

**Integra Realty Resources**  
**Tulsa/OKC**

**Housing Needs Assessment**  
**Ottawa 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:**

July 7, 2015

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





January 21, 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  
                  Ottawa County  
                  IRR - Tulsa/OKC File No. 140-2015-0071

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

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

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

Respectfully submitted,

**Integra Realty Resources - Tulsa/OKC**

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# Introduction and Executive Summary

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

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

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

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

## Housing Market Analysis Specific Findings:

1. The population of Ottawa County is projected to grow by 0.48% per year over the next five years, underperforming the State of Oklahoma.
2. Ottawa County is projected to need a total of 216 housing units for ownership and 81 housing units for rent over the next five years.
3. Median Household Income in Ottawa County is estimated to be \$38,156 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Ottawa County is estimated to be 21.97%, compared with 16.85% for Oklahoma.
4. Vacancy rates for rental units are lower in Ottawa County compared with the rest of the state, while vacancy among homes for ownership are slightly higher.
5. Home values and rental rates in Ottawa County are also lower than the state averages.
6. Approximately 38.47% of renters and 18.12% of owners are housing cost overburdened, both percentages are slightly lower than the state as a whole (40.01% and 19.12% respectively).

**Disaster Resiliency Specific Findings and Recommendations:**

1. Maintain county Hazard Mitigation Plan.
2. Tornadoes (1959-2014): Number: 33 Injuries: 473 Fatalities: 22 Damages (1996-2014): \$75,300,000.00
3. Social Vulnerability: Above the state score; at the census tract level, the Miami area and eastern portion of the county have particularly higher scores
4. Floodplain: Miami, Picher, Wyandotte, and Fairland have notable development within or near the floodplain

**Homelessness Specific Findings**

1. Ottawa County is located in the Northeast Oklahoma Continuum of Care.
2. There are an estimated 383 homeless individuals in this area, 300 of which are identified as sheltered.
3. There is a disproportionately high number of homeless households comprised of children in this CoC (24 out of 300).
4. This area also has a high incidence of homeless victims of domestic violence (168).
5. The majority of homeless veterans are unsheltered.

**Fair Housing Specific Findings**

1. Units nearer elevated number of disabled persons: 96
2. Units located in a food desert: 84

**Lead-Based Paint Specific Findings**

1. We estimate there are 2,631 occupied housing units in Ottawa County with lead-based paint hazards.
2. 1,262 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 385 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 Ottawa 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 Ottawa 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 Ottawa 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 Ottawa County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Ottawa County area.

### Effective Date of Consultation

The Ottawa County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 7, 2015. The date of this report is January 21, 2016. The market study is valid only as of the stated effective date or dates.

### Scope of the Assignment

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

### Data Sources

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

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

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

# Ottawa County Analysis

## Area Information

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

Ottawa County is located in northeastern Oklahoma. The county is bordered on the north by Kansas, on the west by Craig County, on the south by Delaware County, and on the east by Missouri. The Ottawa County Seat is Miami, which is located in the central part of the county. This location is approximately 89.1 miles northeast of Tulsa and 194 miles northeast of Oklahoma City.

Ottawa County has a total area of 485 square miles (471 square miles of land, and 14 square miles of water), ranking 74th out of Oklahoma's 77 counties in terms of total area. The total population of Ottawa County as of the 2010 Census was 31,848 persons, for a population density of 68 persons per square mile of land.

## Access and Linkages

The county has above average accessibility to state and national highway systems. There are multiple national and state highway systems that run through Ottawa County. These are I-44, US-59, US-60, OK-125, OK-137, and OK-10. The nearest interstate highway is I-44, which dissects the county from the northeast to the southwest. The county also has an intricate network of county roadways.

Pelivan Transit provides a demand-response transportation 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.

Miami Municipal Airport is located north of the city and operates a 5,020 foot asphalt runway, averaging 33 aircraft operations per day. The closest full service airport is the Joplin Regional Airport, approximately 34.1 miles northeast. In addition to the municipal and regional airports, the Tulsa International Airport is within driving distance of Ottawa County.

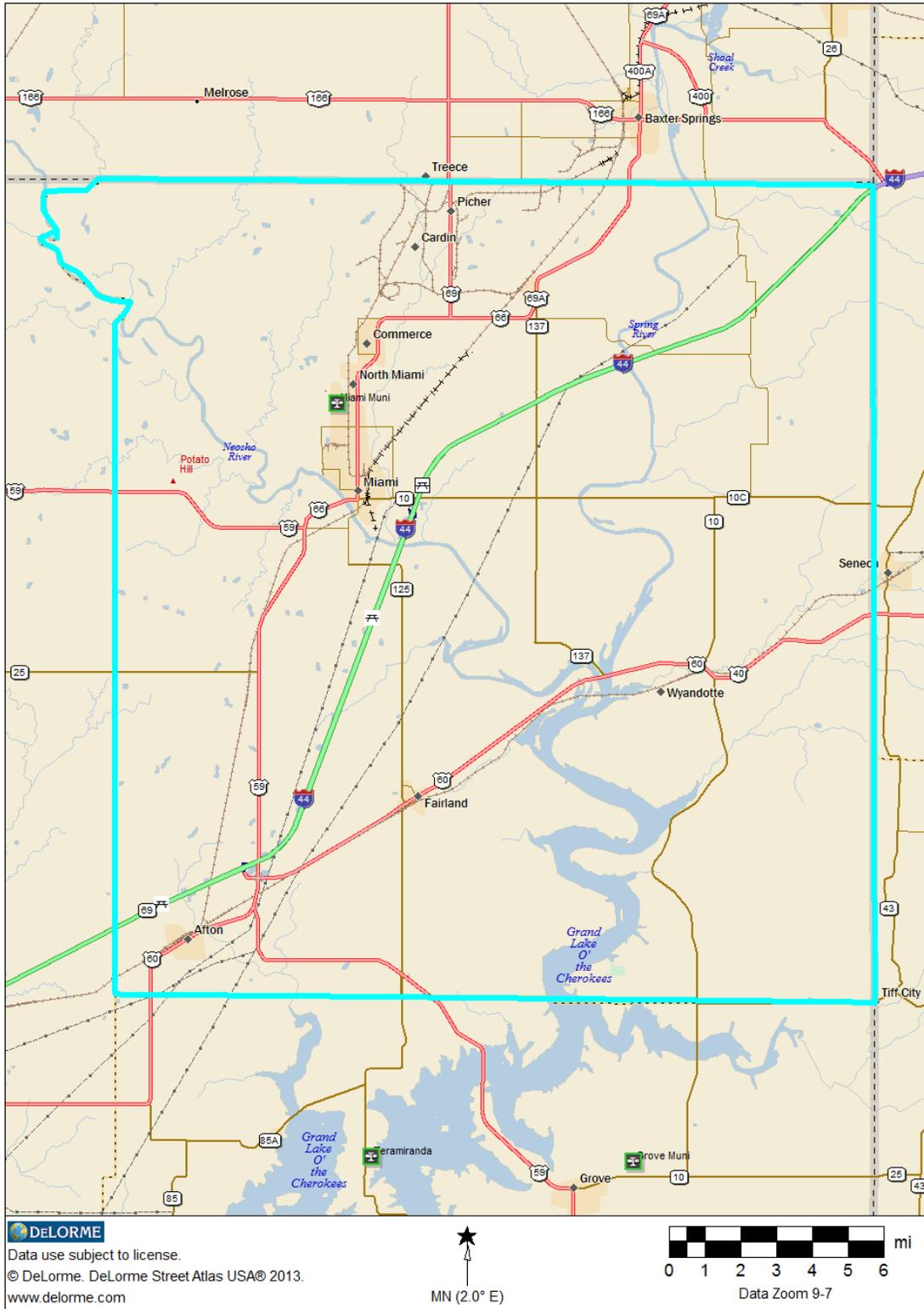
**Educational Facilities**

All of the county communities have public school facilities. Miami is served by Miami Public Schools. Miami Public Schools is comprised of one special academy, five elementary schools, and one middle school and high school. Miami is also home to Northeastern Oklahoma A&M College, which offers a variety of associate degrees and certificate programs.

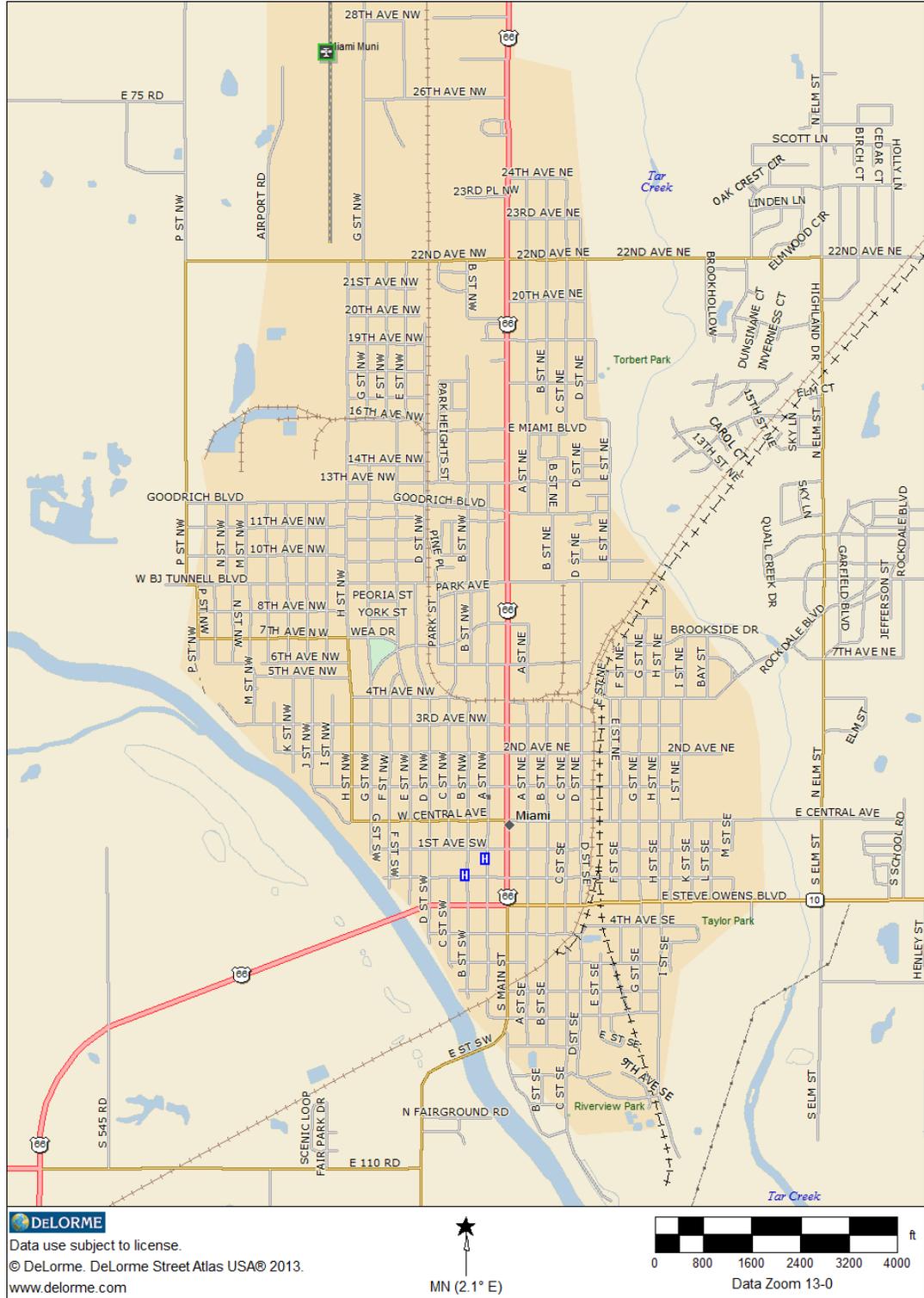
**Medical Facilities**

Medical services are provided by INTEGRIS Baptist Regional Health Center: this facility is licensed for 123 beds and provides a variety of inpatient and outpatient services, including critical care and surgical services, comprehensive rehabilitation, geriatric behavioral health, diabetes management, hospice, home health care and home medical equipment. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

### Ottawa County Area Map



# Miami Area Map



## Demographic Analysis

### Population and Households

The following table presents population levels and annualized changes in Ottawa 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 |
| Miami                                       | 13,704    | 13,570    | -0.10% | 13,575    | 0.01%  | 13,759    | 0.27%  |
| Ottawa County                               | 33,194    | 31,848    | -0.41% | 32,383    | 0.33%  | 33,173    | 0.48%  |
| 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 Ottawa County was 31,848 persons as of the 2010 Census, a -0.41% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Ottawa County to be 32,383 persons, and projects that the population will show 0.48% annualized growth over the next five years.

The population of Miami was 13,570 persons as of the 2010 Census, a -0.10% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Miami to be 13,575 persons, and projects that the population will show 0.27% annualized growth over the next five years.

The next table presents data regarding household levels in Ottawa 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> |           |           |        |           |        |           |        |
|---|-----------|-----------|--------|-----------|--------|-----------|--------|
| <b>Total Households</b>                     | 2000      | 2010      | Annual | 2015      | Annual | 2020      | Annual |
|   | Census    | Census    | Change | Estimate  | Change | Forecast  | Change |
| Miami                                       | 5,580     | 5,315     | -0.49% | 5,308     | -0.03% | 5,380     | 0.27%  |
| Ottawa County                               | 12,984    | 12,345    | -0.50% | 12,527    | 0.29%  | 12,824    | 0.47%  |
| 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>                    | 2000      | 2010      | Annual | 2015      | Annual | 2020      | Annual |
|   | Census    | Census    | Change | Estimate  | Change | Forecast  | Change |
| Miami                                       | 3,568     | 3,337     | -0.67% | 3,340     | 0.02%  | 3,390     | 0.30%  |
| Ottawa County                               | 9,121     | 8,469     | -0.74% | 8,611     | 0.33%  | 8,833     | 0.51%  |
| 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, Ottawa County had a total of 12,345 households, representing a -0.50% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Ottawa County to have

12,527 households. This number is expected to experience a 0.47% annualized rate of growth over the next five years.

As of 2010, Miami had a total of 5,315 households, representing a -0.49% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Miami to have 5,308 households. This number is expected to experience a 0.27% 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 Ottawa County based on the U.S. Census Bureau's American Community Survey.

#### 2013 Population by Race and Ethnicity

| Single-Classification Race                | Miami  |         | Ottawa County |         |
|---|--------|---------|---------------|---------|
|   | No.    | Percent | No.           | Percent |
| Total Population                          | 13,667 |         | 32,029        |         |
| White Alone                               | 9,523  | 69.68%  | 22,261        | 69.50%  |
| Black or African American Alone           | 182    | 1.33%   | 242           | 0.76%   |
| Amer. Indian or Alaska Native Alone       | 2,042  | 14.94%  | 5,232         | 16.34%  |
| Asian Alone                               | 45     | 0.33%   | 207           | 0.65%   |
| Native Hawaiian and Other Pac. Isl. Alone | 228    | 1.67%   | 273           | 0.85%   |
| Some Other Race Alone                     | 129    | 0.94%   | 504           | 1.57%   |
| Two or More Races                         | 1,518  | 11.11%  | 3,310         | 10.33%  |

| Population by Hispanic or Latino Origin        | Miami  |         | Ottawa County |         |
|--|--------|---------|---------------|---------|
|  | No.    | Percent | No.           | Percent |
| Total Population                               | 13,667 |         | 32,029        |         |
| Hispanic or Latino                             | 614    | 4.49%   | 1,537         | 4.80%   |
| <i>Hispanic or Latino, White Alone</i>         | 375    | 61.07%  | 795           | 51.72%  |
| <i>Hispanic or Latino, All Other Races</i>     | 239    | 38.93%  | 742           | 48.28%  |
| Not Hispanic or Latino                         | 13,053 | 95.51%  | 30,492        | 95.20%  |
| <i>Not Hispanic or Latino, White Alone</i>     | 9,148  | 70.08%  | 21,466        | 70.40%  |
| <i>Not Hispanic or Latino, All Other Races</i> | 3,905  | 29.92%  | 9,026         | 29.60%  |

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

In Ottawa County, racial and ethnic minorities comprise 32.98% of the total population. Within Miami, racial and ethnic minorities represent 33.07% of the population.

### Population by Age

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

| <b>Ottawa County Population By Age</b> |              |               |              |               |               |               |              |              |
|--|--------------|---------------|--------------|---------------|---------------|---------------|--------------|--------------|
|  | 2010         | Percent       | 2015         | Percent       | 2020          | Percent       | 2000 - 2015  | 2015 - 2020  |
|  | Census       | of Total      | Estimate     | of Total      | Forecast      | of Total      | Ann. Chng.   | Ann. Chng.   |
| <b>Population by Age</b>               | 31,848       |               | 32,383       |               | 33,173        |               |              |              |
| Age 0 - 4                              | 2,249        | 7.06%         | 2,213        | 6.83%         | 2,268         | 6.84%         | -0.32%       | 0.49%        |
| Age 5 - 9                              | 2,046        | 6.42%         | 2,155        | 6.65%         | 2,218         | 6.69%         | 1.04%        | 0.58%        |
| Age 10 - 14                            | 2,247        | 7.06%         | 2,199        | 6.79%         | 2,164         | 6.52%         | -0.43%       | -0.32%       |
| Age 15 - 17                            | 1,314        | 4.13%         | 1,383        | 4.27%         | 1,408         | 4.24%         | 1.03%        | 0.36%        |
| Age 18 - 20                            | 1,694        | 5.32%         | 1,559        | 4.81%         | 1,589         | 4.79%         | -1.65%       | 0.38%        |
| Age 21 - 24                            | 1,429        | 4.49%         | 1,800        | 5.56%         | 1,922         | 5.79%         | 4.72%        | 1.32%        |
| Age 25 - 34                            | 3,569        | 11.21%        | 3,597        | 11.11%        | 3,877         | 11.69%        | 0.16%        | 1.51%        |
| Age 35 - 44                            | 3,697        | 11.61%        | 3,654        | 11.28%        | 3,541         | 10.67%        | -0.23%       | -0.63%       |
| Age 45 - 54                            | 4,239        | 13.31%        | 3,933        | 12.15%        | 3,716         | 11.20%        | -1.49%       | -1.13%       |
| Age 55 - 64                            | 3,946        | 12.39%        | 4,033        | 12.45%        | 3,928         | 11.84%        | 0.44%        | -0.53%       |
| Age 65 - 74                            | 2,910        | 9.14%         | 3,357        | 10.37%        | 3,912         | 11.79%        | 2.90%        | 3.11%        |
| Age 75 - 84                            | 1,831        | 5.75%         | 1,791        | 5.53%         | 1,859         | 5.60%         | -0.44%       | 0.75%        |
| Age 85 and over                        | 677          | 2.13%         | 709          | 2.19%         | 771           | 2.32%         | 0.93%        | 1.69%        |
| <i>Age 55 and over</i>                 | <i>9,364</i> | <i>29.40%</i> | <i>9,890</i> | <i>30.54%</i> | <i>10,470</i> | <i>31.56%</i> | <i>1.10%</i> | <i>1.15%</i> |
| <i>Age 62 and over</i>                 | <i>5,925</i> | <i>18.60%</i> | <i>6,358</i> | <i>19.63%</i> | <i>6,949</i>  | <i>20.95%</i> | <i>1.42%</i> | <i>1.80%</i> |
| <b>Median Age</b>                      | 38.7         |               | 38.5         |               | 38.2          |               | -0.10%       | -0.16%       |

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Ottawa County is 38.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.83% of the population is below the age of 5, while 19.63% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.80% per year.

### Miami Population By Age

|                          | 2010<br>Census | Percent<br>of Total | 2015<br>Estimate | Percent<br>of Total | 2020<br>Forecast | Percent<br>of Total | 2000 - 2015<br>Ann. Chng. | 2015 - 2020<br>Ann. Chng. |
|--------------------------|----------------|---------------------|------------------|---------------------|------------------|---------------------|---------------------------|---------------------------|
| <b>Population by Age</b> | 13,570         |                     | 13,575           |                     | 13,759           |                     |                           |                           |
| Age 0 - 4                | 1,057          | 7.79%               | 984              | 7.25%               | 990              | 7.20%               | -1.42%                    | 0.12%                     |
| Age 5 - 9                | 844            | 6.22%               | 952              | 7.01%               | 970              | 7.05%               | 2.44%                     | 0.38%                     |
| Age 10 - 14              | 872            | 6.43%               | 882              | 6.50%               | 938              | 6.82%               | 0.23%                     | 1.24%                     |
| Age 15 - 17              | 518            | 3.82%               | 552              | 4.07%               | 579              | 4.21%               | 1.28%                     | 0.96%                     |
| Age 18 - 20              | 1,006          | 7.41%               | 818              | 6.03%               | 820              | 5.96%               | -4.05%                    | 0.05%                     |
| Age 21 - 24              | 737            | 5.43%               | 820              | 6.04%               | 845              | 6.14%               | 2.16%                     | 0.60%                     |
| Age 25 - 34              | 1,687          | 12.43%              | 1,701            | 12.53%              | 1,661            | 12.07%              | 0.17%                     | -0.47%                    |
| Age 35 - 44              | 1,510          | 11.13%              | 1,576            | 11.61%              | 1,596            | 11.60%              | 0.86%                     | 0.25%                     |
| Age 45 - 54              | 1,611          | 11.87%              | 1,504            | 11.08%              | 1,454            | 10.57%              | -1.37%                    | -0.67%                    |
| Age 55 - 64              | 1,449          | 10.68%              | 1,455            | 10.72%              | 1,399            | 10.17%              | 0.08%                     | -0.78%                    |
| Age 65 - 74              | 1,073          | 7.91%               | 1,185            | 8.73%               | 1,361            | 9.89%               | 2.01%                     | 2.81%                     |
| Age 75 - 84              | 853            | 6.29%               | 797              | 5.87%               | 780              | 5.67%               | -1.35%                    | -0.43%                    |
| Age 85 and over          | 353            | 2.60%               | 349              | 2.57%               | 366              | 2.66%               | -0.23%                    | 0.96%                     |
| <i>Age 55 and over</i>   | <i>3,728</i>   | <i>27.47%</i>       | <i>3,786</i>     | <i>27.89%</i>       | <i>3,906</i>     | <i>28.39%</i>       | <i>0.31%</i>              | <i>0.63%</i>              |
| <i>Age 62 and over</i>   | <i>2,361</i>   | <i>17.40%</i>       | <i>2,419</i>     | <i>17.82%</i>       | <i>2,561</i>     | <i>18.61%</i>       | <i>0.48%</i>              | <i>1.15%</i>              |
| <b>Median Age</b>        | 35.4           |                     | 35.5             |                     | 35.5             |                     | 0.06%                     | 0.00%                     |

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Miami is 35.5 years. This compares with the statewide figure of 36.6 years. Approximately 7.25% of the population is below the age of 5, while 17.82% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.15% per year.

### Families by Presence of Children

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

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


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|  | Miami |         | Ottawa County |         |
|--|-------|---------|---------------|---------|
|  | No.   | Percent | No.           | Percent |
| Total Families:                        | 3,298 |         | 8,376         |         |
| Married-Couple Family:                 | 2,289 | 69.41%  | 6,188         | 73.88%  |
| With Children Under 18 Years           | 882   | 26.74%  | 2,241         | 26.76%  |
| No Children Under 18 Years             | 1,407 | 42.66%  | 3,947         | 47.12%  |
| Other Family:                          | 1,009 | 30.59%  | 2,188         | 26.12%  |
| Male Householder, No Wife Present      | 257   | 7.79%   | 591           | 7.06%   |
| With Children Under 18 Years           | 175   | 5.31%   | 352           | 4.20%   |
| No Children Under 18 Years             | 82    | 2.49%   | 239           | 2.85%   |
| Female Householder, No Husband Present | 752   | 22.80%  | 1,597         | 19.07%  |
| With Children Under 18 Years           | 475   | 14.40%  | 992           | 11.84%  |
| No Children Under 18 Years             | 277   | 8.40%   | 605           | 7.22%   |
| <hr/>                                  |       |         |               |         |
| Total Single Parent Families           | 650   |         | 1,344         |         |
| Male Householder                       | 175   | 26.92%  | 352           | 26.19%  |
| Female Householder                     | 475   | 73.08%  | 992           | 73.81%  |

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

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As shown, within Ottawa County, among all families 16.05% are single-parent families, while in Miami, the percentage is 19.71%.

### Population by Presence of Disabilities

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

### 2013 Age by Number of Disabilities

|   | Miami        |               | Ottawa County |               | State of Oklahoma |               |
|---|--------------|---------------|---------------|---------------|-------------------|---------------|
|   | No.          | Percent       | No.           | Percent       | No.               | Percent       |
| Civilian Non-Institutionalized Population:        | 13,391       |               | 31,593        |               | 3,702,515         |               |
| Under 18 Years:                                   | 3,244        |               | 7,865         |               | 933,738           |               |
| With One Type of Disability                       | 179          | 5.52%         | 407           | 5.17%         | 33,744            | 3.61%         |
| With Two or More Disabilities                     | 66           | 2.03%         | 121           | 1.54%         | 11,082            | 1.19%         |
| No Disabilities                                   | 2,999        | 92.45%        | 7,337         | 93.29%        | 888,912           | 95.20%        |
| 18 to 64 Years:                                   | 7,855        |               | 18,390        |               | 2,265,702         |               |
| With One Type of Disability                       | 821          | 10.45%        | 1,898         | 10.32%        | 169,697           | 7.49%         |
| With Two or More Disabilities                     | 509          | 6.48%         | 1,466         | 7.97%         | 149,960           | 6.62%         |
| No Disabilities                                   | 6,525        | 83.07%        | 15,026        | 81.71%        | 1,946,045         | 85.89%        |
| 65 Years and Over:                                | 2,292        |               | 5,338         |               | 503,075           |               |
| With One Type of Disability                       | 389          | 16.97%        | 1,078         | 20.19%        | 95,633            | 19.01%        |
| With Two or More Disabilities                     | 544          | 23.73%        | 1,317         | 24.67%        | 117,044           | 23.27%        |
| No Disabilities                                   | 1,359        | 59.29%        | 2,943         | 55.13%        | 290,398           | 57.72%        |
| <b>Total Number of Persons with Disabilities:</b> | <b>2,508</b> | <b>18.73%</b> | <b>6,287</b>  | <b>19.90%</b> | <b>577,160</b>    | <b>15.59%</b> |

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

Within Ottawa County, 19.90% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Miami the percentage is 18.73%.

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

### 2013 Population by Veteran and Disability Status

|   | Miami |         | Ottawa County |         | State of Oklahoma |         |
|---|-------|---------|---------------|---------|-------------------|---------|
|   | No.   | Percent | No.           | Percent | No.               | Percent |
| Civilian Population Age 18+ For Whom Poverty Status is Determined | 9,596 |         | 23,177        |         | 2,738,788         |         |
| Veteran:  | 1,053 | 10.97%  | 2,711         | 11.70%  | 305,899           | 11.17%  |
| With a Disability   | 365   | 34.66%  | 1,051         | 38.77%  | 100,518           | 32.86%  |
| No Disability   | 688   | 65.34%  | 1,660         | 61.23%  | 205,381           | 67.14%  |
| Non-veteran:  | 8,543 | 89.03%  | 20,466        | 88.30%  | 2,432,889         | 88.83%  |
| With a Disability   | 1,847 | 21.62%  | 4,657         | 22.75%  | 430,610           | 17.70%  |
| No Disability   | 6,696 | 78.38%  | 15,809        | 77.25%  | 2,002,279         | 82.30%  |

Source: 2009-2013 American Community Survey, Table C21007

Within Ottawa County, the Census Bureau estimates there are 2,711 veterans, 38.77% of which have one or more disabilities (compared with 32.86% at a statewide level). In Miami, there are an estimated 1,053 veterans, 34.66% of which are estimated to have a disability.

## Group Quarters Population

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

### 2010 Group Quarters Population

|   | Miami  |         | Ottawa County |         |
|---|--------|---------|---------------|---------|
|   | No.    | Percent | No.           | Percent |
| Total Population                              | 13,570 |         | 31,848        |         |
| Group Quarters Population                     | 820    | 6.04%   | 968           | 3.04%   |
| Institutionalized Population                  | 267    | 1.97%   | 415           | 1.30%   |
| Correctional facilities for adults            | 139    | 1.02%   | 139           | 0.44%   |
| Juvenile facilities                           | 0      | 0.00%   | 15            | 0.05%   |
| Nursing facilities/Skilled-nursing facilities | 128    | 0.94%   | 261           | 0.82%   |
| Other institutional facilities                | 0      | 0.00%   | 0             | 0.00%   |
| Noninstitutionalized population               | 553    | 4.08%   | 553           | 1.74%   |
| College/University student housing            | 505    | 3.72%   | 505           | 1.59%   |
| Military quarters                             | 0      | 0.00%   | 0             | 0.00%   |
| Other noninstitutional facilities             | 48     | 0.35%   | 48            | 0.15%   |

Source: 2010 Decennial Census, Table P42

The percentage of the Ottawa County population in group quarters is nearly identical to the statewide figure, which was 2.99% in 2010. Over half of the persons living in group quarters in Miami and Ottawa County are students living in university housing (Northeastern Oklahoma A&M).

## Household Income Levels

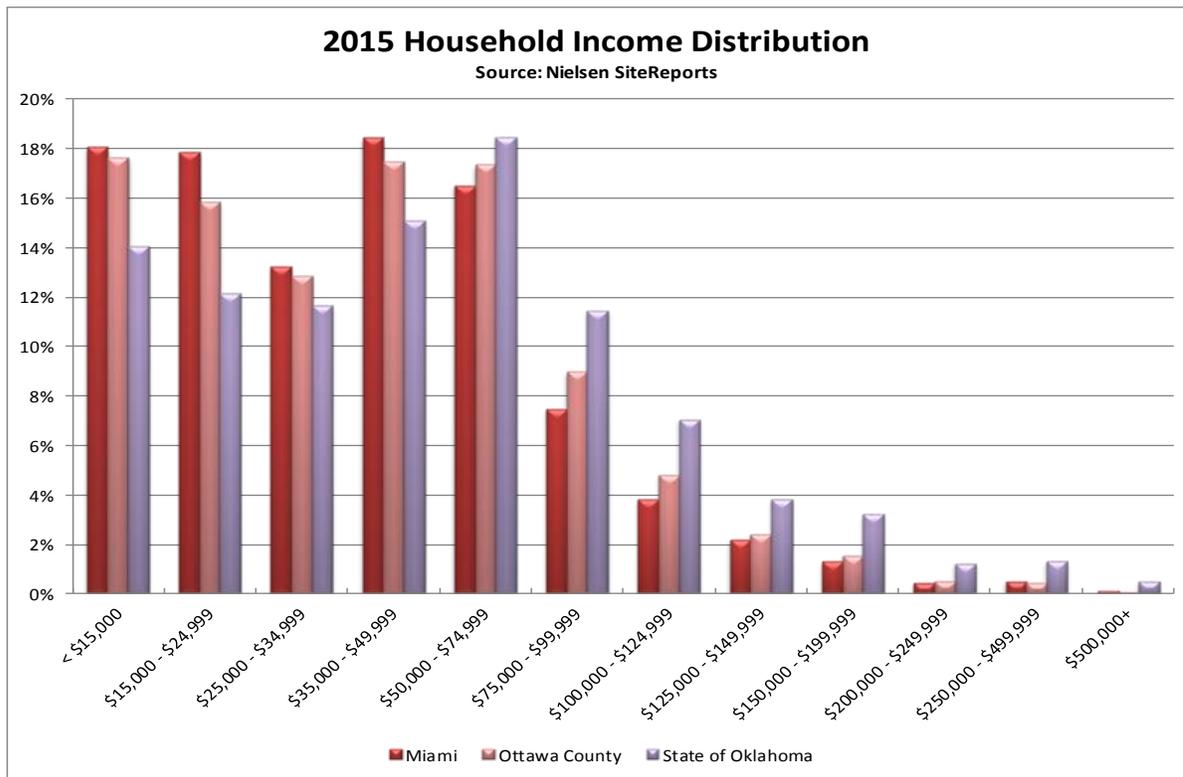
Data in the following chart shows the distribution of household income in Ottawa County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

### 2015 Household Income Distribution

|                                 | Miami    |         | Ottawa County |         | State of Oklahoma |         |
|---------------------------------|----------|---------|---------------|---------|-------------------|---------|
|                                 | No.      | Percent | No.           | Percent | No.               | Percent |
| <b>Households by HH Income</b>  | 5,308    |         | 12,527        |         | 1,520,327         |         |
| < \$15,000                      | 958      | 18.05%  | 2,209         | 17.63%  | 213,623           | 14.05%  |
| \$15,000 - \$24,999             | 948      | 17.86%  | 1,984         | 15.84%  | 184,613           | 12.14%  |
| \$25,000 - \$34,999             | 702      | 13.23%  | 1,610         | 12.85%  | 177,481           | 11.67%  |
| \$35,000 - \$49,999             | 978      | 18.43%  | 2,189         | 17.47%  | 229,628           | 15.10%  |
| \$50,000 - \$74,999             | 876      | 16.50%  | 2,173         | 17.35%  | 280,845           | 18.47%  |
| \$75,000 - \$99,999             | 397      | 7.48%   | 1,125         | 8.98%   | 173,963           | 11.44%  |
| \$100,000 - \$124,999           | 204      | 3.84%   | 605           | 4.83%   | 106,912           | 7.03%   |
| \$125,000 - \$149,999           | 117      | 2.20%   | 301           | 2.40%   | 57,804            | 3.80%   |
| \$150,000 - \$199,999           | 70       | 1.32%   | 196           | 1.56%   | 48,856            | 3.21%   |
| \$200,000 - \$249,999           | 23       | 0.43%   | 67            | 0.53%   | 18,661            | 1.23%   |
| \$250,000 - \$499,999           | 27       | 0.51%   | 56            | 0.45%   | 20,487            | 1.35%   |
| \$500,000+                      | 8        | 0.15%   | 12            | 0.10%   | 7,454             | 0.49%   |
| <b>Median Household Income</b>  | \$35,706 |         | \$38,156      |         | \$47,049          |         |
| <b>Average Household Income</b> | \$46,591 |         | \$49,083      |         | \$63,390          |         |

Source: Nielsen SiteReports

As shown, median household income for Ottawa County is estimated to be \$38,156 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Miami, median household income is estimated to be \$35,706. The income distribution can be better visualized by the following chart; as can be seen, the distribution of household incomes is more greatly concentrated in income brackets under \$50,000 compared with the rest of the state.



### Household Income Trend

Next we examine the long-term growth of incomes in Ottawa 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 |
|-------------------|-----------------------|-----------------------|----------------|----------------|-------------|
| Miami             | \$25,832              | \$35,706              | 2.04%          | 2.40%          | -0.36%      |
| Ottawa County     | \$27,507              | \$38,156              | 2.07%          | 2.40%          | -0.33%      |
| 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 Ottawa County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Ottawa County, but rather a national trend. 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 Ottawa County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

| Poverty Rates     | 2000   | 2013   | Change<br>(Basis Points) | 2013 Poverty Rates for Single-Parent Families |                    |
|-------------------|--------|--------|--------------------------|---|--------------------|
|                   | Census | ACS    |                          | Male Householder                              | Female Householder |
| Miami             | 18.45% | 23.37% | 492                      | 36.00%  | 61.26%             |
| Ottawa County     | 16.58% | 21.97% | 539                      | 38.92%  | 56.35%             |
| 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 Ottawa County is estimated to be 21.97% by the American Community Survey. This is an increase of 539 basis points since the 2000 Census. Within Miami, the poverty rate is estimated to be 23.37%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Poverty rates among single-parent households are notably higher than statewide figures, for both male and female householders.

## Economic Conditions

### Employment and Unemployment

The following table presents total employment figures and unemployment rates for Ottawa 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<br>Employment | May-2015<br>Employment | Annual<br>Growth | May-2010<br>Unemp. Rate | May-2015<br>Unemp. Rate | Change<br>(bp) |
| Ottawa County                      | 13,545                 | 13,504                 | -0.06%           | 7.9%                    | 5.1%                    | -280           |
| 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           |

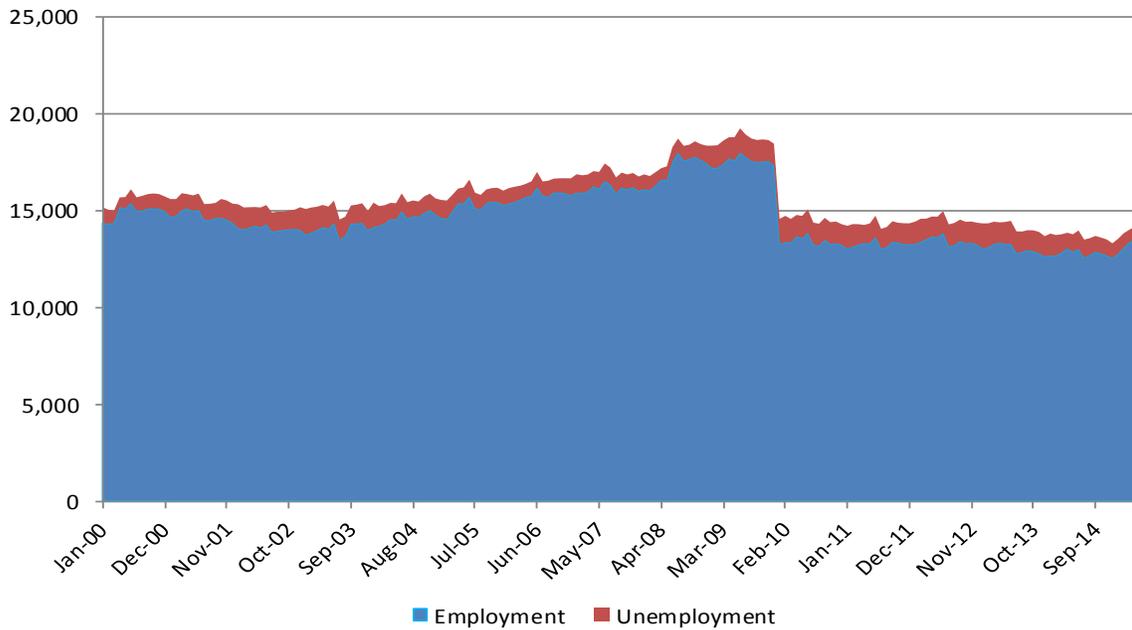
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Ottawa County was 13,504 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.06% per year. The unemployment rate in May was 5.1%, a decrease of -280 basis points from May 2010, which was 7.9%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Ottawa County has generally underperformed the state in these statistics.

### Employment Level Trends

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

**Employment and Unemployment in Ottawa County**  
**January 2000 through May 2015**



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

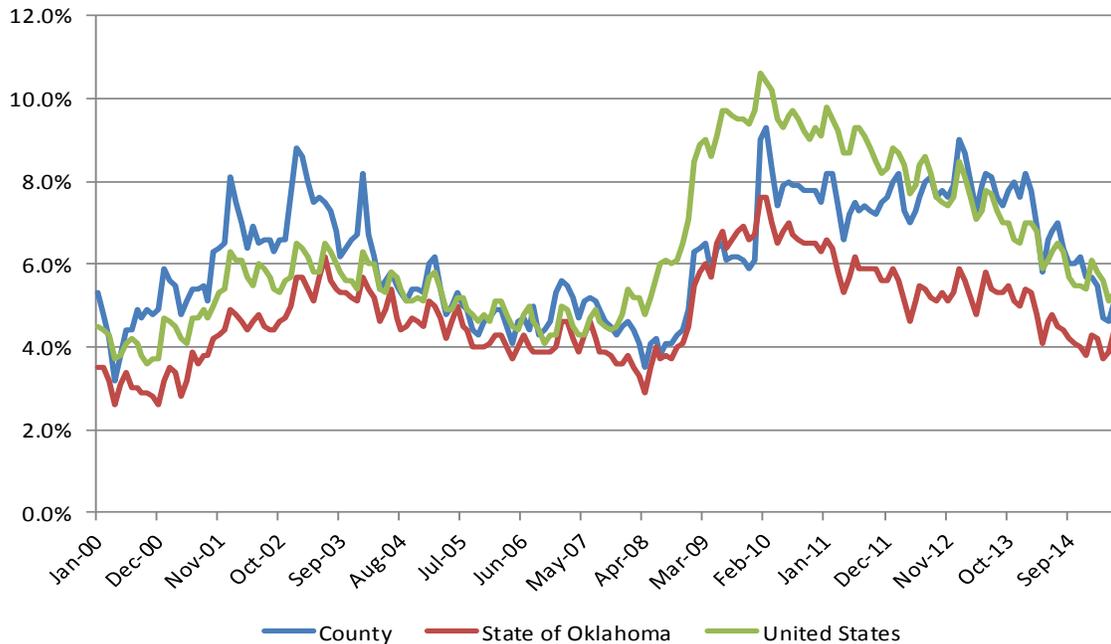
As shown, total employment levels have generally trended upward from 2003 through the 3<sup>rd</sup> quarter of 2008, when employment levels began to decline due to the national economic recession. Note that the large drop in 2010 is attributable to a statistical readjustment on the part of the Bureau of Labor Statistics and does not represent an actual significant decline in employment. However, since that time, actual employment levels have generally trended downward, though there has been a slight upward trend in the last twelve months, growing to its current level of 13,504 persons. The number of unemployed persons in May 2015 was 728, out of a total labor force of 14,232 persons.

**Unemployment Rate Trends**

The next chart shows historic unemployment rates for Ottawa 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 Ottawa 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 Ottawa 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 were persistently high between 2010 and 2013, contrary to state and national trends, and only began to show recovery in late 2013, well past the state and nation’s recoveries which started several years earlier. Compared with the rest of the state, Ottawa County appears to have been disproportionately affected by the national economic recession, but had shown some recovery within the last two years.

**Employment and Wages by Industrial Supersector**

The next table presents data regarding employment in Ottawa 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.

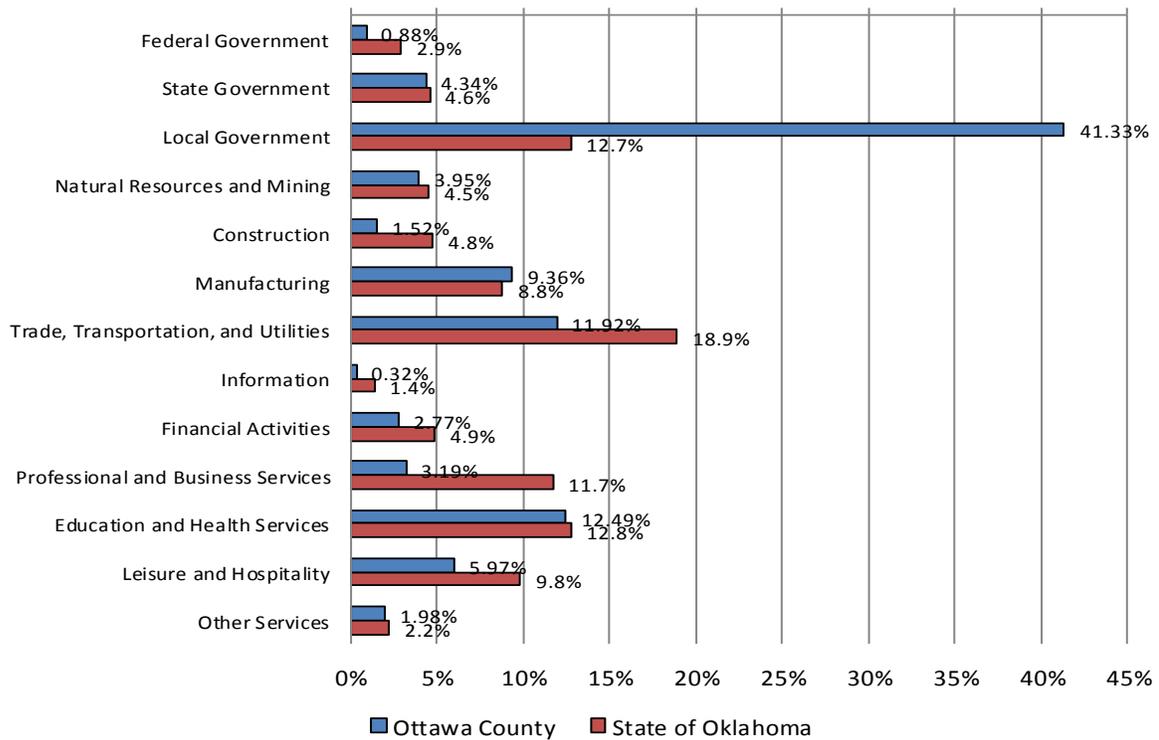


**Employees and Wages by Supersector - 2014**

| Supersector                          | Establishments | Avg. No. of Employees | Percent of Total | Avg. Annual Pay | Location Quotient |
|--------------------------------------|----------------|-----------------------|------------------|-----------------|-------------------|
| Federal Government                   | 13             | 101                   | 0.88%            | \$50,963        | 0.44              |
| State Government                     | 13             | 500                   | 4.34%            | \$29,534        | 1.30              |
| Local Government                     | 70             | 4,760                 | 41.33%           | \$30,615        | 4.10              |
| Natural Resources and Mining         | 16             | 455                   | 3.95%            | \$29,454        | 2.60              |
| Construction                         | 54             | 175                   | 1.52%            | \$26,214        | 0.34              |
| Manufacturing                        | 42             | 1,078                 | 9.36%            | \$43,689        | 1.05              |
| Trade, Transportation, and Utilities | 148            | 1,373                 | 11.92%           | \$27,748        | 0.62              |
| Information                          | 5              | 37                    | 0.32%            | \$41,642        | 0.16              |
| Financial Activities                 | 61             | 319                   | 2.77%            | \$35,612        | 0.49              |
| Professional and Business Services   | 73             | 367                   | 3.19%            | \$27,903        | 0.23              |
| Education and Health Services        | 79             | 1,438                 | 12.49%           | \$31,817        | 0.83              |
| Leisure and Hospitality              | 52             | 687                   | 5.97%            | \$13,514        | 0.56              |
| Other Services                       | 43             | 228                   | 1.98%            | \$21,093        | 0.64              |
| <b>Total</b>                         | <b>668</b>     | <b>11,517</b>         |                  | <b>\$30,545</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 (12.49%) are employed in Education and Health Services. The average annual pay in this sector is \$31,817 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$43,689 per year.

The rightmost column of the previous table provides location quotients for each industry for Ottawa 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 (Ottawa 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 Ottawa County, among all industries the largest location quotient is in Local Government, with a quotient of 4.10. Local government also includes tribal government employment. Among private employers, the largest is Natural Resources and Mining, with a quotient of 2.60.

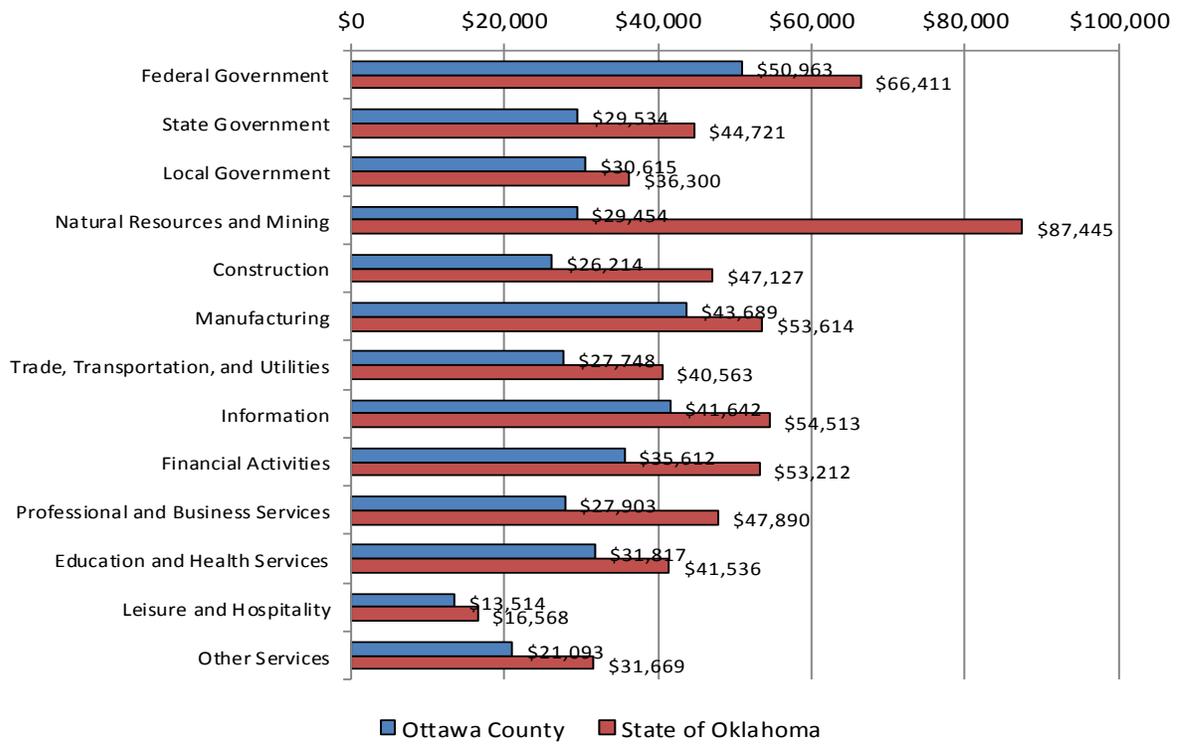
The next table presents average annual pay in Ottawa County by industry, in comparison with Oklahoma as a whole and the United States.

### Comparison of 2014 Average Annual Pay by Supersector

| Supersector                          | Ottawa County   | State of Oklahoma | United States   | Percent of State | Percent of Nation |
|--------------------------------------|-----------------|-------------------|-----------------|------------------|-------------------|
| Federal Government                   | \$50,963        | \$66,411          | \$75,784        | 76.7%            | 67.2%             |
| State Government                     | \$29,534        | \$44,721          | \$54,184        | 66.0%            | 54.5%             |
| Local Government                     | \$30,615        | \$36,300          | \$46,146        | 84.3%            | 66.3%             |
| Natural Resources and Mining         | \$29,454        | \$87,445          | \$59,666        | 33.7%            | 49.4%             |
| Construction                         | \$26,214        | \$47,127          | \$55,041        | 55.6%            | 47.6%             |
| Manufacturing                        | \$43,689        | \$53,614          | \$62,977        | 81.5%            | 69.4%             |
| Trade, Transportation, and Utilities | \$27,748        | \$40,563          | \$42,988        | 68.4%            | 64.5%             |
| Information                          | \$41,642        | \$54,513          | \$90,804        | 76.4%            | 45.9%             |
| Financial Activities                 | \$35,612        | \$53,212          | \$85,261        | 66.9%            | 41.8%             |
| Professional and Business Services   | \$27,903        | \$47,890          | \$66,657        | 58.3%            | 41.9%             |
| Education and Health Services        | \$31,817        | \$41,536          | \$45,951        | 76.6%            | 69.2%             |
| Leisure and Hospitality              | \$13,514        | \$16,568          | \$20,993        | 81.6%            | 64.4%             |
| Other Services                       | \$21,093        | \$31,669          | \$33,935        | 66.6%            | 62.2%             |
| <b>Total</b>                         | <b>\$30,545</b> | <b>\$43,774</b>   | <b>\$51,361</b> | <b>69.8%</b>     | <b>59.5%</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, Ottawa County has lower average wages in all employment sectors, significantly so in natural resources and 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>Miami</b> |                | <b>Ottawa 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>3,298</b> |                | <b>8,376</b>         |                | <b>961,468</b>           |                |
| With Children <18 Years:                                      | 1,532        | 46.45%         | 3,585                | 42.80%         | 425,517                  | 44.26%         |
| Married Couple:   | 882          | 57.57%         | 2,241                | 62.51%         | 281,418                  | 66.14%         |
| Both Parents Employed   | 591          | 67.01%         | 1,394                | 62.20%         | 166,700                  | 59.24%         |
| One Parent Employed   | 282          | 31.97%         | 707                  | 31.55%         | 104,817                  | 37.25%         |
| Neither Parent Employed                                       | 9            | 1.02%          | 140                  | 6.25%          | 9,901                    | 3.52%          |
| Other Family:   | 650          | 42.43%         | 1,344                | 37.49%         | 144,099                  | 33.86%         |
| Male Householder:   | 175          | 26.92%         | 352                  | 26.19%         | 36,996                   | 25.67%         |
| Employed  | 125          | 71.43%         | 252                  | 71.59%         | 31,044                   | 83.91%         |
| Not Employed  | 50           | 28.57%         | 100                  | 28.41%         | 5,952                    | 16.09%         |
| Female Householder:   | 475          | 73.08%         | 992                  | 73.81%         | 107,103                  | 74.33%         |
| Employed  | 321          | 67.58%         | 698                  | 70.36%         | 75,631                   | 70.62%         |
| Not Employed  | 154          | 32.42%         | 294                  | 29.64%         | 31,472                   | 29.38%         |
| Without Children <18 Years:                                   | 1,766        | 53.55%         | 4,791                | 57.20%         | 535,951                  | 55.74%         |
| Married Couple:   | 1,407        | 79.67%         | 3,947                | 82.38%         | 431,868                  | 80.58%         |
| Both Spouses Employed   | 488          | 34.68%         | 1,318                | 33.39%         | 167,589                  | 38.81%         |
| One Spouse Employed   | 463          | 32.91%         | 1,283                | 32.51%         | 138,214                  | 32.00%         |
| Neither Spouse Employed                                       | 456          | 32.41%         | 1,346                | 34.10%         | 126,065                  | 29.19%         |
| Other Family:   | 359          | 20.33%         | 844                  | 17.62%         | 104,083                  | 19.42%         |
| Male Householder:   | 82           | 17.98%         | 239                  | 17.76%         | 32,243                   | 25.58%         |
| Employed  | 47           | 57.32%         | 114                  | 47.70%         | 19,437                   | 60.28%         |
| Not Employed  | 35           | 42.68%         | 125                  | 52.30%         | 12,806                   | 39.72%         |
| Female Householder:   | 277          | 77.16%         | 605                  | 71.68%         | 71,840                   | 69.02%         |
| Employed  | 96           | 34.66%         | 273                  | 45.12%         | 36,601                   | 50.95%         |
| Not Employed  | 181          | 65.34%         | 332                  | 54.88%         | 35,239                   | 49.05%         |
| <i>Total Working Families:</i>                                | <i>2,413</i> | <i>73.17%</i>  | <i>6,039</i>         | <i>72.10%</i>  | <i>740,033</i>           | <i>76.97%</i>  |
| <i>With Children &lt;18 Years:</i>                            | <i>1,319</i> | <i>54.66%</i>  | <i>3,051</i>         | <i>50.52%</i>  | <i>378,192</i>           | <i>51.10%</i>  |
| <i>Without Children &lt;18 Years:</i>                         | <i>1,094</i> | <i>45.34%</i>  | <i>2,988</i>         | <i>49.48%</i>  | <i>361,841</i>           | <i>48.90%</i>  |

Source: 2009-2013 American Community Survey, Table B23007

Within Ottawa County, there are 6,039 working families, 50.52% 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 Ottawa County area are presented in the following table, as reported by the Miami Area Economic Development Service.

| <b>Major Employers in Ottawa County</b> |                               |                      |
|---|-------------------------------|----------------------|
| <b>Company</b>                          | <b>Industry / Description</b> | <b>No. Employees</b> |
| Downstream Casino & Resort              | Casino                        | 1,090                |
| Peoria Tribe                            | Tribal Services               | 405                  |
| Integrus Baptist Regional Health Center | Healthcare                    | 375                  |
| NEO A&M College                         | Education                     | 350                  |
| Miami Public Schools                    | Education                     | 341                  |
| Wal-Mart                                | Retail                        | 316                  |
| Buffalo Run Casino                      | Casino                        | 302                  |
| Seneca-Cayuga Tribe                     | Tribal Services               | 288                  |
| Quapaw Tribe & Casino                   | Casino/Tribal Services        | 260                  |
| J-M Farms, Inc.                         | Mushroom Farm                 | 250                  |
| City of Miami                           | Government                    | 207                  |
| 4-Satellite Mushroom Farms              | Mushroom Farm                 | 180                  |
| Newell Coach Corporation                | Manufacturing                 | 177                  |
| The Stables Casino                      | Casino                        | 170                  |
| Miami Nation Tribe                      | Tribal Services               | 170                  |
| Ottawa Nation Tribe/High Winds Casino   | Casino/Tribal Services        | 167                  |
| Tracker Marine Group                    | Manufacturing                 | 152                  |
| J-M Foods, Inc.                         | Salad Plant                   | 150                  |
| Discovery Plastics                      | Manufacturing                 | 145                  |
| Eastern Shawnee Tribe                   | Tribal Services               | 137                  |
| Umicore Optical Materials               | Manufacturing                 | 137                  |
| Hopkins Mfg.                            | Manufacturing                 | 132                  |
| Ottawa County                           | Government                    | 130                  |
| Willow Crest Hospital                   | Healthcare                    | 120                  |
| Wyandotte Nation                        | Tribal Services               | 115                  |

*Source: Miami Area Economic Development Service*

As can be seen, Ottawa County has a wide variety of major employers, including tribal governments, health care, and a variety of manufacturers in numerous industries. The large variety of employers should provide the area with a degree of insulation from cyclical economic fluctuations.

## Commuting Patterns

### Travel Time to Work

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

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

|                           | Miami        |         | Ottawa County |         | State of Oklahoma |         |
|---------------------------|--------------|---------|---------------|---------|-------------------|---------|
|                           | No.          | Percent | No.           | Percent | No.               | Percent |
| <b>Commuting Workers:</b> | <b>5,449</b> |         | <b>12,486</b> |         | <b>1,613,364</b>  |         |
| Less than 15 minutes      | 2,884        | 52.93%  | 4,886         | 39.13%  | 581,194           | 36.02%  |
| 15 to 30 minutes          | 1,530        | 28.08%  | 4,661         | 37.33%  | 625,885           | 38.79%  |
| 30 to 45 minutes          | 665          | 12.20%  | 1,884         | 15.09%  | 260,192           | 16.13%  |
| 45 to 60 minutes          | 183          | 3.36%   | 566           | 4.53%   | 74,625            | 4.63%   |
| 60 or more minutes        | 187          | 3.43%   | 489           | 3.92%   | 71,468            | 4.43%   |

Source: 2009-2013 American Community Survey, Table B08303

Within Ottawa County, the largest percentage of workers (39.13%) travel fewer than 15 minutes to work. This data suggests that although Ottawa County has an active labor market, it is likely that some persons commute to other areas such as Joplin or the Tulsa metro area.

### Means of Transportation

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

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

|                              | Miami        |         | Ottawa County |         | State of Oklahoma |         |
|------------------------------|--------------|---------|---------------|---------|-------------------|---------|
|                              | No.          | Percent | No.           | Percent | No.               | Percent |
| <b>Total Workers Age 16+</b> | <b>5,571</b> |         | <b>12,780</b> |         | <b>1,673,026</b>  |         |
| Car, Truck or Van:           | 5,198        | 93.30%  | 12,047        | 94.26%  | 1,551,461         | 92.73%  |
| <i>Drove Alone</i>           | 4,669        | 89.82%  | 10,792        | 89.58%  | 1,373,407         | 88.52%  |
| <i>Carpooled</i>             | 529          | 10.18%  | 1,255         | 10.42%  | 178,054           | 11.48%  |
| Public Transportation        | 30           | 0.54%   | 31            | 0.24%   | 8,092             | 0.48%   |
| Taxicab                      | 0            | 0.00%   | 0             | 0.00%   | 984               | 0.06%   |
| Motorcycle                   | 17           | 0.31%   | 44            | 0.34%   | 3,757             | 0.22%   |
| Bicycle                      | 24           | 0.43%   | 26            | 0.20%   | 4,227             | 0.25%   |
| Walked                       | 130          | 2.33%   | 244           | 1.91%   | 30,401            | 1.82%   |
| Other Means                  | 50           | 0.90%   | 94            | 0.74%   | 14,442            | 0.86%   |
| Worked at Home               | 122          | 2.19%   | 294           | 2.30%   | 59,662            | 3.57%   |

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Ottawa 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 Ottawa 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      | 2010      | Annual | 2015      | Annual |
|                            | Census    | Census    | Change | Estimate  | Change |
| Miami                      | 6,111     | 5,872     | -0.40% | 5,925     | 0.18%  |
| Ottawa County              | 14,842    | 14,060    | -0.54% | 14,319    | 0.37%  |
| 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 Ottawa County grew by 0.37% per year, to a total of 14,319 housing units in 2015. In terms of new housing unit construction, Ottawa County underperformed Oklahoma as a whole between 2010 and 2015.

### Housing by Units in Structure

The next table separates housing units in Ottawa 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> |              |               |               |              |                   |               |
|---|--------------|---------------|---------------|--------------|-------------------|---------------|
|   | Miami        |               | Ottawa County |              | State of Oklahoma |               |
|   | No.          | Percent       | No.           | Percent      | No.               | Percent       |
| <b>Total Housing Units</b>                      | <b>5,921</b> |               | <b>14,076</b> |              | <b>1,669,828</b>  |               |
| 1 Unit, Detached                                | 4,928        | 83.23%        | 10,836        | 76.98%       | 1,219,987         | 73.06%        |
| 1 Unit, Attached                                | 97           | 1.64%         | 178           | 1.26%        | 34,434            | 2.06%         |
| Duplex Units                                    | 133          | 2.25%         | 247           | 1.75%        | 34,207            | 2.05%         |
| 3-4 Units                                       | 102          | 1.72%         | 186           | 1.32%        | 42,069            | 2.52%         |
| 5-9 Units                                       | 44           | 0.74%         | 85            | 0.60%        | 59,977            | 3.59%         |
| 10-19 Units                                     | 72           | 1.22%         | 99            | 0.70%        | 57,594            | 3.45%         |
| 20-49 Units                                     | 111          | 1.87%         | 172           | 1.22%        | 29,602            | 1.77%         |
| 50 or More Units                                | 307          | 5.18%         | 319           | 2.27%        | 30,240            | 1.81%         |
| Mobile Homes                                    | 124          | 2.09%         | 1,931         | 13.72%       | 159,559           | 9.56%         |
| Boat, RV, Van, etc.                             | 3            | 0.05%         | 23            | 0.16%        | 2,159             | 0.13%         |
| <b>Total Multifamily Units</b>                  | <b>769</b>   | <b>12.99%</b> | <b>1,108</b>  | <b>7.87%</b> | <b>253,689</b>    | <b>15.19%</b> |

Source: 2009-2013 American Community Survey, Table B25024

Within Ottawa County, 76.98% of housing units are single-family, detached. 7.87% of housing units are multifamily in structure (two or more units per building), while 13.88% of housing units comprise mobile homes, RVs, etc.

Within Miami, 83.23% of housing units are single-family, detached. 12.99% of housing units are multifamily in structure, while 2.14% of housing units comprise mobile homes, RVs, etc.

### Housing Units Number of Bedrooms and Tenure

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

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

|                                     | Miami        |               | Ottawa County |               | State of Oklahoma |               |
|-------------------------------------|--------------|---------------|---------------|---------------|-------------------|---------------|
|                                     | No.          | Percent       | No.           | Percent       | No.               | Percent       |
| <b>Total Occupied Housing Units</b> | <b>5,221</b> |               | <b>12,134</b> |               | <b>1,444,081</b>  |               |
| <b>Owner Occupied:</b>              | <b>3,396</b> | <b>65.05%</b> | <b>8,832</b>  | <b>72.79%</b> | <b>968,736</b>    | <b>67.08%</b> |
| No Bedroom                          | 0            | 0.00%         | 27            | 0.31%         | 2,580             | 0.27%         |
| 1 Bedroom                           | 46           | 1.35%         | 210           | 2.38%         | 16,837            | 1.74%         |
| 2 Bedrooms                          | 772          | 22.73%        | 1,984         | 22.46%        | 166,446           | 17.18%        |
| 3 Bedrooms                          | 2,112        | 62.19%        | 5,316         | 60.19%        | 579,135           | 59.78%        |
| 4 Bedrooms                          | 403          | 11.87%        | 1,099         | 12.44%        | 177,151           | 18.29%        |
| 5 or More Bedrooms                  | 63           | 1.86%         | 196           | 2.22%         | 26,587            | 2.74%         |
| <b>Renter Occupied:</b>             | <b>1,825</b> | <b>34.95%</b> | <b>3,302</b>  | <b>27.21%</b> | <b>475,345</b>    | <b>32.92%</b> |
| No Bedroom                          | 210          | 11.51%        | 306           | 9.27%         | 13,948            | 2.93%         |
| 1 Bedroom                           | 342          | 18.74%        | 498           | 15.08%        | 101,850           | 21.43%        |
| 2 Bedrooms                          | 625          | 34.25%        | 1,263         | 38.25%        | 179,121           | 37.68%        |
| 3 Bedrooms                          | 531          | 29.10%        | 1,007         | 30.50%        | 152,358           | 32.05%        |
| 4 Bedrooms                          | 97           | 5.32%         | 194           | 5.88%         | 24,968            | 5.25%         |
| 5 or More Bedrooms                  | 20           | 1.10%         | 34            | 1.03%         | 3,100             | 0.65%         |

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Ottawa County is 72.79%, while 27.21% of housing units are renter occupied. In Miami, the homeownership rate is 65.05%, while 34.95% of households are renters.

### Housing Units Tenure and Household Income

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

### Ottawa County Owner/Renter Percentages by Income Band in 2013

| Household Income                 | Total Households | Total Owners | Total Renters | % Owners      | % Renters     |
|----------------------------------|------------------|--------------|---------------|---------------|---------------|
| <b>Total</b>                     | <b>12,134</b>    | <b>8,832</b> | <b>3,302</b>  | <b>72.79%</b> | <b>27.21%</b> |
| Less than \$5,000                | 436              | 207          | 229           | 47.48%        | 52.52%        |
| \$5,000 - \$9,999                | 822              | 350          | 472           | 42.58%        | 57.42%        |
| \$10,000-\$14,999                | 1,004            | 572          | 432           | 56.97%        | 43.03%        |
| \$15,000-\$19,999                | 980              | 606          | 374           | 61.84%        | 38.16%        |
| \$20,000-\$24,999                | 1,058            | 653          | 405           | 61.72%        | 38.28%        |
| \$25,000-\$34,999                | 1,509            | 1,081        | 428           | 71.64%        | 28.36%        |
| \$35,000-\$49,999                | 2,144            | 1,682        | 462           | 78.45%        | 21.55%        |
| \$50,000-\$74,999                | 2,179            | 1,867        | 312           | 85.68%        | 14.32%        |
| \$75,000-\$99,999                | 987              | 887          | 100           | 89.87%        | 10.13%        |
| \$100,000-\$149,999              | 757              | 675          | 82            | 89.17%        | 10.83%        |
| \$150,000 or more                | 258              | 252          | 6             | 97.67%        | 2.33%         |
| <b>Income Less Than \$25,000</b> | <b>4,300</b>     | <b>2,388</b> | <b>1,912</b>  | <b>55.53%</b> | <b>44.47%</b> |

Source: 2009-2013 American Community Survey, Table B25118

Within Ottawa County as a whole, 44.47% of households with incomes less than \$25,000 are estimated to be renters, while 55.53% are estimated to be homeowners.

### Miami Owner/Renter Percentages by Income Band in 2013

| Household Income                 | Total Households | Total Owners | Total Renters | % Owners      | % Renters     |
|----------------------------------|------------------|--------------|---------------|---------------|---------------|
| <b>Total</b>                     | <b>5,221</b>     | <b>3,396</b> | <b>1,825</b>  | <b>65.05%</b> | <b>34.95%</b> |
| Less than \$5,000                | 197              | 86           | 111           | 43.65%        | 56.35%        |
| \$5,000 - \$9,999                | 342              | 129          | 213           | 37.72%        | 62.28%        |
| \$10,000-\$14,999                | 443              | 225          | 218           | 50.79%        | 49.21%        |
| \$15,000-\$19,999                | 520              | 254          | 266           | 48.85%        | 51.15%        |
| \$20,000-\$24,999                | 458              | 234          | 224           | 51.09%        | 48.91%        |
| \$25,000-\$34,999                | 655              | 409          | 246           | 62.44%        | 37.56%        |
| \$35,000-\$49,999                | 982              | 675          | 307           | 68.74%        | 31.26%        |
| \$50,000-\$74,999                | 813              | 658          | 155           | 80.93%        | 19.07%        |
| \$75,000-\$99,999                | 405              | 360          | 45            | 88.89%        | 11.11%        |
| \$100,000-\$149,999              | 302              | 265          | 37            | 87.75%        | 12.25%        |
| \$150,000 or more                | 104              | 101          | 3             | 97.12%        | 2.88%         |
| <b>Income Less Than \$25,000</b> | <b>1,960</b>     | <b>928</b>   | <b>1,032</b>  | <b>47.35%</b> | <b>52.65%</b> |

Source: 2009-2013 American Community Survey, Table B25118

Within Miami, 52.65% of households with incomes less than \$25,000 are estimated to be renters, while 47.35% 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.

|                                     | Miami        |               | Ottawa County |               | State of Oklahoma |               |
|-------------------------------------|--------------|---------------|---------------|---------------|-------------------|---------------|
|                                     | No.          | Percent       | No.           | Percent       | No.               | Percent       |
| <b>Total Occupied Housing Units</b> | <b>5,221</b> |               | <b>12,134</b> |               | <b>1,444,081</b>  |               |
| <b>Owner Occupied:</b>              | <b>3,396</b> | <b>65.05%</b> | <b>8,832</b>  | <b>72.79%</b> | <b>968,736</b>    | <b>67.08%</b> |
| Built 2010 or Later                 | 13           | 0.38%         | 73            | 0.83%         | 10,443            | 1.08%         |
| Built 2000 to 2009                  | 136          | 4.00%         | 923           | 10.45%        | 153,492           | 15.84%        |
| Built 1990 to 1999                  | 190          | 5.59%         | 1,047         | 11.85%        | 125,431           | 12.95%        |
| Built 1980 to 1989                  | 354          | 10.42%        | 1,052         | 11.91%        | 148,643           | 15.34%        |
| Built 1970 to 1979                  | 609          | 17.93%        | 1,723         | 19.51%        | 184,378           | 19.03%        |
| Built 1960 to 1969                  | 410          | 12.07%        | 950           | 10.76%        | 114,425           | 11.81%        |
| Built 1950 to 1959                  | 724          | 21.32%        | 1,222         | 13.84%        | 106,544           | 11.00%        |
| Built 1940 to 1949                  | 465          | 13.69%        | 756           | 8.56%         | 50,143            | 5.18%         |
| Built 1939 or Earlier               | 495          | 14.58%        | 1,086         | 12.30%        | 75,237            | 7.77%         |
| Median Year Built:                  |              | 1960          |               | 1972          |                   | 1977          |
| <b>Renter Occupied:</b>             | <b>1,825</b> | <b>34.95%</b> | <b>3,302</b>  | <b>27.21%</b> | <b>475,345</b>    | <b>32.92%</b> |
| Built 2010 or Later                 | 5            | 0.27%         | 41            | 1.24%         | 5,019             | 1.06%         |
| Built 2000 to 2009                  | 123          | 6.74%         | 229           | 6.94%         | 50,883            | 10.70%        |
| Built 1990 to 1999                  | 76           | 4.16%         | 224           | 6.78%         | 47,860            | 10.07%        |
| Built 1980 to 1989                  | 207          | 11.34%        | 442           | 13.39%        | 77,521            | 16.31%        |
| Built 1970 to 1979                  | 390          | 21.37%        | 694           | 21.02%        | 104,609           | 22.01%        |
| Built 1960 to 1969                  | 237          | 12.99%        | 445           | 13.48%        | 64,546            | 13.58%        |
| Built 1950 to 1959                  | 347          | 19.01%        | 512           | 15.51%        | 54,601            | 11.49%        |
| Built 1940 to 1949                  | 207          | 11.34%        | 341           | 10.33%        | 31,217            | 6.57%         |
| Built 1939 or Earlier               | 233          | 12.77%        | 374           | 11.33%        | 39,089            | 8.22%         |
| Median Year Built:                  |              | 1965          |               | 1970          |                   | 1975          |
| <b>Overall Median Year Built:</b>   |              | <b>1960</b>   |               | <b>1972</b>   |                   | <b>1976</b>   |

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

Within Ottawa County, 10.43% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Miami the percentage is 5.31%.

79.09% of housing units in Ottawa County were built prior to 1990, while in Miami the percentage is 89.60%. These figures compare with the statewide figure of 72.78%. Taken together, it is evident that both Miami and Ottawa County as a whole have a relatively older housing stock as compared with the rest of Oklahoma.

## Substandard Housing

The next table presents data regarding substandard housing in Ottawa 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<br>Units | Inadequate Plumbing |         | Inadequate Kitchen |         | Uses Wood for Fuel |         |
|-------------------|-------------------|---------------------|---------|--------------------|---------|--------------------|---------|
|                   |                   | Number              | Percent | Number             | Percent | Number             | Percent |
| Miami             | 5,221             | 9                   | 0.17%   | 35                 | 0.67%   | 41                 | 0.79%   |
| Ottawa County     | 12,134            | 83                  | 0.68%   | 121                | 1.00%   | 921                | 7.59%   |
| 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 Ottawa County, 0.68% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.00% 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. This data suggests that substandard housing is more prevalent in Miami and Ottawa County as a whole compared with the rest of the state, which is likely a result of its relatively older housing stock.

## Vacancy Rates

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

### 2013 Housing Units by Vacancy

|  | Miami |         | Ottawa County |         | State of Oklahoma |         |
|--|-------|---------|---------------|---------|-------------------|---------|
|  | No.   | Percent | No.           | Percent | No.               | Percent |
| <b>Total Housing Units</b>                       | 5,921 |         | 14,076        |         | 1,669,828         |         |
| Total Vacant Units                               | 700   | 11.82%  | 1,942         | 13.80%  | 225,747           | 13.52%  |
| For rent   | 128   | 18.29%  | 213           | 10.97%  | 43,477            | 19.26%  |
| Rented, not occupied                             | 31    | 4.43%   | 45            | 2.32%   | 9,127             | 4.04%   |
| For sale only                                    | 126   | 18.00%  | 260           | 13.39%  | 23,149            | 10.25%  |
| Sold, not occupied                               | 17    | 2.43%   | 39            | 2.01%   | 8,618             | 3.82%   |
| For seasonal, recreational,<br>or occasional use | 54    | 7.71%   | 355           | 18.28%  | 39,475            | 17.49%  |
| For migrant workers                              | 0     | 0.00%   | 3             | 0.15%   | 746               | 0.33%   |
| Other vacant                                     | 344   | 49.14%  | 1,027         | 52.88%  | 101,155           | 44.81%  |
| <b>Homeowner Vacancy Rate</b>                    | 3.56% |         | 2.85%         |         | 2.31%             |         |
| <b>Rental Vacancy Rate</b>                       | 6.45% |         | 5.98%         |         | 8.24%             |         |

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

Within Ottawa County, the overall housing vacancy rate is estimated to be 13.80%. The homeowner vacancy rate is estimated to be 2.85%, while the rental vacancy rate is estimated to be 5.98%.

In Miami, the overall housing vacancy rate is estimated to be 11.82%. The homeowner vacancy rate is estimated to be 3.56%, while the rental vacancy rate is estimated to be 6.45%.

### Building Permits

The next table presents data regarding new residential building permits issued in Miami. 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.

## Miami

### New Residential Building Permits Issued, 2004-2014

| Year | Single Family Units | Avg. Construction Cost | Multifamily Units | Avg. Multifamily Construction Cost |
|------|---------------------|------------------------|-------------------|------------------------------------|
| 2004 | 17                  | \$62,471               | 2                 | \$37,500                           |
| 2005 | 0                   | N/A                    | 0                 | N/A                                |
| 2006 | 10                  | \$126,900              | 2                 | \$47,500                           |
| 2007 | 12                  | \$119,083              | 6                 | \$70,833                           |
| 2008 | 7                   | \$134,571              | 0                 | N/A                                |
| 2009 | 0                   | N/A                    | 0                 | N/A                                |
| 2010 | 31                  | \$76,963               | 0                 | N/A                                |
| 2011 | 7                   | \$85,571               | 0                 | N/A                                |
| 2012 | 2                   | \$98,000               | 0                 | N/A                                |
| 2013 | 1                   | \$20,000               | 2                 | \$60,000                           |
| 2014 | 7                   | \$63,214               | 0                 | N/A                                |

Source: United States Census Bureau Building Permits Survey

In Miami, building permits for 106 housing units were issued between 2004 and 2014, for an average of 10 units per year. 88.68% of these housing units were single family homes, and 11.32% consisted of multifamily units.

### New Construction Activity

#### For Ownership:

There has been significant new home construction activity in Ottawa County over the last several years, though most of this construction has occurred on rural, unplatted acreages or rural subdivisions outside of the jurisdiction of any of Ottawa County's cities or towns (for example, the Modoc, Peoria Ridge and Arrowhead subdivisions). Some new construction has occurred in Miami, and has included some affordable housing for ownership on infill lots: a notable such example were affordable homes constructed by the Miami Development Authority in the Key West addition, financed in part with funding from the HOME Investment Partnerships program.

Though there has been construction of affordable housing for ownership, many homes are more expensive. The average price of homes constructed since 2005 in Ottawa County (for homes sold since January 2014) is \$202,667 or \$111.56 per square foot, which is well above what could be reasonably afforded by a household earning median household income for Ottawa County, which is estimated to be \$38,156 in 2015.

#### For Rent:

The most notable new rental housing constructed in Miami in the recent past was Neosho Ridge, which comprised 24 single family affordable rental homes constructed in the southwestern area of Miami. This property was generally well-received, but reportedly has three vacant units.

Two new affordable rental properties have been proposed in Miami: Route 66 Landing would comprise 18 single family rental homes, leased to families with incomes less than 60% of Area Median Income. In addition, it would renovate the historic Mining and Exchange Building, adding 24 one and two-bedroom apartment flats.

Another project named The Oaks would add 48 affordable duplex units, for occupancy by seniors age 62 and up. This project, along with the Route 66 Landing project, would go far in meeting the affordable housing needs of families and seniors in the Miami area if completed.

## **Homeownership Market**

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

### **Housing Units by Home Value**

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

### 2013 Housing Units by Home Value

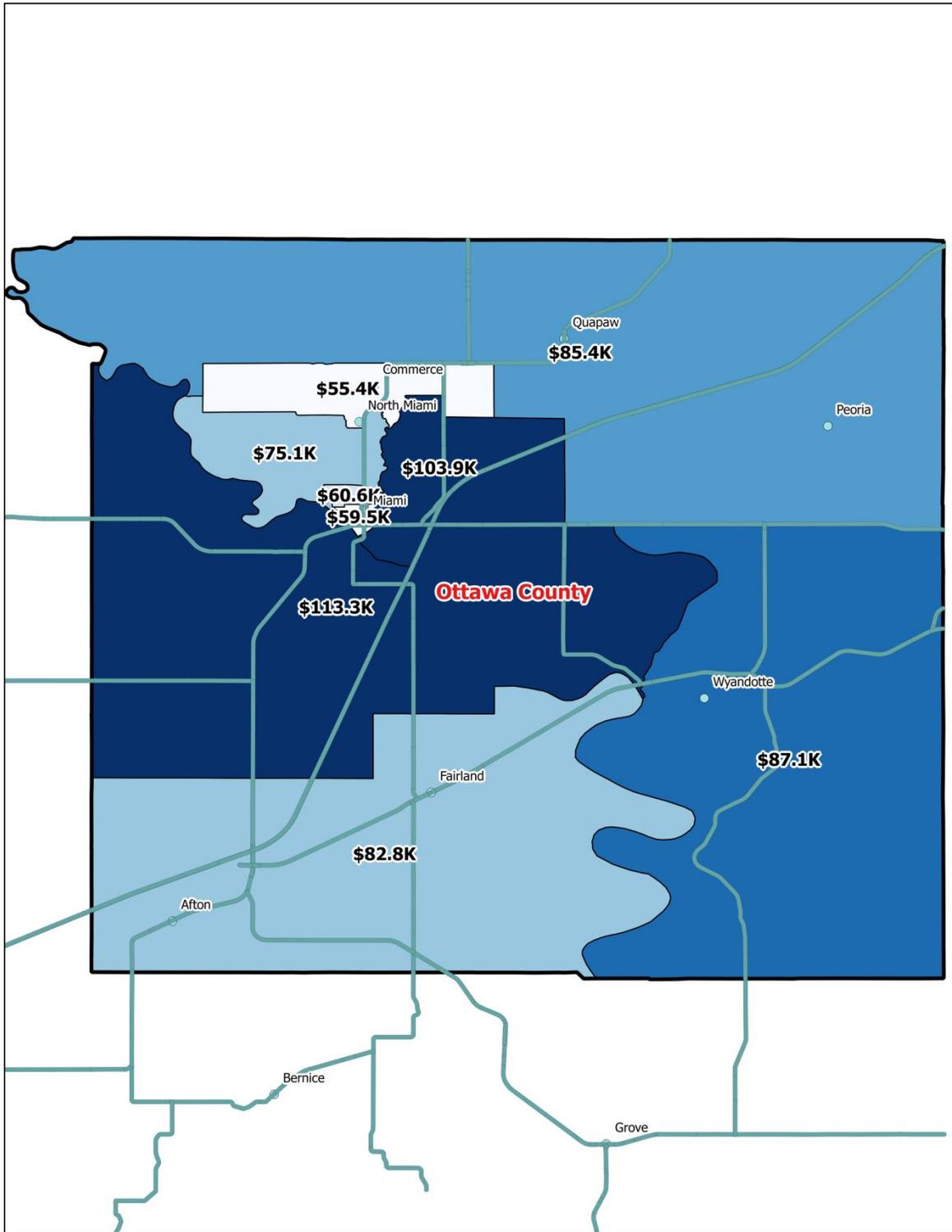
|                                    | Miami           |         | Ottawa County   |         | State of Oklahoma |         |
|------------------------------------|-----------------|---------|-----------------|---------|-------------------|---------|
|                                    | No.             | Percent | No.             | Percent | No.               | Percent |
| <b>Total Owner-Occupied Units:</b> | <b>3,396</b>    |         | <b>8,832</b>    |         | <b>968,736</b>    |         |
| Less than \$10,000                 | 51              | 1.50%   | 228             | 2.58%   | 20,980            | 2.17%   |
| \$10,000 to \$14,999               | 31              | 0.91%   | 157             | 1.78%   | 15,427            | 1.59%   |
| \$15,000 to \$19,999               | 60              | 1.77%   | 198             | 2.24%   | 13,813            | 1.43%   |
| \$20,000 to \$24,999               | 58              | 1.71%   | 237             | 2.68%   | 16,705            | 1.72%   |
| \$25,000 to \$29,999               | 67              | 1.97%   | 246             | 2.79%   | 16,060            | 1.66%   |
| \$30,000 to \$34,999               | 84              | 2.47%   | 270             | 3.06%   | 19,146            | 1.98%   |
| \$35,000 to \$39,999               | 86              | 2.53%   | 200             | 2.26%   | 14,899            | 1.54%   |
| \$40,000 to \$49,999               | 287             | 8.45%   | 699             | 7.91%   | 39,618            | 4.09%   |
| \$50,000 to \$59,999               | 325             | 9.57%   | 645             | 7.30%   | 45,292            | 4.68%   |
| \$60,000 to \$69,999               | 373             | 10.98%  | 699             | 7.91%   | 52,304            | 5.40%   |
| \$70,000 to \$79,999               | 330             | 9.72%   | 763             | 8.64%   | 55,612            | 5.74%   |
| \$80,000 to \$89,999               | 314             | 9.25%   | 738             | 8.36%   | 61,981            | 6.40%   |
| \$90,000 to \$99,999               | 255             | 7.51%   | 492             | 5.57%   | 51,518            | 5.32%   |
| \$100,000 to \$124,999             | 301             | 8.86%   | 779             | 8.82%   | 119,416           | 12.33%  |
| \$125,000 to \$149,999             | 207             | 6.10%   | 571             | 6.47%   | 96,769            | 9.99%   |
| \$150,000 to \$174,999             | 212             | 6.24%   | 587             | 6.65%   | 91,779            | 9.47%   |
| \$175,000 to \$199,999             | 102             | 3.00%   | 313             | 3.54%   | 53,304            | 5.50%   |
| \$200,000 to \$249,999             | 91              | 2.68%   | 320             | 3.62%   | 69,754            | 7.20%   |
| \$250,000 to \$299,999             | 91              | 2.68%   | 220             | 2.49%   | 41,779            | 4.31%   |
| \$300,000 to \$399,999             | 34              | 1.00%   | 249             | 2.82%   | 37,680            | 3.89%   |
| \$400,000 to \$499,999             | 7               | 0.21%   | 94              | 1.06%   | 13,334            | 1.38%   |
| \$500,000 to \$749,999             | 17              | 0.50%   | 73              | 0.83%   | 12,784            | 1.32%   |
| \$750,000 to \$999,999             | 7               | 0.21%   | 27              | 0.31%   | 3,764             | 0.39%   |
| \$1,000,000 or more                | 6               | 0.18%   | 27              | 0.31%   | 5,018             | 0.52%   |
| <b>Median Home Value:</b>          | <b>\$78,400</b> |         | <b>\$81,000</b> |         | <b>\$112,800</b>  |         |

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

The median value of owner-occupied homes in Ottawa County is \$81,000. This is -28.2% lower than the statewide median, which is \$112,800. The median home value in Miami is estimated to be \$78,400.

The geographic distribution of home values in Ottawa County can be visualized by the following map. As can be seen, the highest home values are south and west of Miami, while the lowest home values are in the immediate Miami area, and the northwestern area of the county near Commerce.

### Ottawa County Median Home Values by Census Tract



## Home Values by Year of Construction

The next table presents median home values in Ottawa 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.

| <b>2013 Median Home Value by Year of Construction</b> |                               |                                       |   |
|---|-------------------------------|---------------------------------------|---|
|   | <b>Miami<br/>Median Value</b> | <b>Ottawa County<br/>Median Value</b> | <b>State of Oklahoma<br/>Median Value</b> |
| <b>Total Owner-Occupied Units:</b>                    |                               |                                       |   |
| Built 2010 or Later                                   | \$110,400                     | \$110,900                             | \$188,900                                 |
| Built 2000 to 2009                                    | \$159,200                     | \$129,400                             | \$178,000                                 |
| Built 1990 to 1999                                    | \$138,900                     | \$88,100                              | \$147,300                                 |
| Built 1980 to 1989                                    | \$96,300                      | \$89,600                              | \$118,300                                 |
| Built 1970 to 1979                                    | \$93,700                      | \$91,600                              | \$111,900                                 |
| Built 1960 to 1969                                    | \$86,500                      | \$81,600                              | \$97,100                                  |
| Built 1950 to 1959                                    | \$65,500                      | \$67,900                              | \$80,300                                  |
| Built 1940 to 1949                                    | \$63,000                      | \$64,500                              | \$67,900                                  |
| Built 1939 or Earlier                                 | \$62,700                      | \$57,400                              | \$74,400                                  |

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

Source: 2009-2013 American Community Survey, Table 25107

## Miami Single Family Sales Activity

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

| <b>Miami Single Family Sales Activity</b> |             |             |             |             |                 |
|---|-------------|-------------|-------------|-------------|-----------------|
| <b>Two Bedroom Units</b>                  |             |             |             |             |                 |
| <b>Year</b>                               | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> | <b>YTD 2015</b> |
| # of Units Sold                           | 58          | 68          | 66          | 64          | 59              |
| Average Sale Price                        | \$44,691    | \$36,016    | \$34,492    | \$32,893    | \$42,083        |
| Average Square Feet                       | 963         | 1,017       | 1,014       | 1,051       | 1,016           |
| Average Price/SF                          | \$46.41     | \$35.41     | \$34.02     | \$31.30     | \$41.42         |
| Average Year Built                        | 1937        | 1937        | 1938        | 1942        | 1939            |

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

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**Miami Single Family Sales Activity**
**Three Bedroom Units**

| Year                | 2011     | 2012     | 2013     | 2014     | YTD 2015 |
|---------------------|----------|----------|----------|----------|----------|
| # of Units Sold     | 93       | 103      | 119      | 119      | 97       |
| Average Sale Price  | \$74,920 | \$69,672 | \$64,810 | \$72,584 | \$74,369 |
| Average Square Feet | 1,388    | 1,409    | 1,367    | 1,443    | 1,439    |
| Average Price/SF    | \$53.98  | \$49.45  | \$47.41  | \$50.30  | \$51.68  |
| Average Year Built  | 1957     | 1958     | 1958     | 1959     | 1956     |

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

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**Miami Single Family Sales Activity**
**Four Bedroom Units**

| Year                | 2011      | 2012      | 2013      | 2014      | YTD 2015  |
|---------------------|-----------|-----------|-----------|-----------|-----------|
| # of Units Sold     | 14        | 15        | 19        | 21        | 12        |
| Average Sale Price  | \$139,500 | \$111,538 | \$131,944 | \$145,194 | \$110,591 |
| Average Square Feet | 1,895     | 1,900     | 2,051     | 1,969     | 1,908     |
| Average Price/SF    | \$73.61   | \$58.70   | \$64.33   | \$73.74   | \$57.96   |
| Average Year Built  | 1965      | 1961      | 1973      | 1971      | 1966      |

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

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**Miami Single Family Sales Activity**
**All Bedroom Types**

| Year                | 2011     | 2012     | 2013     | 2014     | YTD 2015 |
|---------------------|----------|----------|----------|----------|----------|
| # of Units Sold     | 173      | 189      | 217      | 225      | 173      |
| Average Sale Price  | \$69,613 | \$61,199 | \$60,800 | \$68,113 | \$65,373 |
| Average Square Feet | 1,275    | 1,305    | 1,312    | 1,368    | 1,330    |
| Average Price/SF    | \$54.60  | \$46.90  | \$46.36  | \$49.79  | \$49.15  |
| Average Year Built  | 1950     | 1950     | 1953     | 1955     | 1951     |

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

Between 2011 and 2014, the average sale price fluctuated between approximately \$60,000 and \$70,000. The average sale price in 2015 was \$65,373 for an average price per square foot of \$49.15. The average year of construction has varied between the early to mid-1950s, with an average of 1951 in 2015.

**Foreclosure Rates**

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

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**Foreclosure Rates**

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| <b>Geography</b>                  | <b>% of Outstanding Mortgages in Foreclosure, May 2014</b> |
|-----------------------------------|--|
| Ottawa County                     | 3.1%   |
| State of Oklahoma                 | 2.1%   |
| United States                     | 2.1%   |
| Rank among Counties in Oklahoma*: | 13   |

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

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

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According to the data provided, the foreclosure rate in Ottawa County was 3.1% in May 2014. The county ranked 13 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%. Compared with the rest of the state, Miami appears disproportionately affected by foreclosures which has likely had a negative impact on the area's real estate market.

## Rental Market

This section will discuss supply and demand factors for the rental market in Ottawa 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 Ottawa 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>Miami</b> |                | <b>Ottawa 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>1,825</b> |                | <b>3,302</b>         |                | <b>475,345</b>           |                |
| With cash rent:                        | 1,749        |                | 2,963                |                | 432,109                  |                |
| Less than \$100                        | 4            | 0.22%          | 9                    | 0.27%          | 2,025                    | 0.43%          |
| \$100 to \$149                         | 13           | 0.71%          | 13                   | 0.39%          | 2,109                    | 0.44%          |
| \$150 to \$199                         | 46           | 2.52%          | 76                   | 2.30%          | 4,268                    | 0.90%          |
| \$200 to \$249                         | 107          | 5.86%          | 125                  | 3.79%          | 8,784                    | 1.85%          |
| \$250 to \$299                         | 67           | 3.67%          | 146                  | 4.42%          | 8,413                    | 1.77%          |
| \$300 to \$349                         | 48           | 2.63%          | 94                   | 2.85%          | 9,107                    | 1.92%          |
| \$350 to \$399                         | 92           | 5.04%          | 172                  | 5.21%          | 10,932                   | 2.30%          |
| \$400 to \$449                         | 61           | 3.34%          | 188                  | 5.69%          | 15,636                   | 3.29%          |
| \$450 to \$499                         | 115          | 6.30%          | 165                  | 5.00%          | 24,055                   | 5.06%          |
| \$500 to \$549                         | 132          | 7.23%          | 261                  | 7.90%          | 31,527                   | 6.63%          |
| \$550 to \$599                         | 147          | 8.05%          | 256                  | 7.75%          | 33,032                   | 6.95%          |
| \$600 to \$649                         | 127          | 6.96%          | 202                  | 6.12%          | 34,832                   | 7.33%          |
| \$650 to \$699                         | 146          | 8.00%          | 245                  | 7.42%          | 32,267                   | 6.79%          |
| \$700 to \$749                         | 84           | 4.60%          | 207                  | 6.27%          | 30,340                   | 6.38%          |
| \$750 to \$799                         | 119          | 6.52%          | 187                  | 5.66%          | 27,956                   | 5.88%          |
| \$800 to \$899                         | 203          | 11.12%         | 281                  | 8.51%          | 45,824                   | 9.64%          |
| \$900 to \$999                         | 91           | 4.99%          | 147                  | 4.45%          | 34,153                   | 7.18%          |
| \$1,000 to \$1,249                     | 120          | 6.58%          | 156                  | 4.72%          | 46,884                   | 9.86%          |
| \$1,250 to \$1,499                     | 16           | 0.88%          | 19                   | 0.58%          | 14,699                   | 3.09%          |
| \$1,500 to \$1,999                     | 11           | 0.60%          | 14                   | 0.42%          | 10,145                   | 2.13%          |
| \$2,000 or more                        | 0            | 0.00%          | 0                    | 0.00%          | 5,121                    | 1.08%          |
| No cash rent                           | 76           | 4.16%          | 339                  | 10.27%         | 43,236                   | 9.10%          |
| <b>Median Gross Rent</b>               | <b>\$617</b> |                | <b>\$595</b>         |                | <b>\$699</b>             |                |

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

Median gross rent in Ottawa County is estimated to be \$595, which is -14.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Miami is estimated to be \$617.

### 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.

| <b>2013 Median Gross Rent by Year of Construction</b> |                              |                                      |  |
|---|------------------------------|--------------------------------------|--|
|   | <b>Miami<br/>Median Rent</b> | <b>Ottawa County<br/>Median Rent</b> | <b>State of Oklahoma<br/>Median Rent</b> |
| <b>Total Rental Units:</b>                            |                              |                                      |  |
| Built 2010 or Later                                   | -                            | \$675                                | \$933                                    |
| Built 2000 to 2009                                    | \$809                        | \$779                                | \$841                                    |
| Built 1990 to 1999                                    | \$675                        | \$636                                | \$715                                    |
| Built 1980 to 1989                                    | \$570                        | \$557                                | \$693                                    |
| Built 1970 to 1979                                    | \$545                        | \$540                                | \$662                                    |
| Built 1960 to 1969                                    | \$650                        | \$576                                | \$689                                    |
| Built 1950 to 1959                                    | \$666                        | \$631                                | \$714                                    |
| Built 1940 to 1949                                    | \$676                        | \$631                                | \$673                                    |
| Built 1939 or Earlier                                 | \$515                        | \$552                                | \$651                                    |

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

Source: 2009-2013 American Community Survey, Table 25111

## Miami Rental Survey Data

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

| <b>Miami Rental Properties</b> |                                     |                   |                 |                  |                  |             |                |                |
|--------------------------------|-------------------------------------|-------------------|-----------------|------------------|------------------|-------------|----------------|----------------|
| <b>Name</b>                    | <b>Type</b>                         | <b>Year Built</b> | <b>Bedrooms</b> | <b>Bathrooms</b> | <b>Size (SF)</b> | <b>Rate</b> | <b>Rate/SF</b> | <b>Vacancy</b> |
| Chisholm Trail Apartments      | Market Rate                         | 1970              | 1               | 1                | 615              | \$400       | \$0.650        | 8.00%          |
| Chisholm Trail Apartments      | Market Rate                         | 1970              | 2               | 1                | 720              | \$501       | \$0.696        | 8.00%          |
| Chisholm Trail Apartments      | Market Rate                         | 1970              | 3               | 1                | 950              | \$527       | \$0.555        | 8.00%          |
| Village Apartments             | Market Rate                         | 1960              | 1               | 1                | 382              | \$385       | \$1.008        | 0.00%          |
| Twin Springs Estates           | LHHC - Family                       | 2002              | 2               | 1                | 820              | \$550       | \$0.671        | 16.70%         |
| Pine Place Apartments          | Project-Based -<br>Elderly/Disabled | 1983              | 1               | 1                | 596              | 30%         | N/A            | 12.50%         |
| St. James Court Apartments     | Market Rate                         | 1920              | 1               | 1                | 600              | \$495       | \$0.825        | 0.00%          |
| St. James Court Apartments     | Market Rate                         | 1920              | 2               | 1                | 700              | \$555       | \$0.793        | 0.00%          |
| St. James Court Apartments     | Market Rate                         | 1920              | 2               | 2                | 900              | \$670       | \$0.744        | 0.00%          |

The previous rent surveys encompass over 280 rental units in five complexes. These properties are located throughout the community and provide a good indication of the availability and rental

structure of multifamily property. Rental rates at most of these complexes have been level for the last two to three years, with only a few unit types reporting increases of \$10 per month.

### **Rental Market Vacancy – Miami**

Although the overall market vacancy of rental housing units was reported at 6.45% by the Census Bureau as of the most recent American Community Survey, most of the complexes we have surveyed are reporting vacancy of at least 8%. This includes Pine Place Apartments, a project-based facility for the elderly/disabled, which is reporting 12.5% vacancy, and Twin Springs Estates, a tax credit facility for families which is reporting 16.7% vacancy. St. James Court, a market rate property located in a historic building, notably reports full occupancy with a waiting list.



St. James Court Apartments



Pine Place Apartments



Twin Springs Estates



Village Apartments



Chisholm Trail Apartments

## Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Ottawa 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.

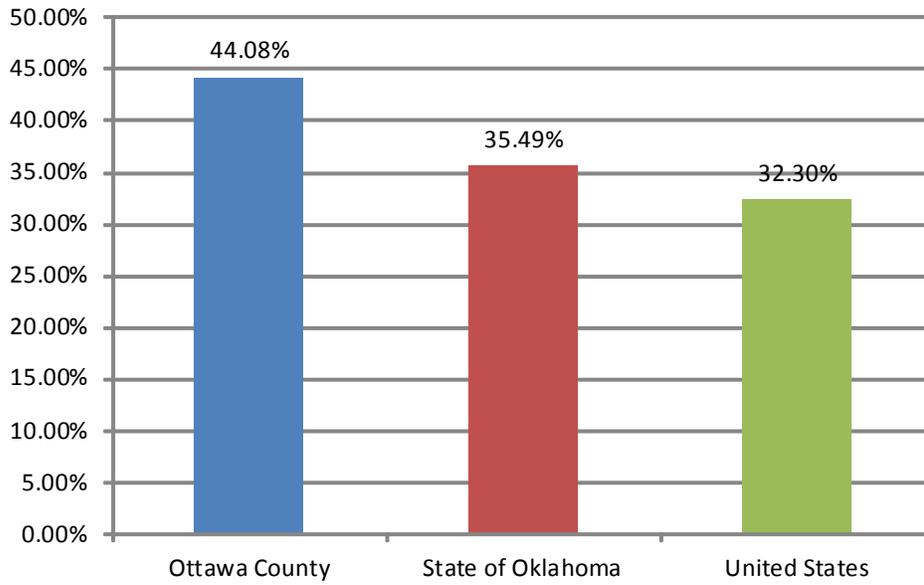
### HUD Programs in Ottawa County

|                             |           | Occupancy | Avg.<br>Household | Tenant       | Federal      | % of<br>Total |
|-----------------------------|-----------|-----------|-------------------|--------------|--------------|---------------|
| Ottawa County               | # Units   | Rate      | Income            | Contribution | Contribution | Rent          |
| Public Housing              | 357       | 76%       | \$12,247          | \$252        | \$272        | 48.12%        |
| Housing Choice Vouchers     | 259       | 77%       | \$10,958          | \$274        | \$410        | 40.06%        |
| Mod Rehab                   | 0         | N/A       | N/A               | N/A          | N/A          | N/A           |
| Section 8 NC/SR             | 80        | 96%       | \$13,184          | \$279        | \$280        | 49.94%        |
| Section 236                 | 0         | N/A       | N/A               | N/A          | N/A          | N/A           |
| Multi-Family Other          | 24        | 96%       | \$8,979           | \$85         | \$380        | 18.31%        |
| Summary of All HUD Programs | 720       | 79%       | \$11,792          | \$257        | \$326        | 44.08%        |
| <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 720 housing units located within Ottawa County, with an overall occupancy rate of 79%. The average household income among households living in these units is \$11,792. Total monthly rent for these units averages \$582, with the federal contribution averaging \$326 (55.92%) and the tenant's contribution averaging \$257 (44.08%).

**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 Ottawa County**


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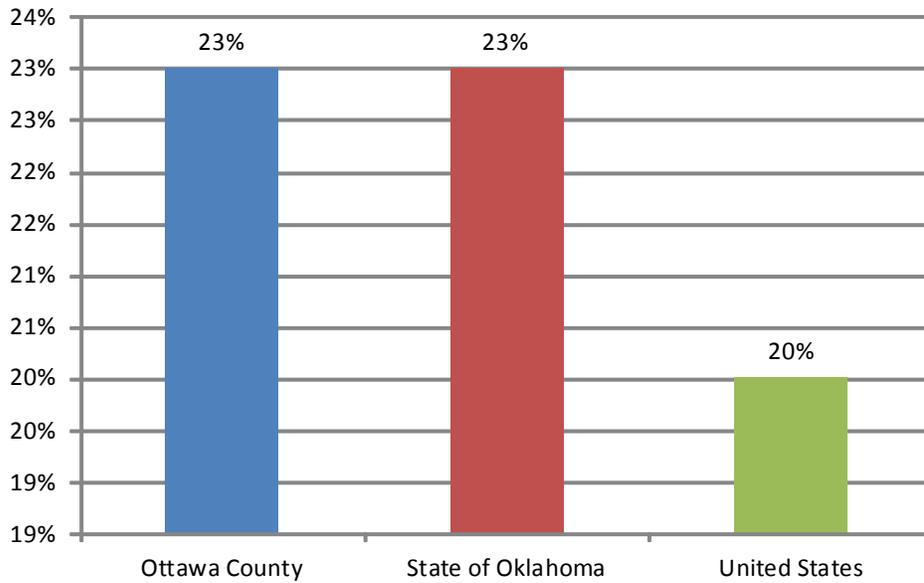
|                             | # Units   | % Single Mothers | % w/ Disability | % Age 62+ | % Age 62+ w/ Disability | % Minority |
|-----------------------------|-----------|------------------|-----------------|-----------|-------------------------|------------|
| <b>Ottawa County</b>        |           |                  |                 |           |                         |            |
| Public Housing              | 357       | 16%              | 27%             | 43%       | 22%                     | 6%         |
| Housing Choice Vouchers     | 259       | 56%              | 14%             | 15%       | 47%                     | 21%        |
| Mod Rehab                   | 0         | N/A              | N/A             | N/A       | N/A                     | N/A        |
| Section 8 NC/SR             | 80        | 0%               | 29%             | 83%       | 14%                     | 21%        |
| Section 236                 | 0         | N/A              | N/A             | N/A       | N/A                     | N/A        |
| Multi-Family Other          | 24        | 0%               | 100%            | 21%       | 100%                    | 8%         |
| Summary of All HUD Programs | 720       | 27%              | 23%             | 38%       | 25%                     | 13%        |
| <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%        |
| Summary of All HUD Programs | 50,599    | 38%              | 23%             | 25%       | 53%                     | 50%        |
| <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%        |
| Summary of All HUD Programs | 5,180,467 | 36%              | 20%             | 33%       | 40%                     | 64%        |

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

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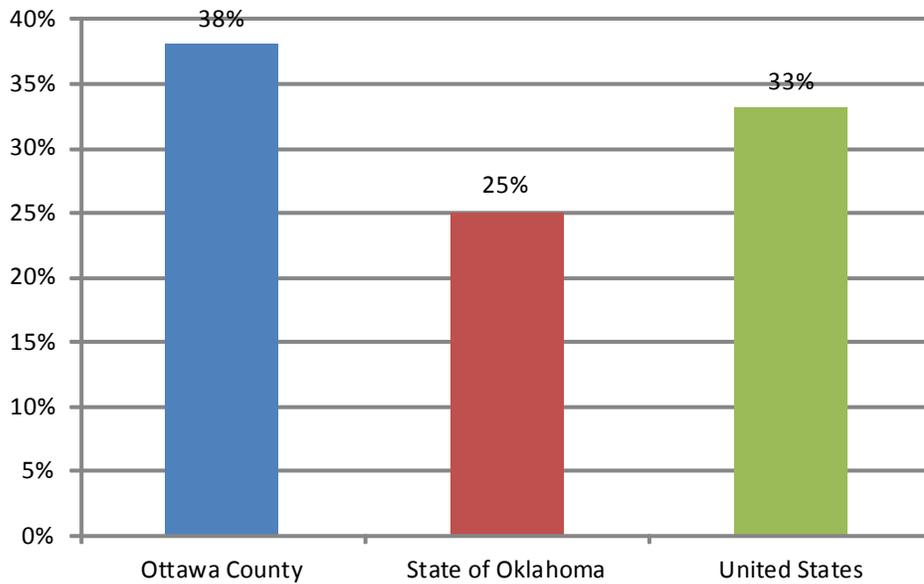
27% of housing units are occupied by single parents with female heads of household. 23% of households have at least one person with a disability. 38% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 25% have one or more disabilities. Finally, 13% of 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**



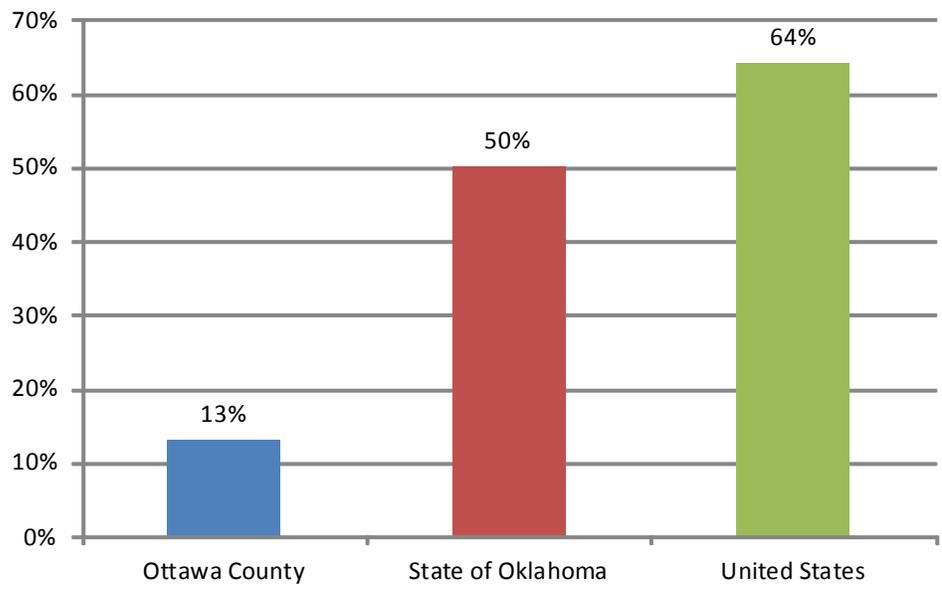
Source: 2013 HUD Picture of Subsidized Households



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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 Ottawa 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 Ottawa 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>Ottawa 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>670</b>    |         | <b>830</b>     |         |
| Cost Burden Less Than 30%                                  | 170           | 25.37%  | 165            | 19.88%  |
| Cost Burden Between 30%-50%                                | 130           | 19.40%  | 135            | 16.27%  |
| Cost Burden Greater Than 50%                               | 290           | 43.28%  | 440            | 53.01%  |
| Not Computed (no/negative income)                          | 80            | 11.94%  | 90             | 10.84%  |
| <b>Income 30%-50% HAMFI</b>                                | <b>1,010</b>  |         | <b>700</b>     |         |
| Cost Burden Less Than 30%                                  | 540           | 53.47%  | 290            | 41.43%  |
| Cost Burden Between 30%-50%                                | 305           | 30.20%  | 280            | 40.00%  |
| Cost Burden Greater Than 50%                               | 165           | 16.34%  | 135            | 19.29%  |
| Not Computed (no/negative income)                          | 0             | 0.00%   | 0              | 0.00%   |
| <b>Income 50%-80% HAMFI</b>                                | <b>1,575</b>  |         | <b>695</b>     |         |
| Cost Burden Less Than 30%                                  | 1,170         | 74.29%  | 485            | 69.78%  |
| Cost Burden Between 30%-50%                                | 315           | 20.00%  | 205            | 29.50%  |
| Cost Burden Greater Than 50%                               | 85            | 5.40%   | 4              | 0.58%   |
| Not Computed (no/negative income)                          | 0             | 0.00%   | 0              | 0.00%   |
| <b>Income 80%-100% HAMFI</b>                               | <b>885</b>    |         | <b>295</b>     |         |
| Cost Burden Less Than 30%                                  | 735           | 83.05%  | 280            | 94.92%  |
| Cost Burden Between 30%-50%                                | 140           | 15.82%  | 15             | 5.08%   |
| Cost Burden Greater Than 50%                               | 10            | 1.13%   | 0              | 0.00%   |
| Not Computed (no/negative income)                          | 0             | 0.00%   | 0              | 0.00%   |
| <b>All Incomes</b>   | <b>8,940</b>  |         | <b>3,195</b>   |         |
| Cost Burden Less Than 30%                                  | 7,235         | 80.93%  | 1,880          | 58.84%  |
| Cost Burden Between 30%-50%                                | 1,045         | 11.69%  | 650            | 20.34%  |
| Cost Burden Greater Than 50%                               | 575           | 6.43%   | 579            | 18.12%  |
| Not Computed (no/negative income)                          | 80            | 0.89%   | 90             | 2.82%   |

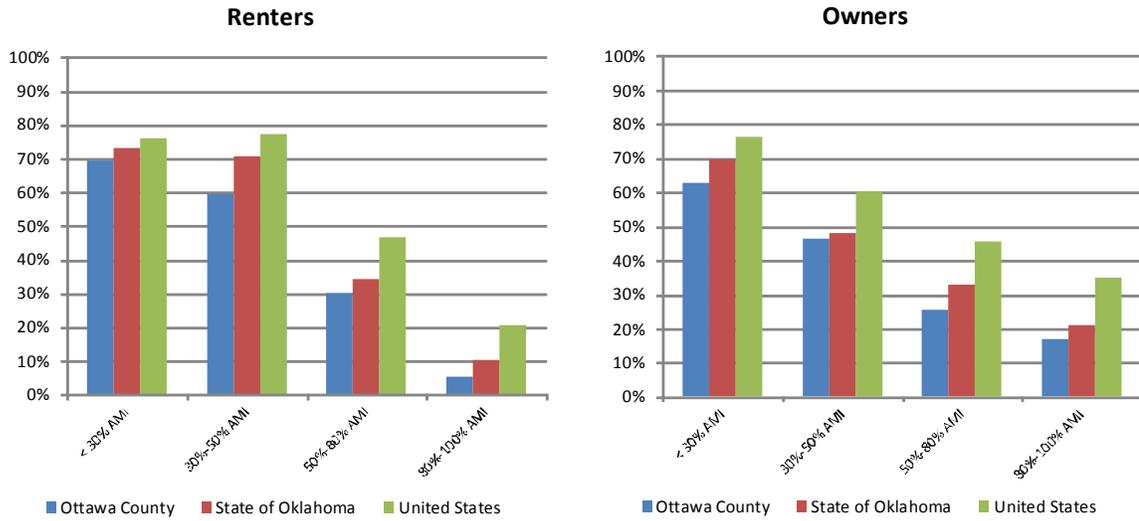
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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 Ottawa County with the State of Oklahoma as a whole, and the United States.

| <b>Ottawa 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   | 670           | 62.69%                 | 830            | 69.28%                 |
| Income 30%-50% HAMFI                                       | 1,010         | 46.53%                 | 700            | 59.29%                 |
| Income 50%-80% HAMFI                                       | 1,575         | 25.40%                 | 695            | 30.07%                 |
| Income 80%-100% HAMFI                                      | 885           | 16.95%                 | 295            | 5.08%                  |
| All Incomes  | 8,940         | 18.12%                 | 3,195          | 38.47%                 |

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

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



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

**Substandard Conditions / Overcrowding by Income Threshold**

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

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

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

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

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

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



**Ottawa County : CHAS - HAMFI by Substandard Conditions / Overcrowding**

| Household Income / Housing Problem   | Owners       |         | Renters      |         |
|--------------------------------------|--------------|---------|--------------|---------|
|                                      | Number       | Percent | Number       | Percent |
| <b>Income &lt; 30% HAMFI</b>         | <b>670</b>   |         | <b>830</b>   |         |
| Between 1.0 and 1.5 Persons per Room | 10           | 1.49%   | 25           | 3.01%   |
| More than 1.5 Persons per Room       | 0            | 0.00%   | 35           | 4.22%   |
| Lacks Complete Kitchen or Plumbing   | 30           | 4.48%   | 50           | 6.02%   |
| <b>Income 30%-50% HAMFI</b>          | <b>1,010</b> |         | <b>700</b>   |         |
| Between 1.0 and 1.5 Persons per Room | 15           | 1.49%   | 45           | 6.43%   |
| More than 1.5 Persons per Room       | 0            | 0.00%   | 75           | 10.71%  |
| Lacks Complete Kitchen or Plumbing   | 25           | 2.48%   | 15           | 2.14%   |
| <b>Income 50%-80% HAMFI</b>          | <b>1,575</b> |         | <b>695</b>   |         |
| Between 1.0 and 1.5 Persons per Room | 40           | 2.54%   | 10           | 1.44%   |
| More than 1.5 Persons per Room       | 10           | 0.63%   | 55           | 7.91%   |
| Lacks Complete Kitchen or Plumbing   | 20           | 1.27%   | 40           | 5.76%   |
| <b>Income 80%-100% HAMFI</b>         | <b>885</b>   |         | <b>295</b>   |         |
| Between 1.0 and 1.5 Persons per Room | 15           | 1.69%   | 4            | 1.36%   |
| More than 1.5 Persons per Room       | 4            | 0.45%   | 10           | 3.39%   |
| Lacks Complete Kitchen or Plumbing   | 10           | 1.13%   | 0            | 0.00%   |
| <b>All Incomes</b>                   | <b>8,940</b> |         | <b>3,195</b> |         |
| Between 1.0 and 1.5 Persons per Room | 140          | 1.57%   | 94           | 2.94%   |
| More than 1.5 Persons per Room       | 18           | 0.20%   | 185          | 5.79%   |
| Lacks Complete Kitchen or Plumbing   | 100          | 1.12%   | 105          | 3.29%   |

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

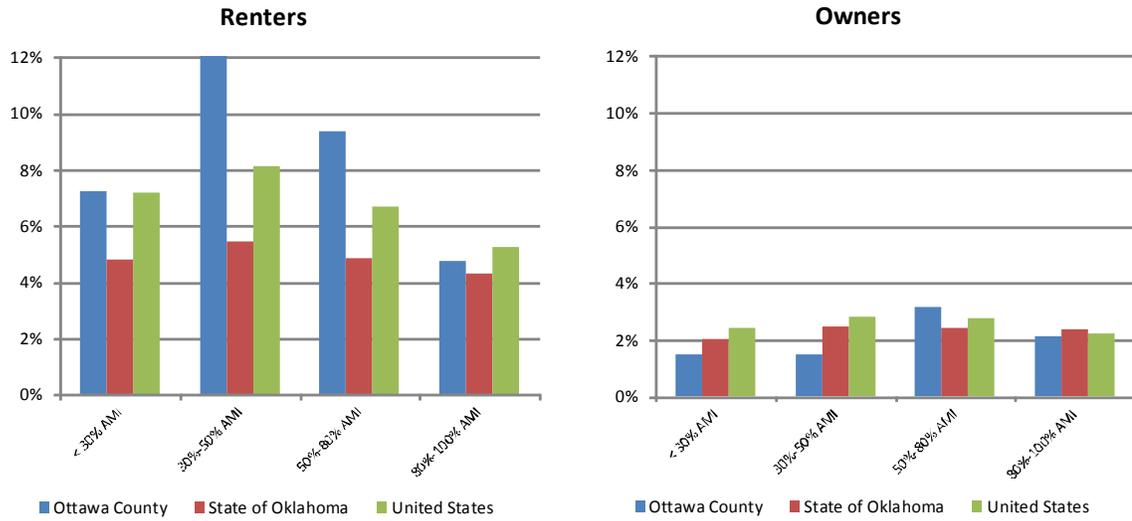
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Ottawa County, Oklahoma and the nation.

**Ottawa County : Households by Income by Overcrowding**

| Household Income Threshold | Total | Owners                         |       | Renters                        |       |
|----------------------------|-------|--------------------------------|-------|--------------------------------|-------|
|                            |       | % > 1.0<br>Persons per<br>Room | Total | % > 1.0<br>Persons per<br>Room | Total |
| Income < 30% HAMFI         | 670   | 1.49%                          | 830   | 7.23%                          | 830   |
| Income 30%-50% HAMFI       | 1,010 | 1.49%                          | 700   | 17.14%                         | 700   |
| Income 50%-80% HAMFI       | 1,575 | 3.17%                          | 695   | 9.35%                          | 695   |
| Income 80%-100% HAMFI      | 885   | 2.15%                          | 295   | 4.75%                          | 295   |
| All Incomes                | 8,940 | 1.77%                          | 3,195 | 8.73%                          | 3,195 |

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 Ottawa County, the state and the nation.

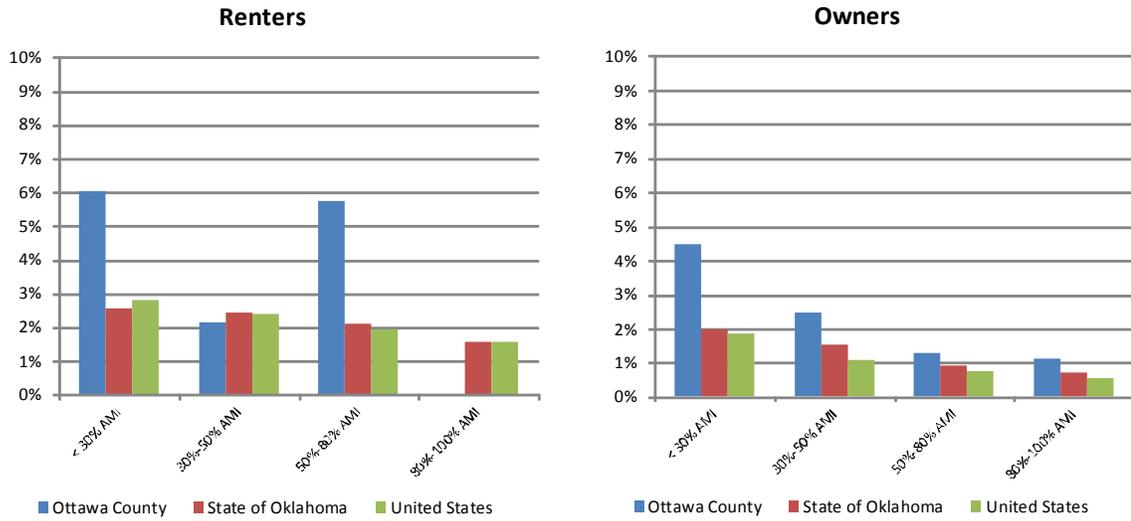
**Ottawa County : Households by Income by Substandard Conditions**

| Household Size/Type   | Total | Owners                        |       | Renters                       |       |
|-----------------------|-------|-------------------------------|-------|-------------------------------|-------|
|                       |       | % Lacking Kitchen or Plumbing | Total | % Lacking Kitchen or Plumbing | Total |
| Income < 30% HAMFI    | 670   | 4.48%                         | 830   | 6.02%                         |       |
| Income 30%-50% HAMFI  | 1,010 | 2.48%                         | 700   | 2.14%                         |       |
| Income 50%-80% HAMFI  | 1,575 | 1.27%                         | 695   | 5.76%                         |       |
| Income 80%-100% HAMFI | 885   | 1.13%                         | 295   | 0.00%                         |       |
| All Incomes           | 8,940 | 1.12%                         | 3,195 | 3.29%                         |       |

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.



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

| Income, Household Size/Type      | Total        | Owners               |                       | Renters              |                       |               |
|----------------------------------|--------------|----------------------|-----------------------|----------------------|-----------------------|---------------|
|                                  |              | No. w/<br>Cost > 30% | Pct. w/<br>Cost > 30% | No. w/<br>Cost > 30% | Pct. w/<br>Cost > 30% |               |
|                                  |              | Income               | Income                | Total                | Income                | Income        |
| <b>Income &lt; 30% HAMFI</b>     | <b>670</b>   | <b>425</b>           | <b>63.43%</b>         | <b>830</b>           | <b>573</b>            | <b>69.04%</b> |
| Elderly Family                   | 70           | 50                   | 71.43%                | 4                    | 4                     | 100.00%       |
| Small Family (2-4 persons)       | 215          | 140                  | 65.12%                | 355                  | 250                   | 70.42%        |
| Large Family (5 or more persons) | 15           | 15                   | 100.00%               | 65                   | 44                    | 67.69%        |
| Elderly Non-Family               | 230          | 135                  | 58.70%                | 110                  | 65                    | 59.09%        |
| Non-Family, Non-Elderly          | 140          | 85                   | 60.71%                | 290                  | 210                   | 72.41%        |
| <b>Income 30%-50% HAMFI</b>      | <b>1,010</b> | <b>475</b>           | <b>47.03%</b>         | <b>700</b>           | <b>413</b>            | <b>59.00%</b> |
| Elderly Family                   | 215          | 105                  | 48.84%                | 15                   | 14                    | 93.33%        |
| Small Family (2-4 persons)       | 185          | 85                   | 45.95%                | 245                  | 170                   | 69.39%        |
| Large Family (5 or more persons) | 70           | 50                   | 71.43%                | 125                  | 74                    | 59.20%        |
| Elderly Non-Family               | 355          | 105                  | 29.58%                | 155                  | 50                    | 32.26%        |
| Non-Family, Non-Elderly          | 190          | 130                  | 68.42%                | 165                  | 105                   | 63.64%        |
| <b>Income 50%-80% HAMFI</b>      | <b>1,575</b> | <b>395</b>           | <b>25.08%</b>         | <b>695</b>           | <b>213</b>            | <b>30.65%</b> |
| Elderly Family                   | 330          | 60                   | 18.18%                | 80                   | 40                    | 50.00%        |
| Small Family (2-4 persons)       | 575          | 185                  | 32.17%                | 295                  | 60                    | 20.34%        |
| Large Family (5 or more persons) | 170          | 50                   | 29.41%                | 40                   | 15                    | 37.50%        |
| Elderly Non-Family               | 375          | 70                   | 18.67%                | 75                   | 29                    | 38.67%        |
| Non-Family, Non-Elderly          | 125          | 30                   | 24.00%                | 205                  | 69                    | 33.66%        |
| <b>Income 80%-100% HAMFI</b>     | <b>885</b>   | <b>153</b>           | <b>17.29%</b>         | <b>295</b>           | <b>16</b>             | <b>5.42%</b>  |
| Elderly Family                   | 295          | 45                   | 15.25%                | 25                   | 0                     | 0.00%         |
| Small Family (2-4 persons)       | 265          | 50                   | 18.87%                | 145                  | 4                     | 2.76%         |
| Large Family (5 or more persons) | 75           | 4                    | 5.33%                 | 20                   | 4                     | 20.00%        |
| Elderly Non-Family               | 145          | 20                   | 13.79%                | 25                   | 4                     | 16.00%        |
| Non-Family, Non-Elderly          | 100          | 34                   | 34.00%                | 85                   | 4                     | 4.71%         |
| <b>All Incomes</b>               | <b>8,940</b> | <b>1,626</b>         | <b>18.19%</b>         | <b>3,195</b>         | <b>1,223</b>          | <b>38.28%</b> |
| Elderly Family                   | 1,900        | 314                  | 16.53%                | 189                  | 58                    | 30.69%        |
| Small Family (2-4 persons)       | 3,905        | 540                  | 13.83%                | 1,415                | 488                   | 34.49%        |
| Large Family (5 or more persons) | 655          | 129                  | 19.69%                | 305                  | 137                   | 44.92%        |
| Elderly Non-Family               | 1,500        | 334                  | 22.27%                | 395                  | 148                   | 37.47%        |
| Non-Family, Non-Elderly          | 985          | 309                  | 31.37%                | 895                  | 392                   | 43.80%        |

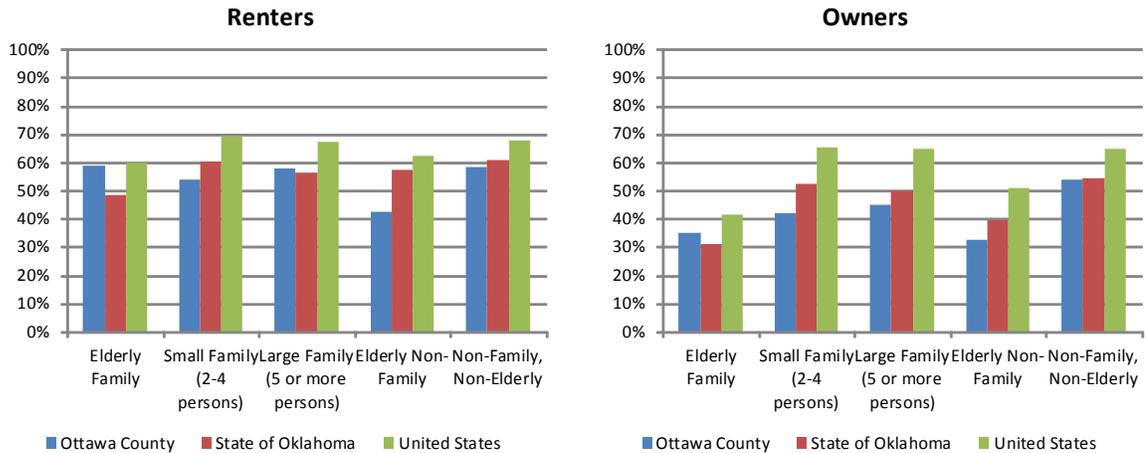
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

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

| Household Size/Type              | Total        | Owners               |                       | Renters              |                       |
|----------------------------------|--------------|----------------------|-----------------------|----------------------|-----------------------|
|                                  |              | No. w/<br>Cost > 30% | Pct. w/<br>Cost > 30% | No. w/<br>Cost > 30% | Pct. w/<br>Cost > 30% |
|                                  |              | Income               | Income                | Income               | Income                |
| <b>Income &lt; 80% HAMFI</b>     | <b>3,255</b> | <b>1,295</b>         | <b>39.78%</b>         | <b>2,225</b>         | <b>53.89%</b>         |
| Elderly Family                   | 615          | 215                  | 34.96%                | 99                   | 58.59%                |
| Small Family (2-4 persons)       | 975          | 410                  | 42.05%                | 895                  | 53.63%                |
| Large Family (5 or more persons) | 255          | 115                  | 45.10%                | 230                  | 57.83%                |
| Elderly Non-Family               | 960          | 310                  | 32.29%                | 340                  | 42.35%                |
| Non-Family, Non-Elderly          | 455          | 245                  | 53.85%                | 660                  | 58.18%                |

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).

**Ottawa County : CHAS - Housing Problems by Household Type and HAMFI**

| Income, Household Size/Type             | Total        | Owners                        |                                | Total        | Renters                       |                                |
|---|--------------|-------------------------------|--------------------------------|--------------|-------------------------------|--------------------------------|
|   |              | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems |              | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems |
| <b>Income &lt; 30% HAMFI</b>            | <b>670</b>   | <b>430</b>                    | <b>64.18%</b>                  | <b>830</b>   | <b>609</b>                    | <b>73.37%</b>                  |
| Elderly Family                          | 70           | 50                            | 71.43%                         | 4            | 4                             | 100.00%                        |
| Small Family (2-4 persons)              | 215          | 145                           | 67.44%                         | 355          | 275                           | 77.46%                         |
| Large Family (5 or more persons)        | 15           | 15                            | 100.00%                        | 65           | 50                            | 76.92%                         |
| Elderly Non-Family                      | 230          | 130                           | 56.52%                         | 110          | 65                            | 59.09%                         |
| Non-Family, Non-Elderly                 | 140          | 90                            | 64.29%                         | 290          | 215                           | 74.14%                         |
| <b>Income 30%-50% HAMFI</b>             | <b>1,010</b> | <b>495</b>                    | <b>49.01%</b>                  | <b>700</b>   | <b>475</b>                    | <b>67.86%</b>                  |
| Elderly Family                          | 215          | 105                           | 48.84%                         | 15           | 15                            | 100.00%                        |
| Small Family (2-4 persons)              | 185          | 85                            | 45.95%                         | 245          | 190                           | 77.55%                         |
| Large Family (5 or more persons)        | 70           | 55                            | 78.57%                         | 125          | 115                           | 92.00%                         |
| Elderly Non-Family                      | 355          | 110                           | 30.99%                         | 155          | 50                            | 32.26%                         |
| Non-Family, Non-Elderly                 | 190          | 140                           | 73.68%                         | 165          | 105                           | 63.64%                         |
| <b>Income 50%-80% HAMFI</b>             | <b>1,575</b> | <b>460</b>                    | <b>29.21%</b>                  | <b>695</b>   | <b>305</b>                    | <b>43.88%</b>                  |
| Elderly Family                          | 330          | 70                            | 21.21%                         | 80           | 45                            | 56.25%                         |
| Small Family (2-4 persons)              | 575          | 200                           | 34.78%                         | 295          | 105                           | 35.59%                         |
| Large Family (5 or more persons)        | 170          | 85                            | 50.00%                         | 40           | 30                            | 75.00%                         |
| Elderly Non-Family                      | 375          | 70                            | 18.67%                         | 75           | 30                            | 40.00%                         |
| Non-Family, Non-Elderly                 | 125          | 35                            | 28.00%                         | 205          | 95                            | 46.34%                         |
| <b>Income Greater than 80% of HAMFI</b> | <b>5,685</b> | <b>450</b>                    | <b>7.92%</b>                   | <b>970</b>   | <b>64</b>                     | <b>6.60%</b>                   |
| Elderly Family                          | 1,285        | 110                           | 8.56%                          | 90           | 0                             | 0.00%                          |
| Small Family (2-4 persons)              | 2,930        | 165                           | 5.63%                          | 520          | 35                            | 6.73%                          |
| Large Family (5 or more persons)        | 400          | 80                            | 20.00%                         | 70           | 15                            | 21.43%                         |
| Elderly Non-Family                      | 540          | 25                            | 4.63%                          | 55           | 4                             | 7.27%                          |
| Non-Family, Non-Elderly                 | 530          | 70                            | 13.21%                         | 235          | 10                            | 4.26%                          |
| <b>All Incomes</b>                      | <b>8,940</b> | <b>1,835</b>                  | <b>20.53%</b>                  | <b>3,195</b> | <b>1,453</b>                  | <b>45.48%</b>                  |
| Elderly Family                          | 1,900        | 335                           | 17.63%                         | 189          | 64                            | 33.86%                         |
| Small Family (2-4 persons)              | 3,905        | 595                           | 15.24%                         | 1,415        | 605                           | 42.76%                         |
| Large Family (5 or more persons)        | 655          | 235                           | 35.88%                         | 300          | 210                           | 70.00%                         |
| Elderly Non-Family                      | 1,500        | 335                           | 22.33%                         | 395          | 149                           | 37.72%                         |
| Non-Family, Non-Elderly                 | 985          | 335                           | 34.01%                         | 895          | 425                           | 47.49%                         |

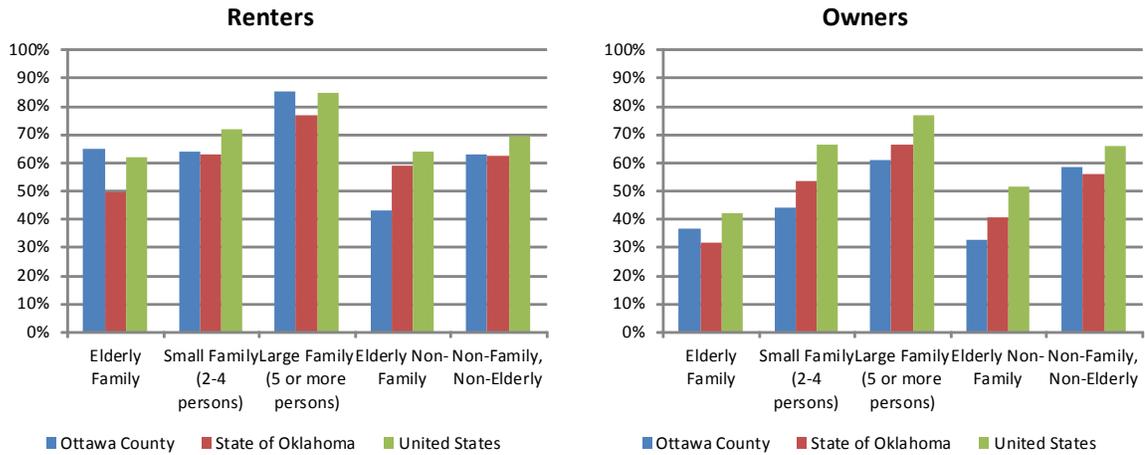
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

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

| Household Size/Type              | Total        | Owners                        |                                | Renters                       |                                |
|----------------------------------|--------------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|
|                                  |              | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems |
| <b>Income &lt; 80% HAMFI</b>     | <b>3,255</b> | <b>1,385</b>                  | <b>42.55%</b>                  | <b>2,225</b>                  | <b>62.43%</b>                  |
| Elderly Family                   | 615          | 225                           | 36.59%                         | 99                            | 64.65%                         |
| Small Family (2-4 persons)       | 975          | 430                           | 44.10%                         | 895                           | 63.69%                         |
| Large Family (5 or more persons) | 255          | 155                           | 60.78%                         | 230                           | 84.78%                         |
| Elderly Non-Family               | 960          | 310                           | 32.29%                         | 340                           | 42.65%                         |
| Non-Family, Non-Elderly          | 455          | 265                           | 58.24%                         | 660                           | 62.88%                         |

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 Ottawa 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>Ottawa County : CHAS - Housing Problems by Race / Ethnicity and HAMFI</b> |              |                               |                                |              |                               |                                |
|--|--------------|-------------------------------|--------------------------------|--------------|-------------------------------|--------------------------------|
| Income, Race / Ethnicity   | Total        | Owners                        |                                |              | Renters                       |                                |
|  |              | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems | Total        | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems |
| <b>Income &lt; 30% HAMFI</b>   | <b>670</b>   | <b>430</b>                    | <b>64.2%</b>                   | <b>830</b>   | <b>615</b>                    | <b>74.1%</b>                   |
| White alone, non-Hispanic  | 460          | 275                           | 59.8%                          | 505          | 400                           | 79.2%                          |
| Black or African-American alone  | 0            | 0                             | N/A                            | 8            | 4                             | 50.0%                          |
| Asian alone  | 4            | 4                             | 100.0%                         | 4            | 4                             | 100.0%                         |
| American Indian alone  | 139          | 100                           | 71.9%                          | 180          | 130                           | 72.2%                          |
| Pacific Islander alone   | 10           | 10                            | 100.0%                         | 14           | 10                            | 71.4%                          |
| Hispanic, any race   | 18           | 10                            | 55.6%                          | 33           | 25                            | 75.8%                          |
| Other (including multiple races)   | 49           | 35                            | 71.4%                          | 95           | 45                            | 47.4%                          |
| <b>Income 30%-50% HAMFI</b>  | <b>1,010</b> | <b>490</b>                    | <b>48.5%</b>                   | <b>700</b>   | <b>470</b>                    | <b>67.1%</b>                   |
| White alone, non-Hispanic  | 740          | 355                           | 48.0%                          | 515          | 345                           | 67.0%                          |
| Black or African-American alone  | 4            | 4                             | 100.0%                         | 4            | 4                             | 100.0%                         |
| Asian alone  | 4            | 0                             | 0.0%                           | 0            | 0                             | N/A                            |
| American Indian alone  | 140          | 70                            | 50.0%                          | 50           | 35                            | 70.0%                          |
| Pacific Islander alone   | 0            | 0                             | N/A                            | 20           | 20                            | 100.0%                         |
| Hispanic, any race   | 29           | 25                            | 86.2%                          | 29           | 25                            | 86.2%                          |
| Other (including multiple races)   | 90           | 30                            | 33.3%                          | 75           | 40                            | 53.3%                          |
| <b>Income 50%-80% HAMFI</b>  | <b>1,570</b> | <b>460</b>                    | <b>29.3%</b>                   | <b>695</b>   | <b>310</b>                    | <b>44.6%</b>                   |
| White alone, non-Hispanic  | 1,225        | 370                           | 30.2%                          | 495          | 230                           | 46.5%                          |
| Black or African-American alone  | 0            | 0                             | N/A                            | 4            | 4                             | 100.0%                         |
| Asian alone  | 14           | 10                            | 71.4%                          | 0            | 0                             | N/A                            |
| American Indian alone  | 200          | 35                            | 17.5%                          | 105          | 20                            | 19.0%                          |
| Pacific Islander alone   | 0            | 0                             | N/A                            | 4            | 4                             | 100.0%                         |
| Hispanic, any race   | 30           | 0                             | 0.0%                           | 40           | 20                            | 50.0%                          |
| Other (including multiple races)   | 105          | 50                            | 47.6%                          | 45           | 30                            | 66.7%                          |
| <b>Income 80%-100% HAMFI</b>   | <b>885</b>   | <b>180</b>                    | <b>20.3%</b>                   | <b>300</b>   | <b>30</b>                     | <b>10.0%</b>                   |
| White alone, non-Hispanic  | 670          | 145                           | 21.6%                          | 220          | 15                            | 6.8%                           |
| Black or African-American alone  | 0            | 0                             | N/A                            | 4            | 0                             | 0.0%                           |
| Asian alone  | 8            | 4                             | 50.0%                          | 0            | 0                             | N/A                            |
| American Indian alone  | 145          | 15                            | 10.3%                          | 50           | 10                            | 20.0%                          |
| Pacific Islander alone   | 0            | 0                             | N/A                            | 8            | 4                             | 50.0%                          |
| Hispanic, any race   | 15           | 0                             | 0.0%                           | 0            | 0                             | N/A                            |
| Other (including multiple races)   | 50           | 15                            | 30.0%                          | 15           | 0                             | 0.0%                           |
| <b>All Incomes</b>   | <b>8,935</b> | <b>1,835</b>                  | <b>20.5%</b>                   | <b>3,200</b> | <b>1,460</b>                  | <b>45.6%</b>                   |
| White alone, non-Hispanic  | 6,765        | 1,350                         | 20.0%                          | 2,240        | 1,005                         | 44.9%                          |
| Black or African-American alone  | 8            | 4                             | 50.0%                          | 35           | 12                            | 34.3%                          |
| Asian alone  | 50           | 28                            | 56.0%                          | 8            | 4                             | 50.0%                          |
| American Indian alone  | 1,339        | 280                           | 20.9%                          | 475          | 205                           | 43.2%                          |
| Pacific Islander alone   | 14           | 10                            | 71.4%                          | 50           | 38                            | 76.0%                          |
| Hispanic, any race   | 191          | 39                            | 20.4%                          | 112          | 70                            | 62.5%                          |
| Other (including multiple races)   | 593          | 134                           | 22.6%                          | 280          | 125                           | 44.6%                          |

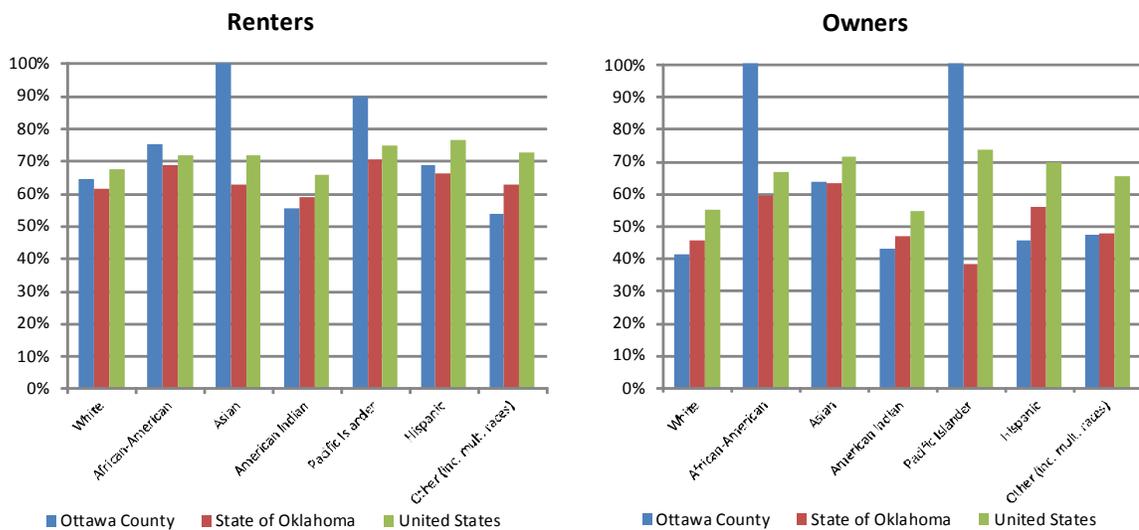
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

| Household Size/Type              | Total        | Owners                        |                                | Renters                       |                                |
|----------------------------------|--------------|-------------------------------|--------------------------------|-------------------------------|--------------------------------|
|                                  |              | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems | No. w/<br>Housing<br>Problems | Pct. w/<br>Housing<br>Problems |
| <b>Income &lt; 80% HAMFI</b>     | <b>3,250</b> | <b>1,380</b>                  | <b>42.46%</b>                  | <b>2,225</b>                  | <b>62.70%</b>                  |
| White alone, non-Hispanic        | 2,425        | 1,000                         | 41.24%                         | 1,515                         | 64.36%                         |
| Black or African-American alone  | 4            | 4                             | 100.00%                        | 16                            | 75.00%                         |
| Asian alone                      | 22           | 14                            | 63.64%                         | 4                             | 100.00%                        |
| American Indian alone            | 479          | 205                           | 42.80%                         | 335                           | 55.22%                         |
| Pacific Islander alone           | 10           | 10                            | 100.00%                        | 38                            | 89.47%                         |
| Hispanic, any race               | 77           | 35                            | 45.45%                         | 102                           | 68.63%                         |
| Other (including multiple races) | 244          | 115                           | 47.13%                         | 215                           | 53.49%                         |

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 Ottawa 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 990 renter households that are cost overburdened, and 890 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 133 renter households that are cost overburdened, and 870 homeowners that are cost overburdened.



- 75.0% of African American renters with incomes less than 80% of Area Median Income have one or more housing problems, 100% of Asian renters with incomes less than 80% of Area Median Income have one or more housing problems, and 89.47% of Pacific Islander renters with incomes less than 80% of Area Median Income have one or more housing problems.





## Housing Demand – Population Subsets

This section will address 5-year forecasted needs and trends for population special population subsets for Ottawa 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 Ottawa 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.

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

|                             | Owner    | Renter   |        |         | Total |
|-----------------------------|----------|----------|--------|---------|-------|
|                             | Subset % | Subset % | Owners | Renters |       |
| Total New Demand: 2015-2020 | 100.00%  | 100.00%  | 216    | 81      | 297   |
| Less than 30% AMI           | 7.49%    | 25.98%   | 16     | 21      | 37    |
| Less than 50% AMI           | 18.79%   | 47.89%   | 41     | 39      | 79    |
| Less than 60% AMI           | 22.55%   | 57.46%   | 49     | 46      | 95    |
| Less than 80% AMI           | 36.41%   | 69.64%   | 79     | 56      | 135   |

### 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.

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

|   | Owner    | Renter   | Elderly | Elderly | Elderly Total |
|---|----------|----------|---------|---------|---------------|
|   | Subset % | Subset % | Owners  | Renters |               |
| Total New Elderly (62+) Demand: 2015-2020 | 38.03%   | 18.28%   | 82      | 15      | 97            |
| Elderly less than 30% AMI                 | 3.36%    | 3.57%    | 7       | 3       | 10            |
| Elderly less than 50% AMI                 | 9.73%    | 8.89%    | 21      | 7       | 28            |
| Elderly less than 60% AMI                 | 11.68%   | 10.67%   | 25      | 9       | 34            |
| Elderly less than 80% AMI                 | 17.62%   | 13.74%   | 38      | 11      | 49            |

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


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|                                       | Owner<br>Subset % | Renter<br>Subset % | Disabled<br>Owners | Disabled<br>Renters | Disabled<br>Total |
|---------------------------------------|-------------------|--------------------|--------------------|---------------------|-------------------|
| Total New Disabled Demand (2015-2020) | 39.99%            | 38.97%             | 86                 | 31                  | <b>118</b>        |
| Disabled less than 30% AMI            | 4.31%             | 11.58%             | 9                  | 9                   | <b>19</b>         |
| Disabled less than 50% AMI            | 10.40%            | 21.60%             | 22                 | 17                  | <b>40</b>         |
| Disabled less than 60% AMI            | 12.48%            | 25.92%             | 27                 | 21                  | <b>48</b>         |
| Disabled less than 80% AMI            | 18.57%            | 30.99%             | 40                 | 25                  | <b>65</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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**Ottawa County: 2015-2020 Housing Needs for Veterans**


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|                                 | Owner<br>Subset % | Renter<br>Subset % | Veteran<br>Owners | Veteran<br>Renters | Veteran<br>Total |
|---------------------------------|-------------------|--------------------|-------------------|--------------------|------------------|
| Total New Demand (2015-2020)    | 100.00%           | 100.00%            | 216               | 81                 | 297              |
| Total Veteran Demand            | 11.70%            | 11.70%             | 25                | 9                  | <b>35</b>        |
| Veterans with Disabilities      | 4.53%             | 4.53%              | 10                | 4                  | <b>13</b>        |
| Veterans Below Poverty          | 1.22%             | 1.22%              | 3                 | 1                  | <b>4</b>         |
| Disabled Veterans Below Poverty | 0.45%             | 0.45%              | 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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**Ottawa County: 2015-2020 Housing Needs for Working Families**


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|  | Owner<br>Subset % | Renter<br>Subset % | Owners | Renters | Total      |
|--|-------------------|--------------------|--------|---------|------------|
| Total New Demand (2015-2020)           | 100.00%           | 100.00%            | 216    | 81      | 297        |
| Total Working Families                 | 49.77%            | 49.77%             | 108    | 40      | <b>148</b> |
| Working Families with Children Present | 25.14%            | 25.14%             | 54     | 20      | <b>75</b>  |

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### Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,399 housing units will be needed in Ottawa County over the next five years. Of those units:

- 95 will be needed by households earning less than 60% of Area Median Income
- 34 will be needed by households age 62 and up, earning less than 60% of Area Median Income
- 48 will be needed by households with disabilities / special needs, earning less than 60% of Area Median Income
- 4 will be needed by veterans living below the poverty line
- 75 will be needed by working families with children present

This data suggests a strong need in Ottawa County for housing units that are both affordable and accessible to persons with disabilities / special needs, and working families with children.