

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.





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.

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of 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.

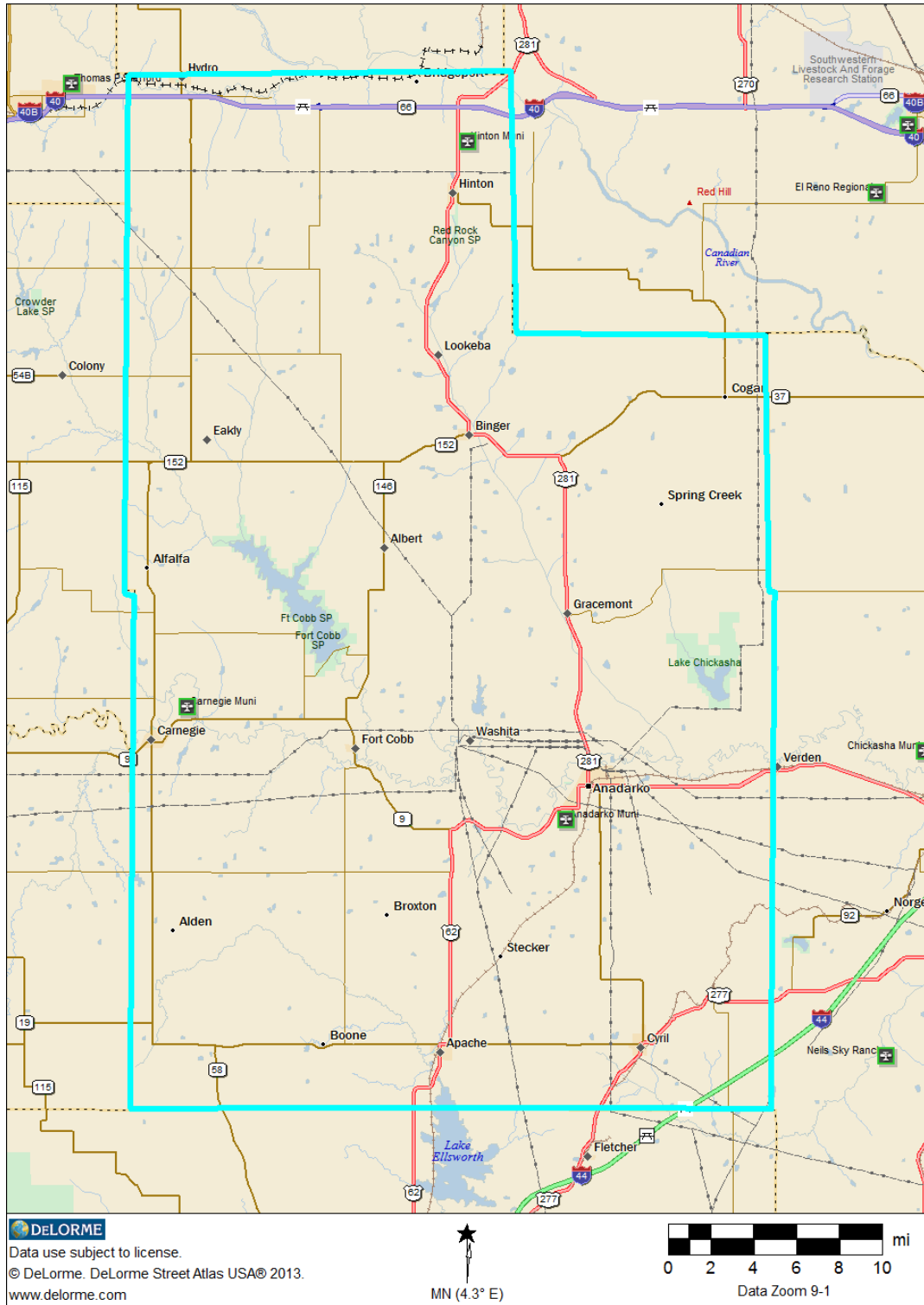
Educational Facilities

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	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	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							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Total Households							
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							
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%
<i>Hispanic or Latino, White Alone</i>	344	34.09%	1,097	35.10%
<i>Hispanic or Latino, All Other Races</i>	665	65.91%	2,028	64.90%
Not Hispanic or Latino	5,772	85.12%	26,480	89.44%
<i>Not Hispanic or Latino, White Alone</i>	2,177	37.72%	17,455	65.92%
<i>Not Hispanic or Latino, All Other Races</i>	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	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	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%
<i>Age 55 and over</i>	<i>7,849</i>	<i>26.52%</i>	<i>8,259</i>	<i>27.96%</i>	<i>8,749</i>	<i>29.34%</i>	<i>1.02%</i>	<i>1.16%</i>
<i>Age 62 and over</i>	<i>4,893</i>	<i>16.53%</i>	<i>5,171</i>	<i>17.51%</i>	<i>5,627</i>	<i>18.87%</i>	<i>1.11%</i>	<i>1.71%</i>
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	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	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%
<i>Age 55 and over</i>	<i>1,524</i>	<i>22.54%</i>	<i>1,658</i>	<i>23.68%</i>	<i>1,743</i>	<i>24.63%</i>	<i>1.70%</i>	<i>1.00%</i>
<i>Age 62 and over</i>	<i>921</i>	<i>13.62%</i>	<i>1,009</i>	<i>14.41%</i>	<i>1,093</i>	<i>15.44%</i>	<i>1.84%</i>	<i>1.61%</i>
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%
<hr/>				
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%
<i>With a Disability</i>	163	30.81%	877	35.00%	100,518	32.86%
<i>No Disability</i>	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%
<i>With a Disability</i>	818	20.72%	3,351	18.85%	430,610	17.70%
<i>No Disability</i>	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

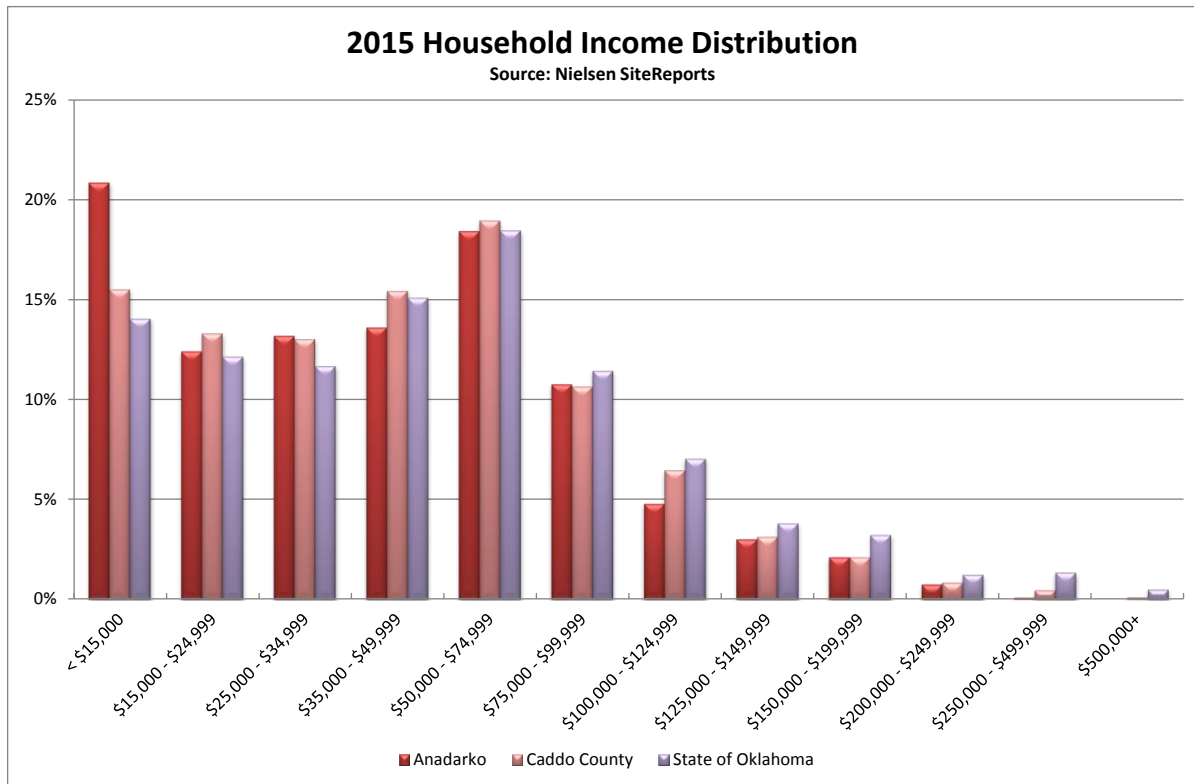
Data in the following chart shows the distribution of household income in Caddo County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

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.



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.

	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		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.

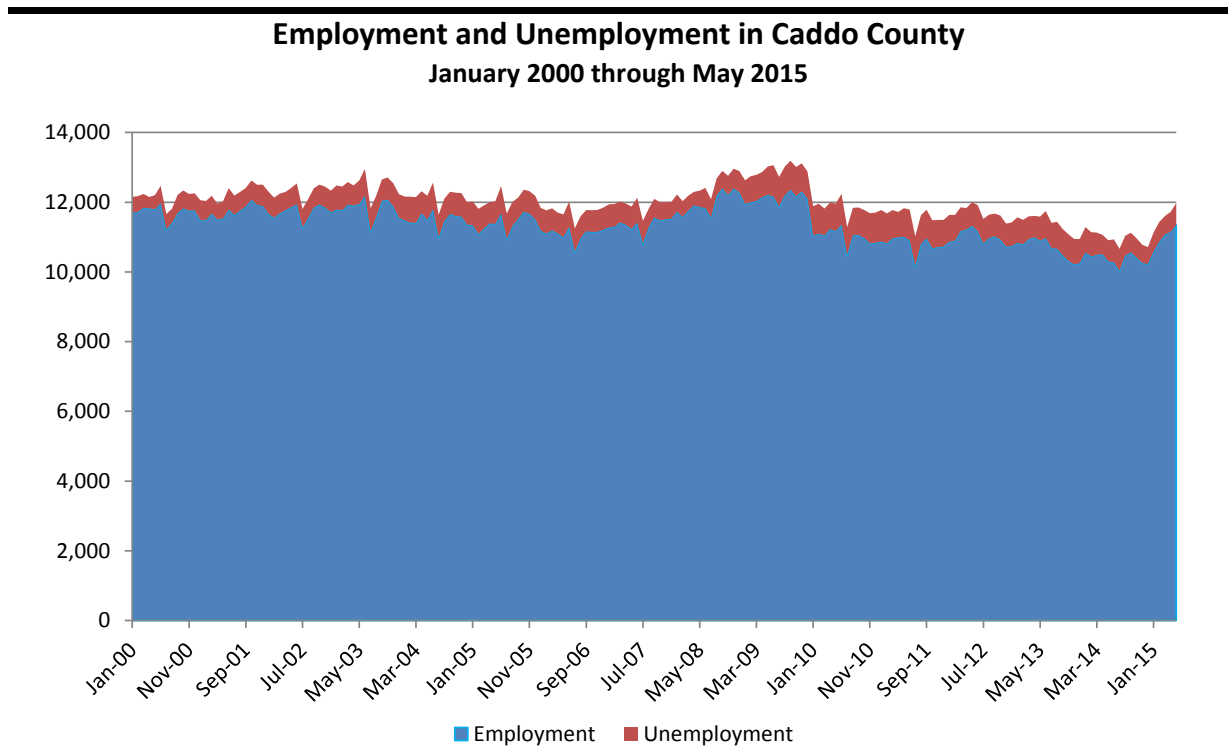
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Caddo County	11,161	11,347	0.33%	6.7%	5.3%	-140
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

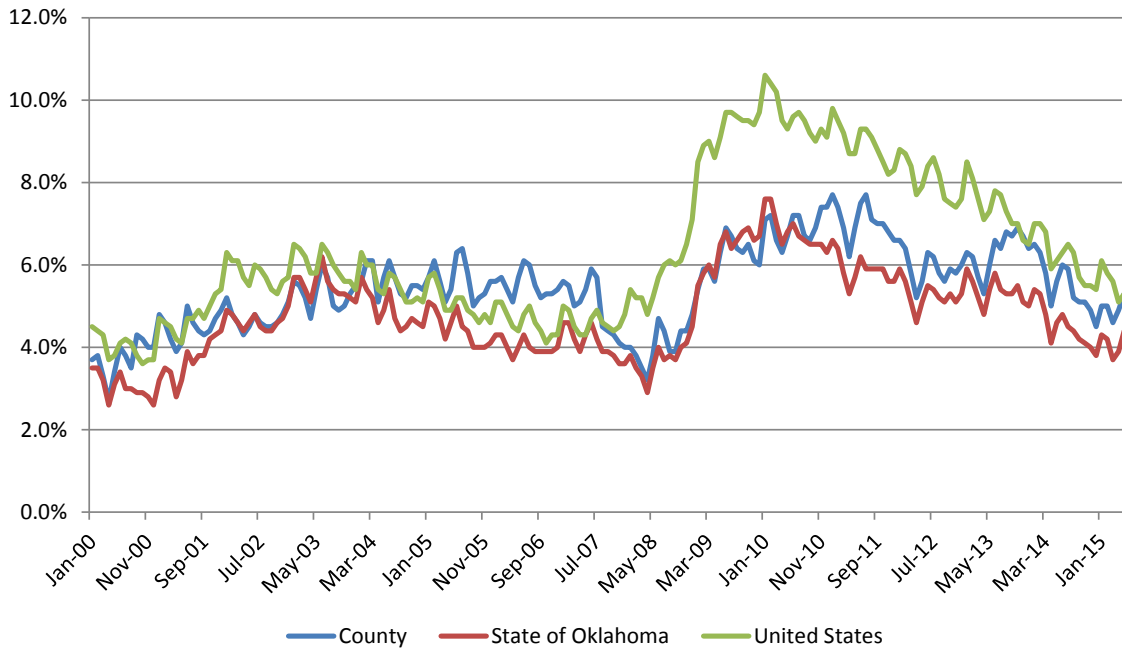
As shown, total employment levels have been generally level over the last fifteen years. Employment growth has occurred within the last twelve months, and has grown to its current level of 11,347 persons. The number of unemployed persons in May 2015 was 630, out of a total labor force of 11,977 persons.

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

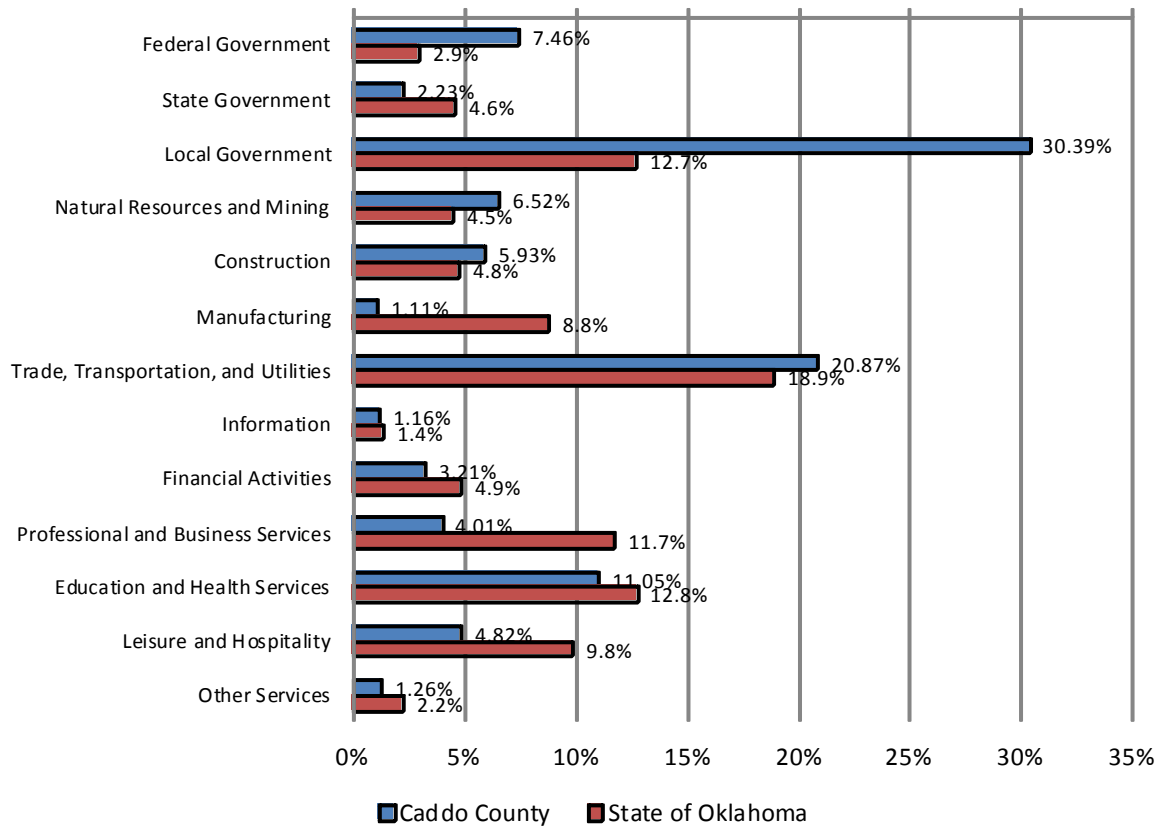
The next table presents data regarding employment in Caddo County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, 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



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:

$$10\% \text{ (county manufacturing \%)} / 5\% \text{ (U.S. manufacturing \%)} = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic



base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

Within Caddo County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.30.

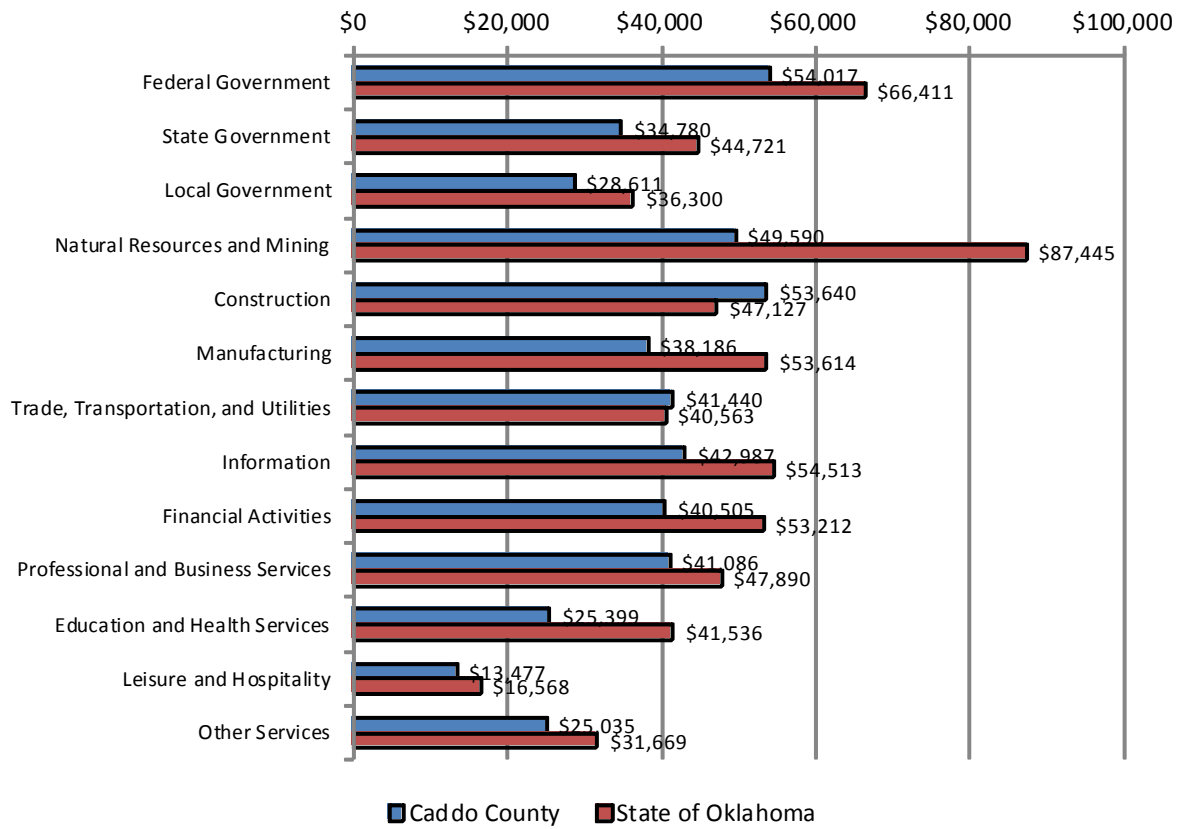
The next table presents average annual pay in Caddo County by industry, in comparison with Oklahoma as a whole and the United States. Compared with the rest of the state, most sectors pay less than the state averages, excepting construction and trade, transportation and utilities.

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



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%
<i>Total Working Families:</i>	<i>966</i>	<i>65.67%</i>	<i>4,988</i>	<i>70.06%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>491</i>	<i>50.83%</i>	<i>2,531</i>	<i>50.74%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>475</i>	<i>49.17%</i>	<i>2,457</i>	<i>49.26%</i>	<i>361,841</i>	<i>48.90%</i>

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%
<i>Drove Alone</i>	<i>1,577</i>	<i>82.35%</i>	<i>8,529</i>	<i>86.91%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>338</i>	<i>17.65%</i>	<i>1,285</i>	<i>13.09%</i>	<i>178,054</i>	<i>11.48%</i>
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		Caddo County		State of Oklahoma	
	No.	Percent	No.	Percent	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.

	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 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	

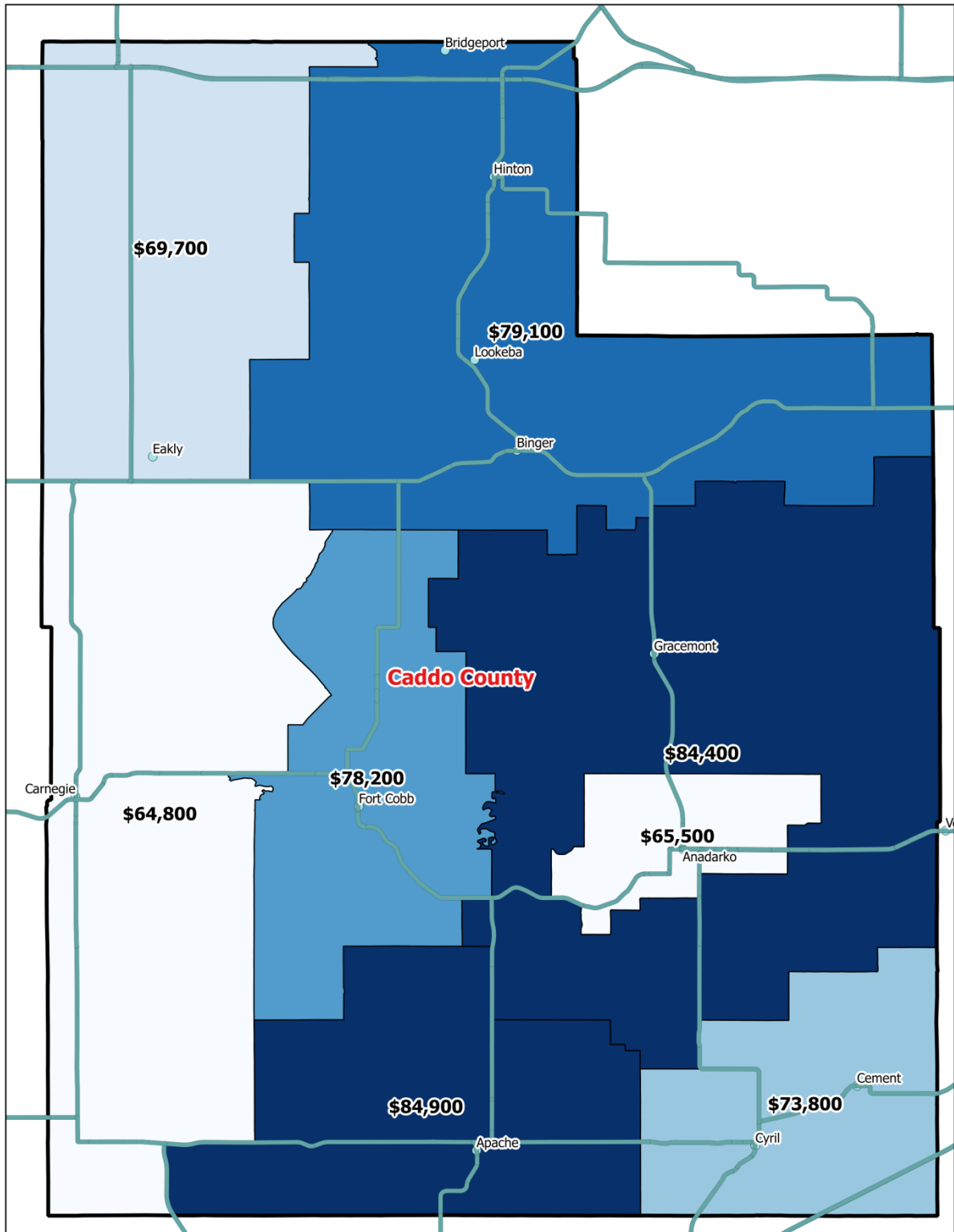
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

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.

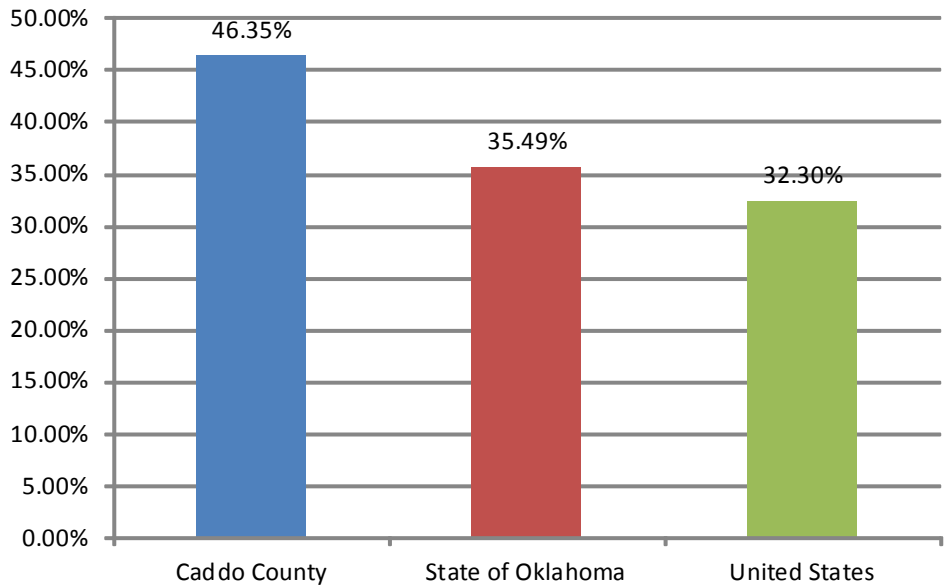
HUD Programs in Caddo County

		Occupancy	Avg. Household	Tenant	Federal	% of Total
Caddo County	# Units	Rate	Income	Contribution	Contribution	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.



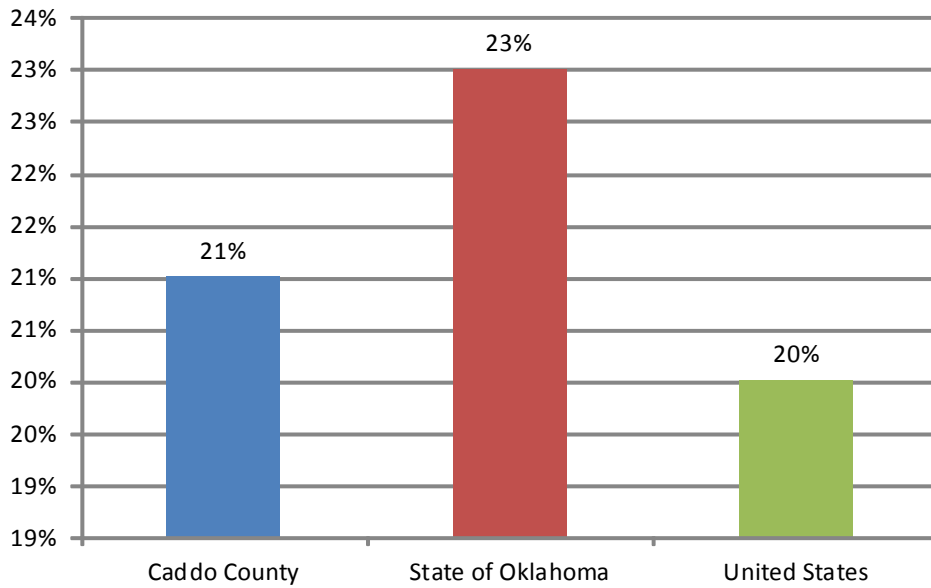
Demographics of Persons in HUD Programs in Caddo County

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

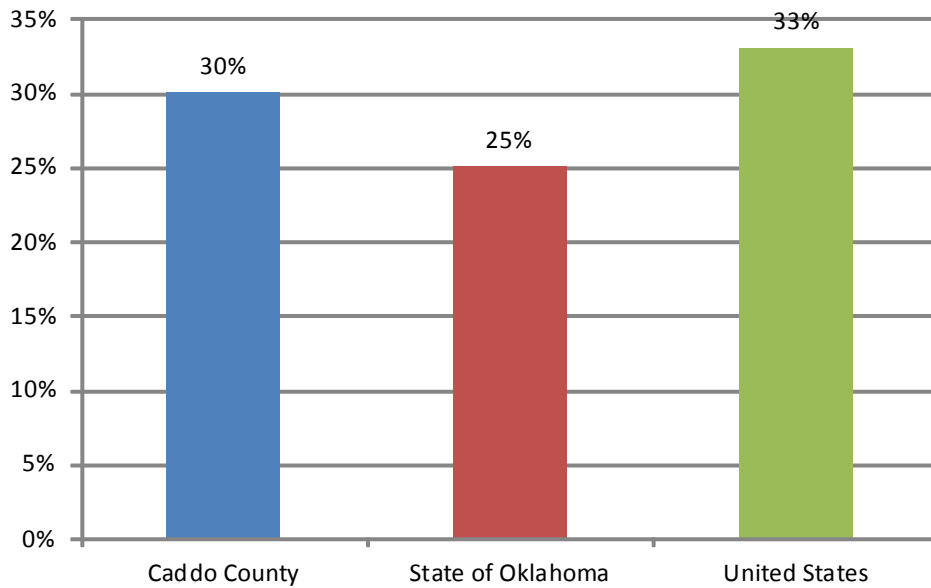
26% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 30% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 50% have one or more disabilities. Finally, 37% of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

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

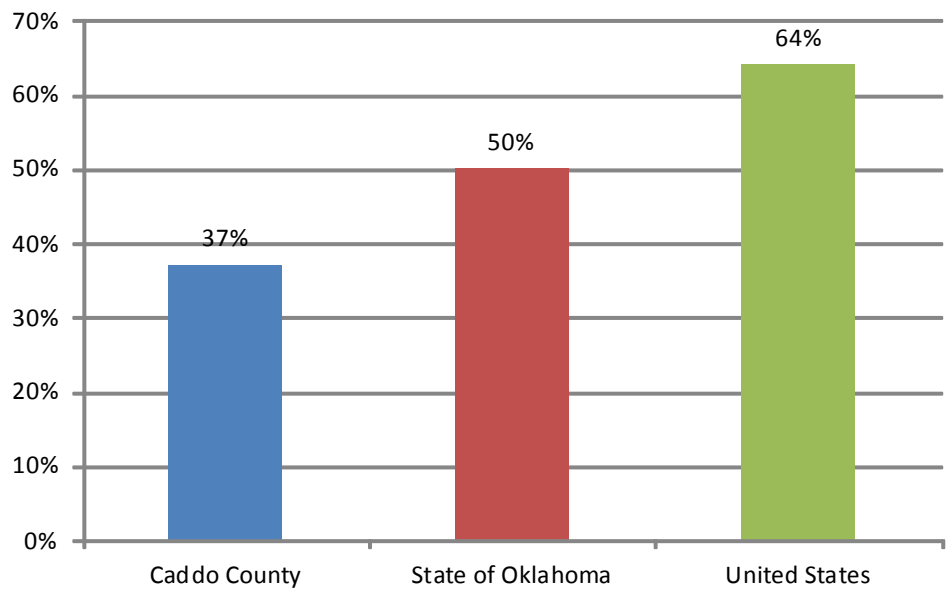
Percentage of Households Age 62+ - HUD Subsidized Properties



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

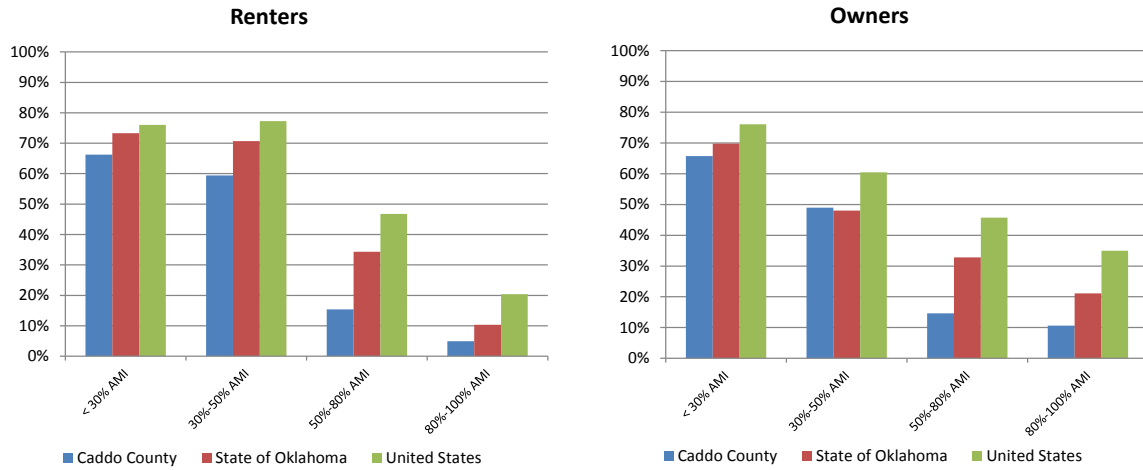
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Caddo County with the State of Oklahoma as a whole, and the United States.

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

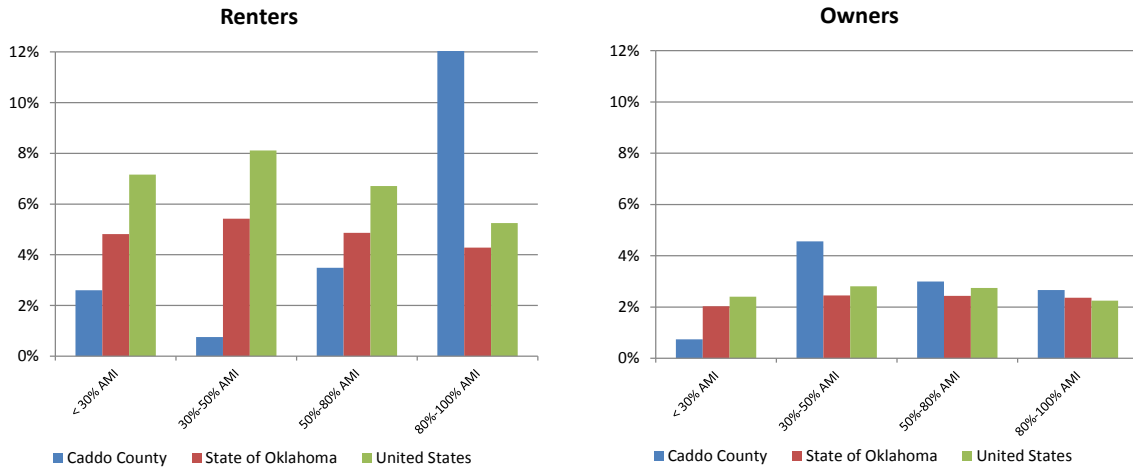
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Caddo County, Oklahoma and the nation.

Caddo County : Households by Income by Overcrowding

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

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.

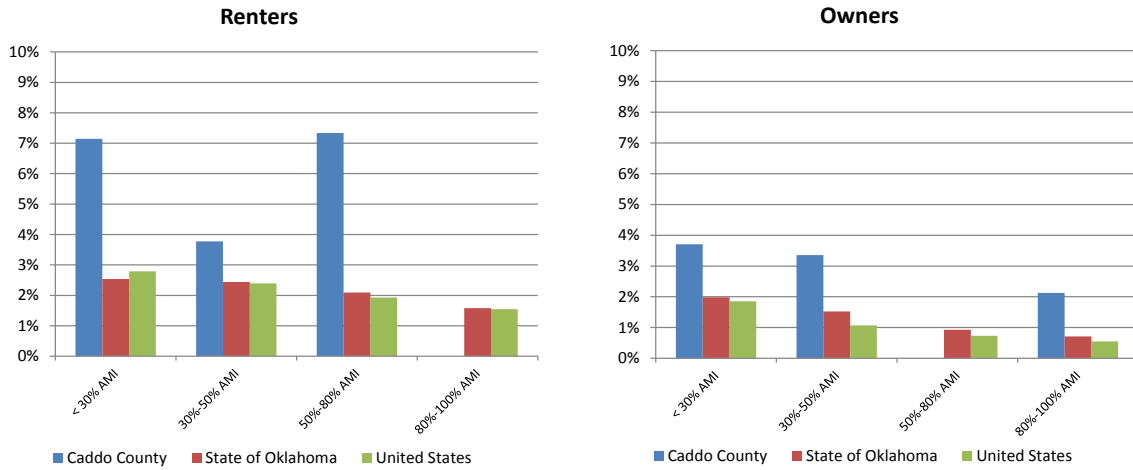
Caddo County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
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	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	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%

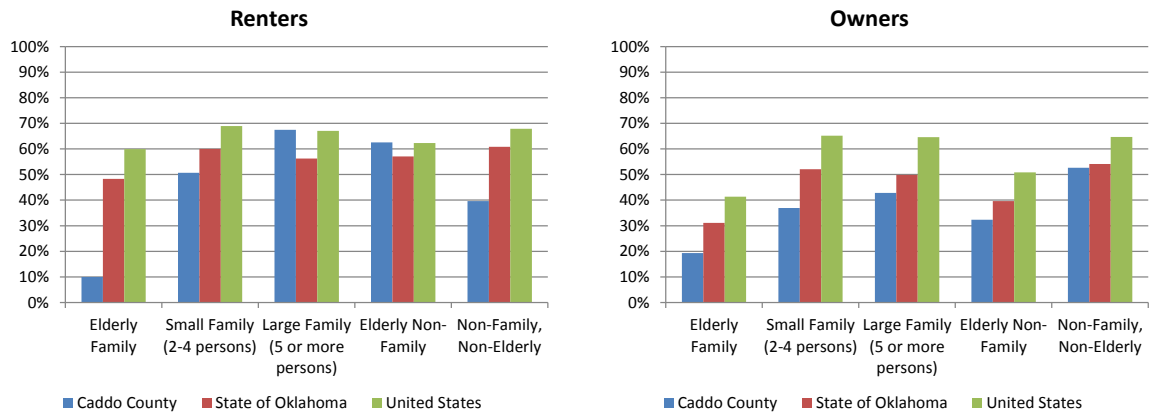
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Caddo County : Households under 80% AMI by Cost Burden

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

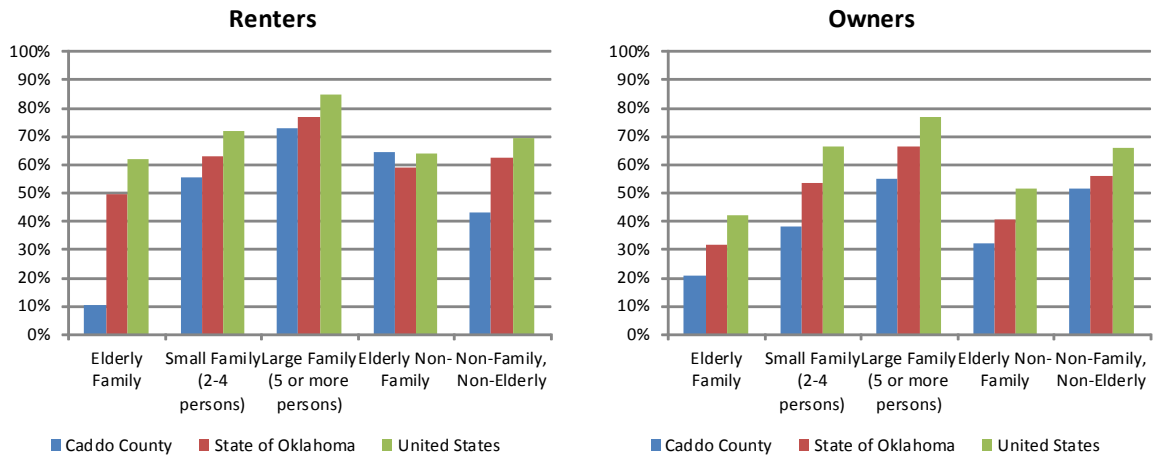
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Caddo County : Households under 80% AMI by Housing Problems

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

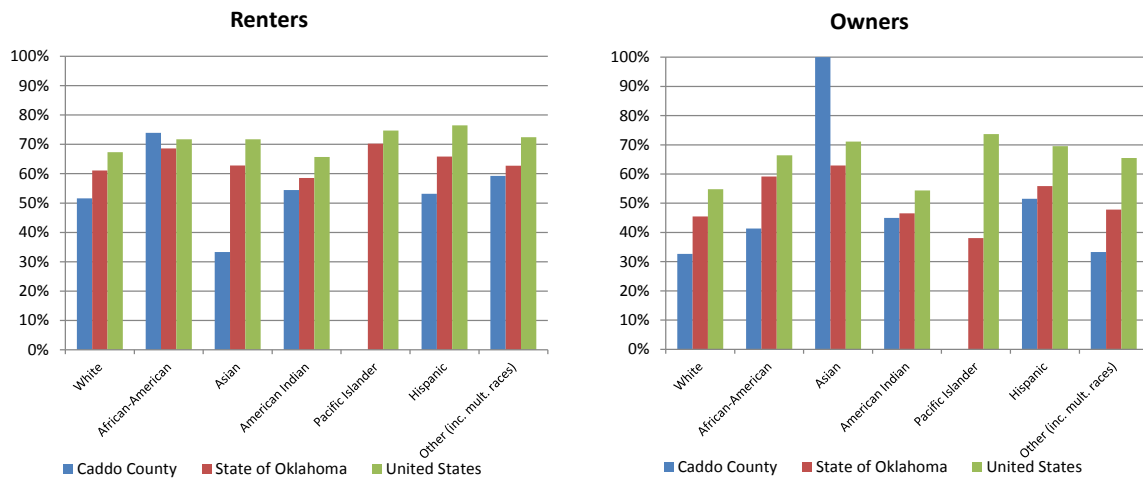
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

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