

Housing Needs Assessment
Adair 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:

October 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
 Adair County
 IRR - Tulsa/OKC File No. 140-2015-0014

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

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
December 31, 2015
Page 2

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

Maryam Moradian
Market Analyst



Table of Contents

Introduction and Executive Summary	1	Housing by Units in Structure	28
General Information	4	Housing Units Number of Bedrooms and Tenure	29
Purpose and Function of the Market Study	4	Housing Units Tenure and Household Income	29
Effective Date of Consultation	4	Housing Units by Year of Construction and Tenure	30
Scope of the Assignment	4	Substandard Housing	31
Data Sources	4	Vacancy Rates	32
Adair County Analysis	6	Building Permits	33
Area Information	6	New Construction Activity	33
Access and Linkages	6	Homeownership Market	34
Educational Facilities	7	Housing Units by Home Value	34
Medical Facilities	7	Adair County Median Home Values by Census Tract	36
Demographic Analysis	10	Home Values by Year of Construction	37
Population and Households	10	Stilwell Single Family Sales Activity	37
Population by Race and Ethnicity	11	Foreclosure Rates	38
Population by Age	11	Rental Market	39
Families by Presence of Children	13	Gross Rent Levels	39
Population by Presence of Disabilities	14	Stilwell Rental Survey Data	41
Group Quarters Population	16	Rental Market Vacancy – Stilwell	42
Household Income Levels	17	Summary of HUD Subsidized Properties	44
Household Income Trend	18	Projected Housing Need	49
Poverty Rates	19	Consolidated Housing Affordability Strategy (CHAS)	49
Economic Conditions	20	Cost Burden by Income Threshold	49
Employment and Unemployment	20	Substandard Conditions / Overcrowding by Income Threshold	51
Employment Level Trends	20	Cost Burden by Household Type	54
Unemployment Rate Trends	21	Housing Problems by Household Type	56
Employment and Wages by Industrial Supersector	22	Housing Problems by Race / Ethnicity	58
Working Families	25	CHAS Conclusions	60
Major Employers	26		
Commuting Patterns	26		
Housing Stock Analysis	28		
Existing Housing Units	28		

Table of Contents

Overall Anticipated Housing Demand	62	Key Findings:	92
Stilwell Anticipated Demand	62	Recommendations:	92
Adair County Anticipated Demand	62	Appendix 1: County affordable housing	
Housing Demand – Population Subsets	63	Summaries	107
Housing Needs by Income Thresholds	63	Lead-Based Paint Hazards	111
Elderly Housing Needs	63	Adair County Findings	113
Housing Needs for Persons with Disabilities		Conclusions	124
/ Special Needs	63	Addenda	
Housing Needs for Veterans	64	A. Acknowledgments	
Housing Needs for Working Families	64	B. Qualifications	
Population Subset Conclusions	64		
Special Topics	66		
Adair County Disaster Resiliency Assessment	67		
C.0 Comprehensive Plans & Hazard			
Mitigation Plans	67		
C.2.1.1. Historical Data on Natural Disasters			
and Other Hazards	67		
C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters			
from Disaster Event	73		
C.2.1.3 Public Policy and Governance to			
Build Disaster Resiliency	73		
C.2.1.4 Local Emergency Response Agency			
Structure	73		
C.2.1.5 Threat & Hazard Warning Systems	73		
Social Vulnerability	73		
Homelessness	78		
By Continuum of Care	78		
A Snap Shot of Homelessness in the State	81		
Rural Areas	85		
At Risk For Homelessness	87		
Findings and Recommendations	89		
Fair Housing	92		
Summary	92		

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 Adair County is projected to decline by -0.19% per year over the next five years (though the population of Stilwell is projected to grow by 0.49% per year over the same span).
2. Adair County is projected to need a total of 23 housing units for ownership and 27 housing units for rent over the next five years, in the Stilwell area.
3. Median Household Income in Adair County is estimated to be \$34,946 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Adair County is estimated to be 26.44%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Adair County are nearly identical to the state averages.
5. Home values and rental rates in Adair County are significantly lower than the state averages.
6. Median sale price for homes in Stilwell was \$49,100 in 2015, with a median price per square foot of \$30.34. The median sale price to list price ratio was 96.0%, with median days on market of 65 days.

7. Approximately 32.39% of renters and 20.57% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP
2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper).
4. Tornadoes (1950 – 2014): Number: 55 Injuries:5 Fatalities:5 Damages (1996-2014): \$2,720,000.00
5. Social Vulnerability: Particularly elevated social vulnerability score at county level; at census tract level particular attention to eastern tracts where Stilwell and Westville are located.
6. Floodplain: Narrow part of Stilwell may have floodplain issues, Watts has floodplain area on eastern edge

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units at Risk for Poverty: 676
2. Units in mostly Non-white Enclaves: 676
3. Units nearer Elevated Number of Disabled Persons: 177

Lead-Based Paint Specific Findings

4. We estimate there are 1,209 occupied housing units in Adair County with lead-based paint hazards.
5. 669 of those housing units are estimated to be occupied by low-to-moderate income households.
6. We estimate that 203 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 Adair 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 Adair 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 Adair 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 Adair County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Adair County area.

Effective Date of Consultation

The Adair County area was inspected and research was performed during October, 2015. The effective date of this analysis is October 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 Adair County area was inspected during October, 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

Adair County Analysis

Area Information

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

Adair County is located in eastern Oklahoma. The county is bordered on the north by Delaware County, on the west by Cherokee County, on the south by Sequoyah County, and on the east by Arkansas. The Adair County Seat is Stilwell, which is located in the southern part of the county. This location is approximately 97.5 miles southeast of Tulsa and 189 miles east of Oklahoma City.

Adair County has a total area of 577 square miles (573 square miles of land, and 4 square miles of water), ranking 69th out of Oklahoma's 77 counties in terms of total area. The total population of Adair County as of the 2010 Census was 22,683 persons, for a population density of 40 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. There are multiple national and state highway systems that run through Adair County. These are US-59, US-62, OK-100, OK-51, and OK-10. The nearest interstate highway is I-40, approximately 30.5 miles south of Stilwell. The county also has an intricate network of county roadways.

Public transportation is provided Ki Bois Area Transit System (KATS), which operates a demand-response service in Adair County and surrounding areas. 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.

There are no airports in or near Stilwell. The closest full service airport is Fort Smith Regional Airport, as well as Drake Field, located in Fayetteville, Arkansas. Further, the Sallisaw municipal airport is a short distance from Stilwell. In addition to the municipal and regional airports, the Tulsa International Airport is within driving distance of Stilwell.

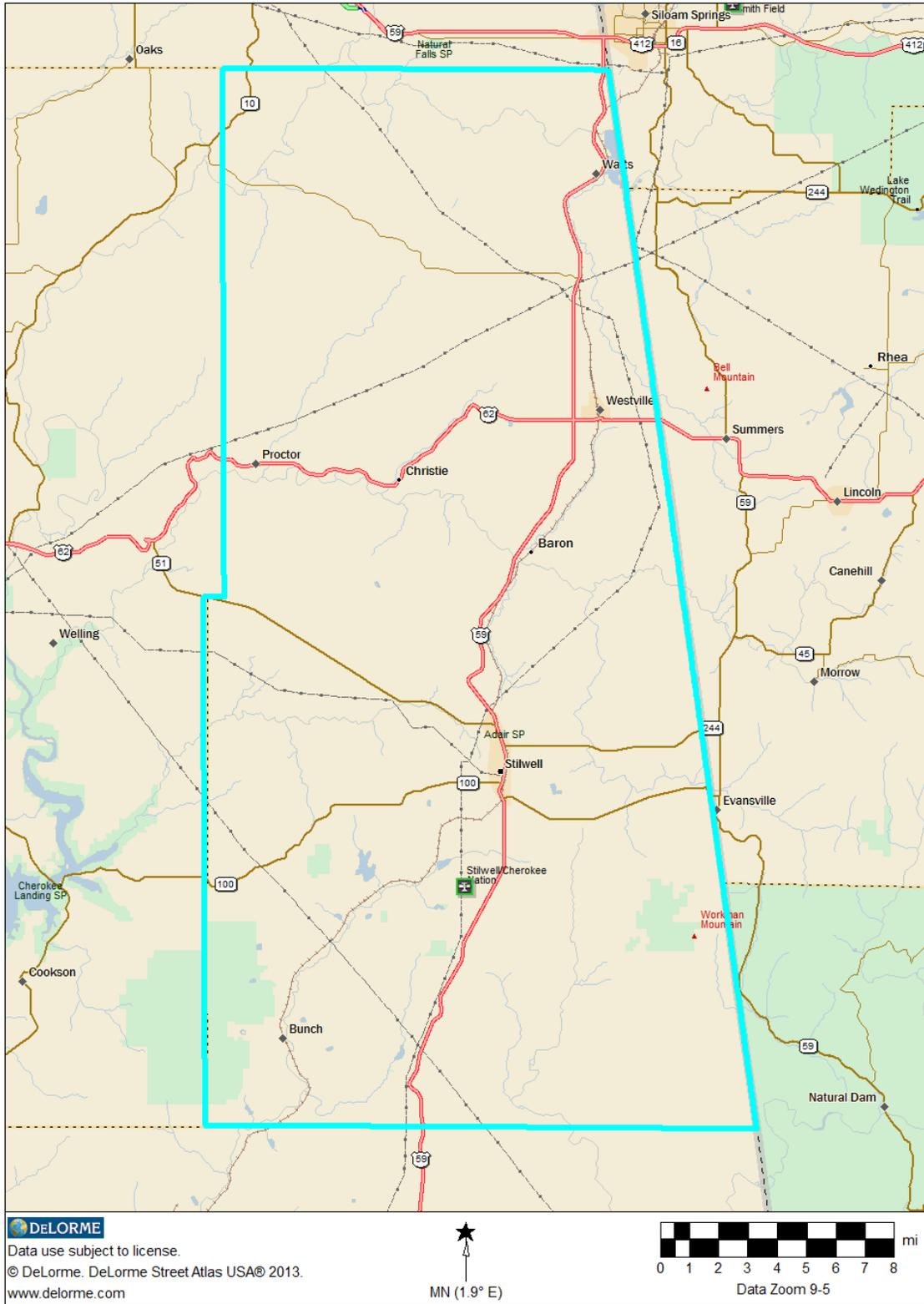
Educational Facilities

All of the county communities have public school facilities. Stilwell is served by Stilwell Public Schools. Stilwell Public Schools is comprised of one pre-k, elementary school, middle school, and high school. There are no higher education options within Stilwell, but Northeastern State University – Tahlequah, Carl Albert State University: Sallisaw Campus, and the University of Arkansas are all within proximity of the city.

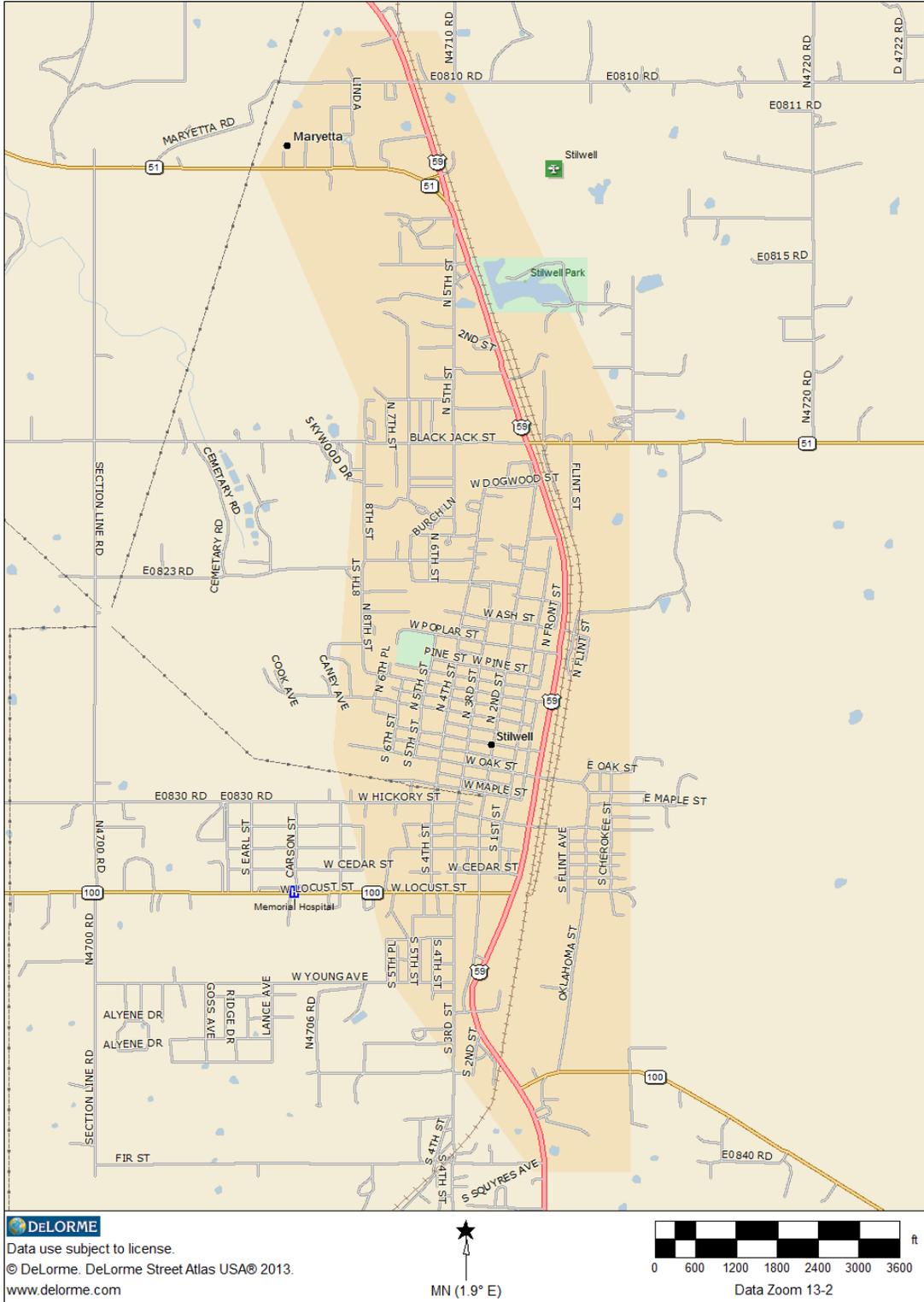
Medical Facilities

Medical services are provided by Stilwell Memorial Hospital, an acute-care hospital providing in and outpatient services, as well as an emergency unit. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Adair County Area Map



Stilwell Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Adair 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
Stilwell	3,276	3,949	1.89%	4,055	0.53%	4,155	0.49%
Adair County	21,038	22,683	0.76%	22,009	-0.60%	21,801	-0.19%
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 Adair County was 22,683 persons as of the 2010 Census, a 0.76% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Adair County to be 22,009 persons, and projects that the population will show -0.19% annualized decline over the next five years.

The population of Stilwell was 3,949 persons as of the 2010 Census, a 1.89% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Stilwell to be 4,055 persons, and projects that the population will show 0.49% annualized growth over the next five years.

The next table presents data regarding household levels in Adair 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
Stilwell	1,269	1,447	1.32%	1,513	0.90%	1,563	0.65%
Adair County	7,471	8,156	0.88%	7,909	-0.61%	7,836	-0.19%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Stilwell	809	917	1.26%	972	1.17%	1,003	0.63%
Adair County	5,567	5,982	0.72%	5,793	-0.64%	5,734	-0.20%
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, Adair County had a total of 8,156 households, representing a 0.88% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Adair County to have 7,909 households. This number is expected to experience a -0.19% annualized rate of growth over the next five years.

As of 2010, Stilwell had a total of 1,447 households, representing a 1.32% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Stilwell to have 1,513 households. This number is expected to experience a 0.65% 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 Adair County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity

Single-Classification Race	Stilwell		Adair County	
	No.	Percent	No.	Percent
Total Population	3,967		22,427	
White Alone	1,542	38.87%	10,174	45.36%
Black or African American Alone	34	0.86%	80	0.36%
Amer. Indian or Alaska Native Alone	1,786	45.02%	8,327	37.13%
Asian Alone	0	0.00%	144	0.64%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	3	0.01%
Some Other Race Alone	103	2.60%	207	0.92%
Two or More Races	502	12.65%	3,492	15.57%
Population by Hispanic or Latino Origin	Stilwell		Adair County	
	No.	Percent	No.	Percent
Total Population	3,967		22,427	
Hispanic or Latino	679	17.12%	1,249	5.57%
<i>Hispanic or Latino, White Alone</i>	430	63.33%	721	57.73%
<i>Hispanic or Latino, All Other Races</i>	249	36.67%	528	42.27%
Not Hispanic or Latino	3,288	82.88%	21,178	94.43%
<i>Not Hispanic or Latino, White Alone</i>	1,112	33.82%	9,453	44.64%
<i>Not Hispanic or Latino, All Other Races</i>	2,176	66.18%	11,725	55.36%

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

In Adair County, racial and ethnic minorities comprise 57.85% of the total population. Within Stilwell, racial and ethnic minorities represent 71.97% of the population.

Population by Age

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

Adair 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	22,683		22,009		21,801			
Age 0 - 4	1,640	7.23%	1,462	6.64%	1,461	6.70%	-2.27%	-0.01%
Age 5 - 9	1,795	7.91%	1,585	7.20%	1,410	6.47%	-2.46%	-2.31%
Age 10 - 14	1,841	8.12%	1,730	7.86%	1,531	7.02%	-1.24%	-2.41%
Age 15 - 17	1,081	4.77%	1,048	4.76%	1,043	4.78%	-0.62%	-0.10%
Age 18 - 20	948	4.18%	932	4.23%	950	4.36%	-0.34%	0.38%
Age 21 - 24	981	4.32%	1,189	5.40%	1,296	5.94%	3.92%	1.74%
Age 25 - 34	2,712	11.96%	2,539	11.54%	2,678	12.28%	-1.31%	1.07%
Age 35 - 44	2,940	12.96%	2,678	12.17%	2,446	11.22%	-1.85%	-1.80%
Age 45 - 54	3,202	14.12%	2,909	13.22%	2,653	12.17%	-1.90%	-1.83%
Age 55 - 64	2,609	11.50%	2,694	12.24%	2,719	12.47%	0.64%	0.18%
Age 65 - 74	1,776	7.83%	1,952	8.87%	2,161	9.91%	1.91%	2.06%
Age 75 - 84	870	3.84%	994	4.52%	1,106	5.07%	2.70%	2.16%
Age 85 and over	288	1.27%	297	1.35%	347	1.59%	0.62%	3.16%
<i>Age 55 and over</i>	<i>5,543</i>	<i>24.44%</i>	<i>5,937</i>	<i>26.98%</i>	<i>6,333</i>	<i>29.05%</i>	<i>1.38%</i>	<i>1.30%</i>
<i>Age 62 and over</i>	<i>3,429</i>	<i>15.12%</i>	<i>3,754</i>	<i>17.06%</i>	<i>4,083</i>	<i>18.73%</i>	<i>1.83%</i>	<i>1.69%</i>
Median Age	36.2		36.9		37.2		0.38%	0.16%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Adair County is 36.9 years. This compares with the statewide figure of 36.6 years. Approximately 6.64% of the population is below the age of 5, while 17.06% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.69% per year.

Stilwell 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	3,949		4,055		4,155			
Age 0 - 4	370	9.37%	327	8.06%	339	8.16%	-2.44%	0.72%
Age 5 - 9	337	8.53%	344	8.48%	322	7.75%	0.41%	-1.31%
Age 10 - 14	306	7.75%	333	8.21%	330	7.94%	1.71%	-0.18%
Age 15 - 17	165	4.18%	189	4.66%	205	4.93%	2.75%	1.64%
Age 18 - 20	175	4.43%	163	4.02%	185	4.45%	-1.41%	2.56%
Age 21 - 24	207	5.24%	202	4.98%	237	5.70%	-0.49%	3.25%
Age 25 - 34	523	13.24%	547	13.49%	533	12.83%	0.90%	-0.52%
Age 35 - 44	482	12.21%	505	12.45%	497	11.96%	0.94%	-0.32%
Age 45 - 54	461	11.67%	450	11.10%	467	11.24%	-0.48%	0.74%
Age 55 - 64	377	9.55%	420	10.36%	416	10.01%	2.18%	-0.19%
Age 65 - 74	288	7.29%	303	7.47%	325	7.82%	1.02%	1.41%
Age 75 - 84	168	4.25%	184	4.54%	212	5.10%	1.84%	2.87%
Age 85 and over	90	2.28%	88	2.17%	87	2.09%	-0.45%	-0.23%
<i>Age 55 and over</i>	923	23.37%	995	24.54%	1,040	25.03%	1.51%	0.89%
<i>Age 62 and over</i>	569	14.41%	613	15.12%	662	15.93%	1.50%	1.54%
Median Age	32.9		33.6		33.6		0.42%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Stilwell is 33.6 years. This compares with the statewide figure of 36.6 years. Approximately 8.06% of the population is below the age of 5, while 15.12% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.54% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Stilwell		Adair County	
	No.	Percent	No.	Percent
Total Families:	983		5,972	
Married-Couple Family:	547	55.65%	4,164	69.73%
With Children Under 18 Years	298	30.32%	1,627	27.24%
No Children Under 18 Years	249	25.33%	2,537	42.48%
Other Family:	436	44.35%	1,808	30.27%
Male Householder, No Wife Present	112	11.39%	519	8.69%
With Children Under 18 Years	84	8.55%	251	4.20%
No Children Under 18 Years	28	2.85%	268	4.49%
Female Householder, No Husband Present	324	32.96%	1,289	21.58%
With Children Under 18 Years	179	18.21%	648	10.85%
No Children Under 18 Years	145	14.75%	641	10.73%
<hr/>				
Total Single Parent Families	263		899	
Male Householder	84	31.94%	251	27.92%
Female Householder	179	68.06%	648	72.08%

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

As shown, within Adair County, among all families 15.05% are single-parent families, while in Stilwell, the percentage is 26.75%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	3,874		22,235		3,702,515	
Under 18 Years:	1,248		6,137		933,738	
With One Type of Disability	27	2.16%	221	3.60%	33,744	3.61%
With Two or More Disabilities	44	3.53%	161	2.62%	11,082	1.19%
No Disabilities	1,177	94.31%	5,755	93.78%	888,912	95.20%
18 to 64 Years:	2,156		13,179		2,265,702	
With One Type of Disability	148	6.86%	1,326	10.06%	169,697	7.49%
With Two or More Disabilities	247	11.46%	1,514	11.49%	149,960	6.62%
No Disabilities	1,761	81.68%	10,339	78.45%	1,946,045	85.89%
65 Years and Over:	470		2,919		503,075	
With One Type of Disability	135	28.72%	514	17.61%	95,633	19.01%
With Two or More Disabilities	141	30.00%	858	29.39%	117,044	23.27%
No Disabilities	194	41.28%	1,547	53.00%	290,398	57.72%
Total Number of Persons with Disabilities:	742	19.15%	4,594	20.66%	577,160	15.59%

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

Within Adair County, 20.66% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Stilwell the percentage is 19.15%. Compared with the rest of the state, the populations of Stilwell and Adair County are more likely to have one or more disabilities.

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

2013 Population by Veteran and Disability Status

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,626		16,098		2,738,788	
Veteran:	222	8.45%	1,674	10.40%	305,899	11.17%
With a Disability	100	45.05%	760	45.40%	100,518	32.86%
No Disability	122	54.95%	914	54.60%	205,381	67.14%
Non-veteran:	2,404	91.55%	14,424	89.60%	2,432,889	88.83%
With a Disability	571	23.75%	3,452	23.93%	430,610	17.70%
No Disability	1,833	76.25%	10,972	76.07%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Adair County, the Census Bureau estimates there are 1,674 veterans, 45.40% of which have one or more disabilities (compared with 32.86% at a statewide level). In Stilwell, there are an estimated 222 veterans, 45.05% of which are estimated to have a disability. Compared with the rest of the state, veterans in Stilwell and Adair County are significantly more likely to have disabilities.

Group Quarters Population

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

	Stilwell		Adair County	
	No.	Percent	No.	Percent
Total Population	3,949		22,683	
Group Quarters Population	92	2.33%	92	0.41%
Institutionalized Population	92	2.33%	92	0.41%
Correctional facilities for adults	25	0.63%	25	0.11%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	67	1.70%	67	0.30%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	0	0.00%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	0	0.00%

Source: 2010 Decennial Census, Table P42

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

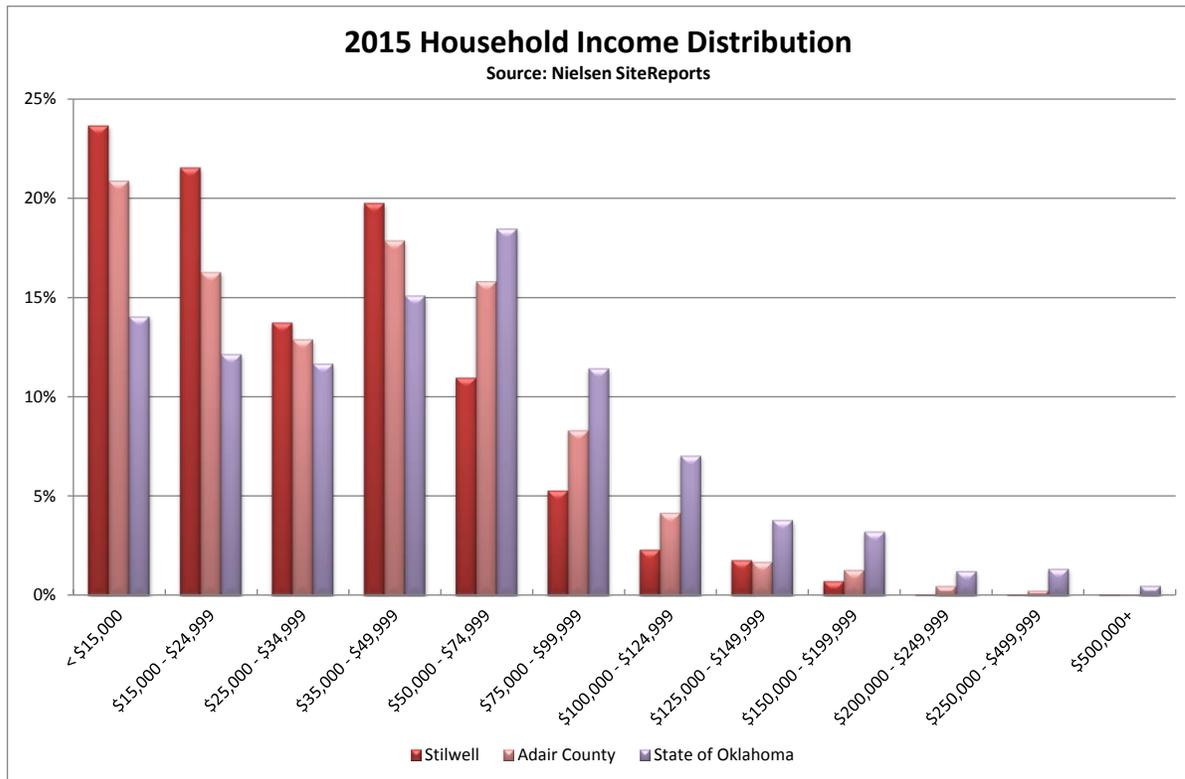
Household Income Levels

Data in the following chart shows the distribution of household income in Adair 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						
	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,513		7,909		1,520,327	
< \$15,000	358	23.66%	1,652	20.89%	213,623	14.05%
\$15,000 - \$24,999	326	21.55%	1,288	16.29%	184,613	12.14%
\$25,000 - \$34,999	208	13.75%	1,020	12.90%	177,481	11.67%
\$35,000 - \$49,999	299	19.76%	1,414	17.88%	229,628	15.10%
\$50,000 - \$74,999	166	10.97%	1,251	15.82%	280,845	18.47%
\$75,000 - \$99,999	80	5.29%	658	8.32%	173,963	11.44%
\$100,000 - \$124,999	35	2.31%	329	4.16%	106,912	7.03%
\$125,000 - \$149,999	27	1.78%	134	1.69%	57,804	3.80%
\$150,000 - \$199,999	11	0.73%	102	1.29%	48,856	3.21%
\$200,000 - \$249,999	1	0.07%	38	0.48%	18,661	1.23%
\$250,000 - \$499,999	1	0.07%	19	0.24%	20,487	1.35%
\$500,000+	1	0.07%	4	0.05%	7,454	0.49%
Median Household Income	\$28,486		\$34,946		\$47,049	
Average Household Income	\$37,312		\$44,746		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Adair County is estimated to be \$34,946 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Stilwell, median household income is estimated to be \$28,486. Compared with the rest of the state, households in Stilwell and Adair County have significantly lower incomes, far more heavily concentrated in the income brackets below \$25,000. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Adair 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	Inflation Rate	Real Growth
Stilwell	\$18,555	\$28,486	2.72%	2.40%	0.32%
Adair County	\$24,881	\$34,946	2.15%	2.40%	-0.25%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

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

As shown, both Adair County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account (Stilwell saw positive real income growth, however incomes remain notably lower than both the county and state). It should be noted



that this trend is not unique to Oklahoma or Adair County, but rather a national trend. Over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

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

	2000	2013	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
	Census	ACS		Male Householder	Female Householder
Stilwell	31.98%	35.67%	369	80.95%	78.77%
Adair County	23.21%	26.44%	324	51.39%	63.89%
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 Adair County is estimated to be 26.44% by the American Community Survey. This is an increase of 324 basis points since the 2000 Census. Within Stilwell, the poverty rate is estimated to be 35.67%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

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

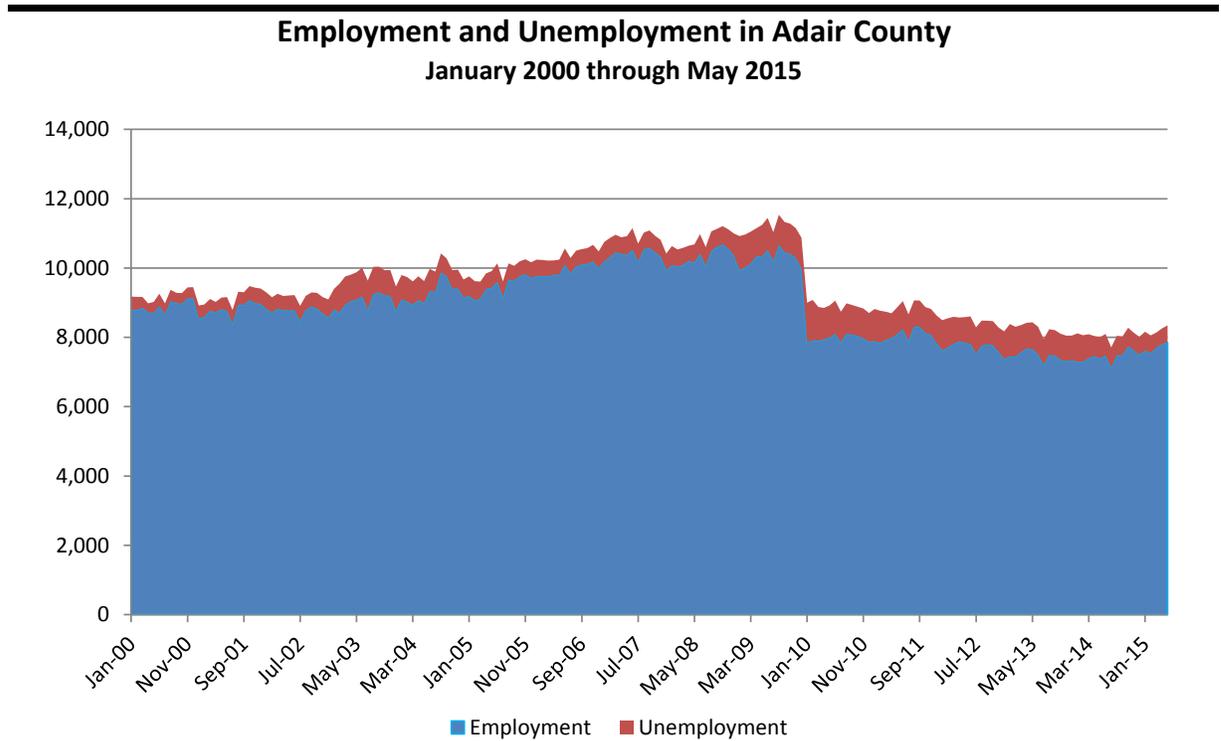
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Adair County	7,993	7,853	-0.35%	10.4%	5.9%	-450
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Adair County was 7,853 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.35% per year. The unemployment rate in May was 5.9%, a decrease of -450 basis points from May 2010, which was 10.4%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Adair County has underperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Adair 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

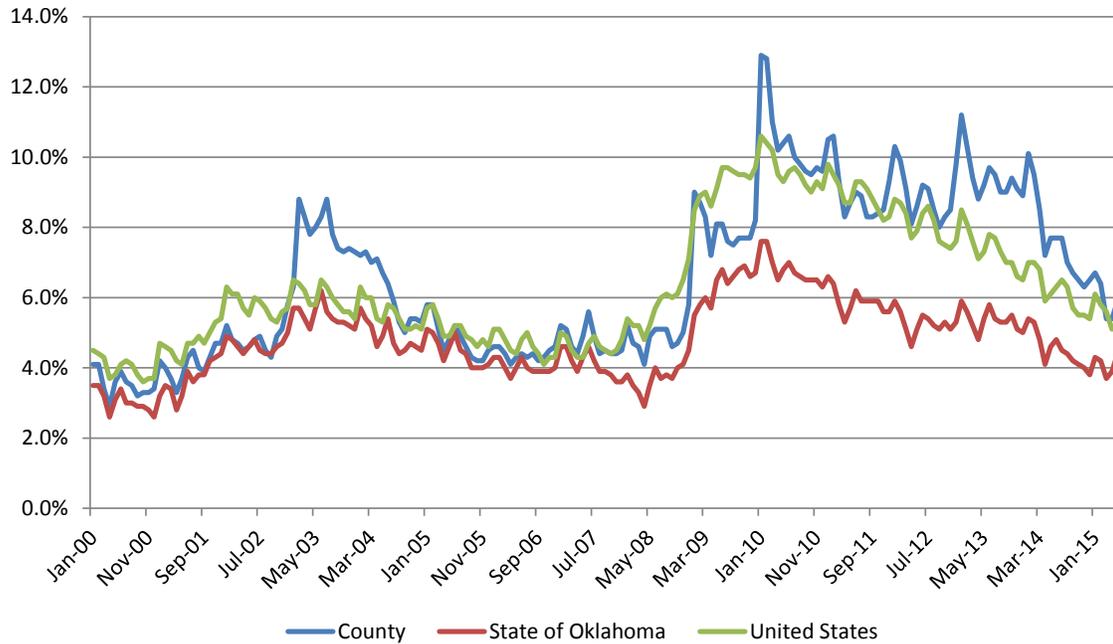
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. The significant drop in January 2010 is due to an adjustment to base employment levels on the part of the Bureau of Labor Statistics and does not represent an actual decline in local employment: however, employment levels continued to show declines over the next several years, with modest growth only within the last several months to its current level of 7,853 persons. The number of unemployed persons in May 2015 was 494, out of a total labor force of 8,347 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Adair 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 Adair 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 Adair County have shown a great deal of volatility over the last fifteen years, but have in most cases been above the state and nation since 2009. Unemployment rates began to decline in 2013, to their current level of 5.9%, which remains above both state and national unemployment rates.

Employment and Wages by Industrial Supersector

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

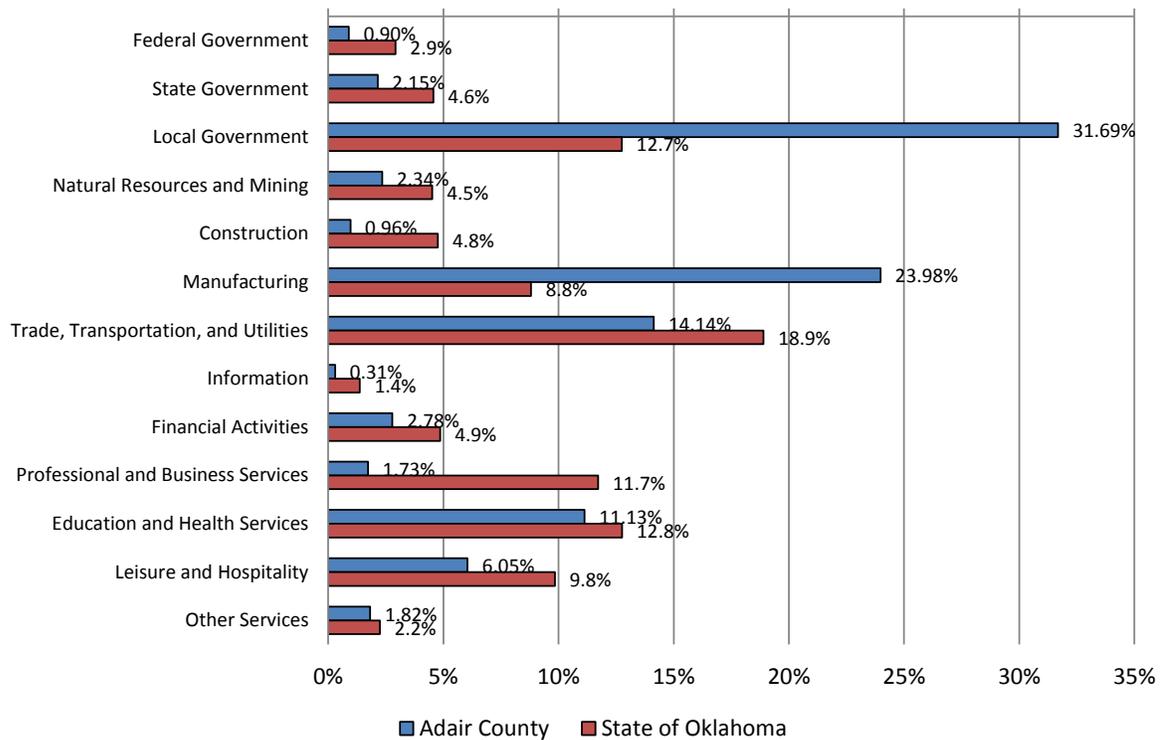


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	8	41	0.90%	\$43,689	0.45
State Government	8	98	2.15%	\$34,989	0.65
Local Government	37	1,446	31.69%	\$29,912	3.14
Natural Resources and Mining	10	107	2.34%	\$30,971	1.55
Construction	14	44	0.96%	\$21,075	0.22
Manufacturing	18	1,094	23.98%	\$39,306	2.69
Trade, Transportation, and Utilities	66	645	14.14%	\$23,519	0.74
Information	4	14	0.31%	\$35,767	0.15
Financial Activities	25	127	2.78%	\$32,441	0.50
Professional and Business Services	26	79	1.73%	\$31,809	0.12
Education and Health Services	20	508	11.13%	\$35,694	0.74
Leisure and Hospitality	22	276	6.05%	\$11,565	0.56
Other Services	11	83	1.82%	\$22,355	0.59
Total	267	4,563		\$30,951	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 (23.98%) are employed in Manufacturing. The average annual pay in this sector is \$39,306 per year. The industry with the highest annual pay is Manufacturing, with average annual pay of \$39,306 per year.

The rightmost column of the previous table provides location quotients for each industry for Adair 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 (Adair 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 Adair County, among all industries the largest location quotient is in Local Government, with a quotient of 3.14. Among private employers, the largest is Manufacturing, with a quotient of 2.69.

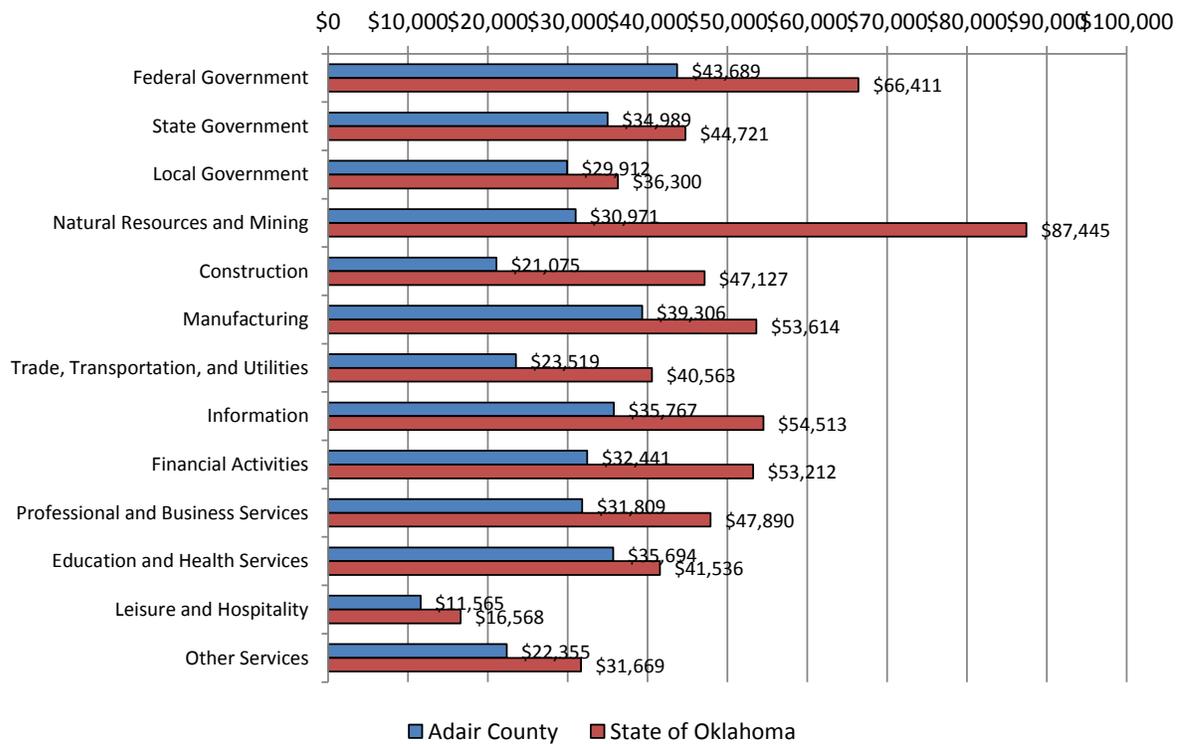
The next table presents average annual pay in Adair County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Adair County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$43,689	\$66,411	\$75,784	65.8%	57.6%
State Government	\$34,989	\$44,721	\$54,184	78.2%	64.6%
Local Government	\$29,912	\$36,300	\$46,146	82.4%	64.8%
Natural Resources and Mining	\$30,971	\$87,445	\$59,666	35.4%	51.9%
Construction	\$21,075	\$47,127	\$55,041	44.7%	38.3%
Manufacturing	\$39,306	\$53,614	\$62,977	73.3%	62.4%
Trade, Transportation, and Utilities	\$23,519	\$40,563	\$42,988	58.0%	54.7%
Information	\$35,767	\$54,513	\$90,804	65.6%	39.4%
Financial Activities	\$32,441	\$53,212	\$85,261	61.0%	38.0%
Professional and Business Services	\$31,809	\$47,890	\$66,657	66.4%	47.7%
Education and Health Services	\$35,694	\$41,536	\$45,951	85.9%	77.7%
Leisure and Hospitality	\$11,565	\$16,568	\$20,993	69.8%	55.1%
Other Services	\$22,355	\$31,669	\$33,935	70.6%	65.9%
Total	\$30,951	\$43,774	\$51,361	70.7%	60.3%

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, Adair County has lower average wages in every employment sector without exception, and in many cases dramatically lower wages (e.g. 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						
	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	983		5,972		961,468	
With Children <18 Years:	561	57.07%	2,526	42.30%	425,517	44.26%
Married Couple:	298	53.12%	1,627	64.41%	281,418	66.14%
Both Parents Employed	161	54.03%	867	53.29%	166,700	59.24%
One Parent Employed	128	42.95%	631	38.78%	104,817	37.25%
Neither Parent Employed	9	3.02%	129	7.93%	9,901	3.52%
Other Family:	263	46.88%	899	35.59%	144,099	33.86%
Male Householder:	84	31.94%	251	27.92%	36,996	25.67%
Employed	53	63.10%	164	65.34%	31,044	83.91%
Not Employed	31	36.90%	87	34.66%	5,952	16.09%
Female Householder:	179	68.06%	648	72.08%	107,103	74.33%
Employed	98	54.75%	364	56.17%	75,631	70.62%
Not Employed	81	45.25%	284	43.83%	31,472	29.38%
Without Children <18 Years:	422	42.93%	3,446	57.70%	535,951	55.74%
Married Couple:	249	59.00%	2,537	73.62%	431,868	80.58%
Both Spouses Employed	57	22.89%	797	31.42%	167,589	38.81%
One Spouse Employed	120	48.19%	914	36.03%	138,214	32.00%
Neither Spouse Employed	72	28.92%	826	32.56%	126,065	29.19%
Other Family:	173	41.00%	909	26.38%	104,083	19.42%
Male Householder:	28	38.89%	268	32.45%	32,243	25.58%
Employed	20	71.43%	127	47.39%	19,437	60.28%
Not Employed	8	28.57%	141	52.61%	12,806	39.72%
Female Householder:	145	83.82%	641	70.52%	71,840	69.02%
Employed	65	44.83%	237	36.97%	36,601	50.95%
Not Employed	80	55.17%	404	63.03%	35,239	49.05%
<i>Total Working Families:</i>	<i>702</i>	<i>71.41%</i>	<i>4,101</i>	<i>68.67%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>440</i>	<i>62.68%</i>	<i>2,026</i>	<i>49.40%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>262</i>	<i>37.32%</i>	<i>2,075</i>	<i>50.60%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Adair County, there are 4,101 working families, 49.40% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the Adair County include Baldor Electric Motors, Tyson Foods, Mrs. Smith's Bakery, as well as local government, public education, Stilwell Memorial Hospital, recreation, and agriculture (notably strawberries).

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,360		7,870		1,613,364	
Less than 15 minutes	726	53.38%	2,525	32.08%	581,194	36.02%
15 to 30 minutes	207	15.22%	2,586	32.86%	625,885	38.79%
30 to 45 minutes	274	20.15%	1,714	21.78%	260,192	16.13%
45 to 60 minutes	64	4.71%	498	6.33%	74,625	4.63%
60 or more minutes	89	6.54%	547	6.95%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Adair County, the largest percentage of workers (32.86%) travel 15 to 30 minutes to work. Although Adair County has an active labor market, some persons living in the area commute to other labor markets in the region.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,416		8,199		1,673,026	
Car, Truck or Van:	1,252	88.42%	7,602	92.72%	1,551,461	92.73%
<i>Drove Alone</i>	1,063	84.90%	6,451	84.86%	1,373,407	88.52%
<i>Carpooled</i>	189	15.10%	1,151	15.14%	178,054	11.48%
Public Transportation	0	0.00%	41	0.50%	8,092	0.48%
Taxicab	9	0.64%	9	0.11%	984	0.06%
Motorcycle	0	0.00%	5	0.06%	3,757	0.22%
Bicycle	3	0.21%	3	0.04%	4,227	0.25%
Walked	96	6.78%	192	2.34%	30,401	1.82%
Other Means	0	0.00%	18	0.22%	14,442	0.86%
Worked at Home	56	3.95%	329	4.01%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Adair 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 Adair 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
Stilwell	1,434	1,638	1.34%	1,723	1.02%
Adair County	8,348	9,142	0.91%	9,097	-0.10%
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 Adair County declined by -0.10% per year, to a total of 9,097 housing units in 2015. In terms of new housing unit construction, Adair County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,744		9,148		1,669,828	
1 Unit, Detached	1,055	60.49%	6,400	69.96%	1,219,987	73.06%
1 Unit, Attached	109	6.25%	218	2.38%	34,434	2.06%
Duplex Units	193	11.07%	255	2.79%	34,207	2.05%
3-4 Units	124	7.11%	161	1.76%	42,069	2.52%
5-9 Units	40	2.29%	54	0.59%	59,977	3.59%
10-19 Units	11	0.63%	44	0.48%	57,594	3.45%
20-49 Units	27	1.55%	29	0.32%	29,602	1.77%
50 or More Units	6	0.34%	6	0.07%	30,240	1.81%
Mobile Homes	179	10.26%	1,968	21.51%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	13	0.14%	2,159	0.13%
Total Multifamily Units	401	22.99%	549	6.00%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Adair County, 69.96% of housing units are single-family, detached. 6.00% of housing units are multifamily in structure (two or more units per building), while 21.66% of housing units comprise mobile homes, RVs, etc.

Within Stilwell, 60.49% of housing units are single-family, detached. 22.99% of housing units are multifamily in structure, while 10.26% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,454		8,046		1,444,081	
Owner Occupied:	667	45.87%	5,696	70.79%	968,736	67.08%
No Bedroom	0	0.00%	30	0.53%	2,580	0.27%
1 Bedroom	15	2.25%	145	2.55%	16,837	1.74%
2 Bedrooms	165	24.74%	1,384	24.30%	166,446	17.18%
3 Bedrooms	409	61.32%	3,181	55.85%	579,135	59.78%
4 Bedrooms	78	11.69%	858	15.06%	177,151	18.29%
5 or More Bedrooms	0	0.00%	98	1.72%	26,587	2.74%
Renter Occupied:	787	54.13%	2,350	29.21%	475,345	32.92%
No Bedroom	18	2.29%	21	0.89%	13,948	2.93%
1 Bedroom	192	24.40%	399	16.98%	101,850	21.43%
2 Bedrooms	302	38.37%	847	36.04%	179,121	37.68%
3 Bedrooms	246	31.26%	924	39.32%	152,358	32.05%
4 Bedrooms	29	3.68%	155	6.60%	24,968	5.25%
5 or More Bedrooms	0	0.00%	4	0.17%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Adair County is 70.79%, while 29.21% of housing units are renter occupied. In Stilwell, the homeownership rate is 45.87%, while 54.13% of households are renters. Compared with the rest of the state as well as Adair County, Stilwell has a notably low rate of homeownership.

Housing Units Tenure and Household Income

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

Adair County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	8,046	5,696	2,350	70.79%	29.21%
Less than \$5,000	486	264	222	54.32%	45.68%
\$5,000 - \$9,999	649	287	362	44.22%	55.78%
\$10,000-\$14,999	706	421	285	59.63%	40.37%
\$15,000-\$19,999	691	425	266	61.51%	38.49%
\$20,000-\$24,999	654	396	258	60.55%	39.45%
\$25,000-\$34,999	1,143	864	279	75.59%	24.41%
\$35,000-\$49,999	1,399	1,116	283	79.77%	20.23%
\$50,000-\$74,999	1,219	916	303	75.14%	24.86%
\$75,000-\$99,999	587	517	70	88.07%	11.93%
\$100,000-\$149,999	411	389	22	94.65%	5.35%
\$150,000 or more	101	101	0	100.00%	0.00%
Income Less Than \$25,000	3,186	1,793	1,393	56.28%	43.72%

Source: 2009-2013 American Community Survey, Table B25118

Within Adair County as a whole, 43.72% of households with incomes less than \$25,000 are estimated to be renters, while 56.28% are estimated to be homeowners.

Stilwell Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,454	667	787	45.87%	54.13%
Less than \$5,000	47	0	47	0.00%	100.00%
\$5,000 - \$9,999	233	41	192	17.60%	82.40%
\$10,000-\$14,999	196	75	121	38.27%	61.73%
\$15,000-\$19,999	115	42	73	36.52%	63.48%
\$20,000-\$24,999	161	52	109	32.30%	67.70%
\$25,000-\$34,999	167	101	66	60.48%	39.52%
\$35,000-\$49,999	298	210	88	70.47%	29.53%
\$50,000-\$74,999	160	77	83	48.13%	51.88%
\$75,000-\$99,999	49	41	8	83.67%	16.33%
\$100,000-\$149,999	28	28	0	100.00%	0.00%
\$150,000 or more	0	0	0	N/A	N/A
Income Less Than \$25,000	752	210	542	27.93%	72.07%

Source: 2009-2013 American Community Survey, Table B25118

Within Stilwell, 72.07% of households with incomes less than \$25,000 are estimated to be renters, while 27.93% 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

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,454		8,046		1,444,081	
Owner Occupied:	667	45.87%	5,696	70.79%	968,736	67.08%
Built 2010 or Later	6	0.90%	53	0.93%	10,443	1.08%
Built 2000 to 2009	25	3.75%	727	12.76%	153,492	15.84%
Built 1990 to 1999	101	15.14%	934	16.40%	125,431	12.95%
Built 1980 to 1989	70	10.49%	1,046	18.36%	148,643	15.34%
Built 1970 to 1979	203	30.43%	1,272	22.33%	184,378	19.03%
Built 1960 to 1969	112	16.79%	588	10.32%	114,425	11.81%
Built 1950 to 1959	66	9.90%	550	9.66%	106,544	11.00%
Built 1940 to 1949	41	6.15%	187	3.28%	50,143	5.18%
Built 1939 or Earlier	43	6.45%	339	5.95%	75,237	7.77%
Median Year Built:		1974		1979		1977
Renter Occupied:	787	54.13%	2,350	29.21%	475,345	32.92%
Built 2010 or Later	6	0.76%	12	0.51%	5,019	1.06%
Built 2000 to 2009	56	7.12%	173	7.36%	50,883	10.70%
Built 1990 to 1999	157	19.95%	436	18.55%	47,860	10.07%
Built 1980 to 1989	83	10.55%	347	14.77%	77,521	16.31%
Built 1970 to 1979	266	33.80%	675	28.72%	104,609	22.01%
Built 1960 to 1969	104	13.21%	271	11.53%	64,546	13.58%
Built 1950 to 1959	51	6.48%	180	7.66%	54,601	11.49%
Built 1940 to 1949	19	2.41%	82	3.49%	31,217	6.57%
Built 1939 or Earlier	45	5.72%	174	7.40%	39,089	8.22%
Median Year Built:		1977		1977		1975
Overall Median Year Built:		1974		1978		1976

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

Within Adair County, 11.99% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Stilwell the percentage is 6.40%.

70.98% of housing units in Adair County were built prior to 1990, while in Stilwell the percentage is 75.86%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Adair 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
Stilwell	1,454	6	0.41%	16	1.10%	42	2.89%
Adair County	8,046	35	0.43%	79	0.98%	1,521	18.90%
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 Adair County, 0.43% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.98% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

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

2013 Housing Units by Vacancy

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,744		9,148		1,669,828	
Total Vacant Units	290	16.63%	1,102	12.05%	225,747	13.52%
For rent	128	44.14%	217	19.69%	43,477	19.26%
Rented, not occupied	27	9.31%	32	2.90%	9,127	4.04%
For sale only	22	7.59%	131	11.89%	23,149	10.25%
Sold, not occupied	12	4.14%	54	4.90%	8,618	3.82%
For seasonal, recreational, or occasional use	14	4.83%	145	13.16%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	87	30.00%	523	47.46%	101,155	44.81%
Homeowner Vacancy Rate	3.14%		2.23%		2.31%	
Rental Vacancy Rate	13.59%		8.35%		8.24%	

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

Within Adair County, the overall housing vacancy rate is estimated to be 12.05%. The homeowner vacancy rate is estimated to be 2.23%, while the rental vacancy rate is estimated to be 8.35%.

In Stilwell, the overall housing vacancy rate is estimated to be 16.63%. The homeowner vacancy rate is estimated to be 3.14%, while the rental vacancy rate is estimated to be 13.59%.

Building Permits

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

Stilwell

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	10	\$102,643	0	N/A
2005	5	\$101,280	0	N/A
2006	4	\$111,800	4	\$36,250
2007	5	\$108,268	0	N/A
2008	0	N/A	0	N/A
2009	4	\$40,000	0	N/A
2010	30	\$85,000	0	N/A
2011	0	N/A	0	N/A
2012	25	\$90,000	0	N/A
2013	0	N/A	0	N/A
2014	25	\$192,643	0	N/A

Source: United States Census Bureau Building Permits Survey

In Stilwell, building permits for 112 housing units were issued between 2004 and 2014, for an average of 10 units per year. 96.43% of these housing units were single family homes, and 3.57% consisted of multifamily units.

New Construction Activity

For Ownership:

New home construction in Adair County has been primarily limited to rural, unplatted acreages outside of Stilwell, though some infill construction has occurred in Stilwell, including the Southern Estates addition. Though some new construction appears reasonably affordable, the average sale price of homes built since 2005 in Adair County is \$166,000, or \$101.55 per square foot (for homes sold since January 2014), which is well above what could reasonably be afforded by households earning at or less than median household income for Adair County, which is estimated to be \$34,946 in 2015.

For Rent:

Stonebrook Park is an affordable rental housing development in Stilwell, comprising 48 single-family homes (in two phases) for family occupancy. Its second phase was recently completed. The property is for general occupancy and appears to have been well-received. Other new rental construction appears to have largely consisted of duplexes.

Homeownership Market

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

Housing Units by Home Value

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

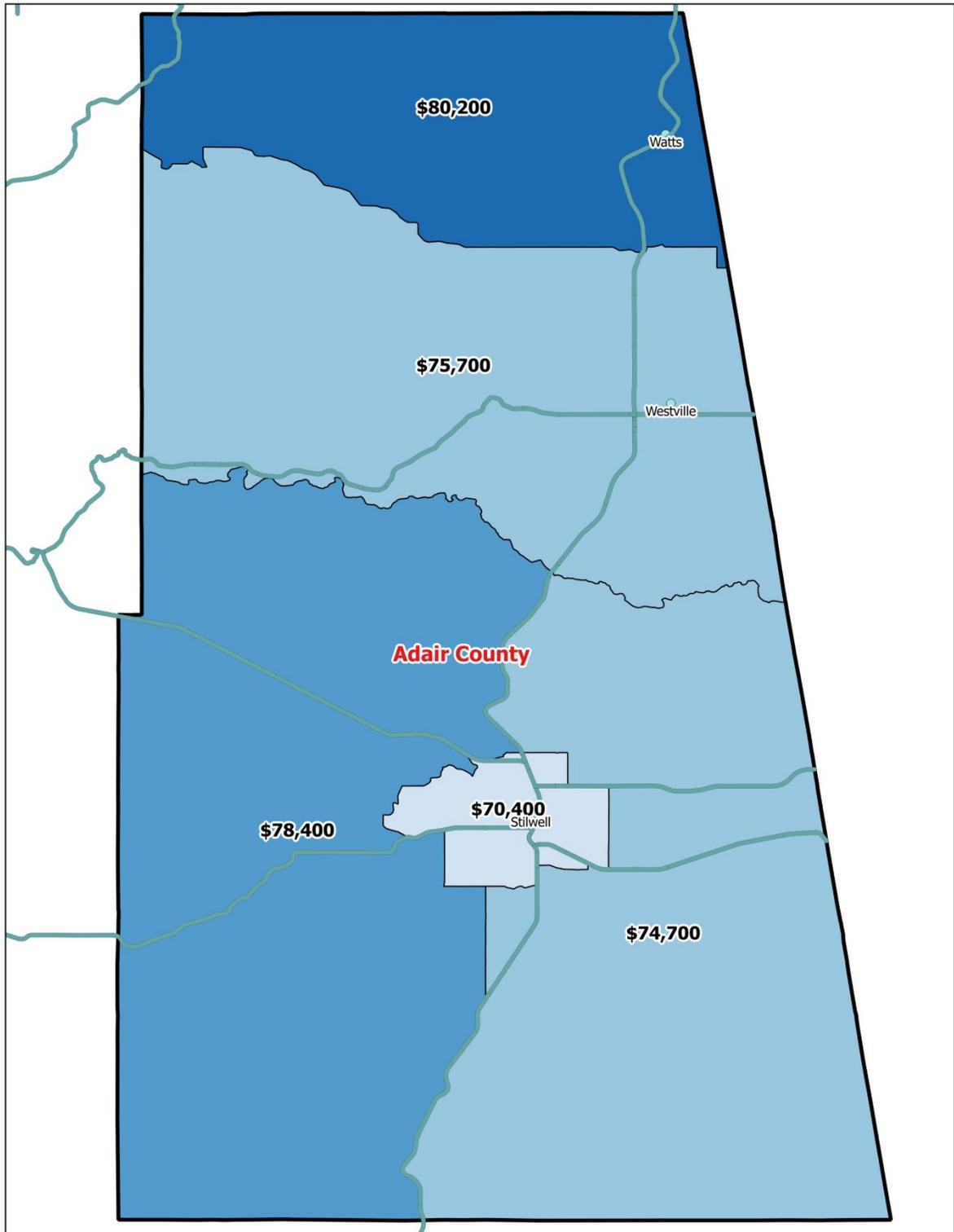
2013 Housing Units by Home Value						
	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	667		5,696		968,736	
Less than \$10,000	25	3.75%	300	5.27%	20,980	2.17%
\$10,000 to \$14,999	15	2.25%	192	3.37%	15,427	1.59%
\$15,000 to \$19,999	12	1.80%	116	2.04%	13,813	1.43%
\$20,000 to \$24,999	0	0.00%	107	1.88%	16,705	1.72%
\$25,000 to \$29,999	34	5.10%	218	3.83%	16,060	1.66%
\$30,000 to \$34,999	0	0.00%	149	2.62%	19,146	1.98%
\$35,000 to \$39,999	44	6.60%	170	2.98%	14,899	1.54%
\$40,000 to \$49,999	76	11.39%	498	8.74%	39,618	4.09%
\$50,000 to \$59,999	64	9.60%	335	5.88%	45,292	4.68%
\$60,000 to \$69,999	82	12.29%	479	8.41%	52,304	5.40%
\$70,000 to \$79,999	117	17.54%	538	9.45%	55,612	5.74%
\$80,000 to \$89,999	48	7.20%	469	8.23%	61,981	6.40%
\$90,000 to \$99,999	17	2.55%	332	5.83%	51,518	5.32%
\$100,000 to \$124,999	40	6.00%	437	7.67%	119,416	12.33%
\$125,000 to \$149,999	55	8.25%	350	6.14%	96,769	9.99%
\$150,000 to \$174,999	8	1.20%	324	5.69%	91,779	9.47%
\$175,000 to \$199,999	0	0.00%	182	3.20%	53,304	5.50%
\$200,000 to \$249,999	9	1.35%	132	2.32%	69,754	7.20%
\$250,000 to \$299,999	4	0.60%	122	2.14%	41,779	4.31%
\$300,000 to \$399,999	0	0.00%	116	2.04%	37,680	3.89%
\$400,000 to \$499,999	0	0.00%	35	0.61%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	38	0.67%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	26	0.46%	3,764	0.39%
\$1,000,000 or more	17	2.55%	31	0.54%	5,018	0.52%
Median Home Value:	\$67,700		\$75,300		\$112,800	

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

The median value of owner-occupied homes in Adair County is \$75,300. This is -33.2% lower than the statewide median, which is \$112,800. The median home value in Stilwell is estimated to be \$67,700.

The geographic distribution of home values in Adair County can be visualized by the following map. As can be seen, home values are largely consistent throughout the county, but slightly higher in the northern area of the county.

Adair County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Adair 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

	Stilwell Median Value	Adair County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$75,400	\$188,900
Built 2000 to 2009	\$164,100	\$97,900	\$178,000
Built 1990 to 1999	\$68,800	\$83,500	\$147,300
Built 1980 to 1989	\$66,800	\$70,400	\$118,300
Built 1970 to 1979	\$68,000	\$73,100	\$111,900
Built 1960 to 1969	\$72,100	\$74,900	\$97,100
Built 1950 to 1959	\$64,000	\$74,200	\$80,300
Built 1940 to 1949	\$50,200	\$55,600	\$67,900
Built 1939 or Earlier	\$75,600	\$62,700	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Stilwell Single Family Sales Activity

The following tables present data regarding home sales in the Stilwell area, for two, three and four bedroom homes as well as a summary of all bedroom types.

Stilwell Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	1	1	2	7	3
Median List Price	\$86,500	\$38,760	\$47,400	\$49,000	\$38,000
Median Sale Price	\$81,000	\$21,500	\$42,000	\$35,000	\$35,000
Sale/List Price Ratio	93.6%	55.5%	92.4%	88.7%	85.7%
Median Square Feet	1,104	1,040	1,065	1,116	1,116
Median Price/SF	\$73.37	\$20.67	\$38.14	\$32.80	\$22.01
Med. Days on Market	166	29	60	18	39

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	7	11	12	14	13
Median List Price	\$76,000	\$45,000	\$29,900	\$52,000	\$59,000
Median Sale Price	\$73,900	\$35,000	\$26,200	\$43,000	\$55,000
Sale/List Price Ratio	97.1%	91.1%	88.3%	94.0%	94.4%
Median Square Feet	1,235	1,356	1,222	1,359	1,384
Median Price/SF	\$45.29	\$32.63	\$17.68	\$32.13	\$29.11
Med. Days on Market	53	72	67	47	76

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	2	0	3	3	5
Median List Price	\$89,900	N/A	\$33,900	\$43,000	\$86,900
Median Sale Price	\$84,500	N/A	\$29,900	\$37,000	\$82,500
Sale/List Price Ratio	81.8%	N/A	92.6%	86.0%	98.0%
Median Square Feet	2,699	N/A	1,200	1,468	2,170
Median Price/SF	\$25.21	N/A	\$35.37	\$25.20	\$33.78
Med. Days on Market	59	N/A	25	83	66

Source: Tulsa MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	10	13	18	24	22
Median List Price	\$81,250	\$45,000	\$31,900	\$49,000	\$53,250
Median Sale Price	\$77,450	\$35,000	\$29,900	\$38,500	\$49,100
Sale/List Price Ratio	95.0%	91.1%	89.0%	92.7%	96.0%
Median Square Feet	1,383	1,356	1,191	1,256	1,426
Median Price/SF	\$45.34	\$32.63	\$24.92	\$32.13	\$30.34
Med. Days on Market	59	67	67	47	65

Source: Tulsa MLS

As can be seen, median home prices in Stilwell have varied considerably over the last five years. The median sale price was \$49,100 in 2015, for a median price per square foot of \$30.34/SF. The median sale price to list price ratio was 96.0%, with median days on market of 65 days.

Foreclosure Rates

The next table presents foreclosure rate data for Adair 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
Adair County	4.8%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	1

* 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 Adair County was 4.8% in May 2014. The county ranked 1 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With the highest foreclosure rate in the state, foreclosures have likely had a considerable impact on the housing market of Adair County. High rates of foreclosure can have a depressing effect on home values, lengthening days on market and making it more difficult for home buyers to secure financing.

Rental Market

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

	Stilwell		Adair County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	787		2,350		475,345	
With cash rent:	728		1,880		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	58	7.37%	66	2.81%	2,109	0.44%
\$150 to \$199	32	4.07%	38	1.62%	4,268	0.90%
\$200 to \$249	37	4.70%	69	2.94%	8,784	1.85%
\$250 to \$299	68	8.64%	115	4.89%	8,413	1.77%
\$300 to \$349	21	2.67%	95	4.04%	9,107	1.92%
\$350 to \$399	46	5.84%	142	6.04%	10,932	2.30%
\$400 to \$449	22	2.80%	123	5.23%	15,636	3.29%
\$450 to \$499	124	15.76%	209	8.89%	24,055	5.06%
\$500 to \$549	100	12.71%	231	9.83%	31,527	6.63%
\$550 to \$599	75	9.53%	184	7.83%	33,032	6.95%
\$600 to \$649	59	7.50%	159	6.77%	34,832	7.33%
\$650 to \$699	33	4.19%	134	5.70%	32,267	6.79%
\$700 to \$749	31	3.94%	112	4.77%	30,340	6.38%
\$750 to \$799	16	2.03%	83	3.53%	27,956	5.88%
\$800 to \$899	1	0.13%	46	1.96%	45,824	9.64%
\$900 to \$999	5	0.64%	21	0.89%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	50	2.13%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	0	0.00%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	3	0.13%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	59	7.50%	470	20.00%	43,236	9.10%
Median Gross Rent		\$482		\$518		\$699

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

Median gross rent in Adair County is estimated to be \$518, which is -25.9% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Stilwell is estimated to be \$482.

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

	Stilwell Median Rent	Adair County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$456	\$487	\$841
Built 1990 to 1999	\$425	\$511	\$715
Built 1980 to 1989	\$404	\$503	\$693
Built 1970 to 1979	\$477	\$508	\$662
Built 1960 to 1969	\$524	\$513	\$689
Built 1950 to 1959	\$482	\$563	\$714
Built 1940 to 1949	-	\$530	\$673
Built 1939 or Earlier	-	\$703	\$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 Adair County is among housing units constructed before 1939 (likely representing rental houses), which is \$703 per month. In order to be affordable, a household would need to earn at least \$28,120 per year to afford such a unit.

Stilwell Rental Survey Data

The next table shows the results of our rental survey of Stilwell. Most of the multifamily property in Stilwell is subsidized in some form.

Stilwell Rental Properties					
Name	Type	Bedrooms	Bathrooms	Rate	Vacancy
Hickory Village	USDA - Elderly	1	1	\$436	3.13%
Hickory Village	USDA - Elderly	2	1	\$483	3.13%
Savannah Park (Candle Ridge)	USDA / LIHTC - Elderly	1	1	30%	0.00%
Savannah Park (Candle Ridge)	USDA / LIHTC - Elderly	2	1	30%	0.00%
Davidson Heights	Project Based - Elderly	1	1	30%	0.00%
GardenWalk of Stilwell	USDA / LIHTC - Family	1	1	30%	N/A
GardenWalk of Stilwell	USDA / LIHTC - Family	2	2	30%	N/A
GardenWalk of Stilwell	USDA / LIHTC - Family	3	2	30%	N/A
Stilwell Senior Housing	LIHTC - Elderly	1	1	N/A	N/A
Stilwell Senior Housing	LIHTC - Elderly	2	1	N/A	N/A
Stonebrook Park of Stilwell	LIHTC - Family	3	2	N/A	N/A
Stonebrook Park of Stilwell	LIHTC - Family	4	2	N/A	N/A

The previous rent surveys encompass over two hundred rental units in six complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Review of historical rental data indicates the comparable rental rates have been generally stable over the last several years. Stonebrook Park is the most recently constructed development, comprising three and four bedroom rental houses.

Rental Market Vacancy – Stilwell

The affordable rental properties which reported their current occupancy all reported full occupancy with waiting lists, excepting Hickory Village which had one vacant unit (which was only waiting on approval of an application, the property also has a short waiting list). The overall market vacancy of rental housing units was reported at 13.59% by the Census Bureau as of the most recent American Community Survey. This figure includes rental properties of all types, including single-family houses. It is likely that vacancy is higher among market-rate rental houses than among affordable rental properties. We note that data from HUD indicates the overall occupancy rate of HUD-assisted rental units in Adair County is 95%, which further suggests that vacancy is primarily among market rate units while affordable rental units are well-occupied.



Davidson Heights Apts.



Savannah Park



Hickory Village

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 Adair 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.

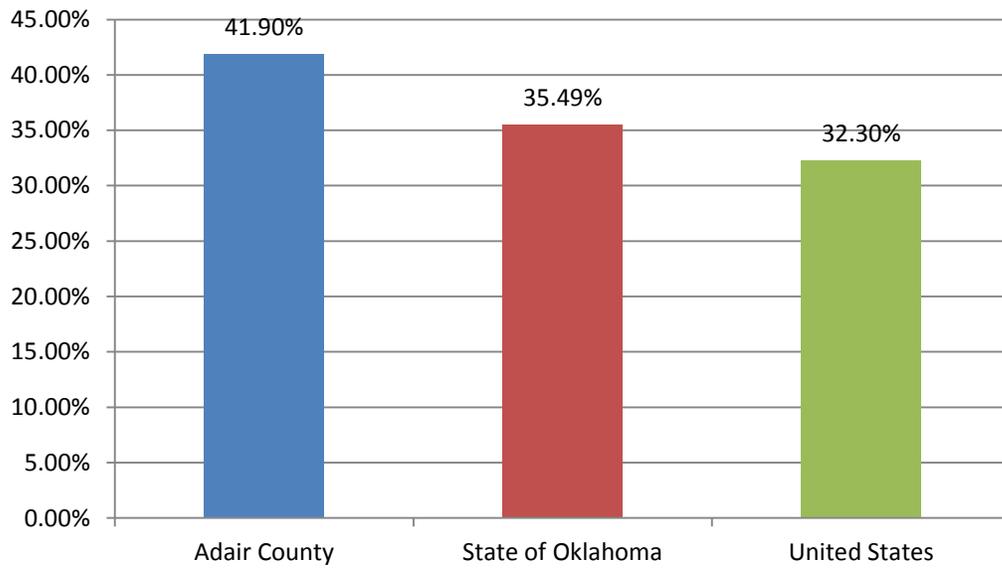
HUD Programs in Adair County

Adair County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	80	100%	\$10,667	\$189	\$355	34.69%
Housing Choice Vouchers	34	90%	\$11,532	\$309	\$310	49.90%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	19	84%	\$10,097	\$241	\$133	64.44%
Summary of All HUD Programs	133	95%	\$10,789	\$225	\$312	41.90%
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 133 housing units located within Adair County, with an overall occupancy rate of 95%. The average household income among households living in these units is \$10,789. Total monthly rent for these units averages \$537, with the federal contribution averaging \$312 (58.10%) and the tenant's contribution averaging \$225 (41.90%).

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.

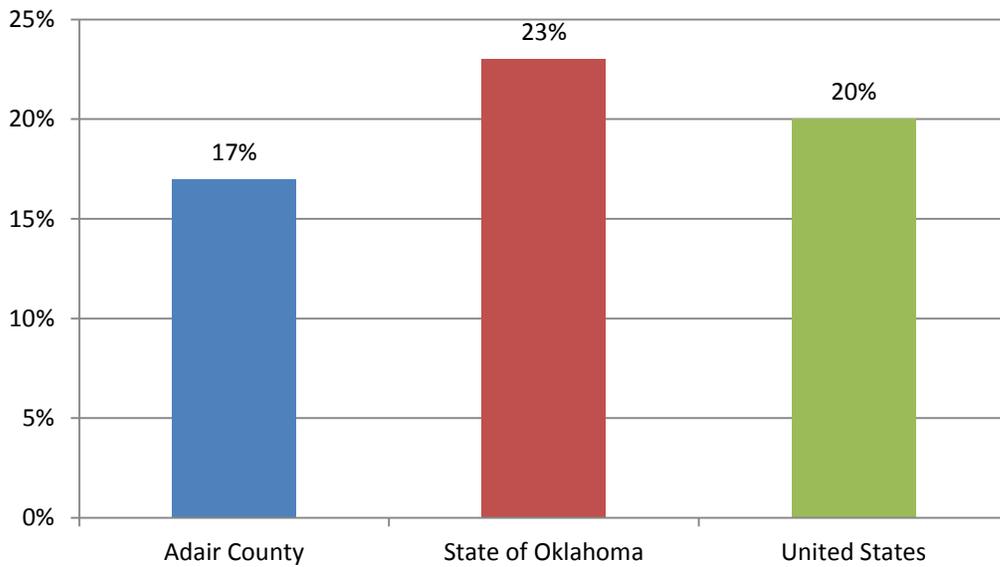
Demographics of Persons in HUD Programs in Adair County

Adair County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	80	31%	16%	21%	53%	73%
Housing Choice Vouchers	34	31%	19%	24%	85%	52%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	19	0%	15%	100%	16%	58%
Summary of All HUD Programs	133	27%	17%	33%	42%	65%
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

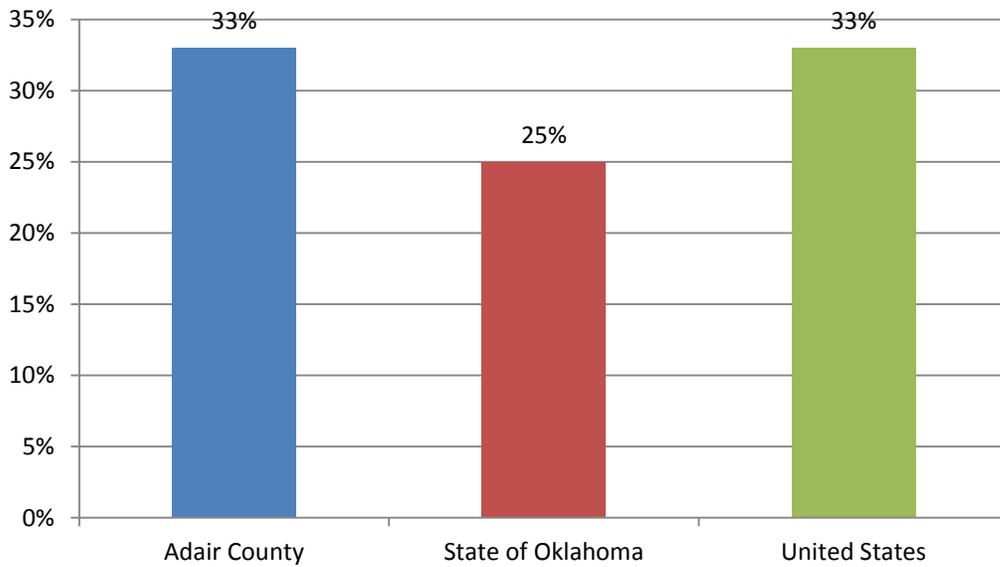
27% of housing units are occupied by single parents with female heads of household. 17% of households have at least one person with a disability. 33% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 42% have one or more disabilities. Finally, 65% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

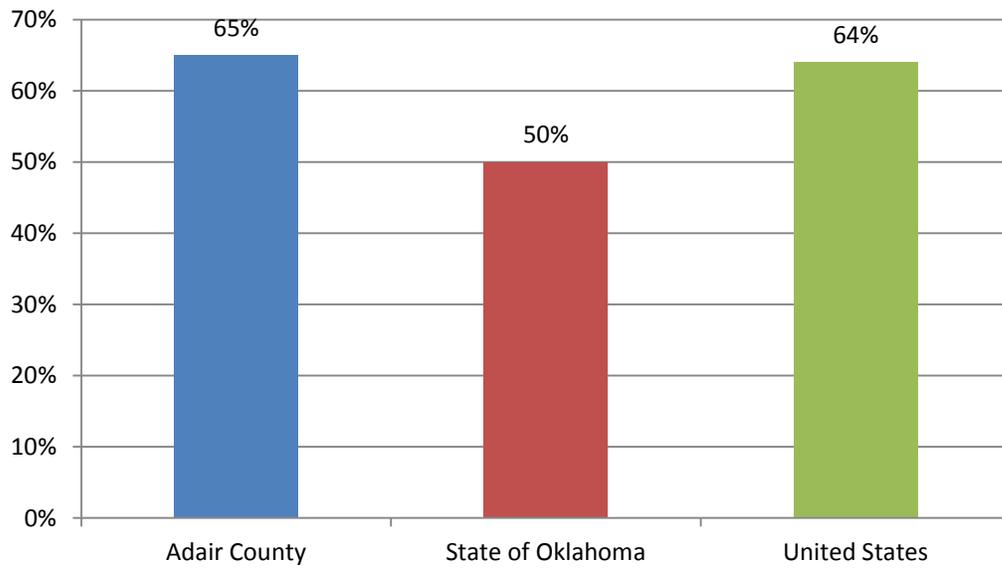
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Adair 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 Adair 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.

Adair County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	620		675	
Cost Burden Less Than 30%	150	24.19%	215	31.85%
Cost Burden Between 30%-50%	115	18.55%	50	7.41%
Cost Burden Greater Than 50%	255	41.13%	315	46.67%
Not Computed (no/negative income)	100	16.13%	95	14.07%
Income 30%-50% HAMFI	810		550	
Cost Burden Less Than 30%	550	67.90%	215	39.09%
Cost Burden Between 30%-50%	160	19.75%	280	50.91%
Cost Burden Greater Than 50%	100	12.35%	55	10.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	1,140		425	
Cost Burden Less Than 30%	820	71.93%	380	89.41%
Cost Burden Between 30%-50%	245	21.49%	45	10.59%
Cost Burden Greater Than 50%	75	6.58%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	680		190	
Cost Burden Less Than 30%	620	91.18%	190	100.00%
Cost Burden Between 30%-50%	55	8.09%	0	0.00%
Cost Burden Greater Than 50%	10	1.47%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	5,615		2,300	
Cost Burden Less Than 30%	4,365	77.74%	1,460	63.48%
Cost Burden Between 30%-50%	695	12.38%	375	16.30%
Cost Burden Greater Than 50%	460	8.19%	370	16.09%
Not Computed (no/negative income)	100	1.78%	95	4.13%

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

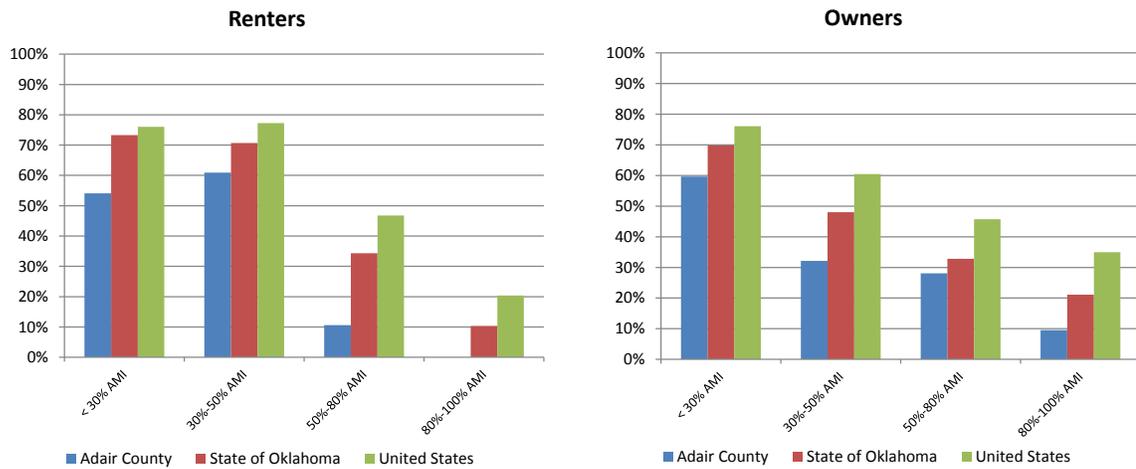
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Adair County with the State of Oklahoma as a whole, and the United States.

Adair 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	620	59.68%	675	54.07%
Income 30%-50% HAMFI	810	32.10%	550	60.91%
Income 50%-80% HAMFI	1,140	28.07%	425	10.59%
Income 80%-100% HAMFI	680	9.56%	190	0.00%
All Incomes	5,615	20.57%	2,300	32.39%

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.



Adair County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	620		675	
Between 1.0 and 1.5 Persons per Room	4	0.65%	4	0.59%
More than 1.5 Persons per Room	4	0.65%	4	0.59%
Lacks Complete Kitchen or Plumbing	10	1.61%	40	5.93%
Income 30%-50% HAMFI	810		550	
Between 1.0 and 1.5 Persons per Room	20	2.47%	10	1.82%
More than 1.5 Persons per Room	4	0.49%	4	0.73%
Lacks Complete Kitchen or Plumbing	15	1.85%	0	0.00%
Income 50%-80% HAMFI	1,140		425	
Between 1.0 and 1.5 Persons per Room	55	4.82%	35	8.24%
More than 1.5 Persons per Room	4	0.35%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	680		190	
Between 1.0 and 1.5 Persons per Room	15	2.21%	15	7.89%
More than 1.5 Persons per Room	0	0.00%	4	2.11%
Lacks Complete Kitchen or Plumbing	4	0.59%	0	0.00%
All Incomes	5,615		2,300	
Between 1.0 and 1.5 Persons per Room	154	2.74%	74	3.22%
More than 1.5 Persons per Room	27	0.48%	16	0.70%
Lacks Complete Kitchen or Plumbing	33	0.59%	44	1.91%

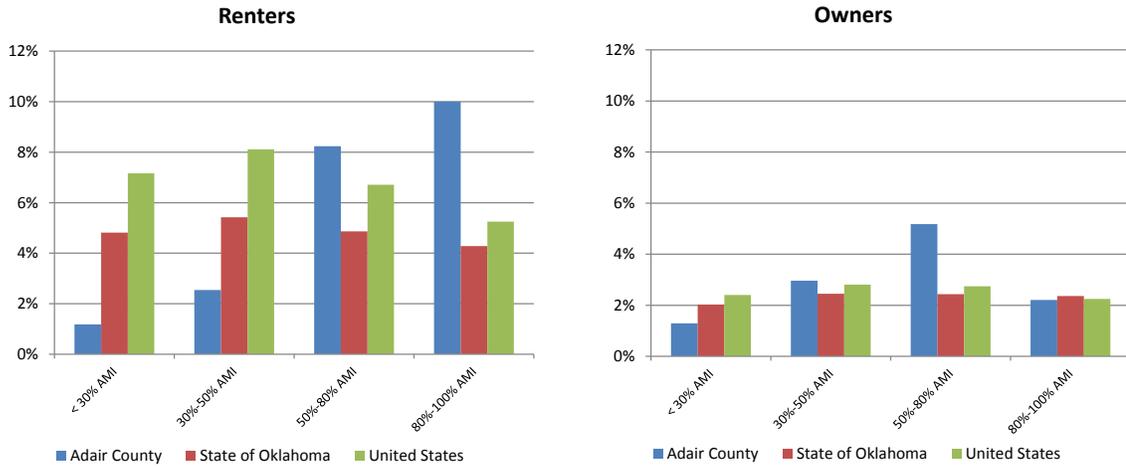
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Adair County, Oklahoma and the nation.

Adair 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	620	1.29%	675	1.19%	
Income 30%-50% HAMFI	810	2.96%	550	2.55%	
Income 50%-80% HAMFI	1,140	5.18%	425	8.24%	
Income 80%-100% HAMFI	680	2.21%	190	10.00%	
All Incomes	5,615	3.22%	2,300	3.91%	

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 Adair County, the state and the nation.

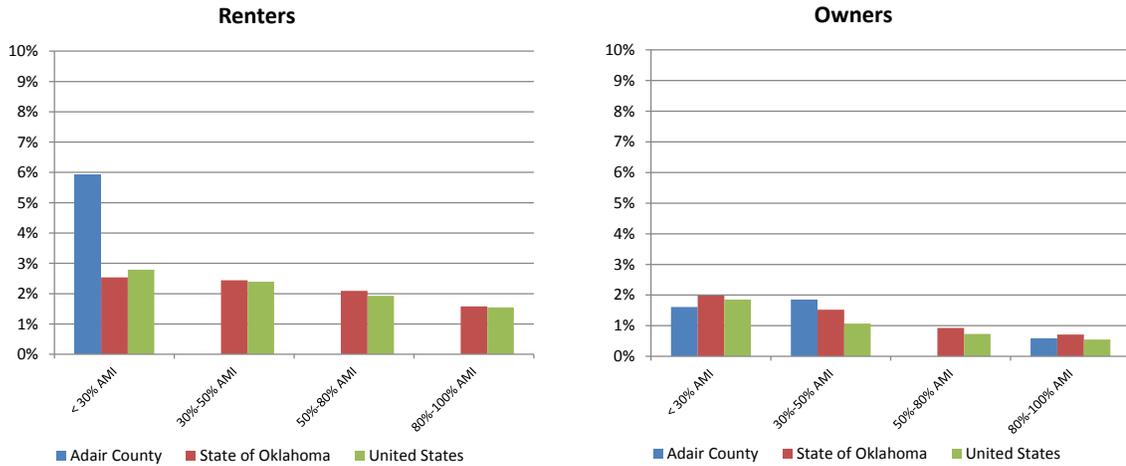
Adair County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	620	1.61%	675	5.93%	
Income 30%-50% HAMFI	810	1.85%	550	0.00%	
Income 50%-80% HAMFI	1,140	0.00%	425	0.00%	
Income 80%-100% HAMFI	680	0.59%	190	0.00%	
All Incomes	5,615	0.59%	2,300	1.91%	

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.



Adair County : CHAS - Housing Cost Burden by Household Type / HAMFI						
Income, Household Size/Type	Total	Owners			Renters	
		No. w/ Cost	Pct. w/ Cost	Total	No. w/ Cost	Pct. w/ Cost
		> 30%	> 30%		> 30%	> 30%
		Income	Income		Income	Income
Income < 30% HAMFI	620	373	60.16%	675	364	53.93%
Elderly Family	30	19	63.33%	15	4	26.67%
Small Family (2-4 persons)	195	135	69.23%	330	185	56.06%
Large Family (5 or more persons)	20	14	70.00%	70	40	57.14%
Elderly Non-Family	195	95	48.72%	100	50	50.00%
Non-Family, Non-Elderly	185	110	59.46%	160	85	53.13%
Income 30%-50% HAMFI	810	262	32.35%	550	343	62.36%
Elderly Family	135	24	17.78%	10	4	40.00%
Small Family (2-4 persons)	250	75	30.00%	300	205	68.33%
Large Family (5 or more persons)	45	14	31.11%	55	40	72.73%
Elderly Non-Family	265	59	22.26%	80	29	36.25%
Non-Family, Non-Elderly	110	90	81.82%	100	65	65.00%
Income 50%-80% HAMFI	1,140	322	28.25%	425	45	10.59%
Elderly Family	270	100	37.04%	15	0	0.00%
Small Family (2-4 persons)	490	135	27.55%	185	15	8.11%
Large Family (5 or more persons)	145	49	33.79%	80	15	18.75%
Elderly Non-Family	105	8	7.62%	55	0	0.00%
Non-Family, Non-Elderly	130	30	23.08%	85	15	17.65%
Income 80%-100% HAMFI	680	68	10.00%	190	0	0.00%
Elderly Family	115	4	3.48%	0	0	N/A
Small Family (2-4 persons)	305	60	19.67%	140	0	0.00%
Large Family (5 or more persons)	175	0	0.00%	25	0	0.00%
Elderly Non-Family	50	4	8.00%	10	0	0.00%
Non-Family, Non-Elderly	40	0	0.00%	20	0	0.00%
All Incomes	5,615	1,166	20.77%	2,300	752	32.70%
Elderly Family	1,005	177	17.61%	70	8	11.43%
Small Family (2-4 persons)	2,590	480	18.53%	1,270	405	31.89%
Large Family (5 or more persons)	710	81	11.41%	260	95	36.54%
Elderly Non-Family	700	190	27.14%	260	79	30.38%
Non-Family, Non-Elderly	615	238	38.70%	440	165	37.50%

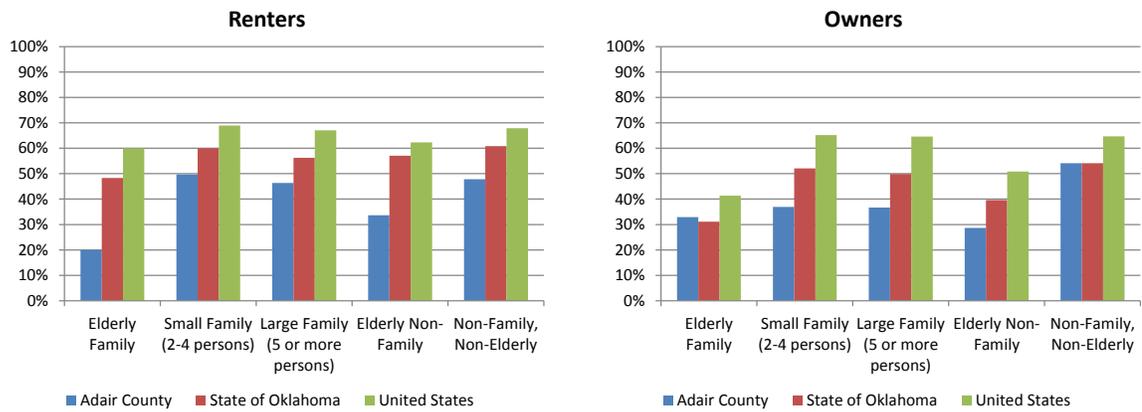
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Adair County : Households under 80% AMI by Cost Burden

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 < 80% HAMFI	2,570	957	37.24%	1,650	45.58%
Elderly Family	435	143	32.87%	40	20.00%
Small Family (2-4 persons)	935	345	36.90%	815	49.69%
Large Family (5 or more persons)	210	77	36.67%	205	46.34%
Elderly Non-Family	565	162	28.67%	235	33.62%
Non-Family, Non-Elderly	425	230	54.12%	345	47.83%

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).



Adair 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	620	380	61.29%	675	394	58.37%
Elderly Family	30	15	50.00%	15	4	26.67%
Small Family (2-4 persons)	195	135	69.23%	330	190	57.58%
Large Family (5 or more persons)	20	20	100.00%	70	40	57.14%
Elderly Non-Family	195	95	48.72%	100	60	60.00%
Non-Family, Non-Elderly	185	115	62.16%	160	100	62.50%
Income 30%-50% HAMFI	810	280	34.57%	550	354	64.36%
Elderly Family	135	25	18.52%	10	4	40.00%
Small Family (2-4 persons)	250	80	32.00%	300	210	70.00%
Large Family (5 or more persons)	45	30	66.67%	55	50	90.91%
Elderly Non-Family	265	55	20.75%	80	25	31.25%
Non-Family, Non-Elderly	110	90	81.82%	100	65	65.00%
Income 50%-80% HAMFI	1,140	375	32.89%	425	75	17.65%
Elderly Family	270	100	37.04%	15	0	0.00%
Small Family (2-4 persons)	490	135	27.55%	185	15	8.11%
Large Family (5 or more persons)	145	100	68.97%	80	45	56.25%
Elderly Non-Family	105	10	9.52%	55	0	0.00%
Non-Family, Non-Elderly	130	30	23.08%	85	15	17.65%
Income Greater than 80% of HAMFI	3,045	300	9.85%	655	29	4.43%
Elderly Family	570	40	7.02%	30	0	0.00%
Small Family (2-4 persons)	1,655	140	8.46%	450	4	0.89%
Large Family (5 or more persons)	495	85	17.17%	55	25	45.45%
Elderly Non-Family	135	25	18.52%	25	0	0.00%
Non-Family, Non-Elderly	190	10	5.26%	90	0	0.00%
All Incomes	5,615	1,335	23.78%	2,305	852	36.96%
Elderly Family	1,005	180	17.91%	70	8	11.43%
Small Family (2-4 persons)	2,590	490	18.92%	1,265	419	33.12%
Large Family (5 or more persons)	705	235	33.33%	260	160	61.54%
Elderly Non-Family	700	185	26.43%	260	85	32.69%
Non-Family, Non-Elderly	615	245	39.84%	435	180	41.38%

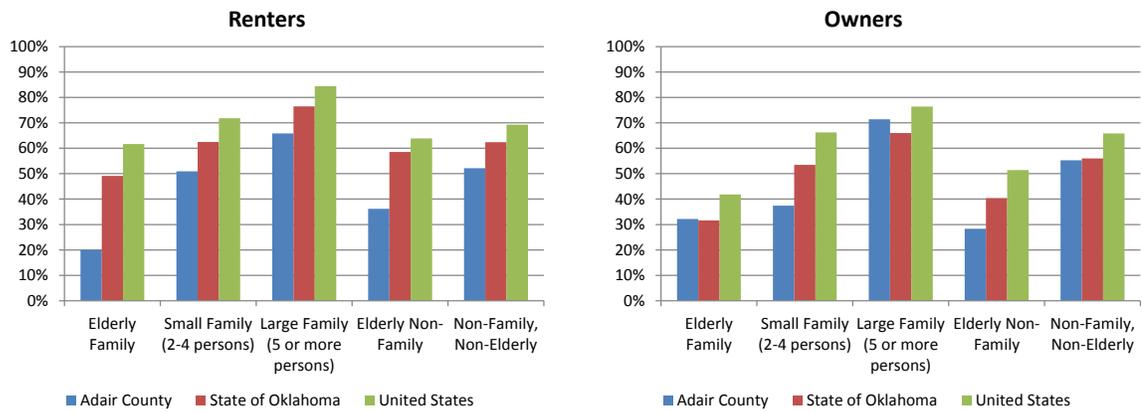
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Adair 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	2,570	1,035	40.27%	1,650	49.88%
Elderly Family	435	140	32.18%	40	20.00%
Small Family (2-4 persons)	935	350	37.43%	815	50.92%
Large Family (5 or more persons)	210	150	71.43%	205	65.85%
Elderly Non-Family	565	160	28.32%	235	36.17%
Non-Family, Non-Elderly	425	235	55.29%	345	52.17%

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 Adair 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.”

Adair 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	620	380	61.3%	675	395	58.5%
White alone, non-Hispanic	255	155	60.8%	255	165	64.7%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	215	125	58.1%	245	130	53.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	35	0	0.0%	64	60	93.8%
Other (including multiple races)	119	105	88.2%	110	40	36.4%
Income 30%-50% HAMFI	805	275	34.2%	545	350	64.2%
White alone, non-Hispanic	470	120	25.5%	260	160	61.5%
Black or African-American alone	4	0	0.0%	0	0	N/A
Asian alone	15	15	100.0%	0	0	N/A
American Indian alone	185	50	27.0%	145	80	55.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	4	100.0%	64	60	93.8%
Other (including multiple races)	125	85	68.0%	70	50	71.4%
Income 50%-80% HAMFI	1,145	375	32.8%	425	75	17.6%
White alone, non-Hispanic	490	185	37.8%	195	25	12.8%
Black or African-American alone	10	0	0.0%	0	0	N/A
Asian alone	20	20	100.0%	0	0	N/A
American Indian alone	360	85	23.6%	140	30	21.4%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	10	50.0%	40	10	25.0%
Other (including multiple races)	240	70	29.2%	55	15	27.3%
Income 80%-100% HAMFI	680	80	11.8%	195	20	10.3%
White alone, non-Hispanic	400	50	12.5%	75	15	20.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	200	15	7.5%	84	4	4.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	19	15	78.9%	10	0	0.0%
Other (including multiple races)	64	4	6.3%	25	0	0.0%
All Incomes	5,615	1,330	23.7%	2,305	855	37.1%
White alone, non-Hispanic	2,985	625	20.9%	1,034	369	35.7%
Black or African-American alone	14	0	0.0%	0	0	N/A
Asian alone	35	35	100.0%	10	0	0.0%
American Indian alone	1,635	340	20.8%	729	254	34.8%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	82	29	35.4%	203	130	64.0%
Other (including multiple races)	863	304	35.2%	320	105	32.8%

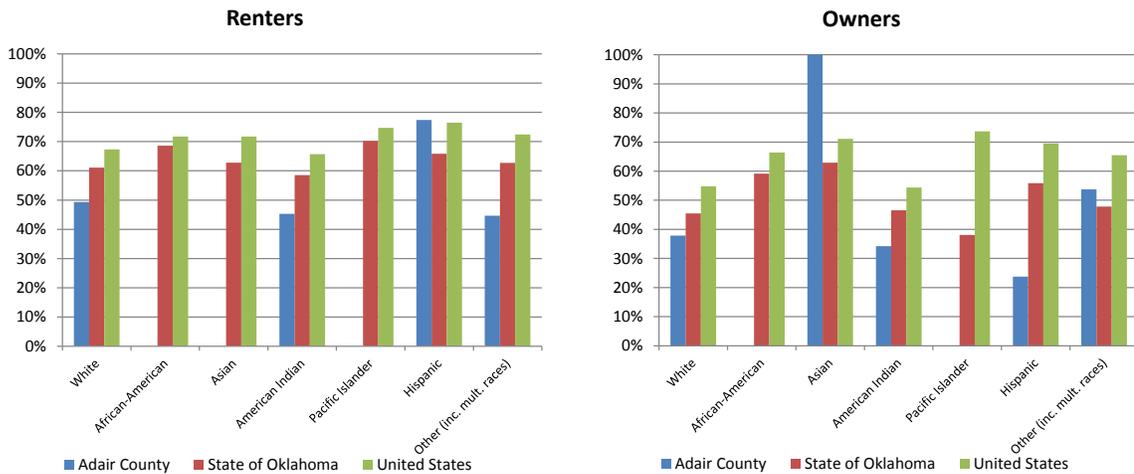
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Adair 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	2,570	1,030	40.08%	1,645	49.85%
White alone, non-Hispanic	1,215	460	37.86%	710	49.30%
Black or African-American alone	14	0	0.00%	0	N/A
Asian alone	35	35	100.00%	0	N/A
American Indian alone	760	260	34.21%	530	45.28%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	59	14	23.73%	168	77.38%
Other (including multiple races)	484	260	53.72%	235	44.68%

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 Adair 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 700 renter households that are cost overburdened, and 630 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 87 renter households that are cost overburdened, and 197 homeowners that are cost overburdened.



- 77.38% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems, and 100% of Asian 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 Adair 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 Adair 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.

Adair County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	23	27	50
Less than 30% AMI	11.04%	29.35%	3	8	10
Less than 50% AMI	25.47%	53.26%	6	14	20
Less than 60% AMI	30.56%	63.91%	7	17	24
Less than 80% AMI	45.77%	71.74%	11	19	30

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.

Adair County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	30.37%	14.35%	7	4	11
Elderly less than 30% AMI	4.01%	5.00%	1	1	2
Elderly less than 50% AMI	11.13%	8.91%	3	2	5
Elderly less than 60% AMI	13.36%	10.70%	3	3	6
Elderly less than 80% AMI	17.81%	11.96%	4	3	7

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.

Adair 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)	44.08%	45.34%	10	12	22
Disabled less than 30% AMI	6.50%	14.10%	1	4	5
Disabled less than 50% AMI	14.51%	27.77%	3	7	11
Disabled less than 60% AMI	17.42%	33.32%	4	9	13
Disabled less than 80% AMI	24.58%	36.23%	6	10	15

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.

Adair 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%	23	27	50
Total Veteran Demand	10.40%	10.40%	2	3	5
Veterans with Disabilities	4.72%	4.72%	1	1	2
Veterans Below Poverty	1.80%	1.80%	0	0	1
Disabled Veterans Below Poverty	0.91%	0.91%	0	0	0

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).

Adair County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	23	27	50
Total Working Families	50.97%	50.97%	12	14	25
Working Families with Children Present	25.18%	25.18%	6	7	13

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 50 housing units will be needed in Adair County over the next five years. Of those units:

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

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

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