

**Housing Needs Assessment**  
**Harmon County**

**Prepared For:**

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

**Effective Date of the Analysis:**

December 7, 2015

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





January 26, 2016

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

SUBJECT:       Housing Needs Assessment  
                  Harmon County  
                  IRR - Tulsa/OKC File No. 140-2015-0042

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 Harmon County Residential Housing Market Analysis. Owen S. Ard, MAI personally inspected the Harmon County area during the month of December 2015 to collect the data used in the preparation of the Harmon 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.

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of Harmon County is projected to decline by 0.19% per year over the next five years. This continues a trend of declining population levels in Harmon County since the 1930 Census.
2. Median Household Income in Harmon County is estimated to be \$30,460 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Harmon County is estimated to be 28.79%, compared with 16.85% for Oklahoma. This is among the highest poverty rates in the state.
3. Homeowner and rental vacancy rates in Harmon County are lower than the state averages.
4. Home values and rental rates in Harmon County are also lower than the state averages, significantly so for home values.
5. Average sale price for homes in Hollis was \$24,392 in 2015, with an average price per square foot of \$18.46. The average year of construction for homes sold in 2015 is estimated to be 1943.
6. Approximately 33.33% of renters and 16.05% 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: 24 Injuries: 6 Fatalities:0 Damages (1996-2014): \$100,000.00
3. Social Vulnerability: Particularly elevated social vulnerability score at county level; at the census tract level, the entire rural county (low population overall) has particularly higher scores for all tracts
4. Floodplain: Hollis has floodplain concerns within the developed area.

**Homelessness Specific Findings**

1. Harmon 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. Units located in a food desert: 2

**Lead-Based Paint Specific Findings**

1. We estimate there are 323 occupied housing units in Harmon County with lead-based paint hazards.
2. 193 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 49 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 Harmon 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 Harmon 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 Harmon 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 Harmon County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Harmon County area.

## Effective Date of Consultation

The Harmon County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 7, 2015. The date of this report is January 26, 2016. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Harmon 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

# Harmon County Analysis

## Area Information

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

Harmon County is located in southwestern Oklahoma. The county is bordered on the north by Beckham County, on the east by Greer and Jackson Counties, and on the west and south by Texas. The Harmon County Seat is Hollis, which is located in the southwestern part of the county. This location is approximately 90 miles west of Lawton and 170 miles southwest of Oklahoma City.

Harmon County has a total area of 539 square miles (537 square miles of land, and 1 square miles of water), ranking 71st out of Oklahoma's 77 counties in terms of total area. The total population of Harmon County as of the 2010 Census was 2,922 persons, for a population density of 5 persons per square mile of land.

## Access and Linkages

The county has average accessibility to state and national highway systems. There are multiple national and state highway systems that run through Harmon County. These are US-62, OK-9, and OK-30. The nearest interstate highways are I-40 to the north and I-44 to the east. The county also has an intricate network of county roadways.

Public transportation is provided on a demand-response basis by Southwest Transit (a service of Southwest Oklahoma Community Action Group), 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.

Hollis Municipal Airport is located just north of Hollis. It has a single asphalt runway approximately 3,008 feet in length, and averages approximately 23 aircraft operations per week. The nearest full-service commercial airport is in Lawton, located approximately 85 miles east.

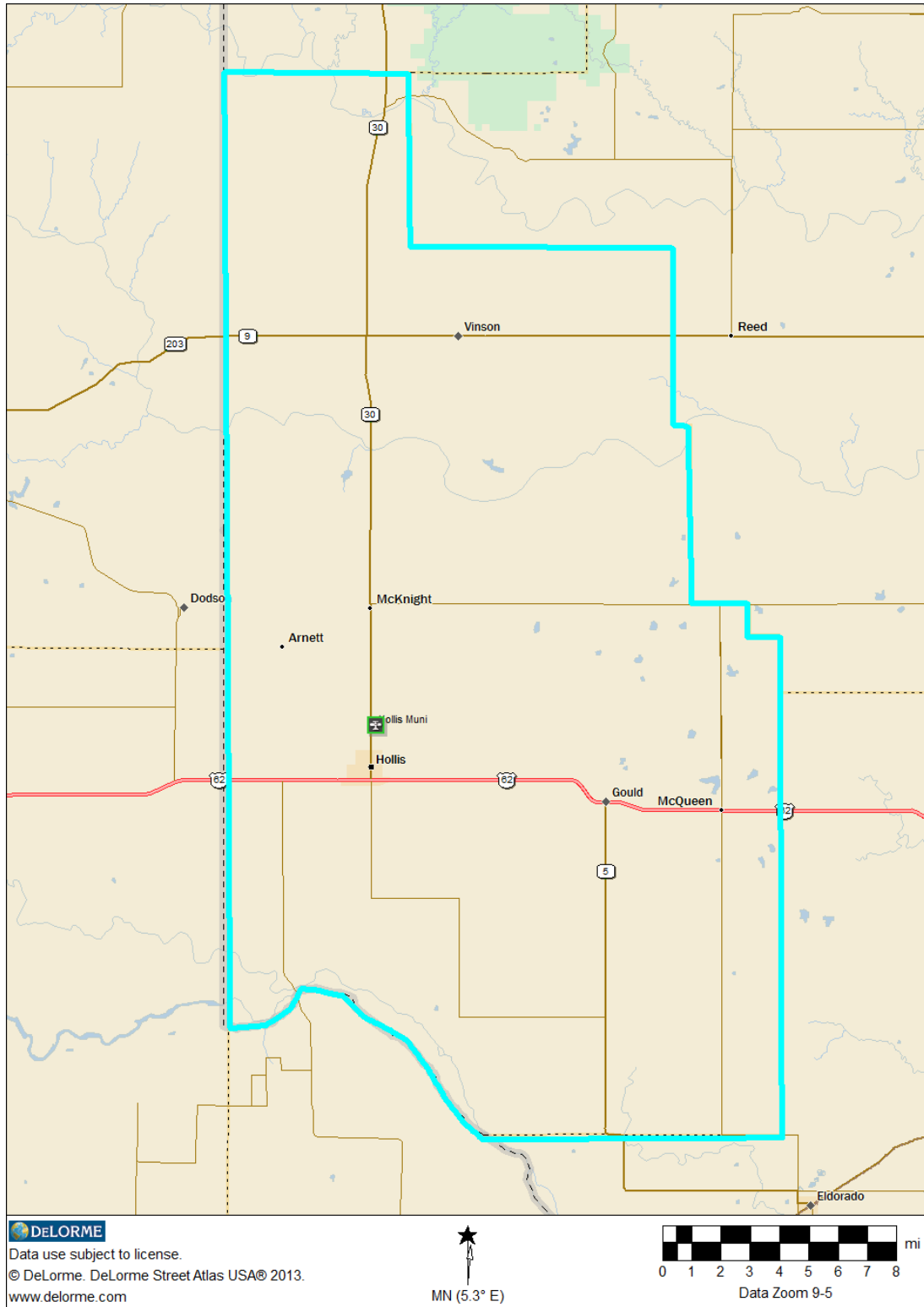
**Educational Facilities**

There are public school facilities throughout the county. Hollis is served by Hollis Independent School District. The school district is comprised of one elementary school, and one joint middle-high school. The nearest higher education opportunity is Western Oklahoma State College in Altus.

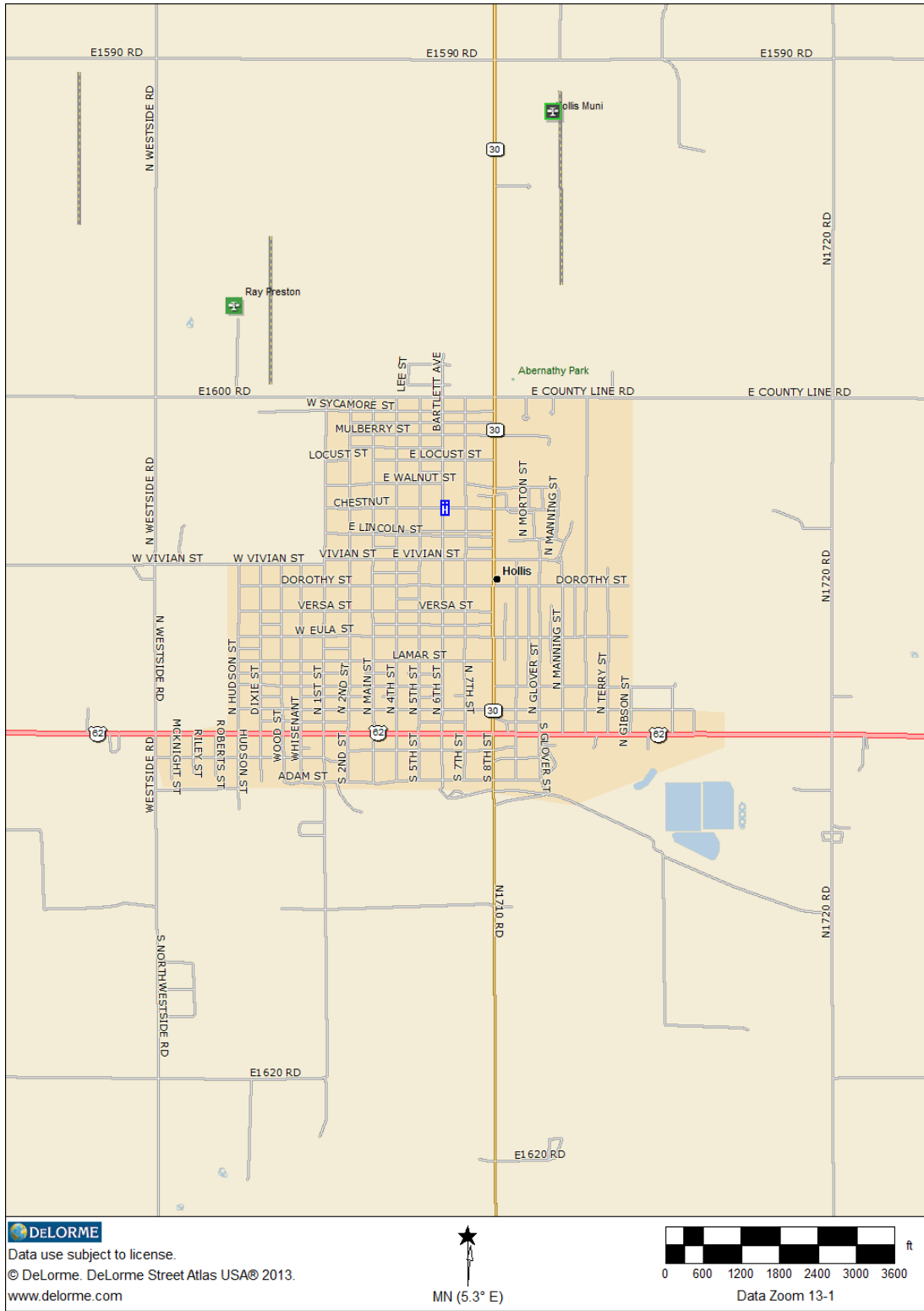
**Medical Facilities**

Medical services are provided by Harmon Memorial Hospital, an acute-care hospital providing in and outpatient services, as well as an emergency unit, and stroke unit provide medical services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Harmon County Area Map



### Hollis Area Map



## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Hollis	2,264	2,060	-0.94%	1,943	-1.16%	1,932	-0.11%
Harmon County	3,283	2,922	-1.16%	2,831	-0.63%	2,786	-0.32%
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 Harmon County was 2,922 persons as of the 2010 Census, a -1.16% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Harmon County to be 2,831 persons, and projects that the population will show -0.32% annualized decline over the next five years.

The population of Hollis was 2,060 persons as of the 2010 Census, a -0.94% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Hollis to be 1,943 persons, and projects that the population will show -0.11% annualized decline over the next five years.

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

<b>Households Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
<b>Total Households</b>							
Hollis	845	762	-1.03%	725	-0.99%	720	-0.14%
Harmon County	1,266	1,112	-1.29%	1,068	-0.80%	1,046	-0.42%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>							
Hollis	561	519	-0.78%	496	-0.90%	492	-0.16%
Harmon County	863	777	-1.04%	745	-0.84%	730	-0.41%
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, Harmon County had a total of 1,112 households, representing a -1.29% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Harmon County to have 1,068 households. This number is expected to experience a -0.42% annualized rate of decline over the next five years.

As of 2010, Hollis had a total of 762 households, representing a -1.03% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Hollis to have 725 households. This number is expected to experience a -0.14% annualized rate of decline over the next five years.

### Population by Race and Ethnicity

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

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Hollis		Harmon County	
	No.	Percent	No.	Percent
Total Population	2,215		2,894	
White Alone	1,480	66.82%	2,026	70.01%
Black or African American Alone	208	9.39%	208	7.19%
Amer. Indian or Alaska Native Alone	41	1.85%	61	2.11%
Asian Alone	21	0.95%	35	1.21%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	364	16.43%	463	16.00%
Two or More Races	101	4.56%	101	3.49%

Population by Hispanic or Latino Origin	Hollis		Harmon County	
	No.	Percent	No.	Percent
Total Population	2,215		2,894	
Hispanic or Latino	643	29.03%	752	25.98%
<i>Hispanic or Latino, White Alone</i>	216	33.59%	226	30.05%
<i>Hispanic or Latino, All Other Races</i>	427	66.41%	526	69.95%
Not Hispanic or Latino	1,572	70.97%	2,142	74.02%
<i>Not Hispanic or Latino, White Alone</i>	1,264	80.41%	1,800	84.03%
<i>Not Hispanic or Latino, All Other Races</i>	308	19.59%	342	15.97%

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

In Harmon County, racial and ethnic minorities comprise 37.80% of the total population. Within Hollis, racial and ethnic minorities represent 42.93% of the population.

### Population by Age

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



<b>Harmon County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	2,922		2,831		2,786			
Age 0 - 4	238	8.15%	198	6.99%	196	7.04%	-3.61%	-0.20%
Age 5 - 9	212	7.26%	210	7.42%	203	7.29%	-0.19%	-0.68%
Age 10 - 14	173	5.92%	191	6.75%	188	6.75%	2.00%	-0.32%
Age 15 - 17	131	4.48%	113	3.99%	115	4.13%	-2.91%	0.35%
Age 18 - 20	107	3.66%	103	3.64%	105	3.77%	-0.76%	0.39%
Age 21 - 24	115	3.94%	136	4.80%	142	5.10%	3.41%	0.87%
Age 25 - 34	326	11.16%	326	11.52%	327	11.74%	0.00%	0.06%
Age 35 - 44	328	11.23%	299	10.56%	293	10.52%	-1.83%	-0.40%
Age 45 - 54	401	13.72%	343	12.12%	294	10.55%	-3.08%	-3.04%
Age 55 - 64	385	13.18%	372	13.14%	343	12.31%	-0.68%	-1.61%
Age 65 - 74	242	8.28%	279	9.86%	319	11.45%	2.89%	2.72%
Age 75 - 84	174	5.95%	179	6.32%	177	6.35%	0.57%	-0.22%
Age 85 and over	90	3.08%	82	2.90%	84	3.02%	-1.84%	0.48%
<i>Age 55 and over</i>	891	30.49%	912	32.21%	923	33.13%	0.47%	0.24%
<i>Age 62 and over</i>	532	18.19%	570	20.12%	599	21.50%	1.39%	1.01%
<b>Median Age</b>	39.8		39.6		39.0		-0.10%	-0.30%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Harmon County is 39.6 years. This compares with the statewide figure of 36.6 years. Approximately 6.99% of the population is below the age of 5, while 20.12% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.01% per year.

<b>Hollis Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	2,060		1,943		1,932			
Age 0 - 4	178	8.64%	139	7.15%	141	7.30%	-4.83%	0.29%
Age 5 - 9	149	7.23%	149	7.67%	143	7.40%	0.00%	-0.82%
Age 10 - 14	123	5.97%	131	6.74%	134	6.94%	1.27%	0.45%
Age 15 - 17	98	4.76%	76	3.91%	79	4.09%	-4.96%	0.78%
Age 18 - 20	78	3.79%	73	3.76%	73	3.78%	-1.32%	0.00%
Age 21 - 24	87	4.22%	97	4.99%	101	5.23%	2.20%	0.81%
Age 25 - 34	241	11.70%	244	12.56%	241	12.47%	0.25%	-0.25%
Age 35 - 44	233	11.31%	204	10.50%	212	10.97%	-2.62%	0.77%
Age 45 - 54	274	13.30%	242	12.45%	204	10.56%	-2.45%	-3.36%
Age 55 - 64	246	11.94%	232	11.94%	227	11.75%	-1.17%	-0.43%
Age 65 - 74	171	8.30%	183	9.42%	206	10.66%	1.37%	2.40%
Age 75 - 84	115	5.58%	116	5.97%	112	5.80%	0.17%	-0.70%
Age 85 and over	67	3.25%	57	2.93%	59	3.05%	-3.18%	0.69%
<i>Age 55 and over</i>	599	29.08%	588	30.26%	604	31.26%	-0.37%	0.54%
<i>Age 62 and over</i>	360	17.47%	369	18.97%	386	19.98%	0.48%	0.93%
<b>Median Age</b>	38.3		38.1		37.5		-0.10%	-0.32%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Hollis is 38.1 years. This compares with the statewide figure of 36.6 years. Approximately 7.15% of the population is below the age of 5, while 18.97% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.93% per year.

### Families by Presence of Children

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

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

	Hollis		Harmon County	
	No.	Percent	No.	Percent
Total Families:	577		777	
Married-Couple Family:	382	66.20%	555	71.43%
With Children Under 18 Years	144	24.96%	200	25.74%
No Children Under 18 Years	238	41.25%	355	45.69%
Other Family:	195	33.80%	222	28.57%
Male Householder, No Wife Present	55	9.53%	55	7.08%
With Children Under 18 Years	34	5.89%	34	4.38%
No Children Under 18 Years	21	3.64%	21	2.70%
Female Householder, No Husband Present	140	24.26%	167	21.49%
With Children Under 18 Years	91	15.77%	112	14.41%
No Children Under 18 Years	49	8.49%	55	7.08%
<hr/>				
Total Single Parent Families	125		146	
Male Householder	34	27.20%	34	23.29%
Female Householder	91	72.80%	112	76.71%

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

As shown, within Harmon County, among all families 18.79% are single-parent families, while in Hollis, the percentage is 21.66%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Hollis		Harmon County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,086		2,765		3,702,515	
Under 18 Years:	580		725		933,738	
With One Type of Disability	21	3.62%	28	3.86%	33,744	3.61%
With Two or More Disabilities	14	2.41%	16	2.21%	11,082	1.19%
No Disabilities	545	93.97%	681	93.93%	888,912	95.20%
18 to 64 Years:	1,143		1,564		2,265,702	
With One Type of Disability	165	14.44%	203	12.98%	169,697	7.49%
With Two or More Disabilities	94	8.22%	121	7.74%	149,960	6.62%
No Disabilities	884	77.34%	1,240	79.28%	1,946,045	85.89%
65 Years and Over:	363		476		503,075	
With One Type of Disability	70	19.28%	86	18.07%	95,633	19.01%
With Two or More Disabilities	89	24.52%	138	28.99%	117,044	23.27%
No Disabilities	204	56.20%	252	52.94%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>453</b>	<b>21.72%</b>	<b>592</b>	<b>21.41%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Harmon County, 21.41% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Hollis the percentage is 21.72%. Compared with the rest of the state, the populations of Hollis and Harmon County are more likely to have one or more disabilities.

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

**2013 Population by Veteran and Disability Status**

	Hollis		Harmon County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,506		2,040		2,738,788	
Veteran:	110	7.30%	198	9.71%	305,899	11.17%
With a Disability	51	46.36%	103	52.02%	100,518	32.86%
No Disability	59	53.64%	95	47.98%	205,381	67.14%
Non-veteran:	1,396	92.70%	1,842	90.29%	2,432,889	88.83%
With a Disability	367	26.29%	445	24.16%	430,610	17.70%
No Disability	1,029	73.71%	1,397	75.84%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Harmon County, the Census Bureau estimates there are 198 veterans, 52.02% of which have one or more disabilities (compared with 32.86% at a statewide level). In Hollis, there are an estimated 110 veterans, 46.36% of which are estimated to have a disability. Veterans in Hollis and Harmon County are significantly more likely to have disabilities than veterans in others areas of the state.

### Group Quarters Population

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

	Hollis		Harmon County	
	No.	Percent	No.	Percent
Total Population	2,060		2,922	
Group Quarters Population	100	4.85%	100	3.42%
Institutionalized Population	100	4.85%	100	3.42%
Correctional facilities for adults	57	2.77%	57	1.95%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	43	2.09%	43	1.47%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

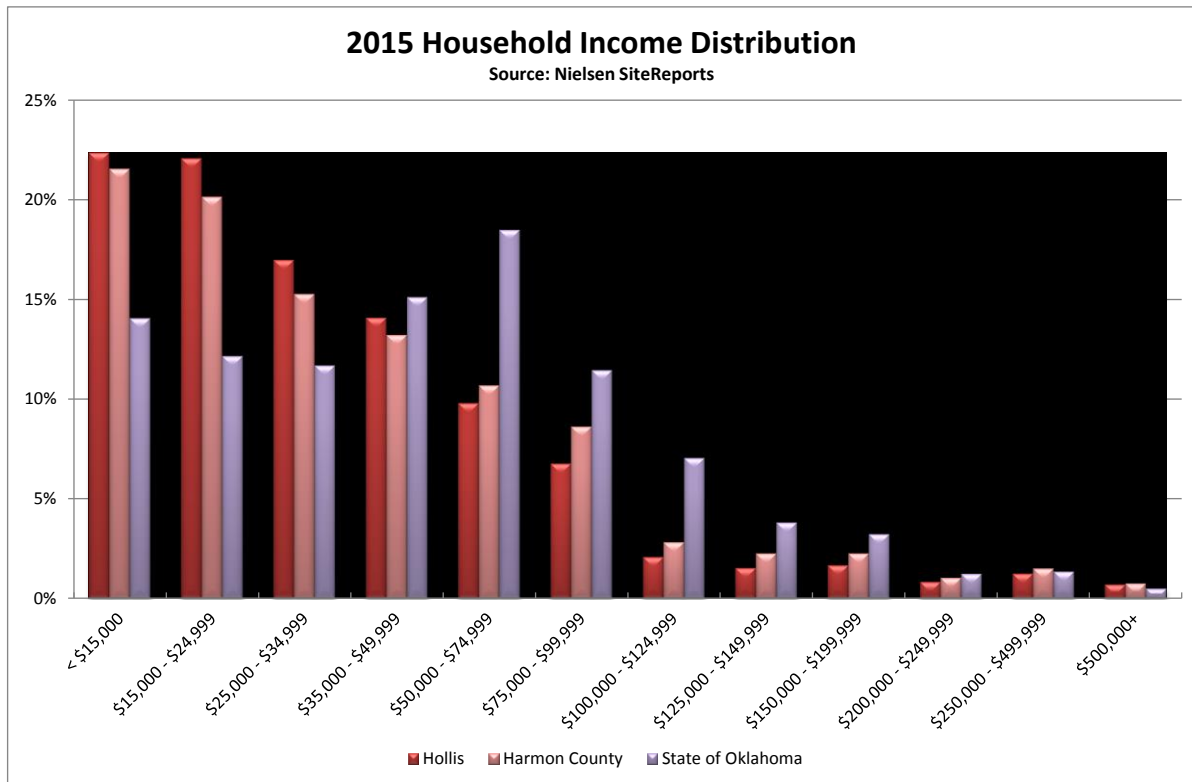
## Household Income Levels

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

<b>2015 Household Income Distribution</b>						
	<b>Hollis</b>		<b>Harmon County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	725		1,068		1,520,327	
< \$15,000	162	22.34%	230	21.54%	213,623	14.05%
\$15,000 - \$24,999	160	22.07%	215	20.13%	184,613	12.14%
\$25,000 - \$34,999	123	16.97%	163	15.26%	177,481	11.67%
\$35,000 - \$49,999	102	14.07%	141	13.20%	229,628	15.10%
\$50,000 - \$74,999	71	9.79%	114	10.67%	280,845	18.47%
\$75,000 - \$99,999	49	6.76%	92	8.61%	173,963	11.44%
\$100,000 - \$124,999	15	2.07%	30	2.81%	106,912	7.03%
\$125,000 - \$149,999	11	1.52%	24	2.25%	57,804	3.80%
\$150,000 - \$199,999	12	1.66%	24	2.25%	48,856	3.21%
\$200,000 - \$249,999	6	0.83%	11	1.03%	18,661	1.23%
\$250,000 - \$499,999	9	1.24%	16	1.50%	20,487	1.35%
\$500,000+	5	0.69%	8	0.75%	7,454	0.49%
<b>Median Household Income</b>	\$28,293		\$30,460		\$47,049	
<b>Average Household Income</b>	\$46,272		\$51,596		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Harmon County is estimated to be \$30,460 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Hollis, median household income is estimated to be \$28,293. Compared with the rest of the state, households in Hollis and Harmon County are far more heavily concentrated in income brackets under \$35,000. The income distribution can be better visualized by the following chart.



### Household Income Trend

Next we examine the long-term growth of incomes in Harmon 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
Hollis	\$19,421	\$28,293	2.38%	2.40%	-0.02%
Harmon County	\$22,365	\$30,460	1.95%	2.40%	-0.45%
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 Harmon County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Harmon County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized



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

### Poverty Rates

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

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Hollis	36.18%	33.13%	-306	82.35%	84.62%
Harmon County	29.72%	28.79%	-93	82.35%	75.89%
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 Harmon County is estimated to be 28.79% by the American Community Survey. This is a decrease of -93 basis points since the 2000 Census. Within Hollis, the poverty rate is estimated to be 33.13%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Though the area’s poverty rates declined between the 2000 Census and the 2013 American Community Survey, they remain among the very highest in the state, and poverty rates among single-parent families are significantly higher than the rest of the state as well.



## Economic Conditions

### Employment and Unemployment

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

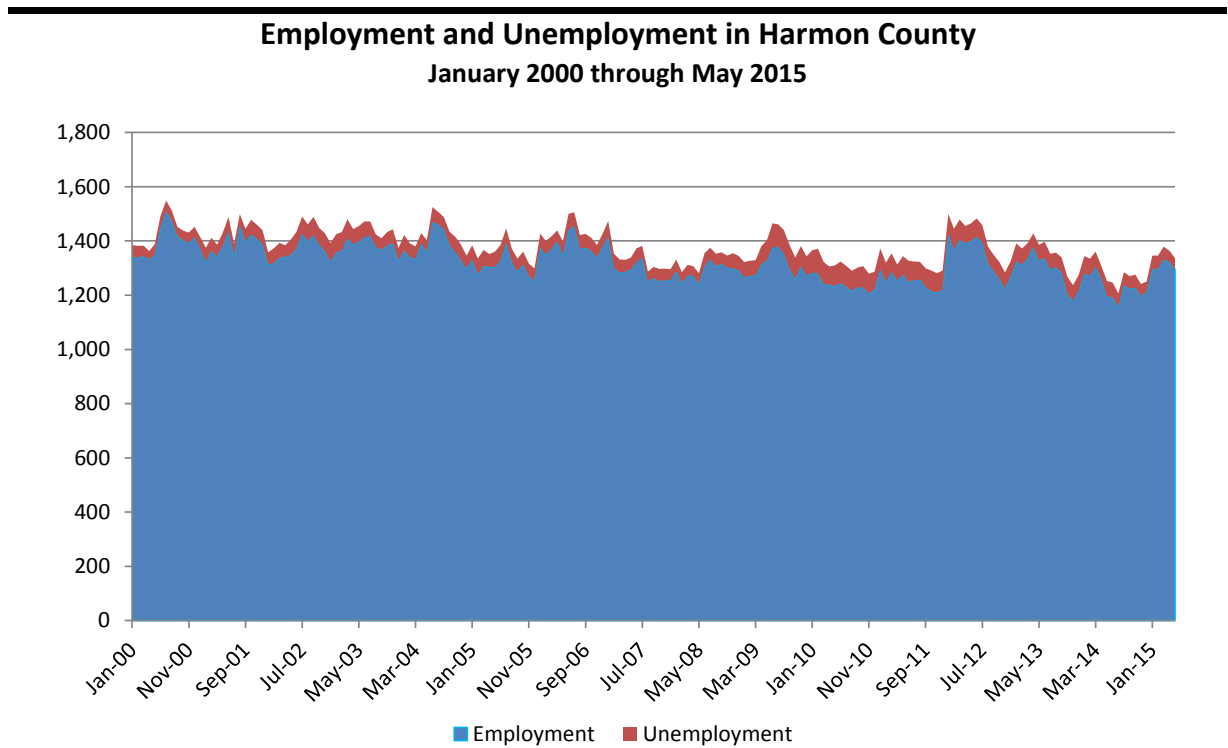
<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Harmon County	1,233	1,295	0.99%	5.9%	3.1%	-280
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Harmon County was 1,295 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.99% per year. The unemployment rate in May was 3.1%, a decrease of -280 basis points from May 2010, which was 5.9%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Harmon County has generally mirrored these trends.

### Employment Level Trends

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



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

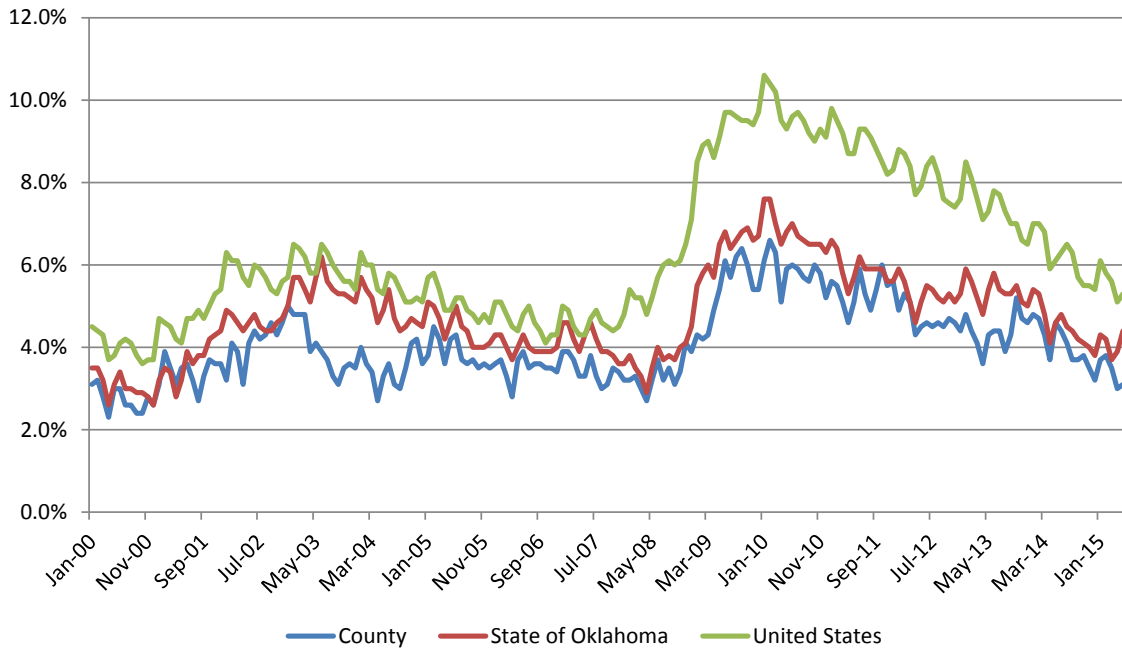
As shown, total employment levels have generally trended downward from 2000 through May 2015. It is notable that the 2008 national economic downturn appears to have had no appreciable impact on area employment levels. Employment has trended upward somewhat in the last twelve months, growing to its current level of 1,295 persons. The number of unemployed persons in May 2015 was 42, out of a total labor force of 1,337 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Harmon 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 Harmon 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 Harmon County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 3.1%. On the whole, unemployment rates in Harmon County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Harmon County and Oklahoma are and have historically been well below the national average.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Harmon 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.

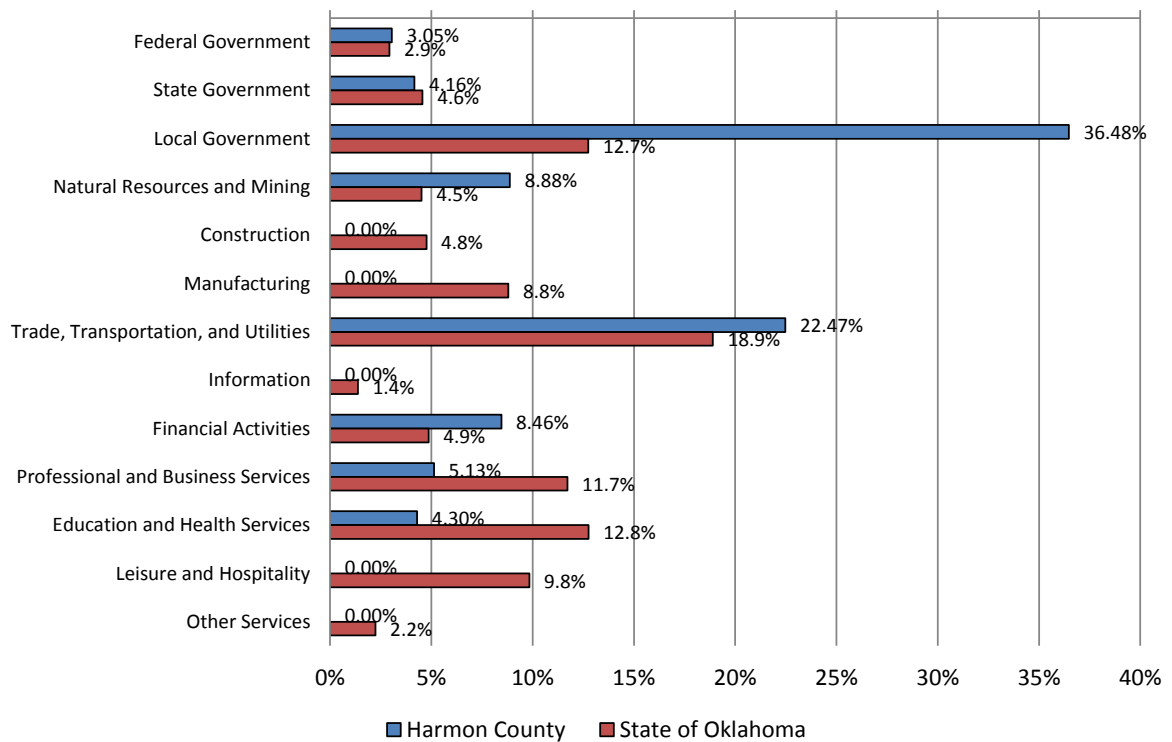


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	5	22	3.05%	\$44,664	1.53
State Government	6	30	4.16%	\$35,804	1.25
Local Government	11	263	36.48%	\$28,465	3.62
Natural Resources and Mining	8	64	8.88%	\$25,825	5.85
Construction	4	N/A	N/A	N/A	N/A
Manufacturing	1	N/A	N/A	N/A	N/A
Trade, Transportation, and Utilities	18	162	22.47%	\$25,688	1.18
Information	2	N/A	N/A	N/A	N/A
Financial Activities	6	61	8.46%	\$48,426	1.51
Professional and Business Services	7	37	5.13%	\$48,180	0.37
Education and Health Services	5	31	4.30%	\$43,128	0.29
Leisure and Hospitality	2	N/A	N/A	N/A	N/A
Other Services	1	N/A	N/A	N/A	N/A
<b>Total</b>	<b>75</b>	<b>721</b>		<b>\$31,343</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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



Among private employers, the largest percentage of persons (22.47%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$25,688 per year. The industry with the highest annual pay is Financial Activities, with average annual pay of \$48,426 per year.

The rightmost column of the previous table provides location quotients for each industry for Harmon 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 (Harmon 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 Harmon County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.85. This sector includes agricultural employment, as well as employment in the oil and gas industries. The next highest location quotient is in local government (3.62).

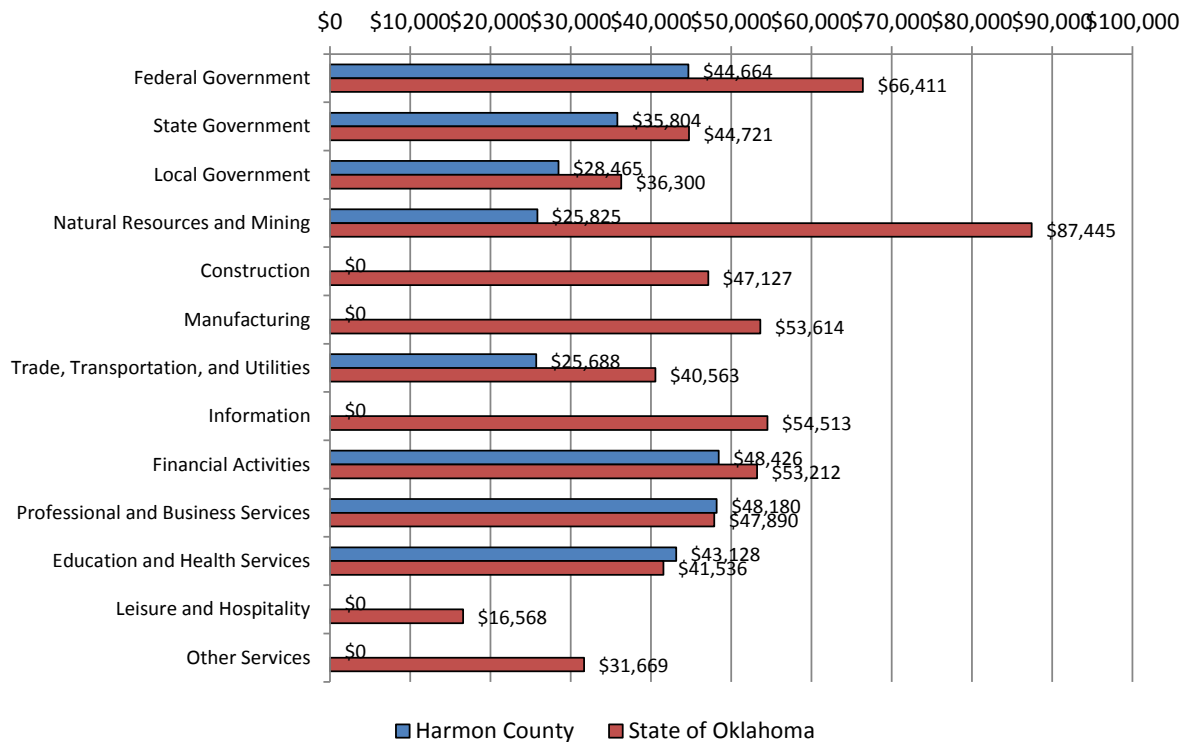
The next table presents average annual pay in Harmon County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Harmon County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$44,664	\$66,411	\$75,784	67.3%	58.9%
State Government	\$35,804	\$44,721	\$54,184	80.1%	66.1%
Local Government	\$28,465	\$36,300	\$46,146	78.4%	61.7%
Natural Resources and Mining	\$25,825	\$87,445	\$59,666	29.5%	43.3%
Construction	N/A	\$47,127	\$55,041	N/A	N/A
Manufacturing	N/A	\$53,614	\$62,977	N/A	N/A
Trade, Transportation, and Utilities	\$25,688	\$40,563	\$42,988	63.3%	59.8%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$48,426	\$53,212	\$85,261	91.0%	56.8%
Professional and Business Services	\$48,180	\$47,890	\$66,657	100.6%	72.3%
Education and Health Services	\$43,128	\$41,536	\$45,951	103.8%	93.9%
Leisure and Hospitality	N/A	\$16,568	\$20,993	N/A	N/A
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$31,343</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>71.6%</b>	<b>61.0%</b>

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

### Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Harmon County has slightly higher average wages in education and health services and professional services, and lower average wages in each of the other employment sectors, notably so in natural resources and mining.

### Working Families

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

<b>Families by Employment Status and Presence of Children</b>						
	<b>Hollis</b>		<b>Harmon County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>577</b>		<b>777</b>		<b>961,468</b>	
With Children <18 Years:	269	46.62%	346	44.53%	425,517	44.26%
Married Couple:	144	53.53%	200	57.80%	281,418	66.14%
Both Parents Employed	82	56.94%	136	68.00%	166,700	59.24%
One Parent Employed	55	38.19%	55	27.50%	104,817	37.25%
Neither Parent Employed	7	4.86%	9	4.50%	9,901	3.52%
Other Family:	125	46.47%	146	42.20%	144,099	33.86%
Male Householder:	34	27.20%	34	23.29%	36,996	25.67%
Employed	21	61.76%	21	61.76%	31,044	83.91%
Not Employed	13	38.24%	13	38.24%	5,952	16.09%
Female Householder:	91	72.80%	112	76.71%	107,103	74.33%
Employed	48	52.75%	61	54.46%	75,631	70.62%
Not Employed	43	47.25%	51	45.54%	31,472	29.38%
Without Children <18 Years:	308	53.38%	431	55.47%	535,951	55.74%
Married Couple:	238	77.27%	355	82.37%	431,868	80.58%
Both Spouses Employed	66	27.73%	95	26.76%	167,589	38.81%
One Spouse Employed	81	34.03%	149	41.97%	138,214	32.00%
Neither Spouse Employed	91	38.24%	111	31.27%	126,065	29.19%
Other Family:	70	22.73%	76	17.63%	104,083	19.42%
Male Householder:	21	23.08%	21	18.92%	32,243	25.58%
Employed	21	100.00%	21	100.00%	19,437	60.28%
Not Employed	0	0.00%	0	0.00%	12,806	39.72%
Female Householder:	49	70.00%	55	72.37%	71,840	69.02%
Employed	14	28.57%	20	36.36%	36,601	50.95%
Not Employed	35	71.43%	35	63.64%	35,239	49.05%
<i>Total Working Families:</i>	<i>388</i>	<i>67.24%</i>	<i>558</i>	<i>71.81%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>206</i>	<i>53.09%</i>	<i>273</i>	<i>48.92%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>182</i>	<i>46.91%</i>	<i>285</i>	<i>51.08%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Harmon County, there are 558 working families, 48.92% 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 Harmon County area are presented in the following table, as reported by the Cameron University School of Business.

<b>Major Employers in Harmon County</b>			
<b>Company</b>	<b>City / Town</b>	<b>Industry / Description</b>	<b>No. Employees</b>
Harmon Memorial Hospital	Hollis	Health Care	100-150
Hollis Schools	Hollis	Education	50-100
Stockmans Bank	Gould	Financial Institution	25-50
Hollis Livestock Commission	Hollis	Livestock Sales	25-50
Great Plains National Bank	Hollis	Financial Institution	25-50
Western Fibers Inc.	Hollis	Mineral Wool Insulation	10-25

*Source: Cameron University School of Business*

As shown, the two largest single employers are the local hospital and school district. Agriculture remains the primary economic base, with principal crops including cotton, wheat, sorghum, and livestock.

## Commuting Patterns

### Travel Time to Work

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

	<b>Hollis</b>		<b>Harmon County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Commuting Workers:</b>	<b>663</b>		<b>949</b>		<b>1,613,364</b>	
Less than 15 minutes	504	76.02%	619	65.23%	581,194	36.02%
15 to 30 minutes	78	11.76%	149	15.70%	625,885	38.79%
30 to 45 minutes	34	5.13%	93	9.80%	260,192	16.13%
45 to 60 minutes	18	2.71%	43	4.53%	74,625	4.63%
60 or more minutes	29	4.37%	45	4.74%	71,468	4.43%

*Source: 2009-2013 American Community Survey, Table B08303*

Within Harmon County, the largest percentage of workers (65.23%) travel fewer than 15 minutes to work. It appears most employees living in Hollis / Harmon County are also employed in the area and do not commute to other labor markets in the region.

### Means of Transportation

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



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


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	Hollis		Harmon County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>673</b>		<b>992</b>		<b>1,673,026</b>	
Car, Truck or Van:	625	92.87%	902	90.93%	1,551,461	92.73%
<i>Drove Alone</i>	<i>548</i>	<i>87.68%</i>	<i>800</i>	<i>88.69%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>77</i>	<i>12.32%</i>	<i>102</i>	<i>11.31%</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	3	0.45%	3	0.30%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	7	1.04%	7	0.71%	30,401	1.82%
Other Means	28	4.16%	37	3.73%	14,442	0.86%
Worked at Home	10	1.49%	43	4.33%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Hollis	1,081	1,021	-0.57%	973	-0.96%
Harmon County	1,647	1,544	-0.64%	1,522	-0.29%
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 Harmon County declined by -0.29% per year, to a total of 1,522 housing units in 2015. In terms of new housing unit construction, Harmon County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Hollis		Harmon County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>1,120</b>		<b>1,548</b>		<b>1,669,828</b>	
1 Unit, Detached	1,053	94.02%	1,444	93.28%	1,219,987	73.06%
1 Unit, Attached	2	0.18%	2	0.13%	34,434	2.06%
Duplex Units	0	0.00%	0	0.00%	34,207	2.05%
3-4 Units	52	4.64%	52	3.36%	42,069	2.52%
5-9 Units	0	0.00%	0	0.00%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	0	0.00%	0	0.00%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	13	1.16%	50	3.23%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>52</b>	<b>4.64%</b>	<b>52</b>	<b>3.36%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Harmon County, 93.28% of housing units are single-family, detached. 3.36% of housing units are multifamily in structure (two or more units per building), while 3.23% of housing units comprise mobile homes, RVs, etc.

Within Hollis, 94.02% of housing units are single-family, detached. 4.64% of housing units are multifamily in structure, while 1.16% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Hollis		Harmon County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>825</b>		<b>1,106</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>505</b>	<b>61.21%</b>	<b>719</b>	<b>65.01%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	6	1.19%	6	0.83%	16,837	1.74%
2 Bedrooms	112	22.18%	147	20.45%	166,446	17.18%
3 Bedrooms	302	59.80%	428	59.53%	579,135	59.78%
4 Bedrooms	69	13.66%	122	16.97%	177,151	18.29%
5 or More Bedrooms	16	3.17%	16	2.23%	26,587	2.74%
<b>Renter Occupied:</b>	<b>320</b>	<b>38.79%</b>	<b>387</b>	<b>34.99%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	3	0.94%	3	0.78%	13,948	2.93%
1 Bedroom	17	5.31%	28	7.24%	101,850	21.43%
2 Bedrooms	155	48.44%	183	47.29%	179,121	37.68%
3 Bedrooms	137	42.81%	145	37.47%	152,358	32.05%
4 Bedrooms	8	2.50%	8	2.07%	24,968	5.25%
5 or More Bedrooms	0	0.00%	20	5.17%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Harmon County is 65.01%, while 34.99% of housing units are renter occupied. In Hollis, the homeownership rate is 61.21%, while 38.79% of households are renters.

### Housing Units Tenure and Household Income

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

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

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>1,106</b>	<b>719</b>	<b>387</b>	<b>65.01%</b>	<b>34.99%</b>
Less than \$5,000	61	16	45	26.23%	73.77%
\$5,000 - \$9,999	55	16	39	29.09%	70.91%
\$10,000-\$14,999	162	70	92	43.21%	56.79%
\$15,000-\$19,999	139	75	64	53.96%	46.04%
\$20,000-\$24,999	82	40	42	48.78%	51.22%
\$25,000-\$34,999	154	88	66	57.14%	42.86%
\$35,000-\$49,999	126	102	24	80.95%	19.05%
\$50,000-\$74,999	124	112	12	90.32%	9.68%
\$75,000-\$99,999	82	82	0	100.00%	0.00%
\$100,000-\$149,999	64	64	0	100.00%	0.00%
\$150,000 or more	57	54	3	94.74%	5.26%
<b>Income Less Than \$25,000</b>	<b>499</b>	<b>217</b>	<b>282</b>	<b>43.49%</b>	<b>56.51%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Harmon County as a whole, 56.51% of households with incomes less than \$25,000 are estimated to be renters, while 43.49% are estimated to be homeowners.

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

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>825</b>	<b>505</b>	<b>320</b>	<b>61.21%</b>	<b>38.79%</b>
Less than \$5,000	57	12	45	21.05%	78.95%
\$5,000 - \$9,999	37	12	25	32.43%	67.57%
\$10,000-\$14,999	121	55	66	45.45%	54.55%
\$15,000-\$19,999	109	56	53	51.38%	48.62%
\$20,000-\$24,999	70	28	42	40.00%	60.00%
\$25,000-\$34,999	133	77	56	57.89%	42.11%
\$35,000-\$49,999	118	94	24	79.66%	20.34%
\$50,000-\$74,999	87	81	6	93.10%	6.90%
\$75,000-\$99,999	39	39	0	100.00%	0.00%
\$100,000-\$149,999	22	22	0	100.00%	0.00%
\$150,000 or more	32	29	3	90.63%	9.38%
<b>Income Less Than \$25,000</b>	<b>394</b>	<b>163</b>	<b>231</b>	<b>41.37%</b>	<b>58.63%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Hollis, 58.63% of households with incomes less than \$25,000 are estimated to be renters, while 41.37% are estimated to be homeowners.

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

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Hollis</b>		<b>Harmon County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>825</b>		<b>1,106</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>505</b>	<b>61.21%</b>	<b>719</b>	<b>65.01%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	0	0.00%	10,443	1.08%
Built 2000 to 2009	0	0.00%	31	4.31%	153,492	15.84%
Built 1990 to 1999	7	1.39%	11	1.53%	125,431	12.95%
Built 1980 to 1989	52	10.30%	83	11.54%	148,643	15.34%
Built 1970 to 1979	97	19.21%	133	18.50%	184,378	19.03%
Built 1960 to 1969	108	21.39%	129	17.94%	114,425	11.81%
Built 1950 to 1959	118	23.37%	125	17.39%	106,544	11.00%
Built 1940 to 1949	53	10.50%	79	10.99%	50,143	5.18%
Built 1939 or Earlier	70	13.86%	128	17.80%	75,237	7.77%
Median Year Built:		1961		1962		1977
<b>Renter Occupied:</b>	<b>320</b>	<b>38.79%</b>	<b>387</b>	<b>34.99%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	16	5.00%	16	4.13%	50,883	10.70%
Built 1990 to 1999	7	2.19%	7	1.81%	47,860	10.07%
Built 1980 to 1989	17	5.31%	17	4.39%	77,521	16.31%
Built 1970 to 1979	32	10.00%	48	12.40%	104,609	22.01%
Built 1960 to 1969	29	9.06%	29	7.49%	64,546	13.58%
Built 1950 to 1959	82	25.63%	84	21.71%	54,601	11.49%
Built 1940 to 1949	52	16.25%	70	18.09%	31,217	6.57%
Built 1939 or Earlier	85	26.56%	116	29.97%	39,089	8.22%
Median Year Built:		1953		1951		1975
<b>Overall Median Year Built:</b>		<b>1961</b>		<b>1958</b>		<b>1976</b>

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

Within Harmon County, 4.25% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Hollis the percentage is 1.94%.

94.12% of housing units in Harmon County were built prior to 1990, while in Hollis the percentage is 96.36%. These figures compare with the statewide figure of 72.78%.

Compared with the rest of the state, the housing stock of Harmon County is significantly older, with a very large percentage of homes constructed prior to 1940.

### Substandard Housing

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

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

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

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

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

### 2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Hollis	825	6	0.73%	6	0.73%	0	0.00%
Harmon County	1,106	6	0.54%	6	0.54%	2	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 Harmon County, 0.54% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.54% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

## Vacancy Rates

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

### 2013 Housing Units by Vacancy

	Hollis		Harmon County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	1,120		1,548		1,669,828	
Total Vacant Units	295	26.34%	442	28.55%	225,747	13.52%
For rent	31	10.51%	31	7.01%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	15	5.08%	15	3.39%	23,149	10.25%
Sold, not occupied	0	0.00%	0	0.00%	8,618	3.82%
For seasonal, recreational, or occasional use	26	8.81%	75	16.97%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	223	75.59%	321	72.62%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	2.88%		2.04%		2.31%	
<b>Rental Vacancy Rate</b>	8.83%		7.42%		8.24%	

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

Within Harmon County, the overall housing vacancy rate is estimated to be 28.55%. The homeowner vacancy rate is estimated to be 2.04%, while the rental vacancy rate is estimated to be 7.42%.

In Hollis, the overall housing vacancy rate is estimated to be 26.34%. The homeowner vacancy rate is estimated to be 2.88%, while the rental vacancy rate is estimated to be 8.83%.

## Building Permits

Building permit data is not available for the town of Hollis.

## New Construction Activity

### For Ownership:

There has been some limited new housing construction in Harmon County in recent years, primarily on rural, unplatted acreages outside of Hollis. A few homes have been constructed on infill lots in Hollis. There is very little information on sales of recently constructed homes: since January 2013 we have found one sale of a home constructed after the year 2000: it sold for \$265,000 or \$110.42 per square foot.

### For Rent:

In the last few years a few rental housing units have been constructed by Southwest Oklahoma Community Action Group, funded in part by the HOME Investment Partnerships Program. No significant new rental housing development has occurred within Harmon County in many years to the best of our knowledge.

## Homeownership Market

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

### Housing Units by Home Value

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

<b>2013 Housing Units by Home Value</b>						
	<b>Hollis</b>		<b>Harmon County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>505</b>		<b>719</b>		<b>968,736</b>	
Less than \$10,000	28	5.54%	30	4.17%	20,980	2.17%
\$10,000 to \$14,999	17	3.37%	41	5.70%	15,427	1.59%
\$15,000 to \$19,999	20	3.96%	27	3.76%	13,813	1.43%
\$20,000 to \$24,999	30	5.94%	64	8.90%	16,705	1.72%
\$25,000 to \$29,999	23	4.55%	25	3.48%	16,060	1.66%
\$30,000 to \$34,999	77	15.25%	94	13.07%	19,146	1.98%
\$35,000 to \$39,999	52	10.30%	61	8.48%	14,899	1.54%
\$40,000 to \$49,999	38	7.52%	51	7.09%	39,618	4.09%
\$50,000 to \$59,999	45	8.91%	68	9.46%	45,292	4.68%
\$60,000 to \$69,999	52	10.30%	69	9.60%	52,304	5.40%
\$70,000 to \$79,999	35	6.93%	59	8.21%	55,612	5.74%
\$80,000 to \$89,999	37	7.33%	56	7.79%	61,981	6.40%
\$90,000 to \$99,999	6	1.19%	6	0.83%	51,518	5.32%
\$100,000 to \$124,999	19	3.76%	26	3.62%	119,416	12.33%
\$125,000 to \$149,999	0	0.00%	7	0.97%	96,769	9.99%
\$150,000 to \$174,999	10	1.98%	10	1.39%	91,779	9.47%
\$175,000 to \$199,999	6	1.19%	6	0.83%	53,304	5.50%
\$200,000 to \$249,999	3	0.59%	3	0.42%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	0	0.00%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	9	1.25%	37,680	3.89%
\$400,000 to \$499,999	3	0.59%	3	0.42%	13,334	1.38%
\$500,000 to \$749,999	4	0.79%	4	0.56%	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%
<b>Median Home Value:</b>	<b>\$41,400</b>		<b>\$43,400</b>		<b>\$112,800</b>	

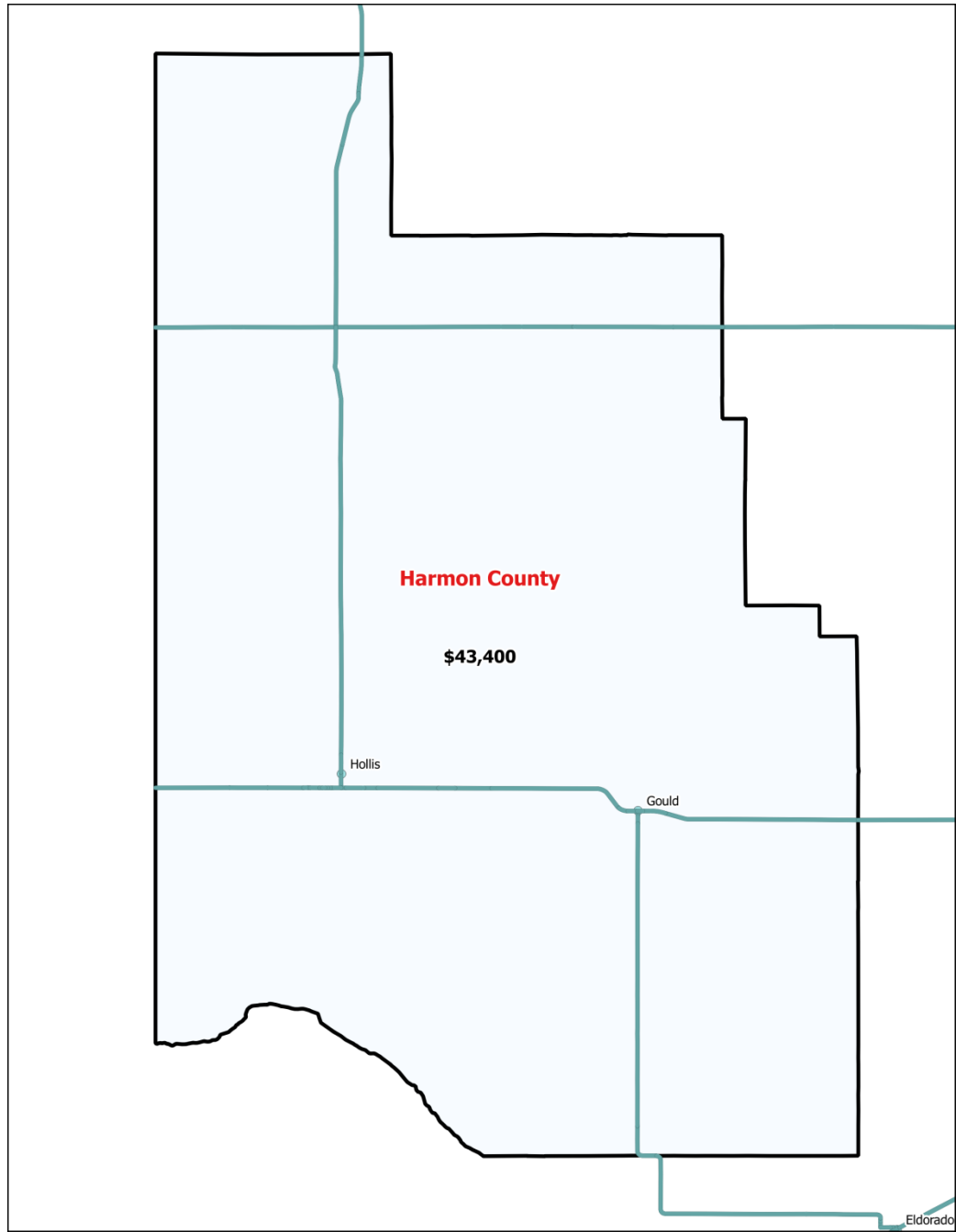
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Harmon County is \$43,400. This is -61.5% lower than the statewide median, which is \$112,800. The median home value in Hollis is estimated to be \$41,400.

The geographic distribution of home values in Harmon County can be visualized by the following map, however as Harmon County has only one census tract there is no way to distinguish home values by region of the county.



### Harmon County Median Home Values by Census Tract



## Home Values by Year of Construction

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

<b>2013 Median Home Value by Year of Construction</b>			
	<b>Hollis Median Value</b>	<b>Harmon County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	-	\$41,900	\$178,000
Built 1990 to 1999	-	\$159,400	\$147,300
Built 1980 to 1989	\$50,000	\$53,300	\$118,300
Built 1970 to 1979	\$66,800	\$70,200	\$111,900
Built 1960 to 1969	\$46,100	\$44,300	\$97,100
Built 1950 to 1959	\$33,300	\$34,200	\$80,300
Built 1940 to 1949	\$36,000	\$38,300	\$67,900
Built 1939 or Earlier	\$32,800	\$30,300	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Hollis Single Family Sales Activity

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

<b>Hollis Single Family Sales Activity</b>					
<b>All Bedroom Types</b>					
<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# of Units Sold	36	29	28	25	34
Average Sale Price	\$29,822	\$39,540	\$32,661	\$24,580	\$24,392
Average Square Feet	1,422	1,477	1,368	1,362	1,321
Average Price/SF	\$20.97	\$26.77	\$23.88	\$18.05	\$18.46
Average Year Built	1950	1950	1950	1941	1943

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

Between 2011 and 2014, the average sale price has varied between approximately \$25,000 and \$40,000. The average sale price in 2015 was \$24,392 for an average price per square foot of \$18.46/SF. The average year of construction for homes sold in 2015 is estimated to be 1943. On the whole the local housing market appears relatively stable (the average price depending greatly on the quality of homes that sold in that given year).

## Foreclosure Rates

Due to the small size of Harmon County, reliable foreclosure rate data was unavailable to us. It does not appear that foreclosures have affected the local housing market disproportionately to other areas of southwestern Oklahoma.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Hollis</b>		<b>Harmon County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>320</b>		<b>387</b>		<b>475,345</b>	
With cash rent:	220		222		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	0	0.00%	0	0.00%	8,784	1.85%
\$250 to \$299	4	1.25%	4	1.03%	8,413	1.77%
\$300 to \$349	27	8.44%	27	6.98%	9,107	1.92%
\$350 to \$399	19	5.94%	19	4.91%	10,932	2.30%
\$400 to \$449	30	9.38%	30	7.75%	15,636	3.29%
\$450 to \$499	28	8.75%	28	7.24%	24,055	5.06%
\$500 to \$549	37	11.56%	37	9.56%	31,527	6.63%
\$550 to \$599	6	1.88%	8	2.07%	33,032	6.95%
\$600 to \$649	11	3.44%	11	2.84%	34,832	7.33%
\$650 to \$699	6	1.88%	6	1.55%	32,267	6.79%
\$700 to \$749	20	6.25%	20	5.17%	30,340	6.38%
\$750 to \$799	6	1.88%	6	1.55%	27,956	5.88%
\$800 to \$899	0	0.00%	0	0.00%	45,824	9.64%
\$900 to \$999	13	4.06%	13	3.36%	34,153	7.18%
\$1,000 to \$1,249	13	4.06%	13	3.36%	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	100	31.25%	165	42.64%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$503</b>		<b>\$504</b>		<b>\$699</b>	

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

Median gross rent in Harmon County is estimated to be \$504, which is -27.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Hollis is estimated to be \$503.

### 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.

<b>2013 Median Gross Rent by Year of Construction</b>			
	<b>Hollis Median Rent</b>	<b>Harmon County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	-	\$841
Built 1990 to 1999	-	-	\$715
Built 1980 to 1989	\$638	\$638	\$693
Built 1970 to 1979	-	-	\$662
Built 1960 to 1969	\$494	\$494	\$689
Built 1950 to 1959	\$658	\$650	\$714
Built 1940 to 1949	\$417	\$417	\$673
Built 1939 or Earlier	\$400	\$400	\$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 Harmon County is among housing units constructed between 1950 and 1959 in Hollis (likely representing rental homes), which is \$658 per month. In order to be affordable, a household would need to earn at least \$26,320 per year to afford such a unit.

### Hollis Rental Survey Data

There are limited multifamily rental properties available in Hollis. There is one affordable development known as Golden Age Apartments, which is a USDA facility for the elderly and/or disabled (and also subject to the Affordable Housing Tax Credit program). Rental rates at this property are based on 30% of the tenant's income. We were unable to reach a representative of this property to confirm its current occupancy.

<b>Hollis Rental Properties - Affordable</b>					
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Rate</b>
Golden Age Apartments	USDA / LIHTC - Elderly	1983	1	1	30%
Golden Age Apartments	USDA / LIHTC - Elderly	1983	2	1	30%

Additionally there is an apartment complex named Western Village Apartments, which has 48 units. It was formerly subsidized by HUD as a project-based apartment community but no longer appears to be subsidized. We were unable to reach a representative for this property.

## Rental Market Vacancy – Hollis

The overall market vacancy of rental housing units was reported at 8.83% by the Census Bureau as of the most recent American Community Survey.

## Summary of HUD Subsidized Properties

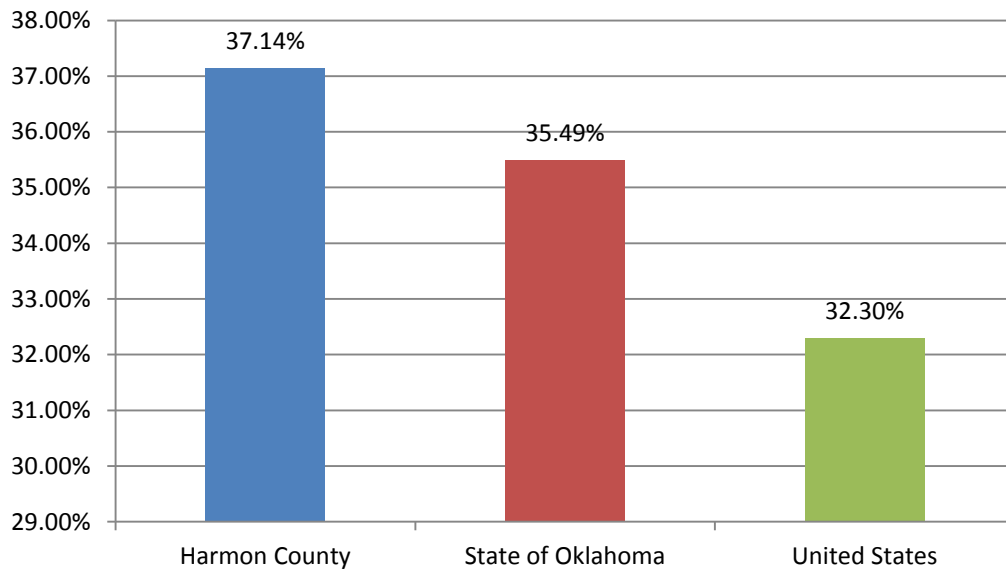
The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Harmon County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

<b>HUD Programs in Harmon County</b>						
			Avg.			
<b>Harmon County</b>	<b># Units</b>	<b>Occupancy Rate</b>	<b>Household Income</b>	<b>Tenant Contribution</b>	<b>Federal Contribution</b>	<b>% of Total Rent</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	0	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	24	88%	\$11,145	\$255	\$432	37.14%
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
<b>Summary of All HUD Programs</b>	<b>24</b>	<b>88%</b>	<b>\$11,145</b>	<b>\$255</b>	<b>\$432</b>	<b>37.14%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>94%</b>	<b>\$10,360</b>	<b>\$242</b>	<b>\$440</b>	<b>35.49%</b>
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>94%</b>	<b>\$12,892</b>	<b>\$304</b>	<b>\$637</b>	<b>32.30%</b>

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

Among all HUD programs, there are 24 housing units located within Harmon County, with an overall occupancy rate of 88%. The average household income among households living in these units is \$11,145. Total monthly rent for these units averages \$687, with the federal contribution averaging \$432 (62.86%) and the tenant's contribution averaging \$255 (37.14%).

**Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties**



Source: 2013 HUD Picture of Subsidized Households

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



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


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<b>Harmon County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	0	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	24	9%	43%	61%	29%	30%
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
<b>Summary of All HUD Programs</b>	<b>24</b>	<b>9%</b>	<b>43%</b>	<b>61%</b>	<b>29%</b>	<b>30%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

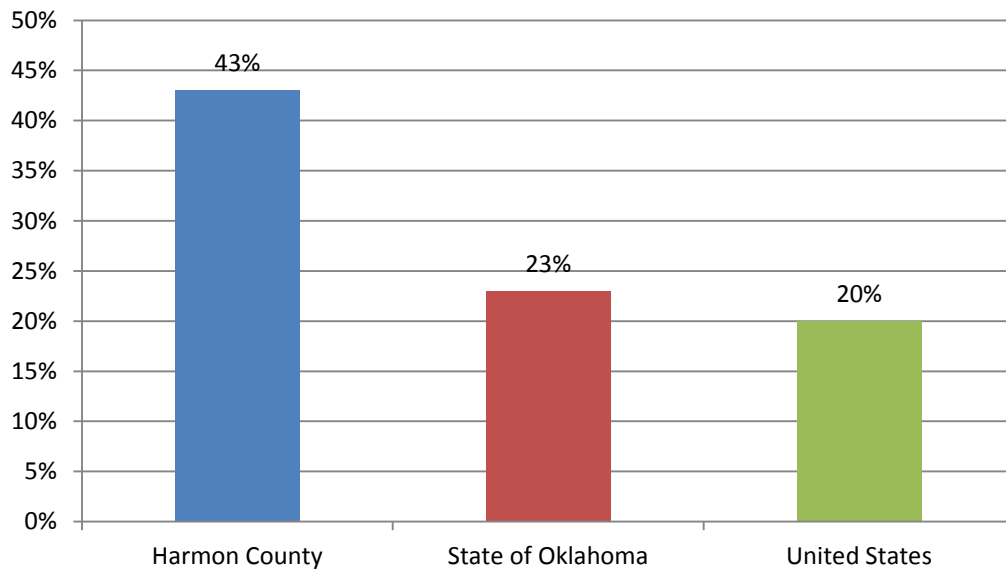
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9% of housing units are occupied by single parents with female heads of household. 43% of households have at least one person with a disability. 61% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 29% have one or more disabilities. Finally, 30% of households are designated as racial or ethnic minorities.

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

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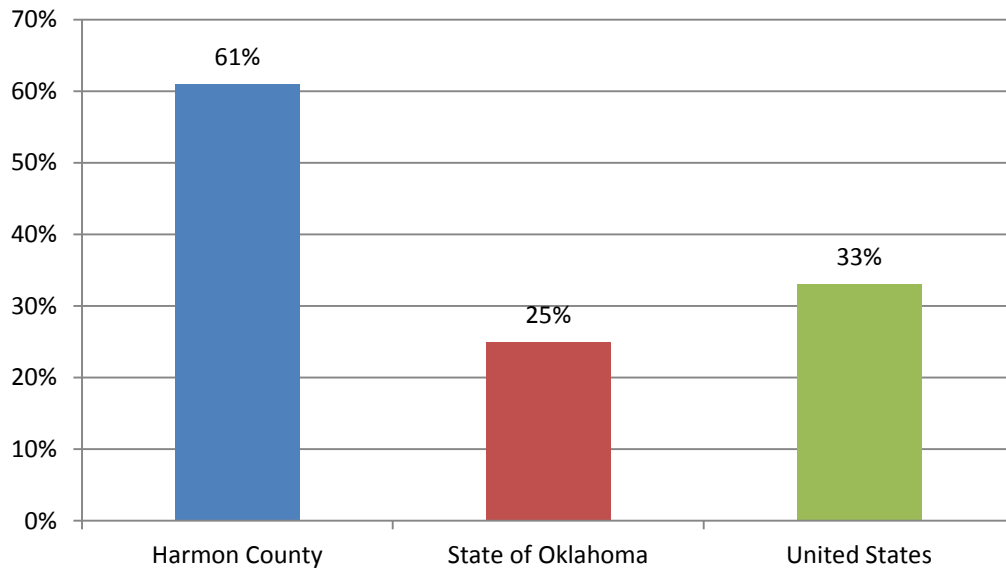
Source: 2013 HUD Picture of Subsidized Households

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

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Source: 2013 HUD Picture of Subsidized Households

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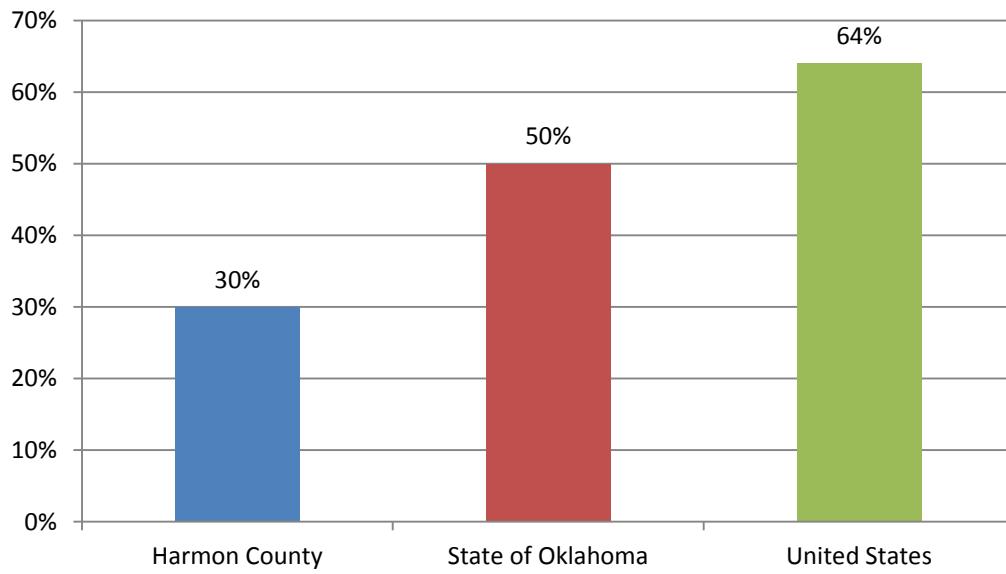




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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

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

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

<b>Harmon County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>85</b>		<b>80</b>	
Cost Burden Less Than 30%	30	35.29%	20	25.00%
Cost Burden Between 30%-50%	35	41.18%	15	18.75%
Cost Burden Greater Than 50%	20	23.53%	40	50.00%
Not Computed (no/negative income)	4	4.71%	4	5.00%
<b>Income 30%-50% HAMFI</b>	<b>110</b>		<b>120</b>	
Cost Burden Less Than 30%	70	63.64%	75	62.50%
Cost Burden Between 30%-50%	30	27.27%	30	25.00%
Cost Burden Greater Than 50%	10	9.09%	10	8.33%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>140</b>		<b>105</b>	
Cost Burden Less Than 30%	120	85.71%	75	71.43%
Cost Burden Between 30%-50%	15	10.71%	15	14.29%
Cost Burden Greater Than 50%	4	2.86%	15	14.29%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>60</b>		<b>30</b>	
Cost Burden Less Than 30%	60	100.00%	30	100.00%
Cost Burden Between 30%-50%	0	0.00%	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%
<b>All Incomes</b>	<b>735</b>		<b>375</b>	
Cost Burden Less Than 30%	615	83.67%	240	64.00%
Cost Burden Between 30%-50%	84	11.43%	60	16.00%
Cost Burden Greater Than 50%	34	4.63%	65	17.33%
Not Computed (no/negative income)	4	0.54%	4	1.07%

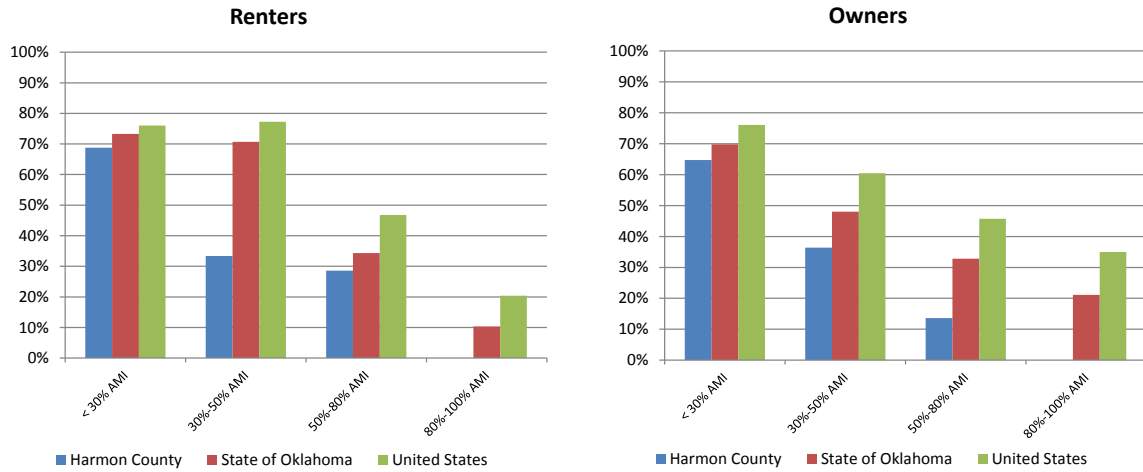
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>Harmon County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	85	64.71%	80	68.75%
Income 30%-50% HAMFI	110	36.36%	120	33.33%
Income 50%-80% HAMFI	140	13.57%	105	28.57%
Income 80%-100% HAMFI	60	0.00%	30	0.00%
All Incomes	735	16.05%	375	33.33%

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

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



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

**Substandard Conditions / Overcrowding by Income Threshold**

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

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

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

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

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

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



<b>Harmon County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>85</b>		<b>80</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	4	4.71%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>Income 30%-50% HAMFI</b>	<b>110</b>		<b>120</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>140</b>		<b>105</b>	
Between 1.0 and 1.5 Persons per Room	15	10.71%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	2.86%	4	3.81%
<b>Income 80%-100% HAMFI</b>	<b>60</b>		<b>30</b>	
Between 1.0 and 1.5 Persons per Room	4	6.67%	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%
<b>All Incomes</b>	<b>735</b>		<b>375</b>	
Between 1.0 and 1.5 Persons per Room	19	2.59%	4	1.07%
More than 1.5 Persons per Room	4	0.54%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	1.07%

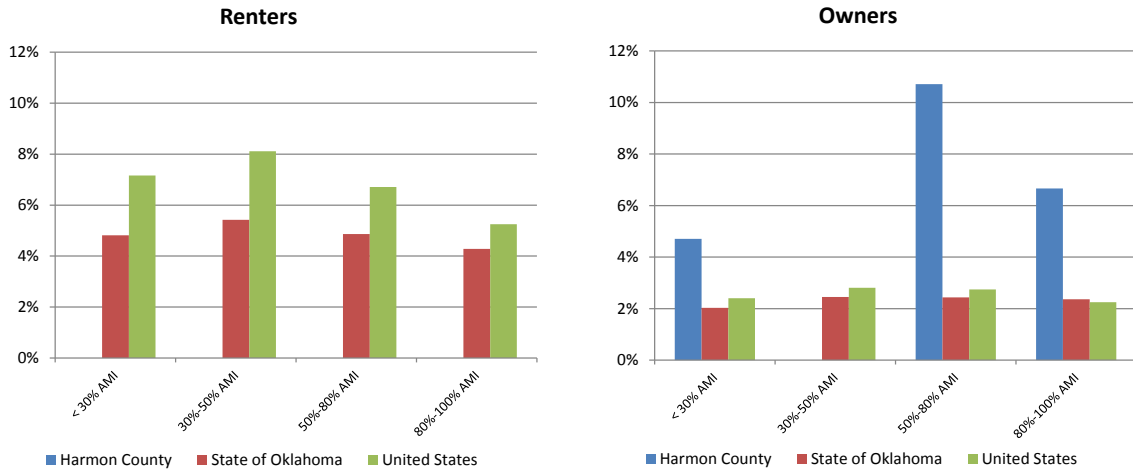
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Harmon County, Oklahoma and the nation.

<b>Harmon County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	85	4.71%	80	0.00%	
Income 30%-50% HAMFI	110	0.00%	120	0.00%	
Income 50%-80% HAMFI	140	10.71%	105	0.00%	
Income 80%-100% HAMFI	60	6.67%	30	0.00%	
<b>All Incomes</b>	<b>735</b>	<b>3.13%</b>	<b>375</b>	<b>1.07%</b>	

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

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



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

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

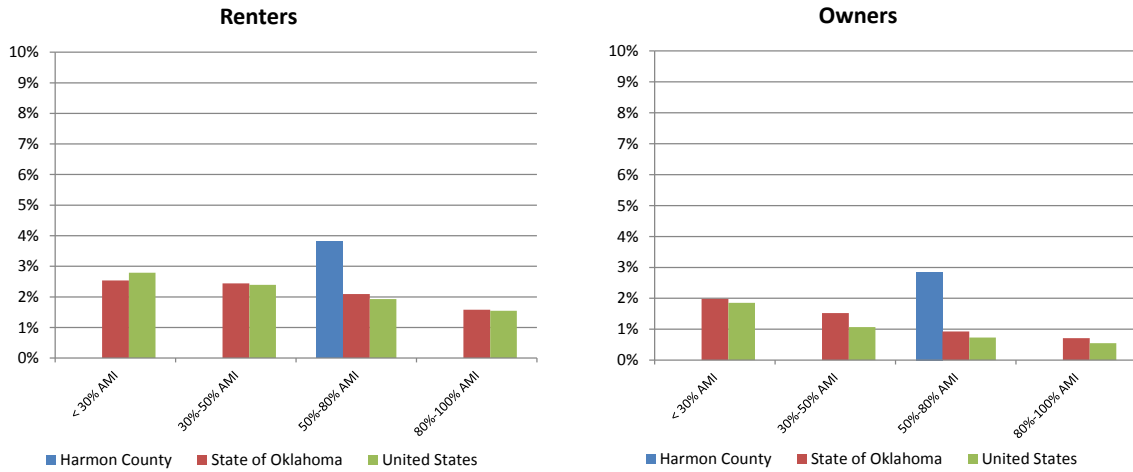
**Harmon County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	85	0.00%	80	0.00%	80
Income 30%-50% HAMFI	110	0.00%	120	0.00%	120
Income 50%-80% HAMFI	140	2.86%	105	3.81%	105
Income 80%-100% HAMFI	60	0.00%	30	0.00%	30
All Incomes	735	0.00%	375	1.07%	375

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



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



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

**Cost Burden by Household Type**

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

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



<b>Harmon County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
<b>Income &lt; 30% HAMFI</b>	<b>85</b>	<b>54</b>	<b>63.53%</b>	<b>80</b>	<b>54</b>	<b>67.50%</b>
Elderly Family	15	4	26.67%	0	0	N/A
Small Family (2-4 persons)	30	8	26.67%	50	50	100.00%
Large Family (5 or more persons)	10	8	80.00%	0	0	N/A
Elderly Non-Family	15	14	93.33%	0	0	N/A
Non-Family, Non-Elderly	20	20	100.00%	30	4	13.33%
<b>Income 30%-50% HAMFI</b>	<b>110</b>	<b>37</b>	<b>33.64%</b>	<b>120</b>	<b>39</b>	<b>32.50%</b>
Elderly Family	20	14	70.00%	10	4	40.00%
Small Family (2-4 persons)	20	4	20.00%	45	25	55.56%
Large Family (5 or more persons)	4	0	0.00%	10	10	100.00%
Elderly Non-Family	55	15	27.27%	20	0	0.00%
Non-Family, Non-Elderly	4	4	100.00%	30	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>140</b>	<b>26</b>	<b>18.57%</b>	<b>105</b>	<b>30</b>	<b>28.57%</b>
Elderly Family	30	8	26.67%	4	0	0.00%
Small Family (2-4 persons)	50	4	8.00%	65	0	0.00%
Large Family (5 or more persons)	15	0	0.00%	4	0	0.00%
Elderly Non-Family	35	10	28.57%	0	0	N/A
Non-Family, Non-Elderly	4	4	100.00%	30	30	100.00%
<b>Income 80%-100% HAMFI</b>	<b>60</b>	<b>0</b>	<b>0.00%</b>	<b>30</b>	<b>0</b>	<b>0.00%</b>
Elderly Family	20	0	0.00%	0	0	N/A
Small Family (2-4 persons)	15	0	0.00%	25	0	0.00%
Large Family (5 or more persons)	15	0	0.00%	4	0	0.00%
Elderly Non-Family	4	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	10	0	0.00%	4	0	0.00%
<b>All Incomes</b>	<b>735</b>	<b>121</b>	<b>16.46%</b>	<b>375</b>	<b>123</b>	<b>32.80%</b>
Elderly Family	170	26	15.29%	18	4	22.22%
Small Family (2-4 persons)	295	16	5.42%	200	75	37.50%
Large Family (5 or more persons)	69	12	17.39%	28	10	35.71%
Elderly Non-Family	139	39	28.06%	20	0	0.00%
Non-Family, Non-Elderly	58	28	48.28%	104	34	32.69%

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

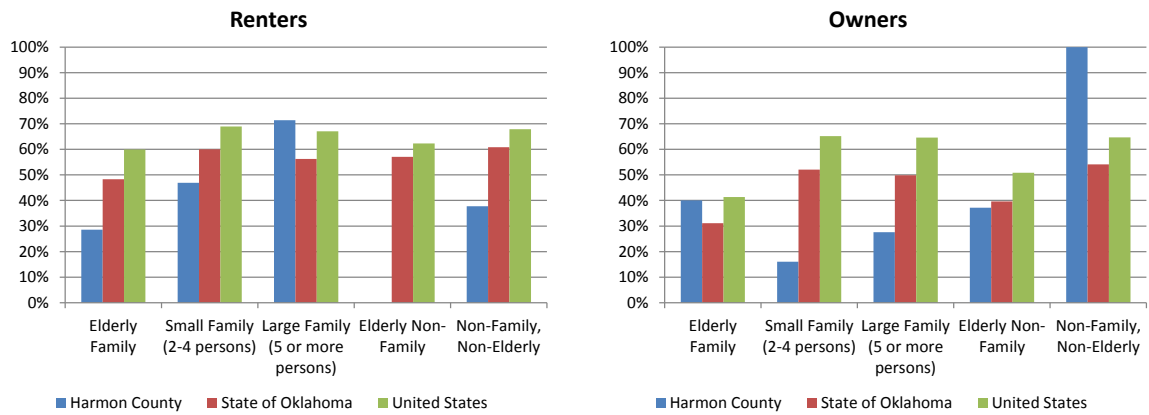


**Harmon County : Households under 80% AMI by Cost Burden**

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
<b>Income &lt; 80% HAMFI</b>	<b>335</b>	<b>117</b>	<b>34.93%</b>	<b>305</b>	<b>40.33%</b>
Elderly Family	65	26	40.00%	14	28.57%
Small Family (2-4 persons)	100	16	16.00%	160	46.88%
Large Family (5 or more persons)	29	8	27.59%	14	71.43%
Elderly Non-Family	105	39	37.14%	20	0.00%
Non-Family, Non-Elderly	28	28	100.00%	90	37.78%

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

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



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

**Housing Problems by Household Type**

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

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



<b>Harmon County : CHAS - Housing Problems by Household Type and HAMFI</b>						
	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>85</b>	<b>53</b>	<b>62.35%</b>	<b>80</b>	<b>54</b>	<b>67.50%</b>
Elderly Family	15	4	26.67%	0	0	N/A
Small Family (2-4 persons)	30	4	13.33%	50	50	100.00%
Large Family (5 or more persons)	10	10	100.00%	0	0	N/A
Elderly Non-Family	15	15	100.00%	0	0	N/A
Non-Family, Non-Elderly	20	20	100.00%	30	4	13.33%
<b>Income 30%-50% HAMFI</b>	<b>110</b>	<b>38</b>	<b>34.55%</b>	<b>120</b>	<b>39</b>	<b>32.50%</b>
Elderly Family	20	15	75.00%	10	4	40.00%
Small Family (2-4 persons)	20	4	20.00%	45	25	55.56%
Large Family (5 or more persons)	4	0	0.00%	10	10	100.00%
Elderly Non-Family	55	15	27.27%	20	0	0.00%
Non-Family, Non-Elderly	4	4	100.00%	30	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>140</b>	<b>43</b>	<b>30.71%</b>	<b>105</b>	<b>34</b>	<b>32.38%</b>
Elderly Family	30	10	33.33%	4	4	100.00%
Small Family (2-4 persons)	50	4	8.00%	65	0	0.00%
Large Family (5 or more persons)	15	15	100.00%	4	0	0.00%
Elderly Non-Family	35	10	28.57%	0	0	N/A
Non-Family, Non-Elderly	4	4	100.00%	30	30	100.00%
<b>Income Greater than 80% of HAMFI</b>	<b>405</b>	<b>4</b>	<b>0.99%</b>	<b>70</b>	<b>4</b>	<b>5.71%</b>
Elderly Family	105	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	190	0	0.00%	40	4	10.00%
Large Family (5 or more persons)	40	4	10.00%	10	0	0.00%
Elderly Non-Family	35	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	30	0	0.00%	15	0	0.00%
<b>All Incomes</b>	<b>740</b>	<b>138</b>	<b>18.65%</b>	<b>375</b>	<b>131</b>	<b>34.93%</b>
Elderly Family	170	29	17.06%	18	8	44.44%
Small Family (2-4 persons)	290	12	4.14%	200	79	39.50%
Large Family (5 or more persons)	69	29	42.03%	24	10	41.67%
Elderly Non-Family	140	40	28.57%	20	0	0.00%
Non-Family, Non-Elderly	58	28	48.28%	105	34	32.38%

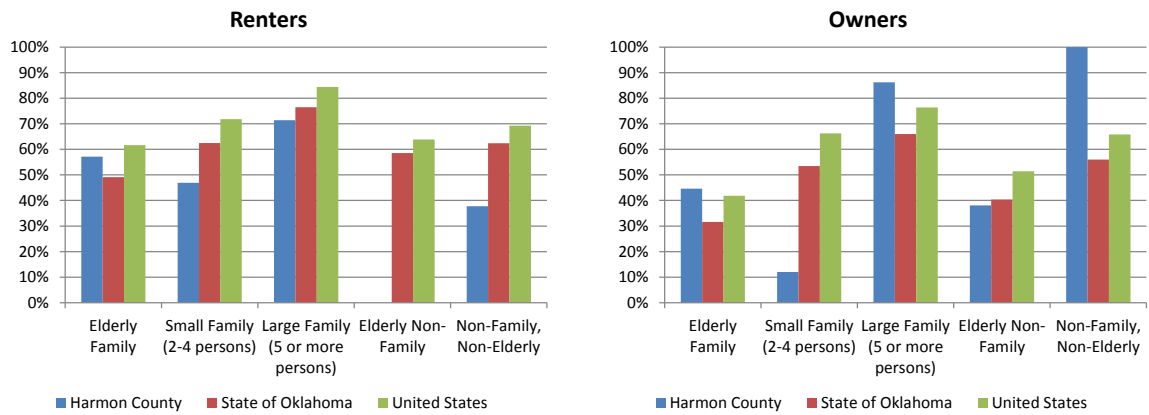
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>335</b>	<b>134</b>	<b>40.00%</b>	<b>305</b>	<b>41.64%</b>
Elderly Family	65	29	44.62%	14	57.14%
Small Family (2-4 persons)	100	12	12.00%	160	46.88%
Large Family (5 or more persons)	29	25	86.21%	14	71.43%
Elderly Non-Family	105	40	38.10%	20	0.00%
Non-Family, Non-Elderly	28	28	100.00%	90	37.78%

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



<b>Harmon County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>84</b>	<b>50</b>	<b>59.5%</b>	<b>79</b>	<b>55</b>	<b>69.6%</b>
White alone, non-Hispanic	64	35	54.7%	29	15	51.7%
Black or African-American alone	0	0	N/A	4	4	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	19	15	78.9%	40	30	75.0%
Other (including multiple races)	0	0	N/A	10	10	100.0%
<b>Income 30%-50% HAMFI</b>	<b>110</b>	<b>40</b>	<b>36.4%</b>	<b>115</b>	<b>40</b>	<b>34.8%</b>
White alone, non-Hispanic	70	30	42.9%	75	15	20.0%
Black or African-American alone	0	0	N/A	14	10	71.4%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	10	10	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	34	4	11.8%	19	4	21.1%
Other (including multiple races)	0	0	N/A	0	0	N/A
<b>Income 50%-80% HAMFI</b>	<b>140</b>	<b>40</b>	<b>28.6%</b>	<b>100</b>	<b>30</b>	<b>30.0%</b>
White alone, non-Hispanic	100	15	15.0%	35	15	42.9%
Black or African-American alone	19	15	78.9%	14	4	28.6%
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	14	4	28.6%	50	10	20.0%
Other (including multiple races)	8	4	50.0%	0	0	N/A
<b>Income 80%-100% HAMFI</b>	<b>64</b>	<b>4</b>	<b>6.3%</b>	<b>30</b>	<b>0</b>	<b>0.0%</b>
White alone, non-Hispanic	50	0	0.0%	20	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	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	4	28.6%	10	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
<b>All Incomes</b>	<b>737</b>	<b>138</b>	<b>18.7%</b>	<b>363</b>	<b>129</b>	<b>35.5%</b>
White alone, non-Hispanic	578	84	14.5%	189	45	23.8%
Black or African-American alone	23	15	65.2%	32	18	56.3%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	15	0	0.0%	14	10	71.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	96	27	28.1%	123	48	39.0%
Other (including multiple races)	18	4	22.2%	10	10	100.0%

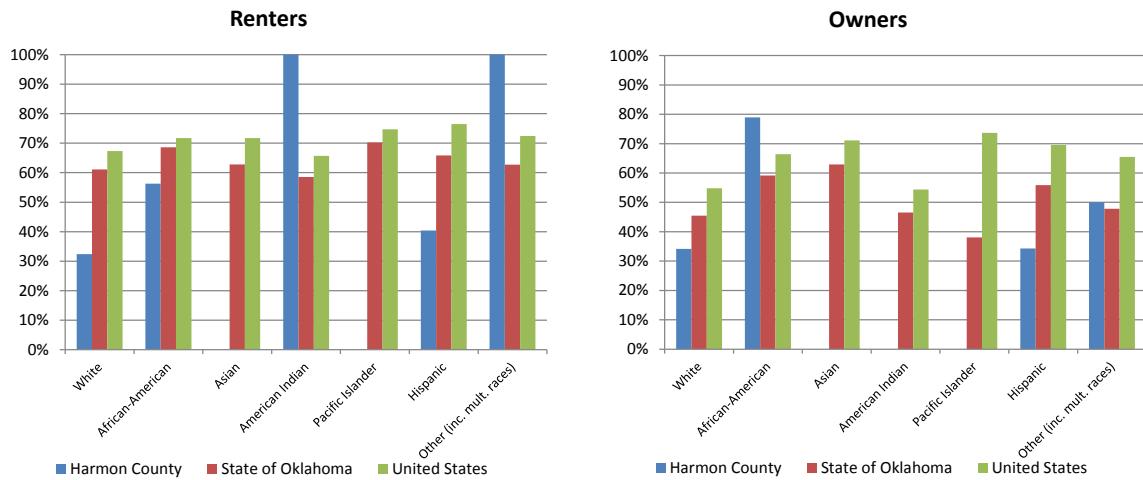
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>334</b>	<b>130</b>	<b>38.92%</b>	<b>294</b>	<b>42.52%</b>
White alone, non-Hispanic	234	80	34.19%	139	32.37%
Black or African-American alone	19	15	78.95%	32	56.25%
Asian alone	0	0	N/A	0	N/A
American Indian alone	0	0	N/A	10	100.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	67	23	34.33%	109	40.37%
Other (including multiple races)	8	4	50.00%	10	100.00%

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

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



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

**CHAS Conclusions**

The previous data notes many areas of need (and severe need) among the existing population of Harmon 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 95 renter households that are cost overburdened, and 95 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are four renter households that are cost overburdened, and 47 homeowners that are cost overburdened.
- 56.25% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 78.95% of African American homeowners with incomes



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

## Overall Anticipated Housing Demand

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

### Hollis Anticipated Demand

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

<b>Hollis Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	2,264	2,060	-0.94%	1,943	-1.16%
Households	845	762	-1.03%	725	-0.99%
Housing Units	1,081	1,021	-0.57%	973	-0.96%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Current estimates and forecasts from both Nielsen SiteReports and the Census Bureau project continued population and household levels over the next five years. Further, employment levels have been generally declining since 2000. The area does have an older housing stock and no new rental housing has been added to any significant degree in many years. Some limited need for preservation or rehabilitation of existing housing is likely needed.

### Harmon County Anticipated Demand

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

<b>Harmon County Historical Population and Housing Changes</b>					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	3,283	2,922	-1.16%	2,831	-0.63%
Households	1,266	1,112	-1.29%	1,068	-0.80%
Housing Units	1,647	1,544	-0.64%	1,522	-0.29%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As mentioned previously, the population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction. The percentage loss of households was not as high as the percentage population loss.

Although a large portion of the housing stock was torn down during the 2000s, there were 432 more housing units than households in the county according to the 2010 Census. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Harmon County will continue to decline in the future. However, the housing stock of Harmon County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Harmon County.