

**Housing Needs Assessment**  
**Haskell County**

**Prepared For:**

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

**Effective Date of the Analysis:**

January 8, 2016

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.





January 20, 2016

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

SUBJECT:       Housing Needs Assessment  
                  Haskell County  
                  IRR - Tulsa/OKC File No. 140-2015-0044

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 Haskell County Residential Housing Market Analysis. Analyst Sarah Kin personally inspected the Haskell County area during the month of January 2016 to collect the data used in the preparation of the Haskell 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 IRR-Tulsa/OKC.

Mr. Dennis Shockley  
Oklahoma Housing Finance Agency  
January 20, 2016  
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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**

Owen S. Ard, MAI  
Certified General Real Estate Appraiser  
Oklahoma Certificate #11245CGA  
Telephone: 918-492-4844, x103  
Email: oard@irr.com

David A. Puckett  
Certified General Real Estate Appraiser  
Oklahoma Certificate #12795CGA  
Telephone: 918-492-4844, x104  
Email: dpuckett@irr.com

Sarah Kin  
Market Analyst



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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 Haskell County is projected to grow by 0.84% per year over the next five years, slightly outperforming the State of Oklahoma.
2. Haskell County is projected to need a total of 168 housing units for ownership and 58 housing units for rent over the next five years.
3. Median Household Income in Haskell County is estimated to be \$38,698 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Haskell County is estimated to be 17.36%, compared with 16.85% for Oklahoma.
4. Homeowner and vacancy rates in Haskell County are lower than the state averages, while the rental vacancy rate is slightly higher.
5. Home values and rental rates in Haskell County are also much lower than the state averages.
6. Average sale price for homes in Stigler was \$90,581 in 2015, with an average price per square foot of \$55.95. The average year of construction for homes sold in 2015 is estimated to be 1973.

7. Approximately 34.06% of renters and 16.46% of owners are housing cost overburdened.

**Disaster Resiliency Specific Findings:**

1. Maintain the county HMP
2. Create a shelter registry for location of individual and business-based shelters (online or paper)
3. Tornadoes (1959-2014): Number: 34 Injuries:126 Fatalities: 17 Damages (1996-2014): \$480,000.00
4. Social Vulnerability: Similar to overall state level at county level; at the census tract level the western portion of the county has elevated scores
5. Floodplain: updated flood maps not available.

**Homelessness Specific Findings**

1. Haskell 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. No issues noted.

**Lead-Based Paint Specific Findings**

1. We estimate there are 617 occupied housing units in Haskell County with lead-based paint hazards.
2. 333 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 108 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 Haskell 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 Haskell 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 Haskell 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 Haskell County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Haskell County area.

## Effective Date of Consultation

The Haskell County area was inspected and research was performed during January, 2016. The effective date of this analysis is January 8, 2016. The date of this report is January 20, 2016. The market study is valid only as of the stated effective date or dates.

## Scope of the Assignment

1. The Haskell County area was inspected during January, 2016. 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

# Haskell County Analysis

## Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Haskell 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

Haskell County is located in eastern Oklahoma. The county is bordered on the north by McIntosh, Muskogee, and Sequoyah counties, on the west by Pittsburg County, on the south by Latimer County, and on the east by Sequoyah and Le Flore counties. The Haskell County Seat is Stigler, which is located in the central part of the county. This location is approximately 98.8 miles southeast of Tulsa and 152 miles east of Oklahoma City.

Haskell County has a total area of 625 square miles (577 square miles of land, and 49 square miles of water), ranking 63rd out of Oklahoma's 77 counties in terms of total area. The total population of Haskell County as of the 2010 Census was 12,769 persons, for a population density of 22 persons per square mile of land.

## Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major state highway systems intersect through Haskell County. These are OK-9, OK-71, OK-2, OK-82, and OK-31. The nearest interstate highway is I-40, approximately 22 miles to the north. The county also has an intricate network of county roadways.

Public transportation is provided Ki Bois Area Transit System (KATS), which operates a demand-response service. 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.

Stigler Regional Airport is located just northeast of Stigler. Its primary asphalt runway averages around 33 aircraft operations per day. Additionally, the Sallisaw Municipal Airport is within driving distance of Stigler, giving local residents options. The nearest full-service commercial airport is Fort Smith Regional Airport, located approximately 48.6 miles east.

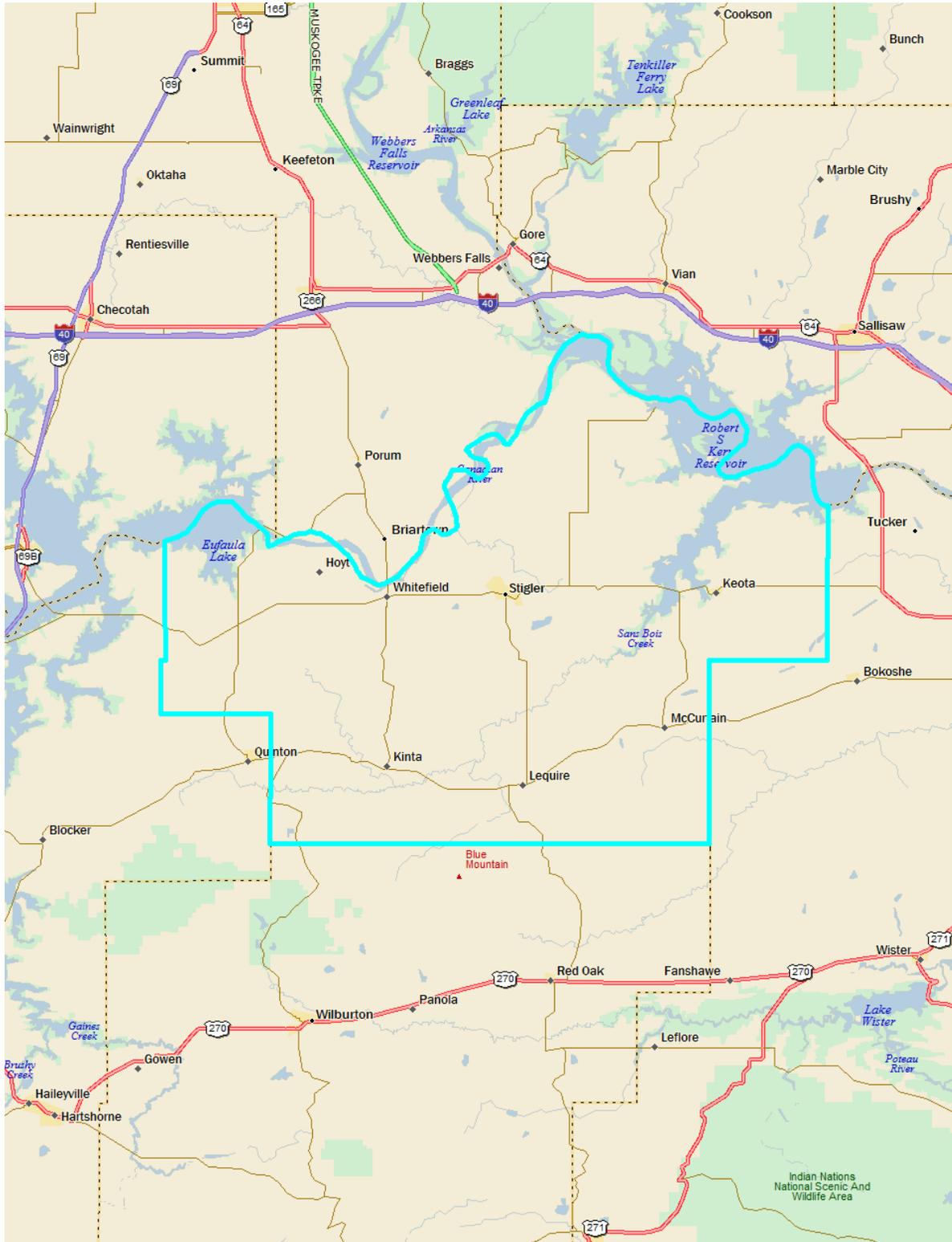
**Educational Facilities**

All of the county communities have public school facilities. Stigler is served by Stigler Public Schools. Stigler Public Schools is comprised of one elementary school, middle school and high school. There are no higher education providers in Haskell County. The nearest colleges are Eastern Oklahoma State College and Kiamichi Technology Center in Wilburton, and Carl Albert State College in Poteau.

**Medical Facilities**

Medical services are provided by Haskell County Hospital, a 25-bed acute-care hospital, offering an emergency unit, in and outpatient procedures, and many other medical practices. Additionally, the Sequoyah Memorial Hospital and Latimer County General Hospital are both within proximity of Stigler and offer a variety of medical procedures. The smaller county communities typically have small outpatient medical clinics.

### Haskell County Area Map





## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Haskell 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.

<b>Population Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Stigler	2,731	2,685	-0.17%	2,726	0.30%	2,777	0.37%
Haskell County	11,792	12,769	0.80%	13,229	0.71%	13,791	0.84%
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 Haskell County was 12,769 persons as of the 2010 Census, a 0.80% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Haskell County to be 13,229 persons, and projects that the population will show 0.84% annualized growth over the next five years.

The population of Stigler was 2,685 persons as of the 2010 Census, a -0.17% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Stigler to be 2,726 persons, and projects that the population will show 0.37% annualized growth over the next five years.

The next table presents data regarding household levels in Haskell 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.

<b>Households Levels and Annual Changes</b>							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
<b>Total Households</b>							
Stigler	1,096	1,096	0.00%	1,112	0.29%	1,136	0.43%
Haskell County	4,624	5,044	0.87%	5,231	0.73%	5,457	0.85%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
<b>Family Households</b>							
Stigler	697	687	-0.14%	715	0.80%	731	0.44%
Haskell County	3,379	3,587	0.60%	3,725	0.76%	3,891	0.88%
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, Haskell County had a total of 5,044 households, representing a 0.87% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Haskell County to have 5,231 households. This number is expected to experience a 0.85% annualized rate of growth over the next five years.

As of 2010, Stigler had a total of 1,096 households, representing a 0.00% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Stigler to have 1,112 households. This number is expected to experience a 0.43% annualized rate of growth over the next five years.

### Population by Race and Ethnicity

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

#### 2013 Population by Race and Ethnicity

Single-Classification Race	Stigler		Haskell County	
	No.	Percent	No.	Percent
Total Population	2,715		12,849	
White Alone	1,942	71.53%	9,507	73.99%
Black or African American Alone	37	1.36%	101	0.79%
Amer. Indian or Alaska Native Alone	265	9.76%	1,766	13.74%
Asian Alone	17	0.63%	43	0.33%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	4	0.03%
Some Other Race Alone	144	5.30%	188	1.46%
Two or More Races	310	11.42%	1,240	9.65%

Population by Hispanic or Latino Origin	Stigler		Haskell County	
	No.	Percent	No.	Percent
Total Population	2,715		12,849	
Hispanic or Latino	198	7.29%	454	3.53%
<i>Hispanic or Latino, White Alone</i>	54	27.27%	149	32.82%
<i>Hispanic or Latino, All Other Races</i>	144	72.73%	305	67.18%
Not Hispanic or Latino	2,517	92.71%	12,395	96.47%
<i>Not Hispanic or Latino, White Alone</i>	1,888	75.01%	9,358	75.50%
<i>Not Hispanic or Latino, All Other Races</i>	629	24.99%	3,037	24.50%

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

In Haskell County, racial and ethnic minorities comprise 27.17% of the total population. Within Stigler, racial and ethnic minorities represent 30.46% of the population.

### Population by Age

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

<b>Haskell County Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	12,769		13,229		13,791			
Age 0 - 4	900	7.05%	816	6.17%	865	6.27%	-1.94%	1.17%
Age 5 - 9	883	6.92%	863	6.52%	838	6.08%	-0.46%	-0.59%
Age 10 - 14	908	7.11%	926	7.00%	887	6.43%	0.39%	-0.86%
Age 15 - 17	561	4.39%	560	4.23%	592	4.29%	-0.04%	1.12%
Age 18 - 20	425	3.33%	499	3.77%	543	3.94%	3.26%	1.70%
Age 21 - 24	567	4.44%	653	4.94%	736	5.34%	2.86%	2.42%
Age 25 - 34	1,437	11.25%	1,489	11.26%	1,593	11.55%	0.71%	1.36%
Age 35 - 44	1,474	11.54%	1,467	11.09%	1,512	10.96%	-0.10%	0.61%
Age 45 - 54	1,676	13.13%	1,594	12.05%	1,515	10.99%	-1.00%	-1.01%
Age 55 - 64	1,696	13.28%	1,687	12.75%	1,660	12.04%	-0.11%	-0.32%
Age 65 - 74	1,268	9.93%	1,600	12.09%	1,893	13.73%	4.76%	3.42%
Age 75 - 84	715	5.60%	752	5.68%	804	5.83%	1.01%	1.35%
Age 85 and over	259	2.03%	323	2.44%	353	2.56%	4.52%	1.79%
<i>Age 55 and over</i>	<i>3,938</i>	<i>30.84%</i>	<i>4,362</i>	<i>32.97%</i>	<i>4,710</i>	<i>34.15%</i>	<i>2.07%</i>	<i>1.55%</i>
<i>Age 62 and over</i>	<i>2,492</i>	<i>19.51%</i>	<i>2,858</i>	<i>21.60%</i>	<i>3,195</i>	<i>23.17%</i>	<i>2.78%</i>	<i>2.25%</i>
<b>Median Age</b>	39.8		40.5		40.6		0.35%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Haskell 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 21.60% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.25% per year.

<b>Stigler Population By Age</b>								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
<b>Population by Age</b>	2,685		2,726		2,777			
Age 0 - 4	224	8.34%	193	7.08%	195	7.02%	-2.94%	0.21%
Age 5 - 9	180	6.70%	209	7.67%	194	6.99%	3.03%	-1.48%
Age 10 - 14	182	6.78%	183	6.71%	208	7.49%	0.11%	2.59%
Age 15 - 17	122	4.54%	112	4.11%	113	4.07%	-1.70%	0.18%
Age 18 - 20	99	3.69%	101	3.71%	106	3.82%	0.40%	0.97%
Age 21 - 24	136	5.07%	138	5.06%	140	5.04%	0.29%	0.29%
Age 25 - 34	307	11.43%	318	11.67%	337	12.14%	0.71%	1.17%
Age 35 - 44	324	12.07%	323	11.85%	317	11.42%	-0.06%	-0.37%
Age 45 - 54	286	10.65%	290	10.64%	308	11.09%	0.28%	1.21%
Age 55 - 64	333	12.40%	298	10.93%	266	9.58%	-2.20%	-2.25%
Age 65 - 74	221	8.23%	278	10.20%	320	11.52%	4.70%	2.85%
Age 75 - 84	175	6.52%	172	6.31%	165	5.94%	-0.35%	-0.83%
Age 85 and over	96	3.58%	111	4.07%	108	3.89%	2.95%	-0.55%
<i>Age 55 and over</i>	825	30.73%	859	31.51%	859	30.93%	0.81%	0.00%
<i>Age 62 and over</i>	496	18.47%	539	19.79%	565	20.34%	1.70%	0.92%
<b>Median Age</b>	37.9		38.4		38.0		0.26%	-0.21%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Stigler is 38.4 years. This compares with the statewide figure of 36.6 years. Approximately 7.08% of the population is below the age of 5, while 19.79% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.92% per year.

### Families by Presence of Children

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

### 2013 Family Type by Presence of Children Under 18 Years

	Stigler		Haskell County	
	No.	Percent	No.	Percent
Total Families:	564		3,149	
Married-Couple Family:	402	71.28%	2,442	77.55%
With Children Under 18 Years	187	33.16%	926	29.41%
No Children Under 18 Years	215	38.12%	1,516	48.14%
Other Family:	162	28.72%	707	22.45%
Male Householder, No Wife Present	14	2.48%	218	6.92%
With Children Under 18 Years	9	1.60%	124	3.94%
No Children Under 18 Years	5	0.89%	94	2.99%
Female Householder, No Husband Present	148	26.24%	489	15.53%
With Children Under 18 Years	76	13.48%	253	8.03%
No Children Under 18 Years	72	12.77%	236	7.49%
<hr/>				
Total Single Parent Families	85		377	
Male Householder	9	10.59%	124	32.89%
Female Householder	76	89.41%	253	67.11%

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

As shown, within Haskell County, among all families 11.97% are single-parent families, while in Stigler, the percentage is 15.07%.

### Population by Presence of Disabilities

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

**2013 Age by Number of Disabilities**

	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,621		12,755		3,702,515	
Under 18 Years:	691		3,219		933,738	
With One Type of Disability	72	10.42%	170	5.28%	33,744	3.61%
With Two or More Disabilities	5	0.72%	20	0.62%	11,082	1.19%
No Disabilities	614	88.86%	3,029	94.10%	888,912	95.20%
18 to 64 Years:	1,521		7,222		2,265,702	
With One Type of Disability	141	9.27%	742	10.27%	169,697	7.49%
With Two or More Disabilities	247	16.24%	792	10.97%	149,960	6.62%
No Disabilities	1,133	74.49%	5,688	78.76%	1,946,045	85.89%
65 Years and Over:	409		2,314		503,075	
With One Type of Disability	33	8.07%	328	14.17%	95,633	19.01%
With Two or More Disabilities	121	29.58%	642	27.74%	117,044	23.27%
No Disabilities	255	62.35%	1,344	58.08%	290,398	57.72%
<b>Total Number of Persons with Disabilities:</b>	<b>619</b>	<b>23.62%</b>	<b>2,694</b>	<b>21.12%</b>	<b>577,160</b>	<b>15.59%</b>

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

Within Haskell County, 21.12% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Stigler the percentage is 23.62%.

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

**2013 Population by Veteran and Disability Status**

	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,930		9,536		2,738,788	
Veteran:	179	9.27%	1,086	11.39%	305,899	11.17%
With a Disability	84	46.93%	463	42.63%	100,518	32.86%
No Disability	95	53.07%	623	57.37%	205,381	67.14%
Non-veteran:	1,751	90.73%	8,450	88.61%	2,432,889	88.83%
With a Disability	458	26.16%	2,041	24.15%	430,610	17.70%
No Disability	1,293	73.84%	6,409	75.85%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Haskell County, the Census Bureau estimates there are 1,086 veterans, 42.63% of which have one or more disabilities (compared with 32.86% at a statewide level). In Stigler, there are an estimated 179 veterans, 46.93% of which are estimated to have a disability.

**Group Quarters Population**

The next table presents data regarding the population of Haskell County living in group quarters, such as correctional facilities, skilled-nursing facilities, student housing and military quarters.

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**2010 Group Quarters Population**


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	<b>Stigler</b>		<b>Haskell County</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
Total Population	2,685		12,769	
Group Quarters Population	68	2.53%	78	0.61%
Institutionalized Population	63	2.35%	63	0.49%
Correctional facilities for adults	0	0.00%	0	0.00%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	63	2.35%	63	0.49%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	5	0.19%	15	0.12%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	5	0.19%	15	0.12%

Source: 2010 Decennial Census, Table P42

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The percentage of the Haskell County population in group quarters is somewhat lower than the statewide figure, which was 2.99% in 2010.

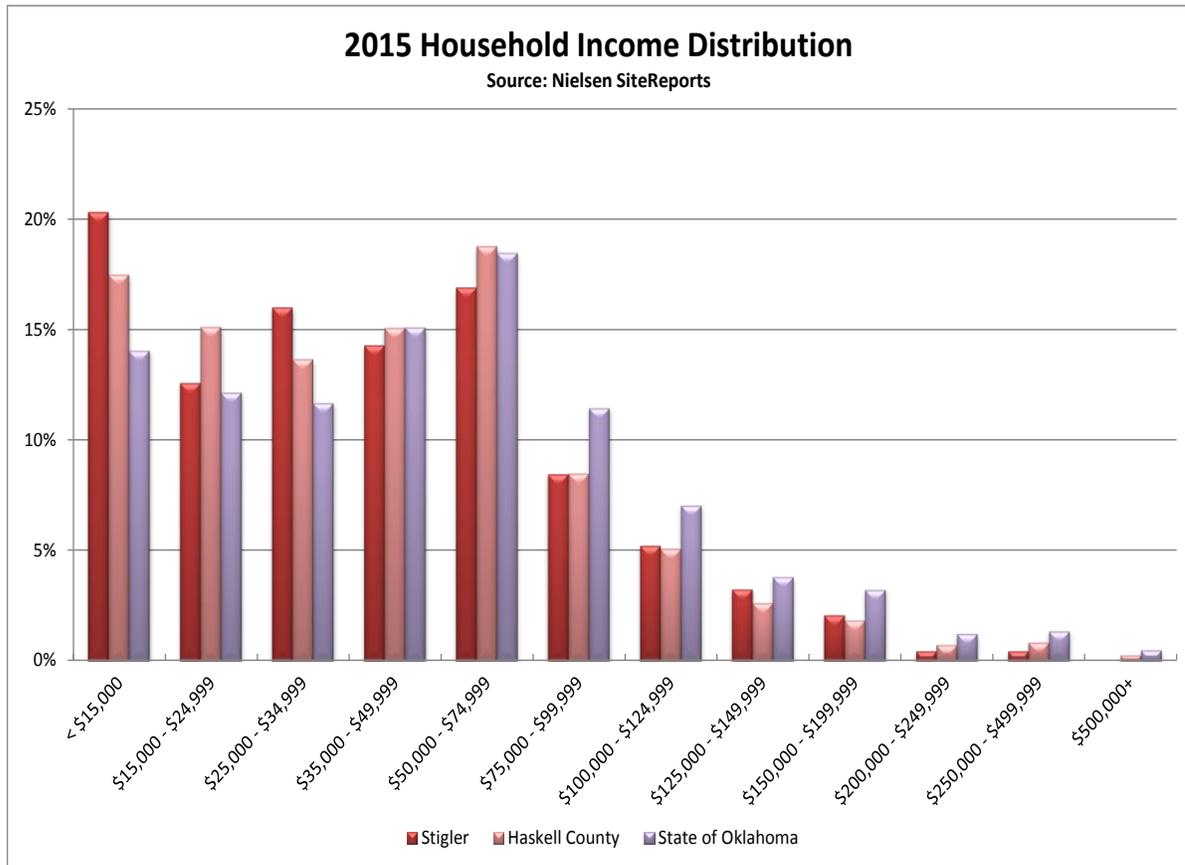
## Household Income Levels

Data in the following chart shows the distribution of household income in Haskell 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.

<b>2015 Household Income Distribution</b>						
	<b>Stigler</b>		<b>Haskell County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Households by HH Income</b>	1,112		5,231		1,520,327	
< \$15,000	226	20.32%	915	17.49%	213,623	14.05%
\$15,000 - \$24,999	140	12.59%	791	15.12%	184,613	12.14%
\$25,000 - \$34,999	178	16.01%	715	13.67%	177,481	11.67%
\$35,000 - \$49,999	159	14.30%	789	15.08%	229,628	15.10%
\$50,000 - \$74,999	188	16.91%	983	18.79%	280,845	18.47%
\$75,000 - \$99,999	94	8.45%	444	8.49%	173,963	11.44%
\$100,000 - \$124,999	58	5.22%	266	5.09%	106,912	7.03%
\$125,000 - \$149,999	36	3.24%	137	2.62%	57,804	3.80%
\$150,000 - \$199,999	23	2.07%	96	1.84%	48,856	3.21%
\$200,000 - \$249,999	5	0.45%	38	0.73%	18,661	1.23%
\$250,000 - \$499,999	5	0.45%	44	0.84%	20,487	1.35%
\$500,000+	0	0.00%	13	0.25%	7,454	0.49%
<b>Median Household Income</b>	\$36,132		\$38,698		\$47,049	
<b>Average Household Income</b>	\$49,116		\$52,133		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Haskell County is estimated to be \$38,698 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Stigler, median household income is estimated to be \$36,132. The income distribution can be better visualized by the following chart.



### Household Income Trend

Next we examine the long-term growth of incomes in Haskell 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
Stigler	\$19,594	\$36,132	3.90%	2.40%	1.50%
Haskell County	\$24,553	\$38,698	2.88%	2.40%	0.48%
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 Haskell County and the City of Stigler saw positive growth in “real” median household income between 1999 and 2015. This is contrary to both statewide and national trends. 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 -0.72%.

### Poverty Rates

Overall rates of poverty in Haskell 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.

	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Stigler	25.83%	16.53%	-930	55.56%	35.53%
Haskell County	20.50%	17.36%	-314	24.19%	43.08%
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 Haskell County is estimated to be 17.36% by the American Community Survey. This is a decrease of -314 basis points since the 2000 Census. Within Stigler, the poverty rate is estimated to be 16.53%, down from 25.83% in 2000. Like real median household income growth, Stigler and Haskell County have rates that are moving contrary to statewide and national trends. On both the statewide and national level, poverty rates have increased over the past several years. 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 Haskell County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

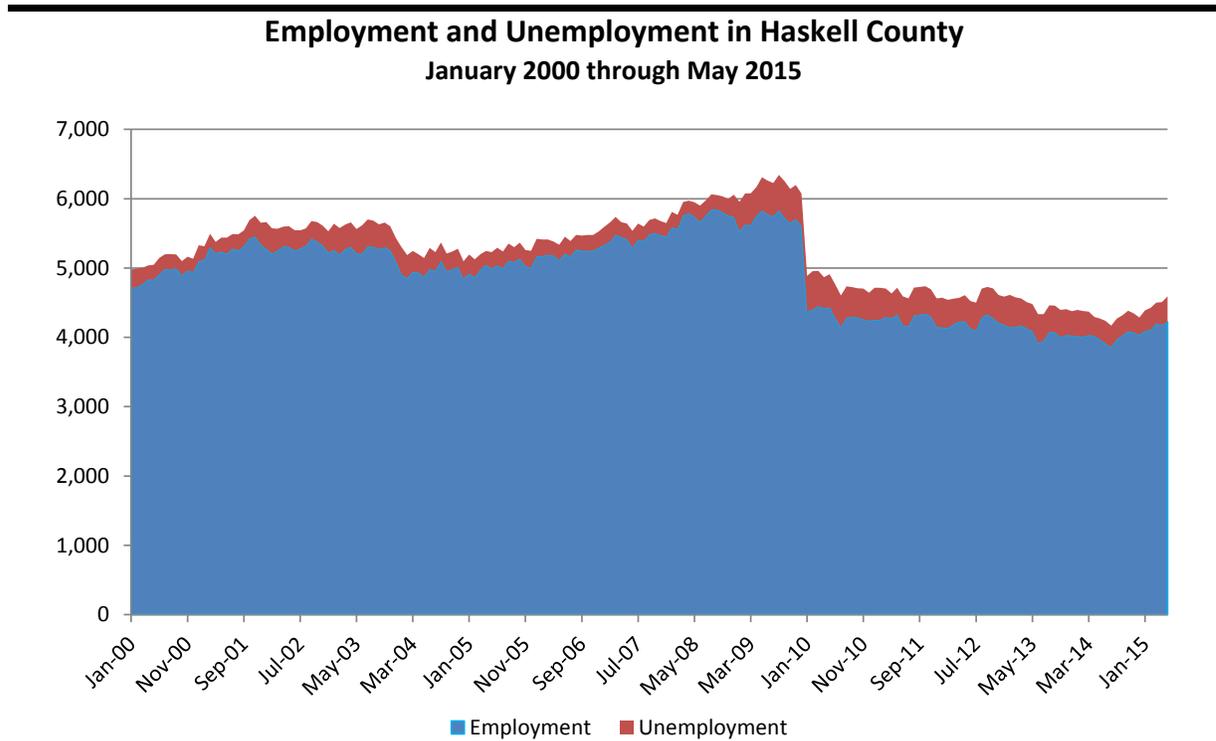
<b>Employment and Unemployment</b>						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Haskell County	4,430	4,220	-0.97%	9.8%	8.1%	-170
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	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 Haskell County was 4,220 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.97% per year. The unemployment rate in May was 8.1%, a decrease of -170 basis points from May 2010, which was 9.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Haskell County has underperformed both the state and nation in these statistics.

### Employment Level Trends

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



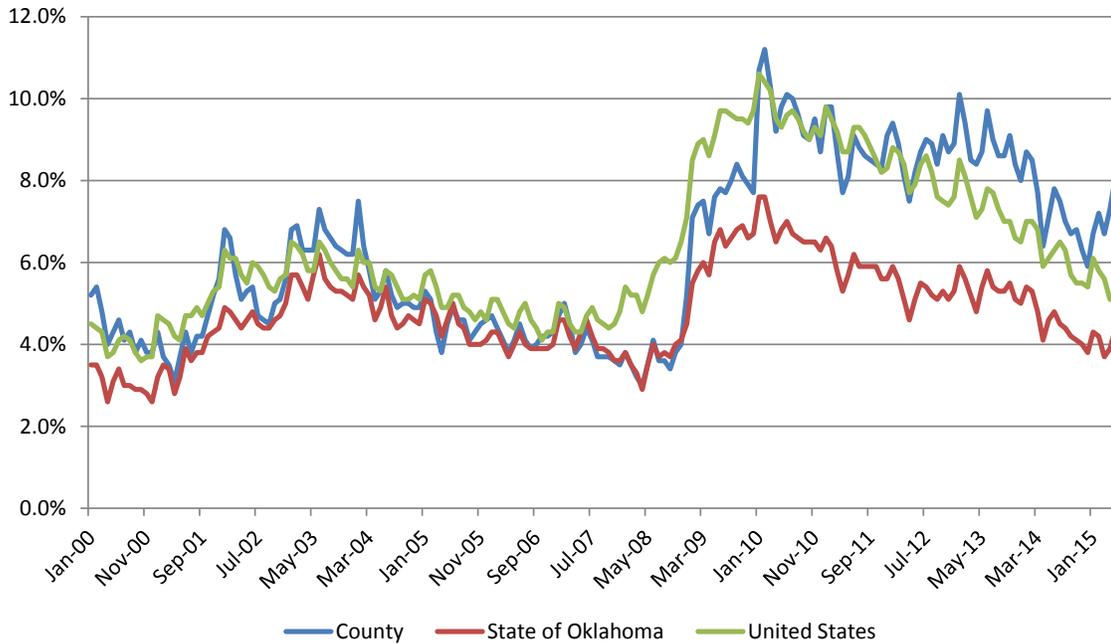
*Source: Bureau of Labor Statistics, Local Area Unemployment Statistics*

As shown, total employment levels generally trended upward from early 2004 through the third quarter of 2008, as the effects of the national economic recession were felt. The national recession had little measurable impact on employment levels in Haskell County. The apparent drop in both employment and unemployment in January 2009 was due to a data recalibration by the U.S. Bureau of Labor Statistics. After the recalibration, employment trended generally downward through mid-2014. Employment appears to have risen from mid-2014 through 2015 to its May 2015 level of 4,220 persons. The number of unemployed persons in May 2015 was 372, out of a total labor force of 4,592 persons.

### Unemployment Rate Trends

The next chart shows historic unemployment rates for Haskell 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 Haskell 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 Haskell County increased moderately from 2000 through 2003, and then generally declined until the 4<sup>th</sup> 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 8.1%. On the whole, unemployment rates in Haskell County track very well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Haskell County have been above both the statewide and the national average.

**Employment and Wages by Industrial Supersector**

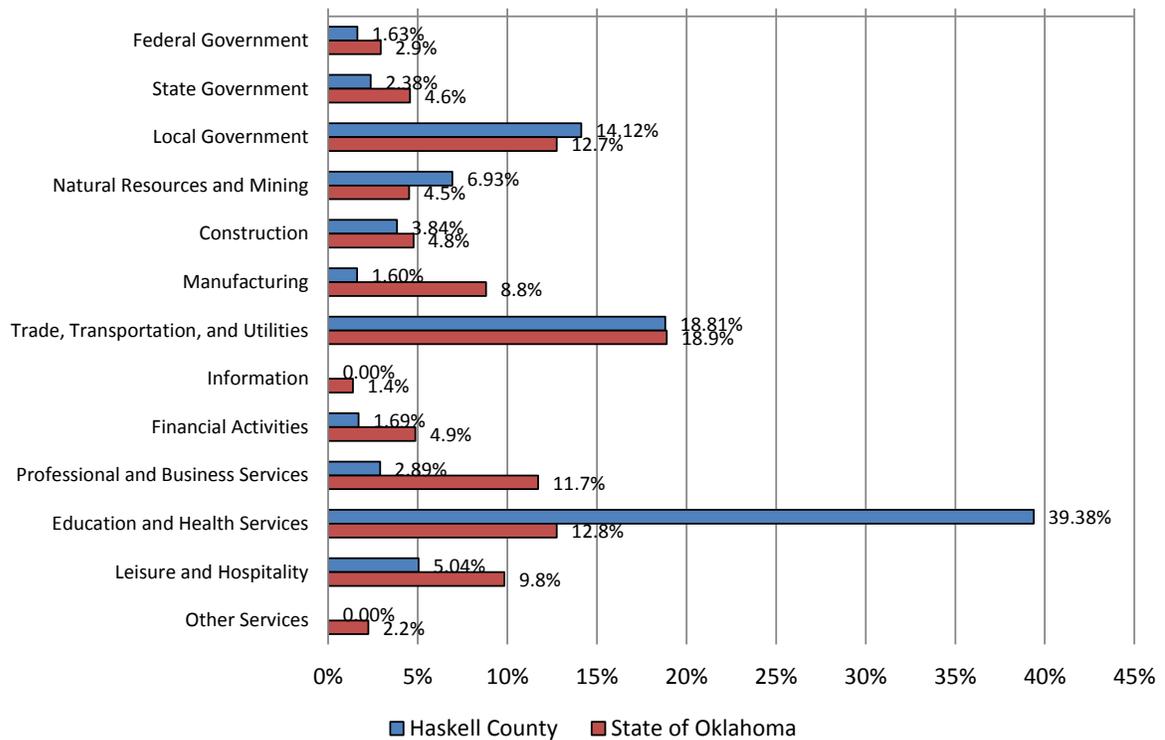
The next table presents data regarding employment in Haskell County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, 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	8	57	1.63%	\$48,402	0.82
State Government	10	83	2.38%	\$33,208	0.71
Local Government	22	493	14.12%	\$30,517	1.40
Natural Resources and Mining	39	242	6.93%	\$39,352	4.57
Construction	17	134	3.84%	\$32,522	0.86
Manufacturing	7	56	1.60%	\$39,715	0.18
Trade, Transportation, and Utilities	58	657	18.81%	\$26,449	0.98
Information	4	N/A	N/A	N/A	N/A
Financial Activities	17	59	1.69%	\$38,309	0.30
Professional and Business Services	39	101	2.89%	\$36,818	0.21
Education and Health Services	30	1,375	39.38%	\$23,626	2.62
Leisure and Hospitality	14	176	5.04%	\$11,968	0.47
Other Services	7	N/A	N/A	N/A	N/A
<b>Total</b>	<b>270</b>	<b>3,492</b>		<b>\$27,571</b>	<b>1.00</b>

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 (39.38%) are employed in Education and Health Services. The average annual pay in this sector is \$23,626 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$39,715 per year.

The rightmost column of the previous table provides location quotients for each industry for Haskell 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 (Haskell 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 Haskell County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 4.57. This sector includes agricultural employment, and employment in the oil and gas industry.

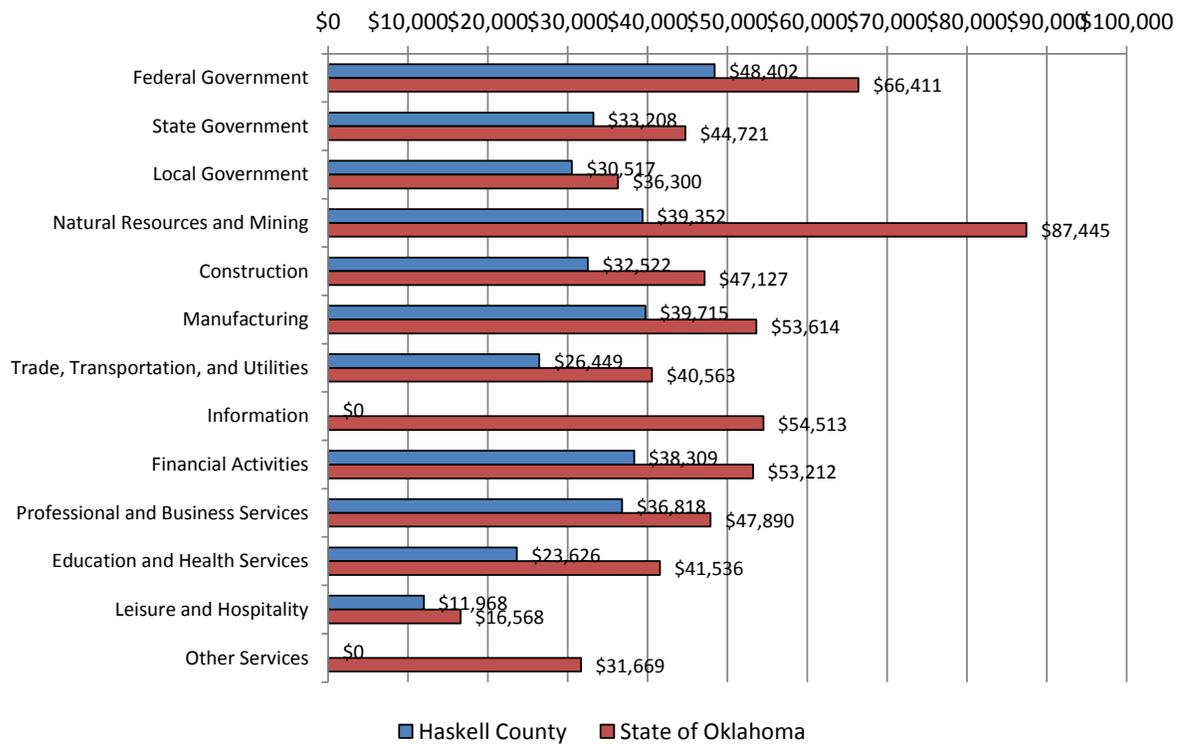
The next table presents average annual pay in Haskell County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

Supersector	Haskell County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$48,402	\$66,411	\$75,784	72.9%	63.9%
State Government	\$33,208	\$44,721	\$54,184	74.3%	61.3%
Local Government	\$30,517	\$36,300	\$46,146	84.1%	66.1%
Natural Resources and Mining	\$39,352	\$87,445	\$59,666	45.0%	66.0%
Construction	\$32,522	\$47,127	\$55,041	69.0%	59.1%
Manufacturing	\$39,715	\$53,614	\$62,977	74.1%	63.1%
Trade, Transportation, and Utilities	\$26,449	\$40,563	\$42,988	65.2%	61.5%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$38,309	\$53,212	\$85,261	72.0%	44.9%
Professional and Business Services	\$36,818	\$47,890	\$66,657	76.9%	55.2%
Education and Health Services	\$23,626	\$41,536	\$45,951	56.9%	51.4%
Leisure and Hospitality	\$11,968	\$16,568	\$20,993	72.2%	57.0%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
<b>Total</b>	<b>\$27,571</b>	<b>\$43,774</b>	<b>\$51,361</b>	<b>63.0%</b>	<b>53.7%</b>

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

In comparison with the rest of Oklahoma, Haskell County has lower average wages in every category, but is most noticeably below the statewide level in Natural Resources & Mining.

### Working Families

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



<b>Families by Employment Status and Presence of Children</b>						
	<b>Stigler</b>		<b>Haskell County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Families</b>	<b>564</b>		<b>3,149</b>		<b>961,468</b>	
With Children <18 Years:	272	48.23%	1,303	41.38%	425,517	44.26%
Married Couple:	187	68.75%	926	71.07%	281,418	66.14%
Both Parents Employed	77	41.18%	393	42.44%	166,700	59.24%
One Parent Employed	107	57.22%	455	49.14%	104,817	37.25%
Neither Parent Employed	3	1.60%	78	8.42%	9,901	3.52%
Other Family:	85	31.25%	377	28.93%	144,099	33.86%
Male Householder:	9	10.59%	124	32.89%	36,996	25.67%
Employed	4	44.44%	96	77.42%	31,044	83.91%
Not Employed	5	55.56%	28	22.58%	5,952	16.09%
Female Householder:	76	89.41%	253	67.11%	107,103	74.33%
Employed	50	65.79%	174	68.77%	75,631	70.62%
Not Employed	26	34.21%	79	31.23%	31,472	29.38%
Without Children <18 Years:	292	51.77%	1,846	58.62%	535,951	55.74%
Married Couple:	215	73.63%	1,516	82.12%	431,868	80.58%
Both Spouses Employed	76	35.35%	337	22.23%	167,589	38.81%
One Spouse Employed	51	23.72%	478	31.53%	138,214	32.00%
Neither Spouse Employed	88	40.93%	701	46.24%	126,065	29.19%
Other Family:	77	26.37%	330	17.88%	104,083	19.42%
Male Householder:	5	5.68%	94	13.41%	32,243	25.58%
Employed	5	100.00%	37	39.36%	19,437	60.28%
Not Employed	0	0.00%	57	60.64%	12,806	39.72%
Female Householder:	72	93.51%	236	71.52%	71,840	69.02%
Employed	22	30.56%	75	31.78%	36,601	50.95%
Not Employed	50	69.44%	161	68.22%	35,239	49.05%
<i>Total Working Families:</i>	<i>392</i>	<i>69.50%</i>	<i>2,045</i>	<i>64.94%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children &lt;18 Years:</i>	<i>238</i>	<i>60.71%</i>	<i>1,118</i>	<i>54.67%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children &lt;18 Years:</i>	<i>154</i>	<i>39.29%</i>	<i>927</i>	<i>45.33%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Haskell County, there are 2,045 working families, 54.67% 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 Haskell County area include local and county government, the Stigler public school district, Walmart Supercenter, Haskell County Community Hospital, and a variety of small retailers, manufacturers, and healthcare providers.

## Commuting Patterns

### Travel Time to Work

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

### Workers 16 Years and Over by Commuting Time to Work

	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Commuting Workers:</b>	<b>1,024</b>		<b>4,263</b>		<b>1,613,364</b>	
Less than 15 minutes	584	57.03%	1,489	34.93%	581,194	36.02%
15 to 30 minutes	275	26.86%	1,349	31.64%	625,885	38.79%
30 to 45 minutes	50	4.88%	509	11.94%	260,192	16.13%
45 to 60 minutes	66	6.45%	444	10.42%	74,625	4.63%
60 or more minutes	49	4.79%	472	11.07%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Haskell County, the largest percentage of workers (34.93%) travel fewer than 15 minutes to work. 21.49% of workers in Haskell County commute more than 45 minutes to work, and are thus likely employed outside of the county, likely to the communities of McAlester or Muskogee in Oklahoma, or the Fort Smith metropolitan area in Arkansas.

### Means of Transportation

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

### Workers 16 Years and Over by Means of Transportation to Work

	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Workers Age 16+</b>	<b>1,042</b>		<b>4,466</b>		<b>1,673,026</b>	
Car, Truck or Van:	845	81.09%	4,019	89.99%	1,551,461	92.73%
<i>Drove Alone</i>	696	82.37%	3,515	87.46%	1,373,407	88.52%
<i>Carpooled</i>	149	17.63%	504	12.54%	178,054	11.48%
Public Transportation	154	14.78%	167	3.74%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	21	2.02%	73	1.63%	30,401	1.82%
Other Means	4	0.38%	4	0.09%	14,442	0.86%
Worked at Home	18	1.73%	203	4.55%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Haskell 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 Haskell County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

<b>Total Housing Units</b>					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Stigler	1,216	1,241	0.20%	1,244	0.05%
Haskell County	5,573	6,028	0.79%	6,228	0.65%
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 Haskell County grew by 0.65% per year, to a total of 6,228 housing units in 2015. In terms of new housing unit construction, Haskell County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

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

<b>2013 Housing Units by Units in Structure</b>						
	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	<b>1,162</b>		<b>6,024</b>		<b>1,669,828</b>	
1 Unit, Detached	935	80.46%	4,451	73.89%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	11	0.18%	34,434	2.06%
Duplex Units	40	3.44%	57	0.95%	34,207	2.05%
3-4 Units	29	2.50%	36	0.60%	42,069	2.52%
5-9 Units	65	5.59%	67	1.11%	59,977	3.59%
10-19 Units	39	3.36%	39	0.65%	57,594	3.45%
20-49 Units	4	0.34%	4	0.07%	29,602	1.77%
50 or More Units	0	0.00%	9	0.15%	30,240	1.81%
Mobile Homes	50	4.30%	1,340	22.24%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	10	0.17%	2,159	0.13%
<b>Total Multifamily Units</b>	<b>177</b>	<b>15.23%</b>	<b>212</b>	<b>3.52%</b>	<b>253,689</b>	<b>15.19%</b>

Source: 2009-2013 American Community Survey, Table B25024

Within Haskell County, 73.89% of housing units are single-family, detached. 3.52% of housing units are multifamily in structure (two or more units per building), while 22.41% of housing units comprise mobile homes, RVs, etc.

Within Stigler, 80.46% of housing units are single-family, detached. 15.23% of housing units are multifamily in structure, while 4.30% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

#### 2013 Housing Units by Tenure and Number of Bedrooms

	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Occupied Housing Units</b>	<b>969</b>		<b>4,713</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>586</b>	<b>60.47%</b>	<b>3,498</b>	<b>74.22%</b>	<b>968,736</b>	<b>67.08%</b>
No Bedroom	0	0.00%	10	0.29%	2,580	0.27%
1 Bedroom	0	0.00%	126	3.60%	16,837	1.74%
2 Bedrooms	119	20.31%	688	19.67%	166,446	17.18%
3 Bedrooms	404	68.94%	2,157	61.66%	579,135	59.78%
4 Bedrooms	63	10.75%	425	12.15%	177,151	18.29%
5 or More Bedrooms	0	0.00%	92	2.63%	26,587	2.74%
<b>Renter Occupied:</b>	<b>383</b>	<b>39.53%</b>	<b>1,215</b>	<b>25.78%</b>	<b>475,345</b>	<b>32.92%</b>
No Bedroom	24	6.27%	26	2.14%	13,948	2.93%
1 Bedroom	46	12.01%	95	7.82%	101,850	21.43%
2 Bedrooms	152	39.69%	447	36.79%	179,121	37.68%
3 Bedrooms	140	36.55%	521	42.88%	152,358	32.05%
4 Bedrooms	21	5.48%	120	9.88%	24,968	5.25%
5 or More Bedrooms	0	0.00%	6	0.49%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Haskell County is 74.22%, while 25.78% of housing units are renter occupied. In Stigler, the homeownership rate is 60.47%, while 39.53% of households are renters.

### Housing Units Tenure and Household Income

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

**Haskell County Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>4,713</b>	<b>3,498</b>	<b>1,215</b>	<b>74.22%</b>	<b>25.78%</b>
Less than \$5,000	116	61	55	52.59%	47.41%
\$5,000 - \$9,999	278	181	97	65.11%	34.89%
\$10,000-\$14,999	402	258	144	64.18%	35.82%
\$15,000-\$19,999	434	314	120	72.35%	27.65%
\$20,000-\$24,999	388	200	188	51.55%	48.45%
\$25,000-\$34,999	721	418	303	57.98%	42.02%
\$35,000-\$49,999	703	606	97	86.20%	13.80%
\$50,000-\$74,999	864	736	128	85.19%	14.81%
\$75,000-\$99,999	436	387	49	88.76%	11.24%
\$100,000-\$149,999	250	222	28	88.80%	11.20%
\$150,000 or more	121	115	6	95.04%	4.96%
<b>Income Less Than \$25,000</b>	<b>1,618</b>	<b>1,014</b>	<b>604</b>	<b>62.67%</b>	<b>37.33%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Haskell County as a whole, 37.33% of households with incomes less than \$25,000 are estimated to be renters, while 62.67% are estimated to be homeowners.

**Stigler Owner/Renter Percentages by Income Band in 2013**

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
<b>Total</b>	<b>969</b>	<b>586</b>	<b>383</b>	<b>60.47%</b>	<b>39.53%</b>
Less than \$5,000	32	15	17	46.88%	53.13%
\$5,000 - \$9,999	70	49	21	70.00%	30.00%
\$10,000-\$14,999	111	49	62	44.14%	55.86%
\$15,000-\$19,999	81	58	23	71.60%	28.40%
\$20,000-\$24,999	67	17	50	25.37%	74.63%
\$25,000-\$34,999	172	61	111	35.47%	64.53%
\$35,000-\$49,999	99	73	26	73.74%	26.26%
\$50,000-\$74,999	215	167	48	77.67%	22.33%
\$75,000-\$99,999	60	51	9	85.00%	15.00%
\$100,000-\$149,999	42	26	16	61.90%	38.10%
\$150,000 or more	20	20	0	100.00%	0.00%
<b>Income Less Than \$25,000</b>	<b>361</b>	<b>188</b>	<b>173</b>	<b>52.08%</b>	<b>47.92%</b>

Source: 2009-2013 American Community Survey, Table B25118

Within Stigler, 47.92% of households with incomes less than \$25,000 are estimated to be renters, while 52.08% 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.

<b>2013 Housing Units by Tenure and Year of Construction</b>						
	<b>Stigler</b>		<b>Haskell County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Occupied Housing Units</b>	<b>969</b>		<b>4,713</b>		<b>1,444,081</b>	
<b>Owner Occupied:</b>	<b>586</b>	<b>60.47%</b>	<b>3,498</b>	<b>74.22%</b>	<b>968,736</b>	<b>67.08%</b>
Built 2010 or Later	0	0.00%	29	0.83%	10,443	1.08%
Built 2000 to 2009	73	12.46%	572	16.35%	153,492	15.84%
Built 1990 to 1999	68	11.60%	557	15.92%	125,431	12.95%
Built 1980 to 1989	72	12.29%	570	16.30%	148,643	15.34%
Built 1970 to 1979	132	22.53%	855	24.44%	184,378	19.03%
Built 1960 to 1969	62	10.58%	337	9.63%	114,425	11.81%
Built 1950 to 1959	64	10.92%	227	6.49%	106,544	11.00%
Built 1940 to 1949	67	11.43%	193	5.52%	50,143	5.18%
Built 1939 or Earlier	48	8.19%	158	4.52%	75,237	7.77%
Median Year Built:		1974		1980		1977
<b>Renter Occupied:</b>	<b>383</b>	<b>39.53%</b>	<b>1,215</b>	<b>25.78%</b>	<b>475,345</b>	<b>32.92%</b>
Built 2010 or Later	0	0.00%	49	4.03%	5,019	1.06%
Built 2000 to 2009	33	8.62%	118	9.71%	50,883	10.70%
Built 1990 to 1999	70	18.28%	164	13.50%	47,860	10.07%
Built 1980 to 1989	79	20.63%	244	20.08%	77,521	16.31%
Built 1970 to 1979	40	10.44%	205	16.87%	104,609	22.01%
Built 1960 to 1969	55	14.36%	133	10.95%	64,546	13.58%
Built 1950 to 1959	50	13.05%	138	11.36%	54,601	11.49%
Built 1940 to 1949	24	6.27%	51	4.20%	31,217	6.57%
Built 1939 or Earlier	32	8.36%	113	9.30%	39,089	8.22%
Median Year Built:		1978		1978		1975
<b>Overall Median Year Built:</b>		<b>1974</b>		<b>1979</b>		<b>1976</b>

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

Within Haskell County, 16.30% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Stigler the percentage is 10.94%.

68.41% of housing units in Haskell County were built prior to 1990, while in Stigler the percentage is 74.82%. These figures compare with the statewide figure of 72.78%.

### Substandard Housing

The next table presents data regarding substandard housing in Haskell 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	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
	Units	Number	Percent	Number	Percent	Number	Percent
Stigler	969	0	0.00%	4	0.41%	0	0.00%
Haskell County	4,713	10	0.21%	17	0.36%	251	5.33%
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 Haskell County, 0.21% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.36% 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 Haskell County by vacancy and type. This data is provided by the American Community Survey.

### 2013 Housing Units by Vacancy

	Stigler		Haskell County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
<b>Total Housing Units</b>	1,162		6,024		1,669,828	
Total Vacant Units	193	16.61%	1,311	21.76%	225,747	13.52%
For rent	38	19.69%	132	10.07%	43,477	19.26%
Rented, not occupied	15	7.77%	40	3.05%	9,127	4.04%
For sale only	2	1.04%	57	4.35%	23,149	10.25%
Sold, not occupied	0	0.00%	23	1.75%	8,618	3.82%
For seasonal, recreational, or occasional use	5	2.59%	340	25.93%	39,475	17.49%
For migrant workers	0	0.00%	34	2.59%	746	0.33%
Other vacant	133	68.91%	685	52.25%	101,155	44.81%
<b>Homeowner Vacancy Rate</b>	0.34%		1.59%		2.31%	
<b>Rental Vacancy Rate</b>	8.72%		9.52%		8.24%	

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

Within Haskell County, the overall housing vacancy rate is estimated to be 21.76%. The homeowner vacancy rate is estimated to be 1.59%, while the rental vacancy rate is estimated to be 9.52%.

In Stigler, the overall housing vacancy rate is estimated to be 16.61%. The homeowner vacancy rate is estimated to be 0.34%, while the rental vacancy rate is estimated to be 8.72%.

## Building Permits

The next series of tables present data regarding new residential building permits issued in Stigler. 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.

<b>Stigler</b>				
<b>New Residential Building Permits Issued, 2004-2014</b>				
<b>Year</b>	<b>Single Family Units</b>	<b>Avg. Construction Cost</b>	<b>Multifamily Units</b>	<b>Avg. Multifamily Construction Cost</b>
2004	11	\$75,545	0	N/A
2005	7	\$101,429	0	N/A
2006	7	\$70,357	0	N/A
2007	17	\$103,981	0	N/A
2008	9	\$86,778	0	N/A
2009	4	\$108,750	0	N/A
2010	3	\$136,667	0	N/A
2011	5	\$114,200	0	N/A
2012	6	\$135,000	0	N/A
2013	10	\$162,100	0	N/A
2014	3	\$277,500	22	\$83,326

*Source: United States Census Bureau Building Permits Survey*

In Stigler, building permits for 104 housing units were issued between 2004 and 2014, for an average of 9 units per year. 78.85% of these housing units were single family homes, and 21.15% consisted of multifamily units.

## New Construction Activity

### For Ownership:

No significant new residential construction has occurred in Stigler over the past several years. Speculative residential construction has been nonexistent since 2010. New residential construction has been of custom built homes. Much of the new construction has occurred in the Stonegate addition, on the northeastern edge of Stigler. This addition was platted in 1999 and lot absorption has been slow.

**For Rent:**

No significant construction of units intended for rental occupancy has occurred over the previous decade. The 22 building permits issued in 2014 appear to have been for the construction of a single story multifamily complex located near the intersection of NW 5<sup>th</sup> Street and NW D Street in Stigler.

## Homeownership Market

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

### Housing Units by Home Value

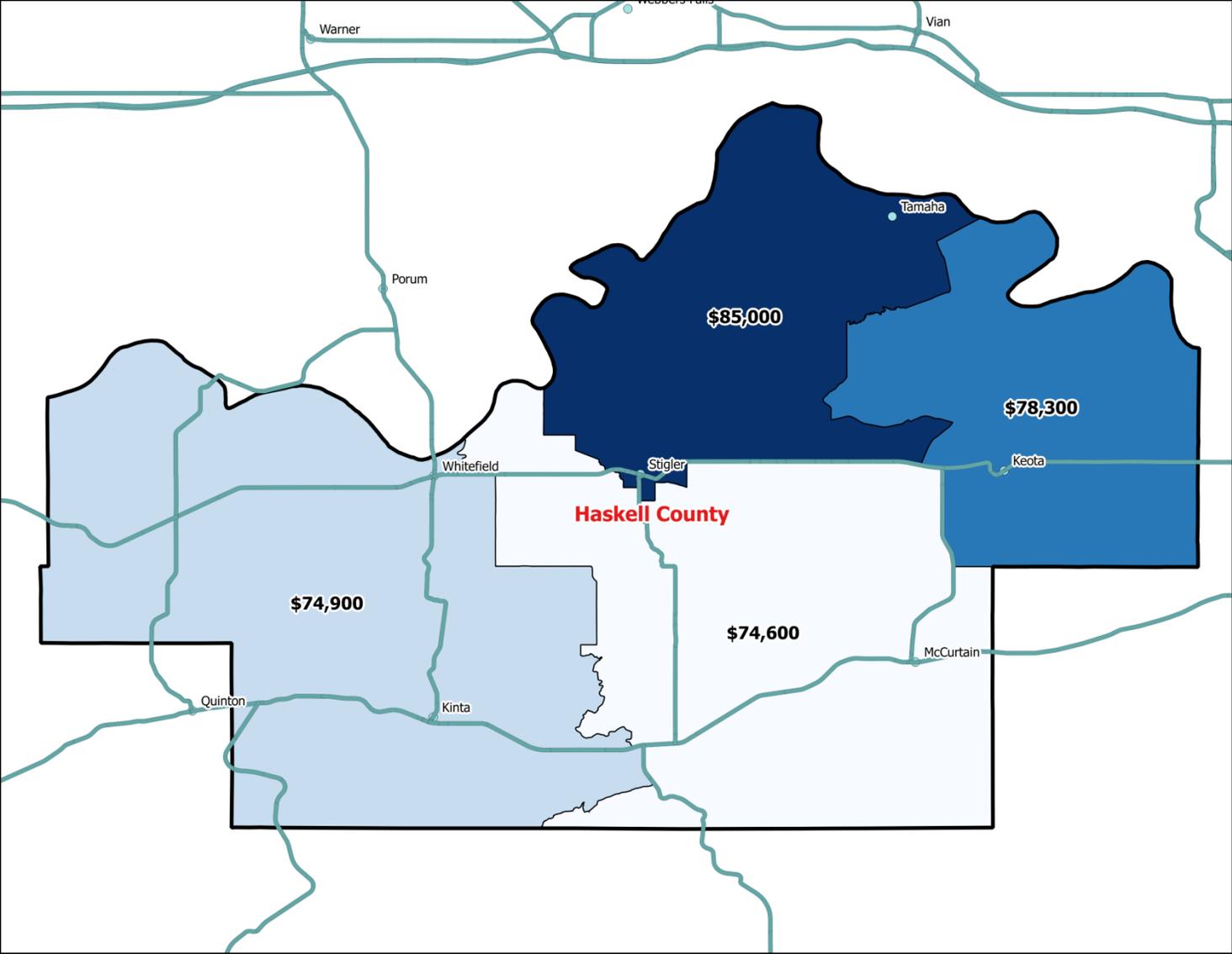
The following table presents housing units in Haskell County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

<b>2013 Housing Units by Home Value</b>						
	<b>Stigler</b>		<b>Haskell County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Owner-Occupied Units:</b>	<b>586</b>		<b>3,498</b>		<b>968,736</b>	
Less than \$10,000	20	3.41%	106	3.03%	20,980	2.17%
\$10,000 to \$14,999	7	1.19%	93	2.66%	15,427	1.59%
\$15,000 to \$19,999	4	0.68%	87	2.49%	13,813	1.43%
\$20,000 to \$24,999	32	5.46%	173	4.95%	16,705	1.72%
\$25,000 to \$29,999	0	0.00%	113	3.23%	16,060	1.66%
\$30,000 to \$34,999	32	5.46%	142	4.06%	19,146	1.98%
\$35,000 to \$39,999	8	1.37%	56	1.60%	14,899	1.54%
\$40,000 to \$49,999	51	8.70%	152	4.35%	39,618	4.09%
\$50,000 to \$59,999	37	6.31%	306	8.75%	45,292	4.68%
\$60,000 to \$69,999	43	7.34%	325	9.29%	52,304	5.40%
\$70,000 to \$79,999	62	10.58%	246	7.03%	55,612	5.74%
\$80,000 to \$89,999	22	3.75%	206	5.89%	61,981	6.40%
\$90,000 to \$99,999	64	10.92%	222	6.35%	51,518	5.32%
\$100,000 to \$124,999	68	11.60%	361	10.32%	119,416	12.33%
\$125,000 to \$149,999	41	7.00%	138	3.95%	96,769	9.99%
\$150,000 to \$174,999	35	5.97%	289	8.26%	91,779	9.47%
\$175,000 to \$199,999	8	1.37%	104	2.97%	53,304	5.50%
\$200,000 to \$249,999	21	3.58%	210	6.00%	69,754	7.20%
\$250,000 to \$299,999	4	0.68%	26	0.74%	41,779	4.31%
\$300,000 to \$399,999	5	0.85%	67	1.92%	37,680	3.89%
\$400,000 to \$499,999	22	3.75%	32	0.91%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	25	0.71%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	4	0.11%	3,764	0.39%
\$1,000,000 or more	0	0.00%	15	0.43%	5,018	0.52%
<b>Median Home Value:</b>	<b>\$79,500</b>		<b>\$78,000</b>		<b>\$112,800</b>	

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

The median value of owner-occupied homes in Haskell County is \$78,000. This is -30.9% lower than the statewide median, which is \$112,800. The median home value in Stigler is estimated to be \$79,500. The geographic distribution of home values in Haskell County can be visualized by the following map.

### Haskell County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Haskell 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

	Stigler Median Value	Haskell County Median Value	State of Oklahoma Median Value
<b>Total Owner-Occupied Units:</b>			
Built 2010 or Later	-	\$101,000	\$188,900
Built 2000 to 2009	\$163,800	\$102,900	\$178,000
Built 1990 to 1999	\$126,600	\$87,700	\$147,300
Built 1980 to 1989	\$78,000	\$75,600	\$118,300
Built 1970 to 1979	\$82,500	\$69,000	\$111,900
Built 1960 to 1969	\$76,700	\$71,800	\$97,100
Built 1950 to 1959	\$52,500	\$64,500	\$80,300
Built 1940 to 1949	\$46,800	\$69,100	\$67,900
Built 1939 or Earlier	\$70,800	\$75,000	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

## Stigler Single Family Sales Activity

### Stigler Single Family Sales Activity

#### Two Bedroom Units

Year	2011	2012	2013	2014	2015
# of Units Sold	4	5	4	1	3
Average Sale Price	\$32,125	\$42,125	\$47,500	\$16,000	\$49,333
Average Square Feet	736	1,215	1,391	800	1,032
Average Price/SF	\$39.52	\$33.65	\$31.07	\$20.00	\$44.46
Average Year Built	1970	1960	1954	1948	1976

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

### Stigler Single Family Sales Activity

#### Three Bedroom Units

Year	2011	2012	2013	2014	2015
# of Units Sold	55	65	44	22	30
Average Sale Price	\$65,301	\$75,724	\$69,892	\$56,789	\$93,316
Average Square Feet	1,410	1,524	1,575	1,436	1,516
Average Price/SF	\$43.83	\$46.16	\$43.07	\$38.74	\$57.26
Average Year Built	1969	1970	1972	1963	1975

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

### Stigler Single Family Sales Activity Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	3	4	3	2
Average Sale Price	\$100,000	\$136,278	\$93,750	\$80,333	\$135,000
Average Square Feet	1,809	2,077	2,522	2,263	2,178
Average Price/SF	\$55.28	\$59.43	\$41.51	\$31.95	\$64.18
Average Year Built	1997	1995	1999	1948	1939

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

### Stigler Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	2015
# of Units Sold	60	73	52	26	35
Average Sale Price	\$62,932	\$76,451	\$70,022	\$58,087	\$90,581
Average Square Feet	1,372	1,525	1,634	1,507	1,513
Average Price/SF	\$43.52	\$46.00	\$41.86	\$37.04	\$55.95
Average Year Built	1969	1971	1973	1961	1973

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

Between 2011 and 2015, the average sale price grew by 7.56% per year. The average sale price in 2015 was \$90,581 for an average price per square foot of \$55.95/SF. The average year of construction for homes sold in 2015 is estimated to be 1973.

### Foreclosure Rates

The next table presents foreclosure rate data for Haskell 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
Haskell County	2.7%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	21

\* 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 Haskell County was 2.7% in May 2014. The county ranked 21 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 a

foreclosure rate that outpaced both the state and the nation in 2014, it is likely that the housing market has been impacted by foreclosures, which can have a depressing effect on housing prices, lengthening marketing times and making it more difficult for potential buyers to secure financing.

## Rental Market

This section will discuss supply and demand factors for the rental market in Haskell 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 Haskell 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).

<b>2013 Rental Units by Gross Rent</b>						
	<b>Stigler</b>		<b>Haskell County</b>		<b>State of Oklahoma</b>	
	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>	<b>No.</b>	<b>Percent</b>
<b>Total Rental Units:</b>	<b>383</b>		<b>1,215</b>		<b>475,345</b>	
With cash rent:	370		910		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	7	1.83%	11	0.91%	2,109	0.44%
\$150 to \$199	5	1.31%	13	1.07%	4,268	0.90%
\$200 to \$249	15	3.92%	44	3.62%	8,784	1.85%
\$250 to \$299	11	2.87%	24	1.98%	8,413	1.77%
\$300 to \$349	27	7.05%	64	5.27%	9,107	1.92%
\$350 to \$399	29	7.57%	47	3.87%	10,932	2.30%
\$400 to \$449	13	3.39%	45	3.70%	15,636	3.29%
\$450 to \$499	29	7.57%	45	3.70%	24,055	5.06%
\$500 to \$549	22	5.74%	107	8.81%	31,527	6.63%
\$550 to \$599	32	8.36%	113	9.30%	33,032	6.95%
\$600 to \$649	47	12.27%	85	7.00%	34,832	7.33%
\$650 to \$699	25	6.53%	98	8.07%	32,267	6.79%
\$700 to \$749	38	9.92%	52	4.28%	30,340	6.38%
\$750 to \$799	0	0.00%	23	1.89%	27,956	5.88%
\$800 to \$899	28	7.31%	45	3.70%	45,824	9.64%
\$900 to \$999	38	9.92%	43	3.54%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	41	3.37%	46,884	9.86%
\$1,250 to \$1,499	4	1.04%	4	0.33%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	6	0.49%	5,121	1.08%
No cash rent	13	3.39%	305	25.10%	43,236	9.10%
<b>Median Gross Rent</b>		<b>\$592</b>		<b>\$574</b>		<b>\$699</b>

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

Median gross rent in Haskell County is estimated to be \$574, which is -17.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Stigler is estimated to be \$592.

### 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

	Stigler Median Rent	Haskell County Median Rent	State of Oklahoma Median Rent
<b>Total Rental Units:</b>			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$865	\$531	\$841
Built 1990 to 1999	\$563	\$575	\$715
Built 1980 to 1989	\$625	\$594	\$693
Built 1970 to 1979	\$575	\$566	\$662
Built 1960 to 1969	\$560	\$527	\$689
Built 1950 to 1959	\$458	\$516	\$714
Built 1940 to 1949	\$558	\$517	\$673
Built 1939 or Earlier	\$661	\$581	\$651

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

Source: 2009-2013 American Community Survey, Table 25111

As would be expected the highest median gross rental rates in Haskell County are achieved by units in Stigler, constructed after 2000, which is \$865 per month. In order to be affordable, a household would need to earn at least \$35,000 per year to afford such a unit.

### Stigler Rental Survey Data

The next two tables show the results of our rental survey of Stigler. The data includes market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

#### Stigler Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
402 NW Panther Lane	Conventional	1982	2	1	742	\$550	\$0.741	4.20%
402 NW Panther Lane	Conventional	1982	3	1	892	\$650	\$0.729	4.20%
Panther Field Apartments	Conventional	1982	1	1	570	\$450	\$0.789	0.00%
Panther Field Apartments	Conventional	1982	2	1	732	\$525	\$0.717	0.00%
SavannahPark of Stigler	USDA RD	1994	1	1	675	N/A	N/A	0.00%
SavannahPark of Stigler	USDA RD	1994	2	1	790	N/A	N/A	0.00%

The previous rent surveys encompass 68 rental units in three 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. Good quality market rate apartments are in short supply in Stigler.

**Rental Market Vacancy – Stigler**

All of the rent comparables surveyed had occupancy levels of 95% or better. The one subsidized housing development, SavannahPark of Stigler, was 100% occupied with a waiting list. SavannahPark is a USDA RD property for senior occupancy; rents at this property are no more than 30% of household income. The overall market vacancy of rental housing units was reported at 8.72% by the Census Bureau as of the most recent American Community Survey: this suggests that vacancy is primarily among relatively poorer quality rental units in substandard condition.



Savannah Park of Stigler



Panther Field Apartments



402 NW Panther Lane

## 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 Haskell 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.

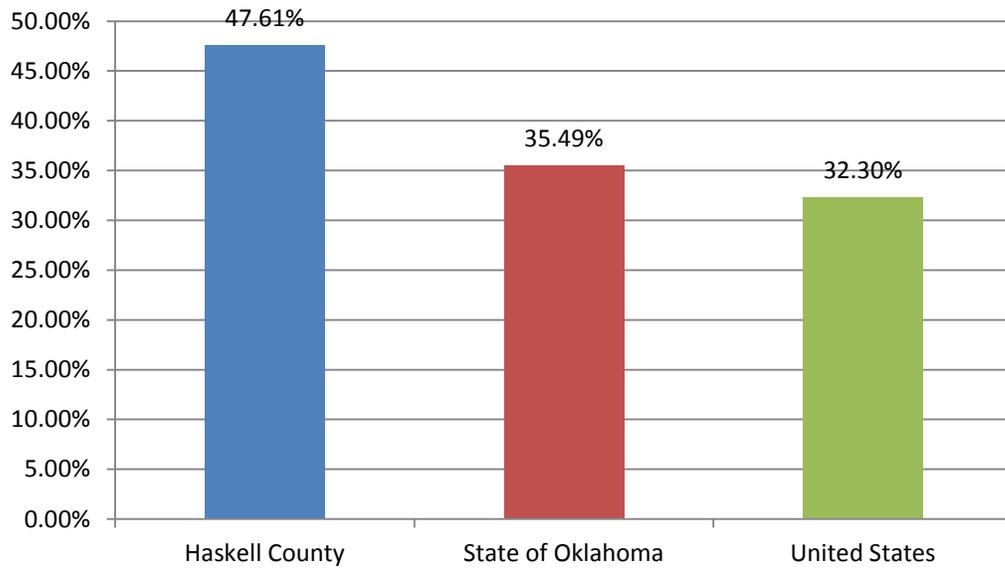
### HUD Programs in Haskell County

Haskell County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	86	99%	\$13,865	\$218	\$278	43.88%
Housing Choice Vouchers	9	N/A	N/A	N/A	N/A	N/A
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	24	79%	\$10,769	\$243	\$109	69.13%
Summary of All HUD Programs	119	95%	\$12,879	\$225	\$248	47.61%
<b>State of Oklahoma</b>						
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%
<b>United States</b>						
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 119 housing units located within Haskell County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$12,879. Total monthly rent for these units averages \$474, with the federal contribution averaging \$248 (52.39%) and the tenant's contribution averaging \$225 (47.61%).

**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.



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**Demographics of Persons in HUD Programs in Haskell County**


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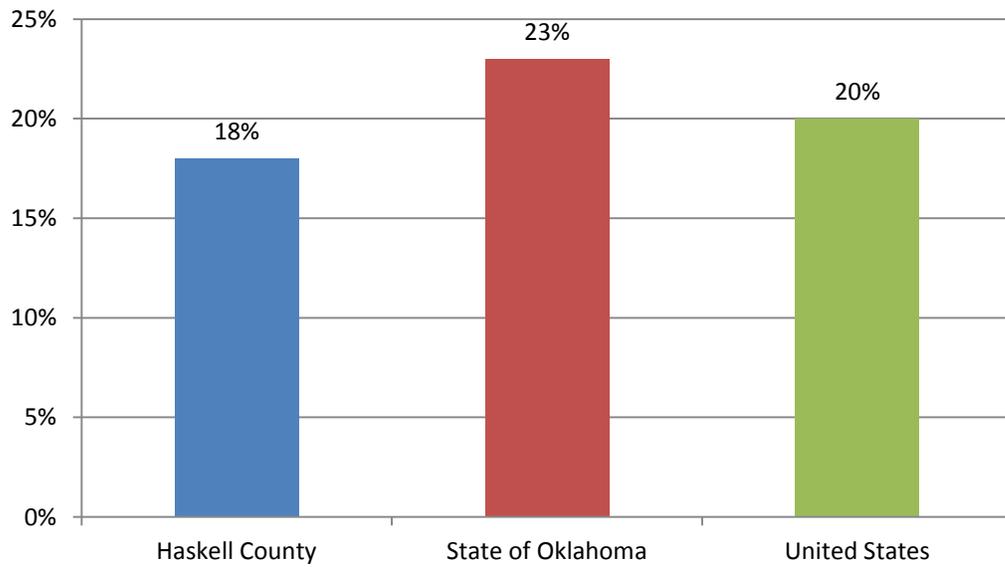
<b>Haskell County</b>	<b># Units</b>	<b>% Single Mothers</b>	<b>% w/ Disability</b>	<b>% Age 62+</b>	<b>% Age 62+ w/ Disability</b>	<b>% Minority</b>
Public Housing	86	29%	16%	30%	36%	11%
Housing Choice Vouchers	9	N/A	N/A	N/A	N/A	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	24	0%	18%	82%	0%	12%
<b>Summary of All HUD Programs</b>	<b>119</b>	<b>24%</b>	<b>18%</b>	<b>40%</b>	<b>20%</b>	<b>10%</b>
<b>State of Oklahoma</b>						
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%
<b>Summary of All HUD Programs</b>	<b>50,599</b>	<b>38%</b>	<b>23%</b>	<b>25%</b>	<b>53%</b>	<b>50%</b>
<b>United States</b>						
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%
<b>Summary of All HUD Programs</b>	<b>5,180,467</b>	<b>36%</b>	<b>20%</b>	<b>33%</b>	<b>40%</b>	<b>64%</b>

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

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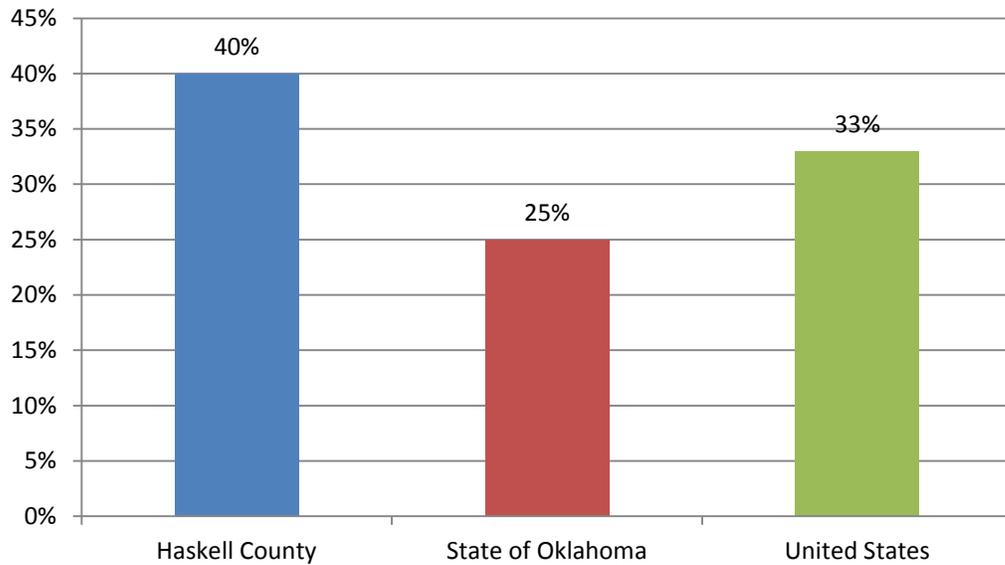
24% of housing units are occupied by single parents with female heads of household. 18% of households have at least one person with a disability. 40% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 20% have one or more disabilities. Finally, 10% of 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**



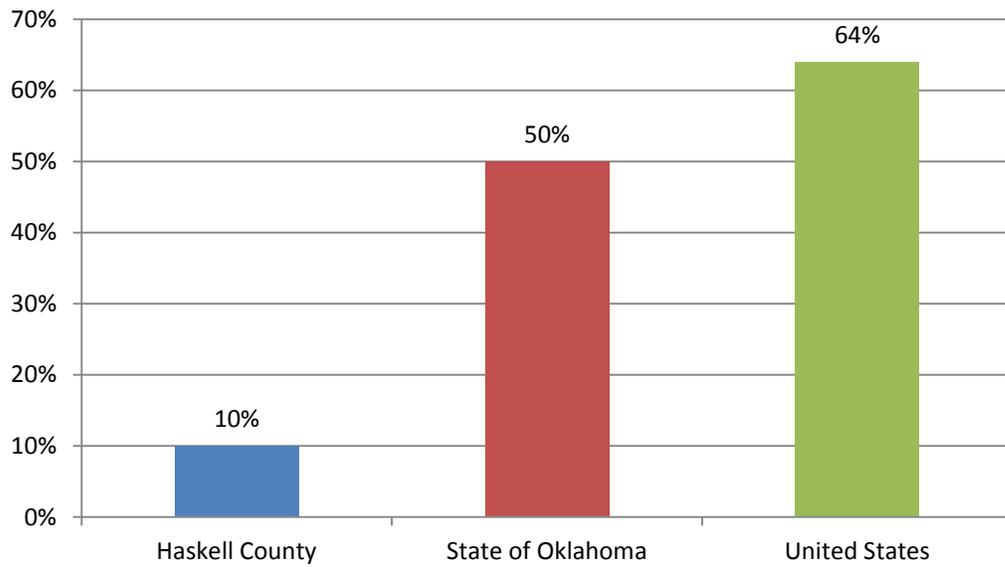
Source: 2013 HUD Picture of Subsidized Households



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**Percentage of Minority Households - HUD Subsidized Properties**

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Source: 2013 HUD Picture of Subsidized Households

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## 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 Haskell 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 Haskell 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.

<b>Haskell County : CHAS - Housing Cost Burden by HAMFI</b>				
<b>Household Income / Cost Burden</b>	<b>Owners</b>		<b>Renters</b>	
	Number	Percent	Number	Percent
<b>Income &lt; 30% HAMFI</b>	<b>275</b>		<b>210</b>	
Cost Burden Less Than 30%	80	29.09%	35	16.67%
Cost Burden Between 30%-50%	65	23.64%	45	21.43%
Cost Burden Greater Than 50%	105	38.18%	105	50.00%
Not Computed (no/negative income)	30	10.91%	20	9.52%
<b>Income 30%-50% HAMFI</b>	<b>475</b>		<b>210</b>	
Cost Burden Less Than 30%	290	61.05%	125	59.52%
Cost Burden Between 30%-50%	140	29.47%	75	35.71%
Cost Burden Greater Than 50%	45	9.47%	10	4.76%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>555</b>		<b>390</b>	
Cost Burden Less Than 30%	435	78.38%	275	70.51%
Cost Burden Between 30%-50%	100	18.02%	110	28.21%
Cost Burden Greater Than 50%	20	3.60%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>355</b>		<b>130</b>	
Cost Burden Less Than 30%	330	92.96%	85	65.38%
Cost Burden Between 30%-50%	30	8.45%	45	34.62%
Cost Burden Greater Than 50%	0	0.00%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
<b>All Incomes</b>	<b>3,555</b>		<b>1,145</b>	
Cost Burden Less Than 30%	2,950	82.98%	725	63.32%
Cost Burden Between 30%-50%	395	11.11%	275	24.02%
Cost Burden Greater Than 50%	190	5.34%	115	10.04%
Not Computed (no/negative income)	30	0.84%	20	1.75%

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

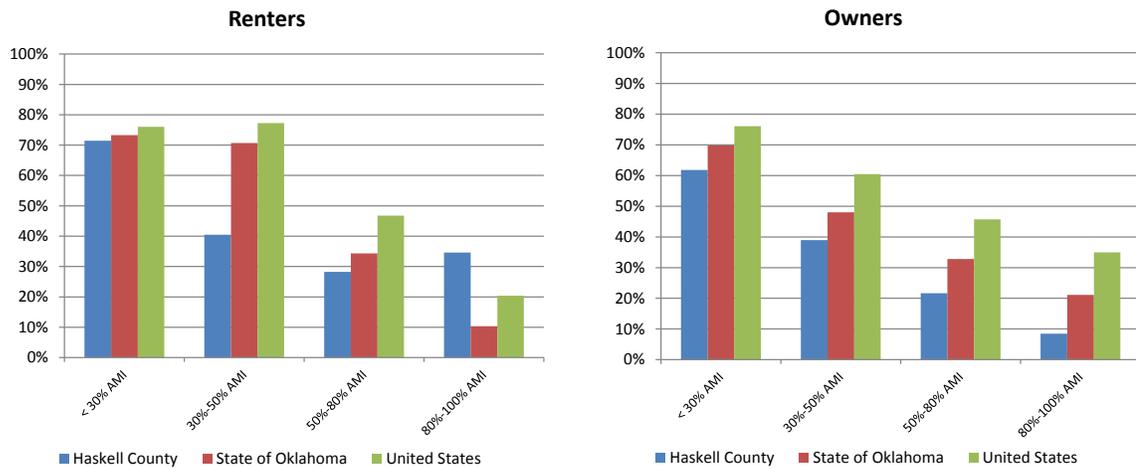
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Haskell County with the State of Oklahoma as a whole, and the United States.

<b>Haskell County : Households by Income by Cost Burden</b>				
<b>Household Income Threshold</b>	<b>Owners</b>		<b>Renters</b>	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	275	61.82%	210	71.43%
Income 30%-50% HAMFI	475	38.95%	210	40.48%
Income 50%-80% HAMFI	555	21.62%	390	28.21%
Income 80%-100% HAMFI	355	8.45%	130	34.62%
All Incomes	3,555	16.46%	1,145	34.06%

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.



<b>Haskell County : CHAS - HAMFI by Substandard Conditions / Overcrowding</b>				
<b>Household Income / Housing Problem</b>	<b>Owners</b>		<b>Renters</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Income &lt; 30% HAMFI</b>	<b>275</b>		<b>210</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	20	9.52%
More than 1.5 Persons per Room	0	0.00%	10	4.76%
Lacks Complete Kitchen or Plumbing	4	1.45%	10	4.76%
<b>Income 30%-50% HAMFI</b>	<b>475</b>		<b>210</b>	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	4.76%
More than 1.5 Persons per Room	4	0.84%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.84%	0	0.00%
<b>Income 50%-80% HAMFI</b>	<b>555</b>		<b>390</b>	
Between 1.0 and 1.5 Persons per Room	15	2.70%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	4	1.03%
Lacks Complete Kitchen or Plumbing	4	0.72%	0	0.00%
<b>Income 80%-100% HAMFI</b>	<b>355</b>		<b>130</b>	
Between 1.0 and 1.5 Persons per Room	4	1.13%	0	0.00%
More than 1.5 Persons per Room	20	5.63%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.13%	0	0.00%
<b>All Incomes</b>	<b>3,555</b>		<b>1,145</b>	
Between 1.0 and 1.5 Persons per Room	34	0.96%	50	4.37%
More than 1.5 Persons per Room	34	0.96%	14	1.22%
Lacks Complete Kitchen or Plumbing	12	0.34%	10	0.87%

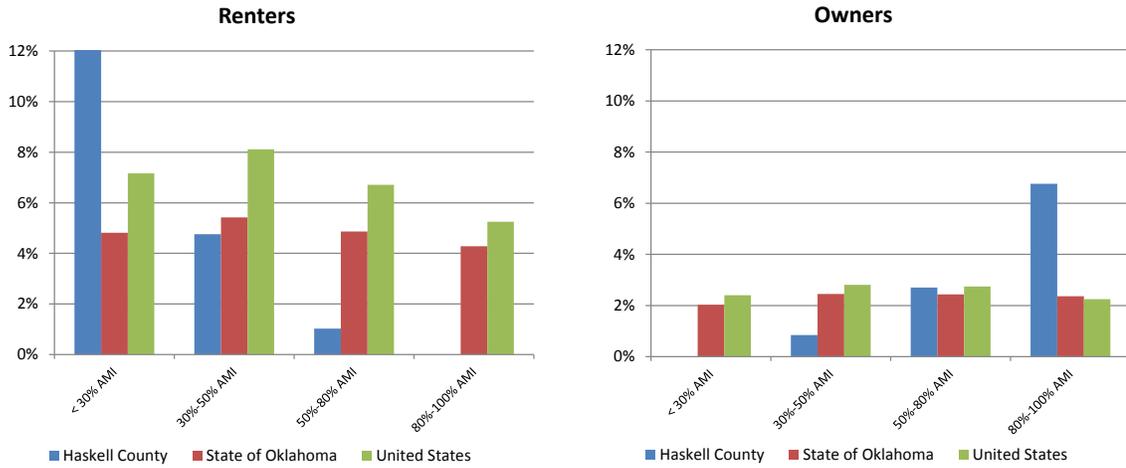
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Haskell County, Oklahoma and the nation.

<b>Haskell County : Households by Income by Overcrowding</b>					
<b>Household Income Threshold</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>	
		<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>	<b>% &gt; 1.0 Persons per Room</b>	<b>Total</b>
Income < 30% HAMFI	275	0.00%	210	14.29%	
Income 30%-50% HAMFI	475	0.84%	210	4.76%	
Income 50%-80% HAMFI	555	2.70%	390	1.03%	
Income 80%-100% HAMFI	355	6.76%	130	0.00%	
<b>All Incomes</b>	<b>3,555</b>	<b>1.91%</b>	<b>1,145</b>	<b>5.59%</b>	

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

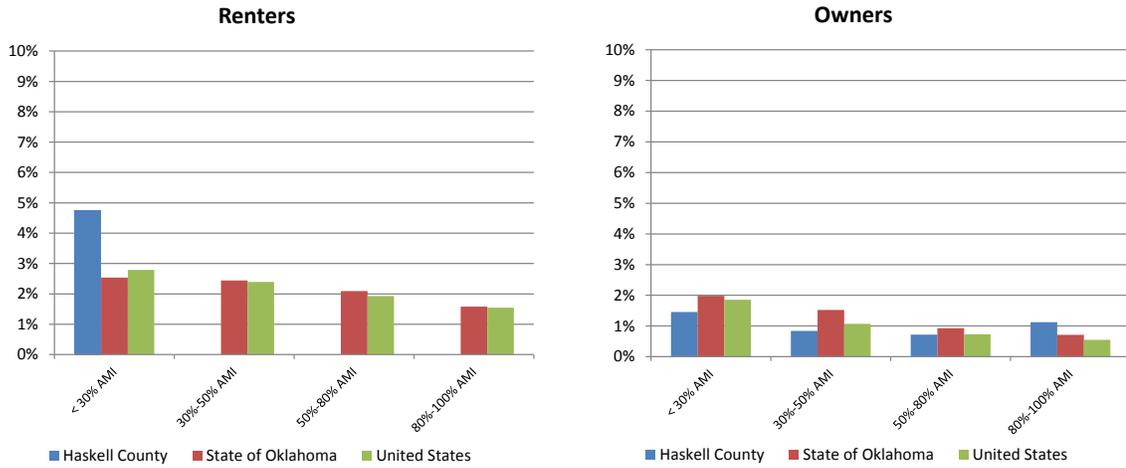
The table following summarizes this data for substandard housing conditions, with a comparison chart between Haskell County, the state and the nation.

**Haskell County : Households by Income by Substandard Conditions**

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	275	1.45%	210	4.76%	
Income 30%-50% HAMFI	475	0.84%	210	0.00%	
Income 50%-80% HAMFI	555	0.72%	390	0.00%	
Income 80%-100% HAMFI	355	1.13%	130	0.00%	
All Incomes	3,555	0.34%	1,145	0.87%	

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.

**Haskell County : CHAS - Housing Cost Burden by Household Type / HAMFI**

Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
<b>Income &lt; 30% HAMFI</b>	<b>275</b>	<b>169</b>	<b>61.45%</b>	<b>210</b>	<b>149</b>	<b>70.95%</b>
Elderly Family	30	14	46.67%	0	0	N/A
Small Family (2-4 persons)	30	20	66.67%	60	44	73.33%
Large Family (5 or more persons)	20	20	100.00%	35	30	85.71%
Elderly Non-Family	135	85	62.96%	50	30	60.00%
Non-Family, Non-Elderly	60	30	50.00%	70	45	64.29%
<b>Income 30%-50% HAMFI</b>	<b>475</b>	<b>182</b>	<b>38.32%</b>	<b>210</b>	<b>84</b>	<b>40.00%</b>
Elderly Family	110	25	22.73%	25	4	16.00%
Small Family (2-4 persons)	70	45	64.29%	50	30	60.00%
Large Family (5 or more persons)	15	4	26.67%	35	15	42.86%
Elderly Non-Family	235	100	42.55%	75	20	26.67%
Non-Family, Non-Elderly	45	8	17.78%	25	15	60.00%
<b>Income 50%-80% HAMFI</b>	<b>555</b>	<b>117</b>	<b>21.08%</b>	<b>390</b>	<b>114</b>	<b>29.23%</b>
Elderly Family	140	14	10.00%	20	4	20.00%
Small Family (2-4 persons)	140	50	35.71%	125	30	24.00%
Large Family (5 or more persons)	60	30	50.00%	45	20	44.44%
Elderly Non-Family	155	4	2.58%	110	45	40.91%
Non-Family, Non-Elderly	65	19	29.23%	90	15	16.67%
<b>Income 80%-100% HAMFI</b>	<b>355</b>	<b>29</b>	<b>8.17%</b>	<b>130</b>	<b>40</b>	<b>30.77%</b>
Elderly Family	90	10	11.11%	10	10	100.00%
Small Family (2-4 persons)	150	15	10.00%	35	0	0.00%
Large Family (5 or more persons)	45	0	0.00%	25	0	0.00%
Elderly Non-Family	45	4	8.89%	10	0	0.00%
Non-Family, Non-Elderly	30	0	0.00%	50	30	60.00%
<b>All Incomes</b>	<b>3,555</b>	<b>576</b>	<b>16.20%</b>	<b>1,145</b>	<b>387</b>	<b>33.80%</b>
Elderly Family	810	73	9.01%	90	18	20.00%
Small Family (2-4 persons)	1,395	185	13.26%	375	104	27.73%
Large Family (5 or more persons)	335	54	16.12%	165	65	39.39%
Elderly Non-Family	670	197	29.40%	265	95	35.85%
Non-Family, Non-Elderly	355	67	18.87%	255	105	41.18%

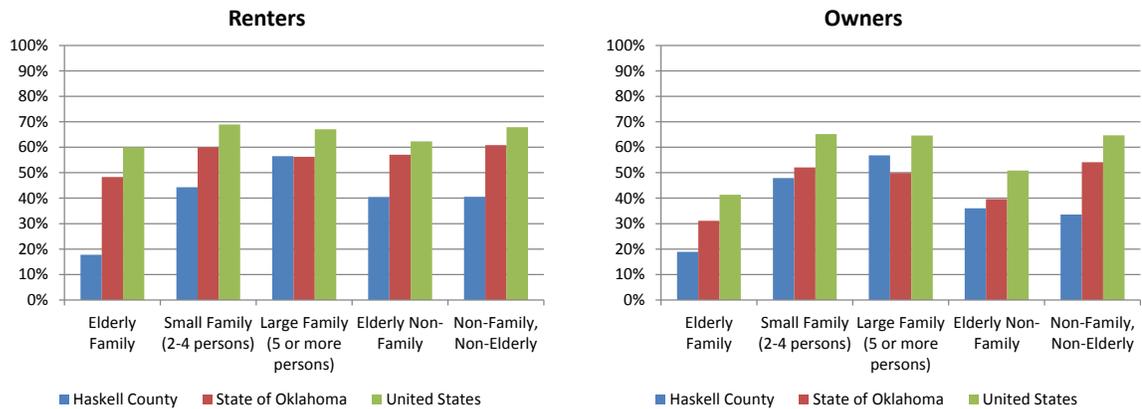
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

**Haskell County : Households under 80% AMI by Cost Burden**

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		<b>Income &lt; 80% HAMFI</b>	<b>1,305</b>	<b>468</b>	<b>35.86%</b>	<b>810</b>
Elderly Family	280	53	18.93%	45	8	17.78%
Small Family (2-4 persons)	240	115	47.92%	235	104	44.26%
Large Family (5 or more persons)	95	54	56.84%	115	65	56.52%
Elderly Non-Family	525	189	36.00%	235	95	40.43%
Non-Family, Non-Elderly	170	57	33.53%	185	75	40.54%

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).



<b>Haskell County : CHAS - Housing Problems by Household Type and HAMFI</b>						
Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 30% HAMFI</b>	<b>275</b>	<b>170</b>	<b>61.82%</b>	<b>210</b>	<b>165</b>	<b>78.57%</b>
Elderly Family	30	15	50.00%	0	0	N/A
Small Family (2-4 persons)	30	20	66.67%	60	50	83.33%
Large Family (5 or more persons)	20	20	100.00%	35	35	100.00%
Elderly Non-Family	135	80	59.26%	50	35	70.00%
Non-Family, Non-Elderly	60	35	58.33%	70	45	64.29%
<b>Income 30%-50% HAMFI</b>	<b>475</b>	<b>184</b>	<b>38.74%</b>	<b>210</b>	<b>94</b>	<b>44.76%</b>
Elderly Family	110	25	22.73%	25	4	16.00%
Small Family (2-4 persons)	70	45	64.29%	50	30	60.00%
Large Family (5 or more persons)	15	4	26.67%	35	25	71.43%
Elderly Non-Family	235	100	42.55%	75	20	26.67%
Non-Family, Non-Elderly	45	10	22.22%	25	15	60.00%
<b>Income 50%-80% HAMFI</b>	<b>555</b>	<b>139</b>	<b>25.05%</b>	<b>390</b>	<b>119</b>	<b>30.51%</b>
Elderly Family	140	15	10.71%	20	4	20.00%
Small Family (2-4 persons)	140	55	39.29%	125	35	28.00%
Large Family (5 or more persons)	60	40	66.67%	45	20	44.44%
Elderly Non-Family	155	4	2.58%	110	45	40.91%
Non-Family, Non-Elderly	65	25	38.46%	90	15	16.67%
<b>Income Greater than 80% of HAMFI</b>	<b>2,250</b>	<b>154</b>	<b>6.84%</b>	<b>335</b>	<b>60</b>	<b>17.91%</b>
Elderly Family	530	20	3.77%	45	10	22.22%
Small Family (2-4 persons)	1,150	80	6.96%	140	0	0.00%
Large Family (5 or more persons)	245	40	16.33%	45	10	22.22%
Elderly Non-Family	140	4	2.86%	30	10	33.33%
Non-Family, Non-Elderly	185	10	5.41%	70	30	42.86%
<b>All Incomes</b>	<b>3,555</b>	<b>647</b>	<b>18.20%</b>	<b>1,145</b>	<b>438</b>	<b>38.25%</b>
Elderly Family	810	75	9.26%	90	18	20.00%
Small Family (2-4 persons)	1,390	200	14.39%	375	115	30.67%
Large Family (5 or more persons)	340	104	30.59%	160	90	56.25%
Elderly Non-Family	665	188	28.27%	265	110	41.51%
Non-Family, Non-Elderly	355	80	22.54%	255	105	41.18%

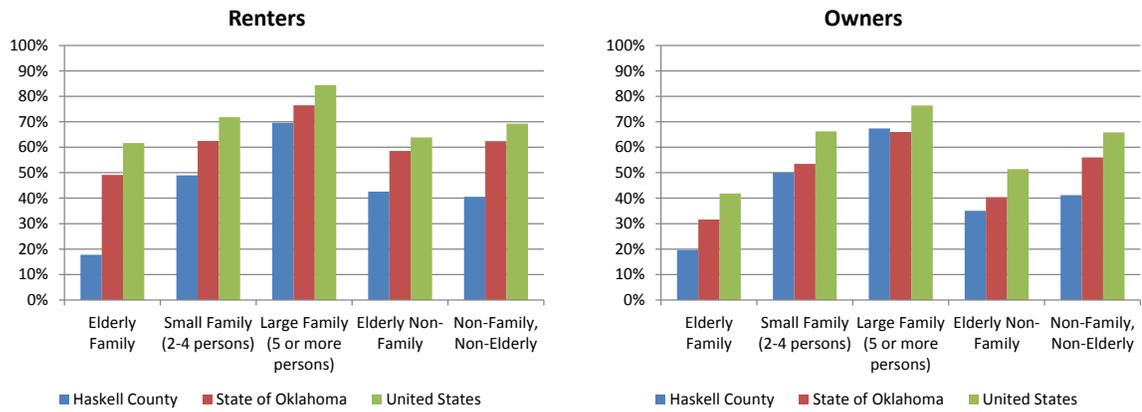
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

**Haskell County : Households under 80% AMI by Housing Problems**

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>1,305</b>	<b>493</b>	<b>37.78%</b>	<b>810</b>	<b>46.67%</b>
Elderly Family	280	55	19.64%	45	17.78%
Small Family (2-4 persons)	240	120	50.00%	235	48.94%
Large Family (5 or more persons)	95	64	67.37%	115	69.57%
Elderly Non-Family	525	184	35.05%	235	42.55%
Non-Family, Non-Elderly	170	70	41.18%	185	40.54%

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 Haskell 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.”



<b>Haskell County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b>						
<b>Income, Race / Ethnicity</b>	<b>Total</b>	<b>Owners</b>		<b>Renters</b>		
		<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>	<b>Total</b>	<b>No. w/ Housing Problems</b>	<b>Pct. w/ Housing Problems</b>
<b>Income &lt; 30% HAMFI</b>	<b>280</b>	<b>170</b>	<b>60.7%</b>	<b>210</b>	<b>160</b>	<b>76.2%</b>
White alone, non-Hispanic	240	150	62.5%	160	120	75.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	23	15	65.2%	39	25	64.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	0	0	N/A
Other (including multiple races)	8	4	50.0%	15	15	100.0%
<b>Income 30%-50% HAMFI</b>	<b>475</b>	<b>190</b>	<b>40.0%</b>	<b>210</b>	<b>95</b>	<b>45.2%</b>
White alone, non-Hispanic	390	160	41.0%	160	70	43.8%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	45	15	33.3%	30	15	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	8	4	50.0%
Other (including multiple races)	30	10	33.3%	14	10	71.4%
<b>Income 50%-80% HAMFI</b>	<b>555</b>	<b>135</b>	<b>24.3%</b>	<b>390</b>	<b>120</b>	<b>30.8%</b>
White alone, non-Hispanic	465	110	23.7%	270	80	29.6%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	10	0	0.0%
American Indian alone	40	10	25.0%	55	20	36.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	4	0	0.0%
Other (including multiple races)	45	10	22.2%	55	20	36.4%
<b>Income 80%-100% HAMFI</b>	<b>355</b>	<b>55</b>	<b>15.5%</b>	<b>130</b>	<b>45</b>	<b>34.6%</b>
White alone, non-Hispanic	290	40	13.8%	110	30	27.3%
Black or African-American alone	4	0	0.0%	10	10	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	45	15	33.3%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	4	0	0.0%
Other (including multiple races)	15	0	0.0%	0	0	N/A
<b>All Incomes</b>	<b>3,555</b>	<b>650</b>	<b>18.3%</b>	<b>1,145</b>	<b>440</b>	<b>38.4%</b>
White alone, non-Hispanic	2,875	510	17.7%	869	304	35.0%
Black or African-American alone	19	0	0.0%	10	10	100.0%
Asian alone	14	4	28.6%	14	0	0.0%
American Indian alone	378	80	21.2%	138	64	46.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	28	12	42.9%	26	14	53.8%
Other (including multiple races)	248	49	19.8%	94	45	47.9%

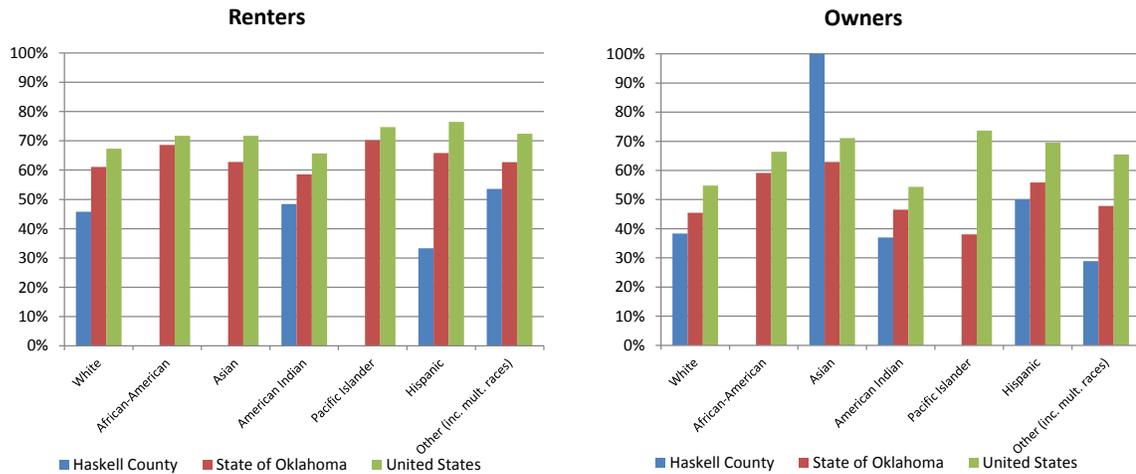
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

**Haskell County : Households under 80% AMI by Race/Ethnicity**

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
<b>Income &lt; 80% HAMFI</b>	<b>1,310</b>	<b>495</b>	<b>37.79%</b>	<b>810</b>	<b>46.30%</b>
White alone, non-Hispanic	1,095	420	38.36%	590	45.76%
Black or African-American alone	0	0	N/A	0	N/A
Asian alone	4	4	100.00%	10	0.00%
American Indian alone	108	40	37.04%	124	48.39%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	24	12	50.00%	12	33.33%
Other (including multiple races)	83	24	28.92%	84	53.57%

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 Haskell County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 235 renter households that are cost overburdened (56.0% of 420 households), and 355 homeowners (47.3% of 750 households) that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 54 renter households that are cost overburdened, and 224 homeowners that are cost overburdened.







## Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Haskell County. These forecasts are based on the previously forecasted overall trends for the next five years.

### Housing Needs by Income Thresholds

The first table will address future housing needs and trends for households in Haskell County by income threshold: households within incomes below 30%, 50%, 60% and 80% of Area Median Income, by tenure (owner/renter). These forecasts are primarily based on HUD Consolidated Housing Affordability Strategy data presented previously. Households with incomes below 60% of Area Median Income (AMI) are estimated at 120% of the households at 50% of AMI. Note that these figures are cumulative and should not be added across income thresholds.

#### Haskell County: 2015-2020 Housing Needs by Income Threshold

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	168	58	226
Less than 30% AMI	7.74%	18.34%	13	11	24
Less than 50% AMI	21.10%	36.68%	35	21	57
Less than 60% AMI	25.32%	44.02%	42	26	68
Less than 80% AMI	36.71%	70.74%	62	41	103

### Elderly Housing Needs

The next table will address future housing needs and trends for households with elderly persons (age 62 and up). Like the previous table, this data is based on the overall trends previously defined, and the 2008-2012 CHAS data previously discussed (specifically CHAS Table 16). It is further broken down by income threshold and tenure.

#### Haskell County: 2015-2020 Housing Needs Age 62 and Up

	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	41.63%	31.00%	70	18	88
Elderly less than 30% AMI	4.64%	4.37%	8	3	10
Elderly less than 50% AMI	14.35%	13.10%	24	8	32
Elderly less than 60% AMI	17.22%	15.72%	29	9	38
Elderly less than 80% AMI	22.64%	24.45%	38	14	52

### Housing Needs for Persons with Disabilities / Special Needs

The following table will address future trends and needs for households with at least one household member with at least one disability as identified by HUD CHAS Table 6 (hearing or vision impairments, ambulatory limitations, cognitive limitations, self-care limitations, or independent living limitations). As with the previous tables, this data is also further broken down by income threshold and tenure.

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**Haskell County: 2015-2020 Housing Needs for Persons with Disabilities**


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	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	39.10%	46.72%	66	27	<b>93</b>
Disabled less than 30% AMI	3.94%	12.23%	7	7	<b>14</b>
Disabled less than 50% AMI	12.52%	24.02%	21	14	<b>35</b>
Disabled less than 60% AMI	15.02%	28.82%	25	17	<b>42</b>
Disabled less than 80% AMI	19.27%	38.86%	32	23	<b>55</b>

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**Housing Needs for Veterans**

This section will address housing needs for households with at least one veteran. This data is not available through HUD's Consolidated Housing Affordability Strategy, so we have instead relied on data from the U.S. Census Bureau, specifically the 2009-2013 American Community Survey, Table C21007. This data is further broken down by tenure, poverty status, and disability status.

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**Haskell County: 2015-2020 Housing Needs for Veterans**


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	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	168	58	226
Total Veteran Demand	11.39%	11.39%	19	7	<b>26</b>
Veterans with Disabilities	4.86%	4.86%	8	3	<b>11</b>
Veterans Below Poverty	1.08%	1.08%	2	1	<b>2</b>
Disabled Veterans Below Poverty	0.44%	0.44%	1	0	<b>1</b>

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**Housing Needs for Working Families**

The final table addresses housing needs for working families. Working families are in this case defined as families (households with at least two members related by blood or marriage) with at least one person employed. Like the forecasts for veteran needs, this data cannot be extracted from the HUD CHAS tables, so we have again relied on the Census Bureau's American Community Survey (table B23007 in this instance). The data is further broken down by the presence of children (below the age of 18).

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**Haskell County: 2015-2020 Housing Needs for Working Families**


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	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	168	58	226
Total Working Families	43.39%	43.39%	73	25	<b>98</b>
Working Families with Children Present	23.72%	23.72%	40	14	<b>54</b>

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**Population Subset Conclusions**

Based on population and household growth over the next five years, a total of 226 housing units will be needed in Haskell County over the next five years. Of those units:

- 68 will be needed by households earning less than 60% of Area Median Income

- 38 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 42 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 2 will be needed by veterans living below the poverty line
- 54 will be needed by working families with children present

This data suggests a need in Haskell County for housing units that are both affordable and accessible to persons with disabilities / special needs.