

Housing Needs Assessment
Garvin County

Prepared For:

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

Effective Date of the Analysis:

June 24, 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
 Garvin County
 IRR - Tulsa/OKC File No. 140-2015-0038

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 Garvin County Residential Housing Market Analysis. Analyst Amy Wilson personally inspected the Garvin County area during the month of June 2015 to collect the data used in the preparation of the Garvin 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
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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 Garvin County is projected to grow by 0.18% per year over the next five years, underperforming the State of Oklahoma.
2. Garvin County is projected to need a total of 62 housing units for ownership and 22 housing units for rent over the next five years.
3. Median Household Income in Garvin County is estimated to be \$39,265 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Garvin County is estimated to be 19.06%, compared with 16.85% for Oklahoma.
4. The rental vacancy rate in Garvin County is significantly higher than the rest of the state, while the homeowner vacancy rate is slightly lower.
5. Home values and rental rates in Garvin County are also lower than the state averages.
6. Average sale price for homes in Pauls Valley was \$69,422 in 2015, with an average price per square foot of \$50.02. The average year of construction for homes sold in 2015 is estimated to be 1960.

7. Approximately 24.06% of renters and 20.91% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 47 Injuries: 38 Fatalities: 5 Damages (1996-2014): \$50,000.00
2. Social Vulnerability: Below state score at the county level; at the census tract level, the Maysville area and Pauls Valley areas have elevated scores.
3. Floodplain: Pauls Valley, Wynnewood, Katie, Elmore, and Foster have notable development within or near the floodplain.

Homelessness Specific Findings

1. Garvin County is located in the Southwest Oklahoma Continuum of Care.
2. There are an estimated 239 homeless individuals in this area, 177 of which are identified as sheltered.
3. There are at least 8 homeless households comprised of children only.
4. There is also a high homeless veteran population (25) in this region.
5. Investment should be made for more temporary and permanent housing for homeless veterans.

Fair Housing Specific Findings

1. Units nearer elevated number of disabled persons: 265

Lead-Based Paint Specific Findings

1. We estimate there are 1,825 occupied housing units in Garvin County with lead-based paint hazards.
2. 850 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 260 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 Garvin 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 Garvin 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 Garvin 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 Garvin County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Garvin County area.

Effective Date of Consultation

The Garvin County area was inspected and research was performed during June, 2015. The effective date of this analysis is June 24, 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 Garvin County area was inspected during June, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

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

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

Garvin County Analysis

Area Information

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

Garvin County is located in south-central Oklahoma. It is bordered on the north by McClain County, on the east by Pontotoc County, on the south by Murray and Carter counties, and on the west by Grady and Stephens counties. The Garvin County Seat, Pauls Valley, is approximately 50 miles south of Oklahoma City.

Garvin County has a total area of 814 square miles (802 square miles of land, and 12 square miles of water), ranking 39th out of Oklahoma's 77 counties in terms of total area. The total population of Garvin County as of the 2010 Census was 27,576 persons, for a population density of 34 persons per square mile of land.

Access and Linkages

The county is well located in relationship to state and national highway systems. I-35 crosses through approximately the middle of the county, as does US 77. State Highways crossing through the county include SH-19, SH-29 and SH-74. Additionally, the county has a well maintained interior road system.

Public transportation is provided on a demand-response basis by Delta Public Transit (a service of Delta Community Action Foundation, Inc.), with service in Garvin and McClain counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

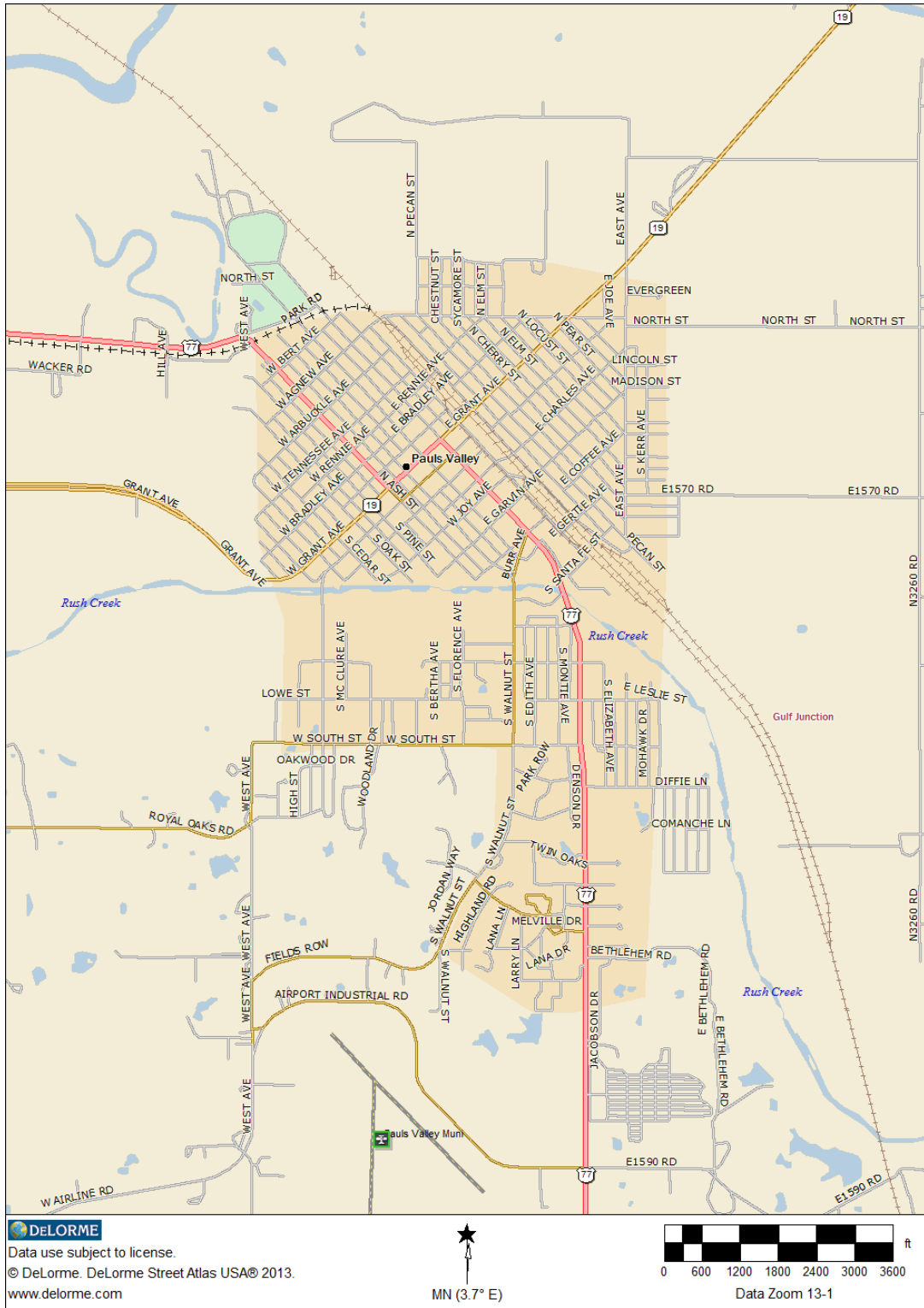
Educational Facilities

All of the county communities have public school facilities. Higher education is available at East Central University in Ada, as well as the University of Oklahoma in Norman. In addition, Mid-America Technology Center is located in Wayne, just north of Garvin County.

Medical Facilities

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

Pauls Valley Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Garvin 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
Pauls Valley	6,256	6,187	-0.11%	6,609	1.33%	6,974	1.08%
Garvin County	27,210	27,576	0.13%	27,322	-0.18%	27,562	0.18%
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 Garvin County was 27,576 persons as of the 2010 Census, a 0.13% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Garvin County to be 27,322 persons, and projects that the population will show 0.18% annualized growth over the next five years.

The population of Pauls Valley was 6,187 persons as of the 2010 Census, a -0.11% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pauls Valley to be 6,609 persons, and projects that the population will show 1.08% annualized growth over the next five years.

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

Households Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Total Households							
Pauls Valley	2,475	2,534	0.24%	2,780	1.87%	2,962	1.28%
Garvin County	10,865	11,069	0.19%	10,952	-0.21%	11,036	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							
Pauls Valley	1,592	1,505	-0.56%	1,687	2.31%	1,798	1.28%
Garvin County	7,608	7,571	-0.05%	7,469	-0.27%	7,501	0.09%
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, Garvin County had a total of 11,069 households, representing a 0.19% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Garvin County to have 10,952 households. This number is expected to experience a 0.15% annualized rate of growth over the next five years.

As of 2010, Pauls Valley had a total of 2,534 households, representing a 0.24% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pauls Valley to have 2,780 households. This number is expected to experience a 1.28% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Pauls Valley		Garvin County	
	No.	Percent	No.	Percent
Total Population	6,084		27,410	
White Alone	4,534	74.52%	22,597	82.44%
Black or African American Alone	300	4.93%	620	2.26%
Amer. Indian or Alaska Native Alone	443	7.28%	2,059	7.51%
Asian Alone	19	0.31%	50	0.18%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	1	0.00%
Some Other Race Alone	306	5.03%	438	1.60%
Two or More Races	482	7.92%	1,645	6.00%
Population by Hispanic or Latino Origin	Pauls Valley		Garvin County	
	No.	Percent	No.	Percent
Total Population	6,084		27,410	
Hispanic or Latino	970	15.94%	1,814	6.62%
<i>Hispanic or Latino, White Alone</i>	569	58.66%	1,116	61.52%
<i>Hispanic or Latino, All Other Races</i>	401	41.34%	698	38.48%
Not Hispanic or Latino	5,114	84.06%	25,596	93.38%
<i>Not Hispanic or Latino, White Alone</i>	3,965	77.53%	21,481	83.92%
<i>Not Hispanic or Latino, All Other Races</i>	1,149	22.47%	4,115	16.08%

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

In Garvin County, racial and ethnic minorities comprise 21.63% of the total population. Within Pauls Valley, racial and ethnic minorities represent 34.83% of the population.

Population by Age

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

Garvin County Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	27,576		27,322		27,562			
Age 0 - 4	1,853	6.72%	1,788	6.54%	1,822	6.61%	-0.71%	0.38%
Age 5 - 9	1,869	6.78%	1,811	6.63%	1,768	6.41%	-0.63%	-0.48%
Age 10 - 14	1,902	6.90%	1,916	7.01%	1,795	6.51%	0.15%	-1.30%
Age 15 - 17	1,109	4.02%	1,134	4.15%	1,183	4.29%	0.45%	0.85%
Age 18 - 20	946	3.43%	995	3.64%	1,077	3.91%	1.02%	1.60%
Age 21 - 24	1,183	4.29%	1,286	4.71%	1,441	5.23%	1.68%	2.30%
Age 25 - 34	3,257	11.81%	3,156	11.55%	3,119	11.32%	-0.63%	-0.24%
Age 35 - 44	3,343	12.12%	3,218	11.78%	3,178	11.53%	-0.76%	-0.25%
Age 45 - 54	3,905	14.16%	3,429	12.55%	3,153	11.44%	-2.57%	-1.66%
Age 55 - 64	3,451	12.51%	3,677	13.46%	3,537	12.83%	1.28%	-0.77%
Age 65 - 74	2,556	9.27%	2,754	10.08%	3,249	11.79%	1.50%	3.36%
Age 75 - 84	1,585	5.75%	1,552	5.68%	1,594	5.78%	-0.42%	0.54%
Age 85 and over	617	2.24%	606	2.22%	646	2.34%	-0.36%	1.29%
<i>Age 55 and over</i>	<i>8,209</i>	<i>29.77%</i>	<i>8,589</i>	<i>31.44%</i>	<i>9,026</i>	<i>32.75%</i>	<i>0.91%</i>	<i>1.00%</i>
<i>Age 62 and over</i>	<i>5,176</i>	<i>18.77%</i>	<i>5,409</i>	<i>19.80%</i>	<i>5,904</i>	<i>21.42%</i>	<i>0.88%</i>	<i>1.77%</i>
Median Age	40.0		39.9		40.0		-0.05%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Garvin County is 39.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.54% of the population is below the age of 5, while 19.80% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.77% per year.

Pauls Valley Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	6,187		6,609		6,974			
Age 0 - 4	439	7.10%	453	6.85%	473	6.78%	0.63%	0.87%
Age 5 - 9	413	6.68%	459	6.95%	467	6.70%	2.13%	0.35%
Age 10 - 14	410	6.63%	455	6.88%	474	6.80%	2.10%	0.82%
Age 15 - 17	234	3.78%	263	3.98%	294	4.22%	2.36%	2.25%
Age 18 - 20	223	3.60%	233	3.53%	269	3.86%	0.88%	2.92%
Age 21 - 24	328	5.30%	304	4.60%	354	5.08%	-1.51%	3.09%
Age 25 - 34	812	13.12%	917	13.88%	869	12.46%	2.46%	-1.07%
Age 35 - 44	763	12.33%	791	11.97%	888	12.73%	0.72%	2.34%
Age 45 - 54	859	13.88%	826	12.50%	797	11.43%	-0.78%	-0.71%
Age 55 - 64	702	11.35%	844	12.77%	866	12.42%	3.75%	0.52%
Age 65 - 74	488	7.89%	557	8.43%	695	9.97%	2.68%	4.53%
Age 75 - 84	342	5.53%	329	4.98%	346	4.96%	-0.77%	1.01%
Age 85 and over	174	2.81%	178	2.69%	182	2.61%	0.46%	0.45%
<i>Age 55 and over</i>	<i>1,706</i>	<i>27.57%</i>	<i>1,908</i>	<i>28.87%</i>	<i>2,089</i>	<i>29.95%</i>	<i>2.26%</i>	<i>1.83%</i>
<i>Age 62 and over</i>	<i>1,041</i>	<i>16.82%</i>	<i>1,139</i>	<i>17.24%</i>	<i>1,301</i>	<i>18.65%</i>	<i>1.83%</i>	<i>2.69%</i>
Median Age	38.1		37.8		38.2		-0.16%	0.21%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pauls Valley is 37.8 years. This compares with the statewide figure of 36.6 years. Approximately 6.85% of the population is below the age of 5, while 17.24% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.69% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Pauls Valley		Garvin County	
	No.	Percent	No.	Percent
Total Families:	1,346		7,072	
Married-Couple Family:	910	67.61%	5,402	76.39%
With Children Under 18 Years	378	28.08%	1,993	28.18%
No Children Under 18 Years	532	39.52%	3,409	48.20%
Other Family:	436	32.39%	1,670	23.61%
Male Householder, No Wife Present	98	7.28%	443	6.26%
With Children Under 18 Years	36	2.67%	197	2.79%
No Children Under 18 Years	62	4.61%	246	3.48%
Female Householder, No Husband Present	338	25.11%	1,227	17.35%
With Children Under 18 Years	219	16.27%	672	9.50%
No Children Under 18 Years	119	8.84%	555	7.85%
Total Single Parent Families	255		869	
Male Householder	36	14.12%	197	22.67%
Female Householder	219	85.88%	672	77.33%

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

As shown, within Garvin County, among all families 12.29% are single-parent families, while in Pauls Valley, the percentage is 18.95%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	5,887		27,064		3,702,515	
Under 18 Years:	1,361		6,730		933,738	
With One Type of Disability	30	2.20%	146	2.17%	33,744	3.61%
With Two or More Disabilities	0	0.00%	29	0.43%	11,082	1.19%
No Disabilities	1,331	97.80%	6,555	97.40%	888,912	95.20%
18 to 64 Years:	3,636		15,906		2,265,702	
With One Type of Disability	368	10.12%	1,159	7.29%	169,697	7.49%
With Two or More Disabilities	343	9.43%	1,222	7.68%	149,960	6.62%
No Disabilities	2,925	80.45%	13,525	85.03%	1,946,045	85.89%
65 Years and Over:	890		4,428		503,075	
With One Type of Disability	195	21.91%	824	18.61%	95,633	19.01%
With Two or More Disabilities	300	33.71%	1,249	28.21%	117,044	23.27%
No Disabilities	395	44.38%	2,355	53.18%	290,398	57.72%
Total Number of Persons with Disabilities:	1,236	21.00%	4,629	17.10%	577,160	15.59%

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

Within Garvin County, 17.10% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Pauls Valley the percentage is 21.00%.

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

2013 Population by Veteran and Disability Status

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	4,526		20,334		2,738,788	
Veteran:	323	7.14%	2,073	10.19%	305,899	11.17%
<i>With a Disability</i>	124	38.39%	873	42.11%	100,518	32.86%
<i>No Disability</i>	199	61.61%	1,200	57.89%	205,381	67.14%
Non-veteran:	4,203	92.86%	18,261	89.81%	2,432,889	88.83%
<i>With a Disability</i>	1,082	25.74%	3,581	19.61%	430,610	17.70%
<i>No Disability</i>	3,121	74.26%	14,680	80.39%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Garvin County, the Census Bureau estimates there are 2,073 veterans, 42.11% of which have one or more disabilities (compared with 32.86% at a statewide level). In Pauls Valley, there are an estimated 323 veterans, 38.39% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Pauls Valley		Garvin County	
	No.	Percent	No.	Percent
Total Population	6,187		27,576	
Group Quarters Population	219	3.54%	317	1.15%
Institutionalized Population	211	3.41%	309	1.12%
Correctional facilities for adults	167	2.70%	167	0.61%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	44	0.71%	142	0.51%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	8	0.13%	8	0.03%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	8	0.13%	8	0.03%

Source: 2010 Decennial Census, Table P42

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

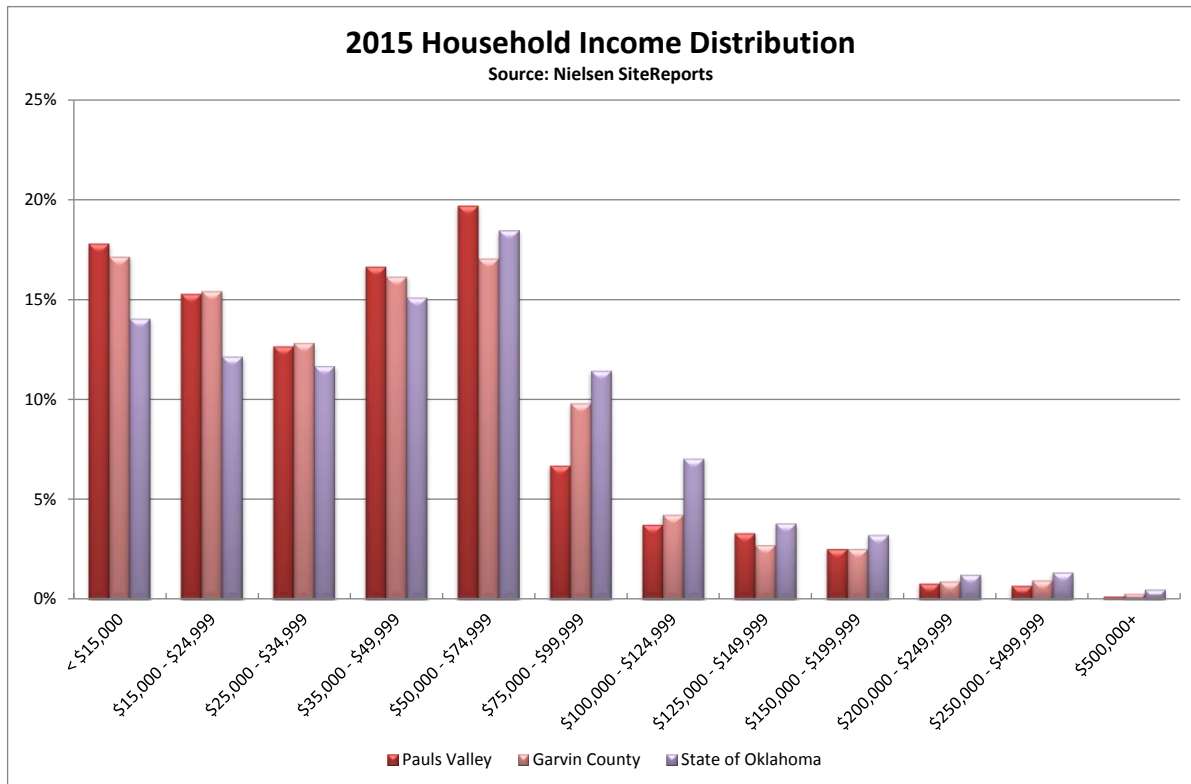
Household Income Levels

Data in the following chart shows the distribution of household income in Garvin 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						
	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,780		10,952		1,520,327	
< \$15,000	495	17.81%	1,878	17.15%	213,623	14.05%
\$15,000 - \$24,999	425	15.29%	1,690	15.43%	184,613	12.14%
\$25,000 - \$34,999	352	12.66%	1,405	12.83%	177,481	11.67%
\$35,000 - \$49,999	463	16.65%	1,769	16.15%	229,628	15.10%
\$50,000 - \$74,999	548	19.71%	1,868	17.06%	280,845	18.47%
\$75,000 - \$99,999	186	6.69%	1,074	9.81%	173,963	11.44%
\$100,000 - \$124,999	104	3.74%	463	4.23%	106,912	7.03%
\$125,000 - \$149,999	92	3.31%	297	2.71%	57,804	3.80%
\$150,000 - \$199,999	70	2.52%	276	2.52%	48,856	3.21%
\$200,000 - \$249,999	22	0.79%	98	0.89%	18,661	1.23%
\$250,000 - \$499,999	19	0.68%	104	0.95%	20,487	1.35%
\$500,000+	4	0.14%	30	0.27%	7,454	0.49%
Median Household Income	\$38,823		\$39,265		\$47,049	
Average Household Income	\$51,034		\$53,598		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Garvin County is estimated to be \$39,265 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Pauls Valley, median household income is estimated to be \$38,823.



Household Income Trend

Next we examine the long-term growth of incomes in Garvin 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
Pauls Valley	\$26,654	\$38,823	2.38%	2.40%	-0.02%
Garvin County	\$28,070	\$39,265	2.12%	2.40%	-0.28%
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 Garvin 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 Garvin 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 Garvin County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Pauls Valley	20.73%	23.97%	324	38.89%	53.42%
Garvin County	15.92%	19.06%	314	24.37%	50.89%
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 Garvin County is estimated to be 19.06% by the American Community Survey. This is an increase of 314 basis points since the 2000 Census. Within Pauls Valley, the poverty rate is estimated to be 23.97%. 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 Garvin County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

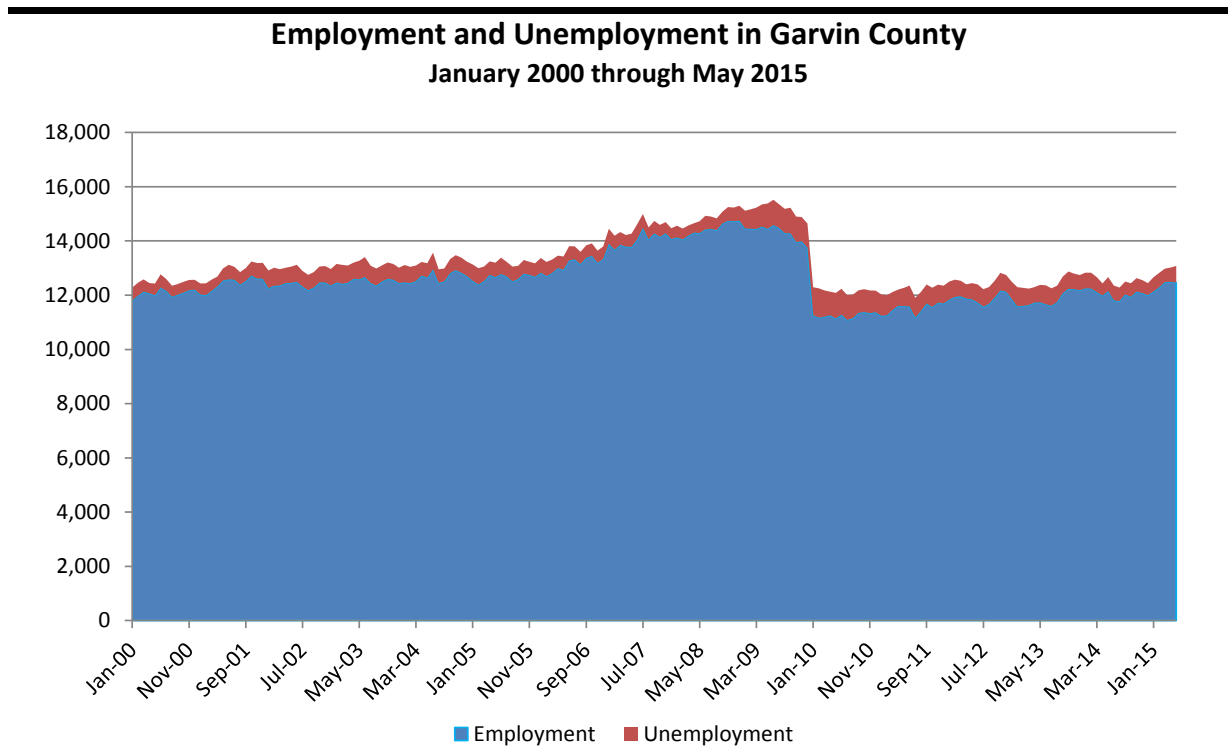
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Garvin County	11,137	12,462	2.27%	7.8%	4.7%	-310
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Garvin County was 12,462 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.27% per year. The unemployment rate in May was 4.7%, a decrease of -310 basis points from May 2010, which was 7.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Garvin County has mirrored these trends.

Employment Level Trends

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



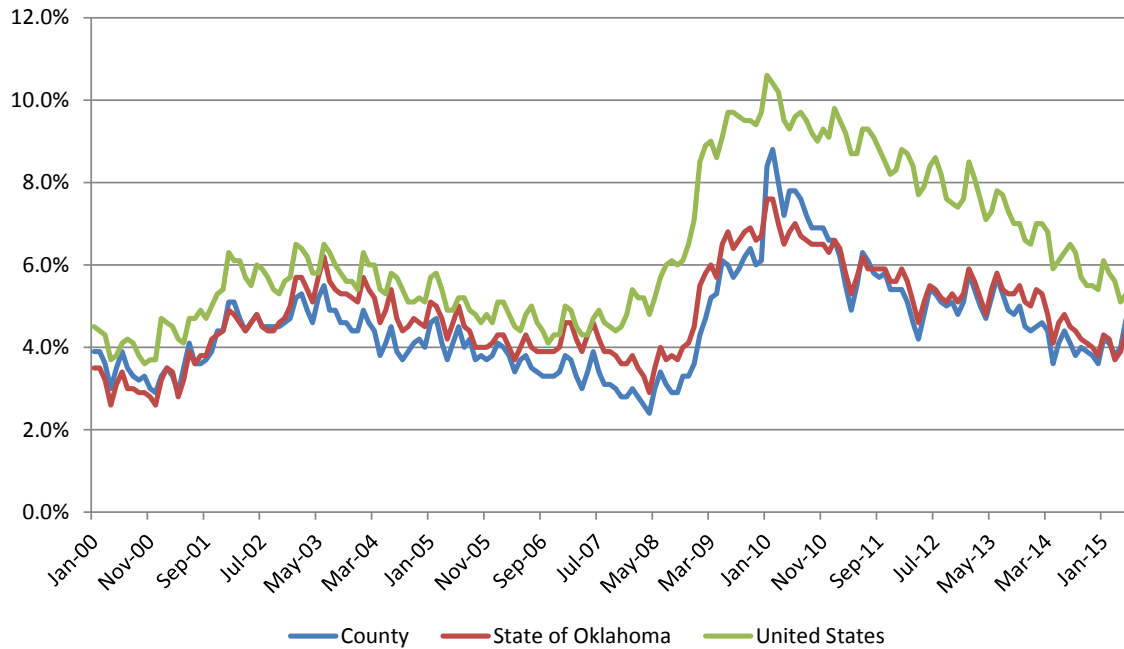
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. The large drop in January 2010 is due to a base employment adjustment on the part of the Bureau of Labor Statistics and does not reflect an actual loss of jobs. Employment growth resumed in early 2010, and has continued to grow to its current level of 12,462 persons. The number of unemployed persons in May 2015 was 615, out of a total labor force of 13,077 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Garvin 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 Garvin 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 Garvin County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.7%. On the whole, unemployment rates in Garvin County track very well with statewide figures. Compared with the United States, unemployment rates in Garvin County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Garvin 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.

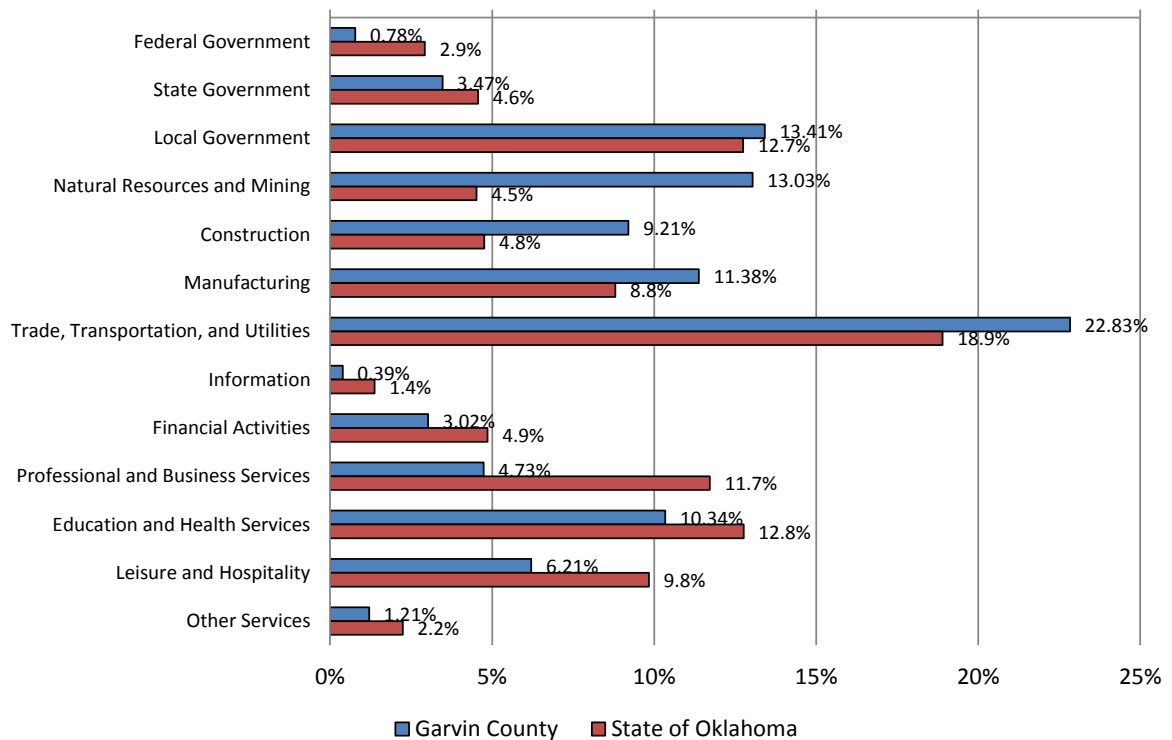


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	13	78	0.78%	\$48,474	0.39
State Government	9	348	3.47%	\$38,117	1.04
Local Government	41	1,346	13.41%	\$31,128	1.33
Natural Resources and Mining	95	1,308	13.03%	\$71,667	8.59
Construction	75	924	9.21%	\$59,717	2.06
Manufacturing	34	1,142	11.38%	\$60,315	1.28
Trade, Transportation, and Utilities	180	2,291	22.83%	\$38,363	1.19
Information	10	39	0.39%	\$26,012	0.19
Financial Activities	54	303	3.02%	\$42,185	0.54
Professional and Business Services	109	475	4.73%	\$41,172	0.34
Education and Health Services	64	1,038	10.34%	\$28,304	0.69
Leisure and Hospitality	48	623	6.21%	\$13,163	0.58
Other Services	32	121	1.21%	\$38,200	0.39
Total	763	10,035		\$43,860	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 (22.83%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$38,363 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$71,667 per year.

The rightmost column of the previous table provides location quotients for each industry for Garvin 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 (Garvin 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 Garvin County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 8.59. This sector includes agricultural employment, as well as employment in the oil and gas industry.

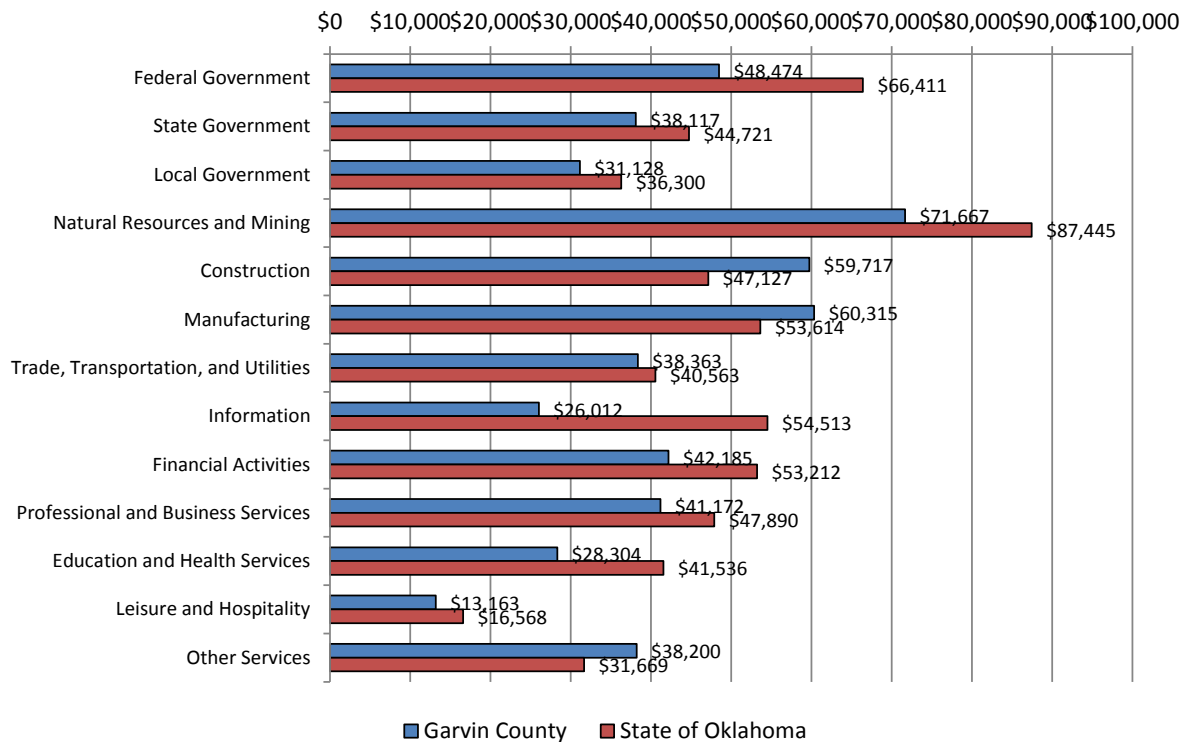
The next table presents average annual pay in Garvin County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Garvin County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$48,474	\$66,411	\$75,784	73.0%	64.0%
State Government	\$38,117	\$44,721	\$54,184	85.2%	70.3%
Local Government	\$31,128	\$36,300	\$46,146	85.8%	67.5%
Natural Resources and Mining	\$71,667	\$87,445	\$59,666	82.0%	120.1%
Construction	\$59,717	\$47,127	\$55,041	126.7%	108.5%
Manufacturing	\$60,315	\$53,614	\$62,977	112.5%	95.8%
Trade, Transportation, and Utilities	\$38,363	\$40,563	\$42,988	94.6%	89.2%
Information	\$26,012	\$54,513	\$90,804	47.7%	28.6%
Financial Activities	\$42,185	\$53,212	\$85,261	79.3%	49.5%
Professional and Business Services	\$41,172	\$47,890	\$66,657	86.0%	61.8%
Education and Health Services	\$28,304	\$41,536	\$45,951	68.1%	61.6%
Leisure and Hospitality	\$13,163	\$16,568	\$20,993	79.4%	62.7%
Other Services	\$38,200	\$31,669	\$33,935	120.6%	112.6%
Total	\$43,860	\$43,774	\$51,361	100.2%	85.4%

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, Garvin County has higher average wages in construction and manufacturing, 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						
	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,346		7,072		961,468	
With Children <18 Years:	633	47.03%	2,862	40.47%	425,517	44.26%
Married Couple:	378	59.72%	1,993	69.64%	281,418	66.14%
Both Parents Employed	236	62.43%	1,058	53.09%	166,700	59.24%
One Parent Employed	131	34.66%	863	43.30%	104,817	37.25%
Neither Parent Employed	11	2.91%	72	3.61%	9,901	3.52%
Other Family:	255	40.28%	869	30.36%	144,099	33.86%
Male Householder:	36	14.12%	197	22.67%	36,996	25.67%
Employed	22	61.11%	178	90.36%	31,044	83.91%
Not Employed	14	38.89%	19	9.64%	5,952	16.09%
Female Householder:	219	85.88%	672	77.33%	107,103	74.33%
Employed	125	57.08%	504	75.00%	75,631	70.62%
Not Employed	94	42.92%	168	25.00%	31,472	29.38%
Without Children <18 Years:	713	52.97%	4,210	59.53%	535,951	55.74%
Married Couple:	532	74.61%	3,409	80.97%	431,868	80.58%
Both Spouses Employed	185	34.77%	1,032	30.27%	167,589	38.81%
One Spouse Employed	224	42.11%	1,114	32.68%	138,214	32.00%
Neither Spouse Employed	123	23.12%	1,263	37.05%	126,065	29.19%
Other Family:	181	25.39%	801	19.03%	104,083	19.42%
Male Householder:	62	50.41%	246	19.48%	32,243	25.58%
Employed	48	77.42%	125	50.81%	19,437	60.28%
Not Employed	14	22.58%	121	49.19%	12,806	39.72%
Female Householder:	119	65.75%	555	69.29%	71,840	69.02%
Employed	42	35.29%	221	39.82%	36,601	50.95%
Not Employed	77	64.71%	334	60.18%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,013</i>	<i>75.26%</i>	<i>5,095</i>	<i>72.04%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>514</i>	<i>50.74%</i>	<i>2,603</i>	<i>51.09%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>499</i>	<i>49.26%</i>	<i>2,492</i>	<i>48.91%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Garvin County, there are 5,095 working families, 51.09% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

The city's largest employers include the Southern Oklahoma Resource Center, Wal-Mart distribution center and Covercraft Vehicle Protection Products as well as several oil & gas service companies including a Halliburton field office. Also, as is typical for smaller communities in Oklahoma, the public school system and local and county governments employ a significant percentage of the area's workers.

The Southern Oklahoma Resource Center (SORC) closed in July 2015. At one time, the SORC was the city's largest employer, but at the time of its closing, employed only 75 persons.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,403		10,274		1,613,364	
Less than 15 minutes	1,510	62.84%	4,511	43.91%	581,194	36.02%
15 to 30 minutes	462	19.23%	3,060	29.78%	625,885	38.79%
30 to 45 minutes	82	3.41%	1,024	9.97%	260,192	16.13%
45 to 60 minutes	168	6.99%	520	5.06%	74,625	4.63%
60 or more minutes	181	7.53%	1,159	11.28%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Garvin County, the largest percentage of workers (43.91%) travel fewer than 15 minutes to work. Although Garvin County has an active labor market, it appears some employees commute to other labor markets in the region, such as Ardmore and Purcell.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	2,449		10,698		1,673,026	
Car, Truck or Van:	2,294	93.67%	10,011	93.58%	1,551,461	92.73%
<i>Drove Alone</i>	2,055	89.58%	9,153	91.43%	1,373,407	88.52%
<i>Carpooled</i>	239	10.42%	858	8.57%	178,054	11.48%
Public Transportation	0	0.00%	5	0.05%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	15	0.14%	3,757	0.22%
Bicycle	7	0.29%	14	0.13%	4,227	0.25%
Walked	99	4.04%	178	1.66%	30,401	1.82%
Other Means	3	0.12%	51	0.48%	14,442	0.86%
Worked at Home	46	1.88%	424	3.96%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Garvin 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 Garvin 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
Pauls Valley	3,007	2,988	-0.06%	3,279	1.88%
Garvin County	12,641	12,827	0.15%	12,954	0.20%
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 Garvin County grew by 0.20% per year, to a total of 12,954 housing units in 2015. In terms of new housing unit construction, Garvin County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,891		12,807		1,669,828	
1 Unit, Detached	2,374	82.12%	10,602	82.78%	1,219,987	73.06%
1 Unit, Attached	26	0.90%	90	0.70%	34,434	2.06%
Duplex Units	48	1.66%	162	1.26%	34,207	2.05%
3-4 Units	99	3.42%	330	2.58%	42,069	2.52%
5-9 Units	126	4.36%	196	1.53%	59,977	3.59%
10-19 Units	36	1.25%	73	0.57%	57,594	3.45%
20-49 Units	40	1.38%	49	0.38%	29,602	1.77%
50 or More Units	62	2.14%	71	0.55%	30,240	1.81%
Mobile Homes	77	2.66%	1,214	9.48%	159,559	9.56%
Boat, RV, Van, etc.	3	0.10%	20	0.16%	2,159	0.13%
Total Multifamily Units	411	14.22%	881	6.88%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Garvin County, 82.78% of housing units are single-family, detached. 6.88% of housing units are multifamily in structure (two or more units per building), while 9.64% of housing units comprise mobile homes, RVs, etc.

Within Pauls Valley, 82.12% of housing units are single-family, detached. 14.22% of housing units are multifamily in structure, while 2.77% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,290		10,294		1,444,081	
Owner Occupied:	1,446	63.14%	7,561	73.45%	968,736	67.08%
No Bedroom	3	0.21%	19	0.25%	2,580	0.27%
1 Bedroom	32	2.21%	180	2.38%	16,837	1.74%
2 Bedrooms	350	24.20%	1,481	19.59%	166,446	17.18%
3 Bedrooms	872	60.30%	4,701	62.17%	579,135	59.78%
4 Bedrooms	189	13.07%	1,070	14.15%	177,151	18.29%
5 or More Bedrooms	0	0.00%	110	1.45%	26,587	2.74%
Renter Occupied:	844	36.86%	2,733	26.55%	475,345	32.92%
No Bedroom	25	2.96%	91	3.33%	13,948	2.93%
1 Bedroom	163	19.31%	327	11.96%	101,850	21.43%
2 Bedrooms	364	43.13%	1,127	41.24%	179,121	37.68%
3 Bedrooms	276	32.70%	1,063	38.89%	152,358	32.05%
4 Bedrooms	16	1.90%	121	4.43%	24,968	5.25%
5 or More Bedrooms	0	0.00%	4	0.15%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Garvin County is 73.45%, while 26.55% of housing units are renter occupied. In Pauls Valley, the homeownership rate is 63.14%, while 36.86% of households are renters.

Housing Units Tenure and Household Income

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

Garvin County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	10,294	7,561	2,733	73.45%	26.55%
Less than \$5,000	623	302	321	48.48%	51.52%
\$5,000 - \$9,999	417	198	219	47.48%	52.52%
\$10,000-\$14,999	718	442	276	61.56%	38.44%
\$15,000-\$19,999	824	575	249	69.78%	30.22%
\$20,000-\$24,999	747	479	268	64.12%	35.88%
\$25,000-\$34,999	1,340	971	369	72.46%	27.54%
\$35,000-\$49,999	1,720	1,210	510	70.35%	29.65%
\$50,000-\$74,999	1,742	1,393	349	79.97%	20.03%
\$75,000-\$99,999	996	849	147	85.24%	14.76%
\$100,000-\$149,999	696	677	19	97.27%	2.73%
\$150,000 or more	471	465	6	98.73%	1.27%
Income Less Than \$25,000	3,329	1,996	1,333	59.96%	40.04%

Source: 2009-2013 American Community Survey, Table B25118

Within Garvin County as a whole, 40.04% of households with incomes less than \$25,000 are estimated to be renters, while 59.96% are estimated to be homeowners.

Pauls Valley Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,290	1,446	844	63.14%	36.86%
Less than \$5,000	165	53	112	32.12%	67.88%
\$5,000 - \$9,999	98	43	55	43.88%	56.12%
\$10,000-\$14,999	183	86	97	46.99%	53.01%
\$15,000-\$19,999	222	108	114	48.65%	51.35%
\$20,000-\$24,999	207	89	118	43.00%	57.00%
\$25,000-\$34,999	292	202	90	69.18%	30.82%
\$35,000-\$49,999	364	203	161	55.77%	44.23%
\$50,000-\$74,999	370	302	68	81.62%	18.38%
\$75,000-\$99,999	147	124	23	84.35%	15.65%
\$100,000-\$149,999	167	167	0	100.00%	0.00%
\$150,000 or more	75	69	6	92.00%	8.00%
Income Less Than \$25,000	875	379	496	43.31%	56.69%

Source: 2009-2013 American Community Survey, Table B25118

Within Pauls Valley, 56.69% of households with incomes less than \$25,000 are estimated to be renters, while 43.31% 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

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,290		10,294		1,444,081	
Owner Occupied:	1,446	63.14%	7,561	73.45%	968,736	67.08%
Built 2010 or Later	8	0.55%	70	0.93%	10,443	1.08%
Built 2000 to 2009	35	2.42%	737	9.75%	153,492	15.84%
Built 1990 to 1999	82	5.67%	841	11.12%	125,431	12.95%
Built 1980 to 1989	152	10.51%	1,159	15.33%	148,643	15.34%
Built 1970 to 1979	261	18.05%	1,479	19.56%	184,378	19.03%
Built 1960 to 1969	190	13.14%	1,176	15.55%	114,425	11.81%
Built 1950 to 1959	346	23.93%	1,197	15.83%	106,544	11.00%
Built 1940 to 1949	190	13.14%	448	5.93%	50,143	5.18%
Built 1939 or Earlier	182	12.59%	454	6.00%	75,237	7.77%
Median Year Built:		1960		1973		1977
Renter Occupied:	844	36.86%	2,733	26.55%	475,345	32.92%
Built 2010 or Later	0	0.00%	5	0.18%	5,019	1.06%
Built 2000 to 2009	5	0.59%	44	1.61%	50,883	10.70%
Built 1990 to 1999	123	14.57%	225	8.23%	47,860	10.07%
Built 1980 to 1989	81	9.60%	391	14.31%	77,521	16.31%
Built 1970 to 1979	229	27.13%	762	27.88%	104,609	22.01%
Built 1960 to 1969	159	18.84%	537	19.65%	64,546	13.58%
Built 1950 to 1959	141	16.71%	476	17.42%	54,601	11.49%
Built 1940 to 1949	56	6.64%	180	6.59%	31,217	6.57%
Built 1939 or Earlier	50	5.92%	113	4.13%	39,089	8.22%
Median Year Built:		1971		1971		1975
Overall Median Year Built:		1960		1973		1976

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

Within Garvin County, 8.32% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Pauls Valley the percentage is .

of housing units in Garvin County were built prior to 1990, while in Pauls Valley the percentage is 88.95%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Garvin 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
Pauls Valley	2,290	15	0.66%	63	2.75%	19	0.83%
Garvin County	10,294	42	0.41%	85	0.83%	139	1.35%
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 Garvin County, 0.41% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.83% 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 Garvin County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,891		12,807		1,669,828	
Total Vacant Units	601	20.79%	2,513	19.62%	225,747	13.52%
For rent	260	43.26%	771	30.68%	43,477	19.26%
Rented, not occupied	0	0.00%	24	0.96%	9,127	4.04%
For sale only	51	8.49%	176	7.00%	23,149	10.25%
Sold, not occupied	0	0.00%	367	14.60%	8,618	3.82%
For seasonal, recreational, or occasional use	6	1.00%	143	5.69%	39,475	17.49%
For migrant workers	0	0.00%	14	0.56%	746	0.33%
Other vacant	284	47.25%	1,018	40.51%	101,155	44.81%
Homeowner Vacancy Rate	3.41%		2.17%		2.31%	
Rental Vacancy Rate	23.55%		21.85%		8.24%	

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

Within Garvin County, the overall housing vacancy rate is estimated to be 19.62%. The homeowner vacancy rate is estimated to be , while the rental vacancy rate is estimated to be .

In Pauls Valley, the overall housing vacancy rate is estimated to be 20.79%. The homeowner vacancy rate is estimated to be 3.41%, while the rental vacancy rate is estimated to be 23.55%.

It is unclear why the rental vacancy rate is significantly higher than the rest of the state. We note that this figure includes all housing units listed as available for rent, and likely includes many rental units in substandard condition.

Building Permits

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

Pauls Valley

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	4	\$130,250	0	N/A
2005	2	\$234,600	0	N/A
2006	4	\$153,625	0	N/A
2007	3	\$78,333	0	N/A
2008	1	\$220,000	0	N/A
2009	1	\$200,000	0	N/A
2010	0	N/A	0	N/A
2011	3	\$137,333	0	N/A
2012	0	N/A	0	N/A
2013	2	\$129,500	0	N/A
2014	32	\$85,531	0	N/A

Source: United States Census Bureau Building Permits Survey

In Pauls Valley, building permits for 52 housing units were issued between 2004 and 2014, for an average of 5 units per year. 100.00% of these housing units were single family homes. These figures do not appear to include Apple Ridge, a 20-unit affordable rental housing development for seniors completed in 2014.

New Construction Activity

For Ownership:

Although new homes have been constructed in Garvin County, the majority have been built on rural, unplatted acreages outside of the city limits of Pauls Valley. New homes have also been constructed in other, smaller communities throughout the county, such as Elmore, Wynnewood, Lindsay, Maysville, Stratford, and rural subdivisions outside of the jurisdiction of any community in the county. Although some new homes have been reasonably affordable, most have not: the average sale price of homes constructed after 2005 in Garvin County (and sold after January 2014) is \$289,100, which is well above what could be afforded by a household earning at or less than median household income for Garvin County, estimated to be \$39,265 in 2015.

For Rent:

The most notable new rental development in Pauls Valley was the construction of Apple Ridge Seniors (phase I) in 2014. This development added 20 affordable duplexes for seniors and was reasonably well-received; it absorbed approximately 3 to 4 units per month, or 15% to 20% per month. A second phase for this development (which will add 15 units) is currently under construction.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Garvin 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

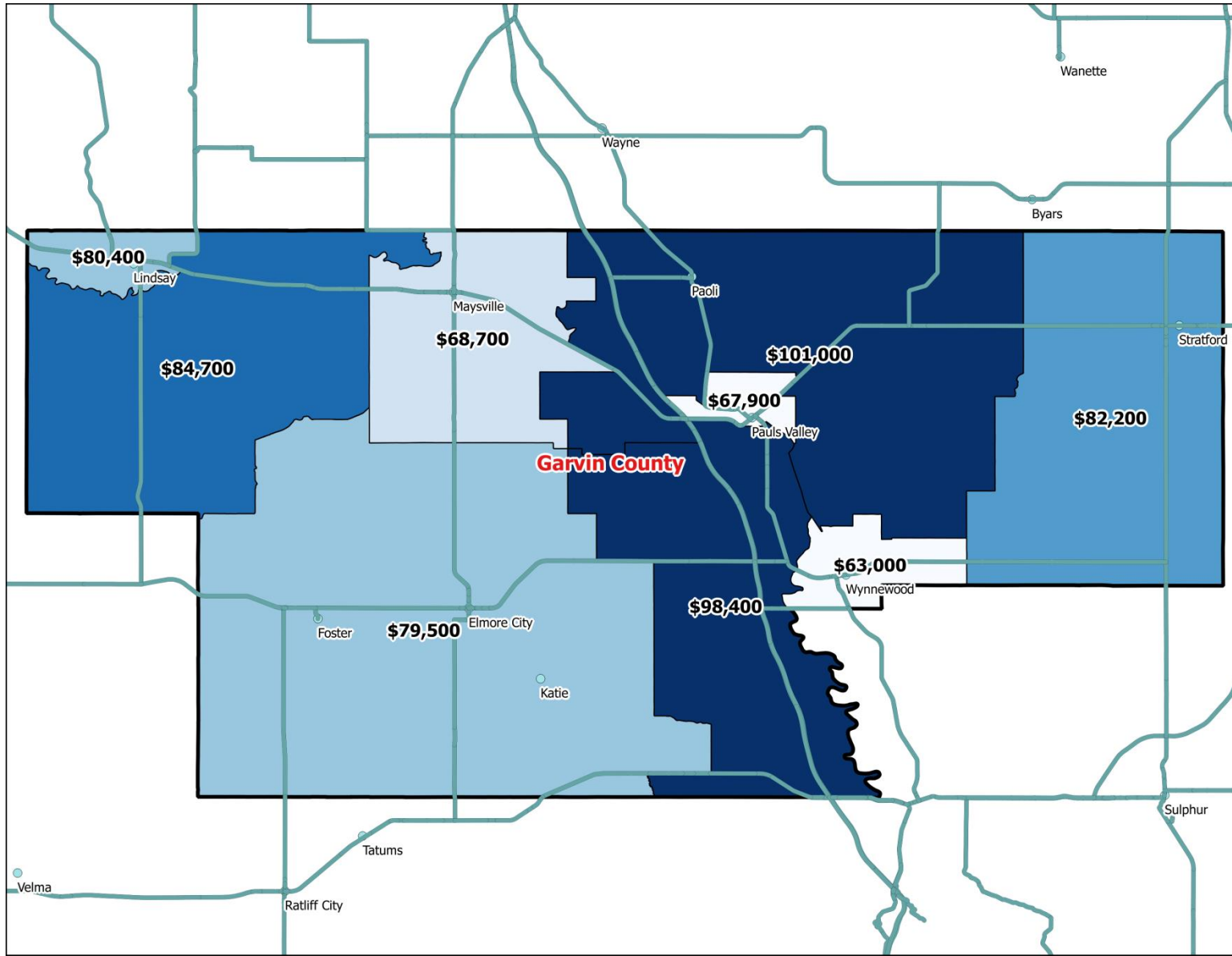
	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,446		7,561		968,736	
Less than \$10,000	35	2.42%	174	2.30%	20,980	2.17%
\$10,000 to \$14,999	21	1.45%	142	1.88%	15,427	1.59%
\$15,000 to \$19,999	29	2.01%	106	1.40%	13,813	1.43%
\$20,000 to \$24,999	35	2.42%	149	1.97%	16,705	1.72%
\$25,000 to \$29,999	37	2.56%	240	3.17%	16,060	1.66%
\$30,000 to \$34,999	18	1.24%	160	2.12%	19,146	1.98%
\$35,000 to \$39,999	42	2.90%	227	3.00%	14,899	1.54%
\$40,000 to \$49,999	151	10.44%	569	7.53%	39,618	4.09%
\$50,000 to \$59,999	49	3.39%	575	7.60%	45,292	4.68%
\$60,000 to \$69,999	182	12.59%	715	9.46%	52,304	5.40%
\$70,000 to \$79,999	72	4.98%	481	6.36%	55,612	5.74%
\$80,000 to \$89,999	104	7.19%	641	8.48%	61,981	6.40%
\$90,000 to \$99,999	154	10.65%	524	6.93%	51,518	5.32%
\$100,000 to \$124,999	139	9.61%	745	9.85%	119,416	12.33%
\$125,000 to \$149,999	116	8.02%	453	5.99%	96,769	9.99%
\$150,000 to \$174,999	99	6.85%	500	6.61%	91,779	9.47%
\$175,000 to \$199,999	31	2.14%	157	2.08%	53,304	5.50%
\$200,000 to \$249,999	62	4.29%	371	4.91%	69,754	7.20%
\$250,000 to \$299,999	8	0.55%	191	2.53%	41,779	4.31%
\$300,000 to \$399,999	26	1.80%	212	2.80%	37,680	3.89%
\$400,000 to \$499,999	14	0.97%	79	1.04%	13,334	1.38%
\$500,000 to \$749,999	22	1.52%	66	0.87%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	38	0.50%	3,764	0.39%
\$1,000,000 or more	0	0.00%	46	0.61%	5,018	0.52%
Median Home Value:	\$85,000		\$83,800		\$112,800	

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

The median value of owner-occupied homes in Garvin County is \$83,800. This is -25.7% lower than the statewide median, which is \$112,800. The median home value in Pauls Valley is estimated to be \$85,000.

The geographic distribution of home values in Garvin County can be visualized by the following map. As can be seen, the highest home values are in the central part of the county, but outside of Pauls Valley, while the lowest are in Pauls Valley and Wynnewood.

Garvin County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Garvin 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

	Pauls Valley Median Value	Garvin County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$177,100	\$188,900
Built 2000 to 2009	\$52,600	\$143,800	\$178,000
Built 1990 to 1999	\$152,300	\$87,300	\$147,300
Built 1980 to 1989	\$103,000	\$90,300	\$118,300
Built 1970 to 1979	\$77,700	\$88,700	\$111,900
Built 1960 to 1969	\$98,700	\$81,800	\$97,100
Built 1950 to 1959	\$69,100	\$65,500	\$80,300
Built 1940 to 1949	\$47,500	\$49,500	\$67,900
Built 1939 or Earlier	\$92,900	\$74,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Pauls Valley Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Pauls Valley. 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.

Pauls Valley Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	42	50	43	49	32
Average Sale Price	\$40,258	\$41,920	\$63,395	\$40,867	\$43,145
Average Square Feet	863	1,026	1,012	982	998
Average Price/SF	\$46.65	\$40.86	\$62.64	\$41.62	\$43.23
Average Year Built	1953	1958	1955	1955	1958

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

Pauls Valley Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	45	33	42	42	27
Average Sale Price	\$74,452	\$67,586	\$81,692	\$89,227	\$97,400
Average Square Feet	1,664	1,513	1,606	1,668	1,756
Average Price/SF	\$44.74	\$44.67	\$50.87	\$53.49	\$55.47
Average Year Built	1963	1965	1959	1961	1964

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

Pauls Valley Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	2	2	4	6	2
Average Sale Price	\$183,250	\$163,000	\$119,750	\$167,583	\$127,000
Average Square Feet	2,405	4,936	3,313	2,532	2,650
Average Price/SF	\$76.20	\$33.02	\$36.15	\$66.19	\$47.92
Average Year Built	1977	1964	1946	1970	1952

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

Pauls Valley Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	90	86	92	97	61
Average Sale Price	\$61,411	\$56,533	\$74,726	\$68,917	\$69,422
Average Square Feet	1,297	1,301	1,408	1,375	1,388
Average Price/SF	\$47.35	\$43.45	\$53.07	\$50.12	\$50.02
Average Year Built	1958	1961	1956	1958	1960

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

Between 2011 and 2014, the average sale price grew by 2.92% per year. The average sale price in 2015 was \$69,422 for an average price per square foot of \$50.02/SF. The average year of construction for homes sold has varied from the mid-1950s to early 1960s.

Foreclosure Rates

The next table presents foreclosure rate data for Garvin 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
Garvin County	1.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	39

* 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 Garvin County was 1.9% in May 2014. The county ranked 39 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 a lower than average rate of foreclosure, foreclosures have likely not had a significant impact on the Garvin County housing market.

Rental Market

This section will discuss supply and demand factors for the rental market in Garvin 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 Garvin 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						
	Pauls Valley		Garvin County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	844		2,733		475,345	
With cash rent:	793		2,204		432,109	
Less than \$100	30	3.55%	41	1.50%	2,025	0.43%
\$100 to \$149	0	0.00%	7	0.26%	2,109	0.44%
\$150 to \$199	2	0.24%	19	0.70%	4,268	0.90%
\$200 to \$249	10	1.18%	50	1.83%	8,784	1.85%
\$250 to \$299	12	1.42%	79	2.89%	8,413	1.77%
\$300 to \$349	35	4.15%	76	2.78%	9,107	1.92%
\$350 to \$399	32	3.79%	72	2.63%	10,932	2.30%
\$400 to \$449	94	11.14%	169	6.18%	15,636	3.29%
\$450 to \$499	57	6.75%	181	6.62%	24,055	5.06%
\$500 to \$549	49	5.81%	191	6.99%	31,527	6.63%
\$550 to \$599	53	6.28%	229	8.38%	33,032	6.95%
\$600 to \$649	70	8.29%	220	8.05%	34,832	7.33%
\$650 to \$699	61	7.23%	172	6.29%	32,267	6.79%
\$700 to \$749	43	5.09%	170	6.22%	30,340	6.38%
\$750 to \$799	91	10.78%	176	6.44%	27,956	5.88%
\$800 to \$899	48	5.69%	133	4.87%	45,824	9.64%
\$900 to \$999	86	10.19%	117	4.28%	34,153	7.18%
\$1,000 to \$1,249	20	2.37%	77	2.82%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	25	0.91%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	51	6.04%	529	19.36%	43,236	9.10%
Median Gross Rent	\$616		\$597		\$699	

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

Median gross rent in Garvin County is estimated to be \$597, which is -14.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Pauls Valley is estimated to be \$616.

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

	Pauls Valley Median Rent	Garvin County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	-	\$675	\$841
Built 1990 to 1999	\$435	\$553	\$715
Built 1980 to 1989	\$719	\$591	\$693
Built 1970 to 1979	\$766	\$623	\$662
Built 1960 to 1969	\$563	\$599	\$689
Built 1950 to 1959	\$658	\$583	\$714
Built 1940 to 1949	\$618	\$621	\$673
Built 1939 or Earlier	\$292	\$452	\$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 Garvin County is among housing units constructed between 1970 and 1979 in Pauls Valley, which is \$766 per month. In order to be affordable, a household would need to earn at least \$30,640 per year to afford such a unit.

Pauls Valley Rental Survey Data

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

Pauls Valley Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Apple Ridge Senior Duplexes	LIHTC - Elderly	2014	1	1	800	\$448	\$0.560	0.00%
Apple Ridge Senior Duplexes	LIHTC - Elderly	2014	2	1	950	\$518	\$0.545	0.00%
Sandpiper Apartments	Market Rate	1973	1	1	620	\$475	\$0.766	10.00%
Sandpiper Apartments	Market Rate	1973	2	1	892	\$575	\$0.645	10.00%
Sandpiper Apartments	Market Rate	1973	3	2	1,274	\$675	\$0.530	10.00%
Apple Valley Apartments	Market Rate	1977	2	1	700	\$590	\$0.843	0.00%
Town Oak IV	USDA - Family	1977	1	1	643	\$630	\$0.980	0.00%
Town Oak IV	USDA - Family	1977	2	1	749	\$710	\$0.948	0.00%
Town Oak IV	USDA - Family	1977	3	1	950	\$745	\$0.784	0.00%
Chapel Ridge of Pauls Valley	LIHTC - Family	2000	1	1	674	\$495	\$0.734	6.00%
Chapel Ridge of Pauls Valley	LIHTC - Family	2000	2	1	937	\$595	\$0.635	6.00%
Chapel Ridge of Pauls Valley	LIHTC - Family	2000	3	2	1,093	\$635	\$0.581	6.00%
Chapel Ridge of Pauls Valley	LIHTC - Family	2000	3	2	1,099	\$610	\$0.555	6.00%
Chapel Ridge of Pauls Valley	LIHTC - Family	2000	4	2	1,244	\$675	\$0.543	6.00%

The previous rent surveys encompass over 280 rental units in five complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the

competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 per unit per month over the past 36 months.

Rental Market Vacancy – Pauls Valley

The developments outlined previously report occupancy levels typically above 90%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Pauls Valley market. The overall market vacancy of rental housing units was reported at 23.55% by the Census Bureau as of the most recent American Community Survey. This figure does not agree with our own survey of properties and may include a large number of substandard rental units.



Chapel Ridge of Pauls Valley



Town Oak IV



Apple Valley Apartments



Sandpiper Apartments



Apple Ridge Senior Duplexes

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 Garvin 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.

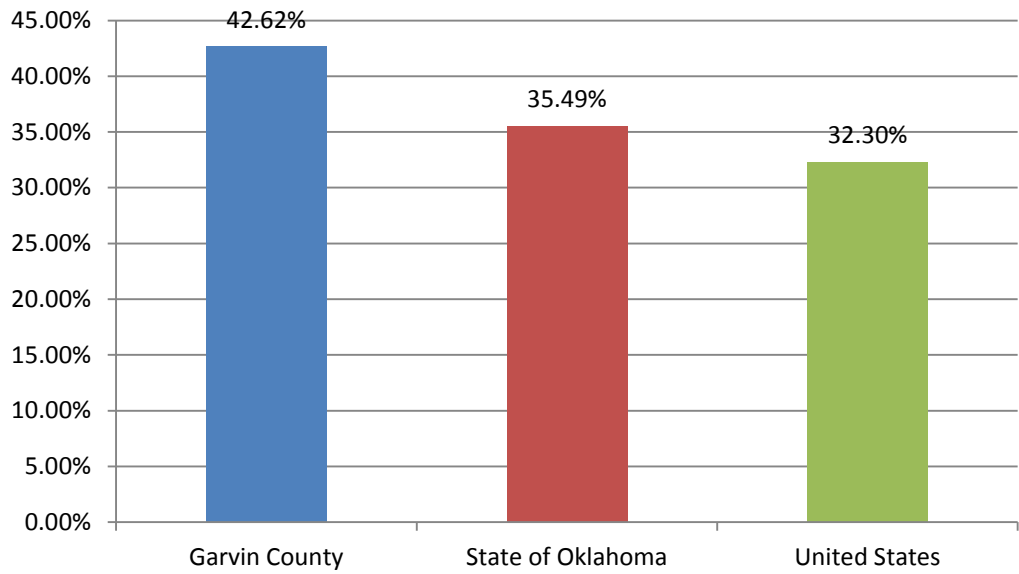
HUD Programs in Garvin County

Garvin County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	149	92%	\$14,625	\$239	\$267	47.22%
Housing Choice Vouchers	22	95%	\$10,520	\$295	\$330	47.22%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	66	68%	\$10,626	\$233	\$425	35.40%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	12	83%	\$9,476	\$225	\$429	34.36%
Summary of All HUD Programs	249	86%	\$12,883	\$241	\$325	42.62%
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 249 housing units located within Garvin County, with an overall occupancy rate of 86%. The average household income among households living in these units is \$12,883. Total monthly rent for these units averages \$566, with the federal contribution averaging \$325 (57.38%) and the tenant's contribution averaging \$241 (42.62%).

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.

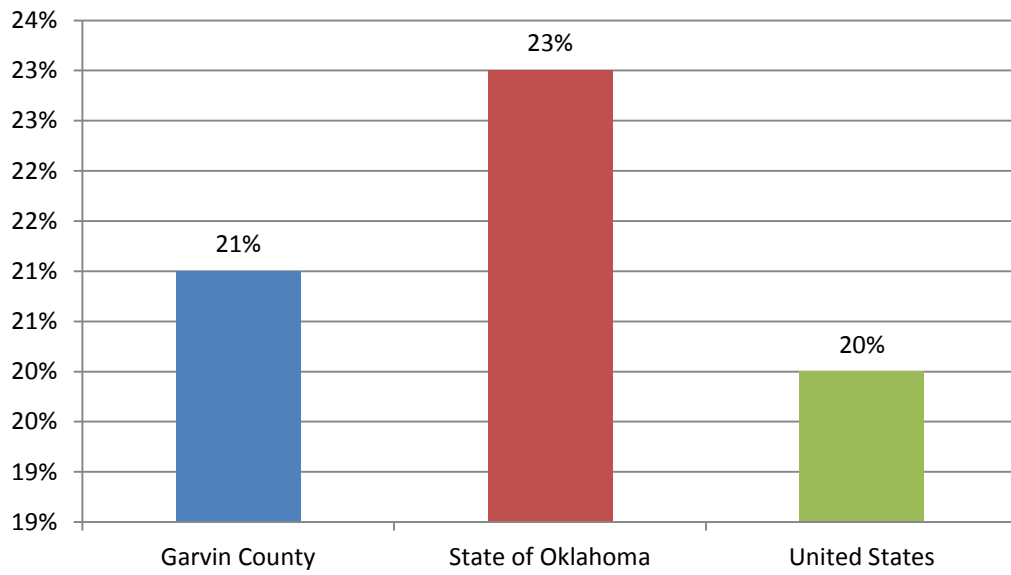
Demographics of Persons in HUD Programs in Garvin County

Garvin County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	149	16%	21%	51%	19%	9%
Housing Choice Vouchers	22	33%	45%	33%	100%	24%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	66	26%	14%	47%	8%	22%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	12	36%	11%	27%	0%	0%
Summary of All HUD Programs	249	22%	21%	47%	20%	13%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

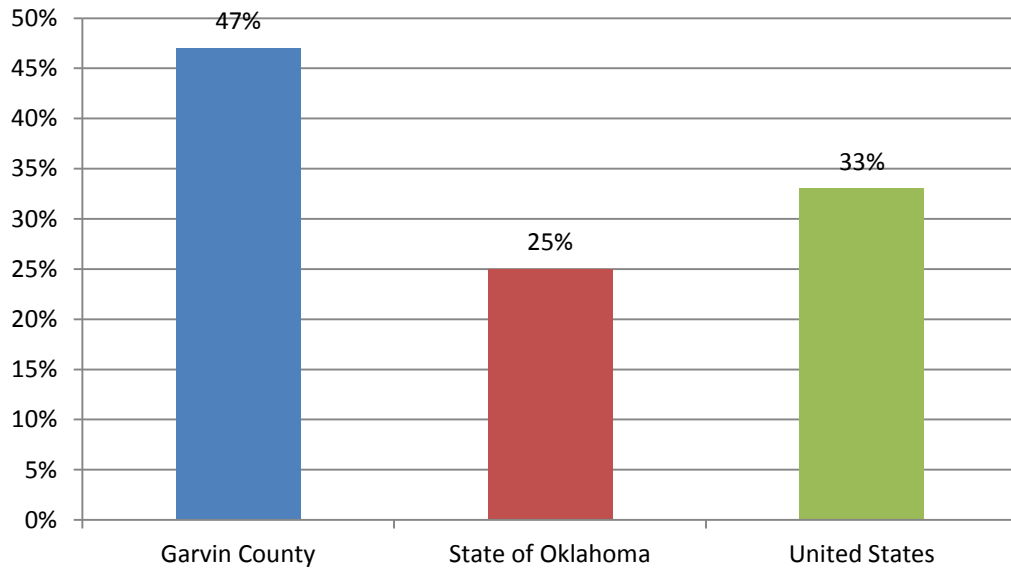
22% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 47% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 20% have one or more disabilities. Finally, 13% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

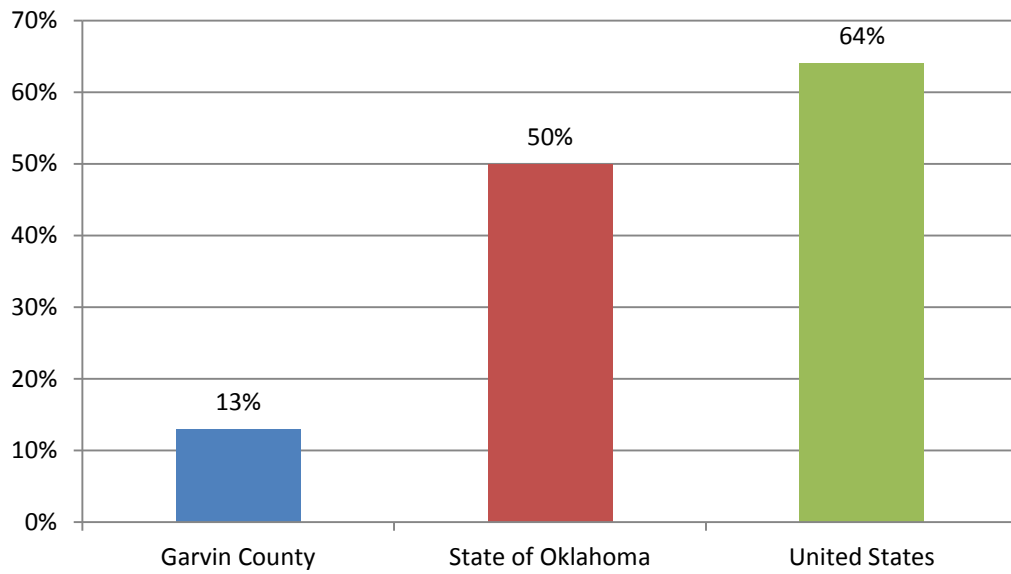
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Garvin County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	605		520	
Cost Burden Less Than 30%	100	16.53%	105	20.19%
Cost Burden Between 30%-50%	135	22.31%	20	3.85%
Cost Burden Greater Than 50%	275	45.45%	205	39.42%
Not Computed (no/negative income)	95	15.70%	190	36.54%
Income 30%-50% HAMFI	870		475	
Cost Burden Less Than 30%	545	62.64%	200	42.11%
Cost Burden Between 30%-50%	210	24.14%	150	31.58%
Cost Burden Greater Than 50%	110	12.64%	130	27.37%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,390		540	
Cost Burden Less Than 30%	910	65.47%	435	80.56%
Cost Burden Between 30%-50%	395	28.42%	105	19.44%
Cost Burden Greater Than 50%	85	6.12%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	780		230	
Cost Burden Less Than 30%	630	80.77%	215	93.48%
Cost Burden Between 30%-50%	145	18.59%	15	6.52%
Cost Burden Greater Than 50%	10	1.28%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	7,605		2,660	
Cost Burden Less Than 30%	5,915	77.78%	1,835	68.98%
Cost Burden Between 30%-50%	1,080	14.20%	305	11.47%
Cost Burden Greater Than 50%	510	6.71%	335	12.59%
Not Computed (no/negative income)	95	1.25%	190	7.14%

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

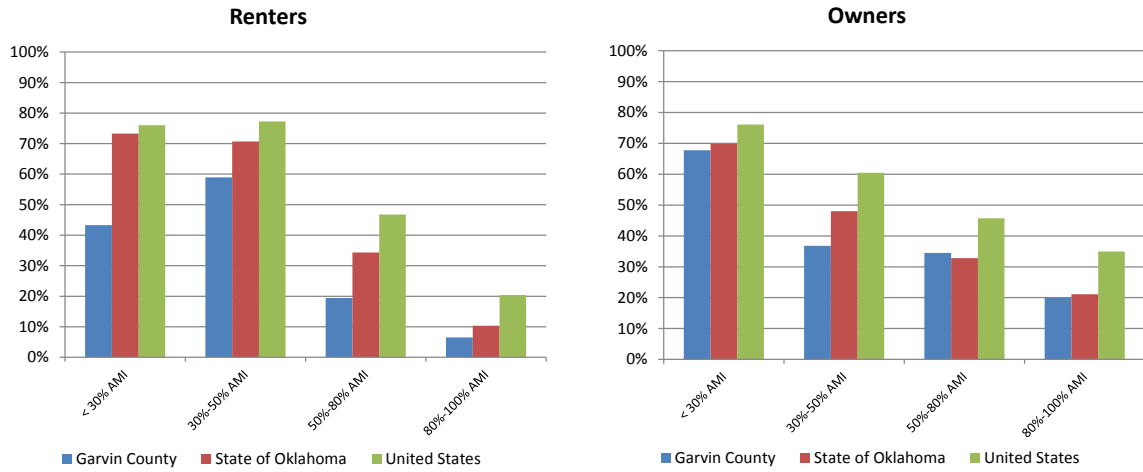
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Garvin County with the State of Oklahoma as a whole, and the United States.

Garvin 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	605	67.77%	520	43.27%
Income 30%-50% HAMFI	870	36.78%	475	58.95%
Income 50%-80% HAMFI	1,390	34.53%	540	19.44%
Income 80%-100% HAMFI	780	19.87%	230	6.52%
All Incomes	7,605	20.91%	2,660	24.06%

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.



Garvin County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	605		520	
Between 1.0 and 1.5 Persons per Room	20	3.31%	15	2.88%
More than 1.5 Persons per Room	10	1.65%	25	4.81%
Lacks Complete Kitchen or Plumbing	20	3.31%	4	0.77%
Income 30%-50% HAMFI	870		475	
Between 1.0 and 1.5 Persons per Room	10	1.15%	0	0.00%
More than 1.5 Persons per Room	4	0.46%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	40	8.42%
Income 50%-80% HAMFI	1,390		540	
Between 1.0 and 1.5 Persons per Room	20	1.44%	4	0.74%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	0.74%
Income 80%-100% HAMFI	780		230	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	1.74%
More than 1.5 Persons per Room	0	0.00%	10	4.35%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	7,605		2,660	
Between 1.0 and 1.5 Persons per Room	75	0.99%	23	0.86%
More than 1.5 Persons per Room	14	0.18%	45	1.69%
Lacks Complete Kitchen or Plumbing	30	0.39%	58	2.18%

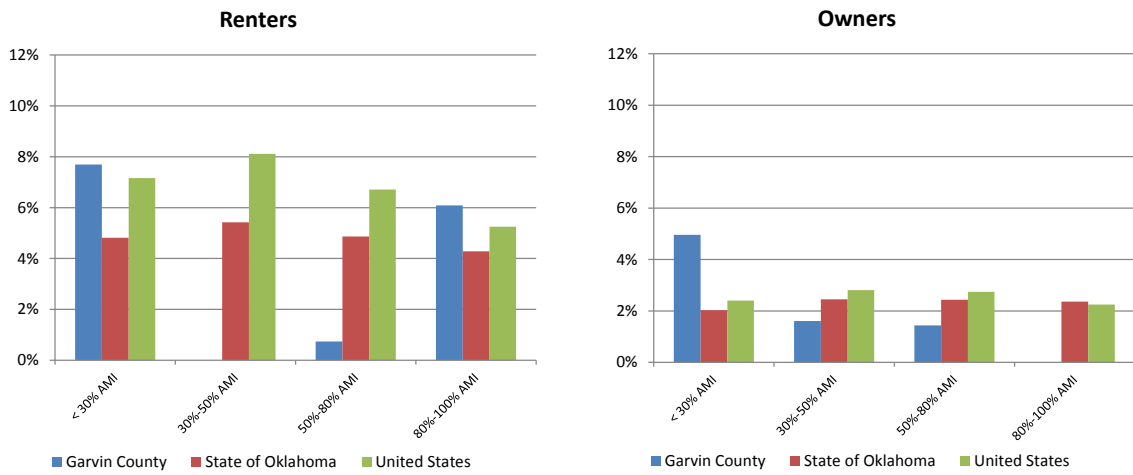
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Garvin County, Oklahoma and the nation.

Garvin 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	605	4.96%	520	7.69%	520
Income 30%-50% HAMFI	870	1.61%	475	0.00%	475
Income 50%-80% HAMFI	1,390	1.44%	540	0.74%	540
Income 80%-100% HAMFI	780	0.00%	230	6.09%	230
All Incomes	7,605	1.17%	2,660	2.56%	2,660

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 Garvin County, the state and the nation.

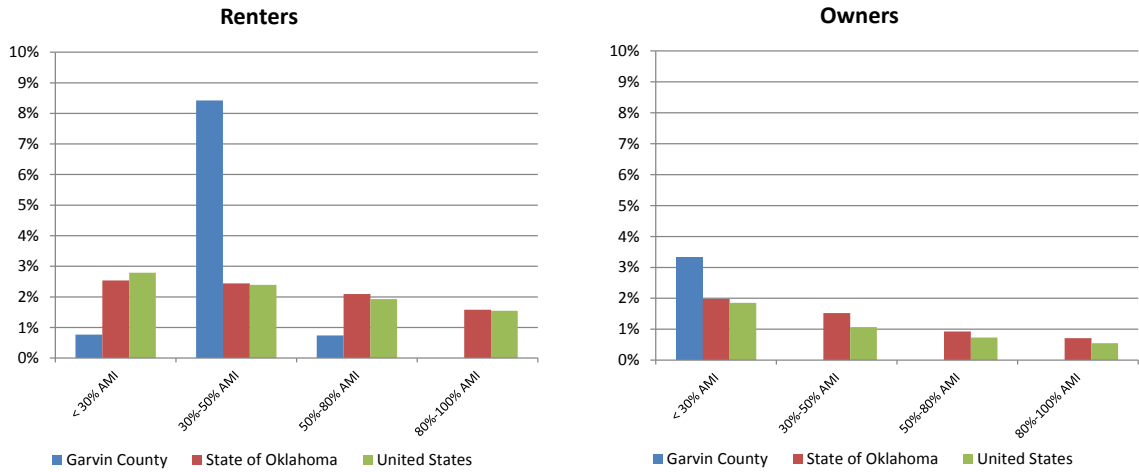
Garvin County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	605	3.31%	520	0.77%	520
Income 30%-50% HAMFI	870	0.00%	475	8.42%	475
Income 50%-80% HAMFI	1,390	0.00%	540	0.74%	540
Income 80%-100% HAMFI	780	0.00%	230	0.00%	230
All Incomes	7,605	0.39%	2,660	2.18%	2,660

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.



Garvin 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
Income < 30% HAMFI	605	414	68.43%	520	220	42.31%
Elderly Family	85	65	76.47%	70	10	14.29%
Small Family (2-4 persons)	165	65	39.39%	130	75	57.69%
Large Family (5 or more persons)	40	34	85.00%	45	20	44.44%
Elderly Non-Family	230	190	82.61%	80	50	62.50%
Non-Family, Non-Elderly	90	60	66.67%	190	65	34.21%
Income 30%-50% HAMFI	870	320	36.78%	475	285	60.00%
Elderly Family	195	85	43.59%	0	0	N/A
Small Family (2-4 persons)	225	60	26.67%	150	110	73.33%
Large Family (5 or more persons)	60	25	41.67%	30	10	33.33%
Elderly Non-Family	285	105	36.84%	180	100	55.56%
Non-Family, Non-Elderly	100	45	45.00%	115	65	56.52%
Income 50%-80% HAMFI	1,390	484	34.82%	540	104	19.26%
Elderly Family	370	99	26.76%	25	0	0.00%
Small Family (2-4 persons)	475	215	45.26%	250	50	20.00%
Large Family (5 or more persons)	105	65	61.90%	15	4	26.67%
Elderly Non-Family	295	50	16.95%	60	10	16.67%
Non-Family, Non-Elderly	140	55	39.29%	190	40	21.05%
Income 80%-100% HAMFI	780	147	18.85%	230	15	6.52%
Elderly Family	145	4	2.76%	4	0	0.00%
Small Family (2-4 persons)	335	119	35.52%	130	0	0.00%
Large Family (5 or more persons)	45	0	0.00%	35	15	42.86%
Elderly Non-Family	155	20	12.90%	20	0	0.00%
Non-Family, Non-Elderly	105	4	3.81%	35	0	0.00%
All Incomes	7,605	1,590	20.91%	2,660	644	24.21%
Elderly Family	1,620	283	17.47%	154	10	6.49%
Small Family (2-4 persons)	3,380	579	17.13%	1,205	245	20.33%
Large Family (5 or more persons)	555	134	24.14%	195	49	25.13%
Elderly Non-Family	1,290	415	32.17%	355	160	45.07%
Non-Family, Non-Elderly	760	179	23.55%	740	180	24.32%

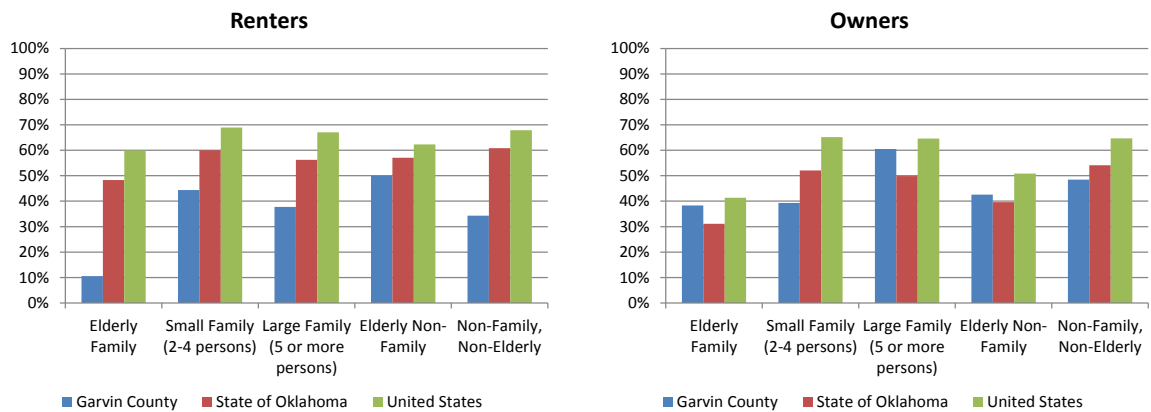
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Garvin 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	2,865	1,218	42.51%	1,535
Elderly Family	650	249	38.31%	95	10	10.53%
Small Family (2-4 persons)	865	340	39.31%	530	235	44.34%
Large Family (5 or more persons)	205	124	60.49%	90	34	37.78%
Elderly Non-Family	810	345	42.59%	320	160	50.00%
Non-Family, Non-Elderly	330	160	48.48%	495	170	34.34%

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).



Garvin 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	605	415	68.60%	520	260	50.00%
Elderly Family	85	60	70.59%	70	10	14.29%
Small Family (2-4 persons)	165	65	39.39%	130	100	76.92%
Large Family (5 or more persons)	40	40	100.00%	45	30	66.67%
Elderly Non-Family	230	190	82.61%	80	50	62.50%
Non-Family, Non-Elderly	90	60	66.67%	190	70	36.84%
Income 30%-50% HAMFI	870	335	38.51%	475	285	60.00%
Elderly Family	195	80	41.03%	0	0	N/A
Small Family (2-4 persons)	225	75	33.33%	150	110	73.33%
Large Family (5 or more persons)	60	30	50.00%	30	10	33.33%
Elderly Non-Family	285	105	36.84%	180	95	52.78%
Non-Family, Non-Elderly	100	45	45.00%	115	70	60.87%
Income 50%-80% HAMFI	1,390	495	35.61%	540	120	22.22%
Elderly Family	370	95	25.68%	25	0	0.00%
Small Family (2-4 persons)	475	215	45.26%	250	50	20.00%
Large Family (5 or more persons)	105	80	76.19%	15	15	100.00%
Elderly Non-Family	295	50	16.95%	60	10	16.67%
Non-Family, Non-Elderly	140	55	39.29%	190	45	23.68%
Income Greater than 80% of HAMFI	4,740	405	8.54%	1,125	65	5.78%
Elderly Family	970	40	4.12%	60	0	0.00%
Small Family (2-4 persons)	2,515	235	9.34%	680	40	5.88%
Large Family (5 or more persons)	350	30	8.57%	110	15	13.64%
Elderly Non-Family	475	75	15.79%	35	0	0.00%
Non-Family, Non-Elderly	430	25	5.81%	245	10	4.08%
All Incomes	7,605	1,650	21.70%	2,660	730	27.44%
Elderly Family	1,620	275	16.98%	155	10	6.45%
Small Family (2-4 persons)	3,380	590	17.46%	1,210	300	24.79%
Large Family (5 or more persons)	555	180	32.43%	200	70	35.00%
Elderly Non-Family	1,285	420	32.68%	355	155	43.66%
Non-Family, Non-Elderly	760	185	24.34%	740	195	26.35%

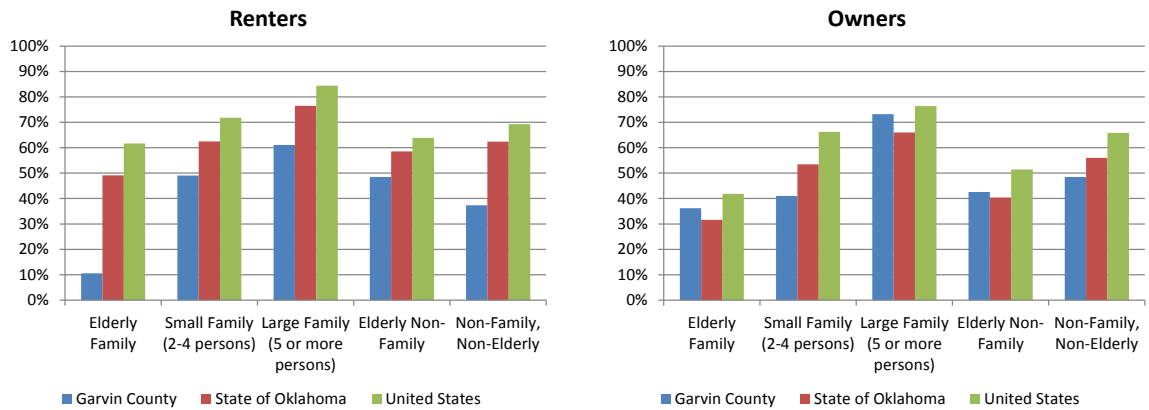
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Garvin County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	2,865	1,245	43.46%	1,535	43.32%
Elderly Family	650	235	36.15%	95	10.53%
Small Family (2-4 persons)	865	355	41.04%	530	49.06%
Large Family (5 or more persons)	205	150	73.17%	90	61.11%
Elderly Non-Family	810	345	42.59%	320	48.44%
Non-Family, Non-Elderly	330	160	48.48%	495	37.37%

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 Garvin 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.”



Garvin 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	610	420	68.9%	520	260	50.0%
White alone, non-Hispanic	520	365	70.2%	410	200	48.8%
Black or African-American alone	0	0	N/A	40	15	37.5%
Asian alone	0	0	N/A	10	10	100.0%
American Indian alone	39	20	51.3%	33	25	75.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	10	50.0%	10	0	0.0%
Other (including multiple races)	24	20	83.3%	14	4	28.6%
Income 30%-50% HAMFI	870	335	38.5%	475	285	60.0%
White alone, non-Hispanic	715	270	37.8%	395	255	64.6%
Black or African-American alone	40	10	25.0%	10	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	50	40	80.0%	40	30	75.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	40	20	50.0%	30	0	0.0%
Other (including multiple races)	30	0	0.0%	0	0	N/A
Income 50%-80% HAMFI	1,390	495	35.6%	540	120	22.2%
White alone, non-Hispanic	1,185	415	35.0%	485	85	17.5%
Black or African-American alone	20	0	0.0%	4	4	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	95	45	47.4%	25	15	60.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	20	57.1%	19	15	78.9%
Other (including multiple races)	55	20	36.4%	4	0	0.0%
Income 80%-100% HAMFI	780	150	19.2%	230	30	13.0%
White alone, non-Hispanic	690	140	20.3%	220	30	13.6%
Black or African-American alone	10	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	14	10	71.4%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	0	0.0%	4	0	0.0%
Other (including multiple races)	30	0	0.0%	4	0	0.0%
All Incomes	7,610	1,655	21.7%	2,660	735	27.6%
White alone, non-Hispanic	6,530	1,405	21.5%	2,260	610	27.0%
Black or African-American alone	190	10	5.3%	69	19	27.5%
Asian alone	0	0	N/A	10	10	100.0%
American Indian alone	393	145	36.9%	163	70	42.9%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	250	60	24.0%	98	15	15.3%
Other (including multiple races)	253	44	17.4%	52	4	7.7%

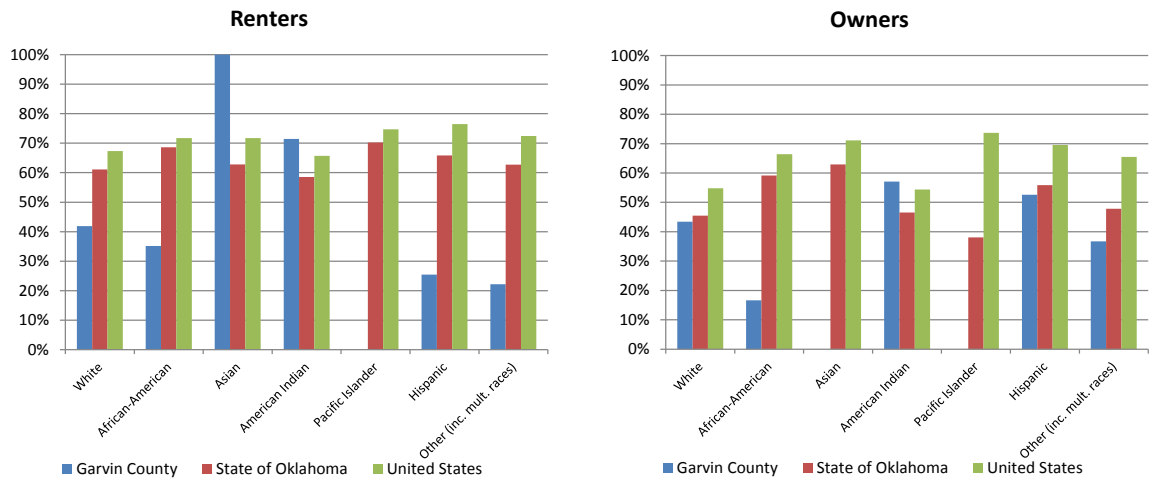
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	2,870	1,250	43.55%	1,535	43.32%
White alone, non-Hispanic	2,420	1,050	43.39%	1,290	41.86%
Black or African-American alone	60	10	16.67%	54	35.19%
Asian alone	0	0	N/A	10	100.00%
American Indian alone	184	105	57.07%	98	71.43%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	95	50	52.63%	59	25.42%
Other (including multiple races)	109	40	36.70%	18	22.22%

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

- Among households with incomes less than 50% of Area Median Income, there are 505 renter households that are cost overburdened, and 730 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 160 renter households that are cost overburdened, and 445 homeowners that are cost overburdened.



- 100% of Asian renters with incomes less than 80% of Area Median Income have one or more housing problems, and 71.43% of Native American 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 Garvin 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 Garvin 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.

Garvin County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	62	22	84
Less than 30% AMI	7.96%	19.55%	5	4	9
Less than 50% AMI	19.40%	37.41%	12	8	20
Less than 60% AMI	23.27%	44.89%	14	10	24
Less than 80% AMI	37.67%	57.71%	23	13	36

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.

Garvin 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	38.26%	19.14%	24	4	28
Elderly less than 30% AMI	4.14%	5.64%	3	1	4
Elderly less than 50% AMI	10.45%	12.41%	6	3	9
Elderly less than 60% AMI	12.54%	14.89%	8	3	11
Elderly less than 80% AMI	19.20%	15.60%	12	3	15

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.

Garvin 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)	36.69%	32.14%	23	7	30
Disabled less than 30% AMI	4.80%	5.83%	3	1	4
Disabled less than 50% AMI	10.39%	14.85%	6	3	10
Disabled less than 60% AMI	12.47%	17.82%	8	4	12
Disabled less than 80% AMI	19.00%	22.93%	12	5	17

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.

Garvin 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%	62	22	84
Total Veteran Demand	10.19%	10.19%	6	2	9
Veterans with Disabilities	4.29%	4.29%	3	1	4
Veterans Below Poverty	1.31%	1.31%	1	0	1
Disabled Veterans Below Poverty	0.44%	0.44%	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).

Garvin County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	62	22	84
Total Working Families	49.49%	49.49%	31	11	42
Working Families with Children Present	25.29%	25.29%	16	6	21

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 84 housing units will be needed in Garvin County over the next five years. Of those units:

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

- 11 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 12 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- One will be needed by veterans living below the poverty line
- 21 will be needed by working families with children present

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