

Housing Needs Assessment
Logan County

Prepared For:

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

Effective Date of the Analysis:

July 23, 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
 Logan County
 IRR - Tulsa/OKC File No. 140-2015-0055

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Logan County is projected to grow by 1.36% per year over the next five years, outperforming the State of Oklahoma.
2. Logan County is projected to need a total of 934 housing units for ownership and 255 housing units for rent over the next five years.
3. Median Household Income in Logan County is estimated to be \$57,927 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Logan County is estimated to be 13.08%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Logan County are lower than the state averages.
5. Home values in Logan County are notably higher than the state averages, while rental rates are somewhat lower.
6. Median sale price for homes in Guthrie was \$157,000 in 2015, with a median price per square foot of \$90.80. The median sale price to list price ratio was 98.7%, with median days on market of 31 days.

7. Approximately 37.72% of renters and 19.26% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 52 Injuries: 241 Fatalities: 11 Damages (1996-2014): \$23,760,000.00
2. Social Vulnerability: Below state score at the county level; central census tracts of the county, near Guthrie, have particularly elevated scores
3. Floodplain: Guthrie, Cedar Valley, Crescent, Cimarron City, have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units near elevated number of persons with disabilities: 300
2. Units that lack readily available transit: 158

Lead-Based Paint Specific Findings

1. We estimate there are 2,360 occupied housing units in Logan County with lead-based paint hazards.
2. 1,248 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 478 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 Logan 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 Logan 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 Logan 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 Logan County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Logan County area.

Effective Date of Consultation

The Logan County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 23, 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 Logan County area was inspected during July, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

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

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

Logan County Analysis

Area Information

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

Logan County is located in central Oklahoma. The county is bordered on the north by Garfield and Noble counties, on the west by Kingfisher County, on the south by Oklahoma County, and on the east by Payne and Lincoln counties. The Logan County Seat is Guthrie, which is located in the central part of the county. This location is approximately 89.9 miles southwest of Tulsa and 33.3 miles northeast of Oklahoma City.

Logan County has a total area of 749 square miles (744 square miles of land, and 5 square miles of water), ranking 47th out of Oklahoma's 77 counties in terms of total area. The total population of Logan County as of the 2010 Census was 41,848 persons, for a population density of 56 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Logan. These are I-35, US-77, OK-33, OK-51, OK-74, OK-74F, and OK-105. The nearest interstate highway is I-35, which dissects the county north/south. The county also has an intricate network of county roadways.

Public transportation in Guthrie is provided by First Capital Trolley, which operate a fixed route trolley service through Guthrie. Public transit is generally not available in other parts of the county. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Guthrie-Edmund Regional Airport is located just southeast of Guthrie. The primary concrete runway measures 5,001 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport located 41.7 miles southwest in Oklahoma City.

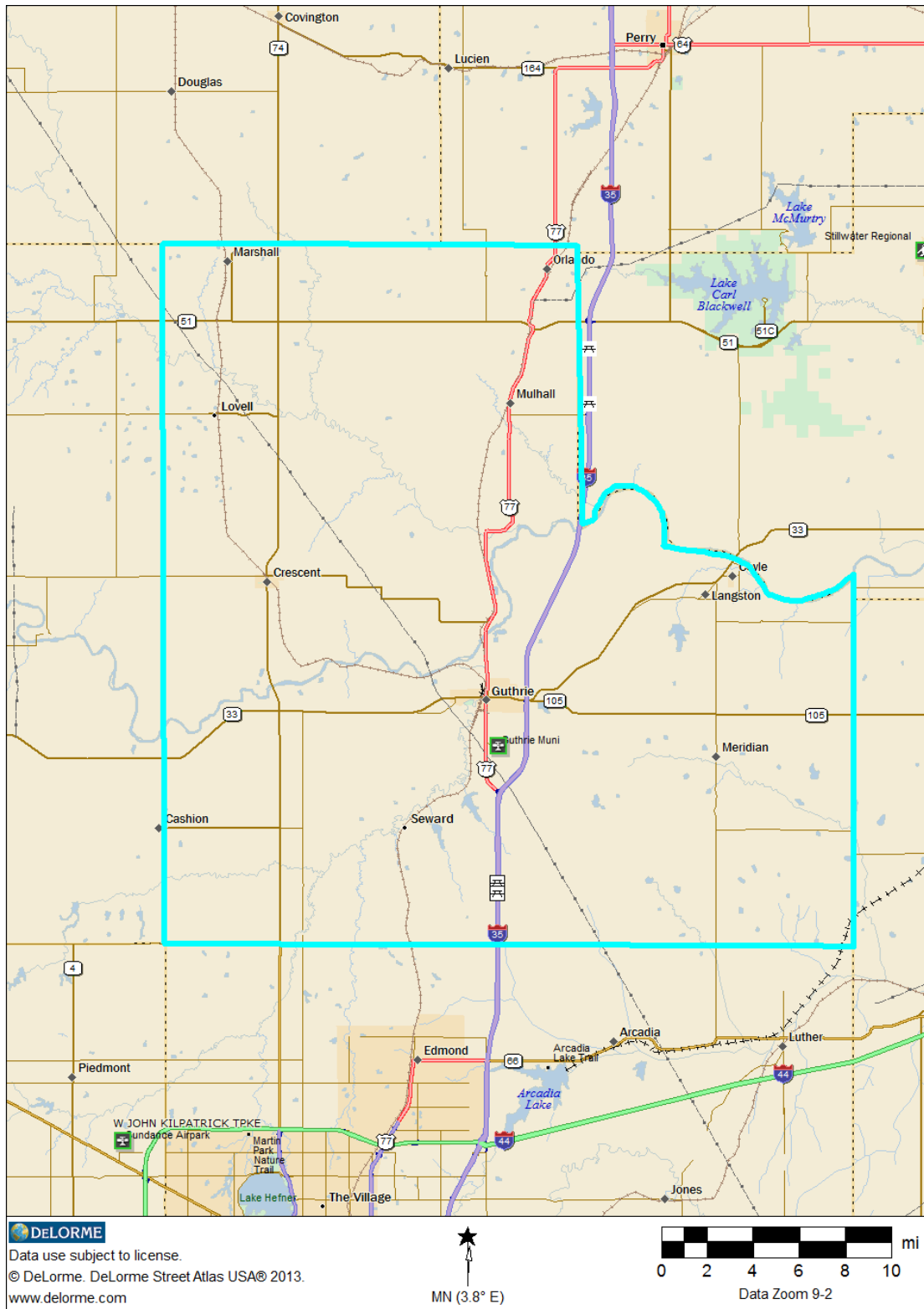
Educational Facilities

All of the county communities have public school facilities. Guthrie is served by Guthrie Public Schools which operates one high school, one middle school, and four elementary schools. Higher education offerings in Chandler include Langston University, located 11.3 miles northeast in Langston.

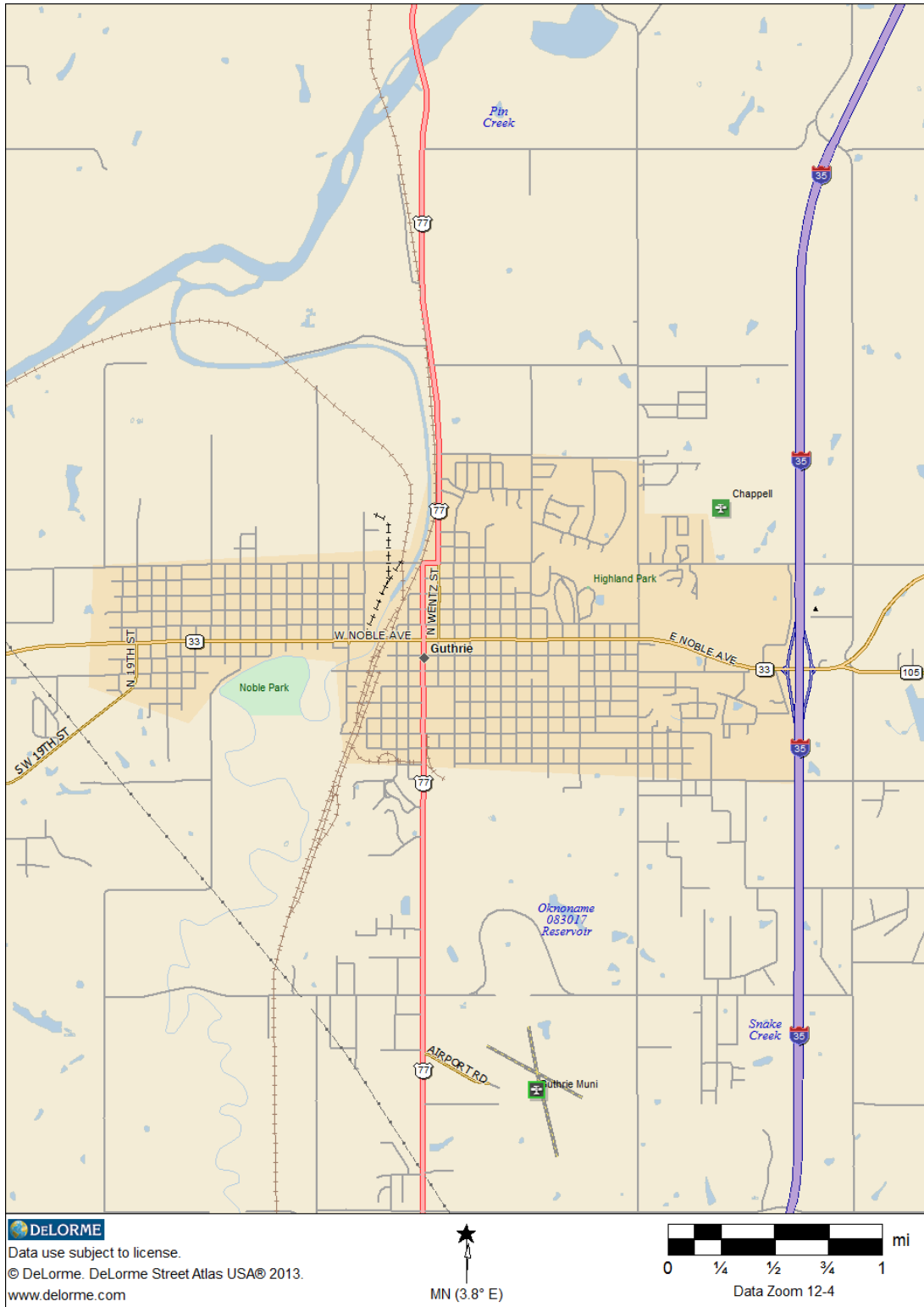
Medical Facilities

Medical services are provided by Mercy Hospital Logan, a 28-bed critical-care hospital offering surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Logan County Area Map



Guthrie Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Logan 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 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Guthrie	9,925	10,191	0.26%	10,931	1.41%	11,302	0.67%
Logan County	33,924	41,848	2.12%	45,504	1.69%	48,674	1.36%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Logan County was 41,848 persons as of the 2010 Census, a 2.12% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Logan County to be 45,504 persons, and projects that the population will show 1.36% annualized growth over the next five years.

The population of Guthrie was 10,191 persons as of the 2010 Census, a 0.26% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Guthrie to be 10,931 persons, and projects that the population will show 0.67% annualized growth over the next five years.

The next table presents data regarding household levels in Logan 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.

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Guthrie	9,925	10,191	0.26%	10,931	1.41%	11,302	0.67%
Logan County	33,924	41,848	2.12%	45,504	1.69%	48,674	1.36%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Logan County had a total of 15,290 households, representing a 2.13% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Logan County to have 16,649 households. This number is expected to experience a 1.39% annualized rate of growth over the next five years.

As of 2010, Guthrie had a total of 4,015 households, representing a 0.41% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Guthrie to have 4,341 households. This number is expected to experience a 0.86% 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 Logan County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Guthrie		Logan County	
	No.	Percent	No.	Percent
Total Population	10,502		42,871	
White Alone	7,631	72.66%	35,188	82.08%
Black or African American Alone	1,816	17.29%	3,884	9.06%
Amer. Indian or Alaska Native Alone	373	3.55%	1,455	3.39%
Asian Alone	72	0.69%	233	0.54%
Native Hawaiian and Other Pac. Isl. Alone	2	0.02%	2	0.00%
Some Other Race Alone	44	0.42%	439	1.02%
Two or More Races	564	5.37%	1,670	3.90%
Population by Hispanic or Latino Origin	Guthrie		Logan County	
	No.	Percent	No.	Percent
Total Population	10,502		42,871	
Hispanic or Latino	322	3.07%	2,276	5.31%
<i>Hispanic or Latino, White Alone</i>	279	86.65%	1,632	71.70%
<i>Hispanic or Latino, All Other Races</i>	43	13.35%	644	28.30%
Not Hispanic or Latino	10,180	96.93%	40,595	94.69%
<i>Not Hispanic or Latino, White Alone</i>	7,352	72.22%	33,556	82.66%
<i>Not Hispanic or Latino, All Other Races</i>	2,828	27.78%	7,039	17.34%

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

In Logan County, racial and ethnic minorities comprise 21.73% of the total population. Within Guthrie, racial and ethnic minorities represent 29.99% of the population.

Population by Age

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

Logan County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	41,848		45,504		48,674			
Age 0 - 4	2,783	6.65%	2,768	6.08%	2,947	6.05%	-0.11%	1.26%
Age 5 - 9	2,970	7.10%	2,941	6.46%	2,891	5.94%	-0.20%	-0.34%
Age 10 - 14	2,914	6.96%	3,143	6.91%	3,095	6.36%	1.52%	-0.31%
Age 15 - 17	1,804	4.31%	1,999	4.39%	2,238	4.60%	2.07%	2.28%
Age 18 - 20	2,592	6.19%	2,625	5.77%	2,872	5.90%	0.25%	1.81%
Age 21 - 24	1,927	4.60%	2,448	5.38%	2,942	6.04%	4.90%	3.74%
Age 25 - 34	4,850	11.59%	4,971	10.92%	5,098	10.47%	0.49%	0.51%
Age 35 - 44	5,113	12.22%	5,452	11.98%	5,536	11.37%	1.29%	0.31%
Age 45 - 54	6,337	15.14%	5,987	13.16%	5,820	11.96%	-1.13%	-0.56%
Age 55 - 64	5,265	12.58%	6,079	13.36%	6,484	13.32%	2.92%	1.30%
Age 65 - 74	3,170	7.58%	4,253	9.35%	5,381	11.06%	6.05%	4.82%
Age 75 - 84	1,537	3.67%	2,105	4.63%	2,485	5.11%	6.49%	3.37%
Age 85 and over	586	1.40%	733	1.61%	885	1.82%	4.58%	3.84%
<i>Age 55 and over</i>	<i>10,558</i>	<i>25.23%</i>	<i>13,170</i>	<i>28.94%</i>	<i>15,235</i>	<i>31.30%</i>	<i>4.52%</i>	<i>2.96%</i>
<i>Age 62 and over</i>	<i>6,287</i>	<i>15.02%</i>	<i>8,182</i>	<i>17.98%</i>	<i>9,811</i>	<i>20.16%</i>	<i>5.41%</i>	<i>3.70%</i>
Median Age	37.1		38.4		39.1		0.69%	0.36%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Logan County is 38.4 years. This compares with the statewide figure of 36.6 years. Approximately 6.08% of the population is below the age of 5, while 17.98% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.70% per year.

Guthrie Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	10,191		10,931		11,302			
Age 0 - 4	730	7.16%	709	6.49%	737	6.52%	-0.58%	0.78%
Age 5 - 9	669	6.56%	738	6.75%	708	6.26%	1.98%	-0.83%
Age 10 - 14	630	6.18%	685	6.27%	745	6.59%	1.69%	1.69%
Age 15 - 17	463	4.54%	533	4.88%	570	5.04%	2.86%	1.35%
Age 18 - 20	561	5.50%	496	4.54%	526	4.65%	-2.43%	1.18%
Age 21 - 24	646	6.34%	597	5.46%	680	6.02%	-1.57%	2.64%
Age 25 - 34	1,313	12.88%	1,489	13.62%	1,325	11.72%	2.55%	-2.31%
Age 35 - 44	1,051	10.31%	1,196	10.94%	1,385	12.25%	2.62%	2.98%
Age 45 - 54	1,345	13.20%	1,222	11.18%	1,142	10.10%	-1.90%	-1.35%
Age 55 - 64	1,191	11.69%	1,303	11.92%	1,306	11.56%	1.81%	0.05%
Age 65 - 74	792	7.77%	1,003	9.18%	1,157	10.24%	4.84%	2.90%
Age 75 - 84	515	5.05%	628	5.75%	672	5.95%	4.05%	1.36%
Age 85 and over	285	2.80%	332	3.04%	349	3.09%	3.10%	1.00%
<i>Age 55 and over</i>	<i>2,783</i>	<i>27.31%</i>	<i>3,266</i>	<i>29.88%</i>	<i>3,484</i>	<i>30.83%</i>	<i>3.25%</i>	<i>1.30%</i>
<i>Age 62 and over</i>	<i>1,664</i>	<i>16.33%</i>	<i>2,022</i>	<i>18.50%</i>	<i>2,221</i>	<i>19.65%</i>	<i>3.97%</i>	<i>1.89%</i>
Median Age	35.8		36.8		37.6		0.55%	0.43%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Guthrie is 36.8 years. This compares with the statewide figure of 36.6 years. Approximately 6.49% of the population is below the age of 5, while 18.50% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.89% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Guthrie		Logan County	
	No.	Percent	No.	Percent
Total Families:	2,394		10,837	
Married-Couple Family:	1,634	68.25%	9,018	83.21%
With Children Under 18 Years	564	23.56%	3,708	34.22%
No Children Under 18 Years	1,070	44.70%	5,310	49.00%
Other Family:	760	31.75%	1,819	16.79%
Male Householder, No Wife Present	132	5.51%	434	4.00%
With Children Under 18 Years	46	1.92%	162	1.49%
No Children Under 18 Years	86	3.59%	272	2.51%
Female Householder, No Husband Present	628	26.23%	1,385	12.78%
With Children Under 18 Years	394	16.46%	659	6.08%
No Children Under 18 Years	234	9.77%	726	6.70%
<hr/>				
Total Single Parent Families	440		821	
Male Householder	46	10.45%	162	19.73%
Female Householder	394	89.55%	659	80.27%

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

As shown, within Logan County, among all families 7.58% are single-parent families, while in Guthrie, the percentage is 18.38%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	10,199		42,487		3,702,515	
Under 18 Years:	2,373		10,463		933,738	
With One Type of Disability	93	3.92%	264	2.52%	33,744	3.61%
With Two or More Disabilities	48	2.02%	129	1.23%	11,082	1.19%
No Disabilities	2,232	94.06%	10,070	96.24%	888,912	95.20%
18 to 64 Years:	6,256		26,311		2,265,702	
With One Type of Disability	605	9.67%	1,606	6.10%	169,697	7.49%
With Two or More Disabilities	644	10.29%	1,439	5.47%	149,960	6.62%
No Disabilities	5,007	80.04%	23,266	88.43%	1,946,045	85.89%
65 Years and Over:	1,570		5,713		503,075	
With One Type of Disability	268	17.07%	820	14.35%	95,633	19.01%
With Two or More Disabilities	340	21.66%	1,115	19.52%	117,044	23.27%
No Disabilities	962	61.27%	3,778	66.13%	290,398	57.72%
Total Number of Persons with Disabilities:	1,998	19.59%	5,373	12.65%	577,160	15.59%

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

Within Logan County, 12.65% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Guthrie the percentage is 19.59%.

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

2013 Population by Veteran and Disability Status

	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	7,796		31,264		2,738,788	
Veteran:	894	11.47%	3,551	11.36%	305,899	11.17%
<i>With a Disability</i>	213	23.83%	972	27.37%	100,518	32.86%
<i>No Disability</i>	681	76.17%	2,579	72.63%	205,381	67.14%
Non-veteran:	6,902	88.53%	27,713	88.64%	2,432,889	88.83%
<i>With a Disability</i>	1,633	23.66%	3,955	14.27%	430,610	17.70%
<i>No Disability</i>	5,269	76.34%	23,758	85.73%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Logan County, the Census Bureau estimates there are 3,551 veterans, 27.37% of which have one or more disabilities (compared with 32.86% at a statewide level). In Guthrie, there are an estimated 894 veterans, 23.83% of which are estimated to have a disability.

Group Quarters Population

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

	Guthrie		Logan County	
	No.	Percent	No.	Percent
Total Population	10,191		41,848	
Group Quarters Population	808	7.93%	2,161	5.16%
Institutionalized Population	280	2.75%	367	0.88%
Correctional facilities for adults	0	0.00%	0	0.00%
Juvenile facilities	38	0.37%	87	0.21%
Nursing facilities/Skilled-nursing facilities	242	2.37%	280	0.67%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	528	5.18%	1,794	4.29%
College/University student housing	0	0.00%	1,236	2.95%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	528	5.18%	558	1.33%

Source: 2010 Decennial Census, Table P42

The percentage of the Logan County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is due to the student population at Langston University living in dormitories (1,236 persons as of the 2010 Census).

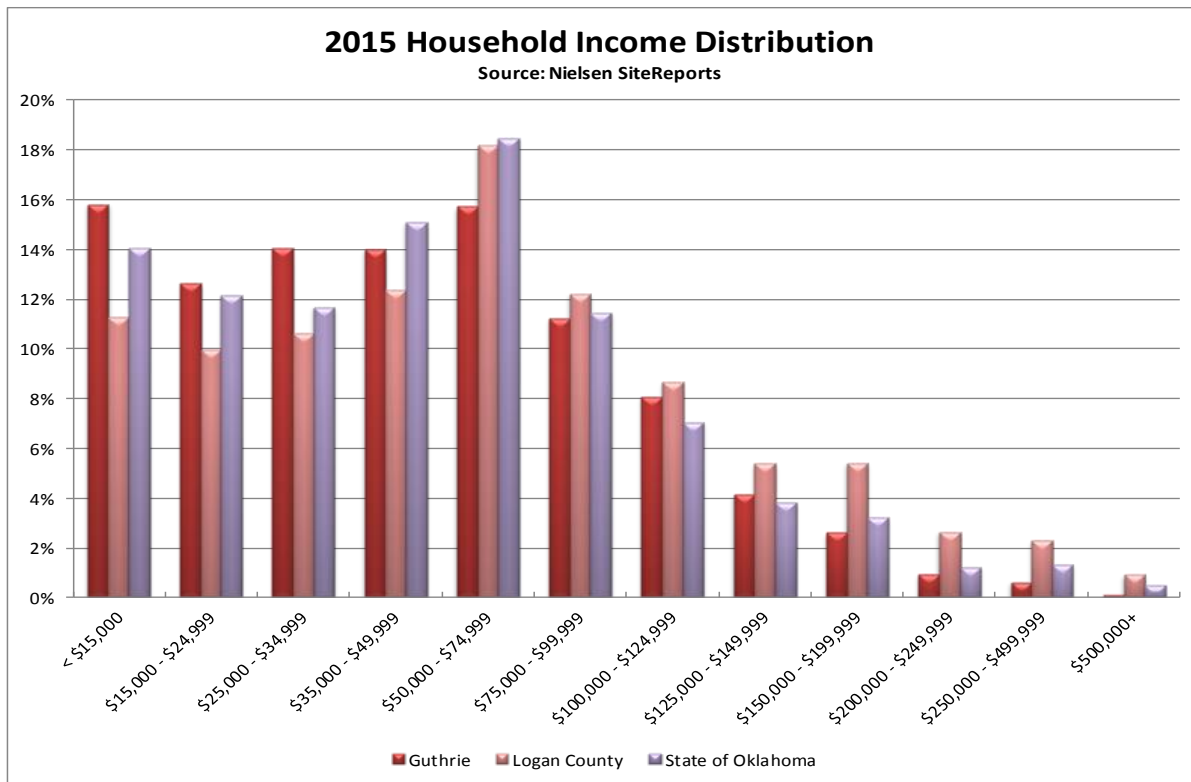
Household Income Levels

Data in the following chart shows the distribution of household income in Logan 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						
	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	4,341		16,649		1,520,327	
< \$15,000	686	15.80%	1,879	11.29%	213,623	14.05%
\$15,000 - \$24,999	549	12.65%	1,656	9.95%	184,613	12.14%
\$25,000 - \$34,999	610	14.05%	1,769	10.63%	177,481	11.67%
\$35,000 - \$49,999	608	14.01%	2,061	12.38%	229,628	15.10%
\$50,000 - \$74,999	682	15.71%	3,026	18.18%	280,845	18.47%
\$75,000 - \$99,999	488	11.24%	2,035	12.22%	173,963	11.44%
\$100,000 - \$124,999	351	8.09%	1,443	8.67%	106,912	7.03%
\$125,000 - \$149,999	179	4.12%	898	5.39%	57,804	3.80%
\$150,000 - \$199,999	114	2.63%	901	5.41%	48,856	3.21%
\$200,000 - \$249,999	42	0.97%	442	2.65%	18,661	1.23%
\$250,000 - \$499,999	27	0.62%	383	2.30%	20,487	1.35%
\$500,000+	5	0.12%	156	0.94%	7,454	0.49%
Median Household Income	\$43,030		\$57,927		\$47,049	
Average Household Income	\$58,000		\$78,457		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Logan County is estimated to be \$57,927 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Guthrie, median household income is estimated to be \$43,030.



Household Income Trend

Next we examine the long-term growth of incomes in Logan 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.

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Guthrie	\$30,460	\$43,030	2.18%	2.40%	-0.22%
Logan County	\$36,784	\$57,927	2.88%	2.40%	0.48%
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 Guthrie and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (though Logan County as a whole saw positive growth). It should be noted that this trend is not unique to Oklahoma or Logan 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 Logan County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Guthrie	17.29%	20.47%	319	0.00%	66.75%
Logan County	12.86%	13.08%	22	2.47%	66.01%
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 Logan County is estimated to be 13.08% by the American Community Survey. This is an increase of 22 basis points since the 2000 Census. Within Guthrie, the poverty rate is estimated to be 20.47%. 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 Logan 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)
Logan County	18,607	20,738	2.19%	5.8%	3.8%	-200
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

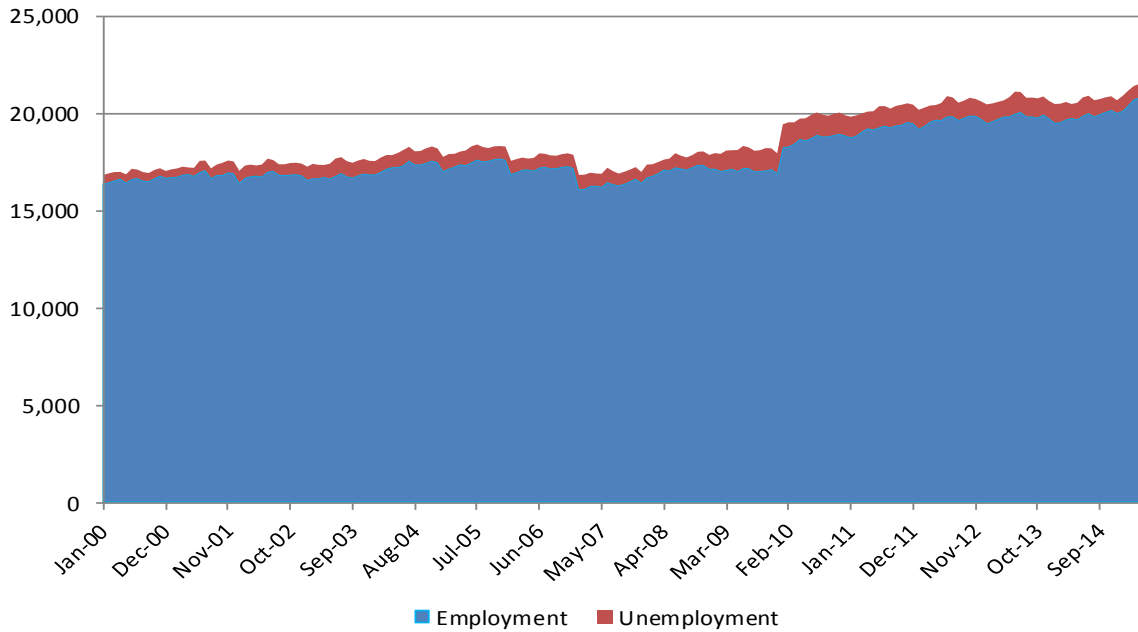
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Logan County was 20,738 persons. Compared with figures from May 2010, this represents annualized employment growth of 2.19% per year. The unemployment rate in May was 3.8%, a decrease of -200 basis points from May 2010, which was 5.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Logan County has outperformed both the state and nation in these statistics.

Employment Level Trends

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

Employment and Unemployment in Logan County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

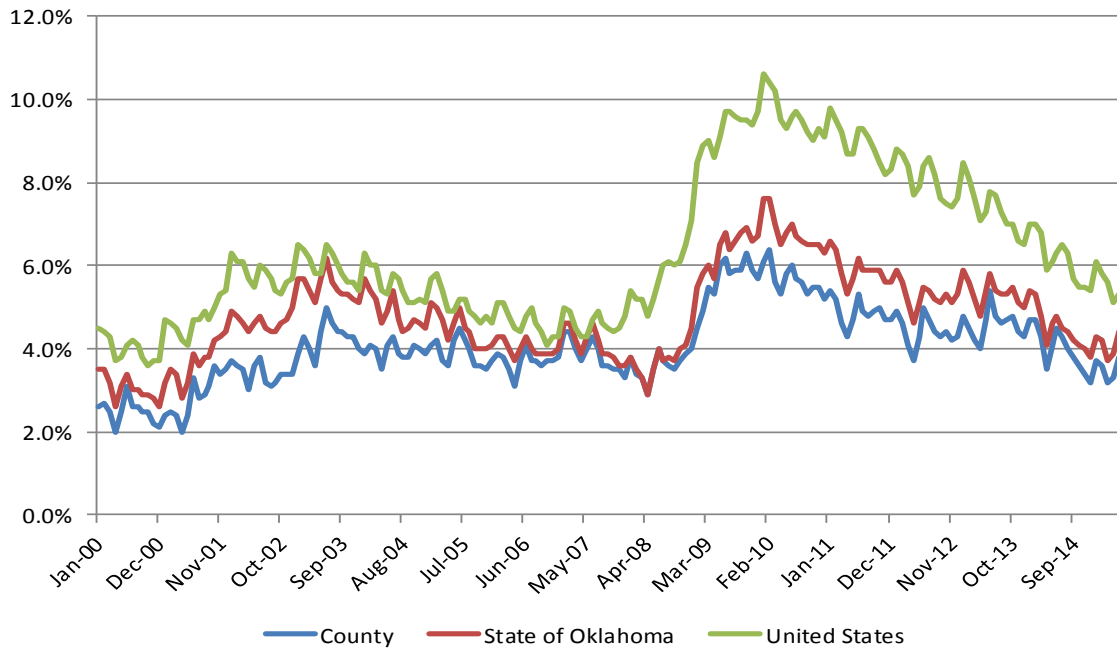
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 20,738 persons. The number of unemployed persons in May 2015 was 830, out of a total labor force of 21,568 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Logan 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 Logan 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 Logan 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 3.8%. On the whole, unemployment rates in Logan County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Logan 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 Logan 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.

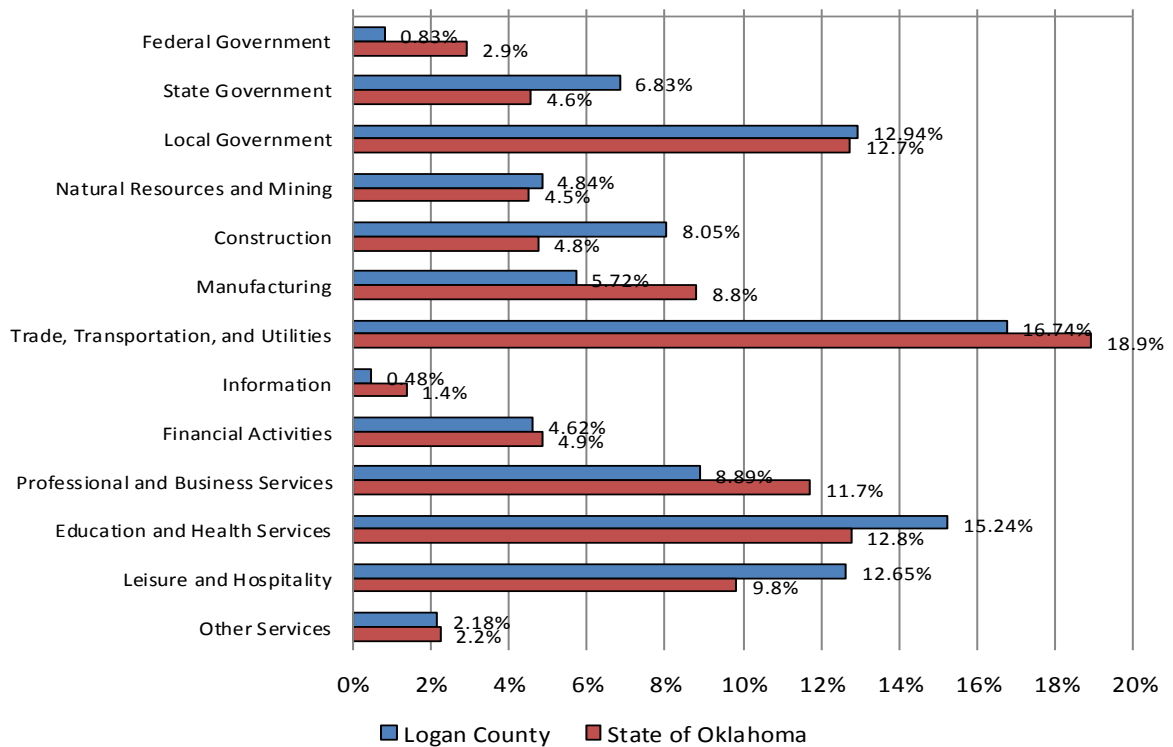


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	12	60	0.83%	\$46,973	0.41
State Government	10	496	6.83%	\$43,018	2.05
Local Government	40	939	12.94%	\$31,891	1.28
Natural Resources and Mining	39	351	4.84%	\$46,490	3.19
Construction	123	584	8.05%	\$37,418	1.80
Manufacturing	27	415	5.72%	\$47,342	0.64
Trade, Transportation, and Utilities	120	1,215	16.74%	\$31,836	0.88
Information	10	35	0.48%	\$59,503	0.24
Financial Activities	69	335	4.62%	\$36,756	0.82
Professional and Business Services	111	645	8.89%	\$37,611	0.64
Education and Health Services	60	1,106	15.24%	\$28,029	1.01
Leisure and Hospitality	58	918	12.65%	\$13,004	1.18
Other Services	47	158	2.18%	\$27,724	0.70
Total	724	7,257		\$32,597	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 (16.74%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$31,836 per year. The industry with the highest annual pay is Information, with average annual pay of \$59,503 per year.

The rightmost column of the previous table provides location quotients for each industry for Logan 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 (Logan 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 Logan County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 3.19. This sector includes agricultural employment, as well as employment in the oil and gas industry.

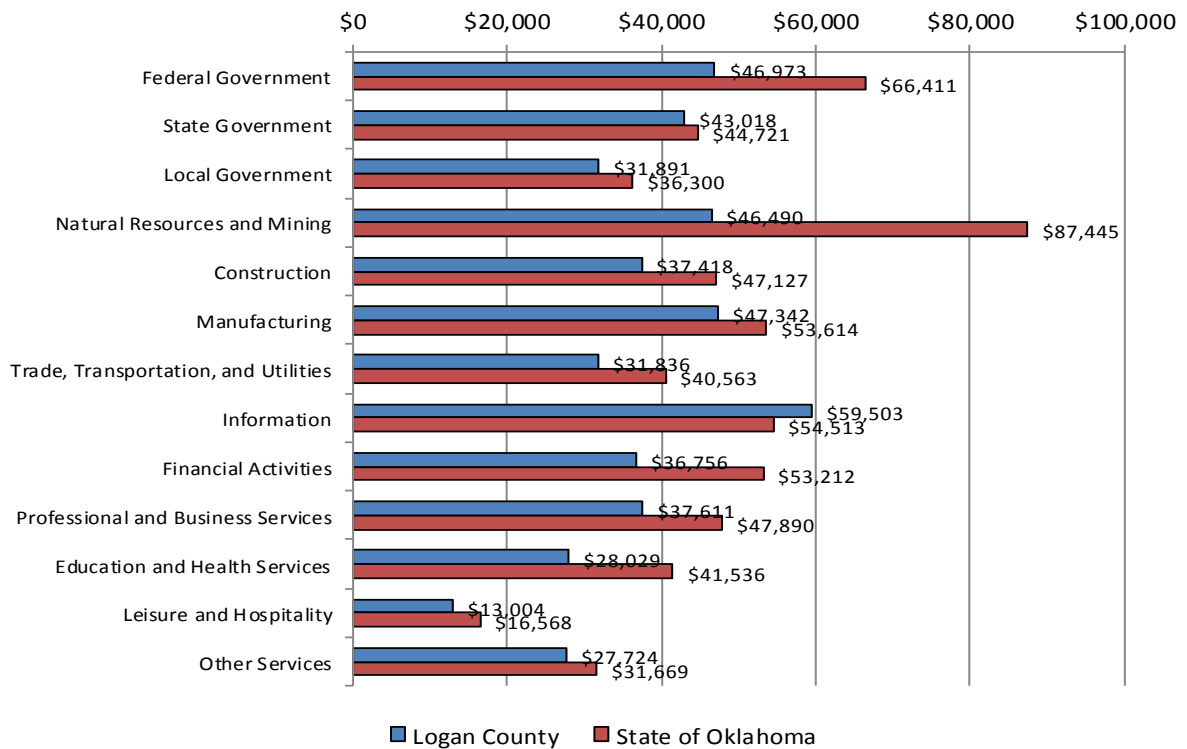
The next table presents average annual pay in Logan County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Logan County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$46,973	\$66,411	\$75,784	70.7%	62.0%
State Government	\$43,018	\$44,721	\$54,184	96.2%	79.4%
Local Government	\$31,891	\$36,300	\$46,146	87.9%	69.1%
Natural Resources and Mining	\$46,490	\$87,445	\$59,666	53.2%	77.9%
Construction	\$37,418	\$47,127	\$55,041	79.4%	68.0%
Manufacturing	\$47,342	\$53,614	\$62,977	88.3%	75.2%
Trade, Transportation, and Utilities	\$31,836	\$40,563	\$42,988	78.5%	74.1%
Information	\$59,503	\$54,513	\$90,804	109.2%	65.5%
Financial Activities	\$36,756	\$53,212	\$85,261	69.1%	43.1%
Professional and Business Services	\$37,611	\$47,890	\$66,657	78.5%	56.4%
Education and Health Services	\$28,029	\$41,536	\$45,951	67.5%	61.0%
Leisure and Hospitality	\$13,004	\$16,568	\$20,993	78.5%	61.9%
Other Services	\$27,724	\$31,669	\$33,935	87.5%	81.7%
Total	\$32,597	\$43,774	\$51,361	74.5%	63.5%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Average Annual Pay - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In comparison with the rest of Oklahoma, Logan County has higher average wages in information, and lower average wages in each of the other employment sectors, notably so in natural resources and mining. It should be noted that this data reflects persons employed in Logan County: persons living in Logan County but employed elsewhere (such as in Oklahoma City) are not reflected in these figures, and it is likely that many of the highest income earners in Logan County are employed outside of Logan County.

Working Families

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



Families by Employment Status and Presence of Children						
	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	2,394		10,837		961,468	
With Children <18 Years:	1,004	41.94%	4,529	41.79%	425,517	44.26%
Married Couple:	564	56.18%	3,708	81.87%	281,418	66.14%
Both Parents Employed	333	59.04%	2,064	55.66%	166,700	59.24%
One Parent Employed	231	40.96%	1,401	37.78%	104,817	37.25%
Neither Parent Employed	0	0.00%	243	6.55%	9,901	3.52%
Other Family:	440	43.82%	821	18.13%	144,099	33.86%
Male Householder:	46	10.45%	162	19.73%	36,996	25.67%
Employed	38	82.61%	154	95.06%	31,044	83.91%
Not Employed	8	17.39%	8	4.94%	5,952	16.09%
Female Householder:	394	89.55%	659	80.27%	107,103	74.33%
Employed	301	76.40%	442	67.07%	75,631	70.62%
Not Employed	93	23.60%	217	32.93%	31,472	29.38%
Without Children <18 Years:	1,390	58.06%	6,308	58.21%	535,951	55.74%
Married Couple:	1,070	76.98%	5,310	84.18%	431,868	80.58%
Both Spouses Employed	331	30.93%	1,862	35.07%	167,589	38.81%
One Spouse Employed	440	41.12%	1,968	37.06%	138,214	32.00%
Neither Spouse Employed	299	27.94%	1,480	27.87%	126,065	29.19%
Other Family:	320	23.02%	998	15.82%	104,083	19.42%
Male Householder:	86	28.76%	272	18.38%	32,243	25.58%
Employed	62	72.09%	118	43.38%	19,437	60.28%
Not Employed	24	27.91%	154	56.62%	12,806	39.72%
Female Householder:	234	73.13%	726	72.75%	71,840	69.02%
Employed	102	43.59%	376	51.79%	36,601	50.95%
Not Employed	132	56.41%	350	48.21%	35,239	49.05%
<i>Total Working Families:</i>	<i>1,838</i>	<i>76.78%</i>	<i>8,385</i>	<i>77.37%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>903</i>	<i>49.13%</i>	<i>4,061</i>	<i>48.43%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>935</i>	<i>50.87%</i>	<i>4,324</i>	<i>51.57%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Logan County, there are 8,385 working families, 48.43% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Logan County area include the Logan County government, the City of Guthrie, the public school district, and Langston University. One of the largest single-site employers is Guthrie Job Corps. Other major employers are Logan Medical Center and the Autoquip Corporation.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	4,325		17,978		1,613,364	
Less than 15 minutes	1,873	43.31%	4,006	22.28%	581,194	36.02%
15 to 30 minutes	1,046	24.18%	5,489	30.53%	625,885	38.79%
30 to 45 minutes	800	18.50%	5,450	30.31%	260,192	16.13%
45 to 60 minutes	442	10.22%	1,915	10.65%	74,625	4.63%
60 or more minutes	164	3.79%	1,118	6.22%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Logan County, the largest percentage of workers (30.53%) travel 15 to 30 minutes to work. Although Logan County has an active labor market, it also serves to some extent as a bedroom community to the greater Oklahoma City metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	4,403		18,716		1,673,026	
Car, Truck or Van:	4,083	92.73%	17,184	91.81%	1,551,461	92.73%
<i>Drove Alone</i>	<i>3,567</i>	<i>87.36%</i>	<i>15,449</i>	<i>89.90%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>516</i>	<i>12.64%</i>	<i>1,735</i>	<i>10.10%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	40	0.91%	108	0.58%	8,092	0.48%
Taxicab	6	0.14%	6	0.03%	984	0.06%
Motorcycle	0	0.00%	64	0.34%	3,757	0.22%
Bicycle	5	0.11%	5	0.03%	4,227	0.25%
Walked	191	4.34%	447	2.39%	30,401	1.82%
Other Means	0	0.00%	164	0.88%	14,442	0.86%
Worked at Home	78	1.77%	738	3.94%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Logan 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 Logan 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
Guthrie	4,308	4,643	0.75%	4,955	1.31%
Logan County	13,906	17,195	2.15%	18,562	1.54%
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 Logan County grew by 1.54% per year, to a total of 18,562 housing units in 2015. In terms of new housing unit construction, Logan County outpaced Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	4,428		17,112		1,669,828	
1 Unit, Detached	3,438	77.64%	12,658	73.97%	1,219,987	73.06%
1 Unit, Attached	225	5.08%	273	1.60%	34,434	2.06%
Duplex Units	155	3.50%	172	1.01%	34,207	2.05%
3-4 Units	127	2.87%	137	0.80%	42,069	2.52%
5-9 Units	31	0.70%	31	0.18%	59,977	3.59%
10-19 Units	154	3.48%	164	0.96%	57,594	3.45%
20-49 Units	66	1.49%	72	0.42%	29,602	1.77%
50 or More Units	32	0.72%	32	0.19%	30,240	1.81%
Mobile Homes	177	4.00%	3,531	20.63%	159,559	9.56%
Boat, RV, Van, etc.	23	0.52%	42	0.25%	2,159	0.13%
Total Multifamily Units	565	12.76%	608	3.55%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Logan County, 73.97% of housing units are single-family, detached. 3.55% of housing units are multifamily in structure (two or more units per building), while 20.88% of housing units comprise mobile homes, RVs, etc.

Within Guthrie, 77.64% of housing units are single-family, detached. 12.76% of housing units are multifamily in structure, while 4.52% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,762		14,927		1,444,081	
Owner Occupied:	2,103	55.90%	11,730	78.58%	968,736	67.08%
No Bedroom	17	0.81%	38	0.32%	2,580	0.27%
1 Bedroom	62	2.95%	358	3.05%	16,837	1.74%
2 Bedrooms	539	25.63%	1,741	14.84%	166,446	17.18%
3 Bedrooms	1,077	51.21%	6,567	55.98%	579,135	59.78%
4 Bedrooms	304	14.46%	2,631	22.43%	177,151	18.29%
5 or More Bedrooms	104	4.95%	395	3.37%	26,587	2.74%
Renter Occupied:	1,659	44.10%	3,197	21.42%	475,345	32.92%
No Bedroom	59	3.56%	100	3.13%	13,948	2.93%
1 Bedroom	190	11.45%	263	8.23%	101,850	21.43%
2 Bedrooms	976	58.83%	1,471	46.01%	179,121	37.68%
3 Bedrooms	355	21.40%	1,056	33.03%	152,358	32.05%
4 Bedrooms	34	2.05%	238	7.44%	24,968	5.25%
5 or More Bedrooms	45	2.71%	69	2.16%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Logan County is 78.58%, while 21.42% of housing units are renter occupied. In Guthrie, the homeownership rate is 55.90%, while 44.10% of households are renters.

Housing Units Tenure and Household Income

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

Logan County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	14,927	11,730	3,197	78.58%	21.42%
Less than \$5,000	619	372	247	60.10%	39.90%
\$5,000 - \$9,999	533	268	265	50.28%	49.72%
\$10,000-\$14,999	747	398	349	53.28%	46.72%
\$15,000-\$19,999	739	417	322	56.43%	43.57%
\$20,000-\$24,999	790	488	302	61.77%	38.23%
\$25,000-\$34,999	1,597	1,276	321	79.90%	20.10%
\$35,000-\$49,999	2,065	1,531	534	74.14%	25.86%
\$50,000-\$74,999	2,761	2,281	480	82.61%	17.39%
\$75,000-\$99,999	1,858	1,671	187	89.94%	10.06%
\$100,000-\$149,999	1,800	1,744	56	96.89%	3.11%
\$150,000 or more	1,418	1,284	134	90.55%	9.45%
Income Less Than \$25,000	3,428	1,943	1,485	56.68%	43.32%

Source: 2009-2013 American Community Survey, Table B25118

Within Logan County as a whole, 43.32% of households with incomes less than \$25,000 are estimated to be renters, while 56.68% are estimated to be homeowners.

Guthrie Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	3,762	2,103	1,659	55.90%	44.10%
Less than \$5,000	124	44	80	35.48%	64.52%
\$5,000 - \$9,999	263	58	205	22.05%	77.95%
\$10,000-\$14,999	293	90	203	30.72%	69.28%
\$15,000-\$19,999	280	101	179	36.07%	63.93%
\$20,000-\$24,999	325	138	187	42.46%	57.54%
\$25,000-\$34,999	416	225	191	54.09%	45.91%
\$35,000-\$49,999	649	353	296	54.39%	45.61%
\$50,000-\$74,999	658	443	215	67.33%	32.67%
\$75,000-\$99,999	408	318	90	77.94%	22.06%
\$100,000-\$149,999	288	275	13	95.49%	4.51%
\$150,000 or more	58	58	0	100.00%	0.00%
Income Less Than \$25,000	1,285	431	854	33.54%	66.46%

Source: 2009-2013 American Community Survey, Table B25118

Within Guthrie, 66.46% of households with incomes less than \$25,000 are estimated to be renters, while 33.54% 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						
	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	3,762		14,927		1,444,081	
Owner Occupied:	2,103	55.90%	11,730	78.58%	968,736	67.08%
Built 2010 or Later	37	1.76%	135	1.15%	10,443	1.08%
Built 2000 to 2009	209	9.94%	3,358	28.63%	153,492	15.84%
Built 1990 to 1999	79	3.76%	1,707	14.55%	125,431	12.95%
Built 1980 to 1989	233	11.08%	1,816	15.48%	148,643	15.34%
Built 1970 to 1979	431	20.49%	1,974	16.83%	184,378	19.03%
Built 1960 to 1969	144	6.85%	607	5.17%	114,425	11.81%
Built 1950 to 1959	198	9.42%	602	5.13%	106,544	11.00%
Built 1940 to 1949	116	5.52%	383	3.27%	50,143	5.18%
Built 1939 or Earlier	656	31.19%	1,148	9.79%	75,237	7.77%
Median Year Built:		1966		1986		1977
Renter Occupied:	1,659	44.10%	3,197	21.42%	475,345	32.92%
Built 2010 or Later	65	3.92%	65	2.03%	5,019	1.06%
Built 2000 to 2009	161	9.70%	554	17.33%	50,883	10.70%
Built 1990 to 1999	37	2.23%	270	8.45%	47,860	10.07%
Built 1980 to 1989	102	6.15%	297	9.29%	77,521	16.31%
Built 1970 to 1979	286	17.24%	620	19.39%	104,609	22.01%
Built 1960 to 1969	127	7.66%	207	6.47%	64,546	13.58%
Built 1950 to 1959	203	12.24%	293	9.16%	54,601	11.49%
Built 1940 to 1949	222	13.38%	270	8.45%	31,217	6.57%
Built 1939 or Earlier	456	27.49%	621	19.42%	39,089	8.22%
Median Year Built:		1957		1973		1975
Overall Median Year Built:		1966		1983		1976

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

Within Logan County, 27.55% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Guthrie the percentage is 12.55%.

59.21% of housing units in Logan County were built prior to 1990, while in Guthrie the percentage is 84.37%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Logan 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
Guthrie	3,762	3	0.08%	24	0.64%	36	0.96%
Logan County	14,927	130	0.87%	239	1.60%	312	2.09%
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 Logan County, 0.87% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.60% 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 Logan County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	4,428		17,112		1,669,828	
Total Vacant Units	666	15.04%	2,185	12.77%	225,747	13.52%
For rent	169	25.38%	243	11.12%	43,477	19.26%
Rented, not occupied	0	0.00%	92	4.21%	9,127	4.04%
For sale only	104	15.62%	243	11.12%	23,149	10.25%
Sold, not occupied	0	0.00%	106	4.85%	8,618	3.82%
For seasonal, recreational, or occasional use	0	0.00%	212	9.70%	39,475	17.49%
For migrant workers	31	4.65%	52	2.38%	746	0.33%
Other vacant	362	54.35%	1,237	56.61%	101,155	44.81%
Homeowner Vacancy Rate	4.71%		2.01%		2.31%	
Rental Vacancy Rate	9.25%		6.88%		8.24%	

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

Within Logan County, the overall housing vacancy rate is estimated to be 12.77%. The homeowner vacancy rate is estimated to be 2.01%, while the rental vacancy rate is estimated to be 6.88%.

In Guthrie, the overall housing vacancy rate is estimated to be 15.04%. The homeowner vacancy rate is estimated to be 4.71%, while the rental vacancy rate is estimated to be 9.25%.

Building Permits

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

Guthrie

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	25	\$89,713	60	\$59,000
2005	33	\$130,618	0	N/A
2006	27	\$153,160	0	N/A
2007	26	\$135,769	0	N/A
2008	54	\$109,722	0	N/A
2009	10	\$146,400	32	\$90,737
2010	5	\$110,000	0	N/A
2011	10	\$126,040	6	\$81,730
2012	52	\$146,442	0	N/A
2013	12	\$127,167	6	\$47,500
2014	15	\$165,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Guthrie, building permits for 373 housing units were issued between 2004 and 2014, for an average of 34 units per year. 72.12% of these housing units were single family homes, and 27.88% consisted of multifamily units

New Construction Activity

For Ownership:

There has been substantial new housing development for ownership in Logan County, though most of this development is located on rural, unplatted acreages, rural subdivisions, and far southern areas of the county in the vicinity of Edmond. New construction in Guthrie has occurred in subdivisions such as Capitol Hill, Canyon Bluff Estates, Highland Heights and Mission Hills.

Much new home construction in Logan County is priced well above what could be afforded by a typical household. The average sale price of home constructed in or after 2014 (and sold after January 2015)

is estimated to be \$288,168 or \$113.49 per square foot. This is far more than could be afforded by a household earning at or less than median household income for Logan County, estimated to be \$57,927 in 2015. New homes in Guthrie are comparably more affordable: homes constructed after 2010 (and sold after January 2015) have an average sale price of \$172,364 or \$97.31 per square foot.

For Rent:

There have been several new rental housing developments in Guthrie in the last several years, and nearly all new housing units constructed for rent are affordable in nature (excepting sporadic construction of market rate duplexes and other small-scale rental properties). Silent Harvest Homes was completed in two phases very recently, adding 88 affordable single-family rental houses. Noble Heights was completed in 2010, which added 32 affordable rental units for families. Cottage Park was completed in 2011, which added 34 affordable rental units for seniors age 62 and up. All of these developments were constructed with financing in part through Affordable Housing Tax Credits.

A notable proposed affordable housing project in Guthrie is the proposed “Villas of Benedictine Pointe” which would add 52 affordable rental units for seniors, with a mixture of new construction, and rehabilitation of the former Logan County Hospital. If constructed this development would go very far in meeting the affordable housing needs of seniors in the Guthrie area.

Homeownership Market

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

Housing Units by Home Value

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

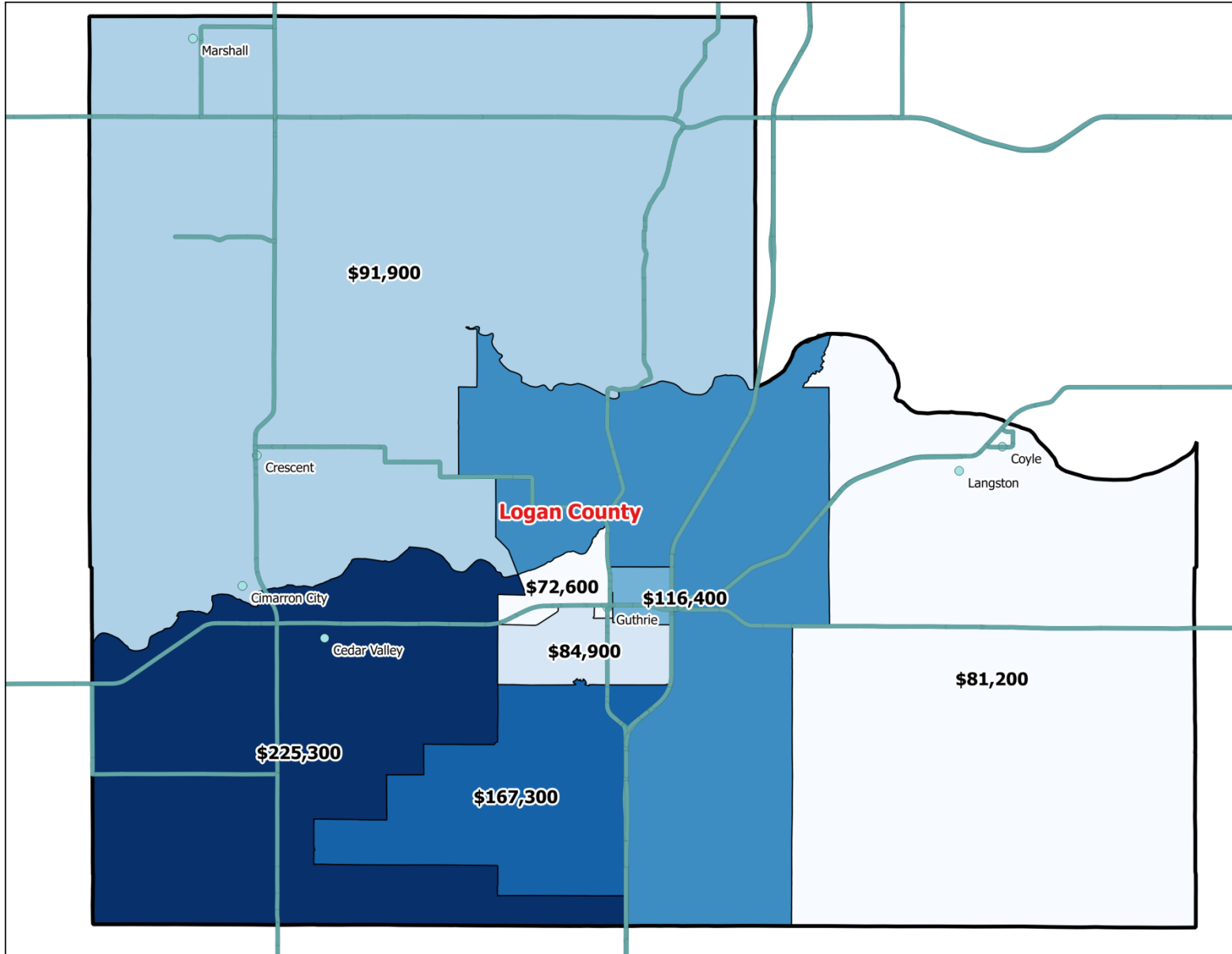
2013 Housing Units by Home Value						
	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	2,103		11,730		968,736	
Less than \$10,000	46	2.19%	260	2.22%	20,980	2.17%
\$10,000 to \$14,999	39	1.85%	160	1.36%	15,427	1.59%
\$15,000 to \$19,999	17	0.81%	251	2.14%	13,813	1.43%
\$20,000 to \$24,999	21	1.00%	214	1.82%	16,705	1.72%
\$25,000 to \$29,999	14	0.67%	205	1.75%	16,060	1.66%
\$30,000 to \$34,999	33	1.57%	138	1.18%	19,146	1.98%
\$35,000 to \$39,999	49	2.33%	144	1.23%	14,899	1.54%
\$40,000 to \$49,999	37	1.76%	419	3.57%	39,618	4.09%
\$50,000 to \$59,999	54	2.57%	353	3.01%	45,292	4.68%
\$60,000 to \$69,999	211	10.03%	711	6.06%	52,304	5.40%
\$70,000 to \$79,999	124	5.90%	605	5.16%	55,612	5.74%
\$80,000 to \$89,999	179	8.51%	600	5.12%	61,981	6.40%
\$90,000 to \$99,999	199	9.46%	552	4.71%	51,518	5.32%
\$100,000 to \$124,999	261	12.41%	916	7.81%	119,416	12.33%
\$125,000 to \$149,999	160	7.61%	784	6.68%	96,769	9.99%
\$150,000 to \$174,999	274	13.03%	1,171	9.98%	91,779	9.47%
\$175,000 to \$199,999	168	7.99%	769	6.56%	53,304	5.50%
\$200,000 to \$249,999	110	5.23%	1,312	11.18%	69,754	7.20%
\$250,000 to \$299,999	49	2.33%	838	7.14%	41,779	4.31%
\$300,000 to \$399,999	58	2.76%	817	6.97%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	233	1.99%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	168	1.43%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	12	0.10%	3,764	0.39%
\$1,000,000 or more	0	0.00%	98	0.84%	5,018	0.52%
Median Home Value:	\$102,700		\$135,700		\$112,800	

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

The median value of owner-occupied homes in Logan County is \$135,700. This is 20.3% greater than the statewide median, which is \$112,800. The median home value in Guthrie is estimated to be \$102,700.

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

Logan County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Logan 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

	Guthrie Median Value	Logan County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$338,300	\$165,900	\$188,900
Built 2000 to 2009	\$151,700	\$192,400	\$178,000
Built 1990 to 1999	\$179,200	\$182,400	\$147,300
Built 1980 to 1989	\$166,300	\$127,100	\$118,300
Built 1970 to 1979	\$111,100	\$119,300	\$111,900
Built 1960 to 1969	\$97,800	\$103,200	\$97,100
Built 1950 to 1959	\$94,900	\$101,000	\$80,300
Built 1940 to 1949	\$68,300	\$66,000	\$67,900
Built 1939 or Earlier	\$78,500	\$72,700	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Guthrie Single Family Sales Activity

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

Guthrie Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	32	21	30	24	33
Median List Price	\$54,950	\$64,000	\$68,500	\$58,000	\$69,500
Median Sale Price	\$54,725	\$62,500	\$66,000	\$52,889	\$66,500
Sale/List Price Ratio	95.5%	96.1%	96.5%	93.3%	98.1%
Median Square Feet	1,141	1,080	1,014	1,098	1,136
Median Price/SF	\$57.28	\$56.77	\$61.82	\$52.44	\$57.36
Med. Days on Market	43	36	40	26	28

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	155	159	167	183	167
Median List Price	\$129,000	\$142,500	\$138,000	\$149,900	\$159,900
Median Sale Price	\$123,000	\$138,330	\$135,000	\$150,000	\$157,000
Sale/List Price Ratio	96.9%	97.7%	98.0%	98.8%	98.7%
Median Square Feet	1,655	1,815	1,646	1,696	1,673
Median Price/SF	\$72.65	\$79.33	\$83.80	\$86.91	\$96.68
Med. Days on Market	64	53	47	32	30

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	50	57	71	69	58
Median List Price	\$164,800	\$159,900	\$186,000	\$197,800	\$186,000
Median Sale Price	\$164,000	\$150,000	\$177,000	\$195,000	\$183,250
Sale/List Price Ratio	97.5%	98.5%	98.1%	99.1%	99.0%
Median Square Feet	1,970	2,240	2,118	2,158	2,062
Median Price/SF	\$73.99	\$74.26	\$82.92	\$88.58	\$92.92
Med. Days on Market	86	64	35	59	36

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	245	243	276	287	271
Median List Price	\$125,000	\$139,000	\$139,900	\$158,500	\$159,900
Median Sale Price	\$116,000	\$137,000	\$139,950	\$156,500	\$157,000
Sale/List Price Ratio	96.9%	98.0%	97.9%	98.8%	98.7%
Median Square Feet	1,696	1,855	1,777	1,850	1,713
Median Price/SF	\$69.43	\$77.56	\$81.27	\$84.62	\$90.80
Med. Days on Market	62	57	44	38	31

Source: OKC MLS

Between 2011 and year-end 2014, the average list price grew by 6.12% per year. The average sale price was \$157,000 in 2015, for an average price per square foot of \$90.80/SF. The average sale price to list price ratio was 98.7%, with median days on market of 31 days.

Foreclosure Rates

The next table presents foreclosure rate data for Logan 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
Logan County	2.0%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	34

* 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 Logan County was 2.0% in May 2014. The county ranked 34 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 below-average foreclosure rate, it is likely that foreclosures have not had any disproportionate impact on the local housing market, and single-family sales data further suggests this has not been the case.

Rental Market

This section will discuss supply and demand factors for the rental market in Logan 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 Logan 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						
	Guthrie		Logan County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	1,659		3,197		475,345	
With cash rent:	1,563		2,800		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	0	0.00%	22	0.69%	2,109	0.44%
\$150 to \$199	94	5.67%	99	3.10%	4,268	0.90%
\$200 to \$249	35	2.11%	61	1.91%	8,784	1.85%
\$250 to \$299	21	1.27%	59	1.85%	8,413	1.77%
\$300 to \$349	46	2.77%	68	2.13%	9,107	1.92%
\$350 to \$399	52	3.13%	127	3.97%	10,932	2.30%
\$400 to \$449	70	4.22%	123	3.85%	15,636	3.29%
\$450 to \$499	90	5.42%	130	4.07%	24,055	5.06%
\$500 to \$549	83	5.00%	166	5.19%	31,527	6.63%
\$550 to \$599	112	6.75%	240	7.51%	33,032	6.95%
\$600 to \$649	169	10.19%	274	8.57%	34,832	7.33%
\$650 to \$699	89	5.36%	173	5.41%	32,267	6.79%
\$700 to \$749	195	11.75%	238	7.44%	30,340	6.38%
\$750 to \$799	202	12.18%	249	7.79%	27,956	5.88%
\$800 to \$899	142	8.56%	232	7.26%	45,824	9.64%
\$900 to \$999	45	2.71%	101	3.16%	34,153	7.18%
\$1,000 to \$1,249	49	2.95%	214	6.69%	46,884	9.86%
\$1,250 to \$1,499	47	2.83%	96	3.00%	14,699	3.09%
\$1,500 to \$1,999	11	0.66%	86	2.69%	10,145	2.13%
\$2,000 or more	11	0.66%	42	1.31%	5,121	1.08%
No cash rent	96	5.79%	397	12.42%	43,236	9.10%
Median Gross Rent	\$655		\$659		\$699	

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

Median gross rent in Logan County is estimated to be \$659, which is -5.7% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Guthrie is estimated to be \$655.

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

	Guthrie Median Rent	Logan County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	\$744	\$744	\$933
Built 2000 to 2009	\$688	\$711	\$841
Built 1990 to 1999	\$819	\$1,044	\$715
Built 1980 to 1989	\$632	\$614	\$693
Built 1970 to 1979	\$590	\$528	\$662
Built 1960 to 1969	\$777	\$640	\$689
Built 1950 to 1959	\$577	\$607	\$714
Built 1940 to 1949	\$767	\$757	\$673
Built 1939 or Earlier	\$708	\$676	\$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 Logan County is among housing units constructed between 1990 and 1999, which is \$1,044 per month. In order to be affordable, a household would need to earn at least \$41,760 per year to afford such a unit.

Guthrie Rental Survey Data

The next table shows the results of our rental survey of Guthrie. Most of the multifamily rental property in Guthrie is subsidized in some manner, excepting a handful of small, older market rate properties and market rate duplexes scattered throughout the community.

Guthrie Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Cottage Park of Guthrie	LIHTC - Elderly	2011	1	1	784	N/A	N/A	N/A
Cottage Park of Guthrie	LIHTC - Elderly	2011	2	2	1,062	N/A	N/A	N/A
Cottage Park of Guthrie	LIHTC - Elderly	2011	2	2	1,062	N/A	N/A	N/A
Pleasant Hills Apartments	LIHTC - Family	2005	2	2	875	\$645	\$0.737	10.00%
Pleasant Hills Apartments	LIHTC - Family	2005	3	2	1,024	\$705	\$0.688	10.00%
Savannah House of Guthrie	LIHTC - Elderly	2007	1	1	657	\$489	\$0.744	8.00%
Savannah House of Guthrie	LIHTC - Elderly	2007	2	2	830	\$520	\$0.627	8.00%
Noble Heights	LIHTC - Family	2010	2	2	821	\$515	\$0.627	13.00%
Noble Heights	LIHTC - Family	2010	3	2	1,089	\$595	\$0.546	13.00%
Silent Harvest Homes	LIHTC - Family	2012	3	2	1,200	\$320	\$0.266	0.00%
Silent Harvest Homes	LIHTC - Family	2012	3	2	1,200	\$639	\$0.533	0.00%
Silent Harvest Homes	LIHTC - Family	2012	3	2	1,200	\$807	\$0.673	0.00%
Silent Harvest Homes	LIHTC - Family	2012	4	2	1,400	\$353	\$0.252	0.00%
Silent Harvest Homes	LIHTC - Family	2012	4	2	1,400	\$705	\$0.504	0.00%
Silent Harvest Homes	LIHTC - Family	2012	4	2	1,400	\$892	\$0.637	0.00%

The previous rent surveys encompass over two hundred affordable 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. Excepting Silent Harvest Homes most are reporting some vacancy. There are also some project-based developments in Guthrie: East Town Village comprises 42 project-based units for families, and Oak Park Addition comprises 28 project-based units for the elderly/disabled. There is also a USDA-rent assisted property: First Capitol Apartments comprises 52 USDA units for family occupancy. Rental rates at each of these properties are based on 30% of the tenant's income.

Rental Market Vacancy – Guthrie

The developments outlined previously report vacancy levels typically above 92%. Silent Harvest Homes is reporting full occupancy but it is the exception. The overall market vacancy of rental housing units was reported at 9.25% by the Census Bureau as of the most recent American Community Survey; based on our own survey this figure appears reasonable.



First Capitol



Silent Harvest Homes



Noble Heights



Savannah House of Guthrie



Pleasant Hills Apartments



Cottage Park of Guthrie

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 Logan 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.

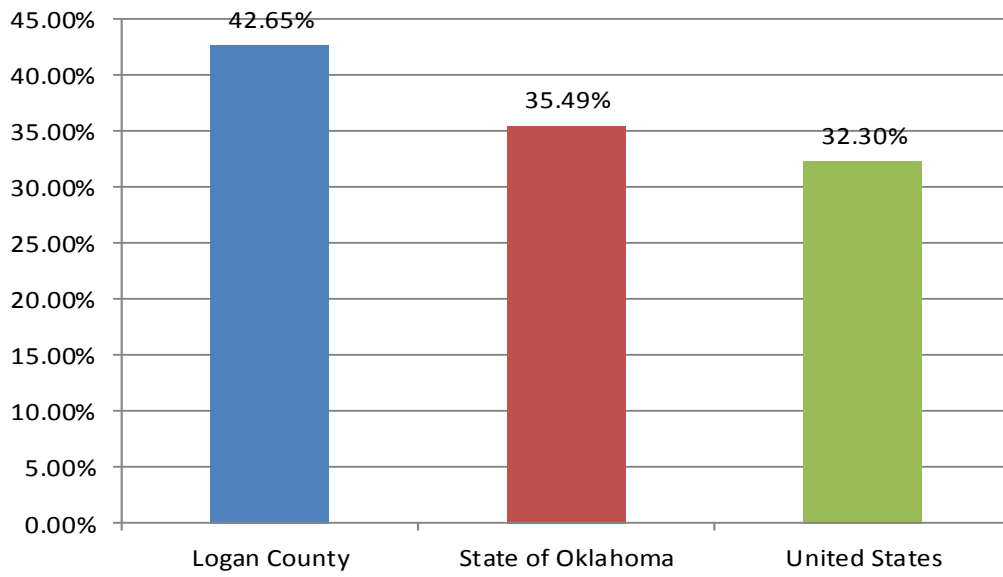
HUD Programs in Logan County

Logan County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	219	91%	\$15,253	\$251	\$353	41.52%
Housing Choice Vouchers	96	95%	\$12,702	\$342	\$421	44.84%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	28	96%	\$10,516	\$242	\$396	37.90%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	82	93%	\$11,867	\$270	\$335	44.64%
Summary of All HUD Programs	425	93%	\$13,753	\$275	\$369	42.65%
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 425 housing units located within Logan County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$13,753. Total monthly rent for these units averages \$644, with the federal contribution averaging \$369 (57.35%) and the tenant's contribution averaging \$275 (42.65%).

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.



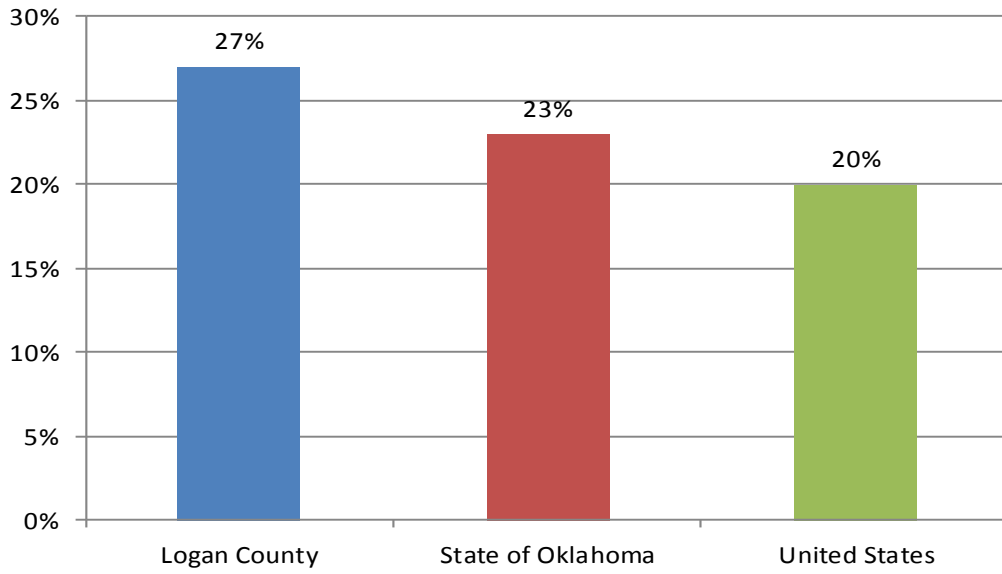
Demographics of Persons in HUD Programs in Logan County

Logan County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	219	29%	17%	16%	90%	67%
Housing Choice Vouchers	96	40%	38%	33%	87%	39%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	28	0%	76%	64%	63%	0%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	82	21%	33%	31%	39%	28%
Summary of All HUD Programs	425	28%	27%	26%	75%	49%
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

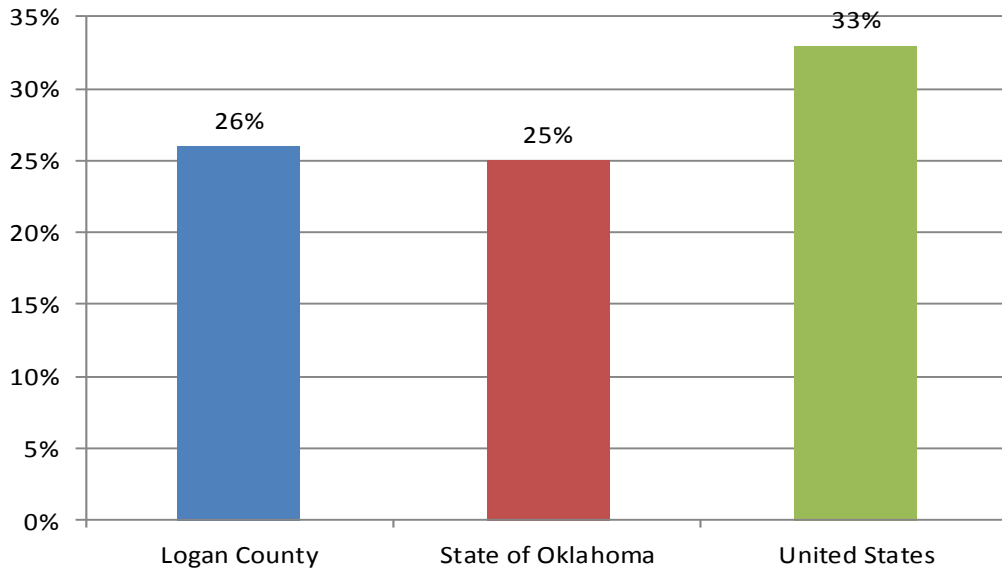
28% of housing units are occupied by single parents with female heads of household. 27% of households have at least one person with a disability. 26% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 75% have one or more disabilities. Finally, 49% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

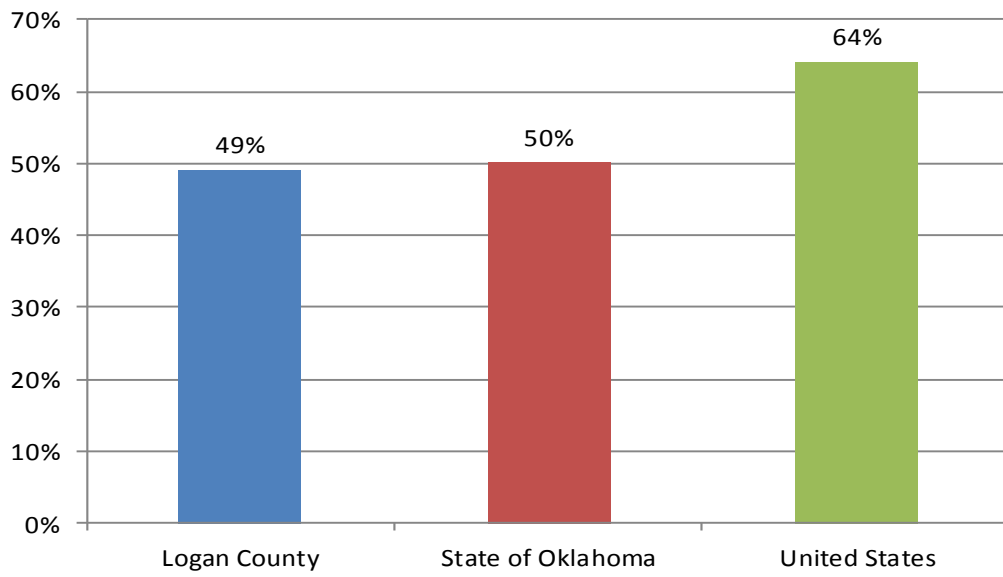
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Logan 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 Logan 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.

Logan County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	900		925	
Cost Burden Less Than 30%	220	24.44%	155	16.76%
Cost Burden Between 30%-50%	145	16.11%	135	14.59%
Cost Burden Greater Than 50%	450	50.00%	550	59.46%
Not Computed (no/negative income)	85	9.44%	85	9.19%
Income 30%-50% HAMFI	1,135		715	
Cost Burden Less Than 30%	680	59.91%	365	51.05%
Cost Burden Between 30%-50%	225	19.82%	325	45.45%
Cost Burden Greater Than 50%	230	20.26%	25	3.50%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,745		610	
Cost Burden Less Than 30%	1,230	70.49%	525	86.07%
Cost Burden Between 30%-50%	375	21.49%	80	13.11%
Cost Burden Greater Than 50%	140	8.02%	4	0.66%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,055		290	
Cost Burden Less Than 30%	770	72.99%	220	75.86%
Cost Burden Between 30%-50%	250	23.70%	70	24.14%
Cost Burden Greater Than 50%	35	3.32%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	11,475		3,205	
Cost Burden Less Than 30%	9,180	80.00%	1,910	59.59%
Cost Burden Between 30%-50%	1,325	11.55%	620	19.34%
Cost Burden Greater Than 50%	885	7.71%	589	18.38%
Not Computed (no/negative income)	85	0.74%	85	2.65%

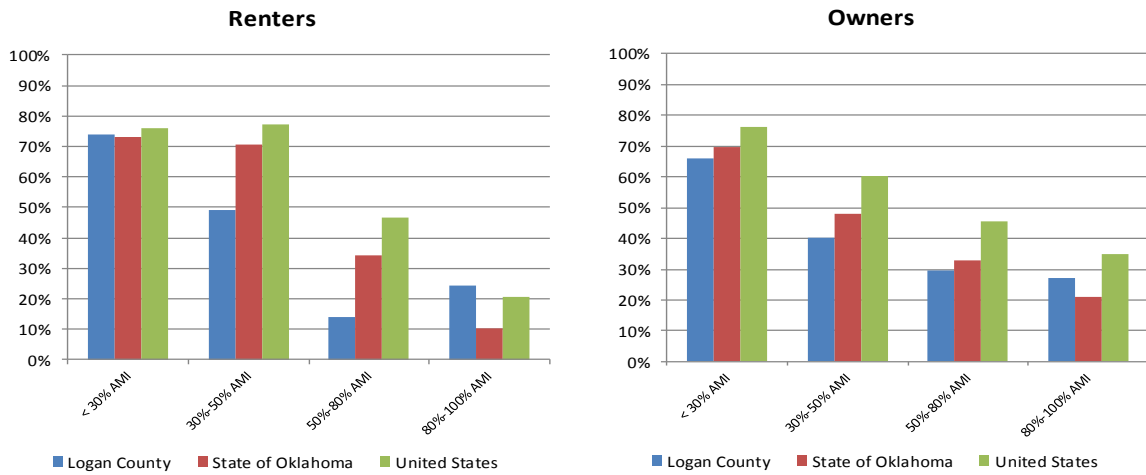
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Logan 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	900	66.11%	925	74.05%
Income 30%-50% HAMFI	1,135	40.09%	715	48.95%
Income 50%-80% HAMFI	1,745	29.51%	610	13.77%
Income 80%-100% HAMFI	1,055	27.01%	290	24.14%
All Incomes	11,475	19.26%	3,205	37.72%

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.



Logan County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	900		925	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	1.08%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	3.89%	50	5.41%
Income 30%-50% HAMFI	1,135		715	
Between 1.0 and 1.5 Persons per Room	15	1.32%	20	2.80%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	3.08%	20	2.80%
Income 50%-80% HAMFI	1,745		610	
Between 1.0 and 1.5 Persons per Room	20	1.15%	15	2.46%
More than 1.5 Persons per Room	0	0.00%	4	0.66%
Lacks Complete Kitchen or Plumbing	4	0.23%	15	2.46%
Income 80%-100% HAMFI	1,055		290	
Between 1.0 and 1.5 Persons per Room	60	5.69%	4	1.38%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	1.42%	15	5.17%
All Incomes	11,475		3,205	
Between 1.0 and 1.5 Persons per Room	135	1.18%	49	1.53%
More than 1.5 Persons per Room	4	0.03%	4	0.12%
Lacks Complete Kitchen or Plumbing	115	1.00%	120	3.74%

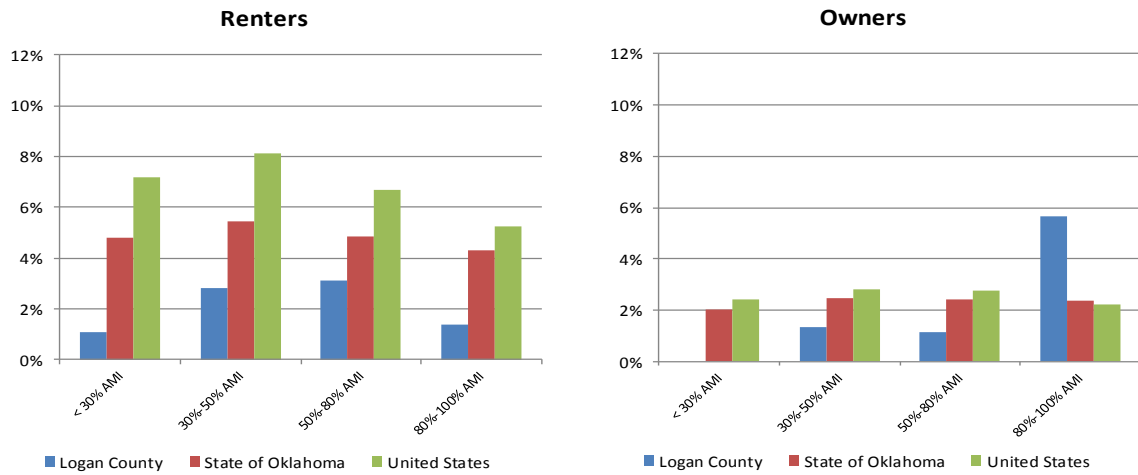
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Logan County, Oklahoma and the nation.

Logan 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	900	0.00%	925	1.08%	
Income 30%-50% HAMFI	1,135	1.32%	715	2.80%	
Income 50%-80% HAMFI	1,745	1.15%	610	3.11%	
Income 80%-100% HAMFI	1,055	5.69%	290	1.38%	
All Incomes	11,475	1.21%	3,205	1.65%	

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 Logan County, the state and the nation.

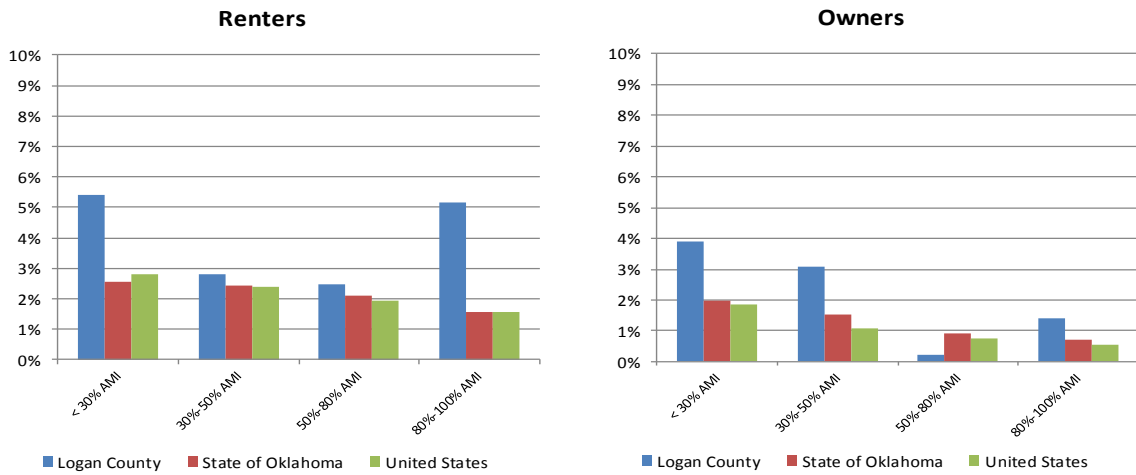
Logan County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	900	3.89%	925	5.41%	
Income 30%-50% HAMFI	1,135	3.08%	715	2.80%	
Income 50%-80% HAMFI	1,745	0.23%	610	2.46%	
Income 80%-100% HAMFI	1,055	1.42%	290	5.17%	
All Incomes	11,475	1.00%	3,205	3.74%	

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.



Logan County : CHAS - Housing Cost Burden by Household Type / HAMFI						
	Total	Owners		Total	Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	900	593	65.89%	925	683	73.84%
Elderly Family	120	115	95.83%	4	0	0.00%
Small Family (2-4 persons)	160	105	65.63%	330	290	87.88%
Large Family (5 or more persons)	10	8	80.00%	4	8	200.00%
Elderly Non-Family	290	135	46.55%	190	130	68.42%
Non-Family, Non-Elderly	325	230	70.77%	400	255	63.75%
Income 30%-50% HAMFI	1,135	460	40.53%	715	348	48.67%
Elderly Family	245	80	32.65%	55	4	7.27%
Small Family (2-4 persons)	275	175	63.64%	375	220	58.67%
Large Family (5 or more persons)	130	55	42.31%	65	25	38.46%
Elderly Non-Family	300	70	23.33%	45	19	42.22%
Non-Family, Non-Elderly	185	80	43.24%	165	80	48.48%
Income 50%-80% HAMFI	1,745	515	29.51%	610	82	13.44%
Elderly Family	390	85	21.79%	45	4	8.89%
Small Family (2-4 persons)	575	195	33.91%	220	54	24.55%
Large Family (5 or more persons)	165	85	51.52%	60	0	0.00%
Elderly Non-Family	295	110	37.29%	30	4	13.33%
Non-Family, Non-Elderly	315	40	12.70%	260	20	7.69%
Income 80%-100% HAMFI	1,055	283	26.82%	290	75	25.86%
Elderly Family	290	135	46.55%	40	25	62.50%
Small Family (2-4 persons)	365	64	17.53%	145	20	13.79%
Large Family (5 or more persons)	210	45	21.43%	35	0	0.00%
Elderly Non-Family	65	4	6.15%	45	0	0.00%
Non-Family, Non-Elderly	130	35	26.92%	30	30	100.00%
All Incomes	11,475	2,216	19.31%	3,205	1,208	37.69%
Elderly Family	2,175	450	20.69%	148	33	22.30%
Small Family (2-4 persons)	5,415	779	14.39%	1,465	584	39.86%
Large Family (5 or more persons)	1,220	233	19.10%	239	33	13.81%
Elderly Non-Family	1,185	339	28.61%	330	173	52.42%
Non-Family, Non-Elderly	1,485	415	27.95%	1,025	385	37.56%

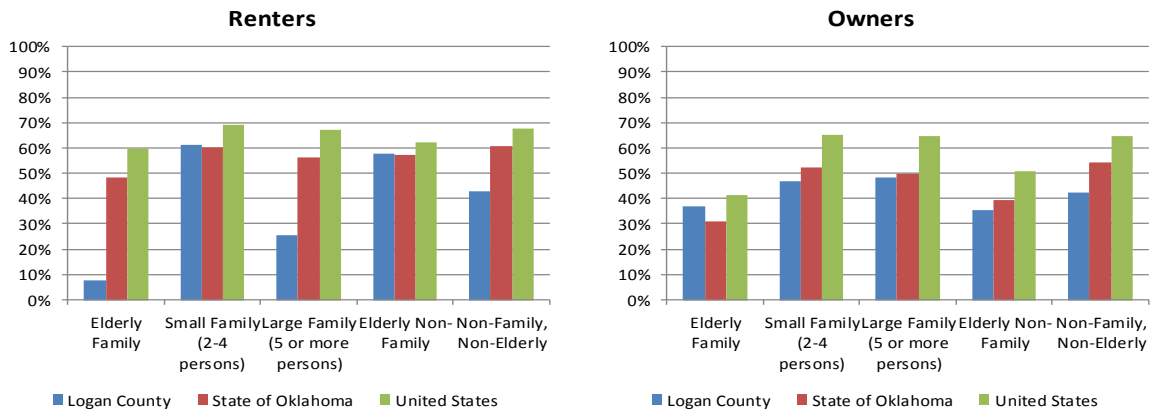
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Logan County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	3,780	1,568	41.48%	2,250	1,113	49.47%
Elderly Family	755	280	37.09%	104	8	7.69%
Small Family (2-4 persons)	1,010	475	47.03%	925	564	60.97%
Large Family (5 or more persons)	305	148	48.52%	129	33	25.58%
Elderly Non-Family	885	315	35.59%	265	153	57.74%
Non-Family, Non-Elderly	825	350	42.42%	825	355	43.03%

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).



Logan 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	900	615	68.33%	925	689	74.49%
Elderly Family	120	115	95.83%	4	0	0.00%
Small Family (2-4 persons)	160	120	75.00%	330	290	87.88%
Large Family (5 or more persons)	10	10	100.00%	4	4	100.00%
Elderly Non-Family	290	135	46.55%	190	135	71.05%
Non-Family, Non-Elderly	325	235	72.31%	400	260	65.00%
Income 30%-50% HAMFI	1,135	465	40.97%	715	384	53.71%
Elderly Family	245	80	32.65%	55	4	7.27%
Small Family (2-4 persons)	275	175	63.64%	375	220	58.67%
Large Family (5 or more persons)	130	55	42.31%	65	40	61.54%
Elderly Non-Family	300	70	23.33%	45	25	55.56%
Non-Family, Non-Elderly	185	85	45.95%	165	95	57.58%
Income 50%-80% HAMFI	1,745	535	30.66%	610	119	19.51%
Elderly Family	390	90	23.08%	45	4	8.89%
Small Family (2-4 persons)	575	200	34.78%	220	65	29.55%
Large Family (5 or more persons)	165	95	57.58%	60	20	33.33%
Elderly Non-Family	295	110	37.29%	30	10	33.33%
Non-Family, Non-Elderly	315	40	12.70%	260	20	7.69%
Income Greater than 80% of HAMFI	7,695	790	10.27%	955	110	11.52%
Elderly Family	1,420	175	12.32%	45	25	55.56%
Small Family (2-4 persons)	4,405	315	7.15%	540	35	6.48%
Large Family (5 or more persons)	915	185	20.22%	110	0	0.00%
Elderly Non-Family	300	35	11.67%	65	20	30.77%
Non-Family, Non-Elderly	660	80	12.12%	200	30	15.00%
All Incomes	11,475	2,405	20.96%	3,205	1,302	40.62%
Elderly Family	2,175	460	21.15%	149	33	22.15%
Small Family (2-4 persons)	5,415	810	14.96%	1,465	610	41.64%
Large Family (5 or more persons)	1,220	345	28.28%	239	64	26.78%
Elderly Non-Family	1,185	350	29.54%	330	190	57.58%
Non-Family, Non-Elderly	1,485	440	29.63%	1,025	405	39.51%

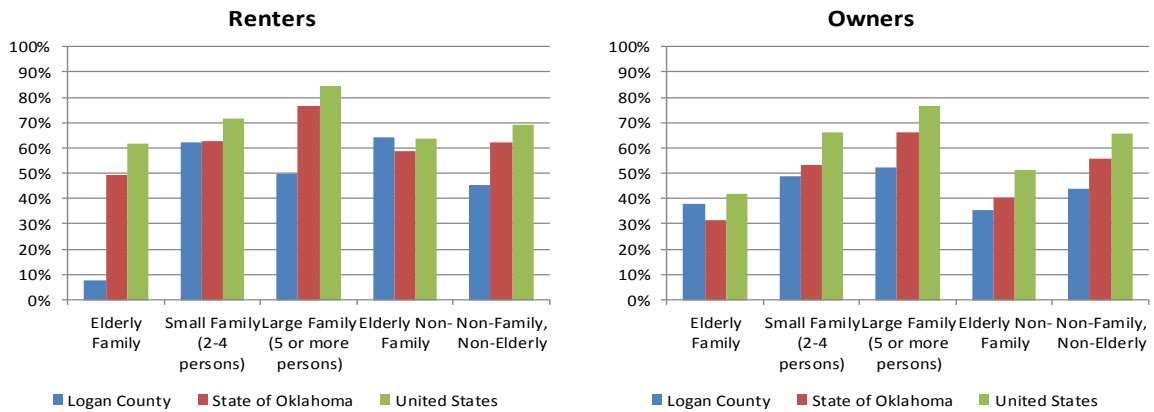
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Logan County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	3,780	1,615	42.72%	2,250	52.98%
Elderly Family	755	285	37.75%	104	7.69%
Small Family (2-4 persons)	1,010	495	49.01%	925	62.16%
Large Family (5 or more persons)	305	160	52.46%	129	49.61%
Elderly Non-Family	885	315	35.59%	265	64.15%
Non-Family, Non-Elderly	825	360	43.64%	825	45.45%

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 Logan 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.”



Logan County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	895	615	68.7%	925	690	74.6%
White alone, non-Hispanic	800	570	71.3%	640	495	77.3%
Black or African-American alone	34	30	88.2%	210	130	61.9%
Asian alone	45	0	0.0%	0	0	N/A
American Indian alone	0	0	N/A	39	35	89.7%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	19	15	78.9%	39	35	89.7%
Income 30%-50% HAMFI	1,135	460	40.5%	715	385	53.8%
White alone, non-Hispanic	970	415	42.8%	460	285	62.0%
Black or African-American alone	30	20	66.7%	160	60	37.5%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	19	4	21.1%	14	4	28.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	75	0	0.0%	60	20	33.3%
Other (including multiple races)	35	20	57.1%	20	20	100.0%
Income 50%-80% HAMFI	1,745	535	30.7%	610	120	19.7%
White alone, non-Hispanic	1,535	420	27.4%	350	70	20.0%
Black or African-American alone	24	4	16.7%	225	45	20.0%
Asian alone	10	0	0.0%	0	0	N/A
American Indian alone	60	35	58.3%	14	4	28.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	30	20	66.7%	25	0	0.0%
Other (including multiple races)	85	55	64.7%	0	0	N/A
Income 80%-100% HAMFI	1,055	355	33.6%	285	85	29.8%
White alone, non-Hispanic	855	295	34.5%	240	60	25.0%
Black or African-American alone	75	30	40.0%	40	25	62.5%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	90	10	11.1%	4	4	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	15	15	100.0%	0	0	N/A
Other (including multiple races)	19	4	21.1%	4	0	0.0%
All Incomes	11,470	2,395	20.9%	3,200	1,300	40.6%
White alone, non-Hispanic	10,225	2,125	20.8%	2,285	930	40.7%
Black or African-American alone	368	84	22.8%	655	260	39.7%
Asian alone	75	0	0.0%	4	0	0.0%
American Indian alone	284	49	17.3%	96	47	49.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	255	35	13.7%	105	20	19.0%
Other (including multiple races)	262	98	37.4%	63	55	87.3%

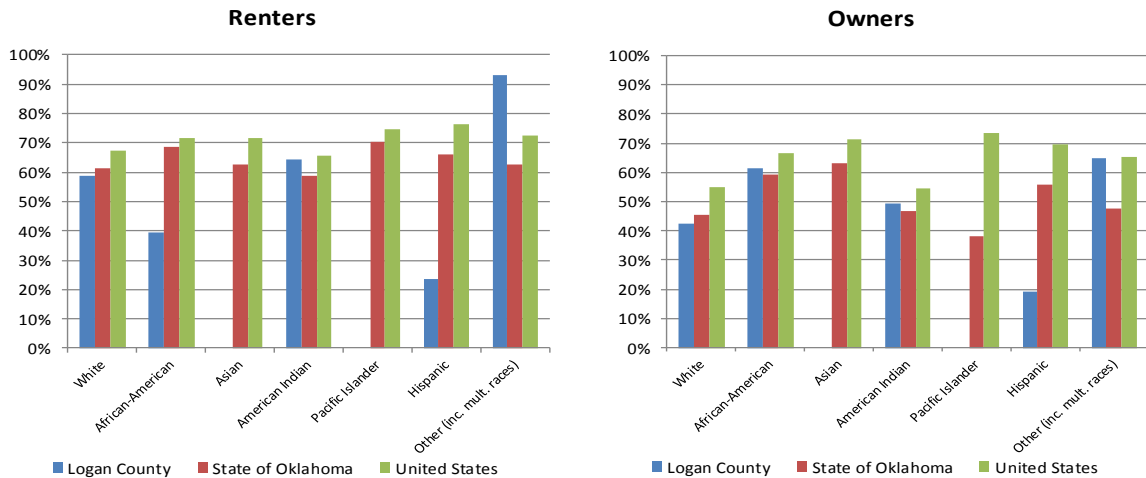
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	3,775	1,610	42.65%	2,250	53.11%
White alone, non-Hispanic	3,305	1,405	42.51%	1,450	58.62%
Black or African-American alone	88	54	61.36%	595	39.50%
Asian alone	55	0	0.00%	0	N/A
American Indian alone	79	39	49.37%	67	64.18%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	105	20	19.05%	85	23.53%
Other (including multiple races)	139	90	64.75%	59	93.22%

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

- Among households with incomes less than 50% of Area Median Income, there are 1,035 renter households that are cost overburdened, and 1,050 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 153 renter households that are cost overburdened, and 400 homeowners that are cost overburdened.



- 64.18% of Native American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 100% of renters with incomes less than 80% of Area Median Income classified as “other” or multiple races or ethnicities have one or more housing problems.
- 61.36% of African- American homeowners with incomes less than 80% of Area Median Income have one or more housing problems, and 64.75% of homeowners with incomes less than 80% of Area Median Income classified as “other” or multiple races or ethnicities have one or more housing problems.

in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Logan County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	16,649	16,880	17,115	17,353	17,594	17,838
Owner %: 78.58%	13,083	13,265	13,449	13,636	13,825	14,018
Renter %: 21.42%	3,566	3,615	3,666	3,716	3,768	3,820
				Total New Owner Households		934
				Total New Renter Households		255

Based on an estimated household growth rate of 1.39% per year, Logan County would require 934 new housing units for ownership, and 255 units for rent, over the next five years. Annually this equates to 187 units for ownership per year, and 51 units for rent per year.

Housing Demand – Population Subsets

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

Logan County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	934	255	1,189
Less than 30% AMI	7.84%	28.86%	73	73	147
Less than 50% AMI	17.73%	51.17%	166	130	296
Less than 60% AMI	21.28%	61.40%	199	156	355
Less than 80% AMI	32.94%	70.20%	308	179	487

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.

Logan 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	29.28%	14.91%	274	38	312
Elderly less than 30% AMI	3.57%	6.05%	33	15	49
Elderly less than 50% AMI	8.32%	9.17%	78	23	101
Elderly less than 60% AMI	9.99%	11.01%	93	28	121
Elderly less than 80% AMI	14.29%	11.51%	134	29	163

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.

Logan 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)	23.92%	31.83%	224	81	305
Disabled less than 30% AMI	2.92%	12.79%	27	33	60
Disabled less than 50% AMI	6.41%	19.50%	60	50	110
Disabled less than 60% AMI	7.69%	23.40%	72	60	131
Disabled less than 80% AMI	11.55%	26.52%	108	68	175

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.

Logan 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%	934	255	1,189
Total Veteran Demand	11.36%	11.36%	106	29	135
Veterans with Disabilities	3.11%	3.11%	29	8	37
Veterans Below Poverty	0.57%	0.57%	5	1	7
Disabled Veterans Below Poverty	0.13%	0.13%	1	0	2

Housing Needs for Working Families

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

Logan County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	934	255	1,189
Total Working Families	56.17%	56.17%	525	143	668
Working Families with Children Present	27.21%	27.21%	254	69	323

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,189 housing units will be needed in Logan County over the next five years. Of those units:

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

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

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