

**Housing Needs Assessment**  
**Cleveland County**

**Prepared For:**

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

**Effective Date of the Analysis:**

July 22, 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  
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SUBJECT:       Housing Needs Assessment  
                  Cleveland County  
                  IRR - Tulsa/OKC File No. 140-2015-0027

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 Cleveland County Residential Housing Market Analysis. Analyst Amy Wilson personally inspected the Cleveland County area during the month of July 2015 to collect the data used in the preparation of the Cleveland 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 Cleveland County is projected to grow by 1.24% per year over the next five years, outperforming the State of Oklahoma.
2. Cleveland County is projected to need a total of 4,777 housing units for ownership and 2,312 housing units for rent over the next five years.
3. Median Household Income in Cleveland County is estimated to be \$58,161 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Cleveland County is estimated to be 12.87%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Cleveland County are lower than the state averages.
5. Home values and rental rates in Cleveland County are markedly higher than the state averages.
6. Median sale price for homes in Norman was \$165,000 in 2015, with a median price per square foot of \$100.40/SF. The median sale price to list price ratio was 98.6%, with median days on market of 25 days.

7. Median sale price for homes in Moore was \$140,000 in 2015, with a median price per square foot of \$93.43/SF. The median sale price to list price ratio was 99.5%, with median days on market of 28 days.
8. Median sale price for homes in Noble was \$129,000 in 2015, with a median price per square foot of \$81.50/SF. The median sale price to list price ratio was 97.7%, with median days on market of 43 days.
9. Approximately 45.45% of renters and 18.71% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Tornadoes (1959-2014): Number: 69 Injuries: 1127 Fatalities: 73 Damages (1996-2014): \$3,372,840,000.00
2. Social Vulnerability: Below state score at the county level; census tracts in the central area have elevated scores.
3. Floodplain: Norman has developed a 50 year Greenbelt and Stormwater Management plan to address past flooding and improve planning practices near flood zones and flood prone areas. Additional drainage and stream restoration projects are also included in the HMP.

**Homelessness Specific Findings**

1. Cleveland County is served by the Norman / Cleveland County Continuum of Care.
2. There are an estimated 140 homeless individuals in this area, 118 of which are identified as sheltered.
3. Notable homeless subpopulations include the chronically homeless (48), mentally ill (43) and victims of domestic violence (24).
4. Women, with or without children, receive ample housing services from the Women's Resource Center.

**Fair Housing Specific Findings**

1. Units at risk for poverty: 1,080
2. Units in mostly non-white enclaves: 194
3. Units in a community of immigrants: 758
4. Units in limited English neighborhoods: 648
5. Units nearer elevated number of persons with disabilities: 601
6. Units located in a food desert: 214
7. Units that lack readily available transit: 718

**Lead-Based Paint Specific Findings**

1. We estimate there are 8,922 occupied housing units in Cleveland County with lead-based paint hazards.
2. 3,899 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 1,632 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 Cleveland 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 Cleveland 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 Cleveland 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 Cleveland County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Cleveland County area.

### Effective Date of Consultation

The Cleveland County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 22, 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 Cleveland 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

# Cleveland County Analysis

## Area Information

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

Cleveland County is located in central Oklahoma. The county is bordered on the north by Oklahoma County, on the west by Canadian and McClain counties, on the south by McClain County, and on the east by Pottawatomie County. The Cleveland County Seat is Norman, which is located in the east central part of the county. This location is approximately 126 miles southwest of Tulsa and 23.7 miles south of Oklahoma City.

Cleveland County has a total area of 558 square miles (539 square miles of land, and 19 square miles of water), ranking 70th out of Oklahoma's 77 counties in terms of total area. The total population of Cleveland County as of the 2010 Census was 255,755 persons, for a population density of 475 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 Cleveland. These are I-44, I-35, US-77, OK-9, OK-37, OK77H, and OK-39. The nearest interstate highway is I-44 and I-35, both of which cross through the county north/south. The county also has an intricate network of county roadways.

Public transportation is provided by the Norman Cleveland Area Rapid Transit (CART), which operates a fixed route and demand-response service throughout the county. Additionally, the Metro Transit offers fixed routes throughout the area, including the cities of Norman, Moore, and Noble. 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.

University of Oklahoma Westheimer Airport is located just northwest of Norman. The two primary asphalt runways measure 5,199 and 4,748 feet in length and average 135 aircraft operations per day.

The nearest full-service commercial airport is the Will Rogers World Airport, located just northwest of Cleveland County.

The Norman Amtrak Station is located in downtown Norman and offers area residents alternative transportation options to the surrounding area. The Amtrak station offers transportation to northern Oklahoma and cities throughout Texas.

### **Educational Facilities**

All of the county communities have public school facilities. Norman is served by Norman Public Schools which operates three high schools, four middle schools, and seventeen elementary schools.

Moore is served by the Moore Public Schools which operates three high schools, four middle schools, and twenty-five elementary schools.

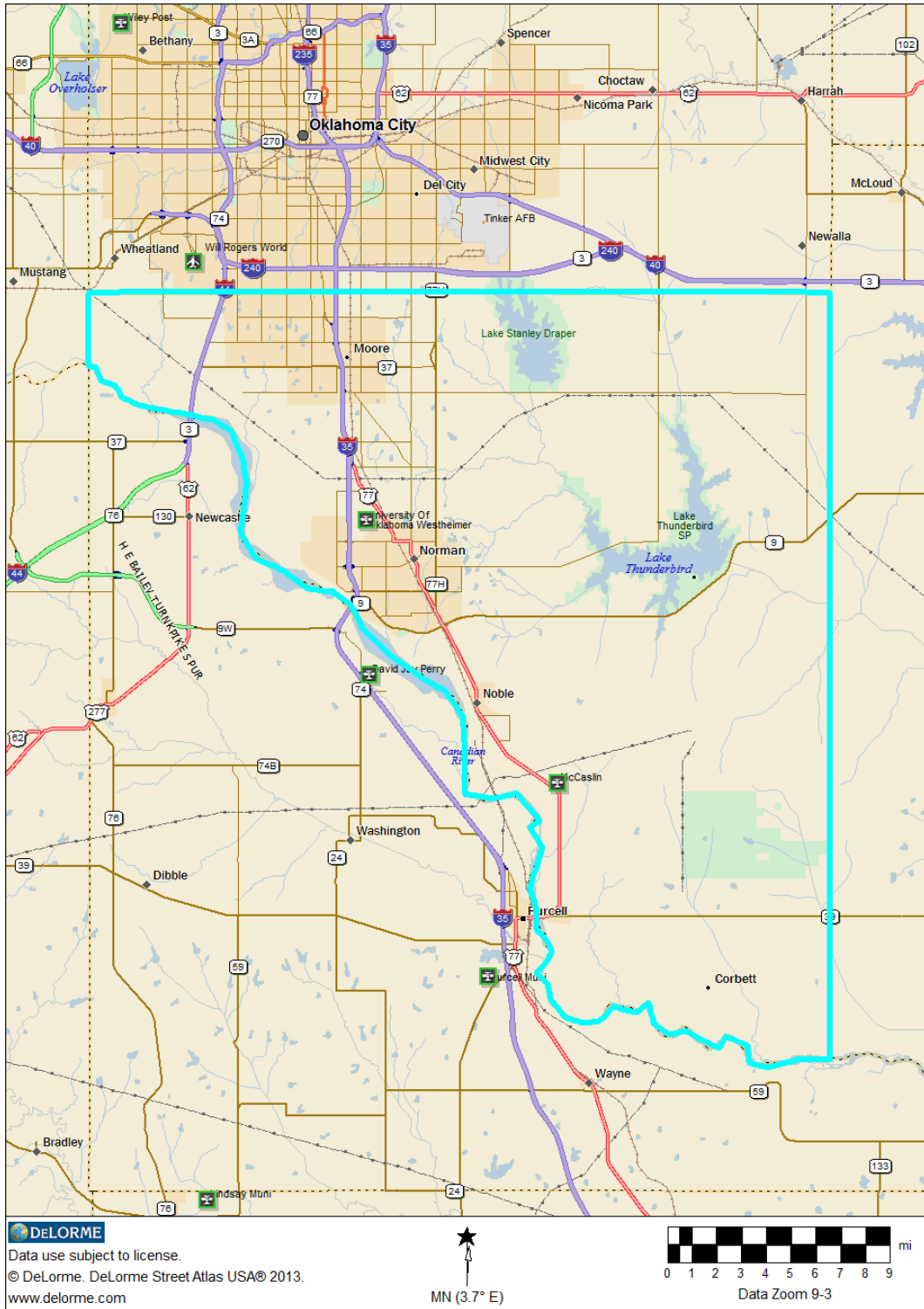
Noble is served by the Noble Public Schools which operates one high school, one middle school, one intermediate school, and two elementary schools.

Norman is home to the University of Oklahoma, the largest employer in the area. OU has over 30,000 students with most enrolled at its main Norman campus. Other higher education offerings in and around Cleveland County includes Hillsdale Freewill Baptist College, Moore-Norman Technology Center, Platt College-Moore Campus, and Mid-America Christian University.

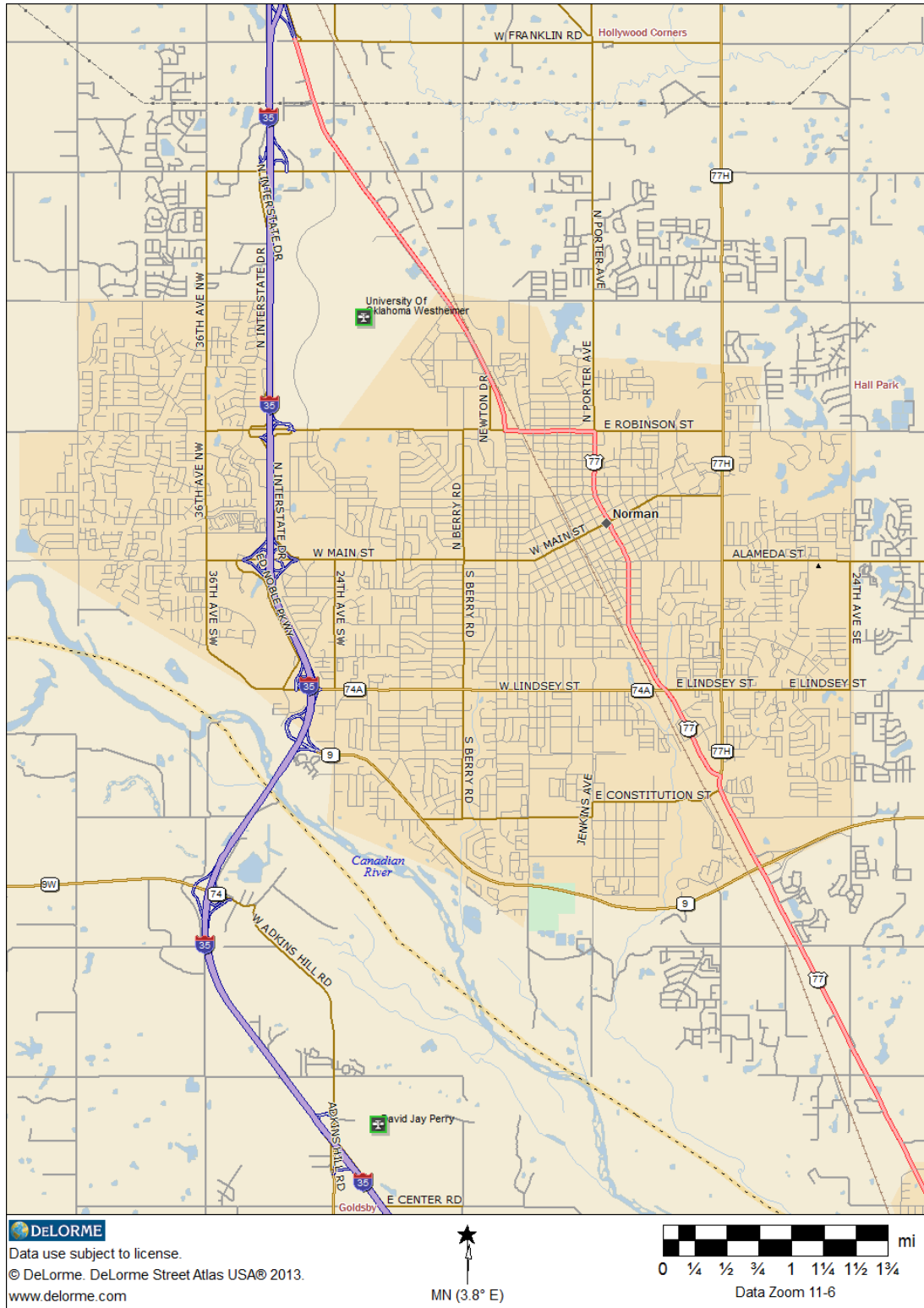
### **Medical Facilities**

County medical services are provided by Norman Regional Health System, Normal Regional health Plex, Moore Medical Center, and Community Hospital. 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 smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

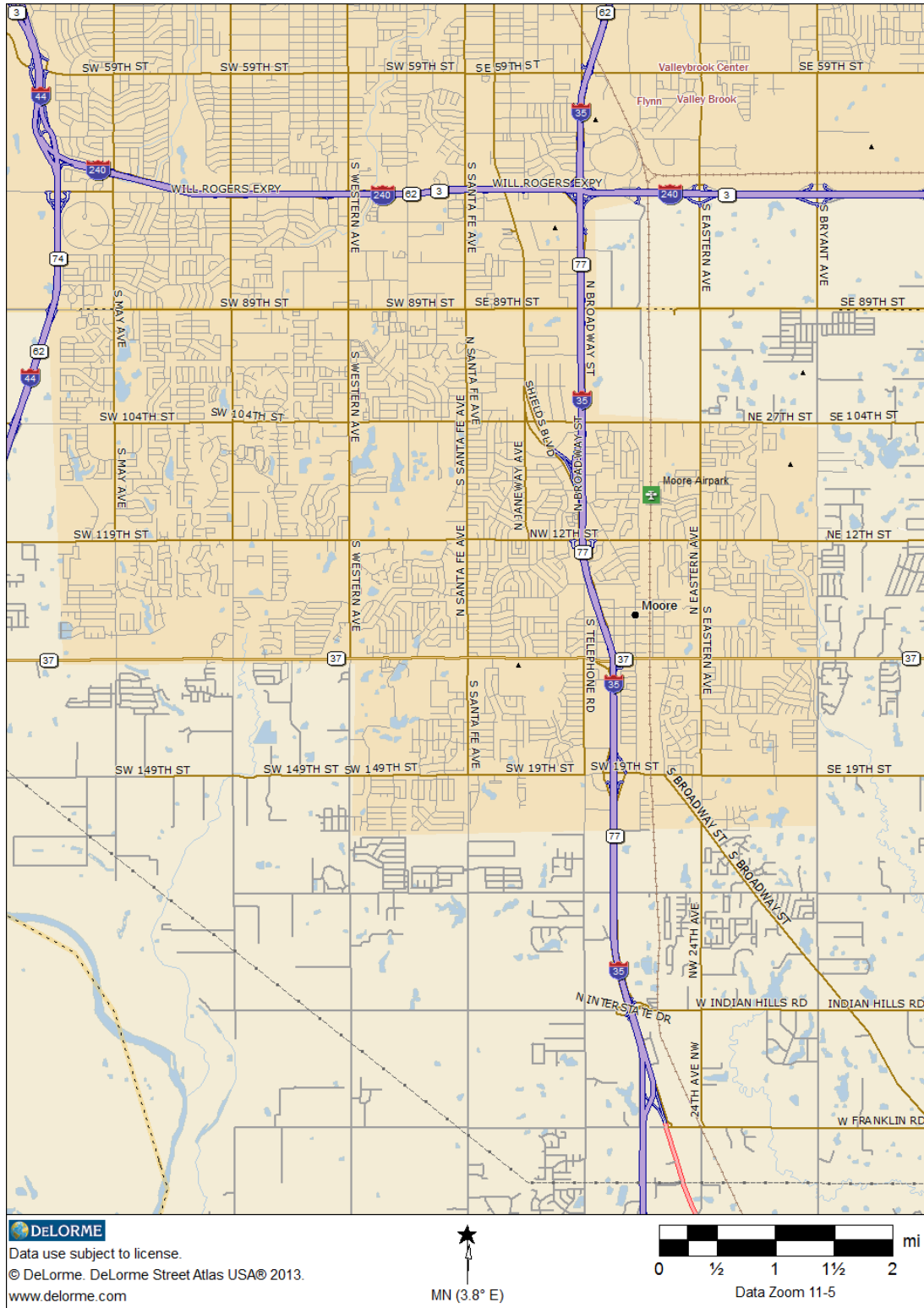
### Cleveland County Area Map



### Norman Area Map



### Moore Area Map



### Noble Area Map





## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Cleveland 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.

<b>Population Levels and Annual Changes</b>							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Norman	95,694	110,925	1.49%	118,498	1.33%	124,991	1.07%
Moore	41,138	55,081	2.96%	59,906	1.69%	64,646	1.53%
Noble	5,260	6,481	2.11%	6,816	1.01%	7,234	1.20%
Cleveland County	208,016	255,755	2.09%	275,156	1.47%	292,665	1.24%
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 Cleveland County was 255,755 persons as of the 2010 Census, a 2.09% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Cleveland County to be 275,156 persons, and projects that the population will show 1.24% annualized growth over the next five years.

The population of Norman was 110,925 persons as of the 2010 Census, a 1.49% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Norman to be 118,498 persons, and projects that the population will show 1.07% annualized growth over the next five years.

The population of Moore was 55,081 persons as of the 2010 Census, a 2.96% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Moore to be 59,906 persons, and projects that the population will show 1.53% annualized growth over the next five years.

The population of Noble was 6,481 persons as of the 2010 Census, a 2.11% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Noble to be 6,816 persons, and projects that the population will show 1.20% annualized growth over the next five years.

The next table presents data regarding household levels in Cleveland 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.

<b>Households Levels and Annual Changes</b>							
<b>Total Households</b>	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Norman	38,834	44,661	1.41%	48,352	1.60%	51,308	1.19%
Moore	14,848	20,446	3.25%	22,335	1.78%	24,100	1.53%
Noble	1,956	2,429	2.19%	2,574	1.17%	2,741	1.27%
Cleveland County	79,186	98,306	2.19%	106,300	1.58%	113,389	1.30%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Norman	22,560	24,913	1.00%	27,076	1.68%	28,809	1.25%
Moore	11,565	14,984	2.62%	16,297	1.69%	17,593	1.54%
Noble	1,486	1,757	1.69%	1,848	1.02%	1,968	1.27%
Cleveland County	53,833	64,182	1.77%	69,570	1.63%	74,395	1.35%
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, Cleveland County had a total of 98,306 households, representing a 2.19% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Cleveland County to have 106,300 households. This number is expected to experience a 1.30% annualized rate of growth over the next five years.

As of 2010, Norman had a total of 44,661 households, representing a 1.41% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Norman to have 48,352 households. This number is expected to experience a 1.19% annualized rate of growth over the next five years.

As of 2010, Moore had a total of 20,446 households, representing a 3.25% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Moore to have 22,335 households. This number is expected to experience a 1.53% annualized rate of growth over the next five years.

As of 2010, Noble had a total of 2,429 households, representing a 2.19% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Noble to have 2,574 households. This number is expected to experience a 1.27% 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 Cleveland County based on the U.S. Census Bureau's American Community Survey.

<b>2013 Population by Race and Ethnicity</b>								
<b>Single-Classification Race</b>	<b>Norman</b>		<b>Moore</b>		<b>Noble</b>		<b>Cleveland County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	113,743		56,460		6,545		261,047	
White Alone	92,108	80.98%	44,311	78.48%	5,722	87.43%	207,954	79.66%
Black or African American Alone	4,511	3.97%	2,024	3.58%	0	0.00%	11,301	4.33%
Amer. Indian or Alaska Native Alone	4,485	3.94%	2,418	4.28%	370	5.65%	10,690	4.10%
Asian Alone	4,443	3.91%	1,327	2.35%	109	1.67%	10,128	3.88%
Native Hawaiian and Other Pac. Isl. Alone	191	0.17%	26	0.05%	0	0.00%	217	0.08%
Some Other Race Alone	1,278	1.12%	1,282	2.27%	10	0.15%	3,699	1.42%
Two or More Races	6,727	5.91%	5,072	8.98%	334	5.10%	17,058	6.53%
<b>Population by Hispanic or Latino Origin</b>	<b>Norman</b>		<b>Moore</b>		<b>Noble</b>		<b>Cleveland County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	113,743		56,460		6,545		261,047	
Hispanic or Latino	6,602	5.80%	6,722	11.91%	156	2.38%	19,096	7.32%
<i>Hispanic or Latino, White Alone</i>	4,506	68.25%	4,026	59.89%	112	71.79%	12,211	63.95%
<i>Hispanic or Latino, All Other Races</i>	2,096	31.75%	2,696	40.11%	44	28.21%	6,885	36.05%
Not Hispanic or Latino	107,141	94.20%	49,738	88.09%	6,389	97.62%	241,951	92.68%
<i>Not Hispanic or Latino, White Alone</i>	87,602	81.76%	40,285	80.99%	5,610	87.81%	195,743	80.90%
<i>Not Hispanic or Latino, All Other Races</i>	19,539	18.24%	9,453	19.01%	779	12.19%	46,208	19.10%

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

In Cleveland County, racial and ethnic minorities comprise 25.02% of the total population. Within Norman, racial and ethnic minorities represent 22.98% of the population. Within Moore, the percentage is 28.65%, while in Noble the percentage is 14.29%.

### Population by Age

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

<b>Cleveland County Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	255,755		275,156		292,665			
Age 0 - 4	16,812	6.57%	16,536	6.01%	17,212	5.88%	-0.33%	0.80%
Age 5 - 9	16,919	6.62%	17,127	6.22%	17,178	5.87%	0.24%	0.06%
Age 10 - 14	16,101	6.30%	17,501	6.36%	17,854	6.10%	1.68%	0.40%
Age 15 - 17	9,344	3.65%	10,530	3.83%	11,536	3.94%	2.42%	1.84%
Age 18 - 20	16,066	6.28%	15,619	5.68%	15,464	5.28%	-0.56%	-0.20%
Age 21 - 24	20,711	8.10%	22,215	8.07%	19,378	6.62%	1.41%	-2.70%
Age 25 - 34	39,695	15.52%	42,138	15.31%	44,533	15.22%	1.20%	1.11%
Age 35 - 44	32,123	12.56%	35,398	12.86%	40,337	13.78%	1.96%	2.65%
Age 45 - 54	34,199	13.37%	33,538	12.19%	34,136	11.66%	-0.39%	0.35%
Age 55 - 64	27,608	10.79%	31,495	11.45%	33,821	11.56%	2.67%	1.44%
Age 65 - 74	15,384	6.02%	20,050	7.29%	25,258	8.63%	5.44%	4.73%
Age 75 - 84	7,944	3.11%	9,468	3.44%	11,970	4.09%	3.57%	4.80%
Age 85 and over	2,849	1.11%	3,541	1.29%	3,988	1.36%	4.44%	2.41%
<i>Age 55 and over</i>	<i>53,785</i>	<i>21.03%</i>	<i>64,554</i>	<i>23.46%</i>	<i>75,037</i>	<i>25.64%</i>	<i>3.72%</i>	<i>3.06%</i>
<i>Age 62 and over</i>	<i>31,610</i>	<i>12.36%</i>	<i>38,967</i>	<i>14.16%</i>	<i>47,374</i>	<i>16.19%</i>	<i>4.27%</i>	<i>3.98%</i>
<b>Median Age</b>	33.0		34.0		35.8		0.60%	1.04%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Cleveland County is 34.0 years. This compares with the statewide figure of 36.6 years. Approximately 6.01% of the population is below the age of 5, while 14.16% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.98% per year.

<b>Norman Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	110,925		118,498		124,991			
Age 0 - 4	6,444	5.81%	6,360	5.37%	6,600	5.28%	-0.26%	0.74%
Age 5 - 9	6,367	5.74%	6,652	5.61%	6,593	5.27%	0.88%	-0.18%
Age 10 - 14	5,781	5.21%	6,533	5.51%	6,919	5.54%	2.48%	1.15%
Age 15 - 17	3,435	3.10%	4,401	3.71%	4,799	3.84%	5.08%	1.75%
Age 18 - 20	10,748	9.69%	9,488	8.01%	9,175	7.34%	-2.46%	-0.67%
Age 21 - 24	13,474	12.15%	13,015	10.98%	10,928	8.74%	-0.69%	-3.44%
Age 25 - 34	17,298	15.59%	19,533	16.48%	20,651	16.52%	2.46%	1.12%
Age 35 - 44	12,111	10.92%	13,800	11.65%	16,827	13.46%	2.65%	4.05%
Age 45 - 54	13,109	11.82%	12,703	10.72%	12,784	10.23%	-0.63%	0.13%
Age 55 - 64	11,098	10.00%	12,357	10.43%	13,026	10.42%	2.17%	1.06%
Age 65 - 74	6,062	5.46%	8,012	6.76%	10,060	8.05%	5.74%	4.66%
Age 75 - 84	3,529	3.18%	3,928	3.31%	4,786	3.83%	2.17%	4.03%
Age 85 and over	1,469	1.32%	1,716	1.45%	1,843	1.47%	3.16%	1.44%
<i>Age 55 and over</i>	<i>22,158</i>	<i>19.98%</i>	<i>26,013</i>	<i>21.95%</i>	<i>29,715</i>	<i>23.77%</i>	<i>3.26%</i>	<i>2.70%</i>
<i>Age 62 and over</i>	<i>12,920</i>	<i>11.65%</i>	<i>15,647</i>	<i>13.20%</i>	<i>18,754</i>	<i>15.00%</i>	<i>3.90%</i>	<i>3.69%</i>
<b>Median Age</b>	30.3		31.6		33.5		0.84%	1.17%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Norman is 31.6 years. This compares with the statewide figure of 36.6 years. Approximately 5.37% of the population is below the age of 5, while 13.20% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 3.69% per year.

<b>Moore Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	55,081		59,906		64,646			
Age 0 - 4	4,678	8.49%	4,468	7.46%	4,659	7.21%	-0.91%	0.84%
Age 5 - 9	4,368	7.93%	4,542	7.58%	4,610	7.13%	0.78%	0.30%
Age 10 - 14	4,030	7.32%	4,487	7.49%	4,713	7.29%	2.17%	0.99%
Age 15 - 17	2,188	3.97%	2,362	3.94%	2,710	4.19%	1.54%	2.79%
Age 18 - 20	2,077	3.77%	2,311	3.86%	2,458	3.80%	2.16%	1.24%
Age 21 - 24	3,047	5.53%	3,383	5.65%	3,135	4.85%	2.11%	-1.51%
Age 25 - 34	10,086	18.31%	10,170	16.98%	9,781	15.13%	0.17%	-0.78%
Age 35 - 44	7,405	13.44%	8,671	14.47%	10,215	15.80%	3.21%	3.33%
Age 45 - 54	7,011	12.73%	7,209	12.03%	7,810	12.08%	0.56%	1.61%
Age 55 - 64	5,334	9.68%	6,196	10.34%	6,800	10.52%	3.04%	1.88%
Age 65 - 74	3,033	5.51%	3,778	6.31%	4,802	7.43%	4.49%	4.91%
Age 75 - 84	1,433	2.60%	1,781	2.97%	2,322	3.59%	4.44%	5.45%
Age 85 and over	391	0.71%	548	0.91%	631	0.98%	6.98%	2.86%
<i>Age 55 and over</i>	<i>10,191</i>	<i>18.50%</i>	<i>12,303</i>	<i>20.54%</i>	<i>14,555</i>	<i>22.51%</i>	<i>3.84%</i>	<i>3.42%</i>
<i>Age 62 and over</i>	<i>6,066</i>	<i>11.01%</i>	<i>7,418</i>	<i>12.38%</i>	<i>9,164</i>	<i>14.18%</i>	<i>4.11%</i>	<i>4.32%</i>
<b>Median Age</b>	32.1		33.3		35.3		0.74%	1.17%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Moore is 33.3 years. This compares with the statewide figure of 36.6 years. Approximately 7.46% of the population is below the age of 5, while 12.38% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 4.32% per year.

<b>Noble Population By Age</b>								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
<b>Population by Age</b>	6,481		6,816		7,234			
Age 0 - 4	493	7.61%	486	7.13%	507	7.01%	-0.29%	0.85%
Age 5 - 9	520	8.02%	495	7.26%	498	6.88%	-0.98%	0.12%
Age 10 - 14	535	8.25%	537	7.88%	511	7.06%	0.07%	-0.99%
Age 15 - 17	261	4.03%	296	4.34%	323	4.47%	2.55%	1.76%
Age 18 - 20	196	3.02%	272	3.99%	288	3.98%	6.77%	1.15%
Age 21 - 24	295	4.55%	349	5.12%	390	5.39%	3.42%	2.25%
Age 25 - 34	884	13.64%	859	12.60%	857	11.85%	-0.57%	-0.05%
Age 35 - 44	887	13.69%	886	13.00%	976	13.49%	-0.02%	1.95%
Age 45 - 54	905	13.96%	909	13.34%	917	12.68%	0.09%	0.18%
Age 55 - 64	681	10.51%	759	11.14%	857	11.85%	2.19%	2.46%
Age 65 - 74	463	7.14%	543	7.97%	610	8.43%	3.24%	2.35%
Age 75 - 84	262	4.04%	303	4.45%	364	5.03%	2.95%	3.74%
Age 85 and over	99	1.53%	122	1.79%	136	1.88%	4.27%	2.20%
<i>Age 55 and over</i>	<i>1,505</i>	<i>23.22%</i>	<i>1,727</i>	<i>25.34%</i>	<i>1,967</i>	<i>27.19%</i>	<i>2.79%</i>	<i>2.64%</i>
<i>Age 62 and over</i>	<i>929</i>	<i>14.34%</i>	<i>1,074</i>	<i>15.75%</i>	<i>1,231</i>	<i>17.02%</i>	<i>2.93%</i>	<i>2.77%</i>
<b>Median Age</b>	35.6		36.3		37.5		0.39%	0.65%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Noble is 36.3 years. This compares with the statewide figure of 36.6 years. Approximately 7.13% of the population is below the age of 5, while 15.75% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.77% per year.

### Families by Presence of Children

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

<b>2013 Family Type by Presence of Children Under 18 Years</b>								
	Norman		Moore		Noble		Cleveland County	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families:	25,028		14,982		1,739		64,188	
Married-Couple Family:	18,639	74.47%	11,207	74.80%	1,093	62.85%	49,207	76.66%
With Children Under 18 Years	7,646	30.55%	5,200	34.71%	320	18.40%	20,676	32.21%
No Children Under 18 Years	10,993	43.92%	6,007	40.09%	773	44.45%	28,531	44.45%
Other Family:	6,389	25.53%	3,775	25.20%	646	37.15%	14,981	23.34%
Male Householder, No Wife Present	2,037	8.14%	1,096	7.32%	136	7.82%	4,589	7.15%
With Children Under 18 Years	912	3.64%	694	4.63%	34	1.96%	2,394	3.73%
No Children Under 18 Years	1,125	4.49%	402	2.68%	102	5.87%	2,195	3.42%
Female Householder, No Husband Present	4,352	17.39%	2,679	17.88%	510	29.33%	10,392	16.19%
With Children Under 18 Years	2,737	10.94%	1,560	10.41%	393	22.60%	6,177	9.62%
No Children Under 18 Years	1,615	6.45%	1,119	7.47%	117	6.73%	4,215	6.57%
Total Single Parent Families	3,649		2,254		427		8,571	
Male Householder	912	24.99%	694	30.79%	34	7.96%	2,394	27.93%
Female Householder	2,737	75.01%	1,560	69.21%	393	92.04%	6,177	72.07%

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

As shown, within Cleveland County, among all families 13.35% are single-parent families, while in Norman, the percentage is 14.58%. In Moore the percentage of single-parent families is 15.04%, while in Noble the percentage is 24.55%.

### Population by Presence of Disabilities

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

<b>2013 Age by Number of Disabilities</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	112,561		55,708		6,470		255,432		3,702,515	
Under 18 Years:	22,719		15,124		2,067		59,502		933,738	
With One Type of Disability	547	2.41%	376	2.49%	93	4.50%	1,645	2.76%	33,744	3.61%
With Two or More Disabilities	288	1.27%	152	1.01%	0	0.00%	610	1.03%	11,082	1.19%
No Disabilities	21,884	96.32%	14,596	96.51%	1,974	95.50%	57,247	96.21%	888,912	95.20%
18 to 64 Years:	77,994		35,662		3,648		169,001		2,265,702	
With One Type of Disability	4,558	5.84%	2,221	6.23%	455	12.47%	10,244	6.06%	169,697	7.49%
With Two or More Disabilities	3,389	4.35%	1,852	5.19%	295	8.09%	7,927	4.69%	149,960	6.62%
No Disabilities	70,047	89.81%	31,589	88.58%	2,898	79.44%	150,830	89.25%	1,946,045	85.89%
65 Years and Over:	11,848		4,922		755		26,929		503,075	
With One Type of Disability	2,234	18.86%	748	15.20%	183	24.24%	5,306	19.70%	95,633	19.01%
With Two or More Disabilities	2,327	19.64%	1,312	26.66%	196	25.96%	5,718	21.23%	117,044	23.27%
No Disabilities	7,287	61.50%	2,862	58.15%	376	49.80%	15,905	59.06%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>13,343</b>	<b>11.85%</b>	<b>6,661</b>	<b>11.96%</b>	<b>1,222</b>	<b>18.89%</b>	<b>31,450</b>	<b>12.31%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Cleveland County, 12.31% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Norman the percentage is 11.85%. In Moore the percentage is 11.96%, while in Noble the percentage is 18.89%.

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

<b>2013 Population by Veteran and Disability Status</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	83,617		40,447		4,403		189,382		2,738,788	
Veteran:	8,150	9.75%	4,716	11.66%	443	10.06%	21,243	11.22%	305,899	11.17%
With a Disability	2,445	30.00%	1,116	23.66%	307	69.30%	5,951	28.01%	100,518	32.86%
No Disability	5,705	70.00%	3,600	76.34%	136	30.70%	15,292	71.99%	205,381	67.14%
Non-veteran:	75,467	90.25%	35,731	88.34%	3,960	89.94%	168,139	88.78%	2,432,889	88.83%
With a Disability	9,890	13.11%	5,012	14.03%	822	20.76%	23,054	13.71%	430,610	17.70%
No Disability	65,577	86.89%	30,719	85.97%	3,138	79.24%	145,085	86.29%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Cleveland County, the Census Bureau estimates there are 21,243 veterans, 28.01% of which have one or more disabilities (compared with 32.86% at a statewide level). In Norman, there are an estimated 8,150 veterans, 30.00% of which are estimated to have a disability. Within Moore the number of veterans is estimated to be 4,716 (23.66% with a disability), and within Noble there are an estimated 443 veterans, 69.30% with one or more disabilities.



## Group Quarters Population

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

<b>2010 Group Quarters Population</b>								
	<b>Norman</b>		<b>Moore</b>		<b>Noble</b>		<b>Cleveland County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	110,925		55,081		6,481		255,755	
Group Quarters Population	6,757	6.09%	309	0.56%	96	1.48%	10,561	4.13%
Institutionalized Population	1,124	1.01%	179	0.32%	96	1.48%	4,587	1.79%
Correctional facilities for adults	280	0.25%	0	0.00%	0	0.00%	3,164	1.24%
Juvenile facilities	108	0.10%	0	0.00%	0	0.00%	161	0.06%
Nursing facilities/Skilled-nursing facilities	566	0.51%	179	0.32%	96	1.48%	1,092	0.43%
Other institutional facilities	170	0.15%	0	0.00%	0	0.00%	170	0.07%
Noninstitutionalized population	5,633	5.08%	130	0.24%	0	0.00%	5,974	2.34%
College/University student housing	5469	4.93%	94	0.17%	0	0.00%	5737	2.24%
Military quarters	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	164	0.15%	36	0.07%	0	0.00%	237	0.09%

Source: 2010 Decennial Census, Table P42

The percentage of the Cleveland County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is due to the student population of the University of Oklahoma, as well as inmates at the Lexington Assessment and Reception Center and Joseph Harp Correctional Center in Lexington.

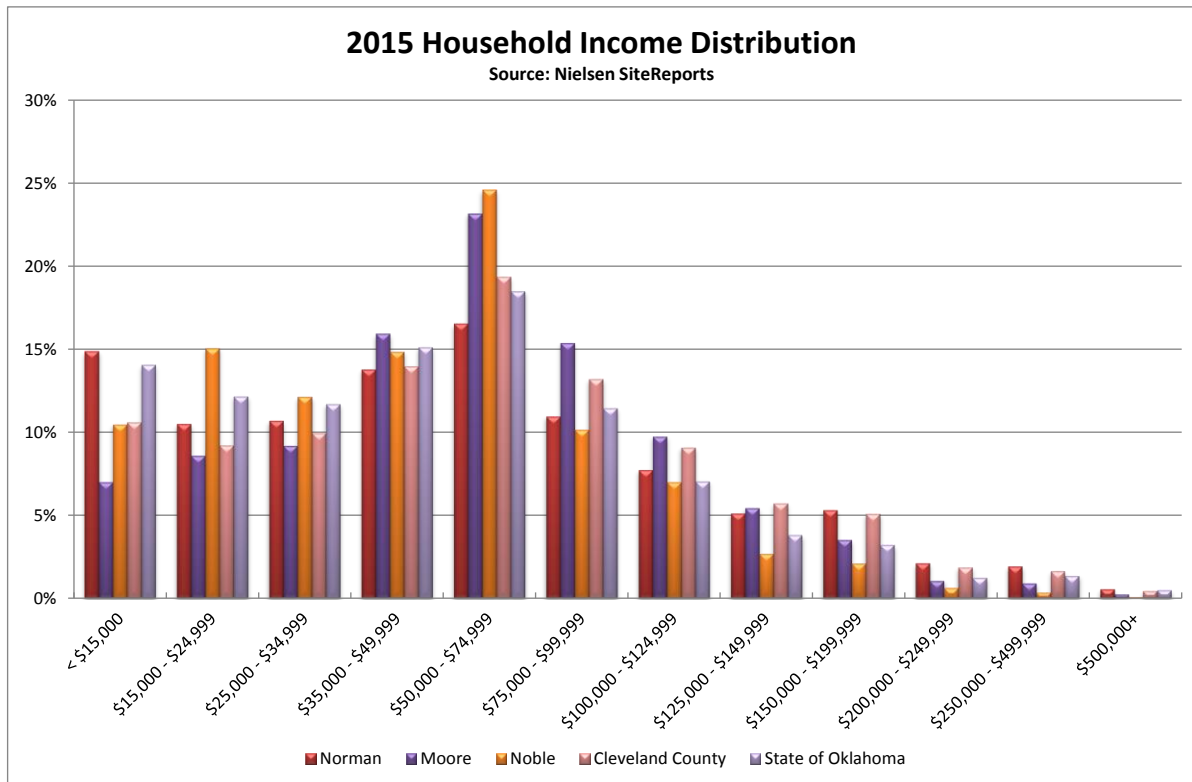
## Household Income Levels

Data in the following chart shows the distribution of household income in Cleveland 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.

<b>2015 Household Income Distribution</b>										
	<b>Norman</b>		<b>Moore</b>		<b>Noble</b>		<b>Cleveland County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	48,352		22,335		2,574		106,300		1,520,327	
< \$15,000	7,190	14.87%	1,560	6.98%	269	10.45%	11,262	10.59%	213,623	14.05%
\$15,000 - \$24,999	5,073	10.49%	1,915	8.57%	387	15.03%	9,781	9.20%	184,613	12.14%
\$25,000 - \$34,999	5,163	10.68%	2,048	9.17%	312	12.12%	10,564	9.94%	177,481	11.67%
\$35,000 - \$49,999	6,655	13.76%	3,557	15.93%	382	14.84%	14,831	13.95%	229,628	15.10%
\$50,000 - \$74,999	7,991	16.53%	5,172	23.16%	633	24.59%	20,562	19.34%	280,845	18.47%
\$75,000 - \$99,999	5,292	10.94%	3,431	15.36%	261	10.14%	14,027	13.20%	173,963	11.44%
\$100,000 - \$124,999	3,734	7.72%	2,171	9.72%	180	6.99%	9,630	9.06%	106,912	7.03%
\$125,000 - \$149,999	2,470	5.11%	1,211	5.42%	69	2.68%	6,067	5.71%	57,804	3.80%
\$150,000 - \$199,999	2,568	5.31%	784	3.51%	54	2.10%	5,395	5.08%	48,856	3.21%
\$200,000 - \$249,999	1,023	2.12%	235	1.05%	16	0.62%	1,978	1.86%	18,661	1.23%
\$250,000 - \$499,999	926	1.92%	199	0.89%	9	0.35%	1,736	1.63%	20,487	1.35%
\$500,000+	267	0.55%	52	0.23%	2	0.08%	467	0.44%	7,454	0.49%
<b>Median Household Income</b>	\$50,297		\$60,090		\$47,526		\$58,161		\$47,049	
<b>Average Household Income</b>	\$70,935		\$70,594		\$56,181		\$73,837		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Cleveland County is estimated to be \$58,161 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Norman, median household income is estimated to be \$50,297. In Moore the estimate is \$60,090, while in Noble the estimate is \$47,526. The income distribution can be better visualized by the following chart.



**Household Income Trend**

Next we examine the long-term growth of incomes in Cleveland 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
Norman	\$36,713	\$50,297	1.99%	2.40%	-0.41%
Moore	\$43,409	\$60,090	2.05%	2.40%	-0.35%
Noble	\$35,250	\$47,526	1.89%	2.40%	-0.51%
Cleveland County	\$41,846	\$58,161	2.08%	2.40%	-0.32%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Cleveland County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is



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

### Poverty Rates

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

	Poverty Rates		Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	2000 Census	2013 ACS		Male Householder	Female Householder
Norman	15.05%	17.76%	271	22.37%	40.30%
Moore	7.60%	11.22%	362	6.77%	29.81%
Noble	6.53%	11.19%	466	0.00%	38.68%
Cleveland County	10.58%	12.87%	229	13.45%	34.40%
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 Cleveland County is estimated to be 12.87% by the American Community Survey. This is an increase of 229 basis points since the 2000 Census. Within Norman, the poverty rate is estimated to be 17.76%. Within Moore, the rate is estimated to be 11.22%, while the poverty rate in Noble is estimated to be 11.19%. 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 Cleveland County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

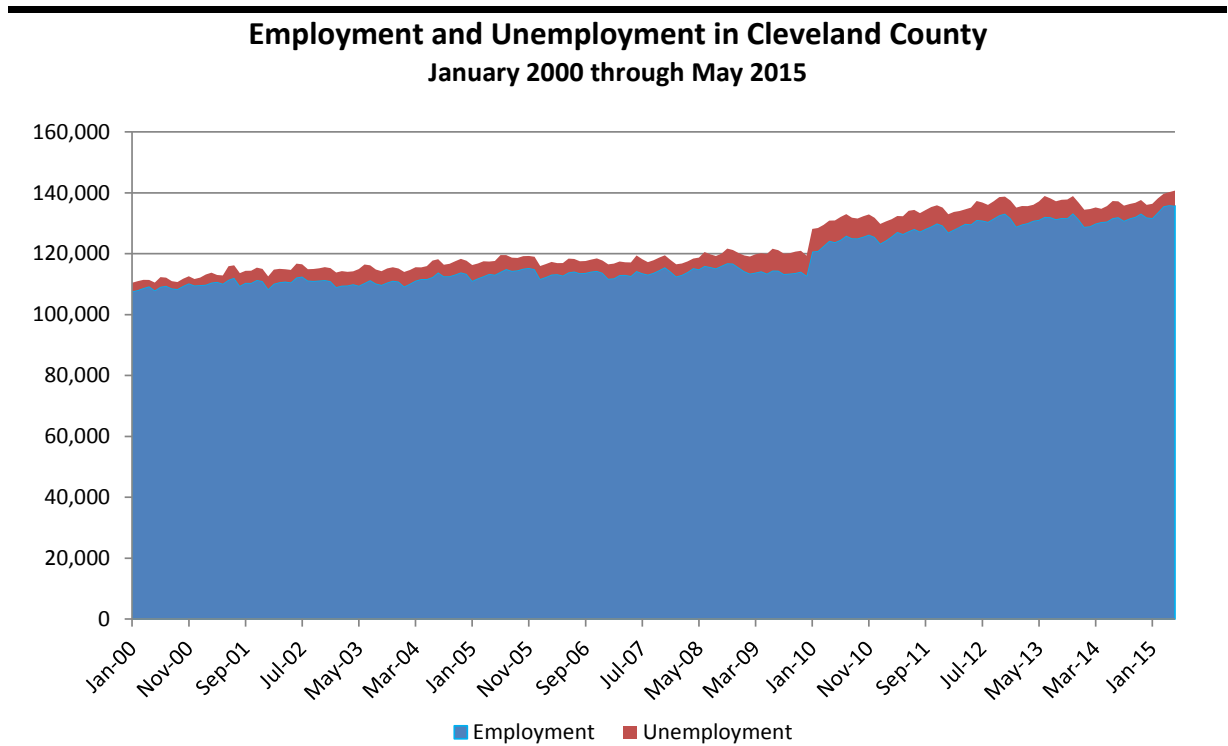
<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Cleveland County	123,808	135,742	1.86%	5.4%	3.6%	-180
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	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 Cleveland County was 135,742 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.86% per year. The unemployment rate in May was 3.6%, a decrease of -180 basis points from May 2010, which was 5.4%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Cleveland County has outperformed both the state and nation in these statistics.

### Employment Level Trends

The following chart shows total employment and unemployment levels in Cleveland 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*

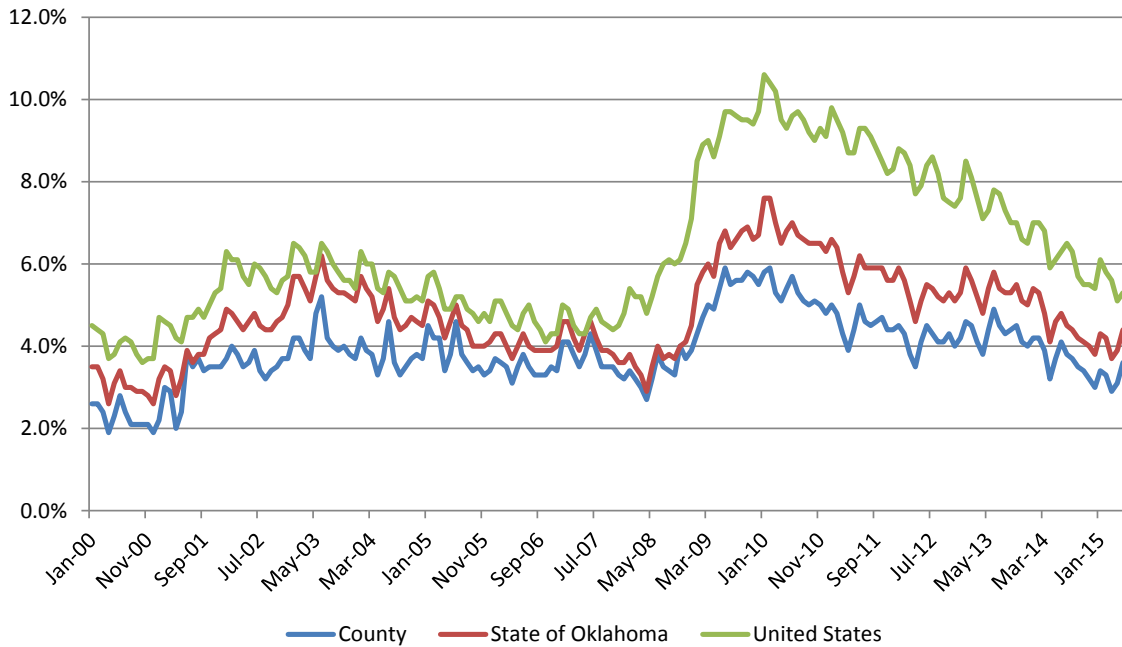
As shown, total employment levels have generally trended upward from 2000 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 135,742 persons. The number of unemployed persons in May 2015 was 5,004, out of a total labor force of 140,746 persons.

### Unemployment Rate Trends

The next chart shows historic unemployment rates for Cleveland 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 Cleveland 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 Cleveland County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 3.6%. On the whole, unemployment rates in Cleveland County track very well with statewide figures but are typically below the state. Compared with the United States, unemployment rates in Cleveland 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 Cleveland 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.

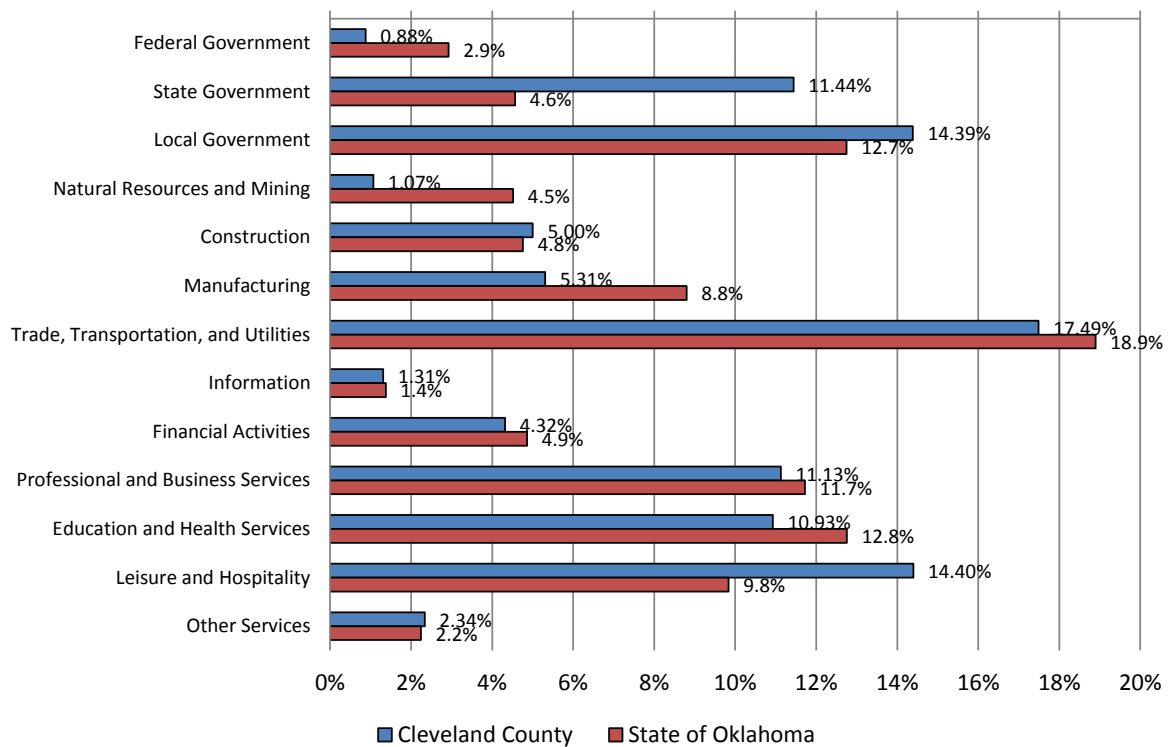


**Employees and Wages by Supersector - 2014**

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	20	697	0.88%	\$75,964	0.44
State Government	22	9,073	11.44%	\$50,862	3.44
Local Government	64	11,411	14.39%	\$41,897	1.43
Natural Resources and Mining	124	850	1.07%	\$68,586	0.71
Construction	577	3,969	5.00%	\$42,289	1.12
Manufacturing	148	4,212	5.31%	\$48,955	0.60
Trade, Transportation, and Utilities	997	13,869	17.49%	\$31,110	0.92
Information	67	1,041	1.31%	\$46,973	0.66
Financial Activities	616	3,424	4.32%	\$43,259	0.77
Professional and Business Services	1,039	8,826	11.13%	\$43,761	0.80
Education and Health Services	748	8,669	10.93%	\$35,127	0.73
Leisure and Hospitality	526	11,419	14.40%	\$14,818	1.34
Other Services	314	1,853	2.34%	\$29,547	0.75
<b>Total</b>	<b>5,259</b>	<b>79,312</b>		<b>\$37,422</b>	<b>1.00</b>

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

**Employment Sectors - 2014**



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

Among private employers, the largest percentage of persons (17.49%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$31,110 per year. The industry





with the highest annual pay is Natural Resources and Mining, with average annual pay of \$68,586 per year.

The rightmost column of the previous table provides location quotients for each industry for Cleveland 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 (Cleveland 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 Cleveland County, among all industries the largest location quotient is in State Government, with a quotient of 3.44 (this sector includes employment at the University of Oklahoma). Among private employers, the largest is Leisure and Hospitality, with a quotient of 1.34.

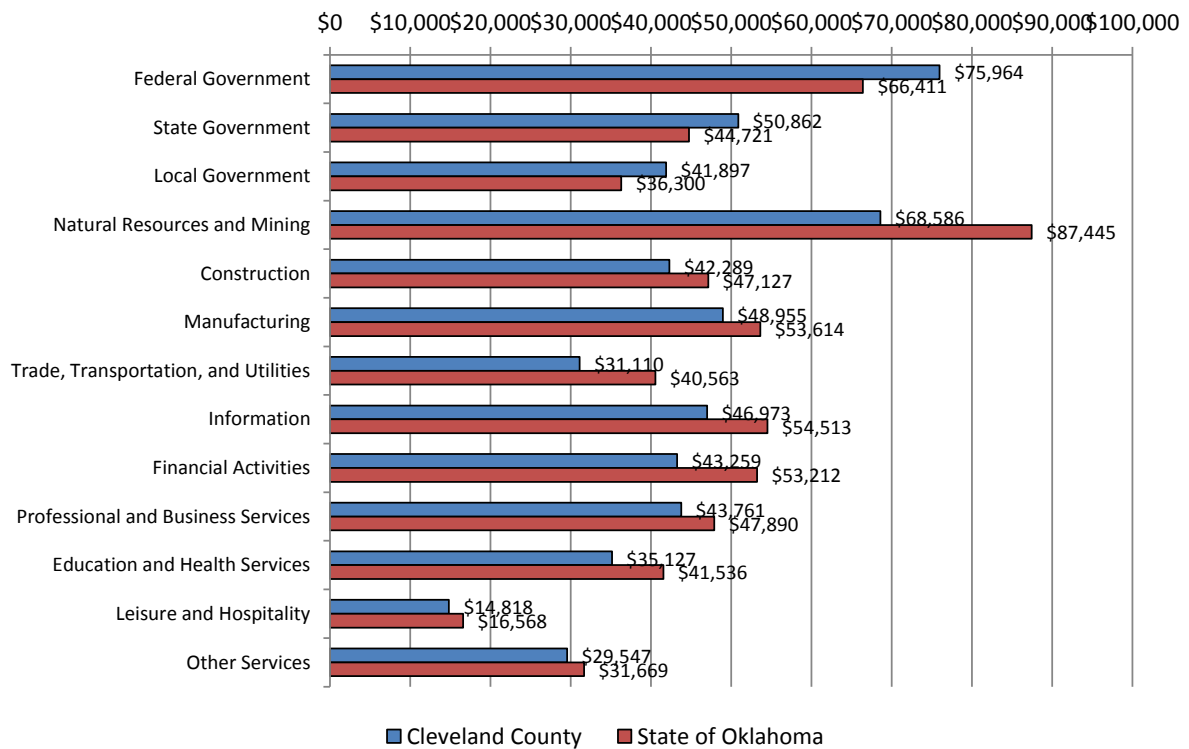
The next table presents average annual pay in Cleveland County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Cleveland County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$75,964	\$66,411	\$75,784	114.4%	100.2%
State Government	\$50,862	\$44,721	\$54,184	113.7%	93.9%
Local Government	\$41,897	\$36,300	\$46,146	115.4%	90.8%
Natural Resources and Mining	\$68,586	\$87,445	\$59,666	78.4%	114.9%
Construction	\$42,289	\$47,127	\$55,041	89.7%	76.8%
Manufacturing	\$48,955	\$53,614	\$62,977	91.3%	77.7%
Trade, Transportation, and Utilities	\$31,110	\$40,563	\$42,988	76.7%	72.4%
Information	\$46,973	\$54,513	\$90,804	86.2%	51.7%
Financial Activities	\$43,259	\$53,212	\$85,261	81.3%	50.7%
Professional and Business Services	\$43,761	\$47,890	\$66,657	91.4%	65.7%
Education and Health Services	\$35,127	\$41,536	\$45,951	84.6%	76.4%
Leisure and Hospitality	\$14,818	\$16,568	\$20,993	89.4%	70.6%
Other Services	\$29,547	\$31,669	\$33,935	93.3%	87.1%
<b>Total</b>	<b>\$37,422</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>85.5%</b>	<b>72.9%</b>

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, Cleveland County has higher average wages in local, state and federal government, and lower average wages in each of the other employment sectors.

### Working Families

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

<b>Families by Employment Status and Presence of Children</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Families</b>	<b>25,028</b>		<b>14,982</b>		<b>1,739</b>		<b>64,188</b>		<b>961,468</b>	
With Children <18 Years:	11,295	45.13%	7,454	49.75%	747	42.96%	29,247	45.56%	425,517	44.26%
Married Couple:	7,646	67.69%	5,200	69.76%	320	42.84%	20,676	70.69%	281,418	66.14%
Both Parents Employed	4,513	59.02%	3,442	66.19%	229	71.56%	13,244	64.05%	166,700	59.24%
One Parent Employed	2,937	38.41%	1,632	31.38%	87	27.19%	7,035	34.02%	104,817	37.25%
Neither Parent Employed	196	2.56%	126	2.42%	4	1.25%	397	1.92%	9,901	3.52%
Other Family:	3,649	32.31%	2,254	30.24%	427	57.16%	8,571	29.31%	144,099	33.86%
Male Householder:	912	24.99%	694	30.79%	34	7.96%	2,394	27.93%	36,996	25.67%
Employed	818	89.69%	647	93.23%	34	100.00%	2,141	89.43%	31,044	83.91%
Not Employed	94	10.31%	47	6.77%	0	0.00%	253	10.57%	5,952	16.09%
Female Householder:	2,737	75.01%	1,560	69.21%	393	92.04%	6,177	72.07%	107,103	74.33%
Employed	2,027	74.06%	1,144	73.33%	232	59.03%	4,578	74.11%	75,631	70.62%
Not Employed	710	25.94%	416	26.67%	161	40.97%	1,599	25.89%	31,472	29.38%
Without Children <18 Years:	13,733	54.87%	7,528	50.25%	992	57.04%	34,941	54.44%	535,951	55.74%
Married Couple:	10,993	80.05%	6,007	79.80%	773	77.92%	28,531	81.65%	431,868	80.58%
Both Spouses Employed	4,854	44.16%	2,889	48.09%	278	35.96%	12,649	44.33%	167,589	38.81%
One Spouse Employed	3,615	32.88%	1,912	31.83%	258	33.38%	9,416	33.00%	138,214	32.00%
Neither Spouse Employed	2,524	22.96%	1,206	20.08%	237	30.66%	6,466	22.66%	126,065	29.19%
Other Family:	2,740	19.95%	1,521	20.20%	219	22.08%	6,410	18.35%	104,083	19.42%
Male Householder:	1,125	44.57%	402	33.33%	102	43.04%	2,195	33.95%	32,243	25.58%
Employed	881	78.31%	288	71.64%	49	48.04%	1,636	74.53%	19,437	60.28%
Not Employed	244	21.69%	114	28.36%	53	51.96%	559	25.47%	12,806	39.72%
Female Householder:	1,615	58.94%	1,119	73.57%	117	53.42%	4,215	65.76%	71,840	69.02%
Employed	662	40.99%	641	57.28%	93	79.49%	2,417	57.34%	36,601	50.95%
Not Employed	953	59.01%	478	42.72%	24	20.51%	1,798	42.66%	35,239	49.05%
<i>Total Working Families:</i>	<i>20,307</i>	<i>81.14%</i>	<i>12,595</i>	<i>84.07%</i>	<i>1,260</i>	<i>72.46%</i>	<i>53,116</i>	<i>82.75%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>10,295</i>	<i>50.70%</i>	<i>6,865</i>	<i>54.51%</i>	<i>582</i>	<i>46.19%</i>	<i>26,998</i>	<i>50.83%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>10,012</i>	<i>49.30%</i>	<i>5,730</i>	<i>45.49%</i>	<i>678</i>	<i>53.81%</i>	<i>26,118</i>	<i>49.17%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Cleveland County, there are 53,116 working families, 50.83% 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 Cleveland County area are presented in the following table, as reported by the Norman Economic Development Coalition.

<b>Major Employers in Cleveland County</b>	
<b>Company</b>	<b>No. Employees</b>
The University of Oklahoma	12,446
Norman Regional Hospital	2,950
Norman Public Schools	1,951
Riverwind Casinos	963
Johnson Controls	950
Walmart Supercenters	950
City of Norman	834
Hitachi	440
National Oceanic & Atmospheric Administration (NOAA)	400
U.S. Postal Service - NCED	350
SuperTarget	380
Oklahoma Veterans Center	350
Griffin Memorial Hospital	337
SYSCO Foods	320
SITEL	310
Moore-Norman Technology Center	240
AT&T	225
Astellas Technologies	200
Chickasaw Nation Industries	163
Power Cost, Inc.	154
MSCI	123

*Source: Norman Economic Development Coalition*

As shown, the largest single employer in the area is the University of Oklahoma by far, though there is a large number of other employers in a variety of industries such as health care, gaming, education, retail, manufacturing, and several major federal agencies (including the NOAA's National Severe Storm Laboratory).

## Commuting Patterns

### Travel Time to Work

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

**Workers 16 Years and Over by Commuting Time to Work**

	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>53,632</b>		<b>27,245</b>		<b>2,716</b>		<b>123,620</b>		<b>1,613,364</b>	
Less than 15 minutes	21,531	40.15%	6,628	24.33%	879	32.36%	37,682	30.48%	581,194	36.02%
15 to 30 minutes	17,060	31.81%	12,936	47.48%	954	35.13%	48,952	39.60%	625,885	38.79%
30 to 45 minutes	9,765	18.21%	5,605	20.57%	482	17.75%	25,077	20.29%	260,192	16.13%
45 to 60 minutes	3,133	5.84%	1,036	3.80%	282	10.38%	6,791	5.49%	74,625	4.63%
60 or more minutes	2,143	4.00%	1,040	3.82%	119	4.38%	5,118	4.14%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Cleveland County, the largest percentage of workers (39.60%) travel 15 to 30 minutes to work. Although Cleveland County has an active labor market, many of its residents commute to Oklahoma City for work.

**Means of Transportation**

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

**Workers 16 Years and Over by Means of Transportation to Work**

	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>55,531</b>		<b>27,867</b>		<b>2,745</b>		<b>127,162</b>		<b>1,673,026</b>	
Car, Truck or Van:	49,520	89.18%	26,922	96.61%	2,716	98.94%	118,514	93.20%	1,551,461	92.73%
<i>Drove Alone</i>	44,570	90.00%	24,105	89.54%	2,497	91.94%	106,768	90.09%	1,373,407	88.52%
<i>Carpooled</i>	4,950	10.00%	2,817	10.46%	219	8.06%	11,746	9.91%	178,054	11.48%
Public Transportation	525	0.95%	53	0.19%	0	0.00%	623	0.49%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	0	0.00%	0	0.00%	984	0.06%
Motorcycle	144	0.26%	119	0.43%	0	0.00%	377	0.30%	3,757	0.22%
Bicycle	764	1.38%	19	0.07%	0	0.00%	792	0.62%	4,227	0.25%
Walked	2,046	3.68%	88	0.32%	0	0.00%	2,302	1.81%	30,401	1.82%
Other Means	633	1.14%	44	0.16%	0	0.00%	1,012	0.80%	14,442	0.86%
Worked at Home	1,899	3.42%	622	2.23%	29	1.06%	3,542	2.79%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Cleveland 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 Cleveland County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

<b>Total Housing Units</b>					
	2000	2010	Annual	2015	Annual
	Census	Census	Change	Estimate	Change
Norman	41,547	47,965	1.45%	51,699	1.51%
Moore	15,801	21,444	3.10%	23,370	1.74%
Noble	2,134	2,602	2.00%	2,765	1.22%
Cleveland County	84,844	104,821	2.14%	112,937	1.50%
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 Cleveland County grew by 1.50% per year, to a total of 112,937 housing units in 2015. In terms of new housing unit construction, Cleveland County outpaced Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>49,679</b>		<b>22,066</b>		<b>2,398</b>		<b>105,998</b>		<b>1,669,828</b>	
1 Unit, Detached	31,080	62.56%	19,018	86.19%	1,978	82.49%	74,887	70.65%	1,219,987	73.06%
1 Unit, Attached	1,847	3.72%	292	1.32%	81	3.38%	2,738	2.58%	34,434	2.06%
Duplex Units	1,686	3.39%	431	1.95%	62	2.59%	2,456	2.32%	34,207	2.05%
3-4 Units	2,571	5.18%	375	1.70%	23	0.96%	3,529	3.33%	42,069	2.52%
5-9 Units	3,543	7.13%	664	3.01%	84	3.50%	5,336	5.03%	59,977	3.59%
10-19 Units	4,368	8.79%	838	3.80%	40	1.67%	6,372	6.01%	57,594	3.45%
20-49 Units	1,019	2.05%	48	0.22%	11	0.46%	1,308	1.23%	29,602	1.77%
50 or More Units	1,343	2.70%	142	0.64%	10	0.42%	2,193	2.07%	30,240	1.81%
Mobile Homes	2,196	4.42%	258	1.17%	109	4.55%	7,136	6.73%	159,559	9.56%
Boat, RV, Van, etc.	26	0.05%	0	0.00%	0	0.00%	43	0.04%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>14,530</b>	<b>29.25%</b>	<b>2,498</b>	<b>11.32%</b>	<b>230</b>	<b>9.59%</b>	<b>21,194</b>	<b>19.99%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Cleveland County, 70.65% of housing units are single-family, detached. 19.99% of housing units are multifamily in structure (two or more units per building), while 6.77% of housing units comprise mobile homes, RVs, etc.

Within Norman, 62.56% of housing units are single-family, detached. 29.25% of housing units are multifamily in structure, while 4.47% of housing units comprise mobile homes, RVs, etc.

Within Moore, 86.19% of housing units are single-family, detached. 11.32% of housing units are multifamily in structure, while 1.17% of housing units comprise mobile homes, RVs, etc.

Within Noble, 82.49% of housing units are single-family, detached. 9.59% of housing units are multifamily in structure, while 4.55% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

<b>2013 Housing Units by Tenure and Number of Bedrooms</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>44,079</b>		<b>20,704</b>		<b>2,111</b>		<b>96,701</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>25,104</b>	<b>56.95%</b>	<b>15,198</b>	<b>73.41%</b>	<b>1,555</b>	<b>73.66%</b>	<b>65,166</b>	<b>67.39%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	54	0.22%	38	0.25%	0	0.00%	182	0.28%	2,580	0.27%
1 Bedroom	407	1.62%	40	0.26%	0	0.00%	649	1.00%	16,837	1.74%
2 Bedrooms	2,954	11.77%	1,254	8.25%	164	10.55%	6,786	10.41%	166,446	17.18%
3 Bedrooms	15,114	60.21%	11,022	72.52%	1,117	71.83%	42,551	65.30%	579,135	59.78%
4 Bedrooms	5,845	23.28%	2,655	17.47%	261	16.78%	13,568	20.82%	177,151	18.29%
5 or More Bedrooms	730	2.91%	189	1.24%	13	0.84%	1,430	2.19%	26,587	2.74%
<b>Renter Occupied:</b>	<b>18,975</b>	<b>43.05%</b>	<b>5,506</b>	<b>26.59%</b>	<b>556</b>	<b>26.34%</b>	<b>31,535</b>	<b>32.61%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	586	3.09%	20	0.36%	0	0.00%	747	2.37%	13,948	2.93%
1 Bedroom	4,357	22.96%	674	12.24%	43	7.73%	6,630	21.02%	101,850	21.43%
2 Bedrooms	7,616	40.14%	1,838	33.38%	233	41.91%	11,917	37.79%	179,121	37.68%
3 Bedrooms	5,018	26.45%	2,570	46.68%	280	50.36%	10,086	31.98%	152,358	32.05%
4 Bedrooms	1,290	6.80%	321	5.83%	0	0.00%	1,955	6.20%	24,968	5.25%
5 or More Bedrooms	108	0.57%	83	1.51%	0	0.00%	200	0.63%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Cleveland County is 67.39%, while 32.61% of housing units are renter occupied. In Norman, the homeownership rate is 56.95%, while 43.05% of households are renters. In Moore 73.41% of households are homeowners while 26.59% are renters, and in Noble the homeownership rate is 73.66% while 26.34% are renters. Norman's relatively low rate of homeownership is largely due to the University of Oklahoma's student population.

### Housing Units Tenure and Household Income

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

**Cleveland County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>96,701</b>	<b>65,166</b>	<b>31,535</b>	<b>67.39%</b>	<b>32.61%</b>
Less than \$5,000	3,207	895	2,312	27.91%	72.09%
\$5,000 - \$9,999	3,096	844	2,252	27.26%	72.74%
\$10,000-\$14,999	4,094	1,404	2,690	34.29%	65.71%
\$15,000-\$19,999	4,238	1,690	2,548	39.88%	60.12%
\$20,000-\$24,999	4,788	2,220	2,568	46.37%	53.63%
\$25,000-\$34,999	9,953	4,945	5,008	49.68%	50.32%
\$35,000-\$49,999	14,061	8,708	5,353	61.93%	38.07%
\$50,000-\$74,999	19,320	14,180	5,140	73.40%	26.60%
\$75,000-\$99,999	13,206	11,283	1,923	85.44%	14.56%
\$100,000-\$149,999	13,601	12,354	1,247	90.83%	9.17%
\$150,000 or more	7,137	6,643	494	93.08%	6.92%
<b>Income Less Than \$25,000</b>	<b>19,423</b>	<b>7,053</b>	<b>12,370</b>	<b>36.31%</b>	<b>63.69%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Cleveland County as a whole, 63.69% of households with incomes less than \$25,000 are estimated to be renters, while 36.31% are estimated to be homeowners.

**Norman Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>44,079</b>	<b>25,104</b>	<b>18,975</b>	<b>56.95%</b>	<b>43.05%</b>
Less than \$5,000	2,133	410	1,723	19.22%	80.78%
\$5,000 - \$9,999	2,060	396	1,664	19.22%	80.78%
\$10,000-\$14,999	2,613	648	1,965	24.80%	75.20%
\$15,000-\$19,999	2,272	640	1,632	28.17%	71.83%
\$20,000-\$24,999	2,677	907	1,770	33.88%	66.12%
\$25,000-\$34,999	4,636	1,764	2,872	38.05%	61.95%
\$35,000-\$49,999	6,085	3,022	3,063	49.66%	50.34%
\$50,000-\$74,999	7,324	4,888	2,436	66.74%	33.26%
\$75,000-\$99,999	5,054	4,178	876	82.67%	17.33%
\$100,000-\$149,999	5,418	4,826	592	89.07%	10.93%
\$150,000 or more	3,807	3,425	382	89.97%	10.03%
<b>Income Less Than \$25,000</b>	<b>11,755</b>	<b>3,001</b>	<b>8,754</b>	<b>25.53%</b>	<b>74.47%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Norman, 74.47% of households with incomes less than \$25,000 are estimated to be renters, while 25.53% are estimated to be homeowners.



**Moore Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>20,704</b>	<b>15,198</b>	<b>5,506</b>	<b>73.41%</b>	<b>26.59%</b>
Less than \$5,000	379	141	238	37.20%	62.80%
\$5,000 - \$9,999	499	176	323	35.27%	64.73%
\$10,000-\$14,999	629	263	366	41.81%	58.19%
\$15,000-\$19,999	1,065	452	613	42.44%	57.56%
\$20,000-\$24,999	654	432	222	66.06%	33.94%
\$25,000-\$34,999	1,967	1,198	769	60.90%	39.10%
\$35,000-\$49,999	3,530	2,554	976	72.35%	27.65%
\$50,000-\$74,999	4,852	3,567	1,285	73.52%	26.48%
\$75,000-\$99,999	3,320	2,954	366	88.98%	11.02%
\$100,000-\$149,999	2,902	2,575	327	88.73%	11.27%
\$150,000 or more	907	886	21	97.68%	2.32%
<b>Income Less Than \$25,000</b>	<b>3,226</b>	<b>1,464</b>	<b>1,762</b>	<b>45.38%</b>	<b>54.62%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Moore, 54.62% of households with incomes less than \$25,000 are estimated to be renters, while 45.38% are estimated to be homeowners.

**Noble Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>2,111</b>	<b>1,555</b>	<b>556</b>	<b>73.66%</b>	<b>26.34%</b>
Less than \$5,000	122	52	70	42.62%	57.38%
\$5,000 - \$9,999	36	23	13	63.89%	36.11%
\$10,000-\$14,999	138	81	57	58.70%	41.30%
\$15,000-\$19,999	58	43	15	74.14%	25.86%
\$20,000-\$24,999	151	126	25	83.44%	16.56%
\$25,000-\$34,999	227	126	101	55.51%	44.49%
\$35,000-\$49,999	286	220	66	76.92%	23.08%
\$50,000-\$74,999	566	428	138	75.62%	24.38%
\$75,000-\$99,999	225	177	48	78.67%	21.33%
\$100,000-\$149,999	201	178	23	88.56%	11.44%
\$150,000 or more	101	101	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>505</b>	<b>325</b>	<b>180</b>	<b>64.36%</b>	<b>35.64%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Noble, 35.64% of households with incomes less than \$25,000 are estimated to be renters, while 64.36% 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.

<b>2013 Housing Units by Tenure and Year of Construction</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>44,079</b>		<b>20,704</b>		<b>2,111</b>		<b>96,701</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>25,104</b>	<b>56.95%</b>	<b>15,198</b>	<b>73.41%</b>	<b>1,555</b>	<b>73.66%</b>	<b>65,166</b>	<b>67.39%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	264	1.05%	275	1.81%	9	0.58%	925	1.42%	10,443	1.08%
Built 2000 to 2009	5,190	20.67%	4,421	29.09%	326	20.96%	16,841	25.84%	153,492	15.84%
Built 1990 to 1999	4,381	17.45%	1,380	9.08%	227	14.60%	10,677	16.38%	125,431	12.95%
Built 1980 to 1989	4,090	16.29%	2,854	18.78%	214	13.76%	13,093	20.09%	148,643	15.34%
Built 1970 to 1979	4,799	19.12%	3,324	21.87%	407	26.17%	12,316	18.90%	184,378	19.03%
Built 1960 to 1969	3,181	12.67%	2,281	15.01%	188	12.09%	6,430	9.87%	114,425	11.81%
Built 1950 to 1959	1,710	6.81%	454	2.99%	67	4.31%	2,613	4.01%	106,544	11.00%
Built 1940 to 1949	616	2.45%	105	0.69%	61	3.92%	946	1.45%	50,143	5.18%
Built 1939 or Earlier	873	3.48%	104	0.68%	56	3.60%	1,325	2.03%	75,237	7.77%
Median Year Built:		1983		1985		1980		1987		1977
<b>Renter Occupied:</b>	<b>18,975</b>	<b>43.05%</b>	<b>5,506</b>	<b>26.59%</b>	<b>556</b>	<b>26.34%</b>	<b>31,535</b>	<b>32.61%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	509	2.68%	0	0.00%	0	0.00%	818	2.59%	5,019	1.06%
Built 2000 to 2009	2,784	14.67%	1,129	20.50%	66	11.87%	5,375	17.04%	50,883	10.70%
Built 1990 to 1999	1,883	9.92%	595	10.81%	25	4.50%	3,817	12.10%	47,860	10.07%
Built 1980 to 1989	3,609	19.02%	866	15.73%	66	11.87%	6,189	19.63%	77,521	16.31%
Built 1970 to 1979	4,315	22.74%	1,364	24.77%	162	29.14%	6,965	22.09%	104,609	22.01%
Built 1960 to 1969	2,494	13.14%	1,123	20.40%	115	20.68%	4,005	12.70%	64,546	13.58%
Built 1950 to 1959	1,669	8.80%	274	4.98%	11	1.98%	2,202	6.98%	54,601	11.49%
Built 1940 to 1949	922	4.86%	72	1.31%	27	4.86%	1,097	3.48%	31,217	6.57%
Built 1939 or Earlier	790	4.16%	83	1.51%	84	15.11%	1,067	3.38%	39,089	8.22%
Median Year Built:		1978		1979		1973		1981		1975
<b>Overall Median Year Built:</b>		<b>1983</b>		<b>1983</b>		<b>1978</b>		<b>1985</b>		<b>1976</b>

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

Within Cleveland County, 24.78% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Norman the percentage is 19.84%. Within Moore the percentage is 28.13%, while in Noble the percentage is 19.00%.

60.24% of housing units in Cleveland County were built prior to 1990, while in Norman the percentage is 65.95%. These figures compare with the statewide figure of 72.78%. In Moore the percentage is 62.33%, and in Noble 69.07% were constructed prior to 1990.

### Substandard Housing

The next table presents data regarding substandard housing in Cleveland 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
Norman	44,079	93	0.21%	286	0.65%	192	0.44%
Moore	20,704	26	0.13%	62	0.30%	12	0.06%
Noble	2,111	31	1.47%	31	1.47%	0	0.00%
Cleveland County	96,701	236	0.24%	527	0.54%	756	0.78%
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 Cleveland County, 0.24% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.54% 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 Cleveland County by vacancy and type. This data is provided by the American Community Survey.

### 2013 Housing Units by Vacancy

	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	49,679		22,066		2,398		105,998		1,669,828	
Total Vacant Units	5,600	11.27%	1,362	6.17%	287	11.97%	9,297	8.77%	225,747	13.52%
For rent	1,763	31.48%	331	24.30%	124	43.21%	2,796	30.07%	43,477	19.26%
Rented, not occupied	1,457	26.02%	117	8.59%	0	0.00%	1,682	18.09%	9,127	4.04%
For sale only	332	5.93%	267	19.60%	76	26.48%	992	10.67%	23,149	10.25%
Sold, not occupied	569	10.16%	86	6.31%	32	11.15%	799	8.59%	8,618	3.82%
For seasonal, recreational, or occasional use	536	9.57%	59	4.33%	45	15.68%	926	9.96%	39,475	17.49%
For migrant workers	42	0.75%	0	0.00%	0	0.00%	52	0.56%	746	0.33%
Other vacant	901	16.09%	502	36.86%	10	3.48%	2,050	22.05%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	1.28%		1.72%		4.57%		1.48%		2.31%	
<b>Rental Vacancy Rate</b>	7.94%		5.56%		18.24%		7.76%		8.24%	

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

Within Cleveland County, the overall housing vacancy rate is estimated to be 8.77%. The homeowner vacancy rate is estimated to be 1.48%, while the rental vacancy rate is estimated to be 7.76%.

In Norman, the overall housing vacancy rate is estimated to be 11.27%. The homeowner vacancy rate is estimated to be 1.28%, while the rental vacancy rate is estimated to be 7.94%.

In Moore, the overall housing vacancy rate is estimated to be 6.17%. The homeowner vacancy rate is estimated to be 1.72%, while the rental vacancy rate is estimated to be 5.56%.

In Noble, the overall housing vacancy rate is estimated to be 11.97%. The homeowner vacancy rate is estimated to be 4.57%, while the rental vacancy rate is estimated to be 18.24%.

## Building Permits

The next series of tables present data regarding new residential building permits issued in Norman, Moore, and Noble. 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.

<b>Norman</b>				
<b>New Residential Building Permits Issued, 2004-2014</b>				
<b>Year</b>	<b>Single Family Units</b>	<b>Avg. Construction Cost</b>	<b>Multifamily Units</b>	<b>Avg. Multifamily Construction Cost</b>
2004	682	\$164,472	728	\$63,845
2005	730	\$166,225	369	\$54,549
2006	669	\$175,717	126	\$62,423
2007	419	\$172,615	68	\$98,800
2008	516	\$184,555	68	\$95,550
2009	339	\$172,195	170	\$35,941
2010	336	\$177,488	446	\$41,933
2011	350	\$184,284	39	\$106,205
2012	414	\$179,509	928	\$38,868
2013	428	\$223,545	282	\$47,425
2014	539	\$208,005	615	\$92,016

*Source: United States Census Bureau Building Permits Survey*

In Norman, building permits for 9,261 housing units were issued between 2004 and 2014, for an average of 842 units per year. 58.55% of these housing units were single family homes, and 41.45% consisted of multifamily units.

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	764	\$124,910	140	\$43,727
2005	786	\$131,052	22	\$91,027
2006	518	\$133,775	60	\$15,000
2007	561	\$144,501	12	\$50,000
2008	348	\$158,845	0	N/A
2009	326	\$151,970	20	\$49,250
2010	305	\$163,837	40	\$62,225
2011	252	\$172,824	0	N/A
2012	239	\$153,159	43	\$65,814
2013	666	\$144,781	0	N/A
2014	425	\$163,542	53	\$81,642

Source: United States Census Bureau Building Permits Survey

In Moore, building permits for 5,580 housing units were issued between 2004 and 2014, for an average of 507 units per year. 93.01% of these housing units were single family homes, and 6.99% consisted of multifamily units.

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

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	67	\$92,384	28	\$49,400
2005	52	\$124,332	0	N/A
2006	23	\$150,451	8	\$68,000
2007	30	\$137,233	8	\$62,500
2008	20	\$147,128	0	N/A
2009	19	\$127,132	0	N/A
2010	10	\$176,010	0	N/A
2011	11	\$181,045	0	N/A
2012	0	N/A	0	N/A
2013	2	\$140,000	0	N/A
2014	0	N/A	36	\$67,500

Source: United States Census Bureau Building Permits Survey

In Noble, building permits for 314 housing units were issued between 2004 and 2014, for an average of 29 units per year. 74.52% of these housing units were single family homes, and 25.48% consisted of multifamily units.

## **New Construction Activity**

### **For Ownership:**

Significant new home development has occurred throughout Cleveland County over the last several years, in nearly all of the county's communities, but particularly in Norman and Moore. Some new development has been reasonably affordable, priced in the neighborhood of \$150,000. Most, however, is priced above this amount and in many cases well above this amount.

In the Norman area, the average price of homes constructed in or after 2014 (and sold after June 2015) is \$267,620, or \$126.99 per square foot. In Moore, new home prices are somewhat more affordable: the average price of new homes is estimated to be \$224,181 or \$116.55 per square foot. Sales of new homes in Noble is more limited, but for homes built after 2012 (and sold after January 2015) the average price is \$174,143, or \$101.86 per square foot.

Although new homes in Noble are comparatively affordable, new homes in Moore and Norman are both priced well above what could be afforded by a household earning at or less than median household income for Cleveland County, estimated at \$58,161 in 2015.

### **For Rent:**

There has been significant new rental development in the Norman and Moore areas over the last several years, both market rate and affordable. Recently completed developments throughout the area include:

- The Links of Norman (528 units)
- The Grove at Norman (144 units)
- The Avenue (314 units)
- The Falls at Brookhaven (168 units)
- The Icon at Norman (256 units)
- Mission Point (366 units)
- Thirty Five West (314 units)

Market rate units currently under construction include:

- Windsor Apartments (235 units)
- The Millenium (197 units)
- Aspen Heights (194 units)

We are also aware of two planned market rate developments; a 300 unit development on Classen, and a 300 unit development in the University North Park retail district.

There have also been some affordable developments: Bocage Apartments in Norman is nearing completion, and will include 56 affordable rental units for seniors, under the Affordable Housing Tax Credit program. In addition, a 36 unit tax credit development for seniors was completed in Noble in 2014.

We are also aware of a proposed affordable development in Moore: Legacy Villas of Moore would comprise 40 affordable duplex units for seniors, financed in part through Affordable Housing Tax Credits.

## Homeownership Market

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

### Housing Units by Home Value

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

<b>2013 Housing Units by Home Value</b>											
	Norman		Moore		Noble		Cleveland County		State of Oklahoma		
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	
<b>Total Owner-Occupied Units:</b>	<b>25,104</b>		<b>15,198</b>		<b>1,555</b>		<b>65,166</b>		<b>968,736</b>		
Less than \$10,000	241	0.96%	78	0.51%	44	2.83%	822	1.26%	20,980	2.17%	
\$10,000 to \$14,999	172	0.69%	94	0.62%	0	0.00%	599	0.92%	15,427	1.59%	
\$15,000 to \$19,999	141	0.56%	38	0.25%	0	0.00%	479	0.74%	13,813	1.43%	
\$20,000 to \$24,999	130	0.52%	48	0.32%	0	0.00%	383	0.59%	16,705	1.72%	
\$25,000 to \$29,999	173	0.69%	13	0.09%	0	0.00%	303	0.46%	16,060	1.66%	
\$30,000 to \$34,999	161	0.64%	112	0.74%	58	3.73%	515	0.79%	19,146	1.98%	
\$35,000 to \$39,999	91	0.36%	15	0.10%	38	2.44%	255	0.39%	14,899	1.54%	
\$40,000 to \$49,999	272	1.08%	125	0.82%	26	1.67%	723	1.11%	39,618	4.09%	
\$50,000 to \$59,999	415	1.65%	165	1.09%	39	2.51%	1,070	1.64%	45,292	4.68%	
\$60,000 to \$69,999	438	1.74%	439	2.89%	11	0.71%	1,257	1.93%	52,304	5.40%	
\$70,000 to \$79,999	678	2.70%	722	4.75%	174	11.19%	2,127	3.26%	55,612	5.74%	
\$80,000 to \$89,999	1,310	5.22%	1,436	9.45%	158	10.16%	3,756	5.76%	61,981	6.40%	
\$90,000 to \$99,999	1,093	4.35%	1,328	8.74%	196	12.60%	3,525	5.41%	51,518	5.32%	
\$100,000 to \$124,999	3,346	13.33%	3,780	24.87%	266	17.11%	10,791	16.56%	119,416	12.33%	
\$125,000 to \$149,999	3,603	14.35%	2,182	14.36%	121	7.78%	9,197	14.11%	96,769	9.99%	
\$150,000 to \$174,999	3,413	13.60%	1,702	11.20%	201	12.93%	9,135	14.02%	91,779	9.47%	
\$175,000 to \$199,999	1,815	7.23%	867	5.70%	66	4.24%	4,806	7.38%	53,304	5.50%	
\$200,000 to \$249,999	2,981	11.87%	1,000	6.58%	83	5.34%	6,386	9.80%	69,754	7.20%	
\$250,000 to \$299,999	1,948	7.76%	402	2.65%	44	2.83%	3,802	5.83%	41,779	4.31%	
\$300,000 to \$399,999	1,460	5.82%	436	2.87%	20	1.29%	3,084	4.73%	37,680	3.89%	
\$400,000 to \$499,999	529	2.11%	112	0.74%	0	0.00%	963	1.48%	13,334	1.38%	
\$500,000 to \$749,999	479	1.91%	43	0.28%	10	0.64%	775	1.19%	12,784	1.32%	
\$750,000 to \$999,999	114	0.45%	11	0.07%	0	0.00%	187	0.29%	3,764	0.39%	
\$1,000,000 or more	101	0.40%	50	0.33%	0	0.00%	226	0.35%	5,018	0.52%	
<b>Median Home Value:</b>	<b>\$152,100</b>		<b>\$119,700</b>		<b>\$103,100</b>		<b>\$141,300</b>		<b>\$112,800</b>		

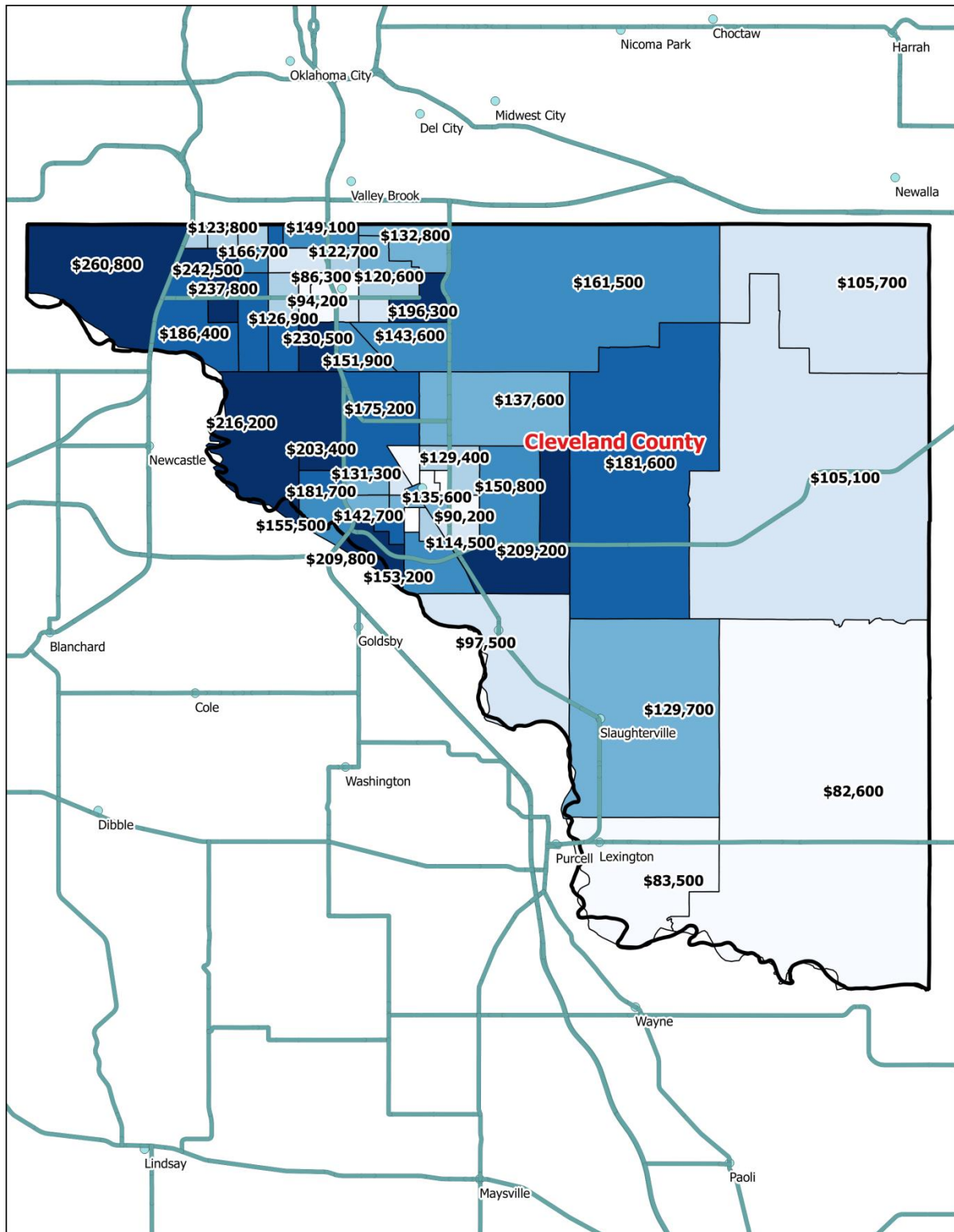
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Cleveland County is \$141,300. This is 25.3% greater than the statewide median, which is \$112,800. The median home value in Norman is estimated to be \$152,100. The median home value in Moore is estimated to be \$119,700, while in Noble the estimate is \$103,100.

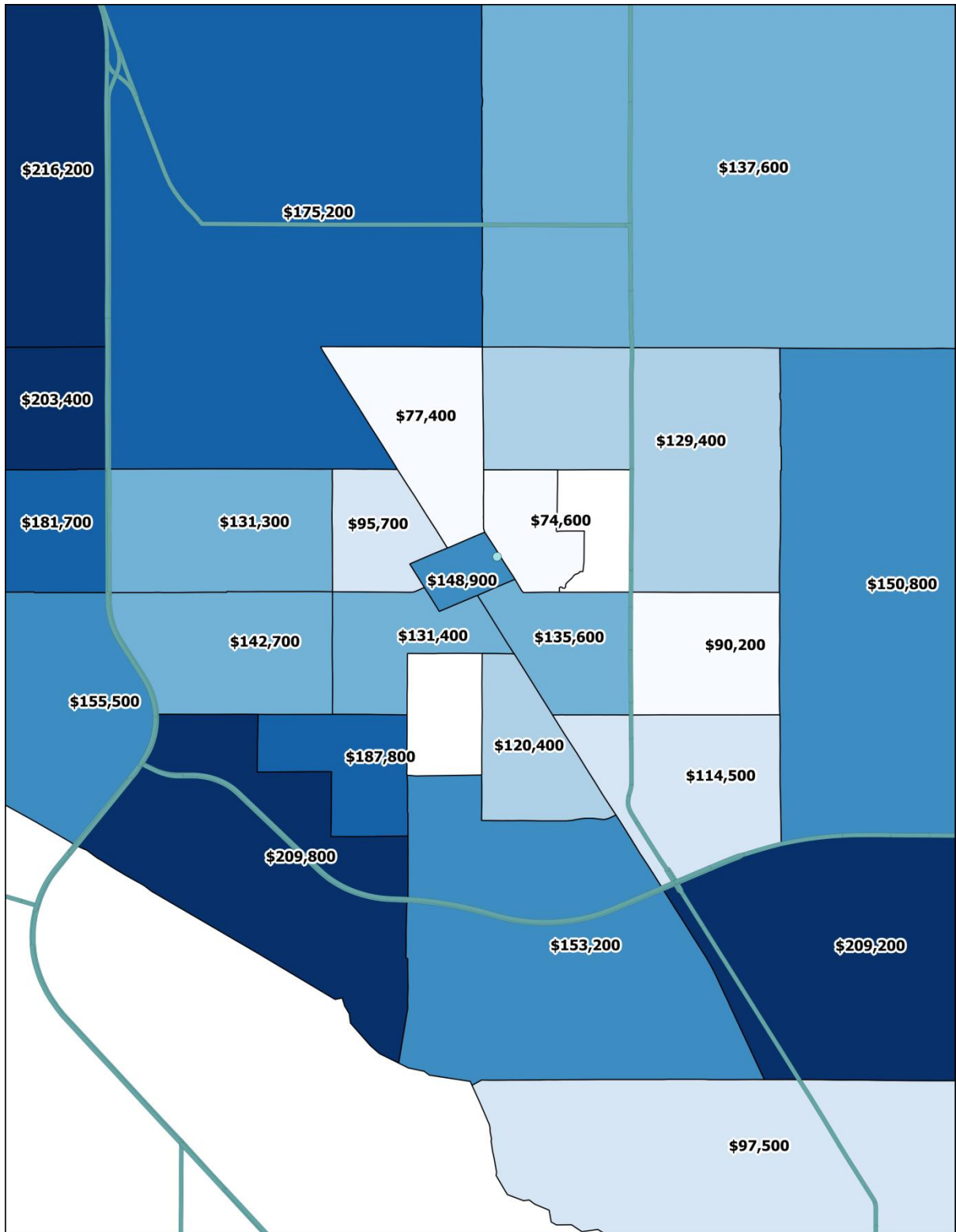
The geographic distribution of home values in Cleveland County can be visualized by the following map.



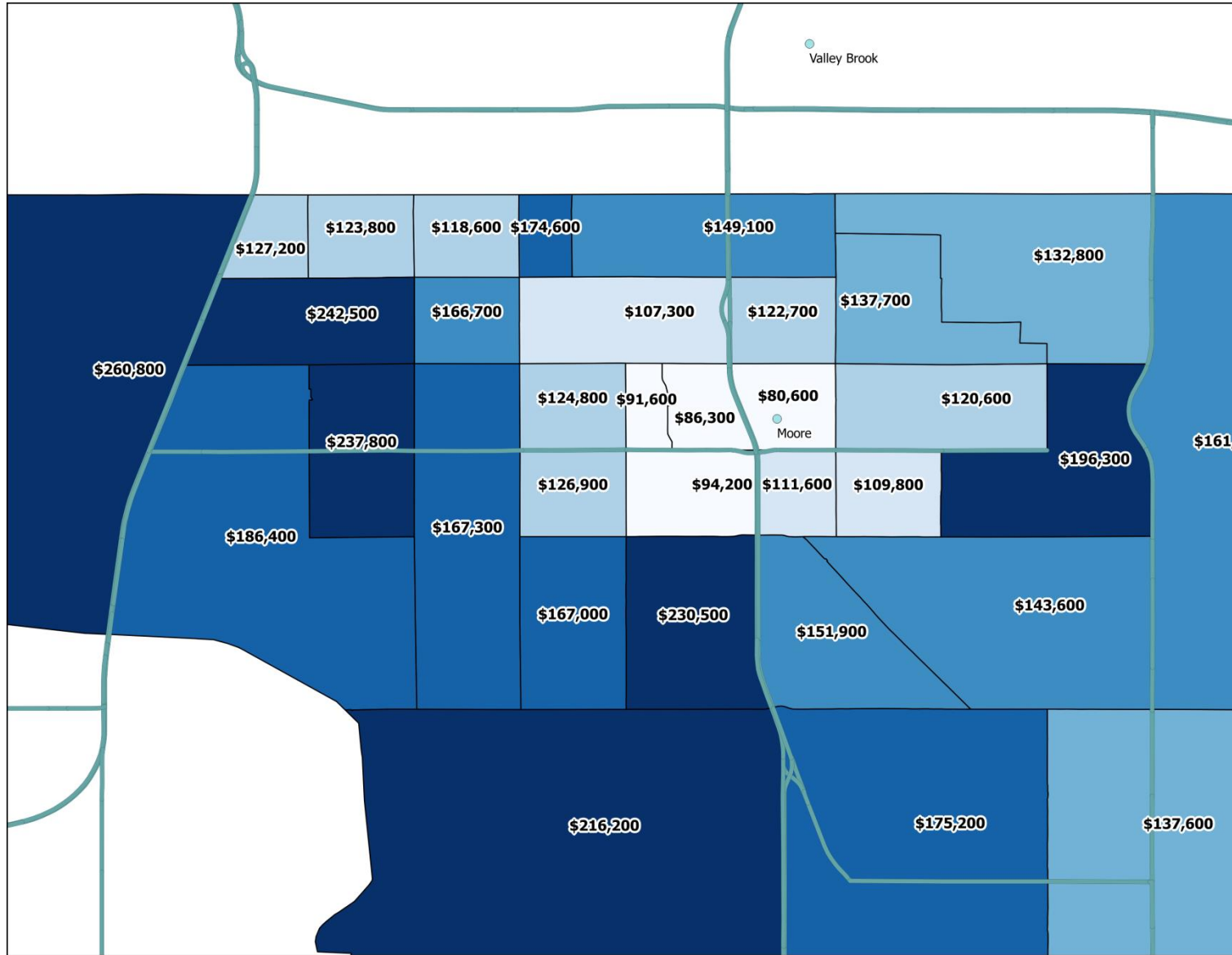
### Cleveland County Median Home Values by Census Tract



### Median Home Values by Census Tract – Norman Detail



Median Home Values by Census Tract – Moore Detail



## Home Values by Year of Construction

The next table presents median home values in Cleveland 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.

<b>2013 Median Home Value by Year of Construction</b>					
	<b>Norman Median Value</b>	<b>Moore Median Value</b>	<b>Noble Median Value</b>	<b>Cleveland County Median Value</b>	<b>State of Oklahoma Median Value</b>
<b>Total Owner-Occupied Units:</b>					
Built 2010 or Later	\$169,500	\$185,000	-	\$192,800	\$188,900
Built 2000 to 2009	\$199,600	\$173,600	\$150,000	\$178,100	\$178,000
Built 1990 to 1999	\$163,900	\$131,100	\$106,300	\$155,100	\$147,300
Built 1980 to 1989	\$136,900	\$112,300	\$110,000	\$122,200	\$118,300
Built 1970 to 1979	\$146,200	\$106,100	\$87,200	\$122,700	\$111,900
Built 1960 to 1969	\$133,600	\$91,300	\$93,000	\$107,900	\$97,100
Built 1950 to 1959	\$113,800	\$82,200	\$77,300	\$107,200	\$80,300
Built 1940 to 1949	\$100,900	\$63,500	\$76,100	\$90,700	\$67,900
Built 1939 or Earlier	\$95,100	\$100,700	\$79,000	\$92,700	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.  
Source: 2009-2013 American Community Survey, Table 25107

## Norman Single Family Sales Activity

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

<b>Norman Single Family Sales Activity</b>					
<b>Two Bedroom Units</b>					
<b>Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>YTD 2015</b>
# of Units Sold	105	143	139	153	129
Median List Price	\$85,000	\$87,000	\$89,900	\$87,950	\$95,000
Median Sale Price	\$80,000	\$83,000	\$85,000	\$85,000	\$90,000
Sale/List Price Ratio	96.0%	96.1%	96.5%	96.8%	97.5%
Median Square Feet	1,030	1,037	1,028	1,007	1,007
Median Price/SF	\$80.76	\$78.19	\$84.33	\$86.73	\$95.48
Med. Days on Market	72	49	47	38	17

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	803	806	1,042	999	825
Median List Price	\$142,500	\$144,925	\$147,976	\$150,000	\$157,900
Median Sale Price	\$138,827	\$143,217	\$144,051	\$148,900	\$156,000
Sale/List Price Ratio	98.0%	98.1%	98.2%	98.2%	98.7%
Median Square Feet	1,568	1,606	1,571	1,564	1,572
Median Price/SF	\$89.23	\$91.45	\$92.40	\$95.45	\$99.18
Med. Days on Market	60	53	38	29	20

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	277	325	419	420	335
Median List Price	\$219,900	\$224,990	\$224,900	\$230,950	\$249,900
Median Sale Price	\$215,000	\$220,000	\$222,000	\$226,750	\$246,000
Sale/List Price Ratio	97.4%	98.0%	98.6%	98.6%	98.8%
Median Square Feet	2,300	2,265	2,245	2,279	2,324
Median Price/SF	\$95.22	\$97.81	\$99.97	\$102.36	\$106.90
Med. Days on Market	74	59	47	48	42

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1,224	1,425	1,664	1,631	1,349
Median List Price	\$149,900	\$149,900	\$156,500	\$160,000	\$169,500
Median Sale Price	\$146,000	\$145,950	\$152,800	\$158,000	\$165,000
Sale/List Price Ratio	97.6%	97.8%	98.1%	98.2%	98.6%
Median Square Feet	1,661	1,682	1,688	1,682	1,710
Median Price/SF	\$89.42	\$91.38	\$93.50	\$96.23	\$100.40
Med. Days on Market	64	55	43	34	25

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 1.64% per year. The median sale price was \$165,000 in 2015, for a median price per square foot of \$100.40/SF. The median sale price to list price ratio was 98.6%, with median days on market of 25 days. On the whole, the Norman housing market has strengthened over the last five years, with increasing sale prices, increasing sale to list price ratios, and decreasing marketing times.

**Moore Single Family Sales Activity**

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	31	35	46	45	25
Median List Price	\$85,000	\$87,900	\$94,750	\$96,000	\$81,500
Median Sale Price	\$83,900	\$87,500	\$94,000	\$94,000	\$78,000
Sale/List Price Ratio	98.7%	98.3%	98.5%	97.9%	98.7%
Median Square Feet	1,048	1,064	1,075	1,110	1,040
Median Price/SF	\$77.30	\$83.44	\$83.82	\$83.39	\$78.98
Med. Days on Market	36	65	46	30	27

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	688	772	838	840	693
Median List Price	\$119,900	\$120,000	\$128,900	\$134,900	\$134,900
Median Sale Price	\$118,610	\$118,000	\$125,850	\$130,000	\$133,000
Sale/List Price Ratio	98.9%	99.2%	98.9%	98.9%	99.5%
Median Square Feet	1,496	1,483	1,531	1,508	1,509
Median Price/SF	\$82.86	\$84.05	\$87.85	\$90.44	\$92.82
Med. Days on Market	53	43	32	29	28

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	161	173	172	224	181
Median List Price	\$167,900	\$159,500	\$161,200	\$173,200	\$177,500
Median Sale Price	\$165,000	\$159,000	\$159,000	\$171,500	\$175,000
Sale/List Price Ratio	99.3%	98.8%	99.4%	99.5%	99.5%
Median Square Feet	1,834	1,849	1,848	1,857	1,820
Median Price/SF	\$86.01	\$84.99	\$87.31	\$92.85	\$98.52
Med. Days on Market	56	56	35	39	37

Source: OKC MLS

### Moore Single Family Sales Activity

#### All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	889	992	1,072	1,119	912
Median List Price	\$125,000	\$125,000	\$129,900	\$139,500	\$143,500
Median Sale Price	\$123,500	\$124,823	\$128,000	\$135,000	\$140,000
Sale/List Price Ratio	99.0%	99.1%	98.9%	99.0%	99.5%
Median Square Feet	1,560	1,553	1,566	1,573	1,562
Median Price/SF	\$83.27	\$84.23	\$87.36	\$90.51	\$93.43
Med. Days on Market	53	45	33	30	28

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 2.78% per year. The median sale price was \$140,000 in 2015, for a median price per square foot of \$93.43/SF. The median sale price to list price ratio was 99.5%, with median days on market of 28 days. Like Norman, Moore's housing market has strengthened over the past several years, and sales prices have grown at a slightly faster pace though they remain lower than Norman's. The sale to list price ratio in Moore is nearly 100%, and marketing time has declined significantly over this period.

### Noble Single Family Sales Activity

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

#### Noble Single Family Sales Activity

##### Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	11	7	10	13	5
Median List Price	\$84,900	\$65,900	\$72,450	\$71,900	\$69,500
Median Sale Price	\$80,500	\$52,500	\$68,500	\$67,500	\$65,000
Sale/List Price Ratio	96.7%	96.4%	90.0%	91.0%	93.5%
Median Square Feet	1,140	1,140	1,057	1,128	960
Median Price/SF	\$83.33	\$52.08	\$58.44	\$55.87	\$67.71
Med. Days on Market	32	53	42	56	126

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	57	62	76	87	61
Median List Price	\$117,900	\$91,450	\$103,900	\$104,900	\$117,500
Median Sale Price	\$115,900	\$89,450	\$100,375	\$100,000	\$120,000
Sale/List Price Ratio	96.9%	97.5%	98.8%	98.5%	97.9%
Median Square Feet	1,384	1,402	1,439	1,400	1,397
Median Price/SF	\$78.55	\$67.60	\$77.22	\$79.38	\$81.78
Med. Days on Market	70	70	47	32	41

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	16	10	12	19	20
Median List Price	\$131,400	\$165,000	\$152,075	\$169,000	\$162,500
Median Sale Price	\$127,723	\$164,150	\$151,000	\$164,000	\$156,001
Sale/List Price Ratio	96.1%	95.6%	98.3%	98.3%	97.9%
Median Square Feet	1,818	2,363	1,845	1,809	1,970
Median Price/SF	\$70.10	\$77.03	\$76.18	\$87.39	\$86.75
Med. Days on Market	115	126	50	74	57

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	86	79	102	124	91
Median List Price	\$115,450	\$90,000	\$101,375	\$108,700	\$133,500
Median Sale Price	\$112,000	\$89,000	\$98,900	\$104,500	\$129,000
Sale/List Price Ratio	96.6%	97.4%	98.4%	98.1%	97.7%
Median Square Feet	1,509	1,407	1,433	1,518	1,538
Median Price/SF	\$76.47	\$67.54	\$75.40	\$77.33	\$81.50
Med. Days on Market	74	70	48	42	43

Source: OKC MLS

Between 2011 and year-end 2014, the median list price fluctuated considerably between \$90,000 and \$115,450. The median sale price was \$129,000 in 2015, for a median price per square foot of \$81.50/SF. The median sale price to list price ratio was 97.7%, with median days on market of 43 days. The housing market in Noble is relatively stable, and comparable to other communities of similar size in the region.

**Foreclosure Rates**

The next table presents foreclosure rate data for Cleveland County, compiled by the Federal Reserve Bank of New York. This data is effective as of May 2014.



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**Foreclosure Rates**

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<b>Geography</b>	<b>% of Outstanding Mortgages in Foreclosure, May 2014</b>
Cleveland County	1.6%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	46

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\* Rank among the 64 counties for which foreclosure rates are available

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Source: Federal Reserve Bank of New York, Community Credit Profiles

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According to the data provided, the foreclosure rate in Cleveland County was 1.6% in May 2014. The county ranked 46 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With a notably lower foreclosure rate than the rest of the state and the nation, it is unlikely that foreclosures have had any significant detrimental impact on the local housing market.

## Rental Market

This section will discuss supply and demand factors for the rental market in Cleveland 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 Cleveland 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).

<b>2013 Rental Units by Gross Rent</b>										
	Norman		Moore		Noble		Cleveland County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent
<b>Total Rental Units:</b>	<b>18,975</b>		<b>5,506</b>		<b>556</b>		<b>31,535</b>		<b>475,345</b>	
With cash rent:	18,350		5,316		543		30,263		432,109	
Less than \$100	61	0.32%	0	0.00%	0	0.00%	61	0.19%	2,025	0.43%
\$100 to \$149	36	0.19%	0	0.00%	0	0.00%	53	0.17%	2,109	0.44%
\$150 to \$199	89	0.47%	20	0.36%	0	0.00%	122	0.39%	4,268	0.90%
\$200 to \$249	114	0.60%	17	0.31%	0	0.00%	136	0.43%	8,784	1.85%
\$250 to \$299	82	0.43%	24	0.44%	23	4.14%	141	0.45%	8,413	1.77%
\$300 to \$349	64	0.34%	26	0.47%	0	0.00%	122	0.39%	9,107	1.92%
\$350 to \$399	226	1.19%	76	1.38%	0	0.00%	311	0.99%	10,932	2.30%
\$400 to \$449	263	1.39%	15	0.27%	10	1.80%	303	0.96%	15,636	3.29%
\$450 to \$499	803	4.23%	216	3.92%	0	0.00%	1,101	3.49%	24,055	5.06%
\$500 to \$549	1,164	6.13%	215	3.90%	36	6.47%	1,524	4.83%	31,527	6.63%
\$550 to \$599	1,405	7.40%	160	2.91%	9	1.62%	1,878	5.96%	33,032	6.95%
\$600 to \$649	1,481	7.81%	210	3.81%	11	1.98%	2,097	6.65%	34,832	7.33%
\$650 to \$699	1,429	7.53%	220	4.00%	4	0.72%	2,142	6.79%	32,267	6.79%
\$700 to \$749	1,637	8.63%	243	4.41%	124	22.30%	2,547	8.08%	30,340	6.38%
\$750 to \$799	1,235	6.51%	507	9.21%	73	13.13%	2,341	7.42%	27,956	5.88%
\$800 to \$899	2,158	11.37%	845	15.35%	75	13.49%	4,101	13.00%	45,824	9.64%
\$900 to \$999	1,470	7.75%	917	16.65%	141	25.36%	3,161	10.02%	34,153	7.18%
\$1,000 to \$1,249	2,496	13.15%	1,099	19.96%	27	4.86%	4,555	14.44%	46,884	9.86%
\$1,250 to \$1,499	1,172	6.18%	290	5.27%	10	1.80%	1,832	5.81%	14,699	3.09%
\$1,500 to \$1,999	730	3.85%	216	3.92%	0	0.00%	1,253	3.97%	10,145	2.13%
\$2,000 or more	235	1.24%	0	0.00%	0	0.00%	482	1.53%	5,121	1.08%
No cash rent	625	3.29%	190	3.45%	13	2.34%	1,272	4.03%	43,236	9.10%
<b>Median Gross Rent</b>	<b>\$763</b>		<b>\$884</b>		<b>\$787</b>		<b>\$806</b>		<b>\$699</b>	

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

Median gross rent in Cleveland County is estimated to be \$806, which is 15.3% greater than Oklahoma's median gross rent of \$699/month. Median gross rent in Norman is estimated to be \$763. Median rent in Moore is estimated to be \$884, while in Noble the estimate is \$787.

### 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.

<b>2013 Median Gross Rent by Year of Construction</b>					
	<b>Norman Median Rent</b>	<b>Moore Median Rent</b>	<b>Noble Median Rent</b>	<b>Cleveland County Median Rent</b>	<b>State of Oklahoma Median Rent</b>
<b>Total Rental Units:</b>					
Built 2010 or Later	\$974	-	-	\$1,012	\$933
Built 2000 to 2009	\$924	\$957	\$500	\$945	\$841
Built 1990 to 1999	\$800	\$801	-	\$821	\$715
Built 1980 to 1989	\$770	\$899	\$726	\$784	\$693
Built 1970 to 1979	\$695	\$874	\$911	\$735	\$662
Built 1960 to 1969	\$773	\$935	\$782	\$825	\$689
Built 1950 to 1959	\$771	\$699	-	\$769	\$714
Built 1940 to 1949	\$782	\$852	-	\$785	\$673
Built 1939 or Earlier	\$693	-	\$835	\$697	\$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 Cleveland County is among housing units constructed after 2010, which is \$1,125 per month. In order to be affordable, a household would need to earn at least \$40,480 per year to afford such a unit.

## Norman Rental Survey Data

The next two tables show the results of our rental survey of Norman. The data is divided between market rate properties, and affordable properties of all types .

<b>Norman Rental Properties - Market Rate</b>							
<b>Name</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
The Icon at Norman	2014	1	1	789	\$859	\$1.089	4.00%
The Icon at Norman	2014	1	1	856	\$879	\$1.027	4.00%
The Icon at Norman	2014	1	1	860	\$1,079	\$1.255	4.00%
The Icon at Norman	2014	2	2	1,050	\$989	\$0.942	4.00%
The Icon at Norman	2014	2	2	1,108	\$1,019	\$0.920	4.00%
The Icon at Norman	2014	2	2	1,176	\$1,229	\$1.045	4.00%
Renaissance at Norman Apartments	1998	1	1	777	\$837	\$1.077	0.00%
Renaissance at Norman Apartments	1998	1	1	813	\$858	\$1.055	0.00%
Renaissance at Norman Apartments	1998	2	2	1,129	\$874	\$0.774	0.00%
Renaissance at Norman Apartments	1998	2	2	1,194	\$889	\$0.745	0.00%
Renaissance at Norman Apartments	1998	3	2	1,314	\$1,087	\$0.827	0.00%
Renaissance at Norman Apartments	1998	3	2	1,314	\$1,099	\$0.836	0.00%
Brookhollow Apts	1973	1	1	516	\$450	\$0.872	0.00%
Brookhollow Apts	1973	1	1	656	\$500	\$0.762	0.00%
Brookhollow Apts	1973	1	1	748	\$530	\$0.709	0.00%
Brookhollow Apts	1973	2	2	760	\$590	\$0.776	0.00%
Brookhollow Apts	1973	2	2	960	\$620	\$0.646	0.00%
Brookhollow Apts	1973	2	1	1,052	\$650	\$0.618	0.00%
Brookhollow Apts	1973	3	2	1,256	\$720	\$0.573	0.00%
Cedar Lake Apartments	1984	1	1	535	\$639	\$1.194	0.00%
Cedar Lake Apartments	1984	1	1	686	\$689	\$1.004	0.00%
Cedar Lake Apartments	1984	2	2	857	\$809	\$0.944	0.00%
Cedar Lake Apartments	1984	2	2	976	\$829	\$0.849	0.00%
Turnberry Apartments	1973	1	1	700	\$580	\$0.829	0.00%
Turnberry Apartments	1973	2	1	1,000	\$700	\$0.700	0.00%
Turnberry Apartments	1973	2	1	1,200	\$800	\$0.667	0.00%
Turnberry Apartments	1973	3	2	1,300	\$940	\$0.723	0.00%
Sooner Crossing	1972	1	1	684	\$505	\$0.738	7.00%
Sooner Crossing	1972	1	1	770	\$525	\$0.682	7.00%
Sooner Crossing	1972	2	2	952	\$605	\$0.636	7.00%
Sooner Crossing	1972	2	2	1,035	\$625	\$0.604	7.00%
Sooner Crossing	1972	3	2	1,368	\$750	\$0.548	7.00%
Brandywine Gardens	1984	1	1	625	\$470	\$0.752	1.00%
Brandywine Gardens	1984	2	1	750	\$505	\$0.673	1.00%
Riverbend	1984	1	1	535	\$629	\$1.176	5.00%
Riverbend	1984	1	1	686	\$689	\$1.004	5.00%
Riverbend	1984	2	1	976	\$769	\$0.788	5.00%
Riverbend	1984	2	2	857	\$819	\$0.956	5.00%
CrownRidge of Norman	2005	1	1	673	\$650	\$0.966	10.00%
CrownRidge of Norman	2005	2	2	912	\$775	\$0.850	10.00%
CrownRidge of Norman	2005	3	2	1,085	\$895	\$0.825	10.00%
CrownRidge of Norman	2005	4	2	1,285	\$1,070	\$0.833	10.00%
Summer Pointe Apartments	1971	1	1	681	\$570	\$0.837	6.00%
Summer Pointe Apartments	1971	2	1	831	\$670	\$0.806	6.00%
Summer Pointe Apartments	1971	2	2	1,000	\$610	\$0.610	6.00%
Summer Pointe Apartments	1971	3	2	1,000	\$650	\$0.650	6.00%
Springfield Apartments	1990	1	1	550	\$499	\$0.907	6.00%
Springfield Apartments	1990	2	1	675	\$515	\$0.763	6.00%
Springfield Apartments	1990	2	1	900	\$640	\$0.711	6.00%
Springfield Apartments	1990	2	1	900	\$699	\$0.777	6.00%
Springfield Apartments	1990	2	1	900	\$615	\$0.683	6.00%
Springfield Apartments	1990	3	2	1,200	\$910	\$0.758	6.00%
Springfield Apartments	1990	3	2	1,200	\$910	\$0.758	6.00%

<b>Norman Rental Properties - Affordable</b>								
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>	<b>Vacancy</b>
Senior Cottages of Norman	LIHTC - Elderly	1998	1	1	762	\$530	\$0.696	0.00%
Senior Cottages of Norman	LIHTC - Elderly	1998	2	1	981	\$635	\$0.647	0.00%
Senior Cottages of Norman	LIHTC - Elderly	1998	3	2	1,081	\$675	\$0.624	0.00%
Brookstone Cottages	LIHTC - Elderly	2005	1	1	660	\$441	\$0.668	3.00%
Brookstone Cottages	LIHTC - Elderly	2005	2	2	807	\$540	\$0.669	3.00%
Vicksburg Village Apartments	Project Based - Family	1981	1	1	616	30%	N/A	5.00%
Vicksburg Village Apartments	Project Based - Family	1981	2	1	837	30%	N/A	5.00%
Vicksburg Village Apartments	Project Based - Family	1981	3	1	1,058	30%	N/A	5.00%

The previous rent surveys encompass over 2,100 rental units in 14 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 to \$20 per unit per month annually over the past 36 months. Occupancy levels in the Norman area have continued to increase to its present level in the upper 90% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Increasing occupancy and rental rates during the 2000s supports the demand for new apartments in Norman. Based on the success of the available units, well diversified economy, and continued growth of the business base, it is apparent that additional supply will be needed in the future.

### **Rental Market Vacancy – Norman**

The developments outlined previously report occupancy levels typically above 92%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Norman market. The Section 8 units, according to property managers, typically stay well occupied. The overall market vacancy of rental housing units was reported at 7.94% by the Census Bureau as of the most recent American Community Survey.

As noted above, the majority of complexes in Norman report occupancy levels above 92%. Although this analyst's survey does not include all rental units in Wagoner, it represents a reasonable market sample of available units. It is the opinion of this analyst that the overall vacancy rate will remain at minimal levels if no new units are added. It is also obvious that new moderately priced well managed apartment developments would be quickly absorbed and not have a significant negative impact on existing properties.



Vicksburg Village Apartments



Springfield Apartments



Summer Pointe Apartments



CrownRidge of Norman



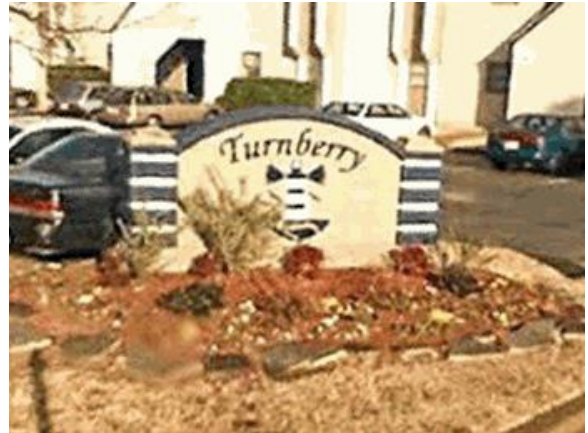
Riverbend



Brandywine Gardens



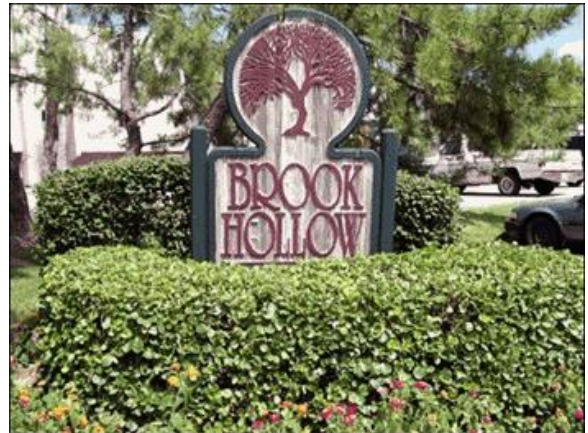
Sooner Crossing



Turnberry Apartments



Cedar Lake Apartments



Brookhollow Apts



Renaissance at Norman Apartments



The Icon at Norman



Brookstone Cottages



Senior Cottages of Norman



## Moore Rental Survey Data

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

Moore Rental Properties - Market Rate							
Name	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Moore Manor	1974	N/A	1	662	\$390	\$0.589	2.00%
Moore Manor	1974	1	1	762	\$420	\$0.551	2.00%
Moore Manor	1974	2	1	862	\$520	\$0.603	2.00%
Southwinds	1970	1	1	750	\$465	\$0.620	5.00%
Southwinds	1970	2	1	850	\$550	\$0.647	5.00%
Southwinds	1970	3	2	950	\$650	\$0.684	5.00%
Hayden's Landing	1974	1	1	697	\$495	\$0.710	3.00%
Hayden's Landing	1974	2	1	867	\$595	\$0.686	3.00%
Hayden's Landing	1974	2	1	892	\$665	\$0.746	3.00%
Hayden's Landing	1974	3	2	1,070	\$795	\$0.743	3.00%
Villas at Countryside	2002	1	1	800	N/A	N/A	N/A
Villas at Countryside	2002	2	2	978	\$780	\$0.798	N/A
Villas at Countryside	2002	2	2	1,000	\$790	\$0.790	N/A
The Fairways at Moore	2002	1	1	545	\$585	\$1.073	0.00%
The Fairways at Moore	2002	1	1	667	\$645	\$0.967	0.00%
The Fairways at Moore	2002	2	1	814	\$690	\$0.848	0.00%
The Fairways at Moore	2002	2	2	989	\$770	\$0.779	0.00%
The Greens at Moore	1999	1	1	538	\$565	\$1.050	0.00%
The Greens at Moore	1999	1	1	556	\$615	\$1.106	0.00%
The Greens at Moore	1999	2	2	851	\$670	\$0.787	0.00%
The Greens at Moore	1999	2	2	987	\$750	\$0.760	0.00%
Parkwood Duplexes	1984	N/A	N/A	882	\$775	\$0.879	N/A

Moore Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Lyons Estates	LIHTC - Elderly	2005	1	1	660	\$474	\$0.718	1.00%
Lyons Estates	LIHTC - Elderly	2005	1	1	660	\$499	\$0.756	1.00%
Lyons Estates	LIHTC - Elderly	2005	2	2	830	\$599	\$0.722	1.00%
Lyons Estates	LIHTC - Elderly	2005	2	2	830	\$666	\$0.802	1.00%
Lyons Estates	LIHTC - Elderly	2005	3	2	1,027	\$819	\$0.797	1.00%
Savannah House of Moore	Other - Elderly	1983	N/A	N/A	660	\$604	\$0.915	1.00%
Savannah House of Moore	Other - Elderly	1983	N/A	N/A	824	\$717	\$0.870	1.00%

The previous rent surveys encompass over 1,400 rental units in nine 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 to \$20 per unit per month annually over the past 36 months. Occupancy levels in the Moore area have continued to increase to its present level in the upper 95% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

**Rental Market Vacancy – Moore**

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Moore market. The overall market vacancy of rental housing units was reported at 5.56% by the Census Bureau as of the most recent American Community Survey.



Parkwood Duplexes



Savannah House of Moore



The Greens at Moore



The Fairways at Moore



Villas at Countryside



Lyons Estates



Moore Manor



Southwinds



Hayden's Landing

## Noble Rental Survey Data

The next table shows the results of our rental survey of Noble. There are relatively few multifamily rental properties in Noble.

<b>Noble Rental Properties - Affordable</b>							
<b>Name</b>	<b>Type</b>	<b>Year Built</b>	<b>Bedrooms</b>	<b>Bathrooms</b>	<b>Size (SF)</b>	<b>Rate</b>	<b>Rate/SF</b>
Rose Rock Cottages	LIHTC - Elderly	2014	1	1	780	\$675	\$0.865
Rose Rock Cottages	LIHTC - Elderly	2014	2	2	1,000	\$810	\$0.810
Cedar Creek	USDA - Family	1970	1	N/A	N/A	30%	N/A
Cedar Creek	USDA - Family	1970	2	N/A	N/A	30%	N/A
Noble Senior Village	Project Based - Elderly	1980	1	1	N/A	30%	N/A
Southwind Senior Village	Project Based - Elderly	N/A	1	1	N/A	30%	N/A

Rose Rock Cottages comprises 36 affordable rental units for seniors. It was completed in 2014 and was financed in part with Affordable Housing Tax Credits. Cedar Creek is an affordable rental development for families, comprising 24 units with most receiving USDA rental assistance. Noble Senior Village and Southwind Senior Village are located adjacent to one another, and are HUD-assisted properties for seniors.

### Rental Market Vacancy – Noble

The overall market vacancy of rental housing units was reported at 18.24% by the Census Bureau as of the most recent American Community Survey. This figure appears unusually high, and we note that Noble's overall rental vacancy rate as of the 2010 Census was 8.3%, which is more inline with rental vacancy in the rest of Cleveland County.

## Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Cleveland 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.

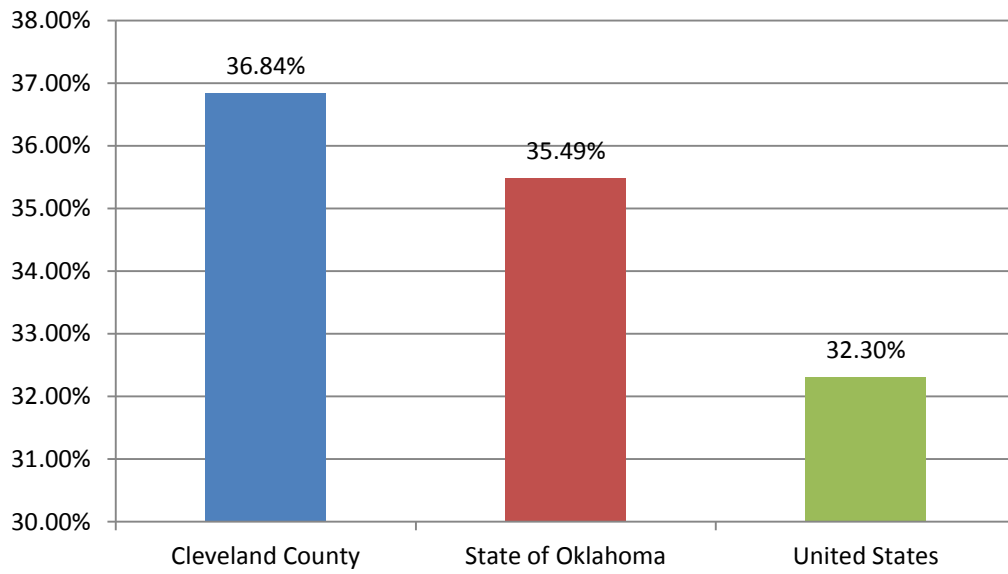
### HUD Programs in Cleveland County

Cleveland County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	173	98%	\$13,429	\$273	\$311	46.71%
Housing Choice Vouchers	1,379	96%	\$10,631	\$279	\$460	37.77%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	170	97%	\$9,910	\$222	\$573	27.90%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	390	94%	\$8,684	\$194	\$363	34.83%
Summary of All HUD Programs	2,112	96%	\$10,434	\$257	\$441	36.84%
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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 2,112 housing units located within Cleveland County, with an overall occupancy rate of 96%. The average household income among households living in these units is \$10,434. Total monthly rent for these units averages \$699, with the federal contribution averaging \$441 (63.16%) and the tenant's contribution averaging \$257 (36.84%).

**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.



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**Demographics of Persons in HUD Programs in Cleveland County**


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<b>Cleveland County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	173	30%	26%	35%	22%	18%
Housing Choice Vouchers	1,379	45%	21%	19%	63%	31%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	170	27%	24%	31%	25%	23%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	390	46%	10%	28%	20%	36%
<b>Summary of All HUD Programs</b>	<b>2,112</b>	<b>42%</b>	<b>20%</b>	<b>23%</b>	<b>43%</b>	<b>30%</b>
<b>State of Oklahoma</b>						
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%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
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%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

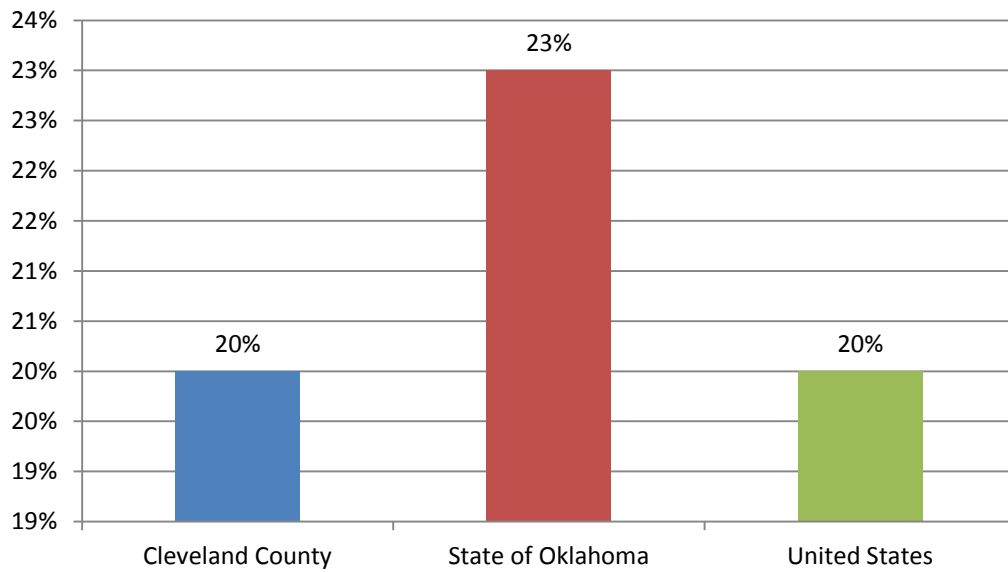
Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

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42% of housing units are occupied by single parents with female heads of household. 20% of households have at least one person with a disability. 23% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 43% have one or more disabilities. Finally, 30% of households are designated as racial or ethnic minorities.

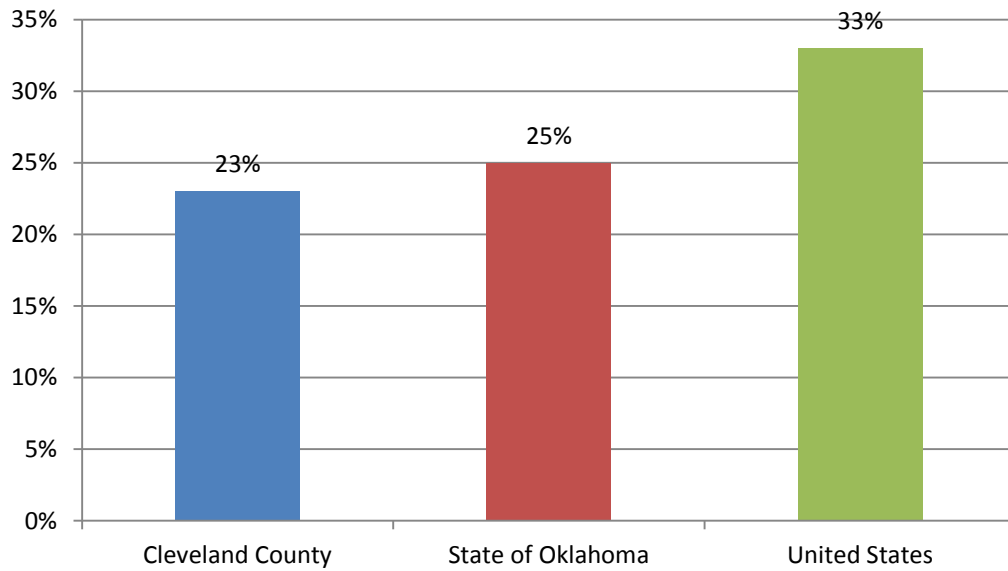


**Percentage of Households with Disabilities - HUD Subsidized Properties**



Source: 2013 HUD Picture of Subsidized Households

**Percentage of Households Age 62+ - HUD Subsidized Properties**



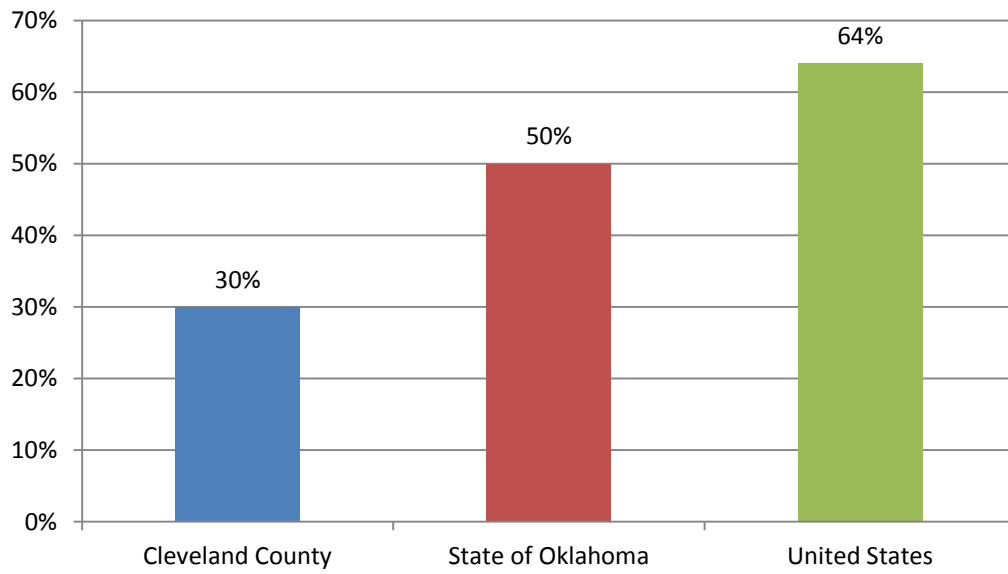
Source: 2013 HUD Picture of Subsidized Households



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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## 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 Cleveland 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 Cleveland 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.

<b>Cleveland County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>2,815</b>		<b>7,070</b>	
Cost Burden Less Than 30%	355	12.61%	625	8.84%
Cost Burden Between 30%-50%	555	19.72%	345	4.88%
Cost Burden Greater Than 50%	1,525	54.17%	5,430	76.80%
Not Computed (no/negative income)	385	13.68%	665	9.41%
<b>Income 30%-50% HAMFI</b>	<b>4,650</b>		<b>5,085</b>	
Cost Burden Less Than 30%	2,185	46.99%	870	17.11%
Cost Burden Between 30%-50%	1,325	28.49%	2,765	54.38%
Cost Burden Greater Than 50%	1,140	24.52%	1,455	28.61%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>8,260</b>		<b>6,910</b>	
Cost Burden Less Than 30%	4,415	53.45%	3,890	56.30%
Cost Burden Between 30%-50%	3,100	37.53%	2,645	38.28%
Cost Burden Greater Than 50%	750	9.08%	375	5.43%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>6,510</b>		<b>3,340</b>	
Cost Burden Less Than 30%	4,910	75.42%	2,895	86.68%
Cost Burden Between 30%-50%	1,435	22.04%	345	10.33%
Cost Burden Greater Than 50%	165	2.53%	100	2.99%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>65,355</b>		<b>30,065</b>	
Cost Burden Less Than 30%	52,745	80.71%	15,735	52.34%
Cost Burden Between 30%-50%	8,410	12.87%	6,235	20.74%
Cost Burden Greater Than 50%	3,820	5.85%	7,430	24.71%
Not Computed (no/negative income)	385	0.59%	665	2.21%

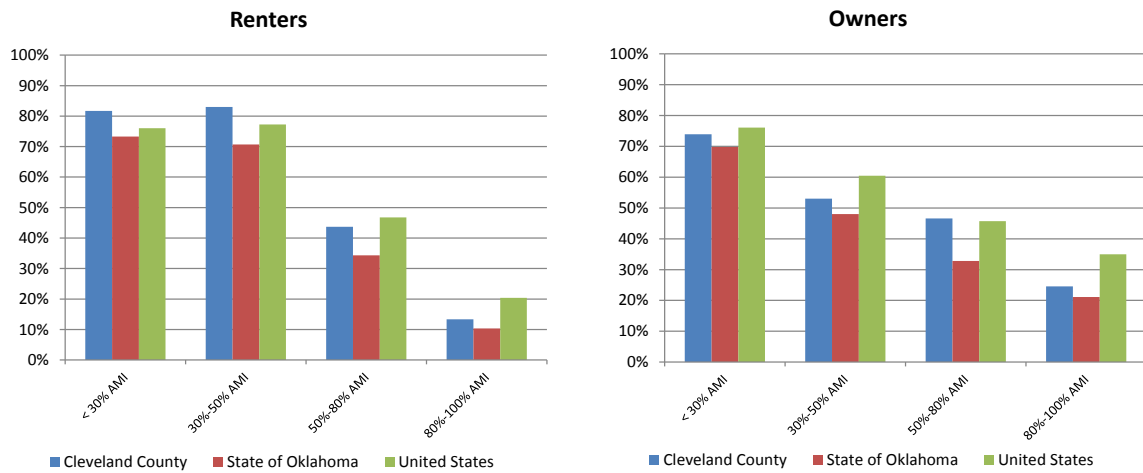
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

<b>Cleveland County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	2,815	73.89%	7,070	81.68%
Income 30%-50% HAMFI	4,650	53.01%	5,085	82.99%
Income 50%-80% HAMFI	8,260	46.61%	6,910	43.70%
Income 80%-100% HAMFI	6,510	24.58%	3,340	13.32%
All Incomes	65,355	18.71%	30,065	45.45%

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.



<b>Cleveland County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>2,815</b>		<b>7,070</b>	
Between 1.0 and 1.5 Persons per Room	45	1.60%	250	3.54%
More than 1.5 Persons per Room	0	0.00%	75	1.06%
Lacks Complete Kitchen or Plumbing	50	1.78%	125	1.77%
<b>Income 30%-50% HAMFI</b>	<b>4,650</b>		<b>5,085</b>	
Between 1.0 and 1.5 Persons per Room	110	2.37%	235	4.62%
More than 1.5 Persons per Room	10	0.22%	55	1.08%
Lacks Complete Kitchen or Plumbing	35	0.75%	110	2.16%
<b>Income 50%-80% HAMFI</b>	<b>8,260</b>		<b>6,910</b>	
Between 1.0 and 1.5 Persons per Room	100	1.21%	260	3.76%
More than 1.5 Persons per Room	40	0.48%	35	0.51%
Lacks Complete Kitchen or Plumbing	35	0.42%	65	0.94%
<b>Income 80%-100% HAMFI</b>	<b>6,510</b>		<b>3,340</b>	
Between 1.0 and 1.5 Persons per Room	115	1.77%	120	3.59%
More than 1.5 Persons per Room	30	0.46%	150	4.49%
Lacks Complete Kitchen or Plumbing	0	0.00%	15	0.45%
<b>All Incomes</b>	<b>65,355</b>		<b>30,065</b>	
Between 1.0 and 1.5 Persons per Room	610	0.93%	940	3.13%
More than 1.5 Persons per Room	150	0.23%	465	1.55%
Lacks Complete Kitchen or Plumbing	175	0.27%	470	1.56%

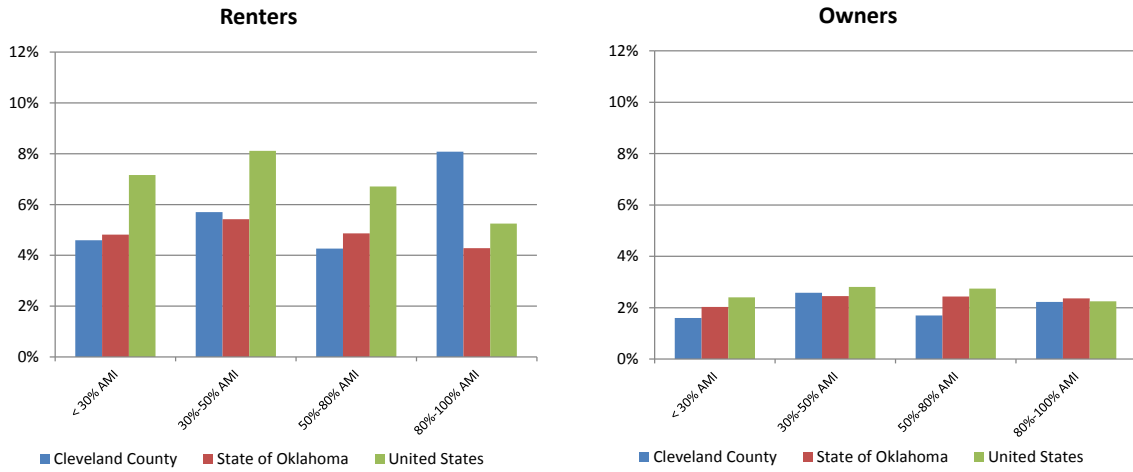
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Cleveland County, Oklahoma and the nation.

<b>Cleveland County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	2,815	1.60%	7,070	4.60%	
Income 30%-50% HAMFI	4,650	2.58%	5,085	5.70%	
Income 50%-80% HAMFI	8,260	1.69%	6,910	4.27%	
Income 80%-100% HAMFI	6,510	2.23%	3,340	8.08%	
<b>All Incomes</b>	<b>65,355</b>	<b>1.16%</b>	<b>30,065</b>	<b>4.67%</b>	

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 Cleveland County, the state and the nation.

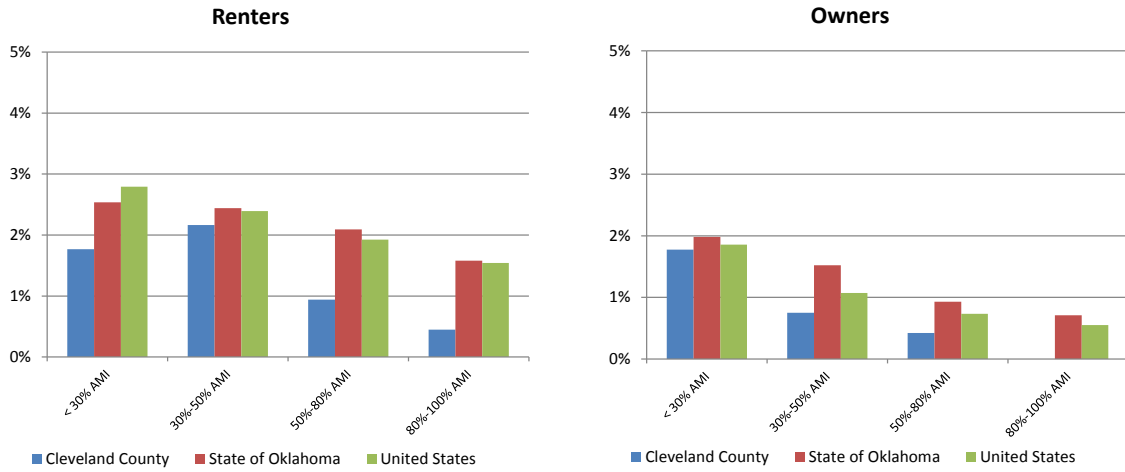
**Cleveland County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	2,815	1.78%	7,070	1.77%	
Income 30%-50% HAMFI	4,650	0.75%	5,085	2.16%	
Income 50%-80% HAMFI	8,260	0.42%	6,910	0.94%	
Income 80%-100% HAMFI	6,510	0.00%	3,340	0.45%	
All Incomes	65,355	0.27%	30,065	1.56%	

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.





<b>Cleveland County : CHAS - Housing Cost Burden by Household Type / HAMFI</b>						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income	Income	Income	Income
<b>Income &lt; 30% HAMFI</b>	<b>2,815</b>	<b>2,085</b>	<b>74.07%</b>	<b>7,070</b>	<b>5,780</b>	<b>81.75%</b>
Elderly Family	215	190	88.37%	140	130	92.86%
Small Family (2-4 persons)	795	640	80.50%	2,020	1,605	79.46%
Large Family (5 or more persons)	140	95	67.86%	395	365	92.41%
Elderly Non-Family	830	635	76.51%	630	455	72.22%
Non-Family, Non-Elderly	830	525	63.25%	3,880	3,225	83.12%
<b>Income 30%-50% HAMFI</b>	<b>4,650</b>	<b>2,465</b>	<b>53.01%</b>	<b>5,085</b>	<b>4,215</b>	<b>82.89%</b>
Elderly Family	750	280	37.33%	130	115	88.46%
Small Family (2-4 persons)	1,345	895	66.54%	1,890	1,585	83.86%
Large Family (5 or more persons)	375	220	58.67%	215	145	67.44%
Elderly Non-Family	1,500	595	39.67%	680	475	69.85%
Non-Family, Non-Elderly	685	475	69.34%	2,170	1,895	87.33%
<b>Income 50%-80% HAMFI</b>	<b>8,260</b>	<b>3,850</b>	<b>46.61%</b>	<b>6,910</b>	<b>3,020</b>	<b>43.70%</b>
Elderly Family	1,450	520	35.86%	200	80	40.00%
Small Family (2-4 persons)	3,405	1,830	53.74%	2,800	990	35.36%
Large Family (5 or more persons)	690	350	50.72%	430	155	36.05%
Elderly Non-Family	1,415	410	28.98%	480	260	54.17%
Non-Family, Non-Elderly	1,300	740	56.92%	2,995	1,535	51.25%
<b>Income 80%-100% HAMFI</b>	<b>6,510</b>	<b>1,599</b>	<b>24.56%</b>	<b>3,340</b>	<b>433</b>	<b>12.96%</b>
Elderly Family	1,120	119	10.63%	135	14	10.37%
Small Family (2-4 persons)	3,040	700	23.03%	1,365	85	6.23%
Large Family (5 or more persons)	625	255	40.80%	280	4	1.43%
Elderly Non-Family	735	170	23.13%	200	125	62.50%
Non-Family, Non-Elderly	990	355	35.86%	1,360	205	15.07%
<b>All Incomes</b>	<b>65,355</b>	<b>12,229</b>	<b>18.71%</b>	<b>30,065</b>	<b>13,653</b>	<b>45.41%</b>
Elderly Family	10,200	1,284	12.59%	815	359	44.05%
Small Family (2-4 persons)	34,295	5,450	15.89%	10,990	4,265	38.81%
Large Family (5 or more persons)	5,330	1,090	20.45%	1,850	669	36.16%
Elderly Non-Family	6,640	1,920	28.92%	2,440	1,470	60.25%
Non-Family, Non-Elderly	8,885	2,485	27.97%	13,960	6,890	49.36%

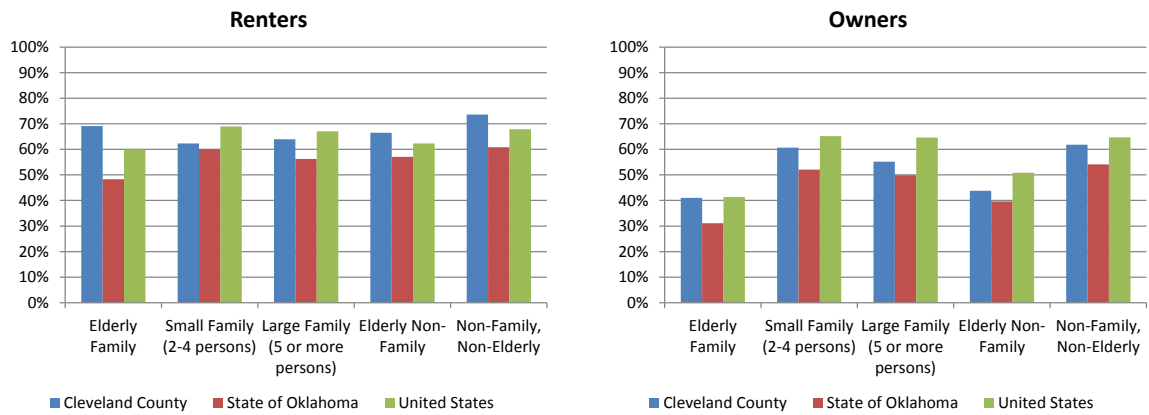
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**Cleveland 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
<b>Income &lt; 80% HAMFI</b>	<b>15,725</b>	<b>8,400</b>	<b>53.42%</b>	<b>19,065</b>	<b>68.27%</b>
Elderly Family	2,415	990	40.99%	470	69.15%
Small Family (2-4 persons)	5,545	3,365	60.69%	6,710	62.30%
Large Family (5 or more persons)	1,205	665	55.19%	1,040	63.94%
Elderly Non-Family	3,745	1,640	43.79%	1,790	66.48%
Non-Family, Non-Elderly	2,815	1,740	61.81%	9,045	73.58%

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).



<b>Cleveland County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>2,815</b>	<b>2,100</b>	<b>74.60%</b>	<b>7,070</b>	<b>5,810</b>	<b>82.18%</b>
Elderly Family	215	190	88.37%	140	130	92.86%
Small Family (2-4 persons)	795	640	80.50%	2,020	1,605	79.46%
Large Family (5 or more persons)	140	100	71.43%	395	370	93.67%
Elderly Non-Family	830	635	76.51%	630	450	71.43%
Non-Family, Non-Elderly	830	535	64.46%	3,880	3,255	83.89%
<b>Income 30%-50% HAMFI</b>	<b>4,650</b>	<b>2,555</b>	<b>54.95%</b>	<b>5,085</b>	<b>4,380</b>	<b>86.14%</b>
Elderly Family	750	285	38.00%	130	115	88.46%
Small Family (2-4 persons)	1,345	905	67.29%	1,890	1,655	87.57%
Large Family (5 or more persons)	375	275	73.33%	215	210	97.67%
Elderly Non-Family	1,500	610	40.67%	680	475	69.85%
Non-Family, Non-Elderly	685	480	70.07%	2,170	1,925	88.71%
<b>Income 50%-80% HAMFI</b>	<b>8,260</b>	<b>3,975</b>	<b>48.12%</b>	<b>6,910</b>	<b>3,280</b>	<b>47.47%</b>
Elderly Family	1,450	535	36.90%	200	80	40.00%
Small Family (2-4 persons)	3,405	1,865	54.77%	2,800	1,095	39.11%
Large Family (5 or more persons)	690	410	59.42%	430	265	61.63%
Elderly Non-Family	1,415	425	30.04%	480	285	59.38%
Non-Family, Non-Elderly	1,300	740	56.92%	2,995	1,555	51.92%
<b>Income Greater than 80% of HAMFI</b>	<b>49,630</b>	<b>4,340</b>	<b>8.74%</b>	<b>11,000</b>	<b>1,155</b>	<b>10.50%</b>
Elderly Family	7,785	300	3.85%	345	50	14.49%
Small Family (2-4 persons)	28,755	2,190	7.62%	4,275	210	4.91%
Large Family (5 or more persons)	4,130	795	19.25%	815	270	33.13%
Elderly Non-Family	2,895	285	9.84%	650	300	46.15%
Non-Family, Non-Elderly	6,070	770	12.69%	4,915	325	6.61%
<b>All Incomes</b>	<b>65,355</b>	<b>12,970</b>	<b>19.85%</b>	<b>30,065</b>	<b>14,625</b>	<b>48.64%</b>
Elderly Family	10,200	1,310	12.84%	815	375	46.01%
Small Family (2-4 persons)	34,300	5,600	16.33%	10,985	4,565	41.56%
Large Family (5 or more persons)	5,335	1,580	29.62%	1,855	1,115	60.11%
Elderly Non-Family	6,640	1,955	29.44%	2,440	1,510	61.89%
Non-Family, Non-Elderly	8,885	2,525	28.42%	13,960	7,060	50.57%

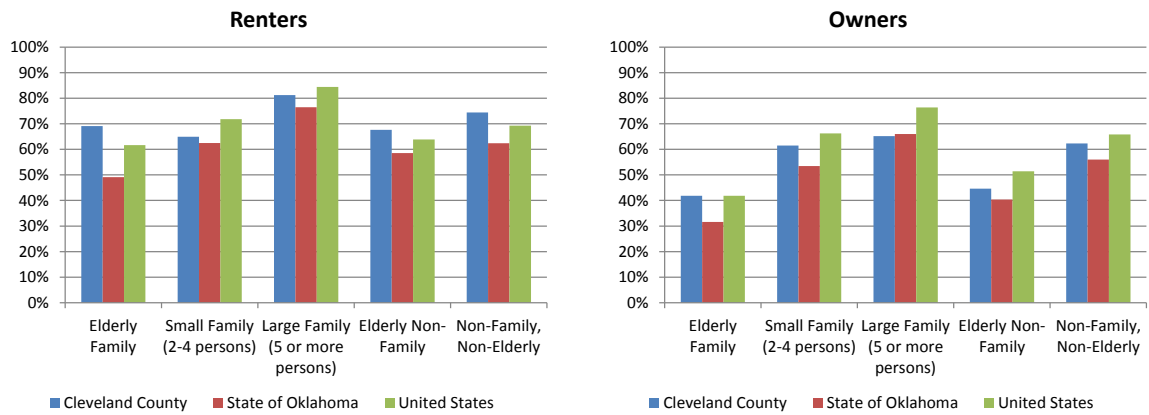
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Cleveland 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
<b>Income &lt; 80% HAMFI</b>	<b>15,725</b>	<b>8,630</b>	<b>54.88%</b>	<b>19,065</b>	<b>70.65%</b>
Elderly Family	2,415	1,010	41.82%	470	69.15%
Small Family (2-4 persons)	5,545	3,410	61.50%	6,710	64.90%
Large Family (5 or more persons)	1,205	785	65.15%	1,040	81.25%
Elderly Non-Family	3,745	1,670	44.59%	1,790	67.60%
Non-Family, Non-Elderly	2,815	1,755	62.34%	9,045	74.46%

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 Cleveland 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.”



**Cleveland County : CHAS - Housing Problems by Race / Ethnicity and HAMFI**

Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>2,820</b>	<b>2,100</b>	<b>74.5%</b>	<b>7,065</b>	<b>5,810</b>	<b>82.2%</b>
White alone, non-Hispanic	2,270	1,685	74.2%	4,875	3,990	81.8%
Black or African-American alone	20	20	100.0%	650	520	80.0%
Asian alone	80	80	100.0%	410	280	68.3%
American Indian alone	125	70	56.0%	295	265	89.8%
Pacific Islander alone	0	0	N/A	30	30	100.0%
Hispanic, any race	194	140	72.2%	490	460	93.9%
Other (including multiple races)	124	105	84.7%	315	265	84.1%
<b>Income 30%-50% HAMFI</b>	<b>4,650</b>	<b>2,555</b>	<b>54.9%</b>	<b>5,085</b>	<b>4,375</b>	<b>86.0%</b>
White alone, non-Hispanic	3,835	2,020	52.7%	3,770	3,345	88.7%
Black or African-American alone	65	65	100.0%	330	275	83.3%
Asian alone	130	80	61.5%	175	130	74.3%
American Indian alone	110	25	22.7%	160	130	81.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	360	260	72.2%	405	285	70.4%
Other (including multiple races)	145	100	69.0%	250	215	86.0%
<b>Income 50%-80% HAMFI</b>	<b>8,260</b>	<b>3,970</b>	<b>48.1%</b>	<b>6,910</b>	<b>3,285</b>	<b>47.5%</b>
White alone, non-Hispanic	6,585	3,070	46.6%	5,390	2,535	47.0%
Black or African-American alone	345	240	69.6%	280	140	50.0%
Asian alone	240	100	41.7%	215	85	39.5%
American Indian alone	300	130	43.3%	325	130	40.0%
Pacific Islander alone	0	0	N/A	4	0	0.0%
Hispanic, any race	480	290	60.4%	445	225	50.6%
Other (including multiple races)	315	145	46.0%	260	175	67.3%
<b>Income 80%-100% HAMFI</b>	<b>6,510</b>	<b>1,705</b>	<b>26.2%</b>	<b>3,340</b>	<b>725</b>	<b>21.7%</b>
White alone, non-Hispanic	5,410	1,350	25.0%	2,555	570	22.3%
Black or African-American alone	175	100	57.1%	225	25	11.1%
Asian alone	145	85	58.6%	45	0	0.0%
American Indian alone	200	35	17.5%	135	30	22.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	375	75	20.0%	215	90	41.9%
Other (including multiple races)	210	60	28.6%	170	10	5.9%
<b>All Incomes</b>	<b>65,360</b>	<b>12,960</b>	<b>19.8%</b>	<b>30,060</b>	<b>14,620</b>	<b>48.6%</b>
White alone, non-Hispanic	54,870	10,115	18.4%	22,755	10,790	47.4%
Black or African-American alone	1,635	560	34.3%	1,985	1,005	50.6%
Asian alone	1,695	490	28.9%	1,110	495	44.6%
American Indian alone	2,075	310	14.9%	1,200	555	46.3%
Pacific Islander alone	4	0	0.0%	38	30	78.9%
Hispanic, any race	2,869	920	32.1%	1,735	1,080	62.2%
Other (including multiple races)	2,214	565	25.5%	1,250	675	54.0%

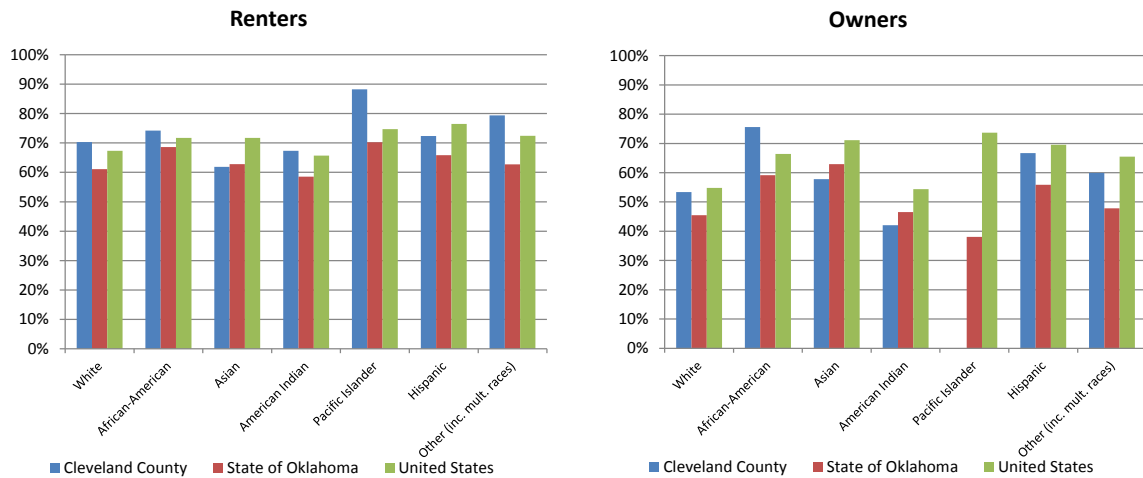
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Cleveland 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	
<b>Income &lt; 80% HAMFI</b>	<b>15,730</b>	<b>8,625</b>	<b>54.83%</b>	<b>19,060</b>	<b>70.67%</b>	
White alone, non-Hispanic	12,690	6,775	53.39%	14,035	9,870	70.32%
Black or African-American alone	430	325	75.58%	1,260	935	74.21%
Asian alone	450	260	57.78%	800	495	61.88%
American Indian alone	535	225	42.06%	780	525	67.31%
Pacific Islander alone	0	0	N/A	34	30	88.24%
Hispanic, any race	1,034	690	66.73%	1,340	970	72.39%
Other (including multiple races)	584	350	59.93%	825	655	79.39%

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

- Among households with incomes less than 50% of Area Median Income, there are 9,995 renter households that are cost overburdened, and 4,545 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 1,175 renter households that are cost overburdened, and 1,700 homeowners that are cost overburdened.



- 88.24% of Pacific Islander renters with incomes less than 80% of Area Median Income have one or more housing problems
- 75.58% of African American homeowners, and 66.73% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

## Overall Anticipated Housing Demand

Future demand for housing units in Cleveland County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for Norman, Moore, and Noble, as well as Cleveland County as a whole. The calculations are shown in the following tables.

### Norman Anticipated Demand

Households in Norman grew at an annually compounded rate of 1.41% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.60% per year since that time, and that households will grow 1.19% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.19% per year in forecasting future household growth for Norman.

The percentage of owner households was estimated at 56.95% with renter households estimated at 43.05%, 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.

<b>Future Housing Demand Estimates for Norman</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	48,352	48,929	49,513	50,105	50,703	51,308
Owner %: 56.95%	27,538	27,866	28,199	28,536	28,876	29,221
Renter %: 43.05%	20,814	21,063	21,314	21,569	21,826	22,087
<b>Total New Owner Households</b>						<b>1,684</b>
<b>Total New Renter Households</b>						<b>1,272</b>

Based on an estimated household growth rate of 1.19% per year, Norman would require 1,684 new housing units for ownership, and 1,272 units for rent, over the next five years. Annually this equates to 337 units for ownership per year, and 254 units for rent per year.

### Moore Anticipated Demand

Households in Moore grew at an annually compounded rate of 3.25% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.78% per year since that time, and that households will grow 1.53% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.53% per year in forecasting future household growth for Moore.

The percentage of owner households was estimated at 73.41% with renter households estimated at 26.59%, 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.

<b>Future Housing Demand Estimates for Moore</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	22,335	22,677	23,025	23,378	23,736	24,100
Owner %: 73.41%	16,395	16,647	16,902	17,161	17,424	17,691
Renter %: 26.59%	5,940	6,031	6,123	6,217	6,312	6,409
<b>Total New Owner Households</b>						<b>1,296</b>
<b>Total New Renter Households</b>						<b>469</b>

Based on an estimated household growth rate of 1.53% per year, Moore would require 1,296 new housing units for ownership, and 469 units for rent, over the next five years. Annually this equates to 259 units for ownership per year, and 94 units for rent per year.

### **Noble Anticipated Demand**

Households in Noble grew at an annually compounded rate of 2.19% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.17% per year since that time, and that households will grow 1.27% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.27% per year in forecasting future household growth for Noble.

The percentage of owner households was estimated at 73.66% with renter households estimated at 26.34%, 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.

<b>Future Housing Demand Estimates for Noble</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	2,574	2,607	2,640	2,673	2,707	2,741
Owner %: 73.66%	1,896	1,920	1,944	1,969	1,994	2,019
Renter %: 26.34%	678	687	695	704	713	722
<b>Total New Owner Households</b>						<b>123</b>
<b>Total New Renter Households</b>						<b>44</b>

Based on an estimated household growth rate of 1.27% per year, Noble would require 123 new housing units for ownership, and 44 units for rent, over the next five years. Annually this equates to 25 units for ownership per year, and 9 units for rent per year.

### **Cleveland County Anticipated Demand**

Households in Cleveland County grew at an annually compounded rate of 2.19% from 2000 to 2010. Nielsen SiteReports estimates households have grown 1.58% per year since that time, and that

households will grow 1.30% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 1.30% per year in forecasting future household growth for Cleveland County.

The percentage of owner households was estimated at 67.39% with renter households estimated at 32.61%, 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.

<b>Future Housing Demand Estimates for Cleveland County</b>						
<b>Year</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Household Estimates	106,300	107,681	109,081	110,498	111,934	113,389
Owner %: 67.39%	71,635	72,566	73,509	74,464	75,432	76,412
Renter %: 32.61%	34,665	35,116	35,572	36,034	36,503	36,977
				<b>Total New Owner Households</b>		<b>4,777</b>
				<b>Total New Renter Households</b>		<b>2,312</b>

Based on an estimated household growth rate of 1.30% per year, Cleveland County would require 4,777 new housing units for ownership, and 2,312 units for rent, over the next five years. Annually this equates to 955 units for ownership per year, and 462 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 Cleveland 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 Cleveland 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.

#### Cleveland County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	4,777	2,312	7,089
Less than 30% AMI	4.31%	23.52%	206	544	<b>749</b>
Less than 50% AMI	11.42%	40.43%	546	935	<b>1,480</b>
Less than 60% AMI	13.71%	48.51%	655	1,122	<b>1,776</b>
Less than 80% AMI	24.06%	63.41%	1,149	1,466	<b>2,615</b>

### 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.

#### Cleveland 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	25.77%	10.83%	1,231	250	<b>1,481</b>
Elderly less than 30% AMI	1.60%	2.56%	76	59	<b>136</b>
Elderly less than 50% AMI	5.04%	5.26%	241	121	<b>362</b>
Elderly less than 60% AMI	6.05%	6.31%	289	146	<b>435</b>
Elderly less than 80% AMI	9.43%	7.52%	450	174	<b>624</b>

### 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.

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**Cleveland County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	25.02%	23.42%	1,195	541	<b>1,736</b>
Disabled less than 30% AMI	1.87%	7.25%	90	168	<b>257</b>
Disabled less than 50% AMI	4.61%	12.67%	220	293	<b>513</b>
Disabled less than 60% AMI	5.54%	15.21%	264	352	<b>616</b>
Disabled less than 80% AMI	9.14%	17.18%	437	397	<b>834</b>

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**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.

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**Cleveland County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	4,777	2,312	7,089
Total Veteran Demand	11.22%	11.22%	536	259	<b>795</b>
Veterans with Disabilities	3.14%	3.14%	150	73	<b>223</b>
Veterans Below Poverty	0.62%	0.62%	30	14	<b>44</b>
Disabled Veterans Below Poverty	0.27%	0.27%	13	6	<b>19</b>

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**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).

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**Cleveland County: 2015-2020 Housing Needs for Working Families**


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	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	4,777	2,312	7,089
Total Working Families	54.93%	54.93%	2,624	1,270	<b>3,894</b>
Working Families with Children Present	27.92%	27.92%	1,334	645	<b>1,979</b>

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**Population Subset Conclusions**

Based on population and household growth over the next five years, a total of 7,089 housing units will be needed in Cleveland County over the next five years. Of those units:

- 1,776 will be needed by households earning less than 60% of Area Median Income

- 435 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 616 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 44 will be needed by veterans living below the poverty line
- 1,979 will be needed by working families with children present

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