

### Housing Demand Based on Scenario A - Conservative Growth Scenario

Housing Classifications Based on Conservative Lending Environment

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
<b>Total Wage &amp; Salary Employment - QCEW</b>	21,366	21,452	21,537	21,624	21,710	21,884	22,059	22,235	22,413	22,592	22,773
<b>Percentage Increase</b>		0.40%	0.40%	0.40%	0.40%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
<b>Total Increase</b>		85	86	86	86	174	175	176	178	179	181
<b>Total New Household Creation (85%)</b>		73	73	73	74	148	149	150	151	152	154
<b>Ponca City New Household Creation (60%)</b>		44	44	44	44	89	89	90	91	91	92
<b>Housing Demand</b>											
<b>Affordable</b>											
<b>\$0 - \$80,000</b>		21	21	21	21	42	42	43	43	43	44
<b>\$80,000 - \$115,000</b>		7	7	7	7	14	15	15	15	15	15
<b>Moderate</b>											
<b>\$115,000 - \$170,000</b>		8	8	8	8	15	16	16	16	16	16
<b>\$170,000 - \$225,000</b>		4	4	4	4	8	8	8	8	8	8
<b>Luxury</b>											
<b>\$225,000 - \$340,000</b>		3	3	3	3	6	6	6	6	6	6
<b>\$340,000+</b>		1	1	1	1	3	3	3	3	3	3

Source: CDS Market Research, Oklahoma State University Center for Applied Economic Research