

Housing Needs Assessment
Craig 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:

November 5, 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
 Craig County
 IRR - Tulsa/OKC File No. 140-2015-0031

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 Craig County Residential Housing Market Analysis. Analyst Salma Al Nairab personally inspected the Craig County area during the month of November 2015 to collect the data used in the preparation of the Craig 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

Salma Al Nairab
Market Analyst



Table of Contents

Introduction and Executive Summary	1	Housing Units Number of Bedrooms and Tenure	30
General Information	4	Housing Units Tenure and Household Income	30
Purpose and Function of the Market Study	4	Housing Units by Year of Construction and Tenure	31
Effective Date of Consultation	4	Substandard Housing	32
Scope of the Assignment	4	Vacancy Rates	33
Data Sources	4	Building Permits	34
Craig County Analysis	6	New Construction Activity	34
Area Information	6	Homeownership Market	36
Access and Linkages	6	Housing Units by Home Value	36
Educational Facilities	7	Craig County Median Home Values by Census Tract	37
Medical Facilities	7	Home Values by Year of Construction	38
Demographic Analysis	10	Vinita Single Family Sales Activity	38
Population and Households	10	Foreclosure Rates	39
Population by Race and Ethnicity	11	Rental Market	41
Population by Age	11	Gross Rent Levels	41
Families by Presence of Children	13	Vinita Rental Survey Data	42
Population by Presence of Disabilities	14	Rental Market Vacancy – Vinita	42
Group Quarters Population	15	Summary of HUD Subsidized Properties	43
Household Income Levels	17	Projected Housing Need	48
Household Income Trend	18	Consolidated Housing Affordability Strategy (CHAS)	48
Poverty Rates	19	Cost Burden by Income Threshold	48
Economic Conditions	20	Substandard Conditions / Overcrowding by Income Threshold	50
Employment and Unemployment	20	Cost Burden by Household Type	53
Employment Level Trends	20	Housing Problems by Household Type	55
Unemployment Rate Trends	21	Housing Problems by Race / Ethnicity	57
Employment and Wages by Industrial Supersector	22	CHAS Conclusions	59
Working Families	26	Overall Anticipated Housing Demand	61
Major Employers	26	Vinita Anticipated Demand	61
Commuting Patterns	27	Craig County Anticipated Demand	61
Housing Stock Analysis	29		
Existing Housing Units	29		
Housing by Units in Structure	29		

Table of Contents

Special Topics	63
Craig County Disaster Resiliency Assessment	64
C.0 Comprehensive Plans & Hazard Mitigation Plans	64
C.2.1.1. Historical Data on Natural Disasters and Other Hazards	64
C.2.1.2; C.2.1.6; C.2.1.7;C.2.1.8 Shelters from Disaster Event	68
C.2.1.3 Public Policy and Governance to Build Disaster Resiliency	68
C.2.1.4 Local Emergency Response Agency Structure	68
C.2.1.5 Threat & Hazard Warning Systems	68
Social Vulnerability	69
Homelessness	74
By Continuum of Care	74
A Snap Shot of Homelessness in the State	77
Rural Areas	81
At Risk For Homelessness	83
Findings and Recommendations	85
Fair Housing	88
Summary	88
Key Findings:	88
Recommendations:	88
Appendix 1: County affordable housing Summaries	103
Lead-Based Paint Hazards	107
Craig County Findings	109
Conclusions	120
Addenda	
A. Acknowledgments	
B. Qualifications	

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 Craig County is projected to decline by -0.28% per year over the next five years.
2. Median Household Income in Craig County is estimated to be \$44,481 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Craig County is estimated to be 17.83%, compared with 16.85% for Oklahoma.
3. The rental vacancy rate in Craig County is lower than the state average, while the homeowner vacancy rate is slightly higher.
4. Home values and rental rates in Craig County are notably lower than the state averages.
5. Average sale price for homes in Vinita was \$62,510 in 2015, with an average price per square foot of \$35.66.
6. Approximately 26.67% of renters and 19.05% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create a shelter registry for location of individual and business-based shelters (online or paper)
2. Tornadoes (1959-2014): Number: 43 Injuries: 487 Fatalities: 25 Damages (1996-2014): \$63,910,000.00
3. Social Vulnerability: Similar to overall state level at county level; census tract near Vinita has an increased social vulnerability score and has historically had tornado events
4. Floodplain: updated flood maps not available.

Homelessness Specific Findings

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

Fair Housing Specific Findings

1. Units nearer elevated number of disabled persons: 157
2. Units located in a food desert: 72

Lead-Based Paint Specific Findings

3. We estimate there are 1,286 occupied housing units in Craig County with lead-based paint hazards.
4. 563 of those housing units are estimated to be occupied by low-to-moderate income households.
5. We estimate that 162 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 Craig 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 Craig 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 Craig 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 Craig County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Craig County area.

Effective Date of Consultation

The Craig County area was inspected and research was performed during November, 2015. The effective date of this analysis is November 5, 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 Craig County area was inspected during November, 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

Craig County Analysis

Area Information

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

Craig County is located in northeastern Oklahoma. The county is bordered on the north by Kansas, on the west by Rogers and Nowata counties, on the south by Mayes and Rogers counties, and on the east by Ottawa and Delaware counties. The Craig County Seat is Vinita, which is located in the southern part of the county. This location is approximately 64.9 miles northeast of Tulsa and 170 miles northeast of Oklahoma City.

Craig County has a total area of 763 square miles (761 square miles of land, and 1 square miles of water), ranking 46th out of Oklahoma's 77 counties in terms of total area. The total population of Craig County as of the 2010 Census was 15,029 persons, for a population density of 20 persons per square mile of land.

Access and Linkages

The county has above average accessibility to state and national highway systems. Multiple major highways intersect within Craig County. These are I-44 (Will Rogers Turnpike), US-60, US-69, OK-10, OK-2, OK-25, OK-66, and OK-82. The nearest interstate highway is I-44 and runs just south of Vinita.

Public transportation is provided by the Pelivan transit, which operates a demand-responsive transportation service. Pelivan operates within Craig County, as well as some of the surrounding counties. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles.

The Vinita Municipal Airport is located southern portion of Vinita. Additionally, the Tulsa International Airport is located within 60.6 miles and is the nearest full service commercial airport.

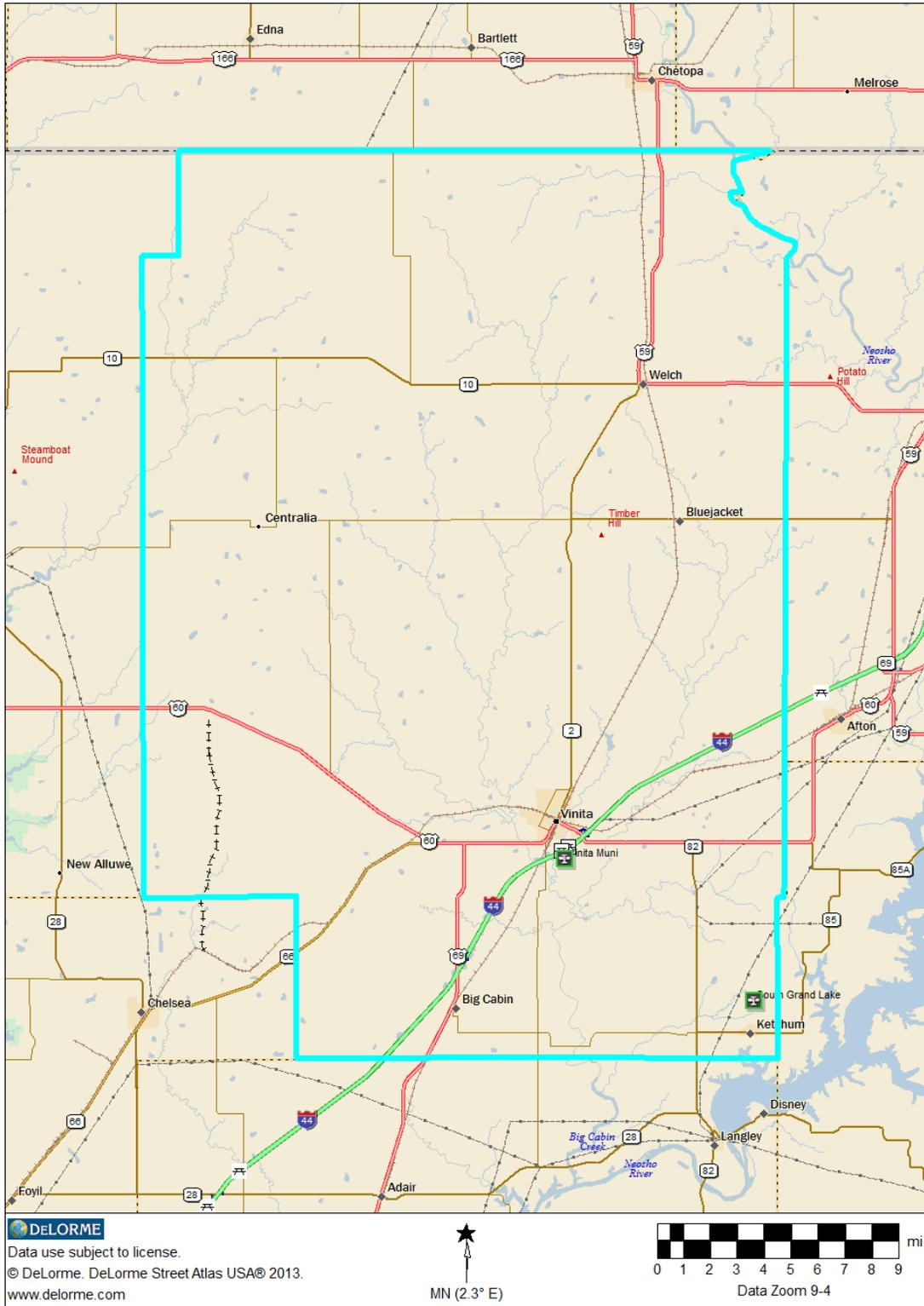
Educational Facilities

All of the county communities have public school facilities. Vinita is served by Vinita Public Schools. Vinita Public Schools is comprised of two elementary schools and one middle and high school. Higher education offerings near Craig County include Northeastern Oklahoma A&M in Miami, Rogers State University in Claremore, and Coffeyville Community College in Coffeyville, Kansas.

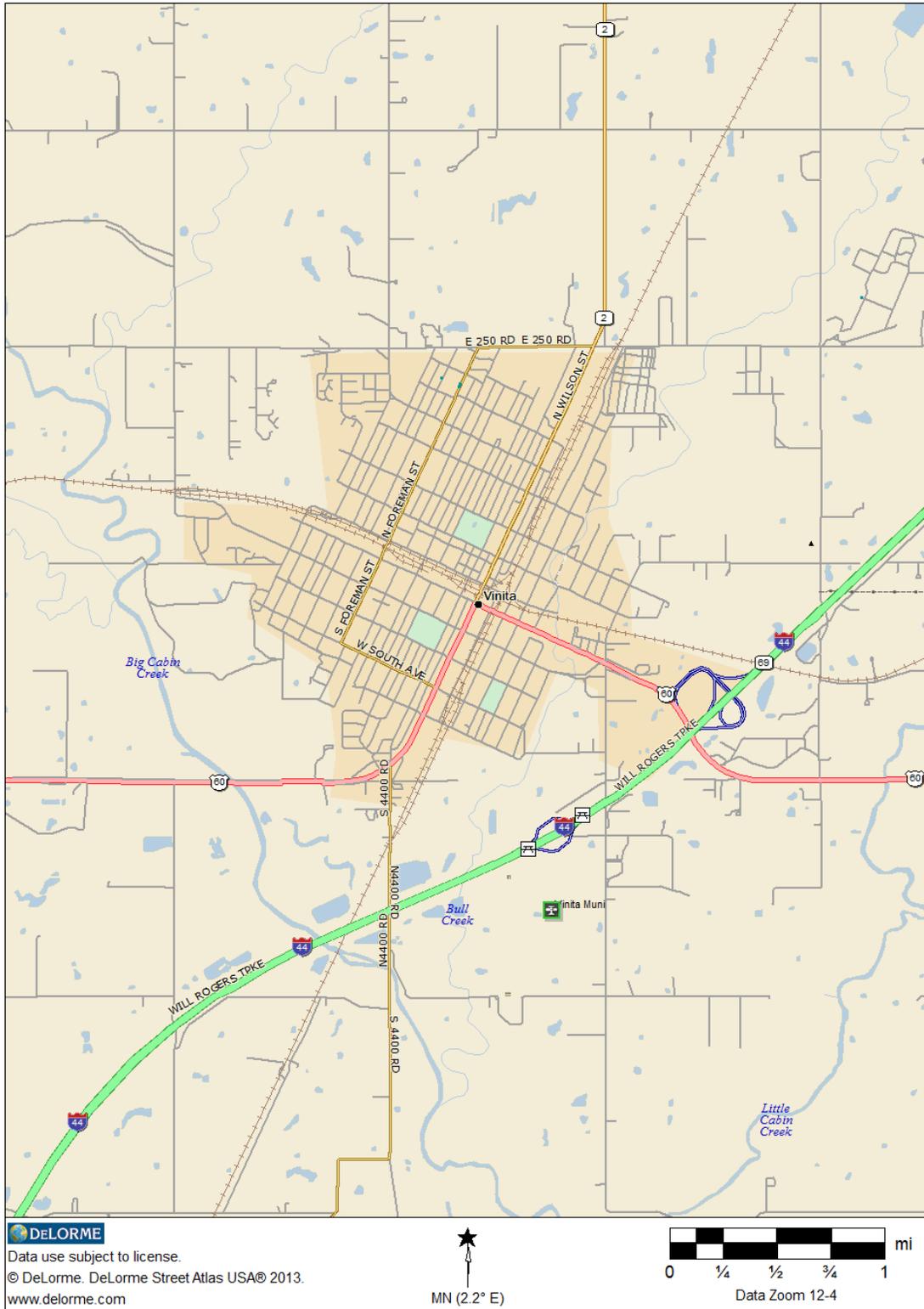
Medical Facilities

Medical services are provided by Craig General Hospital, an acute-care hospital providing Vinita with emergency care, in and outpatient services, along with additional medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Craig County Area Map



Vinita Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Craig 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
Vinita	6,472	5,743	-1.19%	5,314	-1.54%	5,189	-0.47%
Craig County	14,950	15,029	0.05%	14,512	-0.70%	14,308	-0.28%
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 Craig County was 15,029 persons as of the 2010 Census, a 0.05% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Craig County to be 14,512 persons, and projects that the population will show -0.28% annualized decline over the next five years.

The population of Vinita was 5,743 persons as of the 2010 Census, a -1.19% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Vinita to be 5,314 persons, and projects that the population will show -0.47% annualized decline over the next five years.

The next table presents data regarding household levels in Craig 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							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Total Households							
Vinita	2,381	2,276	-0.45%	2,015	-2.41%	1,970	-0.45%
Craig County	5,620	5,691	0.13%	5,485	-0.73%	5,407	-0.29%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households							
Vinita	1,454	1,396	-0.41%	1,249	-2.20%	1,224	-0.40%
Craig County	3,948	3,927	-0.05%	3,787	-0.72%	3,737	-0.27%
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, Craig County had a total of 5,691 households, representing a 0.13% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Craig County to have 5,485 households. This number is expected to experience a -0.29% annualized rate of decline over the next five years.

As of 2010, Vinita had a total of 2,276 households, representing a -0.45% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Vinita to have 2,015 households. This number is expected to experience a -0.45% annualized rate of decline over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity

Single-Classification Race	Vinita		Craig County	
	No.	Percent	No.	Percent
Total Population	5,666		14,869	
White Alone	3,703	65.35%	9,912	66.66%
Black or African American Alone	274	4.84%	465	3.13%
Amer. Indian or Alaska Native Alone	695	12.27%	2,041	13.73%
Asian Alone	54	0.95%	90	0.61%
Native Hawaiian and Other Pac. Isl. Alone	65	1.15%	85	0.57%
Some Other Race Alone	63	1.11%	127	0.85%
Two or More Races	812	14.33%	2,149	14.45%

Population by Hispanic or Latino Origin	Vinita		Craig County	
	No.	Percent	No.	Percent
Total Population	5,666		14,869	
Hispanic or Latino	136	2.40%	408	2.74%
<i>Hispanic or Latino, White Alone</i>	73	53.68%	195	47.79%
<i>Hispanic or Latino, All Other Races</i>	63	46.32%	213	52.21%
Not Hispanic or Latino	5,530	97.60%	14,461	97.26%
<i>Not Hispanic or Latino, White Alone</i>	3,630	65.64%	9,717	67.19%
<i>Not Hispanic or Latino, All Other Races</i>	1,900	34.36%	4,744	32.81%

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

In Craig County, racial and ethnic minorities comprise 34.65% of the total population. Within Vinita, racial and ethnic minorities represent 35.93% of the population.

Population by Age

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

Craig 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	15,029		14,512		14,308			
Age 0 - 4	861	5.73%	797	5.49%	786	5.49%	-1.53%	-0.28%
Age 5 - 9	934	6.21%	834	5.75%	776	5.42%	-2.24%	-1.43%
Age 10 - 14	995	6.62%	895	6.17%	815	5.70%	-2.10%	-1.86%
Age 15 - 17	623	4.15%	575	3.96%	546	3.82%	-1.59%	-1.03%
Age 18 - 20	540	3.59%	535	3.69%	533	3.73%	-0.19%	-0.07%
Age 21 - 24	653	4.34%	763	5.26%	797	5.57%	3.16%	0.88%
Age 25 - 34	1,662	11.06%	1,649	11.36%	1,785	12.48%	-0.16%	1.60%
Age 35 - 44	1,850	12.31%	1,666	11.48%	1,516	10.60%	-2.07%	-1.87%
Age 45 - 54	2,379	15.83%	2,081	14.34%	1,798	12.57%	-2.64%	-2.88%
Age 55 - 64	1,911	12.72%	1,982	13.66%	1,993	13.93%	0.73%	0.11%
Age 65 - 74	1,463	9.73%	1,584	10.92%	1,792	12.52%	1.60%	2.50%
Age 75 - 84	838	5.58%	828	5.71%	831	5.81%	-0.24%	0.07%
Age 85 and over	320	2.13%	323	2.23%	340	2.38%	0.19%	1.03%
<i>Age 55 and over</i>	<i>4,532</i>	<i>30.16%</i>	<i>4,717</i>	<i>32.50%</i>	<i>4,956</i>	<i>34.64%</i>	<i>0.80%</i>	<i>0.99%</i>
<i>Age 62 and over</i>	<i>2,874</i>	<i>19.13%</i>	<i>3,007</i>	<i>20.72%</i>	<i>3,221</i>	<i>22.51%</i>	<i>0.90%</i>	<i>1.39%</i>
Median Age	41.7		42.3		42.4		0.29%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Craig County is 42.3 years. This compares with the statewide figure of 36.6 years. Approximately 5.49% of the population is below the age of 5, while 20.72% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.39% per year.

Vinita Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	5,743		5,314		5,189			
Age 0 - 4	365	6.36%	312	5.87%	303	5.84%	-3.09%	-0.58%
Age 5 - 9	368	6.41%	330	6.21%	300	5.78%	-2.16%	-1.89%
Age 10 - 14	357	6.22%	333	6.27%	320	6.17%	-1.38%	-0.79%
Age 15 - 17	215	3.74%	196	3.69%	201	3.87%	-1.83%	0.51%
Age 18 - 20	202	3.52%	184	3.46%	190	3.66%	-1.85%	0.64%
Age 21 - 24	285	4.96%	276	5.19%	285	5.49%	-0.64%	0.64%
Age 25 - 34	709	12.35%	689	12.97%	679	13.09%	-0.57%	-0.29%
Age 35 - 44	697	12.14%	602	11.33%	600	11.56%	-2.89%	-0.07%
Age 45 - 54	888	15.46%	738	13.89%	633	12.20%	-3.63%	-3.02%
Age 55 - 64	637	11.09%	682	12.83%	681	13.12%	1.37%	-0.03%
Age 65 - 74	514	8.95%	499	9.39%	532	10.25%	-0.59%	1.29%
Age 75 - 84	332	5.78%	313	5.89%	309	5.95%	-1.17%	-0.26%
Age 85 and over	174	3.03%	160	3.01%	156	3.01%	-1.66%	-0.51%
<i>Age 55 and over</i>	<i>1,657</i>	<i>28.85%</i>	<i>1,654</i>	<i>31.13%</i>	<i>1,678</i>	<i>32.34%</i>	<i>-0.04%</i>	<i>0.29%</i>
<i>Age 62 and over</i>	<i>1,037</i>	<i>18.06%</i>	<i>1,017</i>	<i>19.13%</i>	<i>1,045</i>	<i>20.14%</i>	<i>-0.40%</i>	<i>0.56%</i>
Median Age	40.3		40.6		40.3		0.15%	-0.15%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Vinita is 40.6 years. This compares with the statewide figure of 36.6 years. Approximately 5.87% of the population is below the age of 5, while 19.13% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 0.56% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years

	Vinita		Craig County	
	No.	Percent	No.	Percent
Total Families:	1,307		3,790	
Married-Couple Family:	850	65.03%	2,948	77.78%
With Children Under 18 Years	330	25.25%	1,011	26.68%
No Children Under 18 Years	520	39.79%	1,937	51.11%
Other Family:	457	34.97%	842	22.22%
Male Householder, No Wife Present	88	6.73%	236	6.23%
With Children Under 18 Years	16	1.22%	131	3.46%
No Children Under 18 Years	72	5.51%	105	2.77%
Female Householder, No Husband Present	369	28.23%	606	15.99%
With Children Under 18 Years	225	17.21%	365	9.63%
No Children Under 18 Years	144	11.02%	241	6.36%
Total Single Parent Families	241		496	
Male Householder	16	6.64%	131	26.41%
Female Householder	225	93.36%	365	73.59%

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

As shown, within Craig County, among all families 13.09% are single-parent families, while in Vinita, the percentage is 18.44%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	5,426		14,091		3,702,515	
Under 18 Years:	1,177		3,303		933,738	
With One Type of Disability	137	11.64%	203	6.15%	33,744	3.61%
With Two or More Disabilities	51	4.33%	91	2.76%	11,082	1.19%
No Disabilities	989	84.03%	3,009	91.10%	888,912	95.20%
18 to 64 Years:	3,229		8,253		2,265,702	
With One Type of Disability	306	9.48%	774	9.38%	169,697	7.49%
With Two or More Disabilities	272	8.42%	756	9.16%	149,960	6.62%
No Disabilities	2,651	82.10%	6,723	81.46%	1,946,045	85.89%
65 Years and Over:	1,020		2,535		503,075	
With One Type of Disability	245	24.02%	519	20.47%	95,633	19.01%
With Two or More Disabilities	376	36.86%	770	30.37%	117,044	23.27%
No Disabilities	399	39.12%	1,246	49.15%	290,398	57.72%
Total Number of Persons with Disabilities:	1,387	25.56%	3,113	22.09%	577,160	15.59%

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

Within Craig County, 22.09% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Vinita the percentage is 25.56%.

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

2013 Population by Veteran and Disability Status

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	4,249		10,788		2,738,788	
Veteran:	514	12.10%	1,363	12.63%	305,899	11.17%
With a Disability	191	37.16%	542	39.77%	100,518	32.86%
No Disability	323	62.84%	821	60.23%	205,381	67.14%
Non-veteran:	3,735	87.90%	9,425	87.37%	2,432,889	88.83%
With a Disability	1,008	26.99%	2,277	24.16%	430,610	17.70%
No Disability	2,727	73.01%	7,148	75.84%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Craig County, the Census Bureau estimates there are 1,363 veterans, 39.77% of which have one or more disabilities (compared with 32.86% at a statewide level). In Vinita, there are an estimated 514 veterans, 37.16% of which are estimated to have a disability.

Group Quarters Population

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

2010 Group Quarters Population

	Vinita		Craig County	
	No.	Percent	No.	Percent
Total Population	5,743		15,029	
Group Quarters Population	355	6.18%	1,050	6.99%
Institutionalized Population	149	2.59%	739	4.92%
Correctional facilities for adults	45	0.78%	606	4.03%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	104	1.81%	133	0.88%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	206	3.59%	311	2.07%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	206	3.59%	311	2.07%

Source: 2010 Decennial Census, Table P42

The percentage of the Craig County population in group quarters is higher than the statewide figure, which was 2.99% in 2010. This is due to the presence of the Oklahoma Forensic Center and the Northeast Oklahoma Correctional Center.

Household Income Levels

Data in the following chart shows the distribution of household income in Craig 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						
	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	2,015		5,485		1,520,327	
< \$15,000	294	14.59%	727	13.25%	213,623	14.05%
\$15,000 - \$24,999	255	12.66%	594	10.83%	184,613	12.14%
\$25,000 - \$34,999	376	18.66%	883	16.10%	177,481	11.67%
\$35,000 - \$49,999	297	14.74%	852	15.53%	229,628	15.10%
\$50,000 - \$74,999	299	14.84%	1,038	18.92%	280,845	18.47%
\$75,000 - \$99,999	220	10.92%	659	12.01%	173,963	11.44%
\$100,000 - \$124,999	131	6.50%	383	6.98%	106,912	7.03%
\$125,000 - \$149,999	79	3.92%	192	3.50%	57,804	3.80%
\$150,000 - \$199,999	40	1.99%	94	1.71%	48,856	3.21%
\$200,000 - \$249,999	8	0.40%	27	0.49%	18,661	1.23%
\$250,000 - \$499,999	14	0.69%	29	0.53%	20,487	1.35%
\$500,000+	2	0.10%	7	0.13%	7,454	0.49%
Median Household Income	\$39,167		\$44,481		\$47,049	
Average Household Income	\$54,082		\$55,899		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Craig County is estimated to be \$44,481 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Vinita, median household income is estimated to be \$39,167. The income distribution can be better visualized by the following chart.



Household Income Trend

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

Household Income Trend					
	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Vinita	\$27,511	\$39,167	2.23%	2.40%	-0.17%
Craig County	\$30,997	\$44,481	2.28%	2.40%	-0.12%
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 Craig County and the State of Oklahoma as a whole saw negative growth in “real” median household income, once inflation is taken into account. It should be noted that this trend is not unique to Oklahoma or Craig 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 Craig County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Vinita	17.21%	21.90%	469	100.00%	56.44%
Craig County	13.68%	17.83%	415	31.30%	46.85%
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 Craig County is estimated to be 17.83% by the American Community Survey. This is an increase of 415 basis points since the 2000 Census. Within Vinita, the poverty rate is estimated to be 21.90%. 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 Craig County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

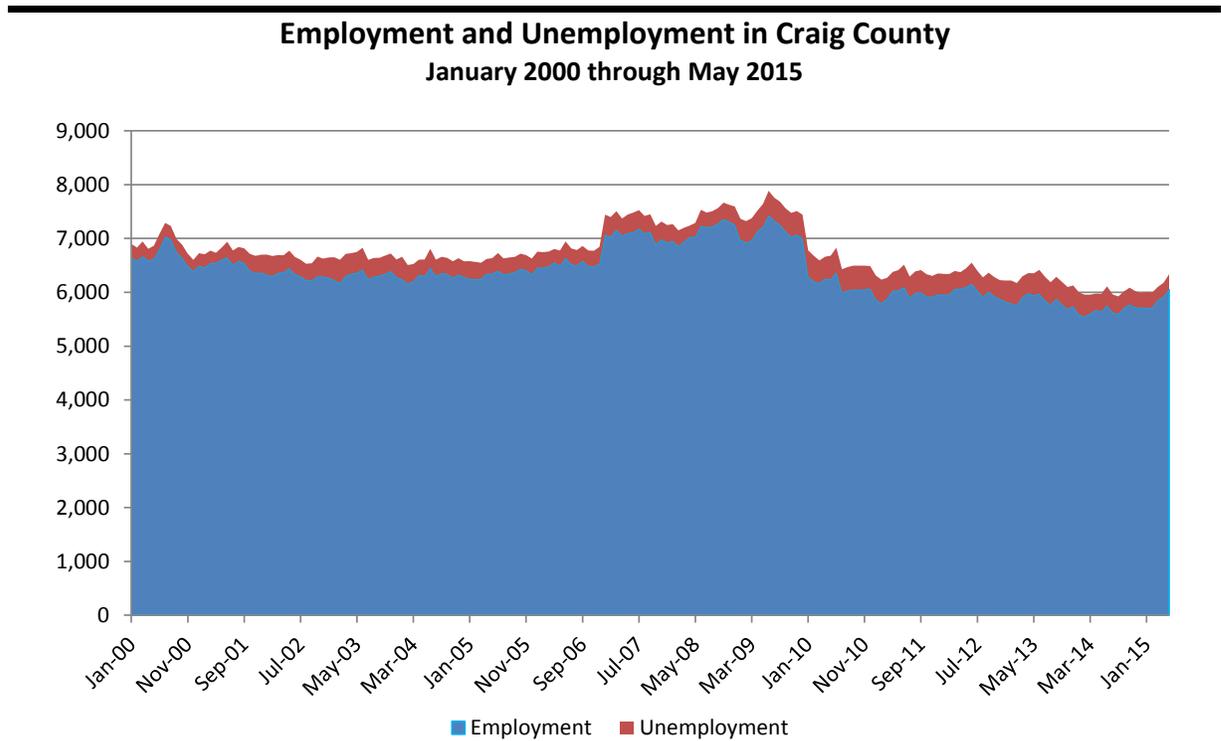
Employment and Unemployment						
	May-2010	May-2015	Annual	May-2010	May-2015	Change
	Employment	Employment	Growth	Unemp. Rate	Unemp. Rate	(bp)
Craig County	6,243	6,051	-0.62%	6.5%	4.5%	-200
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

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

As of May 2015, total employment in Craig County was 6,051 persons. Compared with figures from May 2010, this represents annualized employment decline of -0.62% per year. The unemployment rate in May was 4.5%, a decrease of -200 basis points from May 2010, which was 6.5%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Craig County has underperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Craig 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

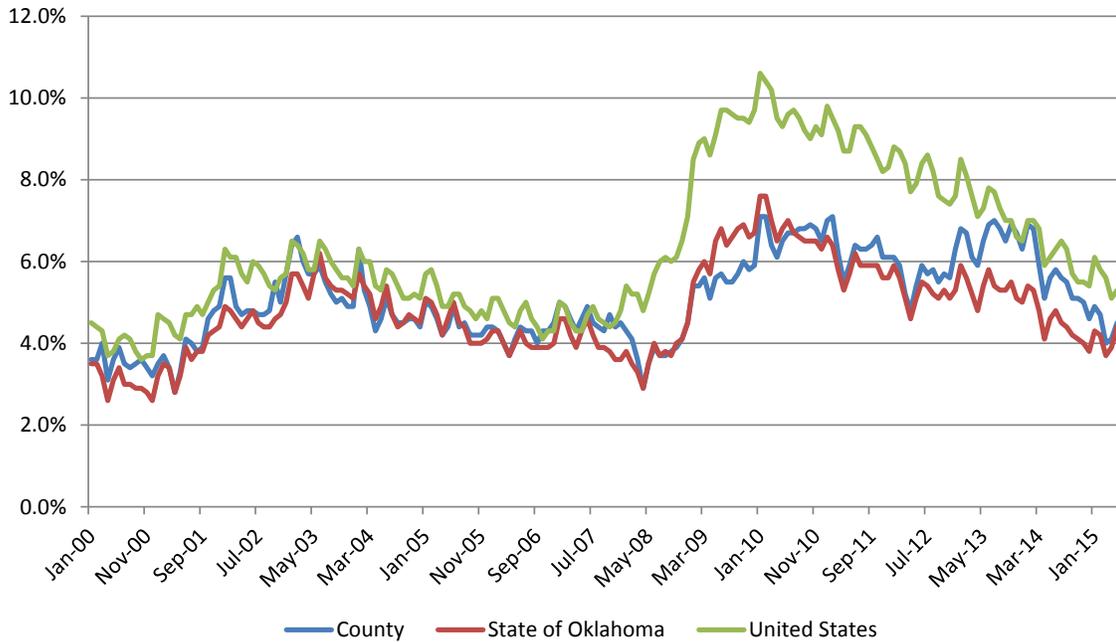
As shown, total employment levels have fluctuated somewhat over the last fifteen years, but the overall trend has been downward since 2000. Employment growth resumed in 2014, and has continued to grow to its current level of 6,051 persons though total employment remains below the levels of the early 2000s. The number of unemployed persons in May 2015 was 286, out of a total labor force of 6,337 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Craig 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 Craig 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 Craig County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 4.5%, with a temporary spike in 2012-2013. Increases in unemployment in recent years are likely due to two major layoff events: Cinch Connectors closed in 2012, affecting 115 employees, and in March 2015 Aрызta (doing business as Otis Spunkmeyer cookies) announced closure of its Vinita plant, affecting 117 employees.

On the whole, unemployment rates in Craig County track very well with statewide figures but have been above the state for most of the last several years. Compared with the United States, unemployment rates in Craig County and Oklahoma are and have historically been below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Craig 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.

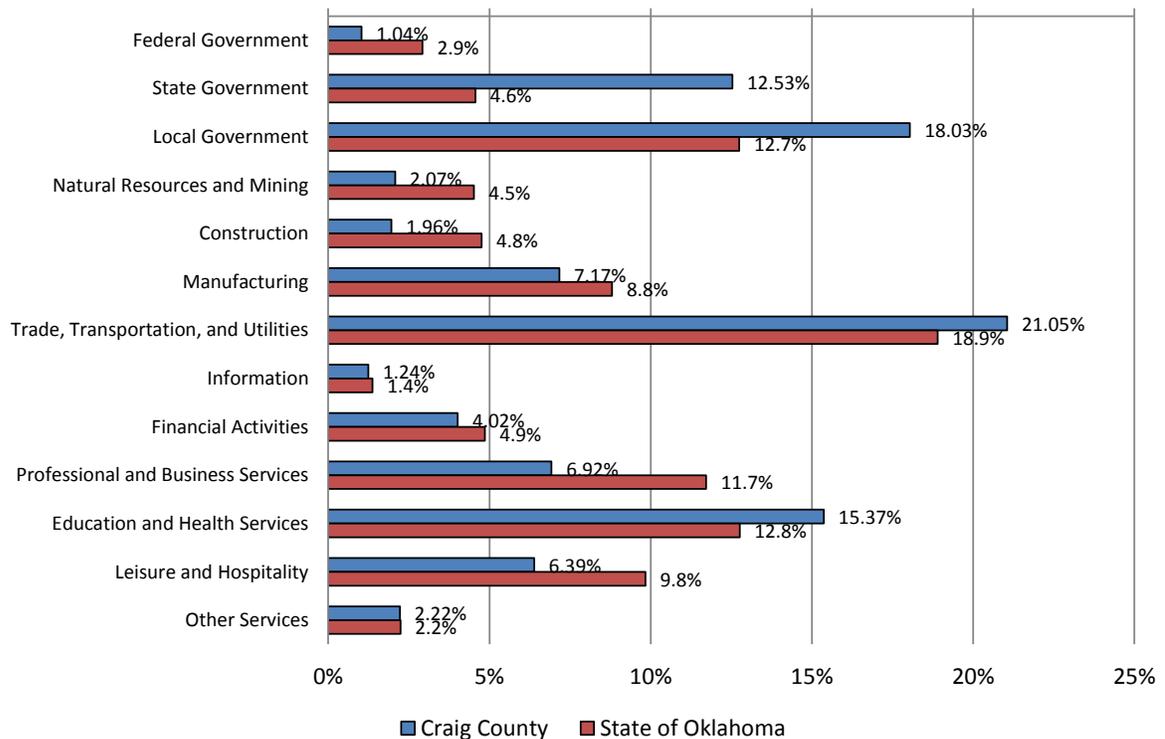


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	10	56	1.04%	\$46,406	0.52
State Government	16	677	12.53%	\$40,808	3.77
Local Government	32	974	18.03%	\$32,695	1.79
Natural Resources and Mining	10	112	2.07%	\$43,713	1.37
Construction	25	106	1.96%	\$29,856	0.44
Manufacturing	17	387	7.17%	\$35,780	0.81
Trade, Transportation, and Utilities	84	1,137	21.05%	\$35,092	1.10
Information	6	67	1.24%	\$35,263	0.62
Financial Activities	32	217	4.02%	\$39,409	0.72
Professional and Business Services	42	374	6.92%	\$43,155	0.50
Education and Health Services	77	830	15.37%	\$21,384	1.02
Leisure and Hospitality	28	345	6.39%	\$13,364	0.60
Other Services	20	120	2.22%	\$40,142	0.72
Total	397	5,401		\$32,969	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 (21.05%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$35,092 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$43,713 per year.

The rightmost column of the previous table provides location quotients for each industry for Craig 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 (Craig 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 Craig County, among all industries the largest location quotient is in State Government, with a quotient of 3.77. This is due to the presence of the Oklahoma Forensic Center and the Northeast Oklahoma Correctional Center. Among private employers, the largest is Natural Resources and Mining, with a quotient of 1.37. This sector includes employment in agriculture as well as the oil and gas industry.

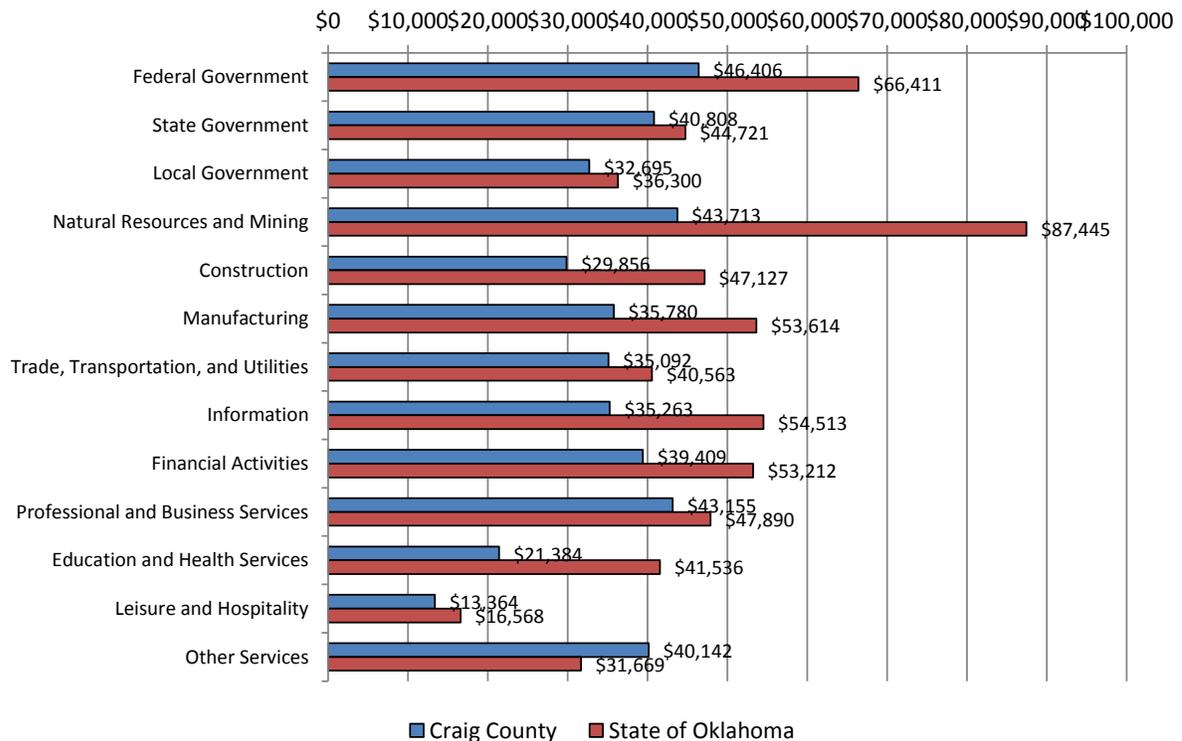
The next table presents average annual pay in Craig County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Craig County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$46,406	\$66,411	\$75,784	69.9%	61.2%
State Government	\$40,808	\$44,721	\$54,184	91.3%	75.3%
Local Government	\$32,695	\$36,300	\$46,146	90.1%	70.9%
Natural Resources and Mining	\$43,713	\$87,445	\$59,666	50.0%	73.3%
Construction	\$29,856	\$47,127	\$55,041	63.4%	54.2%
Manufacturing	\$35,780	\$53,614	\$62,977	66.7%	56.8%
Trade, Transportation, and Utilities	\$35,092	\$40,563	\$42,988	86.5%	81.6%
Information	\$35,263	\$54,513	\$90,804	64.7%	38.8%
Financial Activities	\$39,409	\$53,212	\$85,261	74.1%	46.2%
Professional and Business Services	\$43,155	\$47,890	\$66,657	90.1%	64.7%
Education and Health Services	\$21,384	\$41,536	\$45,951	51.5%	46.5%
Leisure and Hospitality	\$13,364	\$16,568	\$20,993	80.7%	63.7%
Other Services	\$40,142	\$31,669	\$33,935	126.8%	118.3%
Total	\$32,969	\$43,774	\$51,361	75.3%	64.2%

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

Average Annual Pay - 2014



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



In comparison with the rest of Oklahoma, Craig County has higher average wages in “other services”, and lower average wages in all of the other employment sectors, notably so in natural resources and mining, and education and health services.

Working Families

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

Families by Employment Status and Presence of Children						
	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	1,307		3,790		961,468	
With Children <18 Years:	571	43.69%	1,507	39.76%	425,517	44.26%
Married Couple:	330	57.79%	1,011	67.09%	281,418	66.14%
Both Parents Employed	215	65.15%	685	67.75%	166,700	59.24%
One Parent Employed	102	30.91%	273	27.00%	104,817	37.25%
Neither Parent Employed	13	3.94%	53	5.24%	9,901	3.52%
Other Family:	241	42.21%	496	32.91%	144,099	33.86%
Male Householder:	16	6.64%	131	26.41%	36,996	25.67%
Employed	14	87.50%	112	85.50%	31,044	83.91%
Not Employed	2	12.50%	19	14.50%	5,952	16.09%
Female Householder:	225	93.36%	365	73.59%	107,103	74.33%
Employed	198	88.00%	291	79.73%	75,631	70.62%
Not Employed	27	12.00%	74	20.27%	31,472	29.38%
Without Children <18 Years:	736	56.31%	2,283	60.24%	535,951	55.74%
Married Couple:	520	70.65%	1,937	84.84%	431,868	80.58%
Both Spouses Employed	242	46.54%	660	34.07%	167,589	38.81%
One Spouse Employed	115	22.12%	656	33.87%	138,214	32.00%
Neither Spouse Employed	163	31.35%	621	32.06%	126,065	29.19%
Other Family:	216	29.35%	346	15.16%	104,083	19.42%
Male Householder:	72	44.17%	105	16.91%	32,243	25.58%
Employed	36	50.00%	62	59.05%	19,437	60.28%
Not Employed	36	50.00%	43	40.95%	12,806	39.72%
Female Householder:	144	66.67%	241	69.65%	71,840	69.02%
Employed	43	29.86%	99	41.08%	36,601	50.95%
Not Employed	101	70.14%	142	58.92%	35,239	49.05%
<i>Total Working Families:</i>	<i>965</i>	<i>73.83%</i>	<i>2,838</i>	<i>74.88%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>529</i>	<i>54.82%</i>	<i>1,361</i>	<i>47.96%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>436</i>	<i>45.18%</i>	<i>1,477</i>	<i>52.04%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Craig County, there are 2,838 working families, 47.96% 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 Craig County area are presented in the following table.

Major Employers in Craig County

Company	Industry / Description
Oklahoma Forensic Center	State psychiatric hospital
Vinita Public Schools	Education Services
Northeast Oklahoma Electric Cooperative	Electric utility
Grand River Dam Authority	Public utility
City of Vinita	Municipal government

The Oklahoma Forensic Center is the largest inpatient behavioral health facility in the Oklahoma Department of Mental Health and Substance Abuse Services system, and is the state's only inpatient forensic facility.

Vinita has experienced two significant layoff events in the last several years: Cinch Connectors closed in 2012, affecting 115 employees, and in March 2015 Aрызta (doing business as Otis Spunkmeyer cookies) announced closure of its Vinita plant, affecting 117 employees.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	2,306		5,802		1,613,364	
Less than 15 minutes	1,562	67.74%	2,565	44.21%	581,194	36.02%
15 to 30 minutes	299	12.97%	1,600	27.58%	625,885	38.79%
30 to 45 minutes	131	5.68%	829	14.29%	260,192	16.13%
45 to 60 minutes	148	6.42%	388	6.69%	74,625	4.63%
60 or more minutes	166	7.20%	420	7.24%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Craig County, the largest percentage of workers (44.21%) travel fewer than 15 minutes to work. For the most part, employees living in Vinita and Craig County are employed in the area, though some commute to other labor markets in the region such as Miami, Claremore, and the Tulsa metro area.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	2,405		6,023		1,673,026	
Car, Truck or Van:	2,161	89.85%	5,499	91.30%	1,551,461	92.73%
<i>Drove Alone</i>	<i>1,983</i>	<i>91.76%</i>	<i>5,046</i>	<i>91.76%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>178</i>	<i>8.24%</i>	<i>453</i>	<i>8.24%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	9	0.37%	15	0.25%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	23	0.96%	23	0.38%	3,757	0.22%
Bicycle	18	0.75%	18	0.30%	4,227	0.25%
Walked	47	1.95%	118	1.96%	30,401	1.82%
Other Means	48	2.00%	129	2.14%	14,442	0.86%
Worked at Home	99	4.12%	221	3.67%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Craig 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 Craig 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
Vinita	2,694	2,739	0.17%	2,480	-1.97%
Craig County	6,459	6,749	0.44%	6,688	-0.18%
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 Craig County declined by -0.18% per year, to a total of 6,688 housing units in 2015. In terms of new housing unit construction, Craig County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure						
	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,702		6,714		1,669,828	
1 Unit, Detached	2,175	80.50%	5,461	81.34%	1,219,987	73.06%
1 Unit, Attached	31	1.15%	59	0.88%	34,434	2.06%
Duplex Units	69	2.55%	77	1.15%	34,207	2.05%
3-4 Units	42	1.55%	48	0.71%	42,069	2.52%
5-9 Units	27	1.00%	49	0.73%	59,977	3.59%
10-19 Units	15	0.56%	43	0.64%	57,594	3.45%
20-49 Units	75	2.78%	130	1.94%	29,602	1.77%
50 or More Units	24	0.89%	27	0.40%	30,240	1.81%
Mobile Homes	233	8.62%	804	11.97%	159,559	9.56%
Boat, RV, Van, etc.	11	0.41%	16	0.24%	2,159	0.13%
Total Multifamily Units	252	9.33%	374	5.57%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Craig County, 81.34% of housing units are single-family, detached. 5.57% of housing units are multifamily in structure (two or more units per building), while 12.21% of housing units comprise mobile homes, RVs, etc.

Within Vinita, 80.50% of housing units are single-family, detached. 9.33% of housing units are multifamily in structure, while 9.03% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,297		5,603		1,444,081	
Owner Occupied:	1,633	71.09%	4,415	78.80%	968,736	67.08%
No Bedroom	0	0.00%	40	0.91%	2,580	0.27%
1 Bedroom	70	4.29%	142	3.22%	16,837	1.74%
2 Bedrooms	535	32.76%	1,160	26.27%	166,446	17.18%
3 Bedrooms	802	49.11%	2,414	54.68%	579,135	59.78%
4 Bedrooms	186	11.39%	557	12.62%	177,151	18.29%
5 or More Bedrooms	40	2.45%	102	2.31%	26,587	2.74%
Renter Occupied:	664	28.91%	1,188	21.20%	475,345	32.92%
No Bedroom	22	3.31%	34	2.86%	13,948	2.93%
1 Bedroom	151	22.74%	187	15.74%	101,850	21.43%
2 Bedrooms	342	51.51%	519	43.69%	179,121	37.68%
3 Bedrooms	127	19.13%	396	33.33%	152,358	32.05%
4 Bedrooms	22	3.31%	50	4.21%	24,968	5.25%
5 or More Bedrooms	0	0.00%	2	0.17%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Craig County is 78.80%, while 21.20% of housing units are renter occupied. In Vinita, the homeownership rate is 71.09%, while 28.91% of households are renters.

Housing Units Tenure and Household Income

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

Craig County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	5,603	4,415	1,188	78.80%	21.20%
Less than \$5,000	261	224	37	85.82%	14.18%
\$5,000 - \$9,999	233	114	119	48.93%	51.07%
\$10,000-\$14,999	475	332	143	69.89%	30.11%
\$15,000-\$19,999	282	214	68	75.89%	24.11%
\$20,000-\$24,999	324	233	91	71.91%	28.09%
\$25,000-\$34,999	1,009	732	277	72.55%	27.45%
\$35,000-\$49,999	783	584	199	74.58%	25.42%
\$50,000-\$74,999	1,044	895	149	85.73%	14.27%
\$75,000-\$99,999	625	549	76	87.84%	12.16%
\$100,000-\$149,999	451	436	15	96.67%	3.33%
\$150,000 or more	116	102	14	87.93%	12.07%
Income Less Than \$25,000	1,575	1,117	458	70.92%	29.08%

Source: 2009-2013 American Community Survey, Table B25118

Within Craig County as a whole, 29.08% of households with incomes less than \$25,000 are estimated to be renters, while 70.92% are estimated to be homeowners.

Vinita Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,297	1,633	664	71.09%	28.91%
Less than \$5,000	109	91	18	83.49%	16.51%
\$5,000 - \$9,999	143	60	83	41.96%	58.04%
\$10,000-\$14,999	223	130	93	58.30%	41.70%
\$15,000-\$19,999	126	99	27	78.57%	21.43%
\$20,000-\$24,999	167	108	59	64.67%	35.33%
\$25,000-\$34,999	522	357	165	68.39%	31.61%
\$35,000-\$49,999	322	188	134	58.39%	41.61%
\$50,000-\$74,999	307	273	34	88.93%	11.07%
\$75,000-\$99,999	177	150	27	84.75%	15.25%
\$100,000-\$149,999	154	140	14	90.91%	9.09%
\$150,000 or more	47	37	10	78.72%	21.28%
Income Less Than \$25,000	768	488	280	63.54%	36.46%

Source: 2009-2013 American Community Survey, Table B25118

Within Vinita, 36.46% of households with incomes less than \$25,000 are estimated to be renters, while 63.54% 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

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	2,297		5,603		1,444,081	
Owner Occupied:	1,633	71.09%	4,415	78.80%	968,736	67.08%
Built 2010 or Later	0	0.00%	12	0.27%	10,443	1.08%
Built 2000 to 2009	35	2.14%	510	11.55%	153,492	15.84%
Built 1990 to 1999	137	8.39%	526	11.91%	125,431	12.95%
Built 1980 to 1989	88	5.39%	523	11.85%	148,643	15.34%
Built 1970 to 1979	246	15.06%	724	16.40%	184,378	19.03%
Built 1960 to 1969	256	15.68%	483	10.94%	114,425	11.81%
Built 1950 to 1959	185	11.33%	436	9.88%	106,544	11.00%
Built 1940 to 1949	151	9.25%	313	7.09%	50,143	5.18%
Built 1939 or Earlier	535	32.76%	888	20.11%	75,237	7.77%
Median Year Built:		1957		1971		1977
Renter Occupied:	664	28.91%	1,188	21.20%	475,345	32.92%
Built 2010 or Later	0	0.00%	2	0.17%	5,019	1.06%
Built 2000 to 2009	20	3.01%	99	8.33%	50,883	10.70%
Built 1990 to 1999	23	3.46%	124	10.44%	47,860	10.07%
Built 1980 to 1989	159	23.95%	242	20.37%	77,521	16.31%
Built 1970 to 1979	140	21.08%	199	16.75%	104,609	22.01%
Built 1960 to 1969	106	15.96%	141	11.87%	64,546	13.58%
Built 1950 to 1959	84	12.65%	157	13.22%	54,601	11.49%
Built 1940 to 1949	55	8.28%	80	6.73%	31,217	6.57%
Built 1939 or Earlier	77	11.60%	144	12.12%	39,089	8.22%
Median Year Built:		1971		1974		1975
Overall Median Year Built:		1957		1972		1976

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

Within Craig County, 11.12% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Vinita the percentage is 2.39%.

77.28% of housing units in Craig County were built prior to 1990, while in Vinita the percentage is 90.64%. These figures compare with the statewide figure of 72.78%.

Substandard Housing

The next table presents data regarding substandard housing in Craig 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
Vinita	2,297	24	1.04%	40	1.74%	2	0.09%
Craig County	5,603	32	0.57%	75	1.34%	522	9.32%
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 Craig County, 0.57% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 1.34% 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 Craig County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	2,702		6,714		1,669,828	
Total Vacant Units	405	14.99%	1,111	16.55%	225,747	13.52%
For rent	51	12.59%	94	8.46%	43,477	19.26%
Rented, not occupied	7	1.73%	11	0.99%	9,127	4.04%
For sale only	123	30.37%	155	13.95%	23,149	10.25%
Sold, not occupied	0	0.00%	63	5.67%	8,618	3.82%
For seasonal, recreational, or occasional use	18	4.44%	190	17.10%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	746	0.33%
Other vacant	206	50.86%	598	53.83%	101,155	44.81%
Homeowner Vacancy Rate	7.00%		3.35%		2.31%	
Rental Vacancy Rate	7.06%		7.27%		8.24%	

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

Within Craig County, the overall housing vacancy rate is estimated to be 16.55%. The homeowner vacancy rate is estimated to be 3.35%, while the rental vacancy rate is estimated to be 7.27%.

In Vinita, the overall housing vacancy rate is estimated to be 14.99%. The homeowner vacancy rate is estimated to be 7.00%, while the rental vacancy rate is estimated to be 7.06%.

Building Permits

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

Vinita				
New Residential Building Permits Issued, 2004-2014				
Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	8	\$81,875	0	N/A
2005	6	\$165,000	0	N/A
2006	2	\$80,000	0	N/A
2007	4	\$150,000	0	N/A
2008	3	\$89,667	0	N/A
2009	2	\$99,000	0	N/A
2010	1	\$160,000	0	N/A
2011	3	\$142,000	0	N/A
2012	0	N/A	0	N/A
2013	5	\$120,000	0	N/A
2014	0	N/A	0	N/A

Source: United States Census Bureau Building Permits Survey

In Vinita, building permits for 34 housing units were issued between 2004 and 2014, for an average of 3 units per year. 100.00% of these housing units were single family homes.

New Construction Activity

For Ownership:

There has been new home construction in Craig County over the last several years, though most has comprised custom-built homes on rural, unplatted acreages, along with some limited construction in some of Craig County's smaller communities such as Bluejacket and Ketchum. Within Vinita, new construction has occurred in the Cobblestone Creek addition, as well as infill development within Vinita's original townsite.

Although there has been relatively affordable new home construction within Craig County (priced under \$125,000), much of the new custom home construction is priced well above that mark. The

average sale price of homes constructed in Craig County since 2005 (and sold since January 2014) is estimated to be \$194,065, or \$112.19 per square foot, which is more than can be afforded by a household earning at or less than median household income for Craig County, estimated to be \$44,481 in 2015.

For Rent:

To the best of our knowledge, no significant new rental housing development has occurred in Craig County in many years, although some very small-scale rental home development appears to have been constructed in Vinita by the Housing Authority of the Cherokee Nation.

Homeownership Market

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

Housing Units by Home Value

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

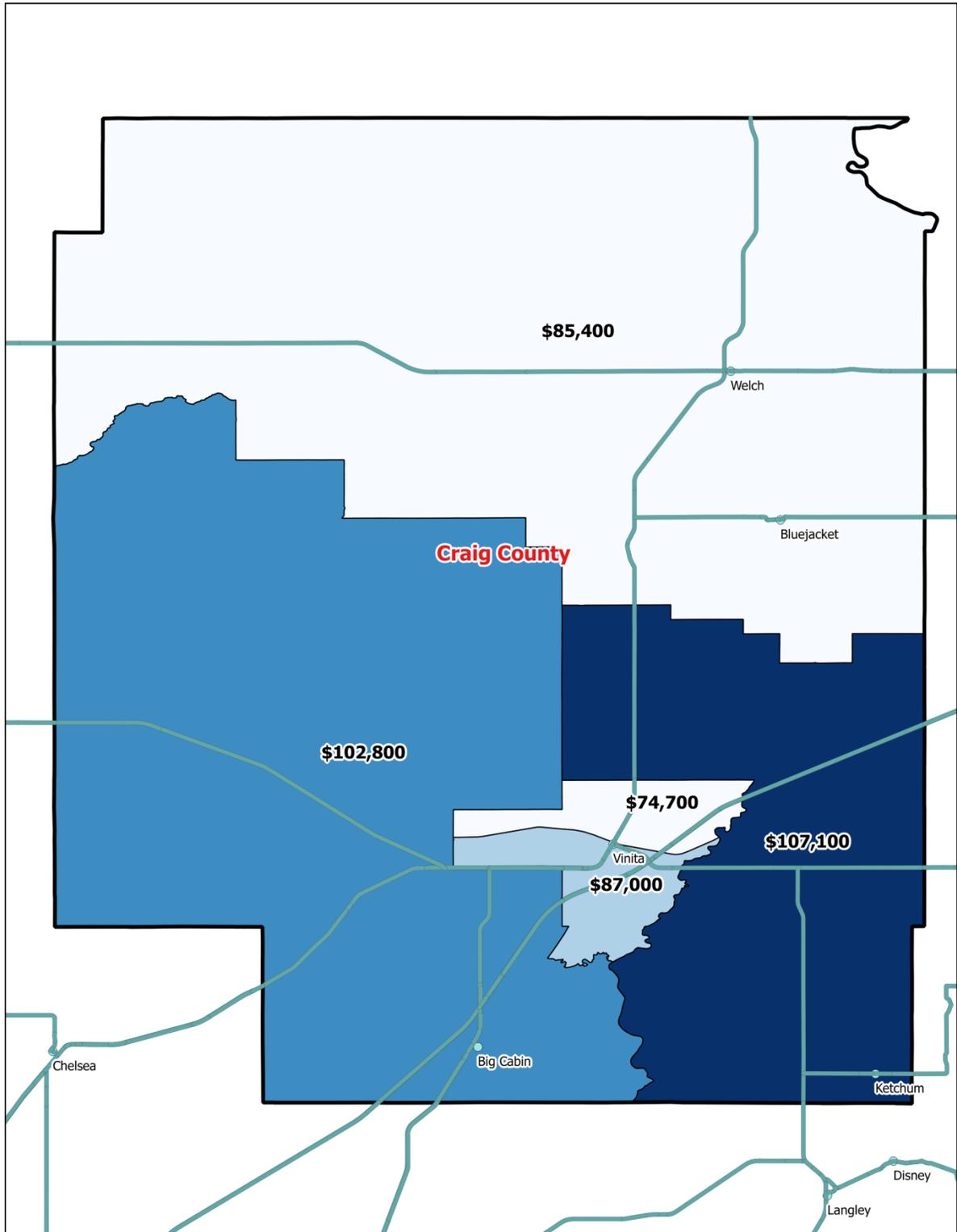
2013 Housing Units by Home Value						
	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	1,633		4,415		968,736	
Less than \$10,000	99	6.06%	160	3.62%	20,980	2.17%
\$10,000 to \$14,999	38	2.33%	121	2.74%	15,427	1.59%
\$15,000 to \$19,999	92	5.63%	168	3.81%	13,813	1.43%
\$20,000 to \$24,999	66	4.04%	106	2.40%	16,705	1.72%
\$25,000 to \$29,999	33	2.02%	88	1.99%	16,060	1.66%
\$30,000 to \$34,999	43	2.63%	75	1.70%	19,146	1.98%
\$35,000 to \$39,999	20	1.22%	50	1.13%	14,899	1.54%
\$40,000 to \$49,999	102	6.25%	237	5.37%	39,618	4.09%
\$50,000 to \$59,999	113	6.92%	266	6.02%	45,292	4.68%
\$60,000 to \$69,999	146	8.94%	288	6.52%	52,304	5.40%
\$70,000 to \$79,999	170	10.41%	421	9.54%	55,612	5.74%
\$80,000 to \$89,999	152	9.31%	337	7.63%	61,981	6.40%
\$90,000 to \$99,999	83	5.08%	190	4.30%	51,518	5.32%
\$100,000 to \$124,999	122	7.47%	369	8.36%	119,416	12.33%
\$125,000 to \$149,999	73	4.47%	359	8.13%	96,769	9.99%
\$150,000 to \$174,999	101	6.18%	280	6.34%	91,779	9.47%
\$175,000 to \$199,999	60	3.67%	171	3.87%	53,304	5.50%
\$200,000 to \$249,999	35	2.14%	260	5.89%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	155	3.51%	41,779	4.31%
\$300,000 to \$399,999	11	0.67%	86	1.95%	37,680	3.89%
\$400,000 to \$499,999	21	1.29%	94	2.13%	13,334	1.38%
\$500,000 to \$749,999	0	0.00%	55	1.25%	12,784	1.32%
\$750,000 to \$999,999	11	0.67%	15	0.34%	3,764	0.39%
\$1,000,000 or more	42	2.57%	64	1.45%	5,018	0.52%
Median Home Value:	\$73,800		\$86,800		\$112,800	

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

The median value of owner-occupied homes in Craig County is \$86,800. This is -23.0% lower than the statewide median, which is \$112,800. The median home value in Vinita is estimated to be \$73,800.

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

Craig County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Craig 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

	Vinita Median Value	Craig County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$158,300	\$188,900
Built 2000 to 2009	\$128,800	\$151,500	\$178,000
Built 1990 to 1999	\$83,400	\$85,100	\$147,300
Built 1980 to 1989	\$101,900	\$94,400	\$118,300
Built 1970 to 1979	\$90,600	\$101,800	\$111,900
Built 1960 to 1969	\$68,000	\$73,300	\$97,100
Built 1950 to 1959	\$74,000	\$78,000	\$80,300
Built 1940 to 1949	\$42,300	\$55,200	\$67,900
Built 1939 or Earlier	\$70,400	\$76,200	\$74,400

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

Source: 2009-2013 American Community Survey, Table 25107

Vinita Single Family Sales Activity

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

Vinita Single Family Sales Activity

Two Bedroom Units

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	28	17	35	28	24
Average Sale Price	\$39,741	\$28,531	\$47,043	\$33,929	\$28,304
Average Square Feet	1,147	1,016	1,229	1,198	1,054
Average Price/SF	\$34.65	\$28.08	\$38.28	\$28.32	\$26.85
Average Year Built	1944	1941	1941	1934	1936

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	24	32	45	43	47
Average Sale Price	\$67,352	\$78,306	\$128,398	\$49,220	\$68,851
Average Square Feet	1,379	1,483	1,510	1,424	1,560
Average Price/SF	\$48.84	\$52.80	\$85.03	\$34.56	\$44.14
Average Year Built	1955	1955	1960	1951	1958

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	4	3	7	5	4
Average Sale Price	\$39,375	\$63,667	\$123,571	\$84,600	\$90,375
Average Square Feet	2,217	2,345	2,667	2,153	2,646
Average Price/SF	\$17.76	\$27.15	\$46.33	\$39.29	\$34.16
Average Year Built	1930	1908	1949	1945	1938

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

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	56	52	87	76	75
Average Sale Price	\$48,822	\$56,834	\$99,610	\$55,916	\$62,510
Average Square Feet	1,581	1,615	1,802	1,591	1,753
Average Price/SF	\$30.88	\$35.19	\$55.28	\$35.15	\$35.66
Average Year Built	1943	1934	1950	1943	1944

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

Between 2011 and 2014, the average sale price grew by 3.45% per year. The average sale price in 2015 was \$62,510 for an average price per square foot of \$35.66. The average year of construction for homes sold in 2015 is estimated to be 1944.

Foreclosure Rates

The next table presents foreclosure rate data for Craig 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
Craig County	1.9%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	38

* 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 Craig County was 1.9% in May 2014. The county ranked 38 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 a below-average foreclosure rate, it is unlikely that foreclosures have had any disproportionate impact on the Craig County housing market compared with other areas of the state and nation.

Rental Market

This section will discuss supply and demand factors for the rental market in Craig 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 Craig 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						
	Vinita		Craig County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	664		1,188		475,345	
With cash rent:	637		982		432,109	
Less than \$100	0	0.00%	4	0.34%	2,025	0.43%
\$100 to \$149	0	0.00%	2	0.17%	2,109	0.44%
\$150 to \$199	22	3.31%	27	2.27%	4,268	0.90%
\$200 to \$249	16	2.41%	27	2.27%	8,784	1.85%
\$250 to \$299	13	1.96%	34	2.86%	8,413	1.77%
\$300 to \$349	21	3.16%	22	1.85%	9,107	1.92%
\$350 to \$399	15	2.26%	23	1.94%	10,932	2.30%
\$400 to \$449	75	11.30%	89	7.49%	15,636	3.29%
\$450 to \$499	62	9.34%	87	7.32%	24,055	5.06%
\$500 to \$549	66	9.94%	87	7.32%	31,527	6.63%
\$550 to \$599	76	11.45%	119	10.02%	33,032	6.95%
\$600 to \$649	59	8.89%	73	6.14%	34,832	7.33%
\$650 to \$699	42	6.33%	64	5.39%	32,267	6.79%
\$700 to \$749	82	12.35%	106	8.92%	30,340	6.38%
\$750 to \$799	24	3.61%	64	5.39%	27,956	5.88%
\$800 to \$899	35	5.27%	58	4.88%	45,824	9.64%
\$900 to \$999	22	3.31%	74	6.23%	34,153	7.18%
\$1,000 to \$1,249	0	0.00%	15	1.26%	46,884	9.86%
\$1,250 to \$1,499	7	1.05%	7	0.59%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	0	0.00%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	27	4.07%	206	17.34%	43,236	9.10%
Median Gross Rent		\$569		\$587		\$699

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

Median gross rent in Craig County is estimated to be \$587, which is -16.0% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Vinita is estimated to be \$569.

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

	Vinita Median Rent	Craig County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	-	\$933
Built 2000 to 2009	\$515	\$925	\$841
Built 1990 to 1999	\$828	\$796	\$715
Built 1980 to 1989	\$571	\$591	\$693
Built 1970 to 1979	\$608	\$485	\$662
Built 1960 to 1969	\$590	\$594	\$689
Built 1950 to 1959	\$526	\$638	\$714
Built 1940 to 1949	\$559	\$562	\$673
Built 1939 or Earlier	\$563	\$566	\$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 Craig County is among housing units constructed after 2000, which is \$925 per month. In order to be affordable, a household would need to earn at least \$37,000 per year to afford such a unit.

Vinita Rental Survey Data

The next table shows the results of our rental survey of Vinita. There are relatively few multifamily rental properties in Vinita, and nearly all are subsidized in some form.

Vinita Rental Properties							
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Vacancy
Hornet Apartments	Project Based - Family	1981	1	1	697	30%	0.00%
Hornet Apartments	Project Based - Family	1981	2	1	800	30%	0.00%
Hornet Apartments	Project Based - Family	1981	3	1	934	30%	0.00%
Garden Walk	USDA / LIHTC - Family	1984	1	1	680	30%	0.00%
Garden Walk	USDA / LIHTC - Family	1984	2	2	791	30%	0.00%
Garden Walk	USDA / LIHTC - Family	1984	3	2	900	30%	0.00%
Burroughs Manor	Project Based - Elderly	N/A	1	1	N/A	N/A	N/A
Burroughs Manor	Project Based - Elderly	N/A	2	1	N/A	N/A	N/A

These three properties comprise a total of 143 affordable rental units. Most tenants pay rent based on 30% of their income. Hornet and Garden Walk are both intended for general (family) occupancy while Burroughs Manor is intended for seniors.

Rental Market Vacancy – Vinita

Hornet Apartments and Garden Walk both reported full occupancy. The overall market vacancy of rental housing units was reported at 7.06% by the Census Bureau as of the most recent American

Community Survey. This figure includes rental units of all types including market rate rental houses. We note that data from HUD indicates an occupancy rate of 94% among all HUD-assisted rental units in Craig County, which appears to support the figures reported by the Census Bureau.

Summary of HUD Subsidized Properties

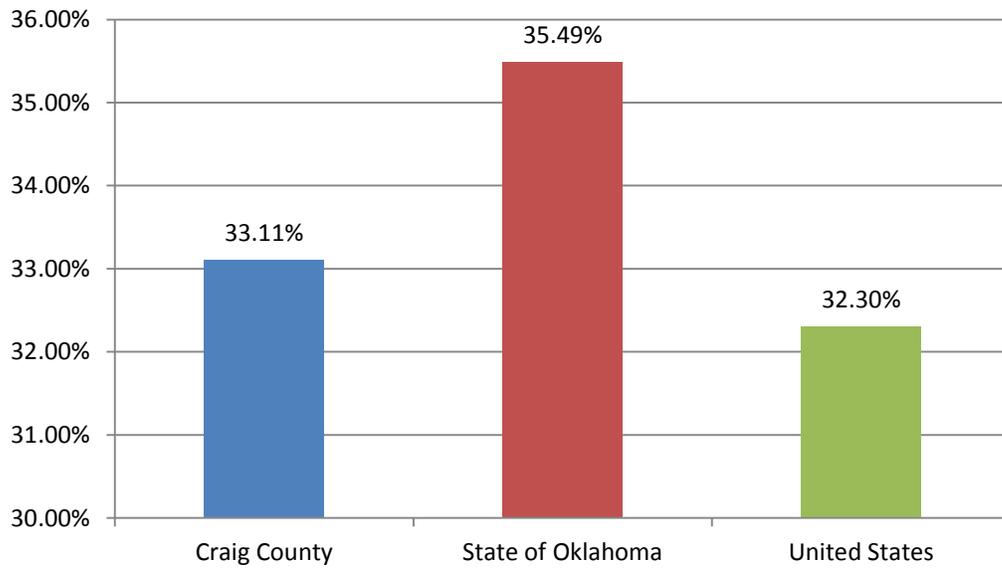
The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Craig County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent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

HUD Programs in Craig County						
			Avg.			
Craig County	# Units	Occupancy Rate	Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	4	95%	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	100	93%	\$11,159	\$246	\$441	35.83%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	24	100%	\$7,635	\$69	\$389	15.03%
Summary of All HUD Programs	128	94%	\$10,367	\$213	\$430	33.11%
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 128 housing units located within Craig County, with an overall occupancy rate of 94%. The average household income among households living in these units is \$10,367. Total monthly rent for these units averages \$643, with the federal contribution averaging \$430 (66.89%) and the tenant's contribution averaging \$213 (33.11%).

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.

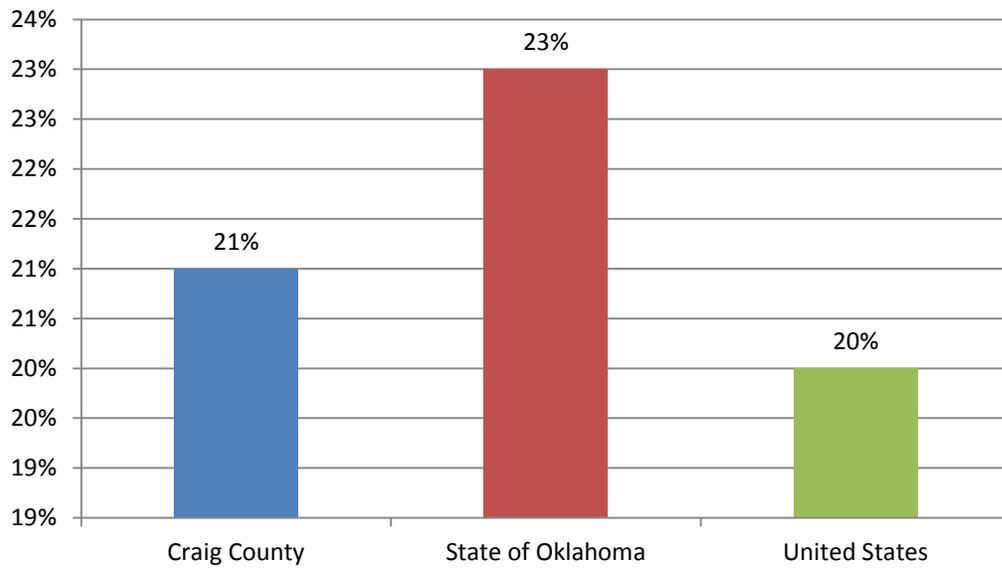
Demographics of Persons in HUD Programs in Craig County

Craig County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	0	N/A	N/A	N/A	N/A	N/A
Housing Choice Vouchers	4	N/A	N/A	N/A	N/A	25%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	100	32%	9%	49%	13%	22%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	24	0%	100%	13%	100%	4%
Summary of All HUD Programs	128	25%	21%	42%	21%	19%
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

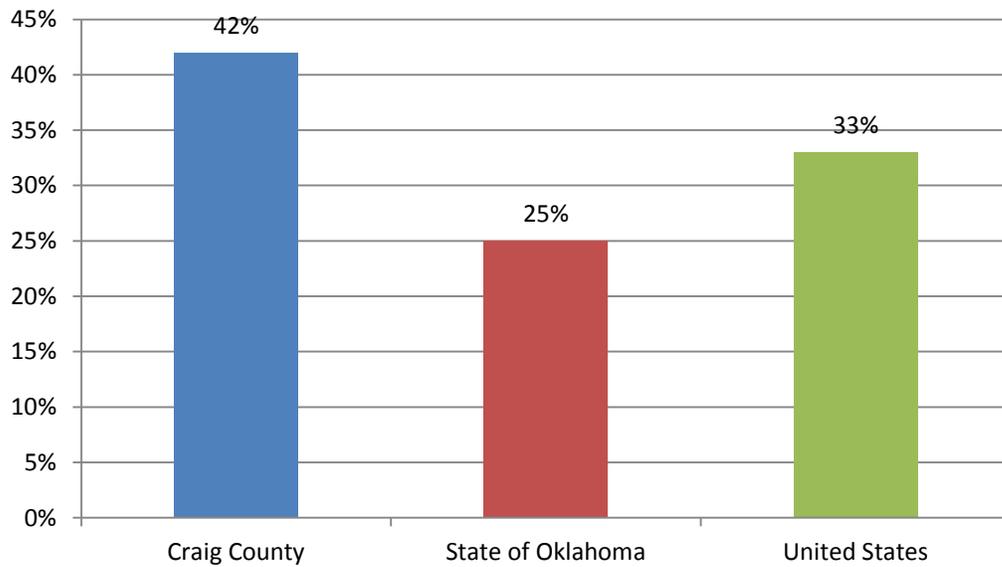
25% of housing units are occupied by single parents with female heads of household. 21% of households have at least one person with a disability. 42% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 21% have one or more disabilities. Finally, 19% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

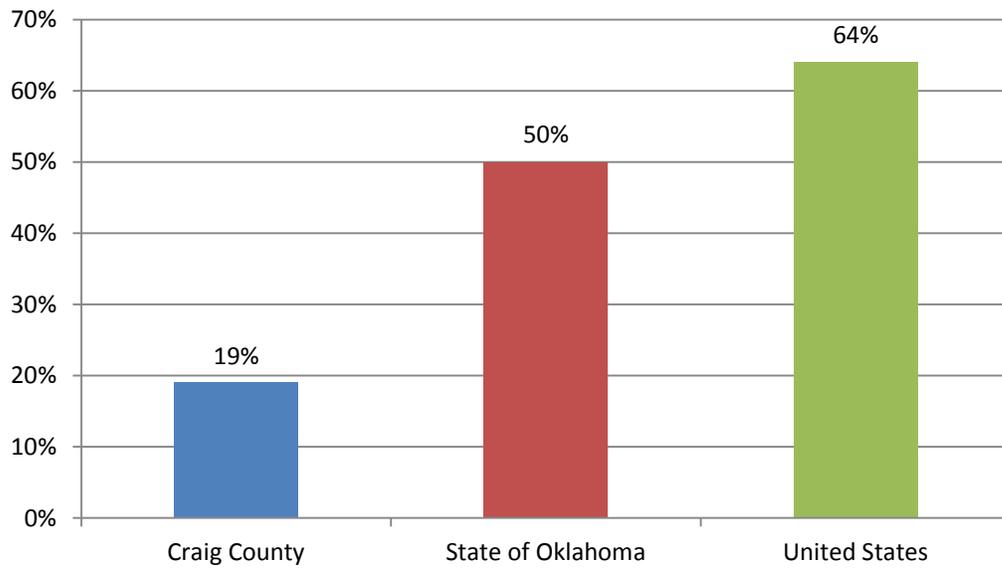
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Craig 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 Craig 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.

Craig County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	385		180	
Cost Burden Less Than 30%	85	22.08%	30	16.67%
Cost Burden Between 30%-50%	55	14.29%	40	22.22%
Cost Burden Greater Than 50%	150	38.96%	95	52.78%
Not Computed (no/negative income)	95	24.68%	10	5.56%
Income 30%-50% HAMFI	425		170	
Cost Burden Less Than 30%	220	51.76%	70	41.18%
Cost Burden Between 30%-50%	100	23.53%	60	35.29%
Cost Burden Greater Than 50%	110	25.88%	45	26.47%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	910		300	
Cost Burden Less Than 30%	680	74.73%	220	73.33%
Cost Burden Between 30%-50%	165	18.13%	70	23.33%
Cost Burden Greater Than 50%	65	7.14%	10	3.33%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	410		150	
Cost Burden Less Than 30%	355	86.59%	140	93.33%
Cost Burden Between 30%-50%	35	8.54%	4	2.67%
Cost Burden Greater Than 50%	15	3.66%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	4,515		1,215	
Cost Burden Less Than 30%	3,555	78.74%	875	72.02%
Cost Burden Between 30%-50%	490	10.85%	174	14.32%
Cost Burden Greater Than 50%	370	8.19%	150	12.35%
Not Computed (no/negative income)	95	2.10%	10	0.82%

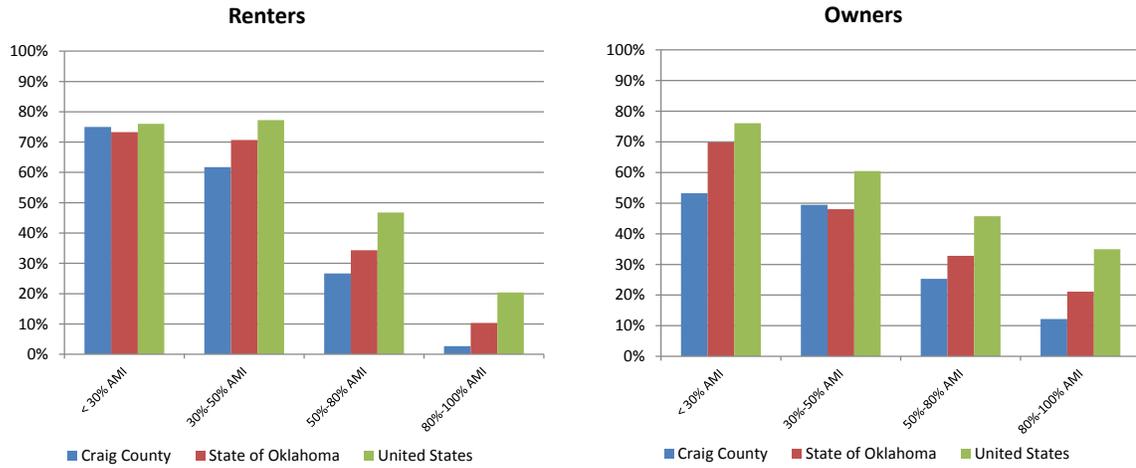
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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

Craig County : Households by Income by Cost Burden					
Household Income Threshold	Total	Owners		Renters	
		% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income	Total
Income < 30% HAMFI	385	53.25%	180	75.00%	
Income 30%-50% HAMFI	425	49.41%	170	61.76%	
Income 50%-80% HAMFI	910	25.27%	300	26.67%	
Income 80%-100% HAMFI	410	12.20%	150	2.67%	
All Incomes	4,515	19.05%	1,215	26.67%	

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.



Craig County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	385		180	
Between 1.0 and 1.5 Persons per Room	4	1.04%	4	2.22%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	25	6.49%	4	2.22%
Income 30%-50% HAMFI	425		170	
Between 1.0 and 1.5 Persons per Room	0	0.00%	4	2.35%
More than 1.5 Persons per Room	4	0.94%	0	0.00%
Lacks Complete Kitchen or Plumbing	4	0.94%	0	0.00%
Income 50%-80% HAMFI	910		300	
Between 1.0 and 1.5 Persons per Room	45	4.95%	10	3.33%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	20	6.67%
Income 80%-100% HAMFI	410		150	
Between 1.0 and 1.5 Persons per Room	0	0.00%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	4	2.67%
All Incomes	4,515		1,215	
Between 1.0 and 1.5 Persons per Room	69	1.53%	28	2.30%
More than 1.5 Persons per Room	19	0.42%	0	0.00%
Lacks Complete Kitchen or Plumbing	33	0.73%	48	3.95%

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

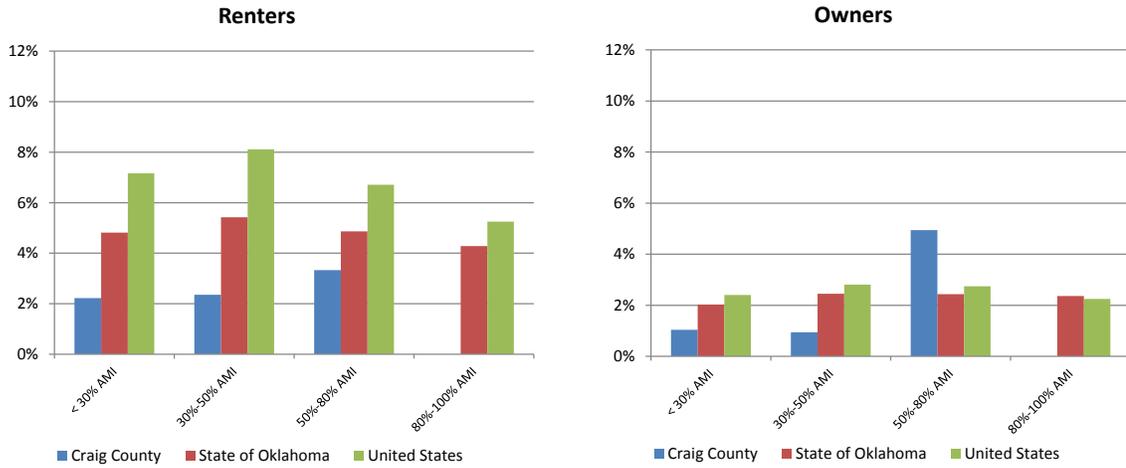
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Craig County, Oklahoma and the nation.

Craig 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	385	1.04%	180	2.22%	180
Income 30%-50% HAMFI	425	0.94%	170	2.35%	170
Income 50%-80% HAMFI	910	4.95%	300	3.33%	300
Income 80%-100% HAMFI	410	0.00%	150	0.00%	150
All Incomes	4,515	1.95%	1,215	2.30%	1,215

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

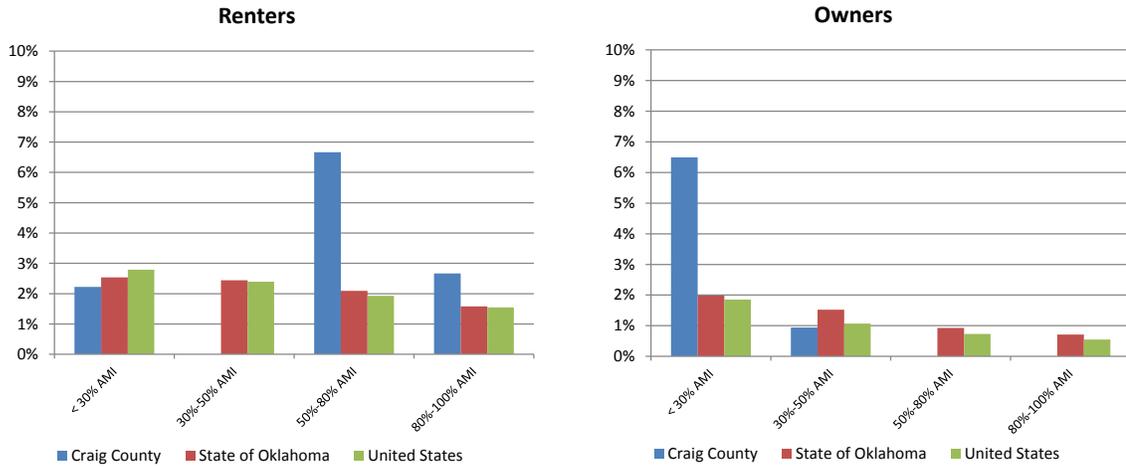
The table following summarizes this data for substandard housing conditions, with a comparison chart between Craig County, the state and the nation.

Craig 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	385	6.49%	180	2.22%	
Income 30%-50% HAMFI	425	0.94%	170	0.00%	
Income 50%-80% HAMFI	910	0.00%	300	6.67%	
Income 80%-100% HAMFI	410	0.00%	150	2.67%	
All Incomes	4,515	0.73%	1,215	3.95%	

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.

Craig 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
Income < 30% HAMFI	385	199	51.69%	180	133	73.89%
Elderly Family	55	35	63.64%	0	0	N/A
Small Family (2-4 persons)	110	40	36.36%	75	50	66.67%
Large Family (5 or more persons)	20	0	0.00%	4	4	100.00%
Elderly Non-Family	140	100	71.43%	55	40	72.73%
Non-Family, Non-Elderly	65	24	36.92%	50	39	78.00%
Income 30%-50% HAMFI	425	203	47.76%	170	104	61.18%
Elderly Family	85	44	51.76%	25	0	0.00%
Small Family (2-4 persons)	95	65	68.42%	45	40	88.89%
Large Family (5 or more persons)	15	15	100.00%	4	4	100.00%
Elderly Non-Family	205	65	31.71%	50	30	60.00%
Non-Family, Non-Elderly	25	14	56.00%	45	30	66.67%
Income 50%-80% HAMFI	910	239	26.26%	300	83	27.67%
Elderly Family	145	19	13.10%	10	0	0.00%
Small Family (2-4 persons)	395	90	22.78%	165	40	24.24%
Large Family (5 or more persons)	55	20	36.36%	25	0	0.00%
Elderly Non-Family	170	40	23.53%	35	29	82.86%
Non-Family, Non-Elderly	145	70	48.28%	65	14	21.54%
Income 80%-100% HAMFI	410	61	14.88%	150	4	2.67%
Elderly Family	70	14	20.00%	4	0	0.00%
Small Family (2-4 persons)	145	24	16.55%	110	0	0.00%
Large Family (5 or more persons)	25	8	32.00%	15	0	0.00%
Elderly Non-Family	110	0	0.00%	15	4	26.67%
Non-Family, Non-Elderly	55	15	27.27%	4	0	0.00%
All Incomes	4,515	866	19.18%	1,215	324	26.67%
Elderly Family	940	156	16.60%	43	0	0.00%
Small Family (2-4 persons)	2,020	319	15.79%	580	130	22.41%
Large Family (5 or more persons)	290	53	18.28%	68	8	11.76%
Elderly Non-Family	800	215	26.88%	180	103	57.22%
Non-Family, Non-Elderly	465	123	26.45%	349	83	23.78%

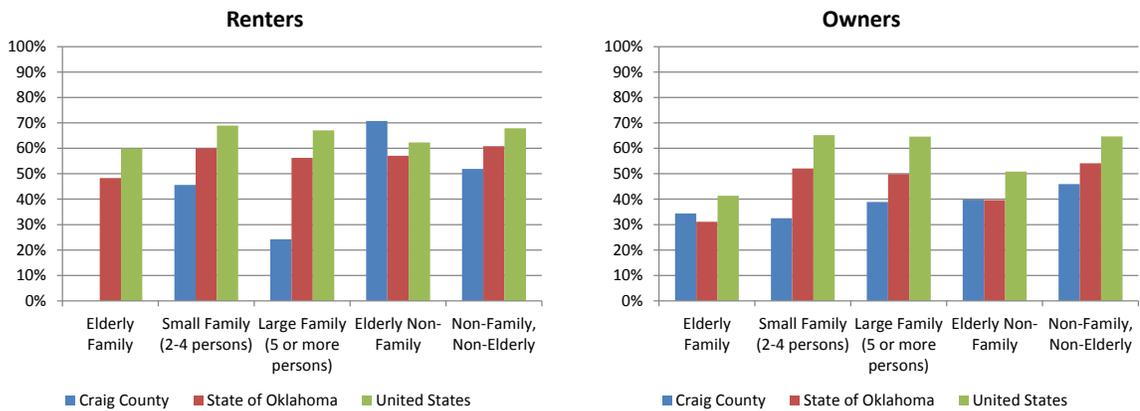
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Craig County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners			Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
		Income < 80% HAMFI	1,720	641	37.27%	650
Elderly Family	285	98	34.39%	35	0	0.00%
Small Family (2-4 persons)	600	195	32.50%	285	130	45.61%
Large Family (5 or more persons)	90	35	38.89%	33	8	24.24%
Elderly Non-Family	515	205	39.81%	140	99	70.71%
Non-Family, Non-Elderly	235	108	45.96%	160	83	51.88%

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).



Craig 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	385	230	59.74%	180	144	80.00%
Elderly Family	55	35	63.64%	0	0	N/A
Small Family (2-4 persons)	110	40	36.36%	75	50	66.67%
Large Family (5 or more persons)	20	0	0.00%	4	4	100.00%
Elderly Non-Family	140	115	82.14%	55	45	81.82%
Non-Family, Non-Elderly	65	40	61.54%	50	45	90.00%
Income 30%-50% HAMFI	425	210	49.41%	170	99	58.24%
Elderly Family	85	45	52.94%	25	0	0.00%
Small Family (2-4 persons)	95	65	68.42%	45	40	88.89%
Large Family (5 or more persons)	15	15	100.00%	4	4	100.00%
Elderly Non-Family	205	70	34.15%	50	30	60.00%
Non-Family, Non-Elderly	25	15	60.00%	45	25	55.56%
Income 50%-80% HAMFI	910	275	30.22%	300	95	31.67%
Elderly Family	145	15	10.34%	10	0	0.00%
Small Family (2-4 persons)	395	115	29.11%	165	45	27.27%
Large Family (5 or more persons)	55	35	63.64%	25	10	40.00%
Elderly Non-Family	170	40	23.53%	35	25	71.43%
Non-Family, Non-Elderly	145	70	48.28%	65	15	23.08%
Income Greater than 80% of HAMFI	2,790	260	9.32%	565	38	6.73%
Elderly Family	655	55	8.40%	4	0	0.00%
Small Family (2-4 persons)	1,420	145	10.21%	290	4	1.38%
Large Family (5 or more persons)	200	35	17.50%	35	10	28.57%
Elderly Non-Family	290	10	3.45%	40	4	10.00%
Non-Family, Non-Elderly	230	15	6.52%	190	20	10.53%
All Incomes	4,510	975	21.62%	1,215	376	30.95%
Elderly Family	940	150	15.96%	39	0	0.00%
Small Family (2-4 persons)	2,020	365	18.07%	575	139	24.17%
Large Family (5 or more persons)	290	85	29.31%	68	28	41.18%
Elderly Non-Family	805	235	29.19%	180	104	57.78%
Non-Family, Non-Elderly	465	140	30.11%	350	105	30.00%

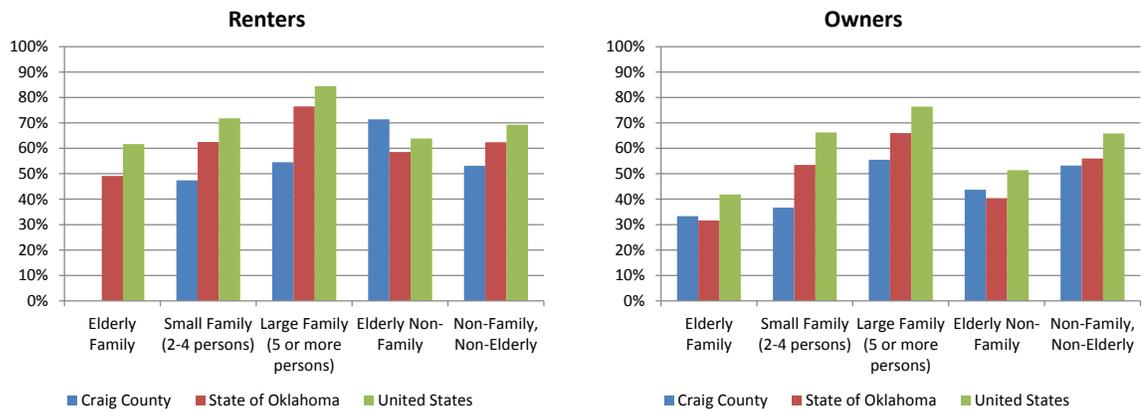
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Craig County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,720	715	41.57%	650	52.00%
Elderly Family	285	95	33.33%	35	0.00%
Small Family (2-4 persons)	600	220	36.67%	285	47.37%
Large Family (5 or more persons)	90	50	55.56%	33	54.55%
Elderly Non-Family	515	225	43.69%	140	71.43%
Non-Family, Non-Elderly	235	125	53.19%	160	53.13%

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 Craig 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.”



Craig County : CHAS - Housing Problems by Race / Ethnicity and HAMFI

Income, Race / Ethnicity	Total	Owners		Total	Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems		No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	380	230	60.5%	175	135	77.1%
White alone, non-Hispanic	285	170	59.6%	99	75	75.8%
Black or African-American alone	8	4	50.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	54	50	92.6%	29	25	86.2%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	10	0	0.0%
Other (including multiple races)	34	4	11.8%	50	40	80.0%
Income 30%-50% HAMFI	430	210	48.8%	175	105	60.0%
White alone, non-Hispanic	290	155	53.4%	115	65	56.5%
Black or African-American alone	30	15	50.0%	0	0	N/A
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	55	25	45.5%	20	10	50.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	15	15	100.0%
Other (including multiple races)	50	15	30.0%	20	10	50.0%
Income 50%-80% HAMFI	910	275	30.2%	300	100	33.3%
White alone, non-Hispanic	770	240	31.2%	175	75	42.9%
Black or African-American alone	0	0	N/A	4	4	100.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	65	15	23.1%	49	4	8.2%
Pacific Islander alone	0	0	N/A	4	0	0.0%
Hispanic, any race	4	0	0.0%	4	4	100.0%
Other (including multiple races)	75	20	26.7%	60	10	16.7%
Income 80%-100% HAMFI	410	55	13.4%	144	4	2.8%
White alone, non-Hispanic	325	35	10.8%	99	4	4.0%
Black or African-American alone	0	0	N/A	0	0	N/A
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	35	10	28.6%	10	0	0.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	0	0	N/A
Other (including multiple races)	44	4	9.1%	35	0	0.0%
All Incomes	4,510	975	21.6%	1,209	374	30.9%
White alone, non-Hispanic	3,385	740	21.9%	807	223	27.6%
Black or African-American alone	42	19	45.2%	24	4	16.7%
Asian alone	29	4	13.8%	0	0	N/A
American Indian alone	503	104	20.7%	128	39	30.5%
Pacific Islander alone	4	0	0.0%	4	0	0.0%
Hispanic, any race	24	0	0.0%	49	39	79.6%
Other (including multiple races)	528	103	19.5%	205	70	34.1%

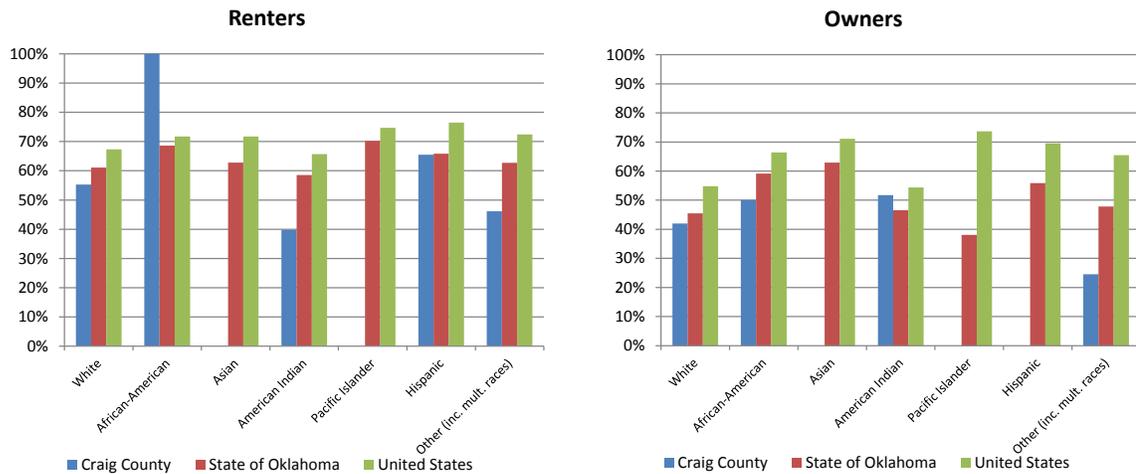
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

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

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,720	715	41.57%	650	52.31%
White alone, non-Hispanic	1,345	565	42.01%	389	55.27%
Black or African-American alone	38	19	50.00%	4	100.00%
Asian alone	0	0	N/A	0	N/A
American Indian alone	174	90	51.72%	98	39.80%
Pacific Islander alone	0	0	N/A	4	0.00%
Hispanic, any race	4	0	0.00%	29	65.52%
Other (including multiple races)	159	39	24.53%	130	46.15%

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 Craig 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 240 renter households that are cost overburdened, and 415 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 70 renter households that are cost overburdened, and 244 homeowners that are cost overburdened.



- 100% of Asian renters with incomes less than 80% of Area Median Income have one or more housing problems, and 65.52% of Hispanic renters with incomes less than 80% of Area Median Income have one or more housing problems.
- 51.72% of Native American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

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

Vinita Anticipated Demand

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

Vinita Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	6,472	5,743	-1.19%	5,314	-1.54%
Households	2,381	2,276	-0.45%	2,015	-2.41%
Housing Units	2,694	2,739	0.17%	2,480	-1.97%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Current estimates and forecasts from both Nielsen SiteReports and the Census Bureau project continued declining population and household levels over the next five years. Further, employment levels have been generally declining since 2000, with notable layoffs at the Cinch Connectors and Aryzta (Otis Spunkmeyer) plants. The area does have an older housing stock and no new rental housing has been added to any significant degree in many years. Some limited need for preservation or rehabilitation of existing housing is likely needed.

Craig County Anticipated Demand

Although Craig County posted modest population and household growth between 2000 and 2010, current estimates from the Census Bureau and Nielsen SiteReports indicate the area has declined in population since that time, and that it will continue to decline over the next five years. The following table summarizes population, household, and housing unit changes.

Craig County Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	14,950	15,029	0.05%	14,512	-0.70%
Households	5,620	5,691	0.13%	5,485	-0.73%
Housing Units	6,459	6,749	0.44%	6,688	-0.18%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population is declining at a rate faster than the number of housing units declined. The loss of housing units may be attributed to demolitions outpacing new construction.

Due to new housing construction outpacing growth in households, there were 1,058 more housing units than households in the county according to the 2010 Census. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Craig County will continue to decline in the future. However, the housing stock of Craig County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Craig County.