

2000 Delta Community Action Foundation Affordable Housing Market Analysis



Prepared For

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McClain County

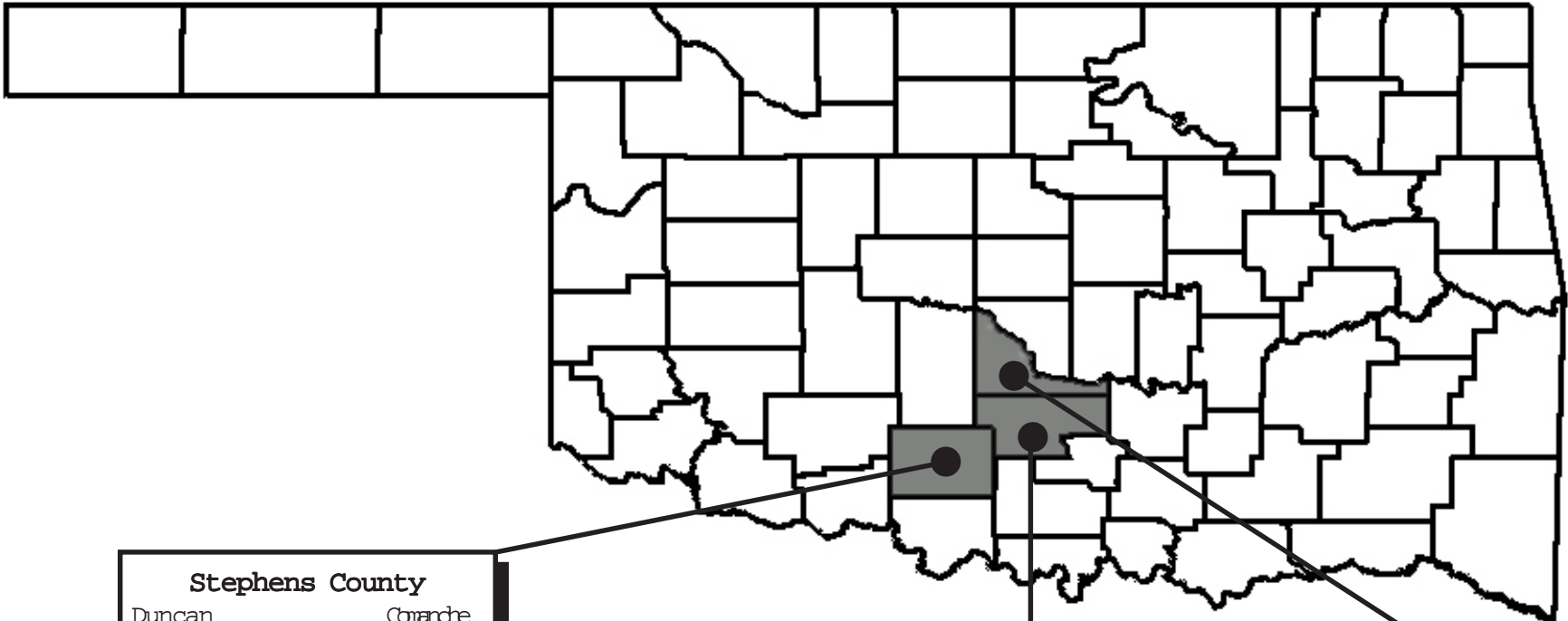
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Executive Summary

Residential Housing Development Opportunity



Stephens County	
Duncan	Cherokee
Marlow	
<hr/>	
Housing Units Needed	959
Affordable Units Needed	103

Garvin County	
Pails Valley	Lindsay Stratford
Wynnewood	Maysville
<hr/>	
Housing Units Needed	466
Affordable Units Needed	91

McClain County	
Purcell	Newcastle
Blanchard	
<hr/>	
Housing Units Needed	706
Affordable Units Needed	151

Stephens County

Estimated Housing Demand for Stephens County 2000-2005:

959 Total Units, **103** Within Affordable Housing Limit.

1999 Median Family Income:	\$36,900
Affordable Housing Limit:	\$55,350
Population Growth Projected From 1990 to 2005:	3341 (8%)
Age 65+ Projections 2005:	7501 (16.4% of population)

Duncan is the population and business center for the county having 50% of the county's population and the majority of the area's larger employers. The unemployment rate was 5.4% in July of 1998.

Family Dollar, Inc. recently opened a distribution center in Duncan employing 300 people. This number should grow to 660 within six months. Other major employers in the area are growing as well.

Duncan

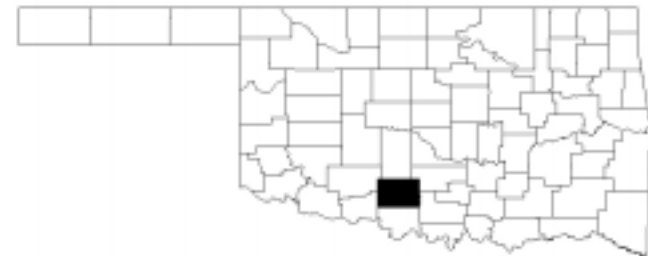
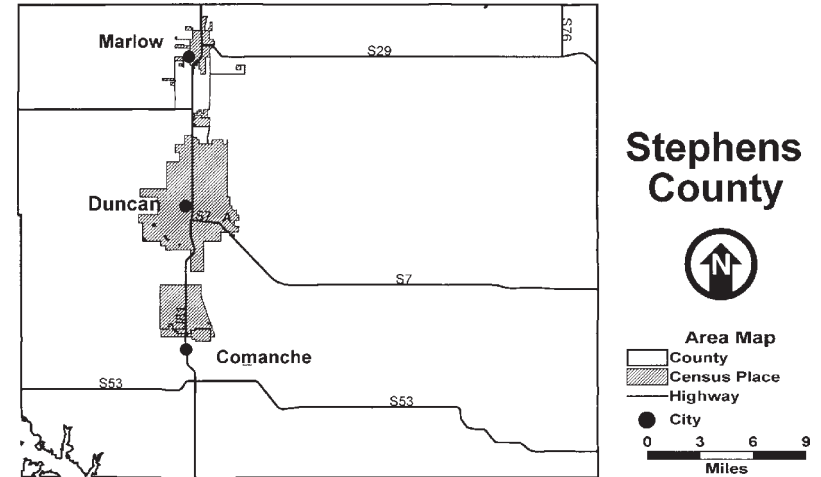
- Projected Population Growth 1990 to 2005: 7%
- New Residential Building Permits Issued 1996-1999: 37
- 1990 Median Home Value: \$40,900
- Average list time for a house is 90 to 120 days, with houses valued at or below \$50,000 being the quickest to sell.
- Currently two active subdivisions exist in the city.
- Developers in Duncan are responsible for roads, sewer and water, parks, school sites and other facilities that benefit the development. The city does offer some leeway in getting city infrastructure to a development.

Marlow

- Projected Population Growth 1990 to 2005: 1.2%
- New Residential Building Permits Issued 1996-1999: n/a
- 1990 Median Home Value: \$34,200
- Currently two active subdivisions exist in the city.
- The city is at the maximum capacity of its water system. Improvements are planned within the year.

Comanche

- Projected Population Growth 1990 to 2005: 1%
- New Residential Building Permits Issued 1996-1999: 0
- 1990 Median Home Value: \$21,900
- Average list time for a house is 90 days, with homes valued at \$50,000 selling quickest.



Garvin County

Estimated Housing Demand for Garvin County 2000-2005:

466 Total Units, **91** Within Affordable Housing Limit.

1999 Median Family Income:	\$32,000
Affordable Housing Limit:	\$48,000
Population Growth Projected From 1990 to 2005:	1600 (6%)
Age 65+ Projections 2005:	4739 (16.8% of population)

New rental is needed in all population centers. The number of available apartment units on November 1, 1999 was 9 (3% of available). Houses available for rent in the area numbered 16 (on Nov. 11, 1999), the majority of which were two or three bedroom houses.

A new Wal-Mart Distribution center was opened in the area in 1999 bringing 500 new jobs to the region. Current plans project the number of employees to grow to 600 before 2000.

Pauls Valley

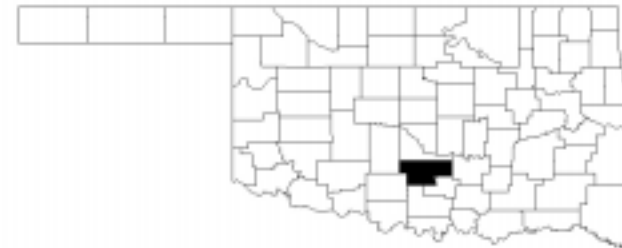
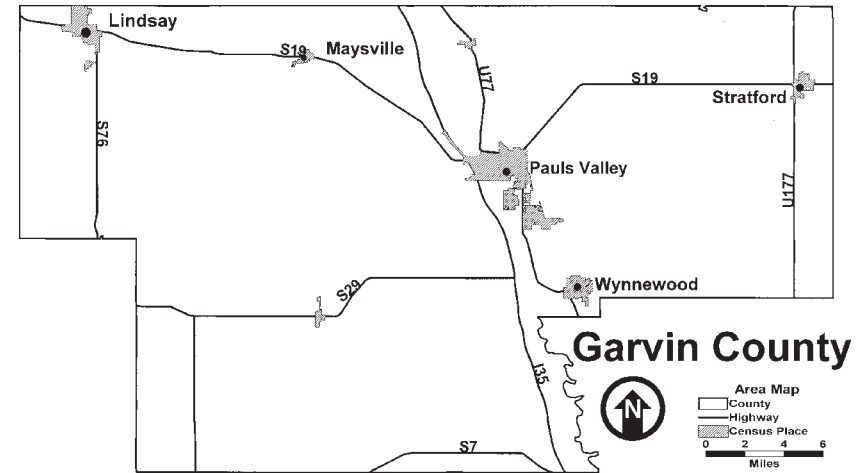
- Projected Population Growth 1990 to 2005: 10%
- New Residential Building Permits Issued 1996-1999: 16
- 1990 Median Home Value: \$34,000
- Average list term for a house is six months, with houses valued at or below \$50,000 being the quickest to sell.
- Currently two active subdivisions exist in the city.
- Chapel Ridge Apartments are under construction and will add 121 rental housing units to the area.
- The city's willingness to provide infrastructure for a new development varies, generally the developer is responsible for the cost of the materials and the city provides the labor.

Lindsay

- Projected Population Growth 1990 to 2005: 1.2%
- New Residential Building Permits Issued 1996-1999: 3
- 1990 Median Home Value: \$31,800
- Two of the larger employers have recently left the area. Due to this, the real estate market has slowed.
- The city is at 90% of its water system's capacity.

Wynnewood

- Projected Population Growth 1990 to 2005: 5%
- New Residential Building Permits Issued 1996-1999: 14
- 1990 Median Home Value: \$32,600
- Currently two active subdivisions exist in the city.



McClain County

Estimated Housing Demand for McClain County 2000-2005:

706 Total Units, **151** Within Affordable Housing Limit.

1999 Median Family Income:	\$39,100
Affordable Housing Limit:	\$58,650
Population Growth Projected From 1990 to 2005:	2980 (13%)
Age 65+ Projections 2005:	3616 (14.1% of population)

The majority of homes in the county are owner occupied, 80.2%. Only 16.8% of the houses are over 50 years old, indicating newer housing stock than the other counties.

Unemployment for the county was 2.4% in July of 1999. A NAFTA Customs Check Point is in the development phase in the small town of Wayne. If developed this will be new major employer for the area.

Purcell

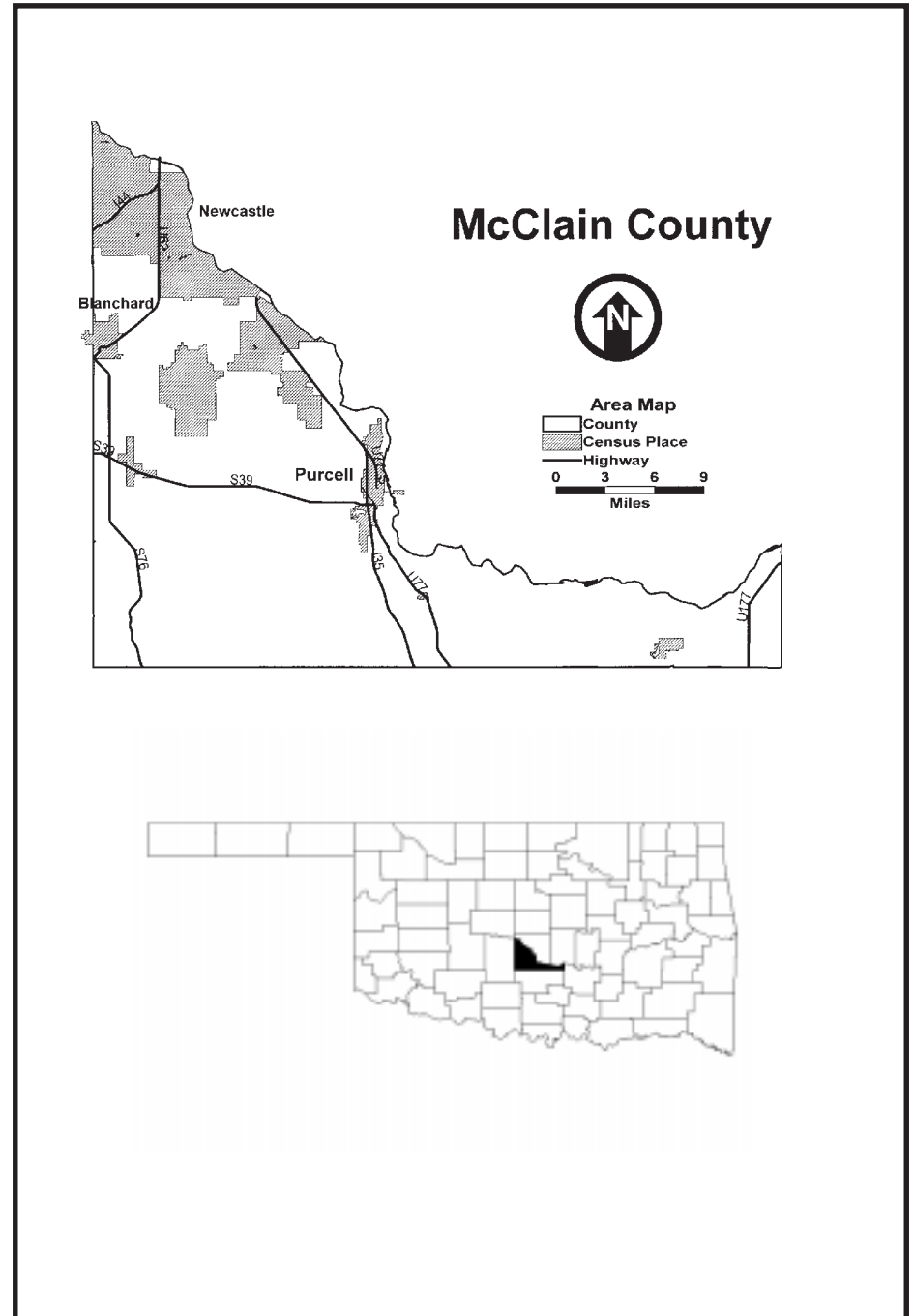
- Projected Population Growth 1990 to 2005: 6.3%
- New Residential Building Permits Issued 1996-1999: 98
- 1990 Median Home Value: \$40,800
- Average list time for a house is six months, with houses valued at or below \$50,000 to \$60,000 being the quickest to sell.
- Purcell is the business center for the county containing seven of the ten major employers.
- Chapel Ridge Apartments are under construction and will add 121 rental housing units to the area.
- New rental is needed for the area.

Newcastle

- Projected Population Growth 1990 to 2005: 19%
- New Residential Building Permits Issued 1996-1999: 150
- 1990 Median Home Value: \$62,600
- Average list time for a house is 30 to 45 days.
- The city requires a \$200 parks and recreation fee be paid for new developments. The city will install water and sewer lines to a development, the developer must pay for materials.

Blanchard

- Projected Population Growth 1990 to 2005: 15%
- New Residential Building Permits Issued 1996-1999: 164
- 1990 Median Home Value: \$41,100
- Average list time for a house is 30 to 45 days.
- City will usually meet developer 300 feet away from development.



2000 Delta Community Action Foundation Affordable Housing Market Analysis



Section One: Stephens County
Duncan
Marlow
Comanche

Location

Stephens County is located in south-central Oklahoma. Duncan, the county seat, is located near the center of the county at the intersection of US Highway 81 and State Highway 7. Duncan's market area includes Marlow (ten miles to the north of Duncan) and Comanche (eight miles to the south of Duncan).

The county's relative location to Lawton, the third largest city in Oklahoma, plays a role in shaping its identity. Lawton, the county seat in Comanche County, is home to Cameron University and the Great Plains Area Vocational-Technical School. The Lawton Community Theater and the Lawton Philharmonic Orchestra are leading cultural activities in the area. Fort Sill, the major employer in this geographic area, is now headquarters for the U.S. Army Field Artillery Center and School. The military reservation, which covers 95,000 acres, employs a work force of 3,000 employees. All three cities, Duncan, Marlow and Comanche, have residents which travel the 32 miles to the west to work. The smaller communities make the area attractive to Lawton workers.

Duncan is the center for population and business for the county. The city contains over 50% of the county's population and all of its major employers having over 150 employees. Marlow and Comanche both play off Duncan's economy while being independent communities. Marlow considers itself a "bedroom" community for Duncan, Lawton and Chickasha.

Population

Stephens County had a 1980 population of 43,419, which diminished by 420 people in 1990 (42,299) a loss of 2.6%. Duncan's population fell from 22,517 in 1980 to 21,732 in 1990. However, 1998 census estimates show the population at 21,820. Population trends and projections for Stephens County are shown in Table 1.1.

The County is projected to grow 7.8% from 1990 to 2005. Duncan is expected to follow this trend with an increase of 7.3%. This growth will allow Duncan to maintain slightly over 50% of the County population. Marlow and Comanche are expected to see smaller amounts of growth, each about 1% over the same time period.

Table 1.1

County Population	1980* Census Information	1990* Census Information	1998** State Census Estimates	2000** State Census Projections	2005** State Census Projections	Percentage Change 1990-2005
Stephens County	43419	42299	43410	44585	45640	7.9%
Duncan	22517	21732	21820	22795	23320	7.3%
Marlow	5017	4416	4450	4390	4470	1.2%
Comanche	1937	1695	1670	1680	1710	0.9%

Source: *US Census, **Oklahoma Department of Commerce

The remainder of Stephens County consists of towns and communities too small for data collection and consideration in this study. Those communities and their population projection are listed in Table 1.2.

Table 1.2

Remainder of Stephens County	1990* Census Information	2000** State Census Projections	2005** State Census Projections
Bray	925	1165	1215
Velma	661	615	620
Empire City	219	345	360
Loco	160	140	140
Remainder of County	12491	13450	13795

Source: *US Census, **Oklahoma Department of Commerce

Demographic Characteristics

In 1990 the racial make up of Stephens County was 91.2% White, 4% Native American, 2.2% Black and 2.% other races. Children under the age of 4 made up 6.3% of the population, school age children 19.6%. The rest of the population broke down as 18-44 years old 35.2%, 45-64 years old 20.6% and those over 65 years of age 18.2%. The median age was 33 years old.

Table 1.3

Age Distribution Stephens County

Age in Years	Duncan		Marlow		Comanche		Stephens County	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
under 5	1440	6.6	279	6.3	100	5.9	2702	6.4
5-9	1564	7.2	316	7.2	131	7.7	3140	7.4
10-14	1600	7.4	317	7.2	143	8.4	3267	7.7
15-19	1381	6.4	299	6.7	106	6.3	2864	6.8
20-24	1118	5.1	208	4.7	69	4.0	2013	4.7
25-29	1389	6.4	268	6.1	101	6.0	2674	6.3
30-34	1713	7.8	280	6.3	136	8.0	3242	7.7
35-39	1572	7.2	287	6.5	112	6.6	3151	7.4
40-44	1447	6.7	247	5.6	88	5.2	2819	6.7
45-49	1026	4.7	192	4.3	76	4.5	2220	5.3
50-54	937	4.3	174	3.9	63	3.7	1940	4.6
55-59	1012	4.7	223	5.0	80	4.7	2185	5.2
60-64	1201	5.5	226	5.1	81	4.8	2387	5.6
65-69	1251	5.8	248	5.6	80	4.7	2277	5.4
70-74	1074	4.9	227	5.1	98	5.8	1881	4.5
75+	2007	9.2	625	14.2	231	13.6	3537	8.4

Source: 1990 US Census

The number of people over 65 years of age in Stephens County is projected to grow between 1990 and 2000 then decrease by the year 2005. The percentage of population that age group makes up is projected to decrease by almost 2% over that same span of time, see Table 1.4.

Table 1.4

Age 65+ Projections Stephens County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	2277	1937	1709
70-74	1881	1969	1725
75-79	1612	1687	1633
80-84	1106	1166	1259
85+	819	1130	1175
Total	7695	7889	7501
Percent of Population	18.2%	17.7%	16.4%

Source: 1990 US Census

*Oklahoma Department of Commerce

Table 1.5

Population by Race	Stephens County		Duncan		Marlow		Comanche	
	# of People	%	# of People	%	# of People	%	# of People	%
White	38829	91.8	19432	89.4	4120	93.3	1602	94.5
Black	945	2.2	925	4.3	0	0	3	0.2
Native American	1720	4.1	705	3.2	261	5.9	68	4.0
Asian	158	0.4	118	0.5	13	0.3	3	0.2
Other	647	1.3	552	2.5	22	0.5	19	1.1

Source: 1990 US Census

Household Characteristics

According to the 1990 US Census there were 16,764 households in Stephens County. Of those households, 12,397 (73.9%) were family households, 4,367 (26.1%) were non-family households. Married-couple families made up 63.6% (10,676) of the households. See Table 1.6 for a complete break down of household information.

Table 1.6

Household By Type	Stephens County	Duncan	Marlow	Comanche
Total Households	16764	8982	1820	700
Family Households	12397	6299	1245	453
Married-Couple Families	10676	5263	1015	369
Male Householder	341	177	38	15
Female Householder	1380	859	192	69
Nonfamily Households	4367	2683	575	247
Average person per household	2.49	2.38	2.36	2.35

Source: 1990 US Census

The majority of the homes for the county are owner occupied, 74.7%. Single parent households make up 10.2% of the total households and 13.9% of family households county wide.

The number of houses at 50 years of age or older is 4,360, see Table 1.9. This indicates 22% of the housing stock is 50+ years into its life cycle.

Table 1.7

Household Characteristics	Stephens County	Duncan	Marlow	Comanche
Occupied Housing Units	16764	8982	1820	700
Owner Occupied	12526	6246	1311	464
Percent	74.7%	69.5%	72%	66.3%
Renter Occupied	4238	2736	509	236
Persons per Household	2.49	2.38	2.35	2.36

Source: 1990 US Census

Table 1.8

Household Value	Stephens County	Duncan	Marlow	Comanche
Less than \$15,000	1153	658	148	132
15,000-19,999	629	363	90	56
20,000-24,999	808	468	112	55
25,000-29,999	780	443	115	37
30,000-34,999	756	441	120	39
35,000-39,999	735	425	122	37
40,000-44,999	670	341	108	17
45,000-49,999	489	275	64	13
50,000-59,999	995	583	101	12
60,000-74,999	1152	774	79	11
75,000-99,999	738	508	47	9
100,000-124,999	212	169	14	0
125,000-149,999	133	116	4	0
150,000-174,999	68	58	3	0
175,000-199,999	34	31	1	0
200,000-249,999	38	34	1	0
250,000-299,999	19	18	1	0
300,000-399,999	10	10	0	0
400,000-499,999	4	3	1	0
500,000 or more	3	1	0	0
Median Value \$	39,000	40,900	34,200	21,900

Source: 1990 US Census

Table 1.9

Age of House				
Year Structure Built	Stephens County	Duncan	Marlow	Comanche
1989 to March 1990	131	56	23	4
1985 to 1988	486	155	5	20
1980 to 1984	2941	1165	250	116
1970 to 1979	4826	2158	456	159
1960 to 1969	2732	1388	378	128
1950 to 1959	4199	2792	337	192
1940 to 1949	1969	1302	188	136
1939 and below	2391	1385	427	155

Source: 1990 US Census

Income

The median household income for Stephens County in 1990 was \$22,647. The per capita income for the area was \$10,839. The HUD Office of Economic Affairs, Economic and Market Analysis Division, estimates the 1999 median income of families for the county at \$36,900. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 1.10. Low family income is \$18,450 per year. In 1990 approximately 10.8% of families and 31.5 % of all households fell into the low income range.

Table 1.10

Low Family Income and Housing Burden

Median Family Income for Stephens County is \$36,900*. According to HUD the low income limit is 50% of the Median Family Income, in this case \$18,450. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Stephens County that would be \$55,350.

Median Family Income		H U D Low Income Standard	=	Low Family Income	X	3	=	Amount of House Low Income Can Af ford
\$36,900*	X	50%	=	\$18,450	X	3	=	\$55,350

By taking the Low Family Income and dividing it by 12 (number of months) income per month can be determined, \$1537.50 in Stephens County. HUD Standards of 30% of income spent on housing is a burden, 50% is a severe burden.

Low Family Income		H U D Standard for Housing Burden	=	Low Family Monthly Income	X	30%	=	Housing Burden Limit
\$18,450	/	12	=	\$1537.50	X	30%	=	\$461.25
		H U D Standard for Housing Burden	=	Low Family Monthly Income	X	50%	=	Severe Housing Burden Limit
				\$1537.50	X	50%	=	\$768.75

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 1.11

Family Income	Stephens County		Duncan		Marlow		Comanche	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
Income in Dollars								
Less than 5000	686	5.5	352	5.5	93	7.5	36	7.9
5000 to 9999	1250	10.0	680	10.7	141	11.3	79	17.3
10000 to 14999	1185	9.5	533	8.4	197	15.8	77	16.9
15000 to 24999	2524	20.2	1145	18.0	278	22.3	113	24.7
25000 to 34999	2347	18.8	1093	17.2	196	15.7	92	20.1
35000 to 49999	2431	19.5	1269	19.9	228	18.3	25	5.5
50000 to 74999	1578	12.6	964	15.2	106	8.5	28	6.1
75000 to 99999	301	2.4	195	3.1	0	0	4	0.9
100000 to 149999	131	1.1	101	1.6	10	0.8	3	0.7
150000 or more	48	0.4	32	0.5	0	0	0	0
Total Families	12481	100	6364	100	1249	100	457	100
Median Family Income 1990	27816		28888		22137		18051	
Median Family Income 1999	36900*		39209**		30046**		24500**	

Source: 1990 US Census

*HUD Office of Economic Affairs Estimates

**Assuming each city's median family income grew relative to county growth as estimated by HUD.

Table 1.12

Average Hourly W age (1996)*	Hourly Dollar W age
Of fice Occupations	
General Clerks	7.24
Receptionists	7.24
Secretaries	7.64
Data Entry	7.10
General Accounting	8.28
Computer Operators	9.03
Tellas	6.17
Maintenance	9.39
Assemblers and Fabricators	6.58
Electricians	13.23
Machinists	10.79
Automotive Mechanics	9.47
W elders and Cutters	8.30

Source: Oklahoma Employment Securities Commission
 *Southwest Oklahoma Labor Market

Table 1.13

DHS Assistance Stephens County (1999)	
Number of People Receiving TANF % of population*	446 1.0%
Number of Persons Receiving Food Stamps % of population*	3815 8.6%
Number of People Receiving Medicaid % of population*	4723 10.5%

Source: Department of Human
 Services
 *1999 Department of
 Commerce Population
 Estimate

Economy

Major Employers: The majority of large employers in Stephens County are located in the Duncan area. On the following page is a list of primary employers Provided by the Oklahoma Department of Commerce and supplemented with employment information from the Duncan Area Economic Development Foundation.

The Stephens County Labor Force was 18,225 in 1998. Participation rate in the county labor force constitutes 67.91% of males and 44.48% of females. Unemployment was at 5.4% in July of 1998 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 1.15 excludes some types of employment, namely government and railroad employment. The change in type of employment indicates a shift away from mining (namely the oil industry) into manufacturing and more service intensive industries.

Table 1.14

Labor Force	Duncan	Marlow	Comanche
Civilian Labor Force (1990)	9117	1721	628
Employed (1990)	8460	1600	529
Estimated Labor Availability within 30 Miles	2910*	4990**	2720***

Source: Oklahoma Department of Commerce
 *1997 Estimate
 **1998 Estimate
 ***1994 Estimate

Table 1.15

Employment by Sector 1995 & 1997	Number Employed 1995	Number Employed 1997	Percent Change
Business Sectors			
Ag. Ser., Forestry and Fishing	44	39	-11.4%
Mining	1780	749	-57.9%
Construction	570	488	-15%
Manufacturing	1474	3624	146%
Transp. and Public Utility	318	485	52.5%
Wholesale Trade	525	529	0.8%
Retail Trade	2674	3041	13.7%
Fin., Ins. and Real Estate	680	906	33.2%
Services	2794	2804	0.4%
Total	10859	12665	16.6%

Source: Oklahoma County Business Patterns 1995 and 1997

Major Employers Within Stephens County (8.1.99)

<u>Employer</u>	<u>Number Employed</u>	<u>City</u>
Halliburton Energy Services	1523	Duncan
Duncan Regional Hospital	600	Duncan
Duncan Public Schools	479	Duncan
Sooner Trailer Mfg. Co.	316*	Duncan
Family Dollar , Inc.	300**	Duncan
Elliott Manufactured Homes	275	Duncan
Wal-Mart	216***	Duncan
City of Duncan	200	Duncan
Goodners Supermarkets	176	Duncan
Valco Manufacturing	140****	Duncan
Basco Leather Goods	107	Duncan
Mack Energy Co.	103	Duncan
All Orthopedic Appliances	100	Marlow
Health Plan Services	82*****	Duncan
Oklahoma Transportation	80	Duncan
Metamor Documentation Solutions	18*****	Duncan

*Sooner Trailer Mfg. Co. announced the addition of 115 new employees as well as the expansion and renovation of their existing facility.

**Family Dollar , Inc. should be at around 660 employees within 6 months at its distribution center . Income range: \$20,000 to \$21,000 per year .

***Wal-Mart is closing its current location and opening a super-center which will add approximately 250 new employees.

****Valco Manufacturing is expanding into a second location and adding 60 new employees.

*****Health Plan Services plans to increase its number of employees to 550 over the next three years. Income range: \$27,000 per year .

*****Metamor Documentation Solutions, Inc. plans to add 70 new positions to the 18 that currently exist in Duncan. Income range: \$35,00 to \$50,000 per year .

Transportation Networks

Stephens County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in this county are US 81, SH 7, SH 29 and SH 53. The nearest interstate highway is I-44, approximately 30 miles away. Interstate Highway 35 is approximately 40 miles to the east.

The area is also served by Jefferson Bus Lines, Duncan Municipal Airport and OKT Railroad. Public transportation is offered in Duncan and Marlow by Delta Public Transit, a service of the Delta Community Action Foundation.

City Governments

Duncan has a Manager/Council type of government. There is a comprehensive plan and zoning. Marlow has a home rule charter type of government. As with Duncan there is a comprehensive plan and zoning. Comanche is a statutory city and has a Council/Manager type of government. Again, the city has a comprehensive plan and zoning.

Duncan has recently undergone some changes in its city government. A new city manager took over in August of this year. The Planning Director post is vacant and a search for a replacement is currently underway.

Community Facilities

Educational Institutions: Stephens County is home to the Oklahoma Missionary Baptist College, Institute and Seminary, a private school located in Marlow and to the Red River Area Vo-Tech located in Duncan. In Stephens County 70.8% of persons over 25 years of age have a high school diploma and 14.7% are college graduates. Other universities in the geographic area are Cameron University in Lawton, only 27 miles away, and The University of Arts and Sciences, 36 miles away in Chickasha. Head Start Programs exist in Duncan, Marlow and Comanche.

The public schools and enrollments for Duncan, Marlow and Comanche are shown in Table 1.16.

Table 1.16

Public Schools	Duncan		Marlow		Comanche	
	Schools	Enrollment	Schools	Enrollment	Schools	Enrollment
Elementary	8	2217	1	650	3	499
Middle School	1	612	1	349	1	178
High School	1	1047	1	426	1	304

Medical Facilities: Duncan is home to one hospital with 152 beds. There are five clinics in Duncan. There are eight nursing homes with 647 beds. Practicing in the Duncan area are 30 medical doctors, one pediatricist, five chiropractors, 16 dentists and five optometrists.

There are three clinics in Marlow and two nursing homes with 155 beds. There is an assisted living facility for the elderly with 40 units now under construction. Practicing in the Marlow area are five medical doctors, one chiropractor, two dentists and one optometrist.

In Comanche there are two nursing homes with 140 beds. Practicing in the area are one medical doctor and one dentist.

Law Enforcement and Fire Control: Duncan has 41 full-time fire personnel and 43 full-time police officers. The city's fire insurance has a five classification while the adjacent area has a nine classification.

Marlow has six full-time fire personnel, 18 volunteer fire personnel, ten full-time police officers and ten auxiliary police force volunteers. The city's fire insurance has a six classification.

Comanche has four full-time fire personnel, 17 volunteer fire personnel, five full-time and five reserve police officers. The city's fire insurance has an eight classification while the adjacent area has a ten classification.

Housing Supply Characteristics

According to the 1990 US Census there were 19,675 housing units in Stephens County (see Table 1.17). The majority of those houses were built in the 1970s. The median home value for the county was \$39,000.

Table 1.17

Housing Units	Stephens County	Duncan	Marlow	Comanche
Housing Units	19675	10401	2064	910
Percent of County	100%	53%	11 %	5%

Source: 1990 US Census

Building Permit Activity: As seen in Table 1.18 the majority of building going on in Stephens County is focused in the Duncan area. From 1996 through August, 1999 there were 109 permits issued for housing in Duncan. All of those were single family housing. The average value of those permits were \$110,465. It can be easily seen that the new homes being built are priced significantly higher than \$55,350, the amount of house a low income family in the county can afford, see Table 1.10.

Comanche issued no permits for new residential construction over the last three years. Information was not obtained from Marlow due to an extended illness/absence of the Building Permits Officer. However there are two active subdivisions in Marlow, both middle to upper-end homes.

Table 1.18

Building Permits Issued in Stephens County 1996-1999					
Year	City	Single Family		Multi-Family	
		Number of Permits	Dollar Amount	Number of Permits	Dollar Amount
1996	Duncan	37	\$3,765,406	0	0
1997	Duncan	27	3,072,000	0	0
1998	Duncan	32	3,486,310	0	0
1999*	Duncan	13	1,717,000	0	0
Total		109	\$12,040,716	0	0

Source: Center for Economic and Management Research,
College of Business Administration,
The University of Oklahoma
*City of Duncan, Permits Issued Through
August 1, 1999

Single Family Data

According to realtors in the county, the average list term for a house in the Duncan is 90 to 120 days, with houses ranging from \$40,000 to \$50,000 being the quickest to turn. Homes in Comanche generally list for 90 days with homes valued from \$40,000 to \$50,000 again being the quickest to sell. Marlow houses generally list for less than 90 days with values ranging from \$50,000 to \$75,000 moving the fastest on the market. Marlow markets itself as a "bed-room community" which is most likely the reason houses of higher values move easily there.

Duncan currently has two active subdivisions with spec homes in the \$100,000 range. Marlow, as stated earlier has two active subdivisions, again with middle to upper-end houses being built there.

As shown earlier in Table 1.10 the amount of house a family with low income can afford is \$55,350. In both Duncan and Comanche these are also the houses in most demand (the quickest to sell).

Rental Data

Single Family Units: Houses for rent in Stephens County as listed on August 1, 1999 numbered 31, the majority being two or three bedroom units (see Table 1.22) The average rents listed fall below the housing burden limit (\$461, see Table 1.10) for low income families.

Multi-Family Units: Of the apartment complexes able to be contacted in Stephens County, the number of one bedroom units available is 154, two bedroom units 300, three bedrooms 60 and efficiency units 18. See Table 1.20 for a complete break down of the apartment data collected. The number of units vacant on August 1, 1999 was 85, about 16% of the available units (of apartment complexes contacted).

Most of the apartment complexes interviewed were built in the 1970s or 1980s. In the River Chase subdivision, one of the ongoing subdivisions in Marlow, some duplexes are platted.

Table 1.19

Contract Rent	Stephens County	Duncan	Marlow	Comanche
Units with rent:				
Less than \$100	492	288	91	60
100-149	575	359	71	56
150-199	653	413	118	31
200-249	688	513	69	30
250-299	545	416	63	16
300-349	250	186	19	1
350-399	143	118	6	0
400-449	84	76	0	1
450-499	56	55	0	0
500-549	36	34	0	0
550-599	11	11	0	0
600-649	10	10	0	0
650-699	5	5	0	0
700-749	0	0	0	0
750-999	5	4	0	0
1000 or more	1	1	0	0
No cash rent	417	177	56	36
Median Contract Rent	204	218	174	133

Source: 1990 US Census

Table 1.20

Apartment Summary for Stephens County

Name	City	# of Units	# Vacant	Occu-pancy Rate	Turnover Per Month	Rent Assisted Units	# of Bed-rooms	Rent Range	Year Built
Cedar Apartments	Duncan	8	0	100%	Few	0	1	300	n/a
Central Park	Duncan	32	3	90%	Few	2	1,2	200-250	1950s
Chickasaw Housing	Duncan	60	10	84%	4	all	1,2,3	250-300	1970s
Chickasaw Housing	Marlow	60	19	70%	4	all	E,1,2,3	250-300	1970s
Concept Housing	Marlow	32	4	85%	2	15	1,2,3	260-370	1980s
Greens Apartments	Duncan	104	10	90%	6	0	1,2	294-329	1980s
Magnolia Manor	Duncan	55	7	87%	2	1	1,2,3	350-450	n/a
Oak Creek	Duncan	40	3	92%	2	3	1,2	250-275	n/a
Southern Hills*	Duncan	29	9	69%	n/a	1	E,1,2,3	200-450	1980s
W illows	Duncan	40	3	92%	2	3	1,2	275-295	n/a
W inds of Oak Forest	Duncan	104	11	89%	6	0	1,2,3	325-405	1984

*Of Southern Hills 29 units, 6 are efficiency cabins and 6 are three bedroom trailers. These are mostly rented by companies conducting business in the area.

Market Vacancy

Tables 1.21 and 1.22 show the available houses for sell and rent, as well as apartment available as of August 1, 1999.

Of the houses listed for rent all the average rents fall below the \$461 housing burden limit established in Table 1.10.

Table 1.21

Houses Listed for Sale in Stephens County (8.1.99)						
City	\$0-49,999	\$50,000-99,999	\$100,000-149,999	\$150,000-199,999	\$200,000+	Total
Duncan*	64	71	21	12	1	169
Marlow	9	6	4			19
Comanche	10	1	2			13
Empire		1				1
Other	3	3				6

Source: The Duncan Banner

*Houses listed in Duncan Area

Average list term a for home in Duncan is 90 to 120 days, with homes from \$40,000 to \$50,000 being the quickest to turn. Comanche and Velma area homes generally list for 90 days. Again homes ranging from \$40,000 to \$50,000 are the quickest to turn over. Marlow homes generally move before 90 days with homes ranging from \$50,000 to \$75,000 moving fastest. In Duncan there are two active subdivisions with spec homes starting at \$100,000. Marlow has two active subdivisions, again with middle to upper-end homes being built.

Table 1.22

Houses for Rent (8.1.99)	Number Listed	Average Rent Listed
One Bedroom	4	\$185
Two Bedroom	12	\$300
Three Bedroom	14	\$400
Four Bedroom	1	\$450
Total Listed	31	

Source: The Duncan Banner

Estimated Housing Demand 2000-2005

Using The Oklahoma Department of Commerce population projections housing demand for the time period 2000 to 2005 is estimated below.

Table 1.23

Estimated Housing Demand Stephens County	
Population Growth Projected 1990-2005	3341
Average Person Per Household	2.49
Number of Housing Units Needed for Projected Growth	1342
Vacancy Allowance ¹	27
Replacements ²	84
Substandard Housing ³	816
Number of Housing Units Danded Total 1990-2005	2269
Estimated Housing Units Built 1990-1999	1310
Number of Housing Units Danded 2000-2005	959
Total Per Year	159
Total Housing Units Needed ⁴ Under Affordable Housing Limit (Table 1.9)	103

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or over-crowding (i.e. more than one person per room). Data obtained from 1990 US Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Constraints

Subdivision Regulations

Duncan: The subdivision regulations in Duncan allow for 6000 square feet as the smallest lot size. Buildings must set at least 25 feet from the curb of the street. Zero lot line building is not allowed. A three foot side setback is required by the regulations. The backyard should not be more than 20% of the lot and there is a ten foot easement across the back lot line.

The regulations could hamper affordable housing in that they do not allow small lots to be formed, decreasing the land cost involved in housing cost. Also by not allowing zero lot line building, alternatives to single family detached homes are discouraged.

Table 1.24

Development Issues	Duncan	Marlow	Comanche
Undeveloped Land Platted within City	•	•	
Rezoning Needed For New Development	•	•	•
Land Available For Development	•	•	
Water Capacity Available	•		•
Sewage Capacity Available	•	•	•
Exaction Fees Required by City	•		

Marlow: The City of Marlow also allows for 6000 square feet as the smallest lot size. The city is willing to reduce that standard upon approval by the Planning and Zoning Commissions. Zero lot line building can be approved in the same manner. Building set backs are 50 feet from the center of the street.

The regulations in Marlow could hamper affordable housing to the degree that the City wants it to. By allowing for exceptions to subdivision regulations the city is at least able to deal with the need for affordable housing as it arises.

Comanche: The City of Comanche also has a minimum lot size of 6000 square feet. Smaller lot sizes and zero lot line building is allowed upon approval of the City's Planning and Zoning Commission. This flexibility may help affordable housing move into the area.

City Service Boundaries and Capacities

Duncan: Currently the city is at 60% daily usage of its water capacity and 89% of its sanitation and sewer treatment capacity. Currently there are no plans for expansion of the systems, the focus at the time being on replacement and upgrades. The limits of these systems seem to pose no obstacle to development in the area.

There is land currently available and platted within the city limits of Duncan. There is not an exact count of lots available.

Marlow: Marlow is currently at the maximum capacity its water system can handle. Improvements are planned within a year. The sewage system is currently operating at 75% of capacity.

There is land currently available and platted within the city limits of Marlow. While an exact count of lots is not available, an estimate of 100 lots was made. Of these 100 lots 50 are subject to drainage problems, these are on the northeast side of town.

Comanche: Currently the city is at 55% daily usage of its water capacity and 20% of its sanitation and sewer treatment capacity. The water system was upgraded within the last year and it is estimated that it can handle up to 100 new housing units. The limits of these systems seem to pose no obstacle to development in the area.

While there is some land available within the city limits of Comanche, a new subdivision division would most likely require the annexation and rezoning of land by the City.

Exaction Fees

Duncan: Exaction fees for development can only be waived upon approval by the Duncan City Council. This has happened in the past, most recently with the approval of the Family Dollar Distribution Center. The developer is responsible to provide roads, sewer and water systems, parks, schools sites and other facilities that directly benefit that specific development. However the city does of for some leeway in getting city facilities to a development.

Marlow: There are no exaction fees in the City of Marlow, however there is a small platting fee for any new subdivision. Generally the city services will meet the development at the property line, if it is not an exceptional distance. This is determined on a case by case basis.

Comanche: There are no exaction fees per se in Comanche. However, if there are no current city services in the area, generally the developer will incur partial costs to connect to those services.

Zoning

Duncan: In Duncan all of the residential subdivisions approved in the past year required rezoning. Most of the available land that has not already been platted is zoned A-1 (agricultural). Manufactured housing is allowed only by spot zoning and is not very common in Duncan. To use manufactured housing a land owner must get 100% approval from adjoining land owners and 85% for adjacent land owners.

Marlow: In Marlow the residential subdivisions recently approved required some rezoning and land annexing by the city. Manufactured housing is allowed through variances to current zoning. This requires approval of 75% of adjoining land owners and approval of the planning commission.

Comanche: In Comanche manufactured housing requires special zoning when it is not part of an established mobile home park. This requires 100% approval by surrounding land owners and approval by the planning and zoning commission.

Multi-Family Housing

Duncan: No unused land in the city is currently zoned for multi-family use. Most of the land would have to be rezoned from agricultural. Rezoning would have to go through two public meetings, the Planning Commission and the City Council.

Marlow: Ten multi-family housing units (duplexes) was incorporated with a new subdivision in Marlow. Other than that no land is currently set aside for new multi-family development.

Comanche: There is no land zoned for multi-family housing currently available. Any multi-family development would require annexation and rezoning on the City's part.

2000 Delta Community Action Foundation Affordable Housing Market Analysis



Section Two: Garvin county
Pauls Valley
Lindsay
W ynnewood
Stratford
Maysville

Location

Garvin County is located in south-central Oklahoma. Pauls Valley, the county seat, is located near the center of the county at the intersection of US Highway 77 and State Highway 19. Interstate 35 runs along the west edge of Pauls Valley, giving it an easy connection to Oklahoma City, only 58 miles to the north. Pauls valley accounts for 23% of the county's population.

Lindsay, the second largest city in Garvin County, is 23 miles to the west on State Highway 19. It is also close to the Chickasha market, which is 22 miles further to the west on State Highway 19. Wynnewood, the next largest city is nine miles south of Pauls Valley on US Highway 77.

The Town of Stratford is 16 miles to the east of Pauls Valley on State Highway 19 and is close to the City of Ada, only 14 miles further to the east. The Town of Maysville is between Lindsay and Pauls Valley on State Highway 19.

Population

Garvin County had a 1980 population of 27,856, which diminished by 1251 people in 1990 (26,605) a loss of 4.5%. Pauls Valley's population grew from 5,997 in 1980 to 6,150 in 1990. In 1995 the population of Pauls Valley was estimated at 6,495 census. Population trends and projections for Garvin County are shown in Table 2.1.

The county is projected to grow 6% from 1990 to 2005. Pauls Valley is expected to continue its growth with an increase of 10.1%. This growth will allow Pauls Valley to maintain slightly over 24% of the County population. Lindsay's population dropped dramatically from 1980 to 1990, 14.7%. However it is projected to level out, decreasing about 1% from 1990 to 2005. Maysville is projected to follow a similar trend.

Stratford and Wynnewood both lost population from 1980 to 1990, however both are projected to see about a 6% growth from 1990 to 2005.

Table 2.1

County Population	1980* Census Information	1990* Census Information	1995** State Census Estimates	2000** State Census Projections	2005** State Census Projections	Percentage Change 1990-2005
Garvin County	27856	26605	27180	27710	28205	6.0%
Pauls Valley	5997	6150	6495	6635	6775	10.1%
Lindsay	3454	2947	2880	2875	2910	-1.2%
Wynnewood	2615	2451	2480	2525	2570	4.8%
Maysville	1396	1203	1180	1180	1195	-0.7%
Stratford	1459	1404	1440	1465	1495	6.4%

Source: *US Census, **Oklahoma Department of Commerce

The remainder of Garvin County consists of towns and communities too small for data collection and consideration in this study. Those communities and their population projections are listed in Table 2.2.

Table 2.2

Remainder of Garvin County	1990* Census Information	2000** State Census Projections	2005** State Census Projections
Peoli	574	610	625
Elmore City	493	475	480
Erin Springs	139	220	230
Remainder of County	11,244	11,705	11,915

Source: *US Census, **Oklahoma Department of Commerce

Demographic Characteristics

In 1990 the racial make up of Garvin County was 89.3% White, 7.1% Native American, 2.7% Black and 0.8% other races. Children under the age of 4 made up 6.1% of the population, school age children 19.3%. The rest of the population broke down as 18-44 years old 34.3%, 45-64 years old 20.4% and those over 65 years of age 19.9%. The median age was 37 years old.

Table 2.3

Age Distribution Garvin County												
Age in Years	Garvin County		Pauls Valley		Lindsay		W ynnewood		Maysville		Stratford	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
under 5	1622	6.0	369	6.0	174	5.9	181	7.4	82	6.8	79	5.6
5-9	1994	7.5	404	6.6	189	6.4	216	8.8	79	6.6	93	6.6
10-14	1961	7.4	415	6.7	191	6.5	172	7.0	74	6.2	112	7.9
15-19	1903	7.2	454	7.4	208	7.1	183	7.5	71	5.9	82	5.8
20-24	1360	5.1	382	6.2	121	4.1	132	5.4	60	4.9	62	4.4
25-29	1769	6.7	458	7.4	178	6.0	159	6.5	82	6.8	81	5.7
30-34	1970	7.4	477	7.8	213	7.2	172	7.0	87	7.2	80	5.6
35-39	1800	6.8	427	6.9	174	5.9	155	6.3	59	4.9	75	5.3
40-44	1521	5.7	319	5.2	142	4.8	110	4.5	59	4.9	55	3.9
45-49	1393	5.2	281	4.6	118	4.0	114	4.6	66	5.5	60	4.3
50-54	1292	4.8	271	4.4	145	4.9	102	4.2	53	4.4	56	3.9
55-59	1353	5.1	248	4.0	163	5.5	110	4.5	55	4.6	50	3.6
60-64	1385	5.2	292	4.7	183	6.2	116	4.7	60	4.9	50	3.6
65-69	1393	5.2	317	5.2	197	6.7	117	4.7	64	5.3	86	6.1
70-74	1242	4.7	292	4.7	198	6.7	110	4.5	60	4.9	99	7.1
75+	2647	9.9	434	7.1	272	9.2	302	12.3	192	15.9	264	18.8

Source: 1990 US Census

The number of people over 65 years of age in Garvin County is projected to decrease into the year 2005. The percentage of population that age group makes up is projected to decrease by almost 3%, see Table 2.4.

Table 2.4

Age 65+ Projections Garvin County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	1393	1208	1134
70-74	1242	1128	1076
75-79	1220	1039	937
80-84	811	770	776
85+	616	841	816
Total	5282	4986	4739
Percent of Population	19.9%	17.9%	16.8%

Source: 1990 US Census

*Oklahoma Department of Commerce

Table 2.5

Population by Race	Garvin County		Pauls Valley		Lindsay		W ynnewood		Maysville		Stratford	
	# of People	%	# of People	%	# of People	%	# of People	%	# of People	%	# of People	%
White	23780	89.3	5273	85.7	2772	94.1	2094	85.4	1121	93.2	1185	84.4
Black	726	2.7	340	5.5	0	0	243	9.9	0	0	2	0.1
Native American	1882	7.1	450	7.3	157	5.3	106	4.3	80	6.6	205	14.6
Asian	59	0.2	23	0.4	14	0.5	4	0.2	0	0	10	0.7
Other	158	0.6	64	1.0	4	0.1	4	0.2	2	0.2	2	0.1

Source: 1990 US Census

Household Characteristics

According to the 1990 US Census there were 10,417 households in Garvin County. Of those households, 7,547 (72.5%) were family households, 2,870 (27.6%) were nonfamily households. Married-couple families made up 60.4% (6,295) of the households. See Table 2.6 for a complete break down of household information.

Table 2.6

Household By Type	Garvin County	Pauls Valley	Lindsay	Wynnewood	Maysville	Stratford
Total Households	10417	2455	1239	982	484	575
Family Households	7547	1579	870	655	333	358
Married-Couple Families	6295	1180	740	496	275	283
Male Householder	25	6	19	28	10	13
Female Householder	997	334	111	131	48	62
Nonfamily Households	2870	876	369	327	151	217
Average person per household	2.47	2.27	2.33	2.44	2.36	2.29

Source: 1990 US Census

The majority of the homes for the county are owner occupied, 74.4%. Single parent households make up 12% of the total households and 16.6% of family households county wide.

The number of houses more than 50 years of age or older is 3,084, see Table 2.9. This indicates 25.9% of the housing stock is 50+ years into its life cycle.

Table 2.7

Household Characteristics	Garvin County	Pauls Valley	Lindsay	W ynnewood	Maysville	Stratford
Occupied Housing Units	10417	2455	1239	982	484	575
Owner Occupied	7752	1590	905	698	361	401
Percent	74.4%	64.8%	73%	61.1%	74.6%	69.7%
Renter Occupied	2665	865	334	284	123	174
Persons per Household	2.47	2.27	2.33	2.44	2.36	2.29

Source: 1990 US Census

Table 2.8

Household Value	Garvin County	Pauls Valley	Lindsay	W ynnewood	Maysville	Stratford
Less than \$50,000	3816	1020	627	464	281	314
\$50,000-99,999	1062	309	141	125	33	37
\$100,000-149,999	114	51	17	9	0	1
\$150,000-199,999	19	10	1	1	0	0
\$200,000-249,999	17	5	4	0	0	1
Median Value \$	32,800	34,500	31,800	32,600	26,400	25,000

Source: 1990 US Census

Table 2.9

Age of House						
Year Structure Built	Garvin County	Pauls Valley	Lindsay	W ynnewood	Maysville	Stratford
1989 to March 1990	84	5	0	0	6	10
1985 to 1988	52	96	39	39	4	49
1980 to 1984	1451	245	147	110	38	59
1970 to 1979	2655	406	288	217	104	161
1960 to 1969	1639	275	202	116	111	162
1950 to 1959	2467	570	487	270	137	111
1940 to 1949	1426	566	185	129	72	59
1939 and below	1658	640	106	290	81	65

Source: 1990 US Census

Income

The median household income for Garvin County in 1990 was \$18,659. The per capita income for the area was \$9,548. The HUD Office of Economic Affairs, Economic and Market Analysis Division, estimates the 1999 median income of families for the county at \$32,000. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 2.10. Low family income is \$16,000 per year. In 1990 approximately 19.6% of families and 44.6% of all households fell into the low income range.

Table 2.10

Low Family Income and Housing Burden

Median Family Income for Garvin County is \$32,000*. According to HUD the low income limit is 50% of the Median Family Income, in this case \$16,000. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in Garvin County that would be \$48,000.

Median Family Income		HUD Low Income Standard	=	Low Family Income			=	Amount of House Low Income Can Afford
\$32,000*	X	50%	=	\$16,000	X	3	=	\$48,000

By taking the Low Family Income and dividing it by 12 (number of months) income per month can be determined, \$1333.33 in Garvin County. HUD Standards of 30% of income spent on housing is a burden, 50% is a severe burden.

Low Family Income			=	Low Family Monthly Income		HUD Standard for Housing Burden	=	Housing Burden Limit
\$16,000	/	12	=	\$1333.33	X	30%	=	\$333.33
				Low Family Monthly Income		HUD Standard for Housing Burden		Severe Housing Burden Limit
				\$1333.33	X	50%	=	\$666.67

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 2.11

Family Income	Garvin County		Pauls Valley		Lindsay		W ynnewood		Maysville		Stratford	
	#of Families	%	#of Families	%	#of Families	%	#of Families	%	#of Families	%	#of Families	%
Income in Dollars												
Less than 5000	355	4.6	62	3.9	25	2.7	51	7.2	25	7.4	47	12.9
5000 to 9999	848	11.0	223	14.2	85	9.3	76	10.8	38	11.3	64	17.7
10000 to 14999	1093	14.2	189	12.0	143	15.7	139	19.7	49	14.6	66	18.2
15000 to 24999	1762	23.0	349	22.2	259	28.4	112	15.9	100	29.8	77	21.3
25000 to 34999	1504	19.6	340	21.7	166	18.2	140	19.9	71	21.1	52	14.4
35000 to 49999	1228	16.0	269	17.1	126	13.8	142	19.9	32	9.5	27	7.5
50000 to 74999	634	8.3	77	4.9	81	8.9	44	6.3	13	3.9	25	6.9
75000 to 99999	110	1.4	21	1.3	11	1.2	0	0	3	0.9	2	0.6
100000 to 149999	103	1.3	35	2.2	15	1.6	0	0	3	0.9	2	0.6
150000 or more	40	0.01	5	0.3	0	0	0	0	2	0	0	0
Total Families	7677	100	1570	100	911	100	704	100	336	100	362	100
Median Family Income 1990	23263		23603		21033		21117		20370		15333	
Median Family Income 1999	32000*		32478**		28941**		29507**		28029**		21098**	

Source: 1990 US Census

*HUD Office of Economic Affairs Estimates

**Assuming each city's median family income grew relative to county growth as estimated by HUD.

Table 2.12

Average Hourly Wage (1996)*	Hourly Dollar Wage
Office Occupations	
General Clerks	7.24
Receptionists	7.24
Secretaries	7.64
Data Entry	7.10
General Accounting	8.28
Computer Operators	9.03
Tellers	6.17
Maintenance	9.39
Assemblers and Fabricators	6.58
Electricians	13.23
Machinists	10.79
Automotive Mechanics	9.47
Welders and Cutters	8.30

Source: Oklahoma Employment Securities Commission
 *Southwest Oklahoma Labor Market

Table 2.13

DHS Assistance Garvin County (1999)	
Number of People Receiving TANF	365
% of population*	1.3%
Number of Persons Receiving Food Stamps	2656
% of population*	9.6%
Number of People Receiving Medicaid	3301
% of population*	11.7%

Source: Department of Human Services
 *1999 Department of Commerce Population Estimate

Economy

Major Employers: The majority of large employers in Garvin County are located in the Pauls Valley area. On the following page is a list of primary employers provided by the Oklahoma Department of Commerce.

The Garvin County Labor Force was 11,410 in 1998. Participation rate in the county labor force constitutes 65.57% of males and 45.48% of females. Unemployment was at 5.2% in July of 1998 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 2.15 excludes some types of employment, namely government and railroad employment. The change in type of employment indicates a shift away from mining (namely the oil industry) into manufacturing and more service intensive industries.

Table 2.14

Labor Force	Pauls Valley	Lindsay	Wynnewood	Maysville	Stratford
Civilian Labor Force (1990)	2254	1144	1111	n/a	450
Employed (1990)	2078	1053	952	n/a	393
Estimated Labor Availability within 30 Miles	2780*	5060**	2840**	n/a	3580**

Source: Oklahoma Department of Commerce
 *1997 Estimate
 **1998 Estimate
 ***1994 Estimate

Table 2.15

Employment by Sector 1995 & 1997	Number Employed 1995	Number Employed 1997	Percent Change
Business Sectors			
Ag. Ser., Forestry and Fishing	32	26	-18.8%
Mining	775	617	-20.4%
Construction	274	265	-3.3%
Manufacturing	993	1216	22.5%
Transp. and Public Utility	207	218	5.3%
Wholesale Trade	350	383	3.7%
Retail Trade	1419	1466	3.3%
Fin., Ins. and Real Estate	261	234	-10.4%
Services	1417	1603	13.1%
Total	5728	6028	5.2%

Source: Oklahoma County Business Patterns 1995 and 1997

Major Employers Within Garvin County (8.1.99)

<u>Employer</u>	<u>Number Employed</u>	<u>City</u>
Oklahoma Resource Center	900	Pauls Valley
Wal-Mart Distribution Center	600*	Pauls Valley
Pauls Valley Public Schools	238	Pauls Valley
Covercraft	235	Pauls Valley
Viskase	230	Pauls Valley
Pauls Valley General Hospital	200	Pauls Valley
Wynnewood Refining Co.	190	Wynnewood
Chicago Miniature Lamp, Inc.	180	Wynnewood**
Wynnewood Public Schools	100	Wynnewood
City of Lindsay	71	Lindsay

* Wal-Mart is currently at about 500 employees but is projected to grow to 600.

**The Chicago Miniature Lamp, Inc. is physically located across the county line in Murray County.

The City of Lindsay recently lost two of its major employers, the Lindsay Municipal Hospital (formerly employing 70 people) and Storm Plastics (formerly employing 57 people).

Source: Oklahoma Department of Commerce

Transportation Networks

Garvin County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in this county are Interstate 35, SH 29, SH 19 and SH 77.

Amtrak stops at Pauls Valley, connections to Oklahoma City and Fort Worth, TX can be made there. The area is also served by Jefferson Bus Lines.

Public transportation is offered in Lindsay and Maysville by Delta Public Transit, a service of the Delta Community Action Foundation.

City Governments

Pauls Valley has a City Manager/City Council type of government. There is a comprehensive city plan and zoning.

Lindsay has a Mayor/Council/City Manager style of government. The development of a comprehensive plan is underway and the city is zoned.

Wynnewood has a Council-Alderman type of government. There is a comprehensive city plan and zoning is in place.

Maysville has a town-council form of government.

Stratford is a municipality

Community Facilities

Educational Institutions: In Garvin County 63.4% of persons over 25 years of age have a high school diploma and 10.1% are college graduates. Universities in the geographic area are The University of Oklahoma in Norman, only 40 miles away, The University of Arts and Sciences, 36 miles away in Chickasha and East Central University, 25 miles away in Ada are the closest higher education facilities to Garvin County. The Mid-America Votech is 22 miles to the north in Purcell. Head Start Programs exist in Pauls Valley, Lindsay and Stratford.

The public schools and enrollments for Pauls Valley, Lindsay, Wynnewood, Maysville and Stratford are shown in Table 2.16.

Table 2.16

Public Schools	Pauls Valley		Lindsay		W ynnewood		Maysville		Stratford	
	Schools	Enrollment	Schools	Enrollment	Schools	Enrollment	Schools	Enrollment	Schools	Enrollment
Elementary	2	555	1	528	2	379	1	n/a	2	236
Middle School	1	307	1	252	1	234	0		0	
High School	1	538	1	273	1	245	1	n/a	1	251

Medical Facilities: Pauls Valley is home to one hospital with 70 beds. There are two clinics in Pauls Valley. There are three nursing homes with 565 beds. Practicing in Pauls Valley are four medical doctors, three osteopaths, four chiropractors, five dentists and two optometrists.

There is one clinic in Lindsay, and one nursing home with 106 beds. There are two medical doctors practicing in the area, one osteopath, two dentists and one optometrists.

In Wynnewood there is one clinic. There is one nursing home with 79 beds. One optometrist, one medical doctor and one dentist practice in the city.

Maysville has one medical clinic with three doctors. One nursing home is located in the city.

There is one clinic in Stratford. Practicing in Stratford is one medical doctor. One nursing home with 106 beds is also located within the town.

Law Enforcement and Fire Control: Pauls Valley has eight full-time fire personnel, 12 volunteer fire personnel and 20 full-time police officers. The city's fire insurance has a classification of six.

Lindsay has seven full-time fire personnel, ten volunteer fire personnel and 14 full-time police officers. The city's insurance has a classification of seven.

W ynnewood has 20 volunteer fire personnel and four full -time police of ficers. The city' s insurance has a classification of six.

Maysville has three full-time police of ficers and three reserves. There are 15 volunteer fire fighters.

There are three full-time police of ficers in Stratford along with 20 volunteer fire personnel. The city' s insurance has six classification.

Housing Supply Characteristics

According to the 1990 US Census there were 11,932 housing units in Garvin County (see Table 2.17). The majority (22.3%) of those houses were built in the 1970s. The median home value for the county was \$32,800.

Table 2.17

Housing Units	Garvin County	Pauls Valley	Lindsay	W ynnewood	Maysville	Stratford
Housing Units	11932	2803	1454	1171	553	676
Percent of County	100%	24%	12%	10%	5%	6 %

Source: 1990 US Census

Building Permit Activity: As seen in Table 2.18 building activity in the area is most prevalent in Pauls Valley and W ynnewood. Maysville and Stratford do not require building permits for new construction. The only new multi-family housing is the Chapel Ridge Apartments, currently being constructed in Pauls Valley.

Table 2.18

Building Permits Issued in Garvin County 1996-1999			
Year	City	Single Family Permits	Multi-Family Permits
1996	Pauls Valley	3	0
	Lindsay	1	0
	W ynnewood	2	0
1997	Pauls Valley	9	0
	Lindsay	1	0
	W ynnewood	6	0
1998	Pauls Valley	2	0
	Lindsay	1	0
	W ynnewood	4	0
1999*	Pauls Valley	4	121
	Lindsay	0	0
	W ynnewood	2	0

Source: City Information

*Through November 1,

1999

Single Family Data

According to Realtors in the county, the average list term for a house in the Pauls Valley is six months, with houses valued at or below \$50,000 being the quickest to sell. In Lindsay the real estate market has slowed down due to the closing of its two major employers. It was estimated that a \$50,000 would have taken nine months to sell before the closings. Now there is little activity in the market. The average list term for a home in Wynnewood is eight months, with homes less than \$50,000 moving as quick as two months. Maysville and Stratford both estimated the list term of a house to be six months.

Pauls Valley has two active subdivisions, however spec homes are not being built in either due to a reluctance on the part of developers to risk the initial capital. Wynnewood has two active subdivisions, one offering homes starting at about \$65,000, the other higher end homes. Maysville has no active building in the area because of a lack of available land. Stratford has two subdivisions that are active, both catering to trailer houses.

As shown earlier in Table 2.10 the amount of house a family with low income can afford is \$48,000. In the county homes at or below \$50,000 are the quickest to sell.

Rental Data

Single Family Units: Houses for rent in Garvin County as listed on November 1, 1999 numbered 16, the majority being two or three bedroom units (see Table 2.22) The rent listed for two bedroom homes fell below the \$333 housing burden limit established in Table 2.10. However the rent for three bedroom homes were above that limit.

Multi-Family Units: Of the apartment complexes able to be contacted in Garvin County, the number of one bedroom units available is 176, two bedroom units 221, three bedrooms 86 and efficiency units 7. See Table 2.20 for a complete break down of the apartment data collected. The number of units vacant on November 1, 1999 was 9, about 3% of the available units (of apartment complexes contacted). The high vacancy rates and lack of unrented units shows a great demand for apartments in this area. Some of this demand will be met when the Chapel Ridge Apartments are completed.

Most of the apartment complexes interviewed were built in the 1970s or 1980s.

Table 2.19

Contract Rent	Garvin County	Pauls Valley	Lindsay	W ynnewood	Maysville	Stratford
Less than \$250	1579	557	237	186	89	134
\$250 - 499	453	206	54	56	12	15
\$500 - 749	7	2	2	1	0	0
\$750 - 999	0	0	0	0	0	0
\$1000 or more	1	0	0	0	0	0
Total	2040	765	293	243	101	149
Median Rent \$	187	203	180	174	169	155

Source: 1990 US Census

Table 2.20

Apartment Summary for Garvin County									
Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	# of Bed-rooms	Rent Range	Year Built
Arbuckle Ridge	Maysv.	12	0	100%	Few	All	1,2,3	30%**	n/a
Arrowhead Apts.	Pauls V.	64	1	98%	3	24	1,2,3	249-350	1980s
Chapel Ridge*	Pauls V.	121	n/a	n/a	n/a	n/a	1,2,3,4	230-460	1999
Colley-Donihoo	Pauls V.	60	0	100%	1	all	1	30%**	1985
Lindsay Place	Lindsay	30	2	93%	Few	all	E,1	30%**	1990
Pleasant View	Pauls V.	28	1	96%	1	8	1,2	230-245	1975
Stratford Housing	Stratford	61	1	98%	2	all	1,2,3	30%**	1974
Town Oaks	Pauls V.	32	0	100%	1	30	1,2,3	30%**	1980s
Town Oaks	Stratford	24	0	100%	Few	21	1,2	295-335	n/a
W ashita Valley	Lindsay	44	2	95%	1	44	1,2,3	30%**	1970s
W ynnewood Village	Wwood	16	2	90%	1	14	1,2	30%**	1980s

*Chapel Ridge Apartments are currently under construction.

**Apartment rent is 30% of income

Market Vacancy

Tables 2.21 and 2.22 show the available houses for sell and rent, as well as apartment available as of August 1, 1999.

Of the houses listed for rent the average rents for one and two bedroom houses fall below the \$333 housing burden limit established in Table 2.10. Three bedroom houses for rent exceed the housing burden limit.

Table 2.21

Houses Listed for Sale in Garvin County (10.21.99)						
City	\$0- 49,999	\$50,000 -99,999	\$100,000 -149,999	\$150,000 -199,999	\$200,000 +	Total
Pauls Valley	8	12	5	1	0	26
Lindsay	9	5	1	0	0	15
W ynnewood	1	3	1	0	0	5
Maysville	1	1	0	0	0	2
Stratford	4	2	0	0	0	6
Other	7	3	0	0	0	10

Source: Pauls Valley Daily Democrat
The W ynnewood Gazette
Shoppers News Note

Average list term a for home in Pauls Valley is six months, with homes below \$50,000 being the quickest to turn. The Lindsay real estate market is slowed due to employers leaving the area. W ynnewood homes generally list for eight months with houses valued at \$50,000 selling fastest. In Maysville and Stratford estimate the list time for a home to be six months.

Table 2.22

Houses for Rent (10.21.99)	Number Listed	Average Rent Listed
One Bedroom	2	\$245
Two Bedroom	9	\$275
Three Bedroom	5	\$395
Total Listed	31	

Source: Pauls Valley Daily Democrat
The W ynnewood Gazette
Shoppers News Note

Estimated Housing Demand 2000–2005

Using The Oklahoma Department of Commerce population projections housing demand for the time period 2000 to 2005 is estimated below.

Table 2.23

Estimated Housing Demand Garvin County	
Population Growth Projected 1990-2005	1600
Average Person Per Household	2.47
Number of Housing Units Needed for Projected Growth	647
Vacancy Allowance ¹	13
Replacements ²	52
Substandard Housing ³	594
Number of Housing Units Demanded Total 1990-2005	1306
Estimated Housing Units Built 1990-1999	840
Number of Housing Units Demanded 2000-2005	466
Total Per Year	77
Total Housing Units Needed ⁴ Under Affordable Housing Limit (Table 1.9)	91

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 US Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Constraints

Subdivision Regulations

Pauls Valley: The City of Pauls Valley is currently in the process of installing new subdivision regulations which will remove ambiguities the current regulations present. This should occur before the end of the year.

Lindsay: The smallest lot allowed in Lindsay is 6,000 square feet. Exceptions to this rule may be allowed through a variance approved by the Planning and Zoning Commission. This allows the city to possibly encourage affordable housing in the area.

Table 2.24

Development Issues	Pauls Valley	Lindsay	W ynnewood
Undeveloped Land Platted within City	•	•	•
Rezoning Needed For New Development	•	•	•
Land Available For Development			
Water Capacity Available	•		•
Sewage Capacity Available	•	•	•
Exaction Fees Required by City			

W ynnewood: The City of W ynnewood sets the smallest lot size at 6,000 square feet. This has been challenged recently, and although the city was receptive to smaller lot sizes, the legal process involved with changing the sizes proved prohibitive. No zero-lot line building is allowed by city regulations. While W ynnewood's regulations may hamper affordable housing, the city has shown its willingness to consider other options.

Maysville and Stratford: Both cities have no subdivision regulations which would hamper the development of new housing.

City Service Boundaries and Capacities

Pauls Valley: Currently the city is at 78% daily usage of its water capacity and 75% of its sanitation and sewer treatment capacity. The limits of these systems seem to pose no obstacle to development in the area.

There is land currently available and platted within the city limits of Pauls Valley. There is not an exact count of lots available. A problem with land in the city is that a large portion of the city falls into the flood plain. Most new development in the area has required annexation of land that was previously outside of the city's limits.

Lindsay: Lindsay's water system is currently operating at about 90% of capacity. This could be a barrier to potential additional housing being built in the area. The sewer treatment system was recently upgraded and is currently at about 70% of capacity.

No land is currently available in the city, new development would require annexation. Lindsay, like Pauls Valley, has flood plain issues. This problem is prevalent in the southern part of the city.

Wynnewood: Currently the city is at 65% daily usage of its water capacity and 70% of its sanitation and sewer treatment capacity. The limits of these systems seem to pose no obstacle to development in the area.

There are no large parcels of land left for development in the city. Infill lots do exist in the city, but an exact count is not certain. The current city government is in the process of removing approximately 20 dilapidated homes in the city.

Maysville: Both Maysville's water treatment and sewage treatment facilities have been recently upgraded and capacity is not an issue.

The city is land locked by agriculture usage. A reluctance by land owners to change the usage of the surrounding land has left Maysville with no room to grow.

Exaction Fees

Pauls Valley: Currently Pauls Valley requires no exaction fees. However, with the updating of the subdivision regulations this may change. The city's willingness to provide infrastructure for new development varies on a case to case basis. Generally the developer is responsible to the cost of the materials and the city provides the labor.

Lindsay: There are no exaction fees in the City of Lindsay, however there is a small platting fee for any new subdivision. Generally the city services will meet the development at the property line, if it is not an exceptional distance. This is determined on a case by case basis.

Wynnewood: Providing infrastructure to a development is the developer's responsibility. No exaction fees are collected by the city.

Zoning

Pauls Valley: In Pauls Valley the two new subdivisions approved most recently did require annexation and rezoning. No objections of note were raised during these procedures, partly because the subdivisions were annexed after they were built or in the construction process. Manufactured housing is allowed with a conditional use permit. Surrounding property owners must be notified and the approval

must be granted by the Planning Commission and the city.

Lindsay: New developments in Lindsay would most likely require annexation and rezoning of surrounding lands. A Certificate of Elevation is also required by the city in response to flood plain issues. Manufactured housing is allowed in the city, but it does require variances in zoning as approved by the city.

W ynnewood: The two most current subdivision developments in W ynnewood did not require rezoning, but some annexation of land. Manufactured housing is allowed with a variance in zoning and approval by adjacent land owners and the Planning Commission.

Maysville and Stratford: Neither city has extensive zoning regulations. No regulations preventing manufactured housing exist.

Multi-Family Housing

Pauls Valley: No unused land in the city is currently zoned for multi-family use. Most of the land would have to be annexed and rezoned from agricultural. Rezoning would have to go through the Planning Commission and the City Council.

Lindsay: No land is currently set aside for multi-family housing. Land would most likely have to be annexed and rezoned by the city.

W ynnewood: There is no land zoned for multi-family housing currently available. Any multi-family development would require annexation and rezoning on the City's part.

2000 Delta Community Action Foundation Affordable Housing Market Analysis



Section Three: McClain County

Purcell

Newcastle

Blanchard

Location

McClain County is located in central Oklahoma. Purcell, the county seat, is located near the center of the county along Interstate 35. Two other cities of note in the county, Newcastle and Blandhard, are both located in the western part of the county.

McClain County, because of its relative location to the state capital, is part of the Oklahoma City Metropolitan Statistical Area. Purcell lies only 37 miles south of Oklahoma City and 18 miles south of Norman, another large population center of the state. Blandhard lies 17 miles northeast of Chickasha, 11 miles west of Norman and is eight miles from the H. E. Baily Turnpike which gives it a quick connection to Oklahoma City. Newcastle is in the northwest part of the county and is closest to Oklahoma City, less than ten miles, and is close to large population centers such as Moore and Norman.

Purcell is the center for business in the county. The city contains seven of the ten major employers in the county.

Population

McClain County had a 1980 population of 20,291, which grew by 2,504 people in 1990 (22,795) a gain of 12.4%. Purcell's population rose from 4,638 in 1980 to 4,784 (3.2%) in 1990. Newcastle saw large growth of 37% from 1980 to 1990. Blanchard also saw a 13.5% growth in the same period. Population trends and projections for McClain County are shown in Table 3.1.

The County is projected to grow 13.1% from 1990 to 2005. Purcell is expected to follow this trend with an increase of 6.3%. Newcastle growth is expected to slow down but still be greater than the county at 19%. Blanchard is also expected to continue its growth with an increase of 14.8%.

Table 3.1

County Population	1980* Census Information	1990* Census Information	1995** State Census Estimates	2000** State Census Projections	2005** State Census Projections	Percentage Change 1990-2005
McClain County	20291	22795	23910	24905	25775	13.1%
Purcell	4638	4784	4805	4940	5090	6.3%
Newcastle	3076	4214	4625	4825	5015	19.0%
Blanchard	1688	1916	2035	2120	2200	14.8%

Source: *US Census, **Oklahoma Department of Commerce

The remainder of McClain County consists of towns and communities too small for data collection and consideration in this study. Those communities and their population projections are listed in Table 3.2

Table 3.2

Remainder of McClain County	1990* Census Information	2000** State Census Projections	2005** State Census Projections
Goldsby	816	970	1010
Wayne	519	465	465
Cole	355	390	405
Washington	279	155	145
Byars	263	210	210
Dibble	181	75	65
Rosedale	48	15	15
Remainder of County	9335	10615	11035

Source: *US Census, **Oklahoma Department of Commerce

Demographic Characteristics

In 1990 the racial make up of McClain County was 91.1% White, 6.6% Native American, 1.0% Black and 1.3% other races. Children under the age of four made up 6.4% of the population, school age children 21.2%. The rest of the population broke down as 18-44 years old 38.1%, 45-64 years old 22.1% and those over 65 years of age 12.1%. The median age was 34 years old.

The number of people over 65 years of age in McClain County is projected to grow 31.1% between 1990 and 2005. The percentage of population that age group makes up is projected to increase by almost 2% over that same span of time, see Table 3.4.

Table 3.3

Age Distribution McClain County								
Age in Years	Purcell		Newcastle		Blanchard		McClain County	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
under 5	290	6.1	252	5.9	159	8.3	1466	6.4
5-9	344	7.2	344	8.2	174	9.1	1875	8.2
10-14	338	7.1	377	8.9	128	6.7	1803	7.9
15-19	374	7.8	379	9.0	128	6.7	1827	8.0
20-24	255	5.3	194	4.6	109	5.7	1241	5.4
25-29	332	6.9	281	6.7	173	9.0	1641	7.2
30-34	342	7.1	341	8.1	139	7.3	1791	7.9
35-39	331	6.0	375	8.9	128	6.7	1731	7.6
40-44	287	5.7	364	8.6	125	6.5	1626	7.1
45-49	274	5.1	359	8.5	90	4.7	1561	6.8
50-54	244	4.9	253	6.0	87	4.5	1305	5.7
55-59	235	4.9	235	5.6	87	4.5	1153	5.1
60-64	210	4.4	159	3.8	86	4.5	1018	4.5
65-69	226	4.7	136	3.2	96	5.0	895	3.9
70-74	206	4.3	68	1.6	56	2.9	632	2.7
75+	496	10.4	97	2.3	157	8.2	1230	5.4

Source: 1990 US Census

Table 3.4

Age 65+ Projections McClain County			
Age in Years	1990 Census	2000* Projections	2005* Projections
65-69	895	1029	1128
70-74	632	834	912
75-79	539	657	688
80-84	403	398	487
85+	288	381	398
Total	2757	3299	3616
Percent of Population	12.1%	13.2%	14.1%

Source: 1990 US Census

*Oklahoma Department of Commerce

Table 3.5

Population by Race	McClain County		Purcell		Newcastle		Blanchard	
	# of People	%	# of People	%	# of People	%	# of People	%
White	20759	91.1	4142	87.0	3919	93.0	1806	94.3
Black	233	1.0	180	3.8	4	0.1	3	0.2
Native American	1513	6.6	362	7.6	245	5.8	97	5.0
Asian	36	0.2	9	0.2	5	0.1	4	0.2
Other	254	1.1	91	1.9	41	1.0	12	0.6

Source: 1990 US Census

Household Characteristics

According to the 1990 US Census there were 8,332 households in McClain County. Of those households, 6,646 (79.8%) were family households, 1,686 (20.2%) were non-family households. Married-couple families made up 69.5% (5,797) of the households. See Table 3.6 for a complete break down of household information.

Table 3.6

Household By Type	McClain County	Purcell	Newcastle	Blanchard
Total Households	8332	1863	1469	725
Family Households	6646	1343	1258	544
Married-Couple Families	5797	1074	1129	457
Male Householder	251	61	43	20
Female Householder	598	208	86	67
Nonfamily Households	1686	478	211	181
Average person per household	2.71	2.47	2.87	2.61

Source: 1990 US Census

The majority of the homes for the county are owner occupied, 80.2%. Single parent households make up 10.2% of the total households and 12.8% of family households county wide.

The number of houses at 50 years of age or older is 1,566, see Table 3.9. This indicates 16.8% of the housing stock is 50+ years into its life cycle.

Table 3.7

Household Characteristics	McClain County	Purcell	Newcastle	Blanchard
Occupied Housing Units	8332	1863	1469	725
Owner Occupied	6682	1319	1259	529
Percent	80.2%	70.8%	85.7%	73.0%
Renter Occupied	1650	544	210	196
Persons per Household	2.71	2.47	2.87	2.61

Source: 1990 US Census

Table 3.8

Household Value	McClain County	Purcell	Newcastle	Blanchard
Less than \$50,000	2196	729	239	310
\$50,000 to \$99,999	1566	366	529	131
\$100,000 to \$149,999	179	33	76	7
\$150,000 to \$199,999	46	7	24	0
\$200,000 to \$299,999	16	1	8	1
\$300,000 or more	10	0	8	0
Median Value \$	46500	40800	62600	41100

Source: 1990 US Census

Table 3.9

Age of House				
Year Structure Built	McClain County	Purcell	Newcastle	Blanchard
1989 to March 1990	96	0	20	2
1985 to 1988	704	140	190	50
1980 to 1984	1842	223	379	128
1970 to 1979	2847	455	602	162
1960 to 1969	1457	470	176	161
1950 to 1959	788	169	83	117
1940 to 1949	681	259	70	96
1939 and below	885	379	35	95

Source: 1990 US Census

Income

The median household income for McClain County in 1990 was \$25,437. The per capita income for the area was \$11,114. The HUD Office of Economic Affairs, Economic and Market Analysis Division, estimates the 1999 median income of families for the county at \$39,100. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 3.10. Low family income is \$19,550 per year. In 1990 approximately 21.4% of families and 29.9% of all households fell into the low income range.

Table 3.10

Low Family Income and Housing Burden

Median Family Income for McClain County is \$39,100*. According to HUD the low income limit is 50% of the Median Family Income, in this case \$19,550. A common way of figuring how much house an income will purchase is multiplying the yearly income by three. For the low income limit in McClain County that would be \$58,650.

Median Family Income		HUD Low Income Standard	=	Low Family Income			=	Amount of House Low Income Can Afford
\$39,100*	X	50%	=	\$19,550	X	3	=	\$58,650

By taking the Low Family Income and dividing it by 12 (number of months) income per month can be determined, \$1,629.17 in McClain County. HUD Standards of 30% of income spent on housing is a burden, 50% is a severe burden.

Low Family Income			=	Low Family Monthly Income		HUD Standard for Housing Burden	=	Housing Burden Limit
\$19,550	/	12	=	\$1,629.17	X	30%	=	\$488.75

Low Family Monthly Income			=	Low Family Monthly Income		HUD Standard for Housing Burden	=	Severe Housing Burden Limit
\$1,629.17	X	50%	=	\$814.59				

*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.

Table 3.11

Family Income	McClain County		Purcell		Newcastle		Blanchard	
	#of Families	%	#of Families	%	#of Families	%	#of Families	%
Income in Dollars								
Less than 5000	552	6.6	70	5.1	29	2.0	27	4.9
5000 to 9999	1038	12.4	125	9.0	88	5.9	38	6.9
10000 to 14999	902	10.8	194	14.0	7	0.5	50	9.1
15000 to 24999	1612	19.3	337	24.4	202	13.6	115	21.0
25000 to 34999	1395	16.7	158	11.4	234	15.8	93	16.9
35000 to 49999	1517	18.2	294	21.3	342	23.0	126	23.0
50000 to 74999	953	11.4	146	10.6	257	17.3	80	14.6
75000 to 99999	189	2.3	32	2.3	47	3.2	9	1.6
100000 to 149999	159	1.9	26	1.9	51	3.4	9	1.6
150000 or more	26	0.3	0	0	0	0	2	0.4
Total Families	8343	100	1382	100	1486	100	549	100
Median Family Income 1990	29263		24142		36631		28958	
Median Family Income 1999	39100*		32258**		48944**		38692**	

Source: 1990 US Census

*HUD Office of Economic Affairs Estimates

**Assuming each city's median family income grew relative to county growth as estimated by HUD.

Table 3.12

Average Hourly W age (1996)*	Hourly Dollar W age
Of fice Occupations	
General Clerks	7.24
Receptionists	7.24
Secretaries	7.64
Data Entry	7.10
General Accounting	8.28
Computer Operators	9.03
Tellas	6.17
Maintenance	9.39
Assemblers and Fabricators	6.58
Electricians	13.23
Machinists	10.79
Automotive Mechanics	9.47
W elders and Cutters	8.30

Source: Oklahoma Employment Securities Commission

*Southwest Oklahoma Labor Market

Table 3.13

DHS Assistance McClain County (1999)	
Number of People Receiving TANF	173
% of population*	0.7%
Number of Persons Receiving Food Stamps	1375
% of population*	5.6%
Number of People Receiving Medicaid	1864
% of population*	7.6%

Source: Department of Human
Services

*1999 Department of
Commerce Population
Estimate

Economy

Major Employers: The majority of large employers in McClain County are located in the Purcell area. On the following page is a list of primary employers Provided by the Oklahoma Department of Commerce.

The McClain County Labor Force was 11,310 in 1994. Participation rate in the county labor force constitutes 74.73% of males and 51.38% of females. Unemployment was at 2.4% in July of 1999 (the State of Oklahoma was at 3.4%). The business sectors listed in Table 3.15 excludes some types of employment, namely government and railroad employment. The change in type of employment indicates a shift away from mining (namely the oil industry) into manufacturing and more service intensive industries.

Table 3.14

Labor Force	Purcell	Newcastle	Blanchard
Civilian Labor Force (1990)	2100	2150	870
Employed (1990)	2014	2068	825
Estimated Labor Availability within 30 Miles	6750*	18400**	16390**

Source: Oklahoma Department of Commerce
 *1997 Estimate
 **1998 Estimate

Table 3.15

Employment by Sector 1995 & 1997	Number Employed 1995	Number Employed 1997	Percent Change
Business Sectors			
Ag. Ser., Forestry and Fishing	60	51	-15%
Mining	60	91	51.7%
Construction	424	559	31.8%
Manufacturing	728	605	-16.7%
Transp. and Public Utility	121	104	-14.1%
Wholesale Trade	149	193	29.5%
Retail Trade	1332	1425	6.9%
Fin., Ins. and Real Estate Services	204	252	23.5%
	732	969	32.3%
Total	3810	4249	11.5%

Source: Oklahoma County Business Patterns 1995 and 1997

Major Employers Within McClain County

<u>Employer</u>	<u>Number Employed</u>	<u>City</u>
Perfection Hy-Test*	325	Purcell
Barrett Trailer Mfg.	225	Purcell
Purcell Municipal Hospital	160	Purcell
Purcell School System	130	Purcell
Newcastle Public Schools	121	Newcastle
W al-Mart	110	Newcastle
City of Purcell	104	Purcell
Blanchard Public Schools	95	Blanchard
GTE Southwest	75	Purcell
W al-Mart	68	Purcell

In the Wayne, a small town of 519 people located ten miles south of Purcell, a NAFTA Customs Check Point may be built. This project is still in the development phases, but if it is completed it will be a major employer in the area.

Twenty-two miles south of Purcell lies the W al-Mart Distribution Center which employs 500 to 600 people.

*Perfection Hy-Test Company closed the Purcell facility November 29, 1999, laying off the entire work force used there.

Source: Chamber of Commerce Offices, Purcell, Blanchard and Newcastle

Transportation Networks

McClain County, like other counties in Oklahoma, has the benefit of modern, quality transportation systems. Major highways in this county are Interstate 35, Interstate 44, SH 39 and SH 74.

Newcastle is only ten miles away from Will Rogers International Airport in Oklahoma City.

The area is also served by Jefferson Bus Lines and OKT Railroad. Amtrack Train Lines stop in Purcell during its Oklahoma City to Fort Worth, TX route. Public transportation is offered in Purcell and Blanchard by Delta public Transit, a service of the Delta Community Action Foundation.

The Oklahoma Department of Transportation is currently constructing a turnpike which will serve as a loop around the east side of Oklahoma City. It lies to the north of Blanchard approximately four miles.

City Governments

Purcell has a Council-Manager type of government. Newcastle is municipality with a city manager . Blanchard is a municipality operating with a statutory council-manger form of government. All three communities have a comprehensive plan and zoning.

Community Facilities

Educational Institutions: McClain County is home to the Mid-America Area Vo-Tech, 1 located in Purcell. The County is close to several other institutions of higher education. Within 25 miles lies the University of Oklahoma (Norman), The University of Arts and Sciences (Chickasha) Oklahoma City Community College (Moore), Oklahoma City University (Oklahoma City) and Oklahoma State University at OKC. In McClain County 72.2% of persons over 25 years of age have a high school diploma and 13.3% are college graduates. Head Start Programs exist in Purcell and Blanchard.

The public schools and enrollments for Purcell, Newcastle and Blanchard are shown in Table 3.16.

Table 3.16

Public Schools	Purcell		Newcastle		Blanchard	
	Schools	Enrollment	Schools	Enrollment	Schools	Enrollment
Elementary	1	630	1	449	1	634
Middle School	1	306	1	269	1	214
High School	1	357	1	339	1	228

Medical Facilities: Purcell is home to one hospital with 42 beds. There is one clinic in Purcell. There are two nursing homes with 174 beds. Practicing in the Purcell area are five medical doctors, one chiropractor, three dentists and three optometrists.

There are two clinics in Newcastle. Practicing in the Newcastle area are one osteopath, two chiropractors, one dentists and two optometrists.

In Blanchard there is one nursing homes with 50 beds. Norman Regional Hospital owns a clinic in Blanchard which hosts one full time medical doctor and a supporting staff. There is also one dental office.

Law Enforcement and Fire Control: Purcell has 10 full-time fire personnel, 15 volunteer fire personnel and 18 full-time police officers. The city's fire insurance has a six classification while the adjacent area has a ten classification.

Newcastle has six full-time fire personnel and 13 volunteer fire personnel. The city's fire insurance has a eight classification.

Blanchard has 11 volunteer fire personnel and five full-time police officers. The city's fire insurance has an seven classification while the adjacent area has a nine classification.

Housing Supply Characteristics

According to the 1990 US Census there were 9,300 housing units in McClain County (see Table 3.17). The majority of those houses (30.6%) were built in the 1970s. The median home value for the county was \$46,500.

Table 3.17

Housing Units	McClain County	Purcell	Newcastle	Comanche
Housing Units	9300	2095	1555	811
Percent of County	100%	22.5%	16.7%	8.7%

Source: 1990 US Census

Building Permit Activity: As seen in Table 3.18 the housing market is very active in McClain County. This can probably be attributed to the county's relative closeness to the Oklahoma City Metropolitan Area.

The new houses being built in Purcell average between \$90,000 and \$125,000. In Newcastle the houses average about the same, approximately \$120,000. New homes in Blanchard range from \$80,000 to \$120,000.

A new multi-family structure with 32 units in Blanchard is currently under construction.

Table 3.18

Building Permits Issued in McClain County 1996-1999		
City	Single Family	Multi-Family
Purcell	98	0
Newcastle	149	1 (8 Units)
Blanchard	164	1 (32 Units)
Total	411	2 (40 Units)

Source: C40 Series, US Census Bureau

Single Family Data

According to Realtors in the county, the average list term for a house in the Purcell is six months, with houses ranging from \$50,000 to \$60,000 being the quickest to turn, usually selling within two months. In Newcastle and Blanchard the average list time for a house is 30 to 45 days. Homes priced in the \$80,000 to \$110,000 range are highest in demand.

Purcell is growing to the north and to the west. New homes generally range from \$90,000 to \$125,000. Blanchard is growing mainly north, some to the west. New homes range from \$90,000 to \$150,000. Newcastle is growing in all directions. New homes again range from \$90,000 to \$150,000.

As shown earlier in Table 3.10 the amount of house a family with low income can afford is \$58,650. In Purcell these are the homes in highest demand. In all three cities there is an apparent shortage of these homes

Rental Data

Single Family Units: Houses for rent in McClain County as listed on November 10, 1999 numbered 11, the majority being three bedroom units (see Table 3.22) The average rents listed fall below the housing burden limit (\$488, see Table 3.10) for low income families except for the four bedroom houses.

Multi-Family Units: Of the apartment complexes able to be contacted in McClain County, the number of one bedroom units available is 51, two bedroom units 163. There are no three bedrooms or efficiency units. See Table 3.20 for a complete break down of the apartment data collected. The number of units vacant on November 1, 1999 was 33, about 15% of the available units (of apartment complexes contacted).

Most of the apartment complexes interviewed were built in the 1970s or 1980s. In the River Chase subdivision, one of the ongoing subdivisions in Marlow, some duplexes are platted.

Table 3.19

Gross Rent	McClain County	Purcell Newcastle	Blanchard
Units with rent:			
Less than \$200	116	24	21
200-299	328	146	0
300-499	634	264	59
500-749	162	60	63
750-999	11	11	0
1000 or more	4	4	0
No cash rent	178	36	44
Median Contract Rent	348	355	485

Source: 1990 US Census

Table 3.20

Apartment Summary for McClain County									
Name	City	# of Units	# Vacant	Occupancy Rate	Turnover Per Month	Rent Assisted Units	# of Bed-rooms	Rent Range	Year Built
Blanchard Village	Blanchd	8	0	100%	n/a	8	1,2	30%	1978
Celon Heights	Ncastle	8	0	100%	Few	0	2	350	1980
Cherokee Apts.	Blanchd	18	0	100%	Few	0	1,2	350-375	1981
Kings Park Apts.	Ncastle	16	0	100%	n/a	0	2	400	n/a
Provence North	Rurcell	48	2	96%	2	0	1,2	300-350	1969
Rurcell Village	Rurcell	24	2	92%	Few	24	1,2	265-290	1970s
Stonewall Plaza	Rurcell	52	26	50%	n/a	16	1,2	325-375	1997
W est Oaks	Ncastle	16	0	100%	Few	0	2	400	1993
W ind Ridge Apts.	Rurcell	24	3	89%	n/a	0	1,2	310-360	1975

Thirty-two additional units are currently under construction in Blanchard.

Market Vacancy

Tables 3.21 and 3.22 show the available houses for sell and rent, as well as apartment available as of August 1, 1999.

Of the houses listed for rent all the average rents fall below the \$461 housing burden limit established in Table 3.10.

Table 3.21

Houses Listed for Sale in McClain County						
City	\$0- 49,999	\$50,000 -99,999	\$100,000 -149,999	\$150,000 -199,999	\$200,000 +	Total
Purcell	5	13	13	3	1	35
Newcastle	0	8	6	5	1	20
Blanchard	1	5	2	5	0	13
Other	3	4	0	0	0	7

Source: The Blanchard News
The Early Bird Express
The Purcell Register

Average list term a for home in Purcell is 180 days, with homes from \$50,000 to \$60,000 being the quickest to turn. Newcastle and Blanchard area homes generally list for 30 to 45 days. Homes priced between \$80,000 to \$110,000 sell the quickest. All three cities have active subdivisions with home ranging from \$80,000 to \$150,000 being built.

Table 3.22

Houses for Rent	Number Listed	Average Rent Listed
One Bedroom	2	\$400
Two Bedroom	2	\$425
Three Bedroom	5	\$480
Four Bedroom	2	\$675
Total Listed	11	

Source: The Blanchard News
The Early Bird Express
The Purcell Register

Estimated Housing Demand 2000-2005

Using The Oklahoma Department of Commerce population projections housing demand for the time period 2000 to 2005 is estimated below.

Table 3.23

Estimated Housing Demand McClain County	
Population Growth Projected 1990-2005	2979
Average Person Per Household	2.71
Number of Housing Units Needed for Projected Growth	1099
Vacancy Allowance ¹	22
Replacements ²	42
Substandard Housing ³	503
Number of Housing Units Demanded Total 1990-2005	1666
Estimated Housing Units Built 1990-1999	960
Number of Housing Units Demanded 2000-2005	706
Total Per Year	118
Total Housing Units Needed ⁴ Under Affordable Housing Limit (Table 1.9)	151

¹ Two percent standard allowance for vacancies in a market.

² Replacement standard percentage of 0.5% on all owned units.

³ Substandard Housing defined as lacking complete plumbing or kitchen facilities, or overcrowding (i.e. more than one person per room). Data obtained from 1990 US Census.

⁴ Assuming percentage of households under Affordable Housing Limit remains constant.

Constraints

Subdivision Regulations

Purcell: The subdivision regulations in Purcell allow for 6000 square feet as the smallest lot size. Some smaller lots are allowed in the older parts of the city. Zero lot line building is allowed with special zoning. Fifteen years ago some zero lot line development was attempted, but was not successful. Generally it takes six months to a year for approval of a new subdivision.

The regulations could hamper affordable housing in that they do not allow small lots to be formed, decreasing the land cost involved in housing cost.

Newcastle: The City of Newcastle allows for 7200 square feet as the smallest lot size. No smaller lot sizes are permitted. No zero lot line building is allowed. New subdivisions could be approved in three months.

Newcastle's regulations hamper affordable housing in that it offers no way to reduce the cost of land in the price of housing.

Table 3.24

Development Issues	Purcell	Newcastle	Blanchard
Undeveloped Land Platted within City	•		•
Rezoning Needed For New Development		•	•
Land Available For Development	•	•	•
Water Capacity Available	•	•	•
Sewage Capacity Available	•		•
Exaction Fees Required by City	•	•	

Blanchard: The City of Blanchard has a minimum lot size of 6000 square feet except in the older part of the downtown area. Smaller lots are not allowed in the newer parts of the city. Zero lot line building is not allowed. Subdivision approval takes three months or longer.

As with Newcastle, city regulations could hamper affordable housing by making it more difficult to reduce land cost in housing.

City Service Boundaries and Capacities

Purcell: Currently the city is at 28% daily usage of its water capacity and 73% of its sanitation and sewer treatment capacity. The limits of these systems could easily handle new growth in the area.

There is land currently available and platted within the city limits of Purcell. There is not an exact count of lots available.

Newcastle: Newcastle is currently operating at 75% of its water capacity and 42% of its sanitation and sewer treatment capacity. The limits of these systems do not seem to hamper new development in the city.

While land exist in the city, the majority of it would have to be rezoned from agriculture to residential before it could be developed..

Blanchard: Currently the city is at 13% daily usage of its water capacity and 31% of its sanitation and sewer treatment capacity. The limits of these systems seem to pose no obstacle to development in the area.

There is land available and zoned residential within the city limits.

Exaction Fees

Purcell: Exaction fees for development require ten percent of the land be set aside for open park space. The developer is responsible to provide roads, sewer and water systems, parks, schools sites and other facilities that directly benefit that specific development. However depending on the location of the development the city may meet the developer at the property line.

Newcastle: Newcastle requires a \$200 parks and recreation fee be paid for new developments. The city will instal water and sewer lines to a development but the developer has to pay for the materials involved.

Blanchard: There are no exaction fees per se in Blanchard. However, a greenbelt is necessary for the development to be approved. Depending on a developments location the city will generally meet the developer 300 feet away from the development/

Zoning

Purcell: In Purcell half of the residential subdivisions approved in the past year required rezoning. Most of the available land that has not already been platted is zoned A-1 (agricultural). Manufactured housing is allowed only in existing mobile home parks or on land zoned agriculture on lots of five or more acres.

Newcastle: In Newcastle the five of the six residential subdivisions recently approved required some rezoning. Manufactured housing is allowed only in areas zoned agriculture and on lots of five acres or larger.

Blanchard: In Blanchard a third of the new subdivisions approved last year required rezoning. Manufactured housing is allowed, but it requires larger lots (75 feet X 140 feet) and improvements such as a concrete base, hard surface parking, a brick skirt and a garage. In areas zoned for agriculture it can be freestanding, but the minimum lot size is 2.5 acres.

Multi-Family Housing

Purcell: No unused land in the city is currently zoned for multi-family use. Most of the land would have to be rezoned from agricultural.

Newcastle: No unused land is currently zoned for multi-family housing. Most of the land would have to be rezoned from agricultural.

Blanchard: There is land available and zoned for multifamily use within the city of Blanchard.

2000 Delta Community Action Foundation Affordable Housing Market Analysis



Appendix

Appendix One

Apartment Locations

Arbuckle Ridge Apartments		Maysville, OK
Arrowhead Apartments	100 Arrowhead Dr.	Pauls Valley, OK
Blanchard Village*	1103 N. Madison St.	Blanchard, OK
Cedar Apartments	705 Cedar	Duncan, OK
Celon Heights	127 E. Pennsylvania	Newcastle, OK
Central Park Apartments	908 W . Spruce Ave.	Duncan, OK
Chapel Ridge Apartments*	Larry Ln. & Pawnee St.	Pauls Valley, OK
Cherokee Apartments	Hwy. 76 North	Blanchard, OK
Chickasaw Housing		Duncan, OK
Chickasaw Housing		Marlow, OK
Colley-Donihoo Public housing	300 Mellville Dr.	Pauls Valley, OK
Concept Housing	120 W . Ballpark Rd.	Marlow, OK
Greens Apartments	421 S. 27th	Duncan, OK
Kings Park Apartments	10th Str.	Newcastle, OK
Lindsay Place	Hwy. 19 West	Lindsay, OK
Magnolia Manor	2406 County Club	Duncan, OK
Oak Creek Apartments	4625 N. 81 Hwy.	Duncan, OK
Pleasant View Apartments	202 Larry Lane	Pauls Valley, OK
Provence North Apartments	1000 N. 8th Ave.	Purcell, OK
Purcell Village*	1200 N. 9th St.	Purcell, OK
Southern Hills Apartments	South of City	Duncan, OK
Stonewall Plaza Apartments*	N. 9th St. & N. Green	Purcell, OK
Town Oaks Apartments	100 Town Oaks	Pauls Valley, OK
Town Oaks Apartments	105 W . Murray	Stratford, OK
W ashita Valley Apartments*	48 W ashita Valley	Lindsay, OK
W est Oaks	511 Hwy. 130	Purcell, OK
W illows Apartments	1508 Overland Dr.	Duncan, OK
W ind Ridge Apartments	2600 N. 9th Ave.	Purcell, OK
The W inds of Oak Forest	1710 Plato Rd.	Duncan, OK
W ynnewood Village*	1500 E. Rober S Kerr	W ynnewood, OK

Apartment list consists of complexes able to be located and/or contacted using regional phone directories. Some area complexes unable to be contacted due to out of date phone numbers or lack of listing.

*Tax Credit Properties.