

**Housing Needs Assessment**  
**Bryan 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:**

January 9, 2016

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 26, 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  
                  Bryan County  
                  IRR - Tulsa/OKC File No. 140-2015-0020

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 Bryan County Residential Housing Market Analysis. Analyst Sarah Kin personally inspected the Bryan County area during the month of January 2016 to collect the data used in the preparation of the Bryan 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 Bryan County is projected to grow by 1.17% per year over the next five years, outperforming the State of Oklahoma.
2. Bryan County is projected to need a total of 705 housing units for ownership and 409 housing units for rent over the next five years.
3. Median Household Income in Bryan County is estimated to be \$39,948 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Bryan County is estimated to be 18.42%, compared with 16.85% for Oklahoma.
4. The rental vacancy rate in Bryan County is slightly higher than the state average, while the homeowner vacancy rate is significantly lower than the state average.
5. Home values and rental rates in Bryan County are also lower than the state averages.
6. Average sale price for homes in Durant was \$123,954 in 2015, with an average price per square foot of \$73.28. Average year of construction for homes sold in 2015 is estimated to be 1980.

7. Approximately 36.41% of renters and 18.48% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number: 28 Injuries:14 Fatalities: 3 Damages (1996-2014): \$902,501.00
4. Social Vulnerability: Above the state score; Census tract near Durant is elevated.
5. Floodplain: Durant has floodplain that is a ring around developed area; Bokchito has areas where riverine floodplain encroaches on development; Bennington has floodprone areas on east edge

**Homelessness Specific Findings**

1. Bryan County is located in the Southeastern Oklahoma Continuum of Care.
2. There are an estimated 442 homeless individuals in this area, 225 of which are identified as sheltered.
3. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas.
4. Many of the homeless in this CoC are classified as chronically homeless (73).
5. Other significant homeless subpopulations include the mentally ill (49) and chronic substance abusers (50).

**Fair Housing Specific Findings**

1. Units at risk for poverty: 538
2. Units in mostly non-white enclaves: 501
3. Units near elevated number of persons with disabilities: 501

**Lead-Based Paint Specific Findings**

4. We estimate there are 2,353 occupied housing units in Bryan County with lead-based paint hazards.
5. 1,215 of those housing units are estimated to be occupied by low-to-moderate income households.
6. We estimate that 432 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 Bryan 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 Bryan 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 Bryan 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 Bryan County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Bryan County area.

## Effective Date of Consultation

The Bryan County area was inspected and research was performed during January, 2016. The effective date of this analysis is January 9, 2016. The date of this report is January 26, 2016. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Bryan County area was inspected during January, 2016. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

## Data Sources

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

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

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

# Bryan County Analysis

## Area Information

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

Bryan County is located in southeast Oklahoma. The county is bordered on the north by Johnston and Atoka counties, on the west by Marshall County, on the south by Texas, and on the east by Choctaw County. The Bryan County Seat is Durant, which is located in the central part of the county. This location is approximately 164 miles south of Tulsa, 149 miles southeast of Oklahoma City, and approximately 85 miles northeast of Dallas, Texas.

Bryan County has a total area of 944 square miles (904 square miles of land, and 39 square miles of water), ranking 28th out of Oklahoma's 77 counties in terms of total area. The total population of Bryan County as of the 2010 Census was 42,416 persons, for a population density of 47 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Bryan County. These are US-75, US-70, OK-22, OK-199, OK-78, OK-91, and OK-70E. The nearest interstate highway is I-35, approximately 49.5 miles to the west. The county also has an intricate network of county roadways.

Public transportation is provided by the Southern Oklahoma Rural Transportation System (SORTS, a service of Big Five Community Services) which operates a demand-response service in Bryan, Carter, Coal and Love counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Durant Regional Airport is located just south of Durant. Its primary asphalt runway is 5,000 in length and average 137 aircraft operations per day. The nearest full-service commercial airport is Dallas-Fort Worth Airport, located approximately 98 miles southwest.

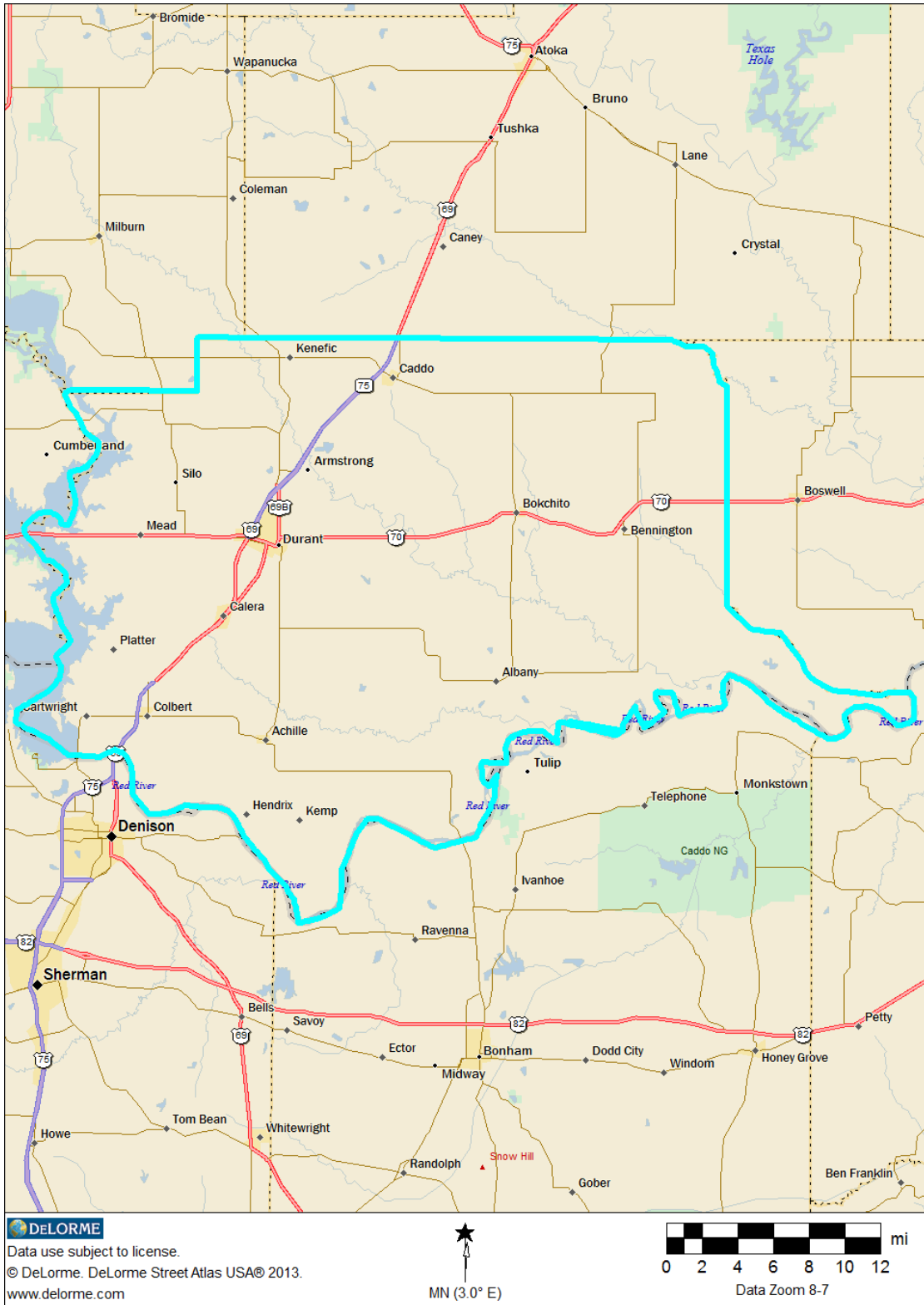
**Educational Facilities**

All of the county communities have public school facilities. Durant is served by Durant Public Schools. Durant Public Schools is comprised of a vocational school, three elementary schools, one middle school, and one high school. Durant is home to Southeastern Oklahoma State University (SOSU). SOSU offers a variety of undergraduate and postgraduate degree programs and has approximately 4,000 students.

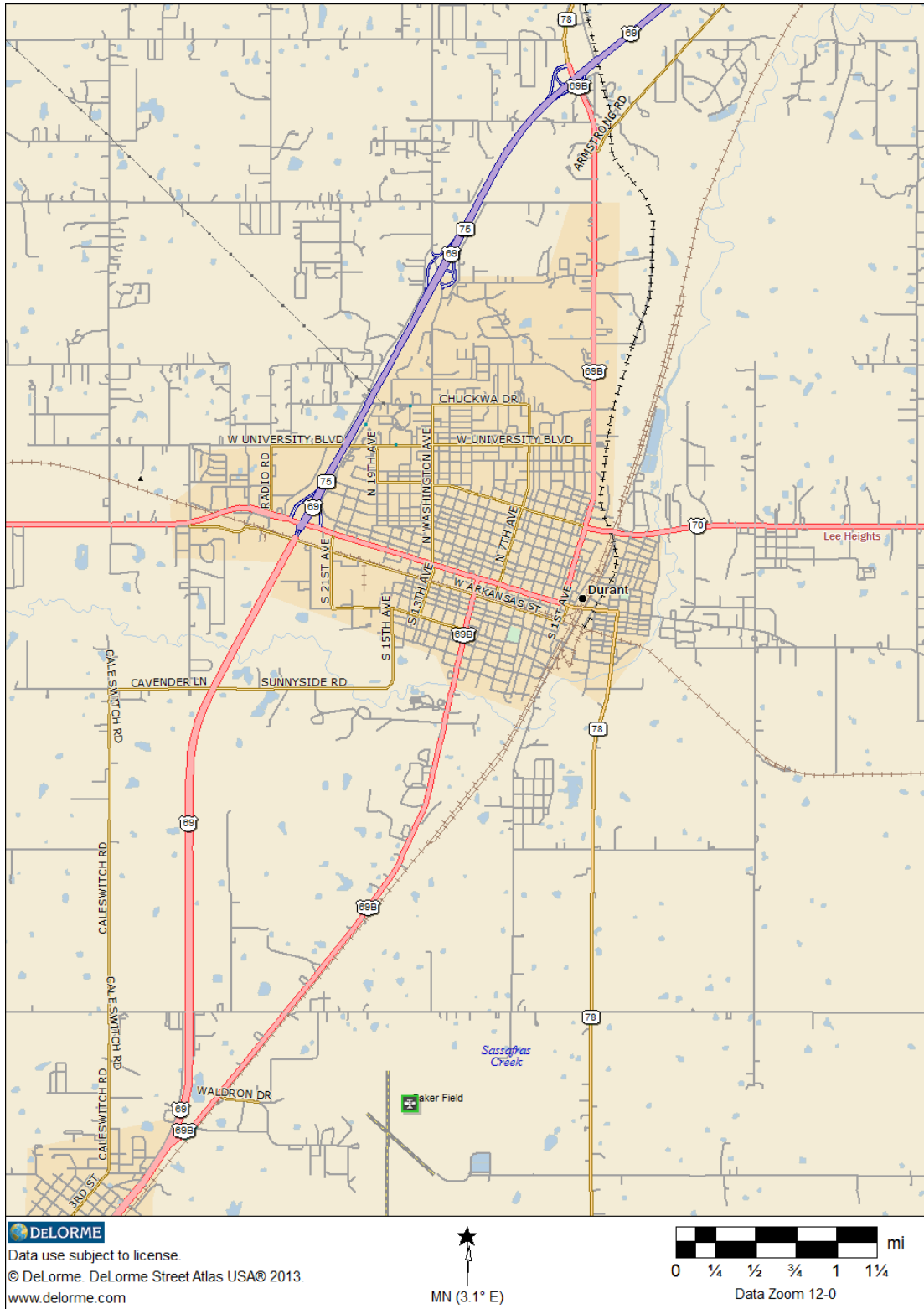
**Medical Facilities**

Medical services are provided by Alliance Health Durant, an acute-care hospital offering emergency care, in and outpatient services, and a number of additional medical procedures. Additionally, Durant has multiple urgent care facilities that help care for the residents of the area. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Bryan County Area Map



### Durant Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Bryan 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
Durant	13,549	15,856	1.58%	17,255	1.71%	18,139	1.00%
Bryan County	36,534	42,416	1.50%	45,166	1.26%	47,866	1.17%
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 Bryan County was 42,416 persons as of the 2010 Census, a 1.50% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Bryan County to be 45,166 persons, and projects that the population will show 1.17% annualized growth over the next five years.

The population of Durant was 15,856 persons as of the 2010 Census, a 1.58% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Durant to be 17,255 persons, and projects that the population will show 1.00% annualized growth over the next five years.

The next table presents data regarding household levels in Bryan 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
Durant	5,488	6,331	1.44%	6,830	1.53%	7,201	1.06%
Bryan County	14,422	16,838	1.56%	18,000	1.34%	19,114	1.21%
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
Durant	3,310	3,651	0.99%	4,105	2.37%	4,346	1.15%
Bryan County	9,943	11,134	1.14%	11,926	1.38%	12,692	1.25%
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, Bryan County had a total of 16,838 households, representing a 1.56% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Bryan County to have 18,000 households. This number is expected to experience a 1.21% annualized rate of growth over the next five years.

As of 2010, Durant had a total of 6,331 households, representing a 1.44% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Durant to have 6,830 households. This number is expected to experience a 1.06% annualized rate of growth over the next five years.

### Population by Race and Ethnicity

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

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Durant		Bryan County	
	No.	Percent	No.	Percent
Total Population	16,282		43,079	
White Alone	11,873	72.92%	32,107	74.53%
Black or African American Alone	289	1.77%	720	1.67%
Amer. Indian or Alaska Native Alone	1,765	10.84%	4,501	10.45%
Asian Alone	155	0.95%	242	0.56%
Native Hawaiian and Other Pac. Isl. Alone	7	0.04%	7	0.02%
Some Other Race Alone	562	3.45%	1,457	3.38%
Two or More Races	1,631	10.02%	4,045	9.39%

Population by Hispanic or Latino Origin	Durant		Bryan County	
	No.	Percent	No.	Percent
Total Population	16,282		43,079	
Hispanic or Latino	986	6.06%	2,212	5.13%
<i>Hispanic or Latino, White Alone</i>	299	30.32%	483	21.84%
<i>Hispanic or Latino, All Other Races</i>	687	69.68%	1,729	78.16%
Not Hispanic or Latino	15,296	93.94%	40,867	94.87%
<i>Not Hispanic or Latino, White Alone</i>	11,574	75.67%	31,624	77.38%
<i>Not Hispanic or Latino, All Other Races</i>	3,722	24.33%	9,243	22.62%

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

In Bryan County, racial and ethnic minorities comprise 26.59% of the total population. Within Durant, racial and ethnic minorities represent 28.92% of the population.

### Population by Age

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



<b>Bryan 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>	42,416		45,166		47,866			
Age 0 - 4	2,830	6.67%	2,953	6.54%	3,117	6.51%	0.85%	1.09%
Age 5 - 9	2,716	6.40%	2,896	6.41%	3,076	6.43%	1.29%	1.21%
Age 10 - 14	2,710	6.39%	2,922	6.47%	3,014	6.30%	1.52%	0.62%
Age 15 - 17	1,657	3.91%	1,807	4.00%	1,945	4.06%	1.75%	1.48%
Age 18 - 20	2,255	5.32%	1,993	4.41%	2,064	4.31%	-2.44%	0.70%
Age 21 - 24	2,699	6.36%	2,625	5.81%	2,508	5.24%	-0.55%	-0.91%
Age 25 - 34	5,348	12.61%	6,093	13.49%	6,515	13.61%	2.64%	1.35%
Age 35 - 44	4,932	11.63%	5,181	11.47%	5,648	11.80%	0.99%	1.74%
Age 45 - 54	5,526	13.03%	5,410	11.98%	5,358	11.19%	-0.42%	-0.19%
Age 55 - 64	5,063	11.94%	5,409	11.98%	5,503	11.50%	1.33%	0.35%
Age 65 - 74	3,836	9.04%	4,609	10.20%	5,496	11.48%	3.74%	3.58%
Age 75 - 84	2,086	4.92%	2,385	5.28%	2,622	5.48%	2.72%	1.91%
Age 85 and over	758	1.79%	883	1.96%	1,000	2.09%	3.10%	2.52%
<i>Age 55 and over</i>	<i>11,743</i>	<i>27.69%</i>	<i>13,286</i>	<i>29.42%</i>	<i>14,621</i>	<i>30.55%</i>	<i>2.50%</i>	<i>1.93%</i>
<i>Age 62 and over</i>	<i>7,441</i>	<i>17.54%</i>	<i>8,617</i>	<i>19.08%</i>	<i>9,769</i>	<i>20.41%</i>	<i>2.98%</i>	<i>2.54%</i>
<b>Median Age</b>	37.0		37.5		38.0		0.27%	0.27%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Bryan County is 37.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.54% of the population is below the age of 5, while 19.08% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.54% per year.

<b>Durant 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>	15,856		17,255		18,139			
Age 0 - 4	1,170	7.38%	1,216	7.05%	1,237	6.82%	0.77%	0.34%
Age 5 - 9	924	5.83%	1,199	6.95%	1,250	6.89%	5.35%	0.84%
Age 10 - 14	875	5.52%	1,001	5.80%	1,226	6.76%	2.73%	4.14%
Age 15 - 17	575	3.63%	709	4.11%	714	3.94%	4.28%	0.14%
Age 18 - 20	1,293	8.15%	990	5.74%	953	5.25%	-5.20%	-0.76%
Age 21 - 24	1,547	9.76%	1,249	7.24%	1,061	5.85%	-4.19%	-3.21%
Age 25 - 34	2,251	14.20%	2,858	16.56%	2,936	16.19%	4.89%	0.54%
Age 35 - 44	1,729	10.90%	1,950	11.30%	2,299	12.67%	2.43%	3.35%
Age 45 - 54	1,739	10.97%	1,797	10.41%	1,849	10.19%	0.66%	0.57%
Age 55 - 64	1,560	9.84%	1,690	9.79%	1,707	9.41%	1.61%	0.20%
Age 65 - 74	1,117	7.04%	1,381	8.00%	1,598	8.81%	4.33%	2.96%
Age 75 - 84	738	4.65%	823	4.77%	887	4.89%	2.20%	1.51%
Age 85 and over	338	2.13%	392	2.27%	422	2.33%	3.01%	1.49%
<i>Age 55 and over</i>	<i>3,753</i>	<i>23.67%</i>	<i>4,286</i>	<i>24.84%</i>	<i>4,614</i>	<i>25.44%</i>	<i>2.69%</i>	<i>1.49%</i>
<i>Age 62 and over</i>	<i>2,323</i>	<i>14.65%</i>	<i>2,711</i>	<i>15.71%</i>	<i>2,997</i>	<i>16.52%</i>	<i>3.14%</i>	<i>2.03%</i>
<b>Median Age</b>	31.9		32.9		34.0		0.62%	0.66%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Durant is 32.9 years. This compares with the statewide figure of 36.6 years. Approximately 7.05% of the population is below the age of 5, while 15.71% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.03% per year.

### Families by Presence of Children

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

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

	Durant		Bryan County	
	No.	Percent	No.	Percent
Total Families:	3,688		10,691	
Married-Couple Family:	2,559	69.39%	7,877	73.68%
With Children Under 18 Years	1,041	28.23%	3,062	28.64%
No Children Under 18 Years	1,518	41.16%	4,815	45.04%
Other Family:	1,129	30.61%	2,814	26.32%
Male Householder, No Wife Present	276	7.48%	704	6.58%
With Children Under 18 Years	134	3.63%	314	2.94%
No Children Under 18 Years	142	3.85%	390	3.65%
Female Householder, No Husband Present	853	23.13%	2,110	19.74%
With Children Under 18 Years	589	15.97%	1,245	11.65%
No Children Under 18 Years	264	7.16%	865	8.09%
<hr/>				
Total Single Parent Families	723		1,559	
Male Householder	134	18.53%	314	20.14%
Female Householder	589	81.47%	1,245	79.86%

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

As shown, within Bryan County, among all families 14.58% are single-parent families, while in Durant, the percentage is 19.60%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	15,928		42,626		3,702,515	
Under 18 Years:	3,537		10,031		933,738	
With One Type of Disability	254	7.18%	448	4.47%	33,744	3.61%
With Two or More Disabilities	39	1.10%	118	1.18%	11,082	1.19%
No Disabilities	3,244	91.72%	9,465	94.36%	888,912	95.20%
18 to 64 Years:	10,406		25,856		2,265,702	
With One Type of Disability	817	7.85%	2,109	8.16%	169,697	7.49%
With Two or More Disabilities	914	8.78%	2,077	8.03%	149,960	6.62%
No Disabilities	8,675	83.37%	21,670	83.81%	1,946,045	85.89%
65 Years and Over:	1,985		6,739		503,075	
With One Type of Disability	350	17.63%	1,287	19.10%	95,633	19.01%
With Two or More Disabilities	403	20.30%	1,550	23.00%	117,044	23.27%
No Disabilities	1,232	62.07%	3,902	57.90%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>2,777</b>	<b>17.43%</b>	<b>7,589</b>	<b>17.80%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Bryan County, 17.80% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Durant the percentage is 17.43%. Compared with the rest of the state, the populations of Durant and Bryan County have higher percentages of persons with one or more disabilities.

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

**2013 Population by Veteran and Disability Status**

	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	11,607		31,811		2,738,788	
Veteran:	1,045	9.00%	3,214	10.10%	305,899	11.17%
With a Disability	269	25.74%	1,109	34.51%	100,518	32.86%
No Disability	776	74.26%	2,105	65.49%	205,381	67.14%
Non-veteran:	10,562	91.00%	28,597	89.90%	2,432,889	88.83%
With a Disability	2,160	20.45%	5,859	20.49%	430,610	17.70%
No Disability	8,402	79.55%	22,738	79.51%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Bryan County, the Census Bureau estimates there are 3,214 veterans, 34.51% of which have one or more disabilities (compared with 32.86% at a statewide level). In Durant, there are an estimated 1,045 veterans, 25.74% of which are estimated to have a disability.

**Group Quarters Population**

The next table presents data regarding the population of Bryan 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>Durant</b>		<b>Bryan County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	15,856		42,416	
Group Quarters Population	1,068	6.74%	1,134	2.67%
Institutionalized Population	304	1.92%	370	0.87%
Correctional facilities for adults	94	0.59%	94	0.22%
Juvenile facilities	10	0.06%	10	0.02%
Nursing facilities/Skilled-nursing facilities	200	1.26%	266	0.63%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	764	4.82%	764	1.80%
College/University student housing	595	3.75%	595	1.40%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	169	1.07%	169	0.40%

Source: 2010 Decennial Census, Table P42

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

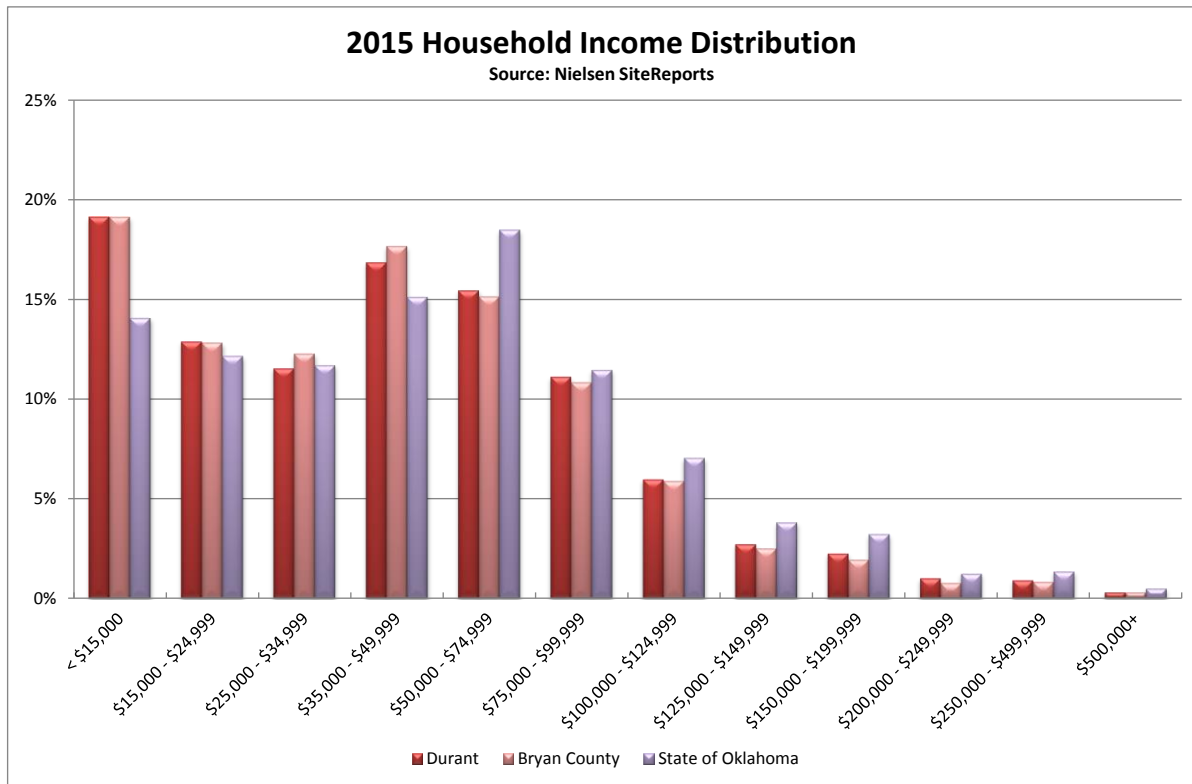
## Household Income Levels

Data in the following chart shows the distribution of household income in Bryan 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>Durant</b>		<b>Bryan 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>	6,830		18,000		1,520,327	
< \$15,000	1,306	19.12%	3,441	19.12%	213,623	14.05%
\$15,000 - \$24,999	879	12.87%	2,305	12.81%	184,613	12.14%
\$25,000 - \$34,999	787	11.52%	2,206	12.26%	177,481	11.67%
\$35,000 - \$49,999	1,150	16.84%	3,177	17.65%	229,628	15.10%
\$50,000 - \$74,999	1,054	15.43%	2,723	15.13%	280,845	18.47%
\$75,000 - \$99,999	758	11.10%	1,949	10.83%	173,963	11.44%
\$100,000 - \$124,999	407	5.96%	1,059	5.88%	106,912	7.03%
\$125,000 - \$149,999	185	2.71%	450	2.50%	57,804	3.80%
\$150,000 - \$199,999	153	2.24%	349	1.94%	48,856	3.21%
\$200,000 - \$249,999	69	1.01%	139	0.77%	18,661	1.23%
\$250,000 - \$499,999	62	0.91%	149	0.83%	20,487	1.35%
\$500,000+	20	0.29%	53	0.29%	7,454	0.49%
<b>Median Household Income</b>	\$40,778		\$39,948		\$47,049	
<b>Average Household Income</b>	\$55,102		\$53,632		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Bryan County is estimated to be \$39,948 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Durant, median household income is estimated to be \$40,778. The income distribution can be better visualized by the following chart: as can be seen, Durant and Bryan County have notable higher percentages of persons with incomes less than \$15,000.



**Household Income Trend**

Next we examine the long-term growth of incomes in Bryan 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.

<b>Household Income Trend</b>					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Durant	\$25,328	\$40,778	3.02%	2.40%	0.62%
Bryan County	\$27,888	\$39,948	2.27%	2.40%	-0.13%
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 Bryan County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though Durant saw positive real income growth over the same period). It should be noted that this trend is not unique to Oklahoma or



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

### Poverty Rates

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

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Durant	22.08%	23.40%	132	33.58%	48.05%
Bryan County	18.38%	18.42%	4	33.76%	47.23%
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 Bryan County is estimated to be 18.42% by the American Community Survey. This is an increase of 4 basis points since the 2000 Census. Within Durant, the poverty rate is estimated to be 23.40%. 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 Bryan County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

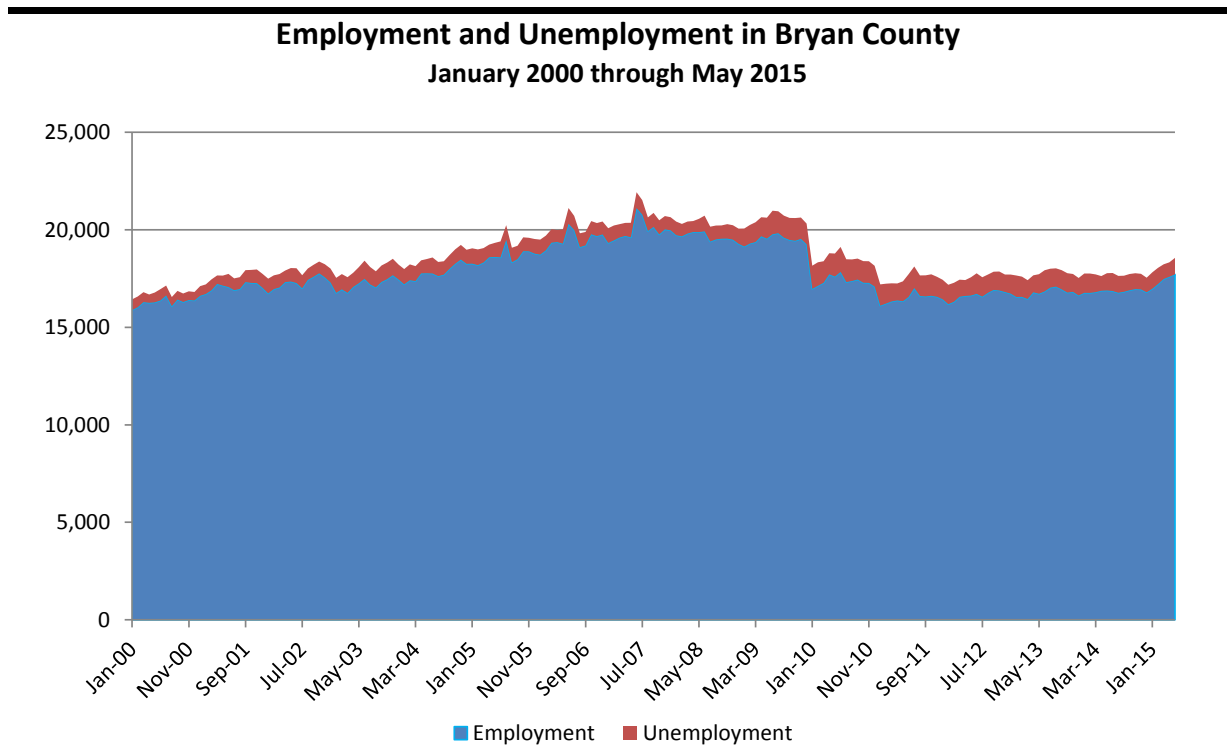
<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Bryan County	17,601	17,715	0.13%	6.3%	4.6%	-170
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	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 Bryan County was 17,715 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.13% per year. The unemployment rate in May was 4.6%, a decrease of -170 basis points from May 2010, which was 6.3%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Bryan County has mirrored these trends.

### Employment Level Trends

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



*Source: Bureau of Labor Statistics, Local Area Unemployment Statistics*

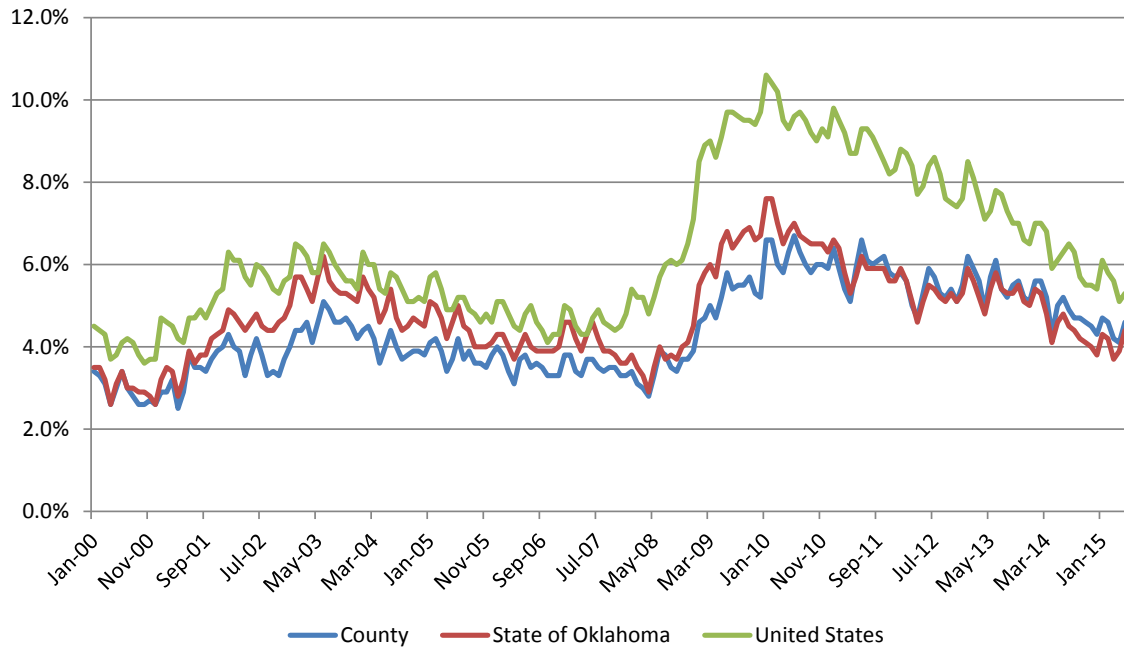
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2011, and has continued to grow to its current level of 17,715 persons. The number of unemployed persons in May 2015 was 848, out of a total labor force of 18,563 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Bryan 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 Bryan 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 Bryan 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 4.6%. On the whole, unemployment rates in Bryan County track very well with statewide figures. Compared with the United States, unemployment rates in Bryan County and Oklahoma are and have historically been well below the national average.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Bryan 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.

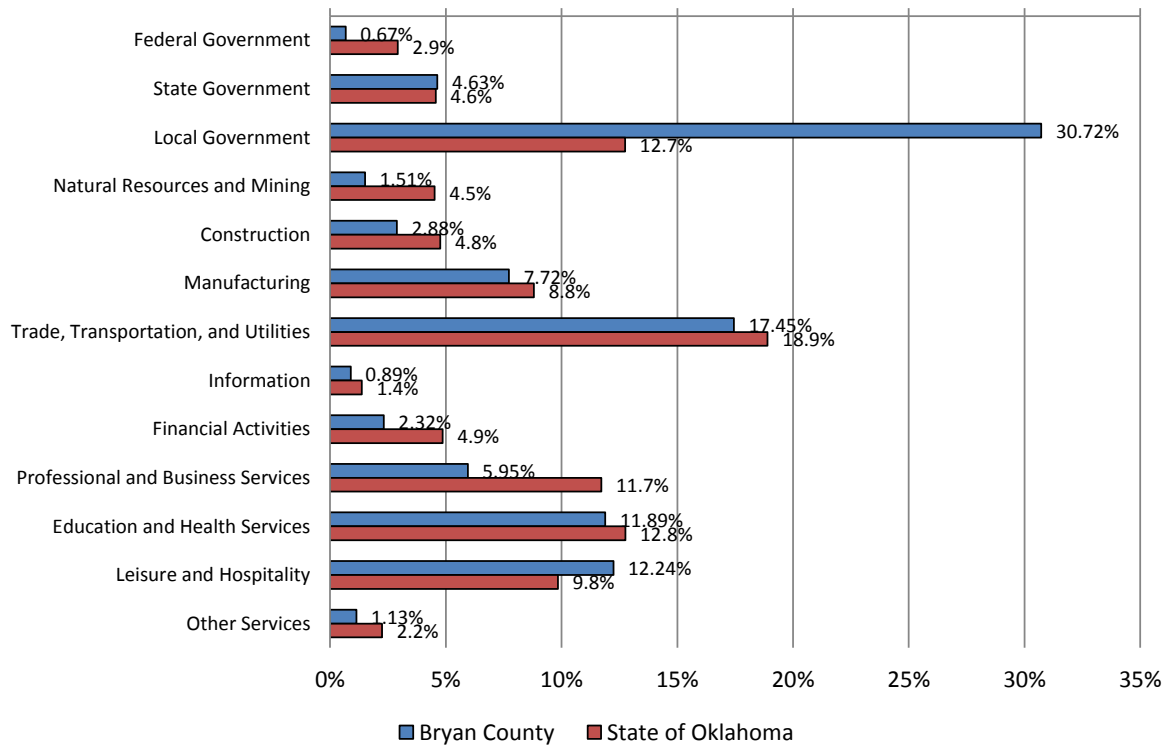


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	20	101	0.67%	\$50,384	0.34
State Government	13	699	4.63%	\$40,114	1.39
Local Government	55	4,633	30.72%	\$36,917	3.05
Natural Resources and Mining	19	228	1.51%	\$45,575	1.00
Construction	69	435	2.88%	\$34,469	0.65
Manufacturing	43	1,165	7.72%	\$36,200	0.87
Trade, Transportation, and Utilities	202	2,632	17.45%	\$30,313	0.91
Information	8	134	0.89%	\$43,756	0.44
Financial Activities	89	350	2.32%	\$36,761	0.41
Professional and Business Services	113	897	5.95%	\$44,386	0.43
Education and Health Services	119	1,793	11.89%	\$39,646	0.79
Leisure and Hospitality	82	1,846	12.24%	\$15,028	1.14
Other Services	41	171	1.13%	\$27,262	0.37
<b>Total</b>	<b>872</b>	<b>15,083</b>		<b>\$34,044</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 (17.45%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$30,313 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$45,575 per year.

The rightmost column of the previous table provides location quotients for each industry for Bryan 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 (Bryan 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 Bryan County, among all industries the largest location quotient is in Local Government, with a quotient of 3.05 (this sector includes tribal government, including the Choctaw Nation). Among private employers, the largest is Leisure and Hospitality, with a quotient of 1.14.

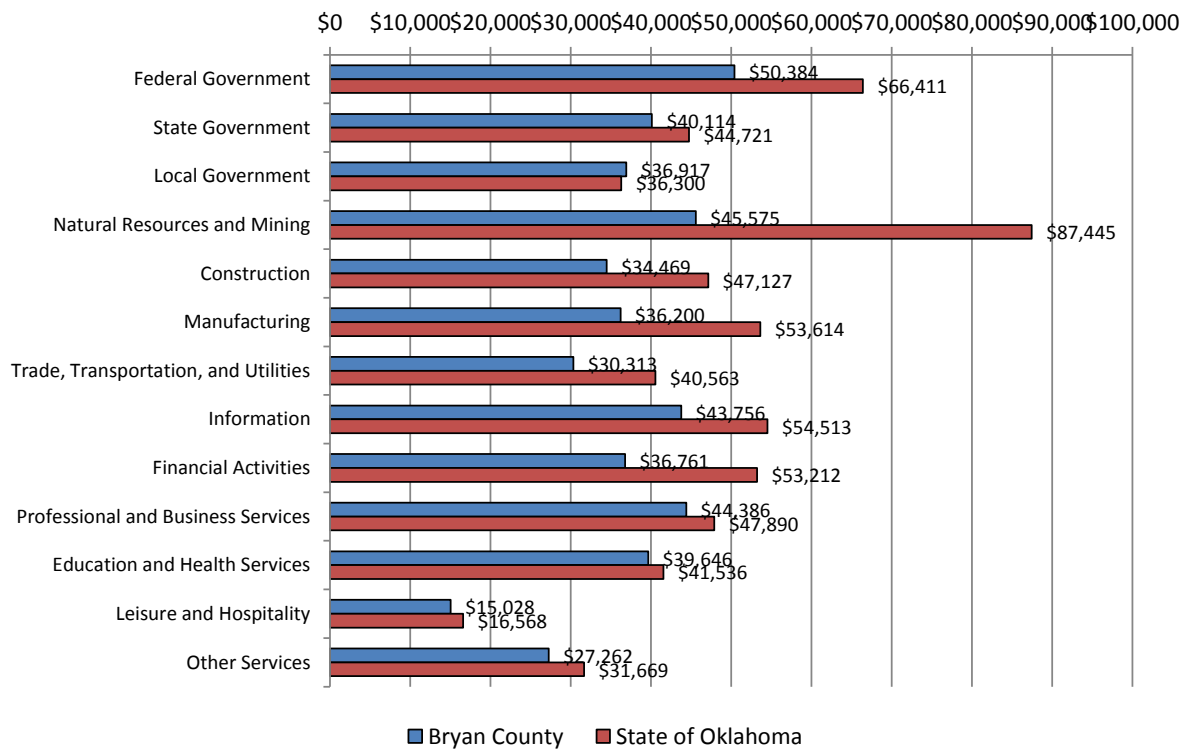
The next table presents average annual pay in Bryan County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Bryan County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$50,384	\$66,411	\$75,784	75.9%	66.5%
State Government	\$40,114	\$44,721	\$54,184	89.7%	74.0%
Local Government	\$36,917	\$36,300	\$46,146	101.7%	80.0%
Natural Resources and Mining	\$45,575	\$87,445	\$59,666	52.1%	76.4%
Construction	\$34,469	\$47,127	\$55,041	73.1%	62.6%
Manufacturing	\$36,200	\$53,614	\$62,977	67.5%	57.5%
Trade, Transportation, and Utilities	\$30,313	\$40,563	\$42,988	74.7%	70.5%
Information	\$43,756	\$54,513	\$90,804	80.3%	48.2%
Financial Activities	\$36,761	\$53,212	\$85,261	69.1%	43.1%
Professional and Business Services	\$44,386	\$47,890	\$66,657	92.7%	66.6%
Education and Health Services	\$39,646	\$41,536	\$45,951	95.4%	86.3%
Leisure and Hospitality	\$15,028	\$16,568	\$20,993	90.7%	71.6%
Other Services	\$27,262	\$31,669	\$33,935	86.1%	80.3%
<b>Total</b>	<b>\$34,044</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>77.8%</b>	<b>66.3%</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, Bryan County has slightly higher average wages in local government, and lower average wages in all of the other employment sectors, notably so in 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>Durant</b>		<b>Bryan 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>3,688</b>		<b>10,691</b>		<b>961,468</b>	
With Children <18 Years:	1,764	47.83%	4,621	43.22%	425,517	44.26%
Married Couple:	1,041	59.01%	3,062	66.26%	281,418	66.14%
Both Parents Employed	617	59.27%	1,868	61.01%	166,700	59.24%
One Parent Employed	398	38.23%	1,093	35.70%	104,817	37.25%
Neither Parent Employed	26	2.50%	101	3.30%	9,901	3.52%
Other Family:	723	40.99%	1,559	33.74%	144,099	33.86%
Male Householder:	134	18.53%	314	20.14%	36,996	25.67%
Employed	102	76.12%	230	73.25%	31,044	83.91%
Not Employed	32	23.88%	84	26.75%	5,952	16.09%
Female Householder:	589	81.47%	1,245	79.86%	107,103	74.33%
Employed	465	78.95%	872	70.04%	75,631	70.62%
Not Employed	124	21.05%	373	29.96%	31,472	29.38%
Without Children <18 Years:	1,924	52.17%	6,070	56.78%	535,951	55.74%
Married Couple:	1,518	78.90%	4,815	79.32%	431,868	80.58%
Both Spouses Employed	515	33.93%	1,602	33.27%	167,589	38.81%
One Spouse Employed	513	33.79%	1,461	30.34%	138,214	32.00%
Neither Spouse Employed	490	32.28%	1,752	36.39%	126,065	29.19%
Other Family:	406	21.10%	1,255	20.68%	104,083	19.42%
Male Householder:	142	28.98%	390	22.26%	32,243	25.58%
Employed	109	76.76%	232	59.49%	19,437	60.28%
Not Employed	33	23.24%	158	40.51%	12,806	39.72%
Female Householder:	264	65.02%	865	68.92%	71,840	69.02%
Employed	110	41.67%	350	40.46%	36,601	50.95%
Not Employed	154	58.33%	515	59.54%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,829</i>	<i>76.71%</i>	<i>7,708</i>	<i>72.10%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>1,582</i>	<i>55.92%</i>	<i>4,063</i>	<i>52.71%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>1,247</i>	<i>44.08%</i>	<i>3,645</i>	<i>47.29%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Bryan County, there are 7,708 working families, 52.71% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

Major employers in the Bryan County area are presented in the following table, as reported by the Durant Industrial Authority.

## Major Employers in Bryan County

Company	No. Employees
Choctaw Nation of Oklahoma	6,500
Southeastern Oklahoma State University	900
PRC/Alorica	510
Medical Center of Southeastern Oklahoma	615
Durant Big Lots Distribution Center	500
Durant Public Schools	476
Wal-Mart Supercenter	431
Indian Nation Wholesale	286
Cardinal Glass FG	262
First United Bank	247
Eagle Suspensions	180
Roll Offs	93
Rustin Concrete	80
GAMCO	71
First Texoma National Bank	49
Sports City Café	55
Nichol's Dollar Saver	25

Source: Durant Industrial Authority

As can be seen, Bryan County has a wide variety of major employers, including tribal governments, health care, and a variety of manufacturers in numerous industries. The large variety of employers should provide Durant a degree of insulation from cyclical economic fluctuations, which will be observed in its total employment levels.

## Commuting Patterns

### Travel Time to Work

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

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

	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>7,083</b>		<b>17,576</b>		<b>1,613,364</b>	
Less than 15 minutes	4,429	62.53%	7,268	41.35%	581,194	36.02%
15 to 30 minutes	1,343	18.96%	6,106	34.74%	625,885	38.79%
30 to 45 minutes	560	7.91%	2,288	13.02%	260,192	16.13%
45 to 60 minutes	161	2.27%	787	4.48%	74,625	4.63%
60 or more minutes	590	8.33%	1,127	6.41%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303



Within Bryan County, the largest percentage of workers (41.35%) travel fewer than 15 minutes to work. It appears most employees living in Bryan County are also employed in the area, and only a relatively small percentage commute to other labor markets.

### Means of Transportation

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

	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>7,226</b>		<b>17,974</b>		<b>1,673,026</b>	
Car, Truck or Van:	6,560	90.78%	16,561	92.14%	1,551,461	92.73%
<i>Drove Alone</i>	<i>5,357</i>	<i>81.66%</i>	<i>13,926</i>	<i>84.09%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>1,203</i>	<i>18.34%</i>	<i>2,635</i>	<i>15.91%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	62	0.86%	62	0.34%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	24	0.33%	58	0.32%	3,757	0.22%
Bicycle	41	0.57%	47	0.26%	4,227	0.25%
Walked	200	2.77%	437	2.43%	30,401	1.82%
Other Means	196	2.71%	411	2.29%	14,442	0.86%
Worked at Home	143	1.98%	398	2.21%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Bryan County commute to work by private vehicle, with a small percentage of persons working from home. The percentage of persons who carpool is notably higher than the state as a whole.

## Housing Stock Analysis

### Existing Housing Units

The following table presents data regarding the total number of housing units in Bryan 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
Durant	6,082	7,202	1.70%	7,722	1.40%
Bryan County	16,715	19,586	1.60%	20,763	1.17%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Bryan County grew by 1.17% per year, to a total of 20,763 housing units in 2015. In terms of new housing unit construction, Bryan County outpaced Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

The next table separates housing units in Bryan 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>						
	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>7,188</b>		<b>19,628</b>		<b>1,669,828</b>	
1 Unit, Detached	4,793	66.68%	13,570	69.14%	1,219,987	73.06%
1 Unit, Attached	205	2.85%	299	1.52%	34,434	2.06%
Duplex Units	299	4.16%	401	2.04%	34,207	2.05%
3-4 Units	237	3.30%	283	1.44%	42,069	2.52%
5-9 Units	451	6.27%	560	2.85%	59,977	3.59%
10-19 Units	433	6.02%	437	2.23%	57,594	3.45%
20-49 Units	237	3.30%	237	1.21%	29,602	1.77%
50 or More Units	375	5.22%	380	1.94%	30,240	1.81%
Mobile Homes	158	2.20%	3,445	17.55%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	16	0.08%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>2,032</b>	<b>28.27%</b>	<b>2,298</b>	<b>11.71%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Bryan County, 69.14% of housing units are single-family, detached. 11.71% of housing units are multifamily in structure (two or more units per building), while 17.63% of housing units comprise mobile homes, RVs, etc.

Within Durant, 66.68% of housing units are single-family, detached. 28.27% of housing units are multifamily in structure, while 2.20% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>6,237</b>		<b>16,575</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>2,766</b>	<b>44.35%</b>	<b>10,490</b>	<b>63.29%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	11	0.40%	17	0.16%	2,580	0.27%
1 Bedroom	92	3.33%	340	3.24%	16,837	1.74%
2 Bedrooms	551	19.92%	2,032	19.37%	166,446	17.18%
3 Bedrooms	1,635	59.11%	6,366	60.69%	579,135	59.78%
4 Bedrooms	430	15.55%	1,550	14.78%	177,151	18.29%
5 or More Bedrooms	47	1.70%	185	1.76%	26,587	2.74%
<b>Renter Occupied:</b>	<b>3,471</b>	<b>55.65%</b>	<b>6,085</b>	<b>36.71%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	267	7.69%	353	5.80%	13,948	2.93%
1 Bedroom	595	17.14%	785	12.90%	101,850	21.43%
2 Bedrooms	1,330	38.32%	2,234	36.71%	179,121	37.68%
3 Bedrooms	1,170	33.71%	2,387	39.23%	152,358	32.05%
4 Bedrooms	104	3.00%	300	4.93%	24,968	5.25%
5 or More Bedrooms	5	0.14%	26	0.43%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Bryan County is 63.29%, while 36.71% of housing units are renter occupied. In Durant, the homeownership rate is 44.35%, while 55.65% of households are renters.

### Housing Units Tenure and Household Income

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

**Bryan County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>16,575</b>	<b>10,490</b>	<b>6,085</b>	<b>63.29%</b>	<b>36.71%</b>
Less than \$5,000	644	245	399	38.04%	61.96%
\$5,000 - \$9,999	935	337	598	36.04%	63.96%
\$10,000-\$14,999	1,597	823	774	51.53%	48.47%
\$15,000-\$19,999	1,102	583	519	52.90%	47.10%
\$20,000-\$24,999	1,132	645	487	56.98%	43.02%
\$25,000-\$34,999	2,022	1,145	877	56.63%	43.37%
\$35,000-\$49,999	2,898	1,735	1,163	59.87%	40.13%
\$50,000-\$74,999	2,662	1,974	688	74.15%	25.85%
\$75,000-\$99,999	1,729	1,383	346	79.99%	20.01%
\$100,000-\$149,999	1,261	1,076	185	85.33%	14.67%
\$150,000 or more	593	544	49	91.74%	8.26%
<b>Income Less Than \$25,000</b>	<b>5,410</b>	<b>2,633</b>	<b>2,777</b>	<b>48.67%</b>	<b>51.33%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Bryan County as a whole, 51.33% of households with incomes less than \$25,000 are estimated to be renters, while 48.67% are estimated to be homeowners.

**Durant Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>6,237</b>	<b>2,766</b>	<b>3,471</b>	<b>44.35%</b>	<b>55.65%</b>
Less than \$5,000	281	50	231	17.79%	82.21%
\$5,000 - \$9,999	409	92	317	22.49%	77.51%
\$10,000-\$14,999	584	130	454	22.26%	77.74%
\$15,000-\$19,999	470	168	302	35.74%	64.26%
\$20,000-\$24,999	420	131	289	31.19%	68.81%
\$25,000-\$34,999	824	278	546	33.74%	66.26%
\$35,000-\$49,999	1,063	480	583	45.16%	54.84%
\$50,000-\$74,999	961	544	417	56.61%	43.39%
\$75,000-\$99,999	625	424	201	67.84%	32.16%
\$100,000-\$149,999	409	316	93	77.26%	22.74%
\$150,000 or more	191	153	38	80.10%	19.90%
<b>Income Less Than \$25,000</b>	<b>2,164</b>	<b>571</b>	<b>1,593</b>	<b>26.39%</b>	<b>73.61%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Durant, 73.61% of households with incomes less than \$25,000 are estimated to be renters, while 26.39% are estimated to be homeowners.

**Housing Units by Year of Construction and Tenure**

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

**2013 Housing Units by Tenure and Year of Construction**

	Durant		Bryan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>6,237</b>		<b>16,575</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>2,766</b>	<b>44.35%</b>	<b>10,490</b>	<b>63.29%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	34	1.23%	131	1.25%	10,443	1.08%
Built 2000 to 2009	325	11.75%	1,862	17.75%	153,492	15.84%
Built 1990 to 1999	325	11.75%	1,671	15.93%	125,431	12.95%
Built 1980 to 1989	536	19.38%	1,942	18.51%	148,643	15.34%
Built 1970 to 1979	555	20.07%	2,211	21.08%	184,378	19.03%
Built 1960 to 1969	269	9.73%	870	8.29%	114,425	11.81%
Built 1950 to 1959	239	8.64%	680	6.48%	106,544	11.00%
Built 1940 to 1949	180	6.51%	370	3.53%	50,143	5.18%
Built 1939 or Earlier	303	10.95%	753	7.18%	75,237	7.77%
Median Year Built:		1977		1982		1977
<b>Renter Occupied:</b>	<b>3,471</b>	<b>55.65%</b>	<b>6,085</b>	<b>36.71%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	61	1.76%	94	1.54%	5,019	1.06%
Built 2000 to 2009	869	25.04%	1,266	20.81%	50,883	10.70%
Built 1990 to 1999	253	7.29%	630	10.35%	47,860	10.07%
Built 1980 to 1989	562	16.19%	1,115	18.32%	77,521	16.31%
Built 1970 to 1979	621	17.89%	1,164	19.13%	104,609	22.01%
Built 1960 to 1969	304	8.76%	468	7.69%	64,546	13.58%
Built 1950 to 1959	259	7.46%	582	9.56%	54,601	11.49%
Built 1940 to 1949	221	6.37%	315	5.18%	31,217	6.57%
Built 1939 or Earlier	321	9.25%	451	7.41%	39,089	8.22%
Median Year Built:		1980		1981		1975
<b>Overall Median Year Built:</b>		<b>1977</b>		<b>1981</b>		<b>1976</b>

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

Within Bryan County, 20.23% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Durant the percentage is 20.67%.

65.89% of housing units in Bryan County were built prior to 1990, while in Durant the percentage is 70.07%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

The next table presents data regarding substandard housing in Bryan 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
Durant	6,237	74	1.19%	107	1.72%	36	0.58%
Bryan County	16,575	187	1.13%	366	2.21%	428	2.58%
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 Bryan County, 1.13% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 2.21% 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. Compared with the rest of the state, the percentage of substandard housing units in Bryan County is relatively high, particularly among units with inadequate kitchens.

## Vacancy Rates

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

<b>2013 Housing Units by Vacancy</b>						
	<b>Durant</b>		<b>Bryan 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>	7,188		19,628		1,669,828	
Total Vacant Units	951	13.23%	3,053	15.55%	225,747	13.52%
For rent	439	46.16%	607	19.88%	43,477	19.26%
Rented, not occupied	84	8.83%	163	5.34%	9,127	4.04%
For sale only	17	1.79%	94	3.08%	23,149	10.25%
Sold, not occupied	9	0.95%	45	1.47%	8,618	3.82%
For seasonal, recreational, or occasional use	25	2.63%	991	32.46%	39,475	17.49%
For migrant workers	0	0.00%	24	0.79%	746	0.33%
Other vacant	377	39.64%	1,129	36.98%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	0.61%		0.88%		2.31%	
<b>Rental Vacancy Rate</b>	10.99%		8.85%		8.24%	

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

Within Bryan County, the overall housing vacancy rate is estimated to be 15.55%. The homeowner vacancy rate is estimated to be 0.88%, while the rental vacancy rate is estimated to be 8.85%.

In Durant, the overall housing vacancy rate is estimated to be 13.23%. The homeowner vacancy rate is estimated to be 0.61%, while the rental vacancy rate is estimated to be 10.99%.

Bryan County has a notably high percentage of housing units for seasonal, recreational or occasional use, which is due to the influence of Lake Texoma.

## Building Permits

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

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	53	\$91,659	20	\$33,750
2005	63	\$99,794	45	\$39,489
2006	55	\$118,140	360	\$41,539
2007	54	\$136,458	116	\$29,836
2008	63	\$127,434	88	\$47,330
2009	46	\$107,693	18	\$51,000
2010	68	\$109,158	12	\$51,917
2011	66	\$109,356	36	\$75,812
2012	86	\$92,457	13	\$52,554
2013	55	\$120,052	30	\$39,000
2014	79	\$105,588	8	\$71,250

Source: United States Census Bureau Building Permits Survey

In Durant, building permits for 1,434 housing units were issued between 2004 and 2014, for an average of 130 units per year. 47.98% of these housing units were single family homes, and 52.02% consisted of multifamily units. The percentage of multifamily units permitted is relatively high, and suggests that new housing construction is more than meeting demand for rental housing units.

**New Construction Activity****For Ownership:**

There has been substantial new home construction for ownership in Bryan County and Durant over the last several years. Though some has been on unplatted rural acreages, and rural subdivisions (particularly near Lake Texoma), much has been built in and immediately around Durant. Most new construction is in the western and northern areas of Durant, and has included many reasonably affordable homes priced under \$165,000. Subdivisions with new construction activity include Heritage Crossing, Country Estates, Wildwood Estates and Madison Ridge.

The average sale price of homes constructed after 2012 in the Durant area is \$189,844 or \$97.88 per square foot. Though this amount is somewhat more affordable than the average price of new homes in other areas of Oklahoma, it is still above what could be afforded by a household earning at or less than median household income for Bryan County, which is estimated to be \$39,948 in 2015.

**For Rent:**

There has been significant new rental housing construction in the Durant area over the last ten years, both market rate and affordable. A notable market rate complex completed in 2007 was High Meadow Apartments, which added 208 Class A apartments to the market. There have also been many affordable rental properties constructed over the last several years (typically financed with Affordable Housing Tax Credits, and in some cases HOME funding as well). These have been primarily for family



occupancy, and included Linden Woods (two phases, 73 units combined), Stonebrook Park (37 units), Timber Ridge (92 units), and Chambrooke Homes (40 scattered site single-family homes, for persons with special needs / disabilities). These have been all been well-received in terms of lease-up and occupancy, whether affordable or market rate.

## Homeownership Market

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

### Housing Units by Home Value

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

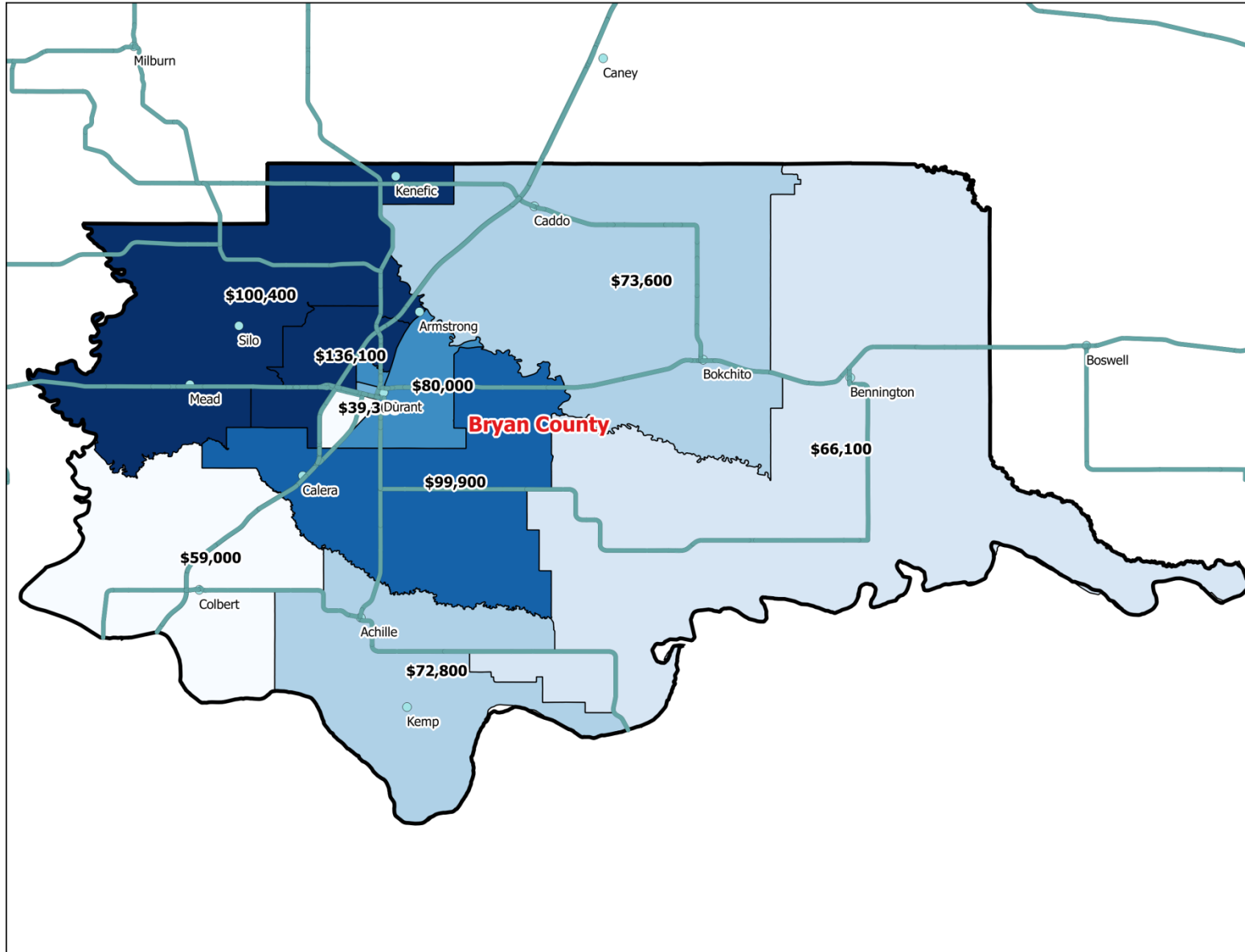
<b>2013 Housing Units by Home Value</b>						
	<b>Durant</b>		<b>Bryan County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>2,766</b>		<b>10,490</b>		<b>968,736</b>	
Less than \$10,000	88	3.18%	323	3.08%	20,980	2.17%
\$10,000 to \$14,999	29	1.05%	278	2.65%	15,427	1.59%
\$15,000 to \$19,999	4	0.14%	400	3.81%	13,813	1.43%
\$20,000 to \$24,999	7	0.25%	239	2.28%	16,705	1.72%
\$25,000 to \$29,999	21	0.76%	184	1.75%	16,060	1.66%
\$30,000 to \$34,999	44	1.59%	302	2.88%	19,146	1.98%
\$35,000 to \$39,999	74	2.68%	253	2.41%	14,899	1.54%
\$40,000 to \$49,999	72	2.60%	586	5.59%	39,618	4.09%
\$50,000 to \$59,999	66	2.39%	628	5.99%	45,292	4.68%
\$60,000 to \$69,999	130	4.70%	655	6.24%	52,304	5.40%
\$70,000 to \$79,999	222	8.03%	635	6.05%	55,612	5.74%
\$80,000 to \$89,999	285	10.30%	858	8.18%	61,981	6.40%
\$90,000 to \$99,999	244	8.82%	480	4.58%	51,518	5.32%
\$100,000 to \$124,999	376	13.59%	1,257	11.98%	119,416	12.33%
\$125,000 to \$149,999	322	11.64%	870	8.29%	96,769	9.99%
\$150,000 to \$174,999	327	11.82%	749	7.14%	91,779	9.47%
\$175,000 to \$199,999	153	5.53%	437	4.17%	53,304	5.50%
\$200,000 to \$249,999	154	5.57%	537	5.12%	69,754	7.20%
\$250,000 to \$299,999	27	0.98%	301	2.87%	41,779	4.31%
\$300,000 to \$399,999	68	2.46%	256	2.44%	37,680	3.89%
\$400,000 to \$499,999	31	1.12%	149	1.42%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	55	0.52%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	27	0.26%	3,764	0.39%
\$1,000,000 or more	22	0.80%	31	0.30%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$106,400</b>		<b>\$88,900</b>		<b>\$112,800</b>	

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

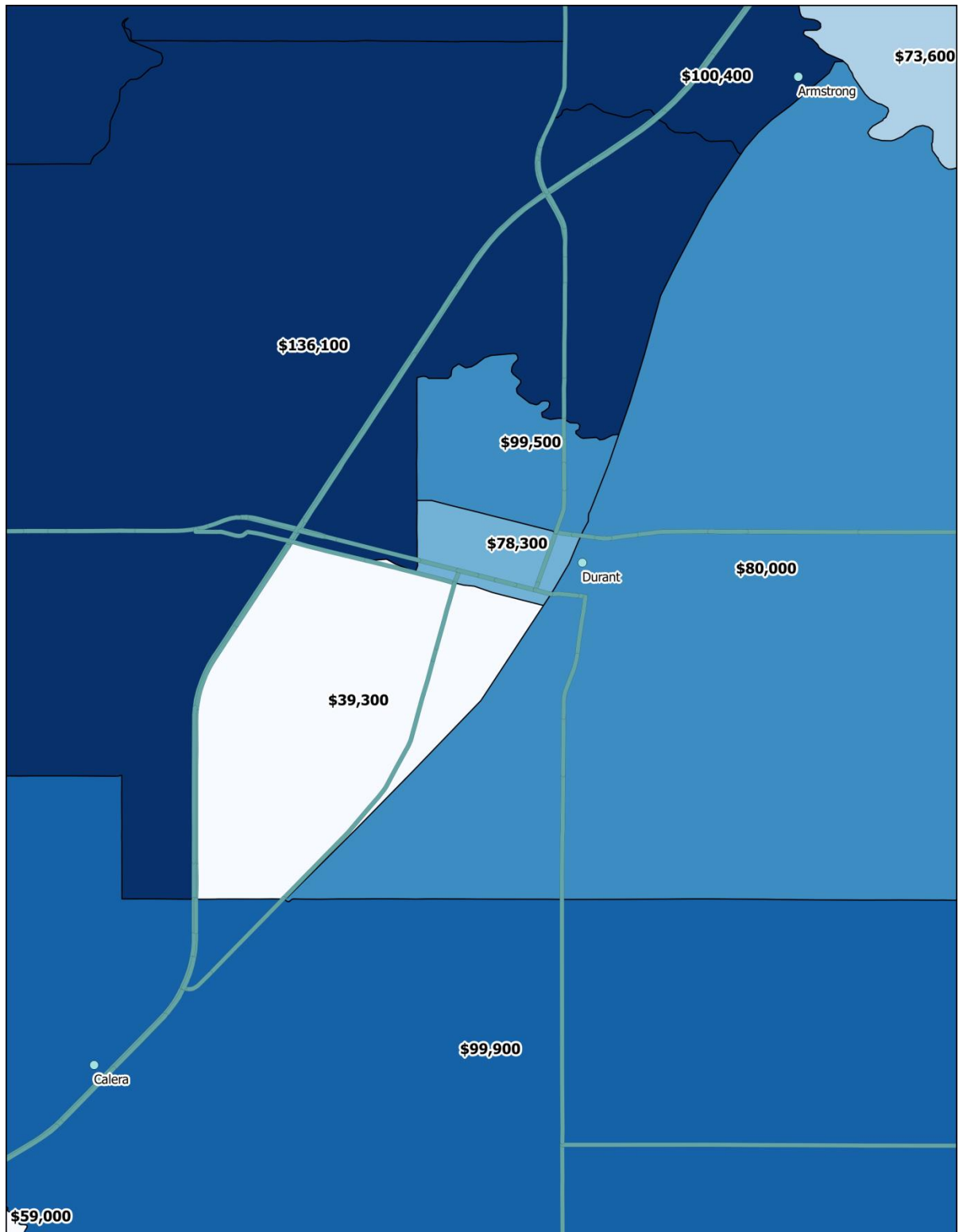
The median value of owner-occupied homes in Bryan County is \$88,900. This is -21.2% lower than the statewide median, which is \$112,800. The median home value in Durant is estimated to be \$106,400.

The geographic distribution of home values in Bryan County can be visualized by the following map. As can be seen, the highest home values are in the area just west of Durant, and bordering Lake Texoma, while the lowest home values are in the southern area of Durant.

### Bryan County Median Home Values by Census Tract



### Median Home Values by Census Tract – Durant Detail



## Home Values by Year of Construction

The next table presents median home values in Bryan County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

### 2013 Median Home Value by Year of Construction

	Durant Median Value	Bryan County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	\$119,600	\$117,800	\$188,900
Built 2000 to 2009	\$163,400	\$141,000	\$178,000
Built 1990 to 1999	\$157,300	\$89,800	\$147,300
Built 1980 to 1989	\$127,400	\$83,200	\$118,300
Built 1970 to 1979	\$104,200	\$93,300	\$111,900
Built 1960 to 1969	\$84,500	\$85,000	\$97,100
Built 1950 to 1959	\$84,800	\$76,700	\$80,300
Built 1940 to 1949	\$84,200	\$64,900	\$67,900
Built 1939 or Earlier	\$77,200	\$72,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Durant Single Family Sales Activity

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

### Durant Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	2015
# of Units Sold	18	24	23	16	18
Average Sale Price	\$39,694	\$52,000	\$51,087	\$57,906	\$46,500
Average Square Feet	881	838	971	937	773
Average Price/SF	\$45.06	\$62.05	\$52.61	\$61.80	\$60.16
Average Year Built	1962	1959	1958	1951	1960

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

### Durant Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	2015
# of Units Sold	123	138	152	131	149
Average Sale Price	\$113,030	\$106,880	\$109,852	\$107,388	\$126,183
Average Square Feet	1,581	1,566	1,589	1,532	1,652
Average Price/SF	\$71.49	\$68.25	\$69.13	\$70.10	\$76.38
Average Year Built	1984	1988	1988	1986	1987

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

### Durant Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	2015
# of Units Sold	69	63	83	108	90
Average Sale Price	\$106,142	\$142,268	\$115,616	\$121,683	\$135,097
Average Square Feet	1,984	2,097	1,832	1,984	1,953
Average Price/SF	\$53.50	\$67.84	\$63.11	\$61.33	\$69.17
Average Year Built	1969	1972	1969	1972	1970

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

### Durant Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	2015
# of Units Sold	218	240	272	267	269
Average Sale Price	\$104,907	\$115,844	\$108,862	\$111,601	\$123,954
Average Square Feet	1,655	1,676	1,650	1,695	1,692
Average Price/SF	\$63.39	\$69.14	\$66.00	\$65.84	\$73.28
Average Year Built	1977	1981	1979	1978	1980

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

Between 2011 and 2015, the average sale price grew by 3.39% per year. The average sale price in 2015 was \$123,954 for an average price per square foot of \$73.28/SF. The average year of construction for homes sold in 2015 is estimated to be 1980. This data suggests that the housing market in Durant has been strengthening since 2011, which increasing sale prices and sale volume. Although the largest percentage of homes sold comprise three bedrooms, the number of four bedroom homes sold is notably high.

### Foreclosure Rates

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

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<b>Foreclosure Rates</b>	
<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Bryan County	0.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	60

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

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

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According to the data provided, the foreclosure rate in Bryan County was 0.9% in May 2014. The county ranked 60 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With among the lowest foreclosure rates in Oklahoma, it is unlikely that foreclosures have had a significant impact on the local housing market.

## Rental Market

This section will discuss supply and demand factors for the rental market in Bryan 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 Bryan 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>Durant</b>		<b>Bryan 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>3,471</b>		<b>6,085</b>		<b>475,345</b>	
With cash rent:	3,294		5,382		432,109	
Less than \$100	4	0.12%	23	0.38%	2,025	0.43%
\$100 to \$149	34	0.98%	57	0.94%	2,109	0.44%
\$150 to \$199	31	0.89%	44	0.72%	4,268	0.90%
\$200 to \$249	9	0.26%	16	0.26%	8,784	1.85%
\$250 to \$299	41	1.18%	70	1.15%	8,413	1.77%
\$300 to \$349	81	2.33%	138	2.27%	9,107	1.92%
\$350 to \$399	61	1.76%	123	2.02%	10,932	2.30%
\$400 to \$449	185	5.33%	326	5.36%	15,636	3.29%
\$450 to \$499	301	8.67%	466	7.66%	24,055	5.06%
\$500 to \$549	234	6.74%	418	6.87%	31,527	6.63%
\$550 to \$599	332	9.56%	551	9.06%	33,032	6.95%
\$600 to \$649	445	12.82%	582	9.56%	34,832	7.33%
\$650 to \$699	215	6.19%	371	6.10%	32,267	6.79%
\$700 to \$749	197	5.68%	420	6.90%	30,340	6.38%
\$750 to \$799	210	6.05%	383	6.29%	27,956	5.88%
\$800 to \$899	357	10.29%	590	9.70%	45,824	9.64%
\$900 to \$999	241	6.94%	331	5.44%	34,153	7.18%
\$1,000 to \$1,249	300	8.64%	403	6.62%	46,884	9.86%
\$1,250 to \$1,499	3	0.09%	51	0.84%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	13	0.37%	19	0.31%	5,121	1.08%
No cash rent	177	5.10%	703	11.55%	43,236	9.10%
<b>Median Gross Rent</b>		<b>\$638</b>		<b>\$639</b>		<b>\$699</b>

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

Median gross rent in Bryan County is estimated to be \$639, which is -8.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Durant is estimated to be \$638.



### 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

	Durant Median Rent	Bryan County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	\$748	\$775	\$933
Built 2000 to 2009	\$742	\$738	\$841
Built 1990 to 1999	\$642	\$610	\$715
Built 1980 to 1989	\$563	\$597	\$693
Built 1970 to 1979	\$565	\$576	\$662
Built 1960 to 1969	\$639	\$640	\$689
Built 1950 to 1959	\$640	\$642	\$714
Built 1940 to 1949	\$725	\$745	\$673
Built 1939 or Earlier	\$667	\$655	\$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 Bryan County is among housing units constructed after 2010, which is \$775 per month. In order to be affordable, a household would need to earn at least \$31,000 per year to afford such a unit.

### Durant Rental Survey Data

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

Durant Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Larkspur Village	LIHTC	2006	1	N/A	662	\$330	\$0.498	0.00%
Larkspur Village	LIHTC	2006	1	N/A	662	\$350	\$0.529	0.00%
Larkspur Village	LIHTC	2006	1	N/A	662	\$390	\$0.589	0.00%
Larkspur Village	LIHTC	2006	2	N/A	878	\$420	\$0.478	0.00%
Larkspur Village	LIHTC	2006	2	N/A	878	\$440	\$0.501	0.00%
Larkspur Village	LIHTC	2006	2	N/A	878	\$490	\$0.558	0.00%
Timber Ridge	LIHTC	2008	1	N/A	636	\$425	\$0.668	7.00%
Timber Ridge	LIHTC	2008	2	N/A	904	\$525	\$0.581	7.00%
Timber Ridge	LIHTC	2008	3	N/A	1,034	\$625	\$0.604	7.00%
Stonebrook Park	LIHTC	2011	N/A	N/A	1,190	\$494	\$0.415	3.00%
Stonebrook Park	LIHTC	2011	N/A	N/A	1,190	\$494	\$0.415	3.00%
Stonebrook Park	LIHTC	2011	N/A	N/A	1,190	\$631	\$0.530	3.00%
Stonebrook Park	LIHTC	2011	N/A	N/A	1,316	\$500	\$0.380	3.00%
Stonebrook Park	LIHTC	2011	N/A	N/A	1,316	\$650	\$0.494	3.00%
Linden Woods	LIHTC	2011	N/A	N/A	1,350	\$494	\$0.366	0.00%
Linden Woods	LIHTC	2011	N/A	N/A	1,350	\$631	\$0.467	0.00%
Linden Woods	LIHTC	2011	N/A	N/A	1,553	\$544	\$0.350	0.00%
Linden Woods	LIHTC	2011	N/A	N/A	1,553	\$696	\$0.448	0.00%
High Meadow	Market Rate	2007	1	1	688	\$659	\$0.958	4.00%
High Meadow	Market Rate	2007	2	1	870	\$735	\$0.845	4.00%
High Meadow	Market Rate	2007	2	2	917	\$759	\$0.828	4.00%
High Meadow	Market Rate	2007	2	2	976	\$775	\$0.794	4.00%
High Meadow	Market Rate	2007	3	2	1,200	\$950	\$0.792	4.00%
Austin Townhomes	Market Rate	2003	2	2	1,100	\$895	\$0.814	0.00%
Austin Townhomes	Market Rate	2003	3	2	1,410	\$1,095	\$0.777	0.00%
Park Ridge of Durant	Other	2003	1	1	651	\$575	\$0.883	0.00%
Park Ridge of Durant	Other	2003	2	2	873	\$650	\$0.745	0.00%
Park Ridge of Durant	Other	2003	3	2	1,110	\$725	\$0.653	0.00%

The previous rent surveys encompass over six hundred rental units in seven complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property, particularly for housing of relatively recent construction. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months. Occupancy levels in the Durant area have continued to increase to its present level in the upper 90% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single family residences are rentals as well as smaller complexes (under 20 units) not surveyed by this analyst.

Increasing occupancy and rental rates during the early to late 2000s supports the demand for new apartments in Durant. Based on the success of the available units, well diversified economy, and continued growth of the business base, it is apparent that additional supply will be needed in the future.

**Rental Market Vacancy – Durant**

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Durant market. The overall market vacancy of rental housing units was reported at 10.99% by the Census Bureau as of the most recent American Community Survey: this figure appears low based on our own survey, and may be influenced by older rental units which are in less demand.

As noted above, the majority of complexes in Wagoner report occupancy levels above 95%. Although this analyst's survey does not include all rental units in Durant, it represents a reasonable market sample of available units. It is the opinion of this analyst that the overall vacancy rate will remain at minimal levels if no new units are added. It also appears that new moderately priced well managed apartment developments would be quickly absorbed and not have a significant negative impact on existing properties.



Park Ridge of Durant



Austin Townhomes



High Meadow Apartments



Prop Linden Woods Duplexes



Stonebrook Park



Timber Ridge



Larkspur Village

## 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 Bryan 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.

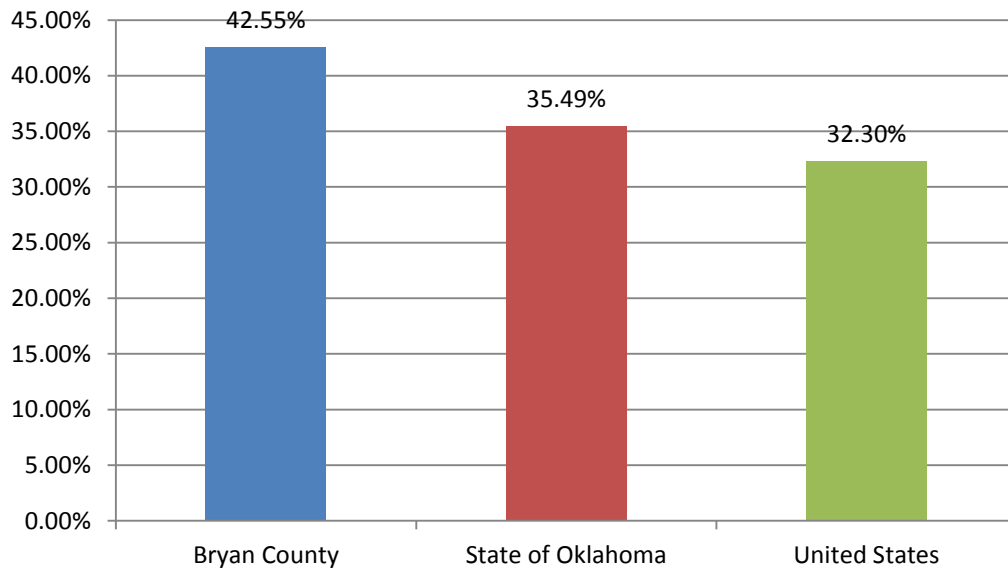
### HUD Programs in Bryan County

Bryan County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	82	95%	\$11,195	\$302	\$313	49.07%
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	16	93%	\$9,896	\$216	\$319	40.39%
Summary of All HUD Programs	98	95%	\$11,173	\$262	\$353	42.55%
<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 98 housing units located within Bryan County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$11,173. Total monthly rent for these units averages \$615, with the federal contribution averaging \$353 (57.45%) and the tenant's contribution averaging \$262 (42.55%).

**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 Bryan County**


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<b>Bryan 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	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	82	27%	48%	39%	84%	10%
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	16	0%	6%	100%	6%	36%
<b>Summary of All HUD Programs</b>	<b>98</b>	<b>10%</b>	<b>35%</b>	<b>69%</b>	<b>27%</b>	<b>7%</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>

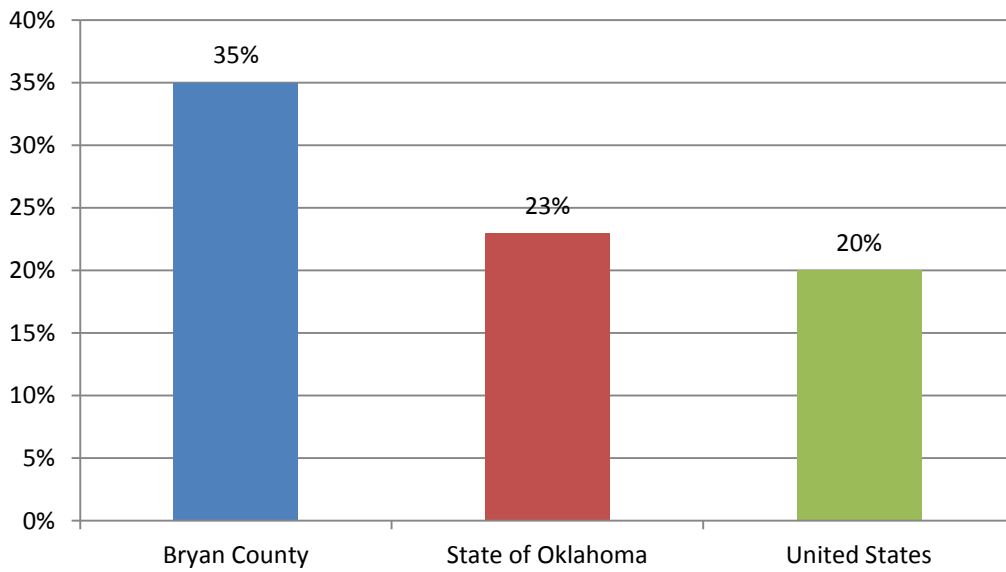
Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

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10% of housing units are occupied by single parents with female heads of household. 35% of households have at least one person with a disability. 69% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 27% have one or more disabilities. Finally, 7% of households are designated as racial or ethnic minorities.

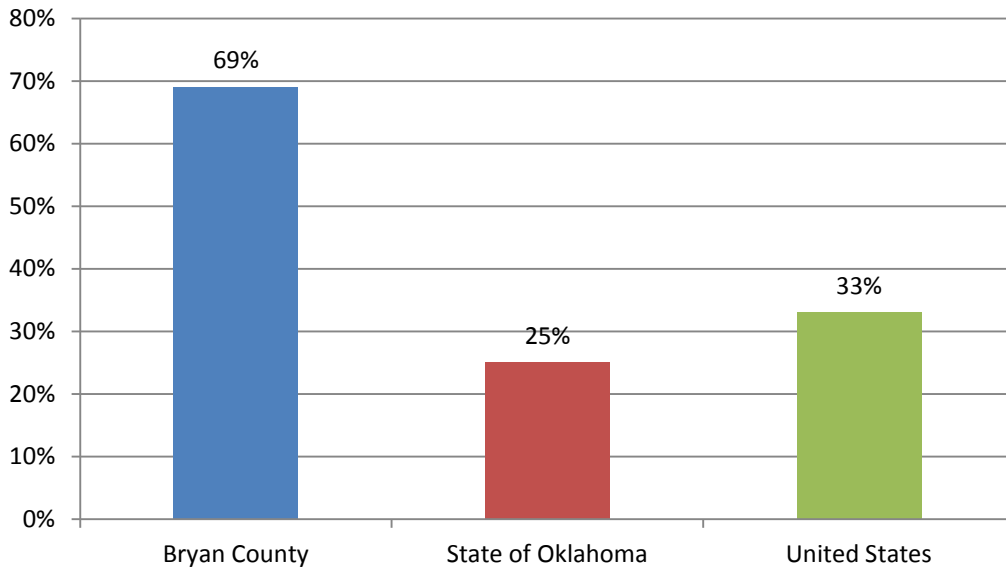


**Percentage of Households with Disabilities - HUD Subsidized Properties**



Source: 2013 HUD Picture of Subsidized Households

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



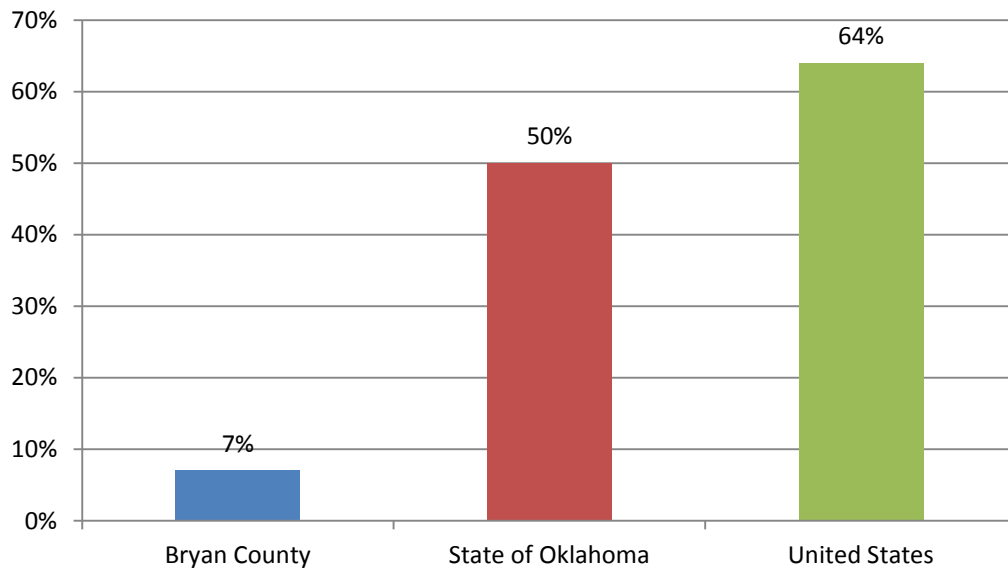
Source: 2013 HUD Picture of Subsidized Households



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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 Bryan 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 Bryan 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.

**Bryan County : CHAS - Housing Cost Burden by HAMFI**

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>890</b>		<b>1,150</b>	
Cost Burden Less Than 30%	115	12.92%	220	19.13%
Cost Burden Between 30%-50%	280	31.46%	140	12.17%
Cost Burden Greater Than 50%	325	36.52%	660	57.39%
Not Computed (no/negative income)	170	19.10%	130	11.30%
<b>Income 30%-50% HAMFI</b>	<b>1,275</b>		<b>1,065</b>	
Cost Burden Less Than 30%	740	58.04%	260	24.41%
Cost Burden Between 30%-50%	290	22.75%	435	40.85%
Cost Burden Greater Than 50%	245	19.22%	365	34.27%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>1,655</b>		<b>1,185</b>	
Cost Burden Less Than 30%	1,225	74.02%	845	71.31%
Cost Burden Between 30%-50%	350	21.15%	320	27.00%
Cost Burden Greater Than 50%	80	4.83%	25	2.11%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>1,145</b>		<b>505</b>	
Cost Burden Less Than 30%	935	81.66%	450	89.11%
Cost Burden Between 30%-50%	150	13.10%	60	11.88%
Cost Burden Greater Than 50%	60	5.24%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>10,660</b>		<b>5,740</b>	
Cost Burden Less Than 30%	8,520	79.92%	3,525	61.41%
Cost Burden Between 30%-50%	1,245	11.68%	1,040	18.12%
Cost Burden Greater Than 50%	725	6.80%	1,050	18.29%
Not Computed (no/negative income)	170	1.59%	130	2.26%

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

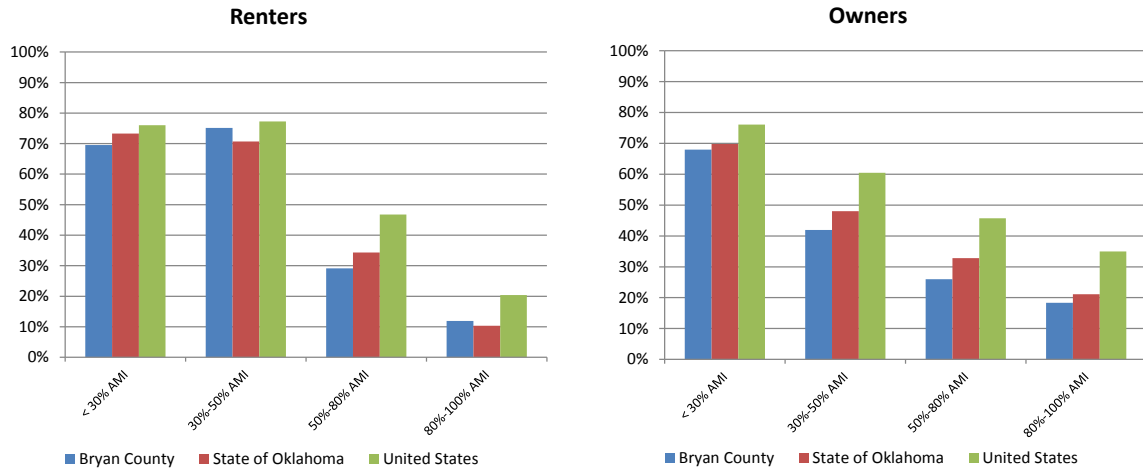
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Bryan County with the State of Oklahoma as a whole, and the United States.

**Bryan County : Households by Income by Cost Burden**

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	890	67.98%	1,150	69.57%
Income 30%-50% HAMFI	1,275	41.96%	1,065	75.12%
Income 50%-80% HAMFI	1,655	25.98%	1,185	29.11%
Income 80%-100% HAMFI	1,145	18.34%	505	11.88%
All Incomes	10,660	18.48%	5,740	36.41%

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>Bryan 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>890</b>		<b>1,150</b>	
Between 1.0 and 1.5 Persons per Room	4	0.45%	30	2.61%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	1.12%	50	4.35%
<b>Income 30%-50% HAMFI</b>	<b>1,275</b>		<b>1,065</b>	
Between 1.0 and 1.5 Persons per Room	25	1.96%	40	3.76%
More than 1.5 Persons per Room	20	1.57%	30	2.82%
Lacks Complete Kitchen or Plumbing	40	3.14%	40	3.76%
<b>Income 50%-80% HAMFI</b>	<b>1,655</b>		<b>1,185</b>	
Between 1.0 and 1.5 Persons per Room	40	2.42%	30	2.53%
More than 1.5 Persons per Room	4	0.24%	15	1.27%
Lacks Complete Kitchen or Plumbing	40	2.42%	15	1.27%
<b>Income 80%-100% HAMFI</b>	<b>1,145</b>		<b>505</b>	
Between 1.0 and 1.5 Persons per Room	35	3.06%	15	2.97%
More than 1.5 Persons per Room	0	0.00%	20	3.96%
Lacks Complete Kitchen or Plumbing	15	1.31%	0	0.00%
<b>All Incomes</b>	<b>10,660</b>		<b>5,740</b>	
Between 1.0 and 1.5 Persons per Room	134	1.26%	215	3.75%
More than 1.5 Persons per Room	28	0.26%	85	1.48%
Lacks Complete Kitchen or Plumbing	125	1.17%	190	3.31%

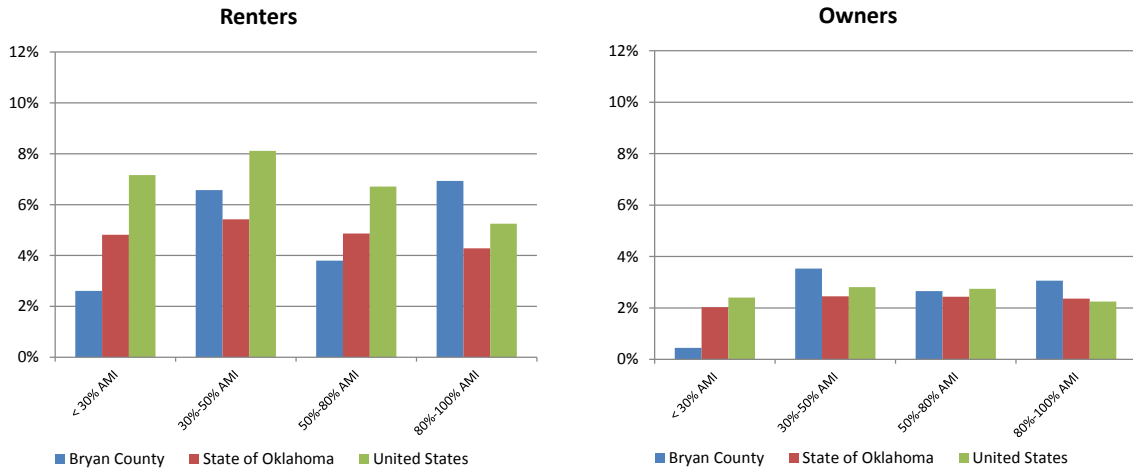
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Bryan County, Oklahoma and the nation.

<b>Bryan 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	890	0.45%	1,150	2.61%	1,150
Income 30%-50% HAMFI	1,275	3.53%	1,065	6.57%	1,065
Income 50%-80% HAMFI	1,655	2.66%	1,185	3.80%	1,185
Income 80%-100% HAMFI	1,145	3.06%	505	6.93%	505
<b>All Incomes</b>	<b>10,660</b>	<b>1.52%</b>	<b>5,740</b>	<b>5.23%</b>	<b>5,740</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 Bryan County, the state and the nation.

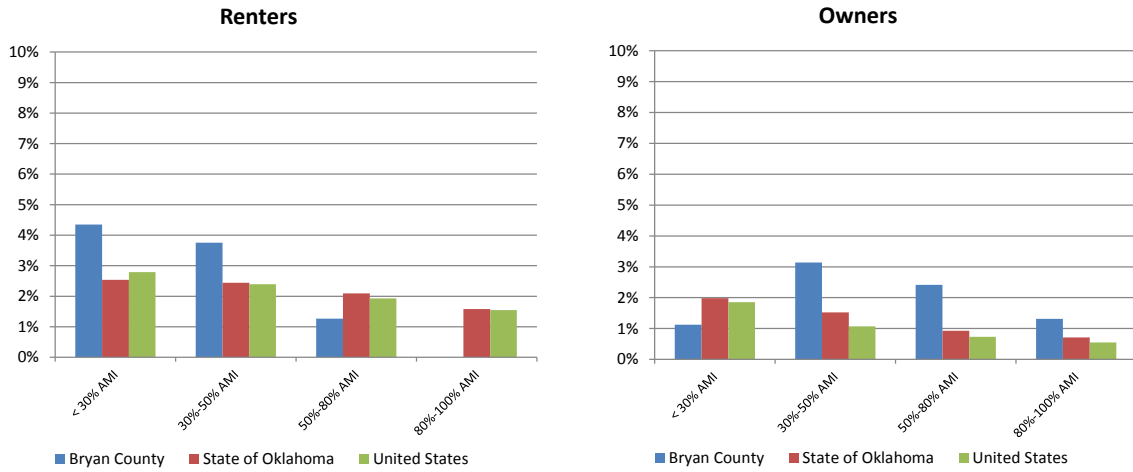
**Bryan County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	890	1.12%	1,150	4.35%	
Income 30%-50% HAMFI	1,275	3.14%	1,065	3.76%	
Income 50%-80% HAMFI	1,655	2.42%	1,185	1.27%	
Income 80%-100% HAMFI	1,145	1.31%	505	0.00%	
All Incomes	10,660	1.17%	5,740	3.31%	

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>Bryan County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
<b>Income &lt; 30% HAMFI</b>	<b>890</b>	<b>599</b>	<b>67.30%</b>	<b>1,150</b>	<b>805</b>	<b>70.00%</b>
Elderly Family	135	115	85.19%	4	0	0.00%
Small Family (2-4 persons)	185	120	64.86%	425	320	75.29%
Large Family (5 or more persons)	10	4	40.00%	20	20	100.00%
Elderly Non-Family	320	250	78.13%	165	75	45.45%
Non-Family, Non-Elderly	245	110	44.90%	535	390	72.90%
<b>Income 30%-50% HAMFI</b>	<b>1,275</b>	<b>534</b>	<b>41.88%</b>	<b>1,065</b>	<b>795</b>	<b>74.65%</b>
Elderly Family	195	85	43.59%	65	15	23.08%
Small Family (2-4 persons)	255	125	49.02%	265	220	83.02%
Large Family (5 or more persons)	45	4	8.89%	55	50	90.91%
Elderly Non-Family	510	200	39.22%	385	275	71.43%
Non-Family, Non-Elderly	270	120	44.44%	295	235	79.66%
<b>Income 50%-80% HAMFI</b>	<b>1,655</b>	<b>438</b>	<b>26.47%</b>	<b>1,185</b>	<b>339</b>	<b>28.61%</b>
Elderly Family	440	75	17.05%	85	30	35.29%
Small Family (2-4 persons)	490	184	37.55%	505	90	17.82%
Large Family (5 or more persons)	100	19	19.00%	105	40	38.10%
Elderly Non-Family	325	65	20.00%	85	4	4.71%
Non-Family, Non-Elderly	300	95	31.67%	405	175	43.21%
<b>Income 80%-100% HAMFI</b>	<b>1,145</b>	<b>209</b>	<b>18.25%</b>	<b>505</b>	<b>60</b>	<b>11.88%</b>
Elderly Family	355	55	15.49%	20	10	50.00%
Small Family (2-4 persons)	420	90	21.43%	305	35	11.48%
Large Family (5 or more persons)	70	35	50.00%	40	0	0.00%
Elderly Non-Family	105	10	9.52%	15	15	100.00%
Non-Family, Non-Elderly	195	19	9.74%	125	0	0.00%
<b>All Incomes</b>	<b>10,660</b>	<b>1,968</b>	<b>18.46%</b>	<b>5,740</b>	<b>2,084</b>	<b>36.31%</b>
Elderly Family	2,315	354	15.29%	234	55	23.50%
Small Family (2-4 persons)	4,255	634	14.90%	2,510	675	26.89%
Large Family (5 or more persons)	750	66	8.80%	370	110	29.73%
Elderly Non-Family	1,600	545	34.06%	685	384	56.06%
Non-Family, Non-Elderly	1,745	369	21.15%	1,940	860	44.33%

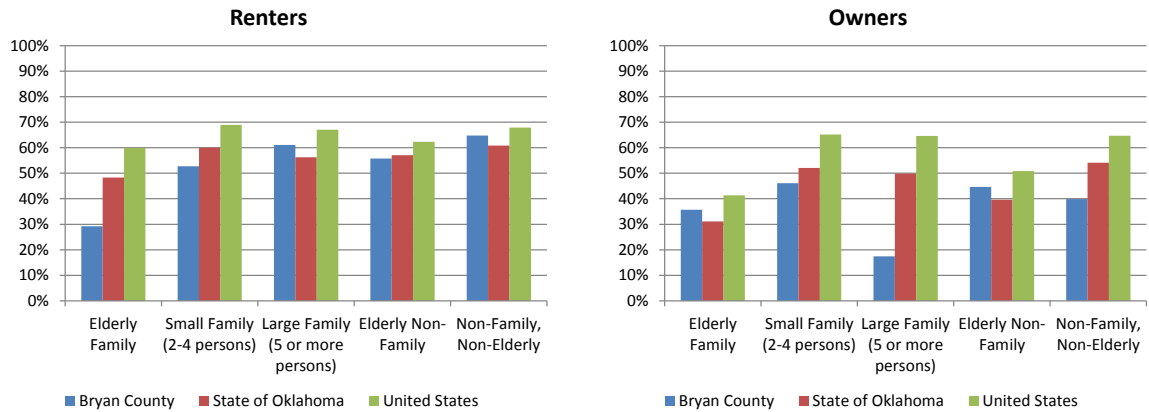
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
<b>Income &lt; 80% HAMFI</b>	<b>3,820</b>	<b>1,571</b>	<b>41.13%</b>	<b>3,400</b>	<b>57.03%</b>
Elderly Family	770	275	35.71%	154	29.22%
Small Family (2-4 persons)	930	429	46.13%	1,195	52.72%
Large Family (5 or more persons)	155	27	17.42%	180	61.11%
Elderly Non-Family	1,155	515	44.59%	635	55.75%
Non-Family, Non-Elderly	815	325	39.88%	1,235	64.78%

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>Bryan County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>890</b>	<b>605</b>	<b>67.98%</b>	<b>1,150</b>	<b>830</b>	<b>72.17%</b>
Elderly Family	135	115	85.19%	4	0	0.00%
Small Family (2-4 persons)	185	120	64.86%	425	320	75.29%
Large Family (5 or more persons)	10	10	100.00%	20	20	100.00%
Elderly Non-Family	320	250	78.13%	165	75	45.45%
Non-Family, Non-Elderly	245	110	44.90%	535	415	77.57%
<b>Income 30%-50% HAMFI</b>	<b>1,275</b>	<b>610</b>	<b>47.84%</b>	<b>1,065</b>	<b>865</b>	<b>81.22%</b>
Elderly Family	195	85	43.59%	65	15	23.08%
Small Family (2-4 persons)	255	125	49.02%	265	225	84.91%
Large Family (5 or more persons)	45	45	100.00%	55	55	100.00%
Elderly Non-Family	510	220	43.14%	385	300	77.92%
Non-Family, Non-Elderly	270	135	50.00%	295	270	91.53%
<b>Income 50%-80% HAMFI</b>	<b>1,655</b>	<b>505</b>	<b>30.51%</b>	<b>1,185</b>	<b>404</b>	<b>34.09%</b>
Elderly Family	440	80	18.18%	85	30	35.29%
Small Family (2-4 persons)	490	190	38.78%	505	125	24.75%
Large Family (5 or more persons)	100	50	50.00%	105	70	66.67%
Elderly Non-Family	325	80	24.62%	85	4	4.71%
Non-Family, Non-Elderly	300	105	35.00%	405	175	43.21%
<b>Income Greater than 80% of HAMFI</b>	<b>6,835</b>	<b>500</b>	<b>7.32%</b>	<b>2,340</b>	<b>445</b>	<b>19.02%</b>
Elderly Family	1,545	80	5.18%	80	10	12.50%
Small Family (2-4 persons)	3,325	240	7.22%	1,320	170	12.88%
Large Family (5 or more persons)	590	60	10.17%	190	95	50.00%
Elderly Non-Family	450	30	6.67%	50	30	60.00%
Non-Family, Non-Elderly	925	90	9.73%	705	140	19.86%
<b>All Incomes</b>	<b>10,655</b>	<b>2,220</b>	<b>20.84%</b>	<b>5,740</b>	<b>2,544</b>	<b>44.32%</b>
Elderly Family	2,315	360	15.55%	234	55	23.50%
Small Family (2-4 persons)	4,255	675	15.86%	2,515	840	33.40%
Large Family (5 or more persons)	745	165	22.15%	370	240	64.86%
Elderly Non-Family	1,605	580	36.14%	685	409	59.71%
Non-Family, Non-Elderly	1,740	440	25.29%	1,940	1,000	51.55%

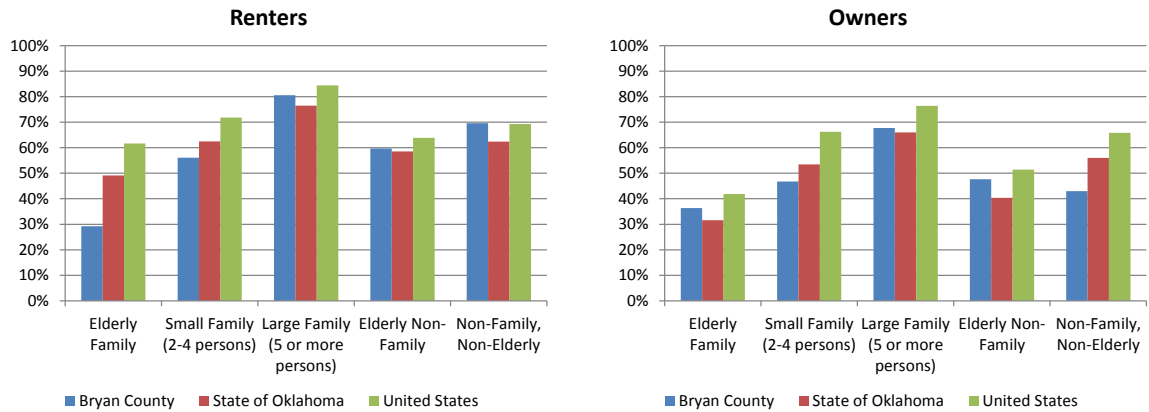
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>3,820</b>	<b>1,720</b>	<b>45.03%</b>	<b>3,400</b>	<b>2,099</b>	<b>61.74%</b>
Elderly Family	770	280	36.36%	154	45	29.22%
Small Family (2-4 persons)	930	435	46.77%	1,195	670	56.07%
Large Family (5 or more persons)	155	105	67.74%	180	145	80.56%
Elderly Non-Family	1,155	550	47.62%	635	379	59.69%
Non-Family, Non-Elderly	815	350	42.94%	1,235	860	69.64%

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 Bryan 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>Bryan County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>890</b>	<b>605</b>	<b>68.0%</b>	<b>1,150</b>	<b>825</b>	<b>71.7%</b>
White alone, non-Hispanic	725	490	67.6%	800	530	66.3%
Black or African-American alone	10	0	0.0%	15	15	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	84	60	71.4%	154	130	84.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	55	45	81.8%	24	10	41.7%
Other (including multiple races)	24	10	41.7%	154	135	87.7%
<b>Income 30%-50% HAMFI</b>	<b>1,275</b>	<b>610</b>	<b>47.8%</b>	<b>1,065</b>	<b>860</b>	<b>80.8%</b>
White alone, non-Hispanic	1,010	475	47.0%	810	640	79.0%
Black or African-American alone	4	4	100.0%	10	10	100.0%
Asian alone	20	20	100.0%	0	0	N/A
American Indian alone	70	30	42.9%	105	95	90.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	0	0.0%	40	40	100.0%
Other (including multiple races)	140	80	57.1%	105	80	76.2%
<b>Income 50%-80% HAMFI</b>	<b>1,655</b>	<b>505</b>	<b>30.5%</b>	<b>1,185</b>	<b>400</b>	<b>33.8%</b>
White alone, non-Hispanic	1,380	400	29.0%	900	260	28.9%
Black or African-American alone	45	20	44.4%	25	15	60.0%
Asian alone	15	15	100.0%	0	0	N/A
American Indian alone	95	45	47.4%	80	25	31.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	50	30	60.0%
Other (including multiple races)	115	30	26.1%	135	70	51.9%
<b>Income 80%-100% HAMFI</b>	<b>1,140</b>	<b>215</b>	<b>18.9%</b>	<b>505</b>	<b>95</b>	<b>18.8%</b>
White alone, non-Hispanic	930	195	21.0%	340	50	14.7%
Black or African-American alone	8	4	50.0%	20	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	50	0	0.0%	60	15	25.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	20	0	0.0%
Other (including multiple races)	155	20	12.9%	70	30	42.9%
<b>All Incomes</b>	<b>10,655</b>	<b>2,215</b>	<b>20.8%</b>	<b>5,740</b>	<b>2,525</b>	<b>44.0%</b>
White alone, non-Hispanic	8,780	1,730	19.7%	4,245	1,730	40.8%
Black or African-American alone	87	28	32.2%	125	40	32.0%
Asian alone	50	35	70.0%	0	0	N/A
American Indian alone	629	170	27.0%	458	269	58.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	234	45	19.2%	234	130	55.6%
Other (including multiple races)	894	220	24.6%	694	360	51.9%

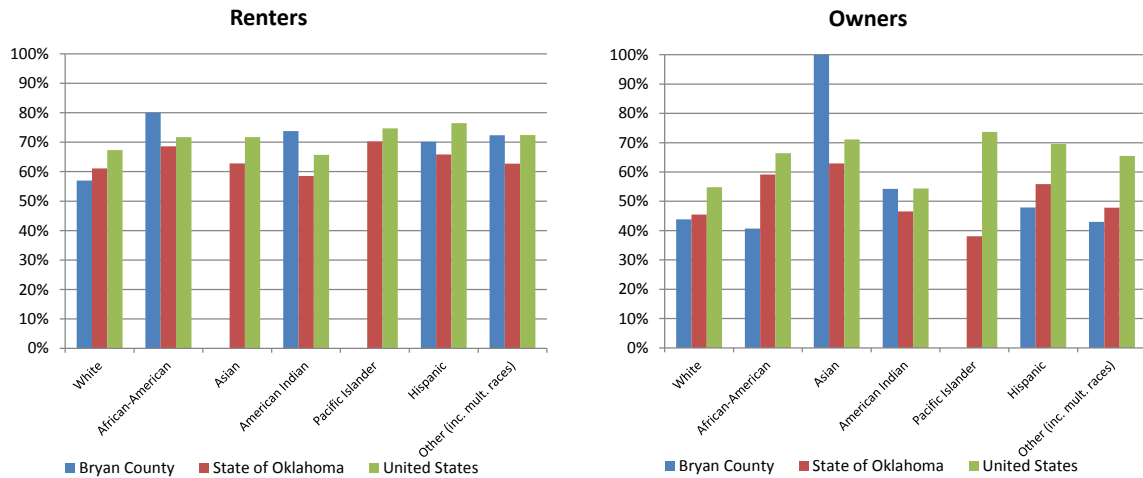
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Bryan 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>3,820</b>	<b>1,720</b>	<b>45.03%</b>	<b>3,400</b>	<b>61.32%</b>
White alone, non-Hispanic	3,115	1,365	43.82%	2,510	56.97%
Black or African-American alone	59	24	40.68%	50	80.00%
Asian alone	35	35	100.00%	0	N/A
American Indian alone	249	135	54.22%	339	73.75%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	94	45	47.87%	114	70.18%
Other (including multiple races)	279	120	43.01%	394	72.34%

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

- Among households with incomes less than 50% of Area Median Income, there are 1,600 renter households that are cost overburdened, and 1,140 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 365 renter households that are cost overburdened, and 650 homeowners that are cost overburdened.



- 80.0% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 73.75% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems.
- 100% of Asian homeowners have one or more housing problems.

## Overall Anticipated Housing Demand

Future demand for housing units in Bryan 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 Durant, as well as Bryan County as a whole. The calculations are shown in the following tables.

### Durant Anticipated Demand

Households in Durant grew at an annually compounded rate of 1.44% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.53% per year since that time, and that households will grow 1.06% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.06% per year in forecasting future household growth for Durant.

The percentage of owner households was estimated at 44.35% with renter households estimated at 55.65%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

<b>Future Housing Demand Estimates for Durant</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	6,830	6,903	6,976	7,050	7,125	7,201
Owner %: 44.35%	3,029	3,061	3,094	3,127	3,160	3,194
Renter %: 55.65%	3,801	3,841	3,882	3,924	3,965	4,007
				<b>Total New Owner Households</b>		<b>165</b>
				<b>Total New Renter Households</b>		<b>206</b>

Based on an estimated household growth rate of 1.06% per year, Durant would require 165 new housing units for ownership, and 206 units for rent, over the next five years. Annually this equates to 33 units for ownership per year, and 41 units for rent per year.

### Bryan County Anticipated Demand

Households in Bryan County grew at an annually compounded rate of 1.56% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.34% per year since that time, and that households will grow 1.21% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.21% per year in forecasting future household growth for Bryan County.

The percentage of owner households was estimated at 63.29% with renter households estimated at 36.71%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth





## Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Bryan County. These forecasts are based on the previously forecasted overall trends for the next five years.

### Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Bryan County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

<b>Bryan County: 2015-2020 Housing Needs by Income Threshold</b>					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	705	409	1,114
Less than 30% AMI	8.35%	20.03%	59	82	<b>141</b>
Less than 50% AMI	20.31%	38.59%	143	158	<b>301</b>
Less than 60% AMI	24.37%	46.31%	172	189	<b>361</b>
Less than 80% AMI	35.83%	59.23%	253	242	<b>495</b>

### Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

<b>Bryan County: 2015-2020 Housing Needs Age 62 and Up</b>					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	36.73%	16.01%	259	65	<b>324</b>
Elderly less than 30% AMI	4.27%	2.94%	30	12	<b>42</b>
Elderly less than 50% AMI	10.88%	10.78%	77	44	<b>121</b>
Elderly less than 60% AMI	13.06%	12.94%	92	53	<b>145</b>
Elderly less than 80% AMI	18.06%	13.75%	127	56	<b>184</b>

### Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

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**Bryan County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	34.73%	36.06%	245	147	<b>392</b>
Disabled less than 30% AMI	4.41%	11.85%	31	48	<b>80</b>
Disabled less than 50% AMI	9.71%	19.69%	68	81	<b>149</b>
Disabled less than 60% AMI	11.66%	23.62%	82	97	<b>179</b>
Disabled less than 80% AMI	16.47%	25.52%	116	104	<b>221</b>

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### Housing Needs for Veterans

This section will address housing needs for households with at least one veteran. This data is not available through HUD's Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

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**Bryan County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	705	409	1,114
Total Veteran Demand	10.10%	10.10%	71	41	<b>113</b>
Veterans with Disabilities	3.49%	3.49%	25	14	<b>39</b>
Veterans Below Poverty	0.82%	0.82%	6	3	<b>9</b>
Disabled Veterans Below Poverty	0.24%	0.24%	2	1	<b>3</b>

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### Housing Needs for Working Families

The final table addresses housing needs for working families. Working families are in this case defined as families (households with at least two members related by blood or marriage) with at least one person employed. Like the forecasts for veteran needs, this data cannot be extracted from the HUD CHAS tables, so we have again relied on the Census Bureau's American Community Survey (table B23007 in this instance). The data is further broken down by the presence of children (below the age of 18).

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**Bryan County: 2015-2020 Housing Needs for Working Families**


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	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	705	409	1,114
Total Working Families	46.50%	46.50%	328	190	<b>518</b>
Working Families with Children Present	24.51%	24.51%	173	100	<b>273</b>

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### Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,114 housing units will be needed in Bryan County over the next five years. Of those units:

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

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

This data suggests a strong need in Bryan County for housing units that are both affordable and accessible to persons with disabilities / special needs.