

Housing Needs Assessment
Pottawatomie County

Prepared For:

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

Effective Date of the Analysis:

July 15, 2015

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





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
 Pottawatomie County
 IRR - Tulsa/OKC File No. 140-2015-0076

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 Pottawatomie County Residential Housing Market Analysis. Analyst Forrest Bennett personally inspected the Pottawatomie County area during the month of July 2015 to collect the data used in the preparation of the Pottawatomie 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
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

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

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

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

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

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

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

Housing Market Analysis Specific Findings:

1. The population of Pottawatomie County is projected to grow by 0.75% per year over the next five years, slightly underperforming the State of Oklahoma.
2. Pottawatomie County is projected to need a total of 744 housing units for ownership and 291 housing units for rent over the next five years.
3. Median Household Income in Pottawatomie County is estimated to be \$45,608 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Pottawatomie County is estimated to be 18.63%, compared with 16.85% for Oklahoma.
4. Homeowner and rental vacancy rates in Pottawatomie County are lower than the state averages.
5. Home values and rental rates in Pottawatomie County are also lower than the state averages.
6. Median sale price for homes in Shawnee was \$112,150 in 2015, with a median price per square foot of \$70.87. The median sale price to list price ratio was 97.2%, with median days on market of 46 days.

7. Median sale price for homes in Tecumseh was \$79,950 in 2015, with a median price per square foot of \$64.49. The median sale price to list price ratio was 96.6%, with median days on market of 46 days.
8. Approximately 37.82% of renters and 17.42% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Tornadoes (1959-2014): Number:61 Injuries:321 Fatalities:15 Damages (1996-2014): \$2,590,000.00
2. Social Vulnerability: Below state score at the county level; The census tracts near Shawnee and Tecumseh have elevated scores for social vulnerability
3. Floodplain: Tecumseh, Bethel Acres, Shawnee, McCloud, and many of the rural areas have close proximity to floodplain areas.

Homelessness Specific Findings

1. Pottawatomie County is located in the Oklahoma Balance of State Continuum of Care.
2. There are an estimated 295 homeless individuals in this area, 154 of which are identified as sheltered.
3. Homeless children under the age of 18 are more likely to be unsheltered than sheltered.
4. Many homeless persons are victims of domestic violence, totaling 75 people.
5. Very few units are available for occupation by families with children (14), and there is a need to grow the number of units that are available for this group of homeless and the children in their care.

Fair Housing Specific Findings

1. Units at risk for poverty: 1,009
2. Units in mostly non-white enclaves: 587
3. Units nearer elevated number of persons with disabilities: 954
4. Units located in a food desert: 284

Lead-Based Paint Specific Findings

1. We estimate there are 4,446 occupied housing units in Pottawatomie County with lead-based paint hazards.
2. 1,973 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 642 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 Pottawatomie 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 Pottawatomie 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 Pottawatomie 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 Pottawatomie County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Pottawatomie County area.

Effective Date of Consultation

The Pottawatomie County area was inspected and research was performed during July, 2015. The effective date of this analysis is July 15, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

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

Data Sources

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

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

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

Pottawatomie County Analysis

Area Information

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

Pottawatomie County is located in central Oklahoma. The county is bordered on the north by Lincoln County, on the east by Seminole County, on the south by McClain and Pontotoc counties, and on the west by Oklahoma and Cleveland counties. The Pottawatomie County Seat is Shawnee, which is located in the north central part of the county. This location is approximately 101 miles southwest of Tulsa and 39.4 miles east of Oklahoma City.

Pottawatomie County has a total area of 793 square miles (788 square miles of land, and 6 square miles of water), ranking 42nd out of Oklahoma's 77 counties in terms of total area. The total population of Pottawatomie County as of the 2010 Census was 69,442 persons, for a population density of 88 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 Pottawatomie. These are I-40, US-177, US-270, OK-102, OK-270, OK-9, OK-39, OK-59, and OK-9A. The nearest interstate highway is I-40, which crosses through the county. The county also has an intricate network of county roadways.

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

Shawnee Regional Airport is located just west of Shawnee. The primary asphalt runway measures 6,000 feet in length. The nearest full-service commercial airport is the Will Rogers World Airport, located approximately 44.2 miles west in Oklahoma City.

Educational Facilities

All of the county communities have public school facilities. Shawnee is served by Shawnee Public Schools which operates one high school, one middle school, one academy, four elementary schools, and one early childhood learning center.

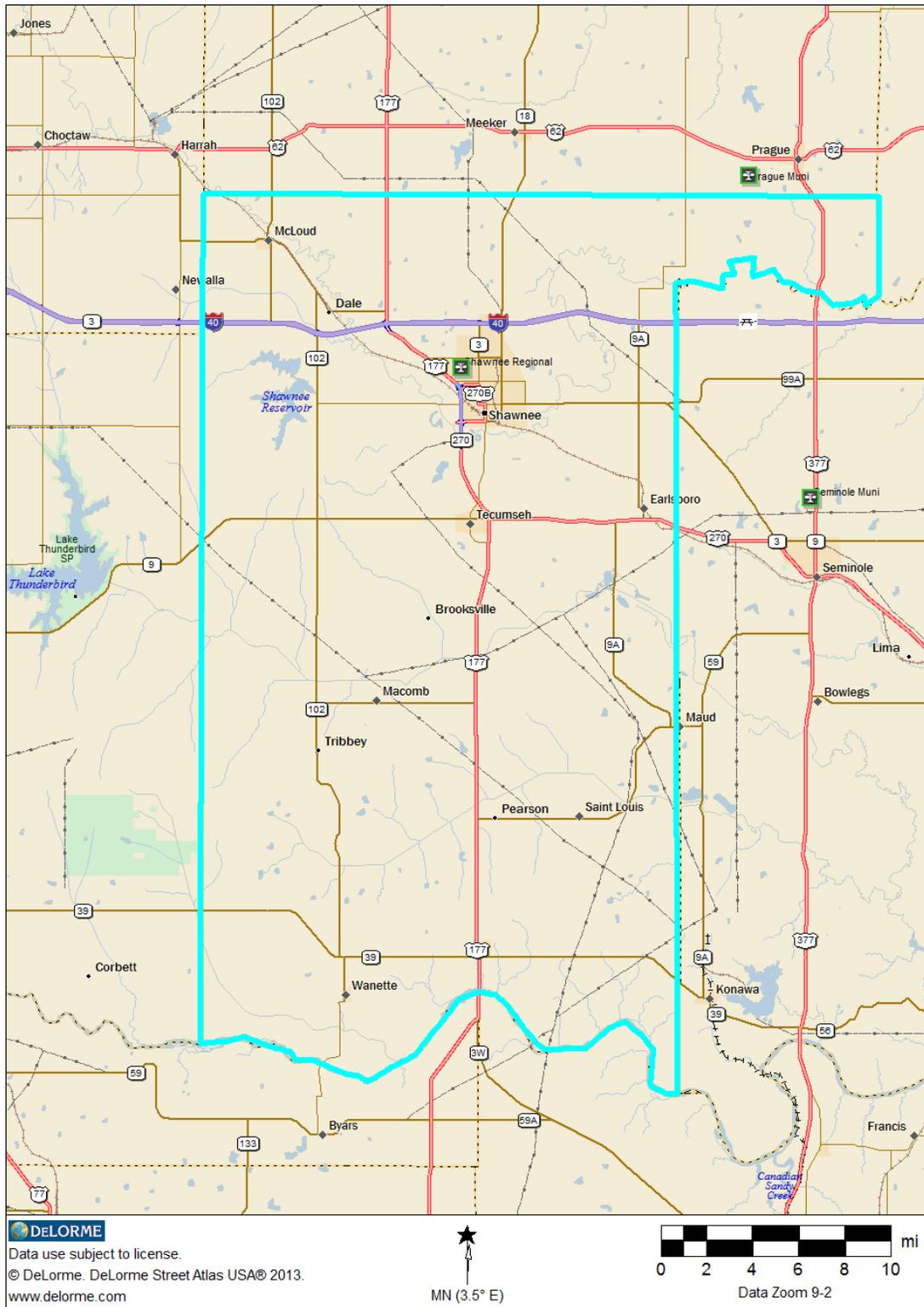
Tecumseh is served by the Tecumseh Public Schools which operates one high school, one middle school, two elementary schools, and one early childhood learning center.

Higher education offerings in and around Pottawatomie County includes Oklahoma Baptist University and St. Gregory's University.

Medical Facilities

Medical services are provided throughout the county by St. Anthony Shawnee Hospital and Solara Hospital Shawnee; both hospitals are acute-care and offer surgical, emergency, and in and outpatient's services. Additionally, there are numerous Urgent Cares spread out throughout the county. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Pottawatomie County Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Pottawatomie 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
Shawnee	28,692	29,857	0.40%	31,634	1.16%	32,755	0.70%
Tecumseh	6,098	6,457	0.57%	6,379	-0.24%	6,513	0.42%
Pottawatomie County	65,521	69,442	0.58%	71,864	0.69%	74,595	0.75%
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 Pottawatomie County was 69,442 persons as of the 2010 Census, a 0.58% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Pottawatomie County to be 71,864 persons, and projects that the population will show 0.75% annualized growth over the next five years.

The population of Shawnee was 29,857 persons as of the 2010 Census, a 0.40% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Shawnee to be 31,634 persons, and projects that the population will show 0.70% annualized growth over the next five years.

The population of Tecumseh was 6,457 persons as of the 2010 Census, a 0.57% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Tecumseh to be 6,379 persons, and projects that the population will show 0.42% annualized growth over the next five years.

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

Households Levels and Annual Changes							
Total Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Shawnee	11,311	11,619	0.27%	12,311	1.16%	12,778	0.75%
Tecumseh	2,344	2,392	0.20%	2,377	-0.13%	2,417	0.33%
Pottawatomie County	24,540	25,911	0.55%	26,822	0.69%	27,857	0.76%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change	2020 Forecast	Annual Change
Shawnee	7,306	7,376	0.10%	7,909	1.41%	8,221	0.78%
Tecumseh	1,655	1,663	0.05%	1,683	0.24%	1,711	0.33%
Pottawatomie County	17,730	18,227	0.28%	18,889	0.72%	19,638	0.78%
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, Pottawatomie County had a total of 25,911 households, representing a 0.55% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Pottawatomie County to have 26,822 households. This number is expected to experience a 0.76% annualized rate of growth over the next five years.

As of 2010, Shawnee had a total of 11,619 households, representing a 0.27% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Shawnee to have 12,311 households. This number is expected to experience a 0.75% annualized rate of growth over the next five years.

As of 2010, Tecumseh had a total of 2,392 households, representing a 0.20% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Tecumseh to have 2,377 households. This number is expected to experience a 0.33% annualized rate of growth over the next five years.

Population by Race and Ethnicity

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

2013 Population by Race and Ethnicity						
Single-Classification Race	Shawnee		Tecumseh		Pottawatomie County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	30,324		6,518		70,144	
White Alone	21,897	72.21%	4,586	70.36%	53,543	76.33%
Black or African American Alone	1,096	3.61%	135	2.07%	1,793	2.56%
Amer. Indian or Alaska Native Alone	4,307	14.20%	963	14.77%	8,661	12.35%
Asian Alone	211	0.70%	14	0.21%	388	0.55%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%	54	0.08%
Some Other Race Alone	406	1.34%	0	0.00%	687	0.98%
Two or More Races	2,407	7.94%	820	12.58%	5,018	7.15%
Population by Hispanic or Latino Origin	Shawnee		Tecumseh		Pottawatomie County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	30,324		6,518		70,144	
Hispanic or Latino	1,603	5.29%	220	3.38%	3,073	4.38%
<i>Hispanic or Latino, White Alone</i>	681	42.48%	95	43.18%	1,512	49.20%
<i>Hispanic or Latino, All Other Races</i>	922	57.52%	125	56.82%	1,561	50.80%
Not Hispanic or Latino	28,721	94.71%	6,298	96.62%	67,071	95.62%
<i>Not Hispanic or Latino, White Alone</i>	21,216	73.87%	4,491	71.31%	52,031	77.58%
<i>Not Hispanic or Latino, All Other Races</i>	7,505	26.13%	1,807	28.69%	15,040	22.42%

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

In Pottawatomie County, racial and ethnic minorities comprise 25.82% of the total population. Within Shawnee, racial and ethnic minorities represent 30.04% of the population. Within Tecumseh, the percentage is 31.10%.

Population by Age

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

Pottawatomie 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	69,442		71,864		74,595			
Age 0 - 4	4,782	6.89%	5,028	7.00%	5,194	6.96%	1.01%	0.65%
Age 5 - 9	4,772	6.87%	4,841	6.74%	5,075	6.80%	0.29%	0.95%
Age 10 - 14	4,885	7.03%	4,869	6.78%	4,894	6.56%	-0.07%	0.10%
Age 15 - 17	2,916	4.20%	3,099	4.31%	3,225	4.32%	1.22%	0.80%
Age 18 - 20	3,380	4.87%	3,320	4.62%	3,482	4.67%	-0.36%	0.96%
Age 21 - 24	3,724	5.36%	4,024	5.60%	4,337	5.81%	1.56%	1.51%
Age 25 - 34	8,565	12.33%	8,944	12.45%	9,139	12.25%	0.87%	0.43%
Age 35 - 44	8,522	12.27%	8,507	11.84%	8,705	11.67%	-0.04%	0.46%
Age 45 - 54	9,766	14.06%	9,149	12.73%	8,530	11.44%	-1.30%	-1.39%
Age 55 - 64	8,195	11.80%	8,793	12.24%	9,089	12.18%	1.42%	0.66%
Age 65 - 74	5,678	8.18%	6,571	9.14%	7,673	10.29%	2.96%	3.15%
Age 75 - 84	3,226	4.65%	3,481	4.84%	3,809	5.11%	1.53%	1.82%
Age 85 and over	1,031	1.48%	1,238	1.72%	1,443	1.93%	3.73%	3.11%
<i>Age 55 and over</i>	<i>18,130</i>	<i>26.11%</i>	<i>20,083</i>	<i>27.95%</i>	<i>22,014</i>	<i>29.51%</i>	<i>2.07%</i>	<i>1.85%</i>
<i>Age 62 and over</i>	<i>11,363</i>	<i>16.36%</i>	<i>12,690</i>	<i>17.66%</i>	<i>14,209</i>	<i>19.05%</i>	<i>2.23%</i>	<i>2.29%</i>
Median Age	37.0		37.1		37.2		0.05%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Pottawatomie County is 37.1 years. This compares with the statewide figure of 36.6 years. Approximately 7.00% of the population is below the age of 5, while 17.66% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.29% per year.

Shawnee 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	29,857		31,634		32,755			
Age 0 - 4	2,257	7.56%	2,340	7.40%	2,409	7.35%	0.72%	0.58%
Age 5 - 9	2,017	6.76%	2,267	7.17%	2,353	7.18%	2.36%	0.75%
Age 10 - 14	1,959	6.56%	2,067	6.53%	2,249	6.87%	1.08%	1.70%
Age 15 - 17	1,107	3.71%	1,320	4.17%	1,378	4.21%	3.58%	0.86%
Age 18 - 20	1,899	6.36%	1,687	5.33%	1,747	5.33%	-2.34%	0.70%
Age 21 - 24	2,059	6.90%	1,902	6.01%	1,976	6.03%	-1.57%	0.77%
Age 25 - 34	3,895	13.05%	4,373	13.82%	4,164	12.71%	2.34%	-0.97%
Age 35 - 44	3,302	11.06%	3,611	11.41%	4,007	12.23%	1.81%	2.10%
Age 45 - 54	3,875	12.98%	3,662	11.58%	3,367	10.28%	-1.12%	-1.67%
Age 55 - 64	3,172	10.62%	3,555	11.24%	3,664	11.19%	2.31%	0.61%
Age 65 - 74	2,248	7.53%	2,622	8.29%	3,067	9.36%	3.13%	3.18%
Age 75 - 84	1,493	5.00%	1,557	4.92%	1,632	4.98%	0.84%	0.95%
Age 85 and over	574	1.92%	671	2.12%	742	2.27%	3.17%	2.03%
<i>Age 55 and over</i>	<i>7,487</i>	<i>25.08%</i>	<i>8,405</i>	<i>26.57%</i>	<i>9,105</i>	<i>27.80%</i>	<i>2.34%</i>	<i>1.61%</i>
<i>Age 62 and over</i>	<i>4,693</i>	<i>15.72%</i>	<i>5,246</i>	<i>16.58%</i>	<i>5,798</i>	<i>17.70%</i>	<i>2.25%</i>	<i>2.02%</i>
Median Age	34.3		34.7		35.3		0.23%	0.34%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Shawnee is 34.7 years. This compares with the statewide figure of 36.6 years. Approximately 7.40% of the population is below the age of 5, while 16.58% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 2.02% per year.

Tecumseh 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	6,457		6,379		6,513			
Age 0 - 4	497	7.70%	516	8.09%	525	8.06%	0.75%	0.35%
Age 5 - 9	508	7.87%	485	7.60%	502	7.71%	-0.92%	0.69%
Age 10 - 14	510	7.90%	498	7.81%	482	7.40%	-0.48%	-0.65%
Age 15 - 17	336	5.20%	304	4.77%	322	4.94%	-1.98%	1.16%
Age 18 - 20	227	3.52%	266	4.17%	287	4.41%	3.22%	1.53%
Age 21 - 24	281	4.35%	324	5.08%	355	5.45%	2.89%	1.84%
Age 25 - 34	846	13.10%	791	12.40%	755	11.59%	-1.34%	-0.93%
Age 35 - 44	777	12.03%	768	12.04%	808	12.41%	-0.23%	1.02%
Age 45 - 54	836	12.95%	768	12.04%	724	11.12%	-1.68%	-1.17%
Age 55 - 64	703	10.89%	706	11.07%	718	11.02%	0.09%	0.34%
Age 65 - 74	509	7.88%	530	8.31%	587	9.01%	0.81%	2.06%
Age 75 - 84	309	4.79%	306	4.80%	310	4.76%	-0.19%	0.26%
Age 85 and over	118	1.83%	117	1.83%	138	2.12%	-0.17%	3.36%
<i>Age 55 and over</i>	<i>1,639</i>	<i>25.38%</i>	<i>1,659</i>	<i>26.01%</i>	<i>1,753</i>	<i>26.92%</i>	<i>0.24%</i>	<i>1.11%</i>
<i>Age 62 and over</i>	<i>1,029</i>	<i>15.93%</i>	<i>1,048</i>	<i>16.43%</i>	<i>1,112</i>	<i>17.08%</i>	<i>0.36%</i>	<i>1.20%</i>
Median Age	35.3		35.1		35.4		-0.11%	0.17%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Tecumseh is 35.1 years. This compares with the statewide figure of 36.6 years. Approximately 8.09% of the population is below the age of 5, while 16.43% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.20% per year.

Families by Presence of Children

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

2013 Family Type by Presence of Children Under 18 Years						
	Shawnee		Tecumseh		Pottawatomie County	
	No.	Percent	No.	Percent	No.	Percent
Total Families:	7,407		1,559		18,095	
Married-Couple Family:	4,961	66.98%	1,150	73.77%	13,480	74.50%
With Children Under 18 Years	1,998	26.97%	560	35.92%	5,166	28.55%
No Children Under 18 Years	2,963	40.00%	590	37.84%	8,314	45.95%
Other Family:	2,446	33.02%	409	26.23%	4,615	25.50%
Male Householder, No Wife Present	589	7.95%	45	2.89%	1,290	7.13%
With Children Under 18 Years	355	4.79%	29	1.86%	738	4.08%
No Children Under 18 Years	234	3.16%	16	1.03%	552	3.05%
Female Householder, No Husband Present	1,857	25.07%	364	23.35%	3,325	18.38%
With Children Under 18 Years	1,140	15.39%	176	11.29%	1,937	10.70%
No Children Under 18 Years	717	9.68%	188	12.06%	1,388	7.67%
Total Single Parent Families	1,495		205		2,675	
Male Householder	355	23.75%	29	14.15%	738	27.59%
Female Householder	1,140	76.25%	176	85.85%	1,937	72.41%

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

As shown, within Pottawatomie County, among all families 14.78% are single-parent families, while in Shawnee, the percentage is 20.18%. In Tecumseh the percentage of single-parent families is 13.15%.

Population by Presence of Disabilities

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

2013 Age by Number of Disabilities								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	29,795		6,328		67,884		3,702,515	
Under 18 Years:	7,514		1,801		17,315		933,738	
With One Type of Disability	250	3.33%	54	3.00%	587	3.39%	33,744	3.61%
With Two or More Disabilities	126	1.68%	16	0.89%	182	1.05%	11,082	1.19%
No Disabilities	7,138	95.00%	1,731	96.11%	16,546	95.56%	888,912	95.20%
18 to 64 Years:	18,203		3,751		40,811		2,265,702	
With One Type of Disability	1,752	9.62%	247	6.58%	3,565	8.74%	169,697	7.49%
With Two or More Disabilities	1,386	7.61%	228	6.08%	3,015	7.39%	149,960	6.62%
No Disabilities	15,065	82.76%	3,276	87.34%	34,231	83.88%	1,946,045	85.89%
65 Years and Over:	4,078		776		9,758		503,075	
With One Type of Disability	897	22.00%	183	23.58%	2,169	22.23%	95,633	19.01%
With Two or More Disabilities	1,127	27.64%	190	24.48%	2,342	24.00%	117,044	23.27%
No Disabilities	2,054	50.37%	403	51.93%	5,247	53.77%	290,398	57.72%
Total Number of Persons with Disabilities:	5,538	18.59%	918	14.51%	11,860	17.47%	577,160	15.59%

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

Within Pottawatomie County, 17.47% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Shawnee the percentage is 18.59%. In Tecumseh the percentage is 14.51%.

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

2013 Population by Veteran and Disability Status								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	21,123		4,527		49,377		2,738,788	
Veteran:	2,301	10.89%	438	9.68%	6,135	12.42%	305,899	11.17%
With a Disability	904	39.29%	136	31.05%	2,321	37.83%	100,518	32.86%
No Disability	1,397	60.71%	302	68.95%	3,814	62.17%	205,381	67.14%
Non-veteran:	18,822	89.11%	4,089	90.32%	43,242	87.58%	2,432,889	88.83%
With a Disability	4,242	22.54%	712	17.41%	8,748	20.23%	430,610	17.70%
No Disability	14,580	77.46%	3,377	82.59%	34,494	79.77%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Pottawatomie County, the Census Bureau estimates there are 6,135 veterans, 37.83% of which have one or more disabilities (compared with 32.86% at a statewide level). In Shawnee, there are an estimated 2,301 veterans, 39.29% of which are estimated to have a disability. Within Tecumseh the number of veterans is estimated to be 438 (31.05% with a disability).

Group Quarters Population

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

	Shawnee		Tecumseh		Pottawatomie County	
	No.	Percent	No.	Percent	No.	Percent
Total Population	29,857		6,457		69,442	
Group Quarters Population	1,670	5.59%	172	2.66%	3,053	4.40%
Institutionalized Population	468	1.57%	172	2.66%	1,802	2.59%
Correctional facilities for adults	206	0.69%	0	0.00%	1,245	1.79%
Juvenile facilities	13	0.04%	92	1.42%	105	0.15%
Nursing facilities/Skilled-nursing facilities	249	0.83%	80	1.24%	452	0.65%
Other institutional facilities	0	0.00%	0	0.00%	0	0.00%
Noninstitutionalized population	1,202	4.03%	0	0.00%	1,251	1.80%
College/University student housing	1,110	3.72%	0	0.00%	1,117	1.61%
Military quarters	0	0.00%	0	0.00%	0	0.00%
Other noninstitutional facilities	92	0.31%	0	0.00%	134	0.19%

Source: 2010 Decennial Census, Table P42

The percentage of the Pottawatomie County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is due to the student populations of Oklahoma Baptist University and St. Gregory's University, as well as inmates at the Mabel Bassett Correctional Center in McCloud.

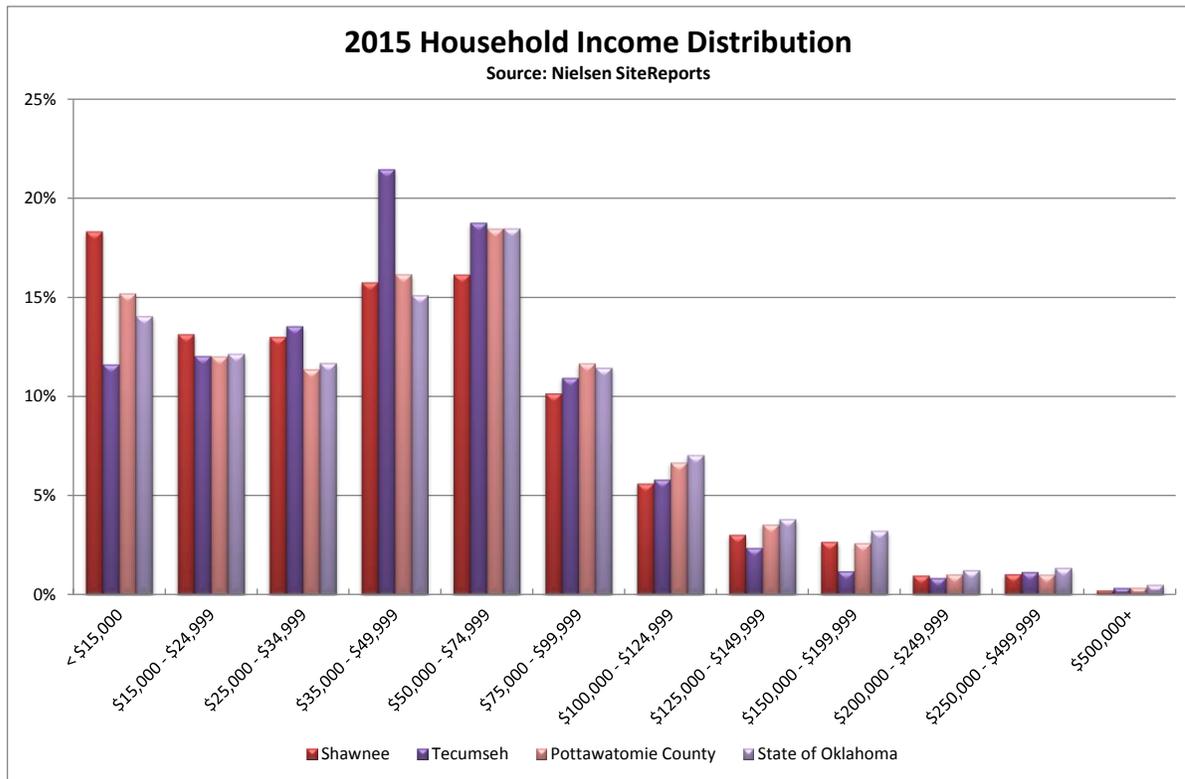
Household Income Levels

Data in the following chart shows the distribution of household income in Pottawatomie 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								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	12,311		2,377		26,822		1,520,327	
< \$15,000	2,256	18.33%	276	11.61%	4,074	15.19%	213,623	14.05%
\$15,000 - \$24,999	1,617	13.13%	286	12.03%	3,223	12.02%	184,613	12.14%
\$25,000 - \$34,999	1,601	13.00%	322	13.55%	3,049	11.37%	177,481	11.67%
\$35,000 - \$49,999	1,940	15.76%	510	21.46%	4,334	16.16%	229,628	15.10%
\$50,000 - \$74,999	1,988	16.15%	446	18.76%	4,951	18.46%	280,845	18.47%
\$75,000 - \$99,999	1,249	10.15%	260	10.94%	3,128	11.66%	173,963	11.44%
\$100,000 - \$124,999	690	5.60%	138	5.81%	1,786	6.66%	106,912	7.03%
\$125,000 - \$149,999	372	3.02%	56	2.36%	948	3.53%	57,804	3.80%
\$150,000 - \$199,999	327	2.66%	28	1.18%	696	2.59%	48,856	3.21%
\$200,000 - \$249,999	119	0.97%	20	0.84%	273	1.02%	18,661	1.23%
\$250,000 - \$499,999	127	1.03%	27	1.14%	269	1.00%	20,487	1.35%
\$500,000+	25	0.20%	8	0.34%	91	0.34%	7,454	0.49%
Median Household Income	\$40,269		\$43,956		\$45,608		\$47,049	
Average Household Income	\$55,244		\$57,036		\$59,762		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Pottawatomie County is estimated to be \$45,608 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Shawnee, median household income is estimated to be \$40,269. In Tecumseh the estimate is \$43,956. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Pottawatomie 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
Shawnee	\$27,659	\$40,269	2.38%	2.40%	-0.02%
Tecumseh	\$27,202	\$43,956	3.04%	2.40%	0.65%
Pottawatomie County	\$31,573	\$45,608	2.33%	2.40%	-0.07%
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 Pottawatomie 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 Pottawatomie 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 Pottawatomie 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
Shawnee	17.77%	23.81%	604	31.27%	55.09%
Tecumseh	16.56%	15.01%	-156	0.00%	11.93%
Pottawatomie County	14.61%	18.63%	402	26.69%	48.79%
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 Pottawatomie County is estimated to be 18.63% by the American Community Survey. This is an increase of 402 basis points since the 2000 Census. Within Shawnee, the poverty rate is estimated to be 23.81%. Within Tecumseh, the rate is estimated to be 15.01%. 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 Pottawatomie County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

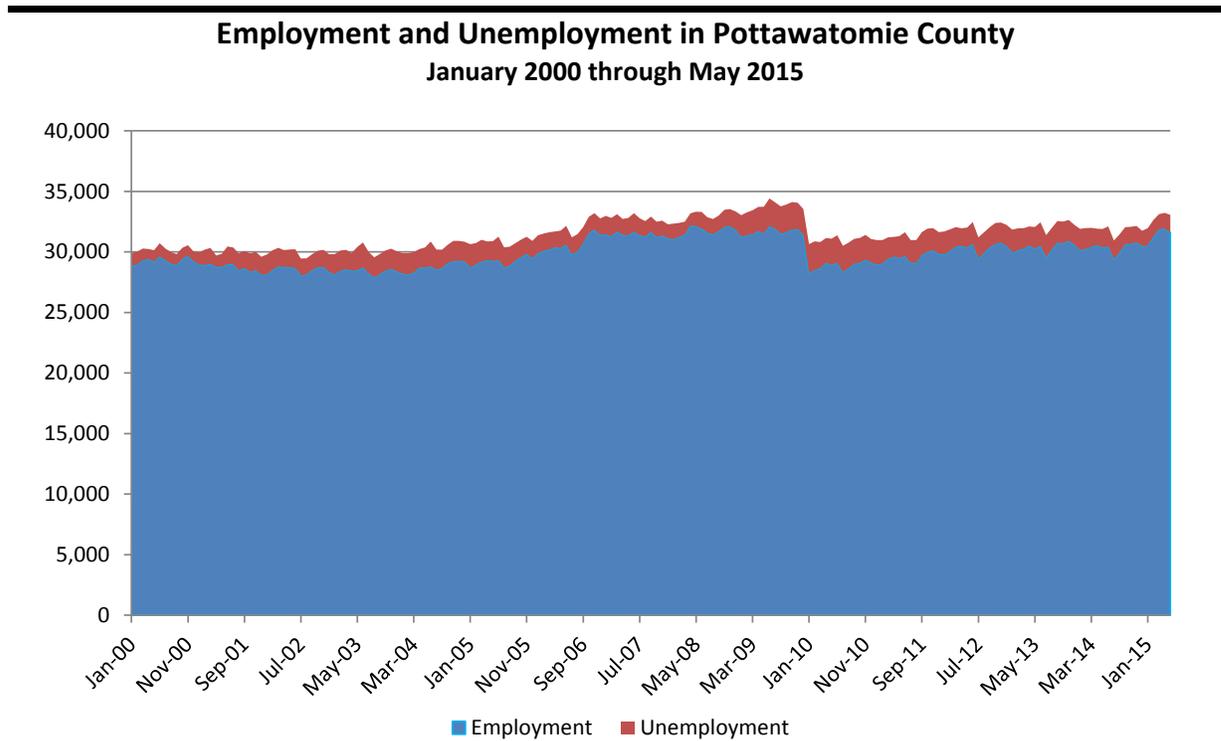
Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Pottawatomie County	28,934	31,596	1.78%	7.0%	4.4%	-260
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	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 Pottawatomie County was 31,596 persons. Compared with figures from May 2010, this represents annualized employment growth of 1.78% per year. The unemployment rate in May was 4.4%, a decrease of -260 basis points from May 2010, which was 7.0%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Pottawatomie County has outperformed both the state and nation in these statistics.

Employment Level Trends

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



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

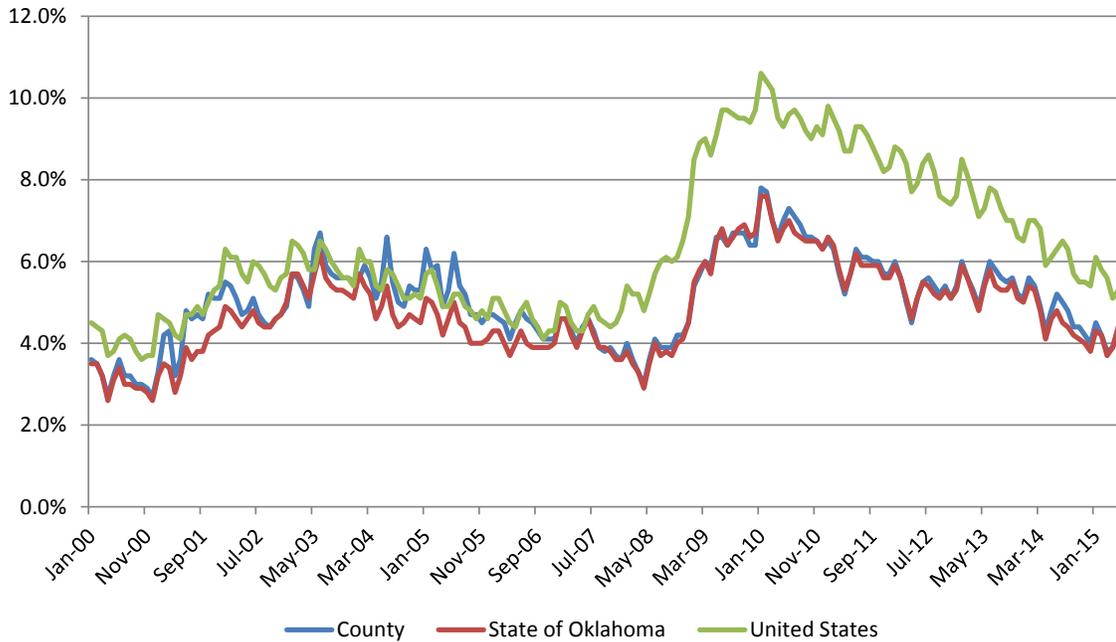
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. Employment growth resumed in early 2010, and has continued to grow to its current level of 31,596 persons. The number of unemployed persons in May 2015 was 1,466, out of a total labor force of 33,062 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Pottawatomie 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 Pottawatomie 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 Pottawatomie 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 4.4%. On the whole, unemployment rates in Pottawatomie County track very well with statewide figures. Compared with the United States, unemployment rates in Pottawatomie County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Pottawatomie 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.

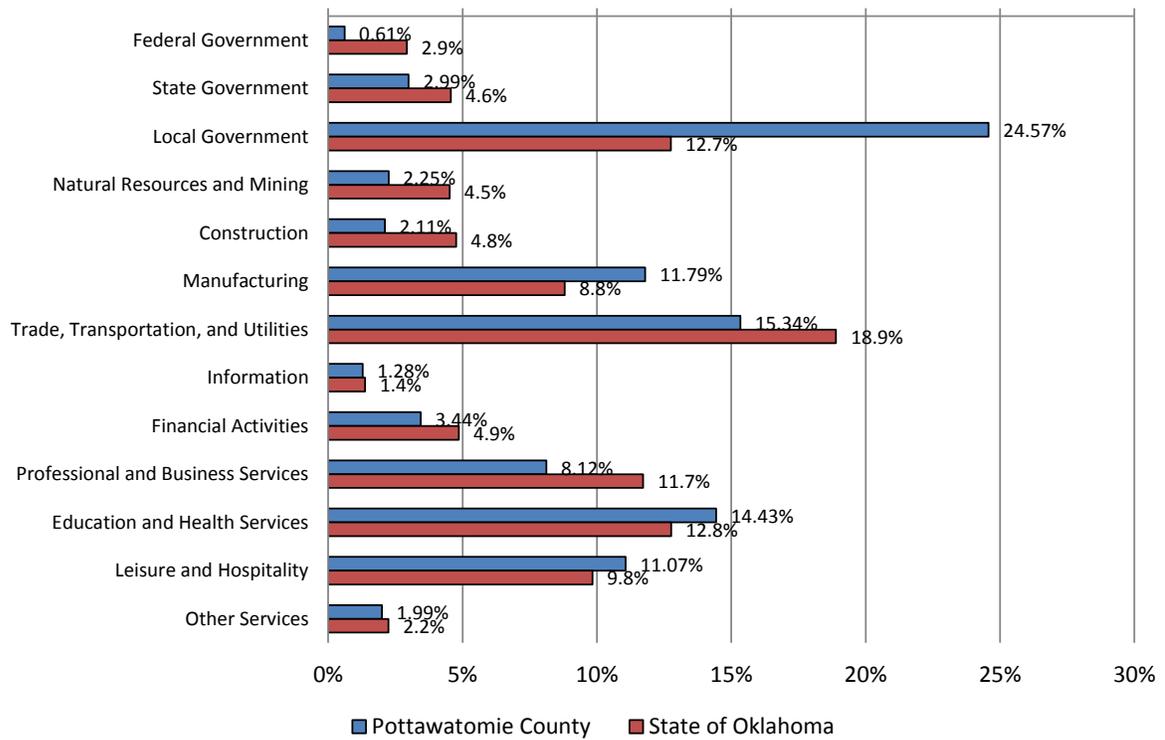


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	18	137	0.61%	\$53,584	0.30
State Government	13	674	2.99%	\$35,816	0.90
Local Government	57	5,533	24.57%	\$31,364	2.44
Natural Resources and Mining	48	506	2.25%	\$72,963	1.48
Construction	132	475	2.11%	\$34,469	0.47
Manufacturing	60	2,655	11.79%	\$48,208	1.33
Trade, Transportation, and Utilities	309	3,453	15.34%	\$29,240	0.80
Information	19	289	1.28%	\$35,256	0.64
Financial Activities	141	775	3.44%	\$37,235	0.61
Professional and Business Services	186	1,828	8.12%	\$32,325	0.58
Education and Health Services	161	3,250	14.43%	\$35,237	0.96
Leisure and Hospitality	120	2,492	11.07%	\$13,629	1.03
Other Services	84	449	1.99%	\$23,442	0.64
Total	1,348	22,517		\$33,062	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 (15.34%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$29,240 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$72,963 per year.

The rightmost column of the previous table provides location quotients for each industry for Pottawatomie 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 (Pottawatomie 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 Pottawatomie County, among all industries the largest location quotient is in Local Government, with a quotient of 2.44. Among private employers, the largest is Natural Resources and Mining, with a quotient of 1.48. This sector includes agricultural employment as well as employment in the oil and gas industry.

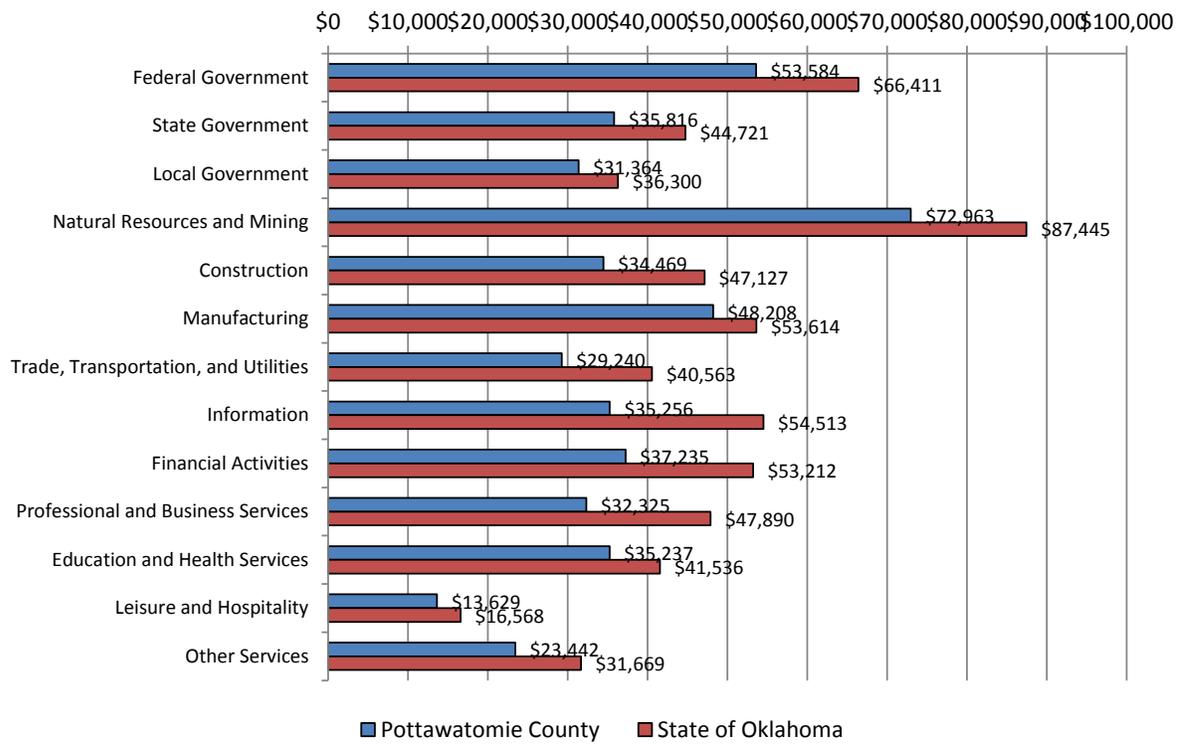
The next table presents average annual pay in Pottawatomie County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector

Supersector	Pottawatomie County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$53,584	\$66,411	\$75,784	80.7%	70.7%
State Government	\$35,816	\$44,721	\$54,184	80.1%	66.1%
Local Government	\$31,364	\$36,300	\$46,146	86.4%	68.0%
Natural Resources and Mining	\$72,963	\$87,445	\$59,666	83.4%	122.3%
Construction	\$34,469	\$47,127	\$55,041	73.1%	62.6%
Manufacturing	\$48,208	\$53,614	\$62,977	89.9%	76.5%
Trade, Transportation, and Utilities	\$29,240	\$40,563	\$42,988	72.1%	68.0%
Information	\$35,256	\$54,513	\$90,804	64.7%	38.8%
Financial Activities	\$37,235	\$53,212	\$85,261	70.0%	43.7%
Professional and Business Services	\$32,325	\$47,890	\$66,657	67.5%	48.5%
Education and Health Services	\$35,237	\$41,536	\$45,951	84.8%	76.7%
Leisure and Hospitality	\$13,629	\$16,568	\$20,993	82.3%	64.9%
Other Services	\$23,442	\$31,669	\$33,935	74.0%	69.1%
Total	\$33,062	\$43,774	\$51,361	75.5%	64.4%

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, Pottawatomie County has lower average wages in every employment sector without exception.

Working Families

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



Families by Employment Status and Presence of Children

	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Families	7,407		1,559		18,095		961,468	
With Children <18 Years:	3,493	47.16%	765	49.07%	7,841	43.33%	425,517	44.26%
Married Couple:	1,998	57.20%	560	73.20%	5,166	65.88%	281,418	66.14%
Both Parents Employed	1,208	60.46%	299	53.39%	3,088	59.78%	166,700	59.24%
One Parent Employed	740	37.04%	225	40.18%	1,873	36.26%	104,817	37.25%
Neither Parent Employed	50	2.50%	36	6.43%	205	3.97%	9,901	3.52%
Other Family:	1,495	42.80%	205	26.80%	2,675	34.12%	144,099	33.86%
Male Householder:	355	23.75%	29	14.15%	738	27.59%	36,996	25.67%
Employed	288	81.13%	29	100.00%	578	78.32%	31,044	83.91%
Not Employed	67	18.87%	0	0.00%	160	21.68%	5,952	16.09%
Female Householder:	1,140	76.25%	176	85.85%	1,937	72.41%	107,103	74.33%
Employed	748	65.61%	149	84.66%	1,349	69.64%	75,631	70.62%
Not Employed	392	34.39%	27	15.34%	588	30.36%	31,472	29.38%
Without Children <18 Years:	3,914	52.84%	794	50.93%	10,254	56.67%	535,951	55.74%
Married Couple:	2,963	75.70%	590	74.31%	8,314	81.08%	431,868	80.58%
Both Spouses Employed	1,114	37.60%	201	34.07%	2,834	34.09%	167,589	38.81%
One Spouse Employed	858	28.96%	198	33.56%	2,770	33.32%	138,214	32.00%
Neither Spouse Employed	991	33.45%	191	32.37%	2,710	32.60%	126,065	29.19%
Other Family:	951	24.30%	204	25.69%	1,940	18.92%	104,083	19.42%
Male Householder:	234	23.61%	16	8.38%	552	20.37%	32,243	25.58%
Employed	125	53.42%	16	100.00%	249	45.11%	19,437	60.28%
Not Employed	109	46.58%	0	0.00%	303	54.89%	12,806	39.72%
Female Householder:	717	75.39%	188	92.16%	1,388	71.55%	71,840	69.02%
Employed	334	46.58%	107	56.91%	663	47.77%	36,601	50.95%
Not Employed	383	53.42%	81	43.09%	725	52.23%	35,239	49.05%
<i>Total Working Families:</i>	<i>5,415</i>	<i>73.11%</i>	<i>1,224</i>	<i>78.51%</i>	<i>13,404</i>	<i>74.08%</i>	<i>740,033</i>	<i>76.97%</i>
<i> With Children <18 Years:</i>	<i>2,984</i>	<i>55.11%</i>	<i>702</i>	<i>57.35%</i>	<i>6,888</i>	<i>51.39%</i>	<i>378,192</i>	<i>51.10%</i>
<i> Without Children <18 Years:</i>	<i>2,431</i>	<i>44.89%</i>	<i>522</i>	<i>42.65%</i>	<i>6,516</i>	<i>48.61%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Pottawatomie County, there are 13,404 working families, 51.39% 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 Pottawatomie County area are presented in the following table, as reported by the Shawnee Economic Development Foundation.

Major Employers in Pottawatomie County		
Company	Industry / Description	No. Employees
Citizen Pottawatomie Nation	Tribal government, entertainment	2,164
St. Anthony Shawnee Hospital	Health care	550
Wolverine Tube	Commodity and technical tubing	502
Georg Fischer	Polypropylene fittings	500
Shawnee Public Schools	Education	490
Eaton	Hydraulic motor production	425
Walmart	Retail	400
Absentee Shawnee	Tribal government, entertainment	326
Oklahoma Baptist University	Education	300
TDK Ferrites	Ferrous metal magnets	275
Jindal Films	Thin films production	270
City of Shawnee	City government	264
Shawnee Milling	Grain milling	250
GE Oil and Gas	Pressure relief valves and systems	210
Gateway Pipeline	Pipeline construction	200
Finley & Cook	CPAs and accounting services	199
Trican Well Services	Oil field services	180
St. Gregory's University	Education	170
Gordon Cooper Technology Center	Education	150
Dexter Axle	Heavy duty trailer axle fabrication	140
Unit Liner / Pond Pro	Oil field environmental products	111

Source: Shawnee Economic Development Foundation

As shown, Pottawatomie County has a wide variety of employers in numerous industries, which should provide some degree of insulation from cyclical economic fluctuations.

Commuting Patterns

Travel Time to Work

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

Workers 16 Years and Over by Commuting Time to Work								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	11,919		2,559		27,653		1,613,364	
Less than 15 minutes	6,403	53.72%	805	31.46%	10,202	36.89%	581,194	36.02%
15 to 30 minutes	3,016	25.30%	1,092	42.67%	9,047	32.72%	625,885	38.79%
30 to 45 minutes	1,124	9.43%	393	15.36%	4,274	15.46%	260,192	16.13%
45 to 60 minutes	787	6.60%	168	6.57%	2,291	8.28%	74,625	4.63%
60 or more minutes	589	4.94%	101	3.95%	1,839	6.65%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Pottawatomie County, the largest percentage of workers (36.89%) travel fewer than 15 minutes to work. Although Pottawatomie County has an active labor market, some persons living in the area commute to other labor markets in the region, such as Midwest City and Oklahoma City.

Means of Transportation

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

Workers 16 Years and Over by Means of Transportation to Work								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	12,631		2,584		28,781		1,673,026	
Car, Truck or Van:	11,292	89.40%	2,534	98.07%	26,629	92.52%	1,551,461	92.73%
<i>Drove Alone</i>	<i>10,041</i>	<i>88.92%</i>	<i>2,433</i>	<i>96.01%</i>	<i>24,137</i>	<i>90.64%</i>	<i>1,373,407</i>	<i>88.52%</i>
<i>Carpooled</i>	<i>1,251</i>	<i>11.08%</i>	<i>101</i>	<i>3.99%</i>	<i>2,492</i>	<i>9.36%</i>	<i>178,054</i>	<i>11.48%</i>
Public Transportation	32	0.25%	0	0.00%	51	0.18%	8,092	0.48%
Taxicab	14	0.11%	0	0.00%	14	0.05%	984	0.06%
Motorcycle	27	0.21%	0	0.00%	63	0.22%	3,757	0.22%
Bicycle	44	0.35%	15	0.58%	68	0.24%	4,227	0.25%
Walked	379	3.00%	0	0.00%	535	1.86%	30,401	1.82%
Other Means	131	1.04%	10	0.39%	293	1.02%	14,442	0.86%
Worked at Home	712	5.64%	25	0.97%	1,128	3.92%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Pottawatomie 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 Pottawatomie 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
Shawnee	12,651	13,205	0.43%	13,932	1.08%
Tecumseh	2,565	2,664	0.38%	2,660	-0.03%
Pottawatomie County	27,302	29,139	0.65%	30,095	0.65%
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 Pottawatomie County grew by 0.65% per year, to a total of 30,095 housing units in 2015. In terms of new housing unit construction, Pottawatomie County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

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

2013 Housing Units by Units in Structure								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	13,531		2,636		29,217		1,669,828	
1 Unit, Detached	10,531	77.83%	2,190	83.08%	22,136	75.76%	1,219,987	73.06%
1 Unit, Attached	314	2.32%	0	0.00%	424	1.45%	34,434	2.06%
Duplex Units	453	3.35%	102	3.87%	709	2.43%	34,207	2.05%
3-4 Units	562	4.15%	77	2.92%	687	2.35%	42,069	2.52%
5-9 Units	377	2.79%	65	2.47%	512	1.75%	59,977	3.59%
10-19 Units	334	2.47%	77	2.92%	421	1.44%	57,594	3.45%
20-49 Units	117	0.86%	0	0.00%	123	0.42%	29,602	1.77%
50 or More Units	342	2.53%	0	0.00%	351	1.20%	30,240	1.81%
Mobile Homes	489	3.61%	125	4.74%	3,811	13.04%	159,559	9.56%
Boat, RV, Van, etc.	12	0.09%	0	0.00%	43	0.15%	2,159	0.13%
Total Multifamily Units	2,185	16.15%	321	12.18%	2,803	9.59%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Pottawatomie County, 75.76% of housing units are single-family, detached. 9.59% of housing units are multifamily in structure (two or more units per building), while 13.19% of housing units comprise mobile homes, RVs, etc.

Within Shawnee, 77.83% of housing units are single-family, detached. 16.15% of housing units are multifamily in structure, while 3.70% of housing units comprise mobile homes, RVs, etc.

Within Tecumseh, 83.08% of housing units are single-family, detached. 12.18% of housing units are multifamily in structure, while 4.74% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

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

2013 Housing Units by Tenure and Number of Bedrooms								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	11,693		2,303		25,658		1,444,081	
Owner Occupied:	6,893	58.95%	1,636	71.04%	18,445	71.89%	968,736	67.08%
No Bedroom	24	0.35%	18	1.10%	93	0.50%	2,580	0.27%
1 Bedroom	99	1.44%	11	0.67%	341	1.85%	16,837	1.74%
2 Bedrooms	1,375	19.95%	321	19.62%	3,638	19.72%	166,446	17.18%
3 Bedrooms	4,327	62.77%	954	58.31%	11,462	62.14%	579,135	59.78%
4 Bedrooms	951	13.80%	261	15.95%	2,512	13.62%	177,151	18.29%
5 or More Bedrooms	117	1.70%	71	4.34%	399	2.16%	26,587	2.74%
Renter Occupied:	4,800	41.05%	667	28.96%	7,213	28.11%	475,345	32.92%
No Bedroom	121	2.52%	3	0.45%	135	1.87%	13,948	2.93%
1 Bedroom	962	20.04%	121	18.14%	1,273	17.65%	101,850	21.43%
2 Bedrooms	1,949	40.60%	303	45.43%	2,789	38.67%	179,121	37.68%
3 Bedrooms	1,599	33.31%	201	30.13%	2,653	36.78%	152,358	32.05%
4 Bedrooms	137	2.85%	39	5.85%	317	4.39%	24,968	5.25%
5 or More Bedrooms	32	0.67%	0	0.00%	46	0.64%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Pottawatomie County is 71.89%, while 28.11% of housing units are renter occupied. In Shawnee, the homeownership rate is 58.95%, while 41.05% of households are renters. In Tecumseh 71.04% of households are homeowners while 28.96% are renters. Shawnee's ownership rate is unusually low, and this is likely due to the influence of Oklahoma Baptist University and St. Gregory's University.

Housing Units Tenure and Household Income

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

Pottawatomie County Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	25,658	18,445	7,213	71.89%	28.11%
Less than \$5,000	992	486	506	48.99%	51.01%
\$5,000 - \$9,999	1,444	603	841	41.76%	58.24%
\$10,000-\$14,999	1,840	952	888	51.74%	48.26%
\$15,000-\$19,999	1,722	1,000	722	58.07%	41.93%
\$20,000-\$24,999	1,875	1,117	758	59.57%	40.43%
\$25,000-\$34,999	2,932	1,905	1,027	64.97%	35.03%
\$35,000-\$49,999	3,954	2,895	1,059	73.22%	26.78%
\$50,000-\$74,999	5,090	4,330	760	85.07%	14.93%
\$75,000-\$99,999	2,744	2,352	392	85.71%	14.29%
\$100,000-\$149,999	2,076	1,879	197	90.51%	9.49%
\$150,000 or more	989	926	63	93.63%	6.37%
Income Less Than \$25,000	7,873	4,158	3,715	52.81%	47.19%

Source: 2009-2013 American Community Survey, Table B25118

Within Pottawatomie County as a whole, 47.19% of households with incomes less than \$25,000 are estimated to be renters, while 52.81% are estimated to be homeowners.

Shawnee Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	11,693	6,893	4,800	58.95%	41.05%
Less than \$5,000	563	189	374	33.57%	66.43%
\$5,000 - \$9,999	859	259	600	30.15%	69.85%
\$10,000-\$14,999	981	363	618	37.00%	63.00%
\$15,000-\$19,999	806	396	410	49.13%	50.87%
\$20,000-\$24,999	1,063	512	551	48.17%	51.83%
\$25,000-\$34,999	1,495	824	671	55.12%	44.88%
\$35,000-\$49,999	1,812	1,135	677	62.64%	37.36%
\$50,000-\$74,999	1,878	1,409	469	75.03%	24.97%
\$75,000-\$99,999	1,039	760	279	73.15%	26.85%
\$100,000-\$149,999	799	702	97	87.86%	12.14%
\$150,000 or more	398	344	54	86.43%	13.57%
Income Less Than \$25,000	4,272	1,719	2,553	40.24%	59.76%

Source: 2009-2013 American Community Survey, Table B25118

Within Shawnee, 59.76% of households with incomes less than \$25,000 are estimated to be renters, while 40.24% are estimated to be homeowners.

Tecumseh Owner/Renter Percentages by Income Band in 2013

Household Income	Total				
	Households	Total Owners	Total Renters	% Owners	% Renters
Total	2,303	1,636	667	71.04%	28.96%
Less than \$5,000	97	79	18	81.44%	18.56%
\$5,000 - \$9,999	59	43	16	72.88%	27.12%
\$10,000-\$14,999	171	58	113	33.92%	66.08%
\$15,000-\$19,999	210	138	72	65.71%	34.29%
\$20,000-\$24,999	105	63	42	60.00%	40.00%
\$25,000-\$34,999	316	133	183	42.09%	57.91%
\$35,000-\$49,999	512	370	142	72.27%	27.73%
\$50,000-\$74,999	486	421	65	86.63%	13.37%
\$75,000-\$99,999	242	226	16	93.39%	6.61%
\$100,000-\$149,999	80	80	0	100.00%	0.00%
\$150,000 or more	25	25	0	100.00%	0.00%
Income Less Than \$25,000	642	381	261	59.35%	40.65%

Source: 2009-2013 American Community Survey, Table B25118

Within Tecumseh, 40.65% of households with incomes less than \$25,000 are estimated to be renters, while 59.35% 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								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	11,693		2,303		25,658		1,444,081	
Owner Occupied:	6,893	58.95%	1,636	71.04%	18,445	71.89%	968,736	67.08%
Built 2010 or Later	86	1.25%	16	0.98%	263	1.43%	10,443	1.08%
Built 2000 to 2009	856	12.42%	101	6.17%	2,756	14.94%	153,492	15.84%
Built 1990 to 1999	537	7.79%	125	7.64%	2,130	11.55%	125,431	12.95%
Built 1980 to 1989	603	8.75%	298	18.22%	2,740	14.85%	148,643	15.34%
Built 1970 to 1979	1,383	20.06%	513	31.36%	4,214	22.85%	184,378	19.03%
Built 1960 to 1969	704	10.21%	179	10.94%	1,780	9.65%	114,425	11.81%
Built 1950 to 1959	1,218	17.67%	123	7.52%	1,867	10.12%	106,544	11.00%
Built 1940 to 1949	476	6.91%	94	5.75%	910	4.93%	50,143	5.18%
Built 1939 or Earlier	1,030	14.94%	187	11.43%	1,785	9.68%	75,237	7.77%
Median Year Built:		1970		1975		1977		1977
Renter Occupied:	4,800	41.05%	667	28.96%	7,213	28.11%	475,345	32.92%
Built 2010 or Later	12	0.25%	14	2.10%	39	0.54%	5,019	1.06%
Built 2000 to 2009	491	10.23%	125	18.74%	833	11.55%	50,883	10.70%
Built 1990 to 1999	516	10.75%	96	14.39%	847	11.74%	47,860	10.07%
Built 1980 to 1989	535	11.15%	60	9.00%	980	13.59%	77,521	16.31%
Built 1970 to 1979	905	18.85%	125	18.74%	1,395	19.34%	104,609	22.01%
Built 1960 to 1969	714	14.88%	54	8.10%	1,008	13.97%	64,546	13.58%
Built 1950 to 1959	775	16.15%	147	22.04%	1,028	14.25%	54,601	11.49%
Built 1940 to 1949	367	7.65%	14	2.10%	442	6.13%	31,217	6.57%
Built 1939 or Earlier	485	10.10%	32	4.80%	641	8.89%	39,089	8.22%
Median Year Built:		1971		1977		1973		1975
Overall Median Year Built:		1970		1975		1976		1976

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

Within Pottawatomie County, 15.16% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Shawnee the percentage is 12.36%. Within Tecumseh the percentage is 11.12%.

73.23% of housing units in Pottawatomie County were built prior to 1990, while in Shawnee the percentage is 78.64%. These figures compare with the statewide figure of 72.78%. In Tecumseh the percentage is 79.29%.

Substandard Housing

The next table presents data regarding substandard housing in Pottawatomie 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
Shawnee	11,693	25	0.21%	57	0.49%	31	0.27%
Tecumseh	2,303	41	1.78%	3	0.13%	0	0.00%
Pottawatomie County	25,658	135	0.53%	115	0.45%	444	1.73%
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 Pottawatomie County, 0.53% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.45% 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 Pottawatomie County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy

	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	13,531		2,636		29,217		1,669,828	
Total Vacant Units	1,838	13.58%	333	12.63%	3,559	12.18%	225,747	13.52%
For rent	421	22.91%	74	22.22%	594	16.69%	43,477	19.26%
Rented, not occupied	82	4.46%	0	0.00%	88	2.47%	9,127	4.04%
For sale only	200	10.88%	53	15.92%	401	11.27%	23,149	10.25%
Sold, not occupied	40	2.18%	0	0.00%	96	2.70%	8,618	3.82%
For seasonal, recreational, or occasional use	171	9.30%	0	0.00%	339	9.53%	39,475	17.49%
For migrant workers	0	0.00%	0	0.00%	1	0.03%	746	0.33%
Other vacant	924	50.27%	206	61.86%	2,040	57.32%	101,155	44.81%
Homeowner Vacancy Rate	2.80%		3.14%		2.12%		2.31%	
Rental Vacancy Rate	7.94%		9.99%		7.52%		8.24%	

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

Within Pottawatomie County, the overall housing vacancy rate is estimated to be 12.18%. The homeowner vacancy rate is estimated to be 2.12%, while the rental vacancy rate is estimated to be 7.52%.

In Shawnee, the overall housing vacancy rate is estimated to be 13.58%. The homeowner vacancy rate is estimated to be 2.80%, while the rental vacancy rate is estimated to be 7.94%.

In Tecumseh, the overall housing vacancy rate is estimated to be 12.63%. The homeowner vacancy rate is estimated to be 3.14%, while the rental vacancy rate is estimated to be 9.99%.

Building Permits

The next series of tables present data regarding new residential building permits issued in Shawnee and Tecumseh. 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.

Shawnee

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	94	\$142,072	16	\$69,750
2005	112	\$159,182	140	\$59,590
2006	124	\$125,912	2	\$75,000
2007	49	\$101,924	4	\$50,000
2008	109	\$132,272	2	\$150,000
2009	85	\$138,211	11	\$68,182
2010	77	\$128,859	6	\$62,666
2011	53	\$140,844	149	\$82,377
2012	50	\$152,223	42	\$80,952
2013	64	\$147,367	29	\$68,110
2014	51	\$191,779	0	N/A

Source: United States Census Bureau Building Permits Survey

In Shawnee, building permits for 1,269 housing units were issued between 2004 and 2014, for an average of 115 units per year. 68.40% of these housing units were single family homes, and 31.60% consisted of multifamily units.

Tecumseh

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	15	\$75,167	2	\$95,000
2005	82	\$29,557	0	N/A
2006	12	\$80,627	0	N/A
2007	10	\$138,175	0	N/A
2008	12	\$119,187	7	\$18,571
2009	8	\$110,063	0	N/A
2010	18	\$117,222	0	N/A
2011	1	\$59,000	4	\$59,500
2012	13	\$151,568	0	N/A
2013	6	\$106,155	0	N/A
2014	7	\$119,943	0	N/A

Source: United States Census Bureau Building Permits Survey

In Tecumseh, building permits for 197 housing units were issued between 2004 and 2014, for an average of 18 units per year. 93.40% of these housing units were single family homes, and 6.60% consisted of multifamily units.

New Construction Activity

For Ownership:

New construction is occurring throughout Pottawatomie County. Much new construction is occurring on rural, unplatted acreages or rural subdivisions, or in smaller communities in the county such as McCloud, Dale, and Bethel Acres. Within Shawnee, new home construction is occurring in subdivisions such as Hyatt Addition, Northridge, The Bridges, and Windmill Ridge, primarily in the western and northeastern areas of the city. Within Tecumseh, new construction is occurring primarily in established subdivisions / infill lots.

Although there is some new home construction in the area that is reasonably affordable (priced under \$125,000), much new construction is more expensive. The average sale price for homes constructed since 2014 (and sold after March 2015) is \$203,866 or \$113.15 per square foot, which is well above what could be afforded by a household earning at or less than median household income for Pottawatomie County (\$45,608 in 2015).

For Rent:

There have been several notable new rental developments in Shawnee and Tecumseh in recent years, nearly all affordable in nature. Cottage Park was completed in 2013, and added 34 affordable rental housing units for seniors in Shawnee. Stonebridge Senior Housing was very recently completed in Tecumseh, and added 20 affordable rental units for seniors in Tecumseh. In addition, an affordable rental development for families was recently allocated Affordable Housing Tax Credits in Shawnee:

Shawnee Park will add 60 affordable apartment units just northeast of I-40 and Harrison Street, and should be completed in late 2016 or early 2017.

Homeownership Market

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

Housing Units by Home Value

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

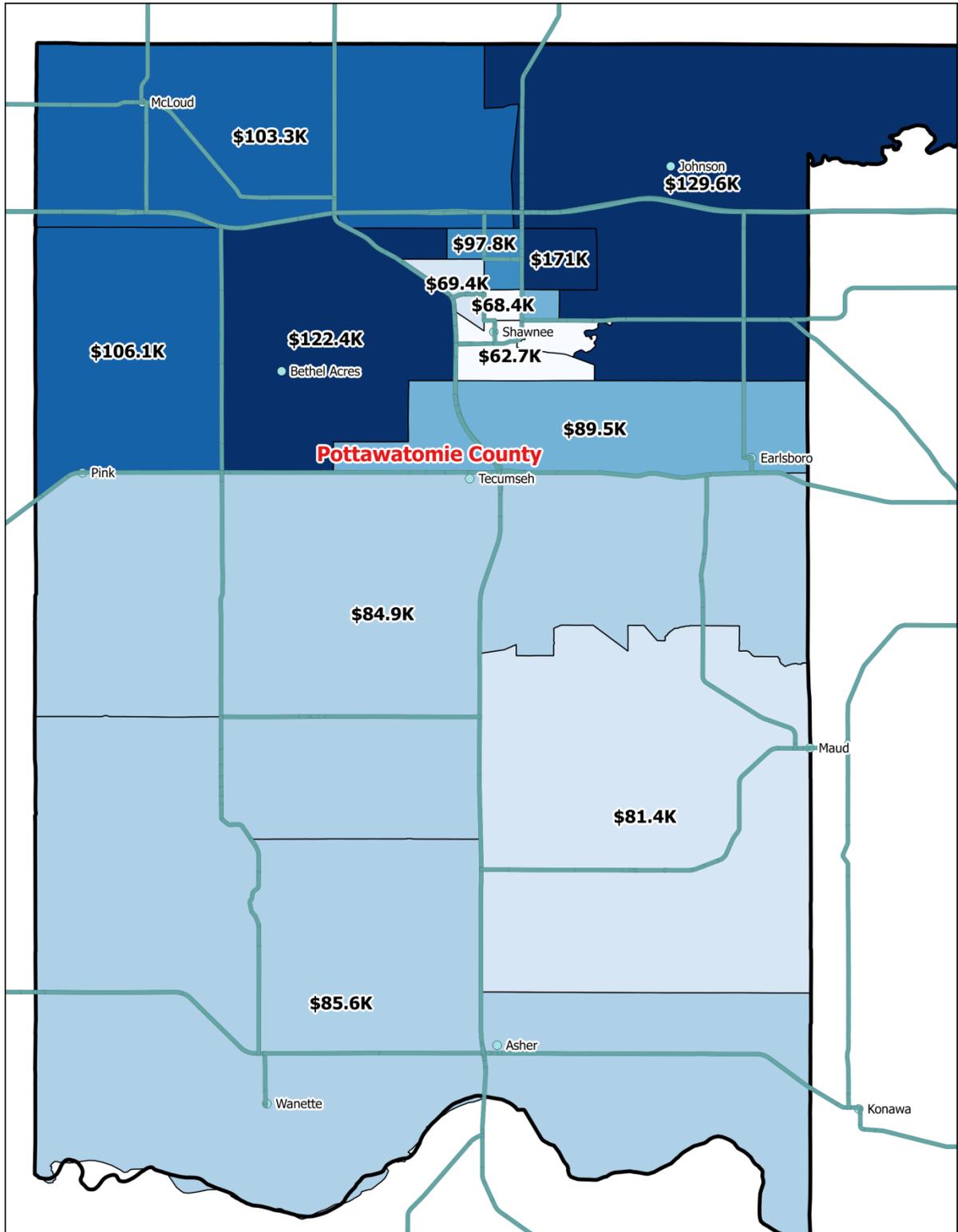
2013 Housing Units by Home Value								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	6,893		1,636		18,445		968,736	
Less than \$10,000	212	3.08%	70	4.28%	575	3.12%	20,980	2.17%
\$10,000 to \$14,999	92	1.33%	28	1.71%	354	1.92%	15,427	1.59%
\$15,000 to \$19,999	60	0.87%	0	0.00%	227	1.23%	13,813	1.43%
\$20,000 to \$24,999	92	1.33%	34	2.08%	320	1.73%	16,705	1.72%
\$25,000 to \$29,999	113	1.64%	21	1.28%	299	1.62%	16,060	1.66%
\$30,000 to \$34,999	154	2.23%	17	1.04%	445	2.41%	19,146	1.98%
\$35,000 to \$39,999	122	1.77%	0	0.00%	304	1.65%	14,899	1.54%
\$40,000 to \$49,999	506	7.34%	64	3.91%	964	5.23%	39,618	4.09%
\$50,000 to \$59,999	439	6.37%	137	8.37%	1,057	5.73%	45,292	4.68%
\$60,000 to \$69,999	478	6.93%	305	18.64%	1,291	7.00%	52,304	5.40%
\$70,000 to \$79,999	464	6.73%	156	9.54%	1,147	6.22%	55,612	5.74%
\$80,000 to \$89,999	648	9.40%	174	10.64%	1,503	8.15%	61,981	6.40%
\$90,000 to \$99,999	544	7.89%	128	7.82%	1,143	6.20%	51,518	5.32%
\$100,000 to \$124,999	761	11.04%	130	7.95%	2,453	13.30%	119,416	12.33%
\$125,000 to \$149,999	416	6.04%	63	3.85%	1,303	7.06%	96,769	9.99%
\$150,000 to \$174,999	615	8.92%	63	3.85%	1,687	9.15%	91,779	9.47%
\$175,000 to \$199,999	256	3.71%	74	4.52%	903	4.90%	53,304	5.50%
\$200,000 to \$249,999	380	5.51%	128	7.82%	1,198	6.49%	69,754	7.20%
\$250,000 to \$299,999	220	3.19%	3	0.18%	501	2.72%	41,779	4.31%
\$300,000 to \$399,999	157	2.28%	0	0.00%	366	1.98%	37,680	3.89%
\$400,000 to \$499,999	65	0.94%	27	1.65%	162	0.88%	13,334	1.38%
\$500,000 to \$749,999	67	0.97%	14	0.86%	154	0.83%	12,784	1.32%
\$750,000 to \$999,999	4	0.06%	0	0.00%	26	0.14%	3,764	0.39%
\$1,000,000 or more	28	0.41%	0	0.00%	63	0.34%	5,018	0.52%
Median Home Value:	\$91,200		\$79,100		\$96,400		\$112,800	

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

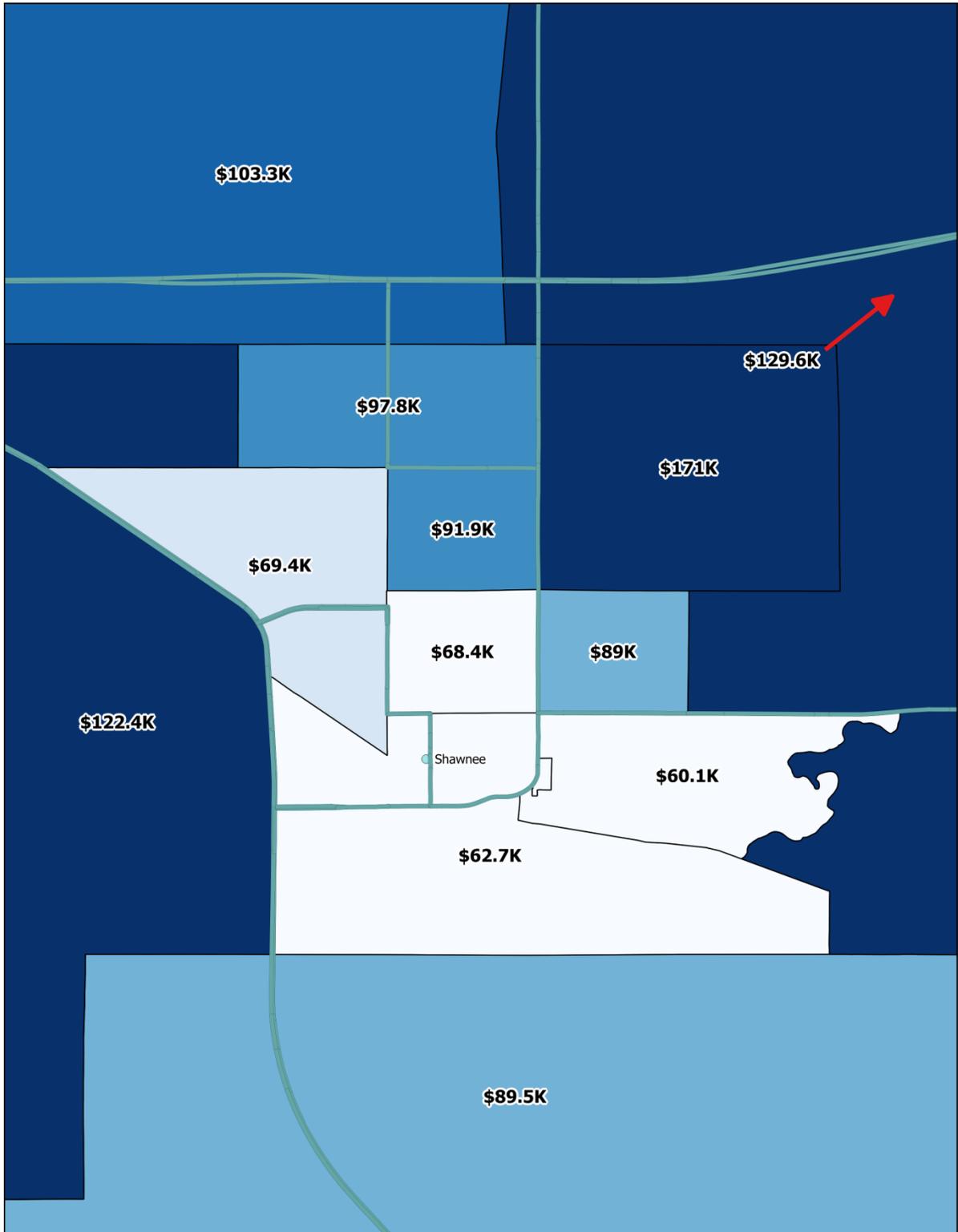
The median value of owner-occupied homes in Pottawatomie County is \$96,400. This is -14.5% lower than the statewide median, which is \$112,800. The median home value in Shawnee is estimated to be \$91,200. The median home value in Tecumseh is estimated to be \$79,100.

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

Pottawatomie County Median Home Values by Census Tract



Median Home Values by Census Tract – Shawnee Detail



Home Values by Year of Construction

The next table presents median home values in Pottawatomie 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				
	Shawnee Median Value	Tecumseh Median Value	Pottawatomie County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:				
Built 2010 or Later	\$187,500	-	\$154,300	\$188,900
Built 2000 to 2009	\$170,900	\$140,100	\$147,700	\$178,000
Built 1990 to 1999	\$139,900	\$170,700	\$109,600	\$147,300
Built 1980 to 1989	\$110,500	\$85,800	\$102,400	\$118,300
Built 1970 to 1979	\$103,300	\$80,400	\$103,300	\$111,900
Built 1960 to 1969	\$84,000	\$67,700	\$87,000	\$97,100
Built 1950 to 1959	\$81,500	\$33,700	\$84,200	\$80,300
Built 1940 to 1949	\$61,700	\$58,000	\$66,900	\$67,900
Built 1939 or Earlier	\$67,500	\$72,900	\$73,000	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.
Source: 2009-2013 American Community Survey, Table 25107

Shawnee Single Family Sales Activity

The following tables show single family sales data for Shawnee, separated between two, three and four bedroom units, as well as all housing units as a whole.

Shawnee Single Family Sales Activity					
Two Bedroom Units					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	57	68	57	71	58
Median List Price	\$49,900	\$52,200	\$52,900	\$39,900	\$49,000
Median Sale Price	\$43,500	\$48,500	\$43,000	\$38,000	\$43,250
Sale/List Price Ratio	95.5%	94.9%	91.3%	94.1%	93.4%
Median Square Feet	1,132	1,106	1,001	980	1,037
Median Price/SF	\$41.02	\$45.88	\$46.88	\$38.98	\$43.51
Med. Days on Market	57	36	39	69	47

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	286	305	317	336	282
Median List Price	\$113,950	\$112,000	\$119,500	\$119,800	\$119,663
Median Sale Price	\$108,625	\$107,000	\$115,000	\$117,500	\$116,500
Sale/List Price Ratio	97.0%	96.9%	97.0%	98.1%	97.8%
Median Square Feet	1,589	1,537	1,575	1,557	1,554
Median Price/SF	\$70.10	\$67.13	\$74.03	\$74.08	\$74.90
Med. Days on Market	77	65	61	60	41

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	49	77	76	84	72
Median List Price	\$175,000	\$179,000	\$164,250	\$180,950	\$173,250
Median Sale Price	\$172,500	\$179,000	\$158,000	\$177,625	\$164,500
Sale/List Price Ratio	97.2%	97.0%	97.9%	97.2%	97.1%
Median Square Feet	2,202	2,248	2,135	2,194	2,230
Median Price/SF	\$81.25	\$79.78	\$67.35	\$79.80	\$74.25
Med. Days on Market	76	92	76	69	74

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	399	456	459	499	420
Median List Price	\$105,000	\$109,900	\$115,000	\$116,900	\$111,950
Median Sale Price	\$103,000	\$104,300	\$109,500	\$111,500	\$112,150
Sale/List Price Ratio	96.7%	96.6%	96.9%	97.7%	97.2%
Median Square Feet	1,594	1,560	1,584	1,566	1,563
Median Price/SF	\$65.33	\$66.04	\$69.55	\$70.53	\$70.87
Med. Days on Market	75	65	60	62	46

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 2.72% per year. The median sale price was \$112,150 in 2015, for a median price per square foot of \$70.87. The median sale price to list price ratio was 97.2%, with median days on market of 46 days. On the whole, the Shawnee housing market has strengthened over the last five years, with higher home prices, increasing sale to list price ratios, and decreasing marketing times.

Tecumseh Single Family Sales Activity

The following tables show single family sales data for Tecumseh, separated between two, three and four bedroom units, as well as all housing units as a whole.

Tecumseh Single Family Sales Activity**Two Bedroom Units**

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	18	12	14	10	19
Median List Price	\$68,000	\$38,450	\$57,400	\$28,850	\$59,900
Median Sale Price	\$64,000	\$31,750	\$49,450	\$26,938	\$50,600
Sale/List Price Ratio	96.2%	91.8%	94.2%	91.1%	94.5%
Median Square Feet	980	1,124	934	1,020	1,125
Median Price/SF	\$62.45	\$27.35	\$54.12	\$27.74	\$58.59
Med. Days on Market	8	60	73	55	45

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	53	63	71	74	66
Median List Price	\$75,000	\$68,500	\$75,000	\$80,450	\$87,450
Median Sale Price	\$70,000	\$68,500	\$75,000	\$77,950	\$87,500
Sale/List Price Ratio	95.7%	98.1%	97.0%	96.8%	97.3%
Median Square Feet	1,398	1,460	1,508	1,397	1,350
Median Price/SF	\$56.21	\$53.14	\$60.63	\$59.34	\$68.73
Med. Days on Market	29	39	71	58	48

Source: OKC MLS

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

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	8	11	22	11	10
Median List Price	\$92,450	\$85,000	\$118,750	\$78,000	\$112,100
Median Sale Price	\$88,500	\$85,000	\$116,900	\$78,000	\$107,450
Sale/List Price Ratio	97.1%	95.9%	98.2%	100.0%	98.2%
Median Square Feet	1,707	2,100	1,709	1,453	1,676
Median Price/SF	\$55.94	\$38.92	\$69.20	\$55.48	\$53.23
Med. Days on Market	111	78	48	76	36

Source: OKC MLS

Tecumseh Single Family Sales Activity All Bedroom Types

Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	80	90	111	96	96
Median List Price	\$73,450	\$68,250	\$75,000	\$77,750	\$85,000
Median Sale Price	\$67,750	\$66,250	\$75,000	\$73,250	\$79,950
Sale/List Price Ratio	95.9%	97.2%	96.9%	96.8%	96.6%
Median Square Feet	1,315	1,492	1,473	1,357	1,362
Median Price/SF	\$59.68	\$47.70	\$61.38	\$55.74	\$64.49
Med. Days on Market	23	43	51	62	46

Source: OKC MLS

Between 2011 and year-end 2014, the median list price grew by 1.43% per year. The median sale price was \$79,950 in 2015, for a median price per square foot of \$64.49/SF. The median sale price to list price ratio was 96.6%, with median days on market of 46 days. For the most part, the Tecumseh housing market has strengthened over the last five years, though its home values remain lower than Shawnee's, and marketing time appears to have increased from a low in 2011.

Foreclosure Rates

The next table presents foreclosure rate data for Pottawatomie 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
Pottawatomie County	3.1%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	14

* 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 Pottawatomie County was 3.1% in May 2014. The county ranked 14 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%.

With among the higher foreclosure rates in the state, it is likely that foreclosures have had some impact on the local housing market. A neighborhood with elevated foreclosure rates can often experience depressed home values with longer marketing times, and potential homebuyers may find it more difficult to secure financing for a home in such a neighborhood.

Rental Market

This section will discuss supply and demand factors for the rental market in Pottawatomie 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 Pottawatomie 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								
	Shawnee		Tecumseh		Pottawatomie County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	4,800		667		7,213		475,345	
With cash rent:	4,478		592		6,423		432,109	
Less than \$100	24	0.50%	0	0.00%	24	0.33%	2,025	0.43%
\$100 to \$149	55	1.15%	0	0.00%	59	0.82%	2,109	0.44%
\$150 to \$199	56	1.17%	37	5.55%	100	1.39%	4,268	0.90%
\$200 to \$249	102	2.13%	11	1.65%	138	1.91%	8,784	1.85%
\$250 to \$299	100	2.08%	31	4.65%	150	2.08%	8,413	1.77%
\$300 to \$349	114	2.38%	15	2.25%	147	2.04%	9,107	1.92%
\$350 to \$399	160	3.33%	10	1.50%	331	4.59%	10,932	2.30%
\$400 to \$449	184	3.83%	0	0.00%	281	3.90%	15,636	3.29%
\$450 to \$499	261	5.44%	26	3.90%	362	5.02%	24,055	5.06%
\$500 to \$549	410	8.54%	61	9.15%	536	7.43%	31,527	6.63%
\$550 to \$599	273	5.69%	28	4.20%	395	5.48%	33,032	6.95%
\$600 to \$649	509	10.60%	12	1.80%	649	9.00%	34,832	7.33%
\$650 to \$699	415	8.65%	52	7.80%	562	7.79%	32,267	6.79%
\$700 to \$749	351	7.31%	31	4.65%	522	7.24%	30,340	6.38%
\$750 to \$799	248	5.17%	57	8.55%	409	5.67%	27,956	5.88%
\$800 to \$899	357	7.44%	118	17.69%	552	7.65%	45,824	9.64%
\$900 to \$999	423	8.81%	51	7.65%	611	8.47%	34,153	7.18%
\$1,000 to \$1,249	357	7.44%	52	7.80%	497	6.89%	46,884	9.86%
\$1,250 to \$1,499	15	0.31%	0	0.00%	19	0.26%	14,699	3.09%
\$1,500 to \$1,999	32	0.67%	0	0.00%	47	0.65%	10,145	2.13%
\$2,000 or more	32	0.67%	0	0.00%	32	0.44%	5,121	1.08%
No cash rent	322	6.71%	75	11.24%	790	10.95%	43,236	9.10%
Median Gross Rent	\$649		\$721		\$654		\$699	

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

Median gross rent in Pottawatomie County is estimated to be \$654, which is -6.4% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Shawnee is estimated to be \$649. Median rent in Tecumseh is estimated to be \$721.

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

	Shawnee Median Rent	Tecumseh Median Rent	Pottawatomie County Median Rent	State of Oklahoma Median Rent
Total Rental Units:				
Built 2010 or Later	\$638	-	\$568	\$933
Built 2000 to 2009	\$662	\$455	\$666	\$841
Built 1990 to 1999	\$552	\$671	\$606	\$715
Built 1980 to 1989	\$585	\$954	\$611	\$693
Built 1970 to 1979	\$589	\$831	\$617	\$662
Built 1960 to 1969	\$694	\$781	\$679	\$689
Built 1950 to 1959	\$744	\$548	\$729	\$714
Built 1940 to 1949	\$676	-	\$663	\$673
Built 1939 or Earlier	\$707	\$343	\$713	\$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 Pottawatomie County is among housing units constructed in Tecumseh between 1980 and 1989 (likely representing rental houses), which is \$954 per month. In order to be affordable, a household would need to earn at least \$38,160 per year to afford such a unit.

Shawnee Rental Survey Data

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

Shawnee Rental Properties - Market Rate

Name	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Cimarron Apartments	1974	1	1	550	\$477	\$0.867	4.00%
Cimarron Apartments	1974	1	1	680	\$537	\$0.790	4.00%
Cimarron Apartments	1974	1	1	740	\$505	\$0.682	4.00%
Cimarron Apartments	1974	1	1	800	\$544	\$0.680	4.00%
Cimarron Apartments	1974	2	1	690	\$562	\$0.814	4.00%
Cimarron Apartments	1974	2	1	840	\$573	\$0.682	4.00%
Cimarron Apartments	1974	3	1	920	\$638	\$0.693	4.00%
Ken Del Apartments	1973	1	1	752	\$500	\$0.665	2.00%
Ken Del Apartments	1973	2	1	926	\$600	\$0.648	2.00%
Ken Del Apartments	1973	2	1	1,290	\$700	\$0.543	2.00%
Ken Del Apartments	1973	3	2	1,350	\$775	\$0.574	2.00%
Ken Del Apartments	1973	2	1	900	\$650	\$0.722	2.00%
Ken Del Apartments	1973	2	2	1,000	\$800	\$0.800	2.00%
Country Grove Apartments	1982	1	1	620	\$475	\$0.766	0.00%
Country Grove Apartments	1982	2	1	840	\$550	\$0.655	0.00%
Villa Chateau	1977	1	1	623	\$540	\$0.867	4.00%
Villa Chateau	1977	2	1	818	\$605	\$0.740	4.00%
Villa Chateau	1977	3	2	1,085	\$690	\$0.636	4.00%

Shawnee Rental Properties - Affordable

Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Linden & Linden II Apartments	LIHTC - Family	2006	2	1	858	\$535	\$0.624	8.00%
Linden & Linden II Apartments	LIHTC - Family	2006	3	2	1,037	\$607	\$0.585	8.00%
Linden & Linden II Apartments	LIHTC - Family	2006	2	1	934	\$596	\$0.638	8.00%
Linden & Linden II Apartments	LIHTC - Family	2006	3	2	1,107	\$714	\$0.645	8.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	1	1	675	\$480	\$0.711	3.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	2	2	930	\$585	\$0.629	3.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	3	2	1,091	\$659	\$0.604	3.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	1	1	675	\$540	\$0.800	3.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	2	2	980	\$645	\$0.658	3.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	3	2	1,097	\$755	\$0.688	3.00%
Chapel Ridge of Shawnee	LIHTC - Family	1998	4	2	1,545	\$905	\$0.586	3.00%
Legacy Park	LIHTC - Elderly	2005	1	1	608	\$510	\$0.839	0.00%
Legacy Park	LIHTC - Elderly	2005	2	2	918	\$610	\$0.664	0.00%
Aldridge Hotel Apartments	LIHTC - Elderly	1929	1	1	555	\$620	\$1.117	3.30%
Aldridge Hotel Apartments	LIHTC - Elderly	1929	2	1	775	\$735	\$0.948	3.30%
Aldridge Hotel Apartments	LIHTC - Elderly	1929	2	2	1,307	\$735	\$0.562	3.30%
Cottage Park	LIHTC - Elderly	2013	1	1	779	\$491	\$0.630	3.00%
Cottage Park	LIHTC - Elderly	2013	2	2	1,004	\$579	\$0.577	3.00%
Cottage Park	LIHTC - Elderly	2013	2	2	1,004	\$708	\$0.705	3.00%

The previous rent surveys encompass over eight hundred rental units in nine complexes. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey. These inducements appear to have phased out over the market, and appear only sporadically at individual complexes to induce leasing activity in a particular unit type. Review of historical rental data indicates the comparable rental rates have increased in a predominant range of \$10 to \$20 per unit per month annually over the past 36 months. Occupancy levels in the Shawnee area have continued to increase to its present level in the upper 90% range. Rental rates also increased during this same period. The area should continue to show good rental rate and occupancy support due to proximity to the employment centers and limited number of new available units.

Rental Market Vacancy – Shawnee

The developments outlined previously report occupancy levels typically above 95%. These occupancy levels are typical of well-maintained and poorly maintained properties alike. The ability of older, physically deteriorating facilities to maintain high occupancy levels reflects the lack of superior alternatives in the Shawnee market. The overall market vacancy of rental housing units was reported at 7.94% by the Census Bureau as of the most recent American Community Survey. Based on our own survey this figure appears reasonable.



Cottage Park



Aldridge Hotel Apartments



Legacy Park



Chapel Ridge of Shawnee



Villa Chateau



Country Grove Apartments



Ken Del Apartments



Cimarron Apartments



Linden & Linden II Apartments

Tecumseh Rental Survey Data

The next table shows the results of our rental survey of Tecumseh. Very nearly all of the multifamily rental property in Tecumseh is subsidized in some form.

Tecumseh Rental Properties - Affordable								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Stonebridge Apartments	LIHTC - Family	2004	1	1	650	\$395	\$0.608	1.30%
Stonebridge Apartments	LIHTC - Family	2004	1	1	850	\$415	\$0.488	1.30%
Stonebridge Apartments	LIHTC - Family	2004	2	1	850	\$465	\$0.547	1.30%
Stonebridge Apartments	LIHTC - Family	2004	2	1	850	\$485	\$0.571	1.30%
Stonebridge Apartments	LIHTC - Family	2004	3	2	1,050	\$555	\$0.529	1.30%
Stonebridge Apartments	LIHTC - Family	2004	3	2	1,050	\$595	\$0.567	1.30%
Tecumseh Public Housing Authority	Public Housing	1982	1	1	N/A	N/A	N/A	0.00%
Tecumseh Public Housing Authority	Public Housing	1982	2	1	N/A	N/A	N/A	0.00%
Tecumseh Public Housing Authority	Public Housing	1982	3	1	N/A	N/A	N/A	0.00%
Tecumseh Public Housing Authority	Public Housing	1982	4	1	N/A	N/A	N/A	0.00%
Town Oaks XIII	USDA - Family	1984	1	1	668	30%	N/A	20.00%
Town Oaks XIII	USDA - Family	1984	2	1	758	30%	N/A	20.00%
Town Oaks XIII	USDA - Family	1984	3	2	979	30%	N/A	20.00%

In addition to these three properties, Stonebridge Senior Apartments was recently completed in Tecumseh, which added 20 tax credit units for seniors in one and two bedroom configurations. Most units in Tecumseh report good occupancy and relatively stable rental rates. There are relatively few market rate rental units in Tecumseh, most market rate properties are either single-family rental houses or very small apartment properties.

Rental Market Vacancy – Tecumseh

The overall market vacancy of rental housing units was reported at 9.99% by the Census Bureau as of the most recent American Community Survey. This figure includes rental properties of all types, including single-family rental houses. Based on our own survey this figure appears reasonable though affordable properties tend to operate at higher occupancy.



Town Oaks XIII



Stonebridge Apartments



Tecumseh Public Housing Authority

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 Pottawatomie 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.

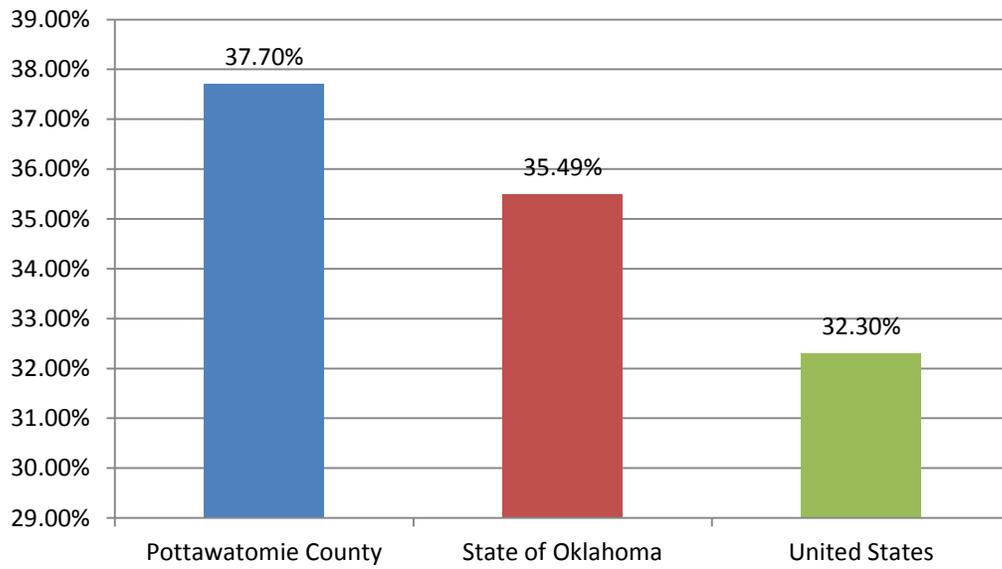
HUD Programs in Pottawatomie County

Pottawatomie County	# Units	Occupancy Rate	Avg.			% of Total Rent
			Household Income	Tenant Contribution	Federal Contribution	
Public Housing	505	97%	\$11,920	\$239	\$366	39.44%
Housing Choice Vouchers	573	98%	\$10,136	\$264	\$478	35.62%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	30	93%	\$11,090	\$240	\$469	33.81%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	48	93%	\$12,084	\$269	\$222	54.83%
Summary of All HUD Programs	1,156	97%	\$11,032	\$252	\$417	37.70%
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 1,156 housing units located within Pottawatomie County, with an overall occupancy rate of 97%. The average household income among households living in these units is \$11,032. Total monthly rent for these units averages \$670, with the federal contribution averaging \$417 (62.30%) and the tenant's contribution averaging \$252 (37.70%).

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.



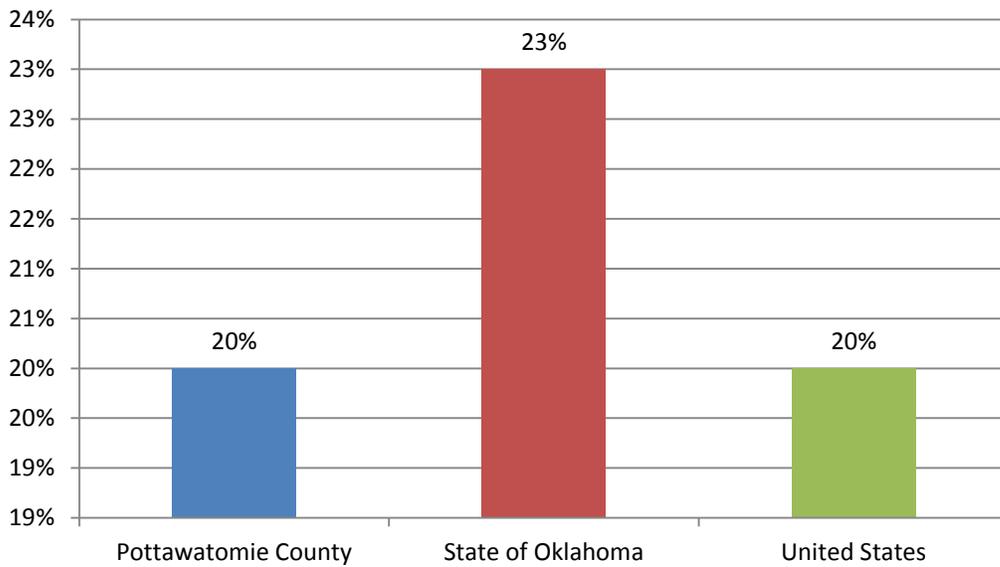
Demographics of Persons in HUD Programs in Pottawatomie County

Pottawatomie County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	505	32%	21%	35%	51%	24%
Housing Choice Vouchers	573	56%	16%	18%	47%	31%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	30	0%	100%	7%	100%	3%
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	48	0%	63%	40%	5%	9%
Summary of All HUD Programs	1,156	42%	20%	26%	47%	27%
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

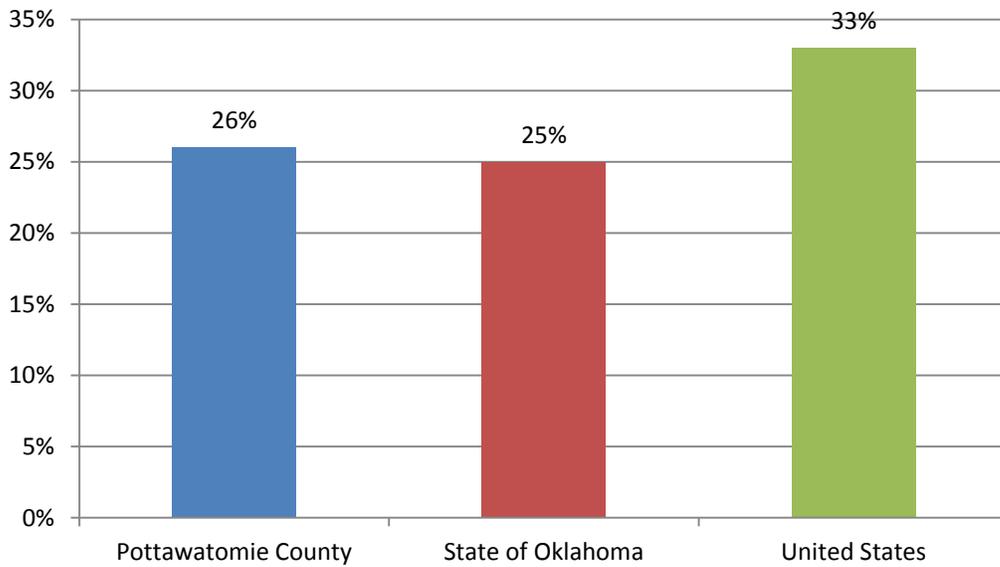
42% of housing units are occupied by single parents with female heads of household. 20% of households have at least one person with a disability. 26% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 47% have one or more disabilities. Finally, 27% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

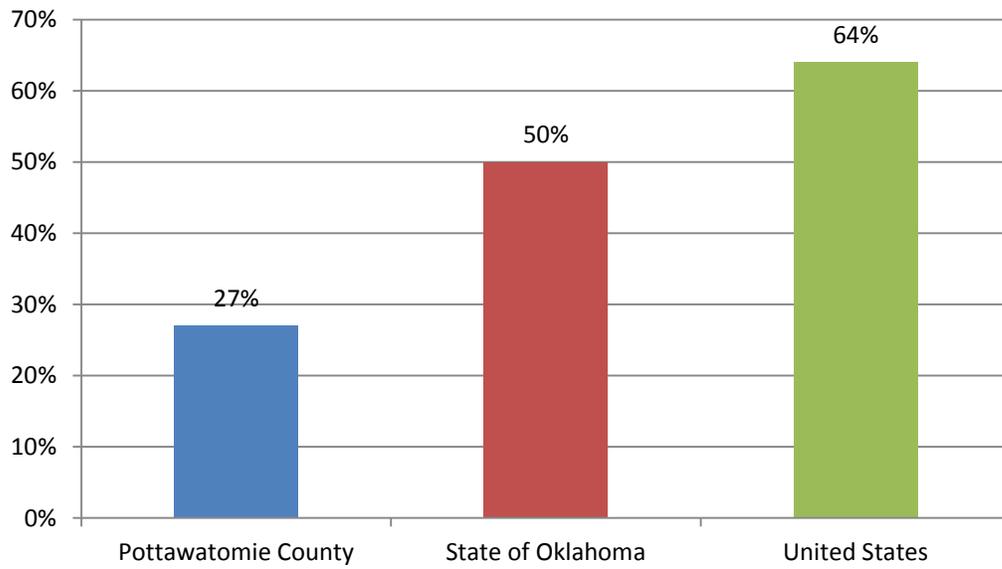
Percentage of Households Age 62+ - HUD Subsidized Properties



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 Pottawatomie 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 Pottawatomie 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.

Pottawatomie County : CHAS - Housing Cost Burden by HAMFI				
Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,500		1,750	
Cost Burden Less Than 30%	370	24.67%	295	16.86%
Cost Burden Between 30%-50%	270	18.00%	180	10.29%
Cost Burden Greater Than 50%	600	40.00%	1,090	62.29%
Not Computed (no/negative income)	260	17.33%	185	10.57%
Income 30%-50% HAMFI	1,610		1,310	
Cost Burden Less Than 30%	855	53.11%	515	39.31%
Cost Burden Between 30%-50%	505	31.37%	525	40.08%
Cost Burden Greater Than 50%	250	15.53%	270	20.61%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	2,930		1,645	
Cost Burden Less Than 30%	2,045	69.80%	1,060	64.44%
Cost Burden Between 30%-50%	680	23.21%	535	32.52%
Cost Burden Greater Than 50%	205	7.00%	45	2.74%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	1,590		755	
Cost Burden Less Than 30%	1,360	85.53%	730	96.69%
Cost Burden Between 30%-50%	195	12.26%	25	3.31%
Cost Burden Greater Than 50%	30	1.89%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	18,395		7,100	
Cost Burden Less Than 30%	14,925	81.14%	4,225	59.51%
Cost Burden Between 30%-50%	2,095	11.39%	1,280	18.03%
Cost Burden Greater Than 50%	1,110	6.03%	1,405	19.79%
Not Computed (no/negative income)	260	1.41%	185	2.61%

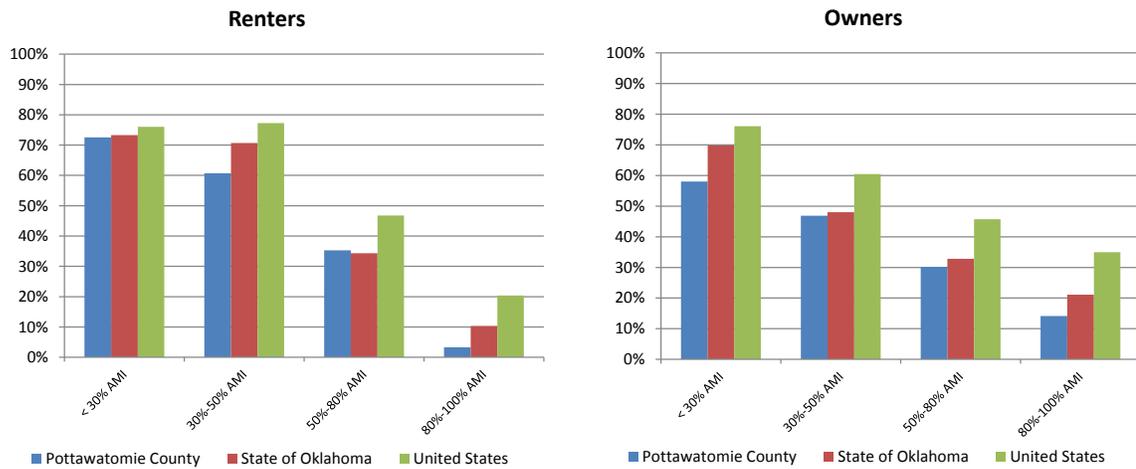
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

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 Pottawatomie County with the State of Oklahoma as a whole, and the United States.

Pottawatomie County : Households by Income by Cost Burden				
Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	1,500	58.00%	1,750	72.57%
Income 30%-50% HAMFI	1,610	46.89%	1,310	60.69%
Income 50%-80% HAMFI	2,930	30.20%	1,645	35.26%
Income 80%-100% HAMFI	1,590	14.15%	755	3.31%
All Incomes	18,395	17.42%	7,100	37.82%

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.



Pottawatomie County : CHAS - HAMFI by Substandard Conditions / Overcrowding				
Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	1,500		1,750	
Between 1.0 and 1.5 Persons per Room	90	6.00%	30	1.71%
More than 1.5 Persons per Room	4	0.27%	15	0.86%
Lacks Complete Kitchen or Plumbing	65	4.33%	40	2.29%
Income 30%-50% HAMFI	1,610		1,310	
Between 1.0 and 1.5 Persons per Room	0	0.00%	45	3.44%
More than 1.5 Persons per Room	4	0.25%	0	0.00%
Lacks Complete Kitchen or Plumbing	15	0.93%	4	0.31%
Income 50%-80% HAMFI	2,930		1,645	
Between 1.0 and 1.5 Persons per Room	85	2.90%	65	3.95%
More than 1.5 Persons per Room	10	0.34%	10	0.61%
Lacks Complete Kitchen or Plumbing	20	0.68%	35	2.13%
Income 80%-100% HAMFI	1,590		755	
Between 1.0 and 1.5 Persons per Room	30	1.89%	25	3.31%
More than 1.5 Persons per Room	0	0.00%	15	1.99%
Lacks Complete Kitchen or Plumbing	4	0.25%	25	3.31%
All Incomes	18,395		7,100	
Between 1.0 and 1.5 Persons per Room	385	2.09%	195	2.75%
More than 1.5 Persons per Room	48	0.26%	55	0.77%
Lacks Complete Kitchen or Plumbing	144	0.78%	134	1.89%

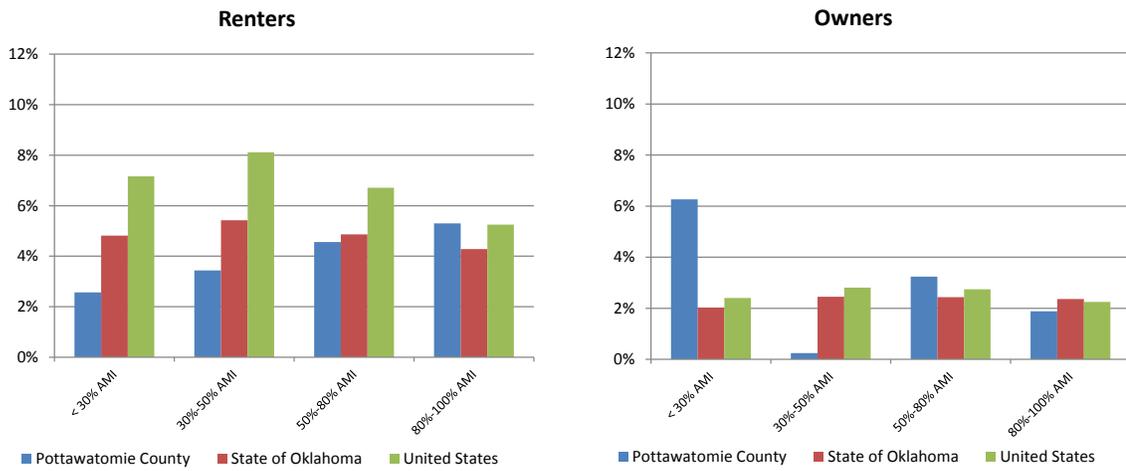
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

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 Pottawatomie County, Oklahoma and the nation.

Pottawatomie County : Households by Income by Overcrowding					
Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	1,500	6.27%	1,750	2.57%	
Income 30%-50% HAMFI	1,610	0.25%	1,310	3.44%	
Income 50%-80% HAMFI	2,930	3.24%	1,645	4.56%	
Income 80%-100% HAMFI	1,590	1.89%	755	5.30%	
All Incomes	18,395	2.35%	7,100	3.52%	

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 Pottawatomie County, the state and the nation.

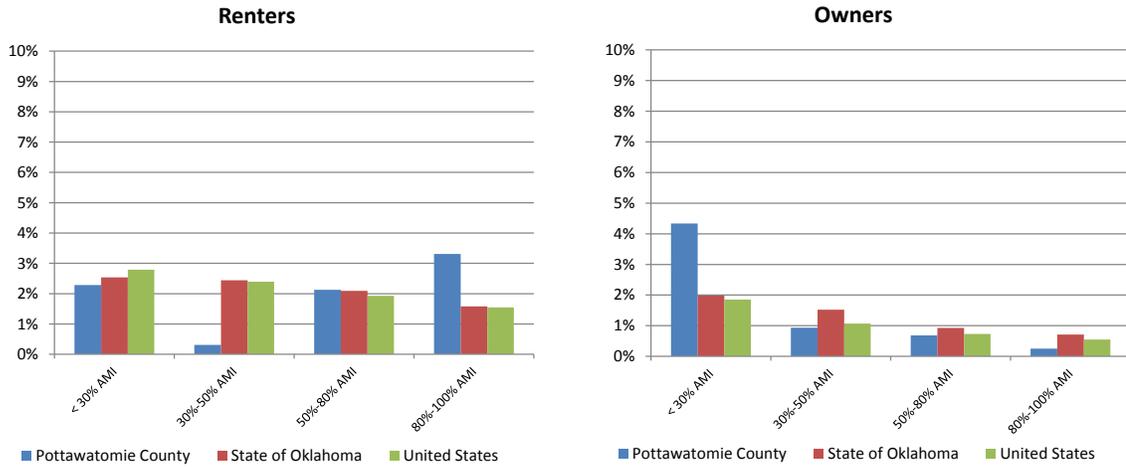
Pottawatomie County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	1,500	4.33%	1,750	2.29%	
Income 30%-50% HAMFI	1,610	0.93%	1,310	0.31%	
Income 50%-80% HAMFI	2,930	0.68%	1,645	2.13%	
Income 80%-100% HAMFI	1,590	0.25%	755	3.31%	
All Incomes	18,395	0.78%	7,100	1.89%	

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.



Pottawatomie 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	1,500	860	57.33%	1,750	1,270	72.57%
Elderly Family	170	95	55.88%	15	15	100.00%
Small Family (2-4 persons)	335	220	65.67%	750	580	77.33%
Large Family (5 or more persons)	190	130	68.42%	135	105	77.78%
Elderly Non-Family	370	235	63.51%	275	225	81.82%
Non-Family, Non-Elderly	435	180	41.38%	570	345	60.53%
Income 30%-50% HAMFI	1,610	755	46.89%	1,310	784	59.85%
Elderly Family	335	115	34.33%	70	49	70.00%
Small Family (2-4 persons)	330	210	63.64%	520	375	72.12%
Large Family (5 or more persons)	70	40	57.14%	175	70	40.00%
Elderly Non-Family	620	230	37.10%	260	110	42.31%
Non-Family, Non-Elderly	250	160	64.00%	285	180	63.16%
Income 50%-80% HAMFI	2,930	884	30.17%	1,645	583	35.44%
Elderly Family	675	115	17.04%	50	19	38.00%
Small Family (2-4 persons)	995	365	36.68%	760	330	43.42%
Large Family (5 or more persons)	200	109	54.50%	115	15	13.04%
Elderly Non-Family	570	75	13.16%	235	69	29.36%
Non-Family, Non-Elderly	490	220	44.90%	485	150	30.93%
Income 80%-100% HAMFI	1,590	222	13.96%	755	25	3.31%
Elderly Family	375	39	10.40%	20	0	0.00%
Small Family (2-4 persons)	810	95	11.73%	415	10	2.41%
Large Family (5 or more persons)	150	10	6.67%	85	0	0.00%
Elderly Non-Family	110	19	17.27%	20	0	0.00%
Non-Family, Non-Elderly	140	59	42.14%	215	15	6.98%
All Incomes	18,395	3,195	17.37%	7,100	2,677	37.70%
Elderly Family	3,640	434	11.92%	245	83	33.88%
Small Family (2-4 persons)	8,605	1,130	13.13%	3,270	1,295	39.60%
Large Family (5 or more persons)	1,635	319	19.51%	580	190	32.76%
Elderly Non-Family	2,250	599	26.62%	865	404	46.71%
Non-Family, Non-Elderly	2,255	713	31.62%	2,130	705	33.10%

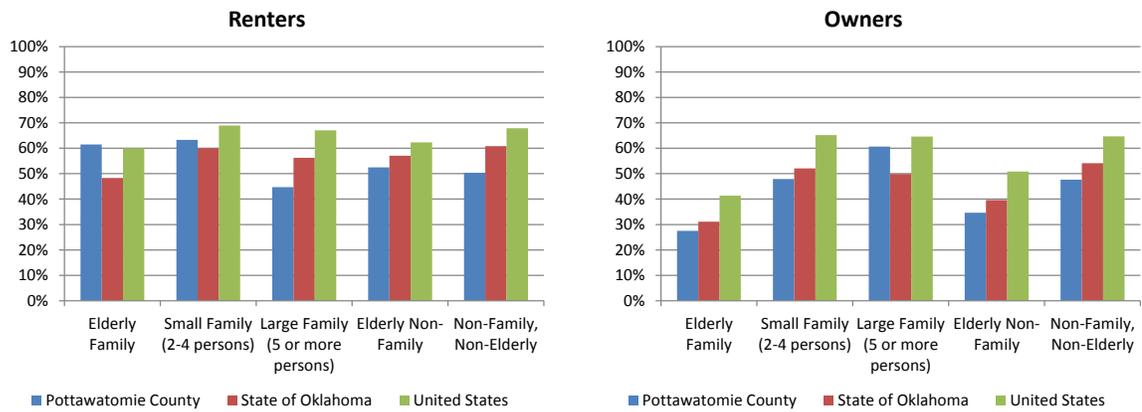
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Pottawatomie County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	6,040	2,499	41.37%	4,705	56.05%
Elderly Family	1,180	325	27.54%	135	61.48%
Small Family (2-4 persons)	1,660	795	47.89%	2,030	63.30%
Large Family (5 or more persons)	460	279	60.65%	425	44.71%
Elderly Non-Family	1,560	540	34.62%	770	52.47%
Non-Family, Non-Elderly	1,175	560	47.66%	1,340	50.37%

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).



Pottawatomie 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	1,500	960	64.00%	1,750	1,290	73.71%
Elderly Family	170	100	58.82%	15	15	100.00%
Small Family (2-4 persons)	335	250	74.63%	750	580	77.33%
Large Family (5 or more persons)	190	170	89.47%	135	125	92.59%
Elderly Non-Family	370	240	64.86%	275	220	80.00%
Non-Family, Non-Elderly	435	200	45.98%	570	350	61.40%
Income 30%-50% HAMFI	1,610	755	46.89%	1,310	825	62.98%
Elderly Family	335	115	34.33%	70	50	71.43%
Small Family (2-4 persons)	330	210	63.64%	520	380	73.08%
Large Family (5 or more persons)	70	40	57.14%	175	100	57.14%
Elderly Non-Family	620	230	37.10%	260	110	42.31%
Non-Family, Non-Elderly	250	160	64.00%	285	185	64.91%
Income 50%-80% HAMFI	2,930	985	33.62%	1,645	680	41.34%
Elderly Family	675	125	18.52%	50	15	30.00%
Small Family (2-4 persons)	995	440	44.22%	760	370	48.68%
Large Family (5 or more persons)	200	120	60.00%	115	70	60.87%
Elderly Non-Family	570	75	13.16%	235	70	29.79%
Non-Family, Non-Elderly	490	225	45.92%	485	155	31.96%
Income Greater than 80% of HAMFI	12,350	995	8.06%	2,395	164	6.85%
Elderly Family	2,460	115	4.67%	110	4	3.64%
Small Family (2-4 persons)	6,945	395	5.69%	1,245	35	2.81%
Large Family (5 or more persons)	1,175	270	22.98%	155	65	41.94%
Elderly Non-Family	695	60	8.63%	95	15	15.79%
Non-Family, Non-Elderly	1,080	155	14.35%	790	45	5.70%
All Incomes	18,390	3,695	20.09%	7,100	2,959	41.68%
Elderly Family	3,640	455	12.50%	245	84	34.29%
Small Family (2-4 persons)	8,605	1,295	15.05%	3,275	1,365	41.68%
Large Family (5 or more persons)	1,635	600	36.70%	580	360	62.07%
Elderly Non-Family	2,255	605	26.83%	865	415	47.98%
Non-Family, Non-Elderly	2,255	740	32.82%	2,130	735	34.51%

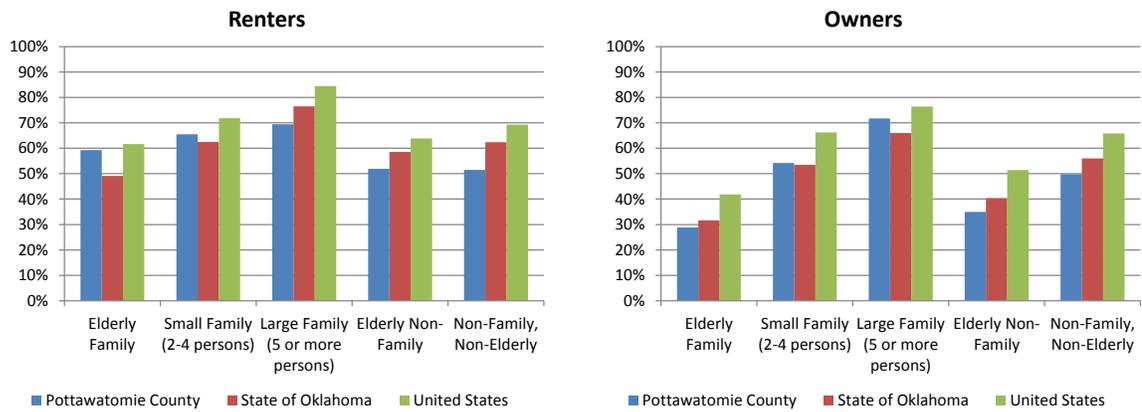
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Pottawatomie 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	6,040	2,700	44.70%	4,705	59.40%
Elderly Family	1,180	340	28.81%	135	59.26%
Small Family (2-4 persons)	1,660	900	54.22%	2,030	65.52%
Large Family (5 or more persons)	460	330	71.74%	425	69.41%
Elderly Non-Family	1,560	545	34.94%	770	51.95%
Non-Family, Non-Elderly	1,175	585	49.79%	1,340	51.49%

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 Pottawatomie 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.”



Pottawatomie County : CHAS - Housing Problems by Race / Ethnicity and HAMFI						
Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	1,500	955	63.7%	1,750	1,290	73.7%
White alone, non-Hispanic	1,175	715	60.9%	1,185	880	74.3%
Black or African-American alone	24	20	83.3%	145	115	79.3%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	240	185	77.1%	285	205	71.9%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	40	20	50.0%
Other (including multiple races)	59	40	67.8%	95	65	68.4%
Income 30%-50% HAMFI	1,610	760	47.2%	1,310	825	63.0%
White alone, non-Hispanic	1,285	585	45.5%	850	595	70.0%
Black or African-American alone	29	25	86.2%	75	50	66.7%
Asian alone	0	0	N/A	15	15	100.0%
American Indian alone	140	80	57.1%	240	95	39.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	65	35	53.8%	80	60	75.0%
Other (including multiple races)	85	35	41.2%	60	10	16.7%
Income 50%-80% HAMFI	2,930	985	33.6%	1,645	680	41.3%
White alone, non-Hispanic	2,395	835	34.9%	1,165	515	44.2%
Black or African-American alone	50	30	60.0%	35	25	71.4%
Asian alone	4	0	0.0%	0	0	N/A
American Indian alone	280	70	25.0%	240	50	20.8%
Pacific Islander alone	0	0	N/A	10	10	100.0%
Hispanic, any race	34	4	11.8%	75	15	20.0%
Other (including multiple races)	160	40	25.0%	120	65	54.2%
Income 80%-100% HAMFI	1,585	260	16.4%	755	90	11.9%
White alone, non-Hispanic	1,285	205	16.0%	540	85	15.7%
Black or African-American alone	25	0	0.0%	4	0	0.0%
Asian alone	0	0	N/A	25	0	0.0%
American Indian alone	160	35	21.9%	129	4	3.1%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	50	10	20.0%	40	0	0.0%
Other (including multiple races)	70	10	14.3%	10	0	0.0%
All Incomes	18,390	3,695	20.1%	7,095	2,955	41.6%
White alone, non-Hispanic	15,430	2,970	19.2%	5,030	2,115	42.0%
Black or African-American alone	233	85	36.5%	304	190	62.5%
Asian alone	42	4	9.5%	69	19	27.5%
American Indian alone	1,565	385	24.6%	1,109	374	33.7%
Pacific Islander alone	15	0	0.0%	10	10	100.0%
Hispanic, any race	413	99	24.0%	280	105	37.5%
Other (including multiple races)	689	150	21.8%	300	140	46.7%

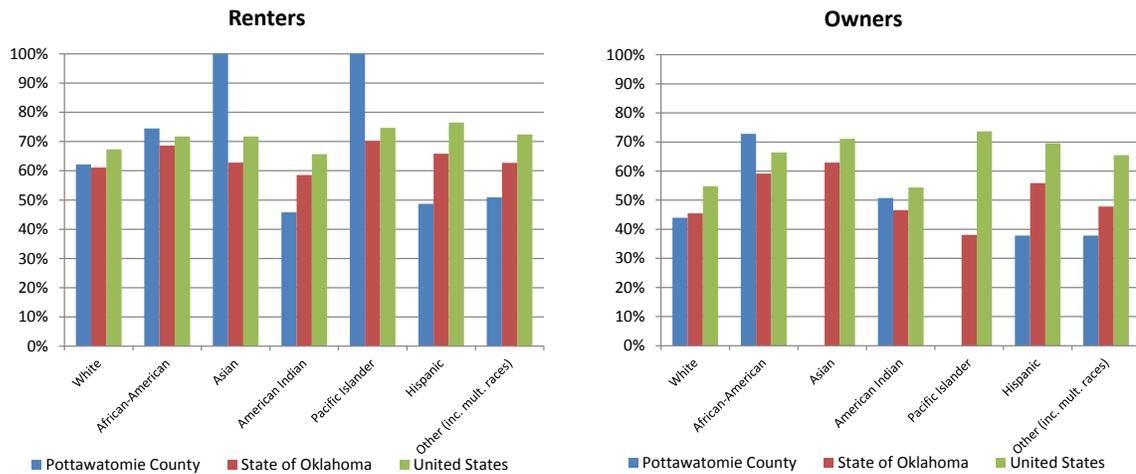
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Pottawatomie 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	6,040	2,700	44.70%	4,705	59.40%
White alone, non-Hispanic	4,855	2,135	43.98%	3,200	62.19%
Black or African-American alone	103	75	72.82%	255	74.51%
Asian alone	8	0	0.00%	15	100.00%
American Indian alone	660	335	50.76%	765	45.75%
Pacific Islander alone	0	0	N/A	10	100.00%
Hispanic, any race	103	39	37.86%	195	48.72%
Other (including multiple races)	304	115	37.83%	275	50.91%

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 Pottawatomie 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 2,065 renter households that are cost overburdened, and 1,625 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 399 renter households that are cost overburdened, and 675 homeowners that are cost overburdened.



- 74.51% of African American renters, and 100% of Asian and Pacific Islander renters with incomes less than 80% of Area Median Income have one or more housing problems, and 72.82% of African American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Tecumseh						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	2,377	2,385	2,393	2,401	2,409	2,417
Owner %: 71.04%	1,689	1,694	1,700	1,706	1,711	1,717
Renter %: 28.96%	688	691	693	695	698	700
Total New Owner Households						28
Total New Renter Households						12

Based on an estimated household growth rate of 0.33% per year, Tecumseh would require 28 new housing units for ownership, and 12 units for rent, over the next five years. Annually this equates to 6 units for ownership per year, and 2 units for rent per year.

Pottawatomie County Anticipated Demand

Households in Pottawatomie County grew at an annually compounded rate of 0.55% from 2000 to 2010. Nielsen SiteReports estimates households have grown 0.69% per year since that time, and that households will grow 0.76% per year through 2020. For these reasons we will rely on the Nielsen SiteReports forecast of 0.76% per year in forecasting future household growth for Pottawatomie County.

The percentage of owner households was estimated at 71.89% with renter households estimated at 28.11%, based on data from the U.S. Census Bureau. The estimated number of additional units needed to service increasing demand can be estimated by applying this percentage to the anticipated growth in households. It should be noted that this is an estimate of rental and owner requirements and should be relied upon only as a guideline for possible new demand. The calculations are shown below.

Future Housing Demand Estimates for Pottawatomie County						
Year	2015	2016	2017	2018	2019	2020
Household Estimates	26,822	27,026	27,231	27,438	27,647	27,857
Owner %: 71.89%	19,282	19,428	19,576	19,725	19,875	20,026
Renter %: 28.11%	7,540	7,598	7,655	7,713	7,772	7,831
Total New Owner Households						744
Total New Renter Households						291

Based on an estimated household growth rate of 0.76% per year, Pottawatomie County would require 744 new housing units for ownership, and 291 units for rent, over the next five years. Annually this equates to 149 units for ownership per year, and 58 units for rent per year.

Housing Demand – Population Subsets

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

Housing Needs by Income Thresholds

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

Pottawatomie County: 2015-2020 Housing Needs by Income Threshold					
	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand: 2015-2020	100.00%	100.00%	744	291	1,035
Less than 30% AMI	8.15%	24.65%	61	72	132
Less than 50% AMI	16.91%	43.10%	126	125	251
Less than 60% AMI	20.29%	51.72%	151	150	301
Less than 80% AMI	32.84%	66.27%	244	193	437

Elderly Housing Needs

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

Pottawatomie County: 2015-2020 Housing Needs Age 62 and Up					
	Owner Subset %	Renter Subset %	Elderly Owners	Elderly Renters	Elderly Total
Total New Elderly (62+) Demand: 2015-2020	32.02%	15.63%	238	45	284
Elderly less than 30% AMI	2.94%	4.08%	22	12	34
Elderly less than 50% AMI	8.13%	8.73%	60	25	86
Elderly less than 60% AMI	9.75%	10.48%	73	30	103
Elderly less than 80% AMI	14.90%	12.75%	111	37	148

Housing Needs for Persons with Disabilities / Special Needs

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

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

	Owner Subset %	Renter Subset %	Disabled Owners	Disabled Renters	Disabled Total
Total New Disabled Demand (2015-2020)	36.41%	35.14%	271	102	373
Disabled less than 30% AMI	4.70%	12.18%	35	35	70
Disabled less than 50% AMI	9.49%	19.93%	71	58	129
Disabled less than 60% AMI	11.39%	23.92%	85	70	154
Disabled less than 80% AMI	15.85%	26.20%	118	76	194

Housing Needs for Veterans

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

Pottawatomie County: 2015-2020 Housing Needs for Veterans

	Owner Subset %	Renter Subset %	Veteran Owners	Veteran Renters	Veteran Total
Total New Demand (2015-2020)	100.00%	100.00%	744	291	1,035
Total Veteran Demand	12.42%	12.42%	92	36	129
Veterans with Disabilities	4.70%	4.70%	35	14	49
Veterans Below Poverty	1.04%	1.04%	8	3	11
Disabled Veterans Below Poverty	0.56%	0.56%	4	2	6

Housing Needs for Working Families

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

Pottawatomie County: 2015-2020 Housing Needs for Working Families

	Owner Subset %	Renter Subset %	Owners	Renters	Total
Total New Demand (2015-2020)	100.00%	100.00%	744	291	1,035
Total Working Families	52.24%	52.24%	389	152	541
Working Families with Children Present	26.85%	26.85%	200	78	278

Population Subset Conclusions

Based on population and household growth over the next five years, a total of 1,035 housing units will be needed in Pottawatomie County over the next five years. Of those units:

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

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

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