

Housing Needs Assessment
Pittsburg County

Prepared For:

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

Effective Date of the Analysis:

July 15, 2015

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





October 1, 2015

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

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

Dear Mr. Shockley:

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

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

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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

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

Forrest Bennett
Market Analyst



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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

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

Disaster Resiliency Specific Findings:

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

Homelessness Specific Findings

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

Fair Housing Specific Findings

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

Lead-Based Paint Specific Findings

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

Report Format and Organization

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

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

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

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

General Information

Purpose and Function of the Market Study

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

Effective Date of Consultation

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

Scope of the Assignment

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

Data Sources

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

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

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

Pittsburg County Analysis

Area Information

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

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

Location

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

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

Access and Linkages

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

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

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

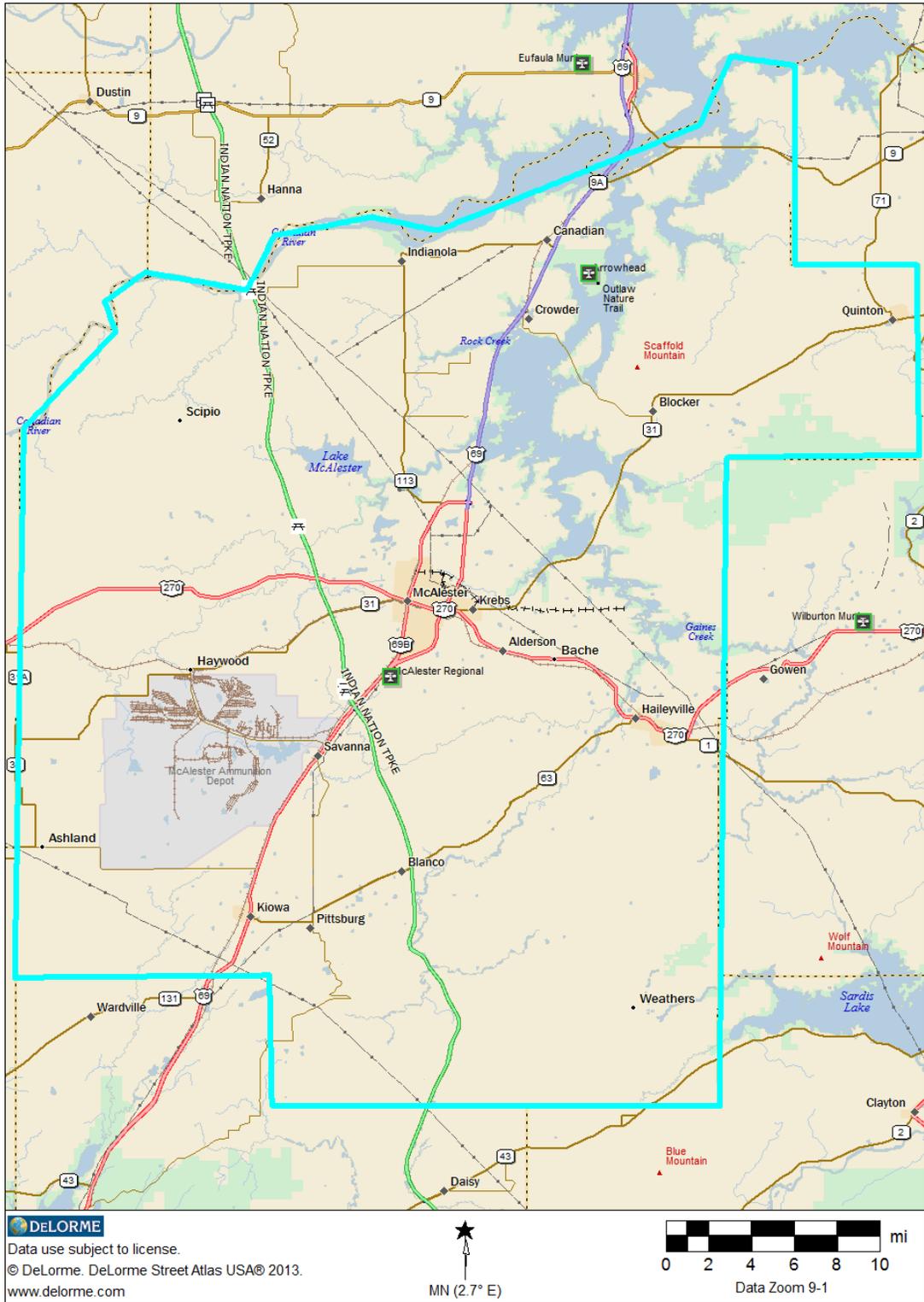
Educational Facilities

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

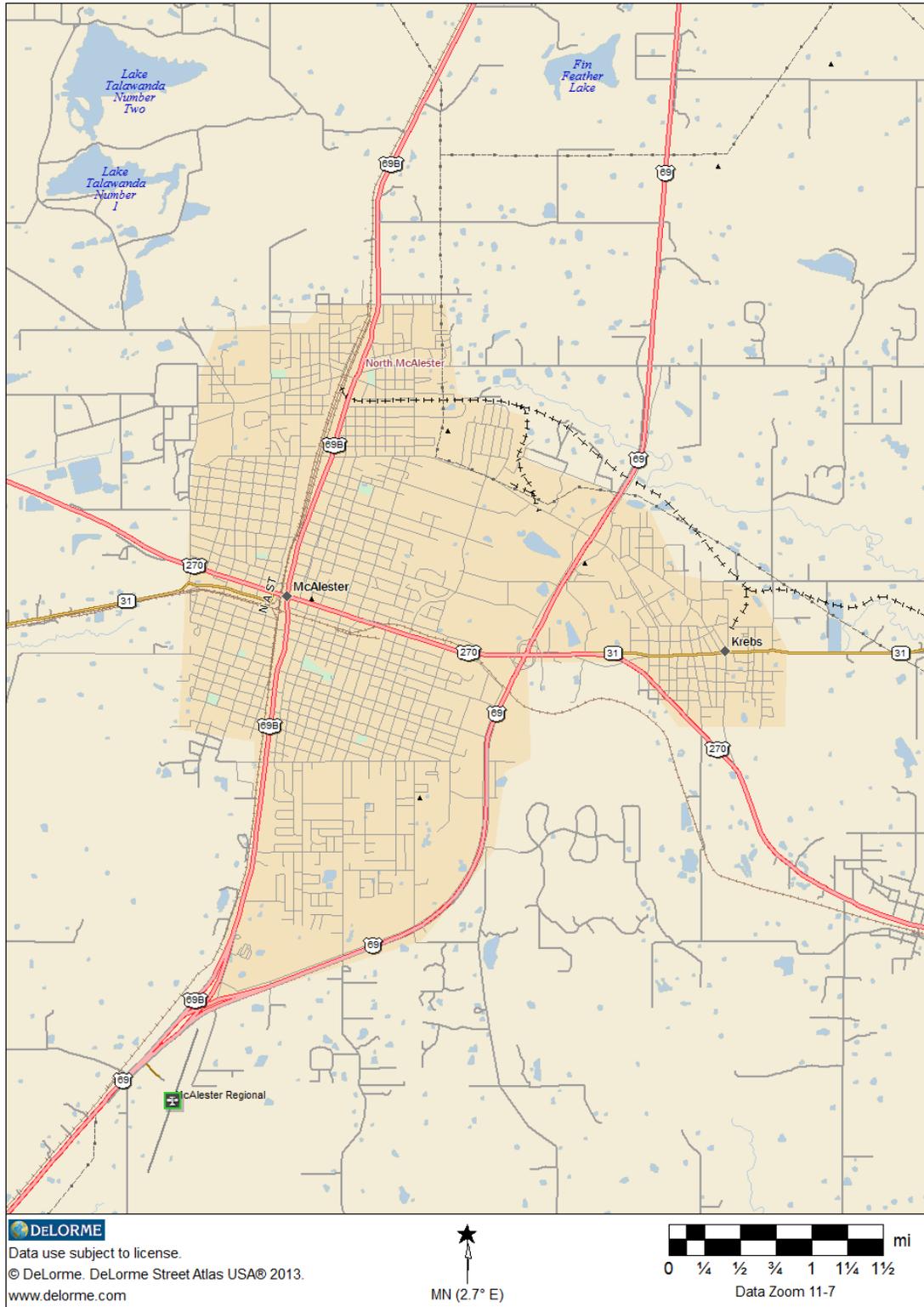
Medical Facilities

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

Pittsburg County Area Map



McAlester Area Map



Demographic Analysis

Population and Households

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

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

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

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

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

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

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

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

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

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

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

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

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

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

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

Population by Age

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

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

Source: Nielsen SiteReports

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

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

Source: Nielsen SiteReports

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

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

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

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

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

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	16,222		43,131		3,702,515	
Under 18 Years:	4,224		10,059		933,738	
With One Type of Disability	113	2.68%	433	4.30%	33,744	3.61%
With Two or More Disabilities	42	0.99%	102	1.01%	11,082	1.19%
No Disabilities	4,069	96.33%	9,524	94.68%	888,912	95.20%
18 to 64 Years:	9,651		25,426		2,265,702	
With One Type of Disability	796	8.25%	2,547	10.02%	169,697	7.49%
With Two or More Disabilities	1,161	12.03%	2,735	10.76%	149,960	6.62%
No Disabilities	7,694	79.72%	20,144	79.23%	1,946,045	85.89%
65 Years and Over:	2,347		7,646		503,075	
With One Type of Disability	457	19.47%	1,583	20.70%	95,633	19.01%
With Two or More Disabilities	566	24.12%	2,043	26.72%	117,044	23.27%
No Disabilities	1,324	56.41%	4,020	52.58%	290,398	57.72%
Total Number of Persons with Disabilities:	3,135	19.33%	9,443	21.89%	577,160	15.59%

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

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

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

2013 Population by Veteran and Disability Status						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	11,998		33,072		2,738,788	
Veteran:	1,365	11.38%	4,321	13.07%	305,899	11.17%
<i>With a Disability</i>	468	34.29%	1,898	43.93%	100,518	32.86%
<i>No Disability</i>	897	65.71%	2,423	56.07%	205,381	67.14%
Non-veteran:	10,633	88.62%	28,751	86.93%	2,432,889	88.83%
<i>With a Disability</i>	2,512	23.62%	7,010	24.38%	430,610	17.70%
<i>No Disability</i>	8,121	76.38%	21,741	75.62%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

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

Group Quarters Population

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

2010 Group Quarters Population

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

Source: 2010 Decennial Census, Table P42

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

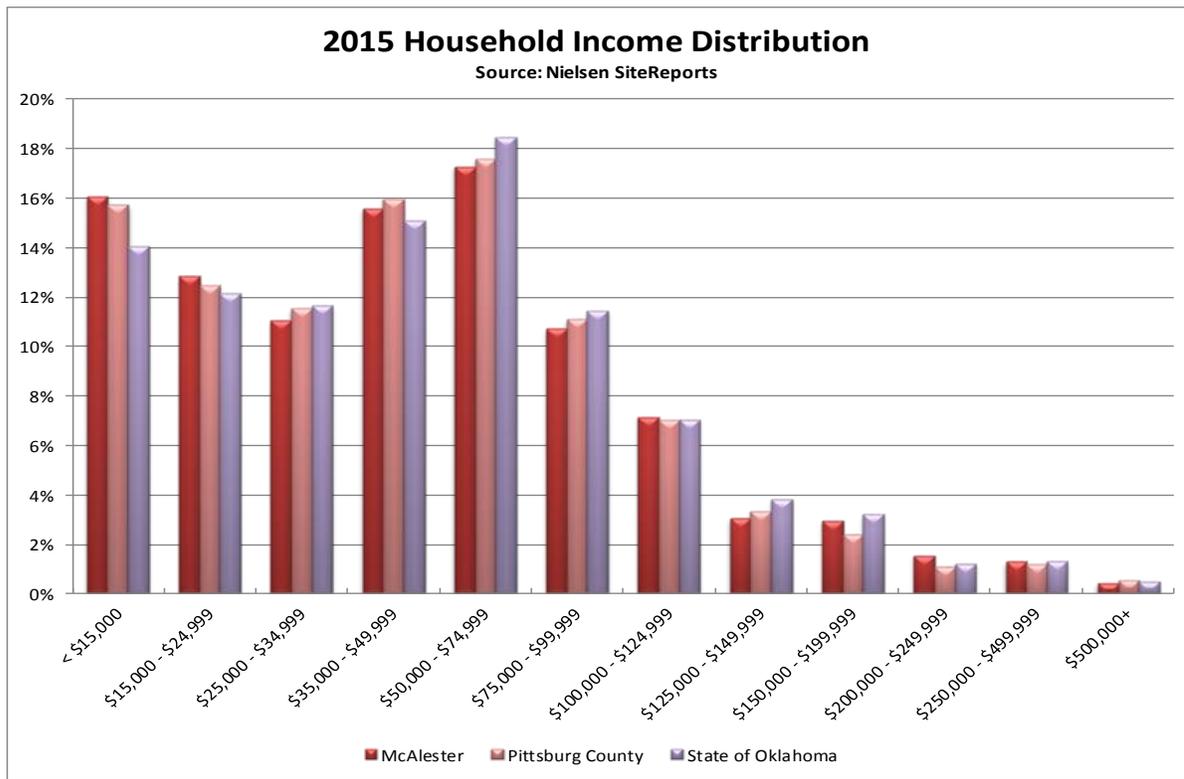
Household Income Levels

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

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

Source: Nielsen SiteReports

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



Household Income Trend

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

Household Income Trend

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

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

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



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

Poverty Rates

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

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

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

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

Economic Conditions

Employment and Unemployment

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

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

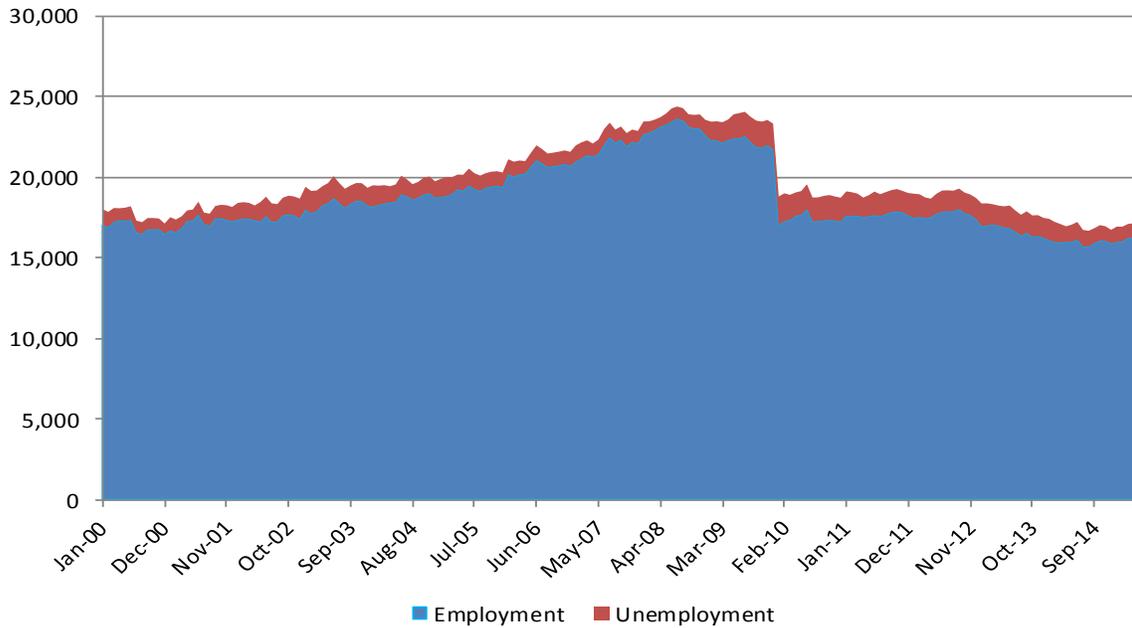
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

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

Employment Level Trends

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

Employment and Unemployment in Pittsburg County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

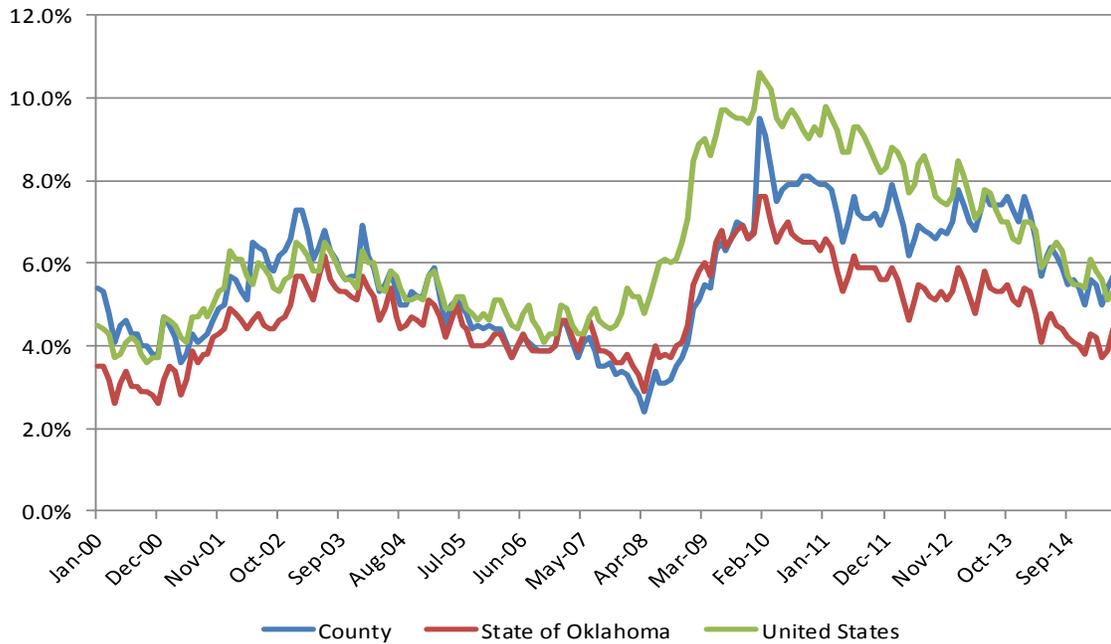
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. The shift in 2010 represents a base level employment recalculation on the part of the Bureau of Labor Statistics,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

Unemployment Rate Trends

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



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



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

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

Employment and Wages by Industrial Supersector

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

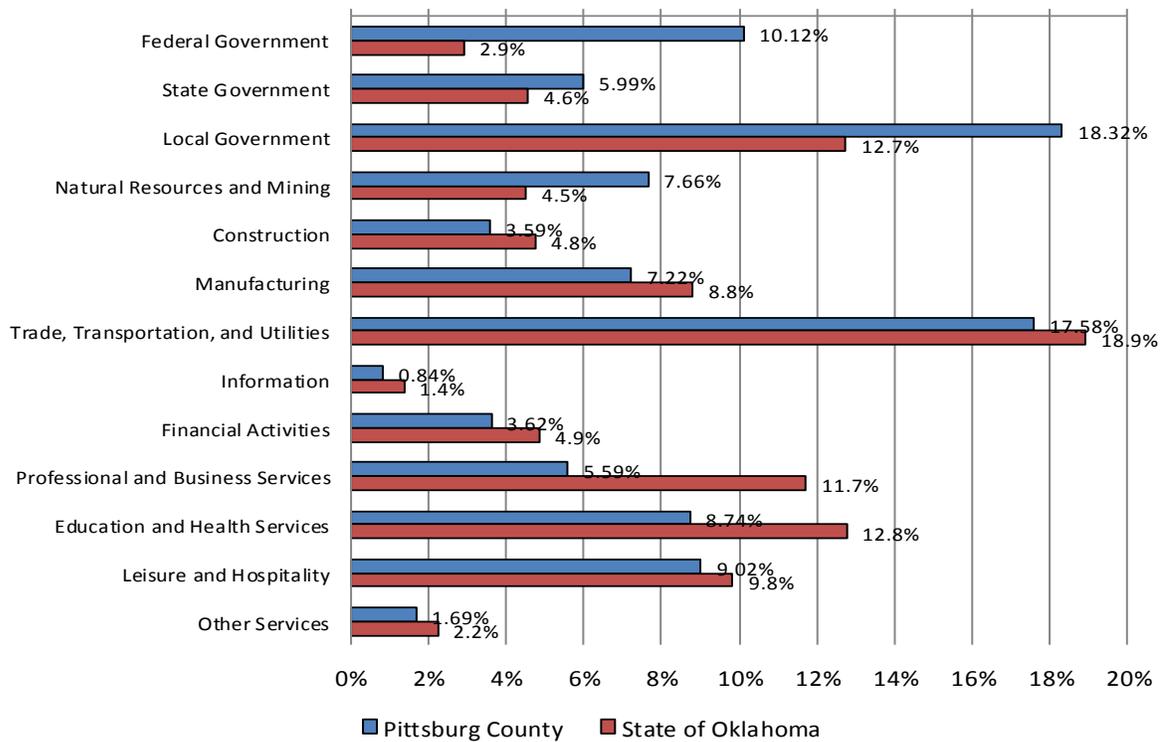


Employees and Wages by Supersector - 2014

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

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

Employment Sectors - 2014



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

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



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

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

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

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

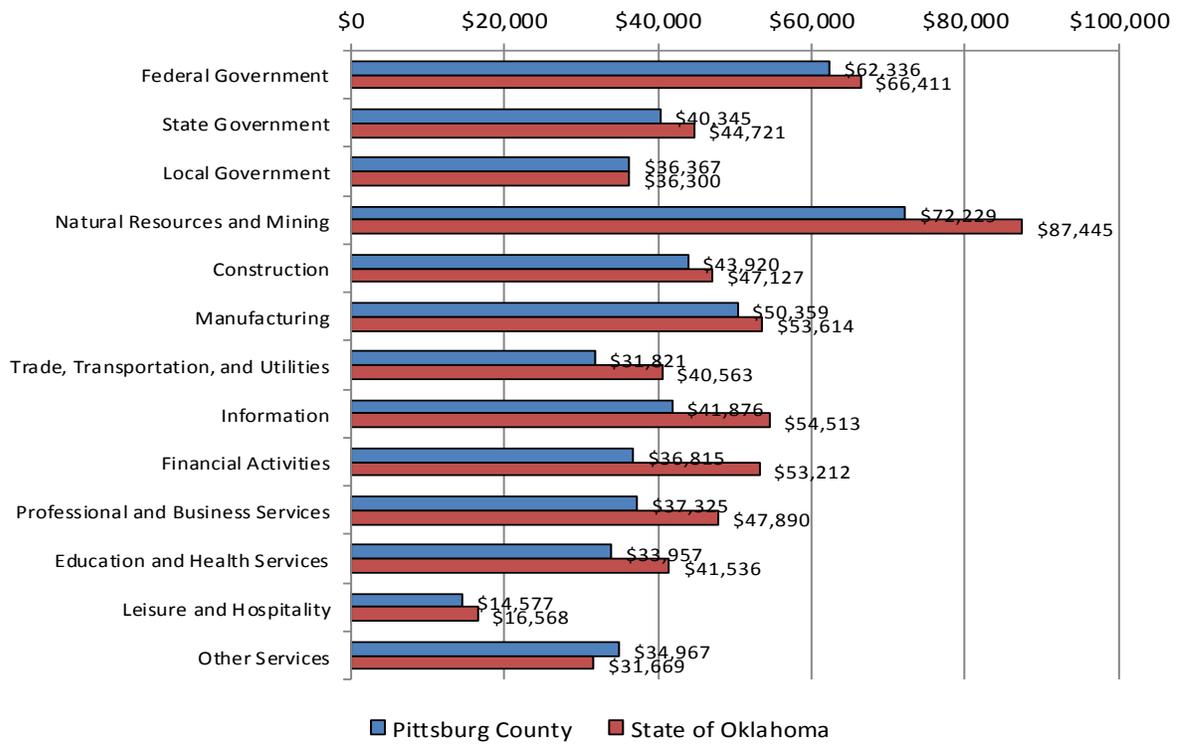
Within Pittsburg County, among all industries the largest location quotient is in Federal Government, with a quotient of 5.07. This sector includes employment at the McAlester Army Ammunition Plant. Among private employers, the largest is Natural Resources and Mining, with a quotient of 5.05.

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

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

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

Average Annual Pay - 2014



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

Working Families

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



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

Source: 2009-2013 American Community Survey, Table B23007

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

Major Employers

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

Major Employers in Pittsburg County

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

Source: McAlester Chamber of Commerce

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

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

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

Source: 2009-2013 American Community Survey, Table B08303

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

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

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

Source: 2009-2013 American Community Survey, Table B08301

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

Housing Stock Analysis

Existing Housing Units

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

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

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

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

Housing by Units in Structure

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

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

Source: 2009-2013 American Community Survey, Table B25024

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

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

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

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

Source: 2009-2013 American Community Survey, Table B25042

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

Housing Units Tenure and Household Income

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

Pittsburg County Owner/Renter Percentages by Income Band in 2013					
Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	18,456	13,296	5,160	72.04%	27.96%
Less than \$5,000	635	262	373	41.26%	58.74%
\$5,000 - \$9,999	1,076	518	558	48.14%	51.86%
\$10,000-\$14,999	1,582	878	704	55.50%	44.50%
\$15,000-\$19,999	1,334	728	606	54.57%	45.43%
\$20,000-\$24,999	1,088	714	374	65.63%	34.38%
\$25,000-\$34,999	2,278	1,581	697	69.40%	30.60%
\$35,000-\$49,999	2,837	2,033	804	71.66%	28.34%
\$50,000-\$74,999	3,226	2,644	582	81.96%	18.04%
\$75,000-\$99,999	2,076	1,859	217	89.55%	10.45%
\$100,000-\$149,999	1,648	1,470	178	89.20%	10.80%
\$150,000 or more	676	609	67	90.09%	9.91%
Income Less Than \$25,000	5,715	3,100	2,615	54.24%	45.76%

Source: 2009-2013 American Community Survey, Table B25118

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

McAlester Owner/Renter Percentages by Income Band in 2013					
Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	7,119	4,333	2,786	60.87%	39.13%
Less than \$5,000	299	60	239	20.07%	79.93%
\$5,000 - \$9,999	482	143	339	29.67%	70.33%
\$10,000-\$14,999	666	278	388	41.74%	58.26%
\$15,000-\$19,999	558	211	347	37.81%	62.19%
\$20,000-\$24,999	406	205	201	50.49%	49.51%
\$25,000-\$34,999	790	467	323	59.11%	40.89%
\$35,000-\$49,999	1,035	632	403	61.06%	38.94%
\$50,000-\$74,999	1,209	929	280	76.84%	23.16%
\$75,000-\$99,999	717	603	114	84.10%	15.90%
\$100,000-\$149,999	655	555	100	84.73%	15.27%
\$150,000 or more	302	250	52	82.78%	17.22%
Income Less Than \$25,000	2,411	897	1,514	37.20%	62.80%

Source: 2009-2013 American Community Survey, Table B25118

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

Housing Units by Year of Construction and Tenure

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

2013 Housing Units by Tenure and Year of Construction						
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	7,119		18,456		1,444,081	
Owner Occupied:	4,333	60.87%	13,296	72.04%	968,736	67.08%
Built 2010 or Later	30	0.69%	93	0.70%	10,443	1.08%
Built 2000 to 2009	467	10.78%	1,606	12.08%	153,492	15.84%
Built 1990 to 1999	406	9.37%	2,079	15.64%	125,431	12.95%
Built 1980 to 1989	541	12.49%	1,889	14.21%	148,643	15.34%
Built 1970 to 1979	667	15.39%	2,806	21.10%	184,378	19.03%
Built 1960 to 1969	546	12.60%	1,671	12.57%	114,425	11.81%
Built 1950 to 1959	580	13.39%	1,030	7.75%	106,544	11.00%
Built 1940 to 1949	541	12.49%	812	6.11%	50,143	5.18%
Built 1939 or Earlier	555	12.81%	1,310	9.85%	75,237	7.77%
Median Year Built:		1969		1977		1977
Renter Occupied:	2,786	39.13%	5,160	27.96%	475,345	32.92%
Built 2010 or Later	14	0.50%	29	0.56%	5,019	1.06%
Built 2000 to 2009	174	6.25%	419	8.12%	50,883	10.70%
Built 1990 to 1999	207	7.43%	496	9.61%	47,860	10.07%
Built 1980 to 1989	290	10.41%	686	13.29%	77,521	16.31%
Built 1970 to 1979	543	19.49%	1,120	21.71%	104,609	22.01%
Built 1960 to 1969	432	15.51%	699	13.55%	64,546	13.58%
Built 1950 to 1959	356	12.78%	576	11.16%	54,601	11.49%
Built 1940 to 1949	325	11.67%	479	9.28%	31,217	6.57%
Built 1939 or Earlier	445	15.97%	656	12.71%	39,089	8.22%
Median Year Built:		1966		1972		1975
Overall Median Year Built:		1969		1975		1976

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

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

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

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

Substandard Housing

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

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

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

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

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

2013 Substandard Housing Units

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

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

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

Vacancy Rates

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

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

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

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

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

Building Permits

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

McAlester

New Residential Building Permits Issued, 2004-2014

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

Source: United States Census Bureau Building Permits Survey

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

New Construction Activity

For Ownership:

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

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

For Rent:

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

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

Homeownership Market

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

Housing Units by Home Value

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

2013 Housing Units by Home Value

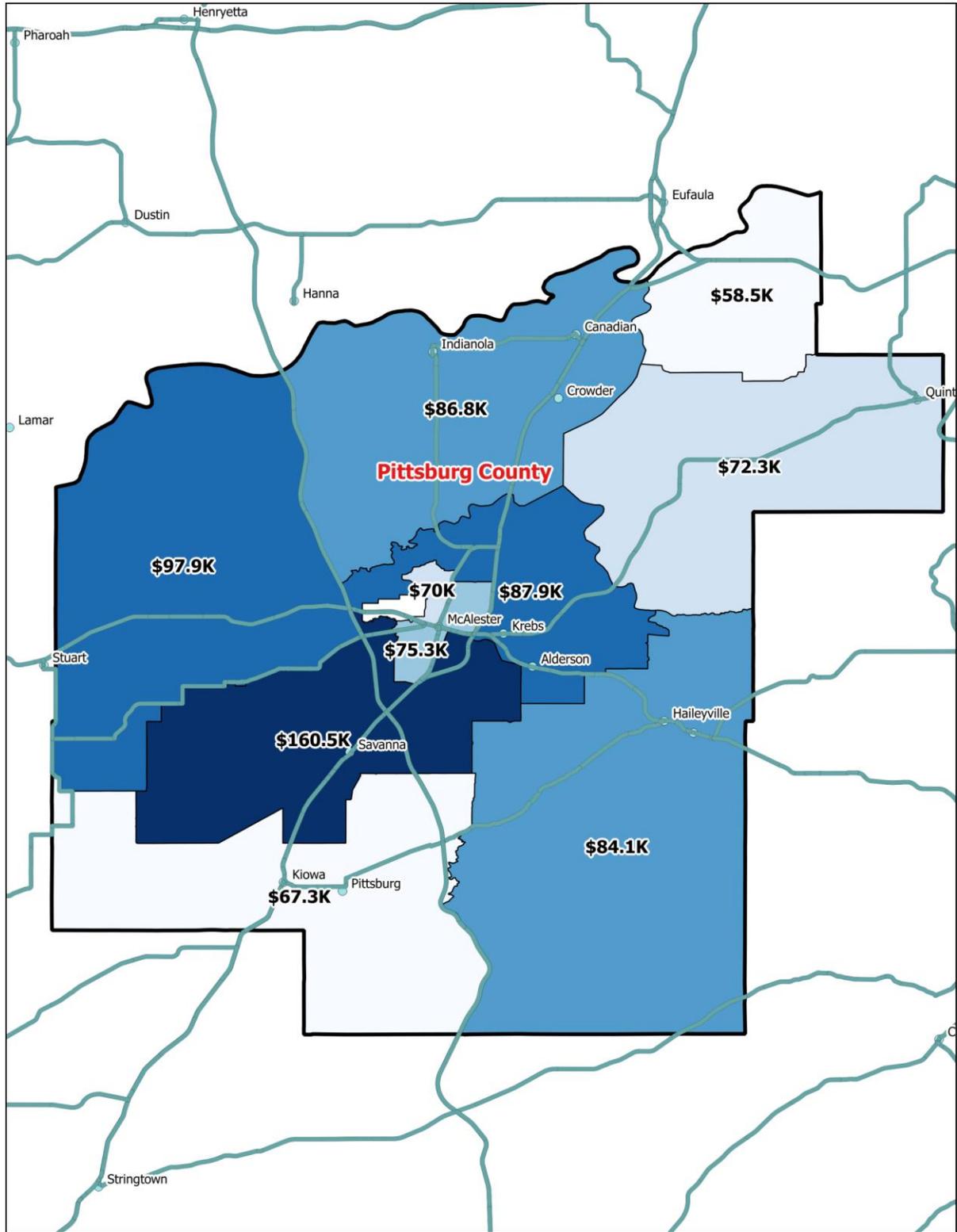
	McAlester		Pittsburg County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	4,333		13,296		968,736	
Less than \$10,000	69	1.59%	376	2.83%	20,980	2.17%
\$10,000 to \$14,999	28	0.65%	191	1.44%	15,427	1.59%
\$15,000 to \$19,999	14	0.32%	279	2.10%	13,813	1.43%
\$20,000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

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

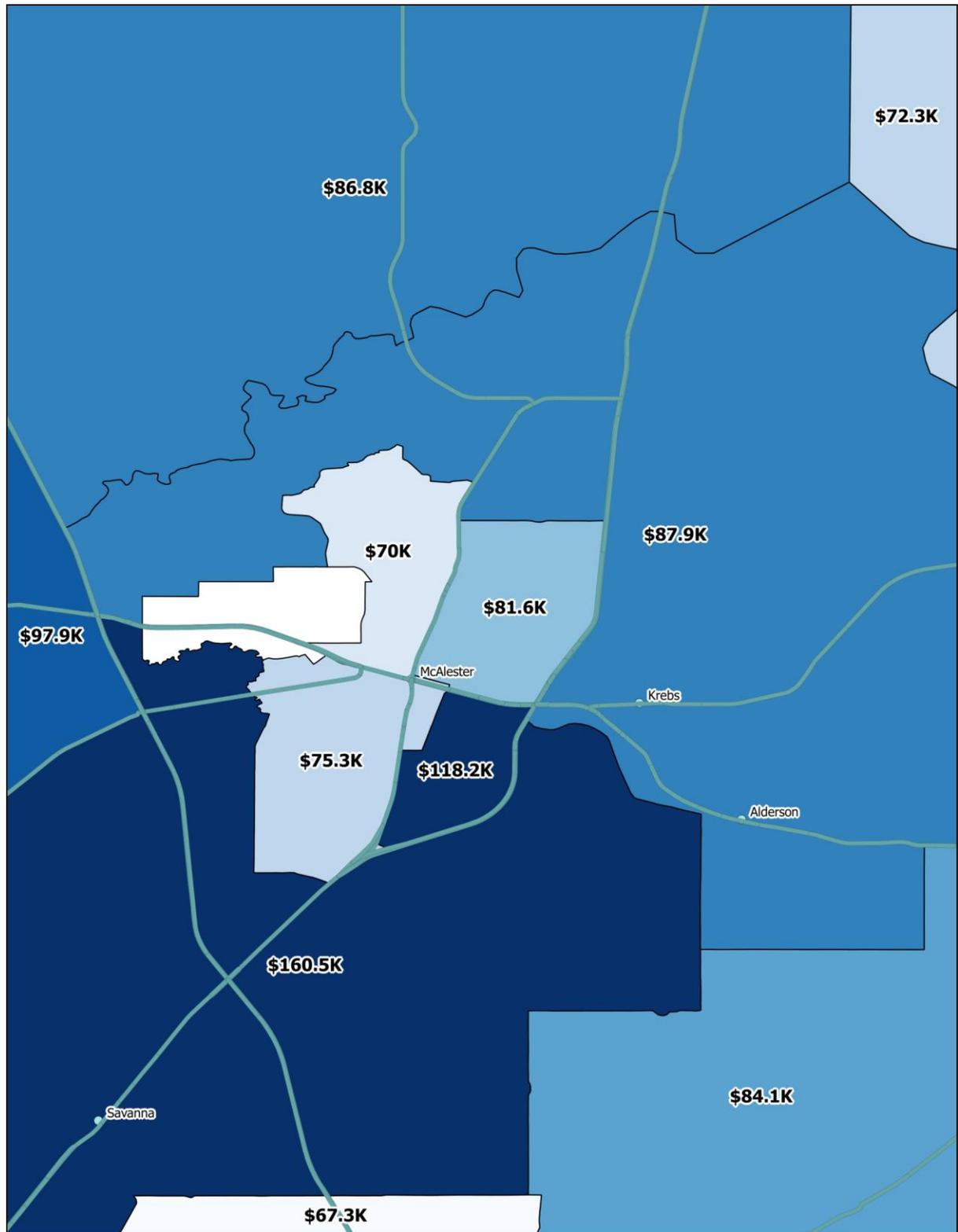
The median value of owner-occupied homes in Pittsburg County is \$86,800. This is -23.0% lower than the statewide median, which is \$112,800. The median home value in McAlester is estimated to be \$90,600.

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

Pittsburg County Median Home Values by Census Tract



Median Home Values by Census Tract – McAlester Detail



Home Values by Year of Construction

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

2013 Median Home Value by Year of Construction

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

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

Source: 2009-2013 American Community Survey, Table 25107

McAlester Single Family Sales Activity

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

McAlester Single Family Sales Activity

Two Bedroom Units

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

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

McAlester Single Family Sales Activity
Three Bedroom Units

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

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

McAlester Single Family Sales Activity
Four Bedroom Units

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

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

McAlester Single Family Sales Activity
All Bedroom Types

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

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

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

Foreclosure Rates

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

Foreclosure Rates

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

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

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

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

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

Rental Market

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

Gross Rent Levels

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

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

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

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

Median Gross Rent by Year of Construction

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

2013 Median Gross Rent by Year of Construction

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

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

Source: 2009-2013 American Community Survey, Table 25111

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

McAlester Rental Survey Data

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

McAlester Rental Properties

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

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

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

Rental Market Vacancy – McAlester

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



Parkway Village Apartments



Valley View



Green Meadows



Jefferson Terrace Apartments



Hardy Springs Apartments

Summary of HUD Subsidized Properties

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

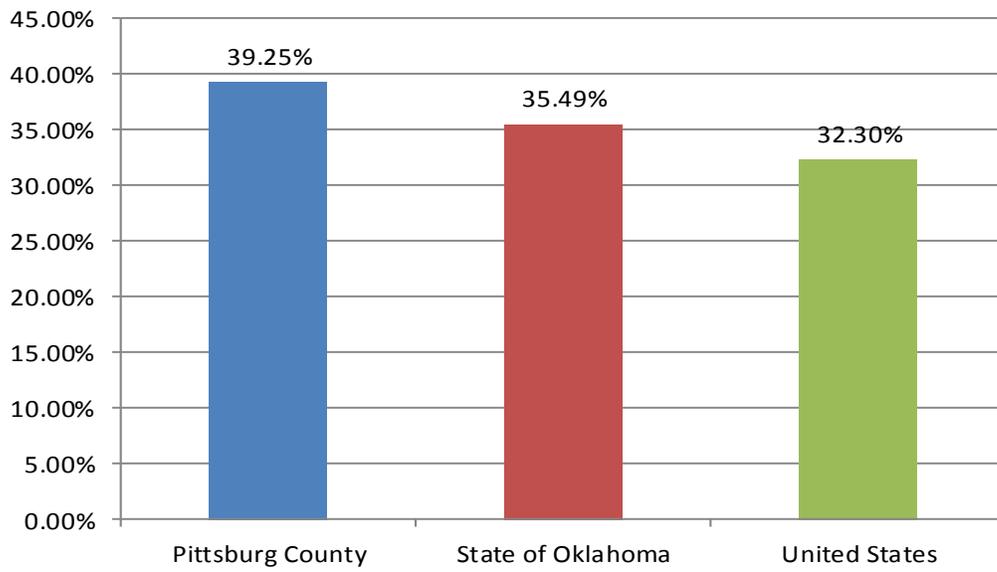
HUD Programs in Pittsburg County

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

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

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

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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



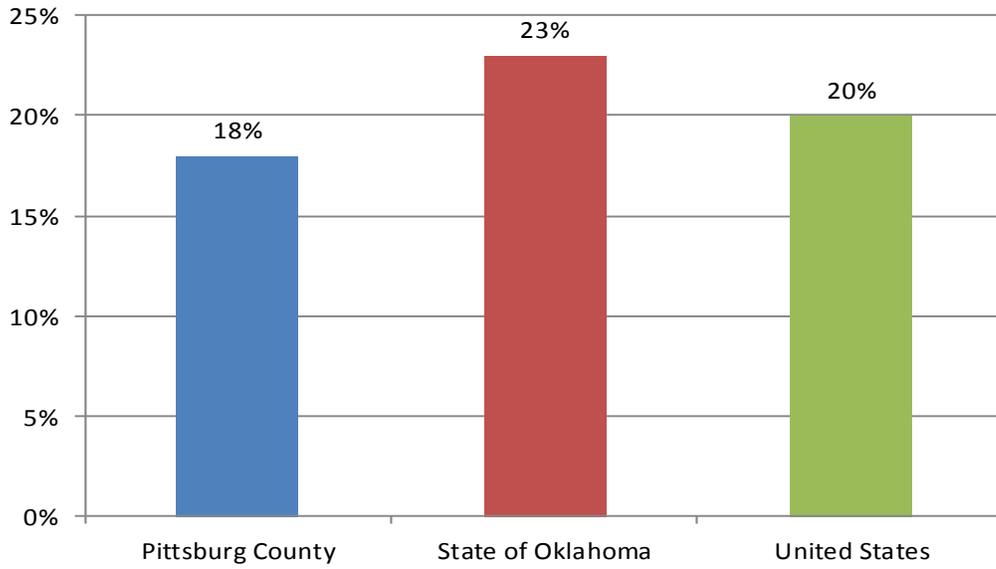
Demographics of Persons in HUD Programs in Pittsburg County

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

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

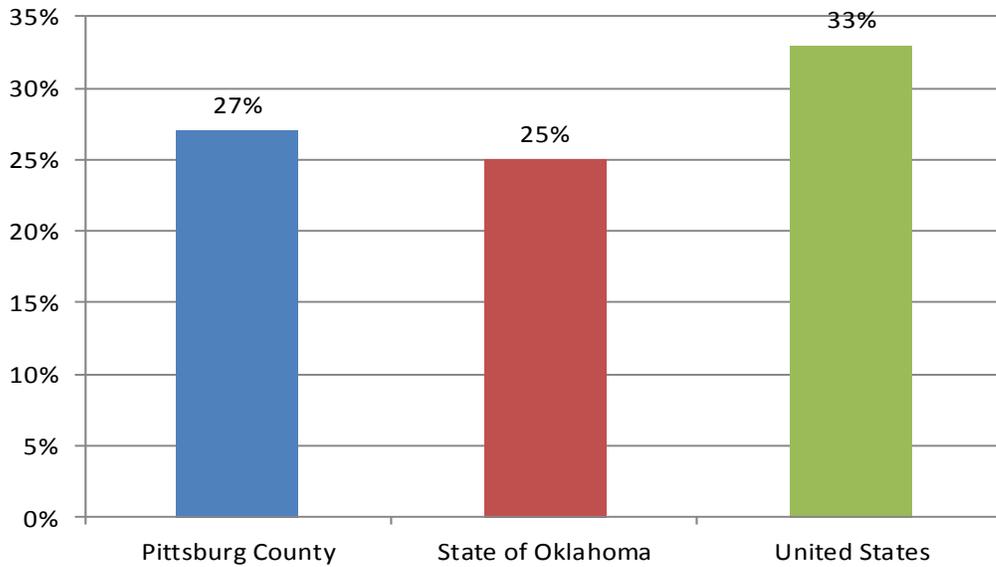
33% of housing units are occupied by single parents with female heads of household. 18% of households have at least one person with a disability. 27% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 32% have one or more disabilities. Finally, 25% of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

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

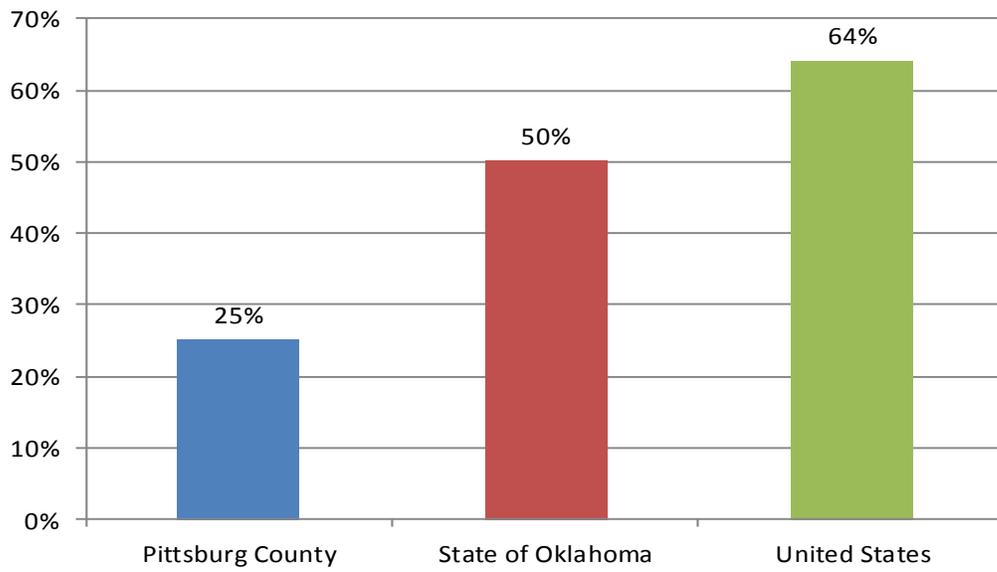
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Pittsburg 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 Pittsburg County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

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

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

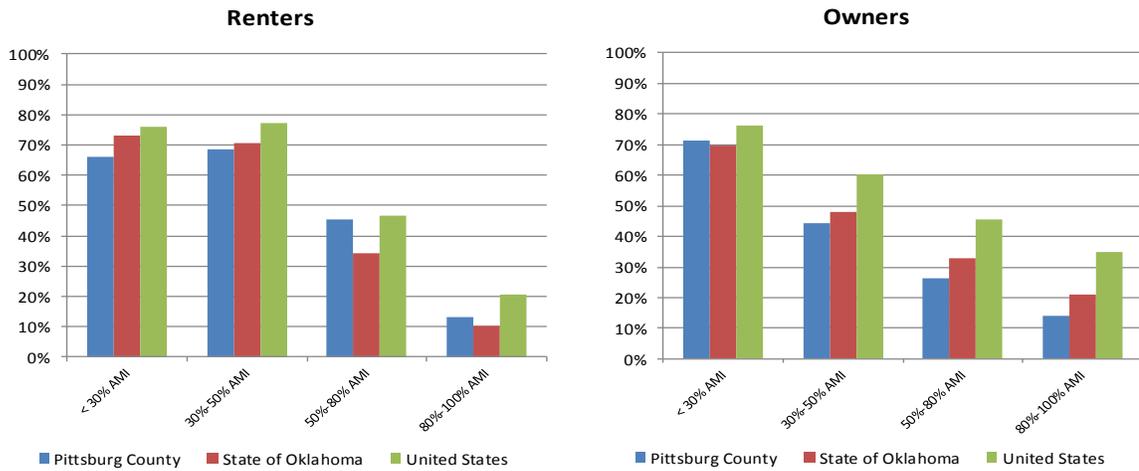
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

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

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

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



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

Substandard Conditions / Overcrowding by Income Threshold

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

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

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

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

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

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



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

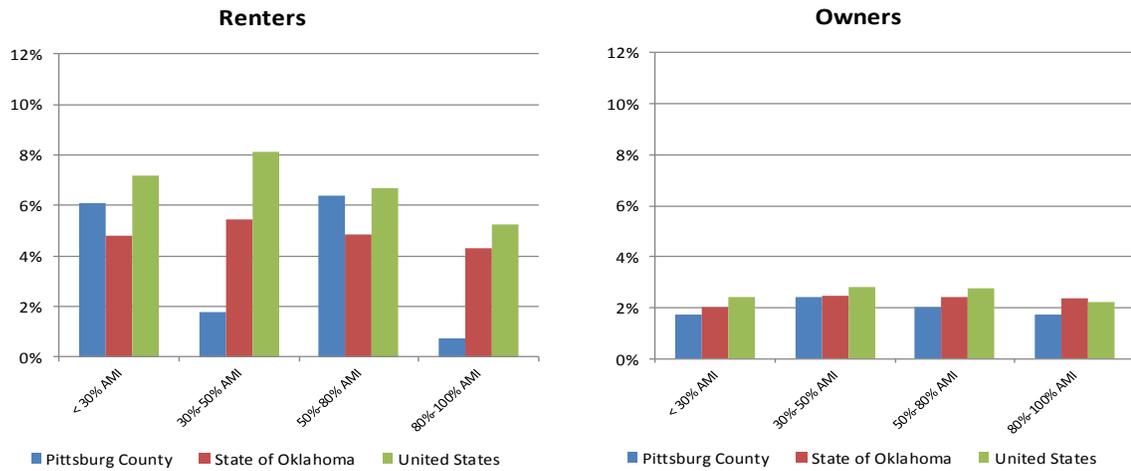
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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

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

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

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



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

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

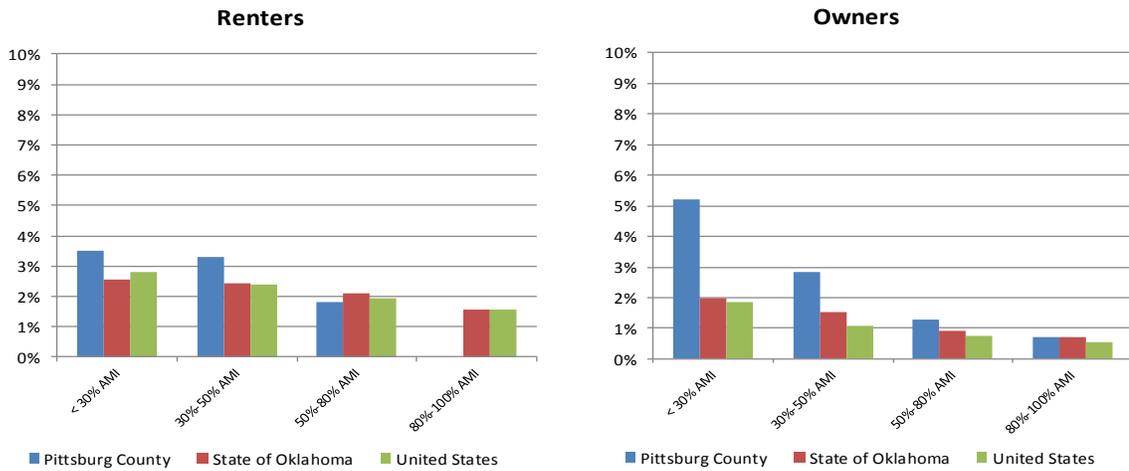
Pittsburg County : Households by Income by Substandard Conditions

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

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



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



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

Cost Burden by Household Type

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

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



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

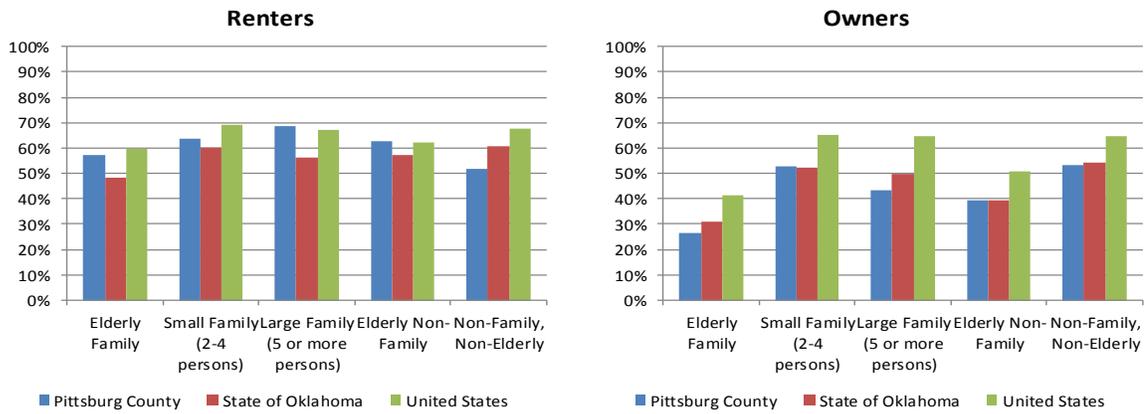
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Pittsburg County : Households under 80% AMI by Cost Burden

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

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

Households Under 80% of AMI: Percentage Housing Cost Overburdened



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

Housing Problems by Household Type

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

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



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

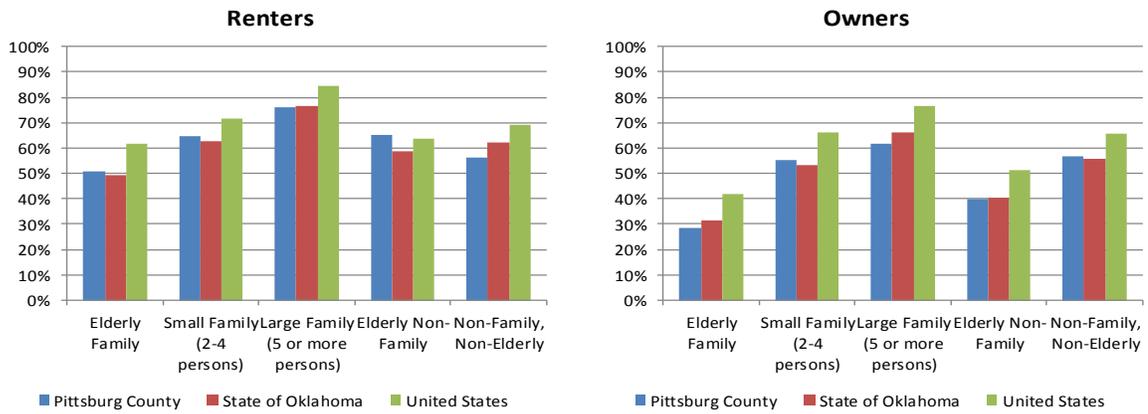
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Pittsburg County : Households under 80% AMI by Housing Problems

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

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

Households Under 80% of AMI: Percentage with Housing Problems



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

Housing Problems by Race / Ethnicity

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



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

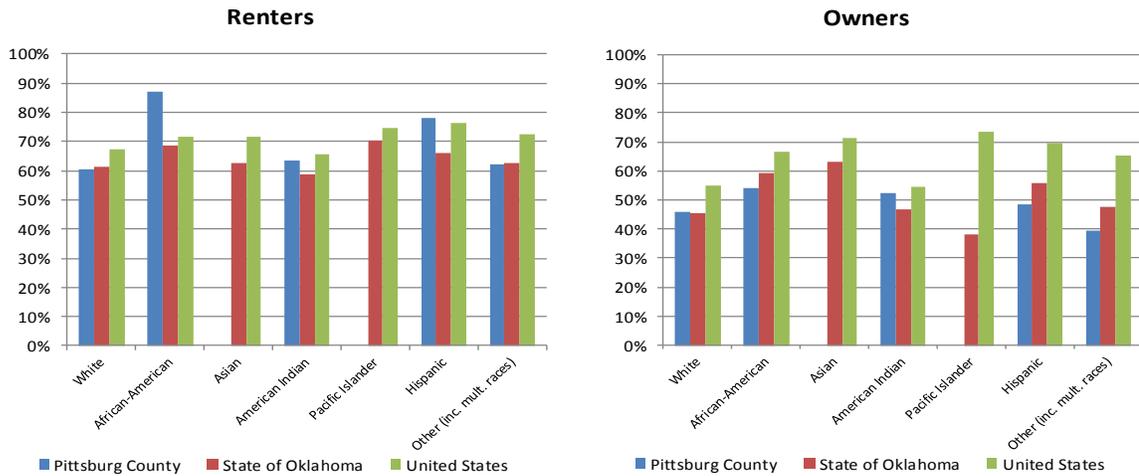
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

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

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

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



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

CHAS Conclusions

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

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



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

Overall Anticipated Housing Demand

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

McAlester Anticipated Demand

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

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

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

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

Pittsburg County Anticipated Demand

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

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

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

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