

**Housing Needs Assessment**  
**Blaine County**

**Prepared For:**

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

**Effective Date of the Analysis:**

December 30, 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.





January 20, 2016

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

SUBJECT:       Housing Needs Assessment  
                  Blaine County  
                  IRR - Tulsa/OKC File No. 140-2015-0019

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 Blaine County Residential Housing Market Analysis. Analyst Amy Wilson personally inspected the Blaine County area during the month of December 2015 to collect the data used in the preparation of the Blaine 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  
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

This report is part of a Statewide Affordable Housing Market Study commissioned by the Oklahoma Department of Commerce (ODOC) in partnership with the Oklahoma Housing Finance Agency (OHFA), as an outgrowth of the 2013 tornado outbreak in Oklahoma. It was funded by the U.S. Department of Housing and Urban Development (USHUD) through the Community Development Block Grant – Disaster Recovery program (CDBG-DR). This study was conducted by a public/private partnership between Integra Realty Resources – Tulsa/OKC, the University of Oklahoma College of Architecture, Division of Regional and City Planning, and DeBruler Inc. IRR-Tulsa/OKC, The University of Oklahoma, and DeBruler Inc. also prepared a prior statewide study in 2001, also commissioned by ODOC in partnership with OHFA.

This study is a value-added product derived from the original 2001 statewide housing study that incorporates additional topics and datasets not included in the 2001 study, which impact affordable housing throughout the state. These topic areas include:

- Disaster Resiliency
- Homelessness
- Assessment of Fair Housing
- Evaluation of Residential Lead-Based Paint Hazards

These topics are interrelated in terms of affordable housing policy, housing development, and disaster resiliency and recovery. Homeless populations are more vulnerable in the event of a disaster, as are many of the protected classes under the Fair Housing Act. Lead-based paint is typically more likely to be present in housing units occupied by low-to-moderate income persons, and can also present an environmental hazard in the wake of a disaster. Effective affordable housing policy can mitigate the impact of natural and manmade disasters by encouraging the development and preservation of safe, secure, and disaster-resilient housing for Oklahoma’s most vulnerable populations.

## Housing Market Analysis Specific Findings:

1. The population of Blaine County is projected to decline by -1.01% per year over the next five years.
2. Median Household Income in Blaine County is estimated to be \$43,764 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Blaine County is estimated to be 23.84%, compared with 16.85% for Oklahoma.
3. Homeowner and rental vacancy rates in Blaine County are higher than the state averages.
4. Home values and rental rates in Blaine County are lower than the state averages.
5. Average sale price for homes in Watonga was \$44,963 in 2015, with an average price per square foot of \$31.75. Average year of construction is estimated to be 1955.
6. Approximately 32.61% of renters and 13.59% of owners are housing cost overburdened.

## Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 43 Injuries:10 Fatalities:3 Damages (1996-2014): \$3,160,000.00

2. Social Vulnerability: Above the state score; Census tract near Watonga is elevated.
3. Floodplain: updated flood maps not available.

**Homelessness Specific Findings**

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

**Fair Housing Specific Findings**

1. Units in Community of Immigrants: 127
2. Units in Limited English Neighborhood: 127
3. Units further than 15 miles to Hospital: 24

**Lead-Based Paint Specific Findings**

1. We estimate there are 948 occupied housing units in Blaine County with lead-based paint hazards.
2. 400 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 137 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 Blaine 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 Blaine 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 Blaine 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 Blaine County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Blaine County area.

## Effective Date of Consultation

The Blaine County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 30, 2015. The date of this report is January 20, 2016. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Blaine County area was inspected during December, 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:

6. The 2000 and 2010 Decennial Censuses of Population and Housing
7. The 2009-2013 American Community Survey (ACS)
8. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
9. 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
10. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
11. Continuum of Care Assistance Programs

12. The National Oceanic and Atmospheric Administration
13. Nielsen SiteReports (formerly known as Claritas)
14. The Oklahoma State Department of Health
15. The Oklahoma Department of Human Services
16. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
17. The Federal Reserve Bank of New York

# Blaine County Analysis

## Area Information

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

Blaine County is located in west central Oklahoma. The county is bordered on the north by Major County, on the west by Dewey and Custer counties, on the south by Canadian and Caddo Counties, and on the east by Kingfisher and Canadian Counties. The Blaine County Seat is Watonga, which is located in the central part of the county. This location is approximately 163 miles west of Tulsa and 68.6 miles northwest of Oklahoma City.

Blaine County has a total area of 939 square miles (928 square miles of land, and 10 square miles of water), ranking 29th out of Oklahoma's 77 counties in terms of total area. The total population of Blaine County as of the 2010 Census was 11,943 persons, for a population density of 13 persons per square mile of land.

## Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Blaine. These are US 270, OK-3, OK-58, OK-51, OK-8, OK- 8A, OK-51A and OK 33. The nearest interstate highway is I-40, approximately 5 miles to the south. The county also has an intricate network of county roadways.

Public transportation is provided the Cheyenne and Arapaho Tribe Public Transit System (CATPTS), which operates a demand-response service for tribe members living within the area. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Watonga Regional Airport is located just north of Watonga. Its primary asphalt runway is 4,100 feet in length, and can accommodate all medium air traffic. Watonga Regional Airport averages 241 aircraft operations per month. The nearest full-service commercial airport is Will Rogers World Airport, located approximately 66.7 miles southeast.

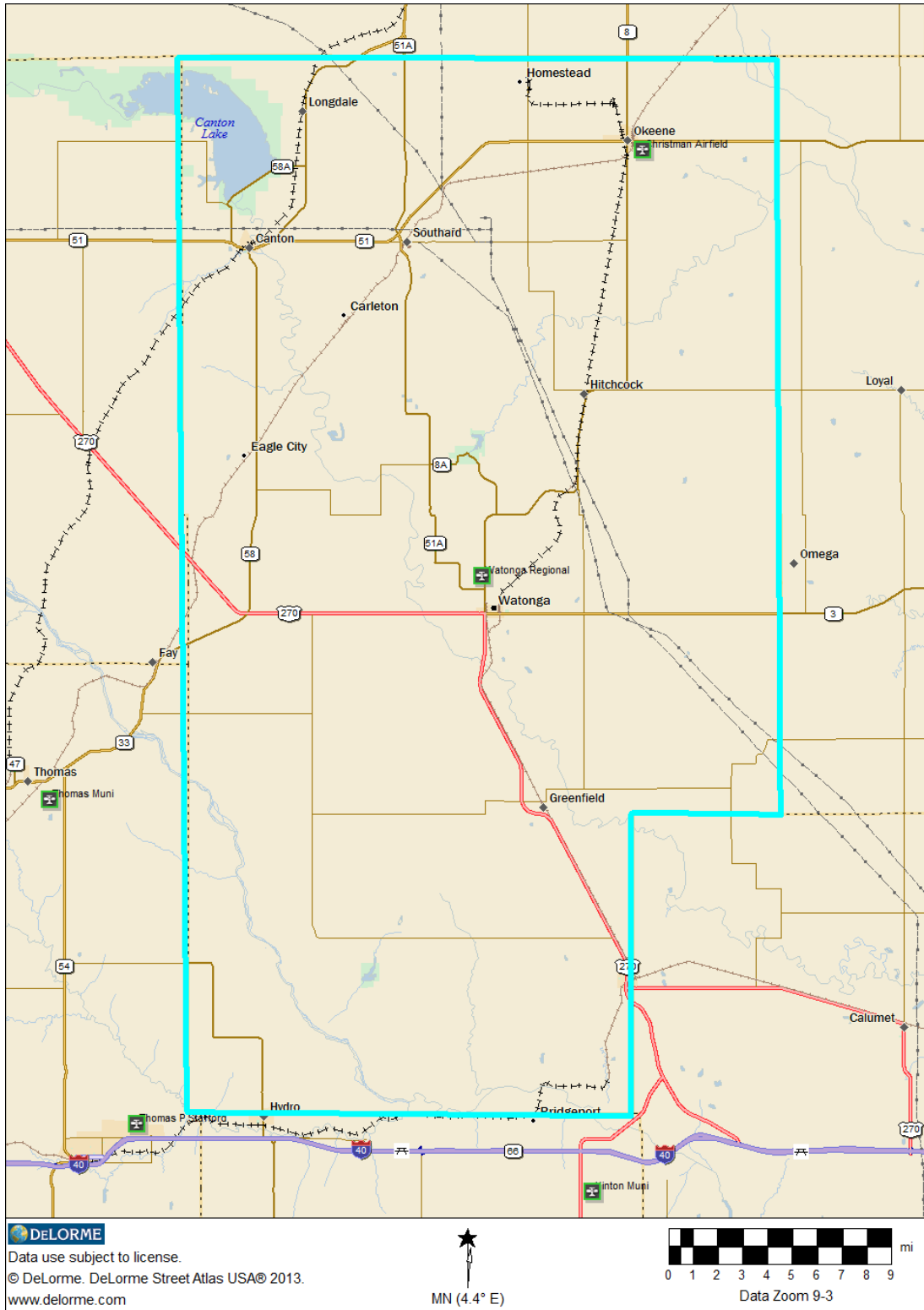
**Educational Facilities**

All of the county communities have public school facilities. Watonga is served by Watonga Public Schools, which operates one elementary school, one middle school, and one high school. Higher education offerings near the county include the Southwestern Oklahoma State Weatherford Campus located 36.2 miles southwest of Watonga.

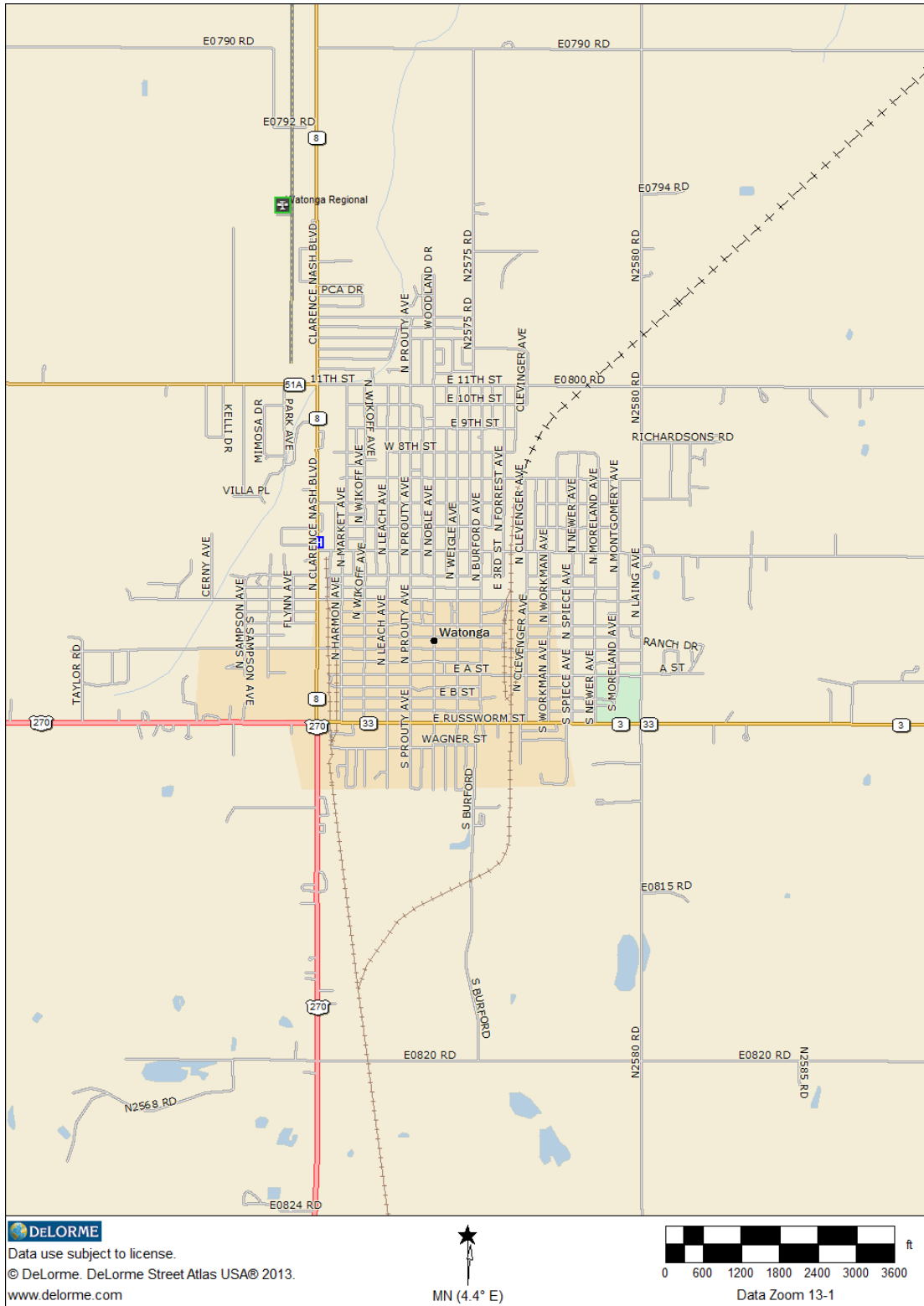
**Medical Facilities**

Medical services are provided by Mercy Hospital Watonga, a 25-bed full-service health system. Additionally, the Indian Health Services Clinic is located in Watonga and provides medical care for tribe members living within the area. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Blaine County Area Map



### Watonga Area Map



## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Watonga	4,658	5,111	0.93%	3,219	-8.83%	3,059	-1.01%
Blaine County	11,976	11,943	-0.03%	9,532	-4.41%	8,693	-1.83%
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 Blaine County was 11,943 persons as of the 2010 Census, a -0.03% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Blaine County to be 9,532 persons, and projects that the population will show -1.83% annualized decline over the next five years.

The population of Watonga was 5,111 persons as of the 2010 Census, a 0.93% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Watonga to be 3,219 persons, and projects that the population will show -1.01% annualized decline over the next five years.

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

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Watonga	1,273	1,231	-0.33%	1,267	0.58%	1,204	-1.01%
Blaine County	4,159	3,959	-0.49%	3,843	-0.59%	3,517	-1.76%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Watonga	858	777	-0.99%	804	0.69%	761	-1.09%
Blaine County	2,867	2,651	-0.78%	2,566	-0.65%	2,342	-1.81%
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, Blaine County had a total of 3,959 households, representing a -0.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Blaine County to have 3,843 households. This number is expected to experience a -1.76% annualized rate of decline over the next five years.

As of 2010, Watonga had a total of 1,231 households, representing a -0.33% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Watonga to have 1,267 households. This number is expected to experience a -1.01% annualized rate of decline over the next five years.

### Population by Race and Ethnicity

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

<b>2013 Population by Race and Ethnicity</b>				
<b>Single-Classification Race</b>	<b>Watonga</b>		<b>Blaine County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	3,423		10,198	
White Alone	2,040	59.60%	7,966	78.11%
Black or African American Alone	442	12.91%	562	5.51%
Amer. Indian or Alaska Native Alone	179	5.23%	520	5.10%
Asian Alone	15	0.44%	23	0.23%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	496	14.49%	567	5.56%
Two or More Races	251	7.33%	560	5.49%
<b>Population by Hispanic or Latino Origin</b>	<b>Watonga</b>		<b>Blaine County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	3,423		10,198	
Hispanic or Latino	741	21.65%	1,234	12.10%
<i>Hispanic or Latino, White Alone</i>	194	26.18%	548	44.41%
<i>Hispanic or Latino, All Other Races</i>	547	73.82%	686	55.59%
Not Hispanic or Latino	2,682	78.35%	8,964	87.90%
<i>Not Hispanic or Latino, White Alone</i>	1,846	68.83%	7,418	82.75%
<i>Not Hispanic or Latino, All Other Races</i>	836	31.17%	1,546	17.25%

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

In Blaine County, racial and ethnic minorities comprise 27.26% of the total population. Within Watonga, racial and ethnic minorities represent 46.07% of the population.

### Population by Age

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



<b>Blaine County Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	11,943		9,532		8,693			
Age 0 - 4	792	6.63%	765	8.03%	690	7.94%	-0.69%	-2.04%
Age 5 - 9	646	5.41%	722	7.57%	657	7.56%	2.25%	-1.87%
Age 10 - 14	712	5.96%	725	7.61%	639	7.35%	0.36%	-2.49%
Age 15 - 17	402	3.37%	430	4.51%	399	4.59%	1.36%	-1.49%
Age 18 - 20	393	3.29%	367	3.85%	364	4.19%	-1.36%	-0.16%
Age 21 - 24	721	6.04%	438	4.60%	501	5.76%	-9.49%	2.72%
Age 25 - 34	2,062	17.27%	775	8.13%	836	9.62%	-17.78%	1.53%
Age 35 - 44	1,581	13.24%	819	8.59%	669	7.70%	-12.33%	-3.97%
Age 45 - 54	1,600	13.40%	1,158	12.15%	807	9.28%	-6.26%	-6.97%
Age 55 - 64	1,310	10.97%	1,433	15.03%	1,245	14.32%	1.81%	-2.77%
Age 65 - 74	895	7.49%	1,062	11.14%	1,115	12.83%	3.48%	0.98%
Age 75 - 84	596	4.99%	617	6.47%	560	6.44%	0.69%	-1.92%
Age 85 and over	233	1.95%	221	2.32%	211	2.43%	-1.05%	-0.92%
<i>Age 55 and over</i>	<i>3,034</i>	<i>25.40%</i>	<i>3,333</i>	<i>34.97%</i>	<i>3,131</i>	<i>36.02%</i>	<i>1.90%</i>	<i>-1.24%</i>
<i>Age 62 and over</i>	<i>1,884</i>	<i>15.77%</i>	<i>2,109</i>	<i>22.12%</i>	<i>2,049</i>	<i>23.56%</i>	<i>2.28%</i>	<i>-0.58%</i>
<b>Median Age</b>	36.5		41.6		38.9		2.65%	-1.33%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Blaine County is 41.6 years. This compares with the statewide figure of 36.6 years. Approximately 8.03% of the population is below the age of 5, while 22.12% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by -0.58% per year.

<b>Watonga Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	5,111		3,219		3,059			
Age 0 - 4	295	5.77%	282	8.76%	260	8.50%	-0.90%	-1.61%
Age 5 - 9	240	4.70%	260	8.08%	246	8.04%	1.61%	-1.10%
Age 10 - 14	236	4.62%	267	8.29%	241	7.88%	2.50%	-2.03%
Age 15 - 17	120	2.35%	143	4.44%	146	4.77%	3.57%	0.42%
Age 18 - 20	155	3.03%	122	3.79%	139	4.54%	-4.68%	2.64%
Age 21 - 24	440	8.61%	139	4.32%	176	5.75%	-20.58%	4.83%
Age 25 - 34	1,315	25.73%	336	10.44%	317	10.36%	-23.88%	-1.16%
Age 35 - 44	773	15.12%	277	8.61%	263	8.60%	-18.56%	-1.03%
Age 45 - 54	631	12.35%	366	11.37%	250	8.17%	-10.32%	-7.34%
Age 55 - 64	407	7.96%	464	14.41%	429	14.02%	2.66%	-1.56%
Age 65 - 74	271	5.30%	310	9.63%	343	11.21%	2.73%	2.04%
Age 75 - 84	174	3.40%	188	5.84%	176	5.75%	1.56%	-1.31%
Age 85 and over	54	1.06%	65	2.02%	73	2.39%	3.78%	2.35%
<i>Age 55 and over</i>	<i>906</i>	<i>17.73%</i>	<i>1,027</i>	<i>31.90%</i>	<i>1,021</i>	<i>33.38%</i>	<i>2.54%</i>	<i>-0.12%</i>
<i>Age 62 and over</i>	<i>567</i>	<i>11.10%</i>	<i>637</i>	<i>19.79%</i>	<i>648</i>	<i>21.17%</i>	<i>2.36%</i>	<i>0.33%</i>
<b>Median Age</b>	<b>33.1</b>		<b>37.2</b>		<b>35.2</b>		<b>2.36%</b>	<b>-1.10%</b>

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Watonga is 37.2 years. This compares with the statewide figure of 36.6 years. Approximately 8.76% of the population is below the age of 5, while 19.79% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.33% per year.

Compared with the rest of the state, Watonga and Blaine County have older populations, though the median ages of both city and county are projected to decline over the next five years.

### Families by Presence of Children

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

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


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	Watonga		Blaine County	
	No.	Percent	No.	Percent
Total Families:	707		2,520	
Married-Couple Family:	469	66.34%	1,903	75.52%
With Children Under 18 Years	144	20.37%	649	25.75%
No Children Under 18 Years	325	45.97%	1,254	49.76%
Other Family:	238	33.66%	617	24.48%
Male Householder, No Wife Present	45	6.36%	103	4.09%
With Children Under 18 Years	35	4.95%	64	2.54%
No Children Under 18 Years	10	1.41%	39	1.55%
Female Householder, No Husband Present	193	27.30%	514	20.40%
With Children Under 18 Years	118	16.69%	319	12.66%
No Children Under 18 Years	75	10.61%	195	7.74%
<hr/>				
Total Single Parent Families	153		383	
Male Householder	35	22.88%	64	16.71%
Female Householder	118	77.12%	319	83.29%

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

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As shown, within Blaine County, among all families 15.20% are single-parent families, while in Watonga, the percentage is 21.64%.

### Population by Presence of Disabilities

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

### 2013 Age by Number of Disabilities

	Watonga		Blaine County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,053		8,382		3,702,515	
Under 18 Years:	428		2,292		933,738	
With One Type of Disability	16	3.74%	58	2.53%	33,744	3.61%
With Two or More Disabilities	4	0.93%	16	0.70%	11,082	1.19%
No Disabilities	408	95.33%	2,218	96.77%	888,912	95.20%
18 to 64 Years:	1,275		4,483		2,265,702	
With One Type of Disability	92	7.22%	483	10.77%	169,697	7.49%
With Two or More Disabilities	171	13.41%	409	9.12%	149,960	6.62%
No Disabilities	1,012	79.37%	3,591	80.10%	1,946,045	85.89%
65 Years and Over:	350		1,607		503,075	
With One Type of Disability	98	28.00%	385	23.96%	95,633	19.01%
With Two or More Disabilities	57	16.29%	415	25.82%	117,044	23.27%
No Disabilities	195	55.71%	807	50.22%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>438</b>	<b>21.33%</b>	<b>1,766</b>	<b>21.07%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Blaine County, 21.07% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Watonga the percentage is 21.33%. Compared with the rest of the state, the population of Blaine County is more likely to have one or more disabilities.

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

### 2013 Population by Veteran and Disability Status

	Watonga		Blaine County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,625		6,090		2,738,788	
Veteran:	206	12.68%	707	11.61%	305,899	11.17%
With a Disability	42	20.39%	277	39.18%	100,518	32.86%
No Disability	164	79.61%	430	60.82%	205,381	67.14%
Non-veteran:	1,419	87.32%	5,383	88.39%	2,432,889	88.83%
With a Disability	376	26.50%	1,415	26.29%	430,610	17.70%
No Disability	1,043	73.50%	3,968	73.71%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Blaine County, the Census Bureau estimates there are 707 veterans, 39.18% of which have one or more disabilities (compared with 32.86% at a statewide level). In Watonga, there are an estimated 206 veterans, 20.39% of which are estimated to have a disability.

### Group Quarters Population

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

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**2010 Group Quarters Population**


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	<b>Watonga</b>		<b>Blaine County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	5,111		11,943	
Group Quarters Population	2,099	41.07%	2,190	18.34%
Institutionalized Population	2,085	40.79%	2,176	18.22%
Correctional facilities for adults	2,083	40.76%	2,083	17.44%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	0	0.00%	91	0.76%
Other institutional facilities	2	0.04%	2	0.02%
Noninstitutionalized population	14	0.27%	14	0.12%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	14	0.27%	14	0.12%

Source: 2010 Decennial Census, Table P42

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The percentage of the Blaine County population in group quarters is significantly higher than the statewide figure, which was 2.99% in 2010. This figure was attributable to the Diamondback Correctional Facility in Watonga, which has since closed.

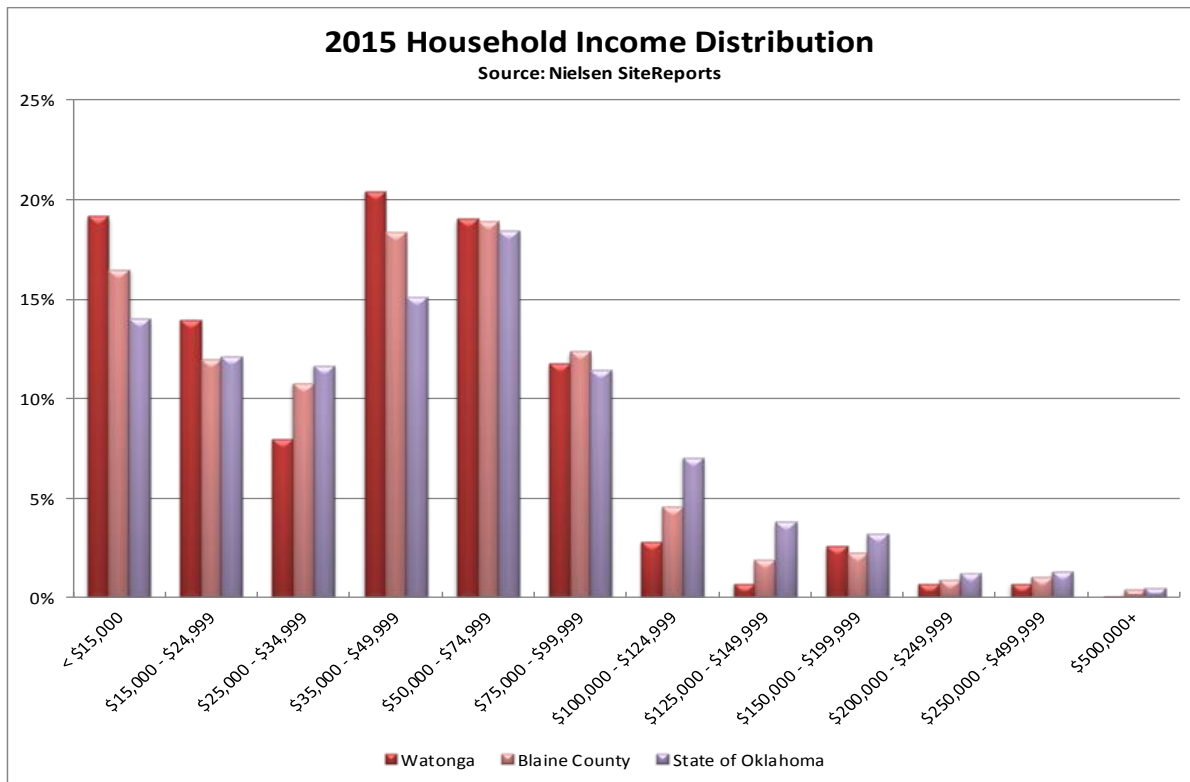
## Household Income Levels

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

<b>2015 Household Income Distribution</b>						
	<b>Watonga</b>		<b>Blaine County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	1,267		3,843		1,520,327	
< \$15,000	243	19.18%	634	16.50%	213,623	14.05%
\$15,000 - \$24,999	177	13.97%	461	12.00%	184,613	12.14%
\$25,000 - \$34,999	101	7.97%	414	10.77%	177,481	11.67%
\$35,000 - \$49,999	259	20.44%	706	18.37%	229,628	15.10%
\$50,000 - \$74,999	241	19.02%	727	18.92%	280,845	18.47%
\$75,000 - \$99,999	149	11.76%	475	12.36%	173,963	11.44%
\$100,000 - \$124,999	36	2.84%	176	4.58%	106,912	7.03%
\$125,000 - \$149,999	9	0.71%	73	1.90%	57,804	3.80%
\$150,000 - \$199,999	33	2.60%	86	2.24%	48,856	3.21%
\$200,000 - \$249,999	9	0.71%	34	0.88%	18,661	1.23%
\$250,000 - \$499,999	9	0.71%	41	1.07%	20,487	1.35%
\$500,000+	1	0.08%	16	0.42%	7,454	0.49%
<b>Median Household Income</b>	\$41,515		\$43,764		\$47,049	
<b>Average Household Income</b>	\$50,839		\$56,693		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Blaine County is estimated to be \$43,764 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Watonga, median household income is estimated to be \$41,515. Compared with the rest of the state, Watonga and Blaine County have higher proportions of households in the lower income brackets, particularly under \$15,000 and between \$35,000 and \$50,000. The income distribution can be better visualized by the following chart.



### Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Watonga	\$27,208	\$41,515	2.68%	2.40%	0.28%
Blaine County	\$28,356	\$43,764	2.75%	2.40%	0.35%
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 Blaine County and Watonga saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends: over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal



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

### Poverty Rates

Overall rates of poverty in Blaine 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
Watonga	17.48%	23.84%	636	0.00%	20.34%
Blaine County	16.87%	15.00%	-187	18.75%	26.65%
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 Blaine County is estimated to be 15.00% by the American Community Survey. This is a decrease of -187 basis points since the 2000 Census. Within Watonga, the poverty rate is estimated to be 23.84%, much higher than both the county and the state. 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 Blaine County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Blaine County	4,354	4,511	0.71%	5.4%	4.0%	-140
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

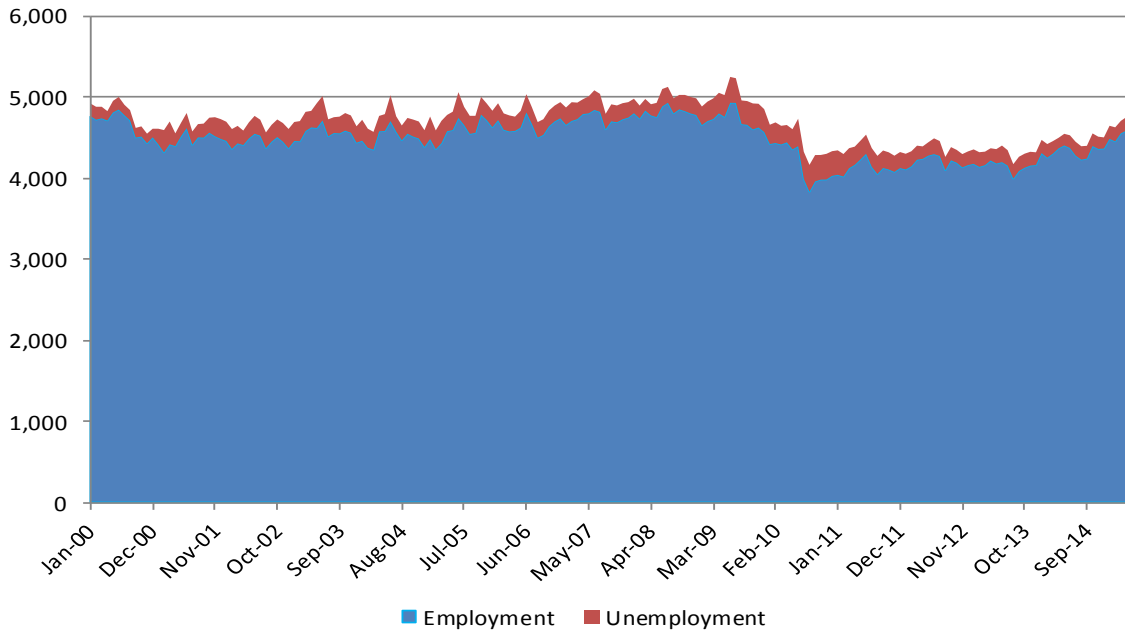
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Blaine County was 4,511 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.71% per year. The unemployment rate in May was 4.0%, a decrease of -140 basis points from May 2010, which was 5.4%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Blaine County has mirrored these trends.

### Employment Level Trends

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

**Employment and Unemployment in Blaine County**  
**January 2000 through May 2015**



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

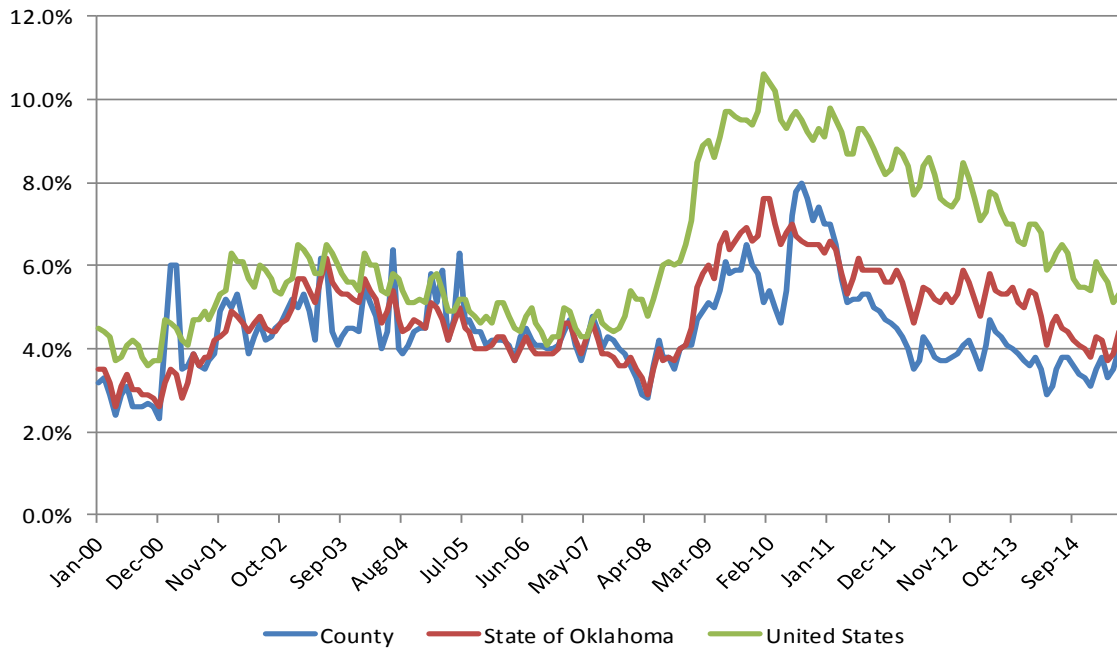
As shown, total employment levels were generally level from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in 2012, and has continued to grow to its current level of 4,511 persons. The number of unemployed persons in May 2015 was 186, out of a total labor force of 4,697 persons. However, total employment has not reached pre-recession levels and is not expected to in the near future.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Blaine County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.



**Unemployment Rates in Blaine County, Oklahoma and the United States  
January 2000 through May 2015**



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

As shown, unemployment rates in Blaine County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.0%. On the whole, unemployment rates in Blaine County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Blaine County and Oklahoma are and have historically been well below the national average, particularly since the national economic downturn.

**Employment and Wages by Industrial Supersector**

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

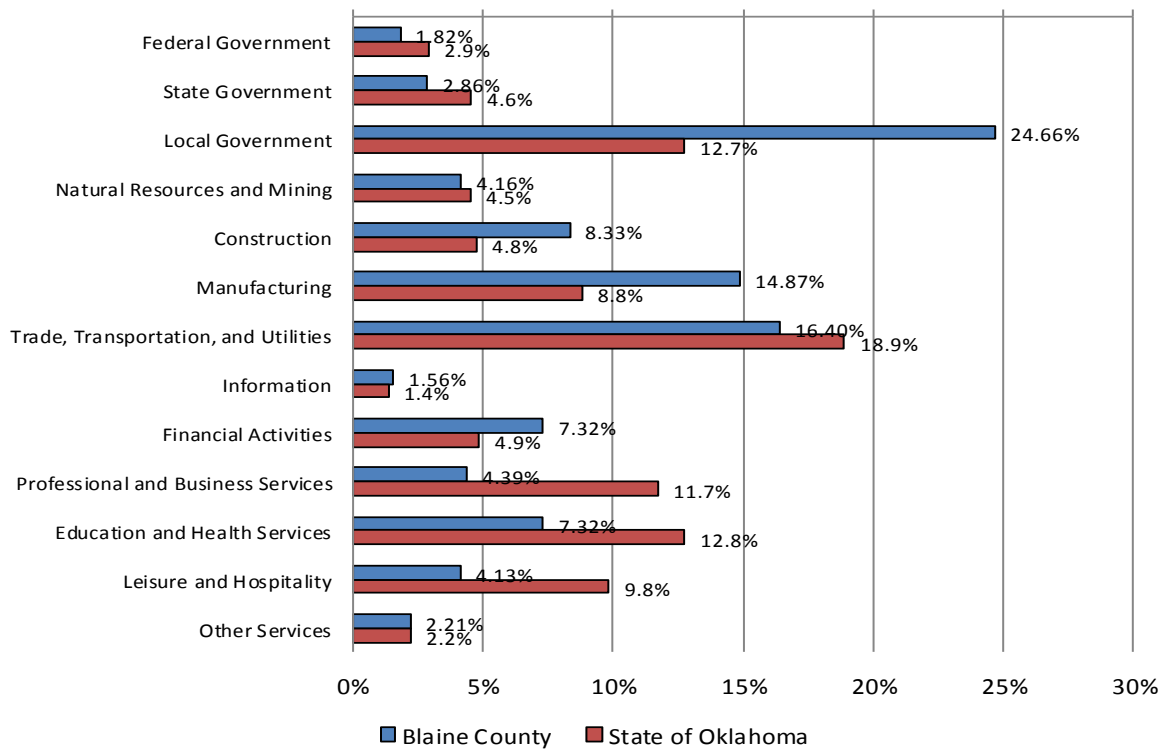


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	13	56	1.82%	\$50,532	0.91
State Government	9	88	2.86%	\$26,012	0.86
Local Government	35	758	24.66%	\$26,935	2.45
Natural Resources and Mining	28	128	4.16%	\$50,868	2.75
Construction	29	256	8.33%	\$53,984	1.86
Manufacturing	10	457	14.87%	\$49,803	1.67
Trade, Transportation, and Utilities	71	504	16.40%	\$37,922	0.86
Information	7	48	1.56%	\$28,435	0.78
Financial Activities	26	225	7.32%	\$47,690	1.30
Professional and Business Services	34	135	4.39%	\$36,646	0.31
Education and Health Services	22	225	7.32%	\$29,408	0.49
Leisure and Hospitality	21	127	4.13%	\$10,485	0.39
Other Services	28	68	2.21%	\$25,103	0.71
<b>Total</b>	<b>332</b>	<b>3,074</b>		<b>\$37,217</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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



Among private employers, the largest percentage of persons (16.40%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$37,922 per year. The industry with the highest annual pay is Construction, with average annual pay of \$53,984 per year.

The rightmost column of the previous table provides location quotients for each industry for Blaine 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 (Blaine 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 Blaine County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 2.75. Local government is the next largest, at 2.45.

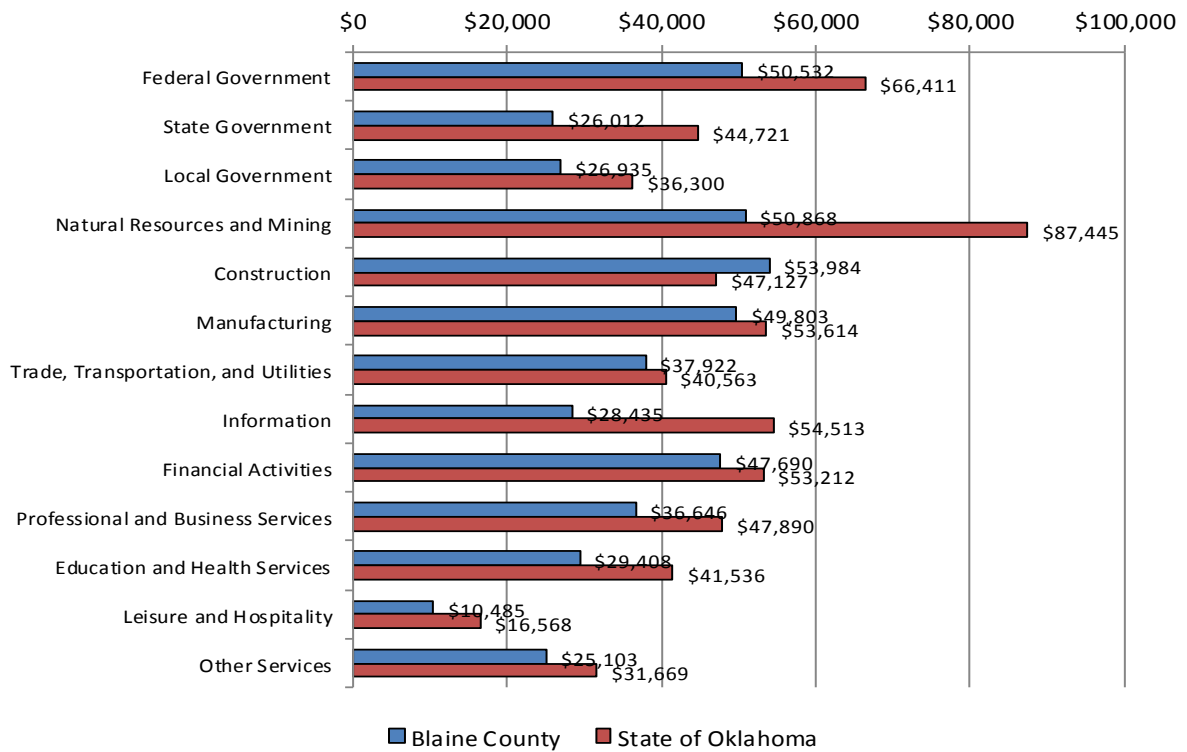
The next table presents average annual pay in Blaine County by industry, in comparison with Oklahoma as a whole and the United States.

<b>Comparison of 2014 Average Annual Pay by Supersector</b>					
Supersector	Blaine County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$50,532	\$66,411	\$75,784	76.1%	66.7%
State Government	\$26,012	\$44,721	\$54,184	58.2%	48.0%
Local Government	\$26,935	\$36,300	\$46,146	74.2%	58.4%
Natural Resources and Mining	\$50,868	\$87,445	\$59,666	58.2%	85.3%
Construction	\$53,984	\$47,127	\$55,041	114.6%	98.1%
Manufacturing	\$49,803	\$53,614	\$62,977	92.9%	79.1%
Trade, Transportation, and Utilities	\$37,922	\$40,563	\$42,988	93.5%	88.2%
Information	\$28,435	\$54,513	\$90,804	52.2%	31.3%
Financial Activities	\$47,690	\$53,212	\$85,261	89.6%	55.9%
Professional and Business Services	\$36,646	\$47,890	\$66,657	76.5%	55.0%
Education and Health Services	\$29,408	\$41,536	\$45,951	70.8%	64.0%
Leisure and Hospitality	\$10,485	\$16,568	\$20,993	63.3%	49.9%
Other Services	\$25,103	\$31,669	\$33,935	79.3%	74.0%
<b>Total</b>	<b>\$37,217</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>85.0%</b>	<b>72.5%</b>

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



### Average Annual Pay - 2014



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

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

### Working Families

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



<b>Families by Employment Status and Presence of Children</b>						
	<b>Watonga</b>		<b>Blaine County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>707</b>		<b>2,520</b>		<b>961,468</b>	
With Children <18 Years:	297	42.01%	1,032	40.95%	425,517	44.26%
Married Couple:	144	48.48%	649	62.89%	281,418	66.14%
Both Parents Employed	51	35.42%	436	67.18%	166,700	59.24%
One Parent Employed	75	52.08%	181	27.89%	104,817	37.25%
Neither Parent Employed	18	12.50%	32	4.93%	9,901	3.52%
Other Family:	153	51.52%	383	37.11%	144,099	33.86%
Male Householder:	35	22.88%	64	16.71%	36,996	25.67%
Employed	35	100.00%	54	84.38%	31,044	83.91%
Not Employed	0	0.00%	10	15.63%	5,952	16.09%
Female Householder:	118	77.12%	319	83.29%	107,103	74.33%
Employed	99	83.90%	272	85.27%	75,631	70.62%
Not Employed	19	16.10%	47	14.73%	31,472	29.38%
Without Children <18 Years:	410	57.99%	1,488	59.05%	535,951	55.74%
Married Couple:	325	79.27%	1,254	84.27%	431,868	80.58%
Both Spouses Employed	154	47.38%	510	40.67%	167,589	38.81%
One Spouse Employed	125	38.46%	384	30.62%	138,214	32.00%
Neither Spouse Employed	46	14.15%	360	28.71%	126,065	29.19%
Other Family:	85	20.73%	234	15.73%	104,083	19.42%
Male Householder:	10	21.74%	39	10.83%	32,243	25.58%
Employed	0	0.00%	22	56.41%	19,437	60.28%
Not Employed	10	100.00%	17	43.59%	12,806	39.72%
Female Householder:	75	88.24%	195	83.33%	71,840	69.02%
Employed	38	50.67%	79	40.51%	36,601	50.95%
Not Employed	37	49.33%	116	59.49%	35,239	49.05%
<i>Total Working Families:</i>	<i>577</i>	<i>81.61%</i>	<i>1,938</i>	<i>76.90%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>260</i>	<i>45.06%</i>	<i>943</i>	<i>48.66%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>317</i>	<i>54.94%</i>	<i>995</i>	<i>51.34%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Blaine County, there are 1,938 working families, 48.66% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

Detail major employer information was unavailable to us. The Diamondback Correctional Center was formerly a major employer in the area, but has closed in recent years. United States Gypsum Company in Southard remains a major employer, as does the agriculture industry, particularly dairy farming.

## Commuting Patterns

### Travel Time to Work

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

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

	Watonga		Blaine County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>959</b>		<b>3,560</b>		<b>1,613,364</b>	
Less than 15 minutes	678	70.70%	2,210	62.08%	581,194	36.02%
15 to 30 minutes	75	7.82%	619	17.39%	625,885	38.79%
30 to 45 minutes	90	9.38%	385	10.81%	260,192	16.13%
45 to 60 minutes	45	4.69%	100	2.81%	74,625	4.63%
60 or more minutes	71	7.40%	246	6.91%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Blaine County, the largest percentage of workers (62.08%) travel fewer than 15 minutes to work. It appears the majority of employees living in Blaine County are also employed in Blaine County, though some commute to other labor markets.

### Means of Transportation

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

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

	Watonga		Blaine County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>979</b>		<b>3,698</b>		<b>1,673,026</b>	
Car, Truck or Van:	934	95.40%	3,429	92.73%	1,551,461	92.73%
<i>Drove Alone</i>	<i>880</i>	<i>94.22%</i>	<i>3,207</i>	<i>93.53%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>54</i>	<i>5.78%</i>	<i>222</i>	<i>6.47%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	2	0.20%	3	0.08%	8,092	0.48%
Taxicab	1	0.10%	1	0.03%	984	0.06%
Motorcycle	3	0.31%	11	0.30%	3,757	0.22%
Bicycle	0	0.00%	3	0.08%	4,227	0.25%
Walked	19	1.94%	98	2.65%	30,401	1.82%
Other Means	0	0.00%	15	0.41%	14,442	0.86%
Worked at Home	20	2.04%	138	3.73%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Watonga	1,507	1,484	-0.15%	1,548	0.85%
Blaine County	5,208	5,193	-0.03%	5,162	-0.12%
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 Blaine County declined by - 0.12% per year, to a total of 5,162 housing units in 2015. In terms of new housing unit construction, Blaine County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Watonga		Blaine County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>1,233</b>		<b>4,925</b>		<b>1,669,828</b>	
1 Unit, Detached	1,046	84.83%	3,809	77.34%	1,219,987	73.06%
1 Unit, Attached	3	0.24%	29	0.59%	34,434	2.06%
Duplex Units	74	6.00%	141	2.86%	34,207	2.05%
3-4 Units	5	0.41%	8	0.16%	42,069	2.52%
5-9 Units	66	5.35%	88	1.79%	59,977	3.59%
10-19 Units	0	0.00%	41	0.83%	57,594	3.45%
20-49 Units	0	0.00%	6	0.12%	29,602	1.77%
50 or More Units	0	0.00%	3	0.06%	30,240	1.81%
Mobile Homes	39	3.16%	787	15.98%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	13	0.26%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>145</b>	<b>11.76%</b>	<b>287</b>	<b>5.83%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Blaine County, 77.34% of housing units are single-family, detached. 5.83% of housing units are multifamily in structure (two or more units per building), while 16.24% of housing units comprise mobile homes, RVs, etc.

Within Watonga, 84.83% of housing units are single-family, detached. 11.76% of housing units are multifamily in structure, while 3.16% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Watonga		Blaine County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>1,032</b>		<b>3,815</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>717</b>	<b>69.48%</b>	<b>2,766</b>	<b>72.50%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	13	0.47%	2,580	0.27%
1 Bedroom	16	2.23%	45	1.63%	16,837	1.74%
2 Bedrooms	169	23.57%	668	24.15%	166,446	17.18%
3 Bedrooms	381	53.14%	1,571	56.80%	579,135	59.78%
4 Bedrooms	136	18.97%	421	15.22%	177,151	18.29%
5 or More Bedrooms	15	2.09%	48	1.74%	26,587	2.74%
<b>Renter Occupied:</b>	<b>315</b>	<b>30.52%</b>	<b>1,049</b>	<b>27.50%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	92	29.21%	240	22.88%	101,850	21.43%
2 Bedrooms	98	31.11%	384	36.61%	179,121	37.68%
3 Bedrooms	109	34.60%	380	36.22%	152,358	32.05%
4 Bedrooms	16	5.08%	42	4.00%	24,968	5.25%
5 or More Bedrooms	0	0.00%	3	0.29%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Blaine County is 72.50%, while 27.50% of housing units are renter occupied. In Watonga, the homeownership rate is 69.48%, while 30.52% of households are renters. Blaine County and Watonga have somewhat higher rates of homeownership compared with the rest of the state.

### Housing Units Tenure and Household Income

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

<b>Blaine County Owner/Renter Percentages by Income Band in 2013</b>					
<b>Household Income</b>	<b>Total Households</b>	<b>Total Owners</b>	<b>Total Renters</b>	<b>% Owners</b>	<b>% Renters</b>
<b>Total</b>	<b>3,815</b>	<b>2,766</b>	<b>1,049</b>	<b>72.50%</b>	<b>27.50%</b>
Less than \$5,000	74	57	17	77.03%	22.97%
\$5,000 - \$9,999	246	101	145	41.06%	58.94%
\$10,000-\$14,999	294	141	153	47.96%	52.04%
\$15,000-\$19,999	177	120	57	67.80%	32.20%
\$20,000-\$24,999	277	210	67	75.81%	24.19%
\$25,000-\$34,999	399	295	104	73.93%	26.07%
\$35,000-\$49,999	701	459	242	65.48%	34.52%
\$50,000-\$74,999	760	575	185	75.66%	24.34%
\$75,000-\$99,999	504	443	61	87.90%	12.10%
\$100,000-\$149,999	243	225	18	92.59%	7.41%
\$150,000 or more	140	140	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>1,068</b>	<b>629</b>	<b>439</b>	<b>58.90%</b>	<b>41.10%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Blaine County as a whole, 41.10% of households with incomes less than \$25,000 are estimated to be renters, while 58.90% are estimated to be homeowners.

<b>Watonga Owner/Renter Percentages by Income Band in 2013</b>					
<b>Household Income</b>	<b>Total Households</b>	<b>Total Owners</b>	<b>Total Renters</b>	<b>% Owners</b>	<b>% Renters</b>
<b>Total</b>	<b>1,032</b>	<b>717</b>	<b>315</b>	<b>69.48%</b>	<b>30.52%</b>
Less than \$5,000	19	19	0	100.00%	0.00%
\$5,000 - \$9,999	104	5	99	4.81%	95.19%
\$10,000-\$14,999	99	19	80	19.19%	80.81%
\$15,000-\$19,999	66	36	30	54.55%	45.45%
\$20,000-\$24,999	63	39	24	61.90%	38.10%
\$25,000-\$34,999	96	72	24	75.00%	25.00%
\$35,000-\$49,999	141	136	5	96.45%	3.55%
\$50,000-\$74,999	196	154	42	78.57%	21.43%
\$75,000-\$99,999	174	163	11	93.68%	6.32%
\$100,000-\$149,999	44	44	0	100.00%	0.00%
\$150,000 or more	30	30	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>351</b>	<b>118</b>	<b>233</b>	<b>33.62%</b>	<b>66.38%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Watonga, 66.38% of households with incomes less than \$25,000 are estimated to be renters, while 33.62% are estimated to be homeowners.

### Housing Units by Year of Construction and Tenure

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Watonga</b>		<b>Blaine County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>1,032</b>		<b>3,815</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>717</b>	<b>69.48%</b>	<b>2,766</b>	<b>72.50%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	0	0.00%	10,443	1.08%
Built 2000 to 2009	25	3.49%	163	5.89%	153,492	15.84%
Built 1990 to 1999	23	3.21%	180	6.51%	125,431	12.95%
Built 1980 to 1989	56	7.81%	301	10.88%	148,643	15.34%
Built 1970 to 1979	240	33.47%	755	27.30%	184,378	19.03%
Built 1960 to 1969	84	11.72%	345	12.47%	114,425	11.81%
Built 1950 to 1959	48	6.69%	264	9.54%	106,544	11.00%
Built 1940 to 1949	46	6.42%	216	7.81%	50,143	5.18%
Built 1939 or Earlier	195	27.20%	542	19.60%	75,237	7.77%
Median Year Built:		1968		1970		1977
<b>Renter Occupied:</b>	<b>315</b>	<b>30.52%</b>	<b>1,049</b>	<b>27.50%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	0	0.00%	63	6.01%	50,883	10.70%
Built 1990 to 1999	16	5.08%	79	7.53%	47,860	10.07%
Built 1980 to 1989	33	10.48%	104	9.91%	77,521	16.31%
Built 1970 to 1979	106	33.65%	255	24.31%	104,609	22.01%
Built 1960 to 1969	68	21.59%	131	12.49%	64,546	13.58%
Built 1950 to 1959	35	11.11%	182	17.35%	54,601	11.49%
Built 1940 to 1949	17	5.40%	85	8.10%	31,217	6.57%
Built 1939 or Earlier	40	12.70%	150	14.30%	39,089	8.22%
Median Year Built:		1970		1968		1975
<b>Overall Median Year Built:</b>		<b>1968</b>		<b>1970</b>		<b>1976</b>

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

Within Blaine County, 5.92% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Watonga the percentage is 2.42%.

87.29% of housing units in Blaine County were built prior to 1990, while in Watonga the percentage is 93.80%. These figures compare with the statewide figure of 72.78%.

Watonga and Blaine County have much older housing stocks compared with the rest of the state, with relatively little new housing units constructed within the last fifteen years.

### Substandard Housing

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

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

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

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

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

### 2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Watonga	1,032	19	1.84%	19	1.84%	0	0.00%
Blaine County	3,815	41	1.07%	44	1.15%	38	1.00%
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 Blaine County, 1.07% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.15% 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 Blaine County by vacancy and type. This data is provided by the American Community Survey.

<b>2013 Housing Units by Vacancy</b>						
	<b>Watonga</b>		<b>Blaine County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	1,233		4,925		1,669,828	
Total Vacant Units	201	16.30%	1,110	22.54%	225,747	13.52%
For rent	39	19.40%	129	11.62%	43,477	19.26%
Rented, not occupied	40	19.90%	47	4.23%	9,127	4.04%
For sale only	0	0.00%	122	10.99%	23,149	10.25%
Sold, not occupied	0	0.00%	11	0.99%	8,618	3.82%
For seasonal, recreational, or occasional use	14	6.97%	290	26.13%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	108	53.73%	511	46.04%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	0.00%		4.21%		2.31%	
<b>Rental Vacancy Rate</b>	9.90%		10.53%		8.24%	

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

Within Blaine County, the overall housing vacancy rate is estimated to be 22.54%. The homeowner vacancy rate is estimated to be 4.21%, while the rental vacancy rate is estimated to be 10.53%.

In Watonga, the overall housing vacancy rate is estimated to be 16.30%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 9.90%.

## Building Permits

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

## Watonga

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	2	\$90,500	0	N/A
2005	1	\$350,000	0	N/A
2006	1	\$170,000	0	N/A
2007	1	\$87,775	0	N/A
2008	0	N/A	6	\$133,333
2009	2	\$152,750	0	N/A
2010	2	\$142,500	0	N/A
2011	1	\$100,000	0	N/A
2012	0	N/A	0	N/A
2013	2	\$329,500	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Watonga, building permits for 18 housing units were issued between 2004 and 2014, for an average of 2 units per year. 66.67% of these housing units were single family homes, and 33.33% consisted of multifamily units.

### New Construction Activity

#### For Ownership:

Though some new housing has been constructed in Watonga, and other towns in the county such as Okeene, most new housing construction has been on rural acreages. New home construction has been all but exclusively custom-built in nature, and in most cases not affordable to households earning at or less than median household income. The average sale price of homes built in Blaine County since 2000 (for homes sold since January 2014) is \$252,500, which is well above what could be afforded by a household earning \$43,764, which is the estimated median household income for Blaine County in 2015.

#### For Rent:

To the best of our knowledge, no new rental housing of any significance has been constructed in Watonga or Blaine County in many years.

## Homeownership Market

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

### Housing Units by Home Value

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

<b>2013 Housing Units by Home Value</b>						
	<b>Watonga</b>		<b>Blaine County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>717</b>		<b>2,766</b>		<b>968,736</b>	
Less than \$10,000	19	2.65%	61	2.21%	20,980	2.17%
\$10,000 to \$14,999	4	0.56%	71	2.57%	15,427	1.59%
\$15,000 to \$19,999	22	3.07%	126	4.56%	13,813	1.43%
\$20,000 to \$24,999	33	4.60%	106	3.83%	16,705	1.72%
\$25,000 to \$29,999	11	1.53%	77	2.78%	16,060	1.66%
\$30,000 to \$34,999	46	6.42%	158	5.71%	19,146	1.98%
\$35,000 to \$39,999	6	0.84%	97	3.51%	14,899	1.54%
\$40,000 to \$49,999	113	15.76%	334	12.08%	39,618	4.09%
\$50,000 to \$59,999	45	6.28%	163	5.89%	45,292	4.68%
\$60,000 to \$69,999	103	14.37%	239	8.64%	52,304	5.40%
\$70,000 to \$79,999	28	3.91%	127	4.59%	55,612	5.74%
\$80,000 to \$89,999	68	9.48%	177	6.40%	61,981	6.40%
\$90,000 to \$99,999	16	2.23%	131	4.74%	51,518	5.32%
\$100,000 to \$124,999	90	12.55%	287	10.38%	119,416	12.33%
\$125,000 to \$149,999	56	7.81%	128	4.63%	96,769	9.99%
\$150,000 to \$174,999	50	6.97%	182	6.58%	91,779	9.47%
\$175,000 to \$199,999	7	0.98%	49	1.77%	53,304	5.50%
\$200,000 to \$249,999	0	0.00%	101	3.65%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	31	1.12%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	70	2.53%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	16	0.58%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	8	0.29%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	4	0.14%	3,764	0.39%
\$1,000,000 or more	0	0.00%	23	0.83%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$65,800</b>		<b>\$68,000</b>		<b>\$112,800</b>	

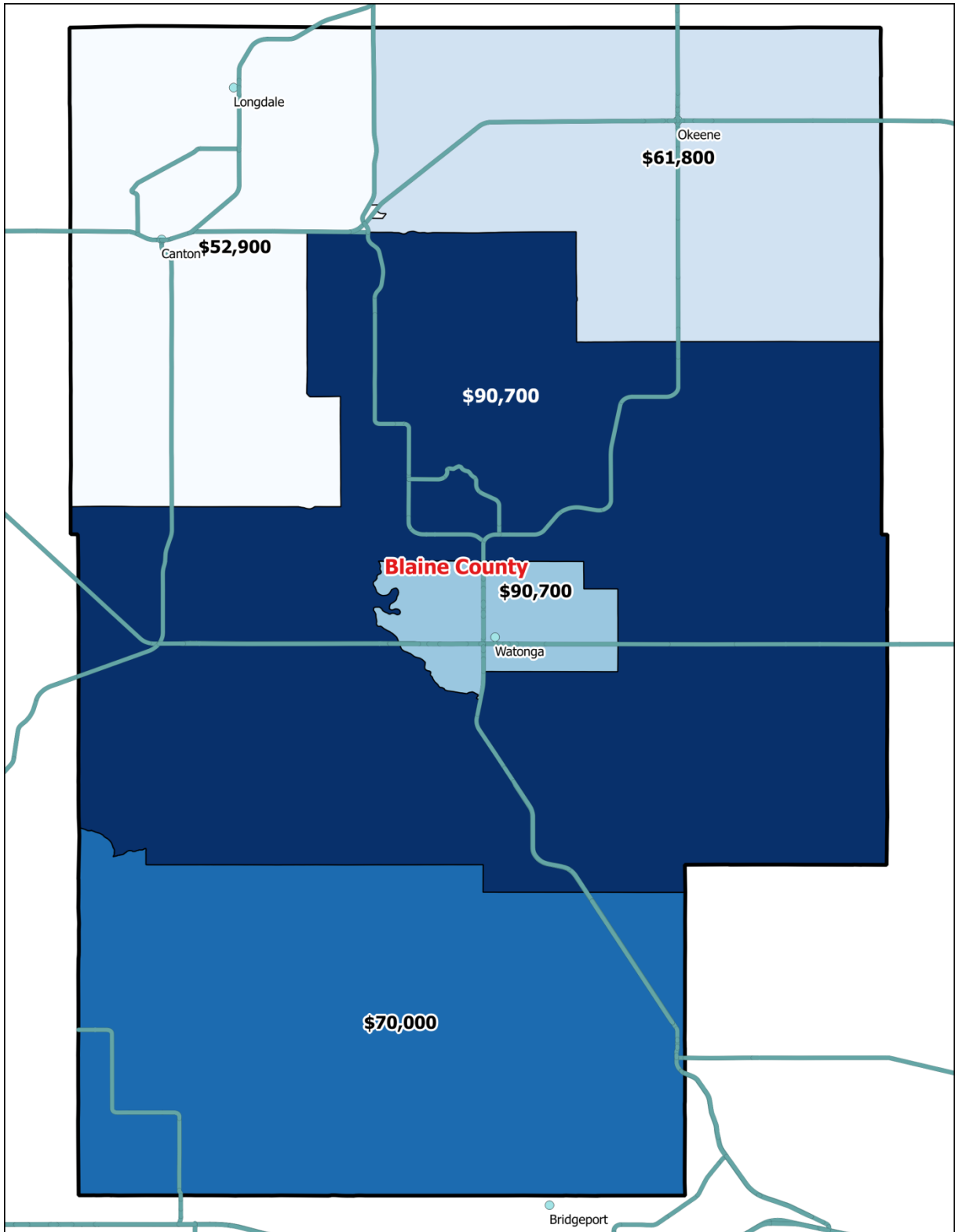
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Blaine County is \$68,000. This is -39.7% lower than the statewide median, which is \$112,800. The median home value in Watonga is estimated to be \$65,800.

The geographic distribution of home values in Blaine County can be visualized by the following map. As can be seen, the highest home values are in the area in and around Watonga.



### Blaine County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Blaine 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.

<b>2013 Median Home Value by Year of Construction</b>			
	<b>Watonga Median Value</b>	<b>Blaine County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	\$109,200	\$151,700	\$178,000
Built 1990 to 1999	-	\$69,300	\$147,300
Built 1980 to 1989	\$68,900	\$88,100	\$118,300
Built 1970 to 1979	\$89,000	\$85,400	\$111,900
Built 1960 to 1969	\$55,300	\$68,200	\$97,100
Built 1950 to 1959	\$31,400	\$42,400	\$80,300
Built 1940 to 1949	\$55,000	\$56,800	\$67,900
Built 1939 or Earlier	\$43,900	\$45,300	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Watonga Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Watonga. This data was furnished by County Records, Inc. from publicly available data. Due to the relatively low volume of sales data in Watonga, the data is presented only for all bedroom types as a whole.

<b>Watonga Single Family Sales Activity</b>					
<b>All Bedroom Types</b>					
<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# of Units Sold	40	52	40	30	28
Average Sale Price	\$53,100	\$68,685	\$60,054	\$56,879	\$44,963
Average Square Feet	1,462	1,606	1,473	1,487	1,416
Average Price/SF	\$36.32	\$42.77	\$40.77	\$38.25	\$31.75
Average Year Built	1961	1969	1959	1967	1955

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

Between 2011 and 2014, the average sale price grew by 1.73% per year. The average sale price in 2015 was \$44,963 for an average price per square foot of \$31.75, and an average year of construction of 1955. It appears home prices may have peaked in 2012 and have since been declining, though this may be only due to the quality of homes sold in 2015 (noting that the average age in 2015 is much older than that reported for 2012).

## Foreclosure Rates

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

<b>Foreclosure Rates</b>	
<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Blaine County	3.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	5
* 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 Blaine County was 3.5% in May 2014. The county ranked 5 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 the fifth highest foreclosure rate in Oklahoma as of 2014, it is likely that foreclosures have had an impact on the local housing market. High rates of foreclosure can have a depressing effect on housing markets, lengthening time spent on market and making it more difficult for potential homebuyers to secure financing.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Watonga</b>		<b>Blaine County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>315</b>		<b>1,049</b>		<b>475,345</b>	
With cash rent:	299		865		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	2	0.19%	2,109	0.44%
\$150 to \$199	9	2.86%	19	1.81%	4,268	0.90%
\$200 to \$249	0	0.00%	17	1.62%	8,784	1.85%
\$250 to \$299	14	4.44%	29	2.76%	8,413	1.77%
\$300 to \$349	59	18.73%	83	7.91%	9,107	1.92%
\$350 to \$399	34	10.79%	100	9.53%	10,932	2.30%
\$400 to \$449	10	3.17%	61	5.82%	15,636	3.29%
\$450 to \$499	22	6.98%	70	6.67%	24,055	5.06%
\$500 to \$549	14	4.44%	72	6.86%	31,527	6.63%
\$550 to \$599	36	11.43%	72	6.86%	33,032	6.95%
\$600 to \$649	17	5.40%	62	5.91%	34,832	7.33%
\$650 to \$699	38	12.06%	97	9.25%	32,267	6.79%
\$700 to \$749	10	3.17%	123	11.73%	30,340	6.38%
\$750 to \$799	5	1.59%	5	0.48%	27,956	5.88%
\$800 to \$899	31	9.84%	43	4.10%	45,824	9.64%
\$900 to \$999	0	0.00%	7	0.67%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	3	0.29%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	16	5.08%	184	17.54%	43,236	9.10%
<b>Median Gross Rent</b>		<b>\$505</b>		<b>\$536</b>		<b>\$699</b>

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

Median gross rent in Blaine County is estimated to be \$536, which is -23.3% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Watonga is estimated to be \$505.

### 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

	Watonga Median Rent	Blaine County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$411	\$841
Built 1990 to 1999	-	\$638	\$715
Built 1980 to 1989	\$373	\$400	\$693
Built 1970 to 1979	\$657	\$468	\$662
Built 1960 to 1969	\$348	\$528	\$689
Built 1950 to 1959	\$568	\$690	\$714
Built 1940 to 1949	-	\$575	\$673
Built 1939 or Earlier	\$329	\$522	\$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 Blaine County is among housing units constructed between 1950 and 1959, which is \$690 per month. In order to be affordable, a household would need to earn at least \$27,600 per year to afford such a unit.

### Watonga Rental Survey Data

Outside of rental houses the Watonga rental market is very limited. Grand Prairie Apartments is an affordable housing development with 40 units, subsidized as project-based units by HUD, and also subject to the Affordable Housing Tax Credit program. Eastview Family Housing has 16 units, subsidized by USDA-Rural Development (and also subject to the Affordable Housing Tax Credit program). Limited information was available from these properties and we were unable to confirm their current occupancy rates, but for both properties rental rates are based on the tenant's income.

#### Watonga Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Size (SF)	Rate	Rate/SF	Vacancy
Grand Prairie	Section 8 / LIHTC	1972	2	770	30%	N/A	N/A
Grand Prairie	Section 8 / LIHTC	1972	3	950	30%	N/A	N/A
Eastview Family Housing	USDA / LIHTC	1977	2	N/A	30%	N/A	N/A
Eastview Family Housing	USDA / LIHTC	1977	3	N/A	30%	N/A	N/A

### Rental Market Vacancy – Watonga

The overall market vacancy of rental housing units was reported at 9.90% by the Census Bureau as of the most recent American Community Survey. This figure is higher than the statewide figure of 8.24%. Given projected population and household levels it is unlikely that the area will see improvement in vacancy rates without new employment opportunities in the near future.

## 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 Blaine 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.

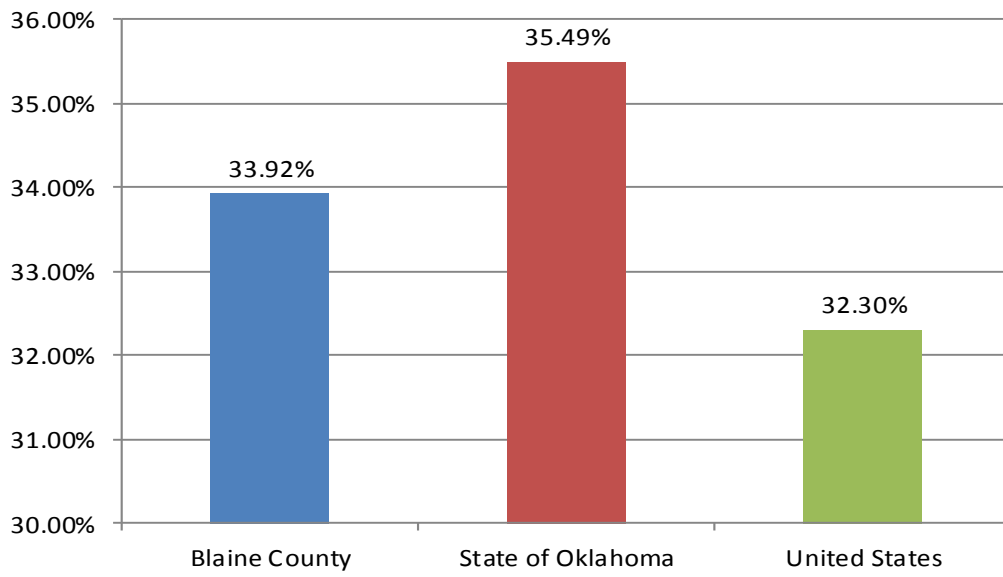
### HUD Programs in Blaine County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
<b>Blaine County</b>						
Public Housing	72	100%	\$12,909	\$187	\$273	40.64%
Housing Choice Vouchers	2	95%	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	40	73%	\$8,068	\$181	\$553	24.61%
Summary of All HUD Programs	114	90%	\$11,250	\$190	\$369	33.92%
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 114 housing units located within Blaine County, with an overall occupancy rate of 90%. The average household income among households living in these units is \$11,250. Total monthly rent for these units averages \$559, with the federal contribution averaging \$369 (66.08%) and the tenant's contribution averaging \$190 (33.92%).

**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.



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


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<b>Blaine County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	72	19%	19%	28%	50%	39%
Housing Choice Vouchers	2	N/A	N/A	N/A	N/A	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	40	68%	6%	3%	0%	68%
<b>Summary of All HUD Programs</b>	<b>114</b>	<b>36%</b>	<b>13%</b>	<b>19%</b>	<b>50%</b>	<b>48%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

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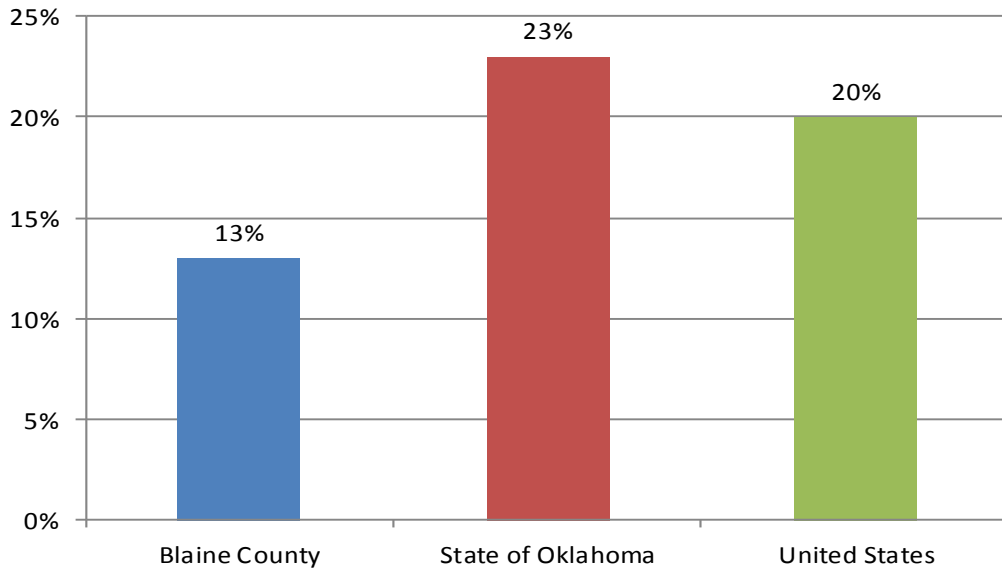
36% of housing units are occupied by single parents with female heads of household. 13% of households have at least one person with a disability. 19% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 50% have one or more disabilities. Finally, 48% of households are designated as racial or ethnic minorities.



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**Percentage of Households with Disabilities - HUD Subsidized Properties**

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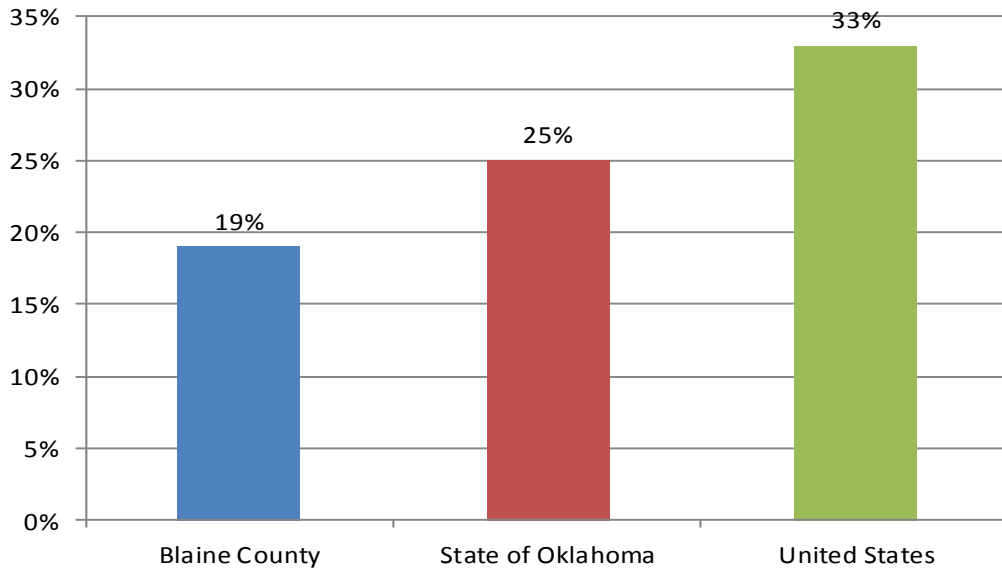
Source: 2013 HUD Picture of Subsidized Households

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**Percentage of Households Age 62+ - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

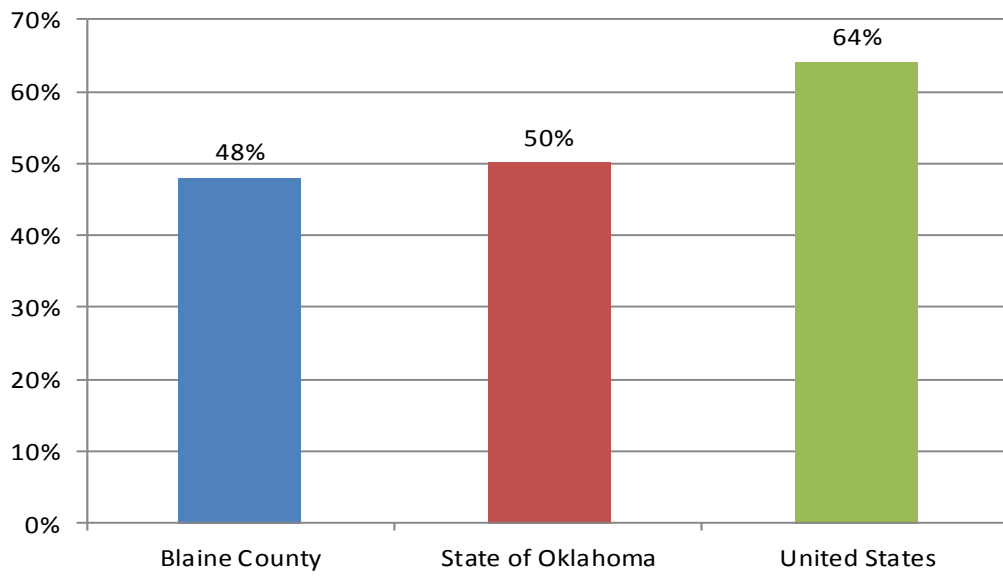
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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Blaine 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 Blaine County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

<b>Blaine County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>210</b>		<b>280</b>	
Cost Burden Less Than 30%	40	19.05%	55	19.64%
Cost Burden Between 30%-50%	50	23.81%	70	25.00%
Cost Burden Greater Than 50%	105	50.00%	155	55.36%
Not Computed (no/negative income)	15	7.14%	0	0.00%
<b>Income 30%-50% HAMFI</b>	<b>220</b>		<b>170</b>	
Cost Burden Less Than 30%	130	59.09%	50	29.41%
Cost Burden Between 30%-50%	65	29.55%	75	44.12%
Cost Burden Greater Than 50%	25	11.36%	45	26.47%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>480</b>		<b>185</b>	
Cost Burden Less Than 30%	430	89.58%	160	86.49%
Cost Burden Between 30%-50%	50	10.42%	30	16.22%
Cost Burden Greater Than 50%	4	0.83%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>285</b>		<b>95</b>	
Cost Burden Less Than 30%	255	89.47%	95	100.00%
Cost Burden Between 30%-50%	30	10.53%	0	0.00%
Cost Burden Greater Than 50%	4	1.40%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>2,855</b>		<b>1,150</b>	
Cost Burden Less Than 30%	2,460	86.16%	780	67.83%
Cost Burden Between 30%-50%	215	7.53%	175	15.22%
Cost Burden Greater Than 50%	173	6.06%	200	17.39%
Not Computed (no/negative income)	15	0.53%	0	0.00%

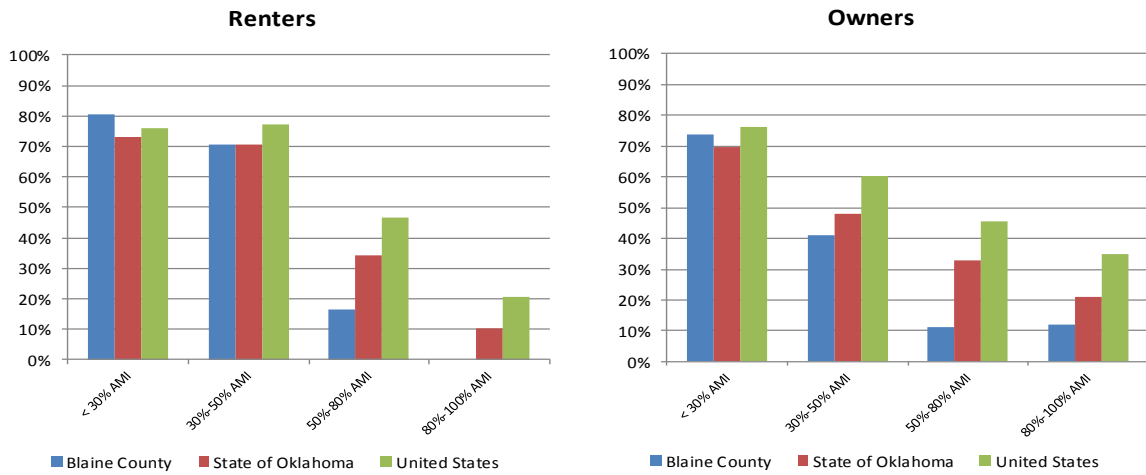
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>Blaine County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	210	73.81%	280	80.36%
Income 30%-50% HAMFI	220	40.91%	170	70.59%
Income 50%-80% HAMFI	480	11.25%	185	16.22%
Income 80%-100% HAMFI	285	11.93%	95	0.00%
All Incomes	2,855	13.59%	1,150	32.61%

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

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



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

**Substandard Conditions / Overcrowding by Income Threshold**

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

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

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

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

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

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

<b>Blaine County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>210</b>		<b>280</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	9.52%	30	10.71%
<b>Income 30%-50% HAMFI</b>	<b>220</b>		<b>170</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	2.35%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	10	5.88%
<b>Income 50%-80% HAMFI</b>	<b>480</b>		<b>185</b>	
Between 1.0 and 1.5 Persons per Room	10	2.08%	30	16.22%
More than 1.5 Persons per Room	4	0.83%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>285</b>		<b>95</b>	
Between 1.0 and 1.5 Persons per Room	4	1.40%	4	4.21%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>2,855</b>		<b>1,150</b>	
Between 1.0 and 1.5 Persons per Room	18	0.63%	38	3.30%
More than 1.5 Persons per Room	8	0.28%	0	0.00%
Lacks Complete Kitchen or Plumbing	110	3.85%	40	3.48%

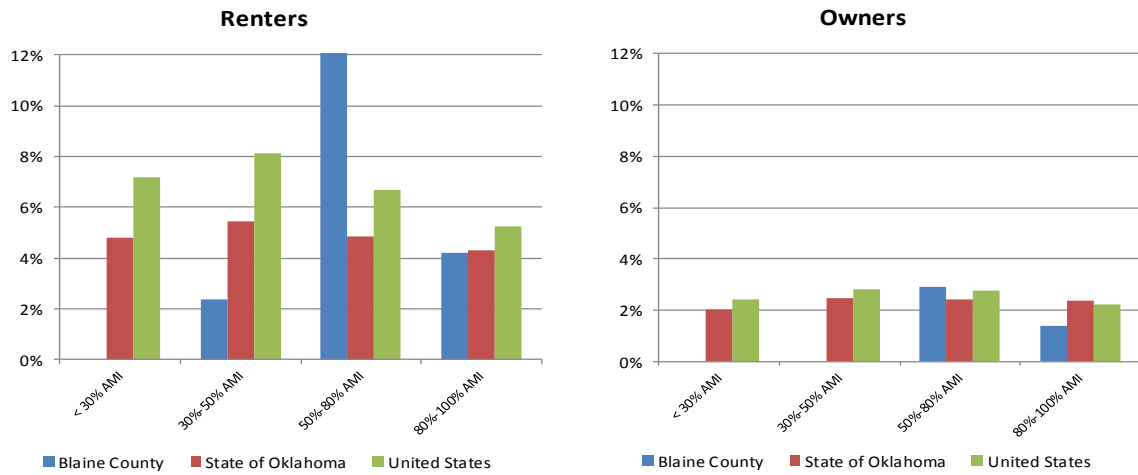
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Blaine County, Oklahoma and the nation.

<b>Blaine County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	210	0.00%	280	0.00%	
Income 30%-50% HAMFI	220	0.00%	170	2.35%	
Income 50%-80% HAMFI	480	2.92%	185	16.22%	
Income 80%-100% HAMFI	285	1.40%	95	4.21%	
<b>All Incomes</b>	<b>2,855</b>	<b>0.91%</b>	<b>1,150</b>	<b>3.30%</b>	

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

**Households by Income Threshold: Percentage with More than 1.0 Persons per Room**



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

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

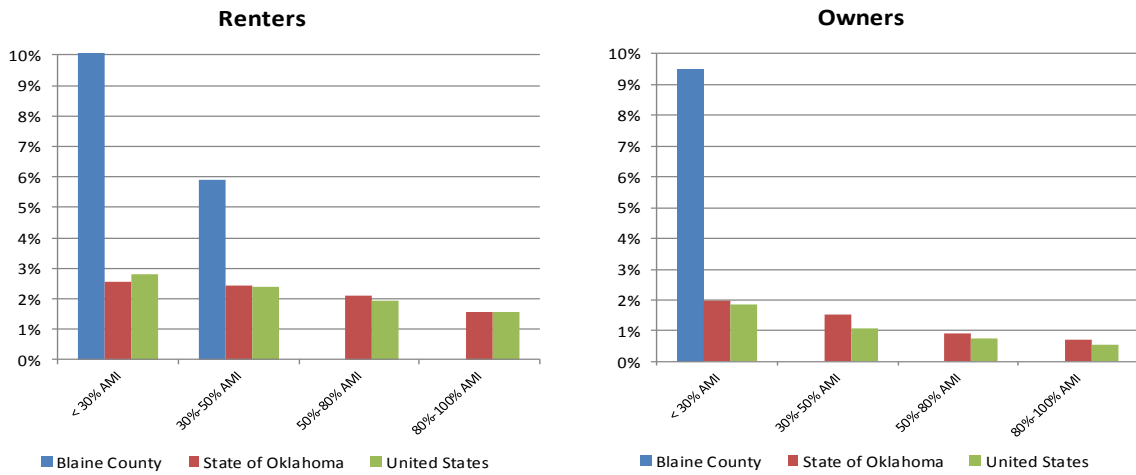
**Blaine County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	210	9.52%	280	10.71%	
Income 30%-50% HAMFI	220	0.00%	170	5.88%	
Income 50%-80% HAMFI	480	0.00%	185	0.00%	
Income 80%-100% HAMFI	285	0.00%	95	0.00%	
All Incomes	2,855	3.85%	1,150	3.48%	

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



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



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

**Cost Burden by Household Type**

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

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





<b>Blaine County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 30% HAMFI</b>	<b>210</b>	<b>160</b>	<b>76.19%</b>	<b>280</b>	<b>233</b>	<b>83.21%</b>
Elderly Family	25	25	100.00%	0	0	N/A
Small Family (2-4 persons)	35	30	85.71%	115	105	91.30%
Large Family (5 or more persons)	15	15	100.00%	4	4	100.00%
Elderly Non-Family	95	65	68.42%	45	19	42.22%
Non-Family, Non-Elderly	40	25	62.50%	120	105	87.50%
<b>Income 30%-50% HAMFI</b>	<b>220</b>	<b>87</b>	<b>39.55%</b>	<b>170</b>	<b>124</b>	<b>72.94%</b>
Elderly Family	30	14	46.67%	4	4	100.00%
Small Family (2-4 persons)	15	4	26.67%	100	70	70.00%
Large Family (5 or more persons)	10	0	0.00%	4	0	0.00%
Elderly Non-Family	135	65	48.15%	35	30	85.71%
Non-Family, Non-Elderly	35	4	11.43%	35	20	57.14%
<b>Income 50%-80% HAMFI</b>	<b>480</b>	<b>52</b>	<b>10.83%</b>	<b>185</b>	<b>30</b>	<b>16.22%</b>
Elderly Family	135	19	14.07%	4	0	0.00%
Small Family (2-4 persons)	125	10	8.00%	100	30	30.00%
Large Family (5 or more persons)	30	4	13.33%	35	0	0.00%
Elderly Non-Family	120	15	12.50%	4	0	0.00%
Non-Family, Non-Elderly	70	4	5.71%	45	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>285</b>	<b>38</b>	<b>13.33%</b>	<b>95</b>	<b>0</b>	<b>0.00%</b>
Elderly Family	35	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	140	19	13.57%	50	0	0.00%
Large Family (5 or more persons)	25	0	0.00%	10	0	0.00%
Elderly Non-Family	40	4	10.00%	25	0	0.00%
Non-Family, Non-Elderly	45	15	33.33%	4	0	0.00%
<b>All Incomes</b>	<b>2,855</b>	<b>390</b>	<b>13.66%</b>	<b>1,150</b>	<b>387</b>	<b>33.65%</b>
Elderly Family	620	62	10.00%	52	4	7.69%
Small Family (2-4 persons)	1,155	102	8.83%	565	205	36.28%
Large Family (5 or more persons)	170	19	11.18%	68	4	5.88%
Elderly Non-Family	505	149	29.50%	119	49	41.18%
Non-Family, Non-Elderly	410	58	14.15%	364	125	34.34%

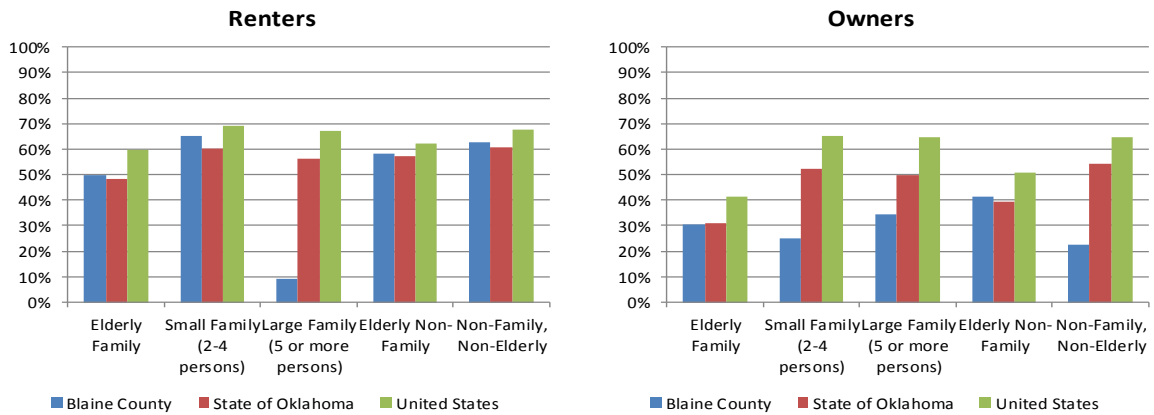
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
<b>Income &lt; 80% HAMFI</b>	<b>910</b>	<b>299</b>	<b>32.86%</b>	<b>635</b>	<b>387</b>	<b>60.94%</b>
Elderly Family	190	58	30.53%	8	4	50.00%
Small Family (2-4 persons)	175	44	25.14%	315	205	65.08%
Large Family (5 or more persons)	55	19	34.55%	43	4	9.30%
Elderly Non-Family	350	145	41.43%	84	49	58.33%
Non-Family, Non-Elderly	145	33	22.76%	200	125	62.50%

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

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



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

**Housing Problems by Household Type**

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

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



<b>Blaine County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>210</b>	<b>160</b>	<b>76.19%</b>	<b>280</b>	<b>229</b>	<b>81.79%</b>
Elderly Family	25	25	100.00%	0	0	N/A
Small Family (2-4 persons)	35	30	85.71%	115	105	91.30%
Large Family (5 or more persons)	15	15	100.00%	4	4	100.00%
Elderly Non-Family	95	65	68.42%	45	15	33.33%
Non-Family, Non-Elderly	40	25	62.50%	120	105	87.50%
<b>Income 30%-50% HAMFI</b>	<b>220</b>	<b>88</b>	<b>40.00%</b>	<b>170</b>	<b>133</b>	<b>78.24%</b>
Elderly Family	30	15	50.00%	4	4	100.00%
Small Family (2-4 persons)	15	4	26.67%	100	65	65.00%
Large Family (5 or more persons)	10	0	0.00%	4	4	100.00%
Elderly Non-Family	135	65	48.15%	35	30	85.71%
Non-Family, Non-Elderly	35	4	11.43%	35	30	85.71%
<b>Income 50%-80% HAMFI</b>	<b>480</b>	<b>69</b>	<b>14.38%</b>	<b>185</b>	<b>60</b>	<b>32.43%</b>
Elderly Family	135	20	14.81%	4	0	0.00%
Small Family (2-4 persons)	125	15	12.00%	100	60	60.00%
Large Family (5 or more persons)	30	15	50.00%	35	0	0.00%
Elderly Non-Family	120	15	12.50%	4	0	0.00%
Non-Family, Non-Elderly	70	4	5.71%	45	0	0.00%
<b>Income Greater than 80% of HAMFI</b>	<b>1,945</b>	<b>193</b>	<b>9.92%</b>	<b>520</b>	<b>4</b>	<b>0.77%</b>
Elderly Family	430	4	0.93%	45	0	0.00%
Small Family (2-4 persons)	980	150	15.31%	250	0	0.00%
Large Family (5 or more persons)	115	10	8.70%	25	4	16.00%
Elderly Non-Family	155	4	2.58%	35	0	0.00%
Non-Family, Non-Elderly	265	25	9.43%	165	0	0.00%
<b>All Incomes</b>	<b>2,855</b>	<b>510</b>	<b>17.86%</b>	<b>1,155</b>	<b>426</b>	<b>36.88%</b>
Elderly Family	620	64	10.32%	53	4	7.55%
Small Family (2-4 persons)	1,155	199	17.23%	565	230	40.71%
Large Family (5 or more persons)	170	40	23.53%	68	12	17.65%
Elderly Non-Family	505	149	29.50%	119	45	37.82%
Non-Family, Non-Elderly	410	58	14.15%	365	135	36.99%

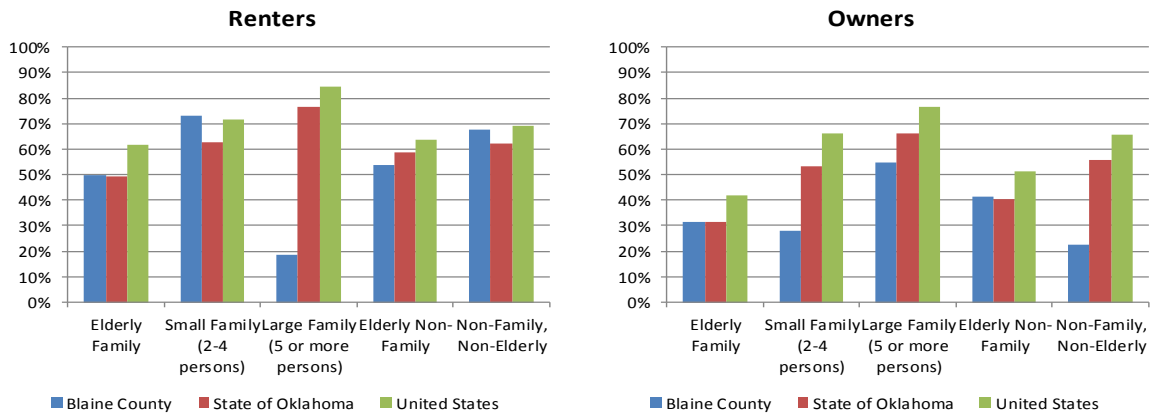
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Blaine County : Households under 80% AMI by Housing Problems**

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>910</b>	<b>317</b>	<b>34.84%</b>	<b>635</b>	<b>66.46%</b>
Elderly Family	190	60	31.58%	8	50.00%
Small Family (2-4 persons)	175	49	28.00%	315	73.02%
Large Family (5 or more persons)	55	30	54.55%	43	18.60%
Elderly Non-Family	350	145	41.43%	84	53.57%
Non-Family, Non-Elderly	145	33	22.76%	200	67.50%

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

<b>Blaine County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>215</b>	<b>160</b>	<b>74.4%</b>	<b>280</b>	<b>230</b>	<b>82.1%</b>
White alone, non-Hispanic	185	130	70.3%	155	110	71.0%
Black or African-American alone	4	4	100.0%	49	45	91.8%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	8	4	50.0%	75	75	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	0	0	N/A
Other (including multiple races)	4	4	100.0%	0	0	N/A
<b>Income 30%-50% HAMFI</b>	<b>220</b>	<b>90</b>	<b>40.9%</b>	<b>170</b>	<b>130</b>	<b>76.5%</b>
White alone, non-Hispanic	200	75	37.5%	110	85	77.3%
Black or African-American alone	8	4	50.0%	25	25	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	25	25	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	15	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
<b>Income 50%-80% HAMFI</b>	<b>480</b>	<b>65</b>	<b>13.5%</b>	<b>190</b>	<b>60</b>	<b>31.6%</b>
White alone, non-Hispanic	450	65	14.4%	125	50	40.0%
Black or African-American alone	19	4	21.1%	10	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	15	0	0.0%
Other (including multiple races)	0	0	N/A	40	10	25.0%
<b>Income 80%-100% HAMFI</b>	<b>285</b>	<b>35</b>	<b>12.3%</b>	<b>94</b>	<b>4</b>	<b>4.3%</b>
White alone, non-Hispanic	225	10	4.4%	79	4	5.1%
Black or African-American alone	19	15	78.9%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	14	4	28.6%	15	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	10	33.3%	0	0	N/A
Other (including multiple races)	4	0	0.0%	4	0	0.0%
<b>All Incomes</b>	<b>2,855</b>	<b>500</b>	<b>17.5%</b>	<b>1,154</b>	<b>424</b>	<b>36.7%</b>
White alone, non-Hispanic	2,520	335	13.3%	799	249	31.2%
Black or African-American alone	99	31	31.3%	109	70	64.2%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	44	12	27.3%	134	104	77.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	175	120	68.6%	70	0	0.0%
Other (including multiple races)	42	8	19.0%	48	10	20.8%

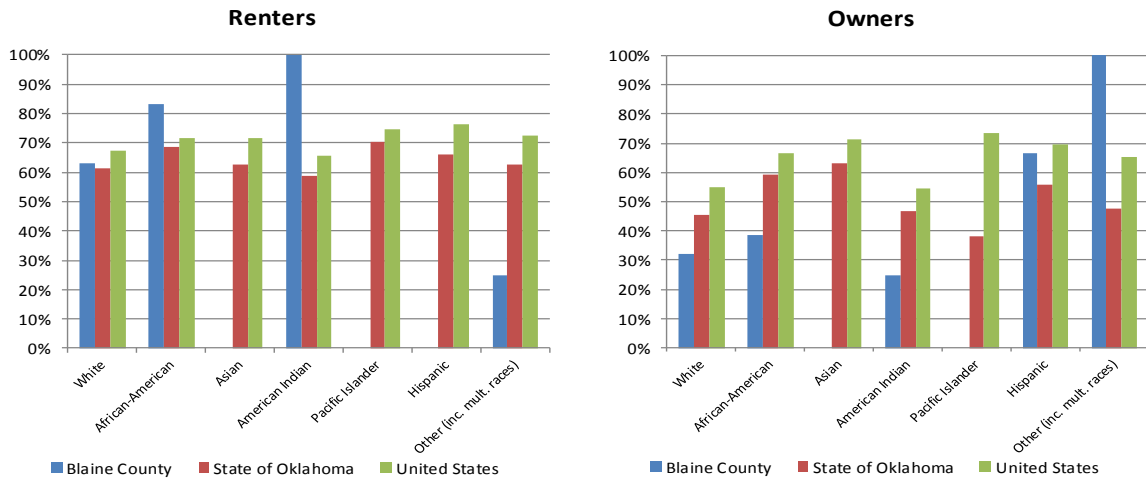
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>915</b>	<b>315</b>	<b>34.43%</b>	<b>640</b>	<b>65.63%</b>
White alone, non-Hispanic	835	270	32.34%	390	62.82%
Black or African-American alone	31	12	38.71%	84	83.33%
Asian alone	0	0	N/A	0	N/A
American Indian alone	16	4	25.00%	104	100.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	30	20	66.67%	30	0.00%
Other (including multiple races)	4	4	100.00%	40	25.00%

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

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



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

**CHAS Conclusions**

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

- Among households with incomes less than 50% of Area Median Income, there are 345 renter households that are cost overburdened, and 245 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 53 renter households that are cost overburdened, and 285 homeowners that are cost overburdened.



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

## Overall Anticipated Housing Demand

Future demand for housing units in Blaine County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for Watonga, as well as Blaine County as a whole. The calculations are shown in the following tables.

### Watonga Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have generally decreased over the last fifteen years, and continued population and household declines are projected over the next five years. The following table summarizes population, household, and housing unit changes.

<b>Watonga Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	4,658	5,111	0.93%	3,219	-8.83%
Households	1,273	1,231	-0.33%	1,267	0.58%
Housing Units	1,507	1,484	-0.15%	1,548	0.85%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Current estimates and forecasts from both Nielsen SiteReports and the Census Bureau project continued population and household levels over the next five years. Further, employment levels have not recovered since prior to the economic downturn of late 2008, a situation compounded by the closure of the Diamondback Correctional Center. Although Watonga (and Blaine County) have somewhat older populations, the senior population is not projected to increase significantly in the near future. However, the area does have an older housing stock and no new rental housing has been added to any significant degree in many years. Some limited need for preservation or rehabilitation of existing housing is likely needed.

### Blaine County Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last fifteen years. The following table summarizes population, household, and housing unit changes.

<b>Blaine County Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	11,976	11,943	-0.03%	9,532	-4.41%
Households	4,159	3,959	-0.49%	3,843	-0.59%
Housing Units	5,208	5,193	-0.03%	5,162	-0.12%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports



As mentioned previously, the population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction. The percentage loss of households was not as high as the percentage population loss: this is because much of the population loss is attributable to inmates at Diamondback Correctional Center (though they are tallied in the population counts, they are not members of households).

Although a large portion of the housing stock was torn down during the 2000s, there were 1,234 more housing units than households in the county according to the 2010 Census. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Blaine County will continue to decline in the future. However, the housing stock of Blaine County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Blaine County.