

Housing Needs Assessment
Beckham 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:

October 15, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Beckham County
 IRR - Tulsa/OKC File No. 140-2015-0018

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
December 31, 2015
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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 Beckham County is projected to grow by 1.60% per year over the next five years, outperforming the State of Oklahoma.
2. Beckham County is projected to need a total of 474 housing units for ownership and 304 housing units for rent over the next five years.
3. The oil and gas industry is a major influence on the local economy, and near-term population and employment growth will likely be hindered by depressed energy prices.
4. The North Fork Correctional Facility is scheduled for closure at the end of 2015, which will also have a negative impact on the local economy.
5. Median Household Income in Beckham County is estimated to be \$58,473 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Beckham County is estimated to be 15.11%, compared with 16.85% for Oklahoma.
6. Homeowner and rental vacancy rates in Beckham County are lower than the state averages.
7. Home values and rental rates in Beckham County are slightly lower than the state averages.

8. Average sale price for homes in Elk City was \$207,447 in 2015, with an average price per square foot of \$106.33. The average year of construction for homes sold in 2015 is estimated to be 1974.
9. Approximately 22.97% of renters and 16.40% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create an shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number: 60 Injuries: 22 Fatalities: 2 Damages (1996-2014): \$6,300,000.00
3. Social Vulnerability: Similar to overall state level at county level; at census tract level Sayre and Elk City have elevated scores
4. Floodplain: Carter has some small area of floodprone land in the south end of the corporate limits, Sayre shows some floodprone areas near development.

Homelessness Specific Findings

1. Beckham 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: 87
2. Units in mostly non-white enclaves: 228
3. Units in limited English neighborhoods: 228
4. Units nearer elevated numbers of disabled persons: 315
5. Units located in food desert: 28

Lead-Based Paint Specific Findings

1. We estimate there are 1,654 occupied housing units in Beckham County with lead-based paint hazards.
2. 771 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 293 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 Beckham 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 Beckham 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 Beckham 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 Beckham County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Beckham County area.

Effective Date of Consultation

The Beckham County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 15, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Beckham County Analysis

Area Information

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

Beckham County is located in western Oklahoma. The county is bordered on the north by Roger Mills County, on the west by Texas, on the south by Harmon and Greer Counties, and on the east by Custer and Dewey Counties. The Beckham County Seat is Sayre, which is located in the central part of the county. This location is approximately 215 miles southwest of Tulsa and 112 miles west of Oklahoma City. This report will primarily concern Elk City, Beckham County's largest population center, as well as Beckham County as a whole.

Beckham County has a total area of 904 square miles (902 square miles of land, and 2 square miles of water), ranking 32nd out of Oklahoma's 77 counties in terms of total area. The total population of Beckham County as of the 2010 Census was 22,119 persons, for a population density of 25 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Beckham. These are I-40, US-283, OK-152, and OK-34, OK-6, OK-30, and Alt-I-40. The nearest interstate highway is I-40, which dissects the county. The county also has an intricate network of county roadways.

Public transportation is provided by Red River Transportation Service (a service of Community Action Development Corporation), with service in Beckham, Caddo, Carter, Comanche, Cotton, Custer, Dewey, Ellis, Jefferson, Kiowa, Roger Mills, Stephens, Tillman, Washita and Woodward counties. RRTS has regularly scheduled routes in select cities as well as demand-response service, and also offers the SoonerRide program for Medicaid recipients. 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.

Elk City Regional Business Airport is located just north of Elk City. Its primary asphalt runway is 5,399 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 111 miles east.

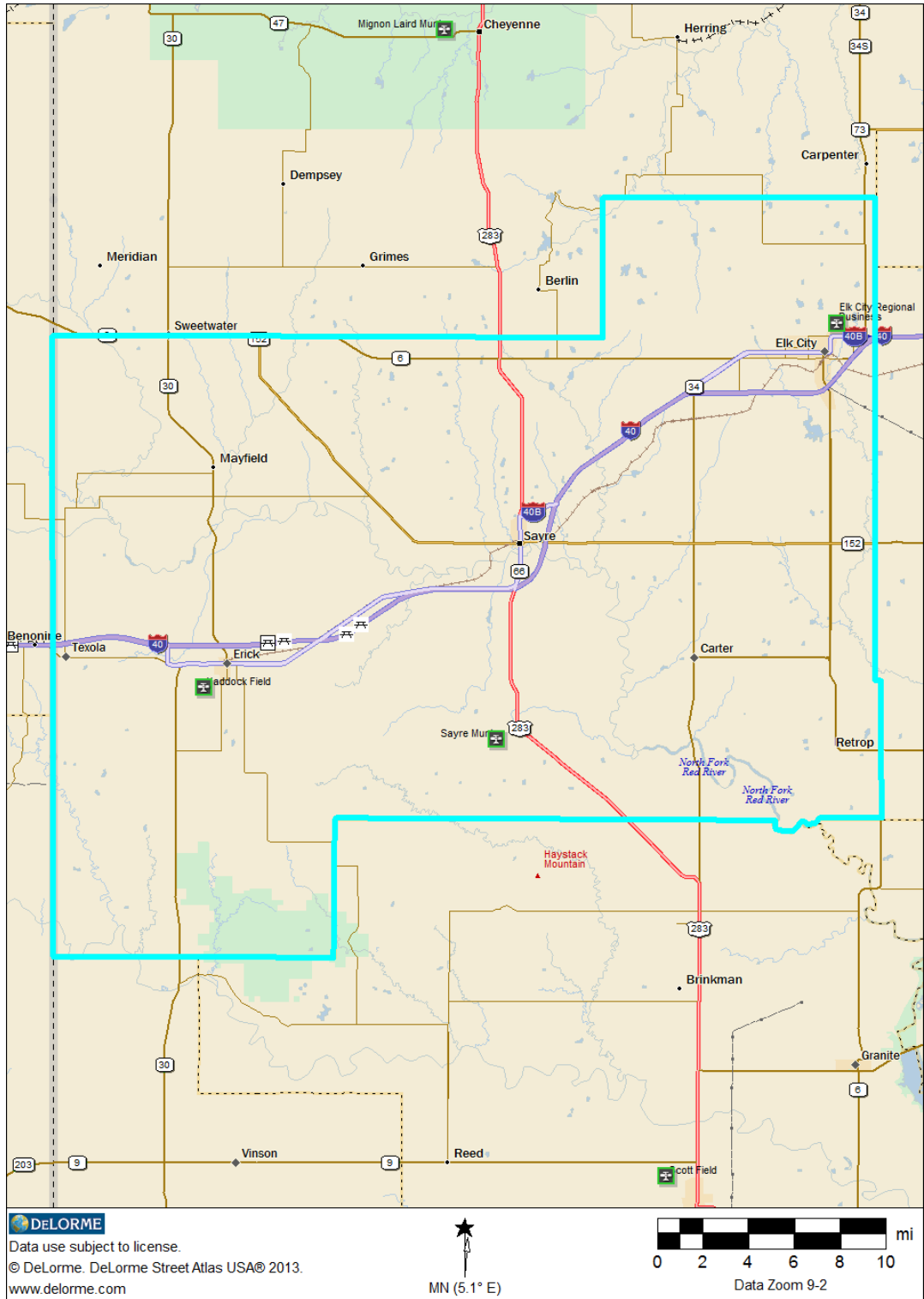
Educational Facilities

All of the county communities have public school facilities. Elk City is served by Elk City Public Schools which operates one high school, one intermediate school, one middle school, four elementary schools, one adult school, and one alternative education center. Higher education offerings in the area include the Southwestern Oklahoma State University branch campus in Sayre (the main campus is in Weatherford).

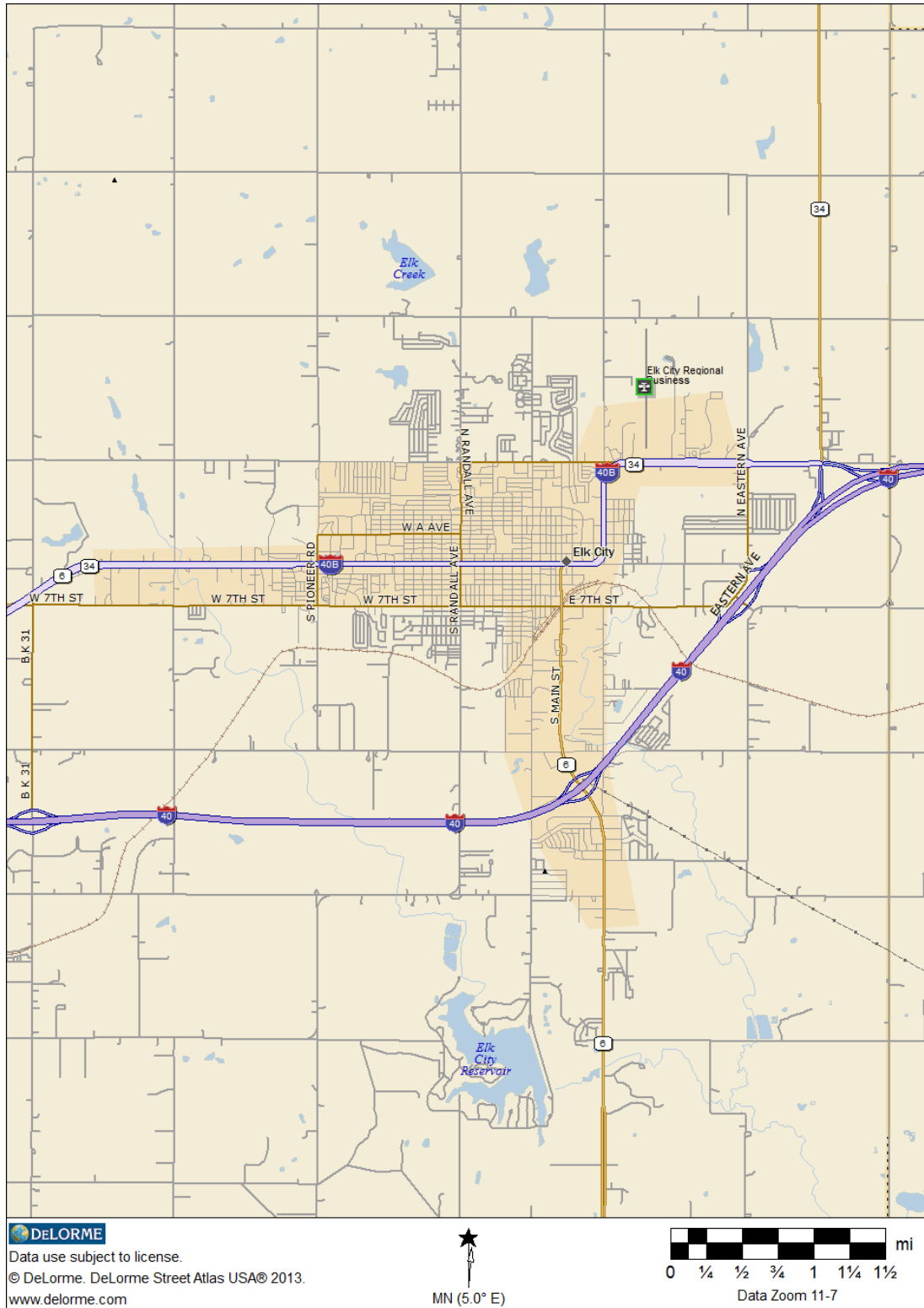
Medical Facilities

Medical services are provided by the Great Plains Regional Medical Center, an acute-care hospital offering surgical, emergency, and in and outpatients services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Beckham County Area Map



Elk City Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Beckham 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
Elk City	10,510	11,693	1.07%	13,013	2.16%	14,168	1.72%
Beckham County	19,799	22,119	1.11%	24,414	1.99%	26,433	1.60%
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 Beckham County was 22,119 persons as of the 2010 Census, a 1.11% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Beckham County to be 24,414 persons, and projects that the population will show 1.60% annualized growth over the next five years.

The population of Elk City was 11,693 persons as of the 2010 Census, a 1.07% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Elk City to be 13,013 persons, and projects that the population will show 1.72% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Elk City	4,159	4,635	1.09%	5,148	2.12%	5,602	1.70%
Beckham County	7,356	8,163	1.05%	9,041	2.06%	9,819	1.66%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Elk City	2,821	3,057	0.81%	3,419	2.26%	3,718	1.69%
Beckham County	5,002	5,485	0.93%	6,087	2.10%	6,612	1.67%
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, Beckham County had a total of 8,163 households, representing a 1.05% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Beckham County to have 9,041 households. This number is expected to experience a 1.66% annualized rate of growth over the next five years.

As of 2010, Elk City had a total of 4,635 households, representing a 1.09% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Elk City to have 5,148 households. This number is expected to experience a 1.70% 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 Beckham County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Elk City		Beckham County	
	No.	Percent	No.	Percent
Total Population	12,059		22,715	
White Alone	10,874	90.17%	19,494	85.82%
Black or African American Alone	174	1.44%	829	3.65%
Amer. Indian or Alaska Native Alone	249	2.06%	375	1.65%
Asian Alone	28	0.23%	76	0.33%
Native Hawaiian and Other Pac. Isl. Alone	9	0.07%	24	0.11%
Some Other Race Alone	95	0.79%	409	1.80%
Two or More Races	630	5.22%	1,508	6.64%
Population by Hispanic or Latino Origin	Elk City		Beckham County	
	No.	Percent	No.	Percent
Total Population	12,059		22,715	
Hispanic or Latino	1,367	11.34%	2,852	12.56%
<i>Hispanic or Latino, White Alone</i>	<i>1,036</i>	<i>75.79%</i>	<i>1,816</i>	<i>63.67%</i>
<i>Hispanic or Latino, All Other Races</i>	<i>331</i>	<i>24.21%</i>	<i>1,036</i>	<i>36.33%</i>
Not Hispanic or Latino	10,692	88.66%	19,863	87.44%
<i>Not Hispanic or Latino, White Alone</i>	<i>9,838</i>	<i>92.01%</i>	<i>17,678</i>	<i>89.00%</i>
<i>Not Hispanic or Latino, All Other Races</i>	<i>854</i>	<i>7.99%</i>	<i>2,185</i>	<i>11.00%</i>

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

In Beckham County, racial and ethnic minorities comprise 22.17% of the total population. Within Elk City, racial and ethnic minorities represent 18.42% of the population.

Population by Age

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

Beckham 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	22,119		24,414		26,433			
Age 0 - 4	1,694	7.66%	1,834	7.51%	1,975	7.47%	1.60%	1.49%
Age 5 - 9	1,502	6.79%	1,771	7.25%	1,896	7.17%	3.35%	1.37%
Age 10 - 14	1,358	6.14%	1,639	6.71%	1,859	7.03%	3.83%	2.55%
Age 15 - 17	784	3.54%	903	3.70%	1,096	4.15%	2.87%	3.95%
Age 18 - 20	846	3.82%	899	3.68%	1,042	3.94%	1.22%	3.00%
Age 21 - 24	1,314	5.94%	1,398	5.73%	1,474	5.58%	1.25%	1.06%
Age 25 - 34	3,438	15.54%	3,760	15.40%	3,710	14.04%	1.81%	-0.27%
Age 35 - 44	2,794	12.63%	3,052	12.50%	3,459	13.09%	1.78%	2.54%
Age 45 - 54	3,191	14.43%	3,063	12.55%	2,923	11.06%	-0.82%	-0.93%
Age 55 - 64	2,385	10.78%	2,916	11.94%	3,151	11.92%	4.10%	1.56%
Age 65 - 74	1,450	6.56%	1,724	7.06%	2,222	8.41%	3.52%	5.21%
Age 75 - 84	972	4.39%	1,031	4.22%	1,145	4.33%	1.19%	2.12%
Age 85 and over	391	1.77%	424	1.74%	481	1.82%	1.63%	2.55%
<i>Age 55 and over</i>	<i>5,198</i>	<i>23.50%</i>	<i>6,095</i>	<i>24.97%</i>	<i>6,999</i>	<i>26.48%</i>	<i>3.24%</i>	<i>2.80%</i>
<i>Age 62 and over</i>	<i>3,138</i>	<i>14.18%</i>	<i>3,630</i>	<i>14.87%</i>	<i>4,312</i>	<i>16.31%</i>	<i>2.96%</i>	<i>3.51%</i>
Median Age	35.4		35.0		35.5		-0.23%	0.28%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Beckham County is 35.0 years. This compares with the statewide figure of 36.6 years. Approximately 7.51% of the population is below the age of 5, while 14.87% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.51% per year.

Elk City 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	11,693		13,013		14,168			
Age 0 - 4	1,037	8.87%	1,083	8.32%	1,157	8.17%	0.87%	1.33%
Age 5 - 9	870	7.44%	1,049	8.06%	1,117	7.88%	3.81%	1.26%
Age 10 - 14	749	6.41%	940	7.22%	1,094	7.72%	4.65%	3.08%
Age 15 - 17	439	3.75%	486	3.73%	616	4.35%	2.06%	4.85%
Age 18 - 20	415	3.55%	445	3.42%	536	3.78%	1.41%	3.79%
Age 21 - 24	632	5.40%	608	4.67%	651	4.59%	-0.77%	1.38%
Age 25 - 34	1,762	15.07%	1,977	15.19%	1,800	12.70%	2.33%	-1.86%
Age 35 - 44	1,390	11.89%	1,599	12.29%	1,938	13.68%	2.84%	3.92%
Age 45 - 54	1,608	13.75%	1,589	12.21%	1,533	10.82%	-0.24%	-0.71%
Age 55 - 64	1,236	10.57%	1,503	11.55%	1,644	11.60%	3.99%	1.81%
Age 65 - 74	761	6.51%	897	6.89%	1,174	8.29%	3.34%	5.53%
Age 75 - 84	556	4.75%	573	4.40%	617	4.35%	0.60%	1.49%
Age 85 and over	238	2.04%	264	2.03%	291	2.05%	2.10%	1.97%
<i>Age 55 and over</i>	<i>2,791</i>	<i>23.87%</i>	<i>3,237</i>	<i>24.88%</i>	<i>3,726</i>	<i>26.30%</i>	<i>3.01%</i>	<i>2.85%</i>
<i>Age 62 and over</i>	<i>1,688</i>	<i>14.43%</i>	<i>1,921</i>	<i>14.76%</i>	<i>2,284</i>	<i>16.12%</i>	<i>2.62%</i>	<i>3.53%</i>
Median Age	34.7		34.6		35.6		-0.06%	0.57%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Elk City is 34.6 years. This compares with the statewide figure of 36.6 years. Approximately 8.32% of the population is below the age of 5, while 14.76% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.53% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Elk City		Beckham County	
	No.	Percent	No.	Percent
Total Families:	2,898		5,273	
Married-Couple Family:	2,027	69.94%	3,823	72.50%
With Children Under 18 Years	743	25.64%	1,401	26.57%
No Children Under 18 Years	1,284	44.31%	2,422	45.93%
Other Family:	871	30.06%	1,450	27.50%
Male Householder, No Wife Present	208	7.18%	348	6.60%
With Children Under 18 Years	94	3.24%	154	2.92%
No Children Under 18 Years	114	3.93%	194	3.68%
Female Householder, No Husband Present	663	22.88%	1,102	20.90%
With Children Under 18 Years	445	15.36%	692	13.12%
No Children Under 18 Years	218	7.52%	410	7.78%
<hr/>				
Total Single Parent Families	539		846	
Male Householder	94	17.44%	154	18.20%
Female Householder	445	82.56%	692	81.80%

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

As shown, within Beckham County, among all families 16.04% are single-parent families, while in Elk City, the percentage is 18.60%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	11,848		20,803		3,702,515	
Under 18 Years:	3,215		5,489		933,738	
With One Type of Disability	275	8.55%	359	6.54%	33,744	3.61%
With Two or More Disabilities	14	0.44%	30	0.55%	11,082	1.19%
No Disabilities	2,926	91.01%	5,100	92.91%	888,912	95.20%
18 to 64 Years:	7,395		12,705		2,265,702	
With One Type of Disability	547	7.40%	934	7.35%	169,697	7.49%
With Two or More Disabilities	684	9.25%	971	7.64%	149,960	6.62%
No Disabilities	6,164	83.35%	10,800	85.01%	1,946,045	85.89%
65 Years and Over:	1,238		2,609		503,075	
With One Type of Disability	200	16.16%	497	19.05%	95,633	19.01%
With Two or More Disabilities	331	26.74%	739	28.33%	117,044	23.27%
No Disabilities	707	57.11%	1,373	52.63%	290,398	57.72%
Total Number of Persons with Disabilities:	2,051	17.31%	3,530	16.97%	577,160	15.59%

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

Within Beckham County, 16.97% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Elk City the percentage is 17.31%.

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

2013 Population by Veteran and Disability Status

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	8,633		15,314		2,738,788	
Veteran:	561	6.50%	1,264	8.25%	305,899	11.17%
<i>With a Disability</i>	149	26.56%	472	37.34%	100,518	32.86%
<i>No Disability</i>	412	73.44%	792	62.66%	205,381	67.14%
Non-veteran:	8,072	93.50%	14,050	91.75%	2,432,889	88.83%
<i>With a Disability</i>	1,613	19.98%	2,669	19.00%	430,610	17.70%
<i>No Disability</i>	6,459	80.02%	11,381	81.00%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Beckham County, the Census Bureau estimates there are 1,264 veterans, 37.34% of which have one or more disabilities (compared with 32.86% at a statewide level). In Elk City, there are an estimated 561 veterans, 26.56% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Elk City		Beckham County	
	No.	Percent	No.	Percent
Total Population	11,693		22,119	
Group Quarters Population	205	1.75%	1,907	8.62%
Institutionalized Population	205	1.75%	1,900	8.59%
Correctional facilities for adults	90	0.77%	1,740	7.87%
Juvenile facilities	5	0.04%	5	0.02%
Nursing facilities/Skilled-nursing facilities	110	0.94%	155	0.70%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	7	0.03%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	7	0.03%

Source: 2010 Decennial Census, Table P42

The percentage of the Beckham County population in group quarters was significantly higher than the statewide figure, which was 2.99% in 2010. This is due to inmates at the North Fork Correctional Center, which is scheduled for closure in late 2015.

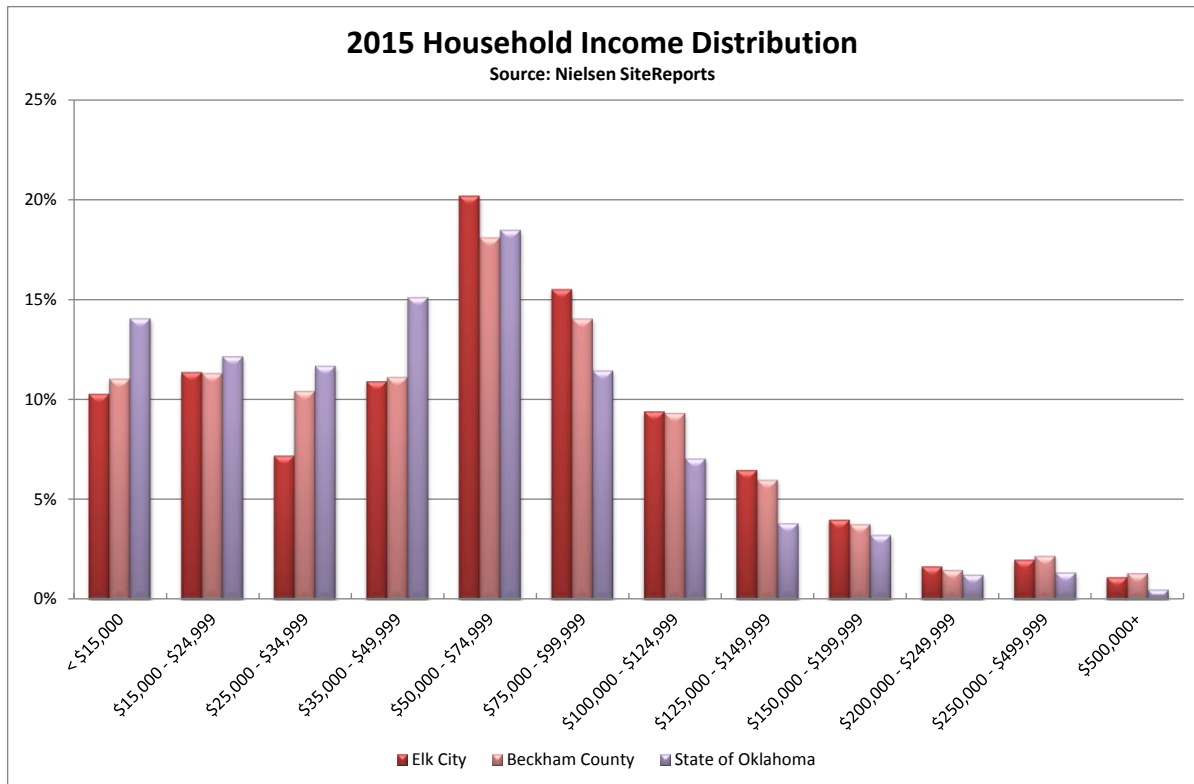
Household Income Levels

Data in the following chart shows the distribution of household income in Beckham 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						
	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	5,148		9,041		1,520,327	
< \$15,000	529	10.28%	997	11.03%	213,623	14.05%
\$15,000 - \$24,999	585	11.36%	1,022	11.30%	184,613	12.14%
\$25,000 - \$34,999	370	7.19%	942	10.42%	177,481	11.67%
\$35,000 - \$49,999	561	10.90%	1,005	11.12%	229,628	15.10%
\$50,000 - \$74,999	1,039	20.18%	1,636	18.10%	280,845	18.47%
\$75,000 - \$99,999	798	15.50%	1,269	14.04%	173,963	11.44%
\$100,000 - \$124,999	484	9.40%	842	9.31%	106,912	7.03%
\$125,000 - \$149,999	333	6.47%	540	5.97%	57,804	3.80%
\$150,000 - \$199,999	205	3.98%	340	3.76%	48,856	3.21%
\$200,000 - \$249,999	85	1.65%	133	1.47%	18,661	1.23%
\$250,000 - \$499,999	102	1.98%	197	2.18%	20,487	1.35%
\$500,000+	57	1.11%	118	1.31%	7,454	0.49%
Median Household Income	\$62,729		\$58,473		\$47,049	
Average Household Income	\$78,232		\$76,925		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Beckham County is estimated to be \$58,473 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Elk City, median household income is estimated to be \$62,729. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Beckham 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
Elk City	\$28,268	\$62,729	5.11%	2.40%	2.71%
Beckham County	\$27,402	\$58,473	4.85%	2.40%	2.45%
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 Elk City and Beckham County as a whole saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends: 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 Beckham 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 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Elk City	19.14%	15.10%	-403	0.00%	72.58%
Beckham County	18.16%	15.11%	-305	13.64%	57.80%
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 Beckham County is estimated to be 15.11% by the American Community Survey. This is a decrease of -305 basis points since the 2000 Census. Within Elk City, the poverty rate is estimated to be 15.10%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

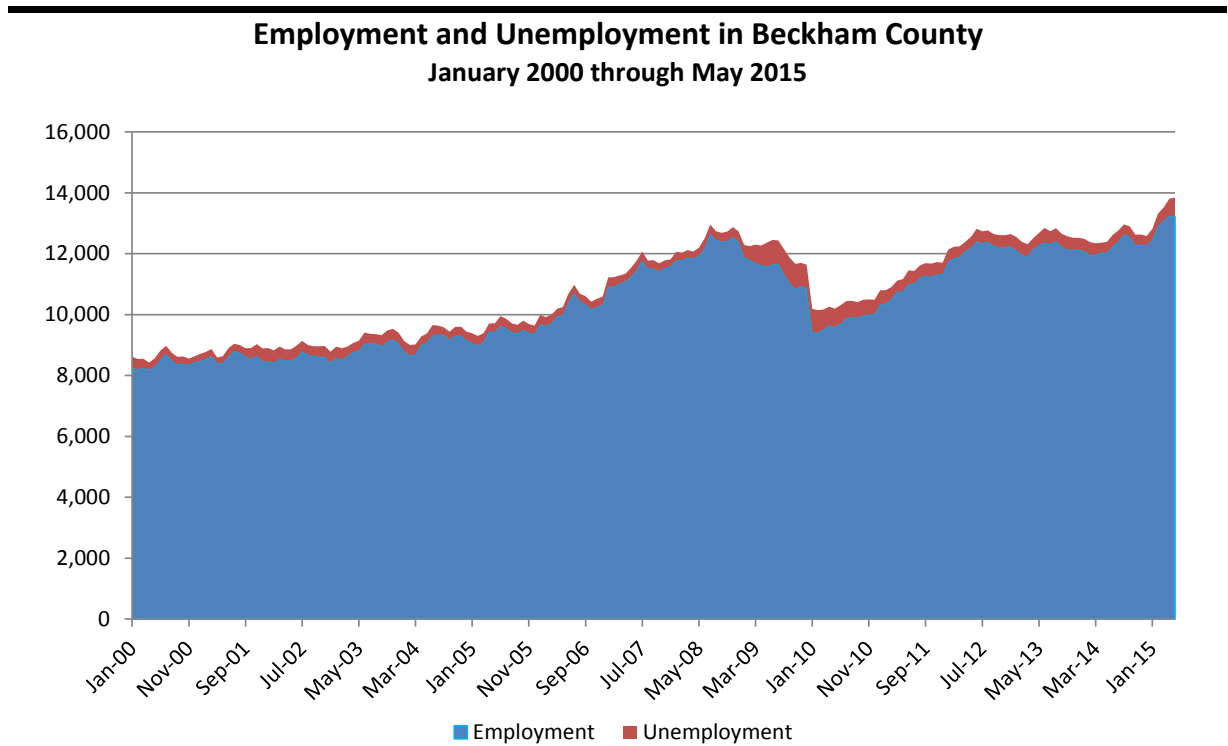
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Beckham County	9,586	13,214	6.63%	6.0%	4.5%	-150
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Beckham County was 13,214 persons. Compared with figures from May 2010, this represents annualized employment growth of 6.63% per year. The unemployment rate in May was 4.5%, a decrease of -150 basis points from May 2010, which was 6.0%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Beckham County has outperformed both the state and nation in these statistics.

Employment Level Trends

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



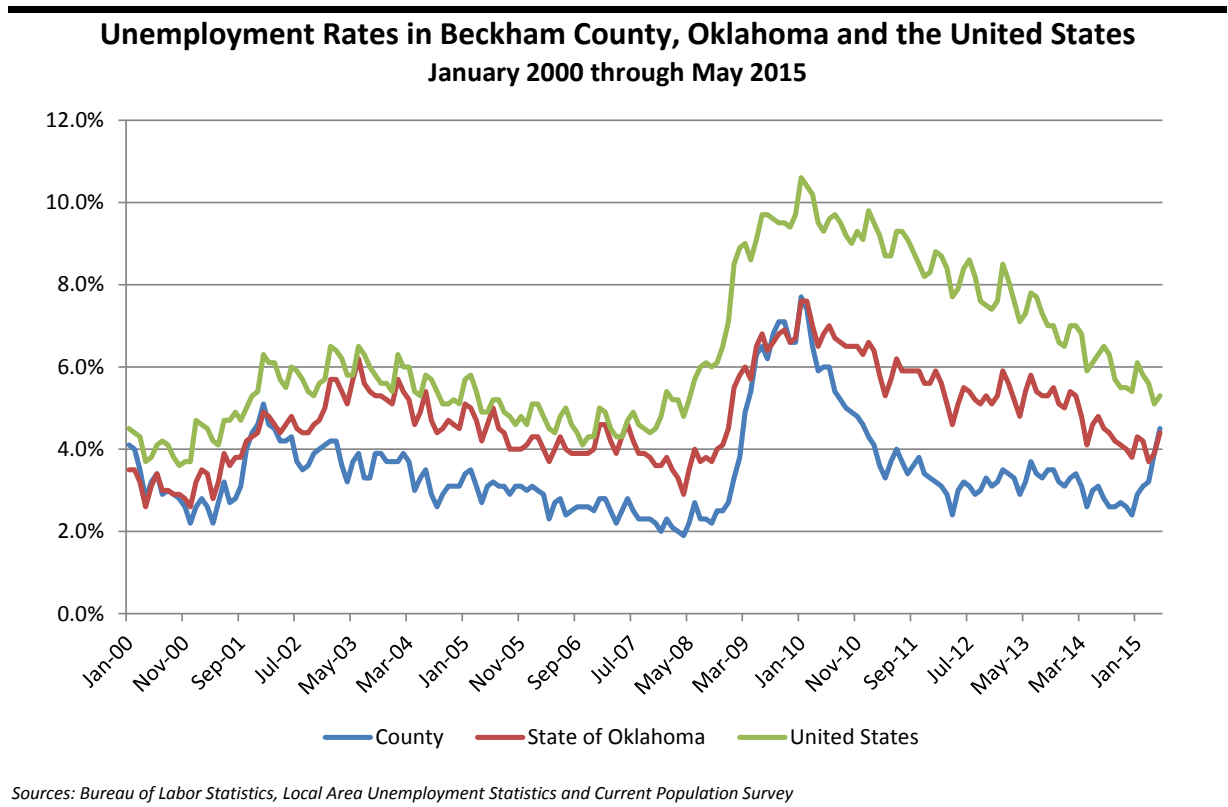
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 13,214 persons. The number of unemployed persons in May 2015 was 629, out of a total labor force of 13,843 persons. The oil and gas industry was a major driver of growth in Beckham County until recently: declines in energy prices, coupled with the closure of the North Fork Correctional Facility, will likely place downward pressure on employment levels in Beckham County in the near term.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Beckham 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.





As shown, unemployment rates in Beckham 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 4.5%. On the whole, unemployment rates in Beckham County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Beckham County and Oklahoma are and have historically been well below the national average. Unemployment rates have very recently begun to increase, which will likely continue in the face of depressed energy prices coupled with the closure of the North Fork Correctional Facility.

Employment and Wages by Industrial Supersector

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

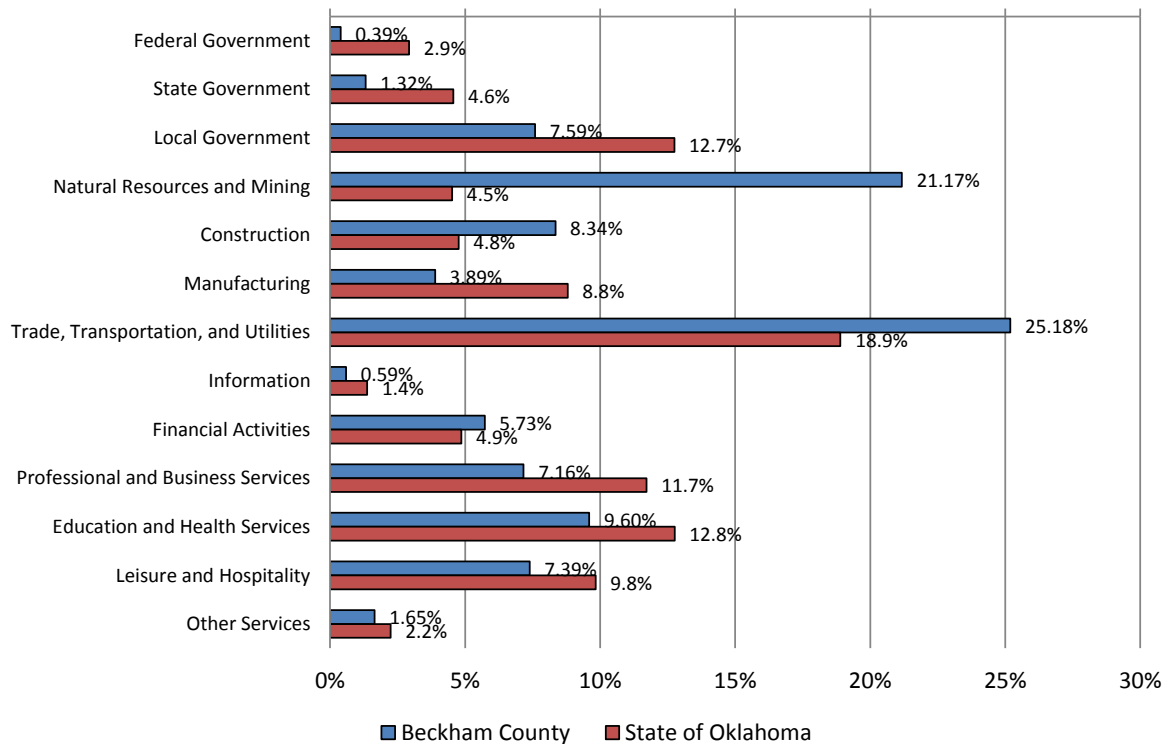


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	8	47	0.39%	\$51,663	0.20
State Government	11	158	1.32%	\$35,529	0.40
Local Government	34	908	7.59%	\$33,422	0.75
Natural Resources and Mining	144	2,532	21.17%	\$74,576	13.96
Construction	70	998	8.34%	\$53,873	1.87
Manufacturing	23	465	3.89%	\$48,299	0.44
Trade, Transportation, and Utilities	236	3,012	25.18%	\$41,076	1.32
Information	8	70	0.59%	\$35,576	0.29
Financial Activities	73	685	5.73%	\$58,673	1.02
Professional and Business Services	105	857	7.16%	\$42,443	0.51
Education and Health Services	84	1,148	9.60%	\$32,842	0.64
Leisure and Hospitality	70	884	7.39%	\$13,826	0.69
Other Services	43	197	1.65%	\$30,293	0.53
Total	909	11,961		\$46,995	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 (25.18%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$41,076 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$74,576 per year.

The rightmost column of the previous table provides location quotients for each industry for Beckham 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 (Beckham 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 Beckham County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 13.96. This sector includes agricultural employment, as well as employment in the oil and gas industry; both agriculture and oil and gas are very significant employers in the region.

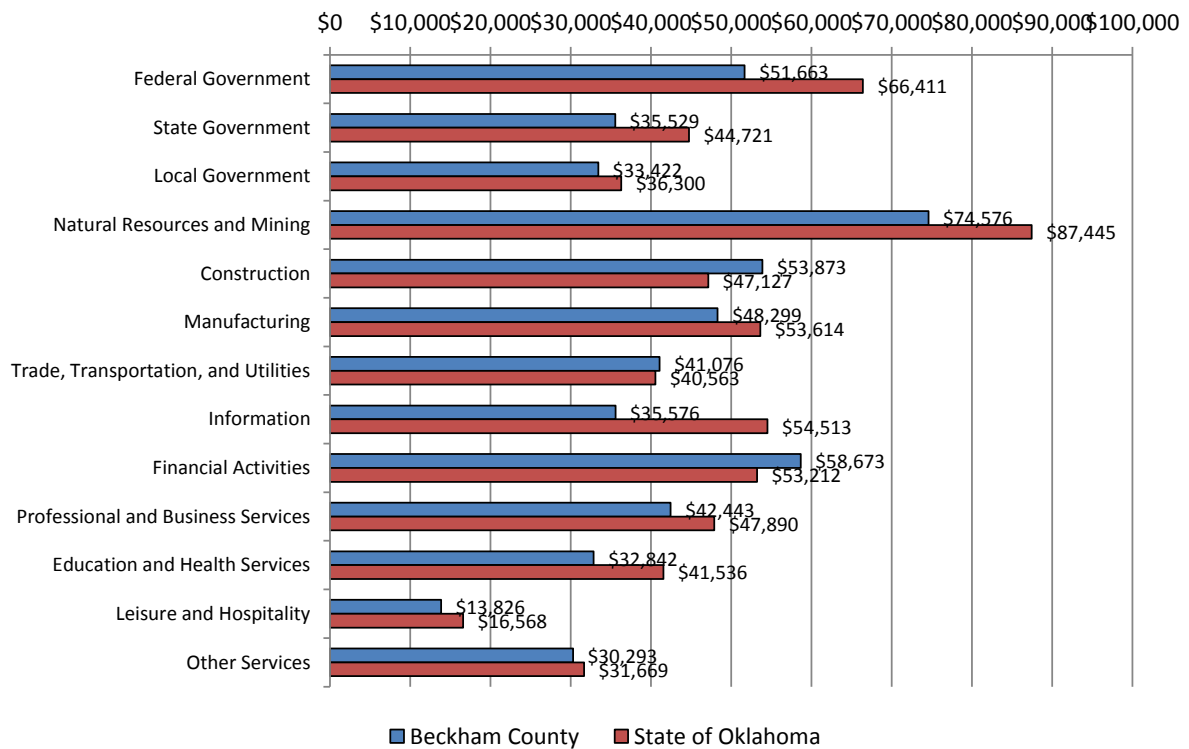
The next table presents average annual pay in Beckham County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Beckham County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$51,663	\$66,411	\$75,784	77.8%	68.2%
State Government	\$35,529	\$44,721	\$54,184	79.4%	65.6%
Local Government	\$33,422	\$36,300	\$46,146	92.1%	72.4%
Natural Resources and Mining	\$74,576	\$87,445	\$59,666	85.3%	125.0%
Construction	\$53,873	\$47,127	\$55,041	114.3%	97.9%
Manufacturing	\$48,299	\$53,614	\$62,977	90.1%	76.7%
Trade, Transportation, and Utilities	\$41,076	\$40,563	\$42,988	101.3%	95.6%
Information	\$35,576	\$54,513	\$90,804	65.3%	39.2%
Financial Activities	\$58,673	\$53,212	\$85,261	110.3%	68.8%
Professional and Business Services	\$42,443	\$47,890	\$66,657	88.6%	63.7%
Education and Health Services	\$32,842	\$41,536	\$45,951	79.1%	71.5%
Leisure and Hospitality	\$13,826	\$16,568	\$20,993	83.5%	65.9%
Other Services	\$30,293	\$31,669	\$33,935	95.7%	89.3%
Total	\$46,995	\$43,774	\$51,361	107.4%	91.5%

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, Beckham County has higher average wages in construction, financial activities and trade, transportation and utilities, and lower average wages in each of the other employment sectors.

Working Families

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



Families by Employment Status and Presence of Children						
	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	2,898		5,273		961,468	
With Children <18 Years:	1,282	44.24%	2,247	42.61%	425,517	44.26%
Married Couple:	743	57.96%	1,401	62.35%	281,418	66.14%
Both Parents Employed	364	48.99%	813	58.03%	166,700	59.24%
One Parent Employed	363	48.86%	572	40.83%	104,817	37.25%
Neither Parent Employed	16	2.15%	16	1.14%	9,901	3.52%
Other Family:	539	42.04%	846	37.65%	144,099	33.86%
Male Householder:	94	17.44%	154	18.20%	36,996	25.67%
Employed	82	87.23%	123	79.87%	31,044	83.91%
Not Employed	12	12.77%	31	20.13%	5,952	16.09%
Female Householder:	445	82.56%	692	81.80%	107,103	74.33%
Employed	191	42.92%	397	57.37%	75,631	70.62%
Not Employed	254	57.08%	295	42.63%	31,472	29.38%
Without Children <18 Years:	1,616	55.76%	3,026	57.39%	535,951	55.74%
Married Couple:	1,284	79.46%	2,422	80.04%	431,868	80.58%
Both Spouses Employed	686	53.43%	1,167	48.18%	167,589	38.81%
One Spouse Employed	387	30.14%	710	29.31%	138,214	32.00%
Neither Spouse Employed	211	16.43%	545	22.50%	126,065	29.19%
Other Family:	332	20.54%	604	19.96%	104,083	19.42%
Male Householder:	114	54.03%	194	35.60%	32,243	25.58%
Employed	114	100.00%	140	72.16%	19,437	60.28%
Not Employed	0	0.00%	54	27.84%	12,806	39.72%
Female Householder:	218	65.66%	410	67.88%	71,840	69.02%
Employed	68	31.19%	176	42.93%	36,601	50.95%
Not Employed	150	68.81%	234	57.07%	35,239	49.05%
<i>Total Working Families:</i>	<i>2,255</i>	<i>77.81%</i>	<i>4,098</i>	<i>77.72%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>1,000</i>	<i>44.35%</i>	<i>1,905</i>	<i>46.49%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>1,255</i>	<i>55.65%</i>	<i>2,193</i>	<i>53.51%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Beckham County, there are 4,098 working families, 46.49% 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 Beckham County area are presented in the following table, as reported by the Cameron University School of Business.

Major Employers in Beckham County			
Company	City / Town	Industry / Description	No. Employees
Great Plains Regional Medical	Elk City	Health care	325-375
North Fork Correctional Facility***	Sayre	Private prison	325-375
Elk City Public Schools	Elk City	Education	325-375
Wal-Mart	Elk City	Retail	200-250
Great Plains National Bank	Elk City	Financial institution	150-200
City Of Elk City	Elk City	Government	100-150
Bar-S Foods Co.	Elk City	Distribution center	100-150
Hutchinson Oil Company Llc	Elk City	Petroleum wholesaler	100-150
Sayre Memorial Hospital Inc	Sayre	Health care	100-150
Integrated Production Services Llc	Elk City	Oil and gas extraction	100-150
Cudd Pressure Control, Inc.	Elk City	Support activities for oil & gas	100-150
Beckham County	Sayre	Government	100-150
Superior Fabrication Inc	Elk City	Steel fabricator	150-200
Weatherford International Inc	Elk City	Oil & gas field machinery	50-150
WestOak Industries Inc	Erick	Manufactures electronic circuits	25-50

Source: Cameron University School of Business

We note that the North Fork Correctional Facility is scheduled for closure, which will likely have a significant impact on the local economy.

Commuting Patterns

Travel Time to Work

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

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	5,523		9,347		1,613,364	
Less than 15 minutes	3,867	70.02%	5,670	60.66%	581,194	36.02%
15 to 30 minutes	860	15.57%	1,852	19.81%	625,885	38.79%
30 to 45 minutes	346	6.26%	897	9.60%	260,192	16.13%
45 to 60 minutes	121	2.19%	222	2.38%	74,625	4.63%
60 or more minutes	329	5.96%	706	7.55%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Beckham County, the largest percentage of workers (60.66%) travel fewer than 15 minutes to work. This suggests that most employees living in Elk City / Beckham County are also employed in the area, and do not commute to other labor markets in the region.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	5,587		9,548		1,673,026	
Car, Truck or Van:	5,485	98.17%	9,182	96.17%	1,551,461	92.73%
<i>Drove Alone</i>	<i>5,198</i>	<i>94.77%</i>	<i>8,445</i>	<i>91.97%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>287</i>	<i>5.23%</i>	<i>737</i>	<i>8.03%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	0	0.00%	16	0.17%	984	0.06%
Motorcycle	12	0.21%	29	0.30%	3,757	0.22%
Bicycle	20	0.36%	41	0.43%	4,227	0.25%
Walked	6	0.11%	72	0.75%	30,401	1.82%
Other Means	0	0.00%	7	0.07%	14,442	0.86%
Worked at Home	64	1.15%	201	2.11%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Beckham 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 Beckham 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
Elk City	4,973	5,420	0.86%	5,912	1.75%
Beckham County	8,796	9,647	0.93%	10,525	1.76%
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 Beckham County grew by 1.76% per year, to a total of 10,525 housing units in 2015. In terms of new housing unit construction, Beckham County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	5,285		9,642		1,669,828	
1 Unit, Detached	3,669	69.42%	7,128	73.93%	1,219,987	73.06%
1 Unit, Attached	217	4.11%	229	2.38%	34,434	2.06%
Duplex Units	342	6.47%	441	4.57%	34,207	2.05%
3-4 Units	128	2.42%	184	1.91%	42,069	2.52%
5-9 Units	182	3.44%	198	2.05%	59,977	3.59%
10-19 Units	178	3.37%	178	1.85%	57,594	3.45%
20-49 Units	21	0.40%	27	0.28%	29,602	1.77%
50 or More Units	69	1.31%	75	0.78%	30,240	1.81%
Mobile Homes	405	7.66%	1,080	11.20%	159,559	9.56%
Boat, RV, Van, etc.	74	1.40%	102	1.06%	2,159	0.13%
Total Multifamily Units	920	17.41%	1,103	11.44%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Beckham County, 73.93% of housing units are single-family, detached. 11.44% of housing units are multifamily in structure (two or more units per building), while 12.26% of housing units comprise mobile homes, RVs, etc.

Within Elk City, 69.42% of housing units are single-family, detached. 17.41% of housing units are multifamily in structure, while 9.06% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	4,360		7,755		1,444,081	
Owner Occupied:	2,606	59.77%	4,726	60.94%	968,736	67.08%
No Bedroom	0	0.00%	0	0.00%	2,580	0.27%
1 Bedroom	52	2.00%	74	1.57%	16,837	1.74%
2 Bedrooms	463	17.77%	950	20.10%	166,446	17.18%
3 Bedrooms	1,539	59.06%	2,789	59.01%	579,135	59.78%
4 Bedrooms	509	19.53%	831	17.58%	177,151	18.29%
5 or More Bedrooms	43	1.65%	82	1.74%	26,587	2.74%
Renter Occupied:	1,754	40.23%	3,029	39.06%	475,345	32.92%
No Bedroom	203	11.57%	208	6.87%	13,948	2.93%
1 Bedroom	292	16.65%	503	16.61%	101,850	21.43%
2 Bedrooms	769	43.84%	1,204	39.75%	179,121	37.68%
3 Bedrooms	457	26.05%	1,022	33.74%	152,358	32.05%
4 Bedrooms	14	0.80%	49	1.62%	24,968	5.25%
5 or More Bedrooms	19	1.08%	43	1.42%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Beckham County is 60.94%, while 39.06% of housing units are renter occupied. In Elk City, the homeownership rate is 59.77%, while 40.23% of households are renters. Compared with the rest of the state, Elk City and Beckham County have relatively low rates of homeownership.

Housing Units Tenure and Household Income

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

Beckham County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,755	4,726	3,029	60.94%	39.06%
Less than \$5,000	134	88	46	65.67%	34.33%
\$5,000 - \$9,999	357	131	226	36.69%	63.31%
\$10,000-\$14,999	502	276	226	54.98%	45.02%
\$15,000-\$19,999	406	140	266	34.48%	65.52%
\$20,000-\$24,999	648	359	289	55.40%	44.60%
\$25,000-\$34,999	813	391	422	48.09%	51.91%
\$35,000-\$49,999	1,138	552	586	48.51%	51.49%
\$50,000-\$74,999	1,323	875	448	66.14%	33.86%
\$75,000-\$99,999	965	600	365	62.18%	37.82%
\$100,000-\$149,999	1,014	868	146	85.60%	14.40%
\$150,000 or more	455	446	9	98.02%	1.98%
Income Less Than \$25,000	2,047	994	1,053	48.56%	51.44%

Source: 2009-2013 American Community Survey, Table B25118

Within Beckham County as a whole, 51.44% of households with incomes less than \$25,000 are estimated to be renters, while 48.56% are estimated to be homeowners.

Elk City Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,360	2,606	1,754	59.77%	40.23%
Less than \$5,000	59	31	28	52.54%	47.46%
\$5,000 - \$9,999	171	30	141	17.54%	82.46%
\$10,000-\$14,999	291	157	134	53.95%	46.05%
\$15,000-\$19,999	231	63	168	27.27%	72.73%
\$20,000-\$24,999	244	143	101	58.61%	41.39%
\$25,000-\$34,999	372	192	180	51.61%	48.39%
\$35,000-\$49,999	744	342	402	45.97%	54.03%
\$50,000-\$74,999	933	592	341	63.45%	36.55%
\$75,000-\$99,999	500	301	199	60.20%	39.80%
\$100,000-\$149,999	566	506	60	89.40%	10.60%
\$150,000 or more	249	249	0	100.00%	0.00%
Income Less Than \$25,000	996	424	572	42.57%	57.43%

Source: 2009-2013 American Community Survey, Table B25118

Within Elk City, 57.43% of households with incomes less than \$25,000 are estimated to be renters, while 42.57% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	4,360		7,755		1,444,081	
Owner Occupied:	2,606	59.77%	4,726	60.94%	968,736	67.08%
Built 2010 or Later	31	1.19%	48	1.02%	10,443	1.08%
Built 2000 to 2009	402	15.43%	622	13.16%	153,492	15.84%
Built 1990 to 1999	154	5.91%	364	7.70%	125,431	12.95%
Built 1980 to 1989	470	18.04%	792	16.76%	148,643	15.34%
Built 1970 to 1979	529	20.30%	865	18.30%	184,378	19.03%
Built 1960 to 1969	206	7.90%	405	8.57%	114,425	11.81%
Built 1950 to 1959	356	13.66%	654	13.84%	106,544	11.00%
Built 1940 to 1949	170	6.52%	349	7.38%	50,143	5.18%
Built 1939 or Earlier	288	11.05%	627	13.27%	75,237	7.77%
Median Year Built:		1975		1974		1977
Renter Occupied:	1,754	40.23%	3,029	39.06%	475,345	32.92%
Built 2010 or Later	45	2.57%	45	1.49%	5,019	1.06%
Built 2000 to 2009	120	6.84%	266	8.78%	50,883	10.70%
Built 1990 to 1999	202	11.52%	258	8.52%	47,860	10.07%
Built 1980 to 1989	536	30.56%	757	24.99%	77,521	16.31%
Built 1970 to 1979	219	12.49%	388	12.81%	104,609	22.01%
Built 1960 to 1969	194	11.06%	393	12.97%	64,546	13.58%
Built 1950 to 1959	228	13.00%	385	12.71%	54,601	11.49%
Built 1940 to 1949	134	7.64%	208	6.87%	31,217	6.57%
Built 1939 or Earlier	76	4.33%	329	10.86%	39,089	8.22%
Median Year Built:		1980		1975		1975
Overall Median Year Built:		1975		1974		1976

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

Within Beckham County, 12.65% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Elk City the percentage is 13.72%.

79.33% of housing units in Beckham County were built prior to 1990, while in Elk City the percentage is 78.12%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

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

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

1. Hot and cold running water

2. A flush toilet
3. A bathtub or shower

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

1. A sink with a faucet
2. A stove or range
3. A refrigerator

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Elk City	4,360	0	0.00%	20	0.46%	30	0.69%
Beckham County	7,755	0	0.00%	35	0.45%	64	0.83%
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 Beckham County, no occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.45% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	5,285		9,642		1,669,828	
Total Vacant Units	925	17.50%	1,887	19.57%	225,747	13.52%
For rent	226	24.43%	258	13.67%	43,477	19.26%
Rented, not occupied	0	0.00%	12	0.64%	9,127	4.04%
For sale only	35	3.78%	83	4.40%	23,149	10.25%
Sold, not occupied	41	4.43%	44	2.33%	8,618	3.82%
For seasonal, recreational, or occasional use	29	3.14%	95	5.03%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	594	64.22%	1,395	73.93%	101,155	44.81%
Homeowner Vacancy Rate	1.30%		1.71%		2.31%	
Rental Vacancy Rate	11.41%		7.82%		8.24%	

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

Within Beckham County, the overall housing vacancy rate is estimated to be 19.57%. The homeowner vacancy rate is estimated to be 1.71%, while the rental vacancy rate is estimated to be 7.82%.

In Elk City, the overall housing vacancy rate is estimated to be 17.50%. The homeowner vacancy rate is estimated to be 1.30%, while the rental vacancy rate is estimated to be 11.41%.

Building Permits

The next table presents data regarding new residential building permits issued in Elk City. 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.

Elk City

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	24	\$126,745	0	N/A
2005	66	\$78,317	2	\$54,000
2006	62	\$98,284	0	N/A
2007	48	\$89,956	2	\$66,000
2008	36	\$79,382	2	\$60,000
2009	9	\$78,484	0	N/A
2010	18	\$95,551	0	N/A
2011	26	\$123,492	2	\$87,200
2012	59	\$166,995	2	\$130,000
2013	40	\$244,844	140	\$89,514
2014	15	\$210,660	0	N/A

Source: United States Census Bureau Building Permits Survey

In Elk City, building permits for 553 housing units were issued between 2004 and 2014, for an average of 50 units per year. 72.88% of these housing units were single family homes, and 27.12% consisted of multifamily units.

New Construction Activity

For Ownership:

New residential construction has occurred throughout Beckham County, primarily in the area of Elk City but also in Sayre and on unplatted rural acreages. New construction in Elk City has occurred in a number of subdivisions, including South Country Park II (relatively more affordable homes) and Ridgeway Estates. There has also been infill development in existing subdivisions.

Some new construction in the area has consisted of relatively more affordable homes, priced around approximately \$150,000. Other homes have been significantly more expensive, with prices over \$400,000 not uncommon. The average sale price for homes in Beckham County constructed after

2012, and sold after January 2015, is estimated to be \$230,031 or \$122.95 per square foot. This is above what could typically be afforded by a household earning at or less than median household income for Beckham County, which is estimated to be \$58,473.

For Rent:

The most notable new rental development in Elk City was the construction of Granite Landing, a 100-unit market rate apartment complex located on 7th Street, east of I-40. Rental rates at this property range from \$450 for studio apartments to \$960 for three bedroom apartments, with furnished and corporate units available.

Two affordable rental housing development have been proposed in Elk City. Eagle Flats would comprise a total of 26 units in two and three bedroom configurations, intended for family occupancy. Rental rates and incomes would be restricted by the Affordable Housing Tax Credit program.

Ridgeview Apartments would comprise 40 affordable rental units for family occupancy, also in two and three bedroom configurations, and also subject to the restrictions of the Affordable Housing Tax Credit program. If funded, Eagle Flats or Ridgeview would go far in meeting the affordable rental housing needs of Elk City and Beckham County.

Homeownership Market

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

Housing Units by Home Value

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

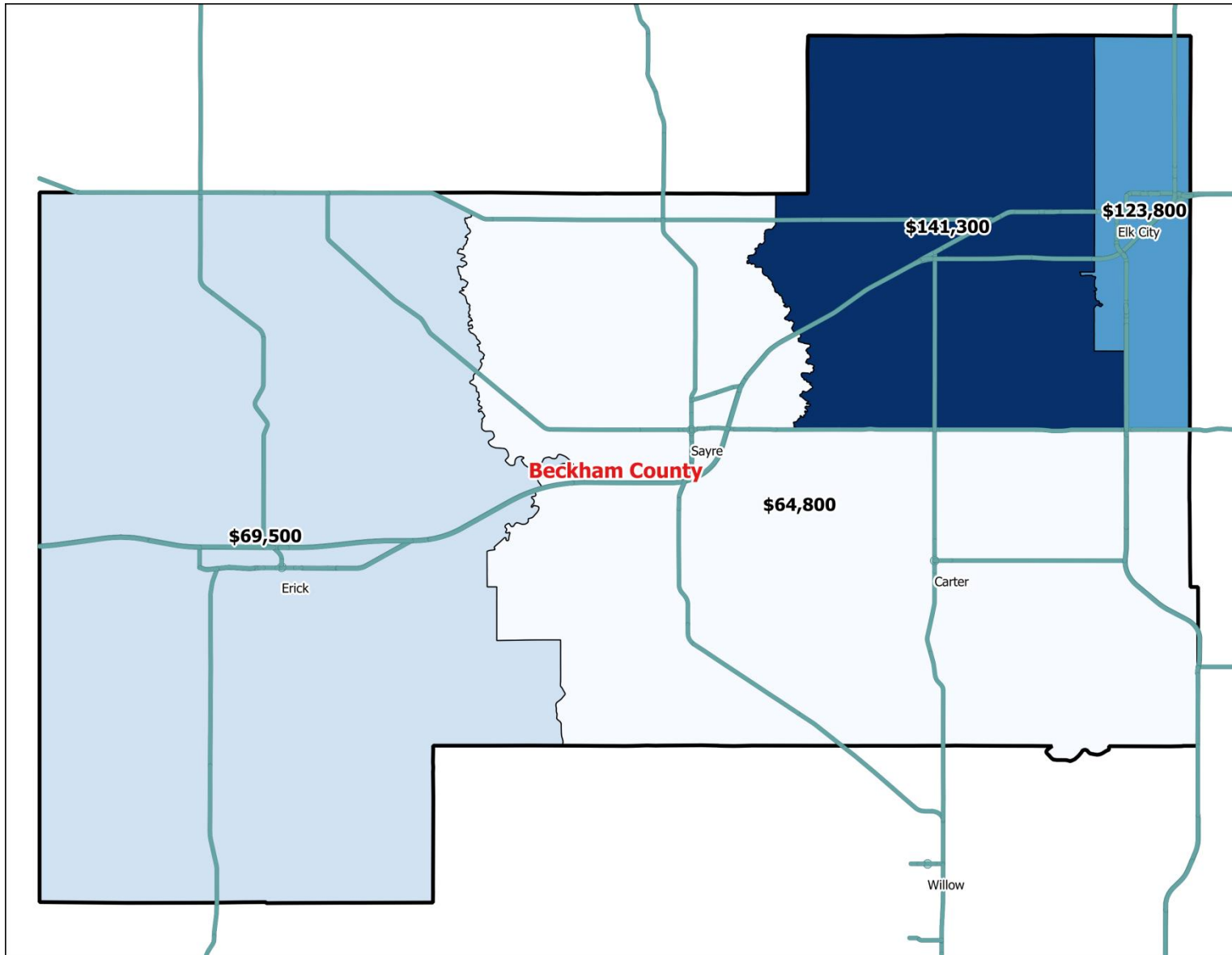
2013 Housing Units by Home Value						
	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,606		4,726		968,736	
Less than \$10,000	38	1.46%	70	1.48%	20,980	2.17%
\$10,000 to \$14,999	57	2.19%	208	4.40%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	34	0.72%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	44	0.93%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	86	1.82%	16,060	1.66%
\$30,000 to \$34,999	66	2.53%	138	2.92%	19,146	1.98%
\$35,000 to \$39,999	41	1.57%	148	3.13%	14,899	1.54%
\$40,000 to \$49,999	172	6.60%	311	6.58%	39,618	4.09%
\$50,000 to \$59,999	135	5.18%	240	5.08%	45,292	4.68%
\$60,000 to \$69,999	196	7.52%	482	10.20%	52,304	5.40%
\$70,000 to \$79,999	80	3.07%	158	3.34%	55,612	5.74%
\$80,000 to \$89,999	70	2.69%	164	3.47%	61,981	6.40%
\$90,000 to \$99,999	178	6.83%	236	4.99%	51,518	5.32%
\$100,000 to \$124,999	170	6.52%	320	6.77%	119,416	12.33%
\$125,000 to \$149,999	363	13.93%	460	9.73%	96,769	9.99%
\$150,000 to \$174,999	240	9.21%	447	9.46%	91,779	9.47%
\$175,000 to \$199,999	296	11.36%	337	7.13%	53,304	5.50%
\$200,000 to \$249,999	229	8.79%	341	7.22%	69,754	7.20%
\$250,000 to \$299,999	132	5.07%	222	4.70%	41,779	4.31%
\$300,000 to \$399,999	106	4.07%	194	4.10%	37,680	3.89%
\$400,000 to \$499,999	4	0.15%	21	0.44%	13,334	1.38%
\$500,000 to \$749,999	33	1.27%	61	1.29%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	4	0.08%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	5,018	0.52%
Median Home Value:	\$131,900		\$103,400		\$112,800	

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

The median value of owner-occupied homes in Beckham County is \$103,400. This is -8.3% lower than the statewide median, which is \$112,800. The median home value in Elk City is estimated to be \$131,900.

The geographic distribution of home values in Beckham County can be visualized by the following map. As can be seen, home values are highest in the area in and around Elk City.

Beckham County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Beckham 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

	Elk City Median Value	Beckham County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$156,300	\$188,900
Built 2000 to 2009	\$175,000	\$178,300	\$178,000
Built 1990 to 1999	\$204,900	\$125,000	\$147,300
Built 1980 to 1989	\$143,000	\$111,900	\$118,300
Built 1970 to 1979	\$131,100	\$102,400	\$111,900
Built 1960 to 1969	\$151,300	\$136,100	\$97,100
Built 1950 to 1959	\$55,000	\$51,400	\$80,300
Built 1940 to 1949	\$61,300	\$69,900	\$67,900
Built 1939 or Earlier	\$83,000	\$64,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Elk City Single Family Sales Activity

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

Elk City Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	5	12	13	8	1
Average Sale Price	\$45,400	\$89,650	\$81,423	\$99,917	\$128,000
Average Square Feet	1,068	1,116	1,075	1,170	1,680
Average Price/SF	\$42.51	\$80.33	\$75.74	\$85.40	\$76.19
Average Year Built	1939	1950	1949	1962	1927

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

Elk City Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	53	54	56	57	35
Average Sale Price	\$154,854	\$174,350	\$163,724	\$172,413	\$158,591
Average Square Feet	1,779	1,792	1,661	1,659	1,612
Average Price/SF	\$87.05	\$97.29	\$98.57	\$103.93	\$98.38
Average Year Built	1989	1995	1996	1996	1991

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

Elk City Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	9	8	6	2
Average Sale Price	\$221,091	\$237,312	\$308,286	\$229,167	\$335,750
Average Square Feet	2,553	2,470	2,335	2,381	2,562
Average Price/SF	\$86.60	\$96.08	\$132.03	\$96.25	\$131.05
Average Year Built	1994	2001	1994	2001	2006

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

Elk City Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	71	75	77	71	38
Average Sale Price	\$140,448	\$167,104	\$157,811	\$167,165	\$207,447
Average Square Feet	1,800	1,792	1,690	1,736	1,951
Average Price/SF	\$78.03	\$93.25	\$93.38	\$96.29	\$106.33
Average Year Built	1974	1982	1979	1986	1974

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

Between 2011 and 2014, the average sale price grew by 4.45% per year. The average sale price in 2015 was \$207,447 for an average price per square foot of \$106.33/SF. The average year of construction in 2015 is estimated to be 1974. Although the local housing market appears to have strengthened over the last several years, depressed oil and gas prices coupled with the closure of North Fork Correctional Facility may have an impact in the near term.

Foreclosure Rates

The next table presents foreclosure rate data for Beckham 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
Beckham County	1.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	57

* 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 Beckham County was 1.0% in May 2014. The county ranked 57 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With among the lowest foreclosure rates in Oklahoma, it is unlikely that foreclosures have had a significant impact on the local housing market in the recent past.

Rental Market

This section will discuss supply and demand factors for the rental market in Beckham 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 Beckham 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						
	Elk City		Beckham County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,754		3,029		475,345	
With cash rent:	1,662		2,673		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	45	2.57%	45	1.49%	2,109	0.44%
\$150 to \$199	13	0.74%	13	0.43%	4,268	0.90%
\$200 to \$249	43	2.45%	89	2.94%	8,784	1.85%
\$250 to \$299	71	4.05%	99	3.27%	8,413	1.77%
\$300 to \$349	51	2.91%	139	4.59%	9,107	1.92%
\$350 to \$399	115	6.56%	143	4.72%	10,932	2.30%
\$400 to \$449	66	3.76%	130	4.29%	15,636	3.29%
\$450 to \$499	99	5.64%	148	4.89%	24,055	5.06%
\$500 to \$549	149	8.49%	205	6.77%	31,527	6.63%
\$550 to \$599	45	2.57%	71	2.34%	33,032	6.95%
\$600 to \$649	128	7.30%	156	5.15%	34,832	7.33%
\$650 to \$699	0	0.00%	194	6.40%	32,267	6.79%
\$700 to \$749	159	9.06%	299	9.87%	30,340	6.38%
\$750 to \$799	162	9.24%	190	6.27%	27,956	5.88%
\$800 to \$899	232	13.23%	300	9.90%	45,824	9.64%
\$900 to \$999	236	13.45%	367	12.12%	34,153	7.18%
\$1,000 to \$1,249	34	1.94%	51	1.68%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	11	0.36%	14,699	3.09%
\$1,500 to \$1,999	14	0.80%	23	0.76%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	92	5.25%	356	11.75%	43,236	9.10%
Median Gross Rent	\$702		\$675		\$699	

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

Median gross rent in Beckham County is estimated to be \$675, which is -3.4% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Elk City is estimated to be \$702.

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

	Elk City Median Rent	Beckham County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$910	\$809	\$841
Built 1990 to 1999	\$387	\$539	\$715
Built 1980 to 1989	\$631	\$617	\$693
Built 1970 to 1979	\$496	\$543	\$662
Built 1960 to 1969	\$821	\$782	\$689
Built 1950 to 1959	\$775	\$772	\$714
Built 1940 to 1949	\$537	\$672	\$673
Built 1939 or Earlier	\$513	\$575	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Beckham County is among housing units constructed after 2000 in Elk City, which is \$910 per month. In order to be affordable, a household would need to earn at least \$36,400 per year to afford such a unit.

Elk City Rental Survey Data

The next two tables show the results of our rental survey of Elk City. The data is divided between market rate properties and affordable properties.

Elk City Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF
Timbercreek Apartments	Market Rate	1978	1	1	600	\$620	\$1.033
Timbercreek Apartments	Market Rate	1978	2	1	750	\$670	\$0.893
Cimarron Ridge Apartments	Market Rate	N/A	Studio	1	325	\$490	\$1.508
Cimarron Ridge Apartments	Market Rate	N/A	1	1	745	\$670	\$0.899
Cimarron Ridge Apartments	Market Rate	N/A	2	2	920	\$790	\$0.859
Raintree III Apartments	Market Rate	1981	1	1	525	\$620	\$1.181
Raintree III Apartments	Market Rate	1981	2	2	925	\$750	\$0.811
Southgate Village	Project Based - Family	N/A	2	1	920	N/A	N/A
Southgate Village	Project Based - Family	N/A	3	1	940	N/A	N/A
Jaycee Village	Project Based - Elderly	1985	Studio	1	379	30%	N/A
Jaycee Village	Project Based - Elderly	1985	1	1	529	30%	N/A
Granite Landing	Market Rate	2014	Studio	1	334	\$450	\$1.347
Granite Landing	Market Rate	2014	Studio	1	406	\$525	\$1.293
Granite Landing	Market Rate	2014	1	1	687	\$670	\$0.975
Granite Landing	Market Rate	2014	2	2	979	\$799	\$0.816
Granite Landing	Market Rate	2014	3	2	1,086	\$960	\$0.884

The previous rent surveys encompass over 480 rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Many properties are reporting concessions, which was not the case in recent years, and many are reporting lower rental rates as well compared with the recent past. Declines in energy prices have significantly reduced current demand for rental property in the area, compared with historic high demand in 2012-2014.

Rental Market Vacancy – Elk City

Most rental properties in Elk City were not willing to disclose current occupancy, but all appear to have some vacancy. Southgate Village (a project-based facility for family occupancy) reports 80% occupancy. The overall market vacancy of rental housing units was reported at 11.41% by the Census Bureau as of the most recent American Community Survey.



Southgate Village



Jaycee Village



Timbercreek Apartments



Cimarron Ridge Apartments



Raintree III Apartments

Summary of HUD Subsidized Properties

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

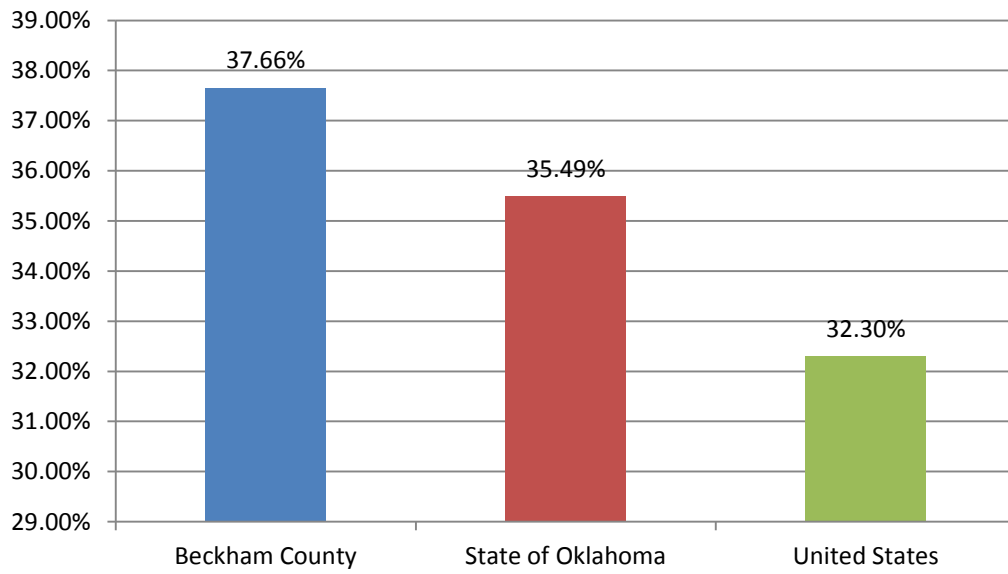
HUD Programs in Beckham County

Beckham County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	189	95%	\$19,246	\$236	\$270	46.65%
Housing Choice Vouchers	5	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	155	93%	\$10,419	\$243	\$516	32.05%
Section 236	36	97%	\$7,555	\$174	\$434	28.67%
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	385	94%	\$14,392	\$234	\$388	37.66%
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 385 housing units located within Beckham County, with an overall occupancy rate of 94%. The average household income among households living in these units is \$14,392. Total monthly rent for these units averages \$623, with the federal contribution averaging \$388 (62.34%) and the tenant's contribution averaging \$234 (37.66%).

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.

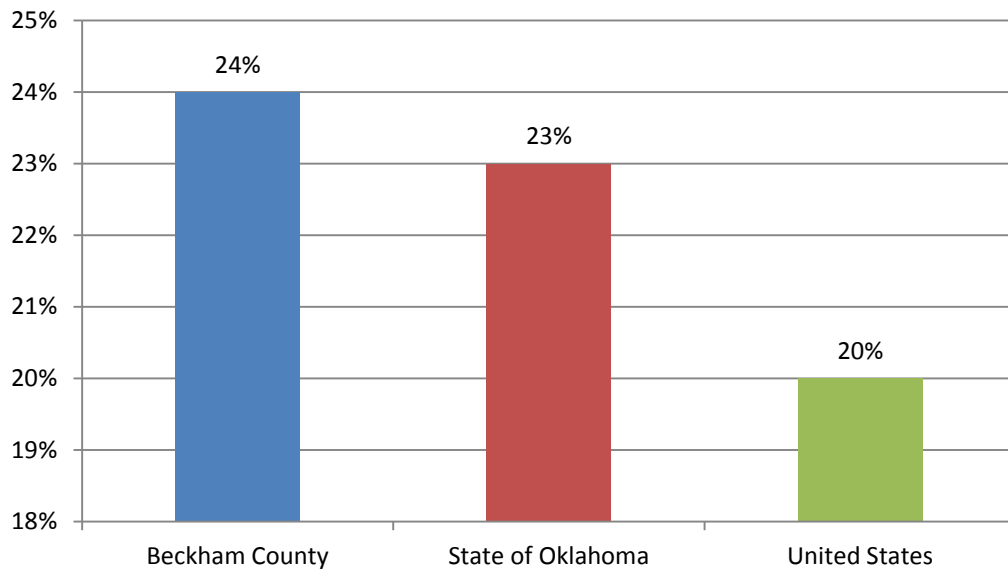
Demographics of Persons in HUD Programs in Beckham County

Beckham County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	189	38%	14%	37%	29%	11%
Housing Choice Vouchers	5	N/A	N/A	N/A	N/A	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	155	24%	38%	33%	46%	14%
Section 236	36	29%	20%	21%	57%	12%
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	385	31%	24%	34%	39%	12%
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

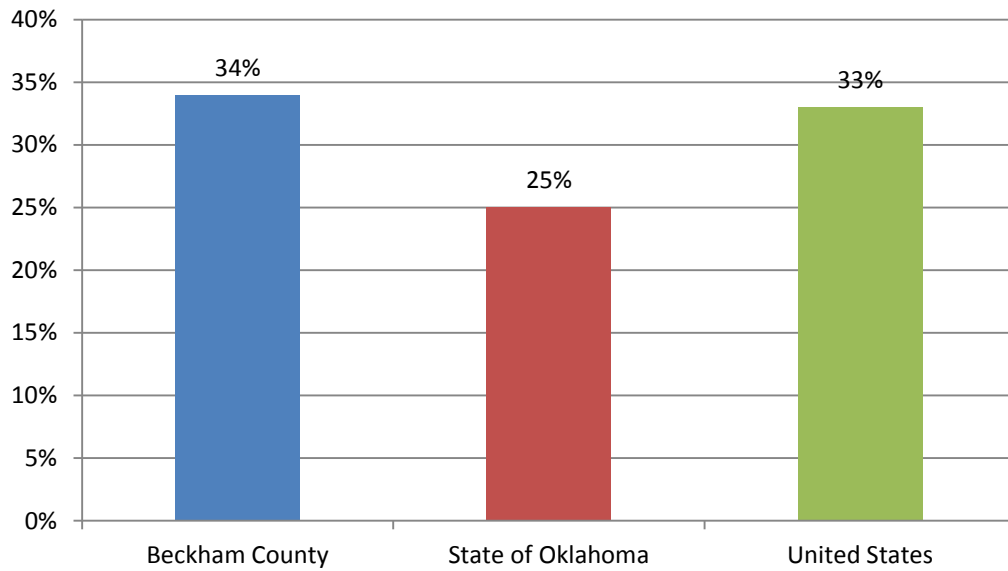
31% of housing units are occupied by single parents with female heads of household. 24% of households have at least one person with a disability. 34% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 39% have one or more disabilities. Finally, 12% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

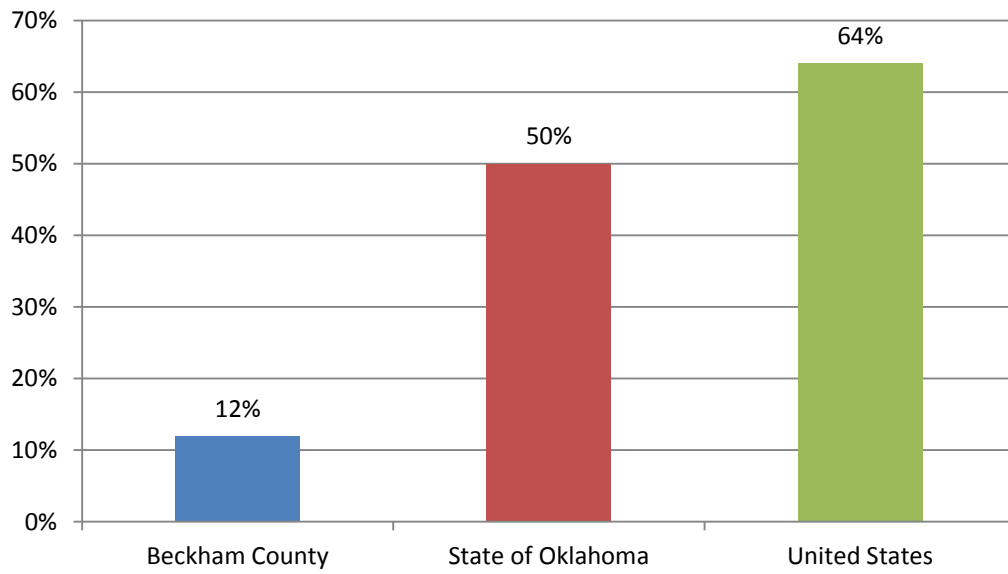
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Beckham 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 Beckham 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.

Beckham County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	395		435	
Cost Burden Less Than 30%	95	24.05%	140	32.18%
Cost Burden Between 30%-50%	110	27.85%	120	27.59%
Cost Burden Greater Than 50%	190	48.10%	150	34.48%
Not Computed (no/negative income)	0	0.00%	25	5.75%
Income 30%-50% HAMFI	470		355	
Cost Burden Less Than 30%	265	56.38%	115	32.39%
Cost Burden Between 30%-50%	75	15.96%	145	40.85%
Cost Burden Greater Than 50%	130	27.66%	100	28.17%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	725		560	
Cost Burden Less Than 30%	550	75.86%	445	79.46%
Cost Burden Between 30%-50%	115	15.86%	115	20.54%
Cost Burden Greater Than 50%	55	7.59%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	360		285	
Cost Burden Less Than 30%	290	80.56%	285	100.00%
Cost Burden Between 30%-50%	70	19.44%	0	0.00%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	5,145		2,760	
Cost Burden Less Than 30%	4,295	83.48%	2,105	76.27%
Cost Burden Between 30%-50%	465	9.04%	384	13.91%
Cost Burden Greater Than 50%	379	7.37%	250	9.06%
Not Computed (no/negative income)	0	0.00%	25	0.91%

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

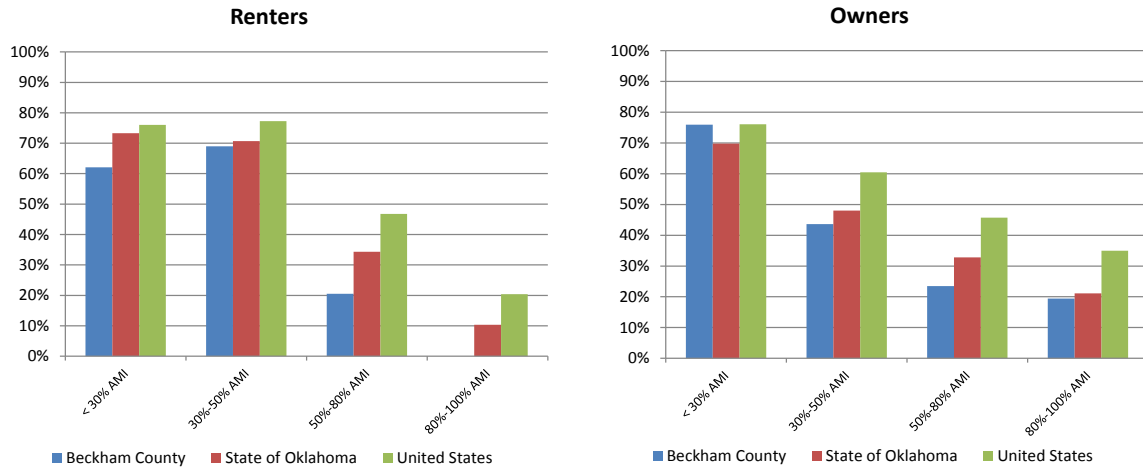
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Beckham County with the State of Oklahoma as a whole, and the United States.

Beckham 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	395	75.95%	435	62.07%
Income 30%-50% HAMFI	470	43.62%	355	69.01%
Income 50%-80% HAMFI	725	23.45%	560	20.54%
Income 80%-100% HAMFI	360	19.44%	285	0.00%
All Incomes	5,145	16.40%	2,760	22.97%

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.



Beckham County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	395		435	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	10	2.30%
Lacks Complete Kitchen or Plumbing	0	0.00%	20	4.60%
Income 30%-50% HAMFI	470		355	
Between 1.0 and 1.5 Persons per Room	10	2.13%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	15	4.23%
Income 50%-80% HAMFI	725		560	
Between 1.0 and 1.5 Persons per Room	20	2.76%	40	7.14%
More than 1.5 Persons per Room	0	0.00%	4	0.71%
Lacks Complete Kitchen or Plumbing	10	1.38%	35	6.25%
Income 80%-100% HAMFI	360		285	
Between 1.0 and 1.5 Persons per Room	10	2.78%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	40	14.04%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	5,145		2,760	
Between 1.0 and 1.5 Persons per Room	44	0.86%	40	1.45%
More than 1.5 Persons per Room	10	0.19%	94	3.41%
Lacks Complete Kitchen or Plumbing	0	0.00%	70	2.54%

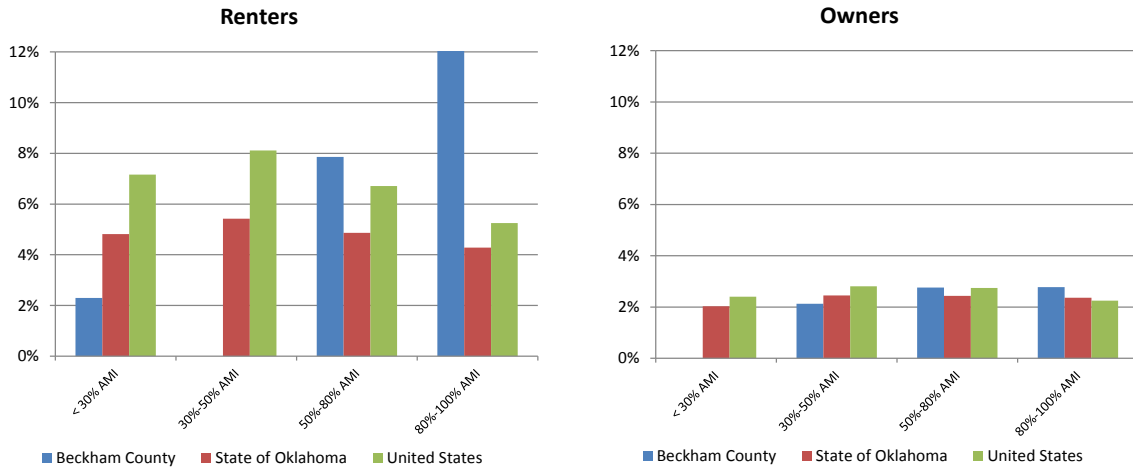
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Beckham County, Oklahoma and the nation.

Beckham 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	395	0.00%	435	2.30%	
Income 30%-50% HAMFI	470	2.13%	355	0.00%	
Income 50%-80% HAMFI	725	2.76%	560	7.86%	
Income 80%-100% HAMFI	360	2.78%	285	14.04%	
All Incomes	5,145	1.05%	2,760	4.86%	

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 Beckham County, the state and the nation.

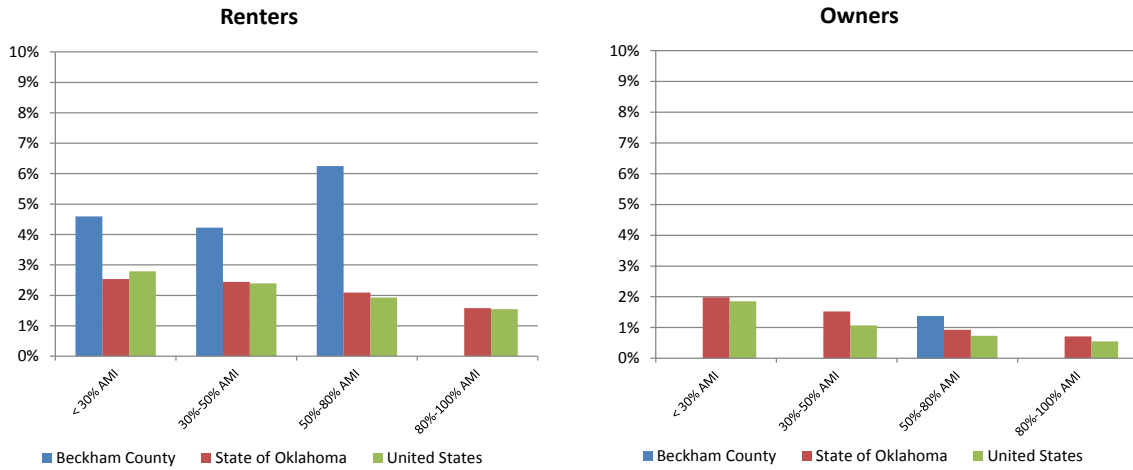
Beckham County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	395	0.00%	435	4.60%	
Income 30%-50% HAMFI	470	0.00%	355	4.23%	
Income 50%-80% HAMFI	725	1.38%	560	6.25%	
Income 80%-100% HAMFI	360	0.00%	285	0.00%	
All Incomes	5,145	0.00%	2,760	2.54%	

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.



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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	395	295	74.68%	435	267	61.38%
Elderly Family	10	10	100.00%	4	4	100.00%
Small Family (2-4 persons)	105	80	76.19%	185	94	50.81%
Large Family (5 or more persons)	0	0	N/A	20	14	70.00%
Elderly Non-Family	170	115	67.65%	130	65	50.00%
Non-Family, Non-Elderly	105	90	85.71%	95	90	94.74%
Income 30%-50% HAMFI	470	204	43.40%	355	240	67.61%
Elderly Family	135	34	25.19%	30	15	50.00%
Small Family (2-4 persons)	50	25	50.00%	100	45	45.00%
Large Family (5 or more persons)	0	0	N/A	10	0	0.00%
Elderly Non-Family	215	105	48.84%	25	25	100.00%
Non-Family, Non-Elderly	70	40	57.14%	190	155	81.58%
Income 50%-80% HAMFI	725	168	23.17%	560	120	21.43%
Elderly Family	165	60	36.36%	15	0	0.00%
Small Family (2-4 persons)	265	74	27.92%	230	35	15.22%
Large Family (5 or more persons)	50	10	20.00%	40	0	0.00%
Elderly Non-Family	150	4	2.67%	60	10	16.67%
Non-Family, Non-Elderly	95	20	21.05%	215	75	34.88%
Income 80%-100% HAMFI	360	69	19.17%	285	0	0.00%
Elderly Family	70	4	5.71%	0	0	N/A
Small Family (2-4 persons)	185	55	29.73%	210	0	0.00%
Large Family (5 or more persons)	40	0	0.00%	30	0	0.00%
Elderly Non-Family	15	10	66.67%	15	0	0.00%
Non-Family, Non-Elderly	50	0	0.00%	25	0	0.00%
All Incomes	5,145	835	16.23%	2,760	631	22.86%
Elderly Family	810	118	14.57%	53	19	35.85%
Small Family (2-4 persons)	2,700	323	11.96%	1,320	174	13.18%
Large Family (5 or more persons)	250	10	4.00%	140	14	10.00%
Elderly Non-Family	745	234	31.41%	260	100	38.46%
Non-Family, Non-Elderly	635	150	23.62%	985	324	32.89%

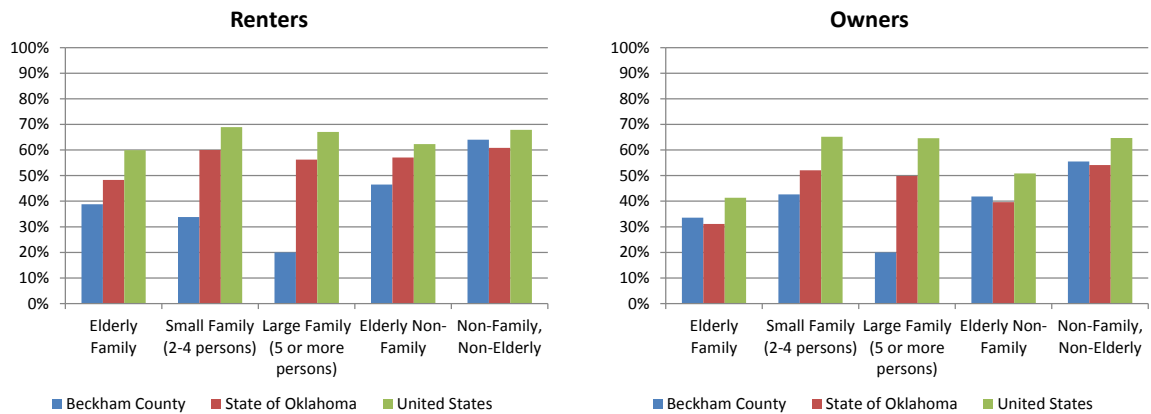
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Beckham County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Income < 80% HAMFI	1,590	667	41.95%	1,350
Elderly Family	310	104	33.55%	49	19	38.78%
Small Family (2-4 persons)	420	179	42.62%	515	174	33.79%
Large Family (5 or more persons)	50	10	20.00%	70	14	20.00%
Elderly Non-Family	535	224	41.87%	215	100	46.51%
Non-Family, Non-Elderly	270	150	55.56%	500	320	64.00%

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).



Beckham 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	395	295	74.68%	435	279	64.14%
Elderly Family	10	10	100.00%	4	4	100.00%
Small Family (2-4 persons)	105	80	76.19%	185	110	59.46%
Large Family (5 or more persons)	0	0	N/A	20	10	50.00%
Elderly Non-Family	170	120	70.59%	130	65	50.00%
Non-Family, Non-Elderly	105	85	80.95%	95	90	94.74%
Income 30%-50% HAMFI	470	210	44.68%	355	245	69.01%
Elderly Family	135	35	25.93%	30	15	50.00%
Small Family (2-4 persons)	50	30	60.00%	100	50	50.00%
Large Family (5 or more persons)	0	0	N/A	10	0	0.00%
Elderly Non-Family	215	105	48.84%	25	25	100.00%
Non-Family, Non-Elderly	70	40	57.14%	190	155	81.58%
Income 50%-80% HAMFI	725	204	28.14%	560	200	35.71%
Elderly Family	165	60	36.36%	15	0	0.00%
Small Family (2-4 persons)	265	90	33.96%	230	75	32.61%
Large Family (5 or more persons)	50	30	60.00%	40	40	100.00%
Elderly Non-Family	150	4	2.67%	60	10	16.67%
Non-Family, Non-Elderly	95	20	21.05%	215	75	34.88%
Income Greater than 80% of HAMFI	3,555	185	5.20%	1,410	105	7.45%
Elderly Family	500	15	3.00%	4	0	0.00%
Small Family (2-4 persons)	2,275	140	6.15%	805	80	9.94%
Large Family (5 or more persons)	200	20	10.00%	70	0	0.00%
Elderly Non-Family	210	10	4.76%	45	0	0.00%
Non-Family, Non-Elderly	365	0	0.00%	485	25	5.15%
All Incomes	5,145	894	17.38%	2,760	829	30.04%
Elderly Family	810	120	14.81%	53	19	35.85%
Small Family (2-4 persons)	2,695	340	12.62%	1,320	315	23.86%
Large Family (5 or more persons)	250	50	20.00%	140	50	35.71%
Elderly Non-Family	745	239	32.08%	260	100	38.46%
Non-Family, Non-Elderly	635	145	22.83%	985	345	35.03%

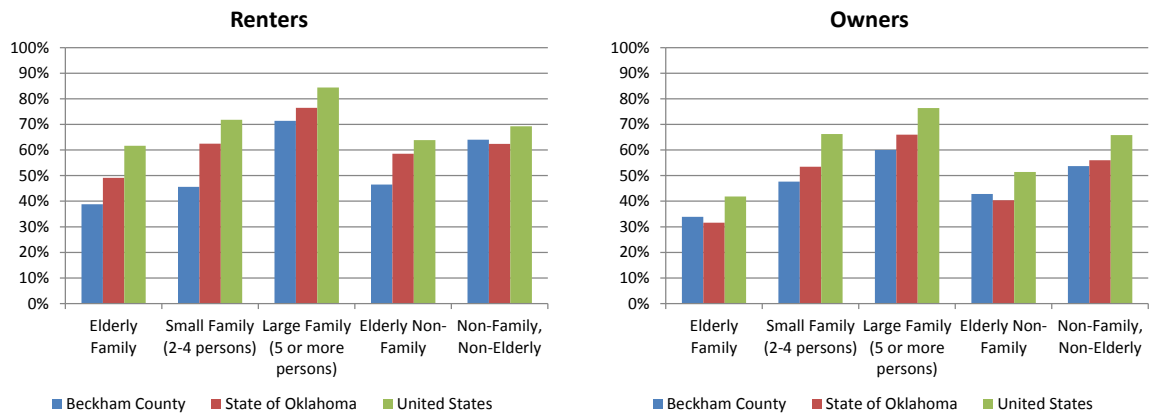
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Beckham County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,590	709	44.59%	1,350	53.63%
Elderly Family	310	105	33.87%	49	38.78%
Small Family (2-4 persons)	420	200	47.62%	515	45.63%
Large Family (5 or more persons)	50	30	60.00%	70	71.43%
Elderly Non-Family	535	229	42.80%	215	46.51%
Non-Family, Non-Elderly	270	145	53.70%	500	64.00%

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 Beckham 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.”



Beckham County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	395	300	75.9%	435	280	64.4%
White alone, non-Hispanic	350	255	72.9%	360	210	58.3%
Black or African-American alone	0	0	N/A	4	4	100.0%
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	4	4	100.0%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	45	45	100.0%
Other (including multiple races)	40	40	100.0%	10	10	100.0%
Income 30%-50% HAMFI	470	205	43.6%	355	240	67.6%
White alone, non-Hispanic	395	160	40.5%	315	215	68.3%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	4	100.0%	15	15	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	40	100.0%	10	10	100.0%
Other (including multiple races)	34	4	11.8%	15	0	0.0%
Income 50%-80% HAMFI	720	200	27.8%	560	195	34.8%
White alone, non-Hispanic	670	175	26.1%	520	195	37.5%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	4	0	0.0%	25	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	29	4	13.8%	10	0	0.0%
Other (including multiple races)	30	30	100.0%	4	0	0.0%
Income 80%-100% HAMFI	360	80	22.2%	280	40	14.3%
White alone, non-Hispanic	345	70	20.3%	280	40	14.3%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	10	10	100.0%	0	0	N/A
American Indian alone	0	0	N/A	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	4	0	0.0%	0	0	N/A
All Incomes	5,140	895	17.4%	2,755	815	29.6%
White alone, non-Hispanic	4,625	725	15.7%	2,470	685	27.7%
Black or African-American alone	0	0	N/A	79	39	49.4%
Asian alone	10	10	100.0%	4	4	100.0%
American Indian alone	22	8	36.4%	44	15	34.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	268	78	29.1%	69	55	79.7%
Other (including multiple races)	228	84	36.8%	79	10	12.7%

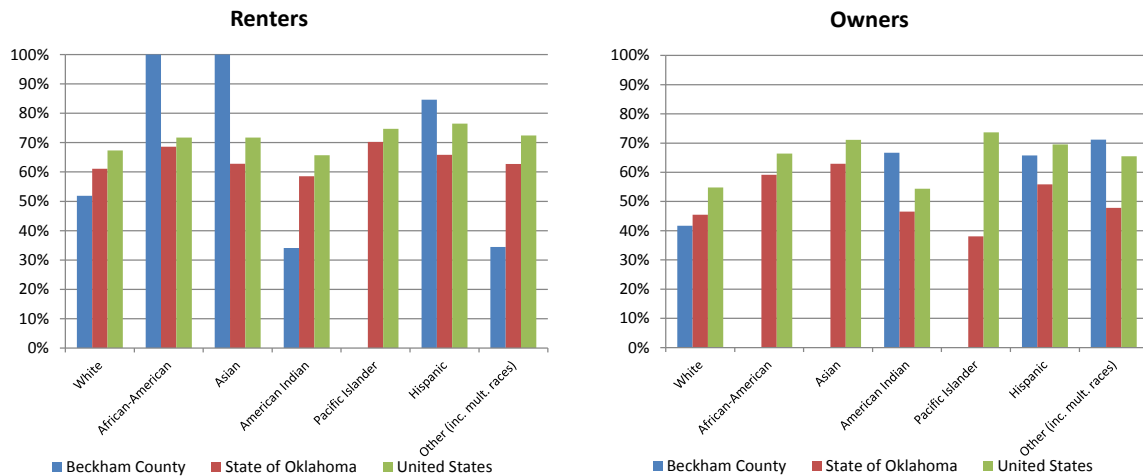
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,585	705	44.48%	1,350	52.96%
White alone, non-Hispanic	1,415	590	41.70%	1,195	51.88%
Black or African-American alone	0	0	N/A	4	100.00%
Asian alone	0	0	N/A	4	100.00%
American Indian alone	12	8	66.67%	44	34.09%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	73	48	65.75%	65	84.62%
Other (including multiple races)	104	74	71.15%	29	34.48%

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 Beckham County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 515 renter households that are cost overburdened, and 505 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 109 renter households that are cost overburdened, and 264 homeowners that are cost overburdened.



- 100% of African American and Asian renters with incomes less than 80% of Area Median Income have one or more housing problems, and 84.62% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Beckham County: 2015-2020 Housing Needs by Income Threshold

	Owner	Renter	Owners	Renters	Total
	Subset %	Subset %			
Total New Demand: 2015-2020	100.00%	100.00%	474	304	778
Less than 30% AMI	7.68%	15.76%	36	48	84
Less than 50% AMI	16.81%	28.62%	80	87	167
Less than 60% AMI	20.17%	34.35%	96	104	200
Less than 80% AMI	30.90%	48.91%	147	149	295

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.

Beckham 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	30.22%	11.34%	143	34	178
Elderly less than 30% AMI	3.50%	4.86%	17	15	31
Elderly less than 50% AMI	10.30%	6.85%	49	21	70
Elderly less than 60% AMI	12.36%	8.22%	59	25	84
Elderly less than 80% AMI	16.42%	9.57%	78	29	107

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.

Beckham 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)	34.89%	32.25%	165	98	263
Disabled less than 30% AMI	2.43%	10.14%	12	31	42
Disabled less than 50% AMI	8.36%	15.94%	40	48	88
Disabled less than 60% AMI	10.03%	19.13%	48	58	106
Disabled less than 80% AMI	15.94%	23.73%	76	72	148

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.

Beckham 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%	474	304	778
Total Veteran Demand	8.25%	8.25%	39	25	64
Veterans with Disabilities	3.08%	3.08%	15	9	24
Veterans Below Poverty	0.18%	0.18%	1	1	1
Disabled Veterans Below Poverty	0.13%	0.13%	1	0	1

Housing Needs for Working Families

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

Beckham County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	474	304	778
Total Working Families	52.84%	52.84%	251	161	411
Working Families with Children Present	24.56%	24.56%	116	75	191

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 778 housing units will be needed in Beckham County over the next five years. Of those units:

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

- 84 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 106 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
- 191 will be needed by working families with children present

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