

Housing Needs Assessment
Grady 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 15, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Grady County
 IRR - Tulsa/OKC File No. 140-2015-0039

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Grady County is projected to grow by 0.83% per year over the next five years, slightly outperforming the State of Oklahoma.
2. Grady County is projected to need a total of 668 housing units for ownership and 207 housing units for rent over the next five years.
3. Median Household Income in Grady County is estimated to be \$52,550 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Grady County is estimated to be 13.92%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Grady County are lower than the state averages.
5. Home values and rental rates in Grady County are also lower than the state averages.
6. Median sale price for homes in Chickasha was \$85,500 in 2015, with a median price per square foot of \$58.23. The median sale price to list price ratio was 96.6%, with median days on market of 54 days.

7. Median sale price for homes in Tuttle was \$208,000 in 2015, with a median price per square foot of \$105.56. The median sale price to list price ratio was 98.9%, with median days on market of 22 days.
8. Approximately 30.38% of renters and 17.37% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Update and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Tornadoes (1959-2014): Number: 63 Injuries: 738 Fatalities: 41 Damages (1996-2014): \$1,000,890,000.00
4. Social Vulnerability: Below state score at the county level; at census tract level the central area near Chickasa has elevated social vulnerability and historically has been hit by tornadoes
5. Floodplain: Minco, Tuttle, Tabler, Chickasha, Norge, Ninnekah, Alex, Bradley, Rush Springs, and Verden have notable development within or near the floodplain.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 71
2. Units nearer elevated number of disabled persons: 621
3. Units located further than 15 miles from a hospital: 71

Lead-Based Paint Specific Findings

4. We estimate there are 3,301 occupied housing units in Grady County with lead-based paint hazards.
5. 1,598 of those housing units are estimated to be occupied by low-to-moderate income households.
6. We estimate that 432 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 Grady 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 Grady 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 Grady 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 Grady County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Grady County area.

Effective Date of Consultation

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

Scope of the Assignment

1. The Grady 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

Grady County Analysis

Area Information

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

Grady County is located in central Oklahoma. The county is bordered on the north by Canadian County, on the east by McClain and Garvin counties, on the south by Stephens County, and on the west by Comanche and Caddo counties. The Grady County Seat is Chickasha, which is located in the central part of the county. This location is approximately 43.8 miles southwest of Oklahoma City and 148 miles southwest of Tulsa.

Grady County has a total area of 1,105 square miles (1,100 square miles of land, and 4 square miles of water), ranking 14th out of Oklahoma's 77 counties in terms of total area. The total population of Grady County as of the 2010 Census was 52,431 persons, for a population density of 48 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 Grady. These are I-44, US-81, US-62, OK-37, OK-92, OK-39, OK-19, and OK-17. The nearest interstate highway is I-44 which crosses through the county. The county also has an intricate network of county roadways.

Public transportation is provided by the Washita Valley Transit in Chickasha, which operates a fixed route and demand-response service throughout areas 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.

Chickasha Municipal Airport is located just northwest of Chickasha. The primary concrete runway measure 5,101 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 38.6 miles northeast in Oklahoma City.

Educational Facilities

All of the county communities have public school facilities. Chickasha is served by Chickasha Public Schools which operates one high school, one middle school, and two elementary schools, and one early childhood center.

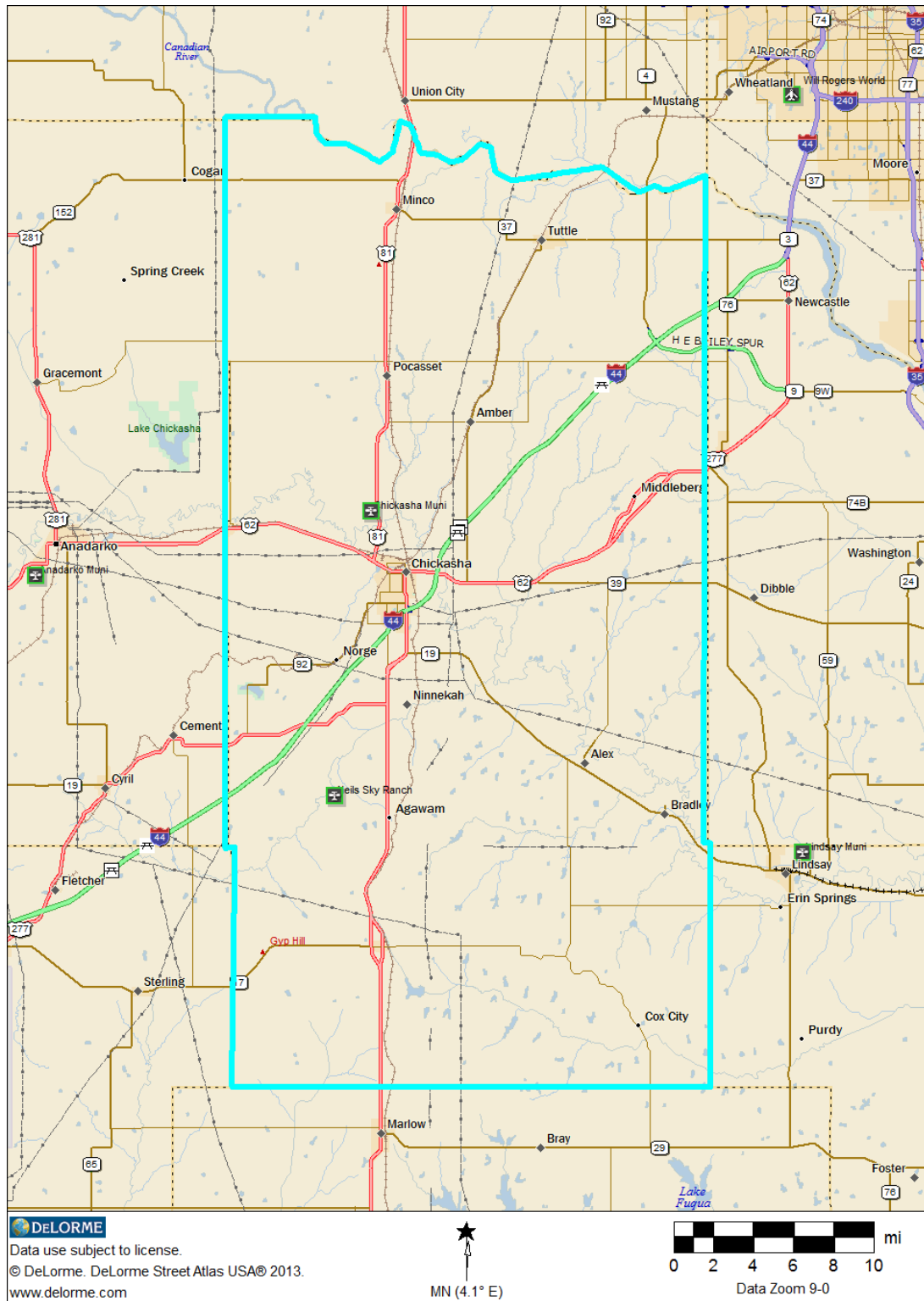
Tuttle is served by the Tuttle Public Schools which operates one high school, one intermediate school, one middle school, and one elementary school.

Chickasha is home to the University of Science and Arts of Oklahoma (USAO), a public four-year liberal arts institution with approximately 900 students. Chickasha is also home to the Canadian Valley Technology Center.

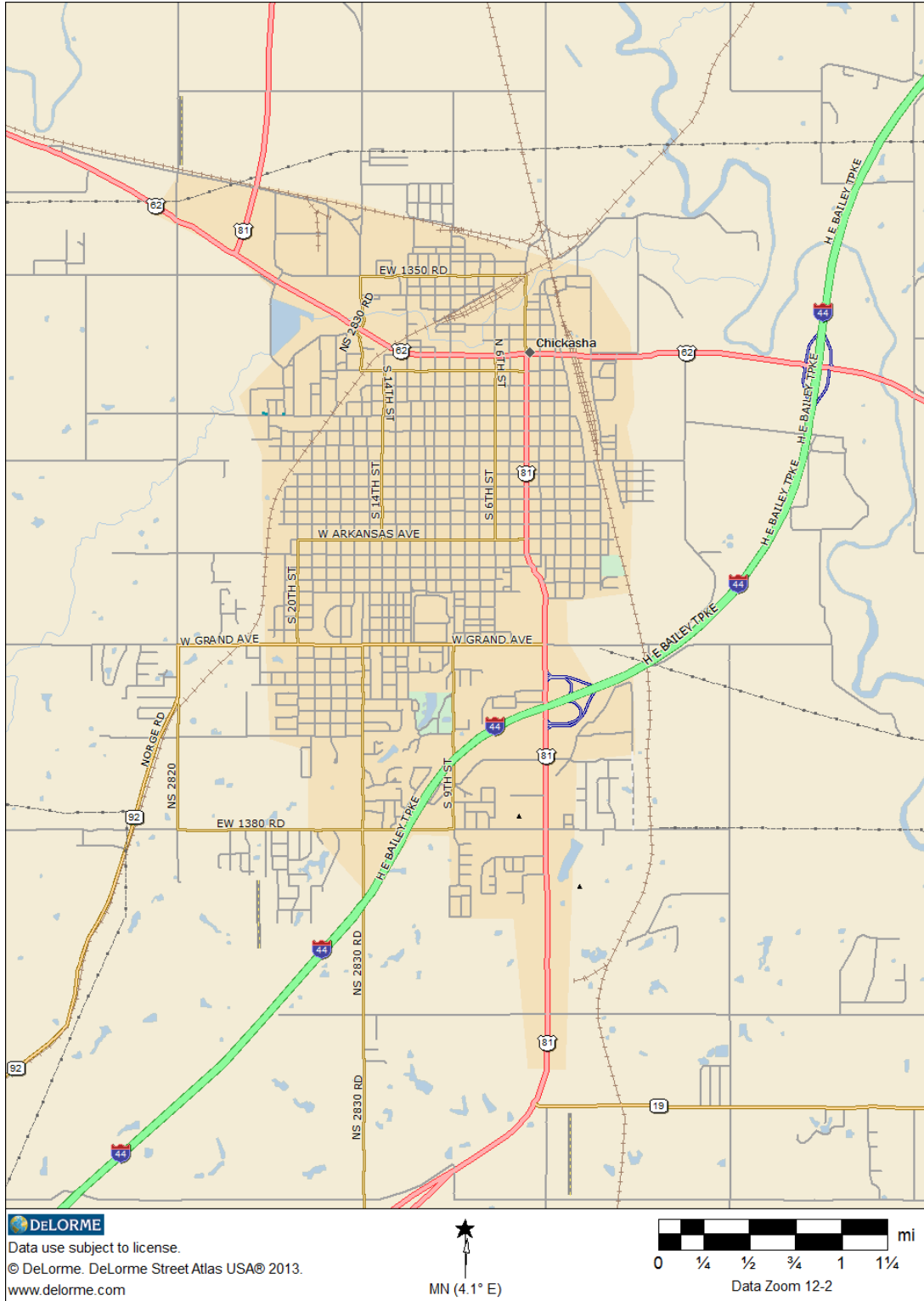
Medical Facilities

Medical services are provided by Grady Memorial Hospital, an acute-care and offer surgical, emergency, and in and outpatient's services. Additionally, there are numerous Urgent Cares spread out throughout the county. Medical services are available in Oklahoma City, but the county is adequately served within the larger communities of the county. The Norman Regional Health Plex is within driving distance of most areas of eastern Grady County and gives medical services for residents of that area. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

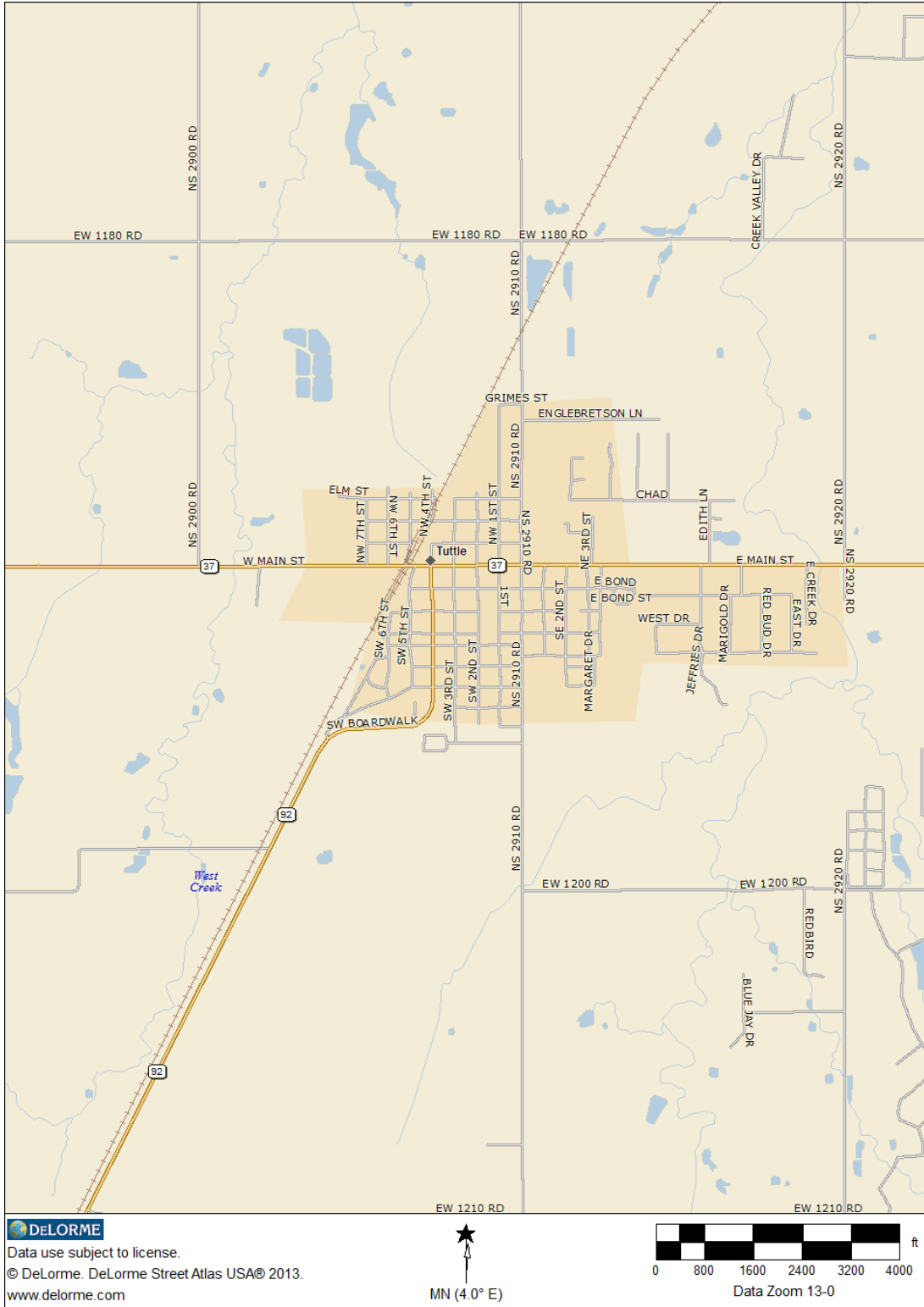
Grady County Area Map



Chickasha Area Map



Tuttle Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Grady County and Oklahoma. This data is presented as of the 2000 Census, the 2010 Census, with 2015 and 2020 estimates and forecasts provided by Nielsen SiteReports.

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Chickasha	15,850	16,036	0.12%	15,933	-0.13%	16,120	0.23%
Tuttle	4,294	6,019	3.43%	6,915	2.81%	7,613	1.94%
Grady County	45,516	52,431	1.42%	54,379	0.73%	56,674	0.83%
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 Grady County was 52,431 persons as of the 2010 Census, a 1.42% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Grady County to be 54,379 persons, and projects that the population will show 0.83% annualized growth over the next five years.

The population of Chickasha was 16,036 persons as of the 2010 Census, a 0.12% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Chickasha to be 15,933 persons, and projects that the population will show 0.23% annualized growth over the next five years.

The population of Tuttle was 6,019 persons as of the 2010 Census, a 3.43% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tuttle to be 6,915 persons, and projects that the population will show 1.94% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Chickasha	6,434	6,374	-0.09%	6,406	0.10%	6,526	0.37%
Tuttle	1,585	2,214	3.40%	2,475	2.25%	2,711	1.84%
Grady County	17,341	19,892	1.38%	20,639	0.74%	21,514	0.83%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Chickasha	4,113	3,898	-0.54%	3,923	0.13%	3,995	0.36%
Tuttle	1,273	1,777	3.39%	2,018	2.58%	2,211	1.84%
Grady County	12,799	14,535	1.28%	15,120	0.79%	15,802	0.89%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Grady County had a total of 19,892 households, representing a 1.38% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Grady County to have 20,639 households. This number is expected to experience a 0.83% annualized rate of growth over the next five years.

As of 2010, Chickasha had a total of 6,374 households, representing a -0.09% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Chickasha to have 6,406 households. This number is expected to experience a 0.37% annualized rate of growth over the next five years.

As of 2010, Tuttle had a total of 2,214 households, representing a 3.40% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tuttle to have 2,475 households. This number is expected to experience a 1.84% 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 Grady County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity						
Single-Classification Race	Chickasha		Tuttle		Grady County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	16,167		6,141		52,855	
White Alone	13,095	81.00%	5,246	85.43%	45,272	85.65%
Black or African American Alone	912	5.64%	11	0.18%	1,033	1.95%
Amer. Indian or Alaska Native Alone	577	3.57%	396	6.45%	2,758	5.22%
Asian Alone	110	0.68%	11	0.18%	164	0.31%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%	43	0.08%
Some Other Race Alone	274	1.69%	188	3.06%	844	1.60%
Two or More Races	1,199	7.42%	289	4.71%	2,741	5.19%
Population by Hispanic or Latino Origin	Chickasha		Tuttle		Grady County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	16,167		6,141		52,855	
Hispanic or Latino	1,265	7.82%	211	3.44%	2,555	4.83%
<i>Hispanic or Latino, White Alone</i>	681	53.83%	71	33.65%	1,350	52.84%
<i>Hispanic or Latino, All Other Races</i>	584	46.17%	140	66.35%	1,205	47.16%
Not Hispanic or Latino	14,902	92.18%	5,930	96.56%	50,300	95.17%
<i>Not Hispanic or Latino, White Alone</i>	12,414	83.30%	5,175	87.27%	43,922	87.32%
<i>Not Hispanic or Latino, All Other Races</i>	2,488	16.70%	755	12.73%	6,378	12.68%

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

In Grady County, racial and ethnic minorities comprise 16.90% of the total population. Within Chickasha, racial and ethnic minorities represent 23.21% of the population. Within Tuttle, the percentage is 15.73%.

Population by Age

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

Grady 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	52,431		54,379		56,674			
Age 0 - 4	3,565	6.80%	3,404	6.26%	3,515	6.20%	-0.92%	0.64%
Age 5 - 9	3,645	6.95%	3,602	6.62%	3,479	6.14%	-0.24%	-0.69%
Age 10 - 14	3,761	7.17%	3,799	6.99%	3,691	6.51%	0.20%	-0.58%
Age 15 - 17	2,203	4.20%	2,313	4.25%	2,471	4.36%	0.98%	1.33%
Age 18 - 20	2,148	4.10%	2,165	3.98%	2,318	4.09%	0.16%	1.38%
Age 21 - 24	2,382	4.54%	2,855	5.25%	3,141	5.54%	3.69%	1.93%
Age 25 - 34	6,401	12.21%	6,435	11.83%	6,766	11.94%	0.11%	1.01%
Age 35 - 44	6,613	12.61%	6,676	12.28%	6,641	11.72%	0.19%	-0.11%
Age 45 - 54	8,050	15.35%	7,441	13.68%	6,954	12.27%	-1.56%	-1.34%
Age 55 - 64	6,501	12.40%	7,312	13.45%	7,652	13.50%	2.38%	0.91%
Age 65 - 74	4,273	8.15%	5,037	9.26%	6,162	10.87%	3.34%	4.11%
Age 75 - 84	2,121	4.05%	2,480	4.56%	2,878	5.08%	3.18%	3.02%
Age 85 and over	768	1.46%	860	1.58%	1,006	1.78%	2.29%	3.19%
<i>Age 55 and over</i>	<i>13,663</i>	<i>26.06%</i>	<i>15,689</i>	<i>28.85%</i>	<i>17,698</i>	<i>31.23%</i>	<i>2.80%</i>	<i>2.44%</i>
<i>Age 62 and over</i>	<i>8,344</i>	<i>15.91%</i>	<i>9,711</i>	<i>17.86%</i>	<i>11,336</i>	<i>20.00%</i>	<i>3.08%</i>	<i>3.14%</i>
Median Age	38.2		38.9		39.5		0.36%	0.31%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Grady County is 38.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.26% of the population is below the age of 5, while 17.86% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.14% per year.

Chickasha Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	16,036		15,933		16,120			
Age 0 - 4	1,168	7.28%	1,048	6.58%	1,043	6.47%	-2.14%	-0.10%
Age 5 - 9	975	6.08%	1,109	6.96%	1,035	6.42%	2.61%	-1.37%
Age 10 - 14	903	5.63%	956	6.00%	1,103	6.84%	1.15%	2.90%
Age 15 - 17	589	3.67%	601	3.77%	655	4.06%	0.40%	1.74%
Age 18 - 20	863	5.38%	667	4.19%	666	4.13%	-5.02%	-0.03%
Age 21 - 24	1,130	7.05%	959	6.02%	901	5.59%	-3.23%	-1.24%
Age 25 - 34	2,187	13.64%	2,450	15.38%	2,304	14.29%	2.30%	-1.22%
Age 35 - 44	1,796	11.20%	1,810	11.36%	2,008	12.46%	0.16%	2.10%
Age 45 - 54	2,237	13.95%	1,915	12.02%	1,723	10.69%	-3.06%	-2.09%
Age 55 - 64	1,746	10.89%	1,899	11.92%	1,892	11.74%	1.69%	-0.07%
Age 65 - 74	1,180	7.36%	1,279	8.03%	1,528	9.48%	1.62%	3.62%
Age 75 - 84	840	5.24%	813	5.10%	819	5.08%	-0.65%	0.15%
Age 85 and over	422	2.63%	427	2.68%	443	2.75%	0.24%	0.74%
<i>Age 55 and over</i>	<i>4,188</i>	<i>26.12%</i>	<i>4,418</i>	<i>27.73%</i>	<i>4,682</i>	<i>29.04%</i>	<i>1.08%</i>	<i>1.17%</i>
<i>Age 62 and over</i>	<i>2,544</i>	<i>15.86%</i>	<i>2,662</i>	<i>16.71%</i>	<i>2,915</i>	<i>18.08%</i>	<i>0.91%</i>	<i>1.83%</i>
Median Age	36.1		36.0		36.8		-0.06%	0.44%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Chickasha is 36.0 years. This compares with the statewide figure of 36.6 years. Approximately 6.58% of the population is below the age of 5, while 16.71% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.83% per year.

Tuttle 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	6,019		6,915		7,613			
Age 0 - 4	426	7.08%	456	6.59%	490	6.44%	1.37%	1.45%
Age 5 - 9	462	7.68%	483	6.98%	495	6.50%	0.89%	0.49%
Age 10 - 14	493	8.19%	523	7.56%	514	6.75%	1.19%	-0.35%
Age 15 - 17	286	4.75%	317	4.58%	342	4.49%	2.08%	1.53%
Age 18 - 20	202	3.36%	278	4.02%	317	4.16%	6.60%	2.66%
Age 21 - 24	191	3.17%	350	5.06%	433	5.69%	12.88%	4.35%
Age 25 - 34	665	11.05%	660	9.54%	809	10.63%	-0.15%	4.16%
Age 35 - 44	863	14.34%	934	13.51%	831	10.92%	1.59%	-2.31%
Age 45 - 54	962	15.98%	1,024	14.81%	1,049	13.78%	1.26%	0.48%
Age 55 - 64	762	12.66%	898	12.99%	1,056	13.87%	3.34%	3.29%
Age 65 - 74	485	8.06%	659	9.53%	827	10.86%	6.32%	4.65%
Age 75 - 84	177	2.94%	262	3.79%	362	4.76%	8.16%	6.68%
Age 85 and over	45	0.75%	71	1.03%	88	1.16%	9.55%	4.39%
<i>Age 55 and over</i>	<i>1,469</i>	<i>24.41%</i>	<i>1,890</i>	<i>27.33%</i>	<i>2,333</i>	<i>30.64%</i>	<i>5.17%</i>	<i>4.30%</i>
<i>Age 62 and over</i>	<i>891</i>	<i>14.80%</i>	<i>1,190</i>	<i>17.21%</i>	<i>1,506</i>	<i>19.78%</i>	<i>5.97%</i>	<i>4.81%</i>
Median Age	38.3		39.2		39.9		0.47%	0.35%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tuttle is 39.2 years. This compares with the statewide figure of 36.6 years. Approximately 6.59% of the population is below the age of 5, while 17.21% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.81% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years						
	Chickasha		Tuttle		Grady County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	4,010		1,811		14,818	
Married-Couple Family:	2,719	67.81%	1,581	87.30%	11,673	78.78%
With Children Under 18 Years	1,080	26.93%	626	34.57%	4,348	29.34%
No Children Under 18 Years	1,639	40.87%	955	52.73%	7,325	49.43%
Other Family:	1,291	32.19%	230	12.70%	3,145	21.22%
Male Householder, No Wife Present	348	8.68%	98	5.41%	1,125	7.59%
With Children Under 18 Years	135	3.37%	63	3.48%	607	4.10%
No Children Under 18 Years	213	5.31%	35	1.93%	518	3.50%
Female Householder, No Husband Present	943	23.52%	132	7.29%	2,020	13.63%
With Children Under 18 Years	464	11.57%	76	4.20%	1,114	7.52%
No Children Under 18 Years	479	11.95%	56	3.09%	906	6.11%
Total Single Parent Families	599		139		1,721	
Male Householder	135	22.54%	63	45.32%	607	35.27%
Female Householder	464	77.46%	76	54.68%	1,114	64.73%

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

As shown, within Grady County, among all families 11.61% are single-parent families, while in Chickasha, the percentage is 14.94%. In Tuttle the percentage of single-parent families is 7.68%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	15,600		6,108		52,223		3,702,515	
Under 18 Years:	3,775		1,535		13,160		933,738	
With One Type of Disability	165	4.37%	11	0.72%	347	2.64%	33,744	3.61%
With Two or More Disabilities	13	0.34%	7	0.46%	95	0.72%	11,082	1.19%
No Disabilities	3,597	95.28%	1,517	98.83%	12,718	96.64%	888,912	95.20%
18 to 64 Years:	9,671		3,780		31,921		2,265,702	
With One Type of Disability	862	8.91%	239	6.32%	2,203	6.90%	169,697	7.49%
With Two or More Disabilities	695	7.19%	183	4.84%	2,031	6.36%	149,960	6.62%
No Disabilities	8,114	83.90%	3,358	88.84%	27,687	86.74%	1,946,045	85.89%
65 Years and Over:	2,154		793		7,142		503,075	
With One Type of Disability	435	20.19%	248	31.27%	1,701	23.82%	95,633	19.01%
With Two or More Disabilities	556	25.81%	128	16.14%	1,521	21.30%	117,044	23.27%
No Disabilities	1,163	53.99%	417	52.59%	3,920	54.89%	290,398	57.72%
Total Number of Persons with Disabilities:	2,726	17.47%	816	13.36%	7,898	15.12%	577,160	15.59%

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

Within Grady County, 15.12% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Chickasha the percentage is 17.47%. In Tuttle the percentage is 13.36%.

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

2013 Population by Veteran and Disability Status

	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	11,653		4,573		38,891		2,738,788	
Veteran:	1,216	10.44%	697	15.24%	4,414	11.35%	305,899	11.17%
<i>With a Disability</i>	383	31.50%	179	25.68%	1,317	29.84%	100,518	32.86%
<i>No Disability</i>	833	68.50%	518	74.32%	3,097	70.16%	205,381	67.14%
Non-veteran:	10,437	89.56%	3,876	84.76%	34,477	88.65%	2,432,889	88.83%
<i>With a Disability</i>	2,159	20.69%	619	15.97%	6,133	17.79%	430,610	17.70%
<i>No Disability</i>	8,278	79.31%	3,257	84.03%	28,344	82.21%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Grady County, the Census Bureau estimates there are 4,414 veterans, 29.84% of which have one or more disabilities (compared with 32.86% at a statewide level). In Chickasha, there are an estimated 1,216 veterans, 31.50% of which are estimated to have a disability. Within Tuttle the number of veterans is estimated to be 697 (25.68% with a disability).

Group Quarters Population

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

2010 Group Quarters Population

	Chickasha		Tuttle		Grady County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	16,036		6,019		52,431	
Group Quarters Population	1,052	6.56%	30	0.50%	1,082	2.06%
Institutionalized Population	855	5.33%	30	0.50%	885	1.69%
Correctional facilities for adults	590	3.68%	0	0.00%	590	1.13%
Juvenile facilities	17	0.11%	0	0.00%	17	0.03%
Nursing facilities/Skilled-nursing facilities	248	1.55%	30	0.50%	278	0.53%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	197	1.23%	0	0.00%	197	0.38%
College/University student housing	166	1.04%	0	0.00%	166	0.32%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	31	0.19%	0	0.00%	31	0.06%

Source: 2010 Decennial Census, Table P42

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

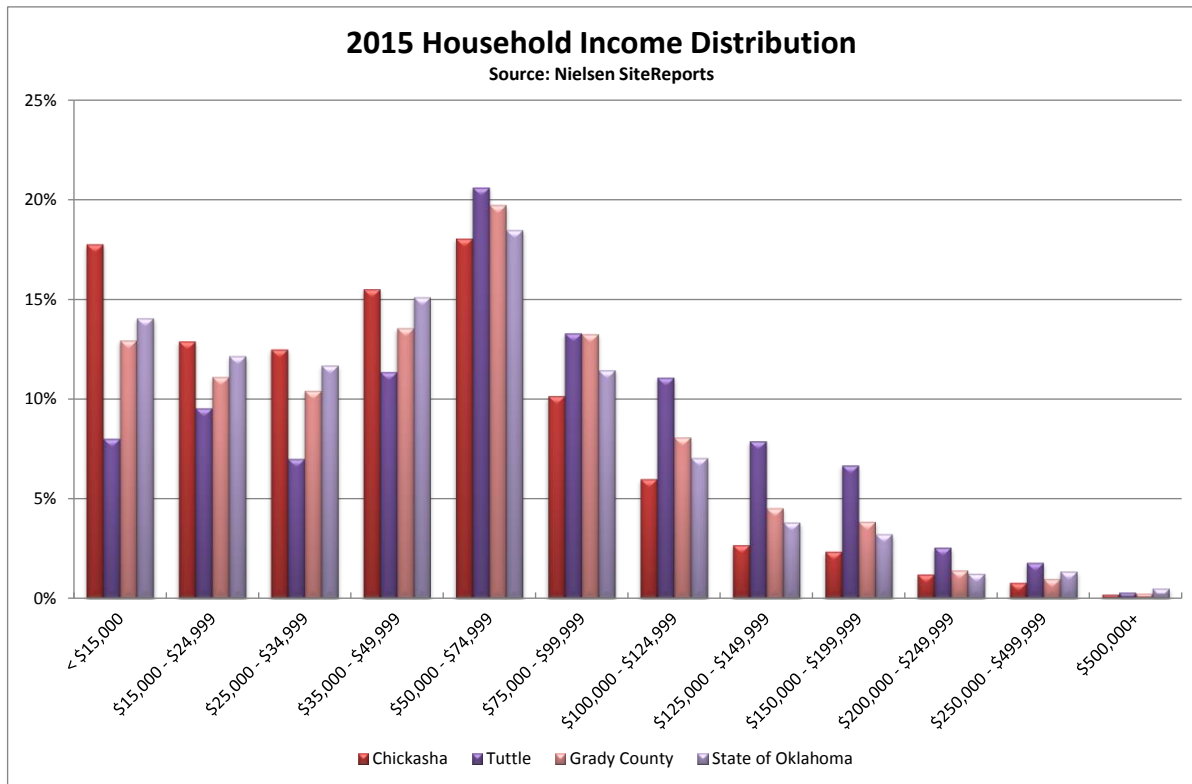
Household Income Levels

Data in the following chart shows the distribution of household income in Grady 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								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	6,406		2,475		20,639		1,520,327	
< \$15,000	1,138	17.76%	198	8.00%	2,669	12.93%	213,623	14.05%
\$15,000 - \$24,999	826	12.89%	236	9.54%	2,292	11.11%	184,613	12.14%
\$25,000 - \$34,999	800	12.49%	173	6.99%	2,147	10.40%	177,481	11.67%
\$35,000 - \$49,999	993	15.50%	281	11.35%	2,796	13.55%	229,628	15.10%
\$50,000 - \$74,999	1,156	18.05%	510	20.61%	4,073	19.73%	280,845	18.47%
\$75,000 - \$99,999	650	10.15%	329	13.29%	2,734	13.25%	173,963	11.44%
\$100,000 - \$124,999	383	5.98%	274	11.07%	1,665	8.07%	106,912	7.03%
\$125,000 - \$149,999	171	2.67%	195	7.88%	933	4.52%	57,804	3.80%
\$150,000 - \$199,999	150	2.34%	165	6.67%	792	3.84%	48,856	3.21%
\$200,000 - \$249,999	77	1.20%	63	2.55%	289	1.40%	18,661	1.23%
\$250,000 - \$499,999	50	0.78%	44	1.78%	201	0.97%	20,487	1.35%
\$500,000+	12	0.19%	7	0.28%	48	0.23%	7,454	0.49%
Median Household Income	\$41,631		\$67,132		\$52,550		\$47,049	
Average Household Income	\$55,085		\$81,917		\$65,559		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Grady County is estimated to be \$52,550 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Chickasha, median household income is estimated to be \$41,631. In Tuttle the estimate is \$67,132. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Chickasha	\$26,369	\$41,631	2.90%	2.40%	0.50%
Tuttle	\$40,396	\$67,132	3.23%	2.40%	0.83%
Grady County	\$32,625	\$52,550	3.02%	2.40%	0.62%
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, Grady County, Chickasha and Tuttle all saw positive growth in “real” median household income, once inflation is taken into account. This is contrary to state and national trends which saw negative real household income growth over the same period: 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%. Compared with the rest of the state and nation, incomes in Grady County are growing at relatively faster rate, outpacing inflation.

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Chickasha	18.27%	17.88%	-39	0.00%	44.61%
Tuttle	5.78%	9.70%	392	0.00%	32.89%
Grady County	13.94%	13.92%	-2	6.59%	42.10%
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 Grady County is estimated to be 13.92% by the American Community Survey. This is a decrease of -2 basis points since the 2000 Census. Within Chickasha, the poverty rate is estimated to be 17.88%. Within Tuttle, the rate is estimated to be 9.70%. 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 Grady County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

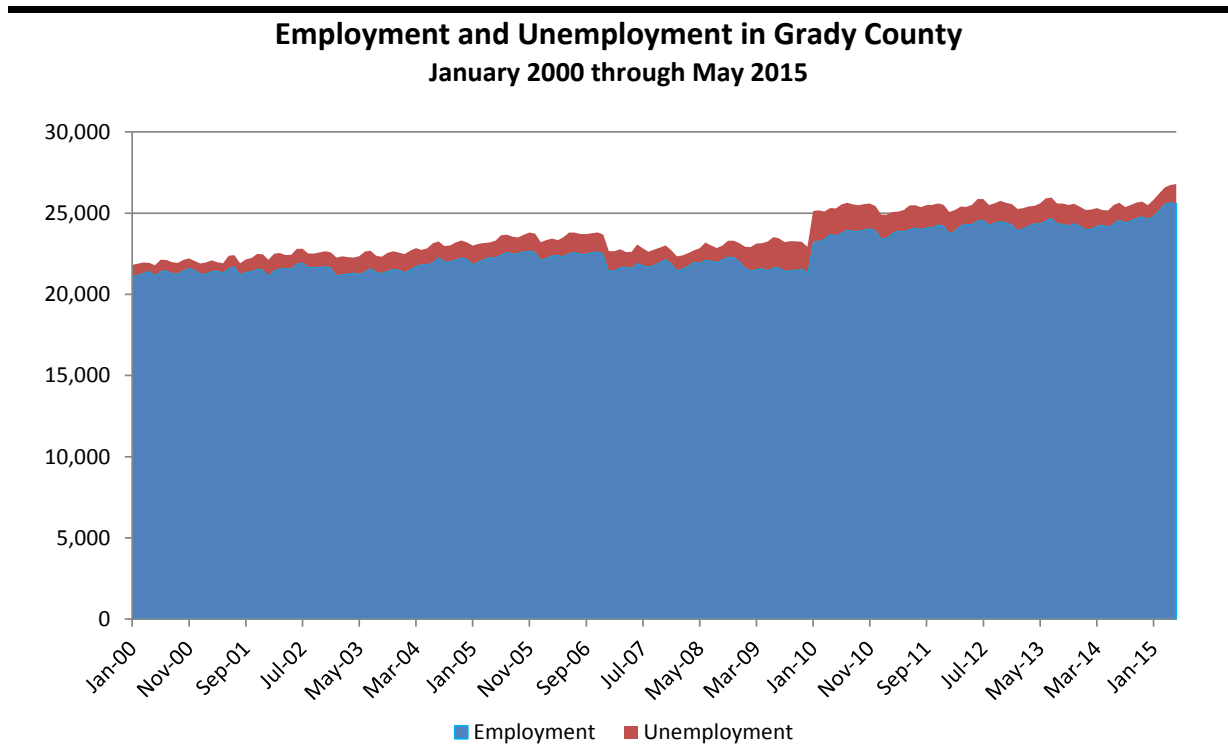
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Grady County	23,623	25,587	1.61%	6.6%	4.5%	-210
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Grady County was 25,587 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.61% per year. The unemployment rate in May was 4.5%, a decrease of -210 basis points from May 2010, which was 6.6%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Grady County has mirrored these trends.

Employment Level Trends

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

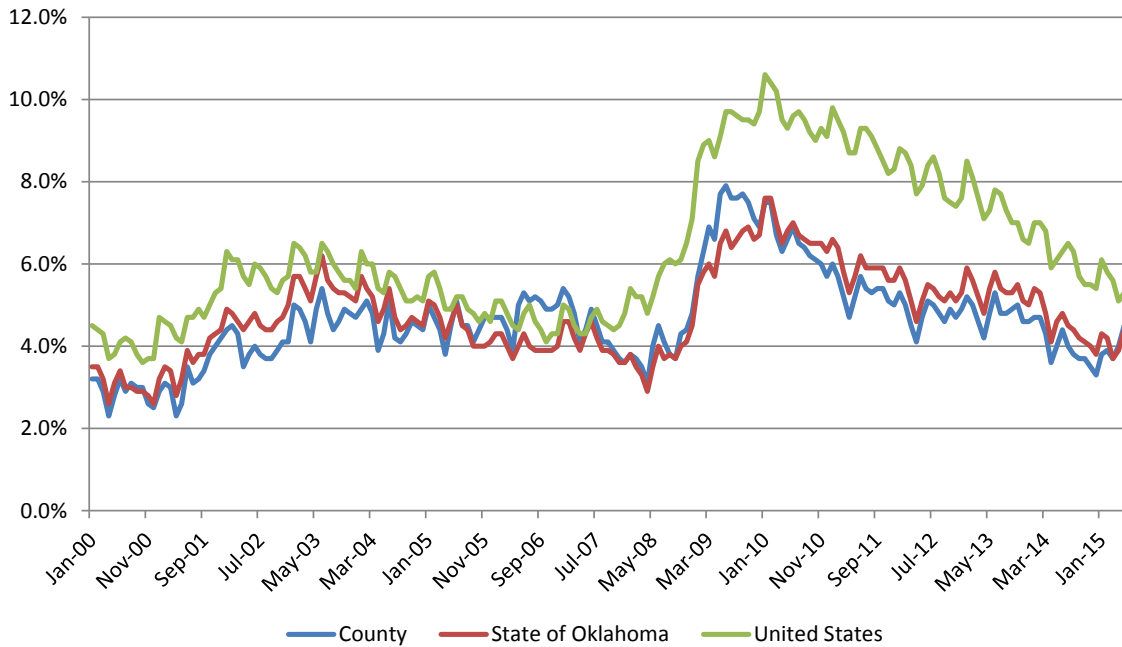
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 25,587 persons. The number of unemployed persons in May 2015 was 1,205, out of a total labor force of 26,792 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Grady 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 Grady 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 Grady County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.5%. On the whole, unemployment rates in Grady County track very well with statewide figures. Compared with the United States, unemployment rates in Grady 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 Grady 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.

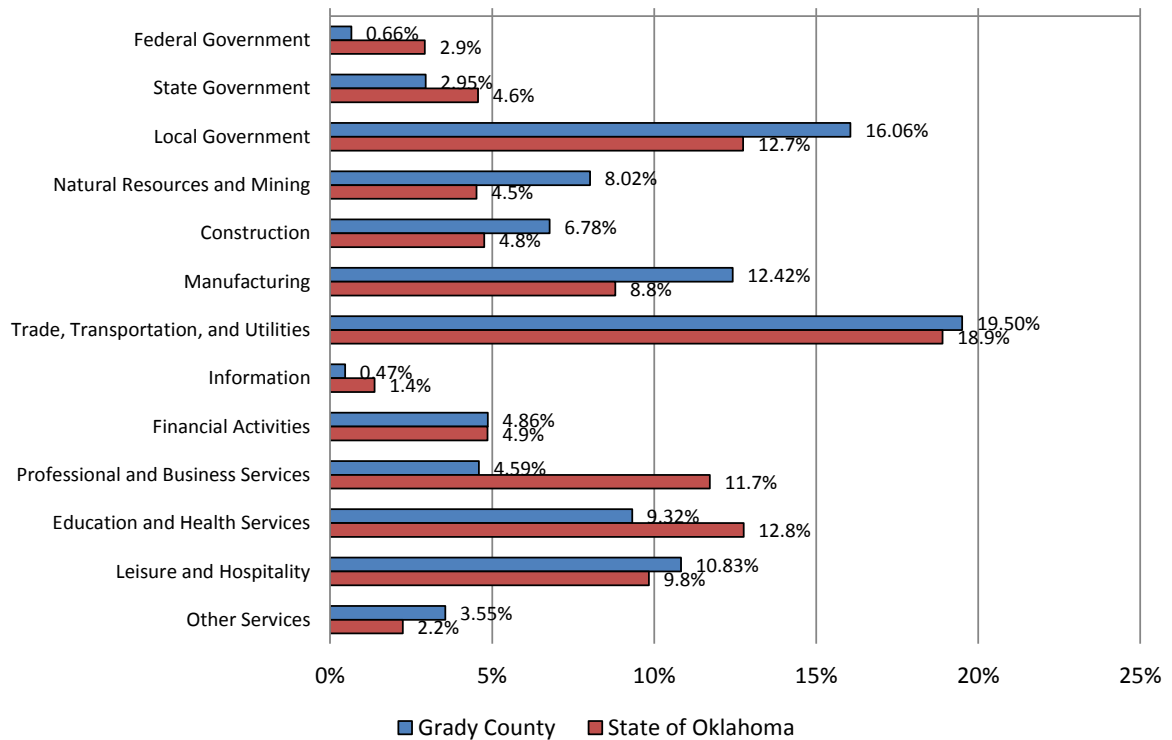


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	14	85	0.66%	\$52,728	0.33
State Government	14	380	2.95%	\$36,727	0.89
Local Government	53	2,071	16.06%	\$36,863	1.59
Natural Resources and Mining	73	1,034	8.02%	\$62,272	5.29
Construction	150	874	6.78%	\$40,939	1.52
Manufacturing	61	1,602	12.42%	\$37,231	1.40
Trade, Transportation, and Utilities	250	2,515	19.50%	\$36,676	1.02
Information	11	60	0.47%	\$39,552	0.23
Financial Activities	94	627	4.86%	\$43,799	0.87
Professional and Business Services	146	592	4.59%	\$48,523	0.33
Education and Health Services	97	1,202	9.32%	\$31,675	0.62
Leisure and Hospitality	66	1,396	10.83%	\$11,383	1.01
Other Services	93	458	3.55%	\$31,862	1.15
Total	1,122	12,896		\$36,752	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 (19.50%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$36,676 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$62,272 per year.

The rightmost column of the previous table provides location quotients for each industry for Grady 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 (Grady 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 Grady County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 5.29. This sector includes agricultural employment, as well as employment in the oil and gas industry.

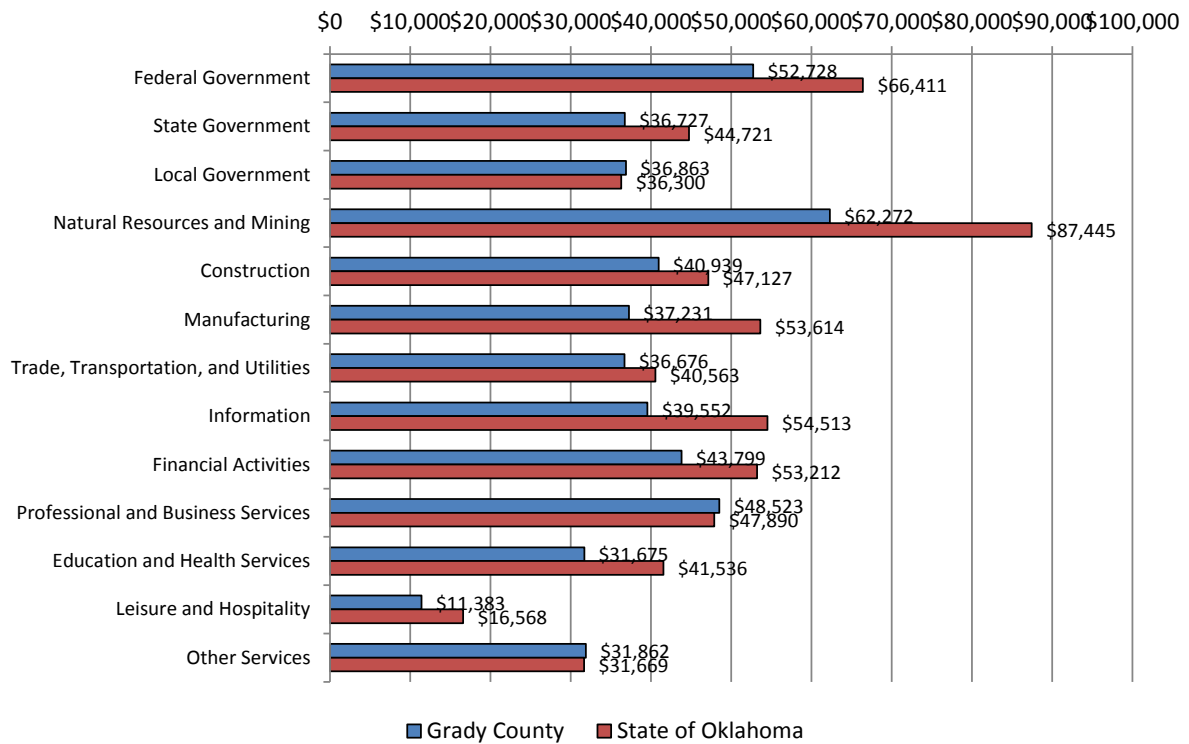
The next table presents average annual pay in Grady County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Grady County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$52,728	\$66,411	\$75,784	79.4%	69.6%
State Government	\$36,727	\$44,721	\$54,184	82.1%	67.8%
Local Government	\$36,863	\$36,300	\$46,146	101.6%	79.9%
Natural Resources and Mining	\$62,272	\$87,445	\$59,666	71.2%	104.4%
Construction	\$40,939	\$47,127	\$55,041	86.9%	74.4%
Manufacturing	\$37,231	\$53,614	\$62,977	69.4%	59.1%
Trade, Transportation, and Utilities	\$36,676	\$40,563	\$42,988	90.4%	85.3%
Information	\$39,552	\$54,513	\$90,804	72.6%	43.6%
Financial Activities	\$43,799	\$53,212	\$85,261	82.3%	51.4%
Professional and Business Services	\$48,523	\$47,890	\$66,657	101.3%	72.8%
Education and Health Services	\$31,675	\$41,536	\$45,951	76.3%	68.9%
Leisure and Hospitality	\$11,383	\$16,568	\$20,993	68.7%	54.2%
Other Services	\$31,862	\$31,669	\$33,935	100.6%	93.9%
Total	\$36,752	\$43,774	\$51,361	84.0%	71.6%

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, Grady County has slightly higher average wages in professional and business services and local government, and lower average wages in each of the other employment sectors, notably so in natural resources and mining.

Working Families

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

Families by Employment Status and Presence of Children								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	4,010		1,811		14,818		961,468	
With Children <18 Years:	1,679	41.87%	765	42.24%	6,069	40.96%	425,517	44.26%
Married Couple:	1,080	64.32%	626	81.83%	4,348	71.64%	281,418	66.14%
Both Parents Employed	618	57.22%	378	60.38%	2,606	59.94%	166,700	59.24%
One Parent Employed	424	39.26%	226	36.10%	1,624	37.35%	104,817	37.25%
Neither Parent Employed	38	3.52%	22	3.51%	118	2.71%	9,901	3.52%
Other Family:	599	35.68%	139	18.17%	1,721	28.36%	144,099	33.86%
Male Householder:	135	22.54%	63	45.32%	607	35.27%	36,996	25.67%
Employed	135	100.00%	63	100.00%	528	86.99%	31,044	83.91%
Not Employed	0	0.00%	0	0.00%	79	13.01%	5,952	16.09%
Female Householder:	464	77.46%	76	54.68%	1,114	64.73%	107,103	74.33%
Employed	299	64.44%	62	81.58%	730	65.53%	75,631	70.62%
Not Employed	165	35.56%	14	18.42%	384	34.47%	31,472	29.38%
Without Children <18 Years:	2,331	58.13%	1,046	57.76%	8,749	59.04%	535,951	55.74%
Married Couple:	1,639	70.31%	955	91.30%	7,325	83.72%	431,868	80.58%
Both Spouses Employed	676	41.24%	364	38.12%	3,053	41.68%	167,589	38.81%
One Spouse Employed	531	32.40%	334	34.97%	2,271	31.00%	138,214	32.00%
Neither Spouse Employed	432	26.36%	257	26.91%	2,001	27.32%	126,065	29.19%
Other Family:	692	29.69%	91	8.70%	1,424	16.28%	104,083	19.42%
Male Householder:	213	49.31%	35	13.62%	518	25.89%	32,243	25.58%
Employed	137	64.32%	25	71.43%	327	63.13%	19,437	60.28%
Not Employed	76	35.68%	10	28.57%	191	36.87%	12,806	39.72%
Female Householder:	479	69.22%	56	61.54%	906	63.62%	71,840	69.02%
Employed	242	50.52%	10	17.86%	427	47.13%	36,601	50.95%
Not Employed	237	49.48%	46	82.14%	479	52.87%	35,239	49.05%
<i>Total Working Families:</i>	<i>3,062</i>	<i>76.36%</i>	<i>1,462</i>	<i>80.73%</i>	<i>11,566</i>	<i>78.05%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>1,476</i>	<i>48.20%</i>	<i>729</i>	<i>49.86%</i>	<i>5,488</i>	<i>47.45%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>1,586</i>	<i>51.80%</i>	<i>733</i>	<i>50.14%</i>	<i>6,078</i>	<i>52.55%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Grady County, there are 11,566 working families, 47.45% 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 Grady County area are presented in the following table, as reported by the Chickasha Chamber of Commerce.

Major Employers in Grady County	
Company	No. Employees
Grady Memorial Hospital	483
Chickasha Public Schools	385
Gabriel Ride Control	380
Ross Health Care	350
HSI Sensing	300
University of Science & Arts of Oklahoma	155
Southern Plains Medical Center	150
City of Chickasha	130
Midwest Towers	130
Cimarron Trailers	120
Badgett Corporation	90
Hart Manufacturing	90
Aggreko	85
FTS	80
Select Energy	80
FTSI	75
Crawford Roofing	75
Chickasha Manufacturing	75

Source: Chickasha Chamber of Commerce

As shown, there Grady County has a variety of employers in numerous industries such as health care, education, and manufacturing. This should provide some degree of insulation from cyclical economic fluctuations.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	6,831		2,699		22,813		1,613,364	
Less than 15 minutes	3,892	56.98%	445	16.49%	7,303	32.01%	581,194	36.02%
15 to 30 minutes	1,464	21.43%	829	30.72%	6,455	28.30%	625,885	38.79%
30 to 45 minutes	428	6.27%	1,009	37.38%	4,836	21.20%	260,192	16.13%
45 to 60 minutes	662	9.69%	298	11.04%	2,665	11.68%	74,625	4.63%
60 or more minutes	385	5.64%	118	4.37%	1,554	6.81%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Grady County, the largest percentage of workers (32.01%) travel fewer than 15 minutes to work. Although Grady County has an active labor market, some of its residents commute to other labor markets in the Oklahoma City metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	7,088		2,797		23,651		1,673,026	
Car, Truck or Van:	6,493	91.61%	2,624	93.81%	22,141	93.62%	1,551,461	92.73%
<i>Drove Alone</i>	<i>5,743</i>	<i>88.45%</i>	<i>2,289</i>	<i>87.23%</i>	<i>19,860</i>	<i>89.70%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>750</i>	<i>11.55%</i>	<i>335</i>	<i>12.77%</i>	<i>2,281</i>	<i>10.30%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	68	0.96%	0	0.00%	70	0.30%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	33	0.47%	20	0.72%	70	0.30%	3,757	0.22%
Bicycle	27	0.38%	0	0.00%	27	0.11%	4,227	0.25%
Walked	159	2.24%	17	0.61%	271	1.15%	30,401	1.82%
Other Means	51	0.72%	38	1.36%	234	0.99%	14,442	0.86%
Worked at Home	257	3.63%	98	3.50%	838	3.54%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Grady 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 Grady 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	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Chickasha	7,424	7,380	-0.06%	7,403	0.06%
Tuttle	1,648	2,341	3.57%	2,605	2.16%
Grady County	19,444	22,219	1.34%	23,004	0.70%
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 Grady County grew by 0.70% per year, to a total of 23,004 housing units in 2015. In terms of new housing unit construction, Grady County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	7,274		2,162		22,197		1,669,828	
1 Unit, Detached	5,723	78.68%	1,974	91.30%	17,149	77.26%	1,219,987	73.06%
1 Unit, Attached	182	2.50%	11	0.51%	247	1.11%	34,434	2.06%
Duplex Units	234	3.22%	31	1.43%	344	1.55%	34,207	2.05%
3-4 Units	150	2.06%	9	0.42%	209	0.94%	42,069	2.52%
5-9 Units	290	3.99%	38	1.76%	413	1.86%	59,977	3.59%
10-19 Units	151	2.08%	19	0.88%	192	0.86%	57,594	3.45%
20-49 Units	136	1.87%	0	0.00%	136	0.61%	29,602	1.77%
50 or More Units	92	1.26%	0	0.00%	92	0.41%	30,240	1.81%
Mobile Homes	316	4.34%	80	3.70%	3,406	15.34%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	0	0.00%	9	0.04%	2,159	0.13%
Total Multifamily Units	1,053	14.48%	97	4.49%	1,386	6.24%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Grady County, 77.26% of housing units are single-family, detached. 6.24% of housing units are multifamily in structure (two or more units per building), while 15.38% of housing units comprise mobile homes, RVs, etc.

Within Chickasha, 78.68% of housing units are single-family, detached. 14.48% of housing units are multifamily in structure, while 4.34% of housing units comprise mobile homes, RVs, etc.

Within Tuttle, 91.30% of housing units are single-family, detached. 4.49% of housing units are multifamily in structure, while 3.70% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	6,330		2,121		19,762		1,444,081	
Owner Occupied:	3,685	58.21%	1,811	85.38%	15,078	76.30%	968,736	67.08%
No Bedroom	0	0.00%	8	0.44%	30	0.20%	2,580	0.27%
1 Bedroom	118	3.20%	24	1.33%	243	1.61%	16,837	1.74%
2 Bedrooms	819	22.23%	198	10.93%	2,578	17.10%	166,446	17.18%
3 Bedrooms	2,351	63.80%	1,154	63.72%	9,674	64.16%	579,135	59.78%
4 Bedrooms	333	9.04%	336	18.55%	2,178	14.44%	177,151	18.29%
5 or More Bedrooms	64	1.74%	91	5.02%	375	2.49%	26,587	2.74%
Renter Occupied:	2,645	41.79%	310	14.62%	4,684	23.70%	475,345	32.92%
No Bedroom	23	0.87%	9	2.90%	75	1.60%	13,948	2.93%
1 Bedroom	509	19.24%	48	15.48%	686	14.65%	101,850	21.43%
2 Bedrooms	1,196	45.22%	79	25.48%	1,887	40.29%	179,121	37.68%
3 Bedrooms	805	30.43%	137	44.19%	1,766	37.70%	152,358	32.05%
4 Bedrooms	104	3.93%	0	0.00%	222	4.74%	24,968	5.25%
5 or More Bedrooms	8	0.30%	37	11.94%	48	1.02%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Grady County is 76.30%, while 23.70% of housing units are renter occupied. In Chickasha, the homeownership rate is 58.21%, while 41.79% of households are renters. In Tuttle 85.38% of households are homeowners while 14.62% are renters.

The relatively low homeownership rate in Chickasha is attributable in no small part to students at the University of Science and Arts of Oklahoma.

Housing Units Tenure and Household Income

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

Grady County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	19,762	15,078	4,684	76.30%	23.70%
Less than \$5,000	451	201	250	44.57%	55.43%
\$5,000 - \$9,999	943	474	469	50.27%	49.73%
\$10,000-\$14,999	1,248	578	670	46.31%	53.69%
\$15,000-\$19,999	1,178	835	343	70.88%	29.12%
\$20,000-\$24,999	1,119	812	307	72.56%	27.44%
\$25,000-\$34,999	2,182	1,415	767	64.85%	35.15%
\$35,000-\$49,999	2,806	2,105	701	75.02%	24.98%
\$50,000-\$74,999	3,917	3,262	655	83.28%	16.72%
\$75,000-\$99,999	2,672	2,400	272	89.82%	10.18%
\$100,000-\$149,999	2,252	2,065	187	91.70%	8.30%
\$150,000 or more	994	931	63	93.66%	6.34%
Income Less Than \$25,000	4,939	2,900	2,039	58.72%	41.28%

Source: 2009-2013 American Community Survey, Table B25118

Within Grady County as a whole, 41.28% of households with incomes less than \$25,000 are estimated to be renters, while 58.72% are estimated to be homeowners.

Chickasha Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	6,330	3,685	2,645	58.21%	41.79%
Less than \$5,000	230	50	180	21.74%	78.26%
\$5,000 - \$9,999	386	156	230	40.41%	59.59%
\$10,000-\$14,999	583	146	437	25.04%	74.96%
\$15,000-\$19,999	399	196	203	49.12%	50.88%
\$20,000-\$24,999	426	271	155	63.62%	36.38%
\$25,000-\$34,999	908	465	443	51.21%	48.79%
\$35,000-\$49,999	924	517	407	55.95%	44.05%
\$50,000-\$74,999	1,167	858	309	73.52%	26.48%
\$75,000-\$99,999	703	544	159	77.38%	22.62%
\$100,000-\$149,999	369	273	96	73.98%	26.02%
\$150,000 or more	235	209	26	88.94%	11.06%
Income Less Than \$25,000	2,024	819	1,205	40.46%	59.54%

Source: 2009-2013 American Community Survey, Table B25118

Within Chickasha, 59.54% of households with incomes less than \$25,000 are estimated to be renters, while 40.46% are estimated to be homeowners.

Tuttle Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,121	1,811	310	85.38%	14.62%
Less than \$5,000	30	21	9	70.00%	30.00%
\$5,000 - \$9,999	33	22	11	66.67%	33.33%
\$10,000-\$14,999	67	58	9	86.57%	13.43%
\$15,000-\$19,999	187	164	23	87.70%	12.30%
\$20,000-\$24,999	55	14	41	25.45%	74.55%
\$25,000-\$34,999	187	110	77	58.82%	41.18%
\$35,000-\$49,999	313	285	28	91.05%	8.95%
\$50,000-\$74,999	380	316	64	83.16%	16.84%
\$75,000-\$99,999	241	226	15	93.78%	6.22%
\$100,000-\$149,999	342	330	12	96.49%	3.51%
\$150,000 or more	286	265	21	92.66%	7.34%
Income Less Than \$25,000	372	279	93	75.00%	25.00%

Source: 2009-2013 American Community Survey, Table B25118

Within Tuttle, 25.00% of households with incomes less than \$25,000 are estimated to be renters, while 75.00% 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

	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	6,330		2,121		19,762		1,444,081	
Owner Occupied:	3,685	58.21%	1,811	85.38%	15,078	76.30%	968,736	67.08%
Built 2010 or Later	0	0.00%	43	2.37%	213	1.41%	10,443	1.08%
Built 2000 to 2009	229	6.21%	620	34.24%	3,060	20.29%	153,492	15.84%
Built 1990 to 1999	223	6.05%	212	11.71%	1,939	12.86%	125,431	12.95%
Built 1980 to 1989	422	11.45%	184	10.16%	2,251	14.93%	148,643	15.34%
Built 1970 to 1979	681	18.48%	352	19.44%	3,029	20.09%	184,378	19.03%
Built 1960 to 1969	397	10.77%	93	5.14%	1,078	7.15%	114,425	11.81%
Built 1950 to 1959	608	16.50%	108	5.96%	1,162	7.71%	106,544	11.00%
Built 1940 to 1949	488	13.24%	94	5.19%	994	6.59%	50,143	5.18%
Built 1939 or Earlier	637	17.29%	105	5.80%	1,352	8.97%	75,237	7.77%
Median Year Built:		1963		1988		1980		1977
Renter Occupied:	2,645	41.79%	310	14.62%	4,684	23.70%	475,345	32.92%
Built 2010 or Later	0	0.00%	0	0.00%	41	0.88%	5,019	1.06%
Built 2000 to 2009	272	10.28%	12	3.87%	395	8.43%	50,883	10.70%
Built 1990 to 1999	235	8.88%	73	23.55%	490	10.46%	47,860	10.07%
Built 1980 to 1989	389	14.71%	120	38.71%	994	21.22%	77,521	16.31%
Built 1970 to 1979	471	17.81%	61	19.68%	836	17.85%	104,609	22.01%
Built 1960 to 1969	309	11.68%	0	0.00%	444	9.48%	64,546	13.58%
Built 1950 to 1959	377	14.25%	7	2.26%	521	11.12%	54,601	11.49%
Built 1940 to 1949	184	6.96%	0	0.00%	281	6.00%	31,217	6.57%
Built 1939 or Earlier	408	15.43%	37	11.94%	682	14.56%	39,089	8.22%
Median Year Built:		1971		1984		1975		1975
Overall Median Year Built:		1963		1987		1979		1976

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

Within Grady County, 18.77% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Chickasha the percentage is 7.91%. Within Tuttle the percentage is 31.82%.

68.94% of housing units in Grady County were built prior to 1990, while in Chickasha the percentage is 84.85%. These figures compare with the statewide figure of 72.78%. In Tuttle the percentage is 54.74%.

Substandard Housing

The next table presents data regarding substandard housing in Grady 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
Chickasha	6,330	41	0.65%	44	0.70%	53	0.84%
Tuttle	2,121	35	1.65%	67	3.16%	8	0.38%
Grady County	19,762	124	0.63%	151	0.76%	328	1.66%
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 Grady County, 0.63% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.76% 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 Grady County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	7,274		2,162		22,197		1,669,828	
Total Vacant Units	944	12.98%	41	1.90%	2,435	10.97%	225,747	13.52%
For rent	173	18.33%	0	0.00%	246	10.10%	43,477	19.26%
Rented, not occupied	19	2.01%	0	0.00%	72	2.96%	9,127	4.04%
For sale only	121	12.82%	12	29.27%	293	12.03%	23,149	10.25%
Sold, not occupied	21	2.22%	15	36.59%	125	5.13%	8,618	3.82%
For seasonal, recreational, or occasional use	80	8.47%	0	0.00%	221	9.08%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	0	0.00%	746	0.33%
Other vacant	530	56.14%	14	34.15%	1,478	60.70%	101,155	44.81%
Homeowner Vacancy Rate	3.16%		0.65%		1.89%		2.31%	
Rental Vacancy Rate	6.10%		0.00%		4.92%		8.24%	

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

Within Grady County, the overall housing vacancy rate is estimated to be 10.97%. The homeowner vacancy rate is estimated to be 1.89%, while the rental vacancy rate is estimated to be 4.92%.

In Chickasha, the overall housing vacancy rate is estimated to be 12.98%. The homeowner vacancy rate is estimated to be 3.16%, while the rental vacancy rate is estimated to be 6.10%.

In Tuttle, the overall housing vacancy rate is estimated to be 1.90%. The homeowner vacancy rate is estimated to be 0.65%, while the rental vacancy rate is estimated to be 0.00%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Chickasha and Tuttle. 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.

Chickasha

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	25	\$80,320	0	N/A
2005	9	\$102,858	0	N/A
2006	4	\$93,750	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	0	N/A	0	N/A
2010	0	N/A	0	N/A
2011	28	\$71,429	0	N/A
2012	1	\$75,000	44	\$78,977
2013	6	\$172,833	10	\$100,000
2014	14	\$144,500	0	N/A

Source: United States Census Bureau Building Permits Survey

In Chickasha, building permits for 141 housing units were issued between 2004 and 2014, for an average of 13 units per year. 61.70% of these housing units were single family homes, and 38.30% consisted of multifamily units. Please note that building permit data was unavailable for several of these years, and consequently this data does not reflect all new housing construction in Chickasha over this period.

Tuttle**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	25	\$142,948	0	N/A
2005	54	\$204,542	0	N/A
2006	63	\$223,525	0	N/A
2007	67	\$229,248	0	N/A
2008	51	\$229,383	0	N/A
2009	39	\$241,499	0	N/A
2010	33	\$234,333	0	N/A
2011	33	\$231,938	0	N/A
2012	53	\$229,798	0	N/A
2013	68	\$196,088	0	N/A
2014	16	\$250,000	0	N/A

Source: United States Census Bureau Building Permits Survey

In Tuttle, building permits for 502 housing units were issued between 2004 and 2014, for an average of 46 units per year. 100.00% of these housing units were single family homes.

New Construction Activity**For Ownership:**

There has been significant new housing construction throughout Grady County over the last several years. Much of this construction has occurred on rural, unplatted acreages as well as rural subdivisions outside of the jurisdiction of any of Grady County's cities or towns.

Within Chickasha, new construction has occurred in recent years in subdivisions including Conrad Heights, Country Club Estates, Country Club Manor, Heatherwood Estates, and University Heights. Compared with other communities in the region, many of these homes are relatively affordable, priced under \$150,000.

Within Tuttle there has been significant new construction; since 2014, homes have been built in subdivisions including Prairie Hills, Riata Ranch, Richland Hills, River Ridge Estates, Chickasaw Springs, Covenant Trails, Hill's Whispering Ridge, and Castle Heights. Compared with Chickasha, new homes in Tuttle are frequently more expensive, priced over \$300,000 in many cases.

Although there has been some relatively affordable new home construction (priced under \$150,000), many new homes built in Grady County (particularly in the Tuttle area) are priced well above that amount. The average sale price of homes built in Grady County since 2014 (and sold since January 2015) is \$266,168 or \$116.99 per square foot, which is well above what could be afforded by a household earning at or less than median household income for Grady County, estimated to be \$52,550 in 2015.

For Rent:

The most notable new rental development in Grady County was the renovation of the Chickasha Hotel, an historic hotel constructed in 1902, and renovated in 2012 as 36 affordable apartment units for general (family) occupancy. The units are in one and two bedroom configurations with rental rates starting at \$330 for one bedroom units and \$485 for two bedroom units. The renovations were financed in part with Affordable Housing Tax Credits.

Homeownership Market

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

Housing Units by Home Value

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

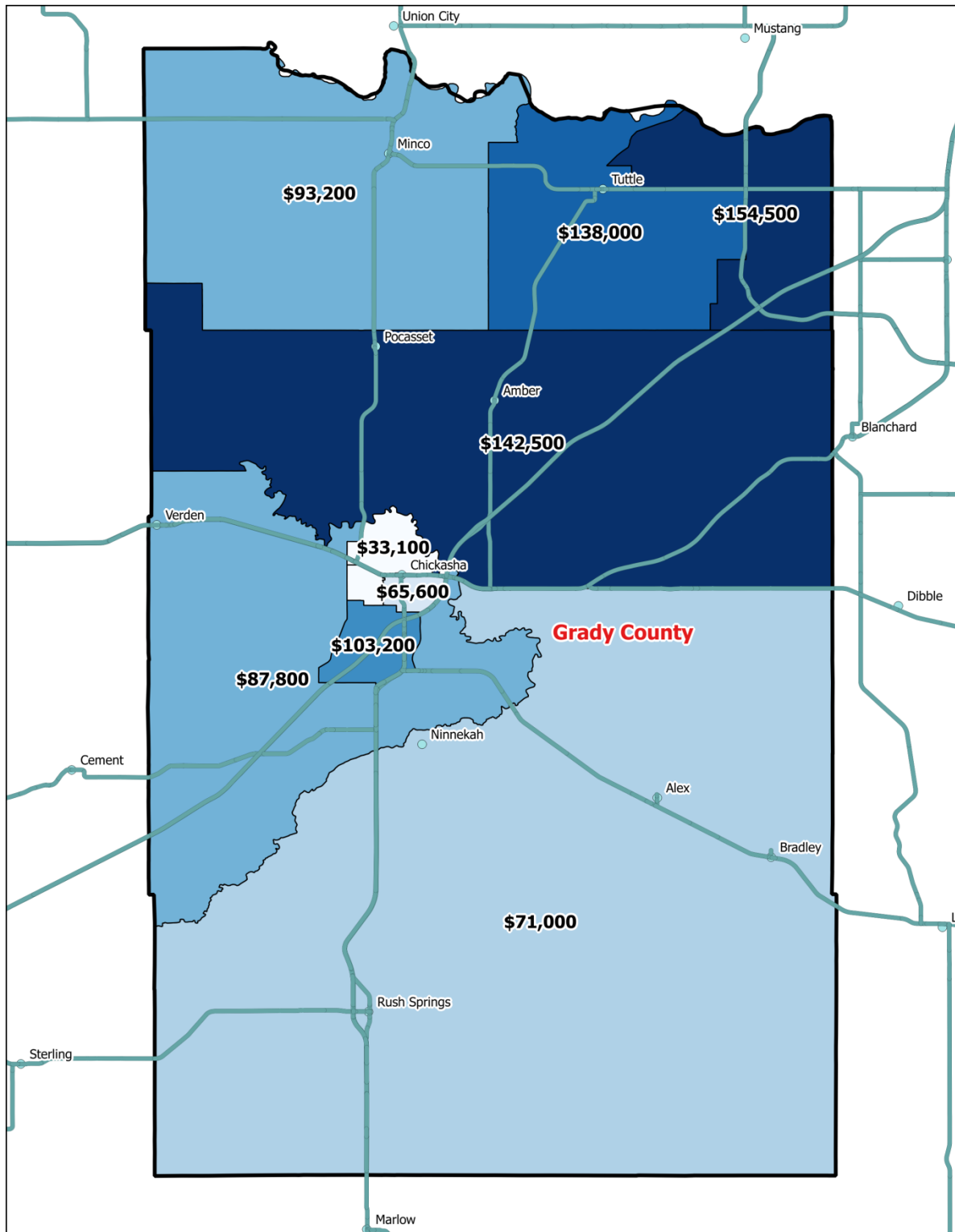
2013 Housing Units by Home Value								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	3,685		1,811		15,078		968,736	
Less than \$10,000	41	1.11%	0	0.00%	296	1.96%	20,980	2.17%
\$10,000 to \$14,999	99	2.69%	13	0.72%	323	2.14%	15,427	1.59%
\$15,000 to \$19,999	35	0.95%	17	0.94%	246	1.63%	13,813	1.43%
\$20,000 to \$24,999	31	0.84%	10	0.55%	277	1.84%	16,705	1.72%
\$25,000 to \$29,999	128	3.47%	23	1.27%	384	2.55%	16,060	1.66%
\$30,000 to \$34,999	153	4.15%	0	0.00%	280	1.86%	19,146	1.98%
\$35,000 to \$39,999	82	2.23%	24	1.33%	219	1.45%	14,899	1.54%
\$40,000 to \$49,999	232	6.30%	19	1.05%	634	4.20%	39,618	4.09%
\$50,000 to \$59,999	319	8.66%	28	1.55%	856	5.68%	45,292	4.68%
\$60,000 to \$69,999	331	8.98%	69	3.81%	1,003	6.65%	52,304	5.40%
\$70,000 to \$79,999	346	9.39%	43	2.37%	905	6.00%	55,612	5.74%
\$80,000 to \$89,999	407	11.04%	109	6.02%	990	6.57%	61,981	6.40%
\$90,000 to \$99,999	204	5.54%	55	3.04%	584	3.87%	51,518	5.32%
\$100,000 to \$124,999	334	9.06%	173	9.55%	1,621	10.75%	119,416	12.33%
\$125,000 to \$149,999	442	11.99%	217	11.98%	1,658	11.00%	96,769	9.99%
\$150,000 to \$174,999	194	5.26%	138	7.62%	1,283	8.51%	91,779	9.47%
\$175,000 to \$199,999	98	2.66%	74	4.09%	715	4.74%	53,304	5.50%
\$200,000 to \$249,999	87	2.36%	531	29.32%	1,630	10.81%	69,754	7.20%
\$250,000 to \$299,999	75	2.04%	139	7.68%	611	4.05%	41,779	4.31%
\$300,000 to \$399,999	36	0.98%	49	2.71%	341	2.26%	37,680	3.89%
\$400,000 to \$499,999	11	0.30%	51	2.82%	117	0.78%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	29	1.60%	57	0.38%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	0	0.00%	15	0.10%	3,764	0.39%
\$1,000,000 or more	0	0.00%	0	0.00%	33	0.22%	5,018	0.52%
Median Home Value:	\$81,100		\$169,100		\$108,400		\$112,800	

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

The median value of owner-occupied homes in Grady County is \$108,400. This is -3.9% lower than the statewide median, which is \$112,800. The median home value in Chickasha is estimated to be \$81,100. The median home value in Tuttle is estimated to be \$169,100.

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

Grady County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Grady 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

	Chickasha Median Value	Tuttle Median Value	Grady County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:				
Built 2010 or Later	-	-	\$192,900	\$188,900
Built 2000 to 2009	\$140,100	\$233,300	\$195,200	\$178,000
Built 1990 to 1999	\$144,000	\$171,200	\$117,900	\$147,300
Built 1980 to 1989	\$99,800	\$139,400	\$105,900	\$118,300
Built 1970 to 1979	\$97,300	\$123,700	\$109,400	\$111,900
Built 1960 to 1969	\$71,600	\$67,200	\$77,300	\$97,100
Built 1950 to 1959	\$66,800	\$89,600	\$71,200	\$80,300
Built 1940 to 1949	\$56,800	\$112,500	\$62,700	\$67,900
Built 1939 or Earlier	\$65,000	\$73,300	\$69,300	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Chickasha Single Family Sales Activity

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

Chickasha Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	30	28	26	36	26
Median List Price	\$46,250	\$66,000	\$49,750	\$59,250	\$58,700
Median Sale Price	\$43,250	\$62,750	\$45,250	\$58,000	\$52,250
Sale/List Price Ratio	96.3%	94.3%	92.5%	93.9%	96.4%
Median Square Feet	1,053	1,153	1,018	1,091	1,140
Median Price/SF	\$42.04	\$50.77	\$46.84	\$52.74	\$50.61
Med. Days on Market	73	62	49	48	45

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	106	110	115	128	74
Median List Price	\$87,750	\$899,000	\$94,700	\$89,700	\$96,750
Median Sale Price	\$83,000	\$84,325	\$89,500	\$86,950	\$89,450
Sale/List Price Ratio	97.2%	97.1%	97.0%	96.2%	96.3%
Median Square Feet	1,559	1,532	1,512	1,504	1,580
Median Price/SF	\$56.54	\$58.43	\$59.94	\$61.76	\$59.28
Med. Days on Market	91	72	82	53	49

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	22	20	18	24	19
Median List Price	\$135,100	\$128,750	\$112,400	\$102,400	\$154,900
Median Sale Price	\$129,950	\$127,875	\$108,950	\$101,250	\$152,000
Sale/List Price Ratio	94.8%	96.1%	94.4%	95.1%	97.7%
Median Square Feet	2,151	2,063	2,166	2,121	2,169
Median Price/SF	\$56.82	\$59.97	\$54.54	\$64.34	\$70.05
Med. Days on Market	151	58	81	66	77

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	162	160	159	189	121
Median List Price	\$78,250	\$84,450	\$85,000	\$88,000	\$87,500
Median Sale Price	\$75,000	\$79,950	\$85,000	\$85,000	\$85,500
Sale/List Price Ratio	96.6%	96.4%	96.1%	95.5%	96.6%
Median Square Feet	1,554	1,532	1,482	1,478	1,562
Median Price/SF	\$50.97	\$57.28	\$57.29	\$60.94	\$58.23
Med. Days on Market	92	66	75	53	54

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 2.98% per year. The median sale price was \$85,500 in 2015, for a median price per square foot of \$58.23/SF. The median sale price to list price ratio was 96.6%, with median days on market of 54 days. On the whole, the Chickasha housing market has strengthened over the last several years, with high list and sale prices, stable sale to list price ratios typically over 96%, and decreasing marketing times.

Tuttle Single Family Sales Activity

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

Tuttle Single Family Sales Activity**Two Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	5	7	6	3
Median List Price	\$58,950	\$65,000	\$69,900	\$108,325	\$100,000
Median Sale Price	\$57,200	\$65,000	\$70,000	\$103,375	\$85,000
Sale/List Price Ratio	95.1%	100.0%	93.2%	98.4%	91.8%
Median Square Feet	984	1,110	1,222	1,442	1,256
Median Price/SF	\$61.18	\$58.56	\$60.30	\$76.96	\$67.68
Med. Days on Market	49	33	71	107	40

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	107	132	127	139	106
Median List Price	\$159,900	\$164,900	\$167,400	\$175,000	\$192,750
Median Sale Price	\$155,000	\$159,700	\$164,500	\$174,900	\$186,665
Sale/List Price Ratio	98.7%	98.1%	100.0%	98.5%	98.8%
Median Square Feet	1,852	1,851	1,811	1,855	1,908
Median Price/SF	\$89.75	\$90.85	\$93.22	\$97.57	\$102.90
Med. Days on Market	58	47	44	41	20

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	34	41	39	40	39
Median List Price	\$196,450	\$224,900	\$230,000	\$247,000	\$250,000
Median Sale Price	\$193,950	\$215,000	\$229,900	\$241,000	\$247,000
Sale/List Price Ratio	97.7%	98.0%	97.9%	100.0%	100.0%
Median Square Feet	2,078	2,250	2,232	2,310	2,247
Median Price/SF	\$93.50	\$97.20	\$96.92	\$101.39	\$109.82
Med. Days on Market	89	71	43	40	26

Source: OKC MLS

Tuttle Single Family Sales Activity					
All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	150	179	178	186	149
Median List Price	\$165,000	\$170,000	\$179,100	\$189,900	\$213,900
Median Sale Price	\$161,000	\$169,000	\$174,950	\$183,950	\$208,000
Sale/List Price Ratio	98.4%	98.0%	98.6%	98.9%	98.9%
Median Square Feet	1,907	1,896	1,879	1,974	1,974
Median Price/SF	\$89.32	\$91.63	\$94.98	\$97.65	\$105.56
Med. Days on Market	63	51	45	42	22

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 3.58% per year. The median sale price was \$208,000 in 2015, for a median price per square foot of \$105.56/SF. The median sale price to list price ratio was 98.9%, with median days on market of 22 days. The Tuttle housing market is substantially stronger than Chickasha's, with significantly higher sale prices, very high sale to list price ratios, and declining marketing times that are presently under 30 days.

Foreclosure Rates

The next table presents foreclosure rate data for Grady 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
Grady County	1.4%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	50

* 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 Grady County was 1.4% in May 2014. The county ranked 50 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 one of the lower foreclosure rates in Oklahoma, and considering the strongly appreciating market for homes in the county, it is unlikely foreclosures have had any significant impact on the area real estate market.

Rental Market

This section will discuss supply and demand factors for the rental market in Grady 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 Grady 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								
	Chickasha		Tuttle		Grady County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	2,645		310		4,684		475,345	
With cash rent:	2,422		264		3,931		432,109	
Less than \$100	0	0.00%	0	0.00%	6	0.13%	2,025	0.43%
\$100 to \$149	0	0.00%	0	0.00%	8	0.17%	2,109	0.44%
\$150 to \$199	26	0.98%	0	0.00%	38	0.81%	4,268	0.90%
\$200 to \$249	52	1.97%	0	0.00%	82	1.75%	8,784	1.85%
\$250 to \$299	32	1.21%	0	0.00%	87	1.86%	8,413	1.77%
\$300 to \$349	61	2.31%	9	2.90%	94	2.01%	9,107	1.92%
\$350 to \$399	63	2.38%	0	0.00%	145	3.10%	10,932	2.30%
\$400 to \$449	103	3.89%	26	8.39%	218	4.65%	15,636	3.29%
\$450 to \$499	191	7.22%	9	2.90%	261	5.57%	24,055	5.06%
\$500 to \$549	195	7.37%	0	0.00%	297	6.34%	31,527	6.63%
\$550 to \$599	384	14.52%	0	0.00%	491	10.48%	33,032	6.95%
\$600 to \$649	213	8.05%	51	16.45%	357	7.62%	34,832	7.33%
\$650 to \$699	275	10.40%	17	5.48%	368	7.86%	32,267	6.79%
\$700 to \$749	178	6.73%	0	0.00%	288	6.15%	30,340	6.38%
\$750 to \$799	143	5.41%	32	10.32%	289	6.17%	27,956	5.88%
\$800 to \$899	174	6.58%	56	18.06%	393	8.39%	45,824	9.64%
\$900 to \$999	169	6.39%	15	4.84%	203	4.33%	34,153	7.18%
\$1,000 to \$1,249	122	4.61%	37	11.94%	217	4.63%	46,884	9.86%
\$1,250 to \$1,499	29	1.10%	0	0.00%	53	1.13%	14,699	3.09%
\$1,500 to \$1,999	12	0.45%	12	3.87%	36	0.77%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	223	8.43%	46	14.84%	753	16.08%	43,236	9.10%
Median Gross Rent	\$624		\$781		\$633		\$699	

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

Median gross rent in Grady County is estimated to be \$633, which is -9.4% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Chickasha is estimated to be \$624. Median rent in Tuttle is estimated to be \$781.

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

	Chickasha Median Rent	Tuttle Median Rent	Grady County Median Rent	State of Oklahoma Median Rent
Total Rental Units:				
Built 2010 or Later	-	-	-	\$933
Built 2000 to 2009	\$724	-	\$718	\$841
Built 1990 to 1999	\$598	\$780	\$649	\$715
Built 1980 to 1989	\$572	\$795	\$622	\$693
Built 1970 to 1979	\$586	\$847	\$579	\$662
Built 1960 to 1969	\$688	-	\$665	\$689
Built 1950 to 1959	\$587	-	\$589	\$714
Built 1940 to 1949	\$682	-	\$680	\$673
Built 1939 or Earlier	\$639	-	\$635	\$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 Grady County is among housing units constructed in Tuttle between 1970 and 1979 (likely representing rental houses), which is \$847 per month. In order to be affordable, a household would need to earn at least \$33,880 per year to afford such a unit.

Chickasha Rental Survey Data

The next table shows the results of our rental survey of Chickasha. The data is divided between market rate properties and affordable properties.

Chickasha Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Lamancha Apartments	Market Rate	1930	1	1	630	\$500	\$0.794	10.00%
Autumn Brooke	Market / Tax Credit	2003	1	1	670	\$600	\$0.896	0.00%
Autumn Brooke	Market / Tax Credit	2003	2	2	818	\$675	\$0.825	0.00%
Autumn Brooke	Market / Tax Credit	2003	3	2	1,031	\$750	\$0.727	0.00%
Winds at Oak Ridge	Market Rate	1982	1	1	632	\$475	\$0.752	1.00%
Winds at Oak Ridge	Market Rate	1982	2	1	837	\$510	\$0.609	1.00%
Winds at Oak Ridge	Market Rate	1982	3	1	1,093	\$589	\$0.539	1.00%
Winds at Oak Ridge	Market Rate	1982	2	1	837	\$600	\$0.717	1.00%
Winds at Oak Ridge	Market Rate	1982	3	1	1,093	\$669	\$0.612	1.00%
Whispering Pines	Market Rate	1972	Studio	1	390	\$345	\$0.885	N/A
Whispering Pines	Market Rate	1972	1	1	640	\$410	\$0.641	N/A
Whispering Pines	Market Rate	1972	2	2	759	\$450	\$0.593	N/A
Whispering Pines	Market Rate	1972	3	1	950	\$515	\$0.542	N/A
Whispering Pines	Market Rate	1972	4	1	1,050	\$550	\$0.524	N/A
Willowbrook Village	Market Rate	1974	1	1	662	\$490	\$0.740	N/A
Willowbrook Village	Market Rate	1974	2	1	768	\$555	\$0.723	N/A
Willowbrook Village	Market Rate	1974	2	1	816	\$555	\$0.680	N/A
Willowbrook Village	Market Rate	1974	3	2	920	\$675	\$0.734	N/A

The previous rent surveys encompass over four hundred rental units in five complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 per unit per month annually over the past 36 months.

In addition to these properties, there are several properties with USDA rental assistance, and HUD project-based facilities, where rent is based on 30% of the tenant's income. Chickasha Villa comprises 46 affordable rental units for families, while Chickasha Senior comprises 48 affordable rental units for seniors. Both of these properties receive USDA rental assistance. Country Park Apartments is project-based facility with 60 units for families, while Nowata Gardens comprises 95 project-based units for elderly / disabled occupancy.

Rental Market Vacancy – Chickasha

The developments outlined previously report occupancy levels typically above 95%. The Section 8 units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 6.10% by the Census Bureau as of the most recent American Community Survey, a notably lower vacancy rate than the statewide rental vacancy rate of 8.24%. We note that data from HUD reports 98% occupancy among all HUD-assisted affordable rental units in Grady County.



Autumn Brooke



Winds at Oak Ridge



Whispering Pines



Willowbrook Village



Lamancha Apartments

Tuttle Rental Survey Data

Tuttle has no significant multifamily rental market, affordable or otherwise. Most rental units in Tuttle comprise either single family houses or very small rental properties such as duplexes and fourplexes. We note that median gross rent in Tuttle is reported at \$781 per month, which is notably higher than the statewide median of \$699, and significantly higher than the Grady County median rent of \$633. A survey of rental listings in the Tuttle area supports this figure, with two bedroom houses and duplex units being listed starting at \$650 per month (not including utilities) and three bedroom homes starting at \$850 per month (not including utilities).

Rental Market Vacancy – Tuttle

The overall market vacancy of rental housing units was reported at 0.00% by the Census Bureau as of the most recent American Community Survey. This suggests very high demand for rental units in the Tuttle area.

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 Grady 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.

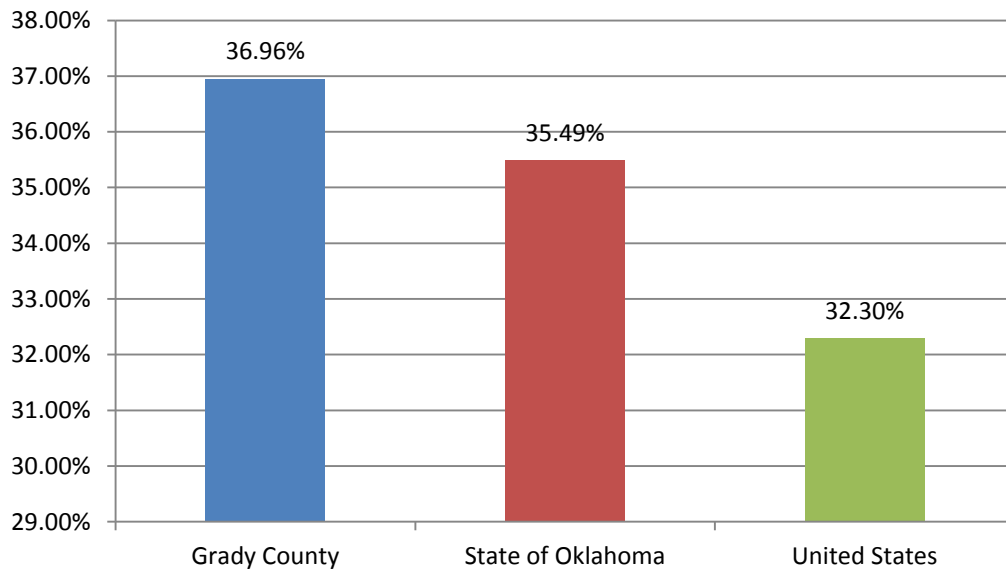
HUD Programs in Grady County

Grady County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	54	100%	\$14,729	\$265	\$237	52.71%
Housing Choice Vouchers	35	95%	\$10,672	\$307	\$341	47.35%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	97	99%	\$12,094	\$266	\$505	34.52%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	83	98%	\$8,603	\$195	\$473	29.18%
Summary of All HUD Programs	269	98%	\$11,288	\$247	\$422	36.96%
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 269 housing units located within Grady County, with an overall occupancy rate of 98%. The average household income among households living in these units is \$11,288. Total monthly rent for these units averages \$669, with the federal contribution averaging \$422 (63.04%) and the tenant's contribution averaging \$247 (36.96%).

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.

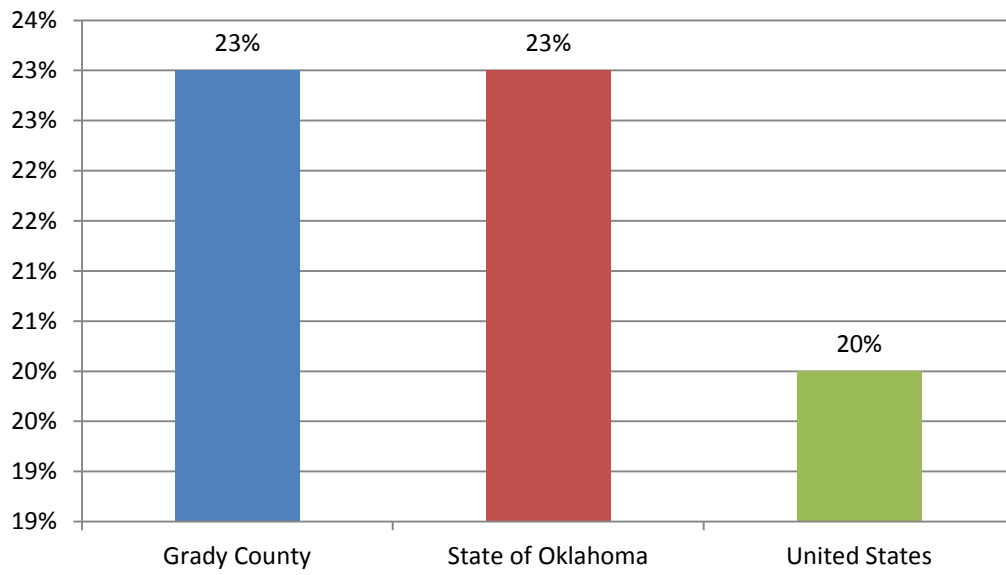
Demographics of Persons in HUD Programs in Grady County

Grady County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	54	15%	42%	48%	54%	9%
Housing Choice Vouchers	35	41%	42%	32%	100%	35%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	97	0%	28%	75%	10%	14%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	83	67%	9%	9%	75%	29%
Summary of All HUD Programs	269	30%	23%	43%	33%	21%
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

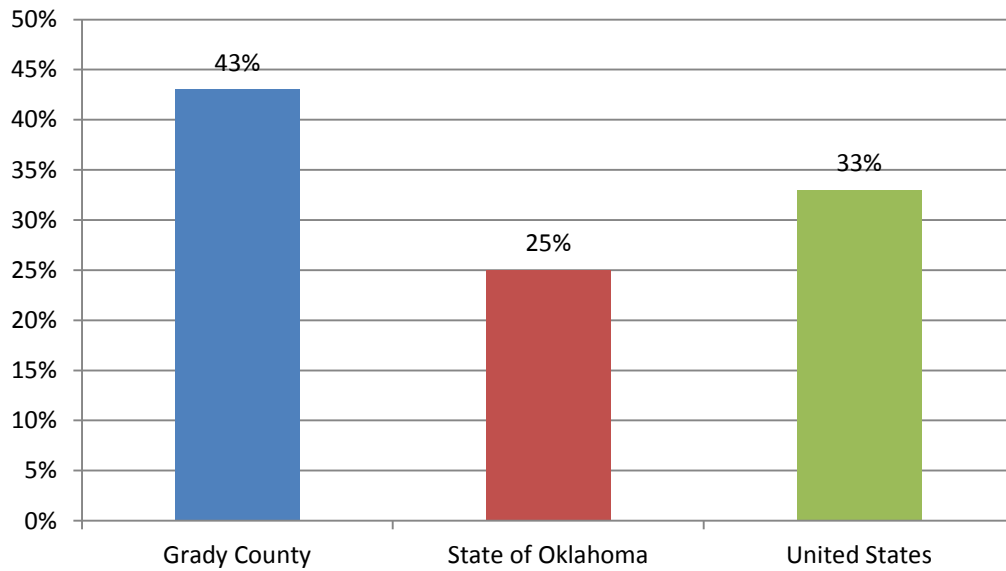
30% of housing units are occupied by single parents with female heads of household. 23% of households have at least one person with a disability. 43% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 33% have one or more disabilities. Finally, 21% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

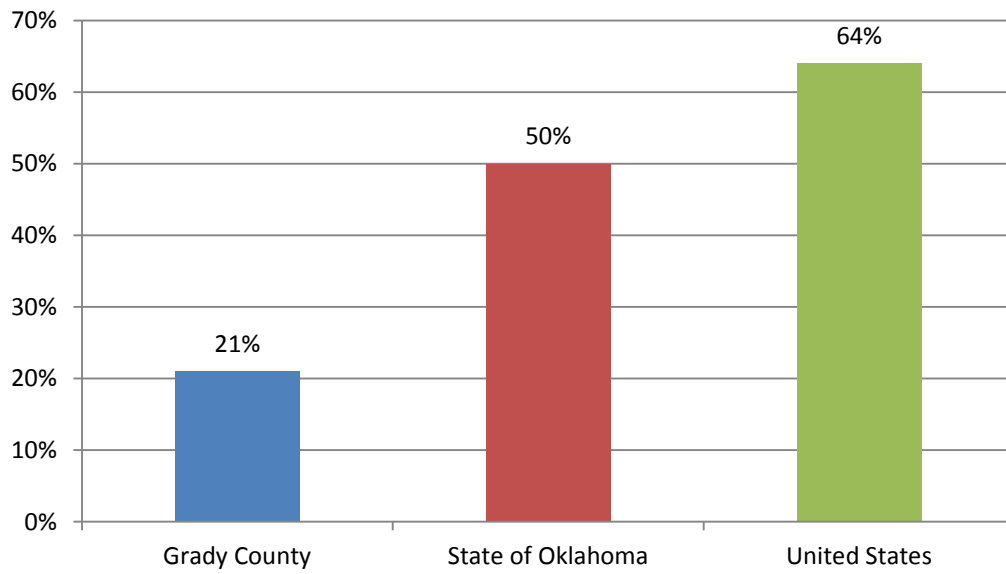
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Grady 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 Grady 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.

Grady County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,120		1,215	
Cost Burden Less Than 30%	310	27.68%	250	20.58%
Cost Burden Between 30%-50%	220	19.64%	140	11.52%
Cost Burden Greater Than 50%	490	43.75%	690	56.79%
Not Computed (no/negative income)	105	9.38%	140	11.52%
Income 30%-50% HAMFI	1,580		830	
Cost Burden Less Than 30%	800	50.63%	470	56.63%
Cost Burden Between 30%-50%	505	31.96%	255	30.72%
Cost Burden Greater Than 50%	275	17.41%	110	13.25%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,225		1,070	
Cost Burden Less Than 30%	1,660	74.61%	885	82.71%
Cost Burden Between 30%-50%	465	20.90%	185	17.29%
Cost Burden Greater Than 50%	100	4.49%	4	0.37%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,550		375	
Cost Burden Less Than 30%	1,280	82.58%	375	100.00%
Cost Burden Between 30%-50%	170	10.97%	0	0.00%
Cost Burden Greater Than 50%	100	6.45%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	15,110		4,555	
Cost Burden Less Than 30%	12,390	82.00%	3,045	66.85%
Cost Burden Between 30%-50%	1,645	10.89%	580	12.73%
Cost Burden Greater Than 50%	980	6.49%	804	17.65%
Not Computed (no/negative income)	105	0.69%	140	3.07%

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

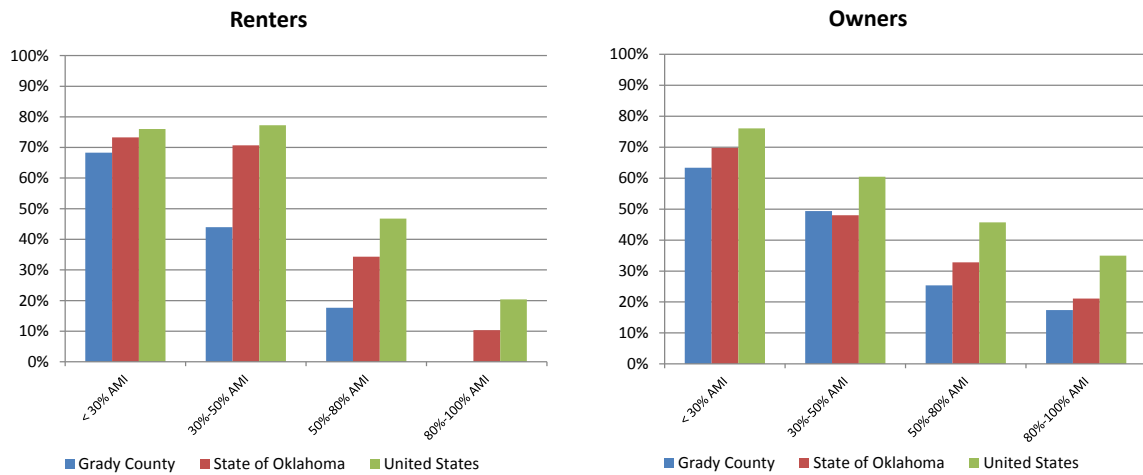
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Grady County with the State of Oklahoma as a whole, and the United States.

Grady 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	1,120	63.39%	1,215	68.31%
Income 30%-50% HAMFI	1,580	49.37%	830	43.98%
Income 50%-80% HAMFI	2,225	25.39%	1,070	17.66%
Income 80%-100% HAMFI	1,550	17.42%	375	0.00%
All Incomes	15,110	17.37%	4,555	30.38%

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.



Grady County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,120		1,215	
Between 1.0 and 1.5 Persons per Room	10	0.89%	55	4.53%
More than 1.5 Persons per Room	0	0.00%	4	0.33%
Lacks Complete Kitchen or Plumbing	4	0.36%	30	2.47%
Income 30%-50% HAMFI	1,580		830	
Between 1.0 and 1.5 Persons per Room	25	1.58%	80	9.64%
More than 1.5 Persons per Room	4	0.25%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	0.63%	30	3.61%
Income 50%-80% HAMFI	2,225		1,070	
Between 1.0 and 1.5 Persons per Room	15	0.67%	15	1.40%
More than 1.5 Persons per Room	25	1.12%	50	4.67%
Lacks Complete Kitchen or Plumbing	10	0.45%	25	2.34%
Income 80%-100% HAMFI	1,550		375	
Between 1.0 and 1.5 Persons per Room	65	4.19%	35	9.33%
More than 1.5 Persons per Room	0	0.00%	4	1.07%
Lacks Complete Kitchen or Plumbing	15	0.97%	0	0.00%
All Incomes	15,110		4,555	
Between 1.0 and 1.5 Persons per Room	185	1.22%	189	4.15%
More than 1.5 Persons per Room	33	0.22%	62	1.36%
Lacks Complete Kitchen or Plumbing	64	0.42%	110	2.41%

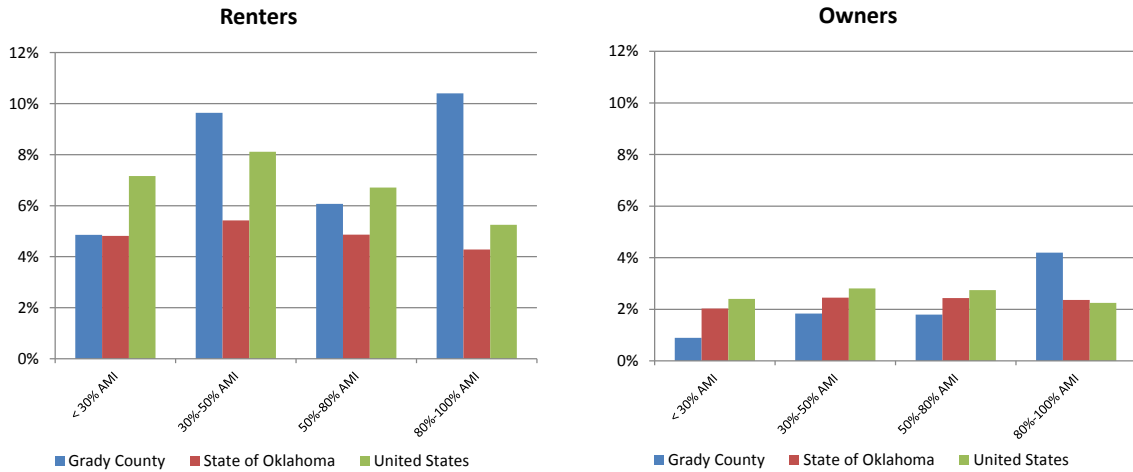
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Grady County, Oklahoma and the nation.

Grady 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	1,120	0.89%	1,215	4.86%	1,215
Income 30%-50% HAMFI	1,580	1.84%	830	9.64%	830
Income 50%-80% HAMFI	2,225	1.80%	1,070	6.07%	1,070
Income 80%-100% HAMFI	1,550	4.19%	375	10.40%	375
All Incomes	15,110	1.44%	4,555	5.51%	4,555

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 Grady County, the state and the nation.

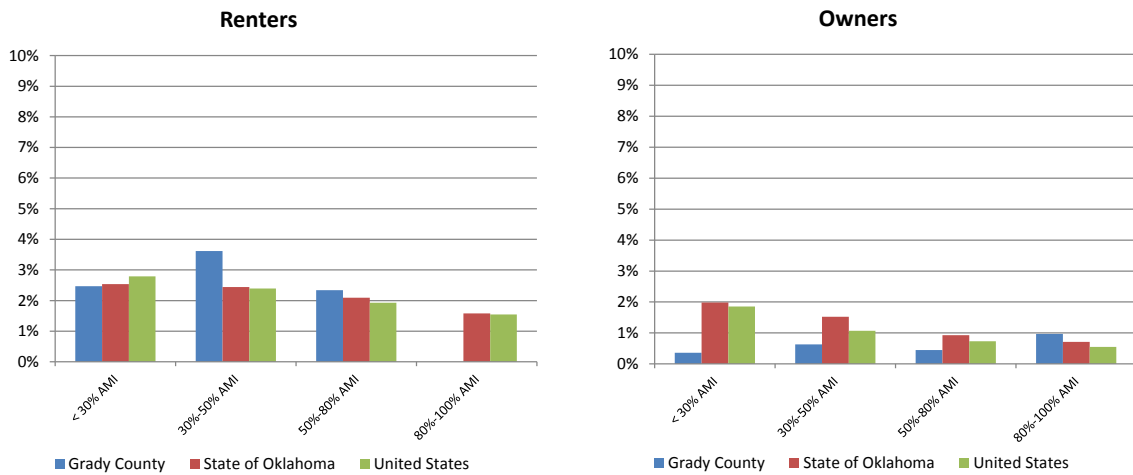
Grady County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,120	0.36%	1,215	2.47%	2,475
Income 30%-50% HAMFI	1,580	0.63%	830	3.61%	2,411
Income 50%-80% HAMFI	2,225	0.45%	1,070	2.34%	3,295
Income 80%-100% HAMFI	1,550	0.97%	375	0.00%	1,925
All Incomes	15,110	0.42%	4,555	2.41%	19,665

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.



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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
Income < 30% HAMFI	1,120	710	63.39%	1,215	830	68.31%
Elderly Family	115	85	73.91%	4	0	0.00%
Small Family (2-4 persons)	230	175	76.09%	485	340	70.10%
Large Family (5 or more persons)	35	20	57.14%	145	125	86.21%
Elderly Non-Family	365	205	56.16%	270	150	55.56%
Non-Family, Non-Elderly	380	225	59.21%	315	215	68.25%
Income 30%-50% HAMFI	1,580	790	50.00%	830	364	43.86%
Elderly Family	380	155	40.79%	10	4	40.00%
Small Family (2-4 persons)	440	300	68.18%	330	100	30.30%
Large Family (5 or more persons)	115	100	86.96%	85	55	64.71%
Elderly Non-Family	415	125	30.12%	180	70	38.89%
Non-Family, Non-Elderly	225	110	48.89%	225	135	60.00%
Income 50%-80% HAMFI	2,225	558	25.08%	1,070	184	17.20%
Elderly Family	560	99	17.68%	45	0	0.00%
Small Family (2-4 persons)	775	175	22.58%	455	75	16.48%
Large Family (5 or more persons)	205	60	29.27%	170	10	5.88%
Elderly Non-Family	345	55	15.94%	95	25	26.32%
Non-Family, Non-Elderly	335	169	50.45%	300	74	24.67%
Income 80%-100% HAMFI	1,550	273	17.61%	375	0	0.00%
Elderly Family	340	19	5.59%	45	0	0.00%
Small Family (2-4 persons)	725	165	22.76%	155	0	0.00%
Large Family (5 or more persons)	180	40	22.22%	60	0	0.00%
Elderly Non-Family	140	15	10.71%	40	0	0.00%
Non-Family, Non-Elderly	165	34	20.61%	70	0	0.00%
All Incomes	15,110	2,635	17.44%	4,555	1,378	30.25%
Elderly Family	2,920	393	13.46%	179	4	2.23%
Small Family (2-4 persons)	7,540	984	13.05%	2,115	515	24.35%
Large Family (5 or more persons)	1,240	255	20.56%	485	190	39.18%
Elderly Non-Family	1,720	415	24.13%	605	245	40.50%
Non-Family, Non-Elderly	1,690	588	34.79%	1,170	424	36.24%

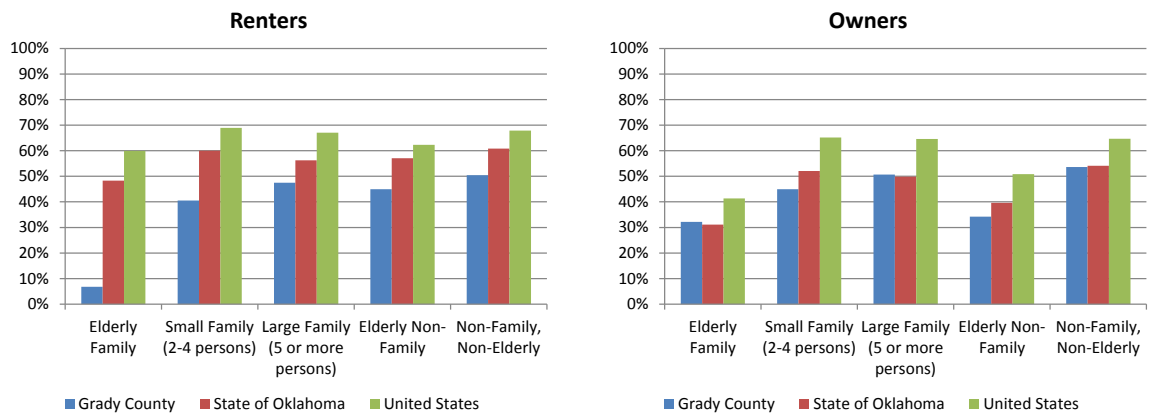
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Grady County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	
		Total	Total	Total	Total	
Income < 80% HAMFI	4,925	2,058	41.79%	3,115	44.24%	
Elderly Family	1,055	339	32.13%	59	4	6.78%
Small Family (2-4 persons)	1,445	650	44.98%	1,270	515	40.55%
Large Family (5 or more persons)	355	180	50.70%	400	190	47.50%
Elderly Non-Family	1,125	385	34.22%	545	245	44.95%
Non-Family, Non-Elderly	940	504	53.62%	840	424	50.48%

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).



Grady 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	1,120	720	64.29%	1,215	860	70.78%
Elderly Family	115	85	73.91%	4	0	0.00%
Small Family (2-4 persons)	230	175	76.09%	485	350	72.16%
Large Family (5 or more persons)	35	25	71.43%	145	135	93.10%
Elderly Non-Family	365	210	57.53%	270	150	55.56%
Non-Family, Non-Elderly	380	225	59.21%	315	225	71.43%
Income 30%-50% HAMFI	1,580	795	50.32%	830	439	52.89%
Elderly Family	380	155	40.79%	10	4	40.00%
Small Family (2-4 persons)	440	300	68.18%	330	130	39.39%
Large Family (5 or more persons)	115	105	91.30%	85	80	94.12%
Elderly Non-Family	415	125	30.12%	180	90	50.00%
Non-Family, Non-Elderly	225	110	48.89%	225	135	60.00%
Income 50%-80% HAMFI	2,225	610	27.42%	1,070	274	25.61%
Elderly Family	560	100	17.86%	45	4	8.89%
Small Family (2-4 persons)	775	175	22.58%	455	115	25.27%
Large Family (5 or more persons)	205	95	46.34%	170	30	17.65%
Elderly Non-Family	345	55	15.94%	95	35	36.84%
Non-Family, Non-Elderly	335	185	55.22%	300	90	30.00%
Income Greater than 80% of HAMFI	10,185	725	7.12%	1,440	69	4.79%
Elderly Family	1,865	50	2.68%	120	0	0.00%
Small Family (2-4 persons)	6,095	355	5.82%	845	25	2.96%
Large Family (5 or more persons)	885	200	22.60%	85	40	47.06%
Elderly Non-Family	590	40	6.78%	60	0	0.00%
Non-Family, Non-Elderly	750	80	10.67%	330	4	1.21%
All Incomes	15,110	2,850	18.86%	4,555	1,642	36.05%
Elderly Family	2,920	390	13.36%	179	8	4.47%
Small Family (2-4 persons)	7,540	1,005	13.33%	2,115	620	29.31%
Large Family (5 or more persons)	1,240	425	34.27%	485	285	58.76%
Elderly Non-Family	1,715	430	25.07%	605	275	45.45%
Non-Family, Non-Elderly	1,690	600	35.50%	1,170	454	38.80%

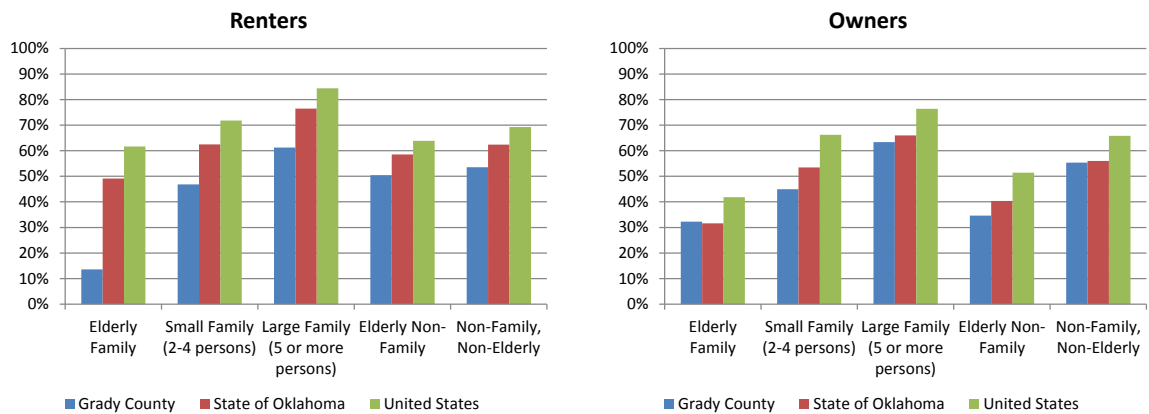
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Grady 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	4,925	2,125	43.15%	3,115	50.50%
Elderly Family	1,055	340	32.23%	59	13.56%
Small Family (2-4 persons)	1,445	650	44.98%	1,270	46.85%
Large Family (5 or more persons)	355	225	63.38%	400	61.25%
Elderly Non-Family	1,125	390	34.67%	545	50.46%
Non-Family, Non-Elderly	940	520	55.32%	840	53.57%

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 Grady 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.”



Grady 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	1,120	720	64.3%	1,220	860	70.5%
White alone, non-Hispanic	950	625	65.8%	925	605	65.4%
Black or African-American alone	35	10	28.6%	30	30	100.0%
Asian alone	4	4	100.0%	15	15	100.0%
American Indian alone	45	35	77.8%	59	55	93.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	34	30	88.2%	125	90	72.0%
Other (including multiple races)	40	10	25.0%	65	65	100.0%
Income 30%-50% HAMFI	1,580	790	50.0%	830	430	51.8%
White alone, non-Hispanic	1,395	685	49.1%	655	350	53.4%
Black or African-American alone	49	45	91.8%	55	25	45.5%
Asian alone	4	0	0.0%	4	0	0.0%
American Indian alone	34	4	11.8%	25	25	100.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	70	45	64.3%	75	30	40.0%
Other (including multiple races)	25	10	40.0%	20	0	0.0%
Income 50%-80% HAMFI	2,225	610	27.4%	1,075	275	25.6%
White alone, non-Hispanic	1,985	530	26.7%	855	225	26.3%
Black or African-American alone	70	35	50.0%	80	20	25.0%
Asian alone	10	0	0.0%	0	0	N/A
American Indian alone	120	20	16.7%	55	15	27.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	44	4	9.1%
Other (including multiple races)	35	15	42.9%	40	10	25.0%
Income 80%-100% HAMFI	1,545	320	20.7%	375	40	10.7%
White alone, non-Hispanic	1,350	240	17.8%	325	40	12.3%
Black or African-American alone	49	4	8.2%	0	0	N/A
Asian alone	15	15	100.0%	0	0	N/A
American Indian alone	60	20	33.3%	10	0	0.0%
Pacific Islander alone	10	10	100.0%	0	0	N/A
Hispanic, any race	40	10	25.0%	30	0	0.0%
Other (including multiple races)	19	15	78.9%	15	0	0.0%
All Incomes	15,105	2,845	18.8%	4,565	1,635	35.8%
White alone, non-Hispanic	13,610	2,435	17.9%	3,710	1,250	33.7%
Black or African-American alone	267	98	36.7%	190	75	39.5%
Asian alone	37	19	51.4%	19	15	78.9%
American Indian alone	529	79	14.9%	179	95	53.1%
Pacific Islander alone	10	10	100.0%	0	0	N/A
Hispanic, any race	288	105	36.5%	319	124	38.9%
Other (including multiple races)	359	85	23.7%	160	75	46.9%

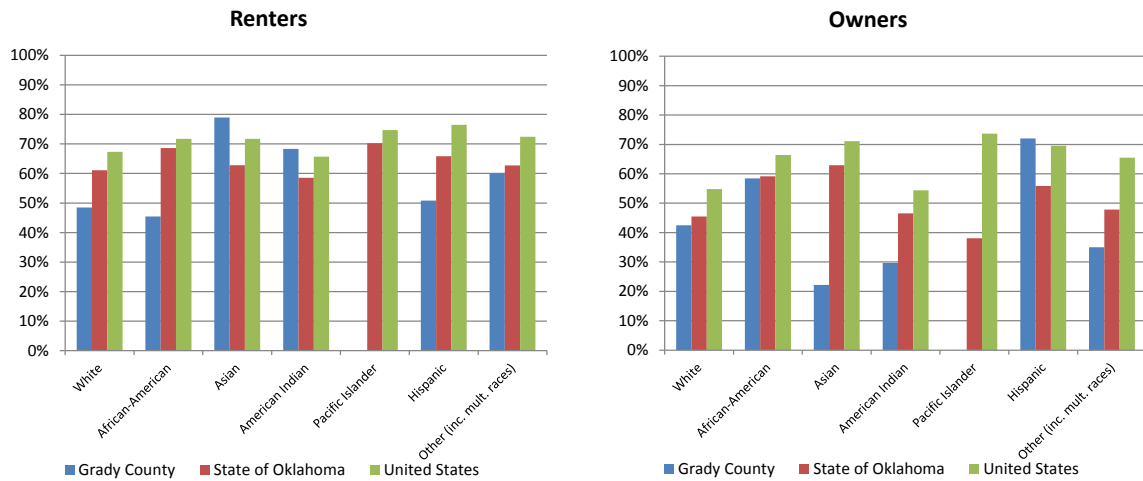
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Grady 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	4,925	2,120	43.05%	3,125	50.08%
White alone, non-Hispanic	4,330	1,840	42.49%	2,435	48.46%
Black or African-American alone	154	90	58.44%	165	45.45%
Asian alone	18	4	22.22%	19	78.95%
American Indian alone	199	59	29.65%	139	68.35%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	118	85	72.03%	244	50.82%
Other (including multiple races)	100	35	35.00%	125	60.00%

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 Grady 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 1,195 renter households that are cost overburdened, and 1,490 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 224 renter households that are cost overburdened, and 570 homeowners that are cost overburdened.



- 78.95% of Asian renters, and 68.35% of Native American renters, with incomes less than 80% of Area Median Income have one or more housing problems
- 72.03% of Hispanic homeowners and 58.44% of African American homeowners with incomes less than 80% of Area Median Income 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 Tuttle						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	2,475	2,520	2,567	2,614	2,662	2,711
Owner %: 85.38%	2,113	2,152	2,192	2,232	2,273	2,315
Renter %: 14.62%	362	368	375	382	389	396
Total New Owner Households						202
Total New Renter Households						34

Based on an estimated household growth rate of 1.84% per year, Tuttle would require 202 new housing units for ownership, and 34 units for rent, over the next five years. Annually this equates to 40 units for ownership per year, and 7 units for rent per year.

Grady County Anticipated Demand

Households in Grady County grew at an annually compounded rate of 1.38% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.74% per year since that time, and that households will grow 0.83% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.83% per year in forecasting future household growth for Grady County.

The percentage of owner households was estimated at 76.30% with renter households estimated at 23.70%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth 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 Grady County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	20,639	20,811	20,985	21,160	21,336	21,514
Owner %: 76.30%	15,747	15,878	16,011	16,144	16,279	16,415
Renter %: 23.70%	4,892	4,933	4,974	5,015	5,057	5,099
Total New Owner Households						668
Total New Renter Households						207

Based on an estimated household growth rate of 0.83% per year, Grady County would require 668 new housing units for ownership, and 207 units for rent, over the next five years. Annually this equates to 134 units for ownership per year, and 41 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 Grady 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 Grady 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.

Grady County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	668	207	875
Less than 30% AMI	7.41%	26.67%	49	55	105
Less than 50% AMI	17.87%	44.90%	119	93	212
Less than 60% AMI	21.44%	53.87%	143	112	255
Less than 80% AMI	32.59%	68.39%	218	142	359

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.

Grady 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	30.71%	17.21%	205	36	241
Elderly less than 30% AMI	3.18%	6.02%	21	12	34
Elderly less than 50% AMI	8.44%	10.19%	56	21	77
Elderly less than 60% AMI	10.13%	12.22%	68	25	93
Elderly less than 80% AMI	14.43%	13.26%	96	28	124

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.

Grady 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)	29.85%	32.93%	199	68	268
Disabled less than 30% AMI	3.61%	12.07%	24	25	49
Disabled less than 50% AMI	8.14%	19.32%	54	40	94
Disabled less than 60% AMI	9.77%	23.18%	65	48	113
Disabled less than 80% AMI	14.26%	24.48%	95	51	146

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.

Grady 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%	668	207	875
Total Veteran Demand	11.35%	11.35%	76	24	99
Veterans with Disabilities	3.39%	3.39%	23	7	30
Veterans Below Poverty	0.70%	0.70%	5	1	6
Disabled Veterans Below Poverty	0.33%	0.33%	2	1	3

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).

Grady County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	668	207	875
Total Working Families	58.53%	58.53%	391	121	512
Working Families with Children Present	27.77%	27.77%	185	58	243

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 875 housing units will be needed in Grady County over the next five years. Of those units:

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

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

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