

Housing Needs Assessment
Lincoln 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:

July 2, 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
 Lincoln County
 IRR - Tulsa/OKC File No. 140-2015-0054

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

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

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

Respectfully submitted,

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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 Lincoln County is projected to grow by 0.36% per year over the next five years, underperforming the State of Oklahoma.
2. Lincoln County is projected to need a total of 218 housing units for ownership and 67 housing units for rent over the next five years.
3. Median Household Income in Lincoln County is estimated to be \$44,937 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Lincoln County is estimated to be 15.93%, compared with 16.85% for Oklahoma.
4. Rental vacancy in Lincoln County is somewhat lower than the state average, while homeowner vacancy is very slightly higher.
5. Home values and rental rates in Lincoln County are also lower than the state averages.
6. Median sale price for homes in Chandler was \$107,000 in 2015, with a median price per square foot of \$67.52. The median sale price to list price ratio was 95.1%, with median days on market of 56 days.

7. Approximately 36.88% of renters and 16.14% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number: 77 Injuries: 355 Fatalities: 16 Damages (1996-2014): \$63,970,000.00
3. Social Vulnerability: Below state score at the county level; Populations near Chandler and Stroud, per census tract level map, show higher indicators for social vulnerability
4. Floodplain: Chandler, Stroud, Warwick, Wellston, Prague, Meeker, Sparks have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 143
2. Units nearer elevated number of persons with disabilities: 705
3. Units further than 15 miles from a hospital: 42
4. Units that lack readily available transit: 705

Lead-Based Paint Specific Findings

1. We estimate there are 2,450 occupied housing units in Lincoln County with lead-based paint hazards.
2. 1,235 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 309 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 Lincoln 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 Lincoln 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 Lincoln 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 Lincoln County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Lincoln County area.

Effective Date of Consultation

The Lincoln County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 2, 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 Lincoln County area was inspected during July, 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

Lincoln County Analysis

Area Information

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

Lincoln County is located in central Oklahoma. The county is bordered on the north by Payne County, on the west by Logan and Oklahoma counties, on the south by Pottawatomie County, and on the east by Creek and Okfuskee counties. The Lincoln County Seat is Chandler, which is located in the central part of the county. This location is approximately 63.3 miles southwest of Tulsa and 46.6 miles northeast of Oklahoma City.

Lincoln County has a total area of 966 square miles (952 square miles of land, and 13 square miles of water), ranking 25th out of Oklahoma's 77 counties in terms of total area. The total population of Lincoln County as of the 2010 Census was 34,273 persons, for a population density of 36 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 Lincoln. These are I-44, US-377, US-62, US-177, OK-18, OK-105, OK-99, and OK-102. The nearest interstate highway is I-44, which dissects the county east/west. The county also has an intricate network of county roadways.

Public transportation in Chandler is provided by the Chandler Senior Center, which operates a demand-response service. 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.

Chandler Regional Airport is located just east of Chandler. The primary asphalt runway measures 4,000 feet in length and averages 77 aircraft operations per week. The nearest full-service commercial airport is the Will Rogers World Airport located 55.0 miles southwest in Oklahoma City.

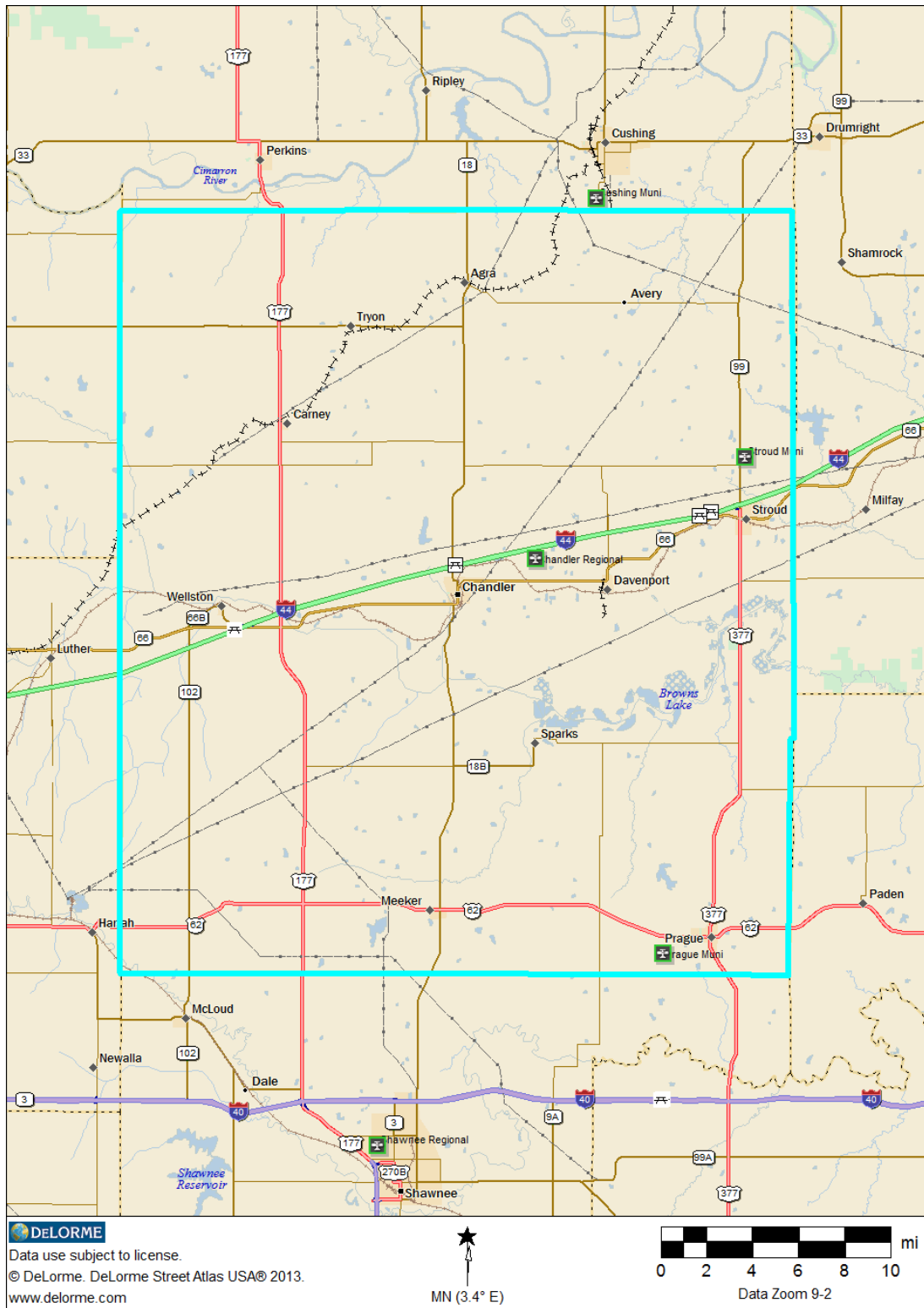
Educational Facilities

All of the county communities have public school facilities. Chandler is served by Chandler Public Schools which operates one high school, one middle school, and two elementary schools. Higher education offerings near Chandler include Oklahoma Baptist University and Saint Gregory's University in nearby Shawnee.

Medical Facilities

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

Lincoln County Area Map



Chandler Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Lincoln 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
Chandler	2,842	3,100	0.87%	3,208	0.69%	3,226	0.11%
Lincoln County	32,080	34,273	0.66%	34,442	0.10%	35,065	0.36%
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 Lincoln County was 34,273 persons as of the 2010 Census, a 0.66% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Lincoln County to be 34,442 persons, and projects that the population will show 0.36% annualized growth over the next five years.

The population of Chandler was 3,100 persons as of the 2010 Census, a 0.87% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Chandler to be 3,208 persons, and projects that the population will show 0.11% annualized growth over the next five years.

The next table presents data regarding household levels in Lincoln 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
Chandler	1,146	1,204	0.49%	1,236	0.53%	1,244	0.13%
Lincoln County	12,178	13,243	0.84%	13,373	0.20%	13,658	0.42%
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
Chandler	747	801	0.70%	846	1.10%	855	0.21%
Lincoln County	9,122	9,629	0.54%	9,727	0.20%	9,938	0.43%
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, Lincoln County had a total of 13,243 households, representing a 0.84% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Lincoln County to have

13,373 households. This number is expected to experience a 0.42% annualized rate of growth over the next five years.

As of 2010, Chandler had a total of 1,204 households, representing a 0.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Chandler to have 1,236 households. This number is expected to experience a 0.13% 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 Lincoln County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Chandler		Lincoln County	
	No.	Percent	No.	Percent
Total Population	3,100		34,238	
White Alone	2,549	82.23%	29,460	86.04%
Black or African American Alone	208	6.71%	615	1.80%
Amer. Indian or Alaska Native Alone	155	5.00%	2,348	6.86%
Asian Alone	0	0.00%	25	0.07%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	0	0.00%	168	0.49%
Two or More Races	188	6.06%	1,622	4.74%

Population by Hispanic or Latino Origin	Chandler		Lincoln County	
	No.	Percent	No.	Percent
Total Population	3,100		34,238	
Hispanic or Latino	70	2.26%	892	2.61%
<i>Hispanic or Latino, White Alone</i>	52	74.29%	624	69.96%
<i>Hispanic or Latino, All Other Races</i>	18	25.71%	268	30.04%
Not Hispanic or Latino	3,030	97.74%	33,346	97.39%
<i>Not Hispanic or Latino, White Alone</i>	2,497	82.41%	28,836	86.48%
<i>Not Hispanic or Latino, All Other Races</i>	533	17.59%	4,510	13.52%

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

In Lincoln County, racial and ethnic minorities comprise 15.78% of the total population. Within Chandler, racial and ethnic minorities represent 19.45% of the population.

Population by Age

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

Lincoln 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	34,273		34,442		35,065			
Age 0 - 4	2,256	6.58%	2,084	6.05%	2,154	6.14%	-1.57%	0.66%
Age 5 - 9	2,373	6.92%	2,194	6.37%	2,086	5.95%	-1.56%	-1.00%
Age 10 - 14	2,496	7.28%	2,430	7.06%	2,205	6.29%	-0.53%	-1.92%
Age 15 - 17	1,616	4.72%	1,520	4.41%	1,525	4.35%	-1.22%	0.07%
Age 18 - 20	1,225	3.57%	1,339	3.89%	1,407	4.01%	1.80%	1.00%
Age 21 - 24	1,351	3.94%	1,668	4.84%	1,955	5.58%	4.31%	3.23%
Age 25 - 34	3,650	10.65%	3,557	10.33%	3,851	10.98%	-0.51%	1.60%
Age 35 - 44	4,178	12.19%	3,885	11.28%	3,643	10.39%	-1.44%	-1.28%
Age 45 - 54	5,349	15.61%	4,826	14.01%	4,223	12.04%	-2.04%	-2.63%
Age 55 - 64	4,527	13.21%	4,865	14.13%	4,982	14.21%	1.45%	0.48%
Age 65 - 74	3,150	9.19%	3,695	10.73%	4,412	12.58%	3.24%	3.61%
Age 75 - 84	1,581	4.61%	1,771	5.14%	1,930	5.50%	2.30%	1.73%
Age 85 and over	521	1.52%	608	1.77%	692	1.97%	3.14%	2.62%
<i>Age 55 and over</i>	<i>9,779</i>	<i>28.53%</i>	<i>10,939</i>	<i>31.76%</i>	<i>12,016</i>	<i>34.27%</i>	<i>2.27%</i>	<i>1.90%</i>
<i>Age 62 and over</i>	<i>6,089</i>	<i>17.77%</i>	<i>6,926</i>	<i>20.11%</i>	<i>7,837</i>	<i>22.35%</i>	<i>2.61%</i>	<i>2.50%</i>
Median Age	40.2		41.3		41.4		0.54%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Lincoln County is 41.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.05% of the population is below the age of 5, while 20.11% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.50% per year.

Chandler Population By Age

	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	3,100		3,208		3,226			
Age 0 - 4	236	7.61%	221	6.89%	230	7.13%	-1.30%	0.80%
Age 5 - 9	219	7.06%	234	7.29%	218	6.76%	1.33%	-1.41%
Age 10 - 14	211	6.81%	229	7.14%	232	7.19%	1.65%	0.26%
Age 15 - 17	134	4.32%	130	4.05%	138	4.28%	-0.60%	1.20%
Age 18 - 20	121	3.90%	120	3.74%	127	3.94%	-0.17%	1.14%
Age 21 - 24	150	4.84%	159	4.96%	175	5.42%	1.17%	1.94%
Age 25 - 34	430	13.87%	419	13.06%	392	12.15%	-0.52%	-1.32%
Age 35 - 44	370	11.94%	371	11.56%	391	12.12%	0.05%	1.06%
Age 45 - 54	406	13.10%	419	13.06%	363	11.25%	0.63%	-2.83%
Age 55 - 64	350	11.29%	365	11.38%	376	11.66%	0.84%	0.60%
Age 65 - 74	254	8.19%	295	9.20%	332	10.29%	3.04%	2.39%
Age 75 - 84	154	4.97%	169	5.27%	165	5.11%	1.88%	-0.48%
Age 85 and over	65	2.10%	77	2.40%	87	2.70%	3.45%	2.47%
<i>Age 55 and over</i>	<i>823</i>	<i>26.55%</i>	<i>906</i>	<i>28.24%</i>	<i>960</i>	<i>29.76%</i>	<i>1.94%</i>	<i>1.16%</i>
<i>Age 62 and over</i>	<i>513</i>	<i>16.55%</i>	<i>574</i>	<i>17.88%</i>	<i>610</i>	<i>18.90%</i>	<i>2.25%</i>	<i>1.24%</i>
Median Age	36.3		37.5		37.6		0.65%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Chandler is 37.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.89% of the population is below the age of 5, while 17.88% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.24% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Chandler		Lincoln County	
	No.	Percent	No.	Percent
Total Families:	714		9,430	
Married-Couple Family:	456	63.87%	7,462	79.13%
With Children Under 18 Years	185	25.91%	2,760	29.27%
No Children Under 18 Years	271	37.96%	4,702	49.86%
Other Family:	258	36.13%	1,968	20.87%
Male Householder, No Wife Present	62	8.68%	455	4.83%
With Children Under 18 Years	13	1.82%	231	2.45%
No Children Under 18 Years	49	6.86%	224	2.38%
Female Householder, No Husband Present	196	27.45%	1,513	16.04%
With Children Under 18 Years	104	14.57%	793	8.41%
No Children Under 18 Years	92	12.89%	720	7.64%
<hr/>				
Total Single Parent Families	117		1,024	
Male Householder	13	11.11%	231	22.56%
Female Householder	104	88.89%	793	77.44%

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

As shown, within Lincoln County, among all families 10.86% are single-parent families, while in Chandler, the percentage is 16.39%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,929		33,895		3,702,515	
Under 18 Years:	669		8,590		933,738	
With One Type of Disability	18	2.69%	365	4.25%	33,744	3.61%
With Two or More Disabilities	7	1.05%	76	0.88%	11,082	1.19%
No Disabilities	644	96.26%	8,149	94.87%	888,912	95.20%
18 to 64 Years:	1,704		19,965		2,265,702	
With One Type of Disability	286	16.78%	2,232	11.18%	169,697	7.49%
With Two or More Disabilities	93	5.46%	1,647	8.25%	149,960	6.62%
No Disabilities	1,325	77.76%	16,086	80.57%	1,946,045	85.89%
65 Years and Over:	556		5,340		503,075	
With One Type of Disability	106	19.06%	1,203	22.53%	95,633	19.01%
With Two or More Disabilities	146	26.26%	1,367	25.60%	117,044	23.27%
No Disabilities	304	54.68%	2,770	51.87%	290,398	57.72%
Total Number of Persons with Disabilities:	656	22.40%	6,890	20.33%	577,160	15.59%

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

Within Lincoln County, 20.33% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Chandler the percentage is 22.40%.

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

2013 Population by Veteran and Disability Status

	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,260		25,305		2,738,788	
Veteran:	253	11.19%	3,350	13.24%	305,899	11.17%
With a Disability	59	23.32%	1,348	40.24%	100,518	32.86%
No Disability	194	76.68%	2,002	59.76%	205,381	67.14%
Non-veteran:	2,007	88.81%	21,955	86.76%	2,432,889	88.83%
With a Disability	572	28.50%	5,101	23.23%	430,610	17.70%
No Disability	1,435	71.50%	16,854	76.77%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Lincoln County, the Census Bureau estimates there are 3,350 veterans, 40.24% of which have one or more disabilities (compared with 32.86% at a statewide level). In Chandler, there are an estimated 253 veterans, 23.32% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Chandler		Lincoln County	
	No.	Percent	No.	Percent
Total Population	3,100		34,273	
Group Quarters Population	168	5.42%	386	1.13%
Institutionalized Population	168	5.42%	342	1.00%
Correctional facilities for adults	105	3.39%	105	0.31%
Juvenile facilities	0	0.00%	29	0.08%
Nursing facilities/Skilled-nursing facilities	63	2.03%	208	0.61%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	44	0.13%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	44	0.13%

Source: 2010 Decennial Census, Table P42

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

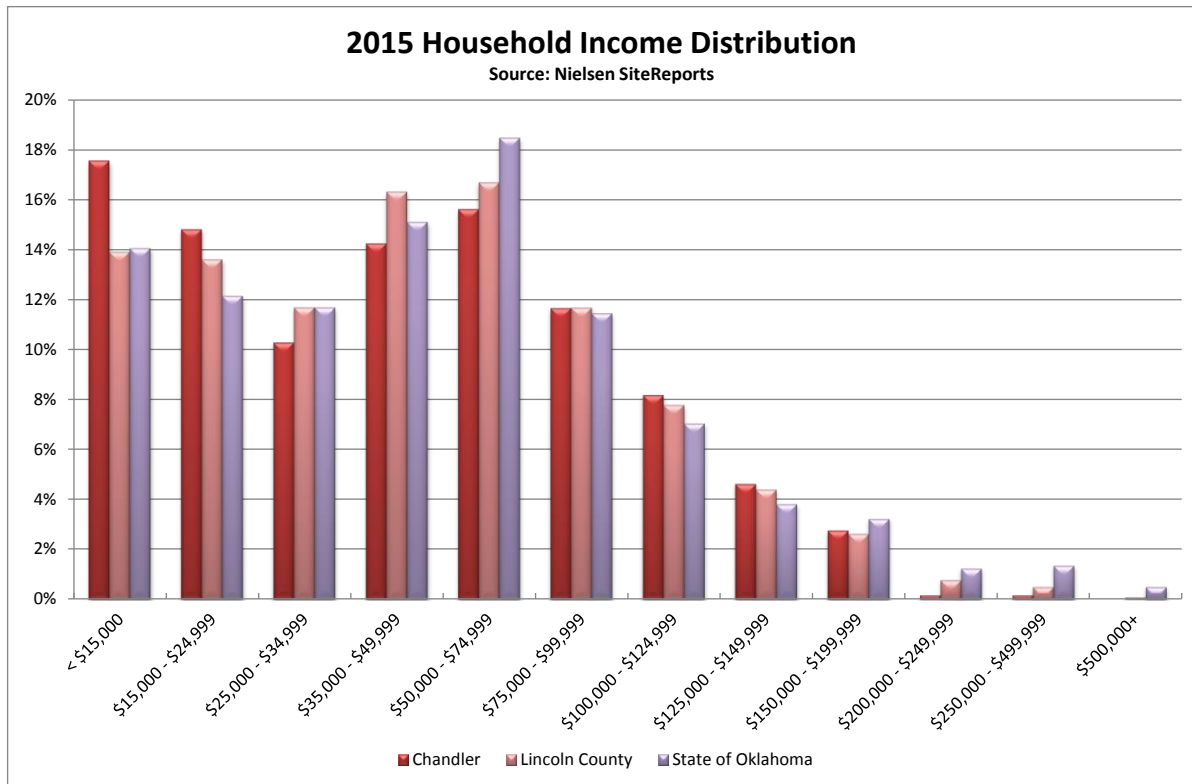
Household Income Levels

Data in the following chart shows the distribution of household income in Lincoln 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						
	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,236		13,373		1,520,327	
< \$15,000	217	17.56%	1,860	13.91%	213,623	14.05%
\$15,000 - \$24,999	183	14.81%	1,819	13.60%	184,613	12.14%
\$25,000 - \$34,999	127	10.28%	1,562	11.68%	177,481	11.67%
\$35,000 - \$49,999	176	14.24%	2,182	16.32%	229,628	15.10%
\$50,000 - \$74,999	193	15.61%	2,231	16.68%	280,845	18.47%
\$75,000 - \$99,999	144	11.65%	1,561	11.67%	173,963	11.44%
\$100,000 - \$124,999	101	8.17%	1,040	7.78%	106,912	7.03%
\$125,000 - \$149,999	57	4.61%	587	4.39%	57,804	3.80%
\$150,000 - \$199,999	34	2.75%	350	2.62%	48,856	3.21%
\$200,000 - \$249,999	2	0.16%	103	0.77%	18,661	1.23%
\$250,000 - \$499,999	2	0.16%	66	0.49%	20,487	1.35%
\$500,000+	0	0.00%	12	0.09%	7,454	0.49%
Median Household Income	\$42,756		\$44,937		\$47,049	
Average Household Income	\$54,559		\$58,019		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Lincoln County is estimated to be \$44,937 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Chandler, median household income is estimated to be \$42,756. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Lincoln 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 Rate	Inflation Rate	Real Growth
Chandler	\$26,833	\$42,756	2.95%	2.40%	0.56%
Lincoln County	\$31,187	\$44,937	2.31%	2.40%	-0.09%
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 Lincoln County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (note that Chandler experienced a faster rate of nominal income growth, which outpaced inflation over the same period). It should be



noted that this trend is not unique to Oklahoma or Lincoln County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Lincoln County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Chandler	16.66%	19.36%	270	0.00%	52.88%
Lincoln County	14.49%	15.93%	144	22.51%	55.36%
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 Lincoln County is estimated to be 15.93% by the American Community Survey. This is an increase of 144 basis points since the 2000 Census. Within Chandler, the poverty rate is estimated to be 19.36%. 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 Lincoln County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

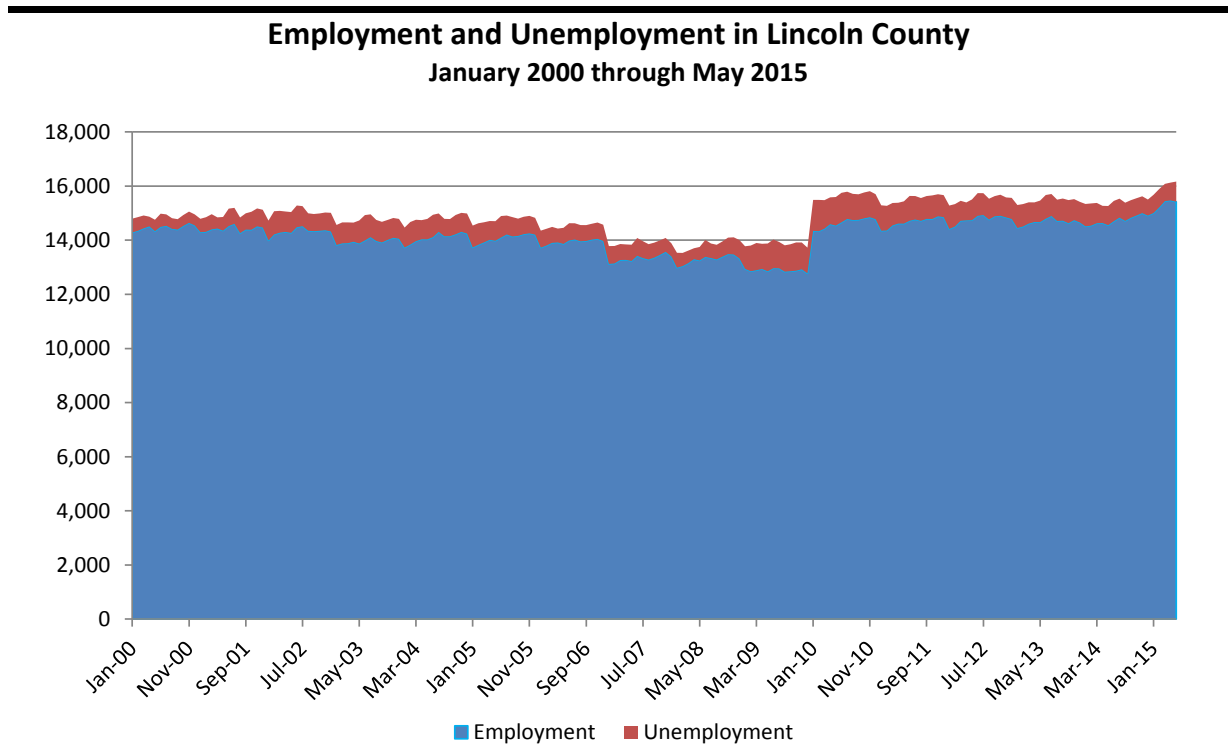
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Lincoln County	14,540	15,421	1.18%	6.8%	4.6%	-220
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Lincoln County was 15,421 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.18% per year. The unemployment rate in May was 4.6%, a decrease of -220 basis points from May 2010, which was 6.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Lincoln County has slightly underperformed both the state and nation in these statistics, though its unemployment rate is below the national average.

Employment Level Trends

The following chart shows total employment and unemployment levels in Lincoln 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

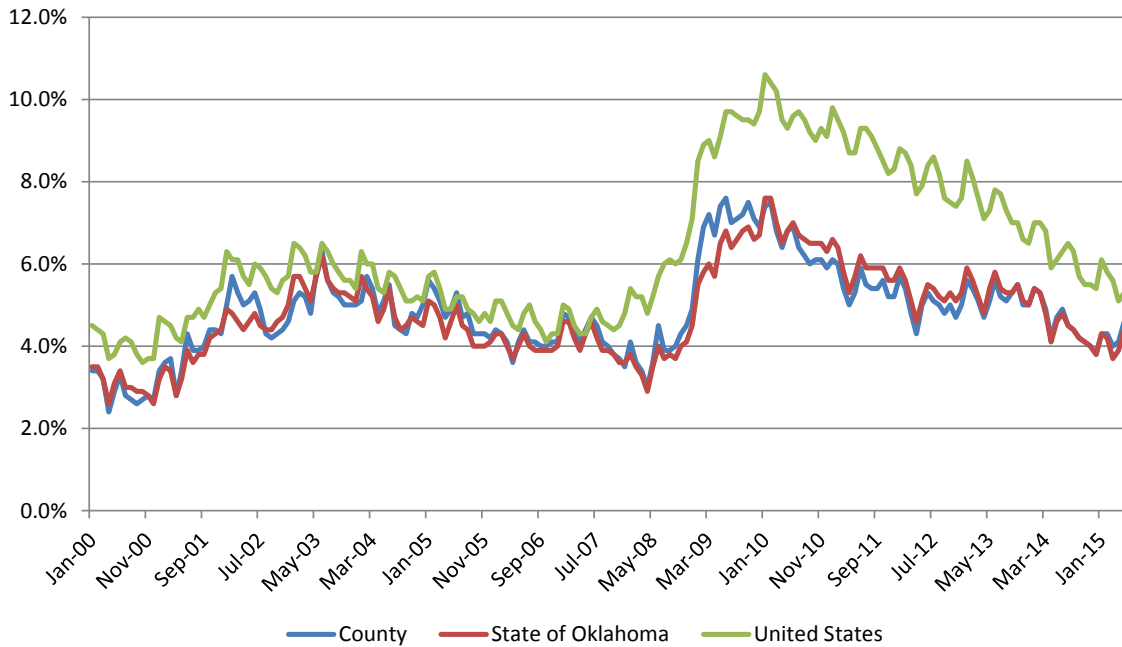
Overall, employment levels in Lincoln County trended downward during the 2000s. Note that the shift in 2010 is only due to a statistical correction on the part of the Bureau of Labor Statistics and does not represent an actual significant increase in employment. Employment growth turned positive within the last two years, and has continued to grow to its current level of 15,421 persons. The number of unemployed persons in May 2015 was 747, out of a total labor force of 16,168 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Lincoln County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.



**Unemployment Rates in Lincoln County, Oklahoma and the United States
January 2000 through May 2015**



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

As shown, unemployment rates in Lincoln 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 4.6%. On the whole, unemployment rates in Lincoln County track very well with statewide figures and are nearly always very near or identical to the statewide unemployment rate. Compared with the United States, unemployment rates in Lincoln County and Oklahoma are and have historically been well below the national average.

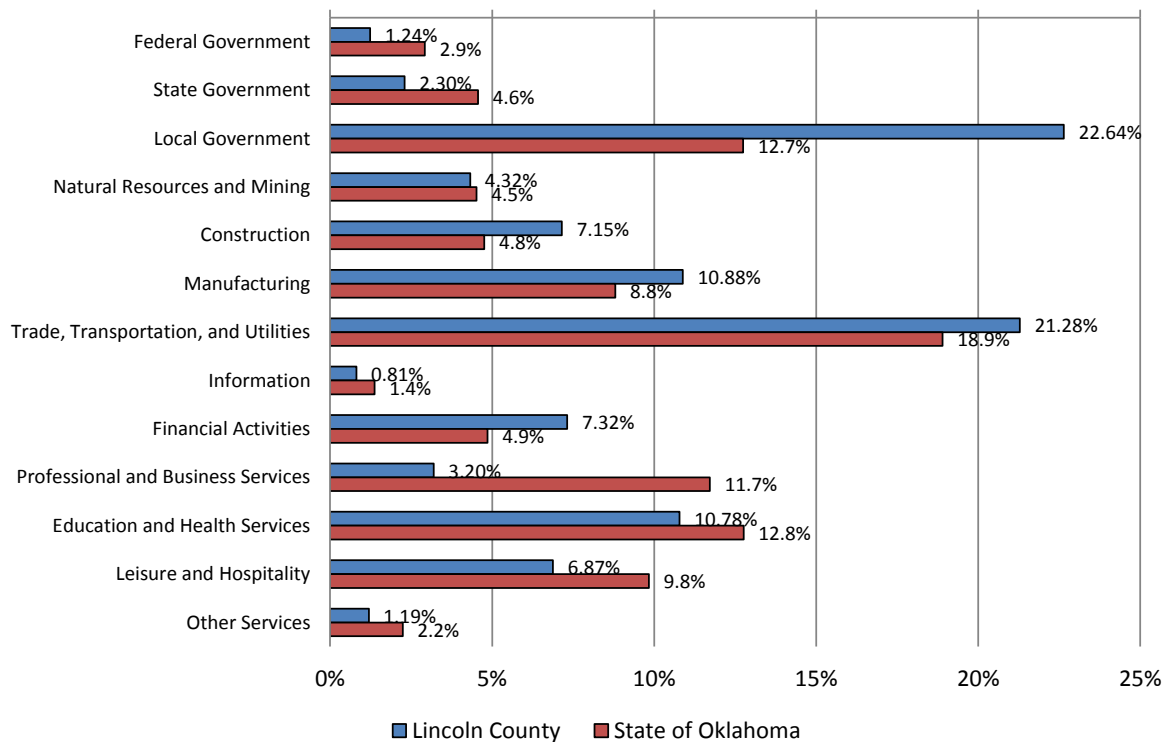
Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Lincoln 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	16	84	1.24%	\$44,665	0.62
State Government	10	156	2.30%	\$37,554	0.69
Local Government	36	1,535	22.64%	\$30,084	2.25
Natural Resources and Mining	25	293	4.32%	\$62,882	2.85
Construction	85	485	7.15%	\$33,549	1.60
Manufacturing	32	738	10.88%	\$40,979	1.22
Trade, Transportation, and Utilities	147	1,443	21.28%	\$34,098	1.11
Information	10	55	0.81%	\$48,076	0.41
Financial Activities	55	496	7.32%	\$49,940	1.30
Professional and Business Services	68	217	3.20%	\$30,370	0.23
Education and Health Services	59	731	10.78%	\$25,103	0.72
Leisure and Hospitality	42	466	6.87%	\$13,004	0.64
Other Services	33	81	1.19%	\$21,249	0.39
Total	616	6,780		\$33,931	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 (21.28%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$34,098 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$62,882 per year.

The rightmost column of the previous table provides location quotients for each industry for Lincoln 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 (Lincoln 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 Lincoln County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 2.85. The next highest location quotient is in local government (2.25). Note that the category of local government also includes tribal government employment.

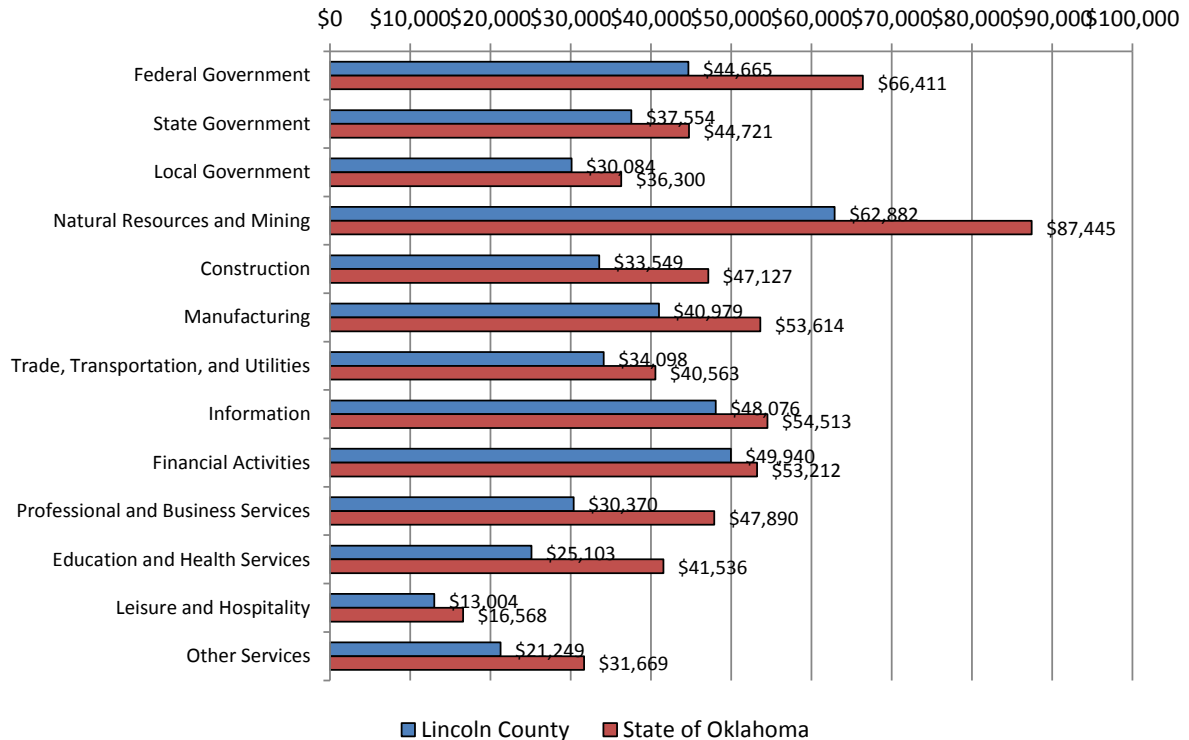
The next table presents average annual pay in Lincoln County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Lincoln County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$44,665	\$66,411	\$75,784	67.3%	58.9%
State Government	\$37,554	\$44,721	\$54,184	84.0%	69.3%
Local Government	\$30,084	\$36,300	\$46,146	82.9%	65.2%
Natural Resources and Mining	\$62,882	\$87,445	\$59,666	71.9%	105.4%
Construction	\$33,549	\$47,127	\$55,041	71.2%	61.0%
Manufacturing	\$40,979	\$53,614	\$62,977	76.4%	65.1%
Trade, Transportation, and Utilities	\$34,098	\$40,563	\$42,988	84.1%	79.3%
Information	\$48,076	\$54,513	\$90,804	88.2%	52.9%
Financial Activities	\$49,940	\$53,212	\$85,261	93.9%	58.6%
Professional and Business Services	\$30,370	\$47,890	\$66,657	63.4%	45.6%
Education and Health Services	\$25,103	\$41,536	\$45,951	60.4%	54.6%
Leisure and Hospitality	\$13,004	\$16,568	\$20,993	78.5%	61.9%
Other Services	\$21,249	\$31,669	\$33,935	67.1%	62.6%
Total	\$33,931	\$43,774	\$51,361	77.5%	66.1%

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, Lincoln County has lower average wages in every employment sector without exception.

Working Families

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

Families by Employment Status and Presence of Children						
	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	714		9,430		961,468	
With Children <18 Years:	302	42.30%	3,784	40.13%	425,517	44.26%
Married Couple:	185	61.26%	2,760	72.94%	281,418	66.14%
Both Parents Employed	92	49.73%	1,507	54.60%	166,700	59.24%
One Parent Employed	77	41.62%	1,055	38.22%	104,817	37.25%
Neither Parent Employed	16	8.65%	198	7.17%	9,901	3.52%
Other Family:	117	38.74%	1,024	27.06%	144,099	33.86%
Male Householder:	13	11.11%	231	22.56%	36,996	25.67%
Employed	0	0.00%	134	58.01%	31,044	83.91%
Not Employed	13	100.00%	97	41.99%	5,952	16.09%
Female Householder:	104	88.89%	793	77.44%	107,103	74.33%
Employed	98	94.23%	649	81.84%	75,631	70.62%
Not Employed	6	5.77%	144	18.16%	31,472	29.38%
Without Children <18 Years:	412	57.70%	5,646	59.87%	535,951	55.74%
Married Couple:	271	65.78%	4,702	83.28%	431,868	80.58%
Both Spouses Employed	101	37.27%	1,717	36.52%	167,589	38.81%
One Spouse Employed	107	39.48%	1,459	31.03%	138,214	32.00%
Neither Spouse Employed	63	23.25%	1,526	32.45%	126,065	29.19%
Other Family:	141	34.22%	944	16.72%	104,083	19.42%
Male Householder:	49	77.78%	224	14.68%	32,243	25.58%
Employed	49	100.00%	155	69.20%	19,437	60.28%
Not Employed	0	0.00%	69	30.80%	12,806	39.72%
Female Householder:	92	65.25%	720	76.27%	71,840	69.02%
Employed	29	31.52%	311	43.19%	36,601	50.95%
Not Employed	63	68.48%	409	56.81%	35,239	49.05%
<i>Total Working Families:</i>	<i>553</i>	<i>77.45%</i>	<i>6,987</i>	<i>74.09%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>267</i>	<i>48.28%</i>	<i>3,345</i>	<i>47.87%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>286</i>	<i>51.72%</i>	<i>3,642</i>	<i>52.13%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Lincoln County, there are 6,987 working families, 47.87% 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 Lincoln County area are presented in the following table.

Major Employers in Lincoln County

Company	Industry / Description
Hiland Dairy Company	Dairy
LaGere & Walkingstick Insurance	Insurance
McDonald's	Restaurant / Fast Food
Miller Truck Line	Trucking
National American Insurance Company	Insurance
National Garment Company	Clothing & Accessories
National Guard	Military
Sac & Fox Nation	Tribal Headquarters / Gaming

As can be seen, Lincoln County has a wide variety of major employers, including dairy distribution, trucking, tribal governments, health care, and a variety of manufacturers in numerous industries. Hiland Dairy operates one of their manufacturing plants in Chandler. The Sac and Fox Nation is headquartered in Lincoln County and operates a casino 15 miles east of Chandler. Several transportation companies are located in Lincoln County, giving them access to both the Tulsa and Oklahoma City markets. The variety of employers should provide Chandler a degree of insulation from cyclical economic fluctuations, which will be observed in its total employment levels.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,152		13,765		1,613,364	
Less than 15 minutes	631	54.77%	4,469	32.47%	581,194	36.02%
15 to 30 minutes	102	8.85%	3,019	21.93%	625,885	38.79%
30 to 45 minutes	168	14.58%	2,433	17.68%	260,192	16.13%
45 to 60 minutes	212	18.40%	2,103	15.28%	74,625	4.63%
60 or more minutes	39	3.39%	1,741	12.65%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Lincoln County, the largest percentage of workers (32.47%) travel less than 15 minutes to work. Although Lincoln County has an active labor market, it also serves to some extent as a bedroom community to the greater Oklahoma City metro area (represented by persons travelling greater than 45 minutes to work).

Means of Transportation

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

	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,205		14,260		1,673,026	
Car, Truck or Van:	1,113	92.37%	13,424	94.14%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,004</i>	<i>90.21%</i>	<i>11,525</i>	<i>85.85%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>109</i>	<i>9.79%</i>	<i>1,899</i>	<i>14.15%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	0	0.00%	4	0.03%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	17	0.12%	3,757	0.22%
Bicycle	0	0.00%	14	0.10%	4,227	0.25%
Walked	39	3.24%	227	1.59%	30,401	1.82%
Other Means	0	0.00%	79	0.55%	14,442	0.86%
Worked at Home	53	4.40%	495	3.47%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Lincoln 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 Lincoln 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
Chandler	1,290	1,403	0.84%	1,447	0.62%
Lincoln County	13,712	15,208	1.04%	15,393	0.24%
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 Lincoln County grew by 0.24% per year, to a total of 15,393 housing units in 2015. In terms of new housing unit construction, Lincoln County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,455		15,180		1,669,828	
1 Unit, Detached	1,312	90.17%	10,903	71.82%	1,219,987	73.06%
1 Unit, Attached	9	0.62%	208	1.37%	34,434	2.06%
Duplex Units	0	0.00%	150	0.99%	34,207	2.05%
3-4 Units	22	1.51%	243	1.60%	42,069	2.52%
5-9 Units	84	5.77%	161	1.06%	59,977	3.59%
10-19 Units	0	0.00%	25	0.16%	57,594	3.45%
20-49 Units	0	0.00%	8	0.05%	29,602	1.77%
50 or More Units	0	0.00%	13	0.09%	30,240	1.81%
Mobile Homes	28	1.92%	3,423	22.55%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	46	0.30%	2,159	0.13%
Total Multifamily Units	106	7.29%	600	3.95%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Lincoln County, 71.82% of housing units are single-family, detached. 3.95% of housing units are multifamily in structure (two or more units per building), while 22.85% of housing units comprise mobile homes, RVs, etc.

Within Chandler, 90.17% of housing units are single-family, detached. 7.29% of housing units are multifamily in structure, while 1.92% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,306		13,256		1,444,081	
Owner Occupied:	841	64.40%	10,157	76.62%	968,736	67.08%
No Bedroom	3	0.36%	23	0.23%	2,580	0.27%
1 Bedroom	15	1.78%	331	3.26%	16,837	1.74%
2 Bedrooms	194	23.07%	2,177	21.43%	166,446	17.18%
3 Bedrooms	492	58.50%	5,968	58.76%	579,135	59.78%
4 Bedrooms	108	12.84%	1,408	13.86%	177,151	18.29%
5 or More Bedrooms	29	3.45%	250	2.46%	26,587	2.74%
Renter Occupied:	465	35.60%	3,099	23.38%	475,345	32.92%
No Bedroom	11	2.37%	103	3.32%	13,948	2.93%
1 Bedroom	100	21.51%	415	13.39%	101,850	21.43%
2 Bedrooms	212	45.59%	1,155	37.27%	179,121	37.68%
3 Bedrooms	115	24.73%	1,244	40.14%	152,358	32.05%
4 Bedrooms	13	2.80%	145	4.68%	24,968	5.25%
5 or More Bedrooms	14	3.01%	37	1.19%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Lincoln County is 76.62%, while 23.38% of housing units are renter occupied. In Chandler, the homeownership rate is 64.40%, while 35.60% of households are renters.

Housing Units Tenure and Household Income

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

Lincoln County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	13,256	10,157	3,099	76.62%	23.38%
Less than \$5,000	354	159	195	44.92%	55.08%
\$5,000 - \$9,999	614	221	393	35.99%	64.01%
\$10,000-\$14,999	1,043	586	457	56.18%	43.82%
\$15,000-\$19,999	931	510	421	54.78%	45.22%
\$20,000-\$24,999	867	564	303	65.05%	34.95%
\$25,000-\$34,999	1,702	1,267	435	74.44%	25.56%
\$35,000-\$49,999	2,007	1,630	377	81.22%	18.78%
\$50,000-\$74,999	2,457	2,153	304	87.63%	12.37%
\$75,000-\$99,999	1,586	1,453	133	91.61%	8.39%
\$100,000-\$149,999	1,254	1,180	74	94.10%	5.90%
\$150,000 or more	441	434	7	98.41%	1.59%
Income Less Than \$25,000	3,809	2,040	1,769	53.56%	46.44%

Source: 2009-2013 American Community Survey, Table B25118

Within Lincoln County as a whole, 46.44% of households with incomes less than \$25,000 are estimated to be renters, while 53.56% are estimated to be homeowners.

Chandler Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,306	841	465	64.40%	35.60%
Less than \$5,000	47	11	36	23.40%	76.60%
\$5,000 - \$9,999	128	18	110	14.06%	85.94%
\$10,000-\$14,999	118	60	58	50.85%	49.15%
\$15,000-\$19,999	137	45	92	32.85%	67.15%
\$20,000-\$24,999	107	64	43	59.81%	40.19%
\$25,000-\$34,999	120	81	39	67.50%	32.50%
\$35,000-\$49,999	195	147	48	75.38%	24.62%
\$50,000-\$74,999	180	161	19	89.44%	10.56%
\$75,000-\$99,999	153	133	20	86.93%	13.07%
\$100,000-\$149,999	107	107	0	100.00%	0.00%
\$150,000 or more	14	14	0	100.00%	0.00%
Income Less Than \$25,000	537	198	339	36.87%	63.13%

Source: 2009-2013 American Community Survey, Table B25118

Within Chandler, 63.13% of households with incomes less than \$25,000 are estimated to be renters, while 36.87% 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						
	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,306		13,256		1,444,081	
Owner Occupied:	841	64.40%	10,157	76.62%	968,736	67.08%
Built 2010 or Later	3	0.36%	93	0.92%	10,443	1.08%
Built 2000 to 2009	83	9.87%	1,595	15.70%	153,492	15.84%
Built 1990 to 1999	62	7.37%	1,693	16.67%	125,431	12.95%
Built 1980 to 1989	78	9.27%	1,717	16.90%	148,643	15.34%
Built 1970 to 1979	115	13.67%	2,063	20.31%	184,378	19.03%
Built 1960 to 1969	88	10.46%	754	7.42%	114,425	11.81%
Built 1950 to 1959	113	13.44%	830	8.17%	106,544	11.00%
Built 1940 to 1949	42	4.99%	332	3.27%	50,143	5.18%
Built 1939 or Earlier	257	30.56%	1,080	10.63%	75,237	7.77%
Median Year Built:		1961		1980		1977
Renter Occupied:	465	35.60%	3,099	23.38%	475,345	32.92%
Built 2010 or Later	13	2.80%	19	0.61%	5,019	1.06%
Built 2000 to 2009	29	6.24%	245	7.91%	50,883	10.70%
Built 1990 to 1999	11	2.37%	330	10.65%	47,860	10.07%
Built 1980 to 1989	48	10.32%	431	13.91%	77,521	16.31%
Built 1970 to 1979	21	4.52%	636	20.52%	104,609	22.01%
Built 1960 to 1969	87	18.71%	310	10.00%	64,546	13.58%
Built 1950 to 1959	55	11.83%	316	10.20%	54,601	11.49%
Built 1940 to 1949	63	13.55%	228	7.36%	31,217	6.57%
Built 1939 or Earlier	138	29.68%	584	18.84%	39,089	8.22%
Median Year Built:		1956		1972		1975
Overall Median Year Built:		1961		1978		1976

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

Within Lincoln County, 14.73% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Chandler the percentage is 9.80%.

70.01% of housing units in Lincoln County were built prior to 1990, while in Chandler the percentage is 84.61%. These figures compare with the statewide figure of 72.78%. This data shows that while the age of Lincoln County's housing stock is relatively similar to the rest of Oklahoma, Chandler's housing stock is moderately older.

Substandard Housing

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

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

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

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

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

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Chandler	1,306	17	1.30%	25	1.91%	7	0.54%
Lincoln County	13,256	103	0.78%	178	1.34%	430	3.24%
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 Lincoln County, 0.78% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.34% 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. This data suggests that substandard housing is relatively more prevalent in Lincoln County compared with the rest of the state.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,455		15,180		1,669,828	
Total Vacant Units	149	10.24%	1,924	12.67%	225,747	13.52%
For rent	0	0.00%	207	10.76%	43,477	19.26%
Rented, not occupied	0	0.00%	19	0.99%	9,127	4.04%
For sale only	26	17.45%	246	12.79%	23,149	10.25%
Sold, not occupied	6	4.03%	72	3.74%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	172	8.94%	39,475	17.49%
For migrant workers	0	0.00%	9	0.47%	746	0.33%
Other vacant	117	78.52%	1,199	62.32%	101,155	44.81%
Homeowner Vacancy Rate	2.98%		2.35%		2.31%	
Rental Vacancy Rate	0.00%		6.23%		8.24%	

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

Within Lincoln County, the overall housing vacancy rate is estimated to be 12.67%. The homeowner vacancy rate is estimated to be 2.35%, while the rental vacancy rate is estimated to be 6.23%.

In Chandler, the overall housing vacancy rate is estimated to be 10.24%. The homeowner vacancy rate is estimated to be 2.98%, while the rental vacancy rate is estimated to be 0.00%. Taken together, it appears that rental vacancy in Chandler and Lincoln County is much lower than the rest of the state.

Building Permits

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

Chandler

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	12	\$114,323	0	N/A
2005	1	\$108,000	0	N/A
2006	6	\$157,667	0	N/A
2007	6	\$204,333	0	N/A
2008	3	\$118,755	24	\$57,500
2009	1	\$250,000	0	N/A
2010	6	\$66,333	0	N/A
2011	3	\$322,667	0	N/A
2012	6	\$131,500	0	N/A
2013	2	\$110,000	0	N/A
2014	3	\$133,333	0	N/A

Source: United States Census Bureau Building Permits Survey

In Chandler, building permits for 73 housing units were issued between 2004 and 2014, for an average of 7 units per year. 67.12% of these housing units were single family homes, and 32.88% consisted of multifamily units.

New Construction Activity

For Ownership:

There has been substantial new single-family housing construction in Lincoln County, though most appears to be constructed on rural, unplatted acreages outside of Chandler. Homes have also been built in and around Agra, Carney, Davenport, Meeker, Prague, and Stroud. Within Chandler, higher-end homes have been built in the Timber Ridge III addition (typically over 2,500 square feet in size), and more affordable homes have been built on infill lots.

Although some reasonably affordable homes have been built in Lincoln County (under \$150,000), many homes are priced well above this amount. The average sale price for homes built in Lincoln County after 2010 (and sold after January 2014) is estimated to be \$246,690 or \$123.87 per square foot, which is well above what could be afforded by a household earning at or less than median household income for Lincoln County (estimated to be \$44,937 in 2015).

For Rent:

A market rate rental property was constructed in 2009, Chandler Estates. It comprises 24 two-bedroom apartment units which rent for \$575 per month. There has been no other significant new rental development in Chandler in many years, and none is currently proposed to our knowledge (though there has been a proposal to renovate Chandler Place / Chandler Village, which is a USDA / LIHTC property for family occupancy).

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Lincoln 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

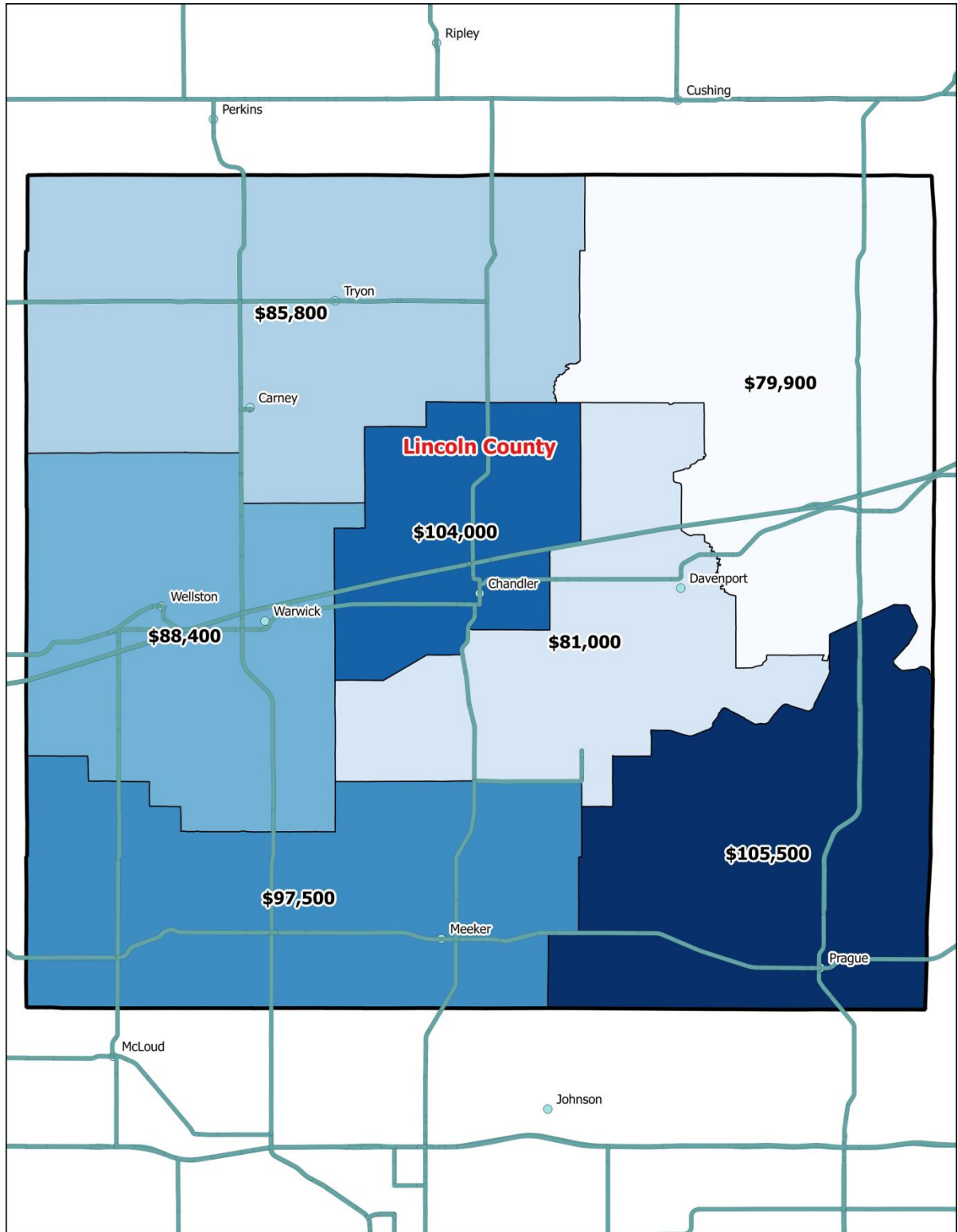
	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	841		10,157		968,736	
Less than \$10,000	0	0.00%	345	3.40%	20,980	2.17%
\$10,000 to \$14,999	19	2.26%	332	3.27%	15,427	1.59%
\$15,000 to \$19,999	0	0.00%	178	1.75%	13,813	1.43%
\$20,000 to \$24,999	8	0.95%	299	2.94%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	251	2.47%	16,060	1.66%
\$30,000 to \$34,999	28	3.33%	344	3.39%	19,146	1.98%
\$35,000 to \$39,999	73	8.68%	290	2.86%	14,899	1.54%
\$40,000 to \$49,999	86	10.23%	605	5.96%	39,618	4.09%
\$50,000 to \$59,999	59	7.02%	508	5.00%	45,292	4.68%
\$60,000 to \$69,999	93	11.06%	730	7.19%	52,304	5.40%
\$70,000 to \$79,999	39	4.64%	499	4.91%	55,612	5.74%
\$80,000 to \$89,999	46	5.47%	582	5.73%	61,981	6.40%
\$90,000 to \$99,999	54	6.42%	447	4.40%	51,518	5.32%
\$100,000 to \$124,999	69	8.20%	952	9.37%	119,416	12.33%
\$125,000 to \$149,999	106	12.60%	736	7.25%	96,769	9.99%
\$150,000 to \$174,999	19	2.26%	872	8.59%	91,779	9.47%
\$175,000 to \$199,999	34	4.04%	448	4.41%	53,304	5.50%
\$200,000 to \$249,999	23	2.73%	581	5.72%	69,754	7.20%
\$250,000 to \$299,999	3	0.36%	418	4.12%	41,779	4.31%
\$300,000 to \$399,999	58	6.90%	440	4.33%	37,680	3.89%
\$400,000 to \$499,999	11	1.31%	103	1.01%	13,334	1.38%
\$500,000 to \$749,999	13	1.55%	129	1.27%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	3,764	0.39%
\$1,000,000 or more	0	0.00%	68	0.67%	5,018	0.52%
Median Home Value:		\$83,400		\$92,600		\$112,800

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

The median value of owner-occupied homes in Lincoln County is \$92,600. This is -17.9% lower than the statewide median, which is \$112,800. The median home value in Chandler is estimated to be \$83,400.

The geographic distribution of home values in Lincoln County can be visualized by the following map. As can be seen, the highest home values in Lincoln County are in and around Chandler, and rural areas of southeastern Lincoln County. The lowest home values are in the northeastern part of the county, and the areas south and east of Chandler.

Lincoln County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Lincoln 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			
	Chandler Median Value	Lincoln County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$168,400	\$188,900
Built 2000 to 2009	\$148,400	\$158,000	\$178,000
Built 1990 to 1999	\$145,800	\$102,800	\$147,300
Built 1980 to 1989	\$55,700	\$85,000	\$118,300
Built 1970 to 1979	\$92,600	\$87,500	\$111,900
Built 1960 to 1969	\$103,200	\$80,900	\$97,100
Built 1950 to 1959	\$66,700	\$82,300	\$80,300
Built 1940 to 1949	\$46,700	\$67,100	\$67,900
Built 1939 or Earlier	\$62,900	\$63,600	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Chandler Single Family Sales Activity

The following tables show single family sales data for Chandler, separated between two, three and four bedroom units, as well as all housing units as a whole.

Chandler Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	10	5	9	6	3
Median List Price	\$57,900	\$45,000	\$59,900	\$37,750	\$59,000
Median Sale Price	\$48,950	\$41,000	\$55,000	\$36,300	\$55,000
Sale/List Price Ratio	89.9%	89.9%	92.0%	88.7%	93.2%
Median Square Feet	1,102	1,098	1,300	1,074	906
Median Price/SF	\$42.62	\$39.72	\$46.77	\$32.25	\$50.97
Med. Days on Market	130	88	113	47	279

Source: OKC MLS

Chandler Single Family Sales Activity**Three Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	33	30	41	51	44
Median List Price	\$99,900	\$96,200	\$108,500	\$114,500	\$113,500
Median Sale Price	\$97,400	\$92,480	\$107,245	\$110,000	\$106,500
Sale/List Price Ratio	97.4%	96.5%	95.2%	96.5%	94.8%
Median Square Feet	1,557	1,530	1,598	1,614	1,586
Median Price/SF	\$62.63	\$63.74	\$65.15	\$73.10	\$69.14
Med. Days on Market	97	94	64	85	53

Source: OKC MLS

Chandler Single Family Sales Activity**Four Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	8	14	13	8
Median List Price	\$149,950	\$110,000	\$161,200	\$129,500	\$202,000
Median Sale Price	\$144,500	\$109,000	\$149,950	\$120,000	\$195,250
Sale/List Price Ratio	94.5%	90.4%	95.2%	98.5%	97.1%
Median Square Feet	2,350	2,132	2,282	2,215	2,280
Median Price/SF	\$77.98	\$50.80	\$65.67	\$52.58	\$86.57
Med. Days on Market	143	83	190	67	56

Source: OKC MLS

Chandler Single Family Sales Activity**All Bedroom Types**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	52	45	68	73	57
Median List Price	\$99,700	\$94,900	\$114,450	\$111,999	\$115,000
Median Sale Price	\$93,125	\$87,500	\$109,750	\$108,900	\$107,000
Sale/List Price Ratio	95.1%	95.3%	95.0%	96.5%	95.1%
Median Square Feet	1,535	1,560	1,706	1,614	1,640
Median Price/SF	\$59.89	\$55.24	\$61.75	\$65.20	\$67.52
Med. Days on Market	104	84	68	74	56

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 2.95% per year. The median sale price was \$107,000 in 2015, for a median price per square foot of \$67.52/SF. The median sale price to list price ratio was 95.1%, with median days on market of 56 days. Taken together it appears the Chandler housing market has been strengthening over the past several years.

Foreclosure Rates

The next table presents foreclosure rate data for Lincoln 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
Lincoln County	1.8%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	42

* 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 Lincoln County was 1.8% in May 2014. The county ranked 42 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 lower rates of foreclosure in Oklahoma, it is unlikely that foreclosures have had a disproportionate effect on the local housing market.

Rental Market

This section will discuss supply and demand factors for the rental market in Lincoln 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 Lincoln 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						
	Chandler		Lincoln County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	465		3,099		475,345	
With cash rent:	397		2,405		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	2,109	0.44%
\$150 to \$199	14	3.01%	32	1.03%	4,268	0.90%
\$200 to \$249	0	0.00%	63	2.03%	8,784	1.85%
\$250 to \$299	0	0.00%	40	1.29%	8,413	1.77%
\$300 to \$349	35	7.53%	176	5.68%	9,107	1.92%
\$350 to \$399	0	0.00%	89	2.87%	10,932	2.30%
\$400 to \$449	39	8.39%	230	7.42%	15,636	3.29%
\$450 to \$499	97	20.86%	316	10.20%	24,055	5.06%
\$500 to \$549	12	2.58%	226	7.29%	31,527	6.63%
\$550 to \$599	66	14.19%	243	7.84%	33,032	6.95%
\$600 to \$649	15	3.23%	238	7.68%	34,832	7.33%
\$650 to \$699	13	2.80%	155	5.00%	32,267	6.79%
\$700 to \$749	25	5.38%	170	5.49%	30,340	6.38%
\$750 to \$799	31	6.67%	104	3.36%	27,956	5.88%
\$800 to \$899	17	3.66%	133	4.29%	45,824	9.64%
\$900 to \$999	19	4.09%	102	3.29%	34,153	7.18%
\$1,000 to \$1,249	14	3.01%	41	1.32%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	25	0.81%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	22	0.71%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	68	14.62%	694	22.39%	43,236	9.10%
Median Gross Rent	\$551		\$556		\$699	

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

Median gross rent in Lincoln County is estimated to be \$556, which is -20.5% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Chandler is estimated to be \$551.

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			
	Chandler Median Rent	Lincoln County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$579	\$841
Built 1990 to 1999	-	\$525	\$715
Built 1980 to 1989	\$827	\$581	\$693
Built 1970 to 1979	-	\$518	\$662
Built 1960 to 1969	\$715	\$654	\$689
Built 1950 to 1959	\$487	\$576	\$714
Built 1940 to 1949	-	\$485	\$673
Built 1939 or Earlier	\$570	\$563	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

Chandler Rental Survey Data

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

Chandler Rental Properties									
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy	
Chandler Place / Village	USDA / LIHTC - Family	1983	1	1	643	30%	N/A	0.00%	
Chandler Place / Village	USDA / LIHTC - Family	1983	2	1	836	30%	N/A	0.00%	
Chandler Place / Village	USDA / LIHTC - Family	1983	3	1	950	30%	N/A	0.00%	
Hilltop Apartments	Market Rate	1980s	2	1	830	\$450	\$0.542	8.00%	
Westgate Apartments	Market Rate	1970s	N/A	1	N/A	\$395	N/A	8.00%	
Westgate Apartments	Market Rate	1970s	1	1	N/A	\$425	N/A	8.00%	
Westgate Apartments	Market Rate	1970s	2	1	N/A	\$450	N/A	8.00%	
Westgate Apartments	Market Rate	1970s	3	1	N/A	\$500	N/A	8.00%	
Westgate Apartments	Market Rate	1970s	4	1	N/A	\$550	N/A	8.00%	
Chandler Estates	Market Rate	2009	2	1	750	\$575	\$0.767	12.50%	
Allison Park Apartments	USDA - Elderly	1978	1	1	650	30%	N/A	0.00%	

The previous rent surveys encompass over 150 rental units in five complexes. These properties are located throughout the community and provide a good indication of the availability and rental

structure of multifamily property. Chandler Place and Chandler Village are technically two properties, but they are adjacent and operated as a single property comprising 60 units total. They are under the Affordable Housing Tax Credit program and also receive USDA rental assistance. Allison Park is also a USDA property, intended for senior occupancy. The other properties are market rate units; Chandler Estates is notable as it is of recent construction, and had three available units (out of 24) as of late 2015.

Rental Market Vacancy – Chandler

The developments outlined previously report occupancy levels typically above 92% (excepting Chandler Estates, which had three vacant units out of 24, for 12.5% vacancy). These occupancy levels are typical of well-maintained and poorly maintained properties alike. The USDA units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units in Chandler was reported at 0.00% by the Census Bureau as of the most recent American Community Survey: this figure is likely not reflective of the current market, though we note that HUD also reports 98% occupancy among all HUD-assisted housing units in Lincoln County.



Allison Park Apartments



Chandler Estates



Westgate Apartments



Hilltop Apartments



Chandler Place 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 Lincoln 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.

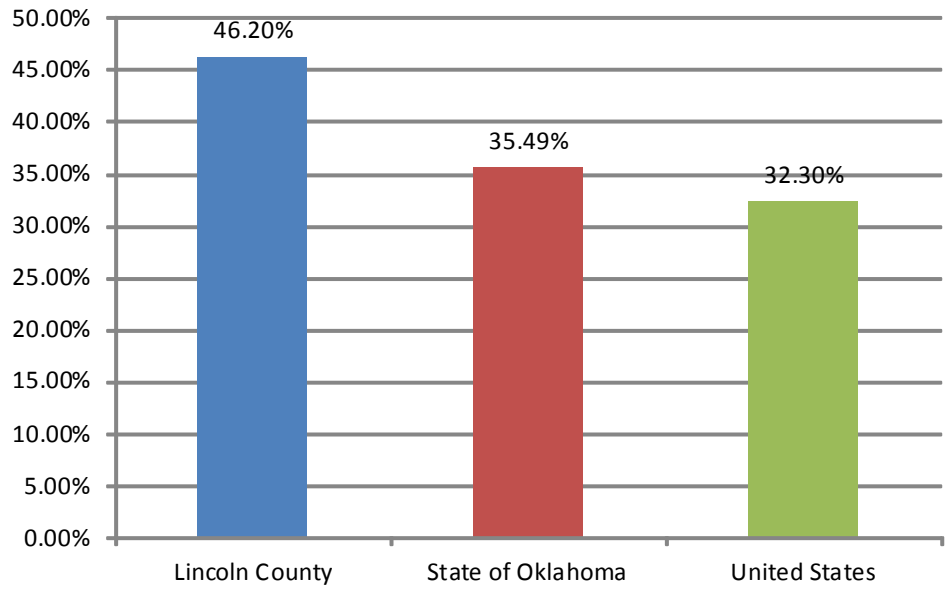
HUD Programs in Lincoln County

Lincoln County	# Units	Occupancy Rate	Avg.	Tenant Contribution	Federal Contribution	% of Total Rent
			Household Income			
Public Housing	84	100%	\$11,412	\$200	\$270	42.58%
Housing Choice Vouchers	32	95%	\$11,323	\$298	\$315	48.57%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	21	95%	\$12,359	\$261	\$207	55.75%
Summary of All HUD Programs	137	98%	\$11,545	\$232	\$270	46.20%
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 137 housing units located within Lincoln County, with an overall occupancy rate of 98%. The average household income among households living in these units is \$11,545. Total monthly rent for these units averages \$501, with the federal contribution averaging \$270 (53.80%) and the tenant's contribution averaging \$232 (46.20%).

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.



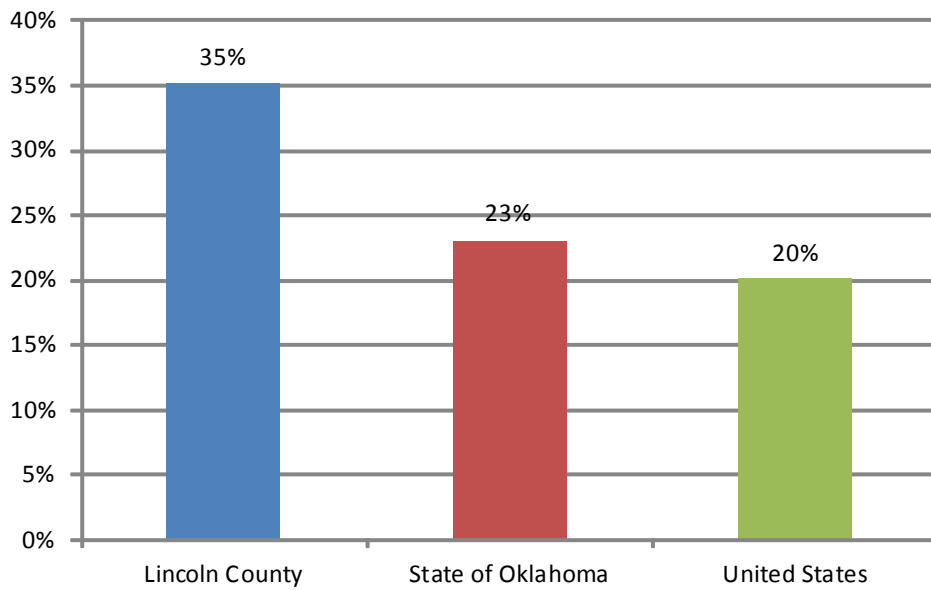
Demographics of Persons in HUD Programs in Lincoln County

		% Single	% w/		% Age 62+	% Minority
Lincoln County	# Units	Mothers	Disability	% Age 62+	w/ Disability	
Public Housing	84	21%	32%	35%	62%	12%
Housing Choice Vouchers	32	13%	53%	42%	77%	23%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	21	0%	22%	91%	20%	5%
Summary of All HUD Programs	137	16%	35%	45%	52%	13%
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

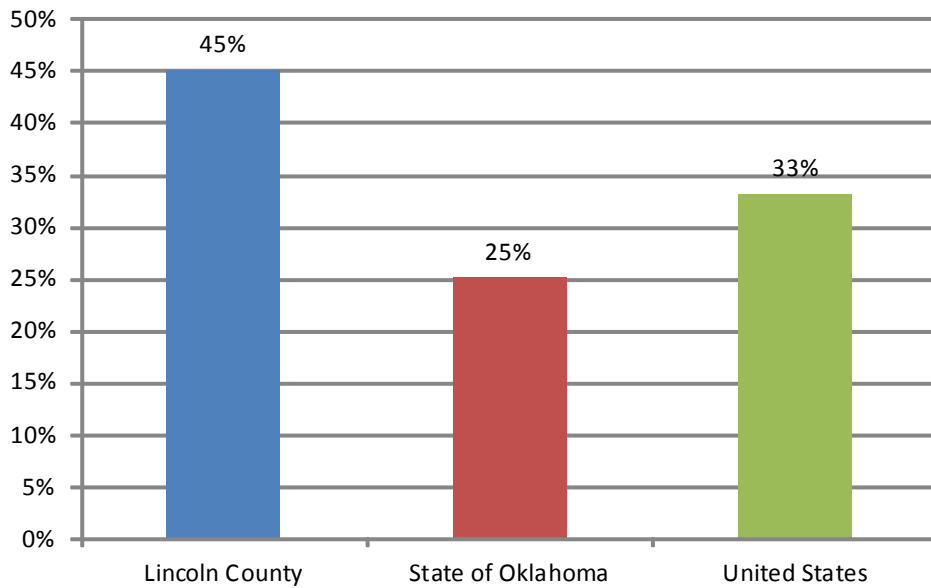
16% of housing units are occupied by single parents with female heads of household. 35% of households have at least one person with a disability. 45% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 52% have one or more disabilities. Finally, 13% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

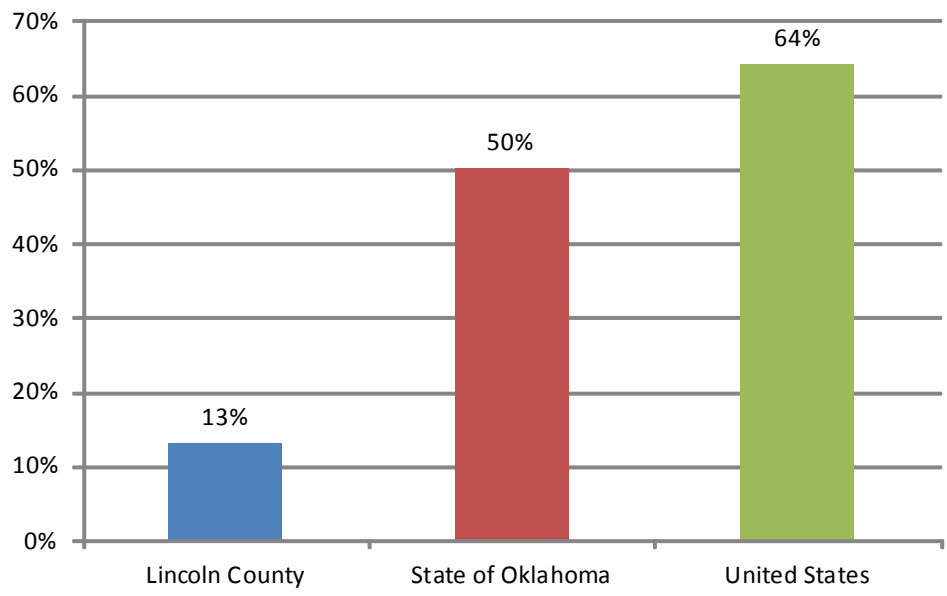
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Lincoln 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 Lincoln 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.

Lincoln County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	690		820	
Cost Burden Less Than 30%	160	23.19%	195	23.78%
Cost Burden Between 30%-50%	205	29.71%	190	23.17%
Cost Burden Greater Than 50%	290	42.03%	355	43.29%
Not Computed (no/negative income)	35	5.07%	85	10.37%
Income 30%-50% HAMFI	880		710	
Cost Burden Less Than 30%	560	63.64%	295	41.55%
Cost Burden Between 30%-50%	160	18.18%	290	40.85%
Cost Burden Greater Than 50%	160	18.18%	125	17.61%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,705		540	
Cost Burden Less Than 30%	1,285	75.37%	440	81.48%
Cost Burden Between 30%-50%	355	20.82%	100	18.52%
Cost Burden Greater Than 50%	65	3.81%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,125		215	
Cost Burden Less Than 30%	945	84.00%	210	97.67%
Cost Burden Between 30%-50%	145	12.89%	4	1.86%
Cost Burden Greater Than 50%	35	3.11%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	10,100		2,885	
Cost Burden Less Than 30%	8,435	83.51%	1,740	60.31%
Cost Burden Between 30%-50%	1,070	10.59%	584	20.24%
Cost Burden Greater Than 50%	560	5.54%	480	16.64%
Not Computed (no/negative income)	35	0.35%	85	2.95%

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

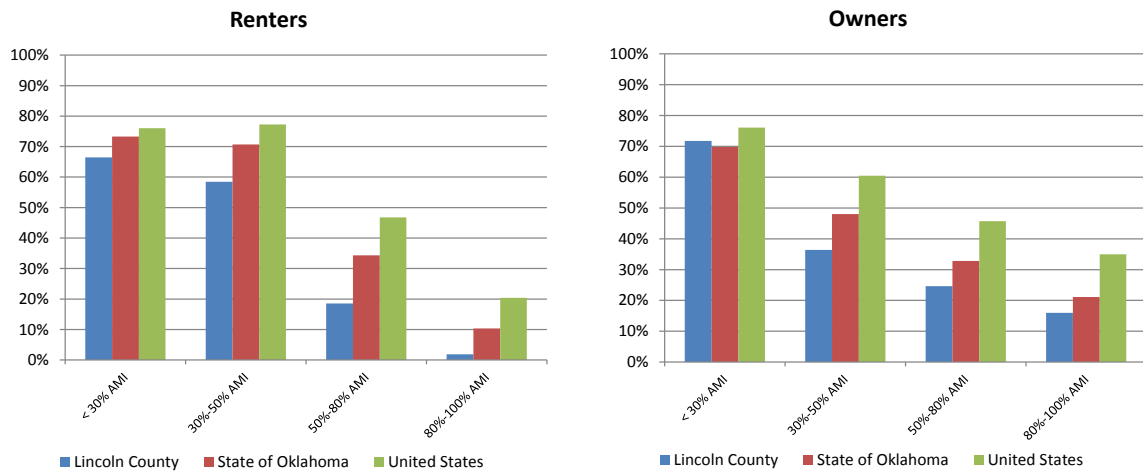
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Lincoln County with the State of Oklahoma as a whole, and the United States.

Lincoln 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	690	71.74%	820	66.46%
Income 30%-50% HAMFI	880	36.36%	710	58.45%
Income 50%-80% HAMFI	1,705	24.63%	540	18.52%
Income 80%-100% HAMFI	1,125	16.00%	215	1.86%
All Incomes	10,100	16.14%	2,885	36.88%

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.



Lincoln County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	690		820	
Between 1.0 and 1.5 Persons per Room	10	1.45%	45	5.49%
More than 1.5 Persons per Room	15	2.17%	20	2.44%
Lacks Complete Kitchen or Plumbing	10	1.45%	10	1.22%
Income 30%-50% HAMFI	880		710	
Between 1.0 and 1.5 Persons per Room	4	0.45%	55	7.75%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.70%	30	4.23%
Income 50%-80% HAMFI	1,705		540	
Between 1.0 and 1.5 Persons per Room	35	2.05%	45	8.33%
More than 1.5 Persons per Room	15	0.88%	0	0.00%
Lacks Complete Kitchen or Plumbing	60	3.52%	0	0.00%
Income 80%-100% HAMFI	1,125		215	
Between 1.0 and 1.5 Persons per Room	4	0.36%	4	1.86%
More than 1.5 Persons per Room	4	0.36%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	1.86%
All Incomes	10,100		2,885	
Between 1.0 and 1.5 Persons per Room	138	1.37%	153	5.30%
More than 1.5 Persons per Room	34	0.34%	20	0.69%
Lacks Complete Kitchen or Plumbing	120	1.19%	48	1.66%

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

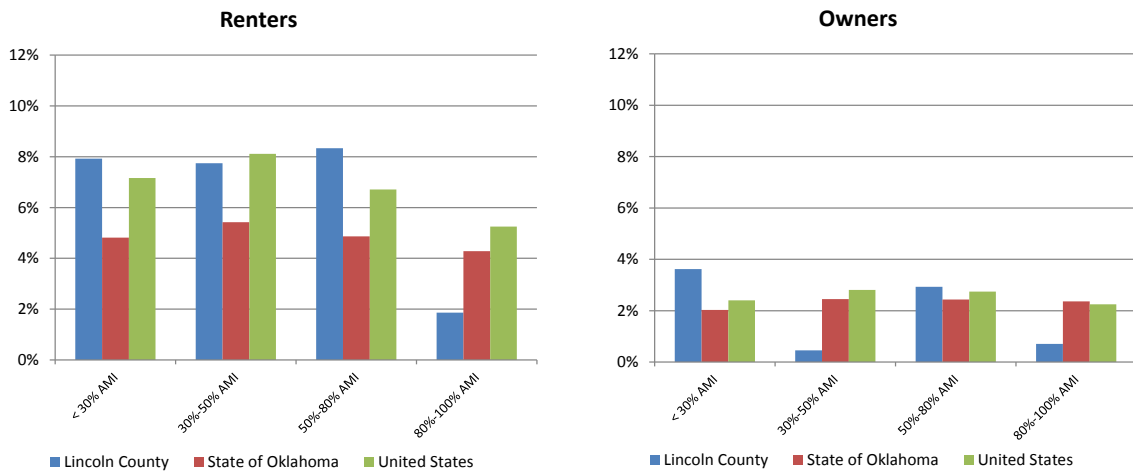
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Lincoln County, Oklahoma and the nation.

Lincoln 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	690	3.62%	820	7.93%	820
Income 30%-50% HAMFI	880	0.45%	710	7.75%	710
Income 50%-80% HAMFI	1,705	2.93%	540	8.33%	540
Income 80%-100% HAMFI	1,125	0.71%	215	1.86%	215
All Incomes	10,100	1.70%	2,885	6.00%	2,885

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 Lincoln County, the state and the nation.

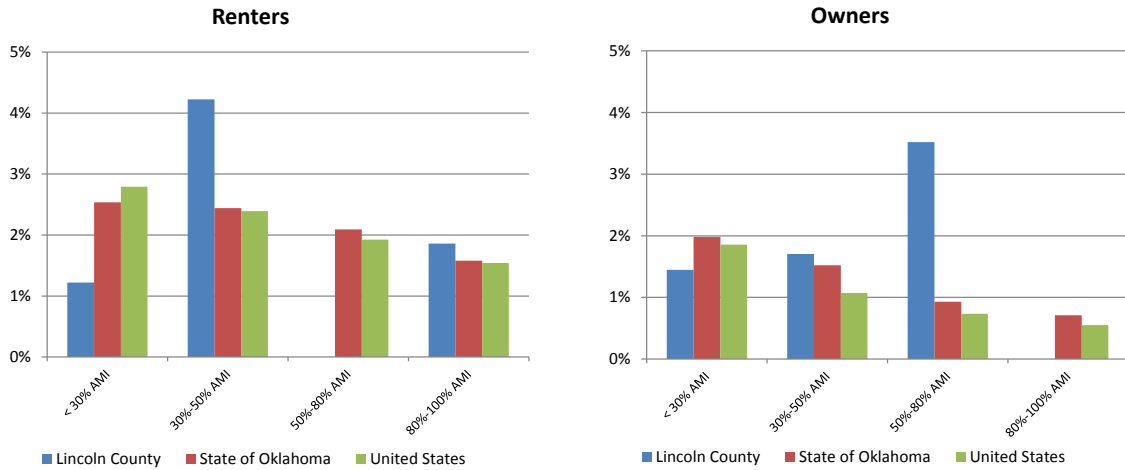
Lincoln County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	690	1.45%	820	1.22%	
Income 30%-50% HAMFI	880	1.70%	710	4.23%	
Income 50%-80% HAMFI	1,705	3.52%	540	0.00%	
Income 80%-100% HAMFI	1,125	0.00%	215	1.86%	
All Incomes	10,100	1.19%	2,885	1.66%	

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.

Lincoln County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	Total	No. w/ Cost > 30%	Pct. w/ Cost > 30%
		Income	Income	Income	Income	Income
Income < 30% HAMFI	690	500	72.46%	820	544	66.34%
Elderly Family	110	80	72.73%	10	10	100.00%
Small Family (2-4 persons)	185	130	70.27%	360	225	62.50%
Large Family (5 or more persons)	70	65	92.86%	50	24	48.00%
Elderly Non-Family	185	155	83.78%	120	105	87.50%
Non-Family, Non-Elderly	145	70	48.28%	280	180	64.29%
Income 30%-50% HAMFI	880	319	36.25%	710	424	59.72%
Elderly Family	140	30	21.43%	35	30	85.71%
Small Family (2-4 persons)	235	95	40.43%	275	125	45.45%
Large Family (5 or more persons)	60	24	40.00%	45	34	75.56%
Elderly Non-Family	365	145	39.73%	140	95	67.86%
Non-Family, Non-Elderly	75	25	33.33%	220	140	63.64%
Income 50%-80% HAMFI	1,705	419	24.57%	540	105	19.44%
Elderly Family	410	75	18.29%	65	10	15.38%
Small Family (2-4 persons)	565	180	31.86%	215	65	30.23%
Large Family (5 or more persons)	180	49	27.22%	60	0	0.00%
Elderly Non-Family	355	45	12.68%	85	15	17.65%
Non-Family, Non-Elderly	195	70	35.90%	110	15	13.64%
Income 80%-100% HAMFI	1,125	180	16.00%	215	4	1.86%
Elderly Family	235	50	21.28%	20	4	20.00%
Small Family (2-4 persons)	525	60	11.43%	105	0	0.00%
Large Family (5 or more persons)	85	15	17.65%	10	0	0.00%
Elderly Non-Family	90	15	16.67%	0	0	N/A
Non-Family, Non-Elderly	195	40	20.51%	80	0	0.00%
All Incomes	10,100	1,631	16.15%	2,885	1,077	37.33%
Elderly Family	1,900	264	13.89%	180	54	30.00%
Small Family (2-4 persons)	4,915	610	12.41%	1,255	415	33.07%
Large Family (5 or more persons)	935	157	16.79%	210	58	27.62%
Elderly Non-Family	1,215	385	31.69%	375	215	57.33%
Non-Family, Non-Elderly	1,135	215	18.94%	865	335	38.73%

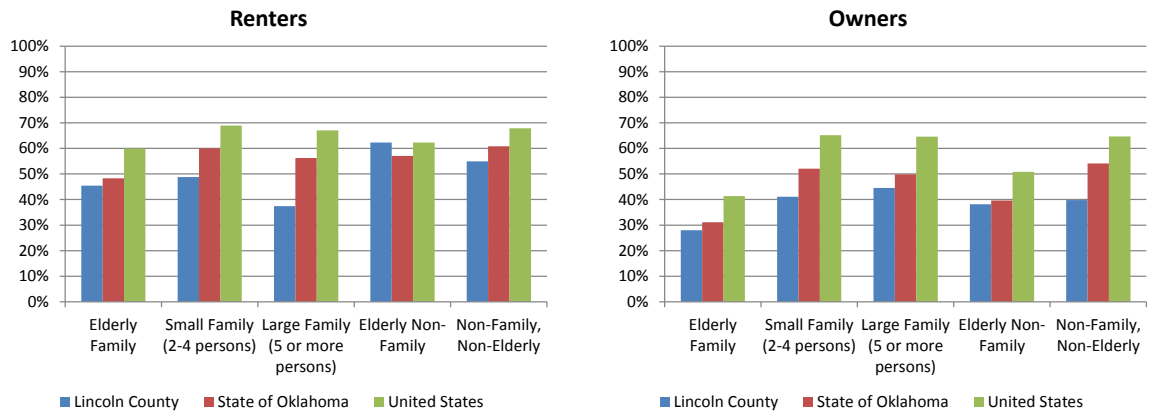
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Lincoln 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	3,275	1,238	37.80%	2,070	1,073	51.84%
Elderly Family	660	185	28.03%	110	50	45.45%
Small Family (2-4 persons)	985	405	41.12%	850	415	48.82%
Large Family (5 or more persons)	310	138	44.52%	155	58	37.42%
Elderly Non-Family	905	345	38.12%	345	215	62.32%
Non-Family, Non-Elderly	415	165	39.76%	610	335	54.92%

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).



Lincoln 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	690	505	73.19%	820	600	73.17%
Elderly Family	110	80	72.73%	10	10	100.00%
Small Family (2-4 persons)	185	130	70.27%	360	255	70.83%
Large Family (5 or more persons)	70	65	92.86%	50	45	90.00%
Elderly Non-Family	185	155	83.78%	120	105	87.50%
Non-Family, Non-Elderly	145	75	51.72%	280	185	66.07%
Income 30%-50% HAMFI	880	340	38.64%	710	485	68.31%
Elderly Family	140	30	21.43%	35	30	85.71%
Small Family (2-4 persons)	235	100	42.55%	275	165	60.00%
Large Family (5 or more persons)	60	30	50.00%	45	35	77.78%
Elderly Non-Family	365	150	41.10%	140	90	64.29%
Non-Family, Non-Elderly	75	30	40.00%	220	165	75.00%
Income 50%-80% HAMFI	1,705	500	29.33%	540	150	27.78%
Elderly Family	410	75	18.29%	65	10	15.38%
Small Family (2-4 persons)	565	220	38.94%	215	65	30.23%
Large Family (5 or more persons)	180	85	47.22%	60	45	75.00%
Elderly Non-Family	355	50	14.08%	85	15	17.65%
Non-Family, Non-Elderly	195	70	35.90%	110	15	13.64%
Income Greater than 80% of HAMFI	6,825	580	8.50%	810	59	7.28%
Elderly Family	1,240	80	6.45%	70	15	21.43%
Small Family (2-4 persons)	3,930	265	6.74%	405	30	7.41%
Large Family (5 or more persons)	625	105	16.80%	55	4	7.27%
Elderly Non-Family	310	40	12.90%	30	0	0.00%
Non-Family, Non-Elderly	720	90	12.50%	260	10	3.85%
All Incomes	10,100	1,925	19.06%	2,880	1,294	44.93%
Elderly Family	1,900	265	13.95%	180	65	36.11%
Small Family (2-4 persons)	4,915	715	14.55%	1,255	515	41.04%
Large Family (5 or more persons)	935	285	30.48%	210	129	61.43%
Elderly Non-Family	1,215	395	32.51%	375	210	56.00%
Non-Family, Non-Elderly	1,135	265	23.35%	870	375	43.10%

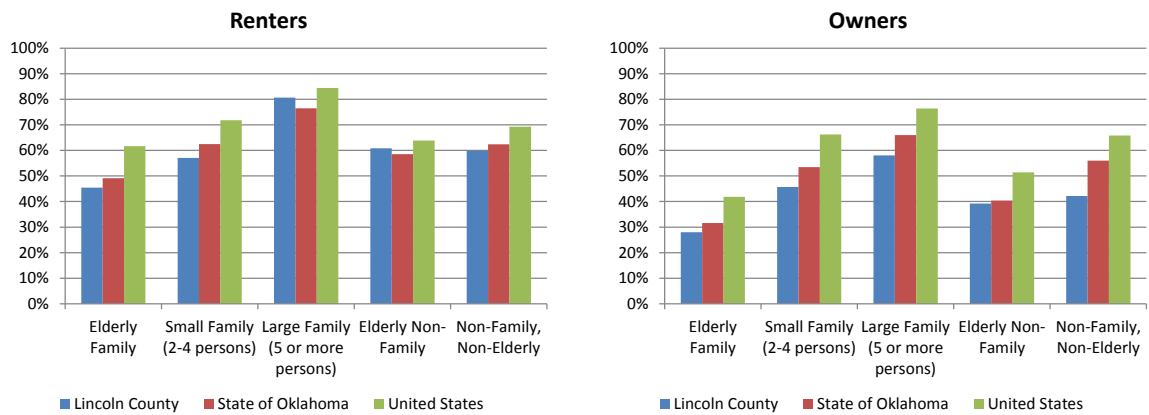
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Lincoln 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	3,275	1,345	41.07%	2,070	59.66%
Elderly Family	660	185	28.03%	110	45.45%
Small Family (2-4 persons)	985	450	45.69%	850	57.06%
Large Family (5 or more persons)	310	180	58.06%	155	80.65%
Elderly Non-Family	905	355	39.23%	345	60.87%
Non-Family, Non-Elderly	415	175	42.17%	610	59.84%

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 Lincoln 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.”



Lincoln County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	685	500	73.0%	820	600	73.2%
White alone, non-Hispanic	545	385	70.6%	670	505	75.4%
Black or African-American alone	25	25	100.0%	59	30	50.8%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	44	40	90.9%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	15	78.9%	4	0	0.0%
Other (including multiple races)	50	35	70.0%	89	65	73.0%
Income 30%-50% HAMFI	880	340	38.6%	710	490	69.0%
White alone, non-Hispanic	810	310	38.3%	560	400	71.4%
Black or African-American alone	8	4	50.0%	19	4	21.1%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	19	15	78.9%	95	80	84.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	30	0	0.0%
Other (including multiple races)	35	10	28.6%	4	4	100.0%
Income 50%-80% HAMFI	1,705	505	29.6%	540	150	27.8%
White alone, non-Hispanic	1,515	445	29.4%	470	135	28.7%
Black or African-American alone	15	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	100	45	45.0%	44	4	9.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	0	0.0%	15	0	0.0%
Other (including multiple races)	55	10	18.2%	10	10	100.0%
Income 80%-100% HAMFI	1,125	190	16.9%	215	10	4.7%
White alone, non-Hispanic	970	150	15.5%	190	10	5.3%
Black or African-American alone	70	25	35.7%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	60	10	16.7%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	0	0	N/A
Other (including multiple races)	20	0	0.0%	25	0	0.0%
All Incomes	10,095	1,930	19.1%	2,885	1,305	45.2%
White alone, non-Hispanic	9,055	1,635	18.1%	2,395	1,100	45.9%
Black or African-American alone	162	58	35.8%	93	34	36.6%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	393	140	35.6%	184	84	45.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	107	23	21.5%	73	4	5.5%
Other (including multiple races)	365	65	17.8%	143	79	55.2%

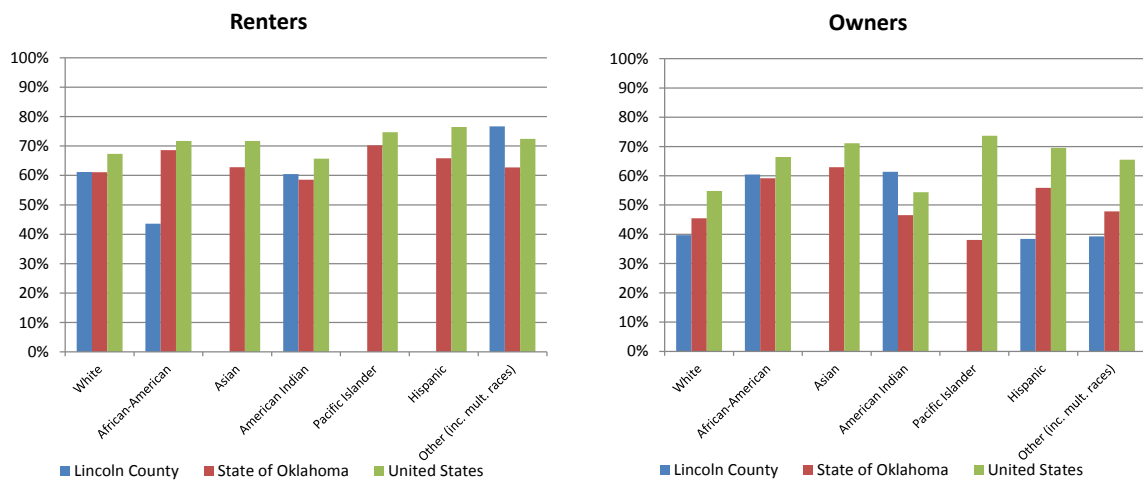
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Lincoln 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	3,270	1,345	41.13%	2,070	59.90%
White alone, non-Hispanic	2,870	1,140	39.72%	1,700	61.18%
Black or African-American alone	48	29	60.42%	78	43.59%
Asian alone	0	0	N/A	0	N/A
American Indian alone	163	100	61.35%	139	60.43%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	39	15	38.46%	49	0.00%
Other (including multiple races)	140	55	39.29%	103	76.70%

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 Lincoln County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 960 renter households that are cost overburdened, and 815 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 240 renter households that are cost overburdened, and 410 homeowners that are cost overburdened.



- 76.6% of renters with incomes less than 80% of Area Median Income, reporting “other” or multiple races (as opposed to a single race or ethnicity) have one or more housing problems. Among homeowners (with incomes less than 80% of Area Median Income), 61.53% of Native American homeowners and 60.42% of African-American homeowners 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 Lincoln 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 Lincoln 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.

Lincoln County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	218	67	285
Less than 30% AMI	6.83%	28.42%	15	19	34
Less than 50% AMI	15.54%	53.03%	34	35	69
Less than 60% AMI	18.65%	63.64%	41	42	83
Less than 80% AMI	32.43%	71.75%	71	48	119

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.

Lincoln 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	30.84%	19.24%	67	13	80
Elderly less than 30% AMI	2.92%	4.51%	6	3	9
Elderly less than 50% AMI	7.92%	10.57%	17	7	24
Elderly less than 60% AMI	9.50%	12.69%	21	8	29
Elderly less than 80% AMI	15.50%	15.77%	34	11	44

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.

Lincoln 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)	38.91%	39.58%	85	26	111
Disabled less than 30% AMI	4.16%	11.63%	9	8	17
Disabled less than 50% AMI	9.60%	25.52%	21	17	38
Disabled less than 60% AMI	11.52%	30.63%	25	20	46
Disabled less than 80% AMI	16.98%	33.16%	37	22	59

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.

Lincoln 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%	218	67	285
Total Veteran Demand	13.24%	13.24%	29	9	38
Veterans with Disabilities	5.33%	5.33%	12	4	15
Veterans Below Poverty	1.22%	1.22%	3	1	3
Disabled Veterans Below Poverty	0.63%	0.63%	1	0	2

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).

Lincoln County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	218	67	285
Total Working Families	52.71%	52.71%	115	35	150
Working Families with Children Present	25.23%	25.23%	55	17	72

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 285 housing units will be needed in Lincoln County over the next five years. Of those units:

- 83 will be needed by households earning less than 60% of Area Median Income
- 29 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 46 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- Three will be needed by veterans living below the poverty line
- 72 will be needed by working families with children present

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