

Housing Needs Assessment
Custer County

Prepared For:

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

Effective Date of the Analysis:

July 15, 2015

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.





January 28, 2016

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

SUBJECT: Housing Needs Assessment
 Custer County
 IRR - Tulsa/OKC File No. 140-2015-0033

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
January 28, 2016
Page 2

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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

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

Jacquelyn Porter
Market Analyst



Table of Contents

Introduction and Executive Summary	1	Housing by Units in Structure	31
General Information	4	Housing Units Number of Bedrooms and Tenure	32
Purpose and Function of the Market Study	4	Housing Units Tenure and Household Income	32
Effective Date of Consultation	4	Housing Units by Year of Construction and Tenure	34
Scope of the Assignment	4	Substandard Housing	35
Data Sources	4	Vacancy Rates	36
Custer County Analysis	6	Building Permits	37
Area Information	6	New Construction Activity	39
Access and Linkages	6	Homeownership Market	40
Educational Facilities	7	Housing Units by Home Value	40
Medical Facilities	7	Custer County Median Home Values by Census Tract	41
Demographic Analysis	11	Home Values by Year of Construction	42
Population and Households	11	Weatherford Single Family Sales Activity	42
Population by Race and Ethnicity	12	Clinton Single Family Sales Activity	43
Population by Age	13	Foreclosure Rates	45
Families by Presence of Children	16	Rental Market	46
Population by Presence of Disabilities	17	Gross Rent Levels	46
Group Quarters Population	18	Weatherford Rental Survey Data	47
Household Income Levels	19	Rental Market Vacancy – Weatherford	48
Household Income Trend	20	Clinton Rental Survey Data	48
Poverty Rates	21	Rental Market Vacancy – Clinton	48
Economic Conditions	22	Summary of HUD Subsidized Properties	50
Employment and Unemployment	22	Projected Housing Need	55
Employment Level Trends	22	Consolidated Housing Affordability Strategy (CHAS)	55
Unemployment Rate Trends	23	Cost Burden by Income Threshold	55
Employment and Wages by Industrial Supersector	24	Substandard Conditions / Overcrowding by Income Threshold	57
Working Families	27	Cost Burden by Household Type	60
Major Employers	28		
Commuting Patterns	29		
Housing Stock Analysis	31		
Existing Housing Units	31		

Table of Contents

Housing Problems by Household Type	62	At Risk For Homelessness	100
Housing Problems by Race / Ethnicity	64	Findings and Recommendations	102
CHAS Conclusions	66	Fair Housing	105
Overall Anticipated Housing Demand	68	Summary	105
Weatherford Anticipated Demand	68	Key Findings:	105
Clinton Anticipated Demand	68	Recommendations:	105
Custer County Anticipated Demand	69	Appendix 1: County affordable housing	
Housing Demand – Population Subsets	70	Summaries	120
Housing Needs by Income Thresholds	70	Lead-Based Paint Hazards	124
Elderly Housing Needs	70	Custer County Findings	126
Housing Needs for Persons with Disabilities			
/ Special Needs	70	Conclusions	138
Housing Needs for Veterans	71	Addenda	
Housing Needs for Working Families	71	A. Acknowledgments	
Population Subset Conclusions	71	B. Qualifications	
Special Topics	73		
Custer County Disaster Resiliency Assessment	74		
C.0 Comprehensive Plans & Hazard			
Mitigation Plans	74		
C.2.1.1. Historical Data on Natural Disasters			
and Other Hazards	74		
C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters			
from Disaster Event	84		
C.2.1.3 Public Policy and Governance to			
Build Disaster Resiliency	84		
C.2.1.4 Local Emergency Response Agency			
Structure	84		
C.2.1.5 Threat & Hazard Warning Systems	84		
Social Vulnerability	86		
Homelessness	91		
By Continuum of Care	91		
A Snap Shot of Homelessness in the State	94		
Rural Areas	98		

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 Custer County is projected to grow by 1.72% per year over the next five years, significantly outperforming the State of Oklahoma.
2. Custer County is projected to need a total of 732 housing units for ownership and 434 housing units for rent over the next five years.
3. Median Household Income in Custer County is estimated to be \$45,049 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Custer County is estimated to be 19.15%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Custer County are significantly lower than the state averages.
5. Home values and rental rates in Custer County are also lower than the state averages.
6. Average sale price for homes in Weatherford was \$163,816 in 2015, with an average price per square foot of \$95.58. The average year of construction for homes sold in 2015 is estimated to be 1975.

7. Average sale price for homes in Clinton was \$105,173 in 2015, with an average price per square foot of \$65.41. The average year of construction for homes sold in 2015 is estimated to be 1961.
8. Approximately 36.98% of renters and 14.72% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 57 Injuries: 19 Fatalities: 4 Damages (1996-2014): \$1,110,000.00
2. Social Vulnerability: Above the state score; at the census tract level, the Weatherford and Clinton areas have particularly higher scores
3. Floodplain: Clinton, Weatherford, and Butler have notable development within or near the floodplain

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 78
2. Units nearer elevated number of persons with disabilities: 172

Lead-Based Paint Specific Findings

1. We estimate there are 1,851 occupied housing units in Custer County with lead-based paint hazards.
2. 867 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 315 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 Custer 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 Custer 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 Custer 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 Custer County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Custer County area.

Effective Date of Consultation

The Custer County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 2015. The date of this report is January 28, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Custer County Analysis

Area Information

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

Custer County is located in Western Oklahoma. The county seat, Arapaho, is located in the central part of the county. The two communities featured in this analysis are Clinton and Weatherford. Clinton is located in the south-central part of Custer County, approximately 84 miles away from Oklahoma City. Weatherford is located in the southeastern portion of the county, approximately 69 miles from Oklahoma City.

Custer County has a total area of 1,002 square miles (989 square miles of land, and 13 square miles of water), ranking 22nd out of Oklahoma's 77 counties in terms of total area. The total population of Custer County as of the 2010 Census was 27,469 persons, for a population density of 28 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Both Clinton and Weatherford are located on Interstate 40, which provides direct access to Oklahoma City to the east and to Amarillo, TX to the west. U.S. 183 runs north/south through Clinton and provides access to the city of Cordell to the south, and Woodward to the north. Additionally, the county has a well-maintained interior road system.

Public transportation is provided by Red River Transportation Service (a service of Community Action Development Corporation), with service in Beckham, Caddo, Carter, Comanche, Cotton, Custer, Dewey, Ellis, Jefferson, Kiowa, Roger Mills, Stephens, Tillman, Washita and Woodward counties. RRTS has regularly scheduled routes in select cities as well as demand-response service, and also offers the SoonerRide program for Medicaid recipients. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Thomas P. Stafford Airport (5,100' concrete runway) and Clinton Regional Airport (4,305 asphalt runway) are located in Custer County. The nearest full-service commercial airport is Will Rogers World Airport in Oklahoma City, located approximately 65 miles east.

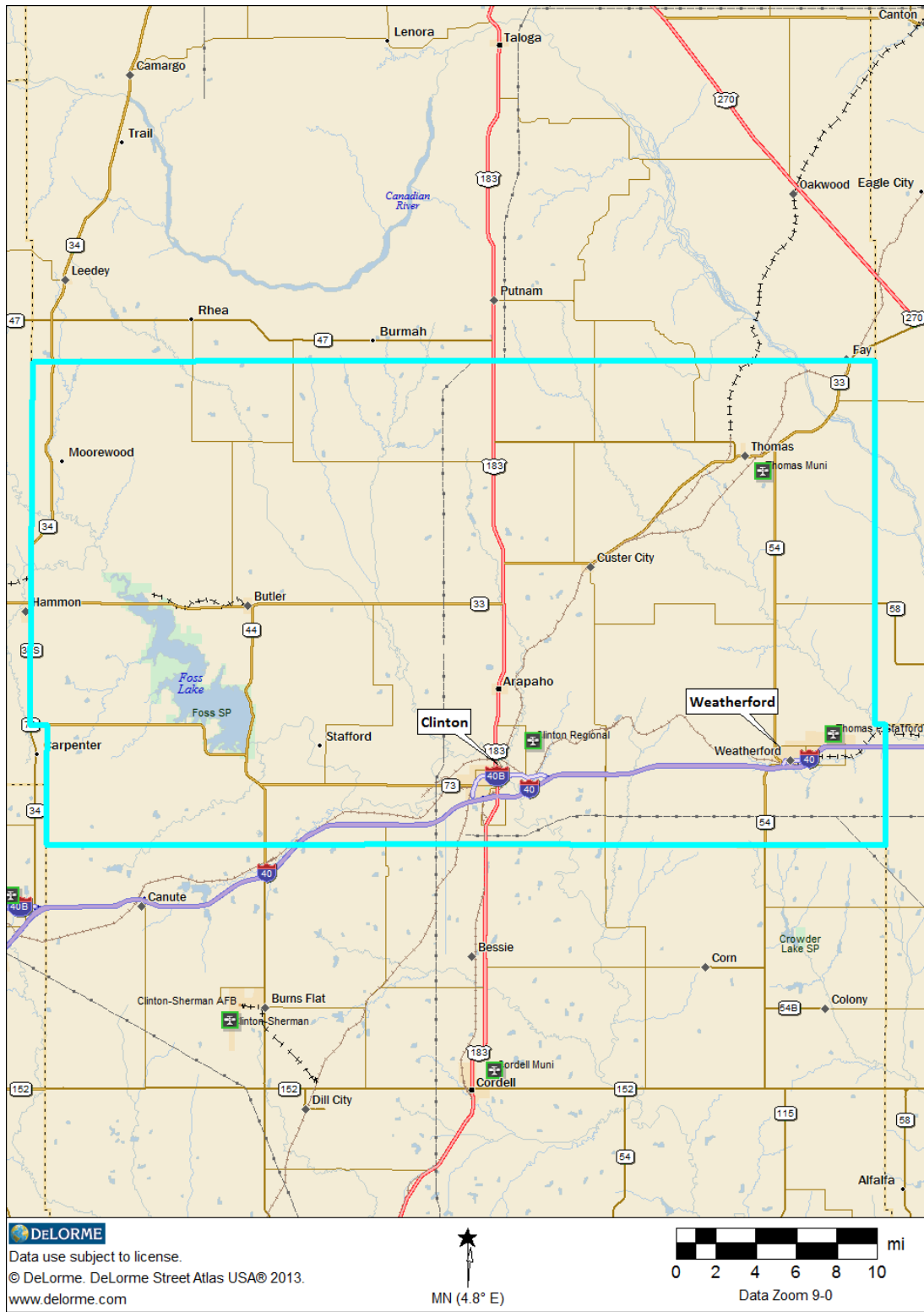
Educational Facilities

Both Clinton and Weatherford have public primary and secondary school facilities. Higher education is also available from Southwestern Oklahoma State University in Weatherford. SWOSU offers a wide variety of undergraduate and post-graduate programs, including Doctor of Pharmacy, and has over 4,000 students with a branch campus in Sayre (Beckham County). In addition, the University of Oklahoma is 88 miles from Weatherford in Norman, and Oklahoma State University in Stillwater is 135 miles away from Weatherford. Finally, Western Technology Center has a campus in Weatherford (as well as Burns Flat, Elk City, Hobart and Sayre).

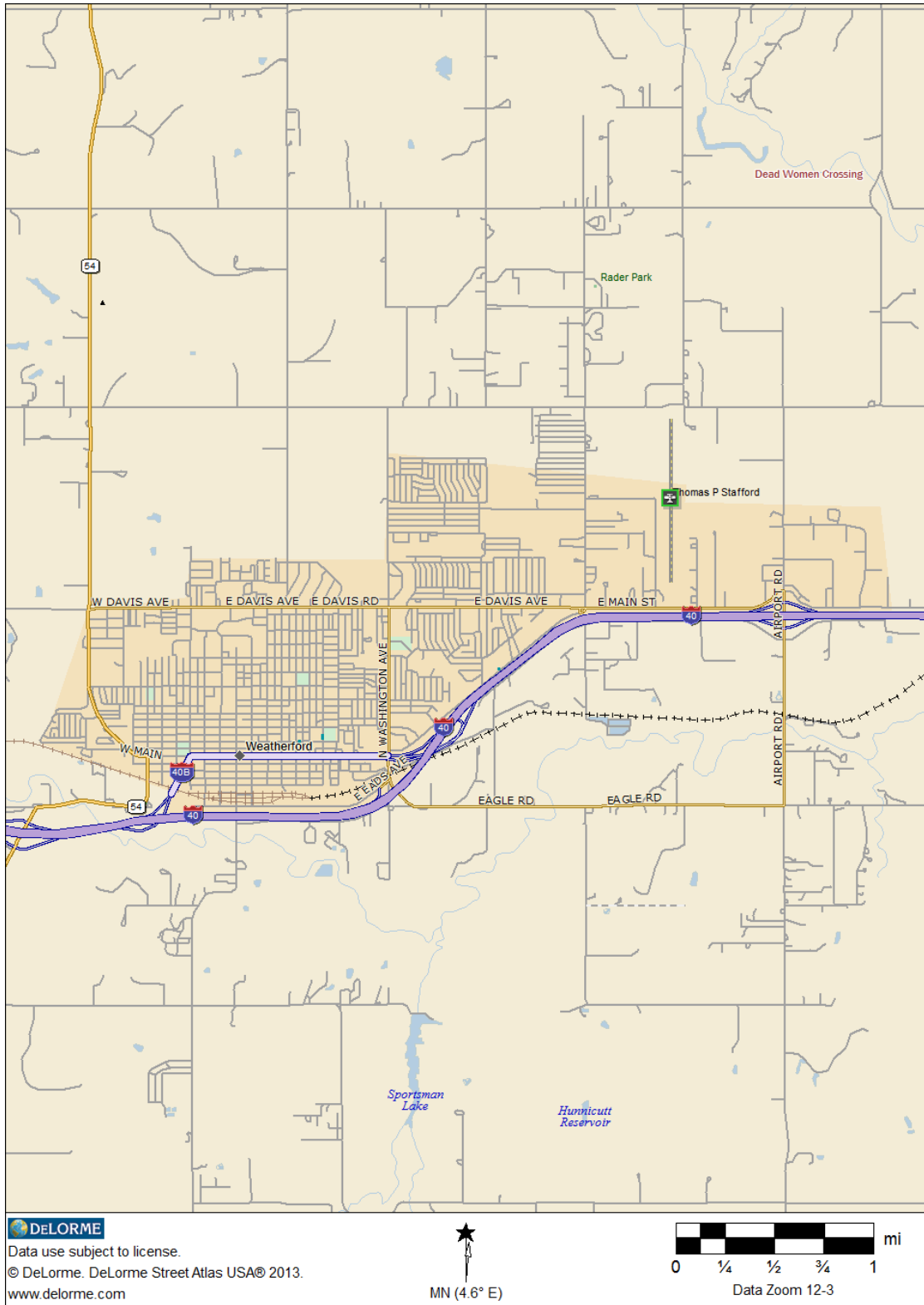
Medical Facilities

Medical services are available from Weatherford Regional Hospital (a St. Anthony Hospital affiliate). A new 62,000 square foot hospital was completed in 2007 at a cost of \$21.5 million, licensed for 25 critical access beds. Additionally, AllianceHealth Clinton is a 56-bed acute care facility. Professional services are offered by local physicians and dentists. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

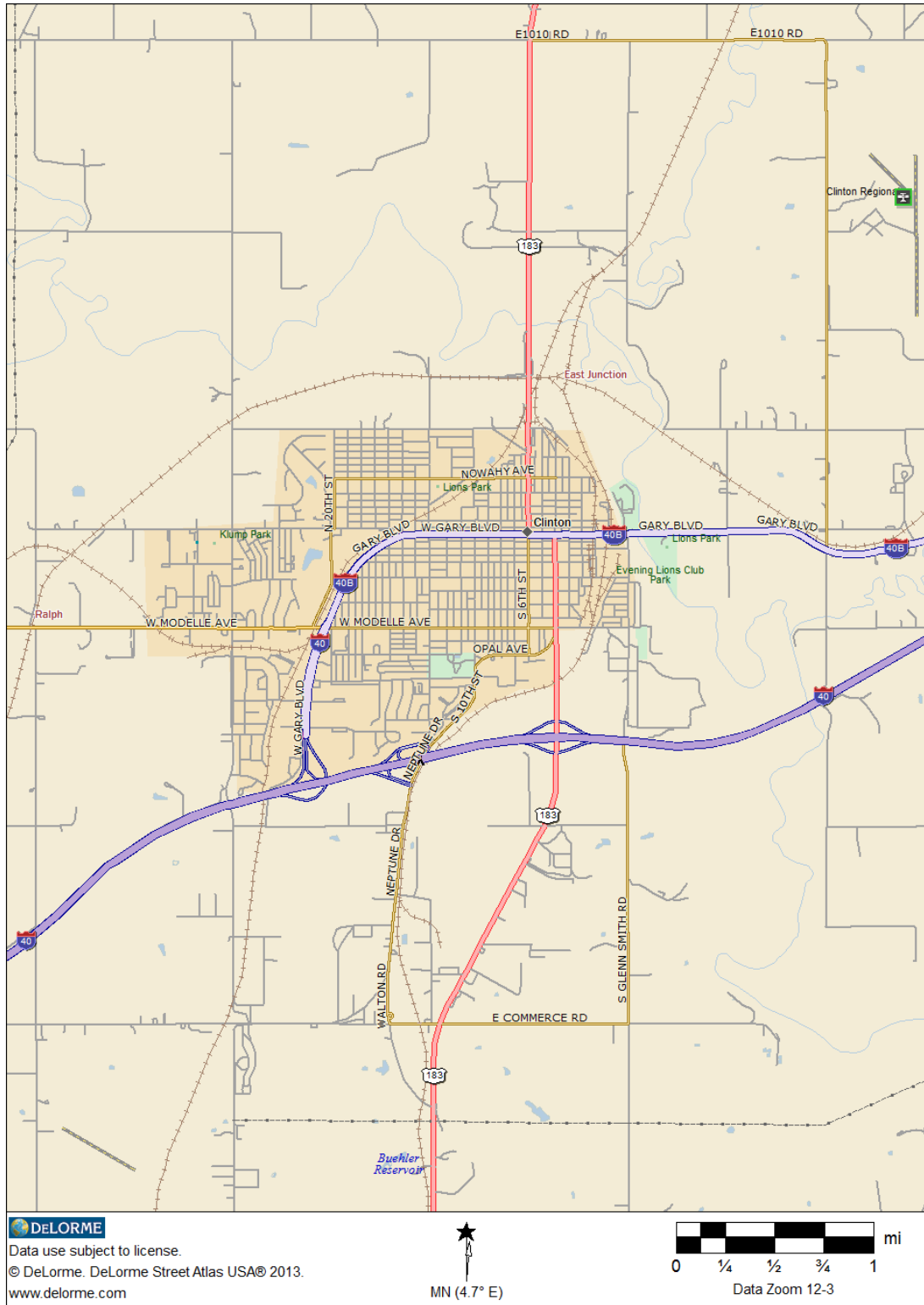
Custer County Area Map



Weatherford Area Map



Clinton Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Weatherford	9,859	10,833	0.95%	12,415	2.76%	13,534	1.74%
Clinton	8,833	9,033	0.22%	10,079	2.22%	11,010	1.78%
Custer County	26,142	27,469	0.50%	30,481	2.10%	33,186	1.72%
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 Custer County was 27,469 persons as of the 2010 Census, a 0.50% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Custer County to be 30,481 persons, and projects that the population will show 1.72% annualized growth over the next five years.

The population of Weatherford was 10,833 persons as of the 2010 Census, a 0.95% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Weatherford to be 12,415 persons, and projects that the population will show 1.74% annualized growth over the next five years.

The population of Clinton was 9,033 persons as of the 2010 Census, a 0.22% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Clinton to be 10,079 persons, and projects that the population will show 1.78% annualized growth over the next five years.

Weatherford, Clinton, and Custer County as a whole have demonstrated strong population growth over the last fifteen years and this trend is expected to continue over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Weatherford	3,991	4,420	1.03%	5,133	3.04%	5,654	1.95%
Clinton	3,331	3,308	-0.07%	3,763	2.61%	4,134	1.90%
Custer County	10,136	10,698	0.54%	11,989	2.30%	13,155	1.87%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Weatherford	2,188	2,303	0.51%	2,799	3.98%	3,096	2.04%
Clinton	2,266	2,231	-0.16%	2,535	2.59%	2,784	1.89%
Custer County	6,581	6,726	0.22%	7,553	2.35%	8,299	1.90%
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, Custer County had a total of 10,698 households, representing a 0.54% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Custer County to have 11,989 households. This number is expected to experience a 1.87% annualized rate of growth over the next five years.

As of 2010, Weatherford had a total of 4,420 households, representing a 1.03% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Weatherford to have 5,133 households. This number is expected to experience a 1.95% annualized rate of growth over the next five years.

As of 2010, Clinton had a total of 3,308 households, representing a -0.07% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Clinton to have 3,763 households. This number is expected to experience a 1.90% 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 Custer County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity						
Single-Classification Race	Weatherford		Clinton		Custer County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	11,155		9,196		28,092	
White Alone	9,602	86.08%	7,033	76.48%	23,550	83.83%
Black or African American Alone	407	3.65%	418	4.55%	857	3.05%
Amer. Indian or Alaska Native Alone	302	2.71%	512	5.57%	1,093	3.89%
Asian Alone	166	1.49%	155	1.69%	368	1.31%
Native Hawaiian and Other Pac. Isl. Alone	5	0.04%	30	0.33%	35	0.12%
Some Other Race Alone	30	0.27%	513	5.58%	576	2.05%
Two or More Races	643	5.76%	535	5.82%	1,613	5.74%
Population by Hispanic or Latino Origin	Weatherford		Clinton		Custer County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	11,155		9,196		28,092	
Hispanic or Latino	910	8.16%	2,922	31.77%	4,185	14.90%
<i>Hispanic or Latino, White Alone</i>	830	91.21%	2,141	73.27%	3,262	77.95%
<i>Hispanic or Latino, All Other Races</i>	80	8.79%	781	26.73%	923	22.05%
Not Hispanic or Latino	10,245	91.84%	6,274	68.23%	23,907	85.10%
<i>Not Hispanic or Latino, White Alone</i>	8,772	85.62%	4,892	77.97%	20,288	84.86%
<i>Not Hispanic or Latino, All Other Races</i>	1,473	14.38%	1,382	22.03%	3,619	15.14%

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

In Custer County, racial and ethnic minorities comprise 27.78% of the total population. Within Weatherford, racial and ethnic minorities represent 21.36% of the population. Within Clinton, the percentage is 46.80%.

Population by Age

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

Custer County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	27,469		30,481		33,186			
Age 0 - 4	1,926	7.01%	2,199	7.21%	2,416	7.28%	2.69%	1.90%
Age 5 - 9	1,809	6.59%	2,083	6.83%	2,319	6.99%	2.86%	2.17%
Age 10 - 14	1,630	5.93%	1,920	6.30%	2,197	6.62%	3.33%	2.73%
Age 15 - 17	1,045	3.80%	1,184	3.88%	1,281	3.86%	2.53%	1.59%
Age 18 - 20	2,144	7.81%	1,953	6.41%	1,951	5.88%	-1.85%	-0.02%
Age 21 - 24	2,649	9.64%	2,983	9.79%	2,766	8.33%	2.40%	-1.50%
Age 25 - 34	3,666	13.35%	4,448	14.59%	4,933	14.86%	3.94%	2.09%
Age 35 - 44	2,700	9.83%	3,113	10.21%	3,901	11.75%	2.89%	4.62%
Age 45 - 54	3,372	12.28%	3,168	10.39%	3,031	9.13%	-1.24%	-0.88%
Age 55 - 64	2,857	10.40%	3,335	10.94%	3,575	10.77%	3.14%	1.40%
Age 65 - 74	1,835	6.68%	2,180	7.15%	2,690	8.11%	3.51%	4.29%
Age 75 - 84	1,242	4.52%	1,292	4.24%	1,463	4.41%	0.79%	2.52%
Age 85 and over	594	2.16%	623	2.04%	663	2.00%	0.96%	1.25%
<i>Age 55 and over</i>	<i>6,528</i>	<i>23.76%</i>	<i>7,430</i>	<i>24.38%</i>	<i>8,391</i>	<i>25.28%</i>	<i>2.62%</i>	<i>2.46%</i>
<i>Age 62 and over</i>	<i>3,934</i>	<i>14.32%</i>	<i>4,473</i>	<i>14.67%</i>	<i>5,226</i>	<i>15.75%</i>	<i>2.60%</i>	<i>3.16%</i>
Median Age	31.9		31.6		32.4		-0.19%	0.50%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Custer County is 31.6 years. This compares with the statewide figure of 36.6 years. Approximately 7.21% of the population is below the age of 5, while 14.67% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.16% per year.

Weatherford Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	10,833		12,415		13,534			
Age 0 - 4	712	6.57%	832	6.70%	914	6.75%	3.16%	1.90%
Age 5 - 9	545	5.03%	781	6.29%	876	6.47%	7.46%	2.32%
Age 10 - 14	486	4.49%	604	4.87%	823	6.08%	4.44%	6.38%
Age 15 - 17	320	2.95%	515	4.15%	507	3.75%	9.98%	-0.31%
Age 18 - 20	1,456	13.44%	1,209	9.74%	1,177	8.70%	-3.65%	-0.54%
Age 21 - 24	1,784	16.47%	1,782	14.35%	1,655	12.23%	-0.02%	-1.47%
Age 25 - 34	1,580	14.59%	2,146	17.29%	2,275	16.81%	6.31%	1.17%
Age 35 - 44	832	7.68%	1,096	8.83%	1,614	11.93%	5.67%	8.05%
Age 45 - 54	1,113	10.27%	1,066	8.59%	965	7.13%	-0.86%	-1.97%
Age 55 - 64	912	8.42%	1,119	9.01%	1,216	8.98%	4.18%	1.68%
Age 65 - 74	549	5.07%	680	5.48%	872	6.44%	4.37%	5.10%
Age 75 - 84	377	3.48%	399	3.21%	436	3.22%	1.14%	1.79%
Age 85 and over	167	1.54%	186	1.50%	204	1.51%	2.18%	1.86%
<i>Age 55 and over</i>	<i>2,005</i>	<i>18.51%</i>	<i>2,384</i>	<i>19.20%</i>	<i>2,728</i>	<i>20.16%</i>	<i>3.52%</i>	<i>2.73%</i>
<i>Age 62 and over</i>	<i>1,200</i>	<i>11.07%</i>	<i>1,415</i>	<i>11.40%</i>	<i>1,673</i>	<i>12.36%</i>	<i>3.35%</i>	<i>3.41%</i>
Median Age	25.7		27.3		28.6		1.22%	0.93%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Weatherford is 27.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.70% of the population is below the age of 5, while 11.40% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.41% per year.

Clinton Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	9,033		10,079		11,010			
Age 0 - 4	745	8.25%	839	8.32%	917	8.33%	2.40%	1.79%
Age 5 - 9	773	8.56%	807	8.01%	882	8.01%	0.86%	1.79%
Age 10 - 14	636	7.04%	802	7.96%	843	7.66%	4.75%	1.00%
Age 15 - 17	404	4.47%	372	3.69%	462	4.20%	-1.64%	4.43%
Age 18 - 20	365	4.04%	394	3.91%	430	3.91%	1.54%	1.76%
Age 21 - 24	462	5.11%	673	6.68%	598	5.43%	7.81%	-2.34%
Age 25 - 34	1,192	13.20%	1,343	13.32%	1,527	13.87%	2.41%	2.60%
Age 35 - 44	1,055	11.68%	1,179	11.70%	1,328	12.06%	2.25%	2.41%
Age 45 - 54	1,106	12.24%	1,119	11.10%	1,176	10.68%	0.23%	1.00%
Age 55 - 64	939	10.40%	1,080	10.72%	1,166	10.59%	2.84%	1.54%
Age 65 - 74	631	6.99%	731	7.25%	876	7.96%	2.99%	3.69%
Age 75 - 84	479	5.30%	482	4.78%	540	4.90%	0.12%	2.30%
Age 85 and over	246	2.72%	258	2.56%	265	2.41%	0.96%	0.54%
<i>Age 55 and over</i>	<i>2,295</i>	<i>25.41%</i>	<i>2,551</i>	<i>25.31%</i>	<i>2,847</i>	<i>25.86%</i>	<i>2.14%</i>	<i>2.22%</i>
<i>Age 62 and over</i>	<i>1,392</i>	<i>15.41%</i>	<i>1,537</i>	<i>15.25%</i>	<i>1,766</i>	<i>16.04%</i>	<i>2.01%</i>	<i>2.81%</i>
Median Age	34.5		33.6		34.0		-0.53%	0.24%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Clinton is 33.6 years. This compares with the statewide figure of 36.6 years. Approximately 8.32% of the population is below the age of 5, while 15.25% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.81% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years						
	Weatherford		Clinton		Custer County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	2,430		2,309		6,939	
Married-Couple Family:	1,703	70.08%	1,543	66.83%	5,057	72.88%
With Children Under 18 Years	748	30.78%	650	28.15%	1,989	28.66%
No Children Under 18 Years	955	39.30%	893	38.67%	3,068	44.21%
Other Family:	727	29.92%	766	33.17%	1,882	27.12%
Male Householder, No Wife Present	304	12.51%	403	17.45%	873	12.58%
With Children Under 18 Years	139	5.72%	239	10.35%	434	6.25%
No Children Under 18 Years	165	6.79%	164	7.10%	439	6.33%
Female Householder, No Husband Present	423	17.41%	363	15.72%	1,009	14.54%
With Children Under 18 Years	241	9.92%	218	9.44%	531	7.65%
No Children Under 18 Years	182	7.49%	145	6.28%	478	6.89%
<hr/>						
Total Single Parent Families	380		457		965	
Male Householder	139	36.58%	239	52.30%	434	44.97%
Female Householder	241	63.42%	218	47.70%	531	55.03%

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

As shown, within Custer County, among all families 13.91% are single-parent families, while in Weatherford, the percentage is 15.64%. In Clinton the percentage of single-parent families is 19.79%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	11,076		8,954		27,614		3,702,515	
Under 18 Years:	2,353		2,539		6,614		933,738	
With One Type of Disability	57	2.42%	103	4.06%	176	2.66%	33,744	3.61%
With Two or More Disabilities	0	0.00%	26	1.02%	27	0.41%	11,082	1.19%
No Disabilities	2,296	97.58%	2,410	94.92%	6,411	96.93%	888,912	95.20%
18 to 64 Years:	7,721		5,324		17,628		2,265,702	
With One Type of Disability	410	5.31%	567	10.65%	1,382	7.84%	169,697	7.49%
With Two or More Disabilities	315	4.08%	348	6.54%	846	4.80%	149,960	6.62%
No Disabilities	6,996	90.61%	4,409	82.81%	15,400	87.36%	1,946,045	85.89%
65 Years and Over:	1,002		1,091		3,372		503,075	
With One Type of Disability	195	19.46%	92	8.43%	611	18.12%	95,633	19.01%
With Two or More Disabilities	230	22.95%	332	30.43%	816	24.20%	117,044	23.27%
No Disabilities	577	57.58%	667	61.14%	1,945	57.68%	290,398	57.72%
<hr/>								
Total Number of Persons with Disabilities:	1,207	10.90%	1,468	16.39%	3,858	13.97%	577,160	15.59%

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

Within Custer County, 13.97% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Weatherford the percentage is 10.90%. In Clinton the percentage is 16.39%.

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

2013 Population by Veteran and Disability Status								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom								
Poverty Status is Determined	7,732		6,415		20,009		2,738,788	
Veteran:	478	6.18%	540	8.42%	1,551	7.75%	305,899	11.17%
<i>With a Disability</i>	192	40.17%	281	52.04%	680	43.84%	100,518	32.86%
<i>No Disability</i>	286	59.83%	259	47.96%	871	56.16%	205,381	67.14%
Non-veteran:	7,254	93.82%	5,875	91.58%	18,458	92.25%	2,432,889	88.83%
<i>With a Disability</i>	846	11.66%	1,058	18.01%	2,863	15.51%	430,610	17.70%
<i>No Disability</i>	6,408	88.34%	4,817	81.99%	15,595	84.49%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Custer County, the Census Bureau estimates there are 1,551 veterans, 43.84% of which have one or more disabilities (compared with 32.86% at a statewide level). In Weatherford, there are an estimated 478 veterans, 40.17% of which are estimated to have a disability. Within Clinton the number of veterans is estimated to be 540 (52.04% with a disability).

Group Quarters Population

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

2010 Group Quarters Population						
	Weatherford		Clinton		Custer County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	10,833		9,033		27,469	
Group Quarters Population	1,038	9.58%	300	3.32%	1,516	5.52%
Institutionalized Population	85	0.78%	276	3.06%	532	1.94%
Correctional facilities for adults	6	0.06%	0	0.00%	128	0.47%
Juvenile facilities	0	0.00%	0	0.00%	16	0.06%
Nursing facilities/Skilled-nursing facilities	79	0.73%	276	3.06%	388	1.41%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	953	8.80%	24	0.27%	984	3.58%
College/University student housing	953	8.80%	0	0.00%	953	3.47%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	24	0.27%	31	0.11%

Source: 2010 Decennial Census, Table P42

The percentage of the Custer County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is entirely attributable to student housing (3.47% of the Custer County population) at Southwestern Oklahoma State University in Weatherford.

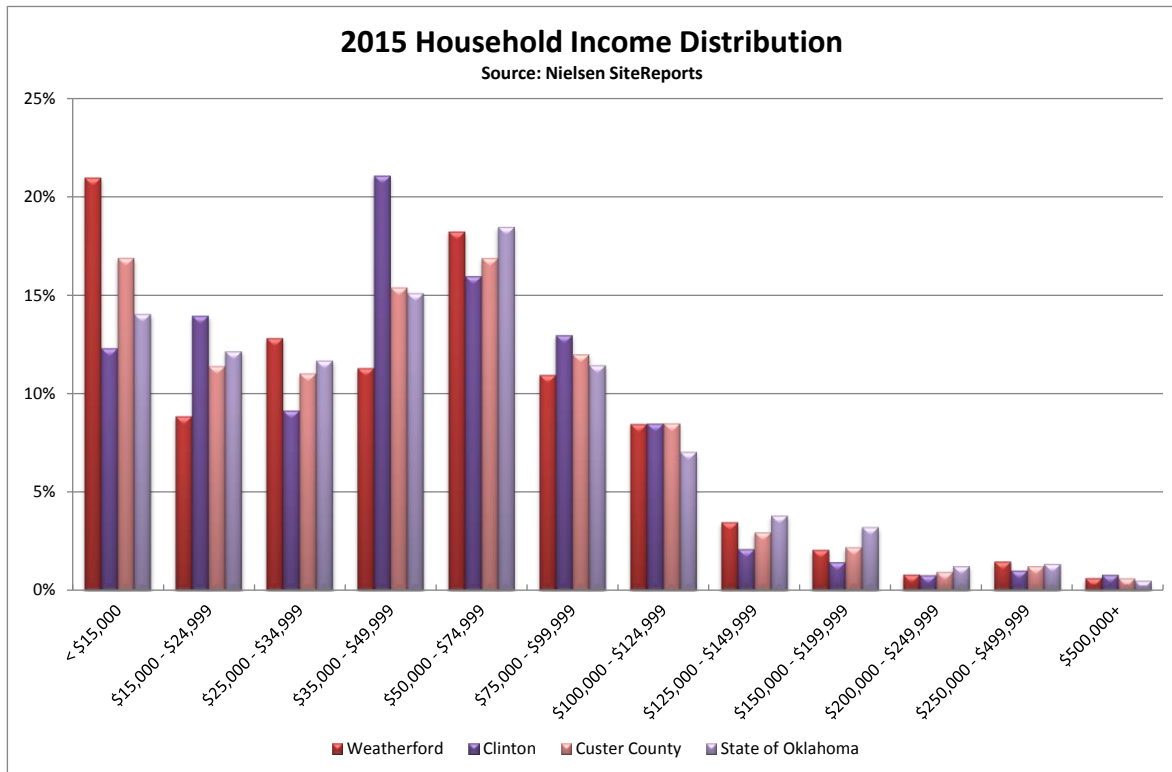
Household Income Levels

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

2015 Household Income Distribution								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	5,133		3,763		11,989		1,520,327	
< \$15,000	1,077	20.98%	463	12.30%	2,026	16.90%	213,623	14.05%
\$15,000 - \$24,999	454	8.84%	525	13.95%	1,366	11.39%	184,613	12.14%
\$25,000 - \$34,999	658	12.82%	344	9.14%	1,322	11.03%	177,481	11.67%
\$35,000 - \$49,999	580	11.30%	793	21.07%	1,845	15.39%	229,628	15.10%
\$50,000 - \$74,999	936	18.23%	601	15.97%	2,025	16.89%	280,845	18.47%
\$75,000 - \$99,999	562	10.95%	488	12.97%	1,438	11.99%	173,963	11.44%
\$100,000 - \$124,999	434	8.46%	319	8.48%	1,017	8.48%	106,912	7.03%
\$125,000 - \$149,999	178	3.47%	79	2.10%	353	2.94%	57,804	3.80%
\$150,000 - \$199,999	106	2.07%	54	1.44%	263	2.19%	48,856	3.21%
\$200,000 - \$249,999	41	0.80%	29	0.77%	113	0.94%	18,661	1.23%
\$250,000 - \$499,999	75	1.46%	38	1.01%	147	1.23%	20,487	1.35%
\$500,000+	32	0.62%	30	0.80%	74	0.62%	7,454	0.49%
Median Household Income	\$44,763		\$45,394		\$45,411		\$47,049	
Average Household Income	\$60,293		\$60,973		\$61,071		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Custer County is estimated to be \$45,411 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Weatherford, median household income is estimated to be \$44,763. In Clinton the estimate is \$45,394. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth Rate	Inflation Rate	Real Growth
Weatherford	\$26,908	\$44,763	3.23%	2.40%	0.83%
Clinton	\$27,051	\$45,394	3.29%	2.40%	0.89%
Custer County	\$28,524	\$45,411	2.95%	2.40%	0.55%
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 Custer County and the State of Oklahoma as a whole saw positive growth in “real” median household income, once inflation is taken into account. This is notable as it is not the



statewide or national trend; both Oklahoma and the United States saw declines in median household income over the same period of time after adjusting for inflation. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Weatherford	21.73%	26.30%	457	32.37%	47.30%
Clinton	18.86%	19.53%	67	14.23%	33.94%
Custer County	18.54%	19.15%	60	20.74%	38.98%
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 Custer County is estimated to be 19.15% by the American Community Survey. This is an increase of 60 basis points since the 2000 Census. Within Weatherford, the poverty rate is estimated to be 26.30%. Within Clinton, the rate is estimated to be 19.53%. 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.

It should be noted that the relatively higher poverty rate in Weatherford is likely attributable in no small part to students at Southwestern Oklahoma State University: full-time students who live in Weatherford for the majority of the year (but off-campus) are considered Weatherford residents for the purposes of the Census Bureau, and the Census Bureau includes them in poverty rate calculations. Students living on-campus in group quarters (e.g. dormitories) are also considered Weatherford residents but are not tabulated in the poverty rate.

Economic Conditions

Employment and Unemployment

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

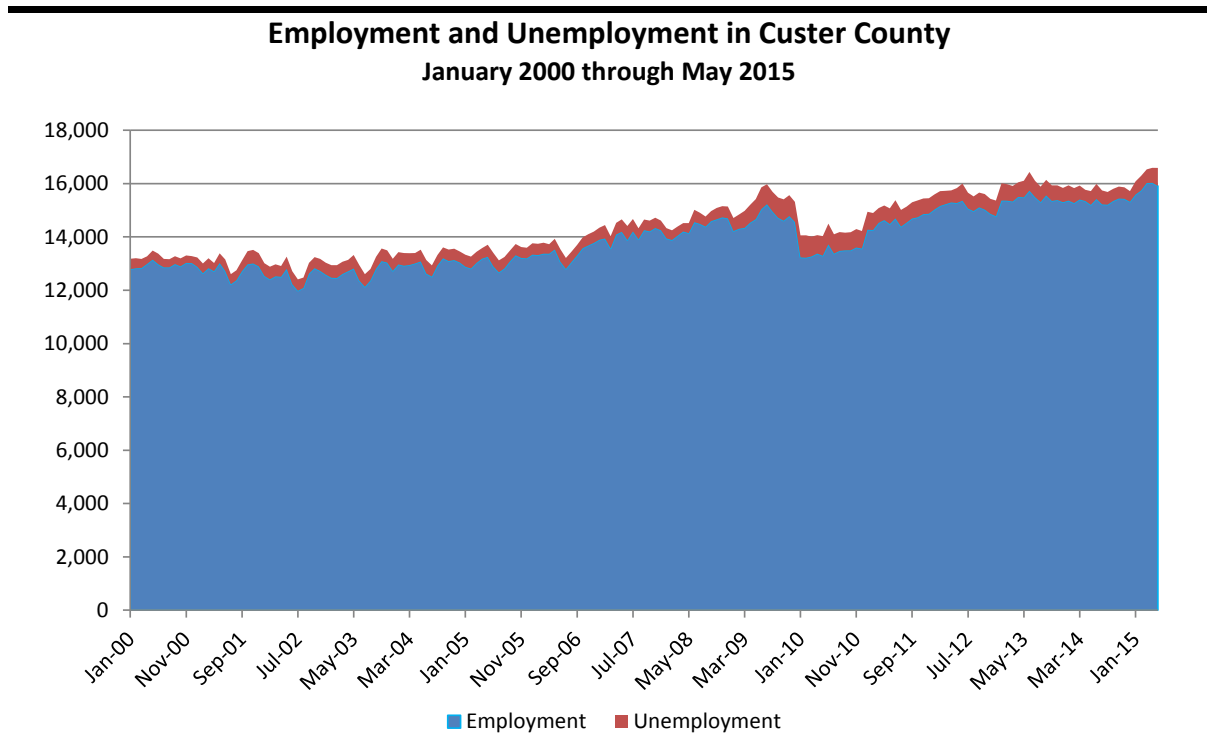
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Custer County	13,294	15,912	3.66%	5.2%	4.1%	-110
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Custer County was 15,912 persons. Compared with figures from May 2010, this represents annualized employment growth of 3.66% per year. The unemployment rate in May was 4.1%, a decrease of -110 basis points from May 2010, which was 5.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Custer County has outperformed both the state and nation in these statistics.

Employment Level Trends

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



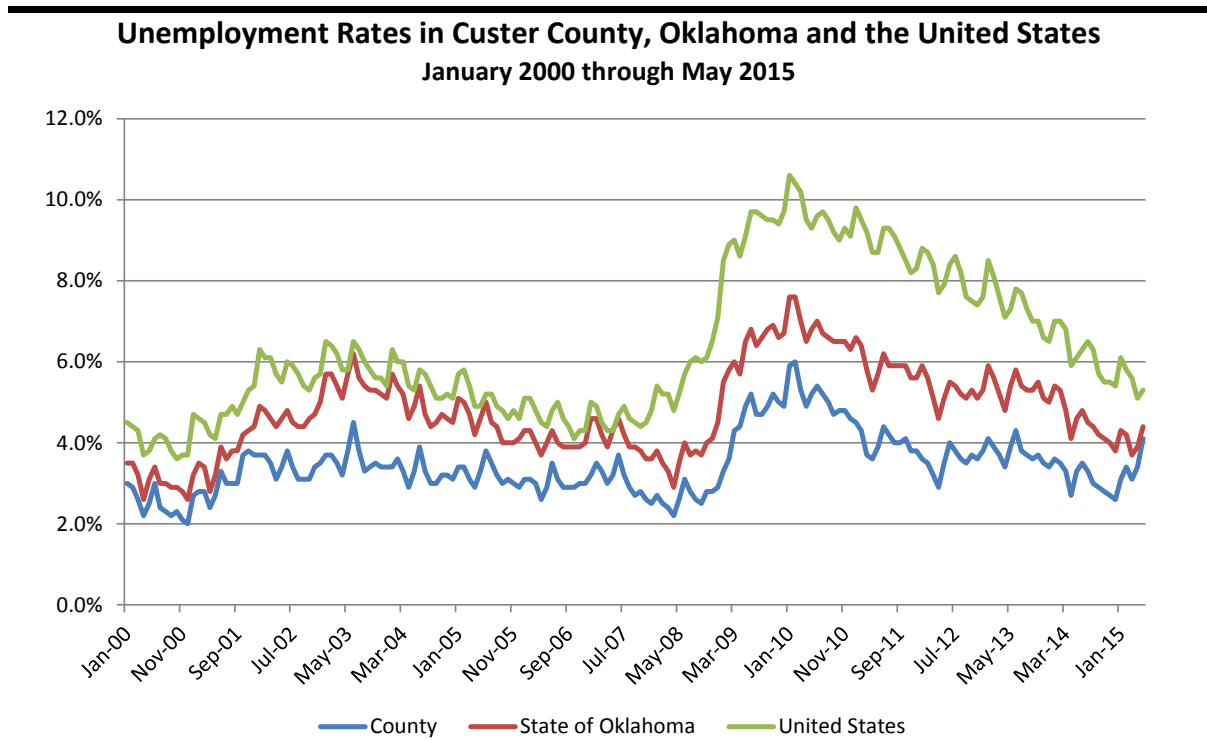
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 15,912 persons. The number of unemployed persons in May 2015 was 678, out of a total labor force of 16,590 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Custer 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.





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

As shown, unemployment rates in Custer County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.1%. On the whole, unemployment rates in Custer County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Custer 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 Custer County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

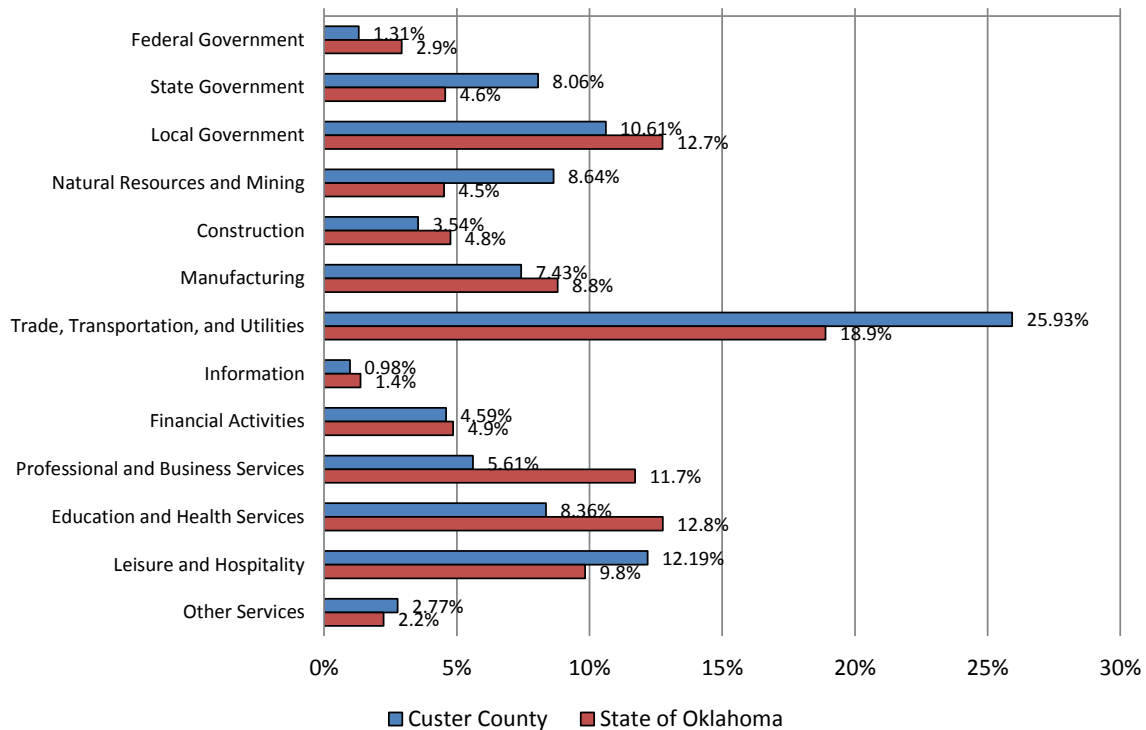


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	12	174	1.31%	\$52,492	0.65
State Government	16	1,074	8.06%	\$40,164	2.42
Local Government	56	1,414	10.61%	\$31,489	1.05
Natural Resources and Mining	70	1,152	8.64%	\$88,347	5.70
Construction	88	472	3.54%	\$41,643	0.79
Manufacturing	38	990	7.43%	\$50,249	0.83
Trade, Transportation, and Utilities	245	3,455	25.93%	\$41,379	1.36
Information	15	130	0.98%	\$34,966	0.49
Financial Activities	101	612	4.59%	\$40,284	0.82
Professional and Business Services	123	747	5.61%	\$38,725	0.40
Education and Health Services	91	1,114	8.36%	\$33,524	0.56
Leisure and Hospitality	83	1,624	12.19%	\$17,574	1.14
Other Services	68	369	2.77%	\$23,493	0.89
Total	1,004	13,326		\$40,790	1.00

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

Employment Sectors - 2014



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



Among private employers, the largest percentage of persons (25.93%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$41,379 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$88,347 per year.

The rightmost column of the previous table provides location quotients for each industry for Custer 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 (Custer 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 Custer County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.70. The next highest location quotient is in state government (which includes Southwestern Oklahoma State University), at 2.42.

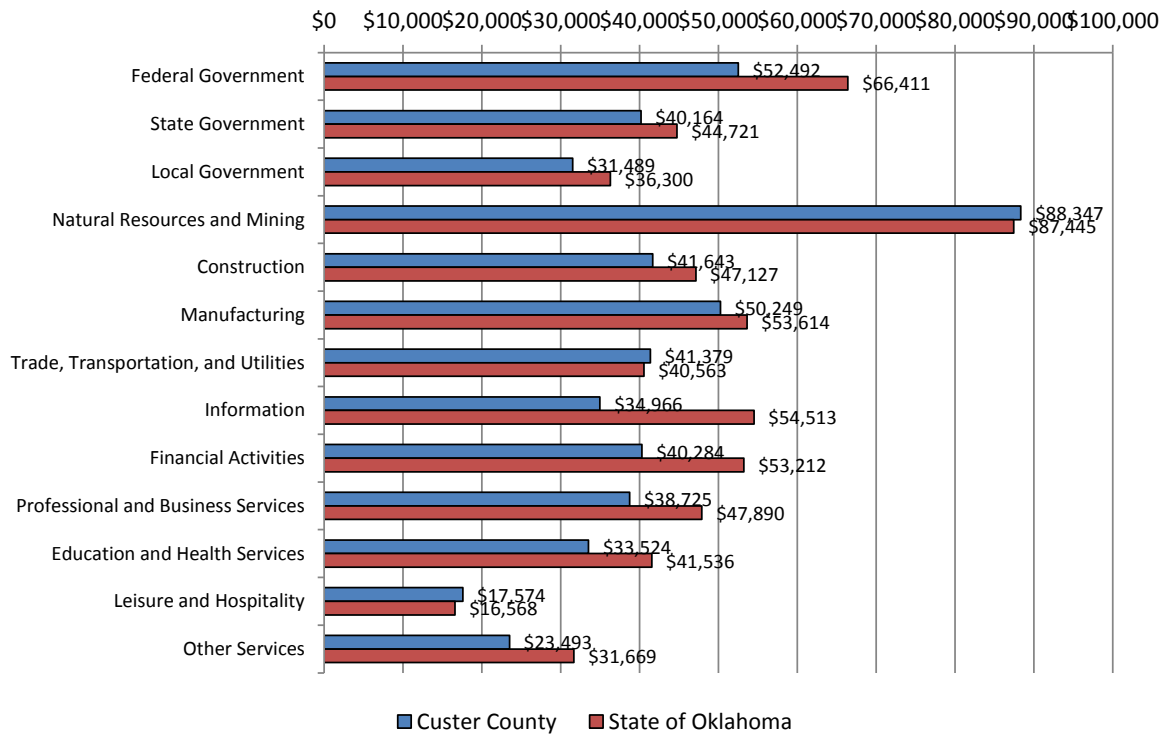
The next table presents average annual pay in Custer County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Custer County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,492	\$66,411	\$75,784	79.0%	69.3%
State Government	\$40,164	\$44,721	\$54,184	89.8%	74.1%
Local Government	\$31,489	\$36,300	\$46,146	86.7%	68.2%
Natural Resources and Mining	\$88,347	\$87,445	\$59,666	101.0%	148.1%
Construction	\$41,643	\$47,127	\$55,041	88.4%	75.7%
Manufacturing	\$50,249	\$53,614	\$62,977	93.7%	79.8%
Trade, Transportation, and Utilities	\$41,379	\$40,563	\$42,988	102.0%	96.3%
Information	\$34,966	\$54,513	\$90,804	64.1%	38.5%
Financial Activities	\$40,284	\$53,212	\$85,261	75.7%	47.2%
Professional and Business Services	\$38,725	\$47,890	\$66,657	80.9%	58.1%
Education and Health Services	\$33,524	\$41,536	\$45,951	80.7%	73.0%
Leisure and Hospitality	\$17,574	\$16,568	\$20,993	106.1%	83.7%
Other Services	\$23,493	\$31,669	\$33,935	74.2%	69.2%
Total	\$40,790	\$43,774	\$51,361	93.2%	79.4%

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, Custer County has higher average wages in natural resources and mining, trade, transportation and utilities, and in hospitality and leisure. Average wages in Custer County are notably lower in government employment (local, state and federal), construction, manufacturing, information, education, financial activities and professional services.

Working Families

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



Families by Employment Status and Presence of Children								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	2,430		2,309		6,939		961,468	
With Children <18 Years:	1,128	46.42%	1,107	47.94%	2,954	42.57%	425,517	44.26%
Married Couple:	748	66.31%	650	58.72%	1,989	67.33%	281,418	66.14%
Both Parents Employed	498	66.58%	397	61.08%	1,276	64.15%	166,700	59.24%
One Parent Employed	184	24.60%	224	34.46%	595	29.91%	104,817	37.25%
Neither Parent Employed	66	8.82%	29	4.46%	118	5.93%	9,901	3.52%
Other Family:	380	33.69%	457	41.28%	965	32.67%	144,099	33.86%
Male Householder:	139	36.58%	239	52.30%	434	44.97%	36,996	25.67%
Employed	139	100.00%	202	84.52%	387	89.17%	31,044	83.91%
Not Employed	0	0.00%	37	15.48%	47	10.83%	5,952	16.09%
Female Householder:	241	63.42%	218	47.70%	531	55.03%	107,103	74.33%
Employed	160	66.39%	187	85.78%	402	75.71%	75,631	70.62%
Not Employed	81	33.61%	31	14.22%	129	24.29%	31,472	29.38%
Without Children <18 Years:	1,302	53.58%	1,202	52.06%	3,985	57.43%	535,951	55.74%
Married Couple:	955	73.35%	893	74.29%	3,068	76.99%	431,868	80.58%
Both Spouses Employed	569	59.58%	450	50.39%	1,541	50.23%	167,589	38.81%
One Spouse Employed	193	20.21%	183	20.49%	774	25.23%	138,214	32.00%
Neither Spouse Employed	193	20.21%	260	29.12%	753	24.54%	126,065	29.19%
Other Family:	347	26.65%	309	25.71%	917	23.01%	104,083	19.42%
Male Householder:	165	85.49%	164	63.08%	439	58.30%	32,243	25.58%
Employed	129	78.18%	99	60.37%	288	65.60%	19,437	60.28%
Not Employed	36	21.82%	65	39.63%	151	34.40%	12,806	39.72%
Female Householder:	182	52.45%	145	46.93%	478	52.13%	71,840	69.02%
Employed	169	92.86%	87	60.00%	346	72.38%	36,601	50.95%
Not Employed	13	7.14%	58	40.00%	132	27.62%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,041</i>	<i>83.99%</i>	<i>1,829</i>	<i>79.21%</i>	<i>5,609</i>	<i>80.83%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>981</i>	<i>48.06%</i>	<i>1,010</i>	<i>55.22%</i>	<i>2,660</i>	<i>47.42%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>1,060</i>	<i>51.94%</i>	<i>819</i>	<i>44.78%</i>	<i>2,949</i>	<i>52.58%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Custer County, there are 5,609 working families, 47.42% 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 Custer County area are presented in the following table, as reported by the Cameron University School of Business.

Major Employers in Custer County

Company	City / Town	Industry / Description	No. Employees
Southwestern Oklahoma State Univ.	Weatherford	Education	600-700
Bar-S Foods Co.	Clinton	Meat & poultry processing	
Lucky Star Casino	Clinton	Recreation	300-350
Weatherford Public Schools	Weatherford	Education	300-350
Clinton Public Schools	Clinton	Education	300-350
Integrus Health	Clinton	Health care	200-250
Clinton Veterans Center	Clinton	Residential facility	200-250
Elk Supply Co	Clinton	Retail	150-200
Western Equipment Llc	Clinton	Farm and garden wholesaler	150-200
Wal-Mart	Weatherford	Retail	150-200
Weatherford Regional Medical Center	Weatherford	Health care	150-200
B O P Ram-Block & Iron Rentals Inc	Weatherford	Oil & gas services	100-150
Advanced Home Care Services Inc	Weatherford	Health care	100-150
City of Clinton	Clinton	Government	100-150
Custer County	Arapaho	Government	100-150
City of Weatherford	Weatherford	Government	100-150
BJ Services	Clinton	Oil & gas services	100-150
Koch Oil Co	Weatherford	Petroleum wholesaler	100-150
Mars Petcare US Inc.	Clinton	Dog & cat food & supplements	50-100

Source: Cameron University School of Business

As can be seen, Custer County has a very wide variety of employers in numerous industries, including higher education, entertainment, agricultural production and processing, and manufacturing. This should insulate the county to some extent from cyclical economic fluctuations.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	5,546		4,103		13,197		1,613,364	
Less than 15 minutes	3,372	60.80%	2,713	66.12%	7,730	58.57%	581,194	36.02%
15 to 30 minutes	1,043	18.81%	738	17.99%	2,978	22.57%	625,885	38.79%
30 to 45 minutes	421	7.59%	316	7.70%	1,181	8.95%	260,192	16.13%
45 to 60 minutes	73	1.32%	60	1.46%	208	1.58%	74,625	4.63%
60 or more minutes	637	11.49%	276	6.73%	1,100	8.34%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Custer County, the largest percentage of workers (58.57%) travel fewer than 15 minutes to work. This data suggests that the majority of employed persons living in Custer County are also employed within Custer County, and do not commute to other labor markets.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	5,778		4,174		13,692		1,673,026	
Car, Truck or Van:	5,307	91.85%	4,047	96.96%	12,804	93.51%	1,551,461	92.73%
<i>Drove Alone</i>	4,658	87.77%	3,465	85.62%	11,382	88.89%	1,373,407	88.52%
<i>Carpooled</i>	649	12.23%	582	14.38%	1,422	11.11%	178,054	11.48%
Public Transportation	11	0.19%	0	0.00%	17	0.12%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	32	0.55%	0	0.00%	37	0.27%	3,757	0.22%
Bicycle	5	0.09%	0	0.00%	5	0.04%	4,227	0.25%
Walked	173	2.99%	45	1.08%	299	2.18%	30,401	1.82%
Other Means	18	0.31%	11	0.26%	35	0.26%	14,442	0.86%
Worked at Home	232	4.02%	71	1.70%	495	3.62%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Custer County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Weatherford	4,468	4,802	0.72%	5,543	2.91%
Clinton	3,818	3,801	-0.04%	4,257	2.29%
Custer County	11,675	12,204	0.44%	13,495	2.03%
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 Custer County grew by 2.03% per year, to a total of 13,495 housing units in 2015. In terms of new housing unit construction, Custer County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	4,668		3,768		12,242		1,669,828	
1 Unit, Detached	2,512	53.81%	3,044	80.79%	8,350	68.21%	1,219,987	73.06%
1 Unit, Attached	111	2.38%	127	3.37%	292	2.39%	34,434	2.06%
Duplex Units	219	4.69%	35	0.93%	286	2.34%	34,207	2.05%
3-4 Units	421	9.02%	162	4.30%	586	4.79%	42,069	2.52%
5-9 Units	106	2.27%	71	1.88%	219	1.79%	59,977	3.59%
10-19 Units	386	8.27%	96	2.55%	482	3.94%	57,594	3.45%
20-49 Units	269	5.76%	39	1.04%	308	2.52%	29,602	1.77%
50 or More Units	0	0.00%	19	0.50%	19	0.16%	30,240	1.81%
Mobile Homes	644	13.80%	156	4.14%	1,679	13.72%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	19	0.50%	21	0.17%	2,159	0.13%
Total Multifamily Units	1,401	30.01%	422	11.20%	1,900	15.52%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Custer County, 68.21% of housing units are single-family, detached. 15.52% of housing units are multifamily in structure (two or more units per building), while 13.89% of housing units comprise mobile homes, RVs, etc.

Within Weatherford, 53.81% of housing units are single-family, detached. 30.01% of housing units are multifamily in structure, while 13.80% of housing units comprise mobile homes, RVs, etc.

Within Clinton, 80.79% of housing units are single-family, detached. 11.20% of housing units are multifamily in structure, while 4.64% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	4,199		3,335		10,562		1,444,081	
Owner Occupied:	2,116	50.39%	2,096	62.85%	6,632	62.79%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	23	1.09%	82	3.91%	115	1.73%	16,837	1.74%
2 Bedrooms	243	11.48%	447	21.33%	1,106	16.68%	166,446	17.18%
3 Bedrooms	1,436	67.86%	1,226	58.49%	4,091	61.69%	579,135	59.78%
4 Bedrooms	367	17.34%	313	14.93%	1,111	16.75%	177,151	18.29%
5 or More Bedrooms	47	2.22%	28	1.34%	209	3.15%	26,587	2.74%
Renter Occupied:	2,083	49.61%	1,239	37.15%	3,930	37.21%	475,345	32.92%
No Bedroom	217	10.42%	39	3.15%	291	7.40%	13,948	2.93%
1 Bedroom	472	22.66%	189	15.25%	673	17.12%	101,850	21.43%
2 Bedrooms	967	46.42%	577	46.57%	1,763	44.86%	179,121	37.68%
3 Bedrooms	357	17.14%	271	21.87%	905	23.03%	152,358	32.05%
4 Bedrooms	59	2.83%	163	13.16%	275	7.00%	24,968	5.25%
5 or More Bedrooms	11	0.53%	0	0.00%	23	0.59%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Custer County is 62.79%, while 37.21% of housing units are renter occupied. In Weatherford, the homeownership rate is 50.39%, while 49.61% of households are renters. In Clinton 62.85% of households are homeowners while 37.15% are renters.

Housing Units Tenure and Household Income

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

Custer County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	10,562	6,632	3,930	62.79%	37.21%
Less than \$5,000	615	71	544	11.54%	88.46%
\$5,000 - \$9,999	376	105	271	27.93%	72.07%
\$10,000-\$14,999	740	278	462	37.57%	62.43%
\$15,000-\$19,999	627	309	318	49.28%	50.72%
\$20,000-\$24,999	628	337	291	53.66%	46.34%
\$25,000-\$34,999	1,141	718	423	62.93%	37.07%
\$35,000-\$49,999	1,629	948	681	58.20%	41.80%
\$50,000-\$74,999	1,798	1,398	400	77.75%	22.25%
\$75,000-\$99,999	1,344	1,185	159	88.17%	11.83%
\$100,000-\$149,999	1,187	875	312	73.72%	26.28%
\$150,000 or more	477	408	69	85.53%	14.47%
Income Less Than \$25,000	2,986	1,100	1,886	36.84%	63.16%

Source: 2009-2013 American Community Survey, Table B25118

Within Custer County as a whole, 63.16% of households with incomes less than \$25,000 are estimated to be renters, while 36.84% are estimated to be homeowners.

Weatherford Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,199	2,116	2,083	50.39%	49.61%
Less than \$5,000	462	12	450	2.60%	97.40%
\$5,000 - \$9,999	188	0	188	0.00%	100.00%
\$10,000-\$14,999	348	76	272	21.84%	78.16%
\$15,000-\$19,999	170	55	115	32.35%	67.65%
\$20,000-\$24,999	279	100	179	35.84%	64.16%
\$25,000-\$34,999	516	204	312	39.53%	60.47%
\$35,000-\$49,999	451	243	208	53.88%	46.12%
\$50,000-\$74,999	698	486	212	69.63%	30.37%
\$75,000-\$99,999	419	355	64	84.73%	15.27%
\$100,000-\$149,999	525	442	83	84.19%	15.81%
\$150,000 or more	143	143	0	100.00%	0.00%
Income Less Than \$25,000	1,447	243	1,204	16.79%	83.21%

Source: 2009-2013 American Community Survey, Table B25118

Within Weatherford, 83.21% of households with incomes less than \$25,000 are estimated to be renters, while 16.79% are estimated to be homeowners.

Clinton Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,335	2,096	1,239	62.85%	37.15%
Less than \$5,000	97	37	60	38.14%	61.86%
\$5,000 - \$9,999	75	64	11	85.33%	14.67%
\$10,000-\$14,999	255	91	164	35.69%	64.31%
\$15,000-\$19,999	287	132	155	45.99%	54.01%
\$20,000-\$24,999	182	106	76	58.24%	41.76%
\$25,000-\$34,999	343	278	65	81.05%	18.95%
\$35,000-\$49,999	648	254	394	39.20%	60.80%
\$50,000-\$74,999	512	428	84	83.59%	16.41%
\$75,000-\$99,999	552	503	49	91.12%	8.88%
\$100,000-\$149,999	266	99	167	37.22%	62.78%
\$150,000 or more	118	104	14	88.14%	11.86%
Income Less Than \$25,000	896	430	466	47.99%	52.01%

Source: 2009-2013 American Community Survey, Table B25118

Within Clinton, 52.01% of households with incomes less than \$25,000 are estimated to be renters, while 47.99% 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								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	4,199		3,335		10,562		1,444,081	
Owner Occupied:	2,116	50.39%	2,096	62.85%	6,632	62.79%	968,736	67.08%
Built 2010 or Later	41	1.94%	0	0.00%	118	1.78%	10,443	1.08%
Built 2000 to 2009	203	9.59%	51	2.43%	793	11.96%	153,492	15.84%
Built 1990 to 1999	307	14.51%	40	1.91%	548	8.26%	125,431	12.95%
Built 1980 to 1989	552	26.09%	352	16.79%	1,160	17.49%	148,643	15.34%
Built 1970 to 1979	450	21.27%	456	21.76%	1,478	22.29%	184,378	19.03%
Built 1960 to 1969	312	14.74%	267	12.74%	819	12.35%	114,425	11.81%
Built 1950 to 1959	95	4.49%	452	21.56%	669	10.09%	106,544	11.00%
Built 1940 to 1949	27	1.28%	160	7.63%	333	5.02%	50,143	5.18%
Built 1939 or Earlier	129	6.10%	318	15.17%	714	10.77%	75,237	7.77%
Median Year Built:		1981		1964		1975		1977
Renter Occupied:	2,083	49.61%	1,239	37.15%	3,930	37.21%	475,345	32.92%
Built 2010 or Later	0	0.00%	35	2.82%	48	1.22%	5,019	1.06%
Built 2000 to 2009	218	10.47%	97	7.83%	377	9.59%	50,883	10.70%
Built 1990 to 1999	266	12.77%	41	3.31%	330	8.40%	47,860	10.07%
Built 1980 to 1989	386	18.53%	211	17.03%	661	16.82%	77,521	16.31%
Built 1970 to 1979	499	23.96%	197	15.90%	868	22.09%	104,609	22.01%
Built 1960 to 1969	508	24.39%	168	13.56%	699	17.79%	64,546	13.58%
Built 1950 to 1959	125	6.00%	183	14.77%	356	9.06%	54,601	11.49%
Built 1940 to 1949	8	0.38%	144	11.62%	219	5.57%	31,217	6.57%
Built 1939 or Earlier	73	3.50%	163	13.16%	372	9.47%	39,089	8.22%
Median Year Built:		1977		1968		1974		1975
Overall Median Year Built:		1981		1966		1975		1976

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

Within Custer County, 12.65% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Weatherford the percentage is 11.00%. Within Clinton the percentage is 5.49%.

79.04% of housing units in Custer County were built prior to 1990, while in Weatherford the percentage is 75.35%. These figures compare with the statewide figure of 72.78%. In Clinton the percentage is 92.08%.

Substandard Housing

The next table presents data regarding substandard housing in Custer 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
Weatherford	4,199	0	0.00%	47	1.12%	0	0.00%
Clinton	3,335	10	0.30%	11	0.33%	20	0.60%
Custer County	10,562	15	0.14%	74	0.70%	70	0.66%
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 Custer County, 0.14% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.70% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	4,668		3,768		12,242		1,669,828	
Total Vacant Units	469	10.05%	433	11.49%	1,680	13.72%	225,747	13.52%
For rent	103	21.96%	23	5.31%	153	9.11%	43,477	19.26%
Rented, not occupied	89	18.98%	0	0.00%	102	6.07%	9,127	4.04%
For sale only	0	0.00%	44	10.16%	67	3.99%	23,149	10.25%
Sold, not occupied	0	0.00%	0	0.00%	0	0.00%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	0	0.00%	119	7.08%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	0	0.00%	746	0.33%
Other vacant	277	59.06%	366	84.53%	1,239	73.75%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		2.06%		1.00%		2.31%	
Rental Vacancy Rate	4.53%		1.82%		3.66%		8.24%	

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

Within Custer County, the overall housing vacancy rate is estimated to be 13.72%. The homeowner vacancy rate is estimated to be 1.00%, while the rental vacancy rate is estimated to be 3.66%.

In Weatherford, the overall housing vacancy rate is estimated to be 10.05%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 4.53%.

In Clinton, the overall housing vacancy rate is estimated to be 11.49%. The homeowner vacancy rate is estimated to be 2.06%, while the rental vacancy rate is estimated to be 1.82%.

Compared with the rest of the state, Weatherford, Clinton, and Custer County as a whole have significantly lower vacancy among housing units, both for purchase and for rent.

Building Permits

The next series of tables present data regarding new residential building permits issued in Weatherford and Clinton. 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.

Weatherford

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	35	\$116,111	12	\$22,917
2005	42	\$156,426	6	\$50,000
2006	37	\$187,208	0	N/A
2007	28	\$175,731	0	N/A
2008	60	\$76,087	16	\$31,250
2009	30	\$173,743	8	\$55,000
2010	25	\$200,888	6	\$25,000
2011	50	\$151,280	16	\$30,000
2012	113	\$145,788	32	\$50,000
2013	65	\$239,185	0	N/A
2014	36	\$241,671	2	\$175,000

Source: United States Census Bureau Building Permits Survey

In Weatherford, building permits for 619 housing units were issued between 2004 and 2014, for an average of 56 units per year. 84.17% of these housing units were single family homes, and 15.83% consisted of multifamily units. Although the average permit construction cost has fluctuated over the last ten years, the overall trend has been upward with 2014 reflecting a new high, of \$241,671 per home.

Clinton

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	10	\$109,976	0	N/A
2005	20	\$129,580	0	N/A
2006	23	\$163,542	0	N/A
2007	13	\$109,846	0	N/A
2008	8	\$214,547	52	\$69,038
2009	4	\$124,500	0	N/A
2010	3	\$166,000	0	N/A
2011	10	\$190,355	0	N/A
2012	4	\$205,000	0	N/A
2013	3	\$217,918	0	N/A
2014	6	\$193,333	0	N/A

Source: United States Census Bureau Building Permits Survey

In Clinton, building permits for 156 housing units were issued between 2004 and 2014, for an average of 14 units per year. 66.67% of these housing units were single family homes, and 33.33% consisted of multifamily units. Compared with Weatherford, residential permit activity in Clinton has been relatively subdued, though the average permit cost has been nearly as high.

New Construction Activity

For Ownership:

New home construction for ownership has occurred throughout Custer County, primarily in the area of Weatherford but also in Clinton, other smaller communities in the county, and on rural, unplatted acreages. New housing development in the Weatherford area has been primarily in the northeastern and southeastern areas of the city.

In Weatherford, the average price of a single family home constructed since 2010 was \$252,739, or \$117.93 per square foot (for sales since January 2014). In Clinton, the average price of homes constructed since 2005 was \$221,778, or \$97.06 per square foot, during the same period of time. In neither Weatherford nor Clinton are new homes reasonably affordable to households earning median household income for Custer County, which is estimated to be \$45,411 in 2015.

For Rent:

Apart from student-oriented housing, there has been very little new multifamily development in Custer County in the last ten years, with most construction consisting of small-scale development. One affordable housing development has been proposed in Weatherford: The Estates of Weatherford would add 48 affordable housing units for seniors age 62 and up, financed in part with Affordable Housing Tax Credits. If constructed it would go far in meeting the affordable housing needs of seniors in Weatherford and Custer County as a whole.

Homeownership Market

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

Housing Units by Home Value

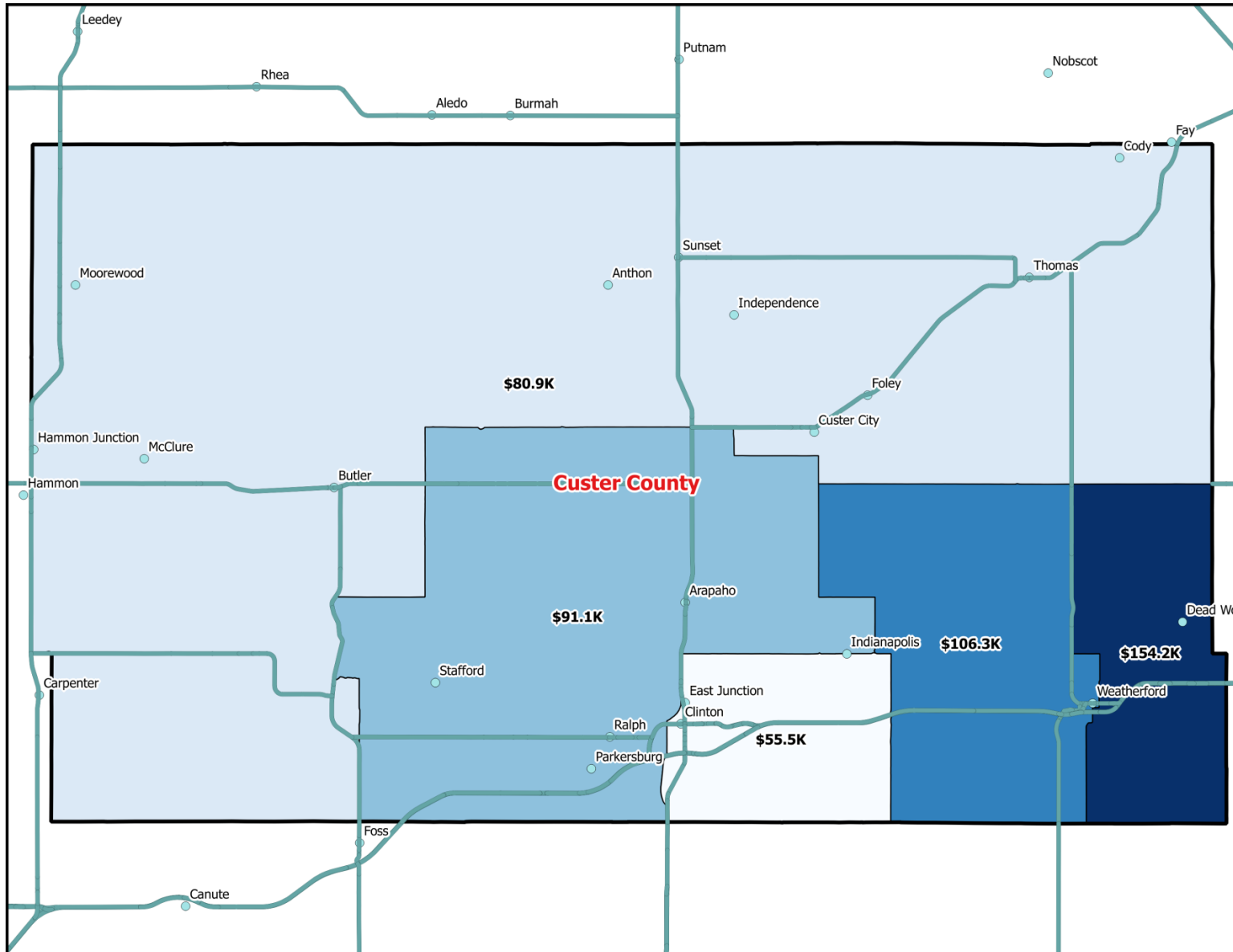
The following table presents housing units in Custer County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,116		2,096		6,632		968,736	
Less than \$10,000	62	2.93%	89	4.25%	262	3.95%	20,980	2.17%
\$10,000 to \$14,999	57	2.69%	35	1.67%	110	1.66%	15,427	1.59%
\$15,000 to \$19,999	11	0.52%	59	2.81%	96	1.45%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	26	1.24%	107	1.61%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	109	5.20%	224	3.38%	16,060	1.66%
\$30,000 to \$34,999	32	1.51%	54	2.58%	137	2.07%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	24	1.15%	112	1.69%	14,899	1.54%
\$40,000 to \$49,999	26	1.23%	142	6.77%	328	4.95%	39,618	4.09%
\$50,000 to \$59,999	59	2.79%	87	4.15%	217	3.27%	45,292	4.68%
\$60,000 to \$69,999	23	1.09%	271	12.93%	410	6.18%	52,304	5.40%
\$70,000 to \$79,999	12	0.57%	164	7.82%	304	4.58%	55,612	5.74%
\$80,000 to \$89,999	118	5.58%	177	8.44%	459	6.92%	61,981	6.40%
\$90,000 to \$99,999	77	3.64%	66	3.15%	226	3.41%	51,518	5.32%
\$100,000 to \$124,999	219	10.35%	217	10.35%	765	11.53%	119,416	12.33%
\$125,000 to \$149,999	397	18.76%	224	10.69%	814	12.27%	96,769	9.99%
\$150,000 to \$174,999	405	19.14%	146	6.97%	699	10.54%	91,779	9.47%
\$175,000 to \$199,999	319	15.08%	44	2.10%	395	5.96%	53,304	5.50%
\$200,000 to \$249,999	65	3.07%	30	1.43%	202	3.05%	69,754	7.20%
\$250,000 to \$299,999	104	4.91%	52	2.48%	305	4.60%	41,779	4.31%
\$300,000 to \$399,999	63	2.98%	54	2.58%	252	3.80%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	26	1.24%	49	0.74%	13,334	1.38%
\$500,000 to \$749,999	52	2.46%	0	0.00%	137	2.07%	12,784	1.32%
\$750,000 to \$999,999	2	0.09%	0	0.00%	2	0.03%	3,764	0.39%
\$1,000,000 or more	13	0.61%	0	0.00%	20	0.30%	5,018	0.52%
Median Home Value:	\$147,800		\$79,300		\$110,600		\$112,800	

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

The median value of owner-occupied homes in Custer County is \$110,600. This is -2.0% lower than the statewide median, which is \$112,800. The median home value in Weatherford is estimated to be \$147,800. The median home value in Clinton is estimated to be \$79,300. The geographic distribution of home values in Custer County can be visualized by the following map. As can be seen, the highest home values are in the southeastern corner of the county, near Weatherford, while the lowest home values are in the south-central area of the county, just east of Clinton.

Custer County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Custer 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

	Weatherford Median Value	Clinton Median Value	Custer County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:				
Built 2010 or Later	-	-	\$217,900	\$188,900
Built 2000 to 2009	\$217,500	\$158,000	\$143,500	\$178,000
Built 1990 to 1999	\$184,800	\$225,000	\$179,000	\$147,300
Built 1980 to 1989	\$143,100	\$138,200	\$131,800	\$118,300
Built 1970 to 1979	\$146,400	\$104,500	\$124,100	\$111,900
Built 1960 to 1969	\$142,000	\$68,900	\$106,500	\$97,100
Built 1950 to 1959	\$69,500	\$74,200	\$75,800	\$80,300
Built 1940 to 1949	-	\$63,100	\$67,600	\$67,900
Built 1939 or Earlier	\$84,600	\$36,500	\$52,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Weatherford Single Family Sales Activity

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

Weatherford Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	38	35	40	31	17
Average Sale Price	\$89,803	\$110,016	\$96,275	\$110,571	\$93,435
Average Square Feet	1,162	1,244	1,230	1,175	1,083
Average Price/SF	\$77.28	\$88.44	\$78.27	\$94.10	\$86.27
Average Year Built	1956	1958	1952	1962	1949

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	123	192	169	143	92
Average Sale Price	\$161,595	\$164,015	\$172,080	\$173,654	\$169,913
Average Square Feet	1,727	1,754	1,780	1,722	1,723
Average Price/SF	\$93.57	\$93.51	\$96.67	\$100.84	\$98.61
Average Year Built	1982	1984	1988	1984	1980

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	26	42	35	46	25
Average Sale Price	\$189,405	\$190,158	\$190,103	\$222,505	\$193,280
Average Square Feet	2,598	2,340	2,407	2,170	2,146
Average Price/SF	\$72.90	\$81.26	\$78.98	\$102.54	\$90.07
Average Year Built	1992	1983	1990	1981	1977

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	190	283	256	228	135
Average Sale Price	\$151,999	\$163,733	\$166,764	\$176,178	\$163,816
Average Square Feet	1,759	1,794	1,807	1,745	1,714
Average Price/SF	\$86.41	\$91.29	\$92.29	\$100.96	\$95.58
Average Year Built	1978	1980	1983	1980	1975

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

Between 2011 and 2014, the average sale price grew by 3.76% per year. The average sale price in 2015 was \$163,816 for an average price per square foot of \$95.58/SF. The average year of construction for homes sold in 2015 is estimated to be 1975. On the whole the market appears to be strengthening in Weatherford, though total sales volume appears somewhat lower than the high-water mark reached in 2012.

Clinton Single Family Sales Activity

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	54	49	40	50	21
Average Sale Price	\$50,439	\$49,806	\$54,546	\$63,208	\$74,275
Average Square Feet	1,104	1,055	1,148	1,070	1,148
Average Price/SF	\$45.69	\$47.21	\$47.51	\$59.07	\$64.70
Average Year Built	1946	1949	1948	1951	1955

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	103	99	101	97	71
Average Sale Price	\$87,196	\$105,983	\$113,692	\$108,123	\$95,720
Average Square Feet	1,581	1,617	1,697	1,664	1,516
Average Price/SF	\$55.15	\$65.54	\$67.00	\$64.98	\$63.14
Average Year Built	1962	1964	1962	1960	1962

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	25	16	19	10	18
Average Sale Price	\$105,400	\$131,960	\$157,562	\$122,870	\$171,889
Average Square Feet	2,067	2,200	2,272	2,031	2,511
Average Price/SF	\$50.99	\$59.98	\$69.35	\$60.50	\$68.45
Average Year Built	1955	1958	1960	1956	1966

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	186	169	165	165	117
Average Sale Price	\$80,231	\$90,300	\$101,529	\$94,670	\$105,173
Average Square Feet	1,509	1,490	1,631	1,485	1,608
Average Price/SF	\$53.17	\$60.60	\$62.25	\$63.75	\$65.41
Average Year Built	1956	1958	1957	1956	1961

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

Between 2011 and 2014, the average sale price grew by 4.22% per year. The average sale price in 2015 was \$105,173 for an average price per square foot of \$65.41. The average year of construction for homes sold in 2015 is estimated to be 1961. Like Weatherford, Clinton's housing market appears strengthening, but with lower average prices due to an older housing stock.

Foreclosure Rates

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

Foreclosure Rates	
Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Custer County	0.5%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	63
* Rank among the 64 counties for which foreclosure rates are available	
Source: Federal Reserve Bank of New York, Community Credit Profiles	

According to the data provided, the foreclosure rate in Custer County was 0.5% in May 2014. The county ranked 63 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With the second lowest foreclosure rate in Oklahoma, and considering the strength of the single family markets in Weatherford and Clinton, it is unlikely that foreclosures have had any significant impact on the real estate market in Custer County.

Rental Market

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

2013 Rental Units by Gross Rent								
	Weatherford		Clinton		Custer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	2,083		1,239		3,930		475,345	
With cash rent:	1,959		1,075		3,406		432,109	
Less than \$100	0	0.00%	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	20	0.96%	0	0.00%	20	0.51%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	8	0.20%	4,268	0.90%
\$200 to \$249	21	1.01%	5	0.40%	71	1.81%	8,784	1.85%
\$250 to \$299	50	2.40%	60	4.84%	131	3.33%	8,413	1.77%
\$300 to \$349	93	4.46%	21	1.69%	124	3.16%	9,107	1.92%
\$350 to \$399	96	4.61%	71	5.73%	173	4.40%	10,932	2.30%
\$400 to \$449	208	9.99%	49	3.95%	267	6.79%	15,636	3.29%
\$450 to \$499	343	16.47%	124	10.01%	524	13.33%	24,055	5.06%
\$500 to \$549	94	4.51%	133	10.73%	256	6.51%	31,527	6.63%
\$550 to \$599	283	13.59%	20	1.61%	326	8.30%	33,032	6.95%
\$600 to \$649	132	6.34%	100	8.07%	246	6.26%	34,832	7.33%
\$650 to \$699	194	9.31%	28	2.26%	243	6.18%	32,267	6.79%
\$700 to \$749	47	2.26%	24	1.94%	125	3.18%	30,340	6.38%
\$750 to \$799	47	2.26%	137	11.06%	189	4.81%	27,956	5.88%
\$800 to \$899	133	6.39%	162	13.08%	311	7.91%	45,824	9.64%
\$900 to \$999	104	4.99%	33	2.66%	137	3.49%	34,153	7.18%
\$1,000 to \$1,249	25	1.20%	91	7.34%	144	3.66%	46,884	9.86%
\$1,250 to \$1,499	44	2.11%	8	0.65%	52	1.32%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	25	0.64%	10,145	2.13%
\$2,000 or more	25	1.20%	9	0.73%	34	0.87%	5,121	1.08%
No cash rent	124	5.95%	164	13.24%	524	13.33%	43,236	9.10%
Median Gross Rent	\$560		\$627		\$570		\$699	

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

Median gross rent in Custer County is estimated to be \$570, which is -18.5% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Weatherford is estimated to be \$560. Median rent in Clinton is estimated to be \$627.

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

	Weatherford Median Rent	Clinton Median Rent	Custer County Median Rent	State of Oklahoma Median Rent
Total Rental Units:				
Built 2010 or Later	-	-	-	\$933
Built 2000 to 2009	\$638	\$819	\$712	\$841
Built 1990 to 1999	\$554	-	\$551	\$715
Built 1980 to 1989	\$499	\$635	\$555	\$693
Built 1970 to 1979	\$574	\$617	\$603	\$662
Built 1960 to 1969	\$499	\$607	\$507	\$689
Built 1950 to 1959	\$756	\$788	\$777	\$714
Built 1940 to 1949	-	\$538	\$537	\$673
Built 1939 or Earlier	\$669	\$513	\$541	\$651

rent.

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Custer County is among housing units constructed between 1950 and 1959, which is \$777 per month. In order to be affordable, a household would need to earn at least \$31,080 per year to afford such a unit.

Weatherford Rental Survey Data

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

Weatherford Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Van Horn Manor	Project Based - Elderly/Disabled	1987	Studio	1	N/A	30%	N/A	2.60%
Van Horn Manor	Project Based - Elderly/Disabled	1987	1	1	N/A	30%	N/A	2.60%
University Park III	Project Based - Family	1975	Studio	1	492	\$336	\$0.683	12.50%
University Park III	Project Based - Family	1975	1	1	682	\$369	\$0.541	12.50%
University Park III	Project Based - Family	1975	2	1	890	\$449	\$0.504	12.50%
University Park III	Project Based - Family	1975	3	1	1,150	\$521	\$0.453	12.50%
Franklin Apartments	Market Rate	1957	1	1	N/A	\$400	N/A	0.00%
Campus South Apartments	Market Rate	1970	2	1	600	\$550	\$0.917	5.00%
Delarice Apartments	Market Rate	1970	2	1	750	\$500	\$0.667	5.00%
Brookhaven Apartments	Market Rate	1970	2	1	500	\$450	\$0.900	5.00%

The previous rent surveys encompass over one hundred rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past

36 months. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Rental Market Vacancy – Weatherford

The developments outlined previously report occupancy levels typically at or above 95% (excepting University Park III). 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 Weatherford market. The overall market vacancy of rental housing units was reported at 4.53% by the Census Bureau as of the most recent American Community Survey. Our survey appears to confirm this overall rental vacancy rate.

Clinton Rental Survey Data

The next table shows the results of our rental survey of Clinton. Multifamily rental property is relatively limited in Clinton.

Clinton Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Forrest Lane Apartments	USDA/LIHTC - Elderly	1994	1	1	N/A	\$375	N/A	0.00%
Forrest Lane Apartments	USDA/LIHTC - Elderly	1994	2	1	N/A	\$450	N/A	0.00%
Coronado Apartments	Market Rate	1972	1	1	800	\$425	\$0.531	N/A
Coronado Apartments	Market Rate	1972	2	1	N/A	\$525	N/A	N/A
Coronado Apartments	Market Rate	1972	3	2	1,400	\$625	\$0.446	N/A

We were unable to confirm current occupancy at Coronado. Forrest Lane Apartments is a USDA/LIHTC property for seniors and reports full occupancy with a waiting list.

Rental Market Vacancy – Clinton

The overall market vacancy of rental housing units was reported at 1.82% by the Census Bureau as of the most recent American Community Survey. Our own survey and discussions with local officials supports this figure, that there is relatively little available rental property in Clinton.



Brookhaven Apartments



Delarice Apartments



Campus South Apartments



Franklin Apartments



University Park III



Van Horn Manor

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 Custer 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.

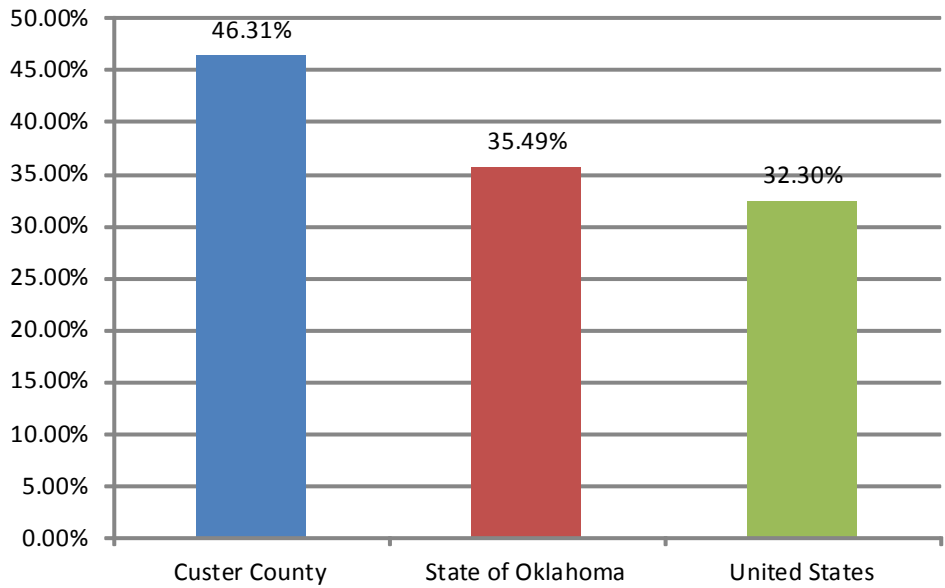
HUD Programs in Custer County

Custer County	# Units	Occupancy Rate	Avg.	Tenant Contribution	Federal Contribution	% of Total Rent
			Household Income			
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	29	95%	\$10,168	\$276	\$298	48.08%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	38	97%	\$14,283	\$300	\$384	43.85%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	40	70%	\$9,119	\$215	\$230	48.32%
Summary of All HUD Programs	107	87%	\$11,251	\$262	\$303	46.31%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 107 housing units located within Custer County, with an overall occupancy rate of 87% (this figure appears to be heavily influenced by the "multi-family other" category at 70% occupancy, project-based units are reported at 97% occupancy). The average household income among households living in these units is \$11,251. Total monthly rent for these units averages \$565, with the federal contribution averaging \$303 (53.69%) and the tenant's contribution averaging \$262 (46.31%). Compared with the rest of Oklahoma and the nation, participants in HUD programs in Custer County pay a relatively high percentage of the total rent for housing units.

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

The following table presents select demographic variables among the households living in units subsidized by HUD.

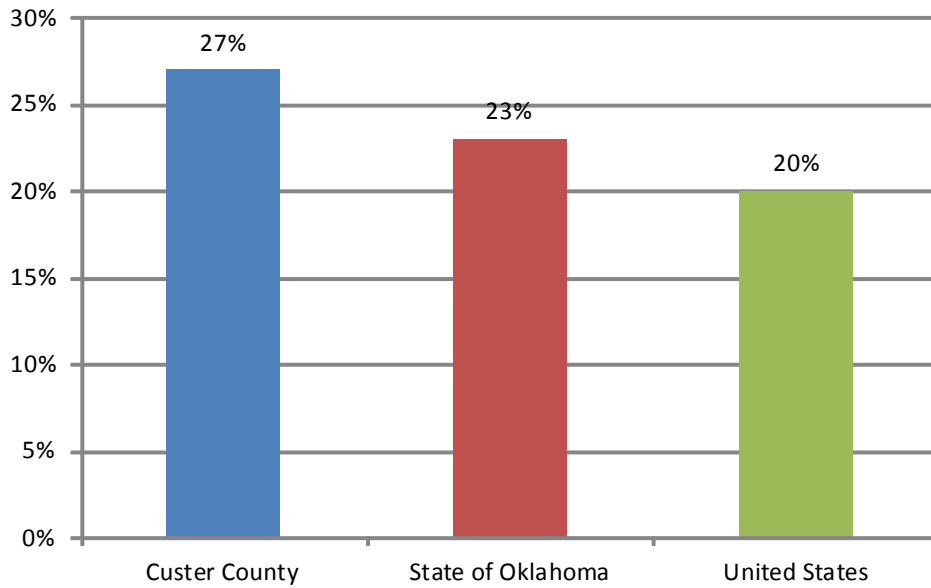
Demographics of Persons in HUD Programs in Custer County

Custer County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	29	29%	51%	36%	100%	50%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	38	0%	38%	71%	15%	6%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	40	41%	8%	11%	33%	32%
Summary of All HUD Programs	107	23%	27%	39%	37%	28%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

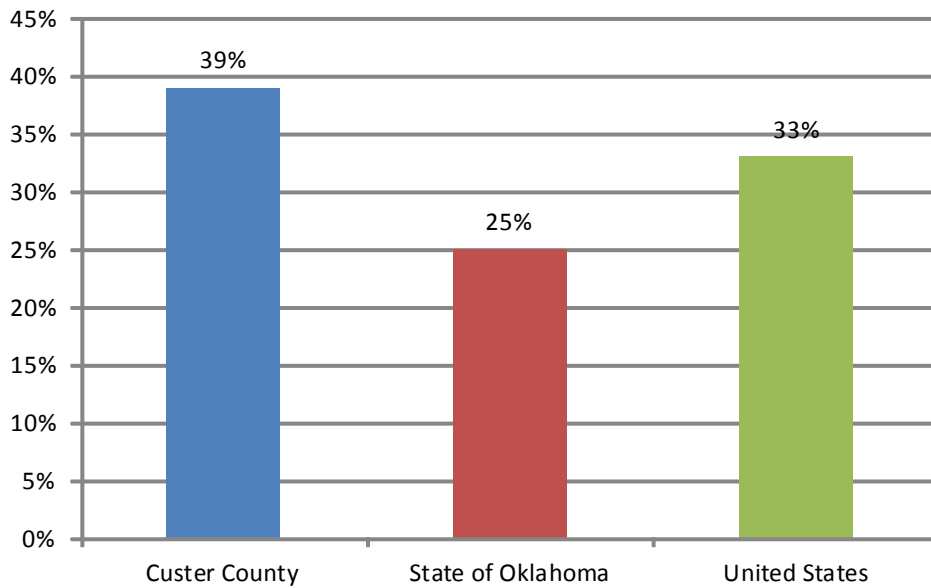
23% of housing units are occupied by single parents with female heads of household. 27% of households have at least one person with a disability. 39% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 37% have one or more disabilities. Finally, 28% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

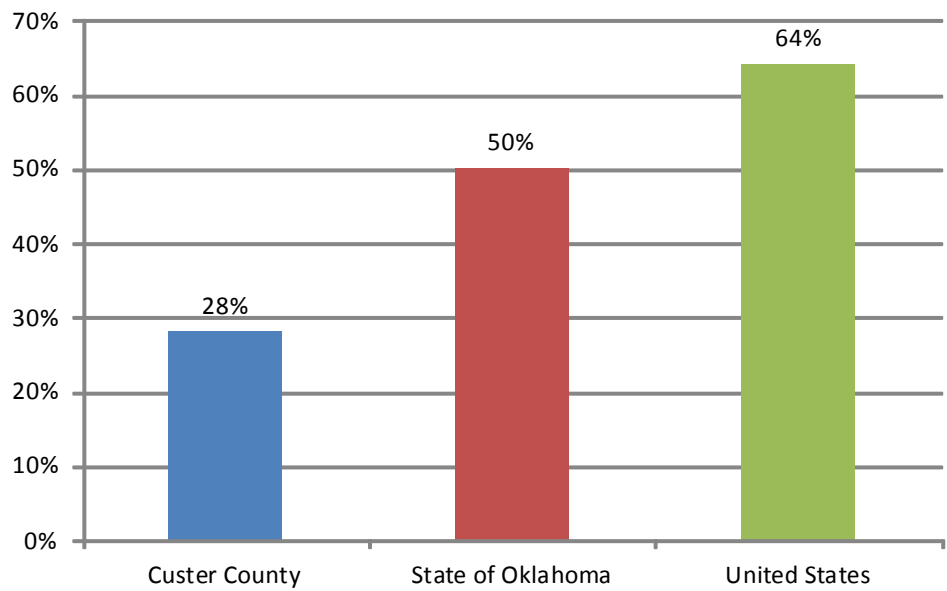
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

Compared with the rest of Oklahoma and the nation, participants in HUD-subsidized programs in Custer County are relatively older, and are more likely to have one or more disabilities. Racial and ethnic minorities make up a relatively lower percentage of tenants compared with the state and nation.



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 Custer 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 Custer 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.

Custer County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	380		1,125	
Cost Burden Less Than 30%	55	14.47%	130	11.56%
Cost Burden Between 30%-50%	90	23.68%	140	12.44%
Cost Burden Greater Than 50%	180	47.37%	770	68.44%
Not Computed (no/negative income)	55	14.47%	85	7.56%
Income 30%-50% HAMFI	560		605	
Cost Burden Less Than 30%	360	64.29%	215	35.54%
Cost Burden Between 30%-50%	110	19.64%	300	49.59%
Cost Burden Greater Than 50%	90	16.07%	95	15.70%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,155		745	
Cost Burden Less Than 30%	800	69.26%	640	85.91%
Cost Burden Between 30%-50%	265	22.94%	100	13.42%
Cost Burden Greater Than 50%	90	7.79%	10	1.34%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	585		260	
Cost Burden Less Than 30%	550	94.02%	250	96.15%
Cost Burden Between 30%-50%	35	5.98%	4	1.54%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	6,515		3,905	
Cost Burden Less Than 30%	5,500	84.42%	2,385	61.08%
Cost Burden Between 30%-50%	595	9.13%	554	14.19%
Cost Burden Greater Than 50%	364	5.59%	890	22.79%
Not Computed (no/negative income)	55	0.84%	85	2.18%

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

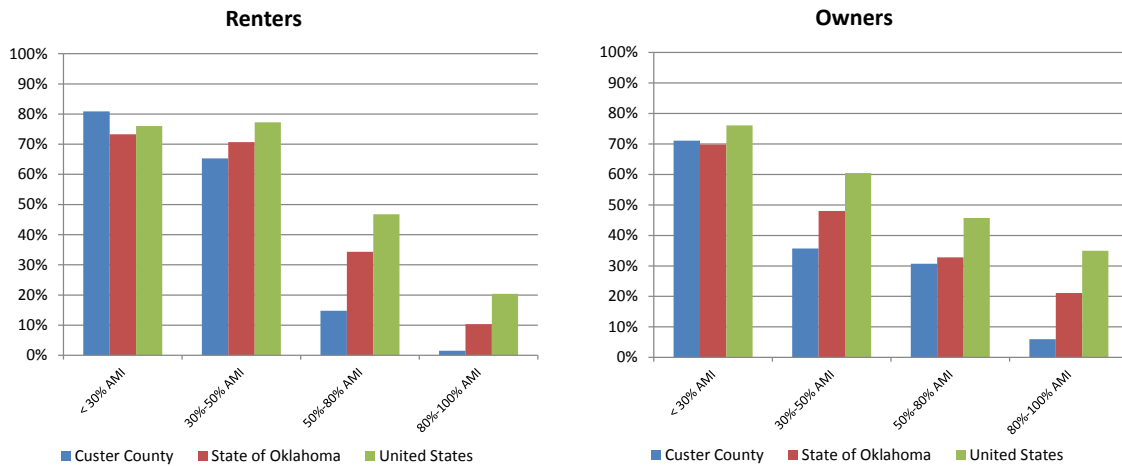
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Custer County with the State of Oklahoma as a whole, and the United States.

Custer 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	380	71.05%	1,125	80.89%
Income 30%-50% HAMFI	560	35.71%	605	65.29%
Income 50%-80% HAMFI	1,155	30.74%	745	14.77%
Income 80%-100% HAMFI	585	5.98%	260	1.54%
All Incomes	6,515	14.72%	3,905	36.98%

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

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



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

Substandard Conditions / Overcrowding by Income Threshold

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

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

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

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

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

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



Custer County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	380		1,125	
Between 1.0 and 1.5 Persons per Room	4	1.05%	0	0.00%
More than 1.5 Persons per Room	4	1.05%	110	9.78%
Lacks Complete Kitchen or Plumbing	0	0.00%	40	3.56%
Income 30%-50% HAMFI	560		605	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	1.65%
More than 1.5 Persons per Room	4	0.71%	15	2.48%
Lacks Complete Kitchen or Plumbing	4	0.71%	20	3.31%
Income 50%-80% HAMFI	1,155		745	
Between 1.0 and 1.5 Persons per Room	60	5.19%	10	1.34%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.35%	55	7.38%
Income 80%-100% HAMFI	585		260	
Between 1.0 and 1.5 Persons per Room	20	3.42%	15	5.77%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.68%	0	0.00%
All Incomes	6,515		3,905	
Between 1.0 and 1.5 Persons per Room	129	1.98%	45	1.15%
More than 1.5 Persons per Room	8	0.12%	125	3.20%
Lacks Complete Kitchen or Plumbing	28	0.43%	155	3.97%

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

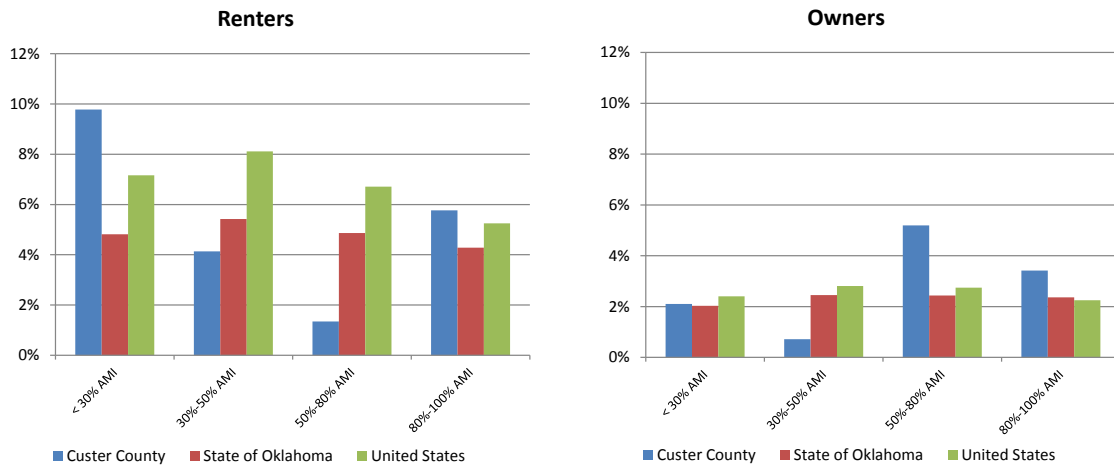
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Custer County, Oklahoma and the nation.

Custer County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	380	2.11%	1,125	9.78%	1,125
Income 30%-50% HAMFI	560	0.71%	605	4.13%	605
Income 50%-80% HAMFI	1,155	5.19%	745	1.34%	745
Income 80%-100% HAMFI	585	3.42%	260	5.77%	260
All Incomes	6,515	2.10%	3,905	4.35%	3,905

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 Custer County, the state and the nation.

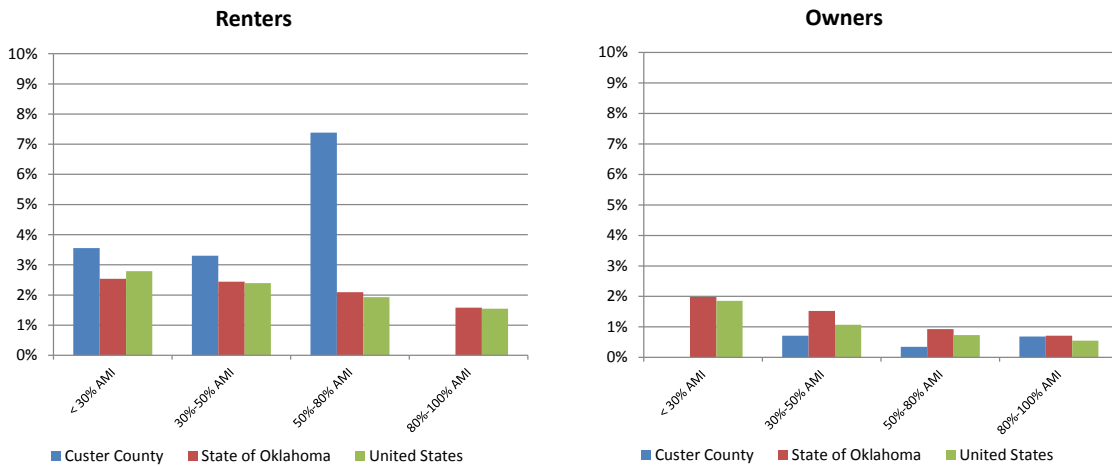
Custer County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	380	0.00%	1,125	3.56%	
Income 30%-50% HAMFI	560	0.71%	605	3.31%	
Income 50%-80% HAMFI	1,155	0.35%	745	7.38%	
Income 80%-100% HAMFI	585	0.68%	260	0.00%	
All Incomes	6,515	0.43%	3,905	3.97%	

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.



Custer County : CHAS - Housing Cost Burden by Household Type / HAMFI

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
Income < 30% HAMFI	380	266	70.00%	1,125	905	80.44%
Elderly Family	25	24	96.00%	4	0	0.00%
Small Family (2-4 persons)	130	95	73.08%	325	290	89.23%
Large Family (5 or more persons)	20	8	40.00%	40	30	75.00%
Elderly Non-Family	145	95	65.52%	145	110	75.86%
Non-Family, Non-Elderly	65	44	67.69%	610	475	77.87%
Income 30%-50% HAMFI	560	199	35.54%	605	388	64.13%
Elderly Family	125	45	36.00%	55	50	90.91%
Small Family (2-4 persons)	160	70	43.75%	220	180	81.82%
Large Family (5 or more persons)	0	0	N/A	45	19	42.22%
Elderly Non-Family	165	29	17.58%	70	40	57.14%
Non-Family, Non-Elderly	110	55	50.00%	210	99	47.14%
Income 50%-80% HAMFI	1,155	354	30.65%	745	105	14.09%
Elderly Family	210	40	19.05%	20	0	0.00%
Small Family (2-4 persons)	470	215	45.74%	215	50	23.26%
Large Family (5 or more persons)	140	14	10.00%	90	0	0.00%
Elderly Non-Family	185	40	21.62%	65	20	30.77%
Non-Family, Non-Elderly	145	45	31.03%	360	35	9.72%
Income 80%-100% HAMFI	585	28	4.79%	260	4	1.54%
Elderly Family	105	4	3.81%	15	0	0.00%
Small Family (2-4 persons)	245	20	8.16%	140	4	2.86%
Large Family (5 or more persons)	75	4	5.33%	40	0	0.00%
Elderly Non-Family	75	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	80	0	0.00%	60	0	0.00%
All Incomes	6,515	946	14.52%	3,905	1,427	36.54%
Elderly Family	1,225	153	12.49%	159	50	31.45%
Small Family (2-4 persons)	3,010	430	14.29%	1,410	524	37.16%
Large Family (5 or more persons)	585	26	4.44%	270	49	18.15%
Elderly Non-Family	860	164	19.07%	340	185	54.41%
Non-Family, Non-Elderly	830	173	20.84%	1,725	619	35.88%

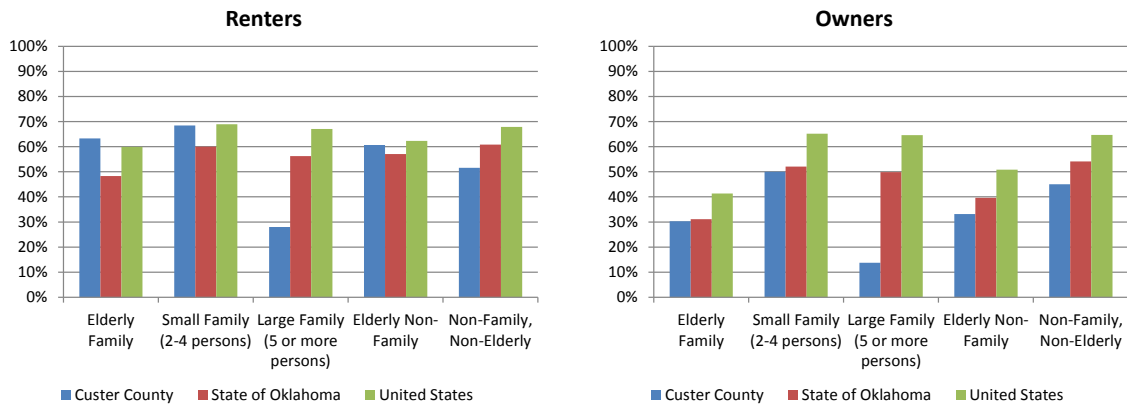
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Custer County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
Income < 80% HAMFI	2,095	819	39.09%	2,475	56.48%
Elderly Family	360	109	30.28%	79	63.29%
Small Family (2-4 persons)	760	380	50.00%	760	68.42%
Large Family (5 or more persons)	160	22	13.75%	175	28.00%
Elderly Non-Family	495	164	33.13%	280	60.71%
Non-Family, Non-Elderly	320	144	45.00%	1,180	51.61%

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).



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

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	380	270	71.05%	1,125	915	81.33%
Elderly Family	25	25	100.00%	4	0	0.00%
Small Family (2-4 persons)	130	95	73.08%	325	290	89.23%
Large Family (5 or more persons)	20	10	50.00%	40	40	100.00%
Elderly Non-Family	145	95	65.52%	145	105	72.41%
Non-Family, Non-Elderly	65	45	69.23%	610	480	78.69%
Income 30%-50% HAMFI	560	200	35.71%	605	430	71.07%
Elderly Family	125	45	36.00%	55	50	90.91%
Small Family (2-4 persons)	160	70	43.75%	220	180	81.82%
Large Family (5 or more persons)	0	0	N/A	45	45	100.00%
Elderly Non-Family	165	30	18.18%	70	40	57.14%
Non-Family, Non-Elderly	110	55	50.00%	210	115	54.76%
Income 50%-80% HAMFI	1,155	415	35.93%	745	175	23.49%
Elderly Family	210	40	19.05%	20	0	0.00%
Small Family (2-4 persons)	470	215	45.74%	215	65	30.23%
Large Family (5 or more persons)	140	75	53.57%	90	10	11.11%
Elderly Non-Family	185	40	21.62%	65	20	30.77%
Non-Family, Non-Elderly	145	45	31.03%	360	80	22.22%
Income Greater than 80% of HAMFI	4,420	215	4.86%	1,430	165	11.54%
Elderly Family	870	50	5.75%	80	0	0.00%
Small Family (2-4 persons)	2,250	55	2.44%	655	70	10.69%
Large Family (5 or more persons)	425	65	15.29%	95	40	42.11%
Elderly Non-Family	365	0	0.00%	60	15	25.00%
Non-Family, Non-Elderly	510	45	8.82%	540	40	7.41%
All Incomes	6,515	1,100	16.88%	3,905	1,685	43.15%
Elderly Family	1,230	160	13.01%	159	50	31.45%
Small Family (2-4 persons)	3,010	435	14.45%	1,415	605	42.76%
Large Family (5 or more persons)	585	150	25.64%	270	135	50.00%
Elderly Non-Family	860	165	19.19%	340	180	52.94%
Non-Family, Non-Elderly	830	190	22.89%	1,720	715	41.57%

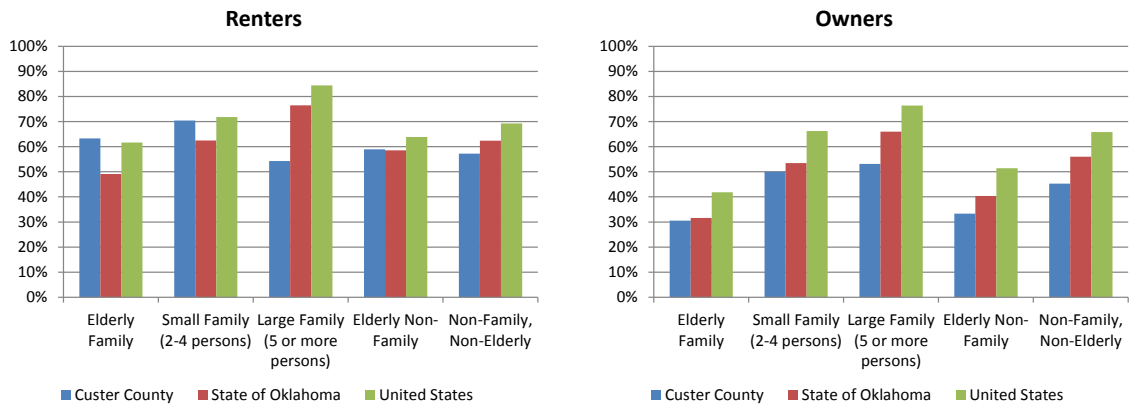
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Custer 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
Income < 80% HAMFI	2,095	885	42.24%	2,475	1,520	61.41%
Elderly Family	360	110	30.56%	79	50	63.29%
Small Family (2-4 persons)	760	380	50.00%	760	535	70.39%
Large Family (5 or more persons)	160	85	53.13%	175	95	54.29%
Elderly Non-Family	495	165	33.33%	280	165	58.93%
Non-Family, Non-Elderly	320	145	45.31%	1,180	675	57.20%

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 Custer 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.”



Custer County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	375	265	70.7%	1,120	915	81.7%
White alone, non-Hispanic	260	180	69.2%	780	600	76.9%
Black or African-American alone	40	15	37.5%	35	35	100.0%
Asian alone	0	0	N/A	34	30	88.2%
American Indian alone	50	50	100.0%	50	50	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	25	62.5%	189	185	97.9%
Other (including multiple races)	0	0	N/A	45	20	44.4%
Income 30%-50% HAMFI	560	205	36.6%	605	430	71.1%
White alone, non-Hispanic	495	180	36.4%	425	260	61.2%
Black or African-American alone	25	15	60.0%	30	30	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	50	50	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	60	60	100.0%
Other (including multiple races)	24	4	16.7%	40	30	75.0%
Income 50%-80% HAMFI	1,155	420	36.4%	745	170	22.8%
White alone, non-Hispanic	825	310	37.6%	540	155	28.7%
Black or African-American alone	4	0	0.0%	24	4	16.7%
Asian alone	20	20	100.0%	0	0	N/A
American Indian alone	70	0	0.0%	30	10	33.3%
Pacific Islander alone	0	0	N/A	10	10	100.0%
Hispanic, any race	230	90	39.1%	130	0	0.0%
Other (including multiple races)	0	0	N/A	20	0	0.0%
Income 80%-100% HAMFI	585	55	9.4%	255	20	7.8%
White alone, non-Hispanic	510	20	3.9%	165	20	12.1%
Black or African-American alone	25	15	60.0%	30	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	10	0	0.0%	20	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	15	42.9%	40	0	0.0%
Other (including multiple races)	4	4	100.0%	0	0	N/A
All Incomes	6,510	1,110	17.1%	3,895	1,675	43.0%
White alone, non-Hispanic	5,510	795	14.4%	2,825	1,165	41.2%
Black or African-American alone	119	45	37.8%	184	69	37.5%
Asian alone	35	20	57.1%	34	30	88.2%
American Indian alone	249	80	32.1%	215	110	51.2%
Pacific Islander alone	0	0	N/A	10	10	100.0%
Hispanic, any race	493	154	31.2%	509	255	50.1%
Other (including multiple races)	102	12	11.8%	140	50	35.7%

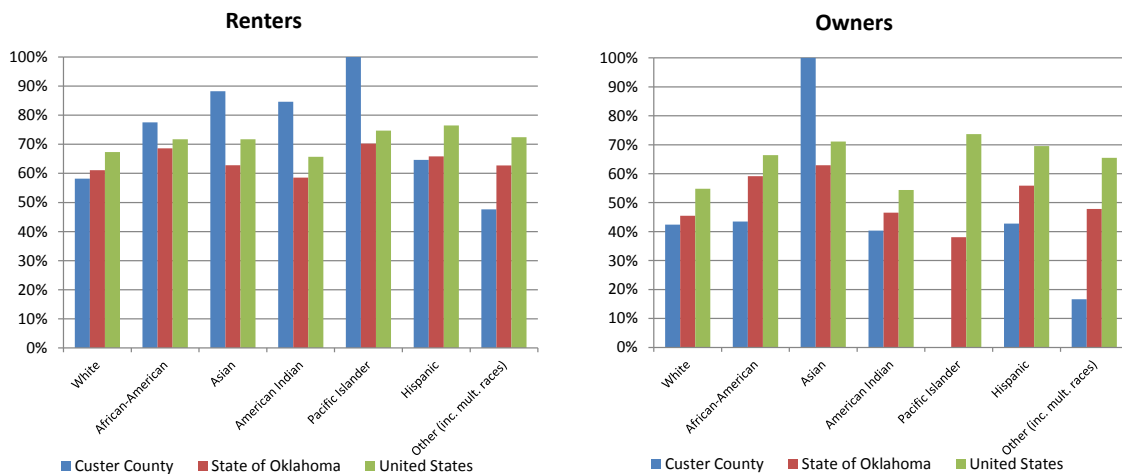
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Custer County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	2,090	890	42.58%	2,470	61.34%
White alone, non-Hispanic	1,580	670	42.41%	1,745	58.17%
Black or African-American alone	69	30	43.48%	89	77.53%
Asian alone	20	20	100.00%	34	88.24%
American Indian alone	124	50	40.32%	130	84.62%
Pacific Islander alone	0	0	N/A	10	100.00%
Hispanic, any race	278	119	42.81%	379	64.64%
Other (including multiple races)	24	4	16.67%	105	47.62%

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 Custer County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,305 renter households that are cost overburdened, and 470 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 200 renter households that are cost overburdened, and 460 homeowners that are cost overburdened.



- Among renters with incomes less than 80% of Area Median Income, 77.53% of African-American renters, 88.24% of Asian renters, 84.62% of American Indian renters, and 100% of Pacific Islander renters have one or more housing problems.

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

Future Housing Demand Estimates for Clinton						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	3,763	3,834	3,907	3,981	4,057	4,134
Owner %: 62.85%	2,365	2,410	2,456	2,502	2,550	2,598
Renter %: 37.15%	1,398	1,425	1,452	1,479	1,507	1,536
Total New Owner Households						233
Total New Renter Households						138

Based on an estimated household growth rate of 1.90% per year, Clinton would require 233 new housing units for ownership, and 138 units for rent, over the next five years. Annually this equates to 47 units for ownership per year, and 28 units for rent per year.

Custer County Anticipated Demand

Households in Custer County grew at an annually compounded rate of 0.54% from 2000 to 2010. Nielsen SiteReports estimates households have grown 2.30% per year since that time, and that households will grow 1.87% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.87% per year in forecasting future household growth for Custer County.

The percentage of owner households was estimated at 62.79% with renter households estimated at 37.21%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Custer County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	11,989	12,214	12,442	12,676	12,913	13,155
Owner %: 62.79%	7,528	7,669	7,813	7,959	8,108	8,260
Renter %: 37.21%	4,461	4,545	4,630	4,716	4,805	4,895
Total New Owner Households						732
Total New Renter Households						434

Based on an estimated household growth rate of 1.87% per year, Custer County would require 732 new housing units for ownership, and 434 units for rent, over the next five years. Annually this equates to 146 units for ownership per year, and 87 units for rent per year.

Housing Demand – Population Subsets

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

Custer County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	732	434	1,166
Less than 30% AMI	5.83%	28.81%	43	125	168
Less than 50% AMI	14.43%	44.30%	106	192	298
Less than 60% AMI	17.31%	53.16%	127	231	357
Less than 80% AMI	32.16%	63.38%	235	275	510

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.

Custer County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	32.00%	12.78%	234	55	290
Elderly less than 30% AMI	2.61%	3.82%	19	17	36
Elderly less than 50% AMI	7.06%	7.02%	52	30	82
Elderly less than 60% AMI	8.47%	8.42%	62	37	99
Elderly less than 80% AMI	13.12%	9.19%	96	40	136

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.

Custer County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	33.38%	18.82%	244	82	326
Disabled less than 30% AMI	3.07%	4.61%	22	20	42
Disabled less than 50% AMI	6.14%	10.63%	45	46	91
Disabled less than 60% AMI	7.37%	12.75%	54	55	109
Disabled less than 80% AMI	13.58%	13.32%	99	58	157

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.

Custer County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	732	434	1,166
Total Veteran Demand	7.75%	7.75%	57	34	90
Veterans with Disabilities	3.40%	3.40%	25	15	40
Veterans Below Poverty	0.71%	0.71%	5	3	8
Disabled Veterans Below Poverty	0.40%	0.40%	3	2	5

Housing Needs for Working Families

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

Custer County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	732	434	1,166
Total Working Families	53.11%	53.11%	389	230	619
Working Families with Children Present	25.18%	25.18%	184	109	294

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,166 housing units will be needed in Custer County over the next five years. Of those units:

- 357 will be needed by households earning less than 60% of Area Median Income
- 99 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 109 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 8 will be needed by veterans living below the poverty line
- 294 will be needed by working families with children present

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