

Housing Needs Assessment
Kingfisher County

Prepared For:

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

Effective Date of the Analysis:

June 25, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Kingfisher County
 IRR - Tulsa/OKC File No. 140-2015-0050

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Kingfisher County is projected to grow by 0.81% per year over the next five years, the same annual rate as the State of Oklahoma.
2. Kingfisher County is projected to need a total of 195 housing units for ownership and 57 housing units for rent over the next five years.
3. Median Household Income in Kingfisher County is estimated to be \$58,494 in 2015, compared with \$47,049 estimated for the State of Oklahoma. Household income growth in Kingfisher County has outpaced inflation for the last fifteen years. The poverty rate in Kingfisher County is estimated to be 8.31%, compared with 14.72% for Oklahoma.
4. Homeowner and rental vacancy rates in Kingfisher County are lower than the state averages, especially the homeowner vacancy rate.
5. Home values in Kingfisher County are somewhat higher than the state averages, while rental rates are somewhat lower.

6. Median sale price for homes in Kingfisher was \$138,750 in 2015, with a median price per square foot of \$90.06. The median sale price to list price ratio was 98.3%, with median days on market of 33 days.
7. Approximately 31.27% of renters and 17.42% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 69 Injuries: 242 Fatalities: 12 Damages (1996-2014): \$18,750,000.00
2. Social Vulnerability: Below state score at the county level; at the census tract level, the north and northeastern tracts of the county have elevated scores
3. Floodplain: Hennessey and Kingfisher (town) have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units in immigrant enclaves: 8
2. Units in limited English neighborhoods: 8
3. Units further than 15 miles from a hospital: 8
4. Units located in a food desert: 8
5. Units that lack readily available transit: 40

Lead-Based Paint Specific Findings

6. We estimate there are 1,074 occupied housing units in Kingfisher County with lead-based paint hazards.
7. 424 of those housing units are estimated to be occupied by low-to-moderate income households.
8. We estimate that 146 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 Kingfisher 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 Kingfisher 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 Kingfisher 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 Kingfisher County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Kingfisher County area.

Effective Date of Consultation

The Kingfisher County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 25, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Kingfisher County area was inspected during June, 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

Kingfisher County Analysis

Area Information

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

Kingfisher County is located in central Oklahoma. The county is bordered on the north by Major and Garfield counties, on the west by Blaine County, on the south by Canadian County, and on the east by Logan County. The Kingfisher County Seat is Kingfisher, which is located in the southern part of the county. This location is approximately 119 miles southwest of Tulsa and 50.3 miles northwest of Oklahoma City.

Kingfisher County has a total area of 906 square miles (898 square miles of land, and 8 square miles of water), ranking 30th out of Oklahoma's 77 counties in terms of total area. The total population of Kingfisher County as of the 2010 Census was 15,034 persons, for a population density of 17 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple highways intersect within Kingfisher. These are US-81, OK-51, OK-3, and OK-33. The nearest interstate highway is I-40, located 16.2 miles south. The county also has an intricate network of county roadways.

Public transportation is provided by the Cherokee Strip Transit, which operates a demand-response service. 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.

Kingfisher Airport is located just northwest of Kingfisher. Its primary concrete runway measure 2,800 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport located 49.6 miles southeast in Oklahoma City.

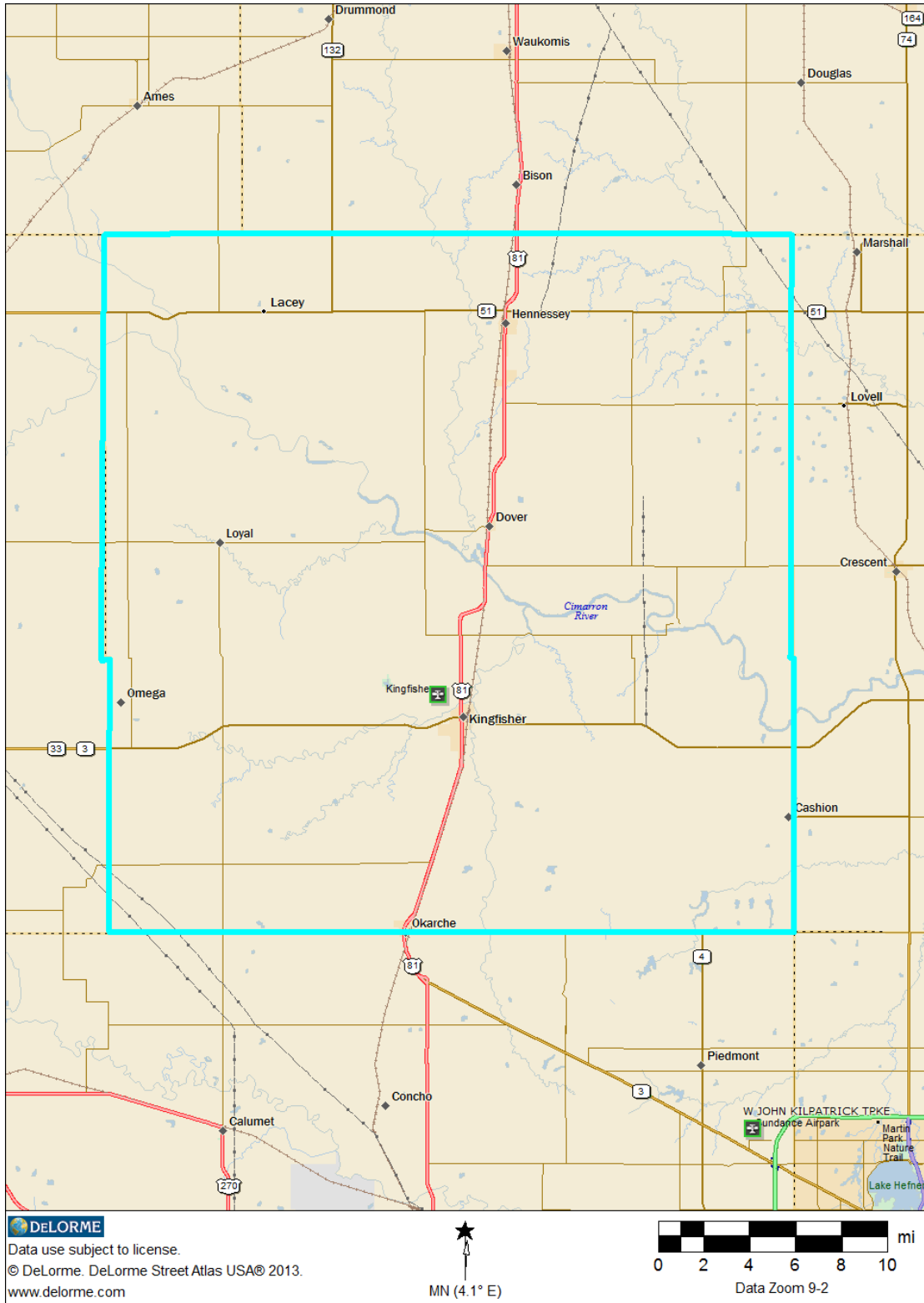
Educational Facilities

All of the county communities have public school facilities. Kingfisher is served by Kingfisher Public Schools which operates one high school, one middle school, and two elementary schools. Higher education offerings near Kingfisher include Redlands Community College, located 25.5 miles south in El Reno, Southern Nazarene University in Bethany, and the University of Central Oklahoma in Edmond.

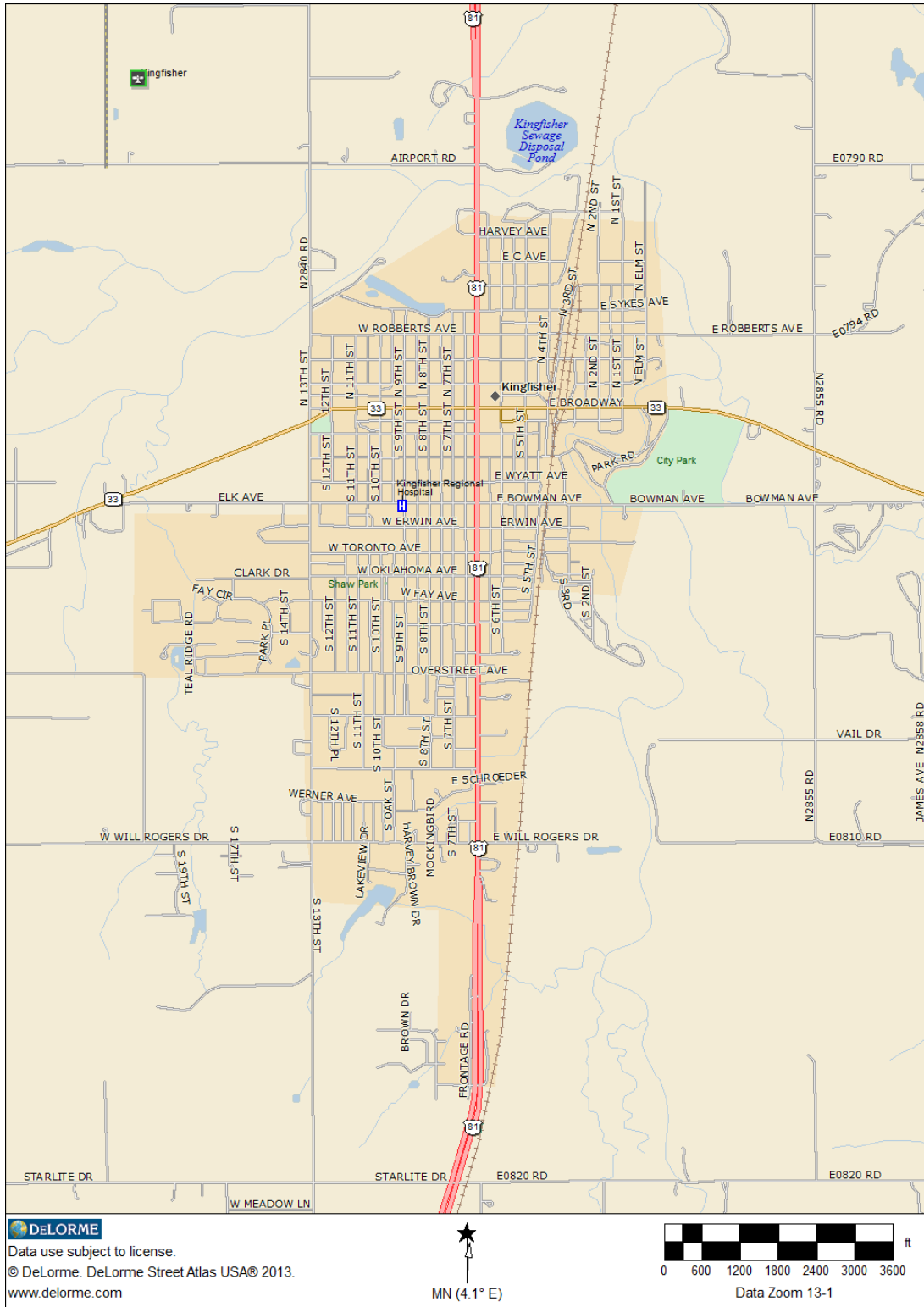
Medical Facilities

Medical services are provided by Mercy Hospital Kingfisher, an acute-care hospital and part of the Mercy Health Hospital Network. The hospital offers surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Kingfisher County Area Map



Kingfisher Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Kingfisher	4,380	4,633	0.56%	4,899	1.12%	5,026	0.51%
Kingfisher County	13,926	15,034	0.77%	15,491	0.60%	16,129	0.81%
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 Kingfisher County was 15,034 persons as of the 2010 Census, a 0.77% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Kingfisher County to be 15,491 persons, and projects that the population will show 0.81% annualized growth over the next five years.

The population of Kingfisher was 4,633 persons as of the 2010 Census, a 0.56% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Kingfisher to be 4,899 persons, and projects that the population will show 0.51% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Kingfisher	1,727	1,804	0.44%	1,896	1.00%	1,944	0.50%
Kingfisher County	5,247	5,731	0.89%	5,911	0.62%	6,163	0.84%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Kingfisher	1,172	1,217	0.38%	1,330	1.79%	1,364	0.51%
Kingfisher County	3,894	4,166	0.68%	4,299	0.63%	4,484	0.85%
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, Kingfisher County had a total of 5,731 households, representing a 0.89% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Kingfisher County to have 5,911 households. This number is expected to experience a 0.84% annualized rate of growth over the next five years.

As of 2010, Kingfisher had a total of 1,804 households, representing a 0.44% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Kingfisher to have 1,896 households. This number is expected to experience a 0.50% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity				
Single-Classification Race	Kingfisher		Kingfisher County	
	No.	Percent	No.	Percent
Total Population	4,662		15,069	
White Alone	4,006	85.93%	13,059	86.66%
Black or African American Alone	52	1.12%	81	0.54%
Amer. Indian or Alaska Native Alone	281	6.03%	616	4.09%
Asian Alone	0	0.00%	0	0.00%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	12	0.08%
Some Other Race Alone	180	3.86%	960	6.37%
Two or More Races	143	3.07%	341	2.26%
Population by Hispanic or Latino Origin	Kingfisher		Kingfisher County	
	No.	Percent	No.	Percent
Total Population	4,662		15,069	
Hispanic or Latino	467	10.02%	2,075	13.77%
<i>Hispanic or Latino, White Alone</i>	287	61.46%	1,096	52.82%
<i>Hispanic or Latino, All Other Races</i>	180	38.54%	979	47.18%
Not Hispanic or Latino	4,195	89.98%	12,994	86.23%
<i>Not Hispanic or Latino, White Alone</i>	3,719	88.65%	11,963	92.07%
<i>Not Hispanic or Latino, All Other Races</i>	476	11.35%	1,031	7.93%

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

In Kingfisher County, racial and ethnic minorities comprise 20.61% of the total population. Within Kingfisher, racial and ethnic minorities represent 20.23% of the population.

Population by Age

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

Kingfisher County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	15,034		15,491		16,129			
Age 0 - 4	1,121	7.46%	1,115	7.20%	1,170	7.25%	-0.11%	0.97%
Age 5 - 9	1,072	7.13%	1,082	6.98%	1,130	7.01%	0.19%	0.87%
Age 10 - 14	1,107	7.36%	1,113	7.18%	1,098	6.81%	0.11%	-0.27%
Age 15 - 17	695	4.62%	684	4.42%	706	4.38%	-0.32%	0.64%
Age 18 - 20	519	3.45%	606	3.91%	657	4.07%	3.15%	1.63%
Age 21 - 24	614	4.08%	752	4.85%	894	5.54%	4.14%	3.52%
Age 25 - 34	1,798	11.96%	1,739	11.23%	1,791	11.10%	-0.67%	0.59%
Age 35 - 44	1,828	12.16%	1,825	11.78%	1,829	11.34%	-0.03%	0.04%
Age 45 - 54	2,271	15.11%	2,098	13.54%	1,877	11.64%	-1.57%	-2.20%
Age 55 - 64	1,752	11.65%	2,026	13.08%	2,184	13.54%	2.95%	1.51%
Age 65 - 74	1,181	7.86%	1,311	8.46%	1,561	9.68%	2.11%	3.55%
Age 75 - 84	776	5.16%	803	5.18%	859	5.33%	0.69%	1.36%
Age 85 and over	300	2.00%	337	2.18%	373	2.31%	2.35%	2.05%
<i>Age 55 and over</i>	<i>4,009</i>	<i>26.67%</i>	<i>4,477</i>	<i>28.90%</i>	<i>4,977</i>	<i>30.86%</i>	<i>2.23%</i>	<i>2.14%</i>
<i>Age 62 and over</i>	<i>2,483</i>	<i>16.51%</i>	<i>2,722</i>	<i>17.57%</i>	<i>3,075</i>	<i>19.07%</i>	<i>1.86%</i>	<i>2.47%</i>
Median Age	38.2		38.6		38.4		0.21%	-0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Kingfisher County is 38.6 years. This compares with the statewide figure of 36.6 years. Approximately 7.20% of the population is below the age of 5, while 17.57% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.47% per year.

Kingfisher Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	4,633		4,899		5,026			
Age 0 - 4	352	7.60%	355	7.25%	363	7.22%	0.17%	0.45%
Age 5 - 9	323	6.97%	350	7.14%	357	7.10%	1.62%	0.40%
Age 10 - 14	317	6.84%	341	6.96%	352	7.00%	1.47%	0.64%
Age 15 - 17	206	4.45%	203	4.14%	212	4.22%	-0.29%	0.87%
Age 18 - 20	149	3.22%	186	3.80%	199	3.96%	4.54%	1.36%
Age 21 - 24	194	4.19%	236	4.82%	265	5.27%	4.00%	2.35%
Age 25 - 34	579	12.50%	566	11.55%	546	10.86%	-0.45%	-0.72%
Age 35 - 44	559	12.07%	579	11.82%	598	11.90%	0.71%	0.65%
Age 45 - 54	635	13.71%	636	12.98%	579	11.52%	0.03%	-1.86%
Age 55 - 64	516	11.14%	593	12.10%	615	12.24%	2.82%	0.73%
Age 65 - 74	364	7.86%	396	8.08%	472	9.39%	1.70%	3.57%
Age 75 - 84	281	6.07%	282	5.76%	280	5.57%	0.07%	-0.14%
Age 85 and over	158	3.41%	176	3.59%	188	3.74%	2.18%	1.33%
<i>Age 55 and over</i>	<i>1,319</i>	<i>28.47%</i>	<i>1,447</i>	<i>29.54%</i>	<i>1,555</i>	<i>30.94%</i>	<i>1.87%</i>	<i>1.45%</i>
<i>Age 62 and over</i>	<i>800</i>	<i>17.26%</i>	<i>856</i>	<i>17.47%</i>	<i>937</i>	<i>18.63%</i>	<i>1.37%</i>	<i>1.82%</i>
Median Age	38.5		38.7		38.7		0.10%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Kingfisher is 38.7 years. This compares with the statewide figure of 36.6 years. Approximately 7.25% of the population is below the age of 5, while 17.47% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.82% per year. Compared with the rest of Oklahoma, Kingfisher and Kingfisher County have slightly older populations, and the population age 62 and above is forecasted to increase significantly over the next five years.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Kingfisher		Kingfisher County	
	No.	Percent	No.	Percent
Total Families:	1,187		4,147	
Married-Couple Family:	1,003	84.50%	3,366	81.17%
With Children Under 18 Years	469	39.51%	1,394	33.61%
No Children Under 18 Years	534	44.99%	1,972	47.55%
Other Family:	184	15.50%	781	18.83%
Male Householder, No Wife Present	0	0.00%	189	4.56%
With Children Under 18 Years	0	0.00%	133	3.21%
No Children Under 18 Years	0	0.00%	56	1.35%
Female Householder, No Husband Present	184	15.50%	592	14.28%
With Children Under 18 Years	123	10.36%	381	9.19%
No Children Under 18 Years	61	5.14%	211	5.09%
Total Single Parent Families	123		514	
Male Householder	0	0.00%	133	25.88%
Female Householder	123	100.00%	381	74.12%

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

As shown, within Kingfisher County, among all families 12.39% are single-parent families, while in Kingfisher, the percentage is 10.36%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	4,506		14,879		3,702,515	
Under 18 Years:	1,260		4,004		933,738	
With One Type of Disability	0	0.00%	143	3.57%	33,744	3.61%
With Two or More Disabilities	25	1.98%	49	1.22%	11,082	1.19%
No Disabilities	1,235	98.02%	3,812	95.20%	888,912	95.20%
18 to 64 Years:	2,467		8,683		2,265,702	
With One Type of Disability	62	2.51%	649	7.47%	169,697	7.49%
With Two or More Disabilities	279	11.31%	497	5.72%	149,960	6.62%
No Disabilities	2,126	86.18%	7,537	86.80%	1,946,045	85.89%
65 Years and Over:	779		2,192		503,075	
With One Type of Disability	145	18.61%	537	24.50%	95,633	19.01%
With Two or More Disabilities	143	18.36%	448	20.44%	117,044	23.27%
No Disabilities	491	63.03%	1,207	55.06%	290,398	57.72%
Total Number of Persons with Disabilities:	654	14.51%	2,323	15.61%	577,160	15.59%

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

Within Kingfisher County, 15.61% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Kingfisher the percentage is 14.51%. The percentage of persons in Kingfisher County with one or more disabilities is nearly identical to the rest of the state.

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

2013 Population by Veteran and Disability Status						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	3,246		10,875		2,738,788	
Veteran:	202	6.22%	859	7.90%	305,899	11.17%
With a Disability	100	49.50%	343	39.93%	100,518	32.86%
No Disability	102	50.50%	516	60.07%	205,381	67.14%
Non-veteran:	3,044	93.78%	10,016	92.10%	2,432,889	88.83%
With a Disability	529	17.38%	1,788	17.85%	430,610	17.70%
No Disability	2,515	82.62%	8,228	82.15%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Kingfisher County, the Census Bureau estimates there are 859 veterans, 39.93% of which have one or more disabilities (compared with 32.86% at a statewide level). In Kingfisher, there are an estimated 202 veterans, 49.50% of which are estimated to have a disability. Compared with the rest of the state, veterans in Kingfisher County, and especially the city of Kingfisher, are more likely to have one or more disabilities.

Group Quarters Population

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

	Kingfisher		Kingfisher County	
	No.	Percent	No.	Percent
Total Population	4,633		15,034	
Group Quarters Population	129	2.78%	155	1.03%
Institutionalized Population	123	2.65%	149	0.99%
Correctional facilities for adults	35	0.76%	35	0.23%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	88	1.90%	114	0.76%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	6	0.13%	6	0.04%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	6	0.13%	6	0.04%

Source: 2010 Decennial Census, Table P42

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

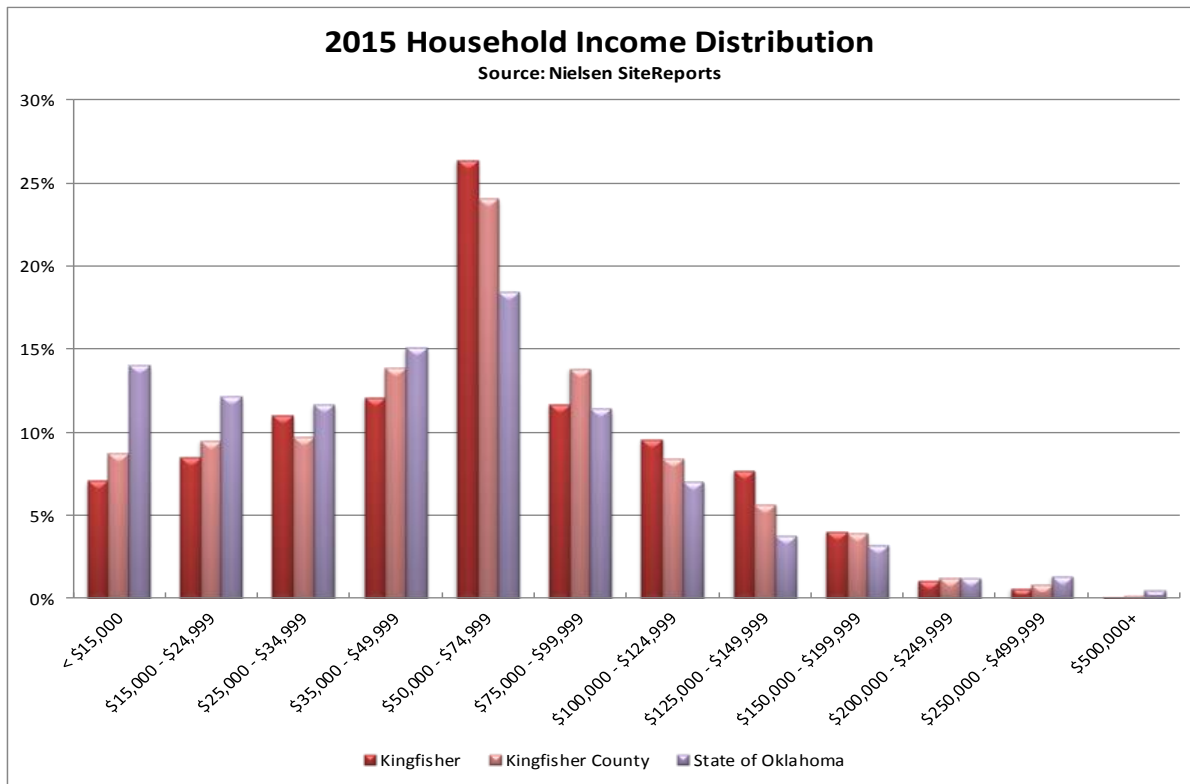
Household Income Levels

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

2015 Household Income Distribution						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,896		5,911		1,520,327	
< \$15,000	135	7.12%	516	8.73%	213,623	14.05%
\$15,000 - \$24,999	162	8.54%	562	9.51%	184,613	12.14%
\$25,000 - \$34,999	209	11.02%	573	9.69%	177,481	11.67%
\$35,000 - \$49,999	230	12.13%	821	13.89%	229,628	15.10%
\$50,000 - \$74,999	500	26.37%	1,423	24.07%	280,845	18.47%
\$75,000 - \$99,999	222	11.71%	818	13.84%	173,963	11.44%
\$100,000 - \$124,999	182	9.60%	498	8.42%	106,912	7.03%
\$125,000 - \$149,999	146	7.70%	335	5.67%	57,804	3.80%
\$150,000 - \$199,999	77	4.06%	231	3.91%	48,856	3.21%
\$200,000 - \$249,999	20	1.05%	73	1.23%	18,661	1.23%
\$250,000 - \$499,999	12	0.63%	51	0.86%	20,487	1.35%
\$500,000+	1	0.05%	10	0.17%	7,454	0.49%
Median Household Income	\$60,600		\$58,494		\$47,049	
Average Household Income	\$70,535		\$69,216		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Kingfisher County is estimated to be \$58,494 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Kingfisher, median household income is estimated to be \$60,600. Compared with the rest of the state, Kingfisher County households have relatively higher incomes, with a significantly higher proportion of persons in the income bracket between \$50,000 and \$75,000. The income distribution can be better visualized by the following chart.



Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Kingfisher	\$36,059	\$60,600	3.30%	2.40%	0.90%
Kingfisher County	\$36,676	\$58,494	2.96%	2.40%	0.56%
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 Kingfisher County and Kingfisher saw positive growth in “real” median household income, once inflation is taken into account. Although data from the 2000 Census showed median household income in the city and county to be greater than the state as a whole, income growth over



the last fifteen years was significantly faster than the rest of the state, and consequently the gap in median household income grew significantly over this period of time. 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 Kingfisher County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Kingfisher	11.31%	5.81%	-550	N/A	60.16%
Kingfisher County	10.80%	8.31%	-249	4.51%	39.37%
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 Kingfisher County is estimated to be 8.31% by the American Community Survey. This is a decrease of -249 basis points since the 2000 Census. Within Kingfisher, the poverty rate is estimated to be 5.81%. Poverty rates in Kingfisher County were already below the state and national averages in 2000, and in part due to strong household income growth, the poverty rates of the city and county are now dramatically lower than state and national figures. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Kingfisher County	7,030	8,312	3.41%	5.2%	3.3%	-190
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

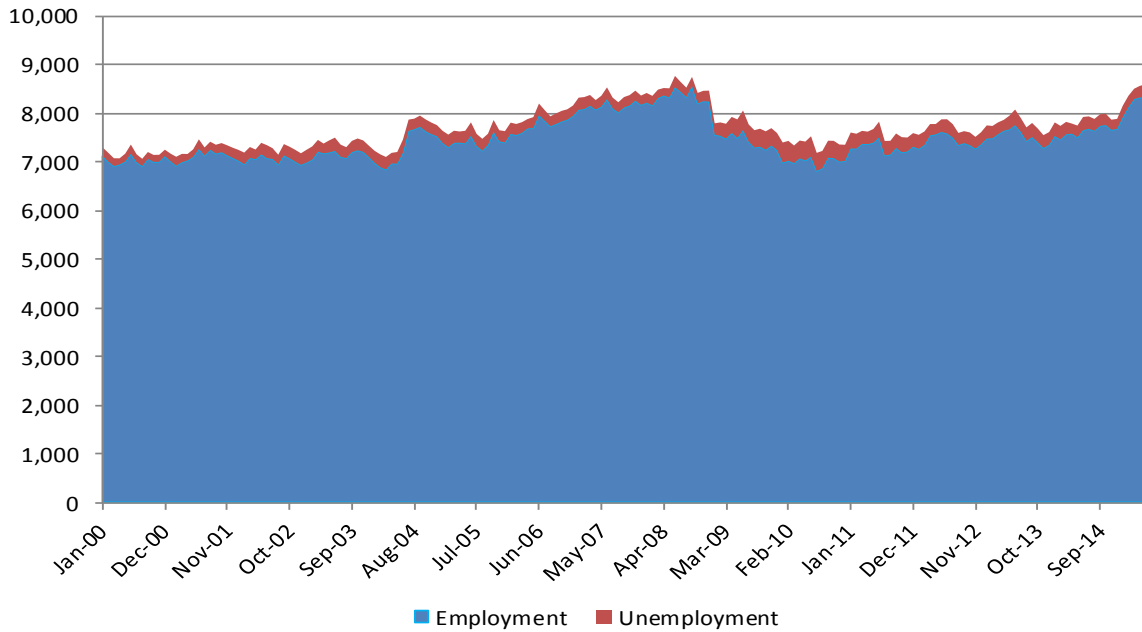
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Kingfisher County was 8,312 persons. Compared with figures from May 2010, this represents annualized employment growth of 3.41% per year. The unemployment rate in May was 3.3%, a decrease of -190 basis points from May 2010, which was 5.2%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Kingfisher County has outperformed the rest of the state nation in these statistics, with very high growth in total employment coupled with one of the lowest unemployment rates in the state.

Employment Level Trends

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

Employment and Unemployment in Kingfisher County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

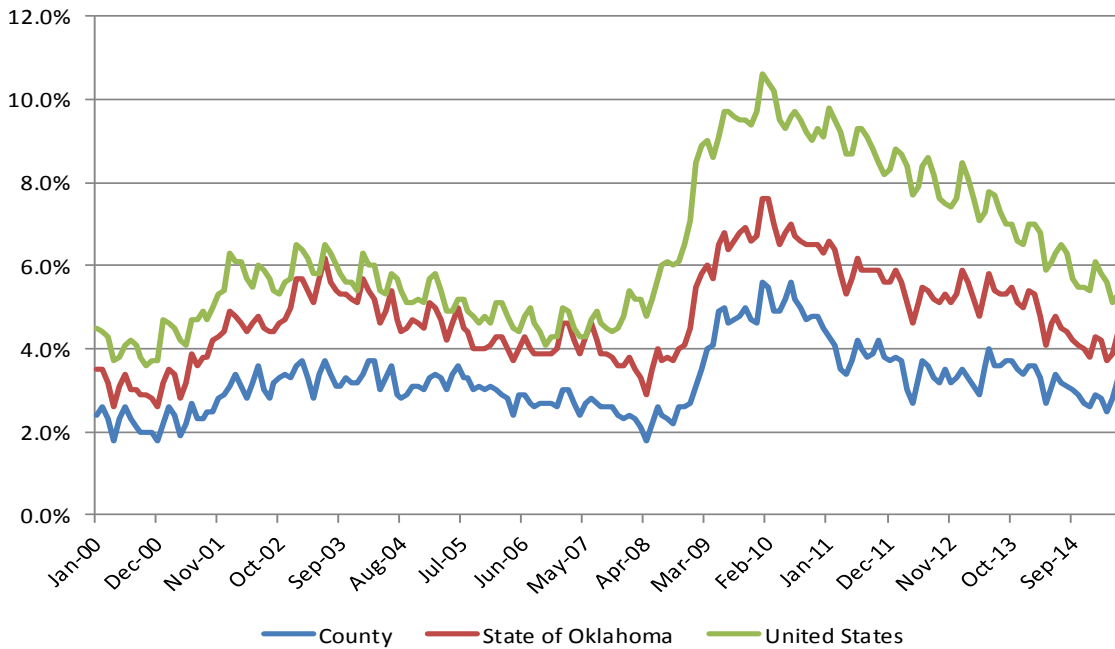
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 8,312 persons. The number of unemployed persons in May 2015 was 283, out of a total labor force of 8,595 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Kingfisher 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 Kingfisher 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 Kingfisher County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 3.3%. On the whole, unemployment rates in Kingfisher County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Kingfisher County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

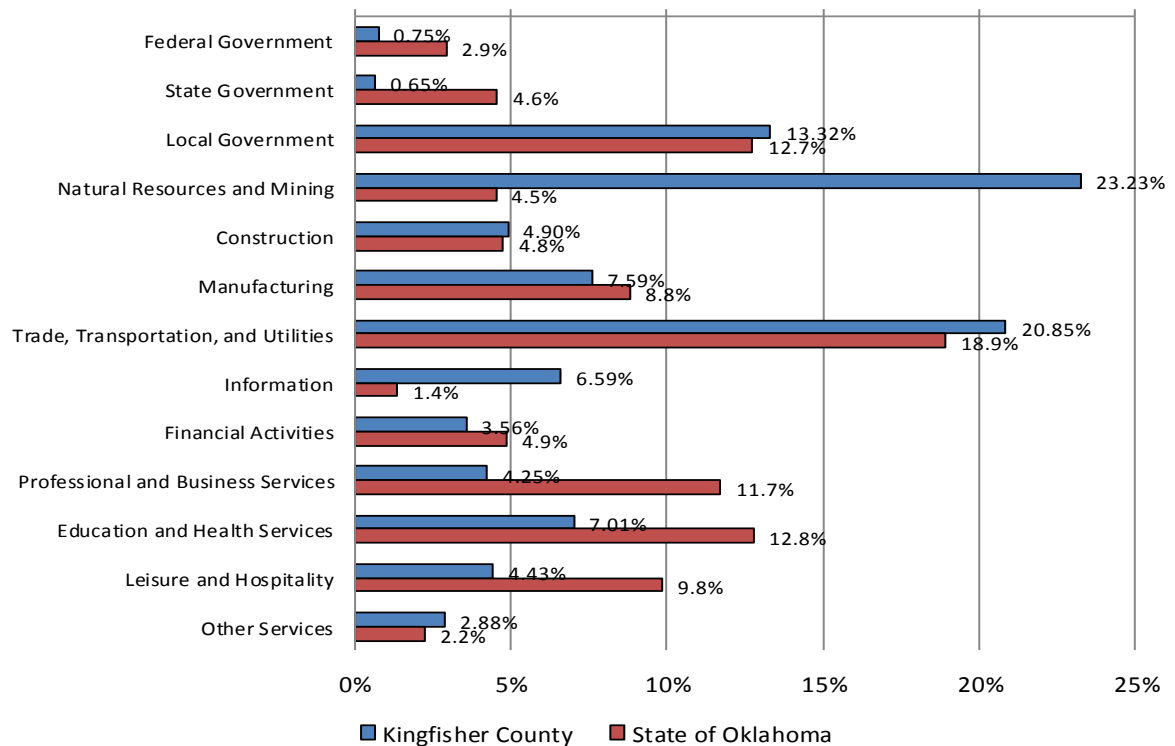
The next table presents data regarding employment in Kingfisher County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor 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	8	45	0.75%	\$43,771	0.37
State Government	7	39	0.65%	\$36,602	0.20
Local Government	34	800	13.32%	\$28,747	1.32
Natural Resources and Mining	98	1,395	23.23%	\$71,898	15.31
Construction	44	294	4.90%	\$44,004	1.10
Manufacturing	22	456	7.59%	\$45,880	0.85
Trade, Transportation, and Utilities	105	1,252	20.85%	\$43,354	1.09
Information	5	396	6.59%	\$50,158	3.30
Financial Activities	36	214	3.56%	\$44,208	0.63
Professional and Business Services	55	255	4.25%	\$46,429	0.30
Education and Health Services	36	421	7.01%	\$28,917	0.47
Leisure and Hospitality	23	266	4.43%	\$12,126	0.41
Other Services	39	173	2.88%	\$33,187	0.93
Total	513	6,006		\$46,143	1.00

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

Employment Sectors - 2014



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

Among private employers, the largest percentage of persons (23.23%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$71,898 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$71,898 per year.

The rightmost column of the previous table provides location quotients for each industry for Kingfisher 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 (Kingfisher 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 Kingfisher County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 15.31. This sector includes oil and gas related employment, as well as agricultural employment. Information is another key sector, with a location quotient of 3.30.

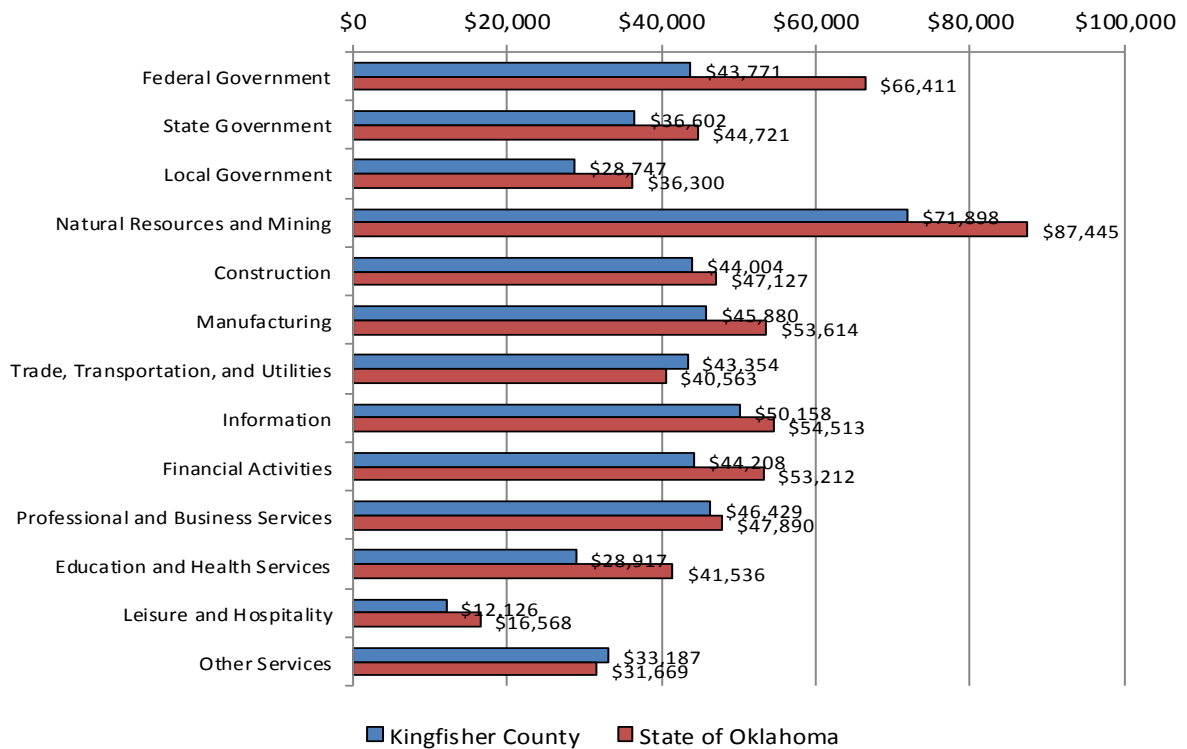
The next table presents average annual pay in Kingfisher County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Kingfisher County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$43,771	\$66,411	\$75,784	65.9%	57.8%
State Government	\$36,602	\$44,721	\$54,184	81.8%	67.6%
Local Government	\$28,747	\$36,300	\$46,146	79.2%	62.3%
Natural Resources and Mining	\$71,898	\$87,445	\$59,666	82.2%	120.5%
Construction	\$44,004	\$47,127	\$55,041	93.4%	79.9%
Manufacturing	\$45,880	\$53,614	\$62,977	85.6%	72.9%
Trade, Transportation, and Utilities	\$43,354	\$40,563	\$42,988	106.9%	100.9%
Information	\$50,158	\$54,513	\$90,804	92.0%	55.2%
Financial Activities	\$44,208	\$53,212	\$85,261	83.1%	51.9%
Professional and Business Services	\$46,429	\$47,890	\$66,657	96.9%	69.7%
Education and Health Services	\$28,917	\$41,536	\$45,951	69.6%	62.9%
Leisure and Hospitality	\$12,126	\$16,568	\$20,993	73.2%	57.8%
Other Services	\$33,187	\$31,669	\$33,935	104.8%	97.8%
Total	\$46,143	\$43,774	\$51,361	105.4%	89.8%

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, Kingfisher County has higher average wages in trade, transportation and utilities, and lower average wages in all other sectors. When considering the fact that incomes of persons living in Kingfisher County are much higher than the rest of the state, it is likely that the highest income earners in the county commute to other labor markets in the Oklahoma City area, as well as Enid.

Working Families

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



Families by Employment Status and Presence of Children						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,187		4,147		961,468	
With Children <18 Years:	592	49.87%	1,908	46.01%	425,517	44.26%
Married Couple:	469	79.22%	1,394	73.06%	281,418	66.14%
Both Parents Employed	251	53.52%	776	55.67%	166,700	59.24%
One Parent Employed	207	44.14%	595	42.68%	104,817	37.25%
Neither Parent Employed	11	2.35%	23	1.65%	9,901	3.52%
Other Family:	123	20.78%	514	26.94%	144,099	33.86%
Male Householder:	0	0.00%	133	25.88%	36,996	25.67%
Employed	0	N/A	127	95.49%	31,044	83.91%
Not Employed	0	N/A	6	4.51%	5,952	16.09%
Female Householder:	123	100.00%	381	74.12%	107,103	74.33%
Employed	69	56.10%	304	79.79%	75,631	70.62%
Not Employed	54	43.90%	77	20.21%	31,472	29.38%
Without Children <18 Years:	595	50.13%	2,239	53.99%	535,951	55.74%
Married Couple:	534	89.75%	1,972	88.08%	431,868	80.58%
Both Spouses Employed	215	40.26%	891	45.18%	167,589	38.81%
One Spouse Employed	121	22.66%	470	23.83%	138,214	32.00%
Neither Spouse Employed	198	37.08%	611	30.98%	126,065	29.19%
Other Family:	61	10.25%	267	11.92%	104,083	19.42%
Male Householder:	0	0.00%	56	9.17%	32,243	25.58%
Employed	0	N/A	50	89.29%	19,437	60.28%
Not Employed	0	N/A	6	10.71%	12,806	39.72%
Female Householder:	61	100.00%	211	79.03%	71,840	69.02%
Employed	17	27.87%	106	50.24%	36,601	50.95%
Not Employed	44	72.13%	105	49.76%	35,239	49.05%
<i>Total Working Families:</i>	<i>880</i>	<i>74.14%</i>	<i>3,319</i>	<i>80.03%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>527</i>	<i>59.89%</i>	<i>1,802</i>	<i>54.29%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>353</i>	<i>40.11%</i>	<i>1,517</i>	<i>45.71%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Kingfisher County, there are 3,319 working families, 54.29% 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 Kingfisher are primarily in the energy sector as well as agriculture, with some employment in manufacturing and retail services.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,844		6,958		1,613,364	
Less than 15 minutes	1,055	57.21%	3,390	48.72%	581,194	36.02%
15 to 30 minutes	332	18.00%	1,503	21.60%	625,885	38.79%
30 to 45 minutes	114	6.18%	972	13.97%	260,192	16.13%
45 to 60 minutes	92	4.99%	510	7.33%	74,625	4.63%
60 or more minutes	251	13.61%	583	8.38%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Kingfisher County, the largest percentage of workers (48.72%) travel fewer than 15 minutes to work. Although Kingfisher County has an active labor market, it also serves to some extent as a bedroom community to the greater Oklahoma City metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,956		7,216		1,673,026	
Car, Truck or Van:	1,799	91.97%	6,717	93.08%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,614</i>	<i>89.72%</i>	<i>6,088</i>	<i>90.64%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>185</i>	<i>10.28%</i>	<i>629</i>	<i>9.36%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	4	0.06%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	4	0.06%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	0	0.00%	76	1.05%	30,401	1.82%
Other Means	45	2.30%	157	2.18%	14,442	0.86%
Worked at Home	112	5.73%	258	3.58%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

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

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Kingfisher	1,935	2,035	0.51%	2,118	0.80%
Kingfisher County	5,879	6,409	0.87%	6,614	0.63%
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 Kingfisher County grew by 0.63% per year, to a total of 6,614 housing units in 2015. In terms of new housing unit construction, Kingfisher County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,051		6,411		1,669,828	
1 Unit, Detached	1,678	81.81%	5,025	78.38%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	8	0.12%	34,434	2.06%
Duplex Units	16	0.78%	16	0.25%	34,207	2.05%
3-4 Units	80	3.90%	89	1.39%	42,069	2.52%
5-9 Units	39	1.90%	93	1.45%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	75	3.66%	75	1.17%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	163	7.95%	1,103	17.20%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	2	0.03%	2,159	0.13%
Total Multifamily Units	210	10.24%	273	4.26%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Kingfisher County, 78.38% of housing units are single-family, detached. 4.26% of housing units are multifamily in structure (two or more units per building), while 17.24% of housing units comprise mobile homes, RVs, etc.

Within Kingfisher, 81.81% of housing units are single-family, detached. 10.24% of housing units are multifamily in structure, while 7.95% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,836		5,733		1,444,081	
Owner Occupied:	1,368	74.51%	4,425	77.18%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	53	3.87%	108	2.44%	16,837	1.74%
2 Bedrooms	289	21.13%	786	17.76%	166,446	17.18%
3 Bedrooms	753	55.04%	2,715	61.36%	579,135	59.78%
4 Bedrooms	260	19.01%	701	15.84%	177,151	18.29%
5 or More Bedrooms	13	0.95%	115	2.60%	26,587	2.74%
Renter Occupied:	468	25.49%	1,308	22.82%	475,345	32.92%
No Bedroom	0	0.00%	0	0.00%	13,948	2.93%
1 Bedroom	83	17.74%	108	8.26%	101,850	21.43%
2 Bedrooms	211	45.09%	597	45.64%	179,121	37.68%
3 Bedrooms	174	37.18%	507	38.76%	152,358	32.05%
4 Bedrooms	0	0.00%	79	6.04%	24,968	5.25%
5 or More Bedrooms	0	0.00%	17	1.30%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Kingfisher County is 77.18%, while 22.82% of housing units are renter occupied. In Kingfisher, the homeownership rate is 74.51%, while 25.49% of households are renters. The homeownership rate in Kingfisher County is relatively higher than the rest of the state.

Housing Units Tenure and Household Income

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

Kingfisher County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	5,733	4,425	1,308	77.18%	22.82%
Less than \$5,000	130	88	42	67.69%	32.31%
\$5,000 - \$9,999	204	88	116	43.14%	56.86%
\$10,000-\$14,999	222	99	123	44.59%	55.41%
\$15,000-\$19,999	313	236	77	75.40%	24.60%
\$20,000-\$24,999	337	215	122	63.80%	36.20%
\$25,000-\$34,999	639	452	187	70.74%	29.26%
\$35,000-\$49,999	710	545	165	76.76%	23.24%
\$50,000-\$74,999	1,481	1,165	316	78.66%	21.34%
\$75,000-\$99,999	605	520	85	85.95%	14.05%
\$100,000-\$149,999	793	729	64	91.93%	8.07%
\$150,000 or more	299	288	11	96.32%	3.68%
Income Less Than \$25,000	1,206	726	480	60.20%	39.80%

Source: 2009-2013 American Community Survey, Table B25118

Within Kingfisher County as a whole, 39.80% of households with incomes less than \$25,000 are estimated to be renters, while 60.20% are estimated to be homeowners.

Kingfisher Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,836	1,368	468	74.51%	25.49%
Less than \$5,000	11	0	11	0.00%	100.00%
\$5,000 - \$9,999	112	32	80	28.57%	71.43%
\$10,000-\$14,999	57	12	45	21.05%	78.95%
\$15,000-\$19,999	137	114	23	83.21%	16.79%
\$20,000-\$24,999	136	59	77	43.38%	56.62%
\$25,000-\$34,999	231	195	36	84.42%	15.58%
\$35,000-\$49,999	240	200	40	83.33%	16.67%
\$50,000-\$74,999	459	303	156	66.01%	33.99%
\$75,000-\$99,999	114	114	0	100.00%	0.00%
\$100,000-\$149,999	296	296	0	100.00%	0.00%
\$150,000 or more	43	43	0	100.00%	0.00%
Income Less Than \$25,000	453	217	236	47.90%	52.10%

Source: 2009-2013 American Community Survey, Table B25118

Within Kingfisher, 52.10% of households with incomes less than \$25,000 are estimated to be renters, while 47.90% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,836		5,733		1,444,081	
Owner Occupied:	1,368	74.51%	4,425	77.18%	968,736	67.08%
Built 2010 or Later	0	0.00%	18	0.41%	10,443	1.08%
Built 2000 to 2009	165	12.06%	621	14.03%	153,492	15.84%
Built 1990 to 1999	97	7.09%	395	8.93%	125,431	12.95%
Built 1980 to 1989	301	22.00%	777	17.56%	148,643	15.34%
Built 1970 to 1979	136	9.94%	910	20.56%	184,378	19.03%
Built 1960 to 1969	254	18.57%	587	13.27%	114,425	11.81%
Built 1950 to 1959	64	4.68%	241	5.45%	106,544	11.00%
Built 1940 to 1949	114	8.33%	239	5.40%	50,143	5.18%
Built 1939 or Earlier	237	17.32%	637	14.40%	75,237	7.77%
Median Year Built:		1971		1976		1977
Renter Occupied:	468	25.49%	1,308	22.82%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	37	7.91%	94	7.19%	50,883	10.70%
Built 1990 to 1999	91	19.44%	133	10.17%	47,860	10.07%
Built 1980 to 1989	94	20.09%	197	15.06%	77,521	16.31%
Built 1970 to 1979	0	0.00%	257	19.65%	104,609	22.01%
Built 1960 to 1969	92	19.66%	172	13.15%	64,546	13.58%
Built 1950 to 1959	91	19.44%	188	14.37%	54,601	11.49%
Built 1940 to 1949	0	0.00%	33	2.52%	31,217	6.57%
Built 1939 or Earlier	63	13.46%	234	17.89%	39,089	8.22%
Median Year Built:		1969		1971		1975
Overall Median Year Built:		1971		1975		1976

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

Within Kingfisher County, 12.79% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Kingfisher the percentage is 11.00%.

78.00% of housing units in Kingfisher County were built prior to 1990, while in Kingfisher the percentage is 78.76%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Kingfisher 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
Kingfisher	1,836	0	0.00%	89	4.85%	0	0.00%
Kingfisher County	5,733	5	0.09%	99	1.73%	53	0.92%
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 Kingfisher County, 0.09% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.73% 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 Kingfisher County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,051		6,411		1,669,828	
Total Vacant Units	215	10.48%	678	10.58%	225,747	13.52%
For rent	83	38.60%	116	17.11%	43,477	19.26%
Rented, not occupied	0	0.00%	5	0.74%	9,127	4.04%
For sale only	0	0.00%	12	1.77%	23,149	10.25%
Sold, not occupied	0	0.00%	11	1.62%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	51	7.52%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	132	61.40%	483	71.24%	101,155	44.81%
Homeowner Vacancy Rate	0.00%		0.27%		2.31%	
Rental Vacancy Rate	15.06%		8.12%		8.24%	

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

Within Kingfisher County, the overall housing vacancy rate is estimated to be 10.58%. The homeowner vacancy rate is estimated to be 0.27%, while the rental vacancy rate is estimated to be 8.12%.

In Kingfisher, the overall housing vacancy rate is estimated to be 10.48%. The homeowner vacancy rate is estimated to be 0.00%, while the rental vacancy rate is estimated to be 15.06%.

Countywide, the rental vacancy rate is slightly lower than the statewide figure of 8.24%, however the vacancy rate among housing units for ownership is very nearly zero. This suggests extraordinarily high demand for housing units for purchase, with very little available on the market.

Building Permits

The next series of tables present data regarding new residential building permits issued in Kingfisher. This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.

Kingfisher				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	9	\$140,000	0	N/A
2005	11	\$171,409	0	N/A
2006	14	\$187,929	0	N/A
2007	8	\$191,750	0	N/A
2008	11	\$212,364	0	N/A
2009	0	N/A	0	N/A
2010	14	\$219,929	8	\$103,500
2011	6	\$285,046	0	N/A
2012	6	\$248,833	2	\$87,000
2013	8	\$198,625	10	\$82,500
2014	19	\$232,368	0	N/A

Source: United States Census Bureau Building Permits Survey

In Kingfisher, building permits for 126 housing units were issued between 2004 and 2014, for an average of 11 units per year. 84.13% of these housing units were single family homes, and 15.87% consisted of multifamily units. We note that the average permit cost is very high, suggesting that new construction in Kingfisher is of very high-end homes which would not be affordable to households earning less than median household income for the area.

New Construction Activity

For Ownership:

Much new home construction in Kingfisher County is on unplatted acreages in rural areas of the county, though there are several subdivisions in and around Kingfisher where there is ongoing new construction. These additions are mostly located on the south side of the city, and include:

- Ridgecrest
- Harvey Brown
- Hayden's Place
- Ridgecrest
- Chisholm Ridge (relatively more affordable homes)
- Vancoe
- Stonebrook (higher end homes on lots one-half to one acre in size)

Though there are some homes being built which are relatively affordable ("starter" homes), many homes are well outside of affordability for households with incomes at or less than median household income for Kingfisher. The median sale price of homes constructed since 2010 in Kingfisher is \$242,500, or \$111.00 per square foot, for homes sold since January 2014. A home of this price is not likely to be affordable to a household with an income of \$58,494 (median household income for Kingfisher County).

For Rent:

Apart from occasional construction of duplex units, there has been very little new construction of multifamily rental units in Kingfisher in many years. A 20-unit development was constructed in 2005 with the use of Affordable Housing Tax Credits (Meadow Glen, also known as Meeker Meadow), however no other new development has occurred since that time and none is currently planned or under construction to the best of our knowledge.

Homeownership Market

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

Housing Units by Home Value

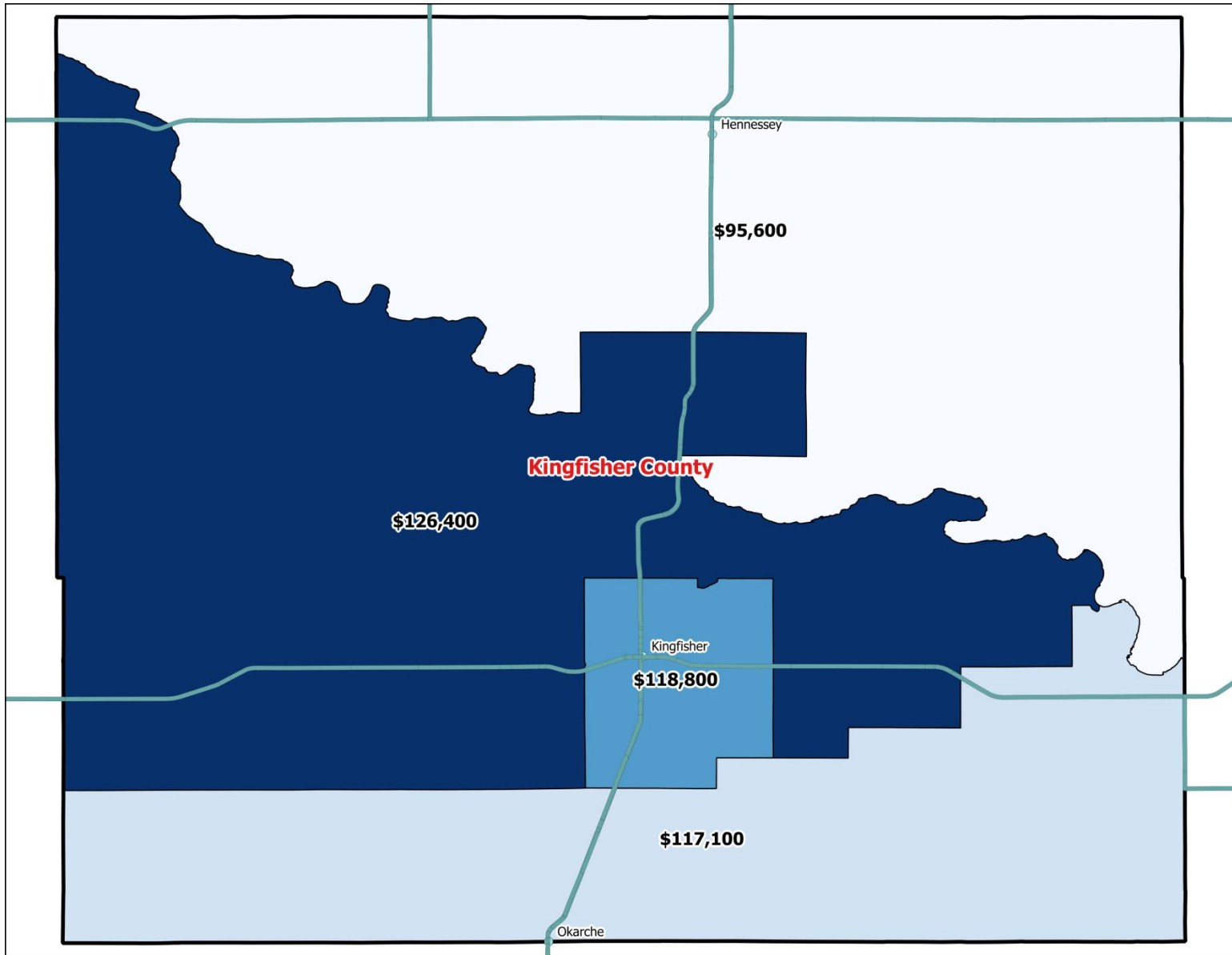
The following table presents housing units in Kingfisher County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,368		4,425		968,736	
Less than \$10,000	68	4.97%	163	3.68%	20,980	2.17%
\$10,000 to \$14,999	99	7.24%	165	3.73%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	42	0.95%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	65	1.47%	16,705	1.72%
\$25,000 to \$29,999	41	3.00%	77	1.74%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	10	0.23%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	50	1.13%	14,899	1.54%
\$40,000 to \$49,999	15	1.10%	148	3.34%	39,618	4.09%
\$50,000 to \$59,999	30	2.19%	222	5.02%	45,292	4.68%
\$60,000 to \$69,999	57	4.17%	127	2.87%	52,304	5.40%
\$70,000 to \$79,999	53	3.87%	221	4.99%	55,612	5.74%
\$80,000 to \$89,999	56	4.09%	265	5.99%	61,981	6.40%
\$90,000 to \$99,999	80	5.85%	271	6.12%	51,518	5.32%
\$100,000 to \$124,999	293	21.42%	645	14.58%	119,416	12.33%
\$125,000 to \$149,999	108	7.89%	415	9.38%	96,769	9.99%
\$150,000 to \$174,999	164	11.99%	479	10.82%	91,779	9.47%
\$175,000 to \$199,999	89	6.51%	291	6.58%	53,304	5.50%
\$200,000 to \$249,999	57	4.17%	405	9.15%	69,754	7.20%
\$250,000 to \$299,999	85	6.21%	182	4.11%	41,779	4.31%
\$300,000 to \$399,999	31	2.27%	97	2.19%	37,680	3.89%
\$400,000 to \$499,999	42	3.07%	54	1.22%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	17	0.38%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	2	0.05%	3,764	0.39%
\$1,000,000 or more	0	0.00%	12	0.27%	5,018	0.52%
Median Home Value:	\$115,800		\$115,000		\$112,800	

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

The median value of owner-occupied homes in Kingfisher County is \$115,000. This is 2.0% greater than the statewide median, which is \$112,800. The median home value in Kingfisher is estimated to be \$115,800. The geographic distribution of home values in Kingfisher County can be visualized by the following map.

Kingfisher County Median Home Values by Census Tract



Home Values by Year of Construction

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

2013 Median Home Value by Year of Construction

	Kingfisher Median Value	Kingfisher County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	\$287,200	\$194,300	\$178,000
Built 1990 to 1999	\$87,100	\$129,600	\$147,300
Built 1980 to 1989	\$124,100	\$119,800	\$118,300
Built 1970 to 1979	\$109,400	\$115,600	\$111,900
Built 1960 to 1969	\$103,000	\$104,600	\$97,100
Built 1950 to 1959	\$110,800	\$109,900	\$80,300
Built 1940 to 1949	\$95,000	\$96,600	\$67,900
Built 1939 or Earlier	\$108,900	\$88,900	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Kingfisher Single Family Sales Activity

The following tables show single family sales data for Kingfisher, separated between two, three and four bedroom units, as well as all housing units as a whole.

Kingfisher Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	10	6	12	11	10
Median List Price	\$80,000	\$103,000	\$99,000	\$84,500	\$110,000
Median Sale Price	\$78,750	\$97,250	\$100,500	\$84,500	\$105,250
Sale/List Price Ratio	96.1%	92.2%	91.6%	92.4%	98.0%
Median Square Feet	1,181	1,360	1,369	960	1,252
Median Price/SF	\$68.15	\$73.10	\$74.59	\$66.67	\$86.44
Med. Days on Market	70	66	29	13	27

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	28	40	56	42	34
Median List Price	\$141,450	\$105,000	\$126,500	\$135,250	\$145,000
Median Sale Price	\$137,250	\$97,450	\$124,750	\$126,250	\$139,500
Sale/List Price Ratio	94.4%	97.5%	97.7%	97.6%	99.5%
Median Square Feet	1,723	1,550	1,580	1,581	1,568
Median Price/SF	\$73.42	\$71.66	\$80.96	\$87.69	\$91.10
Med. Days on Market	60	32	22	13	32

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	7	11	8	7	10
Median List Price	\$107,000	\$215,000	\$262,950	\$106,500	\$189,950
Median Sale Price	\$102,000	\$207,000	\$245,750	\$104,000	\$187,000
Sale/List Price Ratio	95.3%	100.0%	96.7%	100.0%	98.8%
Median Square Feet	2,086	2,705	2,890	1,973	1,903
Median Price/SF	\$55.80	\$80.10	\$72.22	\$54.13	\$98.85
Med. Days on Market	147	23	67	19	41

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	46	59	77	60	56
Median List Price	\$132,375	\$124,000	\$128,000	\$122,450	\$143,750
Median Sale Price	\$128,000	\$121,500	\$124,500	\$114,650	\$138,750
Sale/List Price Ratio	94.7%	97.5%	97.5%	97.3%	98.3%
Median Square Feet	1,715	1,660	1,560	1,523	1,572
Median Price/SF	\$72.58	\$71.66	\$77.65	\$78.08	\$90.06
Med. Days on Market	78	34	26	13	33

Source: OKC MLS

Between 2011 and year-end 2014, the median list price declined by -1.93% per year, however this appears to be a statistical anomaly rather than an actual decline in home values, as the median size of homes declined during the same span, while median price per square foot increased from \$72.58 to \$78.08 per square foot. Year-to-date figures show a marked increase: the median sale price was \$138,750 in 2015, for a median price per square foot of \$90.06/SF. The median sale price to list price ratio was 98.3%, with median days on market of 33 days. This data suggests a strengthening market, with increasing prices per square foot, increasing sale price to list price ratios, and decreasing days on market.

Foreclosure Rates

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

Foreclosure Rates	
Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Kingfisher County	1.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	53
* Rank among the 64 counties for which foreclosure rates are available	
Source: Federal Reserve Bank of New York, Community Credit Profiles	

According to the data provided, the foreclosure rate in Kingfisher County was 1.1% in May 2014. The county ranked 53 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With one of the lowest foreclosure rates in the state, foreclosures are unlikely to have a significant impact on the local property market.

Rental Market

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

2013 Rental Units by Gross Rent						
	Kingfisher		Kingfisher County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	468		1,308		475,345	
With cash rent:	434		1,084		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%	9	0.69%	4,268	0.90%
\$200 to \$249	18	3.85%	23	1.76%	8,784	1.85%
\$250 to \$299	0	0.00%	10	0.76%	8,413	1.77%
\$300 to \$349	26	5.56%	29	2.22%	9,107	1.92%
\$350 to \$399	0	0.00%	29	2.22%	10,932	2.30%
\$400 to \$449	26	5.56%	48	3.67%	15,636	3.29%
\$450 to \$499	14	2.99%	42	3.21%	24,055	5.06%
\$500 to \$549	0	0.00%	96	7.34%	31,527	6.63%
\$550 to \$599	86	18.38%	146	11.16%	33,032	6.95%
\$600 to \$649	25	5.34%	78	5.96%	34,832	7.33%
\$650 to \$699	43	9.19%	105	8.03%	32,267	6.79%
\$700 to \$749	0	0.00%	47	3.59%	30,340	6.38%
\$750 to \$799	0	0.00%	78	5.96%	27,956	5.88%
\$800 to \$899	36	7.69%	79	6.04%	45,824	9.64%
\$900 to \$999	21	4.49%	50	3.82%	34,153	7.18%
\$1,000 to \$1,249	66	14.10%	129	9.86%	46,884	9.86%
\$1,250 to \$1,499	60	12.82%	71	5.43%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	2	0.15%	10,145	2.13%
\$2,000 or more	13	2.78%	13	0.99%	5,121	1.08%
No cash rent	34	7.26%	224	17.13%	43,236	9.10%
Median Gross Rent		\$676		\$665		\$699

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

Median gross rent in Kingfisher County is estimated to be \$665, which is -4.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Kingfisher is estimated to be \$676.

Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

2013 Median Gross Rent by Year of Construction

	Kingfisher Median Rent	Kingfisher County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$1,098	\$841
Built 1990 to 1999	\$568	\$566	\$715
Built 1980 to 1989	\$1,288	\$568	\$693
Built 1970 to 1979	-	\$721	\$662
Built 1960 to 1969	\$804	\$755	\$689
Built 1950 to 1959	\$921	\$804	\$714
Built 1940 to 1949	-	\$664	\$673
Built 1939 or Earlier	\$661	\$653	\$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 Kingfisher County is among housing units constructed after 2000, which is \$1,098 per month. In order to be affordable, a household would need to earn at least \$43,920 per year to afford such a unit.

Kingfisher Rental Survey Data

The next two tables show the results of our rental survey of Kingfisher.

Kingfisher Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Autumn Trace Apartments	Project-Based - Elderly / Disabled	1989	Studio	1	365	\$563	\$1.542	7.00%
Autumn Trace Apartments	Project-Based - Elderly / Disabled	1989	1	1	485	\$647	\$1.334	7.00%
Kingfisher Village Apartments	USDA / LIHTC - Family	1976	1	1	643	30%	N/A	N/A
Kingfisher Village Apartments	USDA / LIHTC - Family	1976	2	1	836	30%	N/A	N/A

There are three apartment complexes in Kingfisher, and all three are subsidized. Autumn Trace is a project-based facility for the elderly and/or disabled, and offers studio and one bedroom apartments. Kingfisher Village is a USDA / Tax Credit facility for families and offers one and two bedroom floor plans, rents are based on the tenant's income, and management was not willing to disclose their current occupancy. A third property, Meadow Glen Apartments, comprises 20 units under the USDA-Rural Development program as well as the Affordable Housing Tax Credit program. We were unable to reach management at this property.

Rental Market Vacancy – Kingfisher

Autumn Trace Apartments is reportedly at 93% occupancy, we were unable to confirm occupancy at the other affordable housing developments in Kingfisher. There are no significant market-rate rental properties in Kingfisher, it appears the balance of the Kingfisher rental market is comprised of single family homes and very small properties such as duplexes. The overall market vacancy of rental housing units was reported at 15.06% by the Census Bureau as of the most recent American Community Survey.



Kingfisher Village Apartments



Autumn Trace Apartments

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 Kingfisher County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

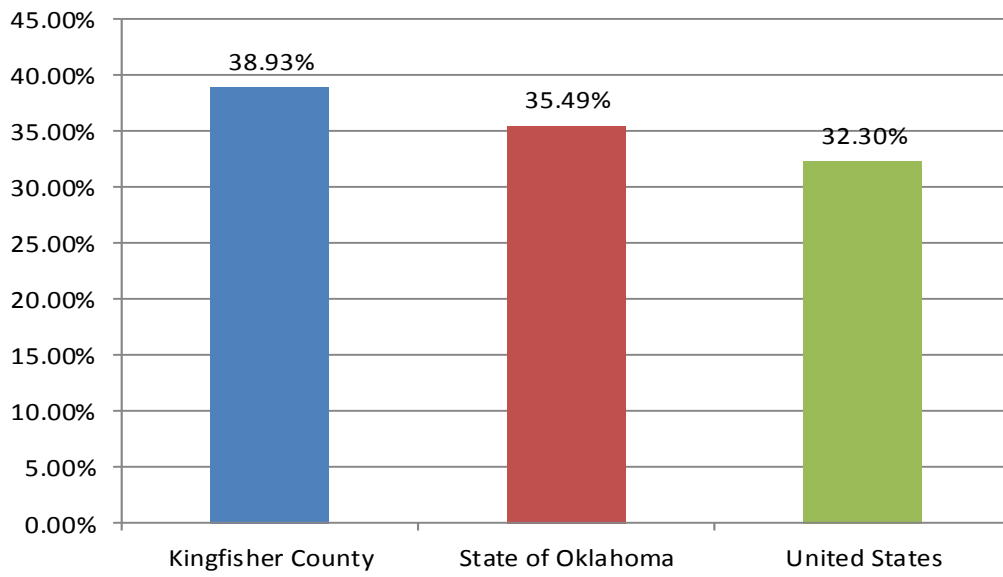
HUD Programs in Kingfisher County

	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Kingfisher County						
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	4	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	31	97%	\$12,586	\$265	\$448	37.18%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	35	96%	\$13,006	\$277	\$434	38.93%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 35 housing units located within Kingfisher County, with an overall occupancy rate of 96%. The average household income among households living in these units is \$13,006. Total monthly rent for these units averages \$711, with the federal contribution averaging \$434 (61.07%) and the tenant's contribution averaging \$277 (38.93%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



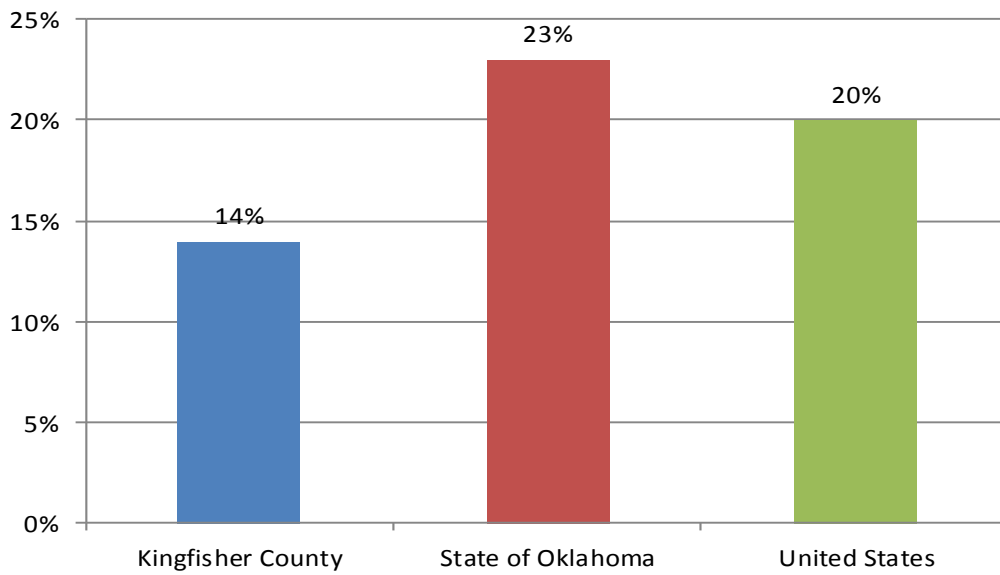
Demographics of Persons in HUD Programs in Kingfisher County

Kingfisher County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	4	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	31	0%	12%	94%	7%	3%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	35	8%	14%	86%	7%	9%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

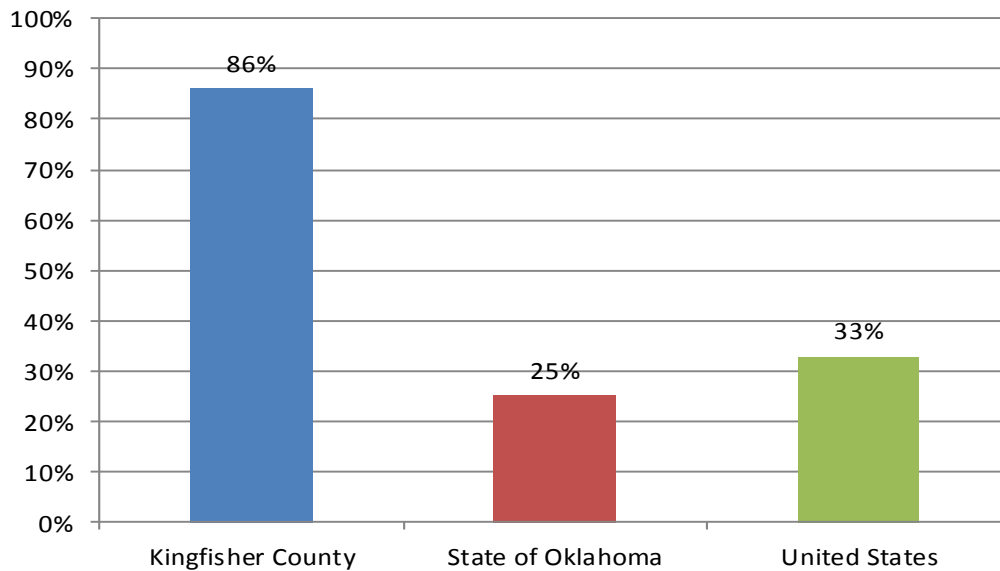
8% of housing units are occupied by single parents with female heads of household. 14% of households have at least one person with a disability. 86% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 7% have one or more disabilities. Finally, 9% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

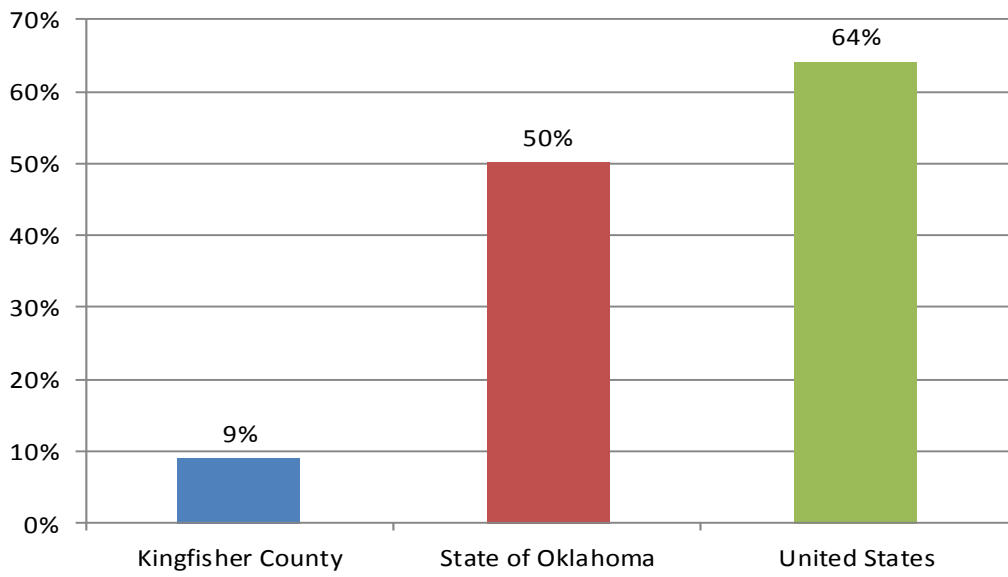
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Kingfisher County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	280		215	
Cost Burden Less Than 30%	25	8.93%	40	18.60%
Cost Burden Between 30%-50%	80	28.57%	20	9.30%
Cost Burden Greater Than 50%	140	50.00%	145	67.44%
Not Computed (no/negative income)	35	12.50%	10	4.65%
Income 30%-50% HAMFI	385		240	
Cost Burden Less Than 30%	170	44.16%	85	35.42%
Cost Burden Between 30%-50%	155	40.26%	110	45.83%
Cost Burden Greater Than 50%	65	16.88%	45	18.75%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	775		275	
Cost Burden Less Than 30%	640	82.58%	170	61.82%
Cost Burden Between 30%-50%	105	13.55%	110	40.00%
Cost Burden Greater Than 50%	30	3.87%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	360		185	
Cost Burden Less Than 30%	340	94.44%	185	100.00%
Cost Burden Between 30%-50%	25	6.94%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	4,305		1,375	
Cost Burden Less Than 30%	3,530	82.00%	940	68.36%
Cost Burden Between 30%-50%	495	11.50%	240	17.45%
Cost Burden Greater Than 50%	255	5.92%	190	13.82%
Not Computed (no/negative income)	35	0.81%	10	0.73%

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

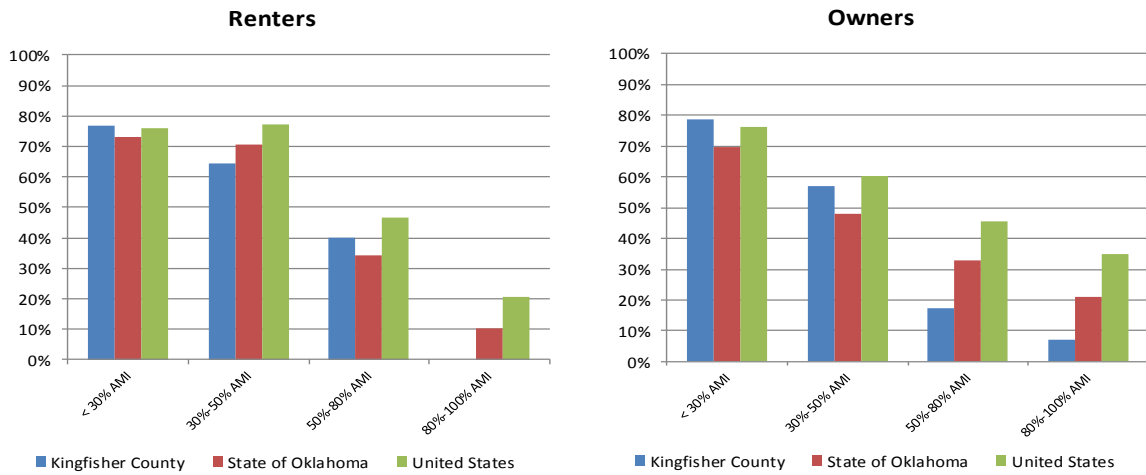
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Kingfisher County with the State of Oklahoma as a whole, and the United States.

Kingfisher County : Households by Income by Cost Burden

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	280	78.57%	215	76.74%
Income 30%-50% HAMFI	385	57.14%	240	64.58%
Income 50%-80% HAMFI	775	17.42%	275	40.00%
Income 80%-100% HAMFI	360	6.94%	185	0.00%
All Incomes	4,305	17.42%	1,375	31.27%

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.



Kingfisher County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	280		215	
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%	4	1.86%
Income 30%-50% HAMFI	385		240	
Between 1.0 and 1.5 Persons per Room	0	0.00%	30	12.50%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	2.60%	15	6.25%
Income 50%-80% HAMFI	775		275	
Between 1.0 and 1.5 Persons per Room	95	12.26%	20	7.27%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	4.52%	15	5.45%
Income 80%-100% HAMFI	360		185	
Between 1.0 and 1.5 Persons per Room	15	4.17%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.11%	0	0.00%
All Incomes	4,305		1,375	
Between 1.0 and 1.5 Persons per Room	120	2.79%	50	3.64%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	29	0.67%	34	2.47%

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

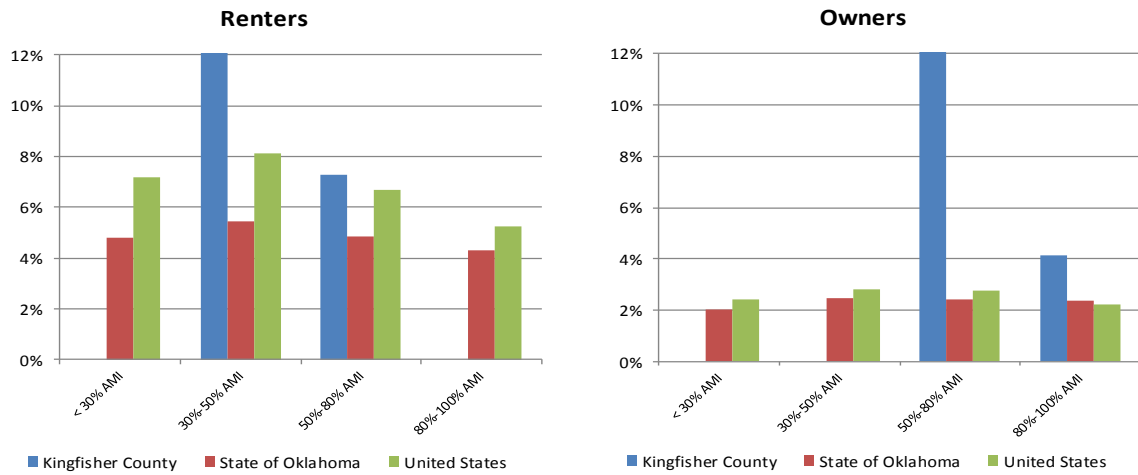
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Kingfisher County, Oklahoma and the nation.

Kingfisher County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	280	0.00%	215	0.00%	
Income 30%-50% HAMFI	385	0.00%	240	12.50%	
Income 50%-80% HAMFI	775	12.26%	275	7.27%	
Income 80%-100% HAMFI	360	4.17%	185	0.00%	
All Incomes	4,305	2.79%	1,375	3.64%	

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 Kingfisher County, the state and the nation.

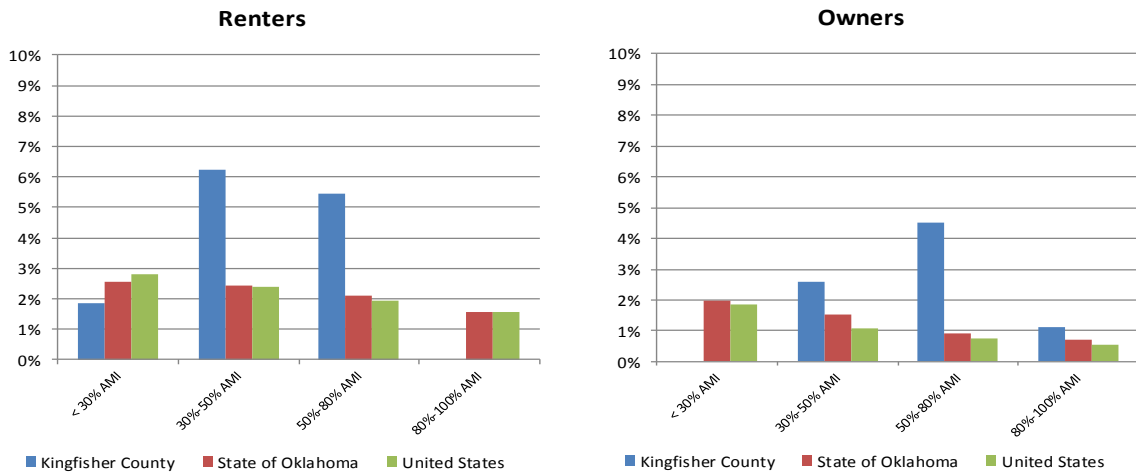
Kingfisher County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	280	0.00%	215	1.86%	215
Income 30%-50% HAMFI	385	2.60%	240	6.25%	240
Income 50%-80% HAMFI	775	4.52%	275	5.45%	275
Income 80%-100% HAMFI	360	1.11%	185	0.00%	185
All Incomes	4,305	0.67%	1,375	2.47%	1,375

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.



Kingfisher County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	280	220	78.57%	215	168	78.14%
Elderly Family	35	35	100.00%	0	0	N/A
Small Family (2-4 persons)	100	65	65.00%	85	65	76.47%
Large Family (5 or more persons)	10	0	0.00%	4	4	100.00%
Elderly Non-Family	90	75	83.33%	80	59	73.75%
Non-Family, Non-Elderly	45	45	100.00%	50	40	80.00%
Income 30%-50% HAMFI	385	213	55.32%	240	155	64.58%
Elderly Family	95	50	52.63%	15	0	0.00%
Small Family (2-4 persons)	90	55	61.11%	75	55	73.33%
Large Family (5 or more persons)	40	40	100.00%	45	15	33.33%
Elderly Non-Family	135	64	47.41%	45	40	88.89%
Non-Family, Non-Elderly	25	4	16.00%	55	45	81.82%
Income 50%-80% HAMFI	775	132	17.03%	275	104	37.82%
Elderly Family	160	19	11.88%	35	15	42.86%
Small Family (2-4 persons)	225	19	8.44%	50	10	20.00%
Large Family (5 or more persons)	195	40	20.51%	20	0	0.00%
Elderly Non-Family	85	30	35.29%	45	4	8.89%
Non-Family, Non-Elderly	110	24	21.82%	135	75	55.56%
Income 80%-100% HAMFI	360	23	6.39%	185	0	0.00%
Elderly Family	65	15	23.08%	10	0	0.00%
Small Family (2-4 persons)	185	0	0.00%	135	0	0.00%
Large Family (5 or more persons)	75	4	5.33%	0	0	N/A
Elderly Non-Family	15	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	20	4	20.00%	35	0	0.00%
All Incomes	4,305	733	17.03%	1,375	427	31.05%
Elderly Family	865	159	18.38%	80	15	18.75%
Small Family (2-4 persons)	2,095	209	9.98%	605	130	21.49%
Large Family (5 or more persons)	440	84	19.09%	89	19	21.35%
Elderly Non-Family	480	179	37.29%	189	103	54.50%
Non-Family, Non-Elderly	430	102	23.72%	420	160	38.10%

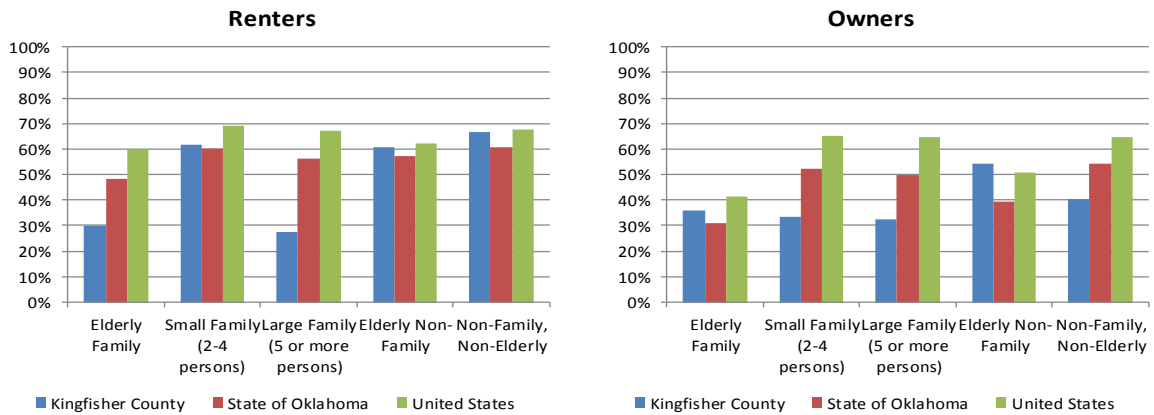
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Kingfisher County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	1,440	565	39.24%	730	58.49%
Elderly Family	290	104	35.86%	50	15
Small Family (2-4 persons)	415	139	33.49%	210	130
Large Family (5 or more persons)	245	80	32.65%	69	19
Elderly Non-Family	310	169	54.52%	170	103
Non-Family, Non-Elderly	180	73	40.56%	240	160

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).

Kingfisher County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	280	225	80.36%	215	169	78.60%
Elderly Family	35	35	100.00%	0	0	N/A
Small Family (2-4 persons)	100	70	70.00%	85	65	76.47%
Large Family (5 or more persons)	10	0	0.00%	4	4	100.00%
Elderly Non-Family	90	75	83.33%	80	60	75.00%
Non-Family, Non-Elderly	45	45	100.00%	50	40	80.00%
Income 30%-50% HAMFI	385	230	59.74%	240	165	68.75%
Elderly Family	95	55	57.89%	15	0	0.00%
Small Family (2-4 persons)	90	55	61.11%	75	55	73.33%
Large Family (5 or more persons)	40	40	100.00%	45	30	66.67%
Elderly Non-Family	135	70	51.85%	45	35	77.78%
Non-Family, Non-Elderly	25	10	40.00%	55	45	81.82%
Income 50%-80% HAMFI	775	245	31.61%	275	124	45.09%
Elderly Family	160	20	12.50%	35	15	42.86%
Small Family (2-4 persons)	225	45	20.00%	50	10	20.00%
Large Family (5 or more persons)	195	90	46.15%	20	20	100.00%
Elderly Non-Family	85	30	35.29%	45	4	8.89%
Non-Family, Non-Elderly	110	60	54.55%	135	75	55.56%
Income Greater than 80% of HAMFI	2,870	210	7.32%	645	0	0.00%
Elderly Family	575	55	9.57%	25	0	0.00%
Small Family (2-4 persons)	1,680	95	5.65%	395	0	0.00%
Large Family (5 or more persons)	195	20	10.26%	20	0	0.00%
Elderly Non-Family	170	10	5.88%	20	0	0.00%
Non-Family, Non-Elderly	250	30	12.00%	180	0	0.00%
All Incomes	4,310	910	21.11%	1,375	458	33.31%
Elderly Family	865	165	19.08%	75	15	20.00%
Small Family (2-4 persons)	2,095	265	12.65%	605	130	21.49%
Large Family (5 or more persons)	440	150	34.09%	89	54	60.67%
Elderly Non-Family	480	185	38.54%	190	99	52.11%
Non-Family, Non-Elderly	430	145	33.72%	420	160	38.10%

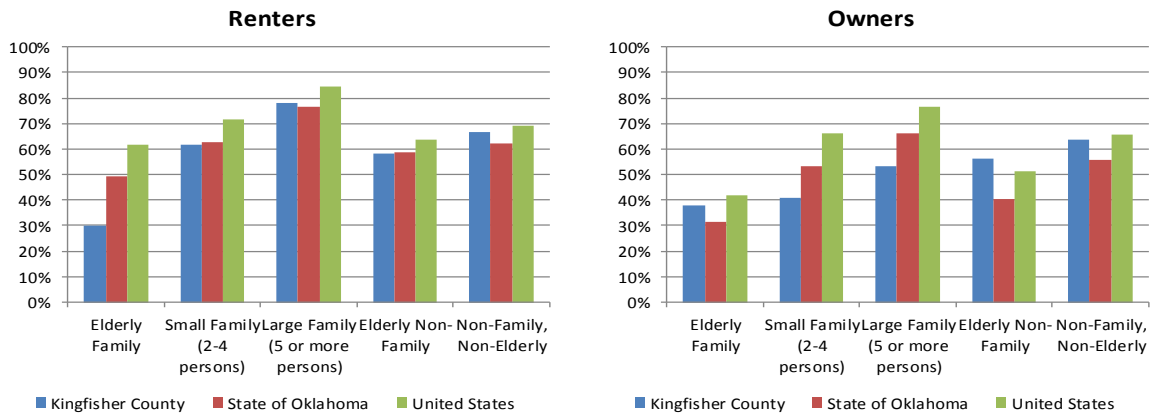
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Kingfisher County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,440	700	48.61%	730	62.74%
Elderly Family	290	110	37.93%	50	30.00%
Small Family (2-4 persons)	415	170	40.96%	210	61.90%
Large Family (5 or more persons)	245	130	53.06%	69	78.26%
Elderly Non-Family	310	175	56.45%	170	58.24%
Non-Family, Non-Elderly	180	115	63.89%	240	66.67%

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 Kingfisher 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.”



Kingfisher County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	280	220	78.6%	215	165	76.7%
White alone, non-Hispanic	194	175	90.2%	165	135	81.8%
Black or African-American alone	4	4	100.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	14	4	28.6%	30	30	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	65	35	53.8%	10	0	0.0%
Other (including multiple races)	0	0	N/A	10	0	0.0%
Income 30%-50% HAMFI	390	230	59.0%	245	170	69.4%
White alone, non-Hispanic	335	190	56.7%	155	105	67.7%
Black or African-American alone	4	0	0.0%	10	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	10	0	0.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	40	100.0%	50	35	70.0%
Other (including multiple races)	0	0	N/A	30	30	100.0%
Income 50%-80% HAMFI	775	240	31.0%	275	125	45.5%
White alone, non-Hispanic	605	190	31.4%	220	70	31.8%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	170	55	32.4%	50	50	100.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 80%-100% HAMFI	360	35	9.7%	185	0	0.0%
White alone, non-Hispanic	300	25	8.3%	150	0	0.0%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	25	0	0.0%	10	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	10	40.0%	25	0	0.0%
Other (including multiple races)	10	0	0.0%	0	0	N/A
All Incomes	4,310	900	20.9%	1,380	460	33.3%
White alone, non-Hispanic	3,754	745	19.8%	980	310	31.6%
Black or African-American alone	16	4	25.0%	10	0	0.0%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	109	14	12.8%	114	34	29.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	404	144	35.6%	235	85	36.2%
Other (including multiple races)	30	0	0.0%	40	30	75.0%

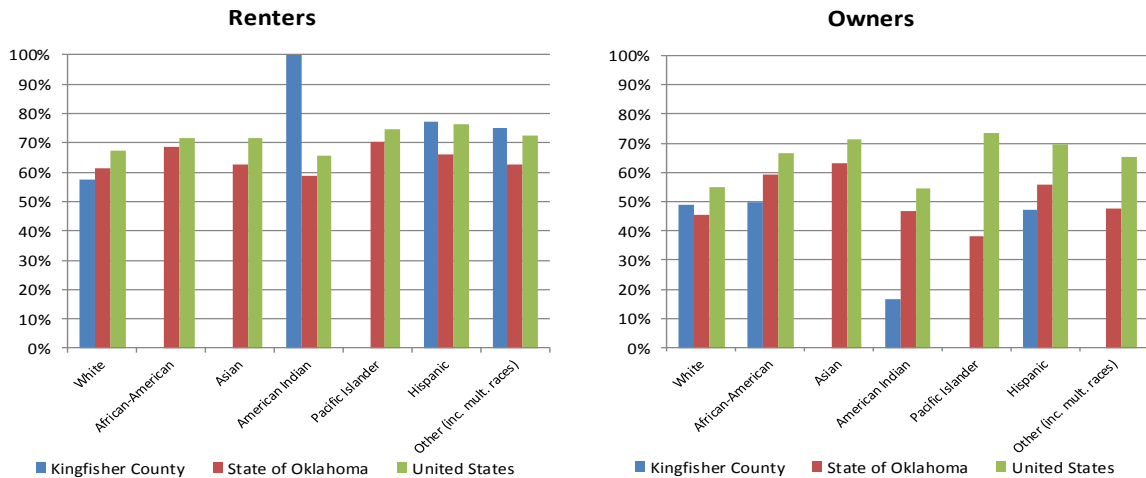
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,445	690	47.75%	735	62.59%
White alone, non-Hispanic	1,134	555	48.94%	540	57.41%
Black or African-American alone	8	4	50.00%	10	0.00%
Asian alone	0	0	N/A	0	N/A
American Indian alone	24	4	16.67%	34	100.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	275	130	47.27%	110	77.27%
Other (including multiple races)	0	0	N/A	40	75.00%

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 Kingfisher 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 320 renter households that are cost overburdened, and 440 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 99 renter households that are cost overburdened, and 224 homeowners that are cost overburdened.
- 100% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems, along with 77.27% of renters of Hispanic ethnicity.



Overall Anticipated Housing Demand

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

Kingfisher Anticipated Demand

Households in Kingfisher grew at an annually compounded rate of 0.44% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.00% per year since that time, and that households will grow 0.50% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.50% per year in forecasting future household growth for Kingfisher.

The percentage of owner households was estimated at 74.51% with renter households estimated at 25.49%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Kingfisher						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	1,896	1,906	1,915	1,925	1,934	1,944
Owner %: 74.51%	1,413	1,420	1,427	1,434	1,441	1,448
Renter %: 25.49%	483	486	488	491	493	496
					Total New Owner Households	36
					Total New Renter Households	12

Based on an estimated household growth rate of 0.50% per year, Kingfisher would require 36 new housing units for ownership, and 12 units for rent, over the next five years. Annually this equates to 7 units for ownership per year, and 2 units for rent per year.

Kingfisher County Anticipated Demand

Households in Kingfisher County grew at an annually compounded rate of 0.89% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.62% per year since that time, and that households will grow 0.84% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.84% per year in forecasting future household growth for Kingfisher County.

The percentage of owner households was estimated at 77.18% with renter households estimated at 22.82%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth

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

Future Housing Demand Estimates for Kingfisher County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	5,911	5,961	6,011	6,061	6,112	6,163
Owner %: 77.18%	4,562	4,601	4,639	4,678	4,717	4,757
Renter %: 22.82%	1,349	1,360	1,371	1,383	1,394	1,406
Total New Owner Households						195
Total New Renter Households						57

Based on an estimated household growth rate of 0.84% per year, Kingfisher County would require 195 new housing units for ownership, and 57 units for rent, over the next five years. Annually this equates to 39 units for ownership per year, and 11 units for rent per year.

Housing Demand – Population Subsets

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

Housing Needs by Income Thresholds

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

Kingfisher County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	195	57	252
Less than 30% AMI	6.50%	15.64%	13	9	22
Less than 50% AMI	15.45%	33.09%	30	19	49
Less than 60% AMI	18.54%	39.71%	36	23	59
Less than 80% AMI	33.45%	53.09%	65	31	96

Elderly Housing Needs

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

Kingfisher County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	31.24%	19.56%	61	11	72
Elderly less than 30% AMI	2.90%	5.82%	6	3	9
Elderly less than 50% AMI	8.25%	10.18%	16	6	22
Elderly less than 60% AMI	9.90%	12.22%	19	7	26
Elderly less than 80% AMI	13.94%	16.00%	27	9	36

Housing Needs for Persons with Disabilities / Special Needs

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

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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	33.53%	30.91%	65	18	83
Disabled less than 30% AMI	3.02%	3.64%	6	2	8
Disabled less than 50% AMI	7.77%	9.82%	15	6	21
Disabled less than 60% AMI	9.33%	11.78%	18	7	25
Disabled less than 80% AMI	14.04%	14.18%	27	8	35

Housing Needs for Veterans

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

Kingfisher County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	195	57	252
Total Veteran Demand	7.90%	7.90%	15	5	20
Veterans with Disabilities	3.15%	3.15%	6	2	8
Veterans Below Poverty	0.32%	0.32%	1	0	1
Disabled Veterans Below Poverty	0.18%	0.18%	0	0	0

Housing Needs for Working Families

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

Kingfisher County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	195	57	252
Total Working Families	57.89%	57.89%	113	33	146
Working Families with Children Present	31.43%	31.43%	61	18	79

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 252 housing units will be needed in Kingfisher County over the next five years. Of those units:

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

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

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