

Housing Needs Assessment
Okfuskee County

Prepared For:

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

Effective Date of the Analysis:

July 7, 2015

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





December 31, 2015

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

SUBJECT: Housing Needs Assessment
 Okfuskee County
 IRR - Tulsa/OKC File No. 140-2015-0067

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

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

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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

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

Kevin Wang
Market Analyst



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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Okfuskee County is projected to grow by 0.53% per year over the next five years, underperforming the State of Oklahoma.
2. Okfuskee County is projected to need a total of 100 housing units for ownership and 36 housing units for rent over the next five years.
3. Median Household Income in Okfuskee County is estimated to be \$37,358 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Okfuskee County is estimated to be 28.40%, compared with 14.72% for Oklahoma.
4. Homeowner and rental vacancy rates in Okfuskee County are lower than the state averages.
5. Home values and rental rates in Caddo County are also lower than the state averages.
6. Average sale price for homes in Okemah was \$48,231 in 2015, with an average price per square foot of \$35.41. The average year of construction for homes sold in 2015 is estimated to be 1955.
7. Approximately 38.69% of renters and 20.23% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number:46 Injuries:220 Fatalities: 10 Damages (1996-2014): \$770,000.00
3. Social Vulnerability: Particularly elevated social vulnerability score at county level; at the census tract level, the Okemah area and western portion of the county have particularly higher scores
4. Floodplain: updated flood maps not available

Homelessness Specific Findings

1. Okfuskee 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: 169
2. Units nearer elevated number of persons with disabilities: 213
3. Units located in a food desert: 1

Lead-Based Paint Specific Findings

1. We estimate there are 828 occupied housing units in Okfuskee County with lead-based paint hazards.
2. 366 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 94 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 Okfuskee 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 Okfuskee 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 Okfuskee 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 Okfuskee County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Okfuskee County area.

Effective Date of Consultation

The Okfuskee County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 7, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Okfuskee County Analysis

Area Information

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

Okfuskee County is located in east central Oklahoma, southwest of the Tulsa Metropolitan Area. The county seat, Okemah is located in the central part of the county. The city of Okemah is located 72 miles east of Oklahoma City and 66 miles southwest of Tulsa.

Okfuskee County has a total area of 629 square miles (619 square miles of land, and 10 square miles of water), ranking 62nd out of Oklahoma's 77 counties in terms of total area. The total population of Okfuskee County as of the 2010 Census was 12,191 persons, for a population density of 20 persons per square mile of land.

Access and Linkages

The county has above-average accessibility to state and national highway systems. Interstate Highway 40 crosses east/west across the central section of the county. This 4 lane divided highway allows direct access to Oklahoma City to the west and Fort Smith to the east. In addition, State Highway 48 runs north/south through the western portion of the county, permitting access to Holdenville to the south and I-44 to the north. The county also has an intricate network of county roadways.

Public transportation is provided on a demand-response basis by the Ki Bois Area Transit System (KATS, a service of the Ki Bois Community Action Foundation), with service in Adair, Cherokee, Haskell, Hughes, Latimer, LeFlore, McIntosh, Okmulgee, Okfuskee, Pittsburg, Sequoyah and Wagoner counties. 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. The nearest full-service commercial airport is Tulsa International Airport, located approximately 60 miles northeast.

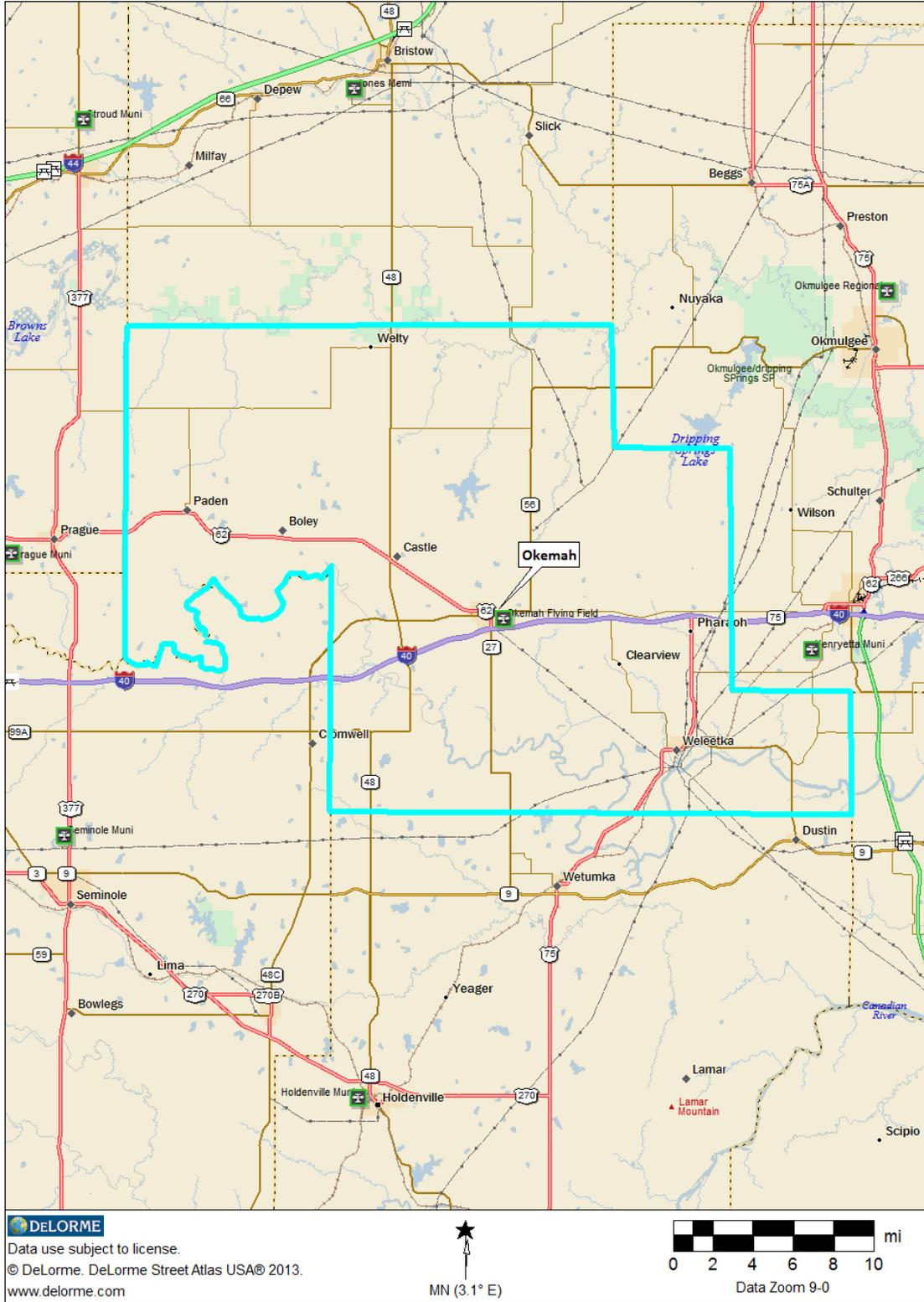
Educational Facilities

Okemah has 3 primary and secondary schools with approximately 860 students. Nearby higher education institutions include the Oklahoma State University Institute of Technology in Okmulgee, Seminole State College, Oklahoma Baptist University and Saint Gregory's University, all within approximately 40 miles of Okemah. Technical institutions near Okemah include Wes Watkins Technology Center, Green County Technology Center, and Gordon Cooper Technology Center.

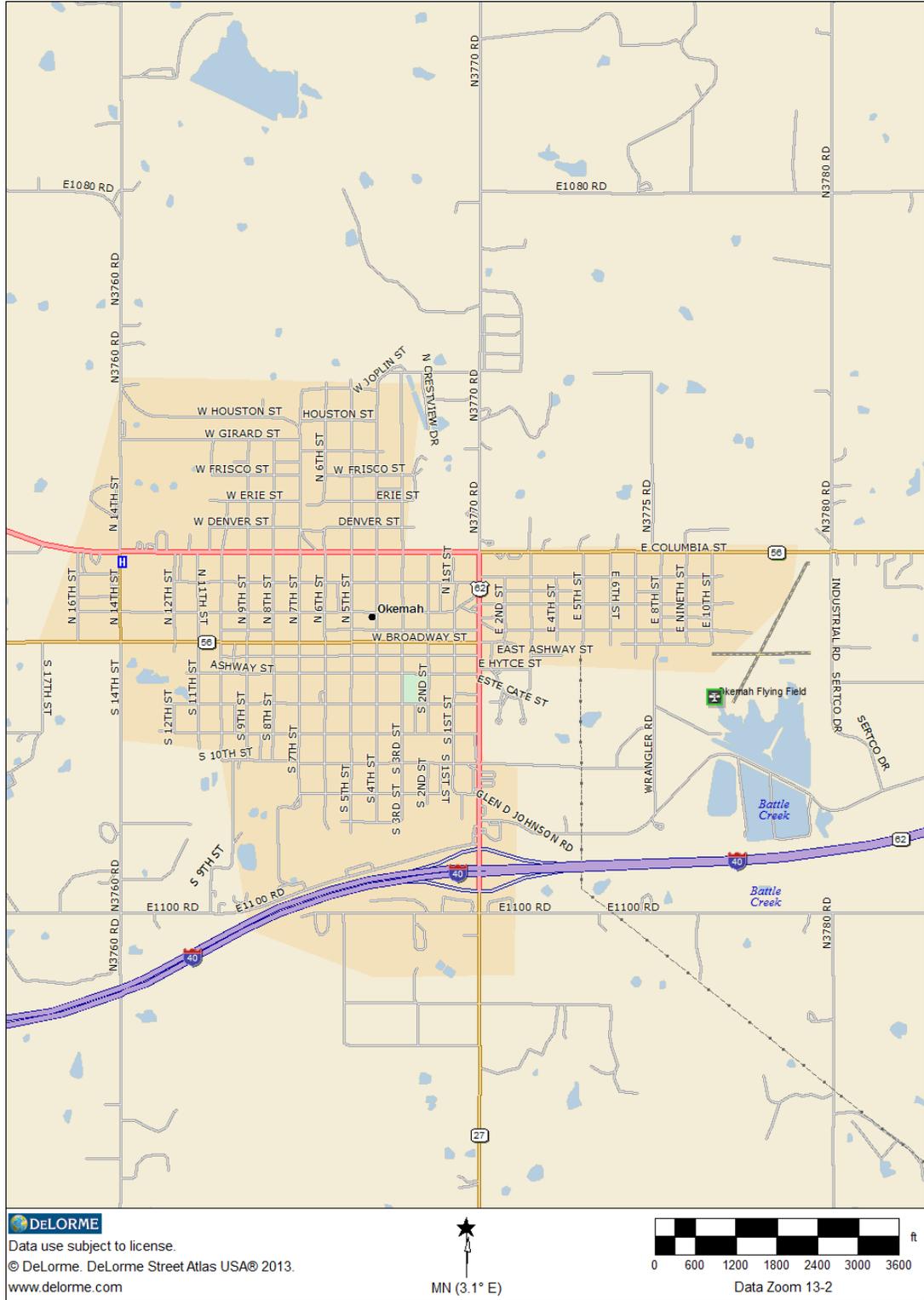
Medical Facilities

County medical services are provided by Okemah Indian Health Center (Creek Nation Community Hospital). Professional services are offered by local physicians and dentists. The smaller county communities typically have either small outpatient medical services or doctors officing in the community.

Okfuskee County Area Map



Okemah Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Okfuskee 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
Okemah	3,038	3,223	0.59%	3,559	2.00%	3,787	1.25%
Okfuskee County	11,814	12,191	0.31%	12,438	0.40%	12,772	0.53%
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 Okfuskee County was 12,191 persons as of the 2010 Census, a 0.31% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Okfuskee County to be 12,438 persons, and projects that the population will show 0.53% annualized growth over the next five years.

The population of Okemah was 3,223 persons as of the 2010 Census, a 0.59% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Okemah to be 3,559 persons, and projects that the population will show 1.25% annualized growth over the next five years.

The next table presents data regarding household levels in Okfuskee 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
Okemah	1,242	1,269	0.22%	1,433	2.46%	1,542	1.48%
Okfuskee County	4,270	4,354	0.20%	4,455	0.46%	4,591	0.60%
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
Okemah	764	780	0.21%	903	2.97%	972	1.48%
Okfuskee County	2,972	3,015	0.14%	3,080	0.43%	3,172	0.59%
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, Okfuskee County had a total of 4,354 households, representing a 0.20% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Okfuskee County to have

4,455 households. This number is expected to experience a 0.60% annualized rate of growth over the next five years.

As of 2010, Okemah had a total of 1,269 households, representing a 0.22% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Okemah to have 1,433 households. This number is expected to experience a 1.48% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Okemah		Okfuskee County	
	No.	Percent	No.	Percent
Total Population	3,272		12,268	
White Alone	2,048	62.59%	7,850	63.99%
Black or African American Alone	138	4.22%	954	7.78%
Amer. Indian or Alaska Native Alone	742	22.68%	1,863	15.19%
Asian Alone	9	0.28%	31	0.25%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	22	0.67%	65	0.53%
Two or More Races	313	9.57%	1,505	12.27%

Population by Hispanic or Latino Origin	Okemah		Okfuskee County	
	No.	Percent	No.	Percent
Total Population	3,272		12,268	
Hispanic or Latino	74	2.26%	424	3.46%
<i>Hispanic or Latino, White Alone</i>	24	32.43%	158	37.26%
<i>Hispanic or Latino, All Other Races</i>	50	67.57%	266	62.74%
Not Hispanic or Latino	3,198	97.74%	11,844	96.54%
<i>Not Hispanic or Latino, White Alone</i>	2,024	63.29%	7,692	64.94%
<i>Not Hispanic or Latino, All Other Races</i>	1,174	36.71%	4,152	35.06%

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

In Okfuskee County, racial and ethnic minorities comprise 37.30% of the total population. Within Okemah, racial and ethnic minorities represent 38.14% of the population. These percentages are relatively high primarily owing to the area's American Indian population.

Population by Age

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

Okfuskee 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	12,191		12,438		12,772			
Age 0 - 4	766	6.28%	873	7.02%	901	7.05%	2.65%	0.63%
Age 5 - 9	709	5.82%	812	6.53%	870	6.81%	2.75%	1.39%
Age 10 - 14	842	6.91%	790	6.35%	811	6.35%	-1.27%	0.53%
Age 15 - 17	525	4.31%	507	4.08%	495	3.88%	-0.70%	-0.48%
Age 18 - 20	423	3.47%	459	3.69%	482	3.77%	1.65%	0.98%
Age 21 - 24	510	4.18%	612	4.92%	708	5.54%	3.71%	2.96%
Age 25 - 34	1,478	12.12%	1,516	12.19%	1,579	12.36%	0.51%	0.82%
Age 35 - 44	1,537	12.61%	1,505	12.10%	1,469	11.50%	-0.42%	-0.48%
Age 45 - 54	1,865	15.30%	1,688	13.57%	1,536	12.03%	-1.97%	-1.87%
Age 55 - 64	1,502	12.32%	1,571	12.63%	1,591	12.46%	0.90%	0.25%
Age 65 - 74	1,197	9.82%	1,268	10.19%	1,436	11.24%	1.16%	2.52%
Age 75 - 84	611	5.01%	612	4.92%	651	5.10%	0.03%	1.24%
Age 85 and over	226	1.85%	225	1.81%	243	1.90%	-0.09%	1.55%
<i>Age 55 and over</i>	<i>3,536</i>	<i>29.01%</i>	<i>3,676</i>	<i>29.55%</i>	<i>3,921</i>	<i>30.70%</i>	<i>0.78%</i>	<i>1.30%</i>
<i>Age 62 and over</i>	<i>2,259</i>	<i>18.53%</i>	<i>2,351</i>	<i>18.90%</i>	<i>2,564</i>	<i>20.08%</i>	<i>0.81%</i>	<i>1.75%</i>
Median Age	40.5		39.3		38.7		-0.60%	-0.31%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Okfuskee County is 39.3 years. This compares with the statewide figure of 36.6 years. Approximately 7.02% of the population is below the age of 5, while 18.90% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.75% per year. Okfuskee County's population is somewhat older compared with the rest of the state.

Okemah 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	3,223		3,559		3,787			
Age 0 - 4	268	8.32%	314	8.82%	326	8.61%	3.22%	0.75%
Age 5 - 9	208	6.45%	294	8.26%	317	8.37%	7.17%	1.52%
Age 10 - 14	251	7.79%	253	7.11%	306	8.08%	0.16%	3.88%
Age 15 - 17	132	4.10%	156	4.38%	157	4.15%	3.40%	0.13%
Age 18 - 20	127	3.94%	138	3.88%	151	3.99%	1.68%	1.82%
Age 21 - 24	152	4.72%	168	4.72%	212	5.60%	2.02%	4.76%
Age 25 - 34	381	11.82%	408	11.46%	410	10.83%	1.38%	0.10%
Age 35 - 44	371	11.51%	397	11.15%	411	10.85%	1.36%	0.70%
Age 45 - 54	370	11.48%	396	11.13%	420	11.09%	1.37%	1.18%
Age 55 - 64	385	11.95%	407	11.44%	394	10.40%	1.12%	-0.65%
Age 65 - 74	295	9.15%	342	9.61%	379	10.01%	3.00%	2.08%
Age 75 - 84	201	6.24%	195	5.48%	204	5.39%	-0.60%	0.91%
Age 85 and over	82	2.54%	91	2.56%	100	2.64%	2.10%	1.90%
<i>Age 55 and over</i>	<i>963</i>	<i>29.88%</i>	<i>1,035</i>	<i>29.08%</i>	<i>1,077</i>	<i>28.44%</i>	<i>1.45%</i>	<i>0.80%</i>
<i>Age 62 and over</i>	<i>612</i>	<i>18.97%</i>	<i>659</i>	<i>18.52%</i>	<i>701</i>	<i>18.52%</i>	<i>1.51%</i>	<i>1.25%</i>
Median Age	37.5		36.2		35.4		-0.70%	-0.45%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Okemah is 36.2 years. This compares with the statewide figure of 36.6 years. Approximately 8.82% of the population is below the age of 5, while 18.52% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.25% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Okemah		Okfuskee County	
	No.	Percent	No.	Percent
Total Families:	689		3,012	
Married-Couple Family:	343	49.78%	2,171	72.08%
With Children Under 18 Years	100	14.51%	708	23.51%
No Children Under 18 Years	243	35.27%	1,463	48.57%
Other Family:	346	50.22%	841	27.92%
Male Householder, No Wife Present	67	9.72%	222	7.37%
With Children Under 18 Years	48	6.97%	118	3.92%
No Children Under 18 Years	19	2.76%	104	3.45%
Female Householder, No Husband Present	279	40.49%	619	20.55%
With Children Under 18 Years	156	22.64%	304	10.09%
No Children Under 18 Years	123	17.85%	315	10.46%
<hr/>				
Total Single Parent Families	204		422	
Male Householder	48	23.53%	118	27.96%
Female Householder	156	76.47%	304	72.04%

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

As shown, within Okfuskee County, among all families 14.01% are single-parent families, while in Okemah, the percentage is 29.61%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	3,111		11,302		3,702,515	
Under 18 Years:	905		2,905		933,738	
With One Type of Disability	65	7.18%	174	5.99%	33,744	3.61%
With Two or More Disabilities	22	2.43%	55	1.89%	11,082	1.19%
No Disabilities	818	90.39%	2,676	92.12%	888,912	95.20%
18 to 64 Years:	1,797		6,478		2,265,702	
With One Type of Disability	296	16.47%	859	13.26%	169,697	7.49%
With Two or More Disabilities	183	10.18%	739	11.41%	149,960	6.62%
No Disabilities	1,318	73.34%	4,880	75.33%	1,946,045	85.89%
65 Years and Over:	409		1,919		503,075	
With One Type of Disability	111	27.14%	473	24.65%	95,633	19.01%
With Two or More Disabilities	84	20.54%	561	29.23%	117,044	23.27%
No Disabilities	214	52.32%	885	46.12%	290,398	57.72%
Total Number of Persons with Disabilities:	761	24.46%	2,861	25.31%	577,160	15.59%

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

Within Okfuskee County, 25.31% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Okemah the percentage is 24.46%.

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

2013 Population by Veteran and Disability Status

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,206		8,397		2,738,788	
Veteran:	295	13.37%	1,029	12.25%	305,899	11.17%
With a Disability	118	40.00%	522	50.73%	100,518	32.86%
No Disability	177	60.00%	507	49.27%	205,381	67.14%
Non-veteran:	1,911	86.63%	7,368	87.75%	2,432,889	88.83%
With a Disability	556	29.09%	2,110	28.64%	430,610	17.70%
No Disability	1,355	70.91%	5,258	71.36%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Okfuskee County, the Census Bureau estimates there are 1,029 veterans, 50.73% of which have one or more disabilities (compared with 32.86% at a statewide level). In Okemah, there are an estimated 295 veterans, 40.00% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Okemah		Okfuskee County	
	No.	Percent	No.	Percent
Total Population	3,223		12,191	
Group Quarters Population	142	4.41%	1,228	10.07%
Institutionalized Population	118	3.66%	976	8.01%
Correctional facilities for adults	23	0.71%	855	7.01%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	95	2.95%	121	0.99%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	24	0.74%	252	2.07%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	24	0.74%	252	2.07%

Source: 2010 Decennial Census, Table P42

The percentage of the Okfuskee County population in group quarters is significantly higher than the statewide figure, which was 2.99% in 2010. This is due to inmates at the John H. Lilley Correctional Center, which houses approximately 820 minimum security offenders.

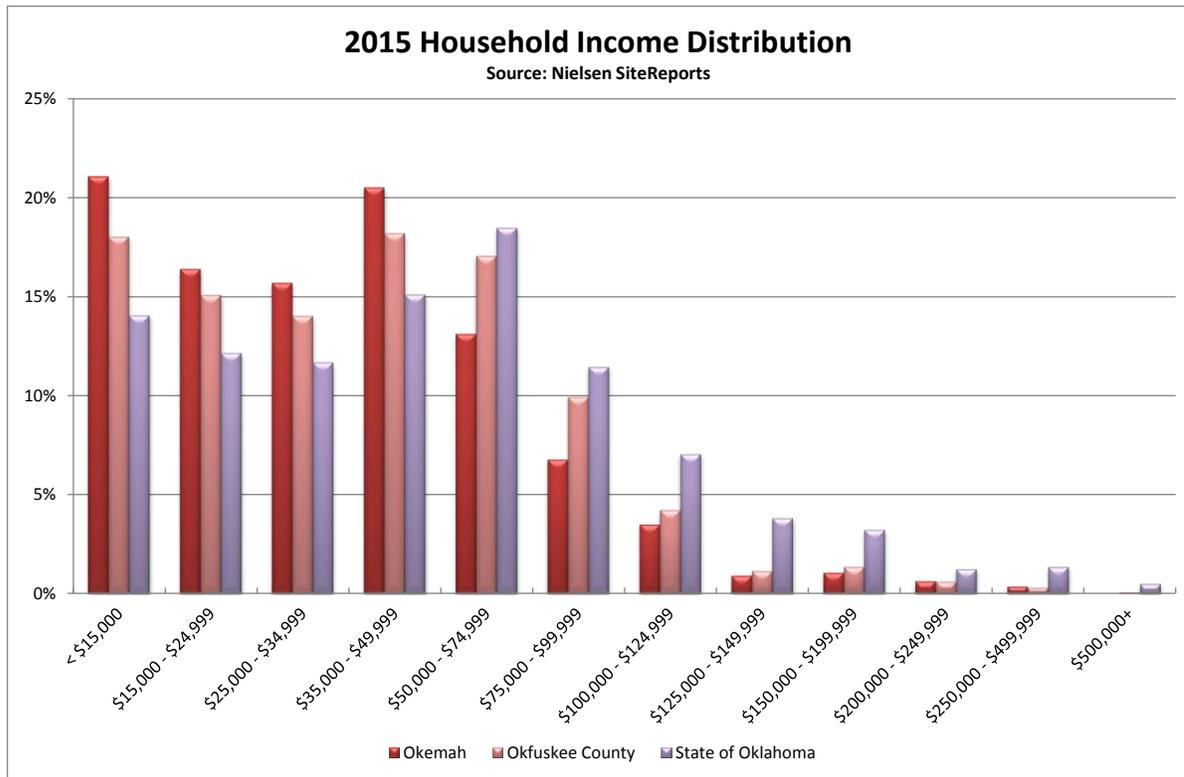
Household Income Levels

Data in the following chart shows the distribution of household income in Okfuskee 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						
	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,433		4,455		1,520,327	
< \$15,000	302	21.07%	803	18.02%	213,623	14.05%
\$15,000 - \$24,999	235	16.40%	672	15.08%	184,613	12.14%
\$25,000 - \$34,999	225	15.70%	625	14.03%	177,481	11.67%
\$35,000 - \$49,999	294	20.52%	811	18.20%	229,628	15.10%
\$50,000 - \$74,999	188	13.12%	760	17.06%	280,845	18.47%
\$75,000 - \$99,999	97	6.77%	442	9.92%	173,963	11.44%
\$100,000 - \$124,999	50	3.49%	188	4.22%	106,912	7.03%
\$125,000 - \$149,999	13	0.91%	51	1.14%	57,804	3.80%
\$150,000 - \$199,999	15	1.05%	60	1.35%	48,856	3.21%
\$200,000 - \$249,999	9	0.63%	27	0.61%	18,661	1.23%
\$250,000 - \$499,999	5	0.35%	13	0.29%	20,487	1.35%
\$500,000+	0	0.00%	3	0.07%	7,454	0.49%
Median Household Income	\$32,978		\$37,358		\$47,049	
Average Household Income	\$42,005		\$46,909		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Okfuskee County is estimated to be \$37,358 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Okemah, median household income is estimated to be \$32,978. Compared with the rest of the state, Okemah and Okfuskee County have relatively lower income levels. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Okfuskee 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.

	1999 Median HH Income	2015 Median HH Income	Nominal Growth Rate	Inflation Rate	Real Growth
Okemah	\$21,306	\$32,978	2.77%	2.40%	0.37%
Okfuskee County	\$24,324	\$37,358	2.72%	2.40%	0.32%
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

Both Okemah and Okfuskee County saw positive annual real income growth, which is in contrast with state and national trends: over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price



Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%. It is notable that Okfuskee County saw positive real income growth during this same period.

Poverty Rates

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

Poverty Rates	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Okemah	25.34%	39.82%	1448	58.33%	74.36%
Okfuskee County	23.02%	28.40%	538	33.05%	64.47%
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 Okfuskee County is estimated to be 28.40% by the American Community Survey. This is an increase of 538 basis points since the 2000 Census. Within Okemah, the poverty rate is estimated to be 39.82%. 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. Compared with the rest of the state, poverty rates for single-parent households (particularly single mothers) are dramatically higher than statewide figures.

Economic Conditions

Employment and Unemployment

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

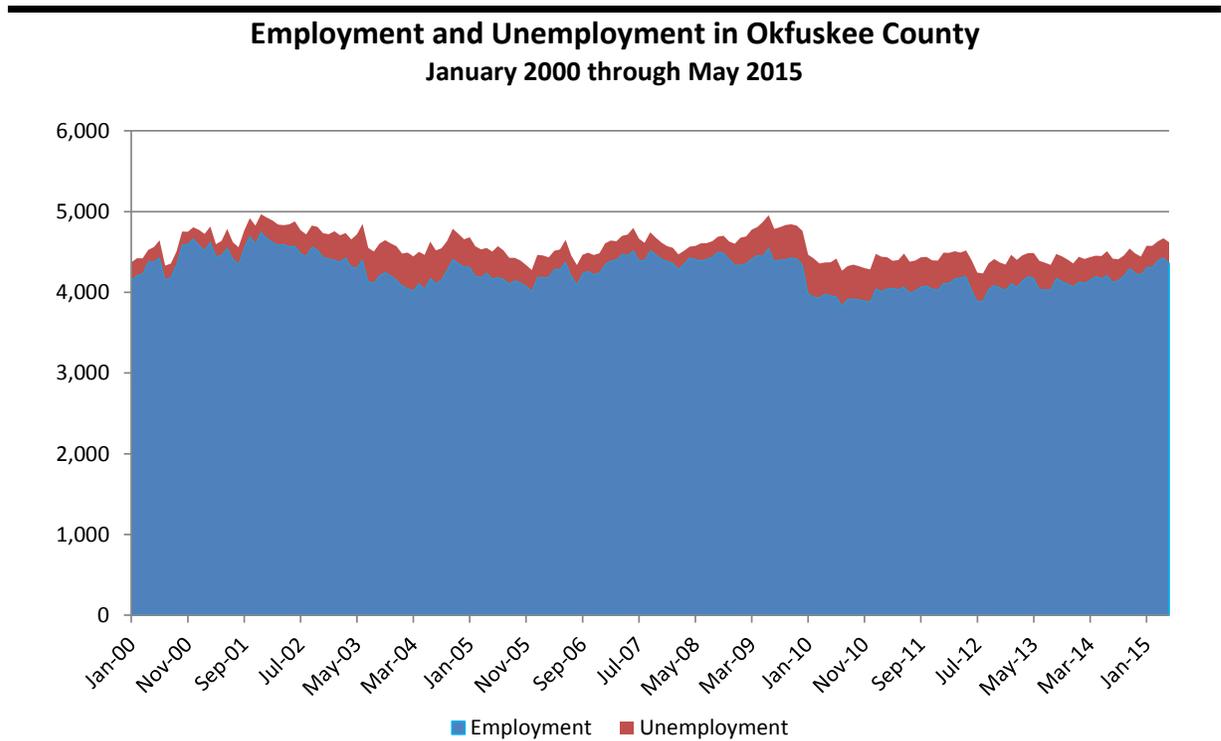
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Okfuskee County	3,960	4,358	1.93%	9.4%	5.7%	-370
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Okfuskee County was 4,358 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.93% per year. The unemployment rate in May was 5.7%, a decrease of -370 basis points from May 2010, which was 9.4%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Okfuskee County has generally mirrored these trends, and has seen strong positive employment growth over the last five years, though unemployment rates are higher than state and national figures.

Employment Level Trends

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

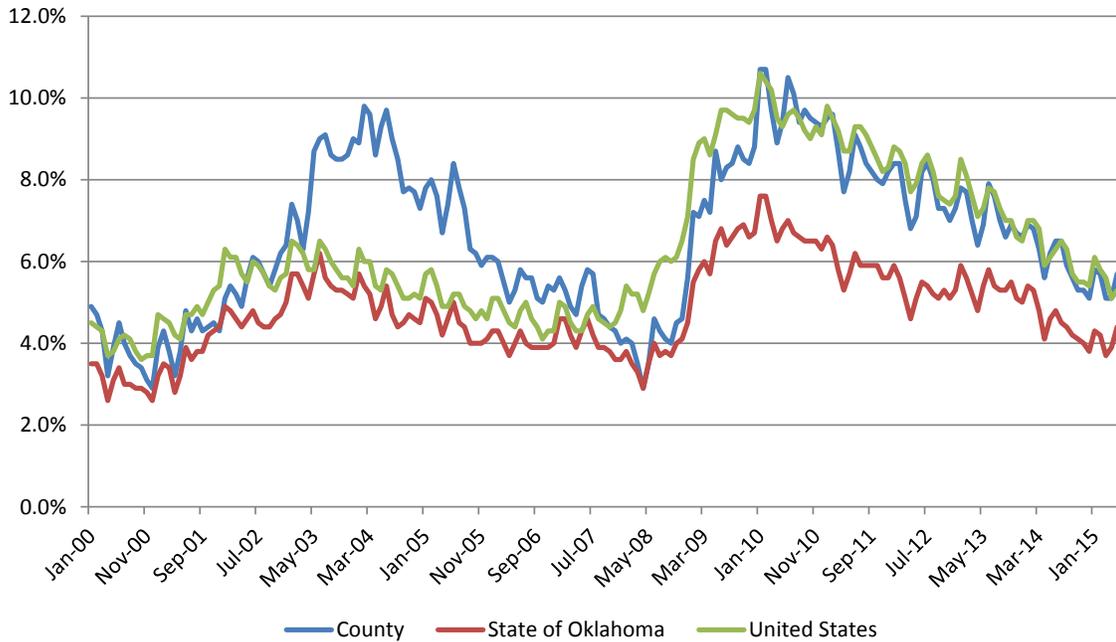
As shown, total employment levels fluctuated somewhat between 2000 and 2009. Employment growth resumed in early 2010, and has continued to grow to its current level of 4,358 persons. The number of unemployed persons in May 2015 was 262, out of a total labor force of 4,620 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Okfuskee 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 Okfuskee 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 Okfuskee County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 5.7%. On the whole, unemployment rates in Okfuskee County track very well with statewide figures but are typically higher than the state. For the last five years, unemployment rates in Okfuskee County have nearly mirrored the national unemployment rate.

Employment and Wages by Industrial Supersector

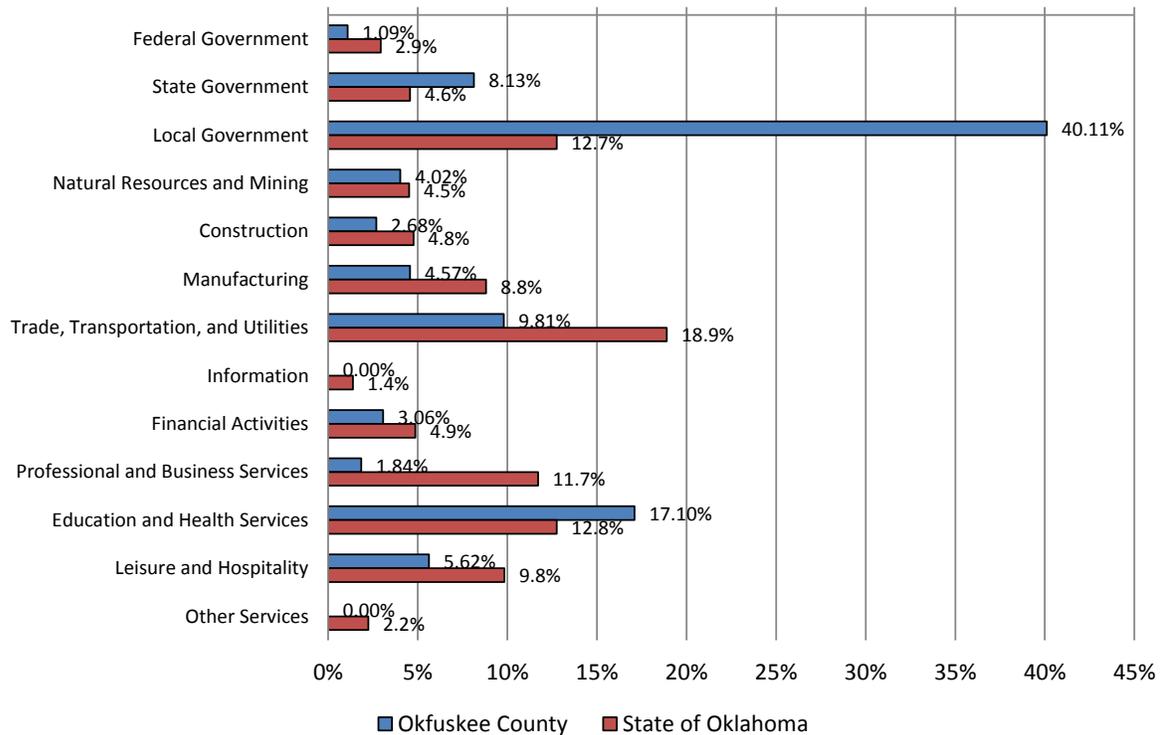
The next table presents data regarding employment in Okfuskee County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor 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	7	26	1.09%	\$34,203	0.55
State Government	9	194	8.13%	\$38,855	2.44
Local Government	31	957	40.11%	\$31,444	3.98
Natural Resources and Mining	16	96	4.02%	\$37,903	2.65
Construction	11	64	2.68%	\$42,406	0.60
Manufacturing	5	109	4.57%	\$34,346	0.51
Trade, Transportation, and Utilities	41	234	9.81%	\$26,821	0.51
Information	2	N/A	N/A	N/A	N/A
Financial Activities	10	73	3.06%	\$49,446	0.54
Professional and Business Services	13	44	1.84%	\$32,798	0.13
Education and Health Services	33	408	17.10%	\$19,566	1.14
Leisure and Hospitality	9	134	5.62%	\$14,489	0.52
Other Services	3	N/A	N/A	N/A	N/A
Total	191	2,386		\$30,125	1.00

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

Employment Sectors - 2014



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



Among private employers, the largest percentage of persons (17.10%) are employed in Education and Health Services. The average annual pay in this sector is \$19,566 per year. The industry with the highest annual pay is Financial Activities, with average annual pay of \$49,446 per year.

The rightmost column of the previous table provides location quotients for each industry for Okfuskee 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 (Okfuskee 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 Okfuskee County, among all industries the largest location quotient is in Local Government, with a quotient of 3.98. Among private employers, the largest is Natural Resources and Mining, with a quotient of 2.65.

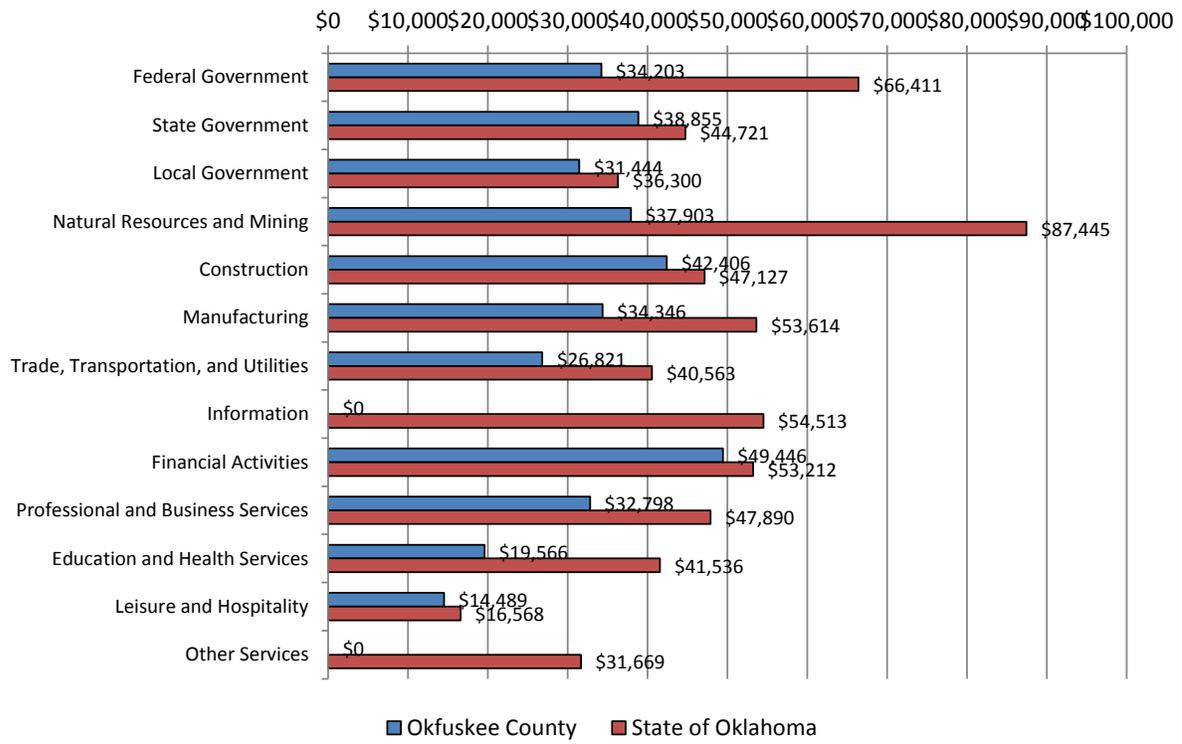
The next table presents average annual pay in Okfuskee County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Okfuskee County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$34,203	\$66,411	\$75,784	51.5%	45.1%
State Government	\$38,855	\$44,721	\$54,184	86.9%	71.7%
Local Government	\$31,444	\$36,300	\$46,146	86.6%	68.1%
Natural Resources and Mining	\$37,903	\$87,445	\$59,666	43.3%	63.5%
Construction	\$42,406	\$47,127	\$55,041	90.0%	77.0%
Manufacturing	\$34,346	\$53,614	\$62,977	64.1%	54.5%
Trade, Transportation, and Utilities	\$26,821	\$40,563	\$42,988	66.1%	62.4%
Information	N/A	\$54,513	\$90,804	N/A	N/A
Financial Activities	\$49,446	\$53,212	\$85,261	92.9%	58.0%
Professional and Business Services	\$32,798	\$47,890	\$66,657	68.5%	49.2%
Education and Health Services	\$19,566	\$41,536	\$45,951	47.1%	42.6%
Leisure and Hospitality	\$14,489	\$16,568	\$20,993	87.5%	69.0%
Other Services	N/A	\$31,669	\$33,935	N/A	N/A
Total	\$30,125	\$43,774	\$51,361	68.8%	58.7%

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, Okfuskee County has lower wages in every employment sector without exception, notably so in Natural Resources and Mining.

Working Families

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



Families by Employment Status and Presence of Children						
	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	689		3,012		961,468	
With Children <18 Years:	304	44.12%	1,130	37.52%	425,517	44.26%
Married Couple:	100	32.89%	708	62.65%	281,418	66.14%
Both Parents Employed	72	72.00%	319	45.06%	166,700	59.24%
One Parent Employed	24	24.00%	335	47.32%	104,817	37.25%
Neither Parent Employed	4	4.00%	54	7.63%	9,901	3.52%
Other Family:	204	67.11%	422	37.35%	144,099	33.86%
Male Householder:	48	23.53%	118	27.96%	36,996	25.67%
Employed	38	79.17%	85	72.03%	31,044	83.91%
Not Employed	10	20.83%	33	27.97%	5,952	16.09%
Female Householder:	156	76.47%	304	72.04%	107,103	74.33%
Employed	93	59.62%	187	61.51%	75,631	70.62%
Not Employed	63	40.38%	117	38.49%	31,472	29.38%
Without Children <18 Years:	385	55.88%	1,882	62.48%	535,951	55.74%
Married Couple:	243	63.12%	1,463	77.74%	431,868	80.58%
Both Spouses Employed	108	44.44%	490	33.49%	167,589	38.81%
One Spouse Employed	68	27.98%	418	28.57%	138,214	32.00%
Neither Spouse Employed	67	27.57%	555	37.94%	126,065	29.19%
Other Family:	142	36.88%	419	22.26%	104,083	19.42%
Male Householder:	19	28.36%	104	18.74%	32,243	25.58%
Employed	4	21.05%	44	42.31%	19,437	60.28%
Not Employed	15	78.95%	60	57.69%	12,806	39.72%
Female Householder:	123	86.62%	315	75.18%	71,840	69.02%
Employed	74	60.16%	159	50.48%	36,601	50.95%
Not Employed	49	39.84%	156	49.52%	35,239	49.05%
<i>Total Working Families:</i>	<i>481</i>	<i>69.81%</i>	<i>2,037</i>	<i>67.63%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>227</i>	<i>47.19%</i>	<i>926</i>	<i>45.46%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>254</i>	<i>52.81%</i>	<i>1,111</i>	<i>54.54%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Okfuskee County, there are 2,037 working families, 45.46% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

City and county government are major employers in Okfuskee County, as are the local school districts. The John Lilley Correctional Center in Boley is another significant presence. Among private employers, Sertco Industries is headquartered in Okemah manufactures natural gas compressors. Sertco completed expansions in November of 2005 and July of 2010, adding 60,000 square feet of additional fabrication and assembly area.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,000		3,805		1,613,364	
Less than 15 minutes	654	65.40%	1,566	41.16%	581,194	36.02%
15 to 30 minutes	114	11.40%	929	24.42%	625,885	38.79%
30 to 45 minutes	85	8.50%	560	14.72%	260,192	16.13%
45 to 60 minutes	42	4.20%	241	6.33%	74,625	4.63%
60 or more minutes	105	10.50%	509	13.38%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Okfuskee County, the largest percentage of workers (41.16%) travel less than 15 minutes to work. This data indicates that the majority of persons living in Okemah and Okfuskee County are employed in the area, though there appear to be some that travel to other labor markets (Okmulgee, Seminole, Shawnee, etc.).

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,005		4,019		1,673,026	
Car, Truck or Van:	905	90.05%	3,593	89.40%	1,551,461	92.73%
<i>Drove Alone</i>	799	88.29%	3,142	87.45%	1,373,407	88.52%
<i>Carpooled</i>	106	11.71%	451	12.55%	178,054	11.48%
Public Transportation	26	2.59%	39	0.97%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	3	0.07%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	43	4.28%	103	2.56%	30,401	1.82%
Other Means	26	2.59%	67	1.67%	14,442	0.86%
Worked at Home	5	0.50%	214	5.32%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Okfuskee 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 Okfuskee 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
Okemah	1,506	1,488	-0.12%	1,658	2.19%
Okfuskee County	5,114	5,282	0.32%	5,411	0.48%
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 Okfuskee County grew by 0.48% per year, to a total of 5,411 housing units in 2015. In terms of new housing unit construction, Okfuskee County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,321		5,288		1,669,828	
1 Unit, Detached	945	71.54%	3,730	70.54%	1,219,987	73.06%
1 Unit, Attached	35	2.65%	50	0.95%	34,434	2.06%
Duplex Units	109	8.25%	199	3.76%	34,207	2.05%
3-4 Units	52	3.94%	54	1.02%	42,069	2.52%
5-9 Units	49	3.71%	65	1.23%	59,977	3.59%
10-19 Units	0	0.00%	0	0.00%	57,594	3.45%
20-49 Units	8	0.61%	11	0.21%	29,602	1.77%
50 or More Units	0	0.00%	0	0.00%	30,240	1.81%
Mobile Homes	123	9.31%	1,176	22.24%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	3	0.06%	2,159	0.13%
Total Multifamily Units	218	16.50%	329	6.22%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Okfuskee County, 70.54% of housing units are single-family, detached. 6.22% of housing units are multifamily in structure (two or more units per building), while 22.30% of housing units comprise mobile homes, RVs, etc.

Within Okemah, 71.54% of housing units are single-family, detached. 16.50% of housing units are multifamily in structure, while 9.31% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,108		4,246		1,444,081	
Owner Occupied:	597	53.88%	3,126	73.62%	968,736	67.08%
No Bedroom	0	0.00%	16	0.51%	2,580	0.27%
1 Bedroom	19	3.18%	89	2.85%	16,837	1.74%
2 Bedrooms	166	27.81%	742	23.74%	166,446	17.18%
3 Bedrooms	346	57.96%	1,863	59.60%	579,135	59.78%
4 Bedrooms	59	9.88%	339	10.84%	177,151	18.29%
5 or More Bedrooms	7	1.17%	77	2.46%	26,587	2.74%
Renter Occupied:	511	46.12%	1,120	26.38%	475,345	32.92%
No Bedroom	0	0.00%	5	0.45%	13,948	2.93%
1 Bedroom	86	16.83%	156	13.93%	101,850	21.43%
2 Bedrooms	248	48.53%	450	40.18%	179,121	37.68%
3 Bedrooms	147	28.77%	435	38.84%	152,358	32.05%
4 Bedrooms	26	5.09%	64	5.71%	24,968	5.25%
5 or More Bedrooms	4	0.78%	10	0.89%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Okfuskee County is 73.62%, while 26.38% of housing units are renter occupied. In Okemah, the homeownership rate is 53.88%, while 46.12% of households are renters.

Housing Units Tenure and Household Income

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

Okfuskee County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	4,246	3,126	1,120	73.62%	26.38%
Less than \$5,000	117	71	46	60.68%	39.32%
\$5,000 - \$9,999	277	118	159	42.60%	57.40%
\$10,000-\$14,999	471	232	239	49.26%	50.74%
\$15,000-\$19,999	327	192	135	58.72%	41.28%
\$20,000-\$24,999	350	177	173	50.57%	49.43%
\$25,000-\$34,999	571	455	116	79.68%	20.32%
\$35,000-\$49,999	711	573	138	80.59%	19.41%
\$50,000-\$74,999	706	626	80	88.67%	11.33%
\$75,000-\$99,999	447	430	17	96.20%	3.80%
\$100,000-\$149,999	169	152	17	89.94%	10.06%
\$150,000 or more	100	100	0	100.00%	0.00%
Income Less Than \$25,000	1,542	790	752	51.23%	48.77%

Source: 2009-2013 American Community Survey, Table B25118

Within Okfuskee County as a whole, 48.77% of households with incomes less than \$25,000 are estimated to be renters, while 51.23% are estimated to be homeowners.

Okemah Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,108	597	511	53.88%	46.12%
Less than \$5,000	30	11	19	36.67%	63.33%
\$5,000 - \$9,999	60	12	48	20.00%	80.00%
\$10,000-\$14,999	174	63	111	36.21%	63.79%
\$15,000-\$19,999	77	33	44	42.86%	57.14%
\$20,000-\$24,999	132	12	120	9.09%	90.91%
\$25,000-\$34,999	206	158	48	76.70%	23.30%
\$35,000-\$49,999	200	123	77	61.50%	38.50%
\$50,000-\$74,999	112	73	39	65.18%	34.82%
\$75,000-\$99,999	85	85	0	100.00%	0.00%
\$100,000-\$149,999	27	22	5	81.48%	18.52%
\$150,000 or more	5	5	0	100.00%	0.00%
Income Less Than \$25,000	473	131	342	27.70%	72.30%

Source: 2009-2013 American Community Survey, Table B25118

Within Okemah, 72.30% of households with incomes less than \$25,000 are estimated to be renters, while 27.70% 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						
	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,108		4,246		1,444,081	
Owner Occupied:	597	53.88%	3,126	73.62%	968,736	67.08%
Built 2010 or Later	0	0.00%	18	0.58%	10,443	1.08%
Built 2000 to 2009	31	5.19%	485	15.52%	153,492	15.84%
Built 1990 to 1999	52	8.71%	495	15.83%	125,431	12.95%
Built 1980 to 1989	39	6.53%	526	16.83%	148,643	15.34%
Built 1970 to 1979	104	17.42%	594	19.00%	184,378	19.03%
Built 1960 to 1969	46	7.71%	281	8.99%	114,425	11.81%
Built 1950 to 1959	60	10.05%	212	6.78%	106,544	11.00%
Built 1940 to 1949	118	19.77%	203	6.49%	50,143	5.18%
Built 1939 or Earlier	147	24.62%	312	9.98%	75,237	7.77%
Median Year Built:		1956		1979		1977
Renter Occupied:	511	46.12%	1,120	26.38%	475,345	32.92%
Built 2010 or Later	0	0.00%	8	0.71%	5,019	1.06%
Built 2000 to 2009	29	5.68%	92	8.21%	50,883	10.70%
Built 1990 to 1999	29	5.68%	66	5.89%	47,860	10.07%
Built 1980 to 1989	86	16.83%	223	19.91%	77,521	16.31%
Built 1970 to 1979	81	15.85%	217	19.38%	104,609	22.01%
Built 1960 to 1969	50	9.78%	155	13.84%	64,546	13.58%
Built 1950 to 1959	40	7.83%	85	7.59%	54,601	11.49%
Built 1940 to 1949	96	18.79%	128	11.43%	31,217	6.57%
Built 1939 or Earlier	100	19.57%	146	13.04%	39,089	8.22%
Median Year Built:		1964		1972		1975
Overall Median Year Built:		1956		1977		1976

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

Within Okfuskee County, 14.20% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Okemah the percentage is 5.42%. This indicates that new housing construction in Okemah has generally underperformed Okfuskee County and the state as a whole.

72.59% of housing units in Okfuskee County were built prior to 1990, while in Okemah the percentage is 87.27%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Okfuskee 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
Okemah	1,108	26	2.35%	26	2.35%	0	0.00%
Okfuskee County	4,246	69	1.63%	63	1.48%	184	4.33%
State of Oklahoma	1,444,081	7,035	0.49%	13,026	0.90%	28,675	1.99%

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

Within Okfuskee County, 1.63% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.48% 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. These figures suggest that substandard housing is more prevalent in Okemah and Okfuskee County compared with the rest of the state.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,321		5,288		1,669,828	
Total Vacant Units	213	16.12%	1,042	19.70%	225,747	13.52%
For rent	19	8.92%	45	4.32%	43,477	19.26%
Rented, not occupied	4	1.88%	27	2.59%	9,127	4.04%
For sale only	33	15.49%	70	6.72%	23,149	10.25%
Sold, not occupied	0	0.00%	17	1.63%	8,618	3.82%
For seasonal, recreational, or occasional use	18	8.45%	147	14.11%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	139	65.26%	736	70.63%	101,155	44.81%
Homeowner Vacancy Rate	5.24%		2.18%		2.31%	
Rental Vacancy Rate	3.56%		3.78%		8.24%	

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

Within Okfuskee County, the overall housing vacancy rate is estimated to be 19.70%. The homeowner vacancy rate is estimated to be 2.18%, while the rental vacancy rate is estimated to be 3.78%.

In Okemah, the overall housing vacancy rate is estimated to be 16.12%. The homeowner vacancy rate is estimated to be 5.24%, while the rental vacancy rate is estimated to be 3.56%.

Taken together, these figures show rental vacancy rates in Okemah and Okfuskee County that are much lower than statewide indications. Homeowner vacancy in Okfuskee County is very similar to statewide indications, but higher in Okemah. This data suggests a relatively tight rental market in Okfuskee County.

Building Permits

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

Okemah

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	0	N/A	0	N/A
2005	0	N/A	0	N/A
2006	5	\$94,900	0	N/A
2007	0	N/A	0	N/A
2008	0	N/A	0	N/A
2009	18	\$46,029	0	N/A
2010	15	\$75,077	0	N/A
2011	0	N/A	0	N/A
2012	0	N/A	0	N/A
2013	0	N/A	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Okemah, building permits for 38 housing units were issued between 2004 and 2014, for an average of 3 units per year. 100.00% of these housing units were single family homes. This data indicates that new housing construction in Okemah has been highly limited over the last ten years.

New Construction Activity

For Ownership:

A review of available data shows fairly limited new residential construction activity in Okfuskee County over the last ten years. Most new residential construction for ownership has occurred in rural areas of the county, outside of city limits, and typically consisted of custom built homes. No new plats have been filed in Okfuskee County since 2004, according to public records available to us. Some new home construction has occurred on infill lots within Okemah, though much of these homes were intended for rent rather than ownership.

For Rent:

15 homes were constructed in Okemah in 2010 for rent. These homes were constructed on scattered sites, under the Low-Income Housing Tax Credit program. Some single family homes were also constructed in Okemah by the Muscogee (Creek) Nation, though details regarding these homes were not available to us. Other than these homes, no new rental properties have been constructed in Okfuskee County within the last ten years to the best of our knowledge.

Homeownership Market

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

Housing Units by Home Value

The following table presents housing units in Okfuskee 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

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	597		3,126		968,736	
Less than \$10,000	35	5.86%	131	4.19%	20,980	2.17%
\$10,000 to \$14,999	9	1.51%	108	3.45%	15,427	1.59%
\$15,000 to \$19,999	72	12.06%	117	3.74%	13,813	1.43%
\$20,000 to \$24,999	16	2.68%	117	3.74%	16,705	1.72%
\$25,000 to \$29,999	14	2.35%	106	3.39%	16,060	1.66%
\$30,000 to \$34,999	53	8.88%	214	6.85%	19,146	1.98%
\$35,000 to \$39,999	27	4.52%	133	4.25%	14,899	1.54%
\$40,000 to \$49,999	26	4.36%	224	7.17%	39,618	4.09%
\$50,000 to \$59,999	46	7.71%	180	5.76%	45,292	4.68%
\$60,000 to \$69,999	70	11.73%	251	8.03%	52,304	5.40%
\$70,000 to \$79,999	47	7.87%	236	7.55%	55,612	5.74%
\$80,000 to \$89,999	51	8.54%	216	6.91%	61,981	6.40%
\$90,000 to \$99,999	0	0.00%	85	2.72%	51,518	5.32%
\$100,000 to \$124,999	56	9.38%	294	9.40%	119,416	12.33%
\$125,000 to \$149,999	32	5.36%	113	3.61%	96,769	9.99%
\$150,000 to \$174,999	30	5.03%	220	7.04%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	66	2.11%	53,304	5.50%
\$200,000 to \$249,999	13	2.18%	85	2.72%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	89	2.85%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	86	2.75%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	0	0.00%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	31	0.99%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	10	0.32%	3,764	0.39%
\$1,000,000 or more	0	0.00%	14	0.45%	5,018	0.52%
Median Home Value:		\$60,100		\$69,300		\$112,800

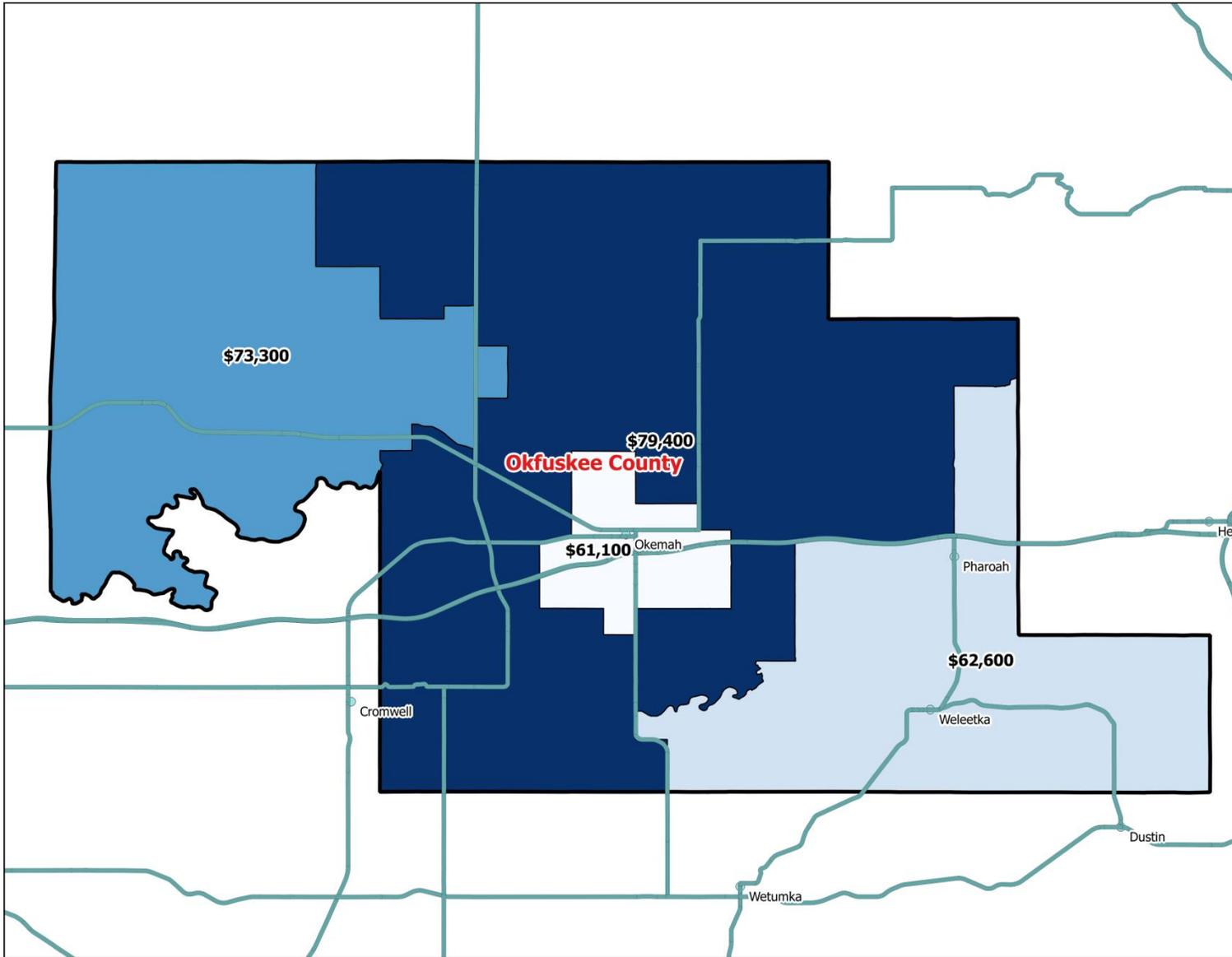
Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Okfuskee County is \$69,300. This is -38.6% lower than the statewide median, which is \$112,800. The median home value in Okemah is estimated to be

\$60,100. Home values in Okfuskee County and Okemah are significantly lower than the rest of the state based on these figures.

The geographic distribution of home values in Okfuskee County can be visualized by the following map. As shown, the highest home values in Okfuskee County are in the central portion of the county, surrounding Okemah, while the lowest home values are in Okemah proper.

Okfuskee County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Okfuskee 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

	Okemah Median Value	Okfuskee County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$137,500	\$188,900
Built 2000 to 2009	\$141,100	\$99,200	\$178,000
Built 1990 to 1999	\$19,600	\$67,100	\$147,300
Built 1980 to 1989	\$79,000	\$77,200	\$118,300
Built 1970 to 1979	\$61,300	\$66,300	\$111,900
Built 1960 to 1969	\$62,400	\$68,400	\$97,100
Built 1950 to 1959	\$50,600	\$51,900	\$80,300
Built 1940 to 1949	\$55,600	\$56,500	\$67,900
Built 1939 or Earlier	\$67,000	\$59,300	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Okemah Single Family Sales Activity

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

Okemah Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	12	11	17	13	7
Average Sale Price	\$27,500	\$38,000	\$36,063	\$26,346	\$30,000
Average Square Feet	1,059	1,109	985	1,008	967
Average Price/SF	\$25.97	\$34.27	\$36.61	\$26.14	\$31.02
Average Year Built	1946	1944	1945	1944	1953

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

Okemah Single Family Sales Activity
Three Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	13	25	17	19	18
Average Sale Price	\$77,846	\$45,820	\$34,956	\$55,263	\$51,056
Average Square Feet	1,675	1,448	1,389	1,605	1,444
Average Price/SF	\$46.48	\$31.64	\$25.17	\$34.43	\$35.36
Average Year Built	1956	1956	1953	1954	1955

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

Okemah Single Family Sales Activity
Four Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	5	5	6	4	1
Average Sale Price	\$46,860	\$72,200	\$88,333	\$122,375	\$125,000
Average Square Feet	1,615	1,898	2,184	2,481	2,666
Average Price/SF	\$29.02	\$38.04	\$40.45	\$49.32	\$46.89
Average Year Built	1938	1959	1948	1952	1985

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

Okemah Single Family Sales Activity
All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	33	45	41	36	26
Average Sale Price	\$55,342	\$46,522	\$46,008	\$52,278	\$48,231
Average Square Feet	1,398	1,340	1,385	1,487	1,362
Average Price/SF	\$39.59	\$34.72	\$33.22	\$35.16	\$35.41
Average Year Built	1948	1955	1948	1951	1955

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

Over the last five years, average single-family home prices appear to have fluctuated between approximately \$46,000 and \$55,000. The average sale price in 2015 was \$48,231 for an average price per square foot of \$35.41/SF. Average year of construction has varied from the late 1940s to mid-1950s.

Foreclosure Rates

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

Foreclosure Rates

Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Okfuskee County	2.8%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	19

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

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

According to the data provided, the foreclosure rate in Okfuskee County was 2.8% in May 2014. The county ranked 19 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. Compared with the state and nation, foreclosure rates in Okfuskee County are unusually high and likely have a detrimental impact on home values in the area.

Rental Market

This section will discuss supply and demand factors for the rental market in Okfuskee 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 Okfuskee 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

	Okemah		Okfuskee County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	511		1,120		475,345	
With cash rent:	455		815		432,109	
Less than \$100	0	0.00%	3	0.27%	2,025	0.43%
\$100 to \$149	6	1.17%	13	1.16%	2,109	0.44%
\$150 to \$199	33	6.46%	42	3.75%	4,268	0.90%
\$200 to \$249	12	2.35%	58	5.18%	8,784	1.85%
\$250 to \$299	6	1.17%	16	1.43%	8,413	1.77%
\$300 to \$349	29	5.68%	60	5.36%	9,107	1.92%
\$350 to \$399	49	9.59%	61	5.45%	10,932	2.30%
\$400 to \$449	51	9.98%	73	6.52%	15,636	3.29%
\$450 to \$499	45	8.81%	122	10.89%	24,055	5.06%
\$500 to \$549	55	10.76%	87	7.77%	31,527	6.63%
\$550 to \$599	27	5.28%	46	4.11%	33,032	6.95%
\$600 to \$649	41	8.02%	67	5.98%	34,832	7.33%
\$650 to \$699	18	3.52%	30	2.68%	32,267	6.79%
\$700 to \$749	28	5.48%	60	5.36%	30,340	6.38%
\$750 to \$799	10	1.96%	16	1.43%	27,956	5.88%
\$800 to \$899	30	5.87%	35	3.13%	45,824	9.64%
\$900 to \$999	0	0.00%	2	0.18%	34,153	7.18%
\$1,000 to \$1,249	4	0.78%	10	0.89%	46,884	9.86%
\$1,250 to \$1,499	11	2.15%	14	1.25%	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	56	10.96%	305	27.23%	43,236	9.10%
Median Gross Rent	\$496		\$483		\$699	

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

Median gross rent in Okfuskee County is estimated to be \$483, which is -30.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Okemah is estimated to be \$496. Like home values, rental rates in Okfuskee County and Okemah are much lower than the rest of Oklahoma.

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

	Okemah Median Rent	Okfuskee County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$436	\$424	\$841
Built 1990 to 1999	\$419	\$444	\$715
Built 1980 to 1989	\$394	\$461	\$693
Built 1970 to 1979	\$313	\$347	\$662
Built 1960 to 1969	\$605	\$536	\$689
Built 1950 to 1959	\$617	\$538	\$714
Built 1940 to 1949	\$677	\$657	\$673
Built 1939 or Earlier	\$540	\$538	\$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 Okfuskee County is among housing units constructed in Okemah between 1940 and 1949 (likely representing rental houses), which is \$677 per month. In order to be affordable, a household would need to earn at least \$27,080 per year to afford such a unit.

Okemah Rental Survey Data

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

Okemah Rental Properties						
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate
Okeman Village	USDA/LIHTC - Family	1980	2	1	836	30%
Okeman Village	USDA/LIHTC - Family	1980	3	1	950	30%
Northview Apartments	Project Based - Elderly/Disabled	N/A	1	1	N/A	30%
Okemah Affordable Housing	LIHTC - Family	2010	3	2	1,100	N/A
Southview Apartments	Market Rate	1980	1	1	600	N/A
Southview Apartments	Market Rate	1980	2	1	700	N/A
Southview Apartments	Market Rate	1980	3	1.5	800	N/A

Southview Apartments (60 units) is the most notable market rate apartment complex in the community. Okemah Village comprises 30 units with USDA rental assistance, intended for family occupancy. Northview Apartments comprises 38 HUD project-based units for elderly and/or disabled occupancy. Okemah Affordable Housing comprises 15 single-family homes (plus more units in Okmulgee) which is under the Affordable Housing Tax Credit program.

Rental Market Vacancy – Okemah

The overall market vacancy of rental housing units was reported at 3.56% by the Census Bureau as of the most recent American Community Survey. This figure appears very low; it is likely that the current

vacancy rate is higher than this figure. We note that the most recent data from HUD's "Picture of Subsidized Households" dataset reports overall occupancy of 92% among housing units subsidized by HUD.

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 Okfuskee 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.

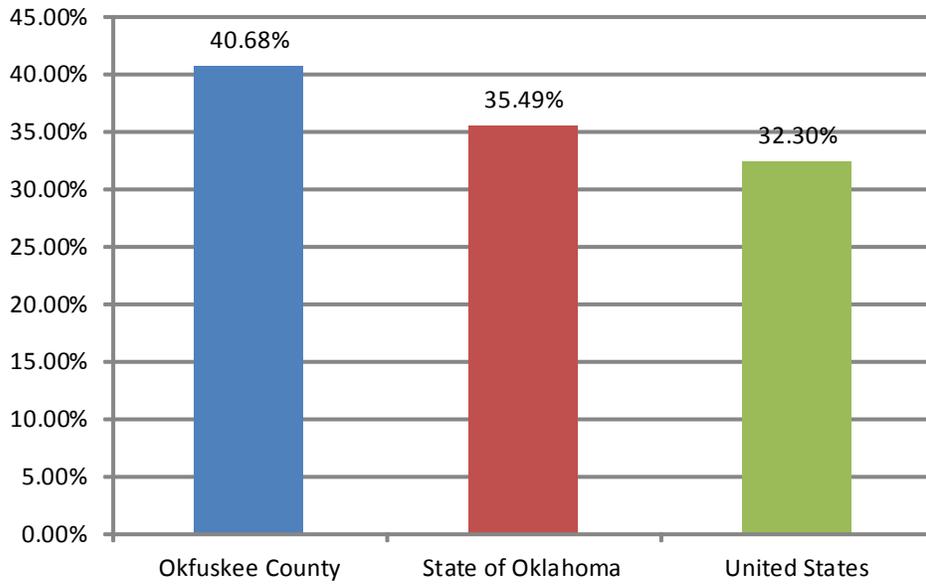
HUD Programs in Okfuskee County

Okfuskee County	# Units	Occupancy Rate	Avg.	Tenant Contribution	Federal Contribution	% of
			Household Income			Total Rent
Public Housing	36	94%	\$11,074	\$242	\$284	46.03%
Housing Choice Vouchers	7	95%	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	38	89%	\$10,008	\$236	\$459	34.00%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	81	92%	\$10,796	\$250	\$365	40.68%
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 81 housing units located within Okfuskee County, with an overall occupancy rate of 92%. The average household income among households living in these units is \$10,796. Total monthly rent for these units averages \$615, with the federal contribution averaging \$365 (59.32%) and the tenant's contribution averaging \$250 (40.68%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

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

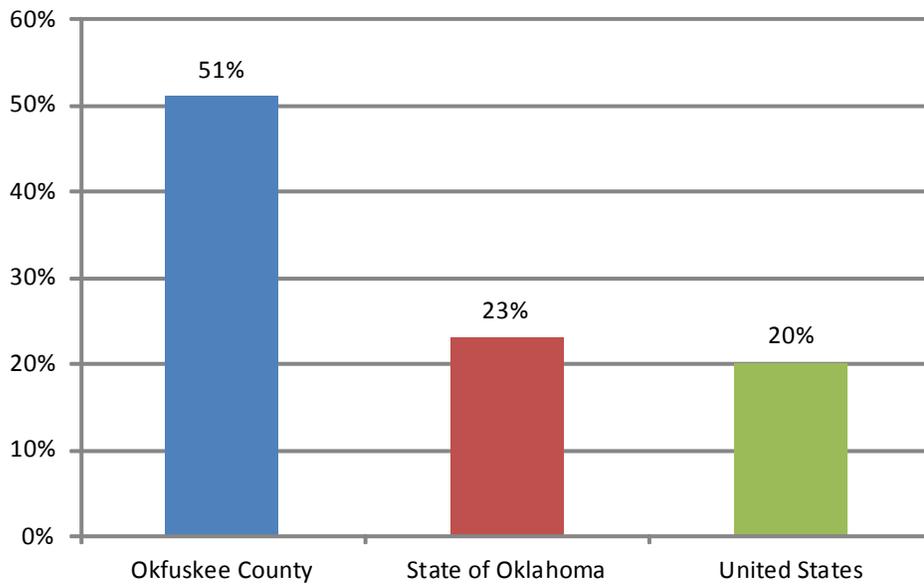
Demographics of Persons in HUD Programs in Okfuskee County

Okfuskee County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	36	19%	31%	20%	57%	60%
Housing Choice Vouchers	7	N/A	N/A	N/A	N/A	0%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	38	3%	79%	38%	64%	18%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	0	N/A	N/A	N/A	N/A	N/A
Summary of All HUD Programs	81	12%	51%	32%	68%	36%
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

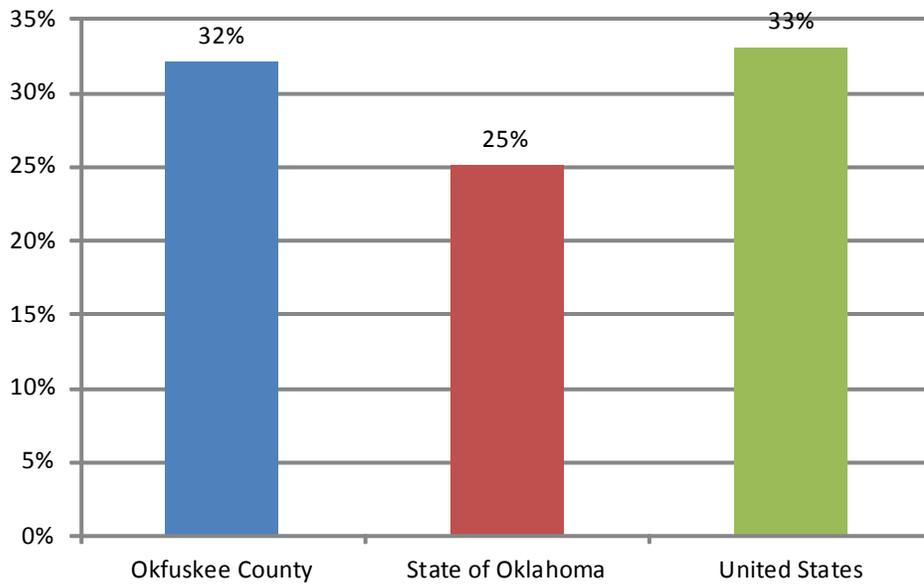
12% of housing units are occupied by single parents with female heads of household. 51% of households have at least one person with a disability. 32% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 68% have one or more disabilities. Finally, 36% of households are designated as racial or ethnic minorities. Compared with the rest of the state and the U.S. as a whole, persons participating in HUD rental housing programs in Okfuskee County are disproportionately elderly and/or disable, but have lower percentages of single mothers and racial/ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

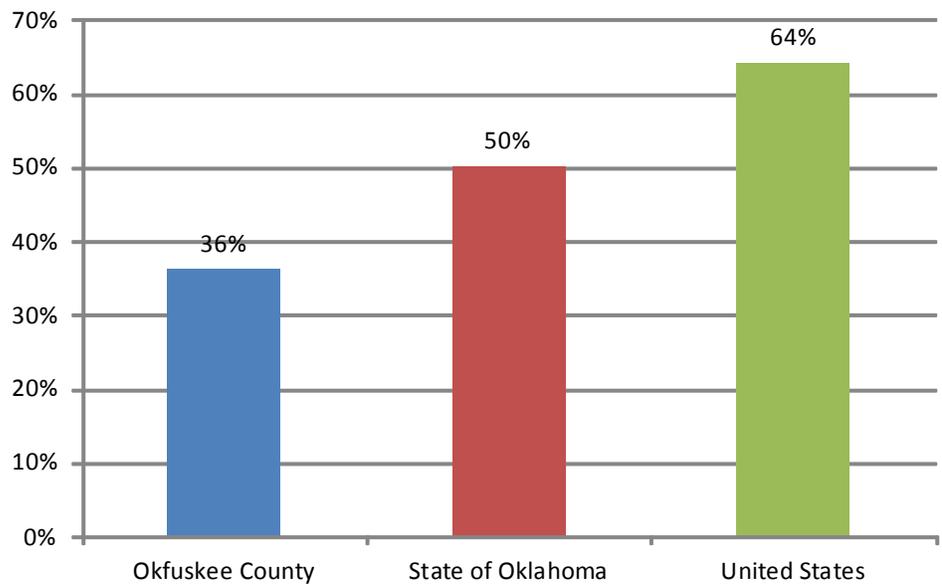
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Okfuskee 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 Okfuskee 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.

Okfuskee County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	215		330	
Cost Burden Less Than 30%	45	20.93%	75	22.73%
Cost Burden Between 30%-50%	60	27.91%	105	31.82%
Cost Burden Greater Than 50%	85	39.53%	125	37.88%
Not Computed (no/negative income)	25	11.63%	20	6.06%
Income 30%-50% HAMFI	385		350	
Cost Burden Less Than 30%	195	50.65%	130	37.14%
Cost Burden Between 30%-50%	150	38.96%	180	51.43%
Cost Burden Greater Than 50%	40	10.39%	40	11.43%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	460		205	
Cost Burden Less Than 30%	350	76.09%	185	90.24%
Cost Burden Between 30%-50%	80	17.39%	20	9.76%
Cost Burden Greater Than 50%	30	6.52%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	445		120	
Cost Burden Less Than 30%	365	82.02%	120	100.00%
Cost Burden Between 30%-50%	55	12.36%	4	3.33%
Cost Burden Greater Than 50%	20	4.49%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	2,990		1,225	
Cost Burden Less Than 30%	2,355	78.76%	730	59.59%
Cost Burden Between 30%-50%	430	14.38%	309	25.22%
Cost Burden Greater Than 50%	175	5.85%	165	13.47%
Not Computed (no/negative income)	25	0.84%	20	1.63%

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

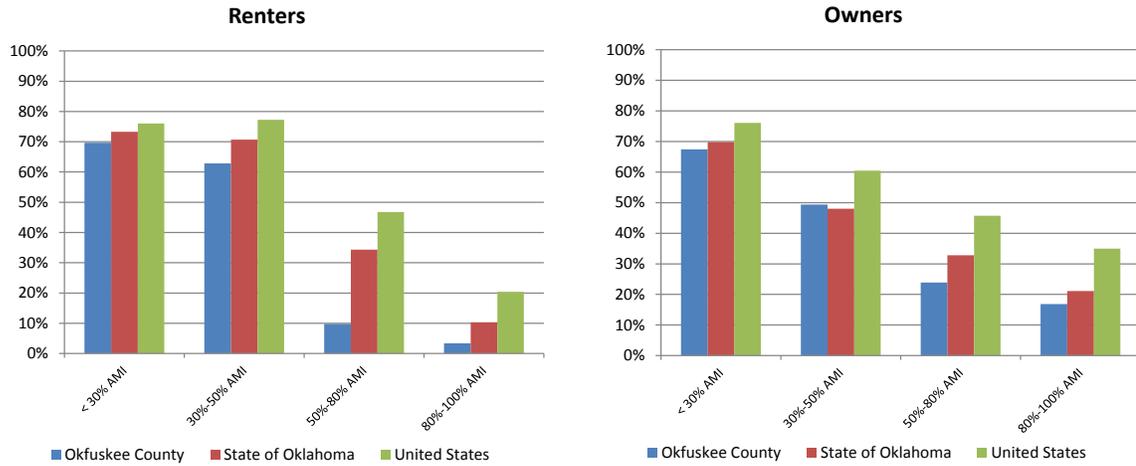
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Okfuskee County with the State of Oklahoma as a whole, and the United States.

Okfuskee 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	215	67.44%	330	69.70%
Income 30%-50% HAMFI	385	49.35%	350	62.86%
Income 50%-80% HAMFI	460	23.91%	205	9.76%
Income 80%-100% HAMFI	445	16.85%	120	3.33%
All Incomes	2,990	20.23%	1,225	38.69%

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.



Okfuskee County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	215		330	
Between 1.0 and 1.5 Persons per Room	4	1.86%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.86%	0	0.00%
Income 30%-50% HAMFI	385		350	
Between 1.0 and 1.5 Persons per Room	10	2.60%	15	4.29%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	1.04%	15	4.29%
Income 50%-80% HAMFI	460		205	
Between 1.0 and 1.5 Persons per Room	4	0.87%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	4	1.95%
Lacks Complete Kitchen or Plumbing	4	0.87%	10	4.88%
Income 80%-100% HAMFI	445		120	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	20	4.49%	0	0.00%
All Incomes	2,990		1,225	
Between 1.0 and 1.5 Persons per Room	18	0.60%	25	2.04%
More than 1.5 Persons per Room	4	0.13%	4	0.33%
Lacks Complete Kitchen or Plumbing	38	1.27%	40	3.27%

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

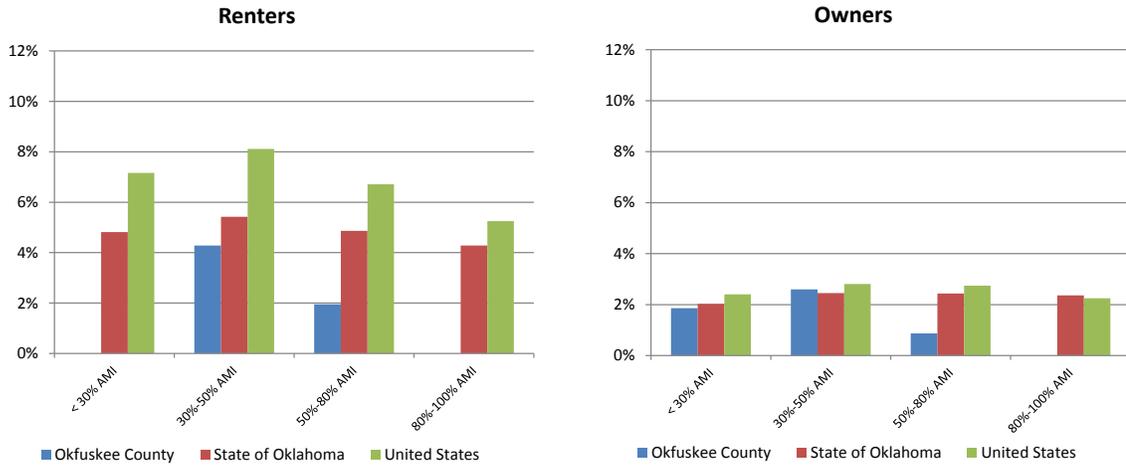
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Okfuskee County, Oklahoma and the nation.

Okfuskee 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	215	1.86%	330	0.00%	330
Income 30%-50% HAMFI	385	2.60%	350	4.29%	350
Income 50%-80% HAMFI	460	0.87%	205	1.95%	205
Income 80%-100% HAMFI	445	0.00%	120	0.00%	120
All Incomes	2,990	0.74%	1,225	2.37%	1,225

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 Okfuskee County, the state and the nation.

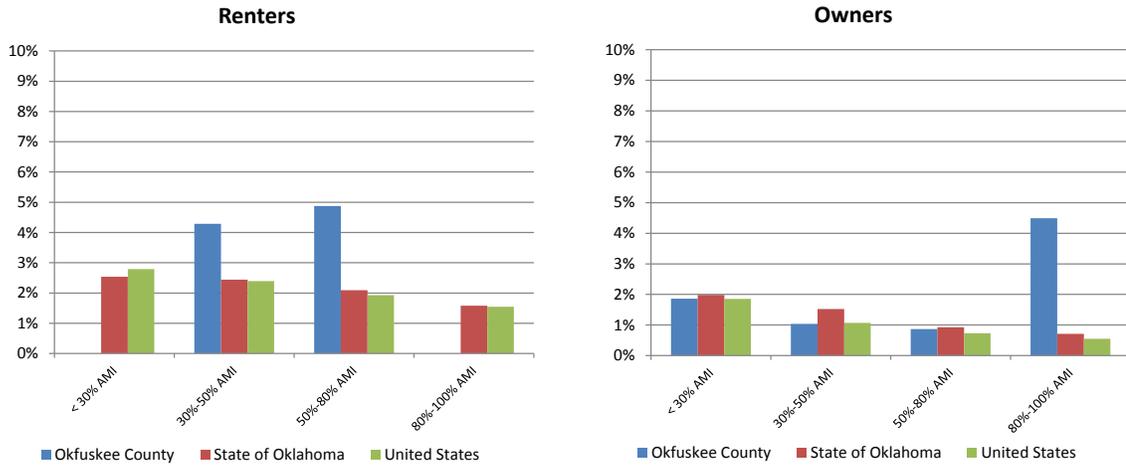
Okfuskee County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	215	1.86%	330	0.00%	
Income 30%-50% HAMFI	385	1.04%	350	4.29%	
Income 50%-80% HAMFI	460	0.87%	205	4.88%	
Income 80%-100% HAMFI	445	4.49%	120	0.00%	
All Incomes	2,990	1.27%	1,225	3.27%	

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.

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

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30%	Pct. w/ Cost > 30%	No. w/ Cost > 30%	Pct. w/ Cost > 30%	
		Income	Income	Income	Income	
Income < 30% HAMFI	215	144	66.98%	330	234	70.91%
Elderly Family	40	14	35.00%	4	4	100.00%
Small Family (2-4 persons)	60	55	91.67%	115	85	73.91%
Large Family (5 or more persons)	10	10	100.00%	35	35	100.00%
Elderly Non-Family	50	25	50.00%	55	35	63.64%
Non-Family, Non-Elderly	55	40	72.73%	120	75	62.50%
Income 30%-50% HAMFI	385	193	50.13%	350	217	62.00%
Elderly Family	90	29	32.22%	10	4	40.00%
Small Family (2-4 persons)	75	44	58.67%	125	70	56.00%
Large Family (5 or more persons)	50	40	80.00%	70	55	78.57%
Elderly Non-Family	130	45	34.62%	65	34	52.31%
Non-Family, Non-Elderly	45	35	77.78%	85	54	63.53%
Income 50%-80% HAMFI	460	114	24.78%	205	27	13.17%
Elderly Family	105	35	33.33%	15	4	26.67%
Small Family (2-4 persons)	190	50	26.32%	135	15	11.11%
Large Family (5 or more persons)	50	4	8.00%	4	4	100.00%
Elderly Non-Family	65	10	15.38%	15	4	26.67%
Non-Family, Non-Elderly	50	15	30.00%	35	0	0.00%
Income 80%-100% HAMFI	445	72	16.18%	120	4	3.33%
Elderly Family	60	4	6.67%	4	0	0.00%
Small Family (2-4 persons)	190	40	21.05%	30	0	0.00%
Large Family (5 or more persons)	20	4	20.00%	55	0	0.00%
Elderly Non-Family	90	20	22.22%	10	0	0.00%
Non-Family, Non-Elderly	85	4	4.71%	20	4	20.00%
All Incomes	2,990	601	20.10%	1,225	482	39.35%
Elderly Family	735	97	13.20%	33	12	36.36%
Small Family (2-4 persons)	1,300	234	18.00%	500	170	34.00%
Large Family (5 or more persons)	190	62	32.63%	184	94	51.09%
Elderly Non-Family	420	104	24.76%	149	73	48.99%
Non-Family, Non-Elderly	350	104	29.71%	360	133	36.94%

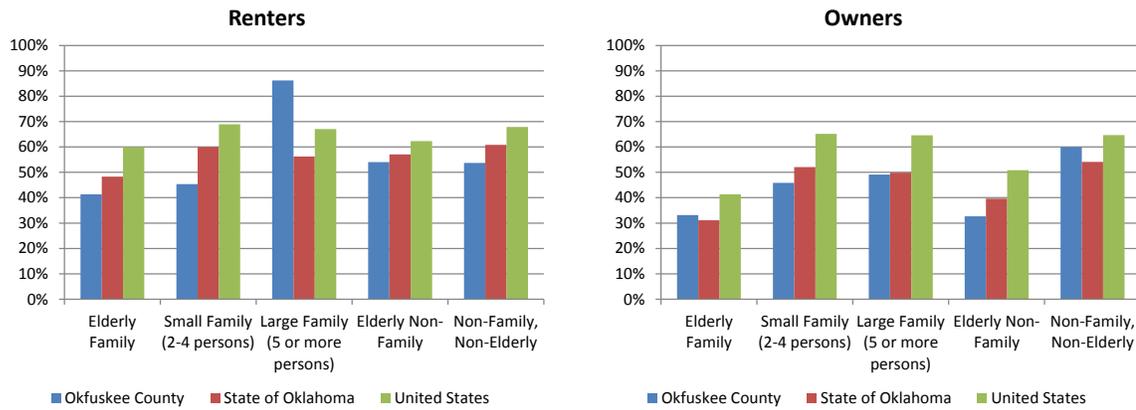
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Okfuskee 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	1,060	451	42.55%	885	478	54.01%
Elderly Family	235	78	33.19%	29	12	41.38%
Small Family (2-4 persons)	325	149	45.85%	375	170	45.33%
Large Family (5 or more persons)	110	54	49.09%	109	94	86.24%
Elderly Non-Family	245	80	32.65%	135	73	54.07%
Non-Family, Non-Elderly	150	90	60.00%	240	129	53.75%

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).



Okfuskee County : CHAS - Housing Problems by Household Type and HAMFI

Income, Household Size/Type	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	215	155	72.09%	330	234	70.91%
Elderly Family	40	15	37.50%	4	4	100.00%
Small Family (2-4 persons)	60	55	91.67%	115	85	73.91%
Large Family (5 or more persons)	10	10	100.00%	35	35	100.00%
Elderly Non-Family	50	25	50.00%	55	35	63.64%
Non-Family, Non-Elderly	55	50	90.91%	120	75	62.50%
Income 30%-50% HAMFI	385	200	51.95%	350	234	66.86%
Elderly Family	90	25	27.78%	10	4	40.00%
Small Family (2-4 persons)	75	45	60.00%	125	75	60.00%
Large Family (5 or more persons)	50	50	100.00%	70	55	78.57%
Elderly Non-Family	130	45	34.62%	65	40	61.54%
Non-Family, Non-Elderly	45	35	77.78%	85	60	70.59%
Income 50%-80% HAMFI	460	114	24.78%	205	42	20.49%
Elderly Family	105	35	33.33%	15	4	26.67%
Small Family (2-4 persons)	190	50	26.32%	135	30	22.22%
Large Family (5 or more persons)	50	4	8.00%	4	4	100.00%
Elderly Non-Family	65	10	15.38%	15	4	26.67%
Non-Family, Non-Elderly	50	15	30.00%	35	0	0.00%
Income Greater than 80% of HAMFI	1,930	195	10.10%	340	29	8.53%
Elderly Family	500	30	6.00%	4	0	0.00%
Small Family (2-4 persons)	975	105	10.77%	125	4	3.20%
Large Family (5 or more persons)	80	10	12.50%	80	10	12.50%
Elderly Non-Family	175	25	14.29%	15	0	0.00%
Non-Family, Non-Elderly	200	25	12.50%	120	15	12.50%
All Incomes	2,990	664	22.21%	1,225	539	44.00%
Elderly Family	735	105	14.29%	33	12	36.36%
Small Family (2-4 persons)	1,300	255	19.62%	500	194	38.80%
Large Family (5 or more persons)	190	74	38.95%	189	104	55.03%
Elderly Non-Family	420	105	25.00%	150	79	52.67%
Non-Family, Non-Elderly	350	125	35.71%	360	150	41.67%

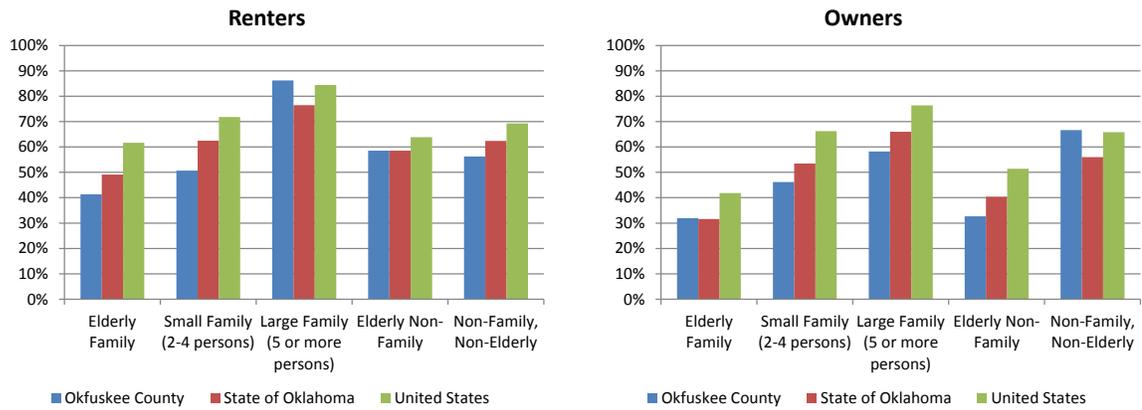
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Okfuskee 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	1,060	469	44.25%	885	57.63%
Elderly Family	235	75	31.91%	29	41.38%
Small Family (2-4 persons)	325	150	46.15%	375	50.67%
Large Family (5 or more persons)	110	64	58.18%	109	86.24%
Elderly Non-Family	245	80	32.65%	135	58.52%
Non-Family, Non-Elderly	150	100	66.67%	240	56.25%

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 Okfuskee 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.”



Okfuskee County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners			Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	215	150	69.8%	330	235	71.2%
White alone, non-Hispanic	140	100	71.4%	169	115	68.0%
Black or African-American alone	14	10	71.4%	35	10	28.6%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	50	35	70.0%	64	60	93.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	54	50	92.6%
Other (including multiple races)	8	0	0.0%	4	0	0.0%
Income 30%-50% HAMFI	385	200	51.9%	350	230	65.7%
White alone, non-Hispanic	230	95	41.3%	225	160	71.1%
Black or African-American alone	70	50	71.4%	25	15	60.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	55	45	81.8%	80	45	56.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	4	4	100.0%
Other (including multiple races)	24	4	16.7%	10	0	0.0%
Income 50%-80% HAMFI	460	115	25.0%	200	35	17.5%
White alone, non-Hispanic	325	85	26.2%	100	15	15.0%
Black or African-American alone	65	20	30.8%	25	10	40.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	39	4	10.3%	50	10	20.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	14	10	71.4%	4	0	0.0%
Other (including multiple races)	24	4	16.7%	20	0	0.0%
Income 80%-100% HAMFI	445	100	22.5%	124	4	3.2%
White alone, non-Hispanic	355	75	21.1%	79	4	5.1%
Black or African-American alone	30	20	66.7%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	55	0	0.0%	25	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	10	0	0.0%
Other (including multiple races)	4	0	0.0%	4	0	0.0%
All Incomes	2,990	660	22.1%	1,224	534	43.6%
White alone, non-Hispanic	2,170	425	19.6%	743	309	41.6%
Black or African-American alone	254	115	45.3%	89	35	39.3%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	323	88	27.2%	229	125	54.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	44	20	45.5%	76	54	71.1%
Other (including multiple races)	200	8	4.0%	63	0	0.0%

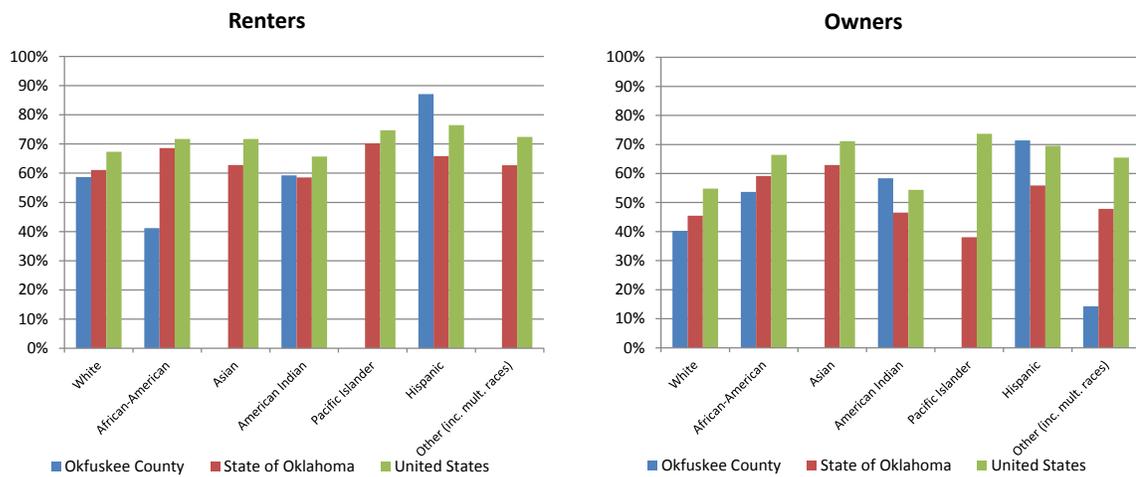
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Okfuskee 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	1,060	465	43.87%	880	56.82%
White alone, non-Hispanic	695	280	40.29%	494	58.70%
Black or African-American alone	149	80	53.69%	85	41.18%
Asian alone	0	0	N/A	0	N/A
American Indian alone	144	84	58.33%	115	59.28%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	14	10	71.43%	62	87.10%
Other (including multiple races)	56	8	14.29%	34	0.00%

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

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



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

CHAS Conclusions

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

- Among households with incomes less than 50% of Area Median Income, there are 450 renter households that are cost overburdened, and 335 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 77 renter households that are cost overburdened, and 113 homeowners that are cost overburdened.



- 87.10% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 71.43% of Hispanic homeowners with incomes less than 80% of Area Median Income have one or more housing problems. 58.33% of Native American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Housing Demand – Population Subsets

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

Housing Needs by Income Thresholds

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

Okfuskee County: 2015-2020 Housing Needs by Income Threshold					
	Owner	Renter			
	Subset %	Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	100	36	136
Less than 30% AMI	7.19%	26.94%	7	10	17
Less than 50% AMI	20.07%	55.51%	20	20	40
Less than 60% AMI	24.08%	66.61%	24	24	48
Less than 80% AMI	35.45%	72.24%	35	26	61

Elderly Housing Needs

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

Okfuskee County: 2015-2020 Housing Needs Age 62 and Up					
	Owner	Renter	Elderly	Elderly	Elderly
	Subset %	Subset %	Owners	Renters	Total
Total New Elderly (62+) Demand: 2015-2020	38.63%	14.86%	39	5	44
Elderly less than 30% AMI	3.01%	4.82%	3	2	5
Elderly less than 50% AMI	10.37%	10.94%	10	4	14
Elderly less than 60% AMI	12.44%	13.13%	12	5	17
Elderly less than 80% AMI	16.05%	13.39%	16	5	21

Housing Needs for Persons with Disabilities / Special Needs

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

Okfuskee County: 2015-2020 Housing Needs for Persons with Disabilities

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	43.98%	48.98%	44	18	62
Disabled less than 30% AMI	4.68%	11.43%	5	4	9
Disabled less than 50% AMI	11.54%	31.02%	12	11	23
Disabled less than 60% AMI	13.85%	37.22%	14	13	27
Disabled less than 80% AMI	19.73%	38.78%	20	14	34

Housing Needs for Veterans

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

Okfuskee County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	100	36	136
Total Veteran Demand	12.25%	12.25%	12	4	17
Veterans with Disabilities	6.22%	6.22%	6	2	8
Veterans Below Poverty	1.43%	1.43%	1	1	2
Disabled Veterans Below Poverty	0.89%	0.89%	1	0	1

Housing Needs for Working Families

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

Okfuskee County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	100	36	136
Total Working Families	47.97%	47.97%	48	17	65
Working Families with Children Present	21.81%	21.81%	22	8	30

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 136 housing units will be needed in Okfuskee County over the next five years. Of those units:

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

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