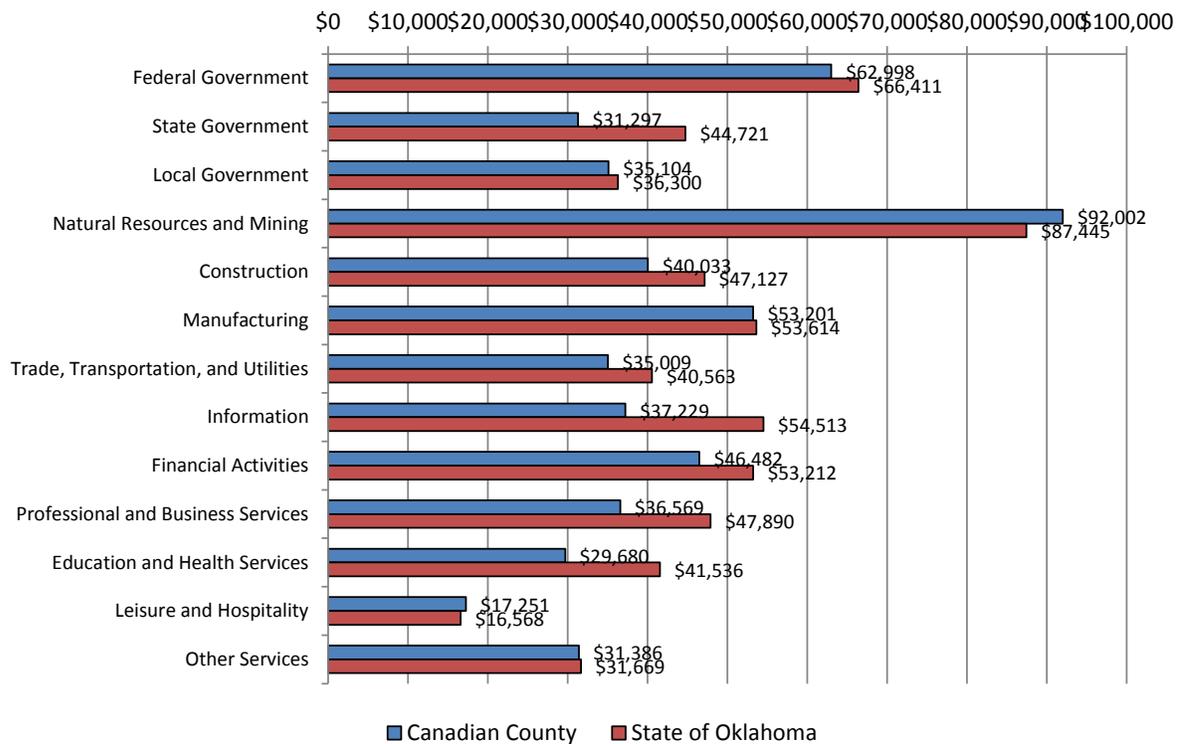
The next table presents average annual pay in Canadian County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Canadian County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$62,998	\$66,411	\$75,784	94.9%	83.1%
State Government	\$31,297	\$44,721	\$54,184	70.0%	57.8%
Local Government	\$35,104	\$36,300	\$46,146	96.7%	76.1%
Natural Resources and Mining	\$92,002	\$87,445	\$59,666	105.2%	154.2%
Construction	\$40,033	\$47,127	\$55,041	84.9%	72.7%
Manufacturing	\$53,201	\$53,614	\$62,977	99.2%	84.5%
Trade, Transportation, and Utilities	\$35,009	\$40,563	\$42,988	86.3%	81.4%
Information	\$37,229	\$54,513	\$90,804	68.3%	41.0%
Financial Activities	\$46,482	\$53,212	\$85,261	87.4%	54.5%
Professional and Business Services	\$36,569	\$47,890	\$66,657	76.4%	54.9%
Education and Health Services	\$29,680	\$41,536	\$45,951	71.5%	64.6%
Leisure and Hospitality	\$17,251	\$16,568	\$20,993	104.1%	82.2%
Other Services	\$31,386	\$31,669	\$33,935	99.1%	92.5%
Total	\$40,453	\$43,774	\$51,361	92.4%	78.8%

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, Canadian County has higher average wages in natural resources and mining, and leisure and hospitality, and lower average wages in each of the other employment sectors. Note that these figures are for persons employed within Canadian County, it is likely that many of the highest earners in the county are employed in Oklahoma City.

Working Families

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



Families by Employment Status and Presence of Children

	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	6,345		3,556		4,858		31,211		961,468	
With Children <18 Years:	2,953	46.54%	1,575	44.29%	2,547	52.43%	15,131	48.48%	425,517	44.26%
Married Couple:	2,215	75.01%	1,004	63.75%	1,856	72.87%	11,401	75.35%	281,418	66.14%
Both Parents Employed	1,630	73.59%	623	62.05%	1,295	69.77%	8,337	73.13%	166,700	59.24%
One Parent Employed	535	24.15%	350	34.86%	528	28.45%	2,863	25.11%	104,817	37.25%
Neither Parent Employed	50	2.26%	31	3.09%	33	1.78%	201	1.76%	9,901	3.52%
Other Family:	738	24.99%	571	36.25%	691	27.13%	3,730	24.65%	144,099	33.86%
Male Householder:	147	19.92%	273	47.81%	199	28.80%	1,182	31.69%	36,996	25.67%
Employed	130	88.44%	273	100.00%	182	91.46%	1,073	90.78%	31,044	83.91%
Not Employed	17	11.56%	0	0.00%	17	8.54%	109	9.22%	5,952	16.09%
Female Householder:	591	80.08%	298	52.19%	492	71.20%	2,548	68.31%	107,103	74.33%
Employed	484	81.90%	240	80.54%	375	76.22%	1,989	78.06%	75,631	70.62%
Not Employed	107	18.10%	58	19.46%	117	23.78%	559	21.94%	31,472	29.38%
Without Children <18 Years:	3,392	53.46%	1,981	55.71%	2,311	47.57%	16,080	51.52%	535,951	55.74%
Married Couple:	2,935	86.53%	1,496	75.52%	1,982	85.76%	13,827	85.99%	431,868	80.58%
Both Spouses Employed	1,241	42.28%	466	31.15%	1,019	51.41%	6,652	48.11%	167,589	38.81%
One Spouse Employed	790	26.92%	489	32.69%	520	26.24%	3,863	27.94%	138,214	32.00%
Neither Spouse Employed	904	30.80%	541	36.16%	443	22.35%	3,312	23.95%	126,065	29.19%
Other Family:	457	13.47%	485	24.48%	329	14.24%	2,253	14.01%	104,083	19.42%
Male Householder:	65	7.19%	156	28.84%	57	12.87%	616	18.60%	32,243	25.58%
Employed	41	63.08%	90	57.69%	34	59.65%	389	63.15%	19,437	60.28%
Not Employed	24	36.92%	66	42.31%	23	40.35%	227	36.85%	12,806	39.72%
Female Householder:	392	85.78%	329	67.84%	272	82.67%	1,637	72.66%	71,840	69.02%
Employed	238	60.71%	176	53.50%	122	44.85%	904	55.22%	36,601	50.95%
Not Employed	154	39.29%	153	46.50%	150	55.15%	733	44.78%	35,239	49.05%
<i>Total Working Families:</i>	<i>5,089</i>	<i>80.20%</i>	<i>2,707</i>	<i>76.12%</i>	<i>4,075</i>	<i>83.88%</i>	<i>26,070</i>	<i>83.53%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>2,779</i>	<i>54.61%</i>	<i>1,486</i>	<i>54.89%</i>	<i>2,380</i>	<i>58.40%</i>	<i>14,262</i>	<i>54.71%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>2,310</i>	<i>45.39%</i>	<i>1,221</i>	<i>45.11%</i>	<i>1,695</i>	<i>41.60%</i>	<i>11,808</i>	<i>45.29%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Families by Employment Status and Presence of Children						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,690		31,211		961,468	
With Children <18 Years:	970	57.40%	15,131	48.48%	425,517	44.26%
Married Couple:	816	84.12%	11,401	75.35%	281,418	66.14%
Both Parents Employed	682	83.58%	8,337	73.13%	166,700	59.24%
One Parent Employed	125	15.32%	2,863	25.11%	104,817	37.25%
Neither Parent Employed	9	1.10%	201	1.76%	9,901	3.52%
Other Family:	154	15.88%	3,730	24.65%	144,099	33.86%
Male Householder:	38	24.68%	1,182	31.69%	36,996	25.67%
Employed	38	100.00%	1,073	90.78%	31,044	83.91%
Not Employed	0	0.00%	109	9.22%	5,952	16.09%
Female Householder:	116	75.32%	2,548	68.31%	107,103	74.33%
Employed	72	62.07%	1,989	78.06%	75,631	70.62%
Not Employed	44	37.93%	559	21.94%	31,472	29.38%
Without Children <18 Years:	720	42.60%	16,080	51.52%	535,951	55.74%
Married Couple:	650	90.28%	13,827	85.99%	431,868	80.58%
Both Spouses Employed	415	63.85%	6,652	48.11%	167,589	38.81%
One Spouse Employed	144	22.15%	3,863	27.94%	138,214	32.00%
Neither Spouse Employed	91	14.00%	3,312	23.95%	126,065	29.19%
Other Family:	70	9.72%	2,253	14.01%	104,083	19.42%
Male Householder:	10	10.99%	616	18.60%	32,243	25.58%
Employed	0	0.00%	389	63.15%	19,437	60.28%
Not Employed	10	100.00%	227	36.85%	12,806	39.72%
Female Householder:	60	85.71%	1,637	72.66%	71,840	69.02%
Employed	22	36.67%	904	55.22%	36,601	50.95%
Not Employed	38	63.33%	733	44.78%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,498</i>	<i>88.64%</i>	<i>26,070</i>	<i>83.53%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>917</i>	<i>61.21%</i>	<i>14,262</i>	<i>54.71%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>581</i>	<i>38.79%</i>	<i>11,808</i>	<i>45.29%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Canadian County, there are 26,070 working families, 54.71% 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 Canadian County area include the local school districts such as Yukon and Mustang, Integris Canadian Valley Regional Hospital, municipal governments, Canadian County, and the oil and gas industry as a whole.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	10,993		6,672		8,874		56,216		1,613,364	
Less than 15 minutes	3,053	27.77%	3,658	54.83%	1,914	21.57%	14,898	26.50%	581,194	36.02%
15 to 30 minutes	5,401	49.13%	1,132	16.97%	3,831	43.17%	23,833	42.40%	625,885	38.79%
30 to 45 minutes	1,961	17.84%	1,190	17.84%	2,304	25.96%	12,824	22.81%	260,192	16.13%
45 to 60 minutes	239	2.17%	466	6.98%	463	5.22%	2,619	4.66%	74,625	4.63%
60 or more minutes	339	3.08%	226	3.39%	362	4.08%	2,042	3.63%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Workers 16 Years and Over by Commuting Time to Work

	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,986		56,216		1,613,364	
Less than 15 minutes	561	18.79%	14,898	26.50%	581,194	36.02%
15 to 30 minutes	893	29.91%	23,833	42.40%	625,885	38.79%
30 to 45 minutes	1,098	36.77%	12,824	22.81%	260,192	16.13%
45 to 60 minutes	294	9.85%	2,619	4.66%	74,625	4.63%
60 or more minutes	140	4.69%	2,042	3.63%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Canadian County, the largest percentage of workers (42.40%) travel 15 to 30 minutes to work. Although Canadian County has an active labor market, it also serves to some extent as a bedroom community to the greater Oklahoma City metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	11,307		6,822		9,011		58,019		1,673,026	
Car, Truck or Van:	10,694	94.58%	6,134	89.91%	8,803	97.69%	54,830	94.50%	1,551,461	92.73%
<i>Drove Alone</i>	9,655	90.28%	5,270	85.91%	8,106	92.08%	49,576	90.42%	1,373,407	88.52%
<i>Carpooled</i>	1,039	9.72%	864	14.09%	697	7.92%	5,254	9.58%	178,054	11.48%
Public Transportation	23	0.20%	17	0.25%	11	0.12%	84	0.14%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	33	0.29%	16	0.23%	16	0.18%	150	0.26%	3,757	0.22%
Bicycle	74	0.65%	24	0.35%	0	0.00%	113	0.19%	4,227	0.25%
Walked	101	0.89%	76	1.11%	25	0.28%	409	0.70%	30,401	1.82%
Other Means	68	0.60%	405	5.94%	19	0.21%	630	1.09%	14,442	0.86%
Worked at Home	314	2.78%	150	2.20%	137	1.52%	1,803	3.11%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

Workers 16 Years and Over by Means of Transportation to Work						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	3,084		58,019		1,673,026	
Car, Truck or Van:	2,973	96.40%	54,830	94.50%	1,551,461	92.73%
<i>Drove Alone</i>	2,796	94.05%	49,576	90.42%	1,373,407	88.52%
<i>Carpooled</i>	177	5.95%	5,254	9.58%	178,054	11.48%
Public Transportation	0	0.00%	84	0.14%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	150	0.26%	3,757	0.22%
Bicycle	0	0.00%	113	0.19%	4,227	0.25%
Walked	0	0.00%	409	0.70%	30,401	1.82%
Other Means	13	0.42%	630	1.09%	14,442	0.86%
Worked at Home	98	3.18%	1,803	3.11%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Canadian 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
Yukon	8,135	9,231	1.27%	9,998	1.61%
El Reno	6,484	6,595	0.17%	7,033	1.29%
Mustang	4,930	6,851	3.35%	7,506	1.84%
Piedmont	1,270	2,006	4.68%	2,241	2.24%
Canadian County	33,969	45,810	3.04%	51,946	2.55%
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 Canadian County grew by 2.55% per year, to a total of 51,946 housing units in 2015. In terms of new housing unit construction, Canadian County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	9,066		6,623		6,698		46,016		1,669,828	
1 Unit, Detached	7,644	84.32%	5,352	80.81%	5,702	85.13%	37,428	81.34%	1,219,987	73.06%
1 Unit, Attached	73	0.81%	153	2.31%	154	2.30%	849	1.85%	34,434	2.06%
Duplex Units	113	1.25%	168	2.54%	109	1.63%	550	1.20%	34,207	2.05%
3-4 Units	151	1.67%	212	3.20%	42	0.63%	472	1.03%	42,069	2.52%
5-9 Units	413	4.56%	152	2.30%	86	1.28%	1,054	2.29%	59,977	3.59%
10-19 Units	153	1.69%	86	1.30%	400	5.97%	1,748	3.80%	57,594	3.45%
20-49 Units	169	1.86%	123	1.86%	110	1.64%	553	1.20%	29,602	1.77%
50 or More Units	152	1.68%	99	1.49%	64	0.96%	627	1.36%	30,240	1.81%
Mobile Homes	198	2.18%	268	4.05%	31	0.46%	2,699	5.87%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	10	0.15%	0	0.00%	36	0.08%	2,159	0.13%
Total Multifamily Units	1,151	12.70%	840	12.68%	811	12.11%	5,004	10.87%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

2013 Housing Units by Units in Structure						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,224		46,016		1,669,828	
1 Unit, Detached	2,201	98.97%	37,428	81.34%	1,219,987	73.06%
1 Unit, Attached	8	0.36%	849	1.85%	34,434	2.06%
Duplex Units	0	0.00%	550	1.20%	34,207	2.05%
3-4 Units	0	0.00%	472	1.03%	42,069	2.52%
5-9 Units	0	0.00%	1,054	2.29%	59,977	3.59%
10-19 Units	0	0.00%	1,748	3.80%	57,594	3.45%
20-49 Units	0	0.00%	553	1.20%	29,602	1.77%
50 or More Units	0	0.00%	627	1.36%	30,240	1.81%
Mobile Homes	15	0.67%	2,699	5.87%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	36	0.08%	2,159	0.13%
Total Multifamily Units	0	0.00%	5,004	10.87%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Canadian County, 81.34% of housing units are single-family, detached. 10.87% of housing units are multifamily in structure (two or more units per building), while 5.94% of housing units comprise mobile homes, RVs, etc.

Within Yukon, 84.32% of housing units are single-family, detached. 12.70% of housing units are multifamily in structure, while 2.18% of housing units comprise mobile homes, RVs, etc.

Within El Reno, 80.81% of housing units are single-family, detached. 12.68% of housing units are multifamily in structure, while 4.20% of housing units comprise mobile homes, RVs, etc.

Within Mustang, 85.13% of housing units are single-family, detached. 12.11% of housing units are multifamily in structure, while 0.46% of housing units comprise mobile homes, RVs, etc.

Within Piedmont, 98.97% of housing units are single-family, detached. 0.00% of housing units are multifamily in structure, while 0.67% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	8,549		5,693		6,368		41,876		1,444,081	
Owner Occupied:	6,473	75.72%	3,776	66.33%	4,858	76.29%	32,355	77.26%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	8	0.16%	28	0.09%	2,580	0.27%
1 Bedroom	12	0.19%	78	2.07%	8	0.16%	179	0.55%	16,837	1.74%
2 Bedrooms	468	7.23%	810	21.45%	405	8.34%	2,756	8.52%	166,446	17.18%
3 Bedrooms	4,702	72.64%	2,278	60.33%	3,347	68.90%	21,540	66.57%	579,135	59.78%
4 Bedrooms	1,230	19.00%	561	14.86%	1,037	21.35%	7,090	21.91%	177,151	18.29%
5 or More Bedrooms	61	0.94%	49	1.30%	53	1.09%	762	2.36%	26,587	2.74%
Renter Occupied:	2,076	24.28%	1,917	33.67%	1,510	23.71%	9,521	22.74%	475,345	32.92%
No Bedroom	29	1.40%	72	3.76%	65	4.30%	208	2.18%	13,948	2.93%
1 Bedroom	491	23.65%	479	24.99%	112	7.42%	1,630	17.12%	101,850	21.43%
2 Bedrooms	480	23.12%	724	37.77%	536	35.50%	3,090	32.45%	179,121	37.68%
3 Bedrooms	926	44.61%	524	27.33%	697	46.16%	3,845	40.38%	152,358	32.05%
4 Bedrooms	139	6.70%	108	5.63%	89	5.89%	669	7.03%	24,968	5.25%
5 or More Bedrooms	11	0.53%	10	0.52%	11	0.73%	79	0.83%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

2013 Housing Units by Tenure and Number of Bedrooms						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,096		41,876		1,444,081	
Owner Occupied:	1,911	91.17%	32,355	77.26%	968,736	67.08%
No Bedroom	0	0.00%	28	0.09%	2,580	0.27%
1 Bedroom	0	0.00%	179	0.55%	16,837	1.74%
2 Bedrooms	109	5.70%	2,756	8.52%	166,446	17.18%
3 Bedrooms	1,294	67.71%	21,540	66.57%	579,135	59.78%
4 Bedrooms	445	23.29%	7,090	21.91%	177,151	18.29%
5 or More Bedrooms	63	3.30%	762	2.36%	26,587	2.74%
Renter Occupied:	185	8.83%	9,521	22.74%	475,345	32.92%
No Bedroom	0	0.00%	208	2.18%	13,948	2.93%
1 Bedroom	0	0.00%	1,630	17.12%	101,850	21.43%
2 Bedrooms	50	27.03%	3,090	32.45%	179,121	37.68%
3 Bedrooms	114	61.62%	3,845	40.38%	152,358	32.05%
4 Bedrooms	21	11.35%	669	7.03%	24,968	5.25%
5 or More Bedrooms	0	0.00%	79	0.83%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Canadian County is 77.26%, while 22.74% of housing units are renter occupied. In Yukon, the homeownership rate is 75.72%, while 24.28% of households are renters. In El Reno 66.33% of households are homeowners while 33.67% are renters, and in Mustang the homeownership rate is 76.29% while 23.71% are renters. In Piedmont, the homeownership rate is 91.17%, while 8.83% of households are renters.

Housing Units Tenure and Household Income

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

Canadian County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	41,876	32,355	9,521	77.26%	22.74%
Less than \$5,000	529	367	162	69.38%	30.62%
\$5,000 - \$9,999	759	250	509	32.94%	67.06%
\$10,000-\$14,999	1,311	683	628	52.10%	47.90%
\$15,000-\$19,999	1,348	627	721	46.51%	53.49%
\$20,000-\$24,999	1,738	1,030	708	59.26%	40.74%
\$25,000-\$34,999	3,515	2,283	1,232	64.95%	35.05%
\$35,000-\$49,999	6,405	4,440	1,965	69.32%	30.68%
\$50,000-\$74,999	9,244	7,352	1,892	79.53%	20.47%
\$75,000-\$99,999	6,775	5,830	945	86.05%	13.95%
\$100,000-\$149,999	7,170	6,501	669	90.67%	9.33%
\$150,000 or more	3,082	2,992	90	97.08%	2.92%
Income Less Than \$25,000	5,685	2,957	2,728	52.01%	47.99%

Source: 2009-2013 American Community Survey, Table B25118

Within Canadian County as a whole, 47.99% of households with incomes less than \$25,000 are estimated to be renters, while 52.01% are estimated to be homeowners.

Yukon Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	8,549	6,473	2,076	75.72%	24.28%
Less than \$5,000	108	67	41	62.04%	37.96%
\$5,000 - \$9,999	152	71	81	46.71%	53.29%
\$10,000-\$14,999	292	167	125	57.19%	42.81%
\$15,000-\$19,999	343	124	219	36.15%	63.85%
\$20,000-\$24,999	517	250	267	48.36%	51.64%
\$25,000-\$34,999	656	450	206	68.60%	31.40%
\$35,000-\$49,999	1,188	813	375	68.43%	31.57%
\$50,000-\$74,999	1,875	1,456	419	77.65%	22.35%
\$75,000-\$99,999	1,587	1,355	232	85.38%	14.62%
\$100,000-\$149,999	1,201	1,105	96	92.01%	7.99%
\$150,000 or more	630	615	15	97.62%	2.38%
Income Less Than \$25,000	1,412	679	733	48.09%	51.91%

Source: 2009-2013 American Community Survey, Table B25118

Within Yukon, 51.91% of households with incomes less than \$25,000 are estimated to be renters, while 48.09% are estimated to be homeowners.

El Reno Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	5,693	3,776	1,917	66.33%	33.67%
Less than \$5,000	124	53	71	42.74%	57.26%
\$5,000 - \$9,999	245	18	227	7.35%	92.65%
\$10,000-\$14,999	368	181	187	49.18%	50.82%
\$15,000-\$19,999	249	118	131	47.39%	52.61%
\$20,000-\$24,999	453	240	213	52.98%	47.02%
\$25,000-\$34,999	668	380	288	56.89%	43.11%
\$35,000-\$49,999	1,000	659	341	65.90%	34.10%
\$50,000-\$74,999	1,099	879	220	79.98%	20.02%
\$75,000-\$99,999	676	546	130	80.77%	19.23%
\$100,000-\$149,999	618	516	102	83.50%	16.50%
\$150,000 or more	193	186	7	96.37%	3.63%
Income Less Than \$25,000	1,439	610	829	42.39%	57.61%

Source: 2009-2013 American Community Survey, Table B25118

Within El Reno, 57.61% of households with incomes less than \$25,000 are estimated to be renters, while 42.39% are estimated to be homeowners.

Mustang Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	6,368	4,858	1,510	76.29%	23.71%
Less than \$5,000	41	41	0	100.00%	0.00%
\$5,000 - \$9,999	45	28	17	62.22%	37.78%
\$10,000-\$14,999	161	73	88	45.34%	54.66%
\$15,000-\$19,999	275	96	179	34.91%	65.09%
\$20,000-\$24,999	233	156	77	66.95%	33.05%
\$25,000-\$34,999	640	365	275	57.03%	42.97%
\$35,000-\$49,999	884	555	329	62.78%	37.22%
\$50,000-\$74,999	1,508	1,153	355	76.46%	23.54%
\$75,000-\$99,999	1,033	896	137	86.74%	13.26%
\$100,000-\$149,999	1,090	1,071	19	98.26%	1.74%
\$150,000 or more	458	424	34	92.58%	7.42%
Income Less Than \$25,000	755	394	361	52.19%	47.81%

Source: 2009-2013 American Community Survey, Table B25118

Within Mustang, 47.81% of households with incomes less than \$25,000 are estimated to be renters, while 52.19% are estimated to be homeowners.

Piedmont Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,096	1,911	185	91.17%	8.83%
Less than \$5,000	28	28	0	100.00%	0.00%
\$5,000 - \$9,999	51	35	16	68.63%	31.37%
\$10,000-\$14,999	8	0	8	0.00%	100.00%
\$15,000-\$19,999	30	30	0	100.00%	0.00%
\$20,000-\$24,999	60	52	8	86.67%	13.33%
\$25,000-\$34,999	121	75	46	61.98%	38.02%
\$35,000-\$49,999	194	166	28	85.57%	14.43%
\$50,000-\$74,999	665	629	36	94.59%	5.41%
\$75,000-\$99,999	258	258	0	100.00%	0.00%
\$100,000-\$149,999	442	399	43	90.27%	9.73%
\$150,000 or more	239	239	0	100.00%	0.00%
Income Less Than \$25,000	177	145	32	81.92%	18.08%

Source: 2009-2013 American Community Survey, Table B25118

Within Piedmont, 18.08% of households with incomes less than \$25,000 are estimated to be renters, while 81.92% 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

	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	8,549		5,693		6,368		41,876		1,444,081	
Owner Occupied:	6,473	75.72%	3,776	66.33%	4,858	76.29%	32,355	77.26%	968,736	67.08%
Built 2010 or Later	98	1.51%	14	0.37%	59	1.21%	796	2.46%	10,443	1.08%
Built 2000 to 2009	938	14.49%	207	5.48%	1,388	28.57%	9,045	27.96%	153,492	15.84%
Built 1990 to 1999	742	11.46%	198	5.24%	576	11.86%	4,379	13.53%	125,431	12.95%
Built 1980 to 1989	1,205	18.62%	474	12.55%	1,094	22.52%	5,889	18.20%	148,643	15.34%
Built 1970 to 1979	1,996	30.84%	790	20.92%	1,074	22.11%	6,539	20.21%	184,378	19.03%
Built 1960 to 1969	944	14.58%	426	11.28%	470	9.67%	2,394	7.40%	114,425	11.81%
Built 1950 to 1959	298	4.60%	526	13.93%	147	3.03%	1,255	3.88%	106,544	11.00%
Built 1940 to 1949	143	2.21%	458	12.13%	44	0.91%	831	2.57%	50,143	5.18%
Built 1939 or Earlier	109	1.68%	683	18.09%	6	0.12%	1,227	3.79%	75,237	7.77%
Median Year Built:		1979		1965		1986		1987		1977
Renter Occupied:	2,076	24.28%	1,917	33.67%	1,510	23.71%	9,521	22.74%	475,345	32.92%
Built 2010 or Later	0	0.00%	8	0.42%	17	1.13%	407	4.27%	5,019	1.06%
Built 2000 to 2009	172	8.29%	273	14.24%	403	26.69%	2,355	24.73%	50,883	10.70%
Built 1990 to 1999	100	4.82%	85	4.43%	238	15.76%	856	8.99%	47,860	10.07%
Built 1980 to 1989	372	17.92%	205	10.69%	422	27.95%	1,703	17.89%	77,521	16.31%
Built 1970 to 1979	757	36.46%	222	11.58%	251	16.62%	1,791	18.81%	104,609	22.01%
Built 1960 to 1969	342	16.47%	230	12.00%	152	10.07%	909	9.55%	64,546	13.58%
Built 1950 to 1959	77	3.71%	163	8.50%	21	1.39%	323	3.39%	54,601	11.49%
Built 1940 to 1949	91	4.38%	311	16.22%	0	0.00%	477	5.01%	31,217	6.57%
Built 1939 or Earlier	165	7.95%	420	21.91%	6	0.40%	700	7.35%	39,089	8.22%
Median Year Built:		1975		1963		1988		1983		1975
Overall Median Year Built:		1979		1964		1987		1986		1976

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

2013 Housing Units by Tenure and Year of Construction

	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,096		41,876		1,444,081	
Owner Occupied:	1,911	91.17%	32,355	77.26%	968,736	67.08%
Built 2010 or Later	63	3.30%	796	2.46%	10,443	1.08%
Built 2000 to 2009	572	29.93%	9,045	27.96%	153,492	15.84%
Built 1990 to 1999	396	20.72%	4,379	13.53%	125,431	12.95%
Built 1980 to 1989	325	17.01%	5,889	18.20%	148,643	15.34%
Built 1970 to 1979	422	22.08%	6,539	20.21%	184,378	19.03%
Built 1960 to 1969	35	1.83%	2,394	7.40%	114,425	11.81%
Built 1950 to 1959	26	1.36%	1,255	3.88%	106,544	11.00%
Built 1940 to 1949	18	0.94%	831	2.57%	50,143	5.18%
Built 1939 or Earlier	54	2.83%	1,227	3.79%	75,237	7.77%
Median Year Built:		1992		1987		1977
Renter Occupied:	185	8.83%	9,521	22.74%	475,345	32.92%
Built 2010 or Later	0	0.00%	407	4.27%	5,019	1.06%
Built 2000 to 2009	20	10.81%	2,355	24.73%	50,883	10.70%
Built 1990 to 1999	8	4.32%	856	8.99%	47,860	10.07%
Built 1980 to 1989	19	10.27%	1,703	17.89%	77,521	16.31%
Built 1970 to 1979	61	32.97%	1,791	18.81%	104,609	22.01%
Built 1960 to 1969	19	10.27%	909	9.55%	64,546	13.58%
Built 1950 to 1959	8	4.32%	323	3.39%	54,601	11.49%
Built 1940 to 1949	34	18.38%	477	5.01%	31,217	6.57%
Built 1939 or Earlier	16	8.65%	700	7.35%	39,089	8.22%
Median Year Built:		1973		1983		1975
Overall Median Year Built:		1992		1986		1976

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

Within Canadian County, 30.10% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Yukon the percentage is 14.13%. Within El Reno the percentage is 8.82%, while in Mustang the percentage is 29.32%. In Piedmont the percentage is 31.25%.

57.40% of housing units in Canadian County were built prior to 1990, while in Yukon the percentage is 76.02%. These figures compare with the statewide figure of 72.78%. In El Reno the percentage is 86.21%, and in Mustang 57.90% were constructed prior to 1990. In Piedmont the percentage is 49.48%.

Substandard Housing

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

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

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

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

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

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Yukon	8,549	19	0.22%	68	0.80%	12	0.14%
El Reno	5,693	16	0.28%	90	1.58%	8	0.14%
Mustang	6,368	0	0.00%	53	0.83%	33	0.52%
Piedmont	2,096	0	0.00%	0	0.00%	27	1.29%
Canadian County	41,876	152	0.36%	453	1.08%	126	0.30%
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 Canadian County, 0.36% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.08% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	9,066		6,623		6,698		46,016		1,669,828	
Total Vacant Units	517	5.70%	930	14.04%	330	4.93%	4,140	9.00%	225,747	13.52%
For rent	28	5.42%	191	20.54%	79	23.94%	654	15.80%	43,477	19.26%
Rented, not occupied	149	28.82%	32	3.44%	51	15.45%	391	9.44%	9,127	4.04%
For sale only	21	4.06%	169	18.17%	74	22.42%	541	13.07%	23,149	10.25%
Sold, not occupied	0	0.00%	70	7.53%	45	13.64%	212	5.12%	8,618	3.82%
For seasonal, recreational, or occasional use	14	2.71%	5	0.54%	55	16.67%	590	14.25%	39,475	17.49%
For migrant workers	0	0.00%	18	1.94%	0	0.00%	18	0.43%	746	0.33%
Other vacant	305	58.99%	445	47.85%	26	7.88%	1,734	41.88%	101,155	44.81%
Homeowner Vacancy Rate	0.32%		4.21%		1.49%		1.63%		2.31%	
Rental Vacancy Rate	1.24%		8.93%		4.82%		6.19%		8.24%	

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

2013 Housing Units by Vacancy						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,224		46,016		1,669,828	
Total Vacant Units	128	5.76%	4,140	9.00%	225,747	13.52%
For rent	0	0.00%	654	15.80%	43,477	19.26%
Rented, not occupied	0	0.00%	391	9.44%	9,127	4.04%
For sale only	34	26.56%	541	13.07%	23,149	10.25%
Sold, not occupied	0	0.00%	212	5.12%	8,618	3.82%
For seasonal, recreational, or occasional use	34	26.56%	590	14.25%	39,475	17.49%
For migrant workers	0	0.00%	18	0.43%	746	0.33%
Other vacant	60	46.88%	1,734	41.88%	101,155	44.81%
Homeowner Vacancy Rate	1.75%		1.63%		2.31%	
Rental Vacancy Rate	0.00%		6.19%		8.24%	

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

Within Canadian County, the overall housing vacancy rate is estimated to be 9.00%. The homeowner vacancy rate is estimated to be 1.63%, while the rental vacancy rate is estimated to be 6.19%.

In Yukon, the overall housing vacancy rate is estimated to be 5.70%. The homeowner vacancy rate is estimated to be 0.32%, while the rental vacancy rate is estimated to be 1.24%.

In El Reno, the overall housing vacancy rate is estimated to be 14.04%. The homeowner vacancy rate is estimated to be 4.21%, while the rental vacancy rate is estimated to be 8.93%.

In Mustang, the overall housing vacancy rate is estimated to be 4.93%. The homeowner vacancy rate is estimated to be 1.49%, while the rental vacancy rate is estimated to be 4.82%.

In Piedmont, the overall housing vacancy rate is estimated to be 5.76%. The homeowner vacancy rate is estimated to be 1.75%, while the rental vacancy rate is estimated to be 0.00%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Yukon, El Reno, Mustang, and Piedmont. 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.

Yukon

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	141	\$186,071	0	N/A
2005	131	\$205,416	0	N/A
2006	171	\$184,130	0	N/A
2007	128	\$218,089	0	N/A
2008	84	\$227,979	0	N/A
2009	42	\$250,444	0	N/A
2010	75	\$216,001	0	N/A
2011	51	\$193,104	2	\$105,000
2012	76	\$179,120	0	N/A
2013	61	\$272,650	0	N/A
2014	43	\$187,974	0	N/A

Source: United States Census Bureau Building Permits Survey

In Yukon, building permits for 1,005 housing units were issued between 2004 and 2014, for an average of 91 units per year. 99.80% of these housing units were single family homes, and 0.20% consisted of multifamily units.

El Reno**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	18	\$130,252	0	N/A
2005	25	\$134,506	95	\$48,674
2006	26	\$136,125	0	N/A
2007	58	\$101,302	80	\$76,393
2008	12	\$121,940	16	\$68,502
2009	14	\$128,332	0	N/A
2010	16	\$168,800	0	N/A
2011	17	\$180,751	0	N/A
2012	11	\$137,545	8	\$75,000
2013	22	\$178,273	0	N/A
2014	31	\$166,277	8	\$100,000

Source: United States Census Bureau Building Permits Survey

In El Reno, building permits for 457 housing units were issued between 2004 and 2014, for an average of 42 units per year. 54.70% of these housing units were single family homes, and 45.30% consisted of multifamily units.

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	237	\$131,771	16	\$50,000
2005	236	\$135,339	0	N/A
2006	297	\$167,166	52	\$57,693
2007	197	\$162,828	0	N/A
2008	142	\$176,392	0	N/A
2009	60	\$165,939	4	\$130,000
2010	50	\$196,100	0	N/A
2011	47	\$213,570	0	N/A
2012	57	\$257,296	0	N/A
2013	97	\$233,118	0	N/A
2014	87	\$298,087	0	N/A

Source: United States Census Bureau Building Permits Survey

In Mustang, building permits for 1,579 housing units were issued between 2004 and 2014, for an average of 144 units per year. 95.44% of these housing units were single family homes, and 4.56% consisted of multifamily units.

Piedmont

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	110	\$179,644	0	N/A
2005	121	\$181,189	0	N/A
2006	108	\$199,684	0	N/A
2007	83	\$220,357	0	N/A
2008	58	\$236,240	0	N/A
2009	41	\$242,073	0	N/A
2010	23	\$246,957	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	86	\$286,337	0	N/A

Source: United States Census Bureau Building Permits Survey

In Piedmont, building permits for 630 housing units were issued between 2004 and 2014, for an average of 57 units per year. 100.00% of these housing units were single family homes, and 0.00% consisted of multifamily units. We note that data was not reported between 2011 and 2013, and it is likely that a significant number of homes were permitted during that time.

New Construction Activity

For Ownership:

New home construction for ownership has occurred throughout Canadian County over the last several years, with the greatest amount in the eastern portions of the county, in the areas of Yukon, Piedmont and Mustang. Very little new construction could be considered affordable (priced in the vicinity of \$150,000). We compiled sale statistics for homes constructed in or after 2014, and sold after January 2015, for all four of Canadian County's major population centers, as well as rural subdivisions outside of any community's jurisdiction:

Yukon: \$239,577 average sale price, or \$107.22 per square foot.

El Reno: \$220,318 average sale price, or \$112.75 per square foot.

Mustang: \$308,656 average sale price, or \$124.59 per square foot.

Piedmont: \$295,445 average sale price, or \$120.59 per square foot.

Rural Subdivisions: \$278,136 average sale price, or \$123.03 per square foot.

Median household income for Canadian County is estimated to be \$65,193; outside of possibly El Reno or Yukon, these average sale prices are well above what could be afforded by a household earning at or less than this figure.

For Rent:

There have been several notable new apartment developments in the recent past in Canadian County, both market rate and affordable. Most new market rate construction is in the eastern portion of Canadian County, near Yukon, and includes:

- The Greens at Lake Overholser (336 units)
- The Park at Westpointe I&II (512 units combined)
- Canyon Ranch (300 units)

The most notable affordable rental development in the last few years is Fairway Breeze, which was completed in El Reno in 2014, and added 48 affordable rental units for families under the Affordable Housing Tax Credit program. In addition, The Residence at Yukon Hills is currently under construction; once completed it will add 60 affordable housing units for elderly occupancy, under the Affordable Housing Tax Credit program as well as the HOME Investment Partnerships program.

Finally, there is one proposed affordable rental development in El Reno: Ridgeview Heights would add 46 affordable rental units for seniors, also under the Affordable Housing Tax Credit program.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Canadian 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										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	6,473		3,776		4,858		32,355		968,736	
Less than \$10,000	88	1.36%	38	1.01%	19	0.39%	320	0.99%	20,980	2.17%
\$10,000 to \$14,999	62	0.96%	22	0.58%	23	0.47%	235	0.73%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	34	0.90%	11	0.23%	171	0.53%	13,813	1.43%
\$20,000 to \$24,999	33	0.51%	102	2.70%	9	0.19%	280	0.87%	16,705	1.72%
\$25,000 to \$29,999	45	0.70%	95	2.52%	0	0.00%	290	0.90%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	101	2.67%	11	0.23%	284	0.88%	19,146	1.98%
\$35,000 to \$39,999	11	0.17%	127	3.36%	8	0.16%	168	0.52%	14,899	1.54%
\$40,000 to \$49,999	75	1.16%	176	4.66%	17	0.35%	467	1.44%	39,618	4.09%
\$50,000 to \$59,999	43	0.66%	313	8.29%	49	1.01%	578	1.79%	45,292	4.68%
\$60,000 to \$69,999	128	1.98%	314	8.32%	133	2.74%	869	2.69%	52,304	5.40%
\$70,000 to \$79,999	373	5.76%	362	9.59%	210	4.32%	1,273	3.93%	55,612	5.74%
\$80,000 to \$89,999	319	4.93%	315	8.34%	477	9.82%	1,593	4.92%	61,981	6.40%
\$90,000 to \$99,999	593	9.16%	226	5.99%	432	8.89%	1,673	5.17%	51,518	5.32%
\$100,000 to \$124,999	1,407	21.74%	452	11.97%	793	16.32%	5,023	15.52%	119,416	12.33%
\$125,000 to \$149,999	1,208	18.66%	428	11.33%	783	16.12%	5,220	16.13%	96,769	9.99%
\$150,000 to \$174,999	614	9.49%	218	5.77%	612	12.60%	4,175	12.90%	91,779	9.47%
\$175,000 to \$199,999	330	5.10%	133	3.52%	496	10.21%	2,935	9.07%	53,304	5.50%
\$200,000 to \$249,999	357	5.52%	170	4.50%	441	9.08%	2,751	8.50%	69,754	7.20%
\$250,000 to \$299,999	387	5.98%	101	2.67%	86	1.77%	1,786	5.52%	41,779	4.31%
\$300,000 to \$399,999	235	3.63%	30	0.79%	155	3.19%	1,457	4.50%	37,680	3.89%
\$400,000 to \$499,999	159	2.46%	13	0.34%	27	0.56%	320	0.99%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	6	0.16%	49	1.01%	307	0.95%	12,784	1.32%
\$750,000 to \$999,999	3	0.05%	0	0.00%	9	0.19%	110	0.34%	3,764	0.39%
\$1,000,000 or more	3	0.05%	0	0.00%	8	0.16%	70	0.22%	5,018	0.52%
Median Home Value:	\$126,200		\$86,500		\$132,600		\$139,200		\$112,800	

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

2013 Housing Units by Home Value

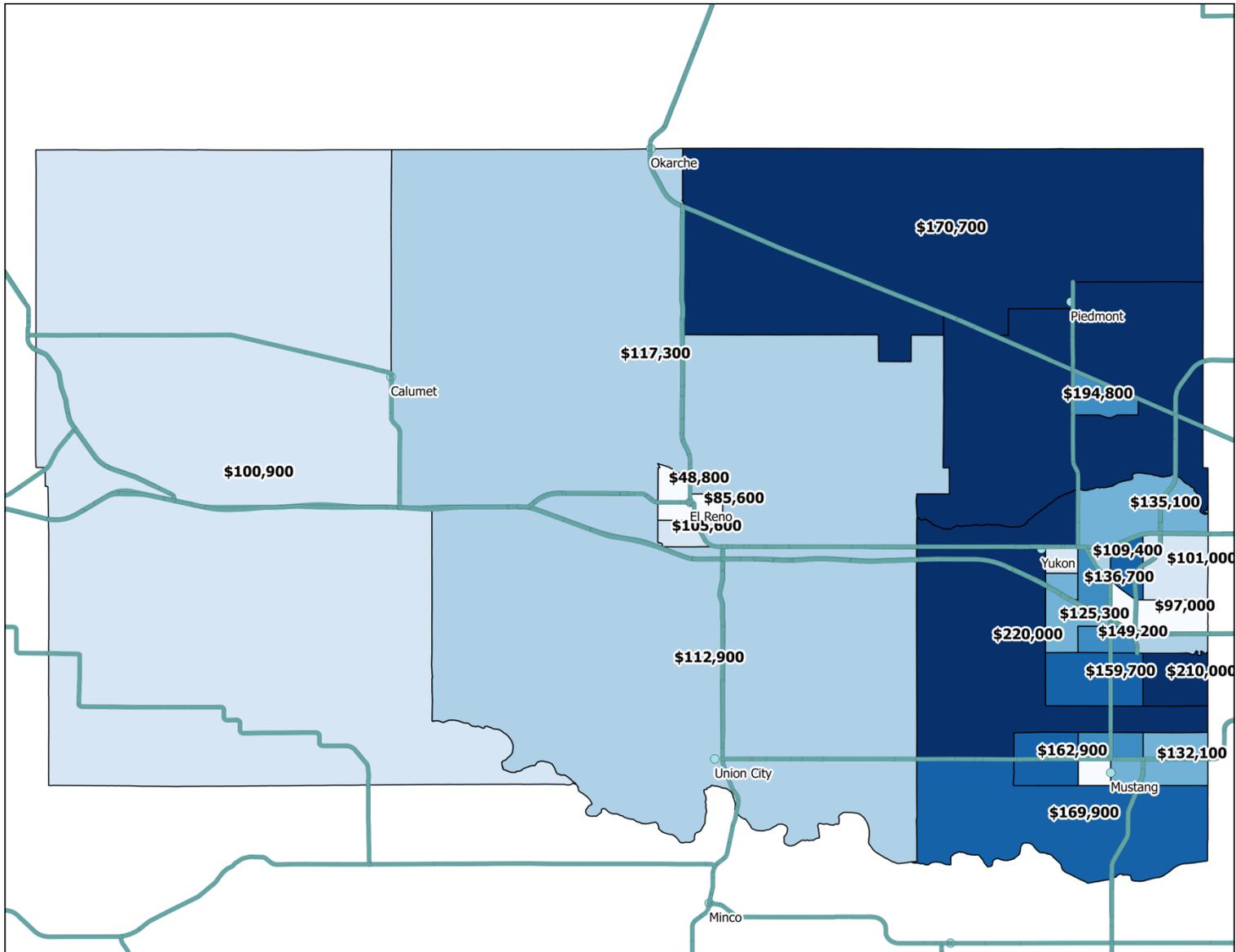
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,911		32,355		968,736	
Less than \$10,000	0	0.00%	320	0.99%	20,980	2.17%
\$10,000 to \$14,999	15	0.78%	235	0.73%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	171	0.53%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	280	0.87%	16,705	1.72%
\$25,000 to \$29,999	10	0.52%	290	0.90%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	284	0.88%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	168	0.52%	14,899	1.54%
\$40,000 to \$49,999	0	0.00%	467	1.44%	39,618	4.09%
\$50,000 to \$59,999	10	0.52%	578	1.79%	45,292	4.68%
\$60,000 to \$69,999	10	0.52%	869	2.69%	52,304	5.40%
\$70,000 to \$79,999	37	1.94%	1,273	3.93%	55,612	5.74%
\$80,000 to \$89,999	13	0.68%	1,593	4.92%	61,981	6.40%
\$90,000 to \$99,999	49	2.56%	1,673	5.17%	51,518	5.32%
\$100,000 to \$124,999	265	13.87%	5,023	15.52%	119,416	12.33%
\$125,000 to \$149,999	295	15.44%	5,220	16.13%	96,769	9.99%
\$150,000 to \$174,999	296	15.49%	4,175	12.90%	91,779	9.47%
\$175,000 to \$199,999	243	12.72%	2,935	9.07%	53,304	5.50%
\$200,000 to \$249,999	285	14.91%	2,751	8.50%	69,754	7.20%
\$250,000 to \$299,999	151	7.90%	1,786	5.52%	41,779	4.31%
\$300,000 to \$399,999	140	7.33%	1,457	4.50%	37,680	3.89%
\$400,000 to \$499,999	13	0.68%	320	0.99%	13,334	1.38%
\$500,000 to \$749,999	49	2.56%	307	0.95%	12,784	1.32%
\$750,000 to \$999,999	16	0.84%	110	0.34%	3,764	0.39%
\$1,000,000 or more	14	0.73%	70	0.22%	5,018	0.52%
Median Home Value:	\$171,200		\$139,200		\$112,800	

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

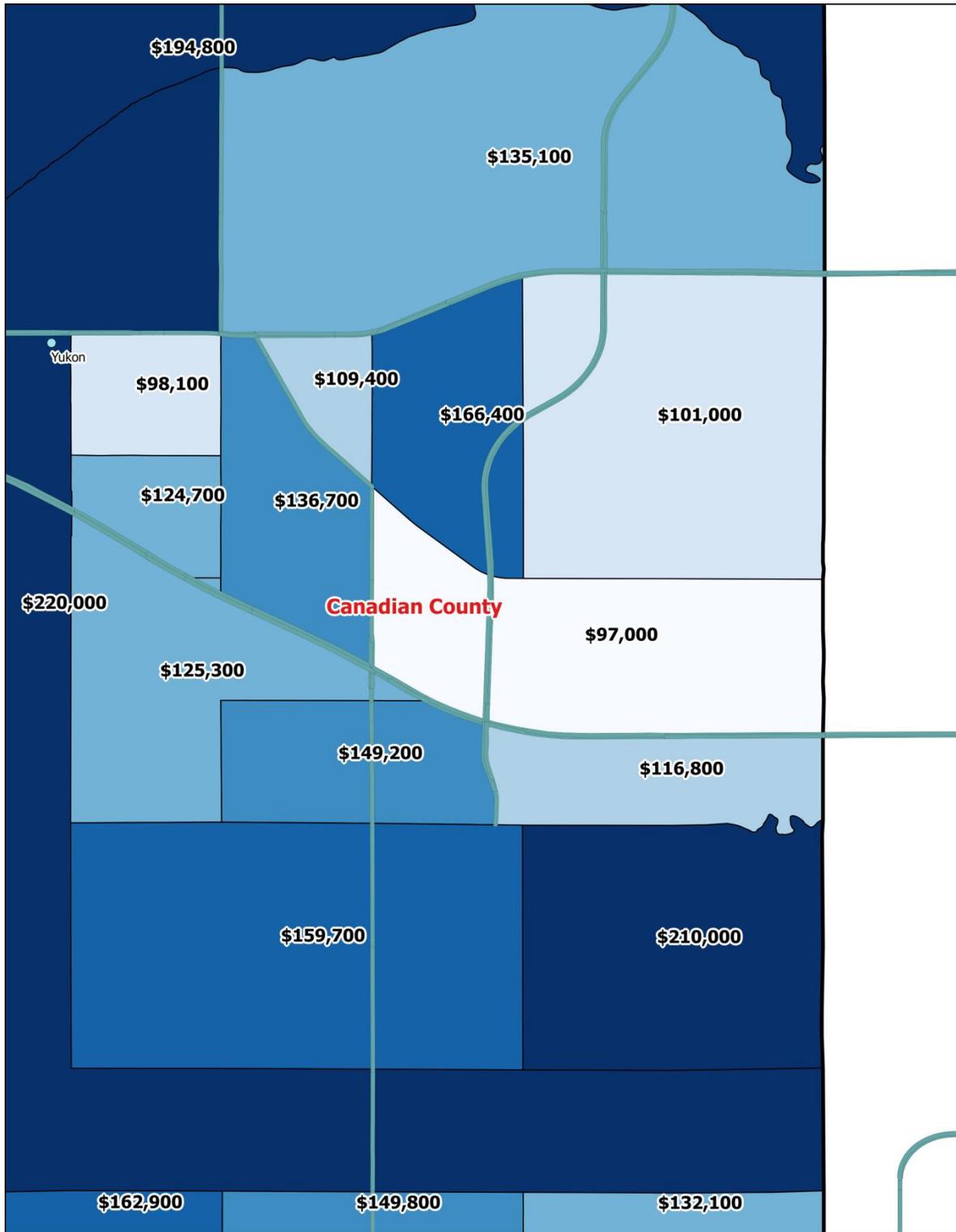
The median value of owner-occupied homes in Canadian County is \$139,200. This is 23.4% greater than the statewide median, which is \$112,800. The median home value in Yukon is estimated to be \$126,200. The median home value in El Reno is estimated to be \$86,500, while in Mustang the estimate is \$132,600. Piedmont has the highest median home value, at \$171,200.

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

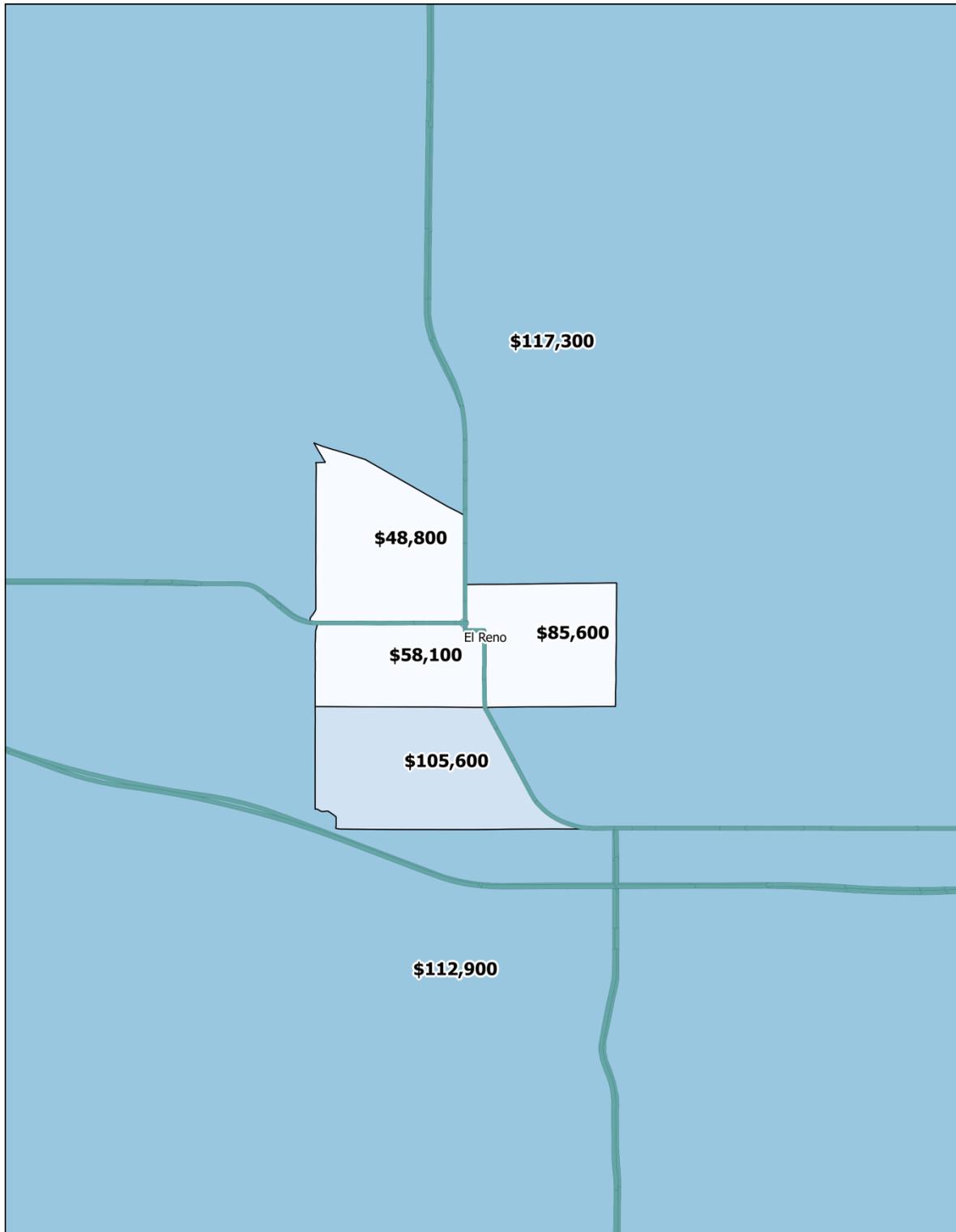
Canadian County Median Home Values by Census Tract



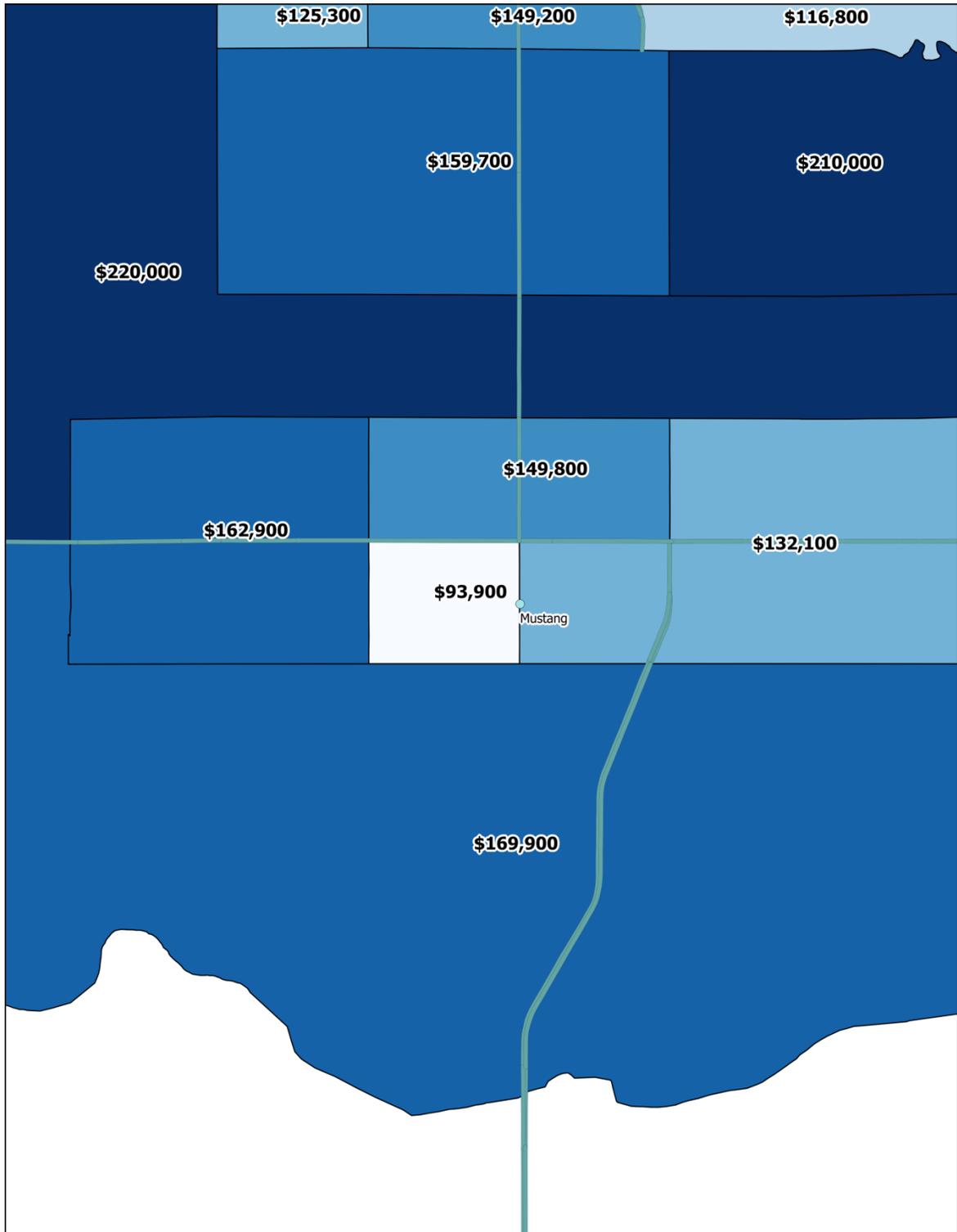
Median Home Values by Census Tract – Yukon Detail



Median Home Values by Census Tract – El Reno Detail



Median Home Values by Census Tract – Mustang Detail



Home Values by Year of Construction

The next table presents median home values in Canadian 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

	Yukon Median Value	El Reno Median Value	Mustang Median Value	Canadian County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:					
Built 2010 or Later	\$215,000	-	\$213,900	\$186,100	\$188,900
Built 2000 to 2009	\$228,800	\$139,500	\$163,100	\$179,800	\$178,000
Built 1990 to 1999	\$167,500	\$123,300	\$173,400	\$160,000	\$147,300
Built 1980 to 1989	\$130,900	\$101,900	\$108,500	\$122,500	\$118,300
Built 1970 to 1979	\$113,500	\$120,200	\$109,400	\$122,900	\$111,900
Built 1960 to 1969	\$98,600	\$90,000	\$94,900	\$100,300	\$97,100
Built 1950 to 1959	\$79,600	\$70,600	\$94,300	\$78,700	\$80,300
Built 1940 to 1949	\$92,500	\$56,600	\$81,800	\$74,100	\$67,900
Built 1939 or Earlier	\$92,500	\$75,300	-	\$82,700	\$74,400

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

2013 Median Home Value by Year of Construction

	Piedmont Median Value	Canadian County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$203,900	\$186,100	\$188,900
Built 2000 to 2009	\$195,300	\$179,800	\$178,000
Built 1990 to 1999	\$190,900	\$160,000	\$147,300
Built 1980 to 1989	\$142,600	\$122,500	\$118,300
Built 1970 to 1979	\$144,400	\$122,900	\$111,900
Built 1960 to 1969	\$110,200	\$100,300	\$97,100
Built 1950 to 1959	-	\$78,700	\$80,300
Built 1940 to 1949	-	\$74,100	\$67,900
Built 1939 or Earlier	\$77,300	\$82,700	\$74,400

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

Yukon Single Family Sales Activity

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	20	31	28	21	23
Median List Price	\$89,200	\$69,500	\$89,900	\$89,900	\$91,160
Median Sale Price	\$88,250	\$69,500	\$92,900	\$89,000	\$91,000
Sale/List Price Ratio	98.9%	100.0%	103.3%	99.0%	99.8%
Median Square Feet	1,204	994	1,129	1,178	1,190
Median Price/SF	\$73.30	\$69.92	\$82.29	\$75.55	\$76.47
Med. Days on Market	85	46	13	17	12

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	726	807	1,003	1,070	922
Median List Price	\$131,200	\$138,609	\$146,900	\$153,354	\$159,250
Median Sale Price	\$129,900	\$136,000	\$145,000	\$150,203	\$156,800
Sale/List Price Ratio	99.0%	98.1%	98.7%	97.9%	98.5%
Median Square Feet	1,606	1,635	1,645	1,646	1,676
Median Price/SF	\$80.88	\$83.18	\$88.15	\$91.25	\$93.56
Med. Days on Market	63	47	42	24	23

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	237	287	323	385	329
Median List Price	\$179,900	\$185,000	\$187,900	\$200,000	\$216,910
Median Sale Price	\$176,000	\$182,880	\$187,000	\$200,000	\$216,099
Sale/List Price Ratio	97.8%	98.9%	99.5%	100.0%	99.6%
Median Square Feet	2,154	2,150	2,054	2,105	2,160
Median Price/SF	\$81.71	\$85.06	\$91.04	\$95.01	\$100.05
Med. Days on Market	81	53	56	50	41

Source: OKC MLS

Yukon Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1,002	1,141	1,385	1,519	1,305
Median List Price	\$142,250	\$147,900	\$158,950	\$165,990	\$169,900
Median Sale Price	\$139,900	\$145,000	\$155,149	\$164,800	\$168,500
Sale/List Price Ratio	98.3%	98.0%	97.6%	99.3%	99.2%
Median Square Feet	1,709	1,725	1,722	1,742	1,790
Median Price/SF	\$81.86	\$84.06	\$90.10	\$94.60	\$94.13
Med. Days on Market	69	49	44	30	27

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 3.93% per year. The median sale price was \$168,500 in 2015, for a median price per square foot of \$94.13/SF. The median sale price to list price ratio was 99.2%, with median days on market of 27 days.

El Reno Single Family Sales Activity

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

El Reno Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	24	44	24	30	22
Median List Price	\$39,900	\$49,950	\$44,250	\$59,950	\$57,863
Median Sale Price	\$34,518	\$45,950	\$42,150	\$49,500	\$56,500
Sale/List Price Ratio	86.5%	92.0%	95.3%	82.6%	97.6%
Median Square Feet	1,057	1,134	961	1,095	1,136
Median Price/SF	\$32.66	\$40.52	\$43.86	\$45.21	\$49.74
Med. Days on Market	40	63	44	29	73

Source: OKC MLS

El Reno Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	87	100	86	106	100
Median List Price	\$94,900	\$93,450	\$109,900	\$109,950	\$118,750
Median Sale Price	\$91,500	\$89,450	\$105,500	\$105,500	\$115,250
Sale/List Price Ratio	96.4%	95.7%	96.0%	96.0%	97.1%
Median Square Feet	1,420	1,400	1,582	1,492	1,594
Median Price/SF	\$64.44	\$63.89	\$66.69	\$70.71	\$72.30
Med. Days on Market	59	46	51	51	46

Source: OKC MLS

El Reno Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	20	26	23	24	25
Median List Price	\$119,950	\$124,450	\$135,000	\$181,750	\$225,001
Median Sale Price	\$115,500	\$122,500	\$132,500	\$176,250	\$206,000
Sale/List Price Ratio	96.3%	98.4%	98.1%	97.0%	91.6%
Median Square Feet	2,159	2,114	2,250	2,202	2,300
Median Price/SF	\$53.50	\$57.95	\$58.89	\$80.04	\$89.57
Med. Days on Market	40	56	57	48	50

Source: OKC MLS

El Reno Single Family Sales Activity**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	131	175	135	165	151
Median List Price	\$88,650	\$89,900	\$95,000	\$105,900	\$115,500
Median Sale Price	\$84,900	\$87,000	\$95,000	\$104,000	\$113,000
Sale/List Price Ratio	95.8%	96.8%	100.0%	98.2%	97.8%
Median Square Feet	1,420	1,395	1,526	1,496	1,616
Median Price/SF	\$59.79	\$62.37	\$62.25	\$69.52	\$69.93
Med. Days on Market	56	54	49	45	47

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 4.55% per year. The median sale price was \$113,000 in 2015, for a median price per square foot of \$69.93/SF. The median sale price to list price ratio was 97.8%, with median days on market of 47 days.

Mustang Single Family Sales Activity

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	6	13	12	11	5
Median List Price	\$117,400	\$84,600	\$85,350	\$112,999	\$105,000
Median Sale Price	\$116,875	\$73,000	\$84,850	\$109,000	\$91,000
Sale/List Price Ratio	99.6%	86.3%	99.4%	96.5%	86.7%
Median Square Feet	1,302	1,184	1,147	1,297	1,090
Median Price/SF	\$89.77	\$61.66	\$73.98	\$84.04	\$83.49
Med. Days on Market	94	16	44	94	22

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	201	206	264	247	237
Median List Price	\$131,900	\$130,750	\$139,900	\$150,000	\$155,000
Median Sale Price	\$128,000	\$128,950	\$137,950	\$149,000	\$160,000
Sale/List Price Ratio	97.0%	98.6%	98.6%	99.3%	103.2%
Median Square Feet	1,605	1,552	1,574	1,645	1,650
Median Price/SF	\$79.75	\$83.09	\$87.64	\$90.58	\$96.97
Med. Days on Market	67	47	31	22	25

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	101	96	111	132	107
Median List Price	\$175,000	\$188,250	\$185,000	\$194,950	\$219,900
Median Sale Price	\$173,900	\$184,950	\$180,000	\$190,945	\$215,500
Sale/List Price Ratio	99.4%	98.2%	97.3%	97.9%	98.0%
Median Square Feet	2,018	2,131	2,067	2,102	2,224
Median Price/SF	\$86.17	\$86.79	\$87.08	\$90.84	\$96.90
Med. Days on Market	71	67	46	43	44

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	316	323	399	401	356
Median List Price	\$148,445	\$148,900	\$150,000	\$169,530	\$174,450
Median Sale Price	\$146,042	\$145,000	\$150,000	\$165,599	\$170,975
Sale/List Price Ratio	98.4%	97.4%	100.0%	97.7%	98.0%
Median Square Feet	1,746	1,728	1,733	1,791	1,834
Median Price/SF	\$83.64	\$83.91	\$86.56	\$92.46	\$93.23
Med. Days on Market	71	52	37	32	31

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 3.38% per year. The median sale price was \$170,975 in 2015, for a median price per square foot of \$93.23/SF. The median sale price to list price ratio was 98.0%, with median days on market of 31 days.

Piedmont Single Family Sales Activity

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

Piedmont Single Family Sales Activity
Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	0	2	3	3	2
Median List Price	N/A	\$79,476	\$92,500	\$79,900	\$209,500
Median Sale Price	N/A	\$78,000	\$92,500	\$71,500	\$203,000
Sale/List Price Ratio	N/A	98.1%	100.0%	89.5%	96.9%
Median Square Feet	N/A	1,201	1,507	1,108	1,454
Median Price/SF	N/A	\$64.95	\$61.38	\$64.53	\$139.61
Med. Days on Market	N/A	111	10	184	17

Source: OKC MLS

Piedmont Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	82	124	138	132	121
Median List Price	\$160,450	\$154,975	\$159,695	\$179,450	\$169,900
Median Sale Price	\$159,950	\$151,000	\$154,250	\$175,000	\$169,500
Sale/List Price Ratio	99.7%	97.4%	96.6%	97.5%	99.8%
Median Square Feet	1,711	1,675	1,623	1,740	1,637
Median Price/SF	\$93.48	\$90.15	\$95.04	\$100.57	\$103.54
Med. Days on Market	81	55	36	38	23

Source: OKC MLS

Piedmont Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	47	60	70	77	63
Median List Price	\$233,700	\$252,450	\$237,925	\$235,000	\$250,000
Median Sale Price	\$233,700	\$248,750	\$237,500	\$235,000	\$249,500
Sale/List Price Ratio	100.0%	98.5%	99.8%	100.0%	99.8%
Median Square Feet	2,350	2,357	2,436	2,238	2,291
Median Price/SF	\$99.45	\$105.54	\$97.50	\$105.00	\$108.90
Med. Days on Market	61	43	46	60	33

Source: OKC MLS

Piedmont Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	134	195	216	216	190
Median List Price	\$182,445	\$175,000	\$177,450	\$199,000	\$194,700
Median Sale Price	\$180,000	\$170,000	\$179,900	\$195,000	\$193,950
Sale/List Price Ratio	98.7%	97.1%	101.4%	98.0%	99.6%
Median Square Feet	1,998	1,879	1,820	1,925	1,846
Median Price/SF	\$90.09	\$90.47	\$98.85	\$101.30	\$105.07
Med. Days on Market	78	53	40	41	25

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 2.20% per year. The median sale price was \$193,950 in 2015, for a median price per square foot of \$105.07/SF. The median sale price to list price ratio was 99.6%, with median days on market of 25 days.

Foreclosure Rates

The next table presents foreclosure rate data for Canadian 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
Canadian County	1.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	47

* 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 Canadian County was 1.5% in May 2014. The county ranked 47 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 one of the lowest foreclosure rates in the state, it is unlikely that foreclosures have had any significant detrimental impact on the local housing market.

Rental Market

This section will discuss supply and demand factors for the rental market in Canadian 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 Canadian 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										
	Yukon		El Reno		Mustang		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	2,076		1,917		1,510		9,521		475,345	
With cash rent:	1,972		1,797		1,465		8,924		432,109	
Less than \$100	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	0	0.00%	48	0.50%	2,109	0.44%
\$150 to \$199	0	0.00%	2	0.10%	0	0.00%	22	0.23%	4,268	0.90%
\$200 to \$249	46	2.22%	9	0.47%	0	0.00%	59	0.62%	8,784	1.85%
\$250 to \$299	0	0.00%	15	0.78%	25	1.66%	54	0.57%	8,413	1.77%
\$300 to \$349	12	0.58%	39	2.03%	0	0.00%	71	0.75%	9,107	1.92%
\$350 to \$399	20	0.96%	100	5.22%	0	0.00%	140	1.47%	10,932	2.30%
\$400 to \$449	8	0.39%	72	3.76%	7	0.46%	123	1.29%	15,636	3.29%
\$450 to \$499	35	1.69%	121	6.31%	0	0.00%	209	2.20%	24,055	5.06%
\$500 to \$549	220	10.60%	134	6.99%	17	1.13%	523	5.49%	31,527	6.63%
\$550 to \$599	81	3.90%	159	8.29%	82	5.43%	486	5.10%	33,032	6.95%
\$600 to \$649	139	6.70%	236	12.31%	97	6.42%	679	7.13%	34,832	7.33%
\$650 to \$699	181	8.72%	170	8.87%	121	8.01%	744	7.81%	32,267	6.79%
\$700 to \$749	73	3.52%	155	8.09%	85	5.63%	411	4.32%	30,340	6.38%
\$750 to \$799	80	3.85%	134	6.99%	76	5.03%	444	4.66%	27,956	5.88%
\$800 to \$899	174	8.38%	120	6.26%	85	5.63%	798	8.38%	45,824	9.64%
\$900 to \$999	128	6.17%	110	5.74%	356	23.58%	991	10.41%	34,153	7.18%
\$1,000 to \$1,249	418	20.13%	159	8.29%	322	21.32%	1,726	18.13%	46,884	9.86%
\$1,250 to \$1,499	157	7.56%	9	0.47%	119	7.88%	758	7.96%	14,699	3.09%
\$1,500 to \$1,999	30	1.45%	29	1.51%	16	1.06%	358	3.76%	10,145	2.13%
\$2,000 or more	170	8.19%	24	1.25%	57	3.77%	280	2.94%	5,121	1.08%
No cash rent	104	5.01%	120	6.26%	45	2.98%	597	6.27%	43,236	9.10%
Median Gross Rent	\$852		\$653		\$939		\$856		\$699	

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

2013 Rental Units by Gross Rent						
	Piedmont		Canadian County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	185		9,521		475,345	
With cash rent:	143		8,924		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	48	0.50%	2,109	0.44%
\$150 to \$199	0	0.00%	22	0.23%	4,268	0.90%
\$200 to \$249	0	0.00%	59	0.62%	8,784	1.85%
\$250 to \$299	0	0.00%	54	0.57%	8,413	1.77%
\$300 to \$349	0	0.00%	71	0.75%	9,107	1.92%
\$350 to \$399	0	0.00%	140	1.47%	10,932	2.30%
\$400 to \$449	0	0.00%	123	1.29%	15,636	3.29%
\$450 to \$499	0	0.00%	209	2.20%	24,055	5.06%
\$500 to \$549	9	4.86%	523	5.49%	31,527	6.63%
\$550 to \$599	0	0.00%	486	5.10%	33,032	6.95%
\$600 to \$649	19	10.27%	679	7.13%	34,832	7.33%
\$650 to \$699	0	0.00%	744	7.81%	32,267	6.79%
\$700 to \$749	8	4.32%	411	4.32%	30,340	6.38%
\$750 to \$799	9	4.86%	444	4.66%	27,956	5.88%
\$800 to \$899	8	4.32%	798	8.38%	45,824	9.64%
\$900 to \$999	20	10.81%	991	10.41%	34,153	7.18%
\$1,000 to \$1,249	15	8.11%	1,726	18.13%	46,884	9.86%
\$1,250 to \$1,499	8	4.32%	758	7.96%	14,699	3.09%
\$1,500 to \$1,999	47	25.41%	358	3.76%	10,145	2.13%
\$2,000 or more	0	0.00%	280	2.94%	5,121	1.08%
No cash rent	42	22.70%	597	6.27%	43,236	9.10%
Median Gross Rent	\$993		\$856		\$699	

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

Median gross rent in Canadian County is estimated to be \$856, which is 22.5% greater than Oklahoma's median gross rent of \$699/month. Median gross rent in Yukon is estimated to be \$852. Median rent in El Reno is estimated to be \$653, while in Mustang the estimate is \$939, and in Piedmont gross rent is highest at \$993.

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					
	Yukon Median Rent	El Reno Median Rent	Mustang Median Rent	Canadian County Median Rent	State of Oklahoma Median Rent
Total Rental Units:					
Built 2010 or Later	-	-	-	\$1,098	\$933
Built 2000 to 2009	\$637	\$744	\$950	\$955	\$841
Built 1990 to 1999	\$763	\$547	\$938	\$863	\$715
Built 1980 to 1989	\$933	\$513	\$959	\$791	\$693
Built 1970 to 1979	\$1,017	\$633	\$945	\$877	\$662
Built 1960 to 1969	\$801	\$712	\$797	\$756	\$689
Built 1950 to 1959	\$695	\$682	\$1,063	\$726	\$714
Built 1940 to 1949	\$651	\$734	-	\$693	\$673
Built 1939 or Earlier	\$1,112	\$677	-	\$703	\$651

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median gross rent.
Source: 2009-2013 American Community Survey, Table 25111

2013 Median Gross Rent by Year of Construction			
	Piedmont Median Rent	Canadian County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	\$1,098	\$933
Built 2000 to 2009	-	\$955	\$841
Built 1990 to 1999	-	\$863	\$715
Built 1980 to 1989	-	\$791	\$693
Built 1970 to 1979	\$1,564	\$877	\$662
Built 1960 to 1969	-	\$756	\$689
Built 1950 to 1959	-	\$726	\$714
Built 1940 to 1949	-	\$693	\$673
Built 1939 or Earlier	-	\$703	\$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 Canadian County is among housing units constructed in Piedmont between 1970 and 1979, which is \$1,564 per month. In order to be affordable, a household would need to earn at least \$62,560 per year to afford such a unit.

Yukon Rental Survey Data

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

Yukon Rental Properties - Market Rate							
Name	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Canyon Ranch Apartments	2013	1	1	789	\$799	\$1.013	6.00%
Canyon Ranch Apartments	2013	1	1	856	\$829	\$0.968	6.00%
Canyon Ranch Apartments	2013	1	1	805	\$999	\$1.241	6.00%
Canyon Ranch Apartments	2013	2	2	1,050	\$919	\$0.875	6.00%
Canyon Ranch Apartments	2013	2	2	1,108	\$939	\$0.847	6.00%
Canyon Ranch Apartments	2013	2	2	1,176	\$1,215	\$1.033	6.00%
Woodoaks Apartments	N/A	1	1	672	\$425	\$0.632	N/A
Woodoaks Apartments	N/A	2	1	872	\$535	\$0.614	N/A
The Park at Westpointe	2010	1	1	789	\$744	\$0.943	4.20%
The Park at Westpointe	2010	1	1	805	\$860	\$1.068	4.20%
The Park at Westpointe	2010	1	1	856	\$772	\$0.902	4.20%
The Park at Westpointe	2010	2	2	1,050	\$854	\$0.813	4.20%
The Park at Westpointe	2010	2	2	1,110	\$1,030	\$0.928	4.20%
The Park at Westpointe	2010	2	2	1,108	\$869	\$0.784	4.20%
Highland Pointe Apartments	2004	1	1	678	\$756	\$1.115	10.00%
Highland Pointe Apartments	2004	2	2	916	\$832	\$0.908	10.00%
Highland Pointe Apartments	2004	3	2	1,087	\$902	\$0.830	10.00%
The Links at Mustang Creek	2006	1	1	544	\$635	\$1.167	0.00%
The Links at Mustang Creek	2006	1	1	665	\$705	\$1.060	0.00%
The Links at Mustang Creek	2006	2	1	889	\$745	\$0.838	0.00%
The Links at Mustang Creek	2006	2	2	1,093	\$855	\$0.782	0.00%
Woodrun Village	1985	1	1	476	\$589	\$1.237	7.00%
Woodrun Village	1985	1	1	572	\$649	\$1.135	7.00%
Woodrun Village	1985	2	2	796	\$759	\$0.954	7.00%
Whitehorse Apartments	1986	1	1	530	\$495	\$0.934	0.00%
Whitehorse Apartments	1986	1	1	620	\$525	\$0.847	0.00%
Whitehorse Apartments	1986	2	2	770	\$610	\$0.792	0.00%
Whitehorse Apartments	1986	2	2	820	\$640	\$0.780	0.00%

Yukon Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Chapel Ridge Apartments	LIHTC - Family	2004	1	1	673	\$655	\$0.973	N/A
Chapel Ridge Apartments	LIHTC - Family	2004	2	2	960	\$845	\$0.880	N/A
Chapel Ridge Apartments	LIHTC - Family	2004	3	2	1,085	\$960	\$0.885	N/A
Chapel Ridge Apartments	LIHTC - Family	2004	4	2	1,285	\$1,050	\$0.817	N/A

These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers.

Rental Market Vacancy – Yukon

The developments outlined previously report occupancy levels typically above 90%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Yukon market. The overall market vacancy of rental housing units was reported at 1.24% by the Census Bureau as of the most recent American Community Survey. This figure appears unusually low, it is likely that overall vacancy in the Yukon market is currently between 5% and 10%.



Whitehorse Apartments



Woodrun Village



The Links at Mustang Creek



Highland Pointe Apartments



The Park at Westpointe



Woodoaks Apartments



Chapel Ridge Apartments



Canyon Ranch Apartments

El Reno Rental Survey Data

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

El Reno Rental Properties - Market Rate							
Name	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Country Club Apartments	1987	1	1	475	\$435	\$0.916	5.00%
Country Club Apartments	1987	1	1	662	\$485	\$0.733	5.00%
Country Club Apartments	1987	2	1	758	\$600	\$0.792	5.00%
Country Club Apartments	1987	2	2	812	\$650	\$0.800	5.00%
The Elms/La Villa Apartments	1970	1	1	643	\$475	\$0.739	5.00%
The Elms/La Villa Apartments	1970	2	1	756	\$575	\$0.761	5.00%
The Elms/La Villa Apartments	1970	1	1	611	\$425	\$0.696	5.00%
The Elms/La Villa Apartments	1970	1	1	705	\$475	\$0.674	5.00%
The Elms/La Villa Apartments	1970	2	1	851	\$575	\$0.676	5.00%
The Elms/La Villa Apartments	1970	2	2	950	\$575	\$0.605	5.00%
The Elms/La Villa Apartments	1970	3	2	1,065	\$675	\$0.634	5.00%
The Elms/La Villa Apartments	1970	3	2	1,600	\$700	\$0.438	5.00%
West Oaks Apartments	1970	2	1	760	\$575	\$0.757	8.00%

El Reno Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Elizabeth Place Apartments	LHHC - Family	2006	1	1	686	\$465	\$0.678	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	686	\$480	\$0.700	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	686	\$540	\$0.787	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	686	\$540	\$0.787	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	710	\$465	\$0.655	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	710	\$480	\$0.676	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	710	\$540	\$0.761	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	770	\$465	\$0.604	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	770	\$480	\$0.623	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	770	\$555	\$0.721	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	770	\$540	\$0.701	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	1	1	935	\$585	\$0.626	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	2	2	935	\$630	\$0.674	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	2	2	938	\$645	\$0.688	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	2	2	1,022	\$585	\$0.572	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	2	2	1,022	\$630	\$0.616	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	3	2	1,105	\$665	\$0.602	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	3	2	1,105	\$700	\$0.633	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	3	2	1,189	\$665	\$0.559	5.00%
Elizabeth Place Apartments	LHHC - Family	2006	3	2	1,189	\$700	\$0.589	5.00%
Fairway Breeze	LHHC - Family	2014	2	2	920	\$573	\$0.623	8.30%
Fairway Breeze	LHHC - Family	2014	3	2	1,040	\$650	\$0.625	8.30%

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

Rental Market Vacancy – El Reno

The developments outlined previously report occupancy levels typically above 92%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the El Reno market. The overall market vacancy of rental housing units was reported at 8.93% by the Census Bureau as of the most recent American Community Survey. This figure appears reasonable based on our own survey.



Fairway Breeze



Elizabeth Place Apartments



West Oaks Apartments



The Elms/La Villa Apartments



Country Club Apartments

Canadian County



Mustang Rental Survey Data

The next table shows the results of our rental survey of Mustang. The Mustang multifamily rental market is relatively limited compared with Yukon and El Reno.

Mustang Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Pebble Creek Apartments	Market Rate	1999	2	2	1,200	\$810	\$0.675	5.00%
Pebble Creek Apartments	Market Rate	1999	3	2	1,350	\$910	\$0.674	5.00%
The Landing at Pebble Creek	LIHTC - Elderly	2007	1	1	711	\$480	\$0.675	0.00%
The Landing at Pebble Creek	LIHTC - Elderly	2007	1	1	711	\$530	\$0.745	0.00%
The Landing at Pebble Creek	LIHTC - Elderly	2007	2	1	958	\$590	\$0.616	0.00%
The Landing at Pebble Creek	LIHTC - Elderly	2007	2	1	958	\$630	\$0.658	0.00%

These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 per unit per month annually over the past 36 months. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Rental Market Vacancy – Mustang

The developments outlined previously report occupancy levels typically above 95%. The overall market vacancy of rental housing units was reported at 4.82% by the Census Bureau as of the most recent American Community Survey, which appears to support data from our own rental survey for Mustang.



The Landing at Pebble Creek



Pebble Creek Apartments

Piedmont Rental Survey Data

Piedmont has no meaningful multifamily rental market, rental units in Piedmont consist of individual rental houses, and very few homes are rented: we note that the homeownership rate in Piedmont is over 91%. Median gross rent for Piedmont is reported to be \$993 per month, which is notably higher than the rest of the communities in Canadian County and reflective of a rental market consisting entirely of rental houses.

Rental Market Vacancy – Piedmont

The overall market vacancy of rental housing units was reported at 0.00% by the Census Bureau as of the most recent American Community Survey. With only a very small number of houses available for rent in Piedmont, full rental occupancy is not unlikely.

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 Canadian 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.

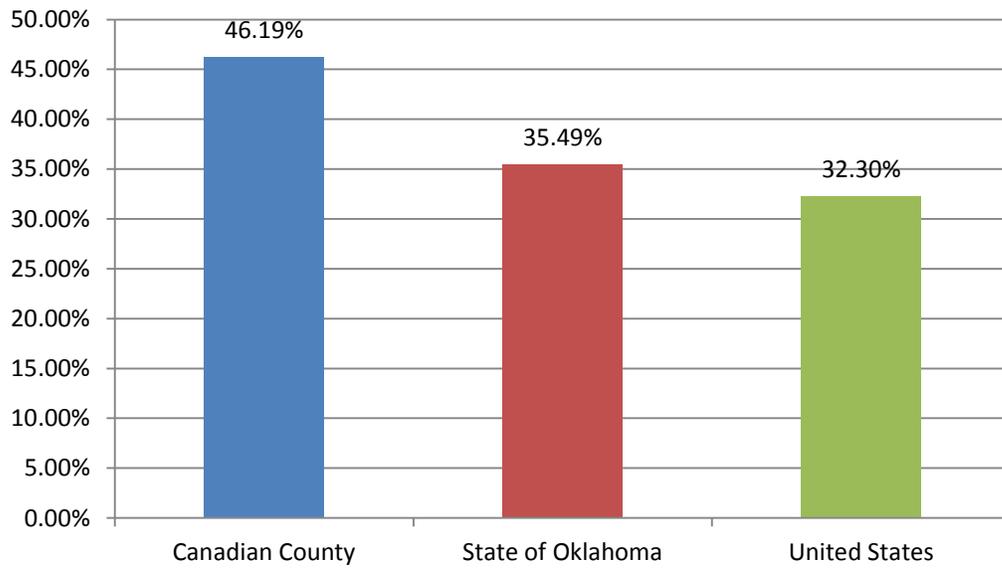
HUD Programs in Canadian County

Canadian County	# Units	Occupancy Rate	Avg.		Federal Contribution	% of Total Rent
			Household Income	Tenant Contribution		
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	390	95%	\$12,700	\$339	\$407	45.45%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	65	98%	\$13,131	\$278	\$413	40.21%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	73	93%	\$11,466	\$245	\$146	62.71%
Summary of All HUD Programs	528	95%	\$12,579	\$317	\$369	46.19%
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 528 housing units located within Canadian County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$12,579. Total monthly rent for these units averages \$686, with the federal contribution averaging \$369 (53.81%) and the tenant's contribution averaging \$317 (46.19%).

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.

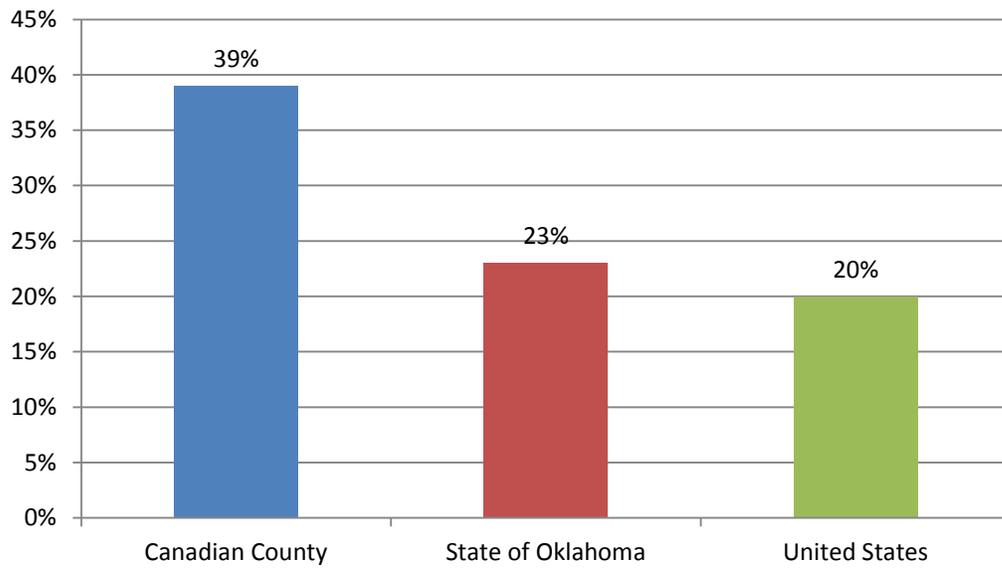
Demographics of Persons in HUD Programs in Canadian County

Canadian 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	390	28%	43%	46%	80%	25%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	65	0%	19%	91%	11%	4%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	73	3%	25%	81%	9%	7%
Summary of All HUD Programs	528	21%	39%	57%	51%	20%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

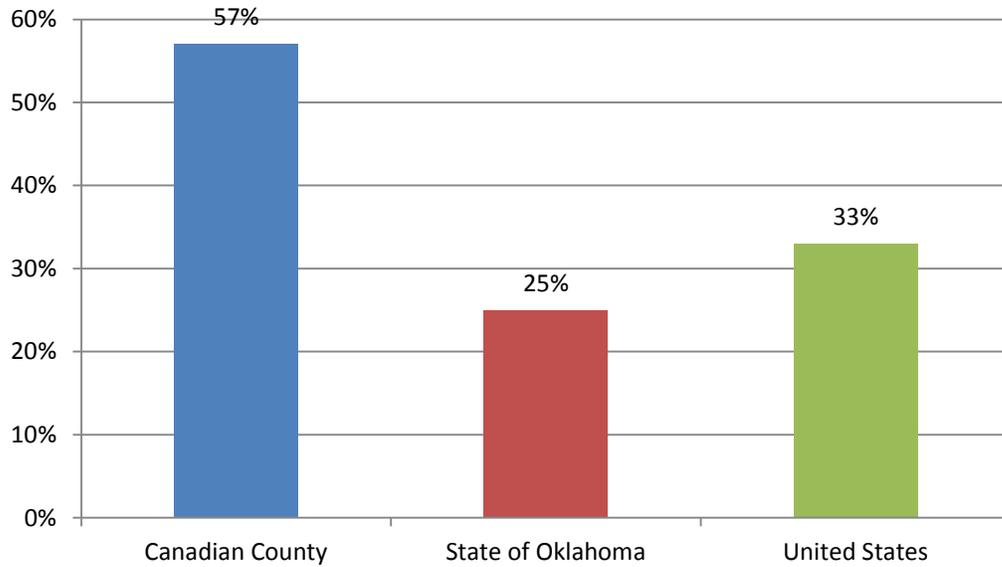
21% of housing units are occupied by single parents with female heads of household. 39% of households have at least one person with a disability. 57% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 51% have one or more disabilities. Finally, 20% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

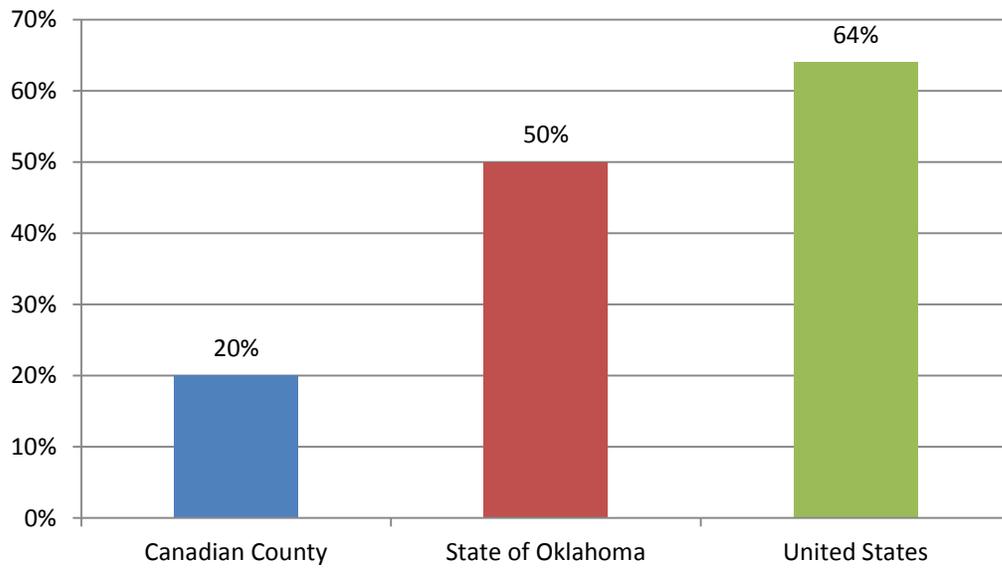
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Canadian County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,285		1,190	
Cost Burden Less Than 30%	170	13.23%	220	18.49%
Cost Burden Between 30%-50%	90	7.00%	140	11.76%
Cost Burden Greater Than 50%	880	68.48%	740	62.18%
Not Computed (no/negative income)	145	11.28%	90	7.56%
Income 30%-50% HAMFI	1,640		1,685	
Cost Burden Less Than 30%	590	35.98%	340	20.18%
Cost Burden Between 30%-50%	410	25.00%	770	45.70%
Cost Burden Greater Than 50%	645	39.33%	570	33.83%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	4,110		2,040	
Cost Burden Less Than 30%	2,180	53.04%	1,405	68.87%
Cost Burden Between 30%-50%	1,495	36.37%	555	27.21%
Cost Burden Greater Than 50%	435	10.58%	80	3.92%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	3,655		1,090	
Cost Burden Less Than 30%	2,610	71.41%	1,030	94.50%
Cost Burden Between 30%-50%	1,005	27.50%	45	4.13%
Cost Burden Greater Than 50%	40	1.09%	15	1.38%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	32,210		9,445	
Cost Burden Less Than 30%	25,805	80.11%	6,280	66.49%
Cost Burden Between 30%-50%	4,145	12.87%	1,645	17.42%
Cost Burden Greater Than 50%	2,120	6.58%	1,425	15.09%
Not Computed (no/negative income)	145	0.45%	90	0.95%

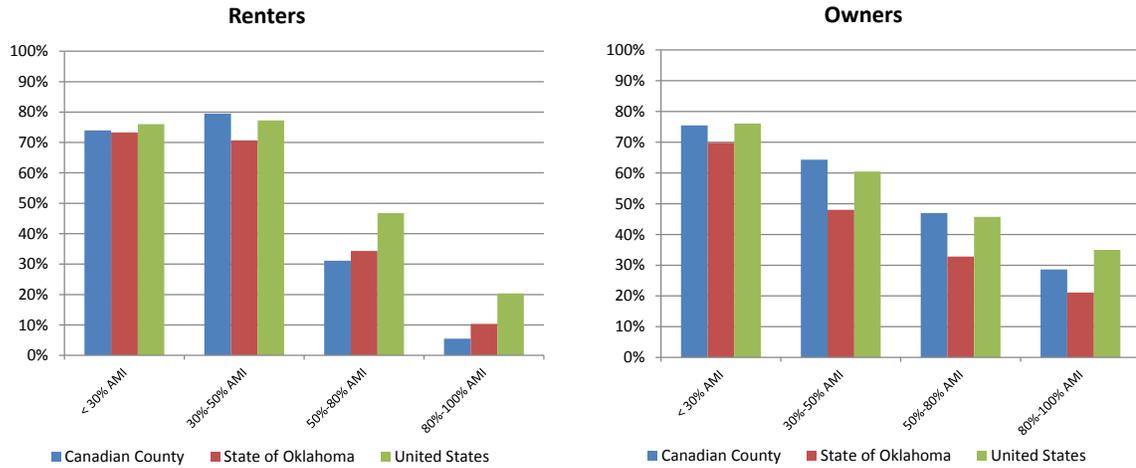
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Canadian County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,285	75.49%	1,190	73.95%
Income 30%-50% HAMFI	1,640	64.33%	1,685	79.53%
Income 50%-80% HAMFI	4,110	46.96%	2,040	31.13%
Income 80%-100% HAMFI	3,655	28.59%	1,090	5.50%
All Incomes	32,210	19.45%	9,445	32.50%

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.



Canadian County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,285		1,190	
Between 1.0 and 1.5 Persons per Room	4	0.31%	10	0.84%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	65	5.46%
Income 30%-50% HAMFI	1,640		1,685	
Between 1.0 and 1.5 Persons per Room	0	0.00%	30	1.78%
More than 1.5 Persons per Room	25	1.52%	20	1.19%
Lacks Complete Kitchen or Plumbing	4	0.24%	45	2.67%
Income 50%-80% HAMFI	4,110		2,040	
Between 1.0 and 1.5 Persons per Room	85	2.07%	105	5.15%
More than 1.5 Persons per Room	0	0.00%	30	1.47%
Lacks Complete Kitchen or Plumbing	25	0.61%	145	7.11%
Income 80%-100% HAMFI	3,655		1,090	
Between 1.0 and 1.5 Persons per Room	80	2.19%	4	0.37%
More than 1.5 Persons per Room	15	0.41%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	0.37%
All Incomes	32,210		9,445	
Between 1.0 and 1.5 Persons per Room	364	1.13%	199	2.11%
More than 1.5 Persons per Room	44	0.14%	50	0.53%
Lacks Complete Kitchen or Plumbing	44	0.14%	319	3.38%

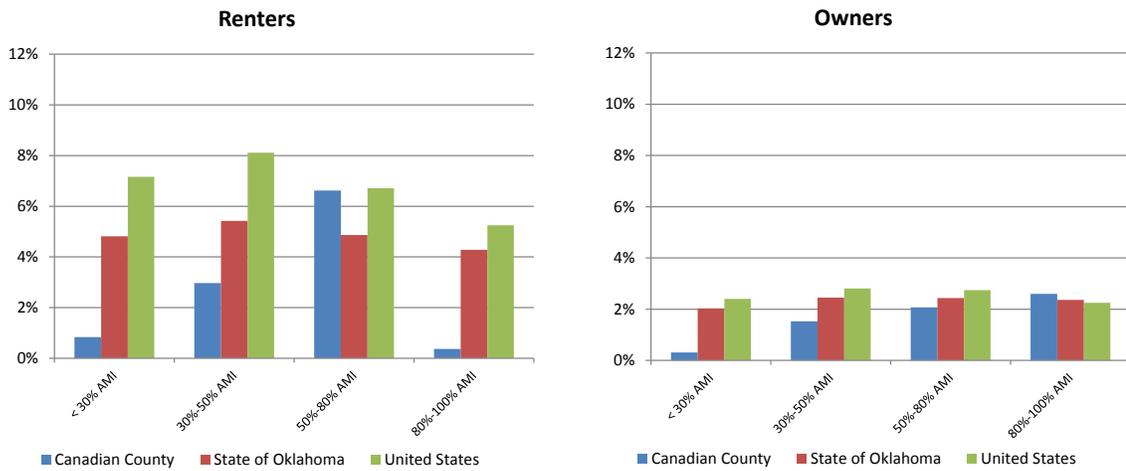
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Canadian County, Oklahoma and the nation.

Canadian County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,285	0.31%	1,190	0.84%	
Income 30%-50% HAMFI	1,640	1.52%	1,685	2.97%	
Income 50%-80% HAMFI	4,110	2.07%	2,040	6.62%	
Income 80%-100% HAMFI	3,655	2.60%	1,090	0.37%	
All Incomes	32,210	1.27%	9,445	2.64%	

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 Canadian County, the state and the nation.

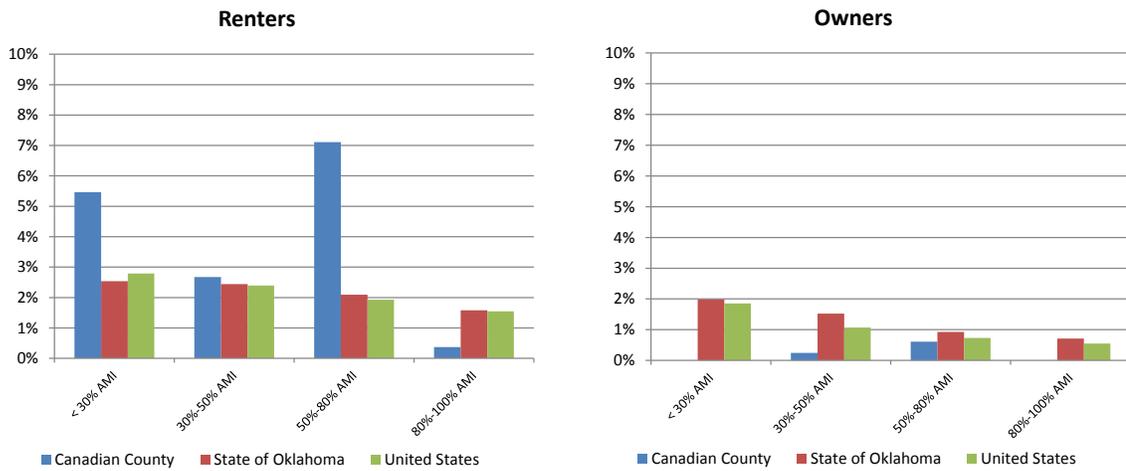
Canadian County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,285	0.00%	1,190	5.46%	
Income 30%-50% HAMFI	1,640	0.24%	1,685	2.67%	
Income 50%-80% HAMFI	4,110	0.61%	2,040	7.11%	
Income 80%-100% HAMFI	3,655	0.00%	1,090	0.37%	
All Incomes	32,210	0.14%	9,445	3.38%	

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.



Canadian County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income	Income	Income	Income
Income < 30% HAMFI	1,285	964	75.02%	1,190	880	73.95%
Elderly Family	170	135	79.41%	10	10	100.00%
Small Family (2-4 persons)	455	354	77.80%	510	415	81.37%
Large Family (5 or more persons)	30	25	83.33%	70	65	92.86%
Elderly Non-Family	305	250	81.97%	295	160	54.24%
Non-Family, Non-Elderly	330	200	60.61%	305	230	75.41%
Income 30%-50% HAMFI	1,640	1,060	64.63%	1,685	1,335	79.23%
Elderly Family	260	130	50.00%	70	65	92.86%
Small Family (2-4 persons)	510	370	72.55%	645	490	75.97%
Large Family (5 or more persons)	120	80	66.67%	105	95	90.48%
Elderly Non-Family	505	285	56.44%	490	370	75.51%
Non-Family, Non-Elderly	250	195	78.00%	370	315	85.14%
Income 50%-80% HAMFI	4,110	1,935	47.08%	2,040	640	31.37%
Elderly Family	875	275	31.43%	115	80	69.57%
Small Family (2-4 persons)	1,505	920	61.13%	815	235	28.83%
Large Family (5 or more persons)	555	320	57.66%	275	40	14.55%
Elderly Non-Family	625	130	20.80%	285	90	31.58%
Non-Family, Non-Elderly	545	290	53.21%	550	195	35.45%
Income 80%-100% HAMFI	3,655	1,050	28.73%	1,090	65	5.96%
Elderly Family	595	95	15.97%	4	0	0.00%
Small Family (2-4 persons)	1,715	590	34.40%	660	10	1.52%
Large Family (5 or more persons)	420	45	10.71%	60	0	0.00%
Elderly Non-Family	285	45	15.79%	55	35	63.64%
Non-Family, Non-Elderly	635	275	43.31%	315	20	6.35%
All Incomes	32,210	6,278	19.49%	9,445	3,075	32.56%
Elderly Family	4,980	749	15.04%	409	200	48.90%
Small Family (2-4 persons)	17,825	2,934	16.46%	4,505	1,160	25.75%
Large Family (5 or more persons)	3,010	655	21.76%	780	200	25.64%
Elderly Non-Family	2,455	730	29.74%	1,355	755	55.72%
Non-Family, Non-Elderly	3,940	1,210	30.71%	2,400	760	31.67%

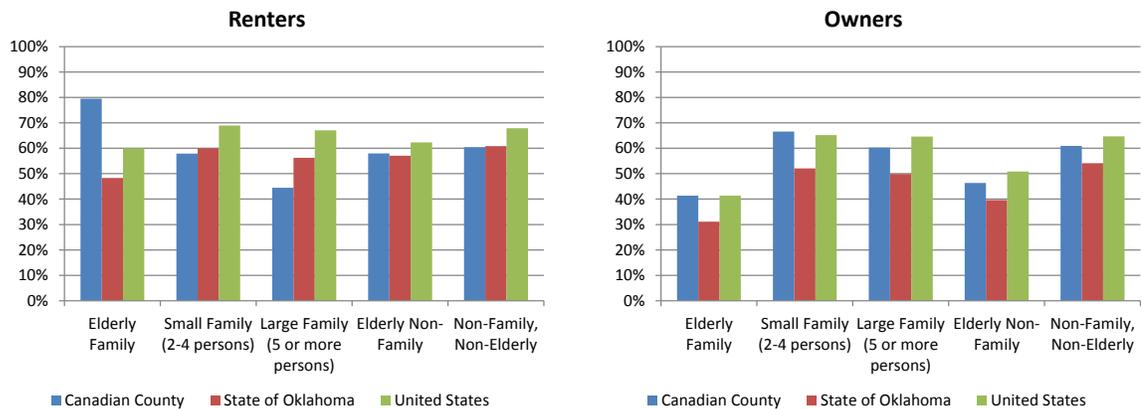
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Canadian County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
Income < 80% HAMFI	7,035	3,959	56.28%	4,915	58.09%
Elderly Family	1,305	540	41.38%	195	79.49%
Small Family (2-4 persons)	2,470	1,644	66.56%	1,970	57.87%
Large Family (5 or more persons)	705	425	60.28%	450	44.44%
Elderly Non-Family	1,435	665	46.34%	1,070	57.94%
Non-Family, Non-Elderly	1,125	685	60.89%	1,225	60.41%

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).

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

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,285	965	75.10%	1,190	905	76.05%
Elderly Family	170	135	79.41%	10	10	100.00%
Small Family (2-4 persons)	455	350	76.92%	510	415	81.37%
Large Family (5 or more persons)	30	25	83.33%	70	65	92.86%
Elderly Non-Family	305	255	83.61%	295	175	59.32%
Non-Family, Non-Elderly	330	200	60.61%	305	240	78.69%
Income 30%-50% HAMFI	1,640	1,080	65.85%	1,685	1,360	80.71%
Elderly Family	260	130	50.00%	70	70	100.00%
Small Family (2-4 persons)	510	370	72.55%	645	495	76.74%
Large Family (5 or more persons)	120	110	91.67%	105	95	90.48%
Elderly Non-Family	505	280	55.45%	490	380	77.55%
Non-Family, Non-Elderly	250	190	76.00%	370	320	86.49%
Income 50%-80% HAMFI	4,110	2,015	49.03%	2,040	810	39.71%
Elderly Family	875	275	31.43%	115	80	69.57%
Small Family (2-4 persons)	1,505	950	63.12%	815	235	28.83%
Large Family (5 or more persons)	555	370	66.67%	275	135	49.09%
Elderly Non-Family	625	130	20.80%	285	165	57.89%
Non-Family, Non-Elderly	545	290	53.21%	550	195	35.45%
Income Greater than 80% of HAMFI	25,175	2,615	10.39%	4,530	305	6.73%
Elderly Family	3,675	205	5.58%	215	45	20.93%
Small Family (2-4 persons)	15,355	1,350	8.79%	2,535	45	1.78%
Large Family (5 or more persons)	2,305	460	19.96%	325	65	20.00%
Elderly Non-Family	1,020	60	5.88%	285	130	45.61%
Non-Family, Non-Elderly	2,815	540	19.18%	1,170	20	1.71%
All Incomes	32,210	6,675	20.72%	9,445	3,380	35.79%
Elderly Family	4,980	745	14.96%	410	205	50.00%
Small Family (2-4 persons)	17,825	3,020	16.94%	4,505	1,190	26.42%
Large Family (5 or more persons)	3,010	965	32.06%	775	360	46.45%
Elderly Non-Family	2,455	725	29.53%	1,355	850	62.73%
Non-Family, Non-Elderly	3,940	1,220	30.96%	2,395	775	32.36%

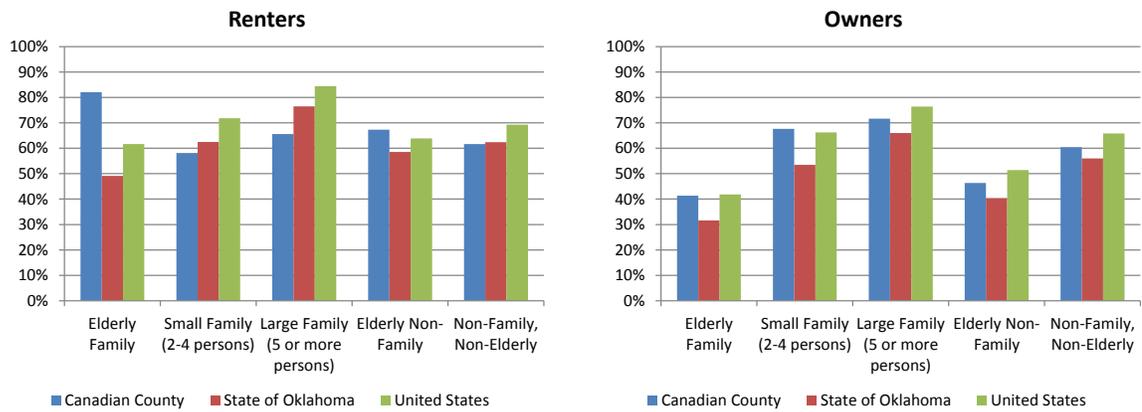
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Canadian 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	7,035	4,060	57.71%	4,915	62.56%
Elderly Family	1,305	540	41.38%	195	82.05%
Small Family (2-4 persons)	2,470	1,670	67.61%	1,145	58.12%
Large Family (5 or more persons)	705	505	71.63%	450	65.56%
Elderly Non-Family	1,435	665	46.34%	1,070	67.29%
Non-Family, Non-Elderly	1,125	680	60.44%	1,225	61.63%

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 Canadian 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.”



Canadian 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	1,285	970	75.5%	1,195	910	76.2%
White alone, non-Hispanic	1,070	825	77.1%	975	715	73.3%
Black or African-American alone	0	0	N/A	35	25	71.4%
Asian alone	10	10	100.0%	15	15	100.0%
American Indian alone	90	25	27.8%	115	115	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	99	95	96.0%	40	25	62.5%
Other (including multiple races)	14	10	71.4%	15	15	100.0%
Income 30%-50% HAMFI	1,645	1,085	66.0%	1,680	1,355	80.7%
White alone, non-Hispanic	1,375	885	64.4%	1,300	1,120	86.2%
Black or African-American alone	60	35	58.3%	39	35	89.7%
Asian alone	15	15	100.0%	20	20	100.0%
American Indian alone	39	35	89.7%	135	100	74.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	95	75	78.9%	110	50	45.5%
Other (including multiple races)	55	35	63.6%	70	30	42.9%
Income 50%-80% HAMFI	4,110	2,015	49.0%	2,045	805	39.4%
White alone, non-Hispanic	3,415	1,575	46.1%	1,530	605	39.5%
Black or African-American alone	55	45	81.8%	115	65	56.5%
Asian alone	80	65	81.3%	40	0	0.0%
American Indian alone	65	35	53.8%	65	30	46.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	395	240	60.8%	165	95	57.6%
Other (including multiple races)	100	55	55.0%	135	15	11.1%
Income 80%-100% HAMFI	3,655	1,140	31.2%	1,090	65	6.0%
White alone, non-Hispanic	3,245	925	28.5%	925	60	6.5%
Black or African-American alone	45	25	55.6%	0	0	N/A
Asian alone	65	45	69.2%	0	0	N/A
American Indian alone	75	35	46.7%	55	0	0.0%
Pacific Islander alone	0	0	N/A	10	0	0.0%
Hispanic, any race	130	70	53.8%	64	4	6.3%
Other (including multiple races)	90	35	38.9%	30	0	0.0%
All Incomes	32,215	6,690	20.8%	9,450	3,375	35.7%
White alone, non-Hispanic	28,010	5,295	18.9%	7,720	2,680	34.7%
Black or African-American alone	349	109	31.2%	224	125	55.8%
Asian alone	830	275	33.1%	85	35	41.2%
American Indian alone	724	155	21.4%	554	249	44.9%
Pacific Islander alone	0	0	N/A	10	0	0.0%
Hispanic, any race	1,469	615	41.9%	514	214	41.6%
Other (including multiple races)	814	220	27.0%	330	75	22.7%

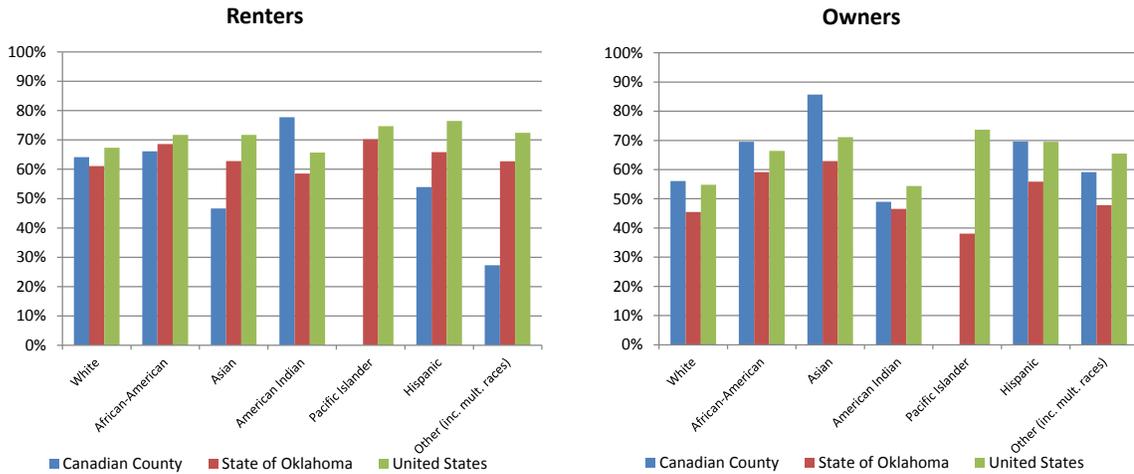
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Canadian 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	7,040	4,070	57.81%	4,920	62.40%
White alone, non-Hispanic	5,860	3,285	56.06%	3,805	64.13%
Black or African-American alone	115	80	69.57%	125	66.14%
Asian alone	105	90	85.71%	75	46.67%
American Indian alone	194	95	48.97%	315	77.78%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	589	410	69.61%	315	53.97%
Other (including multiple races)	169	100	59.17%	220	27.27%

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 Canadian County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 2,220 renter households that are cost overburdened, and 2,025 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 605 renter households that are cost overburdened, and 800 homeowners that are cost overburdened.



- 77.78% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems.
- Among homeowners, 85.71% of Asian homeowners, 69.61% of Hispanic homeowners, and 69.57% of African-American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Based on an estimated household growth rate of 1.95% per year, Canadian County would require 3,794 new housing units for ownership, and 1,116 units for rent, over the next five years. Annually this equates to 759 units for ownership per year, and 223 units for rent per year.

Housing Demand – Population Subsets

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

Canadian County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	3,794	1,116	4,910
Less than 30% AMI	3.99%	12.60%	151	141	292
Less than 50% AMI	9.08%	30.44%	345	340	684
Less than 60% AMI	10.90%	36.53%	413	408	821
Less than 80% AMI	21.84%	52.04%	829	581	1,409

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.

Canadian County: 2015-2020 Housing Needs Age 62 and Up

	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	23.08%	18.68%	876	208	1,084
Elderly less than 30% AMI	1.47%	3.23%	56	36	92
Elderly less than 50% AMI	3.85%	9.16%	146	102	248
Elderly less than 60% AMI	4.62%	10.99%	175	123	298
Elderly less than 80% AMI	8.51%	13.39%	323	150	472

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.

Canadian 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)	24.01%	28.59%	911	319	1,230
Disabled less than 30% AMI	1.21%	5.51%	46	61	107
Disabled less than 50% AMI	2.93%	12.33%	111	138	249
Disabled less than 60% AMI	3.52%	14.80%	134	165	299
Disabled less than 80% AMI	7.68%	19.00%	292	212	504

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.

Canadian 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%	3,794	1,116	4,910
Total Veteran Demand	11.47%	11.47%	435	128	563
Veterans with Disabilities	3.15%	3.15%	119	35	154
Veterans Below Poverty	0.57%	0.57%	22	6	28
Disabled Veterans Below Poverty	0.20%	0.20%	8	2	10

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).

Canadian County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	3,794	1,116	4,910
Total Working Families	62.26%	62.26%	2,362	695	3,057
Working Families with Children Present	34.06%	34.06%	1,292	380	1,672

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 4,910 housing units will be needed in Canadian County over the next five years. Of those units:

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

- 298 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 299 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 28 will be needed by veterans living below the poverty line
- 1,672 will be needed by working families with children present

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