

Housing Needs Assessment
Pawnee 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:

December 1, 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
 Pawnee County
 IRR - Tulsa/OKC File No. 140-2015-0072

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
December 31, 2015
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Pawnee County is projected to grow by 0.08% per year over the next five years, underperforming the State of Oklahoma.
2. Pawnee County is projected to need a total of 38 housing units for ownership and 11 housing units for rent over the next five years.
3. Median Household Income in Pawnee County is estimated to be \$45,129 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Pawnee County is estimated to be 14.15%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Pawnee County are higher than the state averages.
5. Home values and rental rates in Pawnee County are lower than the state averages.
6. Average sale price for homes in Pawnee was \$61,091 in 2015, with an average price per square foot of \$37.90. The average year of construction for homes sold in 2015 is estimated to be 1944
7. Approximately 33.10% of renters and 14.86% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number:30 Injuries:282 Fatalities:19 Damages (1996-2014): \$1,010,000.00
5. Social Vulnerability: Below state score at the county level; most vulnerable by census tract is in the populated area of Pawnee
6. Floodplain: updated flood maps not available

Homelessness Specific Findings

1. Pawnee County is located in the North Central Oklahoma Continuum of Care.
2. There are an estimated 201 homeless individuals in this area, 154 of which are identified as sheltered.
3. There is no record of homeless youth and young adults in this region.
4. The largest subpopulations of homeless in OK 500 include: the chronically homeless (29), chronic substance abusers (23), and domestic violence victims (24).
5. The population of domestic violence victims in this area is disproportionately high.
6. Permanent housing options are significantly limited. More funds should be diverted to meet the long term housing needs of the mentally ill, substance abusers, and victims of domestic violence.

Fair Housing Specific Findings

1. Units located further than 15 miles from a hospital: 37
2. Units located in a food desert: 20

Lead-Based Paint Specific Findings

1. We estimate there are 1,243 occupied housing units in Pawnee County with lead-based paint hazards.
2. 570 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 197 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 Pawnee 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 Pawnee 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 Pawnee 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 Pawnee County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Pawnee County area.

Effective Date of Consultation

The Pawnee County area was inspected and research was performed during December, 2015. The effective date of this analysis is December 1, 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 Pawnee County area was inspected during December, 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

Pawnee County Analysis

Area Information

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

Pawnee County is located in north central Oklahoma. The county is bordered on the north and east by Osage County, on the west by Noble and Payne counties, and on the south by Payne and Creek counties. The Pawnee County Seat is Pawnee, which is located in the west central part of the county. This location is approximately 55.9 miles northwest of Tulsa and 92.4 miles northeast of Oklahoma City.

Pawnee County has a total area of 595 square miles (568 square miles of land, and 27 square miles of water), ranking 64th out of Oklahoma's 77 counties in terms of total area. The total population of Pawnee County as of the 2010 Census was 16,577 persons, for a population density of 29 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 Pawnee. These are US-412, US-64, OK-15, OK-18, OK-99, and OK-48. The nearest interstate highway is I-244, which is located approximately 16.8 miles east of the county. The county also has an intricate network of county roadways.

Public transportation is provided by Cimarron Public Transit System, which operates a demand-response service throughout the county. 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.

Cleveland Municipal Airport is located 22.8 miles east in Cleveland. The primary asphalt runway measures 4,000 feet in length. The nearest full-service commercial airport is the Tulsa International Airport, located 63.9 miles east in Tulsa.

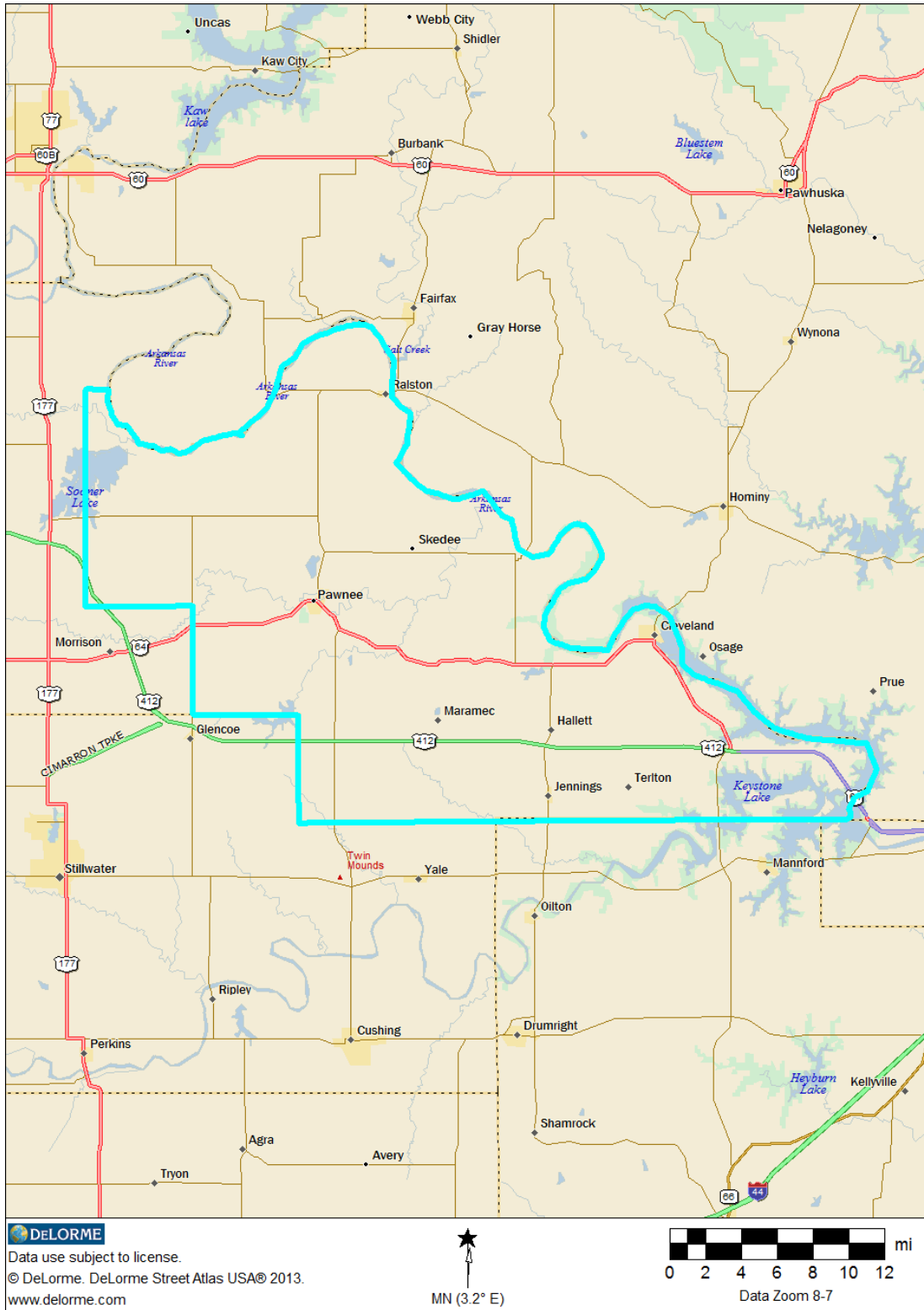
Educational Facilities

All of the county communities have public school facilities. Pawnee is served by Pawnee Public Schools which operates one high school, one middle school, and one elementary school. Higher education offerings near Pawnee include Oklahoma State University, located 25.5 miles southwest in Stillwater, as well as Langston University (in Langston) and Northern Oklahoma College in Tonkawa.

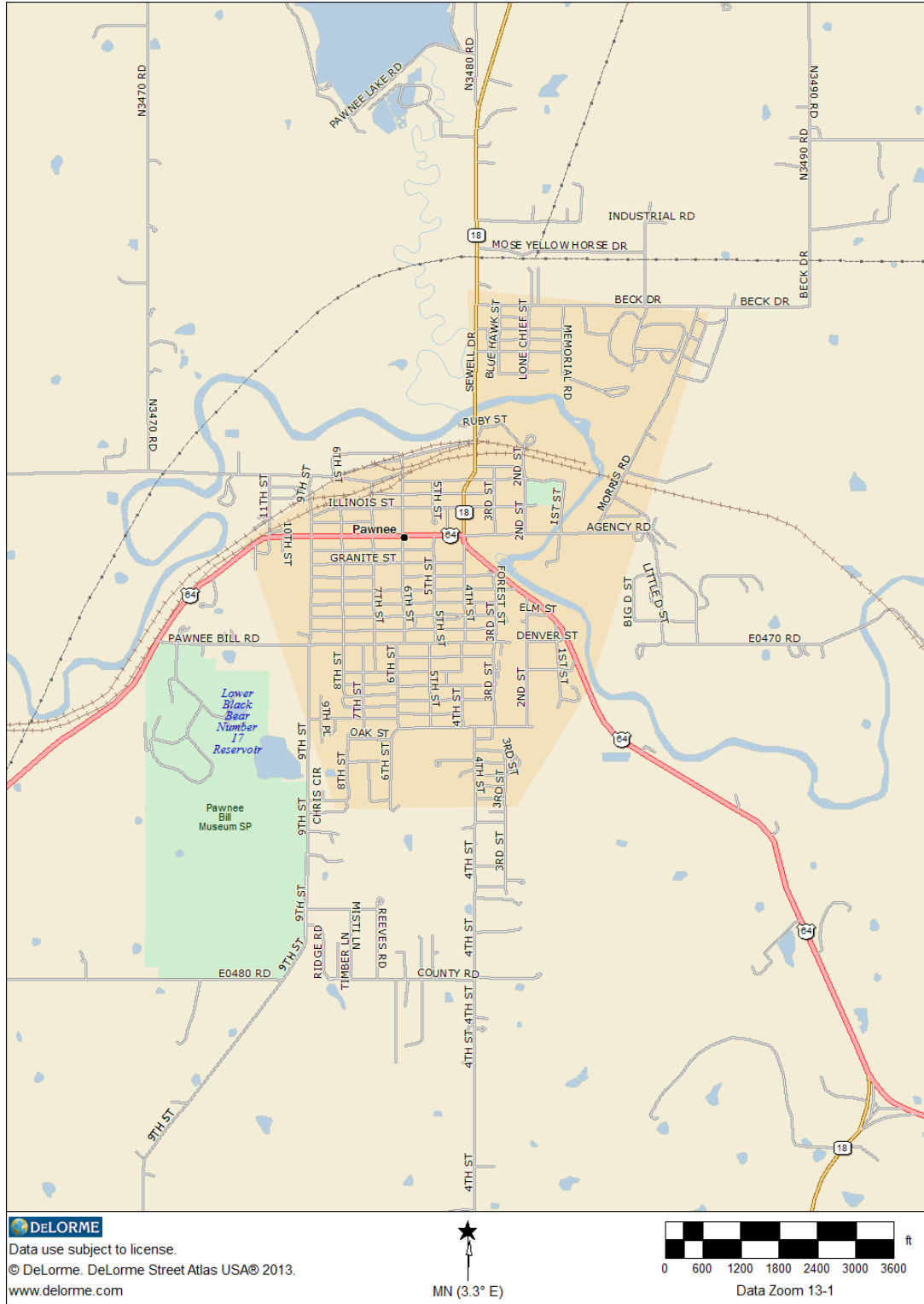
Medical Facilities

Medical services are provided by Pawnee Indian Health Service, an acute-care hospital offering surgical, emergency, and in and outpatient's services for tribal members living within the county. Additionally, the Cleveland Area Hospital, located 22.5 miles east in Cleveland, offers additional medical care. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Pawnee County Area Map



Pawnee Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Pawnee 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
Pawnee	2,230	2,196	-0.15%	2,157	-0.36%	2,104	-0.50%
Pawnee County	16,612	16,577	-0.02%	16,440	-0.17%	16,507	0.08%
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 Pawnee County was 16,577 persons as of the 2010 Census, a -0.02% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pawnee County to be 16,440 persons, and projects that the population will show 0.08% annualized growth over the next five years.

The population of Pawnee was 2,196 persons as of the 2010 Census, a -0.15% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pawnee to be 2,157 persons, and projects that the population will show -0.50% annualized decline over the next five years.

The next table presents data regarding household levels in Pawnee 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
Pawnee	878	862	-0.18%	841	-0.49%	818	-0.55%
Pawnee County	6,383	6,486	0.16%	6,476	-0.03%	6,525	0.15%
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
Pawnee	581	542	-0.69%	535	-0.26%	520	-0.57%
Pawnee County	4,747	4,546	-0.43%	4,546	0.00%	4,585	0.17%
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, Pawnee County had a total of 6,486 households, representing a 0.16% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pawnee County to have 6,476 households. This number is expected to experience a 0.15% annualized rate of decline over the next five years.

As of 2010, Pawnee had a total of 862 households, representing a -0.18% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pawnee to have 841 households. This number is expected to experience a -0.55% annualized rate of decline over the next five years.

Population by Race and Ethnicity

The next table presents data regarding the racial and ethnic composition of Pawnee County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Pawnee		Pawnee County	
	No.	Percent	No.	Percent
Total Population	2,248		16,592	
White Alone	1,442	64.15%	13,333	80.36%
Black or African American Alone	74	3.29%	159	0.96%
Amer. Indian or Alaska Native Alone	585	26.02%	1,644	9.91%
Asian Alone	0	0.00%	56	0.34%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	13	0.08%
Some Other Race Alone	11	0.49%	65	0.39%
Two or More Races	136	6.05%	1,322	7.97%

Population by Hispanic or Latino Origin	Pawnee		Pawnee County	
	No.	Percent	No.	Percent
Total Population	2,248		16,592	
Hispanic or Latino	85	3.78%	388	2.34%
<i>Hispanic or Latino, White Alone</i>	74	87.06%	224	57.73%
<i>Hispanic or Latino, All Other Races</i>	11	12.94%	164	42.27%
Not Hispanic or Latino	2,163	96.22%	16,204	97.66%
<i>Not Hispanic or Latino, White Alone</i>	1,368	63.25%	13,109	80.90%
<i>Not Hispanic or Latino, All Other Races</i>	795	36.75%	3,095	19.10%

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

In Pawnee County, racial and ethnic minorities comprise 20.99% of the total population. Within Pawnee, racial and ethnic minorities represent 39.15% of the population.

Population by Age

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

Pawnee 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	16,577		16,440		16,507			
Age 0 - 4	1,055	6.36%	998	6.07%	998	6.05%	-1.10%	0.00%
Age 5 - 9	1,121	6.76%	1,041	6.33%	986	5.97%	-1.47%	-1.08%
Age 10 - 14	1,175	7.09%	1,128	6.86%	1,032	6.25%	-0.81%	-1.76%
Age 15 - 17	735	4.43%	697	4.24%	694	4.20%	-1.06%	-0.09%
Age 18 - 20	586	3.54%	621	3.78%	646	3.91%	1.17%	0.79%
Age 21 - 24	634	3.82%	792	4.82%	891	5.40%	4.55%	2.38%
Age 25 - 34	1,711	10.32%	1,707	10.38%	1,823	11.04%	-0.05%	1.32%
Age 35 - 44	2,079	12.54%	1,873	11.39%	1,713	10.38%	-2.07%	-1.77%
Age 45 - 54	2,477	14.94%	2,212	13.45%	1,996	12.09%	-2.24%	-2.03%
Age 55 - 64	2,281	13.76%	2,347	14.28%	2,293	13.89%	0.57%	-0.46%
Age 65 - 74	1,609	9.71%	1,831	11.14%	2,153	13.04%	2.62%	3.29%
Age 75 - 84	835	5.04%	884	5.38%	939	5.69%	1.15%	1.21%
Age 85 and over	279	1.68%	309	1.88%	343	2.08%	2.06%	2.11%
<i>Age 55 and over</i>	<i>5,004</i>	<i>30.19%</i>	<i>5,371</i>	<i>32.67%</i>	<i>5,728</i>	<i>34.70%</i>	<i>1.43%</i>	<i>1.30%</i>
<i>Age 62 and over</i>	<i>3,128</i>	<i>18.87%</i>	<i>3,419</i>	<i>20.80%</i>	<i>3,780</i>	<i>22.90%</i>	<i>1.79%</i>	<i>2.03%</i>
Median Age	41.1		41.6		41.9		0.24%	0.14%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pawnee County is 41.6 years. This compares with the statewide figure of 36.6 years. Approximately 6.07% of the population is below the age of 5, while 20.80% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.03% per year.

Pawnee 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	2,196		2,157		2,104			
Age 0 - 4	149	6.79%	143	6.63%	140	6.65%	-0.82%	-0.42%
Age 5 - 9	169	7.70%	148	6.86%	140	6.65%	-2.62%	-1.11%
Age 10 - 14	158	7.19%	164	7.60%	137	6.51%	0.75%	-3.53%
Age 15 - 17	101	4.60%	90	4.17%	96	4.56%	-2.28%	1.30%
Age 18 - 20	87	3.96%	82	3.80%	89	4.23%	-1.18%	1.65%
Age 21 - 24	89	4.05%	110	5.10%	108	5.13%	4.33%	-0.37%
Age 25 - 34	237	10.79%	243	11.27%	249	11.83%	0.50%	0.49%
Age 35 - 44	260	11.84%	253	11.73%	229	10.88%	-0.54%	-1.97%
Age 45 - 54	296	13.48%	240	11.13%	234	11.12%	-4.11%	-0.51%
Age 55 - 64	294	13.39%	299	13.86%	251	11.93%	0.34%	-3.44%
Age 65 - 74	172	7.83%	203	9.41%	250	11.88%	3.37%	4.25%
Age 75 - 84	127	5.78%	119	5.52%	117	5.56%	-1.29%	-0.34%
Age 85 and over	57	2.60%	63	2.92%	64	3.04%	2.02%	0.32%
<i>Age 55 and over</i>	650	29.60%	684	31.71%	682	32.41%	1.02%	-0.06%
<i>Age 62 and over</i>	387	17.63%	412	19.09%	442	21.02%	1.23%	1.44%
Median Age	39.2		38.9		39.1		-0.15%	0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pawnee is 38.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.63% of the population is below the age of 5, while 19.09% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.44% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Pawnee		Pawnee County	
	No.	Percent	No.	Percent
Total Families:	498		4,443	
Married-Couple Family:	308	61.85%	3,422	77.02%
With Children Under 18 Years	114	22.89%	1,180	26.56%
No Children Under 18 Years	194	38.96%	2,242	50.46%
Other Family:	190	38.15%	1,021	22.98%
Male Householder, No Wife Present	46	9.24%	307	6.91%
With Children Under 18 Years	8	1.61%	194	4.37%
No Children Under 18 Years	38	7.63%	113	2.54%
Female Householder, No Husband Present	144	28.92%	714	16.07%
With Children Under 18 Years	71	14.26%	379	8.53%
No Children Under 18 Years	73	14.66%	335	7.54%
<hr/>				
Total Single Parent Families	79		573	
Male Householder	8	10.13%	194	33.86%
Female Householder	71	89.87%	379	66.14%

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

As shown, within Pawnee County, among all families 12.90% are single-parent families, while in Pawnee, the percentage is 15.86%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,154		16,440		3,702,515	
Under 18 Years:	569		4,057		933,738	
With One Type of Disability	0	0.00%	152	3.75%	33,744	3.61%
With Two or More Disabilities	0	0.00%	45	1.11%	11,082	1.19%
No Disabilities	569	100.00%	3,860	95.14%	888,912	95.20%
18 to 64 Years:	1,220		9,664		2,265,702	
With One Type of Disability	112	9.18%	837	8.66%	169,697	7.49%
With Two or More Disabilities	142	11.64%	860	8.90%	149,960	6.62%
No Disabilities	966	79.18%	7,967	82.44%	1,946,045	85.89%
65 Years and Over:	365		2,719		503,075	
With One Type of Disability	56	15.34%	520	19.12%	95,633	19.01%
With Two or More Disabilities	87	23.84%	605	22.25%	117,044	23.27%
No Disabilities	222	60.82%	1,594	58.62%	290,398	57.72%
Total Number of Persons with Disabilities:	397	18.43%	3,019	18.36%	577,160	15.59%

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

Within Pawnee County, 18.36% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Pawnee the percentage is 18.43%.

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

2013 Population by Veteran and Disability Status

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,585		12,383		2,738,788	
Veteran:	147	9.27%	1,521	12.28%	305,899	11.17%
With a Disability	63	42.86%	538	35.37%	100,518	32.86%
No Disability	84	57.14%	983	64.63%	205,381	67.14%
Non-veteran:	1,438	90.73%	10,862	87.72%	2,432,889	88.83%
With a Disability	334	23.23%	2,284	21.03%	430,610	17.70%
No Disability	1,104	76.77%	8,578	78.97%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Pawnee County, the Census Bureau estimates there are 1,521 veterans, 35.37% of which have one or more disabilities (compared with 32.86% at a statewide level). In Pawnee, there are an estimated 147 veterans, 42.86% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Pawnee		Pawnee County	
	No.	Percent	No.	Percent
Total Population	2,196		16,577	
Group Quarters Population	104	4.74%	194	1.17%
Institutionalized Population	96	4.37%	157	0.95%
Correctional facilities for adults	42	1.91%	42	0.25%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	54	2.46%	115	0.69%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	8	0.36%	37	0.22%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	8	0.36%	37	0.22%

Source: 2010 Decennial Census, Table P42

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

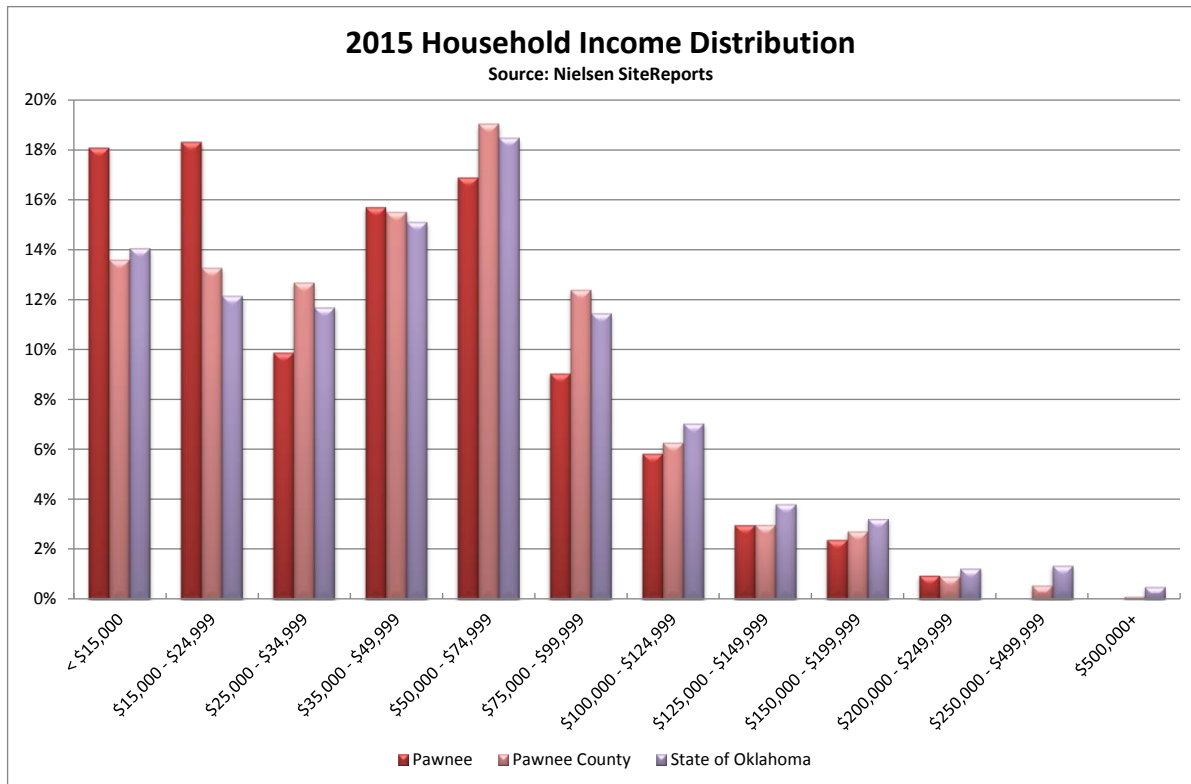
Household Income Levels

Data in the following chart shows the distribution of household income in Pawnee 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						
	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	841		6,476		1,520,327	
< \$15,000	152	18.07%	880	13.59%	213,623	14.05%
\$15,000 - \$24,999	154	18.31%	859	13.26%	184,613	12.14%
\$25,000 - \$34,999	83	9.87%	821	12.68%	177,481	11.67%
\$35,000 - \$49,999	132	15.70%	1,004	15.50%	229,628	15.10%
\$50,000 - \$74,999	142	16.88%	1,233	19.04%	280,845	18.47%
\$75,000 - \$99,999	76	9.04%	802	12.38%	173,963	11.44%
\$100,000 - \$124,999	49	5.83%	406	6.27%	106,912	7.03%
\$125,000 - \$149,999	25	2.97%	193	2.98%	57,804	3.80%
\$150,000 - \$199,999	20	2.38%	176	2.72%	48,856	3.21%
\$200,000 - \$249,999	8	0.95%	59	0.91%	18,661	1.23%
\$250,000 - \$499,999	0	0.00%	36	0.56%	20,487	1.35%
\$500,000+	0	0.00%	7	0.11%	7,454	0.49%
Median Household Income	\$38,580		\$45,129		\$47,049	
Average Household Income	\$50,083		\$57,205		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Pawnee County is estimated to be \$45,129 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Pawnee, median household income is estimated to be \$38,580. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Pawnee	\$24,962	\$38,580	2.76%	2.40%	0.36%
Pawnee County	\$31,661	\$45,129	2.24%	2.40%	-0.16%
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 Pawnee County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Pawnee 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 Pawnee County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Pawnee	20.46%	14.46%	-600	37.50%	22.54%
Pawnee County	13.03%	14.15%	111	17.53%	47.49%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Pawnee County is estimated to be 14.15% by the American Community Survey. This is an increase of 111 basis points since the 2000 Census. Within Pawnee, the poverty rate is estimated to be 14.46%. 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 Pawnee County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

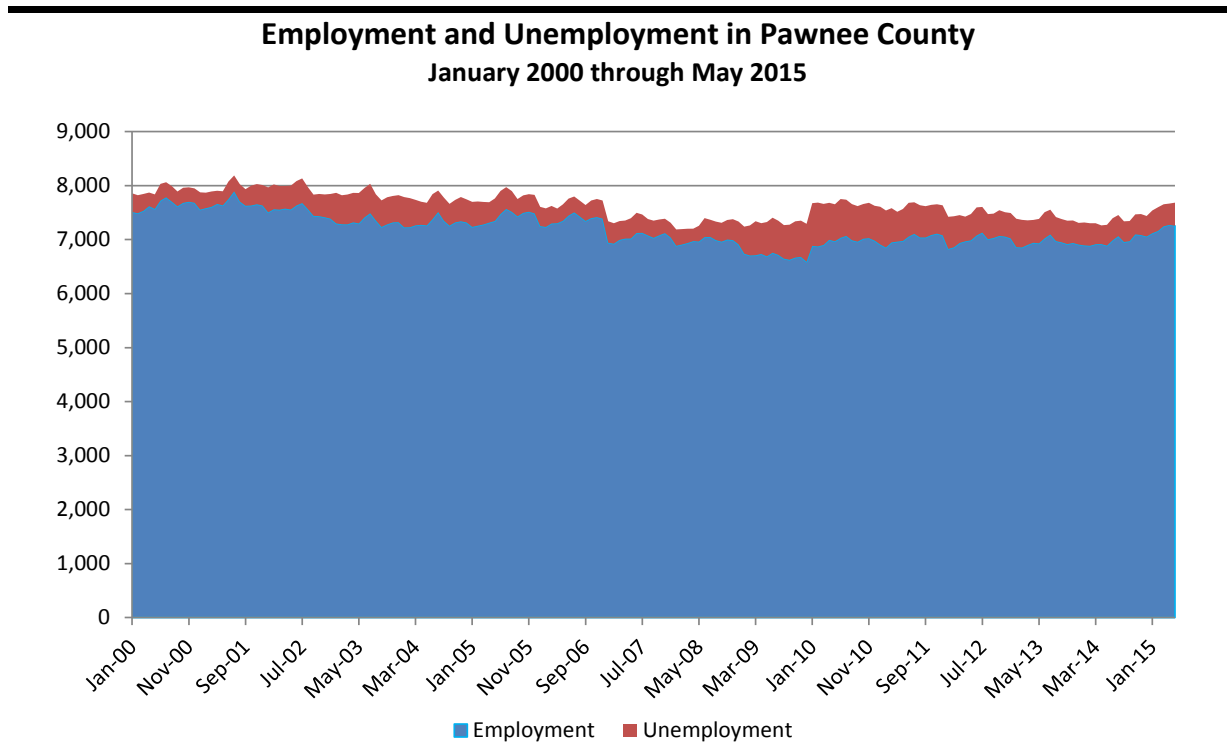
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Pawnee County	6,970	7,256	0.81%	8.9%	5.6%	-330
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Pawnee County was 7,256 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.81% per year. The unemployment rate in May was 5.6%, a decrease of -330 basis points from May 2010, which was 8.9%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Pawnee County has underperformed both the state and nation in these statistics.

Employment Level Trends

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

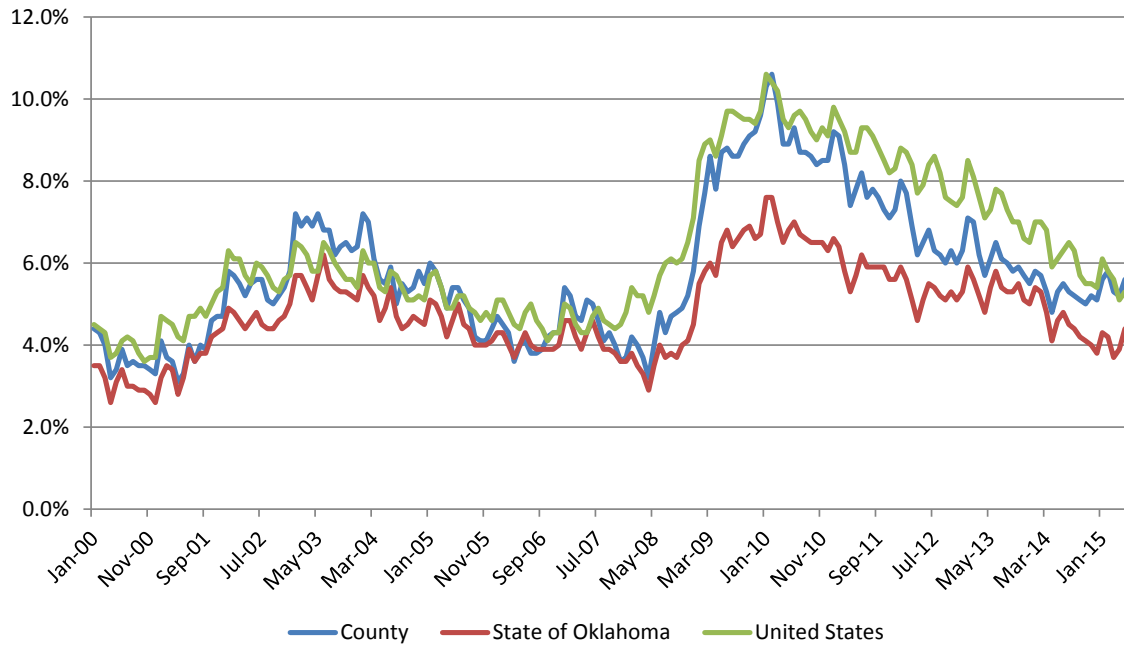
As shown, total employment levels have generally trended downward from 2000 through 2010. Total employment was relatively stable from 2010 through early 2014, when employment growth resumed, growing to its current level of 7,256 persons. The number of unemployed persons in May 2015 was 429, out of a total labor force of 7,685 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Pawnee 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 Pawnee 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 Pawnee County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.6%. On the whole, unemployment rates in Pawnee County track very well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Pawnee County and Oklahoma are and have historically been below the national average for the last several years.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Pawnee 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.

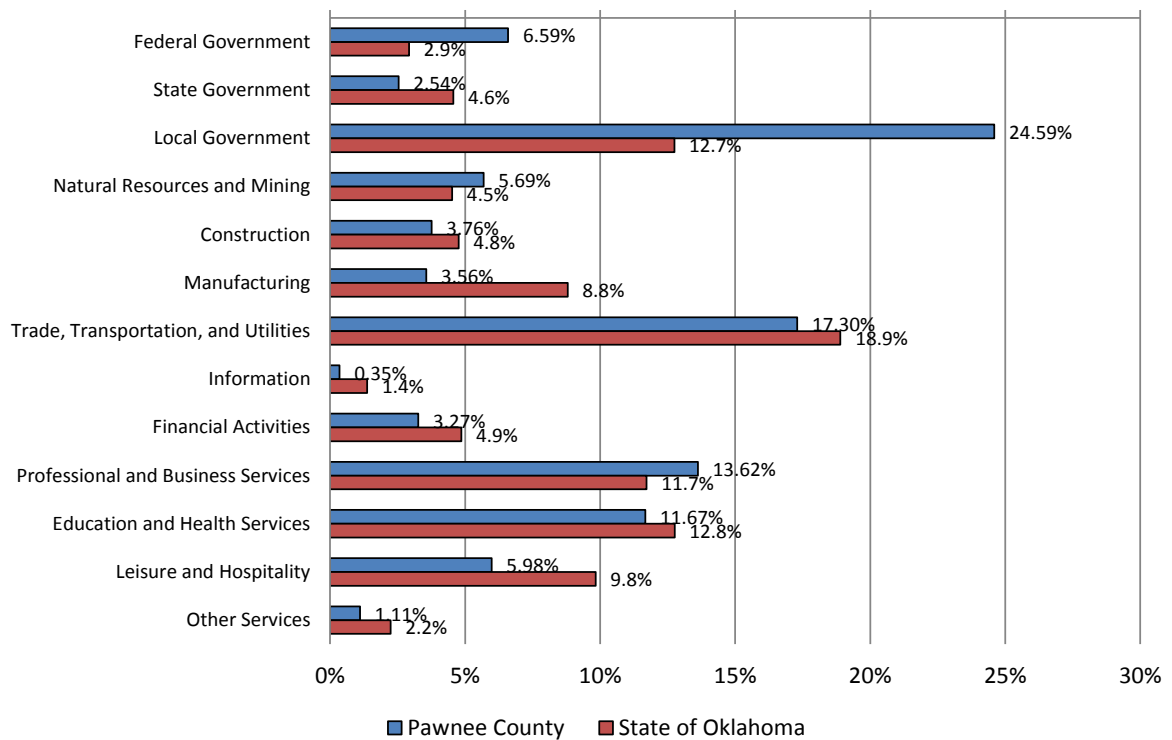


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	13	226	6.59%	\$56,004	3.30
State Government	8	87	2.54%	\$40,516	0.76
Local Government	26	843	24.59%	\$29,639	2.44
Natural Resources and Mining	25	195	5.69%	\$45,935	3.75
Construction	23	129	3.76%	\$57,450	0.84
Manufacturing	16	122	3.56%	\$41,294	0.40
Trade, Transportation, and Utilities	57	593	17.30%	\$32,421	0.91
Information	4	12	0.35%	\$27,862	0.18
Financial Activities	22	112	3.27%	\$36,596	0.58
Professional and Business Services	42	467	13.62%	\$65,633	0.98
Education and Health Services	26	400	11.67%	\$29,266	0.77
Leisure and Hospitality	19	205	5.98%	\$10,498	0.56
Other Services	15	38	1.11%	\$24,437	0.36
Total	294	3,428		\$38,402	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 (17.30%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$32,421 per year. The industry



with the highest annual pay is Professional and Business Services, with average annual pay of \$65,633 per year.

The rightmost column of the previous table provides location quotients for each industry for Pawnee 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 (Pawnee 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 Pawnee County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 3.75. This sector includes employment in agriculture as well as the oil and gas industry.

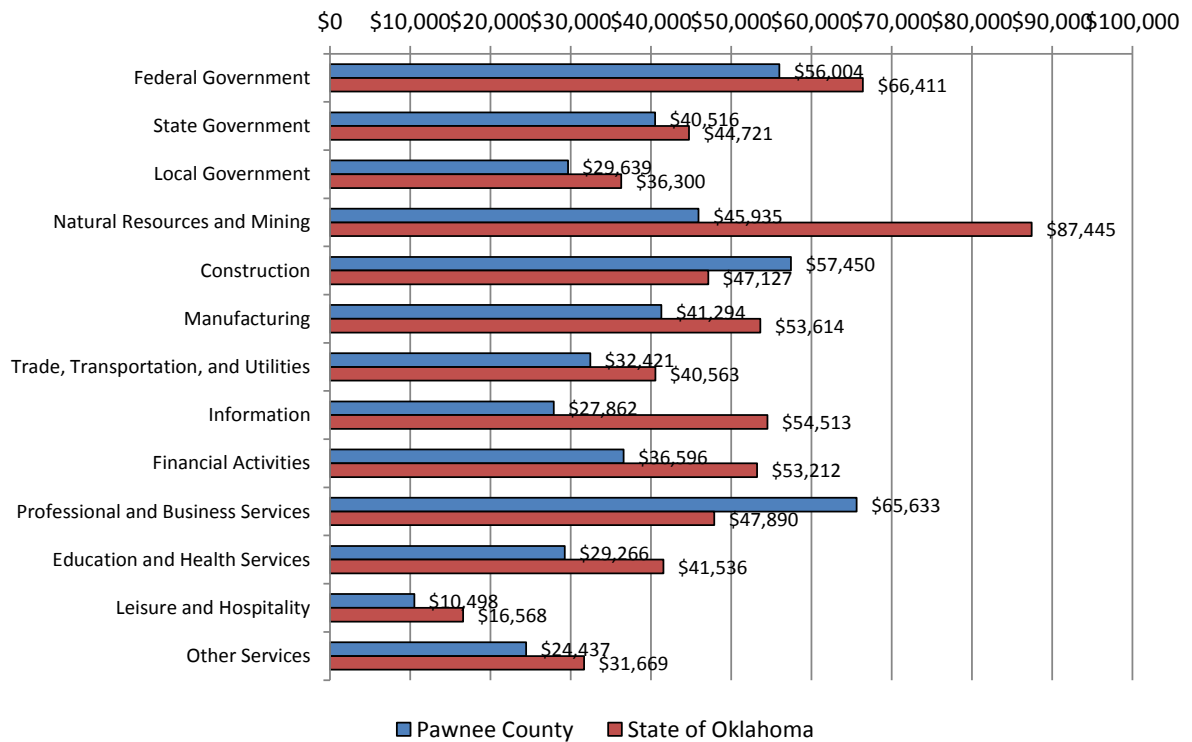
The next table presents average annual pay in Pawnee County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Pawnee County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$56,004	\$66,411	\$75,784	84.3%	73.9%
State Government	\$40,516	\$44,721	\$54,184	90.6%	74.8%
Local Government	\$29,639	\$36,300	\$46,146	81.7%	64.2%
Natural Resources and Mining	\$45,935	\$87,445	\$59,666	52.5%	77.0%
Construction	\$57,450	\$47,127	\$55,041	121.9%	104.4%
Manufacturing	\$41,294	\$53,614	\$62,977	77.0%	65.6%
Trade, Transportation, and Utilities	\$32,421	\$40,563	\$42,988	79.9%	75.4%
Information	\$27,862	\$54,513	\$90,804	51.1%	30.7%
Financial Activities	\$36,596	\$53,212	\$85,261	68.8%	42.9%
Professional and Business Services	\$65,633	\$47,890	\$66,657	137.0%	98.5%
Education and Health Services	\$29,266	\$41,536	\$45,951	70.5%	63.7%
Leisure and Hospitality	\$10,498	\$16,568	\$20,993	63.4%	50.0%
Other Services	\$24,437	\$31,669	\$33,935	77.2%	72.0%
Total	\$38,402	\$43,774	\$51,361	87.7%	74.8%

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, Pawnee County has higher average wages in construction and professional services, and lower average wages in natural resources and mining, information, financial activities, and education and health services.

Working Families

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



Families by Employment Status and Presence of Children						
	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	498		4,443		961,468	
With Children <18 Years:	193	38.76%	1,753	39.46%	425,517	44.26%
Married Couple:	114	59.07%	1,180	67.31%	281,418	66.14%
Both Parents Employed	66	57.89%	706	59.83%	166,700	59.24%
One Parent Employed	48	42.11%	379	32.12%	104,817	37.25%
Neither Parent Employed	0	0.00%	95	8.05%	9,901	3.52%
Other Family:	79	40.93%	573	32.69%	144,099	33.86%
Male Householder:	8	10.13%	194	33.86%	36,996	25.67%
Employed	8	100.00%	157	80.93%	31,044	83.91%
Not Employed	0	0.00%	37	19.07%	5,952	16.09%
Female Householder:	71	89.87%	379	66.14%	107,103	74.33%
Employed	65	91.55%	269	70.98%	75,631	70.62%
Not Employed	6	8.45%	110	29.02%	31,472	29.38%
Without Children <18 Years:	305	61.24%	2,690	60.54%	535,951	55.74%
Married Couple:	194	63.61%	2,242	83.35%	431,868	80.58%
Both Spouses Employed	67	34.54%	728	32.47%	167,589	38.81%
One Spouse Employed	73	37.63%	791	35.28%	138,214	32.00%
Neither Spouse Employed	54	27.84%	723	32.25%	126,065	29.19%
Other Family:	111	36.39%	448	16.65%	104,083	19.42%
Male Householder:	38	70.37%	113	15.63%	32,243	25.58%
Employed	0	0.00%	28	24.78%	19,437	60.28%
Not Employed	38	100.00%	85	75.22%	12,806	39.72%
Female Householder:	73	65.77%	335	74.78%	71,840	69.02%
Employed	38	52.05%	177	52.84%	36,601	50.95%
Not Employed	35	47.95%	158	47.16%	35,239	49.05%
<i>Total Working Families:</i>	<i>365</i>	<i>73.29%</i>	<i>3,235</i>	<i>72.81%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>187</i>	<i>51.23%</i>	<i>1,511</i>	<i>46.71%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>178</i>	<i>48.77%</i>	<i>1,724</i>	<i>53.29%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Pawnee County, there are 3,235 working families, 46.71% 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 Pawnee County area include the Pawnee Nation, Pawnee Public Schools, United Community Action Program, and the Pawnee County government.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	886		6,636		1,613,364	
Less than 15 minutes	519	58.58%	2,033	30.64%	581,194	36.02%
15 to 30 minutes	75	8.47%	1,373	20.69%	625,885	38.79%
30 to 45 minutes	136	15.35%	1,586	23.90%	260,192	16.13%
45 to 60 minutes	99	11.17%	997	15.02%	74,625	4.63%
60 or more minutes	57	6.43%	647	9.75%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Pawnee County, the largest percentage of workers (30.64%) travel fewer than 15 minutes to work. Although Pawnee County has an active labor market, some of its residents commute to other labor markets in the region, such as Stillwater, Ponca City, and the Tulsa metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	903		6,852		1,673,026	
Car, Truck or Van:	821	90.92%	6,295	91.87%	1,551,461	92.73%
<i>Drove Alone</i>	727	80.52%	5,581	81.30%	1,373,407	81.50%
<i>Carpooled</i>	94	10.40%	714	10.57%	178,054	10.53%
Public Transportation	0	0.00%	0	0.00%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	7	0.78%	32	0.47%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	58	6.42%	189	2.76%	30,401	1.82%
Other Means	0	0.00%	120	1.75%	14,442	0.86%
Worked at Home	17	1.88%	216	3.15%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Pawnee 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 Pawnee 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
Pawnee	1,054	1,049	-0.05%	1,059	0.19%
Pawnee County	7,464	7,745	0.37%	7,814	0.18%
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 Pawnee County grew by 0.18% per year, to a total of 7,814 housing units in 2015. In terms of new housing unit construction, Pawnee County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,095		7,720		1,669,828	
1 Unit, Detached	927	84.66%	5,584	72.33%	1,219,987	73.06%
1 Unit, Attached	5	0.46%	45	0.58%	34,434	2.06%
Duplex Units	39	3.56%	56	0.73%	34,207	2.05%
3-4 Units	17	1.55%	36	0.47%	42,069	2.52%
5-9 Units	16	1.46%	110	1.42%	59,977	3.59%
10-19 Units	0	0.00%	12	0.16%	57,594	3.45%
20-49 Units	0	0.00%	0	0.00%	29,602	1.77%
50 or More Units	0	0.00%	35	0.45%	30,240	1.81%
Mobile Homes	91	8.31%	1,809	23.43%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	33	0.43%	2,159	0.13%
Total Multifamily Units	72	6.58%	249	3.23%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Pawnee County, 72.33% of housing units are single-family, detached. 3.23% of housing units are multifamily in structure (two or more units per building), while 23.86% of housing units comprise mobile homes, RVs, etc.

Within Pawnee, 84.66% of housing units are single-family, detached. 6.58% of housing units are multifamily in structure, while 8.31% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	897		6,341		1,444,081	
Owner Occupied:	594	66.22%	4,854	76.55%	968,736	67.08%
No Bedroom	4	0.67%	45	0.93%	2,580	0.27%
1 Bedroom	0	0.00%	140	2.88%	16,837	1.74%
2 Bedrooms	115	19.36%	1,158	23.86%	166,446	17.18%
3 Bedrooms	355	59.76%	2,703	55.69%	579,135	59.78%
4 Bedrooms	98	16.50%	663	13.66%	177,151	18.29%
5 or More Bedrooms	22	3.70%	145	2.99%	26,587	2.74%
Renter Occupied:	303	33.78%	1,487	23.45%	475,345	32.92%
No Bedroom	16	5.28%	20	1.34%	13,948	2.93%
1 Bedroom	57	18.81%	209	14.06%	101,850	21.43%
2 Bedrooms	121	39.93%	530	35.64%	179,121	37.68%
3 Bedrooms	93	30.69%	672	45.19%	152,358	32.05%
4 Bedrooms	16	5.28%	56	3.77%	24,968	5.25%
5 or More Bedrooms	0	0.00%	0	0.00%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Pawnee County is 76.55%, while 23.45% of housing units are renter occupied. In Pawnee, the homeownership rate is 66.22%, while 33.78% of households are renters.

Housing Units Tenure and Household Income

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

Pawnee County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	6,341	4,854	1,487	76.55%	23.45%
Less than \$5,000	248	108	140	43.55%	56.45%
\$5,000 - \$9,999	268	166	102	61.94%	38.06%
\$10,000-\$14,999	429	273	156	63.64%	36.36%
\$15,000-\$19,999	377	243	134	64.46%	35.54%
\$20,000-\$24,999	472	320	152	67.80%	32.20%
\$25,000-\$34,999	762	527	235	69.16%	30.84%
\$35,000-\$49,999	957	730	227	76.28%	23.72%
\$50,000-\$74,999	1,316	1,094	222	83.13%	16.87%
\$75,000-\$99,999	716	641	75	89.53%	10.47%
\$100,000-\$149,999	547	522	25	95.43%	4.57%
\$150,000 or more	249	230	19	92.37%	7.63%
Income Less Than \$25,000	1,794	1,110	684	61.87%	38.13%

Source: 2009-2013 American Community Survey, Table B25118

Within Pawnee County as a whole, 38.13% of households with incomes less than \$25,000 are estimated to be renters, while 61.87% are estimated to be homeowners.

Pawnee Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	897	594	303	66.22%	33.78%
Less than \$5,000	61	9	52	14.75%	85.25%
\$5,000 - \$9,999	65	29	36	44.62%	55.38%
\$10,000-\$14,999	77	40	37	51.95%	48.05%
\$15,000-\$19,999	85	41	44	48.24%	51.76%
\$20,000-\$24,999	81	67	14	82.72%	17.28%
\$25,000-\$34,999	70	48	22	68.57%	31.43%
\$35,000-\$49,999	140	103	37	73.57%	26.43%
\$50,000-\$74,999	165	135	30	81.82%	18.18%
\$75,000-\$99,999	50	38	12	76.00%	24.00%
\$100,000-\$149,999	78	65	13	83.33%	16.67%
\$150,000 or more	25	19	6	76.00%	24.00%
Income Less Than \$25,000	369	186	183	50.41%	49.59%

Source: 2009-2013 American Community Survey, Table B25118

Within Pawnee, 49.59% of households with incomes less than \$25,000 are estimated to be renters, while 50.41% 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

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	897		6,341		1,444,081	
Owner Occupied:	594	66.22%	4,854	76.55%	968,736	67.08%
Built 2010 or Later	0	0.00%	52	1.07%	10,443	1.08%
Built 2000 to 2009	40	6.73%	571	11.76%	153,492	15.84%
Built 1990 to 1999	59	9.93%	608	12.53%	125,431	12.95%
Built 1980 to 1989	63	10.61%	878	18.09%	148,643	15.34%
Built 1970 to 1979	143	24.07%	1,147	23.63%	184,378	19.03%
Built 1960 to 1969	46	7.74%	599	12.34%	114,425	11.81%
Built 1950 to 1959	72	12.12%	302	6.22%	106,544	11.00%
Built 1940 to 1949	13	2.19%	85	1.75%	50,143	5.18%
Built 1939 or Earlier	158	26.60%	612	12.61%	75,237	7.77%
Median Year Built:		1971		1977		1977
Renter Occupied:	303	33.78%	1,487	23.45%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	5,019	1.06%
Built 2000 to 2009	18	5.94%	114	7.67%	50,883	10.70%
Built 1990 to 1999	19	6.27%	175	11.77%	47,860	10.07%
Built 1980 to 1989	26	8.58%	199	13.38%	77,521	16.31%
Built 1970 to 1979	59	19.47%	260	17.48%	104,609	22.01%
Built 1960 to 1969	75	24.75%	196	13.18%	64,546	13.58%
Built 1950 to 1959	24	7.92%	192	12.91%	54,601	11.49%
Built 1940 to 1949	53	17.49%	159	10.69%	31,217	6.57%
Built 1939 or Earlier	29	9.57%	192	12.91%	39,089	8.22%
Median Year Built:		1966		1970		1975
Overall Median Year Built:		1971		1976		1976

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

Within Pawnee County, 11.62% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Pawnee the percentage is 6.47%.

76.03% of housing units in Pawnee County were built prior to 1990, while in Pawnee the percentage is 84.84%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

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

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

1. Hot and cold running water

2. A flush toilet
3. A bathtub or shower

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

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

2013 Substandard Housing Units

	Occupied	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Pawnee	897	7	0.78%	17	1.90%	9	1.00%
Pawnee County	6,341	21	0.33%	57	0.90%	500	7.89%
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 Pawnee County, 0.33% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.90% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,095		7,720		1,669,828	
Total Vacant Units	198	18.08%	1,379	17.86%	225,747	13.52%
For rent	29	14.65%	159	11.53%	43,477	19.26%
Rented, not occupied	0	0.00%	6	0.44%	9,127	4.04%
For sale only	7	3.54%	133	9.64%	23,149	10.25%
Sold, not occupied	0	0.00%	24	1.74%	8,618	3.82%
For seasonal, recreational, or occasional use	19	9.60%	233	16.90%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	143	72.22%	824	59.75%	101,155	44.81%
Homeowner Vacancy Rate	1.16%		2.65%		2.31%	
Rental Vacancy Rate	8.73%		9.62%		8.24%	

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

Within Pawnee County, the overall housing vacancy rate is estimated to be 17.86%. The homeowner vacancy rate is estimated to be 2.65%, while the rental vacancy rate is estimated to be 9.62%.

In Pawnee, the overall housing vacancy rate is estimated to be 18.08%. The homeowner vacancy rate is estimated to be 1.16%, while the rental vacancy rate is estimated to be 8.73%.

Building Permits

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

Pawnee

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	2	\$68,000	0	N/A
2005	20	\$125,000	0	N/A
2006	8	\$118,625	0	N/A
2007	1	\$71,532	0	N/A
2008	1	\$150,000	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Pawnee, building permits for 32 housing units were issued between 2004 and 2014, for an average of 3 units per year. 100.00% of these housing units were single family homes.

New Construction Activity

For Ownership:

There has been new home construction in Pawnee County, though most has been on unplatted rural acreages, rural subdivisions, and in the area around Cleveland. Most construction has consisted of custom built homes, and much priced well above what could be afforded by low to moderate income households: the average sale price of homes constructed after 2005 in Pawnee County (and sold after January 2015) is estimated to be \$264,088 or \$134.72 per square foot.

For Rent:

The only notable new rental development in the last ten years in Pawnee was the construction of Pawnee Townhomes in 2006. It comprises 20 affordable rental units for families, with financing from the Affordable Housing Tax Credit program as well as the HOME Investment Partnership program.

Homeownership Market

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

Housing Units by Home Value

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

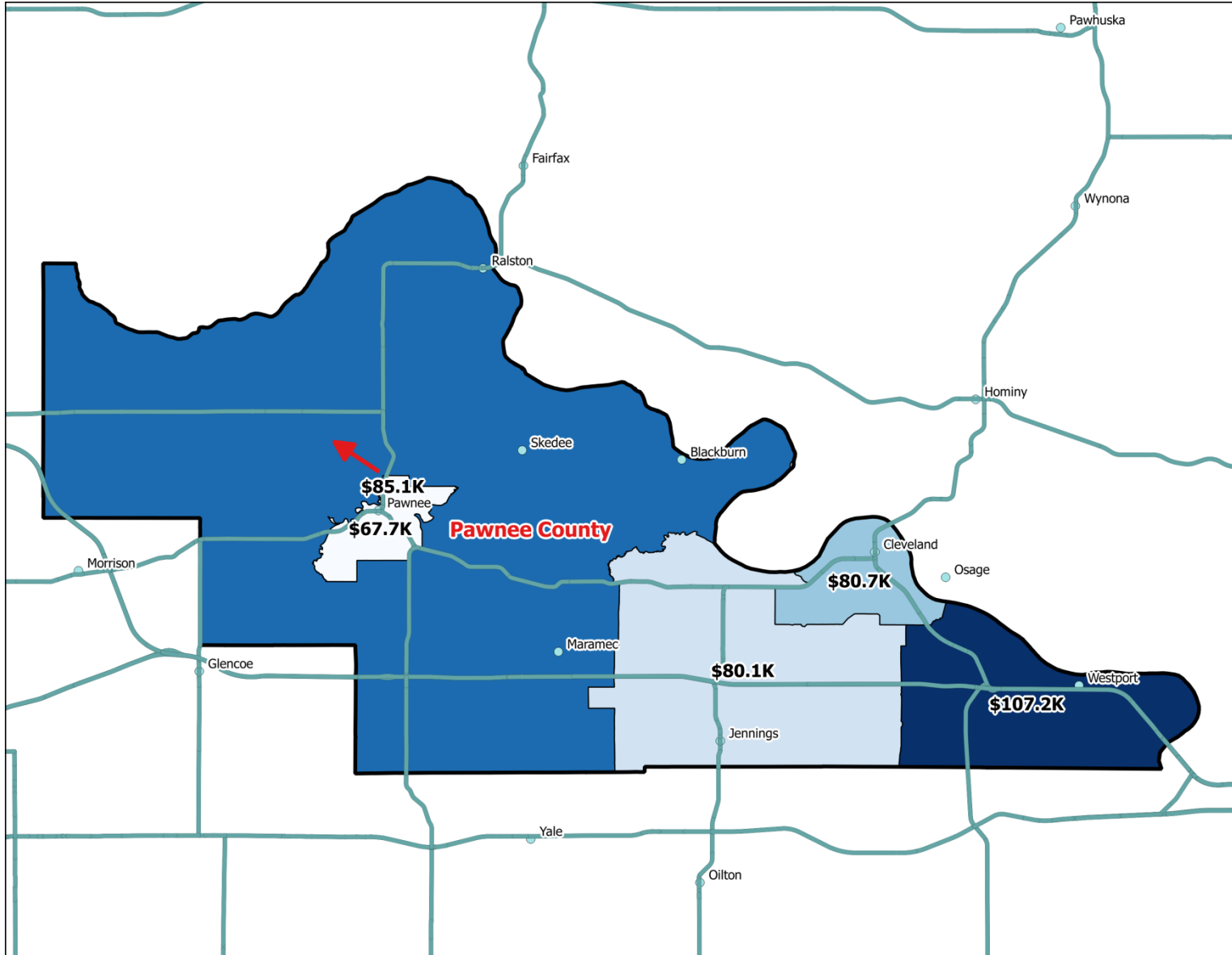
2013 Housing Units by Home Value						
	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	594		4,854		968,736	
Less than \$10,000	9	1.52%	254	5.23%	20,980	2.17%
\$10,000 to \$14,999	19	3.20%	145	2.99%	15,427	1.59%
\$15,000 to \$19,999	5	0.84%	99	2.04%	13,813	1.43%
\$20,000 to \$24,999	28	4.71%	170	3.50%	16,705	1.72%
\$25,000 to \$29,999	4	0.67%	95	1.96%	16,060	1.66%
\$30,000 to \$34,999	35	5.89%	134	2.76%	19,146	1.98%
\$35,000 to \$39,999	20	3.37%	102	2.10%	14,899	1.54%
\$40,000 to \$49,999	68	11.45%	340	7.00%	39,618	4.09%
\$50,000 to \$59,999	66	11.11%	320	6.59%	45,292	4.68%
\$60,000 to \$69,999	68	11.45%	291	6.00%	52,304	5.40%
\$70,000 to \$79,999	75	12.63%	334	6.88%	55,612	5.74%
\$80,000 to \$89,999	53	8.92%	406	8.36%	61,981	6.40%
\$90,000 to \$99,999	13	2.19%	273	5.62%	51,518	5.32%
\$100,000 to \$124,999	66	11.11%	492	10.14%	119,416	12.33%
\$125,000 to \$149,999	10	1.68%	310	6.39%	96,769	9.99%
\$150,000 to \$174,999	0	0.00%	348	7.17%	91,779	9.47%
\$175,000 to \$199,999	7	1.18%	132	2.72%	53,304	5.50%
\$200,000 to \$249,999	41	6.90%	226	4.66%	69,754	7.20%
\$250,000 to \$299,999	7	1.18%	156	3.21%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	127	2.62%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	38	0.78%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	36	0.74%	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%	26	0.54%	5,018	0.52%
Median Home Value:	\$66,300		\$83,500		\$112,800	

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

The median value of owner-occupied homes in Pawnee County is \$83,500. This is -26.0% lower than the statewide median, which is \$112,800. The median home value in Pawnee is estimated to be \$66,300.

The geographic distribution of home values in Pawnee County can be visualized by the following map.

Pawnee County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Pawnee 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

	Pawnee Median Value	Pawnee County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$86,700	\$188,900
Built 2000 to 2009	\$78,000	\$111,300	\$178,000
Built 1990 to 1999	\$47,700	\$82,400	\$147,300
Built 1980 to 1989	\$83,100	\$82,400	\$118,300
Built 1970 to 1979	\$56,100	\$85,800	\$111,900
Built 1960 to 1969	\$68,600	\$87,900	\$97,100
Built 1950 to 1959	\$111,300	\$88,500	\$80,300
Built 1940 to 1949	-	\$46,700	\$67,900
Built 1939 or Earlier	\$66,300	\$66,300	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Pawnee Single Family Sales Activity

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

Pawnee Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	12	9	3	4	5
Average Sale Price	\$31,949	\$52,286	\$20,667	\$39,625	\$43,400
Average Square Feet	1,023	1,043	969	1,430	1,392
Average Price/SF	\$31.23	\$50.13	\$21.33	\$27.71	\$31.18
Average Year Built	1923	1938	1935	1950	1925

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

Pawnee Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	6	10	7	8
Average Sale Price	\$62,636	\$67,500	\$49,611	\$55,250	\$52,375
Average Square Feet	1,504	1,366	1,447	1,456	1,365
Average Price/SF	\$41.65	\$49.41	\$34.29	\$37.95	\$38.37
Average Year Built	1955	1972	1955	1956	1957

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

Pawnee Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	0	2	0	2
Average Sale Price	\$29,000	N/A	\$133,500	N/A	\$87,500
Average Square Feet	1,636	N/A	2,014	N/A	2,079
Average Price/SF	\$17.73	N/A	\$66.29	N/A	\$42.09
Average Year Built	1907	N/A	1980	N/A	1950

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

Pawnee Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	26	15	15	11	15
Average Sale Price	\$32,495	\$59,893	\$67,926	\$47,437	\$61,091
Average Square Feet	1,387	1,204	1,476	1,443	1,612
Average Price/SF	\$23.43	\$49.75	\$46.02	\$32.87	\$37.90
Average Year Built	1928	1955	1956	1953	1944

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

The average sale price of homes in Pawnee varied considerably over the last five years depending on the quality and condition of the homes sold in any given years. The average sale price in 2015 was \$61,091 for an average price per square foot of \$37.90. The average year of construction for homes sold in 2014 is estimated to be 1944.

Foreclosure Rates

The next table presents foreclosure rate data for Pawnee 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
Pawnee County	3.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	15
* 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 Pawnee County was 3.0% in May 2014. The county ranked 15 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 higher foreclosure rates in the state, it is likely that foreclosures have had some impact on the Pawnee County housing market. High rates of foreclosure can have a depressing effect on local real estate values, lengthening marketing times and making it more difficult for potential buyers to secure financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Pawnee 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 Pawnee 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						
	Pawnee		Pawnee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	303		1,487		475,345	
With cash rent:	268		1,087		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	0	0.00%	7	0.47%	4,268	0.90%
\$200 to \$249	22	7.26%	22	1.48%	8,784	1.85%
\$250 to \$299	8	2.64%	14	0.94%	8,413	1.77%
\$300 to \$349	10	3.30%	14	0.94%	9,107	1.92%
\$350 to \$399	12	3.96%	48	3.23%	10,932	2.30%
\$400 to \$449	50	16.50%	81	5.45%	15,636	3.29%
\$450 to \$499	17	5.61%	89	5.99%	24,055	5.06%
\$500 to \$549	26	8.58%	125	8.41%	31,527	6.63%
\$550 to \$599	21	6.93%	84	5.65%	33,032	6.95%
\$600 to \$649	20	6.60%	137	9.21%	34,832	7.33%
\$650 to \$699	39	12.87%	104	6.99%	32,267	6.79%
\$700 to \$749	8	2.64%	58	3.90%	30,340	6.38%
\$750 to \$799	16	5.28%	66	4.44%	27,956	5.88%
\$800 to \$899	6	1.98%	94	6.32%	45,824	9.64%
\$900 to \$999	0	0.00%	66	4.44%	34,153	7.18%
\$1,000 to \$1,249	7	2.31%	59	3.97%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	13	0.87%	14,699	3.09%
\$1,500 to \$1,999	6	1.98%	6	0.40%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	35	11.55%	400	26.90%	43,236	9.10%
Median Gross Rent		\$529		\$622		\$699

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

Median gross rent in Pawnee County is estimated to be \$622, which is -11.0% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Pawnee is estimated to be \$529.

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

	Pawnee Median Rent	Pawnee County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$620	\$841
Built 1990 to 1999	\$673	\$677	\$715
Built 1980 to 1989	\$571	\$623	\$693
Built 1970 to 1979	\$683	\$661	\$662
Built 1960 to 1969	\$432	\$668	\$689
Built 1950 to 1959	\$610	\$615	\$714
Built 1940 to 1949	\$473	\$550	\$673
Built 1939 or Earlier	\$538	\$506	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Pawnee County is among housing units constructed in Pawnee between 1970 and 1979 (likely representing rental houses) which is \$683 per month. In order to be affordable, a household would need to earn at least \$27,320 per year to afford such a unit.

Pawnee Rental Survey Data

The next two tables show the results of our rental survey of Pawnee. Most of the multifamily rental property is subsidized in some form, either by the Pawnee Housing Authority or through Affordable Housing Tax Credits.

Pawnee Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF
Pawnee Townhomes	LIHTC / HOME - Family	2006	2	1.5	1,042	\$360	\$0.345
Pawnee Townhomes	LIHTC / HOME - Family	2006	3	2	1,271	\$430	\$0.338

Pawnee Townhomes consists of 20 townhouses under the Affordable Housing Tax Credit program, for family occupancy. It was constructed by United Community Action Program and was reportedly well-received.

Rental Market Vacancy – Pawnee

The overall market vacancy of rental housing units was reported at 8.73% by the Census Bureau as of the most recent American Community Survey. This figure includes both single-family and multifamily rental properties in Pawnee. This figure generally agrees with data from HUD, which 93% occupancy among HUD-assisted rental units in Pawnee County.

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 Pawnee 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.

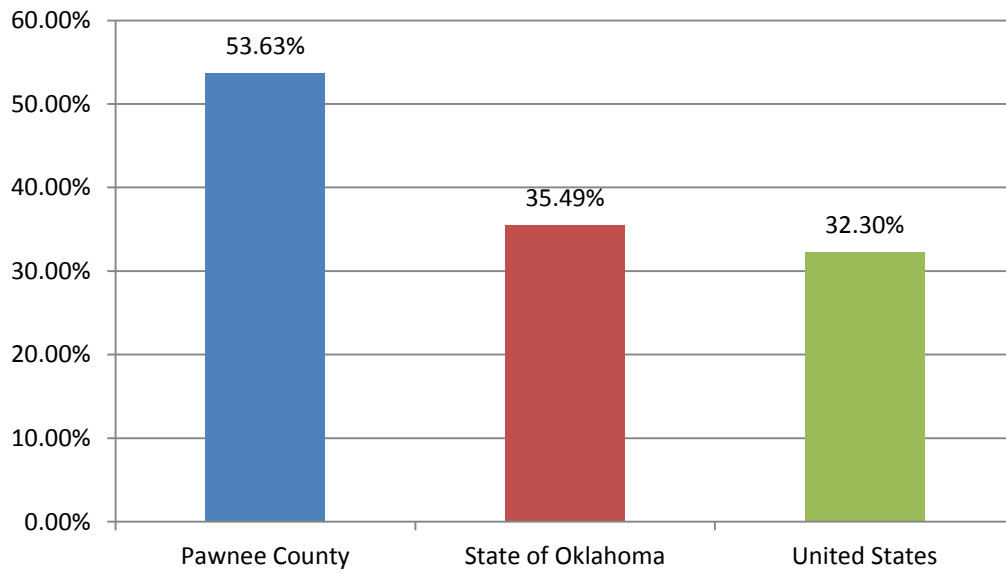
HUD Programs in Pawnee County

Pawnee County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	38	92%	\$12,926	\$235	\$261	47.34%
Housing Choice Vouchers	11	95%	\$11,202	\$271	\$327	45.32%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	18	94%	\$13,084	\$317	\$111	74.08%
Summary of All HUD Programs	67	93%	\$12,678	\$264	\$228	53.63%
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 67 housing units located within Pawnee County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$12,678. Total monthly rent for these units averages \$492, with the federal contribution averaging \$228 (46.37%) and the tenant's contribution averaging \$264 (53.63%).

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.

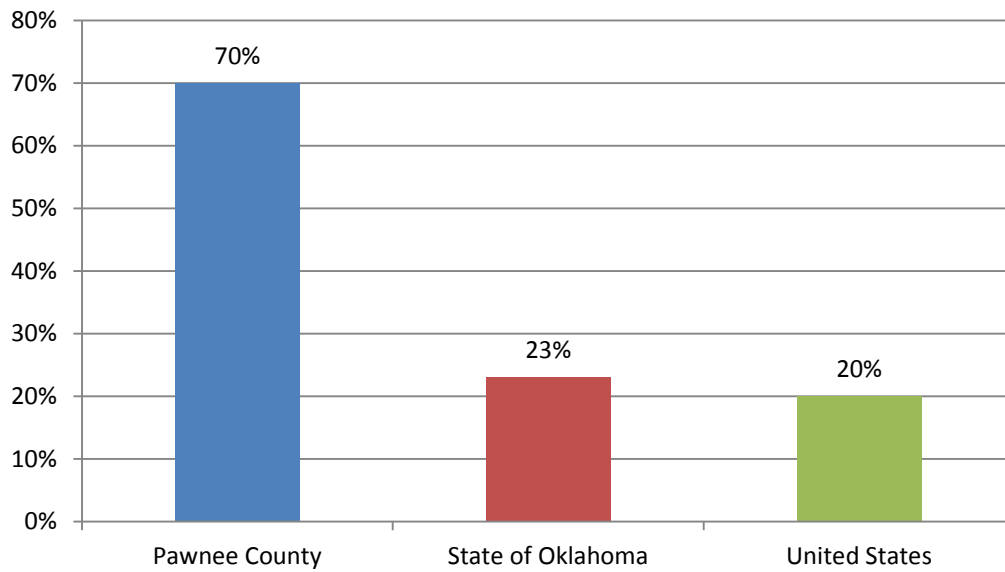
Demographics of Persons in HUD Programs in Pawnee County

Pawnee County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	38	9%	61%	57%	80%	43%
Housing Choice Vouchers	11	9%	60%	27%	67%	18%
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	18	0%	100%	0%	N/A	12%
Summary of All HUD Programs	67	6%	70%	36%	78%	30%
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

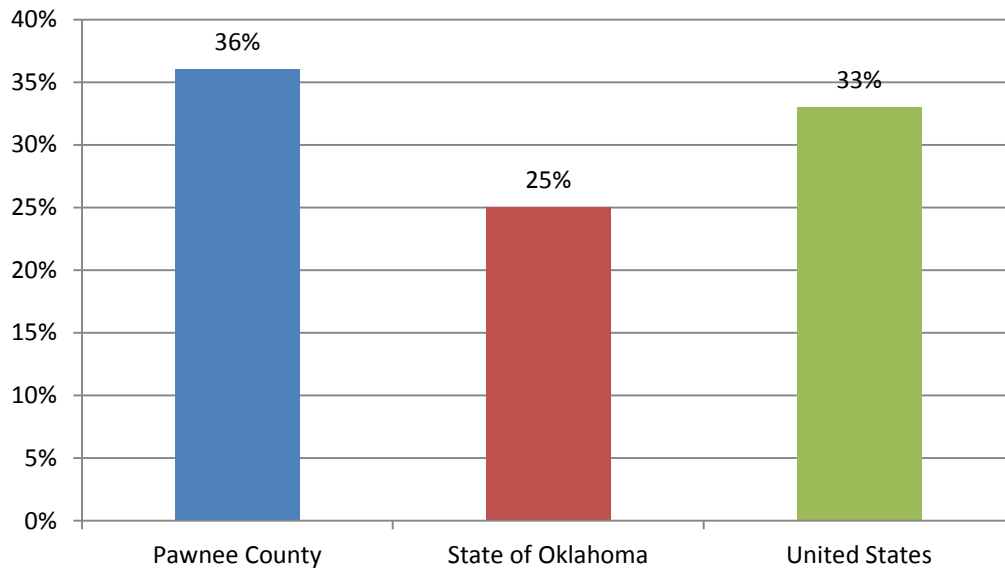
6% of housing units are occupied by single parents with female heads of household. 70% of households have at least one person with a disability. 36% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 78% have one or more disabilities. Finally, 30% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

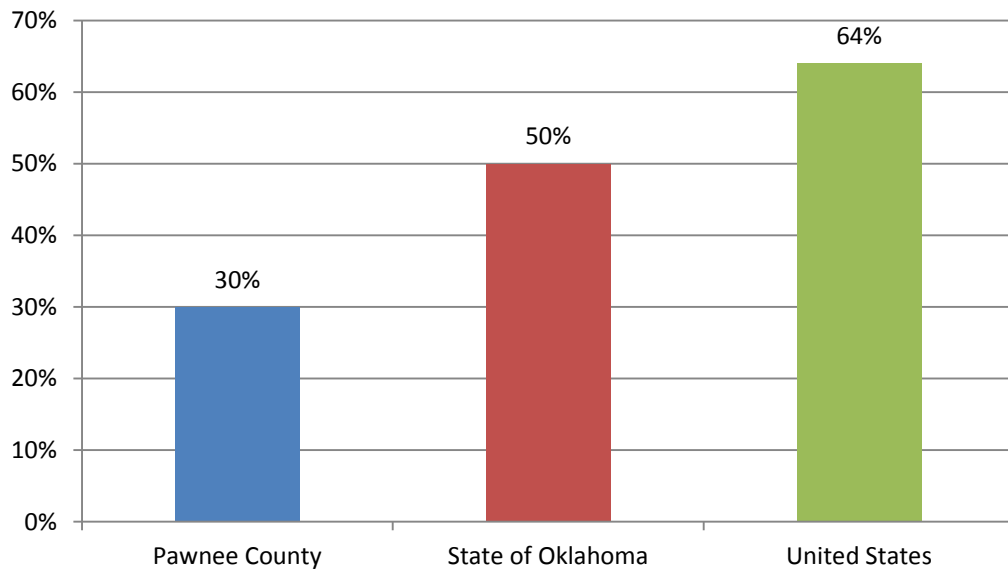
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Pawnee 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 Pawnee 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.

Pawnee County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	325		360	
Cost Burden Less Than 30%	75	23.08%	90	25.00%
Cost Burden Between 30%-50%	65	20.00%	30	8.33%
Cost Burden Greater Than 50%	155	47.69%	180	50.00%
Not Computed (no/negative income)	35	10.77%	60	16.67%
Income 30%-50% HAMFI	435		310	
Cost Burden Less Than 30%	250	57.47%	135	43.55%
Cost Burden Between 30%-50%	100	22.99%	120	38.71%
Cost Burden Greater Than 50%	85	19.54%	55	17.74%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	935		285	
Cost Burden Less Than 30%	730	78.07%	200	70.18%
Cost Burden Between 30%-50%	120	12.83%	85	29.82%
Cost Burden Greater Than 50%	85	9.09%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	425		160	
Cost Burden Less Than 30%	385	90.59%	160	100.00%
Cost Burden Between 30%-50%	35	8.24%	0	0.00%
Cost Burden Greater Than 50%	10	2.35%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	4,945		1,420	
Cost Burden Less Than 30%	4,185	84.63%	890	62.68%
Cost Burden Between 30%-50%	400	8.09%	235	16.55%
Cost Burden Greater Than 50%	335	6.77%	235	16.55%
Not Computed (no/negative income)	35	0.71%	60	4.23%

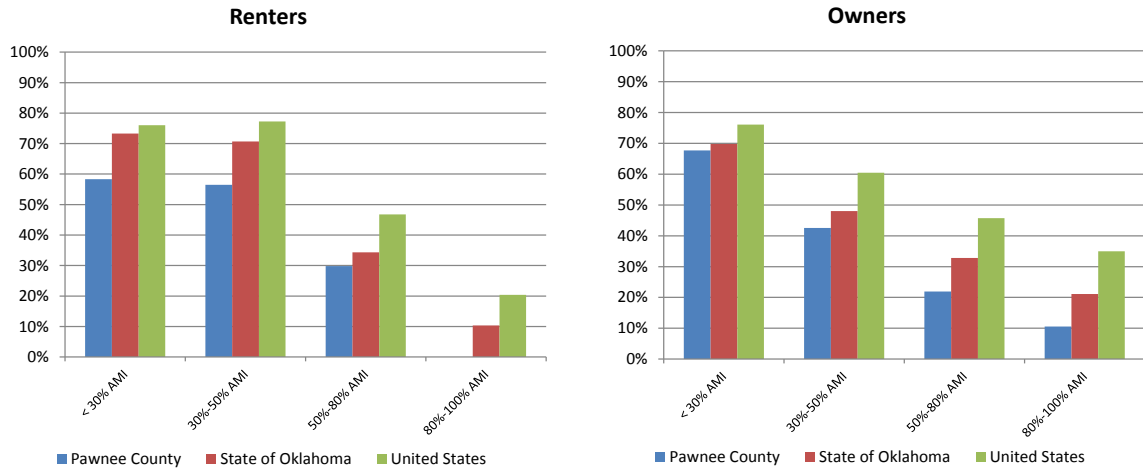
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Pawnee 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	325	67.69%	360	58.33%
Income 30%-50% HAMFI	435	42.53%	310	56.45%
Income 50%-80% HAMFI	935	21.93%	285	29.82%
Income 80%-100% HAMFI	425	10.59%	160	0.00%
All Incomes	4,945	14.86%	1,420	33.10%

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.



Pawnee County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	325		360	
Between 1.0 and 1.5 Persons per Room	4	1.23%	10	2.78%
More than 1.5 Persons per Room	10	3.08%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	4.62%	0	0.00%
Income 30%-50% HAMFI	435		310	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	3.23%
More than 1.5 Persons per Room	4	0.92%	4	1.29%
Lacks Complete Kitchen or Plumbing	4	0.92%	4	1.29%
Income 50%-80% HAMFI	935		285	
Between 1.0 and 1.5 Persons per Room	4	0.43%	40	14.04%
More than 1.5 Persons per Room	4	0.43%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.60%	0	0.00%
Income 80%-100% HAMFI	425		160	
Between 1.0 and 1.5 Persons per Room	10	2.35%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	3.53%	0	0.00%
All Incomes	4,945		1,420	
Between 1.0 and 1.5 Persons per Room	53	1.07%	75	5.28%
More than 1.5 Persons per Room	22	0.44%	4	0.28%
Lacks Complete Kitchen or Plumbing	44	0.89%	4	0.28%

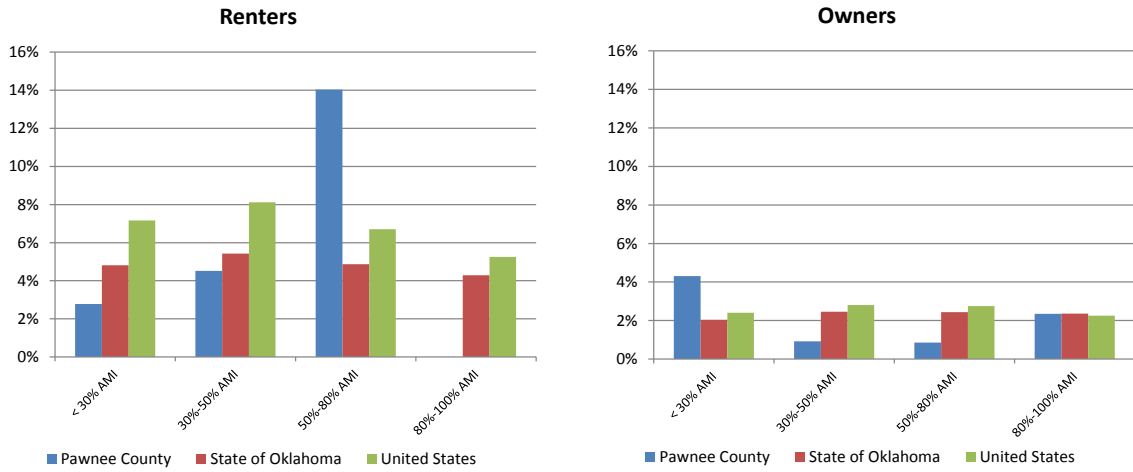
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Pawnee County, Oklahoma and the nation.

Pawnee 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	325	4.31%	360	2.78%	
Income 30%-50% HAMFI	435	0.92%	310	4.52%	
Income 50%-80% HAMFI	935	0.86%	285	14.04%	
Income 80%-100% HAMFI	425	2.35%	160	0.00%	
All Incomes	4,945	1.52%	1,420	5.56%	

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 Pawnee County, the state and the nation.

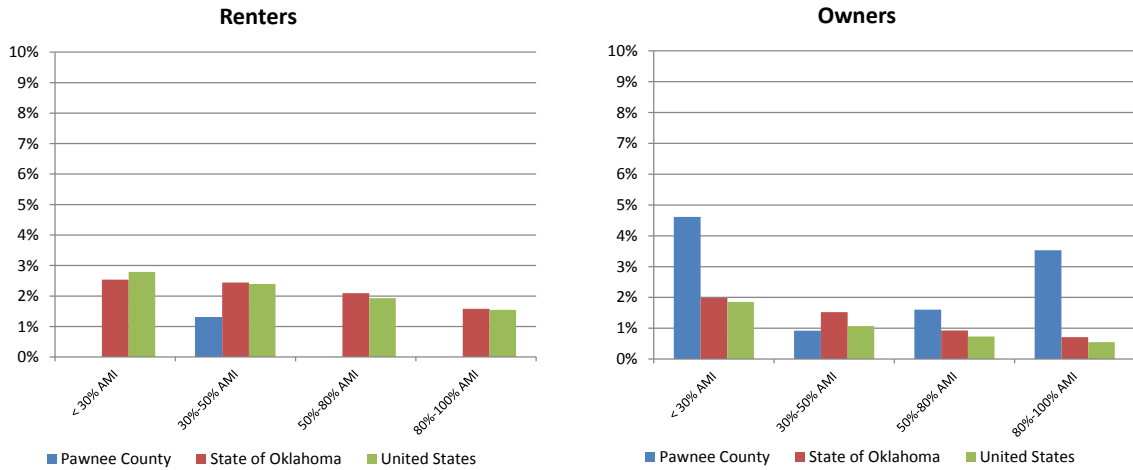
Pawnee County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	325	4.62%	360	0.00%	
Income 30%-50% HAMFI	435	0.92%	310	1.29%	
Income 50%-80% HAMFI	935	1.60%	285	0.00%	
Income 80%-100% HAMFI	425	3.53%	160	0.00%	
All Incomes	4,945	0.89%	1,420	0.28%	

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.



Pawnee County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	325	220	67.69%	360	210	58.33%
Elderly Family	25	20	80.00%	0	0	N/A
Small Family (2-4 persons)	55	40	72.73%	165	125	75.76%
Large Family (5 or more persons)	30	20	66.67%	30	15	50.00%
Elderly Non-Family	85	60	70.59%	50	25	50.00%
Non-Family, Non-Elderly	125	80	64.00%	120	45	37.50%
Income 30%-50% HAMFI	435	183	42.07%	310	175	56.45%
Elderly Family	100	35	35.00%	10	10	100.00%
Small Family (2-4 persons)	80	50	62.50%	90	40	44.44%
Large Family (5 or more persons)	10	4	40.00%	50	10	20.00%
Elderly Non-Family	170	70	41.18%	75	40	53.33%
Non-Family, Non-Elderly	80	24	30.00%	90	75	83.33%
Income 50%-80% HAMFI	935	199	21.28%	285	80	28.07%
Elderly Family	255	19	7.45%	25	15	60.00%
Small Family (2-4 persons)	270	85	31.48%	115	20	17.39%
Large Family (5 or more persons)	60	10	16.67%	35	15	42.86%
Elderly Non-Family	165	25	15.15%	70	20	28.57%
Non-Family, Non-Elderly	185	60	32.43%	45	10	22.22%
Income 80%-100% HAMFI	425	47	11.06%	160	0	0.00%
Elderly Family	95	8	8.42%	4	0	0.00%
Small Family (2-4 persons)	205	15	7.32%	80	0	0.00%
Large Family (5 or more persons)	45	4	8.89%	20	0	0.00%
Elderly Non-Family	25	0	0.00%	0	0	N/A
Non-Family, Non-Elderly	50	20	40.00%	55	0	0.00%
All Incomes	4,945	734	14.84%	1,420	465	32.75%
Elderly Family	1,085	107	9.86%	54	25	46.30%
Small Family (2-4 persons)	2,175	250	11.49%	620	185	29.84%
Large Family (5 or more persons)	325	38	11.69%	150	40	26.67%
Elderly Non-Family	650	155	23.85%	220	85	38.64%
Non-Family, Non-Elderly	705	184	26.10%	390	130	33.33%

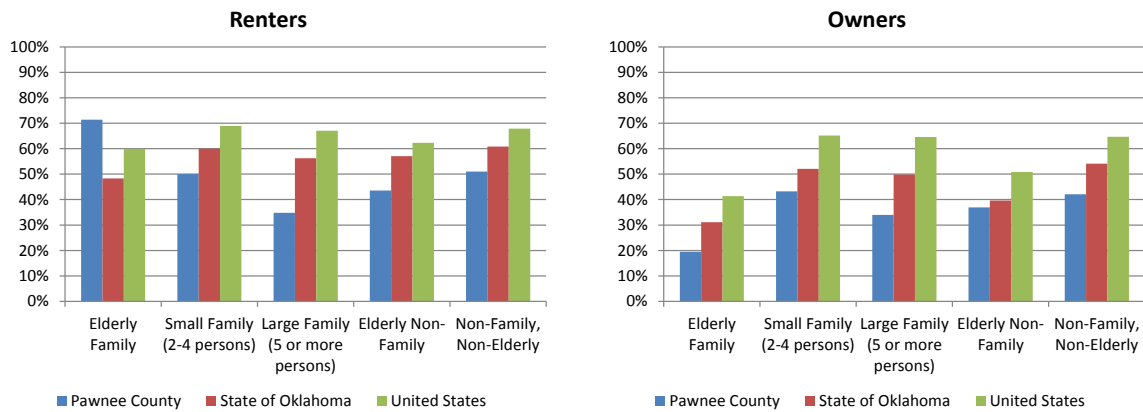
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Pawnee County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Income < 80% HAMFI	1,695	602	35.52%	955
Elderly Family	380	74	19.47%	35	25	71.43%
Small Family (2-4 persons)	405	175	43.21%	370	185	50.00%
Large Family (5 or more persons)	100	34	34.00%	115	40	34.78%
Elderly Non-Family	420	155	36.90%	195	85	43.59%
Non-Family, Non-Elderly	390	164	42.05%	255	130	50.98%

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).



Pawnee 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	325	235	72.31%	360	210	58.33%
Elderly Family	25	20	80.00%	0	0	N/A
Small Family (2-4 persons)	55	40	72.73%	165	125	75.76%
Large Family (5 or more persons)	30	25	83.33%	30	15	50.00%
Elderly Non-Family	85	70	82.35%	50	25	50.00%
Non-Family, Non-Elderly	125	80	64.00%	120	45	37.50%
Income 30%-50% HAMFI	435	189	43.45%	310	190	61.29%
Elderly Family	100	35	35.00%	10	10	100.00%
Small Family (2-4 persons)	80	50	62.50%	90	45	50.00%
Large Family (5 or more persons)	10	4	40.00%	50	15	30.00%
Elderly Non-Family	170	75	44.12%	75	40	53.33%
Non-Family, Non-Elderly	80	25	31.25%	90	80	88.89%
Income 50%-80% HAMFI	935	225	24.06%	285	110	38.60%
Elderly Family	255	20	7.84%	25	15	60.00%
Small Family (2-4 persons)	270	100	37.04%	115	40	34.78%
Large Family (5 or more persons)	60	20	33.33%	35	25	71.43%
Elderly Non-Family	165	25	15.15%	70	20	28.57%
Non-Family, Non-Elderly	185	60	32.43%	45	10	22.22%
Income Greater than 80% of HAMFI	3,250	200	6.15%	465	15	3.23%
Elderly Family	705	35	4.96%	20	0	0.00%
Small Family (2-4 persons)	1,770	90	5.08%	250	0	0.00%
Large Family (5 or more persons)	225	40	17.78%	35	15	42.86%
Elderly Non-Family	230	0	0.00%	25	0	0.00%
Non-Family, Non-Elderly	315	35	11.11%	130	0	0.00%
All Incomes	4,945	849	17.17%	1,420	525	36.97%
Elderly Family	1,085	110	10.14%	55	25	45.45%
Small Family (2-4 persons)	2,175	280	12.87%	620	210	33.87%
Large Family (5 or more persons)	325	89	27.38%	150	70	46.67%
Elderly Non-Family	650	170	26.15%	220	85	38.64%
Non-Family, Non-Elderly	705	200	28.37%	385	135	35.06%

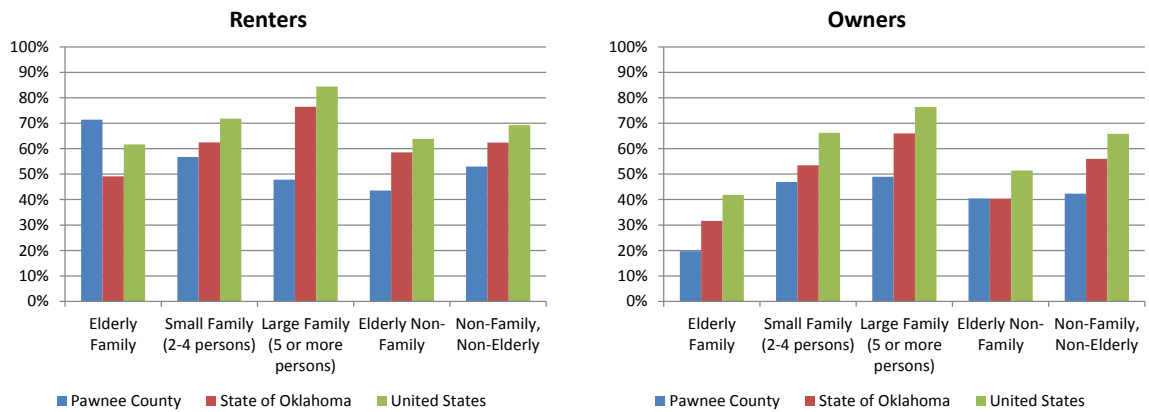
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Pawnee County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,695	649	38.29%	955	53.40%
Elderly Family	380	75	19.74%	35	71.43%
Small Family (2-4 persons)	405	190	46.91%	370	56.76%
Large Family (5 or more persons)	100	49	49.00%	115	47.83%
Elderly Non-Family	420	170	40.48%	195	43.59%
Non-Family, Non-Elderly	390	165	42.31%	255	52.94%

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 Pawnee 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.”



Pawnee 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	325	235	72.3%	360	210	58.3%
White alone, non-Hispanic	275	200	72.7%	265	165	62.3%
Black or African-American alone	4	4	100.0%	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	8	4	50.0%	55	20	36.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	15	15	100.0%
Other (including multiple races)	28	20	71.4%	25	15	60.0%
Income 30%-50% HAMFI	435	195	44.8%	310	185	59.7%
White alone, non-Hispanic	350	160	45.7%	245	150	61.2%
Black or African-American alone	30	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	24	20	83.3%	25	15	60.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	4	4	100.0%
Other (including multiple races)	35	15	42.9%	25	10	40.0%
Income 50%-80% HAMFI	935	230	24.6%	290	110	37.9%
White alone, non-Hispanic	805	200	24.8%	245	105	42.9%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	70	10	14.3%	19	4	21.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	15	0	0.0%
Other (including multiple races)	50	20	40.0%	10	0	0.0%
Income 80%-100% HAMFI	425	65	15.3%	160	0	0.0%
White alone, non-Hispanic	385	65	16.9%	140	0	0.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	29	4	13.8%	10	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	0	0	N/A
Other (including multiple races)	10	0	0.0%	10	0	0.0%
All Incomes	4,945	855	17.3%	1,425	520	36.5%
White alone, non-Hispanic	4,280	725	16.9%	1,135	435	38.3%
Black or African-American alone	38	4	10.5%	4	0	0.0%
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	306	53	17.3%	139	39	28.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	0	0.0%	38	19	50.0%
Other (including multiple races)	293	70	23.9%	100	25	25.0%

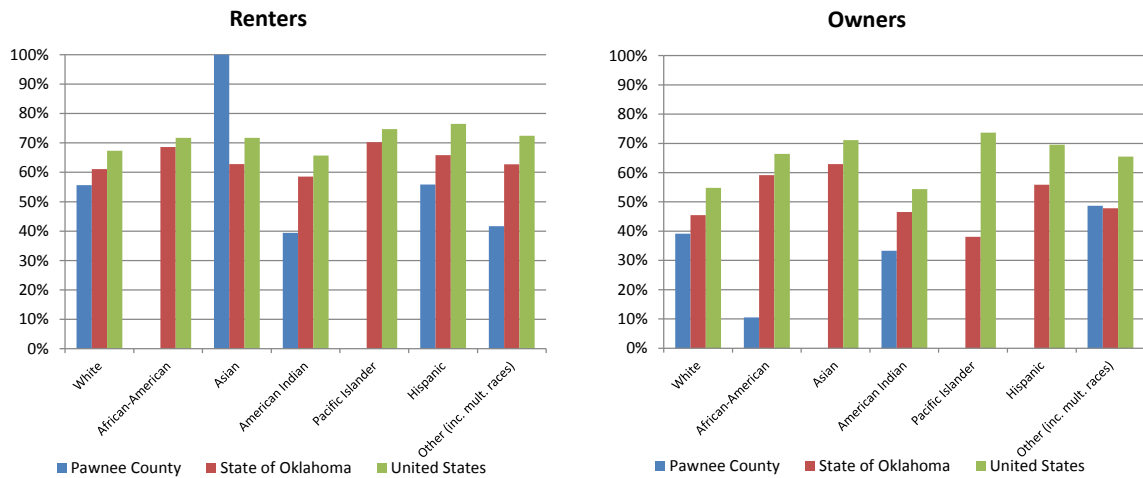
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,695	660	38.94%	960	52.60%
White alone, non-Hispanic	1,430	560	39.16%	755	55.63%
Black or African-American alone	38	4	10.53%	4	0.00%
Asian alone	0	0	N/A	4	100.00%
American Indian alone	102	34	33.33%	99	39.39%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	0	0	N/A	34	55.88%
Other (including multiple races)	113	55	48.67%	60	41.67%

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 Pawnee 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 385 renter households that are cost overburdened, and 405 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 75 renter households that are cost overburdened, and 185 homeowners that are cost overburdened.
- 100% of Asian renters with incomes less than 80% of Area Median Income have one or more housing problems.



Housing Demand – Population Subsets

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

Pawnee County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	38	11	49
Less than 30% AMI	6.57%	25.35%	2	3	5
Less than 50% AMI	15.37%	47.18%	6	5	11
Less than 60% AMI	18.44%	56.62%	7	7	13
Less than 80% AMI	34.28%	67.25%	13	8	21

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.

Pawnee County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	35.09%	19.30%	13	2	15
Elderly less than 30% AMI	2.22%	3.52%	1	0	1
Elderly less than 50% AMI	7.68%	9.51%	3	1	4
Elderly less than 60% AMI	9.22%	11.41%	3	1	5
Elderly less than 80% AMI	16.18%	16.20%	6	2	8

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.



Pawnee 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)	39.74%	38.73%	15	4	19
Disabled less than 30% AMI	3.74%	12.68%	1	1	3
Disabled less than 50% AMI	8.59%	25.35%	3	3	6
Disabled less than 60% AMI	10.31%	30.42%	4	3	7
Disabled less than 80% AMI	17.39%	30.99%	7	4	10

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.

Pawnee 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%	38	11	49
Total Veteran Demand	12.28%	12.28%	5	1	6
Veterans with Disabilities	4.34%	4.34%	2	0	2
Veterans Below Poverty	0.70%	0.70%	0	0	0
Disabled Veterans Below Poverty	0.36%	0.36%	0	0	0

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).

Pawnee County: 2015-2020 Housing Needs for Working Families					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	38	11	49
Total Working Families	51.02%	51.02%	19	6	25
Working Families with Children Present	23.83%	23.83%	9	3	12

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 49 housing units will be needed in Pawnee County over the next five years. Of those units:

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



- 5 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 7 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- Two will be needed by veterans with one or more disabilities
- 12 will be needed by working families with children present

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