

**Housing Needs Assessment**  
**Texas County**

**Prepared For:**

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

**Effective Date of the Analysis:**

October 21, 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.





November 4, 2015

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

SUBJECT:       Housing Needs Assessment  
                  Texas County  
                  IRR - Tulsa/OKC File No. 140-2015-0083

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

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of Texas County is projected to grow by 7.85% over the next five years, or 1.57% annually. The population of the City of Guymon is projected to increase by 10.05% over the next five years, or 2.01% annually.
2. The number of households in Guymon increased by 14.95% between 2010 and 2015, for a net increase of 627 households in five years. Between 2010 and 2014, only 23 new single family residential units and 4 multifamily residential units were permitted.
3. Texas County is projected to need a total of 83 new ownership units and 45 new rental units *per year* over the next five years to meet anticipated household growth; these numbers are inclusive only of the demand created by new household growth and do not address the significant pent-up demand for housing in the county.
4. Median household income in Texas County is 5.6% above the state median household income. The poverty rates in Texas County and in Guymon are below the poverty rate for the State of Oklahoma as a whole. Additionally, the poverty rate in Texas County and in Guymon has declined since 2000.

5. The market for rental housing and good quality single family housing is overburdened with an excess of demand and an undersupply. Market participants report waiting greater than six months for adequate housing to become available.

**Disaster Resiliency Specific Findings:**

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Housing should continue to avoid potential flood prone areas, and existing housing impacted by repeated floods should ideally be moved/removed.
3. Increase outdoor sirens consistent with developed Texas County HMP to insure coverage for the county.
4. Tornadoes (1959-2014): Number:72 Injuries:13 Fatalities:0 Damages (1996-2014): \$830,000.00
5. Social Vulnerability: Particularly elevated social vulnerability score at county level; The area more vulnerable by census tract is primarily in the Guymon area.
6. Floodplain: Goodwell and Guymon have notable development within or near the floodplain.

**Homelessness Specific Findings**

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

**Fair Housing Specific Findings**

1. Units in mostly non-white enclaves: 372
2. Units in a community of immigrants: 782
3. Units in a limited English neighborhood: 782
4. Units nearer elevated number of disabled: 372
5. Units further than 15 miles from a hospital: 60
6. Units located in a food desert: 6
7. Units that lack readily available transit: 75

**Lead-Based Paint Specific Findings**

8. We estimate there are 1,454 occupied housing units in Texas County with lead-based paint hazards.
1. 600 of those housing units are estimated to be occupied by low-to-moderate income households.

2. We estimate that 238 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 Texas 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 Texas 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 Texas 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 Texas County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Texas County area.

## Effective Date of Consultation

The Texas County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 21, 2015. The date of this report is November 4, 2015. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Texas County area was inspected during October, 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

# Texas County Analysis

## Area Information

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

Texas County is located in northwestern Oklahoma, the middle of three counties that make up the Oklahoma panhandle. The county shares a border with the State of Kansas to the north, and the State of Texas to the south. The Texas County seat, Guymon, is approximately 100 miles north of Amarillo, Texas, 230 miles southwest of Wichita, Kansas, and 235 miles northwest of Oklahoma City.

Texas County has a total area of 2,049 square miles (2,041 square miles of land, and 7 square miles of water), ranking 2nd out of Oklahoma's 77 counties in terms of total area. The total population of Texas County as of the 2010 Census was 20,640 persons, for a population density of 10 persons per square mile of land.

## Access and Linkages

Primary access to the area is provided by U.S. Highway 412, a major arterial that crosses Texas County in an east/west direction. This highway is also known as State Highway 3. U.S. 412 provides access from the Guymon area to Enid, Oklahoma, approximately 200 miles to the east. U.S. 412 also provides access to the interstate highway system via the Interstate 35 interchange, approximately 230 miles to the east. Additionally, U.S. Highway 54 crosses the area in a northeast/southwest direction, providing access to Liberal and Wichita, KS to the northeast, and I-40 approximately 100 miles to the southwest. U.S. Highway 54 is the target of the SPIRIT 54 project, which promotes the improvement of U.S. 54. Widening projects are underway throughout several states, with an overall goal to widen the highway to 4 lanes from beginning to end.

Public transportation is provided by the City of Guymon, known as "The Ride." Service is demand/response, and 24-hour advance notification is recommended. Fares are \$1.00 for adults, and children and seniors ride free. However, the primary mode of transportation in this area is private automobiles by far.

Guymon Municipal Airport is located in the northwestern part of the city. The airport has a 5900' runway, and a 24/7 onsite flight based operator. Apollo Medflight, based out of Amarillo, Texas offers air ambulance service operating out of the Guymon Municipal Airport. The nearest commercial airport is located in Amarillo, approximately 100 miles south of Guymon.

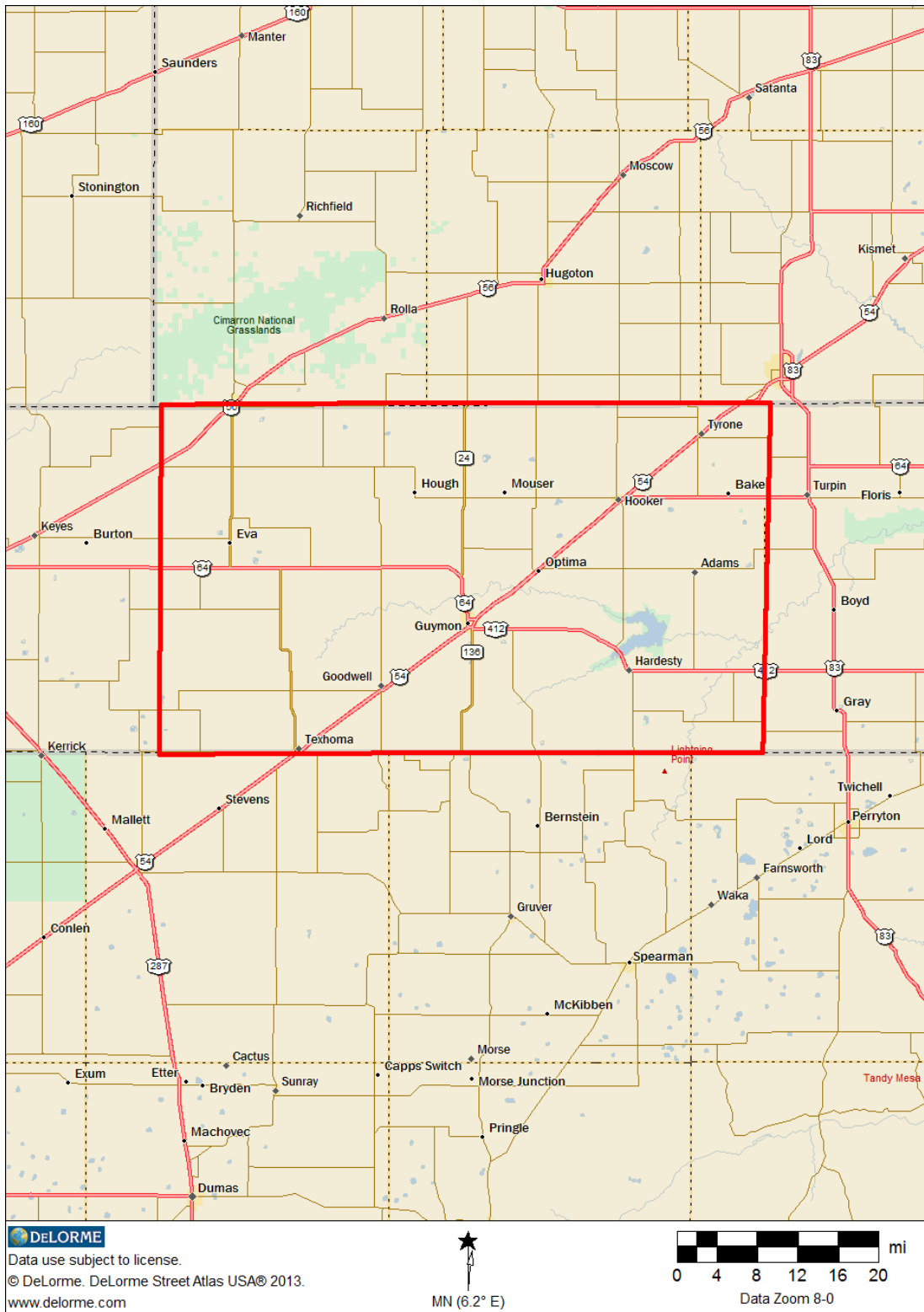
### **Educational Facilities**

All of the county communities have public school facilities. Oklahoma Panhandle State University, located in Goodwell, Oklahoma, is the only institution of higher education in Texas County. With a student body population of approximately 1,720 undergraduates, OPSU offers associate and bachelor's degree programs, as well as teaching certification programs.

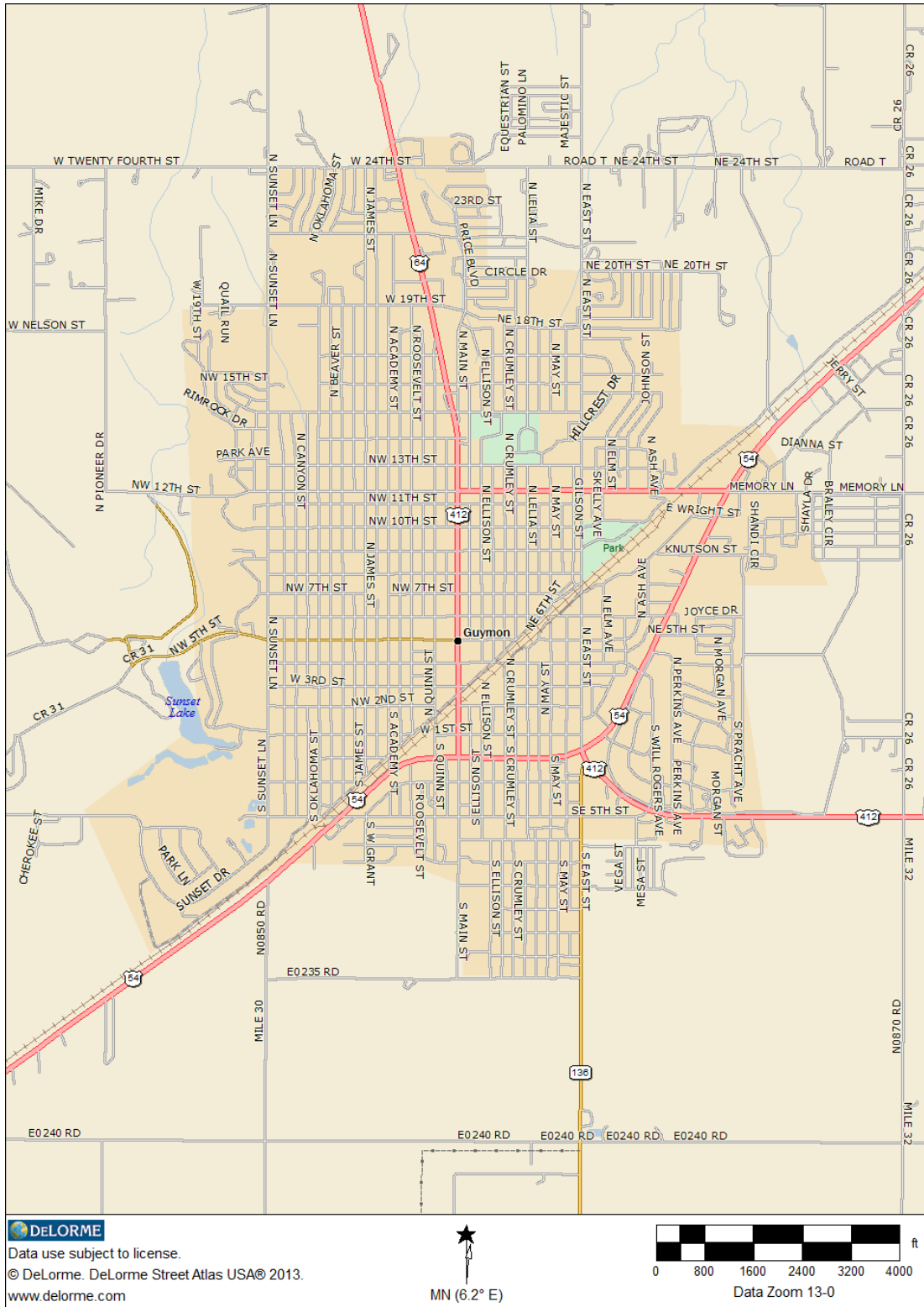
### **Medical Facilities**

County medical services are provided by the Memorial Hospital of Texas County, a level IV, 47 bed acute care hospital located in Guymon. Physician's services are available both at Memorial Hospital and at smaller clinics located throughout Guymon. Additional community health services are provided by clinics located in Hooker and Texhoma.

### Texas County Area Map



### Guymon Area Map



## Demographic Analysis

### Population and Households

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

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Guymon	10,472	11,442	0.89%	13,256	2.99%	14,645	2.01%
Texas County	20,107	20,640	0.26%	22,778	1.99%	24,624	1.57%
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 Texas County was 20,640 persons as of the 2010 Census, a 0.26% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Texas County to be 22,778 persons, and projects that the population will show 1.57% annualized growth over the next five years.

The population of Guymon was 11,442 persons as of the 2010 Census, a 0.89% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Guymon to be 13,256 persons, and projects that the population will show 2.01% annualized growth over the next five years.

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

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Guymon	3,651	3,954	0.80%	4,581	2.99%	5,068	2.04%
Texas County	7,153	7,212	0.08%	7,955	1.98%	8,595	1.56%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Guymon	2,634	2,756	0.45%	3,211	3.10%	3,552	2.04%
Texas County	5,248	5,147	-0.19%	5,667	1.94%	6,117	1.54%
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, Texas County had a total of 7,212 households, representing a 0.08% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Texas County to have 7,955

households. This number is expected to experience a 1.56% annualized rate of growth over the next five years.

As of 2010, Guymon had a total of 3,954 households, representing a 0.80% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Guymon to have 4,581 households. This number is expected to experience a 2.04% 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 Texas County based on the U.S. Census Bureau's American Community Survey.

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Guymon		Texas County	
	No.	Percent	No.	Percent
Total Population	11,742		21,157	
White Alone	7,199	61.31%	14,086	66.58%
Black or African American Alone	153	1.30%	296	1.40%
Amer. Indian or Alaska Native Alone	25	0.21%	108	0.51%
Asian Alone	599	5.10%	713	3.37%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	3,363	28.64%	5,313	25.11%
Two or More Races	403	3.43%	641	3.03%

Population by Hispanic or Latino Origin	Guymon		Texas County	
	No.	Percent	No.	Percent
Total Population	11,742		21,157	
Hispanic or Latino	6,147	52.35%	9,233	43.64%
<i>Hispanic or Latino, White Alone</i>	2,328	37.87%	3,419	37.03%
<i>Hispanic or Latino, All Other Races</i>	3,819	62.13%	5,814	62.97%
Not Hispanic or Latino	5,595	47.65%	11,924	56.36%
<i>Not Hispanic or Latino, White Alone</i>	4,871	87.06%	10,667	89.46%
<i>Not Hispanic or Latino, All Other Races</i>	724	12.94%	1,257	10.54%

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

In Texas County, racial and ethnic minorities comprise 49.58% of the total population. Within Guymon, racial and ethnic minorities represent 58.52% of the population.

### Population by Age

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



<b>Texas County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	20,640		22,778		24,624			
Age 0 - 4	1,811	8.77%	1,848	8.11%	1,931	7.84%	0.41%	0.88%
Age 5 - 9	1,661	8.05%	1,796	7.88%	1,860	7.55%	1.58%	0.70%
Age 10 - 14	1,580	7.66%	1,788	7.85%	1,863	7.57%	2.50%	0.83%
Age 15 - 17	888	4.30%	1,010	4.43%	1,162	4.72%	2.61%	2.84%
Age 18 - 20	1,096	5.31%	1,165	5.11%	1,279	5.19%	1.23%	1.88%
Age 21 - 24	1,394	6.75%	1,398	6.14%	1,494	6.07%	0.06%	1.34%
Age 25 - 34	2,941	14.25%	3,237	14.21%	3,317	13.47%	1.94%	0.49%
Age 35 - 44	2,566	12.43%	2,941	12.91%	3,180	12.91%	2.77%	1.57%
Age 45 - 54	2,554	12.37%	2,676	11.75%	2,844	11.55%	0.94%	1.23%
Age 55 - 64	2,034	9.85%	2,418	10.62%	2,608	10.59%	3.52%	1.52%
Age 65 - 74	1,150	5.57%	1,429	6.27%	1,877	7.62%	4.44%	5.61%
Age 75 - 84	723	3.50%	771	3.38%	869	3.53%	1.29%	2.42%
Age 85 and over	242	1.17%	301	1.32%	340	1.38%	4.46%	2.47%
<i>Age 55 and over</i>	<i>4,149</i>	<i>20.10%</i>	<i>4,919</i>	<i>21.60%</i>	<i>5,694</i>	<i>23.12%</i>	<i>3.46%</i>	<i>2.97%</i>
<i>Age 62 and over</i>	<i>2,483</i>	<i>12.03%</i>	<i>2,925</i>	<i>12.84%</i>	<i>3,528</i>	<i>14.33%</i>	<i>3.33%</i>	<i>3.82%</i>
<b>Median Age</b>	31.4		32.4		33.2		0.63%	0.49%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Texas County is 32.4 years. This compares with the statewide figure of 36.6 years. Approximately 8.11% of the population is below the age of 5, while 12.84% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.82% per year.

### Guymon 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.
<b>Population by Age</b>	11,442		13,256		14,645			
Age 0 - 4	1,081	9.45%	1,125	8.49%	1,196	8.17%	0.80%	1.23%
Age 5 - 9	968	8.46%	1,090	8.22%	1,141	7.79%	2.40%	0.92%
Age 10 - 14	867	7.58%	1,077	8.12%	1,152	7.87%	4.43%	1.36%
Age 15 - 17	502	4.39%	582	4.39%	700	4.78%	3.00%	3.76%
Age 18 - 20	478	4.18%	534	4.03%	618	4.22%	2.24%	2.96%
Age 21 - 24	761	6.65%	721	5.44%	784	5.35%	-1.07%	1.69%
Age 25 - 34	1,825	15.95%	2,123	16.02%	2,143	14.63%	3.07%	0.19%
Age 35 - 44	1,525	13.33%	1,812	13.67%	2,012	13.74%	3.51%	2.12%
Age 45 - 54	1,349	11.79%	1,592	12.01%	1,772	12.10%	3.37%	2.17%
Age 55 - 64	1,030	9.00%	1,296	9.78%	1,466	10.01%	4.70%	2.50%
Age 65 - 74	587	5.13%	746	5.63%	1,011	6.90%	4.91%	6.27%
Age 75 - 84	339	2.96%	388	2.93%	468	3.20%	2.74%	3.82%
Age 85 and over	130	1.14%	170	1.28%	182	1.24%	5.51%	1.37%
<i>Age 55 and over</i>	<i>2,086</i>	<i>18.23%</i>	<i>2,600</i>	<i>19.61%</i>	<i>3,127</i>	<i>21.35%</i>	<i>4.50%</i>	<i>3.76%</i>
<i>Age 62 and over</i>	<i>1,235</i>	<i>10.79%</i>	<i>1,523</i>	<i>11.49%</i>	<i>1,919</i>	<i>13.10%</i>	<i>4.28%</i>	<i>4.73%</i>
<b>Median Age</b>	30.8		32.1		33.1		0.83%	0.62%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Guymon is 32.1 years. This compares with the statewide figure of 36.6 years. Approximately 8.49% of the population is below the age of 5, while 11.49% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.73% per year.

### Families by Presence of Children

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

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


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	Guymon		Texas County	
	No.	Percent	No.	Percent
Total Families:	2,919		5,271	
Married-Couple Family:	2,236	76.60%	4,142	78.58%
With Children Under 18 Years	1,038	35.56%	1,838	34.87%
No Children Under 18 Years	1,198	41.04%	2,304	43.71%
Other Family:	683	23.40%	1,129	21.42%
Male Householder, No Wife Present	235	8.05%	405	7.68%
With Children Under 18 Years	120	4.11%	253	4.80%
No Children Under 18 Years	115	3.94%	152	2.88%
Female Householder, No Husband Present	448	15.35%	724	13.74%
With Children Under 18 Years	306	10.48%	495	9.39%
No Children Under 18 Years	142	4.86%	229	4.34%
<hr/>				
Total Single Parent Families	426		748	
Male Householder	120	28.17%	253	33.82%
Female Householder	306	71.83%	495	66.18%

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

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As shown, within Texas County, among all families 14.19% are single-parent families, while in Guymon, the percentage is 14.59%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	11,619		21,023		3,702,515	
Under 18 Years:	3,317		5,999		933,738	
With One Type of Disability	136	4.10%	212	3.53%	33,744	3.61%
With Two or More Disabilities	63	1.90%	63	1.05%	11,082	1.19%
No Disabilities	3,118	94.00%	5,724	95.42%	888,912	95.20%
18 to 64 Years:	7,178		12,914		2,265,702	
With One Type of Disability	499	6.95%	691	5.35%	169,697	7.49%
With Two or More Disabilities	210	2.93%	357	2.76%	149,960	6.62%
No Disabilities	6,469	90.12%	11,866	91.88%	1,946,045	85.89%
65 Years and Over:	1,124		2,110		503,075	
With One Type of Disability	292	25.98%	557	26.40%	95,633	19.01%
With Two or More Disabilities	255	22.69%	434	20.57%	117,044	23.27%
No Disabilities	577	51.33%	1,119	53.03%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>1,455</b>	<b>12.52%</b>	<b>2,314</b>	<b>11.01%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Texas County, 11.01% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Guymon the percentage is 12.52%.

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

**2013 Population by Veteran and Disability Status**

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	8,302		14,668		2,738,788	
Veteran:	398	4.79%	829	5.65%	305,899	11.17%
With a Disability	131	32.91%	279	33.66%	100,518	32.86%
No Disability	267	67.09%	550	66.34%	205,381	67.14%
Non-veteran:	7,904	95.21%	13,839	94.35%	2,432,889	88.83%
With a Disability	1,125	14.23%	1,760	12.72%	430,610	17.70%
No Disability	6,779	85.77%	12,079	87.28%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Texas County, the Census Bureau estimates there are 829 veterans, 33.66% of which have one or more disabilities (compared with 32.86% at a statewide level). In Guymon, there are an estimated 398 veterans, 32.91% of which are estimated to have a disability.

### Group Quarters Population

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

	Guymon		Texas County	
	No.	Percent	No.	Percent
Total Population	11,442		20,640	
Group Quarters Population	150	1.31%	572	2.77%
Institutionalized Population	101	0.88%	108	0.52%
Correctional facilities for adults	57	0.50%	57	0.28%
Juvenile facilities	0	0.00%	7	0.03%
Nursing facilities/Skilled-nursing facilities	44	0.38%	44	0.21%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	49	0.43%	464	2.25%
College/University student housing	0	0.00%	414	2.01%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	49	0.43%	50	0.24%

Source: 2010 Decennial Census, Table P42

### Household Income Levels

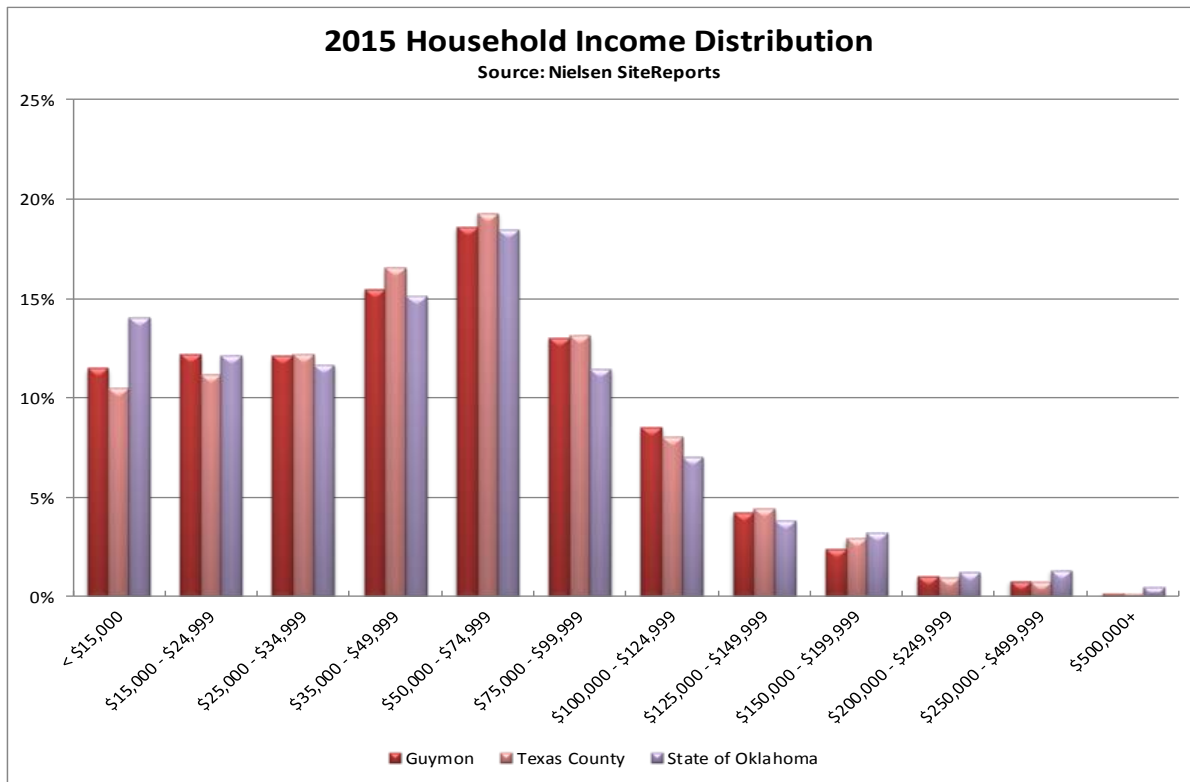
Data in the following chart shows the distribution of household income in Texas County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

### 2015 Household Income Distribution

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Households by HH Income</b>	4,581		7,955		1,520,327	
< \$15,000	527	11.50%	835	10.50%	213,623	14.05%
\$15,000 - \$24,999	559	12.20%	889	11.18%	184,613	12.14%
\$25,000 - \$34,999	555	12.12%	967	12.16%	177,481	11.67%
\$35,000 - \$49,999	708	15.46%	1,316	16.54%	229,628	15.10%
\$50,000 - \$74,999	851	18.58%	1,532	19.26%	280,845	18.47%
\$75,000 - \$99,999	597	13.03%	1,044	13.12%	173,963	11.44%
\$100,000 - \$124,999	389	8.49%	638	8.02%	106,912	7.03%
\$125,000 - \$149,999	193	4.21%	352	4.42%	57,804	3.80%
\$150,000 - \$199,999	111	2.42%	234	2.94%	48,856	3.21%
\$200,000 - \$249,999	47	1.03%	77	0.97%	18,661	1.23%
\$250,000 - \$499,999	36	0.79%	59	0.74%	20,487	1.35%
\$500,000+	8	0.17%	12	0.15%	7,454	0.49%
<b>Median Household Income</b>	\$48,761		\$49,664		\$47,049	
<b>Average Household Income</b>	\$61,680		\$62,723		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Texas County is estimated to be \$49,664 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Guymon, median household income is estimated to be \$48,761 .



### Household Income Trend

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

	1999 Median HH Income	2015 Median HH Income	Nominal Growth Rate	Inflation Rate	Real Growth
Guymon	\$37,333	\$48,761	1.68%	2.40%	-0.72%
Texas County	\$35,872	\$49,664	2.05%	2.40%	-0.35%
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 Texas County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Texas County, but rather a national trend. Over the same period, the



national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

### Poverty Rates

Overall rates of poverty in Texas 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
Guymon	14.31%	10.44%	-387	0.00%	44.12%
Texas County	14.09%	12.82%	-126	6.32%	49.49%
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 Texas County is estimated to be 12.82% by the American Community Survey. This is a decrease of 126 basis points since the 2000 census. Within Guymon, the poverty rate is estimated to be 10.44%, a decrease of 387 basis points since the 2000 census. These decreases are contrary to the statewide and national trends: 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 Texas County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Texas County	8,236	9,878	3.70%	5.1%	3.3%	-180
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thds)	139,497	149,349	1.37%	9.3%	5.3%	-400

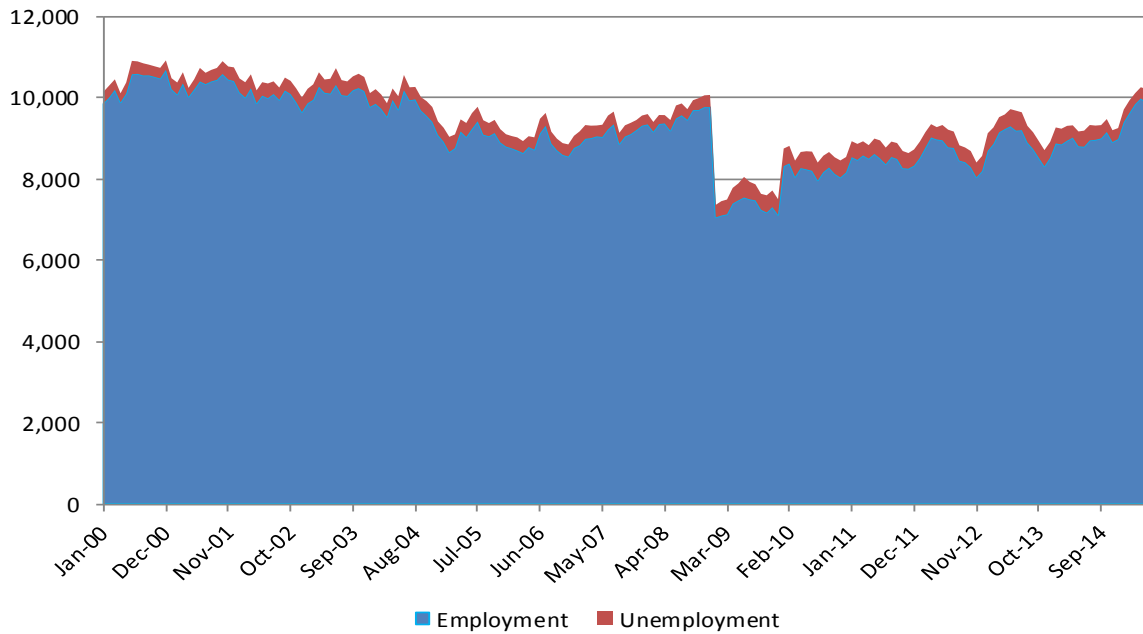
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Texas County was 9,878 persons. Compared with figures from May 2010, this represents annualized employment growth of 3.70% per year. The unemployment rate in May was 3.3%, a decrease of -180 basis points from May 2010, which was 5.1%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates. Texas County has outperformed the state in annual employment growth over this time period. Additionally, the unemployment rate in Texas County is typically below statewide levels, and well below national levels.

### Employment Level Trends

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

**Employment and Unemployment in Texas County**  
**January 2000 through May 2015**



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

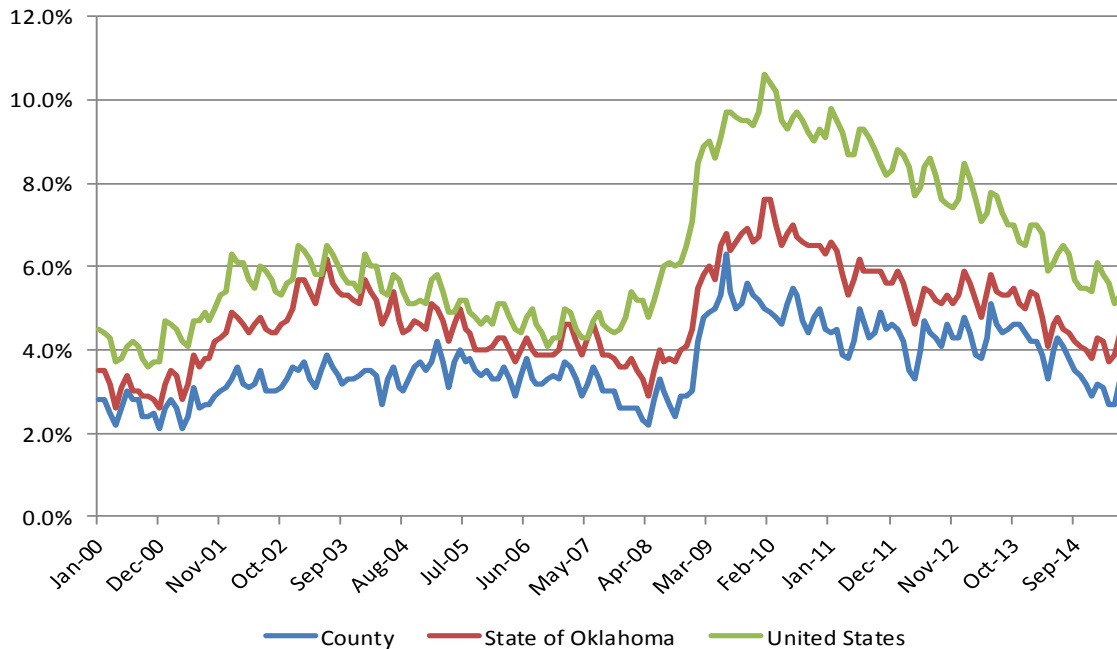
As shown, total employment levels in Texas County trended generally downward from 2000 through mid-2005. Employment was stable from 2005 through the end of 2006, before beginning to climb measurable through 2007 and 2008. The apparent drop in 2009 is due to the recalibration of Bureau of Labor Statistics data. From 2010 through May 2015, total employment continued its upward trend, to its current level of 9,878 persons. The number of unemployed persons in May 2015 was 334, out of a total labor force of 10,212 persons.

**Unemployment Rate Trends**

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

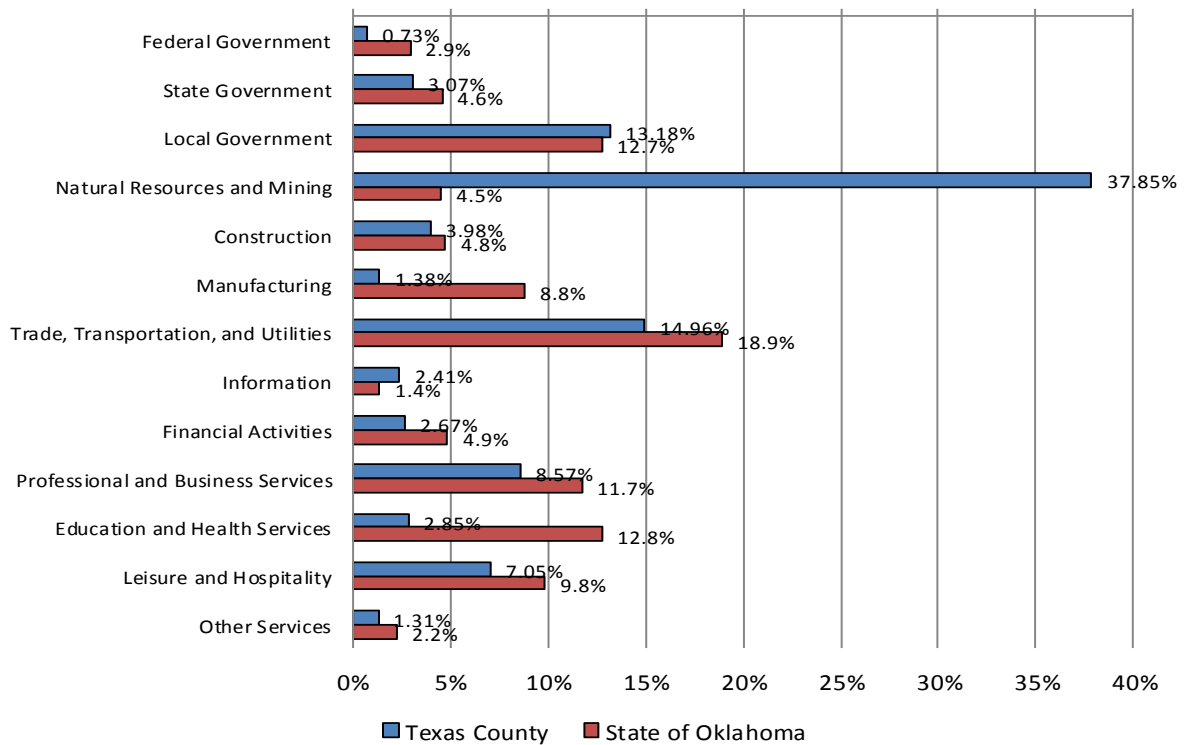


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	11	73	0.73%	\$55,789	0.37
State Government	14	305	3.07%	\$38,068	0.92
Local Government	49	1,310	13.18%	\$30,445	1.31
Natural Resources and Mining	64	3,761	37.85%	\$41,132	24.96
Construction	67	395	3.98%	\$34,102	0.89
Manufacturing	14	137	1.38%	\$43,501	0.15
Trade, Transportation, and Utilities	134	1,486	14.96%	\$37,720	0.78
Information	9	239	2.41%	\$45,308	1.20
Financial Activities	41	265	2.67%	\$43,102	0.47
Professional and Business Services	65	852	8.57%	\$52,149	0.61
Education and Health Services	39	283	2.85%	\$34,856	0.19
Leisure and Hospitality	51	700	7.05%	\$11,459	0.66
Other Services	40	130	1.31%	\$29,804	0.42
<b>Total</b>	<b>597</b>	<b>9,936</b>		<b>\$37,661</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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



Among private employers, the largest percentage of persons (37.85%) are employed in Natural Resources and Mining. The average annual pay in this sector is \$41,132 per year. The industry with the highest annual pay is Professional and Business Services, with average annual pay of \$52,149 per year.

The rightmost column of the previous table provides location quotients for each industry for Texas 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 (Texas 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 Texas County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 24.96.

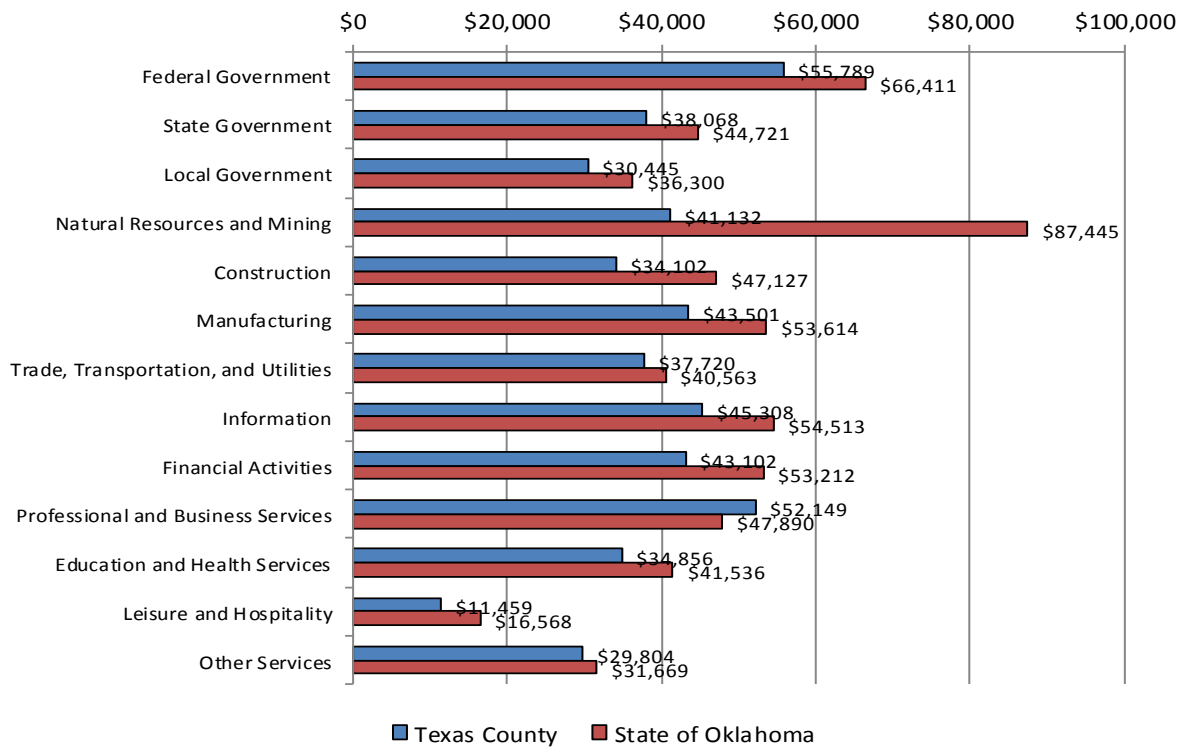
The next table presents average annual pay in Texas County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Texas County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$55,789	\$66,411	\$75,784	84.0%	73.6%
State Government	\$38,068	\$44,721	\$54,184	85.1%	70.3%
Local Government	\$30,445	\$36,300	\$46,146	83.9%	66.0%
Natural Resources and Mining	\$41,132	\$87,445	\$59,666	47.0%	68.9%
Construction	\$34,102	\$47,127	\$55,041	72.4%	62.0%
Manufacturing	\$43,501	\$53,614	\$62,977	81.1%	69.1%
Trade, Transportation, and Utilities	\$37,720	\$40,563	\$42,988	93.0%	87.7%
Information	\$45,308	\$54,513	\$90,804	83.1%	49.9%
Financial Activities	\$43,102	\$53,212	\$85,261	81.0%	50.6%
Professional and Business Services	\$52,149	\$47,890	\$66,657	108.9%	78.2%
Education and Health Services	\$34,856	\$41,536	\$45,951	83.9%	75.9%
Leisure and Hospitality	\$11,459	\$16,568	\$20,993	69.2%	54.6%
Other Services	\$29,804	\$31,669	\$33,935	94.1%	87.8%
<b>Total</b>	<b>\$37,661</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>86.0%</b>	<b>73.3%</b>

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

**Average Annual Pay - 2014**



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

**Working Families**

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



<b>Families by Employment Status and Presence of Children</b>						
	<b>Guymon</b>		<b>Texas County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>2,919</b>		<b>5,271</b>		<b>961,468</b>	
With Children <18 Years:	1,464	50.15%	2,586	49.06%	425,517	44.26%
Married Couple:	1,038	70.90%	1,838	71.08%	281,418	66.14%
Both Parents Employed	618	59.54%	1,044	56.80%	166,700	59.24%
One Parent Employed	343	33.04%	710	38.63%	104,817	37.25%
Neither Parent Employed	77	7.42%	84	4.57%	9,901	3.52%
Other Family:	426	29.10%	748	28.92%	144,099	33.86%
Male Householder:	120	28.17%	253	33.82%	36,996	25.67%
Employed	120	100.00%	253	100.00%	31,044	83.91%
Not Employed	0	0.00%	0	0.00%	5,952	16.09%
Female Householder:	306	71.83%	495	66.18%	107,103	74.33%
Employed	242	79.08%	368	74.34%	75,631	70.62%
Not Employed	64	20.92%	127	25.66%	31,472	29.38%
Without Children <18 Years:	1,455	49.85%	2,685	50.94%	535,951	55.74%
Married Couple:	1,198	82.34%	2,304	85.81%	431,868	80.58%
Both Spouses Employed	505	42.15%	1,044	45.31%	167,589	38.81%
One Spouse Employed	527	43.99%	919	39.89%	138,214	32.00%
Neither Spouse Employed	166	13.86%	341	14.80%	126,065	29.19%
Other Family:	257	17.66%	381	14.19%	104,083	19.42%
Male Householder:	115	69.28%	152	44.57%	32,243	25.58%
Employed	115	100.00%	150	98.68%	19,437	60.28%
Not Employed	0	0.00%	2	1.32%	12,806	39.72%
Female Householder:	142	55.25%	229	60.10%	71,840	69.02%
Employed	82	57.75%	131	57.21%	36,601	50.95%
Not Employed	60	42.25%	98	42.79%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,552</i>	<i>87.43%</i>	<i>4,619</i>	<i>87.63%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>1,323</i>	<i>51.84%</i>	<i>2,375</i>	<i>51.42%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>1,229</i>	<i>48.16%</i>	<i>2,244</i>	<i>48.58%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Texas County, there are 4,619 working families, 51.42% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

## Major Employers

The largest employer in the area, by far, is Seaboard Foods. It has facilities scattered throughout the area, but the main plant is located on the east side of the city in the Guymon Industrial Park. Seaboard employs 2,300 at its Guymon plant, and 1,300 in farms throughout the region. Other major employers include the City of Guymon, Texas County, and the Texas County Memorial Hospital.

## Commuting Patterns

### Travel Time to Work

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

### Workers 16 Years and Over by Commuting Time to Work

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>5,553</b>		<b>9,936</b>		<b>1,613,364</b>	
Less than 15 minutes	4,090	73.65%	6,014	60.53%	581,194	36.02%
15 to 30 minutes	565	10.17%	2,172	21.86%	625,885	38.79%
30 to 45 minutes	418	7.53%	1,004	10.10%	260,192	16.13%
45 to 60 minutes	336	6.05%	473	4.76%	74,625	4.63%
60 or more minutes	144	2.59%	273	2.75%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Texas County, the largest percentage of workers (60.53%) travel Less than 15 minutes to work. Texas County has an active labor market, and draws employees from throughout the panhandle region for employment.

### Means of Transportation

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

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

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>5,716</b>		<b>10,323</b>		<b>1,673,026</b>	
Car, Truck or Van:	5,479	95.85%	9,643	93.41%	1,551,461	92.73%
<i>Drove Alone</i>	<i>4,137</i>	<i>75.51%</i>	<i>7,624</i>	<i>79.06%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>1,342</i>	<i>24.49%</i>	<i>2,019</i>	<i>20.94%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	17	0.30%	25	0.24%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	1	0.01%	3,757	0.22%
Bicycle	0	0.00%	3	0.03%	4,227	0.25%
Walked	35	0.61%	216	2.09%	30,401	1.82%
Other Means	22	0.38%	48	0.46%	14,442	0.86%
Worked at Home	163	2.85%	387	3.75%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301



## Housing Stock Analysis

### Existing Housing Units

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

<b>Total Housing Units</b>					
	2000	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Guymon	3,941	4,303	0.88%	4,942	2.81%
Texas County	8,014	8,208	0.24%	8,951	1.75%
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 Texas County grew by 1.75% per year, to a total of 8,951 housing units in 2015. In terms of new housing unit construction, Texas County outpaced Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	<b>Guymon</b>		<b>Texas County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Housing Units</b>	<b>4,322</b>		<b>8,187</b>		<b>1,669,828</b>	
1 Unit, Detached	2,995	69.30%	5,565	67.97%	1,219,987	73.06%
1 Unit, Attached	139	3.22%	168	2.05%	34,434	2.06%
Duplex Units	79	1.83%	148	1.81%	34,207	2.05%
3-4 Units	35	0.81%	89	1.09%	42,069	2.52%
5-9 Units	95	2.20%	111	1.36%	59,977	3.59%
10-19 Units	151	3.49%	154	1.88%	57,594	3.45%
20-49 Units	142	3.29%	142	1.73%	29,602	1.77%
50 or More Units	32	0.74%	35	0.43%	30,240	1.81%
Mobile Homes	654	15.13%	1,771	21.63%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	4	0.05%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>534</b>	<b>12.36%</b>	<b>679</b>	<b>8.29%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Texas County, 67.97% of housing units are single-family, detached. 8.29% of housing units are multifamily in structure (two or more units per building), while 21.68% of housing units comprise mobile homes, RVs, etc.

Within Guymon, 69.30% of housing units are single-family, detached. 12.36% of housing units are multifamily in structure, while 15.13% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>3,982</b>		<b>7,180</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>2,422</b>	<b>60.82%</b>	<b>4,637</b>	<b>64.58%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	18	0.74%	20	0.43%	2,580	0.27%
1 Bedroom	36	1.49%	79	1.70%	16,837	1.74%
2 Bedrooms	466	19.24%	961	20.72%	166,446	17.18%
3 Bedrooms	1,480	61.11%	2,657	57.30%	579,135	59.78%
4 Bedrooms	352	14.53%	775	16.71%	177,151	18.29%
5 or More Bedrooms	70	2.89%	145	3.13%	26,587	2.74%
<b>Renter Occupied:</b>	<b>1,560</b>	<b>39.18%</b>	<b>2,543</b>	<b>35.42%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	0	0.00%	12	0.47%	13,948	2.93%
1 Bedroom	282	18.08%	362	14.24%	101,850	21.43%
2 Bedrooms	632	40.51%	1,046	41.13%	179,121	37.68%
3 Bedrooms	559	35.83%	967	38.03%	152,358	32.05%
4 Bedrooms	78	5.00%	138	5.43%	24,968	5.25%
5 or More Bedrooms	9	0.58%	18	0.71%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Texas County is 64.58%, while 35.42% of housing units are renter occupied. In Guymon, the homeownership rate is 60.82%, while 39.18% of households are renters.

### Housing Units Tenure and Household Income

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

### Texas County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>7,180</b>	<b>4,637</b>	<b>2,543</b>	<b>64.58%</b>	<b>35.42%</b>
Less than \$5,000	183	32	151	17.49%	82.51%
\$5,000 - \$9,999	172	106	66	61.63%	38.37%
\$10,000-\$14,999	370	169	201	45.68%	54.32%
\$15,000-\$19,999	508	269	239	52.95%	47.05%
\$20,000-\$24,999	416	229	187	55.05%	44.95%
\$25,000-\$34,999	976	505	471	51.74%	48.26%
\$35,000-\$49,999	971	609	362	62.72%	37.28%
\$50,000-\$74,999	1,572	1,164	408	74.05%	25.95%
\$75,000-\$99,999	933	691	242	74.06%	25.94%
\$100,000-\$149,999	698	499	199	71.49%	28.51%
\$150,000 or more	381	364	17	95.54%	4.46%
<b>Income Less Than \$25,000</b>	<b>1,649</b>	<b>805</b>	<b>844</b>	<b>48.82%</b>	<b>51.18%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Texas County as a whole, 51.18% of households with incomes less than \$25,000 are estimated to be renters, while 48.82% are estimated to be homeowners.

### Guymon Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>3,982</b>	<b>2,422</b>	<b>1,560</b>	<b>60.82%</b>	<b>39.18%</b>
Less than \$5,000	83	14	69	16.87%	83.13%
\$5,000 - \$9,999	80	57	23	71.25%	28.75%
\$10,000-\$14,999	169	46	123	27.22%	72.78%
\$15,000-\$19,999	359	187	172	52.09%	47.91%
\$20,000-\$24,999	263	147	116	55.89%	44.11%
\$25,000-\$34,999	517	219	298	42.36%	57.64%
\$35,000-\$49,999	484	278	206	57.44%	42.56%
\$50,000-\$74,999	916	659	257	71.94%	28.06%
\$75,000-\$99,999	523	366	157	69.98%	30.02%
\$100,000-\$149,999	371	243	128	65.50%	34.50%
\$150,000 or more	217	206	11	94.93%	5.07%
<b>Income Less Than \$25,000</b>	<b>954</b>	<b>451</b>	<b>503</b>	<b>47.27%</b>	<b>52.73%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Guymon, 52.73% of households with incomes less than \$25,000 are estimated to be renters, while 47.27% are estimated to be homeowners.

## Housing Units by Year of Construction and Tenure

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

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Guymon</b>		<b>Texas County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>3,982</b>		<b>7,180</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>2,422</b>	<b>60.82%</b>	<b>4,637</b>	<b>64.58%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	0	0.00%	10,443	1.08%
Built 2000 to 2009	156	6.44%	233	5.02%	153,492	15.84%
Built 1990 to 1999	115	4.75%	414	8.93%	125,431	12.95%
Built 1980 to 1989	302	12.47%	667	14.38%	148,643	15.34%
Built 1970 to 1979	669	27.62%	1,063	22.92%	184,378	19.03%
Built 1960 to 1969	411	16.97%	683	14.73%	114,425	11.81%
Built 1950 to 1959	225	9.29%	560	12.08%	106,544	11.00%
Built 1940 to 1949	278	11.48%	438	9.45%	50,143	5.18%
Built 1939 or Earlier	266	10.98%	579	12.49%	75,237	7.77%
Median Year Built:		1970		1971		1977
<b>Renter Occupied:</b>	<b>1,560</b>	<b>39.18%</b>	<b>2,543</b>	<b>35.42%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	5	0.20%	5,019	1.06%
Built 2000 to 2009	130	8.33%	151	5.94%	50,883	10.70%
Built 1990 to 1999	278	17.82%	453	17.81%	47,860	10.07%
Built 1980 to 1989	88	5.64%	248	9.75%	77,521	16.31%
Built 1970 to 1979	528	33.85%	653	25.68%	104,609	22.01%
Built 1960 to 1969	253	16.22%	410	16.12%	64,546	13.58%
Built 1950 to 1959	135	8.65%	276	10.85%	54,601	11.49%
Built 1940 to 1949	110	7.05%	205	8.06%	31,217	6.57%
Built 1939 or Earlier	38	2.44%	142	5.58%	39,089	8.22%
Median Year Built:		1975		1974		1975
<b>Overall Median Year Built:</b>		<b>1970</b>		<b>1972</b>		<b>1976</b>

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

Within Texas County, 5.42% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Guymon the percentage is 7.18%.

82.51% of housing units in Texas County were built prior to 1990, while in Guymon the percentage is 82.95%. These figures compare with the statewide figure of 72.78%.

## Substandard Housing

The next table presents data regarding substandard housing in Texas 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
Guymon	3,982	18	0.45%	21	0.53%	0	0.00%
Texas County	7,180	58	0.81%	60	0.84%	25	0.35%
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 Texas County, 0.81% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.84% 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 Texas County by vacancy and type. This data is provided by the American Community Survey.

## 2013 Housing Units by Vacancy

	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	4,322		8,187		1,669,828	
Total Vacant Units	340	7.87%	1,007	12.30%	225,747	13.52%
For rent	33	9.71%	139	13.80%	43,477	19.26%
Rented, not occupied	83	24.41%	92	9.14%	9,127	4.04%
For sale only	53	15.59%	90	8.94%	23,149	10.25%
Sold, not occupied	0	0.00%	44	4.37%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	51	5.06%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	171	50.29%	591	58.69%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	2.14%		1.89%		2.31%	
<b>Rental Vacancy Rate</b>	1.97%		5.01%		8.24%	

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

Within Texas County, the overall housing vacancy rate is estimated to be 12.30%. The homeowner vacancy rate is estimated to be 1.89%, while the rental vacancy rate is estimated to be 5.01%.

In Guymon, the overall housing vacancy rate is estimated to be 7.87%. The homeowner vacancy rate is estimated to be 2.14%, while the rental vacancy rate is estimated to be 1.97%.

## Building Permits

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

## Guymon

### New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	10	\$77,500	0	N/A
2005	10	\$89,100	0	N/A
2006	13	\$99,846	0	N/A
2007	9	\$121,000	0	N/A
2008	7	\$160,000	0	N/A
2009	0	N/A	0	N/A
2010	2	\$176,338	0	N/A
2011	10	\$121,025	0	N/A
2012	1	\$110,000	0	N/A
2013	7	\$173,143	0	N/A
2014	3	\$165,000	4	\$37,500

Source: United States Census Bureau Building Permits Survey

In Guymon, building permits for 76 housing units were issued between 2004 and 2014, for an average of 7 units per year. 94.74% of these housing units were single family homes, and 5.26% consisted of multifamily units.

### New Construction Activity

#### For Ownership:

New residential construction in Guymon is limited by the cost of materials and labor. What new construction has occurred has primarily been on the city's northeast side. The Pioneer Plains addition is currently under development on the north side of OK-3, across from Prairie Elementary School on the southeast side of Guymon. This addition will include 30 3 and 4 bedroom single family homes, ranging from 1,500 to 1,866 square feet, and will be priced between \$135,000 and \$167,000. As of October 2015, seven of the total 30 homes had been presold.

#### For Rent:

As with single family construction, new multifamily construction is limited by the cost of materials and labor. The only significant multifamily construction in Guymon over the past decade has been affiliated with the Dale Lofts project in downtown Guymon. Dale Lofts is a 45-unit LIHTC apartment complex for families, and consists of a newly constructed 3-story 12-unit apartment building, as well as 33 units in the renovated Dale Hotel. As of October 2015, the 3-story newly constructed building was complete and was 83% leased. Preleasing had yet to begin on the 33 units in the Dale Hotel building.

## Homeownership Market

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

### Housing Units by Home Value

The following table presents housing units in Texas 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

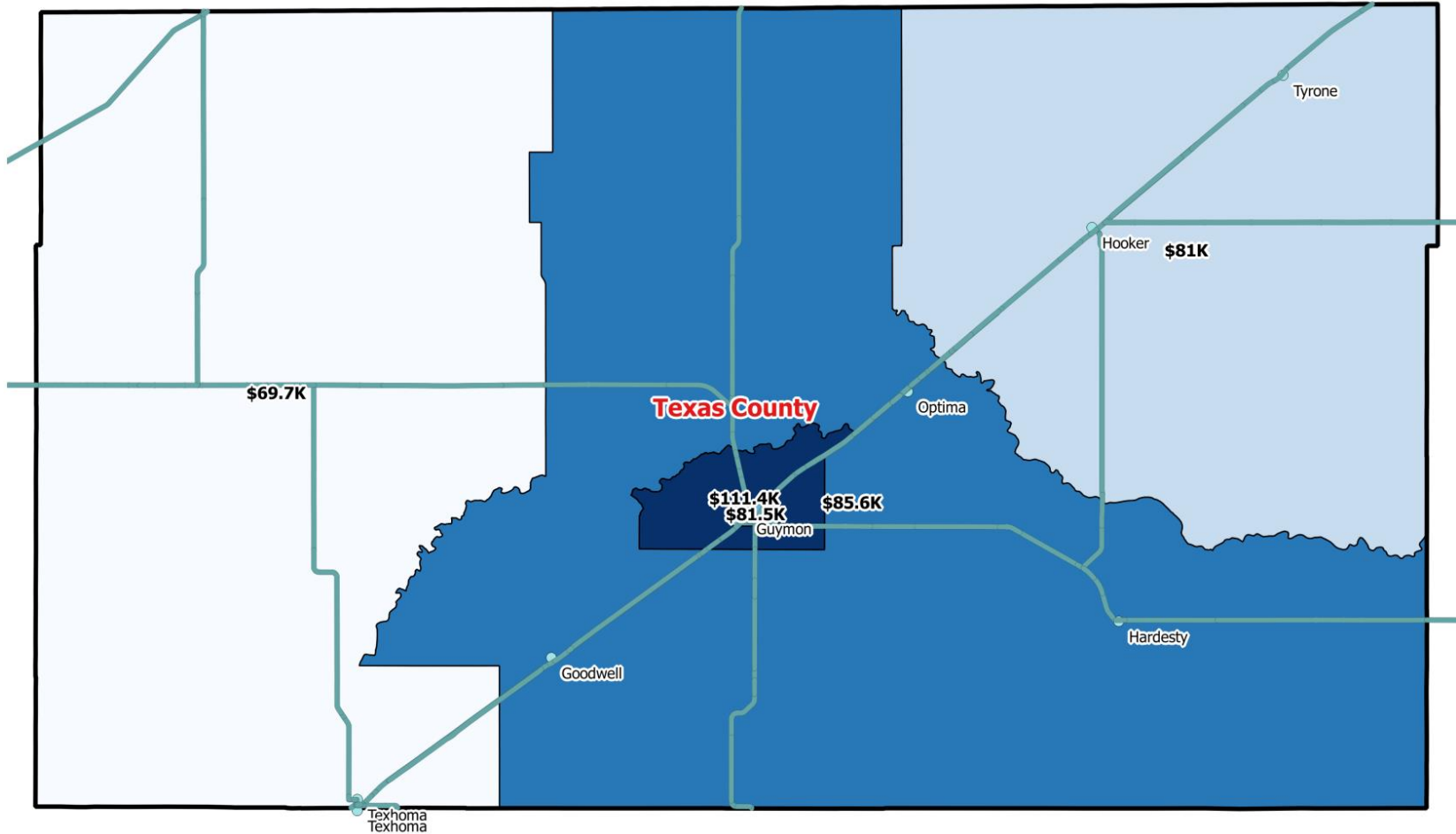
	Guymon		Texas County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Owner-Occupied Units:</b>	<b>2,422</b>		<b>4,637</b>		<b>968,736</b>	
Less than \$10,000	110	4.54%	285	6.15%	20,980	2.17%
\$10,000 to \$14,999	0	0.00%	86	1.85%	15,427	1.59%
\$15,000 to \$19,999	30	1.24%	110	2.37%	13,813	1.43%
\$20,000 to \$24,999	11	0.45%	40	0.86%	16,705	1.72%
\$25,000 to \$29,999	51	2.11%	102	2.20%	16,060	1.66%
\$30,000 to \$34,999	12	0.50%	104	2.24%	19,146	1.98%
\$35,000 to \$39,999	47	1.94%	84	1.81%	14,899	1.54%
\$40,000 to \$49,999	85	3.51%	232	5.00%	39,618	4.09%
\$50,000 to \$59,999	167	6.90%	313	6.75%	45,292	4.68%
\$60,000 to \$69,999	151	6.23%	255	5.50%	52,304	5.40%
\$70,000 to \$79,999	272	11.23%	370	7.98%	55,612	5.74%
\$80,000 to \$89,999	179	7.39%	377	8.13%	61,981	6.40%
\$90,000 to \$99,999	308	12.72%	463	9.98%	51,518	5.32%
\$100,000 to \$124,999	249	10.28%	541	11.67%	119,416	12.33%
\$125,000 to \$149,999	187	7.72%	370	7.98%	96,769	9.99%
\$150,000 to \$174,999	269	11.11%	383	8.26%	91,779	9.47%
\$175,000 to \$199,999	90	3.72%	110	2.37%	53,304	5.50%
\$200,000 to \$249,999	111	4.58%	224	4.83%	69,754	7.20%
\$250,000 to \$299,999	38	1.57%	101	2.18%	41,779	4.31%
\$300,000 to \$399,999	55	2.27%	69	1.49%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	11	0.24%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	3	0.06%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	4	0.09%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$93,100</b>		<b>\$89,000</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Texas County is \$89,000. This is -21.1% lower than the statewide median, which is \$112,800. The median home value in Guymon is estimated to be \$93,100. The geographic distribution of home values in Texas County can be visualized by the following map.



Texas County Median Home Values by Census Tract



## Home Values by Year of Construction

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

<b>2013 Median Home Value by Year of Construction</b>			
	<b>Guymon Median Value</b>	<b>Texas County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	-	\$188,900
Built 2000 to 2009	\$136,500	\$135,500	\$178,000
Built 1990 to 1999	\$104,200	\$82,800	\$147,300
Built 1980 to 1989	\$95,400	\$58,500	\$118,300
Built 1970 to 1979	\$107,300	\$98,300	\$111,900
Built 1960 to 1969	\$82,800	\$92,800	\$97,100
Built 1950 to 1959	\$80,100	\$81,800	\$80,300
Built 1940 to 1949	\$80,000	\$83,500	\$67,900
Built 1939 or Earlier	\$61,600	\$66,100	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Guymon Single Family Sales Activity

### Guymon Single Family Sales Activity

#### All Bedroom Types

<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# of Units Sold	129	140	131	109	27
Average Sale Price	\$95,198	\$106,862	\$119,584	\$118,406	\$123,056
Average Square Feet	1,442	1,475	1,515	1,519	1,748
Average Price/SF	\$64.61	\$79.27	\$71.24	\$77.74	\$75.38
Average Year Built	1962	1961	1961	1962	1966

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

Between 2011 and 2014, the average sale price grew by 5.61% per year. The average sale price in 2015 was \$123,056 for an average price per square foot of \$75.38/SF.

## Foreclosure Rates

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

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**Foreclosure Rates**

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<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Texas County	1.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	56

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\* Rank among the 64 counties for which foreclosure rates are available

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Source: Federal Reserve Bank of New York, Community Credit Profiles

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According to the data provided, the foreclosure rate in Texas County was 1.1% in May 2014. The county ranked 56 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%.

Discussions with local real estate professionals indicate that foreclosures in the area have had a minimal impact on the local market, with little measurable effect on sale prices or inventory levels.

## Rental Market

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

<b>2013 Rental Units by Gross Rent</b>						
	<b>Guymon</b>		<b>Texas County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>1,560</b>		<b>2,543</b>		<b>475,345</b>	
With cash rent:	1,428		2,146		432,109	
Less than \$100	17	1.09%	17	0.67%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	0	0.00%	0	0.00%	4,268	0.90%
\$200 to \$249	0	0.00%	13	0.51%	8,784	1.85%
\$250 to \$299	62	3.97%	77	3.03%	8,413	1.77%
\$300 to \$349	14	0.90%	30	1.18%	9,107	1.92%
\$350 to \$399	0	0.00%	38	1.49%	10,932	2.30%
\$400 to \$449	19	1.22%	67	2.63%	15,636	3.29%
\$450 to \$499	178	11.41%	240	9.44%	24,055	5.06%
\$500 to \$549	124	7.95%	214	8.42%	31,527	6.63%
\$550 to \$599	159	10.19%	243	9.56%	33,032	6.95%
\$600 to \$649	140	8.97%	210	8.26%	34,832	7.33%
\$650 to \$699	152	9.74%	209	8.22%	32,267	6.79%
\$700 to \$749	131	8.40%	149	5.86%	30,340	6.38%
\$750 to \$799	79	5.06%	150	5.90%	27,956	5.88%
\$800 to \$899	64	4.10%	127	4.99%	45,824	9.64%
\$900 to \$999	35	2.24%	85	3.34%	34,153	7.18%
\$1,000 to \$1,249	185	11.86%	203	7.98%	46,884	9.86%
\$1,250 to \$1,499	60	3.85%	65	2.56%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	9	0.58%	9	0.35%	5,121	1.08%
No cash rent	132	8.46%	397	15.61%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$650</b>		<b>\$632</b>		<b>\$699</b>	

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

Median gross rent in Texas County is estimated to be \$632, which is -9.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Guymon is estimated to be \$650.

### Median Gross Rent by Year of Construction

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

<b>2013 Median Gross Rent by Year of Construction</b>			
	<b>Guymon Median Rent</b>	<b>Texas County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$1,018	\$692	\$841
Built 1990 to 1999	\$527	\$556	\$715
Built 1980 to 1989	-	\$712	\$693
Built 1970 to 1979	\$705	\$693	\$662
Built 1960 to 1969	\$633	\$597	\$689
Built 1950 to 1959	\$548	\$544	\$714
Built 1940 to 1949	\$572	\$574	\$673
Built 1939 or Earlier	-	\$537	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

### Guymon Rental Survey Data

The next two tables show the results of our rental survey of Guymon. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

<b>Guymon Rental Properties - Market Rate</b>							
<b>Name</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
Crestview West Apartments	1970	2	1	868	\$595	\$0.685	0.00%
Crestview West Apartments	1970	3	2	1,100	\$650	\$0.591	0.00%
Crestview West Apartments	1970	2	2	1,100	\$650	\$0.591	0.00%
Apache Trace Apartments	2001	1	1	730	\$570	\$0.781	2.00%
Apache Trace Apartments	2001	2	2	1,009	\$695	\$0.689	2.00%
Apache Trace Apartments	2001	3	2	1,235	\$795	\$0.644	2.00%

<b>Guymon Rental Properties - Affordable</b>								
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
Garland Square	LIHTC	1996	2	1	773	\$565	\$0.731	5.00%
Garland Square	LIHTC	1996	3	2	900	\$635	\$0.706	5.00%
Pheasant Creek Apartments	USDA RD	1979	1	1	535	N/A	N/A	2.00%
Pheasant Creek Apartments	USDA RD	1979	2	2	624	N/A	N/A	2.00%
Dale Lofts	LIHTC	1948	2	2	1,044	\$595	\$0.570	16.70%
Dale Lofts	LIHTC	1948	3	2	1,134	\$695	\$0.613	16.70%
Whispering Plains Apartments	LIHTC	2000	1	1	625	\$440	\$0.704	6.70%
Whispering Plains Apartments	LIHTC	2000	2	2	875	\$515	\$0.589	6.70%
Whispering Plains Apartments	LIHTC	2000	3	2	1,130	\$590	\$0.522	6.70%
Central Plains Village I & II	USDA RD	1988	1	1	600	\$625	\$1.042	1.70%
Central Plains Village I & II	USDA RD	1988	1	1	600	\$565	\$0.942	1.70%
Central Plains Village I & II	USDA RD	1988	2	1	800	\$700	\$0.875	1.70%
Central Plains Village I & II	USDA RD	1988	2	1	800	\$635	\$0.794	1.70%

The previous rent surveys encompass over four hundred rental units in seven complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey, which is typical for this market. Review of historical rental data indicates the comparable rental rates have generally remained stable, despite high levels of market demand, especially among market rate units. Vacancy levels at surveyed properties ranged from 0% to 6.67%, with an average of 3.32%. The vast majority of vacant units had been leased or had applications in process. Discussions with rental market participants in Guymon indicated wait times of greater than six months for a rental unit to become available. The Dale Lofts units, which are still in the lease-up phase, began leasing in August 2015. As of October 2015, 10 units had been preleased, indicating an average monthly absorption rate of 3.3 units, or 27.5%.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single family residences are rentals as well as smaller complexes (under 20 units) not surveyed by this analyst. This analyst also spoke to a property manager with several single family houses which rent in Guymon. These units are typically 2 or 3 bedroom floorplans, and rent in the \$600 to \$900 per month range. Single family homes with 3 bedrooms, 2 bathrooms, and that are less than 10 years of age can rent for \$1,200 per month. The property manager noted that the units are typically 100% occupied and can be rented as quickly as the vacancy occurs.

The high demand for rental housing, especially rental housing without income restrictions, will only continue to be exacerbated by population growth in the area. New housing supply is needed immediately, and additional housing supply will continue to be in demand as the area population continues to grow at rates that outpace the statewide level. However, despite the demand for new housing, the high cost of labor and materials in the area makes cost feasibility for new multifamily construction difficult to achieve.

### **Rental Market Vacancy – Guymon**

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of available housing stock in the Guymon market. The city's market rate and USDA RD properties typically stay

well occupied. There is a small amount of vacancy in the city's LIHTC properties: the income restrictions at these properties effectively eliminate employees of Seaboard Foods, as well as many of the workers employed in the oil and gas industry. The overall market vacancy of rental housing units was reported at 1.97% by the Census Bureau as of the most recent American Community Survey.

As noted above, the majority of complexes in Guymon report occupancy levels above 95%. Although this analyst's survey does not include all rental units in Guymon, it represents a reasonable market sample of available units. It is the opinion of this analyst that the overall vacancy rate will remain at minimal levels if no new units are added. It is also obvious that new moderately priced well managed apartment developments would be quickly absorbed and not have a significant negative impact on existing properties.



Rent Survey 1  
Central Plains Village I & II



Rent Survey 2  
Whispering Plains Apartments



Rent Survey 3  
Apache Trace Apartments



Rent Survey 4  
Dale Lofts



Rent Survey 5  
Crestview West Apartments



Rent Survey 6  
Pheasant Creek Apartments





Rent Survey 7  
Garland Square

## 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 Texas 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.

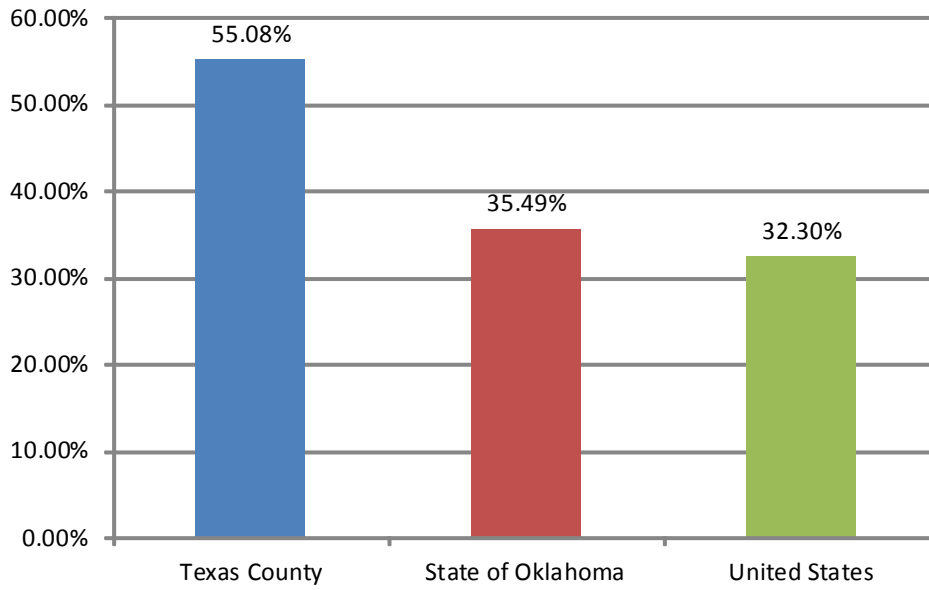
### HUD Programs in Texas County

<b>Texas County</b>	<b># Units</b>	<b>Occupancy Rate</b>	<b>Avg. Household Income</b>	<b>Tenant Contribution</b>	<b>Federal Contribution</b>	<b>% of Total Rent</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	13	95%	\$10,777	\$278	\$226	55.08%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
<b>Summary of All HUD Programs</b>	<b>13</b>	<b>95%</b>	<b>\$10,777</b>	<b>\$278</b>	<b>\$226</b>	<b>55.08%</b>
<b>State of Oklahoma</b>						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>94%</b>	<b>\$10,360</b>	<b>\$242</b>	<b>\$440</b>	<b>35.49%</b>
<b>United States</b>						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>94%</b>	<b>\$12,892</b>	<b>\$304</b>	<b>\$637</b>	<b>32.30%</b>

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

Among all HUD programs, there are 13 housing units located within Texas County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$10,777. Total monthly rent for these units averages \$504, with the federal contribution averaging \$226 (44.92%) and the tenant's contribution averaging \$278 (55.08%).

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



Source: 2013 HUD Picture of Subsidized Households

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



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


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<b>Texas County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	13	8%	86%	46%	83%	31%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	13	8%	86%	46%	83%	31%
<b>State of Oklahoma</b>						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
<b>United States</b>						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
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

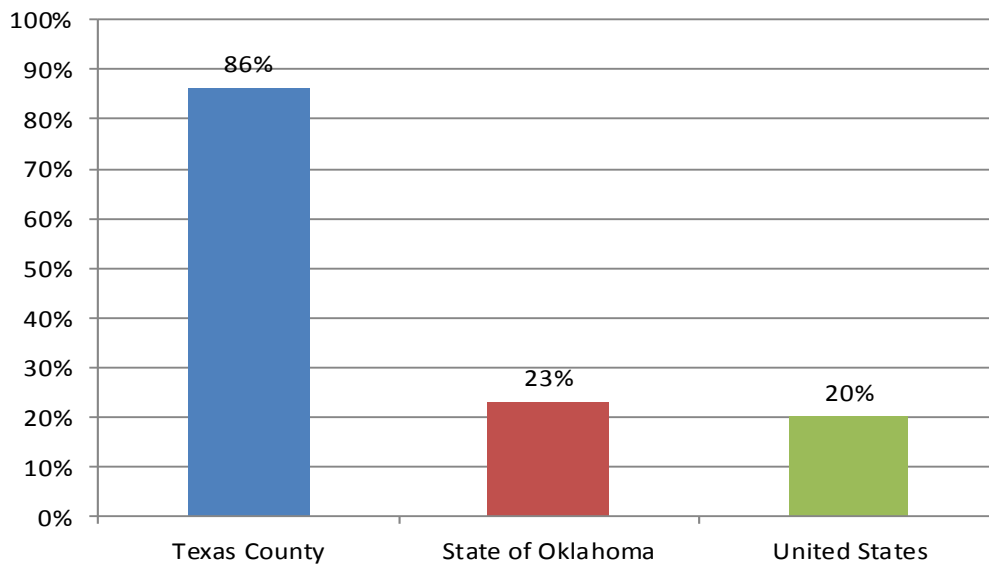
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8% of housing units are occupied by single parents with female heads of household. 86% of households have at least one person with a disability. 46% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 83% have one or more disabilities. Finally, 31% of households are designated as racial or ethnic minorities.

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

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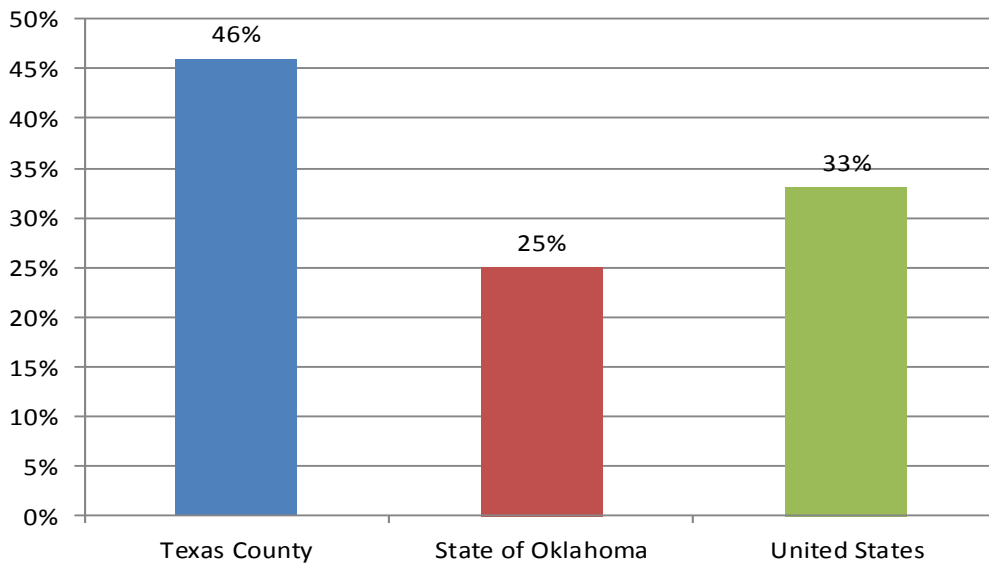
Source: 2013 HUD Picture of Subsidized Households

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

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Source: 2013 HUD Picture of Subsidized Households

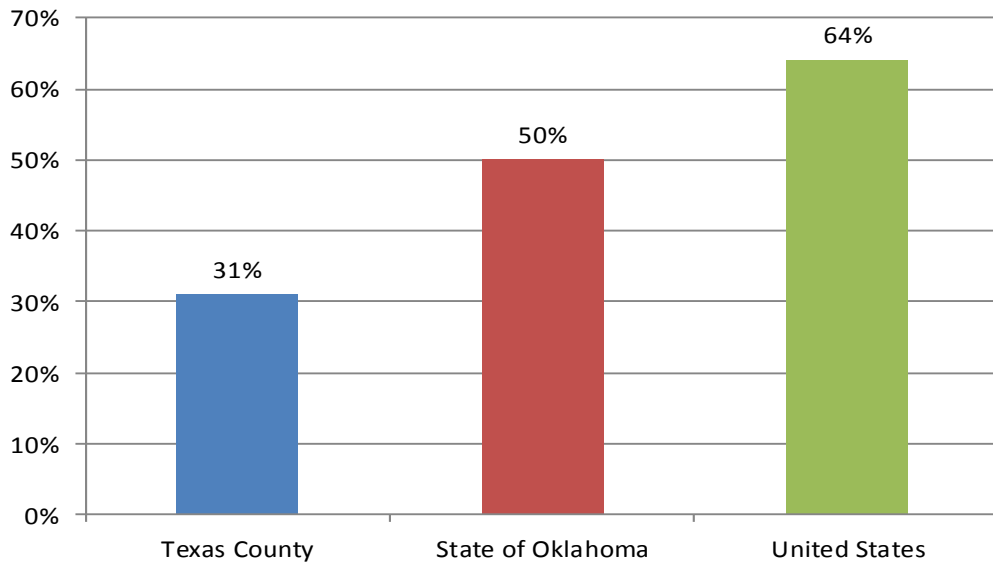
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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## Projected Housing Need

### Consolidated Housing Affordability Strategy (CHAS)

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

**Texas County : CHAS - Housing Cost Burden by HAMFI**

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>280</b>		<b>440</b>	
Cost Burden Less Than 30%	85	30.36%	120	27.27%
Cost Burden Between 30%-50%	80	28.57%	10	2.27%
Cost Burden Greater Than 50%	115	41.07%	250	56.82%
Not Computed (no/negative income)	4	1.43%	65	14.77%
<b>Income 30%-50% HAMFI</b>	<b>555</b>		<b>415</b>	
Cost Burden Less Than 30%	275	49.55%	180	43.37%
Cost Burden Between 30%-50%	145	26.13%	175	42.17%
Cost Burden Greater Than 50%	135	24.32%	55	13.25%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>700</b>		<b>520</b>	
Cost Burden Less Than 30%	580	82.86%	455	87.50%
Cost Burden Between 30%-50%	115	16.43%	65	12.50%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>595</b>		<b>195</b>	
Cost Burden Less Than 30%	530	89.08%	195	100.00%
Cost Burden Between 30%-50%	60	10.08%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>4,525</b>		<b>2,615</b>	
Cost Burden Less Than 30%	3,785	83.65%	1,995	76.29%
Cost Burden Between 30%-50%	470	10.39%	250	9.56%
Cost Burden Greater Than 50%	260	5.75%	305	11.66%
Not Computed (no/negative income)	4	0.09%	65	2.49%

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

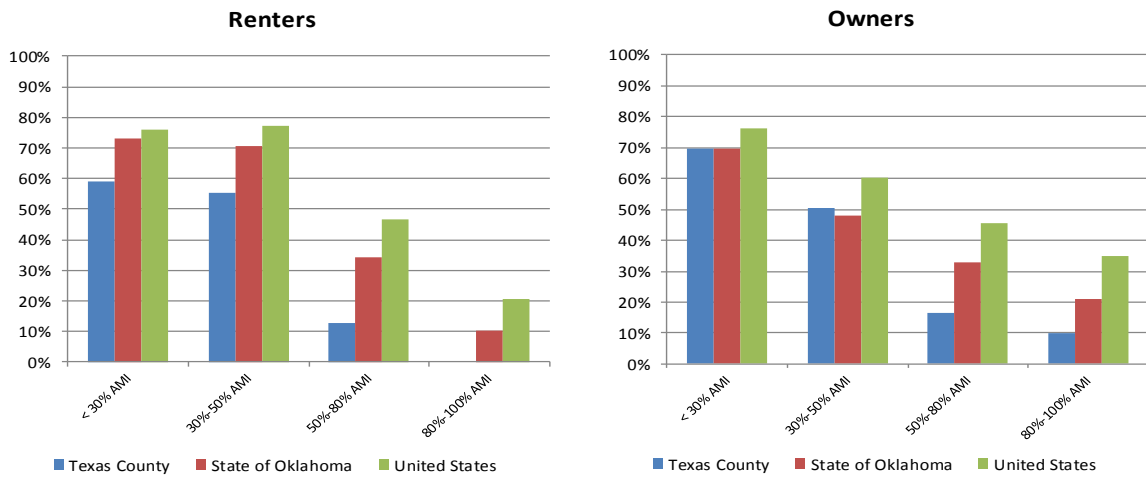


**Texas County : Households by Income by Cost Burden**

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	280	69.64%	440	59.09%
Income 30%-50% HAMFI	555	50.45%	415	55.42%
Income 50%-80% HAMFI	700	16.43%	520	12.50%
Income 80%-100% HAMFI	595	10.08%	195	0.00%
All Incomes	4,525	16.13%	2,615	21.22%

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.

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**Texas County : CHAS - HAMFI by Substandard Conditions / Overcrowding**


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Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>280</b>		<b>440</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	15	3.41%
More than 1.5 Persons per Room	10	3.57%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	7.14%	4	0.91%
<b>Income 30%-50% HAMFI</b>	<b>555</b>		<b>415</b>	
Between 1.0 and 1.5 Persons per Room	10	1.80%	4	0.96%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.72%	15	3.61%
<b>Income 50%-80% HAMFI</b>	<b>700</b>		<b>520</b>	
Between 1.0 and 1.5 Persons per Room	35	5.00%	120	23.08%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	25	4.81%
<b>Income 80%-100% HAMFI</b>	<b>595</b>		<b>195</b>	
Between 1.0 and 1.5 Persons per Room	50	8.40%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	10	5.13%
<b>All Incomes</b>	<b>4,525</b>		<b>2,615</b>	
Between 1.0 and 1.5 Persons per Room	200	4.42%	224	8.57%
More than 1.5 Persons per Room	25	0.55%	0	0.00%
Lacks Complete Kitchen or Plumbing	39	0.86%	58	2.22%

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

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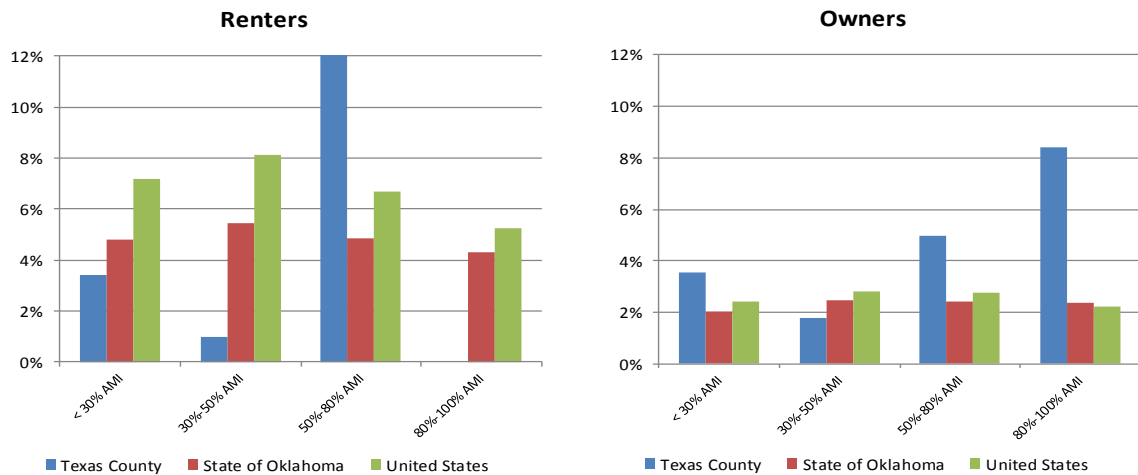
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Texas County, Oklahoma and the nation.

**Texas County : Households by Income by Overcrowding**

Household Income Threshold	Total	Owners		Renters	
		% > 1.0		% > 1.0	
		Persons per Room	Total	Persons per Room	Total
Income < 30% HAMFI	280	3.57%	440	3.41%	
Income 30%-50% HAMFI	555	1.80%	415	0.96%	
Income 50%-80% HAMFI	700	5.00%	520	23.08%	
Income 80%-100% HAMFI	595	8.40%	195	0.00%	
All Incomes	4,525	4.97%	2,615	8.57%	

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 Texas County, the state and the nation.

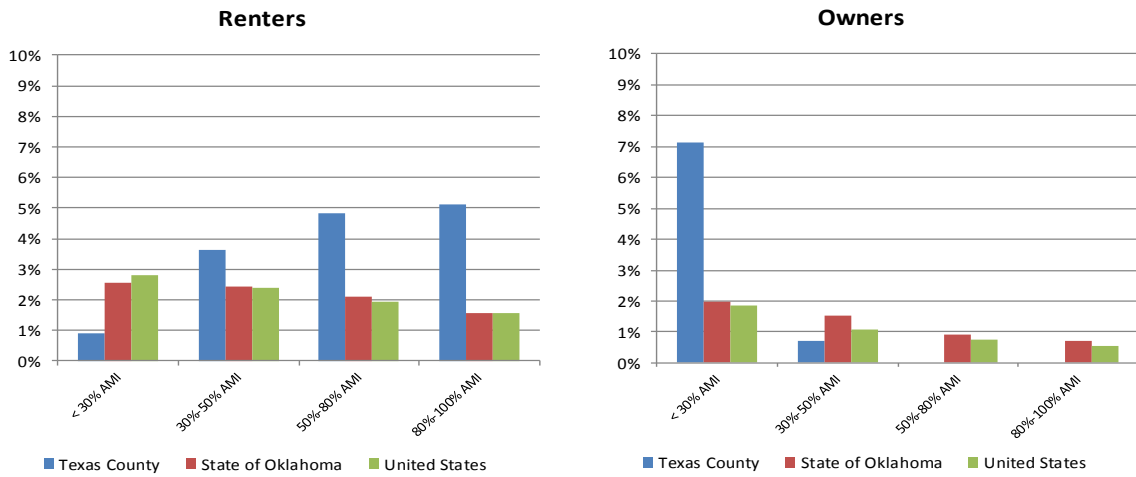
**Texas County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking		% Lacking	
		Kitchen or Plumbing	Total	Kitchen or Plumbing	Total
Income < 30% HAMFI	280	7.14%	440	0.91%	
Income 30%-50% HAMFI	555	0.72%	415	3.61%	
Income 50%-80% HAMFI	700	0.00%	520	4.81%	
Income 80%-100% HAMFI	595	0.00%	195	5.13%	
All Incomes	4,525	0.86%	2,615	2.22%	

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.



**Texas 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
<b>Income &lt; 30% HAMFI</b>	<b>280</b>	<b>188</b>	<b>67.14%</b>	<b>440</b>	<b>257</b>	<b>58.41%</b>
Elderly Family	20	4	20.00%	20	4	20.00%
Small Family (2-4 persons)	55	40	72.73%	195	139	71.28%
Large Family (5 or more persons)	15	10	66.67%	15	10	66.67%
Elderly Non-Family	125	80	64.00%	30	15	50.00%
Non-Family, Non-Elderly	65	54	83.08%	185	89	48.11%
<b>Income 30%-50% HAMFI</b>	<b>555</b>	<b>278</b>	<b>50.09%</b>	<b>415</b>	<b>234</b>	<b>56.39%</b>
Elderly Family	75	4	5.33%	35	35	100.00%
Small Family (2-4 persons)	225	140	62.22%	170	70	41.18%
Large Family (5 or more persons)	25	20	80.00%	35	24	68.57%
Elderly Non-Family	175	85	48.57%	40	45	112.50%
Non-Family, Non-Elderly	60	29	48.33%	130	60	46.15%
<b>Income 50%-80% HAMFI</b>	<b>700</b>	<b>119</b>	<b>17.00%</b>	<b>520</b>	<b>63</b>	<b>12.12%</b>
Elderly Family	125	25	20.00%	4	4	100.00%
Small Family (2-4 persons)	330	30	9.09%	200	55	27.50%
Large Family (5 or more persons)	50	4	8.00%	145	0	0.00%
Elderly Non-Family	135	35	25.93%	55	0	0.00%
Non-Family, Non-Elderly	60	25	41.67%	115	4	3.48%
<b>Income 80%-100% HAMFI</b>	<b>595</b>	<b>59</b>	<b>9.92%</b>	<b>195</b>	<b>0</b>	<b>0.00%</b>
Elderly Family	75	0	0.00%	4	0	0.00%
Small Family (2-4 persons)	235	30	12.77%	75	0	0.00%
Large Family (5 or more persons)	100	0	0.00%	25	0	0.00%
Elderly Non-Family	70	4	5.71%	10	0	0.00%
Non-Family, Non-Elderly	110	25	22.73%	85	0	0.00%
<b>All Incomes</b>	<b>4,525</b>	<b>727</b>	<b>16.07%</b>	<b>2,615</b>	<b>554</b>	<b>21.19%</b>
Elderly Family	795	33	4.15%	88	43	48.86%
Small Family (2-4 persons)	2,210	305	13.80%	1,215	264	21.73%
Large Family (5 or more persons)	490	34	6.94%	375	34	9.07%
Elderly Non-Family	620	208	33.55%	139	60	43.17%
Non-Family, Non-Elderly	405	147	36.30%	800	153	19.13%

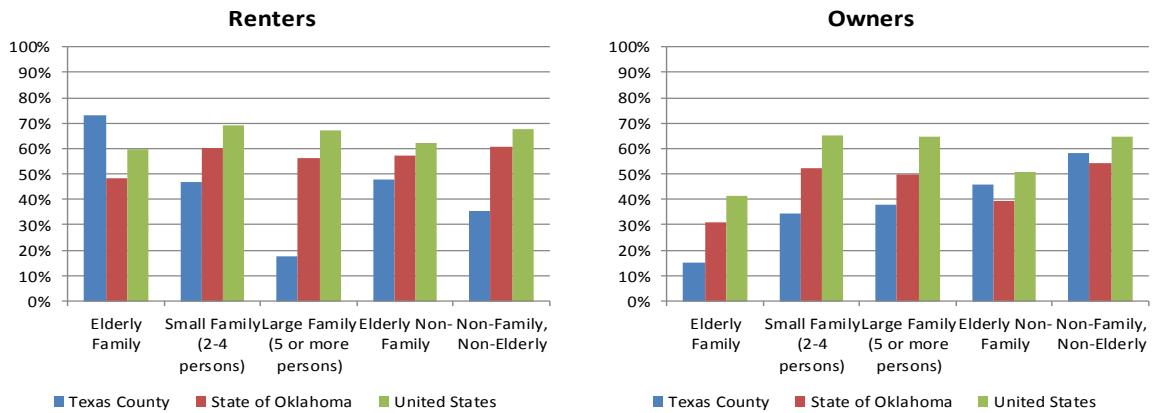
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income
<b>Income &lt; 80% HAMFI</b>	<b>1,535</b>	<b>585</b>	<b>38.11%</b>	<b>1,375</b>	<b>40.29%</b>
Elderly Family	220	33	15.00%	59	72.88%
Small Family (2-4 persons)	610	210	34.43%	565	46.73%
Large Family (5 or more persons)	90	34	37.78%	195	17.44%
Elderly Non-Family	435	200	45.98%	125	48.00%
Non-Family, Non-Elderly	185	108	58.38%	430	35.58%

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).



**Texas County : CHAS - Housing Problems by Household Type and HAMFI**

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>280</b>	<b>199</b>	<b>71.07%</b>	<b>440</b>	<b>274</b>	<b>62.27%</b>
Elderly Family	20	4	20.00%	20	4	20.00%
Small Family (2-4 persons)	55	40	72.73%	195	145	74.36%
Large Family (5 or more persons)	15	10	66.67%	15	15	100.00%
Elderly Non-Family	125	90	72.00%	30	20	66.67%
Non-Family, Non-Elderly	65	55	84.62%	185	90	48.65%
<b>Income 30%-50% HAMFI</b>	<b>555</b>	<b>284</b>	<b>51.17%</b>	<b>415</b>	<b>235</b>	<b>56.63%</b>
Elderly Family	75	4	5.33%	35	35	100.00%
Small Family (2-4 persons)	225	145	64.44%	170	70	41.18%
Large Family (5 or more persons)	25	20	80.00%	35	25	71.43%
Elderly Non-Family	175	85	48.57%	40	40	100.00%
Non-Family, Non-Elderly	60	30	50.00%	130	65	50.00%
<b>Income 50%-80% HAMFI</b>	<b>700</b>	<b>150</b>	<b>21.43%</b>	<b>520</b>	<b>208</b>	<b>40.00%</b>
Elderly Family	125	25	20.00%	4	4	100.00%
Small Family (2-4 persons)	330	35	10.61%	200	85	42.50%
Large Family (5 or more persons)	50	30	60.00%	145	115	79.31%
Elderly Non-Family	135	35	25.93%	55	0	0.00%
Non-Family, Non-Elderly	60	25	41.67%	115	4	3.48%
<b>Income Greater than 80% of HAMFI</b>	<b>2,985</b>	<b>324</b>	<b>10.85%</b>	<b>1,240</b>	<b>99</b>	<b>7.98%</b>
Elderly Family	580	4	0.69%	30	0	0.00%
Small Family (2-4 persons)	1,600	125	7.81%	650	60	9.23%
Large Family (5 or more persons)	400	140	35.00%	185	35	18.92%
Elderly Non-Family	185	10	5.41%	10	0	0.00%
Non-Family, Non-Elderly	225	45	20.00%	370	4	1.08%
<b>All Incomes</b>	<b>4,520</b>	<b>957</b>	<b>21.17%</b>	<b>2,615</b>	<b>816</b>	<b>31.20%</b>
Elderly Family	800	37	4.63%	89	43	48.31%
Small Family (2-4 persons)	2,210	345	15.61%	1,215	360	29.63%
Large Family (5 or more persons)	490	200	40.82%	380	190	50.00%
Elderly Non-Family	620	220	35.48%	135	60	44.44%
Non-Family, Non-Elderly	410	155	37.80%	800	163	20.38%

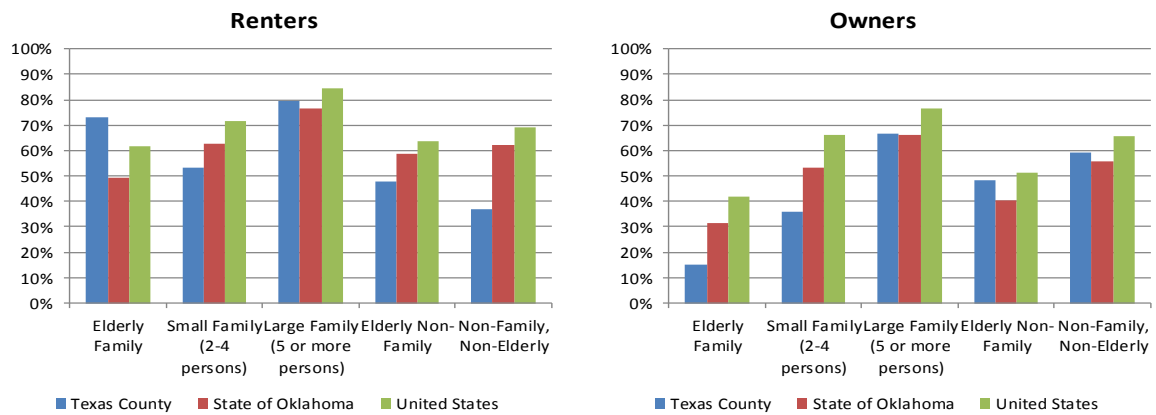
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>1,535</b>	<b>633</b>	<b>41.24%</b>	<b>1,375</b>	<b>717</b>	<b>52.15%</b>
Elderly Family	220	33	15.00%	59	43	72.88%
Small Family (2-4 persons)	610	220	36.07%	565	300	53.10%
Large Family (5 or more persons)	90	60	66.67%	195	155	79.49%
Elderly Non-Family	435	210	48.28%	125	60	48.00%
Non-Family, Non-Elderly	185	110	59.46%	430	159	36.98%

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





<b>Texas County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>			<b>Renters</b>	
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>284</b>	<b>205</b>	<b>72.2%</b>	<b>440</b>	<b>275</b>	<b>62.5%</b>
White alone, non-Hispanic	214	175	81.8%	225	155	68.9%
Black or African-American alone	0	0	N/A	20	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	70	30	42.9%	190	110	57.9%
Other (including multiple races)	0	0	N/A	4	4	100.0%
<b>Income 30%-50% HAMFI</b>	<b>550</b>	<b>280</b>	<b>50.9%</b>	<b>415</b>	<b>235</b>	<b>56.6%</b>
White alone, non-Hispanic	385	195	50.6%	280	170	60.7%
Black or African-American alone	0	0	N/A	25	25	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	0	0	N/A	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	170	85	50.0%	100	35	35.0%
Other (including multiple races)	4	4	100.0%	4	4	100.0%
<b>Income 50%-80% HAMFI</b>	<b>700</b>	<b>150</b>	<b>21.4%</b>	<b>520</b>	<b>210</b>	<b>40.4%</b>
White alone, non-Hispanic	365	40	11.0%	260	85	32.7%
Black or African-American alone	0	0	N/A	25	25	100.0%
Asian alone	8	4	50.0%	0	0	N/A
American Indian alone	4	0	0.0%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	320	100	31.3%	210	100	47.6%
Other (including multiple races)	0	0	N/A	29	4	13.8%
<b>Income 80%-100% HAMFI</b>	<b>595</b>	<b>115</b>	<b>19.3%</b>	<b>195</b>	<b>10</b>	<b>5.1%</b>
White alone, non-Hispanic	345	70	20.3%	140	10	7.1%
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	245	45	18.4%	55	0	0.0%
Other (including multiple races)	4	0	0.0%	0	0	N/A
<b>All Incomes</b>	<b>4,524</b>	<b>960</b>	<b>21.2%</b>	<b>2,615</b>	<b>815</b>	<b>31.2%</b>
White alone, non-Hispanic	3,194	565	17.7%	1,430	460	32.2%
Black or African-American alone	0	0	N/A	100	50	50.0%
Asian alone	63	14	22.2%	0	0	N/A
American Indian alone	8	0	0.0%	22	12	54.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	1,245	365	29.3%	955	290	30.4%
Other (including multiple races)	22	14	63.6%	117	12	10.3%

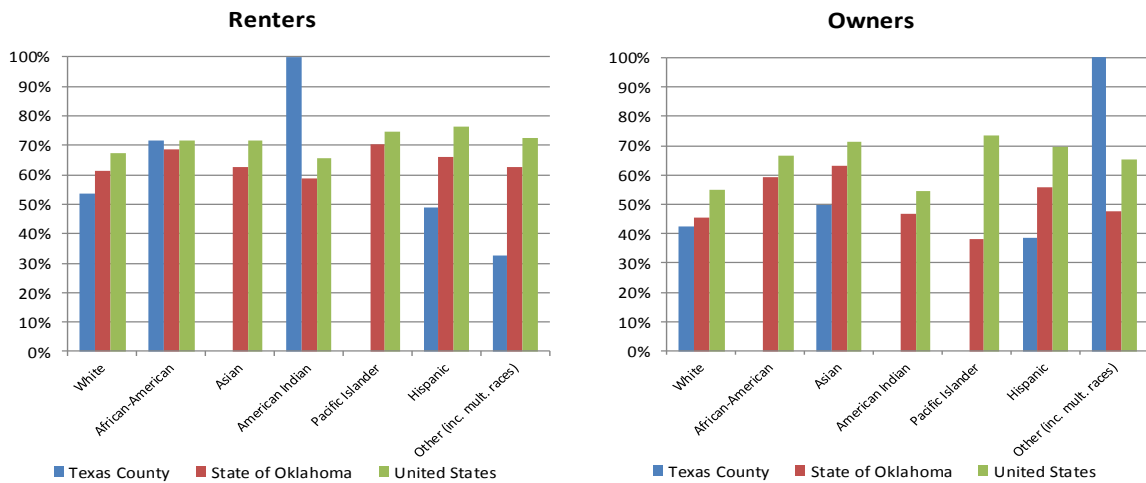
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>1,534</b>	<b>635</b>	<b>41.40%</b>	<b>1,375</b>	<b>720</b>	<b>52.36%</b>
White alone, non-Hispanic	964	410	42.53%	765	410	53.59%
Black or African-American alone	0	0	N/A	70	50	71.43%
Asian alone	8	4	50.00%	0	0	N/A
American Indian alone	4	0	0.00%	12	12	100.00%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	560	215	38.39%	500	245	49.00%
Other (including multiple races)	4	4	100.00%	37	12	32.43%

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



## Overall Anticipated Housing Demand

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

### Guymon Anticipated Demand

Households in Guymon grew at an annually compounded rate of 0.80% from 2000 to 2010. Nielsen SiteReports estimates households have grown 2.99% per year since that time, and that households will grow 2.04% per year through 2020. Local officials believe that the SiteReports estimate of population growth is at least accurate, and may understate the influx of population into the Guymon area over the past five years. As wind energy farms continue to create jobs throughout the region, and as Seaboard continues to expand their Guymon operations, population growth is expected to continue at a similar rate.

For these reasons we will rely on the Nielsen SiteReports forecast of 2.04% per year in forecasting future household growth for Guymon.

The percentage of owner households was estimated at 60.82% with renter households estimated at 39.18%, 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.

<b>Future Housing Demand Estimates for Guymon</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	4,581	4,675	4,770	4,867	4,967	5,068
Owner %: 60.82%	2,786	2,843	2,901	2,960	3,021	3,083
Renter %: 39.18%	1,795	1,831	1,869	1,907	1,946	1,985
				<b>Total New Owner Households</b>		<b>296</b>
				<b>Total New Renter Households</b>		<b>191</b>

Based on an estimated household growth rate of 2.04% per year, Guymon would require 296 new housing units for ownership, and 191 units for rent, over the next five years. Annually this equates to 59 units for ownership per year, and 38 units for rent per year. Between 2004 and 2014, only 72 new single family residences were permitted, or approximately 7 per year. Over this time period, only four multifamily units were permitted. The lack of new construction over the previous decade has compounded the housing shortage in Guymon.



## Housing Demand – Population Subsets

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

#### Texas County: 2015-2020 Housing Needs by Income Threshold

	Owner	Renter			Total
	Subset %	Subset %	Owners	Renters	
Total New Demand: 2015-2020	100.00%	100.00%	413	227	640
Less than 30% AMI	6.19%	16.83%	26	38	64
Less than 50% AMI	18.45%	32.70%	76	74	150
Less than 60% AMI	22.14%	39.24%	92	89	180
Less than 80% AMI	33.92%	52.58%	140	119	259

### 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.

#### Texas County: 2015-2020 Housing Needs Age 62 and Up

	Owner	Renter	Elderly	Elderly	Elderly Total
	Subset %	Subset %	Owners	Renters	
Total New Elderly (62+) Demand: 2015-2020	31.27%	8.68%	129	20	149
Elderly less than 30% AMI	3.20%	1.91%	13	4	18
Elderly less than 50% AMI	8.73%	4.78%	36	11	47
Elderly less than 60% AMI	10.48%	5.74%	43	13	56
Elderly less than 80% AMI	14.48%	7.04%	60	16	76

### 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.

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**Texas County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	28.21%	21.22%	117	48	<b>165</b>
Elderly less than 30% AMI	2.43%	3.25%	10	7	<b>17</b>
Elderly less than 50% AMI	8.19%	8.22%	34	19	<b>52</b>
Elderly less than 60% AMI	9.82%	9.87%	41	22	<b>63</b>
Elderly less than 80% AMI	12.50%	11.85%	52	27	<b>79</b>

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**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.

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**Texas County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	413	227	640
Total Veteran Demand	5.65%	5.65%	23	13	<b>36</b>
Veterans with Disabilities	1.90%	1.90%	8	4	<b>12</b>
Veterans Below Poverty	0.29%	0.29%	1	1	<b>2</b>
Disabled Veterans Below Poverty	0.20%	0.20%	1	0	<b>1</b>

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**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).

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**Texas County: 2015-2020 Housing Needs for Working Families**


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	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	413	227	640
Total Working Families	64.33%	64.33%	266	146	<b>412</b>
Working Families with Children Present	33.08%	33.08%	137	75	<b>212</b>

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