

Housing Needs Assessment
Greer 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:

December 1, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Greer County
 IRR - Tulsa/OKC File No. 140-2015-0041

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 Greer County Residential Housing Market Analysis. Owen S. Ard, MAI personally inspected the Greer County area during the month of December 2015 to collect the data used in the preparation of the Greer County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Table of Contents

Introduction and Executive Summary	1	Housing Stock Analysis	29
General Information	4	Existing Housing Units	29
Purpose and Function of the Market Study	4	Housing by Units in Structure	29
Effective Date of Consultation	4	Housing Units Number of Bedrooms and Tenure	30
Scope of the Assignment	4	Housing Units Tenure and Household Income	30
Data Sources	4	Housing Units by Year of Construction and Tenure	31
Greer County Analysis	6	Substandard Housing	32
Area Information	6	Vacancy Rates	33
Access and Linkages	6	Building Permits	34
Educational Facilities	6	New Construction Activity	35
Medical Facilities	7	Homeownership Market	36
Demographic Analysis	10	Housing Units by Home Value	36
Population and Households	10	Greer County Median Home Values by Census Tract	37
Population by Race and Ethnicity	11	Home Values by Year of Construction	38
Population by Age	11	Mangum Single Family Sales Activity	38
Families by Presence of Children	13	Foreclosure Rates	39
Population by Presence of Disabilities	14	Rental Market	39
Group Quarters Population	15	Gross Rent Levels	39
Household Income Levels	17	Mangum Rental Survey Data	40
Household Income Trend	18	Rental Market Vacancy – Mangum	41
Poverty Rates	19	Summary of HUD Subsidized Properties	42
Economic Conditions	20	Projected Housing Need	47
Employment and Unemployment	20	Consolidated Housing Affordability Strategy (CHAS)	47
Employment Level Trends	20	Cost Burden by Income Threshold	47
Unemployment Rate Trends	21	Substandard Conditions / Overcrowding by Income Threshold	49
Employment and Wages by Industrial Supersector	22	Cost Burden by Household Type	52
Working Families	25		
Major Employers	26		
Commuting Patterns	27		

Table of Contents

Housing Problems by Household Type	54	At Risk For Homelessness	87
Housing Problems by Race / Ethnicity	56	Findings and Recommendations	89
CHAS Conclusions	58	Fair Housing	92
Overall Anticipated Housing Demand	60	Summary	92
Mangum Anticipated Demand	60	Key Findings:	92
Greer County Anticipated Demand	60	Recommendations:	92
Housing Demand – Population Subsets	62	Appendix 1: County affordable housing	
Housing Needs by Income Thresholds	62	Summaries	107
Elderly Housing Needs	62	Lead-Based Paint Hazards	111
Housing Needs for Persons with Disabilities		Greer County Findings	113
/ Special Needs	62	Conclusions	124
Housing Needs for Veterans	63	Addenda	
Housing Needs for Working Families	63	A. Acknowledgments	
Population Subset Conclusions	63	B. Qualifications	
Special Topics	65		
Greer County Disaster Resiliency Assessment	66		
C.0 Comprehensive Plans & Hazard			
Mitigation Plans	66		
C.2.1.1. Historical Data on Natural Disasters			
and Other Hazards	66		
C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters			
from Disaster Event	72		
C.2.1.3 Public Policy and Governance to			
Build Disaster Resiliency	72		
C.2.1.4 Local Emergency Response Agency			
Structure	72		
C.2.1.5 Threat & Hazard Warning Systems	72		
Social Vulnerability	73		
Homelessness	78		
By Continuum of Care	78		
A Snap Shot of Homelessness in the State	81		
Rural Areas	85		

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 Greer County is projected to grow by 0.38% per year over the next five years, underperforming the State of Oklahoma.
2. Greer County is projected to need a total of 27 housing units for ownership and 13 housing units for rent over the next five years.
3. Median Household Income in Greer County is estimated to be \$43,271 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Greer County is estimated to be 9.90%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Greer County are significantly lower than the state averages.
5. Home values and rental rates in Greer County are also lower than the state averages.
6. Average sale price for homes in Mangum was \$52,939 in 2015, with an average price per square foot of \$36.71. The average year of construction is estimated to be 1951 for homes sold in 2015. The median sale price of homes constructed since 2000 is \$96,000 (for homes sold since January 2014).

7. Approximately 24.29% of renters and 13.58% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number: 42 Injuries: 23 Fatalities: 2 Damages (1996-2014): \$100,000.00
3. Social Vulnerability: Similar to overall state level at county level;
4. Floodplain: Mangum, Granite, and Willow have notable development within or near the floodplain.

Homelessness Specific Findings

1. Greer County is located in the Southwest Oklahoma Continuum of Care.
2. There are an estimated 239 homeless individuals in this area, 177 of which are identified as sheltered.
3. There are at least 8 homeless households comprised of children only.
4. There is also a high homeless veteran population (25) in this region.
5. Investment should be made for more temporary and permanent housing for homeless veterans.

Fair Housing Specific Findings

1. No fair housing issues noted.

Lead-Based Paint Specific Findings

1. We estimate there are 660 occupied housing units in Greer County with lead-based paint hazards.
2. 337 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 96 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 Greer 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 Greer 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 Greer 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 Greer County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Greer County area.

Effective Date of Consultation

The Greer County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 1, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

Greer County Analysis

Area Information

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

Greer County is located in southwestern Oklahoma. The county is bordered on the north by Beckham County, on the west by Harmon County, on the south by Jackson County, and on the east by Kiowa County. The Greer County seat is Mangum, which is located in the southeastern part of the county. Mangum is approximately 65 miles northwest of Lawton and 120 miles southwest of Oklahoma City.

Greer County has a total area of 644 square miles (639 square miles of land, and 4 square miles of water), ranking 59th out of Oklahoma's 77 counties in terms of total area. The total population of Greer County as of the 2010 Census was 6,239 persons, for a population density of 10 persons per square mile of land.

Access and Linkages

The county has average accessibility to state highway systems. There are multiple state and national highway systems that run through Greer County. These are US-283, OK-6, OK-9, and OK-34. The nearest interstate highway is I-40, which runs due north of the county. The county also has an intricate network of county roadways.

Limited public transportation is provided on a demand-response basis by Southwest Transit (a service of Southwest Oklahoma Community Action Group, Inc.), with service in Greer, Harmon and Jackson counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Educational Facilities

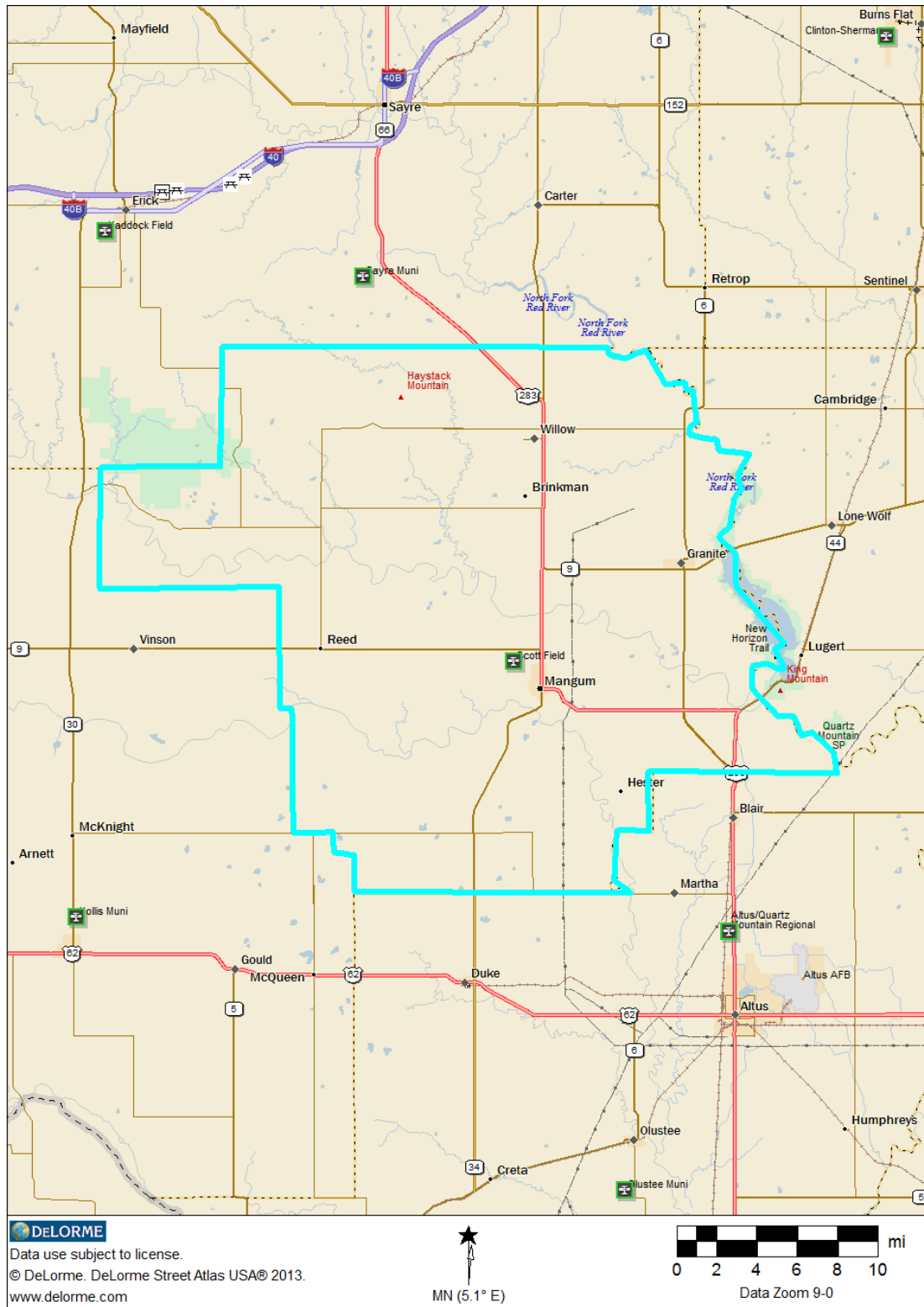
All of the county communities have public school facilities. Mangum is served by Mangum Public Schools. Mangum Public Schools is comprised of one elementary, middle, junior high, and high school.

The nearest college to Greer County is Western Oklahoma State College in Altus, a two-year college with approximately 1,500 students.

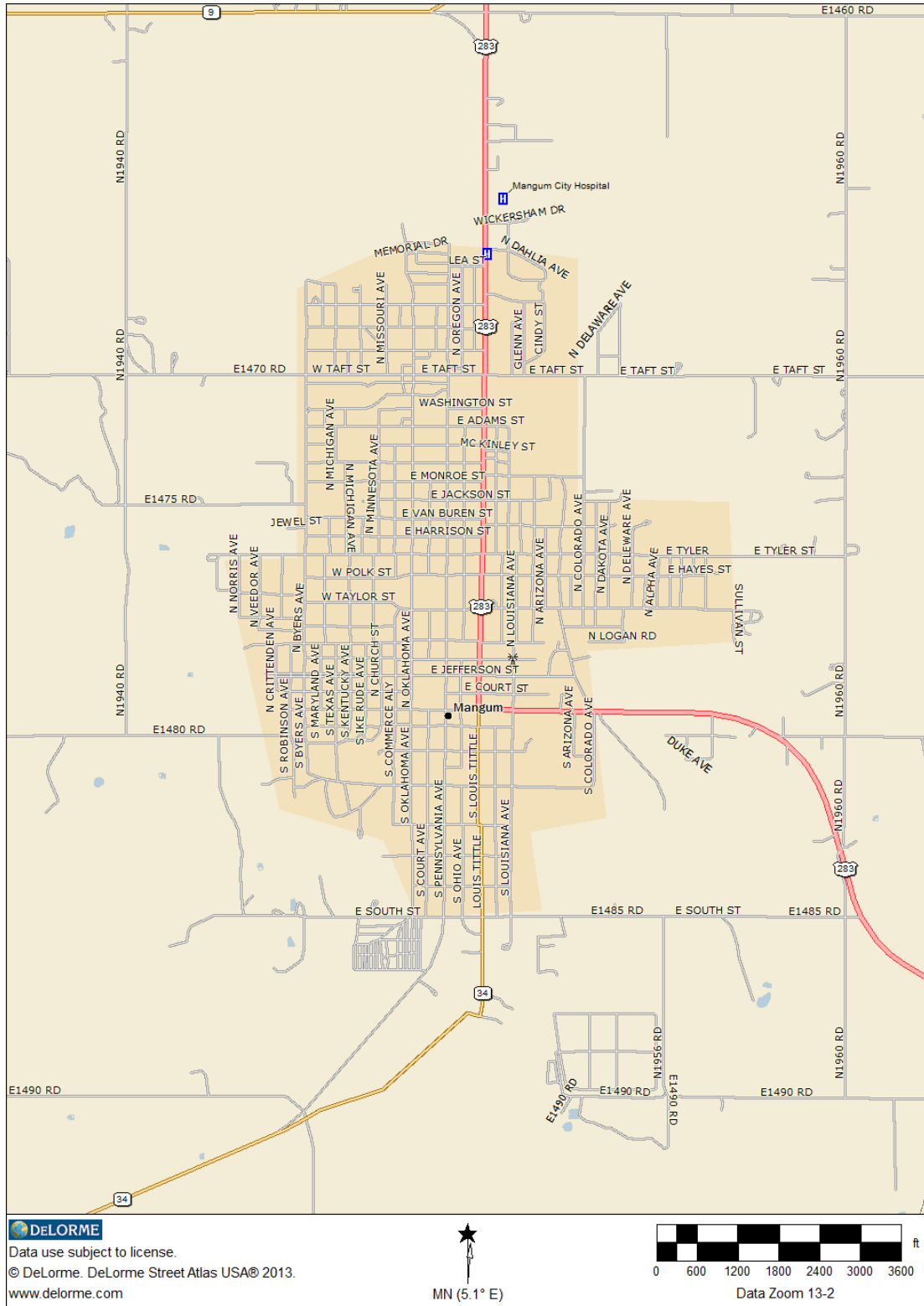
Medical Facilities

Quartz Mountain Medical Center provides medical services in Greer County. They are open 24 hours a day, seven days a week. There is an emergency room provider on-call as well.

Greer County Area Map



Mangum Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Mangum	2,924	3,010	0.29%	3,015	0.03%	3,075	0.39%
Greer County	6,061	6,239	0.29%	6,207	-0.10%	6,325	0.38%
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 Greer County was 6,239 persons as of the 2010 Census, a 0.29% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Greer County to be 6,207 persons, and projects that the population will show 0.38% annualized growth over the next five years.

The population of Mangum was 3,010 persons as of the 2010 Census, a 0.29% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Mangum to be 3,015 persons, and projects that the population will show 0.39% annualized growth over the next five years.

The next table presents data regarding household levels in Greer 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							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Total Households							
Mangum	1,236	1,219	-0.14%	1,217	-0.03%	1,233	0.26%
Greer County	2,237	2,181	-0.25%	2,154	-0.25%	2,194	0.37%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households							
Mangum	765	768	0.04%	780	0.31%	791	0.28%
Greer County	1,442	1,411	-0.22%	1,393	-0.26%	1,420	0.38%
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, Greer County had a total of 2,181 households, representing a -0.25% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Greer County to have 2,154 households. This number is expected to experience a 0.37% annualized rate of growth over the next five years.

As of 2010, Mangum had a total of 1,219 households, representing a -0.14% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Mangum to have 1,217 households. This number is expected to experience a 0.26% 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 Greer County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Mangum		Greer County	
	No.	Percent	No.	Percent
Total Population	2,976		6,178	
White Alone	2,424	81.45%	4,956	80.22%
Black or African American Alone	101	3.39%	439	7.11%
Amer. Indian or Alaska Native Alone	88	2.96%	215	3.48%
Asian Alone	0	0.00%	2	0.03%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	240	8.06%	367	5.94%
Two or More Races	123	4.13%	199	3.22%

Population by Hispanic or Latino Origin	Mangum		Greer County	
	No.	Percent	No.	Percent
Total Population	2,976		6,178	
Hispanic or Latino	370	12.43%	635	10.28%
<i>Hispanic or Latino, White Alone</i>	88	23.78%	179	28.19%
<i>Hispanic or Latino, All Other Races</i>	282	76.22%	456	71.81%
Not Hispanic or Latino	2,606	87.57%	5,543	89.72%
<i>Not Hispanic or Latino, White Alone</i>	2,336	89.64%	4,777	86.18%
<i>Not Hispanic or Latino, All Other Races</i>	270	10.36%	766	13.82%

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

In Greer County, racial and ethnic minorities comprise 22.68% of the total population. Within Mangum, racial and ethnic minorities represent 21.51% of the population.

Population by Age

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

Greer 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	6,239		6,207		6,325			
Age 0 - 4	320	5.13%	309	4.98%	324	5.12%	-0.70%	0.95%
Age 5 - 9	368	5.90%	305	4.91%	313	4.95%	-3.69%	0.52%
Age 10 - 14	338	5.42%	329	5.30%	307	4.85%	-0.54%	-1.37%
Age 15 - 17	207	3.32%	207	3.33%	210	3.32%	0.00%	0.29%
Age 18 - 20	188	3.01%	213	3.43%	224	3.54%	2.53%	1.01%
Age 21 - 24	338	5.42%	328	5.28%	373	5.90%	-0.60%	2.60%
Age 25 - 34	960	15.39%	960	15.47%	964	15.24%	0.00%	0.08%
Age 35 - 44	830	13.30%	810	13.05%	811	12.82%	-0.49%	0.02%
Age 45 - 54	894	14.33%	838	13.50%	767	12.13%	-1.29%	-1.76%
Age 55 - 64	712	11.41%	729	11.74%	722	11.42%	0.47%	-0.19%
Age 65 - 74	509	8.16%	584	9.41%	691	10.92%	2.79%	3.42%
Age 75 - 84	389	6.23%	409	6.59%	422	6.67%	1.01%	0.63%
Age 85 and over	186	2.98%	186	3.00%	197	3.11%	0.00%	1.16%
<i>Age 55 and over</i>	<i>1,796</i>	<i>28.79%</i>	<i>1,908</i>	<i>30.74%</i>	<i>2,032</i>	<i>32.13%</i>	<i>1.22%</i>	<i>1.27%</i>
<i>Age 62 and over</i>	<i>1,112</i>	<i>17.82%</i>	<i>1,212</i>	<i>19.52%</i>	<i>1,330</i>	<i>21.02%</i>	<i>1.74%</i>	<i>1.87%</i>
Median Age	39.8		40.6		40.5		0.40%	-0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Greer County is 40.6 years. This compares with the statewide figure of 36.6 years. Approximately 4.98% of the population is below the age of 5, while 19.52% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.87% per year.

Mangum 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	3,010		3,015		3,075			
Age 0 - 4	183	6.08%	183	6.07%	190	6.18%	0.00%	0.75%
Age 5 - 9	218	7.24%	178	5.90%	183	5.95%	-3.97%	0.56%
Age 10 - 14	199	6.61%	194	6.43%	175	5.69%	-0.51%	-2.04%
Age 15 - 17	120	3.99%	122	4.05%	124	4.03%	0.33%	0.33%
Age 18 - 20	115	3.82%	112	3.71%	116	3.77%	-0.53%	0.70%
Age 21 - 24	127	4.22%	138	4.58%	162	5.27%	1.68%	3.26%
Age 25 - 34	339	11.26%	332	11.01%	351	11.41%	-0.42%	1.12%
Age 35 - 44	336	11.16%	337	11.18%	328	10.67%	0.06%	-0.54%
Age 45 - 54	399	13.26%	380	12.60%	346	11.25%	-0.97%	-1.86%
Age 55 - 64	361	11.99%	379	12.57%	367	11.93%	0.98%	-0.64%
Age 65 - 74	291	9.67%	319	10.58%	375	12.20%	1.85%	3.29%
Age 75 - 84	214	7.11%	236	7.83%	245	7.97%	1.98%	0.75%
Age 85 and over	108	3.59%	105	3.48%	113	3.67%	-0.56%	1.48%
<i>Age 55 and over</i>	<i>974</i>	<i>32.36%</i>	<i>1,039</i>	<i>34.46%</i>	<i>1,100</i>	<i>35.77%</i>	<i>1.30%</i>	<i>1.15%</i>
<i>Age 62 and over</i>	<i>613</i>	<i>20.38%</i>	<i>669</i>	<i>22.18%</i>	<i>730</i>	<i>23.74%</i>	<i>1.74%</i>	<i>1.77%</i>
Median Age	41.1		42.4		42.2		0.62%	-0.09%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Mangum is 42.4 years. This compares with the statewide figure of 36.6 years. Approximately 6.07% of the population is below the age of 5, while 22.18% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.77% per year.

Compared with the rest of the state, Greer County and Mangum have a somewhat older population with an increasing population of persons age 62 and over.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Mangum		Greer County	
	No.	Percent	No.	Percent
Total Families:	808		1,412	
Married-Couple Family:	669	82.80%	1,179	83.50%
With Children Under 18 Years	252	31.19%	415	29.39%
No Children Under 18 Years	417	51.61%	764	54.11%
Other Family:	139	17.20%	233	16.50%
Male Householder, No Wife Present	54	6.68%	83	5.88%
With Children Under 18 Years	7	0.87%	22	1.56%
No Children Under 18 Years	47	5.82%	61	4.32%
Female Householder, No Husband Present	85	10.52%	150	10.62%
With Children Under 18 Years	78	9.65%	101	7.15%
No Children Under 18 Years	7	0.87%	49	3.47%
<hr/>				
Total Single Parent Families	85		123	
Male Householder	7	8.24%	22	17.89%
Female Householder	78	91.76%	101	82.11%

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

As shown, within Greer County, among all families 8.71% are single-parent families, while in Mangum, the percentage is 10.52%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,829		5,040		3,702,515	
Under 18 Years:	725		1,173		933,738	
With One Type of Disability	44	6.07%	44	3.75%	33,744	3.61%
With Two or More Disabilities	24	3.31%	31	2.64%	11,082	1.19%
No Disabilities	657	90.62%	1,098	93.61%	888,912	95.20%
18 to 64 Years:	1,569		2,804		2,265,702	
With One Type of Disability	117	7.46%	179	6.38%	169,697	7.49%
With Two or More Disabilities	126	8.03%	178	6.35%	149,960	6.62%
No Disabilities	1,326	84.51%	2,447	87.27%	1,946,045	85.89%
65 Years and Over:	535		1,063		503,075	
With One Type of Disability	90	16.82%	215	20.23%	95,633	19.01%
With Two or More Disabilities	179	33.46%	317	29.82%	117,044	23.27%
No Disabilities	266	49.72%	531	49.95%	290,398	57.72%
Total Number of Persons with Disabilities:	580	20.50%	964	19.13%	577,160	15.59%

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

Within Greer County, 19.13% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Mangum the percentage is 20.50%.

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

2013 Population by Veteran and Disability Status						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,104		3,867		2,738,788	
Veteran:	236	11.22%	406	10.50%	305,899	11.17%
With a Disability	114	48.31%	207	50.99%	100,518	32.86%
No Disability	122	51.69%	199	49.01%	205,381	67.14%
Non-veteran:	1,868	88.78%	3,461	89.50%	2,432,889	88.83%
With a Disability	398	21.31%	682	19.71%	430,610	17.70%
No Disability	1,470	78.69%	2,779	80.29%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Greer County, the Census Bureau estimates there are 406 veterans, 50.99% of which have one or more disabilities (compared with 32.86% at a statewide level). In Mangum, there are an estimated 236 veterans, 48.31% of which are estimated to have a disability. Compared with the rest of the state, veterans in Mangum and Greer County are more likely to have one or more disabilities.

Group Quarters Population

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

2010 Group Quarters Population

	Mangum		Greer County	
	No.	Percent	No.	Percent
Total Population	3,010		6,239	
Group Quarters Population	150	4.98%	1,146	18.37%
Institutionalized Population	135	4.49%	1,131	18.13%
Correctional facilities for adults	79	2.62%	1,075	17.23%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	56	1.86%	56	0.90%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	15	0.50%	15	0.24%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	15	0.50%	15	0.24%

Source: 2010 Decennial Census, Table P42

The percentage of the Greer County population in group quarters is significantly higher than the statewide figure, which was 2.99% in 2010. This is attributable to inmates at the Oklahoma State Reformatory in Granite, a medium security facility with capacity for 799 medium security offenders and 200 minimum security offenders.

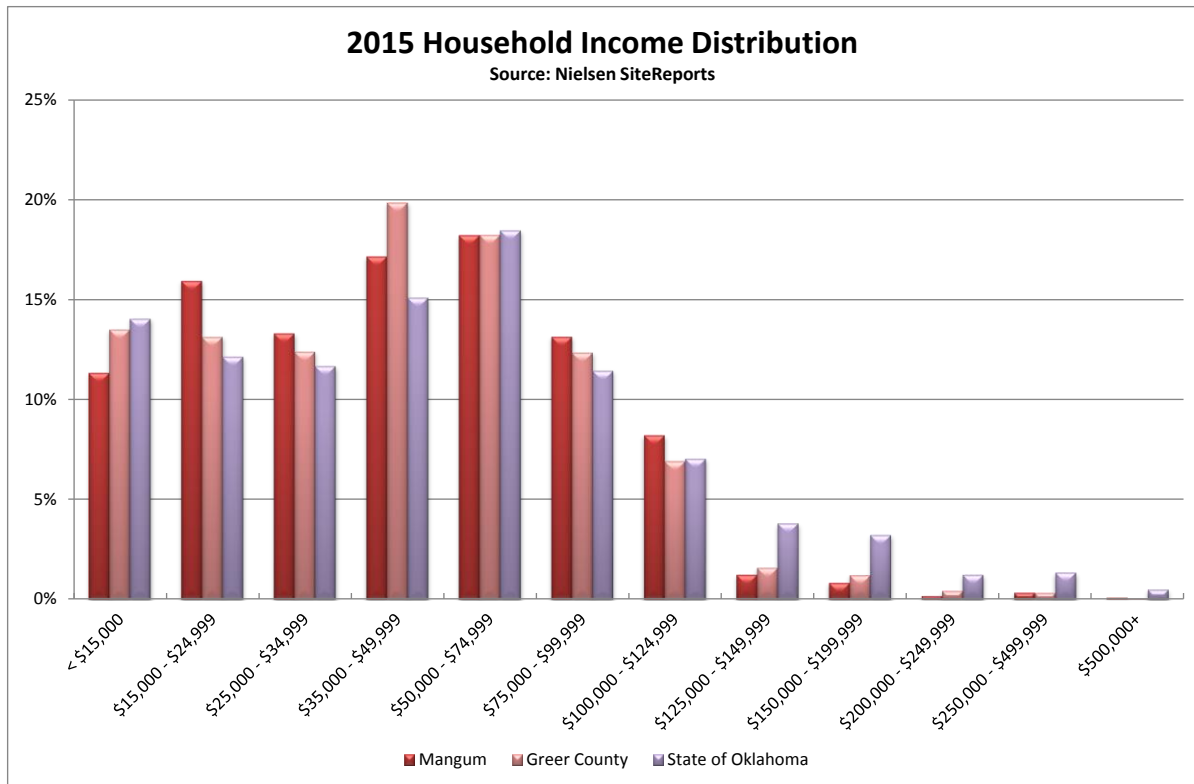
Household Income Levels

Data in the following chart shows the distribution of household income in Greer 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						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,217		2,154		1,520,327	
< \$15,000	138	11.34%	291	13.51%	213,623	14.05%
\$15,000 - \$24,999	194	15.94%	283	13.14%	184,613	12.14%
\$25,000 - \$34,999	162	13.31%	267	12.40%	177,481	11.67%
\$35,000 - \$49,999	209	17.17%	428	19.87%	229,628	15.10%
\$50,000 - \$74,999	222	18.24%	393	18.25%	280,845	18.47%
\$75,000 - \$99,999	160	13.15%	266	12.35%	173,963	11.44%
\$100,000 - \$124,999	100	8.22%	149	6.92%	106,912	7.03%
\$125,000 - \$149,999	15	1.23%	34	1.58%	57,804	3.80%
\$150,000 - \$199,999	10	0.82%	26	1.21%	48,856	3.21%
\$200,000 - \$249,999	2	0.16%	9	0.42%	18,661	1.23%
\$250,000 - \$499,999	4	0.33%	7	0.32%	20,487	1.35%
\$500,000+	1	0.08%	1	0.05%	7,454	0.49%
Median Household Income	\$43,218		\$43,271		\$47,049	
Average Household Income	\$52,570		\$52,452		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Greer County is estimated to be \$43,271 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Mangum, median household income is estimated to be \$43,218. Compared with the rest of the state, Greer County has a slightly lower median household income, with greater concentration in incomes between \$15,000 and \$50,000 per year, and lower concentrations in income less than \$15,000 and greater than \$125,000.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Mangum	\$25,064	\$43,218	3.46%	2.40%	1.06%
Greer County	\$25,793	\$43,271	3.29%	2.40%	0.89%
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 Greer County and Mangum saw positive growth in median household income after accounting for inflation, which is contrary to state and national trends. However, incomes still remain lower than the state average. 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 Greer 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
Mangum	24.17%	10.68%	-1349	0.00%	51.28%
Greer County	19.61%	9.90%	-971	0.00%	58.42%
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 Greer County is estimated to be 9.90% by the American Community Survey. This is a decrease of -971 basis points since the 2000 Census. Within Mangum, the poverty rate is estimated to be 10.68%. Poverty rates in Mangum and Greer County both declined over this period, whereas the state and national poverty rates increased, though it should be noted that poverty rates for single mothers in Greer County are higher than the statewide figure.

Increasing poverty rates over this period of time was a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

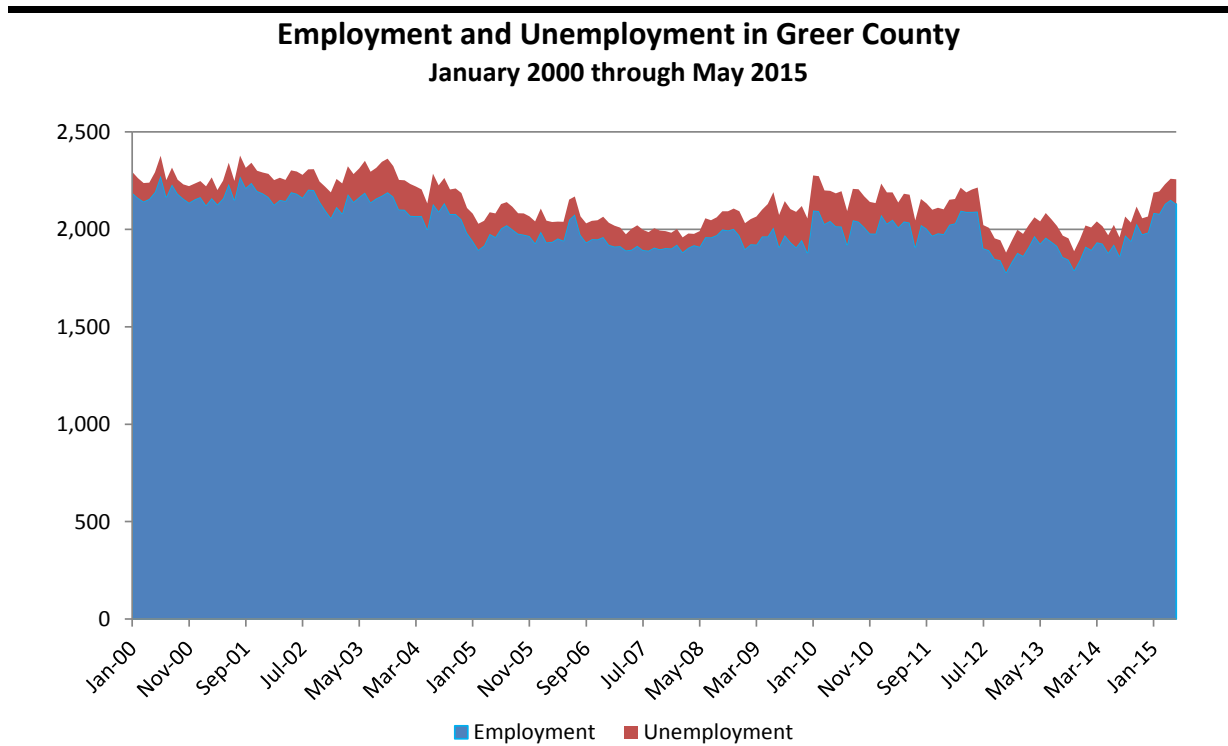
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Greer County	2,016	2,130	1.11%	7.7%	5.6%	-210
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Greer County was 2,130 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.11% per year. The unemployment rate in May was 5.6%, a decrease of -210 basis points from May 2010, which was 7.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Greer County has mirrored these trends though the unemployment rate is above both state and national figures.

Employment Level Trends

The following chart shows total employment and unemployment levels in Greer 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

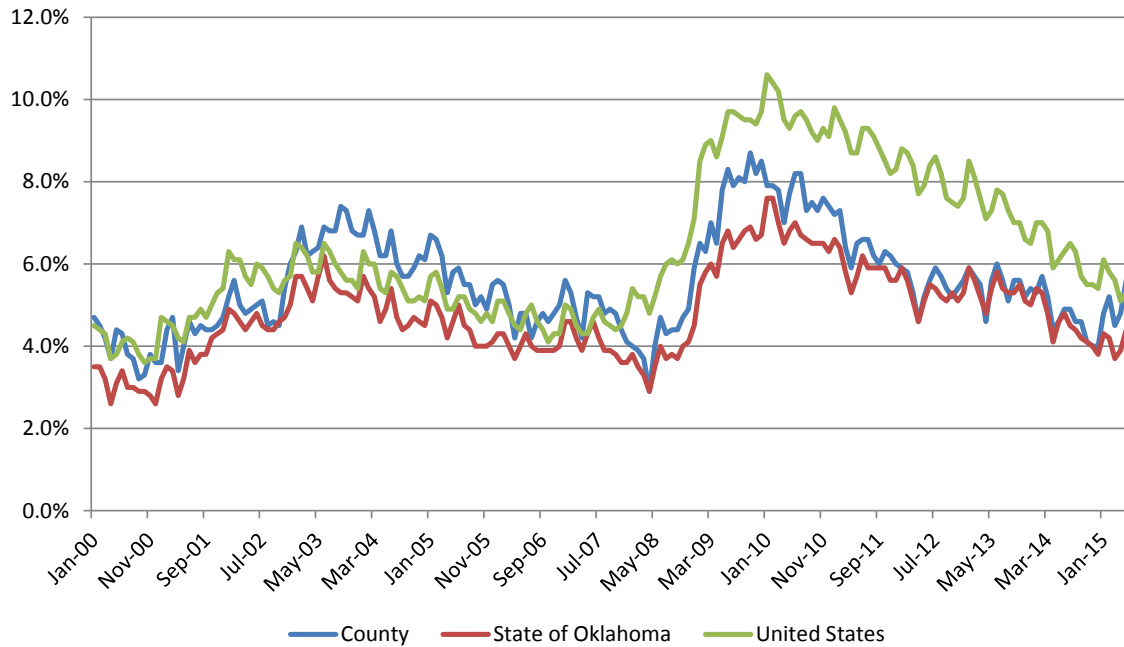
As shown, total employment levels in Greer County generally declined from 2000 through 2010. Employment showed some decline in 2012, but growth resumed in late 2013, and has continued to grow to its current level of 2,130 persons. The number of unemployed persons in May 2015 was 127, out of a total labor force of 2,257 persons.

Unemployment Rate Trends

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



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



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

As shown, unemployment rates in Greer 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 5.6%. On the whole, unemployment rates in Greer County track very well with statewide figures but are typically slightly above the state. Compared with the United States, unemployment rates in Greer County and Oklahoma are and have historically been below the national average, but have recently shown a modest increase and were slightly above the national average in May 2015.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Greer 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.

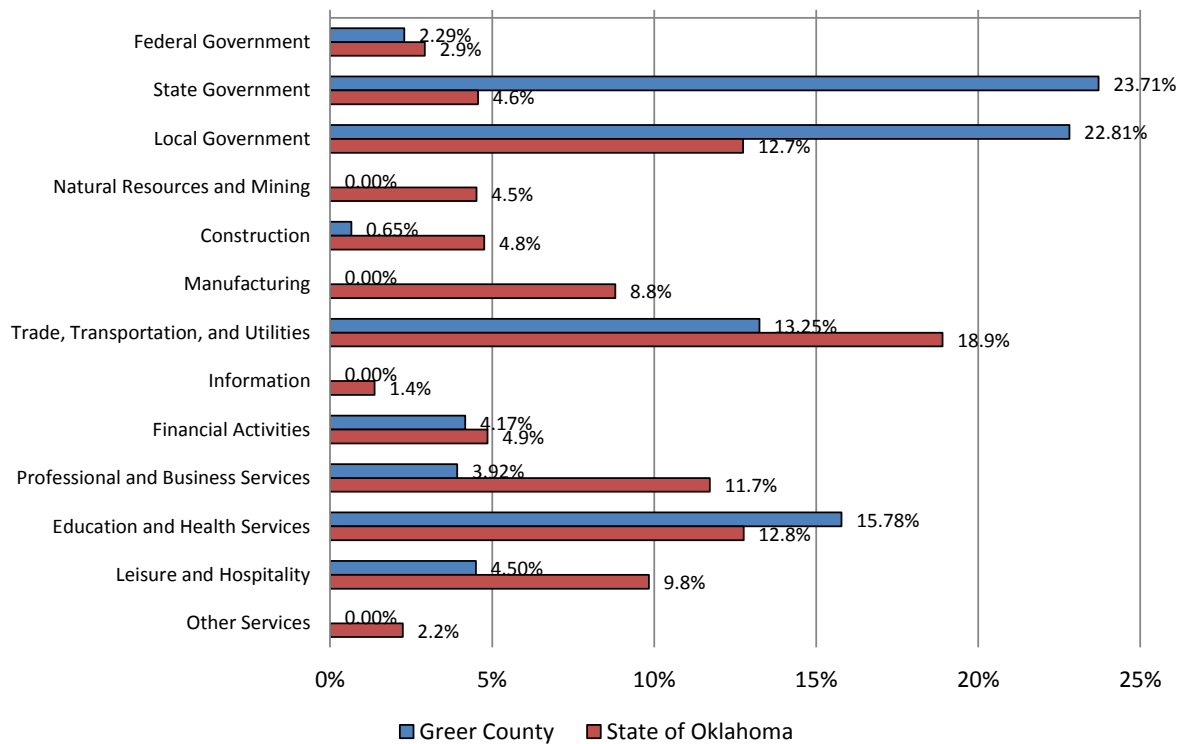


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	5	28	2.29%	\$39,068	1.15
State Government	14	290	23.71%	\$36,011	7.13
Local Government	26	279	22.81%	\$28,094	2.26
Natural Resources and Mining	2	N/A	N/A	N/A	N/A
Construction	3	8	0.65%	\$19,140	0.15
Manufacturing	1	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	20	162	13.25%	\$22,068	0.69
Information	1	N/A	N/A	N/A	N/A
Financial Activities	12	51	4.17%	\$30,273	0.74
Professional and Business Services	15	48	3.92%	\$29,152	0.28
Education and Health Services	12	193	15.78%	\$35,084	1.05
Leisure and Hospitality	6	55	4.50%	\$7,918	0.42
Other Services	6	N/A	N/A	N/A	N/A
Total	122	1,223		\$30,542	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 (15.78%) are employed in Education and Health Services. The average annual pay in this sector is \$35,084 per year, which is also the highest average pay among private employers.

The rightmost column of the previous table provides location quotients for each industry for Greer 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 (Greer 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 Greer County, among all industries the largest location quotient is in State Government, with a quotient of 7.13 (attributable to the Oklahoma State Reformatory). Among private employers, the largest is Education and Health Services, with a quotient of 1.05.

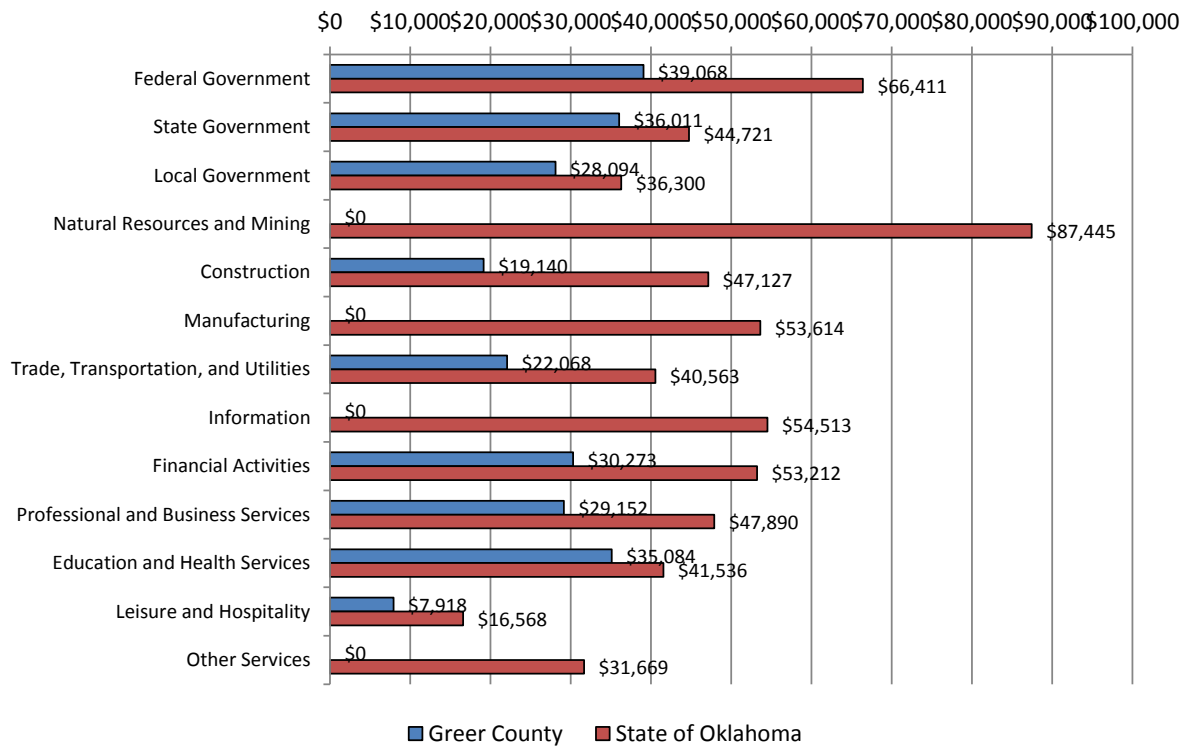
The next table presents average annual pay in Greer County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Greer County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$39,068	\$66,411	\$75,784	58.8%	51.6%
State Government	\$36,011	\$44,721	\$54,184	80.5%	66.5%
Local Government	\$28,094	\$36,300	\$46,146	77.4%	60.9%
Natural Resources and Mining	N/A	\$87,445	\$59,666	N/A	N/A
Construction	\$19,140	\$47,127	\$55,041	40.6%	34.8%
Manufacturing	N/A	\$53,614	\$62,977	N/A	N/A
Trade, Transportation, and Utilities	\$22,068	\$40,563	\$42,988	54.4%	51.3%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$30,273	\$53,212	\$85,261	56.9%	35.5%
Professional and Business Services	\$29,152	\$47,890	\$66,657	60.9%	43.7%
Education and Health Services	\$35,084	\$41,536	\$45,951	84.5%	76.4%
Leisure and Hospitality	\$7,918	\$16,568	\$20,993	47.8%	37.7%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$30,542	\$43,774	\$51,361	69.8%	59.5%

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, Greer County has lower average wages in every sector without exception.

Working Families

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

Families by Employment Status and Presence of Children						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	808		1,412		961,468	
With Children <18 Years:	337	41.71%	538	38.10%	425,517	44.26%
Married Couple:	252	74.78%	415	77.14%	281,418	66.14%
Both Parents Employed	189	75.00%	297	71.57%	166,700	59.24%
One Parent Employed	63	25.00%	118	28.43%	104,817	37.25%
Neither Parent Employed	0	0.00%	0	0.00%	9,901	3.52%
Other Family:	85	25.22%	123	22.86%	144,099	33.86%
Male Householder:	7	8.24%	22	17.89%	36,996	25.67%
Employed	7	100.00%	22	100.00%	31,044	83.91%
Not Employed	0	0.00%	0	0.00%	5,952	16.09%
Female Householder:	78	91.76%	101	82.11%	107,103	74.33%
Employed	61	78.21%	84	83.17%	75,631	70.62%
Not Employed	17	21.79%	17	16.83%	31,472	29.38%
Without Children <18 Years:	471	58.29%	874	61.90%	535,951	55.74%
Married Couple:	417	88.54%	764	87.41%	431,868	80.58%
Both Spouses Employed	194	46.52%	328	42.93%	167,589	38.81%
One Spouse Employed	103	24.70%	211	27.62%	138,214	32.00%
Neither Spouse Employed	120	28.78%	225	29.45%	126,065	29.19%
Other Family:	54	11.46%	110	12.59%	104,083	19.42%
Male Householder:	47	39.17%	61	27.11%	32,243	25.58%
Employed	13	27.66%	27	44.26%	19,437	60.28%
Not Employed	34	72.34%	34	55.74%	12,806	39.72%
Female Householder:	7	12.96%	49	44.55%	71,840	69.02%
Employed	7	100.00%	39	79.59%	36,601	50.95%
Not Employed	0	0.00%	10	20.41%	35,239	49.05%
<i>Total Working Families:</i>	<i>637</i>	<i>78.84%</i>	<i>1,126</i>	<i>79.75%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>320</i>	<i>50.24%</i>	<i>521</i>	<i>46.27%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>317</i>	<i>49.76%</i>	<i>605</i>	<i>53.73%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Greer County, there are 1,126 working families, 46.27% 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 Greer County area are presented in the following table, as reported by the Greer County Chamber of Commerce.

Major Employers in Greer County

Company	Industry / Description	No. Employees
Oklahoma State Reformatory	State Prison	180
Southwest Home Improvement	Home Improvement and Construction	130
Mangum Public Schools	Public Schools	100
Mangum Utility Authority	Utility Company	100
Grace Living Center	Retirement Center	75
City of Mangum	City Government	70
Mangum Community Hospital (Quartz Mountain)	Hospital	62
Mangum Brick Company	Brick Manufacturer	50
Greer County Government	County Government	50
First National, Stockman and Great Plains Banks	Financial Institutions	32
United Supermarket	Grocery & Pharmacy	29

Source: Greer County Chamber of Commerce

Greer County has a variety of employers, both public and private. The diversity of employers should provide some degree of insulation from cyclical economic conditions.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,243		2,210		1,613,364	
Less than 15 minutes	752	60.50%	1,084	49.05%	581,194	36.02%
15 to 30 minutes	180	14.48%	484	21.90%	625,885	38.79%
30 to 45 minutes	148	11.91%	365	16.52%	260,192	16.13%
45 to 60 minutes	70	5.63%	132	5.97%	74,625	4.63%
60 or more minutes	93	7.48%	145	6.56%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Greer County, the largest percentage of workers (49.05%) travel fewer than 15 minutes to work. Although nearly half of all employed persons in Greer County are also employed in Greer County, some do commute to other labor markets such as Altus, Lawton or Elk City.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,302		2,330		1,673,026	
Car, Truck or Van:	1,215	93.32%	2,157	92.58%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,108</i>	<i>91.19%</i>	<i>1,971</i>	<i>91.38%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>107</i>	<i>8.81%</i>	<i>186</i>	<i>8.62%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	16	1.23%	36	1.55%	30,401	1.82%
Other Means	12	0.92%	17	0.73%	14,442	0.86%
Worked at Home	59	4.53%	120	5.15%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Mangum	1,553	1,529	-0.16%	1,555	0.34%
Greer County	2,788	2,738	-0.18%	2,733	-0.04%
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 Greer County declined by five homes, to a total of 2,733 housing units in 2015. In terms of new housing unit construction, Greer County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,409		2,732		1,669,828	
1 Unit, Detached	1,272	90.28%	2,289	83.78%	1,219,987	73.06%
1 Unit, Attached	7	0.50%	40	1.46%	34,434	2.06%
Duplex Units	7	0.50%	17	0.62%	34,207	2.05%
3-4 Units	38	2.70%	38	1.39%	42,069	2.52%
5-9 Units	0	0.00%	27	0.99%	59,977	3.59%
10-19 Units	0	0.00%	7	0.26%	57,594	3.45%
20-49 Units	19	1.35%	19	0.70%	29,602	1.77%
50 or More Units	8	0.57%	8	0.29%	30,240	1.81%
Mobile Homes	58	4.12%	287	10.51%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
Total Multifamily Units	72	5.11%	116	4.25%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Greer County, 83.78% of housing units are single-family, detached. 4.25% of housing units are multifamily in structure (two or more units per building), while 10.51% of housing units comprise mobile homes, RVs, etc.

Within Mangum, 90.28% of housing units are single-family, detached. 5.11% of housing units are multifamily in structure, while 4.12% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,214		2,246		1,444,081	
Owner Occupied:	768	63.26%	1,504	66.96%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	16	2.08%	31	2.06%	16,837	1.74%
2 Bedrooms	277	36.07%	508	33.78%	166,446	17.18%
3 Bedrooms	375	48.83%	790	52.53%	579,135	59.78%
4 Bedrooms	88	11.46%	154	10.24%	177,151	18.29%
5 or More Bedrooms	12	1.56%	21	1.40%	26,587	2.74%
Renter Occupied:	446	36.74%	742	33.04%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	42	9.42%	91	12.26%	101,850	21.43%
2 Bedrooms	171	38.34%	270	36.39%	179,121	37.68%
3 Bedrooms	233	52.24%	343	46.23%	152,358	32.05%
4 Bedrooms	0	0.00%	25	3.37%	24,968	5.25%
5 or More Bedrooms	0	0.00%	13	1.75%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Greer County is 66.96%, while 33.04% of housing units are renter occupied. In Mangum, the homeownership rate is 63.26%, while 36.74% of households are renters.

Housing Units Tenure and Household Income

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

Greer County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,246	1,504	742	66.96%	33.04%
Less than \$5,000	85	24	61	28.24%	71.76%
\$5,000 - \$9,999	79	13	66	16.46%	83.54%
\$10,000-\$14,999	201	132	69	65.67%	34.33%
\$15,000-\$19,999	184	102	82	55.43%	44.57%
\$20,000-\$24,999	156	91	65	58.33%	41.67%
\$25,000-\$34,999	287	227	60	79.09%	20.91%
\$35,000-\$49,999	461	324	137	70.28%	29.72%
\$50,000-\$74,999	366	227	139	62.02%	37.98%
\$75,000-\$99,999	265	215	50	81.13%	18.87%
\$100,000-\$149,999	100	100	0	100.00%	0.00%
\$150,000 or more	62	49	13	79.03%	20.97%
Income Less Than \$25,000	705	362	343	51.35%	48.65%

Source: 2009-2013 American Community Survey, Table B25118

Within Greer County as a whole, 48.65% of households with incomes less than \$25,000 are estimated to be renters, while 51.35% are estimated to be homeowners.

Mangum Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,214	768	446	63.26%	36.74%
Less than \$5,000	55	9	46	16.36%	83.64%
\$5,000 - \$9,999	31	5	26	16.13%	83.87%
\$10,000-\$14,999	117	76	41	64.96%	35.04%
\$15,000-\$19,999	152	91	61	59.87%	40.13%
\$20,000-\$24,999	62	54	8	87.10%	12.90%
\$25,000-\$34,999	200	142	58	71.00%	29.00%
\$35,000-\$49,999	185	86	99	46.49%	53.51%
\$50,000-\$74,999	171	100	71	58.48%	41.52%
\$75,000-\$99,999	159	136	23	85.53%	14.47%
\$100,000-\$149,999	53	53	0	100.00%	0.00%
\$150,000 or more	29	16	13	55.17%	44.83%
Income Less Than \$25,000	417	235	182	56.35%	43.65%

Source: 2009-2013 American Community Survey, Table B25118

Within Mangum, 43.65% of households with incomes less than \$25,000 are estimated to be renters, while 56.35% 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						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,214		2,246		1,444,081	
Owner Occupied:	768	63.26%	1,504	66.96%	968,736	67.08%
Built 2010 or Later	0	0.00%	0	0.00%	10,443	1.08%
Built 2000 to 2009	16	2.08%	153	10.17%	153,492	15.84%
Built 1990 to 1999	0	0.00%	58	3.86%	125,431	12.95%
Built 1980 to 1989	48	6.25%	100	6.65%	148,643	15.34%
Built 1970 to 1979	112	14.58%	221	14.69%	184,378	19.03%
Built 1960 to 1969	87	11.33%	191	12.70%	114,425	11.81%
Built 1950 to 1959	183	23.83%	264	17.55%	106,544	11.00%
Built 1940 to 1949	100	13.02%	180	11.97%	50,143	5.18%
Built 1939 or Earlier	222	28.91%	337	22.41%	75,237	7.77%
Median Year Built:		1953		1959		1977
Renter Occupied:	446	36.74%	742	33.04%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	0	0.00%	9	1.21%	50,883	10.70%
Built 1990 to 1999	41	9.19%	47	6.33%	47,860	10.07%
Built 1980 to 1989	20	4.48%	44	5.93%	77,521	16.31%
Built 1970 to 1979	66	14.80%	146	19.68%	104,609	22.01%
Built 1960 to 1969	48	10.76%	68	9.16%	64,546	13.58%
Built 1950 to 1959	123	27.58%	168	22.64%	54,601	11.49%
Built 1940 to 1949	37	8.30%	103	13.88%	31,217	6.57%
Built 1939 or Earlier	111	24.89%	157	21.16%	39,089	8.22%
Median Year Built:		1956		1957		1975
Overall Median Year Built:		1953		1958		1976

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

Within Greer County, 7.21% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Mangum the percentage is 1.32%.

88.11% of housing units in Greer County were built prior to 1990, while in Mangum the percentage is 95.30%. These figures compare with the statewide figure of 72.78%.

Compared with the rest of the state, the housing stock of Greer County is substantially older, with a much larger percentage of homes constructed prior to 1940.

Substandard Housing

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

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

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

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

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

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing Number	Inadequate Plumbing Percent	Inadequate Kitchen Number	Inadequate Kitchen Percent	Uses Wood for Fuel Number	Uses Wood for Fuel Percent
Mangum	1,214	0	0.00%	0	0.00%	0	0.00%
Greer County	2,246	1	0.04%	1	0.04%	4	0.18%
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 Greer County, only one home is estimated to have inadequate plumbing (compared with 0.49% at a statewide level), and one home is estimated to have inadequate kitchen facilities (compared with 0.90% at a statewide level). Substandard housing, based on this definition, does not appear to be a significant issue in Greer County, though this figure does not take into account homes that may have full plumbing and kitchens but are deteriorated to the point of being uninhabitable.

Vacancy Rates

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



2013 Housing Units by Vacancy

	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,409		2,732		1,669,828	
Total Vacant Units	195	13.84%	486	17.79%	225,747	13.52%
For rent	23	11.79%	30	6.17%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	0	0.00%	20	4.12%	23,149	10.25%
Sold, not occupied	0	0.00%	2	0.41%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	75	15.43%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	172	88.21%	359	73.87%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		1.31%		2.31%	
Rental Vacancy Rate	4.90%		3.89%		8.24%	

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

Within Greer County, the overall housing vacancy rate is estimated to be 17.79%. The homeowner vacancy rate is estimated to be 1.31%, while the rental vacancy rate is estimated to be 3.89%.

In Mangum, the overall housing vacancy rate is estimated to be 13.84%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 4.90%.

Vacant units in Greer County and Mangum are dominated by the “other vacant” category, which includes homes that are not considered inhabitable, and homes that are vacant but for whatever reason are not being offered for sale nor are they offered for rent.

Building Permits

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

Mangum
New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	2	\$138,000	0	N/A
2006	19	\$11,308	0	N/A
2007	6	\$76,333	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	4	\$48,050	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	1	\$90,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Mangum, building permits for 32 housing units were issued between 2004 and 2014, for an average of 3 units per year. 100.00% of these housing units were single family homes.

New Construction Activity
For Ownership:

New housing construction in Greer County has primarily consisted of custom-built homes on unplatted rural acreages. Some new homes have been built in subdivisions in Mangum (Cedar Hills) and Granite (Broadie Addition), as well as the rural subdivision Beach Haven. Some new homes have been relatively affordable: the median price of homes constructed in Greer County since 2000 (for homes sold since January 2014) is \$96,000 or \$61.24 per square foot.

For Rent:

To the best of our knowledge, no rental units of any note (affordable or otherwise) have been constructed in Greer County in many years.

Homeownership Market

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

Housing Units by Home Value

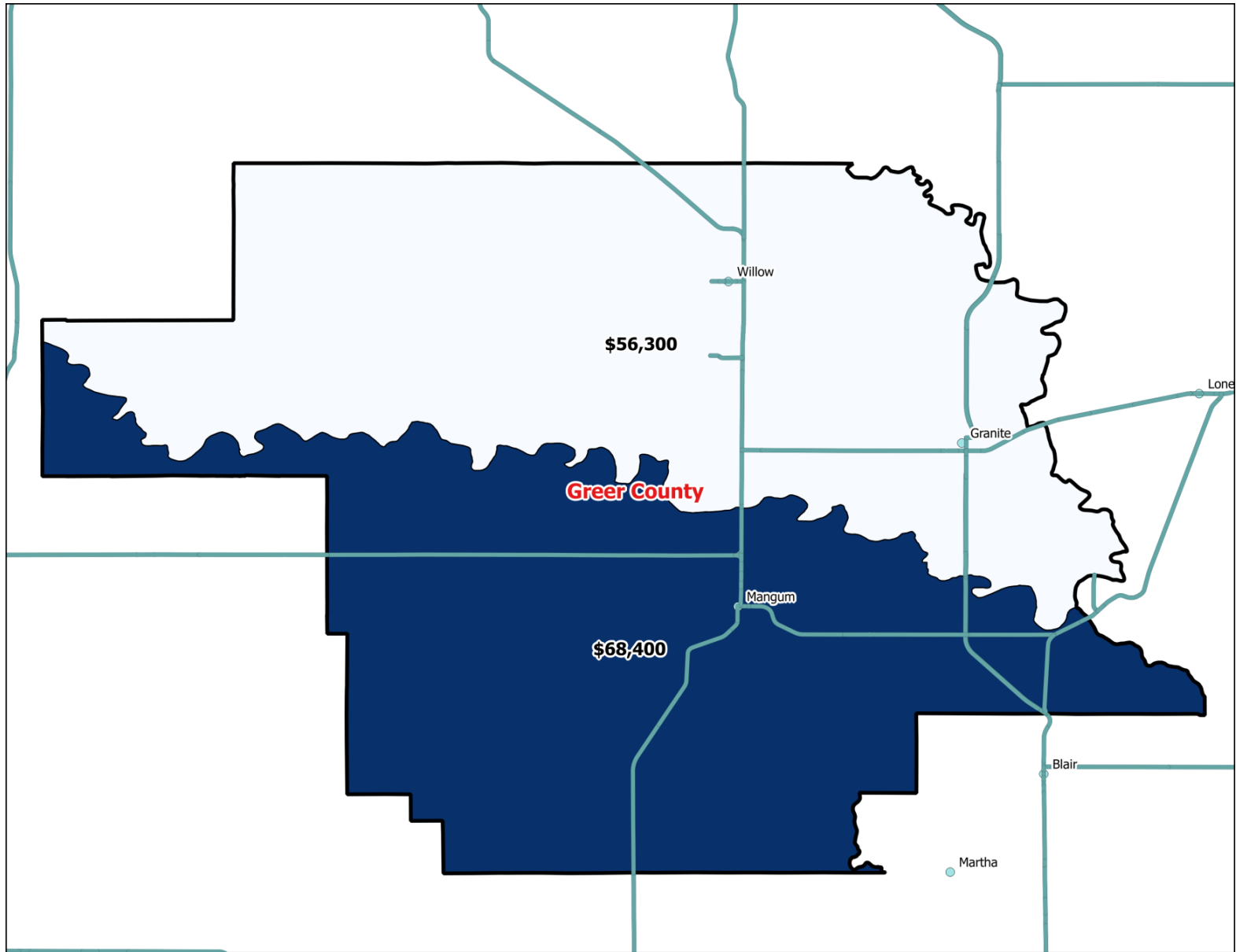
The following table presents housing units in Greer County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	768		1,504		968,736	
Less than \$10,000	48	6.25%	76	5.05%	20,980	2.17%
\$10,000 to \$14,999	28	3.65%	69	4.59%	15,427	1.59%
\$15,000 to \$19,999	17	2.21%	17	1.13%	13,813	1.43%
\$20,000 to \$24,999	98	12.76%	196	13.03%	16,705	1.72%
\$25,000 to \$29,999	34	4.43%	91	6.05%	16,060	1.66%
\$30,000 to \$34,999	51	6.64%	65	4.32%	19,146	1.98%
\$35,000 to \$39,999	13	1.69%	23	1.53%	14,899	1.54%
\$40,000 to \$49,999	16	2.08%	57	3.79%	39,618	4.09%
\$50,000 to \$59,999	51	6.64%	127	8.44%	45,292	4.68%
\$60,000 to \$69,999	71	9.24%	103	6.85%	52,304	5.40%
\$70,000 to \$79,999	68	8.85%	136	9.04%	55,612	5.74%
\$80,000 to \$89,999	22	2.86%	64	4.26%	61,981	6.40%
\$90,000 to \$99,999	9	1.17%	36	2.39%	51,518	5.32%
\$100,000 to \$124,999	84	10.94%	154	10.24%	119,416	12.33%
\$125,000 to \$149,999	114	14.84%	132	8.78%	96,769	9.99%
\$150,000 to \$174,999	21	2.73%	65	4.32%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	8	0.53%	53,304	5.50%
\$200,000 to \$249,999	9	1.17%	24	1.60%	69,754	7.20%
\$250,000 to \$299,999	7	0.91%	14	0.93%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	18	1.20%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	14	0.93%	13,334	1.38%
\$500,000 to \$749,999	7	0.91%	15	1.00%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	5,018	0.52%
Median Home Value:	\$63,900		\$63,000		\$112,800	

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

The median value of owner-occupied homes in Greer County is \$63,000. This is -44.1% lower than the statewide median, which is \$112,800. The median home value in Mangum is estimated to be \$63,900. The geographic distribution of home values in Greer County can be visualized by the following map; as can be seen, home values in the southern half of Greer County are slightly higher than the northern half.

Greer County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Greer 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

	Mangum Median Value	Greer County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	-	\$30,400	\$178,000
Built 1990 to 1999	-	\$58,300	\$147,300
Built 1980 to 1989	\$55,500	\$76,700	\$118,300
Built 1970 to 1979	\$76,700	\$75,800	\$111,900
Built 1960 to 1969	\$103,300	\$86,000	\$97,100
Built 1950 to 1959	\$55,000	\$62,300	\$80,300
Built 1940 to 1949	\$24,100	\$27,000	\$67,900
Built 1939 or Earlier	\$70,800	\$52,600	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Mangum Single Family Sales Activity

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

Mangum Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	56	46	48	42	46
Average Sale Price	\$58,715	\$57,426	\$36,025	\$53,300	\$52,939
Average Square Feet	1,265	1,442	1,294	1,418	1,442
Average Price/SF	\$46.42	\$39.82	\$27.84	\$37.59	\$36.71
Average Year Built	1953	1949	1944	1954	1951

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

Between 2011 and 2014, the average sale price has been generally stable in the middle-to-upper \$50,000 range, though 2013 appears to have had severally abnormally low-priced sales. The average sale price in 2015 was \$52,939 for an average price per square foot of \$36.71. The average year of construction has varied from the mid-1940s to mid-1950s, placing Mangum's housing stock among the oldest in the state.

Foreclosure Rates

Due to the small size of Greer County, reliable foreclosure rate data was unavailable to us. It does not appear that foreclosures have had an undue impact on the local housing market compared with other parts of the state or country.

Rental Market

This section will discuss supply and demand factors for the rental market in Greer 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 Greer 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						
	Mangum		Greer County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	446		742		475,345	
With cash rent:	366		565		432,109	
Less than \$100	4	0.90%	4	0.54%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	8	1.79%	8	1.08%	4,268	0.90%
\$200 to \$249	0	0.00%	9	1.21%	8,784	1.85%
\$250 to \$299	11	2.47%	55	7.41%	8,413	1.77%
\$300 to \$349	19	4.26%	19	2.56%	9,107	1.92%
\$350 to \$399	7	1.57%	17	2.29%	10,932	2.30%
\$400 to \$449	0	0.00%	32	4.31%	15,636	3.29%
\$450 to \$499	58	13.00%	77	10.38%	24,055	5.06%
\$500 to \$549	7	1.57%	7	0.94%	31,527	6.63%
\$550 to \$599	36	8.07%	43	5.80%	33,032	6.95%
\$600 to \$649	64	14.35%	64	8.63%	34,832	7.33%
\$650 to \$699	31	6.95%	35	4.72%	32,267	6.79%
\$700 to \$749	0	0.00%	14	1.89%	30,340	6.38%
\$750 to \$799	13	2.91%	13	1.75%	27,956	5.88%
\$800 to \$899	108	24.22%	155	20.89%	45,824	9.64%
\$900 to \$999	0	0.00%	9	1.21%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	4	0.54%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	80	17.94%	177	23.85%	43,236	9.10%
Median Gross Rent	\$626		\$609		\$699	

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



Median gross rent in Greer County is estimated to be \$609, which is -12.9% less than Oklahoma’s median gross rent of \$699/month. Median gross rent in Mangum is estimated to be \$626.

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			
	Mangum Median Rent	Greer County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	-	\$841
Built 1990 to 1999	\$476	\$476	\$715
Built 1980 to 1989	-	\$856	\$693
Built 1970 to 1979	\$425	\$436	\$662
Built 1960 to 1969	-	\$617	\$689
Built 1950 to 1959	\$823	\$807	\$714
Built 1940 to 1949	\$700	\$819	\$673
Built 1939 or Earlier	\$615	\$606	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Greer County is among housing units constructed between 1980 and 1989, which is \$856 per month including all utilities. In order to be affordable, a household would need to earn at least \$34,240 per year to afford such a unit.

Mangum Rental Survey Data

The next table shows the results of our rental survey of Mangum. There are very few multifamily rental units in Mangum.

Mangum Rental Properties - Affordable						
Name	Type	Year Built	Bedrooms	Bathrooms	Rate	Vacancy
Holiday Village	USDA - Family	N/A	1	1	30%	N/A
Holiday Village	USDA - Family	N/A	2	1	30%	N/A
Mangum Golden Age	Project Based - Elderly	N/A	Studio	1	30%	N/A
Mangum Golden Age	Project Based - Elderly	N/A	1	1	30%	N/A

Holiday Village comprises 8 units with USDA rental assistance, for family occupancy. Mangum Golden Age comprises 36 project-based units for the elderly or disabled. We were unable to confirm their current occupancy.



Rental Market Vacancy – Mangum

The overall market vacancy of rental housing units was reported at 4.90% by the Census Bureau as of the most recent American Community Survey. This figure includes all rental properties in Mangum, including rental houses. We note that HUD reports the overall occupancy rate of HUD-assisted units in Greer County at 81% as of the most recent Picture of Subsidized Households dataset.



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 Greer 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.

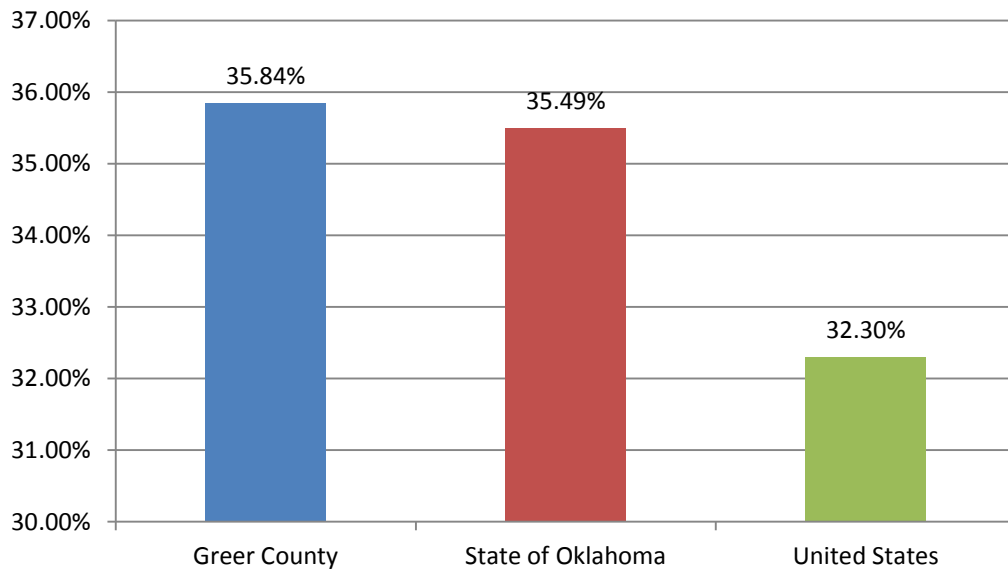
HUD Programs in Greer County

			Avg.			
Greer County	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	81	89%	\$15,855	\$275	\$216	56.01%
Housing Choice Vouchers	1	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	36	64%	\$9,337	\$212	\$744	22.15%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	118	81%	\$12,981	\$248	\$443	35.84%
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 118 housing units located within Greer County, with an overall occupancy rate of 81%. The average household income among households living in these units is \$12,981. Total monthly rent for these units averages \$691, with the federal contribution averaging \$443 (64.16%) and the tenant's contribution averaging \$248 (35.84%).

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.

Summary of HUD Subsidized Properties

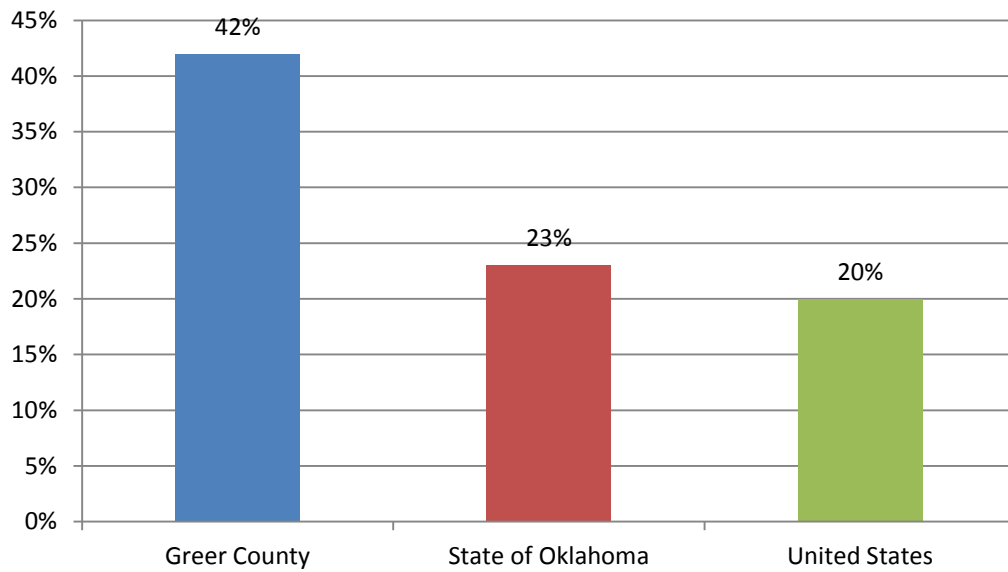
Demographics of Persons in HUD Programs in Greer County

Greer County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	81	23%	25%	53%	52%	9%
Housing Choice Vouchers	1	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	36	4%	75%	48%	67%	28%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	118	15%	42%	52%	59%	18%
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

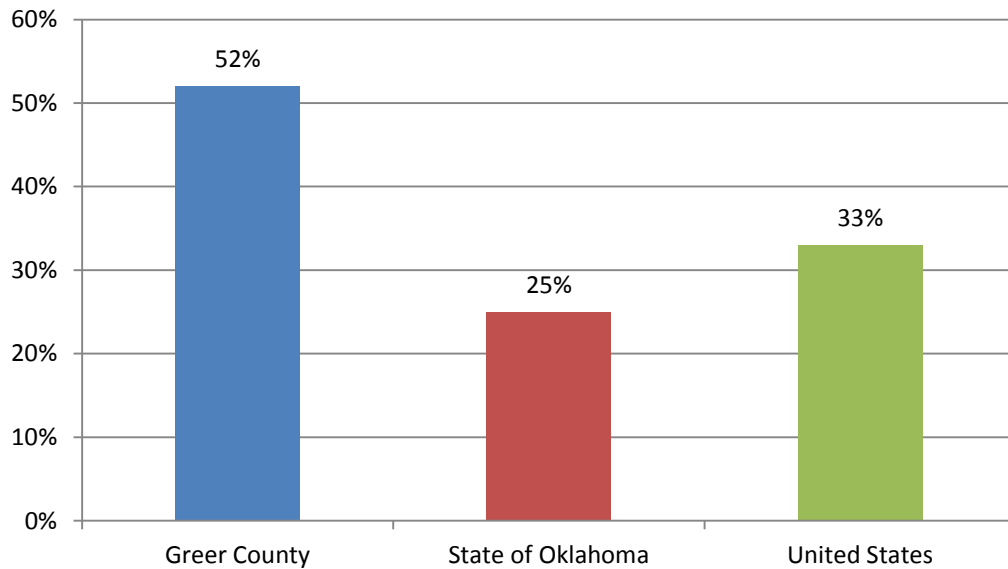
15% of housing units are occupied by single parents with female heads of household. 42% of households have at least one person with a disability. 52% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 59% have one or more disabilities. Finally, 18% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

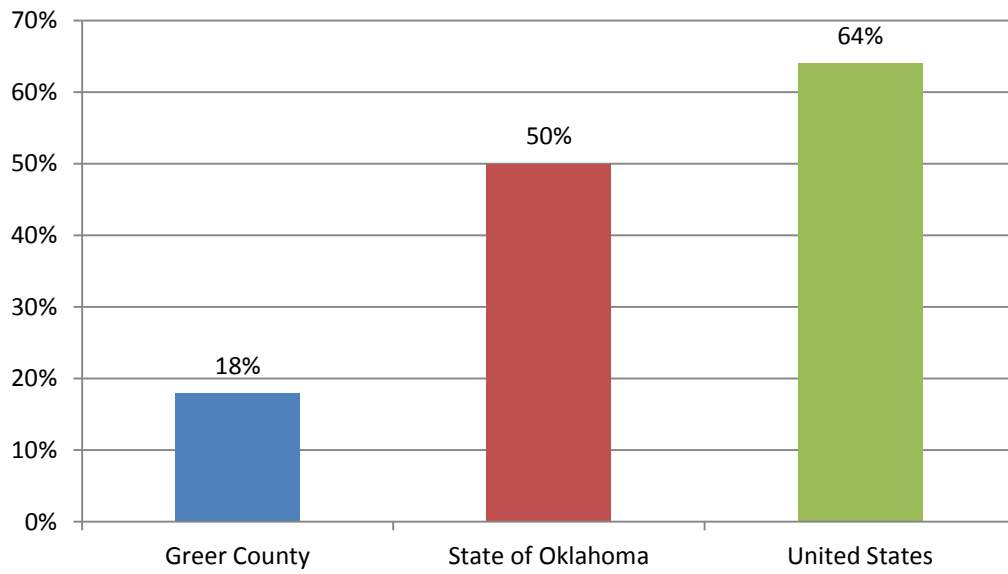
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Greer County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	35		150	
Cost Burden Less Than 30%	10	28.57%	35	23.33%
Cost Burden Between 30%-50%	4	11.43%	50	33.33%
Cost Burden Greater Than 50%	10	28.57%	35	23.33%
Not Computed (no/negative income)	10	28.57%	30	20.00%
Income 30%-50% HAMFI	145		135	
Cost Burden Less Than 30%	70	48.28%	50	37.04%
Cost Burden Between 30%-50%	45	31.03%	60	44.44%
Cost Burden Greater Than 50%	35	24.14%	25	18.52%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	295		65	
Cost Burden Less Than 30%	230	77.97%	65	100.00%
Cost Burden Between 30%-50%	50	16.95%	0	0.00%
Cost Burden Greater Than 50%	15	5.08%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	135		90	
Cost Burden Less Than 30%	120	88.89%	90	100.00%
Cost Burden Between 30%-50%	20	14.81%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	1,465		700	
Cost Burden Less Than 30%	1,265	86.35%	500	71.43%
Cost Burden Between 30%-50%	139	9.49%	110	15.71%
Cost Burden Greater Than 50%	60	4.10%	60	8.57%
Not Computed (no/negative income)	10	0.68%	30	4.29%

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

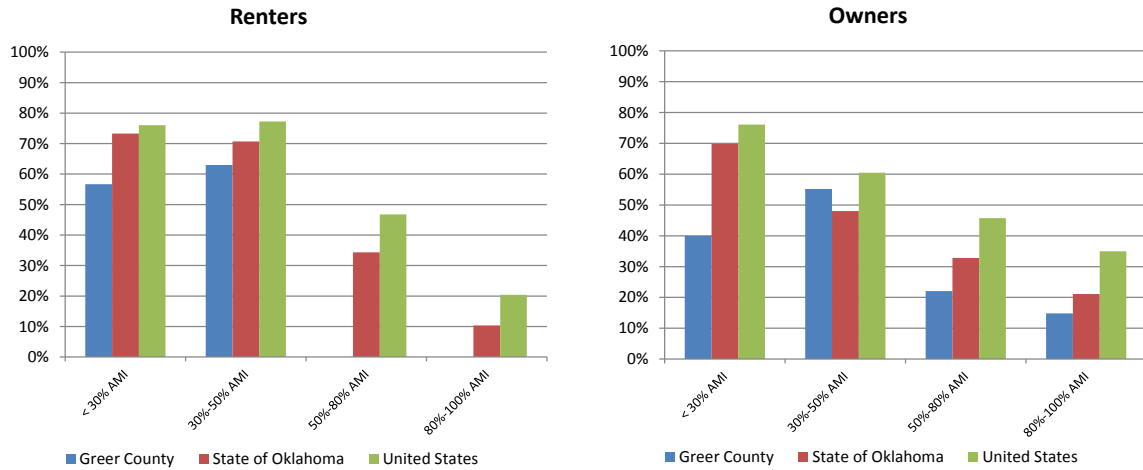
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Greer County with the State of Oklahoma as a whole, and the United States.

Greer 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	35	40.00%	150	56.67%
Income 30%-50% HAMFI	145	55.17%	135	62.96%
Income 50%-80% HAMFI	295	22.03%	65	0.00%
Income 80%-100% HAMFI	135	14.81%	90	0.00%
All Incomes	1,465	13.58%	700	24.29%

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.

Greer County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	35		150	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 30%-50% HAMFI	145		135	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 50%-80% HAMFI	295		65	
Between 1.0 and 1.5 Persons per Room	10	3.39%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	135		90	
Between 1.0 and 1.5 Persons per Room	0	0.00%	35	38.89%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	1,465		700	
Between 1.0 and 1.5 Persons per Room	14	0.96%	39	5.57%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%

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

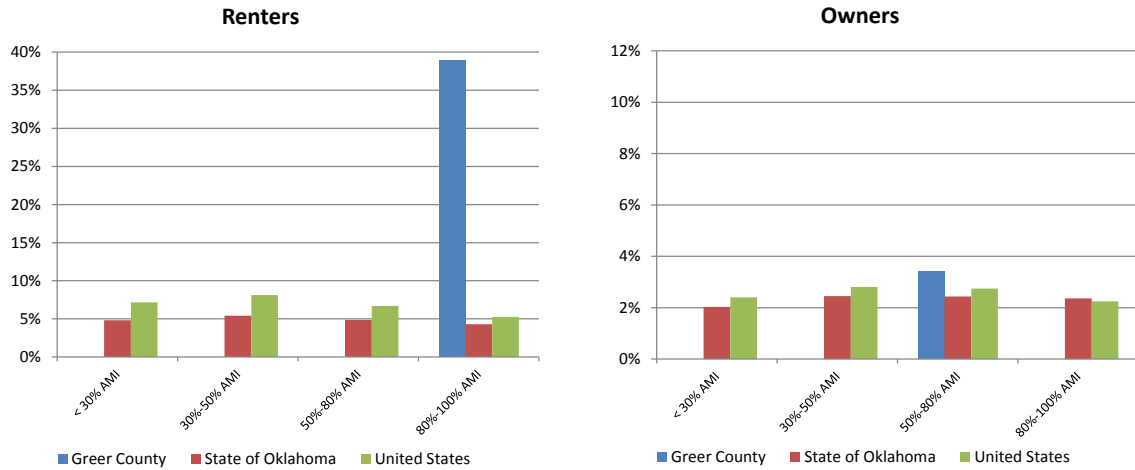
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Greer County, Oklahoma and the nation.

Greer 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	35	0.00%	150	0.00%	
Income 30%-50% HAMFI	145	0.00%	135	0.00%	
Income 50%-80% HAMFI	295	3.39%	65	0.00%	
Income 80%-100% HAMFI	135	0.00%	90	38.89%	
All Incomes	1,465	0.96%	700	5.57%	

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

Consolidated Housing Affordability Strategy (CHAS)

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



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

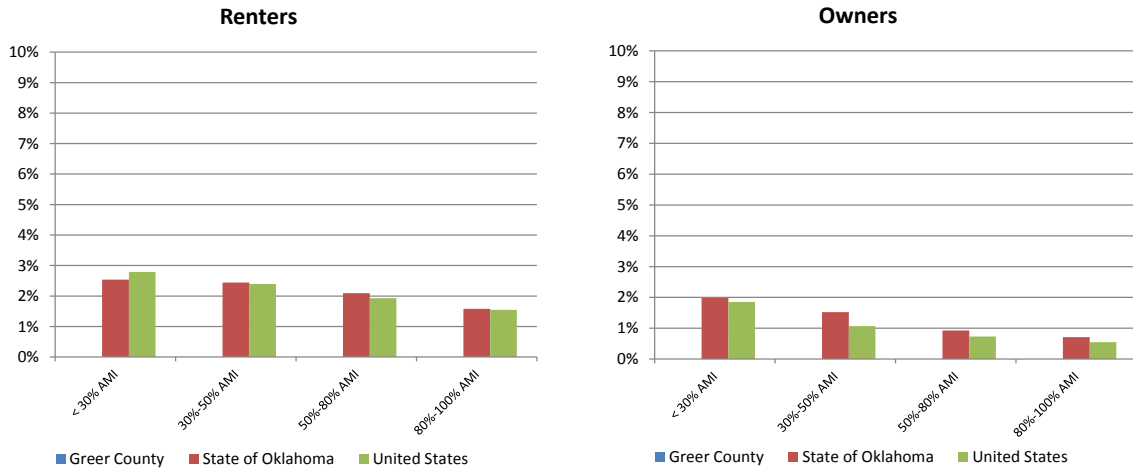
The table following summarizes this data for substandard housing conditions, with a comparison chart between Greer County, the state and the nation. As shown, there are no homes with substandard housing conditions (inadequate plumbing or kitchen) identified by the CHAS data.

Greer 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	35	0.00%	150	0.00%	150
Income 30%-50% HAMFI	145	0.00%	135	0.00%	135
Income 50%-80% HAMFI	295	0.00%	65	0.00%	65
Income 80%-100% HAMFI	135	0.00%	90	0.00%	90
All Incomes	1,465	0.00%	700	0.00%	700

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.

Consolidated Housing Affordability Strategy (CHAS)

Greer County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	35	12	34.29%	150	80	53.33%
Elderly Family	4	0	0.00%	0	0	N/A
Small Family (2-4 persons)	10	0	0.00%	30	15	50.00%
Large Family (5 or more persons)	0	0	N/A	0	0	N/A
Elderly Non-Family	15	4	26.67%	45	35	77.78%
Non-Family, Non-Elderly	10	8	80.00%	75	30	40.00%
Income 30%-50% HAMFI	145	79	54.48%	135	90	66.67%
Elderly Family	35	15	42.86%	30	30	100.00%
Small Family (2-4 persons)	15	14	93.33%	20	15	75.00%
Large Family (5 or more persons)	0	0	N/A	4	0	0.00%
Elderly Non-Family	75	30	40.00%	35	10	28.57%
Non-Family, Non-Elderly	20	20	100.00%	45	35	77.78%
Income 50%-80% HAMFI	295	69	23.39%	65	0	0.00%
Elderly Family	95	10	10.53%	25	0	0.00%
Small Family (2-4 persons)	80	30	37.50%	25	0	0.00%
Large Family (5 or more persons)	10	0	0.00%	10	0	0.00%
Elderly Non-Family	70	4	5.71%	4	0	0.00%
Non-Family, Non-Elderly	50	25	50.00%	4	0	0.00%
Income 80%-100% HAMFI	135	20	14.81%	90	0	0.00%
Elderly Family	40	0	0.00%	10	0	0.00%
Small Family (2-4 persons)	40	20	50.00%	30	0	0.00%
Large Family (5 or more persons)	4	0	0.00%	35	0	0.00%
Elderly Non-Family	45	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	4	0	0.00%	20	0	0.00%
All Incomes	1,465	198	13.52%	700	170	24.29%
Elderly Family	414	29	7.00%	130	30	23.08%
Small Family (2-4 persons)	555	74	13.33%	260	30	11.54%
Large Family (5 or more persons)	59	0	0.00%	53	0	0.00%
Elderly Non-Family	260	42	16.15%	88	45	51.14%
Non-Family, Non-Elderly	189	53	28.04%	174	65	37.36%

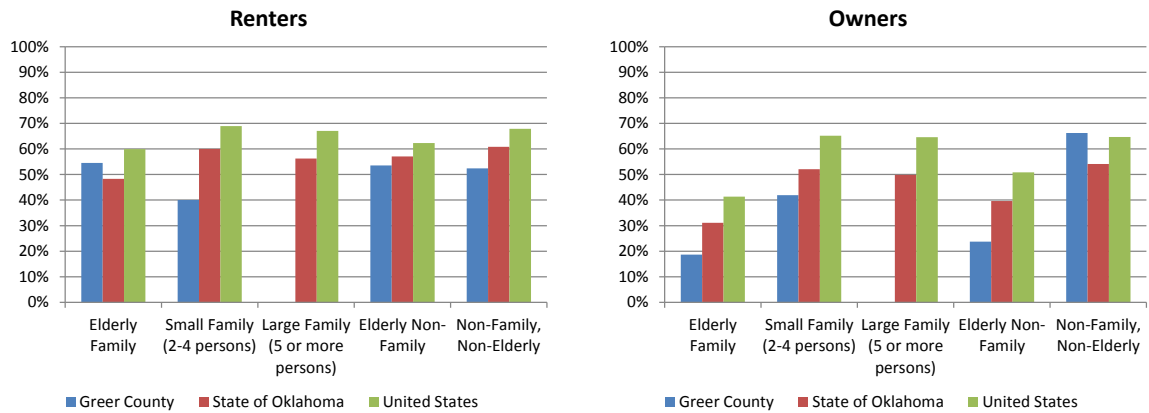
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Greer County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income	Income
Income < 80% HAMFI	475	160	33.68%	350	170	48.57%
Elderly Family	134	25	18.66%	55	30	54.55%
Small Family (2-4 persons)	105	44	41.90%	75	30	40.00%
Large Family (5 or more persons)	10	0	0.00%	14	0	0.00%
Elderly Non-Family	160	38	23.75%	84	45	53.57%
Non-Family, Non-Elderly	80	53	66.25%	124	65	52.42%

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).

Consolidated Housing Affordability Strategy (CHAS)

Greer County : CHAS - Housing Problems by Household Type and HAMFI						
	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	35	14	40.00%	150	80	53.33%
Elderly Family	4	0	0.00%	0	0	N/A
Small Family (2-4 persons)	10	0	0.00%	30	15	50.00%
Large Family (5 or more persons)	0	0	N/A	0	0	N/A
Elderly Non-Family	15	4	26.67%	45	35	77.78%
Non-Family, Non-Elderly	10	10	100.00%	75	30	40.00%
Income 30%-50% HAMFI	145	80	55.17%	135	90	66.67%
Elderly Family	35	15	42.86%	30	30	100.00%
Small Family (2-4 persons)	15	15	100.00%	20	15	75.00%
Large Family (5 or more persons)	0	0	N/A	4	0	0.00%
Elderly Non-Family	75	30	40.00%	35	10	28.57%
Non-Family, Non-Elderly	20	20	100.00%	45	35	77.78%
Income 50%-80% HAMFI	295	74	25.08%	65	0	0.00%
Elderly Family	95	10	10.53%	25	0	0.00%
Small Family (2-4 persons)	80	25	31.25%	25	0	0.00%
Large Family (5 or more persons)	10	10	100.00%	10	0	0.00%
Elderly Non-Family	70	4	5.71%	4	0	0.00%
Non-Family, Non-Elderly	50	25	50.00%	4	0	0.00%
Income Greater than 80% of HAMFI	990	42	4.24%	350	40	11.43%
Elderly Family	280	4	1.43%	75	0	0.00%
Small Family (2-4 persons)	455	30	6.59%	180	0	0.00%
Large Family (5 or more persons)	50	4	8.00%	40	40	100.00%
Elderly Non-Family	95	4	4.21%	4	0	0.00%
Non-Family, Non-Elderly	110	0	0.00%	45	0	0.00%
All Incomes	1,465	210	14.33%	700	210	30.00%
Elderly Family	414	29	7.00%	130	30	23.08%
Small Family (2-4 persons)	560	70	12.50%	255	30	11.76%
Large Family (5 or more persons)	60	14	23.33%	54	40	74.07%
Elderly Non-Family	255	42	16.47%	88	45	51.14%
Non-Family, Non-Elderly	190	55	28.95%	169	65	38.46%

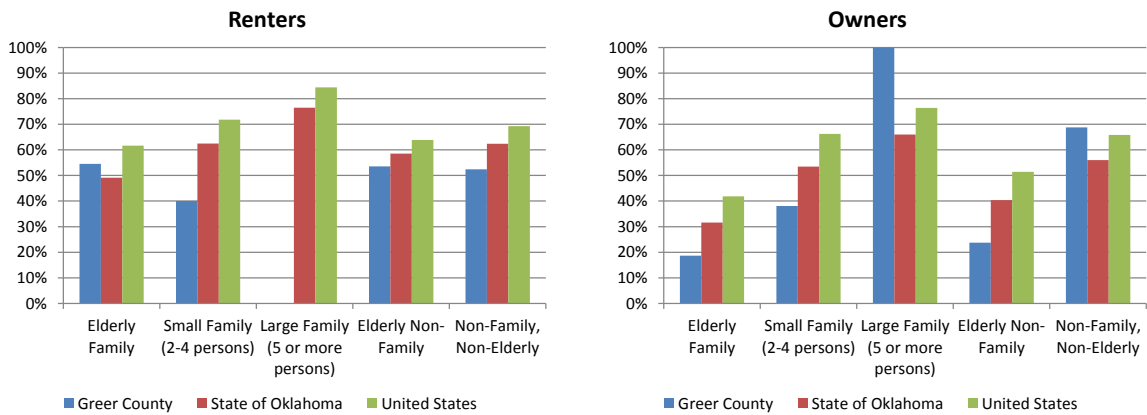
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Greer County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems	
Income < 80% HAMFI	475	168	35.37%	350	170	48.57%
Elderly Family	134	25	18.66%	55	30	54.55%
Small Family (2-4 persons)	105	40	38.10%	75	30	40.00%
Large Family (5 or more persons)	10	10	100.00%	14	0	0.00%
Elderly Non-Family	160	38	23.75%	84	45	53.57%
Non-Family, Non-Elderly	80	55	68.75%	124	65	52.42%

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 Greer 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.”



Consolidated Housing Affordability Strategy (CHAS)

Greer 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	35	15	42.9%	145	80	55.2%
White alone, non-Hispanic	35	15	42.9%	100	55	55.0%
Black or African-American alone	0	0	N/A	10	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	14	10	71.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	24	20	83.3%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 30%-50% HAMFI	145	75	51.7%	135	85	63.0%
White alone, non-Hispanic	130	70	53.8%	115	70	60.9%
Black or African-American alone	4	4	100.0%	15	15	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	4	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 50%-80% HAMFI	295	75	25.4%	65	0	0.0%
White alone, non-Hispanic	270	50	18.5%	40	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	25	100.0%	20	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 80%-100% HAMFI	140	20	14.3%	95	35	36.8%
White alone, non-Hispanic	130	20	15.4%	95	35	36.8%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	0	0	N/A
Other (including multiple races)	0	0	N/A	0	0	N/A
All Incomes	1,470	210	14.3%	699	204	29.2%
White alone, non-Hispanic	1,380	175	12.7%	579	164	28.3%
Black or African-American alone	4	4	100.0%	25	15	60.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	8	4	50.0%	22	10	45.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	68	25	36.8%	63	20	31.7%
Other (including multiple races)	4	0	0.0%	10	0	0.0%

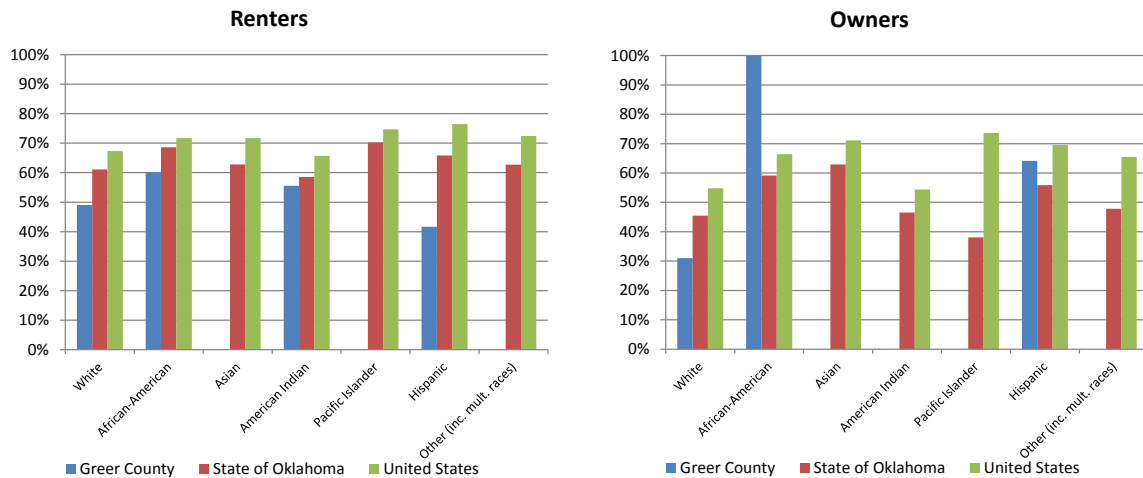
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Greer 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	475	165	34.74%	345	47.83%
White alone, non-Hispanic	435	135	31.03%	255	49.02%
Black or African-American alone	4	4	100.00%	25	60.00%
Asian alone	0	0	N/A	0	N/A
American Indian alone	0	0	N/A	18	55.56%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	39	25	64.10%	48	41.67%
Other (including multiple races)	0	0	N/A	0	N/A

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 Greer 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 195 renter households that are cost overburdened, and 129 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 75 renter households that are cost overburdened, and 49 homeowners that are cost overburdened.



- 60.00% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 100% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Greer County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	27	13	40
Less than 30% AMI	2.39%	21.43%	1	3	3
Less than 50% AMI	12.29%	40.71%	3	5	9
Less than 60% AMI	14.74%	48.86%	4	6	10
Less than 80% AMI	32.42%	50.00%	9	7	15

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.

Greer County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	46.01%	31.14%	12	4	16
Elderly less than 30% AMI	1.30%	6.43%	0	1	1
Elderly less than 50% AMI	8.81%	15.71%	2	2	4
Elderly less than 60% AMI	10.57%	18.86%	3	2	5
Elderly less than 80% AMI	20.07%	19.86%	5	3	8

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.

Greer 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)	39.25%	40.71%	11	5	16
Disabled less than 30% AMI	0.68%	15.00%	0	2	2
Disabled less than 50% AMI	5.46%	27.14%	1	4	5
Disabled less than 60% AMI	6.55%	32.57%	2	4	6
Disabled less than 80% AMI	15.70%	30.71%	4	4	8

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.

Greer 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%	27	13	40
Total Veteran Demand	10.50%	10.50%	3	1	4
Veterans with Disabilities	5.35%	5.35%	1	1	2
Veterans Below Poverty	0.21%	0.21%	0	0	0
Disabled Veterans Below Poverty	0.10%	0.10%	0	0	0

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).

Greer County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	27	13	40
Total Working Families	50.13%	50.13%	13	7	20
Working Families with Children Present	23.20%	23.20%	6	3	9

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 40 housing units will be needed in Greer County over the next five years. Of those units:

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

- 5 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 6 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 9 will be needed by working families with children present

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