

Integra Realty Resources
Tulsa/OKC

Housing Needs Assessment
Comanche County

Prepared For:

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

Effective Date of the Analysis:

July 8, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Comanche County
 IRR - Tulsa/OKC File No. 140-2015-0029

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Comanche County is projected to grow by 0.05% per year over the next five years, underperforming the State of Oklahoma.
2. Comanche County is projected to need a total of 276 housing units for ownership and 212 housing units for rent over the next five years.
3. Median Household Income in Comanche County is estimated to be \$47,514 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Comanche County is estimated to be 15.60%, compared with 14.72% for Oklahoma.
4. Homeowner and rental vacancy rates in Comanche County are higher than the state averages.
5. Home values are lower, while rental rates in Comanche County are higher than the state averages.
6. Average sale price for homes in Lawton was \$118,967 in 2015, with a total of 1,334 transactions. Average days on market is reported to be 86 days.
7. Approximately 37.49% of renters and 18.64% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number: 56 Injuries:122 Fatalities: 8 Damages (1996-2014): \$210,000.00
2. Social Vulnerability: Above the state score; at the census tract level the central portion of the county, Lawton area has elevated scores.
3. Floodplain: 20 floods from 01/01/1993 to 03/07/2007 that resulted in \$20,000 in property damage from flash floods. No injuries or deaths were reported.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at risk for poverty: 200
2. Units in mostly non-white enclaves: 182
3. Units near elevated number of persons with disabilities: 225
4. Units further than 15 miles from a hospital: 123
5. Units located in a food desert: 151
6. Units that lack readily available transit: 24

Lead-Based Paint Specific Findings

1. We estimate there are 7,074 occupied housing units in Comanche County with lead-based paint hazards.
2. 3,206 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 1,490 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 Comanche 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 Comanche 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 Comanche 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 Comanche County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Comanche County area.

Effective Date of Consultation

The Comanche County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 8, 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 Comanche 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

Comanche County Analysis

Area Information

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

Comanche County is located in southwestern Oklahoma. The county is bordered on the north by Kiowa and Caddo counties, on the west by Kiowa and Tillman Counties, on the south by Tillman and Cotton counties, and on the east by Grady and Stephens counties. The Comanche County Seat is Lawton, which is located in the central part of the county. This location is approximately 191 miles southwest of Tulsa and 89 miles southwest of Oklahoma City.

Comanche County has a total area of 1,084 square miles (1,069 square miles of land, and 14 square miles of water), ranking 15th out of Oklahoma's 77 counties in terms of total area. The total population of Comanche County as of the 2010 Census was 124,098 persons, for a population density of 116 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 Comanche. These are I-44, US-62, US-277, OK-36, OK-7, OK-17, OK-115, OK-49, OK-65, OK-36, and OK-58. The nearest interstate highway is I-44, which dissects the county north/south. The county also has an intricate network of county roadways.

Public transportation is provided by Lawton Area Transit System, which operates a fixed route and demand-response service. Additionally, the Family Area Network Transit (FANT) operates a demand-response service within the county. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Lawton-Fort Sill Regional Airport is located just south of Lawton. Its primary concrete runway measures 8,599 feet in length and can accommodate large aircraft. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 81.6 miles northeast.

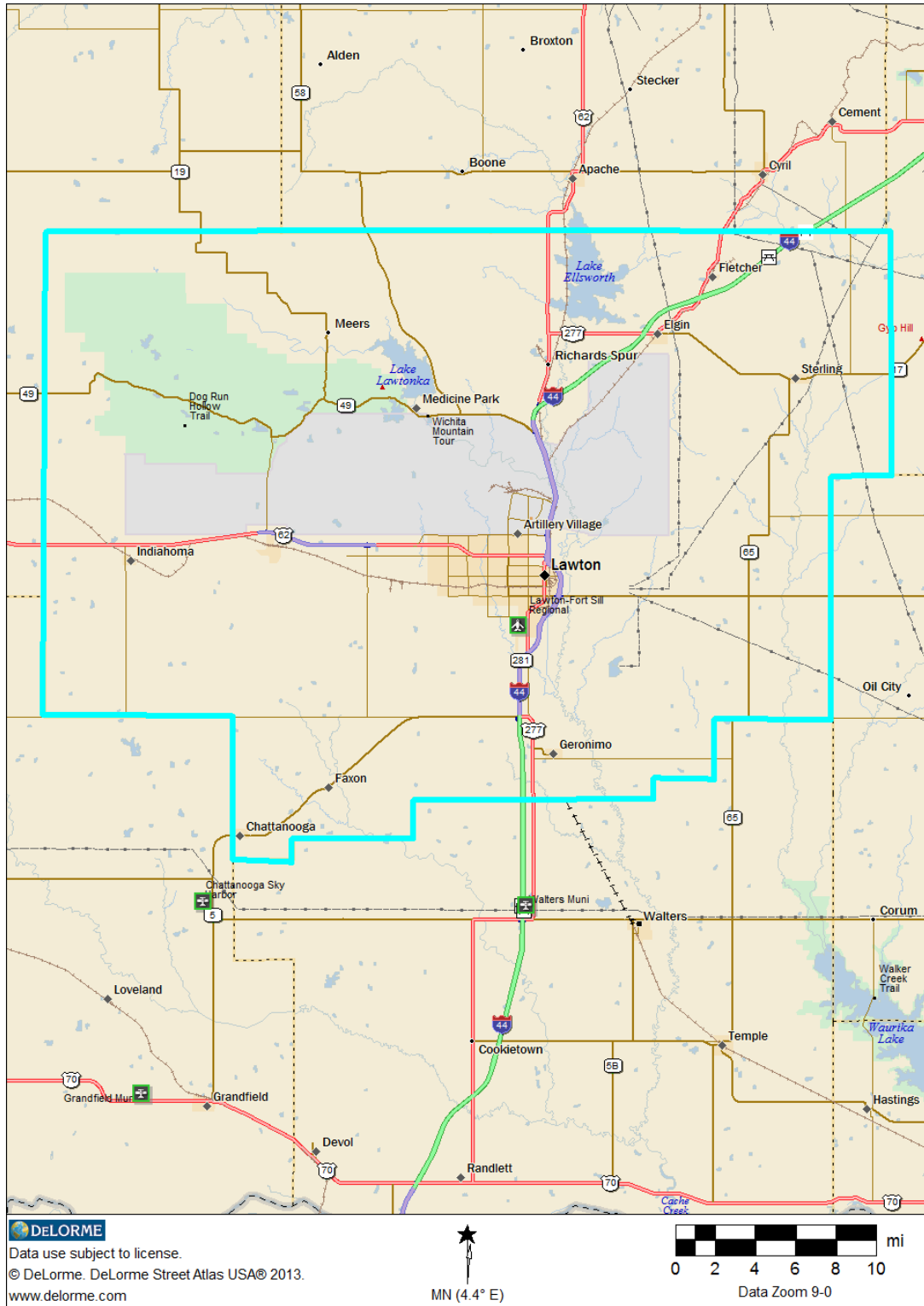
Educational Facilities

All of the county communities have public school facilities. Lawton is served by Lawton Public Schools which operates four high schools, four middle schools, and nineteen elementary schools. Lawton is home to Cameron University, a public university with over 5,000 students. Cameron University offers more than 50 degrees through two-year, four-year and graduate programs.

Medical Facilities

Medical services are provided by Comanche County Memorial Hospital, an acute-care hospital offering surgical, emergency, and in and outpatient's services. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Comanche County Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Lawton	92,757	96,867	0.43%	96,053	-0.17%	95,814	-0.05%
Comanche County	114,996	124,098	0.76%	123,949	-0.02%	124,270	0.05%
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 Comanche County was 124,098 persons as of the 2010 Census, a 0.76% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Comanche County to be 123,949 persons, and projects that the population will show 0.05% annualized growth over the next five years.

The population of Lawton was 96,867 persons as of the 2010 Census, a 0.43% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Lawton to be 96,053 persons, and projects that the population will show -0.05% annualized decline over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Lawton	31,778	34,901	0.94%	35,149	0.14%	35,369	0.12%
Comanche County	39,808	44,982	1.23%	45,546	0.25%	46,034	0.21%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Lawton	22,521	22,508	-0.01%	22,724	0.19%	22,907	0.16%
Comanche County	28,858	30,303	0.49%	30,747	0.29%	31,138	0.25%
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, Comanche County had a total of 44,982 households, representing a 1.23% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Comanche County to have 45,546 households. This number is expected to experience a 0.21% annualized rate of growth over the next five years.

As of 2010, Lawton had a total of 34,901 households, representing a 0.94% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Lawton to have 35,149 households. This number is expected to experience a 0.12% 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 Comanche County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Lawton		Comanche County	
	No.	Percent	No.	Percent
Total Population	97,147		124,591	
White Alone	59,223	60.96%	80,932	64.96%
Black or African American Alone	20,151	20.74%	21,263	17.07%
Amer. Indian or Alaska Native Alone	4,568	4.70%	6,779	5.44%
Asian Alone	2,472	2.54%	2,657	2.13%
Native Hawaiian and Other Pac. Isl. Alone	664	0.68%	686	0.55%
Some Other Race Alone	2,388	2.46%	2,647	2.12%
Two or More Races	7,681	7.91%	9,627	7.73%

Population by Hispanic or Latino Origin	Lawton		Comanche County	
	No.	Percent	No.	Percent
Total Population	97,147		124,591	
Hispanic or Latino	13,272	13.66%	14,638	11.75%
<i>Hispanic or Latino, White Alone</i>	7,332	55.24%	8,048	54.98%
<i>Hispanic or Latino, All Other Races</i>	5,940	44.76%	6,590	45.02%
Not Hispanic or Latino	83,875	86.34%	109,953	88.25%
<i>Not Hispanic or Latino, White Alone</i>	51,891	61.87%	72,884	66.29%
<i>Not Hispanic or Latino, All Other Races</i>	31,984	38.13%	37,069	33.71%

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

In Comanche County, racial and ethnic minorities comprise 41.50% of the total population. Within Lawton, racial and ethnic minorities represent 46.59% of the population.

Population by Age

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

Comanche County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	124,098		123,949		124,270			
Age 0 - 4	9,426	7.60%	9,156	7.39%	8,987	7.23%	-0.58%	-0.37%
Age 5 - 9	8,651	6.97%	8,722	7.04%	8,766	7.05%	0.16%	0.10%
Age 10 - 14	8,094	6.52%	8,145	6.57%	8,398	6.76%	0.13%	0.61%
Age 15 - 17	4,963	4.00%	4,829	3.90%	5,038	4.05%	-0.55%	0.85%
Age 18 - 20	7,234	5.83%	6,912	5.58%	6,885	5.54%	-0.91%	-0.08%
Age 21 - 24	9,629	7.76%	9,186	7.41%	8,495	6.84%	-0.94%	-1.55%
Age 25 - 34	20,493	16.51%	20,490	16.53%	18,981	15.27%	0.00%	-1.52%
Age 35 - 44	15,247	12.29%	15,278	12.33%	16,506	13.28%	0.04%	1.56%
Age 45 - 54	16,101	12.97%	14,599	11.78%	13,349	10.74%	-1.94%	-1.77%
Age 55 - 64	11,558	9.31%	12,903	10.41%	13,371	10.76%	2.23%	0.72%
Age 65 - 74	7,074	5.70%	7,842	6.33%	9,106	7.33%	2.08%	3.03%
Age 75 - 84	4,239	3.42%	4,361	3.52%	4,687	3.77%	0.57%	1.45%
Age 85 and over	1,389	1.12%	1,526	1.23%	1,701	1.37%	1.90%	2.20%
<i>Age 55 and over</i>	<i>24,260</i>	<i>19.55%</i>	<i>26,632</i>	<i>21.49%</i>	<i>28,865</i>	<i>23.23%</i>	<i>1.88%</i>	<i>1.62%</i>
<i>Age 62 and over</i>	<i>14,780</i>	<i>11.91%</i>	<i>16,074</i>	<i>12.97%</i>	<i>17,804</i>	<i>14.33%</i>	<i>1.69%</i>	<i>2.07%</i>
Median Age	31.9		32.3		33.2		0.25%	0.55%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Comanche County is 32.3 years. This compares with the statewide figure of 36.6 years. Approximately 7.39% of the population is below the age of 5, while 12.97% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.07% per year.

Lawton Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	96,867		96,053		95,814			
Age 0 - 4	7,747	8.00%	7,313	7.61%	7,077	7.39%	-1.15%	-0.65%
Age 5 - 9	6,734	6.95%	7,022	7.31%	6,955	7.26%	0.84%	-0.19%
Age 10 - 14	5,982	6.18%	6,183	6.44%	6,639	6.93%	0.66%	1.43%
Age 15 - 17	3,614	3.73%	3,551	3.70%	3,778	3.94%	-0.35%	1.25%
Age 18 - 20	6,198	6.40%	5,721	5.96%	5,715	5.96%	-1.59%	-0.02%
Age 21 - 24	8,601	8.88%	7,533	7.84%	6,879	7.18%	-2.62%	-1.80%
Age 25 - 34	17,480	18.05%	17,586	18.31%	15,612	16.29%	0.12%	-2.35%
Age 35 - 44	11,627	12.00%	12,020	12.51%	13,472	14.06%	0.67%	2.31%
Age 45 - 54	11,608	11.98%	10,465	10.90%	9,783	10.21%	-2.05%	-1.34%
Age 55 - 64	8,126	8.39%	9,069	9.44%	9,262	9.67%	2.22%	0.42%
Age 65 - 74	4,877	5.03%	5,290	5.51%	6,114	6.38%	1.64%	2.94%
Age 75 - 84	3,155	3.26%	3,123	3.25%	3,239	3.38%	-0.20%	0.73%
Age 85 and over	1,118	1.15%	1,177	1.23%	1,289	1.35%	1.03%	1.83%
<i>Age 55 and over</i>	<i>17,276</i>	<i>17.83%</i>	<i>18,659</i>	<i>19.43%</i>	<i>19,904</i>	<i>20.77%</i>	<i>1.55%</i>	<i>1.30%</i>
<i>Age 62 and over</i>	<i>10,470</i>	<i>10.81%</i>	<i>11,134</i>	<i>11.59%</i>	<i>12,132</i>	<i>12.66%</i>	<i>1.24%</i>	<i>1.73%</i>
Median Age	30.5		31.1		32.0		0.39%	0.57%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Lawton is 31.1 years. This compares with the statewide figure of 36.6 years. Approximately 7.61% of the population is below the age of 5, while 11.59% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.73% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Lawton		Comanche County	
	No.	Percent	No.	Percent
Total Families:	22,030		29,349	
Married-Couple Family:	14,226	64.58%	20,229	68.93%
With Children Under 18 Years	5,971	27.10%	8,432	28.73%
No Children Under 18 Years	8,255	37.47%	11,797	40.20%
Other Family:	7,804	35.42%	9,120	31.07%
Male Householder, No Wife Present	1,839	8.35%	2,227	7.59%
With Children Under 18 Years	1,094	4.97%	1,400	4.77%
No Children Under 18 Years	745	3.38%	827	2.82%
Female Householder, No Husband Present	5,965	27.08%	6,893	23.49%
With Children Under 18 Years	4,152	18.85%	4,654	15.86%
No Children Under 18 Years	1,813	8.23%	2,239	7.63%
Total Single Parent Families	5,246		6,054	
Male Householder	1,094	20.85%	1,400	23.13%
Female Householder	4,152	79.15%	4,654	76.87%

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

As shown, within Comanche County, among all families 20.63% are single-parent families, while in Lawton, the percentage is 23.81%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	84,428		110,477		3,702,515	
Under 18 Years:	24,255		30,817		933,738	
With One Type of Disability	1,275	5.26%	1,589	5.16%	33,744	3.61%
With Two or More Disabilities	238	0.98%	339	1.10%	11,082	1.19%
No Disabilities	22,742	93.76%	28,889	93.74%	888,912	95.20%
18 to 64 Years:	51,264		67,222		2,265,702	
With One Type of Disability	4,184	8.16%	5,238	7.79%	169,697	7.49%
With Two or More Disabilities	4,090	7.98%	5,271	7.84%	149,960	6.62%
No Disabilities	42,990	83.86%	56,713	84.37%	1,946,045	85.89%
65 Years and Over:	8,909		12,438		503,075	
With One Type of Disability	1,897	21.29%	2,827	22.73%	95,633	19.01%
With Two or More Disabilities	2,213	24.84%	3,033	24.38%	117,044	23.27%
No Disabilities	4,799	53.87%	6,578	52.89%	290,398	57.72%
Total Number of Persons with Disabilities:	13,897	16.46%	18,297	16.56%	577,160	15.59%

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

Within Comanche County, 16.56% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Lawton the percentage is 16.46%.

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

2013 Population by Veteran and Disability Status

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	59,965		79,452		2,738,788	
Veteran:	11,541	19.25%	15,197	19.13%	305,899	11.17%
With a Disability	2,997	25.97%	4,183	27.53%	100,518	32.86%
No Disability	8,544	74.03%	11,014	72.47%	205,381	67.14%
Non-veteran:	48,424	80.75%	64,255	80.87%	2,432,889	88.83%
With a Disability	9,361	19.33%	12,160	18.92%	430,610	17.70%
No Disability	39,063	80.67%	52,095	81.08%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Comanche County, the Census Bureau estimates there are 15,197 veterans, 27.53% of which have one or more disabilities (compared with 32.86% at a statewide level). In Lawton, there are an estimated 11,541 veterans, 25.97% of which are estimated to have a disability. Compared with the rest of the state, veterans in Comanche County are somewhat less likely to have disabilities.

Group Quarters Population

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

2010 Group Quarters Population

	Lawton		Comanche County	
	No.	Percent	No.	Percent
Total Population	96,867		124,098	
Group Quarters Population	10,143	10.47%	10,343	8.33%
Institutionalized Population	3,772	3.89%	3,772	3.04%
Correctional facilities for adults	3,164	3.27%	3,164	2.55%
Juvenile facilities	84	0.09%	84	0.07%
Nursing facilities/Skilled-nursing facilities	523	0.54%	523	0.42%
Other institutional facilities	1	0.00%	1	0.00%
Noninstitutionalized population	6,371	6.58%	6,571	5.30%
College/University student housing	482	0.50%	482	0.39%
Military quarters	5,768	5.95%	5,768	4.65%
Other noninstitutional facilities	121	0.12%	321	0.26%

Source: 2010 Decennial Census, Table P42

The percentage of the Comanche County population in group quarters is significantly higher than the statewide figure, which was 2.99% in 2010. This is due to persons living in military quarters (Fort Sill) as well as the Lawton Correctional Facility (a private prison).

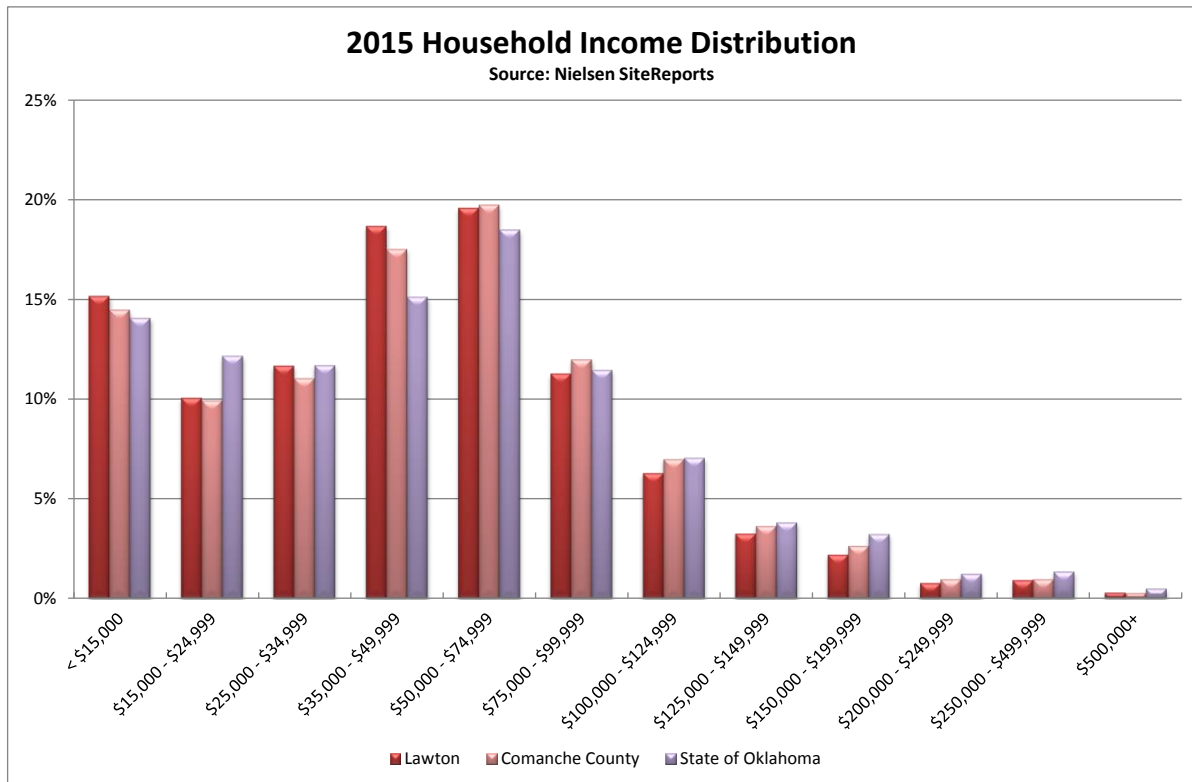
Household Income Levels

Data in the following chart shows the distribution of household income in Comanche County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution						
	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	35,149		45,546		1,520,327	
< \$15,000	5,326	15.15%	6,586	14.46%	213,623	14.05%
\$15,000 - \$24,999	3,530	10.04%	4,517	9.92%	184,613	12.14%
\$25,000 - \$34,999	4,096	11.65%	5,024	11.03%	177,481	11.67%
\$35,000 - \$49,999	6,555	18.65%	7,966	17.49%	229,628	15.10%
\$50,000 - \$74,999	6,876	19.56%	8,981	19.72%	280,845	18.47%
\$75,000 - \$99,999	3,958	11.26%	5,449	11.96%	173,963	11.44%
\$100,000 - \$124,999	2,207	6.28%	3,177	6.98%	106,912	7.03%
\$125,000 - \$149,999	1,141	3.25%	1,651	3.62%	57,804	3.80%
\$150,000 - \$199,999	769	2.19%	1,196	2.63%	48,856	3.21%
\$200,000 - \$249,999	269	0.77%	438	0.96%	18,661	1.23%
\$250,000 - \$499,999	322	0.92%	440	0.97%	20,487	1.35%
\$500,000+	100	0.28%	121	0.27%	7,454	0.49%
Median Household Income	\$45,578		\$47,514		\$47,049	
Average Household Income	\$58,248		\$60,801		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Comanche County is estimated to be \$47,514 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Lawton, median household income is estimated to be \$45,578. The income distribution can be better visualized by the following chart; as can be seen, Comanche County's income distribution is very similar to the rest of the state.



Household Income Trend

Next we examine the long-term growth of incomes in Comanche 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
Lawton	\$32,521	\$45,578	2.13%	2.40%	-0.27%
Comanche County	\$33,867	\$47,514	2.14%	2.40%	-0.26%
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 Comanche 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 Comanche 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 Comanche County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Lawton	16.33%	18.61%	227	13.07%	45.83%
Comanche County	15.60%	17.35%	175	18.86%	45.66%
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 Comanche County is estimated to be 17.35% by the American Community Survey. This is an increase of 175 basis points since the 2000 Census. Within Lawton, the poverty rate is estimated to be 18.61%. 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 Comanche County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

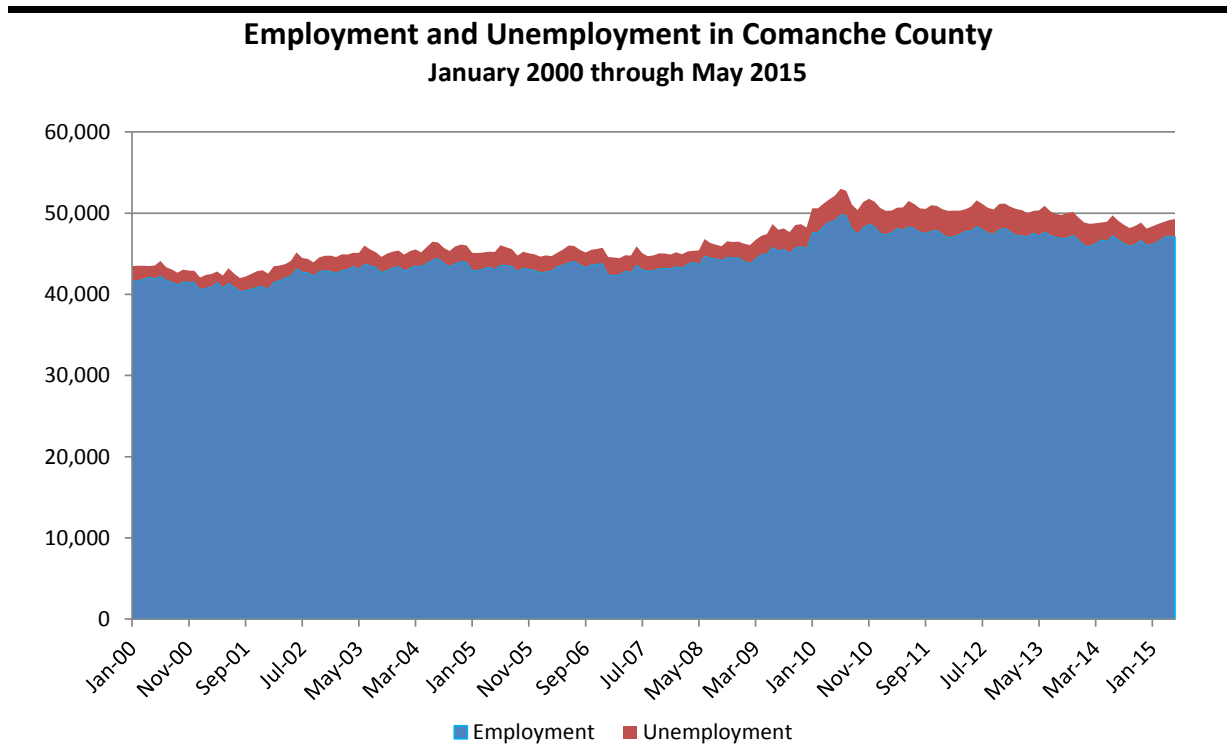
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Comanche County	49,155	47,064	-0.87%	5.8%	4.5%	-130
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Comanche County was 47,064 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.87% per year. The unemployment rate in May was 4.5%, a decrease of -130 basis points from May 2010, which was 5.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Comanche County has underperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Comanche 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

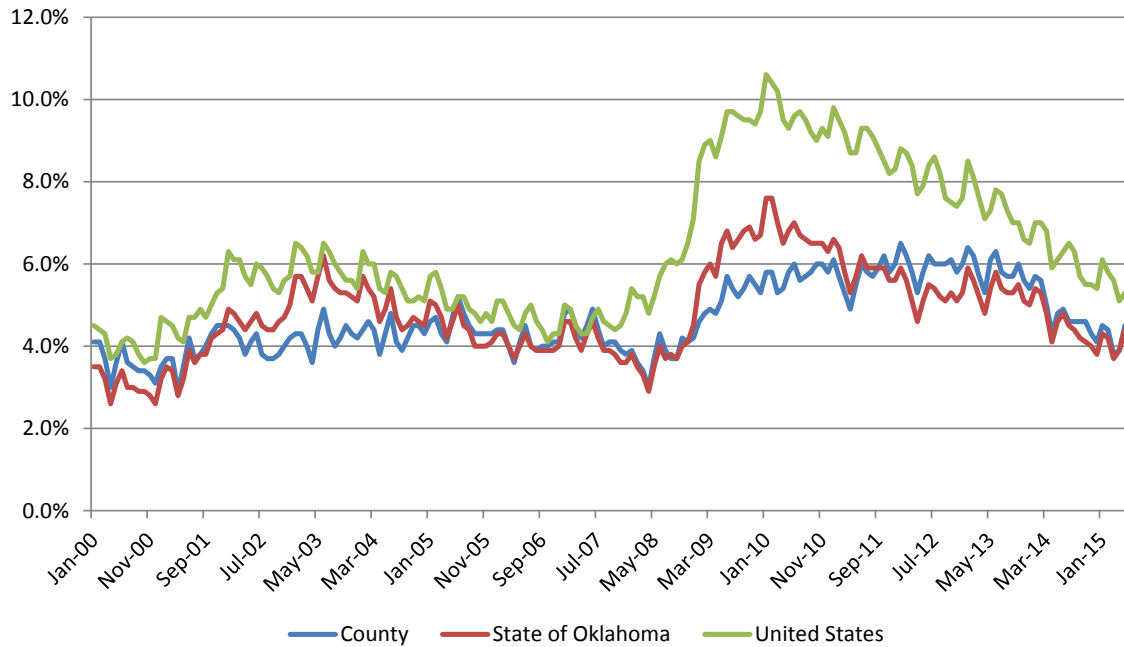
As shown, total employment levels have generally trended upward from 2000 through the 1st quarter of 2010, after which point total employment has been stable to modestly declining. It is notable that the national economic downturn of 2008 had no observable effect on total employment levels in Comanche County. Employment levels have grown slightly in the previous several months, to their current level of 47,064 persons. The number of unemployed persons in May 2015 was 2,202, out of a total labor force of 49,266 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Comanche 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 Comanche 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 Comanche County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2013 (well after other areas of the state and nation began to see recovery), to their current level of 4.5%. On the whole, unemployment rates in Comanche County typically exhibit relatively little volatility, likely due to the influence of Fort Sill. Compared with the United States, unemployment rates in Comanche 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 Comanche 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.

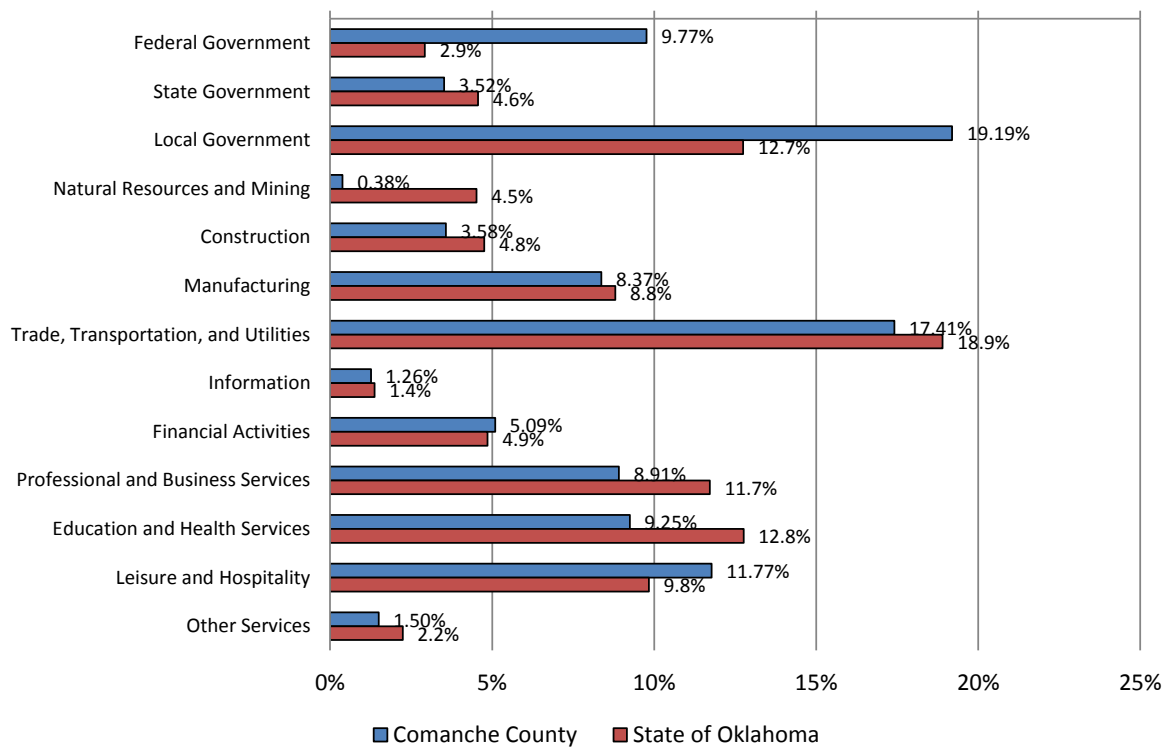


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	51	4,147	9.77%	\$54,918	4.89
State Government	17	1,494	3.52%	\$36,160	1.06
Local Government	69	8,150	19.19%	\$38,456	1.90
Natural Resources and Mining	22	163	0.38%	\$48,839	0.25
Construction	234	1,519	3.58%	\$39,419	0.80
Manufacturing	58	3,555	8.37%	\$63,132	0.94
Trade, Transportation, and Utilities	563	7,392	17.41%	\$27,426	0.91
Information	33	534	1.26%	\$35,659	0.63
Financial Activities	283	2,162	5.09%	\$35,882	0.91
Professional and Business Services	366	3,785	8.91%	\$37,508	0.64
Education and Health Services	293	3,926	9.25%	\$33,517	0.61
Leisure and Hospitality	263	4,997	11.77%	\$14,647	1.10
Other Services	137	636	1.50%	\$24,343	0.48
Total	2,389	42,459		\$36,483	1.00

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

Employment Sectors - 2014



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



Among private employers, the largest percentage of persons (17.41%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$27,426 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$63,132 per year.

The rightmost column of the previous table provides location quotients for each industry for Comanche 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 (Comanche 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 Comanche County, among all industries the largest location quotient is in Federal Government, with a quotient of 4.89. Among private employers, the largest is Leisure and Hospitality, with a quotient of 1.10.

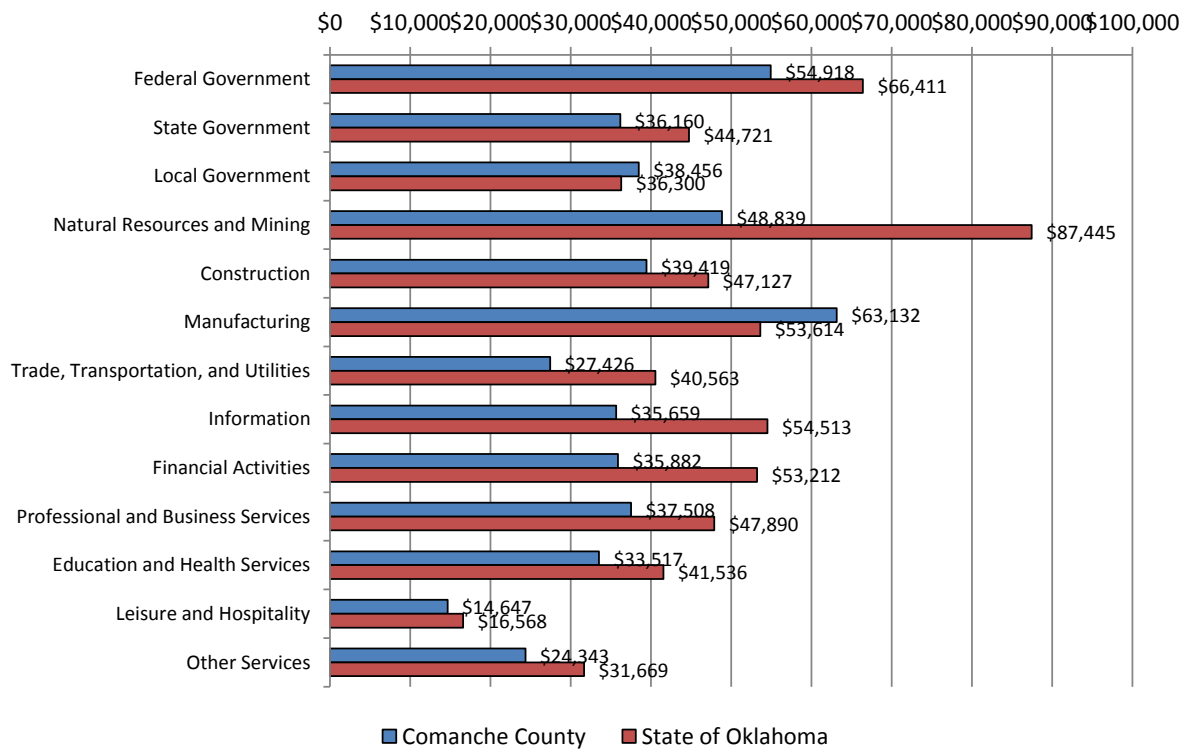
The next table presents average annual pay in Comanche County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Comanche County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$54,918	\$66,411	\$75,784	82.7%	72.5%
State Government	\$36,160	\$44,721	\$54,184	80.9%	66.7%
Local Government	\$38,456	\$36,300	\$46,146	105.9%	83.3%
Natural Resources and Mining	\$48,839	\$87,445	\$59,666	55.9%	81.9%
Construction	\$39,419	\$47,127	\$55,041	83.6%	71.6%
Manufacturing	\$63,132	\$53,614	\$62,977	117.8%	100.2%
Trade, Transportation, and Utilities	\$27,426	\$40,563	\$42,988	67.6%	63.8%
Information	\$35,659	\$54,513	\$90,804	65.4%	39.3%
Financial Activities	\$35,882	\$53,212	\$85,261	67.4%	42.1%
Professional and Business Services	\$37,508	\$47,890	\$66,657	78.3%	56.3%
Education and Health Services	\$33,517	\$41,536	\$45,951	80.7%	72.9%
Leisure and Hospitality	\$14,647	\$16,568	\$20,993	88.4%	69.8%
Other Services	\$24,343	\$31,669	\$33,935	76.9%	71.7%
Total	\$36,483	\$43,774	\$51,361	83.3%	71.0%

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, Comanche County has higher average wages in manufacturing and local government, and lower average wages in natural resources and mining, information, financial activities, and education and health services.

Working Families

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



Families by Employment Status and Presence of Children						
	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	22,030		29,349		961,468	
With Children <18 Years:	11,217	50.92%	14,486	49.36%	425,517	44.26%
Married Couple:	5,971	53.23%	8,432	58.21%	281,418	66.14%
Both Parents Employed	3,043	50.96%	4,604	54.60%	166,700	59.24%
One Parent Employed	2,781	46.58%	3,611	42.82%	104,817	37.25%
Neither Parent Employed	147	2.46%	217	2.57%	9,901	3.52%
Other Family:	5,246	46.77%	6,054	41.79%	144,099	33.86%
Male Householder:	1,094	20.85%	1,400	23.13%	36,996	25.67%
Employed	956	87.39%	1,208	86.29%	31,044	83.91%
Not Employed	138	12.61%	192	13.71%	5,952	16.09%
Female Householder:	4,152	79.15%	4,654	76.87%	107,103	74.33%
Employed	2,965	71.41%	3,278	70.43%	75,631	70.62%
Not Employed	1,187	28.59%	1,376	29.57%	31,472	29.38%
Without Children <18 Years:	10,813	49.08%	14,863	50.64%	535,951	55.74%
Married Couple:	8,255	76.34%	11,797	79.37%	431,868	80.58%
Both Spouses Employed	3,103	37.59%	4,588	38.89%	167,589	38.81%
One Spouse Employed	3,122	37.82%	4,165	35.31%	138,214	32.00%
Neither Spouse Employed	2,030	24.59%	3,044	25.80%	126,065	29.19%
Other Family:	2,558	23.66%	3,066	20.63%	104,083	19.42%
Male Householder:	745	36.70%	827	27.17%	32,243	25.58%
Employed	379	50.87%	424	51.27%	19,437	60.28%
Not Employed	366	49.13%	403	48.73%	12,806	39.72%
Female Householder:	1,813	70.88%	2,239	73.03%	71,840	69.02%
Employed	976	53.83%	1,251	55.87%	36,601	50.95%
Not Employed	837	46.17%	988	44.13%	35,239	49.05%
<i>Total Working Families:</i>	<i>17,325</i>	<i>78.64%</i>	<i>23,129</i>	<i>78.81%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>9,745</i>	<i>56.25%</i>	<i>12,701</i>	<i>54.91%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>7,580</i>	<i>43.75%</i>	<i>10,428</i>	<i>45.09%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Comanche County, there are 23,129 working families, 54.91% 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 Comanche County area are presented in the following table, as reported by the Lawton-Fort Sill Economic Development Corporation.

Major Employers in Comanche County

Company

Fort Sill
 Goodyear Tire & Rubber Co.
 Halliburton
 Lawton Public Schools
 Comanche County Memorial Hospital
 Raytheon
 Republic Paper
 Boeing
 Silverline Plastics
 Duncan Regional Hospital
 Wilco manufacturing
 Northrop Grumman
 Walmart/Sam's
 City of Lawton
 Cameron University
 Lockheed Martin
 Southwestern medical Center
 City of Duncan
 The GEO Group
 Comanche Nation
 Great Plains Technology Center
 CGI
 Bar-S Foods
 Comanche County

Source: Lawton Fort Sill Economic Development

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	40,881		52,533		1,613,364	
Less than 15 minutes	20,652	50.52%	22,828	43.45%	581,194	36.02%
15 to 30 minutes	16,799	41.09%	22,751	43.31%	625,885	38.79%
30 to 45 minutes	2,096	5.13%	4,853	9.24%	260,192	16.13%
45 to 60 minutes	671	1.64%	991	1.89%	74,625	4.63%
60 or more minutes	663	1.62%	1,110	2.11%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Comanche County, the largest percentage of workers (43.45%) travel fewer than 15 minutes to work. Although Comanche County has an active labor market, it also has a small percentage of the population that work outside of the county in surrounding towns.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	44,457		56,988		1,673,026	
Car, Truck or Van:	37,049	83.34%	48,253	84.67%	1,551,461	92.73%
<i>Drove Alone</i>	32,221	86.97%	41,855	86.74%	1,373,407	88.52%
<i>Carpooled</i>	4,828	13.03%	6,398	13.26%	178,054	11.48%
Public Transportation	444	1.00%	447	0.78%	8,092	0.48%
Taxicab	95	0.21%	95	0.17%	984	0.06%
Motorcycle	150	0.34%	194	0.34%	3,757	0.22%
Bicycle	73	0.16%	73	0.13%	4,227	0.25%
Walked	2,036	4.58%	2,235	3.92%	30,401	1.82%
Other Means	1,034	2.33%	1,236	2.17%	14,442	0.86%
Worked at Home	3,576	8.04%	4,455	7.82%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Comanche County commute to work by private vehicle, with a disproportionately high percentage of persons working from home compared with the rest of the state.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Comanche County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Lawton	36,433	39,409	0.79%	40,036	0.32%
Comanche County	45,416	50,739	1.11%	51,705	0.38%
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 Comanche County grew by 0.38% per year, to a total of 51,705 housing units in 2015. In terms of new housing unit construction, Comanche County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	39,910		50,967		1,669,828	
1 Unit, Detached	27,287	68.37%	36,354	71.33%	1,219,987	73.06%
1 Unit, Attached	1,356	3.40%	1,460	2.86%	34,434	2.06%
Duplex Units	1,747	4.38%	1,878	3.68%	34,207	2.05%
3-4 Units	1,470	3.68%	1,549	3.04%	42,069	2.52%
5-9 Units	3,299	8.27%	3,390	6.65%	59,977	3.59%
10-19 Units	1,858	4.66%	1,880	3.69%	57,594	3.45%
20-49 Units	1,148	2.88%	1,151	2.26%	29,602	1.77%
50 or More Units	601	1.51%	601	1.18%	30,240	1.81%
Mobile Homes	1,091	2.73%	2,643	5.19%	159,559	9.56%
Boat, RV, Van, etc.	53	0.13%	61	0.12%	2,159	0.13%
Total Multifamily Units	10,123	25.36%	10,449	20.50%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Comanche County, 71.33% of housing units are single-family, detached. 20.50% of housing units are multifamily in structure (two or more units per building), while 5.31% of housing units comprise mobile homes, RVs, etc.

Within Lawton, 68.37% of housing units are single-family, detached. 25.36% of housing units are multifamily in structure, while 2.87% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	34,473		44,251		1,444,081	
Owner Occupied:	17,063	49.50%	25,044	56.60%	968,736	67.08%
No Bedroom	38	0.22%	74	0.30%	2,580	0.27%
1 Bedroom	160	0.94%	335	1.34%	16,837	1.74%
2 Bedrooms	2,466	14.45%	3,606	14.40%	166,446	17.18%
3 Bedrooms	11,299	66.22%	16,117	64.35%	579,135	59.78%
4 Bedrooms	2,793	16.37%	4,418	17.64%	177,151	18.29%
5 or More Bedrooms	307	1.80%	494	1.97%	26,587	2.74%
Renter Occupied:	17,410	50.50%	19,207	43.40%	475,345	32.92%
No Bedroom	343	1.97%	378	1.97%	13,948	2.93%
1 Bedroom	3,514	20.18%	3,732	19.43%	101,850	21.43%
2 Bedrooms	5,620	32.28%	6,255	32.57%	179,121	37.68%
3 Bedrooms	6,388	36.69%	7,142	37.18%	152,358	32.05%
4 Bedrooms	1,516	8.71%	1,621	8.44%	24,968	5.25%
5 or More Bedrooms	29	0.17%	79	0.41%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Comanche County is 56.60%, while 43.40% of housing units are renter occupied. In Lawton, the homeownership rate is 49.50%, while 50.50% of households are renters.

Housing Units Tenure and Household Income

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

Comanche County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	44,251	25,044	19,207	56.60%	43.40%
Less than \$5,000	1,585	473	1,112	29.84%	70.16%
\$5,000 - \$9,999	1,952	636	1,316	32.58%	67.42%
\$10,000-\$14,999	2,598	766	1,832	29.48%	70.52%
\$15,000-\$19,999	2,549	981	1,568	38.49%	61.51%
\$20,000-\$24,999	2,528	1,113	1,415	44.03%	55.97%
\$25,000-\$34,999	5,468	2,507	2,961	45.85%	54.15%
\$35,000-\$49,999	7,126	3,563	3,563	50.00%	50.00%
\$50,000-\$74,999	9,134	5,978	3,156	65.45%	34.55%
\$75,000-\$99,999	5,155	3,772	1,383	73.17%	26.83%
\$100,000-\$149,999	4,131	3,442	689	83.32%	16.68%
\$150,000 or more	2,025	1,813	212	89.53%	10.47%
Income Less Than \$25,000	11,212	3,969	7,243	35.40%	64.60%

Source: 2009-2013 American Community Survey, Table B25118

Within Comanche County as a whole, 64.60% of households with incomes less than \$25,000 are estimated to be renters, while 35.40% are estimated to be homeowners.

Lawton Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	34,473	17,063	17,410	49.50%	50.50%
Less than \$5,000	1,245	242	1,003	19.44%	80.56%
\$5,000 - \$9,999	1,699	476	1,223	28.02%	71.98%
\$10,000-\$14,999	2,216	548	1,668	24.73%	75.27%
\$15,000-\$19,999	2,044	603	1,441	29.50%	70.50%
\$20,000-\$24,999	2,051	790	1,261	38.52%	61.48%
\$25,000-\$34,999	4,630	1,881	2,749	40.63%	59.37%
\$35,000-\$49,999	5,873	2,584	3,289	44.00%	56.00%
\$50,000-\$74,999	7,068	4,222	2,846	59.73%	40.27%
\$75,000-\$99,999	3,556	2,350	1,206	66.09%	33.91%
\$100,000-\$149,999	2,833	2,262	571	79.84%	20.16%
\$150,000 or more	1,258	1,105	153	87.84%	12.16%
Income Less Than \$25,000	9,255	2,659	6,596	28.73%	71.27%

Source: 2009-2013 American Community Survey, Table B25118

Within Lawton, 71.27% of households with incomes less than \$25,000 are estimated to be renters, while 28.73% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

The following table provides a breakdown of housing units by year of construction, and by owner/renter (tenure), as well as median year of construction.

2013 Housing Units by Tenure and Year of Construction

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	34,473		44,251		1,444,081	
Owner Occupied:	17,063	49.50%	25,044	56.60%	968,736	67.08%
Built 2010 or Later	195	1.14%	371	1.48%	10,443	1.08%
Built 2000 to 2009	1,040	6.10%	3,187	12.73%	153,492	15.84%
Built 1990 to 1999	1,533	8.98%	2,846	11.36%	125,431	12.95%
Built 1980 to 1989	2,408	14.11%	3,557	14.20%	148,643	15.34%
Built 1970 to 1979	4,158	24.37%	5,541	22.13%	184,378	19.03%
Built 1960 to 1969	2,972	17.42%	3,615	14.43%	114,425	11.81%
Built 1950 to 1959	2,881	16.88%	3,242	12.95%	106,544	11.00%
Built 1940 to 1949	1,196	7.01%	1,474	5.89%	50,143	5.18%
Built 1939 or Earlier	680	3.99%	1,211	4.84%	75,237	7.77%
Median Year Built:		1972		1975		1977
Renter Occupied:	17,410	50.50%	19,207	43.40%	475,345	32.92%
Built 2010 or Later	303	1.74%	372	1.94%	5,019	1.06%
Built 2000 to 2009	2,638	15.15%	2,929	15.25%	50,883	10.70%
Built 1990 to 1999	1,201	6.90%	1,418	7.38%	47,860	10.07%
Built 1980 to 1989	2,096	12.04%	2,397	12.48%	77,521	16.31%
Built 1970 to 1979	3,820	21.94%	4,229	22.02%	104,609	22.01%
Built 1960 to 1969	3,044	17.48%	3,168	16.49%	64,546	13.58%
Built 1950 to 1959	2,230	12.81%	2,310	12.03%	54,601	11.49%
Built 1940 to 1949	941	5.40%	1,027	5.35%	31,217	6.57%
Built 1939 or Earlier	1,137	6.53%	1,357	7.07%	39,089	8.22%
Median Year Built:		1974		1974		1975
Overall Median Year Built:		1972		1975		1976

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

Within Comanche County, 15.50% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Lawton the percentage is 12.11%.

74.86% of housing units in Comanche County were built prior to 1990, while in Lawton the percentage is 79.96%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Comanche 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
Lawton	34,473	159	0.46%	426	1.24%	50	0.15%
Comanche County	44,251	168	0.38%	495	1.12%	190	0.43%
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 Comanche County, 0.38% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.12% 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 Comanche County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	39,910		50,967		1,669,828	
Total Vacant Units	5,437	13.62%	6,716	13.18%	225,747	13.52%
For rent	2,118	38.96%	2,194	32.67%	43,477	19.26%
Rented, not occupied	165	3.03%	165	2.46%	9,127	4.04%
For sale only	517	9.51%	635	9.46%	23,149	10.25%
Sold, not occupied	172	3.16%	259	3.86%	8,618	3.82%
For seasonal, recreational, or occasional use	183	3.37%	311	4.63%	39,475	17.49%
For migrant workers	13	0.24%	20	0.30%	746	0.33%
Other vacant	2,269	41.73%	3,132	46.63%	101,155	44.81%
Homeowner Vacancy Rate	2.91%		2.45%		2.31%	
Rental Vacancy Rate	10.76%		10.17%		8.24%	

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

Within Comanche County, the overall housing vacancy rate is estimated to be 13.18%. The homeowner vacancy rate is estimated to be 2.45%, while the rental vacancy rate is estimated to be 10.17%.

In Lawton, the overall housing vacancy rate is estimated to be 13.62%. The homeowner vacancy rate is estimated to be 2.91%, while the rental vacancy rate is estimated to be 10.76%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Lawton, and unincorporated areas of Comanche County. 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.

Lawton				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	260	\$152,246	320	\$23,101
2006	215	\$158,635	248	\$21,785
2007	208	\$151,502	576	\$59,167
2008	149	\$178,682	20	\$37,000
2009	222	\$156,392	290	\$64,655
2010	195	\$176,669	18	\$77,389
2011	159	\$177,629	20	\$46,275
2012	139	\$175,343	12	\$49,583
2013	74	\$198,128	0	N/A
2014	46	\$209,539	16	\$65,000

Source: United States Census Bureau Building Permits Survey

In Lawton, building permits for 3,187 housing units were issued between 2004 and 2014, for an average of 290 units per year. 52.31% of these housing units were single family homes, and 47.69% consisted of multifamily units.

New Construction Activity

For Ownership:

Although a large number of single-family homes have been built in Lawton over the past 10 years, the number has gradually slowed in the more recent years due to deployments of troops from Fort Sill, as well as construction on unplatted rural acreages and rural subdivisions outside of the City of Lawton. As the city has grown, the plats of land within the city limits have decreased, promoting new home construction to be outside the city borders. Eastlake Villas is a subdivision within the city limits that has continued to construct new housing. Additionally, the economy of Lawton has recently seen a

downturn, as the energy industry has fluctuated, causing layoffs and a general halt to many projects within the Comanche County and Lawton area. Many of the homes being built within the city have been focused in the south, as well as other outlying areas of the city. However, the majority of new home construction in Lawton has been of larger, more expensive homes; the average price of homes constructed in Lawton since 2005 is \$173,476. This is above what could be afforded by a household earning at or less than median household income for Comanche County, which is estimated to be \$47,514 in 2015.

For Rent:

New rental housing has been limited in recent years, as a large number of rental units were introduced to the Lawton market in the years from 2005 to 2009. Legend Park apartment complex was completed in two phases in 2010 and 2012 and comprised of 1, 2, and 3 bedroom units. The affordable apartment market has grown as well over the past 10 years, as Savannah House Apartments, a LIHTC property was constructed in 2006 and 60 affordable units, targeting families earning less than 50% and 60% of Area Median Income. Additional developments have been introduced to the Lawton market and have been met with success. Though the rental market has recently seen high vacancy rates, the fluctuation in population due to Fort Sill deployments will bring the rental market back to typical occupancy percentages.

Homeownership Market

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

Housing Units by Home Value

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

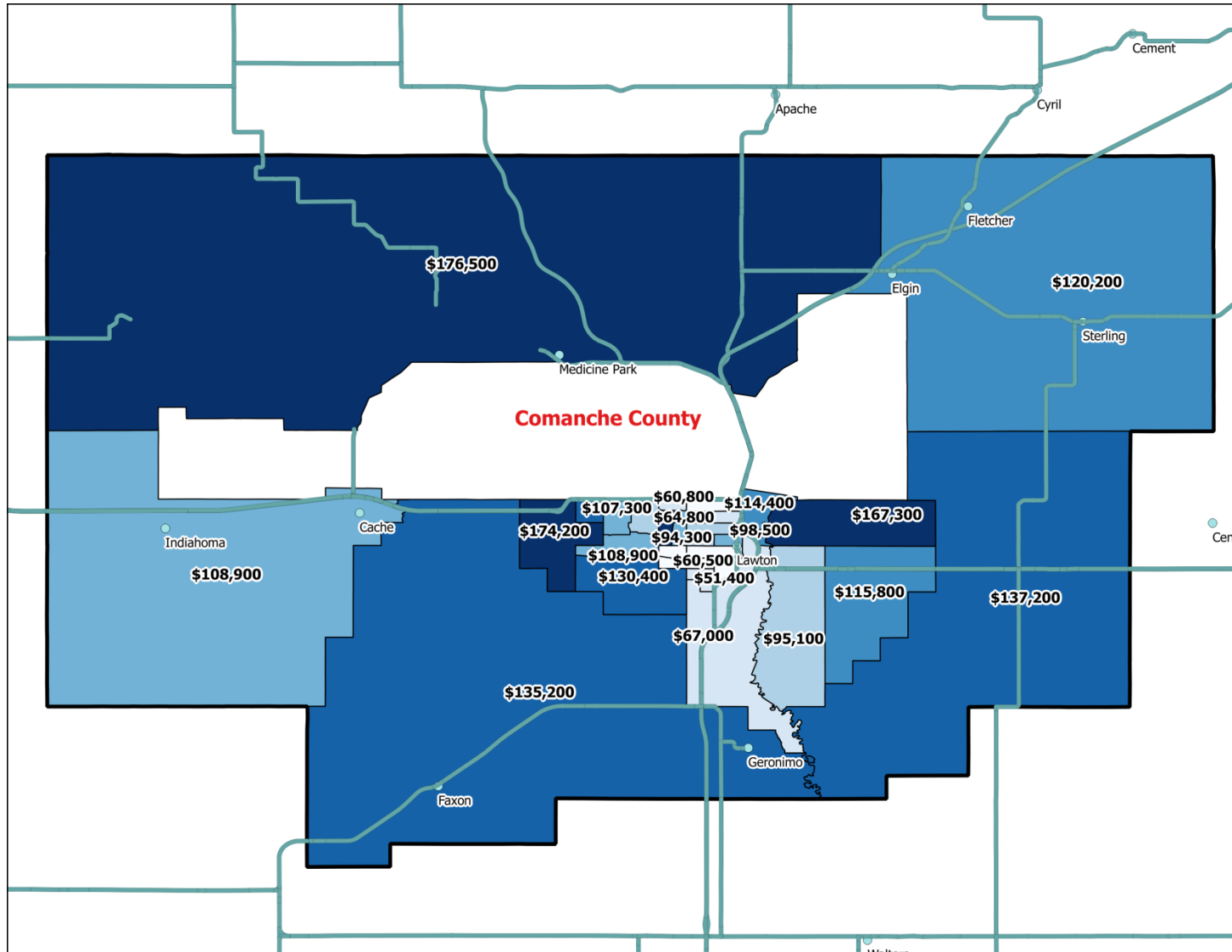
2013 Housing Units by Home Value						
	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	17,063		25,044		968,736	
Less than \$10,000	209	1.22%	406	1.62%	20,980	2.17%
\$10,000 to \$14,999	170	1.00%	305	1.22%	15,427	1.59%
\$15,000 to \$19,999	144	0.84%	266	1.06%	13,813	1.43%
\$20,000 to \$24,999	266	1.56%	378	1.51%	16,705	1.72%
\$25,000 to \$29,999	145	0.85%	234	0.93%	16,060	1.66%
\$30,000 to \$34,999	195	1.14%	394	1.57%	19,146	1.98%
\$35,000 to \$39,999	280	1.64%	334	1.33%	14,899	1.54%
\$40,000 to \$49,999	872	5.11%	1,179	4.71%	39,618	4.09%
\$50,000 to \$59,999	737	4.32%	964	3.85%	45,292	4.68%
\$60,000 to \$69,999	836	4.90%	1,171	4.68%	52,304	5.40%
\$70,000 to \$79,999	1,134	6.65%	1,514	6.05%	55,612	5.74%
\$80,000 to \$89,999	1,693	9.92%	2,092	8.35%	61,981	6.40%
\$90,000 to \$99,999	1,505	8.82%	1,767	7.06%	51,518	5.32%
\$100,000 to \$124,999	2,416	14.16%	3,251	12.98%	119,416	12.33%
\$125,000 to \$149,999	1,967	11.53%	2,542	10.15%	96,769	9.99%
\$150,000 to \$174,999	1,445	8.47%	2,113	8.44%	91,779	9.47%
\$175,000 to \$199,999	1,090	6.39%	1,641	6.55%	53,304	5.50%
\$200,000 to \$249,999	960	5.63%	2,039	8.14%	69,754	7.20%
\$250,000 to \$299,999	479	2.81%	1,290	5.15%	41,779	4.31%
\$300,000 to \$399,999	334	1.96%	788	3.15%	37,680	3.89%
\$400,000 to \$499,999	56	0.33%	162	0.65%	13,334	1.38%
\$500,000 to \$749,999	46	0.27%	117	0.47%	12,784	1.32%
\$750,000 to \$999,999	44	0.26%	54	0.22%	3,764	0.39%
\$1,000,000 or more	40	0.23%	43	0.17%	5,018	0.52%
Median Home Value:	\$103,600		\$111,700		\$112,800	

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

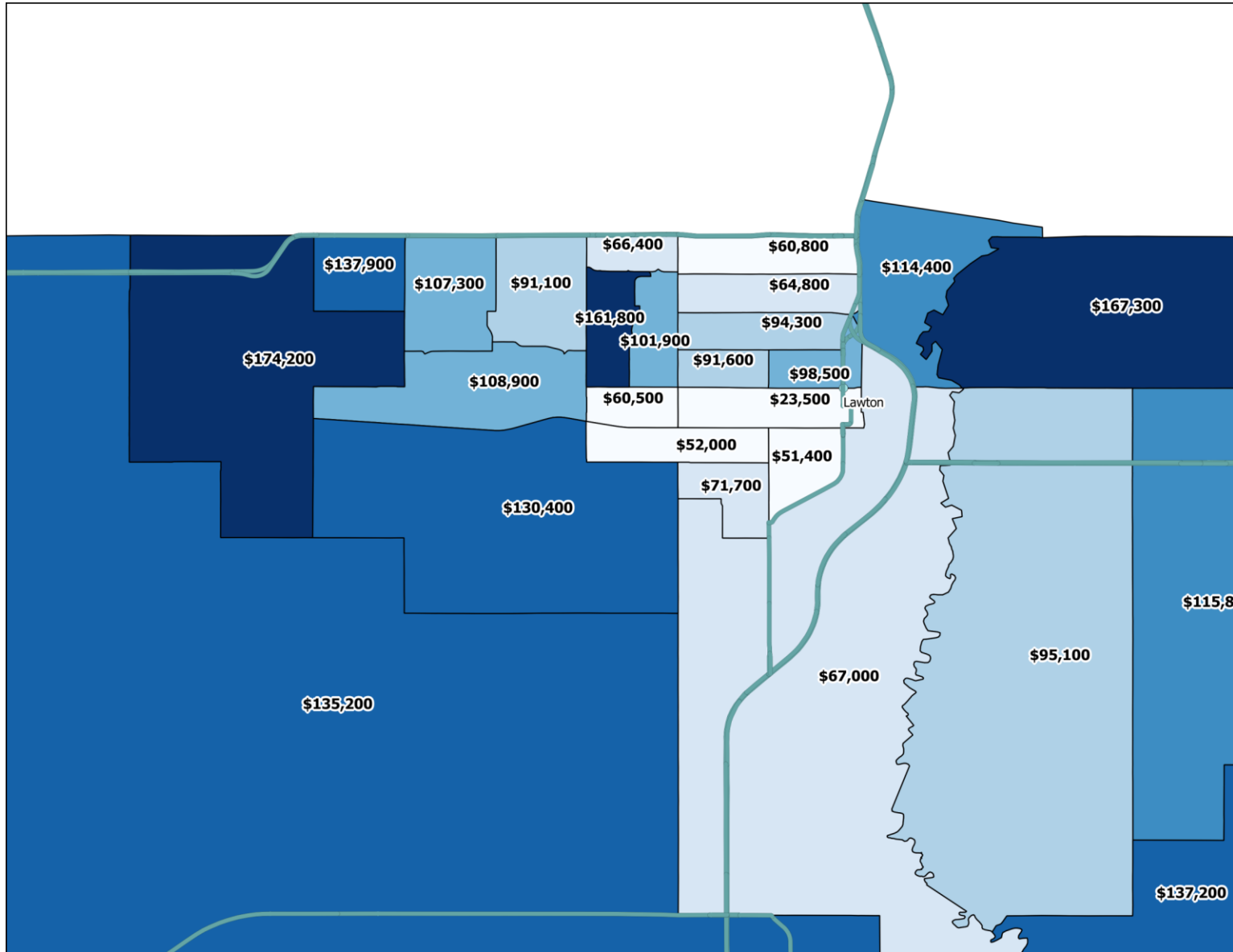
The median value of owner-occupied homes in Comanche County is \$111,700. This is -1.0% lower than the statewide median, which is \$112,800. The median home value in Lawton is estimated to be \$103,600.

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

Comanche County Median Home Values by Census Tract



Median Home Values by Census Tract – Lawton Detail



Home Values by Year of Construction

The next table presents median home values in Comanche County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

2013 Median Home Value by Year of Construction

	Lawton Median Value	Comanche County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$172,700	\$176,300	\$188,900
Built 2000 to 2009	\$186,800	\$201,600	\$178,000
Built 1990 to 1999	\$177,500	\$168,600	\$147,300
Built 1980 to 1989	\$135,000	\$131,900	\$118,300
Built 1970 to 1979	\$111,800	\$112,100	\$111,900
Built 1960 to 1969	\$89,100	\$91,200	\$97,100
Built 1950 to 1959	\$77,000	\$78,500	\$80,300
Built 1940 to 1949	\$74,900	\$74,800	\$67,900
Built 1939 or Earlier	\$63,200	\$73,300	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Lawton Single Family Sales Activity

The following table presents sales data for home in Lawton as reported by the local multilist service.

Lawton Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	2015
# of Units Sold	1,438	1,417	1,318	1,408	1,334
Total Sales Volume	\$186,606,746	\$183,326,621	\$168,406,735	\$168,486,308	\$158,702,198
Average Sales Price	\$129,768	\$129,377	\$127,774	\$119,664	\$118,967
Avg. Days on Market	86	96	95	92	86

Source: Lawton MLS

Between 2011 and year-end 2015, the average sale price declined by 1.7% per year. Total sales volume declined during this period as well. The total number of homes sold over this period fluctuated somewhat, but is nonetheless lower in 2015 than in 2011. Marketing time increased from 2011 to 2012, but has since settled at an average of 86 days.

Foreclosure Rates

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

Foreclosure Rates	
Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Comanche County	3.2%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	10
* Rank among the 64 counties for which foreclosure rates are available	
Source: Federal Reserve Bank of New York, Community Credit Profiles	

According to the data provided, the foreclosure rate in Comanche County was 3.2% in May 2014. The county ranked 10 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 the 10th highest foreclosure rate in Oklahoma, it is likely that foreclosures in the area have had a negative impact on the local market, depressing sale prices and making it more difficult for potential buyers to receive financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Comanche 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 Comanche County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	Lawton		Comanche County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	17,410		19,207		475,345	
With cash rent:	16,375		17,816		432,109	
Less than \$100	73	0.42%	73	0.38%	2,025	0.43%
\$100 to \$149	12	0.07%	15	0.08%	2,109	0.44%
\$150 to \$199	49	0.28%	71	0.37%	4,268	0.90%
\$200 to \$249	292	1.68%	318	1.66%	8,784	1.85%
\$250 to \$299	271	1.56%	326	1.70%	8,413	1.77%
\$300 to \$349	250	1.44%	314	1.63%	9,107	1.92%
\$350 to \$399	265	1.52%	290	1.51%	10,932	2.30%
\$400 to \$449	566	3.25%	651	3.39%	15,636	3.29%
\$450 to \$499	726	4.17%	760	3.96%	24,055	5.06%
\$500 to \$549	1,147	6.59%	1,226	6.38%	31,527	6.63%
\$550 to \$599	1,062	6.10%	1,161	6.04%	33,032	6.95%
\$600 to \$649	1,240	7.12%	1,350	7.03%	34,832	7.33%
\$650 to \$699	1,077	6.19%	1,132	5.89%	32,267	6.79%
\$700 to \$749	1,074	6.17%	1,184	6.16%	30,340	6.38%
\$750 to \$799	1,046	6.01%	1,113	5.79%	27,956	5.88%
\$800 to \$899	1,966	11.29%	2,096	10.91%	45,824	9.64%
\$900 to \$999	1,769	10.16%	1,918	9.99%	34,153	7.18%
\$1,000 to \$1,249	2,334	13.41%	2,505	13.04%	46,884	9.86%
\$1,250 to \$1,499	643	3.69%	718	3.74%	14,699	3.09%
\$1,500 to \$1,999	412	2.37%	494	2.57%	10,145	2.13%
\$2,000 or more	101	0.58%	101	0.53%	5,121	1.08%
No cash rent	1,035	5.94%	1,391	7.24%	43,236	9.10%
Median Gross Rent	\$754		\$752		\$699	

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

Median gross rent in Comanche County is estimated to be \$752, which is 7.6% greater than Oklahoma's median gross rent of \$699/month. Median gross rent in Lawton is estimated to be \$754.

Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

2013 Median Gross Rent by Year of Construction

	Lawton Median Rent	Comanche County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	\$1,046	\$1,028	\$933
Built 2000 to 2009	\$842	\$847	\$841
Built 1990 to 1999	\$814	\$792	\$715
Built 1980 to 1989	\$739	\$725	\$693
Built 1970 to 1979	\$725	\$729	\$662
Built 1960 to 1969	\$743	\$737	\$689
Built 1950 to 1959	\$705	\$706	\$714
Built 1940 to 1949	\$824	\$838	\$673
Built 1939 or Earlier	\$647	\$641	\$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 Comanche County is among housing units constructed after 2010 in Lawton, which is \$1,046 per month. In order to be affordable, a household would need to earn at least \$41,840 per year to afford such a unit.

Lawton Rental Survey Data

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

Lawton Rental Properties - Market Rate							
	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Timbers	1969	2	1	880	\$700	\$0.795	11.00%
Timbers	1969	2	1	980	\$725	\$0.740	11.00%
Sheridan Square Apartments	1986	N/A	1	440	\$465	\$1.057	4.00%
Sheridan Square Apartments	1986	1	1	600	\$570	\$0.950	4.00%
Sheridan Square Apartments	1986	2	2	828	\$680	\$0.821	4.00%
Sheridan Square Apartments	1986	2	2	885	\$765	\$0.864	4.00%
Sheridan Square Apartments	1986	2	2	904	\$770	\$0.852	4.00%
Pine Terrace	1982	1	1	565	\$509	\$0.901	7.00%
Pine Terrace	1982	2	1	783	\$589	\$0.752	7.00%
Pine Terrace	1982	2	1	829	\$659	\$0.795	7.00%
Pine Terrace	1982	3	1	947	\$709	\$0.749	7.00%
Crosby Park Apartments	1970	1	1	690	\$485	\$0.703	8.00%
Crosby Park Apartments	1970	1	1	791	\$520	\$0.657	8.00%
Crosby Park Apartments	1970	2	1	890	\$580	\$0.652	8.00%
Crosby Park Apartments	1970	2	1	991	\$620	\$0.626	8.00%
Crosby Park Apartments	1970	2	1	1,100	\$710	\$0.645	8.00%
Bellaire Apartments	1975	1	1	600	\$510	\$0.850	18.00%
Bellaire Apartments	1975	2	1	825	\$545	\$0.661	18.00%
Bellaire Apartments	1975	3	1	875	\$595	\$0.680	18.00%
Bellaire Apartments	1975	4	1	1,100	\$795	\$0.723	18.00%
The Bristol	2007	1	1	676	\$653	\$0.966	18.00%
The Bristol	2007	2	1	1,003	\$703	\$0.701	18.00%
The Bristol	2007	2	2	996	\$713	\$0.716	18.00%
The Bristol	2007	2	2	1,016	\$732	\$0.720	18.00%
The Bristol	2007	3	2	996	\$713	\$0.716	18.00%
The Bristol	2007	3	2	1,141	\$813	\$0.713	18.00%
The Bristol	2007	3	2	1,233	N/A	N/A	18.00%
St. James Apartments	2007	1	1	865	\$760	\$0.879	8.00%
St. James Apartments	2007	2	2	1,187	\$999	\$0.842	8.00%
St. James Apartments	2007	2	2	1,227	\$1,050	\$0.856	8.00%
The Bristol	2007	3	2	1,233	\$589	\$0.478	15.00%
Summit Village Apartments	2008	2	2	899	\$729	\$0.811	18.00%
Summit Village Apartments	2008	2	2	936	\$699	\$0.747	18.00%
Summit Village Apartments	2008	2	1	972	\$669	\$0.688	18.00%
Summit Village Apartments	2008	3	2	1,026	\$829	\$0.808	18.00%
Summit Village Apartments	2008	3	2	953	\$729	\$0.765	18.00%
Summit Village Apartments	2008	3	2	1,178	\$859	\$0.729	18.00%
Ross Estates	2009	1	1	700	\$695	\$0.993	N/A
Ross Estates	2009	2	1	960	\$720	\$0.750	N/A
Summit Ridge Apartments	2005	2	1	899	\$765	\$0.851	20.00%
Summit Ridge Apartments	2005	2	2	936	\$789	\$0.843	20.00%
Summit Ridge Apartments	2005	2	2	972	\$809	\$0.832	20.00%
Legend Park	N/A	1	1	789	\$799	\$1.013	22.00%
Legend Park	N/A	1	1	786	\$819	\$1.042	22.00%
Legend Park	N/A	1	1	803	\$829	\$1.032	22.00%
Legend Park	N/A	2	2	1,073	\$1,019	\$0.950	22.00%
Legend Park	N/A	2	2	1,146	\$1,019	\$0.889	22.00%
Legend Park	N/A	2	2	1,152	\$1,019	\$0.885	22.00%
Legend Park	N/A	2	2	1,145	\$1,009	\$0.881	22.00%
Legend Park	N/A	2	2	1,152	\$1,019	\$0.885	22.00%
Legend Park	N/A	2	2	1,181	\$1,029	\$0.871	22.00%
Legend Park	N/A	3	2	1,329	\$1,179	\$0.887	22.00%
Legend Park	N/A	3	2	1,330	\$1,149	\$0.864	22.00%
Lawton Pointe Apts	2006	2	1	700	\$389	\$0.556	28.00%
Lawton Pointe Apts	2006	3	1	1,000	\$550	\$0.550	28.00%

Lawton Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Garrett's Landing	LHTC - Family	2005	1	1	660	\$455	\$0.689	8.00%
Garrett's Landing	LHTC - Family	2005	2	2	830	\$545	\$0.657	8.00%
Garrett's Landing	LHTC - Family	2005	3	2	1,050	\$777	\$0.740	8.00%
Savannah House Apartments	LHTC - Elderly	2006	1	1	660	\$449	\$0.680	2.00%
Savannah House Apartments	LHTC - Elderly	2006	2	2	830	\$499	\$0.601	2.00%

The previous rent surveys encompass over fifteen different properties. These properties are located throughout the community and provide a good indication of 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. Occupancy levels in the Lawton area have continued to increase to its present level. Rental rates also increased during the same period. The area should continue to show good rental rate and occupancy support due to proximity to employment centers. Alternatively, the fluctuating oil and gas prices could have an impact on the continued success of properties in the Lawton area.

Based on the number of units identified as rentals by the 2010 Census, it is reasonable to assume that a significant number of single-family residences are rentals as well as smaller complexes (under 20 units) not surveyed by this analyst. Increased rental rates and increased population in Lawton further supports the demand for new apartments and housing in Lawton and Comanche County. Although the continued success of available units and growth of business has increased the demand for housing in Lawton, the fluctuating oil and gas industry could have an impact on the housing and apartment market.

Rental Market Vacancy – Lawton

The rentals included in this report had occupancies of at least 80% (with the exception of Legend Park and Lawton Pointe Apartments), and some were 93% or higher. The affordable properties reported occupancies within the 92% range or higher. Historically, the Lawton multifamily market was stable and well occupied but rents were comparatively low and static. The stability of the apartment market has always been tied to the deployment of Ft. Sill. Over the past several years, existing complexes have noticeably increased rental rates. Most well maintained complexes report stable occupancy. Occupancy levels have recently dropped in all market-rate family complexes due to recent turnover at Ft. Sill. Property managers of these properties are expecting increases in occupancy levels in January, 2016, as new military units are installed in the area. It is the opinion of this analyst that well located, well maintained, and well managed existing developments should continue to have good market support going forward.



Timbers



Sheridan Square Apartments



Pine Terrace



Crosby Park Apartments



Bellaire Apartments



The Bristol



St. James Apartments



Summit Village Apartments



Ross Estates



Summit Ridge Apartments



Savannah House Apartments



Legend Park



Lawton Pointe Apts



Garrett's Landing

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 Comanche 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.

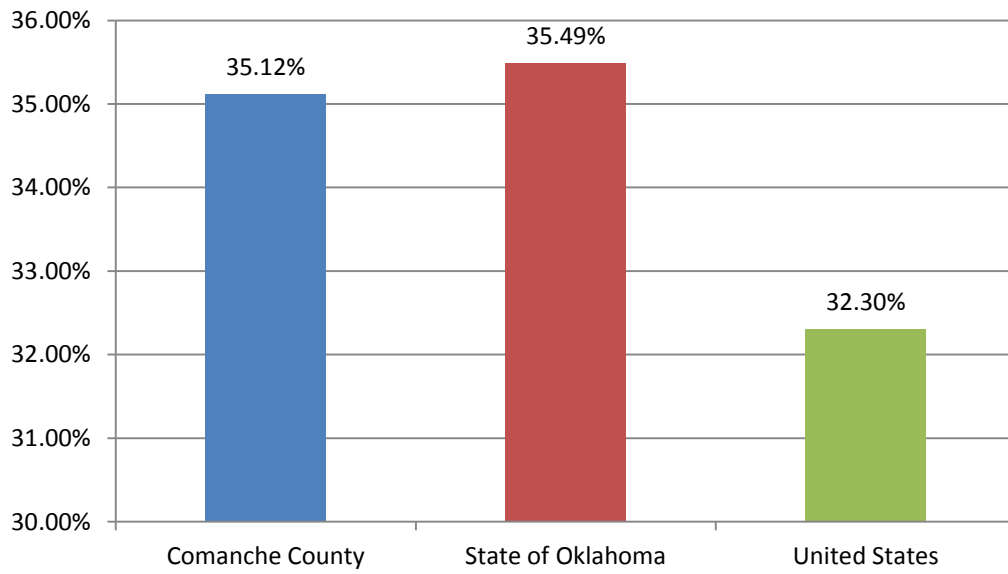
HUD Programs in Comanche County

Comanche County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	365	95%	\$10,463	\$224	\$388	36.57%
Housing Choice Vouchers	694	96%	\$11,979	\$332	\$452	42.33%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	311	90%	\$6,943	\$164	\$623	20.79%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	186	90%	\$9,341	\$214	\$475	31.07%
Summary of All HUD Programs	1,556	94%	\$10,267	\$257	\$475	35.12%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 1,556 housing units located within Comanche County, with an overall occupancy rate of 94%. The average household income among households living in these units is \$10,267. Total monthly rent for these units averages \$733, with the federal contribution averaging \$475 (64.88%) and the tenant's contribution averaging \$257 (35.12%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

The following table presents select demographic variables among the households living in units subsidized by HUD.



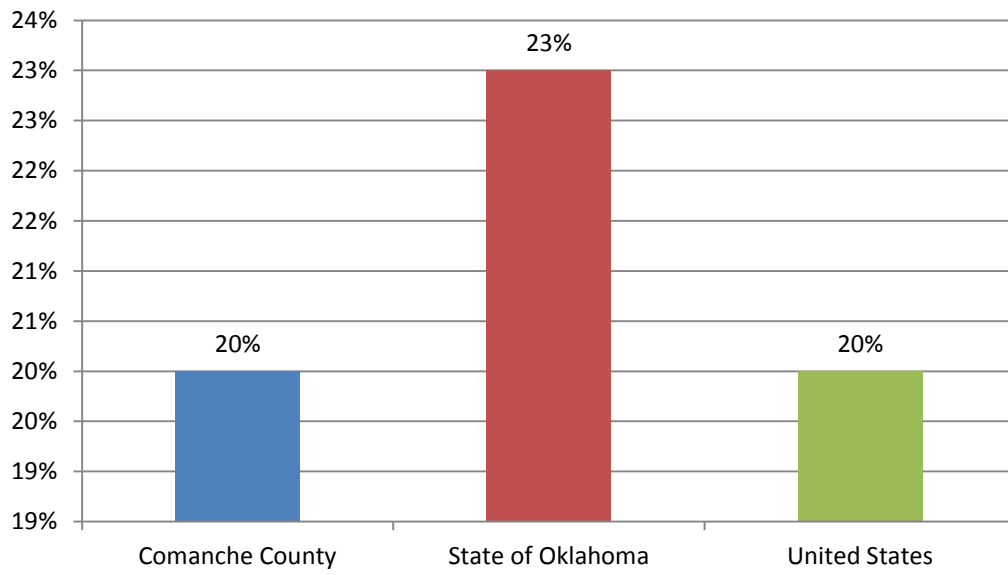
Demographics of Persons in HUD Programs in Comanche County

Comanche County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	365	27%	27%	30%	49%	44%
Housing Choice Vouchers	694	53%	23%	13%	88%	71%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	311	54%	12%	16%	51%	58%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	186	46%	12%	25%	40%	72%
Summary of All HUD Programs	1,556	47%	20%	19%	60%	63%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

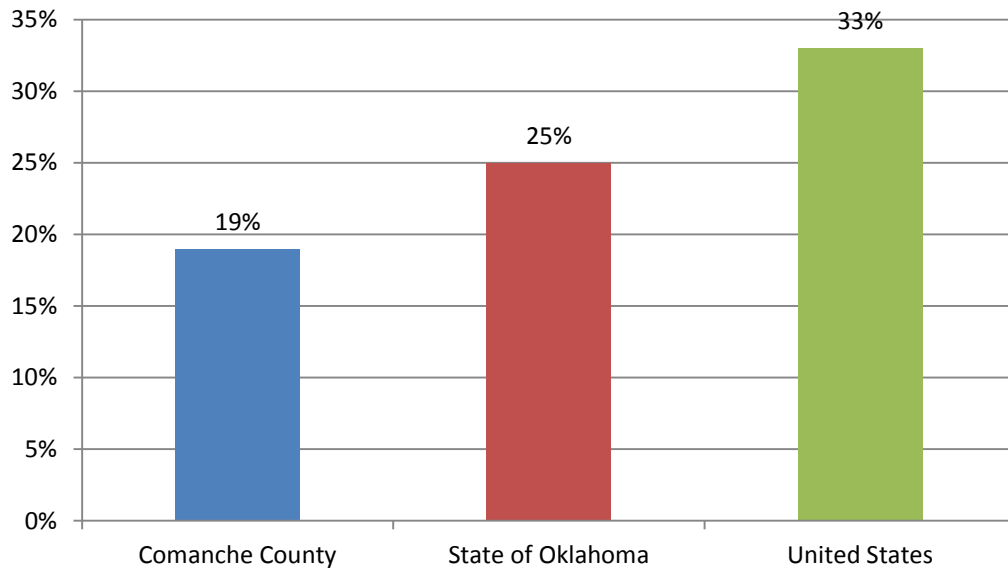
47% of housing units are occupied by single parents with female heads of household. 20% of households have at least one person with a disability. 19% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 60% have one or more disabilities. Finally, 63% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

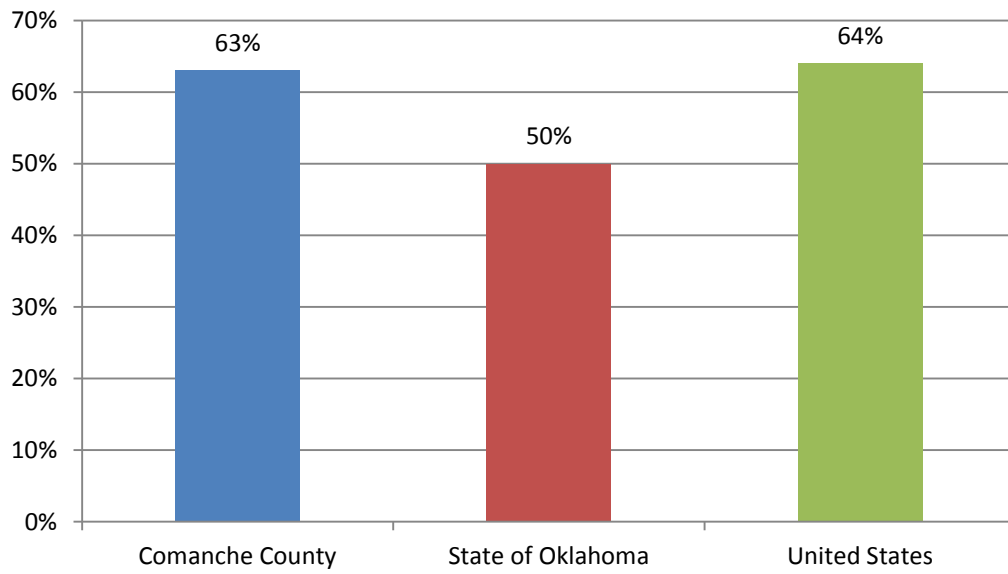
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

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

Comanche County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,400		3,440	
Cost Burden Less Than 30%	195	13.93%	560	16.28%
Cost Burden Between 30%-50%	220	15.71%	330	9.59%
Cost Burden Greater Than 50%	735	52.50%	2,200	63.95%
Not Computed (no/negative income)	250	17.86%	355	10.32%
Income 30%-50% HAMFI	1,600		3,050	
Cost Burden Less Than 30%	685	42.81%	760	24.92%
Cost Burden Between 30%-50%	385	24.06%	1,350	44.26%
Cost Burden Greater Than 50%	530	33.13%	935	30.66%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	3,295		3,985	
Cost Burden Less Than 30%	1,955	59.33%	2,290	57.47%
Cost Burden Between 30%-50%	1,135	34.45%	1,565	39.27%
Cost Burden Greater Than 50%	205	6.22%	125	3.14%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	2,525		2,295	
Cost Burden Less Than 30%	1,835	72.67%	1,895	82.57%
Cost Burden Between 30%-50%	555	21.98%	370	16.12%
Cost Burden Greater Than 50%	135	5.35%	30	1.31%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	25,585		18,735	
Cost Burden Less Than 30%	20,570	80.40%	11,350	60.58%
Cost Burden Between 30%-50%	3,000	11.73%	3,730	19.91%
Cost Burden Greater Than 50%	1,765	6.90%	3,294	17.58%
Not Computed (no/negative income)	250	0.98%	355	1.89%

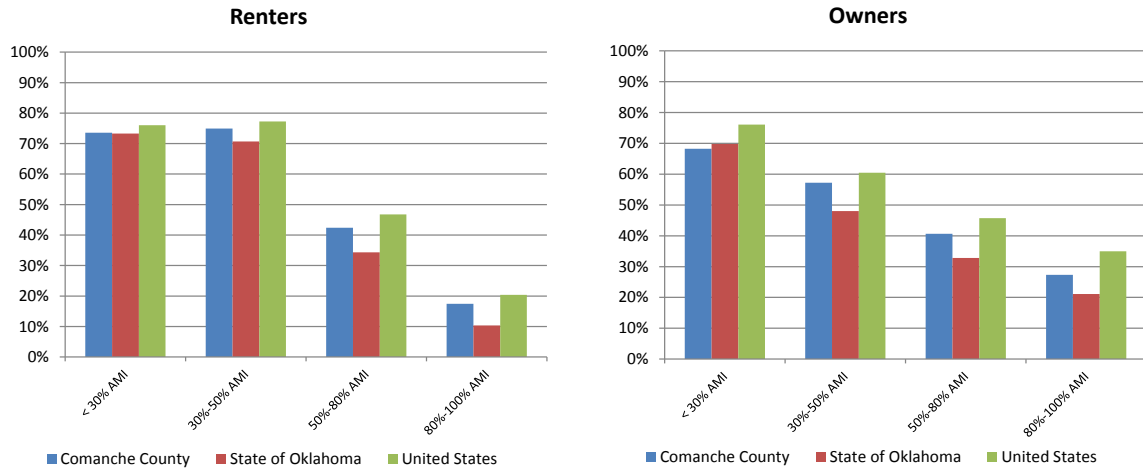
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Comanche County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,400	68.21%	3,440	73.55%
Income 30%-50% HAMFI	1,600	57.19%	3,050	74.92%
Income 50%-80% HAMFI	3,295	40.67%	3,985	42.41%
Income 80%-100% HAMFI	2,525	27.33%	2,295	17.43%
All Incomes	25,585	18.62%	18,735	37.49%

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.

Comanche County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,400		3,440	
Between 1.0 and 1.5 Persons per Room	50	3.57%	125	3.63%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	0.71%	55	1.60%
Income 30%-50% HAMFI	1,600		3,050	
Between 1.0 and 1.5 Persons per Room	45	2.81%	10	0.33%
More than 1.5 Persons per Room	0	0.00%	4	0.13%
Lacks Complete Kitchen or Plumbing	4	0.25%	120	3.93%
Income 50%-80% HAMFI	3,295		3,985	
Between 1.0 and 1.5 Persons per Room	80	2.43%	110	2.76%
More than 1.5 Persons per Room	4	0.12%	55	1.38%
Lacks Complete Kitchen or Plumbing	4	0.12%	110	2.76%
Income 80%-100% HAMFI	2,525		2,295	
Between 1.0 and 1.5 Persons per Room	70	2.77%	30	1.31%
More than 1.5 Persons per Room	0	0.00%	85	3.70%
Lacks Complete Kitchen or Plumbing	15	0.59%	105	4.58%
All Incomes	25,585		18,735	
Between 1.0 and 1.5 Persons per Room	455	1.78%	400	2.14%
More than 1.5 Persons per Room	44	0.17%	229	1.22%
Lacks Complete Kitchen or Plumbing	99	0.39%	495	2.64%

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

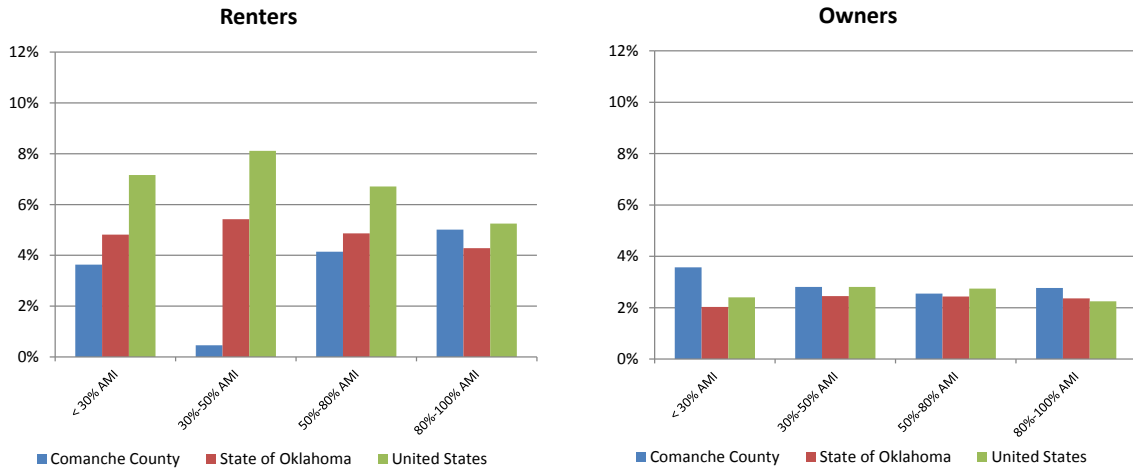
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Comanche County, Oklahoma and the nation.

Comanche County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,400	3.57%	3,440	3.63%	
Income 30%-50% HAMFI	1,600	2.81%	3,050	0.46%	
Income 50%-80% HAMFI	3,295	2.55%	3,985	4.14%	
Income 80%-100% HAMFI	2,525	2.77%	2,295	5.01%	
All Incomes	25,585	1.95%	18,735	3.36%	

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 Comanche County, the state and the nation.

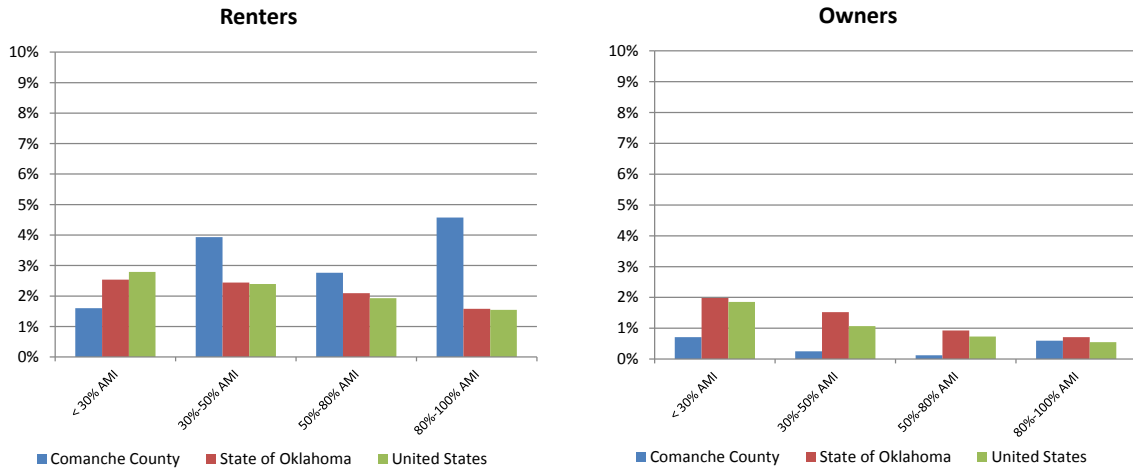
Comanche County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,400	0.71%	3,440	1.60%	
Income 30%-50% HAMFI	1,600	0.25%	3,050	3.93%	
Income 50%-80% HAMFI	3,295	0.12%	3,985	2.76%	
Income 80%-100% HAMFI	2,525	0.59%	2,295	4.58%	
All Incomes	25,585	0.39%	18,735	2.64%	

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.



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

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
Income < 30% HAMFI	1,400	955	68.21%	3,440	2,525	73.40%
Elderly Family	130	100	76.92%	20	20	100.00%
Small Family (2-4 persons)	450	320	71.11%	1,400	1,110	79.29%
Large Family (5 or more persons)	95	85	89.47%	310	245	79.03%
Elderly Non-Family	450	265	58.89%	390	195	50.00%
Non-Family, Non-Elderly	275	185	67.27%	1,320	955	72.35%
Income 30%-50% HAMFI	1,600	910	56.88%	3,050	2,290	75.08%
Elderly Family	150	70	46.67%	40	25	62.50%
Small Family (2-4 persons)	420	250	59.52%	1,380	1,115	80.80%
Large Family (5 or more persons)	110	80	72.73%	260	225	86.54%
Elderly Non-Family	675	310	45.93%	275	190	69.09%
Non-Family, Non-Elderly	245	200	81.63%	1,095	735	67.12%
Income 50%-80% HAMFI	3,295	1,345	40.82%	3,985	1,689	42.38%
Elderly Family	695	150	21.58%	75	4	5.33%
Small Family (2-4 persons)	1,100	610	55.45%	2,170	1,045	48.16%
Large Family (5 or more persons)	350	150	42.86%	435	65	14.94%
Elderly Non-Family	755	220	29.14%	280	155	55.36%
Non-Family, Non-Elderly	395	215	54.43%	1,025	420	40.98%
Income 80%-100% HAMFI	2,525	694	27.49%	2,295	402	17.52%
Elderly Family	535	65	12.15%	25	14	56.00%
Small Family (2-4 persons)	1,035	300	28.99%	1,235	155	12.55%
Large Family (5 or more persons)	255	109	42.75%	200	4	2.00%
Elderly Non-Family	400	85	21.25%	105	35	33.33%
Non-Family, Non-Elderly	300	135	45.00%	725	194	26.76%
All Incomes	25,585	4,768	18.64%	18,735	7,024	37.49%
Elderly Family	4,635	500	10.79%	315	67	21.27%
Small Family (2-4 persons)	12,140	1,950	16.06%	8,715	3,470	39.82%
Large Family (5 or more persons)	2,135	484	22.67%	1,725	549	31.83%
Elderly Non-Family	3,355	939	27.99%	1,245	579	46.51%
Non-Family, Non-Elderly	3,325	895	26.92%	6,735	2,359	35.03%

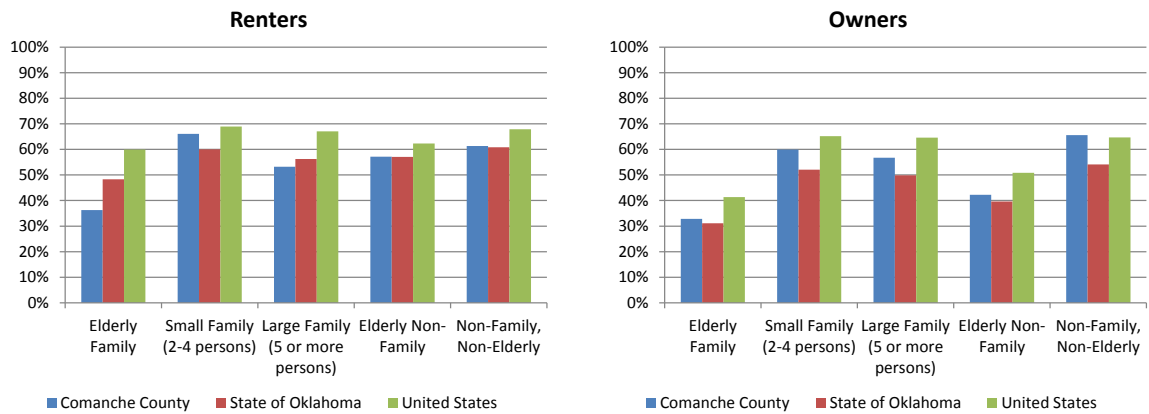
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Comanche County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	
		Total	Total	Total	Total	
Income < 80% HAMFI	6,295	3,210	50.99%	10,475	62.09%	
Elderly Family	975	320	32.82%	135	49	36.30%
Small Family (2-4 persons)	1,970	1,180	59.90%	4,950	3,270	66.06%
Large Family (5 or more persons)	555	315	56.76%	1,005	535	53.23%
Elderly Non-Family	1,880	795	42.29%	945	540	57.14%
Non-Family, Non-Elderly	915	600	65.57%	3,440	2,110	61.34%

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened



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

Housing Problems by Household Type

The next set of tables presents data by household type and whether or not the household is experiencing *any* housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



Comanche County : CHAS - Housing Problems by Household Type and HAMFI

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,400	970	69.29%	3,440	2,535	73.69%
Elderly Family	130	100	76.92%	20	20	100.00%
Small Family (2-4 persons)	450	320	71.11%	1,400	1,115	79.64%
Large Family (5 or more persons)	95	95	100.00%	310	245	79.03%
Elderly Non-Family	450	270	60.00%	390	190	48.72%
Non-Family, Non-Elderly	275	185	67.27%	1,320	965	73.11%
Income 30%-50% HAMFI	1,600	915	57.19%	3,050	2,360	77.38%
Elderly Family	150	65	43.33%	40	30	75.00%
Small Family (2-4 persons)	420	250	59.52%	1,380	1,150	83.33%
Large Family (5 or more persons)	110	85	77.27%	260	230	88.46%
Elderly Non-Family	675	310	45.93%	275	185	67.27%
Non-Family, Non-Elderly	245	205	83.67%	1,095	765	69.86%
Income 50%-80% HAMFI	3,295	1,420	43.10%	3,985	1,884	47.28%
Elderly Family	695	150	21.58%	75	4	5.33%
Small Family (2-4 persons)	1,100	610	55.45%	2,170	1,115	51.38%
Large Family (5 or more persons)	350	220	62.86%	435	185	42.53%
Elderly Non-Family	755	225	29.80%	280	160	57.14%
Non-Family, Non-Elderly	395	215	54.43%	1,025	420	40.98%
Income Greater than 80% of HAMFI	19,290	1,965	10.19%	8,255	950	11.51%
Elderly Family	3,660	210	5.74%	180	30	16.67%
Small Family (2-4 persons)	10,170	830	8.16%	3,765	380	10.09%
Large Family (5 or more persons)	1,580	440	27.85%	720	205	28.47%
Elderly Non-Family	1,475	150	10.17%	300	50	16.67%
Non-Family, Non-Elderly	2,405	335	13.93%	3,295	285	8.65%
All Incomes	25,585	5,270	20.60%	18,730	7,729	41.27%
Elderly Family	4,635	525	11.33%	315	84	26.67%
Small Family (2-4 persons)	12,140	2,010	16.56%	8,715	3,760	43.14%
Large Family (5 or more persons)	2,135	840	39.34%	1,725	865	50.14%
Elderly Non-Family	3,355	955	28.46%	1,245	585	46.99%
Non-Family, Non-Elderly	3,320	940	28.31%	6,735	2,435	36.15%

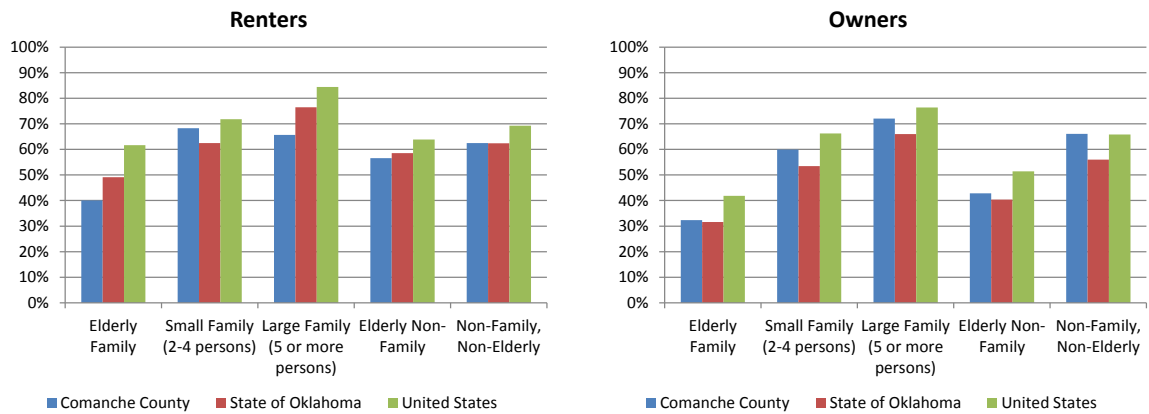
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Comanche County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	6,295	3,305	52.50%	10,475	64.72%
Elderly Family	975	315	32.31%	135	40.00%
Small Family (2-4 persons)	1,970	1,180	59.90%	4,950	68.28%
Large Family (5 or more persons)	555	400	72.07%	1,005	65.67%
Elderly Non-Family	1,880	805	42.82%	945	56.61%
Non-Family, Non-Elderly	915	605	66.12%	3,440	62.50%

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 Comanche 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.”



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

Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,400	970	69.3%	3,440	2,540	73.8%
White alone, non-Hispanic	935	655	70.1%	1,810	1,255	69.3%
Black or African-American alone	150	100	66.7%	824	755	91.6%
Asian alone	45	45	100.0%	195	115	59.0%
American Indian alone	104	90	86.5%	215	175	81.4%
Pacific Islander alone	0	0	N/A	4	0	0.0%
Hispanic, any race	115	60	52.2%	180	90	50.0%
Other (including multiple races)	54	20	37.0%	210	155	73.8%
Income 30%-50% HAMFI	1,600	915	57.2%	3,050	2,360	77.4%
White alone, non-Hispanic	1,020	600	58.8%	1,460	1,195	81.8%
Black or African-American alone	225	170	75.6%	860	685	79.7%
Asian alone	100	60	60.0%	55	25	45.5%
American Indian alone	110	15	13.6%	200	65	32.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	95	45	47.4%	370	305	82.4%
Other (including multiple races)	50	25	50.0%	105	80	76.2%
Income 50%-80% HAMFI	3,295	1,420	43.1%	3,980	1,885	47.4%
White alone, non-Hispanic	2,105	805	38.2%	2,565	1,215	47.4%
Black or African-American alone	440	315	71.6%	640	310	48.4%
Asian alone	80	60	75.0%	40	40	100.0%
American Indian alone	300	65	21.7%	90	50	55.6%
Pacific Islander alone	0	0	N/A	30	0	0.0%
Hispanic, any race	225	85	37.8%	500	225	45.0%
Other (including multiple races)	150	90	60.0%	120	45	37.5%
Income 80%-100% HAMFI	2,525	780	30.9%	2,290	595	26.0%
White alone, non-Hispanic	1,810	615	34.0%	1,065	265	24.9%
Black or African-American alone	260	95	36.5%	425	125	29.4%
Asian alone	45	0	0.0%	45	0	0.0%
American Indian alone	95	0	0.0%	275	45	16.4%
Pacific Islander alone	40	30	75.0%	0	0	N/A
Hispanic, any race	225	35	15.6%	320	55	17.2%
Other (including multiple races)	49	4	8.2%	165	110	66.7%
All Incomes	25,585	5,270	20.6%	18,725	7,735	41.3%
White alone, non-Hispanic	17,930	3,470	19.4%	10,660	4,125	38.7%
Black or African-American alone	3,200	930	29.1%	3,894	1,910	49.0%
Asian alone	530	165	31.1%	490	200	40.8%
American Indian alone	1,029	225	21.9%	920	390	42.4%
Pacific Islander alone	130	30	23.1%	34	0	0.0%
Hispanic, any race	1,875	295	15.7%	1,990	730	36.7%
Other (including multiple races)	903	159	17.6%	750	390	52.0%

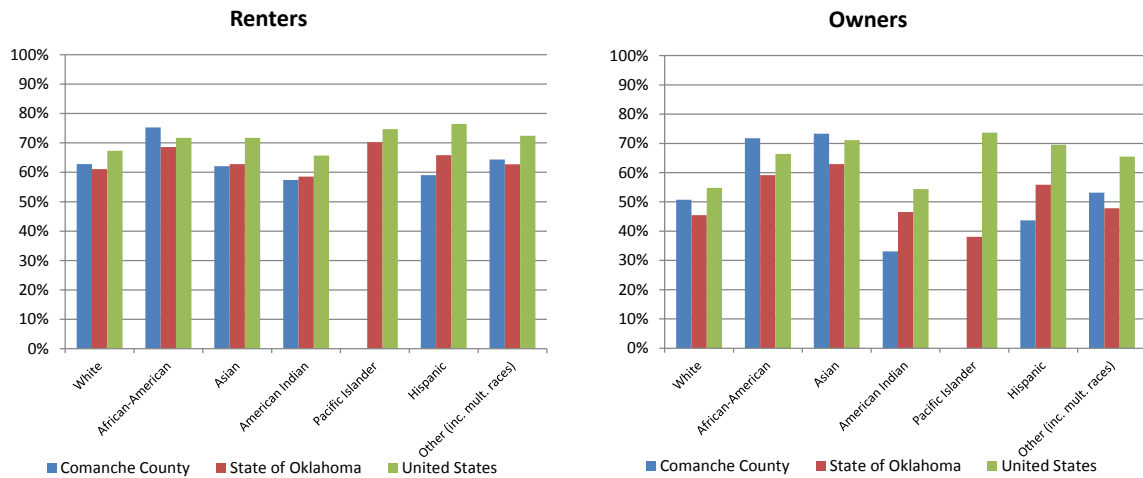
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	6,295	3,305	52.50%	10,470	64.80%
White alone, non-Hispanic	4,060	2,060	50.74%	5,835	62.81%
Black or African-American alone	815	585	71.78%	2,324	75.30%
Asian alone	225	165	73.33%	290	62.07%
American Indian alone	514	170	33.07%	505	57.43%
Pacific Islander alone	0	0	N/A	34	0.00%
Hispanic, any race	435	190	43.68%	1,050	59.05%
Other (including multiple races)	254	135	53.15%	435	64.37%

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

- Among households with incomes less than 50% of Area Median Income, there are 3,050 renter households that are cost overburdened, and 1,600 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 45 renter households that are cost overburdened, and 280 homeowners that are cost overburdened.



- 75.3% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 71.78% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.
- 73.3% of Asian homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Comanche County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	276	212	488
Less than 30% AMI	5.47%	18.36%	15	39	54
Less than 50% AMI	11.73%	34.64%	32	73	106
Less than 60% AMI	14.07%	41.57%	39	88	127
Less than 80% AMI	24.60%	55.91%	68	118	186

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.

Comanche 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	31.23%	8.33%	86	18	104
Elderly less than 30% AMI	2.27%	2.19%	6	5	11
Elderly less than 50% AMI	5.49%	3.87%	15	8	23
Elderly less than 60% AMI	6.59%	4.64%	18	10	28
Elderly less than 80% AMI	11.16%	5.76%	31	12	43

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.

Comanche County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	33.03%	27.98%	91	59	150
Disabled less than 30% AMI	2.33%	8.73%	6	18	25
Disabled less than 50% AMI	5.65%	14.34%	16	30	46
Disabled less than 60% AMI	6.78%	17.20%	19	36	55
Disabled less than 80% AMI	10.71%	19.65%	30	42	71

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.

Comanche County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	276	212	488
Total Veteran Demand	19.13%	19.13%	53	41	93
Veterans with Disabilities	5.26%	5.26%	15	11	26
Veterans Below Poverty	1.28%	1.28%	4	3	6
Disabled Veterans Below Poverty	0.46%	0.46%	1	1	2

Housing Needs for Working Families

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

Comanche County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	276	212	488
Total Working Families	52.27%	52.27%	144	111	255
Working Families with Children Present	28.70%	28.70%	79	61	140

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 488 housing units will be needed in Comanche County over the next five years. Of those units:

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

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

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