

## **CHAPTER 3: LIVING**

This chapter presents the study's investigations into where Noble residents live. It includes analysis of the types, tenure (own vs. rent) and the cost of housing in Noble. For certain variables the trend since 1990 is included. Comparisons are made to the state of Oklahoma, Cleveland County and to a selected set neighboring communities in the US 77 corridor.

Because a special concern for the downtown neighborhood (roughly the original town plat) emerged as this study progressed, this chapter also presents analysis comparing its demographic and housing characteristics to the city as a whole. The results of an additional analysis that looked at the quality, condition and age of the housing in the downtown neighborhood as compared to housing in Noble's other housing additions are also presented.

Finally, this chapter looks at the implications for housing of the 2025 population projections and the low, medium and high future growth scenarios developed in Chapter 2. Specifically, the chapter addresses possible options for accommodating a growing population that is also aging. It also presents illustrative scenarios describing how housing density affects land consumption.

### ***Housing***

Housing is a basic building block of a community, requiring much attention because more land is devoted to housing than any other type of use. Noble's housing directly impacts the health, safety and welfare of all its residents. Adequate housing provides a foundation for fostering healthy and viable neighborhoods. The quality of life rests largely upon the quality of housing, and that is why a housing assessment is important. A survey and assessment of housing can help to determine whether the current housing stock meets the needs of current residents and whether it will meet the needs of future generations, given the twenty-year population forecast. The assessment brings attention to areas that may need intervention, improvement or protection, and it allows the city to make informed decisions about future housing plans.

### ***Housing Supply and Occupancy***

According to the U.S. Census, there were 2,134 housing units in Noble in 2000. This was a 9.2% increase over the 1,954 housing units in 1990. New housing development since 2000 has already outpaced the growth during the 1990s. Based on annual building permit data, the number of housing units increased to approximately 2,351

by the fall of 2006, an increase of over 10%.<sup>1</sup> In 2000, 1,585 housing units (75 percent of all units) were single family detached homes. The vacancy rate in Noble was lower than the state and national rates. However, the percentage of vacant units “for rent” in Noble in 2000 was twice that of the state and nation.

**Types of Housing and Their Occupancy Rates**

Table 3.1 describes the types of housing and their occupancy rate in Noble according to the 2000 Census. Single family detached dwellings and single family detached dwellings with accessory units together make up over 75% of Noble’s housing units. Next in popularity are mobile homes and duplexes. Noble has few apartment buildings. The two types of single family detached houses were nearly completely occupied, but the other types of housing showed occupancy rates of 80% or less. The largest apartment building category suffered from an occupancy rate of only 55.7%. This low occupancy rate is most likely related to the dilapidated and boarded-up apartment complex located at 901 East Maguire Road. Please note: the information in Table 3.1 excludes alternative types of housing, such as boats, RVs, and vans, which accounted for about 1.2 percent of occupied housing in 2000.

**Table 3.1: Housing Units and Occupancy by Housing Type, 2000**

Type of Housing Unit	Number of Units	Percent of All Units	Number of Occupied Units	Percent of All Occupied Units	Occupancy Rate
Single Family Detached House	1,585	74.8%	1,563	79%	98.6%
Mobile Home	201	9.5%	148	7%	73.6%
Duplex	135	6.4%	108	6%	80.0%
3-4 Unit Apartments	99	4.7%	75	4%	75.8%
5+ Unit Apartments	70	3.3%	39	2%	55.7%
Single Family House with Accessory Dwelling Unit	30	1.4%	30	2%	100%

Source: U.S. Census, 2000.

There were 178 vacant (for sale or rent) housing units in Noble in 2000, for a vacancy rate of 8.3 percent. Noble’s vacancy rate is higher than Cleveland County’s (6.7 percent) but lower than the rate for Oklahoma (11.4 percent) and for the United States (9 percent). The number of vacant housing units decreased from 279 units (14.3 percent of total units) in 1990 to 178 units (8.3 percent of total units) in 2000 (see Figure 3.1). The supply of vacant housing tightened during the 1990s as households moved into housing units at a faster rate than units became available. Even so, 50.6 percent (90 units) of the 178 vacant housing units in Noble were for rent (as opposed to “for sale”) in 2000. This is a high percentage of vacant, for rent, housing

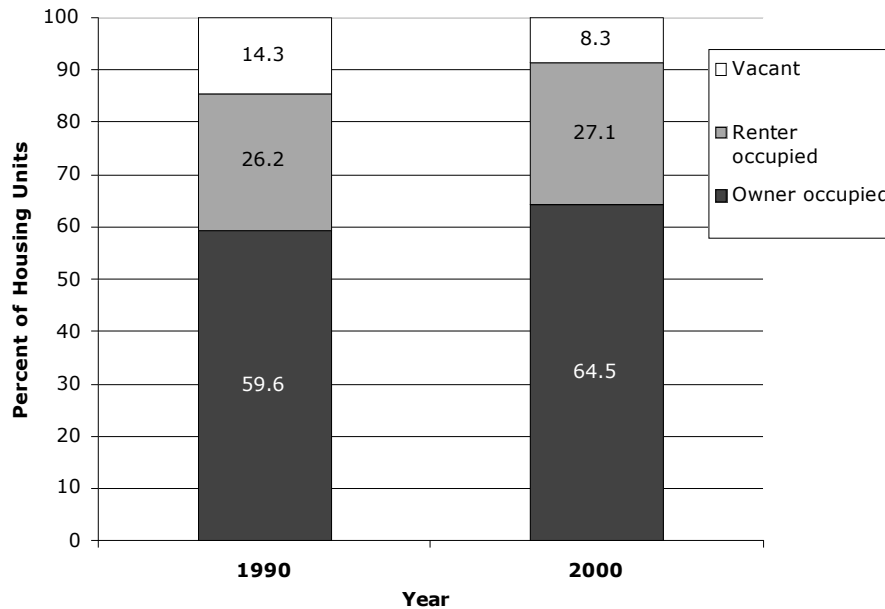
<sup>1</sup> Estimate based on data from the SOCDs Building Permit Database online.

compared with 29.1 percent for the state and 25.1 percent for the nation. See Table 3.2.

### Owning Versus Renting

As shown in Table 3.2, Noble has a slightly higher percentage of owner-occupied housing units than both the state and the nation. In 2000, 70.4 percent of occupied housing units were owner-occupied, and 29.6 percent were renter-occupied. Noble’s population divides itself between owner-occupied housing and renter-occupied housing in roughly the same percentages as the occupied housing stock itself. In 2000, 72.4% of Noble residents lived in owner-occupied housing and 27.4% lived in renter-occupied housing. During the 1990s, while the supply of housing units increased by 9.2%, the number of owner-occupied housing units increased by 18.3% and the number of renter-occupied housing units increased by 13.3%. Home ownership grew in its domination of housing tenure during the 1990s, but the number of renters in the city also increased.

**Figure 3.1: Housing Occupancy by Status, 1990 and 2000**



**Table 3.2: Housing Occupancy by Status, Total Units, 2000**

	<b>Noble</b>	<b>Cleveland County</b>	<b>Oklahoma</b>	<b>United States</b>
Total Housing Units	2,134	84,844	1,514,400	115,904,641
Percent Owner-Occupied	64.5%	62.5%	60.6%	60.2%
Percent Renter-Occupied	27.1%	30.8%	28.0%	30.8%
Percent Vacant	8.3%	6.7%	11.4%	9.0%
Occupied Housing Units	1,956	79,186	1,342,293	105,480,101
Percent Owner-Occupied	70.4%	67.0%	68.4%	66.2%
Percent Renter-Occupied	29.6%	33.0%	31.6%	33.8%

Source: U.S. Census, 2000.

### ***Housing Values and Affordability***

Noble is a relatively affordable community to live in. The median value of owner occupied homes in Noble in 2000 was \$60,800, which was lower than the Oklahoma state median (\$70,700) and the Cleveland County median (\$88,500). It was also lower than for all the selected set of comparison communities except Lexington. At the same time, median income in Noble was higher than the state average and some of the nearby communities. As seen in Table 3.3, Noble’s relative income and housing values make it appear to be more affordable than most other communities in the area. However, between 1990 and 2000, housing values in Noble increased at a slower rate than in some other nearby communities. Purcell’s median value surpassed that of Noble during the 1990s; Slaughterville’s median housing value, already above Noble’s in 1990, rose even further, climbing above the state median housing value by 2000. (See Table 3.4.) In terms of percent change, Noble’s 48% increase in median housing value between 1990 and 2000 kept pace with the state’s increase, 47%, and indicates greater value increases than Cleveland County’s 43%.

Households who rent also found Noble more affordable when compared to the state or Cleveland County in 2000. Controlling for differences in median household income shows Noble’s median and upper quartile contract rents to be more affordable than all comparison areas except Slaughterville and Purcell. (See Table 3.5.)

**Table 3.3: Comparison of 2000 Median Housing Values and Median Household Income for Selected Areas and Communities**

	Median Value of Owner-Occupied Homes, 2000	Median Household Income, 1999	Median Value/Median Income
Norman	\$95,400	\$36,713	2.60
Oklahoma	\$70,700	\$33,400	2.12
Cleveland County	\$88,500	\$41,846	2.11
Slaughterville	\$74,300	\$35,815	2.07
Lexington	\$57,000	\$27,538	2.07
Purcell	\$62,200	\$33,283	1.87
<b>Noble</b>	<b>\$60,800</b>	<b>\$35,250</b>	<b>1.72</b>

Source: U.S. Census, 2000.

**Table 3.4: Median Housing Values Ranked for Noble and Selected Areas and Communities in 1990 and 2000**

Median Value of Owner-Occupied Homes, 1990		Median Value of Owner-Occupied Homes, 2000	
Norman	\$65,600	Norman	\$95,400
Cleveland County	\$61,800	Cleveland County	\$88,500
State of Oklahoma	\$48,100	Slaughterville	\$74,300
Slaughterville	\$46,200	State of Oklahoma	\$70,700
<b>Noble</b>	<b>\$41,200</b>	Purcell	\$62,200
Purcell	\$40,800	<b>Noble</b>	<b>\$60,800</b>
Lexington	\$34,100	Lexington	\$57,000

Source: U.S. Census, 1990, 2000.

**Table 3.5: Median Contract Rent as a Percent of Median Income Ranked for Noble and Selected Areas and Communities, 2000**

	Median Contract Rent	Annual Rent as a % of Median Income	Upper Quartile Contract Rent	Annual Rent as a % of Median Income
Norman	\$432	14.12%	\$537	17.55%
State of Oklahoma	\$363	13.04%	\$472	16.96%
Lexington	\$316	13.77%	\$370	16.12%
Cleveland County	\$437	12.53%	\$543	15.57%
<b>Noble</b>	<b>\$355</b>	<b>12.09%</b>	<b>\$426</b>	<b>14.50%</b>
Purcell	\$325	11.72%	\$381	13.74%
Slaughterville	\$324	10.86%	\$379	12.70%

Source: U.S. Census, 2000.

At first glance, Noble seems to have no lack of affordable housing, yet some families in the community are indeed cost burdened. Housing is generally considered affordable for a household who pays no more than 30 percent of its income on

housing. Households are considered cost burdened if they pay more than 30 percent of their income on housing. Cost burdened households may experience hardship in meeting basic needs, such as nutrition, healthcare, and transportation, not to mention saving for future needs and contingencies. See Table 3.6 for detailed data from the U.S. Department of Housing and Urban Development on the extent of housing problems and cost burden for renters, owners and the elderly in Noble.

Over a quarter (28%) of renter households and 15.2% of owner households experienced some housing problems in 2000. Most of the “housing problems” in Noble are the burden of housing costs exceeding 30 percent of income. However, 30 percent of renters with housing problems suffered not from a cost burden, but from overcrowding or the lack of complete kitchen or plumbing facilities. The existence of renter households experiencing housing problems not related to cost spread across all the income groupings except the lowest and ranged from 7.5 percent of all renter households with incomes between 50 and 80 percent of Median Family Income (MFI) and 12.6% of renter households with incomes above 80 percent of MFI.

Taking out the other housing problems and focusing on affordability, 19.5 percent of renter households and 13.5 percent of owner households had a cost burden greater than 30 percent, and 6.8 percent and 6.3 percent, respectively, had a cost burden greater than 50 percent. Cost burden generally tends to decrease as income increases. Noble’s owner households follow this pattern. Nearly three-quarters of owner households are cost burdened in the less than 30% MFI category, falling to half of owner households in the 30 to 50 percent MFI category, and falling further to only 16 percent in the 50 to 80 percent MFI category. The percent of owner households with a cost burden over 50% falls off even more dramatically as income increases.

Noble’s renters, however, do not follow this pattern. Instead renter households in the 30 to 50 percent MFI category show the highest rate of cost burden at both the 30% and 50% levels. The increase between the lowest MFI category and this category is startling – at the 30% cost burden level, percent cost burdened jumps from 34.8% to 70.6% of renter households. This could be a sign of self-induced increases in cost burden, where households are willing to pay a higher amount on rent relative to their proportional increase in income. More likely, since this income level is still quite low, it is a sign of a weakness in the housing supply affordable for families at this income level. For the 30 to 50 percent MFI category, 100% of small families (two to four members) in rental housing had some housing problems and 84% were cost burdened. Using Noble’s 2000 median household income, the 30 to 50 percent range is between \$10,575 and \$17,625. This would require monthly rents including utilities ranging from \$265 to \$440, in 2000 dollars, for two bedroom rental housing units.

Elderly households in Noble, whether renters or owners, experienced a cost burden profile in 2000 similar to or better than Noble's householders as a whole.

**Table 3.6: Housing Cost Burden for Renter and Owner Households and Elderly Households in Noble, 2000**

	Total Households	Total Owner Households	Total Renter Households	Elderly Owners*	Elderly Renters*
<b>Total Households</b>	1,941	1,367	574	318	83
% with any housing problems*	19	15.2	28	13.5	16.9
% Cost Burden* over 30%	15.3	13.5	19.5	13.5	16.9
% Cost Burden over 50%	6.4	6.3	6.8	6	0
<b>Household Income &lt; 30% MFI*</b>	168	99	69	40	40
% with any housing problems	58.3	74.7	34.8	62.5	25
% Cost Burden over 30%	58.3	74.7	34.8	62.5	25
% Cost Burden over 50%	46.4	64.6	20.3	37.5	0
<b>Household Income Between 30 and 50% MFI</b>	231	112	119	60	14
% with any housing problems	65.8	51.8	79	16.7	28.6
% Cost Burden over 30%	59.7	48.2	70.6	16.7	28.6
% Cost Burden over 50%	12.6	3.6	21	0	0
<b>Household Income Between 50 and 80% MFI</b>	449	262	187	78	14
% with any housing problems	16.7	21.8	9.6	10.3	0
% Cost Burden over 30%	10.2	16	2.1	10.3	0
% Cost Burden over 50%	4	6.9	0	5.1	0
<b>Household Income &gt; 80% MFI</b>	1,093	894	199	140	15
% with any housing problems	4	2.1	12.6	0	0
% Cost Burden over 30%	1.4	1.7	0	0	0
% Cost Burden over 50%	0	0	0	0	0

\**Elderly Households*: 1 or 2 person household, either person 62 years old or older.

\**Cost Burden*: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

\**Housing Problems*: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

\**MFI*: Median Family Income.

*Source*: SOCDs CHAS Database Online.

## ***Comparing the Downtown Neighborhood to the Entire City***

As the study progressed, reasons to pay special attention to Noble’s “downtown” neighborhood emerged. This core area of Noble contains most of the oldest housing in the community and deserves special attention because of its central location, age and important non-housing elements, including the Main Street corridor, the Noble Public Schools Administration Building, and a number of churches and small businesses. The Steering Committee, made up of Noble community members and city staff, also voiced concern for the neighborhood’s condition, as well as an interest in discussing future options for growth and investment.

Fortuitously, the US Census Bureau’s Census Block Group 2 conforms almost exactly to Noble’s original town plat. The area bounded roughly by Etowah Road on the north, 8<sup>th</sup> Street on the east, and the BNSF railroad tracks on the west encompasses the “downtown neighborhood” for this study. The discussion below and Tables 3.7 and 3.8 compare Census Block Group 2, or the “downtown neighborhood,” to the entire city in 2000.

The population in Noble’s downtown neighborhood differed from the rest of city in that residents were older and more likely to live alone. They also had lower incomes. The downtown neighborhood contained 1,413 residents and 576 households, or 26.9 percent of Noble’s population and 29.4 percent of Noble’s households, in 2000. The downtown neighborhood had a higher percentage of non-family households than the rest of the city, due in part to the higher percentage of persons who live alone downtown. The downtown neighborhood had a higher percentage of elderly residents than the city as a whole. Residents who were 65 or older comprised 25.7 percent of the downtown population, versus 19.1 percent in the whole city. Similarly, persons 75 or older comprised 13.5 percent of the downtown population, versus 9.2 percent for the whole city. The downtown neighborhood had a correspondingly lower percentage of married-couple families and married-couple families with school-age children compared to the whole city. The older residents and single-member households probably partly explains the significant difference in median household incomes. Median household income in the downtown neighborhood was 27% lower, or \$9,475 less, than the median household income for the entire city.

In comparison to the entire city, housing in Noble’s downtown neighborhood was less expensive for both owners and renters, and renters occupied a higher proportion of housing in the downtown in 2000. The median value of housing was much lower in the downtown neighborhood, almost 28% lower, than in the city as a whole. Median rent was also slightly lower downtown. The downtown neighborhood had a rate of renter occupancy that was 5.5 percentage points higher



than the rate for the city as a whole (35.1 to 29.6 percent). Still, the vacancy rate downtown was slightly lower, 7.5 percent, than city’s vacancy rate, 8.3 percent.

**Table 3.7: Selected Household Characteristics: Downtown vs. City, 2000**

	<b>Downtown</b>	<b>Entire City</b>
<b>Residents</b>	1,413	5,260
<b>Percent of All Residents</b>	26.9	100.0
<b>Households</b>	576	1,956
<b>Percent of All Households</b>	29.4	100.0
<b>Percent Family Households</b>	67.7	76.0
<b>Percent Non-Family Households</b>	32.3	24.0
<b>Percent of Households with One or More Persons 65 Years or Older</b>	25.7	19.1
<b>Percent of Households with One or More Persons 75 Years or Older</b>	13.5	9.2
<b>Percent Living Alone</b>	11.1	7.8
<b>Married-Couple Families</b>	72.8	77.0
<b>Married-Couple Families with own children under 18 years</b>	30.5	38.3
<b>Median Household Income in 1999</b>	\$25,774	\$35,250
<b>Median Value of Owner-Occupied Homes</b>	\$44,000	\$60,800
<b>Median Contract Rent</b>	\$312	\$355

Source: U.S. Census, 2000.

**Table 3.8: Occupancy Status: Downtown vs. City, 2000**

	<b>Downtown</b>		<b>Entire City</b>	
	<b>Number of Units</b>	<b>Percent</b>	<b>Number of Units</b>	<b>Percent</b>
<b>Total Housing Units</b>	<b>623</b>	<b>100</b>	<b>2134</b>	<b>100</b>
<b>Occupied</b>	576	92.5	1956	91.7
<b>Vacant</b>	47	7.5	178	8.3
<b>Total Occupied Units</b>	<b>576</b>	<b>100.0</b>	<b>1956</b>	<b>100.0</b>
<b>Owner Occupied</b>	374	64.9	1377	70.4
<b>Renter Occupied</b>	202	35.1	579	29.6

Source: U.S. Census, 2000.

## ***Noble Housing Quality Survey***

Respondents to the Noble Community Survey rated Noble’s appearance as very to extremely important to their quality of life. At the same time, “Clean Up” Noble and “Appearance” both appear on the Top Ten List of one thing respondents to the Noble Community Survey would like to *change*. A smaller number of respondents specifically mentioned the quality of housing and development as a concern. A neglect of housing and yard maintenance can detract from the quality of life and can impose real costs to residents in terms of decreases in their property values. Partly in an attempt to further investigate whether the appearance of housing and yards might be contributing to Noble’s community members’ dissatisfaction with the city’s appearance, an additional housing quality survey was conducted. Because of the way the Cleveland County Assessor categorizes housing condition, however, the survey was not able to shed as much light on this question as hoped. It does show, however, that a large majority of Noble’s housing is rated average in quality and condition.

Below is a description of the study method. The study results follow.

### **Housing Quality Survey Method**

The Office of the Cleveland County Assessor maintains a website with detailed information regarding housing type, condition, quality, value, size and improvements. The Assessor is required to update property assessments and ratings for condition and quality once every four years.

The Cleveland County Assessor uses the Marshall-Swift *Residential Cost Handbook* as a guide for rating housing quality. The following is a word for word description of the ratings taken from the handbook.

**Good Quality** - Residences of Good Quality may be mass produced in above-average residential developments or built for an individual owner. Good-quality standard materials are used throughout. These houses generally exceed the minimum construction requirements of lending institutions, mortgage-insuring agencies, and building codes. Some attention is given to architectural design in both refinements and detail. Interiors are well finished, usually having some good-quality wallpaper or wood paneling. Exteriors have good fenestration with ornamental materials or other refinements.

**Average Quality** - Residences of Average Quality typically will be encountered more frequently than residences of other qualities. They are usually mass produced and will meet or exceed the minimum construction requirements of lending institutions, mortgage insuring agencies, and building codes. By most standards, the quality of materials and workmanship is acceptable but do not reflect custom craftsmanship. Cabinets, doors, hardware, and plumbing are usually stock items. Architectural design will include ample fenestration and some ornamentation on the front elevation.

**Fair Quality** – Residences of Fair Quality are frequently mass produced. Low-cost production is primary consideration. Although overall quality of materials and workmanship is below average, these houses are not substandard and will meet minimum construction requirements of lending institutions, mortgage insuring agencies, and building codes. Interior finish is plain with few refinements. Design is from stock plans, and ornamentation is usually limited to the front elevation.

**Low Quality** – Residences of Low Quality are of low-cost construction and meet minimum building code requirements. Interior and exterior finishes are plain and inexpensive with little or no attention given to detail. Architectural design is concerned with function, not appearance.

In contrast to the clear-cut definitions used in the rating system for housing *quality*, the rating system for housing *condition* is based completely upon the judgment of the Assessor. No written rating system applies to housing condition. Instead, the Assessor assigns a rating to a residential structure based upon its condition *relative* to other residential structures of similar type, construction and age, for the sake of fairness. This is the reason why the condition of so many of the residential structures in Noble is rated as “Average.” Even new houses with high ratings for quality are typically rated as average in condition. The condition rating scale is as follows: Good, Average, Fair Plus, Fair, Poor, Very Poor.<sup>2</sup>

The housing quality survey involved a sampling of housing structures within all the major subdivisions in Noble, including a more thorough sampling of the area within the original town plat, or “downtown” as defined by Census Block Group 2 of the 1990 and 2000 Censuses.

The survey involved the use of the Cleveland County Assessor’s website to attain information regarding assessment ratings, values, age, and square footage. The data collection method did not follow a rigid set of guidelines, but it employed the concept of random sampling in order to gain more accurate and unbiased results. Nearly half (about 45 percent) of the residential structures in the downtown neighborhood were sampled, while only about 6 percent of housing was sampled elsewhere in Noble.

Using the zoom feature of the “map search” tool on the Assessor’s website, subdivisions around Noble were magnified and parcels randomly selected for the survey. A greater number of samples were taken from larger subdivisions, and a smaller number of samples were taken from smaller ones to attain a sample set more representative of the true composition of housing. The survey proved to be inclusive of all housing types, and efforts were made to ensure that samples from different areas within each subdivision were gathered.

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<sup>2</sup> This information was provided by Billijo Ragland, Second Deputy to the Assessor (Cleveland County).

### Housing Quality Survey Results

Judging from the results of the survey (see Table 3.9), the overwhelming majority of housing in Noble has been rated in *average* condition and *average* quality by the Cleveland County Assessor.<sup>3</sup> Given the assessment method of the Cleveland County Assessor's office, this was to be expected. Also, please note that the margin of error is likely to be greater for the data pertaining to the area outside downtown because fewer residential properties were sampled there.

**TABLE 3.9: Summary Results of Noble Housing Quality Survey**

	Downtown	Subdivisions Outside Downtown
<b>Number of residential structures in sample</b>	282	89
<b>Estimated housing structures</b>	625	1500
<b>Estimated Percent of housing structures in Sample</b>	45%	6%
<b>Median Year Built</b>	1965	1982
<b>Median Market Value</b>	\$43,493	\$65,844
<b>Average Market Value</b>	\$44,874	\$76,849
<b>Average Square Feet</b>	1,148	1,478
<b>Owner's Mailing Address not in Noble</b>	11.20%	14.60%
<b>Condition Rating</b>		
<b>Good</b>	2.1%	6.9%
<b>Average</b>	84.8%	90.8%
<b>Fair Plus</b>	0.0%	0.0%
<b>Fair</b>	4.3%	2.3%
<b>Poor</b>	4.3%	1.1%
<b>Very Poor</b>	0.4%	0.0%
<b>No Rating Listed</b>	4.3%	2.2%
<b>Quality Rating</b>		
<b>Good</b>	0.0%	2.3%
<b>Average</b>	80.1%	75.0%
<b>Fair Plus</b>	3.5%	11.4%
<b>Fair</b>	8.9%	11.4%
<b>Low</b>	0.0%	0%
<b>No Rating Listed</b>	7.4%	1.1%

Housing condition, which remember is *relative* to other housing structures of similar type, construction and age, is somewhat worse in the downtown neighborhood, 9%

<sup>3</sup> Assessor's ratings on condition and quality can be found at <http://www.clevelandcountyassessor.us>.

are of below average condition, compared to 3.4% in the sampled subdivisions outside of downtown. This gives us some insight into what may be causing Noble Community Survey's respondents concern with appearance, but does not probe whether Noble community members are frustrated too with the "average" condition, in both the downtown neighborhood and the sampled subdivisions, since "condition" is a relative measure.

On the other hand, the difference between housing *quality* in Noble's downtown neighborhood and other housing subdivisions is less pronounced, at least given the sample size of the study. If anything, housing quality, which relates to the quality of the materials and the construction methods, may even be slightly higher in Noble's downtown neighborhood.

Finally, the housing quality survey found little difference between Noble's downtown neighborhood and the sampled subdivisions in the rate of non-Noble owners, or owners whose mailing address was outside Noble. Both these figures, however, were between 10%-15%. The extent that the non-Noble owners may be "absentee" landlords could affect Noble's ability to address housing quality and condition concerns in the future.

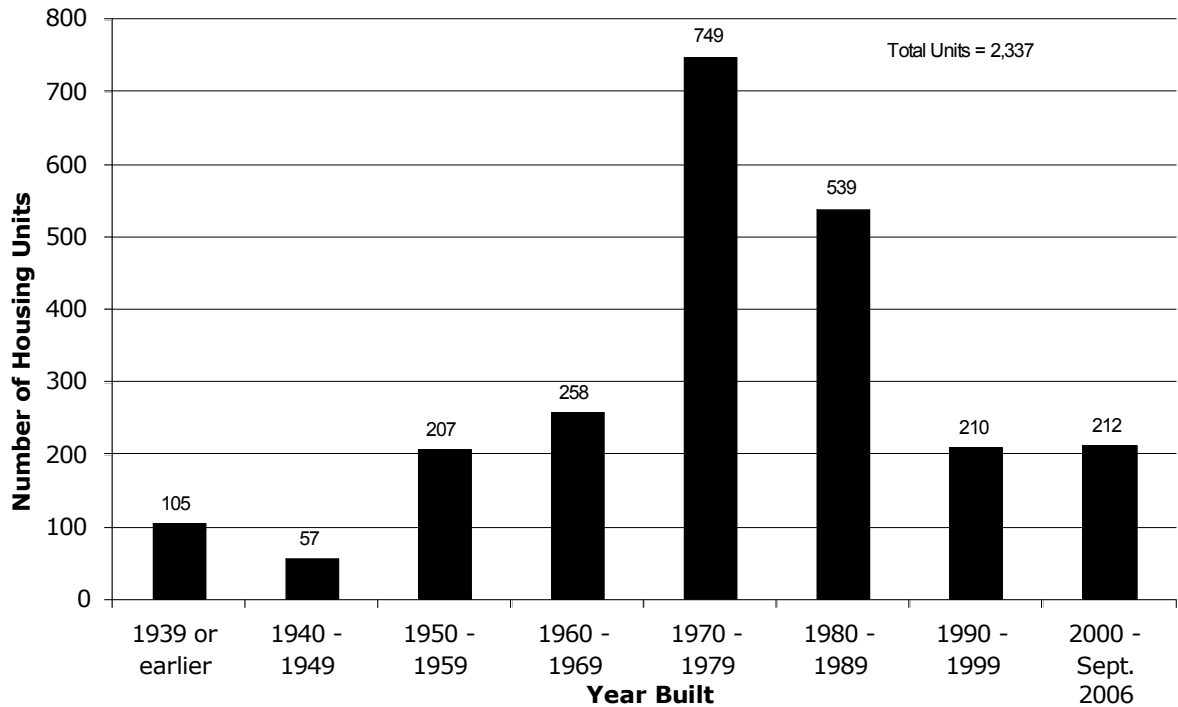
### ***Age of Housing***

As housing ages, maintenance costs rise, increasing the cost burden of owning such housing and decreasing its rate of value appreciation relative to newer housing. The age of housing in Noble is a serious concern because housing units can begin to deteriorate after thirty years if not well maintained. Moreover, one can argue that much of the housing in the United States built since the 1950s is designed to remain in sound condition only throughout the term of a traditional thirty-year mortgage. Such factors as age and quality are key concerns for these reasons. The County Assessor has rated the quality of residential properties in Noble as overwhelmingly *average*, which means the housing's quality meets or exceeds mortgage insurance requirements and building codes.

Evidence from Figure 3.2 shows that most of the housing stock in Noble was built after the 1960s, when the population began to increase at a faster rate. According to the 2000 Census, 1976 was the median year of construction for housing units in Noble at that time (comparatively, in 1990, the median year of construction was 1975). This makes Noble's housing stock slightly older than Cleveland County's, where the median year of construction in 2000 was 1979, and means that the current median age of housing structures is approximately thirty years old. Figure 3.3 shows that over 26 percent of housing in Noble was built before 1970, and over 58 percent was built before 1980 and will be thirty years or older by 2010. By 2020, 81% of

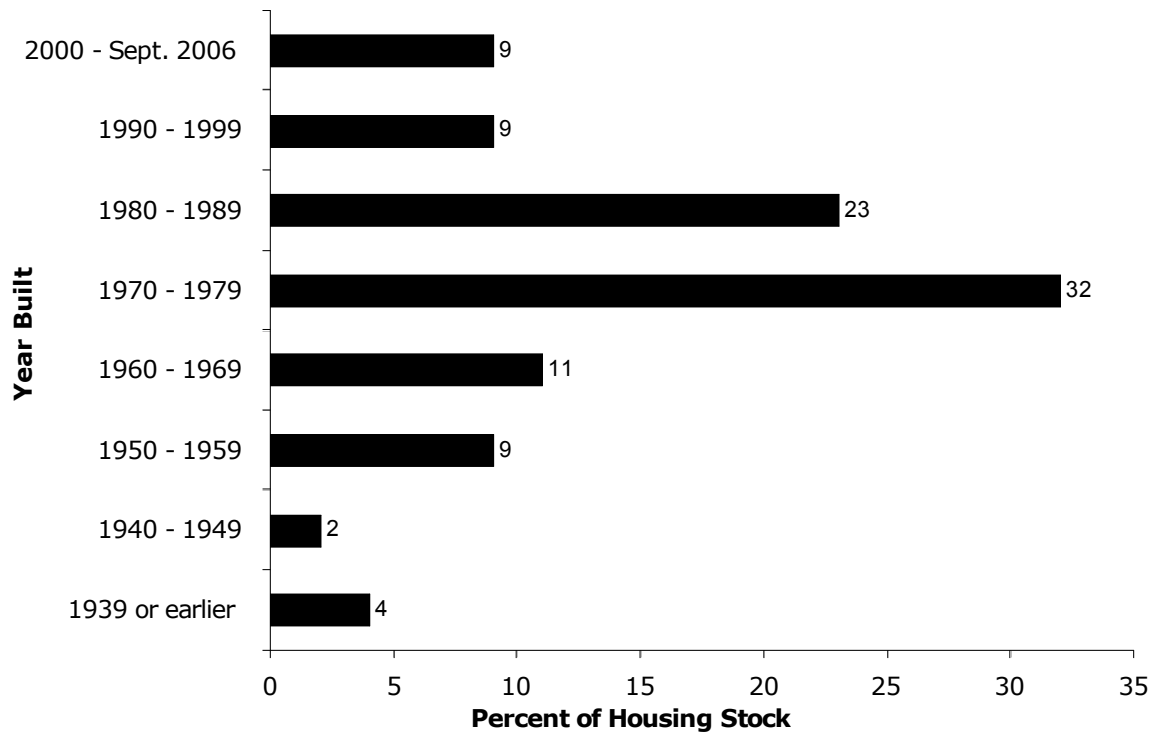
Noble’s current housing stock will have crossed the thirty-year threshold. At the present time, about half of the housing stock is more than thirty years old. Thus, much of Noble’s housing stock has already reached or will soon reach the critical age when, without close attention to maintenance, significant deterioration may begin.

**Figure 3.2: Decade of Construction of Existing Housing**



Source: U.S. Census, 2000; SOCDs Building Permit Database

**Figure 3.3: Age of Housing as a Percent of the Total Housing Stock**



Source: U.S. Census, 2000; SOCDs Building Permit Database

**Age of Housing in Downtown and in Additions (Subdivisions)**

To guide targeted planning for aging housing, gathering data on housing age by housing addition (subdivision) can be helpful. The information in Tables 3.10 and 3.11, regarding the age of housing structures, was collected from the website of the Cleveland County Assessor<sup>4</sup>.

**Table 3.10: Age of Housing in Additions (Subdivisions) of Single Family Detached Houses**

<p>The <b>original town plat</b> of Noble consists almost entirely of single family detached houses, which were built over a wide range of years, from about 1910 to 2002. The greatest portion of houses downtown were built <b>in the 1960s</b>.</p>
<p>The subdivision to the north-northwest of downtown, located to the <b>north of Etowah Road and between Highway 77 and the railroad tracks</b>, consists mostly of single family detached houses built between <b>1995 and 2001</b>.</p>
<p>The subdivision to the north of downtown, bound roughly by <b>Etowah Road, 8<sup>th</sup> Street, Holsey Drive, and 5<sup>th</sup> Street</b>, was built over a wide range of years, from the <b>mid-1960s to the present</b>. According to Noble City Building Inspector David Pitt, many of the houses in this area were built long after the original infrastructure was built. A sample of houses in this area showed a range in year built <b>from 1964 to 2004</b>, with a <b>larger percentage built in the late 1960s and late 1970s</b>.</p>

<sup>4</sup> www.clevelandcountyassessor.us

The subdivision to the north of downtown, located to the <b>west of 8<sup>th</sup> Street between Rolling Meadows Drive and Bent Tree Road</b> , was <b>built in concentrations in 1982 and again in the mid-1990s to about 2001.</b>
The subdivision to the northeast of downtown, situated to the <b>northeast of the intersection of Etowah Road and 8<sup>th</sup> Street</b> , was <b>built in the early 1960s</b> along the section line roads and <b>built throughout the 1970s</b> along Highland Drive and Linden Lane.
The subdivision to the northeast of downtown, located to the <b>north of Etowah Road and to the east of 8<sup>th</sup> Street, situated about Meadow Lake Drive</b> , was <b>built in the early 1980s and late 1990s.</b>
The subdivision to the east of downtown, located to the <b>east of 8<sup>th</sup> Street and to the south of Etowah Road, accessible from Etowah Road via Crest Dale Street and Crest Lane</b> , was <b>built in the late 1960s, early 1970s, and early 1980s.</b>
The subdivision to the east of downtown, located to the <b>east of Etowah Road along Jay Drive, Cartwright Drive, and Lindsay Street</b> , was <b>built in the late 1970s and early 1980s.</b>
The subdivision to the southeast of downtown, located to the <b>south of Maguire Road and to the east of 8<sup>th</sup> Street along Jacquelyn Lane</b> was <b>built from the mid-1960s to the mid-1970s.</b>
The subdivision situated to the <b>northwest of the intersection of Maguire Road and 48<sup>th</sup> Avenue, containing Skyridge Trail, Northridge Lane, and Overland Circle</b> , consists of single family rural estates <b>built in the early 1980s and mid- to late-1990s.</b>
The subdivision located to the <b>west of 48<sup>th</sup> Street, accessible via Brookwood Drive and Forest Hills Drive</b> , was <b>built mostly in the early 1980s, with some newer houses built after 2000.</b>
The subdivision to <b>the south of Etowah Road along Morningside Drive</b> was <b>built in the mid-1980s.</b>
The subdivision located to the <b>north of Etowah Road along Oak Lawn Downs</b> was <b>built in the early to mid-1990s.</b>

**Table 3.11: Age of Housing in Other Housing Developments**

The subdivision to the <b>north of downtown, located to the east of Highway 77 and centered around Parkwoods Drive</b> , consists completely of duplex rental housing built between <b>1978 and 1980</b> in <i>fair to average</i> condition.
The vacant apartment complex at <b>901 Maguire Road</b> was <b>built in 1980.</b>
The Woodland Mobile Home Park, located at <b>903 Maguire Road</b> , was <b>built in 2001.</b>



## ***Special Housing Needs for an Aging Population***

Noble has two senior housing facilities operated by Oklahoma Property Management, and both are completely full. Subsidized senior housing apartment units in Noble are also currently operating at 100 percent occupancy.<sup>5</sup> These housing developments seem to be successful and show promise for similar projects in the future. The demographic shift described in Chapter 2 projects that Noble's population in 2025 is likely to have both a greater number and a higher proportion of elderly persons. The age-cohort population projection predicts that 15% of Noble's population will be 70 years or older in 2025. For the study's low, medium and high future growth scenarios, this would mean an additional 150, 300 or 600 elderly Noble residents. Females will make up 70% of these additional elderly persons and of the elderly population as a whole.

The current supply of housing that is ideal for senior living is not adequate to meet future demand. While many seniors age in place in single family homes, a large number move into smaller dwellings and apartments, which require less maintenance and are more affordable in general. Although apartments and duplexes had a higher vacancy rate than single family homes in 2000, the vacant units will probably not be enough for the number of seniors who will demand such housing in the coming years. Whether the available units are in suitable condition is a concern, especially since some are in poor condition based on a visual survey. Assisted living options will also likely be in higher demand in the future, but no such housing exists currently in Noble.

In order to meet the demands of senior households in the future, developers will need to break from past trends and build a greater percentage of housing that is appropriate for older persons. In the future, if this group cannot find housing that meets their needs, they may choose to, or be forced to, move to other communities. Table 3.12 portrays two different housing composition options for future development according to the low, medium and high future growth scenarios. The "2000 Existing" composition option assumes development of housing in the future in exactly the proportion found in 2000. The "Adjusted" composition option shows how a slight change in housing type composition can provide more housing options for senior households. Under the "Adjusted" composition option, a five percentage point decrease in both single family units and mobile homes allows for an increase in the number of duplexes, apartments and houses with accessory dwelling units, all of which are suitable for senior housing. This exercise in "what if" provides for an additional 36, 76 and 150 units in the low, medium, and high future growth scenarios respectively. Assuming an average household size of 1.5 persons, this

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<sup>5</sup> According to E-mail correspondence from the office of Oklahoma Property Management, the company that manages two senior housing facilities in Noble: Noble Senior Housing and Southwind.

small adjustment in housing composition, if properly targeted, could provide housing for over one-third of the projected increases in elderly persons 70 years and older.

**Table 3.12: Projected Additional Housing Units for 2025 by Type: Two Composition Options**

Composition Options			2000 Existing			Adjusted		
Type of Housing	2000 Existing	Adjusted	Low	Med	High	Low	Med	High
Single Family Detached House	79%	74%	295	592	1185	277	554	1110
Mobile Home	7%	2%	26	53	105	8	15	30
Duplex	6%	10%	23	45	90	38	75	150
3 or 4 Unit Apartment Building	4%	9%	15	30	60	33	68	135
5+ Unit Apartment Building	2%	2%	8	15	30	8	15	30
Single Family House with Accessory Dwelling Unit	2%	3%	8	15	30	11	23	45
<b>Total Units</b>	<b>100%</b>	<b>100%</b>	<b>375</b>	<b>750</b>	<b>1500</b>	<b>375</b>	<b>750</b>	<b>1500</b>

### ***Housing Density and Land Consumption***

The city’s total area is 8,309 acres, according to the study’s mapping of existing land uses. Developed acres total 3,790 acres, with 3,160 acres in residential use. Land considered undeveloped comes to 4,519 acres. If Noble’s expected new housing consumed land in the same proportion and composition as past patterns indicate, the 750 new households by 2025, the medium future growth scenario, would require approximately 1,000 acres. There is undeveloped land to easily accommodate the high future growth scenario, which would require 2,000 acres. However, land consumption for future housing will depend heavily on the housing’s density, which is in part controlled by market conditions and in part controlled by city zoning decisions and water and sewer service policies.

The study developed several illustrative scenarios to explore the effects of housing density on land consumption. The Rural Estate is the lowest density, one house per five acres, for the scenarios. It assumes that the property is primarily residential and not agricultural. Housing at the Rural Estate density is not likely to be served by municipal water and sewer and to be nearly completely dependent on motor vehicles for transportation. Single-Family Lots, one house per acre, is a typical suburban density, but it can still be prohibitively expensive to serve with municipal water and sewer. Too many Single-Family Lots without municipal water and sewer service can eventually cause water quality problems for the area. The Single-Family Neighborhood, four houses per acre, represents a lower urban density. Municipal

water and sewer services are assumed and some transportation needs may be possible to meet through walking or bicycling. Multi-family housing, which could range from duplexes to apartment buildings, is represented in the scenarios by a density of ten housing units per acre. Again, municipal services are assumed.

Table 3.13 shows how large-lot housing developments, one-acre lots or greater, can quickly consume a significant percentage of Noble’s available land over the next twenty years. Indeed, the 50% Rural Estates assumed in Example 3 combined with the High Growth Scenario bring Noble close to full build out. Focusing a significant percentage of housing on the Single-Family Neighborhood example density provides a housing type consistent with most of Noble’s typical housing pattern with far less land consumption, even under the high growth scenario. Reaching full build out, and its consequences, would not be a concern in the next twenty years. Rural estate-type development (residential land in lots in the one – ten acre range) can be redeveloped at higher densities when demand exists, but the process can be disruptive to the existing residents and often requires retrofitting the infrastructure.

**Table 3.13: Land Consumption for Future Housing – the Effect of Density Differences under Future Growth Scenarios**

Example Densities	Development Types	Percent of Households	Acres		
			Low	Med	High
Example 1: Lots of Lots					
	Single-Family Lot	100%	<b>375</b>	<b>750</b>	<b>1500</b>
Example 2: Neighborhoods of Houses					
	Single-Family Neighborhood	100%	<b>94</b>	<b>188</b>	<b>375</b>
Example 3: Neighborhoods and Estates					
	Single-Family Neighborhood	50%	45	94	188
	Rural Estate	50%	938	1875	3750
	Total	100%	<b>983</b>	<b>1969</b>	<b>3938</b>
Example 4: Density Variety					
	Single-Family Neighborhood	60%	56	112	224
	Rural Estate	20%	375	750	1500
	Multi-Family	20%	8	15	30
	Total	100%	<b>439</b>	<b>877</b>	<b>1754</b>
<b>Development Type</b>		<b>Density</b>			
Rural Estate		1 house per five acres (five-acre lots)			
Single-Family Lots		1 house per acre (one-acre lots)			
Single-Family Neighborhood		4 houses per acre (quarter-acre lots)			
Multi-Family		10 housing units per acre			

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## **Discussion**

### **Single-family, Detached Housing in Demand**

Noble's housing stock is mostly made up of single-family, detached houses. They make up over 80% of occupied housing units and maintain a notably high occupancy rate, approaching 100% occupancy in 2000. Other types of housing – mobile homes, duplexes, and apartments – have much lower occupancy rates. This indicates a higher demand for single-family housing than for other housing types. It also might indicate unmet demand for single-family detached dwellings. Indeed, since 2000 Noble began to experience a spurt in new housing development, which has already, in fall 2006, outpaced the growth in housing units during the 1990s.

### **Vacancies in Multi-family Housing**

The high number of vacant, for rent housing – significantly higher than Cleveland County or state vacancy rates – is a concern and may be representative of the declining condition of rental units. A visual survey of housing in Noble results in the conclusion that some apartment units have not been well maintained and that some have indeed fallen into disrepair. Absentee landlords can often be a factor in declining conditions due to lack of concern and/or inability to provide maintenance. About 15 percent of the housing structures sampled in the Noble Housing Quality Survey have owners with mailing addresses outside Noble.

### **Noble's Relative Affordability**

Noble's housing, for both buyers and renters, was more affordable than for the county and state overall and more affordable than most of the selected comparison communities in 2000. That Noble's median income is higher than many, though not all, of these comparison areas makes it even more of an affordable place in the region. However, the value of owner-occupied housing did not increase as fast during the 1990s as it did in some neighboring communities, perhaps putting current or prospective owners looking to increase the investment value of their housing at a relative disadvantage.

### **Housing Problems for Renters**

Although Noble is a relatively affordable place to find housing, housing problems still exist. Over a quarter of renter households and over 15% of owner households experienced some housing problems in 2000. Cost was the biggest problem, but 30% of renters with housing problems experienced problems not associated with cost. They suffered from overcrowding or the lack of complete kitchen or plumbing facilities. This is another indication, along with the low occupancy rate in multi-family housing, that a significant percentage of Noble's rental housing may be becoming obsolete.

Households are considered cost burdened if they pay more than 30% of their income on housing. Nearly 20% of Noble's renter households and nearly 14% of owner households were cost burdened in 2000. The percent of owner households who were cost burdened fell as income increased. This typical pattern, however, did not hold for Noble's renter households. Most of the cost burdened renter households had income in the 30 to 50% Median Family Income range, not the lowest range. All renter households made up of small families (two to four members) in the 30-50% MFI income range suffered from housing problems and 84% were cost burdened. This indicates a weakness in the supply of rental housing affordable to these families.

### **Noble's Downtown Neighborhood**

Additional analysis of Noble's downtown neighborhood, roughly the original town plat, in comparison to the entire city and other housing subdivisions showed less difference in this area than expected. Using 2000 data, the population in Noble's downtown neighborhood is older and more likely to live alone. They also have significantly lower household income, which is related, in part, to the residents' age and household status. There were also a higher percentage of renter households than compared to the entire city. The median value of owner-occupied housing was also much lower downtown, almost 28% lower, than when compared to the rest of the city. Still, the vacancy was actually slightly lower than the city's overall vacancy rate.

### **Housing of Average Condition and Quality**

The Noble Housing Quality Survey, which looked at data collected by the Cleveland County Assessor's office, found that the overwhelming majority of housing in Noble has been rated in average *condition* and average *quality*. Condition is a relative measure, so "average" here means that its condition is typical of structures of similar type, construction or age. Noble's downtown neighborhood did have more housing rated in below average condition than in the sampled subdivisions (9% versus 3.4%). The housing quality ratings, which are a measure of housing materials and construction methods, however, showed little difference between the downtown and Noble's other housing subdivisions.

### **The Challenge of an Aging Housing Stock**

Although Noble's downtown neighborhood has some of the oldest housing in Noble, dating back to 1910, most of its housing was built in the 1960s meaning that, on average, the downtown housing is not that much older than the housing in Noble's other housing additions. A significant proportion of *all* of Noble's housing will be passing into its third and fourth decade over the next ten to fifteen years. Thus, much of Noble's housing stock has already reached or will soon reach the critical age when, without close attention to maintenance, significant deterioration

may begin. Such maintenance may also cause additional cost burdens to lower income owners.

### **The Need to Expand Housing Options for an Aging Population**

Noble's current housing facilities for its elderly population are operating at capacity. Populations projections show a growing number of residents 70 years and older in the coming decades. The low, medium, and high 2025 future growth scenarios call for additional housing for 150, 300, or 600 additional elderly Noble residents. While many will prefer to live in single-family houses, some will look for housing options that require less maintenance and that provide other services. Although Noble's current multi-family housing options have a higher vacancy rate, these may not be in adequate supply or suitable condition to house an aging population.

### **Adequate Land for Future Housing Needs**

Noble's 4,519 undeveloped acres means that reaching full build out of city land in the next twenty years is not a large concern. This is especially true if most housing is built in single-family neighborhoods of three to five houses per acre and served by municipal sewer and water. If Noble attracts a significant amount of rural-estate type housing developments (with lots in the one to ten acre range) full build out could be approached in the next twenty years.

### **Sources of Information**

Cleveland County Assessor – [www.clevelandcountyassessor.us](http://www.clevelandcountyassessor.us)

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