Integra Realty Resources
Tulsa/OKC

Housing Needs Assessment
Caddo County

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

Effective Date of the Analysis:
June 9, 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.

irr.

Integra Realty Resources
Tulsa/OKC

1323 E. 71st. Street
Suite 105
Tulsa, OK 74136

T 918.492.4844
F 918.493.7155
www.irr.com

December 31, 2015

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

SUBJECT: Housing Needs Assessment
             Caddo County
             IRR - Tulsa/OKC File No. 140-2015-0021

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 Caddo County Residential Housing Market Analysis. Analyst Derrick Wilson personally inspected the Caddo County area during the month of June 2015 to collect the data used in the preparation of the Caddo 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.

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

Owen S. Ard, MAI	David A. Puckett
Certified General Real Estate Appraiser	Certified General Real Estate Appraiser
Oklahoma Certificate #11245CGA	Oklahoma Certificate #12795CGA
Telephone: 918-492-4844, x103	Telephone: 918-492-4844, x104
Email: oard@irr.com	Email: dpuckett@irr.com

Derrick Wilson
Market Analyst

Table of Contents

Table of Contents

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 Caddo County is projected to grow by 0.19% per year over the next five years, underperforming the State of Oklahoma.

2. Caddo County is projected to need a total of 95 housing units for ownership and 39 housing units for rent over the next five years.

3. Median Household Income in Caddo County is estimated to be $42,910 in 2015, compared with $47,049 estimated for the State of Oklahoma. The poverty rate in Caddo County is estimated to be 20.60%, compared with 16.85% for Oklahoma.

4. Homeowner and rental vacancy rates in Caddo County are lower than the state averages.

5. Home values and rental rates in Caddo County are also lower than the state averages.

6. Average sale price for homes in Anadarko was $43,420 in 2015, with an average price per square foot of $31.97. The average year of construction for homes sold in 2015 is estimated to be 1950.

7. Approximately 31.16% of renters and 15.13% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1.   Tornadoes (1959-2014): Number: Injuries: Fatalities: Damages (1996-2014):

2.   Social Vulnerability: Particularly elevated social vulnerability score at county level; Census tract level Anadarko area and a corridor from southwest to northeast of the county have particularly higher scores

3.   Floodplain: Thirteen flood events were recorded in Caddo County since 1992; Recommendations for acquisition and demolition of structures in floodplain in HMP. Anadarko, Fort Cobb, and Lookeba have notable development within the floodplain.

Homelessness Specific Findings

1.   Caddo County is located in the Southwest Oklahoma Continuum of Care.

2.   There are an estimated 239 homeless individuals in this area, 177 of which are identified as sheltered.

3.   There are at least 8 homeless households comprised of children only.

4.   There is also a high homeless veteran population (25) in this region.

5.   Investment should be made for more temporary and permanent housing for homeless veterans.

Fair Housing Specific Findings

1.   Units at risk for poverty: 292

2.   Units in mostly non-white enclaves: 387

3.   Units nearer elevated number of disabled persons: 292

4.   Units further than 15 miles to a hospital: 95

Lead-Based Paint Specific Findings

1.   We estimate there are 2,164 occupied housing units in Caddo County with lead-based paint hazards.

2.   960 of those housing units are estimated to be occupied by low-to-moderate income households.

3.   We estimate that 389 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 Caddo 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 Caddo 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 Caddo 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 Caddo County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Caddo County area.

Effective Date of Consultation

The Caddo County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 9, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Caddo County area was inspected during June, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.

2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.

3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.

4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.

5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

1. The 2000 and 2010 Decennial Censuses of Population and Housing

2. The 2009-2013 American Community Survey (ACS)

3. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division

4. The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs

5. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households

6. Continuum of Care Assistance Programs

7.   The National Oceanic and Atmospheric Administration

8.   Nielsen SiteReports (formerly known as Claritas)

9.   The Oklahoma State Department of Health

10.   The Oklahoma Department of Human Services

11.   The Federal Reserve Bank of Kansas City, Oklahoma City Branch

12.   The Federal Reserve Bank of New York

Caddo County Analysis

Area Information

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

Caddo County is located in southwest Oklahoma. The county seat, Anadarko, is located in the eastern portion of the county. Anadarko is approximately 60 miles southwest of Oklahoma City, 18 miles west of Chickasha, OK, and 40 miles north of Lawton, OK.

Caddo County has a total area of 1,290 square miles (1,278 square miles of land, and 12 square miles of water), ranking 9th out of Oklahoma's 77 counties in terms of total area. The total population of Caddo County as of the 2010 Census was 29,600 persons, for a population density of 23 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Caddo County is crossed north to south by US 281, which connects Anadarko with Interstate 40. US 62 also passes through Anadarko and provides access to Chickasha, OK and to Interstate 44, which is approximately 19 miles east of Anadarko. US 152 crosses the center of the county from east to west and connects the city of Binger in Caddo County with the southern portion of the Oklahoma City Metropolitan Area.

Public transportation is provided by the Red River Transportation Service (a service of the Community Action Development Corporation), with service in Roger Mills, Beckham, Custer, Washita, Kiowa, Tillman, Cotton, Jefferson, Stephens, Woodward, Caddo, Carter, Comanche, Ellis, Dewey and Canadian counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Anadarko Municipal Airport is located just southwest of Anadarko. It has a single asphalt runway approximately 3,100 feet in length, and averages approximately 83 aircraft operations per month. The

nearest full-service commercial airport is Will Rogers World Airport, located approximately 45 miles northeast.

Educational Facilities

Anadarko has both primary and secondary public school facilities. Higher education is available 16 miles away in Chickasha from the University of Science and Arts of Oklahoma. Cameron University is located 34 miles away from Anadarko in Lawton.   Technical education is available from Canadian Valley Area Vo-Tech in Chickasha and from Great Plains Area Vo-Tech in Lawton.

Medical Facilities

County medical services are provided by the Physician's Hospital in Anadarko. Professional services are offered by local physicians and dentists. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

Caddo County Area Map
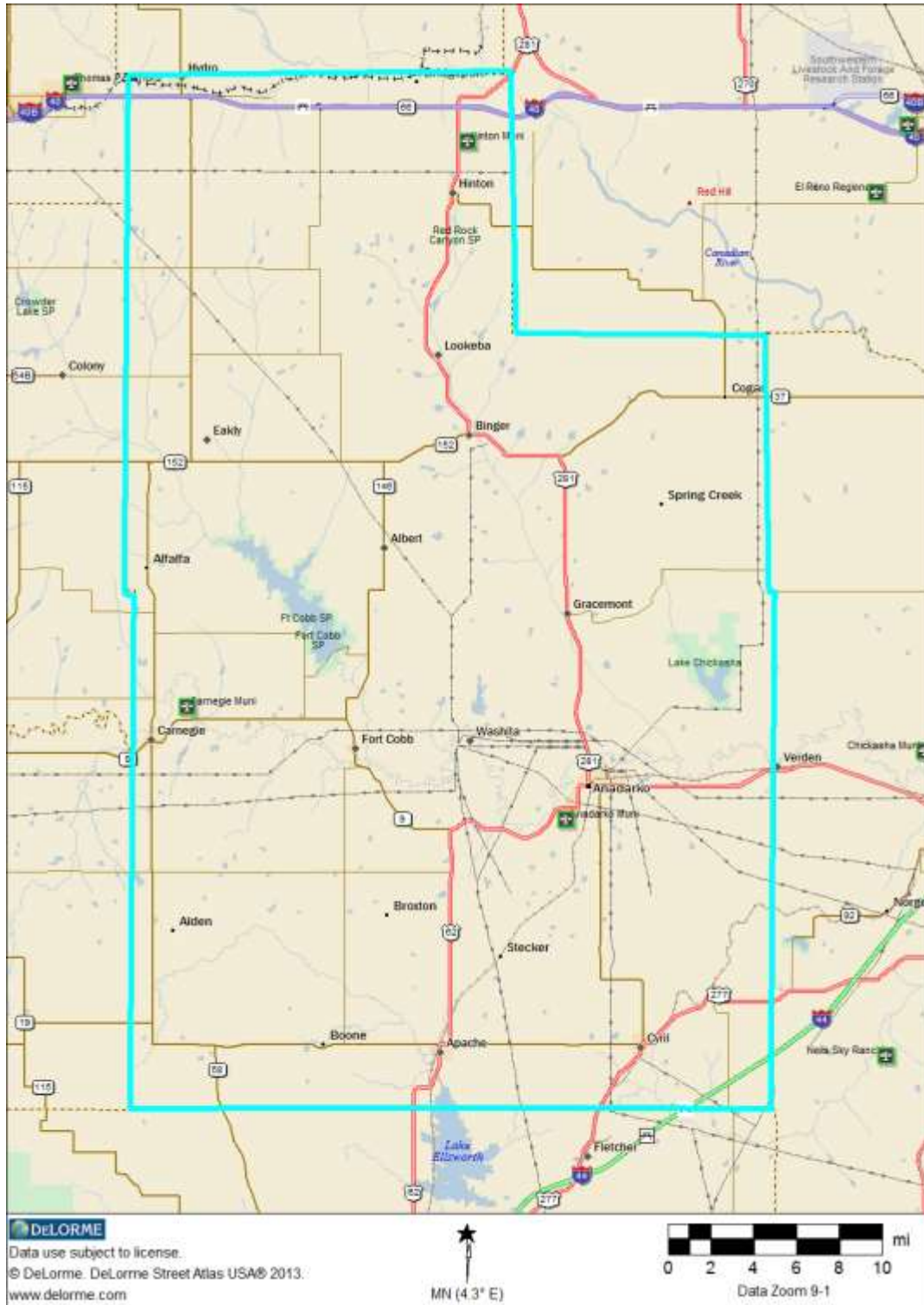
Anadarko Area Map

Demographic Analysis

Population and Households

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

Population Levels and Annual Changes

	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Anadarko	6,645	6,762	0.17%	7,001	0.70%	7,078	0.22%
Caddo County	30,150	29,600	-0.18%	29,536	-0.04%	29,821	0.19%
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 Caddo County was 29,600 persons as of the 2010 Census, a -0.18% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Caddo County to be 29,536 persons, and projects that the population will show 0.19% annualized growth over the next five years.

The population of Anadarko was 29,600 persons as of the 2010 Census, a 0.17% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Anadarko to be 7,001 persons, and projects that the population will show 0.22% annualized growth over the next five years.

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

Households Levels and Annual Changes

Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Anadarko	2,387	2,362	-0.11%	2,425	0.53%	2,448	0.19%
Caddo County	10,957	10,645	-0.29%	10,658	0.02%	10,792	0.25%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Anadarko	1,656	1,600	-0.34%	1,653	0.65%	1,669	0.19%
Caddo	7,961	7,422	-0.70%	7,428	0.02%	7,527	0.27%
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, Caddo County had a total of 10,645 households, representing a -0.29% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Caddo County to have 10,658

households. This number is expected to experience a 0.02% annualized rate of growth over the next five years.

As of 2010, Anadarko had a total of 2,362 households, representing a -0.11% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Anadarko to have 2,425 households. This number is expected to experience a 0.53% 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 Caddo County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Anadarko		Caddo County	
	No.	Percent	No.	Percent
Total Population	6,781		29,605	
White Alone	2,521	37.18%	18,552	62.67%
Black or African American Alone	277	4.08%	818	2.76%
Amer. Indian or Alaska Native Alone	3,115	45.94%	6,940	23.44%
Asian Alone	11	0.16%	123	0.42%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	290	4.28%	1,266	4.28%
Two or More Races	567	8.36%	1,906	6.44%
Population by Hispanic or Latino Origin	**Anadarko**		**Caddo County**	
	No.	Percent	No.	Percent
Total Population	6,781		29,605	
Hispanic or Latino	1,009	14.88%	3,125	10.56%
Hispanic or Latino, White Alone	*344*	*34.09%*	*1,097*	*35.10%*
Hispanic or Latino, All Other Races	*665*	*65.91%*	*2,028*	*64.90%*
Not Hispanic or Latino	5,772	85.12%	26,480	89.44%
Not Hispanic or Latino, White Alone	*2,177*	*37.72%*	*17,455*	*65.92%*
Not Hispanic or Latino, All Other Races	*3,595*	*62.28%*	*9,025*	*34.08%*

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

In Caddo County, racial and ethnic minorities comprise 41.04% of the total population. Within Anadarko, racial and ethnic minorities represent 67.90% of the population.

Population by Age

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

Caddo County Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	29,600		29,536		29,821			
Age 0 - 4	2,055	6.94%	2,040	6.91%	2,097	7.03%	-0.15%	0.55%
Age 5 - 9	2,078	7.02%	2,025	6.86%	1,998	6.70%	-0.52%	-0.27%
Age 10 - 14	2,039	6.89%	2,053	6.95%	1,987	6.66%	0.14%	-0.65%
Age 15 - 17	1,317	4.45%	1,253	4.24%	1,271	4.26%	-0.99%	0.29%
Age 18 - 20	1,080	3.65%	1,154	3.91%	1,196	4.01%	1.33%	0.72%
Age 21 - 24	1,426	4.82%	1,594	5.40%	1,755	5.89%	2.25%	1.94%
Age 25 - 34	3,864	13.05%	3,877	13.13%	3,983	13.36%	0.07%	0.54%
Age 35 - 44	3,604	12.18%	3,426	11.60%	3,425	11.49%	-1.01%	-0.01%
Age 45 - 54	4,288	14.49%	3,855	13.05%	3,360	11.27%	-2.11%	-2.71%
Age 55 - 64	3,506	11.84%	3,637	12.31%	3,641	12.21%	0.74%	0.02%
Age 65 - 74	2,421	8.18%	2,622	8.88%	3,000	10.06%	1.61%	2.73%
Age 75 - 84	1,420	4.80%	1,458	4.94%	1,535	5.15%	0.53%	1.03%
Age 85 and over	502	1.70%	542	1.84%	573	1.92%	1.55%	1.12%
Age 55 and over	*7,849*	26.52%	*8,259*	27.96%	*8,749*	29.34%	1.02%	1.16%
Age 62 and over	*4,893*	16.53%	*5,171*	17.51%	*5,627*	18.87%	1.11%	1.71%
Median Age	37.6		37.3		36.8		-0.16%	-0.27%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Caddo County is 37.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.91% of the population is below the age of 5, while 17.51% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.71% per year.

Anadarko Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	6,762		7,001		7,078			
Age 0 - 4	627	9.27%	603	8.61%	612	8.65%	-0.78%	0.30%
Age 5 - 9	577	8.53%	602	8.60%	576	8.14%	0.85%	-0.88%
Age 10 - 14	503	7.44%	584	8.34%	589	8.32%	3.03%	0.17%
Age 15 - 17	365	5.40%	321	4.59%	353	4.99%	-2.54%	1.92%
Age 18 - 20	319	4.72%	294	4.20%	306	4.32%	-1.62%	0.80%
Age 21 - 24	393	5.81%	412	5.88%	400	5.65%	0.95%	-0.59%
Age 25 - 34	859	12.70%	980	14.00%	979	13.83%	2.67%	-0.02%
Age 35 - 44	741	10.96%	748	10.68%	805	11.37%	0.19%	1.48%
Age 45 - 54	854	12.63%	799	11.41%	715	10.10%	-1.32%	-2.20%
Age 55 - 64	689	10.19%	755	10.78%	755	10.67%	1.85%	0.00%
Age 65 - 74	449	6.64%	485	6.93%	576	8.14%	1.55%	3.50%
Age 75 - 84	265	3.92%	297	4.24%	290	4.10%	2.31%	-0.48%
Age 85 and over	121	1.79%	121	1.73%	122	1.72%	0.00%	0.16%
Age 55 and over	*1,524*	22.54%	*1,658*	23.68%	*1,743*	24.63%	1.70%	1.00%
Age 62 and over	*921*	13.62%	*1,009*	14.41%	*1,093*	15.44%	1.84%	1.61%
Median Age	31.9		32.0		32.2		0.06%	0.12%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Anadarko is 32.0 years. This compares with the statewide figure of 36.6 years. Approximately 8.61% of the population is below the age of 5, while 14.41% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.61% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Anadarko		Caddo County	
	No.	Percent	No.	Percent
Total Families:	1,471		7,120	
Married-Couple Family:	886	60.23%	5,289	74.28%
With Children Under 18 Years	396	26.92%	2,039	28.64%
No Children Under 18 Years	490	33.31%	3,250	45.65%
Other Family:	585	39.77%	1,831	25.72%
Male Householder, No Wife Present	84	5.71%	457	6.42%
With Children Under 18 Years	19	1.29%	231	3.24%
No Children Under 18 Years	65	4.42%	226	3.17%
Female Householder, No Husband Present	501	34.06%	1,374	19.30%
With Children Under 18 Years	199	13.53%	670	9.41%
No Children Under 18 Years	302	20.53%	704	9.89%
Total Single Parent Families	218		901	
Male Householder	19	8.72%	231	25.64%
Female Householder	199	91.28%	670	74.36%

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

As shown, within Caddo County, among all families 12.65% are single-parent families, while in Anadarko, the percentage is 14.82%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	6,633		27,906		3,702,515	
Under 18 Years:	2,120		7,557		933,738	
With One Type of Disability	57	2.69%	231	3.06%	33,744	3.61%
With Two or More Disabilities	8	0.38%	30	0.40%	11,082	1.19%
No Disabilities	2,055	96.93%	7,296	96.55%	888,912	95.20%
18 to 64 Years:	3,822		16,133		2,265,702	
With One Type of Disability	431	11.28%	1,282	7.95%	169,697	7.49%
With Two or More Disabilities	259	6.78%	1,090	6.76%	149,960	6.62%
No Disabilities	3,132	81.95%	13,761	85.30%	1,946,045	85.89%
65 Years and Over:	691		4,216		503,075	
With One Type of Disability	178	25.76%	930	22.06%	95,633	19.01%
With Two or More Disabilities	113	16.35%	926	21.96%	117,044	23.27%
No Disabilities	400	57.89%	2,360	55.98%	290,398	57.72%
Total Number of Persons with Disabilities:	1,046	15.77%	4,489	16.09%	577,160	15.59%

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

Within Caddo County, 16.09% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Anadarko the percentage is 15.77%. Both percentages are very similar to the statewide figure of 15.59%.

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

2013 Population by Veteran and Disability Status

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	4,477		20,282		2,738,788	
Veteran:	529	11.82%	2,506	12.36%	305,899	11.17%
With a Disability	*163*	*30.81%*	*877*	*35.00%*	*100,518*	*32.86%*
No Disability	*366*	*69.19%*	*1,629*	*65.00%*	*205,381*	*67.14%*
Non-veteran:	3,948	88.18%	17,776	87.64%	2,432,889	88.83%
With a Disability	*818*	*20.72%*	*3,351*	*18.85%*	*430,610*	*17.70%*
No Disability	*3,130*	*79.28%*	*14,425*	*81.15%*	*2,002,279*	*82.30%*

Source: 2009-2013 American Community Survey, Table C21007

Within Caddo County, the Census Bureau estimates there are 2,506 veterans, 35.00% of which have one or more disabilities (compared with 32.86% at a statewide level). In Anadarko, there are an estimated 529 veterans, 30.81% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Anadarko		Caddo County	
	No.	Percent	No.	Percent
Total Population	6,762		29,600	
Group Quarters Population	166	2.45%	1,935	6.54%
Institutionalized Population	151	2.23%	1,920	6.49%
Correctional facilities for adults	89	1.32%	1,775	6.00%
Juvenile facilities	0	0.00%	5	0.02%
Nursing facilities/Skilled-nursing facilities	62	0.92%	140	0.47%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	15	0.22%	15	0.05%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	15	0.22%	15	0.05%

Source: 2010 Decennial Census, Table P42

The percentage of the Caddo County population in group quarters is substantially higher than the statewide figure, which was 2.99% in 2010. This was due to inmates at the Great Plains Correctional Facility in Hinton.

Household Income Levels

Data in the following chart shows the distribution of household income in Caddo 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

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,425		10,658		1,520,327	
< $15,000	506	20.87%	1,654	15.52%	213,623	14.05%
$15,000 - $24,999	301	12.41%	1,419	13.31%	184,613	12.14%
$25,000 - $34,999	320	13.20%	1,388	13.02%	177,481	11.67%
$35,000 - $49,999	330	13.61%	1,646	15.44%	229,628	15.10%
$50,000 - $74,999	447	18.43%	2,021	18.96%	280,845	18.47%
$75,000 - $99,999	261	10.76%	1,135	10.65%	173,963	11.44%
$100,000 - $124,999	116	4.78%	689	6.46%	106,912	7.03%
$125,000 - $149,999	73	3.01%	333	3.12%	57,804	3.80%
$150,000 - $199,999	51	2.10%	224	2.10%	48,856	3.21%
$200,000 - $249,999	18	0.74%	89	0.84%	18,661	1.23%
$250,000 - $499,999	2	0.08%	48	0.45%	20,487	1.35%
$500,000+	0	0.00%	12	0.11%	7,454	0.49%
Median Household Income	$38,886		$42,910		$47,049	
Average Household Income	$49,423		$54,476		$63,390	

Source: Nielsen SiteReports

As shown, median household income for Caddo County is estimated to be $42,910 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be $47,049. For Anadarko, median household income is estimated to be $38,886.

2015 Household Income Distribution
Source: Nielsen SiteReports

Legend: ■ Anadarko   ■ Caddo County   ■ State of Oklahoma
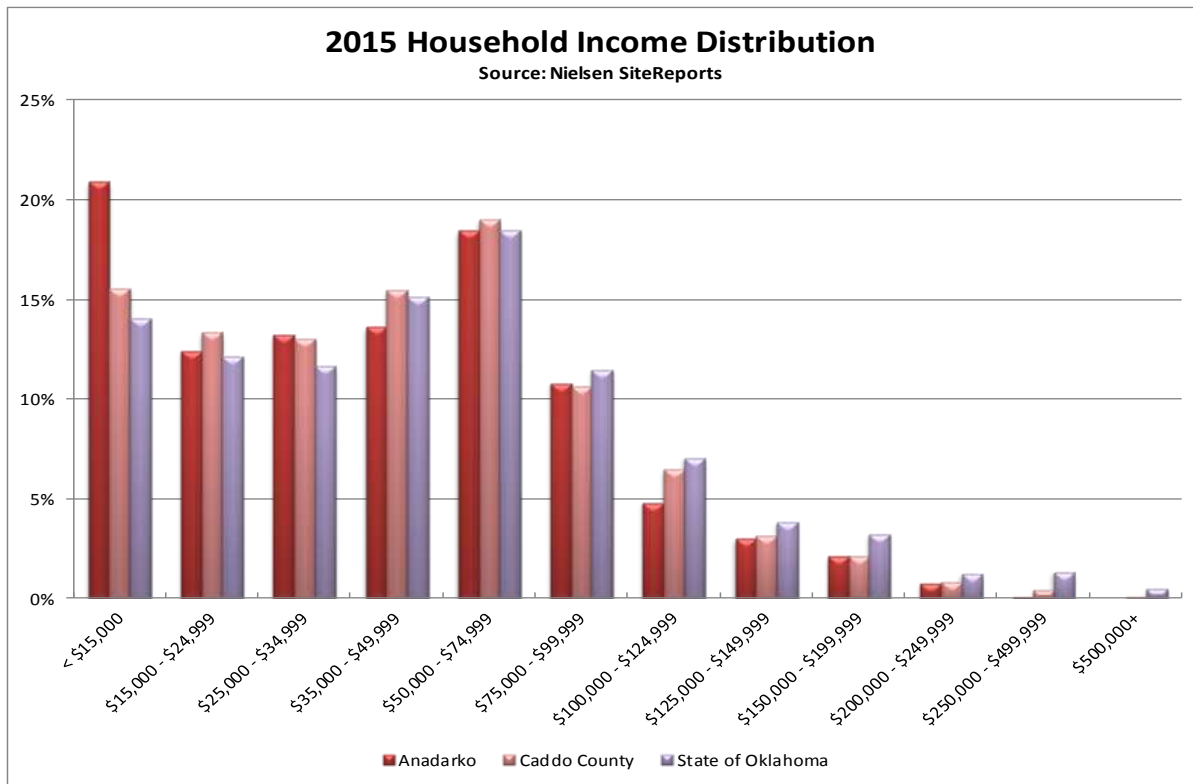
Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Anadarko	$24,035	$38,886	3.05%	2.40%	0.65%
Caddo County	$27,347	$42,910	2.86%	2.40%	0.46%
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 Caddo County and Anadarko saw positive growth in "real" median household income, once inflation is taken into account. This is in contrast to statewide and national trends, both of which reflected negative real income growth. 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 Caddo County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Anadarko	28.45%	31.71%	326	47.37%	46.73%
Caddo County	21.69%	20.60%	-109	24.24%	46.87%
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 Caddo County is estimated to be 20.60% by the American Community Survey. This is an decrease of -109 basis points since the 2000 Census: this is notable since statewide and national poverty rates increased over this period. Within Anadarko, the poverty rate is estimated to be 31.71%. 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 Caddo County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment

	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Caddo County	11,161	11,347	0.33%	6.7%	5.3%	-140
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Caddo County was 11,347 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.33% per year. The unemployment rate in May was 5.3%, a decrease of -140 basis points from May 2010, which was 6.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Caddo County has underperformed the state and nation in terms of overall employment growth.

Employment Level Trends

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

Employment and Unemployment in Caddo County
January 2000 through May 2015
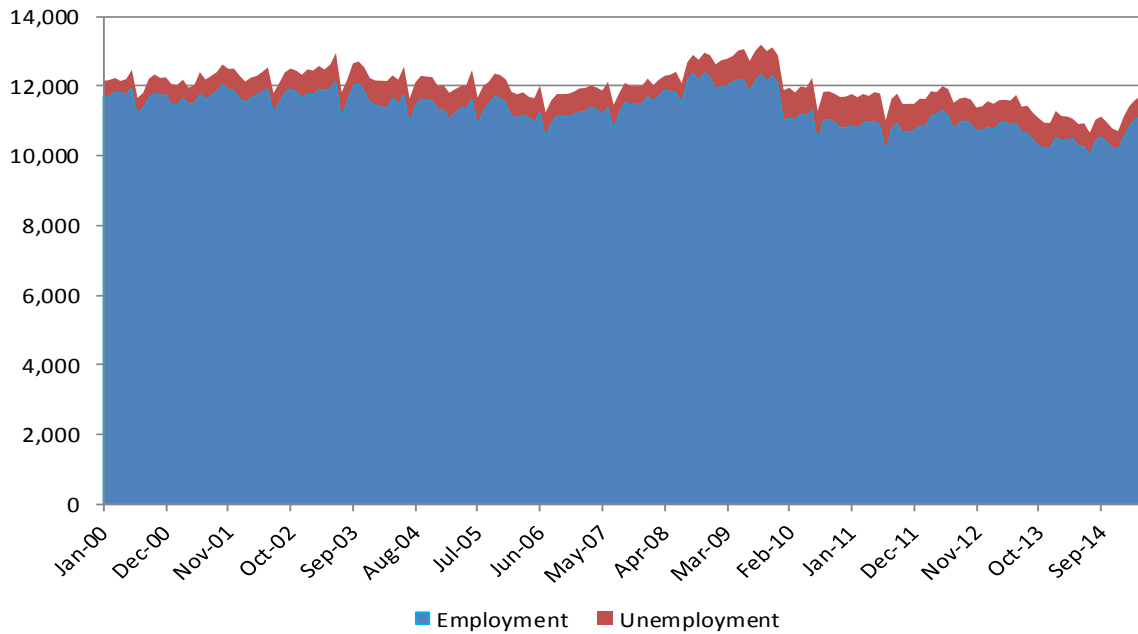
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have been generally level over the last fifteen years. Employment growth has occurred within the last twelve months, and has grown to its current level of 11,347 persons. The number of unemployed persons in May 2015 was 630, out of a total labor force of 11,977 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Caddo 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 Caddo County, Oklahoma and the United States
January 2000 through May 2015
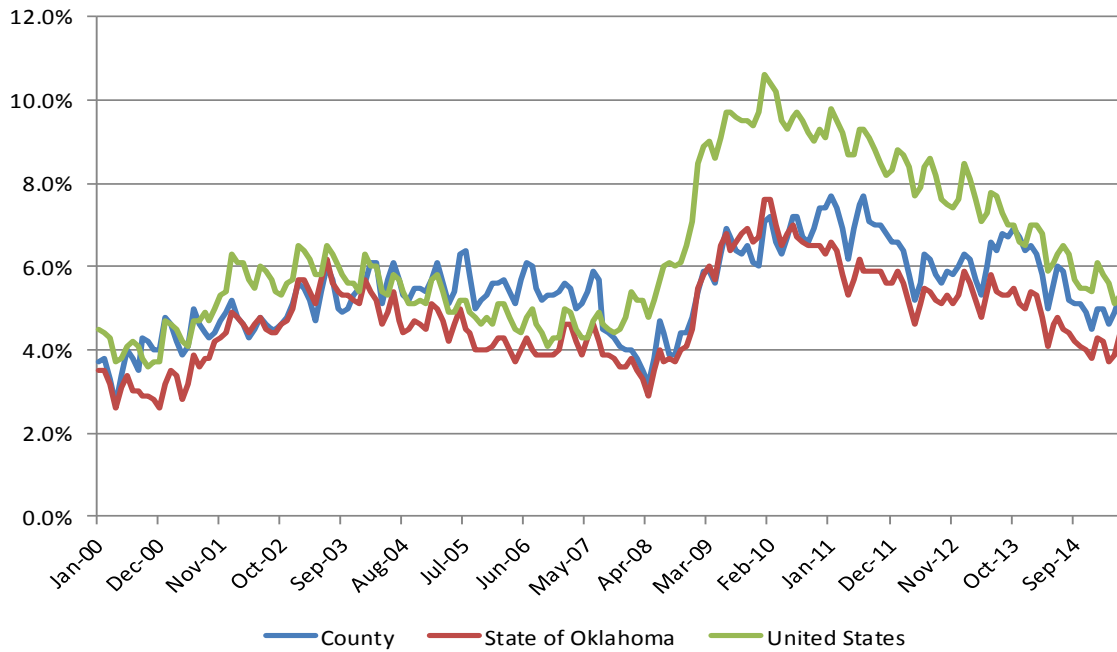
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As shown, unemployment rates in Caddo County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.3%. On the whole, unemployment rates in Caddo County track very well with statewide figures but are typically slightly above the state. Compared with the United States, unemployment rates in Caddo County and Oklahoma are and have historically been below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Caddo 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	21	516	7.46%	$54,017	3.73
State Government	11	154	2.23%	$34,780	0.67
Local Government	70	2,101	30.39%	$28,611	3.01
Natural Resources and Mining	59	451	6.52%	$49,590	4.30
Construction	52	410	5.93%	$53,640	1.33
Manufacturing	11	77	1.11%	$38,186	0.13
Trade, Transportation, and Utilities	121	1,443	20.87%	$41,440	1.09
Information	9	80	1.16%	$42,987	0.58
Financial Activities	45	222	3.21%	$40,505	0.57
Professional and Business Services	50	277	4.01%	$41,086	0.29
Education and Health Services	47	764	11.05%	$25,399	0.73
Leisure and Hospitality	44	333	4.82%	$13,477	0.45
Other Services	28	87	1.26%	$25,035	0.41
Total	**567**	**6,914**		**$36,200**	**1.00**

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

Employment Sectors - 2014

Sector	Caddo County	State of Oklahoma
Federal Government	7.46%	2.9%
State Government	2.23%	4.6%
Local Government	30.39%	12.7%
Natural Resources and Mining	6.52%	4.5%
Construction	5.93%	4.8%
Manufacturing	1.11%	8.8%
Trade, Transportation, and Utilities	20.87%	18.9%
Information	1.16%	1.4%
Financial Activities	3.21%	4.9%
Professional and Business Services	4.01%	11.7%
Education and Health Services	11.05%	12.8%
Leisure and Hospitality	4.82%	9.8%
Other Services	1.26%	2.2%

■ Caddo County   ■ State of Oklahoma

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

Among private employers, the largest percentage of persons (20.87%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is $41,440 per year. The industry with the highest annual pay is Construction, with average annual pay of $53,640 per year.

The rightmost column of the previous table provides location quotients for each industry for Caddo 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 (Caddo 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% (county manufacturing %) / 5% (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 Caddo County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.30.

The next table presents average annual pay in Caddo County by industry, in comparison with Oklahoma as a whole and the United States. Compared with the rest of the state, most sectors pay less than the state averages, excepting construction and trade, transportation and utilities.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Caddo County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	$54,017	$66,411	$75,784	81.3%	71.3%
State Government	$34,780	$44,721	$54,184	77.8%	64.2%
Local Government	$28,611	$36,300	$46,146	78.8%	62.0%
Natural Resources and Mining	$49,590	$87,445	$59,666	56.7%	83.1%
Construction	$53,640	$47,127	$55,041	113.8%	97.5%
Manufacturing	$38,186	$53,614	$62,977	71.2%	60.6%
Trade, Transportation, and Utilities	$41,440	$40,563	$42,988	102.2%	96.4%
Information	$42,987	$54,513	$90,804	78.9%	47.3%
Financial Activities	$40,505	$53,212	$85,261	76.1%	47.5%
Professional and Business Services	$41,086	$47,890	$66,657	85.8%	61.6%
Education and Health Services	$25,399	$41,536	$45,951	61.1%	55.3%
Leisure and Hospitality	$13,477	$16,568	$20,993	81.3%	64.2%
Other Services	$25,035	$31,669	$33,935	79.1%	73.8%
Total	**$36,200**	**$43,774**	**$51,361**	**82.7%**	**70.5%**

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

Average Annual Pay - 2014

$0	$20,000	$40,000	$60,000	$80,000	$100,000

Federal Government: $54,017 / $66,411
State Government: $34,780 / $44,721
Local Government: $28,611 / $36,300
Natural Resources and Mining: $49,590 / $87,445
Construction: $53,640 / $47,127
Manufacturing: $38,186 / $53,614
Trade, Transportation, and Utilities: $41,440 / $40,563
Information: $42,987 / $54,513
Financial Activities: $40,505 / $53,212
Professional and Business Services: $41,086 / $47,890
Education and Health Services: $25,399 / $41,536
Leisure and Hospitality: $13,477 / $16,568
Other Services: $25,035 / $31,669

■ Caddo County   ■ State of Oklahoma

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

In comparison with the rest of Oklahoma, Caddo County has higher average wages in construction and trade, transportation and utilities, and lower average wages in each of the other employment sectors, notably so in natural resources and mining.

Working Families

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

Families by Employment Status and Presence of Children

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	**1,471**		**7,120**		**961,468**	
With Children <18 Years:	614	41.74%	2,940	41.29%	425,517	44.26%
Married Couple:	396	64.50%	2,039	69.35%	281,418	66.14%
Both Parents Employed	185	46.72%	1,125	55.17%	166,700	59.24%
One Parent Employed	151	38.13%	755	37.03%	104,817	37.25%
Neither Parent Employed	60	15.15%	159	7.80%	9,901	3.52%
Other Family:	218	35.50%	901	30.65%	144,099	33.86%
Male Householder:	19	8.72%	231	25.64%	36,996	25.67%
Employed	10	52.63%	200	86.58%	31,044	83.91%
Not Employed	9	47.37%	31	13.42%	5,952	16.09%
Female Householder:	199	91.28%	670	74.36%	107,103	74.33%
Employed	145	72.86%	451	67.31%	75,631	70.62%
Not Employed	54	27.14%	219	32.69%	31,472	29.38%
Without Children <18 Years:	857	58.26%	4,180	58.71%	535,951	55.74%
Married Couple:	490	57.18%	3,250	77.75%	431,868	80.58%
Both Spouses Employed	193	39.39%	1,053	32.40%	167,589	38.81%
One Spouse Employed	112	22.86%	1,050	32.31%	138,214	32.00%
Neither Spouse Employed	185	37.76%	1,147	35.29%	126,065	29.19%
Other Family:	367	42.82%	930	22.25%	104,083	19.42%
Male Householder:	65	35.14%	226	19.70%	32,243	25.58%
Employed	22	33.85%	78	34.51%	19,437	60.28%
Not Employed	43	66.15%	148	65.49%	12,806	39.72%
Female Householder:	302	82.29%	704	75.70%	71,840	69.02%
Employed	148	49.01%	276	39.20%	36,601	50.95%
Not Employed	154	50.99%	428	60.80%	35,239	49.05%
Total Working Families:	*966*	*65.67%*	*4,988*	*70.06%*	*740,033*	*76.97%*
With Children <18 Years:	*491*	*50.83%*	*2,531*	*50.74%*	*378,192*	*51.10%*
Without Children <18 Years:	*475*	*49.17%*	*2,457*	*49.26%*	*361,841*	*48.90%*

Source: 2009-2013 American Community Survey, Table B23007

Within Caddo County, there are 4,988 working families, 50.74% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Caddo County area are presented in the following table, as reported by the Cameron University School of Business.

Major Employers in Caddo County

Company	City	Industry / Description	No. Employees
BIA, Indian Affairs	Anadarko	Tribal government	379
Anadarko Public Schools	Anadarko	Education	365
Cornell Corrections	Hinton	Private Prison	278
Western Farmers Coop	Anadarko	Electric power	225
Walmart	Anadarko	Retail	174
Golden Peanut Co LLC	Anadarko	Nut & seed products	75-150
Delaware Nation, Gold River Casino	Anadarko	Other gambling centers	134
Jones Health Care	Anadarko	Health Care	128
Carnegie Public Schools	Carnegie	Education	121
Employee Services, Inc	Hydro	Payroll services	114
Wichita and Affiliated Tribes, Sugar Creek Casino	Hinton	Casino	108
Boone-Apache Public School	Apache	Education	107
Apache Nation, Silver Buffalo Casino	Anadarko	Casino	104
Danny Wright Dozer & Pipeline, Inc.	Hinton	Oil & Gas related construction	104
Caddo County Employees	Anadarko	County Employees	99
State of Oklahoma	Anadarko	State government offices	97
Hinton Public School	Hinton	Education	94
Hydro-Eakly Public School	Hydro	Education	77
Caddo Electric Co-Operative	Binger	Power generation	73
Caddo Tribe Nation	Anadarko	Tribal government	71
Reach Out Inc	Anadarko	Vocational rehabilitation	69
Cyril Public School	Cyril	Education	68
Fort Cobb - Broxton Public School	Ft Cobb	Education	62
Rha Anadarko Hospital (specialty)	Anadarko	Health Care	68

Source: Cameron University School of Business

On the whole, Caddo County has a variety of major employers in industries such as energy, local/tribal government, entertainment, agriculture and education.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	**1,979**		**10,092**		**1,613,364**	
Less than 15 minutes	1,274	64.38%	4,642	46.00%	581,194	36.02%
15 to 30 minutes	331	16.73%	2,524	25.01%	625,885	38.79%
30 to 45 minutes	185	9.35%	1,592	15.77%	260,192	16.13%
45 to 60 minutes	155	7.83%	710	7.04%	74,625	4.63%
60 or more minutes	34	1.72%	624	6.18%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Caddo County, the largest percentage of workers (46.00%) travel fewer than 15 minutes to work. It appears the majority of persons living in Caddo County work in or around the county, and most do not commute to other labor markets.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	**2,027**		**10,397**		**1,673,026**	
Car, Truck or Van:	1,915	94.47%	9,814	94.39%	1,551,461	92.73%
Drove Alone	*1,577*	*82.35%*	*8,529*	*86.91%*	*1,373,407*	*88.52%*
Carpooled	*338*	*17.65%*	*1,285*	*13.09%*	*178,054*	*11.48%*
Public Transportation	21	1.04%	31	0.30%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	3	0.03%	3,757	0.22%
Bicycle	11	0.54%	11	0.11%	4,227	0.25%
Walked	32	1.58%	178	1.71%	30,401	1.82%
Other Means	0	0.00%	55	0.53%	14,442	0.86%
Worked at Home	48	2.37%	305	2.93%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Caddo County commute to work by private vehicle, with a small percentage of persons working from home.

Housing Stock Analysis

Existing Housing Units

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

Total Housing Units

	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Anadarko	2,767	2,800	0.12%	2,901	0.71%
Caddo County	13,096	13,141	0.03%	13,231	0.14%
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 Caddo County grew by 0.14% per year, to a total of 13,231 housing units in 2015. In terms of new housing unit construction, Caddo County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure

	Anadarko No.	Percent	Caddo County No.	Percent	State of Oklahoma No.	Percent
Total Housing Units	**2,582**		**13,154**		**1,669,828**	
1 Unit, Detached	2,106	81.56%	10,512	79.91%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	58	0.44%	34,434	2.06%
Duplex Units	161	6.24%	324	2.46%	34,207	2.05%
3-4 Units	71	2.75%	146	1.11%	42,069	2.52%
5-9 Units	100	3.87%	178	1.35%	59,977	3.59%
10-19 Units	26	1.01%	67	0.51%	57,594	3.45%
20-49 Units	44	1.70%	63	0.48%	29,602	1.77%
50 or More Units	0	0.00%	3	0.02%	30,240	1.81%
Mobile Homes	74	2.87%	1,799	13.68%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	4	0.03%	2,159	0.13%
Total Multifamily Units	**402**	**15.57%**	**781**	**5.94%**	**253,689**	**15.19%**

Source: 2009-2013 American Community Survey, Table B25024

Within Caddo County, 79.91% of housing units are single-family, detached. 5.94% of housing units are multifamily in structure (two or more units per building), while 13.71% of housing units comprise mobile homes, RVs, etc.

Within Anadarko, 81.56% of housing units are single-family, detached. 15.57% of housing units are multifamily in structure, while 2.87% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	**2,080**		**10,230**		**1,444,081**	
Owner Occupied:	**1,141**	**54.86%**	**7,242**	**70.79%**	**968,736**	**67.08%**
No Bedroom	0	0.00%	10	0.14%	2,580	0.27%
1 Bedroom	0	0.00%	120	1.66%	16,837	1.74%
2 Bedrooms	189	16.56%	1,736	23.97%	166,446	17.18%
3 Bedrooms	805	70.55%	4,407	60.85%	579,135	59.78%
4 Bedrooms	134	11.74%	803	11.09%	177,151	18.29%
5 or More Bedrooms	13	1.14%	166	2.29%	26,587	2.74%
Renter Occupied:	**939**	**45.14%**	**2,988**	**29.21%**	**475,345**	**32.92%**
No Bedroom	0	0.00%	50	1.67%	13,948	2.93%
1 Bedroom	207	22.04%	456	15.26%	101,850	21.43%
2 Bedrooms	379	40.36%	1,147	38.39%	179,121	37.68%
3 Bedrooms	275	29.29%	1,086	36.35%	152,358	32.05%
4 Bedrooms	64	6.82%	194	6.49%	24,968	5.25%
5 or More Bedrooms	14	1.49%	55	1.84%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Caddo County is 70.79%, while 29.21% of housing units are renter occupied. In Anadarko, the homeownership rate is 54.86%, while 45.14% of households are renters. Compared with other communities of similar size, the homeownership rate in Anadarko is relatively low.

Housing Units Tenure and Household Income

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

Caddo County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	**10,230**	**7,242**	**2,988**	**70.79%**	**29.21%**
Less than $5,000	400	152	248	38.00%	62.00%
$5,000 - $9,999	746	299	447	40.08%	59.92%
$10,000-$14,999	732	431	301	58.88%	41.12%
$15,000-$19,999	735	479	256	65.17%	34.83%
$20,000-$24,999	722	465	257	64.40%	35.60%
$25,000-$34,999	1,381	1,035	346	74.95%	25.05%
$35,000-$49,999	1,483	1,120	363	75.52%	24.48%
$50,000-$74,999	1,957	1,493	464	76.29%	23.71%
$75,000-$99,999	1,031	833	198	80.80%	19.20%
$100,000-$149,999	784	704	80	89.80%	10.20%
$150,000 or more	259	231	28	89.19%	10.81%
Income Less Than $25,000	**3,335**	**1,826**	**1,509**	**54.75%**	**45.25%**

Source: 2009-2013 American Community Survey, Table B25118

Within Caddo County as a whole, 45.25% of households with incomes less than $25,000 are estimated to be renters, while 54.75% are estimated to be homeowners.

Anadarko Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	**2,080**	**1,141**	**939**	**54.86%**	**45.14%**
Less than $5,000	97	8	89	8.25%	91.75%
$5,000 - $9,999	290	64	226	22.07%	77.93%
$10,000-$14,999	180	61	119	33.89%	66.11%
$15,000-$19,999	142	81	61	57.04%	42.96%
$20,000-$24,999	124	96	28	77.42%	22.58%
$25,000-$34,999	311	209	102	67.20%	32.80%
$35,000-$49,999	198	108	90	54.55%	45.45%
$50,000-$74,999	413	308	105	74.58%	25.42%
$75,000-$99,999	129	62	67	48.06%	51.94%
$100,000-$149,999	158	121	37	76.58%	23.42%
$150,000 or more	38	23	15	60.53%	39.47%
Income Less Than $25,000	**833**	**310**	**523**	**37.21%**	**62.79%**

Source: 2009-2013 American Community Survey, Table B25118

Within Anadarko, 62.79% of households with incomes less than $25,000 are estimated to be renters, while 37.21% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	**2,080**		**10,230**		**1,444,081**	
Owner Occupied:	**1,141**	**54.86%**	**7,242**	**70.79%**	**968,736**	**67.08%**
Built 2010 or Later	9	0.79%	35	0.48%	10,443	1.08%
Built 2000 to 2009	52	4.56%	560	7.73%	153,492	15.84%
Built 1990 to 1999	103	9.03%	679	9.38%	125,431	12.95%
Built 1980 to 1989	183	16.04%	1,220	16.85%	148,643	15.34%
Built 1970 to 1979	257	22.52%	1,593	22.00%	184,378	19.03%
Built 1960 to 1969	167	14.64%	1,082	14.94%	114,425	11.81%
Built 1950 to 1959	136	11.92%	687	9.49%	106,544	11.00%
Built 1940 to 1949	36	3.16%	406	5.61%	50,143	5.18%
Built 1939 or Earlier	198	17.35%	980	13.53%	75,237	7.77%
Median Year Built:		1971		1973		1977
Renter Occupied:	**939**	**45.14%**	**2,988**	**29.21%**	**475,345**	**32.92%**
Built 2010 or Later	54	5.75%	57	1.91%	5,019	1.06%
Built 2000 to 2009	71	7.56%	170	5.69%	50,883	10.70%
Built 1990 to 1999	63	6.71%	251	8.40%	47,860	10.07%
Built 1980 to 1989	102	10.86%	436	14.59%	77,521	16.31%
Built 1970 to 1979	255	27.16%	698	23.36%	104,609	22.01%
Built 1960 to 1969	166	17.68%	459	15.36%	64,546	13.58%
Built 1950 to 1959	51	5.43%	300	10.04%	54,601	11.49%
Built 1940 to 1949	67	7.14%	162	5.42%	31,217	6.57%
Built 1939 or Earlier	110	11.71%	455	15.23%	39,089	8.22%
Median Year Built:		1973		1972		1975
Overall Median Year Built:		**1971**		**1973**		**1976**

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

Within Caddo County, 8.04% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Anadarko the percentage is 8.94%.

82.87% of housing units in Caddo County were built prior to 1990, while in Anadarko the percentage is 83.08%. These figures compare with the statewide figure of 72.78%. Compared with the rest of the state, Anadarko and Caddo County have relatively older housing stocks, with fewer homes of recent construction.

Substandard Housing

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

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

1. Hot and cold running water

2. A flush toilet

3. A bathtub or shower

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

1. A sink with a faucet

2. A stove or range

3. A refrigerator

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Anadarko	2,080	12	0.58%	38	1.83%	15	0.72%
Caddo County	10,230	52	0.51%	143	1.40%	245	2.39%
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 Caddo County, 0.51% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.40% 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. On balance the percentages of substandard units is in Anadarko and Caddo County are considered comparable with the rest of the state.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,582		13,154		1,669,828	
Total Vacant Units	502	19.44%	2,924	22.23%	225,747	13.52%
For rent	87	17.33%	253	8.65%	43,477	19.26%
Rented, not occupied	0	0.00%	18	0.62%	9,127	4.04%
For sale only	64	12.75%	143	4.89%	23,149	10.25%
Sold, not occupied	0	0.00%	91	3.11%	8,618	3.82%
For seasonal, recreational, or occasional use	26	5.18%	605	20.69%	39,475	17.49%
For migrant workers	0	0.00%	8	0.27%	746	0.33%
Other vacant	325	64.74%	1,806	61.76%	101,155	44.81%
Homeowner Vacancy Rate	5.31%		1.91%		2.31%	
Rental Vacancy Rate	8.48%		7.76%		8.24%	

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

Within Caddo County, the overall housing vacancy rate is estimated to be 22.23%. The homeowner vacancy rate is estimated to be 1.91%, while the rental vacancy rate is estimated to be 7.76%.

In Anadarko, the overall housing vacancy rate is estimated to be 19.44%. The homeowner vacancy rate is estimated to be 5.31%, while the rental vacancy rate is estimated to be 8.48%.

Building Permits

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

Anadarko
New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	8	$69,708	8	$35,500
2005	7	$83,429	4	$54,500
2006	1	$123,150	0	N/A
2007	26	$82,206	0	N/A
2008	50	$74,601	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	4	$92,892	2	$50,000
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	1	$155,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Anadarko, building permits for 111 housing units were issued between 2004 and 2014, for an average of 10 units per year. 87.39% of these housing units were single family homes, and 12.61% consisted of multifamily units.

New Construction Activity

For Ownership:

Much new single-family housing unit construction in Caddo County is constructed on rural acreages outside of Anadarko's city limits. Construction in Anadarko has been relatively limited, primarily in the southern and southwestern areas of the city, and has included some infill development on lots in established subdivisions. Many new homes are relatively affordable, but some are not: the average sale price for homes built after 2005 (and sold after January 2014) is $194,038 or $105.20 per square foot, which is above what could be afforded by a household earning at or less than median household income for Caddo County, which is estimated to be $42,910 in 2015.

For Rent:

The most notable new multifamily rental housing construction in Anadarko in recent years was constructed by the Wichita Tribe. Known as the Iscani Subdivision, the second phase consisted of 40 affordable rental housing units for family occupancy. Its construction was financed in part with Affordable Housing Tax Credits. A third phase has been proposed, which would add 25 affordable rental housing units for families if financed.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Caddo 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

|	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	**1,141**		**7,242**		**968,736**	
Less than $10,000	34	2.98%	258	3.56%	20,980	2.17%
$10,000 to $14,999	67	5.87%	219	3.02%	15,427	1.59%
$15,000 to $19,999	8	0.70%	151	2.09%	13,813	1.43%
$20,000 to $24,999	31	2.72%	341	4.71%	16,705	1.72%
$25,000 to $29,999	9	0.79%	207	2.86%	16,060	1.66%
$30,000 to $34,999	30	2.63%	251	3.47%	19,146	1.98%
$35,000 to $39,999	51	4.47%	215	2.97%	14,899	1.54%
$40,000 to $49,999	163	14.29%	565	7.80%	39,618	4.09%
$50,000 to $59,999	111	9.73%	572	7.90%	45,292	4.68%
$60,000 to $69,999	104	9.11%	581	8.02%	52,304	5.40%
$70,000 to $79,999	54	4.73%	534	7.37%	55,612	5.74%
$80,000 to $89,999	127	11.13%	624	8.62%	61,981	6.40%
$90,000 to $99,999	107	9.38%	448	6.19%	51,518	5.32%
$100,000 to $124,999	85	7.45%	690	9.53%	119,416	12.33%
$125,000 to $149,999	85	7.45%	349	4.82%	96,769	9.99%
$150,000 to $174,999	30	2.63%	457	6.31%	91,779	9.47%
$175,000 to $199,999	0	0.00%	133	1.84%	53,304	5.50%
$200,000 to $249,999	11	0.96%	285	3.94%	69,754	7.20%
$250,000 to $299,999	25	2.19%	176	2.43%	41,779	4.31%
$300,000 to $399,999	0	0.00%	92	1.27%	37,680	3.89%
$400,000 to $499,999	0	0.00%	18	0.25%	13,334	1.38%
$500,000 to $749,999	9	0.79%	40	0.55%	12,784	1.32%
$750,000 to $999,999	0	0.00%	2	0.03%	3,764	0.39%
$1,000,000 or more	0	0.00%	34	0.47%	5,018	0.52%
Median Home Value:	**$66,400**		**$74,900**		**$112,800**	

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

The median value of owner-occupied homes in Caddo County is $74,900. This is -33.6% lower than the statewide median, which is $112,800. The median home value in Anadarko is estimated to be $66,400.

Compared with the rest of the state, homes in Anadarko and Caddo County have substantially lower values.

The geographic distribution of home values in Caddo County can be visualized by the following map. As can be seen, the lowest home values are in the area of Anadarko proper, while the highest home values are in the areas surrounding Anadarko, as well as the northeastern area of the county around Lookeba, and central Caddo County around Fort Cobb.

Caddo County Median Home Values by Census Tract
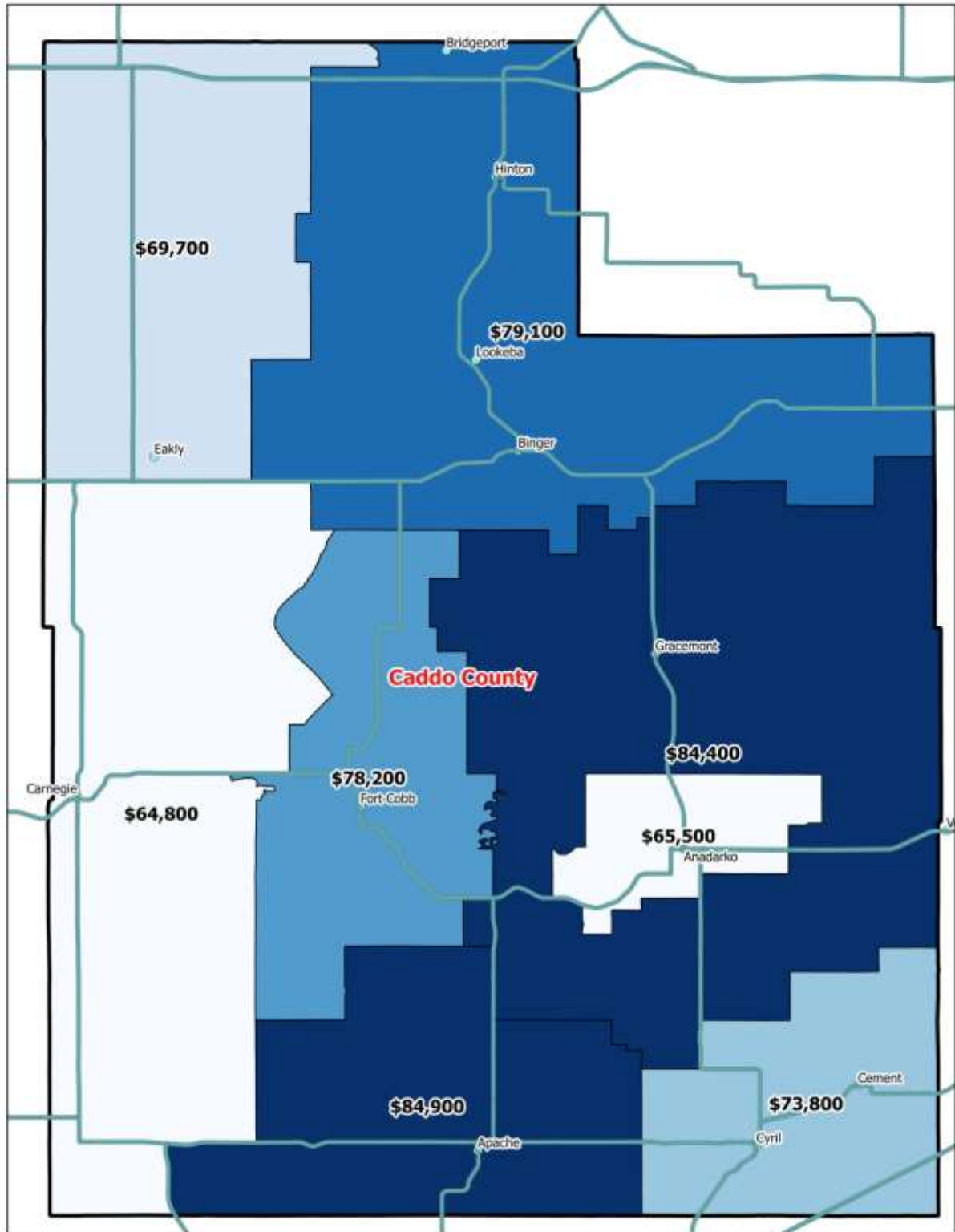
Home Values by Year of Construction

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

2013 Median Home Value by Year of Construction

	Anadarko Median Value	Caddo County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	$66,100	$188,900
Built 2000 to 2009	$56,500	$99,500	$178,000
Built 1990 to 1999	$68,500	$89,600	$147,300
Built 1980 to 1989	$65,200	$79,300	$118,300
Built 1970 to 1979	$82,200	$82,300	$111,900
Built 1960 to 1969	$78,200	$76,500	$97,100
Built 1950 to 1959	$49,100	$59,700	$80,300
Built 1940 to 1949	$70,900	$52,900	$67,900
Built 1939 or Earlier	$48,600	$55,100	$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.
Source: 2009-2013 American Community Survey, Table 25107

Anadarko Single Family Sales Activity

The following single family sales activity was provided to us by County Records Inc., as extracted from sales data from the office of the Caddo County Assessor. Although we have attempted to break the data down by bedroom type, in many cases this was not possible and the overall sales activity (among all bedroom types) is considered the more reliable indicator.

Anadarko Single Family Sales Activity
Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	18	8	12	11
Average Sale Price	$36,042	$36,071	$44,929	$35,250	$36,900
Average Square Feet	1,012	1,081	1,088	1,158	1,070
Average Price/SF	$35.61	$33.37	$41.30	$30.44	$34.49
Average Year Built	1941	1942	1941	1950	1941

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

Anadarko Single Family Sales Activity

Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	18	29	23	15	7
Average Sale Price	$42,942	$70,173	$60,175	$78,773	$47,417
Average Square Feet	1,430	1,604	1,475	1,522	1,642
Average Price/SF	$30.03	$43.75	$40.80	$51.76	$28.88
Average Year Built	1964	1965	1970	1968	1969

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

Anadarko Single Family Sales Activity

Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	3	3	1	1	1
Average Sale Price	$62,333	$91,250	$61,500	$34,000	$60,000
Average Square Feet	1,584	2,111	1,296	1,368	1,919
Average Price/SF	$39.35	$43.23	$47.45	$24.85	$31.27
Average Year Built	1960	1968	1996	1961	1955

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

Anadarko Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	67	88	60	54	32
Average Sale Price	$40,533	$50,169	$44,189	$50,291	$43,420
Average Square Feet	1,202	1,366	1,238	1,327	1,358
Average Price/SF	$33.72	$36.73	$35.69	$37.90	$31.97
Average Year Built	1953	1958	1957	1960	1950

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

Between 2011 and 2014, the average sale price grew by 5.54% per year. The average sale price in 2015 was $43,420 for an average price per square foot of $31.97/SF. On the whole, the single family sales market in Anadarko appears relatively stable.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Caddo County	2.2%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	29

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

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

According to the data provided, the foreclosure rate in Caddo County was 2.2% in May 2014. The county ranked 29 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%. Compared with the rest of the state and nation, Caddo County does not appear to have an unusually high foreclosure rate.

Rental Market

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

2013 Rental Units by Gross Rent

	Anadarko		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	**939**		**2,988**		**475,345**	
With cash rent:	868		2,464		432,109	
Less than $100	0	0.00%	15	0.50%	2,025	0.43%
$100 to $149	0	0.00%	24	0.80%	2,109	0.44%
$150 to $199	48	5.11%	70	2.34%	4,268	0.90%
$200 to $249	63	6.71%	125	4.18%	8,784	1.85%
$250 to $299	35	3.73%	100	3.35%	8,413	1.77%
$300 to $349	44	4.69%	99	3.31%	9,107	1.92%
$350 to $399	88	9.37%	218	7.30%	10,932	2.30%
$400 to $449	74	7.88%	149	4.99%	15,636	3.29%
$450 to $499	34	3.62%	167	5.59%	24,055	5.06%
$500 to $549	128	13.63%	386	12.92%	31,527	6.63%
$550 to $599	36	3.83%	187	6.26%	33,032	6.95%
$600 to $649	68	7.24%	214	7.16%	34,832	7.33%
$650 to $699	32	3.41%	135	4.52%	32,267	6.79%
$700 to $749	78	8.31%	151	5.05%	30,340	6.38%
$750 to $799	34	3.62%	117	3.92%	27,956	5.88%
$800 to $899	37	3.94%	112	3.75%	45,824	9.64%
$900 to $999	44	4.69%	97	3.25%	34,153	7.18%
$1,000 to $1,249	13	1.38%	52	1.74%	46,884	9.86%
$1,250 to $1,499	12	1.28%	27	0.90%	14,699	3.09%
$1,500 to $1,999	0	0.00%	19	0.64%	10,145	2.13%
$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	71	7.56%	524	17.54%	43,236	9.10%
Median Gross Rent	**$519**		**$534**		**$699**	

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

Median gross rent in Caddo County is estimated to be $534, which is -23.6% less than Oklahoma's median gross rent of $699/month. Median gross rent in Anadarko is estimated to be $519.

Median Gross Rent by Year of Construction

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

2013 Median Gross Rent by Year of Construction

	Anadarko Median Rent	Caddo County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	$203	$933
Built 2000 to 2009	$508	$539	$841
Built 1990 to 1999	$387	$486	$715
Built 1980 to 1989	$432	$514	$693
Built 1970 to 1979	$540	$533	$662
Built 1960 to 1969	$514	$528	$689
Built 1950 to 1959	-	$575	$714
Built 1940 to 1949	$663	$591	$673
Built 1939 or Earlier	$727	$593	$651

estimate a median gross rent.
Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Caddo County is among housing units in Anadarko constructed before 1940 (likely representing rental houses), which is $727 per month. In order to be affordable, a household would need to earn at least $29,080 per year to afford such a unit.

Anadarko Rental Survey Data

The next table shows the results of our rental survey of Anadarko. Most of the multifamily rental property in Anadarko is subsidized in some form, either operated by the Anadarko Housing Authority, one of the tribal housing authorities, or under programs such as USDA rental assistance or Affordable Housing Tax Credits.

Anadarko Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Rate
Anadarko Village	USDA/LIHTC - Family	1975	1	30%
Anadarko Village	USDA/LIHTC - Family	1975	2	30%
Apache Camp Koon-Kah-Na-I-Sha	USDA - Elderly	N/A	1	30%
Apache Camp Koon-Kah-Na-I-Sha	USDA - Elderly	N/A	2	30%
Iscani Subdivision I	LIHTC - Family	2008	1	N/A
Iscani Subdivision I	LIHTC - Family	2008	2	N/A
Iscani Subdivision I	LIHTC - Family	2008	3	N/A
Iscani Subdivision II	LIHTC - Family	2009	2	N/A
Iscani Subdivision II	LIHTC - Family	2009	3	N/A

Rental rates at the USDA properties are based on 30% of the tenant's income. The Iscani Subdivision homes are in the Affordable Housing Tax Credit program, and operated by the Wichita Tribe. We were unable to confirm detailed information regarding those units but secondary sources indicated they were well received and operate with a waiting list.

Rental Market Vacancy – Anadarko

The Anadarko Housing Authority reports 98% occupancy. Secondary sources indicate that good quality and affordable rental housing units are in short supply. The overall market vacancy of rental housing units was reported at 8.48% by the Census Bureau as of the most recent American Community Survey, which includes single-family rental houses.

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 Caddo 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.
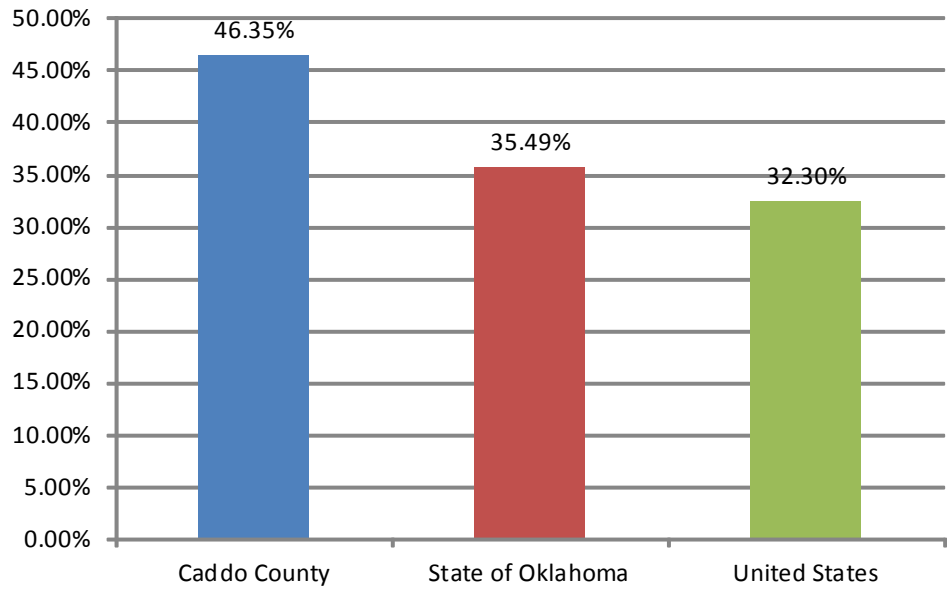
HUD Programs in Caddo County

Caddo County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	234	96%	$15,217	$215	$274	43.92%
Housing Choice Vouchers	16	95%	$8,767	$226	$296	43.32%
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	33	94%	$10,942	$261	$112	70.01%
Summary of All HUD Programs	283	96%	$14,351	$221	$256	46.35%
State of Oklahoma						
Public Housing	13,088	96%	$11,328	$215	$371	36.71%
Housing Choice Vouchers	24,651	93%	$10,766	$283	$470	37.57%
Mod Rehab	158	89%	$7,272	$129	$509	20.17%
Section 8 NC/SR	4,756	93%	$10,730	$242	$465	34.24%
Section 236	428	89%	$8,360	$192	$344	35.82%
Multi-Family Other	7,518	91%	$7,691	$176	$448	28.18%
Summary of All HUD Programs	50,599	94%	$10,360	$242	$440	35.49%
United States						
Public Housing	1,150,867	94%	$13,724	$275	$512	34.91%
Housing Choice Vouchers	2,386,237	92%	$13,138	$346	$701	33.04%
Mod Rehab	19,148	87%	$8,876	$153	$664	18.78%
Section 8 NC/SR	840,900	96%	$12,172	$274	$677	28.80%
Section 236	126,859	93%	$14,347	$211	$578	26.74%
Multi-Family Other	656,456	95%	$11,135	$255	$572	30.80%
Summary of All HUD Programs	5,180,467	94%	$12,892	$304	$637	32.30%

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

Among all HUD programs, there are 283 housing units located within Caddo County, with an overall occupancy rate of 96%. The average household income among households living in these units is $14,351. Total monthly rent for these units averages $477, with the federal contribution averaging $256 (53.65%) and the tenant's contribution averaging $221 (46.35%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties

Source: 2013 HUD Picture of Subsidized Households

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

## Demographics of Persons in HUD Programs in Caddo County

Caddo County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	234	29%	14%	30%	40%	35%
Housing Choice Vouchers	16	27%	41%	53%	100%	60%
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	33	0%	100%	20%	100%	39%
Summary of All HUD Programs	283	26%	21%	30%	50%	37%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

26% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 30% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 50% have one or more disabilities. Finally, 37% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties
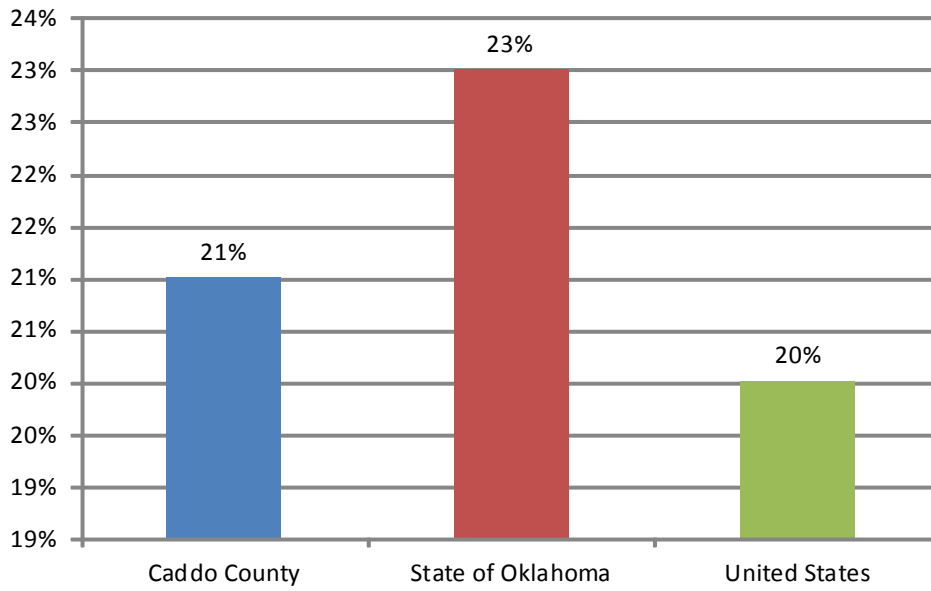
Source: 2013 HUD Picture of Subsidized Households

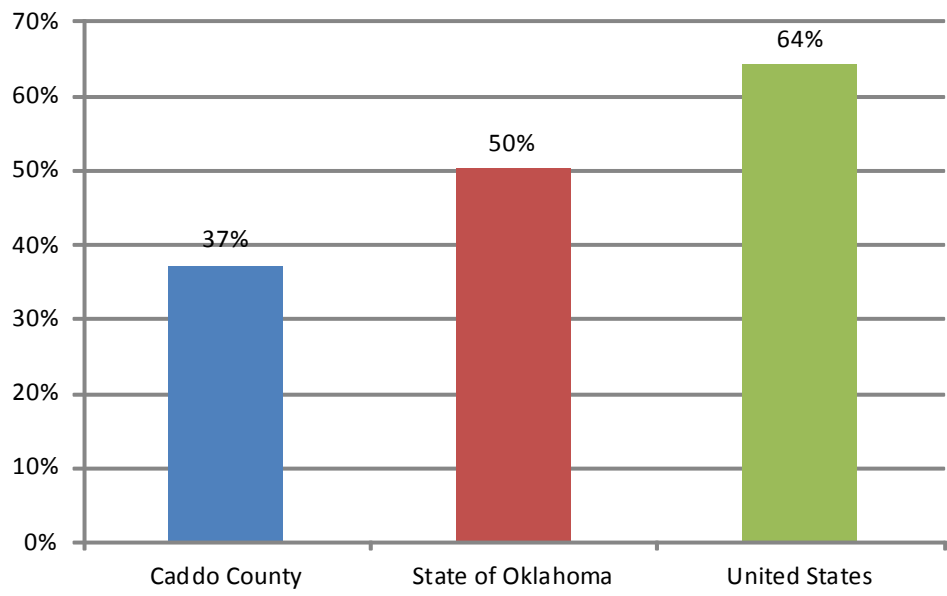## Percentage of Households Age 62+ - HUD Subsidized Properties
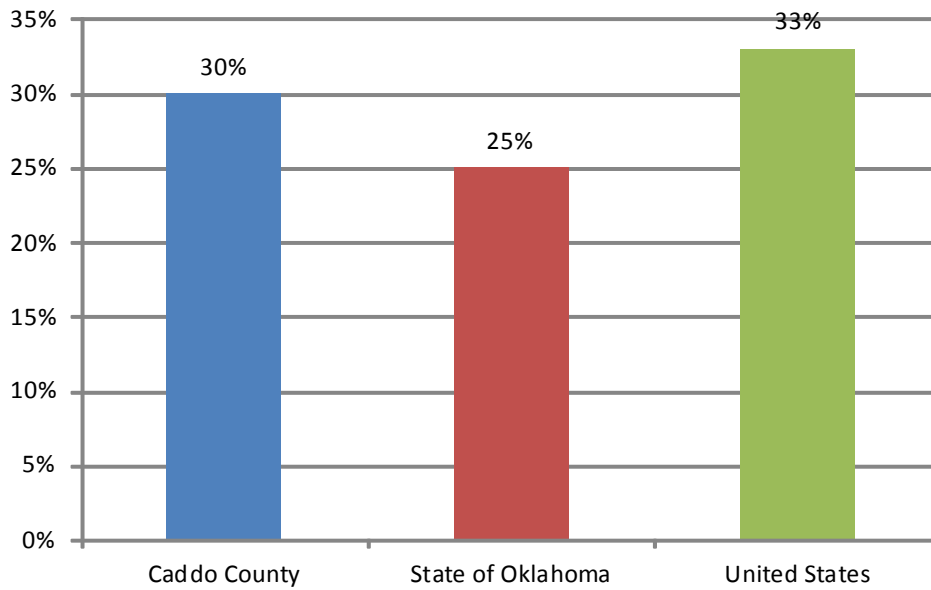
Source: 2013 HUD Picture of Subsidized Households

Percentage of Minority Households - HUD Subsidized Properties

Source: 2013 HUD Picture of Subsidized Households

Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Caddo County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	**540**		**770**	
Cost Burden Less Than 30%	135	25.00%	210	27.27%
Cost Burden Between 30%-50%	155	28.70%	125	16.23%
Cost Burden Greater Than 50%	200	37.04%	385	50.00%
Not Computed (no/negative income)	50	9.26%	50	6.49%
Income 30%-50% HAMFI	**745**		**530**	
Cost Burden Less Than 30%	380	51.01%	215	40.57%
Cost Burden Between 30%-50%	235	31.54%	230	43.40%
Cost Burden Greater Than 50%	130	17.45%	85	16.04%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	**1,335**		**545**	
Cost Burden Less Than 30%	1,140	85.39%	460	84.40%
Cost Burden Between 30%-50%	150	11.24%	80	14.68%
Cost Burden Greater Than 50%	45	3.37%	4	0.73%
Not Computed (no/negative income)	0	0%	0	0%
Income 80%-100% HAMFI	**940**		**305**	
Cost Burden Less Than 30%	840	89.36%	290	95.08%
Cost Burden Between 30%-50%	75	7.98%	15	4.92%
Cost Burden Greater Than 50%	25	2.66%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	**7,435**		**2,965**	
Cost Burden Less Than 30%	6,265	84.26%	1,990	67.12%
Cost Burden Between 30%-50%	710	9.55%	450	15.18%
Cost Burden Greater Than 50%	415	5.58%	474	15.99%
Not Computed (no/negative income)	50	0.67%	50	1.69%

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

Caddo 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	540	65.74%	770	66.23%
Income 30%-50% HAMFI	745	48.99%	530	59.43%
Income 50%-80% HAMFI	1,335	14.61%	545	15.41%
Income 80%-100% HAMFI	940	10.64%	305	4.92%
All Incomes	7,435	15.13%	2,965	31.16%

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

Households by Income Threshold: Percentage with Housing Cost Over 30% of Income
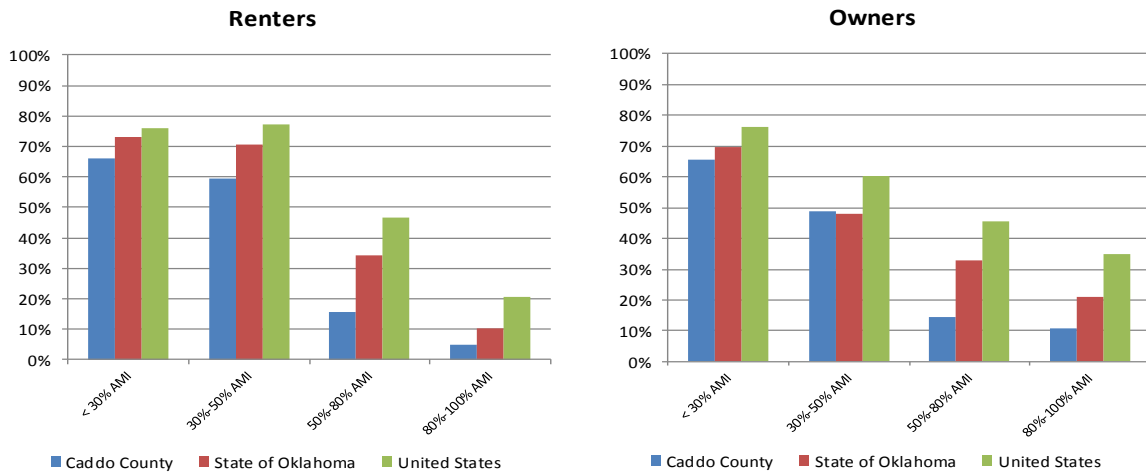
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

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.

Caddo County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	**540**		**770**	
Between 1.0 and 1.5 Persons per Room	4	0.74%	10	1.30%
More than 1.5 Persons per Room	0	0.00%	10	1.30%
Lacks Complete Kitchen or Plumbing	20	3.70%	55	7.14%
Income 30%-50% HAMFI	**745**		**530**	
Between 1.0 and 1.5 Persons per Room	30	4.03%	4	0.75%
More than 1.5 Persons per Room	4	0.54%	0	0.00%
Lacks Complete Kitchen or Plumbing	25	3.36%	20	3.77%
Income 50%-80% HAMFI	**1,335**		**545**	
Between 1.0 and 1.5 Persons per Room	40	3.00%	15	2.75%
More than 1.5 Persons per Room	0	0.00%	4	0.73%
Lacks Complete Kitchen or Plumbing	0	0.00%	40	7.34%
Income 80%-100% HAMFI	**940**		**305**	
Between 1.0 and 1.5 Persons per Room	25	2.66%	35	11.48%
More than 1.5 Persons per Room	0	0.00%	4	1.31%
Lacks Complete Kitchen or Plumbing	20	2.13%	0	0.00%
All Incomes	**7,435**		**2,965**	
Between 1.0 and 1.5 Persons per Room	139	1.87%	174	5.87%
More than 1.5 Persons per Room	19	0.26%	22	0.74%
Lacks Complete Kitchen or Plumbing	100	1.34%	119	4.01%

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

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

Caddo County : Households by Income by Overcrowding

Household Income Threshold	Owners		Renters	
	Total	% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room
Income < 30% HAMFI	540	0.74%	770	2.60%
Income 30%-50% HAMFI	745	4.56%	530	0.75%
Income 50%-80% HAMFI	1,335	3.00%	545	3.49%
Income 80%-100% HAMFI	940	2.66%	305	12.79%
All Incomes	7,435	2.13%	2,965	6.61%

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

Households by Income Threshold: Percentage with More than 1.0 Persons per Room
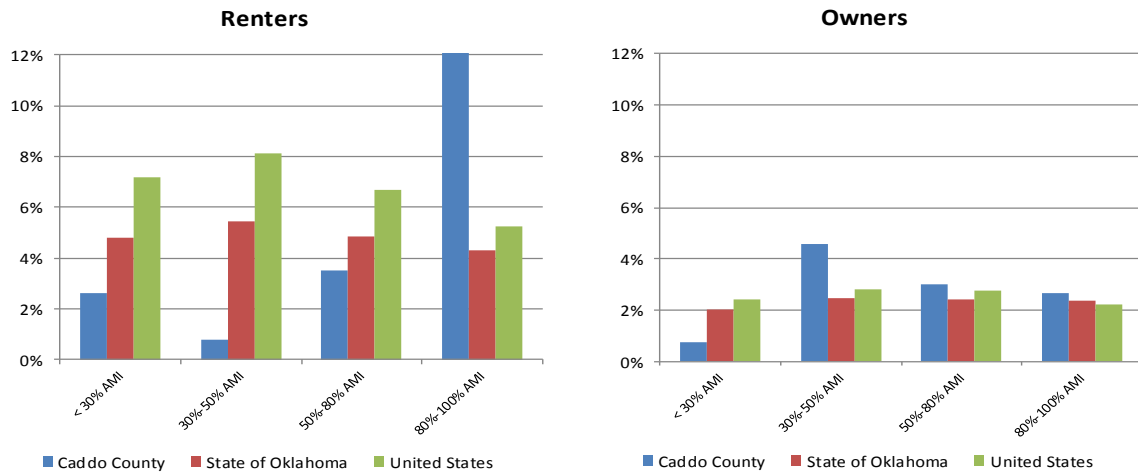
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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

Caddo County : Households by Income by Substandard Conditions

Household Size/Type		Owners		Renters
	Total	% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing
Income < 30% HAMFI	540	3.70%	770	7.14%
Income 30%-50% HAMFI	745	3.36%	530	3.77%
Income 50%-80% HAMFI	1,335	0.00%	545	7.34%
Income 80%-100% HAMFI	940	2.13%	305	0.00%
All Incomes	7,435	1.34%	2,965	4.01%

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

Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen
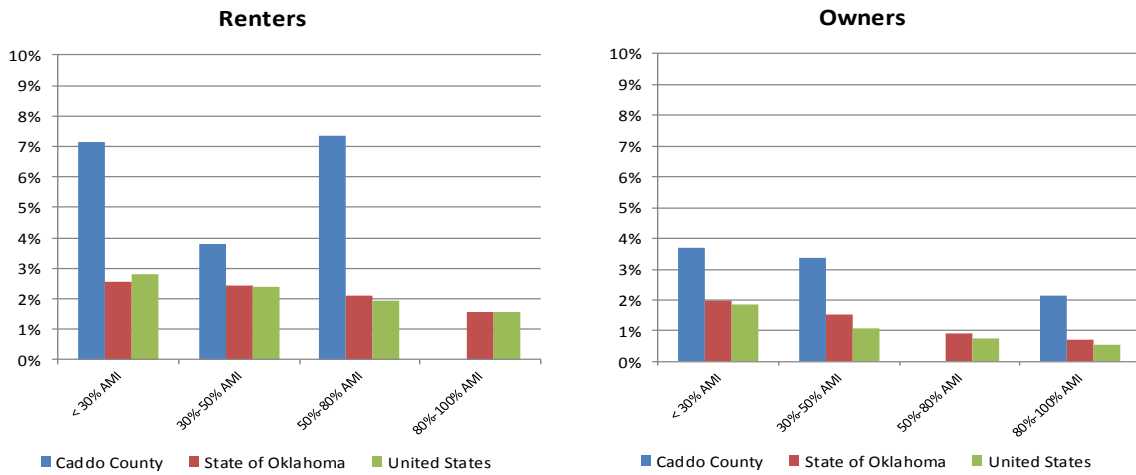
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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.

Caddo County : CHAS - Housing Cost Burden by Household Type / HAMFI

| Income, Household Size/Type	Owners			Renters		
	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	**540**	**360**	**66.67%**	**770**	**504**	**65.45%**
Elderly Family	40	35	87.50%	15	0	0.00%
Small Family (2-4 persons)	145	85	58.62%	295	195	66.10%
Large Family (5 or more persons)	20	25	125.00%	80	80	100.00%
Elderly Non-Family	190	110	57.89%	155	105	67.74%
Non-Family, Non-Elderly	140	105	75.00%	225	124	55.11%
Income 30%-50% HAMFI	**745**	**365**	**48.99%**	**530**	**324**	**61.13%**
Elderly Family	115	40	34.78%	15	4	26.67%
Small Family (2-4 persons)	200	105	52.50%	210	130	61.90%
Large Family (5 or more persons)	75	50	66.67%	80	40	50.00%
Elderly Non-Family	235	105	44.68%	110	85	77.27%
Non-Family, Non-Elderly	115	65	56.52%	115	65	56.52%
Income 50%-80% HAMFI	**1,335**	**199**	**14.91%**	**545**	**87**	**15.96%**
Elderly Family	285	10	3.51%	50	4	8.00%
Small Family (2-4 persons)	495	120	24.24%	225	45	20.00%
Large Family (5 or more persons)	115	15	13.04%	40	15	37.50%
Elderly Non-Family	315	24	7.62%	45	4	8.89%
Non-Family, Non-Elderly	125	30	24.00%	185	19	10.27%
Income 80%-100% HAMFI	**940**	**99**	**10.53%**	**305**	**15**	**4.92%**
Elderly Family	220	15	6.82%	10	0	0.00%
Small Family (2-4 persons)	405	35	8.64%	130	15	11.54%
Large Family (5 or more persons)	80	0	0.00%	50	0	0.00%
Elderly Non-Family	115	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	120	49	40.83%	115	0	0.00%
All Incomes	**7,435**	**1,130**	**15.20%**	**2,965**	**930**	**31.37%**
Elderly Family	1,530	129	8.43%	140	8	5.71%
Small Family (2-4 persons)	3,320	400	12.05%	1,270	385	30.31%
Large Family (5 or more persons)	705	94	13.33%	385	135	35.06%
Elderly Non-Family	1,090	254	23.30%	349	194	55.59%
Non-Family, Non-Elderly	780	253	32.44%	830	208	25.06%

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

Caddo County : Households under 80% AMI by Cost Burden

		Owners			Renters	
Household Size/Type	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	**2,620**	**924**	**35.27%**	**1,845**	**915**	**49.59%**
Elderly Family	440	85	19.32%	80	8	10.00%
Small Family (2-4 persons)	840	310	36.90%	730	370	50.68%
Large Family (5 or more persons)	210	90	42.86%	200	135	67.50%
Elderly Non-Family	740	239	32.30%	310	194	62.58%
Non-Family, Non-Elderly	380	200	52.63%	525	208	39.62%

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened
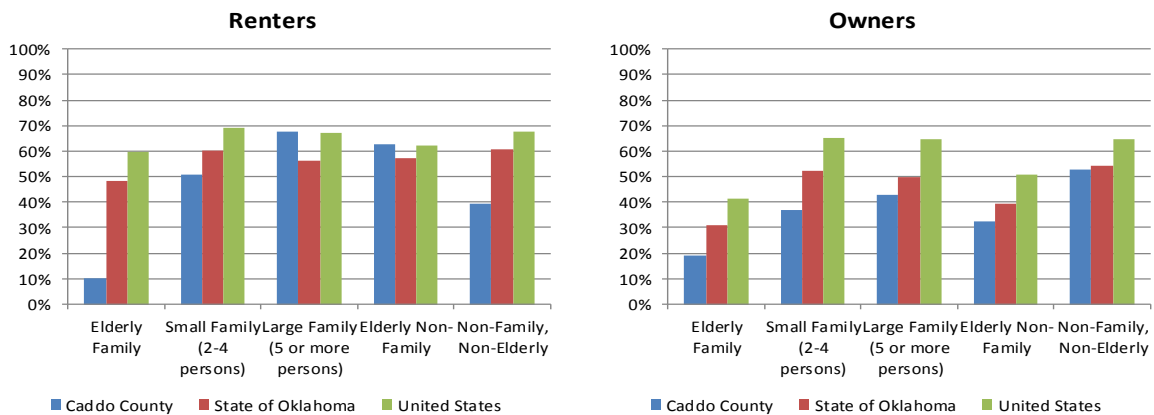
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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).

Caddo County : CHAS - Housing Problems by Household Type and HAMFI

Income, Household Size/Type		Owners			Renters	
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	**540**	**350**	**64.81%**	**770**	**525**	**68.18%**
Elderly Family	40	35	87.50%	15	0	0.00%
Small Family (2-4 persons)	145	85	58.62%	295	210	71.19%
Large Family (5 or more persons)	20	20	100.00%	80	80	100.00%
Elderly Non-Family	190	110	57.89%	155	110	70.97%
Non-Family, Non-Elderly	140	100	71.43%	225	125	55.56%
Income 30%-50% HAMFI	**745**	**375**	**50.34%**	**530**	**324**	**61.13%**
Elderly Family	115	45	39.13%	15	4	26.67%
Small Family (2-4 persons)	200	115	57.50%	210	135	64.29%
Large Family (5 or more persons)	75	50	66.67%	80	40	50.00%
Elderly Non-Family	235	100	42.55%	110	85	77.27%
Non-Family, Non-Elderly	115	65	56.52%	115	60	52.17%
Income 50%-80% HAMFI	**1,335**	**230**	**17.23%**	**545**	**133**	**24.40%**
Elderly Family	285	10	3.51%	50	4	8.00%
Small Family (2-4 persons)	495	120	24.24%	225	60	26.67%
Large Family (5 or more persons)	115	45	39.13%	40	25	62.50%
Elderly Non-Family	315	25	7.94%	45	4	8.89%
Non-Family, Non-Elderly	125	30	24.00%	185	40	21.62%
Income Greater than 80% of HAMFI	**4,815**	**335**	**6.96%**	**1,125**	**175**	**15.56%**
Elderly Family	1,090	45	4.13%	55	0	0.00%
Small Family (2-4 persons)	2,480	110	4.44%	540	25	4.63%
Large Family (5 or more persons)	495	75	15.15%	185	120	64.86%
Elderly Non-Family	350	20	5.71%	40	0	0.00%
Non-Family, Non-Elderly	400	85	21.25%	305	30	9.84%
All Incomes	**7,435**	**1,290**	**17.35%**	**2,970**	**1,157**	**38.96%**
Elderly Family	1,530	135	8.82%	135	8	5.93%
Small Family (2-4 persons)	3,320	430	12.95%	1,270	430	33.86%
Large Family (5 or more persons)	705	190	26.95%	385	265	68.83%
Elderly Non-Family	1,090	255	23.39%	350	199	56.86%
Non-Family, Non-Elderly	780	280	35.90%	830	255	30.72%

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

Caddo County : Households under 80% AMI by Housing Problems

Household Size/Type		Owners			Renters	
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	**2,620**	**955**	**36.45%**	**1,845**	**982**	**53.22%**
Elderly Family	440	90	20.45%	80	8	10.00%
Small Family (2-4 persons)	840	320	38.10%	730	405	55.48%
Large Family (5 or more persons)	210	115	54.76%	200	145	72.50%
Elderly Non-Family	740	235	31.76%	310	199	64.19%
Non-Family, Non-Elderly	380	195	51.32%	525	225	42.86%

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

Households Under 80% of AMI: Percentage with Housing Problems
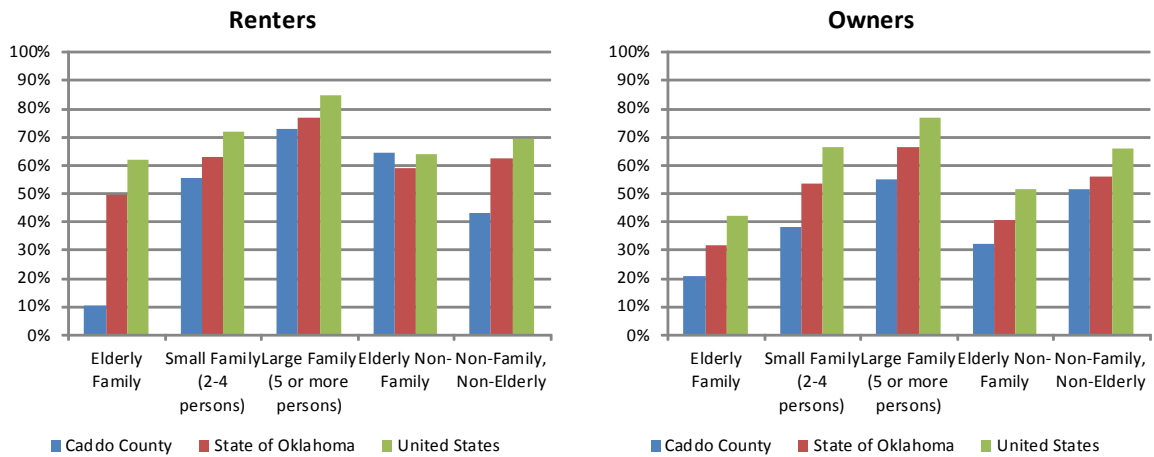
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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 Caddo 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."

Caddo County : CHAS - Housing Problems by Race / Ethnicity and HAMFI

| Income, Race / Ethnicity	Owners			Renters		
	Total	No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	**540**	**355**	**65.7%**	**770**	**525**	**68.2%**
White alone, non-Hispanic	350	220	62.9%	330	220	66.7%
Black or African-American alone	20	20	100.0%	19	15	78.9%
Asian alone	4	4	100.0%	20	10	50.0%
American Indian alone	100	70	70.0%	290	205	70.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	39	20	51.3%	80	45	56.3%
Other (including multiple races)	35	25	71.4%	39	35	89.7%
Income 30%-50% HAMFI	**745**	**380**	**51.0%**	**530**	**320**	**60.4%**
White alone, non-Hispanic	500	235	47.0%	270	170	63.0%
Black or African-American alone	8	4	50.0%	19	15	78.9%
Asian alone	0	0	N/A	10	0	0.0%
American Indian alone	115	65	56.5%	115	50	43.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	95	55	57.89%	75	60	80.00%
Other (including multiple races)	25	15	60.0%	40	25	62.5%
Income 50%-80% HAMFI	**1,335**	**225**	**16.9%**	**540**	**135**	**25.0%**
White alone, non-Hispanic	955	135	14.1%	330	90	27.3%
Black or African-American alone	30	0	0.0%	8	4	50.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	185	45	24.3%	100	20	20.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	60	25	41.7%	80	20	25.0%
Other (including multiple races)	105	15	14.3%	29	4	13.8%
Income 80%-100% HAMFI	**940**	**145**	**15.4%**	**305**	**55**	**18.0%**
White alone, non-Hispanic	725	115	15.9%	175	20	11.4%
Black or African-American alone	10	0	0.0%	0	0	N/A
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	120	20	16.7%	60	35	58.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	59	4	6.8%	65	0	0.0%
Other (including multiple races)	25	0	0.0%	4	0	0.0%
All Incomes	**7,435**	**1,300**	**17.5%**	**2,960**	**1,155**	**39.0%**
White alone, non-Hispanic	5,630	865	15.4%	1,604	504	31.4%
Black or African-American alone	113	24	21.2%	66	34	51.5%
Asian alone	23	8	34.8%	30	10	33.3%
American Indian alone	960	225	23.4%	735	375	51.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	372	108	29.0%	400	180	45.0%
Other (including multiple races)	344	59	17.2%	147	64	43.5%

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

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

| | | Owners | | | Renters | |
| | | No. w/ Housing | Pct. w/ Housing | | No. w/ Housing | Pct. w/ Housing |
Household Size/Type	Total	Problems	Problems	Total	Problems	Problems
Income < 80% HAMFI	**2,620**	**960**	**36.64%**	**1,840**	**980**	**53.26%**
White alone, non-Hispanic	1,805	590	32.69%	930	480	51.61%
Black or African-American alone	58	24	41.38%	46	34	73.91%
Asian alone	4	4	100.00%	30	10	33.33%
American Indian alone	400	180	45.00%	505	275	54.46%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	194	100	51.55%	235	125	53.19%
Other (including multiple races)	165	55	33.33%	108	64	59.26%

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

Households Under 80% of AMI: Percentage with Housing Problems by Race
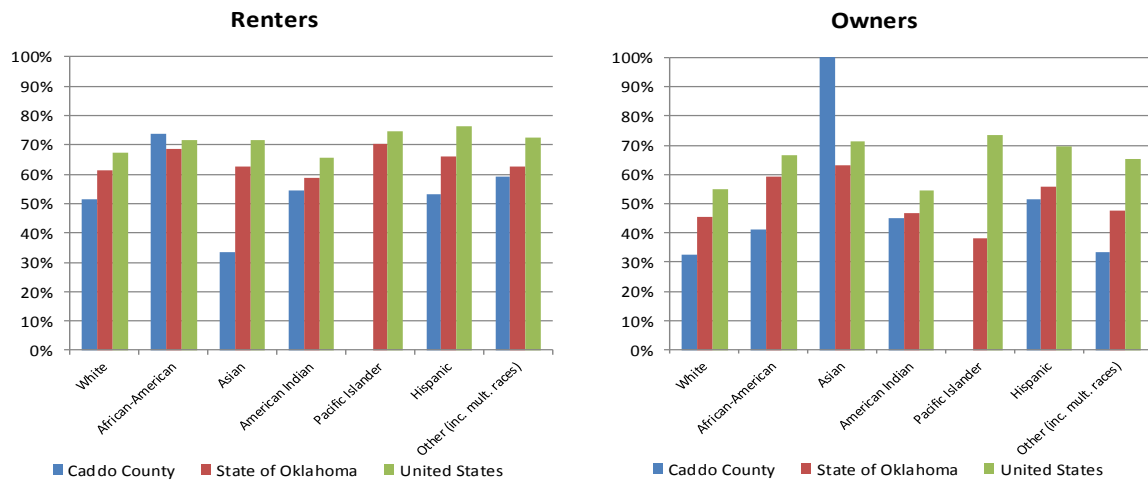
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Caddo County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 825 renter households that are cost overburdened, and 720 homeowners that are cost overburdened.

- Among **elderly** households with incomes less than 50% of Area Median Income, there are 194 renter households that are cost overburdened, and 290 homeowners that are cost overburdened.

- 73.91% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, 100% of Asian homeowners with incomes less than 80% of Area Median Income have one or more housing problems, and 51.55% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

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

Anadarko Anticipated Demand

Households in Anadarko declined at an annually compounded rate of -0.11% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.53% per year since that time, and that households will grow 0.19% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.19% per year in forecasting future household growth for Anadarko.

The percentage of owner households was estimated at 54.86% with renter households estimated at 45.14%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Anadarko

Year		2015	2016	2017	2018	2019	2020
Household Estimates		2,425	2,430	2,434	2,439	2,443	2,448
Owner %:	54.86%	1,330	1,333	1,335	1,338	1,340	1,343
Renter %:	45.14%	1,095	1,097	1,099	1,101	1,103	1,105
				Total New Owner Households			**13**
				Total New Renter Households			**10**

Based on an estimated household growth rate of 0.19% per year, Anadarko would require 13 new housing units for ownership, and 10 units for rent, over the next five years. Annually this equates to 3 units for ownership per year, and 2 units for rent per year. This compares with the relatively few number of new building permits issued in Anadarko over the last ten years.

Caddo County Anticipated Demand

Households in Caddo County grew at an annually compounded rate of -0.29% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.02% per year since that time, and that households will grow 0.25% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.25% per year in forecasting future household growth for Caddo County.

The percentage of owner households was estimated at 70.79% with renter households estimated at 29.21%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth

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

Future Housing Demand Estimates for Caddo County

Year		2015	2016	2017	2018	2019	2020
Household Estimates		10,658	10,685	10,711	10,738	10,765	10,792
Owner %:	70.79%	7,545	7,564	7,583	7,602	7,621	7,640
Renter %:	29.21%	3,113	3,121	3,129	3,136	3,144	3,152
				Total New Owner Households			**95**
				Total New Renter Households			**39**

Based on an estimated household growth rate of 0.25% per year, Caddo County would require 95 new housing units for ownership, and 39 units for rent, over the next five years. Annually this equates to 19 units for ownership per year, and 8 units for rent per year.

Housing Demand – Population Subsets

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

Caddo County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	**Total**
Total New Demand: 2015-2020	100.00%	100.00%	95	39	134
Less than 30% AMI	7.26%	25.97%	7	10	**17**
Less than 50% AMI	17.28%	43.84%	16	17	**34**
Less than 60% AMI	20.74%	52.61%	20	21	**40**
Less than 80% AMI	35.24%	62.23%	33	24	**58**

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.

Caddo County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	**Elderly Total**
Total New Elderly (62+) Demand: 2015-2020	35.24%	16.49%	33	6	**40**
Elderly less than 30% AMI	3.09%	5.73%	3	2	**5**
Elderly less than 50% AMI	7.80%	9.95%	7	4	**11**
Elderly less than 60% AMI	9.36%	11.94%	9	5	**14**
Elderly less than 80% AMI	15.87%	13.15%	15	5	**20**

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.

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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	**Disabled Total**
Total New Disabled Demand (2015-2020)	33.96%	33.00%	32	13	**45**
Disabled less than 30% AMI	2.76%	12.46%	3	5	**7**
Disabled less than 50% AMI	7.60%	19.53%	7	8	**15**
Disabled less than 60% AMI	9.12%	23.43%	9	9	**18**
Disabled less than 80% AMI	15.33%	23.40%	15	9	**24**

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.

Caddo County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	**Veteran Total**
Total New Demand (2015-2020)	100.00%	100.00%	95	39	134
Total Veteran Demand	12.36%	12.36%	12	5	**17**
Veterans with Disabilities	4.32%	4.32%	4	2	**6**
Veterans Below Poverty	1.10%	1.10%	1	0	**1**
Disabled Veterans Below Poverty	0.43%	0.43%	0	0	**1**

Housing Needs for Working Families

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

Caddo County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	**Total**
Total New Demand (2015-2020)	100.00%	100.00%	95	39	134
Total Working Families	48.76%	48.76%	46	19	**65**
Working Families with Children Present	24.74%	24.74%	23	10	**33**

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 134 housing units will be needed in Caddo County over the next five years. Of those units:

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

- 14 will be needed by households age 62 and up, earning less than 60% of Area Median Income

- 18 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income

- One will be needed by veterans living below the poverty line

- 33 will be needed by working families with children present

This data suggests a strong need in Caddo County for housing units that are both affordable and accessible to persons with disabilities / special needs, and working families with children present.

Special Topics

Caddo County Disaster Resiliency Assessment

The purpose of this section is to assess at the county level key components of disaster resiliency. Housing location and quality as well as planning activities can help reduce impacts from disaster events and allow for faster recovery. Disasters can include tornadoes, extreme weather, high winds, as well as man-made events. These events may largely be inevitable, but the ability to reduce damage and casualties as well recovery can be improved with good planning.

C.0 Comprehensive Plans & Hazard Mitigation Plans

There are 14 key cities within the county (Anadarko, Fort Cobb, Binger, Carnegie, Hinton, Apache, Gracemont, Cement, Lookeba, Cyril, Eakly, Hydro, Bridgeport, Albert).

Comprehensive plans are the guiding documents for cities of various sizes to address key aspects of their community from land use, transportation, environment, housing, and economic development. None of the cities in Caddo County have their own comprehensive plans that have been adopted.

Based on the review of the existing and available comprehensive plans for the area, it is recommended that any future comprehensive planning work done include coordination and goals to address disaster resiliency.

The other key plan for a city to manage, mitigate and plan for recovery related to disasters is a Hazard Mitigation Plan (or Emergency Management Plan). Often low density counties, the **Hazard Mitigation Plan** is done at the county level, though some cities may augment the county plan with a city plan.

> Caddo County does not have a current Hazard Mitigation Plan. The last HMP was adopted in 2003 and has since expired and been archived.

C.2.1.1. Historical Data on Natural Disasters and Other Hazards

The 2003 Hazard Mitigation Plan for the County stated four goals:
1. Protection from loss of life and personal injury
2. Protection of critical facilities and infrastructure
3. Protection of personal property and reduction of economic injury due to hazards
4. Minimize the costs of disaster response

NOAA data shows the following historic data on disaster events for the county:

Dam Failure Risks
> **Historical Context:** "104 dams exist in Caddo County, of which 3 are high-hazard dams and 3 are significant hazard dams." "The greatest impact of the failure of Fort Cobb dam would be the loss of the public water supply storage space." No estimate of potential damage provided.

DAM NAME	HAZARD	OWNER	RIVER
CHICKASHA LAKE	HIGH	CITY OF CHICKASHA	SPRING CREEK
FORT COBB	HIGH	BUREAU OF RECLAMATION	COBB CREEK, POND CREEK
SOUTHWESTERN POWER STATION NO.3	HIGH	PUBLIC SERVICE CO OF OKLA	LEAPER CR
NRCS-FORT COBB LATERALS SITE-101	SIGNIFICANT	SOUTH CADDO CONS DIST	TR-WASHITA RIVER
NRCS-SUGAR CREEK SITE-025	SIGNIFICANT	SOUTH CADDO CONS DIST	KOHNOOSKY CREEK
NRCS-SUGAR CREEK SITE-044	SIGNIFICANT	SOUTH CADDO CONS DIST	LOST CR

Mitigation Strategy / Recommendations from HMP: Nothing suggested

Drought
> **Historical Context:** "Drought will not cause significant damage to buildings, infrastructure and critical facilities."
> **Mitigation Strategy / Recommendations from HMP:** Use historic low rainfall in water supply planning. Enforce water rationing when necessary and consider cloud seeding.

Earthquake
> **Historical Context:** "Earthquakes have not caused significant damage in Caddo County. Oklahoma Geological Survey's Oklahoma Seismograph Network located 138 earthquakes in Caddo County from 1977 through 2002. The strongest earthquake in Caddo County since 1977 was M 2.7." "Earthquakes of the magnitude and intensity expected (M5) will not cause significant damage to buildings, infrastructure and critical facilities."

Earthquakes events in Caddo County since 1977			
Date	Mag	deg (N)	Dig (w)
MAR 23, 1979	1.8	35.3610	-98.1080
SEP 22, 1982	2.2	34.8940	-98.4290
MAY 16, 1990	1.6	35.3250	-98.4640
OCT 04, 1992	2.5	35.1990	-98.4400
NOV 22, 1993	1.4	35.2840	-98.5380
FEB 05, 1994	1.4	34.9460	-98.1550
DEC 13, 1994	2.1	34.8680	-98.4710
APR 05, 1995	1.9	35.0500	-98.2330
SEP 26, 1996	1.2	34.9280	-98.1750
JUN 18, 2000	2.2	34.9170	-98.1862
SEP 22, 2001	2.2	35.2264	-98.2151

EARTHQUAKE EPICENTER

Mitigation Strategy / Recommendations from HMP: Inspect roads, bridges, buildings and dams after an earthquake event.

Flood

Historical Context: "Thirteen flood events were recorded in Caddo County since 1992" of which 12 were flash floods. The HMP defines two types of flooding: general rain flooding and flash flooding. Caddo County "…had 2 reported losses and received payments totaling $47,328 during the years 1978 through 2001." The County acquired nine homes southwest of Apache that were subject to frequent flooding and demolished them as part of a Hazard Mitigation Grant Program project. None of the County's critical facilities are within the 100-year floodplain.

Flood Insurance Policy Statistics as of 12/31/2002		
Community Name	Policies In-force	Insurance In-force
Caddo County	11	$583,000
Anadarko	7	$479,200
Apache	49	$1,171,800
Carnegie	3	$89,000
Fort Cobb	2	$145,400
Hydro	1	$250,000
County Totals	73	$2,718,400

Vulnerability to Flooding				
Structures	Number	Estimated Value	Damage rate	Potential Loss
Housing units	26	$ 1.59 million	50%	$.079 million
Other buildings	0	$0		$0
Critical facilities	0	$0		$0
Infrastructure	0	Not estimated		Not estimated

Date	Location	General Description
6/23/1948 – 6/24/1948	Hydro	20in of rain in a few hours led to 11 drownings on Hwy66 near Hydro

Mitigation Strategy / Recommendations from HMP: Public warnings and goals to raise roads subject to flooding. Acquire and demolish or relocate flood prone structures and advise builder of flood hazards and restrict or require elevation of new structures being built in flood zones.

Carnegie

FEMA's National Flood Hazard Layer http://fema.maps.arcgis.com/

Binger

 FEMA's National Flood Hazard Layer http://fema.maps.arcgis.com/
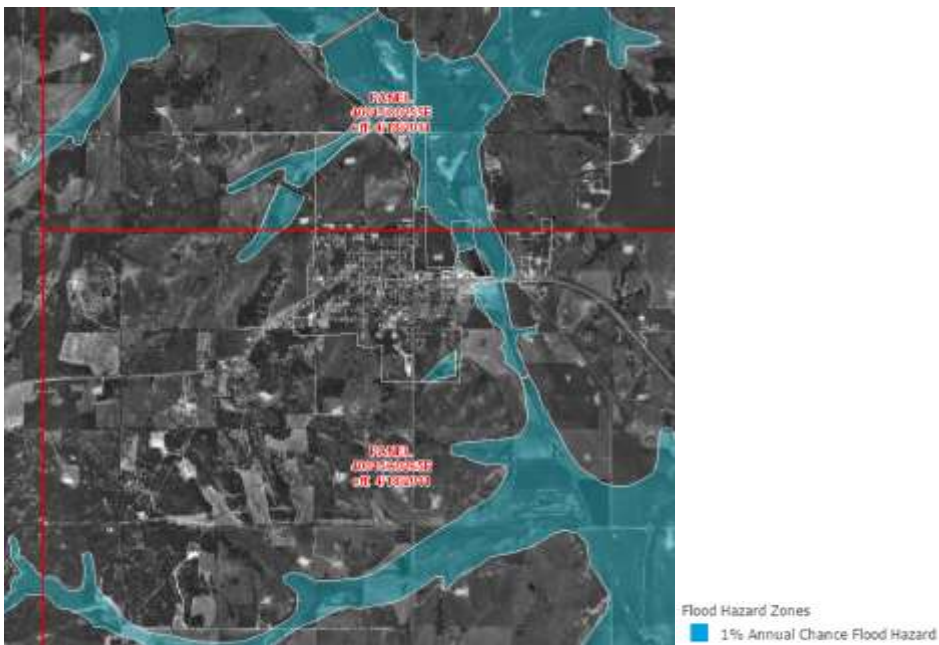
Lookeba

FEMA's National Flood Hazard Layer http://fema.maps.arcgis.com/
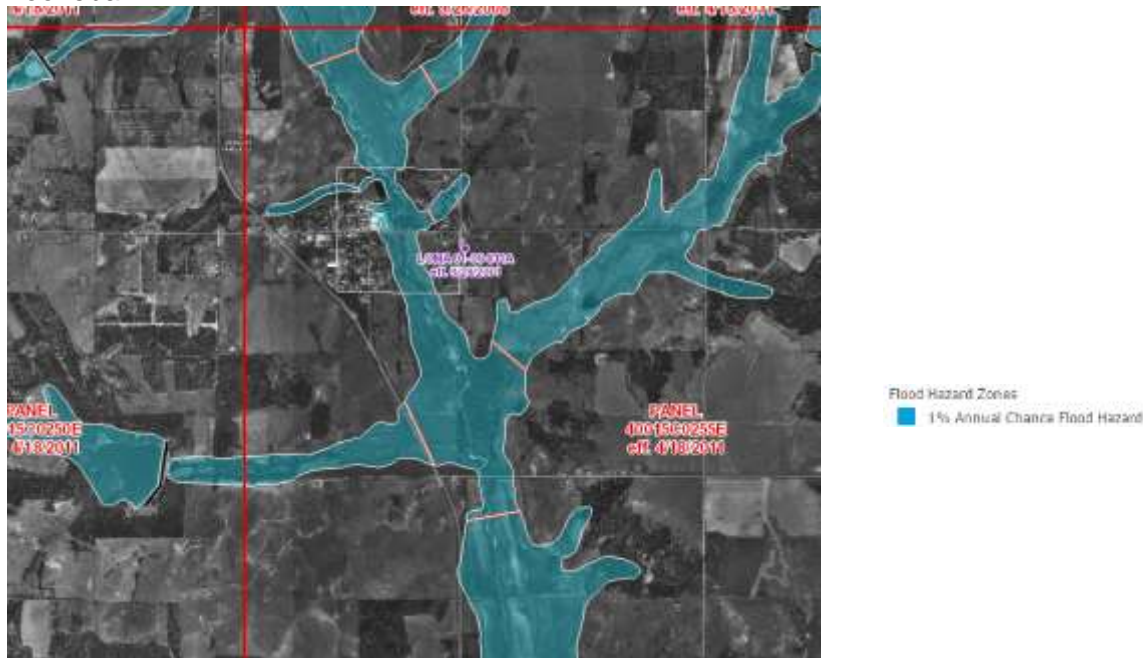
Hail

Historical Context: "National Climatic Data Center statistics record 1.5 inch or larger hail events in the Caddo County on 50 days during the 20 year period ending June 30, 2003." No estimate of potential damage provided.

Mitigation Strategy / Recommendations from HMP: Encourage stronger roofs in critical facilities and personal properties.

High Winds

Historical Context: "National Climatic Data Center storm event statistics record 104 high thunderstorm wind events in Caddo County during the 20-year period ending June 30, 2003. One person was injured in those events. Reported damage was $0.8 million."

Vulnerability to Thunderstorm High Winds					
Structures	Number	Estimated Value	Damage rate	Potential damage	Expected Loss (50%)
Housing units	7153	$ 170.1 million	10%	$17.0 million	$8.5 million
Other buildings	Not estimated				
Critical facilities	4	$10.2	0%	$0	$0
Infrastructure	Not estimated				

Date	Location	General Description
5/71997	Binger	Estimated 90mph winds caused widespread damage and one injury.

Mitigation Strategy / Recommendations from HMP: Nothing suggested.

Lightning

Historical Context: Nothing specific about Caddo County, but "Lightning killed 88 people and injured 243 others in Oklahoma during the period 1959-1994." No estimate of potential damage provided.

Date	Location	General Description
9/3/2001	Apache	Lightning struck a storage facility at Sexton Office Supplies that caused a fire that destroyed 4 buildings.

Mitigation Strategy / Recommendations from HMP: Stop outside events when cloud-to-ground lightning is expected. Continue public education on the dangers of lightning. Consider grounding electrical equipment in critical facilities and infrastructure.

Tornadoes

Historical Context: "National Climatic Data Center statistics storm events record 21 significant tornado days in Caddo County since 1950. On those 21 days, 32 tornados killed three persons and caused injury to 111 others and did $14 million of property damage."

Vulnerability to F2 or greater Tornados					
Structures	Number	Estimated Value	Damage rate	Potential damage	Expected Loss (0.42%)
Housing units	7153	$ 170.1 million	80%	$136.5 million	$572,000
Other buildings	Not estimated				
Critical facilities	4	$20.6	20%	$4.1 million	$17,000
Infrastructure	Not estimated				

Mitigation Strategy / Recommendations from HMP: Public warnings and provide and publicize storm shelters in schools, nursing homes, etc. Encourage private storm shelters in homes.

For all the county profiles for this study we are providing maps of the historic tornados mapped over the developed social vulnerability index. This is in addition to the data prepared and summarized from the HMP in this section.

NOAA data shows the following historic data on disaster events for the county:

Historic data on tornados between 1950-2014 there are 92 tornados documented. There were 235 injuries that occurred connected to these tornados, with 26 of those injuries happening in the 2013 tornado. There were 20 fatalities connected to tornadoes during this time period, 8 of which occurred in 2013. Property losses between 1950-1996 ranged from $7,959,051.00 to $79,590,550.00. (The accounting methods used for losses changed in 1996.) The losses estimated between 1996-2014 was $6,670,000.00.

Social Vulnerability - Impacts on Housing & Disaster Resiliency
Tornado Events 1950 - 2014
Caddo County

Social Vulnerability - Impacts on Housing & Disaster Resiliency

Tornado Events 1950 - 2014
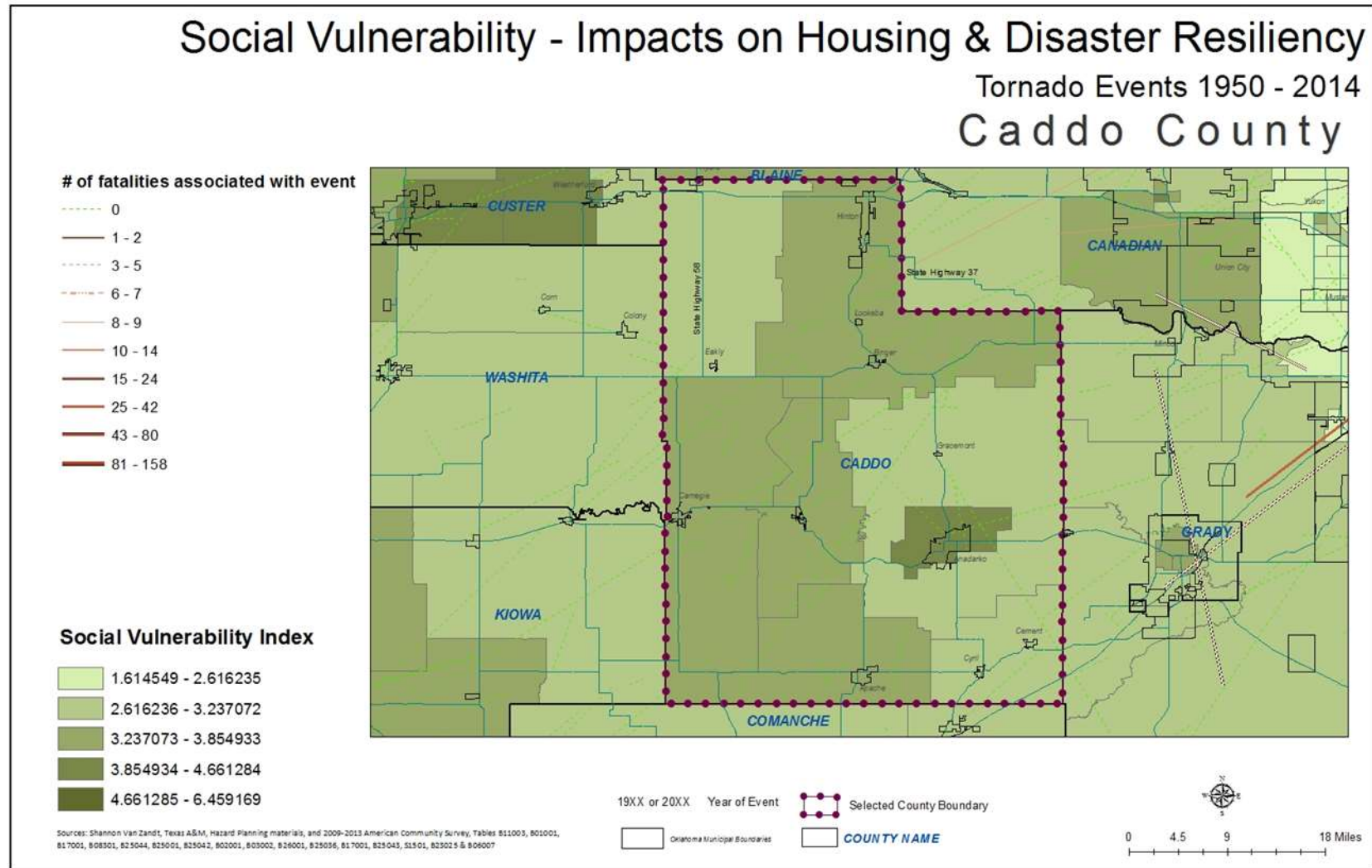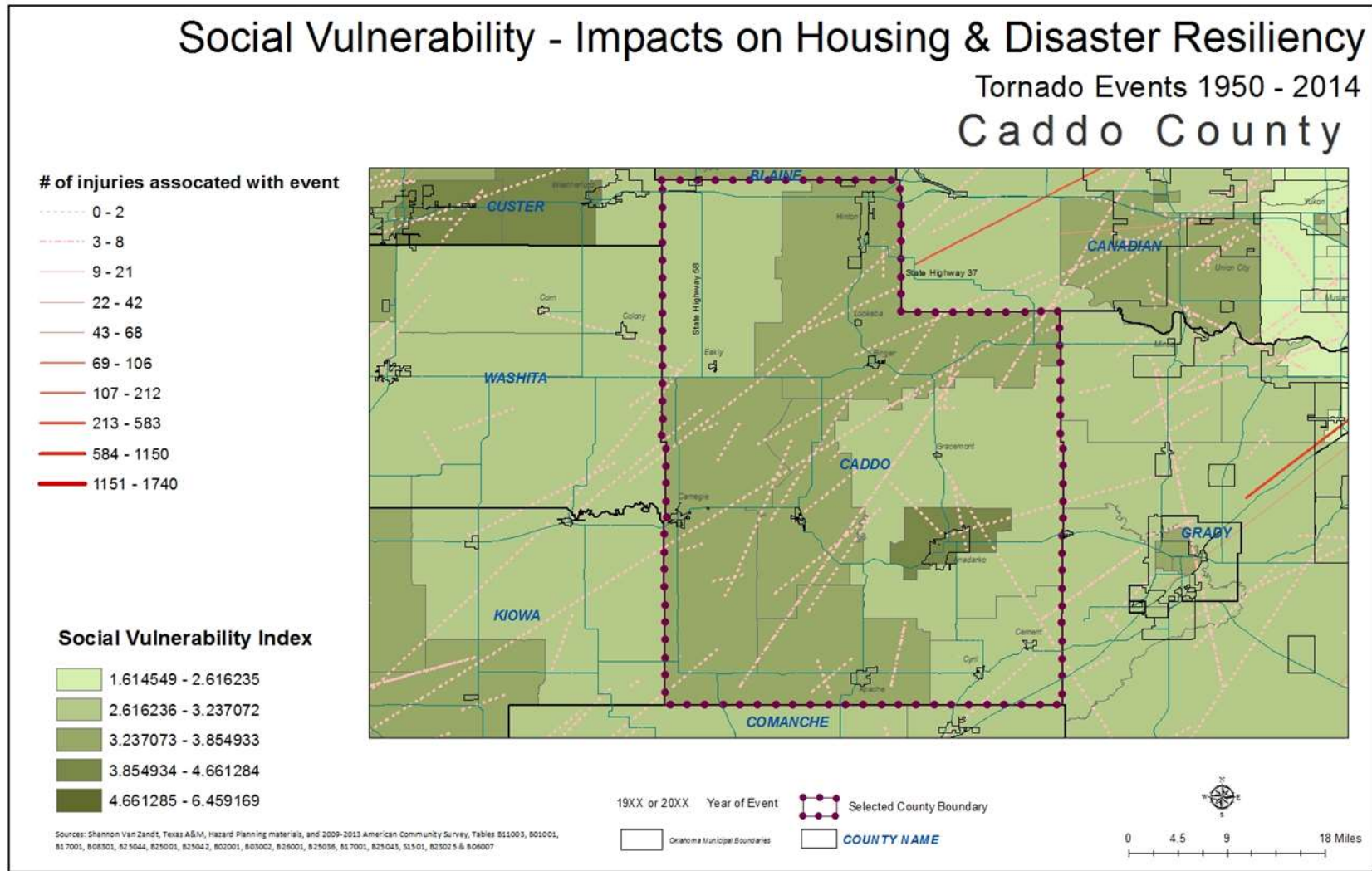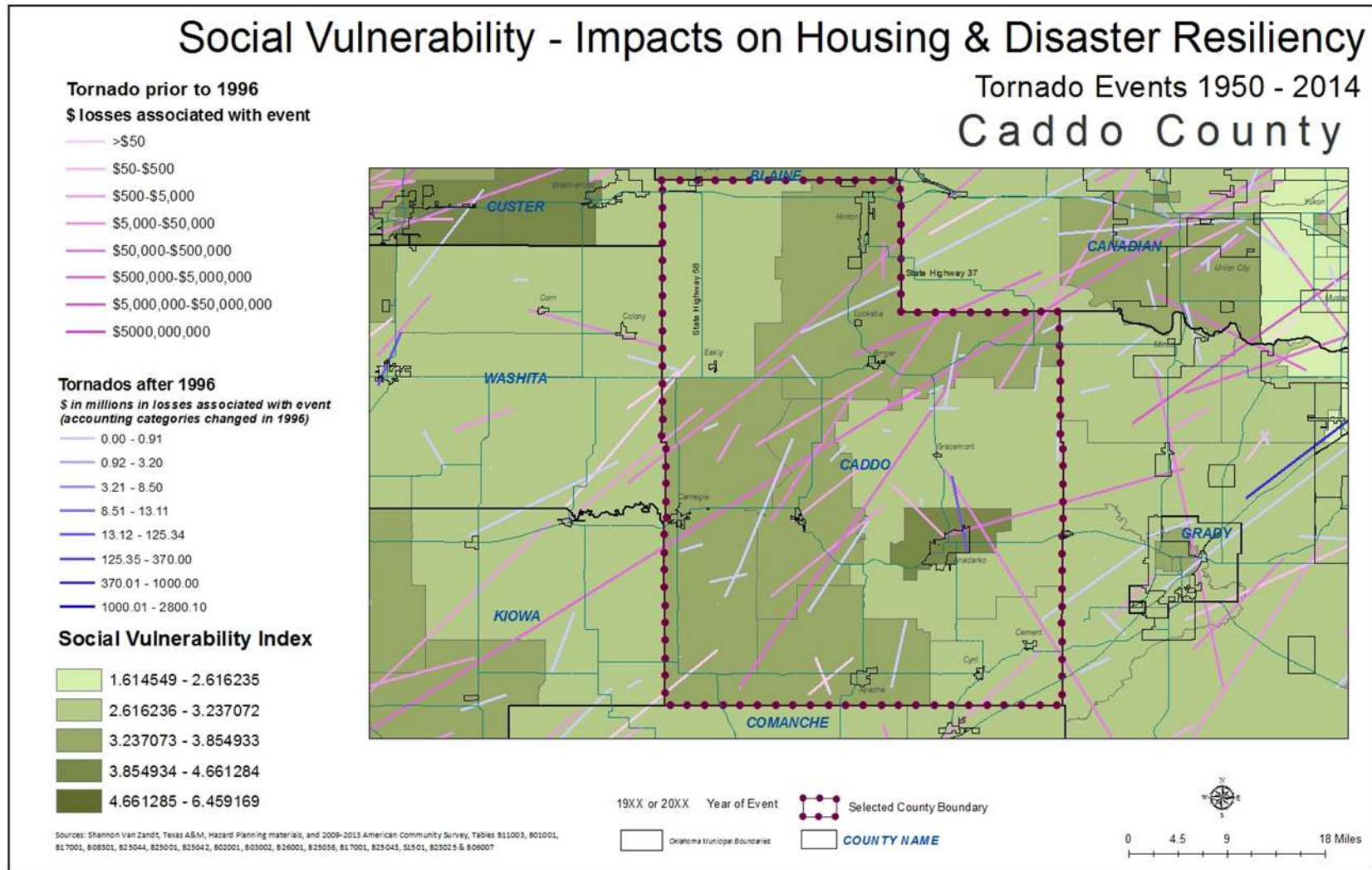
Caddo County

Wildfires

Historical Context: "There are 10 rural fire departments and 8 small town fire departments in Caddo County." "Almost 40% of Caddo County soils will support plants that create high fuel load for wildfires…Structures in those areas are at greater risk to wildfire…" No estimate of potential damage provided.

HIGH WILDFIRE FUEL AREA
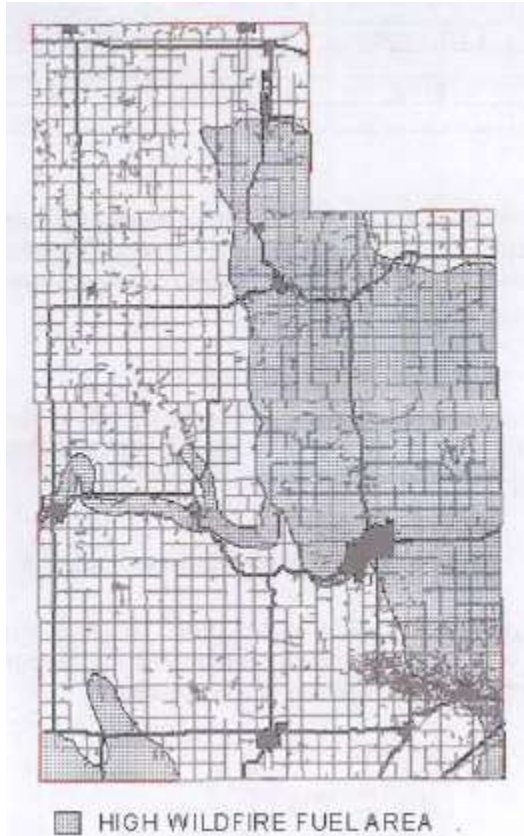
Mitigation Strategy / Recommendations from HMP: Evacuate homes that are in the wildfire danger. Control vegetation and be sure there is enough water for fire suppression.

Winter Storms

Historical Context: "The entire county is equally vulnerable to winter storms." No historic events listed and no estimate of potential winter storm damage provided.

Mitigation Strategy / Recommendations from HMP: Provide public warnings and water, food and shelter to those without power during the storm. Provide backup generators for vital services and consider moving electric lines underground. Clear snow from highways and spread salt and sand on iced highways.

Extreme Heat

Historical Context: "Extreme heat will not cause significant damage to buildings and critical facilities. It does occasionally damage roads." No estimate of potential damage provided.

Mitigation Strategy / Recommendations from HMP: Ensure "frail people" have working air conditioners or fans during heat waves. Enforce water rationing when needed.

Expansive soils

> **Historical Context:** "Structures built on the Tillman soils, which are located in the southwestern portion of Caddo County, are vulnerable, but the damage occurs gradually…" No estimate of potential damage provided.

EXPANSIVE SOILS

> **Mitigation Strategy / Recommendations from HMP:** Design buildings to withstand the worst possible scenario. Educate building owners/occupants about the soil and its potential.

C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters from Disaster Event

It is not certain how many shelters and tornado sirens are in the County from the Hazard Mitigation Plan, though it recommends publicizing public shelters at the school, nursing homes, etc.

Caddo County has an online storm shelter registry: http://www.caddocounty911.org/storm-shelter-registration

C.2.1.3 Public Policy and Governance to Build Disaster Resiliency

The 2003 Hazard Mitigation Plan calls for a set of 11 actions to take place:
Floods
1. Develop a baseline for existing development in floodplains
2. County Floodplain Board to determine if new residential buildings in the Special Flood Hazard Area have their lowest floor at or above base flood elevation
3. Integration of E-911 addressing with floodplain management
4. Flood warnings, barricades and evacuation

Tornadoes
5. Tornado and severe thunderstorm weather watch and warnings

Ice storms
6. Identify priority locations for generators for emergency electric power
Wildfire
7. Rural Fire Department support
8. Control burn association
Earthquakes
9. Inspection of damage after earthquake
10. Inspection of conservation district flood control dams

Other
11. Hazard mitigation and response committee

C.2.1.4 Local Emergency Response Agency Structure

Information not available.

C.2.1.5 Threat & Hazard Warning Systems

The identified Threat & Hazard Warning Systems for Caddo County include:

☐ Sirens
☐ Emergency Responders and related Emergency Broadcasts

Google Mapped sirens in Oklahoma:
https://www.google.com/maps/d/u/0/viewer?mid=zkgp3PmLxLzg.kXQeGF45FpQg&hl=en

Social Vulnerability

Based on the research work done by the Texas A&M University Hazard Reduction and Recovery Center, an added component is being included in this section. Social vulnerability can place households at a further disadvantage during and after a disaster. This analysis is assessing for the county the levels of social vulnerability based on demographic indicators to highlight 'hotspots' or counties that have higher social vulnerability. That combined with Hazard Mitigation Plans – or lack thereof – can highlight places where additional work is needed to reduce impacts on households.

Social Vulnerability Analysis - Caddo County

Base Social Vulnerability Indicators (%)		2nd Order	3rd Order
1.) Single Parent Households	12.65%	0.197 (Child Care Needs)	
2.) Population Under 5	7.07%		
3.) Population 65 or Above	14.73%	0.279 (Elder Needs)	
4.) Population 65 or Above & Below Poverty Rate	13.12%		
5.) Workers Using Public Transportation	0.30%	0.062 (Transportation Needs)	
6.) Occupied Housing Units w/o Vehicle	5.91%		
7.) Housing Unit Occupancy Rate	77.77%	2.715 (Temporary Shelter and Housing Recovery Needs)	3.563 Social Vulnerability 'Hotspot' or Area of Concern
8.) Rental Occupancy Rate	29.21%		
9.) Non-White Population	41.04%		
10.) Population in Group Quarters	6.30%		
11.) Housing Units Built Prior to 1990	82.87%		
12.) Mobile Homes, RVs, Vans, etc.	13.71%		
13.) Poverty Rate	20.60%		
14.) Housing Units Lacking Telephones	2.22%	0.31 (Civic Capacity Needs)	
15.) Age 25+ With Less Than High School Diploma	16.80%		
16.) Unemployment Rate	10.20%		
17.) Age 5+ Which Cannot Speak English Well or Not At All	1.75%		

Sources: Shannon Van Zandt, Texas A&M, Hazard Planning materials, and 2009-2013 American Community Survey, Tables B11003, B01001, B17001, B08301, B25044, B25001, B25042, B02001, B03002, B26001, B25036, B17001, B25043, S1501, B23025 & B06007

Social Vulnerability Index
By County

Levels of Social Vulnerability Analysis

Base Social Vulnerability Indicators (Percentages)	2nd Order	3rd Order
1. Single parent households with children/ Total Households	Child care needs	
2. Population 5 or below/Total Population		
3. Population 65 or above/Total Population	Elder needs	
4. Population 65 or above & below poverty/Pop. 65 or above		
5. Workers using public transportation/Civilian pop. 16+ and employed	Transportation Needs	
6. Occupied housing units without a vehicle / Occupied housing units (Hus)		
7. Occupied housing units / Total housing units		Social vulnerability "Hotspot" or area of concern
8. Persons in renter occupied housing units/ Total housing units	Temporary Shelter and housing Recovery needs	
9. Non-white population/Total population		
10. Population in group quarters / Total population		
11. Housing units built 20 years ago / Total housing units		
12. Mobile Homes/ Total housing units		
13. Persons in poverty / Total population		
14. Occupied housing units without a telephone/ Total occupied HU	Civic Capacity needs	
15. Population above 25 with less than high school/ Total pop above 25		
16. Population 16+ in labor force an unemployed/ Pop in Labor force 16+		
17. Population above 5 that speak English not well or not at all / Pop >5		

Source: Shannon VanZandt, Texas A&M, Hazard Planning materials; 2008-2013 American Community Survey, Tables B11003, B01001, B17001, B06001, B25044, B25001, B25014, B02001, B06001, B25024, B17001, B25043, B1501, B15013, B16005

Legend

Social Vulnerability "Hot Spots"

- 2.6340 - 2.9760
- 2.9761 - 3.2170
- 3.2171 - 3.4180
- 3.4181 - 3.6370
- 3.6371 - 3.9500

0   25   50   100 Miles

Social Vulnerability - Impacts on Housing & Disaster Resiliency

Base Social Vulnerability Indicators (Percentages)	2nd Order	3rd Order
1. Single parent households with children/ Total Households	Child care needs	
2. Population 5 or below/Total Population		
3. Population 65 or above/Total Population	Elder needs	
4. Population 65 or above & below poverty/Pop. 65 or above		
5. Workers using public transportation/Civilian pop. 16+ and employed	Transportation Needs	
6. Occupied housing units without a vehicle / Occupied housing units (Hus)		
7. Occupied housing units / Total housing units	Temporary Shelter and housing Recovery needs	Social vulnerability "Hotspot" or area of concern
8. Persons in renter occupied housing units/ Total housing units		
9. Non-white population/Total population		
10. Population in group quarters / Total population		
11. Housing units built 20 years ago / Total housing units		
12. Mobile Homes/ Total housing units		
13. Persons in poverty / Total population		
14. Occupied housing units without a telephone/ Total occupied HU	Civic Capacity needs	
15. Population above 25 with less than high school/ Total pop above 25		
16. Population 16+ in labor force an unemployed/ Pop in Labor force 16+		
17. Population above 5 that speak English not well or not at all / Pop >5		

Sources: Shannon Van Zandt, Texas A&M, Hazard Planning materials, and 2009-2013 American Community Survey, Tables B11003, B01001, B17001, B08301, B25044, B25001, B25042, B02001, B05002, B26001, B25036, B17001, B25043, S1501, B23025 & B06007

Social Vulnerability Index

- 1.614549 - 2.231787
- 2.231788 - 2.616235
- 2.616236 - 2.886366
- 2.886367 - 3.113508
- 3.113509 - 3.346716
- 3.346717 - 3.626475
- 3.626476 - 3.992762
- 3.992763 - 4.449634
- 4.449635 - 5.014139
- 5.014140 - 6.459169

COUNTY NAME

0   20   40   80 Miles

Social Vulnerability - Impacts on Housing & Disaster Resiliency
Tornado Events 1950 - 2014
Caddo County

Social vulnerability combined with the devastating impacts of a natural or man-made disaster can compound a household's ability to recover and in fact can place those individuals at an even great gap or disadvantage prior to the event (Shannon Van Zandt, Texas A&M, Hazard Planning).

This county has an elevated score per this index for social vulnerability when comparing as a county to other counties in the state. Looking at the census tract level, the Anadarko area and a corridor from southwest to northeast of the county have particularly higher scores for social vulnerability. Combine that with the tornados, as one physical hazard or event that occurs, people in these areas may have additional difficulties during an event due to transportation and family needs. Additionally recovery for socially vulnerable populations can be slow and may require additional outside assistance.

Recommendations for this county:

- Update and maintain the county HMP and include attention to areas within the county that in addition to physical vulnerability may have compounding social vulnerability factors.
- Efforts to strengthen building codes related to tornadoes and natural disasters should be considered.
- Planning for shelters from disaster events for multifamily, HUD and LIHTC units, in addition to all housing in the community should be incorporated with any effort to increase housing.

Homelessness

By Continuum of Care

Oklahoma is comprised of eight Continuums of Care (CoC). These entities manage the provision of services to the homeless, among other functions. By definition, CoCs involve nonprofit homeless providers; victim service providers; faith-based organizations; governments; businesses; advocates; public housing agencies; school districts; social service providers; mental health agencies; hospitals; universities; affordable housing developers; law enforcement and other organizations that serve the homeless and those at risk of becoming homeless (Continuum of Care Network pamphlet, 2015). These entities are governed by a community plan that helps them deliver services to the homeless and/or to prevent a return to the homeless. CoCs provide a variety of services aimed at outreach, engagement and assessment, including emergency shelter, rapid re-housing, transitional housing, and permanent housing, among others (Continuum of Care Network pamphlet, 2015).

The data below describes the characteristics of those receiving or eligible for the CoC in which Caddo County is located. This data is collected by the CoCs on last day of January each year and reported on an annual basis. It is currently the best source of data available at the State level of understanding the demographics of these populations.

OK 506 Southwest Oklahoma

OK 506 represents the southwest region of Oklahoma, including Roger Mills, Beckham, Washita, Kiowa, Tillman, Cotton, Jefferson, Stephens, Garvin, McClain, Grady, Caddo, Comanche, Greer, Harmon, and Jackson counties. This region of Oklahoma has a small homeless population generally. However, there are at least 8 homeless households comprised of children only. While these households are sheltered, additional analysis would be useful to understand the trend that may be leading to homeless youth in this region. There is also a high homeless veteran population (25) in this region. There may be a correlation between the number of homeless veterans in this CoC and the presence of a military base in Comanche County, as well as a Veterans' Hospital in the area. Given the presence of these services in this area, investment should be made for more temporary and permanent housing for homeless veterans.   There are Veterans' Hospitals in this COC where veterans can receive services. This may play a big role on why there is a significant amount of homeless veterans in this COC.

OK 506 Southwest OK Regional	Emergency Shelter(sheltered)		Unsheltered	Total
Households without children	43	**48**	59	150
Households with at least 1 adult & 1 child	16	10	1	27
Households with only children	8	0	0	8
total homeless households	67	58	60	185
Persons in households without children	43	48	59	150
persons age 18-24	0	21	2	23
persons over age 24	43	27	57	127
Persons in households with at least 1 adult & 1 child	45	33	3	81
children under age 18	26	22	1	49
persons age 18-24	5	2	0	7
persons over 24	14	9	2	25
persons in households with only 1 children	8	0	0	8
Total homeless persons	96	81	62	239
Subpopulations	Sheltered		Unsheltered	Total
Chronically Homeless	10		20	30
Chronically Homeless Individuals	10		20	30
Chronically Homeless Persons in Families	0		0	0
Severely Mentally Ill	14		10	24
Chronic Substance Abuse	8		6	14
Veterans	5		20	25
HIV/AIDS	0		0	0
Victims of Domestic Violence	19		0	19

CoC Number: OK-506

CoC Name: Southwest Oklahoma Regional CoC

Summary of all beds reported by Continuum of Care:

| | Family Units[1] | Family Beds[1] | Adult-Only Beds | Child-Only Beds | Total Yr-Round Beds | Seasonal | Overflow / Voucher | Subset of Total Bed Inventory | | |
								Chronic Beds[2]	Veteran Beds[3]	Youth Beds[3]
Emergency, Safe Haven and Transitional Housing	27	170	127	10	307	0	15	n/a	5	10
Emergency Shelter	16	134	92	10	236	0	15	n/a	4	10
Transitional Housing	11	36	35	0	71	n/a	n/a	n/a	1	0
Permanent Housing	0	0	9	0	9	n/a	n/a	0	0	0
Permanent Supportive Housing*	0	0	9	0	9	n/a	n/a	0	0	0
Grand Total	27	170	136	10	316	0	15	0	5	10

CoC beds reported by Program Type:

Emergency Shelter for Families[1]

| Provider Name | Facility Name | Family Units[1] | Family Beds[1] | Adult-Only Beds | Child-Only Beds | Seasonal | Overflow / Voucher | Total Beds | Subset of Total Bed Inventory | | |
									Chronic Beds[2]	Veteran Beds[3]	Youth Beds[3]
Family Promise	Emergency Shelter	1	14	0	0	0	0	14	n/a	1	0
Total		1	14	0	0	0	0	14	n/a	1	0

COC Conclusion

Each of the CoC's represents a unique area. It's important to note that the Point In Time data serves as a baseline. It is likely that the homeless population is much larger than counted. Generally, the State's homeless population is over the age of 24. In some areas of the State, there is a disproportionately high rate of homeless youth. More detailed exploration is necessary to understand the reasons which led them to this State and the needs of homeless youth. Domestic violence victims comprise a significant portion of the homeless population in the State. In some areas, the presence of social service providers for this subpopulation has reduced homeless rates. The same is true with respect to homeless veterans. As anticipated, the majority of the homeless population across the state can be classified as: mentally ill, chronically homeless, and chronic substance abusers. The needs of these difficult to house homeless must remain a priority across the State.

A Snap Shot of Homelessness in the State

Point in Time data was last collected on January 29, 2015 across the State. On that date, counts revealed a homeless populations of more than 3,000 residents. The majority of those counted (2,603 individuals) were classified as households without children. The majority of this group lives in emergency shelters (1,652) or transitional housing (376) with 575 classified as unsheltered.

The number of households with children is seemingly small totaling 343. The vast majority of those in this classification live at emergency shelters (201) or transitional housing (104) with only 38 classified as unsheltered. Homeless service providers in Oklahoma City and Tulsa emphasized that this group was likely undercounted across the State because they are less visible than other categories of homeless. They emphasized that emergency shelters, as presently designed, do not meet the needs of families with children in terms of both privacy and safety.

The Point in Time data reveals less than 100 households comprised of only children. Of these 74 counted households, 35 live in emergency shelters and 39 are unsheltered. This population is likely significantly undercounted as youth who are homeless typically seek to avoid identification for fear of being returned to their homes. These young people often have specific needs for supportive services that are difficult to deliver because the population remains unseen. Homeless advocates in the State hold up Tulsa as a good example of the State for serving homeless youth. OKC's Be the Change is also a leader in identifying and providing needed service to homeless youth in the metropolitan region. The problem of homeless youth is not just isolated to large urban areas. Mid-sized and smaller cities also look for innovative ways to service. Cities like El Reno and Enid have their own drop in centers for homeless youth. Social networks in smaller cities fill similar functions.

Oklahoma City public schools also tracks homeless students within the district. There are homeless students attending 78 elementary and middle schools in Oklahoma City.   This data suggests that the majority of the city's homeless students are African American or Hispanic. There are 664 homeless African American students, 724 homeless Hispanic students, and 254 homeless Caucasian students. There are ten high schools in OKC that have reported having homeless students. Douglass and Capitol Hill high schools have the highest homeless student populations.   Douglass has 50 homeless African American students. Capitol Hill has 49 homeless Hispanic students. The majority of these students can be classified as "couch homeless" or doubled up, meaning that they are finding

shelter with extended family members, friends, and other non-relatives for a brief amount of time due to hardship.

The majority of Oklahoma's homeless population is over 24 years old. This classification system is not particularly useful in helping to assess the number and needs of the elderly population, which is reported to be a substantial subset of this population.

The Point in Time data categorizes the homeless population into two categories: Hispanic/Latino and Non-Hispanic/Non-Latino. The lion's share of homeless in Oklahoma are Non-Hispanic/Non-Latino (3,528). In Oklahoma City, 62% of the homeless served are classified a Caucasian. Twenty-five percent of the homeless population is African American. Seven percent of the homeless in OKC identify as Native American. Less than one percent of those identified as homeless in OKC are Asian. By contrast, a relative small fraction of the State's homeless population is Hispanic/Latino. The Point in Time data identified a relatively small Hispanic homeless population, including less than 250 individuals. This follows OKC counts that identify 7% of the city's homeless population as Hispanic. Homeless advocates in OKC indicate that social networks, including churches and extended families, keep the number of homeless in the Hispanic population proportionately lower than their Non-Hispanic/Non-Latino counterparts. However, these individual likely classify as "couch homeless" and are in a continued state of being vulnerable to becoming homeless.

The PIT data indicates that are more homeless males (2,237) than females (1,535). This follows national trends. Care should be taken when interpreting this data, as women are less likely to participate in Point in Time counts. There is a growing population of homeless in Oklahoma that identifies as transgender. PIT data identified 5 individuals identifying as transgender. This population is likely much higher and will continue to grow due to family and national attitudes about this population. Transgender populations may require special housing accommodations, especially in the emergency shelter context, to provide for their social and emotional needs.

Another group of homeless individuals that merits special consideration in the distribution of resources is those identified as having special needs. This classification includes persons with "physical, mental or behavioral disabilities, persons with HIV/AIS and/or persons with alcohol or drug addictions. The Point in Time data estimates that there are nearly 1300 homeless persons with special needs in OKC alone.

The Point in Time data is coarse and does not do an effectively track homeless populations with specific needs, such as those persons who are homeless and living with HIV/AIDS. This special population of homeless is likely growing in Oklahoma. According to the Oklahoma State Department of Health there were an estimated 5,375 cases of persons living with HIV/AIDS by the end of 2013. There were a total of 437 newly diagnosed HIV/AIDS cases in 2013 for the state of Oklahoma. The vast majority of populations living with HIV/AIDS (nearly 72%) reside in urban areas. In OKC alone, the Point in Time data identified at least 25 homeless individuals living with HIV/AIDS. This is likely an undercount. Based on this information and anecdotal data from homeless service providers, special effort must be made to understand the housing, medical, and supportive services needs of homeless persons living with HIV/AIDs.

Shelter is crucial for homeless persons with HIV/AIDS in the management of this illness. However, traditional shelter setting(s) may not be suitable to house this population. Those with suppressed immune systems are vulnerable to the spread of infectious diseases which may be present in open shelters. In addition, shelter personally may not be properly trained in handling AIDS related issues. For these reasons, as well as resources made available by the federal government, homeless persons living with HIV/AIDs are often given housing choice vouchers, created by HOPWA, so that they secure housing on the private market. This can be challenging in constrained rental markets like Norman, for example, where affordable housing options are limited. It is estimated that more than 60 individuals living in OKC with HIV/AIDs are homeless because they have been unable to find a landlord that will accept their housing choice voucher.

State Name: Oklahoma
Point-in Time Date: 1/29/2015

Summary by household type reported:

	Sheltered			
	Emergency Shelter	Transitional Housing*	Unsheltered	Total
Households without children[1]	1,652	376	575	2,603
Households with at least one adult and one child[2]	201	104	38	343
Households with only children[3]	35	0	39	74
Total Homeless Households	1,888	480	652	3,020

Summary of persons in each household type:

	Emergency Shelter	Transitional Housing*	Unsheltered	Total
Persons in households without children[1]	1,676	397	623	2,696
Persons Age 18 to 24	214	61	110	385
Persons Over Age 24	1,462	336	513	2,311
Persons in households with at least one adult and one child[2]	595	293	108	996
Children Under Age 18	373	176	57	606
Persons Age 18 to 24	40	29	13	82
Persons Over Age 24	182	88	38	308
Persons in households with only children[3]	38	0	47	85
Total Homeless Persons	2,309	690	778	3,777

Demographic summary by ethnicity:

	Sheltered			
	Emergency Shelter	Transitional Housing*	Unsheltered	Total
Hispanic / Latino	154	43	52	249
Non-Hispanic / Non- Latino	2,155	647	726	3,528
Total	2,309	690	778	3,777

Demographic summary by gender:

	Emergency Shelter	Transitional Housing*	Unsheltered	Total
Female	1,004	272	259	1,535
Male	1,302	416	519	2,237
Transgender	3	2	0	5
Total	2,309	690	778	3,777

Rural Areas

Homelessness in the rural areas of the State is much more difficult to calculate. Given the population density of the State, the majority of services that serve the homeless are concentrated in urban and semi-urban areas. Even if beds are available, many rural homeless lack knowledge about the services or a means to travel to receive the same. As a part of this study, OU students were dispatched into the 77 counties in the State to, among other issues, attempt to understand the degree to which there is rural homelessness in the State. Their qualitative inquiries yielded very little data, in part, because rural homeless is difficult to identify and often ignored. For the purposes of this report, a literature review was prepared on the topic of rural homelessness in the United States. The goals of this academic review is to assist policymakers and service providers in the State in uncovering the dimensions of this illusive population.

In the U.S., the rural homeless population is predominantly Caucasian. This population is comprised of single mothers, widowed wives and husbands, divorced and separated men and women, and young people. A study examining rural homelessness in Ohio found that nearly 40% of those who classify as homeless were divorced, separated, or widowed (First, Richard J., John C. Rife, and Beverly G. Toomey, 1994, pg. 101). Ohio's rural homeless were also relatively young. Close to 80% of homeless population in this study was between the ages of 18 and 39 years old (First et al, 1994, pg. 101). Rural homelessness is often less visible than urban homelessness because these populations commonly take shelter are at a friend's house, in their vehicles, or on abandoned properties. These populations can also be found on "…campgrounds or in hollows, desert canyons, farmers' fields, state parks, and highway rest areas" (Milbourne and Cloke, 2006, pg. 17).

The causes of rural homelessness mirror, in most ways, the plight of the urban homeless. The study of homelessness in rural Ohio revealed family problems and substance abuse issues as primary causes of rural homelessness. The incidence of homelessness resulting from situations of domestic violence is high in rural areas (Cummins et al, 1998). Substance abuse issues are a common cause for homelessness in rural America. The literature reveals that this population tends to be homeless because they have isolated themselves from family and people who want to help (First et al, 1994). In the case of both domestic violence and substance abuse, it is often difficult for these individuals to find shelter and the supportive services they require in rural areas where options are limited, if available at all. The thought of moving to an urban area to find both shelter and supportive services is sometimes not considered at all by these vulnerable populations.

Rural areas are also more prone to the kind of poverty that puts individuals and families at risk for homelessness. The number of people living at or below the poverty line in rural places is higher than anywhere else in the United States (Moore, 2001). The statement "rural homelessness is a microcosm of national economic and political developments" cannot be truer for American rural communities (Vissing, 1996, pg. 103). The disinvestment of small towns and their inability to attract long-term sustainable business development, cripples a small town's economy. In effect, this is a main contributor for why poverty is such a common theme for rural communities. As a result, the State should carefully consider its investments in rural Oklahoma. While there is a need for shelter in these places, the construction of this housing type should be weighed with long term opportunities for employment in the area.

It is not surprising that rural areas typically lack both emergency shelters and temporary housing options. Services that provide temporary housing and provide relief and support services for those who cannot find food are virtually nonexistent in rural communities across the United States (Moore, 2001). Sheltering the homeless is undercapitalized in rural areas because communities do not see a concentration of homeless individuals (Vissing, 1996, pg. 146).   As a result, the homeless must satisfice where they are. For instance, for families who are homeless, some of them use a friend's house to store clothes or to seek shelter, while some receive assistance from churches (Cummins et al, 1998). Others migrate to urban areas where services are available and more accessible (Rollinson, Paul A., and John T. Pardeck, 2006).

The absence of affordable housing in rural areas is a root cause of homelessness (Levinson, David, and Marcy Ross, 2007). In fact, it was noticed that many of the people were receiving monetary assistance or previously had some money saved up to spend on housing, but these measures were not enough to keep them afloat (First et al, 1994, pg. 101). Housing costs rise in rural areas typically rise as a result of competition for a limited amount of housing stock. In some rural areas, low income families are spending 70% of their household incomes on housing, sometimes substandard housing (Vissing, 1996, pg. 124). As Levinson et al explain, "housing costs are lower but so are incomes, with the result of placing a heavier rent burden in the community" (Levinson, David, and Marcy Ross, 2007, pg. 45). Renters in rural communities, as a result, are far more susceptible to becoming homeless than their urban or suburban counterparts because they do not have the financial safety net sometimes associated with homeownership (Fitchen, 1991, pg. 193).

While this brief review of the literature describes the state of homelessness across rural America, many of the lessons learned are easily translated to an Oklahoma context. The condition and supply of affordable housing units is relatively poor in many rural portions of the State. Rent burden, as more fully characterized in the Consolidated Housing Affordability Strategy (CHAS) section of this report, is high. This leaves families living and working in relatively weak economies vulnerable to homelessness. Once homeless, supportive services in these areas are relatively limited, especially for the chronically homeless, those with substance abuse problems, and victims of domestic violence. Services available to these populations in urban areas may not be attractive to individuals and families who are accustomed to life in rural communities. Where practicable, more consideration must be given to providing supportive services and temporary and permanent housing to homeless populations wishing to remain in rural areas.

At Risk For Homelessness

Poverty is the primary factor that places Oklahoma families at risk of being homeless. There are many factors experienced by those living in poverty which leave residents more or less vulnerable to homelessness. For the purposes of this study, a social vulnerability index has been constructed to measure the likelihood or risk that residents living in poverty might find themselves homeless. This index includes factors such as single headed households, concentration of young and elderly residents, the reliance on public transportation, private vehicle availability, racial composition, housing type, presence or absence of a telephone in the household, amongst other factors. This index is additive and seeks to understand the collective impact of these factors in estimating the vulnerability of a local population. While employed in more significant detail in the section of this report focusing on disaster resiliency, this tool is useful in identifying areas of the State where populations may be most vulnerable to homelessness. The index utilized in this section is different from the one crafted in the Disaster Resiliency chapter of this report in that it estimates social vulnerability at the county level, rather than by census tract. The decision to study vulnerability to homelessness at the county level was made to help policymakers understand, more generally, where resources and economic interventions are most necessary to stave off the potential effects of homelessness. This maps presents vulnerability to homelessness on the county level, depicting the most vulnerable counties in dark green.

Social Vulnerability - Impacts on Housing & Disaster Resiliency
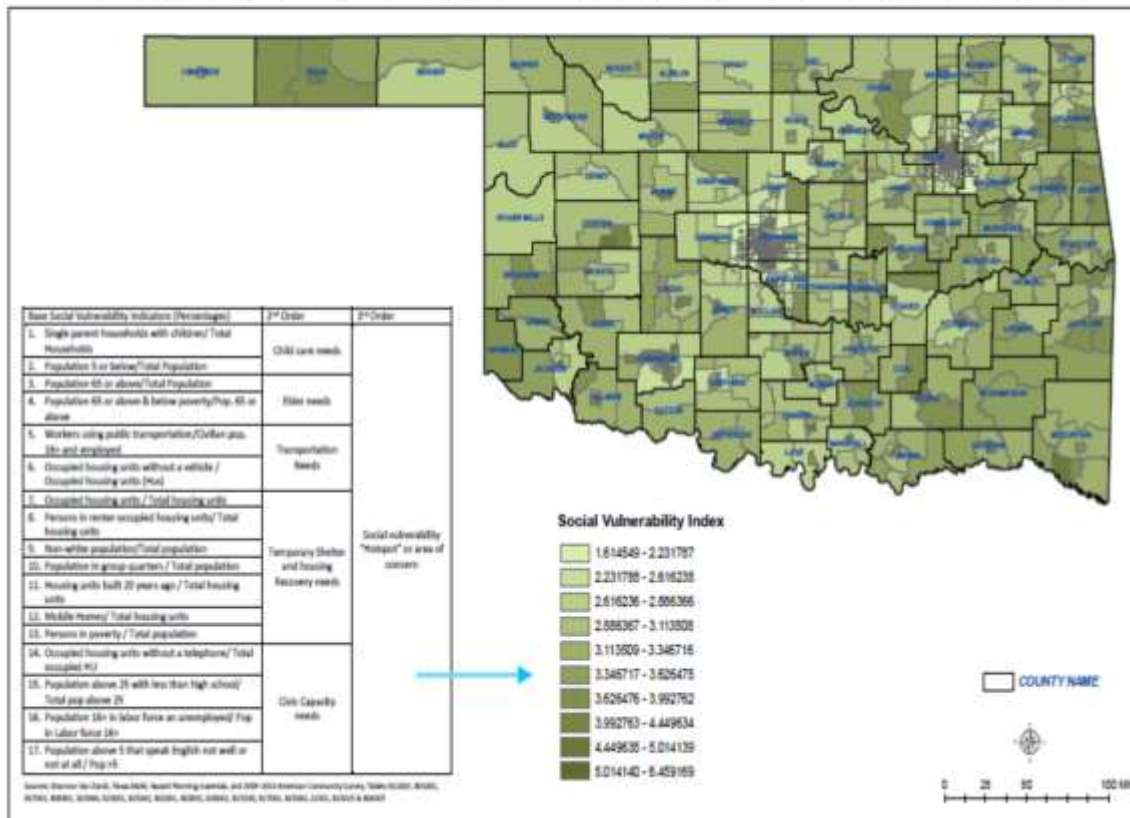
The Oklahoma families most likely at risk are those living in public and subsidized housing. They live below the poverty line. Even those who are employed, remain vulnerable to homeless because an unexpected expense, like a medical emergency, threatens their ability to pay for their share of rent owed or utilities. A missed payment can easily lead to eviction and homeless.

Through the U.S. Department of Housing and Urban Development, Oklahoma service providers have been vested with more than 24,000 housing choice vouchers. Their spatial distribution is outlined below. Of significance is the size of the waiting lists for public housing units and housing choice vouchers in cities across the State. These individuals are the most vulnerable to being homeless.

		Authorized Vouchers	Public Housing Waiting List	Voucher waiting list
Ada	OK024	110	Unknown	Unknown
Bristow	OK033	87	Unknown	Unknown
Broken Bow	OK006	217	Unknown	Unknown
Fort Gibson	OK118	44	Unknown	Unknown
Henryetta	OK142	115	Unknown	Unknown
Hugo	OK044	178	14	56
Lawton	OK005	92	Unknown	Unknown
McAlester	OK062	73	118	36
Miami	OK027	243	126	179
Muskogee	OK099	843	Unknown	230
Norman	OK139	1,185	Unknown	313
Oklahoma City	OK002	4,219	830	8021
Oklahoma HFA	OK901	10,708	Unknown	11,155
Ponca City	OK111	134	70	148
Seminole	OK032	189	53	44
Shawnee	OK095	497	320	623
Stillwater	OK146	656	550	420
Stilwell	OK067	29	Unknown	Unknown
Tecumseh	OK148	31	90	171
Tulsa	OK073	4,808	4951	5859
Wewoka	OK096	154	Unknown	
Oklahoma		24,612		

Findings and Recommendations

There remains a significant homeless population in the urban and rural areas of Oklahoma. This population is very likely significantly undercounted in the Point In Time data. Local homeless advocates and service providers are highly aware of this undercount and are using innovative tools to find and serve the homeless. One example of these extra efforts to identify homeless populations is the data being collected by schools about the number of youth who are homeless or "couch" homeless. In this study, the research team also considered those families living at the economic margins and makes the case for the need for funding to support the housing needs of those that live a pay check or two from being homeless.

Those living with HIV/AIDS tend to underreport their status and needs. Given the cost of medical care these individuals face, the need for permanent and stable housing is critical. Housing providers must work to ensure that there are enough units for this undercounted population. Working with county health care providers, OHFA is much more likely to accurately estimate the size and needs of this population of homeless and potentially homeless persons. Special care must be taken to ascertain the barriers these individuals face when using vouchers to secure housing in the marketplace.

Victims of domestic violence require housing and supportive services across the State. CoCs with high supportive services tend to better accommodate the housing needs of these population. Cleveland County provides a good model for the State. However, many homeless victims of domestic violence live in rural areas that are underserved. Efforts must be undertaken to work with social services providers, schools, churches, and the police to help identify these individuals and to lead them to available housing and supportive services.

While not mentioned in the PIT data, estimates must be prepared to calculate the number and needs of homeless populations with felonies. In particular, there has been a rise nationally in the number of homeless sex offenders. Zoning regulations and discrimination from the private market has pushed many registered sex offenders to the periphery of many communities. This population must not be forgotten by policymakers.

The size of the homeless veteran population is decreasing as a result of national initiatives to end homelessness for veterans in Oklahoma. The needs of homeless veterans appear to be highest in areas of the State near VA facilities. Permanent housing should be constructed at a higher rate in these areas to meet demand. Care should be taken to make certain that the housing constructed is built to meet the psychological needs of veterans, particularly those suffering from PTSD.

Rural homelessness, in general, is a challenge to assess and characterize. The rate of homelessness in rural areas is most likely much higher than annual counts demonstrate. The majority of rural homeless likely find shelter out of public view. Some may shelter in their cars, in undeveloped areas or in the homes of those who allow them to stay. They are not likely to find their way to urban areas given their lack of transportation options and preferences for rural living. Programs that are developed to provide housing for the rural homeless must be developed to allow sheltering in place where possible.

Waiting lists for public housing and section 8 vouchers are high across the State. This is not uncommon to Oklahoma. However, when we are considering the size of the population that is at risk to homelessness, these waiting lists are an important factor to consider. Resources should be spent in a manner which is preventative so that these individuals' and families' needs are met before they become homeless.

The absence of affordable housing alternatives across some parts of the State is the largest threat to homelessness. In markets that are constrained by an aging housing stock or those that are rapidly growing, individuals and families who live on the economic margins are at risk for becoming homeless. Communities must work to ensure that zoning regulations promote the development of housing types serving all income levels, including the construction of affordable housing to meet the needs of the presently homeless and those at risk for becoming the same. Funding distributions should be targeted to communities with the highest needs who are willing to do what is necessary to meet the needs of the homeless and those at risk for the same.

Works Cited

Continuum of Care Network Pamphlet. 2015

Cummins, L. K., R. J. First, and B. G. Toomey. "Comparisons of Rural and Urban Homeless Women."
         Affilia 13.4 (1998): 435-53. Web. 24 Oct. 2015.

First, Richard J., John C. Rife, and Beverly G. Toomey. "Homelessness in Rural Areas: Causes, Patterns,
         and Trends." *Social Work* 39.1 (1994): 97-108. Web. 24 Oct. 2015.

Fitchen, Janet M. "Homelessness in Rural Places: Perspectives from Upstate New York." *Urban
         Anthropology and Studies of Cultural Systems and World Economic Development* 20.2 (1991):
         177-210. Institute, Inc. Web. 23 Oct. 2015.

Levinson, David, and Marcy Ross. *Homelessness Handbook*. N.p.: Berkshire Group, 2007.

Milbourne, Paul, and Paul J. Cloke. *International Perspectives on Rural Homelessness*. London:
         Routledge, 2006.

Moore, Robert M. *The Hidden America: Social Problems in Rural America for the Twenty-first Century*.
         Selinsgrove: Susquehanna UP, 2001.

Rollinson, Paul A., and John T. Pardeck. *Homelessness in Rural America: Policy and Practice*. New York:
         Haworth, 2006.

Vissing, Yvonne Marie. *Out of Sight, out of Mind: Homeless Children and Families in Small-town
         America*. Lexington, KY: U of Kentucky, 1996.

Fair Housing

Summary

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity.

These findings are intended to aid the Oklahoma Housing Finance Agency (OHFA) determine the location of new affordable housing in relation to vulnerable populations and explore ways to expand the opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Key Findings:

- 70% of affordable housing units are located in census tracts marked by poverty

- 62% of affordable housing is located in census tracts where a majority of the residents are not white

- 13% of affordable housing units have no access to transit services and 56% have access to limited service, on-demand transit

- 2.6% of affordable housing units have limited access to a hospital

- 7.8% of affordable housing units are located in food deserts

Recommendations:

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

What is Fair Housing?

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. On one hand, this protects the ability of individuals to obtain housing regardless of personal characteristics such as race, skin color, national origin, gender, familial status, or disability. It also focuses attention on more subtle forms of discrimination that cluster low-income housing in ways that inhibit the ability of communities to access services and amenities that support self-sufficiency and autonomy.

Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity. In 2014, HUD released the Affirmatively Furthering Fair Housing (AFFH) rule for public comment. The draft rule

"directs HUD's program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination" (HUD 2015). In 2015, the United States Supreme Court provided legal support for actions taken to remedy patterns that impede the upward mobility and opportunity of low-income individuals and communities. In the case of Texas Department of Housing and Community Affairs v. The Inclusive Communities Project the court reiterated the need to address disparate impacts in considering the location of affordable housing and reinforced the importance of AFFH (Bostic 2015). Housing discrimination from this perspective is not only felt by individual residents, it can also be the result of actions that work to limit the opportunities to improve the quality of life in local communities.

Approach

In Oklahoma, a combination of federal and state programs work to support the opportunities provided to individuals and families who rest safely and comfortably in an apartment or home. Here we use publicly available data for units that are part of the Low Income Housing Tax Credit (LIHTC) Program, the Rural Rental Housing Loans, or OHFA administered programs such as Oklahoma Affordable Housing Tax Credit (AHTC), the HOME investment partnership program, the Section 8 Housing Choice Voucher Program, and multi-family bonds. Collectively, these programs represent state efforts to assist individuals who are unable to afford housing.

Indicators of disparate impact vary but seem to contingent upon the contextual characteristics of a particular neighborhood. In an effort to help communities investigate and understand community level disparate impacts, HUD created a Fair Housing Assessment Tool (http://www.huduser.gov/portal/affht_pt.html#affh). The assessment tool includes measures on indicators of disparate impacts based on the clustering of potentially vulnerable populations, including:

- Race/Ethnicity of Residents

- National Origin of Residents

- English Proficiency of Residents

- Job Accessibility

- Transit Accessibility

- Level of Poverty

- Environmental Exposure (e.g. pollution, crime, food, health care, etc.)

- Disability

This report uses the Fair Housing Assessment Tool in conjunction with readily available data to initiate a more thorough investigation of the potential for disparate impacts in the state. The findings are intended to aid the Oklahoma Housing Finance Agency regarding future location of new fair housing in relation to vulnerable populations and the future opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Data

Data for this report are compiled from a variety of sources including the United States Census, the University of Oklahoma Center for Spatial Analysis, and primary data collected as part of ongoing research efforts at the University of Oklahoma. Data are aggregated into census tracts and reported statewide as well as by county (see Appendix 1).

1. Urban/Rural

A majority of the affordable housing in Oklahoma is situated in rural communities. Urban communities including Edmond, Lawton, Norman, Oklahoma City, and Tulsa are home to just over 1/3 of the affordable housing units in the state.

	Total Affordable Housing Units		Situated an Urban Setting		Situated in a Rural Setting
OHFA	35,292		11,699 (33.1%)		23,593 (66.9%)
515	5,384		0		5,384 (100%)
LIHTC	23,537		8,255 (35.1%)		15,282 (64.9%)
Total	64,213		19,954 (31.1%)		44,259 (68.9%)

2. Poverty

Approximately 70% of affordable housing units in Oklahoma are located in census tracts where the number of residents living in poverty is above the state average. About half of these units are located in areas of extreme poverty, where the number of individuals who are economically vulnerable exceeds 994, more than one standard deviation (411) from the mean (583).

Increasing Number of Residents
Experiencing Poverty
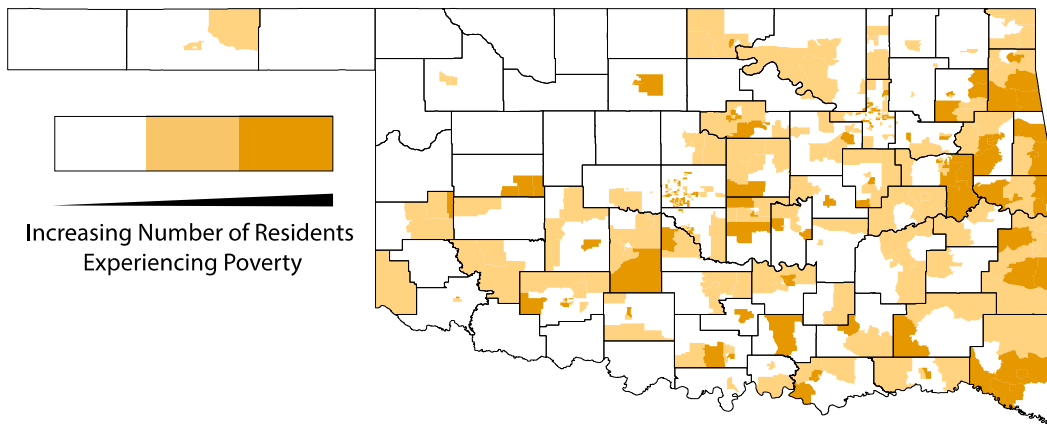
	Total Affordable Housing Units		Situated in Poverty		Situated in Extreme Poverty
OHFA	35,292		12,295 (34.8%)		12,464 (35.3%)
515	5,384		2,093 (38.9%)		1,839 (34.2%)
LIHTC	23,537		7,483 (31.8%)		8,924 (38.0%)
Total	64,213		21,796 (33.9%)		23,227 (36.2%)

3. Non-white Enclaves

Just over 60% of affordable housing units in Oklahoma are located in census tracts where a majority of the residents are non-white. With just fewer than 24% of the total affordable housing units in census tracts heavily populated with residents who are not white – identified as census tracts where the number of non-white residents is more than 1,595 - one standard deviation (653) greater than the mean (542).

Increasing Number of
Minority Residents
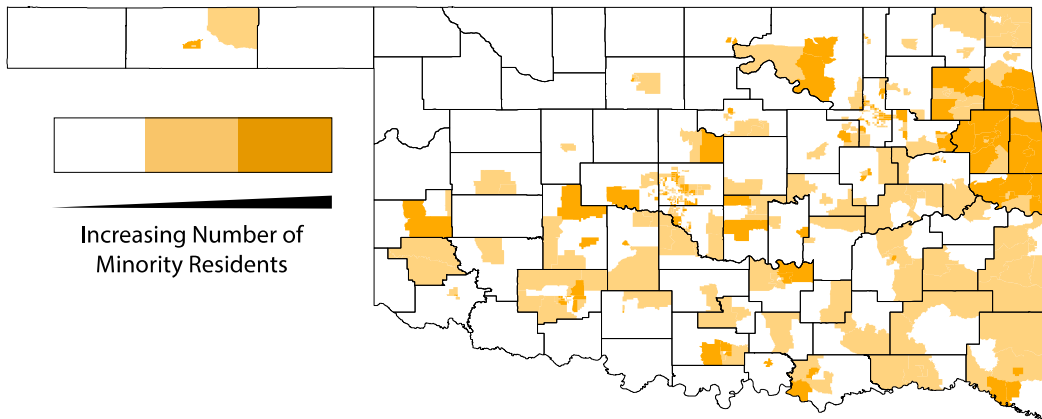
	Total Affordable Housing Units		Situated in Majority Non-White Community		Situated in Heavily Non-White Community
OHFA	35,292		12,814 (36.3%)		7,907 (22.4%)
515	5,384		2,229 (41.4%)		1,288 (23.9%)
LIHTC	23,537		10,285 (43.7%)		5,677 (24.1%)
Total	64,213		25,328 (39.4%)		14,872 (23.2%)

4. Immigrant Enclaves

One-third of affordable housing units in Oklahoma are located in census tracts where more than the average number of residents are immigrants. About half of these units are located in areas dense with immigrants, where the number of individuals who are not citizen exceeds 349, more than one standard deviation (219) from the mean (130).

Increasing Number of
Immigrant Residents
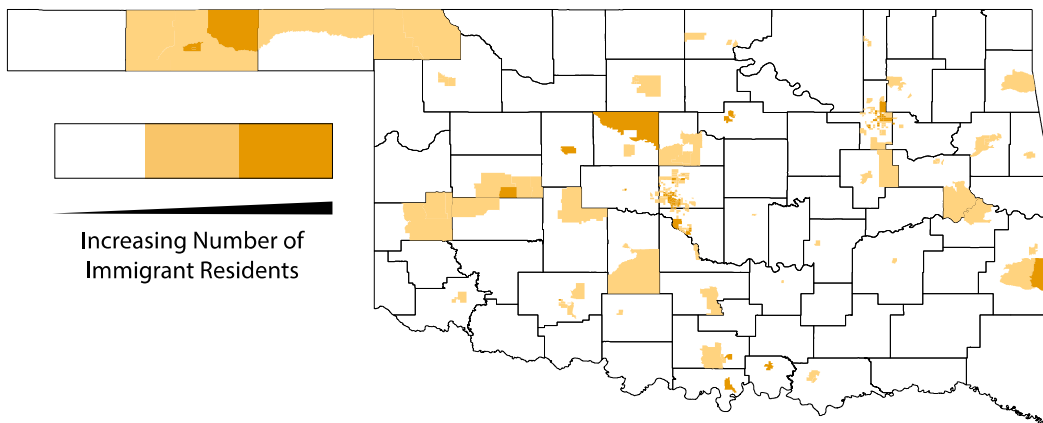
	Total Affordable Housing Units		Situated in Immigrant Enclave		Situated in Heavily Immigrant Enclave
OHFA	35,292		8,114 (23.0%)		3,358 (9.5%)
515	5,384		1,017 (18.9%)		159 (3.0%)
LIHTC	23,537		5,457 (23.2%)		3,364 (14.3%)
Total	64,213		14,588 (22.7%)		6,881 (10.7%)

5. Limited English Proficiency

Almost 17,000 existing affordable housing units in Oklahoma are located in census tracts where more residents than average do not speak English very well. A little more than half of these units are located in areas dense with individuals with limited English proficiency, where the number of individuals who speak English less than very well exceeds 380, more than one standard deviation (240) from the mean (140).

Increasing Number of Residents
with English Language Difficulties
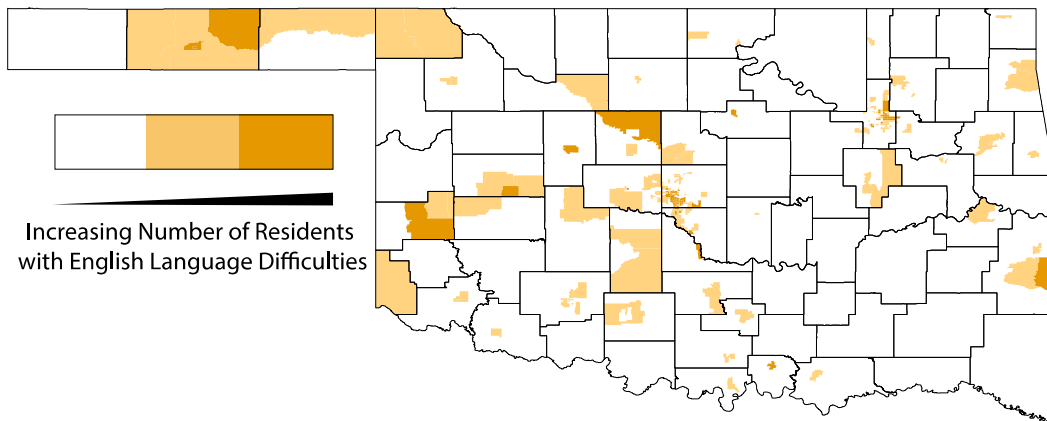
	Total Affordable Housing Units	Community with more than average number of Limited English Speakers		Community dense with limited English Speakers
OHFA	35,292	6,250 (17.7%)		3,122 (8.8%)
515	5,384	799 (14.8%)		240 (4.5%)
LIHTC	23,537	4,034 (17.1%)		3,475 (14.8%)
Total	64,213	11,083 (17.3%)		6,837 (10.6%)

6. Disability

Almost 60% of existing affordable housing units in Oklahoma are located in census tracts where more residents than average have a disability. A little more than half of these units are located in areas dense with individuals with a disability, where the number of individuals who are disabled is greater than 831, more than one standard deviation (289) from the mean (542).

Increasing Number of
Disabled Residents
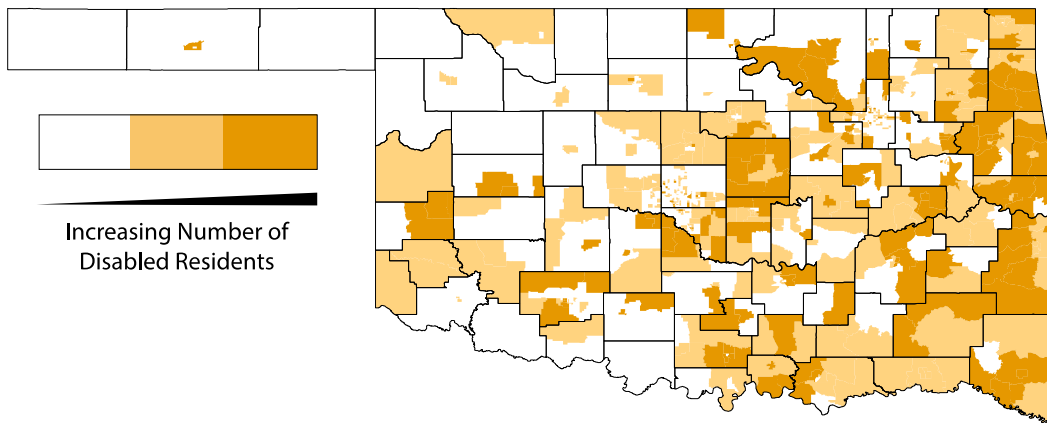
	Total Affordable Housing Units	Community with more than average number of Disabled Residents		Community dense with Disabled Residents
OHFA	35,292	10,098 (28.6%)		10,722 (30.4%)
515	5,384	1,686 (31.3%)		2,594 (48.8%)
LIHTC	23,537	7,074 (30.1%)		6,289 (26.7%)
Total	64,213	18,858 (29.4%)		19,605 (30.5%)

7. Hospitals

There are no affordable housing units more than 30 miles from a hospital. Approximately 2.6% of affordable housing units are farther than 15 miles from the nearest hospital. As indicated by the larger percentage of Rural Rental Housing Loan units, most of these are located in rural areas.
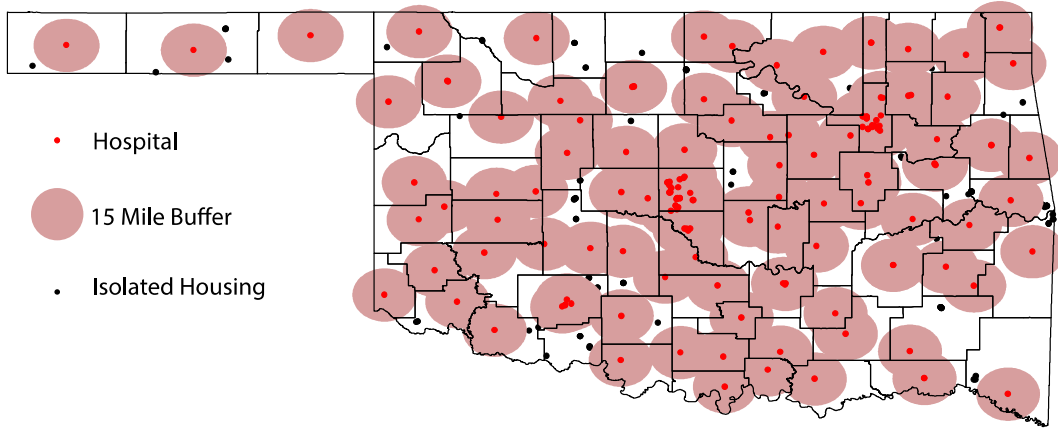
	Total Affordable Housing Units	More than 15 miles to nearest hospital		More than 30 miles to nearest hospital
OHFA	35,292	628 (1.8%)		0
515	5,384	500 (9.3%)		0
LIHTC	23,537	532 (2.3%)		0
Total	64,213	1,660 (2.6%)		0

8. Grocery Stores

Approximately 7.8% of affordable housing units are in areas that are classified as food deserts. According to the United States Department of Agriculture, food deserts exist in urban environments further than 1 mile from a grocery store and in rural environments further than 10 miles from a grocery store (https://apps.ams.usda.gov/fooddeserts/foodDeserts.aspx).

- Rural public housing farther than 10 miles from grocer.

- Urban public housing farther than 1 mile from grocer.
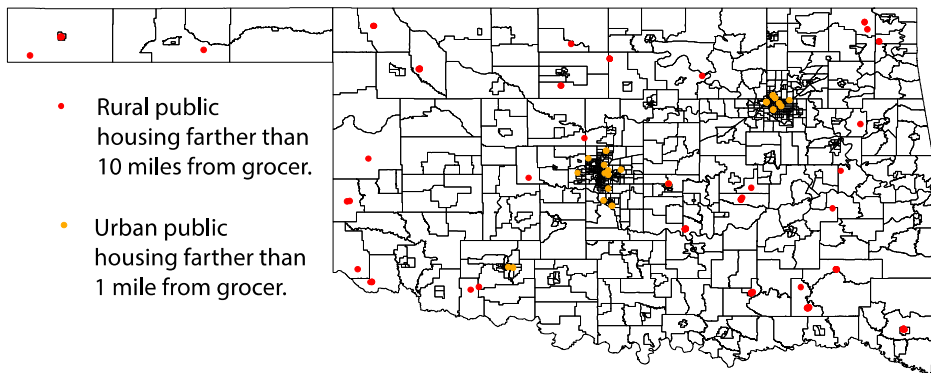
	Total Affordable Housing Units		Urban > 1 Mile from nearest Grocer		Rural > 10 miles to nearest Grocer
OHFA	35,292		1,493 (4.2%)		1,097 (3.1%)
515	5,384		0		466 (8.7%)
LIHTC	23,537		1,175 (5.0%)		769 (3.3%)
Total	64,213		2,668 (4.2%)		2,332 (3.6%)

9. Transit

A little over 69% of affordable housing in Oklahoma is located in a census tract with limited or no access to transit services. This includes 8,367 affordable housing units in areas that lack public transit services all together as well as 36,363 units that are situated in areas that have on-demand transportation services that often have limited operation times and may only serve elderly and disabled populations or those going to a medical appointment.
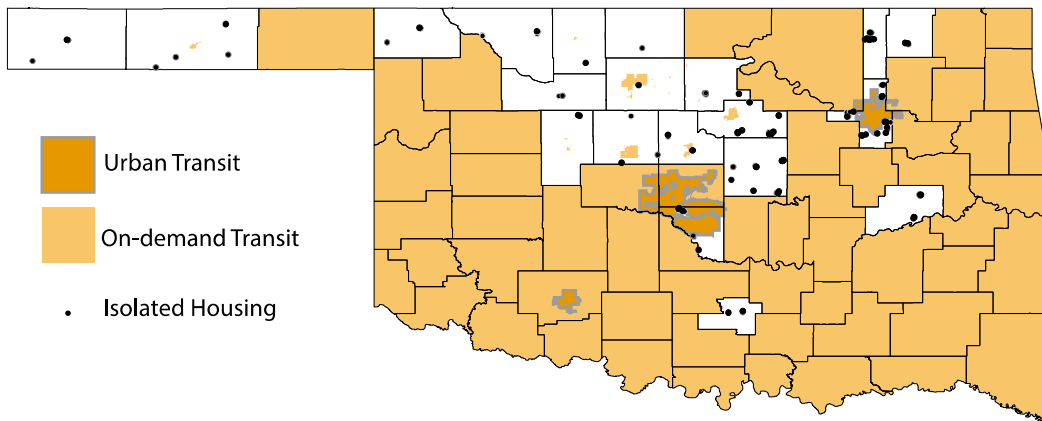
	Total Affordable Housing Units		No Transit		Urban Transit		On-Demand Transit
OHFA	35,292		4,035 (11.4%)		11,265 (31.9%)		19,992 (56.6%)
515	5,384		767 (14.2%)		0		4,617 (85.8%)
LIHTC	23,537		3,565 (15.1%)		8,217 (34.9%)		11,755 (49.9%)
Total	64,213		8,367 (13.0%)		19,482 (30.3%)		36,363 (56.6%)

What does this mean for Oklahoma?

This report suggests a number of possible ways forward for the Oklahoma Housing Finance Agency as it continues to support quality low-income and workforce housing for residents of the state. Across a number of indicators of opportunity, affordable housing in the state clusters in ways that raise concerns about the opportunities available to affordable housing residents in comparison to other residents.

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

Moving ahead, Oklahoma should be wary of a narrowly focused vision focused solely on the problems of existing affordable housing and the integration of these residents into other communities. The relocation of residents harkens back to the physical and social destruction brought about by urban renewal. Such an approach pits efforts to enhance existing affordable housing through community development against efforts to build a more integrated and diverse society (Goetz 2015). Rather, Oklahoma has the opportunity to work closely with local municipalities to improve the conditions of current affordable housing communities while simultaneously advancing integration of low-income and workforce housing through the construction in new settings.

For future new development, a number of case studies and emerging scholarship on the importance of neighborhood effects provide guidance on possible ways forward for Oklahoma. For instance, in El Paso, Texas a public private partnership between the Housing Authority of the City of El Paso and private developers led to the development of a mixed income housing development. Eastside Crossings (http://www.hacep.org/about-us/eastside-crossings) provides 74 traditional affordable housing units, 79 affordable housing units, and 45 market rate units in partnership with the Texas Department of Housing and Community Affairs (Housing Authority of El Paso 2015). In Sacramento, partnership between private developers and the Capital Area Redevelopment Authority resulted in the adaptive reuse of a building listed on the National Register of Historic Buildings into affordable Housing (Vellinga 2015). Located in a dense, walkable, transit-oriented community, the Warehouse Artist Lofts (http://www.rstreetwal.com) are home to 116 units, 86 of which are affordable and 13,000 square feet of ground floor retail.

For existing affordable housing, strategies exist to help enhance localized opportunities and build a culture of community participation around housing. Across the nation, there is a need to refocus the discussion away from the deficits found in many communities to look for closely at opportunities (Lens 2015) and to think about the consequences of physical, social, and economic isolation (Clarke, Morenoff, Debbink, Golberstein, Elliott, & Lantz, 2014.).

The Oklahoma Housing Finance Agency may need to collaborate more closely with other governmental agencies to develop comprehensive strategies that not only improve existing housing but also work toward enhancing access to food, recreation, amenities, jobs, and quality schools. By doing so, OHFA could help build the social and physical resiliency of these communities so that residents would be empowered to choose for themselves whether or not they want to stay and be part of their existing community or move elsewhere in search of a better quality of life. A set of tools for doing some of this work is available through Policy Link (http://www.policylink.org/equity-tools/equitable-development-toolkit/about-toolkit). For those who are relocated due to circumstances that make staying in place impossible, intensive case management may be required to ensure that these residents avoid pitfalls and thrive in a new environment (Theodos, Popkin, Guernsey, & Getsinger, 2010). But evidence continues to suggest that stability, particularly in the lives of children, is an essential part of ensuring that everyone has the opportunity to succeed and thrive (HUD 2014).

Bibliography

Bostic, R. 2015. A clear SCOTUS statement on disparate impact and AFFH. Rooflines: the Shelterforce blog, 15 July. Retrieved from
http://www.rooflines.org/4181/a_clear_scotus_statement_on_disparate_impact_and_affh/

Clarke P., Morenoff J., Debbink M., Golberstein E., Elliott M.R., Lantz P.M. 2014. Cumulative exposure to neighborhood context: consequences for health transitions over the adult life course. Research on Aging. 36(1):115-142.

Goetz, E.G. 2015. From Breaking Down barriers to Breaking Up Communities: the expanding spatial strategies of fair housing advocacy. Urban Affairs Review 51(6): 820-842.

Housing Authority of El Paso. 2015. Eastside Crossings. Retrieved from http://www.hacep.org/about-us/eastside-crossings

United States Department of Housing and Urban Development. 2015. Federal Register 80(136): 42272-42371. Retrieved from https://www.gpo.gov/fdsys/pkg/FR-2015-07-16/pdf/2015-17032.pdf

United States Department of Housing and Urban Development. 2014. Housing's and Neighborhoods' Role in Shaping Children's Future. Evidence Matters. Retrieved from https://www.huduser.gov/portal/periodicals/em/fall14/highlight1.html

Lens, M.C. 2015. Measuring the Geography of Opportunity. Progress in Human Geography. doi: 10:1177/0309132515618104

Theodos, B., S. Popkin, E. Guernsey, & L Getsinger. 2010. Inclusive Public Housing: Services for the Hard to House. Washington: Urban Institute. Retrieved from http://www.urban.org/sites/default/files/alfresco/publication-pdfs/412035-Inclusive-Public-Housing-Services-for-the-Hard-to-House.PDF

Vellinga, M.L. 2015. This Week: Warehouse Artists Lofts gets Grand Opening Thursday. Sacramento Bee. April 5. Retrieved from http://www.sacbee.com/news/local/article17467076.html

Data Sources

2014 American Community Survey Estimates

- Poverty: ACS_13_5YR_S1701 > HC02_EST_VC01 > Below poverty level; Estimate; Population for whom poverty status is determined

- Non-white enclaves: ACS_13_5YR_BO2001 > HD01_VD02 > [Total Population] - Estimate; Total: - White alone

- Immigrant enclaves: ACS_13_5YR_BO5001 > HD01_VD06 > Estimate; Total: - Not a U.S. citizen

- Limited English Proficiency: ACS_13_5YR_S1601 > HC03_EST_VC01 > Percent of specified language speakers - Speak English less than "very well"; Estimate; Population 5 years and over

- Disability: ACS_13_5YR_S1810 > HC02_EST_VC01 > with a disability; estimate; total civilian noninstitutionalized population

University of Oklahoma Center for Spatial Analysis: Data Warehouse

- Hospital locations as of 2008 derived from Oklahoma State Department of Health, Health Care Information Division.

University of Oklahoma Division of Regional and City Planning

- Grocery store locations retrieved from Internet search conducted by faculty and student research assistants at the University of Oklahoma.

- Transit locations retrieved from Oklahoma Department of Transportation (http://www.okladot.state.ok.us/transit/pubtrans.htm) and geocoded by faculty and student research assistants at the University of Oklahoma.

Appendix 1: County affordable housing Summaries

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Adair	676	676	676	0	0	177	0	0	0
Alfalfa	93	0	0	0	0	0	93	0	23
Atoka	145	121	0	0	0	0	24	145	24
Beaver	0	0	0	0	0	0	0	0	0
Beckham	343	87	228	0	228	315	0	28	0
Blaine	169	0	0	127	127	0	24	0	42
Bryan	1,005	538	501	0	0	501	0	0	0
Caddo	658	292	387	0	0	292	95	0	0
Canadian	1,655	0	248	0	0	0	48	24	0
Carter	1,040	373	938	189	0	972	24	24	24
Cherokee	1,359	986	412	0	0	436	0	13	0
Choctaw	433	312	0	0	0	0	0	0	0
Cimarron	69	0	0	0	0	0	8	69	69
Cleveland	2,389	1,080	194	758	648	601	0	214	718
Coal	71	0	0	0	0	71	0	0	0
Comanche	1,214	200	182	0	0	225	123	151	24
Cotton	114	0	0	0	0	0	114	0	0
Craig	290	0	0	0	0	157	0	72	0
Creek	1,359	163	163	0	0	670	0	0	0
Custer	255	78	0	0	0	172	0	0	0
Delaware	712	695	285	0	0	712	28	0	0
Dewey	75	0	0	0	0	0	16	0	0
Ellis	39	0	0	0	0	0	0	0	0
Garfield	824	683	127	0	0	0	0	52	50

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Immigrant Enclaves	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Garvin	557	0	0	0	0	265	0	0	0
Grady	758	71	0	0	0	621	71	0	0
Grant	8	0	0	0	0	0	8	8	8
Greer	100	0	0	0	0	0	0	0	0
Harmon	62	0	0	0	0	0	0	2	0
Harper	50	0	0	0	0	0	14	36	50
Haskell	63	0	0	0	0	0	0	0	0
Hughes	341	0	0	0	0	0	0	76	0
Jackson	322	18	18	0	18	0	30	30	0
Jefferson	36	0	0	0	0	0	0	0	0
Johnston	517	493	0	0	0	493	0	0	0
Kay	1,001	196	168	0	0	344	0	0	0
Kingfisher	153	0	0	8	8	0	8	8	40
Kiowa	143	0	0	0	0	0	0	0	0
Latimer	220	0	0	0	0	220	0	0	0
Le Flore	1,050	204	0	0	0	573	166	0	0
Lincoln	705	143	0	0	0	705	42	0	705
Logan	629	0	0	0	0	300	0	0	158
Love	62	0	0	62	0	0	0	0	0
Major	76	0	0	0	0	0	0	0	76
Marshall	134	0	109	109	109	109	0	0	0
Mayes	546	382	218	0	0	382	0	0	0
McClain	346	55	0	0	47	299	0	0	0
McCurtain	767	767	746	0	0	767	57	315	0
McIntosh	488	0	0	0	0	169	0	0	488

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Murray	224	95	0	0	0	224	0	0	224
Muskogee	1,572	642	59	0	0	44	48	0	0
Noble	387	0	0	0	0	0	42	30	345
Nowata	229	0	0	0	0	185	0	0	229
Okfuskee	214	169	0	0	0	213	0	1	0
Oklahoma	11,497	3,920	3,518	2,445	2,641	456	0	1,202	25
Okmulgee	663	303	227	0	0	127	0	0	0
Osage	1,544	538	700	0	0	1,391	42	0	0
Ottawa	409	0	0	0	0	96	0	84	0
Pawnee	65	0	0	0	0	0	37	20	0
Payne	1,797	1,209	0	120	120	648	0	0	971
Pittsburg	1,268	0	50	0	0	284	16	16	0
Pontotoc	810	311	286	0	0	336	0	0	0
Pottawatomi	1,715	1,009	587	0	0	954	0	284	0
Pushmataha	381	234	0	0	0	381	147	381	0
Roger Mills	14	0	0	0	0	0	0	14	0
Rogers	973	0	0	0	0	0	36	0	0
Seminole	426	76	75	0	0	75	0	123	0
Sequoyah	1,449	922	922	0	0	726	243	0	0
Stephens	841	0	0	0	0	310	12	0	0
Texas	816	0	372	782	782	372	60	6	75
Tillman	114	0	0	0	0	0	0	0	0
Tulsa	9,868	4,750	1,807	2,281	2,109	1,419	0	1,441	2,220
Wagoner	1,094	691	461	0	0	701	0	0	0
Washington	1,262	0	108	0	0	108	0	0	1,262
Washita	189	0	0	0	0	0	0	0	0

Caddo County

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Woods	65	0	0	0	0	0	2	0	65
Woodward	161	0	0	0	0	0	0	60	0

Lead-Based Paint Hazards

Findings / Health and Well-being

Lead is known to be highly toxic particularly to young children 5 years of age and under. Excessive exposure results in reduced intelligence, impaired hearing, reduced stature and a host of other negative health effects. It is well documented that a common source of lead exposure for children is lead-based paint in older housing along with the dust and soil it generates. Children are exposed to lead-based paint most commonly by directly eating paint chips or indirectly by ingesting lead-contaminated house dust or soil through normal hand-to-mouth contact.

For purposes of this analysis, the federal definition of "lead-based paint hazard" at 24 CFR Part 35.86 was applied. Under this definition, lead-based paint hazard is defined as, "…any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency."

It is noteworthy estimates presented can only be stated as dwellings that "potentially" have LBP hazards because there are no real-time surveys or studies of residential structures built prior to 1978. However, there have been previous estimations provided in the state's Consolidated Plan.

Statewide Findings

Using methodology which will be discussed later in this section, we have estimated the number of housing units in Oklahoma with lead-based paint hazards as defined in 24 CFR Part 35.86. Our estimates are shown in the following table.

Lead-Based Paint Hazards in Oklahoma

	Number	Percent
Total Housing Units	1,432,730	
Total Housing Units with Lead-Based Paint Hazards	240,229	16.8%
Owner-Occupied Units w/LBP Hazards	159,861	66.5%
Renter-Occupied Units w/LBP Hazards	80,368	33.5%
Housing Units w/LBP Hazards Occupied by Low-to-Moderate Income Households	113,931	47.4%
Housing Units w/LBP Hazards with Children < 6 Years of Age Present	37,426	15.6%
Housing Units w/LBP Hazards Occupied by LMI Households and Children < 6 Years of Age Present	19,761	52.8%

Sources: American Healthy Homes Survey Table 5-1 & CHAS Tables 12 & 13

As shown, we estimate that there are 240,229 housing units in Oklahoma containing lead-based paint hazards, representing 16.8% of Oklahoma's total housing stock. 66.5% of those units are owner-occupied, while 33.5% are renter-occupied. Of the 240,229 housing units containing lead-based paint hazards, 113,931 units, or 47.4%, are occupied by households with low-to-moderate incomes as defined by HUD. Among all housing units with lead-based paint hazards, 37,426 units have children under the age of six present, and 52.8% of those units, or 19,761 units total, are households with low-to-moderate incomes. Exhibits 2 through 6, found at the end of this section, graphically summarize our statewide findings at a county level.

Disaster Resiliency/ Economy and Society, Infrastructure and Environment

While communities strive to address lead-based paint hazards through education and removal when detected in connection with federally funded local housing rehabilitation initiatives, hazard detection and mitigation may have special considerations in terms of disaster resiliency.

Many disasters are accompanied by widespread damage to residential structures often times scattering building material debris across the landscape necessitating removal by heavy equipment and disposal in landfills. When building materials contaminated with lead-based paint become part of non-contaminated debris disposal, it presents an environmental hazard that can span well beyond recovery and rebuilding efforts.

Leadership and Strategy

Given the albeit large but finite number of potential housing units with lead hazards, the state and local communities may wish to consider initiatives aimed at reducing and/or eventually eliminating residential lead-based paint hazards, particularly in housing occupied by low and moderate income households with young children present. One such initiative could be the use of the state's various federal and state housing programs' competitive funding selection criteria. By designing rating criteria that specifically awards points to applicants that purposefully seek out properties within counties known to have higher percentages of lead hazards, housing developers along with those engaged in rehabilitation may be incentivized to engage in hazard mitigation.

State and local governments may wish to capitalize on the results of this study by using the data to support competitive applications to the Federal Home Loan Bank Topeka's Affordable Housing Program funding for owner occupied rehabilitation which, among other competitive rating criteria, awards points for the "Abatement of Hazardous Environmental Conditions". Similarly, this report's data may be used to document hazards and need in applications for competitive health care grants offered at the federal level.

Similar to initiatives undertaken by USHUD, the state may want to consider undertaking a real-time sample survey of homes built prior to 1978 across the state's community sizes and counties to more accurately ascertain the extent of the hazard and/or conducting real-time surveys of LBP Risk Assessors licensed by the ODEQ.

Survey of Previous Lead-based Paint Studies

Using a combination of US Census Bureau and US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy data and age of housing stock built prior to 1980, the Oklahoma Department of Commerce's, "State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018" estimated 59% of the owner occupied and 65% of the renter occupied housing had the potential of containing lead-based paint. To address lead paint hazards, the Consolidated Plan recommended assessment of hazard presence be conducted at the point dwelling rehabilitation is undertaken and that nonprofits advise persons receiving federal rehabilitating assistance regarding the dangers of lead exposure.

At the national level, between 1998 and 2000, USHUD Office of Health Homes and Lead Hazard Control staff and the National Institute of Environmental Health Sciences conducted a real-time

random sampling of 831 permanently occupied housing units (multifamily, single family and mobile homes) taken from all 50 states and the District of Columbia. The results indicated an estimated 38 million (39% of the 96 million total housing units) of the nation's housing units had lead-based paint hazards. Of that total, 24 million had significant lead hazards with 1.2 million of those units occupied by low income families. It was further estimate that 35% of all low income housing had lead-based paint hazards. The study also noted the prevalence of lead-based paint increases with age of housing. However, most painted surfaces, even in older homes don't have lead paint. Geography was found to be related to the incidence of lead-based paint with the Northeast and Midwest having 2 times the prevalence of lead paint than the South and West. Finally, the study recommends "public-private sector resources be directed units posing the greatest risk" as a preventive measure to avoid lead poisoning.

In April 2011, the U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control updated its 1998-2000 nationwide report in its publication, "American Healthy Homes Survey, Lead and Arsenic Findings". This report, conducted from June 2005 through March 2006, estimated 37.1 million homes (34.9%) out of a total of 106 million total housing units have lead-based paint somewhere in the building. Of the 65.6 million homes built before 1978, 34.4 million (52%) have lead-based paint. The study reaffirmed the previous finding that the prevalence of lead-based paint is higher in the Northeast and Midwest parts of the United States than South and West. It also confirmed earlier finding that the incidence of lead-based paint increases with age of housing with 86% of the homes built prior to 1940 containing lead. An estimated 3.6 million homes with children less than 6 years of age have lead-based paint hazards of which 1.1 million are low income households. Of the 16.8 million homes with children under the age of 6, 5.7 million (34%) have lead-based paint, about the same incidence of lead-based paint in all homes.

In June 2006, the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program (OCLPPP) received a 5-year project grant "Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups". That program focused on communities evidencing high numbers of children 6-72 months of age who are at high risk for lead poisoning.

In order to more effectively target high-risk areas and populations, the OCLPPP identified 21 high-risk target area (HRTA) zip codes (see Exhibit #1) located within Oklahoma, Tulsa, Muskogee, Jackson, Okmulgee, Ottawa, Kay, Garfield, and Hughes counties. These 21 zip codes were narrowed from a list of 57 zip codes out of the state's approximately 700 zip codes that with populations of 5,000 or more persons; greater than or equal to 22% of housing stock built prior to 1950; and, greater than or equal to 18% of children under the age of 6 years living below the poverty level.

The 57 zip codes were further compared and evaluated based on selected characteristics such as EBLL cases and proportion of minority population. Zip codes with higher EBLL prevalence and/or minority populations (Hispanic/African American/American Indian) were ranked higher and given the designation as HRTA zip codes.

Caddo County Findings

The number of housing units in Caddo County containing lead-based paint hazards can be estimated by applying the percentages of housing units with such hazards reported by the American Healthy

Homes Survey, to the number of occupied homes in Caddo County, by year of construction. The following table presents the percentage of housing units in the Census Bureau South Region based on the AHHS findings.

Housing Units in the South Census Region with Lead-Based Paint Hazards by Year of Construction

Year of Construction	No. of Housing Units (000s)	Units w/ LBP Hazards (000s)	Percent of Units w/ LBP Hazards
1978-2005	18,625	664	3.6%
1960-1977	11,724	1,311	11.2%
1940-1959	5,575	2,145	38.5%
1939 or Earlier	3,072	1,947	63.4%
Total	**38,996**	**6,067**	**15.6%**

Source: U.S. Dept. of Housing and Urban Development, American Healthy Homes Survey, Table 5-1

These percentages can then be applied to the number of housing units in Caddo County, by year of construction and by tenure (owner-occupied versus renter-occupied), as reported by HUD's Comprehensive Housing Affordability Strategy (CHAS) data for Caddo County.

Total Housing Units in Caddo County with Lead-Based Paint Hazards by Tenure

Total Owner-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	2,469	3.57%	88
1960-1977	2,511	11.18%	281
1940-1959	1,200	38.48%	462
1939 or Earlier	1,100	63.38%	697
Total	**7,280**	**20.98%**	**1,528**
Total Renter-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,007	3.57%	36
1960-1977	1,049	11.18%	117
1940-1959	490	38.48%	189
1939 or Earlier	465	63.38%	295
Total	**3,010**	**21.14%**	**636**
Total Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	3,476	3.57%	124
1960-1977	3,560	11.18%	398
1940-1959	1,690	38.48%	650
1939 or Earlier	1,565	63.38%	992
Total	**10,290**	**21.03%**	**2,164**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

Finally, we can use the same methodology to estimate the number of housing units in Caddo County with lead-based paint hazards, occupied by households with low-to-moderate incomes, by tenure:

Housing Units in Caddo County with Lead-Based Paint Hazards by Tenure, Occupied by Low-Income Families

Owner-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	338	3.57%	12
1960-1977	473	11.18%	53
1940-1959	200	38.48%	77
1939 or Earlier	275	63.38%	174
Total	**1,285**	**24.60%**	**316**
Renter-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	499	3.57%	18
1960-1977	486	11.18%	54
1940-1959	125	38.48%	48
1939 or Earlier	180	63.38%	114
Total	**1,290**	**18.16%**	**234**
Total Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	837	3.57%	30
1960-1977	959	11.18%	107
1940-1959	325	38.48%	125
1939 or Earlier	455	63.38%	288
Total	**2,575**	**21.38%**	**550**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

Housing Units in Caddo County with Lead-Based Paint Hazards by Tenure, Occupied by Moderate-Income Families

Owner-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	406	3.57%	14
1960-1977	455	11.18%	51
1940-1959	215	38.48%	83
1939 or Earlier	200	63.38%	127
Total	**1,275**	**21.55%**	**275**
Renter-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	177	3.57%	6
1960-1977	194	11.18%	22
1940-1959	145	38.48%	56
1939 or Earlier	80	63.38%	51
Total	**595**	**22.59%**	**134**
Total Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	582	3.57%	21
1960-1977	648	11.18%	72
1940-1959	360	38.48%	139
1939 or Earlier	280	63.38%	177
Total	**1,870**	**21.88%**	**409**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

To conclude, we estimate that there are a total of 2,164 homes in Caddo County containing lead-based paint hazards, 1,528 owner-occupied and 636 renter-occupied. Of the 2,164 homes in the county estimated to have lead-based paint hazards, 550 are estimated to be occupied by households with low-incomes (incomes less than 50% of Area Median Income), and 409 are estimated to be occupied by households with moderate incomes (between 50% and 80% of Area Median Income), for a total of 960 housing units in Caddo County with lead-based paint hazards occupied by households with low or moderate incomes.

Lead-Based Paint Hazards in Homes with Children Present

Using the same methodology, we can estimate the number of housing units in Caddo County occupied by households with children under the age of six present. For this analysis we apply the lead-based paint hazards percentages from the American Healthy Homes Survey to the data in HUD CHAS Table 13, which details housing units by year of construction, household income, and presence of children under the age of six. The data is presented in the following table:

Housing Units in Caddo County with Lead-Based Paint Hazards
with Children under Age 6 Present Occupied by Low or Moderate-Income Families

Housing Units < 50% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	202	3.57%	7
1940-1977	228	19.98%	46
1939 or Earlier	115	63.38%	73
Total	**545**	**23.05%**	**126**
Housing Units 50%-80% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	120	3.57%	4
1940-1977	86	19.98%	17
1939 or Earlier	30	63.38%	19
Total	**235**	**17.17%**	**40**
Total LMI Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	322	3.57%	11
1940-1977	314	19.98%	63
1939 or Earlier	145	63.38%	92
Total	**780**	**21.28%**	**166**
Total Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	760	3.57%	27
1940-1977	765	19.98%	153
1939 or Earlier	330	63.38%	209
Total	**1,855**	**20.97%**	**389**

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 13

As shown, we estimate there are 389 housing units in Caddo County with lead-based paint hazards and children under the age of six present, and that 166 of those housing units are occupied by families with low to moderate incomes.

Research Footnotes/Sources

Oklahoma Department of Commerce, "State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018"

"The Prevalence of Lead-Based Paint Hazards in U.S. Housing", Environmental Health Perspectives, Volume 110, Number 10, October 2002

U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control, "American Healthy Homes Survey, Lead and Arsenic Findings", April 2011

Oklahoma State Department of Health, Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups"

U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

Exhibit #1

Map 2: High-RiskTarget Areas (HRTA) Zip Codes for Childhood Lead Poisoning
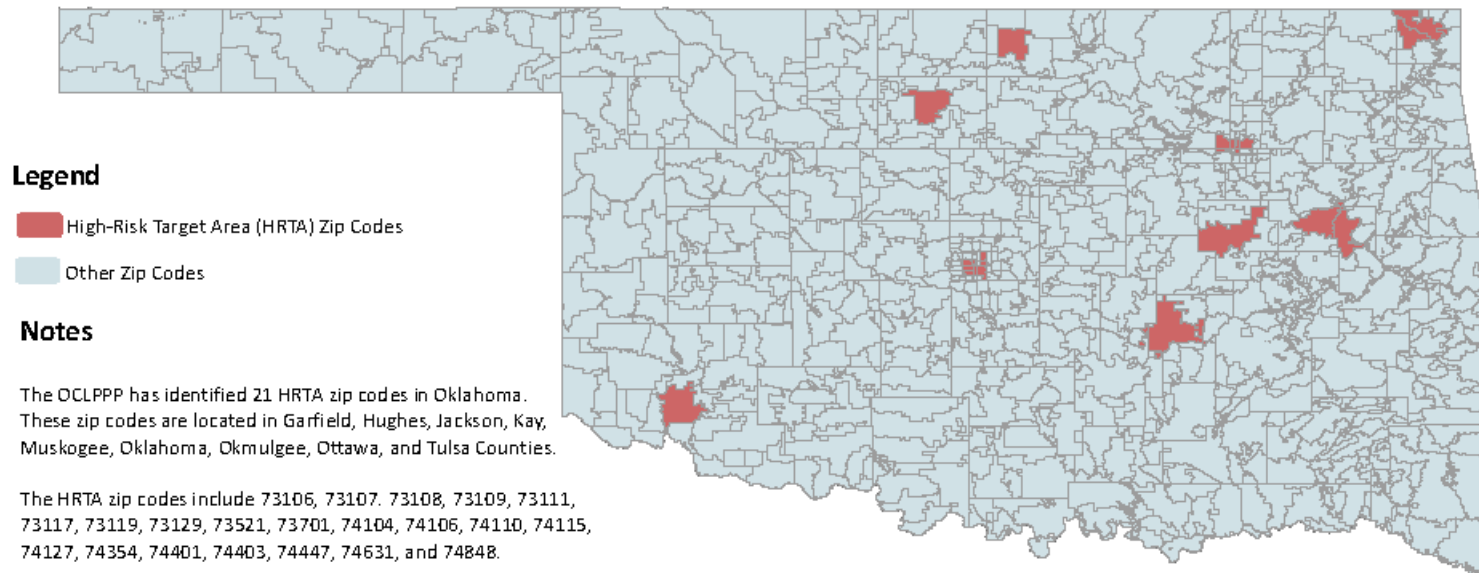
Legend

High-Risk Target Area (HRTA) Zip Codes

Other Zip Codes

Notes

The OCLPPP has identified 21 HRTA zip codes in Oklahoma.
These zip codes are located in Garfield, Hughes, Jackson, Kay,
Muskogee, Oklahoma, Okmulgee, Ottawa, and Tulsa Counties.

The HRTA zip codes include 73106, 73107. 73108, 73109, 73111,
73117, 73119, 73129, 73521, 73701, 74104, 74106, 74110, 74115,
74127, 74354, 74401, 74403, 74447, 74631, and 74848.

The HRTA zip codes are identified using the following criteria:

1- Zip codes having the highest proportion of pre-1950
   housing;
2- Zip codes having the highest proportion of
   children under six years of age living in poverty;
3- Zip codes having high elevated blood lead level (EBLL)
   prevelence rate; and
4- Zip codes having the highest proportion of minority populations.

0   40   80   160 Miles
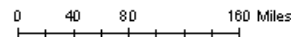
Childhood Lead Poisoning Prevention Program
Screening and Special Services
Prevention and Preparedness Service
Oklahoma State Department of Health

Caddo County

Exhibit #2

Percentage of Housing Units Containing Lead-Based Paint Hazards

Exhibit #3

Percentage of Housing Units Containing Lead-Based Paint Hazards Occupied by Low to Moderate Income Households

Legend

Lead-Based Paint Data

Counties

- 36.4% - 41.7%
- 41.7% - 43.8%
- 43.8% - 45.2%
- 45.2% - 46.7%
- 46.7% - 48.3%
- 48.3% - 50.8%
- 50.8% - 53.8%
- 53.8% - 59.8%

Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #4

Percentage of Housing Units Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present
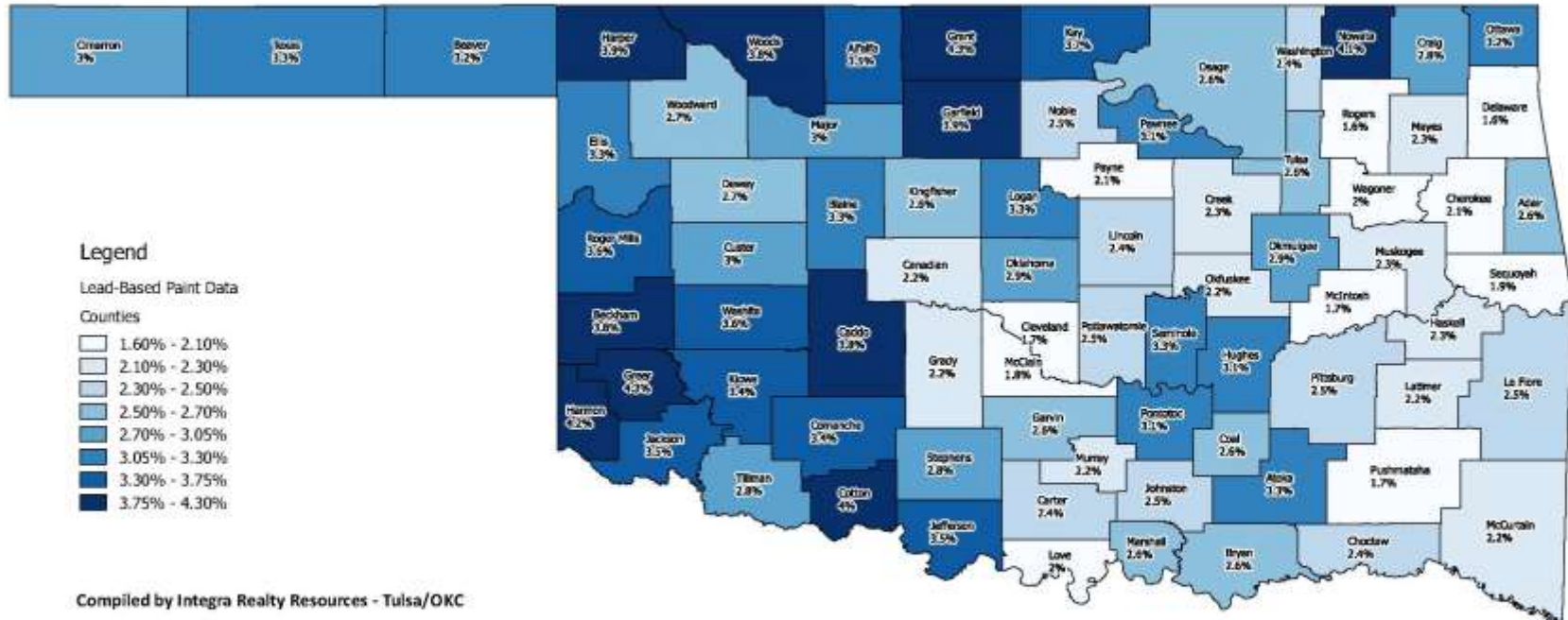
Legend

Lead-Based Paint Data

Counties

- ☐ 1.60% - 2.10%
- ☐ 2.10% - 2.30%
- ☐ 2.30% - 2.50%
- ☐ 2.50% - 2.70%
- ☐ 2.70% - 3.05%
- ☐ 3.05% - 3.30%
- ☐ 3.30% - 3.75%
- ☐ 3.75% - 4.30%

Compiled by Integra Realty Resources - Tulsa/OKC

Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #5

Percentage of Housing Units Occupied by Low to Moderate Income Households Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present

Exhibit #6

Percentage of Housing Units Occupied by Low to Moderate Income Households
Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present
High-Risk Target Area (HRTA) Zip Codes Highlighted in Red
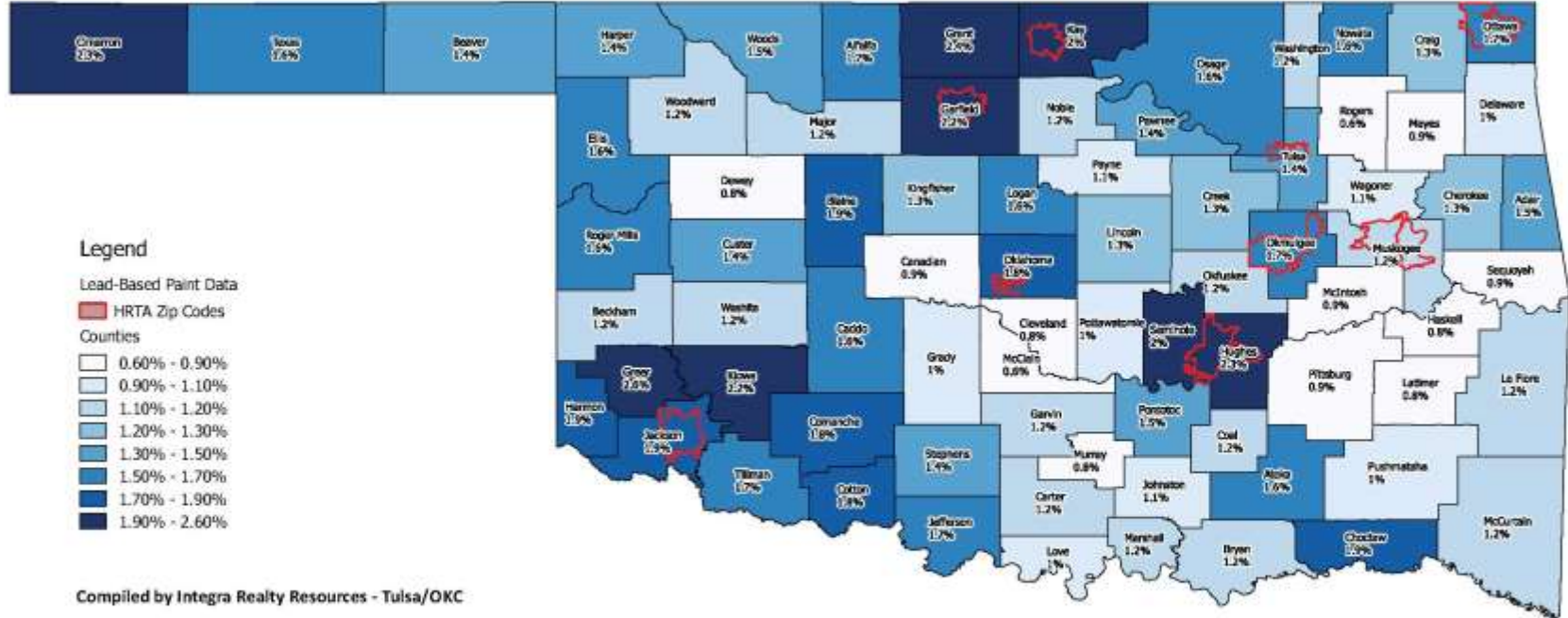
Conclusions

The previous analysis has attempted to describe the state of the residential housing market in Caddo County, Oklahoma. Where possible, information regarding the population centers of the county was included to assess need on a community level. Much of the information is based on demographic information from local authorities and national information services. However, personal interviews were performed with property owners and managers, real estate professionals, and community officials in an effort to substantiate information from the national organizations and understand current market conditions. Several important issues regarding housing have become apparent through this analysis and are identified below.

Caddo County has undergone slow but steady growth over the last fifteen years, in terms of population, households and employment levels. Population and household growth is projected in Caddo County over the next five years (primarily in the Anadarko area), and based on these projections Caddo County will have a need for new housing. However, the oil and gas industry is a major employer in the area, and these forecasts should be tempered by recent declines in energy prices.

Caddo County has a relatively moderate rate of renters with high rent costs (31.16%) as well as homeowners with high ownership costs (15.13%). The county's poverty rate is also above the state, at 20.60% compared with 16.85% statewide.

In terms of disaster resiliency we note that 13 flooding events have been recorded in Caddo County since 1992. Anadarko, Fort Cobb and Lookeba all have notable housing development in or near floodplains. We recommend acquisition and demolition of structures in floodplains in the applicable jurisdictions.

Caddo County is located within the Southwest Oklahoma Continuum of Care (CoC), which provides services to the area's homeless populations among other functions. Throughout the entire Southwest Oklahoma CoC, there are an estimated 239 homeless persons, 177 of which are estimated to be sheltered. This Continuum of Care has a disproportionately high number of homeless veterans, and at least 8 homeless households comprised only of children. Investment should be made for more temporary and permanent housing for homeless veterans in this region.

In terms of fair housing issues, many affordable housing units are located in areas at risk for poverty, in primarily non-white enclaves, and in areas with high numbers of persons with one or more disabilities. 95 affordable housing units are considered to be in a food desert.

Due to the age of the county's housing stock, lead-based paint hazards are an issue, with an estimated 2,164 occupied housing units with such hazards, and 389 of those units occupied by low-to-moderate income households with children under the age of 6 present.

It is evident that new housing is needed in Caddo County, though the immediate need may be limited by oil and gas prices. Due to the aging housing stock of the area, rehabilitation and preservation of

existing housing stock is also needed, and particular need is noted among both the elderly and disabled, noting that the median age of Caddo County (37.3) is moderately higher than the state as a whole.

Addendum A

Acknowledgments

Caddo County

Pathways, Patrice Pratt

Women's Resource Center, Vanessa Morrison

AIDS Care Fund, Sunshine Schillings

Addendum B

Qualifications

Owen S. Ard, MAI

Integra Realty Resources
Tulsa/OKC

1323 E. 71st. Street
Suite 105
Tulsa, OK 74136

T 918-492-4844
F 918-493-7155

irr.com

Experience

Senior Managing Director of Integra Realty Resources - Tulsa/OKC, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since 1984, Mr. Ard has performed appraisal services consisting of narrative and summary real estate appraisals, ad valorem tax protests, consulting, litigation support services, market and feasibility studies, reviews, market study analyses and appraisals in connection with allocation of tax credits, brokerage services for commercial and residential transactions, property management, and expert litigation testimony. All types of real property are encompassed -apartments, ranches, theaters, hotel/motel, multi-purpose and resort properties, golf courses, high-rise and garden office buildings, manufacturing facilities, warehousing and distribution centers, nursing homes, assisted living facilities, banks, shopping centers and malls, residential subdivisions, industrial parks, and sports arenas. Valuations and market studies have been prepared on proposed, partially completed, renovated and existing structures. Appraisals have been made for condemnation purposes, estates, mortgage financing, equity participation and due diligence support. Clients served include corporations, law firms, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Central Oklahoma Chapter, Appraisal Institute (Past Chapter President)
National Association of Realtors
Urban Land Institute
National Council of Affordable Housing Market Analysts
Appraisal Institute National Committees
Tulsa Metropolitan Area Planning Commission
Tulsa Preservation Commission
Tulsa Local Development Act Review Committee
Appraisal Institute, Member (MAI)

Licenses

Oklahoma, Oklahoma General Appraiser License, 11245CGA, Expires April 2018

Education

B.S.B.A. Degree, Marketing, University of Tulsa, Tulsa, Oklahoma (1984)

Successfully completed numerous real estate related courses and seminars sponsored by the Appraisal Institute, accredited universities and others.

Currently certified by the Appraisal Institute's voluntary program of continuing education for its designated members.

Qualified Before Courts & Administrative Bodies

District Court of Tulsa County, Oklahoma
District Court of Oklahoma County, Oklahoma
District Court of Garfield County, Oklahoma
Tulsa County Board of Equalization

Owen S. Ard, MAI

Qualified Before Courts & Administrative Bodies (Cont'd)

Kansas Board of Tax Appeals
United States Federal Bankruptcy Court, Tulsa, Oklahoma
United States Federal Bankruptcy Court, Minneapolis, Minnesota
United States Federal Bankruptcy Court, Jackson, Mississippi

Integra Realty Resources
Tulsa/OKC

1323 E. 71st. Street
Suite 105
Tulsa, OK 74136

T 918-492-4844
F 918-493-7155

irr.com

David A. Puckett

Experience

Senior Director with Integra Realty Resources - Oklahoma, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since May 2002, Mr. Puckett has performed appraisal services consisting of narrative and summary real estate appraisals. All types of real property are encompassed-apartments, garden office buildings, manufacturing and warehouse industrial buildings, mobile home parks, restaurants and retail structures. Valuations and market studies have been prepared on proposed and existing structures. Appraisals have been made for estates, mortgage financing, equity participation and due diligence support. Prior to his employ at Integra Realty Resources - Oklahoma, Mr. Puckett was an employee of the University of Oklahoma Center for Business and Economic Development, working as a data analyst for the All County Affordable Housing Study commissioned by the Oklahoma Department of Commerce. Responsibilities included demographic, economic and real estate data collection from federal, state and local sources, as well as interviews of regional planning district, county and municipal officials, real estate market experts and local economic development experts. Mr. Puckett was responsible for site visits of 23 of the 77 Oklahoma counties, and personally authored 18 of the final reports. As an employee of IRR-Oklahoma, Mr. Puckett also performed the site visits and authored the final reports for four of the nine entitlement cities: Tulsa, Broken Arrow, Shawnee and Lawton. Mr. Puckett has also completed numerous housing market studies for use in applications for Federal Low-Income Housing Tax Credits in Oklahoma, Kansas, Missouri and Arkansas, and has performed market studies and appraisals for use in H.U.D.'s Multifamily Accelerated Processing (M.A.P.) program. Clients served include corporations, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Appraisal Institute-Candidate for Designation

Licenses

Oklahoma, Oklahoma General Appraiser License, 12795CGA, Expires December 2016

Education

University of Oklahoma, Norman – Bachelor of Arts (Economics)

Successfully completed the following Appraisal Institute courses and seminars:

- Uniform Standards of Professional Appraisal Practice, 15-Hour
- Introduction to Income Capitalization Seminar
- Basic Income Capitalization 310
- Advanced Income Capitalization 510
- Highest and Best Use and Market Analysis 520
- Advanced Sales Comparison and Cost Approaches 530
- Report Writing and Valuation Analysis 540
- Advanced Concepts and Case Studies
- Real Estate Finance Statistics and Valuation Modeling
- Business Practices and Ethics 420

Integra Realty Resources
Tulsa/OKC

1323 E. 71st St., Suite 105
Tulsa, OK 74136

T 918-492-4844
F 918-493-7155

irr.com

dpuckett@irr.com - 918-492-4844 x104

Integra Realty Resources, Inc.
Corporate Profile

Integra Realty Resources, Inc. offers the most comprehensive property valuation and counseling coverage in North America with over 60 independently owned and operated offices located throughout the United States and the Caribbean. Integra was created for the purpose of combining the intimate knowledge of well-established local firms with the powerful resources and capabilities of a national company. Integra offers integrated technology, national data and information systems, as well as standardized valuation models and report formats for ease of client review and analysis. Integra's local offices have an average of 25 years of service in the local market, and virtually all are headed by a Senior Managing Director who is an MAI member of the Appraisal Institute.

A listing of IRR's local offices and their Senior Managing Directors follows:

ATLANTA, GA - Sherry L. Watkins., MAI, FRICS
AUSTIN, TX - Randy A. Williams, MAI, SR/WA, FRICS
BALTIMORE, MD - G. Edward Kerr, MAI, MRICS
BIRMINGHAM, AL - Rusty Rich, MAI, MRICS
BOISE, ID - Bradford T. Knipe, MAI, ARA, CCIM, CRE, FRICS
BOSTON, MA - David L. Cary, Jr., MAI, MRICS
CHARLESTON, SC - Cleveland "Bud" Wright, Jr., MAI
CHARLOTTE, NC - Fitzhugh L. Stout, MAI, CRE, FRICS
CHICAGO, IL - Eric L. Enloe, MAI, FRICS
CINCINNATI, OH - Gary S. Wright, MAI, FRICS, SRA
CLEVELAND, OH - Douglas P. Sloan, MAI
COLUMBIA, SC - Michael B. Dodds, MAI, CCIM
COLUMBUS, OH - Bruce A. Daubner, MAI, FRICS
DALLAS, TX - Mark R. Lamb, MAI, CPA, FRICS
DAYTON, OH - Gary S. Wright, MAI, FRICS, SRA
DENVER, CO - Brad A. Weiman, MAI, FRICS
DETROIT, MI - Anthony Sanna, MAI, CRE, FRICS
FORT WORTH, TX - Gregory B. Cook, SR/WA
GREENSBORO, NC - Nancy Tritt, MAI, SRA, FRICS
GREENVILLE, SC - Michael B. Dodds, MAI, CCIM
HARTFORD, CT - Mark F. Bates, MAI, CRE, FRICS
HOUSTON, TX - David R. Dominy, MAI, CRE, FRICS
INDIANAPOLIS, IN - Michael C. Lady, MAI, SRA, CCIM, FRICS
JACKSON, MS - John R. Praytor, MAI
JACKSONVILLE, FL - Robert Crenshaw, MAI, FRICS
KANSAS CITY, MO/KS - Kenneth Jaggers, MAI, FRICS
LAS VEGAS, NV - Charles E. Jack IV, MAI
LOS ANGELES, CA - John G. Ellis, MAI, CRE, FRICS
LOS ANGELES, CA - Matthew J. Swanson, MAI
LOUISVILLE, KY - Stacey Nicholas, MAI, MRICS
MEMPHIS, TN - J. Walter Allen, MAI, FRICS

MIAMI/PALM BEACH, FL- Anthony M. Graziano, MAI, CRE, FRICS
MINNEAPOLIS, MN - Michael F. Amundson, MAI, CCIM, FRICS
NAPLES, FL - Carlton J. Lloyd, MAI, FRICS
NASHVILLE, TN - R. Paul Perutelli, MAI, SRA, FRICS
NEW JERSEY COASTAL - Halvor J. Egeland, MAI
NEW JERSEY NORTHERN - Matthew S. Krauser, CRE, FRICS
NEW YORK, NY - Raymond T. Cirz, MAI, CRE, FRICS
ORANGE COUNTY, CA - Steve Calandra, MAI
ORLANDO, FL - Christopher Starkey, MAI, MRICS
PHILADELPHIA, PA - Joseph D. Pasquarella, MAI, CRE, FRICS
PHOENIX, AZ - Walter 'Tres' Winius III, MAI, FRICS
PITTSBURGH, PA - Paul D. Griffith, MAI, CRE, FRICS
PORTLAND, OR - Brian A. Glanville, MAI, CRE, FRICS
PROVIDENCE, RI - Gerard H. McDonough, MAI, FRICS
RALEIGH, NC - Chris R. Morris, MAI, FRICS
RICHMOND, VA - Kenneth L. Brown, MAI, CCIM, FRICS
SACRAMENTO, CA - Scott Beebe, MAI, FRICS
ST. LOUIS, MO - P. Ryan McDonald, MAI, FRICS
SALT LAKE CITY, UT - Darrin W. Liddell, MAI, FRICS, CCIM
SAN DIEGO, CA - Jeff A. Greenwald, MAI, SRA, FRICS
SAN FRANCISCO, CA - Jan Kleczewski, MAI, FRICS
SARASOTA, FL - Carlton J. Lloyd, MAI, FRICS
SAVANNAH, GA - J. Carl Schultz, Jr., MAI, FRICS, CRE, SRA
SEATTLE, WA - Allen N. Safer, MAI, MRICS
SYRACUSE, NY - William J. Kimball, MAI, FRICS
TAMPA, FL - Bradford L. Johnson, MAI, MRICS
TULSA, OK - Owen S. Ard, MAI
WASHINGTON, DC - Patrick C. Kerr, MAI, FRICS, SRA
WILMINGTON, DE - Douglas L. Nickel, MAI, FRICS
CARIBBEAN/CAYMAN ISLANDS - James Andrews, MAI, FRICS

Corporate Office
Eleven Times Square, 640 Eighth Avenue, 15th Floor, Suite A, New York, New York 10036
Telephone: (212) 255-7858; Fax: (646) 424-1869; E-mail info@irr.com
Website: www.irr.com

DAWN EVE JOURDAN, ESQ., PH.D.

Director and Associate Professor
Regional and City Planning
College of Architecture
830 Van Vleet Oval, Gould Hall, Room 180
Norman, OK 73019-4141
Phone: (405) 325-3502
Fax: (405) 325-7558
E-MAIL: Dawn.E.Jourdan-1@ou.edu

EDUCATION:

Ph.D. Urban and Regional Planning, Florida State University, Tallahassee, FL, 2004.

J.D./M.U.P. Law and Urban Planning, University of Kansas, Lawrence, KS, 2000.

B.S. Urban Affairs and Theatre Arts, Bradley University, Peoria, IL, 1996.

RESEARCH INTERESTS:
The legal aspects of land use, affordable housing, historic preservation and aesthetics regulation at the federal, state, and local level.

WORK EXPERIENCE:
Associate Professor and Director of Regional and City Planning, University of Oklahoma (07/12-present)

Assistant Professor with a Joint Appointment in Planning and Law, University of Florida (01/08-6/12)

Director of the Center for Building Better Communities, University of Florida (05/11-06/12)

Assistant Professor and Minor Program Coordinator, Texas A&M University (01/05-12/07)

Lecturer, Rutgers University Blounstein Institute (01/06-present)

Lecturer, Texas A&M University (01/04-12/04)

Adjunct Professor, Florida State University (01/03-12/03)

Graduate Teaching Assistant, Florida State University (05/02-12/03)

Legal Intern, 1000 Friends of Florida (05/02-12/03)

1

Associate, Holland & Knight LLP (05/00-08/01)

AWARDS:

Student Planning Award for the Pinellas County Post Disaster Ordinance Drafting Project from the Florida Chapter of the American Planning Association, Fall, 2011.

Award for Service as the University Liaison to the Florida Chapter of the American Planning Association, Fall, 2010.

Teacher of the year award by the UF Student Planning Association, April, 2010.

Best paper in the real estate valuation category by the Appraisal Institute with Kimberly Geideman and Shan Gao, Fall, 2009.

Excellence in Teach Award by the College of Architecture of Texas A & M University, September, 2005.

Student Planning Award by the Texas Chapter of the American Planning Association, Fall, 2007.

Early Dissertation Research Grant to Study the Effects of Intergenerational Planning on Relocation Grief from the U.S. Department of Housing and Urban Development, November, 2003.

COURSES TAUGHT:

Principles and Practice of Urban Planning (graduate level, at the University of Oklahoma)

Land Use Controls (graduate level, at the University of Oklahoma)

Sociology of Housing (graduate level, at the University of Oklahoma with Dean Charles Graham)

Growth Management Powers II (graduate-law course, at the University of Florida)

Growth Management Powers I (graduate-law course, at the University of Florida)

Affordable Housing Law (graduate-law course, at the University of Florida)

Planning History and Theory (graduate level, at the University of Florida and Texas A&M University)

Land Use Planning Law (law school, at the University of Florida College of Law)

2

Land Development Law (graduate level, at Texas A&M University)

Historic Preservation Law (graduate level, at Texas A&M University)

Introduction to Urban Planning (undergraduate level, at Texas A&M University and Florida State University)

Attorney-Client Communications (undergraduate level, at Florida State University)

Legal Communications (undergraduate level, at Florida State University)

Environmental Law (continuing education, at Rutgers University)

Historic Preservation Law (continuing education, at Rutgers University)

Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research*
(*forthcoming*).

Ozor, B., K. Frank, and **D. Jourdan,** Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson, Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law (forthcoming)*.

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer*, 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities available at:* http://www.sciencedirect.com/science/article/pii/S0264275113000322, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law*, 65:4, 2013, 4-10.

3

Land Development Law (graduate level, at Texas A&M University)

Historic Preservation Law (graduate level, at Texas A&M University)

Introduction to Urban Planning (undergraduate level, at Texas A&M University and Florida State University)

Attorney-Client Communications (undergraduate level, at Florida State University)

Legal Communications (undergraduate level, at Florida State University)

Environmental Law (continuing education, at Rutgers University)

Historic Preservation Law (continuing education, at Rutgers University)

Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (*forthcoming*).

Ozor, B., K. Frank, and **D. Jourdan,** Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson, Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law (forthcoming).*

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer,* 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities available at:* http://www.sciencedirect.com/science/article/pii/S0264275113000322, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law,* 65:4, 2013, 4-10.

3

Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation, Vol. 2:No. 2*, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. Planner's Guide to Land Use Law: Planning for Wicked Problems, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and **D. Jourdan**. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation*, *Vol. 2:No. 2*, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and D. Jourdan, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. Planner's Guide to Land Use Law: Planning for Wicked Problems, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and D. Jourdan. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., D. Jourdan and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

5

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2011).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2009).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2008).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Baseline Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2007).

Van Zandt, S., **Jourdan, D.,** Martin, J., and C. Giusti. Need and Demand for Affordable Housing in the Brazos Valley. Report to Brazos Valley Affordable Housing Corporation. (June 2006).

SPONSORED RESEARCH:

Co-PI, Tribal Climate Change and Extreme Event Response Studies to Identify Vulnerabilities, South Central Climate Science Center, 2014-2015.

PI, Oklahoma City, Sustainability Audit, May 2013-present.

PI, Shimberg Center for Housing Studies, The Lost Properties and Moving To Opportunity, October 2010 – Present.

Investigator and Collaboration Lead, Planning for Sea Level Rise: A Pilot Study to Evaluate and Improve the Development and Delivery of Habitat Vulnerability Assessments and Adaptive Conservation Designs to Coastal Decision Makers, National Estuarine Research Reserve System Science Collaborative, 2011-2014.

Co-PI, Rural Coastal Region Adaptation Planning for Sea Level Rise, Florida Sea Grant, 2012-14.

Co-PI, Development of Sea Level Rise Adaptation Planning Procedures and Tools Using NOAA Sea Level Rise Impacts Viewer, Gulf of Mexico Regional Research Competition, 2012-14.

Co-PI, Impact of Parking Supply and Demand Management on Central Business District (CBD) Traffic Congestion, Transit Performance and Sustainable Land Use, Florida Department of Transportation, January 2010 – October 2011.

A Parameterized Climate Change Projection Model for Hurricane Flooding, Wave Action, Economic Damages, and Population Dynamics, sponsored by NOAA, September 2009-September 2011, Role, Co-Principal Investigator.

HOPE VI Community Services Study for the Redevelopment of Magnolia Gardens in Beaumont, Texas, sponsored by the U.S. Department of Housing and Urban Development and the Beaumont Public Housing Authority, January 2007-December 2011, Role, Co-Principal Investigator.

Preserve America Grant for an Intergenerational Oral History for Hearne, Texas, sponsored by the National Parks Service, January 2007-December 2007, Role, Investigator.

A Hedonic Model of the Effects of Adaptive Reuse on Community Change in Savannah, Georgia, sponsored by the Lincoln Institute of Land Policy, Role, Investigator.

Legal Analysis and Policy Formulation Regarding the Use of Regional Rural Landbanking to Enhance the Development of Affordable Housing Opportunities in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2007-August 2007, Role, Co-Principal Investigator.

Market Study of the Barriers to the Provision of Affordable Housing in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2006-August 2006, Role, Co-Principal Investigator.

Comparative Analysis of the Effects of the Location of Big Box Retail on Housing Prices in Urban and Suburban Areas, sponsored by Texas A&M College of Architecture, December 2005-December 2006, Role, Principal Investigator.

PROFESSIONAL SERVICE AND AFFILIATIONS:

Professional Services

Chair of the Academic Advisory Council for Sign Research and Education (August 2014-present)

Chair of the Planner Outreach Subcommittee for the International Sign Association (January 2014-present)

Appointed to the Alachua County Affordable Housing Advisory Board (April 2010-2011)

University Liaison to the Florida Chapter of the American Planning Association (September 2007-September 2010)

Fellow to the Center for Children and Families at the Levin College of Law (May 2007-2012)

Member of the Law School Honor Code Committee (2009-2010)

7

Member of the ICCHP Committee (2009-2010)

Member of DCP Faculty Council (2009-2012)

Member of UF Historic Buildings and Structures Committee (2009-2010)

UF Commencement Marshall (2008-2010)

Ad Hoc Member of the Amicus Committee for the American Planning Association
Fellow for the Center for Heritage Conservation at Texas A&M University (2005-2007).

Professional Affiliations

American Planning Association

Oklahoma Chapter of the APA

Association of Collegiate Schools of Planning

Member of the Illinois Bar

Served as a manuscript and grant proposal reviewer for the following:
Journal of the Community Development Society
Journal of Planning History
US-China Law Review
UF Journal of Law and Public Policy
Journal of Planning Education and Research
National Science Foundation

CONFERENCE PRESENTATIONS:

International Conferences-Refereed Presentations

Jourdan, D., K. Hurd, H. G. Hawkins, and K. Winson-Geideman. Evidence-based Sign
Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the
AESOP-ACSP Conference in Dublin, Ireland, July 2013.

Nolon, J., Call, C., Murtaza, A, and **Jourdan, D.** Property Rights, Political Drama, and
Smart Growth: The Challenges of Sustainable Development in 2011. Presented at the
National Conference of the American Bar Association in Toronto, August 2011.

Jourdan, D., Wal-Mart in the Garden District- Does the Arbitrary and Capricious
Standard of Review Lessen the Right of Citizens to Participate. Presented at the

8

International Association of Planning Law and Property Rights, Aalborg, Denmark, February, 2008.

Jourdan, D. and VanZandt, S, Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Chicago, IL, July 2008.

Jourdan, D., Should Children Have the Right to Speak for Themselves: The legal rights of youth to participate in national level policymaking. Presented at the International Conference on the Rights of Children, Ghent, Belgium (2006).

Jourdan, D., Grounding Theory: Developing New Theory on Intergenerational Participation. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Mexico City, Mexico (2006).

Jourdan, D., Planning to Reduce Worry. Presented at the Making Cities Livable Conference, Venice, Italy (2005).

National Conferences

Jourdan, D. Community Aesthetics and Sign Regulations: How far can a city go to prescribe aesthetics?" Presented at the National Signage Research and Education Conference in Cincinnati, OK, October, 2013.

Jourdan, D. and J. Kellaris, Collaborating with City Officials on Urban Signage, Presented at the International Sign Expo, in Las Vegas, NV, April, 2012.

Jourdan, D. Evidence-Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the National Signage Research and Education Conference in Cincinnati, OK, October, 2012.

Jourdan, D., Ray, A., and Thompson, L. Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity? Urban Affairs Association, Pittsburgh, PA, April 2012.

Frank, K., **Jourdan, D.,** Easley, G., and F. Eddleton. Leveraging community historical identity for climate change adaptation planning. Society for American City and Regional Planning History Conference, Baltimore, MD, November 17-20, 2011.

Frank, K., **Jourdan, D.,** and Obonyo, E. Sea level rise adaptation planning for rural coastal areas in Florida. Initiative on Climate Adaptation Research and Understanding through the Social Sciences: Climate Vulnerability and Adaptation (ICARUS II). May 5-8, Ann Arbor, MI, 2011.

Steiner, R., **Jourdan, D.,** Blanco, A., Mackey, J., Hanley, G., Sucar, V., and Shmaltsuyev, M., Understanding the Connection between Parking Management and Transit Usage: A Case Study of Miami and Fort Lauderdale Central Business Districts. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference. Minneapolis. Oct. 13 – 16, 2011.

Steiner, R., Blanco, A. and **Jourdan, D.,** Impact of Parking Supply And Demand Management on Central Business District (CBD) Traffic Congestion. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference. Minneapolis. Oct. 5 – 10, 2010.

Jourdan, D. Coming Home: The Relocation Effects of Expedited HOPE VI Revitalization Processes. Presented at the Urban Affairs Association, New Orleans, LA, 2011.

Zhao, J. and **Jourdan, D.** Zoning Variance Administration in Practice: Influencing Factors and Trends. Presented at the ACSP Conference in Minneapolis, MN, November, 2010.

Jourdan, D., Valuing Grief: A Proposal to Compensate Relocated Public Housing Residents for Intangibles. Presented at the ACSP Conference, Washington, D.C., October, 2009.

Jourdan, D., Garvin, E. and Stroud, N. Potential Legal Challenges to Form Based Codes: the Miami 21 Test Case. Presented at the IMLA Conference, Miami, FL, October, 2009.

Jourdan, D., Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint ACSP/AESOP Conference, Chicago, IL, July 2008.

VanZandt, S. and **Jourdan, D.** Landbanking to Meet Affordable Housing Needs. Presented at the National Conference of the American Planning Association Conference, Las Vegas, NV, April, 2008.

Jourdan, D. and Wieters, M. Serious Play: Constructing Learning to Promote Meaningful Dialogue in the Planning Classroom. Presented at the Association of Collegiate Schools of Planning National Conference, Fort Worth, TX, 2006.

Geideman, K. and **Jourdan, D.** Preserving Who's Neighborhood: The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. Presented at the Lincoln Land Institute, Cambridge, MA, 2006.

Jourdan, D., Sentencing Goldilocks. Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

10

Jourdan, D., Public Housing: Is it Worth Preserving?"Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Grieving for a Lost Home?: A Case Study of How Participation in an Intergenerational Planning Process Lessened the Pre-Relocation Grief Effects of Experienced by the Youth and Adult Residents of the McDaniel Glenn Public Housing Community in Atlanta. Presented at the Association of Collegiate Schools of Planning National, Portland, OR, 2004.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatter Settlements in Belize. Presented at Pace University, NYC, April 2004.

Jourdan, D., Increasing Youth Participation in the Planning Process. Presented at the Association of Collegiate Schools of Planning National Conference, Baltimore, MD, 2002.

National Conferences – Invited Discussant and/or Moderator

Jourdan, D. Institute for Quality Communities Placemaking Conference in Norman, OK (2013) on the topic of "Healthy, Walkable Communities."

Jourdan, D. Annual Conference of the ACSP in Washington D.C. (2009) on the topic of "Comparative Jurisprudence Relating to Takings and Due Process Law."

Jourdan, D. Joint ACSP/AESOP Conference, Chicago, IL, (2008) on the topic of "Comparative Legal Jurisprudence on Property Rights."

Jourdan, D. Annual Conference of the ACSP in Fort Worth, TX (2006) on the topic of "Researching Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Kansas City, MO (2005) on the topic of "Research Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Portland, OR (2004) on the topic of "What Planners Should Know About the Law."

Jourdan, D. Sustainable Campus Planning, Annual Conference of the ACSP in Baltimore, MD (2002).

State Conferences –Presentations by Invitation

11

Jourdan, D. The New Urbanism: Optimizing Imagination, Creativity, Innovation, and Human Flourishing, Presented at the State Creativity Forum in Oklahoma City, OK, November, 2013.

Jourdan, D. So You Want to Take on Your Sign Code, Presented at the State Conference of the Oklahoma Chapter of the American Planning Association in Tahlequah, OK, October, 2013.

Steiner, R., Blanco, A., and **Jourdan, D.** Parking as a Smart Growth Strategy, Presented at the Florida Chapter of the American Planning Association Conference September 2011.

Silver, C. and **Jourdan, D**. Legal Aspects of Sustainable Development, Presented at the Florida Chapter of the American Planning Association Conference, September, 2011.

Jourdan, D. The Land Use Revolution: The Tea Party's Influence on Planning Process. Presented at the Annual Conference of the Utah Land Institute, Salt Lake City, Utah, November 2011.

Jourdan, D., Measuring the Winds of Change: the Introduction of Qualitative Research Methods in Planning Processes. Presented at the Annual Conference of the Texas Chapter of the American Planning Association, Corpus Christi, TX (2006).

REFERENCES AVAILABLE UPON REQUEST

Caddo County

K. MEGHAN WIETERS, PH.D., AICP
University of Oklahoma, Regional & City Planning, 830 Van Vleet Oval - Gould Hall RM 162
Norman, OK 73019, kmeghanwieters@ou.edu

EDUCATION

Texas A&M University
Ph.D in Urban Regional Science   2003 – August 2009
Dissertation: "Integrating Walking for Transportation and Physical Activity for Sedentary Office Workers in Texas"

University of Texas at Austin
Masters of Science in Community & Regional Planning   1993-1995
Thesis: "Building a Community: Transit Options in the Land Development Code and Land Development Process"

Trinity University
Bachelors of Arts   1989-1993
Majors: Philosophy, International Studies (concentration on Latin America), Minor: Spanish

TEACHING

Assistant Professor - University of Oklahoma   Fall 2009 – to present

RCPL 5813 Environmental Planning Methods   RCPL 5013 History and Theory of Urban Planning
RCPL 5513 Subdivision Planning   RCPL 5823 Rural and Regional Planning
RCPL 5493 Transportation and Land Use Planning   RCPL 5990 Public Health & Built Environment

PREVIOUS RESEARCH POSITIONS & PRACTICE

Texas A&M University	August 2006
Graduate Assistant	May 2009
Texas Transportation Institute	August 2003 –
Graduate Research Assistant	August 2006
City of Austin - Transportation, Planning & Sustainability Department	August 1998 –
Principal Planner / Senior Planner	August 2003
Capital Metropolitan Transportation Authority	April 1994 –
Land Use/Transportation Planner	August 1998

PUBLICATIONS & REPORTS

Wieters, K M. Office Workers Stuck at their Desks: Built Environment Implications on Walk Trips. Under review – *Health & Place*, April 2014.

Wieters, K M. Advantages of Online Methods in Planning Research: Capturing Walking Habits in Different Built Environments. Under Review -- *Sage Open*, February 2014

Wieters, K M, Kim, J-H, Lee, C. "Assessment of Wearable Global Positioning System Units for Physical Activity Research", *Journal of Physical Activity & Health*, September 2012 (published)

Zietsman, J., Villa, J.C., Forrest, T. L., and Storey, J. M. (2005) "Mexican Truck Idling Emissions at the El Paso - Ciudad Juarez Border Location" *Report 473700-00033*. Prepared for Southwest Region University Transportation Center.

Zietsman, J., Bubbosh, P., Li, L., Bochner, B., Villa, J. (2005)"National Deployment Strategy for Truck Stop Electrification". Prepared for U.S. Environmental Protection Agency.

Zietsman, J., Bynum, J., Wieters, K., and Bochner, B. (2005) "Reducing School Bus Emissions in Texas". Prepared for Texas Department of Transportation. Proceedings of the 2005 Mid-Continent Transportation Research Symposium.

Wieters, K. and J. Borowiec. (2004)"An Examination of Methods for Increasing On-Airport Revenue". Prepared for Texas Department of Transportation: Aviation Division.

Hard, Ed. et al. (2003) "TxDOT Involvement in the Local Development Process", Report 4429-1.

CONFERENCE & INVITED PRESENTATIONS

Wieters, K, M Wiens, T.O. Bowman. Walkability: A Tool for Promoting Health, Better Planning and Building Community. Presentation at "Planning Oklahoma Together" OKAPA Conference, Tahlequah, OK, October 2013.

Gibson, H and K. Wieters, Talking Green in Red States. Kansas APA Conference, Manhattan, KS October 2013

Wieters, K. Teaching, Learning and Implementing Walkability in Oklahoma City. Oklahoma Service Learning Conference, "The Art of Teaching through Science of Service", Friday November 22, 2013

Wieters, K, D Hess, P Firth. Invited panelist for Pedestrian and Bicycle University Education, Transportation Research Board 82nd Annual Meeting, January 13-17, 2013.

Wieters, K, J Fees, and B McCann. Why should we care about those silly pedestrians and bicyclists? Barriers to Adoption of Complete Streets Ordinances in Cowboy Country. Presented paper at the Association of Collegiate Schools of Planning Conference, Cincinnati, OH, 2012

Wieters, K. Office workers -- Sedentary by Practice: How can we integrate physical activity as part of daily routines at work. Oklahoma Public Health Association Conference, Health Equity Caucus, April 2012

Wieters, K M, L Fithian, T McCuen, and C Barrett. Teaching How to Manage Competing Interests: Planners, Architects and Construction Science Students Developing a Subdivision Together. Presented paper at the Association of Collegiate Schools of Planning Conference, Salt Lake City, UT; 2011.

Wieters K M. Methodology in assessing walking behavior for office workers using online survey methods. Presented paper at the Association of Collegiate Schools of Planning Conference. Minneapolis, MN; 2010.

Lee C, Wieters M, Giusti C, Lord D. The Environment and Obesity among Latino Adults: A case study exploring the roles of built environments in promoting physical activity and reducing obesity among colonia residents. Inter-University Program for Latino Research. University of Notre Dame; 2010.

Wieters KM, Kim J-H, Lee C. A walk to grab a cup of coffee: Assessment of available research instruments for measuring physical activity. Presented paper at the Association of Collegiate Schools of Planning Conference Chicago, Il; 2008.

Jourdan, D., Wieters, K. "Serious Play: Constructing Learning To Promote Meaningful Dialogue In The Planning Classroom". Co-Presented paper at the Association of Collegiate Schools of Planning Conference. Milwaukee, WS; 2006.

INVITED LECTURES

University of Oklahoma
Department of Geography & Sustainability, Spring Colloquium
"Walking & Biking: Active Transportation and the Built Environment" January 2014

Kansas State University – Big 12 Fellowship
- The messiness of random sampling spatially Oct. 21, 2013
- Watershed Functions & Impacts from Development Oct. 21, 2013
- Creating an audit tool and operationalizing data Oct. 23,2013
- Bicycle Facility Design & Planning Oct. 23,2013
- Observational Methods Oct. 23, 2013
- Pedestrian Planning and Design: How does the environment we live in impact our lives? Oct. 2013
- Office workers – Sedentary by Practice: How can we integrate physical activity as part of daily routines at work – Formal presentation to faculty and students Oct. 2013

Department of Biostatistics and Epidemiology College of Public Health,
University of Oklahoma Health Sciences Center
- Planning, Built Environment, and Public Health: How does the environment we live in impact our lives? March 11, 2013

GRANT FUNDING

Received Ed Cline Faculty Development Award ($1450), Spring 2014
Received Big 12 Faculty Fellowship Program Award ($2500) June 2013
Received College of Architecture IT recipient ($3450) July 2013
Sooner Parents Mini-Grant Funding ($500) for student mentoring –prepared and submitted to assist RCPL Student Planning Association July 2013
Received Junior Faculty Research ($7,000) for summer research on rural planning and physical activity opportunities. University of Oklahoma, Summer 2012
Robert Wood Johnson Active Living Research Dissertation Grant ($25,000), Texas A&M University, 2007

SERVICE

University-Level Service
- Advisory Committee Course Management Systems (ACCMS) Spring 2013

College-Level Service
- Graduate Liaison for Regional & City Planning Division (Fall 2013 – present)
- Graduate Research & Curriculum Committee (Fall 2013 – present)
- RCPL orientation (Fall 2010- present)
- Search committee for new RCPL hires, new LA hire (Summer 2011, Summer 2012, Spring 2013, Spring 2014)
- IT Committee (member since 2012), Chair (Fall 2013-Spring 2014)
- Model Shop Committee (member since 2012-Fall 2013)
- RCPL website (2011- present)
- GHGI committee (Gould Hall Green Initiative) (Fall 2011)
- Co-hosting and arranging guest seminar: Dr. Chanam Lee – "The Built Environment and Disparities in Physical Activity", December 2012.

SERVICE

State-level / City-Level Service
- President – Health Equity Caucus, subgroup of Oklahoma Public Health Association
- APA/AICP member
- Bicycle Advisory Committee, City of Norman – Committee member (Spring 2013 – 2016)

National-Level Service
- Secretary/Treasurer of Faculty Women's Interest Group (FWIG), committee under Association of Collegiate Schools of Planning (ACSP).
- CDC Weight of the Nation Conference planning, Built Environment & Transportation Subcommittee
- Reviewer for Journal of Physical Activity and Health

Bryce C. Lowery, PhD

Contact

University of Oklahoma
College of Architecture - Division of Regional and City Planning
830 Van Vleet Oval
Gould Hall 255
Norman, OK 73019
(405) 325-8953
bryce.c.lowery@ou.edu

Academic Experience

Assistant Professor   2014 - present
College of Architecture – Division of Regional and City Planning
University of Oklahoma – Norman, OK

Education

Doctor of Philosophy – Policy, Planning, and Development   2014
Sol Price School of Public Policy
University of Southern California - Los Angeles, CA

Dissertation:	*Social Construction of the Experience Economy:*
	The spatial ecology of outdoor advertising in Los Angeles
	Jack Dyckman Award - Best Dissertation in Planning & Development

Committee:	David Sloane, PhD
	Tridib Banerjee, PhD
	Pierrette Hondagneu-Sotelo, PhD (Sociology)

Master of Landscape Architecture   2008
College of Environmental Design
California State Polytechnic University - Pomona, CA

Master of Science – Environmental Policy and Behavior   2000
School of Natural Resources and Environment
University of Michigan - Ann Arbor, MI

Bachelor of Arts – Economics and Environmental Studies   1996
Dornsife College of Letters, Arts, and Sciences
University of Southern California - Los Angeles, CA

Publications

The Prospects and Problems of Integrating Sketch Maps with Geographic   2014
Information Systems (GIS) to Understand Environmental Perception:
A case study of mapping youth fear in Los Angeles gang neighborhoods
  Environment and Planning B: Planning and Design 41(2): 251-271.
  Curtis, J.W., E. Shiau, B. Lowery, D. Sloane, K. Hennigan and A. Curtis

The Prevalence of Harmful Content on Outdoor Advertising in Los Angeles: 2014
Land use, community characteristics, and the spatial inequality of a public health nuisance
  American Journal of Public Health 104(4): 658–664.
  Lowery, B.C. and D.C. Sloane

Presentations

From Regional Center to Sign District:
Regulating outdoor advertising in Los Angeles, 1881-2012
  Association of Collegiate Schools of Planning – Philadelphia, PA – November 1, 2014
  with David Sloane

Do Farmers' Markets Improve the Availability of Healthy Foods for All Communities?
A case study of 19 markets in Los Angeles.
> *Association of Collegiate Schools of Planning – Philadelphia, PA – October 30, 2014*
> with Denise Payan, LaVonna Blair Lewis and David Sloane

If You See Something, Say Something:
Community response (and non-response) to outdoor advertising regulation in Los Angeles
> *Council of Educators in Landscape Architecture – Austin, TX – March 29, 2013*

The Spatial Ecology of Outdoor Advertising in Los Angeles:
The unjust impact of the commercial landscape
> *Association of Collegiate Schools of Planning – Cincinnati, OH – November 3, 2012*
> with David Sloane

Employing Social Network Analysis to Understand the Formation of Sustainable Social Capital
> *Council of Educators in Landscape Architecture - Tucson, AZ – January 15, 2009*

Teaching Experience

Assistant Professor
> *University of Oklahoma – College of Architecture*   2014-present
> Subdivision and Site Planning (graduate)
> Computer Mapping and GIS in Planning (graduate)
> Comprehensive Planning Studio (graduate)

Lecturer
> *University of California, Irvine – School of Social Ecology*   2014
> Design and Planning Graphics (graduate)

Teaching Assistant
> *University of Southern California - Sol Price School of Public Policy*   2008-2013
> Citizenship and Public Ethics (undergraduate)
> History of Planning and Development (undergraduate)
> Planning History and Urban Form (graduate)
> Smart Growth and Urban Sprawl (graduate)
> Urban Context for Policy and Planning (undergraduate)
> Urban Planning and Development (undergraduate)
> Urban Planning and Social Policy (graduate - online)

Graduate Student Instructor
> *University of Michigan - School of Natural Resources and Environment*   1999-2000
> Introduction to Environmental Policy (undergraduate)
> Introduction to Natural Resource Management (undergraduate)

Other Experience

Research Assistant   2009 - 2014
> *Sol Price School of Public Policy - University of Southern California*

Editorial Assistant – Terry L. Cooper   2011 - 2012
> *The Responsible Administrator:*
> *An Approach to Ethics for the Administrative Role, 6th Edition. 2012.*

Research Associate   2005 - 2006
> *Lodestar Management/Research Inc. (now Harder+Company)*

Project Coordinator   2004 - 2005
> *Perinatal Advisory Council of Los Angeles County*

Community Researcher   2002 - 2004
> *Children's Planning Council - Los Angeles County Board of Supervisors*

Assistant Director   2000 - 2002
> *Health DATA Program - UCLA Center for Health Policy Research*

Bryce C. Lowery – 2

Curriculum Coordinator	2000
UCLA Labor, Occupational, Safety and Health Program	
Research Coordinator	1996 - 1998
The Wild Thornberry's Television Series	
Klasky-Csupo Incorporated/Nickelodeon Studios	

Activities and Service

Committee Member	
University of Oklahoma	
Anna Siprikova – Master of City and Regional Planning Thesis	2014 - present
Reviewer	
American Journal of Public Health	
Council of Educators in Landscape Architecture	
Member	
American Planning Association	
American Public Health Association	
American Society of Landscape Architects	
Association of American Geographers	
Environmental Design Research Association	
Member	2014 - present
Creating/Making Facilities Coordination Team	
University of Oklahoma – College of Architecture	
Member	2013
Billboard and Visual Landscape Visioning Group	
City of Los Angeles	
Area Chairperson	2010 - 2012
Hollywood Hills West Neighborhood Council – Area 2: Cahuenga Pass	
City of Los Angeles	
Vice-Chairperson	2010 - 2012
Appointee	2008 - 2012
Cahuenga/Ventura Corridor Specific Plan Review Board	
City of Los Angeles - Council District 4	
President	2011 - 2012
Member	2000 - 2012
Cahuenga Pass Property Owners' Association	

<div style="background-color:gray">

Byron DeBruler
DeBruler, Inc.
8200 NE 139th Street
Edmond, OK 73103
United States of America
Phone: 405/396-2032   Cell Phone: 405/202-1610

</div>

BACKGROUND SUMMARY

<u>Executive Manager</u> with extensive experience in public sector resource design, management and evaluation. Knowledge and skills include: structuring and design of state and local service programs and initiatives, developing written proposals for project financing, identifying community economic development resources and training.

EXPERIENCE

DeBruler, Inc.
<u>Vice President,</u> Oklahoma City, August 2001 to Present
Provide services including:

- ✓ Researching public and private resources and preparing applications for financial assistance in response to client requests for economic and community development projects.
- ✓ Technical assistance to nonprofits and units of local government regarding federal and state resources and structuring project-beneficial partnerships; preparing strategic and business plans for public and private sector entities.
- ✓ Group facilitation services.
- ✓ Technical training for nonprofits and units of local government regarding federal and state financial assistance programs. Conducting organizational assessments and developing capacity building curriculums.

Oklahoma Housing Finance Agency
<u>Team Leader, Housing Development Team,</u> Oklahoma City, July 1998 to July 2001
Provided direct supervision and oversight of sixteen staff engaged in the administration of multiple federal and state affordable housing program resources.
While employed by the agency:

- ✓ Reorganized state's Single Family Mortgage Revenue Bond, Low-income Housing Tax Credit, HOME Investment Partnerships and Housing Trust Fund Programs into a single work unit.
- ✓ Streamlined Low-income Housing Tax Credit Program administrative rules to provide for market responsive design flexibility.
- ✓ Streamlined affordable housing resources by developing a singular application package and process for the agency's affordable housing development resources and established e-information network.
- ✓ Facilitated the development of working partnerships between the state's nonprofit and for-profit housing development organizations and agency's mortgage revenue bond lenders.
- ✓ Financed the development of affordable housing by leveraging public sector development funds with private investments.

- ✓ Facilitated legislative task force on rural affordable housing issues and devised legislative and programmatic actions to spur rural development.
- ✓ Developed, financed and implemented the state's first statewide affordable housing market analysis in partnership with a major university center.
- ✓ Drafted enabling legislation, capitalized and implemented state's Housing Trust Fund.

Oklahoma Department of Commerce
Program Manager/Department Head, Oklahoma City, March 1988 to July 1998
- ✓ In response to market-based demand, directed a team of professional agency staff with diverse skills, in the redesign of the state's HOME Investment Partnerships Program from primarily rehabilitation services to the production of rural affordable housing units.
- ✓ Led HOME Program administrative team in the relocation of the Program from its state agency environment to the Oklahoma Housing Finance Agency, a public trust.
- ✓ Leveraged HOME Program development resources with other public and private debt capital to finance the development of rural affordable housing statewide.
- ✓ Formulated and implemented a legislative agenda to enact and capitalizing the state's Housing Trust Fund.
- ✓ Provided daily oversight and administration for several state administered federal programs including: U.S. Department of Energy State Energy Program, Community Development Block Grant, Home Investment Partnerships, Rental Rehabilitation, Solar Energy and Energy Conservation Bank, and State Appropriated Funds for regional councils of government.

City of Oklahoma City January 1984 to February 1988
Division Head, Code Inspections Division/Department of Environmental Services
Assistant Superintendent, Utility Services Division/Water Department
Administrative Assistant, Street Maintenance Division, Public Works Department
Management Intern, Personnel Department

EDUCATION
Masters of Public Administration, University of Oklahoma 1983
Bachelor of Arts Political Science, University of Oklahoma, 1979