

Housing Needs Assessment
Pushmataha 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:

January 9, 2016

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





January 21, 2016

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

SUBJECT: Housing Needs Assessment
 Pushmataha County
 IRR - Tulsa/OKC File No. 140-2015-0077

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 Pushmataha County Residential Housing Market Analysis. Analyst Sarah Kin personally inspected the Pushmataha County area during the month of January 2016 to collect the data used in the preparation of the Pushmataha County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Pushmataha County is projected to decline by 0.26% per year over the next five years.
2. Median Household Income in Pushmataha County is estimated to be \$31,764 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Pushmataha County is estimated to be 26.46%, compared with 16.85% for Oklahoma. This is among the highest poverty rates of Oklahoma’s counties.
3. Rental vacancy rates in Pushmataha County are lower than the state averages, while the homeowner vacancy rate is slightly higher.
4. Home values and rental rates in Pushmataha County are significantly lower than the state averages.
5. Average sale price for homes in Antlers was \$131,140 in 2015, with an average price per square foot of \$82.59. The average year of construction for homes sold in 2015 is estimated to be 1979. The average sale price is noticeably higher than in other communities of similar size in southeastern Oklahoma.

6. Approximately 29.50% of renters and 19.13% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Maintain the county HMP
2. Create a shelter registry for location of individual and business-based shelters (online or paper)
3. Tornadoes (1959-2014): Number: 43 Injuries: 6 Fatalities: 0 Damages (1996-2014): \$610,000.00
4. Social Vulnerability: Above the state score; uniform score across census tracts, therefore county-wide concern.
5. Floodplain: updated flood maps not available

Homelessness Specific Findings

1. Pushmataha 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 at risk for poverty: 234
2. Units near elevated number of persons with disabilities: 381
3. Units further than 15 miles from a hospital: 147
4. Units located in a food desert: 381

Lead-Based Paint Specific Findings

1. We estimate there are 694 occupied housing units in Pushmataha County with lead-based paint hazards.
2. 392 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 82 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 Pushmataha 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 Pushmataha 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 Pushmataha 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 Pushmataha County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Pushmataha County area.

Effective Date of Consultation

The Pushmataha County area was inspected and research was performed during January, 2016. The effective date of this analysis is January 9, 2016. The date of this report is January 21, 2016. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Pushmataha County area was inspected during January, 2016. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

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

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

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

Pushmataha County Analysis

Area Information

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

Pushmataha County is located in southeastern Oklahoma. The county is bordered on the north by Latimer, Pittsburg, and Le Flore counties, on the west by Atoka and Pittsburg counties, on the south by Choctaw and McCurtain counties, and on the east by McCurtain and Le Flore counties. The Pushmataha County Seat is Antlers, which is located in the southwestern part of the county. This location is approximately 143 miles south of Tulsa and 182 miles southeast of Oklahoma City.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Pushmataha County. These are US-271, OK-2, OK-3, OK-144, and the Indian Nation Turnpike. The nearest interstate highway is I-30, approximately 108 miles to the south. The county also has an intricate network of county roadways.

Public transportation is provided Little Dixie Transit on a demand-response basis, available in Antlers, Hugo, Idabel, Broken Bow and Clayton. 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.

Antlers Municipal Airport is located just south of Antlers. Its primary asphalt runway is 3,299 feet in length. The nearest full-service commercial airport is the Fort Smith Regional Airport approximately 127 miles northeast.

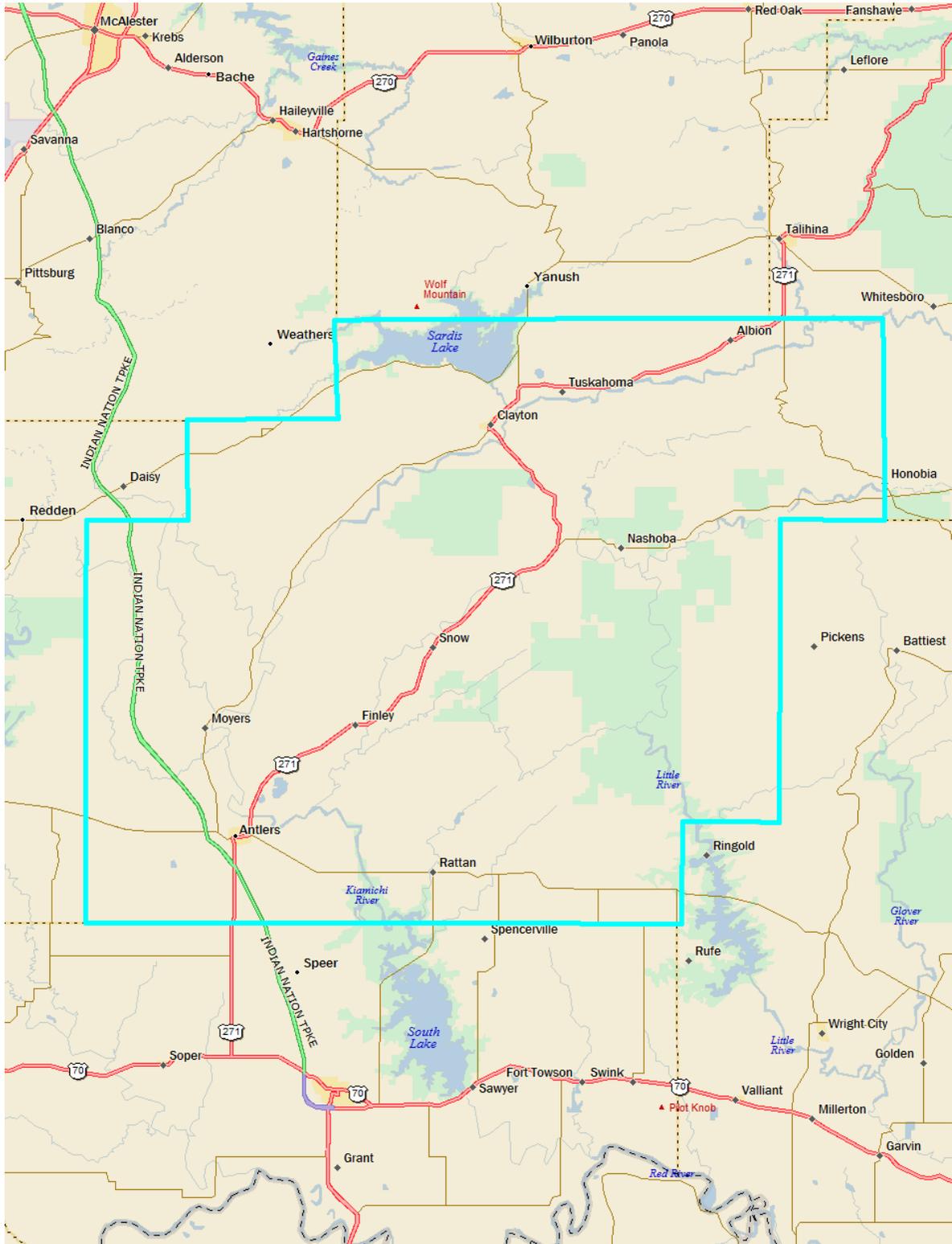
Educational Facilities

All of the county communities have public school facilities. Antlers is served by Antlers Public Schools. Antlers Public Schools is comprised of one elementary school, one middle school, and one high school. There are no higher education options within Antlers or the entirety of Pushmataha County.

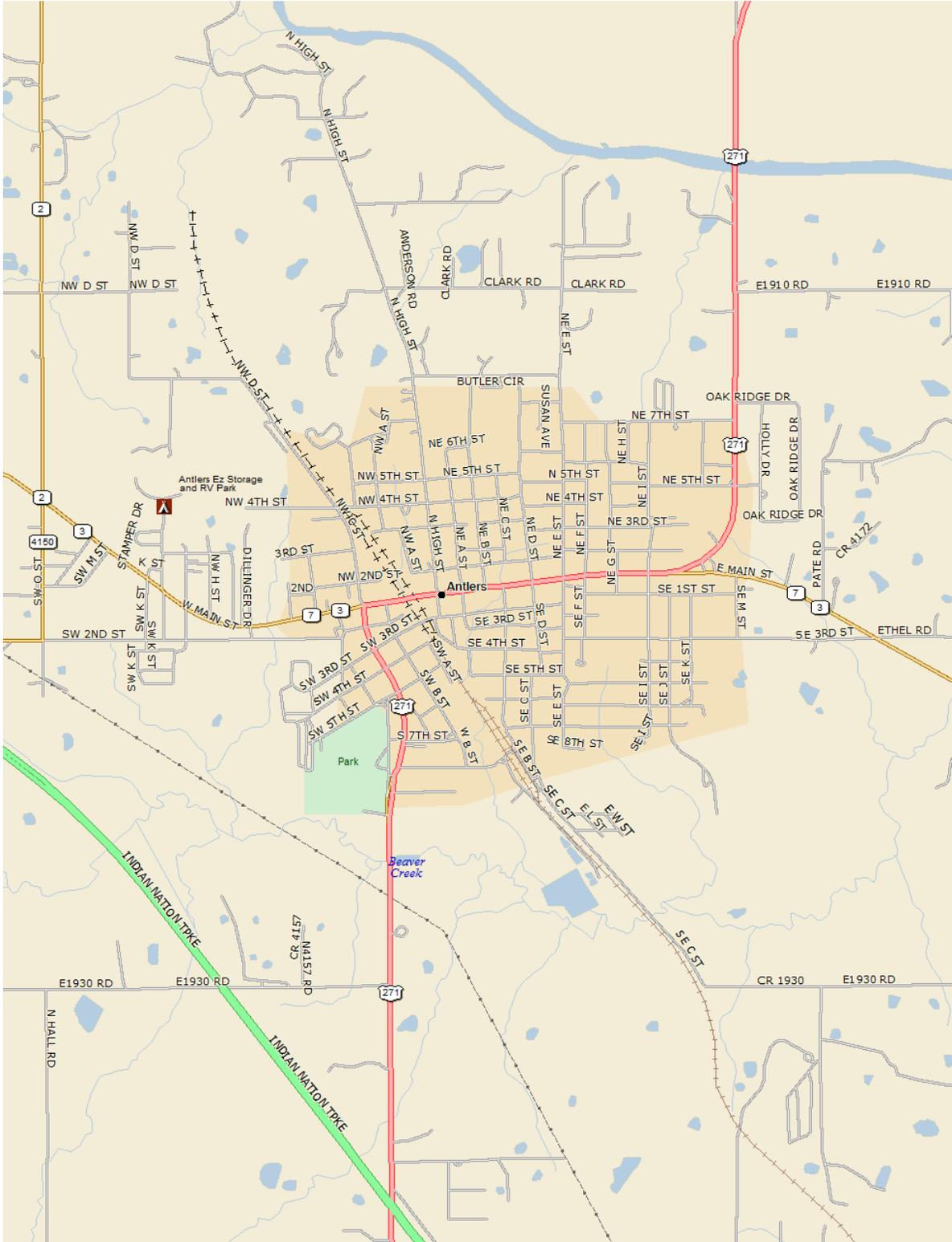
Medical Facilities

Medical services are provided by Pushmataha Hospital, an acute-care hospital, providing emergency care, in and outpatient services, and a number of additional medical procedures. The smaller county communities typically have small outpatient clinics that serve the immediate area.

Pushmataha County Area Map



Antlers Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Pushmataha 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
Antlers	2,552	2,453	-0.39%	2,415	-0.31%	2,338	-0.65%
Pushmataha County	11,667	11,572	-0.08%	11,135	-0.77%	10,992	-0.26%
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 Pushmataha County was 11,572 persons as of the 2010 Census, a -0.08% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pushmataha County to be 11,135 persons, and projects that the population will show -0.26% annualized decline over the next five years.

The population of Antlers was 2,453 persons as of the 2010 Census, a -0.39% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Antlers to be 2,415 persons, and projects that the population will show -0.65% annualized decline over the next five years.

The next table presents data regarding household levels in Pushmataha 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
Antlers	1,068	1,003	-0.63%	999	-0.08%	971	-0.57%
Pushmataha County	4,739	4,809	0.15%	4,649	-0.67%	4,604	-0.19%
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
Antlers	653	607	-0.73%	626	0.62%	609	-0.55%
Pushmataha County	3,290	3,247	-0.13%	3,143	-0.65%	3,113	-0.19%
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, Pushmataha County had a total of 4,809 households, representing a 0.15% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pushmataha County to have 4,649 households. This number is expected to experience a -0.19% annualized rate of decline over the next five years.

As of 2010, Antlers had a total of 1,003 households, representing a -0.63% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Antlers to have 999 households. This number is expected to experience a -0.57% 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 Pushmataha County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Antlers		Pushmataha County	
	No.	Percent	No.	Percent
Total Population	2,505		11,406	
White Alone	1,979	79.00%	8,577	75.20%
Black or African American Alone	68	2.71%	117	1.03%
Amer. Indian or Alaska Native Alone	304	12.14%	1,497	13.12%
Asian Alone	4	0.16%	6	0.05%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	4	0.04%
Some Other Race Alone	2	0.08%	89	0.78%
Two or More Races	148	5.91%	1,116	9.78%
Population by Hispanic or Latino Origin	Antlers		Pushmataha County	
	No.	Percent	No.	Percent
Total Population	2,505		11,406	
Hispanic or Latino	81	3.23%	316	2.77%
<i>Hispanic or Latino, White Alone</i>	79	97.53%	196	62.03%
<i>Hispanic or Latino, All Other Races</i>	2	2.47%	120	37.97%
Not Hispanic or Latino	2,424	96.77%	11,090	97.23%
<i>Not Hispanic or Latino, White Alone</i>	1,900	78.38%	8,381	75.57%
<i>Not Hispanic or Latino, All Other Races</i>	524	21.62%	2,709	24.43%

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

In Pushmataha County, racial and ethnic minorities comprise 26.52% of the total population. Within Antlers, racial and ethnic minorities represent 24.15% of the population.

Population by Age

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

Pushmataha 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	11,572		11,135		10,992			
Age 0 - 4	721	6.23%	662	5.95%	663	6.03%	-1.69%	0.03%
Age 5 - 9	698	6.03%	679	6.10%	644	5.86%	-0.55%	-1.05%
Age 10 - 14	718	6.20%	691	6.21%	663	6.03%	-0.76%	-0.82%
Age 15 - 17	458	3.96%	426	3.83%	423	3.85%	-1.44%	-0.14%
Age 18 - 20	430	3.72%	380	3.41%	386	3.51%	-2.44%	0.31%
Age 21 - 24	433	3.74%	497	4.46%	530	4.82%	2.80%	1.29%
Age 25 - 34	1,153	9.96%	1,139	10.23%	1,145	10.42%	-0.24%	0.11%
Age 35 - 44	1,275	11.02%	1,134	10.18%	1,116	10.15%	-2.32%	-0.32%
Age 45 - 54	1,730	14.95%	1,454	13.06%	1,175	10.69%	-3.42%	-4.17%
Age 55 - 64	1,618	13.98%	1,598	14.35%	1,559	14.18%	-0.25%	-0.49%
Age 65 - 74	1,349	11.66%	1,467	13.17%	1,659	15.09%	1.69%	2.49%
Age 75 - 84	740	6.39%	735	6.60%	736	6.70%	-0.14%	0.03%
Age 85 and over	249	2.15%	273	2.45%	293	2.67%	1.86%	1.42%
<i>Age 55 and over</i>	<i>3,956</i>	<i>34.19%</i>	<i>4,073</i>	<i>36.58%</i>	<i>4,247</i>	<i>38.64%</i>	<i>0.58%</i>	<i>0.84%</i>
<i>Age 62 and over</i>	<i>2,574</i>	<i>22.25%</i>	<i>2,681</i>	<i>24.08%</i>	<i>2,863</i>	<i>26.04%</i>	<i>0.82%</i>	<i>1.32%</i>
Median Age	44.2		44.6		44.3		0.18%	-0.13%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pushmataha County is 44.6 years. This compares with the statewide figure of 36.6 years. Approximately 5.95% of the population is below the age of 5, while 24.08% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.32% per year.

Antlers 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	2,453		2,415		2,338			
Age 0 - 4	156	6.36%	150	6.21%	143	6.12%	-0.78%	-0.95%
Age 5 - 9	160	6.52%	152	6.29%	140	5.99%	-1.02%	-1.63%
Age 10 - 14	180	7.34%	160	6.63%	141	6.03%	-2.33%	-2.50%
Age 15 - 17	112	4.57%	107	4.43%	96	4.11%	-0.91%	-2.15%
Age 18 - 20	83	3.38%	93	3.85%	90	3.85%	2.30%	-0.65%
Age 21 - 24	103	4.20%	109	4.51%	137	5.86%	1.14%	4.68%
Age 25 - 34	288	11.74%	293	12.13%	261	11.16%	0.34%	-2.29%
Age 35 - 44	276	11.25%	262	10.85%	280	11.98%	-1.04%	1.34%
Age 45 - 54	308	12.56%	275	11.39%	247	10.56%	-2.24%	-2.12%
Age 55 - 64	289	11.78%	296	12.26%	277	11.85%	0.48%	-1.32%
Age 65 - 74	251	10.23%	264	10.93%	275	11.76%	1.02%	0.82%
Age 75 - 84	161	6.56%	163	6.75%	161	6.89%	0.25%	-0.25%
Age 85 and over	86	3.51%	91	3.77%	90	3.85%	1.14%	-0.22%
<i>Age 55 and over</i>	787	32.08%	814	33.71%	803	34.35%	0.68%	-0.27%
<i>Age 62 and over</i>	499	20.33%	516	21.36%	519	22.20%	0.68%	0.13%
Median Age	40.2		40.5		40.7		0.15%	0.10%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Antlers is 40.5 years. This compares with the statewide figure of 36.6 years. Approximately 6.21% of the population is below the age of 5, while 21.36% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.13% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Antlers		Pushmataha County	
	No.	Percent	No.	Percent
Total Families:	566		2,993	
Married-Couple Family:	302	53.36%	2,156	72.03%
With Children Under 18 Years	117	20.67%	642	21.45%
No Children Under 18 Years	185	32.69%	1,514	50.58%
Other Family:	264	46.64%	837	27.97%
Male Householder, No Wife Present	53	9.36%	206	6.88%
With Children Under 18 Years	24	4.24%	85	2.84%
No Children Under 18 Years	29	5.12%	121	4.04%
Female Householder, No Husband Present	211	37.28%	631	21.08%
With Children Under 18 Years	129	22.79%	358	11.96%
No Children Under 18 Years	82	14.49%	273	9.12%
<hr/>				
Total Single Parent Families	153		443	
Male Householder	24	15.69%	85	19.19%
Female Householder	129	84.31%	358	80.81%

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

As shown, within Pushmataha County, among all families 14.80% are single-parent families, while in Antlers, the percentage is 27.03%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,365		11,256		3,702,515	
Under 18 Years:	633		2,558		933,738	
With One Type of Disability	27	4.27%	141	5.51%	33,744	3.61%
With Two or More Disabilities	23	3.63%	63	2.46%	11,082	1.19%
No Disabilities	583	92.10%	2,354	92.03%	888,912	95.20%
18 to 64 Years:	1,289		6,422		2,265,702	
With One Type of Disability	136	10.55%	784	12.21%	169,697	7.49%
With Two or More Disabilities	158	12.26%	984	15.32%	149,960	6.62%
No Disabilities	995	77.19%	4,654	72.47%	1,946,045	85.89%
65 Years and Over:	443		2,276		503,075	
With One Type of Disability	118	26.64%	482	21.18%	95,633	19.01%
With Two or More Disabilities	118	26.64%	741	32.56%	117,044	23.27%
No Disabilities	207	46.73%	1,053	46.27%	290,398	57.72%
Total Number of Persons with Disabilities:	580	24.52%	3,195	28.38%	577,160	15.59%

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

Within Pushmataha County, 28.38% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Antlers the percentage is 24.52%.

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

2013 Population by Veteran and Disability Status						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	1,732		8,698		2,738,788	
Veteran:	181	10.45%	1,106	12.72%	305,899	11.17%
With a Disability	84	46.41%	536	48.46%	100,518	32.86%
No Disability	97	53.59%	570	51.54%	205,381	67.14%
Non-veteran:	1,551	89.55%	7,592	87.28%	2,432,889	88.83%
With a Disability	446	28.76%	2,455	32.34%	430,610	17.70%
No Disability	1,105	71.24%	5,137	67.66%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Pushmataha County, the Census Bureau estimates there are 1,106 veterans, 48.46% of which have one or more disabilities (compared with 32.86% at a statewide level). In Antlers, there are an estimated 181 veterans, 46.41% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Antlers		Pushmataha County	
	No.	Percent	No.	Percent
Total Population	2,453		11,572	
Group Quarters Population	110	4.48%	110	0.95%
Institutionalized Population	110	4.48%	110	0.95%
Correctional facilities for adults	13	0.53%	13	0.11%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	97	3.95%	97	0.84%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

The percentage of the Pushmataha County population in group quarters is somewhat lower than the statewide figure, which was 2.99% in 2010. The vast majority of the group quarters population in both Antlers and Pushmataha County is the population in nursing facilities.

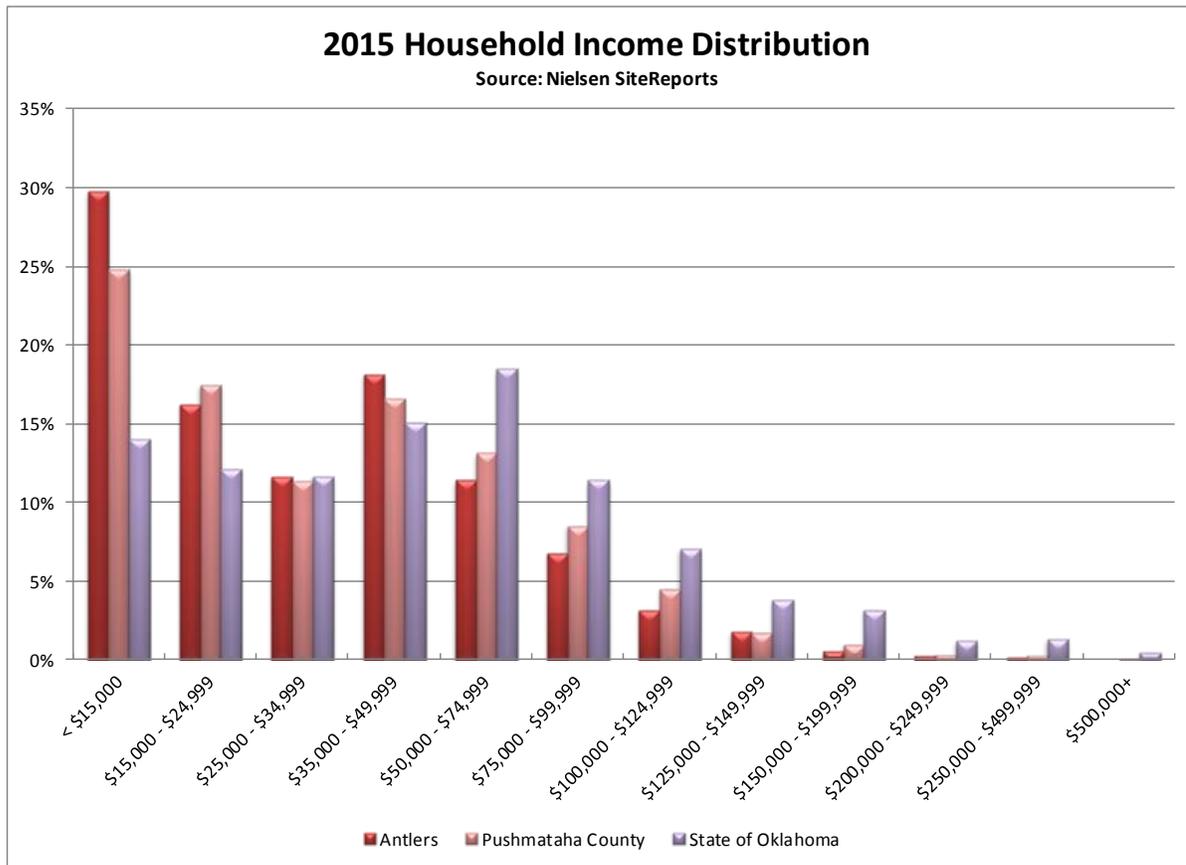
Household Income Levels

Data in the following chart shows the distribution of household income in Pushmataha 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						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	999		4,649		1,520,327	
< \$15,000	297	29.73%	1,153	24.80%	213,623	14.05%
\$15,000 - \$24,999	162	16.22%	813	17.49%	184,613	12.14%
\$25,000 - \$34,999	116	11.61%	530	11.40%	177,481	11.67%
\$35,000 - \$49,999	181	18.12%	772	16.61%	229,628	15.10%
\$50,000 - \$74,999	114	11.41%	610	13.12%	280,845	18.47%
\$75,000 - \$99,999	68	6.81%	396	8.52%	173,963	11.44%
\$100,000 - \$124,999	32	3.20%	210	4.52%	106,912	7.03%
\$125,000 - \$149,999	18	1.80%	83	1.79%	57,804	3.80%
\$150,000 - \$199,999	6	0.60%	47	1.01%	48,856	3.21%
\$200,000 - \$249,999	3	0.30%	17	0.37%	18,661	1.23%
\$250,000 - \$499,999	2	0.20%	14	0.30%	20,487	1.35%
\$500,000+	0	0.00%	4	0.09%	7,454	0.49%
Median Household Income	\$28,491		\$31,764		\$47,049	
Average Household Income	\$38,298		\$43,042		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Pushmataha County is estimated to be \$31,764 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Antlers, median household income is estimated to be \$28,491. The income distribution can be better visualized by the following chart. Compared with the rest of the state, Antlers and Pushmataha County have dramatically higher percentages of persons with incomes less than \$15,000 per year.



Household Income Trend

Next we examine the long-term growth of incomes in Pushmataha 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
Antlers	\$17,594	\$28,491	3.06%	2.40%	0.66%
Pushmataha County	\$22,127	\$31,764	2.29%	2.40%	-0.11%
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 Pushmataha County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Pushmataha County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%. It should be noted that over this time period, real household income in the City of Antlers group by 0.66%.

Poverty Rates

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

	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Antlers	31.63%	33.97%	234	16.67%	72.09%
Pushmataha County	23.16%	26.46%	330	27.06%	65.92%
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 Pushmataha County is estimated to be 26.46% by the American Community Survey. This is an increase of 330 basis points since the 2000 Census. Within Antlers, the poverty rate is estimated to be 33.97%. 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 Pushmataha 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)
Pushmataha County	4,551	4,664	0.49%	9.7%	8.0%	-170
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

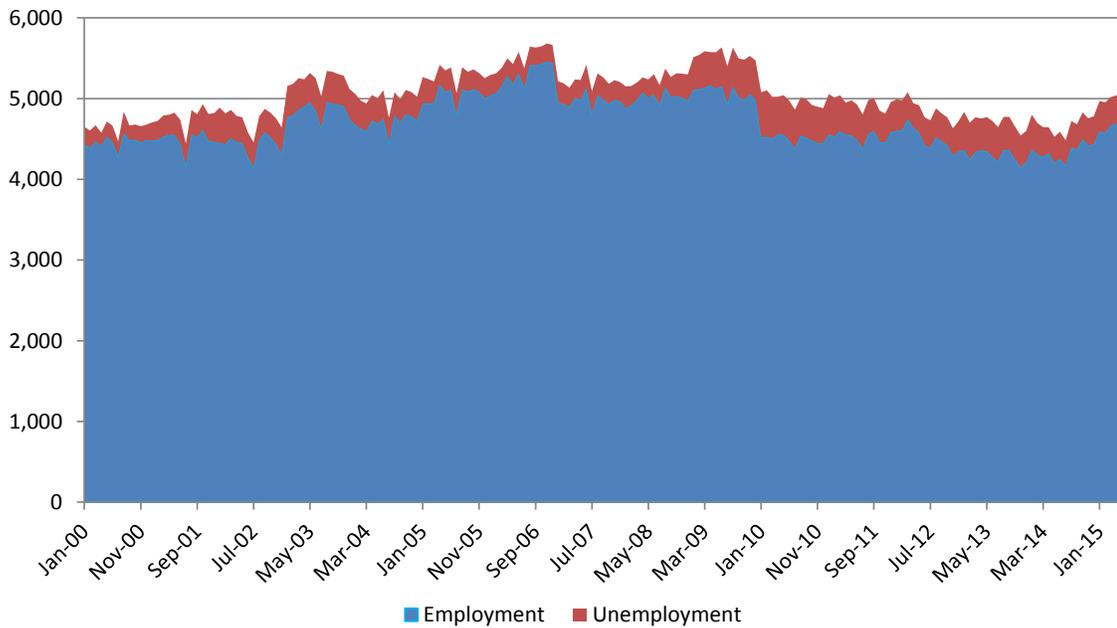
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Pushmataha County was 4,664 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.49% per year. The unemployment rate in May was 8.0%, a decrease of -170 basis points from May 2010, which was 9.7%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Pushmataha County has underperformed both the state and nation in these statistics.

Employment Level Trends

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

Employment and Unemployment in Pushmataha County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

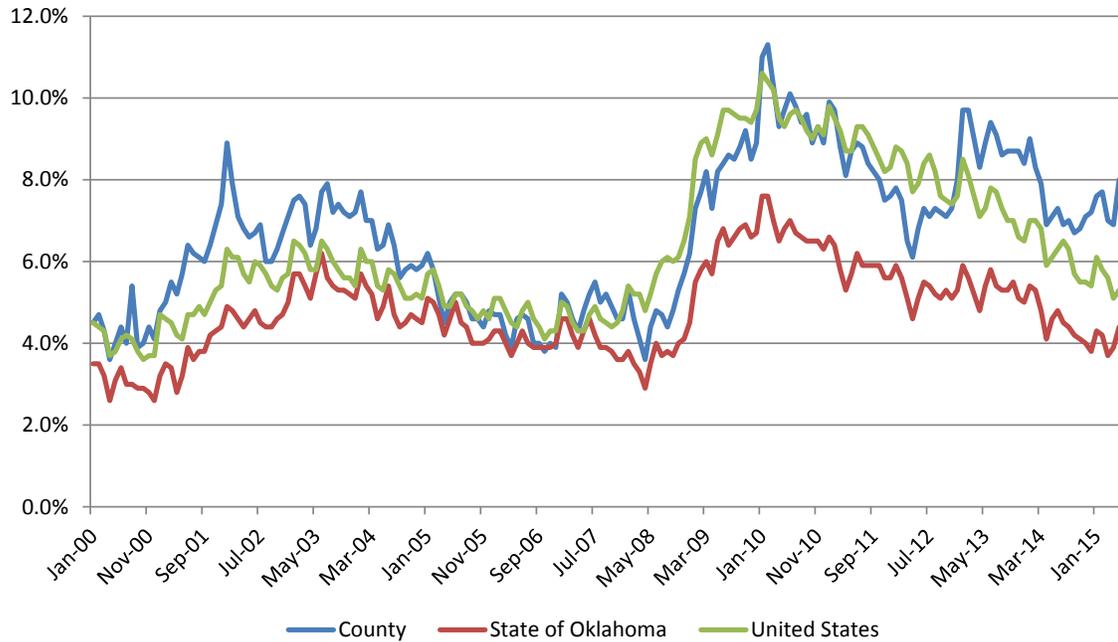
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth appears to have resumed in early 2014, and has continued to grow to its current level of 4,664 persons. The number of unemployed persons in May 2015 was 408, out of a total labor force of 5,072 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Pushmataha 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 Pushmataha 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 Pushmataha 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 8.0%. On the whole, unemployment rates in Pushmataha County track very well with statewide figures but are typically above the state. Compared with the United States, unemployment rates in Pushmataha County and Oklahoma are and have historically been near the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Pushmataha 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.

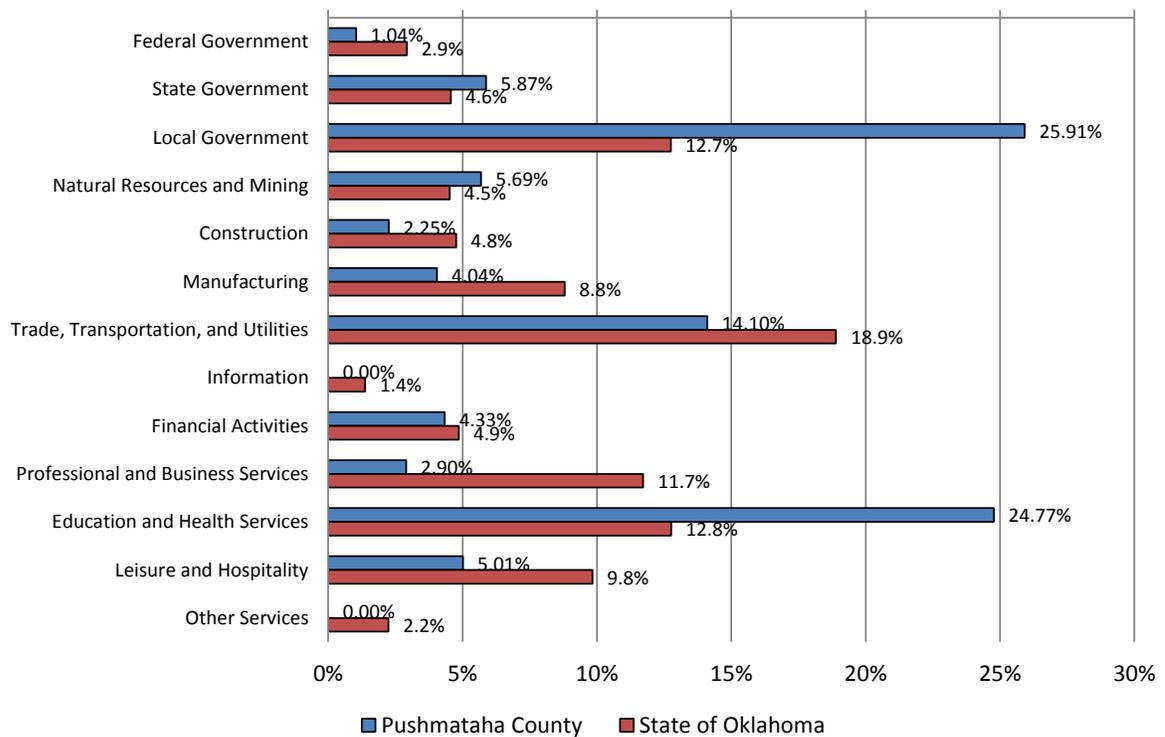


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	12	29	1.04%	\$38,113	0.52
State Government	12	164	5.87%	\$43,140	1.76
Local Government	27	724	25.91%	\$30,113	2.57
Natural Resources and Mining	10	159	5.69%	\$51,727	3.75
Construction	14	63	2.25%	\$34,126	0.50
Manufacturing	9	113	4.04%	\$26,308	0.45
Trade, Transportation, and Utilities	54	394	14.10%	\$23,966	0.74
Information	3	N/A	N/A	N/A	N/A
Financial Activities	21	121	4.33%	\$39,255	0.77
Professional and Business Services	28	81	2.90%	\$36,128	0.21
Education and Health Services	24	692	24.77%	\$23,500	1.64
Leisure and Hospitality	13	140	5.01%	\$10,927	0.47
Other Services	13	N/A	N/A	N/A	N/A
Total	238	2,794		\$28,875	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 (24.77%) are employed in Education and Health Services. The average annual pay in this sector is \$23,500 per year. The industry with the highest annual pay is Natural Resources and Mining, with average annual pay of \$51,727 per year.

The rightmost column of the previous table provides location quotients for each industry for Pushmataha 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 (Pushmataha 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 Pushmataha County, among all industries the largest location quotient is in Natural Resources and Mining, with a quotient of 3.75. This sector includes agricultural employment, as well as employment in the oil and gas industries.

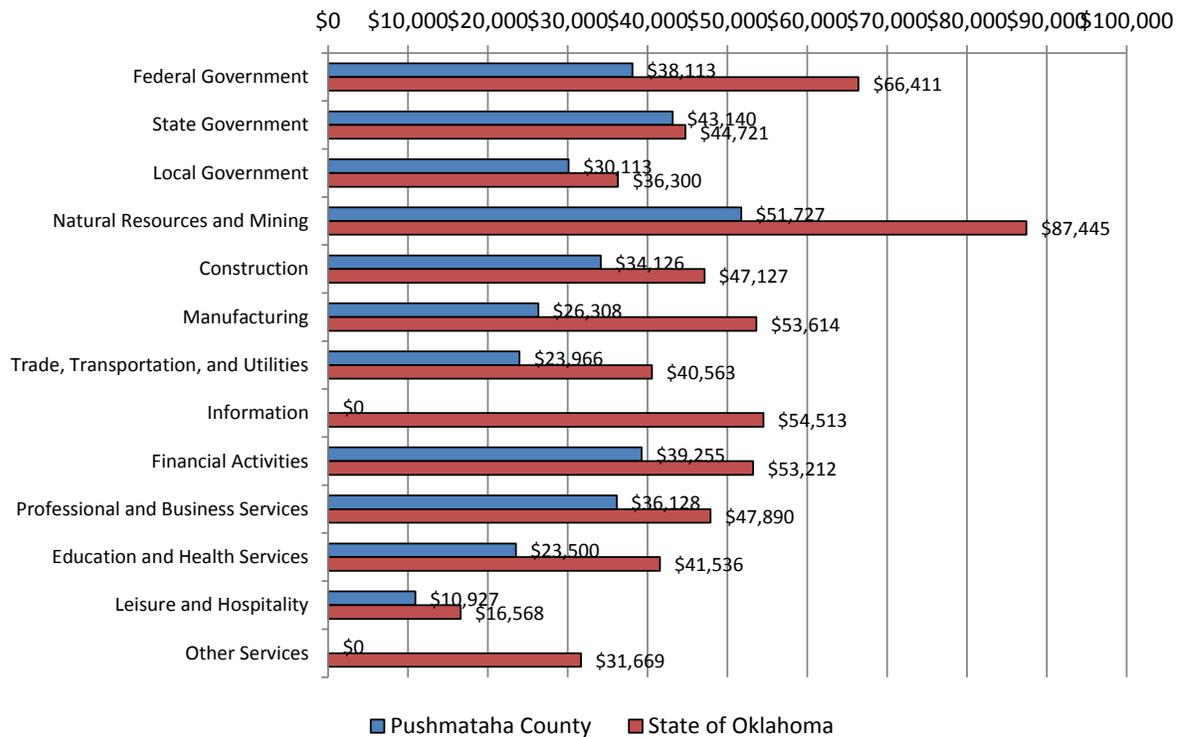
The next table presents average annual pay in Pushmataha County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Pushmataha County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$38,113	\$66,411	\$75,784	57.4%	50.3%
State Government	\$43,140	\$44,721	\$54,184	96.5%	79.6%
Local Government	\$30,113	\$36,300	\$46,146	83.0%	65.3%
Natural Resources and Mining	\$51,727	\$87,445	\$59,666	59.2%	86.7%
Construction	\$34,126	\$47,127	\$55,041	72.4%	62.0%
Manufacturing	\$26,308	\$53,614	\$62,977	49.1%	41.8%
Trade, Transportation, and Utilities	\$23,966	\$40,563	\$42,988	59.1%	55.8%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$39,255	\$53,212	\$85,261	73.8%	46.0%
Professional and Business Services	\$36,128	\$47,890	\$66,657	75.4%	54.2%
Education and Health Services	\$23,500	\$41,536	\$45,951	56.6%	51.1%
Leisure and Hospitality	\$10,927	\$16,568	\$20,993	66.0%	52.1%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$28,875	\$43,774	\$51,361	66.0%	56.2%

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



Average Annual Pay - 2014



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

In comparison with the rest of Oklahoma, Pushmataha County has lower average wages in every category. Wages are most notably below the statewide level in Natural Resources & Mining, as well as Manufacturing.

Working Families

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



Families by Employment Status and Presence of Children						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	566		2,993		961,468	
With Children <18 Years:	270	47.70%	1,085	36.25%	425,517	44.26%
Married Couple:	117	43.33%	642	59.17%	281,418	66.14%
Both Parents Employed	55	47.01%	348	54.21%	166,700	59.24%
One Parent Employed	53	45.30%	229	35.67%	104,817	37.25%
Neither Parent Employed	9	7.69%	65	10.12%	9,901	3.52%
Other Family:	153	56.67%	443	40.83%	144,099	33.86%
Male Householder:	24	15.69%	85	19.19%	36,996	25.67%
Employed	15	62.50%	71	83.53%	31,044	83.91%
Not Employed	9	37.50%	14	16.47%	5,952	16.09%
Female Householder:	129	84.31%	358	80.81%	107,103	74.33%
Employed	103	79.84%	220	61.45%	75,631	70.62%
Not Employed	26	20.16%	138	38.55%	31,472	29.38%
Without Children <18 Years:	296	52.30%	1,908	63.75%	535,951	55.74%
Married Couple:	185	62.50%	1,514	79.35%	431,868	80.58%
Both Spouses Employed	54	29.19%	462	30.52%	167,589	38.81%
One Spouse Employed	68	36.76%	388	25.63%	138,214	32.00%
Neither Spouse Employed	63	34.05%	664	43.86%	126,065	29.19%
Other Family:	111	37.50%	394	20.65%	104,083	19.42%
Male Householder:	29	46.03%	121	18.22%	32,243	25.58%
Employed	29	100.00%	56	46.28%	19,437	60.28%
Not Employed	0	0.00%	65	53.72%	12,806	39.72%
Female Householder:	82	73.87%	273	69.29%	71,840	69.02%
Employed	24	29.27%	82	30.04%	36,601	50.95%
Not Employed	58	70.73%	191	69.96%	35,239	49.05%
<i>Total Working Families:</i>	<i>401</i>	<i>70.85%</i>	<i>1,856</i>	<i>62.01%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>226</i>	<i>56.36%</i>	<i>868</i>	<i>46.77%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>175</i>	<i>43.64%</i>	<i>988</i>	<i>53.23%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Pushmataha County, there are 1,856 working families, 46.77% 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 Pushmataha County include city and county government, the local public school districts, Pushmataha Hospital, and a variety of smaller retailers and manufacturers.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	945		3,836		1,613,364	
Less than 15 minutes	625	66.14%	1,704	44.42%	581,194	36.02%
15 to 30 minutes	110	11.64%	857	22.34%	625,885	38.79%
30 to 45 minutes	135	14.29%	617	16.08%	260,192	16.13%
45 to 60 minutes	26	2.75%	287	7.48%	74,625	4.63%
60 or more minutes	49	5.19%	371	9.67%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Pushmataha County, the largest percentage of workers (44.42%) travel fewer than 15 minutes to work. 17.15% of workers in Pushmataha County commute more than 45 minutes to work.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	945		4,079		1,673,026	
Car, Truck or Van:	899	95.13%	3,701	90.73%	1,551,461	92.73%
<i>Drove Alone</i>	793	88.21%	3,088	83.44%	1,373,407	88.52%
<i>Carpooled</i>	106	11.79%	613	16.56%	178,054	11.48%
Public Transportation	7	0.74%	9	0.22%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	0	0.00%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	32	3.39%	110	2.70%	30,401	1.82%
Other Means	7	0.74%	16	0.39%	14,442	0.86%
Worked at Home	0	0.00%	243	5.96%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Pushmataha 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 Pushmataha 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
Antlers	1,260	1,177	-0.68%	1,210	0.55%
Pushmataha County	5,795	6,110	0.53%	6,042	-0.22%
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 Pushmataha County declined by -0.22% per year, to a total of 6,042 housing units in 2015. In terms of new housing unit construction, Pushmataha County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,290		6,104		1,669,828	
1 Unit, Detached	1,043	80.85%	4,756	77.92%	1,219,987	73.06%
1 Unit, Attached	9	0.70%	27	0.44%	34,434	2.06%
Duplex Units	70	5.43%	110	1.80%	34,207	2.05%
3-4 Units	44	3.41%	111	1.82%	42,069	2.52%
5-9 Units	33	2.56%	51	0.84%	59,977	3.59%
10-19 Units	35	2.71%	42	0.69%	57,594	3.45%
20-49 Units	0	0.00%	0	0.00%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	56	4.34%	994	16.28%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	13	0.21%	2,159	0.13%
Total Multifamily Units	182	14.11%	314	5.14%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Pushmataha County, 77.92% of housing units are single-family, detached. 5.14% of housing units are multifamily in structure (two or more units per building), while 16.50% of housing units comprise mobile homes, RVs, etc.

Within Antlers, 80.85% of housing units are single-family, detached. 14.11% of housing units are multifamily in structure, while 4.34% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,077		4,900		1,444,081	
Owner Occupied:	621	57.66%	3,629	74.06%	968,736	67.08%
No Bedroom	5	0.81%	17	0.47%	2,580	0.27%
1 Bedroom	0	0.00%	132	3.64%	16,837	1.74%
2 Bedrooms	138	22.22%	953	26.26%	166,446	17.18%
3 Bedrooms	452	72.79%	2,127	58.61%	579,135	59.78%
4 Bedrooms	21	3.38%	313	8.62%	177,151	18.29%
5 or More Bedrooms	5	0.81%	87	2.40%	26,587	2.74%
Renter Occupied:	456	42.34%	1,271	25.94%	475,345	32.92%
No Bedroom	4	0.88%	11	0.87%	13,948	2.93%
1 Bedroom	65	14.25%	239	18.80%	101,850	21.43%
2 Bedrooms	249	54.61%	465	36.59%	179,121	37.68%
3 Bedrooms	123	26.97%	492	38.71%	152,358	32.05%
4 Bedrooms	15	3.29%	60	4.72%	24,968	5.25%
5 or More Bedrooms	0	0.00%	4	0.31%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Pushmataha County is 74.06%, while 25.94% of housing units are renter occupied. In Antlers, the homeownership rate is 57.66%, while 42.34% of households are renters.

Housing Units Tenure and Household Income

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

Pushmataha County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,900	3,629	1,271	74.06%	25.94%
Less than \$5,000	324	145	179	44.75%	55.25%
\$5,000 - \$9,999	414	215	199	51.93%	48.07%
\$10,000-\$14,999	434	269	165	61.98%	38.02%
\$15,000-\$19,999	498	388	110	77.91%	22.09%
\$20,000-\$24,999	506	372	134	73.52%	26.48%
\$25,000-\$34,999	559	436	123	78.00%	22.00%
\$35,000-\$49,999	761	548	213	72.01%	27.99%
\$50,000-\$74,999	755	655	100	86.75%	13.25%
\$75,000-\$99,999	362	341	21	94.20%	5.80%
\$100,000-\$149,999	201	179	22	89.05%	10.95%
\$150,000 or more	86	81	5	94.19%	5.81%
Income Less Than \$25,000	2,176	1,389	787	63.83%	36.17%

Source: 2009-2013 American Community Survey, Table B25118

Within Pushmataha County as a whole, 36.17% of households with incomes less than \$25,000 are estimated to be renters, while 63.83% are estimated to be homeowners.

Antlers Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,077	621	456	57.66%	42.34%
Less than \$5,000	44	27	17	61.36%	38.64%
\$5,000 - \$9,999	91	20	71	21.98%	78.02%
\$10,000-\$14,999	133	73	60	54.89%	45.11%
\$15,000-\$19,999	147	93	54	63.27%	36.73%
\$20,000-\$24,999	67	40	27	59.70%	40.30%
\$25,000-\$34,999	158	91	67	57.59%	42.41%
\$35,000-\$49,999	218	95	123	43.58%	56.42%
\$50,000-\$74,999	129	107	22	82.95%	17.05%
\$75,000-\$99,999	48	48	0	100.00%	0.00%
\$100,000-\$149,999	32	17	15	53.13%	46.88%
\$150,000 or more	10	10	0	100.00%	0.00%
Income Less Than \$25,000	482	253	229	52.49%	47.51%

Source: 2009-2013 American Community Survey, Table B25118

Within Antlers, 47.51% of households with incomes less than \$25,000 are estimated to be renters, while 52.49% 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						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,077		4,900		1,444,081	
Owner Occupied:	621	57.66%	3,629	74.06%	968,736	67.08%
Built 2010 or Later	0	0.00%	26	0.72%	10,443	1.08%
Built 2000 to 2009	40	6.44%	400	11.02%	153,492	15.84%
Built 1990 to 1999	77	12.40%	564	15.54%	125,431	12.95%
Built 1980 to 1989	147	23.67%	731	20.14%	148,643	15.34%
Built 1970 to 1979	135	21.74%	918	25.30%	184,378	19.03%
Built 1960 to 1969	26	4.19%	376	10.36%	114,425	11.81%
Built 1950 to 1959	94	15.14%	205	5.65%	106,544	11.00%
Built 1940 to 1949	15	2.42%	128	3.53%	50,143	5.18%
Built 1939 or Earlier	87	14.01%	281	7.74%	75,237	7.77%
Median Year Built:		1977		1979		1977
Renter Occupied:	456	42.34%	1,271	25.94%	475,345	32.92%
Built 2010 or Later	0	0.00%	3	0.24%	5,019	1.06%
Built 2000 to 2009	15	3.29%	97	7.63%	50,883	10.70%
Built 1990 to 1999	63	13.82%	189	14.87%	47,860	10.07%
Built 1980 to 1989	69	15.13%	227	17.86%	77,521	16.31%
Built 1970 to 1979	44	9.65%	241	18.96%	104,609	22.01%
Built 1960 to 1969	79	17.32%	188	14.79%	64,546	13.58%
Built 1950 to 1959	67	14.69%	112	8.81%	54,601	11.49%
Built 1940 to 1949	83	18.20%	118	9.28%	31,217	6.57%
Built 1939 or Earlier	36	7.89%	96	7.55%	39,089	8.22%
Median Year Built:		1965		1975		1975
Overall Median Year Built:		1977		1978		1976

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

Within Pushmataha County, 10.73% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Antlers the percentage is 5.11%.

73.90% of housing units in Pushmataha County were built prior to 1990, while in Antlers the percentage is 81.89%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Pushmataha 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
Antlers	1,077	11	1.02%	12	1.11%	6	0.56%
Pushmataha County	4,900	81	1.65%	69	1.41%	668	13.63%
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 Pushmataha County, 1.65% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.41% 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 Pushmataha County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,290		6,104		1,669,828	
Total Vacant Units	213	16.51%	1,204	19.72%	225,747	13.52%
For rent	11	5.16%	68	5.65%	43,477	19.26%
Rented, not occupied	0	0.00%	11	0.91%	9,127	4.04%
For sale only	46	21.60%	91	7.56%	23,149	10.25%
Sold, not occupied	4	1.88%	11	0.91%	8,618	3.82%
For seasonal, recreational, or occasional use	9	4.23%	497	41.28%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	143	67.14%	526	43.69%	101,155	44.81%
Homeowner Vacancy Rate	6.86%		2.44%		2.31%	
Rental Vacancy Rate	2.36%		5.04%		8.24%	

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

Within Pushmataha County, the overall housing vacancy rate is estimated to be 19.72%. The homeowner vacancy rate is estimated to be 2.44%, while the rental vacancy rate is estimated to be 5.04%. Over 40% of the vacant housing units in Pushmataha County are categorized as housing for “seasonal, recreational or occasional use.” An additional 43.7% consists of “other vacant” units, which are units that are vacant but not being offered for sale or for rent: this category can include housing that is not in a suitable condition for sale or for lease.

In Antlers, the overall housing vacancy rate is estimated to be 16.51%. The homeowner vacancy rate is estimated to be 6.86%, while the rental vacancy rate is estimated to be 2.36%.

Building Permits

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

Antlers

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	2	\$52,529	0	N/A
2005	2	\$122,500	0	N/A
2006	1	\$82,000	0	N/A
2007	1	\$62,450	0	N/A
2008	0	N/A	16	\$87,500
2009	3	\$65,544	0	N/A
2010	1	\$65,000	0	N/A
2011	1	\$172,000	0	N/A
2012	1	\$76,705	0	N/A
2013	2	\$112,696	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Antlers, building permits for 30 housing units were issued between 2004 and 2014, for an average of 3 units per year. 46.67% of these housing units were single family homes, and 53.33% consisted of multifamily units.

New Construction Activity

For Ownership:

The new construction in Pushmataha County consists primarily of rural homes on large acreages. Very little new construction has occurred within the Antlers city limits.

For Rent:

No significant new construction of units for rental occupancy has occurred over the previous decade. The only multifamily construction recorded is the permitting of sixteen four-plex units in 2008.

Homeownership Market

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

Housing Units by Home Value

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

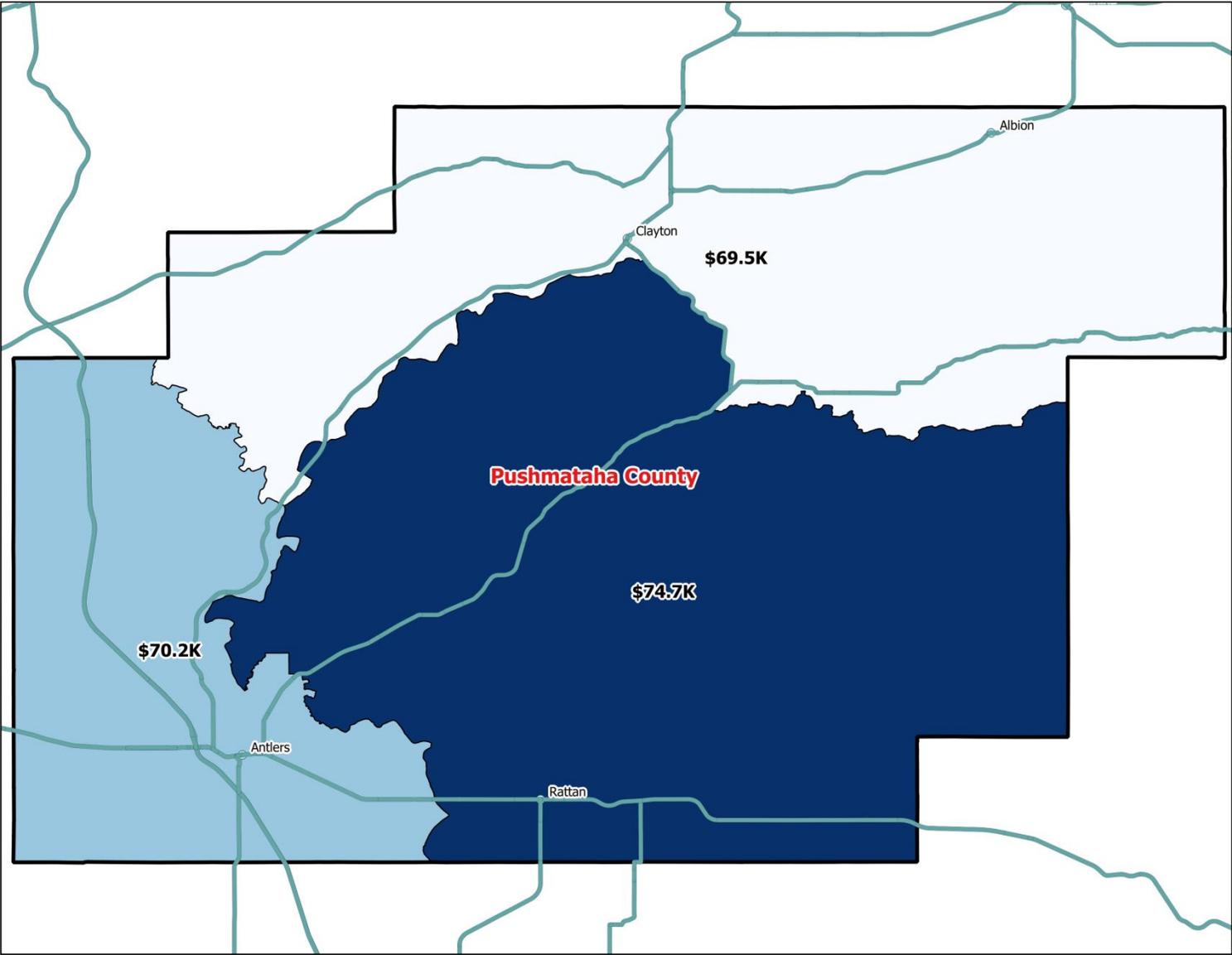
2013 Housing Units by Home Value						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	621		3,629		968,736	
Less than \$10,000	8	1.29%	116	3.20%	20,980	2.17%
\$10,000 to \$14,999	6	0.97%	120	3.31%	15,427	1.59%
\$15,000 to \$19,999	51	8.21%	175	4.82%	13,813	1.43%
\$20,000 to \$24,999	23	3.70%	111	3.06%	16,705	1.72%
\$25,000 to \$29,999	20	3.22%	101	2.78%	16,060	1.66%
\$30,000 to \$34,999	58	9.34%	145	4.00%	19,146	1.98%
\$35,000 to \$39,999	0	0.00%	89	2.45%	14,899	1.54%
\$40,000 to \$49,999	77	12.40%	318	8.76%	39,618	4.09%
\$50,000 to \$59,999	81	13.04%	339	9.34%	45,292	4.68%
\$60,000 to \$69,999	72	11.59%	269	7.41%	52,304	5.40%
\$70,000 to \$79,999	89	14.33%	311	8.57%	55,612	5.74%
\$80,000 to \$89,999	30	4.83%	206	5.68%	61,981	6.40%
\$90,000 to \$99,999	8	1.29%	113	3.11%	51,518	5.32%
\$100,000 to \$124,999	36	5.80%	312	8.60%	119,416	12.33%
\$125,000 to \$149,999	13	2.09%	201	5.54%	96,769	9.99%
\$150,000 to \$174,999	20	3.22%	159	4.38%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	127	3.50%	53,304	5.50%
\$200,000 to \$249,999	6	0.97%	131	3.61%	69,754	7.20%
\$250,000 to \$299,999	5	0.81%	73	2.01%	41,779	4.31%
\$300,000 to \$399,999	18	2.90%	106	2.92%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	44	1.21%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	16	0.44%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	14	0.39%	3,764	0.39%
\$1,000,000 or more	0	0.00%	33	0.91%	5,018	0.52%
Median Home Value:	\$58,300		\$71,000		\$112,800	

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

The median value of owner-occupied homes in Pushmataha County is \$71,000. This is -37.1% lower than the statewide median, which is \$112,800. The median home value in Antlers is estimated to be \$58,300.

The geographic distribution of home values in Pushmataha County can be visualized by the following map.

Pushmataha County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Pushmataha 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

	Antlers Median Value	Pushmataha County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$314,300	\$188,900
Built 2000 to 2009	\$62,900	\$80,700	\$178,000
Built 1990 to 1999	\$66,900	\$71,300	\$147,300
Built 1980 to 1989	\$54,200	\$62,700	\$118,300
Built 1970 to 1979	\$67,500	\$76,800	\$111,900
Built 1960 to 1969	\$57,000	\$57,100	\$97,100
Built 1950 to 1959	\$44,700	\$52,400	\$80,300
Built 1940 to 1949	\$55,000	\$82,900	\$67,900
Built 1939 or Earlier	\$75,300	\$68,500	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Antlers Single Family Sales Activity

Antlers Single Family Sales Activity

All Bedroom Types

Year	2011	2012	2013	2014	2015
# of Units Sold	34	42	27	40	48
Average Sale Price	\$110,066	\$88,640	\$106,773	\$103,986	\$131,140
Average Square Feet	1,657	1,507	1,746	1,741	1,607
Average Price/SF	\$70.52	\$65.38	\$63.00	\$60.27	\$82.59
Average Year Built	1981	1980	1983	1984	1979

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

Between 2011 and 2015, the average sale price grew by 3.57% per year. The average sale price in 2015 was \$131,140 for an average price per square foot of \$82.59/SF. The average year of construction for homes sold in 2015 is estimated to be 1979. The average sale price of homes in Antlers is noticeably high: in other communities of similar size in southeastern Oklahoma, the average sale price is typically below \$100,000.

Foreclosure Rates

Due to the small size of Pushmataha County, reliable foreclosure rate data was unavailable to us.

Rental Market

This section will discuss supply and demand factors for the rental market in Pushmataha 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 Pushmataha 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						
	Antlers		Pushmataha County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	456		1,271		475,345	
With cash rent:	394		867		432,109	
Less than \$100	0	0.00%	5	0.39%	2,025	0.43%
\$100 to \$149	5	1.10%	14	1.10%	2,109	0.44%
\$150 to \$199	9	1.97%	28	2.20%	4,268	0.90%
\$200 to \$249	25	5.48%	58	4.56%	8,784	1.85%
\$250 to \$299	25	5.48%	57	4.48%	8,413	1.77%
\$300 to \$349	51	11.18%	103	8.10%	9,107	1.92%
\$350 to \$399	9	1.97%	40	3.15%	10,932	2.30%
\$400 to \$449	14	3.07%	30	2.36%	15,636	3.29%
\$450 to \$499	44	9.65%	77	6.06%	24,055	5.06%
\$500 to \$549	27	5.92%	77	6.06%	31,527	6.63%
\$550 to \$599	70	15.35%	103	8.10%	33,032	6.95%
\$600 to \$649	40	8.77%	59	4.64%	34,832	7.33%
\$650 to \$699	26	5.70%	43	3.38%	32,267	6.79%
\$700 to \$749	30	6.58%	104	8.18%	30,340	6.38%
\$750 to \$799	12	2.63%	16	1.26%	27,956	5.88%
\$800 to \$899	0	0.00%	14	1.10%	45,824	9.64%
\$900 to \$999	0	0.00%	2	0.16%	34,153	7.18%
\$1,000 to \$1,249	7	1.54%	37	2.91%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	62	13.60%	404	31.79%	43,236	9.10%
Median Gross Rent		\$528		\$514		\$699

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

Median gross rent in Pushmataha County is estimated to be \$514, which is -26.5% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Antlers is estimated to be \$528.

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

	Antlers Median Rent	Pushmataha County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$525	\$712	\$841
Built 1990 to 1999	\$369	\$494	\$715
Built 1980 to 1989	\$487	\$325	\$693
Built 1970 to 1979	\$471	\$494	\$662
Built 1960 to 1969	\$488	\$451	\$689
Built 1950 to 1959	\$583	\$573	\$714
Built 1940 to 1949	\$345	\$413	\$673
Built 1939 or Earlier	\$637	\$624	\$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 Pushmataha County is among housing units constructed after 2000, which is \$712 per month. In order to be affordable, a household would need to earn at least \$28,000 per year to afford such a unit.

Antlers Rental Survey Data

The next two tables show the results of our rental survey of Antlers. The data includes affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.). No sizeable developments of market rate rental housing were identified.

Antlers Rental Properties

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
SavannahPark of Antlers	USDA RD	1993	1	1	608	\$595	\$0.979	8.30%
SavannahPark of Antlers	USDA RD	1993	2	1	713	\$650	\$0.912	8.30%
Sooner Addition	Project Based Section 8	1983	1	1	700	N/A	N/A	0.00%
Sooner Addition	Project Based Section 8	1983	2	1	900	N/A	N/A	0.00%
GardenWalk of Antlers	USDA RD	1993	1	1	428	N/A	N/A	0.00%
GardenWalk of Antlers	USDA RD	1993	2	1	586	N/A	N/A	0.00%
GardenWalk of Antlers	USDA RD	1993	3	2	809	N/A	N/A	0.00%
GardenWalk of Antlers	USDA RD	1993	4	2	1,053	N/A	N/A	0.00%

The previous rent surveys encompass 96 rental units in three complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. All three of these properties are subsidized, with tenants paying no more than 30% of household income in rent. SavannahPark of Antlers reported their note rate rents, which are included in the table above. The property manager at SavannahPark noted that she had received applications for the two vacant units and was in the process of leasing them.

Rental Market Vacancy – Antlers

The only vacant units identified were the two vacant units at SavannahPark. As per the property manager, applications had been received for the vacant units and were being processed. The complex typically operates at 100% occupancy. GardenWalk also has two units physically vacant, but both units have been leased. Sooner Addition is 100% occupied with a waiting list. The overall market vacancy of rental housing units was reported at 2.36% by the Census Bureau as of the most recent American Community Survey. This indication is in line with the reported vacancy levels from our rent survey.



GardenWalk of Antlers



Sooner Addition



SavannahPark of Antlers

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 Pushmataha 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.

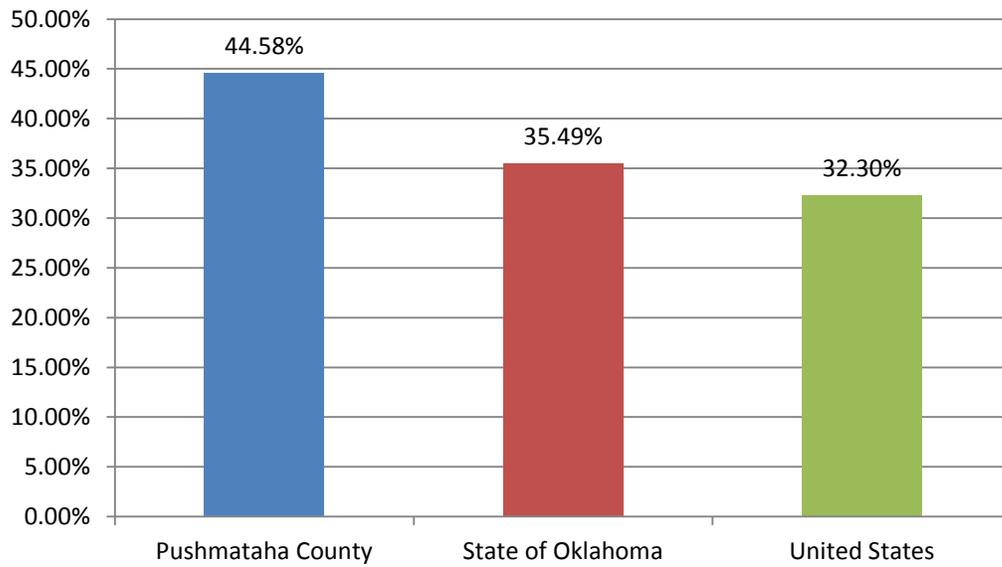
HUD Programs in Pushmataha County

			Avg.			
Pushmataha County	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	198	96%	\$17,304	\$237	\$300	44.11%
Housing Choice Vouchers	3	N/A	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	36	92%	\$10,600	\$246	\$414	37.24%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	26	48%	N/A	N/A	N/A	N/A
Summary of All HUD Programs	263	91%	\$15,240	\$240	\$298	44.58%
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 263 housing units located within Pushmataha County, with an overall occupancy rate of 91%. The average household income among households living in these units is \$15,240. Total monthly rent for these units averages \$538, with the federal contribution averaging \$298 (55.42%) and the tenant's contribution averaging \$240 (44.58%).

Percentage of Tenant Contribution to Total Rent - 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.



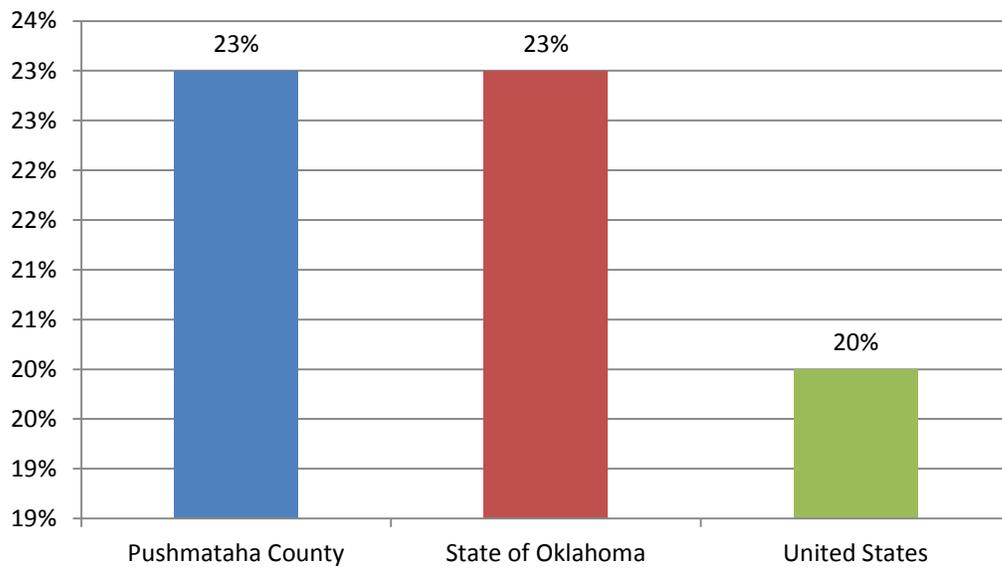
Demographics of Persons in HUD Programs in Pushmataha County

Pushmataha County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	198	33%	18%	27%	64%	18%
Housing Choice Vouchers	3	N/A	N/A	N/A	N/A	33%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	36	7%	74%	60%	72%	20%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	26	N/A	N/A	N/A	N/A	0%
Summary of All HUD Programs	263	24%	23%	42%	48%	16%
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

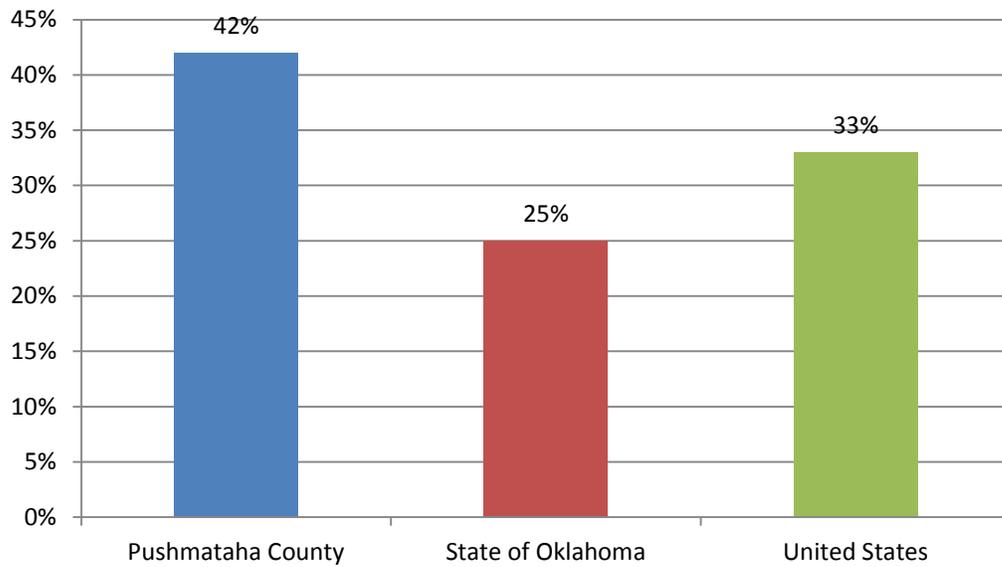
24% of housing units are occupied by single parents with female heads of household. 23% of households have at least one person with a disability. 42% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 48% have one or more disabilities. Finally, 16% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

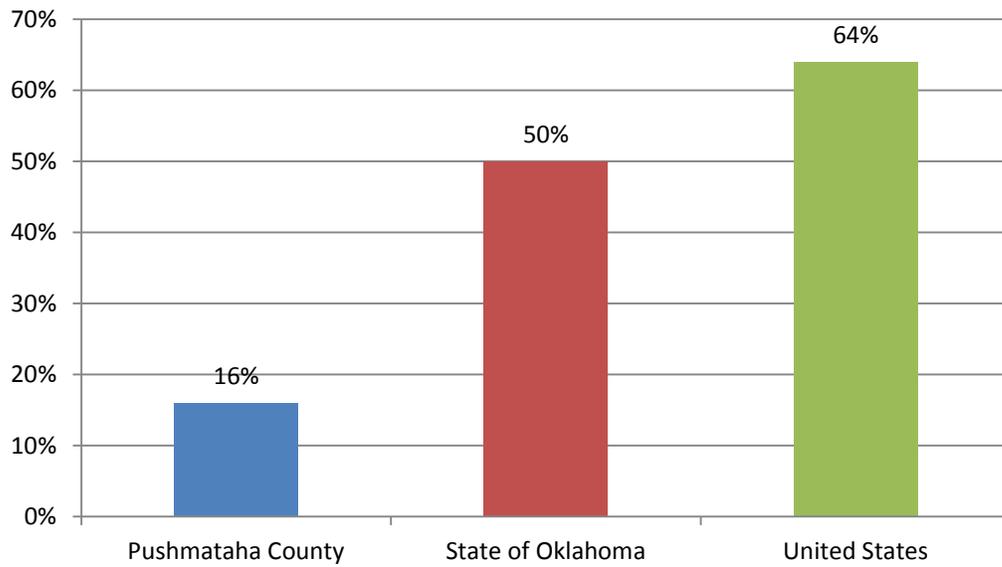
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Pushmataha 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 Pushmataha 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.

Pushmataha County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	465		520	
Cost Burden Less Than 30%	125	26.88%	205	39.42%
Cost Burden Between 30%-50%	80	17.20%	30	5.77%
Cost Burden Greater Than 50%	195	41.94%	230	44.23%
Not Computed (no/negative income)	60	12.90%	55	10.58%
Income 30%-50% HAMFI	605		255	
Cost Burden Less Than 30%	455	75.21%	150	58.82%
Cost Burden Between 30%-50%	100	16.53%	80	31.37%
Cost Burden Greater Than 50%	50	8.26%	25	9.80%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	615		145	
Cost Burden Less Than 30%	490	79.67%	135	93.10%
Cost Burden Between 30%-50%	120	19.51%	10	6.90%
Cost Burden Greater Than 50%	4	0.65%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	415		95	
Cost Burden Less Than 30%	315	75.90%	85	89.47%
Cost Burden Between 30%-50%	85	20.48%	10	10.53%
Cost Burden Greater Than 50%	20	4.82%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	3,550		1,305	
Cost Burden Less Than 30%	2,810	79.15%	865	66.28%
Cost Burden Between 30%-50%	410	11.55%	130	9.96%
Cost Burden Greater Than 50%	269	7.58%	255	19.54%
Not Computed (no/negative income)	60	1.69%	55	4.21%

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

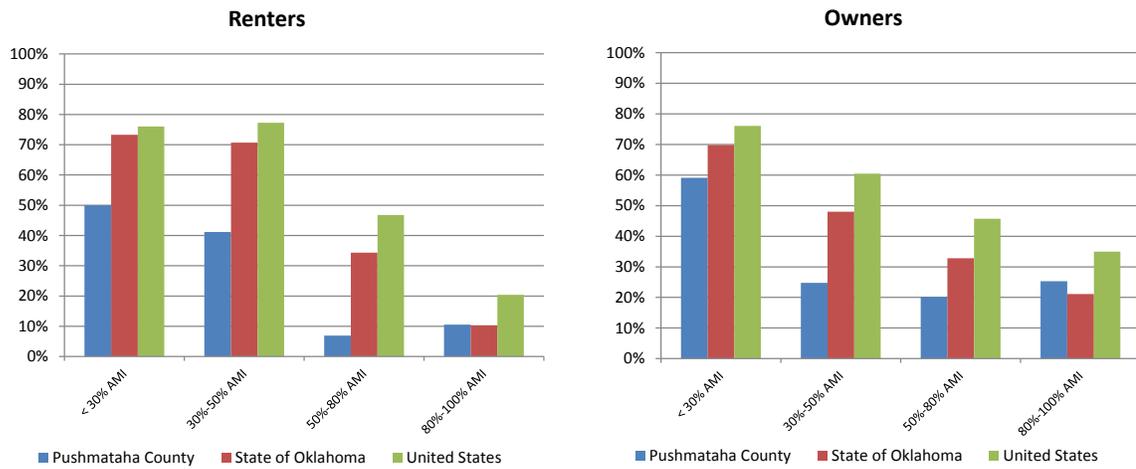
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Pushmataha County with the State of Oklahoma as a whole, and the United States.

Pushmataha 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	465	59.14%	520	50.00%
Income 30%-50% HAMFI	605	24.79%	255	41.18%
Income 50%-80% HAMFI	615	20.16%	145	6.90%
Income 80%-100% HAMFI	415	25.30%	95	10.53%
All Incomes	3,550	19.13%	1,305	29.50%

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.



Pushmataha County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	465		520	
Between 1.0 and 1.5 Persons per Room	0	0.00%	10	1.92%
More than 1.5 Persons per Room	0	0.00%	55	10.58%
Lacks Complete Kitchen or Plumbing	35	7.53%	15	2.88%
Income 30%-50% HAMFI	605		255	
Between 1.0 and 1.5 Persons per Room	0	0.00%	15	5.88%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.66%	4	1.57%
Income 50%-80% HAMFI	615		145	
Between 1.0 and 1.5 Persons per Room	4	0.65%	0	0.00%
More than 1.5 Persons per Room	4	0.65%	0	0.00%
Lacks Complete Kitchen or Plumbing	10	1.63%	0	0.00%
Income 80%-100% HAMFI	415		95	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	4.21%
More than 1.5 Persons per Room	4	0.96%	0	0.00%
Lacks Complete Kitchen or Plumbing	35	8.43%	0	0.00%
All Incomes	3,550		1,305	
Between 1.0 and 1.5 Persons per Room	14	0.39%	39	2.99%
More than 1.5 Persons per Room	12	0.34%	55	4.21%
Lacks Complete Kitchen or Plumbing	84	2.37%	23	1.76%

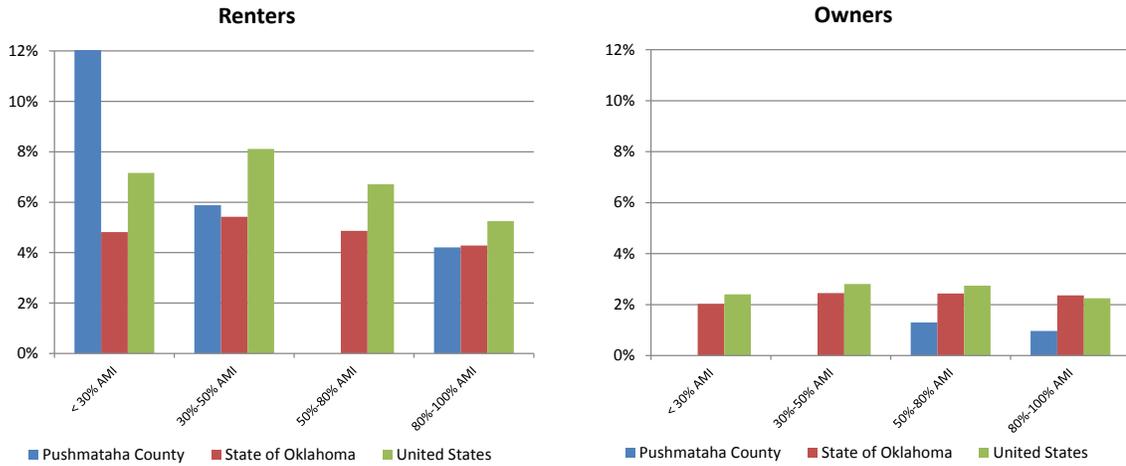
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Pushmataha County, Oklahoma and the nation.

Pushmataha 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	465	0.00%	520	12.50%	
Income 30%-50% HAMFI	605	0.00%	255	5.88%	
Income 50%-80% HAMFI	615	1.30%	145	0.00%	
Income 80%-100% HAMFI	415	0.96%	95	4.21%	
All Incomes	3,550	0.73%	1,305	7.20%	

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 Pushmataha County, the state and the nation.

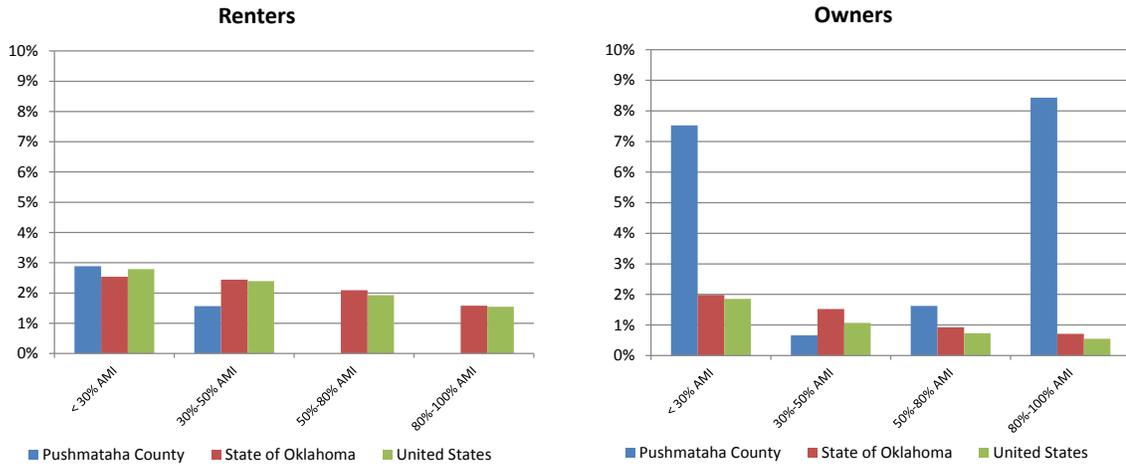
Pushmataha County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	465	7.53%	520	2.88%	
Income 30%-50% HAMFI	605	0.66%	255	1.57%	
Income 50%-80% HAMFI	615	1.63%	145	0.00%	
Income 80%-100% HAMFI	415	8.43%	95	0.00%	
All Incomes	3,550	2.37%	1,305	1.76%	

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.



Pushmataha County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	465	277	59.57%	520	258	49.62%
Elderly Family	30	4	13.33%	4	0	0.00%
Small Family (2-4 persons)	120	69	57.50%	85	69	81.18%
Large Family (5 or more persons)	4	4	100.00%	95	94	98.95%
Elderly Non-Family	205	130	63.41%	120	25	20.83%
Non-Family, Non-Elderly	110	70	63.64%	215	70	32.56%
Income 30%-50% HAMFI	605	148	24.46%	255	107	41.96%
Elderly Family	135	35	25.93%	10	8	80.00%
Small Family (2-4 persons)	180	34	18.89%	100	60	60.00%
Large Family (5 or more persons)	15	10	66.67%	15	15	100.00%
Elderly Non-Family	225	55	24.44%	90	10	11.11%
Non-Family, Non-Elderly	45	14	31.11%	40	14	35.00%
Income 50%-80% HAMFI	615	117	19.02%	145	8	5.52%
Elderly Family	210	10	4.76%	10	0	0.00%
Small Family (2-4 persons)	190	69	36.32%	75	4	5.33%
Large Family (5 or more persons)	30	4	13.33%	15	0	0.00%
Elderly Non-Family	130	30	23.08%	15	0	0.00%
Non-Family, Non-Elderly	50	4	8.00%	25	4	16.00%
Income 80%-100% HAMFI	415	103	24.82%	95	10	10.53%
Elderly Family	110	24	21.82%	10	0	0.00%
Small Family (2-4 persons)	145	29	20.00%	80	10	12.50%
Large Family (5 or more persons)	50	30	60.00%	4	0	0.00%
Elderly Non-Family	50	10	20.00%	4	0	0.00%
Non-Family, Non-Elderly	60	10	16.67%	4	0	0.00%
All Incomes	3,550	667	18.79%	1,305	383	29.35%
Elderly Family	755	77	10.20%	49	8	16.33%
Small Family (2-4 persons)	1,430	211	14.76%	450	143	31.78%
Large Family (5 or more persons)	154	48	31.17%	159	109	68.55%
Elderly Non-Family	795	229	28.81%	233	35	15.02%
Non-Family, Non-Elderly	410	102	24.88%	419	88	21.00%

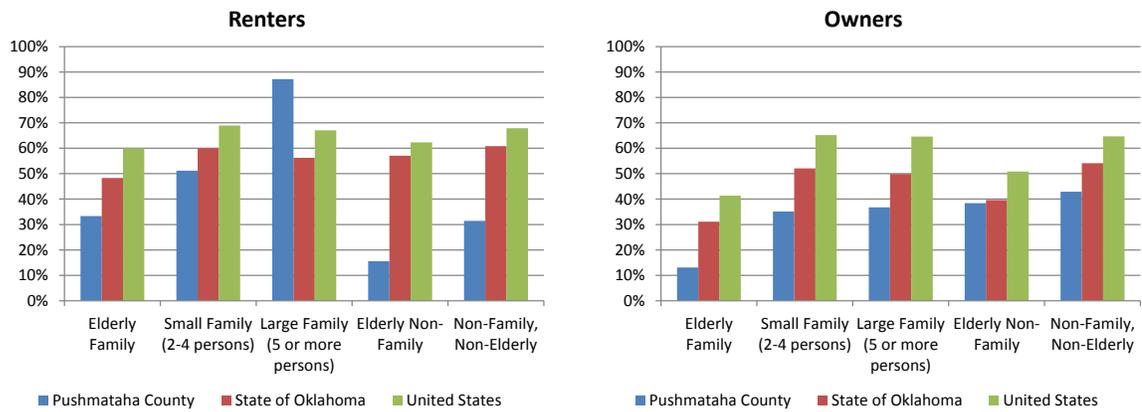
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Pushmataha County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Income < 80% HAMFI	1,685	542	32.17%	920
Elderly Family	375	49	13.07%	24	8	33.33%
Small Family (2-4 persons)	490	172	35.10%	260	133	51.15%
Large Family (5 or more persons)	49	18	36.73%	125	109	87.20%
Elderly Non-Family	560	215	38.39%	225	35	15.56%
Non-Family, Non-Elderly	205	88	42.93%	280	88	31.43%

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).



Pushmataha County : CHAS - Housing Problems by Household Type and HAMFI						
	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	465	293	63.01%	520	275	52.88%
Elderly Family	30	4	13.33%	4	0	0.00%
Small Family (2-4 persons)	120	65	54.17%	85	75	88.24%
Large Family (5 or more persons)	4	4	100.00%	95	95	100.00%
Elderly Non-Family	205	140	68.29%	120	30	25.00%
Non-Family, Non-Elderly	110	80	72.73%	215	75	34.88%
Income 30%-50% HAMFI	605	150	24.79%	255	115	45.10%
Elderly Family	135	35	25.93%	10	10	100.00%
Small Family (2-4 persons)	180	35	19.44%	100	65	65.00%
Large Family (5 or more persons)	15	10	66.67%	15	15	100.00%
Elderly Non-Family	225	55	24.44%	90	10	11.11%
Non-Family, Non-Elderly	45	15	33.33%	40	15	37.50%
Income 50%-80% HAMFI	615	140	22.76%	145	8	5.52%
Elderly Family	210	10	4.76%	10	0	0.00%
Small Family (2-4 persons)	190	70	36.84%	75	4	5.33%
Large Family (5 or more persons)	30	15	50.00%	15	0	0.00%
Elderly Non-Family	130	30	23.08%	15	0	0.00%
Non-Family, Non-Elderly	50	15	30.00%	25	4	16.00%
Income Greater than 80% of HAMFI	1,865	175	9.38%	385	33	8.57%
Elderly Family	380	25	6.58%	25	0	0.00%
Small Family (2-4 persons)	940	70	7.45%	190	25	13.16%
Large Family (5 or more persons)	105	40	38.10%	30	4	13.33%
Elderly Non-Family	235	15	6.38%	4	0	0.00%
Non-Family, Non-Elderly	205	25	12.20%	135	4	2.96%
All Incomes	3,550	758	21.35%	1,305	431	33.03%
Elderly Family	755	74	9.80%	49	10	20.41%
Small Family (2-4 persons)	1,430	240	16.78%	450	169	37.56%
Large Family (5 or more persons)	154	69	44.81%	155	114	73.55%
Elderly Non-Family	795	240	30.19%	229	40	17.47%
Non-Family, Non-Elderly	410	135	32.93%	415	98	23.61%

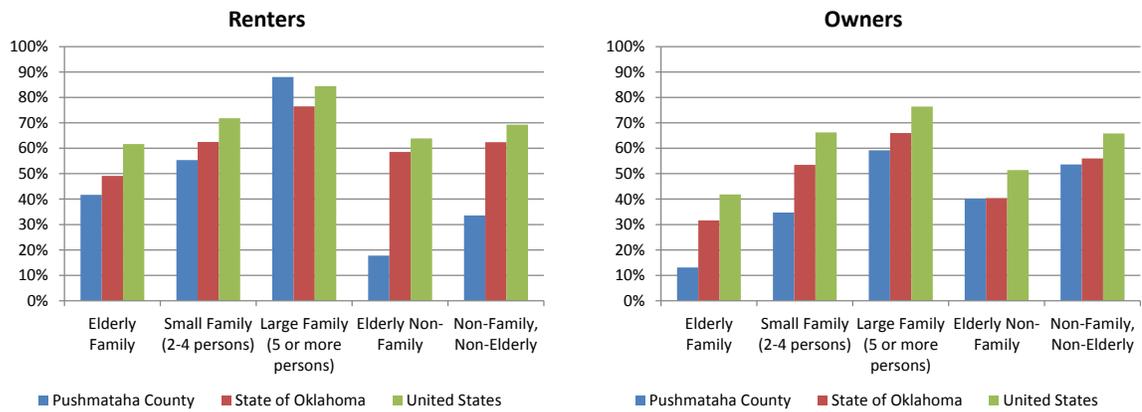
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Pushmataha 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	1,685	583	34.60%	920	43.26%
Elderly Family	375	49	13.07%	24	41.67%
Small Family (2-4 persons)	490	170	34.69%	260	55.38%
Large Family (5 or more persons)	49	29	59.18%	125	88.00%
Elderly Non-Family	560	225	40.18%	225	17.78%
Non-Family, Non-Elderly	205	110	53.66%	280	33.57%

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 Pushmataha 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.”



Pushmataha County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income, Race / Ethnicity						
Income < 30% HAMFI	465	295	63.4%	520	270	51.9%
White alone, non-Hispanic	355	195	54.9%	440	215	48.9%
Black or African-American alone	4	4	100.0%	0	0	N/A
Asian alone	0	0	N/A	4	4	100.0%
American Indian alone	59	55	93.2%	54	35	64.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	4	4	100.0%
Other (including multiple races)	39	35	89.7%	19	15	78.9%
Income 30%-50% HAMFI	605	155	25.6%	260	110	42.3%
White alone, non-Hispanic	445	140	31.5%	230	100	43.5%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	124	4	3.2%	10	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	4	0	0.0%
Other (including multiple races)	19	4	21.1%	14	10	71.4%
Income 50%-80% HAMFI	615	140	22.8%	145	10	6.9%
White alone, non-Hispanic	500	110	22.0%	69	4	5.8%
Black or African-American alone	0	0	N/A	4	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	55	15	27.3%	49	4	8.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	4	21.1%	20	0	0.0%
Other (including multiple races)	40	10	25.0%	4	0	0.0%
Income 80%-100% HAMFI	415	130	31.3%	95	15	15.8%
White alone, non-Hispanic	295	85	28.8%	69	4	5.8%
Black or African-American alone	14	4	28.6%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	60	25	41.7%	4	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	14	10	71.4%
Other (including multiple races)	50	15	30.0%	0	0	N/A
All Incomes	3,545	765	21.6%	1,310	425	32.4%
White alone, non-Hispanic	2,745	570	20.8%	1,053	333	31.6%
Black or African-American alone	26	8	30.8%	4	0	0.0%
Asian alone	4	0	0.0%	8	4	50.0%
American Indian alone	447	103	23.0%	121	39	32.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	52	12	23.1%	42	14	33.3%
Other (including multiple races)	267	68	25.5%	72	35	48.6%

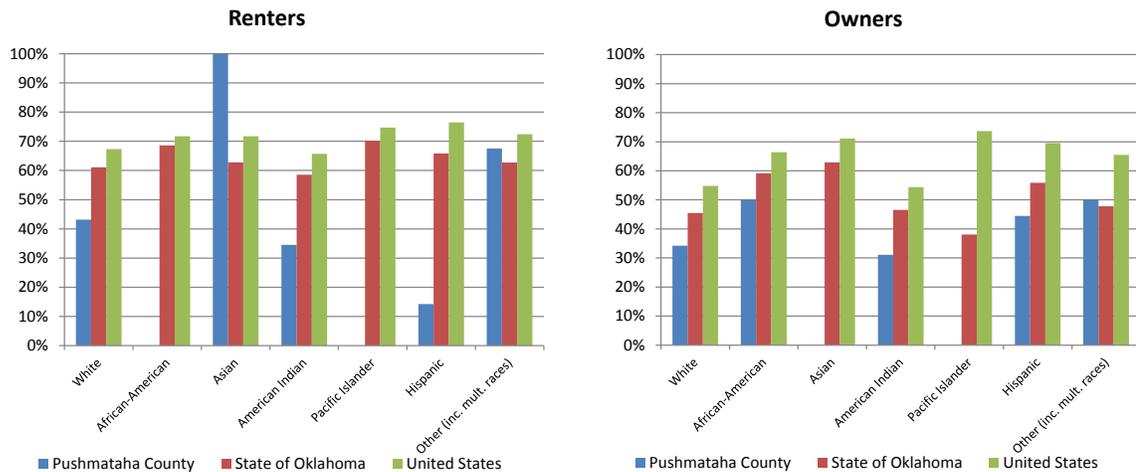
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems	
Income < 80% HAMFI	1,685	590	35.01%	925	390	42.16%
White alone, non-Hispanic	1,300	445	34.23%	739	319	43.17%
Black or African-American alone	8	4	50.00%	4	0	0.00%
Asian alone	0	0	N/A	4	4	100.00%
American Indian alone	238	74	31.09%	113	39	34.51%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	27	12	44.44%	28	4	14.29%
Other (including multiple races)	98	49	50.00%	37	25	67.57%

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

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



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

CHAS Conclusions

The previous data notes many areas of need among the existing population of Pushmataha County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Households in Pushmataha County are generally less rent burdened than are households in the State of Oklahoma as a whole; this is likely due to the amount of subsidized housing in the area as well as the median rent levels.
- Elderly households are less likely to be rent burdened than family households. Large families (5 or more persons) are most likely to experience housing problems, including overcrowding and rent cost burdens above 30%.



Overall Anticipated Housing Demand

Future demand for housing units in Pushmataha 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 Antlers, as well as Pushmataha County as a whole. The calculations are shown in the following tables.

Antlers Anticipated Demand

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

Antlers Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	2,552	2,453	-0.39%	2,415	-0.31%
Households	1,068	1,003	-0.63%	999	-0.08%
Housing Units	1,260	1,177	-0.68%	1,210	0.55%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, the population of Antlers, as well as the number of households in Antlers, has declined since the 2000 census. By contrast, the number of housing units in Antlers reportedly increased between 2010 and 2015. In 2010, it was estimated that there were 174 more housing units in Antlers than there were households, for an implied overall vacancy rate of 12.2%. In 2015, it was estimated that there were 211 more housing units in Antlers than there were households, for an implied vacancy rate of 17.4%. Although it is likely that the number of households will decline in the future due to a lack of housing growth coupled with the deterioration of the existing housing stock, it is projected that the number of households will continue to decline as well.

The percentage loss of households was not as high as the percentage population loss due to declining average household size. It is unlikely that the average household size will significantly decrease or increase in the future.

Pushmataha County Anticipated Demand

Like the City of Antlers, the population and households in Pushmataha County have decreased over the last fifteen years. The following table summarizes population, household, and housing unit changes.

Pushmataha County Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	11,667	11,572	-0.08%	11,135	-0.77%
Households	4,739	4,809	0.15%	4,649	-0.67%
Housing Units	5,795	6,110	0.53%	6,042	-0.22%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Population, households, and number of housing units declined from 2010 to 2015, although the number of households experienced a faster rate of decline than did the number of housing units. In 2010, there were 1,301 more housing units than there were households, for an implied vacancy rate of 21.3%. In 2015, there were 1,393 more housing units than there were households, for an implied vacancy rate of 23.1%. Although the number of housing units in Pushmataha is projected to continue to decline, the concurrent household decline will likely keep the market vacancy rate relatively stable. For this reason, we conclude that there is minimal demand in the area for new housing units. The addition of new housing units to the market area would serve to increase market vacancy rates.