

# **2000** Washita Valley Community Action Council **Affordable Housing Market Analysis**

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## **Section One: Caddo County**

Anadarko

Carnegie

Apache

Hinton

Cyril

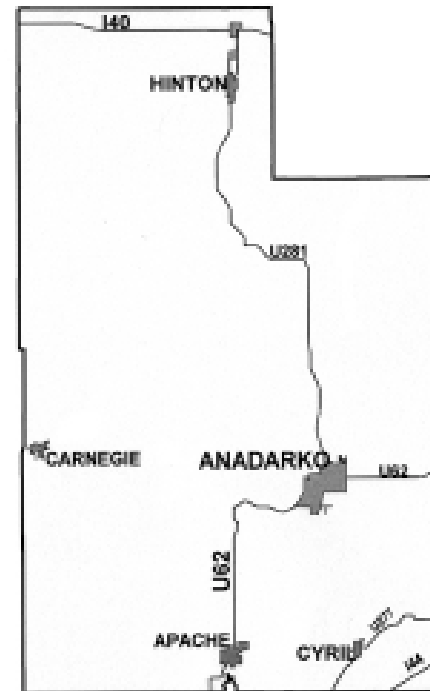
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## Caddo County

- Estimated Housing Demand for Caddo County: **110 units per year.**
- Median Dollar Home Value: **\$31,400.**  
Median Dollar Value of Rent: **\$158/month**
- **32.7%** of all households are below the poverty level for the state.
- 13,191 total units; 7,902 (59.90%) are owner-occupied; 2,977 (22.57%) are renter occupied and 2,312 (17.53%) are vacant.
- 81.5% of housing stock is 20 years old or older.
- There are only 540 Housing Authority units in the county. Tribal housing authorities handle 460 of those units. The remainder of units are handled by the City of Anadarko.
- Caddo County needs a steady, sustainable supply of low-income and moderate-income housing for the current residents and to serve the large out-of-county commuter population.
- Caddo County has the 27<sup>th</sup> highest per capita job pay rate in the state.
- Census estimate is for 0.47% population growth, 30<sup>th</sup> of 77 counties.
- The population is 71.97% white, 22.6% Native American, 2.5% black and 0.2% Asian. The Hispanic population is 4.8% of the overall population.

## Anadarko

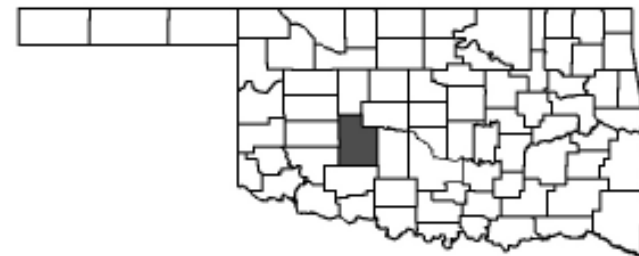
- Real estate firms in Anadarko estimated the average sales price for houses in the area between \$45,000 and \$80,000. At a median family income of \$22,154 and one-third of the households below the poverty level for Oklahoma, sale prices at the low end of the range are still out of reach for most families.
- Building permit information shows 12 residential permits were issued in 1999. If Anadarko is representative of the entire county, that suggests only 57 building permits or new construction start-ups began in 1999 in Caddo County, indicating the housing market is dominated by the buying and selling of existing stock.
- The Anadarko Redevelopment Coalition (ARC) is willing to provide assistance to any group trying to improve the condition, availability and access to housing for local residents.



## Caddo County



### LEGEND



# **2000** Washita Valley Community Action Council Affordable Housing Market Analysis

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**Executive Summary**

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## Caddo County Executive Summary

- Caddo County has the 27<sup>th</sup> highest per capita job pay rate in the state out of 77 counties.
- 32.7% or 1/3 of all households are below the state poverty level.
- The U.S. Census estimates a 0.47% population growth for Caddo County ranking the county 30<sup>th</sup> among Oklahoma's 77 counties. The Oklahoma State Data Center Population Estimate for Caddo County for 1998 is 31,000, which represents an increase of 450 people during the 8 year period. This estimate represents a growth rate of only 1.5%. However, both growth rates, though limited, are positive rates. Many counties in Oklahoma are projected to have either no growth or a loss of population.
- The population is 71.9% White, 22.6% Native American, 2.5% Black and 0.2% Asian. The culturally Hispanic population is 4.8% of the overall population.
- Of the 13,191 total housing units, 7,902 or 59.90% are owner-occupied; 2,977 or 22.57% are renter-occupied and 2,312 or 17.53% are vacant.
- The 1990 median dollar value for homes in the area is \$31,400
- The 1990 median dollar value of the rent for the area is \$158 per month.
- Of the 13,191 total housing units, 7,902 or 59.90% are owner-occupied; 2,977 or 22.57% are renter-occupied and 2,312 or 17.53% are vacant.
- During the past year, a total of 1,942 or 6.8% of the total housing stock changed ownership within Caddo County. Anadarko reported only 12 residential building permits for the entire year. Assuming Anadarko is representative of the county, it suggests that only 57 building permits or new construction start-ups were begun in Caddo County for 1999 for single-family and duplex housing. That indicates the majority of the changed ownership throughout the county was the buying and selling of existing housing units - new development has not played a significant, or even noticeable role, in the real estate market within the county. A lack of new construction is a major concern for an area with substantial sub-standard and aging housing stock.
- There were 2,312 housing units vacant in the 1990 Census. Of the vacant units, 422 are for seasonal or recreational use with 1,890 vacant with their condition unknown. The potential for acquisition, reconstruction, resale or use as SF rental provides a substantial re-development opportunity.
- In a sample of real estate for Anadarko, the average sale price for houses within the area is between \$45,000 and \$80,000. With a median family income of \$22,154 and 1/3 of the households below the poverty level for Oklahoma, sale prices at the low end of the range are still out of reach for most households.
- The City of Anadarko is working on expanding housing purchase options through the Native American Housing Services office. The office is working to make the

programs and projects described in the Apache Tribe Housing Authority's housing efforts available to all Native American residents in the county.

- The residents of Anadarko are also working to strengthen their housing development efforts through the Anadarko Reinvestment Council (ARC). The ARC goal is to investigate the need for housing and to improve the condition, availability and access to housing for local residents.
- The majority of the housing stock, 81.5% is 20 or more years old with few new units being constructed. Housing stock 50+years or older totals 31%.
- There are 540 Housing Authority units in the county. Of these, 460 units are handled through tribal housing authorities. The remaining 80 units are handled by the City of Anadarko. Oklahoma Housing Finance Authority operates Section 8 housing assistance for the county.
- With 1,259 or 9.54% of units having 0 or 1 bedroom and a large population of single-person and single-elderly households, the need for smaller affordable units appears high.
- With only 959 or 7.27% of units having 4, 5, or more bedrooms, the need for large family housing may also be high, given that approximately 550 units may be currently overcrowded for the families that occupy the units.
- Even with the number of units available for 2 and 3 bedroom housing taking up the majority of the current inventory, local employers and service agency providers agree that more housing for small and medium sized families is also a priority.
- The county is a slow-growing area that is beginning to broaden its efforts to bring in more housing of all types. There are a interested parties throughout the county who are willing to work on housing development and locate vacant land for development.
- The population of Caddo County needs a steady, sustainable supply of low to moderate income housing for its existing residents and to serve its large out-of-county commuter population.

## **Caddo County Opportunities for Affordable Housing**

- 2,312 vacant units that may be suitable for rehabilitation or reconstruction
- 1,964 households that could afford to move from rental to ownership
- 550 overcrowded units
- 3,000 households below the poverty level
- 1,500 households above the age of 65
- 1,000 or more out-of-county commuters are potential households if affordable housing was available in Grady County
- During the past 8 years, the population has grown by 90 to 180 households. At 11 to 22 new households per year, there are between 55 and 110 units needed just to keep up with internal growth over the next 5 years
- Two housing projects are currently under development with future housing units planned: The Housing Authority of the Apache Tribe and the Anadarko Redevelopment Council.

There is currently not enough private market housing construction being undertaken in Caddo County to significantly increase the stock of available affordable housing. Without private market development, the local service agencies must build their own development capacity by working together to establish housing rehabilitation and construction skills. Once established, a successful group effort within the county could potentially provide a steady, sustainable supply of affordable housing.

# **Caddo County Immediate and Projected Needs for Affordable Housing**

## **Immediate Needs:**

1. Determine availability and condition of vacant housing.
2. Develop housing rehabilitation programs for existing units.
3. Increase participation in the Section 8 program for rental units.
4. Develop education programs for landlords and tenants.
5. Establish working relationships with the 10 largest employers in the county to pursue joint development of housing units with an emphasis on rental units.
6. Incorporate manufactured units in the housing development process so units can be purchased and installed more quickly than any other housing stock.
7. Establish contacts with home builders for planning new construction or expansion of their services into Caddo County.

## **Three Year Needs:**

1. Expand housing rehabilitation programs into housing construction programs.
2. Establish an inventory of vacant land and housing units.
3. Pursue construction of a reasonable number of units each year through a combination of tribal housing authorities, local employers, local developers and social service agencies. Focus on the lowest-income and worst condition housing cases. The increase in owner occupied and rental units will expand the supply and help alleviate overcrowding and sub-standard units.

## **Five Year Needs:**

1. Expand housing rehabilitation and construction programs to include property management and purchase/redevelopment of units.
2. Expand the number of units being constructed each year to include more moderate-income households. If the worst conditions were alleviated during the 3-year plan, expanded services will provide housing opportunities to the next level of households.
3. Focus on developing opportunities and housing programs to take Section 8 clients from subsidized housing into owner-occupied or non-subsidized low-income housing. A 5-year plan for homeownership can be included in the countywide real estate information resources being developed. This type of home ownership opportunity is the focus of the Affordable Housing Program being pursued by the Native American Housing Services group in Anadarko. With successful initial development and continued local support the program could be expanded from Native American Housing into housing for all families in the county.

## **Location**

Caddo County was organized on August 6, 1901 along with much of southwestern Oklahoma in a land lottery. The word Caddo comes from the Native American word “Kaddi” which means ‘life’ or ‘chief.’ The county has been primarily agricultural since it’s organization and produces a large portion of Oklahoma’s peanut, alfalfa and wheat crops.

The 1990 Census identified one city, twelve towns, and four places in Caddo County. The county seat is located in the largest city, Anadarko. As the only census-defined city in Caddo County, Anadarko is considered the urban and economic center for the county. The majority of the county’s major employers are tied to Anadarko. The city is also the focus of services for several of the Native American tribes in southwest Oklahoma. The five largest towns in Caddo County, Anadarko, Carnegie, Apache, Hinton and Cyril, account for 41% of the county’s total population. The remaining 13% of the county’s urban population reside in the eight smaller towns of Hydro, Binger, Fort Cobb, Cement, Gracemont, Eakley, Lookeba and Bridgeport. The remaining 46% of the county’s total population resides in rural areas. The county, as a whole remains substantially rural in character and in population distribution.

The county lies to the south and west of Oklahoma City by approximately 50 miles. The major access to Caddo County is supplied by Interstates 40 and 44, U.S. Highway 62, and State Highways 8, 9, 19, 37 and 58.

## **Population**

The 1990 Census sets the population of Caddo County at 29,550 people, see Table 1.1. This total is 21,229 below the highest census population count which was 50,779 in 1930 for the county. The total population of Caddo County has decreased by approximately 42% over the past sixty years. There was an 7% increase in population in the late 70’s and early 80’s in Apache, Carnegie and Hinton during the oil and gas industry boom in the Anadarko Basin.

The US Census estimates a 0.47% population growth for Caddo County ranking the county 30<sup>th</sup> among Oklahoma’s 77 counties. The Oklahoma State Data Center Population Estimate for Caddo County for 1998 is 31,000, which represents an increase of 450 people during the 8 year period. This estimate represents a growth rate of only 1.5%. However, both growth rates, though limited, are positive rates. Many counties in Oklahoma are projected to have either no growth or a loss of population.

**Table 1.1**

<b>County Population</b>	<b>1980*</b>	<b>1990*</b>	<b>1998*</b>	<b>2000*</b>	<b>2005*</b>	<b>Percentage Change 1990-2005</b>
Caddo County	30,905	29,550	30,980	32,271	33,654	+ 13%
Anadarko	6,378	6,586	6,780	7,470	7,820	+ 16%

The population and projections for the Caddo County towns of Carnegie, Apache, Hinton and Cyril are listed in Table 1.2. The remainder of the county's towns and communities are too small for data collection and consideration in this study.

**Table 1.2**

<b>Remainder of Caddo County</b>	<b>1990 Census</b>	<b>2000 Census</b>	<b>2005 Census</b>	<b>Percentage Change 1990-2005</b>
Carnegie	1,593	1,545	1,595	+1%
Apache	1,591	1,790	1,875	+16%
Hinton	1,233	1,265	1,315	+ 7%
Cyril	1,072	1,115	1,155	+ 8%

## Demographic Characteristics

In 1990 the racial make up of Caddo County was 71.97% White, 22.6% Native American, 2.5% Black and 2.3% other races, see Table 1.5. Children under the age of 5 made up 8.0 % of the population, school age children 23.0%. The rest of the population broke down as 20 - 44 years old 33.0%, 45 - 64 years old 21.0% and those over 65 years of age 17.0%, see Table 1.3. The median age of all persons in the county is 34.3, female median age is 35.9 and the male median age is 32.5.

**Table 1.3**

Age Distribution Caddo County													
Age in Years	Anadarko		Apache		Carnegie		Cyril		Hinton		Caddo County		
	# 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	580	9%	139	9%	119	7%	80	7%	78	6%	2,225	8%	
5-9	558	8%	144	9%	108	7%	57	5%	83	7%	2,436	8%	
10-14	515	8%	94	6%	110	7%	74	7%	74	6%	2,398	8%	
15-19	482	7%	106	7%	92	6%	67	6%	78	6%	2,200	7%	
20-24	411	6%	100	6%	74	5%	56	5%	74	6%	1,634	6%	
25-29	513	8%	127	8%	92	6%	68	6%	81	7%	2,084	7%	
30-34	505	8%	101	6%	86	5%	65	6%	75	6%	2,080	7%	
35-39	464	7%	98	6%	74	5%	61	6%	80	6%	1,995	7%	
40-44	357	5%	90	6%	70	4%	44	4%	70	6%	1,778	6%	
45-49	288	4%	60	4%	82	5%	63	6%	81	7%	1,643	6%	
50-54	277	4%	59	4%	71	4%	44	4%	52	4%	1,372	5%	
55-59	259	4%	73	5%	83	5%	54	5%	39	3%	1,387	5%	
60-64	287	4%	57	4%	78	5%	67	6%	51	4%	1,411	5%	
65-69	279	4%	81	5%	87	5%	49	5%	61	5%	1,399	5%	
70-74	214	3%	84	5%	104	7%	50	5%	67	5%	1,130	4%	
75+	597	9%	163	10%	263	17%	173	16%	189	15%	2,438	8%	

Source: 1990 U.S. Census

The number of people over 65 years of age in Caddo County is projected to decrease by 0.97% between 1990 and 2000 and to decrease by 0.96% between 2000 and 2005, see Table 1.4.

The gender comparisons between the county and the state overall match those throughout Oklahoma. There is a slightly higher female population in both Caddo County and all other counties of the state, which mirrors a national profile. This difference increases with the aging of the population. Since women tend to live several years longer than men, there is a higher number of elderly women in need of assisted housing. As the overall population ages and becomes more dependent on assisted living, there will be an increased need for housing units that can be made accessible and usable for seniors, both male and female.

**Table 1.4**

<b>Age 65+ Projections Caddo County</b>			
<b>Age in Years</b>	<b>1990 Census</b>	<b>2000* Projections</b>	<b>2005* Projections</b>
65-69	1339	1227	1199
70-74	1130	1183	1089
75-79	1059	968	982
80-84	774	696	721
85+	605	768	741
<b>Total</b>	<b>4907</b>	<b>4842</b>	<b>4732</b>
<b>Percent of Population</b>	<b>17%</b>	<b>15%</b>	<b>14%</b>

Source: 1990 U.S. Census

\*Oklahoma Department of Commerce

Table 1.5

Population by Race	Caddo County		Anadarko		Apache		Carnegie		Cyril		Hinton	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	21,270	71.97%	3,579	51%	1,188	73%	1,123	64%	948	85%	1,183	95%
Black	750	2.5%	548	8%	2	0%	6	0%	0	0%	0	0%
Native American	6,667	22.6%	2,287	33%	387	24%	338	19%	104	9%	40	3%
Asian	68	0.2%	24	0%	3	0%	0	0%	4	0%	2	0%
Hispanic	1,430	4.8%	399	6%	35	2%	168	10%	37	3%	17	1%
Other	795	2.6%	148	2%	11	1%	126	7%	16	1%	8	1%

Source: 1990 U.S. Census

## Household Characteristics

According to the 1990 US Census there were 10,879 households in Caddo County, see Table 1.6 for a complete break down of household information. Housing information from the 1990 census is comprised of both total households and total housing units. Of the total households, 8,092 (74%) were family households with 2,787 (26%) were non-family households. Of the family households, 6,414 (59%) were married couple families. Within the 1,678 (15.4%) single parent households, 1,285 (11.81%) were female householder families and 393 (3.61%) were male householder families. Of the remaining 2,787 ( 25.62%) non-family households, a total of 2,611 (24%) were householders living alone and 176 (1.62%) were householders not living alone. Of the total households, 1,562 or 14.30% were over 65 years of age and living alone.

**Table 1.6**

<b>Household By Type</b>	<b>Caddo County</b>	<b>Anadarko</b>	<b>Apache</b>	<b>Carnegie</b>	<b>Cyril</b>	<b>Hinton</b>
Total Households	10879	2387	633	644	426	531
Family Households	8092	1637	442	426	297	351
Married-Couple Families	6414	1089	339	326	245	292
Male Householder	393	103	13	19	11	13
Female Householder	1285	445	90	81	41	43
Non-family Households	2787	750	191	218	129	180
Average person per household	2.66	2.62	2.51	2.34	2.37	2.25

Source: 1990 U.S. Census

The majority of the occupied housing in the county are owner occupied, 72.6% see Table 1.7. The 1990 median home value in the county is \$31,400, see Table 1.8. The median home value statewide is \$48,100. The 1990 median housing rental contract is \$156.00 per month, see Table 1.14.

**Table 1.7**

<b>Household Characteristics</b>	<b>Caddo County</b>	<b>Anadarko</b>	<b>Apache</b>	<b>Carnegie</b>	<b>Cyril</b>	<b>Hinton</b>
Occupied Housing Units	10,879	2,387	633	644	426	531
Owner Occupied	7,902	1,477	437	419	310	388
Percent	72.6%	61.9%	69.0%	65.1%	72.8%	73.1%
Renter Occupied	2,977	910	196	225	116	143
Persons per Household	2.66	2.62	2.51	2.34	2.37	2.25

Source: 1990 U.S. Census

**Table 1.8**

<b>Household Value</b>	<b>Caddo County</b>	<b>Anadarko</b>	<b>Apache</b>	<b>Carnegie</b>	<b>Cyril</b>	<b>Hinton</b>
Less than \$15,000	973	201	86	91	52	41
15,000-19,999	500	125	39	33	32	22
20,000-24,999	541	160	33	34	26	19
25,000-29,999	538	129	31	39	19	38
30,000-34,999	517	124	45	29	30	34
35,000-39,999	403	101	28	26	23	22
40,000-44,999	398	86	32	24	28	17
45,000-49,999	246	63	18	21	11	16
50,000-59,999	460	94	18	28	29	44
60,000-74,999	397	115	19	26	12	47
75,000-99,999	255	70	11	18	5	23
100,000-124,999	87	20	3	4	3	12
125,000-149,999	27	11	1	5	0	1
150,000-174,999	22	7	0	1	0	1
175,000-199,999	6	3	0	0	0	2
200,000-249,999	7	4	0	0	0	0
250,000-299,999	4	1	0	1	0	0
300,000-399,999	1	0	0	0	0	0
400,000-499,999	1	1	0	0	0	0
500,000 or more	3	0	0	0	0	0
Median Value \$	31,400	31,700	28,900	29,100	31,000	38,500

Source: 1990 U.S. Census

## Housing Supply Characteristics

The following tables are compilations of the 1990 raw census data for Caddo County total housing units. Housing units are the actual dwelling structures, not households.

### Housing Age and Condition

An 81.5% majority of the total housing units in Caddo County are 20 years or older, see Table 1.9. Of the existing housing, 31% of the housing stock is 50+ years into its life cycle. The AMS Homefinder (Internet Service) lists the median year built for housing in Anadarko to be 1958. In many instances, the upkeep on deteriorated older housing stock is out of reach for low-income residents. When repairs are too costly, they are simply not made and the units worsen over time until they become unlivable. The result is a vacant unit that does nothing to help meet the needs of the local community.

**Table 1.9**

<b>Age of House</b>						
<b>Year Structure Built</b>	<b>Caddo County</b>	<b>Anadarko</b>	<b>Apache</b>	<b>Carnegie</b>	<b>Cyril</b>	<b>Hinton</b>
1989 to March 1990	90	9	0	0	14	0
1985 to 1988	469	118	18	9	9	13
1980 to 1984	1887	187	122	37	89	81
1970 to 1979	3197	508	101	190	65	127
1960 to 1969	2133	492	140	103	77	95
1950 to 1959	1316	405	98	91	86	84
1940 to 1949	872	305	47	65	75	44
1939 and below	3227	779	208	260	116	169

Source: 1990 U.S. Census

A local survey of building units issued within the county identified 126 units approved for new private housing in the period from 1990 through 1994. This number only includes areas that require permits, which is currently the City of Anadarko. The remaining 78% of the county does not require building permits. No estimate other than the 1990 census compared to the upcoming 2000 census will identify an estimate for the increase in units county-wide

### Occupancy and Tenure

The occupancy rate of 82.47% in Caddo County would suggest that units are available for either purchase or rental, see Table 1.10. However, the census does not identify or quantify the actual condition of the housing units. A significant number of the units appear to be vacant because of their physical condition. Vacant deteriorated units that are either unsuitable or unavailable for rehabilitation simply remain vacant.

**Table 1.10**

<b>Total Housing Units</b>		
Occupancy & Tenure	Number Of Units	Percent Of Total
Occupied Housing Units	10,879	82.47%
Vacant Housing Units	2,312	17.53%
Total Housing Units	13,191	100.00%

Source: 1990 Census

Local service agencies are unable to determine why so many units are vacant in a county that desperately needs new housing development. One reason may be tied to the number of manufactured units. It is not uncommon in rural areas for a new manufactured unit to be installed on a rural property to replace an existing deteriorated unit. Often the units are left in place for storage and simply continue to deteriorate. In these cases, the need is for code enforcement to remove dilapidated structures. However, it is also imperative to find out whether there is a usable supply of vacant units near the major employers that are suitable for acquisition and rehabilitation. This could provide a wealth of new housing units within the county.

**Table 1.11**

<b>Vacant Housing Units</b>		
Occupancy & Tenure	Number Of Units	Percent Of Total
Seasonal Or Recreational	422	18.25%
Vacant, Non-Recreational	1,890	81.75%
Total Vacant Units	2,312	100.00%

Source: 1990 Census

A professional quality housing rehabilitation program could be the beginning to county-wide redevelopment of single-family and small multi-family units. Rehabilitation of existing housing can be financed in several of the mortgage programs available through local and state lenders. The FHA 203(k), the VA, and the Fannie Mae products could be utilized to re-develop a substantial number of housing units.

## Rental Market

Area rents are extremely low as is the availability of rental units, see Tables 1.13 and 1.14. Tribal Housing authorities are working with Section 8 units for Native American clients. Public housing assistance also exists in Apache, Cement, Cyril and Ft. Cobb. An increased stock of affordable rental units could be used by the out-of-county commuter employees and could generate a significant amount of revenue from private rental and from potential Section 8 rental subsidies.

**Table 1.12**

<b>Occupied Housing Units</b>		
Occupancy & Tenure	Number Of Units	Percent Of Total
Owner Occupied	7,902	72.6%
Renter Occupied	2,977	17.4%
Total Occupied Units	10,879	100.00%

Source: 1990 Census

**Table 1.13**

<b>Value of Contract Rents</b>		
	Number Of Units	Percent Of Total
Less Than \$50,000	4,116	76.42%
\$50,000 -- \$99,000	1,112	20.65%
\$100,000 -- \$149,000	114	2.12%
\$150,000 -- \$199,000	28	0.52%
\$200,000 -- \$299,000	11	0.20%
\$300,000 Or More	5	0.09%
Total Units Sampled	5,386	100.00%
Median Dollar Value	\$31,400	

Source: 1990 Census

**Table 1.14**

<b>Contract Rent</b>	<b>Caddo County</b>	<b>Anadarko</b>	<b>Apache</b>	<b>Carnegie</b>	<b>Cyril</b>	<b>Hinton</b>
Units with rent:						
Less than \$100	569	207	62	26	66	24
100-149	467	149	35	38	49	27
150-199	577	221	59	70	45	22
200-249	340	127	25	50	24	24
250-299	178	82	15	8	24	12
300-349	69	24	3	5	9	8
350-399	29	15	1	1	1	3
400-449	23	10	1	0	0	7
450-499	3	2	0	0	0	
500-549	1	0	0	0	0	1
550-599	1	1	0	0	0	0
600-649	1	0	0	0	0	0
650-699	0	0	0	0	0	0
700-749	0	0	0	0	0	0
750-999	1	0	0	0	0	1
1000 or more	0	0	0	0	0	0
No cash rent	394	57	45	24	33	12
Median Contract Rent	158	164	153	175	144	181

Source: 1990 U.S. Census

## Manufactured Housing

The use of manufactured housing has discussed for affordable housing at the national and local level. Both proponents and opponents of manufactured units have argued over the size, type, styles and amenities that are available in manufactured housing. For the purposes of this report, no side for or against is proposed, only items to consider in incorporating manufactured housing.

**Table 1.15**

<b>Units Per Structure</b>		
Units Per Structure	Number Of Units	Percent Of Total
1 Unit	10,701	81.12%
2 To 4 Units	377	2.86%
5 To 9 Units	171	1.30%
10 Or More Units	123	0.93%
Mobile Home Or Trailer	1,819	13.79%
Total Housing Units	13,191	100.00%

1. The current housing unit inventory for Caddo County includes 1,819 or 13.79% manufactured units. This makes manufactured housing in Caddo County the 2<sup>nd</sup> highest housing source for residents.
2. The range of size, style and amenities is at an all-time high for manufactured units.
3. The renovation or rehabilitation of existing manufactured units may be more complicated and more cost-prohibitive than rehabilitation of traditionally constructed homes.
4. Manufactured housing may be suitable housing for large families to alleviate overcrowding or for families caring for elderly family members, rather than placing them in nursing homes or extended care facilities.

The integrated use of manufactured housing in a housing development project has yet to be undertaken within the county. Mortgage products are available for purchase of manufactured units and they are eligible for Section 8 subsidy assistance. The potential for use in filling these important housing gaps must be included in development of private housing stock and housing assistance programs.

## **Market Availability**

During the past year, a total of 1,942 housing units changed ownership within Caddo County. That represents 6.8% of the total housing stock. In a sample of real estate sales for Anadarko, the average sale price for houses within the area is between \$45,000 - \$80,000. At a median family income of \$22,154 and 1/3 of the households below the poverty level for Oklahoma, sale prices at the low end of the range are still out of reach for most households.

Anadarko reported only 12 residential building permits for the entire year. Assuming Anadarko is representative of the whole county, that suggests that only 57 building permits or new construction start-ups were begun in Caddo County for 1999 for single-family and duplex housing. That indicates the majority of the changed ownership throughout the county was the buying and selling of existing housing units – new development has not played a significant, or even noticeable role, in the real estate market within the county. A lack of new construction is a major concern for an area with substantial sub-standard and aging housing stock.

The 1997 Economic Census (Released in December of 1999) from the U.S. Census Bureau identified 9 real estate business entities within Caddo County and 1 real estate rental and leasing entity within the county. The total revenue from these 10 entities totaled approximately \$929,000 within the county. However, due to a limited number of entities, individual disclosure amounts were withheld from the report. It is not known which portions of the county generated the most in real estate revenue.

Another limit on the information is that traditionally, real estate transactions in smaller towns and in rural areas are not conducted through real estate professionals. Quit Claim and Cash Sale Deeds are more common in rural areas and are not recorded or reported through real

estate professionals or surveys. A comprehensive survey of land deeds would be required before being able to place an accurate estimate on the actual value of land and real estate sold in Caddo County.

### **Housing Need**

With only 1,259 or 9.54% of units having 0- or 1- bedroom and a large population of single-person and single-elderly households, the need for smaller units is very high.

With only 959 or 7.27% of units having 4-5 or more bedrooms, the housing need for large families may also be high, given that approximately 550 units may be currently overcrowded for the families that occupy the units.

Even with 2-3 bedroom housing units taking up the majority of the current inventory, local employers and service agency providers agree that more housing for small & medium sized families is a priority.

The county is a slow-growing area that is beginning to broaden its efforts to bring in more housing of all types. There seems to be adequate vacant land for development and a number of interested parties throughout the county who are willing to work on housing develop

### **Current Affordable Housing Market Providers**

There are several entities working to develop more housing within Caddo County. The Housing Authority of the Apache Tribe of Oklahoma is currently working to broaden the range of services available to its clients through the construction of single-family homes throughout the Anadarko area. They have constructed 15 units to date with selling prices between \$58,500 and \$68,500. The homes are built through the housing authority and sold to Native American households. Using HUD funds, the Apache Tribe Housing Authority is working to provide decent, safe, and affordable housing through the Section 184 Indian Housing Loan Guarantee Program, the FHA 203(b) & 203 (k) Programs, The Rural Guaranteed Housing Loan Program, the Self Housing Program, the 100% Direct Loan Program, leverage loans through local & regional lending institutions and the VA Direct Loan Program.

The Apache Tribe Housing Authority is also developing strong working ties with the Fannie Mae Corporation to make available Fannie Mae services that include the Native American Fee Simple Program, credit counseling, homebuyer counseling, Native American Conventional Lending Model Programs, Lease Purchase Programs, and packaging community lending products that may either be sponsored by Fannie Mae or may be purchased by Fannie Mae after going through a local lender.

The City of Anadarko is working on expanding housing purchase options through the Anadarko Redevelopment Coalition (ARC). The office works with all Native American clients in the county and is working to make the programs and projects by the Apache Tribe Housing Authority available to all Native American residents in the county.

ARC also investigates the need for housing and to strengthen housing development efforts. The Council is comprised of local bankers, realtors, lenders of housing authority personnel to provide assistance for the improvement of conditions, availability and access to housing for local residents.

### Subsidized Housing

Several of the communities within Caddo County have subsidized housing made available through local housing authorities. In communities without their own local housing authority, individual households may apply directly to the Oklahoma Housing Finance Agency for Section 8 Rental Assistance.

**Table 1.16**

<b>Section 8 Subsidized Unit Inventory</b>		
Housing Authority	Units	Type of Housing
City of Anadarko	80	Public Housing
Kiowa Tribe	190	Native American Housing
Fort Sill Apache Tribe	15	Native American Housing
Wichita Tribe	99	Native American Housing
Delaware Tribe of Western Oklahoma	15	Native American Housing
Apache Tribe	141	Native American Housing
<b>Total Units</b>	<b>540</b>	

Source: U.S. Department of HUD

### Special Needs Populations

The population of Caddo County has many diverse needs for housing. Among those with special needs are residents of group homes, the aging single-person household and low-income housing assistance for all age, race and cultural backgrounds.

## Income

The median household income for Caddo County in 1990 was \$17,857 with a per capita income for the area of \$8,735, see Table 1.19. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$29,700. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 1.17. Low family income is \$14,850 per year. In 1990 approximately 34% of families and 43% of all households fell into the low income range.

Table 1.17

### Low Family Income and Housing Burden

<b>Median Family Income</b>		<b>HUD Low Income Standard</b>		<b>Low Family Income</b>		<b>Amount of House Affordable to Low Income</b>
<b>\$29,700*</b>	<b>x</b>	<b>50%</b>	<b>=</b>	<b>\$14,850</b>	<b>x 3</b>	<b>= \$44,550</b>
By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,238 is determined.						
<b>Low Family Income</b>				<b>Low Family Monthly Income</b>		<b>HUD Standard for Housing Burden</b>
<b>\$14,850</b>	<b>÷</b>	<b>12/mo.</b>	<b>=</b>	<b>\$1,238</b>	<b>x</b>	<b>30%</b>
						<b>= \$372</b>
				<b>Low Family Monthly Income</b>		<b>HUD Standard for Housing Burden</b>
				<b>\$1,238</b>	<b>x</b>	<b>\$50%</b>
						<b>= \$619</b>
						<b>Severe Housing Burden Limit</b>

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

## Hourly Wage Analysis for Affordable Housing

A resident of Anadarko with an median hourly wage of \$8.00 hour could afford a home at the selling price of \$57,600 with a resale price of \$48,000. For example, Golden Peanut Company in Anadarko pays their workers \$6.50 to \$9.50 an hour for a median hourly wage of \$8.00, see Table 1.21.

**Table 1.18**

<b>Income vs. Price of House – Caddo County Projections</b>	
EMPLOYER:	Golden Peanut Company
NEW JOB CREATION:	16
HOURLY WAGES:	\$6.50 - \$9.50 – Median = \$8.00
Worker's Hourly Wage	\$8.00
<u>x 8/Hourly Wage</u>	<u>x 8</u>
Daily Wages	\$64.00
Daily Wages	\$64.00
<u>x 300 Work Days/Year</u>	<u>x 300</u>
Annual Wages	\$19,200
Annual Wages	\$19,200
<u>x 3</u>	<u>x 3</u>
Affordable Housing at Wage Level	\$57,600

A representative of the Housing Authority of the Apache Tribe stated they have entered the housing construction business in 1999 and have built 15 single family homes. The selling range is \$58,500 – \$68,500. The homes have a double car garage, washer, dryer, refrigerator, stove, and cellar. Their plan for 1999 was to invest more than 3 million in the local housing market and create more than 100 construction jobs.

A worker at Golden Peanut Company, spending 30% of his/her income calculated at \$57,600, would fall approximately \$900 or 1% below the affordability level of a \$58,500 home built by The Apache Tribe. An individual buying a home at the selling price of \$68,500 would fall approximately 16% below the affordability level of 30% of income.

The Persons, Families and Households by Income and Poverty for Caddo County from the 1990 Census are:

**Table 1.19**

<b>Persons, Families &amp; Households by Income &amp; Poverty</b>	
Total Persons	29,550
Total Families	8,145
Total Households	10,895
Per Capita Income	8,735
Median Family Income	21,317
Median Household Income	17,857
Persons Below Poverty	8,032
Percent of Persons Below Poverty	27.77
Families Below Poverty	1,818
Percent of Families Below Poverty	22.32
Households Below Poverty	2,919
Percent of Households Below Poverty	26.79
Poverty	

Source: 1990 Census

The 1995 Poverty Estimates by State and County also rank Caddo County as having a median family income of \$22,154 with an overall median household income for Oklahoma being \$26,495. The same report also estimates that 32.7%, approximately 1/3 of all households in Caddo County, are below the poverty level for the state.

The average wage per job in Caddo County in 1997 was \$19,757 compared to a statewide average of \$23,865. That gives Caddo County the 27<sup>th</sup> highest per capita job pay rate in the state.

**Table 1.20**

Family Income	Caddo County		Anadarko		Apache		Carnegie		Cyril		Hinton	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%	# of Families	%	# of Families	%
<b>Income in Dollars</b>												
Less than 5000	590	7%	168	10%	35	8%	55	13%	8	3%	26	7%
5000 to 9999	1103	14%	265	16%	43	10%	83	20%	50	16%	45	13%
10000 to 14999	1106	14%	273	17%	71	16%	59	14%	53	17%	32	9%
15000 to 24999	1957	24%	340	21%	121	27%	83	20%	93	30%	76	22%
25000 to 34999	1244	15%	171	10%	76	17%	56	13%	42	14%	59	17%
35000 to 49999	1271	16%	215	13%	75	17%	43	10%	49	16%	68	19%
50000 to 74999	633	8%	111	7%	29	6%	25	6%	8	3%	42	12%
75000 to 99999	93	1%	34	2%	2	0%	8	2%	0	0%	1	0%
100000 to 149000	114	1%	55	3%	0	0%	8	2%	2	1%	2	1%
150000 or more	34	0%	13	1%	0	0%	0	0%	0	0%	0	0%
<b>Total Families</b>												
Median Family Income 1990	\$ 21,317.00		\$ 17,973.00		\$ 21,371.00		\$ 16,250.00		\$ 19,830.00		\$ 24,375.00	
Median Family Income 1999	\$ 29,700.00											

Source: 1990 U.S. Census

**Table 1.21**

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: 1990 U.S. Census

**Table 1.22**

DHS Assistance Caddo County (1999)	
Number of People Receiving TANF	1122
% of population	4%
Number of Persons Receiving Food Stamps	4111
% of population*	14%
Number of People Receiving Medicaid	4536
% of population*	15%

Source: 1990 U.S. Census

## Economy

### Employer Profiles

Major employers within the county represent a wide range of industry and educational groups. However, it should be noted that within the county, there is not a major employer involved in the production of housing units. The closest housing related employer is the Hollytex Carpet Mill in Anadarko. The Oklahoma Department of Commerce has identified the largest area employers based on the gross number of employees. There may be additional industries that, because of their structure as smaller independent businesses may not be identified as a major employer within the area. For example, with 46% of the county's total population still residing in rural areas, agriculture is obviously a major employer within the county, but since the farming is not done on large, commercial scale farms, the individual employment impact is not reportable as a single industry. Other fields related to agriculture, like farm equipment, seed and grain supply, irrigation and harvesting/processing should be considered when focusing on employment within the county.

The largest employers within Caddo County are:

**Table 1.23**

<b>Local Employer Information</b>		
Employer	Community	Number of Employees
Anadarko Public Schools	Anadarko	289
Hollytex Carpet Mills	Anadarko	231
Western Farmers Electric Coop	Anadarko	225
Wal Mart	Anadarko	180
Bureau of Indian Affairs	Anadarko	177
Great Plains Correctional Facility	Hinton	165
City of Anadarko	Anadarko	104
Carnegie Hospital	Carnegie	95
Apache Public Schools	Apache	93
Golden Peanut	Anadarko	85
Silvercrest Manor Nursing Home	Anadarko	80
Hinton Schools	Hinton	65
Carnegie Nursing Home	Carnegie	56
Caddo Electric	Binger	50
Pioneer Gas Products	Binger	50
Apache Farmers Coop	Apache	45
First State Bank	Hinton	34
APEX Disabled Services	Anadarko	32
Public Service Company	Anadarko	31
Binger Public Schools	Binger	30
Oklahoma Natural Gas	Anadarko	30
Hinton Telephone	Hinton	28

Source: State Data Center Profiles, 1997 Economic Census & Local Information

The 1997 Economic Census identified 24 businesses that provide health services for ambulatory patients and 7 businesses that provide nursing and residential care for patients. These services combined, generated \$12,082,000 in gross revenue for the year 1997. The same survey identified 142 retail trade businesses in the county with a total gross revenue of \$128,677,000. Food and beverage stores, gasoline stations, motor vehicle and parts dealers accounted for approximately ½ of all the retail sales in the area. Building material, garden equipment and supply stores accounted for \$25,673,000 or 19.95% of all total gross sales in the county.

## Community Resources

### Caddo County Labor Force

The Caddo County labor force was 12,170 in 1997. Participation rate in the county labor force constitutes 63.96% of males and 44.67% of females. An average annual unemployment rate of 5.2% was recorded by the county in 1997 and the per capita personal income for this county is \$14,336 for 1997.

Table 1.24

LABOR FORCE	Anadarko	Apache	Carnegie	Hinton
Civilian Labor Force (1990)	2,408	607	538	556
Employed (1990)	2,071	512	468	513
Estimated Labor Availability within 30 Miles (1998)	1,130	3,670	1,700	1,360

\Source: Oklahoma Department of Commerce

### Education

The Oklahoma state education rate is 74.6% for high school graduates and 17.8% for college graduates over the age of 25. In Caddo County, the high school graduation rate for residents is 66.2% and for college graduation 11.6%.

Caddo County is home to the Caddo-Kiowa Area Vo-Tech School. The nearest state-funded university is the University of Science & Arts of Oklahoma in Chickasha which is located east of Caddo County in adjoining Grady County. Additional secondary educational facilities are Canadian Valley Vo-Tech in Chickasha, Redlands Community College in El Reno, Southwestern Oklahoma State University in Weatherford, the University of Oklahoma in Norman and Cameron University in Lawton.

### Caddo County Public Schools

The total public school enrollment for the county was approximately 6,751 for school year 1994-95. The enrollment figures for Caddo County were available for the following school systems as illustrated in Table 1.28.

**Table 1.25**

<b>School Districts &amp; Enrollment</b>			
		School District	Year
Anadarko	2171	Anadarko	1998
Apache	643	Boone-Apache	1998
Binger	351	Binger-Oney	1995
Bridgeport	Unknown	Hinton	
Carnegie	761	Carnegie	1995
Cement	Unknown	Cement	
Cyril	Unknown	Cyril	
Eakly	Unknown	Hydro-Eakly	
Fort Cobb	448	Fort Cobb-Broxton	1998
Gracemont	Unknown	Gracemont	
Hinton	526	Hinton	1998
Hydro (part)	Unknown	Hydro-Eakly	
Lookeeba	Unknown	Lookeeba-Sickles	

Source: Oklahoma Department of Education

### **Social Service Providers**

Social service providers throughout the county have been established and developed to meet a variety of needs. Many local churches provide direct support through Sunday school groups and church sponsored fundraisers. The core social service agency for the general population is the Washita Valley Community Action Council. The agency was originally established to receive and manage Community Service Block Grant funding (CSBG) and Head Start Funding. Over the years, the agency has expanded as well as providing information, referrals and case management support to individual households throughout the service area of Caddo and Grady County.

### **Utilities**

The major utility services throughout the county are provided by Public Service Company of Oklahoma, Arkansas-Louisiana Gas Company, Oklahoma Natural Gas Company and Southwestern Bell.

### **Local Government Formats**

Cities and towns in Caddo County have adopted government formats which best represent their municipal government needs. The following table summarizes government formats for representative communities

**Table 1.26**

<b>City &amp; Town Government Formats</b>	
<b>Location</b>	<b>Government Format</b>
Anadarko	Council/Mayor/Manager format. There is a comprehensive city plan and zoning. Anadarko is an Oklahoma Certified City, a Capital Improvements Planning City, and Enterprise Zone and has participated in the Main Street Program.
Apache	Incorporated municipality. There is a Capital Improvements Planning format for government and existing zoning and comprehensive plans.
Binger	Town Board of Trustees. There is a comprehensive city plan
Carnegie	Town Board of Trustees. There is a comprehensive city plan and zoning. The town is also a Capital Improvements Planning City.
Hinton	Mayor/Trustee format. There is a comprehensive city plan and zoning.

Source: Local information & State Data Center Profiles

# **2000** Washita Valley Community Action Council Affordable Housing Market Analysis

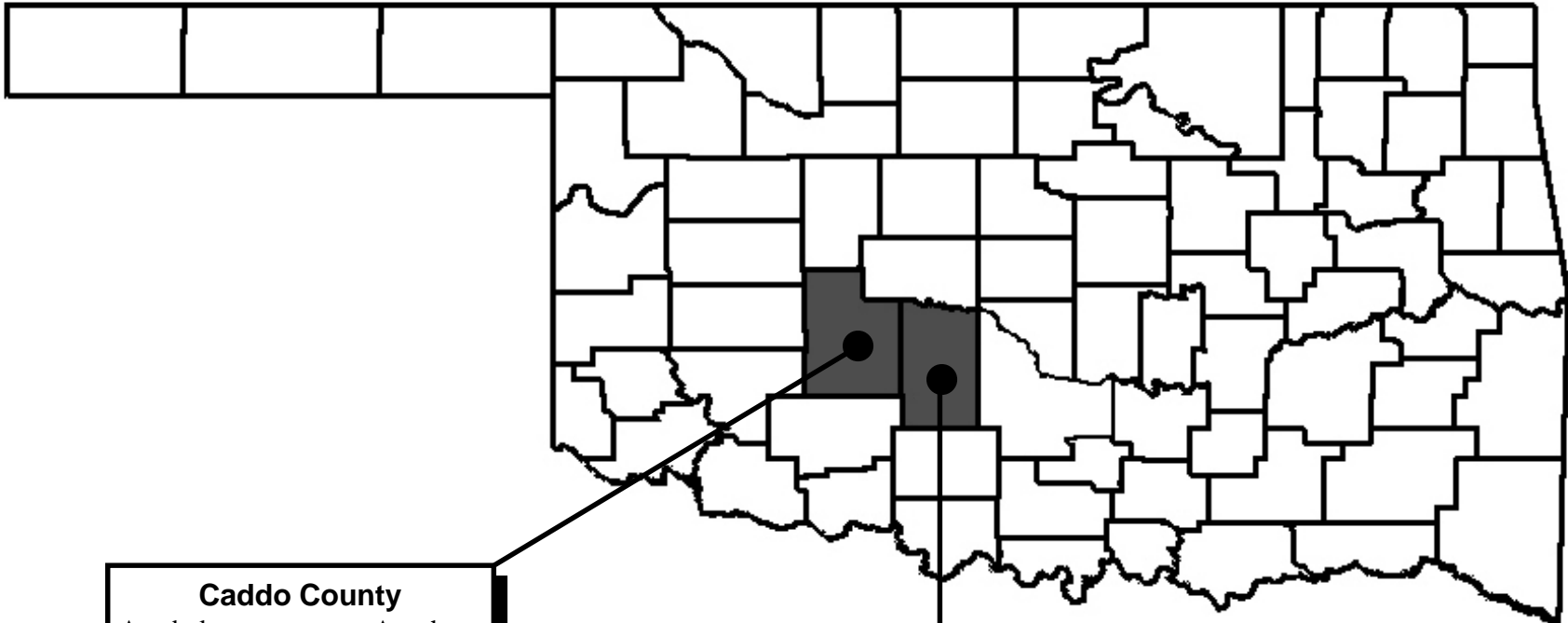
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**Section Two: Grady County**  
Chickasha  
Minco  
Tuttle

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## Residential Housing Development Opportunity



<b>Caddo County</b>		
Anadarko		Apache
Carnegie	Hinton	Cyril
Housing Units Needed		
110 per year		

<b>Grady County</b>	
Chickasha	Minco
Tuttle	
Housing Units Needed	
192 per year	

## Grady County

- Estimated Housing Demand for Grady County: **192** units per year.
- Median Dollar Home Value: **\$42,000**.  
Median Dollar Value of Rent: **\$218/month**
- 23.7% of all households are below the poverty level for the state.
- 17,788 total housing units; 11,785 are owner-occupied; 3,759 are renter occupied and 2,244 are vacant.
- The majority of housing stock is 20 years old or older (74.9%). 26% of housing stock is 50 years old or older.
- There are only 269 Housing Authority units in the county. Tribal housing authorities handle 215 of those units. The remainder of units are handled by the Cities of Tuttle and Minco.
- Grady County needs immediate relief in its rental market.
- Grady County has the 23<sup>rd</sup> highest per capita job pay rate in the state.
- Census estimate is for 9.057% population growth, 16<sup>th</sup> of 77 counties.
- The population is 90.60% white, 5.09% Native American, 3.92% black and 0.39% Asian. The Hispanic population is 2.51% of the overall population.

## Chickasha

- Real estate firms in Chickasha sold a total of 240 homes in 1999. The average selling price was \$57,500. Average list time was 60 days. Smaller homes ranging from 960 to 1,612 square feet sold for an average price of \$31.77 per square foot.
- Building permit information shows 15 new units constructed in 1999.
- One subdivision is active with homes averaging 1,500 square feet and \$130,000.
- One application has been submitted for 76 rental units.

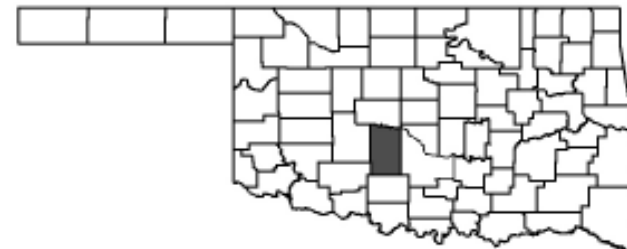


## Grady County



### LEGEND

- Census Place:1
  - Highway:1
  - County (High Res)
- 0 4 8 12  
Miles



# **2000** Washita Valley Community Action Council Affordable Housing Market Analysis

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**Executive Summary**

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## Grady County Executive Summary

- Grady County has the 23<sup>rd</sup> highest per capita job pay rate in the state out of 77 counties.
- 23.7% or 1/4 of all households are below the poverty level for the state.
- The U.S. Census estimates a 9.057% population growth for Grady County ranking the county 16<sup>th</sup> among Oklahoma's 77 counties.
- The population is 90.60% White, 5.09% Native American, 3.92% Black and 0.39% Asian. The culturally Hispanic population is 2.51% of the overall population.
- Of the 17,788 total housing units; 11,785 or 66.25% are owner-occupied; 3,759 or 21.13% are renter-occupied and 2,244 or 12.62% are vacant.
- The 1990 median dollar value of the homes in the area is \$42,000.
- The 1990 median dollar value of the rent for the area is \$218 per month.
- Real Estate firms in Chickasha sold a total of 240 homes during 1999. The average selling price was \$57,500 with an average of 60 days on the market. Smaller homes ranging from 960 to 1,612 square feet sold for an average price of \$31.77 per square foot.
- Building permit information for Chickasha identified 117 units to be altered or constructed in 1999. Of these, 15 permits were for new housing construction. An additional 54 of these permits were for residential additions or remodels. Assuming Chickasha to be representative of the county, there would have been an estimated 42 new construction units throughout the county.
- Chickasha reports only one subdivision underway by a Dallas-based construction firm. The homes average 1,500 square feet and sell for an average of \$130,000. The total project is for 160 homes over the next 12 years. Phase I is underway for 10 homes.
- There are 162 retail trade businesses in the county with a total gross revenue of \$241,298,000. Food and beverage stores, gasoline stations, motor vehicle and parts dealers accounted for approximately one-half of all the retail sales in the area. Building material, garden equipment and supply stores accounted for \$30,070,000 or 12.46% of all total gross sales in the county.
- The majority (74.9%) of the Grady County housing stock is 20 or more years old with 26% at 50+ years.
- There are 269 Housing Authority units in the county. The Comanche, Caddo, Apache, Kiowa and Wichita Tribes maintain 215 units as part of their tribal housing authority programs. The remaining 54 units are handled by the Cities of Tuttle and Minco.

- With 1,454 or 8.17% of total housing units having 0 or 1 bedroom and a large population of single-person and single-elderly households, the need for smaller affordable units appears moderately high.
- With only 1,390 or 7.81% of units having 4, 5, or more bedrooms, the need for housing for large families may also be high, given that approximately 474 units may be currently overcrowded for the families that occupy the units.
- Even with the number of units available for 2 and 3 bedroom housing taking up the majority of the current inventory, local employers and service agency providers agree that more housing for small and medium sized families is a priority. For example, a local manufacturer, Hermatic Switch has done a base cost analysis for an average employee and cited a lack of affordable rental housing as a problem for their employees. There is a strong identified need for affordable housing in both seller and renter areas.
- The county has grown substantially since the 1980's and needs to broaden its efforts to bring in more housing of all types. There seems to be a perceived lack of adequate vacant land for development in Minco and Tuttle.
- The population of Grady County needs immediate relief in its rental market.

## **Grady County Opportunities for Affordable Housing**

- 474 overcrowded units
- 2,950 households below the poverty level
- 687 households that require group home or assisted living
- 192 housing units needed each year to keep up with projected growth
- No growth in the availability of rental units, especially affordable low-income units
  - 2,819 households that could afford to move from rental to ownership
- 2,176 vacant units that may be suitable for rehabilitation or reconstruction

Grady County is expected to continue its healthy population growth but without relief in its rental market, households may choose to live outside the county and commute to work. Rehabilitation of existing units is not being undertaken leaving 2,176 vacant housing units that might be used to alleviate rental or owner demand. Many of the county's apartment complexes were built in the late 1970's and early 1980's and have not been adequately maintained or updated.

Possible new construction in rental units is being considered but without additional rehabilitation of existing units, the potential new construction project is small and will do little to alleviate the overall market problem.

# **Grady County Immediate and Projected Needs for Affordable Housing**

## **Immediate Needs:**

1. Determine availability and condition of vacant housing.
2. Develop housing rehabilitation programs for existing units.
3. Establish participation in the Section 8 program for rental units.
4. Establish working relationship with the 20 largest employers in the county to pursue joint development of housing units, with an emphasis on rental units.
5. Work with any or all cities/towns willing to participate or support a LIHTC application – municipalities could include local benefits or improvements in the proposed projects as enticements to build in the area.
6. Establish contacts with home builders for planning new construction or expansion of their services into Grady County.

## **Three Year Needs:**

1. Expand housing rehabilitation programs into housing construction programs.
2. Establish an inventory of vacant land and housing units.
3. Pursue construction of at least 100 units within the county to keep up with at least half of the overall demand for new units.

## **Five Year Needs:**

1. Expand housing rehabilitation and construction programs to include property management and purchase/redevelopment of units.
2. Expand the number of units being constructed each year to include more moderate-income households. If the worst conditions were alleviated during the 3-year plan, expanded services will provide housing opportunities to the next level of households.
3. Continue to support and pursue developers and builders willing to use LIHTC and locally-available mortgage programs. A strong development market for the low- and moderate-income segments of the population provides a basis for successful development of additional units.

## **Location**

Grady County was created at statehood and named for Henry W. Grady, editor of the Atlanta Constitution. The county includes the Washita and Canadian River systems, Chickasha, was named for the Chickasaw Indians and has been called the “Queen City of the Washita” since it was established.

The 1990 Census identified four cities and seven towns in Grady County. One city, Blanchard, has only six residents living in the Grady County portion of the city. Blanchard is not included in the majority of the Grady County census data and is not included in this report. The Grady County cities of Chickasha, Minco and Tuttle account for 46% of the county’s total population. The remaining 10% of the county’s urban population reside in the seven smaller towns of Alex, Amber, Bradley, East Ninnekah, Norge, Rush Springs and Verden. The rural population of the county totals 44%.

The county seat of Grady County is located in Chickasha. As the largest city in the county, Chickasha is considered the urban and economic center for the Grady County. The majority of the county’s major employers are tied to Chickasha as well as the University of Science & Arts of Oklahoma. The city is also the focus for retail and services industries for residents in south-central and southwest Oklahoma.

The county lies to the south & west of Oklahoma City by approximately 45 miles. The major access to Grady County is supplied by Interstates 40 and 44, U.S. Highway 81, and State Highways 8, 9, 19, 37 and 58.

## **Population**

The 1990 Census sets the population of Grady County at 41,747 people. This total is 5,881 persons below the highest population for the county in 1930. The population decreased steadily from 1930 through 1970. The 1980 population increased 35% with 10,136 new residents. To date, the 1980 population increase remains the largest influx of residents to the county since it’s creation.

The Oklahoma State Data Center Population estimate for Grady County for 1998 is 45,900, which represents an increase of 4,153 people during the 8 year period. This estimate represents a growth rate of 9.05% making Grady County the 16<sup>th</sup> quickest growing county in Oklahoma.

**Table 2.1**

<b>County Population</b>	<b>1990</b>	<b>1995</b>	<b>2000</b>	<b>2005</b>	<b>Percentage Change</b>
<b>1990-2005</b>					
Grady County	41,747	43,520	45,195	46,695	+11%
Chickasha	14,988	15,015	15,235	15,640	+ 5%

Source: 1990 U.S. Census

The population and projections for the Grady County cities of Minco and Tuttle are listed in Table 2.2. The remainder of county's towns and communities are too small for data collection and consideration in this study.

**Table 2.2**

<b>Remainder of Grady County</b>	<b>1990 Census Information</b>	<b>2000 Census Information</b>	<b>2005 Census Information</b>	<b>Percentage Change 1990-2005</b>
Minco	1,411	1,435	1,470	+5%
Tuttle	2,807	2,800	2,870	+3%

Source: 1990 U.S. Census.

## **Demographic Characteristics**

In 1990 the racial make up of Grady County was 89% White, 5% Native American, 4% Black, 2% Hispanic and 1% other races, see Table 2.5. Children under the age of 5 made up 7% of the population and school age children 23%. The rest of the population broke down as 20 - 44 years old 36%, 45 - 64 years old 19% and those over 65 years of age 14%. The median age of all persons in the county is 33.4, see Tables 2. 3 and 2.4.

Table 2.3

<b>Age Distribution Grady County</b>									
<b>Age in Years</b>	<b>Chickasha</b>		<b>Minco</b>		<b>Tuttle</b>		<b>Grady County</b>		
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	
under 5	1,108	7%	86	6%	176	6%	2,969	7%	
5-9	1,147	8%	116	8%	223	8%	3,464	8%	
10-14	1,037	7%	95	7%	250	9%	3,480	8%	
15-19	1,046	7%	84	6%	251	9%	3,119	7%	
20-24	988	7%	70	5%	154	5%	2,395	6%	
25-29	1,176	8%	95	7%	171	6%	3,106	7%	
30-34	1,163	8%	109	8%	213	8%	3,401	8%	
35-39	1,042	7%	86	6%	228	8%	3,164	8%	
40-44	793	5%	90	6%	223	8%	2,783	7%	
45-49	740	5%	86	6%	224	8%	2,508	6%	
50-54	598	4%	69	5%	163	6%	2,118	5%	
55-59	616	4%	64	5%	136	5%	1,871	4%	
60-64	670	4%	64	5%	93	3%	1,711	4%T	
65-69	687	5%	71	5%	79	3%	1,597	4%	
70-74	640	4%	84	6%	68	2%	1,340	3%	
75+	1,538	10%	142	10%	155	6%	2,721	7%	

Source: 1990 U.S. Census

Table 2.4

<b>Age 65+ Projections Grady County</b>			
<b>Age in Years</b>	<b>1990 Census</b>	<b>2000* Projections</b>	<b>2005* Projections</b>
65-69	1,597	1,227	1,199
70-74	1,340	1,183	1,089
75-79	1,213	968	982
80-84	835	696	721
85+	673	768	741
Total	5,658	5,945	6,233
Percent of Population	13.6%	13%	13%

Source: 1990 U.S. Census

Table 2.5

Population by Race	Grady County		Chickasha		Minco		Tuttle	
	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population	# of Persons	% of Population
White	37,602	89%	12,605	82%	1,358	95%	2,604	92%
Black	1,537	4%	1,466	10%	0	0%	1	0%
Native American	2,152	5%	675	4%	43	3%	190	7%
Asian	121	0%	68	0%	1	0%	3	0%
Hispanic	728	2%	371	2%	20	1%	24	1%
Other	335	1%	174	1%	9	1%	9	0%

Source: 1990 U.S. Census

## Household Characteristics

According to the 1990 US Census there were 15,499 households in Grady County, see Table 2.6. Housing information from the 1990 census is comprised of both total households and total housing units. Of the total households, 11,828 (76%) were family households with 3,716 (24%) non-family households. Of the family households, 9,935 (64%) were married couple families. Within the 1,893 (12%) single parent households, 1,483 (9.54%) were female householder families and 410 (2.64%) were male householder families. Of the non-family households, 3,363 (21.64%) were householders living alone and 353 (2.27%) were householders not living alone.

Table 2.6

Household By Type	Grady County	Chickasha	Minco	Tuttle
Total Households	15,499	6,016	595	997
Family Households	11,828	4,018	417	799
Married-Couple Families	9,935	3,054	357	690
Male Householder	410	171	14	20
Female Householder	1,483	793	46	89
Non-family Households	3,716	1,998	178	198
Average person per household	2.64	2.39	2.37	2.77

Source: 1990 U.S. Census

The majority of the occupied housing units in the county are owner-occupied at 75.8%, see Table 2.7. The 1990 median home value in the county was \$42,000, see Tables 2.8 and 2.9, and the median housing rental contract was \$218.00 per month, see Tables 2.17 and 2.18. Statewide there are 1,406,499 housing units are owner occupied at 68.1% with a median home value of \$48,100.

**Table 2.7**

<b>Household Characteristics</b>	<b>Grady County</b>	<b>Chickasha</b>	<b>Minco</b>	<b>Tuttle</b>
Occupied Housing Units	15,544	6,016	595	998
Owner Occupied	11,785	3,999	460	771
Percent	75.8%	66.5%	77.3%	77.3%
Renter Occupied	3,759	2,017	135	226
Persons per Household	2.64	2.39	2.37	2.64

Source: 1990 U.S. Census

**Table 2.8**

<b>Housing Value</b>	<b>Grady County</b>	<b>Chickasha</b>	<b>Minco</b>	<b>Tuttle</b>
Less than \$15,000	880	418	53	28
15,000-19,999	465	273	33	15
20,000-24,999	542	281	37	41
25,000-29,999	510	285	27	31
30,000-34,999	630	328	44	48
35,000-39,999	618	302	34	35
40,000-44,999	628	318	26	45
45,000-49,999	513	220	32	54
50,000-59,999	873	359	37	77
60,000-74,999	1113	334	50	147
75,000-99,999	689	232	24	80
100,000-124,999	163	69	3	20
125,000-149,999	65	35	0	9
150,000-174,999	40	29	1	5
175,000-199,999	20	13	0	0
200,000-249,999	20	17	0	1
250,000-299,999	11	6	0	0
300,000-399,999	6	5	0	0
400,000-499,999	1	1	0	0
500,000 or more	3	2	0	0
Median Value \$	42,000	38,000	36,000	52,700

Source: 1990 U.S. Census

**Table 2.9**

<b>Value of Existing Units</b>		
	Number Of Units	Percent Of Total
Less Than \$50,000	4,786	61.44%
\$50,000 -- \$99,000	2,675	34.34%
\$100,000 -- \$149,000	228	2.93%
\$150,000 -- \$199,000	60	0.77%
\$200,000 -- \$299,000	31	0.40%
\$300,000 Or More	10	0.13%
Total Units Sampled	7,790	100.00%
Median Dollar Value Of Sample	\$42,000	

Source: 1990 Census

## **Housing Supply Characteristics**

The following tables are compilations of the 1990 raw census data for Grady County for the total housing units. Housing units are the actual dwelling structures, not households.

### **Housing Age and Condition**

The majority, 13,328 (74.9%) of the total housing units in Grady County, are 20 years or older, see Table 2.10. The number of housing stock near 50 years of age or older is 4,658. This indicates 26% of the housing stock is 50+ years into its life cycle. New construction in the county is not keeping pace with the aging of the oldest housing units. The 1990 Census lists only 121 or 6.8% of the total county housing units as being completed since 1989. A local survey of the county building permits issued from 1979 through 1997 identified 1,371 permits approved for new private housing. This amount reflects building permits for the Chickasha and Tuttle, which are the only cities with required building permits.

**Table 2.10**

<b>Age of Housing</b>				
<b>Year Structure Built</b>	<b>Grady County</b>	<b>Chickasha</b>	<b>Minco</b>	<b>Tuttle</b>
1989 to March 1990	121	45	7	0
1985 to 1988	911	234	27	51
1980 to 1984	3428	931	78	160
1970 to 1979	4636	1167	142	509
1960 to 1969	2031	819	112	188
1950 to 1959	2003	1143	97	62
1940 to 1949	1873	1253	87	19
1939 and below	2785	1465	123	165

Source: 1990 Census

The age of the housing units plays a significant role in the amount needed for upkeep and their resale value. In many instances, the upkeep on deteriorated older housing stock is out of reach for low-income residents. With 92.24% of the county’s housing more than 10 years old the probably of more and costlier upkeep exists. Affordable rehabilitation programs and assistance can greatly extend the useful life of a housing unit.

**Occupancy and Tenure**

**Table 2.11**

<b>Total Housing Units</b>		
<b>Occupancy &amp; Tenure</b>	<b>Number Of Units</b>	<b>Percent Of Total</b>
Occupied Housing Units	15,544	87.38%
Vacant Housing Units	2,244	12.62%
Total Housing Units	17,788	100.00%

Source: 1990 Census

The Grady County housing occupancy rate of 87.4% suggests there are a limited number of rental or sale units available, see Table 2.12. However, census information does not identify or quantify the actual condition of the housing units. A significant number of the units could, and physically appear to be, vacant because of their physical condition. Vacant deteriorated units that are either unsuitable or unavailable for rehabilitation simply remain vacant. They do nothing to meet the housing needs of local residents and may, in fact, provide misleading information about the number of units available for occupancy.

**Table 2.12**

<b>Vacant Housing Units</b>		
Occupancy & Tenure	Number Of Units	Percent Of Total
Seasonal Or Recreational	68	3.03%
Vacant, Non-Recreational	2,176	96.97%
<b>Total Vacant Units</b>	<b>2,244</b>	<b>100.00%</b>

Source: 1990 Census

There is a potential re-development market for the vacant units. Within Grady County, there were no housing rehabilitation programs identified in the cities reported in this report. A rehab program could be used to renovate or acquire/renovate existing units and put them back into the active rental/ownership markets. The demand for affordable housing and the lack of new construction further illustrates the need for a viable alternative. Additionally, the experience gained in rehabilitation projects can be transferred to construction and property management projects in the future.

A Market Study for Multi-Family Housing in Chickasha conducted in January 2000 by Ipser & Associates, Inc., found that most apartment complexes within the area having 95% or greater occupancy. The survey also cited a limited supply of single-family and mobile home rentals advertised through local newspapers, the determination is that the rental market is very restricted for the area. Rental units are being proposed as part of a Low Income Housing Tax Credits (LIHTC) development project for the Chickasha area.

An additional problem for the rental market is the relative age of the existing units. Many of the apartment complexes were built in the late 1970's and early 1980's. Most units are in need of repairs beyond regular maintenance and a lack modern amenities which limits the amount of rent tenants are willing to pay. Without rental market production in the area, the rental market will further stagnate and the condition and availability of units will continue to deteriorate.

**Table 2.13**

<b>Occupied Housing Units</b>		
Occupancy & Tenure	Number Of Units	Percent Of Total
Owner Occupied	11,785	75.82%
Renter Occupied	3,759	24.18%
Total Occupied Units	15,554	100.00%

Source: 1990 Census

Grady County has a much higher rental rate than neighboring Caddo County. The majority of the rental units are located in Chickasha with a highest concentration of jobs in the county. The average rent for Grady County is well below the HUD fair market rent. There is only a limited number of Section 8 subsidy available for rental units. With 19.01% of the county's households below the poverty level, additional rental subsidy is needed

**Table 2.14**

<b>Value of Contract Rents</b>		
	Number Of Units	Percent Of Total
Less Than \$250	1,904	63.38%
\$250 To \$499	1,032	34.35%
\$500 To \$749	63	2.10%
\$750 To \$999	3	0.10%
\$1,000 Or More	2	0.07%
Total Units Sampled	3,004	100.00%
Median Dollar Value Of Sample	\$218	

Source: 1990 Census

A recent Housing Market Analysis prepared by the Oklahoma Department of Commerce identified Grady County as one of fourteen Oklahoma counties with good rural housing development prospects. The study estimated a total Residential Housing Development Opportunity of 212 rental units in Grady County. This number is the total estimated units needed for the current market. With continued growth, additional units will be required to keep up with the next 5 years of development.

**Table 2.15**

<b>Contract Rent</b>	<b>Grady County</b>	<b>Chickasha</b>	<b>Minco</b>	<b>Tuttle</b>
Units with rent:				
Less than \$100		323	203 31	10
100-149		395	205 19	23
150-199		564	330 22	29
200-249		622	391 16	49
250-299		571	401 12	36
300-349		230	152 6	10
350-399		122	71 3	11
400-449		76	43 3	8
450-499		33	16 1	5
500-549		36	15 0	4
550-599		12	8 0	0
600-649		12	3 0	2
650-699		3	3 0	0
700-749		0	0 0	0
750-999		3	1 0	1
1000 or more		2	2 0	0
No cash rent		396	145 20	23
Median Contract Rent		218	224 165	233

Source: 1990 U.S. Census

## Manufactured Housing

**Table 2.16**

<b>Units Per Structure</b>		
Units Per Structure	Number Of Units	Percent Of Total
1 Unit	13,898	78.13%
2 To 4 Units	656	3.69%
5 To 9 Units	349	1.96%
10 Or More Units	301	1.69%
Mobile Home Or Trailer	2,584	14.53%
Total Housing Units	17,788	100.00%

Source: 1990 Census

Much national and local discussion has occurred in recent years over manufactured housing. Both proponents and opponents of manufactured units have argued over the size, type, styles and amenities that are available in manufactured housing. For the purposes of this report, no

side for or against manufactured housing is proposed. However, there are several specific items to be considered:

1. The current housing unit inventory for Grady County includes 2,584 or 14.53% of all units are manufactured units. This makes manufactured housing in Grady County the 2<sup>nd</sup> highest housing source for residents.
2. The range of size, style and amenities is at an all-time high for manufactured units.
3. The renovation or rehabilitation of existing manufactured units may be more complicated and more cost-prohibitive than rehabilitation of traditionally constructed homes.
4. Manufactured housing may be suitable housing for large families to alleviate overcrowding or for families caring for elderly family members, rather than placing them in nursing homes or extended care facilities.
5. Because of its current presence, manufactured housing must be considered when determining the appropriate housing type for new units being developed in Grady County.

### **Market Availability**

The 1997 Economic Census (Released in December of 1999) from the U.S. Census Bureau identified 18 real estate business entities within Grady County and 14 real estate rental and leasing entity within the county. The total revenue from these 32 entities totaled approximately \$8,785,000 within the county. Real estate firms in Chickasha sold a total of 240 homes during 1999. The average selling price was \$57,500 with an average of 60 days on the market. Smaller homes ranging from 960 to 1,612 square feet sold for an average price of \$31.77 per square foot.

In the sample of real estate sales for Chickasha, the average sale price for houses within the area is \$57,500. A loan for \$57,500 house at 8.5% interest for 30 years, assuming 75% of the payment is for the note and 25% is for taxes and insurance, would yield a monthly payment of \$332. With a median family income of \$26,340 and 43% of households below the poverty level for Oklahoma, a payment of \$332 places a housing burden on these families, see Table 2.18.

Traditionally, real estate transactions in smaller towns and in rural areas are often not conducted through real estate professionals. Many land and real estate sales occur within families and are often recorded at the county courthouse on Quit Claim forms purchased at office supply stores. Both the Quit Claim and Cash Sale Deeds are more common in rural areas and are not recorded or reported through real estate professionals or surveys. A comprehensive survey of land deeds is needed to establish an accurate estimate on the actual value of land and real estate sold in Grady County.

Of the 3,759 renter households in the county, approximately 75% are above the poverty level and could afford to make payments on an affordable house of \$39,510. These households

would possibly need down payment and mortgage assistance and credit counseling, but they could afford the raw estimated payment on a single-family home if units were available. Without making affordable housing available for low and moderate income families within the county, Grady County, is losing sales tax and sales revenue as households move to adjoining counties with affordable housing.

Several alternatives are available for developing a homebuyer or homeownership incentive program. HUD funding is available through the 203(b) and 203(k) mortgage programs and Fannie Mae funding is available. Fannie Mae's objective is to provide lending institutions with mortgage sources aimed at low and moderate income households. To date, very little has been accomplished in the county with mortgage products. A consolidated effort to develop better mortgage products and homebuyer programs would have the double benefit of better housing for low-income households and would increase the construction market within the area. A livelier construction market could induce more outside investment in speculative housing and make more units available throughout the whole community.

### **Housing Need**

Interviews with local city administrators in Alex, Tuttle and Minco all reflect a perceived need for improvements in local infrastructure and water treatment. Tuttle and Minco cited a lack of available land and out-of-date zoning as being hindrances to local development. A local manufacturer, Hermatic Switch has done a base cost analysis for an average employee and cited a lack of affordable rental housing as a problem for their employees. There is a strong identified need for affordable housing in both seller and renter areas. The most urgent employer-identified need was for an increase in the number of affordable renter units. Additional local rental units would allow their workers to live closer to their jobs and would allow more discretionary income at their current wage rates.

Building permit information for Chickasha identified 117 units to be altered or constructed in 1999. Fifteen of these permits were for new housing construction. An additional 54 of these permits were for residential additions or remodels. Assuming Chickasha to be representative of the county, there would have been an estimated 42 new construction units throughout the county. In Chickasha, one subdivision is under construction by a Dallas-based construction firm. The total project estimate is to build 160 homes over the next 12 years. Phase I is underway with 10 homes. The homes average 1,500 square feet and will sell for an average of \$130,000. The City of Chickasha is interested in developing more housing through the LIHTC program. One application has been submitted for consideration to potentially provide 76 rental units. A portion of these units will be low-income depending on the amount of outside funding supplied to the project.

With 1,454 or 8.17% of units having 0- or 1- bedroom and a large population of single-person and single-elderly households, the need for smaller units is moderately high.

With only 1,390 or 7.81% of units having 4, 5 or more bedrooms, the housing need for large families may also be high, given that approximately 474 units may be currently overcrowded for the families that occupy the units. Even with 2 and 3 bedroom housing units taking up

the majority of the current inventory, local employers and service agency providers agree that more housing for small and medium sized families is a priority.

The county has shown substantial population growth since the late 1980's. It is a varied and growing area that is beginning to broaden its efforts to bring in more housing of all types. There seems to be a perceived lack of available land and public services in Tuttle and Minco.

**Current Affordable Housing Market Providers**

There are several entities working to develop more housing within Grady County. Currently, the Comanche, Caddo, Apache, Kiowa and Wichita Tribes maintain tribal housing authorities in target to meet the needs of their "service area." In existing tribal housing programs, their service area may extend beyond the geographic boundaries of city or county to meet the housing needs of Native Americans. The Housing Authority of the Apache Tribe of Oklahoma is currently working to broaden the range of services available to its clients.

Using HUD funds, the Apache Tribe Housing Authority is working to provide decent, safe, and affordable housing through the Section 184 Indian Housing Loan Guarantee Program, the FHA 203(b) & 203 (k) Programs, The Rural Guaranteed Housing Loan Program, the Self Housing Program, the 100% Direct Loan Program, leverage loans through local and regional lending institutions and the VA Direct Loan Program. The housing authority is also developing strong working ties with the Fannie Mae Corporation to make available Fannie Mae services that include the Native American Fee Simple Program, credit counseling, homebuyer counseling, Native American Conventional Lending Model Programs, Lease Purchase Programs, and packaging community lending products that may either be sponsored by Fannie Mae or may be purchased by Fannie Mae after going through a local lender.

**Subsidized Housing**

Several of the communities within Grady County have subsidized housing made available through local housing authorities. The communities that do not have their own local housing authority may apply as individual households to the Oklahoma Housing Finance Agency for Section 8 Rental Assistance. A current age and condition inventory of these units is not available. HUD may be able to provide this information in the annual report for 1999 when it becomes available.

**Table 2.17**

<b>Section 8 Subsidized Unit Inventory</b>		
Housing Authority	Units	Type of Housing
City of Tuttle	18	Public Housing
Native American Tribal Housing Authorities	215	Native American Housing
City of Minco	36	Public Housing
<b>Total Units</b>	<b>269</b>	

Source: U.S. Department of HUD

For a county of more than 40,000 residents, the existence of Section 8 assistance seems low. In order to establish the number of renters with a severe housing burden and housing assistance needs, additional Section 8 housing research is needed. OHFA records provide only those renters currently provided with state assistance.

### **Special Needs Populations**

The population of Grady County has many diverse needs for housing. Among those with special needs are residents of group homes, the aging single-person household and low-income housing assistance for all age, race and cultural backgrounds. Grady County also has a substantial population of persons living in group homes. Currently 687 residents require some form of group home setting. The possible location of group homes must be considered when planning for development – especially in areas that are perceived as being pressed for land. The existence of social services in Grady county, especially Chickasha may provide the basis for ensuring that the special needs population receives full consideration in development plans.

## Income

The median 1990 US Census household income for Grady County was \$21,885 with a per capita income for the area of \$10,420, see Table 2.19. The HUD Office of Economic Affairs, Economic and Market Division, estimates the 1999 median income of families for the county at \$26,340. By looking at this median income figure, the amount a low income family can apply to housing can be established, see Table 2.18. Low family income is \$13,170 per year. In 1990 approximately 34% of families and 43% of all households fell into the low income range.

Table 2.18

<b>Low Family Income and Housing Burden</b>					
<b>Median Family Income</b>		<b>HUD Low Income Standard</b>	<b>Low Family Income</b>		<b>Amount of House Affordable to Low Income</b>
<b>\$37,700</b>	<b>x</b>	<b>50%</b>	<b>= \$18,850</b>	<b>x 3</b>	<b>= \$56,550</b>
By taking the Low Family Income and dividing it by 12 (number of months), the income of \$1,098 is determined.					
<b>Low Family Income</b>		<b>Low Family Monthly Income</b>	<b>HUD Standard for Housing Burden</b>		<b>Housing Burden Limit</b>
<b>\$18,850</b>	<b>divided by 12/mo.=</b>	<b>\$1,571</b>	<b>x 30%</b>	<b>=</b>	<b>\$472</b>
		<b>Low Family Monthly Income</b>	<b>HUD Standard for Housing Burden</b>		<b>Severe Housing Burden Limit</b>
		<b>\$1,571</b>	<b>x 50 %</b>	<b>=</b>	<b>\$786</b>
*1999 Median Family Income Estimate, Prepared by HUD Office of Economic Affairs.					

The Persons, Families and Households by Income and Poverty for Grady County are from the 1990 Census are:

**Table 2.19**

<b>Persons, Families &amp; Households by Income &amp; Poverty</b>	
Total Persons	41,747
Total Families	11,874
Total Households	15,499
Per Capita Income	10,420
Median Family Income	26,340
Median Household Income	21,885
Persons Below Poverty	7,516
Percent of Persons Below Poverty	18.33
Families Below Poverty	1,813
Percent of Families Below Poverty	15.27
Households Below Poverty	2,946
Percent of Households Below Poverty	19.01
Poverty	

Source: 1990 Census

Grady County ranks 35<sup>th</sup> of 77 counties for “Percent of Persons Below Poverty.” The county also ranked 57<sup>th</sup> out of 77 counties for Per Capita Personal Income based on a 1990-1997 study for all of Oklahoma. The 1997 average Per Capita Income for the state was \$20,305 and for Grady County it was \$15,834.

The 1995 Poverty Estimates by State and County also rank Grady County as having a median household income of \$28,625 with an overall median household income for Oklahoma being \$26,495. The same report also estimates that 23.7%, approximately 25% of all households in Grady County are below the poverty level for the state.

The average annual wage per job in Grady County in 1997 was \$20,034 compared to a statewide average of \$23,865. This ranks Grady County as the 23<sup>rd</sup> highest per capita job pay rate in the state.

**Table 2.20**

Family Income	Grady County		Chickasha		Minco		Tuttle	
	# of Families	%	# of Families	%	# of Families	%	# of Families	%
<b>Income in Dollars</b>								
Less than 5000	696	6%	322	9%	21	5%	52	7%
5000 to 9999	1,105	9%	459	11%	41	10%	50	6%
10000 to 14999	1,349	11%	502	12%	20	5%	38	5%
15000 to 24999	2,437	21%	918	23%	98	24%	109	14%
25000 to 34999	2,261	19%	626	15%	87	20%	199	26%
35000 to 49999	2,125	18%	628	15%	82	19%	186	24%
50000 to 74999	1,393	12%	352	9%	49	12%	113	15%
75000 to 99999	301	3%	139	3%	16	4%	15	2%
100000 to 149000	119	1%	77	2%	5	1%	10	1%
150000 or more	88	>1%	37	>1%	0	0%	0	0%
<b>Total Families</b>	11,876		4,060		419		772	
Median Family Income 1990	\$26,340							
Median Family Income 1999	\$37,700							

Source: 1990 Census

**Table 2.21**

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: 1990 U.S. Census

**Table 2.22**

DHS Assistance Grady County (1999)	
Number of People Receiving TANF	804
% of population	2%
Number of Persons Receiving Food Stamps	4524
% of population*	11%
Number of People Receiving Medicaid	4827
% of population*	12%

Source: 1990 U.S. Census

## Economy

### Employer Profiles

Major employers within the county represent a wide range of industry and educational groups. However, it should be noted that within the county, there is only one major employer involved in commercial construction and no major employers involved in the production of housing units. The closest related fields are two Delta Faucet manufacturing sites in Chickasha and Tuttle. The Oklahoma Department of Commerce has identified the largest area employers based on the gross number of employees. There may be additional industries that, because of their structure as smaller independent businesses, may not be identified as a major employer within the area. For example, with 44% of the county's total population still residing in rural areas, agriculture is obviously a major employer within the county, but since the farming is not done on large, commercial scale farms, the individual employment impact is not reportable as a single industry. Other fields related to agriculture, like farm equipment, seed and grain supply, irrigation and harvesting/processing should be considered when identifying employment resources within the county.

The largest employers within Grady County are:

**Table 2.23**

<b>Local Employer Information</b>		
Employer	Community	Number of Employees
Gabriel Ride Control	Chickasha	650
Delta Faucet Company	Chickasha	510
Grady Memorial Hospital	Chickasha	350
Chickasha School System	Chickasha	328
Braum's Dairy	Tuttle	250
Southern Plains Med Center	Chickasha	205
Hermetic Switch	Chickasha	190
USAO	Chickasha	170
City of Chickasha	Chickasha	167
Wal-Mart	Chickasha	150
Tuttle Public Schools	Tuttle	150
Braum's Dairy	Minco	100
Rush Springs School	Rush Springs	71
Lightner's	Chickasha	70
Cabot Safety	Chickasha	65
Minco Public Schools	Minco	55
Merrick Pet Foods	Rush Springs	52
Delta Faucet	Tuttle	50
Dunn's	Chickasha	50
City of Tuttle	Tuttle	36
PICO	Tuttle	36
A & J Fabricators	Minco	27

Source: State Data Center Profiles, 1997 Economic Census & Local Information

The 1997 Economic Census identified 43 businesses that provide health services for ambulatory patients, 6 businesses that provide nursing and residential care for patients and 18

# **2000** Washita Valley Community Action Council Affordable Housing Market Analysis

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**Appendix**

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agencies that provide social service and social benefit assistance to clients. These services combined, generated \$45,386,000 in gross revenue for the year 1997. The same survey identified 162 retail trade businesses in the county with a total gross revenue of \$241,298,000. Food and beverage stores, gasoline stations, motor vehicle and parts dealers accounted for approximately ½ of all the retail sales in the area. Building material, garden equipment and supplies stores accounted for \$30,070,000 or only 12.46% of all total gross sales in the county.

## Community Resources

### Grady County Labor Force

Table 2.24

<b>Labor Force Grady County</b>	<b>Chickasha</b>	<b>Minco</b>	<b>Tuttle</b>
Civilian Labor Force (1990)	6,494	590	1,251
Employed (1990)	5,876	563	1,173
Estimated Labor Availability Within 30 miles (1998)	4,850	8,880	15,390

## Education

The Oklahoma state education rate is 74.6% for high school graduates and 17.8% for college graduates over the age of 25. In Grady County, the high school graduation rate for residents is 69.0% and for college graduation 13.2%.

Grady County is home to the University of Science & Arts of Oklahoma which is located in Chickasha. Additional secondary educational facilities are Canadian Valley Vo-Tech in Chickasha, Redlands Community College in El Reno, Southwestern Oklahoma State University in Weatherford, the University of Oklahoma in Norman and Cameron University in Lawton.

There are 12 public school systems within Grady County following table lists the district covering each town and the enrollment for the year listed.

**Table 2.25**

<b>School Districts &amp; Enrollment</b>			
	Enrollment	School District	Year
Alex		Alex	
Amber		Amber-Pocasset	
Blanchard		Blanchard & Bridge Creek	
Chickasha	3,000	Chickasha, Pioneer & Friend	1995
East Ninnekah		Ninnekah	
Minco	425	Minco	1995
Rush Springs	590	Rush Springs	1995
Tuttle	1,200	Tuttle	1995
Verden		Verden	
Total	8,513		1995

**Social Service Providers**

Social service providers throughout the county have been established and developed to meet a variety of needs. Many local churches provide direct support through Sunday school groups and church sponsored fundraisers. The core social service agency for the general population is the Washita Valley Community Action Council. The agency was originally established to receive and manage Community Service Block Grant funding (CSBG), and Head Start Funding. Over the years, the agency has expanded its services to provide housing support to low-income families and individuals as funds are made available. The Washita Valley Community Action Council also participates in the Anadarko Redevelopment Council (ARC) efforts as well as providing information, referrals and case management support to individual households throughout the service area of Caddo and Grady counties.

**Utilities**

The major utility services throughout the county are provided by Public Service Company of Oklahoma, Arkansas-Louisiana Gas Company, Oklahoma Natural Gas Company & Southwestern Bell Telephone Company.

## Local Government Formats

The cities and towns within Grady County have multiple formats for municipal government. The following table summarizes the current structures of representative communities.

**Table 2.26**

<b>City &amp; Town Government Formats</b>	
Location	Government Format
Blanchard	City Council/Mayor/City Manager format with a Charter. There is a comprehensive City Plan.
Chickasha	City Council/Mayor/City Manager format. There is a comprehensive City Plan and zoning requirements.
Minco	Statutory/Alderman format. There is a comprehensive City Plan.
Rush Springs	5 person Town Board
Tuttle	City Council/Mayor/City Manager format with a Charter. There is a comprehensive City Plan and zoning requirements.
Rural	44% of the population live in rural areas.

Source: Local information & State Data Center Profiles