

**Housing Needs Assessment
Pittsburg County**

Prepared For:

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

Effective Date of the Analysis:

July 15, 2015

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





October 1, 2015

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

SUBJECT: Housing Needs Assessment
 Pittsburg County
 IRR - Tulsa/OKC File No. 140-2015-0074

Dear Mr. Shockley:

As per our Agreement with Oklahoma Housing Finance Agency (OHFA), we have completed a residential housing market analysis (the "Analysis") for use by OHFA and the Oklahoma Department of Commerce (ODOC). Per our Agreement, OHFA and ODOC shall have unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, the study and reports, data or other materials included in the Analysis or otherwise prepared pursuant to the Agreement and no materials produced in whole, or in part, under the Agreement shall be subject to copyright in the United States or any other country. Integra Realty Resources – Tulsa/OKC will cause the Analysis (or any part thereof) and any other publications or materials produced as a result of the Agreement to include substantially the following statement on the first page of said document:

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

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
October 1, 2015
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Pittsburg County is projected to decline by -0.37% per year over the next five years.
2. Median Household Income in Pittsburg County is estimated to be \$44,666 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Pittsburg County is estimated to be 18.51%, compared with 16.85% for Oklahoma.
3. Homeowner and rental vacancy rates in Pittsburg County are higher than the state averages.
4. Home values and rental rates in Caddo County are slightly lower than the state averages.
5. The average sale price of homes in McAlester in 2015 is estimated to be \$104,882, or \$68.51 per square foot. The average year of construction for homes sold in 2015 is estimated to be 1969.
6. Approximately 39.47% of renters and 16.87% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number:70 Injuries: 46 Fatalities: 1 Damages (1996-2014): \$3,050,000.00
2. Social Vulnerability: Similar to overall state level at county level; at the census tract level, the McAlester area and eastern portion of the county have particularly higher scores
3. Floodplain: McAlester, Krebs, Hartshorne, Haileyville, Kiowa, Pittsburg (town), Crowder, Canadian (town), Indianola, and Quinton have notable development within or near the floodplain

Homelessness Specific Findings

1. Pittsburg County is located in the Southeastern Oklahoma Continuum of Care.
2. There are an estimated 442 homeless individuals in this area, 225 of which are identified as sheltered.
3. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas.
4. Many of the homeless in this CoC are classified as chronically homeless (73).
5. Other significant homeless subpopulations include the mentally ill (49) and chronic substance abusers (50).

Fair Housing Specific Findings

1. Units in mostly non-white enclaves: 50
2. Units near elevated number of persons with disabilities: 284
3. Units further than 15 miles to a hospital: 16
4. Units located in a food desert: 16

Lead-Based Paint Specific Findings

1. We estimate there are 3,370 occupied housing units in Pittsburg County with lead-based paint hazards.
2. 1,519 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 473 of those low-to-moderate income households have children under the age of 6 present.

Report Format and Organization

The first section of this report comprises the housing market analysis for Pittsburg County. This section is divided into general area information, followed by population, household and income trends and analysis, then followed by area economic conditions. The next area of analysis concerns the housing stock of Pittsburg County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

The next section of this report addresses special topics of concern:

- Disaster Resiliency
- Homelessness
- Fair Housing
- Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Pittsburg County.

General Information

Purpose and Function of the Market Study

The purpose of this market study is to evaluate the need for affordable housing units in Pittsburg County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Pittsburg County area.

Effective Date of Consultation

The Pittsburg County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 2015. The date of this report is October 1, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Pittsburg County area was inspected during July, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

Specific data sources used in this analysis include but are not limited to:

1. The 2000 and 2010 Decennial Censuses of Population and Housing
2. The 2009-2013 American Community Survey (ACS)
3. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
4. The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs
5. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
6. Continuum of Care Assistance Programs

7. The National Oceanic and Atmospheric Administration
8. Nielsen SiteReports (formerly known as Claritas)
9. The Oklahoma State Department of Health
10. The Oklahoma Department of Human Services
11. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
12. The Federal Reserve Bank of New York

Pittsburg County Analysis

Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Pittsburg County. The primary emphasis is concentrated on those factors that are of significance to residential development users. Residential and commercial development in the community is influenced by the following factors:

1. Population and economic growth trends.
2. Existing commercial supply and activity.
3. Natural physical elements.
4. Political policy and attitudes toward community development.

Location

Pittsburg County is located in southeastern Oklahoma. The county is bordered on the north by Hughes and McIntosh counties, on the west by Hughes and Coal counties, on the south by Atoka and Pushmataha counties, and on the east by Haskell and Latimer counties. The Pittsburg County Seat is McAlester, which is located in the central part of the county. This location is approximately 91.9 miles south of Tulsa and 123 miles southeast of Oklahoma City.

Pittsburg County has a total area of 1,378 square miles (1,305 square miles of land, and 72 square miles of water), ranking 8th out of Oklahoma's 77 counties in terms of total area. The total population of Pittsburg County as of the 2010 Census was 45,837 persons, for a population density of 35 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Pittsburg. These are US-69, US-270, OK-63, OK-113, OK-9, OK-31, and the Indian Nations Turnpike. The nearest interstate highway is I-40, which is located approximately 20.4 miles north of the county. The county also has an intricate network of county roadways.

Public transportation is provided by Ki Bois Area Transit (KATS), which operates a demand-response service throughout the county. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

McAlester Regional Airport is located just southwest of McAlester. The primary concrete runway measures 5,602 feet in length and averages 23 aircraft operations per day. The nearest full-service commercial airport is the Tulsa International Airport, located 99.7 miles north in Tulsa.

Educational Facilities

All of the county communities have public school facilities. McAlester is served by McAlester Public Schools which operates one high school, one middle school, one intermediate school, three elementary schools, and three early childhood centers. Higher education offerings in McAlester include Eastern Oklahoma State College's McAlester branch campus (the main campus is in the nearby community of Wilburton).

Medical Facilities

Medical services are provided by McAlester Regional Health Center, a 171 bed not-for-profit health care facility with a wide variety of medical specialties. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Pittsburg County Area Map



McAlester Area Map



Demographic Analysis

Population and Households

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

Population Levels and Annual Changes							
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
McAlester	17,783	18,383	0.33%	17,744	-0.71%	17,474	-0.31%
Pittsburg County	43,953	45,837	0.42%	44,112	-0.76%	43,303	-0.37%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Pittsburg County was 45,837 persons as of the 2010 Census, a 0.42% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pittsburg County to be 44,112 persons, and projects that the population will show -0.37% annualized decline over the next five years.

The population of McAlester was 18,383 persons as of the 2010 Census, a 0.33% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of McAlester to be 17,744 persons, and projects that the population will show -0.31% annualized decline over the next five years. The current estimate and forecast for McAlester appears low: the most recent Census Bureau population estimate for McAlester is 18,247 persons for 2014: though this shows a slight decline from the 2010 Census, it is a much lower decline than the 2015 Nielsen SiteReports estimate.

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

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
McAlester	6,584	6,793	0.31%	6,552	-0.72%	6,436	-0.36%
Pittsburg County	17,157	18,012	0.49%	17,277	-0.83%	16,927	-0.41%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
McAlester	4,190	4,304	0.27%	4,161	-0.67%	4,094	-0.32%
Pittsburg County	11,944	12,187	0.20%	11,703	-0.81%	11,478	-0.39%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Pittsburg County had a total of 18,012 households, representing a 0.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pittsburg County to have

17,277 households. This number is expected to experience a -0.41% annualized rate of decline over the next five years.

As of 2010, McAlester had a total of 6,793 households, representing a 0.31% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates McAlester to have 6,552 households. This number is expected to experience a -0.36% annualized rate of decline over the next five years.

Population by Race and Ethnicity

The next table presents data regarding the racial and ethnic composition of Pittsburg County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	McAlester		Pittsburg County	
	No.	Percent	No.	Percent
Total Population	18,424		45,417	
White Alone	12,554	68.14%	33,027	72.72%
Black or African American Alone	1,375	7.46%	1,533	3.38%
Amer. Indian or Alaska Native Alone	1,510	8.20%	4,255	9.37%
Asian Alone	98	0.53%	212	0.47%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	10	0.02%
Some Other Race Alone	534	2.90%	807	1.78%
Two or More Races	2,353	12.77%	5,573	12.27%
Population by Hispanic or Latino Origin	McAlester		Pittsburg County	
	No.	Percent	No.	Percent
Total Population	18,424		45,417	
Hispanic or Latino	1,140	6.19%	1,892	4.17%
<i>Hispanic or Latino, White Alone</i>	353	30.96%	624	32.98%
<i>Hispanic or Latino, All Other Races</i>	787	69.04%	1,268	67.02%
Not Hispanic or Latino	17,284	93.81%	43,525	95.83%
<i>Not Hispanic or Latino, White Alone</i>	12,201	70.59%	32,403	74.45%
<i>Not Hispanic or Latino, All Other Races</i>	5,083	29.41%	11,122	25.55%

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

In Pittsburg County, racial and ethnic minorities comprise 28.65% of the total population. Within McAlester, racial and ethnic minorities represent 33.78% of the population.

Population by Age

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

Pittsburg County Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	45,837		44,112		43,303			
Age 0 - 4	2,883	6.29%	2,721	6.17%	2,676	6.18%	-1.15%	-0.33%
Age 5 - 9	2,747	5.99%	2,724	6.18%	2,617	6.04%	-0.17%	-0.80%
Age 10 - 14	2,744	5.99%	2,694	6.11%	2,632	6.08%	-0.37%	-0.46%
Age 15 - 17	1,746	3.81%	1,636	3.71%	1,627	3.76%	-1.29%	-0.11%
Age 18 - 20	1,549	3.38%	1,528	3.46%	1,545	3.57%	-0.27%	0.22%
Age 21 - 24	2,132	4.65%	2,170	4.92%	2,192	5.06%	0.35%	0.20%
Age 25 - 34	5,784	12.62%	5,684	12.89%	5,472	12.64%	-0.35%	-0.76%
Age 35 - 44	5,439	11.87%	5,231	11.86%	5,186	11.98%	-0.78%	-0.17%
Age 45 - 54	6,596	14.39%	5,711	12.95%	4,969	11.47%	-2.84%	-2.75%
Age 55 - 64	6,181	13.48%	5,915	13.41%	5,557	12.83%	-0.88%	-1.24%
Age 65 - 74	4,449	9.71%	4,734	10.73%	5,422	12.52%	1.25%	2.75%
Age 75 - 84	2,572	5.61%	2,337	5.30%	2,348	5.42%	-1.90%	0.09%
Age 85 and over	1,015	2.21%	1,027	2.33%	1,060	2.45%	0.24%	0.63%
<i>Age 55 and over</i>	<i>14,217</i>	<i>31.02%</i>	<i>14,013</i>	<i>31.77%</i>	<i>14,387</i>	<i>33.22%</i>	<i>-0.29%</i>	<i>0.53%</i>
<i>Age 62 and over</i>	<i>8,875</i>	<i>19.36%</i>	<i>8,846</i>	<i>20.05%</i>	<i>9,437</i>	<i>21.79%</i>	<i>-0.07%</i>	<i>1.30%</i>
Median Age	41.1		40.5		40.6		-0.29%	0.05%
Source: Nielsen SiteReports								

As of 2015, Nielsen estimates that the median age of Pittsburg County is 40.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.17% of the population is below the age of 5, while 20.05% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.30% per year. Compared with the rest of the state, Pittsburg County is comparatively older.

McAlester Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	18,383		17,744		17,474			
Age 0 - 4	1,296	7.05%	1,173	6.61%	1,159	6.63%	-1.97%	-0.24%
Age 5 - 9	1,113	6.05%	1,169	6.59%	1,116	6.39%	0.99%	-0.92%
Age 10 - 14	995	5.41%	1,078	6.08%	1,121	6.42%	1.62%	0.79%
Age 15 - 17	647	3.52%	602	3.39%	650	3.72%	-1.43%	1.55%
Age 18 - 20	629	3.42%	586	3.30%	619	3.54%	-1.41%	1.10%
Age 21 - 24	1,083	5.89%	923	5.20%	890	5.09%	-3.15%	-0.73%
Age 25 - 34	2,923	15.90%	2,929	16.51%	2,659	15.22%	0.04%	-1.92%
Age 35 - 44	2,299	12.51%	2,346	13.22%	2,482	14.20%	0.41%	1.13%
Age 45 - 54	2,454	13.35%	2,181	12.29%	1,968	11.26%	-2.33%	-2.03%
Age 55 - 64	2,020	10.99%	1,896	10.69%	1,820	10.42%	-1.26%	-0.81%
Age 65 - 74	1,366	7.43%	1,466	8.26%	1,626	9.31%	1.42%	2.09%
Age 75 - 84	1,036	5.64%	883	4.98%	858	4.91%	-3.15%	-0.57%
Age 85 and over	522	2.84%	512	2.89%	506	2.90%	-0.39%	-0.24%
<i>Age 55 and over</i>	<i>4,944</i>	<i>26.89%</i>	<i>4,757</i>	<i>26.81%</i>	<i>4,810</i>	<i>27.53%</i>	<i>-0.77%</i>	<i>0.22%</i>
<i>Age 62 and over</i>	<i>3,008</i>	<i>16.36%</i>	<i>2,918</i>	<i>16.44%</i>	<i>3,030</i>	<i>17.34%</i>	<i>-0.61%</i>	<i>0.76%</i>
Median Age	37.2		36.8		37.1		-0.22%	0.16%
Source: Nielsen SiteReports								

As of 2015, Nielsen estimates that the median age of McAlester is 36.8 years. This compares with the statewide figure of 36.6 years. Approximately 6.61% of the population is below the age of 5, while 16.44% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.76% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	McAlester		Pittsburg County	
	No.	Percent	No.	Percent
Total Families:	4,242		12,135	
Married-Couple Family:	2,819	66.45%	9,061	74.67%
With Children Under 18 Years	1,253	29.54%	3,127	25.77%
No Children Under 18 Years	1,566	36.92%	5,934	48.90%
Other Family:	1,423	33.55%	3,074	25.33%
Male Householder, No Wife Present	295	6.95%	787	6.49%
With Children Under 18 Years	200	4.71%	459	3.78%
No Children Under 18 Years	95	2.24%	328	2.70%
Female Householder, No Husband Present	1,128	26.59%	2,287	18.85%
With Children Under 18 Years	684	16.12%	1,299	10.70%
No Children Under 18 Years	444	10.47%	988	8.14%
<hr/>				
Total Single Parent Families	884		1,758	
Male Householder	200	22.62%	459	26.11%
Female Householder	684	77.38%	1,299	73.89%

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

As shown, within Pittsburg County, among all families 14.49% are single-parent families, while in McAlester, the percentage is 20.84%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	16,222		43,131		3,702,515	
Under 18 Years:	4,224		10,059		933,738	
With One Type of Disability	113	2.68%	433	4.30%	33,744	3.61%
With Two or More Disabilities	42	0.99%	102	1.01%	11,082	1.19%
No Disabilities	4,069	96.33%	9,524	94.68%	888,912	95.20%
18 to 64 Years:	9,651		25,426		2,265,702	
With One Type of Disability	796	8.25%	2,547	10.02%	169,697	7.49%
With Two or More Disabilities	1,161	12.03%	2,735	10.76%	149,960	6.62%
No Disabilities	7,694	79.72%	20,144	79.23%	1,946,045	85.89%
65 Years and Over:	2,347		7,646		503,075	
With One Type of Disability	457	19.47%	1,583	20.70%	95,633	19.01%
With Two or More Disabilities	566	24.12%	2,043	26.72%	117,044	23.27%
No Disabilities	1,324	56.41%	4,020	52.58%	290,398	57.72%
Total Number of Persons with Disabilities:	3,135	19.33%	9,443	21.89%	577,160	15.59%

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

Within Pittsburg County, 21.89% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In McAlester the percentage is 19.33%. Compared with the rest of the state, the populations of Pittsburg County and McAlester are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status

	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom						
Poverty Status is Determined	11,998		33,072		2,738,788	
Veteran:	1,365	11.38%	4,321	13.07%	305,899	11.17%
With a Disability	468	34.29%	1,898	43.93%	100,518	32.86%
No Disability	897	65.71%	2,423	56.07%	205,381	67.14%
Non-veteran:	10,633	88.62%	28,751	86.93%	2,432,889	88.83%
With a Disability	2,512	23.62%	7,010	24.38%	430,610	17.70%
No Disability	8,121	76.38%	21,741	75.62%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Pittsburg County, the Census Bureau estimates there are 4,321 veterans, 43.93% of which have one or more disabilities (compared with 32.86% at a statewide level). In McAlester, there are an estimated 1,365 veterans, 34.29% of which are estimated to have a disability.

Group Quarters Population

The next table presents data regarding the population of Pittsburg County living in group quarters, such as correctional facilities, skilled-nursing facilities, student housing and military quarters. The large institutionalized population in Pittsburg County represents the Oklahoma State Penitentiary in McAlester.

2010 Group Quarters Population

	McAlester		Pittsburg County	
	No.	Percent	No.	Percent
Total Population	18,383		45,837	
Group Quarters Population	2,274	12.37%	2,433	5.31%
Institutionalized Population	2,170	11.80%	2,229	4.86%
Correctional facilities for adults	1,858	10.11%	1,858	4.05%
Juvenile facilities	12	0.07%	15	0.03%
Nursing facilities/Skilled-nursing facilities	300	1.63%	356	0.78%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	104	0.57%	204	0.45%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	104	0.57%	204	0.45%

Source: 2010 Decennial Census, Table P42

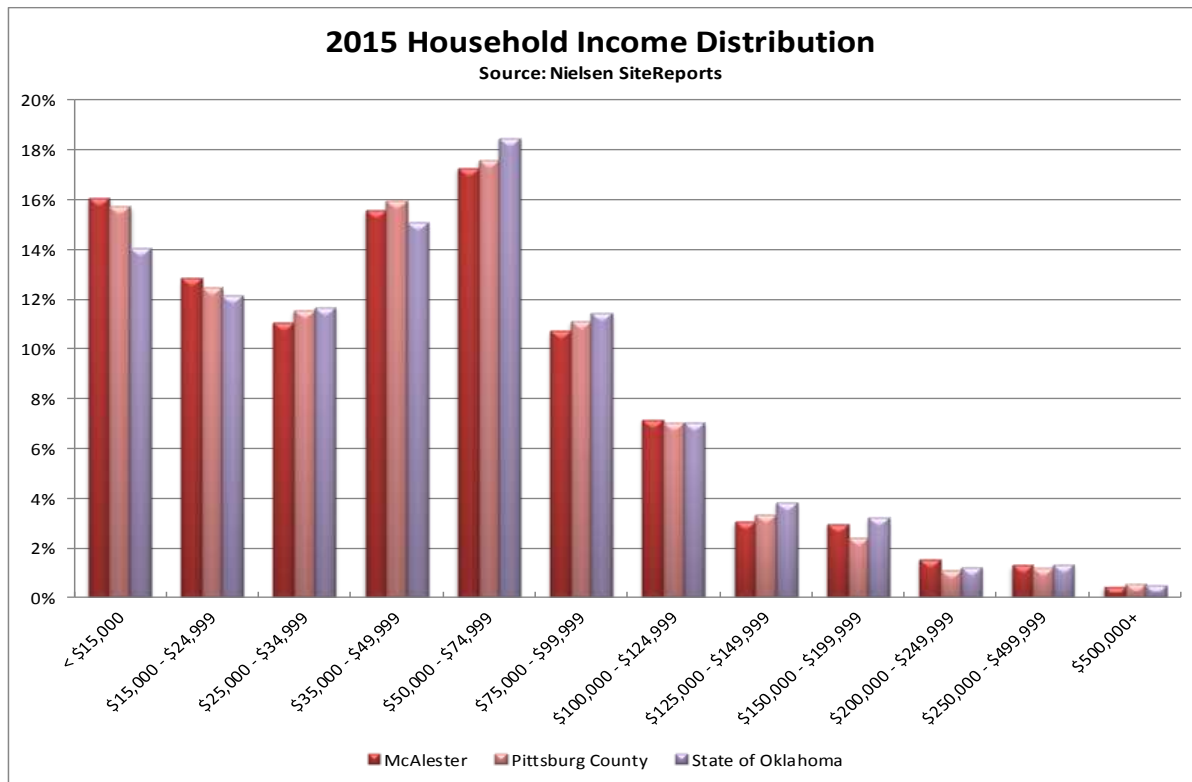
The percentage of the Pittsburg County population in group quarters is moderately higher than the statewide figure, which was 2.99% in 2010. This is due to inmates at the Oklahoma State Penitentiary, which comprised over 4% of the population of Pittsburg County in 2010.

Household Income Levels

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

2015 Household Income Distribution						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	6,552		17,277		1,520,327	
< \$15,000	1,053	16.07%	2,715	15.71%	213,623	14.05%
\$15,000 - \$24,999	841	12.84%	2,151	12.45%	184,613	12.14%
\$25,000 - \$34,999	726	11.08%	1,994	11.54%	177,481	11.67%
\$35,000 - \$49,999	1,020	15.57%	2,760	15.97%	229,628	15.10%
\$50,000 - \$74,999	1,132	17.28%	3,034	17.56%	280,845	18.47%
\$75,000 - \$99,999	702	10.71%	1,915	11.08%	173,963	11.44%
\$100,000 - \$124,999	469	7.16%	1,214	7.03%	106,912	7.03%
\$125,000 - \$149,999	200	3.05%	580	3.36%	57,804	3.80%
\$150,000 - \$199,999	194	2.96%	416	2.41%	48,856	3.21%
\$200,000 - \$249,999	101	1.54%	193	1.12%	18,661	1.23%
\$250,000 - \$499,999	86	1.31%	208	1.20%	20,487	1.35%
\$500,000+	28	0.43%	97	0.56%	7,454	0.49%
Median Household Income	\$44,647		\$44,666		\$47,049	
Average Household Income	\$61,213		\$60,675		\$63,390	
Source: Nielsen SiteReports						

As shown, median household income for Pittsburg County is estimated to be \$44,666 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For McAlester, median household income is estimated to be \$44,647. The income distributions of McAlester and Pittsburg County can be better visualized with the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Pittsburg County, from the results of the 2000 Census (representing calendar year 1999), through the current 2015 estimates provided by Nielsen SiteReports. This data is then annualized into a compounded annual growth rate to estimate nominal annual household income growth over this period of time. We then compare the rate of annual growth with the rate of inflation over the same period of time (measured using the Consumer Price Index for all urban consumers, South Region, Size Class D, from May 1999 through May 2015). Subtracting the annual rate of inflation from the nominal rate of annual income growth yields a “real” rate of income growth which takes into account the effect of increasing prices of goods and services.

Household Income Trend

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
McAlester	\$28,631	\$44,647	2.82%	2.40%	0.42%
Pittsburg County	\$28,679	\$44,666	2.81%	2.40%	0.41%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Pittsburg County and McAlester saw positive growth in “real” median household income, once inflation is taken into account. This is in contrast to state and national trends, which saw negative growth in “real” median household income. Over the same period, the national median

household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of negative 0.72%.

Poverty Rates

Overall rates of poverty in Pittsburg County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000	2013	Change	2013 Poverty Rates for Single-Parent Families	
	Census	ACS	(Basis Points)	Male Householder	Female Householder
McAlester	19.42%	21.31%	189	49.00%	44.44%
Pittsburg County	17.20%	18.51%	131	39.43%	45.19%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Pittsburg County is estimated to be 18.51% by the American Community Survey. This is an increase of 131 basis points since the 2000 Census. Within McAlester, the poverty rate is estimated to be 21.31%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Pittsburg County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Pittsburg County	17,648	16,709	-1.09%	7.8%	5.7%	-210
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsd)	139,497	149,349	1.37%	9.3%	5.3%	-400

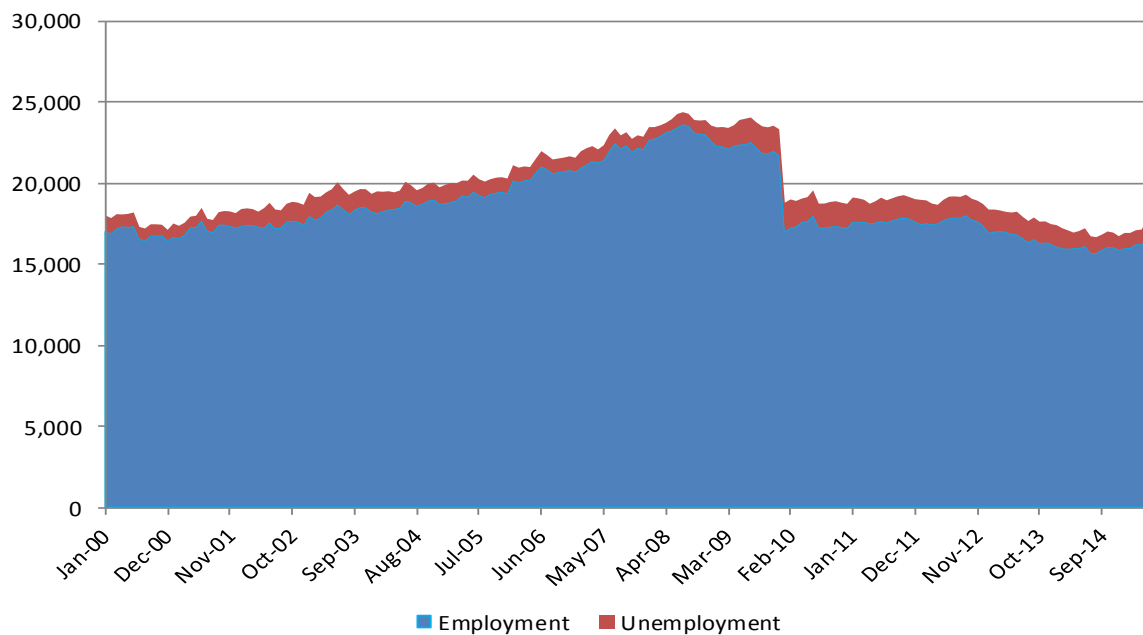
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Pittsburg County was 16,709 persons. Compared with figures from May 2010, this represents annualized employment decline of -1.09% per year. The unemployment rate in May was 5.7%, a decrease of -210 basis points from May 2010, which was 7.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Pittsburg County has underperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Pittsburg County from January 2000 through May 2015, as reported by the Bureau of Labor Statistics, Local Area Unemployment Statistics program.

Employment and Unemployment in Pittsburg County January 2000 through May 2015



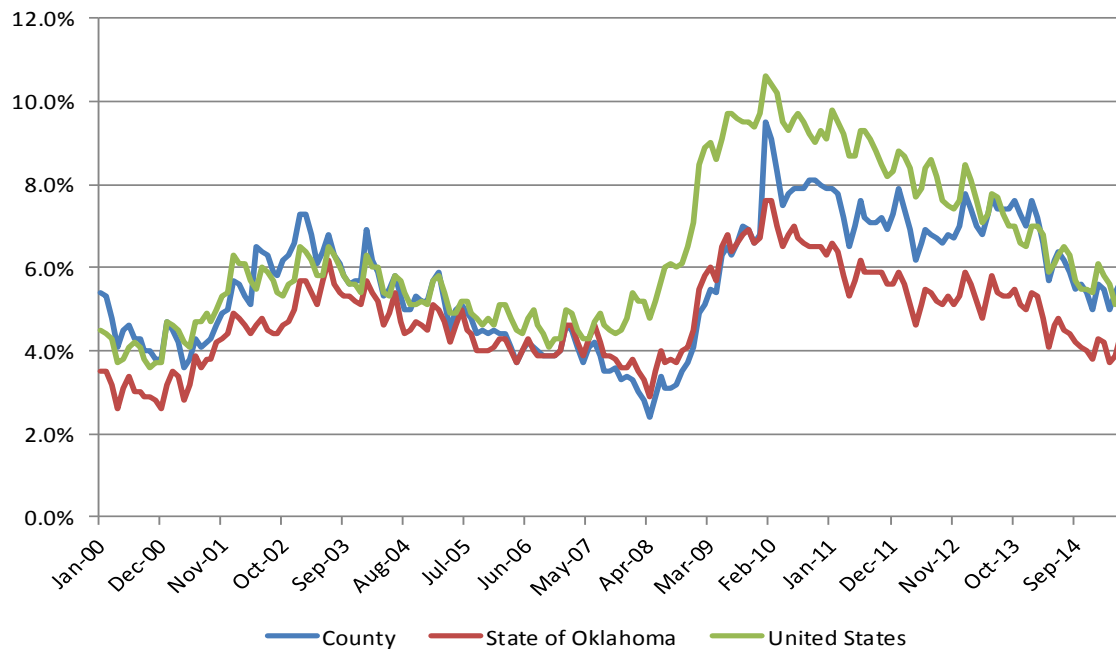
Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. The shift in 2010 represents a base level employment recalculation on the part of the Bureau of Labor Statistics, and is not an actual significant decline in employment levels. However, employment levels were relatively stagnant between 2010 and 2012, and then began to decline in 2012, only showing improvement in the last 12 months. Total employment is currently estimated at 16,709 persons in Pittsburg County. The number of unemployed persons in May 2015 was 1,008, out of a total labor force of 17,717 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Pittsburg County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.

Unemployment Rates in Pittsburg County, Oklahoma and the United States January 2000 through May 2015



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

As shown, unemployment rates in Pittsburg County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.7%. On the whole, unemployment rates in Pittsburg County tracked well with the rest of the state until 2010, and have been persistently higher than the rest of Oklahoma since that time, and since 2012 have generally mirrored the national rate.

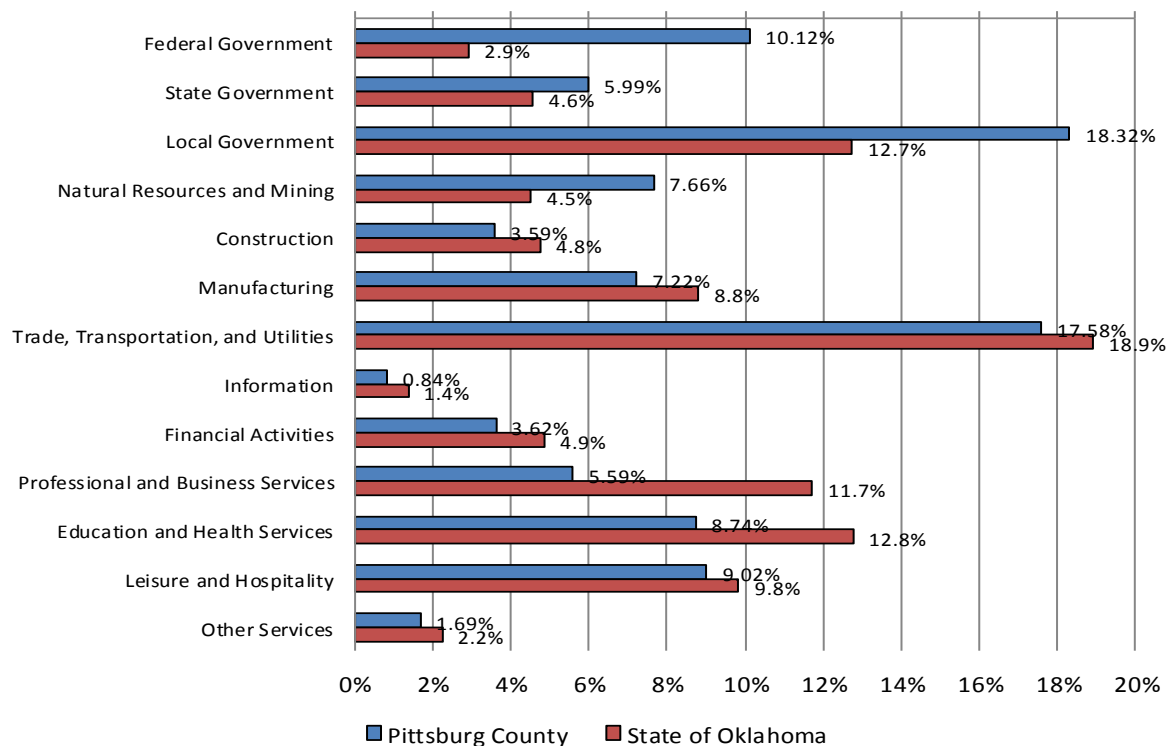
Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Pittsburg County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	37	1,620	10.12%	\$62,336	5.07
State Government	18	958	5.99%	\$40,345	1.80
Local Government	70	2,932	18.32%	\$36,367	1.82
Natural Resources and Mining	46	1,226	7.66%	\$72,229	5.05
Construction	70	575	3.59%	\$43,920	0.80
Manufacturing	42	1,156	7.22%	\$50,359	0.81
Trade, Transportation, and Utilities	249	2,814	17.58%	\$31,821	0.92
Information	14	134	0.84%	\$41,876	0.42
Financial Activities	104	579	3.62%	\$36,815	0.64
Professional and Business Services	129	895	5.59%	\$37,325	0.40
Education and Health Services	98	1,398	8.74%	\$33,957	0.58
Leisure and Hospitality	96	1,444	9.02%	\$14,577	0.84
Other Services	51	271	1.69%	\$34,967	0.55
Total	1,023	16,003		\$40,380	1.00

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

Employment Sectors - 2014

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

Among private employers, the largest percentage of persons (17.58%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$31,821 per year. The industry

with the highest annual pay is Natural Resources and Mining, with average annual pay of \$72,229 per year.

The rightmost column of the previous table provides location quotients for each industry for Pittsburg County, as compared with the United States. Location quotients (LQs) are ratios used to compare the concentration of employment in a given industry to a larger reference, in this case the United States. They are calculated by dividing the percentage of employment in a given industry in a given geography (Pittsburg County in this instance), by the percentage of employment in the same industry in the United States. For example, if manufacturing in a certain county comprised 10% of total employment, while in the United States manufacturing comprised 5% of total employment, the location quotient would be 2.0:

$$10\% (\text{county manufacturing } \%) / 5\% (\text{U.S. manufacturing } \%) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

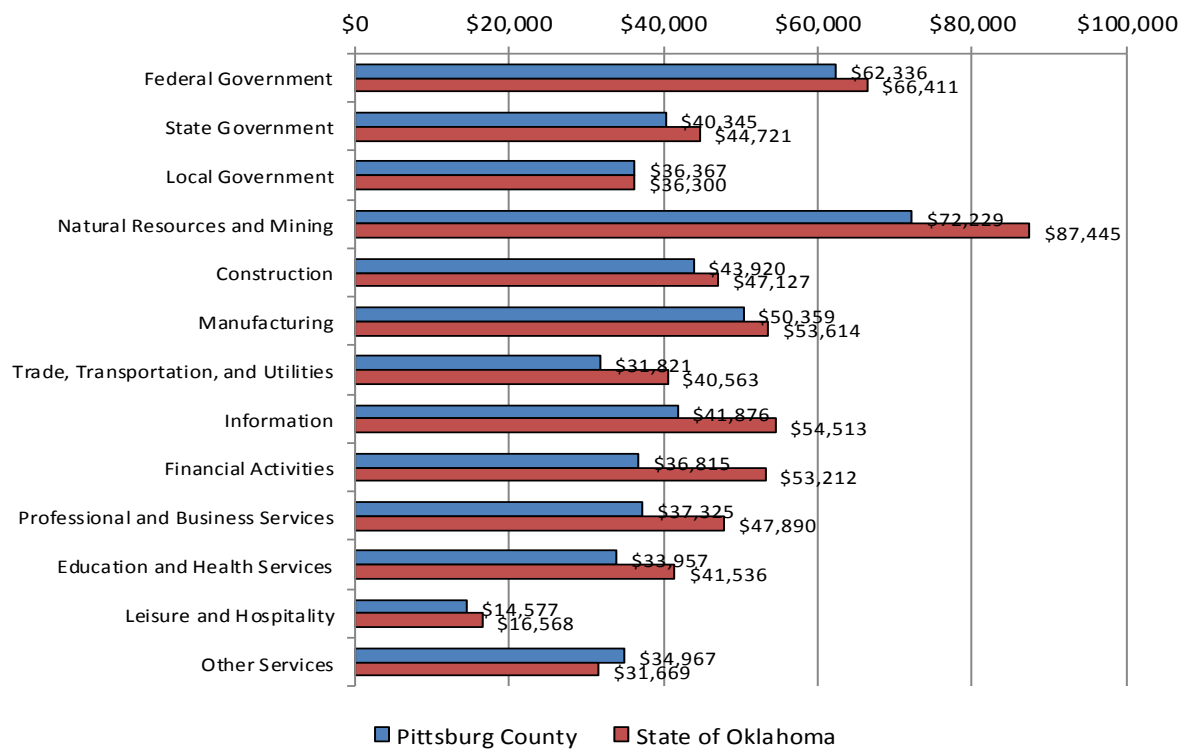
Within Pittsburg County, among all industries the largest location quotient is in Federal Government, with a quotient of 5.07. This sector includes employment at the McAlester Army Ammunition Plant. Among private employers, the largest is Natural Resources and Mining, with a quotient of 5.05.

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

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Pittsburg County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$62,336	\$66,411	\$75,784	93.9%	82.3%
State Government	\$40,345	\$44,721	\$54,184	90.2%	74.5%
Local Government	\$36,367	\$36,300	\$46,146	100.2%	78.8%
Natural Resources and Mining	\$72,229	\$87,445	\$59,666	82.6%	121.1%
Construction	\$43,920	\$47,127	\$55,041	93.2%	79.8%
Manufacturing	\$50,359	\$53,614	\$62,977	93.9%	80.0%
Trade, Transportation, and Utilities	\$31,821	\$40,563	\$42,988	78.4%	74.0%
Information	\$41,876	\$54,513	\$90,804	76.8%	46.1%
Financial Activities	\$36,815	\$53,212	\$85,261	69.2%	43.2%
Professional and Business Services	\$37,325	\$47,890	\$66,657	77.9%	56.0%
Education and Health Services	\$33,957	\$41,536	\$45,951	81.8%	73.9%
Leisure and Hospitality	\$14,577	\$16,568	\$20,993	88.0%	69.4%
Other Services	\$34,967	\$31,669	\$33,935	110.4%	103.0%
Total	\$40,380	\$43,774	\$51,361	92.2%	78.6%

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

Average Annual Pay - 2014



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

Working Families

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

Families by Employment Status and Presence of Children						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	4,242		12,135		961,468	
With Children <18 Years:	2,137	50.38%	4,885	40.26%	425,517	44.26%
Married Couple:	1,253	58.63%	3,127	64.01%	281,418	66.14%
Both Parents Employed	557	44.45%	1,707	54.59%	166,700	59.24%
One Parent Employed	615	49.08%	1,273	40.71%	104,817	37.25%
Neither Parent Employed	81	6.46%	147	4.70%	9,901	3.52%
Other Family:	884	41.37%	1,758	35.99%	144,099	33.86%
Male Householder:	200	22.62%	459	26.11%	36,996	25.67%
Employed	128	64.00%	339	73.86%	31,044	83.91%
Not Employed	72	36.00%	120	26.14%	5,952	16.09%
Female Householder:	684	77.38%	1,299	73.89%	107,103	74.33%
Employed	469	68.57%	929	71.52%	75,631	70.62%
Not Employed	215	31.43%	370	28.48%	31,472	29.38%
Without Children <18 Years:	2,105	49.62%	7,250	59.74%	535,951	55.74%
Married Couple:	1,566	74.39%	5,934	81.85%	431,868	80.58%
Both Spouses Employed	711	45.40%	1,982	33.40%	167,589	38.81%
One Spouse Employed	369	23.56%	1,713	28.87%	138,214	32.00%
Neither Spouse Employed	486	31.03%	2,239	37.73%	126,065	29.19%
Other Family:	539	25.61%	1,316	18.15%	104,083	19.42%
Male Householder:	95	19.55%	328	14.65%	32,243	25.58%
Employed	64	67.37%	156	47.56%	19,437	60.28%
Not Employed	31	32.63%	172	52.44%	12,806	39.72%
Female Householder:	444	82.37%	988	75.08%	71,840	69.02%
Employed	172	38.74%	443	44.84%	36,601	50.95%
Not Employed	272	61.26%	545	55.16%	35,239	49.05%
<i>Total Working Families:</i>	<i>3,085</i>	<i>72.73%</i>	<i>8,542</i>	<i>70.39%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>1,769</i>	<i>57.34%</i>	<i>4,248</i>	<i>49.73%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>1,316</i>	<i>42.66%</i>	<i>4,294</i>	<i>50.27%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Pittsburg County, there are 8,542 working families, 49.73% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Pittsburg County area are presented in the following table, as reported by the McAlester Chamber of Commerce.

Major Employers in Pittsburg County

Company	Industry / Description
Army Ammunition Plant & Tenants	Manufacturers of Ammunition
Department of Corrections	State Penitentiary
McAlester Regional Hospital	Health Care
Wal-Mart	Retail
McAlester Public Schools	Education
DCT, Inc.	Security
Defense Ammunition Center	Ammunition Training Center
City of McAlester	Municipal Government
Triad Transportation	Trucking
Spirit Aero Systems	Aerospace Manufacturing
National Oilwell	Wilson Snyder Pumps
Pliant Corporation	Plastic Film
Pittsburg County	County Government
Big "V" Feeds	Livestock Feed
Atlantic Meeco	Flotation Products
Webcoat Products	Outdoor Furniture Mfr
Dolese Brothers	Concrete Company
Department of Human Services	State Government
Choctaw Manufacturing	Defense Industry Products
Charles Komar & Sons Mfrs	Ladies Lingerie
Quality Finishing	Aluminum Extrusion
Duraline	Plastic Pipe
T.H. Rogers	Retail Lumber
McAlester News Capital	Newspaper
Pepsi Cola Bottling	Beverages
Southeast Oklahoma Box	Corrugated Boxes

Source: McAlester Chamber of Commerce

The two largest employers in the McAlester area are the McAlester Army Ammunition Plant (MCAAP), and the Oklahoma State Penitentiary. A major employer loss in recent years was Simonton Windows, which closed in 2011 with a loss of 246 jobs. Additionally, the future of Spirit Aerosystems in McAlester is uncertain.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	6,740		17,529		1,613,364	
Less than 15 minutes	4,241	62.92%	7,873	44.91%	581,194	36.02%
15 to 30 minutes	1,745	25.89%	5,725	32.66%	625,885	38.79%
30 to 45 minutes	326	4.84%	2,370	13.52%	260,192	16.13%
45 to 60 minutes	121	1.80%	644	3.67%	74,625	4.63%
60 or more minutes	307	4.55%	917	5.23%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Pittsburg County, the largest percentage of workers (44.91%) travel fewer than 15 minutes to work. It appears most employees living in the Pittsburg County area work in or very near the area and do not commute to other labor markets.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	6,917		18,140		1,673,026	
Car, Truck or Van:	6,626	95.79%	17,217	94.91%	1,551,461	92.73%
<i>Drove Alone</i>	<i>6,110</i>	<i>92.21%</i>	<i>15,469</i>	<i>89.85%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>516</i>	<i>7.79%</i>	<i>1,748</i>	<i>10.15%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	27	0.39%	65	0.36%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	25	0.36%	28	0.15%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	46	0.67%	176	0.97%	30,401	1.82%
Other Means	16	0.23%	43	0.24%	14,442	0.86%
Worked at Home	177	2.56%	611	3.37%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Pittsburg County commute to work by private vehicle, with a small percentage of persons working from home.

Housing Stock Analysis

Existing Housing Units

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

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
McAlester	7,374	7,685	0.41%	7,640	-0.12%
Pittsburg County	21,520	22,634	0.51%	22,439	-0.17%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Pittsburg County declined by -0.17% per year, to a total of 22,439 housing units in 2015. In terms of new housing unit construction, Pittsburg County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	8,162		22,695		1,669,828	
1 Unit, Detached	6,869	84.16%	17,140	75.52%	1,219,987	73.06%
1 Unit, Attached	84	1.03%	121	0.53%	34,434	2.06%
Duplex Units	369	4.52%	553	2.44%	34,207	2.05%
3-4 Units	283	3.47%	484	2.13%	42,069	2.52%
5-9 Units	141	1.73%	184	0.81%	59,977	3.59%
10-19 Units	66	0.81%	76	0.33%	57,594	3.45%
20-49 Units	52	0.64%	64	0.28%	29,602	1.77%
50 or More Units	239	2.93%	239	1.05%	30,240	1.81%
Mobile Homes	59	0.72%	3,717	16.38%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	117	0.52%	2,159	0.13%
Total Multifamily Units	1,150	14.09%	1,600	7.05%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Pittsburg County, 75.52% of housing units are single-family, detached. 7.05% of housing units are multifamily in structure (two or more units per building), while 16.89% of housing units comprise mobile homes, RVs, etc.

Within McAlester, 84.16% of housing units are single-family, detached. 14.09% of housing units are multifamily in structure, while 0.72% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,119		18,456		1,444,081	
Owner Occupied:	4,333	60.87%	13,296	72.04%	968,736	67.08%
No Bedroom	6	0.14%	64	0.48%	2,580	0.27%
1 Bedroom	80	1.85%	386	2.90%	16,837	1.74%
2 Bedrooms	828	19.11%	2,727	20.51%	166,446	17.18%
3 Bedrooms	2,884	66.56%	8,125	61.11%	579,135	59.78%
4 Bedrooms	492	11.35%	1,731	13.02%	177,151	18.29%
5 or More Bedrooms	43	0.99%	263	1.98%	26,587	2.74%
Renter Occupied:	2,786	39.13%	5,160	27.96%	475,345	32.92%
No Bedroom	52	1.87%	144	2.79%	13,948	2.93%
1 Bedroom	391	14.03%	642	12.44%	101,850	21.43%
2 Bedrooms	1,342	48.17%	2,272	44.03%	179,121	37.68%
3 Bedrooms	878	31.51%	1,856	35.97%	152,358	32.05%
4 Bedrooms	107	3.84%	222	4.30%	24,968	5.25%
5 or More Bedrooms	16	0.57%	24	0.47%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Pittsburg County is 72.04%, while 27.96% of housing units are renter occupied. In McAlester, the homeownership rate is 60.87%, while 39.13% of households are renters.

Housing Units Tenure and Household Income

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

Pittsburg County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	18,456	13,296	5,160	72.04%	27.96%
Less than \$5,000	635	262	373	41.26%	58.74%
\$5,000 - \$9,999	1,076	518	558	48.14%	51.86%
\$10,000-\$14,999	1,582	878	704	55.50%	44.50%
\$15,000-\$19,999	1,334	728	606	54.57%	45.43%
\$20,000-\$24,999	1,088	714	374	65.63%	34.38%
\$25,000-\$34,999	2,278	1,581	697	69.40%	30.60%
\$35,000-\$49,999	2,837	2,033	804	71.66%	28.34%
\$50,000-\$74,999	3,226	2,644	582	81.96%	18.04%
\$75,000-\$99,999	2,076	1,859	217	89.55%	10.45%
\$100,000-\$149,999	1,648	1,470	178	89.20%	10.80%
\$150,000 or more	676	609	67	90.09%	9.91%
Income Less Than \$25,000	5,715	3,100	2,615	54.24%	45.76%

Source: 2009-2013 American Community Survey, Table B25118

Within Pittsburg County as a whole, 45.76% of households with incomes less than \$25,000 are estimated to be renters, while 54.24% are estimated to be homeowners.

McAlester Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,119	4,333	2,786	60.87%	39.13%
Less than \$5,000	299	60	239	20.07%	79.93%
\$5,000 - \$9,999	482	143	339	29.67%	70.33%
\$10,000-\$14,999	666	278	388	41.74%	58.26%
\$15,000-\$19,999	558	211	347	37.81%	62.19%
\$20,000-\$24,999	406	205	201	50.49%	49.51%
\$25,000-\$34,999	790	467	323	59.11%	40.89%
\$35,000-\$49,999	1,035	632	403	61.06%	38.94%
\$50,000-\$74,999	1,209	929	280	76.84%	23.16%
\$75,000-\$99,999	717	603	114	84.10%	15.90%
\$100,000-\$149,999	655	555	100	84.73%	15.27%
\$150,000 or more	302	250	52	82.78%	17.22%
Income Less Than \$25,000	2,411	897	1,514	37.20%	62.80%

Source: 2009-2013 American Community Survey, Table B25118

Within McAlester, 62.80% of households with incomes less than \$25,000 are estimated to be renters, while 37.20% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction

	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,119		18,456		1,444,081	
Owner Occupied:	4,333	60.87%	13,296	72.04%	968,736	67.08%
Built 2010 or Later	30	0.69%	93	0.70%	10,443	1.08%
Built 2000 to 2009	467	10.78%	1,606	12.08%	153,492	15.84%
Built 1990 to 1999	406	9.37%	2,079	15.64%	125,431	12.95%
Built 1980 to 1989	541	12.49%	1,889	14.21%	148,643	15.34%
Built 1970 to 1979	667	15.39%	2,806	21.10%	184,378	19.03%
Built 1960 to 1969	546	12.60%	1,671	12.57%	114,425	11.81%
Built 1950 to 1959	580	13.39%	1,030	7.75%	106,544	11.00%
Built 1940 to 1949	541	12.49%	812	6.11%	50,143	5.18%
Built 1939 or Earlier	555	12.81%	1,310	9.85%	75,237	7.77%
Median Year Built:		1969		1977		1977
Renter Occupied:	2,786	39.13%	5,160	27.96%	475,345	32.92%
Built 2010 or Later	14	0.50%	29	0.56%	5,019	1.06%
Built 2000 to 2009	174	6.25%	419	8.12%	50,883	10.70%
Built 1990 to 1999	207	7.43%	496	9.61%	47,860	10.07%
Built 1980 to 1989	290	10.41%	686	13.29%	77,521	16.31%
Built 1970 to 1979	543	19.49%	1,120	21.71%	104,609	22.01%
Built 1960 to 1969	432	15.51%	699	13.55%	64,546	13.58%
Built 1950 to 1959	356	12.78%	576	11.16%	54,601	11.49%
Built 1940 to 1949	325	11.67%	479	9.28%	31,217	6.57%
Built 1939 or Earlier	445	15.97%	656	12.71%	39,089	8.22%
Median Year Built:		1966		1972		1975
Overall Median Year Built:		1969		1975		1976

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

Within Pittsburg County, 11.63% of housing units were built after the year 2000. This compares with 15.22% statewide. Within McAlester the percentage is 9.62%.

74.41% of housing units in Pittsburg County were built prior to 1990, while in McAlester the percentage is 81.77%. These figures compare with the statewide figure of 72.78%.

Compared with the rest of the state, the housing stocks of McAlester and Pittsburg County are moderately older, with more housing units constructed prior to 1940 and fewer constructed after 2000.

Substandard Housing

The next table presents data regarding substandard housing in Pittsburg County. The two most commonly cited figures for substandard housing are a lack of complete plumbing, and/or a lack of a complete kitchen. We have also included statistics regarding homes heated by wood, although this is a less frequently cited indicator of substandard housing since some homes (particularly homes for seasonal occupancy) are heated by wood but otherwise not considered substandard.

The Census Bureau definition of inadequate plumbing is any housing unit lacking any one (or more) of the following three items:

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

Inadequate kitchens are defined by the Census Bureau as housing units lacking any of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing Number	Inadequate Plumbing Percent	Inadequate Kitchen Number	Inadequate Kitchen Percent	Uses Wood for Fuel Number	Uses Wood for Fuel Percent
McAlester	7,119	15	0.21%	41	0.58%	12	0.17%
Pittsburg County	18,456	216	1.17%	187	1.01%	584	3.16%
State of Oklahoma	1,444,081	7,035	0.49%	13,026	0.90%	28,675	1.99%

Sources: 2009-2013 American Community Survey, Tables B25040, B25048 & B25052

Within Pittsburg County, 1.17% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.01% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

The next table details housing units in Pittsburg County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	8,162		22,695		1,669,828	
Total Vacant Units	1,043	12.78%	4,239	18.68%	225,747	13.52%
For rent	336	32.21%	608	14.34%	43,477	19.26%
Rented, not occupied	29	2.78%	55	1.30%	9,127	4.04%
For sale only	176	16.87%	359	8.47%	23,149	10.25%
Sold, not occupied	33	3.16%	119	2.81%	8,618	3.82%
For seasonal, recreational, or occasional use	80	7.67%	1,939	45.74%	39,475	17.49%
For migrant workers	0	0.00%	12	0.28%	746	0.33%
Other vacant	389	37.30%	1,147	27.06%	101,155	44.81%
Homeowner Vacancy Rate	3.87%		2.61%		2.31%	
Rental Vacancy Rate	10.66%		10.44%		8.24%	

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

Within Pittsburg County, the overall housing vacancy rate is estimated to be 18.68%. The homeowner vacancy rate is estimated to be 2.61%, while the rental vacancy rate is estimated to be 10.44%.

In McAlester, the overall housing vacancy rate is estimated to be 12.78%. The homeowner vacancy rate is estimated to be 3.87%, while the rental vacancy rate is estimated to be 10.66%.

Building Permits

The table presents data regarding new residential building permits issued in McAlester. This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.

McAlester**New Residential Building Permits Issued, 2004-2014**

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	47	\$133,085	0	N/A
2005	49	\$113,797	60	\$50,406
2006	51	\$132,343	9	\$69,556
2007	42	\$140,095	8	\$49,965
2008	61	\$151,071	34	\$70,941
2009	41	\$155,841	0	N/A
2010	52	\$125,198	124	\$65,500
2011	22	\$167,936	0	N/A
2012	66	\$103,266	15	\$120,053
2013	28	\$163,607	0	N/A
2014	37	\$191,769	35	\$106,667

Source: United States Census Bureau Building Permits Survey

In McAlester, building permits for 781 housing units were issued between 2004 and 2014, for an average of 71 units per year. 63.51% of these housing units were single family homes, and 36.49% consisted of multifamily units. Comparing this data with the rate of homeownership in McAlester, this suggests that new rental housing construction is keeping pace with demand for rental housing.

New Construction Activity**For Ownership:**

There has been substantial new single family housing development in Pittsburg County. Much new construction has been on unplatted rural acreages, and rural subdivisions outside of the city limits of McAlester. Many of these homes have been constructed on or near Lake Eufaula, including the Carlton Landing development. New homes have also been constructed in McAlester, including home built by Pittsburg County Habitat for Humanity. Some new construction has been on infill lots, as well as relatively newer subdivisions (primarily on the southern end of town).

Though there has been affordable new construction for ownership in Pittsburg County, much new construction has been more expensive. The average sale price for homes built since 2014 in Pittsburg County (and sold since January 2015) is \$273,338 or \$155.65 per square foot. Homes in McAlester are relatively more affordable than those in other parts of Pittsburg County: the average sale price in McAlester for homes built since 2012 is \$160,382 or \$92.68 per square foot. However, even a home priced at approximately \$160,000 is likely not affordable to a household earning at or less than median household income for Pittsburg County, which is estimated to be \$44,666 in 2015.

For Rent:

There have been several new rental housing developments in McAlester in recent years, nearly all affordable in nature. A third phase of Hickory Ridge was completed in 2012, adding 38 affordable rental housing units for families under the Affordable Housing Tax Credit program. Rock Ridge was

completed in 2013, adding 15 affordable supportive housing units for persons with disabilities. Rock Ridge was financed in part with funding from the HOME Investment Partnerships Program, as well as HUD Section 811. Finally, 40 affordable housing units for seniors are currently under construction, financed in part by the Affordable Housing Tax Credit program. These units (Cottage Park of McAlester) should go far in meeting the unmet affordable rental housing needs of seniors in McAlester and Pittsburg County.

Homeownership Market

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

Housing Units by Home Value

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

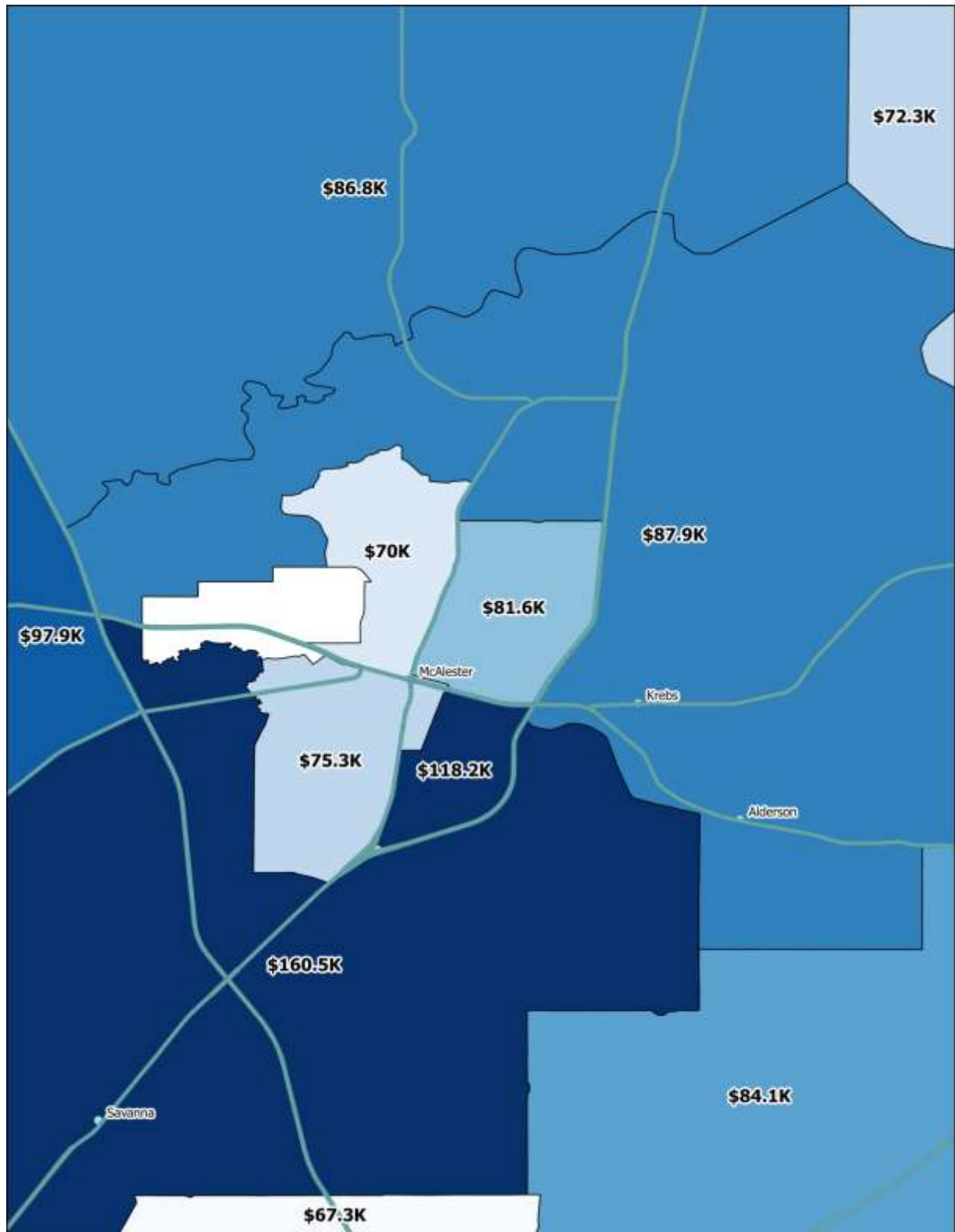
2013 Housing Units by Home Value						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	4,333		13,296		968,736	
Less than \$10,000	69	1.59%	376	2.83%	20,980	2.17%
\$10,000 to \$14,999	28	0.65%	191	1.44%	15,427	1.59%
\$15,000 to \$19,999	14	0.32%	279	2.10%	13,813	1.43%
\$20,000 to \$24,999	90	2.08%	421	3.17%	16,705	1.72%
\$25,000 to \$29,999	65	1.50%	293	2.20%	16,060	1.66%
\$30,000 to \$34,999	90	2.08%	454	3.41%	19,146	1.98%
\$35,000 to \$39,999	159	3.67%	457	3.44%	14,899	1.54%
\$40,000 to \$49,999	158	3.65%	552	4.15%	39,618	4.09%
\$50,000 to \$59,999	302	6.97%	878	6.60%	45,292	4.68%
\$60,000 to \$69,999	291	6.72%	919	6.91%	52,304	5.40%
\$70,000 to \$79,999	466	10.75%	1,181	8.88%	55,612	5.74%
\$80,000 to \$89,999	414	9.55%	950	7.15%	61,981	6.40%
\$90,000 to \$99,999	328	7.57%	894	6.72%	51,518	5.32%
\$100,000 to \$124,999	450	10.39%	1,298	9.76%	119,416	12.33%
\$125,000 to \$149,999	366	8.45%	810	6.09%	96,769	9.99%
\$150,000 to \$174,999	322	7.43%	991	7.45%	91,779	9.47%
\$175,000 to \$199,999	121	2.79%	363	2.73%	53,304	5.50%
\$200,000 to \$249,999	243	5.61%	638	4.80%	69,754	7.20%
\$250,000 to \$299,999	183	4.22%	513	3.86%	41,779	4.31%
\$300,000 to \$399,999	126	2.91%	434	3.26%	37,680	3.89%
\$400,000 to \$499,999	25	0.58%	116	0.87%	13,334	1.38%
\$500,000 to \$749,999	19	0.44%	130	0.98%	12,784	1.32%
\$750,000 to \$999,999	4	0.09%	26	0.20%	3,764	0.39%
\$1,000,000 or more	0	0.00%	132	0.99%	5,018	0.52%
Median Home Value:	\$90,600		\$86,800		\$112,800	

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

The median value of owner-occupied homes in Pittsburg County is \$86,800. This is -23.0% lower than the statewide median, which is \$112,800. The median home value in McAlester is estimated to be \$90,600.

The geographic distribution of home values in Pittsburg County can be visualized by the following map. As can be seen, the highest home values are just southwest of McAlester, while the lowest home values are in the far northeastern corner of the county.

Median Home Values by Census Tract – McAlester Detail



Home Values by Year of Construction

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

2013 Median Home Value by Year of Construction			
	McAlester Median Value	Pittsburg County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	\$112,500	\$74,200	\$188,900
Built 2000 to 2009	\$209,800	\$151,900	\$178,000
Built 1990 to 1999	\$159,000	\$95,500	\$147,300
Built 1980 to 1989	\$109,900	\$88,000	\$118,300
Built 1970 to 1979	\$99,400	\$96,700	\$111,900
Built 1960 to 1969	\$85,100	\$78,000	\$97,100
Built 1950 to 1959	\$78,900	\$77,800	\$80,300
Built 1940 to 1949	\$65,600	\$65,300	\$67,900
Built 1939 or Earlier	\$64,900	\$71,200	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.
Source: 2009-2013 American Community Survey, Table 25107

McAlester Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in McAlester. This data was furnished by County Records, Inc. from publicly available data. The data is separated by two, three and four bedroom homes, and then total data for all bedroom types.

McAlester Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	36	48	53	47	45
Average Sale Price	\$64,132	\$46,739	\$53,578	\$52,589	\$71,500
Average Square Feet	1,119	1,052	1,101	1,046	1,116
Average Price/SF	\$57.31	\$44.43	\$48.66	\$50.28	\$64.07
Average Year Built	1948	1952	1948	1947	1958

Source: Pittsburg County Assessor, via County Records, Inc.

McAlester Single Family Sales Activity Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	226	224	254	238	246
Average Sale Price	\$104,722	\$107,063	\$107,870	\$101,476	\$100,998
Average Square Feet	1,518	1,557	1,552	1,535	1,524
Average Price/SF	\$68.99	\$68.76	\$69.50	\$66.11	\$66.29
Average Year Built	1971	1973	1972	1972	1971

Source: Pittsburg County Assessor, via County Records, Inc.

McAlester Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	30	26	30	23	26
Average Sale Price	\$171,207	\$152,562	\$164,286	\$113,848	\$196,500
Average Square Feet	2,383	2,175	2,393	2,156	2,285
Average Price/SF	\$71.85	\$70.14	\$68.65	\$52.81	\$86.00
Average Year Built	1976	1962	1977	1968	1969

Source: Pittsburg County Assessor, via County Records, Inc.

McAlester Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	301	305	348	319	323
Average Sale Price	\$106,158	\$100,132	\$103,166	\$95,623	\$104,882
Average Square Feet	1,540	1,523	1,567	1,518	1,531
Average Price/SF	\$68.96	\$65.77	\$65.86	\$62.99	\$68.51
Average Year Built	1969	1968	1969	1967	1969

Source: Pittsburg County Assessor, via County Records, Inc.

Between 2011 and 2015, the average sale price generally fluctuated between \$95,000 and \$106,000. The average sale price in 2015 was \$104,882 for an average price per square foot of \$68.51/SF. The average year of construction for homes sold in 2015 is estimated to be 1969. On the whole, the single-family sales market in McAlester appears stable.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Pittsburg County	2.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	18

* Rank among the 64 counties for which foreclosure rates are available

Source: Federal Reserve Bank of New York, Community Credit Profiles

According to the data provided, the foreclosure rate in Pittsburg County was 2.9% in May 2014. The county ranked 18 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With among the higher foreclosure rates in Oklahoma, foreclosures have likely had a negative impact on the local market, depressing sale prices and making it more difficult for potential buyers to receive financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Pittsburg County, based on publicly available sources as well as our own surveys of landlords and rental properties in the area.

Gross Rent Levels

The following table presents data regarding gross rental rates in Pittsburg County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	2,786		5,160		475,345	
With cash rent:	2,553		4,341		432,109	
Less than \$100	0	0.00%	10	0.19%	2,025	0.43%
\$100 to \$149	20	0.72%	60	1.16%	2,109	0.44%
\$150 to \$199	81	2.91%	104	2.02%	4,268	0.90%
\$200 to \$249	156	5.60%	211	4.09%	8,784	1.85%
\$250 to \$299	56	2.01%	115	2.23%	8,413	1.77%
\$300 to \$349	57	2.05%	171	3.31%	9,107	1.92%
\$350 to \$399	30	1.08%	98	1.90%	10,932	2.30%
\$400 to \$449	115	4.13%	238	4.61%	15,636	3.29%
\$450 to \$499	88	3.16%	204	3.95%	24,055	5.06%
\$500 to \$549	199	7.14%	333	6.45%	31,527	6.63%
\$550 to \$599	87	3.12%	264	5.12%	33,032	6.95%
\$600 to \$649	249	8.94%	388	7.52%	34,832	7.33%
\$650 to \$699	166	5.96%	290	5.62%	32,267	6.79%
\$700 to \$749	200	7.18%	327	6.34%	30,340	6.38%
\$750 to \$799	229	8.22%	339	6.57%	27,956	5.88%
\$800 to \$899	218	7.82%	302	5.85%	45,824	9.64%
\$900 to \$999	308	11.06%	409	7.93%	34,153	7.18%
\$1,000 to \$1,249	181	6.50%	339	6.57%	46,884	9.86%
\$1,250 to \$1,499	100	3.59%	114	2.21%	14,699	3.09%
\$1,500 to \$1,999	13	0.47%	25	0.48%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	233	8.36%	819	15.87%	43,236	9.10%
Median Gross Rent	\$692		\$647		\$699	

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

Median gross rent in Pittsburg County is estimated to be \$647, which is -7.4% less than Oklahoma's median gross rent of \$699/month. Median gross rent in McAlester is estimated to be \$692.

Median Gross Rent by Year of Construction

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

2013 Median Gross Rent by Year of Construction

	McAlester Median Rent	Pittsburg County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	\$925	\$933
Built 2000 to 2009	\$794	\$751	\$841
Built 1990 to 1999	\$624	\$627	\$715
Built 1980 to 1989	\$602	\$665	\$693
Built 1970 to 1979	\$705	\$617	\$662
Built 1960 to 1969	\$755	\$634	\$689
Built 1950 to 1959	\$817	\$765	\$714
Built 1940 to 1949	\$547	\$595	\$673
Built 1939 or Earlier	\$689	\$610	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Pittsburg County is among housing units constructed after 2010, which is \$925 per month. In order to be affordable, a household would need to earn at least \$37,000 per year to afford such a unit.

McAlester Rental Survey Data

The next table shows the results of our rental survey of McAlester. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

McAlester Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Hardy Springs Apartments	Market Rate	1978	1	1	900	\$645	\$0.717	0.00%
Hardy Springs Apartments	Market Rate	1978	2	1	900	\$675	\$0.750	0.00%
Hardy Springs Apartments	Market Rate	1978	2	2	950	\$675	\$0.711	0.00%
Hardy Springs Apartments	Market Rate	1978	2	1	1,100	\$645	\$0.586	0.00%
Hardy Springs Apartments	Market Rate	1978	3	2	1,100	\$875	\$0.795	0.00%
Jefferson Terrace Apartments	Market Rate	1970	1	1	725	\$550	\$0.759	5.00%
Jefferson Terrace Apartments	Market Rate	1970	2	1	786	\$575	\$0.732	5.00%
Jefferson Terrace Apartments	Market Rate	1970	2	1	924	\$600	\$0.649	5.00%
Green Meadows	Market Rate	1985	2	1	900	\$700	\$0.778	0.00%
Valley View	Market Rate	1980	2	1	850	\$600	\$0.706	5.00%
Parkway Village Apartments	LIHTC - Family	2006	1	1	735	\$445	\$0.605	0.00%
Parkway Village Apartments	LIHTC - Family	2006	2	2	988	\$530	\$0.536	0.00%
Parkway Village Apartments	LIHTC - Family	2006	3	2	1,135	\$600	\$0.529	0.00%

The previous rent surveys encompass over two hundred rental units in five complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident

in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months.

Rental Market Vacancy – McAlester

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the McAlester market. The overall market vacancy of rental housing units was reported at 10.66% by the Census Bureau as of the most recent American Community Survey; this figure includes rental housing of all types including very small properties, and single-family rental houses.



Parkway Village Apartments



Valley View



Green Meadows



Jefferson Terrace Apartments



Hardy Springs Apartments

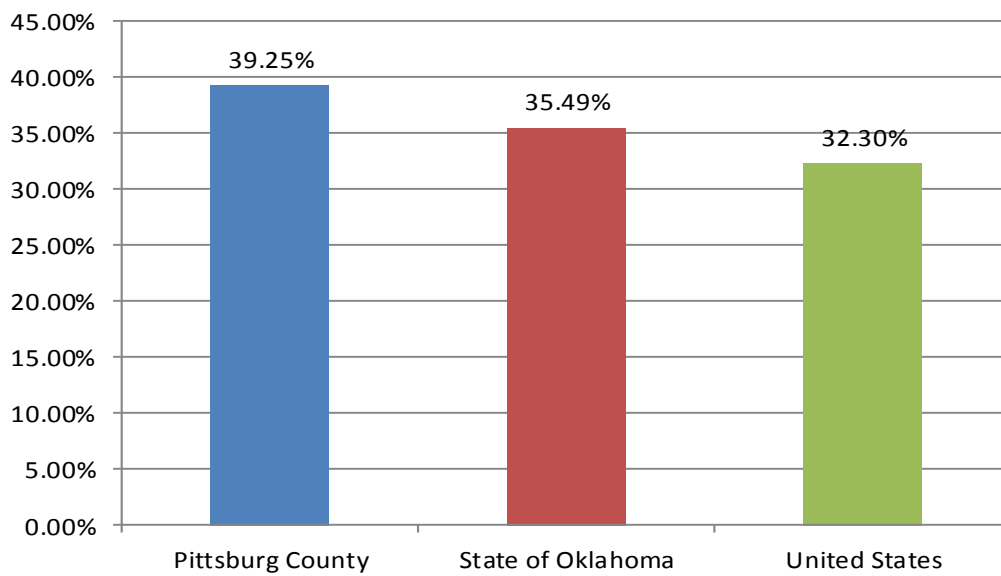
Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Pittsburg County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

HUD Programs in Pittsburg County						
Pittsburg County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	376	97%	\$12,790	\$236	\$309	43.27%
Housing Choice Vouchers	82	82%	\$9,648	\$226	\$387	36.89%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	145	89%	\$6,722	\$151	\$425	26.18%
Summary of All HUD Programs	603	93%	\$11,022	\$221	\$342	39.25%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

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

Among all HUD programs, there are 603 housing units located within Pittsburg County, with an overall occupancy rate of 93%. The average household income among households living in these units is \$11,022. Total monthly rent for these units averages \$563, with the federal contribution averaging \$342 (60.75%) and the tenant's contribution averaging \$221 (39.25%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties

Source: 2013 HUD Picture of Subsidized Households

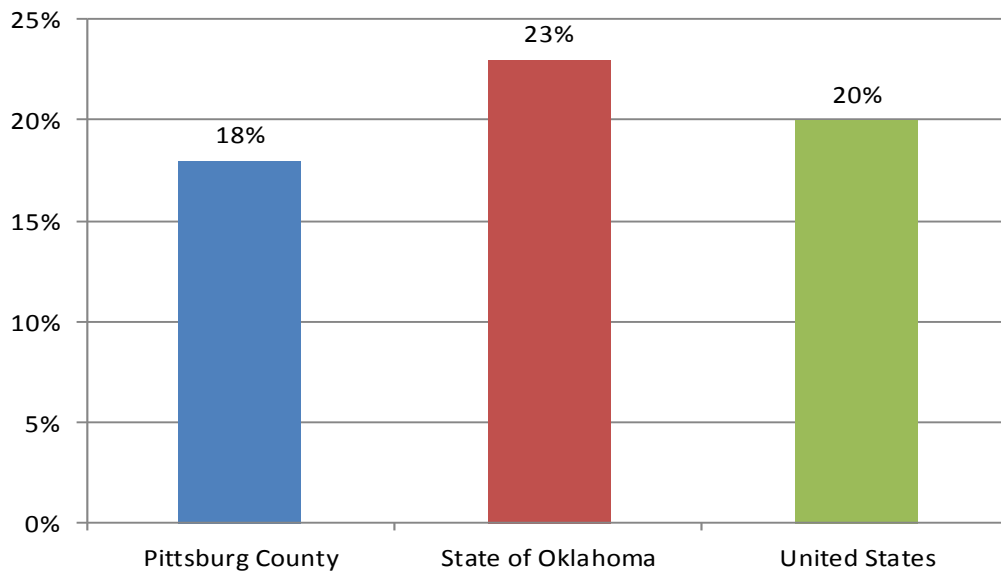
The following table presents select demographic variables among the households living in units subsidized by HUD.

Demographics of Persons in HUD Programs in Pittsburg County

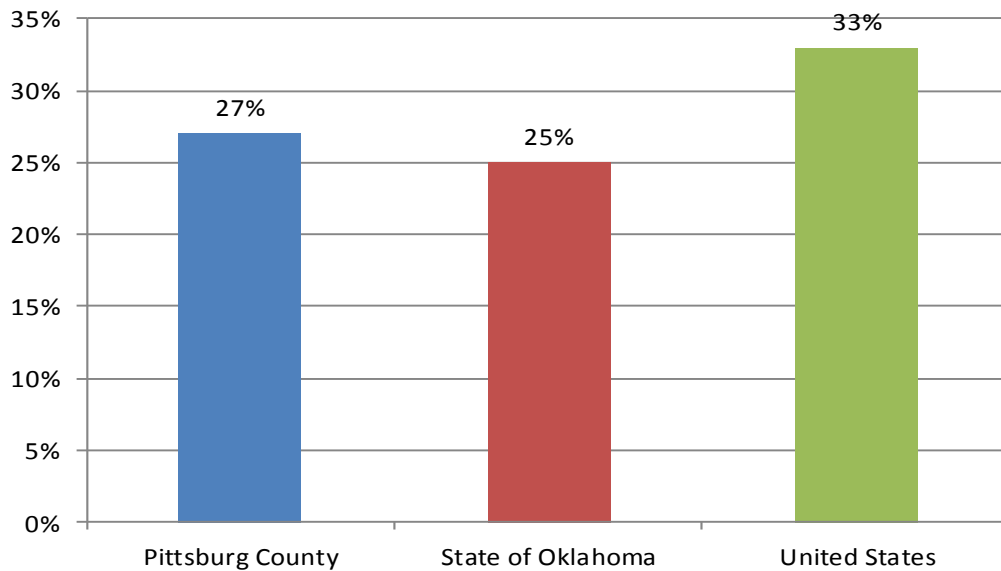
Pittsburg County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	376	33%	21%	30%	41%	23%
Housing Choice Vouchers	82	64%	11%	11%	42%	28%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	145	43%	6%	19%	20%	31%
Summary of All HUD Programs	603	33%	18%	27%	32%	25%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

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

33% of housing units are occupied by single parents with female heads of household. 18% of households have at least one person with a disability. 27% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 32% have one or more disabilities. Finally, 25% of households are designated as racial or ethnic minorities.

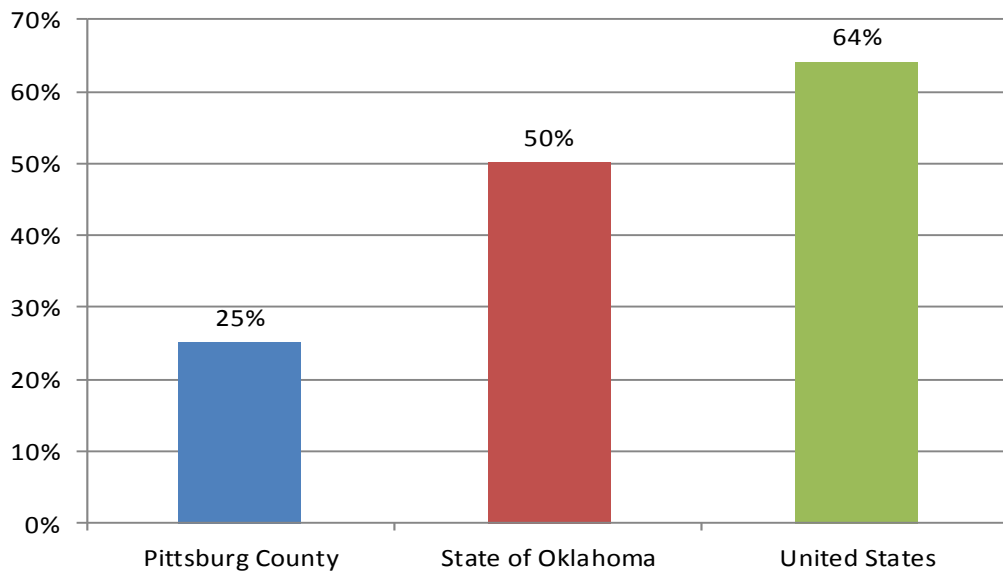
Percentage of Households with Disabilities - HUD Subsidized Properties

Source: 2013 HUD Picture of Subsidized Households

Percentage of Households Age 62+ - HUD Subsidized Properties

Source: 2013 HUD Picture of Subsidized Households

Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Pittsburgh County. This data is typically separated into household income thresholds, defined by HUD Area Median Family Income (HAMFI). HUD Area Median Family Income (HAMFI) is equivalent to Area Median Income (AMI) for the purposes of this report. This data is considered the best indicator of housing need available which separates need into household income thresholds as defined by HUD.

Cost Burden by Income Threshold

The next table presents CHAS data for Pittsburgh County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

Pittsburg County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,150		1,145	
Cost Burden Less Than 30%	235	20.43%	295	25.76%
Cost Burden Between 30%-50%	300	26.09%	210	18.34%
Cost Burden Greater Than 50%	520	45.22%	545	47.60%
Not Computed (no/negative income)	95	8.26%	95	8.30%
Income 30%-50% HAMFI	1,230		1,060	
Cost Burden Less Than 30%	685	55.69%	330	31.13%
Cost Burden Between 30%-50%	310	25.20%	515	48.58%
Cost Burden Greater Than 50%	235	19.11%	210	19.81%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,950		1,095	
Cost Burden Less Than 30%	1,440	73.85%	600	54.79%
Cost Burden Between 30%-50%	355	18.21%	460	42.01%
Cost Burden Greater Than 50%	155	7.95%	35	3.20%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,420		565	
Cost Burden Less Than 30%	1,215	85.56%	490	86.73%
Cost Burden Between 30%-50%	195	13.73%	75	13.27%
Cost Burden Greater Than 50%	4	0.28%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	13,300		5,320	
Cost Burden Less Than 30%	10,955	82.37%	3,125	58.74%
Cost Burden Between 30%-50%	1,310	9.85%	1,310	24.62%
Cost Burden Greater Than 50%	934	7.02%	790	14.85%
Not Computed (no/negative income)	95	0.71%	95	1.79%

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

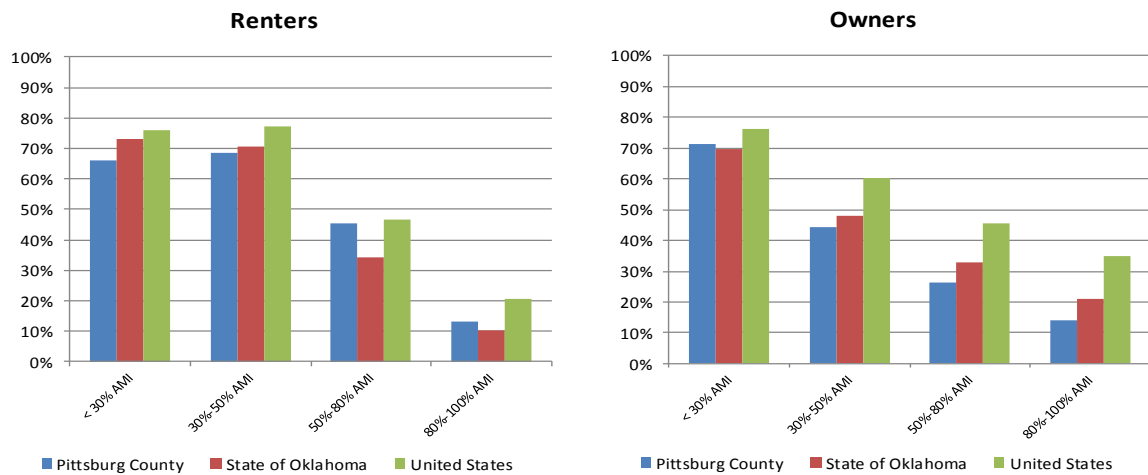
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Pittsburg County with the State of Oklahoma as a whole, and the United States.

Pittsburg County : Households by Income by Cost Burden

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,150	71.30%	1,145	65.94%
Income 30%-50% HAMFI	1,230	44.31%	1,060	68.40%
Income 50%-80% HAMFI	1,950	26.15%	1,095	45.21%
Income 80%-100% HAMFI	1,420	14.01%	565	13.27%
All Incomes	13,300	16.87%	5,320	39.47%

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

Households by Income Threshold: Percentage with Housing Cost Over 30% of Income



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

Substandard Conditions / Overcrowding by Income Threshold

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.

Pittsburg County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,150		1,145	
Between 1.0 and 1.5 Persons per Room	10	0.87%	70	6.11%
More than 1.5 Persons per Room	10	0.87%	0	0.00%
Lacks Complete Kitchen or Plumbing	60	5.22%	40	3.49%
Income 30%-50% HAMFI	1,230		1,060	
Between 1.0 and 1.5 Persons per Room	30	2.44%	4	0.38%
More than 1.5 Persons per Room	0	0.00%	15	1.42%
Lacks Complete Kitchen or Plumbing	35	2.85%	35	3.30%
Income 50%-80% HAMFI	1,950		1,095	
Between 1.0 and 1.5 Persons per Room	40	2.05%	40	3.65%
More than 1.5 Persons per Room	0	0.00%	30	2.74%
Lacks Complete Kitchen or Plumbing	25	1.28%	20	1.83%
Income 80%-100% HAMFI	1,420		565	
Between 1.0 and 1.5 Persons per Room	15	1.06%	4	0.71%
More than 1.5 Persons per Room	10	0.70%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	0.70%	0	0.00%
All Incomes	13,300		5,320	
Between 1.0 and 1.5 Persons per Room	255	1.92%	158	2.97%
More than 1.5 Persons per Room	30	0.23%	45	0.85%
Lacks Complete Kitchen or Plumbing	170	1.28%	125	2.35%

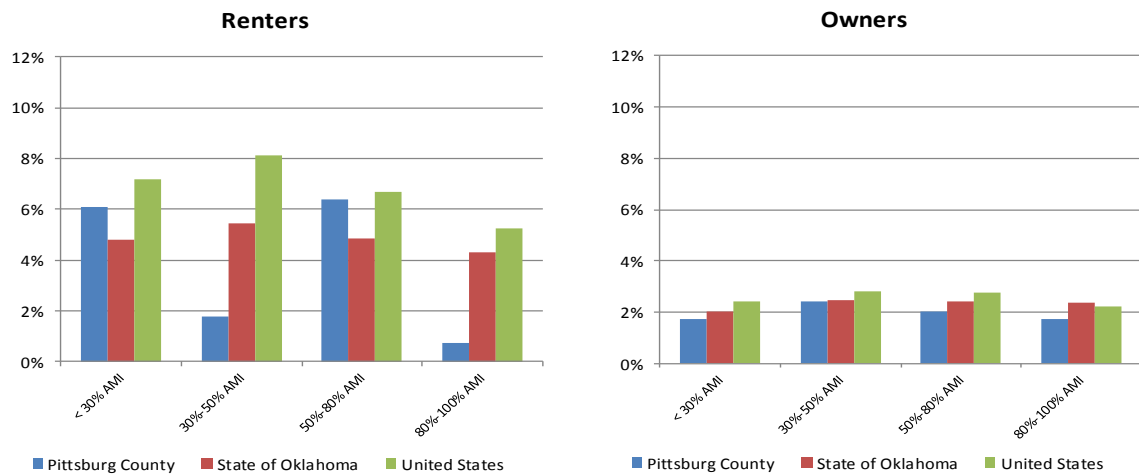
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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

Pittsburg County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,150	1.74%	1,145	6.11%	
Income 30%-50% HAMFI	1,230	2.44%	1,060	1.79%	
Income 50%-80% HAMFI	1,950	2.05%	1,095	6.39%	
Income 80%-100% HAMFI	1,420	1.76%	565	0.71%	
All Incomes	13,300	2.14%	5,320	3.82%	

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

Households by Income Threshold: Percentage with More than 1.0 Persons per Room


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

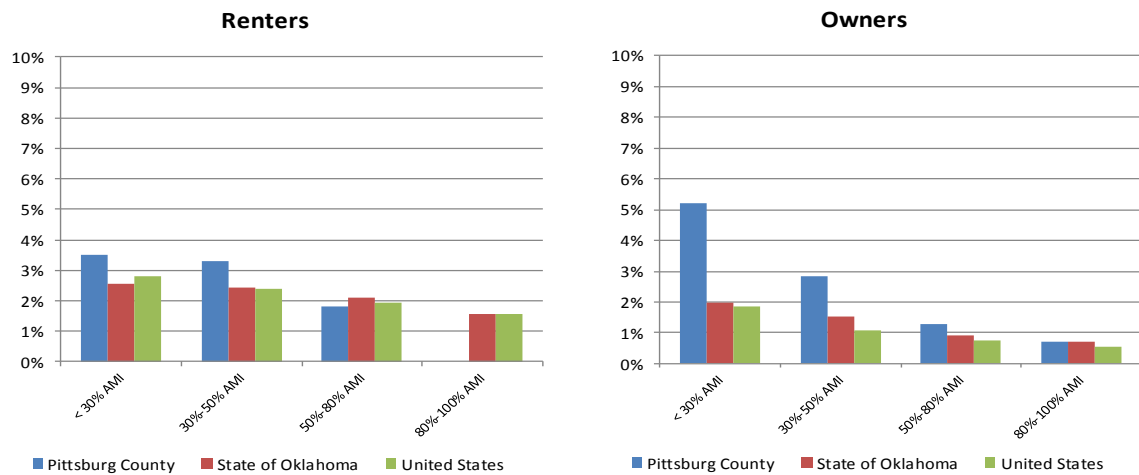
The table following summarizes this data for substandard housing conditions, with a comparison chart between Pittsburg County, the state and the nation.

Pittsburg County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	
Income < 30% HAMFI	1,150	5.22%	1,145	3.49%	
Income 30%-50% HAMFI	1,230	2.85%	1,060	3.30%	
Income 50%-80% HAMFI	1,950	1.28%	1,095	1.83%	
Income 80%-100% HAMFI	1,420	0.70%	565	0.00%	
All Incomes	13,300	1.28%	5,320	2.35%	

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

Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen



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

Cost Burden by Household Type

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.

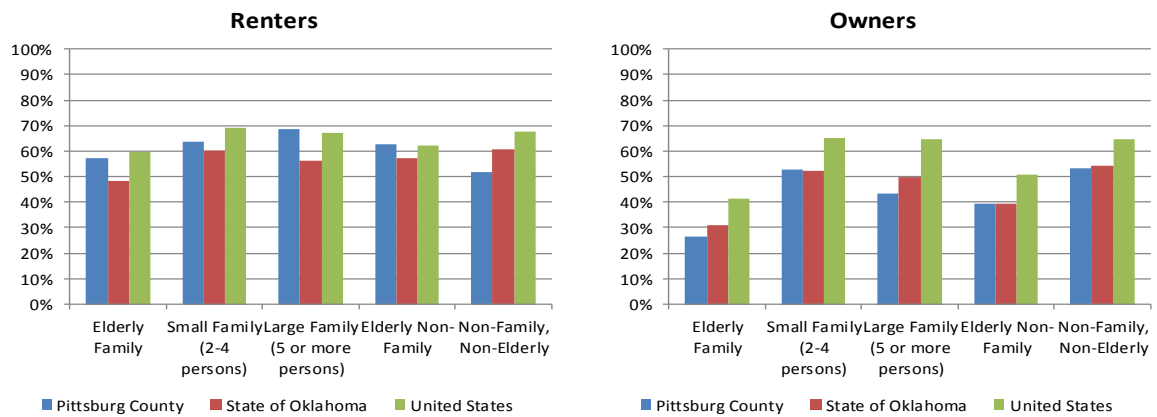
Pittsburg County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	1,150	813	70.70%	1,145	759	66.29%
Elderly Family	135	79	58.52%	10	4	40.00%
Small Family (2-4 persons)	315	250	79.37%	390	230	58.97%
Large Family (5 or more persons)	20	14	70.00%	140	120	85.71%
Elderly Non-Family	380	270	71.05%	255	200	78.43%
Non-Family, Non-Elderly	295	200	67.80%	350	205	58.57%
Income 30%-50% HAMFI	1,230	544	44.23%	1,060	734	69.25%
Elderly Family	255	95	37.25%	70	34	48.57%
Small Family (2-4 persons)	275	160	58.18%	420	370	88.10%
Large Family (5 or more persons)	55	44	80.00%	75	50	66.67%
Elderly Non-Family	455	135	29.67%	225	110	48.89%
Non-Family, Non-Elderly	190	110	57.89%	275	170	61.82%
Income 50%-80% HAMFI	1,950	515	26.41%	1,095	500	45.66%
Elderly Family	505	65	12.87%	65	45	69.23%
Small Family (2-4 persons)	590	215	36.44%	560	270	48.21%
Large Family (5 or more persons)	185	55	29.73%	55	15	27.27%
Elderly Non-Family	340	60	17.65%	135	75	55.56%
Non-Family, Non-Elderly	325	120	36.92%	285	95	33.33%
Income 80%-100% HAMFI	1,420	194	13.66%	565	74	13.10%
Elderly Family	390	39	10.00%	20	0	0.00%
Small Family (2-4 persons)	540	55	10.19%	335	50	14.93%
Large Family (5 or more persons)	30	20	66.67%	4	0	0.00%
Elderly Non-Family	275	20	7.27%	35	20	57.14%
Non-Family, Non-Elderly	185	60	32.43%	165	4	2.42%
All Incomes	13,300	2,236	16.81%	5,320	2,117	39.79%
Elderly Family	2,880	298	10.35%	270	83	30.74%
Small Family (2-4 persons)	5,590	765	13.69%	2,365	930	39.32%
Large Family (5 or more persons)	1,005	143	14.23%	344	185	53.78%
Elderly Non-Family	1,740	500	28.74%	750	435	58.00%
Non-Family, Non-Elderly	2,075	530	25.54%	1,600	484	30.25%

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

Pittsburg County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	4,330	1,872	43.23%	3,300	1,993	60.39%
Elderly Family	895	239	26.70%	145	83	57.24%
Small Family (2-4 persons)	1,180	625	52.97%	1,370	870	63.50%
Large Family (5 or more persons)	260	113	43.46%	270	185	68.52%
Elderly Non-Family	1,175	465	39.57%	615	385	62.60%
Non-Family, Non-Elderly	810	430	53.09%	910	470	51.65%

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened

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

Housing Problems by Household Type

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

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

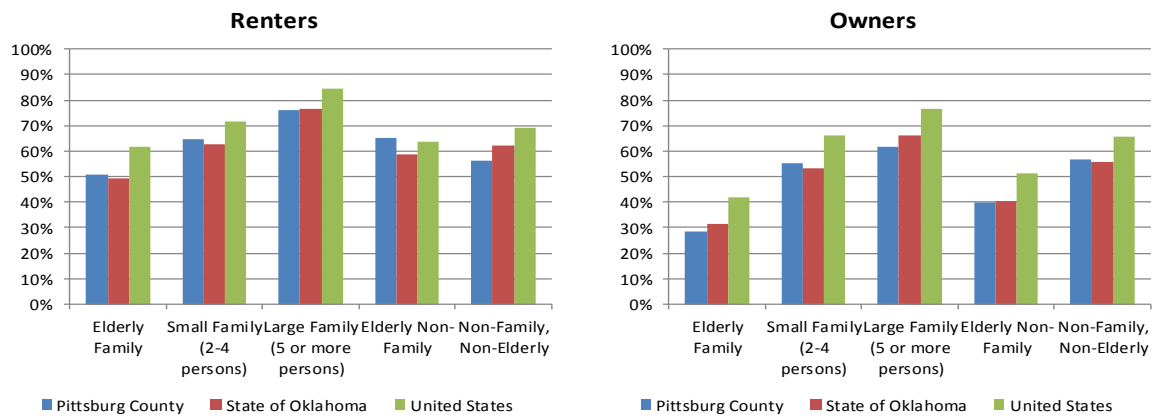
Pittsburg County : CHAS - Housing Problems by Household Type and HAMFI						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,150	840	73.04%	1,145	764	66.72%
Elderly Family	135	90	66.67%	10	4	40.00%
Small Family (2-4 persons)	315	250	79.37%	390	230	58.97%
Large Family (5 or more persons)	20	20	100.00%	140	120	85.71%
Elderly Non-Family	380	275	72.37%	255	210	82.35%
Non-Family, Non-Elderly	295	205	69.49%	350	200	57.14%
Income 30%-50% HAMFI	1,230	590	47.97%	1,060	780	73.58%
Elderly Family	255	90	35.29%	70	30	42.86%
Small Family (2-4 persons)	275	175	63.64%	420	375	89.29%
Large Family (5 or more persons)	55	55	100.00%	75	50	66.67%
Elderly Non-Family	455	135	29.67%	225	115	51.11%
Non-Family, Non-Elderly	190	135	71.05%	275	210	76.36%
Income 50%-80% HAMFI	1,950	570	29.23%	1,095	530	48.40%
Elderly Family	505	75	14.85%	65	40	61.54%
Small Family (2-4 persons)	590	230	38.98%	560	280	50.00%
Large Family (5 or more persons)	185	85	45.95%	55	35	63.64%
Elderly Non-Family	340	60	17.65%	135	75	55.56%
Non-Family, Non-Elderly	325	120	36.92%	285	100	35.09%
Income Greater than 80% of HAMFI	8,965	625	6.97%	2,020	185	9.16%
Elderly Family	1,985	75	3.78%	120	0	0.00%
Small Family (2-4 persons)	4,410	215	4.88%	995	90	9.05%
Large Family (5 or more persons)	745	185	24.83%	80	25	31.25%
Elderly Non-Family	565	45	7.96%	135	55	40.74%
Non-Family, Non-Elderly	1,265	105	8.30%	690	15	2.17%
All Incomes	13,295	2,625	19.74%	5,320	2,259	42.46%
Elderly Family	2,880	330	11.46%	265	74	27.92%
Small Family (2-4 persons)	5,590	870	15.56%	2,365	975	41.23%
Large Family (5 or more persons)	1,005	345	34.33%	350	230	65.71%
Elderly Non-Family	1,740	515	29.60%	750	455	60.67%
Non-Family, Non-Elderly	2,075	565	27.23%	1,600	525	32.81%

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

Pittsburg County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	4,330	2,000	46.19%	3,300	2,074	62.85%
Elderly Family	895	255	28.49%	145	74	51.03%
Small Family (2-4 persons)	1,180	655	55.51%	1,370	885	64.60%
Large Family (5 or more persons)	260	160	61.54%	270	205	75.93%
Elderly Non-Family	1,175	470	40.00%	615	400	65.04%
Non-Family, Non-Elderly	810	460	56.79%	910	510	56.04%

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

Households Under 80% of AMI: Percentage with Housing Problems


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

Housing Problems by Race / Ethnicity

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Pittsburg County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”

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

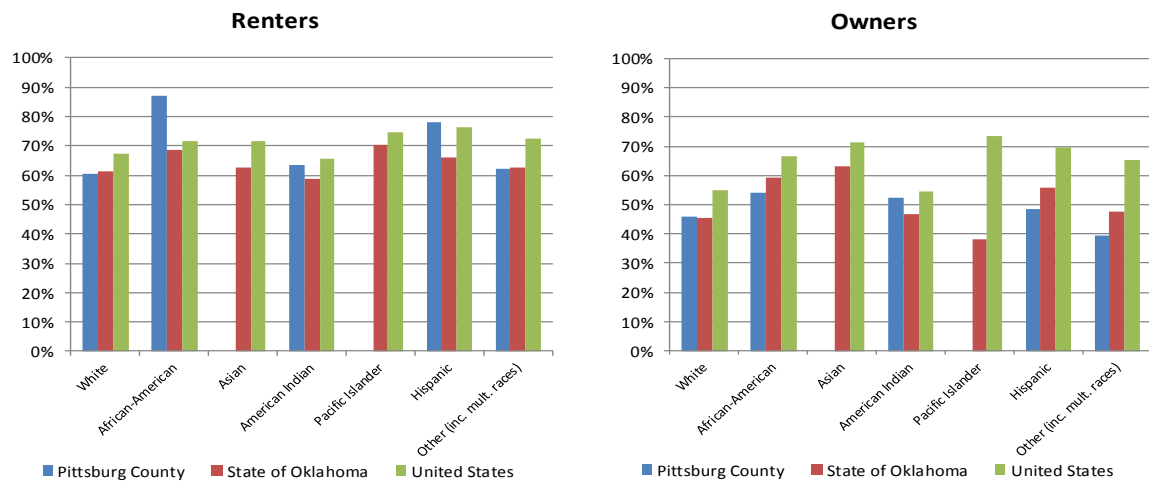
Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,150	835	72.6%	1,150	765	66.5%
White alone, non-Hispanic	905	655	72.4%	765	495	64.7%
Black or African-American alone	49	45	91.8%	85	75	88.2%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	80	70	87.5%	120	75	62.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	10	10	100.0%	75	55	73.3%
Other (including multiple races)	100	55	55.0%	100	65	65.0%
Income 30%-50% HAMFI	1,230	590	48.0%	1,060	780	73.6%
White alone, non-Hispanic	1,015	495	48.8%	770	535	69.5%
Black or African-American alone	4	0	0.0%	40	40	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	105	55	52.4%	100	75	75.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	30	30	100.0%
Other (including multiple races)	95	35	36.8%	120	105	87.5%
Income 50%-80% HAMFI	1,950	570	29.2%	1,095	530	48.4%
White alone, non-Hispanic	1,640	485	29.6%	825	400	48.5%
Black or African-American alone	30	0	0.0%	30	20	66.7%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	140	45	32.1%	55	25	45.5%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	4	21.1%	55	40	72.7%
Other (including multiple races)	135	40	29.6%	125	45	36.0%
Income 80%-100% HAMFI	1,420	225	15.8%	560	75	13.4%
White alone, non-Hispanic	1,150	205	17.8%	430	70	16.3%
Black or African-American alone	0	0	N/A	55	0	0.0%
Asian alone	15	0	0.0%	0	0	N/A
American Indian alone	145	0	0.0%	39	4	10.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	10	0	0.0%
Other (including multiple races)	100	20	20.0%	29	4	13.8%
All Incomes	13,295	2,620	19.7%	5,320	2,255	42.4%
White alone, non-Hispanic	10,835	2,180	20.1%	3,775	1,585	42.0%
Black or African-American alone	248	45	18.1%	245	145	59.2%
Asian alone	64	4	6.3%	15	0	0.0%
American Indian alone	1,005	205	20.4%	394	179	45.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	125	22	17.6%	320	125	39.1%
Other (including multiple races)	1,020	170	16.7%	564	229	40.6%

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

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

Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	4,330	1,995	46.07%	3,305	2,075	62.78%
White alone, non-Hispanic	3,560	1,635	45.93%	2,360	1,430	60.59%
Black or African-American alone	83	45	54.22%	155	135	87.10%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	325	170	52.31%	275	175	63.64%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	37	18	48.65%	160	125	78.13%
Other (including multiple races)	330	130	39.39%	345	215	62.32%

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

Households Under 80% of AMI: Percentage with Housing Problems by Race

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

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Pittsburg County. The greatest needs are among households with incomes less than 50% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 1,480 renter households that are cost overburdened, and 1,365 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 348 renter households that are cost overburdened, and 579 homeowners that are cost overburdened.

- 87.10% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, and 78.13% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

Future demand for housing units in Pittsburg County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for McAlester, as well as Pittsburg County as a whole. The calculations are shown in the following tables.

McAlester Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last five years. The following table summarizes population, household, and housing unit changes.

McAlester Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	17,783	18,383	0.33%	17,744	-0.71%
Households	6,584	6,793	0.31%	6,552	-0.72%
Housing Units	7,374	7,685	0.41%	7,640	-0.12%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

According to local officials, there is very high demand for rental units that is not currently satisfied in the market. This is evident from very high occupancy rates for market rate rental units. High occupancy rates reduce options for potential residents of McAlester and may lead people who are employed in McAlester to live outside the city limits. There also appears to be demand for affordable owner-occupied property. In general, there appears to be unsatisfied demand for median-income rental and owner-occupied property.

Pittsburg County Anticipated Demand

As indicated throughout the report, the population, households and number of housing units have decreased over the last five years. The following table summarizes population, household, and housing unit changes.

Pittsburg County Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	43,953	45,837	0.42%	44,112	-0.76%
Households	17,157	18,012	0.49%	17,277	-0.83%
Housing Units	21,520	22,634	0.51%	22,439	-0.17%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As mentioned previously, the population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction. There were 4,622 more housing units than households in the county according to the 2010 Census. Most of these housing units were either for “seasonal, recreational or occasional use” (homes on Lake Eufaula) or listed as “other vacant” which is for homes that are vacant neither available for purchase nor available for rent. It is the opinion of this analyst that some demand exists for new housing units. This opinion is based on the projection that the population of Pittsburg County will continue to decline in the future. However, the housing stock of Pittsburg County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county’s housing infrastructure and give more housing options to current residents of Pittsburg County.

Special Topics

Pittsburg County Disaster Resiliency Assessment

The purpose of this section is to assess at the county level key components of disaster resiliency. Housing location and quality as well as planning activities can help reduce impacts from disaster events and allow for faster recovery. Disasters can include tornadoes, extreme weather, high winds, as well as man-made events. These events may largely be inevitable, but the ability to reduce damage and casualties as well recovery can be improved with good planning.

C.0 Comprehensive Plans & Hazard Mitigation Plans

There are 6 key cities within the county (McAlester, Hartshorne, Pittsburg, Kiowa, Haileyville, Krebs).

Comprehensive plans are the guiding documents for cities of various sizes to address key aspects of their community from land use, transportation, environment, housing, and economic development.

The other key plan for a city to manage, mitigate and plan for recovery related to disasters is a **Hazard Mitigation Plan** (or Emergency Management Plan). Often low density counties, the Hazard Mitigation Plan is done at the county level, though some cities may augment the county plan with a city plan.

Pittsburg County does have a Hazard Mitigation Plan, but it was unavailable for this study.

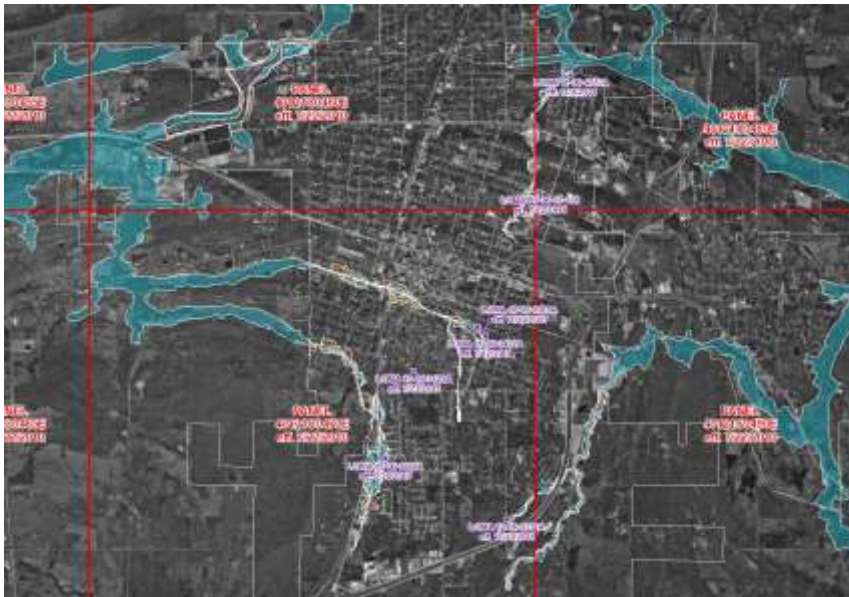
C.2.1.1. Historical Data on Natural Disasters and Other Hazards

Data on historical damages and casualties is typically collected as part of a **Hazard Mitigation Plan** preparation to determine the appropriate planning measures and actions to take before and after an event.

Flooding

All parts of the county may be subject to flash flooding, freeze-thaw flooding and extreme precipitation that can cause flooding, unrelated to the streams and rivers. Development in the floodplain, however, increases risk of damages and property loss potentially repeatedly.

McAlester & Krebs



Flood Hazard Zones

 1% Annual Chance Flood HazardFEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Hartshorne / Haileyville



Flood Hazard Zones

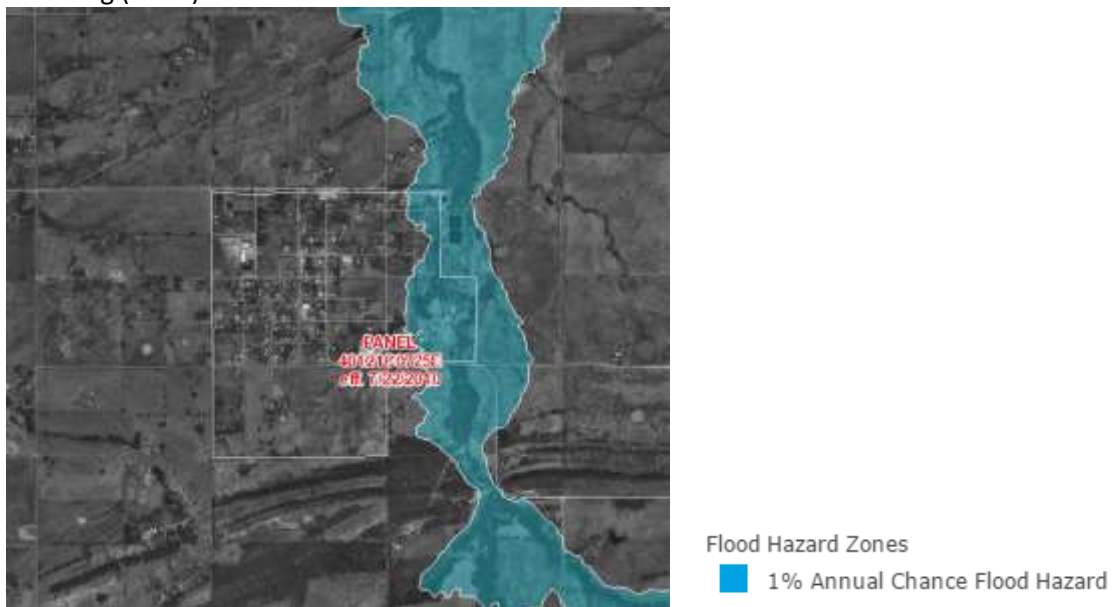
 1% Annual Chance Flood HazardFEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Kiowa



FEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Pittsburg (town)



FEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Ashland



Flood Hazard Zones

 1% Annual Chance Flood HazardFEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Crowder




Flood Hazard Zones

 1% Annual Chance Flood HazardFEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Canadian (town)



Flood Hazard Zones

 1% Annual Chance Flood HazardFEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

Indianola



Flood Hazard Zones

 1% Annual Chance Flood HazardFEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

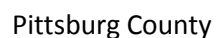
Quinton

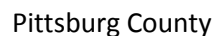


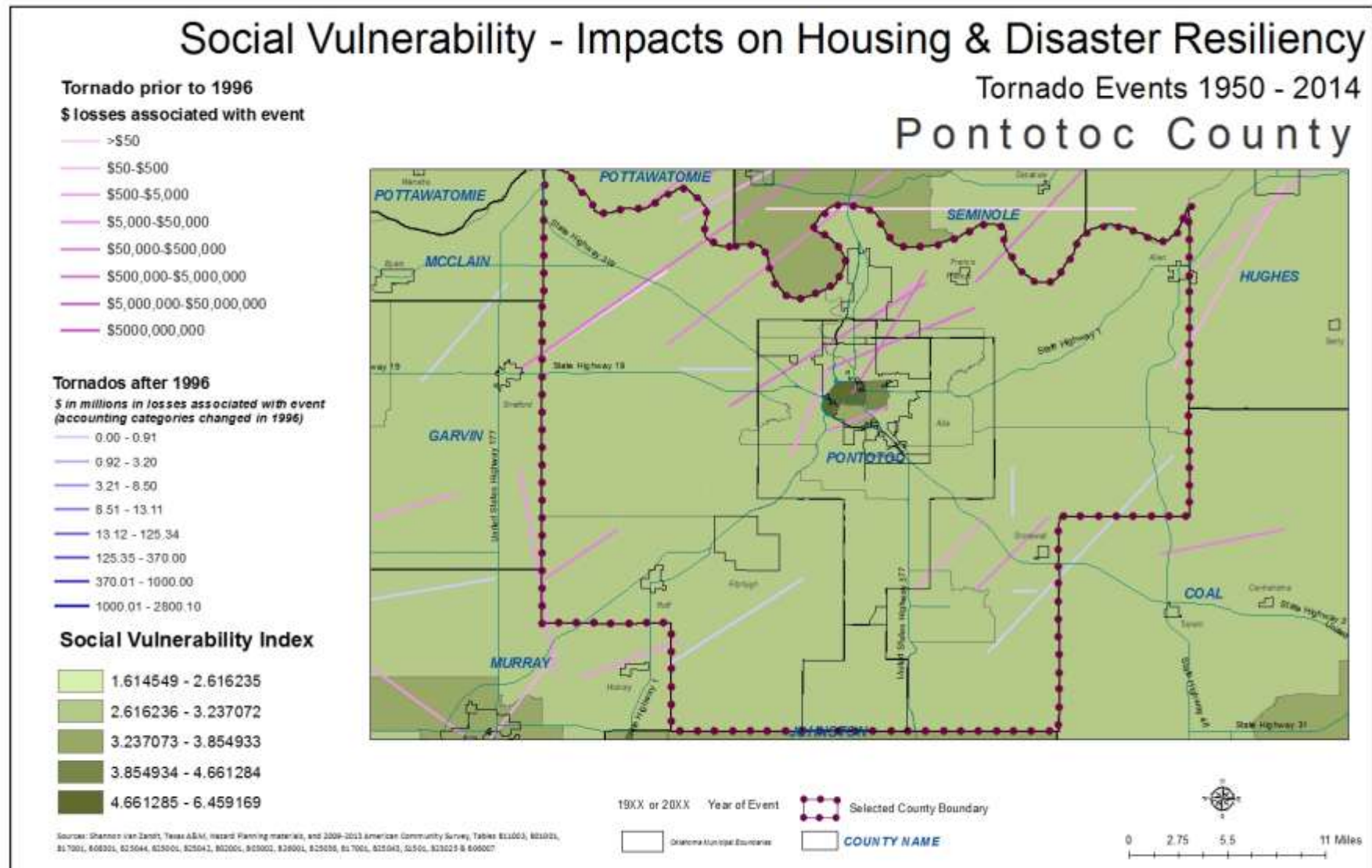
FEMA's National Flood Hazard Layer <http://fema.maps.arcgis.com/>

NOAA data shows the following historic data on disaster events for the county:

Historic data on tornados between 1950-2014 there are 70 tornados documented. There were 46 injuries that occurred connected to these tornados, with 4 of those injuries happening in the 2008 tornado. There was 1 fatality connected to tornadoes during this time period, which occurred in 1970. Property losses between 1950-1996 ranged from \$968,650.00 to \$9,686,500.00. (The accounting methods used for losses changed in 1996.) The losses estimated between 1996-2014 was \$3,050,000.00 .







C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters from Disaster Event

Online/by mail or fax shelter registration: <http://www.cityofmcalester.com/index.aspx?nid=401>

Two public shelters in McAlester:

- One is the old McAlester High School building. The old high school, also known as the McAlester Building Foundation, is between Second and Third Streets on Adams Avenue.
 - The other is the bottom hallway of the McAlester Police Department
- http://www.mcalesternews.com/news/local_news/few-safe-havens-from-mcalester-storms/article_068a976c-011b-55f7-ba0a-ad9d93debd14.html

Kiowa, OK – Kiowa Schools constructed a 400 person shelter — roughly 100 more than the current enrollment at Kiowa Public Schools in 2015. http://www.mcalesternews.com/news/kiowa-safe-room-complete/article_4d377c1a-ae0a-11e4-987f-c3df815fd697.html

C.2.1.3 Public Policy and Governance to Build Disaster Resiliency

Information not available.

C.2.1.4 Local Emergency Response Agency Structure

Information not available.

C.2.1.5 Threat & Hazard Warning Systems

The identified Threat & Hazard Warning Systems for Pittsburg County include:

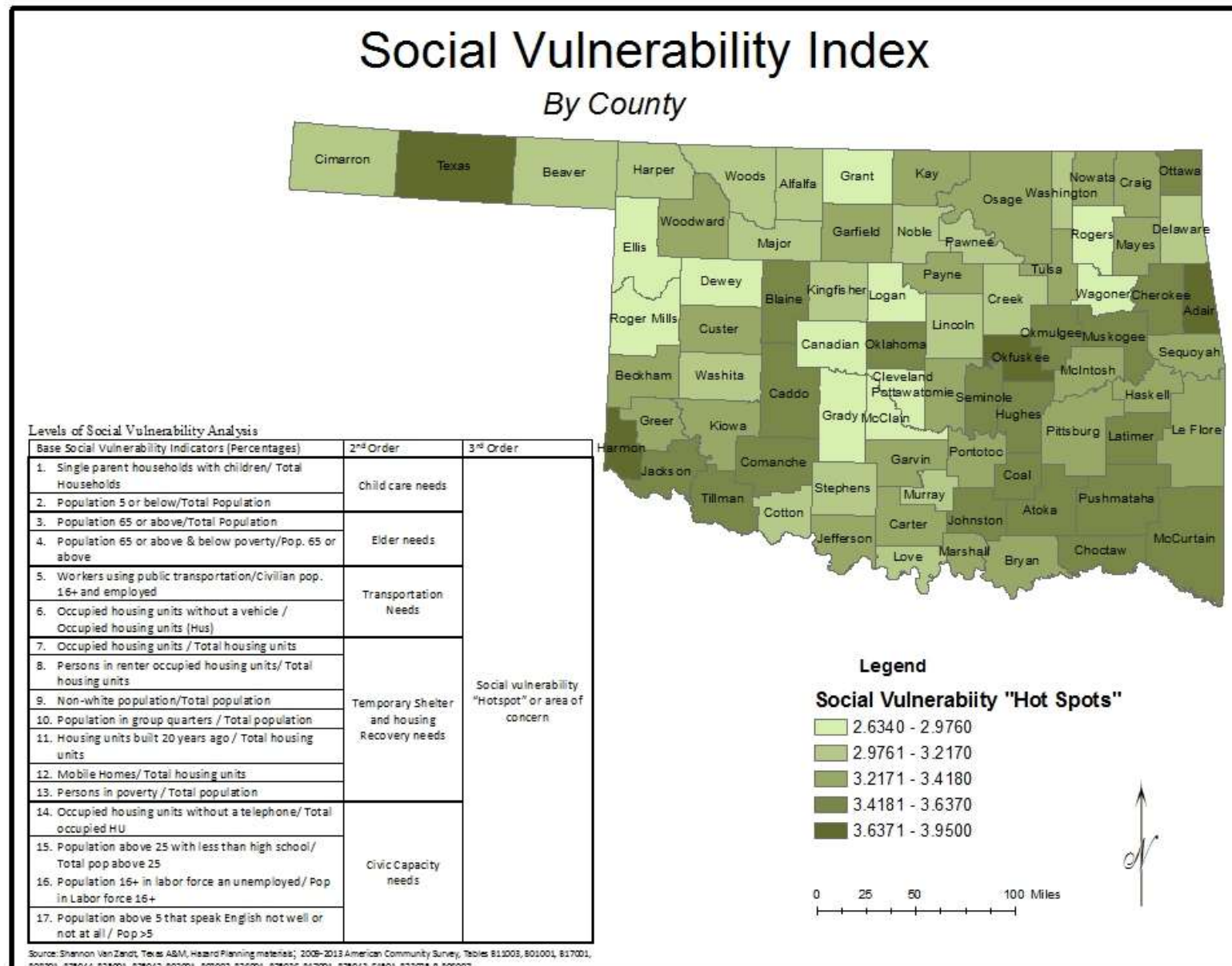
- ☐ Sirens (Sirens that are maintained and activated by OEM from the Emergency Operations Center are in the towns and communities of Alderson, Arpelar, Arrowhead Estates, Bugtussle, Haywood, Indianola, Savanna, Shady Grove, and McAlester. OEM officials say sirens are only meant to be heard from outside of a home.)
- ☐ Emergency Broadcast System
- ☐ Facebook
- ☐ Phone aps

<http://cqcengage.com/allstate/app/document/7123719;jsessionid=d-Jzzg9oYVWETmD79WRtj99t.undefined>

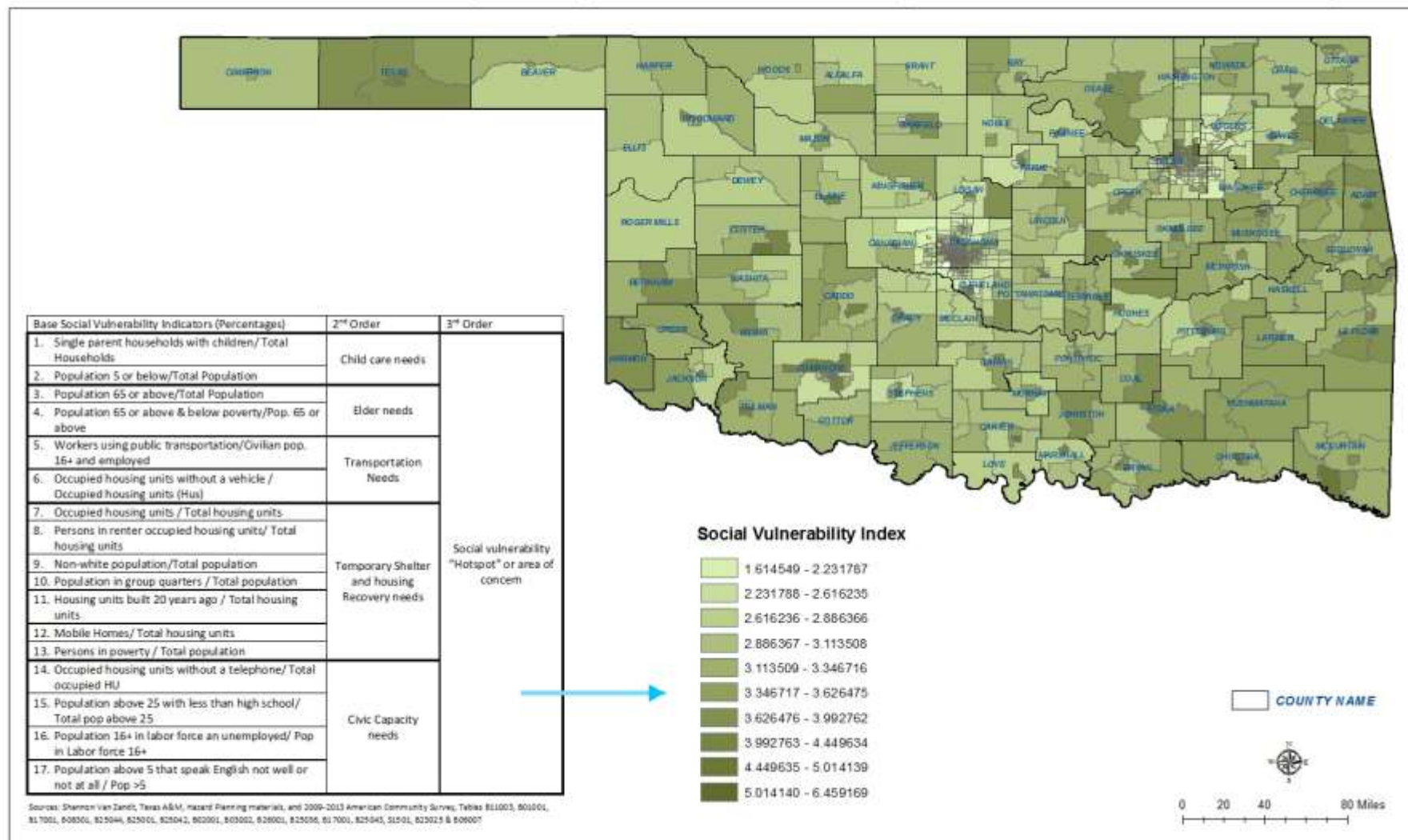
Social Vulnerability

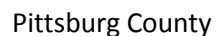
Based on the research work done by the Texas A&M University Hazard Reduction and Recovery Center, an added component is being included in this section. Social vulnerability can place households at a further disadvantage during and after a disaster. This analysis is assessing for the county the levels of social vulnerability based on demographic indicators to highlight 'hotspots' or counties that have higher social vulnerability. That combined with Hazard Mitigation Plans – or lack thereof – can highlight places where additional work is needed to reduce impacts on households.

Social Vulnerability Analysis - Pittsburg County			
Base Social Vulnerability Indicators (%)		2nd Order	3rd Order
1.) Single Parent Households	14.49%	0.207	3.374 Social Vulnerability 'Hotspot' or Area of Concern
2.) Population Under 5	6.17%	(Child Care Needs)	
3.) Population 65 or Above	17.60%	0.295	
4.) Population 65 or Above & Below Poverty Rate	11.89%	(Elder Needs)	
5.) Workers Using Public Transportation	0.36%	0.068	
6.) Occupied Housing Units w/o Vehicle	6.40%	(Transportation Needs)	
7.) Housing Unit Occupancy Rate	81.32%	2.533 (Temporary Shelter and Housing Recovery Needs)	
8.) Rental Occupancy Rate	27.96%		
9.) Non-White Population	28.65%		
10.) Population in Group Quarters	5.53%		
11.) Housing Units Built Prior to 1990	74.41%		
12.) Mobile Homes, RVs, Vans, etc.	16.89%		
13.) Poverty Rate	18.51%		
14.) Housing Units Lacking Telephones	3.57%	0.272 (Civic Capacity Needs)	
15.) Age 25+ With Less Than High School Diploma	16.60%		
16.) Unemployment Rate	5.81%		
17.) Age 5+ Which Cannot Speak English Well or Not At All	1.25%		
Sources: Shannon Van Zandt, Texas A&M, Hazard Planning materials, and 2009-2013 American Community Survey, Tables B11003, B01001, B17001, B08301, B25044, B25001, B25042, B02001, B03002, B26001, B25036, B17001, B25043, S1501, B23025 & B06007			



Social Vulnerability - Impacts on Housing & Disaster Resiliency





Social vulnerability combined with the devastating impacts of a natural or man-made disaster can compound a household's ability to recover and in fact can place those individuals at an even great gap or disadvantage prior to the event (Shannon Van Zandt, Texas A&M, Hazard Planning).

This county is above average per this index for social vulnerability when comparing as a county to other counties in the state. Looking at the census tract level, the McAlester area and eastern portion of the county have particularly higher scores for social vulnerability. Combine that with the tornadoes, as one physical hazard or event that occurs, people in these areas may have additional difficulties during an event due to transportation and family needs. Additionally recovery for socially vulnerable populations can be slow and may require additional outside assistance.

Recommendations for this county:

- Continue to update and maintain the county HMP and include attention to areas within the county that in addition to physical vulnerability may have compounding social vulnerability factors.
- Efforts to strengthen building codes related to tornadoes and natural disasters should be considered.
- Planning for shelters from disaster events for multifamily, HUD and LIHTC units, in addition to all housing in the community should be incorporated with any effort to increase housing.

Homelessness

By Continuum of Care

Oklahoma is comprised of eight Continuums of Care (CoC). These entities manage the provision of services to the homeless, among other functions. By definition, CoCs involve nonprofit homeless providers; victim service providers; faith-based organizations; governments; businesses; advocates; public housing agencies; school districts; social service providers; mental health agencies; hospitals; universities; affordable housing developers; law enforcement and other organizations that serve the homeless and those at risk of becoming homeless (Continuum of Care Network pamphlet, 2015). These entities are governed by a community plan that helps them deliver services to the homeless and/or to prevent a return to the homeless. CoCs provide a variety of services aimed at outreach, engagement and assessment, including emergency shelter, rapid re-housing, transitional housing, and permanent housing, among others (Continuum of Care Network pamphlet, 2015).

The data below describes the characteristics of those receiving or eligible for the CoC in which Pittsburg County is located. This data is collected by the CoCs on last day of January each year and reported on an annual basis. It is currently the best source of data available at the State level of understanding the demographics of these populations.

OK 507 Southeastern Oklahoma

OK 507 represents McCurtain, Choctaw, Pushmataha, Bryan, Carter, Love, Pontotoc, Coal, Murray, Johnson, Atoka, Marshall, Pittsburg, Latimer, LeFlore, Haskell, McIntosh, Hughes, Okfuskee, Okmulgee, and Muskogee counties. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas. The majority of the homeless in this CoC are classified as chronically homeless (73). There are also a significant number of homeless that are mentally ill (49) and chronic substance abusers (50). The location of a correctional facility in this area may contribute to the disproportionate number of homeless in the CoC.

OK 507 Southeastern OK Regional	Emergency Shelter(sheltered)	Transitional Housing(sheltered)	Unsheltered	Total
Households without children	121	10	70	201
Households with at least 1 adult & 1 child	32	1	20	53
Households with only children	0	0	0	0
total homeless households	153	11	90	254
Persons in households without children	126	10	104	240
persons age 18-24	19	1	23	43
persons over age 24	107	9	81	197
Persons in households with at least 1 adult & 1 child	86	3	113	202
children under age 18	49	2	46	97
persons age 18-24	9	0	23	32
persons over 24	28	1	44	73
persons in households with only 1 children	0	0	0	0
Total homeless persons	212	13	217	442
Subpopulations	Sheltered		Unsheltered	Total
Chronically Homeless	23		50	73
Chronically Homeless Individuals	13		40	53
Chronically Homeless Persons in Families	10		10	20
Severely Mentally Ill	20		29	49
Chronic Substance Abuse	25		25	50
Veterans	8		13	21
HIV/AIDS	1		2	3
Victims of Domestic Violence	26		3	29

CoC Number: OK-507

CoC Name: Southeastern Oklahoma Regional CoC

Summary of all beds reported by Continuum of Care:

	Family Units ¹	Family Beds ¹	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Subset of Total Bed Inventory		
								Chronic Beds ²	Veteran Beds ³	Youth Beds ³
Emergency, Safe Haven and Transitional Housing	54	145	206	0	351	0	3	n/a	0	0
Emergency Shelter	53	142	189	0	331	0	3	n/a	0	0
Transitional Housing	1	3	17	0	20	n/a	n/a	n/a	0	0
Permanent Housing	19	71	23	0	94	n/a	n/a	2	32	0
Permanent Supportive Housing*	15	58	21	0	79	n/a	n/a	2	32	0
Rapid Re-Housing	4	13	2	0	15	n/a	n/a	n/a	0	0
Grand Total	73	216	229	0	445	0	3	2	32	0

COC Conclusion

Each of the CoC's represents a unique area. It's important to note that the Point In Time data serves as a baseline. It is likely that the homeless population is much larger than counted. Generally, the State's homeless population is over the age of 24. In some areas of the State, there is a disproportionately high rate of homeless youth. More detailed exploration is necessary to understand the reasons which led them to this State and the needs of homeless youth. Domestic violence victims comprise a significant portion of the homeless population in the State. In some areas, the presence of social service providers for this subpopulation has reduced homeless rates. The same is true with respect to homeless veterans. As anticipated, the majority of the homeless population across the state can be classified as: mentally ill, chronically homeless, and chronic substance abusers. The needs of these difficult to house homeless must remain a priority across the State.

A Snap Shot of Homelessness in the State

Point in Time data was last collected on January 29, 2015 across the State. On that date, counts revealed a homeless populations of more than 3,000 residents. The majority of those counted (2,603 individuals) were classified as households without children. The majority of this group lives in emergency shelters (1,652) or transitional housing (376) with 575 classified as unsheltered.

The number of households with children is seemingly small totaling 343. The vast majority of those in this classification live at emergency shelters (201) or transitional housing (104) with only 38 classified as unsheltered. Homeless service providers in Oklahoma City and Tulsa emphasized that this group was likely undercounted across the State because they are less visible than other categories of homeless. They emphasized that emergency shelters, as presently designed, do not meet the needs of families with children in terms of both privacy and safety.

The Point in Time data reveals less than 100 households comprised of only children. Of these 74 counted households, 35 live in emergency shelters and 39 are unsheltered. This population is likely significantly undercounted as youth who are homeless typically seek to avoid identification for fear of being returned to their homes. These young people often have specific needs for supportive services that are difficult to deliver because the population remains unseen. Homeless advocates in the State hold up Tulsa as a good example of the State for serving homeless youth. OKC's Be the Change is also a leader in identifying and providing needed service to homeless youth in the metropolitan region. The problem of homeless youth is not just isolated to large urban areas. Mid-sized and smaller cities also look for innovative ways to service. Cities like El Reno and Enid have their own drop in centers for homeless youth. Social networks in smaller cities fill similar functions.

Oklahoma City public schools also tracks homeless students within the district. There are homeless students attending 78 elementary and middle schools in Oklahoma City. This data suggests that the majority of the city's homeless students are African American or Hispanic. There are 664 homeless African American students, 724 homeless Hispanic students, and 254 homeless Caucasian students. There are ten high schools in OKC that have reported having homeless students. Douglass and Capitol Hill high schools have the highest homeless student populations. Douglass has 50 homeless African American students. Capitol Hill has 49 homeless Hispanic students. The majority of these students can be classified as "couch homeless" or doubled up, meaning that they are finding

shelter with extended family members, friends, and other non-relatives for a brief amount of time due to hardship.

The majority of Oklahoma's homeless population is over 24 years old. This classification system is not particularly useful in helping to assess the number and needs of the elderly population, which is reported to be a substantial subset of this population.

The Point in Time data categorizes the homeless population into two categories: Hispanic/Latino and Non-Hispanic/Non-Latino. The lion's share of homeless in Oklahoma are Non-Hispanic/Non-Latino (3,528). In Oklahoma City, 62% of the homeless served are classified as Caucasian. Twenty-five percent of the homeless population is African American. Seven percent of the homeless in OKC identify as Native American. Less than one percent of those identified as homeless in OKC are Asian. By contrast, a relatively small fraction of the State's homeless population is Hispanic/Latino. The Point in Time data identified a relatively small Hispanic homeless population, including less than 250 individuals. This follows OKC counts that identify 7% of the city's homeless population as Hispanic. Homeless advocates in OKC indicate that social networks, including churches and extended families, keep the number of homeless in the Hispanic population proportionately lower than their Non-Hispanic/Non-Latino counterparts. However, these individuals likely classify as "couch homeless" and are in a continued state of being vulnerable to becoming homeless.

The PIT data indicates that there are more homeless males (2,237) than females (1,535). This follows national trends. Care should be taken when interpreting this data, as women are less likely to participate in Point in Time counts. There is a growing population of homeless in Oklahoma that identifies as transgender. PIT data identified 5 individuals identifying as transgender. This population is likely much higher and will continue to grow due to family and national attitudes about this population. Transgender populations may require special housing accommodations, especially in the emergency shelter context, to provide for their social and emotional needs.

Another group of homeless individuals that merits special consideration in the distribution of resources is those identified as having special needs. This classification includes persons with "physical, mental or behavioral disabilities, persons with HIV/AIDS and/or persons with alcohol or drug addictions. The Point in Time data estimates that there are nearly 1300 homeless persons with special needs in OKC alone.

The Point in Time data is coarse and does not do an effectively track homeless populations with specific needs, such as those persons who are homeless and living with HIV/AIDS. This special population of homeless is likely growing in Oklahoma. According to the Oklahoma State Department of Health there were an estimated 5,375 cases of persons living with HIV/AIDS by the end of 2013. There were a total of 437 newly diagnosed HIV/AIDS cases in 2013 for the state of Oklahoma. The vast majority of populations living with HIV/AIDS (nearly 72%) reside in urban areas. In OKC alone, the Point in Time data identified at least 25 homeless individuals living with HIV/AIDS. This is likely an undercount. Based on this information and anecdotal data from homeless service providers, special effort must be made to understand the housing, medical, and supportive services needs of homeless persons living with HIV/AIDS.

Shelter is crucial for homeless persons with HIV/AIDS in the management of this illness. However, traditional shelter setting(s) may not be suitable to house this population. Those with suppressed immune systems are vulnerable to the spread of infectious diseases which may be present in open shelters. In addition, shelter personnel may not be properly trained in handling AIDS related issues. For these reasons, as well as resources made available by the federal government, homeless persons living with HIV/AIDS are often given housing choice vouchers, created by HOPWA, so that they secure housing on the private market. This can be challenging in constrained rental markets like Norman, for example, where affordable housing options are limited. It is estimated that more than 60 individuals living in OKC with HIV/AIDS are homeless because they have been unable to find a landlord that will accept their housing choice voucher.

State Name: Oklahoma**Point-in Time Date:** 1/29/2015**Summary by household type reported:**

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Households without children ¹	1,652	376	575	2,603
Households with at least one adult and one child ²	201	104	38	343
Households with only children ³	35	0	39	74
Total Homeless Households	1,888	480	652	3,020

Summary of persons in each household type:

Persons in households without children ¹	1,676	397	623	2,696
Persons Age 18 to 24	214	61	110	385
Persons Over Age 24	1,462	336	513	2,311
Persons in households with at least one adult and one child ²	595	293	108	996
Children Under Age 18	373	176	57	606
Persons Age 18 to 24	40	29	13	82
Persons Over Age 24	182	88	38	308
Persons in households with only children ³	38	0	47	85
Total Homeless Persons	2,309	690	778	3,777

Demographic summary by ethnicity:

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing*		
Hispanic / Latino	154	43	52	249
Non-Hispanic / Non-Latino	2,155	647	726	3,528
Total	2,309	690	778	3,777

Demographic summary by gender:

Female	1,004	272	259	1,535
Male	1,302	416	519	2,237
Transgender	3	2	0	5
Total	2,309	690	778	3,777

Rural Areas

Homelessness in the rural areas of the State is much more difficult to calculate. Given the population density of the State, the majority of services that serve the homeless are concentrated in urban and semi-urban areas. Even if beds are available, many rural homeless lack knowledge about the services or a means to travel to receive the same. As a part of this study, OU students were dispatched into the 77 counties in the State to, among other issues, attempt to understand the degree to which there is rural homelessness in the State. Their qualitative inquiries yielded very little data, in part, because rural homeless is difficult to identify and often ignored. For the purposes of this report, a literature review was prepared on the topic of rural homelessness in the United States. The goals of this academic review is to assist policymakers and service providers in the State in uncovering the dimensions of this illusive population.

In the U.S., the rural homeless population is predominantly Caucasian. This population is comprised of single mothers, widowed wives and husbands, divorced and separated men and women, and young people. A study examining rural homelessness in Ohio found that nearly 40% of those who classify as homeless were divorced, separated, or widowed (First, Richard J., John C. Rife, and Beverly G. Toomey, 1994, pg. 101). Ohio's rural homeless were also relatively young. Close to 80% of homeless population in this study was between the ages of 18 and 39 years old (First et al, 1994, pg. 101). Rural homelessness is often less visible than urban homelessness because these populations commonly take shelter are at a friend's house, in their vehicles, or on abandoned properties. These populations can also be found on "...campgrounds or in hollows, desert canyons, farmers' fields, state parks, and highway rest areas" (Milbourne and Cloke, 2006, pg. 17).

The causes of rural homelessness mirror, in most ways, the plight of the urban homeless. The study of homelessness in rural Ohio revealed family problems and substance abuse issues as primary causes of rural homelessness. The incidence of homelessness resulting from situations of domestic violence is high in rural areas (Cummins et al, 1998). Substance abuse issues are a common cause for homelessness in rural America. The literature reveals that this population tends to be homeless because they have isolated themselves from family and people who want to help (First et al, 1994). In the case of both domestic violence and substance abuse, it is often difficult for these individuals to find shelter and the supportive services they require in rural areas where options are limited, if available at all. The thought of moving to an urban area to find both shelter and supportive services is sometimes not considered at all by these vulnerable populations.

Rural areas are also more prone to the kind of poverty that puts individuals and families at risk for homelessness. The number of people living at or below the poverty line in rural places is higher than anywhere else in the United States (Moore, 2001). The statement "rural homelessness is a microcosm of national economic and political developments" cannot be truer for American rural communities (Vissing, 1996, pg. 103). The disinvestment of small towns and their inability to attract long-term sustainable business development, cripples a small town's economy. In effect, this is a main contributor for why poverty is such a common theme for rural communities. As a result, the State should carefully consider its investments in rural Oklahoma. While there is a need for shelter in these places, the construction of this housing type should be weighed with long term opportunities for employment in the area.

It is not surprising that rural areas typically lack both emergency shelters and temporary housing options. Services that provide temporary housing and provide relief and support services for those who cannot find food are virtually nonexistent in rural communities across the United States (Moore, 2001). Sheltering the homeless is undercapitalized in rural areas because communities do not see a concentration of homeless individuals (Vissing, 1996, pg. 146). As a result, the homeless must satisfice where they are. For instance, for families who are homeless, some of them use a friend's house to store clothes or to seek shelter, while some receive assistance from churches (Cummins et al, 1998). Others migrate to urban areas where services are available and more accessible (Rollinson, Paul A., and John T. Pardeck, 2006).

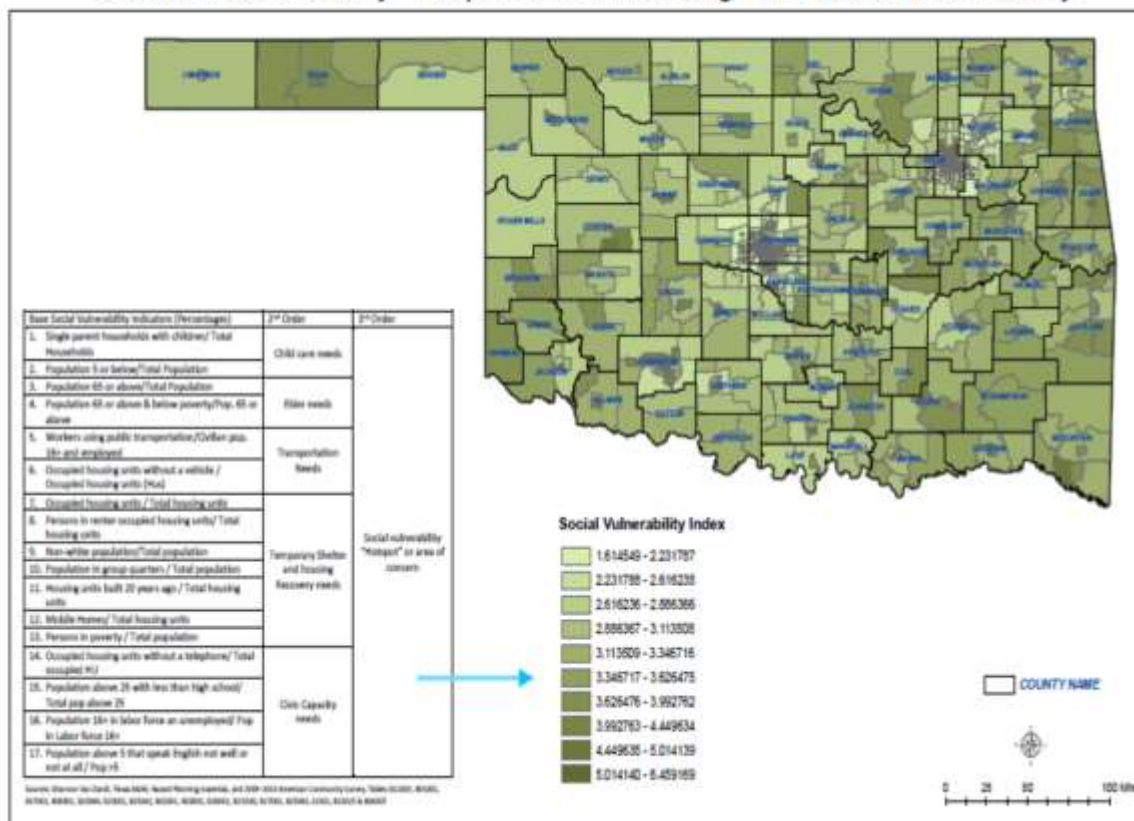
The absence of affordable housing in rural areas is a root cause of homelessness (Levinson, David, and Marcy Ross, 2007). In fact, it was noticed that many of the people were receiving monetary assistance or previously had some money saved up to spend on housing, but these measures were not enough to keep them afloat (First et al, 1994, pg. 101). Housing costs rise in rural areas typically rise as a result of competition for a limited amount of housing stock. In some rural areas, low income families are spending 70% of their household incomes on housing, sometimes substandard housing (Vissing, 1996, pg. 124). As Levinson et al explain, "housing costs are lower but so are incomes, with the result of placing a heavier rent burden in the community" (Levinson, David, and Marcy Ross, 2007, pg. 45). Renters in rural communities, as a result, are far more susceptible to becoming homeless than their urban or suburban counterparts because they do not have the financial safety net sometimes associated with homeownership (Fitchen, 1991, pg. 193).

While this brief review of the literature describes the state of homelessness across rural America, many of the lessons learned are easily translated to an Oklahoma context. The condition and supply of affordable housing units is relatively poor in many rural portions of the State. Rent burden, as more fully characterized in the Consolidated Housing Affordability Strategy (CHAS) section of this report, is high. This leaves families living and working in relatively weak economies vulnerable to homelessness. Once homeless, supportive services in these areas are relatively limited, especially for the chronically homeless, those with substance abuse problems, and victims of domestic violence. Services available to these populations in urban areas may not be attractive to individuals and families who are accustomed to life in rural communities. Where practicable, more consideration must be given to providing supportive services and temporary and permanent housing to homeless populations wishing to remain in rural areas.

At Risk For Homelessness

Poverty is the primary factor that places Oklahoma families at risk of being homeless. There are many factors experienced by those living in poverty which leave residents more or less vulnerable to homelessness. For the purposes of this study, a social vulnerability index has been constructed to measure the likelihood or risk that residents living in poverty might find themselves homeless. This index includes factors such as single headed households, concentration of young and elderly residents, the reliance on public transportation, private vehicle availability, racial composition, housing type, presence or absence of a telephone in the household, amongst other factors. This index is additive and seeks to understand the collective impact of these factors in estimating the vulnerability of a local population. While employed in more significant detail in the section of this report focusing on disaster resiliency, this tool is useful in identifying areas of the State where populations may be most vulnerable to homelessness. The index utilized in this section is different from the one crafted in the Disaster Resiliency chapter of this report in that it estimates social vulnerability at the county level, rather than by census tract. The decision to study vulnerability to homelessness at the county level was made to help policymakers understand, more generally, where resources and economic interventions are most necessary to stave off the potential effects of homelessness. This maps presents vulnerability to homelessness on the county level, depicting the most vulnerable counties in dark green.

Social Vulnerability - Impacts on Housing & Disaster Resiliency



The Oklahoma families most likely at risk are those living in public and subsidized housing. They live below the poverty line. Even those who are employed, remain vulnerable to homeless because an unexpected expense, like a medical emergency, threatens their ability to pay for their share of rent owed or utilities. A missed payment can easily lead to eviction and homeless.

Through the U.S. Department of Housing and Urban Development, Oklahoma service providers have been vested with more than 24,000 housing choice vouchers. Their spatial distribution is outlined below. Of significance is the size of the waiting lists for public housing units and housing choice vouchers in cities across the State. These individuals are the most vulnerable to being homeless.

		Authorized Vouchers	Public Housing Waiting List	Voucher waiting list
Ada	OK024	110	Unknown	Unknown
Bristow	OK033	87	Unknown	Unknown
Broken Bow	OK006	217	Unknown	Unknown
Fort Gibson	OK118	44	Unknown	Unknown
Henryetta	OK142	115	Unknown	Unknown
Hugo	OK044	178	14	56
Lawton	OK005	92	Unknown	Unknown
McAlester	OK062	73	118	36
Miami	OK027	243	126	179
Muskogee	OK099	843	Unknown	230
Norman	OK139	1,185	Unknown	313
Oklahoma City	OK002	4,219	830	8021
Oklahoma HFA	OK901	10,708	Unknown	11,155
Ponca City	OK111	134	70	148
Seminole	OK032	189	53	44
Shawnee	OK095	497	320	623
Stillwater	OK146	656	550	420
Stilwell	OK067	29	Unknown	Unknown
Tecumseh	OK148	31	90	171
Tulsa	OK073	4,808	4951	5859
Wewoka	OK096	154	Unknown	
Oklahoma		24,612		

Findings and Recommendations

There remains a significant homeless population in the urban and rural areas of Oklahoma. This population is very likely significantly undercounted in the Point In Time data. Local homeless advocates and service providers are highly aware of this undercount and are using innovative tools to find and serve the homeless. One example of these extra efforts to identify homeless populations is the data being collected by schools about the number of youth who are homeless or “couch” homeless. In this study, the research team also considered those families living at the economic margins and makes the case for the need for funding to support the housing needs of those that live a pay check or two from being homeless.

Those living with HIV/AIDS tend to underreport their status and needs. Given the cost of medical care these individuals face, the need for permanent and stable housing is critical. Housing providers must work to ensure that there are enough units for this undercounted population. Working with county health care providers, OHFA is much more likely to accurately estimate the size and needs of this population of homeless and potentially homeless persons. Special care must be taken to ascertain the barriers these individuals face when using vouchers to secure housing in the marketplace.

Victims of domestic violence require housing and supportive services across the State. CoCs with high supportive services tend to better accommodate the housing needs of these population. Cleveland County provides a good model for the State. However, many homeless victims of domestic violence live in rural areas that are underserved. Efforts must be undertaken to work with social services providers, schools, churches, and the police to help identify these individuals and to lead them to available housing and supportive services.

While not mentioned in the PIT data, estimates must be prepared to calculate the number and needs of homeless populations with felonies. In particular, there has been a rise nationally in the number of homeless sex offenders. Zoning regulations and discrimination from the private market has pushed many registered sex offenders to the periphery of many communities. This population must not be forgotten by policymakers.

The size of the homeless veteran population is decreasing as a result of national initiatives to end homelessness for veterans in Oklahoma. The needs of homeless veterans appear to be highest in areas of the State near VA facilities. Permanent housing should be constructed at a higher rate in these areas to meet demand. Care should be taken to make certain that the housing constructed is built to meet the psychological needs of veterans, particularly those suffering from PTSD.

Rural homelessness, in general, is a challenge to assess and characterize. The rate of homelessness in rural areas is most likely much higher than annual counts demonstrate. The majority of rural homeless likely find shelter out of public view. Some may shelter in their cars, in undeveloped areas or in the homes of those who allow them to stay. They are not likely to find their way to urban areas given their lack of transportation options and preferences for rural living. Programs that are developed to provide housing for the rural homeless must be developed to allow sheltering in place where possible.

Waiting lists for public housing and section 8 vouchers are high across the State. This is not uncommon to Oklahoma. However, when we are considering the size of the population that is at risk to homelessness, these waiting lists are an important factor to consider. Resources should be spent in a manner which is preventative so that these individuals' and families' needs are met before they become homeless.

The absence of affordable housing alternatives across some parts of the State is the largest threat to homelessness. In markets that are constrained by an aging housing stock or those that are rapidly growing, individuals and families who live on the economic margins are at risk for becoming homeless. Communities must work to ensure that zoning regulations promote the development of housing types serving all income levels, including the construction of affordable housing to meet the needs of the presently homeless and those at risk for becoming the same. Funding distributions should be targeted to communities with the highest needs who are willing to do what is necessary to meet the needs of the homeless and those at risk for the same.

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Fair Housing

Summary

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity.

These findings are intended to aid the Oklahoma Housing Finance Agency (OHFA) determine the location of new affordable housing in relation to vulnerable populations and explore ways to expand the opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Key Findings:

- 70% of affordable housing units are located in census tracts marked by poverty
- 62% of affordable housing is located in census tracts where a majority of the residents are not white
- 13% of affordable housing units have no access to transit services and 56% have access to limited service, on-demand transit
- 2.6% of affordable housing units have limited access to a hospital
- 7.8% of affordable housing units are located in food deserts

Recommendations:

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

What is Fair Housing?

Fair housing addresses discrimination in the provision of housing as well as discrimination in access to opportunities provided by the location of affordable housing. On one hand, this protects the ability of individuals to obtain housing regardless of personal characteristics such as race, skin color, national origin, gender, familial status, or disability. It also focuses attention on more subtle forms of discrimination that cluster low-income housing in ways that inhibit the ability of communities to access services and amenities that support self-sufficiency and autonomy.

Recent actions by the United States Department of Housing and Urban Development (HUD) and the United States Supreme Court focus our attention on localized access to opportunity. In 2014, HUD released the Affirmatively Furthering Fair Housing (AFFH) rule for public comment. The draft rule

“directs HUD’s program participants to take significant actions to overcome historic patterns of segregation, achieve truly balanced and integrated living patterns, promote fair housing choice, and foster inclusive communities that are free from discrimination” (HUD 2015). In 2015, the United States Supreme Court provided legal support for actions taken to remedy patterns that impede the upward mobility and opportunity of low-income individuals and communities. In the case of *Texas Department of Housing and Community Affairs v. The Inclusive Communities Project* the court reiterated the need to address disparate impacts in considering the location of affordable housing and reinforced the importance of AFFH (Bostic 2015). Housing discrimination from this perspective is not only felt by individual residents, it can also be the result of actions that work to limit the opportunities to improve the quality of life in local communities.

Approach

In Oklahoma, a combination of federal and state programs work to support the opportunities provided to individuals and families who rest safely and comfortably in an apartment or home. Here we use publicly available data for units that are part of the Low Income Housing Tax Credit (LIHTC) Program, the Rural Rental Housing Loans, or OHFA administered programs such as Oklahoma Affordable Housing Tax Credit (AHTC), the HOME investment partnership program, the Section 8 Housing Choice Voucher Program, and multi-family bonds. Collectively, these programs represent state efforts to assist individuals who are unable to afford housing.

Indicators of disparate impact vary but seem to contingent upon the contextual characteristics of a particular neighborhood. In an effort to help communities investigate and understand community level disparate impacts, HUD created a Fair Housing Assessment Tool (http://www.huduser.gov/portal/affht_pt.html#affh). The assessment tool includes measures on indicators of disparate impacts based on the clustering of potentially vulnerable populations, including:

- Race/Ethnicity of Residents
- National Origin of Residents
- English Proficiency of Residents
- Job Accessibility
- Transit Accessibility
- Level of Poverty
- Environmental Exposure (e.g. pollution, crime, food, health care, etc.)
- Disability

This report uses the Fair Housing Assessment Tool in conjunction with readily available data to initiate a more thorough investigation of the potential for disparate impacts in the state. The findings are intended to aid the Oklahoma Housing Finance Agency regarding future location of new fair housing in relation to vulnerable populations and the future opportunities available to help communities of existing affordable housing achieve self-sufficiency.

Data

Data for this report are compiled from a variety of sources including the United States Census, the University of Oklahoma Center for Spatial Analysis, and primary data collected as part of ongoing research efforts at the University of Oklahoma. Data are aggregated into census tracts and reported statewide as well as by county (see Appendix 1).

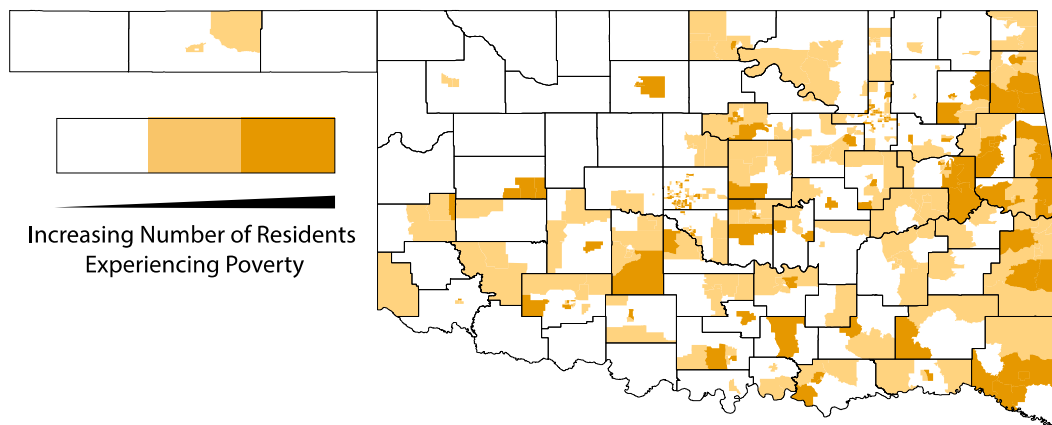
1. Urban/Rural

A majority of the affordable housing in Oklahoma is situated in rural communities. Urban communities including Edmond, Lawton, Norman, Oklahoma City, and Tulsa are home to just over 1/3 of the affordable housing units in the state.

	Total Affordable Housing Units		Situated an Urban Setting		Situated in a Rural Setting
OHFA	35,292		11,699 (33.1%)		23,593 (66.9%)
515	5,384		0		5,384 (100%)
LIHTC	23,537		8,255 (35.1%)		15,282 (64.9%)
Total	64,213		19,954 (31.1%)		44,259 (68.9%)

2. Poverty

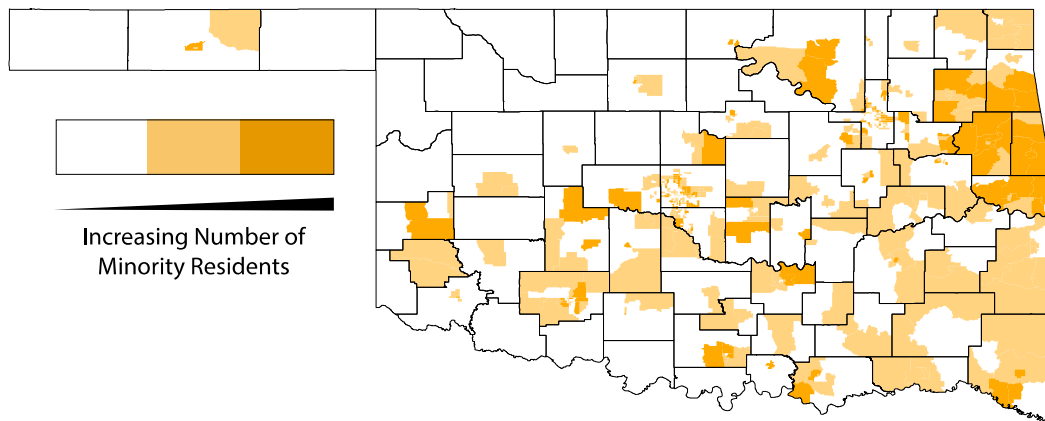
Approximately 70% of affordable housing units in Oklahoma are located in census tracts where the number of residents living in poverty is above the state average. About half of these units are located in areas of extreme poverty, where the number of individuals who are economically vulnerable exceeds 994, more than one standard deviation (411) from the mean (583).



	Total Affordable Housing Units	Situated in Poverty	Situated in Extreme Poverty
OHFA	35,292	12,295 (34.8%)	12,464 (35.3%)
515	5,384	2,093 (38.9%)	1,839 (34.2%)
LIHTC	23,537	7,483 (31.8%)	8,924 (38.0%)
Total	64,213	21,796 (33.9%)	23,227 (36.2%)

3. Non-white Enclaves

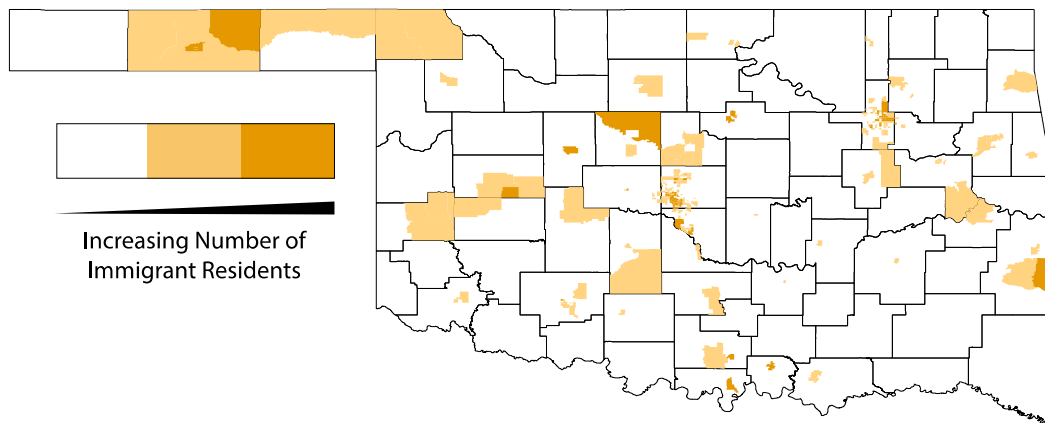
Just over 60% of affordable housing units in Oklahoma are located in census tracts where a majority of the residents are non-white. With just fewer than 24% of the total affordable housing units in census tracts heavily populated with residents who are not white – identified as census tracts where the number of non-white residents is more than 1,595 - one standard deviation (653) greater than the mean (542).



	Total Affordable Housing Units	Situated in Majority Non-White Community	Situated in Heavily Non-White Community
OHFA	35,292	12,814 (36.3%)	7,907 (22.4%)
515	5,384	2,229 (41.4%)	1,288 (23.9%)
LIHTC	23,537	10,285 (43.7%)	5,677 (24.1%)
Total	64,213	25,328 (39.4%)	14,872 (23.2%)

4. Immigrant Enclaves

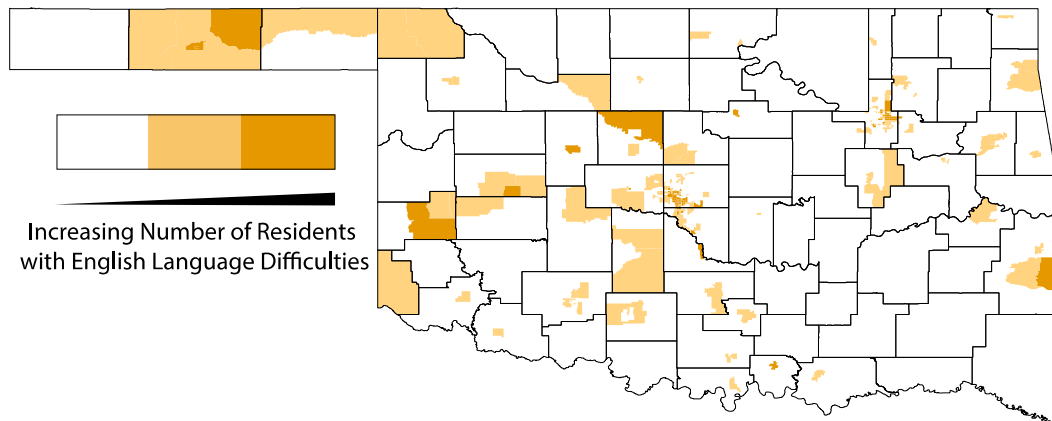
One-third of affordable housing units in Oklahoma are located in census tracts where more than the average number of residents are immigrants. About half of these units are located in areas dense with immigrants, where the number of individuals who are not citizen exceeds 349, more than one standard deviation (219) from the mean (130).



	Total Affordable Housing Units	Situated in Immigrant Enclave	Situated in Heavily Immigrant Enclave
OHFA	35,292	8,114 (23.0%)	3,358 (9.5%)
515	5,384	1,017 (18.9%)	159 (3.0%)
LIHTC	23,537	5,457 (23.2%)	3,364 (14.3%)
Total	64,213	14,588 (22.7%)	6,881 (10.7%)

5. Limited English Proficiency

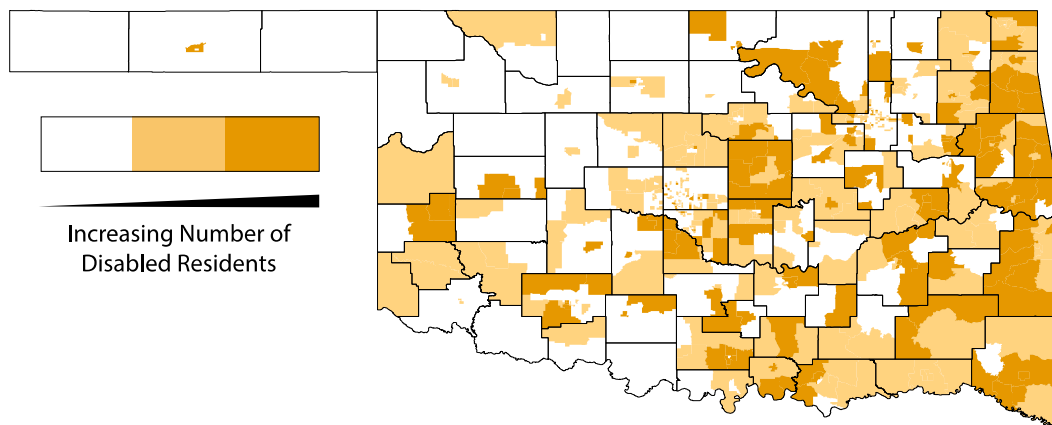
Almost 17,000 existing affordable housing units in Oklahoma are located in census tracts where more residents than average do not speak English very well. A little more than half of these units are located in areas dense with individuals with limited English proficiency, where the number of individuals who speak English less than very well exceeds 380, more than one standard deviation (240) from the mean (140).



	Total Affordable Housing Units	Community with more than average number of Limited English Speakers	Community dense with limited English Speakers
OHFA	35,292	6,250 (17.7%)	3,122 (8.8%)
515	5,384	799 (14.8%)	240 (4.5%)
LIHTC	23,537	4,034 (17.1%)	3,475 (14.8%)
Total	64,213	11,083 (17.3%)	6,837 (10.6%)

6. Disability

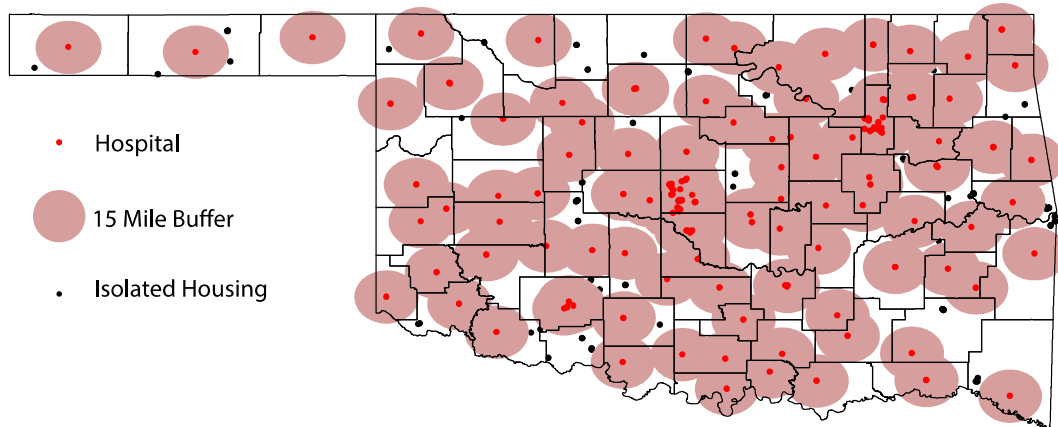
Almost 60% of existing affordable housing units in Oklahoma are located in census tracts where more residents than average have a disability. A little more than half of these units are located in areas dense with individuals with a disability, where the number of individuals who are disabled is greater than 831, more than one standard deviation (289) from the mean (542).



	Total Affordable Housing Units	Community with more than average number of Disabled Residents	Community dense with Disabled Residents
OHFA	35,292	10,098 (28.6%)	10,722 (30.4%)
515	5,384	1,686 (31.3%)	2,594 (48.8%)
LIHTC	23,537	7,074 (30.1%)	6,289 (26.7%)
Total	64,213	18,858 (29.4%)	19,605 (30.5%)

7. Hospitals

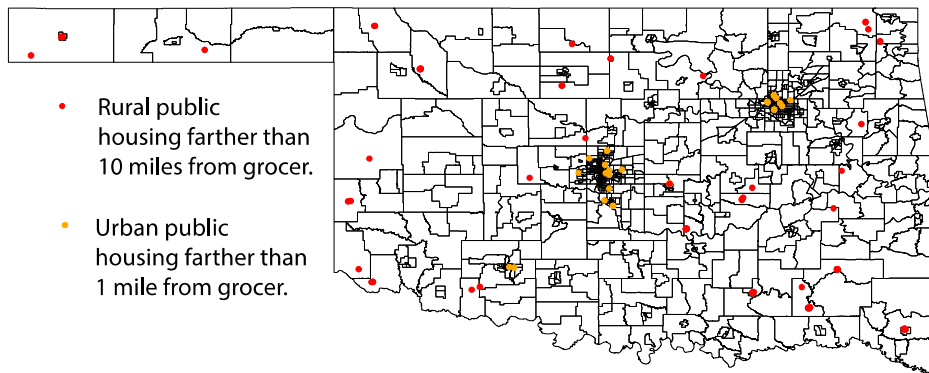
There are no affordable housing units more than 30 miles from a hospital. Approximately 2.6% of affordable housing units are farther than 15 miles from the nearest hospital. As indicated by the larger percentage of Rural Rental Housing Loan units, most of these are located in rural areas.



	Total Affordable Housing Units	More than 15 miles to nearest hospital	More than 30 miles to nearest hospital
OHFA	35,292	628 (1.8%)	0
515	5,384	500 (9.3%)	0
LIHTC	23,537	532 (2.3%)	0
Total	64,213	1,660 (2.6%)	0

8. Grocery Stores

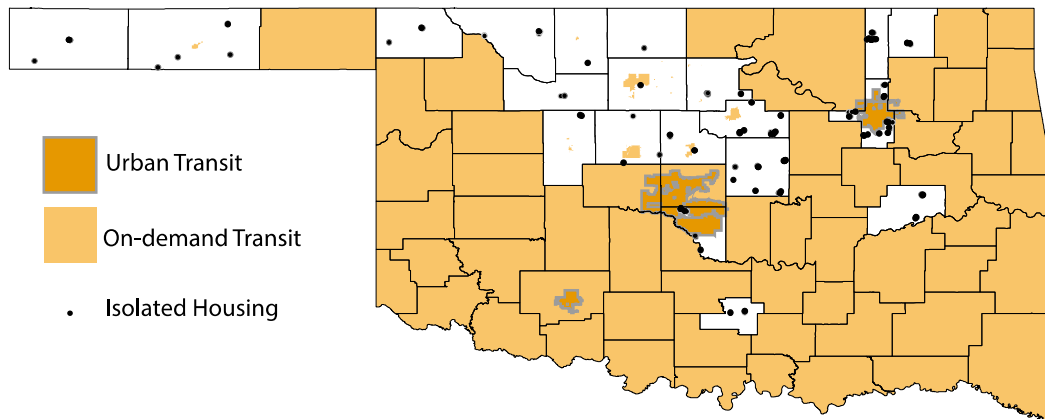
Approximately 7.8% of affordable housing units are in areas that are classified as food deserts. According to the United States Department of Agriculture, food deserts exist in urban environments further than 1 mile from a grocery store and in rural environments further than 10 miles from a grocery store (<https://apps.ams.usda.gov/fooddeserts/foodDeserts.aspx>).



	Total Affordable Housing Units	Urban > 1 Mile from nearest Grocer	Rural > 10 miles to nearest Grocer
OHFA	35,292	1,493 (4.2%)	1,097 (3.1%)
515	5,384	0	466 (8.7%)
LIHTC	23,537	1,175 (5.0%)	769 (3.3%)
Total	64,213	2,668 (4.2%)	2,332 (3.6%)

9. Transit

A little over 69% of affordable housing in Oklahoma is located in a census tract with limited or no access to transit services. This includes 8,367 affordable housing units in areas that lack public transit services all together as well as 36,363 units that are situated in areas that have on-demand transportation services that often have limited operation times and may only serve elderly and disabled populations or those going to a medical appointment.



	Total Affordabl e Housing Units	No Transit	Urban Transit	On-Demand Transit
OHFA	35,292	4,035 (11.4%)	11,265 (31.9%)	19,992 (56.6%)
515	5,384	767 (14.2%)	0	4,617 (85.8%)
LIHTC	23,537	3,565 (15.1%)	8,217 (34.9%)	11,755 (49.9%)
Total	64,213	8,367 (13.0%)	19,482 (30.3%)	36,363 (56.6%)

What does this mean for Oklahoma?

This report suggests a number of possible ways forward for the Oklahoma Housing Finance Agency as it continues to support quality low-income and workforce housing for residents of the state. Across a number of indicators of opportunity, affordable housing in the state clusters in ways that raise concerns about the opportunities available to affordable housing residents in comparison to other residents.

Continued efforts to improve the quality of life for affordable housing residents and reduce discrimination associated with affordable housing will likely need to include strategies that integrate new affordable housing as well as support existing communities of affordable housing. This will likely include public policies and funding designed to integrate low-income and workforce housing into a more diverse set of communities. Additionally, those living existing affordable housing communities need increased opportunities to stay in place, become self-sufficient, and participate in determining the future of their neighborhood. OHFA may consider partnering with other state, non-profit, and for-profit agencies to explore strategies for helping communities thrive economically, socially, and environmentally.

Moving ahead, Oklahoma should be wary of a narrowly focused vision focused solely on the problems of existing affordable housing and the integration of these residents into other communities. The relocation of residents harkens back to the physical and social destruction brought about by urban renewal. Such an approach pits efforts to enhance existing affordable housing through community development against efforts to build a more integrated and diverse society (Goetz 2015). Rather, Oklahoma has the opportunity to work closely with local municipalities to improve the conditions of current affordable housing communities while simultaneously advancing integration of low-income and workforce housing through the construction in new settings.

For future new development, a number of case studies and emerging scholarship on the importance of neighborhood effects provide guidance on possible ways forward for Oklahoma. For instance, in El Paso, Texas a public private partnership between the Housing Authority of the City of El Paso and private developers led to the development of a mixed income housing development. Eastside Crossings (<http://www.hacep.org/about-us/eastside-crossings>) provides 74 traditional affordable housing units, 79 affordable housing units, and 45 market rate units in partnership with the Texas Department of Housing and Community Affairs (Housing Authority of El Paso 2015). In Sacramento, partnership between private developers and the Capital Area Redevelopment Authority resulted in the adaptive reuse of a building listed on the National Register of Historic Buildings into affordable Housing (Vellinga 2015). Located in a dense, walkable, transit-oriented community, the Warehouse Artist Lofts (<http://www.rstreetwal.com>) are home to 116 units, 86 of which are affordable and 13,000 square feet of ground floor retail.

For existing affordable housing, strategies exist to help enhance localized opportunities and build a culture of community participation around housing. Across the nation, there is a need to refocus the discussion away from the deficits found in many communities to look for closely at opportunities (Lens 2015) and to think about the consequences of physical, social, and economic isolation (Clarke, Morenoff, Debbink, Golberstein, Elliott, & Lantz, 2014.).

The Oklahoma Housing Finance Agency may need to collaborate more closely with other governmental agencies to develop comprehensive strategies that not only improve existing housing but also work toward enhancing access to food, recreation, amenities, jobs, and quality schools. By doing so, OHFA could help build the social and physical resiliency of these communities so that residents would be empowered to choose for themselves whether or not they want to stay and be part of their existing community or move elsewhere in search of a better quality of life. A set of tools for doing some of this work is available through Policy Link (<http://www.policylink.org/equity-tools/equitable-development-toolkit/about-toolkit>). For those who are relocated due to circumstances that make staying in place impossible, intensive case management may be required to ensure that these residents avoid pitfalls and thrive in a new environment (Theodos, Popkin, Guernsey, & Getsinger, 2010). But evidence continues to suggest that stability, particularly in the lives of children, is an essential part of ensuring that everyone has the opportunity to succeed and thrive (HUD 2014).

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Data Sources

2014 American Community Survey Estimates

- Poverty: ACS_13_5YR_S1701 > HC02_EST_VC01 > Below poverty level; Estimate; Population for whom poverty status is determined
- Non-white enclaves: ACS_13_5YR_BO2001 > HD01_VD02 > [Total Population] - Estimate; Total: - White alone
- Immigrant enclaves: ACS_13_5YR_BO5001 > HD01_VD06 > Estimate; Total: - Not a U.S. citizen
- Limited English Proficiency: ACS_13_5YR_S1601 > HC03_EST_VC01 > Percent of specified language speakers - Speak English less than "very well"; Estimate; Population 5 years and over
- Disability: ACS_13_5YR_S1810 > HC02_EST_VC01 > with a disability; estimate; total civilian noninstitutionalized population

University of Oklahoma Center for Spatial Analysis: Data Warehouse

- Hospital locations as of 2008 derived from Oklahoma State Department of Health, Health Care Information Division.

University of Oklahoma Division of Regional and City Planning

- Grocery store locations retrieved from Internet search conducted by faculty and student research assistants at the University of Oklahoma.
- Transit locations retrieved from Oklahoma Department of Transportation (<http://www.okladot.state.ok.us/transit/pubtrans.htm>) and geocoded by faculty and student research assistants at the University of Oklahoma.

Appendix 1: County affordable housing Summaries

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Adair	676	676	676	0	0	177	0	0	0
Alfalfa	93	0	0	0	0	0	93	0	23
Atoka	145	121	0	0	0	0	24	145	24
Beaver	0	0	0	0	0	0	0	0	0
Beckham	343	87	228	0	228	315	0	28	0
Blaine	169	0	0	127	127	0	24	0	42
Bryan	1,005	538	501	0	0	501	0	0	0
Caddo	658	292	387	0	0	292	95	0	0
Canadian	1,655	0	248	0	0	0	48	24	0
Carter	1,040	373	938	189	0	972	24	24	24
Cherokee	1,359	986	412	0	0	436	0	13	0
Choctaw	433	312	0	0	0	0	0	0	0
Cimarron	69	0	0	0	0	0	8	69	69
Cleveland	2,389	1,080	194	758	648	601	0	214	718
Coal	71	0	0	0	0	71	0	0	0
Comanche	1,214	200	182	0	0	225	123	151	24
Cotton	114	0	0	0	0	0	114	0	0
Craig	290	0	0	0	0	157	0	72	0
Creek	1,359	163	163	0	0	670	0	0	0
Custer	255	78	0	0	0	172	0	0	0
Delaware	712	695	285	0	0	712	28	0	0
Dewey	75	0	0	0	0	0	16	0	0
Ellis	39	0	0	0	0	0	0	0	0
Garfield	824	683	127	0	0	0	0	52	50

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Immigrant Enclaves	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Garvin	557	0	0	0	0	265	0	0	0
Grady	758	71	0	0	0	621	71	0	0
Grant	8	0	0	0	0	0	8	8	8
Greer	100	0	0	0	0	0	0	0	0
Harmon	62	0	0	0	0	0	0	2	0
Harper	50	0	0	0	0	0	14	36	50
Haskell	63	0	0	0	0	0	0	0	0
Hughes	341	0	0	0	0	0	0	76	0
Jackson	322	18	18	0	18	0	30	30	0
Jefferson	36	0	0	0	0	0	0	0	0
Johnston	517	493	0	0	0	493	0	0	0
Kay	1,001	196	168	0	0	344	0	0	0
Kingfisher	153	0	0	8	8	0	8	8	40
Kiowa	143	0	0	0	0	0	0	0	0
Latimer	220	0	0	0	0	220	0	0	0
Le Flore	1,050	204	0	0	0	573	166	0	0
Lincoln	705	143	0	0	0	705	42	0	705
Logan	629	0	0	0	0	300	0	0	158
Love	62	0	0	62	0	0	0	0	0
Major	76	0	0	0	0	0	0	0	76
Marshall	134	0	109	109	109	109	0	0	0
Mayes	546	382	218	0	0	382	0	0	0
McClain	346	55	0	0	47	299	0	0	0
McCurtain	767	767	746	0	0	767	57	315	0
McIntosh	488	0	0	0	0	169	0	0	488

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Murray	224	95	0	0	0	224	0	0	224
Muskogee	1,572	642	59	0	0	44	48	0	0
Noble	387	0	0	0	0	0	42	30	345
Nowata	229	0	0	0	0	185	0	0	229
Okfuskee	214	169	0	0	0	213	0	1	0
Oklahoma	11,497	3,920	3,518	2,445	2,641	456	0	1,202	25
Okmulgee	663	303	227	0	0	127	0	0	0
Osage	1,544	538	700	0	0	1,391	42	0	0
Ottawa	409	0	0	0	0	96	0	84	0
Pawnee	65	0	0	0	0	0	37	20	0
Payne	1,797	1,209	0	120	120	648	0	0	971
Pittsburg	1,268	0	50	0	0	284	16	16	0
Pontotoc	810	311	286	0	0	336	0	0	0
Pottawatomie	1,715	1,009	587	0	0	954	0	284	0
Pushmataha	381	234	0	0	0	381	147	381	0
Roger Mills	14	0	0	0	0	0	0	14	0
Rogers	973	0	0	0	0	0	36	0	0
Seminole	426	76	75	0	0	75	0	123	0
Sequoyah	1,449	922	922	0	0	726	243	0	0
Stephens	841	0	0	0	0	310	12	0	0
Texas	816	0	372	782	782	372	60	6	75
Tillman	114	0	0	0	0	0	0	0	0
Tulsa	9,868	4,750	1,807	2,281	2,109	1,419	0	1,441	2,220
Wagoner	1,094	691	461	0	0	701	0	0	0
Washington	1,262	0	108	0	0	108	0	0	1,262
Washita	189	0	0	0	0	0	0	0	0

County	Total Units	Units at Risk for Poverty	Units in mostly Non-white Enclaves	Units in Community of Immigrants	Units in Limited English Neighborhood	Units nearer Elevated Number of Disabled	Units farther than 15 miles to Hospital	Units located in a Food Desert	Units that lack readily available Transit
Woods	65	0	0	0	0	0	2	0	65
Woodward	161	0	0	0	0	0	0	60	0

Lead-Based Paint Hazards

Findings / Health and Well-being

Lead is known to be highly toxic particularly to young children 5 years of age and under. Excessive exposure results in reduced intelligence, impaired hearing, reduced stature and a host of other negative health effects. It is well documented that a common source of lead exposure for children is lead-based paint in older housing along with the dust and soil it generates. Children are exposed to lead-based paint most commonly by directly eating paint chips or indirectly by ingesting lead-contaminated house dust or soil through normal hand-to-mouth contact.

For purposes of this analysis, the federal definition of “lead-based paint hazard” at 24 CFR Part 35.86 was applied. Under this definition, lead-based paint hazard is defined as, “...any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, or lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.”

It is noteworthy estimates presented can only be stated as dwellings that “potentially” have LBP hazards because there are no real-time surveys or studies of residential structures built prior to 1978. However, there have been previous estimations provided in the state’s Consolidated Plan.

Statewide Findings

Using methodology which will be discussed later in this section, we have estimated the number of housing units in Oklahoma with lead-based paint hazards as defined in 24 CFR Part 35.86. Our estimates are shown in the following table.

Lead-Based Paint Hazards in Oklahoma		
	Number	Percent
Total Housing Units	1,432,730	
Total Housing Units with Lead-Based Paint Hazards	240,229	16.8%
Owner-Occupied Units w/LBP Hazards	159,861	66.5%
Renter-Occupied Units w/LBP Hazards	80,368	33.5%
Housing Units w/LBP Hazards Occupied by Low-to-Moderate Income Households	113,931	47.4%
Housing Units w/LBP Hazards with Children < 6 Years of Age Present	37,426	15.6%
Housing Units w/LBP Hazards Occupied by LMI Households and Children < 6 Years of Age Present	19,761	52.8%

Sources: American Healthy Homes Survey Table 5-1 & CHAS Tables 12 & 13

As shown, we estimate that there are 240,229 housing units in Oklahoma containing lead-based paint hazards, representing 16.8% of Oklahoma’s total housing stock. 66.5% of those units are owner-occupied, while 33.5% are renter-occupied. Of the 240,229 housing units containing lead-based paint hazards, 113,931 units, or 47.4%, are occupied by households with low-to-moderate incomes as defined by HUD. Among all housing units with lead-based paint hazards, 37,426 units have children under the age of six present, and 52.8% of those units, or 19,761 units total, are households with low-to-moderate incomes. Exhibits 2 through 6, found at the end of this section, graphically summarize our statewide findings at a county level.

Disaster Resiliency/ Economy and Society, Infrastructure and Environment

While communities strive to address lead-based paint hazards through education and removal when detected in connection with federally funded local housing rehabilitation initiatives, hazard detection and mitigation may have special considerations in terms of disaster resiliency.

Many disasters are accompanied by widespread damage to residential structures often times scattering building material debris across the landscape necessitating removal by heavy equipment and disposal in landfills. When building materials contaminated with lead-based paint become part of non-contaminated debris disposal, it presents an environmental hazard that can span well beyond recovery and rebuilding efforts.

Leadership and Strategy

Given the albeit large but finite number of potential housing units with lead hazards, the state and local communities may wish to consider initiatives aimed at reducing and/or eventually eliminating residential lead-based paint hazards, particularly in housing occupied by low and moderate income households with young children present. One such initiative could be the use of the state's various federal and state housing programs' competitive funding selection criteria. By designing rating criteria that specifically awards points to applicants that purposefully seek out properties within counties known to have higher percentages of lead hazards, housing developers along with those engaged in rehabilitation may be incentivized to engage in hazard mitigation.

State and local governments may wish to capitalize on the results of this study by using the data to support competitive applications to the Federal Home Loan Bank Topeka's Affordable Housing Program funding for owner occupied rehabilitation which, among other competitive rating criteria, awards points for the "Abatement of Hazardous Environmental Conditions". Similarly, this report's data may be used to document hazards and need in applications for competitive health care grants offered at the federal level.

Similar to initiatives undertaken by USHUD, the state may want to consider undertaking a real-time sample survey of homes built prior to 1978 across the state's community sizes and counties to more accurately ascertain the extent of the hazard and/or conducting real-time surveys of LBP Risk Assessors licensed by the ODEQ.

Survey of Previous Lead-based Paint Studies

Using a combination of US Census Bureau and US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy data and age of housing stock built prior to 1980, the Oklahoma Department of Commerce's, "State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018" estimated 59% of the owner occupied and 65% of the renter occupied housing had the potential of containing lead-based paint. To address lead paint hazards, the Consolidated Plan recommended assessment of hazard presence be conducted at the point dwelling rehabilitation is undertaken and that nonprofits advise persons receiving federal rehabilitating assistance regarding the dangers of lead exposure.

At the national level, between 1998 and 2000, USHUD Office of Health Homes and Lead Hazard Control staff and the National Institute of Environmental Health Sciences conducted a real-time

random sampling of 831 permanently occupied housing units (multifamily, single family and mobile homes) taken from all 50 states and the District of Columbia. The results indicated an estimated 38 million (39% of the 96 million total housing units) of the nation's housing units had lead-based paint hazards. Of that total, 24 million had significant lead hazards with 1.2 million of those units occupied by low income families. It was further estimate that 35% of all low income housing had lead-based paint hazards. The study also noted the prevalence of lead-based paint increases with age of housing. However, most painted surfaces, even in older homes don't have lead paint. Geography was found to be related to the incidence of lead-based paint with the Northeast and Midwest having 2 times the prevalence of lead paint than the South and West. Finally, the study recommends "public-private sector resources be directed units posing the greatest risk" as a preventive measure to avoid lead poisoning.

In April 2011, the U.S. Department of Housing and Urban Development, Office of Healthy Homes and Lead Hazard Control updated its 1998-2000 nationwide report in its publication, "American Healthy Homes Survey, Lead and Arsenic Findings". This report, conducted from June 2005 through March 2006, estimated 37.1 million homes (34.9%) out of a total of 106 million total housing units have lead-based paint somewhere in the building. Of the 65.6 million homes built before 1978, 34.4 million (52%) have lead-based paint. The study reaffirmed the previous finding that the prevalence of lead-based paint is higher in the Northeast and Midwest parts of the United States than South and West. It also confirmed earlier finding that the incidence of lead-based paint increases with age of housing with 86% of the homes built prior to 1940 containing lead. An estimated 3.6 million homes with children less than 6 years of age have lead-based paint hazards of which 1.1 million are low income households. Of the 16.8 million homes with children under the age of 6, 5.7 million (34%) have lead-based paint, about the same incidence of lead-based paint in all homes.

In June 2006, the Oklahoma State Department of Health's Childhood Lead Poisoning Prevention Program (OCLPPP) received a 5-year project grant "Oklahoma Childhood Lead Poisoning Prevention Program Focusing in High Risk Groups". That program focused on communities evidencing high numbers of children 6-72 months of age who are at high risk for lead poisoning.

In order to more effectively target high-risk areas and populations, the OCLPPP identified 21 high-risk target area (HRTA) zip codes (see Exhibit #1) located within Oklahoma, Tulsa, Muskogee, Jackson, Okmulgee, Ottawa, Kay, Garfield, and Hughes counties. These 21 zip codes were narrowed from a list of 57 zip codes out of the state's approximately 700 zip codes that with populations of 5,000 or more persons; greater than or equal to 22% of housing stock built prior to 1950; and, greater than or equal to 18% of children under the age of 6 years living below the poverty level.

The 57 zip codes were further compared and evaluated based on selected characteristics such as EBL cases and proportion of minority population. Zip codes with higher EBL prevalence and/or minority populations (Hispanic/African American/American Indian) were ranked higher and given the designation as HRTA zip codes.

Pittsburg County Findings

The number of housing units in Pittsburg County containing lead-based paint hazards can be estimated by applying the percentages of housing units with such hazards reported by the American

Healthy Homes Survey, to the number of occupied homes in Pittsburg County, by year of construction. The following table presents the percentage of housing units in the Census Bureau South Region based on the AHHS findings.

Housing Units in the South Census Region with Lead-Based Paint Hazards by Year of Construction			
Year of Construction	No. of Housing Units (000s)	Units w/ LBP Hazards (000s)	Percent of Units w/ LBP Hazards
1978-2005	18,625	664	3.6%
1960-1977	11,724	1,311	11.2%
1940-1959	5,575	2,145	38.5%
1939 or Earlier	3,072	1,947	63.4%
Total	38,996	6,067	15.6%

Source: U.S. Dept. of Housing and Urban Development, American Healthy Homes Survey, Table 5-1

These percentages can then be applied to the number of housing units in Pittsburg County, by year of construction and by tenure (owner-occupied versus renter-occupied), as reported by HUD's Comprehensive Housing Affordability Strategy (CHAS) data for Pittsburg County.

Total Housing Units in Pittsburg County with Lead-Based Paint Hazards by Tenure			
Total Owner-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	6,057	3.57%	216
1960-1977	4,068	11.18%	455
1940-1959	1,910	38.48%	735
1939 or Earlier	1,450	63.38%	919
Total	13,485	17.24%	2,325
Total Renter-Occupied Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,914	3.57%	68
1960-1977	1,746	11.18%	195
1940-1959	995	38.48%	383
1939 or Earlier	630	63.38%	399
Total	5,285	19.78%	1,046
Total Housing Units	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	7,971	3.57%	284
1960-1977	5,814	11.18%	650
1940-1959	2,905	38.48%	1,118
1939 or Earlier	2,080	63.38%	1,318
Total	18,770	17.96%	3,370

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

Finally, we can use the same methodology to estimate the number of housing units in Pittsburg County with lead-based paint hazards, occupied by households with low-to-moderate incomes, by tenure:

**Housing Units in Pittsburg County with Lead-Based Paint Hazards by Tenure,
Occupied by Low-Income Families**

Owner-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	878	3.57%	31
1960-1977	743	11.18%	83
1940-1959	495	38.48%	190
1939 or Earlier	320	63.38%	203
Total	2,435	20.85%	508
Renter-Occupied Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	819	3.57%	29
1960-1977	801	11.18%	90
1940-1959	385	38.48%	148
1939 or Earlier	280	63.38%	177
Total	2,285	19.45%	444
Total Housing Units < 50% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,697	3.57%	60
1960-1977	1,544	11.18%	173
1940-1959	880	38.48%	339
1939 or Earlier	600	63.38%	380
Total	4,720	20.17%	952

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

**Housing Units in Pittsburg County with Lead-Based Paint Hazards by Tenure,
Occupied by Moderate-Income Families**

Owner-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	777	3.57%	28
1960-1977	734	11.18%	82
1940-1959	245	38.48%	94
1939 or Earlier	250	63.38%	158
Total	2,005	18.08%	362
Renter-Occupied Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	292	3.57%	10
1960-1977	284	11.18%	32
1940-1959	275	38.48%	106
1939 or Earlier	90	63.38%	57
Total	940	21.80%	205
Total Housing Units 50%-80% AMI	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,068	3.57%	38
1960-1977	1,017	11.18%	114
1940-1959	520	38.48%	200
1939 or Earlier	340	63.38%	215
Total	2,945	19.27%	567

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 12

To conclude, we estimate that there are a total of 3,370 homes in Pittsburg County containing lead-based paint hazards, 2,325 owner-occupied and 1,046 renter-occupied. Of the 3,370 homes in the county estimated to have lead-based paint hazards, 952 are estimated to be occupied by households with low-incomes (incomes less than 50% of Area Median Income), and 567 are estimated to be occupied by households with moderate incomes (between 50% and 80% of Area Median Income), for a total of 1,519 housing units in Pittsburg County with lead-based paint hazards occupied by households with low or moderate incomes.

Lead-Based Paint Hazards in Homes with Children Present

Using the same methodology, we can estimate the number of housing units in Pittsburg County occupied by households with children under the age of six present. For this analysis we apply the lead-based paint hazards percentages from the American Healthy Homes Survey to the data in HUD CHAS Table 13, which details housing units by year of construction, household income, and presence of children under the age of six. The data is presented in the following table:

Housing Units in Pittsburg County with Lead-Based Paint Hazards with Children under Age 6 Present Occupied by Low or Moderate-Income Families			
Housing Units < 50% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	301	3.57%	11
1940-1977	295	19.98%	59
1939 or Earlier	10	63.38%	6
Total	605	12.54%	76
Housing Units 50%-80% AMI w/ Children under 6 Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	155	3.57%	6
1940-1977	276	19.98%	55
1939 or Earlier	65	63.38%	41
Total	495	20.55%	102
Total LMI Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	455	3.57%	16
1940-1977	570	19.98%	114
1939 or Earlier	75	63.38%	48
Total	1,100	16.15%	178
Total Housing Units w/ Children Present	Total Housing Units	Percent w/LBP Hazards	Number w/LBP Hazards
1978 or Later	1,328	3.57%	47
1940-1977	1,292	19.98%	258
1939 or Earlier	265	63.38%	168
Total	2,885	16.41%	473

Sources: American Healthy Homes Survey Table 5-1 & CHAS Table 13

As shown, we estimate there are 473 housing units in Pittsburg County with lead-based paint hazards and children under the age of six present, and that 178 of those housing units are occupied by families with low to moderate incomes.

Research Footnotes/Sources

Oklahoma Department of Commerce, “State of Oklahoma Five-Year E-Consolidated Plan FY 2014 – 2018”

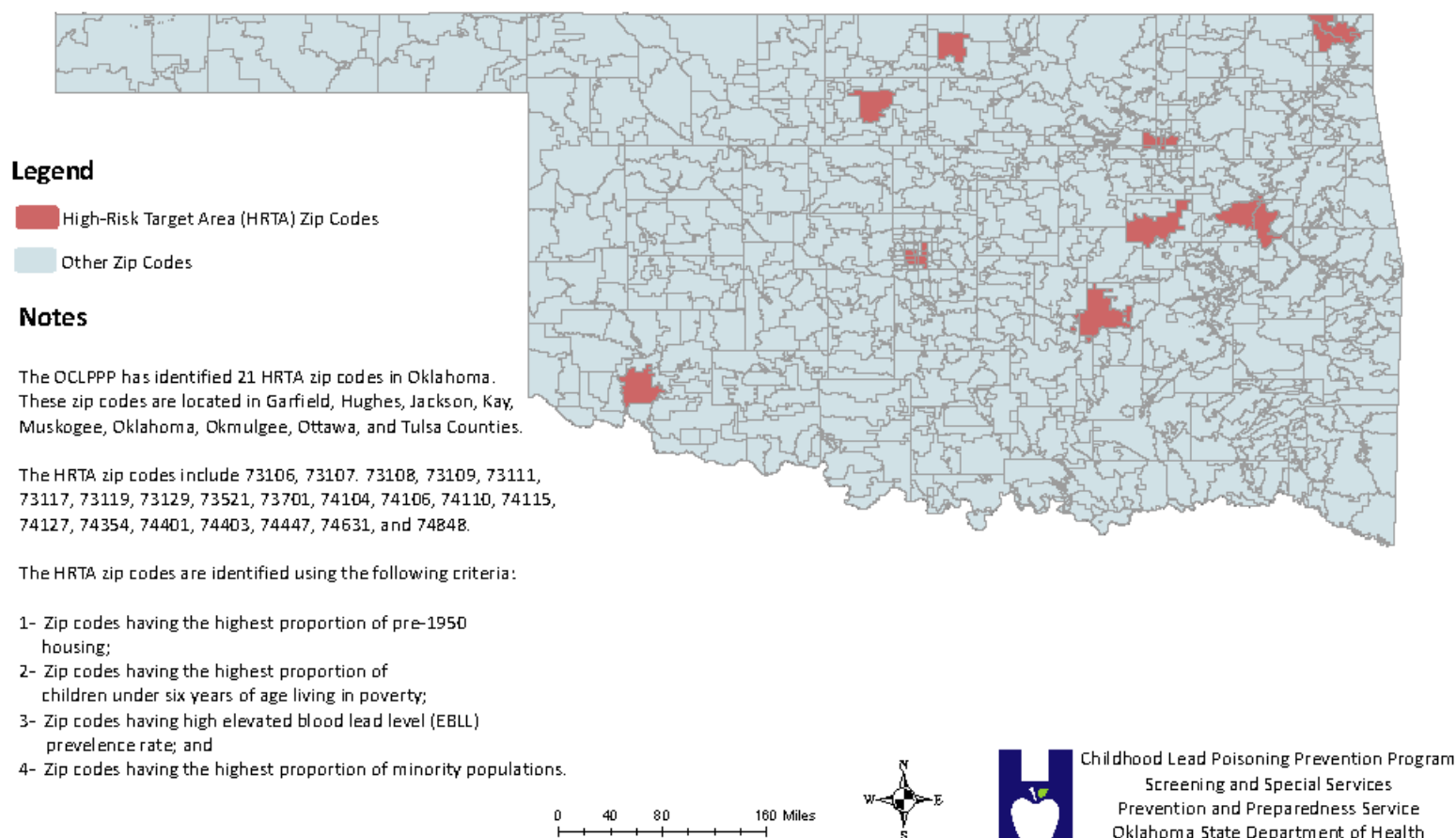
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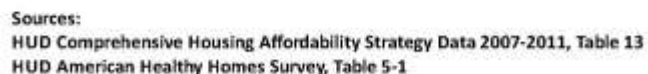
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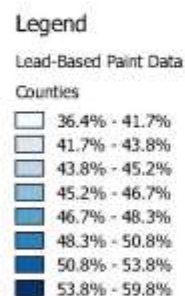
Exhibit #1

Map 2: High-Risk Target Areas (HRTA) Zip Codes for Childhood Lead Poisoning

Percentage of Housing Units Containing Lead-Based Paint Hazards



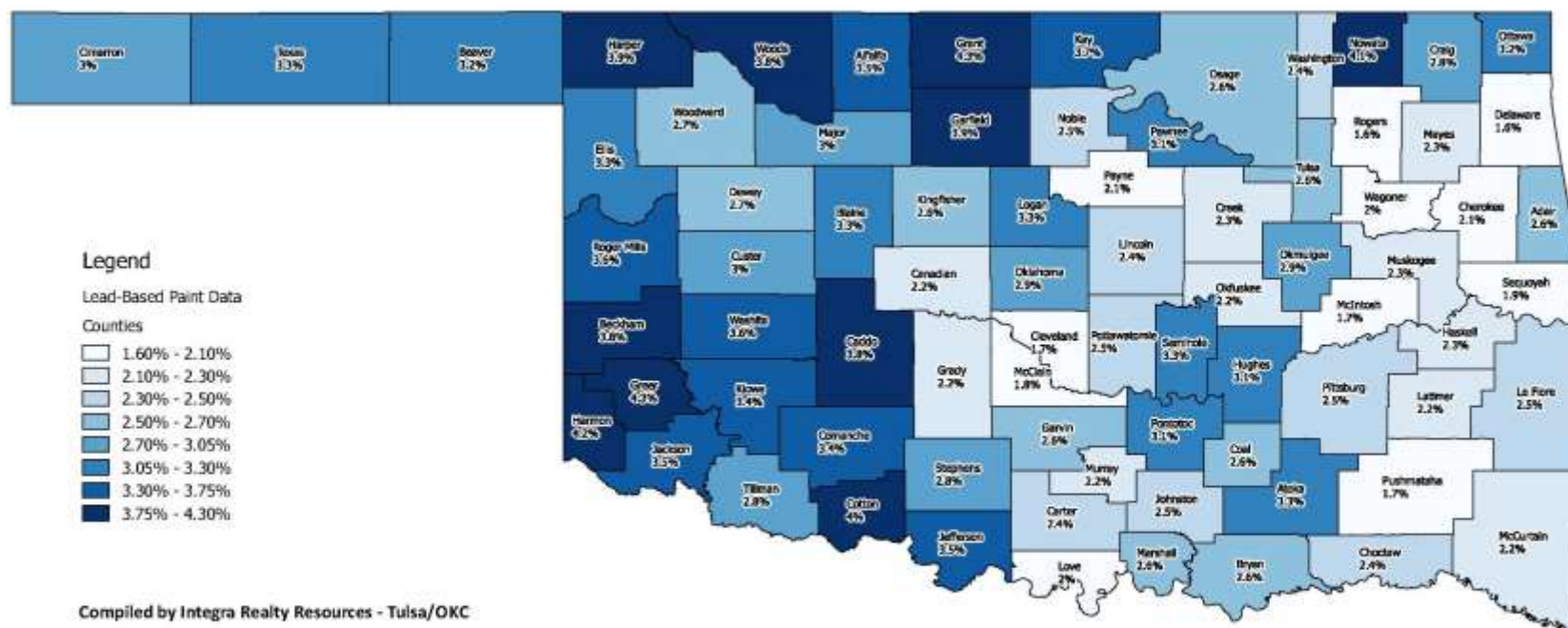
Percentage of Housing Units Containing Lead-Based Paint Hazards Occupied by Low to Moderate Income Households



Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Exhibit #4

Percentage of Housing Units Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present



Compiled by Integra Realty Resources - Tulsa/OKC

Sources:

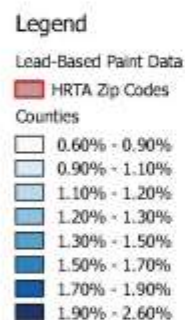
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
 HUD American Healthy Homes Survey, Table 5-1

Percentage of Housing Units Occupied by Low to Moderate Income Households
Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present



Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Percentage of Housing Units Occupied by Low to Moderate Income Households
Containing Lead-Based Paint Hazards with Children Age 6 or Younger Present
High-Risk Target Area (HRTA) Zip Codes Highlighted in Red



Sources:
HUD Comprehensive Housing Affordability Strategy Data 2007-2011, Table 13
HUD American Healthy Homes Survey, Table 5-1

Conclusions

The previous analysis has attempted to describe the state of the residential housing market in Pittsburg County, Oklahoma. Where possible, information regarding the population centers of the county was included to assess need on a community level. Much of the information is based on demographic information from local authorities and national information services. However, personal interviews were performed with property owners and managers, real estate professionals, and community officials in an effort to substantiate information from the national organizations and understand current market conditions. Several important issues regarding housing have become apparent through this analysis and are identified below.

Pittsburg County has undergone steady growth between the 2000 and 2010 censuses, in terms of population, households and employment levels. Since that time, figures reported by Nielsen SiteReports and the Census Bureau show population declines in Pittsburg County and McAlester, and total employment levels have shown decline for the most part, with some recent recovery but total employment remains below pre-2008 levels. Any significant new demand for housing will depend greatly on local employment levels, particularly employment at McAlester's largest employers.

Pittsburg County has a relatively high rate of renters with high rent costs (39.47%) as well as homeowners with high ownership costs (16.87%). The county's poverty rate is also above the state, at 18.51% compared with 16.85% statewide.

In terms of disaster resiliency we note that 70 tornadoes have impacted the county between 1959 and 2014, with 46 injuries and one fatality combined, and many of Pittsburg County's communities (including McAlester, Krebs, Hartshorne, Haileyville, and others) have notable development in or near floodplains.

Pittsburg County is located within the Southeastern Oklahoma Continuum of Care (CoC), which provides services to the area's homeless populations among other functions. Throughout the entire Southeastern Oklahoma CoC, there are an estimated 442 homeless persons, 225 of which are estimated to be sheltered. Many in the region are chronically homeless (73 persons) and other notable subpopulations include the mentally ill and chronic substance abusers.

In terms of fair housing issues, many affordable housing units are located in primarily non-white enclaves, and in areas with high numbers of persons with one or more disabilities. 16 units are located further than 15 miles from a hospital, and the same 16 units are considered to be in a food desert.

Due to the age of the county's housing stock, lead-based paint hazards are an issue, with an estimated 3,370 occupied housing units with such hazards, and 473 of those units occupied by low-to-moderate income households with children under the age of 6 present.

The housing stock of Pittsburg County is aging, and some limited need exists for preservation or rehabilitation of existing housing, and potentially some limited housing need for special needs populations; we note that the population age 62 and up is projected to increase 0.76% per year over

the next five years, and that 21.89% of Pittsburg County's population has one or more disabilities. A relatively small amount of housing, particularly reasonably affordable housing for households earning less than area median income, would likely be beneficial to the needs of households, particularly renters and owners that are cost overburdened and persons with special needs, though we note that 40 affordable rental housing units for seniors age 62 and up are currently under construction, which will likely far in meeting the affordable housing needs of seniors in the area.

Addendum A

Acknowledgments

The Housing Needs Assessment research team extends a special thanks to the following individuals and organizations for their many contributions of data, program information and time that helped make this project possible:

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Derrick “Rhys” Wilson, Eyakem Gulilat, Chase Phillips, Jane Wyrick, Charlotte Adcock, Sam Shreder, Jacquelyn Porter, Amy Wilson, Kevin Wang, Lora Gwartney, Forrest Bennett, Maryam Moradian, Salma Al Nairab

Federal Agencies

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US Federal Emergency Management Agency, Harold Latham

US Department of Housing and Urban Development Oklahoma City Field Office, Jackie McBride

Oklahoma State Agencies

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Department of Human Services, Connie Schlittler

Department of Emergency Management Dara Hayes

Department of Commerce, Rebekah Zahn-Pittser

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Regional Council of Governments and Oklahoma Association of Regional Councils

Continuums of Care Network

Hazard Mitigation Plan personnel/administrators

Community economic development professionals

City Managers and Planners

Community Action Agencies

Chambers of Commerce

Affordable housing developers, owners and investors

Homeless Alliance, Dan Straughan, Sunshine Hernandez

Pathways, Patrice Pratt

Women's Resource Center, Vanessa Morrison

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Addendum B

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Experience

Senior Managing Director of Integra Realty Resources - Tulsa/OKC, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since 1984, Mr. Ard has performed appraisal services consisting of narrative and summary real estate appraisals, ad valorem tax protests, consulting, litigation support services, market and feasibility studies, reviews, market study analyses and appraisals in connection with allocation of tax credits, brokerage services for commercial and residential transactions, property management, and expert litigation testimony. All types of real property are encompassed -apartments, ranches, theaters, hotel/motel, multi-purpose and resort properties, golf courses, high-rise and garden office buildings, manufacturing facilities, warehousing and distribution centers, nursing homes, assisted living facilities, banks, shopping centers and malls, residential subdivisions, industrial parks, and sports arenas. Valuations and market studies have been prepared on proposed, partially completed, renovated and existing structures. Appraisals have been made for condemnation purposes, estates, mortgage financing, equity participation and due diligence support. Clients served include corporations, law firms, financial institutions, investment firms and public/private agencies.

Professional Activities & Affiliations

Central Oklahoma Chapter, Appraisal Institute (Past Chapter President)
National Association of Realtors
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National Council of Affordable Housing Market Analysts
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Tulsa Preservation Commission
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Oklahoma, Oklahoma General Appraiser License, 11245CGA, Expires April 2018

Education

B.S.B.A. Degree, Marketing, University of Tulsa, Tulsa, Oklahoma (1984)

Successfully completed numerous real estate related courses and seminars sponsored by the Appraisal Institute, accredited universities and others.

Currently certified by the Appraisal Institute's voluntary program of continuing education for its designated members.

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Senior Director with Integra Realty Resources - Oklahoma, a full service valuation and consulting firm. Actively engaged in real estate valuation and consulting assignments since May 2002, Mr. Puckett has performed appraisal services consisting of narrative and summary real estate appraisals. All types of real property are encompassed-apartments, garden office buildings, manufacturing and warehouse industrial buildings, mobile home parks, restaurants and retail structures. Valuations and market studies have been prepared on proposed and existing structures. Appraisals have been made for estates, mortgage financing, equity participation and due diligence support. Prior to his employ at Integra Realty Resources - Oklahoma, Mr. Puckett was an employee of the University of Oklahoma Center for Business and Economic Development, working as a data analyst for the All County Affordable Housing Study commissioned by the Oklahoma Department of Commerce. Responsibilities included demographic, economic and real estate data collection from federal, state and local sources, as well as interviews of regional planning district, county and municipal officials, real estate market experts and local economic development experts. Mr. Puckett was responsible for site visits of 23 of the 77 Oklahoma counties, and personally authored 18 of the final reports. As an employee of IRR-Oklahoma, Mr. Puckett also performed the site visits and authored the final reports for four of the nine entitlement cities: Tulsa, Broken Arrow, Shawnee and Lawton. Mr. Puckett has also completed numerous housing market studies for use in applications for Federal Low-Income Housing Tax Credits in Oklahoma, Kansas, Missouri and Arkansas, and has performed market studies and appraisals for use in H.U.D.'s Multifamily Accelerated Processing (M.A.P.) program. Clients served include corporations, financial institutions, investment firms and public/private agencies.

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- Introduction to Income Capitalization Seminar
- Basic Income Capitalization 310
- Advanced Income Capitalization 510
- Highest and Best Use and Market Analysis 520
- Advanced Sales Comparison and Cost Approaches 530
- Report Writing and Valuation Analysis 540
- Advanced Concepts and Case Studies
- Real Estate Finance Statistics and Valuation Modeling
- Business Practices and Ethics 420

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Corporate Profile

Integra Realty Resources, Inc. offers the most comprehensive property valuation and counseling coverage in North America with over 60 independently owned and operated offices located throughout the United States and the Caribbean. Integra was created for the purpose of combining the intimate knowledge of well-established local firms with the powerful resources and capabilities of a national company. Integra offers integrated technology, national data and information systems, as well as standardized valuation models and report formats for ease of client review and analysis. Integra's local offices have an average of 25 years of service in the local market, and virtually all are headed by a Senior Managing Director who is an MAI member of the Appraisal Institute.

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CHARLESTON, SC - Cleveland "Bud" Wright, Jr., MAI
CHARLOTTE, NC - Fitzhugh L. Stout, MAI, CRE, FRICS
CHICAGO, IL - Eric L. Enloe, MAI, FRICS
CINCINNATI, OH - Gary S. Wright, MAI, FRICS, SRA
CLEVELAND, OH - Douglas P. Sloan, MAI
COLUMBIA, SC - Michael B. Dodds, MAI, CCIM
COLUMBUS, OH - Bruce A. Daubner, MAI, FRICS
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Ph.D. Urban and Regional Planning, Florida State University, Tallahassee, FL, 2004.

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B.S. Urban Affairs and Theatre Arts, Bradley University, Peoria, IL, 1996.

RESEARCH INTERESTS:

The legal aspects of land use, affordable housing, historic preservation and aesthetics regulation at the federal, state, and local level.

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Associate Professor and Director of Regional and City Planning, University of Oklahoma (07/12-present)

Assistant Professor with a Joint Appointment in Planning and Law, University of Florida (01/08-6/12)

Director of the Center for Building Better Communities, University of Florida (05/11-06/12)

Assistant Professor and Minor Program Coordinator, Texas A&M University (01/05-12/07)

Lecturer, Rutgers University Bloustein Institute (01/06-present)

Lecturer, Texas A&M University (01/04-12/04)

Adjunct Professor, Florida State University (01/03-12/03)

Graduate Teaching Assistant, Florida State University (05/02-12/03)

Legal Intern, 1000 Friends of Florida (05/02-12/03)

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Award for Service as the University Liaison to the Florida Chapter of the American Planning Association, Fall, 2010.

Teacher of the year award by the UF Student Planning Association, April, 2010.

Best paper in the real estate valuation category by the Appraisal Institute with Kimberly Geideman and Shan Gao, Fall, 2009.

Excellence in Teach Award by the College of Architecture of Texas A & M University, September, 2005.

Student Planning Award by the Texas Chapter of the American Planning Association, Fall, 2007.

Early Dissertation Research Grant to Study the Effects of Intergenerational Planning on Relocation Grief from the U.S. Department of Housing and Urban Development, November, 2003.

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Principles and Practice of Urban Planning (graduate level, at the University of Oklahoma)

Land Use Controls (graduate level, at the University of Oklahoma)

Sociology of Housing (graduate level, at the University of Oklahoma with Dean Charles Graham)

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Affordable Housing Law (graduate-law course, at the University of Florida)

Planning History and Theory (graduate level, at the University of Florida and Texas A&M University)

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K. Frank, J. Macedo, and **D. Jourdan**, Fostering Rural Adaptive Capacity for Sea Level Rise Planning Using Methods of Community Engagement (pending review- special edition of the Journal of the Community Development Society).

D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (forthcoming).

Ozor, B., K. Frank, and **D. Jourdan**, Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

Jourdan, D., A. Ray, and L. Thompson, Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity in *Journal of Housing and Community Development Law* (forthcoming).

Jourdan, D., K. Hurd, W. Gene Hawkins, and K. Winson Geideman, Evidence Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom in *The Urban Lawyer*, 45:2, Spring 2014, 327-348.

Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities available at: <http://www.sciencedirect.com/science/article/pii/S0264275113000322>*, 2013.

Jourdan, D., A Response to Mandelker's Free Speech Law for On Premise Signs in *Planning and Environmental Law*, 65:4, 2013, 4-10.

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Legal Communications (undergraduate level, at Florida State University)
Environmental Law (continuing education, at Rutgers University)
Historic Preservation Law (continuing education, at Rutgers University)
Ordinance Drafting (continuing education, at Rutgers University)

PUBLICATIONS:

Refereed Journal Articles

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D. Jourdan and S. Pilat, Preserving Public Housing: Federal, State and Local Efforts to Preserve the Social and Architectural Forms Associated with Housing for the Poor in the *Journal of Preservation Education and Research* (forthcoming).

Ozor, B., K. Frank, and **D. Jourdan**, Confronting Wicked Problems with Games: How Role-Play Informs Planning for Sea Level Rise in Northeast Florida (pending review).

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Jourdan, D. S. Van Zandt, and E. Tarleton, Coming home: Resident satisfaction regarding return to a revitalized HOPE VI community in *Cities available at: <http://www.sciencedirect.com/science/article/pii/S0264275113000322>*, 2013.

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Jourdan, D., Enhancing HOPE VI Revitalization Processes with Participation, in *Journal of the Community Development Society*, Vol. 39:No. 2, 2008, pp. 75-90.

Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation*, Vol. 2:No. 2, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. *Planner's Guide to Land Use Law: Planning for Wicked Problems*, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and **D. Jourdan**. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

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Jourdan, D., Reducing Pre-Relocation Grief with Participation in a HOPE VI Grant Application Process, in *International Journal of Public Participation*, Vol. 2:No. 2, 2008, pp. 75-92.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatters Settlements in Belize, in *PACE Institute for Environmental and Regional Studies Proceedings*, Vol. 4, 2004, pp. 135-149.

White, S. M. and **D. Jourdan**, Neotraditional Development: A Legal Analysis, in *Land Use Law and Zoning Digest* (1999).

Books

Jourdan, D. and E. Strauss. *Planner's Guide to Land Use Law: Planning for Wicked Problems*, NY: Routledge (under contract).

Book Chapters and Entries

Jamal, T. and **D. Jourdan**. Interdisciplinary Tourism Education in Interdisciplinary Teaching and Learning in Higher Education: theory and practice. *Interdisciplinary Learning and Teaching in Higher Education: theory and practice*. Dr Balasubramanyam Chandramohan and Dr Stephen Fallows (eds.), London: Routledge Falmer. (2008).

D. Jourdan. Grounding Theory: Developing New Theory on Intergenerational Participation in Qualitative Methods for Housing Research. *Qualitative Housing Research Methods*. Paul Maquin (ed.), London: Elsevier. (2008).

Non-Refereed Publications

Jourdan, D., Hawkins, G., Winson-Geideman, K., and R. Abrams. The Model Sign Code. International Sign Association (December, 2008).

Winson-Geideman, K., **D. Jourdan** and S. Gao. The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. *Lincoln Land Institute Working Papers* (December, 2006).

Jourdan, D. Bomb Proof Schools. *Plan Canada*. (Fall, 2006).

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Final Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2012)

Van Zandt, S., Jourdan, D., Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2011).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2009).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Interim Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2008).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Baseline Report for Beaumont's HOPE VI Project. Prepared for the Beaumont Housing Authority (December 2007).

Van Zandt, S., **Jourdan, D.**, Martin, J., and C. Giusti. Need and Demand for Affordable Housing in the Brazos Valley. Report to Brazos Valley Affordable Housing Corporation. (June 2006).

SPONSORED RESEARCH:

Co-PI, Tribal Climate Change and Extreme Event Response Studies to Identify Vulnerabilities, South Central Climate Science Center, 2014-2015.

PI, Oklahoma City, Sustainability Audit, May 2013-present.

PI, Shimberg Center for Housing Studies, The Lost Properties and Moving To Opportunity, October 2010 – Present.

Investigator and Collaboration Lead, Planning for Sea Level Rise: A Pilot Study to Evaluate and Improve the Development and Delivery of Habitat Vulnerability Assessments and Adaptive Conservation Designs to Coastal Decision Makers, National Estuarine Research Reserve System Science Collaborative, 2011-2014.

Co-PI, Rural Coastal Region Adaptation Planning for Sea Level Rise, Florida Sea Grant, 2012-14.

Co-PI, Development of Sea Level Rise Adaptation Planning Procedures and Tools Using NOAA Sea Level Rise Impacts Viewer, Gulf of Mexico Regional Research Competition, 2012-14.

Co-PI, Impact of Parking Supply and Demand Management on Central Business District (CBD) Traffic Congestion, Transit Performance and Sustainable Land Use, Florida Department of Transportation, January 2010 – October 2011.

A Parameterized Climate Change Projection Model for Hurricane Flooding, Wave Action, Economic Damages, and Population Dynamics, sponsored by NOAA, September 2009-September 2011, Role, Co-Principal Investigator.

HOPE VI Community Services Study for the Redevelopment of Magnolia Gardens in Beaumont, Texas, sponsored by the U.S. Department of Housing and Urban Development and the Beaumont Public Housing Authority, January 2007-December 2011, Role, Co-Principal Investigator.

Preserve America Grant for an Intergenerational Oral History for Hearne, Texas, sponsored by the National Parks Service, January 2007-December 2007, Role, Investigator.

A Hedonic Model of the Effects of Adaptive Reuse on Community Change in Savannah, Georgia, sponsored by the Lincoln Institute of Land Policy, Role, Investigator.

Legal Analysis and Policy Formulation Regarding the Use of Regional Rural Landbanking to Enhance the Development of Affordable Housing Opportunities in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2007-August 2007, Role, Co-Principal Investigator.

Market Study of the Barriers to the Provision of Affordable Housing in Brazos Valley Texas, sponsored by the Brazos Valley Affordable Housing Corporation, January 2006-August 2006, Role, Co-Principal Investigator.

Comparative Analysis of the Effects of the Location of Big Box Retail on Housing Prices in Urban and Suburban Areas, sponsored by Texas A&M College of Architecture, December 2005-December 2006, Role, Principal Investigator.

PROFESSIONAL SERVICE AND AFFILIATIONS:

Professional Services

Chair of the Academic Advisory Council for Sign Research and Education (August 2014-present)

Chair of the Planner Outreach Subcommittee for the International Sign Association (January 2014-present)

Appointed to the Alachua County Affordable Housing Advisory Board (April 2010-2011)

University Liaison to the Florida Chapter of the American Planning Association (September 2007-September 2010)

Fellow to the Center for Children and Families at the Levin College of Law (May 2007-2012)

Member of the Law School Honor Code Committee (2009-2010)

Member of the ICCHP Committee (2009-2010)

Member of DCP Faculty Council (2009-2012)

Member of UF Historic Buildings and Structures Committee (2009-2010)

UF Commencement Marshall (2008-2010)

Ad Hoc Member of the Amicus Committee for the American Planning Association
Fellow for the Center for Heritage Conservation at Texas A&M University (2005-2007).

Professional Affiliations

American Planning Association

Oklahoma Chapter of the APA

Association of Collegiate Schools of Planning

Member of the Illinois Bar

Served as a manuscript and grant proposal reviewer for the following:

Journal of the Community Development Society

Journal of Planning History

US-China Law Review

UF Journal of Law and Public Policy

Journal of Planning Education and Research

National Science Foundation

CONFERENCE PRESENTATIONS:

International Conferences-Refereed Presentations

Jourdan, D., K. Hurd, H. G. Hawkins, and K. Winson-Geideman. Evidence-based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the AESOP-ACSP Conference in Dublin, Ireland, July 2013.

Nolon, J., Call, C., Murtaza, A. and **Jourdan, D.** Property Rights, Political Drama, and Smart Growth: The Challenges of Sustainable Development in 2011. Presented at the National Conference of the American Bar Association in Toronto, August 2011.

Jourdan, D., Wal-Mart in the Garden District- Does the Arbitrary and Capricious Standard of Review Lessen the Right of Citizens to Participate. Presented at the

International Association of Planning Law and Property Rights, Aalborg, Denmark, February, 2008.

Jourdan, D. and VanZandt, S, Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Chicago, IL, July 2008.

Jourdan, D., Should Children Have the Right to Speak for Themselves: The legal rights of youth to participate in national level policymaking. Presented at the International Conference on the Rights of Children, Ghent, Belgium (2006).

Jourdan, D., Grounding Theory: Developing New Theory on Intergenerational Participation. Presented at the Joint International Conference of the Association of Collegiate Schools of Planning (ACSP) and the Association of European Planning Schools (AESOP), Mexico City, Mexico (2006).

Jourdan, D., Planning to Reduce Worry. Presented at the Making Cities Livable Conference, Venice, Italy (2005).

National Conferences

Jourdan, D. Community Aesthetics and Sign Regulations: How far can a city go to prescribe aesthetics?" Presented at the National Signage Research and Education Conference in Cincinnati, OH, October, 2013.

Jourdan, D. and J. Kellaris, Collaborating with City Officials on Urban Signage, Presented at the International Sign Expo, in Las Vegas, NV, April, 2012.

Jourdan, D. Evidence-Based Sign Regulation: Regulating Signage on the Basis of Empirical Wisdom. Presented at the National Signage Research and Education Conference in Cincinnati, OH, October, 2012.

Jourdan, D., Ray, A., and Thompson, L. Relocating from Subsidized Housing in Florida: Are Residents Moving to Opportunity? Urban Affairs Association, Pittsburgh, PA, April 2012.

Frank, K., **Jourdan, D.**, Easley, G., and F. Eddleton. Leveraging community historical identity for climate change adaptation planning. Society for American City and Regional Planning History Conference, Baltimore, MD, November 17-20, 2011.

Frank, K., **Jourdan, D.**, and Obonyo, E. Sea level rise adaptation planning for rural coastal areas in Florida. Initiative on Climate Adaptation Research and Understanding through the Social Sciences: Climate Vulnerability and Adaptation (ICARUS II). May 5-8, Ann Arbor, MI, 2011.

Steiner, R., **Jourdan, D.**, Blanco, A., Mackey, J., Hanley, G., Sucar, V., and Shmaltzuyev, M., Understanding the Connection between Parking Management and Transit Usage: A Case Study of Miami and Fort Lauderdale Central Business Districts. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference, Minneapolis. Oct. 13 – 16, 2011.

Steiner, R., Blanco, A. and **Jourdan, D.**, Impact of Parking Supply And Demand Management on Central Business District (CBD) Traffic Congestion. Presented at the Association of Collegiate Schools of Planning (ACSP) Conference. Minneapolis. Oct. 5 – 10, 2010.

Jourdan, D. Coming Home: The Relocation Effects of Expedited HOPE VI Revitalization Processes. Presented at the Urban Affairs Association, New Orleans, LA, 2011.

Zhao, J. and **Jourdan, D.** Zoning Variance Administration in Practice: Influencing Factors and Trends. Presented at the ACSP Conference in Minneapolis, MN, November, 2010.

Jourdan, D., Valuing Grief: A Proposal to Compensate Relocated Public Housing Residents for Intangibles. Presented at the ACSP Conference, Washington, D.C., October, 2009.

Jourdan, D., Garvin, E. and Stroud, N. Potential Legal Challenges to Form Based Codes: the Miami 21 Test Case. Presented at the IMLA Conference, Miami, FL, October, 2009.

Jourdan, D., Creating Regional Landbanks to Meet Rural Affordable Housing Needs. Presented at the Joint ACSP/AESOP Conference, Chicago, IL, July 2008.

VanZandt, S. and **Jourdan, D.** Landbanking to Meet Affordable Housing Needs. Presented at the National Conference of the American Planning Association Conference, Las Vegas, NV, April, 2008.

Jourdan, D. and Wieters, M. Serious Play: Constructing Learning to Promote Meaningful Dialogue in the Planning Classroom. Presented at the Association of Collegiate Schools of Planning National Conference, Fort Worth, TX, 2006.

Geideman, K. and **Jourdan, D.** Preserving Who's Neighborhood: The Effects of Adaptive Reuse by the Savannah College of Art & Design on Property Value and Community Change in Savannah, Georgia. Presented at the Lincoln Land Institute, Cambridge, MA, 2006.

Jourdan, D., Sentencing Goldilocks. Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Public Housing: Is it Worth Preserving?"Presented at the Association of Collegiate Schools of Planning National Conference, Kansas City, MO, 2005.

Jourdan, D., Grieving for a Lost Home?: A Case Study of How Participation in an Intergenerational Planning Process Lessened the Pre-Relocation Grief Effects of Experienced by the Youth and Adult Residents of the McDaniel Glenn Public Housing Community in Atlanta. Presented at the Association of Collegiate Schools of Planning National, Portland, OR, 2004.

Jourdan, D., Mending Fences: Resolving Neighbor Disputes With Squatter Settlements in Belize. Presented at Pace University, NYC, April 2004.

Jourdan, D., Increasing Youth Participation in the Planning Process. Presented at the Association of Collegiate Schools of Planning National Conference, Baltimore, MD, 2002.

National Conferences – Invited Discussant and/or Moderator

Jourdan, D. Institute for Quality Communities Placemaking Conference in Norman, OK (2013) on the topic of "Healthy, Walkable Communities."

Jourdan, D. Annual Conference of the ACSP in Washington D.C. (2009) on the topic of "Comparative Jurisprudence Relating to Takings and Due Process Law."

Jourdan, D. Joint ACSP/AESOP Conference, Chicago, IL, (2008) on the topic of "Comparative Legal Jurisprudence on Property Rights."

Jourdan, D. Annual Conference of the ACSP in Fort Worth, TX (2006) on the topic of "Researching Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Kansas City, MO (2005) on the topic of "Research Wal-Mart."

Jourdan, D. Annual Conference of the ACSP in Portland, OR (2004) on the topic of "What Planners Should Know About the Law."

Jourdan, D. Sustainable Campus Planning, Annual Conference of the ACSP in Baltimore, MD (2002).

State Conferences –Presentations by Invitation

Jourdan, D. The New Urbanism: Optimizing Imagination, Creativity, Innovation, and Human Flourishing, Presented at the State Creativity Forum in Oklahoma City, OK, November, 2013.

Jourdan, D. So You Want to Take on Your Sign Code, Presented at the State Conference of the Oklahoma Chapter of the American Planning Association in Tahlequah, OK, October, 2013.

Steiner, R., Blanco, A., and **Jourdan, D.** Parking as a Smart Growth Strategy, Presented at the Florida Chapter of the American Planning Association Conference September 2011.

Silver, C. and **Jourdan, D.** Legal Aspects of Sustainable Development, Presented at the Florida Chapter of the American Planning Association Conference, September, 2011.

Jourdan, D. The Land Use Revolution: The Tea Party's Influence on Planning Process. Presented at the Annual Conference of the Utah Land Institute, Salt Lake City, Utah, November 2011.

Jourdan, D., Measuring the Winds of Change: the Introduction of Qualitative Research Methods in Planning Processes. Presented at the Annual Conference of the Texas Chapter of the American Planning Association, Corpus Christi, TX (2006).

REFERENCES AVAILABLE UPON REQUEST



K. MEGHAN WIETERS, PH.D., AICP

University of Oklahoma, Regional & City Planning, 830 Van Vleet Oval - Gould Hall RM 162
Norman, OK 73019, kmeghanwieters@ou.edu

EDUCATION

Texas A&M University

Ph.D in Urban Regional Science

2003 – August 2009

Dissertation: "Integrating Walking for Transportation and Physical Activity for Sedentary Office Workers In Texas"

University of Texas at Austin

Masters of Science in Community & Regional Planning

1993-1995

Thesis: "Building a Community: Transit Options in the Land Development Code and Land Development Process"

Trinity University

Bachelors of Arts

1989-1993

Majors: Philosophy, International Studies (concentration on Latin America), Minor: Spanish

TEACHING

Assistant Professor - University of Oklahoma

Fall 2009 – to present

RCPL 5813 Environmental Planning Methods

RCPL 5013 History and Theory of Urban Planning

RCPL 5513 Subdivision Planning

RCPL 5823 Rural and Regional Planning

RCPL 5493 Transportation and Land Use Planning

RCPL 5990 Public Health & Built Environment

PREVIOUS RESEARCH POSITIONS & PRACTICE

Texas A&M University

August 2006

Graduate Assistant

May 2009

Texas Transportation Institute

August 2003 –

Graduate Research Assistant

August 2006

City of Austin - Transportation, Planning & Sustainability Department

August 1998 –

Principal Planner / Senior Planner

August 2003

Capital Metropolitan Transportation Authority

April 1994 –

Land Use/Transportation Planner

August 1998

PUBLICATIONS & REPORTS

Wieters, K M. Office Workers Stuck at their Desks: Built Environment Implications on Walk Trips. Under review – *Health & Place*, April 2014.

Wieters, K M. Advantages of Online Methods in Planning Research: Capturing Walking Habits in Different Built Environments. Under Review -- *Sage Open*, February 2014

Wieters, K M, Kim, J-H, Lee, C. "Assessment of Wearable Global Positioning System Units for Physical Activity Research", *Journal of Physical Activity & Health*, September 2012 (published)

Zietsman, J., Villa, J.C., Forrest, T. L., and Storey, J. M. (2005) "Mexican Truck Idling Emissions at the El Paso - Ciudad Juarez Border Location" Report 473700-00033. Prepared for Southwest Region University Transportation Center.

Zietsman, J., Bubbosh, P., Li, L., Bochner, B., Villa, J. (2005) "National Deployment Strategy for Truck Stop Electrification". Prepared for U.S. Environmental Protection Agency.

Zietsman, J., Bynum, J., Wieters, K., and Bochner, B. (2005) "Reducing School Bus Emissions in Texas". Prepared for Texas Department of Transportation. Proceedings of the 2005 Mid-Continent Transportation Research Symposium.

Wieters, K. and J. Borowiec. (2004) "An Examination of Methods for Increasing On-Airport Revenue". Prepared for Texas Department of Transportation: Aviation Division.

Hard, Ed. et al. (2003) "TxDOT Involvement in the Local Development Process", Report 4429-1.

CONFERENCE & INVITED PRESENTATIONS

Wieters, K, M Wiens, T.O. Bowman. Walkability: A Tool for Promoting Health, Better Planning and Building Community. Presentation at "Planning Oklahoma Together" OKAPA Conference, Tahlequah, OK, October 2013.

Gibson, H and K. Wieters, Talking Green in Red States. Kansas APA Conference, Manhattan, KS October 2013

Wieters, K. Teaching, Learning and Implementing Walkability in Oklahoma City. Oklahoma Service Learning Conference, "The Art of Teaching through Science of Service", Friday November 22, 2013

Wieters, K, D Hess, P Firth. Invited panelist for Pedestrian and Bicycle University Education, Transportation Research Board 82nd Annual Meeting, January 13-17, 2013.

Wieters, K, J Fees, and B McCann. Why should we care about those silly pedestrians and bicyclists? Barriers to Adoption of Complete Streets Ordinances in Cowboy Country. Presented paper at the Association of Collegiate Schools of Planning Conference, Cincinnati, OH, 2012

Wieters, K. Office workers -- Sedentary by Practice: How can we integrate physical activity as part of daily routines at work. Oklahoma Public Health Association Conference, Health Equity Caucus, April 2012

Wieters, K M, L Fithian, T McCuen, and C Barrett. Teaching How to Manage Competing Interests: Planners, Architects and Construction Science Students Developing a Subdivision Together. Presented paper at the Association of Collegiate Schools of Planning Conference, Salt Lake City, UT; 2011.

Wieters K M. Methodology in assessing walking behavior for office workers using online survey methods. Presented paper at the Association of Collegiate Schools of Planning Conference. Minneapolis, MN; 2010.

Lee C, Wieters M, Giusti C, Lord D. The Environment and Obesity among Latino Adults: A case study exploring the roles of built environments in promoting physical activity and reducing obesity among colonia residents. Inter-University Program for Latino Research. University of Notre Dame; 2010.

Wieters KM, Kim J-H, Lee C. A walk to grab a cup of coffee: Assessment of available research instruments for measuring physical activity. Presented paper at the Association of Collegiate Schools of Planning Conference Chicago, IL; 2008.

Jourdan, D., Wieters, K. "Serious Play: Constructing Learning To Promote Meaningful Dialogue In The Planning Classroom". Co-Presented paper at the Association of Collegiate Schools of Planning Conference. Milwaukee, WI; 2006.

INVITED LECTURES

University of Oklahoma

Department of Geography & Sustainability, Spring Colloquium

"Walking & Biking: Active Transportation and the Built Environment" January 2014

Kansas State University – Big 12 Fellowship

- The messiness of random sampling spatially Oct. 21, 2013
- Watershed Functions & Impacts from Development Oct. 21, 2013
- Creating an audit tool and operationalizing data Oct. 23, 2013
- Bicycle Facility Design & Planning Oct. 23, 2013
- Observational Methods Oct. 23, 2013
- Pedestrian Planning and Design: How does the environment we live in impact our lives? Oct. 2013
- Office workers – Sedentary by Practice: How can we integrate physical activity as part of daily routines at work – Formal presentation to faculty and students Oct. 2013

Department of Biostatistics and Epidemiology College of Public Health,

University of Oklahoma Health Sciences Center

- Planning, Built Environment, and Public Health: How does the environment we live in impact our lives? March 11, 2013

GRANT FUNDING

Received Ed Cline Faculty Development Award (\$1450), Spring 2014

Received Big 12 Faculty Fellowship Program Award (\$2500) June 2013

Received College of Architecture IT recipient (\$3450) July 2013

Sooner Parents Mini-Grant Funding (\$500) for student mentoring –prepared and submitted to assist RCPL Student Planning Association July 2013

Received Junior Faculty Research (\$7,000) for summer research on rural planning and physical activity opportunities. University of Oklahoma, Summer 2012

Robert Wood Johnson Active Living Research Dissertation Grant (\$25,000), Texas A&M University, 2007

SERVICE

University-Level Service

- Advisory Committee Course Management Systems (ACCMS) Spring 2013

College-Level Service

- Graduate Liaison for Regional & City Planning Division (Fall 2013 – present)
- Graduate Research & Curriculum Committee (Fall 2013 – present)
- RCPL orientation (Fall 2010- present)
- Search committee for new RCPL hires, new LA hire (Summer 2011, Summer 2012, Spring 2013, Spring 2014)
- IT Committee (member since 2012), Chair (Fall 2013-Spring 2014)
- Model Shop Committee (member since 2012-Fall 2013)
- RCPL website (2011- present)
- GHGI committee (Gould Hall Green Initiative) (Fall 2011)
- Co-hosting and arranging guest seminar: Dr. Chanam Lee – "The Built Environment and Disparities in Physical Activity", December 2012.

SERVICE

State-level / City-Level Service

- President – Health Equity Caucus, subgroup of Oklahoma Public Health Association
- APA/AICP member
- Bicycle Advisory Committee, City of Norman – Committee member (Spring 2013 – 2016)

National-Level Service

- Secretary/Treasurer of Faculty Women's Interest Group (FWIG), committee under Association of Collegiate Schools of Planning (ACSP).
- CDC Weight of the Nation Conference planning, Built Environment & Transportation Subcommittee
- Reviewer for Journal of Physical Activity and Health

Bryce C. Lowery, PhD

Contact

University of Oklahoma
College of Architecture - Division of Regional and City Planning
830 Van Vleet Oval
Gould Hall 255
Norman, OK 73019
(405) 325-8953
bryce.c.lowery@ou.edu

Academic Experience

Assistant Professor	2014 - present
<i>College of Architecture – Division of Regional and City Planning</i>	
<i>University of Oklahoma – Norman, OK</i>	

Education

Doctor of Philosophy – Policy, Planning, and Development	2014
<i>Sol Price School of Public Policy</i>	
<i>University of Southern California - Los Angeles, CA</i>	
<i>Dissertation: Social Construction of the Experience Economy: The spatial ecology of outdoor advertising in Los Angeles</i>	
Jack Dyckman Award - Best Dissertation in Planning & Development	
Committee:	David Sloane, PhD Tridib Banerjee, PhD Pierrette Hondagneu-Sotelo, PhD (Sociology)
Master of Landscape Architecture	2008
<i>College of Environmental Design</i>	
<i>California State Polytechnic University - Pomona, CA</i>	
Master of Science – Environmental Policy and Behavior	2000
<i>School of Natural Resources and Environment</i>	
<i>University of Michigan - Ann Arbor, MI</i>	
Bachelor of Arts – Economics and Environmental Studies	1996
<i>Dornsife College of Letters, Arts, and Sciences</i>	
<i>University of Southern California - Los Angeles, CA</i>	

Publications

The Prospects and Problems of Integrating Sketch Maps with Geographic Information Systems (GIS) to Understand Environmental Perception: A case study of mapping youth fear in Los Angeles gang neighborhoods	2014
<i>Environment and Planning B: Planning and Design</i> 41(2): 251-271. Curtis, J.W., E. Shiao, B. Lowery, D. Sloane, K. Hennigan and A. Curtis	
The Prevalence of Harmful Content on Outdoor Advertising in Los Angeles: Land use, community characteristics, and the spatial inequality of a public health nuisance	2014
<i>American Journal of Public Health</i> 104(4): 658-664. Lowery, B.C. and D.C. Sloane	

Presentations

**From Regional Center to Sign District:
Regulating outdoor advertising in Los Angeles, 1881-2012**
Association of Collegiate Schools of Planning - Philadelphia, PA – November 1, 2014
with David Sloane

- Do Farmers' Markets Improve the Availability of Healthy Foods for All Communities?**
A case study of 19 markets in Los Angeles.
Association of Collegiate Schools of Planning – Philadelphia, PA – October 30, 2014
 with Denise Payan, LaVonna Blair Lewis and David Sloane
- If You See Something, Say Something:**
Community response (and non-response) to outdoor advertising regulation in Los Angeles
Council of Educators in Landscape Architecture – Austin, TX – March 29, 2013
- The Spatial Ecology of Outdoor Advertising in Los Angeles:**
The unjust impact of the commercial landscape
Association of Collegiate Schools of Planning – Cincinnati, OH – November 3, 2012
 with David Sloane
- Employing Social Network Analysis to Understand the Formation of Sustainable Social Capital**
Council of Educators in Landscape Architecture – Tucson, AZ – January 15, 2009

Teaching Experience

Assistant Professor	
<i>University of Oklahoma – College of Architecture</i>	2014-present
Subdivision and Site Planning (graduate)	
Computer Mapping and GIS in Planning (graduate)	
Comprehensive Planning Studio (graduate)	
Lecturer	
<i>University of California, Irvine – School of Social Ecology</i>	2014
Design and Planning Graphics (graduate)	
Teaching Assistant	
<i>University of Southern California - Sol Price School of Public Policy</i>	2008-2013
Citizenship and Public Ethics (undergraduate)	
History of Planning and Development (undergraduate)	
Planning History and Urban Form (graduate)	
Smart Growth and Urban Sprawl (graduate)	
Urban Context for Policy and Planning (undergraduate)	
Urban Planning and Development (undergraduate)	
Urban Planning and Social Policy (graduate - online)	
Graduate Student Instructor	
<i>University of Michigan - School of Natural Resources and Environment</i>	1999-2000
Introduction to Environmental Policy (undergraduate)	
Introduction to Natural Resource Management (undergraduate)	

Other Experience

Research Assistant	2009 - 2014
<i>Sol Price School of Public Policy - University of Southern California</i>	
Editorial Assistant – Terry L. Cooper	2011 - 2012
<i>The Responsible Administrator: An Approach to Ethics for the Administrative Role, 6th Edition, 2012.</i>	
Research Associate	2005 - 2006
<i>Lodestar Management/Research Inc. (now Harder+Company)</i>	
Project Coordinator	2004 - 2005
<i>Perinatal Advisory Council of Los Angeles County</i>	
Community Researcher	2002 - 2004
<i>Children's Planning Council - Los Angeles County Board of Supervisors</i>	
Assistant Director	2000 - 2002
<i>Health DATA Program - UCLA Center for Health Policy Research</i>	

Curriculum Coordinator <i>UCLA Labor, Occupational, Safety and Health Program</i>	2000
Research Coordinator <i>The Wild Thornberry's Television Series</i> <i>Klasky-Csupo Incorporated/Nickelodeon Studios</i>	1996 - 1998
Activities and Service	
Committee Member <i>University of Oklahoma</i> Anna Siprikova – Master of City and Regional Planning Thesis	2014 - present
Reviewer <i>American Journal of Public Health</i> <i>Council of Educators in Landscape Architecture</i>	
Member <i>American Planning Association</i> <i>American Public Health Association</i> <i>American Society of Landscape Architects</i> <i>Association of American Geographers</i> <i>Environmental Design Research Association</i>	
Member <i>Creating/Making Facilities Coordination Team</i> <i>University of Oklahoma – College of Architecture</i>	2014 - present
Member <i>Billboard and Visual Landscape Visioning Group</i> <i>City of Los Angeles</i>	2013
Area Chairperson <i>Hollywood Hills West Neighborhood Council – Area 2: Cahuenga Pass</i> <i>City of Los Angeles</i>	2010 - 2012
Vice-Chairperson	2010 - 2012
Appointee <i>Cahuenga/Ventura Corridor Specific Plan Review Board</i> <i>City of Los Angeles - Council District 4</i>	2008 - 2012
President	2011 - 2012
Member <i>Cahuenga Pass Property Owners' Association</i>	2000 - 2012

Byron DeBruler

DeBruler, Inc.

8200 NE 139th Street

Edmond, OK 73103

United States of America

Phone: 405/396-2032 Cell Phone: 405/202-1610

BACKGROUND SUMMARY

Executive Manager with extensive experience in public sector resource design, management and evaluation. Knowledge and skills include: structuring and design of state and local service programs and initiatives, developing written proposals for project financing, identifying community economic development resources and training.

EXPERIENCE

DeBruler, Inc.

Vice President, Oklahoma City, August 2001 to Present

Provide services including:

- ✓ Researching public and private resources and preparing applications for financial assistance in response to client requests for economic and community development projects.
- ✓ Technical assistance to nonprofits and units of local government regarding federal and state resources and structuring project-beneficial partnerships; preparing strategic and business plans for public and private sector entities.
- ✓ Group facilitation services.
- ✓ Technical training for nonprofits and units of local government regarding federal and state financial assistance programs. Conducting organizational assessments and developing capacity building curriculums.

Oklahoma Housing Finance Agency

Team Leader, Housing Development Team, Oklahoma City, July 1998 to July 2001

Provided direct supervision and oversight of sixteen staff engaged in the administration of multiple federal and state affordable housing program resources.

While employed by the agency:

- ✓ Reorganized state's Single Family Mortgage Revenue Bond, Low-income Housing Tax Credit, HOME Investment Partnerships and Housing Trust Fund Programs into a single work unit.
- ✓ Streamlined Low-income Housing Tax Credit Program administrative rules to provide for market responsive design flexibility.
- ✓ Streamlined affordable housing resources by developing a singular application package and process for the agency's affordable housing development resources and established e-information network.
- ✓ Facilitated the development of working partnerships between the state's nonprofit and for-profit housing development organizations and agency's mortgage revenue bond lenders.
- ✓ Financed the development of affordable housing by leveraging public sector development funds with private investments.

- ✓ Facilitated legislative task force on rural affordable housing issues and devised legislative and programmatic actions to spur rural development.
- ✓ Developed, financed and implemented the state's first statewide affordable housing market analysis in partnership with a major university center.
- ✓ Drafted enabling legislation, capitalized and implemented state's Housing Trust Fund.

Oklahoma Department of Commerce

Program Manager/Department Head, Oklahoma City, March 1988 to July 1998

- ✓ In response to market-based demand, directed a team of professional agency staff with diverse skills, in the redesign of the state's HOME Investment Partnerships Program from primarily rehabilitation services to the production of rural affordable housing units.
- ✓ Led HOME Program administrative team in the relocation of the Program from its state agency environment to the Oklahoma Housing Finance Agency, a public trust.
- ✓ Leveraged HOME Program development resources with other public and private debt capital to finance the development of rural affordable housing statewide.
- ✓ Formulated and implemented a legislative agenda to enact and capitalizing the state's Housing Trust Fund.
- ✓ Provided daily oversight and administration for several state administered federal programs including: U.S. Department of Energy State Energy Program, Community Development Block Grant, Home Investment Partnerships, Rental Rehabilitation, Solar Energy and Energy Conservation Bank, and State Appropriated Funds for regional councils of government.

City of Oklahoma City January 1984 to February 1988

Division Head, Code Inspections Division/Department of Environmental Services

Assistant Superintendent, Utility Services Division/Water Department

Administrative Assistant, Street Maintenance Division, Public Works Department

Management Intern, Personnel Department

EDUCATION

Masters of Public Administration, University of Oklahoma 1983

Bachelor of Arts Political Science, University of Oklahoma, 1979