

Housing Needs Assessment
Major County

Prepared For:

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

Effective Date of the Analysis:

December 15, 2015

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





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
 Major County
 IRR - Tulsa/OKC File No. 140-2015-0057

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 Major County Residential Housing Market Analysis. Analyst Tyler Bowers personally inspected the Major County area during the month of December 2015 to collect the data used in the preparation of the Major 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
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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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Tyler Bowers
Market Analyst



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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 Major County is projected to grow by 0.61% per year over the next five years. It should be noted that the oil and gas industry is a major employer in the area, and future growth may be hindered by depressed oil and gas prices.
2. Caddo County is projected to need a total of 85 housing units for ownership and 28 housing units for rent over the next five years.
3. Median Household Income in Major County is estimated to be \$53,401 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Major County is estimated to be 12.62%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Major County are lower than the state averages.
5. Home values and rental rates in Major County are also lower than the state averages.
6. Average sale price for homes in Fairview was \$84,400 in 2015, with an average price per square foot of \$54.70. For homes built since 2000, the average sale price is estimated to be \$212,475 or \$91.75 per square foot.

7. Approximately 33.43% of renters and 12.15% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 66 Injuries:49 Fatalities: 15 Damages (1996-2014): \$3,350,000.00
2. Social Vulnerability: Below state score at the county level; at the census tract level, the Fairview area has elevated indicators for social vulnerability
3. Floodplain: updated flood maps not available.

Homelessness Specific Findings

1. Major 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 that lack readily available transit: 76

Lead-Based Paint Specific Findings

1. We estimate there are 689 occupied housing units in Major County with lead-based paint hazards.
2. 303 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 96 of those low-to-moderate income households have children under the age of 6 present.

Report Format and Organization

The first section of this report comprises the housing market analysis for Major 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 Major 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 Major 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 Major County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Major County area.

Effective Date of Consultation

The Major County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 15, 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 Major County area was inspected during December, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

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

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

Major County Analysis

Area Information

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

Major County is located in northwest Oklahoma. The county is bordered on the north by Woods and Alfalfa counties, on the west by Woodward County, on the south by Dewey, Blaine, and Kingfisher counties, and on the east by Garfield County. The major County Seat is Fairview, which is located in the central part of the county. This location is approximately 155 miles west of Tulsa and 101 miles northwest of Oklahoma City.

Major County has a total area of 958 square miles (955 square miles of land, and 3 square miles of water), ranking 26th out of Oklahoma's 77 counties in terms of total area. The total population of Major County as of the 2010 Census was 7,527 persons, for a population density of 8 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Major. These are US-281, US-412, US-60, OK-58, and OK-8. The nearest interstate highway is I-35, which is located 42.3 miles east of the county. The county also has an intricate network of county roadways.

Public transportation is provided by MAGB transportation, which operates a demand-response service throughout the county. Additionally, Sooner Ride, an alternative transportation method for residents receiving Medicaid. 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.

Fairview Municipal Airport is located just north of Fairview. The primary asphalt runway measures 3,620 feet in length and average 103 aircraft operations per week. The nearest full-service commercial airport is the Will Rogers World Airport, located 100 miles southeast in Oklahoma City.

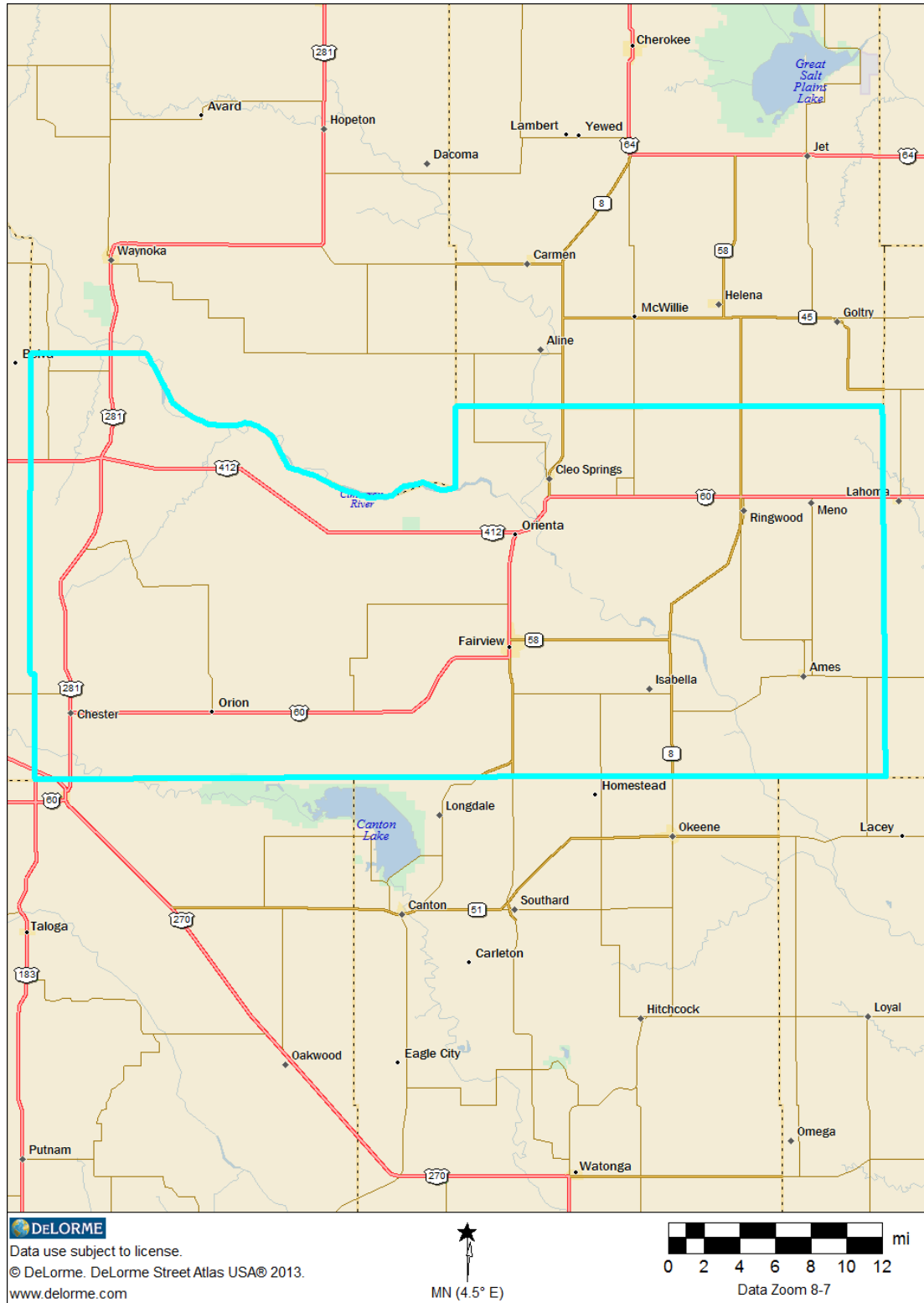
Educational Facilities

All of the county communities have public school facilities. Fairview is served by Fairview Public Schools which operates one high school, one middle school, and one elementary school. Higher education offerings near Fairview include the Northwestern Oklahoma State University, located 51.5 miles northwest in Alva.

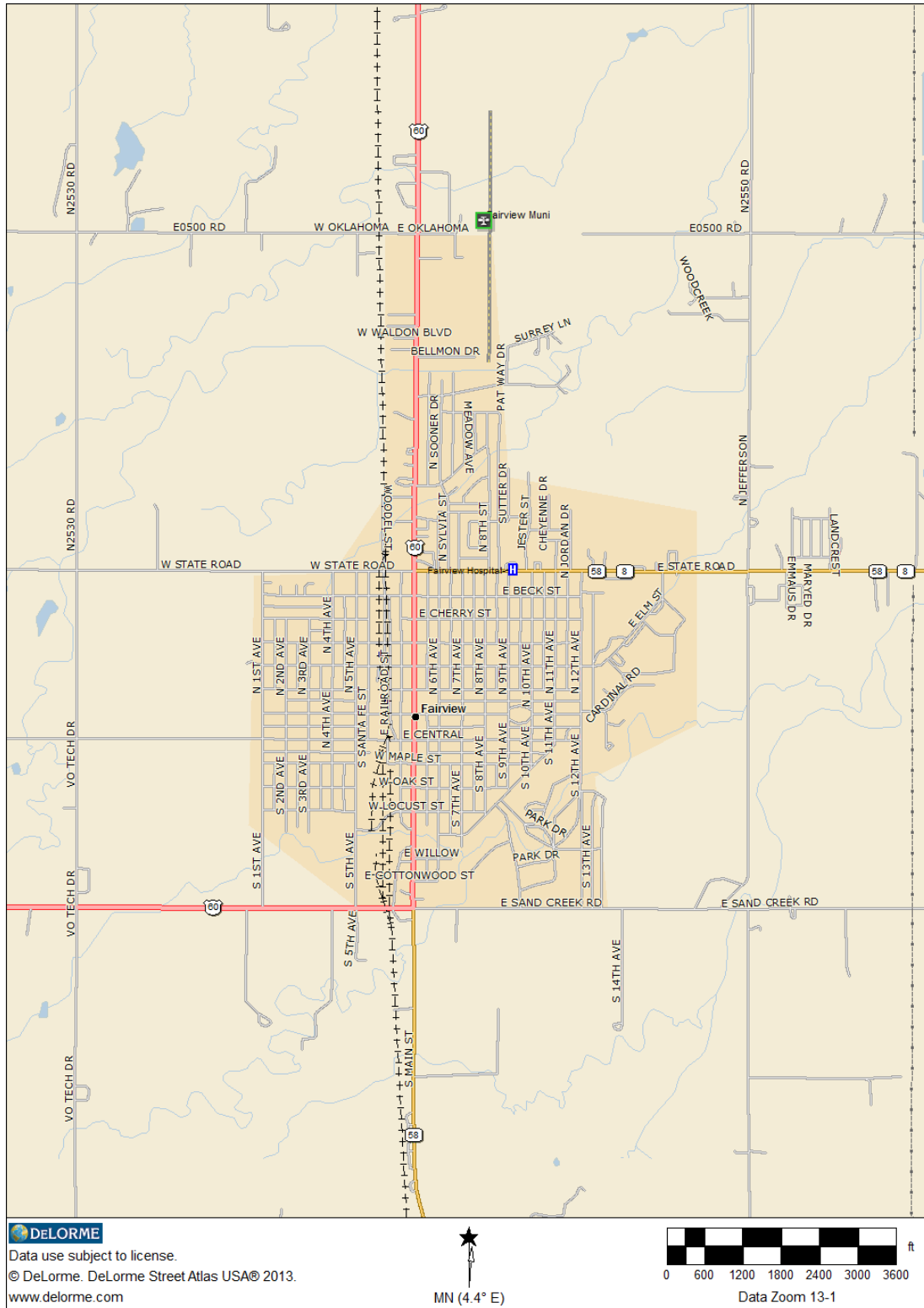
Medical Facilities

Medical services are provided by Fairview Regional Medical Center (a St. Anthony Hospital affiliate), a critical-care hospital offering 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.

Major County Area Map



Fairview Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Major 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
Fairview	2,733	2,579	-0.58%	2,695	0.88%	2,762	0.49%
Major County	7,545	7,527	-0.02%	7,732	0.54%	7,971	0.61%
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 Major County was 7,527 persons as of the 2010 Census, a -0.02% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Major County to be 7,732 persons, and projects that the population will show 0.61% annualized growth over the next five years.

The population of Fairview was 2,579 persons as of the 2010 Census, a -0.58% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Fairview to be 2,695 persons, and projects that the population will show 0.49% annualized growth over the next five years.

The next table presents data regarding household levels in Major 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
Fairview	1,131	1,133	0.02%	1,191	1.00%	1,232	0.68%
Major County	3,046	3,109	0.20%	3,213	0.66%	3,326	0.69%
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
Fairview	762	718	-0.59%	767	1.33%	792	0.64%
Major County	2,209	2,185	-0.11%	2,258	0.66%	2,336	0.68%
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, Major County had a total of 3,109 households, representing a 0.20% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Major County to have 3,213 households. This number is expected to experience a 0.69% annualized rate of growth over the next five years.

As of 2010, Fairview had a total of 1,133 households, representing a 0.02% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Fairview to have 1,191 households. This number is expected to experience a 0.68% 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 Major County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Fairview		Major County	
	No.	Percent	No.	Percent
Total Population	2,614		7,604	
White Alone	2,385	91.24%	6,843	89.99%
Black or African American Alone	15	0.57%	15	0.20%
Amer. Indian or Alaska Native Alone	117	4.48%	307	4.04%
Asian Alone	0	0.00%	0	0.00%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	29	1.11%	242	3.18%
Two or More Races	68	2.60%	197	2.59%
Population by Hispanic or Latino Origin	Fairview		Major County	
	No.	Percent	No.	Percent
Total Population	2,614		7,604	
Hispanic or Latino	122	4.67%	612	8.05%
<i>Hispanic or Latino, White Alone</i>	65	53.28%	226	36.93%
<i>Hispanic or Latino, All Other Races</i>	57	46.72%	386	63.07%
Not Hispanic or Latino	2,492	95.33%	6,992	91.95%
<i>Not Hispanic or Latino, White Alone</i>	2,320	93.10%	6,617	94.64%
<i>Not Hispanic or Latino, All Other Races</i>	172	6.90%	375	5.36%

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

In Major County, racial and ethnic minorities comprise 12.98% of the total population. Within Fairview, racial and ethnic minorities represent 11.25% of the population.

Population by Age

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

Major 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	7,527		7,732		7,971			
Age 0 - 4	491	6.52%	552	7.14%	580	7.28%	2.37%	0.99%
Age 5 - 9	471	6.26%	528	6.83%	554	6.95%	2.31%	0.97%
Age 10 - 14	491	6.52%	506	6.54%	531	6.66%	0.60%	0.97%
Age 15 - 17	295	3.92%	307	3.97%	318	3.99%	0.80%	0.71%
Age 18 - 20	237	3.15%	267	3.45%	287	3.60%	2.41%	1.46%
Age 21 - 24	292	3.88%	344	4.45%	394	4.94%	3.33%	2.75%
Age 25 - 34	801	10.64%	816	10.55%	815	10.22%	0.37%	-0.02%
Age 35 - 44	799	10.62%	812	10.50%	854	10.71%	0.32%	1.01%
Age 45 - 54	1,196	15.89%	993	12.84%	832	10.44%	-3.65%	-3.48%
Age 55 - 64	1,006	13.37%	1,090	14.10%	1,090	13.67%	1.62%	0.00%
Age 65 - 74	760	10.10%	816	10.55%	981	12.31%	1.43%	3.75%
Age 75 - 84	508	6.75%	498	6.44%	519	6.51%	-0.40%	0.83%
Age 85 and over	180	2.39%	203	2.63%	216	2.71%	2.43%	1.25%
<i>Age 55 and over</i>	<i>2,454</i>	<i>32.60%</i>	<i>2,607</i>	<i>33.72%</i>	<i>2,806</i>	<i>35.20%</i>	<i>1.22%</i>	<i>1.48%</i>
<i>Age 62 and over</i>	<i>1,570</i>	<i>20.86%</i>	<i>1,641</i>	<i>21.22%</i>	<i>1,827</i>	<i>22.92%</i>	<i>0.89%</i>	<i>2.17%</i>
Median Age	43.6		41.7		40.9		-0.89%	-0.39%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Major County is 41.7 years. This compares with the statewide figure of 36.6 years. Approximately 7.14% of the population is below the age of 5, while 21.22% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.17% per year.

Fairview Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	2,579		2,695		2,762			
Age 0 - 4	179	6.94%	207	7.68%	214	7.75%	2.95%	0.67%
Age 5 - 9	168	6.51%	196	7.27%	208	7.53%	3.13%	1.20%
Age 10 - 14	148	5.74%	177	6.57%	193	6.99%	3.64%	1.75%
Age 15 - 17	85	3.30%	97	3.60%	110	3.98%	2.68%	2.55%
Age 18 - 20	81	3.14%	83	3.08%	96	3.48%	0.49%	2.95%
Age 21 - 24	109	4.23%	108	4.01%	119	4.31%	-0.18%	1.96%
Age 25 - 34	300	11.63%	308	11.43%	273	9.88%	0.53%	-2.38%
Age 35 - 44	247	9.58%	287	10.65%	315	11.40%	3.05%	1.88%
Age 45 - 54	397	15.39%	305	11.32%	256	9.27%	-5.14%	-3.44%
Age 55 - 64	329	12.76%	371	13.77%	362	13.11%	2.43%	-0.49%
Age 65 - 74	234	9.07%	252	9.35%	318	11.51%	1.49%	4.76%
Age 75 - 84	202	7.83%	197	7.31%	188	6.81%	-0.50%	-0.93%
Age 85 and over	100	3.88%	107	3.97%	110	3.98%	1.36%	0.55%
<i>Age 55 and over</i>	865	33.54%	927	34.40%	978	35.41%	1.39%	1.08%
<i>Age 62 and over</i>	535	20.73%	560	20.79%	615	22.25%	0.94%	1.87%
Median Age	43.9		41.0		40.3		-1.36%	-0.34%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Fairview is 41.0 years. This compares with the statewide figure of 36.6 years. Approximately 7.68% of the population is below the age of 5, while 20.79% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.87% per year.

Compared with the rest of the state, Major County and Fairview have relatively older populations and although the population age 62 and up is projected to increase over the next five years, growth in other age cohorts is projected to cause declines in median age for both the city and county.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Fairview		Major County	
	No.	Percent	No.	Percent
Total Families:	709		2,147	
Married-Couple Family:	537	75.74%	1,845	85.93%
With Children Under 18 Years	178	25.11%	560	26.08%
No Children Under 18 Years	359	50.63%	1,285	59.85%
Other Family:	172	24.26%	302	14.07%
Male Householder, No Wife Present	31	4.37%	95	4.42%
With Children Under 18 Years	9	1.27%	39	1.82%
No Children Under 18 Years	22	3.10%	56	2.61%
Female Householder, No Husband Present	141	19.89%	207	9.64%
With Children Under 18 Years	115	16.22%	153	7.13%
No Children Under 18 Years	26	3.67%	54	2.52%
<hr/>				
Total Single Parent Families	124		192	
Male Householder	9	7.26%	39	20.31%
Female Householder	115	92.74%	153	79.69%

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

As shown, within Major County, among all families 8.94% are single-parent families, while in Fairview, the percentage is 17.49%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,580		7,570		3,702,515	
Under 18 Years:	632		1,819		933,738	
With One Type of Disability	0	0.00%	37	2.03%	33,744	3.61%
With Two or More Disabilities	0	0.00%	24	1.32%	11,082	1.19%
No Disabilities	632	100.00%	1,758	96.65%	888,912	95.20%
18 to 64 Years:	1,493		4,312		2,265,702	
With One Type of Disability	199	13.33%	415	9.62%	169,697	7.49%
With Two or More Disabilities	104	6.97%	285	6.61%	149,960	6.62%
No Disabilities	1,190	79.71%	3,612	83.77%	1,946,045	85.89%
65 Years and Over:	455		1,439		503,075	
With One Type of Disability	87	19.12%	307	21.33%	95,633	19.01%
With Two or More Disabilities	129	28.35%	323	22.45%	117,044	23.27%
No Disabilities	239	52.53%	809	56.22%	290,398	57.72%
Total Number of Persons with Disabilities:	519	20.12%	1,391	18.38%	577,160	15.59%

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

Within Major County, 18.38% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Fairview the percentage is 20.12%. Compared with the rest of the state, persons living in Major County are somewhat more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,948		5,751		2,738,788	
Veteran:	151	7.75%	615	10.69%	305,899	11.17%
With a Disability	42	27.81%	231	37.56%	100,518	32.86%
No Disability	109	72.19%	384	62.44%	205,381	67.14%
Non-veteran:	1,797	92.25%	5,136	89.31%	2,432,889	88.83%
With a Disability	477	26.54%	1,099	21.40%	430,610	17.70%
No Disability	1,320	73.46%	4,037	78.60%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Major County, the Census Bureau estimates there are 615 veterans, 37.56% of which have one or more disabilities (compared with 32.86% at a statewide level). In Fairview, there are an estimated 151 veterans, 27.81% of which are estimated to have a disability. Compared with the rest of the state, veterans living in Major County are somewhat more likely to have one or more disabilities, though the percentage in Fairview is lower.

Group Quarters Population

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

	Fairview		Major County	
	No.	Percent	No.	Percent
Total Population	2,579		7,527	
Group Quarters Population	77	2.99%	77	1.02%
Institutionalized Population	77	2.99%	77	1.02%
Correctional facilities for adults	9	0.35%	9	0.12%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	68	2.64%	68	0.90%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

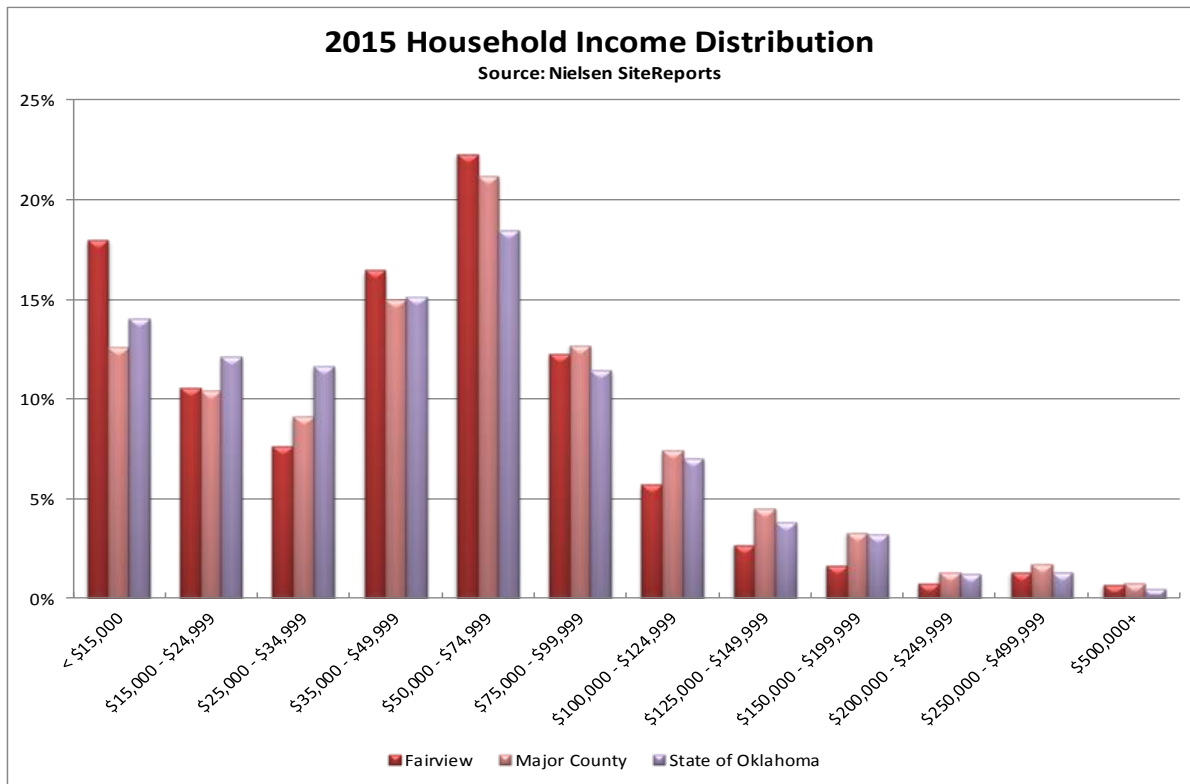
Household Income Levels

Data in the following chart shows the distribution of household income in Major 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						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,191		3,213		1,520,327	
< \$15,000	214	17.97%	405	12.61%	213,623	14.05%
\$15,000 - \$24,999	126	10.58%	334	10.40%	184,613	12.14%
\$25,000 - \$34,999	91	7.64%	293	9.12%	177,481	11.67%
\$35,000 - \$49,999	196	16.46%	482	15.00%	229,628	15.10%
\$50,000 - \$74,999	265	22.25%	680	21.16%	280,845	18.47%
\$75,000 - \$99,999	146	12.26%	407	12.67%	173,963	11.44%
\$100,000 - \$124,999	68	5.71%	238	7.41%	106,912	7.03%
\$125,000 - \$149,999	32	2.69%	145	4.51%	57,804	3.80%
\$150,000 - \$199,999	20	1.68%	106	3.30%	48,856	3.21%
\$200,000 - \$249,999	9	0.76%	42	1.31%	18,661	1.23%
\$250,000 - \$499,999	16	1.34%	56	1.74%	20,487	1.35%
\$500,000+	8	0.67%	25	0.78%	7,454	0.49%
Median Household Income	\$47,589		\$53,401		\$47,049	
Average Household Income	\$59,969		\$69,431		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Major County is estimated to be \$53,401 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Fairview, median household income is estimated to be \$47,589. Compared with the rest of the state, Major County has somewhat lower concentration of incomes below \$35,000, and a somewhat higher concentration of households with incomes between \$50,000 and \$75,000 per year. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Fairview	\$30,136	\$47,589	2.90%	2.40%	0.50%
Major County	\$30,949	\$53,401	3.47%	2.40%	1.07%
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 Major County and Fairview saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends, which saw negative growth in household income after adjusting for inflation. Median household income in Major County



and Fairview was lower than the state as of the 2000 Census, and current estimates place both Fairview and Major County's median household incomes above the state as of 2015. 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 Major 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
Fairview	10.92%	23.03%	1212	0.00%	55.65%
Major County	12.03%	12.62%	60	7.69%	50.98%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Major County is estimated to be 12.62% by the American Community Survey. This is an increase of 60 basis points since the 2000 Census. Within Fairview, the poverty rate is estimated to be 23.03%, a significant increase since the 2000 Census.. 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 Major 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)
Major County	3,699	4,617	4.53%	5.3%	3.3%	-200
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

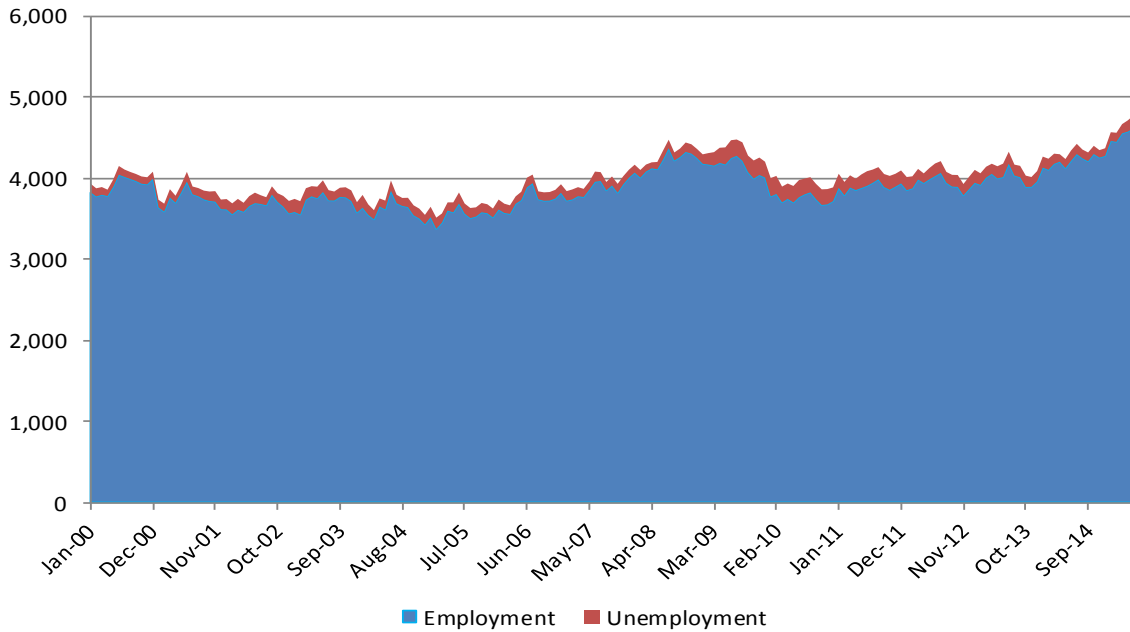
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Major County was 4,617 persons. Compared with figures from May 2010, this represents annualized employment growth of 4.53% per year. The unemployment rate in May was 3.3%, a decrease of -200 basis points from May 2010, which was 5.3%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Major County has significantly outperformed both the state and nation in these statistics, with strong growth in total employment and among the lowest unemployment rates in the state.

Employment Level Trends

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

Employment and Unemployment in Major County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

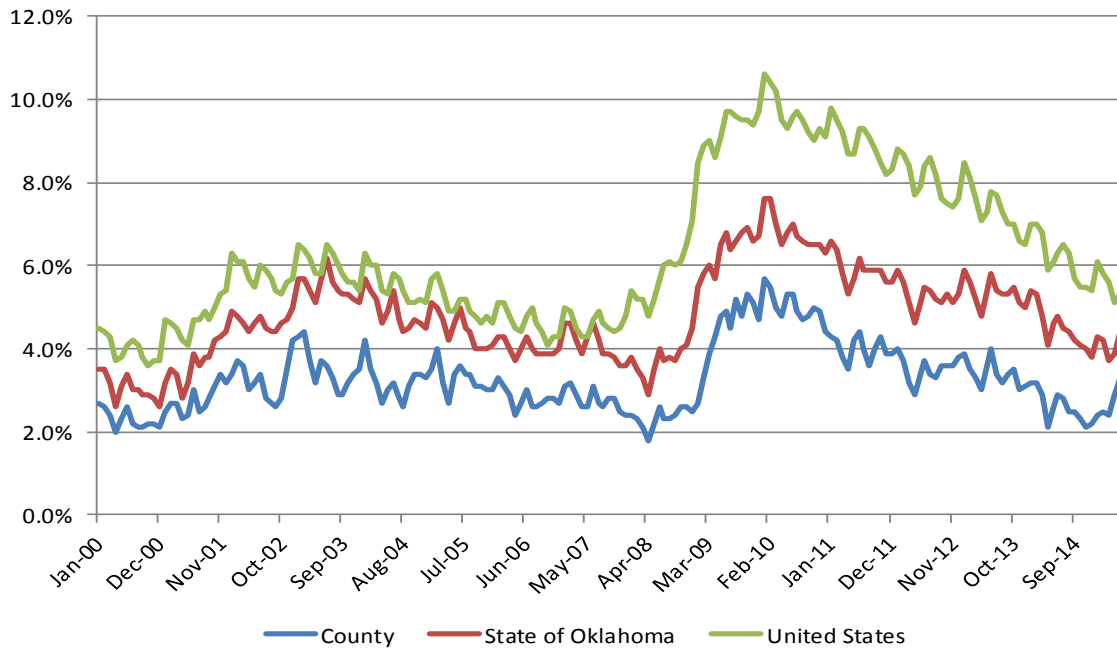
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in late 2010, and has continued to grow to its current level of 4,617 persons. The number of unemployed persons in May 2015 was 156, out of a total labor force of 4,773 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Major 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 Major 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 Major 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 Major County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Major 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 Major 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.

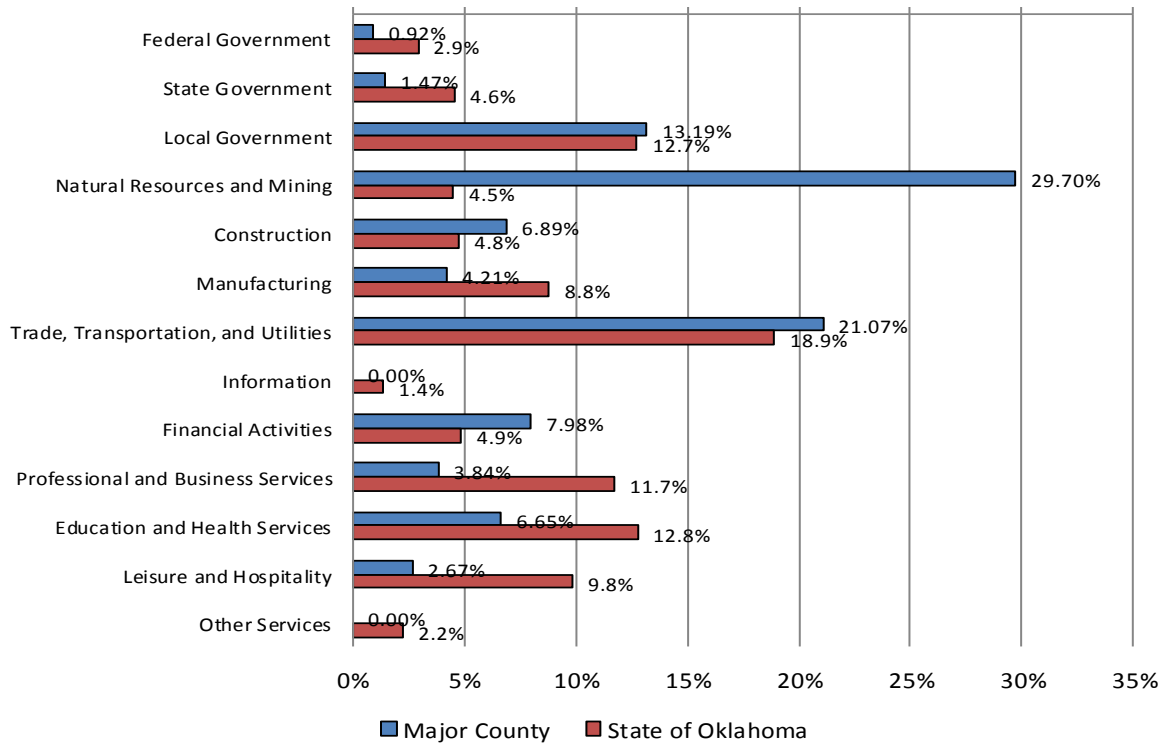


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	8	27	0.92%	\$38,820	0.46
State Government	9	43	1.47%	\$34,755	0.44
Local Government	16	385	13.19%	\$29,066	1.31
Natural Resources and Mining	47	867	29.70%	\$50,967	19.58
Construction	29	201	6.89%	\$45,923	1.54
Manufacturing	7	123	4.21%	\$107,653	0.47
Trade, Transportation, and Utilities	62	615	21.07%	\$31,510	1.10
Information	3	N/A	N/A	N/A	N/A
Financial Activities	17	233	7.98%	\$64,816	1.42
Professional and Business Services	35	112	3.84%	\$38,767	0.27
Education and Health Services	15	194	6.65%	\$20,191	0.44
Leisure and Hospitality	11	78	2.67%	\$11,300	0.25
Other Services	9	N/A	N/A	N/A	N/A
Total	267	2,919		\$42,872	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 (29.70%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$50,967 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$107,653 per year.

The rightmost column of the previous table provides location quotients for each industry for Major 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 (Major 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 Major County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 19.58. This sector includes employment in the oil and gas industry as well as agricultural employment.

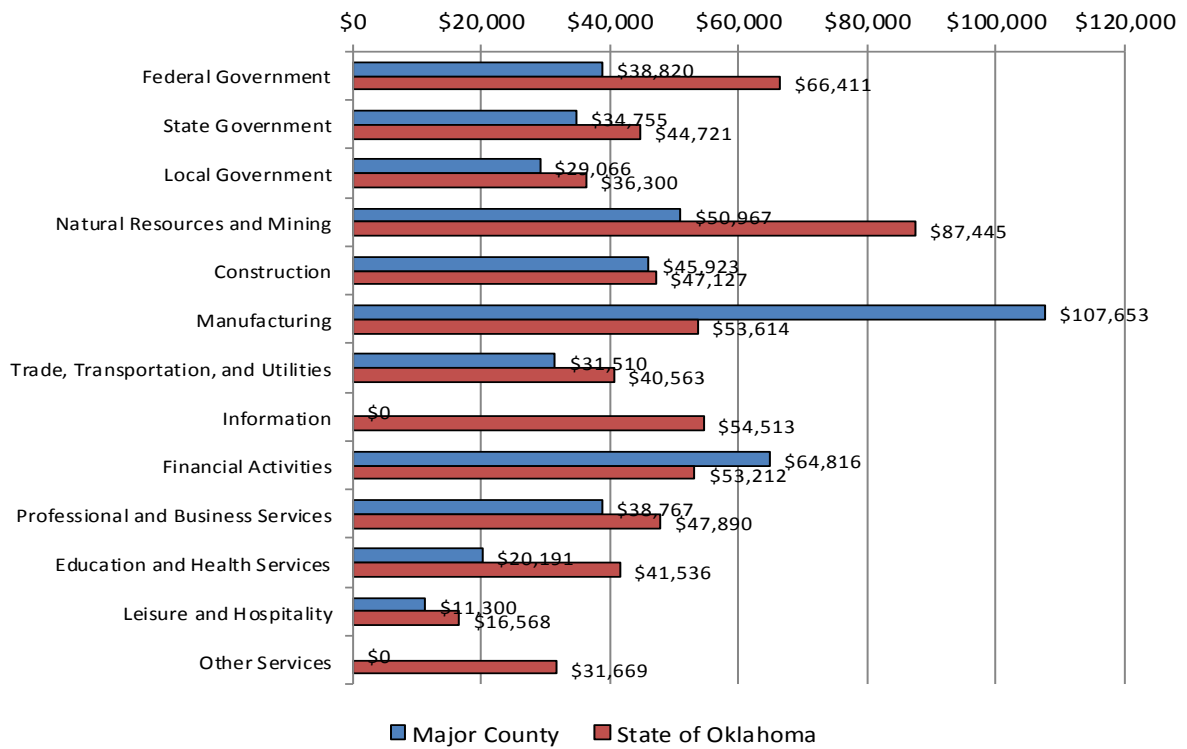
The next table presents average annual pay in Major County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Major County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$38,820	\$66,411	\$75,784	58.5%	51.2%
State Government	\$34,755	\$44,721	\$54,184	77.7%	64.1%
Local Government	\$29,066	\$36,300	\$46,146	80.1%	63.0%
Natural Resources and Mining	\$50,967	\$87,445	\$59,666	58.3%	85.4%
Construction	\$45,923	\$47,127	\$55,041	97.4%	83.4%
Manufacturing	\$107,653	\$53,614	\$62,977	200.8%	170.9%
Trade, Transportation, and Utilities	\$31,510	\$40,563	\$42,988	77.7%	73.3%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$64,816	\$53,212	\$85,261	121.8%	76.0%
Professional and Business Services	\$38,767	\$47,890	\$66,657	81.0%	58.2%
Education and Health Services	\$20,191	\$41,536	\$45,951	48.6%	43.9%
Leisure and Hospitality	\$11,300	\$16,568	\$20,993	68.2%	53.8%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$42,872	\$43,774	\$51,361	97.9%	83.5%

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

Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Major County has higher average wages in manufacturing and financial activities, and lower average wages in the other supersectors.

Working Families

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



Families by Employment Status and Presence of Children						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	709		2,147		961,468	
With Children <18 Years:	302	42.60%	752	35.03%	425,517	44.26%
Married Couple:	178	58.94%	560	74.47%	281,418	66.14%
Both Parents Employed	93	52.25%	308	55.00%	166,700	59.24%
One Parent Employed	85	47.75%	248	44.29%	104,817	37.25%
Neither Parent Employed	0	0.00%	4	0.71%	9,901	3.52%
Other Family:	124	41.06%	192	25.53%	144,099	33.86%
Male Householder:	9	7.26%	39	20.31%	36,996	25.67%
Employed	9	100.00%	36	92.31%	31,044	83.91%
Not Employed	0	0.00%	3	7.69%	5,952	16.09%
Female Householder:	115	92.74%	153	79.69%	107,103	74.33%
Employed	94	81.74%	132	86.27%	75,631	70.62%
Not Employed	21	18.26%	21	13.73%	31,472	29.38%
Without Children <18 Years:	407	57.40%	1,395	64.97%	535,951	55.74%
Married Couple:	359	88.21%	1,285	92.11%	431,868	80.58%
Both Spouses Employed	190	52.92%	611	47.55%	167,589	38.81%
One Spouse Employed	92	25.63%	322	25.06%	138,214	32.00%
Neither Spouse Employed	77	21.45%	352	27.39%	126,065	29.19%
Other Family:	48	11.79%	110	7.89%	104,083	19.42%
Male Householder:	22	28.57%	56	15.91%	32,243	25.58%
Employed	4	18.18%	24	42.86%	19,437	60.28%
Not Employed	18	81.82%	32	57.14%	12,806	39.72%
Female Householder:	26	54.17%	54	49.09%	71,840	69.02%
Employed	5	19.23%	16	29.63%	36,601	50.95%
Not Employed	21	80.77%	38	70.37%	35,239	49.05%
<i>Total Working Families:</i>	<i>572</i>	<i>80.68%</i>	<i>1,697</i>	<i>79.04%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>281</i>	<i>49.13%</i>	<i>724</i>	<i>42.66%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>291</i>	<i>50.87%</i>	<i>973</i>	<i>57.34%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Major County, there are 1,697 working families, 42.66% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Major County area are presented in the following table, as reported by the Major County Economic Development Corporation.

Major Employers in Major County

Company	Industry / Description
U.S. Gypsum	Gypsum / Wallboard / Foodgrade
Fairview Fellowship Home and Village	Retirement and Nursing Home
Seaboard Farms	Swine Production
Clean Harbors	Hazardous Waste Disposal
Fairview Schools	Education Services
Major County Court House	Government Services
Fairview Regional Medical Center	Medical Services
City of Fairview	Government Services
Karl's Apple Market	Market
Honor Company	Swine Production
Bramco	Steel Fabrication
Allied Custom Gypsum	Plaster / Foodgrade
Hamm and Phillips	Oil Field Services
Progressive Windows	Manufacturing
Waldon's	Manufacturing
Cimarron Acid Services	Oil Field Services
O-Tex	Oil Field Services
Crescent Services	Oil Field Services
Basic Energy	Oil Field Services

Source: Major County Economic Development Corporation

As shown, Major County has a wide variety of employers with heavy concentrations in the oil and gas industry, manufacturing and agricultural production.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,198		3,446		1,613,364	
Less than 15 minutes	737	61.52%	1,664	48.29%	581,194	36.02%
15 to 30 minutes	88	7.35%	773	22.43%	625,885	38.79%
30 to 45 minutes	144	12.02%	520	15.09%	260,192	16.13%
45 to 60 minutes	131	10.93%	268	7.78%	74,625	4.63%
60 or more minutes	98	8.18%	221	6.41%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Major County, the largest percentage of workers (48.29%) travel fewer than 15 minutes to work. Although Major 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 Major County.

Workers 16 Years and Over by Means of Transportation to Work						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,224		3,572		1,673,026	
Car, Truck or Van:	1,114	91.01%	3,245	90.85%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,008</i>	<i>90.48%</i>	<i>2,967</i>	<i>91.43%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>106</i>	<i>9.52%</i>	<i>278</i>	<i>8.57%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	20	1.63%	20	0.56%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	38	3.10%	88	2.46%	30,401	1.82%
Other Means	26	2.12%	93	2.60%	14,442	0.86%
Worked at Home	26	2.12%	126	3.53%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Major 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 Major 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
Fairview	1,308	1,329	0.16%	1,381	0.77%
Major County	3,540	3,671	0.36%	3,776	0.57%
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 Major County grew by 0.57% per year, to a total of 3,776 housing units in 2015. In terms of new housing unit construction, Major County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,298		3,667		1,669,828	
1 Unit, Detached	954	73.50%	2,825	77.04%	1,219,987	73.06%
1 Unit, Attached	6	0.46%	22	0.60%	34,434	2.06%
Duplex Units	95	7.32%	95	2.59%	34,207	2.05%
3-4 Units	82	6.32%	86	2.35%	42,069	2.52%
5-9 Units	27	2.08%	28	0.76%	59,977	3.59%
10-19 Units	8	0.62%	8	0.22%	57,594	3.45%
20-49 Units	31	2.39%	31	0.85%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	60	4.62%	526	14.34%	159,559	9.56%
Boat, RV, Van, etc.	35	2.70%	46	1.25%	2,159	0.13%
Total Multifamily Units	243	18.72%	248	6.76%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Major County, 77.04% of housing units are single-family, detached. 6.76% of housing units are multifamily in structure (two or more units per building), while 15.60% of housing units comprise mobile homes, RVs, etc.

Within Fairview, 73.50% of housing units are single-family, detached. 18.72% of housing units are multifamily in structure, while 7.32% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,137		3,084		1,444,081	
Owner Occupied:	734	64.56%	2,332	75.62%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	29	3.95%	110	4.72%	16,837	1.74%
2 Bedrooms	195	26.57%	563	24.14%	166,446	17.18%
3 Bedrooms	404	55.04%	1,246	53.43%	579,135	59.78%
4 Bedrooms	106	14.44%	360	15.44%	177,151	18.29%
5 or More Bedrooms	0	0.00%	53	2.27%	26,587	2.74%
Renter Occupied:	403	35.44%	752	24.38%	475,345	32.92%
No Bedroom	11	2.73%	11	1.46%	13,948	2.93%
1 Bedroom	82	20.35%	99	13.16%	101,850	21.43%
2 Bedrooms	159	39.45%	254	33.78%	179,121	37.68%
3 Bedrooms	103	25.56%	280	37.23%	152,358	32.05%
4 Bedrooms	48	11.91%	98	13.03%	24,968	5.25%
5 or More Bedrooms	0	0.00%	10	1.33%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Major County is 75.62%, while 24.38% of housing units are renter occupied. In Fairview, the homeownership rate is 64.56%, while 35.44% of households are renters. Compared with the rest of the state, Major County has a higher rate of homeownership though the rate in Fairview is slightly lower.

Housing Units Tenure and Household Income

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

Major County Owner/Renter Percentages by Income Band in 2013					
Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,084	2,332	752	75.62%	24.38%
Less than \$5,000	107	36	71	33.64%	66.36%
\$5,000 - \$9,999	128	45	83	35.16%	64.84%
\$10,000-\$14,999	163	115	48	70.55%	29.45%
\$15,000-\$19,999	171	110	61	64.33%	35.67%
\$20,000-\$24,999	161	120	41	74.53%	25.47%
\$25,000-\$34,999	280	187	93	66.79%	33.21%
\$35,000-\$49,999	539	383	156	71.06%	28.94%
\$50,000-\$74,999	636	529	107	83.18%	16.82%
\$75,000-\$99,999	390	325	65	83.33%	16.67%
\$100,000-\$149,999	310	290	20	93.55%	6.45%
\$150,000 or more	199	192	7	96.48%	3.52%
Income Less Than \$25,000	730	426	304	58.36%	41.64%

Source: 2009-2013 American Community Survey, Table B25118

Within Major County as a whole, 41.64% of households with incomes less than \$25,000 are estimated to be renters, while 58.36% are estimated to be homeowners.

Fairview Owner/Renter Percentages by Income Band in 2013					
Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,137	734	403	64.56%	35.44%
Less than \$5,000	74	12	62	16.22%	83.78%
\$5,000 - \$9,999	84	6	78	7.14%	92.86%
\$10,000-\$14,999	86	41	45	47.67%	52.33%
\$15,000-\$19,999	53	24	29	45.28%	54.72%
\$20,000-\$24,999	73	67	6	91.78%	8.22%
\$25,000-\$34,999	91	55	36	60.44%	39.56%
\$35,000-\$49,999	189	114	75	60.32%	39.68%
\$50,000-\$74,999	227	179	48	78.85%	21.15%
\$75,000-\$99,999	144	120	24	83.33%	16.67%
\$100,000-\$149,999	77	77	0	100.00%	0.00%
\$150,000 or more	39	39	0	100.00%	0.00%
Income Less Than \$25,000	370	150	220	40.54%	59.46%

Source: 2009-2013 American Community Survey, Table B25118

Within Fairview, 59.46% of households with incomes less than \$25,000 are estimated to be renters, while 40.54% 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						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,137		3,084		1,444,081	
Owner Occupied:	734	64.56%	2,332	75.62%	968,736	67.08%
Built 2010 or Later	0	0.00%	21	0.90%	10,443	1.08%
Built 2000 to 2009	54	7.36%	220	9.43%	153,492	15.84%
Built 1990 to 1999	8	1.09%	187	8.02%	125,431	12.95%
Built 1980 to 1989	88	11.99%	426	18.27%	148,643	15.34%
Built 1970 to 1979	193	26.29%	516	22.13%	184,378	19.03%
Built 1960 to 1969	126	17.17%	244	10.46%	114,425	11.81%
Built 1950 to 1959	96	13.08%	242	10.38%	106,544	11.00%
Built 1940 to 1949	43	5.86%	125	5.36%	50,143	5.18%
Built 1939 or Earlier	126	17.17%	351	15.05%	75,237	7.77%
Median Year Built:		1968		1974		1977
Renter Occupied:	403	35.44%	752	24.38%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	12	2.98%	32	4.26%	50,883	10.70%
Built 1990 to 1999	14	3.47%	57	7.58%	47,860	10.07%
Built 1980 to 1989	84	20.84%	120	15.96%	77,521	16.31%
Built 1970 to 1979	126	31.27%	143	19.02%	104,609	22.01%
Built 1960 to 1969	67	16.63%	125	16.62%	64,546	13.58%
Built 1950 to 1959	57	14.14%	121	16.09%	54,601	11.49%
Built 1940 to 1949	13	3.23%	46	6.12%	31,217	6.57%
Built 1939 or Earlier	30	7.44%	108	14.36%	39,089	8.22%
Median Year Built:		1973		1968		1975
Overall Median Year Built:		1968		1973		1976

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

Within Major County, 8.85% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Fairview the percentage is 5.80%.

83.24% of housing units in Major County were built prior to 1990, while in Fairview the percentage is 92.26%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Major 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	
Fairview	1,137	8	0.70%	0	0.00%	16	1.41%	
Major County	3,084	16	0.52%	11	0.36%	153	4.96%	
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 Major County, 0.52% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.36% 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 Major County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,298		3,667		1,669,828	
Total Vacant Units	161	12.40%	583	15.90%	225,747	13.52%
For rent	18	11.18%	23	3.95%	43,477	19.26%
Rented, not occupied	0	0.00%	0	0.00%	9,127	4.04%
For sale only	16	9.94%	30	5.15%	23,149	10.25%
Sold, not occupied	0	0.00%	13	2.23%	8,618	3.82%
For seasonal, recreational, or occasional use	15	9.32%	94	16.12%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	112	69.57%	423	72.56%	101,155	44.81%
Homeowner Vacancy Rate	2.13%		1.26%		2.31%	
Rental Vacancy Rate	4.28%		2.97%		8.24%	

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

Within Major County, the overall housing vacancy rate is estimated to be 15.90%. The homeowner vacancy rate is estimated to be 1.26%, while the rental vacancy rate is estimated to be 2.97%.

In Fairview, the overall housing vacancy rate is estimated to be 12.40%. The homeowner vacancy rate is estimated to be 2.13%, while the rental vacancy rate is estimated to be 4.28%.

Compared with the rest of the state, vacancy rates for housing units intended for ownership and for rental units are both very low, suggesting high demand for housing.

Building Permits

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

Fairview				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	2	\$120,500	0	N/A
2005	2	\$130,000	0	N/A
2006	1	\$300,000	0	N/A
2007	4	\$176,000	0	N/A
2008	4	\$113,750	8	\$47,500
2009	4	\$157,500	0	N/A
2010	3	\$94,933	0	N/A
2011	0	N/A	2	\$75,000
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	1	\$23,000	3	\$36,667

Source: United States Census Bureau Building Permits Survey

In Fairview, building permits for 34 housing units were issued between 2004 and 2014, for an average of 3 units per year. 61.76% of these housing units were single family homes, and 38.24% consisted of multifamily units. Much of the new housing constructed in Major County appears to be outside of Fairview, in unincorporated areas of the county where building permits would not be required.

New Construction Activity

For Ownership:

New housing construction in Major County appears to largely consist of larger homes built on acreages in unincorporated areas of the county. Some infill development has occurred in existing

subdivisions in Fairview. A review of sales of homes in Major County which were constructed since the year 2000 shows an average sale price of \$212,475, or \$91.75 per square foot (for homes sold since January 2014). This amount is well above what could be afforded by a household earning at or less than median household income for Major County (estimated to be \$53,401 for 2015).

For Rent:

To the best of our knowledge, no housing units have been constructed for rent in Major County in many years, and we are not aware of any currently planned.

Homeownership Market

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

Housing Units by Home Value

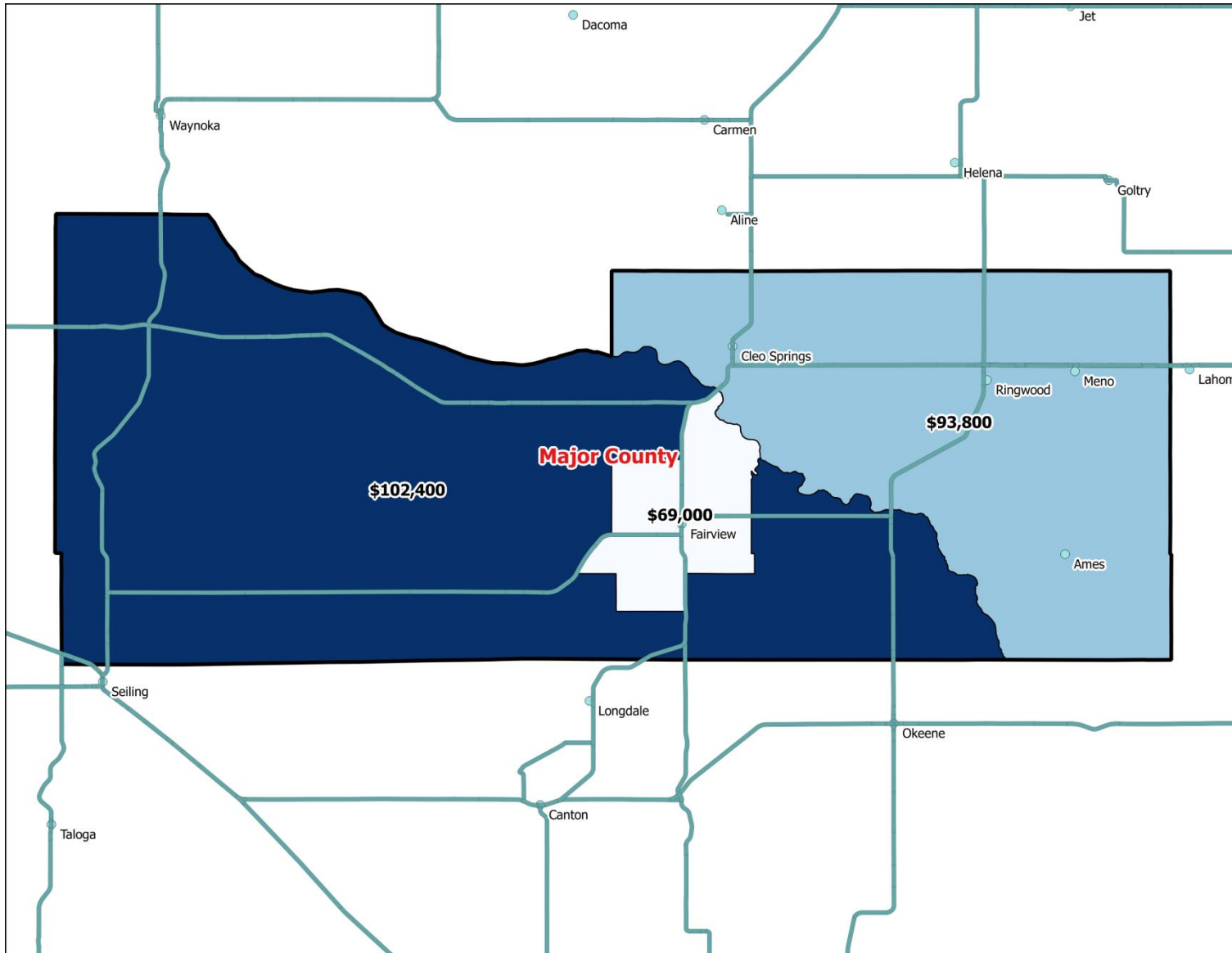
The following table presents housing units in Major County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

2013 Housing Units by Home Value						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	734		2,332		968,736	
Less than \$10,000	11	1.50%	71	3.04%	20,980	2.17%
\$10,000 to \$14,999	71	9.67%	109	4.67%	15,427	1.59%
\$15,000 to \$19,999	24	3.27%	59	2.53%	13,813	1.43%
\$20,000 to \$24,999	17	2.32%	52	2.23%	16,705	1.72%
\$25,000 to \$29,999	8	1.09%	32	1.37%	16,060	1.66%
\$30,000 to \$34,999	13	1.77%	61	2.62%	19,146	1.98%
\$35,000 to \$39,999	20	2.72%	64	2.74%	14,899	1.54%
\$40,000 to \$49,999	82	11.17%	166	7.12%	39,618	4.09%
\$50,000 to \$59,999	66	8.99%	134	5.75%	45,292	4.68%
\$60,000 to \$69,999	125	17.03%	177	7.59%	52,304	5.40%
\$70,000 to \$79,999	63	8.58%	178	7.63%	55,612	5.74%
\$80,000 to \$89,999	22	3.00%	120	5.15%	61,981	6.40%
\$90,000 to \$99,999	50	6.81%	136	5.83%	51,518	5.32%
\$100,000 to \$124,999	41	5.59%	274	11.75%	119,416	12.33%
\$125,000 to \$149,999	19	2.59%	99	4.25%	96,769	9.99%
\$150,000 to \$174,999	31	4.22%	155	6.65%	91,779	9.47%
\$175,000 to \$199,999	21	2.86%	146	6.26%	53,304	5.50%
\$200,000 to \$249,999	40	5.45%	161	6.90%	69,754	7.20%
\$250,000 to \$299,999	10	1.36%	64	2.74%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	40	1.72%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	26	1.11%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	6	0.26%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	2	0.09%	5,018	0.52%
Median Home Value:	\$64,400		\$85,300		\$112,800	

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

The median value of owner-occupied homes in Major County is \$85,300. This is -24.4% lower than the statewide median, which is \$112,800. The median home value in Fairview is estimated to be \$64,400. The geographic distribution of home values in Major County can be visualized by the following map. As can be seen, home values are lowest in and immediately around Fairview, while the highest median home values are in the rural areas outside of Fairview, particularly in the western half of the county.

Major County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Major 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

	Fairview Median Value	Major County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$213,900	\$188,900
Built 2000 to 2009	\$46,700	\$93,000	\$178,000
Built 1990 to 1999	-	\$109,600	\$147,300
Built 1980 to 1989	\$80,000	\$110,600	\$118,300
Built 1970 to 1979	\$71,800	\$79,100	\$111,900
Built 1960 to 1969	\$68,800	\$92,500	\$97,100
Built 1950 to 1959	\$70,000	\$72,200	\$80,300
Built 1940 to 1949	\$55,900	\$69,800	\$67,900
Built 1939 or Earlier	\$19,500	\$63,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Fairview Single Family Sales Activity

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

Fairview Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	15	15	16	11
Average Sale Price	\$30,014	\$25,393	\$37,233	\$35,150	\$41,318
Average Square Feet	1,099	950	1,085	969	1,041
Average Price/SF	\$27.31	\$26.73	\$34.32	\$36.27	\$39.69
Average Year Built	1941	1928	1938	1939	1942

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

Fairview Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	35	38	30	34	20
Average Sale Price	\$69,850	\$83,184	\$86,470	\$86,861	\$84,490
Average Square Feet	1,599	1,676	1,652	1,576	1,559
Average Price/SF	\$43.68	\$49.63	\$52.34	\$55.11	\$54.19
Average Year Built	1960	1967	1957	1963	1959

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

Fairview Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	4	9	5	9	6
Average Sale Price	\$43,500	\$97,500	\$129,000	\$129,311	\$163,083
Average Square Feet	1,598	2,088	2,370	2,337	2,408
Average Price/SF	\$27.22	\$46.70	\$54.43	\$55.33	\$67.73
Average Year Built	1931	1960	1961	1955	1942

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

Fairview Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	52	63	51	60	37
Average Sale Price	\$58,181	\$77,323	\$75,306	\$84,658	\$84,400
Average Square Feet	1,474	1,608	1,539	1,578	1,543
Average Price/SF	\$39.47	\$48.09	\$48.93	\$53.65	\$54.70
Average Year Built	1953	1956	1951	1956	1951

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

Between 2011 and 2014, the average sale price grew by 9.83% per year. Although this may be partly attributable to an abnormally low average price in 2011, there is nonetheless a clear trend for increasing home values in the area. The average sale price in 2015 was \$84,400 for an average price per square foot of \$54.70/SF. The average year of construction is typically in the early to mid-1950s, which generally agrees with data from the Census Bureau.

Foreclosure Rates

The next table presents foreclosure rate data for Major 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
Major County	0.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	61

* 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 Major County was 0.9% in May 2014. The county ranked 61 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 Oklahoma, it is unlikely that foreclosures have had a significant impact on the local housing market.

Rental Market

This section will discuss supply and demand factors for the rental market in Major 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 Major 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						
	Fairview		Major County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	403		752		475,345	
With cash rent:	359		628		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	19	4.71%	19	2.53%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	25	6.20%	37	4.92%	8,784	1.85%
\$250 to \$299	59	14.64%	72	9.57%	8,413	1.77%
\$300 to \$349	25	6.20%	28	3.72%	9,107	1.92%
\$350 to \$399	37	9.18%	43	5.72%	10,932	2.30%
\$400 to \$449	12	2.98%	45	5.98%	15,636	3.29%
\$450 to \$499	66	16.38%	78	10.37%	24,055	5.06%
\$500 to \$549	35	8.68%	54	7.18%	31,527	6.63%
\$550 to \$599	28	6.95%	62	8.24%	33,032	6.95%
\$600 to \$649	0	0.00%	69	9.18%	34,832	7.33%
\$650 to \$699	23	5.71%	32	4.26%	32,267	6.79%
\$700 to \$749	0	0.00%	8	1.06%	30,340	6.38%
\$750 to \$799	19	4.71%	33	4.39%	27,956	5.88%
\$800 to \$899	0	0.00%	23	3.06%	45,824	9.64%
\$900 to \$999	11	2.73%	20	2.66%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	5	0.66%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	44	10.92%	124	16.49%	43,236	9.10%
Median Gross Rent	\$452		\$495		\$699	

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

Median gross rent in Major County is estimated to be \$495, which is -29.2% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Fairview is estimated to be \$452.

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

	Fairview Median Rent	Major County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$494	\$841
Built 1990 to 1999	-	\$547	\$715
Built 1980 to 1989	\$471	\$486	\$693
Built 1970 to 1979	\$307	\$332	\$662
Built 1960 to 1969	\$521	\$506	\$689
Built 1950 to 1959	\$367	\$607	\$714
Built 1940 to 1949	-	\$614	\$673
Built 1939 or Earlier	\$558	\$572	\$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 Major County is among housing units constructed between 1940 and 1949 (likely reflecting rental homes), which is \$614 per month. In order to be affordable, a household would need to earn at least \$24,560 per year to afford such a unit.

Fairview Rental Survey Data

The next table shows the results of our rental survey of Fairview.

Fairview Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Red Carpet Village	Project-Based	1972	1	1	675	30%	N/A	N/A
Red Carpet Village	Project-Based	1972	2	1	891	30%	N/A	N/A
Red Carpet Village	Project-Based	1972	3	1	1,013	30%	N/A	N/A
Landcrest Apartments	USDA-RD	1981	2	1	N/A	30%	N/A	N/A

There are two apartment complexes in Fairview, and both are subsidized. Red Carpet Village has 48 units in one, two and three bedroom configurations, and is a project-based Section 8 facility. Landcrest Apartments has two bedroom units and is a USDA-Rural Development Section 515 property. Neither property was willing to participate in our survey. Rental rates at both properties are based on 30% of the tenant's income.

Rental Market Vacancy – Fairview

The overall market vacancy of rental housing units was reported at 4.28% by the Census Bureau as of the most recent American Community Survey.



Landcrest Apartments



Red Carpet Village

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Major 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.

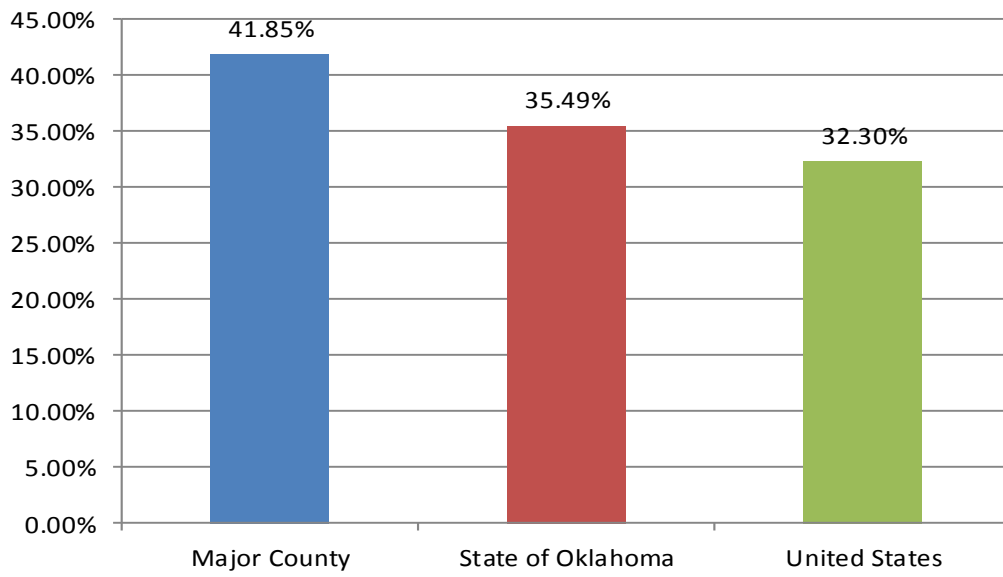
HUD Programs in Major County

Major County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	0	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	28	86%	\$12,574	\$278	\$289	49.03%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	48	90%	\$9,170	\$222	\$365	37.81%
Summary of All HUD Programs	76	88%	\$10,424	\$243	\$337	41.85%
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 76 housing units located within Major County, with an overall occupancy rate of 88%. The average household income among households living in these units is \$10,424. Total monthly rent for these units averages \$580, with the federal contribution averaging \$337 (58.15%) and the tenant's contribution averaging \$243 (41.85%).

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.



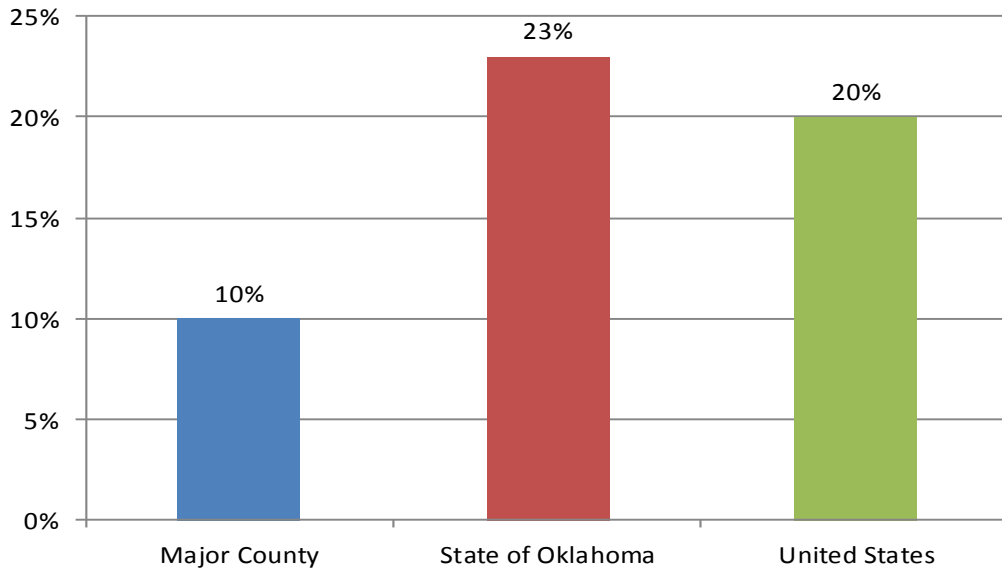
Demographics of Persons in HUD Programs in Major County

Major 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	0	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	28	38%	9%	35%	33%	4%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	48	34%	11%	9%	25%	11%
Summary of All HUD Programs	76	36%	10%	18%	31%	8%
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

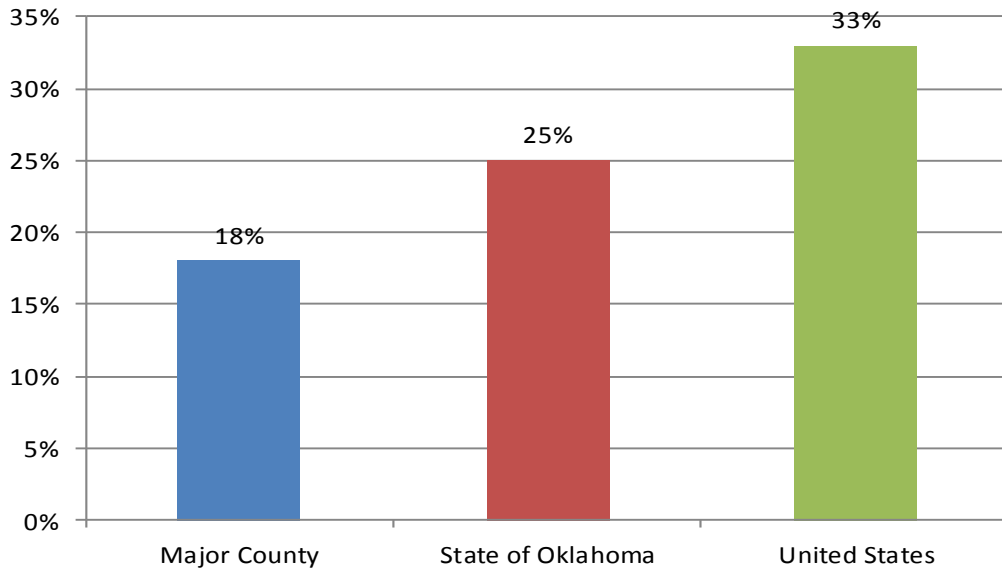
36% of housing units are occupied by single parents with female heads of household. 10% of households have at least one person with a disability. 18% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 31% have one or more disabilities. Finally, 8% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

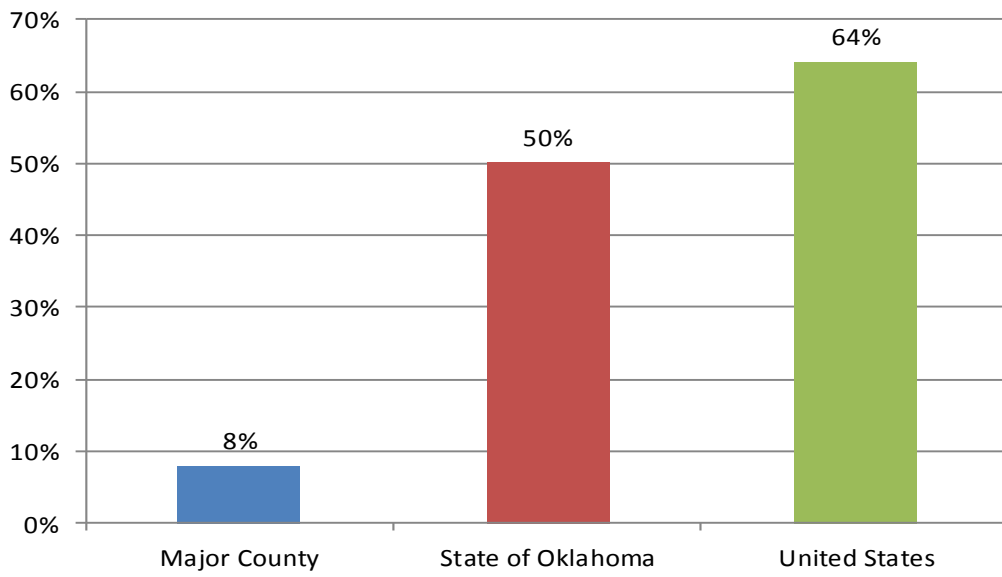
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Major 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 Major 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.

Major County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	145		155	
Cost Burden Less Than 30%	55	37.93%	25	16.13%
Cost Burden Between 30%-50%	35	24.14%	25	16.13%
Cost Burden Greater Than 50%	55	37.93%	105	67.74%
Not Computed (no/negative income)	4	2.76%	0	0.00%
Income 30%-50% HAMFI	230		135	
Cost Burden Less Than 30%	205	89.13%	50	37.04%
Cost Burden Between 30%-50%	25	10.87%	80	59.26%
Cost Burden Greater Than 50%	4	1.74%	4	2.96%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	335		155	
Cost Burden Less Than 30%	250	74.63%	125	80.65%
Cost Burden Between 30%-50%	65	19.40%	25	16.13%
Cost Burden Greater Than 50%	20	5.97%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	270		95	
Cost Burden Less Than 30%	200	74.07%	95	100.00%
Cost Burden Between 30%-50%	70	25.93%	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	2,420		715	
Cost Burden Less Than 30%	2,130	88.02%	470	65.73%
Cost Burden Between 30%-50%	215	8.88%	130	18.18%
Cost Burden Greater Than 50%	79	3.26%	109	15.24%
Not Computed (no/negative income)	4	0.17%	0	0.00%

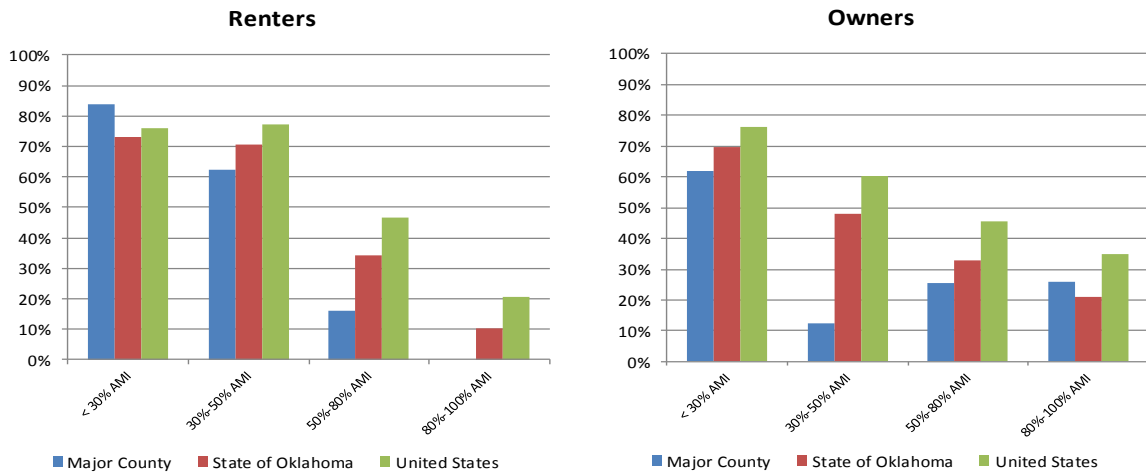
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Major 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	145	62.07%	155	83.87%
Income 30%-50% HAMFI	230	12.61%	135	62.22%
Income 50%-80% HAMFI	335	25.37%	155	16.13%
Income 80%-100% HAMFI	270	25.93%	95	0.00%
All Incomes	2,420	12.15%	715	33.43%

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.

Major County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	145		155	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	4	2.76%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	10	6.45%
Income 30%-50% HAMFI	230		135	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 50%-80% HAMFI	335		155	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	2.58%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	270		95	
Between 1.0 and 1.5 Persons per Room	4	1.48%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.48%	0	0.00%
All Incomes	2,420		715	
Between 1.0 and 1.5 Persons per Room	4	0.17%	8	1.12%
More than 1.5 Persons per Room	4	0.17%	0	0.00%
Lacks Complete Kitchen or Plumbing	8	0.33%	10	1.40%

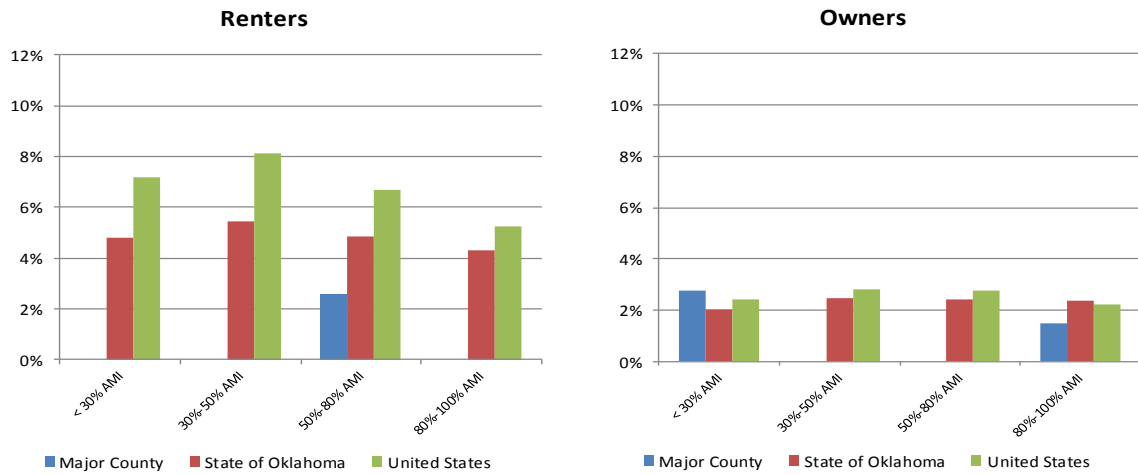
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Major County, Oklahoma and the nation.

Major 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	145	2.76%	155	0.00%	
Income 30%-50% HAMFI	230	0.00%	135	0.00%	
Income 50%-80% HAMFI	335	0.00%	155	2.58%	
Income 80%-100% HAMFI	270	1.48%	95	0.00%	
All Incomes	2,420	0.33%	715	1.12%	

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 Major County, the state and the nation.

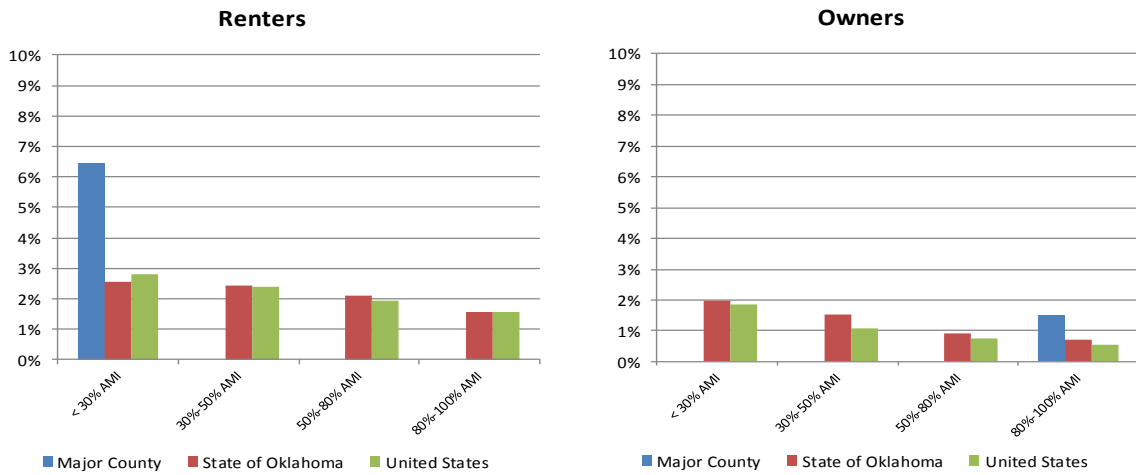
Major County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	145	0.00%	155	6.45%	
Income 30%-50% HAMFI	230	0.00%	135	0.00%	
Income 50%-80% HAMFI	335	0.00%	155	0.00%	
Income 80%-100% HAMFI	270	1.48%	95	0.00%	
All Incomes	2,420	0.33%	715	1.40%	

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.



Major 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	145	87	60.00%	155	128	82.58%
Elderly Family	25	19	76.00%	10	0	0.00%
Small Family (2-4 persons)	35	30	85.71%	65	59	90.77%
Large Family (5 or more persons)	4	0	0.00%	0	0	N/A
Elderly Non-Family	55	30	54.55%	20	14	70.00%
Non-Family, Non-Elderly	30	8	26.67%	55	55	100.00%
Income 30%-50% HAMFI	230	29	12.61%	135	88	65.19%
Elderly Family	45	10	22.22%	0	0	N/A
Small Family (2-4 persons)	65	0	0.00%	40	10	25.00%
Large Family (5 or more persons)	0	0	N/A	0	0	N/A
Elderly Non-Family	105	19	18.10%	10	4	40.00%
Non-Family, Non-Elderly	10	0	0.00%	85	74	87.06%
Income 50%-80% HAMFI	335	83	24.78%	155	25	16.13%
Elderly Family	145	14	9.66%	0	0	N/A
Small Family (2-4 persons)	90	35	38.89%	65	10	15.38%
Large Family (5 or more persons)	10	10	100.00%	15	0	0.00%
Elderly Non-Family	60	10	16.67%	10	0	0.00%
Non-Family, Non-Elderly	30	14	46.67%	65	15	23.08%
Income 80%-100% HAMFI	270	69	25.56%	95	0	0.00%
Elderly Family	75	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	125	65	52.00%	45	0	0.00%
Large Family (5 or more persons)	20	0	0.00%	25	0	0.00%
Elderly Non-Family	30	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	20	4	20.00%	15	0	0.00%
All Incomes	2,420	286	11.82%	715	241	33.71%
Elderly Family	600	47	7.83%	24	0	0.00%
Small Family (2-4 persons)	1,090	140	12.84%	295	79	26.78%
Large Family (5 or more persons)	114	14	12.28%	70	0	0.00%
Elderly Non-Family	355	59	16.62%	59	18	30.51%
Non-Family, Non-Elderly	265	26	9.81%	265	144	54.34%

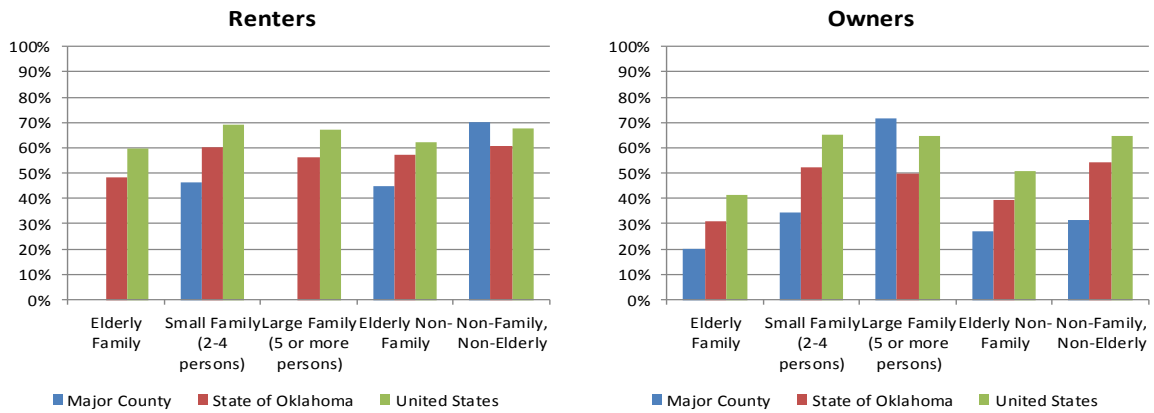
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Major County : Households under 80% AMI by Cost Burden

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 < 80% HAMFI	710	199	28.03%	445	241	54.16%
Elderly Family	215	43	20.00%	10	0	0.00%
Small Family (2-4 persons)	190	65	34.21%	170	79	46.47%
Large Family (5 or more persons)	14	10	71.43%	15	0	0.00%
Elderly Non-Family	220	59	26.82%	40	18	45.00%
Non-Family, Non-Elderly	70	22	31.43%	205	144	70.24%

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).



Major County : CHAS - Housing Problems by Household Type and HAMFI						
	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	145	89	61.38%	155	130	83.87%
Elderly Family	25	15	60.00%	10	0	0.00%
Small Family (2-4 persons)	35	30	85.71%	65	60	92.31%
Large Family (5 or more persons)	4	4	100.00%	0	0	N/A
Elderly Non-Family	55	30	54.55%	20	15	75.00%
Non-Family, Non-Elderly	30	10	33.33%	55	55	100.00%
Income 30%-50% HAMFI	230	30	13.04%	135	89	65.93%
Elderly Family	45	10	22.22%	0	0	N/A
Small Family (2-4 persons)	65	0	0.00%	40	10	25.00%
Large Family (5 or more persons)	0	0	N/A	0	0	N/A
Elderly Non-Family	105	20	19.05%	10	4	40.00%
Non-Family, Non-Elderly	10	0	0.00%	85	75	88.24%
Income 50%-80% HAMFI	335	85	25.37%	155	29	18.71%
Elderly Family	145	15	10.34%	0	0	N/A
Small Family (2-4 persons)	90	35	38.89%	65	10	15.38%
Large Family (5 or more persons)	10	10	100.00%	15	4	26.67%
Elderly Non-Family	60	10	16.67%	10	0	0.00%
Non-Family, Non-Elderly	30	15	50.00%	65	15	23.08%
Income Greater than 80% of HAMFI	1,710	103	6.02%	270	4	1.48%
Elderly Family	385	4	1.04%	15	0	0.00%
Small Family (2-4 persons)	900	75	8.33%	125	0	0.00%
Large Family (5 or more persons)	100	10	10.00%	55	4	7.27%
Elderly Non-Family	130	4	3.08%	15	0	0.00%
Non-Family, Non-Elderly	190	10	5.26%	60	0	0.00%
All Incomes	2,420	307	12.69%	715	252	35.24%
Elderly Family	600	44	7.33%	25	0	0.00%
Small Family (2-4 persons)	1,090	140	12.84%	295	80	27.12%
Large Family (5 or more persons)	114	24	21.05%	70	8	11.43%
Elderly Non-Family	350	64	18.29%	55	19	34.55%
Non-Family, Non-Elderly	260	35	13.46%	265	145	54.72%

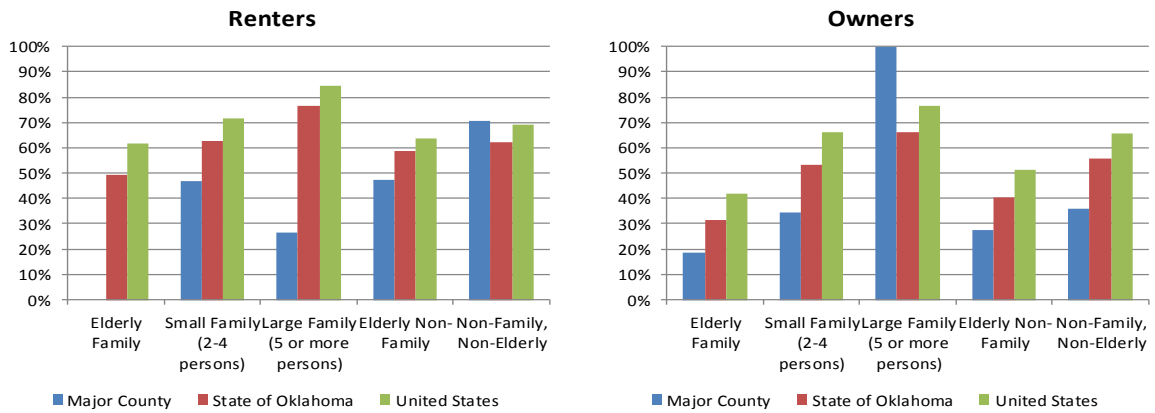
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Major County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	710	204	28.73%	445	248	55.73%
Elderly Family	215	40	18.60%	10	0	0.00%
Small Family (2-4 persons)	190	65	34.21%	170	80	47.06%
Large Family (5 or more persons)	14	14	100.00%	15	4	26.67%
Elderly Non-Family	220	60	27.27%	40	19	47.50%
Non-Family, Non-Elderly	70	25	35.71%	205	145	70.73%

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 Major 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.”



Major 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	145	90	62.1%	155	130	83.9%
White alone, non-Hispanic	135	80	59.3%	110	90	81.8%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	8	4	50.0%
Other (including multiple races)	0	0	N/A	35	35	100.0%
Income 30%-50% HAMFI	230	25	10.9%	135	85	63.0%
White alone, non-Hispanic	195	25	12.8%	95	60	63.2%
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	35	0	0.0%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	35	25	71.4%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 50%-80% HAMFI	335	85	25.4%	150	30	20.0%
White alone, non-Hispanic	305	85	27.9%	125	30	24.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	20	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	25	0	0.0%	10	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
Income 80%-100% HAMFI	265	75	28.3%	95	0	0.0%
White alone, non-Hispanic	255	75	29.4%	90	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	15	0	0.0%	4	0	0.0%
Other (including multiple races)	0	0	N/A	0	0	N/A
All Incomes	2,415	300	12.4%	714	249	34.9%
White alone, non-Hispanic	2,285	290	12.7%	585	180	30.8%
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	50	0	0.0%	28	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	80	10	12.5%	71	33	46.5%
Other (including multiple races)	0	0	N/A	35	35	100.0%

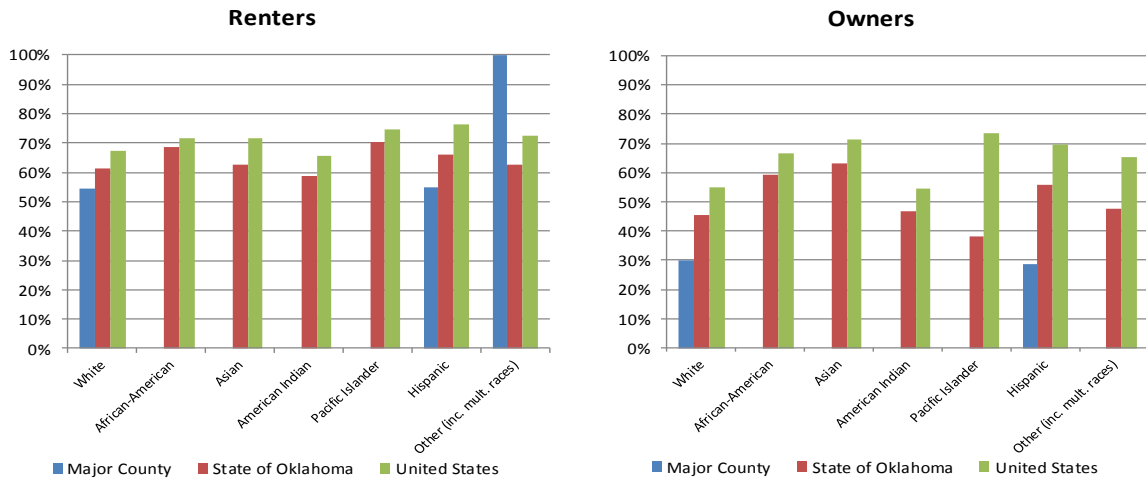
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Major 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	710	200	28.17%	440	55.68%
White alone, non-Hispanic	635	190	29.92%	330	54.55%
Black or African-American alone	0	0	N/A	0	N/A
Asian alone	0	0	N/A	0	N/A
American Indian alone	35	0	0.00%	24	0.00%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	35	10	28.57%	53	54.72%
Other (including multiple races)	0	0	N/A	35	100.00%

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

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



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

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Major 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 214 renter households that are cost overburdened, and 119 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 18 renter households that are cost overburdened, and 230 homeowners that are cost overburdened.
- Among renter reporting “other” as their race category (or reporting multiple races), 100% have one or more housing problems.



Overall Anticipated Housing Demand

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

Fairview Anticipated Demand

Households in Fairview grew at an annually compounded rate of 0.02% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.00% per year since that time, and that households will grow 0.68% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.68% per year in forecasting future household growth for Fairview.

The percentage of owner households was estimated at 64.56% with renter households estimated at 35.44%, 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 Fairview						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	1,191	1,199	1,207	1,215	1,224	1,232
Owner %: 64.56%	769	774	779	785	790	795
Renter %: 35.44%	422	425	428	431	434	437
Total New Owner Households					26	
Total New Renter Households					15	

Based on an estimated household growth rate of 0.68% per year, Fairview would require 26 new housing units for ownership, and 15 units for rent, over the next five years. Annually this equates to 5 units for ownership per year, and 3 units for rent per year.

Major County Anticipated Demand

Households in Major County grew at an annually compounded rate of 0.20% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.66% per year since that time, and that households will grow 0.69% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.69% per year in forecasting future household growth for Major County.

The percentage of owner households was estimated at 75.62% with renter households estimated at 24.38%, 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 Major County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	3,213	3,235	3,258	3,280	3,303	3,326
Owner %: 75.62%	2,430	2,446	2,463	2,480	2,498	2,515
Renter %: 24.38%	783	789	794	800	805	811
Total New Owner Households						85
Total New Renter Households						28

Based on an estimated household growth rate of 0.69% per year, Major County would require 85 new housing units for ownership, and 28 units for rent, over the next five years. Annually this equates to 17 units for ownership per year, and 6 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 Major 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 Major 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.

Major County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	85	28	113
Less than 30% AMI	5.99%	21.68%	5	6	11
Less than 50% AMI	15.50%	40.56%	13	11	24
Less than 60% AMI	18.60%	48.67%	16	13	29
Less than 80% AMI	29.34%	62.24%	25	17	42

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.

Major 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	39.46%	11.61%	34	3	37
Elderly less than 30% AMI	3.31%	4.20%	3	1	4
Elderly less than 50% AMI	9.50%	5.59%	8	2	10
Elderly less than 60% AMI	11.40%	6.71%	10	2	12
Elderly less than 80% AMI	17.98%	6.99%	15	2	17

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.

Major 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)	32.02%	41.26%	27	11	39
Disabled less than 30% AMI	3.10%	15.38%	3	4	7
Disabled less than 50% AMI	7.64%	19.58%	7	5	12
Disabled less than 60% AMI	9.17%	23.50%	8	6	14
Disabled less than 80% AMI	13.84%	30.07%	12	8	20

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.

Major 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%	85	28	113
Total Veteran Demand	10.69%	10.69%	9	3	12
Veterans with Disabilities	4.02%	4.02%	3	1	5
Veterans Below Poverty	1.13%	1.13%	1	0	1
Disabled Veterans Below Poverty	0.63%	0.63%	1	0	1

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).

Major County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	85	28	113
Total Working Families	55.03%	55.03%	47	15	62
Working Families with Children Present	23.48%	23.48%	20	6	27

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 113 housing units will be needed in Major County over the next five years. Of those units:

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

- 12 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 14 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
- 27 will be needed by working families with children present

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